

Important Cash Card Business and Financial Information

2018 February

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	1,295	0	363,363	68,056	1,389	0.000	143	0	0
Hua Nan Commercial Bank	2,047	2,620	2,302,770	164,987	43,714	0.295	64,943	0	0
Taipei Fubon bank	315	0	252,000	0	3,289	0.197	65	31	64
Bank of Kaohsiung	1,701	860	1,460,957	858,844	602,113	0.000	6,021	0	0
Taichung Commercial Bank	410	174	37,022	0	2,996	3.604	20,242	0	0
HSBC Bank(Taiwan) Ltd.	5,834	3,011	1,102,406	200,331	273,770	0.469	172,118	55	401
Shin Kong Commercial Bank	128	0	1,787	0	1,787	0.000	0	0	5
Cota Commercial Bank	10	5	2,000	1,500	528	0.000	5	0	0
Union Bank of Taiwan	1,714	0	179,785	18,271	42,807	2.186	2,775	2	120
Yuanta Bank	8,900	15,911	7,443,300	0	174,178	0.936	2,664	1,056	1,387
Bank Sinopac	567	8	23,388	3,316	12,380	0.175	14,486	2	2
Cosmos Bank, Taiwan	333,770	159,520	288,756,203	41,800,037	14,250,254	1.066	349,418	23,207	47,379
DBS Bank(Taiwan)Ltd.	1,834	10,466	1,588,320	87,254	161,466	0.056	3,865	306	306
Taishin International Bank	19,602	45,844	29,233,220	5,498,496	1,639,605	0.809	58,604	3,813	8,704
Chinatrust Commercial Bank	22,560	8,417	14,083,481	3,260,006	1,168,255	0.743	85,559	4,432	8,851
The Sixth Credit Cooperation Of Changhua	28	32	3,850	3,147	703	0.000	42	0	0
Total	400,715	246,868	346,833,852	51,964,245	18,379,234	0.969	780,950	32,904	67,219

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.