

SEQ_NO	1	Date of announcement	2005/11/29	Time of announcement	19:18:53
Subject	Announced by CFHC, on behalf of Chinatrust Commercial Bank that Chinatrust Commercial Bank issues 3.35% callable step-up non-cumulative subordinated note.				
Date of events	2005/11/29	To which item it meets	article 2 paragraph 11		
Statement	<p>1.Date of the board of directors resolution:2005/11/29</p> <p>2.Name 【__nth issue of (secured, unsecured) corporate bonds of ___ Co.】 :</p> <p>3.35% callable step-up non-cumulative subordinated note of Chinatrust Commercial Bank.</p> <p>3.Total amount of the issue:NT\$12,000,000,000</p> <p>4.Face value:NT\$50,000,000</p> <p>5.Issue price:issue at 100% of the principal amount.</p> <p>6.Issue period:issue from Nov 29, 2005 and no final maturity date.</p> <p>7.Issue coupon/interest rate:</p> <p>Tranche A: The coupon rate is 3.35% per annum and it will be reset at a floating rate per annum equal to 90 day CP plus1.85% on Nov 29, 2015.</p> <p>Tranche B: The coupon rate is 3.35% per annum and it will be reset at the rate of 4.35% on Nov 29, 2015.</p> <p>8.Types, names, monetary amounts of security or collateral and stipulations thereupon:N/A</p> <p>9.Use of the funds raised by the offering and utilization plan: to expand banking business and to enhance capital adequacy ratio.</p> <p>10.Underwriting method:N/A</p> <p>11.Trustees for the bonds:N/A</p> <p>12.Underwriter or distributing agent institution:N/A</p> <p>13.Guarantor(s) for the issue:N/A</p> <p>14.Institution serving as agent for payment of the principal and interest: Asset Management & Trust Department, China Development Industrial Bank.</p> <p>15.Certifying institution: Corporate Trust Operation and Service Department, Chinatrust Commercial Bank.</p> <p>16.Where convertible into shares, the rules for conversion:N/A</p> <p>17.Resale conditions:N/A</p> <p>18.Repurchase conditions: The issuer may, at its option, redeem the Notes in whole on Nov 29 every year after 2015 (including 2015) at their principal amount, together with accrued and unpaid interest if the issuer's capital adequacy ratio continues to meet the minimum threshold prescribed by the FCS and it has obtained the prior consent of the FSC, on giving not less than 25 nor more than 60 days' irrevocable notice to the noteholders.</p> <p>19.The record date for share conversion, if conversion, exchange, or subscription rights are attached:N/A</p> <p>20.Possible dilution of equity, if conversion, exchange, or subscription rights are attached:N/A</p> <p>21.Any other matters that need to be specified:The note has been authorized in the board meeting on 2005/8/30 and approved by chairman.</p>				