

Important Cash Card Business and Financial Information

2017 April

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	1,375	0	385,663	72,816	1,933	0.000	153	38	85
Hua Nan Commercial Bank	2,420	2,664	2,510,670	181,752	55,394	0.056	67,370	0	836
Taipei Fubon bank	403	0	459,200	0	4,439	0.544	87	59	275
Bank of Kaohsiung	1,886	928	1,597,445	944,848	652,597	0.000	6,526	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	452	171	41,762	0	3,933	1.119	14,635	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	6,724	3,062	1,256,547	232,330	344,246	0.298	222,459	451	1,285
Shin Kong Commercial Bank	155	0	2,323	0	2,323	0.000	0	0	0
Cota Commercial Bank	14	4	2,450	1,800	844	0.000	8	0	0
Union Bank of Taiwan	1,972	0	213,379	24,491	54,606	1.559	3,402	154	854
Bank Sinopac	653	42	51,947	22,966	18,595	0.126	14,553	1	30
Cosmos Bank, Taiwan	339,774	159,347	291,880,373	42,001,181	14,664,575	1.130	399,378	23,511	96,005
DBS Bank(Taiwan)Ltd. (by merge of Bowa Bank and acquire DBS bank Ltd.)	1,991	10,476	1,549,830	93,449	177,633	0.024	5,901	107	1,172
Taishin International Bank	22,728	46,102	30,892,280	5,754,301	2,016,245	0.794	78,915	3,435	17,620
Ta Chong Bank Ltd.	11,676	14,714	7,917,000	1,478,951	234,102	0.080	31,799	1,123	4,770
Chinatrust Commercial Bank	25,490	8,597	15,562,441	3,622,012	1,355,507	0.845	85,882	4,433	20,169
The Sixth Credit Cooperation Of Changhua	35	37	4,760	3,788	972	0.000	42	0	0
Total	417,748	246,144	354,328,070	54,434,685	19,587,944	0.997	931,110	33,312	143,741

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 I

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.