

**Important Credit Card Business and Financial Information**

2006/1

In NT\$1,000

Issuer	Card in force	Active cards	Monthly issuing cards	Monthly cancelled cards	Revolving balance	Monthly retail sales volume	Monthly cash advance volume	Delinquency Ratio (3 months to 6 months)	Delinquency Ratio (over 6 months)	Coverage ratio	Monthly write-off amount	Annual write-off amount
Central Trust of China	20,421	9,400	1,275	92	14,729	73,734	100	1.20	0.36	227.78	0	0
The Farmers Bank of China	50,306	21,927	146	802	95,490	139,606	7,951	0.01	0.00	3,963.90	2,510	2,510
Bank of Taiwan	279,902	177,825	1,686	2,611	593,659	671,672	20,987	1.93	0.48	125.33	5,879	5,879
Land Bank of Taiwan	354,369	91,154	1,594	2,804	986,960	488,228	20,373	2.67	1.39	107.86	21,558	21,558
Taiwan Cooperative Bank	750,350	194,392	1,343	5,294	1,787,785	1,159,666	58,920	2.76	0.61	104.71	26,982	26,982
First Commercial Bank	719,052	285,517	1,909	22,152	3,719,542	1,606,983	157,538	3.07	0.00	91.12	68,161	68,161
Hua Nan Commercial Bank	721,447	371,191	3,417	4,998	2,247,695	1,280,371	57,855	3.06	0.53	100.00	23,529	23,529
Chang Hwa Commercial Bank	222,001	80,897	444	1,498	976,902	534,174	32,882	1.75	0.37	258.25	12,741	12,741
Bank Of Overseas Chinese	824,504	334,960	12,660	8,426	2,593,810	2,252,875	93,932	2.04	0.67	99.84	0	0
The Shanghai Commercial & Savings Bank	569,981	285,025	3,149	4,521	3,304,621	1,480,603	219,838	2.57	0.55	118.29	30,272	30,272
Taipei Fubon Bank	2,337,001	1,387,177	36,676	33,130	27,285,521	8,909,232	1,159,780	2.73	0.00	134.96	414,994	414,994
Cathay United Bank	3,732,935	2,043,080	20,542	48,315	40,121,308	10,272,211	966,469	2.80	0.00	101.44	796,062	796,062
Bank of Kaohsiung	9,317	4,430	39	178	24,944	89,304	708	0.33	0.00	184.41	1,585	1,585
The International Commercial Bank of China	942,008	427,731	4,564	20,991	7,621,556	2,219,492	159,110	1.92	0.22	121.09	242,591	242,591
Taiwan Business Bank	447,876	155,435	1,547	5,501	2,077,944	902,211	69,176	1.94	0.10	100.00	48,368	48,368
International Bank of Taipei	310,327	160,132	528	3,407	3,185,205	909,511	195,012	2.27	0.27	121.70	209,899	209,899
Hsinchu International Bank	528,261	314,971	2,027	6,289	2,390,077	1,248,138	89,016	1.96	0.00	100.48	87,469	87,469
Taichung Commercial Bank	303,790	57,523	840	14,689	515,189	214,374	0	1.72	0.18	109.51	15,465	15,465
Tainan Business Bank	71,593	51,680	483	1,249	522,442	141,539	14,482	0.00	0.00	8,441.83	8,433	8,433
Hwatai Bank	13,372	8,851	41	146	76,664	62,741	2,002	0.06	0.06	580.28	2,302	2,302
Shin Kong Commercial Bank	1,431,379	654,861	5,524	33,928	12,872,956	2,588,908	129,628	2.95	0.04	328.97	333,073	333,073
Sunny Bank	208,165	179,343	2,901	6,941	3,526,995	202,739	34,710	2.59	0.53	100.00	159,368	159,368
Cota Commercial Bank	33,669	21,300	532	510	306,304	171,092	2,670	2.83	0.11	172.66	8,243	8,243
Union Bank of Taiwan	2,914,806	1,258,773	29,209	54,055	29,428,494	5,735,958	442,388	4.45	0.03	106.80	96,934	96,934
The Chinese Bank	939,247	468,623	5,310	26,366	9,778,095	1,463,415	171,502	2.86	0.00	111.39	57,855	57,855
Far Eastern International Bank	815,953	437,740	4,623	22,798	20,706,210	1,816,740	119,316	2.37	0.00	106.51	167,885	167,885
Fuhwa Commercial Bank	289,089	140,046	3,032	4,799	4,260,357	603,226	73,936	2.37	0.01	198.42	142,341	142,341
E. Sun Commercial Bank, Ltd.	2,565,161	1,665,581	28,615	34,026	26,788,745	5,799,890	285,087	1.77	0.00	100.30	140,677	140,677
Cosmos Bank, Taiwan	1,097,153	474,649	8,759	12,165	5,405,178	1,299,356	159,104	1.19	1.16	110.74	146	146
Bowa Bank	31,151	15,554	0	1,015	276,552	87,951	6,232	2.28	0.00	111.07	12,554	12,554
Taishin International Bank	4,842,559	2,729,477	20,579	54,824	33,759,700	9,674,085	434,646	2.67	0.00	347.73	999,928	999,928
Ta Chong Bank Ltd.	481,164	236,635	10,606	7,452	7,987,283	904,135	49,746	2.66	0.04	100.00	230,374	230,374
Jih Sun International Bank	765,337	435,513	1,386	9,024	6,402,846	1,510,519	205,129	1.95	0.00	100.00	206,571	206,571
EnTie Commercial Bank	381,977	136,715	1,336	4,617	6,071,818	693,353	50,513	2.86	0.00	100.00	133,086	133,086
Chinatrust Commercial Bank	6,966,223	4,236,505	54,438	121,418	65,996,242	24,262,690	1,691,791	2.82	0.02	141.29	1,146,488	1,146,488
Chinfon Commercial Bank	1,140,014	436,984	8,478	26,916	9,998,769	1,862,691	54,003	2.77	0.04	116.39	189,975	189,975
Citibank N. A.	1,724,079	1,292,962	21,365	36,221	46,458,531	11,050,749	1,751,250	2.57	0.48	106.59	250,531	250,531
ABN AMRO Bank	1,165,395	548,073	18,235	14,086	27,110,725	4,894,421	305,411	2.56	0.00	140.49	146,207	146,207
The Hongkong and Shanghai Banking Corp. Ltd.	795,788	493,362	8,323	13,785	16,723,959	3,003,312	250,013	2.90	0.00	533.22	316,434	316,434
Standard Chartered Bank	437,231	377,969	1,041	8,995	18,302,246	902,521	179,662	2.32	0.00	100.00	275,400	275,400
Cetelem	497,032	311,352	5,410	4,005	1,103,452	629,720	637	1.52	0.00	321.22	33,580	33,580
The Second Credit Cooperative Association of Kaohsiung	22,326	7,329	21	310	66,267	35,887	1,617	1.12	0.04	4.88	1,189	1,189
The Third Credit Cooperative Association of Kaohsiung	28,456	13,826	132	278	102,653	155,214	3,962	1.97	0.00	130.33	2,144	2,144
Asia Trust & Investment Corp.	7,093	3,455	12	186	53,137	24,514	1,476	2.21	0.16	252.69	1,374	1,374
AnShin Card Services Co., Ltd.	1,629,701	829,456	9,364	15,517	12,132,491	5,305,017	857,890	3.47	0.00	100.47	105,289	105,289
ATG Credit Card Company (Taiwan) Ltd.	286,916	167,005	3,355	4,944	20,512,953	3,036,057	161,681	3.49	0.00	113.65	151,018	151,018
American Express International Inc.	254,807	180,774	1,350	5,554	6,445,454	2,632,707	21,244	3.87	0.00	239.89	82,474	82,474
Diners Club International Taiwan Ltd.	67,459	35,978	122	2,167	388,530	377,462	14,591	2.27	0.62	138.47	4,436	4,436
GE Capital Credit Card Company	0	0	0	0	0	0	0	0	0	0	0	0
Aeon Credit Card (Taiwan) Co. Ltd.	83,590	45,489	6,008	581	292,039	89,657	10,524	2.63	0.00	187.59	3,423	3,423
Total	45,111,733	24,298,627	354,976	714,576	493,401,024	125,470,651	10,796,490	2.75	0.09	155.08	7,417,797	7,417,797

1. Sources: Disclosed by banks.

2. Disclosure items and definitions:

2.1 Card in force : No. of cards issued and in normal condition minus No. of cards cancelled.

2.2 Active cards : Cards with charge activity in the past six months, excluding debit cards; cards with installment payment activity included; cards with revolving payment activity only excluded.

2.3 Monthly issuing cards : Reissued cards and renewed cards excluded.

2.4 Monthly cancelled cards : Cards newly cancelled.

2.5 Revolving balance : Amount of principal that incurs interest on revolving credit for the month.

2.6 Delinquency : Receivables in accounts where the amount paid by cardholders for the month does not cover the required minimum payment and accounts whether recourse action has been

2.7 Coverage Ratio : Ratio of bad debt reserve actually put aside to required bad debt reserve.