

Important Cash Card Business and Financial Information

2014/March

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	1,724	0	485,613	96,840	7,509	0.000	338	23	38
Hua Nan Commercial Bank	5,542	2,870	4,163,810	322,369	160,611	0.048	87,723	1,797	1,797
Taipei Fubon bank	1,080	0	15,849,852	1,788	15,642	0.744	313	124	302
Bank of Kaohsiung	2,701	1,385	2,283,346	1,341,725	941,621	0.000	4,708	0	0
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	70	0	4,690	0	419	0.000	0	0	0
Taichung Commercial Bank	856	706	101,433	0	13,952	3.648	22,145	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	14,555	3,582	2,570,851	468,573	938,611	0.445	438,541	2,862	5,422
Shin Kong Commercial Bank	383	0	7,031	0	7,031	0.000	0	0	0
Cota Commercial Bank	31	7	4,910	3,160	2,039	0.000	20	0	0
Union Bank of Taiwan	4,373	0	563,006	131,281	147,675	0.942	8,008	3,914	3,991
Bank Sinopac	1,238	96	143,642	137,804	59,625	0.544	18,649	91	170
Cosmos Bank, Taiwan	371,811	161,884	308,377,416	42,797,168	17,712,789	1.303	843,372	31,308	107,183
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	3,094	10,400	1,773,963	101,957	295,141	0.187	11,978	466	2,858
Taishin International Bank	41,884	59,929	46,585,150	8,195,692	4,436,461	0.936	218,020	13,689	36,047
Ta Chong Bank Ltd.	23,462	12,498	10,788,000	2,126,804	648,660	0.117	92,803	2,528	8,019
Chinatrust Commercial Bank	45,007	10,252	25,650,425	6,013,178	2,609,209	0.946	225,103	7,521	26,714
The Sixth Credit Cooperation Of Changhua	71	54	7,946	5,668	2,278	0.000	42	0	0
Total	517,882	263,663	419,361,084	61,744,007	27,999,273	1.089	1,971,763	64,323	192,541

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.