

### Important Cash Card Business and Financial Information

2015/December

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	1,531	0	430,413	83,883	3,435	0.000	209	0	128
Hua Nan Commercial Bank	3,606	2,770	3,151,920	224,046	86,191	0.000	73,528	1,520	6,806
Taipei Fubon bank	664	0	14,924,252	180	7,540	1.221	152	211	1,114
Bank of Kaohsiung	2,339	997	1,886,504	1,057,261	829,243	0.000	8,316	0	819
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	37	0	2,380	0	165	0.000	8	1	2
Taichung Commercial Bank	607	206	60,009	0	6,818	0.191	5,060	11	159
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	10,065	3,275	1,774,317	275,535	516,039	0.581	339,502	2,304	15,498
Shin Kong Commercial Bank	252	0	3,784	0	3,784	0.000	0	59	92
Cota Commercial Bank	24	3	3,530	2,080	1,252	0.000	13	0	46
Union Bank of Taiwan	3,024	0	341,500	52,239	82,809	1.113	4,903	735	2,903
Bank Sinopac	958	50	72,220	23,673	33,192	0.218	14,982	0	749
Cosmos Bank, Taiwan	355,039	160,744	299,736,139	42,998,788	16,187,477	1.409	479,420	30,658	368,619
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	2,392	10,477	1,630,635	106,737	222,736	0.151	8,192	718	6,306
Taishin International Bank	30,860	54,288	38,095,570	6,552,976	2,842,408	1.273	97,415	7,642	103,165
Ta Chong Bank Ltd.	16,262	14,145	9,122,100	1,761,469	367,112	0.096	40,889	1,139	17,913
Chinatrust Commercial Bank	33,602	9,032	19,630,231	4,619,663	1,787,023	0.892	116,932	6,938	89,722
The Sixth Credit Cooperation Of Changhua	47	36	5,330	3,970	1,360	0.000	42	0	0
<b>Total</b>	<b>461,309</b>	<b>256,023</b>	<b>390,870,834</b>	<b>57,762,500</b>	<b>22,978,584</b>	<b>1.240</b>	<b>1,189,563</b>	<b>51,936</b>	<b>614,041</b>

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.