

Important Cash Card Business and Financial Information

2016 May

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	1,491	0	419,263	80,848	2,880	0.000	190	0	14
Hua Nan Commercial Bank	3,208	2,764	2,951,670	207,138	73,677	0.349	71,522	0	2,007
Taipei Fubon bank	577	0	680,800	0	6,339	0.509	123	39	279
Bank of Kaohsiung	2,125	1,029	1,782,962	1,037,810	745,152	0.000	7,458	0	0
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	29	0	1,270	0	119	0.000	5	0	0
Taichung Commercial Bank	547	210	56,046	0	5,566	1.976	8,432	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	8,892	3,224	1,615,918	263,537	447,449	0.327	294,385	655	4,835
Shin Kong Commercial Bank	217	0	3,175	0	3,175	0.000	0	0	43
Cota Commercial Bank	21	1	3,050	1,950	1,161	0.000	12	0	0
Union Bank of Taiwan	2,698	0	298,388	40,452	71,994	0.978	4,392	263	798
Bank Sinopac	879	46	61,948	23,159	27,687	0.210	14,749	12	233
Cosmos Bank, Taiwan	350,073	160,107	297,136,747	42,599,600	15,633,440	1.210	434,048	30,076	166,710
DBS Bank(Taiwan)Ltd. (by merge of Bowa Bank and acquire DBS bank Ltd.)	2,244	10,495	1,607,885	102,853	205,085	0.024	7,930	333	3,521
Taishin International Bank	28,133	53,760	36,471,760	6,333,516	2,534,238	1.058	92,251	6,768	35,732
Ta Chong Bank Ltd.	14,707	14,478	8,755,500	1,678,317	319,746	0.100	35,205	1,893	7,538
Chinatrust Commercial Bank	30,998	9,066	18,403,161	4,317,104	1,629,759	0.900	102,042	4,469	28,622
The Sixth Credit Cooperation Of Changhua	42	35	4,910	3,669	1,241	0.000	42	0	0
Total	446,881	255,215	370,254,453	56,689,953	21,708,708	1.076	1,072,786	44,508	250,332

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.