

Important Cash Card Business and Financial Information

2017 January

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	1,412	0	396,093	75,356	2,214	0.000	164	0	0
Hua Nan Commercial Bank	2,563	2,706	2,602,270	187,334	59,738	0.120	68,207	0	0
Taipei Fubon bank	435	0	532,800	0	4,935	0.065	96	61	61
Bank of Kaohsiung	1,882	1,039	1,656,825	1,017,491	639,334	0.100	7,027	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	0
Taichung Commercial Bank	464	182	43,862	0	4,270	1.147	12,878	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	7,061	3,122	1,316,045	240,786	365,715	0.259	240,032	290	290
Shin Kong Commercial Bank	162	0	2,489	0	2,489	0.000	0	0	0
Cota Commercial Bank	16	4	2,850	1,900	934	0.000	9	0	0
Union Bank of Taiwan	2,095	0	228,851	28,401	59,023	1.660	3,882	151	151
Bank Sinopac	686	43	52,999	23,390	19,185	0.000	14,563	20	20
Cosmos Bank, Taiwan	342,137	159,390	293,041,963	41,844,875	14,797,555	1.143	405,458	24,102	24,102
DBS Bank(Taiwan)Ltd. (by merge of Bowa Bank and acquire DBS bank Ltd.)	2,049	10,474	1,562,280	95,257	185,051	0.038	6,792	542	542
Taishin International Bank	23,862	46,170	31,488,140	5,828,036	2,144,795	0.938	82,918	6,144	6,144
Ta Chong Bank Ltd.	12,302	14,640	8,082,600	1,517,070	255,510	0.121	32,499	1,400	1,400
Chinatrust Commercial Bank	26,576	8,728	16,137,191	3,761,490	1,431,578	0.880	92,355	5,273	5,273
The Sixth Credit Cooperation Of Changhua	32	42	4,840	4,046	794	0.000	42	0	0
Total	423,734	246,540	357,152,098	54,625,432	19,973,120	1.026	966,922	37,983	37,983

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.