

Important Cash Card Business and Financial Information

2013/December

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 | 3,467 | 0 | 342,040 | 342,040 | 93,843 | 3.019 | 60,329 | 0 | 2,010 |
| First Commercial Bank | 1,774 | 0 | 499,823 | 100,065 | 8,414 | 0.000 | 325 | 0 | 506 |
| Hua Nan Commercial Bank | 5,893 | 2,862 | 4,334,710 | 342,658 | 174,455 | 0.031 | 89,520 | 3,604 | 12,110 |
| Taipei Fubon bank | 1,145 | 0 | 15,983,452 | 2,228 | 17,205 | 0.718 | 344 | 102 | 1,585 |
| Bank of Kaohsiung | 2,906 | 1,310 | 2,353,536 | 1,309,269 | 1,044,267 | 0.028 | 5,514 | 0 | 541 |
| ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank) | 74 | 0 | 5,350 | 0 | 513 | 0.000 | 0 | 7 | 40 |
| Taichung Commercial Bank | 898 | 696 | 103,156 | 0 | 15,147 | 2.634 | 19,782 | 165 | 440 |
| HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.) | 15,310 | 4,656 | 2,744,531 | 527,826 | 1,034,418 | 0.326 | 476,952 | 1,234 | 26,303 |
| Shin Kong Commercial Bank | 393 | 0 | 7,558 | 0 | 7,558 | 0.000 | 0 | 0 | 61 |
| Cota Commercial Bank | 31 | 10 | 5,360 | 3,210 | 2,084 | 0.000 | 21 | 0 | 94 |
| Union Bank of Taiwan | 4,685 | 0 | 611,939 | 148,861 | 163,041 | 2.983 | 11,266 | 43 | 8,434 |
| Bank Sinopac | 1,313 | 141 | 225,076 | 219,350 | 82,848 | 0.272 | 18,819 | 312 | 857 |
| Cosmos Bank, Taiwan | 374,250 | 162,033 | ##### | 42,936,844 | 18,459,625 | 1.344 | 859,995 | 39,005 | 465,254 |
| DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.) | 3,258 | 10,362 | 1,796,473 | 1,796,473 | 316,551 | 0.281 | 42,344 | 461 | 14,844 |
| Taishin International Bank | 44,045 | 59,527 | 47,434,420 | 8,317,362 | 4,747,282 | 1.007 | 254,014 | 11,738 | 147,185 |
| Ta Chong Bank Ltd. | 24,779 | 12,158 | 11,081,100 | 2,189,012 | 705,195 | 0.145 | 108,110 | 2,931 | 44,811 |
| Chinatrust Commercial Bank | 47,049 | 10,058 | 26,521,725 | 6,212,543 | 2,783,191 | 0.977 | 247,595 | 10,870 | 140,280 |
| The Sixth Credit Cooperation Of Changhua | 72 | 58 | 8,246 | 5,969 | 2,277 | 0.000 | 42 | 0 | 0 |
| Total | 531,342 | 263,871 | ##### | 64,453,710 | 29,657,914 | 1.137 | 2,194,972 | 70,472 | 865,355 |

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.