

Important Cash Card Business and Financial Information

2015/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	1,536	0	431,713	84,083	3,542	0.000	213	31	128
Hua Nan Commercial Bank	3,719	2,732	3,189,020	229,279	90,264	0.260	75,048	0	5,286
Taipei Fubon bank	689	0	14,961,852	180	7,949	2.088	155	60	903
Bank of Kaohsiung	2,354	1,023	1,906,990	1,077,515	829,475	0.000	7,470	0	819
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	39	0	2,490	0	167	0.000	8	0	1
Taichung Commercial Bank	617	203	61,198	0	7,076	0.297	4,458	0	148
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	10,233	3,273	1,808,654	280,212	534,306	0.793	347,083	474	13,194
Shin Kong Commercial Bank	257	0	3,949	0	3,949	0.000	0	14	33
Cota Commercial Bank	24	3	3,530	2,080	1,259	0.000	13	0	46
Union Bank of Taiwan	3,080	0	351,552	56,399	85,872	1.661	5,538	167	2,168
Bank Sinopac	966	50	75,176	26,938	31,546	0.165	14,982	7	749
Cosmos Bank, Taiwan	356,095	160,908	300,247,229	43,019,304	16,134,724	1.434	471,499	29,780	337,961
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	2,411	10,491	1,635,935	107,225	226,745	0.297	8,989	75	5,588
Taishin International Bank	31,289	54,346	38,348,590	6,586,626	2,907,398	1.271	99,175	9,124	95,522
Ta Chong Bank Ltd.	16,548	14,041	9,176,700	1,772,060	377,153	0.070	42,732	1,300	16,774
Chinatrust Commercial Bank	34,125	8,963	19,848,691	4,672,584	1,821,047	0.880	121,141	5,820	82,784
The Sixth Credit Cooperation Of Changhua	42	42	5,500	4,014	1,486	0.000	42	0	0
Total	464,024	256,075	392,058,769	57,918,499	23,063,958	1.264	1,198,546	46,852	562,104

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.