

Important Cash Card Business and Financial Information

2017 July

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	1,346	0	377,513	70,836	1,746	0.000	167	0	85
Hua Nan Commercial Bank	2,302	2,652	2,445,670	176,227	51,606	0.566	66,643	0	1,564
Taipei Fubon bank	372	0	374,400	0	3,988	1.121	78	82	505
Bank of Kaohsiung	1,873	875	1,561,267	898,738	662,529	0.000	6,625	0	640
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	443	166	40,352	0	3,647	1.097	16,334	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	6,434	3,050	1,213,022	225,771	322,728	0.441	206,102	382	3,173
Shin Kong Commercial Bank	149	0	2,134	0	2,134	0.000	0	31	31
Cota Commercial Bank	13	4	2,250	1,600	674	0.000	7	0	0
Union Bank of Taiwan	1,886	0	201,644	22,131	50,807	1.455	3,207	0	872
Bank Sinopac	615	33	41,029	20,074	14,488	0.200	14,527	10	55
Cosmos Bank, Taiwan	337,722	159,299	290,945,833	42,038,499	14,666,948	1.080	409,200	25,386	169,726
DBS Bank(Taiwan)Ltd. (by merge of Bowa Bank and acquire DBS bank Ltd.)	1,936	10,484	1,540,350	93,044	170,984	0.052	5,142	229	1,645
Taishin International Bank	21,773	45,960	30,351,070	5,676,456	1,901,072	0.794	72,584	3,889	29,007
Ta Chong Bank Ltd.	11,112	14,782	7,768,200	1,445,699	214,123	0.079	30,959	1,252	9,040
Chinatrust Commercial Bank	24,635	8,370	15,046,601	3,491,657	1,304,217	0.833	81,430	4,341	32,275
The Sixth Credit Cooperation Of Changhua	38	31	4,510	3,081	1,429	0.000	42	0	0
Total	412,649	245,706	351,915,845	54,163,813	19,373,120	0.966	913,047	35,602	248,618

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.