

Important Cash Card Business and Financial Information

Issuer	2016 March						Unit : NT\$ Thousand ; Card		
	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	1,506	0	423,513	82,038	3,081	0.000	196	14	14
Hua Nan Commercial Bank	3,384	2,769	3,041,520	212,654	77,595	0.000	71,522	2,007	2,007
Taipei Fubon bank	626	0	721,600	110	6,761	0.000	131	18	209
Bank of Kaohsiung	2,133	1,087	1,821,189	1,078,500	742,689	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)	35	0	2,270	0	154	0.000	7	0	0
Taichung Commercial Bank	571	214	57,876	0	6,035	0.928	7,154	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	9,504	3,095	1,692,211	270,522	470,917	0.402	308,174	1,195	3,286
Shin Kong Commercial Bank	240	0	3,453	0	3,453	0.000	0	0	0
Cota Commercial Bank	22	4	3,450	2,000	1,257	0.000	13	0	0
Union Bank of Taiwan	2,880	0	321,895	46,439	76,210	1.367	4,658	41	457
Bank Sinopac	934	40	63,744	23,120	29,698	0.140	14,799	12	183
Cosmos Bank, Taiwan	352,421	160,370	298,396,227	42,797,014	15,717,294	1.270	454,074	38,165	105,183
DBS Bank(Taiwan)Ltd. (by merge of Bowa Bank and acquire DBS bank Ltd.)	2,281	10,510	1,616,575	102,148	208,887	0.613	9,389	6	1,717
Taishin International Bank	29,395	53,798	37,125,930	6,383,296	2,641,773	1.126	93,031	6,439	22,854
Ta Chong Bank Ltd.	15,373	14,331	8,911,200	1,714,237	337,814	0.149	38,705	1,517	4,357
Chinatrust Commercial Bank	32,163	9,112	18,984,311	4,464,019	1,685,866	0.882	106,970	5,369	17,525
The Sixth Credit Cooperation Of Changhua	40	40	5,190	4,132	1,058	0.000	42	0	0
Total	453,508	255,370	373,192,154	57,180,229	22,010,542	1.138	1,157,243	54,783	157,792

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.