

Important Cash Card Business and Financial Information

2013/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
Land Bank of Taiwan	5,266	0	527,395	527,395	132,477	2.552	75,616	136	1,079
First Commercial Bank	1,882	0	529,903	107,647	10,856	0.000	373	100	346
Hua Nan Commercial Bank	7,118	3,040	5,029,980	398,374	213,785	0.541	98,556	0	3,074
Taipei Fubon bank	1,373	0	16,355,452	3,442	21,816	1.057	434	162	581
Bank of Kaohsiung	3,000	1,473	2,477,036	1,433,188	1,043,848	0.054	5,874	0	0
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	91	0	6,660	0	878	0.000	0	3	31
Taichung Commercial Bank	1,017	738	115,389	0	18,669	0.621	14,338	0	221
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	15,641	5,411	2,809,318	2,809,318	1,059,794	0.424	870,048	2,145	13,274
Shin Kong Commercial Bank	434	0	8,979	0	8,979	0.000	0	0	61
Cota Commercial Bank	38	7	5,710	3,560	2,640	0.000	26	0	94
Union Bank of Taiwan	5,448	0	738,024	196,356	195,454	2.388	11,531	4,135	7,014
Bank Sinopac	1,528	197	324,080	318,393	129,668	0.277	19,555	12	120
Cosmos Bank, Taiwan	381,059	161,708	314,012,425	43,240,555	19,361,457	1.578	877,776	41,779	203,633
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	3,628	10,307	1,742,734	1,742,734	349,623	0.516	1,737	1,109	6,993
Taishin International Bank	49,669	59,705	50,409,290	8,620,737	5,470,278	0.802	309,720	12,574	71,225
Ta Chong Bank Ltd.	28,321	11,745	12,019,800	2,386,754	853,153	0.119	140,220	3,188	20,802
Chinatrust Commercial Bank	52,424	11,181	29,630,940	6,861,802	3,160,851	0.982	284,715	10,776	60,480
The Sixth Credit Cooperation Of Changhua	87	54	8,476	5,855	2,621	0.000	42	0	0
Total	558,024	265,566	436,751,591	68,656,110	32,036,847	1.243	2,710,561	76,119	389,028

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.