

Important Cash Card Business and Financial Information

2015/March

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	1,596	0	449,083	88,153	4,833	0.000	255	0	19
Hua Nan Commercial Bank	4,314	2,810	3,523,010	259,311	112,825	0.000	78,249	2,085	2,085
Taipei Fubon bank	839	0	15,341,052	1,395	10,413	0.725	208	123	235
Bank of Kaohsiung	2,375	1,254	2,037,932	1,222,474	815,458	0.100	4,892	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	242	0.000	8	0	1
Taichung Commercial Bank	694	689	88,946	0	9,296	1.452	29,867	117	117
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	11,693	3,409	2,072,529	336,811	672,394	0.293	466,186	1,962	3,671
Shin Kong Commercial Bank	292	0	5,114	0	5,114	0.000	0	0	0
Cota Commercial Bank	26	12	4,910	3,160	1,772	0.000	18	0	0
Union Bank of Taiwan	3,545	0	418,062	77,219	107,134	1.288	6,404	178	729
Bank Sinopac	1,062	74	114,692	109,290	42,820	0.081	15,132	508	599
Cosmos Bank, Taiwan	362,107	161,398	302,915,513	42,308,944	16,235,596	1.281	717,266	32,525	96,379
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	2,620	10,479	1,676,215	117,233	241,375	0.397	12,572	524	2,012
Taishin International Bank	34,885	60,388	43,300,010	7,712,811	3,424,447	1.073	118,438	10,590	28,758
Ta Chong Bank Ltd.	18,821	13,598	9,725,700	1,897,386	467,766	0.109	58,328	3,029	4,503
Chinatrust Commercial Bank	37,785	9,697	21,942,255	5,152,256	2,084,539	0.939	143,256	7,480	25,246
The Sixth Credit Cooperation Of Changhua	52	40	6,070	4,498	1,572	0.000	42	0	0
Total	482,759	263,848	403,624,263	59,290,941	24,237,596	1.115	1,651,121	59,121	164,354

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.