

## Important Cash Card Business and Financial Information

2016 August

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	1,455	0	408,463	78,198	2,581	0.000	179	30	66
Hua Nan Commercial Bank	2,919	2,745	2,798,470	198,308	67,506	0.248	70,169	0	3,359
Taipei Fubon bank	496	0	588,800	0	5,771	0.184	112	48	419
Bank of Kaohsiung	2,096	970	1,734,522	1,004,564	729,958	0.066	7,543	0	0
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	1	0	80	0	4	0.000	0	0	110
Taichung Commercial Bank	503	189	48,991	0	4,959	1.795	10,129	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	7,984	3,146	1,460,416	253,806	414,051	0.391	272,310	728	6,260
Shin Kong Commercial Bank	186	0	2,857	0	2,857	0.000	0	0	43
Cota Commercial Bank	19	2	3,000	1,900	1,091	0.000	11	0	0
Union Bank of Taiwan	2,414	0	263,978	34,336	66,761	2.067	4,220	109	1,018
Bank Sinopac	781	42	56,554	22,628	23,144	0.086	14,685	42	297
Cosmos Bank, Taiwan	346,603	159,742	295,354,597	42,258,788	15,311,677	1.224	421,965	27,909	250,330
DBS Bank(Taiwan)Ltd. (by merge of Bowa Bank and acquire DBS bank Ltd.)	2,176	10,478	1,588,750	98,230	198,936	0.158	7,403	25	3,599
Taishin International Bank	26,232	53,685	35,444,840	6,251,766	2,377,583	1.101	89,817	5,625	52,679
Ta Chong Bank Ltd.	13,758	14,618	8,512,800	1,622,413	295,284	0.128	32,856	1,627	11,373
Chinatrust Commercial Bank	29,068	8,785	17,343,001	4,058,254	1,554,153	0.914	97,545	4,674	43,554
The Sixth Credit Cooperation Of Changhua	37	39	4,840	3,668	1,172	0.000	42	0	6
Total	436,728	254,441	365,614,959	55,886,859	21,057,488	1.103	1,028,986	40,817	373,113

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.