

Important Cash Card Business and Financial Information

2017 March

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	1,378	0	386,563	73,036	2,024	0.000	157	12	48
Hua Nan Commercial Bank	2,449	2,688	2,536,870	183,550	56,638	0.000	67,370	836	836
Taipei Fubon bank	413	0	464,000	0	4,602	0.797	91	95	216
Bank of Kaohsiung	1,870	975	1,614,654	965,214	649,440	0.000	6,502	0	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	455	176	42,459	0	4,056	1.134	14,078	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	6,818	3,066	1,270,641	237,065	349,167	0.290	227,707	436	834
Shin Kong Commercial Bank	157	0	2,382	0	2,382	0.000	0	0	0
Cota Commercial Bank	15	4	2,750	1,800	825	0.000	8	0	0
Union Bank of Taiwan	2,002	0	216,813	25,511	55,930	1.043	3,515	132	700
Bank Sinopac	662	43	52,304	23,047	18,856	0.124	14,554	2	29
Cosmos Bank, Taiwan	340,479	159,354	292,162,653	41,923,647	14,629,994	1.134	398,677	24,301	72,494
DBS Bank(Taiwan)Ltd. (by merge of Bowa Bank and acquire DBS bank Ltd.)	1,998	10,480	1,552,120	92,090	179,036	0.056	6,109	157	1,065
Taishin International Bank	22,998	46,157	31,047,270	5,777,361	2,056,230	0.823	80,671	4,479	14,185
Ta Chong Bank Ltd.	11,850	14,699	7,964,700	1,490,379	240,402	0.045	31,953	1,043	3,647
Chinatrust Commercial Bank	25,812	8,677	15,753,541	3,665,844	1,376,829	0.835	86,871	4,739	15,736
The Sixth Credit Cooperation Of Changhua	32	40	4,760	3,777	983	0.000	42	0	0
Total	419,388	246,359	355,074,480	54,462,321	19,627,394	1.000	938,305	36,232	110,430

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.