

Important Cash Card Business and Financial Information

2018 November

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	1,240	0	347,823	64,271	1,007	0.000	111	0	11
Hua Nan Commercial Bank	1,743	2,597	2,141,120	153,184	34,439	1.021	63,067	0	1,875
Taipei Fubon bank	261	0	208,800	0	2,550	1.828	51	40	342
Bank of Kaohsiung	1,645	695	1,341,022	732,170	608,852	0.000	6,108	0	604
Taichung Commercial Bank	257	161	18,005	0	42	0.000	2,656	0	2,670
HSBC Bank(Taiwan) Ltd.	5,076	2,775	914,565	117,566	221,238	0.485	137,793	105	3,401
Shin Kong Commercial Bank	103	0	1,332	0	1,332	0.000	0	9	63
Cota Commercial Bank	10	5	2,000	1,500	577	0.000	6	0	0
Union Bank of Taiwan	1,425	0	145,856	12,074	32,861	1.004	2,170	669	1,886
Yuanta Bank	6,613	15,903	6,754,800	0	118,119	0.002	1,596	751	21,755
Bank Sinopac	493	0	14,857	0	8,401	0.151	14,381	10	107
Cosmos Bank, Taiwan	328,453	159,874	285,814,990	41,425,474	13,893,450	0.991	288,238	24,834	259,629
DBS Bank(Taiwan)Ltd.	1,725	10,403	1,554,170	78,793	151,768	0.130	1,544	166	1,499
Taishin International Bank	17,010	35,621	23,953,720	4,992,257	1,368,385	0.863	47,639	2,436	33,493
Chinatrust Commercial Bank	20,190	8,034	12,788,421	2,947,489	1,031,786	0.709	62,152	3,366	44,115
The Sixth Credit Cooperation Of Changhua	26	29	3,800	2,754	1,046	0.000	42	0	0
Total	386,270	236,097	336,005,281	50,527,532	17,475,853	0.908	627,554	32,386	371,450

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.