

## Important Cash Card Business and Financial Information

2016 November

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	1,435	0	402,463	76,728	2,355	0.000	170	0	74
Hua Nan Commercial Bank	2,707	2,714	2,677,620	191,991	62,658	0.322	69,024	0	4,504
Taipei Fubon bank	454	0	535,200	0	5,226	0.000	102	27	615
Bank of Kaohsiung	2,083	898	1,687,695	960,951	726,744	0.093	7,949	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	478	183	45,529	0	4,507	1.109	11,800	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	7,431	3,106	1,368,319	240,601	386,412	0.290	251,367	783	8,581
Shin Kong Commercial Bank	170	0	2,620	0	2,620	0.000	0	0	69
Cota Commercial Bank	18	3	3,000	1,900	1,019	0.000	10	0	0
Union Bank of Taiwan	2,197	0	239,559	30,466	61,859	1.681	4,024	46	1,263
Bank Sinopac	717	41	54,365	22,369	21,577	0.509	14,657	9	325
Cosmos Bank, Taiwan	343,858	159,500	293,825,113	41,930,248	15,072,655	1.220	429,627	30,155	331,621
DBS Bank(Taiwan)Ltd. (by merge of Bowa Bank and acquire DBS bank Ltd.)	2,108	10,469	1,572,970	102,045	193,116	0.031	7,269	263	4,354
Taishin International Bank	24,799	53,609	34,700,320	6,171,686	2,235,262	1.068	85,929	4,767	69,214
Ta Chong Bank Ltd.	12,827	14,658	8,245,500	1,557,691	270,330	0.104	30,906	1,938	17,511
Chinatrust Commercial Bank	27,600	8,651	16,584,351	3,867,602	1,483,587	0.881	91,076	5,484	59,232
The Sixth Credit Cooperation Of Changhua	37	36	4,810	3,415	1,395	0.000	42	0	6
Total	428,919	253,868	361,949,434	55,157,693	20,531,322	1.093	1,003,952	43,472	497,479

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.