

**Important Cash Card Business and Financial Information**

2013/July

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	4,757	0	486,862	486,862	119,018	2.736	71,132	78	1,419
First Commercial Bank	1,847	0	520,203	105,197	10,008	0.000	357	76	471
Hua Nan Commercial Bank	6,642	2,944	4,746,460	380,954	201,886	0.442	95,505	0	6,125
Taipei Fubon bank	1,298	0	16,248,252	3,143	20,148	1.262	412	178	945
Bank of Kaohsiung	3,046	1,349	2,440,166	1,367,983	1,072,183	0.000	5,430	541	541
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	87	0	5,970	0	639	0.000	0	0	31
Taichung Commercial Bank	992	724	111,725	0	17,715	0.802	16,219	0	221
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	14,889	5,384	2,696,734	2,696,734	1,004,515	0.414	818,808	1,318	16,878
Shin Kong Commercial Bank	412	0	8,523	0	8,523	0.000	0	0	61
Cota Commercial Bank	35	9	5,660	3,510	2,431	0.000	24	0	94
Union Bank of Taiwan	5,177	0	694,087	181,653	184,436	2.179	10,682	387	8,143
Bank Sinopac	1,463	185	301,867	296,121	121,687	0.249	19,385	13	290
Cosmos Bank, Taiwan	378,646	161,760	312,698,985	43,112,484	19,049,612	1.563	901,200	39,128	282,758
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	3,517	10,313	1,622,023	1,622,023	341,818	0.328	1,051	1,157	9,705
Taishin International Bank	47,716	59,746	49,430,170	8,535,572	5,246,658	0.830	287,971	11,019	92,974
Ta Chong Bank Ltd.	27,169	11,837	11,701,800	2,318,514	808,229	0.128	131,581	3,447	27,345
Chinatrust Commercial Bank	51,003	10,997	28,860,820	6,703,733	3,049,653	0.980	275,370	10,633	80,079
The Sixth Credit Cooperation Of Changhua	82	55	8,456	6,231	2,225	0.000	42	0	0
Total	548,778	265,303	432,588,763	67,820,714	31,261,384	1.236	2,635,169	67,975	528,080

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.