

**Important Credit Card Business and Financial Information**

2006/12

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	19,173	8,636	6	45	9,646	72,164	75	1.02	0.72	263.17	1,314	3,178
Bank of Taiwan	270,589	125,592	457	1,742	572,311	690,885	2,300	3.35	2.10	112.74	3,340	188,818
Land Bank of Taiwan	279,345	76,154	297	5,201	744,824	527,921	4,703	2.02	1.34	125.47	22,699	321,665
Taiwan Cooperative Bank	744,461	191,382	2,957	4,549	1,810,854	1,430,002	46,802	2.14	2.13	193.57	45,236	471,581
First Commercial Bank	599,551	229,097	2,254	3,716	2,609,162	1,446,996	26,559	1.59	0.00	184.24	39,444	1,207,292
Hua Nan Commercial Bank	700,230	282,995	2,459	5,542	2,018,776	1,161,194	0	2.88	0.01	176.98	32,082	553,928
Chang Hwa Commercial Bank	184,182	69,601	414	1,051	406,990	570,210	7,270	1.94	0.83	230.65	8,871	137,745
Bank Of Overseas Chinese	790,322	324,551	5,033	5,705	2,840,333	2,143,931	65,276	1.72	0.36	101.92	21,763	235,964
The Shanghai Commercial & Savings Bank	537,266	231,937	2,298	3,128	1,897,328	1,132,058	34,268	1.12	0.00	497.39	58,519	1,311,129
Taipei Fubon Bank	2,292,391	1,570,934	49,300	40,702	21,919,832	10,114,339	293,239	1.09	0.00	405.11	399,981	8,301,870
Cathay United Bank	3,413,173	1,918,421	31,398	39,187	26,322,554	15,119,244	10,122	2.01	0.00	459.97	295,284	11,140,615
Bank of Kaohsiung	7,334	5,945	18	204	23,170	93,616	809	0.05	0.00	335.61	1,086	6,752
Commercial Bank(former The International Commercial Bank)	738,748	342,917	2,326	11,800	4,724,808	1,960,417	73,985	1.96	1.08	584.98	276,321	2,748,712
Taiwan Business Bank	395,527	120,808	1,082	4,635	1,511,525	883,127	18,249	2.39	1.12	116.06	49,976	568,625
Hsinchu International Bank	425,823	225,665	768	4,682	1,414,819	994,601	54,320	1.03	0.46	122.89	86,402	1,220,187
Taichung Commercial Bank	159,553	40,900	122	4,919	351,292	179,154	0	1.61	1.61	122.11	8,775	182,897
Kings Town Bank(former Tainan Business Bank)	63,495	43,255	353	5,077	284,033	127,858	0	1.75	0.00	395.40	7,907	113,366
Hwatai Bank	12,297	7,836	22	95	53,913	65,316	0	0.76	0.00	316.09	498	21,186
Shin Kong Commercial Bank	1,271,689	466,283	6,278	17,929	8,899,891	2,508,823	32,080	2.48	0.56	753.11	283,751	4,569,102
Sunny Bank	161,333	72,505	1,184	2,428	2,813,304	168,756	8,038	2.81	0.01	100.00	405,787	867,779
Cota Commercial Bank	35,252	28,275	745	516	239,354	138,304	534	2.41	0.90	116.30	14,177	305,230
Union Bank of Taiwan	2,932,337	1,268,849	48,386	26,000	22,513,458	5,366,933	736,089	2.72	0.00	215.69	590,723	4,185,718
The Chinese Bank	699,930	309,571	2,110	14,101	7,328,362	1,030,227	36,077	1.61	0.19	124.32	2,891	1,711,090
Far Eastern International Bank	815,104	382,463	53,708	13,792	13,924,534	2,039,213	37,898	2.52	0.42	109.15	546,439	6,611,737
Fuhwa Commercial Bank	245,879	101,999	2,613	3,294	2,669,775	550,293	9,865	1.86	0.00	1,189.81	81,857	1,987,051
E. Sun Commercial Bank, Ltd.	2,231,385	1,353,647	7,876	13,998	22,062,211	4,677,465	343,510	2.02	0.00	123.39	300,614	3,033,607
Cosmos Bank, Taiwan	879,757	351,405	5,063	27,688	3,773,235	1,016,160	26,872	0.88	0.43	185.24	3,352	114,709
Bowa Bank	22,244	10,076	0	638	115,446	55,838	1,055	1.88	0.13	140.21	6,350	144,508
Taishin International Bank	3,393,882	2,026,778	27,800	127,029	11,973,044	7,415,056	80,924	2.98	0.04	189.52	524,214	7,578,441
Ta Chong Bank Ltd.	455,141	198,386	2,732	6,582	3,967,059	874,418	11,894	2.95	0.57	101.19	169,309	2,991,575
Jih Sun International Bank	568,006	326,720	530	19,532	3,477,938	965,915	12,409	3.83	0.00	110.58	0	2,223,238
EnTie Commercial Bank	340,635	103,733	2,283	1,850	4,053,213	655,415	5,303	2.92	0.02	101.22	218,314	1,067,117
Chinatrust Commercial Bank	6,010,831	3,844,878	65,929	131,426	40,786,216	24,487,324	1,158,287	2.81	0.55	322.14	407,004	17,047,093
Chinfon Commercial Bank	953,221	334,287	5,039	18,846	6,529,307	1,441,982	15,265	2.50	0.28	113.74	144,110	1,237,782
Citibank N. A.	1,521,939	1,175,155	15,294	31,993	40,425,738	9,740,177	1,948,066	2.11	0.00	384.68	543,151	6,559,948
ABN AMRO Bank	1,099,840	481,280	18,823	13,427	23,904,987	4,063,152	60,922	2.95	0.00	460.71	397,918	4,225,188
The Hongkong and Shanghai Banking Co.Ltd.	663,501	414,113	13,760	14,111	15,124,655	2,921,099	136,315	1.89	0.00	1,828.70	225,566	3,837,077
Standard Chartered Bank	199,780	148,920	76	5,040	16,536,024	633,889	0	2.15	0.00	100.00	76,489	6,434,496
The Third Credit Cooperative Association of Kaohsiung	26,933	11,699	121	213	69,130	132,425	19,944	0.84	0.05	499.95	2,879	42,564
Asia Trust & Investment Corp.	5,254	2,611	12	157	35,365	16,707	882	1.47	0.04	418.51	0	23,244
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,646,824	881,971	10,448	34,116	13,477,626	5,773,318	519,433	1.72	0.00	271.32	335,118	3,264,259
AIG Credit Card(Taiwan) Co. Ltd.	203,726	119,445	1,252	6,883	13,161,849	2,469,451	5,066	2.62	0.00	258.95	108,547	3,817,505
American Express International Inc.	160,693	106,933	566	3,963	2,617,755	1,905,862	3,016	0.63	0.00	5,260.87	80,910	2,446,239
Diners Club International Taiwan Ltd.	57,730	29,767	45	853	184,505	279,019	11,619	2.75	0.00	279.97	6,052	69,091
Aeon Credit Card (Taiwan) Co., Ltd.	87,400	37,978	714	1,465	249,935	61,614	5,461	1.35	0.00	166.36	2,275	47,183
Total	38,323,706	20,406,353	394,951	679,850	#####	120,101,868	5,864,801	2.27	0.19	357.60	6,837,295	115,178,081

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

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

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