

**Important Credit Card Business and Financial Information**

2006/11

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	19,210	8,737	11	110	9,876	59,909	131	2.88	2.34	177.42	775	1,864
Bank of Taiwan	271,325	127,314	430	1,715	583,336	661,614	11,557	2.87	1.52	114.27	8,989	185,478
Land Bank of Taiwan	284,114	77,796	1,746	51,889	751,340	436,984	4,070	2.19	1.81	131.42	22,396	298,966
Taiwan Cooperative Bank	746,053	188,716	6,043	27,108	1,798,977	1,355,713	54,037	2.37	2.10	110.34	39,331	426,345
First Commercial Bank	619,421	230,892	1,783	12,481	2,644,025	1,393,169	29,868	1.67	0.00	166.09	60,923	1,167,848
Hua Nan Commercial Bank	702,182	305,802	2,375	5,515	2,035,576	1,171,017	0	2.77	0.01	100.00	36,323	521,846
Chang Hwa Commercial Bank	187,544	70,585	469	1,046	417,297	502,110	7,435	2.18	1.16	217.82	9,319	128,874
Bank Of Overseas Chinese	790,994	327,107	3,829	6,659	2,829,611	1,937,196	67,837	1.80	0.34	101.66	20,943	214,201
The Shanghai Commercial & Savings Bank	539,183	235,621	2,296	3,194	1,958,916	1,139,791	42,344	1.30	0.00	299.11	80,391	1,252,610
Taipei Fubon Bank	2,295,289	1,575,829	63,143	41,286	21,625,264	10,148,045	307,875	2.17	0.00	243.71	399,984	7,901,889
Cathay United Bank	3,420,962	1,910,329	22,658	51,631	26,959,914	12,128,313	14,223	1.61	0.00	480.49	650,009	10,845,331
Bank of Kaohsiung	7,517	5,158	89	279	21,427	103,449	574	0.83	0.40	147.43	0	5,666
Commercial Bank(former The International Commercial Bank)	748,222	350,272	2,166	28,697	5,020,259	1,897,882	76,535	2.48	0.89	140.01	267,218	2,472,391
Taiwan Business Bank	399,080	122,008	1,220	4,661	1,589,318	822,172	18,993	2.48	0.53	119.54	45,923	518,649
Hsinchu International Bank	431,955	221,768	714	5,263	1,481,150	1,031,692	54,371	0.88	0.26	112.88	160,981	1,133,785
Taichung Commercial Bank	164,350	39,539	119	2,858	360,427	183,041	0	1.55	1.55	132.51	8,812	174,122
Kings Town Bank(former Tainan Business Bank)	68,219	44,755	921	889	368,669	127,864	230	2.08	0.00	340.28	6,700	105,459
Hwatai Bank	12,406	7,936	15	88	54,958	62,233	0	1.15	0.05	100.10	664	20,688
Shin Kong Commercial Bank	1,285,827	466,585	8,765	15,782	9,171,689	2,495,794	38,028	2.58	0.41	293.64	286,048	4,285,351
Sunny Bank	163,443	90,980	1,144	2,313	3,225,235	163,459	8,848	2.84	0.03	100.00	40,855	461,992
Cota Commercial Bank	35,059	27,837	730	519	244,355	136,265	586	2.64	0.85	107.95	24,892	291,053
Union Bank of Taiwan	2,909,951	1,251,513	23,087	47,874	23,151,230	5,294,505	687,283	2.90	0.04	169.73	10,982	3,594,995
The Chinese Bank	711,921	318,877	2,109	16,112	7,343,386	1,203,089	37,281	1.94	0.29	144.93	6,075	1,708,199
Far Eastern International Bank	773,918	326,913	83,323	14,390	14,439,500	1,683,272	41,147	2.69	0.20	127.04	481,287	6,065,298
Fuhwa Commercial Bank	246,560	110,768	1,480	10,807	2,743,849	514,517	10,151	1.95	0.00	956.99	85,003	1,905,194
E. Sun Commercial Bank, Ltd.	2,237,507	1,399,363	11,479	14,807	22,551,777	4,551,664	383,930	2.15	0.00	211.42	302,124	2,732,993
Cosmos Bank, Taiwan	902,547	356,366	4,667	31,152	3,882,917	1,061,274	29,065	1.34	0.54	182.49	4,860	111,357
Bowa Bank	22,882	10,182	0	607	125,685	56,886	1,167	2.24	0.08	288.55	6,308	138,158
Taishin International Bank	3,493,111	2,078,814	27,396	106,640	12,539,026	7,310,429	86,921	2.78	0.01	157.31	547,273	7,054,227
Ta Chong Bank Ltd.	458,379	200,267	3,014	7,007	4,151,808	848,525	14,147	2.97	0.59	100.95	164,300	2,822,266
Jih Sun International Bank	587,008	339,777	884	16,247	3,575,463	922,558	14,831	2.71	0.00	146.32	178,321	2,223,238
EnTie Commercial Bank	341,191	105,111	1,044	2,031	4,351,345	667,296	7,730	6.17	2.18	103.14	0	848,803
Chinatrust Commercial Bank	6,082,844	3,833,983	80,287	157,595	42,146,393	22,742,261	1,098,850	2.39	0.66	211.79	619,327	16,640,089
Chinfon Commercial Bank	967,028	337,667	6,465	20,624	6,745,569	1,451,653	16,699	2.43	0.26	113.07	47,967	1,093,672
Citibank N. A.	1,530,560	1,187,815	15,792	31,220	40,840,431	8,886,164	1,879,121	2.08	0.00	361.07	677,074	6,016,797
ABN AMRO Bank	1,094,444	479,120	14,478	15,048	24,295,299	3,860,621	63,057	2.96	0.00	472.46	392,170	3,827,270
The Hongkong and Shanghai Banking Co.Ltd.	663,852	417,620	11,271	13,420	15,007,731	2,898,862	137,414	1.85	0.00	2,006.55	171,213	3,611,511
Standard Chartered Bank	204,752	153,013	74	6,712	17,306,260	755,590	0	2.46	0.00	100.00	790,734	6,358,007
The Third Credit Cooperative Association of Kaohsiung	26,993	11,724	153	242	73,300	117,410	13,800	1.46	0.20	286.26	1,691	39,685
Asia Trust & Investment Corp.	5,399	2,646	7	157	36,217	16,571	1,110	1.07	0.04	557.67	3,008	23,244
SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)	1,670,492	882,863	9,245	34,973	13,576,824	5,513,285	356,153	1.87	0.00	342.02	240,659	2,929,141
AIG Credit Card(Taiwan) Co. Ltd.	209,357	118,967	1,318	7,731	13,380,126	1,522,086	5,605	1.72	0.00	385.37	308,748	3,708,958
American Express International Inc.	164,243	110,355	461	5,037	2,710,444	1,964,034	3,292	0.69	0.00	4,879.81	117,693	2,365,329
Diners Club International Taiwan Ltd.	58,536	30,349	66	967	236,549	293,723	12,657	2.67	0.00	246.97	5,529	63,039
AE Capital Credit Card	0	0	0	0	0	0	0	0	0.00	0	0	0
Aeon Credit Card (Taiwan) Co., Ltd.	88,137	38,361	778	693	251,772	59,571	5,154	1.67	0.00	168.18	2,227	44,908
Total	38,643,967	20,538,000	419,544	826,076	#####	112,153,558	5,644,107	2.30	0.21	304.53	7,336,049	108,340,786

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.