

Important Cash Card Business and Financial Information

2013/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
Land Bank of Taiwan	5,850	0	582,152	582,152	163,514	2.558	83,402	365	365
First Commercial Bank	1,976	0	556,433	113,960	12,687	0.220	410	123	123
Hua Nan Commercial Bank	8,241	3,143	5,635,030	441,005	240,546	0.412	101,630	0	0
Taipei Fubon bank	1,559	0	16,596,252	4,038	24,821	0.265	474	0	0
Bank of Kaohsiung	3,186	1,522	2,601,619	1,480,575	1,121,044	0.053	6,270	0	0
Taichung Commercial Bank	1,133	782	129,213	0	21,195	1.774	42,540	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	18,081	5,658	3,159,406	3,159,406	1,217,086	0.502	993,838	3,454	3,454
Shin Kong Commercial Bank	543	0	10,083	0	10,083	0.000	0	42	42
Cota Commercial Bank	42	9	6,390	3,660	2,959	3.168	30	0	0
Union Bank of Taiwan	6,523	0	879,929	231,003	223,243	4.201	16,523	1,181	1,181
Bank Sinopac	1,680	181	310,116	304,206	132,036	0.151	19,637	38	38
Cosmos Bank, Taiwan	377,370	174,567	317,495,910	43,586,577	20,158,830	1.623	751,697	45,149	45,149
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	3,953	10,217	1,904,794	1,904,794	382,791	0.321	1,183	991	991
Taishin International Bank	55,237	59,079	52,897,000	8,798,437	5,998,333	0.911	363,450	17,494	17,494
Ta Chong Bank Ltd.	31,348	11,564	12,873,600	2,569,181	954,722	0.099	164,047	5,348	5,348
Chinatrust Commercial Bank	57,498	11,706	32,311,060	7,450,636	3,429,914	0.977	308,842	13,517	13,517
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	136	0	10,500	0	1,283	0.000	0	0	0
The Sixth Credit Cooperation Of Changhua	92	59	8,966	5,760	3,206	0.000	42	0	0
Total	574,448	278,487	447,968,453	70,635,390	34,098,293	1.289	2,854,015	87,702	87,702

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.