

Important Cash Card Business and Financial Information

2016 December

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	1,420	0	398,493	75,786	2,281	0.000	167	3	77
Hua Nan Commercial Bank	2,621	2,722	2,639,270	189,023	60,969	0.000	68,207	818	5,322
Taipei Fubon bank	442	0	534,400	0	5,083	0.360	99	48	663
Bank of Kaohsiung	2,098	863	1,676,225	936,113	740,112	0.089	8,074	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	469	183	44,745	0	4,383	1.141	12,347	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	7,248	3,100	1,339,579	237,711	378,754	0.290	245,220	381	8,962
Shin Kong Commercial Bank	167	0	2,558	0	2,558	0.000	0	0	69
Cota Commercial Bank	18	3	3,000	1,900	1,053	0.000	11	0	0
Union Bank of Taiwan	2,135	0	233,587	29,516	60,542	1.730	3,956	0	1,263
Bank Sinopac	701	42	54,103	22,671	20,922	0.080	14,582	74	400
Cosmos Bank, Taiwan	342,886	159,432	293,415,093	41,904,762	14,985,877	1.170	417,765	30,624	362,245
DBS Bank(Taiwan)Ltd. (by merge of Bowa Bank and acquire DBS bank Ltd.)	2,080	10,478	1,568,820	94,533	193,329	0.267	7,306	571	4,926
Taishin International Bank	24,272	53,587	34,427,520	6,150,256	2,192,299	1.074	86,120	4,026	73,240
Ta Chong Bank Ltd.	12,542	14,665	8,162,100	1,537,807	262,500	0.081	32,161	1,637	19,148
Chinatrust Commercial Bank	27,101	8,634	16,337,491	3,809,294	1,459,234	0.895	90,647	4,327	63,559
The Sixth Credit Cooperation Of Changhua	35	38	4,810	3,956	854	0.000	42	0	6
Total	426,235	253,747	360,841,794	54,993,328	20,370,750	1.058	986,704	42,509	539,990

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.