

2. Corporate Profile

2-1. Bank Features

2-1-1. Key Data

Bank Name	COTA Commercial Bank, Ltd. (abbreviated as COTA Bank or 'the Bank' herein)
Chairman	Chun-Tse Liao
President	Ying-Che Chang
Date of Business Registration	January 1, 1999
Date of Inauguration	January 1, 1999
Location of Head Office	59, Shihfu Road, Central District, Taichung City 400, Taiwan, R.O.C.
Number of Employee	896
Paid-in Capital	TWD3,247,405,580
Capital Shares	Common Stock in 324,740,558 Shares

2-1-2. Historic Highlights

2-1-2-1. Period of Founding

COTA Bank was formerly founded as ‘Limited Liability of the Taichung Credit Cooperative’ on December 17, 1915. As a financial body organized by Japanese colony in Taiwan, native Taiwanese was not invited to be its members until 1934, and was only occupied by an insignificant 7% of the total membership at that time. Although the current head office building was constructed on December 25, 1938 to represent an ambition of business expansion, the limited services was still hardly available to meet local community’s need for financial functions except a minority number of landlords

2-1-2-2. Period of Reorganizing

After Japanese colony were repatriated in 1945, COTA Bank, with only forty some members and three or four employees, was on the verge of dissolution. In 1946, as the government promulgated Enforcement Rules for Reorganization of Cooperatives, COTA Bank was reorganized into the “Liability Taichung Third Credit Cooperative”. Thanks to the exceptional efforts of former Chairman Yung-Chia Wang, Former General Manager Chia-Chu Lin and former Vice General Manager Ying-Chieh Lai amidst wholehearted guiding support from Mr. Wei-Kun Chiang, Chief of the Cooperative Affairs of the City Government, we successfully completed reorganization, heavily solicited members and carried out our services. By 1947 we had over one thousand members, while nevertheless; we were still show in business performance. In 1950, Mr. Luo Chen, a renowned doctor of the city, was invited to serve as the third chairman, and Mr. Yung-Chia Wang was authorized with full managerial powers of an overall renovation and promotion, to solidify our financial standing. In 1948, we further invited Mr. Wei-Kun Chiang to help management. Thanks to the remarkable expertise and performance by the three experts Mr. Wei-Kun Chiang, Chia-Chu Lin and Ying-Chieh Kao, we began seeing bullish prospects ahead.

2-1-2-3. Period of Prospering

Mr. Luo Chen passed away in 1946 and was succeeded by Mr. Yung-Chia Wang as the Chairman of the Board. He emphasized expert professionalism above and beyond one’s ordinary occupation. An absolutely dedicated full-timer, he was an exemplary model with no moonlighting or side business. COTA Bank got more than six thousand members and was operated by nearly one hundred tellers as of 1967, with significant growth and impressive harmony, winning widespread acclaim amidst the cooperative world in Taiwan.

2-1-2-4. Period of Glorifying

Mr. Yung-Chia Wang passed away during his tenure in 1968. Mr. Wei-Kun Chiang immediately took over the helm and carried on the traditional culture with firm enforcement of the guiding motto “safeguard the hard-built foundation” to make the services increasingly democratic

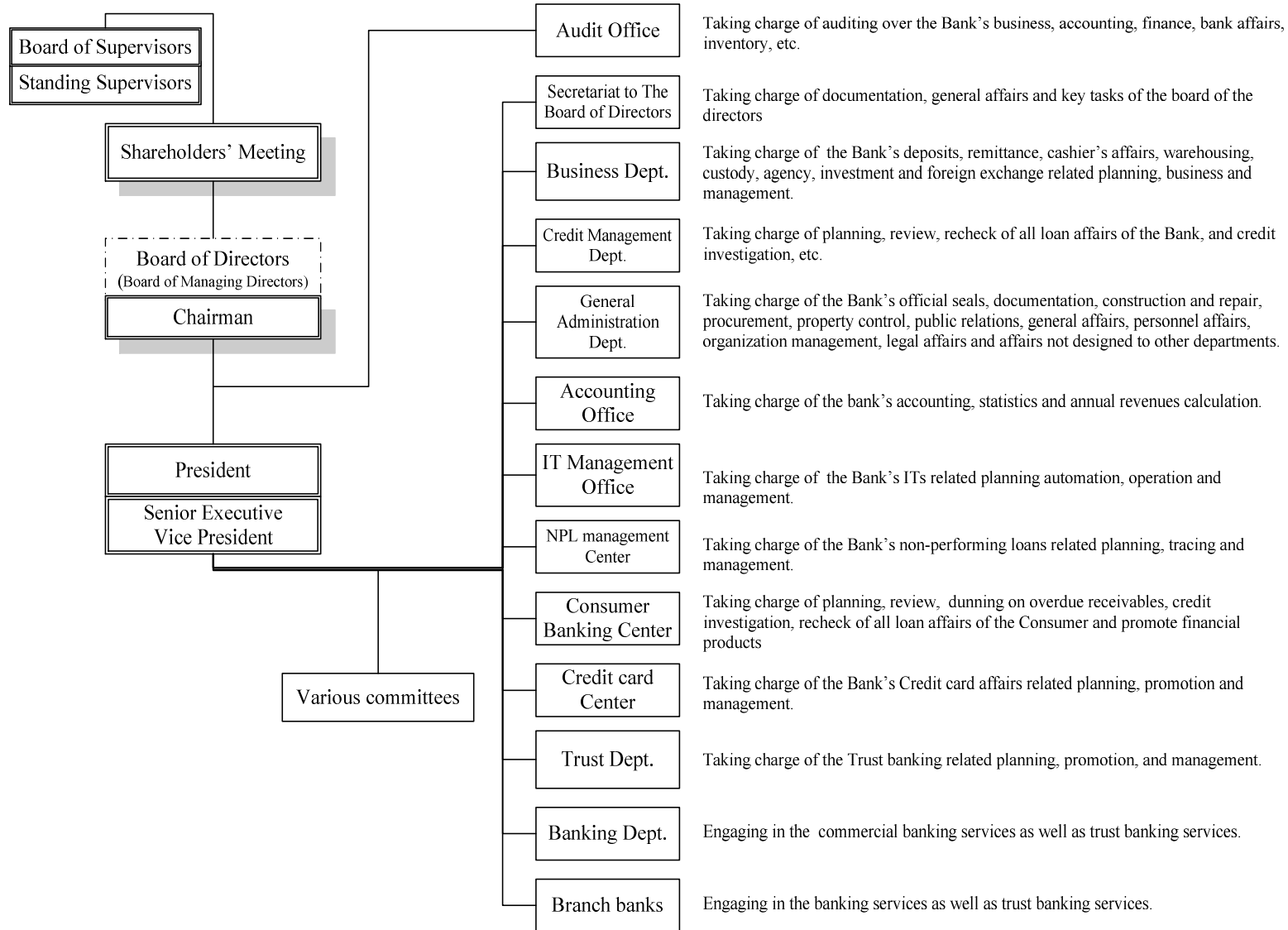
and modernized. As an encouraging result, COTA Bank built five branches and complete automated all services within a short seventeen years, tremendously expanding service networks and upgrading quality. Mr. Wei-Kun Chiang retired with honor in February 1995 and passed the office onto Mr. Chun-Tse Liao. He virtually materialized cooperative philosophy and risk control, with strategic utilization of synchronous operation to guide the entire staff to get reorganized into the “COTA Commercial Bank” and to greet tougher challenges and greater niches ahead.

2-1-2-5. Period of COTA Bank

In accordance with the newly promulgated “Regulations and Criteria Governing Reorganization of Credit Cooperative into Commercial Banks”, COTA Bank set up a reorganization task force and launches reorganization in December 1995. During the period, we tried hard to aspire to add owned capitals, increased ratio of risk-oriented assets, strengthened the financial structure, training for high-caliber tellers with up-to-date expertise, and get ready for new lines of services. On July 27, 1998, COTA Bank was officially approved by Ministry of Finance to be upgraded into “COTA Commercial Bank”. During the preparatory period and through a variety of reforming projects, we launched Corporate Identity System (CIS) to convey the corporate philosophy featuring “brisk, innovating, cordial services”, which were well prepared to combat in the financial climate characterized by cutthroat competition. COTA Bank officially launched its brand new services to customers in the name of “COTA Commercial Bank” on January 1, 1999.

2-2. Organization

2-2-1. Organization chart



2-2-2. Major information of Directors, Supervisors, Executives and Principal Officers

List of Directors and Supervisors' -Data (1)

As of Dec. 31, 2004

Title	Name	Elected Date	Tenure	First Elected	Elected Shares Owned		Current Shares Owned		Shares Owned by Spouses and Minor children		Shares Held under Surrogate A/C		Education & Key Work Experience	Current Positions Held in this or other company
					No. of Shares	%	No. of Shares	%	No. of Shares	%	No. of Shares	%		
Chairman	Chun-Tse Liao	Jun.19, 2001	3	Jan.01, 1999	4,209,266	1.32	4,293,451	1.32	10,200	-	-	-	Taiwan Provincial School of Commerce of Tai-Chung., President, Senior Executive Vice President, Executive Vice President and Chairman of the board of Liability Taichung Third Credit Cooperative	Director of TACB
Managing Director	Chun-Chuan Wang	Jun.19, 2001	3	Jan.01, 1999	218,000	0.07	677,280	0.21	51,459	0.02	-	-	Department of English, Tamkang University, Presodent of COTA Bank	-
Managing Director	Po-Ling Chiang	Jun.19, 2001	3	Jun.19, 2001	551,440	0.17	664,468	0.20	72,644	0.02	-	-	President of Liability Taichung Third Credit Cooperative	-
Director	Pi-Jung Hsieh	Jun.19, 2001	3	Jan.01, 1999	3,525,639	1.11	1,999,200	0.62	1,530,153	0.47	-	-	Certification Examinations for Architect, Ministry of Examination., Engineer of Taiwan Railway Electrical Engineering Department.	Architect of Hsieh Pi-Jung Architectural office
Director	Mu-Chuan Huang	Jun.19, 2001	3	Jun.19, 2001	304,630	0.10	984,860	0.30	357	-	-	-	Senior Executive Vice President of COTA Bank	-
Director	Chan-Wen Lin	Jun.19, 2001	3	Jan.01, 1999	1,395,990	0.44	1,423,909	0.44	-	-	-	-	Taiwan Provincial School of Commerce of Tai-Chung, President of Liability Taichung Third Credit Cooperative	-
Director & President	Ying-Che Chang	Jun.19, 2001	3	Jun.19, 2001	266,950	0.08	1,088,156	0.34	5,100	-	-	-	Department of International Trade, Feng Chia University, Senior Executive Vice President of COTA Bank	-
Director	Ying-Chieh Lai	Jun.19, 2001	3	Jan.01, 1999	926,315	0.29	944,841	0.29	281,075	0.09	-	-	Certificate of Administration management in Japan, Chairman of Third Credit Cooperative educational foundation	Chairman of Third Credit Cooperative educational foundation
Director	Tien-Hsiang Lin	Jun.19, 2001	3	Jun.19, 2001	217,580	0.07	838,011	0.26	-	-	-	-	Taiwan Provincial School of Commerce of Tai-Chung, Chief Audit of COTA Bank	-
Director	Yao-Ting Li	Jun.19, 2001	3	Jan.01, 1999	520,000	0.16	1,464,210	0.45	194,310	0.06	-	-	Taiwan Provincial School of Commerce of Tai-Chung, Chairman of Yuan Feng Dyeing & Weaving Co., Ltd., Managing director & President of Fu Shan Dyeing & Weaving Co., Ltd.	-
Director	Chuan Cheng Hat Co., Ltd /Song-Yue Liao	Jun.19, 2001	3	Jun.19, 2001	1,000	-	1,084,260	0.33	822,000	0.25	-	-	Chairman of Chuan Cheng Hat Co., Ltd.	-

Director	Tung Hsin Trading Co., Ltd /Tien-Sheng Liao	Jun.19, 2001	3	Jun.19, 2001	1,000	-	613,020	0.19	27,540	0.01	-	-	Honorary PhD of Northwestern University in U.S.A, Chairman of Tung Kuang Wood Work Co., Ltd., Chairman of Country House Inc.	-
Director	Jen Ai Hospital /Chuan-Ssheng Liao	Jun.19, 2001	3	Jun.19, 2001	1,000	-	653,820	0.20	1,549,433	0.48	-	-	PhD of Manchuria College of Medicine , Superintendent of Jen Ai Hospital, Chairman of Jen Ai Hospital	-
Standing Supervisor	Dhe-Chin Lai	Jun.19, 2001	3	Jan.01, 1999	307,440	0.10	850,465	0.26	30,600	0.01	-	-	Executive vice President of Liability Taichung Third Credit Cooperative, Special Assistant of COTA Bank	-
Supervisor	Hui-Huang Chang	Jun.19, 2001	3	Jan.01, 1999	330,000	0.10	384,540	0.12	-	-	-	-	Chairman of Ginkgo Hotel	Chairman of Ginkgo Hotel
Supervisor	Lien-Kui Wang	Jun.19, 2001	3	Jun.19, 2001	238,180	0.07	869,763	0.27	51,000	0.02	-	-	Civic Education and Leadership, National Taiwan Normal University, Executive vice President of Liability Taichung Third Credit Cooperative, Senior Executive Vice President of COTA Bank	-
Supervisor	Dong-Po Xie	Jun.19, 2001	3	Jun.19, 2001	410,000	0.13	1,139,000	0.35	175,440	0.05	-	-	Post graduate of University of California in U.S.A., The Hong Kong College of Medicine, Chairman of Cheng Shing Tai Biopharmaceutical Co., Ltd., Chairman of Da Chen Ent., Co., Ltd.	Chairman of Da Chen Ent., Co., Ltd. , Direct of Tien Sheng Broadcasting Station, Direct of Yen Sheng Broadcasting Station, Chairman of Cheng Shing Tai Biopharmaceutical Co., Ltd.

Institutional Shareholders with Holding Percentage of 10% or more or Shareholders with holding Percentage Ranked among the Top Ten

Institutional Shareholders	Main Shareholders of the Institutional Shareholder
Chuan Cheng Hat Co., Ltd.	Song-Yue Liao
Tung Hsin Trading co., Ltd.	
Jen Ai Hospital	

List of Executives and Principal Officers

As of Dec. 31, 2004

Title	Name	Date of Inauguration	Shares Owned		Shares Owned by Spouses and Minors		Shares Held under Surrogate A/C		Education & Key Past Positions	Other Positions Held Current
			No. of Shares	%	No. of Shares	%	No. of Shares	%		
President	Ying-Che chang	Jan.01,2000	1,088,156	0.34	5,100	-	-	-	Department of International Trade, Feng Chia University, Senior Executive Vice President of COTA Bank	
Chief Auditor	Yi-Hsiung Lai	Jan.01,2004	131,620	0.04	36,883	0.01	-	-	Taiwan Provincial School of Commerce of Tai-Chung., Executive Vice President of COTA Bank	
Senior Executive Vice President	Yi-Hsien Liao	Jan.01,2004	234,600	0.07	102,000	0.03	-	-	Taiwan Provincial School of Commerce of Tai-Chung., Executive Vice President of COTA Bank	
Senior Executive Vice President	Chin-Ting Chang	Jan.01,2004	206,917	0.06	-	-	-	-	NCHU's Continuing Education School, Executive Vice President of COTA Bank	
Senior Executive Vice President	Jung-Hsien Chiu	Jan.01,2004	373,149	0.11	159,619	0.05	-	-	Department of Industrial and Information Management, National Cheng Kung University, Executive Vice President of COTA Bank	
Executive Vice President & Department General Manager	Shih-Chien Chin	Jan.01,2004	101,592	0.03	86,302	0.03	-	-	Department of Applied Math., University of North Texas, Business Department General Manager of COTA Bank	
Executive Vice President & Department General Manager	Chih-Sheng Hsieh	Jan.01,2004	387,600	0.12	52,815	0.02	-	-	Department of Public Finance , Feng Chia University, Credit Management Department General Manager of COTA Bank	
Executive Vice President & Branch General Manager	Lu-Ku Wang	Jan.01,2004	107,926	0.03	1,020	-	-	-	Shin Min Commercial & Industrial Vocational Senior High School, Taichung branch General Manager of COTA Bank	
Executive Vice President & Branch General Manager	Tsai-Hsiung Liao	Jan.01,2004	1,098,339	0.34	488,967	0.15	-	-	Ming Te home Economics and Commercial Senior high school, Hsitun Branch General Manager of COTA Bank	
Executive Vice President & Department General Manager	Yun-Ching Wang	Jan.01,2004	163,200	0.05	142,800	0.04	-	-	Department of Transportation Engineering & Management, National Chiao Tung University, IT management Office General Manager of COTA Bank	
Department General Manager	Wu-Yung Chiang	Nov.01,2004	259,437	0.08	102,000	0.03	-	-	National Taichung Agricultural Senior Hing School, Nanmen Branch General Manager of COTA Bank	
Department General Manager	Chih-Hui Chen	Sep.27,2004	163,251	0.05	138,720	0.04	-	-	Department of Computer Science , Feng Chia University, Shalu Branch General Manager of COTA Bank	
Department General Manager	A-Kuai Chen	Feb.21,2000	205,693	0.06	-	-	-	-	Department of Social Science , The National Open University, Commissioner of COTA Bank	
Project Manager	Huan-Mou Cheng	Jul.01,2004	132,865	0.04	10,200	-	-	-	National Open Junior College of Continuing Education Affiliated to National Taichung Institute of Technology, NPL Management Center Project Manager of COTA Bank	
Department Deputy General	Hung-Tsang Chiang	Oct.01,2004	76,449	0.02	77,173	0.02	-	-	Department of Public Policy and Management , Supplementary Junior College of the National Open University,	

Manager									Consumer Banking Center Assistant Vice president of COTA Bank
Department Deputy General Manager	Shun-Hsien Wong	Oct.01,2004	172,094	0.05	-	-	-	-	Department of Public Finance , Feng Chia University, Consumer Banking Center Assistant Vice President of COTA Bank
Branch General Manager	Ho-Shun Chang	Apr.21,2003	126,367	0.04	12,444	-	-	-	Feng-Yuan Commercial & Vocational High School, Chungcheng Branch General Manager of COTA Bank
Branch General Manager	Jung-Keui Lu	Apr.21,2003	137,904	0.04	10,404	-	-	-	Kuang-Hwa Vocational High School of Technology, Linsheng Branch General Manager of COTA Bank
Branch General Manager	Chiang Chung Chuang	Jul.10,2002	316,495	0.10	102,000	0.03	-	-	Hsin Sheng Economics and Commercial Senior high school, Consumer Banking Center Commissioner of COTA Bank
Branch General Manager	Tai- Yu Chien	Jun.01,1999	144,799	0.04	71,400	0.02	-	-	Shin Min Commercial & Industrial Vocational Senior High School, Audit Office Researcher of COTA Bank
Branch General Manager	Min-Chang Lin	Jul.10,2002	56,140	0.02	25,500	0.01	-	-	Shin Min Commercial & Industrial Vocational Senior High School, Chungcheng Branch Deputy General Manager of COTA Bank
Branch General Manager	Hsin-The chang	Apr.21,2003	3,253	-	30,090	0.01	-	-	Departments of Accounting , Chien Kuo College of Commerce, Banking Department General Manager of COTA Bank
Branch General Manager	Chang-Lu Liu	Sep.27,2004	51,000	0.02	2,142	-	-	-	Tsao Tun Vocational School, Yuanlin Branch General Manager of COTA Bank
Branch General Manager	Tai-An Chen	Nov.08,1999	425,886	0.13	71,400	0.02	-	-	Ming Te home Economics and Commercial Senior high school, Nantun Branch General Manager of COTA Bank
Branch General Manager	Sheng-Li Hung	Nov.08,1999	178,500	0.05	102,000	0.03	-	-	National Open College of Continuing Education Affiliated to National Taichung institute of Commerce, Banking Department Deputy General Manager of COTA Bank
Branch General Manager	Hung-Ming Lai	Apr.02,2001	116,963	0.04	102,000	0.03	-	-	Department of Business Administration , National Taichung institute of Commerce,, Peitun Branch Deputy General Manager of COTA Bank
Branch General Manager	Shih-Jung Chen	Jul.10,2002	265,302	0.08	40,800	0.01	-	-	Department of Oceanography , Chinese Culture University, Credit Management Department Deputy General Manager of COTA Bank
Branch General Manager	Shih-Tsung Chou	Nov.08,1999	191,188	0.06	312,696	0.10	-	-	Department of Business Administration, The Overseas Chinese College, Chungcheng Branch Deputy General Manager of COTA Bank
Branch General Manager	Jung-Chieh Chang	Sep.27,2004	199,450	0.06	45,900	0.01	-	-	Department of Cooperative Economics, Tamkang University, Banking Department Deputy General Manager of COTA Bank
Branch General Manager	Tien-Ming Jen	Jan.01,2002	101,600	0.03	-	-	-	-	Department of Industrial Engineering , Feng Chia University, Assistant Vice President of Bank Sinopac
Branch General Manager	Kuo-Jung Lo	Mar.11,2003	91,800	0.03	-	-	-	-	Department of Public Communication, Shih Hsin University, Vice President of CTCB
Branch General Manager	Hsi-Hsien Wang	Mar.22,2004	30,600	0.01	-	-	-	-	Soochow University School of Law, Manager of CTCB

Directors' Remuneration

Unit: TWD as of Dec. 31, 2004

Title	Name	Transportation Allowance & Remuneration	Directors' Remuneration from Appropriation of Earnings	Employee Bonus from Appropriation of Earnings			Aggregate Amount of the Aforesaid Items	Total Amount / Net Income (%)	Employee Stock Options	Other Remuneration
				Cash	Stock					
					No. of Shares	Market Price				
Chairman	Chun-Tse Liao	1,545,000	608,279				2,153,279	0.0089		
Director	Wen-Hua Wu	738,000	227,849				965,849	0.0040		
Director	Chun-Chuan Wang	816,000	193,767				1,009,767	0.0042		
Director	Po-Ling Chiang	783,000	197,972				980,972	0.0041		
Director	Chan-Wen Lin	735,000	283,840				1,018,840	0.0042		
Director	Ying-Chieh Lai	609,000	229,840				838,840	0.0035		
Director	Tien-Hsiang Lin	615,000	217,668				832,668	0.0035		
Director	Yao-Ting Li	615,000	247,988				862,988	0.0036		
Director	Pi-Jung Hsieh	615,000	348,905				963,905	0.0040		
Director	Mu-Chuan Huang	259,000	197,308				456,308	0.0019		
Director	Jen Ai Hospital /Chuan-Sheng Liao	615,000	196,865				811,865	0.0034		
Director	Tung Hsin trading co., Ltd. /Tien-Sheng Liao	600,000	192,218				792,218	0.0033		
Director	Chuan Cheng Hat Co., Ltd. /Song-Yue Liao	615,000	245,553				860,553	0.0036		
Director & President	Ying-Che Chang	-	245,996				245,996	0.0010		

Supervisors' Remuneration

Unit: TWD as of Dec. 31, 2004

Title	Name	Transportation Allowance & Remuneration	Supervisors' Remuneration from Appropriation of Earnings	Aggregate Amount of the Aforesaid Items	Total Amount / Net Income (%)	Others Remuneration
Standing Supervisor	Teh-Chin Lai	822,000	210,586	1,032,586	0.0043	
Supervisor	Hui-Huang Chang	615,000	166,325	781,325	0.0032	
Supervisor	Lien-Kui Wang	615,000	182,702	797,702	0.0033	
Supervisor	Dong-Po Xie	615,000	232,496	847,496	0.0035	

2-2-3. Change in Shareholdings of Directors, Supervisors, Executives and Principal Officers

Title	Name	End of 2004		2003		Remark
		Net Change in Shareholding	Net Change in Shares Pledged	Net Change in Shareholding	Net Change in Shares Pledged	
Chairman	Chun-Tse Liao	84,185	—	—	—	Major Shareholders
Managing Director	Chun-Chuan Wand	63,280	—	140,000	—	—
Managing Director	Po-Ling Chiang	13,028	—	—	—	—
Director	Pi-Jung Hsieh	39,200	—	-1,565,639	—	—
Director	Mu-Chuan Huang	340,230	—	—	—	—
Director	Chan-Wen Lin	27,919	—	—	—	—
Director & President	Ying-Che Chang	21,336	—	303,100	—	—
Director	Ying-Chieh Lai	18,526	—	—	—	—
Director	Tien-Hsiang Lin	16,431	—	140,000	—	—
Director	Yao-Ting Li	378,710	—	355,500	—	—
Director	Chuan Cheng Hat Co., Ltd. /Song-Yue Liao	21,260	—	—	—	—
Director	Tung Hsin Trading Co., Ltd. /Tien-Sheng Liao	12,020	—	—	—	—
Director	Jen Ai Hospital /Chuan-Sheng Liao	12,820	—	—	—	—
Standing Supervisor	Teh-Chin Lai	90,205	—	—	—	—
Supervisor	Lien-Kui Wang	351,583	—	120,000	—	—
Supervisor	Dong-Po Xie	189,000	—	310,000	—	—
Supervisor	Hui-Huang Chang	7,540	—	—	—	—
Chief Auditor	Yi-Hsiung Lai	2,580	—	—	—	—
Senior Executive Vice President	Yi-Hsien Liao	4,600	—	—	—	—
Senior Executive Vice President	Chin-Ting Chang	4,057	—	—	—	—
Senior Executive Vice President	Jung-Hsien Chiu	219,179	—	—	—	—
Executive Vice President & Department General Manager	Shih-Chien Chin	1,992	—	—	—	—
Executive Vice President & Department General Manager	Chih-Sheng Hsieh	7,600	—	—	—	—
Executive Vice President & Branch General Manager	Lu-Ku Wang	36,396	—	4,050	—	—
Executive Vice President & Branch General Manager	Tsai-Hsiung Liao	95,065	—	—	—	—
Executive Vice President & Department General Manager	Yun-Ching Wang	3,200	—	—	—	—
Department General Manager	Wu-Yung Chiang	5,087	—	—	—	—
Department General Manager	Chih-Hui Chen	3,201	—	—	—	—
Department General Manager	A-Kuai Chen	4,033	—	—	—	—
Deputy Chief Auditor	Shu-Yuan Tsai	6,120	—	—	—	—
Branch General Manager	Ho-Shun Chang	2,477	—	—	—	—
Branch General Manager	Jung-Keui Lu	2,704	—	—	—	—
Branch General Manager	Chiang Chung Chuang	6,205	—	—	—	—
Branch General Manager	Tai-Yu Chien	2,839	—	—	—	—
Branch General Manager	Min-Chang Lin	1,100	—	—	—	—
Branch General Manager	Hsin-The chang	63	—	—	—	—
Branch General Manager	Chang-Lu Liu	1,000	—	—	—	—
Branch General Manager	Tai-An Chen	8,350	—	—	—	—
Branch General Manager	Sheng-Li Hung	3,500	—	—	—	—
Branch General Manager	Hung-Ming Lai	2,293	—	—	—	—
Branch General Manager	Shih-Jung Chen	5,202	—	—	—	—
Branch General Manager	Shih-Tsung Chou	3,748	—	—	—	—
Branch General Manager	Jung-Chieh Chang	3,910	—	—	—	—
Branch General Manager	Tien-Ming Jen	31,600	—	20,000	—	—
Branch General Manager	Ho-Shun Chang	31,800	—	60,000	—	—
Branch General Manager	Jung-Keui Lu	30,600	—	—	—	—

2-2-4. Consolidated Shareholdings: NONE

2-3. Capital, Shares and Dividends

2-3-1. Source of Capital

Unit: TWD

Month/Year	Issuing price (TWD)	Registered Capital		Paid-in Capital		Remark	
		Shares	Amount	Shares	Amount	Source	Other
Jan/1999	10	318,373,096	3,183,730,960	318,373,096	3,183,730,960	Transform from the shares of former Credit Cooperative	Approved under the Document No. 87736717 of MOF
Jul/2004	10	324,740,558	3,247,405,580	324,740,558	3,247,405,580	Increase from retained earnings of 63,674,620	Approved under the Document No. 0938011008 of MOF

Unit: TWD

Type of Stock	Authorized Stock Capital			Remark
	Outstanding Capital Stock (remark)	Un-issued Share	Total	
Common Stock	324,740,558	0	324,740,558	not go on the TSE/GTSM Listed Company

2-3-2. Shareholder Structure

Category	Government Agencies	Financial Institution	Other Institution	Individual	Foreign Institution and Foreigner	Total
Number of Shareholders	1	5	457	67,458	-	67,921
Number of Shares	2,040	12,933	8,046,110	316,679,475	-	324,740,558
Percentage	-	-	2.48%	97.52%	-	100%

2-3-3. Distribution of Shareholder's Equity

2-3-3-1 Common Stock/Par Value of TWD10

Tier	Number of Shareholders	Number of Shares	Percentage (%)
1~999	48,646	9,079,673	2.80
1,000~5,000	11,088	17,168,947	5.29
5,001~10,000	1,058	6,260,720	1.93
10,001~15,000	4,278	44,289,787	13.64
15,001~20,000	155	2,576,268	0.79
20,001~30,000	574	12,524,918	3.86
30,001~50,000	745	28,380,030	8.73
50,001~100,000	756	46,540,975	14.33
100,001~200,000	393	51,822,701	15.96
200,001~400,000	160	43,562,817	13.41
400,001~600,000	27	12,913,819	3.98
600,001~800,000	14	9,468,118	2.92
800,001~1,000,000	8	7,114,036	2.19
1,000,001 and above	19	33,037,749	10.17
Total	67,921	324,740,558	100.00

2-3-3-2 Preferred Stock: NONE

2-3-4. Major Shareholders

Name	Number of Shares	Percentage (%)
Chun-Tse Liao	4,293,451	1.32

Note: Disclose the ratio of holding shares above 1% or the ratio of holding shares in front of 10.

2-3-5. Book Value per Share and Earnings per Share

Unit: TWD

Item		Year		End of 2004 (Note 8) (Note 9)		2003		2002	
Market Price (Note1)	Highest		N/A		N/A		N/A		
	Lowest		N/A		N/A		N/A		
	Average		N/A		N/A		N/A		
Book Value per Share (Note2)	Before Distribution		15.74		15.56		15.38		
	After Distribution		15.50		15.30		14.90		
Earnings per Share	Weighted Average Shares		324,740,558		318,373,096		318,373,096		
	Earnings per Share (Note3)		0.74	0.72	0.66	0.65	0.69		
Dividend	Cash dividend		0.225		0.2		0.42		
	Stock Dividend	Earning	0.225		0.2		NONE		
		Capital Reserves	NONE		NONE		NONE		
	Dividend in Arrears (Note4)		N/A		N/A		N/A		
ROI Analysis	P/E Ratio (Note 5)		N/A		N/A		N/A		
	P/D Ratio (Note 6)		N/A		N/A		N/A		
	Cash Dividend Yield (Note 7)		N/A		N/A		N/A		

Note 1: List the highest and lowest market price of series years, and calculates series years market average price according to series years trading volume and price.

Note 2: According to the distribution resolution of next year's shareholder meeting and the shares have been issued at the end of year.

Note 3: List the earning per share of before the adjustment and the adjustment, if there is the situation of free share stock.

Note 4: If the certificate securities had been issued, separately expose up the unpaid dividends till the ending of year, if the unpaid dividends accumulate to have earnings year providing,

Note 5: P/E ratio = Annual average price/earnings

Note 6: P/D ration = Annual average price/dividend

Note 7: Cash dividend yield = Cash dividend/ Annual average price

Note 8: Information up to the year before the annual report is been printed.

Note 9: Distribution number is to be confirmed after the approval of board of directors and the shareholder meeting.

2-3-6. Dividend Policy

The Alternation of dividend policy will affect the market price of stock and the capability for future development. The advantages and disadvantage for that are even more difficult to anticipation. COTA Bank, former as a credit cooperative, used to pay out higher dividend. But nowadays, under intense competition banking environment, we would rather utilize dividend leverage to reach stable growth as well as increase marginal utility of capital. For the goal to align expansion of our business scale and profit and adequate capital ratio, we would adopt the surplus dividend policy.

Our dividend policy is carried out by the access of "assignable earning distribution ". After appropriate legal reserve, we distribute the earning fully to the staff and the shareholder. Our shareholders were used to acquire admirable dividend as good as other banks. But for the coming years, the operating capital become ultra essential resulted from the need for opening new branches, developing new products, cutting NPL ratio, reducing the overdue loan and growing business scale. It is helpful for COTA Bank's long-term business expansion by taking use of the accumulative legal earnings reserve.

According to article 35 of COTA Bank's articles of incorporate, earnings of fiscal year should pay taxes and offset prior year's losses and appropriate 30pct as legal reverse in turn. The remaining is regulated to distribute as follows:

- (1) Up to 10 % as dividend to the shareholder.
- (2) Up to 3% as remuneration to the director and supervisor.
- (3) 10% as bonus to staff.
- (4) Shareholder bonus.
- (5) Special reserve.

Before the legal reserve is accumulated up to the total capital, the highest cash dividend is limited to not over 15%.

2-3-7. The influence of stock dividend to market price and earning per share

As no financial forecast required being announced, no disclose need.

2-3-8. Staff Bonus and Remuneration to Director and Supervisor

In accordance to the article 35 of COTA Bank's articles of incorporate.

2-3-9.Buy Back Stock: NONE