

Important Cash Card Business and Financial Information

2013/November

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	3,725	0	373,687	373,687	97,884	2.640	62,040	105	2,010
First Commercial Bank	1,790	0	504,153	101,190	8,697	0.000	329	35	506
Hua Nan Commercial Bank	6,041	2,883	4,418,810	349,466	180,377	0.470	93,124	0	8,506
Taipei Fubon bank	1,177	0	16,037,852	2,228	17,776	0.887	357	71	1,483
Bank of Kaohsiung	2,921	1,333	2,368,896	1,320,145	1,048,751	0.028	5,606	0	541
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	78	0	5,540	0	541	0.000	0	0	33
Taichung Commercial Bank	917	708	105,660	0	15,740	1.233	19,189	0	274
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	15,535	5,261	2,784,735	538,518	1,058,340	0.292	753,137	1,839	25,069
Shin Kong Commercial Bank	398	0	7,766	0	7,766	0.000	0	0	61
Cota Commercial Bank	35	8	5,610	3,460	2,389	0.000	24	0	94
Union Bank of Taiwan	4,737	0	623,513	154,936	166,867	2.738	11,183	26	8,391
Bank Sinopac	1,327	153	237,630	231,864	89,764	0.598	19,130	17	545
Cosmos Bank, Taiwan	375,074	161,998	310,516,380	42,962,975	18,547,903	1.351	866,041	28,715	426,249
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	3,299	10,360	1,807,193	1,807,193	320,681	0.135	11,352	1,000	14,382
Taishin International Bank	44,659	59,523	47,744,340	8,364,662	4,839,776	0.987	249,368	11,094	135,447
Ta Chong Bank Ltd.	25,240	12,057	11,189,100	2,211,211	724,659	0.146	111,430	3,531	41,880
Chinatrust Commercial Bank	47,737	10,144	26,894,255	6,298,309	2,829,803	0.962	253,741	10,661	129,410
The Sixth Credit Cooperation Of Changhua	77	54	8,346	5,630	2,716	0.000	42	0	0
Total	534,767	264,482	425,633,466	64,725,474	29,960,430	1.132	2,456,093	57,094	794,881

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.