

## Important Cash Card Business and Financial Information

2018 December

Unit : NT\$ Thousand ; Card

Issuer	No. of Cards with Line Drawn	No. of Cards with Line Undrawn	Total Line Extended	Total Available Line of Cardholders	Outstanding Balance (including non-accrual amounts)	Delinquency Ratio (%)	Coverage Balance	Monthly Write-off Amount	Annual Write-off Amount
First Commercial Bank	1,235	0	346,523	64,011	970	0.000	117	0	11
Hua Nan Commercial Bank	1,700	2,603	2,122,620	151,938	33,185	0.000	62,170	897	2,773
Taipei Fubon bank	251	0	200,800	0	2,447	0.440	49	135	477
Bank of Kaohsiung	1,624	689	1,325,832	725,220	600,612	0.000	6,033	0	604
Taichung Commercial Bank	255	161	17,538	0	40	0.000	3,503	1	2,672
HSBC Bank(Taiwan) Ltd.	4,993	2,785	904,193	118,842	214,402	0.390	134,629	264	3,665
Shin Kong Commercial Bank	102	0	1,300	0	1,300	0.000	0	0	63
Cota Commercial Bank	10	5	2,000	1,500	566	0.000	6	0	0
Union Bank of Taiwan	1,396	0	142,601	11,524	32,021	1.127	2,118	59	1,945
Yuanta Bank	6,470	15,919	6,716,700	0	114,471	0.039	1,698	398	22,153
Bank Sinopac	490	0	14,754	0	8,240	0.000	14,368	13	120
Cosmos Bank, Taiwan	327,838	159,763	285,447,590	41,461,791	13,837,469	0.974	287,034	23,645	283,274
DBS Bank(Taiwan)Ltd.	1,706	10,407	1,550,290	77,440	147,978	0.000	1,489	206	1,706
Taishin International Bank	16,733	32,917	22,758,280	4,835,817	1,339,119	0.741	45,987	3,247	36,740
Chinatrust Commercial Bank	19,940	8,021	12,663,981	2,917,240	1,016,579	0.743	61,482	3,448	47,562
The Sixth Credit Cooperation Of Changhua	28	25	3,750	2,780	970	0.000	42	0	0
Total	384,771	233,295	334,218,752	50,368,103	17,350,369	0.885	620,725	32,313	403,765

1. Sources: Disclosed by banks.

2. Disclosure items and definitions:

2.1 No. of cards with line drawn: No. of cards "with line drawn at the end of base date month."

2.2 No. of cards with line undrawn: No. of cards "with line undrawn at the end of base date month."

2.3 Total line extended: Sum total of line approved to cardholders per cash card contract at the end of base date month, in the unit of NT\$1,000.

2.4 Total available line: Sum total of line available to cardholders at the end of base date month, in the unit of NT\$1,000.

2.5 Outstanding balance (overdue receivables included): Sum total of line drawn by cardholders at the end of base date month, in the unit of NT\$1,000.

2.6 Delinquency Ratio : Ratio of non-performing loan to loan outstanding at the end of base date month (The definitions of non-performing loan shall be as set out in the Regulations Governing the Procedures for Banking Institutions to Evaluate Assets and Deal with Non-performing/Non-accrual Loans).

2.7 Coverage balance : Bad debt reserve put aside for cash card business at the end of base date month, in the unit of NT\$1,000.

2.8 Monthly write-off amount : Amount of bad debt write-off in the base date month, in the unit of NT\$1,000.

2.9 Annual write-off amount : Amount of accumulated bad debt write-off for the year, in the unit of NT\$1,000.

3. "The end of base date month" means the end of month prior to the date of reporting.