

Important Cash Card Business and Financial Information

2016 February

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	1,512	0	425,213	82,478	3,213	0.000	200	0	0
Hua Nan Commercial Bank	3,508	2,721	3,079,220	217,753	82,402	1.040	73,528	0	0
Taipei Fubon bank	648	0	731,200	110	7,098	0.000	138	48	191
Bank of Kaohsiung	2,124	1,143	1,848,386	1,111,026	737,360	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	162	0.000	7	0	0
Taichung Commercial Bank	592	207	59,274	0	6,347	0.898	6,369	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	9,718	3,306	1,729,596	272,745	488,274	0.519	319,953	1,003	2,092
Shin Kong Commercial Bank	246	0	3,564	0	3,564	0.000	0	0	0
Cota Commercial Bank	23	4	3,530	2,080	1,247	0.000	12	0	0
Union Bank of Taiwan	2,942	0	330,853	49,394	78,415	1.013	4,674	89	415
Bank Sinopac	942	50	66,976	26,073	28,930	0.119	14,811	52	171
Cosmos Bank, Taiwan	353,382	160,508	298,923,877	42,864,406	15,804,625	1.322	452,859	32,770	67,017
DBS Bank(Taiwan)Ltd. (by merge of Bowa Bank and acquire DBS bank Ltd.)	2,323	10,498	1,621,715	105,262	209,466	0.003	7,479	1,363	1,711
Taishin International Bank	29,976	54,399	37,711,970	6,502,296	2,706,378	1.192	93,097	8,422	16,415
Ta Chong Bank Ltd.	15,711	14,263	8,992,200	1,732,411	347,497	0.082	40,607	1,283	2,841
Chinatrust Commercial Bank	32,582	9,181	19,217,121	4,522,812	1,711,271	0.880	109,352	5,435	12,155
The Sixth Credit Cooperation Of Changhua	43	38	5,220	4,047	1,173	0.000	42	0	0
Total	456,309	256,318	374,752,295	57,492,893	22,217,422	1.181	1,139,072	50,466	103,009

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 Lo

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.