

Important Cash Card Business and Financial Information

2015/April

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 | 1,591 | 0 | 447,583 | 87,543 | 4,648 | 0.000 | 249 | 43 | 62 |
| Hua Nan Commercial Bank | 4,229 | 2,798 | 3,474,710 | 255,086 | 110,062 | 0.444 | 78,249 | 0 | 2,085 |
| Taipei Fubon bank | 818 | 0 | 15,313,852 | 1,395 | 10,071 | 0.659 | 202 | 43 | 278 |
| Bank of Kaohsiung | 2,358 | 1,232 | 2,016,801 | 1,222,140 | 794,661 | 0.103 | 4,832 | 0 | 0 |
| ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank) | 53 | 0 | 3,170 | 0 | 237 | 0.000 | 8 | 0 | 1 |
| Taichung Commercial Bank | 687 | 679 | 88,012 | 0 | 9,040 | 0.575 | 30,515 | 0 | 117 |
| HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.) | 11,416 | 3,401 | 2,032,985 | 334,107 | 652,068 | 0.356 | 450,046 | 1,143 | 4,815 |
| Shin Kong Commercial Bank | 286 | 0 | 4,941 | 0 | 4,941 | 0.000 | 0 | 0 | 0 |
| Cota Commercial Bank | 27 | 11 | 4,910 | 3,160 | 1,839 | 2.525 | 18 | 0 | 0 |
| Union Bank of Taiwan | 3,482 | 0 | 408,934 | 74,679 | 104,047 | 1.327 | 6,418 | 222 | 950 |
| Bank Sinopac | 1,049 | 77 | 112,255 | 106,879 | 42,550 | 0.092 | 15,110 | 22 | 621 |
| Cosmos Bank, Taiwan | 361,346 | 161,386 | 302,490,283 | 42,271,930 | 16,133,815 | 1.269 | 714,759 | 30,138 | 126,517 |
| DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.) | 2,576 | 10,494 | 1,671,295 | 112,842 | 237,104 | 0.157 | 11,479 | 1,003 | 3,015 |
| Taishin International Bank | 34,410 | 60,199 | 42,943,710 | 7,650,001 | 3,358,953 | 1.179 | 116,878 | 7,442 | 36,200 |
| Ta Chong Bank Ltd. | 18,525 | 13,646 | 9,651,300 | 1,880,709 | 455,757 | 0.074 | 55,335 | 1,466 | 5,969 |
| Chinatrust Commercial Bank | 37,207 | 9,623 | 21,631,486 | 5,080,062 | 2,043,113 | 0.908 | 138,974 | 8,923 | 34,169 |
| The Sixth Credit Cooperation Of Changhua | 51 | 39 | 5,990 | 4,360 | 1,630 | 0.000 | 42 | 0 | 0 |
| Total | 480,111 | 263,585 | 402,302,217 | 59,084,893 | 23,964,536 | 1.122 | 1,623,114 | 50,445 | 214,799 |

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.