

## Important Cash Card Business and Financial Information

2016 September

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	1,447	0	406,063	77,808	2,504	0.000	176	0	66
Hua Nan Commercial Bank	2,819	2,741	2,746,470	195,816	65,565	0.000	69,024	1,145	4,504
Taipei Fubon bank	477	0	570,400	0	5,631	1.550	110	51	470
Bank of Kaohsiung	2,095	941	1,717,102	992,570	724,532	0.096	7,830	0	0
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	0	0	0	0	0	0.000	0	0	110
Taichung Commercial Bank	493	190	47,457	0	4,791	1.816	10,699	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	7,801	3,106	1,425,135	250,028	404,058	0.451	265,867	689	6,949
Shin Kong Commercial Bank	179	0	2,756	0	2,756	0.000	0	26	69
Cota Commercial Bank	19	2	3,000	1,900	1,058	0.000	11	0	0
Union Bank of Taiwan	2,330	0	254,712	32,611	65,080	2.390	4,152	0	1,018
Bank Sinopac	752	46	56,205	23,278	22,227	0.284	14,673	13	309
Cosmos Bank, Taiwan	345,705	159,626	294,867,817	42,162,582	15,248,895	1.187	431,990	27,948	278,278
DBS Bank(Taiwan)Ltd. (by merge of Bowa Bank and acquire DBS bank Ltd.)	2,156	10,474	1,584,250	98,551	197,573	0.076	6,916	332	3,931
Taishin International Bank	25,800	53,627	35,212,840	6,226,316	2,333,419	1.143	89,904	4,129	56,808
Ta Chong Bank Ltd.	13,437	14,620	8,417,100	1,598,625	286,726	0.135	32,809	2,352	13,724
Chinatrust Commercial Bank	28,589	8,713	17,078,931	3,995,229	1,534,429	0.910	96,683	4,384	47,938
The Sixth Credit Cooperation Of Changhua	40	35	4,960	3,739	1,221	0.000	42	0	6
Total	434,139	254,121	364,395,198	55,659,053	20,900,465	1.084	1,030,886	41,069	414,180

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.