

SEQ_NO	1	Date of announcement	2005/11/01	Time of announcement	08:59:12
Subject	Announced by Chinatrust Financial Holding, on behalf of Chinatrust Commercial bank, Ltd, Auction of Non Performing Loans				
Date of events	2005/10/31	To which item it meets	article 2 paragraph 20		
Statement	<p>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</p> <p>2. Date of occurrence of the event: 2005/10/31</p> <p>3. Volume, unit price, and total monetary amount of the transaction: (1) Not Applicable; (2) Not Applicable; (3) Total transaction: Around NT\$0.042 Billion</p> <p>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): (1) APEX CREDIT SOLUTIONS INC. (2) None</p> <p>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: Not Applicable</p> <p>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: Not Applicable</p> <p>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: Not Applicable; (2) Related person: Not Applicable</p> <p>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): Not Applicable</p> <p>9. Terms of delivery or payment (including payment period and monetary amount), restrictive covenants in the contract, and other important stipulations: Payment will be processed according to contract terms</p> <p>10. The manner in which the current transaction was decided, the reference basis for the decision on price, and the decision-making department: (1) Public auction (2) Highest bid above the reserve price (3) Board of Directors of Chinatrust Commercial Bank</p> <p>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): Not Applicable</p> <p>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: Not Applicable</p> <p>13. Broker and broker's fee: Not Applicable</p> <p>14. Concrete purpose or use of the acquisition or disposition: Increase NPL recovery return</p> <p>15. Net worth per share of company underlying securities acquired or disposed of: Not Applicable</p> <p>16. Do the directors have any objection to the present transaction?: No</p> <p>17. Has the CPA issued an opinion on the unreasonableness of the price</p>				

of the current transaction?:No

18.Any other matters that need to be specified:No