

Important Cash Card Business and Financial Information

2017 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	1,392	0	390,763	74,071	2,107	0.000	160	36	36
Hua Nan Commercial Bank	2,507	2,702	2,572,570	186,164	58,514	0.385	68,207	0	0
Taipei Fubon bank	426	0	484,000	0	4,803	1.280	98	59	121
Bank of Kaohsiung	1,884	1,003	1,639,045	994,727	644,318	0.000	6,443	640	640
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	0	0	0	0	0	0.000	0	0	0
Taichung Commercial Bank	457	180	42,945	0	4,158	1.130	13,398	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	6,936	3,075	1,292,599	237,581	358,373	0.246	234,400	108	398
Shin Kong Commercial Bank	162	0	2,436	0	2,436	0.000	0	0	0
Cota Commercial Bank	16	3	2,750	1,800	860	0.000	9	0	0
Union Bank of Taiwan	2,045	0	223,367	27,421	57,471	1.056	3,668	417	568
Bank Sinopac	671	43	52,661	23,251	19,083	0.072	14,555	7	27
Cosmos Bank, Taiwan	341,358	159,369	292,652,513	41,831,814	14,606,399	1.132	398,402	24,092	48,194
DBS Bank(Taiwan)Ltd. (by merge of Bowa Bank and acquire DBS bank Ltd.)	2,020	10,478	1,557,130	93,233	182,103	0.082	6,792	366	908
Taishin International Bank	23,413	46,207	31,270,220	5,806,456	2,098,083	0.949	82,254	3,561	9,705
Ta Chong Bank Ltd.	12,063	14,675	8,021,400	1,503,680	248,142	0.110	31,226	1,204	2,604
Chinatrust Commercial Bank	26,114	8,771	15,940,091	3,710,373	1,398,688	0.861	89,480	5,723	10,996
The Sixth Credit Cooperation Of Changhua	34	40	4,840	3,808	1,032	0.000	42	0	0
Total	421,498	246,546	356,149,330	54,494,379	19,686,570	1.014	949,134	36,213	74,197

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.