

Important Cash Card Business and Financial Information

2014/February

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
First Commercial Bank	1,743	0	490,523	97,840	7,785	0.113	328	0	15
Hua Nan Commercial Bank	5,704	2,849	4,234,010	329,559	166,039	0.480	89,520	0	0
Taipei Fubon bank	1,105	0	15,910,652	2,108	16,173	1.171	330	56	177
Bank of Kaohsiung	2,673	1,455	2,304,791	1,368,916	935,875	0.000	4,701	0	0
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	71	0	4,810	0	428	0.000	0	0	0
Taichung Commercial Bank	872	698	102,034	0	14,359	3.649	21,388	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	14,806	3,609	2,624,853	485,555	966,745	0.408	453,014	870	2,560
Shin Kong Commercial Bank	388	0	7,202	0	7,202	0.000	0	0	0
Cota Commercial Bank	32	6	4,910	3,160	2,189	0.000	22	0	0
Union Bank of Taiwan	4,543	0	583,621	136,843	155,209	3.302	11,392	55	77
Bank Sinopac	1,246	99	150,067	144,303	59,808	0.670	18,739	1	79
Cosmos Bank, Taiwan	372,599	161,948	308,950,756	42,850,263	17,811,009	1.321	848,270	36,493	75,874
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	3,131	10,404	1,783,043	1,783,043	296,386	0.148	11,607	1,448	2,392
Taishin International Bank	42,509	59,873	46,856,000	8,239,032	4,535,873	0.975	231,709	11,156	22,357
Ta Chong Bank Ltd.	23,877	12,393	10,881,000	2,147,071	667,235	0.121	96,880	2,774	5,491
Chinatrust Commercial Bank	45,597	10,322	25,964,365	6,086,674	2,661,277	0.944	233,312	9,165	19,193
The Sixth Credit Cooperation Of Changhua	66	60	8,116	5,853	2,263	0.000	42	0	0
Total	520,962	263,716	420,860,753	63,680,220	28,305,855	1.120	2,021,254	62,018	128,215

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.