

## Important Cash Card Business and Financial Information

2016 October

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	1,442	0	404,563	77,198	2,424	0.000	173	7	74
Hua Nan Commercial Bank	2,763	2,716	2,706,620	194,058	64,182	0.005	69,024	0	4,504
Taipei Fubon bank	468	0	548,000	0	5,407	0.000	105	117	587
Bank of Kaohsiung	2,081	924	1,698,582	975,996	722,586	0.095	7,798	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	0	110
Taichung Commercial Bank	487	184	46,530	0	4,667	1.864	11,218	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	7,618	3,101	1,395,494	244,006	396,765	0.334	258,693	849	7,798
Shin Kong Commercial Bank	175	0	2,694	0	2,694	0.000	0	0	69
Cota Commercial Bank	19	2	3,000	1,900	1,071	0.000	11	0	0
Union Bank of Taiwan	2,255	0	246,382	31,851	63,351	1.640	3,989	199	1,218
Bank Sinopac	729	40	55,201	22,019	22,509	0.355	14,666	7	316
Cosmos Bank, Taiwan	344,788	159,549	294,309,223	42,042,248	15,172,179	1.266	431,711	23,187	301,465
DBS Bank(Taiwan)Ltd. (by merge of Bowa Bank and acquire DBS bank Ltd.)	2,129	10,475	1,578,850	99,902	194,763	0.131	6,973	159	4,091
Taishin International Bank	25,356	53,627	34,995,420	6,199,306	2,284,989	1.063	86,481	7,639	64,447
Ta Chong Bank Ltd.	13,112	14,645	8,327,100	1,575,985	278,092	0.092	32,022	1,849	15,573
Chinatrust Commercial Bank	28,070	8,696	16,823,701	3,930,032	1,507,810	0.910	92,948	5,810	53,748
The Sixth Credit Cooperation Of Changhua	38	36	4,910	3,905	1,005	0.000	42	0	6
Total	431,530	253,995	363,146,270	55,398,406	20,724,494	1.128	1,015,854	39,823	454,006

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.