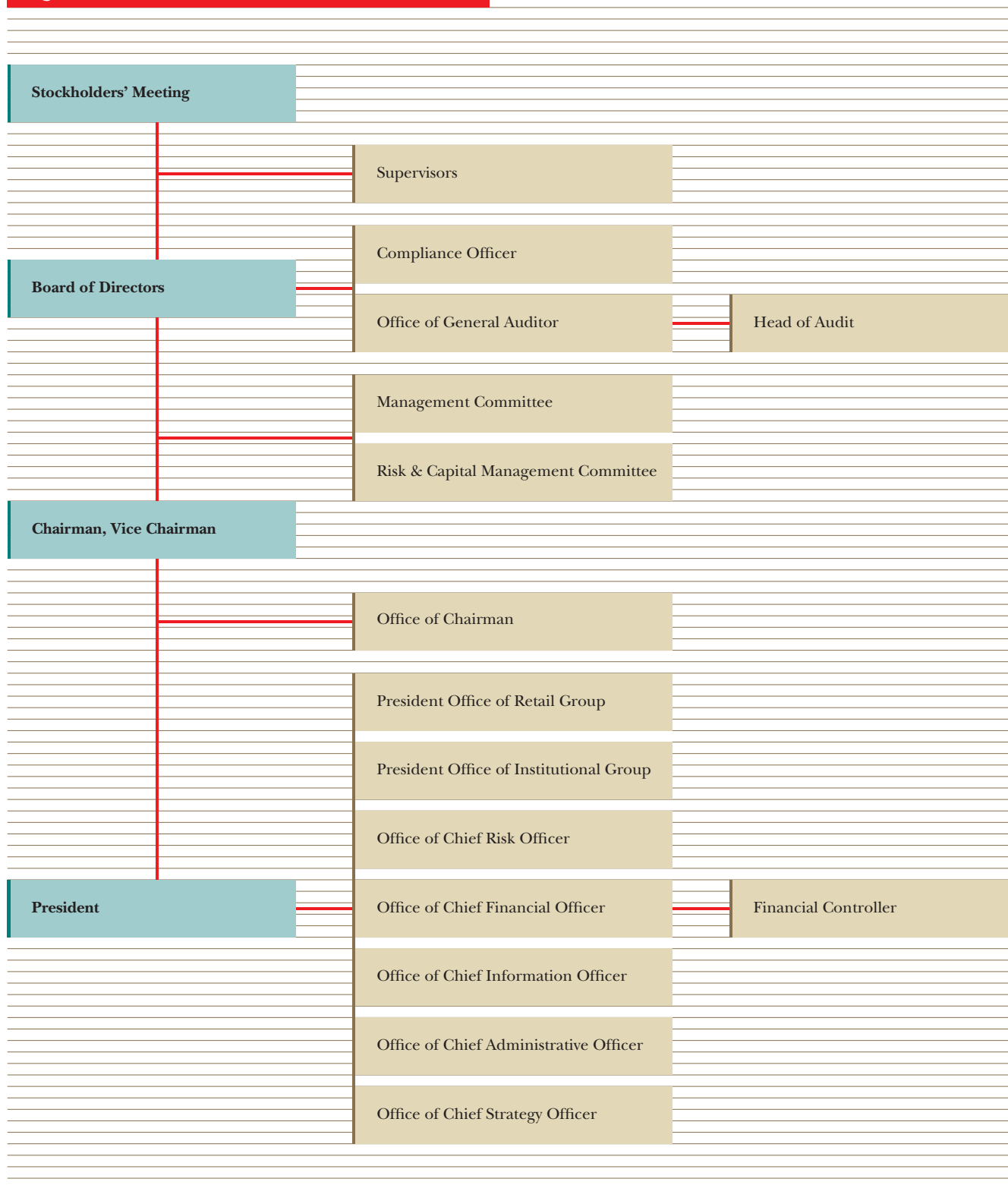


The Organization *professionalism*

Organization Chart



Directors and Supervisors

April 30, 2005

Title	Name	Representative	Date of Assignment	Office Term	Owned Shares Upon Assignment	
					No. of Shares	%
Chairman	Jeffrey L. S. Koo		Jun 29, 2001	3	360,387,440	8.14
Vice Chairman	Jeffrey J. L. Koo, Jr.	Representative of Kuan Ho Construction & Development Co., Ltd.	Jun 29, 2001	3	54,590,260	1.23
Director	Michael L.C. Jong	Representative of Chung Cheng Investment Ltd.	Jun 29, 2001	3	4,575,040	0.10
Director	Charles L. F. Lo	Representative of Asia Livestock Co., Ltd.	Jun 29, 2001	3	672,800	0.02
Director	James J. Sheu	Representative of HI Investment Ltd.	Jun 29, 2001	3	104,079,296	2.35
Director	Wen-Long Yen		Jun 29, 2001	3	51,670,563	1.17
Director	Gwo-Yeu Tsai		Jun 29, 2001	3	67,773	0.00
Supervisor	Ming-Shan Shaw	Representative of HI Investment Ltd.	Jun 29, 2001	3	104,079,296	2.35
Supervisor	Shih-Chuan Lin	Representative of HI Investment Ltd.	Jun 29, 2001	3	104,079,296	2.35
Supervisor	T. C. Tsai	Representative of Kuan Ho Construction & Development Co., Ltd.	Jun 29, 2001	3	54,590,260	1.23

Significant Shareholders of Legal Entities

April 30, 2005

Name of Legal Entity	HI Investment Ltd.	Kuan Ho Construction & Development Co., Ltd.	Chung Cheng Investment Ltd.
Main Legal Person	Robert Simon Fraser	Wen-Long Yen, 30%	Jeffrey L.S. Koo, 44%
		Mizue Hayashi, 30%	Chung Kwan Investment Co., Ltd., 49%
		Wen-Shi Yen, 10%	
		Wen-Tse Yen, 10%	
		Wen-Hui Yen, 10%	

Note: A main legal person refers to any shareholder whose equity is over 10% or who is one of the top ten shareholders.

Presently Owned Shares		Shares Owned by the Shareholders, Spouse and Children Under the Legal Ages		Significant Experience	Education
No. of Shares	%	No. of Shares	%		
456,054,706	7.73	456,054,706	7.73	Chairman of Chinese International Economic Cooperation Association	Honorary Ph.D., De La Salle University, Philippines MBA, New York University, USA
44,525,717	0.75	14,422,000	0.24	Chairman of CTCB	MBA, Wharton Graduate Division of the University of Pennsylvania, USA
5,598,676	0.09	2,863,800	0.05	Deputy President of CTCB	Department of Business Administration, Tamkang University, Taiwan
823,333	0.01	1,280,536	0.02	Deputy President of CTCB	Department of Economics, National Chung Hsing University, Taiwan
78,050,024	1.32	1,109,741	0.02	Deputy President of CTCB	MBA, Wharton Graduate Division of the University of Pennsylvania, USA
63,231,537	1.07	63,244,617	1.07	Chairman of United Real Estate Management Corp.	Department of Economics, Soochow University, Taiwan
256,604	0.00	256,604	0.00	Chief, Secretariat, Board of Directors Taiwan Cement Corp.	Department of Law, Soochow University, Taiwan
78,050,024	1.32	0	0.00	Chairman of Ta-Ho Maritime Corp.	Special Commerce Program, College of Law, National Taiwan University, Taiwan
78,050,024	1.32	316,423	0.01	Chairman of Ho-Yeh Investment Co., Ltd.	Department of Economics, National Taiwan University, Taiwan
44,525,717	0.75	1,003,528	0.02	Vice President of Taiwan Fuji Xerox Corp.	Department of Finance and Tax, National Chengchi University, Taiwan

Asia Livestock Co., Ltd.
Wen-Shi Yen, 15%
Chung Kwan Investment Co., Ltd., 15%
Tsai Ming Jih, 15%
Shou-Shih Chen, 15%
Wen-Long Yen, 15%
Wen-Tse Yen, 12.5%
Mizue Hayashi, 12.5%

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Jeffrey J.L. Koo, Jr.

Current Position

**Vice Chairman, Chinatrust Financial Holding Company
Chairman, Chinatrust Commercial Bank**

Significant Experience

**President, Chinatrust Financial Holding Company
President, Chinatrust Commercial Bank**

Education

MBA, Wharton Graduate Division of the University of Pennsylvania, USA



Eric Chen

Current Position

President, Chinatrust Financial Holding Company

Significant Experience

**President of Institutional Group, Chinatrust Financial Holding Company
President, Chinatrust Commercial Bank
Country Officer and Country Head of Corporate Bank in Taiwan, Citigroup**

Education

MBA, the University of Missouri, USA



Michael L.C. Jong

Current Position

Chairman, Chinatrust Securities Company
Managing Director, Chinese Securities Association R.O.C.
Director, Over-The-Counter Securities Exchange R.O.C.

Significant Experience

Vice Chairman, Chinatrust Financial Holding Company

Education

Institute of Business Administration, National Taiwan University



Charles L.F. Lo

Current Position

Vice Chairman, Chinatrust Commercial Bank
Representative of R.O.C., Product Development and Marketing Committee,
VISA International Organization

Significant Experience

President, Chinatrust Financial Holding Company
President of Retail Group, Chinatrust Financial Holding Company

Education

B.S. in Economics, National Chung-Hsing University, Taiwan

**The
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Steve R.S. Chou

Current Position

**President of Retail Group, Chinatrust Financial Holding Company
President, Retail Banking Group, Chinatrust Commercial Bank**

Significant Experience

**President of Institutional Group, Chinatrust Financial Holding Company
Senior Executive Vice President & Managing Director of Corporate Banking Group,
Chinatrust Commercial Bank
VP of Retail Banking Group, Westpac Bank – Taipei Branch**

Education

Bachelor of Business Administration, Tamkang University, Taiwan



Steven C.Z. Cheng

Current Position

**President of Institutional Group, Chinatrust Financial Holding Company
President, Institutional Banking Group, Chinatrust Commercial Bank**

Significant Experience

**Chief Financial Officer, Chinatrust Financial Holding Company
President, Chinatrust Securities Company
Vice President of Fixed Income, Currency and Commodities Division,
Goldman Sachs (Japan) Ltd.**

Education

MBA, Wharton Graduate Division of the University of Pennsylvania, USA



James J. Sheu

Current Position

**Chief Risk Officer, Chinatrust Financial Holding Company
Deputy President, Chinatrust Commercial Bank**

Significant Experience

**Deputy President & Managing Director of Corporate Banking Group,
Chinatrust Commercial Bank**

Education

MBA, Wharton Graduate Division of the University of Pennsylvania, USA

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Ruu-Tian Chang

Current Position

**Chief Information Officer, Chinatrust Financial Holding Company
Senior Executive Vice President & Managing Director of Information Services Group,
Chinatrust Commercial Bank**

Significant Experience

**Executive Vice President & Managing Director of Information Services Group,
Chinatrust Commercial Bank
Information Center & Resource Manager, First Bank Systems in Minnesota, USA**

Education

MBA, University of Minnesota, USA

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Thomas K.S. Chen

Current Position

General Auditor, Chinatrust Financial Holding Company

Significant Experience

Vice Chairman, Chinatrust (Philippines) Commercial Bank

**Senior Executive Vice President & Secretary Department Manager of Office of Chairman,
Chinatrust Commercial Bank**

President, Chinatrust Commercial Bank New York Branch

Education

National Chengchi University, Taiwan



Shiawpin Lin

Current Position

Chief Strategy Officer/Spokesman, Chinatrust Financial Holding Company

Significant Experience

Principal of Monitor Asia Pacific, Monitor Company

Director of Financial Consulting Center, Grand Pacific Securities Investment Trust Company

Education

MBA, University of Columbia, USA



Oliver Shang

Current Position

**Chief Administrative Officer, Chinatrust Financial Holding Company
Executive Vice President & Managing Director of Human Resources Group,
Chinatrust Commercial Bank**

Significant Experience

**Deputy Managing Director of Human Resources Group, Chinatrust Commercial Bank
Chairman of Taiwan Relo Club, Ltd.**

Education

MBA, University of Delaware, U.S.A.



Perry Chang

Current Position

**Chief Financial Officer, Chinatrust Financial Holding Company
Executive Vice President & Managing Director of Finance Group,
Chinatrust Commercial Bank**

Significant Experience

**Financial Controller, Chinatrust Financial Holding Company
Deputy Managing Director of Finance Group, Chinatrust Commercial Bank**

Education

MBA, Tunghai University, Taiwan



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