

Important Cash Card Business and Financial Information

2013/October

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	3,995	0	404,610	404,610	102,450	2.772	64,049	91	1,905
First Commercial Bank	1,806	0	508,453	102,410	9,007	0.142	337	0	471
Hua Nan Commercial Bank	6,156	2,899	4,484,310	357,219	184,815	0.265	93,124	0	8,506
Taipei Fubon bank	1,195	0	16,080,252	2,463	18,271	0.547	363	23	1,412
Bank of Kaohsiung	2,970	1,299	2,374,986	1,304,499	1,070,487	0.027	5,733	0	541
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	81	0	5,750	0	559	0.000	0	2	33
Taichung Commercial Bank	932	711	106,844	0	16,206	1.074	18,274	0	274
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	13,985	5,262	2,539,199	2,539,199	924,090	0.387	752,105	1,059	23,230
Shin Kong Commercial Bank	403	0	7,960	0	7,960	0.000	0	0	61
Cota Commercial Bank	35	9	5,660	3,510	2,419	0.000	24	0	94
Union Bank of Taiwan	4,822	0	639,129	161,431	170,767	2.592	11,006	75	8,365
Bank Sinopac	1,354	166	242,170	236,415	87,269	0.506	19,147	7	528
Cosmos Bank, Taiwan	375,903	161,915	310,969,890	42,949,767	18,669,749	1.567	839,466	35,880	397,534
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	3,354	10,344	1,817,793	1,817,793	327,324	0.286	12,018	845	13,382
Taishin International Bank	45,388	59,477	48,106,190	8,399,642	4,945,063	0.980	244,078	12,037	124,353
Ta Chong Bank Ltd.	25,699	11,987	11,305,800	2,236,572	745,621	0.138	116,620	3,116	38,349
Chinatrust Commercial Bank	48,502	10,215	27,294,345	6,384,637	2,887,369	0.951	258,839	11,945	118,749
The Sixth Credit Cooperation Of Changhua	81	51	8,396	5,499	2,897	0.000	42	0	0
Total	536,661	264,335	426,901,737	66,905,666	30,172,323	1.269	2,435,225	65,080	737,787

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.