

Important Cash Card Business and Financial Information

2014/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
First Commercial Bank	1,714	0	482,863	96,230	7,263	0.000	332	11	49
Hua Nan Commercial Bank	5,450	2,841	4,103,810	316,228	156,517	0.095	87,723	0	1,797
Taipei Fubon bank	1,062	0	15,821,852	1,788	15,116	0.624	300	118	420
Bank of Kaohsiung	2,684	1,360	2,259,742	1,323,180	936,561	0.000	4,817	0	0
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	69	0	4,660	0	411	0.000	0	0	0
Taichung Commercial Bank	834	721	101,255	0	13,601	3.669	22,807	0	0
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	14,290	3,554	2,519,985	454,457	914,786	10,304.000	425,422	2,030	7,452
Shin Kong Commercial Bank	379	0	6,881	0	6,881	0.000	0	0	0
Cota Commercial Bank	31	7	4,910	3,160	2,062	0.000	21	0	0
Union Bank of Taiwan	4,303	0	550,894	126,008	143,847	0.909	8,017	277	4,267
Bank Sinopac	1,231	87	140,751	134,841	61,170	0.106	18,384	265	435
Cosmos Bank, Taiwan	370,972	161,819	307,856,046	42,713,024	17,594,665	1.291	786,336	27,514	134,696
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	3,050	10,419	1,765,090	101,961	293,600	0.394	12,666	575	3,432
Taishin International Bank	41,283	59,965	46,308,550	8,149,222	4,336,798	0.899	206,787	11,233	47,280
Ta Chong Bank Ltd.	23,033	12,611	10,693,200	2,105,900	630,320	0.104	88,635	3,199	11,218
Chinatrust Commercial Bank	44,395	10,118	25,291,925	5,931,229	2,559,373	0.944	220,001	9,237	35,951
The Sixth Credit Cooperation Of Changhua	70	51	7,836	5,285	2,551	0.000	42	56	56
Total	514,850	263,553	417,920,250	61,462,513	27,675,522	1.079	1,882,290	54,515	247,053

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.