

Important Cash Card Business and Financial Information

2015/February

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	1,606	0	451,933	88,973	5,008	0.000	259	19	19
Hua Nan Commercial Bank	4,443	2,788	3,576,110	264,850	117,686	0.852	80,334	0	0
Taipei Fubon bank	857	0	15,426,652	1,395	10,888	1.087	221	42	112
Bank of Kaohsiung	2,373	1,328	2,076,767	1,263,160	813,607	0.101	4,883	0	0
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	53	0	3,170	0	246	0.000	246	1	1
Taichung Commercial Bank	705	690	90,066	0	9,689	2.136	29,200	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	11,963	3,382	2,130,939	343,669	691,265	0.531	480,638	667	1,710
Shin Kong Commercial Bank	295	0	5,262	0	5,262	0.000	0	0	0
Cota Commercial Bank	26	12	4,910	3,160	1,770	0.000	18	0	0
Union Bank of Taiwan	3,623	0	430,776	82,017	110,501	1.084	6,486	545	550
Bank Sinopac	1,085	81	121,252	115,682	44,378	0.078	15,641	88	91
Cosmos Bank, Taiwan	363,115	161,401	303,505,473	42,377,750	16,356,920	1.262	722,728	31,181	63,854
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	2,646	10,486	1,683,635	117,383	241,805	0.274	12,572	288	1,488
Taishin International Bank	35,605	60,327	43,622,180	7,759,451	3,510,625	1.121	123,146	9,680	18,167
Ta Chong Bank Ltd.	19,250	13,542	9,837,600	1,920,173	483,565	0.452	62,822	0	1,474
Chinatrust Commercial Bank	38,389	9,764	22,265,905	5,230,344	2,126,977	0.911	143,529	7,495	17,766
The Sixth Credit Cooperation Of Changhua	46	48	6,120	4,935	1,185	0.000	42	0	0
Total	486,080	263,849	405,238,750	59,572,942	24,531,377	1.121	1,682,765	50,006	105,232

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.