

Important Cash Card Business and Financial Information

2014/May

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	1,707	0	480,763	95,815	7,019	0.000	325	0	49
Hua Nan Commercial Bank	5,352	2,840	4,055,110	310,049	152,718	0.587	87,723	0	1,797
Taipei Fubon bank	1,042	0	15,801,052	1,788	14,647	0.989	296	53	472
Bank of Kaohsiung	2,696	1,309	2,239,141	1,306,415	932,726	0.000	4,771	0	0
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	69	0	4,660	0	404	0.000	0	0	0
Taichung Commercial Bank	820	700	98,194	0	12,762	0.282	23,052	488	488
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	14,043	3,524	2,467,276	436,137	890,923	0.418	413,956	1,349	8,801
Shin Kong Commercial Bank	377	0	6,690	0	6,690	0.000	0	0	0
Cota Commercial Bank	28	10	4,910	3,160	2,034	0.000	20	0	0
Union Bank of Taiwan	4,242	0	537,013	119,213	139,891	0.930	7,916	0	4,267
Bank Sinopac	1,212	86	138,507	132,610	58,517	0.127	18,350	34	468
Cosmos Bank, Taiwan	370,222	161,830	307,413,876	42,711,981	17,456,963	1.284	831,315	30,012	164,708
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	3,001	10,420	1,757,470	100,864	287,590	0.228	11,922	1,224	4,656
Taishin International Bank	40,709	59,955	46,022,000	8,104,142	4,249,501	0.847	197,541	9,334	56,613
Ta Chong Bank Ltd.	22,614	12,724	10,601,400	2,086,142	613,436	0.143	85,528	2,391	13,609
Chinatrust Commercial Bank	43,893	10,022	25,008,265	5,866,218	2,511,577	0.943	214,290	11,541	47,493
The Sixth Credit Cooperation Of Changhua	65	52	7,446	5,350	2,096	0.000	42	0	56
Total	512,092	263,472	416,643,773	61,279,884	27,339,494	1.067	1,897,047	56,426	303,477

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.