

## Chronological Highlights

- 1998.07.27 Officially approved by Ministry of Finance with Letter Tai-Tsai-Jung-87736717 to be upgraded from “Taichung Third Credit Cooperative” to “COTA Commercial Bank Co., Ltd.”
- 1998.08.27 Set up COTA commercial bank Preparatory Committee and officially started up commercial banking office on January 1, 1999.
- 1998.08.16 General Manager Lin Chan-Wen retired.
- 1998.08.16 General Manager Chiang Po-ling took the office.
- 1999.01.01 COTA Commercial Bank Co., Ltd. Officially inaugurated business services.
- 1999.01.02 Mr. Liao Chun-Tse, Mr. Yen Chun-chi, Mr. Lin Ping-Chih, Mr. Yang Chao-Hui and Mr. Wu Wen-Hua were elected the managing directors in the first board of directors meeting of the first session, Mr. Liao Chun-Tse elected the chairman and Mr. Wang Chun-chuan appointed the General Manager.
- 1999.01.03 Started up summary foreign exchange services with trading of foreign currencies of US dollars, yen, HK dollars in cash and traveler checks.
- 1999.01.14 Held a press conference upon COTA Bank grand open.
- 1999.01.15 Hosted COTA Commercial bank grand opening cocktail.
- 1999.02.05 Started up comprehensive deposit services.
- 1999.03.16 Totally replaced stock certificates of Taichung Third Credit Cooperative into common share certificates of COTA Commercial Bank Co., Ltd.
- 1999.03.25 Donated the TWD54.2 million Taichung Third Credit Cooperative public welfare fund to COTA Cultural & Educational Foundation in full, and duly elected directors and supervisors of the Foundation.
- 1999.03.25 Started up guarantee services
- 1999.04.14 Relocated the COTA headquarters, as approved by Ministry of Finance with Letter Tai-Tsai-Jung 88112588, to 32~1 Park Avenue, Taichung on July 1.
- 1999.05.05 Held Preparatory Meeting for COTA Cultural & Educational Foundation.
- 1999.05.25 Held the Member Representative Banquet for Taichung Third Credit Cooperative.
- 1999.06.10 Signed a contract to team up with Shanghai Commercial Savings Bank to jointly promote foreign exchange services
- 1999.07.28 Teamed up with Panhsin Commercial Bank, Yanghsin Commercial Bank, Hua Tai Commercial Bank and Kaohsin Commercial Bank to jointly set up “Financial Development Alliance”
- 1999.09.03 Set up three additional branches, i.e., Changhua Branch, Yuanlin Branch and Fengyuan Branch as approved by Ministry of Finance with Letter Tai-Tsai-Jung-Tze 88744410.
- 1999.09.17 Director and General Manager Wang Chun-chuan resigned from the concurrent post of General Manager.
- 1999.11.29 The board of directors appointed Mr. Chang Ying-Che the General Manager in its 6<sup>th</sup> extraordinary meeting of the first session, to take office on January 1, 2000.

2000.01.01 General manager Chang Ying-Che took the office.

2000.01.01 COTA Bank passed test the Y2K bugs problem.

2000.04.26 Set up Fengyuan Branch

2000.05.10 COTA Bank held 2000 shareholders' meeting.

2000.05.19 Set up Changhua Branch.

2000.07.07 Set up Yuanlin Branch.

2000.10.21 Chairman of COTA Bank MR. Liao Chun-Tse was conferred an Outstanding Enterprise Leader and honorary administrator of Committee on Outstanding Enterprise Manager.

2000.11.01 Chairman of COTA Bank MR. Liao Chun-Tse was conferred an

2000.11.03 Wenhsin Branch became two summary branches as approved by Ministry of Finance with Letter Tai-Tsai-Jung-Tze 89759294.

2001.01.05 Started business for Credit card.

2001.04.02 Set up Wenhsin summary Branch and Peitun summary Branch.

2001.04.12 Peitun Branch moved to Shalu Town, Taichung country and renamed Shalu Branch.

2001.05.28 Saving Dept. became Taichung Branch as approved by Ministry of Finance with Letter Tai-Tsai-Jung 90192708.

2001.06.01 Started business of Insurance agency.

2001.06.19 Held COTA Bank 2001 shareholders' meeting and elected second session directors and supervisors.

2001.06.21 COTA Bank started Trust business as approved by Ministry of Finance with Letter Tai-Tsai-Jung (3)-Tze 90746774.

2001.07.17 COTA Bank started Internet banking services as approved by Ministry of Finance with Letter Tai-Tsai-Jung- (3)-Tze 90234040.

2001.07.25 Special Assistant Lai Te-Chiang retired.

2001.08.01 COTA Bank increased of Taipei Branch as approved by Ministry of Finance with Letter Tai-Tsai-Jung (3) 90303504.

2001.08.23 Stared Internet Banking services.

2001.09.17 Vice General Manager Wang Lien-Kuei retired.

2001.09.24 Saving dept. became Taichung Branch.

2001.09.24 Business of Corporate Banking centralized.

2001.09.28 Added Hsinchu city and Hsinchu Hsien to be business area for service as approved by Ministry of Finance with Letter Tai-Tsai-Jung (3) 90721973.

2001.10.26 COTA Bank was Rated by Taiwan Ratings co.

2001.11.09 Yuanlin Branch was broken NTD 1 billion for business of loan.

2001.12.10 Supervisor Mr. Lai Su-Lang passed away.

2001.12.31 Vice General Manager Chiang Po-ling retired. Auditor Lin Tien-Hsiang retired.

2001.01.01 Mr. Liao Chun-Tse, Mr. Wang Chun-chuan, Mr. Wu Wen-Hua, Mr. Chiang Po-ling and Mr. Lin Ping-Chih were elected the managing directors in the first board of directors meeting of the

second session. Mr. Liao Chun-Tse elected the chairman.

2002.02.01 Set up Consumer Banking center and Dunning center, and business of dunning centralized.

2002.02.01 Credit card center was merged into Consumer Banking center.

2002.03.11 Set up Taipei Branch.

2002.03.11 Chairman of COTA Bank MR. Liao Chun-Tse was conferred an honorary consultant of The Republic of Honduras Honduras consulate general Taipei office.

2002.04.01 Started car loans by Consumer banking center.

2002.05.09 COTA Bank held 2002 shareholders' meeting.

2002.06.27 Added Taoyuan hsien to be business area for service as approved by Ministry of Finance with Letter Tai-Tsai-Jung- (3)-Tze 0913000230.

2002.08.12 Chairman of COTA Bank MR. Liao Chun-Tse was conferred an Outstanding Businessman in the 3rd session.

2002.09.01 Stared index-linked home loan services

2002.09.16 Started Cash card services by Consumer Banking center.

2002.10.02 Started Trust business.

2003.02.17 Zhongzheng Branch moved to Taoyuan city and renamed Taohyuan Branch, Wenhsin summary Branch moved to old Zhongzheng Branch address and renamed Zhongzheng summary Branch as approved by Ministry of Finance with Letter Tai-Tsai-Jung- (3)-Tze 0920005698.

2003.02.19 Started phone marketing by Trust Dept.

2003.04.18 General Manager of COTA Bank MR. Chang Ying-Che was conferred an Outstanding Enterprise Manager.

2003.04.21 Zhongzheng summary Branch renamed for running.

2003.05.06 COTA Bank held 2003 shareholders' meeting.

2003.05.31 Director Lin Ping-Chih demised.

2003.06.19 Standing Supervisor Lin Chia-Chu passed away.

2003.07.25 Set up Taoyuan Branch.

2003.09.16 Added Taipei and Taipei hsien to be business area for service as approved by as approved by Ministry of Finance with Letter Tai-Tsai-Jung- (3)-Tze 0920033399.

2003.10.20 Director Liao Chun-Chao passed away.

2003.11.21 COTA Bank was Rated by Taiwan Ratings co.

2003.12.08 Stared offset interest-free home loans.

2003.12.20 Held ocean concert in rest-station of Qingshui.

2003.12.26 COTA Bank was selected the director of Taiwan cooperative bank.

2003.12.31 The profit in business of insurance agency was broken NTD10 million.

2004.01.01 Started up chip ATM cards services.

2004.01.14 Expanded service of credit card consuming detail search of online banking.

2004.01.15 Got re-circulating ATM online.

2004.02.16 Broad bank network in the banks.

2004.05.04 Provided personnel training for account officer.

2004.05.07 COTA Bank held 93<sup>rd</sup> shareholder annual meeting.

2004.07.01 Established financial consultants of portfolio management.

2004.07.05 Renewed overall our computer systems.

2004.07.06 Allowed to enlarge our business scale-Taipei City by Financial Supervisory Commission FSC letter ruling (3)0930022905.

2004.07.15 COTA Bank 92<sup>nd</sup> financial year was the basis day of surplus earnings increment to issue the new stocks assignment.

2004.07.27 Relocated Sha-Lu branch, as approved by financial supervisory commission with FSC letter ruling (3)0930023291, to Panchiao branch.

2004.08.01 Senior Executive Vice President Huang Mu-Chuan retired.

2004.09.01 Centralized cases of collateral security to review department.  
Set up Newsletter service operation system on line.

2004.10.01 TAIEX Index Fund Transaction System of trust department was on line officially.

2004.10.26 The last credit rating of COTA Bank was issued by Moody's Investors Service:  
Long term rating of banking deposit is from Baa2.tw to A3.tw  
Short term rating of banking deposit is tw-2

2004.11.04 The 58<sup>th</sup> Financial Commerce Champion was made award to General Manager Chang Ying-Che.

2004.11.09 Director Wu Wen-Hua relieved the responsibility.

2004.11.11 Panchiao branch opened

2004.11.24 Financial Supervisory Commission approved COTA Bank to set up International Banking Department.

2004.12.22 The last credit rating of COTA Bank was issued by Taiwan Ratings Company:  
Long term rating of liabilities is from twBB+ to twBBB+  
Short term rating of liabilities is from twB to twA-2  
Prospect for rating was stable

2004.12.30 All ATMs, matched with the next generation chip ATM card specification, were finished changing.