

Important Cash Card Business and Financial Information

2014/January

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	3,187	0	312,200	312,200	89,754	2.732	61,718	326	326
First Commercial Bank	1,758	0	495,023	98,850	8,051	0.072	334	15	15
Hua Nan Commercial Bank	5,796	2,855	4,282,710	335,441	170,143	0.333	89,520	0	0
Taipei Fubon bank	1,120	0	15,943,452	2,108	16,645	0.868	334	121	121
Bank of Kaohsiung	2,674	1,493	2,327,426	1,394,928	932,498	0.032	5,018	0	0
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	73	0	5,250	0	486	0.000	0	0	0
Taichung Commercial Bank	887	700	102,615	0	14,743	3.276	20,705	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	15,056	3,629	2,666,478	498,448	989,808	0.355	463,319	1,690	1,690
Shin Kong Commercial Bank	390	0	7,376	0	7,376	0.000	0	0	0
Cota Commercial Bank	33	8	5,360	3,210	2,158	0.000	22	0	0
Union Bank of Taiwan	4,622	0	599,709	142,861	159,511	3.177	11,337	22	22
Bank Sinopac	1,281	152	219,092	213,368	74,349	0.527	18,740	79	79
Cosmos Bank, Taiwan	373,418	161,997	309,434,366	42,897,018	18,076,191	1.348	861,539	39,381	39,381
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	3,187	10,392	1,788,993	1,788,993	300,638	0.455	41,879	944	944
Taishin International Bank	43,210	59,728	47,127,910	8,276,462	4,635,188	0.992	242,812	11,202	11,202
Ta Chong Bank Ltd.	24,326	12,303	10,988,700	2,169,881	686,451	0.120	104,628	2,717	2,717
Chinatrust Commercial Bank	46,282	10,236	26,243,895	6,150,068	2,719,466	0.972	235,518	10,029	10,029
The Sixth Credit Cooperation Of Changhua	71	57	8,196	5,899	2,297	0.000	42	0	0
Total	527,371	263,550	422,558,751	64,289,735	28,885,753	1.146	2,157,465	66,526	66,526

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.