

Important Cash Card Business and Financial Information

2013/September

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	4,268	0	428,292	428,292	107,551	2.708	64,774	308	1,813
First Commercial Bank	1,823	0	513,553	103,632	9,346	0.000	343	0	471
Hua Nan Commercial Bank	6,284	2,911	4,553,460	364,986	189,895	0.046	93,124	2,382	8,506
Taipei Fubon bank	1,223	0	16,133,852	3,013	18,766	0.164	366	206	1,389
Bank of Kaohsiung	3,025	1,284	2,396,236	1,320,839	1,075,397	0.000	5,384	0	541
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	84	0	5,850	0	578	0.000	0	0	31
Taichung Commercial Bank	949	716	107,832	0	16,631	1.726	17,599	53	274
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	14,250	5,297	2,590,100	2,590,100	952,413	0.324	776,431	1,851	22,172
Shin Kong Commercial Bank	405	0	8,158	0	8,158	0.000	0	0	61
Cota Commercial Bank	36	8	5,660	3,510	2,369	0.000	24	0	94
Union Bank of Taiwan	4,920	0	658,993	169,534	175,158	2.580	11,002	145	8,290
Bank Sinopac	1,393	182	272,873	267,124	104,543	0.383	19,154	146	521
Cosmos Bank, Taiwan	376,830	161,840	311,559,505	43,017,497	18,857,706	1.571	869,069	39,801	361,654
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	3,422	10,324	1,831,133	1,831,133	333,229	0.241	839	1,670	12,537
Taishin International Bank	46,215	59,455	48,533,930	8,448,712	5,051,205	0.946	268,951	9,531	112,315
Ta Chong Bank Ltd.	26,191	11,919	11,433,000	2,262,899	765,692	0.089	121,688	3,635	35,233
Chinatrust Commercial Bank	49,357	10,466	27,823,970	6,494,663	2,941,937	0.952	267,553	12,393	106,804
The Sixth Credit Cooperation Of Changhua	82	52	8,466	5,841	2,625	0.000	42	0	0
Total	540,757	264,454	428,864,863	67,311,775	30,613,199	1.257	2,516,343	72,121	672,706

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.