

**Important Credit Card Business and Financial Information**

2006/9

Unit : 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	19,335	8,933	22	40	11,053	67,531	127	3.30	2.03	157.68	377	1,089
Bank of Taiwan	272,794	129,847	587	2,107	585,928	655,713	18,473	2.33	0.45	181.31	24,584	151,922
Land Bank of Taiwan	293,815	80,506	475	1,890	804,620	453,169	4,579	2.93	1.76	128.97	23,563	263,235
Taiwan Cooperative Bank	768,018	189,073	6,198	5,254	1,849,771	1,212,512	51,433	2.30	1.96	105.42	35,690	353,469
First Commercial Bank	641,552	236,905	1,869	8,214	2,813,194	1,376,017	32,996	2.07	0.00	173.81	59,734	1,030,416
Hua Nan Commercial Bank	707,333	308,585	3,133	4,346	2,082,157	1,096,272	0	2.66	0.01	100.03	43,026	448,669
Chang Hwa Commercial Bank	193,391	73,018	575	1,133	452,122	487,856	8,006	2.16	0.94	230.19	8,849	110,496
Bank Of Overseas Chinese	795,815	328,441	4,186	5,742	2,800,635	1,973,594	75,807	1.85	0.40	102.40	21,937	171,501
The Shanghai Commercial & Savings Bank	542,924	243,061	2,166	2,572	2,164,561	1,136,700	58,988	1.56	0.00	399.60	157,007	1,059,273
Taipei Fubon Bank	2,294,315	1,518,768	78,847	40,682	22,203,526	8,996,065	307,527	2.42	0.00	192.73	2,049,986	7,101,928
Cathay United Bank	3,459,072	1,895,546	44,670	33,252	29,787,693	10,761,455	84,807	2.68	0.00	299.17	723,534	8,874,303
Bank of Kaohsiung	8,135	3,709	39	146	22,977	108,426	581	0.47	0.00	302.13	6	5,664
Mega International Commercial Bank(former The International Commercial Bank of China )	794,014	354,707	1,377	24,493	5,631,804	1,790,362	84,865	2.75	0.38	140.66	242,971	1,957,399
Taiwan Business Bank	404,717	123,777	1,118	4,154	1,730,675	746,615	21,691	2.29	0.41	128.66	47,487	428,137
Hsinchu International Bank	444,954	236,638	536	5,409	1,750,391	995,387	59,974	2.92	0.12	107.76	68,188	846,263
Taichung Commercial Bank	173,132	45,830	100	2,108	379,836	182,696	0	1.55	1.55	122.24	11,795	155,480
Kings Town Bank(former Tainan Business Bank)	67,595	46,394	1,517	2,652	469,155	133,175	7,593	2.20	0.00	212.96	8,401	90,723
Hwatai Bank	12,554	8,106	19	86	57,288	57,170	0	0.91	0.00	111.85	1,047	18,840
Shin Kong Commercial Bank	1,296,127	473,894	7,018	14,049	9,691,884	2,112,802	41,619	2.66	0.16	275.91	267,614	3,712,433
Sunny Bank	168,436	138,511	1,304	2,089	3,296,724	163,934	12,595	2.91	0.05	100.00	30,511	384,492
Cota Commercial Bank	34,515	26,835	872	519	250,596	138,274	899	2.78	0.37	102.27	45,960	252,275
Union Bank of Taiwan	2,974,219	1,266,562	13,213	43,676	23,899,951	5,110,030	654,333	0.33	0.04	803.80	0	3,580,148
The Chinese Bank	740,104	336,948	2,210	19,350	7,759,869	1,012,897	47,589	3.76	0.60	107.66	3,425	1,702,124
Far Eastern International Bank	687,480	356,388	1,977	12,218	15,558,335	1,430,792	47,524	2.47	0.48	146.83	374,505	5,232,083
Fuhwa Commercial Bank	250,787	117,482	1,437	3,602	2,939,983	519,149	13,419	2.68	0.00	554.85	99,683	1,706,927
E. Sun Commercial Bank, Ltd.	2,245,320	1,404,732	10,238	19,795	23,145,448	4,484,650	569,427	2.56	0.00	349.54	351,335	2,078,970
Cosmos Bank, Taiwan	947,783	370,887	4,637	23,742	3,982,052	1,019,057	32,310	0.94	0.41	175.92	0	106,497
Bowa Bank	24,065	11,426	0	662	144,957	54,552	1,964	2.47	0.02	107.02	7,564	126,339
Taishin International Bank	3,702,902	2,140,462	15,264	175,248	14,565,446	7,168,634	133,685	2.34	0.00	107.71	4,881	5,889,791
Ta Chong Bank Ltd.	460,528	200,830	16,987	6,774	4,373,468	780,962	19,548	2.14	0.29	160.43	197,997	2,554,641
Jih Sun International Bank	628,131	359,250	1,199	28,088	4,269,473	934,344	21,861	7.43	0.39	198.77	145,179	1,765,257
EnTie Commercial Bank	344,834	108,340	745	2,004	4,464,428	599,194	11,232	4.30	0.00	103.11	71,365	848,803
Chinatrust Commercial Bank	6,245,890	3,895,761	33,409	111,143	45,892,091	21,249,186	842,544	2.87	0.73	213.81	1,660,419	13,857,880
Chinfon Commercial Bank	995,476	344,889	5,739	18,767	7,309,448	1,362,545	17,798	2.28	0.23	113.89	0	1,045,705
Citibank N. A.	1,548,719	1,204,390	12,714	30,186	39,450,716	8,611,901	1,784,248	2.37	0.00	276.09	785,453	4,554,180
ABN AMRO Bank	1,096,452	482,741	13,156	13,675	25,235,451	3,530,896	86,199	2.95	0.00	444.82	326,057	3,080,887
The Hongkong and Shanghai Banking Corp.Ltd.	669,101	415,415	12,472	12,417	15,292,741	3,045,858	147,276	1.84	0.00	1,931.08	310,452	3,241,615
Standard Chartered Bank	217,420	165,244	49	6,412	19,359,099	691,615	10	2.88	0.00	101.76	321,897	5,303,037
The Third Credit Cooperative Association of Kaohsiung	27,134	12,040	117	249	77,686	117,694	5,781	1.09	0.00	384.32	2,440	36,481
Asia Trust & Investment Corp.	5,695	2,771	4	155	37,034	16,312	943	0.84	0.21	504.53	3,514	23,750
AnShin Card Services Co., Ltd.	1,719,968	893,254	11,042	34,687	14,418,225	5,472,029	376,022	2.89	0.00	515.24	243,029	1,846,540
AIG Credit Card Company(Taiwan) Ltd.	223,125	124,701	1,034	6,031	14,501,013	1,527,205	5,294	2.43	0.00	263.95	411,451	3,164,855
American Express International Inc.	174,061	117,449	430	6,559	3,081,075	1,779,709	3,566	0.71	0.00	3,735.91	117,686	2,101,655
Diners Club International Taiwan Ltd.	60,369	31,225	63	890	242,704	271,800	22,323	2.62	0.00	214.49	5,833	50,193
GE Capital Credit Card Company	0	0	0	0	0	0	0	0.00	0	0	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	87,878	46,025	812	741	251,364	63,479	11,035	1.99	0.00	173.12	3,247	40,331
Total	39,469,984	20,880,296	315,576	738,008	379,088,647	105,500,215	5,728,491	2.47	0.19	297.52	9,319,679	91,356,696

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

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

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