

SEQ_NO	1.	Date of announcement	2004/03/29	Time of announcement	07:05:08
Subject	Announced by Chinatrust Financial Holding Company, on behalf of Chinatrust Commercial Bank Co. Ltd., the disposition of Non Performing Loans.				
Date of events	2004/03/29	To which item it meets	article 2 paragraph 20		
Statement	<ol style="list-style-type: none"> 1. Name and nature of the subject matter (if preferred shares, the terms and conditions of issuance shall also be indicated, e.g. dividend yield):Non Performing Loans. 2. Date of occurrence of the event:2004/03/29 3. Volume, unit price, and total monetary amount of the transaction: Non; Non; around NTD2.5billion 4. Counterpart to the trade and its relationship to the Company (if the trading counterpart is a natural person and furthermore is not an actual related party of the Company, the name of the trading counterpart is not required to be disclosed): Chinatrust Asset Management Corp.(the relationship with the company: affiliated enterprise,100% holding by Chinatrust Financial Holding Company) 5. Where the counterpart to the trade is an actual related party, a public announcement shall also be made of the reason for choosing the related party as trading counterpart and the identity of the previous owner (including its relationship with the company and the trading counterpart), price of transfer, and date of acquisition: (1)dispose NPL to improve asset quality; (2)Non. 6. Where a person who owned the property within the past five years has been an actual related person of the company, a public announcement shall also include the dates and prices of acquisition and disposal by the related person and the person's relationship to the company at those times: Non 7. Matters related to the creditor's rights currently being disposed of (including types of collateral of the disposed creditor's rights; if the creditor's rights are creditor's rights toward a related person, the name of the related person and the book amount of the creditor's rights toward such related person currently being disposed of must also be announced):(1)types of collateral of the disposed creditor's rights include real estate, chattel, stock etc.; (2)Non 8. Anticipated profit or loss from the disposal (not applicable in cases of acquisition of securities) (where originally deferred, the status or recognition shall be stated and explained):Non 9. Terms of delivery or payment (including payment period and monetary amount), restrictive covenants in the contract, and other important stipulations: payment and restrictive covenants will be based on Agreement terms and conditions. 10. The manner in which the current transaction was decided, the reference basis for the decision on price, and the decision-making department:(1) Price negotiating;(2) Board of directors. 				

11. Current cumulative volume, amount, and shareholding percentage of holdings of the security being traded (including the current trade) and status of any restriction of rights (e.g. pledges): Non
12. Current ratio of long or short term securities investment (including the current trade) to the total assets and shareholder's equity as shown in the most recent financial statement and the operating capital as shown in the most recent financial statement: Non
13. Broker and broker's fee: Non
14. Concrete purpose or use of the acquisition or disposition: dispose NPL to improve asset quality
15. Net worth per share of company underlying securities acquired or disposed of: Non
16. Do the directors have any objection to the present transaction?: Non
17. Has the CPA issued an opinion on the unreasonableness of the price of the current transaction?: Non
18. Any other matters that need to be specified: Non