

Important Cash Card Business and Financial Information

2013/April

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 |
|---|------------------------------|--------------------------------|---------------------|-------------------------------------|---|-----------------------|------------------|--------------------------|-------------------------|
| Land Bank of Taiwan | 5,432 | 0 | 540,111 | 540,111 | 140,176 | 2.362 | 78,365 | 199 | 944 |
| First Commercial Bank | 1,903 | 0 | 535,953 | 109,155 | 11,317 | 0.000 | 381 | 67 | 246 |
| Hua Nan Commercial Bank | 7,362 | 3,040 | 5,150,750 | 406,723 | 219,786 | 0.272 | 98,556 | 0 | 3,074 |
| Taipei Fubon bank | 1,410 | 0 | 16,413,052 | 3,615 | 22,567 | 0.978 | 446 | 159 | 419 |
| Bank of Kaohsiung | 3,032 | 1,500 | 2,507,146 | 1,448,548 | 1,058,598 | 0.055 | 5,874 | 0 | 0 |
| ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank) | 106 | 0 | 7,750 | 0 | 998 | 0.000 | 0 | 22 | 28 |
| Taichung Commercial Bank | 1,030 | 749 | 117,340 | 0 | 19,125 | 0.241 | 13,466 | 0 | 221 |
| HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.) | 16,280 | 5,400 | 2,899,815 | 2,899,815 | 1,098,754 | 0.380 | 899,012 | 2,535 | 11,128 |
| Shin Kong Commercial Bank | 447 | 0 | 9,168 | 0 | 9,168 | 0.000 | 0 | 0 | 61 |
| Cota Commercial Bank | 37 | 10 | 5,840 | 3,610 | 2,684 | 0.000 | 27 | 0 | 94 |
| Union Bank of Taiwan | 5,844 | 0 | 782,130 | 203,483 | 204,689 | 4.006 | 15,312 | 1,082 | 2,879 |
| Bank Sinopac | 1,572 | 176 | 300,422 | 294,594 | 123,784 | 0.254 | 19,568 | 6 | 108 |
| Cosmos Bank, Taiwan | 382,419 | 161,495 | 314,727,065 | 43,361,574 | 19,542,965 | 1.572 | 852,308 | 38,237 | 161,854 |
| DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.) | 3,711 | 10,286 | 1,806,354 | 1,806,354 | 357,429 | 0.378 | 1,329 | 1,886 | 5,884 |
| Taishin International Bank | 50,972 | 59,893 | 51,139,610 | 8,670,567 | 5,586,197 | 0.859 | 322,294 | 12,429 | 58,651 |
| Ta Chong Bank Ltd. | 28,995 | 11,846 | 12,252,300 | 2,436,228 | 876,724 | 0.129 | 144,561 | 3,756 | 17,614 |
| Chinatrust Commercial Bank | 53,357 | 12,442 | 30,676,150 | 7,084,268 | 3,218,444 | 0.994 | 291,814 | 13,726 | 49,704 |
| The Sixth Credit Cooperation Of Changhua | 82 | 63 | 8,546 | 5,827 | 2,719 | 0.000 | 42 | 0 | 0 |
| Total | 563,991 | 266,900 | 439,879,502 | 69,274,472 | 32,496,124 | 1.253 | 2,743,355 | 74,104 | 312,909 |

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 past-due loan to loan outstanding at the end of base date month (loan outstanding is determined per instructions in MC

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.