

Dear Investors,

Chinatrust Financial Holding Company (CFHC) will convene an **Annual General Meeting on June 10, 2005**. The key items on the agenda include election of new directors and supervisors and the company's recommended nominees are listed under item D on the agenda below. The proxy voting notice has been sent directly to CFHC's investors or their custodian bank on May 10, 2005. It is highly appreciated that all shareholders of CFHC can exercise their voting rights directly or through their custodian bank at the Annual General Meeting.

The agenda of the Annual General Meeting are as follow.

Agenda :

A. Items to report:

1. Business and financial reports for 2004
2. The Supervisor's Report
3. Reports of Code of Ethics
4. Reports of Rules for the Procedures of Board Meeting

B. Items for acceptance:

1. The 2004 financial reports
2. Distribution of earnings for 2004

C. Discussions:

1. Increase of capital by NT\$11,776,108,400 in 1,177,610,840 new shares at par value NT\$10 per share
2. Amendment of Articles of Incorporation

D. Election:

The terms of the directors and supervisors for the first Board of Directors have expired. It is proposed that new directors and supervisors be elected.

The company's recommended nominees are:

- **Director Jeffrey L. S. Koo (辜濂松)**
Shareholder ID: 79
Chairman, Chinatrust Financial Holding Company
Honorary Ph.D., De La Salle University, Philippines
MBA, New York University, USA
- **Director Jeffrey J. L. Koo, Jr. (辜仲諒)**
Shareholder ID: 265
Vice Chairman, Chinatrust Financial Holding Company
Chairman, Chinatrust Commercial Bank
MBA, The Wharton School, University of Pennsylvania, USA
- **Director Wen-Long Yen (顏文隆)**
Shareholder ID: 686
Director, Chinatrust Financial Holding Company
Chairman, United Real Estate Management Corp.
Department of Economics, Soochow University, Taiwan

Thank you for your kind support and for any further questions, please feel free to contact us.

Kind regards,

Investor Relations

Chinatrust Financial Holding Company