

Important Cash Card Business and Financial Information

2014/December

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	1,622	0	456,483	90,183	5,409	0.000	272	50	194
Hua Nan Commercial Bank	4,586	2,828	3,667,160	272,981	123,192	0.040	80,334	2,861	9,186
Taipei Fubon bank	896	0	15,493,852	1,475	11,601	0.673	231	50	1,008
Bank of Kaohsiung	2,602	1,179	2,123,867	1,211,812	912,055	0.088	4,971	508	508
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	56	0	3,510	0	285	0.000	285	0	10
Taichung Commercial Bank	725	695	92,001	0	10,295	1.302	27,944	0	488
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	12,416	3,393	2,170,523	343,115	737,048	0.353	507,344	590	20,430
Shin Kong Commercial Bank	303	0	5,533	0	5,533	0.000	0	0	0
Cota Commercial Bank	27	11	4,910	3,160	1,847	0.000	18	0	0
Union Bank of Taiwan	3,739	0	452,004	88,417	116,389	1.295	6,793	353	6,073
Bank Sinopac	1,108	83	124,829	119,191	44,177	0.193	15,731	10	3,087
Cosmos Bank, Taiwan	364,603	161,528	304,293,993	42,469,214	16,899,221	1.238	751,452	32,313	389,130
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	2,739	10,447	1,693,105	121,404	253,293	0.449	13,519	99	8,132
Taishin International Bank	36,720	60,081	44,038,560	7,825,231	3,673,046	1.070	129,550	12,235	124,739
Ta Chong Bank Ltd.	19,866	13,340	9,961,800	1,947,551	508,314	0.094	64,482	2,219	27,168
Chinatrust Commercial Bank	39,673	9,526	22,759,625	5,345,487	2,225,158	0.920	188,621	8,792	109,283
The Sixth Credit Cooperation Of Changhua	51	47	6,460	4,969	1,491	0.000	42	0	56
Total	491,732	263,158	407,348,215	59,844,190	25,528,354	1.081	1,791,589	60,080	699,492

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.