

## Important Cash Card Business and Financial Information

2016 January

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	1,521	0	427,913	83,118	3,316	0.000	204	0	0
Hua Nan Commercial Bank	3,546	2,745	3,109,870	220,711	83,815	0.199	73,528	0	0
Taipei Fubon bank	656	0	14,900,252	180	7,220	0.070	140	143	143
Bank of Kaohsiung	2,195	1,109	1,869,466	1,104,445	765,021	0.000	8,316	0	0
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	37	0	2,380	0	163	0.000	7	0	0
Taichung Commercial Bank	602	205	59,531	0	6,621	0.574	5,780	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	9,906	3,287	1,753,474	272,598	503,311	0.614	329,469	1,088	1,088
Shin Kong Commercial Bank	245	0	3,681	0	3,681	0.000	0	0	0
Cota Commercial Bank	24	3	3,530	2,080	1,253	0.000	13	0	0
Union Bank of Taiwan	2,975	0	335,343	50,604	80,459	0.978	4,700	326	326
Bank Sinopac	948	53	67,199	26,195	29,197	0.178	14,864	118	118
Cosmos Bank, Taiwan	354,165	160,626	299,319,979	42,943,519	16,074,907	1.379	468,727	34,248	34,248
DBS Bank(Taiwan)Ltd. (by merge of Bowa Bank and acquire DBS bank Ltd.)	2,349	10,493	1,623,905	104,482	214,420	0.602	8,912	348	348
Taishin International Bank	30,373	54,287	37,847,320	6,522,586	2,772,050	1.228	95,471	7,993	7,993
Ta Chong Bank Ltd.	15,969	14,206	9,052,500	1,745,690	356,916	0.078	40,356	1,558	1,558
Chinatrust Commercial Bank	33,091	9,081	19,410,751	4,568,682	1,750,332	0.881	111,839	6,720	6,720
The Sixth Credit Cooperation Of Changhua	46	36	5,260	4,017	1,243	0.000	42	0	0
Total	458,648	256,131	389,792,354	57,648,907	22,653,925	1.224	1,162,368	52,542	52,542

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.