

Important Cash Card Business and Financial Information

2013/February

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	5,742	0	566,505	566,505	157,215	2.973	83,175	0	365
First Commercial Bank	1,950	0	549,133	112,325	12,245	0.091	400	0	123
Hua Nan Commercial Bank	8,021	3,016	5,464,180	431,814	236,258	0.678	101,630	0	0
Taipei Fubon bank	1,523	0	16,543,452	3,938	24,462	0.690	477	161	161
Bank of Kaohsiung	3,054	1,596	2,569,542	1,500,449	1,069,094	0.055	5,926	0	0
Taichung Commercial Bank	1,108	769	126,390	0	20,598	1.733	43,481	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	17,262	5,608	3,055,086	3,055,086	1,175,041	0.450	964,333	2,359	5,814
Shin Kong Commercial Bank	515	0	9,790	0	9,790	0.000	0	0	42
Cota Commercial Bank	43	8	6,390	3,660	2,943	3.185	29	0	0
Union Bank of Taiwan	6,351	0	856,138	224,989	217,670	4.328	16,647	101	1,282
Bank Sinopac	1,652	178	307,417	301,430	129,838	0.214	19,633	4	42
Cosmos Bank, Taiwan	386,271	161,477	316,878,910	43,507,360	19,712,680	1.629	743,504	36,140	81,289
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	3,855	10,254	1,895,734	1,895,734	367,231	0.543	1,933	1,240	2,231
Taishin International Bank	53,757	59,830	52,524,740	8,762,177	5,847,192	0.903	348,454	14,996	32,491
Ta Chong Bank Ltd.	30,507	11,745	12,675,600	2,527,645	929,192	0.124	157,745	4,125	9,473
Chinatrust Commercial Bank	55,615	11,928	31,510,450	7,269,503	3,347,077	0.989	306,847	11,297	24,814
Australia and New Zealand Banking Group Limited(acquire ABN AMRO Bank)	126	0	10,070	0	1,203	0.000	0	1	1
The Sixth Credit Cooperation Of Changhua	82	68	8,896	6,151	2,745	0.000	42	0	0
Total	577,434	266,477	445,558,423	70,168,766	33,262,474	1.301	2,794,256	70,424	158,128

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.