

Important Cash Card Business and Financial Information

2017 May

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	1,365	0	382,663	72,056	1,875	0.000	175	0	85
Hua Nan Commercial Bank	2,391	2,662	2,495,170	180,252	54,274	0.292	67,370	0	836
Taipei Fubon bank	394	0	422,400	0	4,293	0.292	84	56	332
Bank of Kaohsiung	1,852	942	1,587,235	935,475	651,760	0.000	6,518	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	449	170	41,354	0	3,838	1.120	15,222	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	6,639	3,051	1,243,153	229,372	336,843	0.368	216,320	1,053	2,338
Shin Kong Commercial Bank	155	0	2,276	0	2,276	0.000	0	0	0
Cota Commercial Bank	14	4	2,450	1,800	820	0.000	8	0	0
Union Bank of Taiwan	1,936	0	209,288	23,401	53,418	1.171	3,340	11	864
Bank Sinopac	639	44	50,717	22,725	17,570	0.121	14,538	15	44
Cosmos Bank, Taiwan	339,107	159,315	291,575,675	42,014,309	14,696,448	1.130	398,832	24,090	120,095
DBS Bank(Taiwan)Ltd. (by merge of Bowa Bank and acquire DBS bank Ltd.)	1,983	10,469	1,547,150	96,898	175,662	0.106	6,064	46	1,218
Taishin International Bank	22,439	46,033	30,714,920	5,727,566	1,980,898	0.815	76,056	4,439	22,059
Ta Chong Bank Ltd.	11,480	14,731	7,863,300	1,466,472	227,198	0.097	32,029	1,548	6,318
Chinatrust Commercial Bank	25,263	8,476	15,394,121	3,578,251	1,341,329	0.843	84,783	3,683	23,852
The Sixth Credit Cooperation Of Changhua	39	32	4,730	3,390	1,340	0.000	42	0	0
Total	416,145	245,929	353,536,602	54,351,967	19,549,842	1.003	921,381	34,941	178,681

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 Loans)

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.