

Important Cash Card Business and Financial Information

2013/June

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	5,044	0	511,011	511,011	125,944	2.440	73,869	261	1,341
First Commercial Bank	1,864	0	525,103	106,447	10,417	0.029	365	49	395
Hua Nan Commercial Bank	6,806	3,050	4,880,310	388,930	207,219	0.048	95,505	3,050	6,125
Taipei Fubon bank	1,341	0	16,303,452	3,362	21,036	1.151	427	186	767
Bank of Kaohsiung	3,042	1,393	2,457,126	1,377,517	1,079,609	0.050	5,937	0	0
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	89	0	6,150	0	786	0.000	0	0	31
Taichung Commercial Bank	1,000	731	113,354	0	18,180	0.924	15,357	0	221
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	15,287	5,390	2,756,031	2,756,031	1,033,000	0.376	844,007	2,286	15,560
Shin Kong Commercial Bank	421	0	8,719	0	8,719	0.000	0	0	61
Cota Commercial Bank	41	4	5,710	3,560	2,642	0.000	26	0	94
Union Bank of Taiwan	5,319	0	717,494	189,656	190,075	2.325	10,874	742	7,756
Bank Sinopac	1,493	191	311,745	306,006	126,557	0.217	19,398	157	278
Cosmos Bank, Taiwan	379,877	161,765	313,501,315	43,187,403	19,200,598	1.589	903,714	39,997	243,630
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	3,569	10,313	1,670,558	1,670,558	342,426	0.323	1,049	1,554	8,547
Taishin International Bank	48,710	59,759	49,952,000	8,582,172	5,355,574	0.772	298,989	10,730	81,955
Ta Chong Bank Ltd.	27,740	11,789	11,858,700	2,352,017	830,654	0.099	137,562	3,095	23,898
Chinatrust Commercial Bank	51,741	11,058	29,243,990	6,779,798	3,105,391	0.993	282,301	8,966	69,446
The Sixth Credit Cooperation Of Changhua	82	59	8,756	6,162	2,594	0.000	42	0	0
Total	553,466	265,502	434,831,524	68,220,630	31,661,421	1.238	2,689,422	71,073	460,105

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.