

Important Cash Card Business and Financial Information

2014/October

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	1,645	0	463,113	91,858	5,809	0.000	283	41	144
Hua Nan Commercial Bank	4,839	2,814	3,786,460	283,704	132,310	0.365	83,195	0	6,324
Taipei Fubon bank	934	0	15,614,652	1,475	12,418	0.252	243	83	894
Bank of Kaohsiung	2,645	1,207	2,161,726	1,236,225	925,501	0.141	5,145	0	0
ANZ Bank (Taiwan) Limited (transferred from Australia and New Zealand Banking Group Ltd. and acquired from ANB AMRO Bank)	60	0	3,650	0	303	0.000	303	0	10
Taichung Commercial Bank	766	700	93,445	0	10,905	0.330	26,461	0	488
HSBC Bank(Taiwan) Ltd. (former The Hongkong and Shanghai Banking Co.Ltd.)	12,868	3,442	2,250,464	363,783	776,906	0.296	536,487	1,064	18,648
Shin Kong Commercial Bank	314	0	5,806	0	5,806	0.000	0	0	0
Cota Commercial Bank	27	11	4,910	3,160	1,876	0.000	19	0	0
Union Bank of Taiwan	3,887	0	476,015	96,664	123,356	1.569	7,346	9	5,263
Bank Sinopac	1,133	87	127,535	121,917	47,821	0.087	15,742	17	3,077
Cosmos Bank, Taiwan	366,269	161,654	305,270,713	42,611,618	17,110,012	1.222	791,141	30,072	324,100
DBS Bank(Taiwan)Ltd.(by merge of Bowa Bank and acquire DBS bank Ltd.)	2,810	10,444	1,713,055	97,330	267,941	0.213	11,136	954	7,432
Taishin International Bank	37,905	59,991	44,587,210	7,900,796	3,840,627	1.099	153,638	9,572	100,651
Ta Chong Bank Ltd.	20,640	13,162	10,140,600	1,986,119	537,832	0.105	69,321	2,052	23,015
Chinatrust Commercial Bank	40,844	9,556	23,331,935	5,476,799	2,302,249	0.921	194,609	7,887	93,049
The Sixth Credit Cooperation Of Changhua	58	43	6,720	4,741	1,979	0.000	42	0	56
Total	497,644	263,111	410,038,009	60,276,189	26,103,651	1.072	1,895,111	51,751	583,151

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.