

**Important Cash Card Business and Financial Information**

2014/July

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	1,690	0	476,163	94,670	6,484	0.000	301	25	74
Hua Nan Commercial Bank	5,157	2,833	3,954,660	299,702	144,115	0.297	85,536	0	3,984
Taipei Fubon bank	991	0	15,733,852	1,735	13,667	0.283	268	118	684
Bank of Kaohsiung	2,694	1,252	2,212,296	1,266,977	945,319	0.053	5,004	0	0
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	66	0	4,500	0	376	0.000	373	0	0
Taichung Commercial Bank	798	702	96,660	0	12,029	0.507	24,473	0	488
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	13,604	3,458	2,380,254	403,037	843,713	0.358	589,047	2,205	13,369
Shin Kong Commercial Bank	350	0	6,275	0	6,275	0.000	0	0	0
Cota Commercial Bank	26	12	4,910	3,160	1,913	0.000	19	0	0
Union Bank of Taiwan	4,121	0	514,055	110,073	132,794	1.218	7,507	48	4,921
Bank Sinopac	1,200	83	133,461	127,805	55,511	0.152	18,345	0	473
Cosmos Bank, Taiwan	368,648	161,861	306,609,785	42,701,180	17,377,383	1.262	801,409	32,916	229,526
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	2,922	10,436	1,737,165	100,020	281,217	0.110	11,695	267	5,605
Taishin International Bank	39,670	59,966	45,503,720	8,025,862	4,082,273	0.909	179,159	9,142	75,130
Ta Chong Bank Ltd.	21,799	12,904	10,410,900	2,045,982	580,939	0.119	77,304	2,274	18,219
Chinatrust Commercial Bank	42,742	9,720	24,317,995	5,711,380	2,426,206	0.917	206,641	10,069	67,055
The Sixth Credit Cooperation Of Changhua	64	47	7,230	4,692	2,538	0.000	42	0	56
Total	506,542	263,274	414,103,881	60,896,275	26,912,752	1.060	2,007,123	57,064	419,584

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.