

**Important Credit Card Business and Financial Information**

2006/10

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	19,297	8,856	21	42	10,384	65,540	113	3.59	2.81	153.56	0	1,089
Bank of Taiwan	272,056	128,526	512	1,858	582,301	706,110	19,314	2.16	0.13	168.73	24,567	176,489
Land Bank of Taiwan	289,020	79,231	237	1,537	785,099	462,966	4,318	2.87	2.15	124.30	13,335	276,570
Taiwan Cooperative Bank	767,118	188,528	3,905	4,805	1,836,711	1,325,187	50,850	2.32	2.02	105.97	33,545	387,014
First Commercial Bank	630,179	232,061	1,496	11,850	2,738,832	1,498,339	33,419	1.94	0.00	159.53	76,509	1,106,925
Hua Nan Commercial Bank	704,740	307,071	3,274	5,608	2,058,580	1,155,801	0	2.73	0.02	100.00	36,854	485,523
Chang Hwa Commercial Bank	190,269	72,118	511	1,213	427,132	513,394	7,973	2.19	1.11	224.41	9,059	119,555
Bank Of Overseas Chinese	793,824	327,612	3,956	5,947	2,811,322	2,172,828	75,219	1.86	0.33	101.06	21,757	193,258
The Shanghai Commercial & Savings Bank	541,114	239,227	1,987	2,741	2,061,623	1,180,304	52,698	1.51	0.00	327.98	112,946	1,172,219
Taipei Fubon Bank	2,285,444	1,558,539	46,019	39,230	21,706,369	10,019,752	295,192	2.45	0.00	252.79	399,977	7,501,905
Cathay United Bank	3,449,935	1,902,870	23,416	32,553	28,077,728	11,222,519	23,267	2.06	0.00	379.95	1,321,019	10,195,322
Bank of Kaohsiung	8,005	3,604	12	269	21,538	112,591	536	0.56	0.00	243.48	2	5,666
Mega International Commercial Bank(former The International Commercial Bank of Taiwan)	774,753	352,340	1,682	20,943	5,299,181	1,973,913	82,779	2.86	0.54	138.78	247,774	2,205,173
Taiwan Business Bank	402,521	122,762	1,384	3,580	1,625,645	778,542	20,254	2.41	0.47	124.80	44,589	472,726
Hsinchu International Bank	438,075	240,133	492	5,307	1,632,718	1,035,404	60,386	2.57	0.21	104.65	126,541	972,804
Taichung Commercial Bank	167,089	40,273	126	6,169	370,452	190,503	0	1.54	1.54	126.01	9,830	165,310
Kings Town Bank(former Tainan Business Bank)	68,175	45,473	1,264	684	390,843	133,222	6,786	2.06	0.00	282.63	8,036	98,759
Hwatai Bank	12,490	8,023	35	82	56,154	55,632	0	1.15	0.00	112.24	1,184	20,024
Shin Kong Commercial Bank	1,292,177	472,230	8,229	13,204	9,421,494	2,645,992	52,892	2.61	0.28	286.11	286,870	3,999,303
Sunny Bank	166,142	107,746	1,053	2,693	3,266,591	173,311	10,665	2.85	0.24	100.00	36,645	421,137
Cota Commercial Bank	34,874	27,414	850	465	250,557	155,331	970	2.89	0.75	108.41	13,886	266,161
Union Bank of Taiwan	2,934,738	1,259,806	12,839	52,320	23,525,043	5,623,678	648,391	1.09	0.05	364.44	3,865	3,584,013
The Chinese Bank	725,924	328,571	2,059	16,239	7,572,114	1,174,883	37,989	2.79	0.38	128.84	0	1,702,124
Far Eastern International Bank	703,846	324,852	27,267	11,803	14,861,213	1,542,524	40,756	2.94	0.31	108.02	351,928	5,584,011
Fuhwa Commercial Bank	248,482	113,485	1,498	7,405	2,867,545	541,063	11,687	2.10	0.00	755.24	113,264	1,820,191
E. Sun Commercial Bank, Ltd.	2,240,835	1,407,344	11,541	16,026	22,805,636	5,262,267	429,326	2.34	0.00	278.54	351,899	2,430,869
Cosmos Bank, Taiwan	927,842	362,560	4,939	30,376	3,911,343	1,203,913	30,848	1.59	0.89	132.63	0	106,497
Bowa Bank	23,489	10,771	0	576	134,971	57,525	1,580	2.73	0.10	117.55	5,511	131,850
Taishin International Bank	3,572,355	2,114,294	19,855	150,402	13,203,828	8,343,130	106,070	2.36	0.00	270.07	617,163	6,506,954
Ta Chong Bank Ltd.	461,964	201,253	7,568	6,421	4,288,157	834,976	15,417	2.95	0.47	100.46	103,325	2,657,966
Jih Sun International Bank	602,371	349,005	1,360	27,120	3,887,845	927,316	17,531	4.69	0.00	105.58	279,660	2,044,917
EnTie Commercial Bank	342,990	105,674	855	2,004	4,396,928	597,573	11,694	4.86	0.72	103.61	0	848,803
Chinatrust Commercial Bank	6,151,701	3,853,857	31,649	121,068	44,042,118	23,986,023	925,717	2.28	0.61	220.95	2,162,882	16,020,762
Chinfon Commercial Bank	981,187	341,901	5,359	19,648	6,927,559	1,466,323	16,665	1.41	0.30	131.00	0	1,045,705
Citibank N. A.	1,537,704	1,195,934	14,094	36,624	39,687,533	9,567,792	2,025,494	2.38	0.00	292.50	785,543	5,339,723
ABN AMRO Bank	1,095,014	481,060	14,333	15,771	24,697,008	3,553,750	81,180	2.97	0.00	469.15	354,213	3,435,100
The Hongkong and Shanghai Banking Co.Ltd.	666,001	416,238	9,093	12,193	15,204,637	2,999,794	153,932	1.88	0.00	1,962.24	198,683	3,440,298
Standard Chartered Bank	211,239	157,911	59	6,230	18,591,309	683,630	0	2.87	0.00	101.71	264,236	5,567,273
The Third Credit Cooperative Association of Kaohsiung	27,030	11,873	135	262	75,632	118,587	8,877	1.21	0.00	346.48	1,513	37,994
Asia Trust & Investment Corp.	5,549	2,717	4	150	37,264	19,150	1,028	1.62	0.22	302.97	0	20,236
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,696,220	885,848	9,744	33,492	14,291,106	5,087,901	370,309	2.77	0.00	185.39	841,942	2,688,482
AIG Credit Card(Taiwan) Co. Ltd.	215,770	121,694	1,049	8,404	13,968,774	1,649,761	5,478	2.28	0.00	288.60	235,355	3,400,210
American Express International Inc.	168,924	113,622	368	5,407	2,892,145	2,051,020	2,711	0.71	0.00	4,517.40	145,981	2,247,636
Diners Club International Taiwan Ltd.	59,432	30,864	58	957	231,882	317,253	15,560	2.36	0.00	218.53	7,317	57,510
AE Capital Credit Card	0	0	0	0	0	0	0	0.00	0.00	0.00	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	88,056	41,816	704	522	247,001	59,560	6,046	1.89	0.00	171.78	2,350	42,681
Total	38,995,960	20,697,587	276,891	742,200	#####	115,246,573	5,761,917	2.34	0.18	304.50	9,651,555	101,004,737

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.