

**Important Credit Card Business and Financial Information**

2006/3

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	19,943	9,288	1,038	93	13,711	63,710	236	1.63	0.84	158.17	0	99
The Farmers Bank of China	47,625	21,731	92	2,092	96,622	113,122	8,066	0.03	0.00	1,394.62	2,173	7,459
Bank of Taiwan	278,432	169,684	1,142	3,298	629,492	645,137	27,092	3.01	0.60	132.29	5,853	14,890
Land Bank of Taiwan	340,410	89,715	1,507	4,520	952,849	454,357	25,664	3.06	2.18	112.47	24,896	82,375
Taiwan Cooperative Bank	747,183	189,254	1,852	827	1,754,609	1,018,731	66,075	2.76	0.05	106.04	46,374	119,765
First Commercial Bank	690,052	275,118	1,046	19,332	3,403,703	1,540,466	108,490	1.54	0.00	152.49	182,497	441,046
Hua Nan Commercial Bank	716,920	346,926	3,111	5,572	2,261,660	1,246,256	46,155	3.84	0.15	100.00	52,409	125,552
Chang Hwa Commercial Bank	217,163	79,056	560	2,611	843,581	460,233	33,747	2.98	1.08	173.66	9,415	31,743
Bank Of Overseas Chinese	817,683	338,010	10,337	13,178	2,640,033	2,125,283	108,552	2.00	0.46	100.98	19,869	48,473
The Shanghai Commercial & Savings Bank	561,720	272,742	4,324	6,557	3,194,428	1,367,970	215,017	2.73	2.73	101.64	121,778	185,419
Taipei Fubon Bank	2,260,114	1,393,943	32,449	82,007	26,329,039	8,863,383	718,177	2.88	0.00	422.97	839,998	1,779,953
Cathay United Bank	3,613,043	1,914,979	15,776	97,790	36,698,253	10,292,163	811,151	2.76	0.00	107.44	1,465,409	3,143,589
Bank of Kaohsiung	9,049	4,274	50	238	23,717	85,057	879	1.54	0.00	194.38	0	1,585
The International Commercial Bank of China	904,085	405,263	2,960	26,516	7,101,607	1,851,830	117,069	2.52	0.31	121.10	222,208	673,733
Taiwan Business Bank	436,747	142,855	555	7,981	2,078,874	744,472	65,641	2.31	0.06	100.01	55,472	151,279
International Bank of Taipei	292,799	147,702	464	6,193	3,210,521	757,586	192,034	2.36	0.15	125.46	177,742	507,767
Hsinchu International Bank	505,108	297,235	1,350	10,898	2,354,684	1,233,200	91,740	2.10	0.00	100.21	149,970	350,221
Taichung Commercial Bank	224,246	52,865	132	4,396	474,942	282,210	0	1.97	0.00	112.45	16,367	45,722
Tainan Business Bank	69,332	50,282	342	1,925	460,871	135,940	15,707	1.42	0.00	858.43	12,687	24,521
Hwatai Bank	13,173	8,736	34	112	72,729	56,853	2,510	0.34	0.19	425.19	2,716	6,673
Shin Kong Commercial Bank	1,365,681	656,754	7,512	48,256	11,485,316	2,509,097	56,892	2.75	0.01	115.71	806,317	1,676,083
Sunny Bank	197,708	177,822	4,624	8,984	3,467,997	171,641	27,346	2.23	0.59	100.00	25,599	211,264
Cota Commercial Bank	33,836	23,473	1,118	1,047	283,486	158,562	3,143	4.74	0.01	102.18	8,122	38,832
Union Bank of Taiwan	2,835,550	1,194,823	18,020	64,838	27,601,182	4,725,005	519,554	4.52	0.00	102.53	511,446	2,125,614
The Chinese Bank	886,116	441,502	3,793	33,782	9,748,325	1,364,602	138,582	7.87	0.02	104.68	566,878	701,363
Far Eastern International Bank	781,290	418,104	3,804	23,318	18,009,531	1,531,443	75,110	2.97	0.00	100.67	888,744	1,651,081
Fuhwa Commercial Bank	280,970	137,290	1,833	7,224	4,166,349	586,302	62,113	2.92	0.00	328.78	156,917	426,373
E. Sun Commercial Bank, Ltd.	2,521,897	1,597,094	18,250	50,109	26,384,498	4,284,816	226,027	2.17	0.00	100.01	170,973	468,251
Cosmos Bank, Taiwan	1,068,644	452,636	4,300	25,037	5,247,596	1,261,679	90,383	1.43	1.04	116.22	25,239	25,426
Bowa Bank	28,855	14,926	0	1,380	254,649	87,505	4,209	2.21	0.00	108.96	19,915	41,467
Taishin International Bank	4,658,240	2,559,423	18,893	145,673	29,777,464	8,858,137	452,660	3.91	0.00	118.03	706,758	2,951,460
Ta Chong Bank Ltd.	471,571	225,071	6,870	15,152	7,279,458	895,647	28,864	2.90	0.03	718.08	367,792	828,932
Jih Sun International Bank	740,270	416,623	725	15,306	6,100,492	1,544,450	167,850	2.05	0.00	100.00	342,016	797,933
EnTie Commercial Bank	371,813	129,257	1,171	4,049	5,850,724	645,617	40,766	4.77	0.02	61.15	24,738	262,831
Chinatrust Commercial Bank	6,818,153	4,160,673	83,642	151,899	59,057,663	22,554,949	1,833,938	2.67	0.14	151.90	2,504,545	5,557,563
Chinfon Commercial Bank	1,095,853	406,711	5,508	31,475	9,259,112	1,754,935	37,947	2.87	0.04	117.97	295,661	709,747
Citibank N. A.	1,676,692	1,275,974	5,774	17,595	44,130,267	8,626,723	1,995,238	2.86	0.00	102.91	323,880	861,240
ABN AMRO Bank	1,155,414	536,259	11,282	17,690	26,062,958	3,879,920	245,445	2.99	0.00	140.26	511,037	972,752
The Hongkong and Shanghai Banking Corp. Ltd.	706,073	441,178	6,845	17,849	15,896,146	2,898,449	236,380	2.48	0.00	655.55	522,285	1,144,868
Standard Chartered Bank	418,194	358,882	826	12,422	17,001,847	881,272	133,001	2.86	0.00	378.08	830,648	1,440,183
Cetelem	489,473	302,116	962	3,430	1,013,091	423,984	0	0.06	0.00	1,633.11	94,097	166,183
The Second Credit Cooperative Association of Kaohsiung	21,714	7,011	13	366	60,785	31,415	1,286	1.88	0.04	108.44	1,847	4,148
The Third Credit Cooperative Association of Kaohsiung	28,089	13,076	160	395	98,648	144,006	5,218	1.88	0.00	163.14	3,847	9,904
Asia Trust & Investment Corp.	6,775	3,327	20	216	48,129	20,047	1,502	2.43	0.05	103.67	0	3,052
AnShin Card Services Co., Ltd.	1,589,486	792,092	10,246	40,947	12,025,218	4,271,469	609,075	2.61	0.00	100.36	306,441	535,961
ATC Credit Card Company (Taiwan) Ltd.	277,283	161,878	1,717	7,141	19,291,039	1,941,801	148,458	6.42	0.00	100.13	221,726	548,055
American Express International Inc.	231,632	160,554	560	11,375	5,537,502	1,913,522	2,873	3.85	0.00	667.10	435,757	717,449
Diners Club International Taiwan Ltd.	65,908	34,686	45	554	351,571	344,853	19,093	2.96	0.00	108.59	3,340	10,321
GE Capital Credit Card Company	0	0	0	0	0	0	0	0	0	0	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	87,324	49,684	2,210	907	307,847	74,970	10,117	2.89	0.00	184.11	5,783	13,857
Total	43,675,331	23,358,557	299,844	1,054,552	460,394,815	111,724,777	9,827,072	3.17	0.08	174.94	14,090,181	32,644,057

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 taken

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