

Important Cash Card Business and Financial Information

2015/January

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	1,615	0	454,633	89,753	5,211	0.000	266	0	0
Hua Nan Commercial Bank	4,512	2,795	3,613,660	268,145	120,230	0.559	80,334	0	0
Taipei Fubon bank	876	0	15,468,252	1,395	11,214	1.227	228	70	70
Bank of Kaohsiung	2,570	1,165	2,096,727	1,203,677	893,050	0.092	5,293	0	0
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	55	0	3,240	0	255	0.000	255	0	0
Taichung Commercial Bank	713	692	91,452	0	10,014	1.628	28,620	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	12,190	3,394	2,139,080	339,756	717,045	0.404	494,009	1,042	1,042
Shin Kong Commercial Bank	298	0	5,411	0	5,411	0.191	5	0	0
Cota Commercial Bank	26	12	4,910	3,160	1,810	0.000	18	0	0
Union Bank of Taiwan	3,697	0	442,277	85,392	113,815	1.404	6,756	6	6
Bank Sinopac	1,102	77	121,702	116,109	44,214	0.272	15,729	3	3
Cosmos Bank, Taiwan	363,819	161,459	303,873,003	42,424,669	16,702,853	1.244	742,222	32,673	32,673
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	2,681	10,469	1,686,805	116,295	249,170	0.108	13,519	1,200	1,200
Taishin International Bank	36,184	60,132	43,807,730	7,794,271	3,592,352	1.079	126,944	8,487	8,487
Ta Chong Bank Ltd.	19,516	13,442	9,887,400	1,931,750	494,642	0.107	62,131	1,474	1,474
Chinatrust Commercial Bank	38,984	9,646	22,490,255	5,283,393	2,174,136	0.915	148,119	10,272	10,272
The Sixth Credit Cooperation Of Changhua	52	44	6,360	4,414	1,946	0.000	42	0	0
Total	488,890	263,327	406,192,897	59,662,179	25,137,368	1.089	1,724,490	55,227	55,227

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.