

Important Cash Card Business and Financial Information

2014/August

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 | 1,682 | 0 | 473,763 | 94,160 | 6,298 | 0.133 | 297 | 0 | 74 |
| Hua Nan Commercial Bank | 5,067 | 2,824 | 3,905,160 | 295,331 | 140,766 | 0.809 | 85,536 | 0 | 3,984 |
| Taipei Fubon bank | 982 | 0 | 15,678,652 | 1,615 | 13,284 | 0.690 | 264 | 61 | 745 |
| Bank of Kaohsiung | 2,678 | 1,238 | 2,197,536 | 1,260,618 | 936,918 | 0.054 | 5,211 | 0 | 0 |
| ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank) | 64 | 0 | 4,310 | 0 | 360 | 0.000 | 360 | 0 | 0 |
| Taichung Commercial Bank | 783 | 707 | 95,645 | 0 | 11,663 | 0.523 | 25,082 | 0 | 488 |
| HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.) | 13,412 | 3,426 | 2,339,196 | 391,947 | 819,035 | 0.411 | 572,469 | 1,651 | 15,020 |
| Shin Kong Commercial Bank | 328 | 0 | 6,101 | 0 | 6,101 | 0.000 | 0 | 0 | 0 |
| Cota Commercial Bank | 27 | 11 | 4,910 | 3,160 | 1,913 | 0.000 | 19 | 0 | 0 |
| Union Bank of Taiwan | 4,077 | 0 | 506,293 | 106,898 | 129,830 | 1.673 | 7,505 | 20 | 4,941 |
| Bank Sinopac | 1,186 | 82 | 130,974 | 125,354 | 52,601 | 4.821 | 18,298 | 47 | 520 |
| Cosmos Bank, Taiwan | 367,933 | 161,785 | 306,275,323 | 42,708,454 | 17,242,639 | 1.247 | 807,067 | 31,730 | 261,255 |
| DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.) | 2,883 | 10,445 | 1,731,845 | 99,073 | 271,490 | 0.243 | 11,651 | 335 | 5,941 |
| Taishin International Bank | 39,066 | 60,011 | 45,212,880 | 7,985,572 | 3,999,513 | 1.038 | 171,985 | 7,173 | 82,304 |
| Ta Chong Bank Ltd. | 21,412 | 13,004 | 10,324,800 | 2,027,774 | 566,377 | 0.099 | 77,458 | 1,354 | 19,573 |
| Chinatrust Commercial Bank | 42,156 | 9,665 | 24,011,845 | 5,636,614 | 2,384,537 | 0.912 | 201,593 | 9,492 | 76,547 |
| The Sixth Credit Cooperation Of Changhua | 57 | 50 | 7,080 | 5,158 | 1,922 | 0.000 | 42 | 0 | 56 |
| Total | 503,793 | 263,248 | 412,906,313 | 60,741,728 | 26,585,247 | 1.088 | 1,984,837 | 51,863 | 471,448 |

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.