

Important Cash Card Business and Financial Information

2016 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	1,498	0	421,113	81,378	2,978	0.000	191	0	14
Hua Nan Commercial Bank	3,296	2,766	2,996,220	209,693	75,512	0.358	71,522	0	2,007
Taipei Fubon bank	609	0	713,600	110	6,539	0.191	127	31	240
Bank of Kaohsiung	2,146	1,033	1,797,030	1,046,796	750,234	0.000	7,534	0	0
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	34	0	2,220	0	150	0.000	7	0	0
Taichung Commercial Bank	559	214	57,423	0	5,807	0.930	7,813	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	9,280	3,099	1,658,227	268,730	456,593	0.299	302,873	894	4,181
Shin Kong Commercial Bank	228	0	3,267	0	3,267	0.000	0	43	43
Cota Commercial Bank	21	2	3,150	2,000	1,175	0.000	12	0	0
Union Bank of Taiwan	2,817	0	312,607	43,994	74,124	1.035	4,543	78	534
Bank Sinopac	912	40	62,376	22,600	28,795	0.103	14,761	38	221
Cosmos Bank, Taiwan	351,520	160,236	298,029,807	42,715,609	15,658,383	1.226	443,333	31,451	136,634
DBS Bank(Taiwan)Ltd. (by merge of Bowa Bank and acquire DBS bank Ltd.)	2,262	10,505	1,614,265	104,481	204,753	0.153	8,380	1,471	3,188
Taishin International Bank	28,814	53,792	36,835,410	6,360,766	2,584,649	1.083	92,970	6,110	28,964
Ta Chong Bank Ltd.	15,086	14,434	8,856,000	1,702,336	328,977	0.140	37,488	1,288	5,646
Chinatrust Commercial Bank	31,616	9,100	18,714,211	4,395,711	1,656,824	0.912	105,641	6,629	24,153
The Sixth Credit Cooperation Of Changhua	39	39	4,940	3,963	977	0.000	42	0	0
Total	450,737	255,260	372,081,866	56,958,167	21,839,737	1.092	1,097,237	48,033	205,825

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.