

Important Cash Card Business and Financial Information

2014/November

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	1,636	0	460,683	91,213	5,627	0.000	277	0	144
Hua Nan Commercial Bank	4,751	2,814	3,742,460	279,855	129,136	0.645	83,195	0	6,324
Taipei Fubon bank	915	0	15,530,652	1,475	12,053	0.524	239	63	957
Bank of Kaohsiung	2,612	1,215	2,147,106	1,236,226	910,880	0.144	5,072	0	0
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	59	0	3,620	0	296	0.000	296	0	10
Taichung Commercial Bank	756	701	92,990	0	10,616	0.716	27,217	0	488
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	12,657	3,401	2,210,044	355,340	755,932	0.259	521,775	1,193	19,841
Shin Kong Commercial Bank	309	0	5,664	0	5,664	0.000	0	0	0
Cota Commercial Bank	27	11	4,910	3,160	1,835	0.000	18	0	0
Union Bank of Taiwan	3,817	0	465,121	93,757	120,020	1.503	7,081	456	5,720
Bank Sinopac	1,127	85	125,821	120,138	47,680	0.201	15,742	0	3,077
Cosmos Bank, Taiwan	365,435	161,598	304,874,013	42,532,210	16,948,349	1.221	781,690	32,717	356,817
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	2,764	10,453	1,704,975	123,836	257,360	0.036	14,289	601	8,032
Taishin International Bank	37,360	60,077	44,351,140	7,864,376	3,758,936	1.097	141,785	11,853	112,504
Ta Chong Bank Ltd.	20,271	13,266	10,061,100	1,969,638	523,373	0.107	67,506	1,934	24,949
Chinatrust Commercial Bank	40,270	9,551	23,059,225	5,413,859	2,263,959	0.920	192,096	7,442	100,491
The Sixth Credit Cooperation Of Changhua	52	49	6,620	4,946	1,674	0.000	42	0	56
Total	494,818	263,221	408,846,144	60,090,029	25,753,390	1.071	1,858,320	56,259	639,410

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.