

Important Cash Card Business and Financial Information

2016 July

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	1,463	0	410,863	78,888	2,690	0.000	182	11	36
Hua Nan Commercial Bank	2,998	2,764	2,847,070	200,756	69,093	0.014	70,169	0	3,359
Taipei Fubon bank	517	0	622,400	0	5,951	0.241	115	27	371
Bank of Kaohsiung	2,120	998	1,763,682	1,021,720	741,962	0.000	7,449	0	0
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	1	0	80	0	4	0.000	0	110	110
Taichung Commercial Bank	517	195	50,314	0	5,131	1.247	9,564	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	8,240	3,176	1,507,116	258,754	425,177	0.413	279,845	229	5,532
Shin Kong Commercial Bank	190	0	2,931	0	2,931	0.000	0	0	43
Cota Commercial Bank	20	2	3,050	1,950	1,097	0.000	11	0	0
Union Bank of Taiwan	2,534	0	278,060	36,266	68,554	1.627	4,246	93	910
Bank Sinopac	811	42	56,907	22,622	23,463	0.184	14,728	19	254
Cosmos Bank, Taiwan	347,686	159,860	296,075,747	42,379,522	15,361,329	1.194	421,933	27,615	222,421
DBS Bank(Taiwan)Ltd. (by merge of Bowa Bank and acquire DBS bank Ltd.)	2,196	10,485	1,596,090	102,643	199,973	0.013	6,959	0	3,575
Taishin International Bank	26,773	53,725	35,739,720	6,279,356	2,426,110	1.072	91,194	5,009	47,054
Ta Chong Bank Ltd.	14,100	14,633	8,619,900	1,648,542	303,807	0.088	33,657	1,287	9,745
Chinatrust Commercial Bank	29,667	8,851	17,660,461	4,135,278	1,581,051	0.899	99,067	4,546	38,880
The Sixth Credit Cooperation Of Changhua	37	38	4,740	3,678	1,062	0.000	42	0	6
Total	439,870	254,769	367,239,131	56,169,975	21,219,385	1.069	1,039,161	38,946	332,296

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 Loan)

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.