

**Important Credit Card Business and Financial Information**

2007/5

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   | 0                 | 0                 | 0                     | 18,444                  | 6,493             | 1,154                       | 0                           | 5.76  | 5.76                                 | 182.95             | 381                      | 565                     |
| Bank of Taiwan   | 275,440           | 130,521           | 691                   | 1,768                   | 516,970           | 749,453                     | 2,879                       | 0.56  | 0.14                                 | 135.76             | 8,536                    | 74,699                  |
| Land Bank of Taiwan  | 258,506           | 71,549            | 323                   | 5,258                   | 643,635           | 442,155                     | 4,628                       | 1.93  | 0.47                                 | 146.86             | 10,120                   | 62,934                  |
| Taiwan Cooperative Bank  | 742,897           | 183,663           | 2,922                 | 7,651                   | 1,660,989         | 1,340,357                   | 44,960                      | 2.21  | 2.20                                 | 109.80             | 31,269                   | 168,695                 |
| First Commercial Bank  | 591,226           | 233,252           | 3,582                 | 5,607                   | 2,304,859         | 1,728,638                   | 18,269                      | 2.35  | 0.00                                 | 150.94             | 40,577                   | 191,213                 |
| Hua Nan Commercial Bank  | 677,685           | 238,434           | 2,246                 | 5,487                   | 1,722,764         | 1,125,959                   | 0                           | 2.67  | 0.01                                 | 100.09             | 45,959                   | 306,806                 |
| Chang Hwa Commercial Bank  | 165,154           | 66,669            | 923                   | 1,332                   | 325,120           | 536,768                     | 4,405                       | 0.60  | 0.51                                 | 670.26             | 14,946                   | 53,329                  |
| Bank Of Overseas Chinese   | 779,269           | 315,442           | 2,843                 | 3,071                   | 2,309,309         | 2,190,854                   | 55,586                      | 2.29  | 0.00                                 | 100.18             | 53,008                   | 564,954                 |
| The Shanghai Commercial & Savings Bank   | 504,170           | 215,645           | 1,657                 | 6,196                   | 1,584,479         | 1,250,829                   | 28,147                      | 0.61  | 0.00                                 | 448.76             | 23,481                   | 216,144                 |
| Taipei Fubon Bank  | 2,275,856         | 1,606,780         | 50,321                | 33,238                  | 19,826,638        | 9,552,751                   | 213,783                     | 1.64  | 0.00                                 | 289.53             | 379,460                  | 1,503,343               |
| Cathay United Bank   | 3,437,425         | 1,945,135         | 31,855                | 27,843                  | 23,381,081        | 12,960,078                  | 183,660                     | 2.21  | 0.00                                 | 553.89             | 366,144                  | 1,862,715               |
| Bank of Kaohsiung  | 7,094             | 3,865             | 15                    | 48                      | 17,951            | 97,834                      | 497                         | 0.64  | 0.00                                 | 221.89             | 0                        | 926                     |
| Mega International Commercial Bank(former The International Commercial Bank of Taiwan) | 702,541           | 329,275           | 2,863                 | 7,871                   | 3,916,024         | 1,967,929                   | 44,116                      | 2.12  | 1.63                                 | 504.10             | 65,009                   | 597,702                 |
| Taiwan Business Bank   | 385,024           | 117,331           | 1,377                 | 3,420                   | 1,362,146         | 835,399                     | 18,248                      | 1.86  | 0.45                                 | 118.82             | 36,633                   | 196,569                 |
| Hsinchu International Bank   | 397,593           | 194,906           | 995                   | 5,192                   | 1,155,366         | 1,154,127                   | 51,776                      | 0.21  | 0.10                                 | 117.58             | 45,108                   | 290,563                 |
| Taichung Commercial Bank   | 147,042           | 37,407            | 352                   | 2,609                   | 306,472           | 188,266                     | 0                           | 1.20  | 0.00                                 | 177.44             | 6,114                    | 38,004                  |
| Kings Town Bank(former Tainan Business Bank)   | 61,468            | 35,487            | 158                   | 712                     | 202,890           | 121,506                     | 0                           | 1.57  | 0.00                                 | 249.67             | 5,734                    | 34,468                  |
| Hwatai Bank  | 11,348            | 7,726             | 287                   | 370                     | 48,484            | 70,917                      | 0                           | 0.17  | 0.08                                 | 944.98             | 719                      | 3,957                   |
| Shin Kong Commercial Bank  | 1,179,312         | 448,296           | 5,369                 | 13,208                  | 7,575,854         | 2,952,755                   | 47,162                      | 2.69  | 0.14                                 | 521.28             | 277,117                  | 1,307,655               |
| Sunny Bank   | 153,715           | 65,315            | 1,358                 | 1,473                   | 2,625,495         | 143,789                     | 5,444                       | 2.87  | 0.06                                 | 100.00             | 30,490                   | 163,050                 |
| Cota Commercial Bank   | 35,874            | 29,267            | 847                   | 466                     | 215,966           | 134,960                     | 394                         | 2.57  | 0.91                                 | 128.13             | 14,375                   | 73,005                  |
| Union Bank of Taiwan   | 2,856,537         | 1,303,173         | 10,166                | 18,440                  | 19,171,967        | 5,487,211                   | 286,488                     | 2.73  | 0.00                                 | 104.32             | 134,574                  | 2,154,953               |
| The Chinese Bank   | 641,484           | 241,753           | 0                     | 10,483                  | 6,780,285         | 774,131                     | 27,258                      | 13.87                                       | 4.82                                 | 104.70             | 4,426                    | 136,868                 |
| Far Eastern International Bank   | 843,693           | 510,725           | 14,927                | 8,645                   | 12,097,821        | 2,296,940                   | 30,272                      | 2.81  | 0.42                                 | 102.61             | 216,549                  | 1,232,759               |
| Fuhwa Commercial Bank  | 242,491           | 102,884           | 1,538                 | 2,262                   | 2,292,696         | 644,936                     | 7,596                       | 2.17  | 0.00                                 | 612.81             | 68,589                   | 349,566                 |
| E. Sun Commercial Bank, Ltd.   | 2,276,902         | 1,357,382         | 11,134                | 8,428                   | 19,972,677        | 5,035,202                   | 309,574                     | 2.22  | 0.14                                 | 100.79             | 143,490                  | 827,418                 |
| Cosmos Bank, Taiwan  | 752,129           | 319,798           | 7,235                 | 29,907                  | 3,402,571         | 1,090,476                   | 41,486                      | 2.59  | 2.50                                 | 111.99             | 111,578                  | 281,271                 |
| Bowa Bank  | 20,018            | 8,616             | 0                     | 353                     | 86,594            | 51,558                      | 1,012                       | 1.71  | 0.21                                 | 132.34             | 3,605                    | 18,528                  |
| Taishin International Bank   | 3,107,960         | 1,832,069         | 20,813                | 60,927                  | 10,152,814        | 7,051,650                   | 55,911                      | 2.08  | 0.12                                 | 272.48             | 372,228                  | 1,901,058               |
| Ta Chong Bank Ltd.   | 445,025           | 191,694           | 3,156                 | 4,912                   | 3,131,977         | 893,638                     | 6,529                       | 0.21  | 0.17                                 | 134.49             | 79,596                   | 716,768                 |
| Jih Sun International Bank   | 512,938           | 218,189           | 864                   | 9,977                   | 2,882,686         | 1,140,014                   | 7,362                       | 2.80  | 0.00                                 | 101.73             | 45,829                   | 327,456                 |
| EnTie Commercial Bank  | 327,903           | 97,838            | 1,255                 | 2,520                   | 3,407,874         | 611,126                     | 4,259                       | 3.76  | 0.14                                 | 100.63             | 0                        | 362,841                 |
| Chinatrust Commercial Bank   | 5,701,088         | 3,756,338         | 47,058                | 89,658                  | 35,102,451        | 24,064,525                  | 1,698,764                   | 2.07  | 0.11                                 | 234.41             | 493,045                  | 3,711,439               |
| Chinfon Commercial Bank  | 901,154           | 311,042           | 4,201                 | 13,381                  | 5,474,038         | 1,523,108                   | 13,284                      | 2.65  | 0.23                                 | 119.04             | 81,086                   | 504,685                 |
| Citibank N. A.   | 1,518,015         | 1,159,325         | 21,658                | 22,847                  | 42,105,618        | 9,948,121                   | 2,408,967                   | 1.73  | 0.00                                 | 396.07             | 417,662                  | 2,262,929               |
| ABN AMRO Bank  | 1,112,036         | 483,647           | 17,599                | 10,065                  | 22,768,056        | 4,845,159                   | 70,463                      | 2.86  | 0.00                                 | 454.50             | 303,688                  | 1,918,146               |
| The Hongkong and Shanghai Banking Co.Ltd.  | 638,577           | 415,001           | 4,193                 | 9,997                   | 12,724,668        | 2,987,759                   | 101,124                     | 1.49  | 0.00                                 | 2,262.12           | 349,312                  | 2,039,764               |
| Standard Chartered Bank  | 180,745           | 130,124           | 126                   | 4,466                   | 13,533,487        | 648,781                     | 60                          | 1.12  | 0.00                                 | 100.00             | 274,660                  | 1,515,754               |
| The Third Credit Cooperative Association of Kaohsiung                                  | 25,766            | 10,157            | 0                     | 200                     | 58,119            | 63,624                      | 494                         | 0.90  | 0.00                                 | 580.16             | 1,165                    | 9,016                   |
| Asia Trust & Investment Corp.  | 4,748             | 2,399             | 7                     | 92                      | 31,781            | 16,369                      | 972                         | 1.78  | 0.05                                 | 274.74             | 1,315                    | 2,512                   |
| SinoPac Card Services Co., Ltd.(former AnShin Card Services Co., Ltd.)                 | 1,596,078         | 855,061           | 17,516                | 15,275                  | 9,517,190         | 6,018,352                   | 508,476                     | 2.73  | 0.00                                 | 150.35             | 139,272                  | 879,787                 |
| AIG Credit Card(Taiwan) Co. Ltd.   | 195,649           | 116,667           | 5,958                 | 2,838                   | 10,752,558        | 2,743,566                   | 4,855                       | 2.85  | 0.00                                 | 277.49             | 233,394                  | 1,246,919               |
| American Express International Inc.  | 152,191           | 97,631            | 996                   | 1,322                   | 2,087,713         | 2,065,965                   | 2,208                       | 0.25  | 0.00                                 | 5,987.97           | 58,845                   | 345,381                 |
| Diners Club International Taiwan Ltd.  | 55,232            | 27,030            | 80                    | 689                     | 171,903           | 267,085                     | 13,653                      | 2.09  | 0.00                                 | 408.80             | 3,547                    | 23,783                  |
| Aeon Credit Card (Taiwan) Co., Ltd.  | 91,008            | 38,443            | 2,541                 | 794                     | 178,527           | 67,320                      | 5,018                       | 0.79  | 0.00                                 | 174.26             | 2,191                    | 5,744                   |
| <b>Total</b>   | <b>36,988,006</b> | <b>19,862,951</b> | <b>304,005</b>        | <b>479,742</b>          | <b>#####</b>      | <b>119,883,094</b>          | <b>6,330,039</b>            | <b>2.35</b>                                 | <b>0.22</b>                          | <b>301.23</b>      | <b>4,994,826</b>         | <b>30,486,641</b>       |

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 o

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.