

Important Cash Card Business and Financial Information

2012/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
Land Bank of Taiwan	6,026	0	594,528	594,528	172,138	2.479	82,263	361	4,904
First Commercial Bank	2,006	0	564,663	116,110	13,252	0.069	418	148	722
Hua Nan Commercial Bank	8,581	3,082	5,772,510	453,298	248,040	0.000	101,630	6,011	26,527
Taipei Fubon bank	1,608	0	16,645,052	4,142	25,571	0.000	482	96	2,095
Bank of Kaohsiung	3,379	1,431	2,660,222	1,468,511	1,191,711	0.000	6,083	0	0
Taichung Commercial Bank	1,165	791	133,848	0	21,833	1.374	41,602	0	938
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	19,125	5,279	3,246,142	3,246,142	1,266,382	0.436	1,032,045	5,599	46,713
Shin Kong Commercial Bank	594	0	10,456	0	10,456	0.075	4	85	448
Cota Commercial Bank	44	8	6,440	3,660	3,098	1.316	31	0	118
Union Bank of Taiwan	6,872	0	928,501	244,105	231,347	4.412	17,484	526	23,113
Bank Sinopac	1,742	180	311,679	305,876	130,976	0.519	19,675	404	1,287
Cosmos Bank, Taiwan	379,225	174,733	318,614,722	43,652,451	20,440,093	1.598	728,687	16,608	510,017
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	4,059	10,171	1,915,124	1,915,124	393,291	0.227	877	296	14,813
Taishin International Bank	56,921	58,718	53,586,050	8,857,377	6,156,205	0.928	380,860	14,449	196,824
Ta Chong Bank Ltd.	32,289	11,368	13,097,100	2,617,701	983,547	0.124	173,624	4,742	75,488
Chinatrust Commercial Bank	58,791	11,212	32,691,150	7,536,642	3,509,677	0.982	553,230	16,332	177,451
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	144	0	11,050	0	1,329	0.000	0	0	13
The Sixth Credit Cooperation Of Changhua	89	66	9,126	6,154	2,972	0.000	42	0	47
Total	582,660	277,039	450,798,363	71,021,821	34,801,918	1.268	3,139,037	65,657	1,081,518

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 past-due loan to loan outstanding at the end of base date month (loan outstanding is determined per instructions in MOI)

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.