

## Important Cash Card Business and Financial Information

2018 May

Unit : NTS 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	1,271	0	356,523	66,641	1,268	0.000	132	0	0
Hua Nan Commercial Bank	1,940	2,625	2,252,570	160,757	40,373	0.741	64,422	0	520
Taipei Fubon bank	295	0	236,000	0	2,992	0.000	59	13	160
Bank of Kaohsiung	1,666	816	1,417,676	797,855	619,820	0.000	6,222	0	0
Taichung Commercial Bank	395	173	35,236	0	2,683	0.000	21,814	0	106
HSBC Bank(Taiwan) Ltd.	5,592	2,934	1,044,706	176,153	253,465	0.306	159,402	229	1,808
Shin Kong Commercial Bank	121	0	1,623	0	1,623	0.000	0	6	12
Cota Commercial Bank	10	5	2,000	1,500	547	0.000	5	0	0
Union Bank of Taiwan	1,639	0	170,833	16,666	39,861	2.610	2,791	30	231
Yuanta Bank	7,642	15,750	7,017,600	0	146,485	0.189	2,115	8,534	15,936
Bank Sinopac	551	8	20,773	2,249	10,175	0.469	14,464	0	23
Cosmos Bank, Taiwan	331,992	159,995	287,876,233	41,740,365	14,169,176	1.066	286,282	22,091	117,715
DBS Bank(Taiwan)Ltd.	1,798	10,449	1,575,890	83,366	157,452	0.024	1,604	106	506
Taishin International Bank	18,743	45,736	28,767,720	5,430,976	1,539,476	0.704	52,833	3,187	18,992
Chinatrust Commercial Bank	21,820	8,224	13,651,511	3,157,839	1,119,509	0.690	79,329	3,811	20,993
The Sixth Credit Cooperation Of Changhua	25	31	3,710	2,751	959	0.000	42	0	0
Total	395,500	246,746	344,430,604	51,637,118	18,105,864	0.951	691,516	38,007	177,002

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.