

Important Cash Card Business and Financial Information

2014/September

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	1,663	0	468,063	93,148	6,046	0.000	289	30	103
Hua Nan Commercial Bank	4,924	2,822	3,832,960	288,432	135,658	0.063	83,195	2,340	6,324
Taipei Fubon bank	965	0	15,653,052	1,615	12,908	0.681	257	67	811
Bank of Kaohsiung	2,685	1,197	2,177,066	1,233,376	943,690	0.054	5,236	0	0
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	61	0	3,730	0	313	0.000	313	10	10
Taichung Commercial Bank	773	701	94,505	0	11,327	0.547	25,819	0	488
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	13,130	3,450	2,297,322	375,804	799,150	0.343	554,060	2,564	17,584
Shin Kong Commercial Bank	319	0	5,952	0	5,952	0.000	0	0	0
Cota Commercial Bank	27	11	4,910	3,160	1,900	0.000	19	0	0
Union Bank of Taiwan	3,986	0	491,528	101,426	126,652	1.699	7,377	313	5,254
Bank Sinopac	1,152	84	127,987	122,333	51,529	0.092	15,759	2,539	3,059
Cosmos Bank, Taiwan	367,140	161,696	305,767,463	42,653,105	17,211,371	1.235	797,698	32,773	294,028
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	2,864	10,429	1,722,905	97,927	273,958	0.335	11,697	537	6,478
Taishin International Bank	38,551	59,959	44,907,660	7,943,722	3,920,416	1.098	163,210	8,775	91,079
Ta Chong Bank Ltd.	21,036	13,104	10,242,000	2,008,556	552,704	0.107	73,555	1,390	20,963
Chinatrust Commercial Bank	41,508	9,624	23,679,245	5,557,544	2,344,086	0.925	198,138	8,614	85,162
The Sixth Credit Cooperation Of Changhua	58	44	6,770	4,688	2,082	0.000	42	0	56
Total	500,842	263,121	411,483,118	60,484,836	26,399,742	1.078	1,936,664	59,952	531,399

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.