

**Important Cash Card Business and Financial Information**

2015/May

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	1,580	0	444,283	86,818	4,499	0.000	244	0	62
Hua Nan Commercial Bank	4,159	2,788	3,434,910	251,072	107,270	0.535	78,249	0	2,085
Taipei Fubon bank	796	0	15,180,252	1,395	9,683	0.455	192	66	344
Bank of Kaohsiung	2,384	1,165	1,993,973	1,178,252	815,721	0.100	4,907	0	0
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	52	0	3,170	0	232	0.000	8	0	1
Taichung Commercial Bank	681	676	87,527	0	8,766	0.513	31,148	0	117
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	11,185	3,390	1,985,836	328,232	631,435	0.326	437,263	1,778	6,593
Shin Kong Commercial Bank	283	0	4,816	0	4,816	0.000	0	0	0
Cota Commercial Bank	25	13	4,910	3,110	1,780	0.000	18	46	46
Union Bank of Taiwan	3,432	0	401,512	72,444	101,674	1.562	6,404	62	1,012
Bank Sinopac	1,044	74	109,752	52,416	40,812	0.190	15,109	1	622
Cosmos Bank, Taiwan	360,628	161,427	302,167,423	42,238,466	16,027,762	1.267	461,739	28,805	155,322
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	2,548	10,493	1,667,865	110,564	237,518	0.288	11,361	378	3,393
Taishin International Bank	33,869	60,159	42,649,620	7,615,351	3,291,022	1.202	113,204	9,556	45,756
Ta Chong Bank Ltd.	18,237	13,696	9,579,900	1,863,900	443,618	0.126	53,713	1,428	7,396
Chinatrust Commercial Bank	36,678	9,570	21,351,276	5,013,971	2,004,161	0.922	134,165	9,191	43,359
The Sixth Credit Cooperation Of Changhua	51	39	5,990	4,504	1,486	0.000	42	0	0
Total	477,632	263,490	401,073,015	58,820,495	23,732,255	1.128	1,347,766	51,311	266,108

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.