

Important Cash Card Business and Financial Information

2017 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	1,316	0	368,913	69,131	1,489	0.000	150	0	113
Hua Nan Commercial Bank	2,096	2,634	2,334,270	167,473	45,304	0.000	64,943	895	3,264
Taipei Fubon bank	326	0	260,800	0	3,425	0.000	68	36	728
Bank of Kaohsiung	1,830	792	1,496,035	832,808	663,227	0.000	6,649	0	640
ANZ Bank (Taiwan) Ltd.*	0	0	0	0	0	0.000	0	0	0
Taichung Commercial Bank	417	176	38,534	0	3,157	1.014	19,226	0	0
HSBC Bank(Taiwan) Ltd.	5,998	3,026	1,133,429	210,236	287,108	0.333	181,327	537	5,185
Shin Kong Commercial Bank	135	0	1,885	0	1,885	0.000	0	0	46
Cota Commercial Bank	12	4	2,150	1,500	638	0.000	6	0	0
Union Bank of Taiwan	1,764	0	186,366	19,171	45,043	1.514	2,934	1	1,196
Bank Sinopac	576	14	26,882	7,662	12,376	0.164	14,488	3	95
Cosmos Bank, Taiwan	334,802	159,232	289,316,353	41,825,554	14,516,318	1.098	387,169	26,522	295,984
DBS Bank(Taiwan)Ltd.	1,869	10,461	1,594,590	89,877	165,471	0.000	4,124	0	1,943
Taishin International Bank	20,248	45,826	29,539,720	5,546,896	1,712,730	0.911	64,316	2,499	45,777
Ta Chong Bank Ltd.	9,249	15,847	7,532,400	1,392,525	183,193	0.066	27,532	1,858	15,438
Chinatrust Commercial Bank	23,175	8,291	14,317,661	3,315,312	1,211,923	0.753	73,752	4,939	55,798
The Sixth Credit Cooperation Of Changhua	30	30	3,850	2,837	1,013	0.000	42	0	31
Total	403,843	246,333	348,153,838	53,480,982	18,854,300	0.986	846,726	37,290	426,238

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.

*ANZ Bank Taiwan transferred the consumer finance and wealth management business to DBS Bank Taiwan on 9th December 2017.