

Important Cash Card Business and Financial Information

2018 October

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	1,242	0	348,223	64,401	1,040	0.000	114	0	11
Hua Nan Commercial Bank	1,762	2,622	2,163,120	154,358	35,209	0.433	63,067	0	1,875
Taipei Fubon bank	266	0	212,800	0	2,616	0.000	52	35	302
Bank of Kaohsiung	1,648	717	1,356,206	749,824	606,382	0.000	6,075	0	604
Taichung Commercial Bank	257	162	18,353	0	43	0.000	2,142	0	2,670
HSBC Bank(Taiwan) Ltd.	5,157	2,769	925,875	118,073	226,449	0.372	140,941	71	3,296
Shin Kong Commercial Bank	106	0	1,370	0	1,370	0.000	0	0	54
Cota Commercial Bank	10	5	2,000	1,500	585	0.000	6	0	0
Union Bank of Taiwan	1,482	0	151,935	12,674	34,366	1.821	2,295	441	1,217
Yuanta Bank	6,791	15,879	6,801,000	0	122,402	0.035	1,697	668	21,004
Bank Sinopac	505	0	15,096	0	8,583	0.241	14,391	10	97
Cosmos Bank, Taiwan	329,060	159,880	286,182,493	41,474,531	13,984,856	0.999	293,540	23,633	234,795
DBS Bank(Taiwan)Ltd.	1,742	10,404	1,557,950	80,991	153,941	0.102	1,562	0	1,333
Taishin International Bank	17,286	42,062	26,589,910	5,211,466	1,396,027	0.790	48,579	2,416	31,058
Chinatrust Commercial Bank	20,522	7,992	12,927,471	2,979,814	1,047,828	0.706	63,568	4,248	40,749
The Sixth Credit Cooperation Of Changhua	29	27	3,850	2,704	1,146	0.000	42	0	0
Total	387,865	242,519	339,257,652	50,850,336	17,622,843	0.907	638,071	31,522	339,065

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.