

Important Cash Card Business and Financial Information

2015/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	1,572	0	442,133	86,273	4,313	0.000	239	36	97
Hua Nan Commercial Bank	4,055	2,778	3,378,270	246,515	103,776	0.103	76,863	1,387	3,471
Taipei Fubon bank	779	0	15,125,052	965	9,421	0.737	188	41	385
Bank of Kaohsiung	2,396	1,126	1,981,845	1,146,790	835,055	0.000	819	819	819
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	52	0	3,170	0	229	0.000	8	0	1
Taichung Commercial Bank	670	674	86,473	0	8,510	0.623	31,769	0	117
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	11,004	3,345	1,951,119	320,334	616,244	0.365	409,398	610	7,202
Shin Kong Commercial Bank	280	0	4,686	0	4,686	0.000	0	18	18
Cota Commercial Bank	24	14	4,910	3,110	1,753	0.000	18	0	46
Union Bank of Taiwan	3,371	0	393,364	70,164	98,944	1.738	6,143	430	1,442
Bank Sinopac	1,025	71	103,123	44,653	41,473	0.133	15,076	33	656
Cosmos Bank, Taiwan	359,890	161,465	301,793,783	42,335,807	15,984,180	1.308	465,925	31,313	186,635
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	2,524	10,486	1,659,575	108,306	237,180	0.110	9,832	722	4,115
Taishin International Bank	33,451	58,989	41,762,380	7,390,621	3,230,757	1.353	113,272	5,813	51,569
Ta Chong Bank Ltd.	17,929	13,760	9,506,700	1,847,563	431,790	0.117	50,779	1,780	9,177
Chinatrust Commercial Bank	36,317	9,390	21,096,896	4,953,820	1,975,879	0.919	132,259	6,700	50,059
The Sixth Credit Cooperation Of Changhua	49	41	5,920	4,046	1,874	0.000	42	0	0
Total	475,388	262,139	399,299,399	58,558,967	23,586,064	1.170	1,312,630	49,702	315,809

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.