

**Important Cash Card Business and Financial Information**

2013/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
Land Bank of Taiwan	4,503	0	457,208	457,208	113,068	2.787	67,136	86	1,505
First Commercial Bank	1,831	0	515,403	104,232	9,669	0.000	351	0	471
Hua Nan Commercial Bank	6,491	2,927	4,664,260	373,622	196,603	0.572	95,505	0	6,125
Taipei Fubon bank	1,264	0	16,197,852	3,043	19,391	0.780	387	238	1,182
Bank of Kaohsiung	3,003	1,343	2,414,609	1,349,686	1,064,923	0.000	5,434	0	541
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	85	0	5,880	0	613	0.000	0	0	31
Taichung Commercial Bank	970	726	109,965	0	17,229	1.968	16,954	0	221
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	14,555	5,319	2,643,601	2,643,601	975,672	0.375	798,605	3,443	20,321
Shin Kong Commercial Bank	409	0	8,348	0	8,348	0.000	0	0	61
Cota Commercial Bank	37	7	5,660	3,510	2,421	0.000	24	0	94
Union Bank of Taiwan	5,032	0	674,934	175,505	179,562	2.413	10,892	2	8,145
Bank Sinopac	1,423	183	286,009	280,335	109,339	0.213	19,300	85	375
Cosmos Bank, Taiwan	377,711	161,803	312,160,575	43,090,172	18,898,643	1.559	896,012	39,094	321,852
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	3,459	10,328	1,839,883	1,839,883	335,837	0.477	1,660	1,162	10,867
Taishin International Bank	46,860	59,483	48,894,280	8,492,862	5,145,163	0.860	278,160	9,810	102,784
Ta Chong Bank Ltd.	26,663	11,920	11,574,900	2,293,287	786,288	0.110	127,038	4,253	31,598
Chinatrust Commercial Bank	50,015	10,613	28,205,600	6,569,104	2,993,665	0.976	270,001	14,332	94,411
The Sixth Credit Cooperation Of Changhua	77	58	8,516	6,280	2,236	0.000	42	0	0
Total	544,388	264,710	430,667,483	67,682,330	30,858,670	1.243	2,587,501	72,505	600,584

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.