

Important Cash Card Business and Financial Information

2014/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
First Commercial Bank	1,698	0	478,563	95,250	6,714	0.000	307	0	49
Hua Nan Commercial Bank	5,254	2,797	3,985,160	303,662	147,736	0.046	85,536	2,187	3,984
Taipei Fubon bank	1,011	0	15,771,452	1,735	14,171	0.674	282	93	565
Bank of Kaohsiung	2,702	1,274	2,227,841	1,280,027	947,814	0.053	5,005	0	0
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	68	0	4,610	0	393	0.000	0	0	0
Taichung Commercial Bank	811	702	97,508	0	12,371	0.501	23,798	0	488
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	13,831	3,476	2,423,385	421,410	866,070	0.478	404,593	2,362	11,164
Shin Kong Commercial Bank	369	0	6,497	0	6,497	0.000	0	0	0
Cota Commercial Bank	27	11	4,910	3,160	2,012	0.000	20	0	0
Union Bank of Taiwan	4,189	0	526,140	115,253	136,008	0.909	7,568	606	4,873
Bank Sinopac	1,210	80	135,036	129,251	61,882	0.120	18,345	5	473
Cosmos Bank, Taiwan	369,401	161,888	306,967,256	42,701,778	17,436,458	1.260	843,102	31,902	196,609
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	2,964	10,418	1,745,630	100,767	287,575	0.096	11,910	683	5,339
Taishin International Bank	40,208	59,970	45,781,020	8,066,292	4,165,074	0.855	188,166	9,375	65,988
Ta Chong Bank Ltd.	22,194	12,828	10,506,600	2,066,667	596,721	0.112	81,159	2,336	15,945
Chinatrust Commercial Bank	43,348	9,890	24,685,525	5,792,531	2,471,288	0.945	211,940	9,494	56,987
The Sixth Credit Cooperation Of Changhua	69	47	7,420	4,771	2,649	0.000	42	0	56
Total	509,354	263,381	415,354,553	61,082,554	27,161,433	1.052	1,881,773	59,043	362,520

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.