

Important Cash Card Business and Financial Information

2016 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	1,480	0	415,963	80,008	2,778	0.000	187	11	25
Hua Nan Commercial Bank	3,093	2,758	2,891,570	203,883	70,828	0.014	70,169	1,352	3,359
Taipei Fubon bank	545	0	658,400	0	6,111	0.000	119	64	343
Bank of Kaohsiung	2,140	1,000	1,774,022	1,026,351	747,671	0.000	7,497	0	0
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	28	0	1,240	0	115	0.000	5	0	0
Taichung Commercial Bank	530	198	52,594	0	5,309	1.017	8,986	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	8,532	3,234	1,559,579	260,541	434,377	0.382	287,022	468	5,304
Shin Kong Commercial Bank	201	0	3,083	0	3,083	0.000	0	0	43
Cota Commercial Bank	20	2	3,050	1,950	1,127	0.000	11	0	0
Union Bank of Taiwan	2,628	0	289,235	38,136	70,290	1.100	4,189	19	816
Bank Sinopac	854	42	58,591	21,329	26,203	0.230	14,747	2	235
Cosmos Bank, Taiwan	348,754	159,968	296,494,117	42,485,486	15,519,598	1.239	432,643	28,096	194,806
DBS Bank(Taiwan)Ltd. (by merge of Bowa Bank and acquire DBS bank Ltd.)	2,223	10,494	1,603,185	101,266	204,559	0.000	7,021	53	3,575
Taishin International Bank	27,363	53,781	36,083,210	6,304,776	2,477,652	0.998	91,987	6,313	42,045
Ta Chong Bank Ltd.	14,388	14,569	8,687,100	1,663,199	311,383	0.090	34,053	920	8,458
Chinatrust Commercial Bank	30,329	8,909	18,007,861	4,219,985	1,606,920	0.897	100,072	5,712	34,334
The Sixth Credit Cooperation Of Changhua	42	33	4,740	3,553	1,187	0.000	42	6	6
Total	443,150	254,988	368,587,540	56,410,463	21,489,191	1.090	1,058,750	43,016	293,349

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 Loan)

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.