

Important Cash Card Business and Financial Information

2017 August

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	1,341	0	376,013	70,566	1,696	0.000	164	0	85
Hua Nan Commercial Bank	2,258	2,660	2,427,970	174,260	50,469	0.784	66,643	0	1,564
Taipei Fubon bank	367	0	350,400	0	3,822	0.000	75	95	599
Bank of Kaohsiung	1,817	895	1,540,185	896,338	643,847	0.000	6,459	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	442	166	40,102	0	3,551	1.070	17,095	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	6,360	3,038	1,196,917	223,099	314,950	0.443	201,455	186	3,358
Shin Kong Commercial Bank	145	0	2,073	0	2,073	0.000	0	15	46
Cota Commercial Bank	12	5	2,250	1,600	662	0.000	7	0	0
Union Bank of Taiwan	1,860	0	197,212	21,394	49,427	1.821	3,141	0	872
Bank Sinopac	605	36	40,867	18,261	14,364	0.202	14,526	1	56
Cosmos Bank, Taiwan	337,158	159,318	290,661,883	42,038,216	14,632,325	1.118	404,671	25,342	195,068
DBS Bank(Taiwan)Ltd. (by merge of Bowa Bank and acquire DBS bank Ltd.)	1,937	10,471	1,538,480	95,301	170,577	0.107	5,266	93	1,737
Taishin International Bank	21,416	45,957	30,178,920	5,650,606	1,860,494	0.755	70,291	3,873	32,880
Ta Chong Bank Ltd.	10,928	14,828	7,726,800	1,437,467	207,725	0.091	30,672	1,140	10,180
Chinatrust Commercial Bank	24,330	8,303	14,870,271	3,449,699	1,283,739	0.830	80,247	4,933	37,209
The Sixth Credit Cooperation Of Changhua	34	30	4,080	3,059	1,021	0.000	42	0	0
Total	411,010	245,707	351,154,423	54,079,866	19,240,742	0.995	900,754	35,678	284,294

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.