

Important Cash Card Business and Financial Information

2017 June

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 | 1,356 | 0 | 380,163 | 71,366 | 1,821 | 0.000 | 171 | 0 | 85 |
| Hua Nan Commercial Bank | 2,333 | 2,670 | 2,470,170 | 177,792 | 52,734 | 0.000 | 66,643 | 728 | 1,564 |
| Taipei Fubon bank | 383 | 0 | 398,400 | 0 | 4,121 | 0.509 | 81 | 90 | 422 |
| Bank of Kaohsiung | 1,885 | 886 | 1,574,635 | 917,105 | 657,530 | 0.000 | 6,578 | 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 | 445 | 170 | 40,717 | 0 | 3,735 | 1.124 | 15,773 | 0 | 0 |
| HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.) | 6,516 | 3,067 | 1,228,771 | 228,753 | 329,256 | 0.441 | 211,119 | 452 | 2,790 |
| Shin Kong Commercial Bank | 152 | 0 | 2,213 | 0 | 2,213 | 0.000 | 0 | 0 | 0 |
| Cota Commercial Bank | 14 | 4 | 2,450 | 1,800 | 712 | 0.000 | 7 | 0 | 0 |
| Union Bank of Taiwan | 1,907 | 0 | 204,122 | 22,191 | 52,059 | 1.405 | 3,237 | 8 | 872 |
| Bank Sinopac | 628 | 34 | 44,195 | 20,304 | 17,500 | 0.061 | 14,537 | 2 | 46 |
| Cosmos Bank, Taiwan | 338,347 | 159,286 | 291,232,103 | 42,010,020 | 14,678,547 | 1.113 | 419,356 | 24,245 | 144,341 |
| DBS Bank(Taiwan)Ltd. (by merge of Bowa Bank and acquire DBS bank Ltd.) | 1,956 | 10,478 | 1,542,960 | 94,809 | 171,863 | 0.126 | 5,320 | 198 | 1,416 |
| Taishin International Bank | 22,089 | 45,983 | 30,514,870 | 5,699,886 | 1,939,350 | 0.769 | 74,893 | 3,059 | 25,119 |
| Ta Chong Bank Ltd. | 11,302 | 14,779 | 7,824,300 | 1,458,841 | 220,353 | 0.135 | 31,551 | 1,470 | 7,788 |
| Chinatrust Commercial Bank | 24,935 | 8,428 | 15,221,001 | 3,535,365 | 1,322,901 | 0.832 | 82,781 | 4,083 | 27,934 |
| The Sixth Credit Cooperation Of Changhua | 38 | 31 | 4,660 | 3,227 | 1,433 | 0.000 | 42 | 0 | 0 |
| Total | 414,286 | 245,816 | 352,685,730 | 54,241,459 | 19,456,128 | 0.987 | 932,089 | 34,335 | 213,017 |

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.