

中華民國101年報
2012 ANNUAL REPORT

彰化銀行
CHANG HWA BANK

中華民國101年報
ANNUAL REPORT 2012



Our Glories & Awards

- The Global TOP 500 Banks
(For 4 consecutive years 2010 – 2013)
~ The Banker Magazine
- Top-performing bank in SME lending
(Session 7)
- Financial Fraud Prevention and Control
The Excellent Financial Institution Award &
The Excellent Financial Outstanding
Practitioner Award
~ Financial Supervisory Commission
- 2012 Security Award
~ Joint Credit Information Corporation (JCIC)
- Best Foreign Exchange Service Bank
in Taiwan
- Best Domestic Provider of FX Service in
Taiwan
~ Asiamoney Magazine
- Financial XML Business
- Laurel Wreath Award
- Eagle Award
- Award for Best System Stability
~ The Bankers Association of the Republic of
China (BAROC)
- CG6005 Corporate Governance System
Evaluation Certification
(The first state-owned bank to receive this
honor)
~ Taiwan Corporate Governance Association (TCGA)
- Pan Dragon Award – Happiness Company
- Golden Eagle Award – Responsibility and
Devotion
(The state-owned bank to win both the two
championships)
~ China Productivity Center (CPC)



我們的榮耀

- 「全球500大金融品牌」
(99年-102年連續四年入選)
~ 英國銀行家雜誌
- 中小企業放款績效甲等(第七期)
- 防制金融詐騙
「績優金融機構獎」&「績優從業
人員獎」
~ 金融監督管理委員會
- 101年度金安獎
~ 財團法人金融聯合徵信中心
- 「臺灣最佳外匯服務銀行」
- 「臺灣最佳外匯交易銀行」
~ 亞洲貨幣雜誌
- 金融XML業務
- 「桂冠獎」
- 「鷹揚獎」
- 「系統穩定獎」
~ 中華民國銀行公會
- 「CG6005公司治理評量認證」
(泛官股銀行首家通過)
~ 證交所委託中華公司治理協會辦理
- 「磐龍獎—幸福企業」
- 「金鷹獎—盡責奉獻」
(泛官股銀行雙冠軍)
~ 中國生產力中心



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Names of Exchanges Where Overseas Securities Are Listed and Methods of Inquiry : None.

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致股東報告書

Letter to Shareholders



董事長

陳淮舟

Chairman

Julius Chen

依行政院主計總處於民國(以下同)102年2月22日發布之「國民所得統計及國內經濟情勢展望」，引述101年(西元2012年)各國官方資料，其中中國大陸因投資、消費、工業生產成長速度持續回落，第1、2、3季GDP逐季下滑，分別為8.1%、7.6%及7.4%，經中國大陸陸續發布穩定經濟增長政策，以及受惠於歐美聖誕假期前拉貨潮的挹注，帶動第4季內外需穩定成長，工業生產、出口明顯反彈，使得全年成長約為7.8%。美國因就業市場持續好轉，以及低利率推波助瀾下，加速房地產和消費增長，導致前3季經濟成長呈現溫和復甦，分別達2.4%、2.1%、2.6%；惟財政懸崖協商尚無實質性進展，造成企業、民間信心趨於保守，因此全年成長僅為2.2%。日本因受災後重建和寬鬆貨幣政策影響，經濟數據表現不差，加上基期較低，使得第1、2季GDP成長3.4%、3.8%，惟下半年受到全球景氣不明、電力供給不足，以及消費信心滑落等影響，導致出口、生產萎縮以及消費不振，第3季經濟增長轉為0.4%，全年僅為1.9%。歐盟區因歐債危機持續升高，打擊企業與消費信心，經濟陷萎縮，第2、3季GDP分別為-0.3%、-0.4%，

According to the official data quoted in the “National Income and Economic Outlook Report” published by the Directorate-General of Budget, Accounting, and Statistics, Executive Yuan, on February 22, 2013, GDP growth in Mainland China was concluded at 8.1% in the first quarter, 7.6% in the second, and 7.4% in the third quarter of 2012. This data reflects a consecutive slowdown due to reduced investment, consumption, and production activities. It was not until the fourth quarter when the Chinese government implemented its economic stability policy, coupled with the boost in demand around Christmas, that stimulated production and export activities in the fourth quarter, and held the full year growth at 7.8%. In the United States, rising employment figures in a low-interest environment had been favorable to the real estate and consumer market, which supported the country’s recovery throughout the first three quarters at a rate of 2.4%, 2.1%, and 2.6%, respectively. However, the U.S. government’s efforts to resolve the fiscal cliff produced no real progress, which caused both public and corporate confidence to be more conservative, and resulted in a growth of merely 2.2% for the whole year. Japan, on the other hand, rebounded significantly during the first and second quarters with GDP growth totaling 3.4% and 3.8%, respectively, driven by post-disaster reconstruction demands and the government’s expansionary monetary policy. However, the second half of 2012 was troubled by world-wide uncertainty, lack of power supply, and reduced consumer confidence that caused exports, production, and a decrease in domestic consumption. As a result, economic growth was reduced to 0.4% in the third quarter, and 1.9% for the whole year. The EU, after showing positive growth in the first quarter, experienced declines in the second and third quarter with GDP growth rates concluded at -0.3% and -0.4%, respectively, as European debt concerns emerged once again to undermine investor and consumer confidence. Despite the efforts made by the European Central Bank (ECB) in the fourth quarter to relieve the European debt problems, including the use of Outright Monetary Transactions (OMTs) and the Single Supervisory Mechanism (SSM), the risk of default was never entirely resolved. In addition, Europe was also troubled by severe unemployment and a decline in the Purchasing Manager Index (PMI) that resulted in a GDP decline of -0.3% for the whole year.

The domestic economy was largely affected by the worldwide recession in 2012 and produced a marginal growth of 1.26% for the whole year, according to the data public by the Directorate-General of Budget, Accounting, and Statistics, Executive Yuan, on February 22, 2013. Being an export-driven economy, Taiwan was especially sensitive to the loss of economic momentum across the world, and the situation worsened as cross-strait relations became competitive rather than complementary. Real growth of exports and imports totaled to 0.13% and -1.87%, respectively, for the whole year. Private consumption grew marginally by 1.49% in real terms, which had been a direct result of reduced real wages and loss of wealth in the

為第1季(正成長)以來連續兩季負成長；第4季雖因歐洲中央銀行(European Central Bank, ECB)推出直接貨幣交易(Outright Monetary Transactions, OMTs)及單一監管機制(Single Supervisory Mechanism, SSM)，讓歐債危機暫露曙光，但仍難以完全去除歐債疑慮，加上製造業、服務業採購經理人指數(Purchasing Manager Index, PMI)出現下滑，失業問題嚴重，全年經濟轉為負成長，為-0.3%。

國內經濟方面，因全球經濟成長減緩，依行政院主計總處102年2月22日發布之上述資料顯示，101年經濟成長率僅為1.26%。其中出口在全球景氣走緩，以及兩岸產業關係由互補轉為互競，動能嚴重不足，使得全年輸出入實質成長率分別為0.13%、-1.87%；民間消費受到股票市值與實質薪資同步縮水，消費意願下滑，實質成長率僅為1.49%；固定投資方面，受限於全球經濟不確定風險升高，產業投資趨於保守而呈現-4.39%的衰退。物價方面，因全球對原物料需求減弱，使得躉售物價指數(WPI)下滑1.16%；消費者物價指數(CPI)則受到油電價格調漲，以及天候不穩，增加1.93%，逼近中央銀行2%的通膨目標區。利率方面，由於通膨存在上行風險和房價處於高檔，加以考量歐債危機和美國財政懸崖影響，全球與臺灣仍面臨高度不確定性，使得中央銀行依舊維持利率不變，國內重貼現率、擔保放款融通利率，以及短期融通利率仍維持在1.875%、2.25%及4.125%。匯率方面，上半年因歐元區政經情勢極不穩定，市場信心低迷，資金開始流向美元；加以國內證所稅問題，讓台股承受相當大壓力，外資持續匯出，新臺幣回貶。不過隨著歐美日實施寬鬆貨幣政策，新臺幣出現升值空間，升破30元大關，惟臺灣出口表現尚未回穩，新臺幣走強，恐不利出口競爭力，因此新臺幣兌美元也轉為震盪整理，升值空間受限。

綜上，因歐洲主權債務問題尚為惡化態勢，且美國經濟改善速度遲緩，中國大陸經濟降溫，全球景氣成長力道仍屬疲弱。而受全球經濟走緩影響，我國國際貿易成長減弱，擠壓出口成長空間，加以消費信心低迷，致出口及消費表現均不如預期，連帶削弱銀行業獲利能力。

縱然如此，本行在全體員工共同努力之下，101年仍然交出優秀的成績單，累積稅前盈餘新臺幣(以下同)102.09億元，使本行連續3年獲利超過100億元；在資產品質方面，逾期放款比率降至0.33%，呆帳覆蓋率提升至



President

Chu-Lieh Tarn

總經理

唐楚烈

stock market. Capital investments declined by -4.39% as companies became wary towards rising uncertainties around the world. With regards to the price of goods, the lessened demands for commodities throughout the world caused the Wholesale Price Index (WPI) to fall by 1.16%; whereas the Consumer Price Index (CPI) increased by 1.93%, closing in on the Central Bank's 2% inflationary threshold, following a series of gasoline and power price adjustments and unstable climate. With regard to interest rates, the Central Bank was constantly in a dilemma to control upside risks of inflation and housing prices, while in the meantime providing liquidity in the face of the ongoing debt crisis in Europe and the fiscal cliff in the U.S. In the end, the Central Bank maintained interest rates unchanged with the rediscount rate kept at 1.875%, the rate on accommodations with collateral at 2.25%, and rate on accommodations without collateral at 4.125%. In terms of currency values, the political and economic instability seen in the EU during the first half had caused investors to embrace the U.S. dollar. In Taiwan, disputes over whether to impose capital gains tax on securities transactions had undermined the performance of the stock market, therefore causing foreign capital to withdraw and the NTD to weaken. However, the NTD strengthened later to less than NTD 30 to a U.S. dollar later in the year, as Europe, USA and Japan all escalated their expansionary monetary policies. Eventually, this provoked intervention from the Central Bank under the concern that a strengthened currency may prove detrimental

361.03%。在此感謝股東們對本行長期以來之支持與勉勵，未來本行將廣續精益求精，追求卓越。茲將本行101年度營業結果，102年度營業計畫，未來發展策略，受到外部競爭環境、法規環境及總體經營環境之影響暨最近一次信用評等情形分別概述如下：

一、101年度營業結果

(一) 公司組織變化情形

1. 本行於101年4月2日在授信管理處轄下增設6個「區域審核中心」，將原屬6個區營運處管轄之「企業金融風險管理組」及「個人金融風險管理組」，改隸屬授信管理處所轄之「區域審核中心」，俾符合風險管理獨立原則，以充分發揮風險控制效能。
2. 本行於101年8月15日成立「卡片業務營運中心」，將原本分散於各單位之信用卡相關業務集中化處理，以提高工作效率並擷節作業成本。

(二) 營業計畫及經營策略實施成果

1. 企業授信業務：

- (1) 開辦「提升景氣非中小企業專案貸款」、「中小企業購置節約能源設備優惠貸款」、「企業小頭家貸款」及「岡山本洲工業區專案貸款」等企業貸款。
- (2) 增加國際應收帳款合作之進口帳款承購商(泰國及美國各1家)。

2. 個人授信業務：

開辦「青年築夢創業啟動金貸款」、「101年度青年安心成家前二年零利率購置住宅貸款」、「101年度住宅補貼購置及修繕貸款」及「高雄市促進在地就業青年首次購屋貸款」等個人貸款，並針對公教人員房屋貸款提供「第一年度住宅地震保險專案」。

3. 聯貸業務：

101年完成簽約之主辦及共同主辦聯貸案共33件；聯貸授信業務(含主辦及參貸)平均餘額為1,419.2億元，較100年度成長2.9%；淨利息收入(NII) 14.78億元，較上年微幅成長0.6%；手續費收益為0.59億元。

4. 存款業務：

- (1) 開辦「小資存款」及「自動櫃員機企業存款服務」。
- (2) 新增OBU人民幣為「外匯活期存款利率優惠授權標準」適用幣別。

to the competitiveness of exported goods, and hence limited the upside potential of the NTD.

Overall, the global economy was still in a relatively fragile state as the European debt problem remained largely unresolved, if not worse, while the U.S. has made sluggish improvements to its economy and Mainland China experienced a cool down in its growth. The slowdown in the global economy had weakened Taiwan's trade with foreign partners, particularly in terms of exports. Adding to that was the loss of consumer confidence that undermined the profitability of the entire banking industry.

Despite the prevailing challenges, however, Chang Hwa Bank (the Bank) still delivered exceptional results in 2012 thanks to the efforts of its employees, with cumulative pre-tax earnings totaling to NTD 10.209 billion, making it the third consecutive year that the Bank has earned more than NTD 10 billion. Improvements were also seen in terms of asset quality, as the NPL ratio was reduced to 0.33%, and the coverage ratio increased to 361.03%. We thank all our shareholders for the long-term support and encouragement they have given to us, and the Bank will continue to strive for excellence in the future. The impacts of our operating performance in 2012, highlights of business operation plans for 2013, development strategy, external competitive environment, regulatory environment, macroeconomic environment, and the latest credit ratings are illustrated as follows:

A. Operating Performance in 2012

a. Changes to the organization

1. The Bank made several changes to its organization on April 2, 2012, including the creation of six "Lending Regional Centers" under its Credit Management Division, while subjecting both the "Corporate Finance Risk Management Section" and "Personal Finance Risk Management Section" under the governance of the new Lending Regional Centers, instead of the six Commercial Regional Centers as they used to be. This arrangement was made to promote independent and more effective risk management.
2. The Bank created a "Card Management Center" on August 15, 2012, to achieve centralized management of all credit cards issued, as opposed to having credit cards managed by the respective product teams as they used to be. This change was made to achieve higher working efficiency and to reduce operating costs.

b. Implementation Results of Business Plans and Strategies

1. Corporate banking:

- (1) A number of corporate financing schemes were introduced, including "Non-SME Stimulative Lending Scheme," "SME Energy-saving Equipment Financing Scheme," "Business Venture Financing Scheme," and "Ben-Chou Industrial Park Lending Scheme."

- (3) 推出OBU「人民幣超優利」定存優惠專案活動。
5. 信用卡業務：
- 發行「JCB悠遊聯名卡」及「Visa金融卡」試營運通過，並舉辦信用卡「樂活健康送」滿額贈及集體抽活動、與百貨合作刷卡滿額送及與各大飯店聯合推出卡友住宿優惠等行銷活動。
6. 匯兌業務：
- (1) 全行升格為外匯指定單位，其中63家全功能外匯指定單位及121家匯兌外匯指定單位。
- (2) 與中國銀行及中國工商銀行簽訂人民幣清算協議、與德國商業銀行合作歐元全額到付匯款服務，並推出勞工匯款「匯款送好禮」行銷活動。
- (3) 昆山分行於101年10月22日正式開辦大陸臺資企業人民幣業務，係首家於長江三角洲開辦大陸臺資企業人民幣業務之臺資銀行。
7. 信託業務：
- (1) 本行101年新上架國內基金45檔、國外基金49檔；截至101年底止，總計銷售國內基金528檔、國外基金857檔，供客戶作多元投資選擇。
- (2) 新增募集保管4檔國內基金，銷售金額43.96億元，占總募集金額之40.52%，本行國內基金保管規模在同業排行第4名。
- (3) 101年舉辦24場理財講座，來客數約2,500人次，客戶滿意度平均超過9成。
8. 電子銀行業務：
- (1) 本行行動網銀於101年2月1日正式上線，係整合金融資訊、證券服務、生活資訊、帳務服務及客戶服務之5大功能，客戶持智慧型手機下載行動網銀軟體服務，即可享有便利之金融服務。
- (2) 為提供商家客戶收款服務，本行運用網路ATM架構，規劃「Web ATM」、「繳費網」及「網路ATM線上代收款」，俾因應網路購物之小額付款交易。
9. 資訊業務：
- (1) 本行資訊系統通過101年度ISO 27001複評認證。
- (2) 持續推動各項資訊系統建置及新種業務系統之開發。
- (2) Increased the cooperation of international factoring of import factors (one in Thailand and one in the U.S.).
2. Consumer banking:
- Introduced a number of personal lending programs including the "Youth Venture Startup Fund," "2012 Mortgage loans for Youths - Zero Interest in the First Two Years," "2012 Loans for Housing Allowance and Repair," and "Kaohsiung City First-Time Home Owner's Mortgage." For public officials and teachers, the "First-Year Residential Earthquake Insurance" was offered as part of the Bank's housing loan service.
3. Syndicated loans:
- A total of 33 syndicated loans were finalized in 2012 for which the Bank acted as the leading or one of the leading banks. Syndicated loan business (including leading and participating roles): average balance of NTD 141.92 billion, a growth of 2.9% compared with 2011. Net interest income (NII) was NTD 1.478 billion, increasing slightly by 0.6% over the previous year. Fee income was NTD 59 million.
4. Deposits:
- (1) Introduced "Youth Deposit" and "Corporate ATM Deposit" services.
- (2) Added RMB current deposits booked under OBU as one of the "Privileged Interest Rate Currencies."
- (3) Launched "Privileged Rate RMB Time Deposit" under OBU.
5. Credit card business:
- Passed trial runs for "JCB-Metro Co-brand Card" and "Visa ATM Card." Launched the "LOHAS Campaign" that rewarded cardholders with complimentary gifts and promotional activities for spendings above a certain amount. Collaborated with departmental stores and hotels to offer shopping and accommodation discounts.
6. Remittances:
- (1) The Bank has evolved to become a full-fledged foreign currency service provider, with 63 full-service foreign currency units and 121 foreign exchange units located throughout Taiwan.
- (2) An RMB settlement agreement was signed with Bank of China (BOC) and Industrial and Commercial Bank of China (ICBC) to enable RMB services; whereas further collaboration with Commerzbank of Germany has allowed transfers in Euro to be received in full by payees, and the "Transfer a Nice Gift" marketing campaign was organized to promote worker fund transfers.
- (3) Kunshan Branch officially began offering RMB services to Taiwanese enterprises operating in Mainland China on October 22, 2012. This made Chang Hwa Bank the first Taiwanese bank to offer RMB services to Taiwanese enterprises on the Yangtze River Delta.

- (3)強化資訊基礎架構系統，擴增國外分行系統，提升系統運作效率。
10. 風險管理：
- (1)建置完成本行101年風險胃納聲明，俾使本行各種營業項目、管理活動與風險胃納指標一致，並符合金融監理及公司治理之規定。
- (2)訂定「辦理有欠正常授信戶評估作業細則」，俾使本行辦理有欠正常授信評估作業，具一致性之定義範圍及作業程序。
- (3)完成本行房貸申請評分卡與行為評分卡之系統試評作業，並規劃執行系統導入與模型監控流程，以落實房貸業務之貸前衡量與貸後監控。
11. 不良債權管理：
- 101年12月底逾期放款金額為37.44億元，逾期放款比率為0.33%，呆帳覆蓋率為361.03%。
12. 人力資源管理：
- (1)秉持適才適所原則及公平合理之績效考核與獎懲政策，提升用人效益，激勵員工士氣。
- (2)配合業務發展辦理人才培訓，強化人力素質與企業競爭力。
- (3)101年辦理員工優惠退職方案，計有73名符合優惠退職資格，並自102年1月1日起生效，以加速員工新陳代謝，有效擷節用人成本。
13. 國內分行增設：
- 新設歸仁分行及五分埔分行，擴展本行營業據點；並完成北門分行及恆春分行遷址繼續營業。
14. 海外分行增設：
- (1)持續拓展海外版圖，積極向越南政府申請設立河內分行，及於101年7月18日向柬埔寨國家銀行遞送設立金邊分行申請文件。
- (2)101年全體海外分行稅前盈餘為14.66億元，較100年成長40.67%。
15. 獲獎表現：
- (1)連續四年(99年~102年)入選英國金融時報集團旗下「銀行家雜誌」(the banker)評比全球前500大銀行。
- (2)榮獲金融監督管理委員會(以下稱金管會)評選為辦理中小企業放款績效甲等(第七期)。
7. Trust business:
- (1) In 2012, the Bank added 45 new domestic funds and 49 new offshore funds to the product portfolio. As at the end of 2012, the Bank had a total of 528 domestic funds and 857 offshore funds distributed to the market, giving investors a broad range of selections to choose from.
- (2) In addition, the Bank held custody of 4 new domestic funds offered during the year, which amounted to NTD 4.396 billion and represented 40.52% of total amount offered. In terms of assets under custody, the Bank ranked 4th among local peers.
- (3) 24 financial seminars were organized in 2012, which attracted an audience of 2,500 people, and averaged a satisfaction rate of above 90%.
8. E-banking business:
- (1) The Bank's mobile banking network was officially commissioned on February 1, 2012. The system offers 5 main functions: financial information, securities transactions, life finances, account management, and customer service. As the system became available, customers were given the convenience to access financial services anywhere using smartphones by downloading the appropriate mobile banking application.
- (2) In order to help retail merchants collect payments from their buyers, the Bank has extended the functions of its online ATM system to offer "Web ATM," "E-payment," and "Online ATM Collection" services to cope with the growing demands for online shopping.
9. Information Technology services:
- (1) The Bank's information system had passed the ISO 27001 reassessment conducted in 2012.
- (2) Continued efforts in implementing various information systems, while developing new systems to support new services.
- (3) Enhanced information infrastructure with the implementation of the overseas branches banking system to raise overall system efficiency.
10. Risk Management:
- (1) Implemented the Bank's 2012 risk appetite statement so that every business and management activity was properly aligned with the target risk appetite, therefore ensuring compliance with financial supervisory regulations and best corporate governance practices.
- (2) Established the "Abnormal Credit Customer Evaluation Policy" as means of implementing consistent definitions and procedures for managing customers who demonstrate unsatisfactory credit conduct.
- (3) Completed trial runs for the Bank's mortgage scorecard and behavior scorecard, and planned for system implementation as well as procedures for monitoring model performance, thereby ensuring

- (3)獲財團法人金融聯合徵信中心頒發「101年度金安獎」，致力執行信用資訊安全控管機制及提升報送資料之品質，俾維護客戶個人資料之安全。

16. 參與社會公益活動：

- (1)協助推動「臺中市文化藝術巡禮活動」，以寓教於樂之方式，深入鄰里和社區，推廣文化藝術展演及落實文化紮根理念。
- (2)參與「2012臺灣燈會」活動，並捐贈「財團法人台灣兒童暨家庭扶助基金會」、「林口長庚紀念醫院兒童醫院」龍年小提燈。
- (3)捐助「2012年亞洲財務學會暨臺灣財務金融學會聯席國際學術研討會」，以支持我國財務金融學術研究。
- (4)於中秋連續假期間，響應「關燈節能」活動，以推廣節能減碳環保概念。
- (5)捐助「振興醫療財團法人振興醫院心聲專戶」，以幫助先天疾病者及早獲得妥善醫療。
- (6)捐助「2012『為愛，走一里路』年終感恩活動」，以協助推廣安寧療護及幫助末期病人獲得妥善醫療照顧。

(三) 預算執行情形

1. 存款營運量(不含郵匯局轉存款)為1,289,948,269千元，達成預算目標之97.75%。
2. 放款營運量為1,145,694,507千元，達成預算目標之98.89%。
3. 買賣外匯業務為美金140,006,641千元，達成預算目標之79.90%。
4. 證券經紀業務量為47,335,680千元，達成預算目標之60.40%。
5. 財富管理業務為78,848,376千元，達成預算目標之86.47%。
6. 卡片業務(刷卡量)為9,978,953千元，達成預算目標之125.53%。

(四) 財務收支及獲利能力分析

1. 利息淨收益：15,869,725千元。
2. 利息以外淨收益：9,111,933千元。
3. 淨收益：24,981,658千元。
4. 呆帳費用：1,645,871千元。

sound pre-lending assessments and post-lending management.

11.Non-performing loan management:

As of the end of December 2012 the total amount of non-performing loans was NT\$3.744 billion, with an NPL ratio of 0.33%; the coverage ratio was 361.03%.

12.Human resources management:

(1) The Bank adheres to the principles of appointing the best talent for the tasks at hand and of adopting fair and reasonable performance appraisal and reward/penalty policies to enhance the effectiveness of employees and to boost their morale.

(2) To support our business development, the Bank conducts personnel training to strengthen the quality of our human resources and corporate competitiveness.

(3) In 2012, the Bank offered a privileged retirement package to which a total of 73 employees were eligible. The package became effective on January 1, 2013 and was designed to keep the company fresh with new energy while tailoring personnel costs.

13.New domestic branches:

The Guiren and Wufenpu Branches were added to expand business coverage. The Peimen and Hengchun Branches were also moved to new locations where they continue their business activities.

14.New overseas branches:

(1) The Bank was active in exploring overseas businesses and had submitted requests to the Vietnamese Government for the establishment of Hanoi Branch, followed by requests to the National Bank of Cambodia on July 18, 2012 for the Phnom Penh Branch.

(2) Pre-tax earnings from overseas branches totaled NTD 1.466 billion in 2012, which represented a 40.67% growth over 2011.

15.Awards received:

(1) For 4 consecutive years (2010 - 2013) the Bank has been named one of the global top 500 banks by The Banker magazine published by UK's Financial Times Group.

(2) The Bank was rated by the Financial Supervisory Commission (FSC) as the top-performing bank in SME lending (Session 7).

(3) The Bank received the "2012 Security Award" from Joint Credit Information Corporation (JCIC) for its commitment in credit information security and continued improvement toward enhancing the quality of reported data.

16.Participation in public interest activities:

(1) The Bank assisted in the organization of "Taichung City Culture and Arts Festival", an event aimed to promote cultural and artistic performance deep within the community in a manner that was educational and entertaining.

5. 營業費用：13,126,982千元。
6. 稅前淨利：10,208,805千元。
7. 所得稅費用：1,738,055千元。
8. 稅後淨利：8,470,750千元。
9. 每股稅後盈餘：1.16元。
10. 稅後淨利占平均資產總額比率(ROA)為0.53%。
11. 稅後淨利占平均股東權益比率(ROE)為8.49%。

(五) 研究發展狀況

1. 國內外經濟情勢分析及產業動態研究：

全球金融市場瞬息萬變，為精準掌握各國政經情況與產業發展趨勢，本行持續進行國內外重要經濟情勢分析及產業動態研究，並加強重點產業概況之監控，暨積極掌握經營環境關鍵轉折，定期透過視訊會議方式提供各區營運處及各營業單位，俾利業務之推展。

2. 撰擬業務研究發展報告：

本行針對當前業務經營與金融相關議題，經各管理單位提供研究題目，由員工進行研究，撰擬業務研究發展報告，101年共計25篇，典藏於本行圖書室供本行員工隨時取閱，俾汲取新知，提升專業技能。

3. 鼓勵員工提案：

提供獎金鼓勵員工踴躍提案，對業務興革提出建言，101年共計6個提案獲業務部門採納，對作業流程之改善頗具助益。

二、102年度營業計畫概要

(一) 經營方針及重要之經營政策

1. 存款業務：

優先吸收活期性存款，爭取成為客戶主要往來銀行，以提高存款規模。

2. 授信業務：

提升中小企業放款比例，拉高本行利差，並減少低利放款，避免低利競爭；慎選優質授信案件，改善利差；提升海外分行授信業務承作量。

3. 外匯業務：

深耕既有外匯客戶，積極開拓新客戶，加強宣導國內分行多選用海外分行辦理轉匯業務，以提升海外分行外匯業務承作量；擴建整合通匯網，提供完善財務金融服務，滿足客戶買賣外匯需求與規避匯率風險。

(2) The Bank participated in the "2012 Taiwan Lantern Festival" event, and donated dragon lanterns to "Taiwan Fund for Children and Families" and "Chang Gung Children's Hospital."

(3) Donations were made to the "2012 Joint Seminar of the Asian Finance Association and Taiwan Finance Association" as a support to the nation's financial research.

(4) The Bank had shown its support to the "Lights Out" event during the Mid Autumn holidays as means of promoting energy conservation and carbon reduction.

(5) Donations were made to the "Cheng Hsin General Hospital Account" to help patients with congenital illness obtain the needed treatment.

(6) Donations were made to the "2012 Walk for Love" event to promote palliative care and help patients with terminal illness obtain the needed healthcare services.

c. Budget Execution

1. The total deposit volume (excluding the deposit transferred from postal savings) reached NT\$1,289,948,269 thousand or 97.75% of the original budget target.

2. The total loans volume was NT\$1,145,694,507 thousand or 98.89% of the original budget target.

3. The foreign exchange transactions totaled US\$140,006,641 thousand amounting to 79.90% of the original budget target.

4. The securities brokering transactions totaled NT\$47,335,680 thousand or 60.40% of the original budget target.

5. The wealth management business volume was NT\$78,848,376 thousand or 86.47% of the original budget target.

6. The total card transaction volume (retail spend) reached NT\$9,978,953 thousand representing 125.53% of the original target.

d. Revenues, Expenses, and Profitability Analysis

1. Net interest revenue: NT\$15,869,725 thousand

2. Net non-interest revenue: NT\$9,111,933 thousand

3. Net revenue: NT\$24,981,658 thousand

4. Provision for loan losses: NT\$1,645,871 thousand

5. Operating expenses: NT\$13,126,982 thousand

6. Earning Before Tax: NT\$10,208,805 thousand

7. Tax expenses: NT\$1,738,055 thousand

8. Net income: NT\$8,470,750 thousand

9. After tax EPS: NT\$1.16

10. Net income was equivalent to 0.53% (ROA) of the averaged total asset value.

11. Net income was equivalent to 8.49% (ROE) of the averaged equity.

e. Research and Development Status

1. Economic and industry analysis:

The world's financial market has become more unpredictable and changeable year after year. In an attempt to grasp the ongoing economic, political, and

4. 財務交易業務：
適時調節投資組合部位，積極參與兩岸特色金融市場；因應全球經濟展望，低利率低波動現況，交易部位區間操作，養券部位波段操作，並積極參與初級投標。
 5. 信託/財富管理業務：
聚焦國內外基金銷售，擴大基金保管規模；提高基金業務規模與手續費收入，結合核心業務進行共同行銷。
 6. 卡片業務：
善用本行存戶既有資源，加強異業結盟，提高流通卡數及刷卡金額。
 7. 電子商務/網路銀行業務：
積極開發多樣化電子通路商品，以提升電子通路客群及移轉臨櫃交易至電子通路交易。
 8. 海外拓展業務：
布局中國大陸及東南亞市場，積極籌設海外分行。
 9. 營運管理業務：
 - (1)積極培養金融專業人才，充分運用人力資源，以達適才適所之人力願景。
 - (2)維持適足自有資本，以強化資產負債管理與資本規劃，支援業務永續發展。
 - (3)落實公司治理，在健全之管理制度與監控機制下，進行各項營運活動，確保股東權益，善盡企業社會責任。
 10. 風險管理業務：
落實全行風險管理文化，提高風險控管能力。
 11. 後勤管理業務：
 - (1)提升作業效率，逐步推動各項業務e化，以支援前臺業務發展。
 - (2)提升稽核人員專業素質，落實自行查核工作，強化內部稽核品質。
 - (3)因應金融業正式採用國際會計準則IFRSs編製財務報告，持續執行IFRSs轉換計畫，並進行調整與改善，以確認財務報告之表達與揭露符合IFRSs規定。
- (二) 預期營業目標
1. 存款營運量：1,353,824,333千元。
 2. 放款營運量：1,200,236,088千元。

industrial developments around the world, the Bank has invested extensively in relevant researches and closely monitored ongoing industry developments. These efforts were aimed to identify turning points in the business environment, and any findings were communicated to various offices and business units on a regular basis using video conferencing.

2. Business research and development reports:
The Bank's management had identified prevailing issues relating to business operations and the financial environment, and assigned the issues to employees for research. A total of 25 studies were completed in 2012. The research was conducted in the Bank's library and made accessible by all employees, thereby promoting new knowledge and professional skills.
3. Employee incentive proposals:
Rewards were offered as incentives for employees who expressed ideas about how the Bank may improve its business performance. A total of six proposals were accepted by business departments in 2012, which had proven to be effective in enhancing existing procedures.

B. Highlights of Business Operation Plans for 2013

- a. Business Directions and Operation Policies
 1. Deposits:
Adopt pro-active measures to attract current deposits and to become our customers' primary banking partner.
 2. Credit business:
Increase the weight of SME lending for the higher spread involved, while reducing low-margin loans to avoid price competition. Selectively lend to quality credit customers to improve interest spread. Increase the volume of credit businesses conducted by overseas branches.
 3. Foreign currencies:
The Bank strengthens its relationships with existing FX clients while simultaneously expanding its customer base. The Bank will promote awareness among domestic branches to make use of overseas branches when transferring foreign currencies, therefore increasing the volume of foreign currency transactions conducted by overseas branches. Broaden and integrate the existing correspondent banking network to offer more comprehensive financial services, while satisfying customers' needs for foreign currency and hedging.
 4. Treasury transactions:
Flexibly adjust the investment portfolio and actively participate in the cross-strait financial market. In response to the prospects of the global economy and the prevailing low-interest environment, the Bank adopts interval trading, rang trading and actively participates on primary issue securities.

3. 買賣外匯業務：美金153,945,464千元。
4. 證券經紀業務：49,100,000千元。
5. 財富管理業務：120,000,000千元。
6. 卡片業務(刷卡量)：12,003,092千元。

三、未來發展策略

(一) 存款業務

1. 開辦黃金存摺業務，提供客戶多元化資產配置管道。
2. 掌握人民幣業務商機，吸收人民幣存款。

(二) 授信業務

1. 積極拓展中小企業業務，提供整合性行銷，提高中小企業授信移送財團法人中小企業信用保證基金比率；持續開發各項個人之擔保及信用貸款商品，提升市場占有率。
2. 拓展國際應收帳款業務範疇，開辦進口帳款承購業務。

(三) 外匯業務

擴建通匯網點，發展有效通匯關係，與存匯行、通匯行合作，引薦相關金融商品；積極評估於全球主要金融地區設立分支機構之可行性，以拓展海外金融市場。

(四) 財務交易業務

積極參與兩岸特色金融市場，投資人民幣債券及行銷；推展人民幣相關之衍生性金融商品，提供客戶人民幣匯率、利率之避險工具。

(五) 財富管理業務

推展財富管理業務，提升手續費收入占整體營收比重；規劃增設理財旗艦店及理財中心，擴編理財專員，強化服務素質與專業職能，提供客戶更臻完善之投資理財服務。

(六) 信託業務

1. 以擴大金錢信託業務、國內外基金銷售規模之方式，積極爭取基金保管業務；並推展客製化信託商品服務。
2. 設立證券投資顧問部門，提供投資分析意見或推介建議，以擴大金錢信託業務規模。

(七) 電子商務/網路銀行業務

推動中國大陸網路銀行建置及香港分行網路銀行升

5. Trust / Wealth management:

Focus on the sale of domestic and offshore funds while increasing the size of assets under custody. Raise the size of assets under management for higher fee income, and integrate the Bank's core businesses for joint marketing.

6. Cards:

Maximize the potential of the Bank's existing deposit customers by engaging in cross-industry alliances that increase the number of cards issue and the amount spend.

7. E-commerce / Online banking:

Develop a wide variety of products tailored for electronic channels, which not only increase the number of e-channel customers but also relieve much of the needs for counter services.

8. Overseas businesses:

Expand the Mainland China and Southeast Asian markets through active branch establishment.

9. Operational management:

- (1) Nurture professional financial talent and make efficient allocation of human resources, thereby aligning employees' duties to their strengths.
- (2) Maintain adequate capital, enhance asset and liability management, and refine capital planning to support sustainable business development.
- (3) Take pragmatic steps toward corporate governance and conduct various business activities under robust supervision, thereby securing shareholder interest while fulfilling corporate social responsibility.

10. Risk management operations:

Implement sound risk management culture throughout the Bank and enhance risk management capabilities.

11. Back-end operations:

- (1) Raise operating efficiency by promoting electronic processes for various operations and thereby supporting the growth of front-end businesses.
- (2) Improve the professional standards of audit personnel and promote self-audit as a viable tool for enhancing internal audit quality.
- (3) Continue proceeding with the IFRSs adoption plan, as the financial industry begin implementing the International Financial Reporting Standards (IFRSs) when preparing financial reports. Several adjustments and improvements are made to the plan to ensure that the presentation and disclosures made in financial reports do comply with IFRSs.

b. Business Operation Targets

1. Deposit Volume:
NT\$1,353,824,333 thousand
2. Loans Volume:
NT\$1,200,236,088 thousand
3. Foreign Exchange Transactions:
US\$153,945,464 thousand
4. Securities Brokerage Transactions:
NT\$49,100,000 thousand

級專案；整合電子通路臺、外幣代收代付業務；擴增客服中心服務項目，以提升客服中心服務效能。

(八) 營運管理業務

1. 持續透過多元管道，加強員工國際金融專業知識及語言能力，提升人力素質，以有效因應全球化與高度競爭之金融環境。
2. 持續提升本行資訊揭露透明度，以達成優異之公司治理標準。
3. 落實資產活化政策，以達地盡其利之目的，對於經管之不動產採取改建、出租、與都市更新實施者洽商合作計畫、或與建築開發公司洽談合作興建計畫等方式，有效增進資產價值及提升運用效能。
4. 積極兼採多元追償及催收方式，定期追蹤回收進度並輔以獎勵制度激勵催收人員，積極收回呆帳款項，清理逾期放款，以提升本行授信資產品質。

(九) 風險管理業務

1. 檢視信用風險組合管理之管控機制，對產業別之集中度風險適度修訂風險管理限額，以有效掌握整體授信組合之信用風險；並持續檢視各項風險管理政策，全面檢討現行授信政策之管理內涵，配合實際業務調整、相關法規遵循及系統建置，進行必要之編修。
2. 針對特殊產業開發專屬之E-Loan信用評等系統，以確保評等等級穩定度與模型效度。
3. 持續強化授信資產品質，降低違約損失；調整放款結構，提升授信利差。

(十) 後勤管理業務

1. 針對人力密集、具規模經濟作業項目，廣續規劃採行集中化作業；對於不宜採行集中化之作業項目，藉由系統功能提升，減少人工作業，簡化流程並提升作業效益。
2. 因應時代潮流提升資訊技術，加強資訊及網路安全，確保客戶交易安全。
3. 因應金融環境丕變及資訊科技發展趨勢，將內部稽核工作，由執行確認性之查核，轉型為預作預防性之監視，俾積極控制可能發生之風險，並隨時提供管理階層內部控制制度是否有效運作及改進建議。

5. Wealth Management Transactions:
NT\$120,000,000 thousand
6. Credit Card (Transaction Amount):
NT\$12,003,092 thousand

C. Development Strategy

- a. Deposits
 1. Introducing the Gold Account as a viable addition to customers' asset allocation.
 2. Source RMB deposits and capture business opportunities made available by the deregulation of RMB currency.
- b. Credit business
 1. Explore SME lending opportunities using an integrated marketing approach. Increase the percentage of SME loans guaranteed by the Small and Medium Enterprise Credit guaranty Fund. Develop secured and unsecured personal loans, and aim to achieve higher market share.
 2. Expand the scope of existing international factoring services with the introduction of import factoring.
- c. Foreign currencies
Strengthen the correspondent banking network and relationship, work with foreign deposit banks and correspondent banks for financial product referral. Explore the feasibility of establishing branches in the world's major financial hubs as means of tapping into the overseas financial market.
- d. Treasury transactions
Actively participate in the cross-strait financial market; invest and market RMB-denominated bonds. Introduce financial derivatives relating to the RMB currency and offer hedging instruments to help manage exchange rate and interest rate risks associated with the currency.
- e. Wealth Management Transactions
Promote wealth management services and increase the weight of fee income in overall revenue. Establish a financial service headquarters, recruit financial advisory talent, and enhance service capabilities to more profoundly address customers' needs.
- f. Trust business
 1. Explore custodianship opportunities by promoting money trust services and increasing the sale of domestic/offshore funds. Offer customized trust products and services.
 2. Establish a securities investment consultation department that specializes in offering investment analyses and recommendations, which can be used to support the growth of money trust services.
- g. E-commerce / Online banking
Create an Internet banking network tailored for Chinese customers, while upgrading the online banking platform currently offered by the Hong Kong Branch. Construct an integrated platform for the collection and payment of NTD and other foreign currencies. Broaden the range of services delivered through the customer service center and improve service efficiency.

四、受到外部競爭環境、法規環境及總體經營環境之影響

(一) 外部競爭環境

中央銀行與中國人民銀行於101年8月31日簽署「海峽兩岸貨幣清算合作備忘錄」(以下稱合作備忘錄)，並於簽署60天內完成相關準備後，兩岸貨幣清算機制即正式建立。隨著兩岸貨幣清算機制之建立，人民幣在臺灣地區之管理，準用管理外匯條例有關之規定，國際金融業務分行(OBU)及外匯指定銀行(DBU)無須再向主管機關申請許可，即得依該規定辦理人民幣業務。對於銀行業者而言，合作備忘錄之簽署及兩岸貨幣清算機制之建立，將促進兩岸間金融活動加速發展，帶動各項金融商機，有利銀行業營運並提升競爭力。

(二) 法規環境

1. 個人資料保護法於99年5月26日修正公布，除第6條(特殊敏感資料)及第54條(補行告知義務)因爭議仍大，尚未施行外，其餘條文自101年10月1日起施行；另，法務部亦公布個人資料保護法施行細則，同步於101年10月1日實施。綜觀個人資料保護法雖強化個人資料保護內涵，惟亦提升銀行業者遵循法規之成本及提高業者與其負責人所應負之法律責任，爰本行將致力於保護客戶之個人資料，以落實法令遵循。

2. 金融消費者保護法於100年6月29日制定公布，並經行政院核定自100年12月30日起施行。嗣金管會於100年12月31日成立評議中心，作為金融消費爭議之爭議處理專責機構。

鑑於評議中心針對申訴案件所作出一定金額以下之評議結果係採強制賠付機制，乃改變原依訴訟程序解決爭議之機制，故銀行業者應本於職掌確實掌握金融消費者保護法及相關法規命令之規定意旨，期能有效避免金融消費爭議之發生，對於已發生之申訴案件，亦應主動積極即時與金融消費者溝通協調處理，以落實消費者合法權益之保護，提升顧客滿意度及維護企業形象。

3. 美國「外國帳戶稅收遵從法」(Foreign Account Tax Compliance Act, 下稱FATCA)於102年1月1日生效，銀行業者須面臨遵循FATCA所規定之各項義務，包含辨識美國帳戶、申報美國帳戶資料及懲罰性稅款

h. Operational management

1. Raise employees' financial knowledge, language skills, and service capabilities through a variety of channels, in order to accommodate the globalized and highly competitive environment.
2. Continue raising the transparency of information disclosed to achieve sound corporate governance.
3. Achieve full utilization of assets held on hand to derive maximal benefits. For real estate properties under management, the Bank will adopt a variety of value-adding solutions such as construction, leasing, participation in city renewals, and cooperation with professional developers to maximize gains.
4. Adopt a broad variety of pro-active debt collection strategies; monitor debt recovery progress on a regular basis and offer incentives to collectors for recovering bad loans; resolve overdue loans to improve the Bank's asset quality.

i. Risk management operations

1. Review the portfolio management approach currently adopted for monitoring credit risks. Adjust risk limits on industry concentration to effectively control the risks of the credit portfolio. Review other risk management policies within the Bank as well as the rationale behind each policy. Revise wherever necessary to accommodate business practices and develop monitoring systems to ensure regulatory compliance.
2. The E-Loan credit rating system has been developed for specific industries in order to ensure the appropriateness of ratings given and the effectiveness of the models.
3. Continue enhancing the quality of the credit portfolio and reduce losses due to default. Adjust the lending structure for exposures to higher credit spreads.

j. Back-end operations

1. Adopt centralized processing for highly manual works and for services that have the potential to achieve economies of scale. For operations which centralized processing is unsuitable, the Bank will focus on improving system functions and simplifying procedures to cut down the amount of manual works involved.
2. Upgrade to the latest information technology to accommodate the changing trends. Enhance information and network security to give customers a safe transaction environment.
3. In light of the ongoing changes in the financial environment and the latest information technology, the Bank will be adjusting its internal audit functions more towards preventive monitoring instead of conducting post-transaction audits as it used to be, and therefore taking initiative to control the likely risks before they materialize while keeping the management up to date on the effectiveness of existing internal control policies.

之扣繳等，將使銀行業者面臨營運成本大增及提供客戶資料予美國之適法性等問題，對銀行業經營產生衝擊。未來銀行業者究應如何遵循FATCA相關規定，因事涉政府機關未來所採行之政策，對銀行業者而言，恐將縮短遵循FATCA相關規定之各項準備工作時程，使得銀行業者承受壓力日增。

(三) 總體經營環境

展望今(102)年，全球經濟仍存在不確定風險，惟受到美國聯邦準備理事會(Fed)、歐洲中央銀行(ECB)、日本中央銀行(BOJ)相繼擴大寬鬆貨幣政策影響，主要經濟體已漸露回穩曙光，可望帶動國內經濟景氣緩步復甦，有助於企業資金需求成長與民眾消費力道提升，加上金管會多項人民幣相關業務之開放，將使得銀行業者在企業金融業務與財富管理業務方面受惠。本行為妥善因應國內外經濟情勢，並符合金融監理規範要求，將繼續秉持「服務、效率、創新」之經營理念，以兼顧客戶、股東與員工之權益為宗旨，提升服務品質、避免客訴爭議發生、深化客戶關係、積極開發新種業務、發揮整合行銷綜效、加強內稽內控與風險控管、嚴謹授信案件之徵信調查及授信審核、優化資產品質及資產運用效益、落實執行對金融消費者保護及個人資料保護、健全公司治理及善盡企業社會責任，期以最具前瞻性之策略，擴大經營規模並強化國際競爭力，積極布局，掌握先機，採正確之策略，以成為臺灣最佳銀行，並追求最高獲利，達成永續發展之目標。

D. The Impact of the External Competitive Environment, Regulatory Environment, and Macroeconomic Environment

a. External Competitive Environment

The Central Bank of R.O.C. and The People's Bank of China signed the "Memorandum of Understanding for Cross-strait Currency Settlement" (MOU) on August 31, 2012. After 60 days of preparation, the cross-strait currency settlement system was officially established. This currency settlement system had allowed the RMB currency to be subjected under the governance of foreign currency regulations when circulating in Taiwan. Offshore Banking Units (OBU) and Domestic Banking Units (DBU) need not obtain additional permits from the authority before offering RMB services. As far as the Banking industry is concerned, the MOU and the cross-strait currency settlement system will give rise to new financial opportunities between China and Taiwan, while offering better prospects and greater competitiveness to all those involved.

b. Regulatory Environment

1. The Personal Information Protection Act was last revised and pronounced on May 26, 2010. The majority of the regulation had become effective since October 1, 2012, with the exception of Article 6 (sensitive information) and Article 54 (duty to inform), which remain disputable to this date. In addition, the Ministry of Justice had also stipulated the Enforcement Rules of The Personal Information Protection Act since October 1, 2012. Although the Personal Information Protection Act does indeed impose greater protection over customer information, it also increases compliance costs for banking institutions and imposes greater legal responsibilities to the management. In light of this new act, the Bank will commit itself in protecting customers' personal information to ensure compliance.

2. The Financial Consumer Protection Act was established on June 29, 2011, and later enacted by the Executive Yuan to take effect since December 30, 2011. On December 31, 2011, the Financial Supervisory Commission created the Financial Ombudsman Institution to specialize in resolving disputes over consumer finance.

Unlike how financial disputes used to be settled through proper litigation procedures, the Financial Ombudsman Institution is vested with the authority to mandate compensations up to a certain amount if the dispute is ruled in favor of the consumer. As a result, banks are required to fully understand the terms and rationale of the Financial Consumer Protection Act to avoid disputes. For claims that have already been made, the Bank will take initiative to resolve disputes in a manner that protects consumers' rightful interests, ensure customer satisfaction, and preserve the Bank's corporate image.

3. The U.S. Foreign Account Tax Compliance Act (FATCA) came to effect on January 1, 2013. Banks are now required to fulfill several obligations under FATCA, which include identifying U.S. account holders, reporting information on U.S. account holders, and collecting tax penalties if any. This gives rise to a number of problems including a significant increase in cost and the legitimacy of disclosing customers' information to the U.S. authority, which pose challenges to the Banking industry as a whole. Banking institutions will need to find ways to satisfy FATCA requirements in the future, and because this is an eminent government policy soon to be effected, it gives banks little time to prepare and ensure compliance.
- c. Macroeconomic Environment
The world was still filled with uncertainties as we approached 2013, but three of the world's largest economies have all shown signs of recovery following prolonged expansionary monetary policies from the Fed, the ECB, and the BOJ. This may hopefully bring the domestic economy to its recovery and bring opportunities to the Bank's corporate finance and wealth management segments, as companies

require more capital for growth and consumers become more willing to spend, while the Financial Supervisory Commission further deregulates the RMB currency. In response to changes in the domestic and the world economy, as well as the upcoming regulatory requirements, the Bank will stay committed to its business philosophy centered around service, efficiency, and innovation, and aim to act in the best interest of customers, shareholders, and employees while striving to improve service quality, avoid consumer disputes, anchor customer relationship, develop new business varieties, maximize group synergy, enhance internal and risk control, exercise stringent credit assessments, optimize asset quality and allocation, protect consumers and customers' personal information, develop robust corporate governance and fulfill corporate social responsibility. By executing visionary strategies, we aim to become Taiwan's most preferred bank with world-class competitiveness, delivering top-notch profitability and ensuring business sustainability.

五、最近一次信用評等結果

E. Latest Credit Ratings

信評機構 Rating Agency	發布日期 Release Date	國際評等 Global Rating		國內評等 National Rating		展望 Outlook
		長期 Long-term	短期 Short-term	長期 Long-term	短期 Short-term	
穆迪 Moody's	102/1	A3	P-2	---	---	穩定 Stable
惠譽 Fitch Ratings	102/4	BBB+	F2	AA-(twn)	F1+(twn)	穩定 Stable
中華信評 Taiwan Ratings	101/11	---	---	twAA	twA-1+	穩定 Stable
標準普爾 S&P	101/11	BBB+	A-2	---	---	穩定 Stable

董事長

陳淮舟

Chairman

Julius Chen

總經理

唐楚烈

President

Tang Chuli

銀行簡介

Bank Overview

- 18 一、設立日期
A. Re-registered Date
- 18 二、銀行沿革
B. The Bank's Development History



銀行簡介

Bank Overview

一、設立日期

設立登記日期：民國39年7月

公司統一編號：51811609

二、銀行沿革

本行創設於民國(以下同)前7年(公元1905年)6月5日，由彰化吳汝祥先生糾合中部地方士紳，集資貳拾貳萬圓，充為股本。於當年發起組織設立「株式會社彰化銀行」，設總行於彰化，是為本行發軔之始，迄今已一百零七週年。

前2年(公元1910年)本行為適應當時環境需要，將總行遷設今臺中市，積極拓展業務，凡臺灣各重要繁盛地區，均分設營業機構，營業網分布全臺。

34年10月25日臺灣光復，35年10月16日本行成立彰化商業銀行籌備處，由林獻堂先生擔任籌備主任，並由政府接收日籍股東之股份。36年2月舉行創立股東大會，由董事會推選林獻堂先生為董事長。同年3月1日正式改組成立彰化商業銀行，資本總額定為舊臺幣壹仟伍佰萬元。

38年6月臺灣實施幣制改革，發行新臺幣，39年12月本行將資本總額調整為新臺幣貳佰肆拾萬元。86年12月，臺灣省政府將其持有之本行普通股股票進行公開招募，以執行公營事業民營化之政策。87年1月1日正式改制民營。

本行為因應金融業跨業經營以提升競爭力之經營趨勢，分別於90年1月12日第19屆第2次董事會及91年11月14日第19屆第80次常務董事會決議通過，以轉投資方式成立「彰銀人身保險代理人股份有限公司」及「彰銀保險經紀人股份有限公司」，俾符合「消費金融、複合商品、全方位理財」之市場需求，並於建構「一次購足」環境之目標下，提供客戶完整之金融保險諮詢與銷售服務。

94年本行辦理國內現金增資私募發行拾肆億股乙種記名式特別股，由台新金融控股股份有限公司得標，現金增資基準日為94年10月3日。增資後實收資本總額為新臺幣陸佰參拾伍億玖仟肆佰柒拾伍萬陸仟元，台新金融控股股份有限公司持有本行22.01%之股權，成為本行最大股東。

至101年底，本行額定資本總額為新臺幣捌佰億元，實收資本總額為新臺幣柒佰貳拾肆億貳仟壹佰壹拾壹萬參仟玖佰貳拾元，為國內資本雄厚，基礎穩固之銀行。

A. Re-registered Date

Re-registered Date : July 1950

ID: 51811609

B. The Bank's Development History

The origin of Chang Hwa Bank (the Bank) dates back to the colonial period under Japan's governance when Wu Ju-Hsiang founded the Kabushiki Kaisha Shoka Ginko in Chang Hwa on June 5, 1905, with an initial capital of 220,000 Japanese yen raised from local businessmen and landlords. In 2005, CHB celebrated its centennial anniversary.

Kabushiki Kaisha Shoka Ginko relocated its head office from Chang Hwa to Taichung in 1910 to better coordinate its expansion efforts of setting up branches and offices in all major cities in Taiwan.

After Taiwan was restored to the ROC government on October 25, 1945, the Bank's predecessor established a preparatory office to reorganize as today's Chang Hwa Bank. After the Taiwan provincial government took control of Japanese shareholdings in Kabushiki Kaisha Shoka Ginko, the preparatory office conducted the Bank's first shareholders' meeting in February 1947, which elected Chang Hwa Bank's first directors and supervisors under a new government. The new board elected the preparatory office's head Ling Hsien-Tang as the Bank's first chairman. Chang Hwa Bank was formally re-incorporated under ROC Law on March 1, 1947, with an initial capital of 15 million Taiwanese yuan.

In June 1949, the Taiwan provincial government replaced the Taiwanese yuan with the New Taiwan dollar. The Bank adjusted its registered capital accordingly to NT\$2.4 million in December 1950. In December 1997, the Taiwan provincial government made public its shareholdings in the Bank in line with the government's policy of financial privatization. The Bank was officially privatized on January 1, 1998.

In response to the trend of the financial industry venturing into other business sectors to raise competitiveness, the Bank established "CHB Life Insurance Agency Co., Ltd." and "CHB Insurance Brokerage Co., Ltd." via joint ventures following the resolutions passed at the 2nd session of the 19th Board of Directors meeting and at the 80th session of the 19th Managing Directors' meeting held on January 12, 2001 and November 14, 2002, respectively, in order to meet the market demand for "consumer finance, combination products and a full range of financial services" and to provide customers with comprehensive financial and insurance advisory and sales services under the objective of creating a "one-stop shopping" environment.

In 2005, the Bank carried out a 1.4 billion Type-B preferred shares cash capital increase via private placement. Taishin Financial Holdings Co., Ltd.(TSFHC) won the bidding in the competition, with the cash capital increase date of record set for October 3, 2005. After the capital increase, the Bank had registered capital of NT\$63,594,756,000 and TSFHC became the Bank's largest shareholder with a 22.01% stake.

At the end of 2012, the Bank's authorized capital stood at NT\$80,000,000,000, and the Bank's registered capital stood at NT\$72,421,113,920. The Bank is one of the leading banks in Taiwan in terms of paid-in capital and sound financial structure.

公司治理報告

Corporate Governance Report

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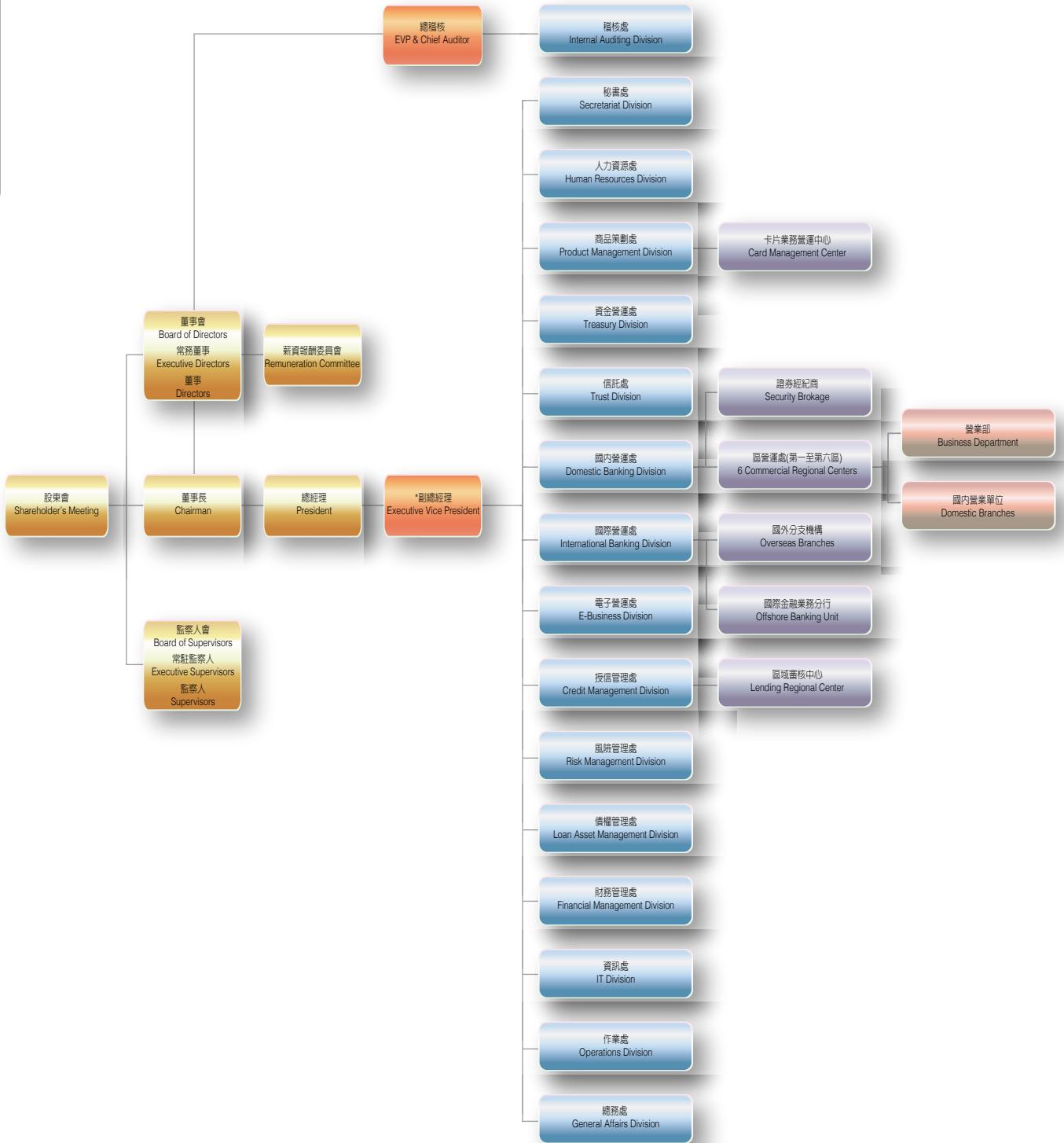
公司治理報告 Corporate Governance Report

一、銀行組織

A. Organization

(一) 組織系統圖

a. Organization Chart



* 人數由董事會視實際業務需要定之。
Quorum will be decided by the Board of Directors depends on business necessity.

本行經營團隊

Management Team of CHB



董事長
Chairman

陳淮舟
Julius Chen



總經理
President

唐楚烈
Chu-Lieh Tarng



總稽核
EVP&Chief Auditor

林碭力
Diao-Li Lin



副總經理
EVP

施建安
James Shih



副總經理
EVP

賴昭吟
Carol Lai



副總經理
EVP

陳金英
Chin-Ying(Anita) Chen



副總經理
EVP

黃漢青
Paul H.C. Huang

(二)主要部門所營業務

1. 董事會稽核處：

辦理主管機關規定之一般查核、專案查核及為本行業務需要之業務抽查，覆查內、外部稽核檢查意見之改善情形，不良授信轉銷呆帳之查核，重大偶發及投訴案件之調查，以及其他依規應查核之事項；另協助董事會及管理階層查核及評估內部控制制度是否有效運作，並適時提供改進建議。

2. 秘書處：

設公司事務科、文書科、股務科、法規遵循科、法務科及公共關係科。分別掌理下列事項：

- (1) 就本行公司事務，發展符合國際最佳慣例及公司治理原則之章程、管理策略及組織架構，提升本行營運效益及競爭力。
- (2) 就本行公務文書事務，有效管理公務文件、營業證照及公務印鑑，暨正確處理向主管機關申辦各項登記事務。
- (3) 就本行股務事務，處理與股務代理機構間之溝通聯繫事宜，督促股務代理機構提供股東高品質之股務服務。
- (4) 就本行法規遵循事務，制定符合法規及金融市場慣例之法規遵循政策。
- (5) 就本行法律事務，協助各單位制定約據並提供各單位法律意見，發展法律教育，衡平本行與客戶或其他當事人權益。
- (6) 就本行公共關係事務，藉由媒體對外界適當傳達本行經營發展之訊息，維持本行正面形象。

b. Major Business of Each Division

1. Internal Auditing Division:

Performs general audits and specific audits as stipulated by the competent authorities, and random inspections on various business aspects as required; verifies improvements made by audited departments in line with internal and external audit opinions; audits non-performing loan charge-offs; investigates material incidents and complaints; and conducts audits on other areas as deemed necessary. The department also assists the board of directors and the management in assessing the effectiveness of internal control policies, and recommends improvements wherever appropriate.

2. Secretariat Division:

Secretariat Division consisted of Corporate Strategy Section、Secretariat Section、Shareholders' Service Section、Compliance Section、Legal Affairs Section and Public Relations Section.

- (1) Develops Articles of Incorporation, management strategies and organizational structures that conform to the best international standards of practice and corporate governance principles, to enhance the Bank's competitiveness.
- (2) Responsible for maintaining documentation within the Bank, which involves exercising effective management over official correspondences, business licenses and uses of common seals, while ensuring that proper registrations are made to the competent authorities.
- (3) Engages and communicates with share administration agencies; exercises supervision over share administration agencies to ensure top-quality services for the Bank's shareholders.
- (4) Establishes compliance policies that conform to the latest regulations and financial practices.
- (5) Assists in the Bank's legal affairs by drafting contractual clauses, offering legal opinions, promoting legal awareness, and balancing the Bank's interests with those of the customers or other parties.
- (6) Manages the Bank's public relations; maintains favorable corporate image by communicating the Bank's business philosophy through proper media channels.

3. 人力資源處：

設人力規劃科、人力行政科、教育訓練科、績效管理科及獎酬管理科。分別掌理下列事項：

- (1) 發展與實行全行人力資源策略、政策與程序。
- (2) 辦理各項人力行政事務。
- (3) 擬訂員工教育訓練計畫，提升員工專業技能。
- (4) 制定員工績效標準，定期考核並區分員工績效表現結果。
- (5) 員工薪酬福利制度之規劃與執行。

4. 商品策劃處：

設企業金融科、個人金融科、外匯商品科、存款匯兌科、研究企劃科、廣告文宣科及卡片業務營運中心。分別掌理下列事項：

- (1) 企業金融授信、個人金融授信、外匯、存款、匯兌、保管及代理等商品資料之蒐集、評估與分析，以便進行新商品之開發。
- (2) 擬訂市場策略，包括區隔目標客戶市場，訂定行銷計畫、商品價格，以實現各市場區隔之目標與獲利。
- (3) 訂定及修訂各項商品業務規範、處理程序及相關約據。
- (4) 規劃、擬訂及協調本行前臺單位發展策略，國內、外經濟、各行業相關資料蒐集及研析，調查研究相關業務市場及客戶。
- (5) 發展、制定、協調、執行內、外部溝通及廣告文宣計畫，製作廣告文宣。

卡片業務營運中心設商品企劃科、行銷推展科、徵信審核科、作業管理科及交易管理科。分別掌理下列事項：

- (1) 負責卡片商品(包括信用卡、消費扣款之晶片金融卡及簽帳金融卡)開發及維護、訂定卡片商品價格。
- (2) 擬訂及修訂卡片業務規定、處理程序及相關契約。
- (3) 卡片業務行銷規劃與推展、額度在一定金額以上之信用卡案件審核及定期覆審。
- (4) 卡片業務作業流程後臺作業；規劃、擬訂並執行卡片業務之交易風險管理。

3. Human Resources Division:

Human Resources Division consisted of Manpower Planning Section、General Administration Section、Training & Development Section、Management Development & Performance Appraisal Section and Incentive Compensation Section.

- (1) Develops and executes human resource strategies, policies, and procedures throughout the entire bank.
- (2) Performs administrative affairs on human resources.
- (3) Outlines personnel training programs to improve employee skills.
- (4) Defines performance standards for employees of all levels; conducts regular appraisals and distinguishes employee performance results.
- (5) Plans and executes employee compensation and welfare policies.

4. Product Management Division:

Product Management Division consisted of Corporate Finance Section、Consumer Finance Section、FX Products Section、Liability Products Section、Planning Section、Advertising Section and Card Management Center(CMC);

- (1) Gathers, assesses and analyzes information on products that are currently available in the market, from corporate banking, personal banking, foreign currencies, deposits, remittance to custodian services and commissioned distribution, therefore enabling new product development.
- (2) Outlines market strategies that include identifying target customers, developing marketing plans, setting product prices, (and) achieving sales and profit targets of each market segment.
- (3) Develops and revises business guidelines, processes, and contractual terms of various products.
- (4) Plans and coordinates development strategies for the Bank's front-office; gathers and analyzes data on domestic and foreign economies as well as industry trends; conducts customer surveys and market research on various business sectors.
- (5) Co-ordinates internal and external communication; develops advertisements and promotional plans.

CMC consisted of CMC Product Planning Section、CMC Marketing Section、CMC Card Approval Section、CMC Operation Management Section and CMC Trading Management Section.

- (1) Develops card products (including credit cards, Smart Pay cards and debit cards) and sets product pricing.
- (2) Creates and revises card product policies, procedures, and contracts.
- (3) Develops and executes card marketing campaigns; responsible for the approval and regular review of credit cards that exceed certain limits.
- (4) Performs back-end operations for the card business; plans and executes transaction risk management for the card business.

5. 資金營運處：

設資金科、權益證券科、固定收益科、金融交易科、金融商品科、金融行銷科及清算科。分別掌理下列事項：

- (1) 本行臺、外幣資金之營運調撥管理，確保資金之流動性。
- (2) 從事金融市場之短、中、長期投資組合操作。
- (3) 健全長期股權投資之有效配置與管理。
- (4) 控管本行外匯部位。
- (5) 負責各項財務金融商品(Treasury Products)之研發、行銷及推展，以滿足客戶避險、財務規劃之需求。

6. 信託處：

設商品科、作業科、保管科、管理科及投資顧問科。分別掌理下列事項：

- (1) 信託商品之研發、行銷策略之規劃、信託業務之作業與信託資產之保管。
- (2) 訂定信託商品與服務之價格，以有效控制成本，開創利基市場。
- (3) 督導與管理營業單位之信託業務。
- (4) 各項信託商品業務規定、處理程序及相關約據之擬訂及修訂。
- (5) 證券投資顧問業務。

7. 國內營運處：

設業務推展科、營運管理科、應收帳款行銷科、財富管理科、證券科及聯貸業務科。分別掌理下列事項：

- (1) 臺、外幣及財富管理等各項業務行銷策略之執行與推展。
- (2) 督導管理臺、外幣及財富管理等各項業務預算，以營運效率與成本控制，降低營運成本，提升經營效能。
- (3) 追蹤、檢討臺、外幣及財富管理等各項業務執行成果。
- (4) 營業據點及自動化服務設備之增設、遷移與裁撤規劃。
- (5) 證券經紀商營運管理。

5. Treasury Division:

Treasury Division consisted of Funding Section、Equity Securities Section、Fixed Income Section、FX & IR Section、Treasury Products Section、Treasury Marketing Section and Settlements Section.

- (1) Arranges funding for NTD and foreign currencies to ensure liquidity within the Bank.
- (2) Conducts short-term, medium-term, and long-term investments within the financial market.
- (3) Responsible for the effective allocation and management of long-term equity investments.
- (4) Controls the Bank's foreign currency positions.
- (5) Responsible for the R&D, marketing, and promotion of treasury products to complement customers' financial plans and satisfy their hedging needs.

6. Trust Division:

Trust Division consisted of Product Development Section、Operations Section、Custody Service Section、Trust Management Section and Investment Consulting Section.

- (1) Responsible for R&D, marketing, and operations of trust products, and the custody of entrusted assets.
- (2) Sets prices on trust products and services; ensures effective cost control; explores niche markets.
- (3) Supervises and administrates operations of the trust business.
- (4) Outlines and revises policies, procedures, and contractual terms for trust products.
- (5) Engages in securities investment consulting services.

7. Domestic Banking Division:

Domestic Banking Division consisted of Business Sales & Promotion Section、Business Analysis & Management Section、Factoring Marketing Section、Wealth Management Section、Securities Section and Syndicated Loans Section.

- (1) Executes marketing strategies for NTD, foreign currency, and wealth management businesses.
- (2) Supervises budgets for NTD, foreign currency and wealth management businesses; reduces operating costs and improves business performance by implementing efficient operations and cost controls.
- (3) Reviews performance results in NTD, foreign currency and wealth management businesses.
- (4) Plans for the installation, relocation, and dismissal of offices and automated service equipment.
- (5) Supervises the securities brokerage business.

- (6) 督導、管理區營運處各項業務之經營，核定區營運處及國內營業單位臺、外幣及財富管理等各項業務銷售目標及監測其績效。
- (7) 籌組本行主辦之聯貸案件，並執行聯貸相關行政管理工作。
8. 國際營運處：
- 設國外業務科、金融同業業務科、進出口作業科、外匯存匯作業科及外匯管理科。分別掌理下列事項：
- (1) 擬訂國外分支機構及國際金融業務分行短、中期發展策略與業務方針，俾達成營運及管理任務。
- (2) 國內、外金融同業(包括存匯行、通匯行)通匯金融網絡之建立與管理。
- (3) 協助國內營業單位向主管機關申請外匯指定單位之設置、遷移或裁撤，並督導及協助國內營業單位達成進出口、匯兌業務目標等相關事宜；及辦理國外分支機構之設置、遷移與裁撤規劃，並核定國外分支機構業務目標及監測其績效。
- (4) 負責存款、匯兌、進出口等外匯業務後臺作業之管理及操作，使後臺作業達到資訊化及效率化。
9. 電子營運處：
- 設電子通路規劃科、電子通路行銷科及客服中心科。分別掌理下列事項：
- (1) 電子通路發展及管理策略之規劃，行銷策略之擬訂及執行。
- (2) 電子銀行新金融商品之開發及現有金融商品之改善暨其價格評定。
- (3) 擬訂及修訂電子銀行業務規定、處理程序及相關契約。
- (4) 訂定銷售通路之銷售目標及監測其績效。
- (5) 建立並維持電話客服中心之有效運作。
- (6) Supervises business operations of regional centers; identifies sales targets for each regional center with regards to NTD, foreign currency and wealth management, and monitors performance.
- (7) Organizes syndicated loans that are lead-arranged by the Bank and performs administrative duties in relation to syndicated loans.
8. International Banking Division:
- International Banking Division consisted of Overseas Branch Administration Section、Financial Institutions Section、Foreign Trade Operations Section、Foreign Deposits & Remittance Section and FX Service Management Section.
- (1) Outlines short-term and medium-term business strategies for overseas branches and the offshore banking unit.
- (2) Creates and maintains a correspondent banking network (including foreign deposit banks and correspondent banks) that consists of domestic and foreign peers.
- (3) Assists local business units in seeking permits for their establishment, relocation or dismissal of domestic banking units; assists local business units in achieving the desired performance targets in terms of imports, exports, and remittance. Plans for the establishment, relocation, and dismissal of overseas branches; outlines business targets for overseas branches and monitors their performance.
- (4) Responsible for the back-end operations of various foreign currency businesses including deposits, remittance, imports and exports, and is also responsible for implementing computerized processes for greater efficiency.
9. E-Business Division:
- E-Business Division consisted of E-Banking Planning Section、E-Banking Marketing Section and Call Center Section.
- (1) Develops electronic channels and strategy management plans; outlines and executes marketing strategies over electronic channels.
- (2) Develops new online banking products, improves existing products and evaluates their prices from time to time.
- (3) Creates and revises online banking policies, procedures, and contracts.
- (4) Identifies sales targets for various channels and monitors performance.
- (5) Maintains effective operations of the customer call center.

10. 授信管理處：

設審核一科、審核二科、審核三科、海外審核科、徵信科、覆審科及區域審核中心，區域審核中心下設企業金融風險管理組及個人金融風險管理組。分別掌理下列事項：

- (1) 指導、支援、監督與控制本行所有授信風險管理活動之執行，以確保符合本行授信政策及國內、外主管機關之要求。
- (2) 確保本行授信風險妥善監控、評估，以求達到最佳之風險管理。
- (3) 確保所有授信案件均有完整之授信審核流程並加以妥適管理，以達到授信風險之控管。
- (4) 負責企業信用評等模型建置、維護及營業單位授信案件覆審。

11. 風險管理處：

設個金管理科、企金管理科、金融同業管理科、市場風險科及作業風險科。分別掌理下列事項：

- (1) 針對業務上之國家風險、信用風險(包括企業金融、個人金融及金融同業等，以下同)、市場風險、作業風險等制定風險政策、策略、規範、程序與指導方針。
- (2) 蒐集、分析各項風險資訊，並依風險辨識、衡量、監控及報告之管理流程，建立風險管理機制。
- (3) 監督及控管國家風險、信用風險、市場風險及作業風險管理活動之執行，以確保符合本行風險管理政策和主管機關之規範。
- (4) 發展、建置適當風險管理系統，以確保風險管理活動之有效性。
- (5) 負責消費者債務清理條例之前置協商作業。

10. Credit Management Division:

Credit Management Division consisted of Risk Assessment Section I、Risk Assessment Section II、Risk Assessment Section III、Risk Assessment Section-Overseas Branch、Credit Investigation Section、Loan Review Section and Lending Regional Center (LRC). LRC consisted of Corporate Finance Risk Management Section and Consumer Finance Risk Management Section.

- (1) Provides guidance, support, supervision and control over all credit risk management activities within the Bank to ensure compliance with the Bank's credit policies and the requirements of local and foreign authorities.
- (2) Ensures that the Bank's credit risks are monitored and assessed in conformity with the best risk management practices.
- (3) Ensures that all credit applications are subjected to internal loan application processes to perform the best credit risk management.
- (4) Responsible for the development and maintenance of corporate credit rating models, and follow-up reviews on credit applications.

11. Risk Management Division:

Risk Management Division consisted of Consumer Portfolio Management Section、Corporate Portfolio Management Section、Financial Institution Management Section、Market Risk Section and Operational Risk Section.

- (1) Establishes policies, strategies, rules, procedures, and guidelines on country risks, credit risks (which include corporate banking, consumer banking, and counterparty banks), market risks, and operational risks prevalent in daily business activities.
- (2) Gathers and analyzes risk information; implements a risk management system consisting of risk identification, assessment, monitoring, and reporting procedures.
- (3) Supervises the execution of country risk, credit risk, market risk, and operational risk management, while ensuring conformity with the Bank's risk management policies and regulations of the competent authorities.
- (4) Develops and implements proper risk management systems to ensure the effectiveness of risk management activities.
- (5) Responsible for carrying out preliminary negotiations in accordance with the Consumer Debt Clearance Act.

12. 債權管理處：

設管制科、追償科、企劃科及清理科。分別掌理下列事項：

- (1) 制定不良債權(包括逾期放款、催收款及呆帳案件)管理及處理策略，並訂定各項催收處理程序、方法及技巧。
- (2) 清理大額不良債權，並監督、管理及控制不良債權之追償。
- (3) 辦理轉銷呆帳及呆帳案件事後管理。
- (4) 執行不良債權交易事宜。

13. 財務管理處：

設程序及稅務規劃科、會計業務科、財務預測科、績效分析及商品控制科、資產負債表管理科及審核科。分別掌理下列事項：

- (1) 依據法令及一般公認會計原則規定，制定本行會計制度及會計業務處理程序手冊，允當表達本行財務資訊，確保資產負債表各項目之正確性。
- (2) 審核彙編概算、結算、決算及其表冊，公告、申報會計師財務稅務簽證及其相關財務報告，提供股東會及信評機構財務資料，陳報主管機關財務報表及統計資料。
- (3) 全行年度及中期預算計畫之彙編，通路部門與營業單位盈餘預算目標之管理，各單位營業費用預算核配及預算目標之執行、監控與管理。
- (4) 執行資產負債管理委員會秘書作業，衡量與評估流動性風險及銀行簿利率風險，並依本行中期財務計畫發展資本方案，以維持本行自有資本適足性。
- (5) 負責正確且即時地提供內部財務資訊，評估各部門別、商品別、分行別之績效，及各項金融商品價格之檢測事宜，發揮管理會計之功能。
- (6) 負責外幣存放銀行同業銷帳作業、制定新臺幣存放銀行同業銷帳及資產負債表敏感性項目之控管程序。

12. Loan Asset Management Division:

Loan Asset Management Division consisted of Support & Control Section、Workout Section、Policy Procedures & Special Assets Section and Asset Recovery Section.

- (1) Devises strategies for non-performing loans (including overdue loans and bad loans) supported by proper collection procedures, methods, and techniques.
- (2) Disposes large non-performing loans; supervises、administrates and controls collections of non-performing loans.
- (3) Performs bad debt charge-offs and follow-up management.
- (4) Executes transactions of non-performing loans.

13. Financial Management Division:

Financial Management Division consisted of FM Policies, Procedures & Taxes Section、Accounting & Reporting Section、Financial Forecasting Section、Product Performance Review Section、Asset Liability Management Section and Reconciliation Section.

- (1) Creates the Bank's accounting policies and accounting manuals according to law and the generally accepted accounting principles; ensures fair presentation of the Bank's financial information and the accuracy of balance sheet items.
- (2) Reviews budgets, statements and accounts; makes public announcements and regulatory reports on certified tax returns and financial statements; provides financial information for shareholders and credit rating agencies; submits financial statements and statistics to the competent authorities.
- (3) Prepares full-year and interim budgets for the Bank; manages earning targets of various distribution channels and business units; allocates expense budgets and supervises achievement of budgeted targets.
- (4) Performs secretarial works for the Asset and Liability Management Committee; assesses liquidity risks and interest rate risks on the banking book; develops capital solutions based on the Bank's medium-term financial plans to maintain capital adequacy.
- (5) Responsible for providing accurate and timely internal financial information; assesses business performance by department, product, and branch; reviews product prices and performs management accounting.
- (6) Responsible for the bookkeeping of foreign currencies placed in peer banks; creates control procedures for NTD deposits placed in peer banks and for sensitive balance sheet items.

14.資訊處：

設規劃專案科、基礎工程科、資訊技術科、核心系統科、應用發展科、電子銀行科、資料處理科及管制科。分別掌理下列事項：

- (1) 負責協調作業及資訊事務之行政管理活動及督導資訊專案作業，以有效支援本行之營運系統需要。
- (2) 負責提供本行安全可靠及具成本效益之電子通訊作業及基礎工程，以有效支援本行之營運及客戶服務。
- (3) 負責資訊基礎架構設計之規劃，並確保長期業務需求符合資訊技術設計之成本效益。
- (4) 負責維護核心帳務系統；並開發符合各單位需求，及遵循本行營運政策之核心帳務系統。
- (5) 負責維護核心帳務所衍生之周邊系統；並開發符合各單位需求，及遵循本行營運政策之應用系統。
- (6) 負責以網路或電話為管道之業務相關資訊技術支援及開發。
- (7) 督導、操作及控管本行資訊環境中之營運及備援系統，維護其正常運作。
- (8) 確保本行內部使用者硬體及軟體之安裝符合系統安全規範，提供各單位資訊系統支援；暨發展、建置與資訊安全有關之政策、處理程序及實務，以維護本行資訊環境與系統之安全。

15.作業處：

設集中作業科、作業管理科及匯款作業科。分別掌理下列事項：

- (1) 擬訂、修訂及管理區營運處、營業單位各項新臺幣業務之作業流程，改善後臺作業效率，確保後臺作業程序與作業方式標準化，發揮最高成本效益，俾提升作業效率、安全，以追求成本效益最佳化，提供有效之作業支援。
- (2) 規劃、擬訂及管理本行票據、匯款及其他新臺幣業務集中化作業，使集中化作業達成效率極大化，並降低作業風險及成本；暨辦理與台灣票據交換所間款項清算業務。

14.IT Division:

IT Division consisted of Planning & Projects Section、Infrastructure & Communications Section、Architecture Data / Tech / Apps Section、Core Banking Section、Application Development Section、E-Banking Development & Support Section、Data Center Section and IT Management Section.

- (1) Responsible for the co-ordination and administration of IT affairs, and supervises new IT projects to support the Bank's operational requirements.
- (2) Responsible for introducing communication processes and infrastructures that are safe, reliable, and cost-effective, in order to support the Bank's operations and services to its customers.
- (3) Responsible for designing the data infrastructure, while ensuring the cost-effectiveness of IT solutions designed to accommodate the Bank's long-term business requirements.
- (4) Responsible for maintaining the core account system; develops a core account system that conforms to the needs of various departments and complies with the Bank's operational policies.
- (5) Responsible for maintaining other accessory systems derived from the core account system; develops applications that conform to the needs of various departments and complies with the Bank's operational policies.
- (6) Responsible for developing and supporting technologies incorporated in the Bank's Internet or telephone marketing channels.
- (7) Supervises and operates the Bank's primary and backup IT systems, while maintaining their normal functionality.
- (8) Ensures that all users' hardware and software are installed in compliance with security guidelines, and offers IT support to various departments. Implements policies, procedures, and practices that are relevant to information security, and ensures the security of the Bank's IT environment.

15.Operations Division:

Operations Division consisted of Notes / Checks Clearing Section、Operation Management Section and Domestic Remittance Section.

- (1) Devises and revises operating procedures of NTD services for regional centers and business units within the Bank; implements standardized back-end procedures for greater efficiency and cost-effectiveness, thereby providing effective operational support to the front-line.
- (2) Plans and manages centralized processes for the Bank's checking, remittance and other NTD services for maximum efficiency and reduced operational risks and costs; settles payments with Taiwan Clearing House.

16. 總務處：

設庶務科、財產科、保全科及營繕科。分別掌理下列事項：

- (1) 掌理本行資本支出預算之編製與執行，辦理全行各項採購案件、總行庶務工作及各項費用之出納事項。
- (2) 辦理不動產之買賣、租賃、管理、維護，各項設備之承租、管理、維護及公務車輛租賃相關事宜。
- (3) 維護本行人員及財產之安全與相關防護事宜。
- (4) 辦理本行房屋新建、增建及改修等營繕工程。

17. 區營運處：

設第一區營運處至第六區營運處；各區營運處分設一般支援組、企業金融組、作業資訊組、個人金融組、債權管理組、財富管理組及人事行政組。分別掌理下列事項：

- (1) 負責督導、協助、支援轄區內營業單位各項業務之經營、債權之催理及集中作業之處理，並定期向總行提出業績報告。
- (2) 擬訂轄區內短、中、長期業務策略計劃，以有效達成獲利目標。
- (3) 定期召開經理協調會議，促進轄區內營業單位之團隊合作與有效溝通，以利業務順利運作。

18. 營業單位：

設置國內營業單位(含營業部)、國外分支機構、國際金融業務分行及證券經紀商等單位，辦理合於本行營業項目或章程所定業務。

16. General Affairs Division:

General Affairs Division consisted of General Affairs Section、Property Management Section、Security Section and Premises Management Section.

- (1) Budgets and executes the Bank's capital expenditures; conducts bank-wide procurements, performs general affairs makes disbursements for claimed expenses.
- (2) Responsible for the sale, purchase, lease, management, and maintenance of real estate properties, equipment, and corporate vehicles.
- (3) Ensures the safety of the Bank's employees and protections over the Bank's properties.
- (4) Processes new constructions, extensions, and alterations of the Bank's premises.

17. Commercial Regional Centers:

We set up six Commercial Regional Centers (CRCs), and each consisted of General Support Section、Corporate Finance Section、Consumer Finance Section、Loan Asset Management Section、Wealth Management Section and Manpower Administration Section.

- (1) Offers guidance, assistance, and support to business operations, debt collections and centralized processes within the supervised area, and provides regular performance reports to the head office.
- (2) Devises short-term, medium-term and long-term business strategies for the supervised area to help achieve profit targets.
- (3) Convenes regular co-ordination meetings to facilitate teamwork and communication across all business units within the supervised area.

18. Business Operation Units:

Domestic business units (including the Business Department), overseas branches, offshore banking units, and securities brokerage firms had been created to perform the business activities stated on the license or in the Articles of Incorporation.

二、董事、監察人及主要經理人資料

B. Directors, Supervisors and Major Managers

(一) 董事及監察人資料

a. Board of Directors and Supervisors

1. 董事及監察人資料(1)：

Board of Directors and Supervisors (1)：

102年4月23日 April 23, 2013

職稱 Title	姓名 Name	選(就)任 日期 Date Elected (yy/mm)	任期 Term (YY)	初次選任日期 Date of first Appointment (YY/MM) 法人代表人/法人 Representative of Institutional Shareholder/ Institutional Shareholder	選任時持有股份 Shareholding on Election		現在持有股數 Current Shareholding		配偶、未成年 子女現在持有 股份 Shareholding by Spouse & Minor Children		利用他人名義 持有股份 Shareholding Under Others' Title		主要經(學)歷 Prime Experience & Education	目前兼任本行及其他公司之職務 Current Positions in the Bank and Other Companies	具配偶或二親等以內關係之 其他士管、董事或監察人 Being the Spouse or Relative within 2 Tiers of Other Managers, Directors or Supervisors		
					股數 Shares	持股 比率 %	股數 Shares	持股 比率 %	股數 Shares	持股 比率 %	股數 Shares	持股 比率 %			股數 Shares	持股 比率 %	職稱 Title
董事長 Chairman	陳浩舟 Julius Chen (台新金融控股股 份有限公司(以下 簡稱台新金控) 代表) (Delegate of Taishin Financial Holding Co., Ltd. (TSFHC))	100.11 Nov.2011	3	95.03 (Mar.2006) 94.11 (Nov.2005)	1,526,000,000	22.55	1,632,820,000	22.55	無	無	無	無	美國紐約市立大學柏魯克學院財經碩士 EMSF, Baruch College The City University of New York 台新金控總經理 President of Taishin Financial Holding Co. 台新銀行副董事長 Vice Chairman of Taishin International Bank 台新票券金融公司董事長 Chairman of Taishin Bills Finance Corporation 台灣高速鐵路公司財務長 CFO of Taiwan High Speed Rail Corporation 台新國際商業銀行總經理 President of Taishin International Bank 美國銀行松山分行總經理 VP&GM of Bank of America	台灣金融資產服務股份有限公司監察人 Supervisor of Taiwan Financial Assets Service Co. 台灣金聯資產管理股份有限公司董事 Director of Taiwan Asset Management Co.	無	無	無
常務董事 Managing Director	吳澄清 Cheng Ching Wu (台新金控代表) (Delegate of TSFHC)	100.11 Nov.2011	3	94.11 (Nov.2005) 94.11 (Nov.2005)	1,526,000,000	22.55	1,632,820,000	22.55	無	無	無	無	日本東京大學工學博士 Ph. D, The University of Tokyo 台灣石化合成股份有限公司總經理 President of Tascos Chemical Corporation	台灣石化合成股份有限公司董事長 President of Tascos Chemical Corporation 北道興業股份有限公司董事長 Chairman of Safeway Gas Co., Ltd. 台新石化工業股份有限公司董事長 Chairman of Excel Chemical Co., Ltd. 長峰汽車貨運股份有限公司董事長 Chairman of Chan Fong Auto Carrier Co., Ltd. 東興興業股份有限公司董事長 Chairman of Turtex Petrochemicals Inc. 台新科技股份有限公司董事長 Chairman of Tai Ho Tech Co., Inc. 合興實業股份有限公司董事長 Chairman of Excel Chemical Corporation 東日山物流國際股份有限公司董事長 Chairman of TNS Logistics International Corp. 民興石化股份有限公司董事長 Chairman of Ming-Xing Chemical Co., Ltd. 中加顧問股份有限公司董事 Director of Global Financial Services Co., Ltd 順利汽車貨運有限公司董事 Director of Suzuki Auto Carrier Co., Ltd. 中加投資發展股份有限公司董事 Director of China Investment & Development Co., Ltd 台新金控董事 Director of TSFHC	無	無	無
常務董事 (獨立董事) Managing Director Independent Director)	梁國源 Kuo-Yuan Liang	100.11 Nov.2011	3	97.11 (Nov.2008)	無	無	無	無	無	無	無	無	美國杜克大學經濟學博士 Ph. D., Economics, Duke University, U.S.A 行政院公平交易委員會委員 Commissioner, Fair Trade Commission, Executive Yuan 國立清華大學經濟學系教授 Professor, Department of Economics, National Tsing Hua University 國立清華大學科技管理學院榮譽教授 Honorary Professor, College of Technology Management, National Tsing Hua University	元大實業綜合經濟研究院董事長暨院長 President, Yuan-ta-Polaris Research Institute 三崙化工股份有限公司董事 Director of San-Fu Chemical Co., Ltd	無	無	無

職稱 Title	姓名 Name	選(就)任 日期 Date Elected (yy/mm)	任期 Term (YY)	初次選任日期 Date of first Appointment (YY/MM) 法人代表人/法人 Representative of Institutional Shareholder/ Institutional Shareholder	選任時持有股份 Shareholding on Election		現在持有股數 Current Shareholding		配偶、未成年 子女現在持有 股份 Shareholding by Spouse & Minor Children		利用他人名義 持有股份 Shareholding Under Others' Title		主要經(學)歷 Prime Experience & Education	目前兼任本行及其他公司之職務 Current Positions in the Bank and Other Companies	具配偶或二親等以內關係之 其他主管、董事或監察人 Being the Spouse or Relative within 2 Tiers of Other Managers, Directors or Supervisors		
					股數 Shares	持股 比率 %	股數 Shares	持股 比率 %	股數 Shares	持股 比率 %	股數 Shares	持股 比率 %			職稱 Title	姓名 Name	關係 Relationship
董事 Director	唐楚烈 Chu-Leih Tang (財政部代表) (Delegate of Ministry of Finance(MOF))	101.10 (Oct.2012)	3	101.10 (Oct.2012) 36.02 (Feb.1947)	825,261,301	12.19	883,029,592	12.19	無 None	無 None	無 None	無 None	國立政治大學銀行系畢 Banking and Accounting, BS of National Chengchi University 合作金庫證券股份有限公司董事長 Chairman of Taiwan Cooperative Securities Corp. 永豐銀行副總經理兼財務運籌事業群經理 Financial Market Group President of Bank SinoPac 群益證券股份有限公司資深執行副總經理 Senior Executive Vice President of Capital Securities Corp.	彰化銀行總經理 President of CHB 財團法人台灣中小企業聯合輔導基金會董事 Director of Taiwan Small Business Integrated Assistance Center 開發國際投資股份有限公司董事 Director of CDIB & Partners Investment Holding Corp.	無 None	無 None	無 None
董事 Director	梁懷信 Hwai-Hsin Liang (財政部代表) (Delegate of MOF)	102.2 (Feb.2013)	3	96.06 (Jun.2007) 36.02 (Feb.1947)	825,261,301	12.19	883,029,592	12.19	無 None	無 None	無 None	無 None	輔仁大學法律研究所碩士畢業 Master of Laws, Fu Jen Catholic University 社團法人台灣金融服務業聯合總會副秘書長 Deputy Secretary of TFSR 太平洋證券股份有限公司獨立董事 Independent Director of Pacific Security Co., Ltd. 曾受美國華盛頓大學之邀請研究「金融現代化 法案」 Invited by University of Washington to do the research into "The Gramm-Leach-Bliley Act"	臺灣實業股份有限公司監察人 Supervisor of Tايayen Biotech Co.,Ltd. 中華民國仲裁協會仲裁人 Arbitrator of The Chinese Arbitration Association, Taipei. 專利代理人 Patent Attorney 鉅業國際法律事務所執業律師 Attorney of Giant Era International Law Office	無 None	無 None	無 None
董事 Director	林政憲 Cheng-Hsien Lin (台新金控代表) (Delegate of TSFHC)	100.11 (Nov.2011)	3	95.11 (Nov.2006) 94.11 (Nov.2005)	1,526,000,000	22.55	1,632,820,000	22.55	無 None	無 None	無 None	無 None	美國南美以美大學法學碩士、博士班研究 Ph. D. candidate, Master of Laws, Southern Methodist University 臺灣臺北地方法院法官 Judge of Taiwan Taipei District Court 臺灣板橋地方法院法官 Judge of Taiwan Banciao District Court	律宇國際商務法律事務所主持律師 Managing Attorney of Liu Yu Law Firm 律宇國際商務管理顧問有限公司董事 Director of Liu Yu Management Consultant Ltd. 士林紙業股份有限公司董事 Director of SH-HLIN PAPER Corp. 萬海航運股份有限公司董事 Director of WANHAJ Lines Co., Ltd.	無 None	無 None	無 None
董事 Director	鄭家鐘 Chia-Chung Cheng (台新金控代表) (Delegate of TSFHC)	100.11 (Nov.2011)	3	100.11 (Nov.2011) 94.11 (Nov.2005)	1,526,000,000	22.55	1,632,820,000	22.55	無 None	無 None	無 None	無 None	臺灣大學經濟系碩士 Master in Economics, National Taiwan University 旺旺中時集團最高顧問 The Top Consultant of Want Want China Times Group 財團法人台新銀行文化藝術基金會董事長 Chairman of Taishin Bank Foundation for Arts Culture 財團法人台新銀行公益慈善基金會執行董事 Director of Taishin Charity Foundation	台新金控監察人 Supervisor of TSFHC 台新金控資深顧問 Senior Consultant of TSFHC 財團法人台新銀行文化藝術基金會董事長 Chairman of Taishin Bank Foundation for Arts Culture 財團法人台新銀行公益慈善基金會執行董事 Director of Taishin Charity Foundation	無 None	無 None	無 None
董事 Director	陳登彬 Deng-Shan Chen (台新金控代表) (Delegate of TSFHC)	100.11 (Nov.2011)	3	100.11 (Nov.2011) 94.11 (Nov.2005)	1,626,000,000	22.55	1,632,820,000	22.55	無 None	無 None	無 None	無 None	美國伊利諾大學財務金融碩士 Master in Finance, University of Illinois at Urbana-Champaign 國立政治大學會計碩士 Master in Accounting, National Chengchi University 旺詮股份有限公司副董事長 Vice Chairman of PALEC Electronic Corporation 台新票券金融股份有限公司獨立董事 Independent Director of Taishin Bills Finance Co., Ltd. 經貿聯網科技股份有限公司董事 Director of Digital Services Corp. 世正開發股份有限公司董事 Director of Century Development Corporation	無 None	無 None	無 None	

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					股數 Shares	持股 比率 %	股數 Shares	持股 比率 %	股數 Shares	持股 比率 %	股數 Shares	持股 比率 %			股數 Shares	持股 比率 %	職稱 Title
董事 (獨立董事) Director (Independent Director)	陳上程 Shang-Chen Chen	100.11 Nov.2011	3	100.11 (Nov.2011)	無 None	無 None	無 None	無 None	無 None	無 None	無 None	無 None	政治大學財政研究所 MS in Public Finance, National Chengchi University (NCCU) 中央存款保險公司董事長 Chairman of Central Deposit Insurance Corporation (CDIC) 中央銀行金融業務檢查處處長、副處長、稽核 Auditor, Deputy Director, Director, Department of Financial Inspection, Central Bank of the Republic of China (Taiwan) 中央銀行經濟研究處科主任、科副主任 Deputy Section Chief, Section Chief, Department of Economic Research, Central Bank of the Republic of China (Taiwan)	無 None	無 None	無 None	
常駐監察人 Resident Supervisor	高志尚 Henry C.S. Kao (凡登投資股份有 限公司代表) (Delegate of Van Den Invest Co., Ltd.)	100.11 Nov.2011	3	94.11 (Nov.2005) 97.11 (Nov.2008)	66,490	0.001	71,144	0.001	無 None	無 None	無 None	無 None	美國舊金山大學公共行政碩士 M.A., University of San Francisco 大安銀行董事長 Chairman of Dah An Commercial Bank	義美食品股份有限公司董事長 Chairman of I-Mei Foods Co., Ltd. 奇錫顧問股份有限公司董事長 Chairman of Chi-tun Inc. 安信建築經理股份有限公司董事長 Chairman of AN-SIN Real Estate Management Ltd. 晶華國際酒店股份有限公司監察人 Supervisor of Formosa International Hotel Co., Ltd. 奇錫蛋糕股份有限公司董事長 Chairman of Devil Dessert Co., Ltd. 三台美企業股份有限公司董事長 Chairman of San Ho May Enterprise Co., Ltd. 金鞍機械工業股份有限公司董事長 Golden Saddle Machinery Co., Ltd. 富美股份有限公司董事長 Chairman of Fu May Co., Ltd. 致悅投資股份有限公司董事長 Chairman of Chi Yue Investment Co., Ltd. 祥美食品股份有限公司董事長 Chairman of Xiong May Food Co., Ltd. 名皇國際物業股份有限公司董事長 Chairman of Poya International Co., Ltd. 沐康生技股份有限公司董事長 Chairman of Mu-Kong BioTech Co., Ltd. 摩希富資產管理股份有限公司董事長 Chairman of Motif Asset Management Co., Ltd. 義美股份有限公司董事長 Chairman of I-Mei Co., Ltd. 台越技術顧問股份有限公司董事長 Chairman of Tai-Yue technical Advising Co., Ltd. 睿騰資產管理股份有限公司董事長 Chairman of Play Ten Asset Management Co., Ltd. 義美生機股份有限公司董事長 Chairman of I-Mei Organic Food Co., Ltd.	無 None	無 None	無 None
監察人 Supervisor	阮清華 Ching-Hwa Juan (行政院國家發展 基金管理會代表) (Delegate of National Development Fund, Executive Yuan)	102.03 Mar.2013	3	102.03 (Mar.2013) 97.11 (Nov.2008)	186,101,284	2.75	199,128,373	2.75	無 None	無 None	無 None	無 None	臺灣大學法律系學士 Bachelor of Law, National Taiwan University 政治大學企業管理系學士 Bachelor of Business Administration, National Chengchi University 財政部賦稅室科長、專門委員 Section Chief, Senior Specialist, Taxation Agency, Ministry of Finance 財政部法規委員會執行秘書 Executive Secretary, Legal Affairs Committee, Ministry of Finance 財政部訴願審議委員會執行秘書 Executive Secretary, Petitions and Appeals Committee, Ministry of Finance	財政部主任秘書 Chief Secretary, Ministry of Finance	無 None	無 None	無 None

職稱 Title	姓名 Name	選(就)任 日期 Date Elected (yy/mm)	任期 Term (YY)	初次選任日期 Date of first Appointment (YY/MM) 法人代表人/法人 Representative of Institutional Shareholder/ Institutional Shareholder	選任時持有股份 Shareholding on Election		現在持有股數 Current Shareholding		配偶、未成年 子女現在持有 股份 Shareholding by Spouse & Minor Children		利用他人名義 持有股份 Shareholding Under Others' Title		主要經(學)歷 Prime Experience & Education	目前兼任本行及其他公司之職務 Current Positions in the Bank and Other Companies	具配偶或二親等以內關係之 其他主管、董事或監察人 Being the Spouse or Relative within 2 Tiers of Other Managers, Directors or Supervisors			
					股數 Shares	持股 比率 %	股數 Shares	持股 比率 %	股數 Shares	持股 比率 %	股數 Shares	持股 比率 %			股數 Shares	持股 比率 %	職稱 Title	姓名 Name
監察人 Supervisor	王文獻 Charles W. Y. Wang (合興石化工業股 份有限公司代表) (Delegate of Excel Chemical Co., Ltd.)	100.11 (Nov.2011)	3	94.08 (Aug.2005) 97.11 (Nov.2008)	13,735,320	0.20	14,686,092	0.20	無	無	無	無	台灣大學經濟系 Economics, National Taiwan University 美國康奈爾大學強生企管研究所企業主管結業 Completion executive education course, The Johnson Graduate School of Management, Cornell University 台新金控及台新銀行總經理 President of Taishin Financial Holding Co., Ltd. & Taishin International Bank 台新資產管理公司董事長 Chairman of Taishin Asset Management Ltd. 彰化銀行常務董事 Managing Director of CHB	無 None	無 None	無 None	無 None	無 None

2. 法人股東之主要股東：

Major Institutional Shareholder：

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法人股東名稱 Institutional Shareholder	法人股東之主要股東 Major Shareholders of Institutional Shareholder
台新金融控股股份有限公司 Taishin Financial Holding Co., Ltd.	國泰人壽保險股份有限公司Cathay Life Insurance Co., Ltd. (3.40%)、台新租賃股份有限公司Taishin Leasing & Financing Co., Ltd. (2.85%)、擎緯股份有限公司Qing Wei Co., Ltd. (2.30%)、英商渣打銀行受託保管梵加德集團公司經理之梵加德新興市場股票指數基金投資專戶Dedicated investment Account of Vanguard Emerging Markets Stock Index Fund which managing by Vanguard Group in custody by Standard Chartered Bank (1.76%)、朋城股份有限公司Pan City Co., Ltd. (1.38%)、台灣石化合成股份有限公司Tasco Chemical Co., Ltd. (1.23%)、花旗(台灣)商業銀行受託保管次元新興市場評估基金投資專戶CitiBank Taiwan was commissioned and management investor account of emerging market fund (1.22%)、新光合成纖維股份有限公司Shinkong Synthetic Fibers Corporation (1.19%)、東賢投資有限公司Tung Hsien Invest Co., Ltd. (1.17%)、遠雄人壽保險事業股份有限公司Far Glory Life Insurance Co., Ltd. (1.00%)
財政部 Ministry of Finance	非為公司組織，不適用。N/A
行政院國家發展基金管理會 National Development Fund, Executive Yuan	非為公司組織，不適用。N/A
合興石化工業股份有限公司 Excel Chemical Co., Ltd.	台灣石化合成股份有限公司Tasco Chemical Co., Ltd. (44.63%)、大展投資開發股份有限公司Da-Jan Invest Development Co., Ltd. (13.00%)、兆豐國際商銀股份有限公司Mega International Commercial Bank (6.02%)、合成投資有限公司He-Cheng Invest Co., Ltd. (5.94%)、台合實業投資股份有限公司Tai-He Enterprise Invest Co., Ltd. (3.55%)、楊素月Su-Yue Yang (2.35%)、豐合開發股份有限公司Fong-He Development Co., Ltd. (2.24%)、北海能源股份有限公司NSENERGY Co., Ltd. (2.20%)、禾豐投資有限公司He-Fong Invest Co., Ltd. (2.20%)、豐合投資有限公司Fong-He Invest Co., Ltd. (2.17%)
凡登投資股份有限公司 Van Den Invest Co., Ltd.	高志尚Henry C.S. Kao (38.20%)、歐瑞雲Ruei-Yun Ou (38.20%)、高易誼Yi-I Kao (11.80%)、陳有葵You-Jhen Chen (11.80%)

3. 主要股東為法人者其主要股東：

Major Shareholders of Major Institutional Shareholders of the Bank：

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法人股東名稱 Institutional Shareholder	法人股東之主要股東 Major Holder of Shares in Institutional Shareholder
國泰人壽保險股份有限公司 Cathay Life Insurance Co., Ltd.	國泰金融控股股份有限公司Cathay Financial Holdings (100.00%)
台新租賃股份有限公司 Taishin Leasing & Financing Co., Ltd.	泛亞聚酯工業股份有限公司Pan Asian Plastics Corp. (30.00%)、允德股份有限公司Yun Ten Co., Ltd. (24.50%)、瑞新興業股份有限公司Ruey-Shin Enterprise Co., Ltd. (19.00%)、瑞祥投資股份有限公司Ruey-Shiang Invest Co., Ltd. (5.50%)、佳加投資股份有限公司Jia-Jia Invest Co., Ltd. (4.93%)、嘉佳投資股份有限公司Jia-Jia Invest Co., Ltd. (4.20%)、東榮投資股份有限公司Tung-Rung Invest Co., Ltd. (4.20%)、昶盛投資股份有限公司Chang-Sheng Invest Co., Ltd. (4.20%)、圓盛投資股份有限公司Yuan-Sheng Invest Co., Ltd. (3.47%)
擎緯股份有限公司 Qing Wei Co., Ltd.	吳東亮Thomas T.L. Wu (96.58%)、彭雪芬Hsueh-Fen Peng (3.42%)
英商渣打銀行受託保管梵加德集團公司經理之梵加德新興市場股票指數基金投資專戶 Dedicated investment Account of Vanguard Emerging Markets Stock Index Fund which managing by Vanguard Group in custody by Standard Chartered Bank	不適用 N/A
朋城股份有限公司 Pan City Co., Ltd.	明淵企業有限公司SANTO ARDEN CO., LTD. (49.20%)、豐莆投資股份有限公司Feng-Pu Investment Co., Ltd. (47.40%)、王威仁Wei-Ren Wang (1.70%)、王威皓Wei-Hao Wang (1.70%)
台灣石化合成股份有限公司 Tasco Chemical Co., Ltd.	台合實業投資股份有限公司Tai-He Enterprise Invest Co., Ltd. (58.07%)、合成投資有限公司He-Cheng Invest Co., Ltd. (19.55%)、豐合開發股份有限公司Fong-He Development Co., Ltd. (9.11%)、大展投資開發股份有限公司Da-Jan Invest Development Co., Ltd. (1.61%)、禾豐投資有限公司He-Fong Invest Co., Ltd. (1.07%)、豐合投資有限公司Fong-He Invest Co., Ltd. (0.99%)、吳澄清 Cheng Ching Wu (0.99%)、吳上賓Shang-Bin Wu (0.99%)、吳佩娟 Pei-Jyuan Wu (0.95%)、吳佩蓉 Pei-Rong Wu (0.93%)
花旗(台灣)商業銀行受託保管次元新興市場評估基金投資專戶 CitiBank Taiwan was commissioned and management investor account of emerging market fund	不適用 N/A
新光合成纖維股份有限公司 Shinkong Synthetic Fibers Corporation	台灣新光實業股份有限公司Shin Kong Company Ltd. (4.79%)、新光育樂股份有限公司Shin Kong Recreation Co., Ltd. (4.28%)、新昇投資股份有限公司Shin Sheng invest Co., Ltd.(4.16%)、新光紡織股份有限公司Shin Kong Spinning Co., Ltd. (3.10%)、新光人壽保險股份有限公司Shin Kong Life Insurance Co., Ltd. (2.94%)、新光產物保險股份有限公司Shin Kong Fire & Marine Insurance Co., Ltd. (2.79%)、吉利恩投資股份有限公司Julian invest Co., Ltd. (2.18%)、東麗株式會社Toray Industries, Inc. (2.02%)、瑞新興業股份有限公司Ruey-Shin Enterprise Co., Ltd. (1.57%)、花旗(台灣)商業銀行受託保管次元新興市場評估基金投資專戶CitiBank Taiwan was commissioned and management investor account of emerging market fund (1.48%)
東賢投資有限公司 Tung Hsien Invest Co., Ltd.	瑞新興業股份有限公司Ruey-Shin Enterprise Co., Ltd. (78.75%)、吳桂蘭Guei-lan Wu (3.125%)、吳東進Eugene Wu (3.125%)、吳東賢Anthony Wu (3.125%)、吳東亮Thomas T.L. Wu (3.125%)、許嫻嫻Hsien Hsien Hsu (2.50%)、孫若男Ruo-Nan Sun (2.50%)、何幸樺Hsing Hua Ho (1.875%)、吳東昇Eric Wu (1.875%)
遠雄人壽保險事業股份有限公司 Far Glory Life Insurance Co., Ltd.	信宇投資有限公司Xin-Yu Inv. Co., Ltd. (18.85%)、遠東建設事業股份有限公司Fareast Land Development Co., Ltd. (12.38%)、遠見投資股份有限公司Yuan-Jian Inv. Co., Ltd. (8.84%)、趙藤雄Teng-Xiong Zhao (8.42%)、瑞奇國際投資股份有限公司Rui-Qi Intl. Investment co., Ltd. (6.81%)、哈佛國際投資股份有限公司Ha-Fo Intl. Investment co., Ltd. (6.66%)、遠雄國際投資股份有限公司Yuan-Xiong Intl. Investment co., Ltd. (6.38%)、葉鈞耀Jun-Yao Ye (5.91%)、趙玉女Yu-Nyu Zhao (5.73%)、東源營造工程股份有限公司Dong-Yuan Construction co., Ltd. (5.59%)
大展投資開發股份有限公司 Da-Jan Invest Development Co., Ltd.	合成投資有限公司He-Cheng Invest Co., Ltd. (32.85%)、豐合開發股份有限公司Fong-He Development Co., Ltd. (19.64%)、豐合投資有限公司Fong-He Invest Co., Ltd. (19.41%)、禾豐投資有限公司He-Fong Invest Co., Ltd. (19.41%)、楊素月Su-Yue Yang (7.72%)、吳上賓Shang-Bin Wu (0.46%)、吳佩蓉Pei-Rong Wu (0.26%)、吳佩娟 Pei-Jyuan Wu (0.25%)
兆豐國際商銀股份有限公司 Mega International Commercial Bank	兆豐金融控股股份有限公司Mega Financial Holding Company (100%)
合成投資有限公司 He-Cheng Invest Co., Ltd.	楊素月Su-Yue Yang (30.2%)、吳上賓Shang-Bin Wu (30.2%)、吳佩娟Pei-Jyuan Wu (18.90%)、吳佩蓉Pei-Rong Wu (18.90%)、豐合開發股份有限公司Fong-He Development Co., Ltd. (1.80%)
台合實業投資股份有限公司 Tai-He Enterprise Invest Co., Ltd.	吳上賓Shang-Bin Wu (26.09%)、豐合開發股份有限公司Fong-He Development Co., Ltd. (19.96%)、合成投資有限公司He-Cheng Invest Co., Ltd. (18.15%)、大展投資開發股份有限公司Da-Jan Invest Development Co., Ltd. (18.00%)、楊素月Su-Yue Yang (7.02%)、吳佩娟Pei-Jyuan Wu (5.06%)、豐合投資有限公司Fong-He Invest Co., Ltd. (2.50%)、禾豐投資有限公司He-Fong Invest Co., Ltd. (2.50%)、吳佩蓉Pei-Rong Wu (0.72%)
豐合開發股份有限公司 Fong-He Development Co., Ltd.	楊素月Su-Yue Yang (21.15%)、台合實業投資股份有限公司Tai-He Enterprise Invest Co., Ltd. (19.86%)、合成投資有限公司He-Cheng Invest Co., Ltd. (19.72%)、吳上賓Shang-Bin Wu (17.31%)、吳佩娟Pei-Jyuan Wu (17.31%)、吳佩蓉Pei-Rong Wu (4.65%)
北海能源股份有限公司 NSENERGY Co., Ltd.	合成投資有限公司He-Cheng Invest Co., Ltd. (60.86%)、台合實業投資股份有限公司Tai-He Enterprise Invest Co., Ltd. (19.45%)、大展投資開發股份有限公司Da-Jan Invest Development Co., Ltd. (19.45%)、吳佩娟Pei-Jyuan Wu (0.08%)、吳佩蓉Pei-Rong Wu (0.08%)、楊素月Su-Yue Yang (0.04%)、吳上賓Shang-Bin Wu (0.04%)
禾豐投資有限公司 He-Fong Invest Co., Ltd.	英屬維京群島商(BVI) PRECISION MASTER CO LTD (99.01%)、吳佩蓉Pei-Rong Wu (0.99%)
豐合投資有限公司 Fong-He Invest Co., Ltd.	英屬維京群島商(BVI) ALL BEST CO LTD (99.01%)、吳佩娟Pei-Jyuan Wu (0.99%)

4. 董事及監察人資料 (2) :

Board of Directors and Supervisors(2):

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姓名 Name	條件 Qualifications			符合獨立性情形 (註 2) Independent Status(Note 2)										兼任其他公開發行公司獨立董事數 Number of Serve as an Independent Director of Public Companies
	資格條件 (註 1) Qualifications(Note1)			1	2	3	4	5	6	7	8	9	10	
陳淮舟 Julius Chen			✓	✓		✓	✓	✓		✓	✓	✓		0
吳澄清 Cheng Ching Wu			✓	✓		✓	✓			✓	✓	✓		0
梁國源 Kuo-Yuan Liang	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0
唐楚烈 Chu-Lieh Tang			✓			✓	✓	✓	✓	✓	✓	✓		0
梁懷信 Hwai-Hsin Liang		✓		✓		✓	✓	✓	✓	✓	✓	✓		0
林政憲 Cheng-Hsien Lin		✓		✓		✓	✓	✓			✓	✓		0
鄭家鐘 Chia-Chung Cheng			✓	✓		✓	✓		✓	✓	✓	✓		0
陳登杉 Deng-Shan Chen		✓		✓		✓	✓	✓	✓	✓	✓	✓		0
陳上程 Shang-Chen Chen			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0
高志尚 Henry C.S.Kao			✓	✓		✓	✓	✓		✓	✓	✓		0
阮清華 Ching-Hwa Juan			✓	✓		✓	✓		✓	✓	✓	✓		0
王文猷 Charles W. Y. Wang			✓	✓		✓		✓	✓	✓	✓	✓		0

註 1：各董事、監察人是否具有五年以上工作經驗及下列專業資格：

Note 1: Directors or Supervisors shall meet one of the following professional requirements, together with at least five years work experience:

A. 商務、法務、財務、會計或銀行業務所須相關科系之公立大專院校講師以上

An instructor or higher in a department of commerce, law, finance, accounting, or other academic department related to the banking business in a public or private junior college, college, or university.

B. 法官、檢察官、律師、會計師或其他與銀行業務所需之國家考試及格領有證書之專門職業及技術人員

A judge, public prosecutor, attorney, certified public accountant, or other professional or technical specialist who has passed a national examination and has been awarded a certificate in a professional necessary for the banking business.

C. 商務、法務、財務、會計或銀行業務所須之工作經驗

Have work experience in the area of commerce, law, finance, accounting, or otherwise necessary for the banking business.

註 2：各董事、監察人於選任前二年及任職期間符合下述各條件者，請於各條件代號下方空格中打“✓”。

Note 2: During the two years before being elected or juring the term office, directors or supervisors shall meet the following terms with “✓” Mark.

(1) 非為銀行或其關係企業之受僱人。

Neither employees of Bank nor its affiliates.

(2) 非銀行或其關係企業之董事、監察人 (但如為銀行或其母公司、銀行直接及間接持有表決權之股份超過百分之五十之子公司之獨立董事者，不在此限)。

Neither a director or a supervisor of Bank nor its affiliates, unless the person is an independent director of the company, its parent company, or any subsidiary in which the company holds, directly or indirectly, more than 50 percent of the voting shares.

(3) 非本人及其配偶、未成年子女或以他人名義持有銀行已發行股份總額百分之一以上或持股前十名之自然人股東。

Not an individual shareholder who holds shares, together with those held by the person's spouse, minor children, or held under others' names, in an aggregate amount of 1% or more of the total outstanding shares of the company or ranks among the top 10 shareholders who are natural persons in terms of the share volume held.

(4) 非前三款所列人員之配偶、二親等以內親屬或三親等以內直系血親親屬。

Not a spouse or relative within the second degree of kinship, or lineal relative within the third degree of kinship, of any of the persons in the preceding three subparagraphs.

(5) 非直接持有銀行已發行股份總額百分之五以上法人股東之董事、監察人或受僱人，或持股前五名法人股東之董事、監察人或受僱人。

Not directors, supervisors, or employees of a corporate shareholder that directly holds 5% or more of the total outstanding shares of the bank or ranks among the top 5 corporate shareholders in the terms of share volume held.

(6) 非與銀行有財務或業務往來之特定公司或機構之董事 (理事)、監察人 (監事)、經理人或持股百分之五以上股東。

Not directors, supervisors, or managerial officer, or shareholder holding 5% or more shares of a specific company or institution and who also has financial or business dealings with the company.

(7) 非為銀行或關係企業提供商務、法務、財務、會計等服務或諮詢之專業人士、獨資、合夥、公司或機構之企業主、合夥人、董事 (理事)、監察人 (監事)、經理人及其配偶。但依股票上市或於證券商營業處所買賣公司薪資報酬委員會設置及行使職權辦法第七條履行職權之薪資報酬委員會成員，不在此限。

Not a professional, or owner, partner, director, supervisor, or managerial officer and the spouse thereof of a sole proprietorship, partnership, company, or institution that provides commercial, legal, financial, accounting or consulting services to the bank or to any affiliates, excluding members of the Remuneration Committee who implement the authority according to the Article 7 of the Regulations Governing the Appointment and Exercise of Powers by the Remuneration Committee of a Company Whose Stock is Listed on the Stock Exchange or Traded Over the Counter.

(8) 未與其他董事間具有配偶或二親等以內之親屬關係。

Not a spouse or relative within the second degree of kinship within directors.

(9) 未有公司法第 30 條各款情事之一。

Not any of the circumstances in the subparagraphs of Article 30 of the Company Act.

(10) 未有公司法第 27 條規定以政府、法人或其代表人當選。

Not elected in the capacity of a government agency, a juristic person, or a representative thereof, as provided in the Article 27 of the Company Act.

(二) 主要經理人資料

b. Major Managers

基準日：102年3月1日
Based on: March 1, 2013

單位名稱 Name of Unit	職稱 Title	姓名 Name	任主營日 Date started (yy/mm/dd)	持有股份 Shareholding		配偶、未成年 子女持有股份 Shareholding by Spouse & Minor Children		利用他人名義持有 股份 Shareholding Under Other's Title		主要經(學)歷 Prime Experience & Education	目前兼任其他公司之職務 Services Concurrently with the Other Company	具配偶或二親等以內 關係之經理人 The Spouse or Relative within 2 Tiers of General Managers		
				股數 Shares	持股比率 %	股數 Shares	持股比率 %	股數 Shares	持股比率 %			職稱 Title	姓名 Name	關係 Relationship
總行 Head Office	總經理 President	唐楚烈 Chu-Lieh Tang	1011012	0	0%	0	0%	0	0%	國立政治大學 銀行學系 Banking and Accounting, BS of National Chengchi University 合作金庫證券股份有限公司董事長 Chairman of Taiwan Cooperative Securities Corp. 永豐銀行副總經理兼財務運籌事業群經理 Financial Market Group President of Bank SinoPac 群益證券股份有限公司資深執行副總經理 Senior Executive Vice President of Capital Securities Corp.	財團法人台灣中小企業聯合輔導基 金會董事 Director of Taiwan Small Business Integrated Assistance Center 開發國際投資(股)公司董事 Director of CDB & Partners Investment Holding Co.	無 None	無 None	無 None
總行 Head Office	總稽核 EVP & Chief Auditor	林弼力 Diao-Li Lin	990222	0	0%	0	0%	0	0%	私立中國文化大學 經濟學系 Economics, Chinese Culture University	無 None	無 None	無 None	無 None
總行 Head Office	副總經理 Executive Vice President	施建安 James Shih	960402	70,234	0%	78,611	0%	0	0%	薩吉諾大學 企業管理研究所 MBA, Saginaw Valley State University of Michigan, USA	元富證券(股)公司監察人 Supervisor of MasterLink Securities Corp. 彰銀保險經紀人(股)公司董事長 Chairman of CHB Insurance Brokerage Company, Ltd. 彰銀人身保險代理人(股)公司 董事長 Chairman of CHB Life Insurance Agency Company, Ltd.	無 None	無 None	無 None
總行 Head Office	副總經理 Executive Vice President	賴昭吟 Carol Lai	980202	102,078	0%	0	0%	0	0%	國立臺灣大學 商學系會計組 B.A. in Business at National Taiwan University 2002.11-2009.01 台新金融控股股份有限公司 Taishin Financial Holding Co., Ltd 財務長 CFO 2002.10-2003.03 台新金融控股股份有限公司 Taishin Financial Holding Co., Ltd 財務長兼台新票券金融公司總經理 CFO & President of Taishin Bills Finance Corporation 2001.10-2002.10 台新國際商業銀行股份有限公司 Taishin International Bank 財務長 CFO 1996.03-2001.10 台新國際商業銀行股份有限公司 Taishin International Bank 財務主管 Treasurer of Taishin Bank 1993.09-1996.02 法商里昂信貸銀行 Credit Lyonnais 財務主管 Treasurer, Chief Auditor and Chief Accountant of Credit Lyonnais Taiwan	台北外匯經紀(股)公司董事 Director of Taipei Forex Inc. 彰銀人身保險代理人(股)公司董事 Director of CHB Life Insurance Agency Company, Ltd. 彰銀保險經紀人(股)公司董事 Director of CHB Insurance Brokerage Company, Ltd.	無 None	無 None	無 None
總行 Head Office	副總經理 Executive Vice President	黃漢青 Paul H.C. Huang	1010801	68,896	0%	0	0%	0	0%	國立政治大學 法律學系 Law, National Chengchi University	彰銀保險經紀人(股)公司董事 Director of CHB Insurance Brokerage Company, Ltd. 彰銀人身保險代理人(股)公司 監察人 Supervisor of CHB Life Insurance Agency Company, Ltd. 七億建築經理(股)公司董事 Director of Chi Yi Construction Management Company	無 None	無 None	無 None
總行 Head Office	副總經理 Executive Vice President	陳金英 Chin-Ying(Anita) Chen	1010801	75,146	0%	0	0%	0	0%	美國紐約 PACE UNIVERSITY 企業管理研 究所 MBA, Pace University of New York, USA	彰銀人身保險代理人(股)公司董事 Director of CHB Life Insurance Agency Company, Ltd.	無 None	無 None	無 None

單位名稱 Name of Unit	職稱 Title	姓名 Name	任主管日 Date started (yy/mm/dd)	持有股份 Shareholding		配偶、未成年 子女持有股份 Shareholding by Spouse & Minor Children		利用他人名義持有 股份 Shareholding Under Other's Title		主要經(學)歷 Prime Experience & Education	目前兼任其他公司之職務 Services Concurrently with the Other Company	具配偶或二親等以內 關係之經理人 The Spouse or Relative within 2 Tiers of General Managers		
				股數 Shares	持股比率 %	股數 Shares	持股比率 %	股數 Shares	持股比率 %			職稱 Title	姓名 Name	關係 Relationship
稽核處 Internal Auditing Division	處長 SVP & Division Head	林耀輝 Yao-Huei Lin	961207	1,170	0%	0	0%	0	0%	私立中國文化學院 法律學系 Law, Chinese Culture University	無 None	無 None	無 None	無 None
秘書處 Secretariat Division	處長 SVP & Division Head	張秀玉 Shiou-Yu Chang	1001101	35,731	0%	0	0%	0	0%	國立中興大學 法律學系 Law, National Chung Hsing University	彰銀保險經紀人(股)公司監察人 Supervisor of CHB Insurance Brokerage Company, Ltd.	無 None	無 None	無 None
人力資源處 Human Resources Division	處長 SVP & Division Head	楊繼承 Jin-Cheng Yang	1010801	36,178	0%	0	0%	0	0%	國立臺灣大學 經濟學系 Economics, National Taiwan University	無 None	無 None	無 None	無 None
商品策劃處 Product Management Division	處長 SVP & Division Head	王洪綱 Hom-Gang Wang	1020301	70,792	0%	0	0%	0	0%	私立淡江大學 合作經濟學系 Cooperative Economics, Tamkang University	無 None	無 None	無 None	無 None
資金營運處 Treasury Division	處長 SVP & Division Head	駱秉正 Ping-Chen Lo	1010601	0	0%	0	0%	0	0%	美國康乃爾大學 企管管理研究所 MBA, Cornell University, USA 花旗銀行中國區資金部主管 Citibank Head of Treasury, China	無 None	無 None	無 None	無 None
信託處 Trust Division	處長 SVP & Division Head	陳福隆 Fu-Lung Chen	1010813	199,557	0%	171,142	0%	0	0%	私立淡江大學 金融研究所 Finance, Tamkang University	無 None	無 None	無 None	無 None
國內營運處 Domestic Banking Division	處長 SVP & Division Head	涂鴻堯 Hong-Yao Tu	1020301	64,157	0%	0	0%	0	0%	私立淡江大學 商學研究所 IMBA, Tamkang University	聯安服務(股)公司董事 Director of Lan An Limit Co.	無 None	無 None	無 None
國際營運處 International Banking Division	處長 SVP & Division Head	陳振宇 Chen-Yu Chen	981208	109,933	0%	1,560	0%	0	0%	美國德州大學 企業管理研究所 MBA, University of Texas, USA	無 None	無 None	無 None	無 None
電子營運處 E-Business Division	處長 SVP & Division Head	羅美嫻 Mei-Tung Lou	1000701	24,311	0%	0	0%	0	0%	國立中興大學 經濟學系 Economics, National Chung Hsing University	無 None	無 None	無 None	無 None
授信管理處 Credit Management Division	處長 SVP & Division Head	林雅玲 Ya-Ling Lin	1010801	885	0%	0	0%	0	0%	國立政治大學 經營管理研究所 EMBA, National Chengchi University	無 None	無 None	無 None	無 None
風險管理處 Risk Management Division	處長 SVP & Division Head	曾許錦美 Nell H. Tseng	1020201	0	0%	0	0%	0	0%	國立政治大學 企業管理學系 Business Administration, National Chengchi University	無 None	無 None	無 None	無 None
債權管理處 Loan Asset Management Division	處長 SVP & Division Head	陳錦能 Shyi-Neng Chen	1010401	126,340	0%	0	0%	0	0%	國立中興大學 財稅學系 Public Finance & Taxation, National Chung Hsing University	無 None	無 None	無 None	無 None
財務管理處 Financial Management Division	處長 SVP & Division Head	林彩鳳 Tsai Feng Lin	960801	18,537	0%	1,462	0%	0	0%	國立臺灣大學 商學系 Business, National Taiwan University	台灣金融資產服務(股)公司監察人 Supervisor of Taiwan Financial Asset Service Corporation	無 None	無 None	無 None
資訊處 IT Division	處長 SVP & Division Head	簡芳明 Fangming Tzeng	950120	416,585	0%	7,814	0%	0	0%	私立淡江大學 美國研究所博士 Ph.D. in Political Economics, Tamkang University	財宏科技(股)公司監察人 Supervisor of Financial eSolution Co., Ltd.	無 None	無 None	無 None
作業處 Operations Division	處長 SVP & Division Head	王昇熙 Sheng-Chao Wang	1010801	2,841	0%	0	0%	0	0%	私立淡江工商管理專科學校 銀行管理科 Bank Management, Tamkang Institute of Business Administration	無 None	無 None	無 None	無 None
總務處 General Affairs Division	處長 SVP & Division Head	紀國方 Kuo-Fang Chi	1011201	171,404	0%	95,373	0%	0	0%	國立臺中商業專科學校 銀行保險科 Banking & Insurance, National Taichung Institute of Commerce	無 None	無 None	無 None	無 None
國際金融業務分行 Offshore Banking Branch	經理 VP & GM	鄭瑞華 Rueih-Hwa Cheng	1000301	156,541	0%	0	0%	0	0%	美國紐約 PACE UNIVERSITY 資訊工程研 究所 MS in Computer Science, Pace University of New York, USA	無 None	無 None	無 None	無 None
第一區營運處 Commercial Regional Center 1	處長 SVP & Center Head	簡宗鑫 John-Shien Jean	1000704	77,308	0%	0	0%	0	0%	私立淡江工商管理專科學校 企業管理科 Business Administration, Tamkang Institute of Business Administration	無 None	無 None	無 None	無 None
第二區營運處 Commercial Regional Center 2	處長 SVP & Center Head	陳志成 Leo Chen	1010402	3,652	0%	0	0%	0	0%	私立國際商業專科學校 企業管理科 Business Administration, International College of Commerce	無 None	無 None	無 None	無 None

單位名稱 Name of Unit	職稱 Title	姓名 Name	任主曾日 Date started (yy/mm/dd)	持有股份 Shareholding		配偶、未成年 子女持有股份 Shareholding by Spouse & Minor Children		利用他人名義持有 股份 Shareholding Under Other's Title		主要經(學)歷 Prime Experience & Education	目前兼任其他公司之職務 Services Concurrently with the Other Company	具配偶或二親等以內 關係之經理人 The Spouse or Relative within 2 Tiers of General Managers		
				股數 Shares	持股比率 %	股數 Shares	持股比率 %	股數 Shares	持股比率 %			職稱 Title	姓名 Name	關係 Relationship
第三區營運處 Commercial Regional Center 3	處長 SVP & Center Head	陳明 George M. Chen	1010528	0	0%	0	0%	0	0%	國立中興大學 經濟學系 Economics, National Chung Hsing University	無 None	無 None	無 None	無 None
第四區營運處 Commercial Regional Center 4	處長 SVP & Center Head	盧文祥 Wen-Hsiang Lu	1010801	4,280	0%	1,070	0%	0	0%	私立逢甲大學 經營管理研究所 EMBA, Feng Chia University	無 None	無 None	無 None	無 None
第五區營運處 Commercial Regional Center 5	處長 SVP & Center Head	方水福 Shuei-Fu Fang	1010901	0	0%	0	0%	0	0%	國立政治大學 經濟學系 Economics, National Chengchi University	無 None	無 None	無 None	無 None
第六區營運處 Commercial Regional Center 6	處長 SVP & Center Head	陳聯鏡 Lien-Ching Chen	1011101	93,423	0%	8,753	0%	0	0%	國立政治大學附設空中行專 (普通) 行政科 Administration, Open Junior College of Commerce Affiliated with National Chengchi University	無 None	無 None	無 None	無 None
營業部 Business Department	經理 VP & GM	沈振昌 Chen-Chang Shen	1010801	55,014	0%	82,807	0%	0	0%	私立大同商業專科學校 銀行保險科 Banking & Insurance, Tatung Institute of Commerce and Technology	無 None	無 None	無 None	無 None
總部分行 Central Branch	經理 VP & GM	李松樹 Song-Shu Lee	1000704	151,007	0%	0	0%	0	0%	私立嶺東商業專科學校 工業會計科 Accounting, Ling Tung College of Commerce	無 None	無 None	無 None	無 None
證券經紀商臺北總 公司 Taipei Securities Broker	主任 VP & GM	郭宇照 Yeu-Jaw Guo	900516	0	0%	0	0%	0	0%	私立大同商業專科學校 保險科 Insurance, Tatung Institute of Commerce and Technology	無 None	無 None	無 None	無 None
證券經紀商臺中分 公司 Taichung Securities Broker	主任 VP & GM	黃惠瑛 Hui-Ying Huang	980701	7,978	0%	0	0%	0	0%	國立臺中商業專科學校附設空中商專 會計科 Accounting, Open Junior College Affiliated with National Taichung Institute of Commerce	無 None	無 None	無 None	無 None
證券經紀商七賢分 公司 Chi-Hsien Securities Broker	主任 VP & GM	楊孟霖 Meng-Ling Yang	940719	195	0%	0	0%	0	0%	國立高雄第一科技大學 金融營運研究所 MS in Financial & Operation, National Kaohsiung First University of Science and Technology	無 None	無 None	無 None	無 None
臺中分行 Taichung Branch	經理 VP & GM	黃蒼進 Tsang-Chin Huang	1011101	51,080	0%	0	0%	0	0%	南華大學 非營利事業管理研究所 MS in NPO Management, Nanhua University	無 None	無 None	無 None	無 None
北臺中分行 Pei-Taichung Branch	經理 VP & GM	吳松竹 Sung-Chu Wu	981208	3,071	0%	0	0%	0	0%	私立輔仁大學 經濟學系 Economics, Fu Jen Catholic University	無 None	無 None	無 None	無 None
南臺中分行 Nan-Taichung Branch	經理 VP & GM	柯坤儀 Kuen-Yi Ko	1010201	47,474	0%	392	0%	0	0%	私立淡江工商管理學院 財務金融學系 Finance & Banking, Tamsui Institute of Business Administration	無 None	無 None	無 None	無 None
北屯分行 Peitun Branch	經理 VP & GM	洪本能 Ben-Neng Hong	990204	81,292	0%	128,293	0%	0	0%	建國商專 會計科 Accounting, Chienkuo College of Commerce	無 None	無 None	無 None	無 None
中港分行 Chung-Kang Branch	經理 VP & GM	朱正義 Cheng-Yih Chu	1020201	1,549	0%	0	0%	0	0%	國立空中大學 商學系 Business, National Open University	無 None	無 None	無 None	無 None
水滸分行 Shuinan Branch	經理 VP & GM	張麗娟 Li-Juan Chang	1010501	11,633	0%	2,332	0%	0	0%	私立東海大學 國際貿易學系 International Trade, Tunghai University	無 None	無 None	無 None	無 None
南屯分行 Nantun Branch	經理 VP & GM	蔡元森 Yuan-Sen Tsai	980401	63,063	0%	23,326	0%	0	0%	私立僑光商業專科學校 國際貿易科 International Trade, The Overseas Chinese Institute of Technology	無 None	無 None	無 None	無 None
西屯分行 Hsitun Branch	經理 VP & GM	陳瑞卿 Jui-Ching Chen	1010801	91,441	0%	13,995	0%	0	0%	國立臺中商業專科學校 國際貿易科 International Trade, National Taichung Institute of Commerce	無 None	無 None	無 None	無 None
基隆分行 Keelung Branch	經理 VP & GM	邱美麗 Mei-Li Chiu	1010507	508	0%	0	0%	0	0%	省立臺北商職 Taipei Municipal Commercial School	無 None	無 None	無 None	無 None
仁愛分行 Jenai Branch	經理 VP & GM	陳玉美 Yuh-Mei Chen	1010201	128,293	0%	143,454	0%	0	0%	國立臺北商業專科學校附設空中商專 企業 管理科 Business Administration, Open Junior College Affiliated with Taipei Municipal Junior College of Business	無 None	無 None	無 None	無 None
東基隆分行 Tung-Keelung Branch	經理 VP & GM	王耀宗 Don Y.T. Wang	1020201	250	0%	0	0%	0	0%	國立中興大學 經濟學系 Economics, National Chung Hsing University	無 None	無 None	無 None	無 None

單位名稱 Name of Unit	職稱 Title	姓名 Name	任主管日 Date started (yy/mm/dd)	持有股份 Shareholding		配偶、未成年 子女持有股份 Shareholding by Spouse & Minor Children		利用他人名義持有 股份 Shareholding Under Other's Title		主要經(學)歷 Prime Experience & Education	目前兼任其他公司之職務 Services Concurrently with the Other Company	具配偶或二親等以內 關係之經理人 The Spouse or Relative within 2 Tiers of General Managers		
				股數 Shares	持股比例 %	股數 Shares	持股比例 %	股數 Shares	持股比例 %			職稱 Title	姓名 Name	關係 Relationship
宜蘭分行 Ilan Branch	經理 VP & GM	李振國 Jenn-Gwo Lee	1010201	403	0%	0	0%	0	0%	私立淡江大學 國際貿易學系 International Trade, Tamkang University	無 None	無 None	無 None	無 None
羅東分行 Lotung Branch	經理 VP & GM	林士超 Shyh-Chau Lin	1001101	42,073	0%	0	0%	0	0%	私立醒吾商業專科學校 國際貿易科 International Trade, Hsing Wu College	無 None	無 None	無 None	無 None
蘇澳分行 Suao Branch	經理 VP & GM	曾繼生 Tsuan-Sheng Tseng	1001101	52	0%	5,350	0%	0	0%	國立臺北商業技術學院附設空中學校 應用 商學系 Business & Applied Commerce, Open Junior College Affiliated with National Taipei College of Business	無 None	無 None	無 None	無 None
臺北分行 Taipei Branch	經理 VP & GM	葉成輝 Chen-Hui Yeh	1010801	124,305	0%	59,802	0%	0	0%	國立臺北商業專科學校附設空中商專 國際 貿易科 International Trade, Open Junior College Affiliated with Taipei Municipal Junior College of Business	無 None	無 None	無 None	無 None
城內分行 Chengnei Branch	經理 VP & GM	張峯宗 Feng-Tsung Chang	1020201	998	0%	0	0%	0	0%	國立臺灣大學 農業經濟學系 Agricultural Economics, National Taiwan University	無 None	無 None	無 None	無 None
敦化分行 Tunhwa Branch	經理 VP & GM	游保森 Pao-Sen Yu	1010801	0	0%	0	0%	0	0%	私立中國文化大學 會計學系 Accounting, Chinese Culture University	無 None	無 None	無 None	無 None
萬華分行 Wanhua Branch	經理 VP & GM	黃秋東 Chiu-Tung Huang	1010402	950	0%	0	0%	0	0%	國立海洋學院 航運管理學系 Shipping & Transportation Management, National Taiwan Ocean University	無 None	無 None	無 None	無 None
雙園分行 Shuangyuan Branch	經理 VP & GM	葉琪瑛 Chi-Ying Yeh	1010402	21,820	0%	0	0%	0	0%	私立輔仁大學 經濟學系 Economics, Fu Jen Catholic University	無 None	無 None	無 None	無 None
西門分行 Hsimen Branch	經理 VP & GM	姚義雄 I-Hsiung Yao	1000704	780	0%	2,663	0%	0	0%	私立大同商業專科學校 會計科 Accounting, Tatung Institute of Commerce and Technology	無 None	無 None	無 None	無 None
北門分行 Peimen Branch	經理 VP & GM	陳國全 Nelson K.C.Chen	1001003	90,743	0%	1,749	0%	0	0%	國立政治大學附設空中行專 (普通) 行政科 Administration, Open Junior College of Commerce Affiliated with National Chengchi University	無 None	無 None	無 None	無 None
永樂分行 Yunglo Branch	經理 VP & GM	林玉惠 Yu-Hui Lin	1020201	10,249	0%	670	0%	0	0%	國立臺北商業專科學校 會計統計科 Accounting & Statistics, National Taipei College of Commerce	無 None	經理 VP & GM	陳盛統 Sheng-Tung Chen	配偶 Spouse
建成分行 Chiencheng Branch	經理 VP & GM	陳雪霞 Hsueh-Hsia Chen	1010201	30,106	0%	0	0%	0	0%	國立政治大學 財稅學系 Public Finance & Taxation, National Chengchi University	無 None	無 None	無 None	無 None
大同分行 Tatung Branch	經理 VP & GM	吳丙寅 Bing-Yn Wu	1010507	87,866	0%	112	0%	0	0%	私立中國文化大學 銀行保險學系 Banking & Insurance, Chinese Culture University	無 None	無 None	無 None	無 None
民生分行 Min-Sheng Branch	經理 VP & GM	陳秋月 Chiou-Yueh Chen	1000808	16,490	0%	0	0%	0	0%	國立政治大學 經營管理研究所 EMBA, National Chengchi University	無 None	無 None	無 None	無 None
中山北路分行 Chungshan North Rd. Branch	經理 VP & GM	陳毓珊 Yu-Shan Chen	1010801	38,380	0%	0	0%	0	0%	私立淡江大學 金融管理研究所 MS in Banking & Finance, Tamkang University	無 None	無 None	無 None	無 None
晴光分行 Ching-Kuang Branch	經理 VP & GM	林叔玄 Shu-Hsuan Lin	1010201	1,239	0%	0	0%	0	0%	國立中興大學 經濟學系 Economics, National Chung Hsing University	無 None	無 None	無 None	無 None
建國分行 Chien-Kuo Branch	經理 VP & GM	侯滄浪 Lawrence Hou	1000125	66,143	0%	0	0%	0	0%	英國伯明罕大學 企業管理研究所 MBA, University of Birmingham, UK	無 None	無 None	無 None	無 None
吉林分行 Chilin Branch	經理 VP & GM	王淑芳 Shwu-Fang Wang	1020101	129,566	0%	0	0%	0	0%	私立東吳大學 企業管理學系 Business Administration, Soochow University	無 None	無 None	無 None	無 None
長安東路分行 Chang-An E. Rd. Branch	經理 VP & GM	王東雄 Tung-Shiung Wang	1020301	35,827	0%	0	0%	0	0%	私立淡江文理學院 國際貿易學系 International Trade, Tamkang University	無 None	無 None	無 None	無 None
東門分行 Tungmen Branch	經理 VP & GM	朱志綱 Chi-Chung Chu	1010402	169,113	0%	0	0%	0	0%	私立淡江大學 美國研究所 MS in American Studies, Tamkang University	無 None	無 None	無 None	無 None

單位名稱 Name of Unit	職稱 Title	姓名 Name	任主曾日 Date started (yy/mm/dd)	持有股份 Shareholding		配偶、未成年子女持有股份 Shareholding by Spouse & Minor Children		利用他人名義持有股份 Shareholding Under Other's Title		主要經(學)歷 Prime Experience & Education	目前兼任其他公司之職務 Services Concurrently with the Other Company	具配偶或二親等以內關係之經理人 The Spouse or Relative within 2 Tiers of General Managers		
				股數 Shares	持股比率 %	股數 Shares	持股比率 %	股數 Shares	持股比率 %			職稱 Title	姓名 Name	關係 Relationship
中正分行 Chung-Cheng Branch	經理 VP & GM	林美足 Mei-Tzwo Lin	1020201	5,834	0%	0	0%	0	0%	私立銘傳女子商業專科學校 國際貿易科 International Trade, Ming Chuan College	無 None	無 None	無 None	無 None
古亭分行 Kuting Branch	經理 VP & GM	許深祥 Shi-Shyang Sheu	1010201	47,750	0%	12,249	0%	0	0%	國立中興大學 會計學系 Accounting, National Chung Hsing University	無 None	無 None	無 None	無 None
忠孝東路分行 Chung-Hsiao Tung Lu Branch	經理 VP & GM	彭春堂 Judy Pong	1020201	0	0%	92,527	0%	0	0%	私立淡江文理學院 國際貿易學系 International Trade, Tamkang University	無 None	無 None	無 None	無 None
永春分行 Yung-Chun Branch	經理 VP & GM	邵碧琴 Pi-Chin Shao	1010201	2,332	0%	0	0%	0	0%	臺灣省立海洋學院 航運管理學系 Shipping & Transportation Management, National Taiwan Ocean University	無 None	無 None	無 None	無 None
五分埔分行 Wufenpu Branch	經理 VP & GM	冉繁雄 Fang Shiang Rang	1010201	0	0%	0	0%	0	0%	私立逢甲大學 銀行保險學系 Banking & Insurance, Feng Chia University	無 None	無 None	無 None	無 None
大安分行 Taan Branch	經理 VP & GM	陳敬忠 Jing-Chung Chen	1010201	78,640	0%	0	0%	0	0%	私立淡江文理學院 企業管理學系 Business Administration, Tamkang University	無 None	無 None	無 None	無 None
信義分行 Hsin-Yi Branch	經理 VP & GM	鄧秀娟 Tina Teng	1020201	501	0%	0	0%	0	0%	國立政治大學 經營管理研究所 EMBA, National Chengchi University	無 None	無 None	無 None	無 None
仁和分行 Jen-Ho Branch	經理 VP & GM	羅順風 Shun-Feng Lo	1010201	98,775	0%	20,052	0%	0	0%	國防大學 運籌管理研究所 MS in Logistics Management, National Defense University	無 None	無 None	無 None	無 None
臺北世貿中心分行 Taipei World Trade Center Branch	經理 VP & GM	陳哲雄 Che-Hsiung Chen	1010201	58,998	0%	0	0%	0	0%	私立淡江大學 銀行學系 Banking, Tamkang University	無 None	無 None	無 None	無 None
光隆分行 Guanglong Branch	經理 VP & GM	吳慧貞 Hui-Jen Wu	990802	39,190	0%	0	0%	0	0%	私立東吳大學 國際貿易學系 International Trade, Soochow University	無 None	無 None	無 None	無 None
城東分行 Chengtung Branch	經理 VP & GM	邱再添 Tiej-Tian Chiu	981102	4,755	0%	0	0%	0	0%	私立大同商業專科學校 會計科 Accounting, Tatung Institute of Commerce and Technology	無 None	無 None	無 None	無 None
中崙分行 Chunglun Branch	經理 VP & GM	林蘭如 Lan-Zu Lin	1010709	10,736	0%	0	0%	0	0%	臺灣省立臺中商業專科學校 銀行保險科 Banking & Insurance, Taiwan Provincial Taichung Institute of Commerce	無 None	無 None	無 None	無 None
復興分行 Fu-Hsing Branch	經理 VP & GM	陳石秋 Shyr-Chiou Chen	1001001	21,604	0%	0	0%	0	0%	臺北市立士林高級商業職業學校 Shilin High School of Commerce	無 None	無 None	無 None	無 None
松江分行 Sung-Chiang Branch	經理 VP & GM	郭文燭 Wen-Yung Kuo	1000704	47,535	0%	0	0%	0	0%	國立臺北商業專科學校附設空中商專 銀行保險科 Banking & Insurance, Open Junior College Affiliated with Taipei Municipal Junior College of Business	無 None	無 None	無 None	無 None
承德分行 Chengde Branch	經理 VP & GM	曾少華 Shao-Hwa Jseug	1000704	3,038	0%	0	0%	0	0%	私立實踐家政經濟專科學校 會計統計科 Accounting & Statistics, Shih Chien College of Home Economics	無 None	無 None	無 None	無 None
士林分行 Shilin Branch	經理 VP & GM	莊順 Shuenn Chuang	1010201	49,747	0%	71,242	0%	0	0%	私立中國文化大學 法律學系 Law, Chinese Culture University	無 None	無 None	無 None	無 None
北投分行 Bei Tou Branch	經理 VP & GM	游月明 Yueh-Ming Yu	1010801	0	0%	17,513	0%	0	0%	私立淡江文理學院 東方語文學系 Foreign Languages, Tamkang University	無 None	無 None	無 None	無 None
天母分行 Tienmu Branch	經理 VP & GM	陳茲芸 Tzy-Yun Chen	1010201	10,007	0%	0	0%	0	0%	私立淡江大學 銀行學系 Banking, Tamkang University	無 None	無 None	無 None	無 None
松山分行 Sungshan Branch	經理 VP & GM	殷曉華 Hsiao-Hua Yin	1010402	0	0%	0	0%	0	0%	私立銘傳女子商業專科學校 國際貿易科 International Trade, Ming Chuan College	無 None	無 None	無 None	無 None
西松分行 Hsi-Sung Branch	經理 VP & GM	劉瓊英 Chiung-Yin Liu	1000125	25,103	0%	0	0%	0	0%	國立政治大學附設空中行專 (普通) 行政科 Administration, Open Junior College of Commerce Affiliated with National Chengchi University	無 None	無 None	無 None	無 None
東臺北分行 Tung-Taipei Branch	經理 VP & GM	吳芳媛 Fang-Yuan Wu	1010201	53,425	0%	0	0%	0	0%	私立淡江大學 合作經濟學系 Cooperative Economics, Tamkang University	無 None	無 None	無 None	無 None

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				股數 Shares	持股比率 %	股數 Shares	持股比率 %	股數 Shares	持股比率 %			職稱 Title	姓名 Name	關係 Relationship
西內湖分行 Hsi-Neihu Branch	經理 VP & GM	葉順章 Shuen-Chang Yeh	980115	0	0%	0	0%	0	0%	國立臺北商業專科學校附設空中商專 國際貿易科 International Trade, Open Junior College Affiliated with Taipei Municipal Junior College of Business	無 None	無 None	無 None	無 None
大直分行 Tachih Branch	經理 VP & GM	紀榮年 Jung-Nuen Chi	1000704	8,549	0%	91,244	0%	0	0%	國立臺中商業專科學校 銀行保險科 Banking & Insurance, National Taichung Institute of Commerce	無 None	無 None	無 None	無 None
內湖分行 Mei-Hu Branch	經理 VP & GM	江武讓 Wu-Rang Chiang	1010201	127,196	0%	36,878	0%	0	0%	私立逢甲學院 國際貿易學系 International Trade, Feng Chia College	無 None	無 None	無 None	無 None
東湖分行 Tung-Hu Branch	經理 VP & GM	劉珪珍 Alice K.C.Liu	1010201	981	0%	0	0%	0	0%	私立中國文化大學 國際企業管理研究所 MS in International Business Administration, Chinese Culture University	無 None	無 None	無 None	無 None
新湖分行 Sinhu Branch	經理 VP & GM	徐寶華 Pao-Hua Hsu	1011101	157	0%	41,484	0%	0	0%	國立臺灣大學 商學系 Business, National Taiwan University	無 None	經理 VP & GM	林智祥 Chih-Hsiang Lin	配偶 Spouse
南港分行 Nankang Branch	經理 VP & GM	簡幸壽 Hsing-Shou Chien	1010801	82,183	0%	4,798	0%	0	0%	私立淡江文理學院 國際貿易學系 International Trade, Tamkang University	無 None	無 None	無 None	無 None
木柵分行 Mucha Branch	經理 VP & GM	陳瑞珍 Ruei-Jan Chen	1020101	105	0%	0	0%	0	0%	私立輔仁大學 金融研究所 Finance & Banking, Fu Jen Catholic University	無 None	無 None	無 None	無 None
南港科學園區分行 Nankang Science Industrial Park Branch	經理 VP & GM	陳桂芬 Kuei-Fen Chen	1020101	5,264	0%	0	0%	0	0%	私立銘傳女子商業專科學校 銀行保險科 Banking & Insurance, Ming Chuan College	無 None	無 None	無 None	無 None
和平分行 Heping Branch	經理 VP & GM	曾秀珠 Hsiu-Chu Tseng	1020102	314	0%	0	0%	0	0%	私立銘傳女子商業專科學校 會計統計科 Accounting & Statistics, Ming Chuan College	無 None	無 None	無 None	無 None
汐止分行 Hsi-Chih Branch	經理 VP & GM	洪慈頌 Tzu-Song Hong	1020301	391	0%	0	0%	0	0%	國立政治大學 國際貿易學系 International Trade, National Chengchi University	無 None	無 None	無 None	無 None
淡水分行 Tanshui Branch	經理 VP & GM	徐永祥 Yeong-Shyang Shyu	1020101	916	0%	0	0%	0	0%	私立致理商業專科學校 國際貿易科 International Trade, Chih Lee Commercial Junior College	無 None	無 None	無 None	無 None
瑞芳分行 Juilfang Branch	經理 VP & GM	林溫誠 Wen-Cheng Lin	1010507	58,315	0%	0	0%	0	0%	國立中興大學 統計學系 Statistics, National Chung Hsing University	無 None	無 None	無 None	無 None
三重埔分行 Sanchungpu Branch	經理 VP & GM	林孟娥 Meng-O Lin	990204	11,663	0%	0	0%	0	0%	國立臺灣大學 法律學系 Law, National Taiwan University	無 None	無 None	無 None	無 None
北三重埔分行 Pei-Sanchungpu Branch	經理 VP & GM	周榮昌 Jung-Chang Chou	1010709	92,137	0%	0	0%	0	0%	國立臺北商業專科學校附設空中商專 會計統計科 Accounting & Statistics, Open Junior College Affiliated with Taipei Municipal Junior College of Business	無 None	無 None	無 None	無 None
東三重埔分行 Tung-Sanchung Branch	經理 VP & GM	林智祥 Chih-Hsiang Lin	1010201	41,484	0%	157	0%	0	0%	私立輔仁大學 企業管理學系 Business Administration, Fu Jen Catholic University	無 None	經理 VP & GM	徐寶華 Pao-Hua Hsu	配偶 Spouse
西三重埔分行 Hsi-Sanchung Branch	經理 VP & GM	陳玉樹 Yu-Shu Chen	1010201	92,301	0%	0	0%	0	0%	私立東吳大學 經濟學系 Economics, Soochow University	無 None	無 None	無 None	無 None
南三重埔分行 Nan-Sanchung Branch	經理 VP & GM	沈麗鳳 Li-Feng Shen	1010201	17,494	0%	0	0%	0	0%	國立海洋學院 航運管理學系 Shipping & Transportation Management, National Taiwan Ocean University	無 None	無 None	無 None	無 None
三和路分行 San Ho Rd. Branch	經理 VP & GM	胡榮健 Jung-Chien Hu	1010919	1,346	0%	0	0%	0	0%	國立政治大學 經營管理研究所 EMBA, National Chengchi University	無 None	無 None	無 None	無 None
蘆洲分行 Luchou Branch	經理 VP & GM	楊漢璋 Han-Chang Yang	1010402	9	0%	82,413	0%	0	0%	私立領東商業專科學校 銀行保險科 Banking & Insurance, Ling Tung College of Commerce	無 None	無 None	無 None	無 None
新店分行 Hsinlien Branch	經理 VP & GM	謝美芬 Mei-Fen Hsieh	1020201	0	0%	0	0%	0	0%	臺北大學 國際財務金融研究所 IEMBA, National Taipei University	無 None	無 None	無 None	無 None

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				股數 Shares	持股比率 %	股數 Shares	持股比率 %	股數 Shares	持股比率 %			職稱 Title	姓名 Name	關係 Relationship	
北新分行 Pei Hsin Branch	經理 VP & GM	王韻梅 Yun-Mei Wang	1010801	198,148	0%	0	0%	0	0%	私立銘傳女子商業專科學校 商業文書科 Secretarial Science, Ming Chuan College	無 None	無 None	無 None	無 None	
吉成分行 ChiCheng Branch	經理 VP & GM	簡寶義 Bao-Yi Chien	1020201	31,490	0%	0	0%	0	0%	國立空中大學 商學系 Business, National Open University	無 None	無 None	無 None	無 None	
永和分行 Yungho Branch	經理 VP & GM	蔡抱錫 Bau-Slu Tsai	1010201	96,976	0%	3,842	0%	0	0%	國立空中大學 商學系 Business Administration, National Open University	無 None	無 None	無 None	無 None	
福和分行 Fuho Branch	經理 VP & GM	吳斯聰 Szu-Tsung Wu	1000125	0	0%	0	0%	0	0%	私立東吳大學 會計學系 Accounting, Soochow University	無 None	無 None	無 None	無 None	
中和分行 Chungho Branch	經理 VP & GM	蔡淑華 Shu-Hua Tsai	1011101	36,158	0%	0	0%	0	0%	私立逢甲大學 合作經濟學系 Cooperative Economics, Feng Chia University	財團法人陳忠、陳葉蕊文教基金會 董事 Director of Chen Chung & Chen Ye Ruei Culture and Education Foundation	無 None	無 None	無 None	無 None
雙和分行 Shuangho Branch	經理 VP & GM	尤千美 Chien-Mei Yu	1010402	12,098	0%	0	0%	0	0%	私立淡江大學 國際企業研究所 EMBA in International Business, Tamkang University	無 None	無 None	無 None	無 None	
立德分行 Lide Branch	經理 VP & GM	項連台 Yuang-Tai Hsiang	1000101	42,177	0%	801	0%	0	0%	私立逢甲學院 銀行保險學系 Banking & Insurance, Feng Chia College	無 None	無 None	無 None	無 None	
新莊分行 Hsinchuang Branch	經理 VP & GM	林清義 Charles C.K. Lin	1000125	5,587	0%	1,572	0%	0	0%	國立政治大學 財稅學系 Public Finance & Taxation, National Chengchi University	無 None	無 None	無 None	無 None	
新樹分行 Sinshu Branch	經理 VP & GM	陳淑瓊 Shu-Chung Chen	1010201	8,560	0%	0	0%	0	0%	私立輔仁大學 國際貿易學系 International Trade, Fu Jen Catholic University	無 None	無 None	無 None	無 None	
五股工業區分行 Wugu Industrial Park Branch	經理 VP & GM	洪仁誠 Jeng-Cheng Hong	1010709	782	0%	0	0%	0	0%	私立醒吾商業專科學校 觀光事業科 Tourism, Hsing Wu College	無 None	無 None	無 None	無 None	
南新莊分行 Nan-Hsinchuang Branch	經理 VP & GM	林金池 Chin-Chih Lin	990204	1,070	0%	0	0%	0	0%	國立政治大學附設空中行專 行政管理科 Administration, Open Junior College of Commerce Affiliated with National Chengchi University	無 None	無 None	無 None	無 None	
思源分行 SyYuan Branch	經理 VP & GM	陳金魁 Jin-Kwey Chen	1010201	17,678	0%	0	0%	0	0%	國立臺北商業專科學校附設空中專 國際 貿易科 International Trade, Open Junior College Affiliated with Taipei Municipal Junior College of Business	無 None	無 None	無 None	無 None	
泰山分行 Taishan Branch	經理 VP & GM	賴大彝 Dar-Chang Lai	1000125	86,554	0%	59,742	0%	0	0%	國立臺中商業專科學校 企業管理科 Business Administration, National Taichung Commercial College	無 None	無 None	無 None	無 None	
林口分行 Linkou Branch	經理 VP & GM	林朝乾 Chaur-Chyan Lin	1010901	54,885	0%	1,166	0%	0	0%	國立臺北商業技術學院附設空中專 企業 管理科 Business Administration, Open Junior College Affiliated with National Taipei College of Business	無 None	無 None	無 None	無 None	
樹林分行 Shulin Branch	經理 VP & GM	許漢文 Han-Wen Hsu	1010402	1,186	0%	3,802	0%	0	0%	私立淡水工商管理專科學校 銀行管理科 Bank Management, Tamsui Institute of Business Administration	無 None	無 None	無 None	無 None	
板橋分行 Panchiao Branch	經理 VP & GM	陳生發 Sheng-Fa Chen	990501	23,420	0%	0	0%	0	0%	國立臺北商業技術學院附設空中專 應用 商學系 Business & Applied Commerce, Open Junior College Affiliated with National Taipei College of Business	無 None	無 None	無 None	無 None	
光復分行 Kuang-Fu Branch	經理 VP & GM	黃賢楠 Hsian-Nan Huang	1011101	117,231	0%	14	0%	0	0%	私立輔仁大學 會計學系 Accounting, Fu Jen Catholic University	無 None	無 None	無 None	無 None	
江翠分行 Chiang Tsui Branch	經理 VP & GM	彭增忠 Geng Chung Pen	1010801	754	0%	134,845	0%	0	0%	私立淡江文理學院 國際貿易學系 International Trade, Tamkang University	無 None	無 None	無 None	無 None	
土城分行 Tucheng Branch	經理 VP & GM	張書楨 Shu-Chen Chang	1000125	45,085	0%	0	0%	0	0%	臺灣省立新竹高級商業職業學校 商科 Business, National HsinChu Commercial & Vocational High School	無 None	無 None	無 None	無 None	
三峽分行 Sanhsia Branch	經理 VP & GM	張正逢 C. F. Chang	1010507	63,518	0%	488	0%	0	0%	私立淡水工商管理專科學校 銀行管理科 Bank Management, Tamsui Institute of Business Administration	無 None	無 None	無 None	無 None	

單位名稱 Name of Unit	職稱 Title	姓名 Name	任主管日 Date started (yy/mm/dd)	持有股份 Shareholding		配偶、未成年 子女持有股份 Shareholding by Spouse & Minor Children		利用他人名義持有 股份 Shareholding Under Other's Title		主要經(學)歷 Prime Experience & Education	目前兼任其他公司之職務 Services Concurrently with the Other Company	具配偶或二親等以內 關係之經理人 The Spouse or Relative within 2 Tiers of General Managers		
				股數 Shares	持股比例 %	股數 Shares	持股比例 %	股數 Shares	持股比例 %			職稱 Title	姓名 Name	關係 Relationship
桃園分行 Taoyuan Branch	經理 VP & GM	莊錦煌 Chin-Huang Chuang	991201	75,617	0%	2,332	0%	0	0%	國立臺北商業專科學校附設空中商專 會計統計科 Accounting & Statistics, Open Junior College Affiliated with Taipei Municipal Junior College of Business	無 None	無 None	無 None	無 None
北桃園分行 Pei-Taoyuan Branch	經理 VP & GM	陳盛統 Sheng-Tung Chen	1020101	670	0%	10,249	0%	0	0%	私立淡水工商管理專科學校 國際貿易科 International Trade, Tamsui Institute of Business Administration	無 None	經理 VP & GM	林玉惠 Yu-Hui Lin	配偶 Spouse
八德分行 Ba De Branch	經理 VP & GM	陳建發 Chien-Fa Chen	1010201	28	0%	0	0%	0	0%	私立中國文化大學 經濟學系 Economics, Chinese Culture University	無 None	無 None	無 None	無 None
龍潭分行 Longtang Branch	經理 VP & GM	彭盛謀 Sheng-Mou Peng	1020201	1,332	0%	1,433	0%	0	0%	私立淡水工商管理專科學校 企業管理科 Business Administration, Tamsui Institute of Business Administration	無 None	無 None	無 None	無 None
南京分行 Nankan Branch	經理 VP & GM	蔡金龍 Chung-Long Tsai	1010801	10,148	0%	0	0%	0	0%	私立中國文化學院 企業管理學系 Business Administration, Chinese Culture University	無 None	無 None	無 None	無 None
東林口分行 Tung-Linkou Branch	經理 VP & GM	陳德和 Der-Ho Chen	1010201	1,033	0%	0	0%	0	0%	臺灣省立海洋學院 航海管理學系 Shipping & Transportation Management, National Taiwan Ocean University	無 None	無 None	無 None	無 None
中壢分行 Chungli Branch	經理 VP & GM	林陳忠 Chen-Chung Lin	1010402	146,370	0%	36,094	0%	0	0%	國立臺北商業專科學校附設空中商專 國際貿易科 International Trade, Open Junior College Affiliated with Taipei Municipal Junior College of Business	無 None	無 None	無 None	無 None
北中壢分行 Pei-Chungli Branch	經理 VP & GM	陳永盛 Yung-Sheng Chen	1010601	875	0%	0	0%	0	0%	私立淡江大學 工商管理學系 Business Administration, Tamkang University	無 None	無 None	無 None	無 None
新明分行 Hsin-Ming Branch	經理 VP & GM	蔡桂芳 Kui-Fang Tsai	1010201	6,421	0%	8,720	0%	0	0%	私立中原大學 企業管理學系 Business Administration, Chung Yuan Christian University	無 None	無 None	無 None	無 None
楊梅分行 Yangmei Branch	經理 VP & GM	林毓懿 Shiou-Yann Lin	1010402	1,091	0%	340	0%	0	0%	國立高雄第一科技大學 金融管理研究所 MS in Financial & Operation, National Kaohsiung First University of Science and Technology	無 None	無 None	無 None	無 None
埔心分行 Puhsin Branch	經理 VP & GM	陳永芳 Yung-Fang Cheng	1000125	57,103	0%	0	0%	0	0%	國立政治大學附設空中行專 (普通) 行政科 Administration, Open Junior College of Commerce Affiliated with National Chengchi University	無 None	無 None	無 None	無 None
新竹分行 Hsinchu Branch	經理 VP & GM	劉錦圳 Chin-Chun Liu	1000125	22,432	0%	0	0%	0	0%	私立輔仁大學 企業管理學系 Business Administration, Fu Jen Catholic University	無 None	無 None	無 None	無 None
北新竹分行 Pei-Hsinchu Branch	經理 VP & GM	許慧如 Hueh-Rur Shy	991201	21	0%	0	0%	0	0%	私立中國文化大學 經濟學系 Economics, Chinese Culture University	無 None	無 None	無 None	無 None
新竹科學園區分行 Hsinchu Science-based Industrial Park Branch	經理 VP & GM	詹益榮 Yi-Jung Chan	1010201	147	0%	0	0%	0	0%	私立淡江大學 保險學系 Insurance, Tamkang University	無 None	無 None	無 None	無 None
竹北分行 Jhubei Branch	經理 VP & GM	范玉琴 Yu-Chin Fan	1010402	2,842	0%	0	0%	0	0%	國立臺灣工業技術學院 管理(技術)研究所 National Taiwan University of Science and Technology, Graduate Institute of Management	無 None	無 None	無 None	無 None
竹東分行 Chutung Branch	經理 VP & GM	楊成福 Cheng-Fwu Yang	1001003	10,700	0%	0	0%	0	0%	朝陽科技大學 財務金融研究所 Chaoyang University of Technology Department of Finance	無 None	無 None	無 None	無 None
竹南分行 Zhunan Branch	經理 VP & GM	陳民安 Min-An Chen	1001003	135,144	0%	0	0%	0	0%	私立淡水工商管理學院 國際貿易學系 International Trade, Tamkang University	無 None	無 None	無 None	無 None
苗栗分行 Miaoli Branch	經理 VP & GM	鍾展文 Jian-Wen Chung	1010903	10,000	0%	0	0%	0	0%	臺灣科技大學 財務金融研究所 MS in Banking & Finance, National Taiwan University of Science and Technology	無 None	無 None	無 None	無 None
苑裡分行 Yuanli Branch	經理 VP & GM	張秀華 Shiu-Hwa Chang	1011201	10,496	0%	0	0%	0	0%	臺灣省立臺中商業專科學校 銀行保險科 Banking & Insurance, Taiwan Provincial Taichung Institute of Commerce	無 None	無 None	無 None	無 None
大甲分行 Tachia Branch	經理 VP & GM	葉蒼卿 Tsang-Cheng Yeh	990507	17,494	0%	0	0%	0	0%	私立東海大學 企業管理學系 Business Administration, Tunghai University	無 None	無 None	無 None	無 None

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				股數 Shares	持股比率 %	股數 Shares	持股比率 %	股數 Shares	持股比率 %			職稱 Title	姓名 Name	關係 Relationship
清水分行 Chingshui Branch	經理 VP & GM	葉金玉 Jin-Yu Yeh	1011201	69,294	0%	0	0%	0	0%	國立臺北商業專科學校 國際貿易科 International Trade, National Taipei College of Commerce	無 None	無 None	無 None	無 None
沙鹿分行 Shalu Branch	經理 VP & GM	段式憲 Shih-Hsien Tuan	1010502	4,857	0%	0	0%	0	0%	私立逢甲學院 合作學系 Cooperative, Feng Chia University	無 None	無 None	無 None	無 None
大肚分行 Tatu Branch	經理 VP & GM	許綉卿 Hsiu-Ching Hsu	1010201	0	0%	218,000	0%	0	0%	中華大學 企業管理研究所 MBA, Chung Hua University	無 None	無 None	無 None	無 None
太平分行 Taipin Branch	經理 VP & GM	王宏 Hung Wang	1010801	15,723	0%	0	0%	0	0%	國立中興大學 會計學系 Accounting, National Chung Hsing University	無 None	無 None	無 None	無 None
豐原分行 Fengyuan Branch	經理 VP & GM	陳振宜 Chen-Yi Chen	1010801	11,889	0%	0	0%	0	0%	私立逢甲大學 銀行保險學系 Banking & Insurance, Feng Chia University	無 None	無 None	無 None	無 None
南豐分行 Nan-Feng Branch	經理 VP & GM	林天命 Tien-Ming Lin	1010709	52,736	0%	34,250	0%	0	0%	私立僑光商業專科學校 企業管理科 Business Administration, The Overseas Chinese Institute of Technology	無 None	無 None	無 None	無 None
潭子分行 Tantzu Branch	經理 VP & GM	李金選 Chin-Hsuan Lee	1010709	2,989	0%	0	0%	0	0%	銘傳大學 財務金融研究所 MS in Banking & Finance, Ming Chuan University	無 None	無 None	無 None	無 None
東勢分行 Tungshih Branch	經理 VP & GM	陳瑞隆 Juy-Lung Chen	1010502	1,150	0%	0	0%	0	0%	國立臺中商業專科學校 國際貿易科 International Trade, National Taichung Institute of Commerce	無 None	無 None	無 None	無 None
霧峰分行 Wuleng Branch	經理 VP & GM	王永圳 Shui-Chun Wang	1010201	97,483	0%	11,663	0%	0	0%	臺灣省立彰化高級商業職業學校 National Chang Hua Senior of School Commerce Dept. of Comprehensive Business	無 None	無 None	無 None	無 None
大里分行 Dali Branch	經理 VP & GM	施及眾 Chi-Tsung Shih	1010801	0	0%	0	0%	0	0%	國立臺灣大學 農業經濟研究所 Agricultural Economics, National Taiwan University	無 None	無 None	無 None	無 None
草屯分行 Tsaotun Branch	經理 VP & GM	曾豐賢 Feng-Hsien Tseng	1010402	746	0%	0	0%	0	0%	國立臺中商業專科學校附設空中商專 國際 貿易科 International Trade, Open Junior College of Commerce Affiliated with National Taichung Institute of Commerce	無 None	無 None	無 None	無 None
南投分行 Nantou Branch	經理 VP & GM	許建榮 Chieh-Jung Hsu	1010402	12,111	0%	0	0%	0	0%	臺灣省立南投高級商業職業學校 Taiwan Provincial Nantou Commercial High School	無 None	無 None	無 None	無 None
埔里分行 Puli Branch	經理 VP & GM	楊瑞森 Ruey-Sen Yang	1010801	83,961	0%	5,831	0%	0	0%	國立中興大學 財稅學系 Public Finance & Taxation, National Chung Hsing University	無 None	無 None	無 None	無 None
水裡坑分行 Shuilikeng Branch	經理 VP & GM	彭傑鐘 Chieu-Jong Peng	1010402	5,350	0%	0	0%	0	0%	國立政治大學附設空中行專 (普通) 行政科 Administration, Open Junior College of Commerce Affiliated with National Chengchi University	無 None	無 None	無 None	無 None
竹山分行 Chushan Branch	經理 VP & GM	蕭火俊 Huco-Chung Hsiao	1010402	81,448	0%	0	0%	0	0%	私立淡江文理學院 銀行保險學系 Banking & Insurance, Tamkang University	無 None	無 None	無 None	無 None
彰化分行 Changhwa Branch	經理 VP & GM	林清安 Chang-An Lin	990204	3,349	0%	67,797	0%	0	0%	臺灣省立豐原高級商業職業學校 Taiwan Provincial Feng Yuan Senior Commercial Vocational School	無 None	無 None	無 None	無 None
鹿港分行 Lukang Branch	經理 VP & GM	陳忠誠 Jong-Cheng Chen	1010201	15,842	0%	34,989	0%	0	0%	私立逢甲大學 經營管理研究所 EMBA, Feng Chia University	無 None	無 None	無 None	無 None
和美分行 Hemei Branch	經理 VP & GM	李祐成 You-Chen Lee	1020201	680	0%	0	0%	0	0%	嶺東技術學院 企業管理學系 Business Administration, Ling Tung College	無 None	無 None	無 None	無 None
員林分行 Yuanlin Branch	經理 VP & GM	林文彬 Wen-Bin Lin	1010201	227,966	0%	0	0%	0	0%	臺灣省立臺中商業專科學校 銀行保險科 Banking & Insurance, Taiwan Provincial Taichung Institute of Commerce	無 None	無 None	無 None	無 None
溪湖分行 Hsihu Branch	經理 VP & GM	左澤蒼 Tse-Tsang Tso	1010801	80,951	0%	57,117	0%	0	0%	國立中興大學 經濟學系 Economics, National Chung Hsing University	無 None	無 None	無 None	無 None
埔鹽分行 Puyen Branch	經理 VP & GM	葉柏林 Ber-Lin Yeh	1010201	12,069	0%	0	0%	0	0%	建國科技大學 國際企業管理學系 International Business Management, Chien Kuo Library Complex	無 None	無 None	無 None	無 None

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				股數 Shares	持股比率 %	股數 Shares	持股比率 %	股數 Shares	持股比率 %			職稱 Title	姓名 Name	關係 Relationship
北斗分行 Peitou Branch	經理 VP & GM	陳原芬 Yuan-Fen Chen	1010401	445	0%	0	0%	0	0%	朝陽科技大學 財務金融研究所 Chaoyang University of Technology Department of Finance	無 None	無 None	無 None	無 None
二林分行 Erin Branch	經理 VP & GM	顏茂盛 Mao-Sheng Yen	1010301	24,247	0%	20,507	0%	0	0%	國立成功大學附設空中商專 國際貿易科 International Trade, Open Junior College of Commerce Affiliated with National Cheng Kung University	無 None	無 None	無 None	無 None
西螺分行 Hsi Luo Branch	經理 VP & GM	何建興 Jian-Shing He	1020201	0	0%	0	0%	0	0%	私立逢甲大學 財稅學系 Public Finance & Taxation, Feng Chia University	無 None	無 None	無 None	無 None
斗六分行 Toulu Branch	經理 VP & GM	簡江東 Chiang-Tung Chien	990204	269	0%	0	0%	0	0%	臺灣省立嘉義高級商業職業學校 Chia Yi Commercial Vocational High School	無 None	無 None	無 None	無 None
斗南分行 Tounan Branch	經理 VP & GM	吳美惠 Mei-Hui Wu	1000501	7,968	0%	48,773	0%	0	0%	嘉義大學 管理研究所 EMBA, National Chiayi University	無 None	經理 VP & GM	董俊宏 Chun- Hung Tung	配偶 Spouse
虎尾分行 Huwei Branch	經理 VP & GM	李旺明 Wang-Ming Lee	1020101	1,166	0%	0	0%	0	0%	私立淡江文理學院 工商管理學系 Business Administration, Tamkang University	無 None	無 None	無 None	無 None
土庫分行 Tukoo Branch	經理 VP & GM	陳正明 Jin-Min Chen	1000718	35,296	0%	0	0%	0	0%	私立淡江文理學院 統計學系 Statistics, Tamkang University	無 None	無 None	無 None	無 None
北港分行 Peikang Branch	經理 VP & GM	邱偉山 Hwa-Shan Chiou	1020101	63,851	0%	1,749	0%	0	0%	私立東吳大學 企業管理學系 Business Administration, Soochow University	無 None	無 None	無 None	無 None
大林分行 Talin Branch	經理 VP & GM	黃紫瓊 Tzu-Chiung Huang	1011201	94,596	0%	0	0%	0	0%	國立成功大學 企業管理學系 Business Administration, National Cheng Kong University	無 None	無 None	無 None	無 None
嘉義分行 Chiayi Branch	經理 VP & GM	蔡忠勇 Chung-Yung Tsai	1020201	102,952	0%	61,419	0%	0	0%	義守大學 管理(技術)研究所 EMBA, I-Shou University	無 None	無 None	無 None	無 None
東嘉義分行 Tung-Chiayi Branch	經理 VP & GM	廖慶田 It-Tien Liao	1011101	1,628	0%	17,509	0%	0	0%	私立輔仁大學 企業管理學系 Business Administration, Fu Jen Catholic University	無 None	無 None	無 None	無 None
北嘉義分行 Pei-Chiayi Branch	經理 VP & GM	葉寶玉 Pao-Yu Yeh	1000125	23,823	0%	0	0%	0	0%	銘傳大學 財務金融研究所 MS in Banking & Finance, Ming Chuan University	無 None	無 None	無 None	無 None
新營分行 Hsiinying Branch	經理 VP & GM	陳宗榮 Chung-Long Chen	1010901	16,328	0%	0	0%	0	0%	私立大同商業專科學校 會計統計科 Accounting & Statistics, Tatung Institute of Commerce and Technology	無 None	無 None	無 None	無 None
南科樹谷分行 STSP Tree Valley Branch	經理 VP & GM	沈山鑫 Shan-Hsin Shen	1010402	40,660	0%	105,555	0%	0	0%	致理技術學院 財務金融學系 Finance & Banking, Chiilee Institute of Technology	無 None	無 None	無 None	無 None
永康分行 Yungkang Branch	經理 VP & GM	卓村田 Tsun-Tien Chuo	1020201	154,424	0%	10,611	0%	0	0%	國立成功大學附設空中商專 企業管理科 Business Administration, Open Junior College of Commerce Affiliated with National Cheng Kung University	無 None	無 None	無 None	無 None
中華路分行 Chung-Hua Road Branch	經理 VP & GM	李鋒玉 Feng-Yu Lee	1010401	30,132	0%	0	0%	0	0%	國立空中大學 商學系 Business, National Open University	無 None	無 None	無 None	無 None
臺南分行 Tainan Branch	經理 VP & GM	郭仁和 Jen-Ho Kuo	1020201	10,890	0%	0	0%	0	0%	私立嘉南藥學專科學校 工業安全衛生科 Industrial Safety & Health, Chia Nan Junior College of Pharmacy	無 None	無 None	無 None	無 None
延平分行 Yenping Branch	經理 VP & GM	王碧海 Pi-Hai Wang	1010201	160,819	0%	0	0%	0	0%	臺灣省立臺中商業專科學校 國際貿易科 International Trade, National Taichung Institute of Commerce	無 None	無 None	無 None	無 None
西臺南分行 Hsi-Tainan Branch	經理 VP & GM	王克忠 Ko-Chung Wang	1010903	53,355	0%	0	0%	0	0%	國立空中大學 商學系 Business, National Open University	無 None	無 None	無 None	無 None
東臺南分行 Tung-Tainan Branch	經理 VP & GM	郭志明 Chih-Ming Kuo	990524	23,326	0%	0	0%	0	0%	私立淡江文理學院 合作經濟學系 Cooperative Economics, Tamkang University	無 None	無 None	無 None	無 None
南臺南分行 Nan-Tainan Branch	經理 VP & GM	張蓮芳 Lien-Fang Chang	1010201	0	0%	15,639	0%	0	0%	國立空中大學 商學系 Business, National Open University	無 None	無 None	無 None	無 None
北臺南分行 Pei-Tainan Branch	經理 VP & GM	林國祥 Kuo-Hsiang Lin	1020201	0	0%	0	0%	0	0%	國立成功大學 統計學系 Statistics, National Cheng Kung University	無 None	無 None	無 None	無 None

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				股數 Shares	持股比率 %	股數 Shares	持股比率 %	股數 Shares	持股比率 %			職稱 Title	姓名 Name	關係 Relationship
歸仁分行 Guiren Branch	經理 VP & GM	蕭漢和 Han-Her Shiou	1001101	48,434	0%	467	0%	0	0%	國立臺中技術學院附設空中商專 企業管理科 Business Administration, Open Junior College of Commerce Affiliated with National Taichung Institute of Technology	無 None	無 None	無 None	無 None
安南分行 An-Nan Branch	經理 VP & GM	王素娟 Su-Chuan Wang	1010201	54,234	0%	0	0%	0	0%	國立高雄第一科技大學 財務金融研究所 MS in Banking & Finance, National Kaohsiung First University of Science and Technology	無 None	無 None	無 None	無 None
旗山分行 Chishan Branch	經理 VP & GM	李秀枝 Shiow-Jy Lee	1020201	80,170	0%	44	0%	0	0%	國立臺中技術學院附設空中進修學院 應用商學系 Business & Applied Commerce, Open Junior College of Continuing Education Affiliated with National Taichung Institute of Technology	無 None	無 None	無 None	無 None
岡山分行 Kangshan Branch	經理 VP & GM	陳登進 Teng-Ching Chen	1011201	29,692	0%	17,494	0%	0	0%	臺灣省立臺南師範專科學校 國教師資科 Taiwan Provincial Tainan Junior Teachers College	無 None	無 None	無 None	無 None
鳳山分行 Fengshan Branch	經理 VP & GM	黃春長 Chun-Chang Huang	1010903	82,214	0%	0	0%	0	0%	國立高雄第一科技大學 金融營運研究所 MS in Financial & Operation, National Kaohsiung First University of Science and Technology	無 None	無 None	無 None	無 None
路竹分行 Luchu Branch	經理 VP & GM	黃文宗 Wen-Tzung Huang	1010201	325	0%	0	0%	0	0%	臺中技術學院附設空中進修學校 應用商學系 Business & Applied Commerce, Open Junior College of Continuing Education Affiliated with National Taichung Institute of Technology	無 None	無 None	無 None	無 None
大發分行 Ta-Fa Branch	經理 VP & GM	黃志洲 Chih-Chou Huang	1001003	7,067	0%	23,541	0%	0	0%	國立成功大學附設空中商專 國際貿易科 International Trade, Open Junior College of Commerce Affiliated with National Cheng Kung University	無 None	經理 VP & GM	林愛真 Ai-Jan Lin	配偶 Spouse
高雄分行 Kaohsiung Branch	經理 VP & GM	劉玉雪 Yu-Hsueh Liu	1011101	19,388	0%	0	0%	0	0%	國立中興大學 經濟學系 Economics, National Chung Hsing University	無 None	無 None	無 None	無 None
七賢分行 Chi-Hsien Branch	經理 VP & GM	王安石 An-Shi Wang	1000125	214,563	0%	23,326	0%	0	0%	私立逢甲學院 國際貿易學系 International Trade, Feng Chia University	無 None	無 None	無 None	無 None
豐裡分行 Yencheng Branch	經理 VP & GM	陳婉玲 Wan-Ling Chen	1020201	26,133	0%	0	0%	0	0%	私立逢甲大學 經濟學系 Economics, Feng Chia University	無 None	無 None	無 None	無 None
東高雄分行 Tung-Kaohsiung Branch	經理 VP & GM	林愛真 Ai-Jan Lin	1011101	23,541	0%	7,067	0%	0	0%	實踐設計管理學院 財務金融學系 Finance & Banking, Shih Chien College of Design and Management	無 None	經理 VP & GM	黃志洲 Chih- Chou Huang	配偶 Spouse
南高雄分行 Nan-Kaohsiung Branch	經理 VP & GM	林顯才 Hsien-Tsai Lin	1010402	5,831	0%	5,831	0%	0	0%	國立臺中技術學院附設空中進修學院 應用商學系 Business & Applied Commerce, Open Junior College of Continuing Education Affiliated with National Taichung Institute of Technology	無 None	無 None	無 None	無 None
北高雄分行 Pei-Kaohsiung Branch	經理 VP & GM	夏豐源 Feng-Yuan Shia	991201	83,960	0%	0	0%	0	0%	私立逢甲學院 國際貿易學系 International Trade, Feng Chia University	無 None	無 None	無 None	無 None
三民分行 Sanmin Branch	經理 VP & GM	張永瑞 Yung-Jui Chang	990204	1,142	0%	0	0%	0	0%	私立嶺東商業專科學校 銀行會計科 Banking & Accounting, Ling Tung College of Commerce	無 None	無 None	無 None	無 None
新興分行 Hsinhsing Branch	經理 VP & GM	李淑汝 Shwu-Ruu Lee	1020101	40,820	0%	0	0%	0	0%	國立臺中技術學院附設空中學院 應用商學系 Business & Applied Commerce, Open Junior College of Continuing Education Affiliated with National Taichung Institute of Technology	無 None	無 None	無 None	無 None

單位名稱 Name of Unit	職稱 Title	姓名 Name	任主管日 Date started (yy/mm/dd)	持有股份 Shareholding		配偶、未成年 子女持有股份 Shareholding by Spouse & Minor Children		利用他人名義持有 股份 Shareholding Under Other's Title		主要經(學)歷 Prime Experience & Education	目前兼任其他公司之職務 Services Concurrently with the Other Company	具配偶或二親等以內 關係之經理人 The Spouse or Relative within 2 Tiers of General Managers		
				股數 Shares	持股比率 %	股數 Shares	持股比率 %	股數 Shares	持股比率 %			職稱 Title	姓名 Name	關係 Relationship
前鎮分行 Chanchen Branch	經理 VP & GM	江穗光 Sui-Kuang Chiang	1011101	132,237	0%	3,215	0%	0	0%	臺中技術學院附設空中進修學校 應用商學系 Business & Applied Commerce, Open Junior College of Continuing Education Affiliated with National Taichung Institute of Technology	無 None	無 None	無 None	無 None
九如路分行 Chiu-Ju Lu Branch	經理 VP & GM	楊康 Kang Yang	1010903	11,181	0%	0	0%	0	0%	私立輔仁大學 國際貿易學系 International Trade, Fu Jen Catholic University	無 None	無 None	無 None	無 None
建興分行 Chienhsing Branch	經理 VP & GM	錢婉華 Wan-Hwa Chien	1010402	6,291	0%	0	0%	0	0%	臺中技術學院附設空中進修學校 應用商學系 Business & Applied Commerce, Open Junior College of Continuing Education Affiliated with National Taichung Institute of Technology	無 None	無 None	無 None	無 None
博愛分行 Po-Ai Branch	經理 VP & GM	陳江河 Jiang-Her Chen	1011101	14,717	0%	4,351	0%	0	0%	正修科技大學 國際貿易學系 International Trade, Cheng Shiu University	無 None	無 None	無 None	無 None
苓雅分行 Lingya Branch	經理 VP & GM	謝進德 Ching-Te Hsieh	1020201	11,663	0%	0	0%	0	0%	私立東吳大學 經濟學系 Economics, Soochow University	無 None	無 None	無 None	無 None
大順分行 Ta-Shun Branch	經理 VP & GM	張家銘 Chia-Ming Chang	1011201	48,528	0%	0	0%	0	0%	私立大同商業專科學校 會計統計科 Accounting & Statistics, Tatung Institute of Commerce and Technology	無 None	無 None	無 None	無 None
左營分行 Zuoying Branch	經理 VP & GM	林文彬 Wen-Bin Lin	1000125	117,000	0%	0	0%	0	0%	實踐大學 財務金融學系 Finance and Banking, Shih Chien University	無 None	無 None	無 None	無 None
屏東分行 Pingtung Branch	經理 VP & GM	盧泰安 Tai-An Lu	991201	6,997	0%	0	0%	0	0%	國立臺中技術學院附設空中商專 企業管理科 Business Administration, Open Junior College Affiliated with National Taichung Institute of Technology	無 None	無 None	無 None	無 None
潮州分行 Chaozhou Branch	經理 VP & GM	曾世道 Shih-Tao Tseng	1000125	20,598	0%	367	0%	0	0%	私立東吳大學 經濟學系 Economics, Soochow University	無 None	無 None	無 None	無 None
東港分行 Tungkang Branch	經理 VP & GM	林文對 Wen-Duy Lin	990204	280,052	0%	39,965	0%	0	0%	私立逢甲學院 合作學系 Cooperative, Feng Chia University	無 None	無 None	無 None	無 None
恆春分行 Hengchun Branch	經理 VP & GM	張進成 Chin-Cheng Chang	1000125	0	0%	0	0%	0	0%	義守大學 管理研究所 EMBA, I-Shou University	無 None	無 None	無 None	無 None
花蓮分行 Hualien Branch	經理 VP & GM	郭春生 Chun-Shen Kuo	1010201	862	0%	0	0%	0	0%	私立輔仁大學 會計統計學系 Accounting & Statistics, Fu Jen Catholic University	無 None	無 None	無 None	無 None
臺東分行 Taitung Branch	經理 VP & GM	宋明恭 Ming-Kung Song	1010402	0	0%	28,590	0%	0	0%	私立東吳大學 企業管理學系 Business Administration, Soochow University	無 None	無 None	無 None	無 None
紐約分行 New York Branch	經理 VP & GM	蔡于昇 Eric Y. S. Tsai	980730	35,238	0%	0	0%	0	0%	私立中國文化大學 國際企業管理研究所 MS in International Business Administration, Chinese Culture University	無 None	無 None	無 None	無 None
洛杉磯分行 Los Angeles Branch	經理 VP & GM	洪珠懿 Chu-H Hung	1000801	21,438	0%	0	0%	0	0%	國立政治大學 經營管理研究所 EMBA, National Chengchi University	無 None	無 None	無 None	無 None
東京分行 Tokyo Branch	經理 VP & GM	黃麗仙 Sherry Huang	1000322	4,313	0%	0	0%	0	0%	倫敦 Guildhall 大學 國際財務金融研究所 MSC in International Banking and Finance London Guildhall University, UK	無 None	無 None	無 None	無 None
倫敦分行 London Branch	經理 VP & GM	孫慧蘭 Carol Sun	990519	0	0%	0	0%	0	0%	私立輔仁大學 會計學系 Accounting, Fu Jen Catholic University	無 None	無 None	無 None	無 None
香港分行 Hong Kong Branch	經理 VP & GM	董俊宏 Chun-Hung Tung	990709	48,773	0%	7,968	0%	0	0%	國立成功大學 管理研究所 EMBA, National Cheng Kung University	無 None	經理 VP & GM	吳美惠 Mei-Hui Wu	配偶 Spouse
新加坡分行 Singapore Branch	經理 VP & GM	蔡竣仁 Chun-Jen Tsai	1020227	11,705	0%	0	0%	0	0%	私立東吳大學 國際貿易學系 International Trade, Soochow University	無 None	無 None	無 None	無 None
昆山分行 Kunshan Branch	經理 VP & GM	翁一新 I-Hsin Weng	1010604	360	0%	0	0%	0	0%	國立中興大學 公共行政學系 Public Administration, National Chung Hsing University	無 None	無 None	無 None	無 None

給付本行各個監察人酬金級距 Classification of Compensation for Supervisors	監察人姓名 Name of Supervisors	
	前四項酬金總額 (A+B+C+D) Amount of total remuneration(A+B+C+D)	
	本行 CHB	財務報告內所有公司 All the companies in the finance statement
~NT\$2,000,000	高志尚 Henry C.S. Kao 柯綉絹 Hsiu Chuan Ko 王文猷 Charles W.Y. Wang	高志尚 Henry C.S. Kao 柯綉絹 Hsiu Chuan Ko 王文猷 Charles W.Y. Wang
NT\$2,000,000 ~ NT\$5,000,000		
NT\$5,000,000 ~ NT\$10,000,000	行政院國家發展基金管理會 National Development Fund, Executive Yuan 合興石化工業股份有限公司 Execl Chemical Co., Ltd.	行政院國家發展基金管理會 National Development Fund, Executive Yuan 合興石化工業股份有限公司 Execl Chemical Co., Ltd.
NT\$10,000,000 ~ NT\$15,000,000	凡登投資股份有限公司 Van Den Invest Co., Ltd.	凡登投資股份有限公司 Van Den Invest Co., Ltd.
NT\$15,000,000 ~ NT\$30,000,000		
NT\$30,000,000 ~ NT\$50,000,000		
NT\$50,000,000 ~ NT\$100,000,000		
NT\$100,000,000~		

3. 總經理及副總經理之酬金：

Compensation for President and Executive Vice Presidents :

101年1月1日~101年12月31日 單位：新臺幣元；%
January 1, 2012~December 31, 2012 Unit : NTD ; %

職稱 Title	姓名 Name	薪資 (A) Salary(A)		退職退休金 (B) Pension and Superannuation(B)		獎金及特支費 (C) Bonus and Special Disbursement(C)		盈餘分配之員工紅利金額 (D) Employee Bonus of Earning distribution(D)				A,B,C 及 D 等四項總額 占稅後純益之比例 (%) Ratio of total remuneration (A+B+C+D) to net income (%)		取得員工認股權證 Employee share subscription warrants		取得限制員工權利 新股數額 Acquire the new shares with restricted rights to employees		有無領取自子公司以外轉投資事業 酬金 Compensation paid to directors from an invested company other than the company's subsidiary	
		財務報告內所有公司 All the companies in the finance statement		財務報告內所有公司 All the companies in the finance statement		財務報告內所有公司 All the companies in the finance statement		本行 CHB		財務報告內所有公司 All the companies in the finance statement		財務報告內所有公司 All the companies in the finance statement		財務報告內所有公司 All the companies in the finance statement		財務報告內所有公司 All the companies in the finance statement			
		本行 CHB	財務報告內所有公司 All the companies in the finance statement	本行 CHB	財務報告內所有公司 All the companies in the finance statement	本行 CHB	財務報告內所有公司 All the companies in the finance statement	現金紅利 金額 Cash dividends	股票紅利 金額 Stock dividends	現金紅利 金額 Cash dividends	股票紅利 金額 Stock dividends	本行 CHB	財務報告內所有公司 All the companies in the finance statement	本行 CHB	財務報告內所有公司 All the companies in the finance statement	本行 CHB	財務報告內所有公司 All the companies in the finance statement		
總經理 President	林維傑 William Lin (101.6.1 辭任) (Resigned on June 1, 2012)																		
	陳允進 James Y.G. Chen (101.10.9 退休) (Retired on October 9, 2012)																		
	唐楚烈 Chu-Lieh Tang (101.10.12 新任) (Newly appointed on October 12, 2012)																		
總稽核 EVP & Chief Auditor	林瑞力 Diao-Li Lin	17,380,452	17,380,452	17,108,321	17,108,321	12,656,344	12,815,344	2,042,166	0	2,042,166	0	0.58%	0.58%	0	0	0	0	410,000	
副總經理 Executive Vice President	施建安 James Shih																		
	林青槐 Alexander C.H. Lin (101.8.1 退休) (Retired on August 1, 2012)																		
	賴昭吟 Carol Lai																		
	陳金英 Chin-Ying(Anita) Chen (101.8.1 升任) (Promoted on August 1, 2012)																		
	黃漢青 Paul H.C. Huang (101.8.1 升任) (Promoted on August 1, 2012)																		

註 1： 101 年度實際給付退職退休金金額：15,754,050 元 (陳允進、林青槐等 2 人)。

Note 1: Actual amount of pension payable for James Y.G. Chen and Alexander C.H. Lin in 2012: NTD 15,754,050.

註 2： 101 年度費用化退職退休金之提列提撥金額 (舊制按 15% 提列，新制按 6% 提撥)：1,354,271 元。

Note 2: Appropriated amount of pension expense in 2012 (15% under the old system and 6% contribution under the new rules): NTD1,354,271.

註 3： 101 年度實際支付退休金暨費用化退職退休金之提列提撥金額合計：17,108,321 元。

Note 3: Actual amount of pension payable and appropriated amount of pension expense for 2012 amounted to: NTD17,108,321.

註 4： 首長司機酬金：本行首長司機 7 名，年所得合計 5,674,695 元；惟本行首長司機非配專屬個人使用，總務處仍得視業務需要指派其他行務使用。

Note 4: The remuneration for drivers of senior officers: The Bank paid the 7 drivers in total of NTD5,674,695 a year. They are not assigned to senior officers only; GAD can assign them for other business needs.

給付本行各個總經理及副總經理酬金級距 Classification of Compensation for President and Executive Vice President	總經理及副總經理姓名 Name of President and Executive Vice President	
	本行 CHB	所有轉投資事業 All investee companies
~NT\$2,000,000	唐楚烈 Chu-Lieh Tarnq	唐楚烈 Chu-Lieh Tarnq
NT\$2,000,000 ~ NT\$5,000,000	林維樑 William Lin 林碯力 Diao-Li Lin 施建安 James Shih 賴昭吟 Carol Lai 陳金英 Chin-Ying(Anita) Chen 黃漢青 Paul H.C. Huang	林維樑 William Lin 林碯力 Diao-Li Lin 施建安 James Shih 賴昭吟 Carol Lai 陳金英 Chin-Ying(Anita) Chen 黃漢青 Paul H.C. Huang
NT\$5,000,000 ~ NT\$10,000,000		
NT\$10,000,000 ~ NT\$15,000,000	陳允進 James Y.G. Chen, 林青槐 Alexander C.H. Lin (均含退休金) (Pension Included)	陳允進 James Y.G. Chen, 林青槐 Alexander C.H. Lin (均含退休金) (Pension Included)
NT\$15,000,000 ~ NT\$30,000,000		
NT\$30,000,000 ~ NT\$50,000,000		
NT\$50,000,000 ~ NT\$100,000,000		
NT\$100,000,000~		

4. 配發員工紅利之經理人姓名及配發情形：

Members of the Management Team Receiving Employee Bonus & Bonus Distribution：

101年12月31日 單位：新臺幣元；%
December 31, 2012 Unit:NTD；%

職稱 Title	姓名 Name	股票紅利 Stock dividends			現金紅利 金額 Cash dividends Amount	總計 Total	總額占稅後純 益之比例(%) Total / after- tax Profit (%)
		股數 Share	市價 Price	金額 Amount			
總稽核 Chief Auditor	林碯力 Diao-Li Lin						
副總經理 EVP	翁聰碧 Tsung-Pi Weng、葉萬土 Walter W.T.Yeh、林青槐 Alexander C.H.Lin、 陳金英 Chin-Ying(Anita) Chen、施建安 James Shih、 黃漢青 Paul H.C. Huang、賴昭吟 Carol Lai						
	林耀輝 Yao-Huei Lin、江建興 Chien-Shin Chiang、張秀玉 Shiou-Yu Chang、 林惟德 Wei-Teh Lin、黃國珍 Gwo-Chen Huang、劉克祐 Keh-Yu Liu、 林雅玲 Ya-Ling Lin、呂慶焜 Ching-Kuen Lu、王昇照 Sheng-Chao Wang、 陳振宇 Chen-Yu Chen、楊繼承 Jih-Cheng Yang、林彩鳳 Tsai-feng Lin、 曾芳明 Fangming Tzeng、涂鴻堯 Horng-Yao Tu、王擇麟 Tzer-Lin Wang、 陳錫能 Shyi-Neng Chen、石英華 Yin-Hwa Shih、羅美棟 Mei-Tung Lou、 林明憲 Ming-Hsien Lin、簡宗鑫 John-Shien Jean、陳志成 Leo Chen、 黃國良 Guo Liang Huang、陳明 George M. Chen、盧文祥 Wen-Hsiang Lu、 鄧英哲 Yin-Che Teng、方水福 Shuei-Fu Fang、駱和怡 Ho-Yi Lo、 陳斌 Bin Chen、翁一新 I-Hsin Weng、葉春紅 Chun-Hung Yeh、 鄭瑞華 Rueih-Hwa Cheng、蔡于昇 Eric Y. S. Tsai、洪珠懿 Chu-I Hung、 黃麗仙 Sherry Huang、孫慧蘭 Carol Sun、董俊宏 Chun-Hung Tung、 沈振昌 Chen-Chang Shen、盧壽安 Shou-An Lu、彭春堂 Judy Pong、 吳松竹 Sung-Chu Wu、柯坤儀 Kuen-Yi Ko、洪本能 Ben-Neng Hong、 游俊忠 Jiumn-Chung Yu、張麗娟 Li-Juan Chang、蔡元森 Yuan-Sen Tsai、 李光柏 Kuang-Po Lee、邱美麗 Mei-Li Chiu、陳玉美 Yuh-Mei Chen、 張峯宗 Feng-Tsung Chang、李振國 Jenn-Gwo Lee、林士超 Shyh-Chau Lin、 陳國全 Nelson K.C.Chen、葉成輝 Chen-Hui Yeh、黃秋東 Chiu-Tung Huang、 姚義雄 I-Hsiung Yao、陳坤河 Kuen-Her Chen、陳雪霞 Hsueh-Hsia Chen、 吳丙寅 Biing-Yin Wu、曾少華 Shao-Hwa Jseng、陳毓珊 Yu-Shan Chen、 朱志燭 Chi-Chung Chu、許溪祥 Shi-Shyang Sheu、冉繁雄 Fang Shang Rang 陳敬忠 Jing-Chung Chen、邱再添 Tiaj-Tian Chiou、賴宗安 Tzong-An Lai、 林蘭如 Lan-Zu Lin、葉琪瑛 Chyi-Ying Yeh、莊順 Shuenn Chuang、 李松樹 Song-Shu Lee、殷曉華 Hsiao-Hua Yin、謝秀鑾 Sherry Hsieh、 張文貴 Wen-Kuei Chang、柯煥祥 Jen-Shyang Ke、陳宗淵 Chung-Yuan Chen 吳芳媛 Fang-Yuan Wu、陳秋月 Chiou-Yueh Chen、劉瓊英 Chiung-Yin Liu、 魏萬治 W.S Way、陳石秋 Shyr-Chiou Chen、陳哲雄 Che-Hsiung Chen、 游保森 Pao-Sen Yu、侯滄浪 Lawrence Hou、江武讓 Wu-Rang Chiang、 陳玆芸 Tzy-Yun Chen、楊建忠 Chien-Chung Yang、羅順風 Shun-Feng Lo、 邵碧琴 Pi-Chin Shao、吳慧貞 Hui-Jen Wu、林瑞興 Rucy-Shing Lin、 江穗光 Sui Kuang Chiang、劉珪珍 Alice K.C.Liu、蔡竣仁 Chun-Jen Tsai、 游月明 Yueh-Ming Yu、簡寶義 Bao-Yi Chien、陳淑瓊 Shu-Chung Chen、 項運台 Yuang-Tai Hsiang、賴大彝 Dar-Chang Lai、洪仁誠 Jeng-Cheng Hong 林金池 Chin-Chih Lin、林孟娥 Meng-O Lin、周榮昌 Jung-Chang Chou、 楊新昌 Nsin-Chang Yang、陳永儀 Yung-Yee Chen、	0	0	0	41,933,604	41,933,604	0.50%

職稱 Title	姓名 Name	股票紅利 Stock dividends			現金紅利 金額 Cash dividends Amount	總計 Total	總額占稅後純 益之比例 (%) Total / after- tax Profit (%)
		股數 Share	市價 Price	金額 Amount			
各部門處長 (經理/主任) 及分支機構 經理 Division Heads and General Managers	蔡抱錫 Bau-Slu Tsai、林溫誠 Wen-Cheng Lin、林清靠 Charles C.K. Lin、許漢文 Han-Wen Hsu、陳生發 Sheng-Fa Chen、張正逢 C. F. Chang、吳斯聰 Szu-Tsung Wu、蔡淑華 Shu-Hua Tsai、林智祥 Chih-Hsiang Lin、王韻梅 Yun-Mei Wang、沈麗鳳 Li-Feng Shen、陳玉樹 Yu-Shu Chen、王東雄 Tung-Shiung Wang、尤千美 Chien-Mei Yu、陳盛統 Sheng-Tung Chen、林綉艷 Shiou-Yann Lin、莊錦煌 Chin-Huang Chuang、林陳忠 Chen-Chung Lin、劉錦圳 Chin-Chun Liu、楊成福 Cherng-Fwu Yang、鍾展文 Jian-Wen Chung、詹益榮 Yi-Jung Chan、陳永盛 Yung-Sheng Chen、陳建發 Chien-Fa Chen、陳民安 Min-An Chen、蔡金龍 Chung-Long Tsai、葉金玉 Jin-Yu Yeh、葉蒼卿 Tsang-Cheng Yeh、陳永豐 Yung-Feng Chen、陳振宜 Chen-Yi Chen、陳瑞隆 Juy-Lung Chen、王水圳 Shui-Chun Wang、林天命 Tien-Ming Lin、段式憲 Shih-Hsien Tuan、王宏 Hung Wang、曾豐賢 Feng-Hsien Tseng、許建榮 Chieh-Jung Hsu、楊瑞森 Ruey-Sen Yang、彭傑鐘 Chieu-Jong Peng、蕭火俊 Huo-Chung Hsiao、許綉卿 Hsiu-Ching Hsu、范玉琴 Yu-Chin Fan、林清安 Chang-An Lin、陳忠誠 Jong-Cheng Chen、林文彬 Wen-Bin Lin、左澤蒼 Tse-Tsang Tso、張宗儀 Tsung-I Chang、陳原芬 Yuan-Fen Chen、林國祥 Kuo-Hsiang Lin、朱正義 Cheng-Yih Chu、何乙新 Yee-Hsing Ho、施及眾 Chi-Tsung Shih、葉柏林 Ber-Lin Yeh、顏茂盛 Mao-Sheng Yen、簡江東 Chiang-Tung Chien、謝丁玉 Ding-Yu Hsieh、吳美惠 Mei-Hui Wu、李淑汝 Shwu-Ruu Lee、張宏堂 Houng-Tong Chang、張家銘 Chia-Ming Chang、張正川 Jeng-Chung Chang、卓村田 Tsun-Tien Chuo、黃蒼進 Tsang-Chin Huang、陳慶智 Ching-Chih Chen、陳宗榮 Chung-Long Chen、郭仁和 Jen-Ho Kuo、沈山鑫 Shan-Hsin Shen、蕭漢和 Han-Her Shiou、許旺順 Wang-Shun Hsu、王碧海 Pi-Hai Wang、王克忠 Ko-Chung Wang、郭志明 Chih-Ming Kuo、張蓮芳 Lien-Fang Chang、楊寶凱 Pao-Kai Yang、王素娟 Su-Chuan Wang、謝進德 Ching-Te Hsieh、嚴榮學 Rong-Shyue Yan、黃春長 Chun-Chang Huang、陳聯鏡 Lien-Ching Chen、王安石 An-Shi Wang、吳輝雄 Huei-Hsiung Wu、劉玉雪 Yu-Hsueh Liu、林顯才 Hsien-Tsai Lin、夏豐源 Feng-Yuan Shia、張永瑞 Yung-Jui Chang、陳江河 Jiang-Her Chen、楊康 Kang Yang、梁丕雄 Pe-Hsiung Liang、陳婉芳 Wan-Fang Chen、陳登進 Teng-Ching Chen、林愛真 Ai-Jan Lin、林文彬 Wen-Bin Lin、盧泰安 Tai-An Lu、林文對 Wen-Duy Lin、曾世道 Shih-Tao Tseng、張進成 Chin-Cheng Chang、郭春生 Chun-Shen Kuo、宋明恭 Ming-kung Song、陳金魁 Jin-Kwey Chen、張書楨 Shu-Chen Chang、王淑芳 Shwu-Fang Wang、蔡桂芳 Kui-Fang Tsai、陳永芳 Yung-Fang Cheng、陳瑞卿 Jui-Ching Chen、黃志洲 Chih-Chou Huang、陳德和 Der-Ho Chen、李俊德 Chun-Te Lee、陳正明 Jin-Min Chen、黃文宗 Wen-Tzung Huang、曾續生 Tsuan-Sheng Tseng、蔡忠勇 Chung-Yung Tsai、李金選 Chin-Hsuan Lee、葉寶玉 Pao-Yu Yeh、許慧如 Hueih-Rur Shy、錢婉華 Wan-Hwa Chien、鄧秀娟 Tina Teng、許錦鐘 Chin-Huang Hsu、林朝乾 Chaur-Chyan Lin、彭增忠 Geng Chung Pen、黃志成 Chih-Cheng Huang、楊憲武 Hsian-Wu Yang、林叔玄 Shu-Hsuan Lin、紀榮年 Jung-Nuen Chi、郭文壙 Wen-Yung Kuo、葉順章 Shuen-Chang Yeh、簡幸壽 Hsing-Shou Chien、謝金勇 Jin-Yong Shieh、楊漢璋 Han-Chang Yang、楊瑞成 Jui-Chen Yang、李鋒玉 Feng-Yu Lee、郭宇照 Yeu-Jaw Guo、楊孟霖 Meng-Ling Yang、黃惠瑛 Hui-Ying Huang						

(四) 比較說明本行及合併財務報告所有公司於最近二年度支付本行董事、監察人、總經理及副總經理酬金總額占個體或個別財務報告稅後純益比例之分析，並說明給付酬金之政策、標準與組合、訂定酬金之程序及與經營績效及未來風險之關聯性

1. 本行及合併財務報告所有公司於最近二年度支付本行董事、監察人、總經理及副總經理酬金總額占稅後純益比例之分析：

d. Comparison of Remuneration for Directors, Supervisors, Presidents and Vice Presidents in the Most Recent Two Fiscal Years and Remuneration Policy for Directors, Supervisors, Presidents and Vice Presidents, and Information Related to the Policies, Standards, and Portfolios for the Payment of Remuneration, the Procedures for Determining Remuneration, and the Correlation with Business Performance and Future Risks

1. The ratio of total remuneration paid by the company and by all companies included in the consolidated financial reports for the most recent two fiscal years to directors, supervisors, presidents and vice presidents of the company, to the net income:

單位：新臺幣千元；%
Unit:NT\$1,000;%

項目 Items	101 年度 2012		100 年度 2011		增 / 減額 Increase (Decrease) Amount	增 / 減 %
	金額 Amount	占稅後純益比例 (%) Ratio of total remuneration paid to directors, supervisors, presidents and vice presidents to net income (%)	金額 Amount	占稅後純益比例 (%) Ratio of total remuneration paid to directors, supervisors, presidents and vice presidents to net income (%)		
董事酬金 (註 1) Compensation for Directors (Note 1)	67,671	0.80%	71,426	0.79%	-3,755	-5.26%
監察人酬金 Compensation for Supervisors	25,538	0.30%	26,945	0.30%	-1,407	-5.22%
總經理及副總經理酬金 Compensation for President and Executive Vice President	49,187	0.58%	56,392	0.62%	-7,205	-12.78%
酬金合計 (註 2) Total (Note 2)	142,396	1.68%	154,763	1.71%	-12,367	-7.99%
稅後純益 Net Income	8,470,750	-	9,042,355	-	-571,605	-6.32%

註1：董事酬金不含兼任員工相關酬金(已列於總經理及副總經理酬金)。

Note1: Compensation for Directors does not include relevant remuneration received by directors who are also employees (which is also listed under Compensation for President and Executive Vice Presidents).

註2：101年度董事、監察人酬金合計93,209千元，比較100年度98,371千元，減少5,162千元；101年度總經理及副總經理酬金合計49,187千元，比較100年度56,392千元，減少7,205千元。

Note2: The total compensation for directors and supervisors in 2012 was NT\$93,209 thousand, a decrease of NT\$5,162 thousand compared with NT\$98,371 thousand in 2011. Compensation for the President and Executive Vice Presidents in 2012 was NT\$49,187 thousand, a decrease of NT\$7,205 thousand compared with NT\$56,392 thousand in 2011.

2. 給付酬金之政策、標準與組合、訂定酬金之程序及與經營績效及未來風險之關聯性：

(1) 董監事(含獨立董事)報酬係依據本行章程第20條第13款規定，由董事會依與本行規模相當金融機構董監事報酬水平決議董監事報酬。配合100年11月25日本行第23屆董監事(含獨立董事)選舉，分別提報100年12月9日第2屆第1次薪資報酬委員會審議及100年12月19日第23屆第3次董事會決議通過訂定董事長、董監事(含獨立董事)之月支報酬案；並於101年12月18日第2屆第10次薪資報酬委員會及102年1月25日第23屆第17次董事會議定期評估其報酬，均決議通過在案。

2. Information related to the policies, standards, and portfolios for the payment of remuneration, the procedures for determining remuneration, and the correlation with business performance and future risks:

(1) Remunerations for directors (including independent directors) and supervisors were determined in accordance with the Article 20.13 of our memorandum by the Board of Directors based on the levels of compensation to directors and supervisors at other financial institutions comparable in size to the Bank. In coordination with the 23rd board director and supervisor election (including the election of independent directors), which was held on November 25, 2011, the monthly remuneration scheme for the Chairman of the Board, directors (including independent directors) and supervisors was submitted to the 1st session of the 2nd Remuneration Committee meeting for review on December 9, 2011 and subsequently approved by the 3rd session of the 23rd Board of Directors meeting held on December 19, 2011. The remuneration has been regularly reviewed and approved by the 10th session of the 2nd Remuneration Committee meeting on December 18, 2012 and the 17th session of the 23rd Board of Directors on January 25, 2013.

(2) 總經理報酬係依據本行章程第20條第14款規定，由董事會決議。經分別提報101年10月8日第2屆第9次薪資報酬委員會審議及101年10月8日第23屆第4次臨時董事會會議決議通過總經理報酬案，金管會於101年10月12日核准總經理委任生效。

副總經理報酬依據本行章程第20條第14款規定，由董事會決議於「彰化商業銀行現職人員薪給表」範圍內給與。

(3) 與經營績效及未來風險之關聯性：

① 董監事酬勞：

依本行章程第38條規定，授權董事會於本行稅後盈餘提列盈餘公積後之餘額，在1%~1.5%範圍內按年決定。

② 總經理、副總經理員工紅利：

本行員工紅利依本行章程第38條規定，授權董事會於本行稅後盈餘提列盈餘公積後之餘額，在1%~8%範圍內按年決定，再依「彰化銀行員工紅利分配要點」，提報薪資報酬委員會及董事會後，視總經理、副總經理個人績效決定紅利金額。

③ 總經理、副總經理績效獎金：

依「彰化銀行員工獎金發給辦法」，視總經理、副總經理個人績效決定獎金金額，提報薪資報酬委員會及董事會決議後發放。

④ 本行績效獎金發放金額，係依本行經營績效指標決定，其指標項目包括：盈餘目標達成率、股東權益報酬率、逾放比率、備抵呆帳覆蓋率、創新研發及改革具體績效等；如有影響盈餘之政策性或其他不可控制重大因素時，應就具體事實提出說明。

(2) In accordance with the Article 20.14 of our memorandum, remuneration for president was determined by the Board of Directors and was submitted to the 9th session of the 2nd Remuneration Committee meeting for review on October 8, 2012 and subsequently approved by the 4th extraordinary session of the 23rd Board of Directors meeting held on October 8, 2012. In coordination with the appointment that was subsequently approved and effective by FSC on October 12, 2012.

According to the Article 20.14 of our memorandum, remunerations for vice presidents are determined by the CHB Remunerations Schedule for Current Employees, which was approved by the Board of Directors.

(3) Correlation with Management Performance:

① Remunerations for directors and supervisors:

Pursuant to Article 38 of our memorandum, the Board of Directors is authorized to appropriate the balance of earnings after tax, within the range of 1% to 1.5% on an annual basis, after surplus reserve has been provisioned for.

② Employee bonus for presidents and vice presidents:

Pursuant to Article 38 of our memorandum, the Board of Directors is authorized to appropriate the balance of earnings after tax, within the range of 1% to 8% on an annual basis, as employee bonus after surplus reserve has been provisioned for. The actual amount is then determined based on the individual performance of the President and Executive Vice Presidents and in accordance with the CHB Guidelines on Employee Cash Rewards after submitting to the Remuneration Committee and the Board of Directors.

③ Performance bonus for presidents and vice presidents:

According to the CHB Guideline on Employee Cash Rewards, performance bonus thus obtained will be submitted for approval by the Remuneration Committee and the Board of Directors, before being distributed based on individual performance.

④ The Bank pays performance bonuses according to its overall business performance, which is measured using the following indicators: earnings achievement rate, return on shareholders' equity, overdue loan percentage, coverage ratio, and outcomes of various R&D and reforms. Any other policy-related issues that may affect earnings or material concerns beyond control should also be raised for discussion.

三、公司治理運作情形

C. The Practice of Corporate Governance

(一) 董事會運作情形

a. The Board of Directors Operations

101年度第23屆董事會開會計16次，董事、監察人出席情形如下：

The 23rd Board of Directors convened 16 meetings in 2012, and the records of attendance by directors and supervisors are shown as follows :

第23屆董事會運作情形 The 23 rd Board of Directors Operations						(101.1.1-101.12.31) (Jan.1, 2012-Dec.31, 2012)
職稱 Title	姓名 Name	實際出席(列)席次數 Attendance In Person	委託出席次數 Attendance by Proxy	實際出席(列)席率(%) (註) Actual Attendance Rate (%) (Note)	備註 Note	
董事長 Chairman	陳淮舟 Julius Chen (台新金融控股股份有限公司(以下簡稱台新金控)代表) (Delegate of Taishin Financial Holding Co., Ltd.(TSFHC))	16	0	100		
常務董事 Managing Director	吳澄清 Cheng Ching Wu (台新金控代表) (Delegate of TSFHC)	15	1	93.75		
常務董事 (獨立董事) Managing Director (Independent Director)	梁國源 Kuo-Yuan Liang	16	0	100		
董事 Director	唐楚烈 Chu-Lieh Tarnq (財政部代表) (Delegate of MOF)	4	0	100	財政部於101年10月5日改派其為董事，故應出席會議次數為4次。 Ministry of Finance assigned as a new director on October 5, 2012. Meetings shall attend 4 times.	
董事 Director	何瑞芳 Jui-Fang Ho (財政部代表) (Delegate of MOF)	15	1	93.75		
董事 Director	林政憲 Cheng-Hsien Lin (台新金控代表) (Delegate of TSFHC)	14	2	87.5		
董事 Director	鄭家鐘 Chia-Chung Cheng (台新金控代表) (Delegate of TSFHC)	13	3	81.25		
董事 Director	陳登杉 Deng-Shan Chen (台新金控代表) (Delegate of TSFHC)	15	1	93.75		
董事 (獨立董事) Director (Independent Director)	陳上程 Shang-Chen Chen	15	1	93.75		
常駐監察人 Resident Supervisor	高志尚 Henry C.S. Kao (凡登投資股份有限公司代表) (Delegate of Van Den Invest Co., Ltd.)	13	0	81.25		
監察人 Supervisor	柯綉絹 Hsiu Chuan Ko (行政院國家發展基金管理會代表) (Delegate of National Development Fund, Executive Yuan)	15	0	93.75		
監察人 Supervisor	王文猷 Charles W. Y. Wang (合興石化工業股份有限公司代表) (Delegate of Excel Chemical Co., Ltd.)	13	0	81.25		

第23屆董事會運作情形 The 23 rd Board of Directors Operations						(101.1.1-101.12.31) (Jan.1, 2012~Dec.31, 2012)
職稱 Title	姓名 Name	實際出席(列)席次數 Attendance In Person	委託出席次數 Attendance by Proxy	實際出席(列)席率(%) (註) Actual Attendance Rate (%) (Note)	備註 Note	
董事 Director (已解任) (removal)	林維樑 William Lin (財政部代表) (Delegate of MOF)	5	0	100	財政部解任其董事職務，並自101年6月1日起生效，故應出席會議次數為5次。 Ministry of Finance removed as a new director on June 1, 2012. Meetings shall attend 5 times.	
董事 Director (已解任) (removal)	陳允進 James Y.G. Chen (財政部代表) (Delegate of MOF)	6	0	100	財政部於101年7月3日改派其為董事，惟於101年10月5日解任其董事職務，故應出席會議次數為6次。 Ministry of Finance assigned as a new director on July 3, 2012 and removed as a new director on Oct. 5, 2012. Meetings shall attend 6 times.	

註:實際出席(列)席率(%)以其在職期間董事會開會次數及其實際出席(列)席次數計算之。

Note: Actual attendance rate was counted by the Board meeting attended by the director during the period of his or her incumbency and attendance in person.

其他應記載事項

Other noteworthy matters

1. 證交法第14條之3所列事項暨其他經獨立董事反對或保留意見且有紀錄或書面聲明之董事會議決事項：無。

Matters specified in Article 14.3 of the Securities Exchange Act, or Board resolutions where independent directors have expressed opposition or qualified opinions that have been noted in the record or declared in writing : None

2. 第23屆董事對利害關係議案迴避之執行情形(101.1.1-101.12.31)：

Avoidance of Conflict of Interest by Directors of the 23rd session (Jan.1, 2012~Dec.31, 2012)：

第23屆董事對利害關係議案迴避之執行情形 Avoidance of Conflict of Interest by Directors of the 23 rd session				(101.1.1-101.12.31) (Jan.1, 2012~Dec.31, 2012)
議案內容 Issues	董事姓名 Name	應利益迴避原因 Reasons for Avoidance	表決情形 Vote Results	
利害關係人授信案 Loans to interested parties	吳常務董事澄清 (1件) Cheng Ching Wu (1) 梁常務董事國源 (1件) Kuo-Yuan Liang (1) 林董事政憲 (2件) Cheng-Hsien Lin (2)	議案為銀行法第33條或金融控股公司法第44條規定之利害關係人授信案件，依公司法第206條準用同法第178條規定迴避。 The matter discussed was a loan case governed by Article 33 of the Banking Law or Article 44 of the Financial Holding Company Act; in accordance with Article 206 of the Company Law, avoidance is required as prescribed in Article 178 of the same Law.		
其他與業務經營相關議案 Other business-related cases	陳董事長淮舟 (2件) Julius Chen (2) 吳常務董事澄清 (1件) Cheng Ching Wu (1) 台新金控代表董事 (2件) (Delegate of TSFHC) (2)	議案為金融控股公司法第45條規定之授信以外之利害關係人交易案件，依公司法第206條準用同法第178條規定迴避。 The matter discussed was non-loan transactions with interested parties by Article 45 of the Financial Holding Company Act; in accordance with Article 206 of the Company Law, avoidance is required as prescribed in Article 178 of the same Law.	除議案內容與自身有利害關係之董事依規迴避離席外，其餘出席董事同意照提案或審查意見通過。	
提報本行100年度總經理之特別激勵金額案 2011 Special Compensations for President	林董事維樑 (1件) William Lin (1)		Apart from directors who requested a leave of absence due to conflict of interest pertaining to the matters discussed, all the remaining directors in attendance agreed to pass each matter as proposed or reviewed.	
委任總經理案 Appointment of the President	陳董事允進 (1件) James Y.G. Chen (1) 唐董事楚烈 (1件) Chu-Lieh Tarn (1)			
指定本行總經理代理人案 Appointment of the Bank's acting President	陳董事允進 (1件) James Y.G. Chen (1)	議案內容與董事有自身利害關係，依公司法第206條準用同法第178條規定迴避。 The matter discussed was non-loan transactions with Interested parties by Article 206 of the Company Law, avoidance is required as prescribed in Article 178 of the same Law.		
訂定總經理之報酬、福利及其出缺時代理總經理之報酬、福利等事項案 Establishment of Remuneration and Benefits for President	陳董事允進 (1件) James Y.G. Chen (1)			
訂定總經理之報酬、福利等相關事項案 Establishment of Remuneration, benefits for President	唐董事楚烈 (1件) Chu-Lieh Tarn (1)			

3. 當年度及最近年度加強董事會職能之目標與執行情形評估：

Assessment of objectives and implementation status in the area of strengthening the powers of the board of directors for the current and immediately past years will be carried out:

本行「全球資訊網站」設有「公司治理」專區，內容包括董事會及監察人資料、董事會重要決議事項、內稽內控制度及公司治理相關規章；且為建立本行良好之公司治理及獨立董事制度，俾增進董事會職能，本行設有獨立董事，分別具備經濟及財政、金融專長，提供本行業務監督管理上之專業建議；並於98年3月20日第22屆第2次董事會決議通過訂定本行「獨立董事職責範疇規則」，另於99年10月29日第22屆第15次董事會修訂，以供其遵循。

The Bank has set up a "corporate governance area" on its website which disclosed the information of the board of directors and supervisors, important resolutions of the board of directors, the internal control system, and the related guidelines of corporate governance. In order to establish the Bank's corporate governance and independent director system so as to improve the Board's competency, the Bank has also created the positions of independent directors with expertise in economics, finance and banking. The independent directors are charged with the responsibilities of providing professional advice on the Bank's business supervision and management. In addition, at the 2nd session of the 22nd Board of Directors meeting held on March 20, 2009, the Rules Governing the Scope of Duty for Independent Directors was approved, which was subsequently amended at the 15th session of the 22nd Board of Directors meeting held on October 29, 2010.

(二) 監察人參與董事會運作情形(本行未設置審計委員會)

b. Supervisors attendance the practice of Board of Directors(The Bank does not have an Audit Committee)

101年度第23屆董事會開會計16次，列席情形如下：

The 23rd Board of Directors convened 16 meetings in 2012, and the records of attendance by supervisors are shown as follows:

第23屆監察人參與董事會運作情形 The 23 rd Supervisors attendance the practice of Board of Directors				
			(101.1.1-101.12.31) (Jan.1, 2012~Dec.31, 2012)	
職稱 Title	姓名 Name	實際列席次數 Attendance In Person	實際列席率(%) Actual Attendance Rate (%)	備註 Note
常駐監察人 Resident Supervisor	高志尚 Henry C.S. Kao (凡登投資股份有限公司代表) (Delegate of Van Den Invest Co., Ltd.)	13	81.25	
監察人 Supervisor	柯綉絹 Hsiu Chuan Ko (行政院國家發展基金管理會代表) (Delegate of National Development Fund, Executive Yuan)	15	93.75	
監察人 Supervisor	王文猷 Charles W. Y. Wang (合興石化工業股份有限公司代表) (Delegate of Excel Chemical Co., Ltd.)	13	81.25	

其他應記載事項

Other noteworthy matters

1. 監察人之組成及職責：

Supervisors and their responsibilities:

(1) 監察人與銀行員工及股東之溝通情形(例如溝通管道、方式等)：

Status of the Supervisors communicating with the Bank's employees and shareholders:

① 監察人行使職權時，隨時與各級員工洽談溝通。

In performing their duties, supervisors keep frequent contacts with the Bank's employees of different levels from all divisions of the Bank so as to have better understanding of the Bank's operations.

② 監察人與銀行員工溝通情形：

Supervisors vs. Employees:

本行企業內部網站設有員工意見交流專區，提供員工表達意見及溝通管道，員工亦可逕向人力資源處表達意見；就其中與監察人職權相關之意見或建議，本行將提供予監察人，俾充分反映，使監察人知悉。

Employees can make suggestions or leaving messages of their opinions or questions in the communication area of the Bank's website and the Bank will provide supervisors with these opinions and suggestions regarding their duties and responsibilities so that employees' views and wishes may be taken into consideration in an adequate manner.

③監察人與股東溝通情形：

Supervisors vs. Shareholders:

本行於「全球資訊網站」—「客服中心」項下，設有留言區及申訴專線電話，以服務股東及客戶，並設有專責人員處理股東或客戶之意見、建議或糾紛等事項，就其中與監察人職權相關之意見或建議，本行將提供予監察人，俾充分反映，使監察人知悉。另，本行全球資訊網設有「股東園地」專區，提供股東意見交流，故股東能藉此與監察人保持暢通之溝通管道。

Clients and shareholders are welcome to leave message concerning any questions or inquiries about the Bank's operations and services through the Bank's service hotline or its website. Besides, the Bank has a Call Center to help clients or shareholders solve their problems or disputes and the Bank will provide supervisors with these opinions and suggestions regarding their duties and responsibilities. Shareholders can also express their opinions through "Investor Relations" on the Bank's website to exchange informations with supervisors.

(2)監察人與內部稽核主管及會計師之溝通情形(例如就銀行財務、業務狀況進行溝通之事項、方式及結果等)：

Communication between supervisors and internal auditors and accountants (ex. Items, methods, and results that were communicated concerning the Bank's financial and business situations):

①監察人與內部稽核主管間：

Supervisors vs. Internal Auditors:

本行內部稽核檢查報告於董事長核閱後依規交付監察人及獨立董事查閱，並於查核結束日起二個月內依主管機關規定格式及內容，向金管會檢查局單一申報窗口辦理申報；外部稽核檢查意見改善情形於董事會時交付列席之監察人，對檢查報告提列應改善部分，監察人皆積極督導追蹤。總稽核至少每半年向董事會、監察人報告稽核業務工作執行情形。監察人與內部稽核主管均保持密切聯繫，溝通情形良好。

The internal audit report of the Bank was delivered to the supervisors and independent directors for review after approved by Chairman and submitted to Financial Examination Bureau of FSC within two months of the conclusion of the inspection. The external audit opinion and improvement report are submitted to the supervisors present at the Board meeting. Areas of improvement that are listed in the audit report were followed up and actively monitored by supervisors. The Head Auditor reports to the Board of Directors and the Board of Supervisors at least once every six months on audit operations and the status of implementation. Supervisors and internal auditors are in close contact and they maintain effective communication with one another.

②監察人與會計師間：

Supervisors vs. CPAs :

本行監察人與簽證會計師就本行上半年度及年度財務報告於提報董事會前定期進行溝通討論；其他如業務狀況、內控制度等議題，則不定期進行溝通討論。

Supervisors and CPAs regularly discuss the Bank's semi-annual and annual financial statement before the board meetings, and irregularly discuss the Bank's business situations and internal control system.

2.監察人列席董事會如有陳述意見，應敘明董事會日期、期別、議案內容、董事會決議結果以及公司對監察人陳述意見之處理：

If supervisors participating in board meetings have expressed opinions, meeting minutes shall record date and session of the board meeting, content of the resolution, resolution of the meeting, and the response of the company regarding the supervisor's opinion:

- (1) 101年4月27日第23屆第7次董事會議之討論事項第3案，為提升信用卡業務績效，擬將原分散於各單位之信用卡相關業務，集中於專責單位辦理，並設立「信用卡處」全權負責該當業務案，王監察人文猷意見：信用卡業務集中化是正確的，但是否須以成立處級單位之方式來運作則須考量，或可先成立一個信用卡中心來運作，日後待本行卡片業務規模更加擴大後，再升級成處級單位亦是可考量方式之一。

Agenda 3 of the 7th meeting of the 23rd board of directors dated April 27, 2012 — In order to improve the performance of credit card business, it was proposed to consolidate credit card operations currently spread across the various units into a centralized "Credit Card Division" that is solely responsible for all credit card operations. Supervisor Charles W. Y. Wang opinions: Centralizing the management of credit card operation is necessary, but whether it is necessary to create a division specifically for this purpose requires further consideration. Perhaps it is more appropriate to create a Credit Card Center first and escalate it into a division on a later date when the Bank's card business grows further.

【董事會決議結果】

全體出席董事除修正成立之「信用卡專責單位」(單位名稱另定)隸屬於處之下外，其餘部分同意照提案通過。

【 Decision of the Board 】

The agenda was amended to create a "special credit card unit" (the name of which shall be determined later) under a division. All other details relating to this agenda were unanimously approved by the present directors.

- (2) 101年11月27日第23屆第15次董事會議之討論事項第4案，為配合法令之修正及本行對外捐助實務需要，擬具彰化銀行對外捐助辦法部分條文修正草案。高常駐監察人志尚意見：有關修正草案第2條擬增訂外國政府機關得為捐助對象之規定，鑑於海外分行對於外國政府機關之捐助，其實際情況通常甚難掌握且具敏感性。為此，建議捐助對象不宜包含外國政府機關。王監察人文猷意見：對於涉及捐助對象為外國政府機關者，應視具體個案之必要性，逐案提請董事會審議為宜。

Agenda 4 of the 15th meeting of the 23rd board of directors dated November 27, 2012 — Partial revision to the Chang Hwa Bank Donation Policy to accommodate the latest regulatory changes and the Bank's practical needs to make donations. Managing Supervisor Henry C.S. Kao opinions: Article 2 of the draft amendment included foreign government institutions as parties to which overseas branches can make donations. However, donations to government institutions can become a sensitive matter and may be interpreted differently in other countries. It is therefore recommendable to exclude foreign government institutions from the donated party list. Supervisor Charles W. Y. Wang opinions: The necessity of making donations to foreign government institutions should be reviewed by the board of directors on a case-by-case basis.

【 董事會決議結果 】

除本辦法修正草案第2條第1款第5目修正為：「外國機構或公益團體」，及第2條第5款修正為：「外國機構或公益團體：指外國機構或以公益為目的之外國團體，其組織符合所在國法令規範設立者。」外；其餘部分，全體出席董事同意照提案通過。

【 Decision of the Board 】

Article 2, Clause 1, Item 5 of the draft was revised to: "Foreign institutions or charity organizations", whereas Article 2, Clause 5 was revised to: "Foreign institutions or charity organizations: refers to foreign entities or foreign organizations incorporated for charity purposes in compliance with the locals of their home countries." In addition, all other details pertaining to the agenda were unanimously approved by all present directors.

- (3) 101年12月22日第23屆第16次董事會議之備查事項第1案，為簡化流程，提升效率，修訂「彰化銀行員工勤惰管理及作業要點」第3條、第4條、第8條案。高常駐監察人志尚意見：近來各地之勞工局及勞委會正全面檢查雇主有無備置員工出缺勤工作紀錄，且要求應備置出缺勤工作紀錄之層級包含副總經理級以上人員。雖就「勞工」之定義尚有爭議，惟若依現行主管機關執法之標準，本次第3條修訂條文恐有違法之虞，應速檢討。

Agenda 1 of the 16th meeting of the 23rd board of directors dated December 22, 2012 — Revisions to Articles 3, 4, and 8 of the "Chang Hwa Bank Work Diligence Guidelines" to implement simplified procedures and improve efficiency. Managing Supervisor Henry C.S. Kao opinions: Recently, labor departments throughout the nation and the Council of Labor Affairs have been inspecting employers for records on employee work attendance and demanded that the attendance record to cover personnel of Vice President grade and above. Although there is still room for dispute over the definition of "labor," Article 3 of the proposed amendment may constitute a regulatory violation given how the government enforces its laws and should be revised as soon as possible.

【 董事會決議結果 】

本次「彰化銀行員工勤惰管理及作業要點」修訂條文除修訂條文第3條須再行研議，先予保留外，其餘部分全體出席董事同意備查。

【 Decision of the Board 】

Article 3 of the current amendments to the "Chang Hwa Bank Work Diligence Guidelines" shall be reserved for further discussion; all other amendments were agreed upon on record by all present directors.

(三)依銀行業公司治理實務守則規定揭露之項目

- c. Disclosure information in accordance with Corporate Governance Best-Practice Principles for Banks.

請參閱本行全球資訊網站 <http://www.chb.com.tw>，關於彰銀→公司組織/公司治理/股東園地/資本適足性與風管專區等。

Please refer to <http://www.chb.com.tw>. For more details, please visit the organization chart and investor relations in the "About CHB" on the Bank's website.

(四)本行公司治理運作情形及其與銀行業公司治理實務守則差異情形及原因

項目	運作情形	與銀行業公司治理實務守則差異情形及原因
<p>一、銀行股權結構及股東權益 (一) 銀行處理股東建議或糾紛等問題之方式 (二) 銀行掌握實際控制銀行之主要股東及主要股東之最終控制者名單之情形 (三) 銀行建立與關係企業風險控管機制及防火牆之方式</p>	<p>(一) 本行於「全球資訊網站」、「客服中心」項下，設有留言區及申訴專線電話，以服務股東、利害關係人、投資人及客戶，並設有專責人員處理上述人員之建議或糾紛等事項。 (二) 本行對於主要股東、主要股東之董事與持有主要股東10%以上股份者，均設有專責人員定期填報名單，並於「公開資訊觀測站」揭露。 (三) 1.人員管理： 本行與關係企業彰銀人身保險代理人股份有限公司/彰銀保險經紀人股份有限公司人員之管理，均各訂有人員管理辦法，權責明確。 2.財務管理： 彰銀人身保險代理人股份有限公司/彰銀保險經紀人股份有限公司依法設立帳簿，充分揭露與本行之交易狀況，經簽證會計師查核後，另對彰銀人身保險代理人股份有限公司出具簽證報告。 3.資產管理： 本行與彰銀人身保險代理人股份有限公司/彰銀保險經紀人股份有限公司資產各自管理，並經簽證會計師查核。</p>	<p>(一)與銀行業公司治理實務守則之規定相符。 (二)同上。 (三)同上。</p>
<p>二、董事會之組成及職責 (一) 銀行設置獨立董事之情形 (二) 定期評估簽證會計師獨立性之情形</p>	<p>(一) 本行已設置二席獨立董事。 (二) 本行對於簽證會計師之委任、解任及報酬，皆經董事會核准，並依規定定期評估聘任會計師之獨立性。</p>	<p>(一)與銀行業公司治理實務守則之規定相符。 (二)同上。</p>
<p>三、建立與利害關係人溝通管道之情形</p>	<p>本行與利害關係人為授信或授信以外之交易均遵守銀行法、金融控股公司法及主管機關所訂相關規定辦理。</p>	<p>與銀行業公司治理實務守則之規定相符。</p>
<p>四、資訊公開 (一) 銀行架設網站，揭露財務業務及本行公司治理資訊之情形 (二) 銀行採行其他資訊揭露之方式(如架設英文網站、指定專人負責銀行資訊之蒐集及揭露、落實發言人制度、法人說明會過程放置銀行網站等)</p>	<p>(一) 本行業於「全球資訊網站」建置「法定公開揭露事項」網頁，揭露完整之年報、半年報及季報等財務報告資料暨重要財務及業務概況。本行股東或投資人並可經由全球資訊網「股東園地」專區連結至證券交易所之「公開資訊觀測站」，快速且便利地掌握本行上揭財務資訊及其他依規應揭露之重大訊息。 (二) 另建置有英文版網頁以揭露本行業務相關資訊，社會大眾及投資人均能隨時上網查閱。本行設有發言人制度，俾於必要時對外發表與本行業務有關之訊息。對於其中屬重大訊息或主管機關監理申報之訊息者，並指派專人負責蒐集及依規揭露於「公開資訊觀測站」或主管機關指定辦理申報之網站。</p>	<p>(一)與銀行業公司治理實務守則之規定相符。 (二)同上。</p>
<p>五、銀行設置提名或其他各類功能性委員會之運作情形</p>	<p>本行業於100年7月12日設置第1屆薪資報酬委員會，101年度已先後於1月10日、3月9日、4月13日、5月16日、7月9日、8月20日、9月19日、10月8日及12月18日，舉辦9次薪資報酬委員會會議，審議有關本行獎金及紅利發放及其規定之修訂、101年度員工調薪案、董監事酬勞分配案、總經理報酬及福利、彰銀人身保險代理人股份有限公司/彰銀保險經紀人股份有限公司總經理之報酬與福利、101年度員工優惠退職要點訂定等事項，運作順暢。</p>	<p>與銀行業公司治理實務守則之規定相符。</p>
<p>六、請敘明本行公司治理運作情形及其與「銀行業公司治理實務守則」之差異情形及原因 本行目前尚無設置審計委員會，現階段業務運作採監察人制，各監察人均可單獨行使監察權，依其專業素養監督本行各項業務及查核財務表冊，並列席董事會監督本行運作情形，以先期掌握或發現異常狀況。</p>		
<p>七、其他有助於瞭解公司治理運作情形之重要資訊(如員工權益、僱員關懷、投資者關係、利益相關者權益、董事及監察人進修之情形、風險管理政策及風險衡量標準之執行情形、客戶政策之執行情形、銀行為董事及監察人購買責任保險之情形、對政黨、利害關係人及公益團體所為之捐贈情形等) (一) 本行董事及監察人進修之情形，業已參考臺灣證券交易所股份有限公司發布之「上市上櫃公司董事、監察人進修推行要點」，訂定本行「董事、監察人進修計畫實施要點」，並依該要點實施。 (二) 揭露本行董事出席及監察人列席董事會狀況及其進修情形，均依規定輸入「公開資訊觀測站」申報系統。 (三) 本行董事對於董事會會議事項，與其自身或其代表之法人有利害關係者，均主動迴避，未參與討論及表決。 (四) 為使本行公司治理更臻完善，並降低本行及董、監事及經理人承擔之風險，本行業已為董、監事及經理人投保「董監事及經理人責任保險」。 (五) 風險管理政策及執行情形 1. 本行與關係企業間訂有風險控管及建立防火牆之機制，詳本表一之(三)。 2. 本行為建構專業及完整之風險管理功能，設立授信管理處、風險管理處及債權管理處三個風險管理部門：(1)授信管理處處理授信案件審核、覆審及管理維護e-Loan授信自動化系統(包括徵信管理系統、企業信用評等系統及授信覆審管理系統等三個子系統)，以嚴謹徵、授信審核流程；(2)風險管理處專責國家風險、信用風險(包括企業金融、個人金融及金融同業等)、市場風險、作業風險之政策訂訂及風險控管；(3)債權管理處對於逾期放款、催收款、呆帳之控管，及不良債權催收作業(含e-Loan債權管理子系統)之管理，均能依規切實執行。 3. 為整合風險管理事項之審議、監督與協調運作，提升風險管理品質，本行設置風險管理委員會，其主要職掌為評估與監督本行風險承擔能力及已承受風險現況，決定風險因應策略及風險管理程序遵循情形，並每季向董事會提報風險管理報告書。本行之風險管理政策亦由風險管理委員會進行審查討論，並經董事會核准後訂定之。 (六) 消費者保護措施 1. 本行設有「客服中心」提供消費者24小時諮詢服務，並設有申訴管道，詳如本表一之(一)，藉以處理消費者所提出之各項詢問或需求，以維護其權益。另本行證券經紀商每月按其前月份受託買賣有價證券成交金額之萬分之0.0285提撥之款項，交予財團法人證券投資人及期貨交易人保護中心設置之保護基金，以作為日後需償付證券投資人及期貨交易人時之用；本行亦將依照保護中心規定提供相關交易資料協助投資人辦理求償事宜。 2. 本行依「金融服務業提供金融商品或服務前說明契約重要內容及揭露風險辦法」及「信託業營運範圍受益權轉讓限制風險揭露及行銷訂約管理辦法」等法令，自101年1月2日起，於簽訂契約前，承辦人員應依各業務「重要內容說明事項」，向客戶就金融商品或服務受說明契約重要內容及揭露其風險，以維護客戶權益；自「金融服務業提供金融商品或服務前說明契約重要內容及揭露風險辦法」及「信託業營運範圍受益權轉讓限制風險揭露及行銷訂約管理辦法」實施後，已重新檢視各業務之申請書或契約書全部條款內容，並將應說明及揭露之重要內容，修訂為粗紅或粗黑之顯著字體，修訂後申請書或契約書置於企業內部網站供營業單位下載使用。 3. 為保護金融消費者，本行依「金融服務業從事廣告業務招攬及營業促銷活動辦法」及「信託業從事廣告、業務招攬及營業促銷活動應遵循事項」訂定「信託業務廣告宣傳資料製作及散發公布管理規範」供從業人員遵守，避免發生廣告內容不當、不實陳述或誤導客戶等損害客戶權益情事。 4. 為確保金融商品及服務適合金融消費者，依「金融服務業確保金融商品或服務適合金融消費者辦法」、「信託業營運範圍受益權轉讓限制風險揭露及行銷訂約管理辦法」及「信託業建立非專業投資人商品適度合規應遵循事項」訂定「信託投資商品業務瞭解客戶作業準則」及「辦理非專業投資人信託業務商品適度合規暨作業程序」。 5. 為維護消費者權益及提升本行落實法令遵循之企業形象，本行業於101年3月26日簽署財團法人金融消費評議中心(以下稱評議中心)依金融消費者保護法第29條第2項規定之同意書，同意適用金融消費者保護法之爭議處理程序，一旦該評議中心作出本行應向金融消費者給付每一筆金額或財產價值在「一定額度」以下之評議決定，本行將無異議接受。 (七) 本行章程、組織規程、業務項目權責劃分表、授權準則及各項業務作業規範等，均明確訂有各層級經理人之權責，並在各經理人權責範圍內分層負責。 (八) 對政黨、利害關係人及公益團體所為之捐贈情形 本行對政黨及利害關係人並無捐贈之情形；對公益團體之捐贈，請詳閱本單元(六)履行社會責任情形表。</p>		
<p>八、如有公司治理自評報告或委託其他專業機構之公司治理評鑑報告者，應敘明其自評(或委託評鑑)結果、主要缺失(或建議)事項及改善情形。 本行通過中華公司治理協會「CG6005通用版公司治理制度評量」，並獲認證。 中華公司治理協會評鑑肯定本行董事會與管理階層重視公司治理制度並落實執行；本行並設置常務董事與常駐監察人，有助於督導本行主要業務經營與發展。</p>		

註：請進入本行全球資訊網站參閱(<http://www.chb.com.tw>)。

d. The Bank's practice of corporate governance and the common corporate governance requirements for the banking industry

Item	Implementation Status	Difference from the common requirements
1. Structure of a bank's shareholders and equities. 1.1 The means a bank applies for dealing with the shareholders' suggestions and disputes. 1.2 The bank keeps track of the major controlling shareholders as well as their ownership structures. 1.3 To set up a fire wall and risk control mechanism to reduce the risks involved with a bank's related companies.	1.1 Clients and shareholders are welcome to leave message concerning any questions or inquiries about the Bank's operations and services through the Bank's service hotline or its website. Besides, the Bank has a Call Center to help clients or shareholders solve their problems or disputes. 1.2 The Bank's major shareholders, directors and supervisors of our major shareholders, and those with a 10% or higher equity ownership of our major shareholders. Such information the Bank regularly appoints dedicated personnel to fill the list and discloses on the website of the Market Observation Post System. 1.3 a. Personnel Management: Both Chang Hwa Bank and affiliated enterprises- Chang Hwa Life Insurance Agency/ Insurance Brokerage Company Ltd.-have personnel management regulations which clearly define responsibility and accountability. b. Financial management: CHB Life Insurance Agency and CHB Insurance Brokerage Company operate with separate financial systems, which disclose the details about their financial interaction and transactions with the Bank. After reviewed the financial documents, the CPA provided the audit report for CHB Life Insurance Agency. c. Assets management: The Bank and its two subsidiaries CHB Life Insurance Agency and CHB Insurance Brokerage Company manage their assets separately, and they all have their financial reports approved by the CPA.	1.1 In accordance with the corporate governance guidelines for the banking industry. 1.2 The same as above. 1.3 The same as above.
2. Board of directors and its responsibilities 2.1 Independent directors. 2.2 Regularly evaluate the independence of CPAs.	2.1 The Bank has set up two independent director positions. 2.2 The Bank follows the decisions of the board of directors in hiring or dismissing the Bank's CPAs and the payments for their services. The Bank carries out a review to assess the independence of CPAs.	2.1 In accordance with the corporate governance guidelines for banking industry. 2.2 The same as above.
3. Communications with shareholders	All transactions between the Bank and related parties, including loans and transactions other than loans, comply with the provisions of the Banking Act, the Financial Holding Company Act and relevant regulations promulgated by the competent authority.	In accordance with the corporate governance guidelines for banking industry.
4. Information disclosure 4.1 A company website is set up by the Bank for the disclosure of relevant information on financial status and corporate governance. 4.2 To fully disclose its information, a bank has a special group engaged on gathering and compiling the bank's information. The information is announced through the bank's spokesman, website, regularly held press conferences or the meetings with institutional investors.	4.1 The Bank has implemented the "Information Disclosure" section on the corporate global information website, where complete annual reports, semiannual and quarterly financial reports as well as important information regarding the Bank's operations and financial status are available. The Bank's shareholders and potential investors can access Taiwan Stock Exchange Corporation's Market Observation Post System (MOPS) via the "Investor Relations" link on the Bank's website and obtain the latest financial data and any important information required to be disclosed by law quickly and conveniently. 4.2 An English version of the website, containing essentially the same information as the Chinese version, is also available to the general public and investors at any time. The Bank's spokesperson shall hold press conferences or other venues whenever necessary for the purposes of disclosing significant information regarding the Bank's business operation to the general public. For information that may have a major impact on shareholders or the declaration messages that supervised by the competent authority, the Bank shall appoint dedicated personnel to collect and disclose information on the MOPS or the website which appointed by the competent authority, as required by laws and regulations.	4.1 In accordance with the corporate governance guidelines for banking industry. 4.2 The same as above.
5. The status of establishment and operation of special function committees, such as Nomination Committee or Remuneration Committee.	The Bank assembled its 1 st Remuneration Committee on July 12, 2011. In 2012, the committee held a total of 9 meetings on January 10, March 9, April 13, May 16, July 9, August 20, September 19, October 8, and December 18 to discuss issues such as the Bank's bonus policies, the 2012 employee salary adjustment, director and supervisor remuneration, the President's remuneration and welfare, remuneration and welfare to the Presidents of CHB Life Insurance Agency Co. Ltd. / CHB Insurance Brokerage Co. Ltd., and revisions to the 2012 privileged retirement package.	In accordance with the corporate governance guidelines for banking industry.
6. Please describe the Bank's corporate governance system, and explain the reasons how it is different from the Guidelines on Corporate Governance for Banks.	Currently the Bank does not yet have an Audit Committee. Auditing at present is the responsibility of supervisors. Supervisors may exercise their supervisory authority and oversee the Bank's operations and inspect financial statements in accordance with their professional expertise. They may also attend Board of Directors meetings as observers and provide supervision on the Bank's operations in order to gain knowledge of or identify irregular situations in a proactive manner.	
7. Other relevant information for better understanding the Bank's corporate governance operation (such as employee rights, caring of employees, investors relationship, shareholder rights, on-job education of directors and supervisors, implementation of risk management policies and risk assessment standards, implementation of customer policies, the practices of directors and supervisors for not getting involved with any projects related to their interests, liabilities insurance policies purchased by the bank for directors and supervisors, make donations to political parties, interested parties, or charity organizations).	7.1 On-job education of directors and supervisors: the Bank refers to the on-job education guidelines published by the Taiwan Stock Exchange (TSE) and set its own guidelines for the on-job education of its directors and supervisors and has required them to follow. 7.2 Information about the on-job education of the directors and supervisors and their participation in the meetings of the board of directors is disclosed on the "Market Observation Post System" section of the website of the Taiwan Stock Exchange. 7.3 The Bank's directors shall recuse themselves from participating in discussions or voting on matters or proposals, considered at Board meetings, to which they themselves or the corporations they represent are shareholders. 7.4 To improve corporate governance and reduce the risks to which the Bank and its directors, supervisors and managers are exposed, the Bank has taken out "Liability Insurance for Directors, Supervisors, and Managers."	

Item	Implementation Status	Difference from the common requirements
7.5 Risk control policy and implementation	<p>a. The Bank and Affiliated Enterprises have entered into a cooperative agreement pertaining to Risk Management and established a firewall mechanism. (Please refer the Table 1.3 for details).</p> <p>b. In order to establish professional and comprehensive risk management capabilities, the Bank has created the following three risk management units: (1) Credit Management Division which is responsible for case review of credit approvals, management and maintenance of the e-Loan automated credit approval system (including credit investigation system, corporate credit rating system and credit audit management system) to ensure rigorous and careful credit investigation and approval procedures; (2) Risk Management Division which is responsible for formulating management policies with respect to country risks, credit risks (including corporate banking, consumer banking and inter-bank dealings), market risks and operational risks; and (3) Loan Asset Management Division which is responsible for effective management and control of overdue loans, collections and bad debts as well as that of non-performing loans, including the e-Loan management subsystem.</p> <p>c. In order to achieve integration of the review, supervision and coordination of risk management tasks and to enhance the quality of risk management practices, the Bank has established the Risk Management Committee, the responsibilities of which include the evaluation and supervision of the Bank's risk-taking capacity and the actual risk exposure, determining our risk response strategies and compliance with risk management procedures, and submitting risk management reports to the Board of Directors on a quarterly basis. The Bank's risk management policies are also discussed and reviewed by the Risk Management Committee, which will take effect after they are submitted to the Board of Directors for final approval.</p>	
7.6 Measure of Consumer protection	<p>a. The Bank has set a customer call center that provide 24 hours services for consumers, and set various channels for clients to express their complaints or opinions (please refer the table 1.1 for details) so as to deal with inquiries or demands which provided by consumers and protect their interests. In addition, our securities brokerage arm will contribute every month a sum in the amount of 0.000285% of the total value of securities transactions brokered by it in the previous month to the fund set up by Securities and Futures Investors Protection Center for paying the claims of securities investors and futures transactors, so as to pay the claims of securities investors and futures transactors in the future. Moreover, the Bank also provides relevant transactions data to help investors to make their claims.</p> <p>b. From January 2, 2012 onwards, the Bank has complied with the "Regulation Governing Pre-sale Terms and Risk Disclosures of Products and Services by Financial Service Providers" and "Regulation Governing Disclosures of Restrictions and Risks on Beneficiary Right Transfers and Marketing Contracts of Trust Businesses" by demanding that all application handlers to follow the "Important Matters" and explain to customers all major terms and risks associated with the financial products and services that they intend to sell before signing contracts with customers. Since the implementation of the "Regulation Governing Pre-sale Terms and Risk Disclosures of Products and Services by Financial Service Providers" and "Regulation Governing Disclosures of Restrictions and Risks on Beneficiary Right Transfers and Marketing Contracts of Trust Businesses," the Bank has reviewed all application forms and contract terms used in various businesses, and highlighted important explanations and disclosures in bold red or bold black fonts of visible sizes. The revised forms and contracts have been made available over the Bank's intranet, where business units may download for their own purpose.</p> <p>c. To protect the interests of financial consumers, the Bank has established its "Distribution and Publication Policy for Trust-related Advertisements" in accordance with the "Regulation Governing Advertisements, Business Solicitation and Marketing Campaigns of Financial Service Providers" and "Regulation Governing Advertisements, Business Solicitation and Marketing Campaigns of Trust Businesses" to prevent misstatements and misrepresentation in its advertising materials that may result in losses for the customers.</p> <p>d. To make sure that the Bank only offers products and services that are suitable to financial consumers, the Bank has established its "KYC Principles for Investment Trust Products" and "Product Suitability Procedures for Non-institutional Investors" in accordance with the "Regulation Governing Product and Service Suitability Assessments by Financial Service Providers", "Regulation Governing Disclosures of Restrictions and Risks on Beneficiary Right Transfers and Marketing Contracts of Trust Businesses" and "Rules Governing the Establishment of Product Suitability Policies for Non-institutional Investors by Trust Businesses."</p> <p>e. In order to protect consumers' interests and promote the Bank's image as a law-abiding company, on March 26, 2012, the Bank has signed an agreement drafted by the Financial Ombudsman Institution (FOI) pursuant to Article 29, Paragraph 2 of Financial Consumers Protection Act. Under this agreement, the Bank has consented to follow the procedures set forth in the Financial Consumers Protection Act when resolving consumer disputes, and undertakes to compensate financial consumers up to "a certain amount" per transaction without objections if so concluded by the FOI.</p>	
7.7 The responsibilities of managers are stated in the Bank's corporate charter, structural guidelines, and principles for defining employee's duties and so on. Managers should implement their duties and be responsible for their duties.		
7.8 Donations to political parties, shareholders, and charity organizations.	The Bank does not make donations to political parties or stakeholders. For donations to charity organizations, please see (6) Corporate Social Responsibilities.	
8. If there exist corporate governance evaluation reports done by the company itself or outsourced to professional service providers, clear descriptions of the evaluation results, major shortcomings (or recommendations) and improvement status shall be given.	The Bank was awarded the "CG6005 Corporate Governance System Evaluation Certification" by Taiwan Corporate Governance Association. Taiwan Corporate Governance Association recognizes that the Bank's Board and its management attach importance to the corporate governance system and faithfully enforce it. The Bank has managing directors and resident supervisors in place to help oversee the Bank's operation and development.	

Note : Please visit the <http://www.chb.com.tw>.

(五) 薪資報酬委員會組成、職責及運作情形

e. Members, Responsibility and Operation status of the Remuneration Committee

1. 薪資報酬委員會之組成：

Members of the Remuneration Committee:

身份別 Title	條件 Qualifications	資格條件(註1) Qualifications(Note 1)			符合獨立性情形(註2) Independent Status(Note 2)								兼任其他公開發行公司薪資報酬 委員會成員家數 Number of Serve as a Member of other Remuneration Committee of Public Companies	(註3) (Note 3)	
		A	B	C	1	2	3	4	5	6	7	8			
獨立董事 Independent Director	梁國源 Kuo-Yuan Liang	✓			✓	✓	✓	✓	✓	✓	✓	✓	✓	0	
獨立董事 Independent Director	陳上程 Shang-Chen Chen			✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	0	
董事 Director	林政憲 Cheng-Hsien Lin		✓		✓		✓	✓	✓				✓	0	符合 Yes

註1：是否具有五年以上工作經驗及下列專業資格：

Note 1: Members shall meet one of the following professional requirements, together with at least five years work experience:

A. 商務、法務、財務、會計或銀行業務所須相關科系之公私立大專院校講師以上

An instructor or higher in a department of commerce, law, finance, accounting, or other academic department related to the banking business in a public or private junior college, college, or university.

B. 法官、檢察官、律師、會計師或其他與銀行業務所需之國家考試及格領有證書之專門職業及技術人員

A judge, public prosecutor, attorney, certified public accountant, or other professional or technical specialist who has passed a national examination and has been awarded a certificate in a professional necessary for the banking business.

C. 具有商務、法務、財務、會計或銀行業務所須之工作經驗

Have work experience in the area of commerce, law, finance, accounting, or otherwise necessary for the banking business.

註2：各成員於選任前二年及任職期間符合下述各條件者，請於各條件代號下方空格中打“√”。

Note 2: During the two years before being elected or juring the term office, members shall meet the following terms with “√” mark.

(1) 非為銀行或其關係企業之受僱人。

Neither employees of Bank nor its affiliates.

(2) 非銀行或其關係企業之董事、監察人。但如為銀行或其母公司、銀行直接及間接持有表決權之股份超過百分之五十之子公司之獨立董事者，不在此限。

Neither a director or a supervisor of Bank nor its affiliates, unless the person is an independent director of the company, its parent company, or any subsidiary in which the company holds, directly or indirectly, more than 50 percent of the voting shares.

(3) 非本人及其配偶、未成年子女或以他人名義持有銀行已發行股份總額百分之十以上或持股前十名之自然人股東。

Not an individual shareholder who holds shares, together with those held by the person's spouse, minor children, or held under others' names, in an aggregate amount of 1% or more of the total outstanding shares of the company or ranks among the top 10 shareholders who are natural persons in terms of the share volume held.

(4) 非前二款所列人員之配偶、二親等以內親屬或三親等以內直系血親。

Not a spouse or relative within the second degree of kinship, or lineal relative within the third degree of kinship, of any of the persons in the preceding three subparagraphs.

(5) 非直接持有銀行已發行股份總額百分之五以上法人股東之董事、監察人或受僱人，或持股前五名法人股東之董事、監察人或受僱人。

Not directors, supervisors, or employees of a corporate shareholder that directly holds 5% or more of the total outstanding shares of the bank or ranks among the top 5 corporate shareholders in the terms of share volume held.

(6) 非與銀行有財務或業務往來之特定公司或機構之董事(理事)、監察人(監事)、經理人或持股百分之五以上股東。

Not directors, supervisors, or managerial officer, or shareholder holding 5% or more shares of a specific company or institution and who also has financial or business dealings with the company.

(7) 非為銀行或其關係企業提供商務、法務、財務、會計等服務或諮詢之專業人士、獨資、合夥、公司或機構之企業主、合夥人、董事(理事)、監察人(監事)、經理人及其配偶。

Not a professional, or owner, partner, director, supervisor, or managerial officer and the spouse thereof of a sole proprietorship, partnership, company, or institution that provides commercial, legal, financial, accounting or consulting services to the bank or to any affiliates.

(8) 未有公司法第30條各款情事之一。

Not any of the circumstances in the subparagraphs of Article 30 of the Company Act.

註3：若成員身分別係為董事，請說明是否符合「股票上市或於證券商營業處所買賣公司薪資委員會設置及行使職權辦法」第6條第5項之規定。

Note 3: Members titled with director shall meet the Regulations Governing the Appointment and Exercise of Powers by the Remuneration Committee of a Company Whose Stock is Listed on the Stock Exchange or Traded Over the Counter, Section 5, Article 6.

2. 薪資報酬委員會之職責：

Responsibility:

薪資報酬委員會之委員應以善良管理人之注意，忠實履行下列職權：

The remuneration committee shall exercise the care of a good administrator in faithfully performing the official powers listed below:

(1) 評估與檢討本行整體薪資報酬政策。

Evaluate and review the bank's remuneration policy.

(2) 訂定並定期檢討董事、監察人、總經理、副總經理、總稽核、顧問、總行部門及分支機構主管之績效評估與薪資報酬政策、制度、標準與結構。

Prescribe and periodically evaluate the performance for directors, supervisors, consultant and managerial officers, and review the policy, system, standards, and structure on remuneration.

(3) 定期評估並訂定董事、監察人、總經理、副總經理、總稽核、顧問、總行部門及分支機構主管之薪資報酬。

Periodically evaluate and prescribe the remuneration of directors, supervisors, consultant and managerial officers.

(4) 審議本行子公司下列事項：

Reviews the following matters for the Bank's subsidiaries:

① 董事、監察人、董事長、總經理、副總經理等主管之薪資報酬之決定。

Salary and remuneration levels of directors, supervisors, Chairmen, Presidents, and Vice Presidents.

② 員工薪資規則、員工獎金規則、員工紅利發放限額與百分比規則之訂定及修改，以及獎金紅利發放數額或提撥比例之決定。

Employee Salary Policy, Employee Bonus Policy, limits and percentages over employee bonus distribution, and the sum or percentage of the bonus pool.

3. 薪資報酬委員會運作情形：

Operation Status:

本屆委員之任期，為100年12月6日至103年11月25日(其中委員林政憲之任期依據本行薪資報酬委員會組織規程第5條第6項規定，其任期至103年3月18日止)；101年度薪資報酬委員會開會9次，其出席情形如下：

Term of office of the members is from December 6, 2011 to November 25, 2014(The term of Cheng-Hsien Lin ends on March 18, 2014 in accordance with the Bank's Regulation of Remuneration Committee, Article 5.6). The Remuneration Committee convened 9 meetings in 2012, and the records of attendance of members are shown as follows:

職稱 Title	姓名 Name	實際出席次數 Attendance In Person	委託出席次數 Attendance by Proxy	實際出席率(%) Actual Attendance Rate (%)	備註 Note
召集人 Convener	梁國源 Kuo-Yuan Liang	9	0	100%	
委員 Member	陳上程 Shang-Chen Chen	9	0	100%	
委員 Member	林政憲 Cheng-Hsien Lin	9	0	100%	

其他應記載事項

Other noteworthy matters

1.董事會如不採納或修正薪資報酬委員會之建議，應敘明董事會日期、期別、議案內容、董事會決議結果以及銀行對薪資報酬委員會意見之處理(如董事會通過之薪資報酬優於薪資報酬委員會之建議，應敘明其差異情形及原因)：無。

If the advice from the Remuneration Committee is rejected or amended by the Board of Directors, the meeting minutes shall record the date and session of the board meeting, content of the resolution, resolution of the meeting, and the response of the bank regarding the opinion of the Remuneration Committee. For example, the meeting minutes shall record the difference and reason as the remuneration approved by the Board of Directors surpasses the amount suggested by the Remuneration Committee : None.

2.薪資報酬委員會之議決事項，如成員有反對或保留意見且有紀錄或書面聲明者，應敘明薪資報酬委員會日期、期別、議案內容、所有成員意見及對成員意見之處理：無。

Resolutions approved by the Remuneration Committee where members have expressed opposition or qualified opinions that have been noted in the record or declared in writing, meeting minutes shall record date and session of the Remuneration Committee, content of the resolution, all members' opinions and the response regarding the opinions : None.

(六) 履行社會責任情形

項目	運作情形	與上市上櫃公司企業社會責任實務守則差異情形及原因
一、落實推動公司治理 (一) 銀行訂定企業社會責任政策或制度，以及檢討實施成效之情形。 (二) 銀行設置推動企業社會責任專(兼)職單位之運作情形。 (三) 銀行定期舉辦董事、監察人與員工之企業倫理教育訓練及宣導事項，並將其與員工績效考核系統結合，設立明確有效之獎勵及懲戒制度之情形。	(一) 本行以善盡企業社會責任為目標，目前雖尚未訂定相關政策，惟以實際行動持續履行企業社會責任。 (二) 本行目前尚未設置專責單位，惟相關業務單位均各依職責，積極進行企業社會責任之推動。 (三) 1.本行定期安排董事、監察人參加公司治理相關各項課程及研討會，詳參所附「101年度第23屆董監事進修情形一覽表」(註)。 2.本行除積極指派經理人參與金融檢查、稽核、風險衡量與管理等相關研討會外，並加強對新進員工以「員工行為準則」課程訓練，101年度訓練計220人次。 3.本行定期按「員工績效考核辦法及程序」各項指標，將員工職業道德操守及行為與員工績效考核系統結合，檢視員工企業倫理教育訓練成果。本行同時設有「人事評議委員會」，依據相關法令規章，力求公正、客觀、超然之立場詳加審議員工獎懲案件，期能賞罰分明，以嚴謹員工職業道德操守及作為行為準則之惕勵。	(一) 本行並未另外訂定企業社會責任實務守則，惟均依「上市上櫃公司企業社會責任實務守則」辦理。 (二) 未設置專責單位，惟仍積極進行企業社會責任之履行。 (三) 與「上市上櫃公司企業社會責任實務守則」規定相符。
二、發展永續環境 (一) 銀行致力於提升各項資源之利用效率，並使用對環境負荷衝擊低之再生物料之情形。 (二) 銀行依其產業特性建立合適之環境管理制度之情形。 (三) 設立環境管理專責單位或人員，以維護環境之情形。 (四) 銀行注意氣候變遷對營運活動之影響，制定銀行節能減碳及溫室氣體減量策略之情形。	(一) 1.持續擴充伺服器虛擬環境，以因應未來新種業務主機及汰換現有實體主機之需求；進而減少實體主機數量、提高實體主機使用率、節省電力及空調費用支出，並提升機房空間使用效率。 2.本行重視再生資源利用，臺北大樓使用環保再生擦手紙巾；另，為增加身心障礙者及弱勢朋友之就業機會，自100年起臺北大樓空碳粉匣、墨水匣及汰換印表機皆委請社團法人新北市身心障礙者服務協會進行回收。 3.本行裝潢營業或辦公場所等行舍時，使用「綠建材」塗料，以創造對人體無害的室內環境品質。 (二) 本行為確保行舍相關設施、財產及人員之安全，設置保全系統與門禁管制措施。 (三) 1.本行各單位主管須確實督導所屬員工維護工作環境之整齊清潔。 2.保全人員必須定時及不定時巡查本行臺北大樓、資訊大樓周圍環境，電腦機房並備有24小時操作人員控管機房安全及系統不中斷之服務。 (四) 1.本行為響應政府推動節能減碳政策，發函宣導各營業及辦公場所須防止冷氣外洩(每日巡檢安全門、廁所對外窗戶及營業廳對外門窗是否緊閉)，室內冷氣須保持不低於攝氏26度，鼓勵同仁共同實踐配合辦理。 2.為配合節能減碳，函知各營業單位落實維護行外廣告招牌之整潔及照明設備，並調整開、關燈時間；使用高效率能源設備，招牌及辦公場所之照明，將逐步以LED燈取代，騎樓及室內照度不得超過國家標準及禁用白熾燈。 3.持續推廣電子式交易，減少客戶紙行臨櫃；並鼓勵客戶申請電子對帳單，降低紙張使用量，以達節能減碳之效，並提升員工工作效率。	(一) 本行全力配合政府政策，致力於達成節能減碳、發展永續環境之目標，降低公司營運對自然環境之衝擊，與「上市上櫃公司企業社會責任實務守則」規定相符。 (二) 同上。 (三) 同上。 (四) 同上。

項目	運作情形	與上市上櫃公司企業社會責任實務守則差異情形及原因
<p>三、維護社會公益</p> <p>(一) 銀行遵守相關勞動法規及尊重國際公認基本勞動人權原則，保障員工之合法權益及僱用政策無差別待遇等，建立適當之管理方法、程序及落實之情形。</p> <p>(二) 銀行提供員工安全與健康之工作環境，並對員工定期實施安全與健康教育之情形。</p> <p>(三) 銀行建立員工定期溝通之機制，以及以合理方式通知對員工可能造成重大影響之營運變動之情形。</p> <p>(四) 銀行制定並公開其消費者權益政策，以及對其產品與服務提供透明且有效之消費者申訴程序之情形。</p> <p>(五) 銀行與供應商合作，共同致力提升企業社會責任之情形。</p> <p>(六) 銀行藉由商業活動、實物捐贈、企業志工服務或其他免費專業服務，參與社區發展及慈善公益團體相關活動之情形。</p>	<p>(一) 本行依勞動基準法暨有關法令訂定工作規則，以明確規定員工權利義務，增進工作效率，促使勞資同心協力發展本行業務；並依法定期召開勞資會議，會中由勞資雙方就勞資代表所提之各項議題共同討論及協商，透過勞資會議良好溝通及互動，本行勞資之間維持和諧及穩定關係。另本行招募員工，悉本用人唯才、機會均等之原則辦理，不因殘障、種族、性別、黨派或宗教信仰而有差別待遇。</p> <p>(二) 1. 本行依法定期舉辦員工健康檢查，費用由行方全額負擔。 2. 總行及各營業單位平日備有急救器材，以備員工不時之需；並裝置妥善之照明及空調設備，以提供員工安全與健康之工作環境。 3. 在勞動安全教育訓練方面，則由總行人力資源處定期選派各單位負責人及行員參加勞工安全衛生訓練及不定期延請專家舉辦健康教育講座，並提供相關勞工安全衛生數位教育訓練課程。</p> <p>(三) 本行每三個月定期舉辦勞資會議，透過勞資雙方溝通，解決各項相關員工權益議題，以維護員工權益；總行各業務主管應本於職掌執行各項業務，於董事會、常務董事會議決議通過或總經理核定後發函通知各單位，俾供週知。</p> <p>(四) 為保護消費者之合法權益，本行訂定「彰化銀行消費者申訴案件處理要點」，針對消費者與本行間因商品或服務產生之爭議，建立事後消費申訴及突發性重大消費事件之處理機制，由專責人員負責於接獲消費者申訴時，即時轉知總行權責單位及相關單位妥善處理，以提供消費者滿意之答覆；本行並要求總行權責單位應依職掌據以檢視，於必要時研擬相關因應方案，以改善業務處理程序，或採取適當之預防、糾正及管理措施。</p> <p>(五) 每月印製「彰銀資料」寄送至大專院校(國立臺灣大學、國立政治大學、國立清華大學等)及圖書館(國家圖書館、臺北市立圖書館、中央研究院經濟研究所圖書館等)，供在學學子及社會大眾瞭解最新金融資訊。</p> <p>(六) 1. 注重環保措施： 實施資源回收、垃圾分類，並改善員工餐廳環境衛生，以及美化行舍環境、認真行道樹等；響應城市廣播網主辦之「城市廣播網，燈不亮月亮」關燈節活動，於101年中秋連續假期期間，每天晚上8點關閉本行國內營業單位及證券經紀商廣告招牌燈，以推廣節能減碳的環保理念，為地球環保盡一份心。 2. 積極參與社會公益活動、持續關懷弱勢族群： 本行贊助教育事業、學校團體、社團、基金會及國際活動等，重點舉例如下： (1) 101年1月8日協助推動「臺中市文化藝術巡禮活動」，邀請知名傳統藝術表演團體，以寓教于樂的方式，深入鄰里和社區，推廣文化藝術展演及落實文化聚核的理念，邀請中部地區婦女、兒童、老人及一般民眾免費觀賞優質傳統藝術表演。 (2) 101年2月6日至2月19日參與彰化縣政府辦理「2012臺灣燈會」活動，除展現本行積極參與臺灣在地文化，為提升臺灣國際文化觀光形象而努力外，亦將印有本行名稱及LOGO之活動小提燈，轉贈「財團法人臺灣兒童暨家庭扶助基金會」之幼童及「林口長庚紀念醫院兒童醫院」之病童，展現本行高度關懷社會公益之形象。 (3) 配合5月繳納綜合所得稅，於101年4月19日至5月4日全省巡迴舉辦8場次「聰明理財面面俱到」稅務講座，教導本行客戶正確報稅方式，並導正坊間常見的錯誤節稅觀念，以提升國家稅收，俾利擴大國家建設與穩固經濟發展。 (4) 101年5月8日至5月24日舉辦3場次「美食、旅行、『泰』享受」尊榮回饋講座活動，藉由旅遊觀光方式，提升國人對亞太地區其他潛力國家經濟發展的理解，以開拓國際視野，提升產業之競爭力。 (5) 101年7月4日捐助財團法人銘傳大學主辦「2012年亞洲財務學會暨臺灣財務金融學會聯席國際學術研討會」，以支持我國財務金融學術研究，促進產、官、學界菁英交流，進而實踐國家「富民經濟」與「黃金十年」之政策目標。 (6) 101年9月6日至12日於臺北、臺中、臺南和高雄舉辦4場次「聰明理財 輕鬆舒壓」理財講座活動，以「2012年下半年市場投資趨勢」為題與客戶分享投資心得。北部場次另邀請專家分享奢侈稅上路後，房地產投資現況與展望；中、南部場次則邀請專家傳授舒壓精油按摩與自我保養，以提升客戶生活品質。 (7) 贊助「基隆市第二十一屆聯誼杯籃球錦標賽」，以增進國民身心健康，落實基層基層茶根工作及全民運動強身之目標。 (8) 贊助財政部101年「當代財政」月刊發行，使民眾瞭解財政部對於各業務之未來方向及前瞻性思維。 (9) 贊助臺灣企業重建協會「2012企業重建國際研討會-歐債危機與企業重建」、「2012 FALL企業重建高階研習營」之活動，及臺灣金融教育協會「2012兩岸金融論壇-利率市場化與兩岸金融競爭力論壇」，藉由參與各項研習活動，展現本行對財務金融交流之支持。 (10) 捐助振興醫療財團法人振興醫院設立之「振興醫療財團法人振興醫院心聲專戶」，以幫助臺灣聽障兒童及青海先天性心臟病兒童及早獲得妥善醫療、健康成長，並減輕病童家庭經濟負擔。 (11) 捐助財團法人中華民國(臺灣)安寧照顧基金會主辦之「2012『為愛，走一里路』年終感恩活動」，以協助推廣安寧護理及幫助末期病人獲得妥善醫療照顧。 (12) 為善盡社會責任，捐贈財團法人中華醫事科技大學，以作育英才。 3. 提供經濟弱勢青年與大專院校學生工讀機會： (1) 配合行政院青年輔導委員會「101年度經濟弱勢青年工讀計畫」政策，提供30名在學青年暑期工讀機會，加強照顧經濟弱勢家庭青年，協助其體驗學習、探索，提升職涯發展競爭力，為未來適性就業預作準備，進而改善貧富差距。 (2) 暑假期間，與救國團合作提供10名大專院校學生銀行業務實習工讀機會，培養其自立自強精神，並實地瞭解銀行工作，以培養優秀人才，未來為國家社會服務。 4. 社區參與： 提供場地支援或禮品，以支持社區辦理定期捐血車駐點捐血及里民同樂活動。</p>	<p>(一) 與「上市上櫃公司企業社會責任實務守則」規定相符。</p> <p>(二) 同上。</p> <p>(三) 同上。</p> <p>(四) 同上。</p> <p>(五) 同上。</p> <p>(六) 同上。</p>
<p>四、加強資訊揭露</p> <p>(一) 銀行揭露具攸關性及可靠性之企業社會責任相關資訊之方式。</p> <p>(二) 銀行編製企業社會責任報告書，揭露推動企業社會責任之情形。</p>	<p>(一) 本行雖未編製「企業社會責任報告書」，惟業於年報「公司治理報告」單元中揭露本行履行企業社會責任情形，以供投資大眾瞭解，年報電子檔(含英文版)亦揭露於本行全球資訊網站(https://www.chb.com.tw)。</p> <p>(二) 本行雖未編製「企業社會責任報告書」，惟企業社會責任之推動情形已揭露於本表。</p>	<p>(一) 與「上市上櫃公司企業社會責任實務守則」規定相符。</p> <p>(二) 未編製企業社會責任報告書。</p>
<p>五、銀行如依據「上市上櫃公司企業社會責任實務守則」訂有本身之企業社會責任守則者，請敘明其運作與所訂守則之差異情形 本行尚未訂定企業社會責任守則。</p>		
<p>六、其他有助於瞭解企業社會責任運作情形之重要資訊(如銀行對環保、社區參與、社會貢獻、社會服務、社會公益、消費者權益、人權、安全衛生與其他社會責任活動所採行之制度與措施及履行情形)： (一) 本行配合主管機關政策採行多項防制不法犯罪防措施，如：開戶核核、異常交易監控、警示及疑似不法帳戶之通報及管控等，並積極協助洗錢防制作業，防杜不法侵害金融安全之行為，屢屢受到檢調機關之嘉許。 (二) 本行辦理安養及撫育信託業務，提供照顧弱勢族群之需，保障其財產安全。 (三) 本行擔任金管會銀行局舉辦走入校園與社區金融知識宣講活動之種子教師，實際參與金融教育宣講活動，有助學生與民眾建立正確消費金融與理財觀念。 (四) 為強化中小企業財務體質，本行推薦中小企業進行短期財務競爭力診斷及長期專案輔導，101年度計4家中小企業，俾協助其發揮經營管理績效，以提升競爭力。</p>		
<p>七、銀行產品或企業社會責任報告書如有通過相關驗證機構之查證標準，應加以敘明 無。</p>		

f. Performing social responsibility

Item	Implementation Status	Deviations from "Corporate Social Responsibility Best Practice Principles for TWSE/GTSM Listed Companies" and reasons
<p>1. Exercising Corporate Governance</p> <p>1.1 The bank declares its corporate social responsibility policy and examines the results of the implementation.</p> <p>1.2 The bank establishes exclusively (or concurrently) dedicated units to be in charge of proposing and enforcing the corporate social responsibility policies.</p> <p>1.3 The bank organizes regular training on business ethics and promotion of matters prescribed in the preceding Article for directors, supervisors and employees, and should incorporate the foregoing into its employee performance appraisal system to establish a clear and effective reward and discipline system.</p>	<p>1.1 The Bank strives to fulfill its social responsibility. Though no relevant policies have been drafted, the Bank has taken practical actions so as to be consistently fulfilling its social responsibility.</p> <p>1.2 Though no dedicated departments have been set up, all relevant departments have been actively fulfilling the Bank's corporate social responsibility as per their respective duties.</p> <p>1.3 a. The Bank periodically arranges for directors and supervisors to take courses in and attend seminars on corporate governance. Please refer to the table "On-Job Training of the 23rd of Directors and Supervisors in 2012". (Note)</p> <p>b. Apart from assigning managerial staff to participate in financial inspection, internal audit, risk assessment and risk management workshops, the Bank has also enhanced the "Employee Code of Conduct" training for new recruits. A total of 220 employees were trained in 2012.</p> <p>c. Employees' performance is periodically reviewed based on the various indicators specified in the "Employee Performance Review Rules and Procedures." Compliance with code of conduct is also evaluated along with employees' job performance in order to assess the effectiveness of business ethics education and training. The Bank also has a "Personnel Committee" in place to provide a fair, objective and impartial evaluation of employee penalty and award cases based on applicable laws and regulations, so as to strengthen employee's professional ethics and encourage appropriate behavior according to the code of conduct.</p>	<p>1.1 None. The Bank doesn't make its own rule of Corporate Social Responsibility, but obeys the rule "Corporate Social Responsibility Best Practice Principles for TWSE/GTSM-Listed Companies."</p> <p>1.2 Without establishing dedicated units, the Bank still gives full support to continuously practice Corporate Social Responsibility</p> <p>1.3 In accordance with the "Corporate Social Responsibility Best Practice Principles for TWSE/GTSM-Listed Companies".</p>
<p>2. Fostering a Sustainable Environment</p> <p>2.1 The bank endeavors to utilize all resources more efficiently and uses renewable materials which have a low impact on the environment.</p> <p>2.2 The bank establishes proper environmental management systems based on the characteristics of their industries.</p> <p>2.3 The bank establishes dedicated units or assigns dedicated personnel for environment management to maintain the environment.</p> <p>2.4 The bank monitors the impact of climate change on its operations and should establish company strategies for energy conservation and carbon and greenhouse gas reduction.</p>	<p>2.1 a. The server virtual environments will continue to be expanded in order to cope with future demand from mainframes for new business types and replacements of the mainframes currently in use. Additional efforts will be made to reduce the number of physical mainframes, raise the utility rate of physical mainframes, reduce electricity and air conditioning expenses, and improve the efficiency with which the space in the control room is utilized.</p> <p>b. The Bank has placed great emphasis on the use of renewable resources and has therefore adopted the use of environmentally-friendly hand towels in its Taipei office building. Furthermore, in an attempt to provide more job opportunities for the physically or mentally disabled and the socially disadvantaged, the Bank has commissioned U-Color (an association for the physically and mentally challenged in New Taipei City) to recycle all used toners, ink cartridges, and redundant printers within its Taipei office building since 2011.</p> <p>c. The Bank adopts the use of "green building materials" to renovate its business premises, thereby ensuring a hazard-free office environment for employees to work.</p> <p>2.2 To ensure the safety of the relevant equipments, properties, and staff, the Bank has security and access control measures in place to ensure their security.</p> <p>2.3 a. The Bank instructed all department heads to urge their employees to tidy up their working environment.</p> <p>b. Security personnel must inspect the areas surrounding the Bank's Taipei Building and its information building at regular and irregular intervals. The computer control room is staffed with operators 24 hours a day to ensure that the control room is secure and the system provides uninterrupted service.</p> <p>2.4 a. The Bank supports the government's carbon reduction and energy-conservation policies by imposing strict air-conditioning rules at various business premises (which involves daily inspections on whether fire escape doors, washroom doors and windows, and office doors and windows are closed properly to prevent cooled air from escaping). Meanwhile, employees are encouraged to maintain the indoor temperature at no less than 26 degrees Celsius when air conditioning is on.</p> <p>b. Furthermore, all business units have been advised to maintain the cleanliness of outdoor signs and adjust lighting hours to achieve the most efficient use of energy. The Bank's outdoor signs and office lighting all utilize energy-efficient models and will be gradually replaced by LED lighting. Walkway and indoor lighting do not exceed the national standards, and the use of tungsten lamps has been banned throughout the Bank.</p> <p>c. The Bank continues to promote electronic trading in order to discourage customers from visiting the Bank in person to make transactions. In addition, they are encouraged to apply for electronic statements so that less paper is used, energy is conserved, carbon emissions are reduced, and employees' efficiency is increased.</p>	<p>2.1 In accordance with the "Corporate Social Responsibility Best Practice Principles for TWSE/GTSM-Listed Companies," the Bank does its utmost to comply with government policies. It endeavors to achieve the goals of conserving energy, reducing carbon emissions, and sustainable growth in an effort to reduce the impact its operations have on the environment.</p> <p>2.2 The same as above.</p> <p>2.3 The same as above.</p> <p>2.4 The same as above.</p>

Item	Implementation Status	Deviations from "Corporate Social Responsibility Best Practice Principles for TWSE/GTSM Listed Companies" and reasons
<p>3. Preserving Public Welfare</p> <p>3.1 The Bank complies with and respects labor laws and internationally-recognized workers' rights, measures and procedures adopted to protect the legal rights of employees, and ensures equality in employment and how these measures are implemented.</p> <p>3.2 The Bank provides safe and healthy work environments for its employees, and organizes training on safety and health for its employees on a regular basis.</p> <p>3.3 Presence of a communication channel between the bank and its employees, and the means through which employees are notified of material changes in the bank's operations.</p> <p>3.4 The Bank establishes and discloses policies on consumer rights and interests and provides a clear and effective procedure for accepting consumer complaints.</p> <p>3.5 The Bank cooperates with its suppliers to jointly foster a stronger sense of corporate social responsibility.</p> <p>3.6 The Bank, through commercial activities, non-cash property endowments, volunteer service or other free professional services, participates in community development and charities events.</p>	<p>3.1 The Bank has issued a "rights and responsibilities" handbook to employees pursuant to the provisions of the Labor Standards Act and relevant laws and regulations in order to improve employees' efficiency and encourage them to work closely with management to carry out the Bank's business operations. Periodic employee-management meetings are also held in accordance with regulations. In the meetings, management and employees discuss and negotiate on various matters proposed by representatives of the employees, and through these meetings the Bank and employees have established an effective channel of communication and interaction and are able to maintain a harmonious and stable relationship. The Bank recruits employees based upon merit and ensures equal opportunity regardless of disability, race, gender, political preference, or religion.</p> <p>3.2 a. Physical examinations paid in full by the Bank are periodically provided to employees. b. The head office and various business units have first aid kits ready and installing adequate lighting and air conditioning equipment to provide employees with a safe and healthy working environment. c. With regard to educating employees about workplace safety, Human Resources Division periodically has bank clerks receive training in workplace safety and first aid. In addition, experts are hired to hold seminars on health and provide employees with digital training in workplace safety.</p> <p>3.3 The Bank convenes an Employer-Employee Meeting every three months and uses it as a communication channel to resolve issues pertaining to employee interests. The various heads of business under the Head Office have been assigned to supervise a number of business sectors within the Bank; resolutions made from board of directors' and managing directors' meetings and the President's instructions are distributed by the heads to various business units within the bank.</p> <p>3.4 To safeguard the rights and interests of consumers, the Bank has established the "Guidelines on the Handling of Consumer Complaints" to help resolve disputes between the Bank and consumers regarding the products and services it provides. The Guidelines also include a mechanism for handling post-consumption complaints and major unexpected complaints. Dedicated personnel are assigned to report to the responsible units at the Bank's headquarters after receiving customer complaints so that consumers will receive satisfactory responses from the Bank. The Bank also requires the responsible units at the head office to review and analyze the complaints according to their respective responsibilities and devise appropriate strategies to improve business procedures or to take adequate preventive, corrective and administrative measures.</p> <p>3.5 The Bank creates a "Chang Hwa Bank Info" publication each month and sends it out to colleges, universities (NTU, NCCU, NTHU, etc.) and libraries (NCL, TPML, Institute of Economics, Academia Sinica, etc.) across the country to provide the public with the latest financial information.</p> <p>3.6 a. Environmental concern policies: Efforts towards recycling, waste sorting, improving the hygiene of employees' cafeteria, appearance of the office environment, and sponsorship of tree-planting: The Bank supported CITYFM's "Under the Moonlight" initiative in 2012 by turning off signboard lights of all business units and branches within the country after 8:00 pm for every evening during the Mid-autumn Festival, which represents one of the Bank's many efforts to promote energy conservation. b. Energetically participated in charity activities and continuously supporting vulnerable groups: The Bank sponsored educational industries, schools, associations, foundations and international activities. Listed as below: (a) On January 8, 2012, the Bank assisted in the organization of "Taichung City Culture and Arts Festival," an event aimed to promote cultural and artistic performance deep within the community in a manner that was educational and entertaining. Women, children, elders, and general residents in central Taiwan were offered free entry to enjoy this wonderful performance of traditional arts. (b) Between February 6 and 19, 2012, the Bank participated in the "2012 Taiwan Lantern Festival" organized by Changhua County Government to promote Taiwan's local culture and its reputation as a favorable tourism destination in the world. During this event, a number of hand-held lanterns had been made and printed with the Bank's logo, and were given to the children of "Taiwan Fund for Children and Families" and "Chang Gung Children's Hospital" as part of the Bank's care to the welfare of the society. (c) To accommodate the nation-wide tax return filing in May, the Bank held 8 taxation seminars throughout the nation from April 19 to May 4, 2012. The seminars were aimed to share with customers the proper ways of filing tax returns, while correcting some of the most commonly misconceived tax-saving tips. This had been part of the Bank's efforts to ensure fair taxation and secure the country's economic foundation. (d) Between May 8 and 24, 2012, the Bank hosted 3 sessions of "Gourmet and Tourism" seminar. By promoting tourism activities, the Bank sought to improve people's understanding of economic developments in Asia Pacific and in other emerging nations around the world, and therefore creating a global vision that improves the competitiveness of Taiwan's industries</p>	<p>3.1 In accordance with the "Corporate Social Responsibility Best Practice Principles for TWSE/GTSM-Listed Companies".</p> <p>3.2 The same as above.</p> <p>3.3 The same as above.</p> <p>3.4 The same as above.</p> <p>3.5 The same as above.</p> <p>3.6 The same as above</p>

Item	Implementation Status	Deviations from "Corporate Social Responsibility Best Practice Principles for TWSE/GTSM Listed Companies" and reasons
	<p>(e) Donations were made to the "2012 Joint Seminar of Asian Finance Association and Taiwan Finance Association" organized by Ming Chuan University on July 4, 2012, as a support to the nation's financial research and to realize the government's goals of building a "Wealthy Nation" and a "Golden Decade."</p> <p>(f) Between September 6 and 12, 2012, the Bank held 4 sessions of the "Smart Finance" seminar in Taipei, Taichung, Tainan, and Kaohsiung, and shared with customers on "Investment Trends in the Second Half of 2012". The Taipei session invited guest speakers to address the development of the real estate market following the introduction of the Luxury Tax; whereas the other seminar sessions ended with experts' talks on oil massages and health treatment for an improved lifestyle.</p> <p>(g) The Bank sponsored Keelung City's "21st Basketball Tournament" to promote basketball as a sound recreational activity for health improvement.</p> <p>(h) The Bank sponsored the Ministry of Finance in publishing the 2012 issue of "Modern Finance," a monthly periodical that helps the public understand what the Ministry of Finance has planned for the future.</p> <p>(i) The Bank assisted the Turnaround Management Association Taiwan in organizing the "2012 Turnaround Management Seminar - Aftermath and Opportunities of the European Debt Crisis" and the "Advanced Turnaround Management Workshop - 2012 Fall," and sponsored the Banking Education Association of Taiwan in hosting the "2012 Cross-strait Financial Forum - Free Market in Interest Rates and Financial Competitiveness" as means of support to the exchange of financial knowledge.</p> <p>(j) Donations were made to the "Cheng Hsin General Hospital Account" created by the Cheng Hsin General Hospital, which helped children with auditory disabilities and inborn illnesses obtain necessary treatment, giving them a chance to grow without burdening their families.</p> <p>(k) Donations were made to the "2012 Walk for Love" event organized by Hospice Foundation of Taiwan to promote palliative care and help patients with terminal illness obtain the needed healthcare services.</p> <p>(l) As part of the Bank's social responsibilities, donations were made to Chung Hwa University of Medical Technology to help nurture medical talent.</p> <p>c. Internship opportunities offered to financially disadvantaged youths and university students:</p> <p>(a) As support to the "2012 Internship Program for the Financially Disadvantaged Youths" organized by the Youth Vocational Training Center, Executive Yuan, the Bank had offered 30 internship opportunities for existing students during the summer vacation, and catered for the needs of financially disadvantaged youths by helping them learn, experience, explore, and develop their own competitiveness in future careers, which may potentially reduce wealth inequality within the nation.</p> <p>(b) During summer break, the Bank joined China Youth Corps in offering 10 internship opportunities to university students. The internship program was aimed to assert independence and banking knowledge early in young adults with the hope of developing into positive feedbacks for the society.</p> <p>d. Social participation: The Bank provided venue support or presents to regular blood donation event held by local communities as well as community activities.</p>	
<p>4.Enhancing Information Disclosure</p> <p>4.1 The measures of disclosing relevant and reliable information relating to their corporate social responsibility.</p> <p>4.2 The bank produces corporate social responsibility reports disclosing the status of their implementation of the corporate social responsibility policy.</p>	<p>4.1 Although the Bank has not yet produced a "Corporate Social Responsibility Report," we have disclosed the status of our involvement in social responsibility projects in the Corporate Governance Report section of the Bank's Annual Report (including English version). The information is provided for the benefit of investors and the general public. The electronic version of the Annual Report is also available from the Bank's corporate website.</p> <p>4.2 The Bank has not drawn up Corporate Social Responsibility (CSR) report, but the status of the CSR implementation has been disclosed in this table.</p>	<p>4.1 In accordance with the "Corporate Social Responsibility Best Practice Principles for TWSE/GTSM-Listed Companies"</p> <p>4.2 The Bank did not produce the corporate social responsibility reports.</p>
<p>5. If the Bank has established corporate social responsibility principles based on "Corporate Social Responsibility Best Practice Principles for TWSE/GTSM Listed Companies", please describe any discrepancy between the principles and their implementation: The Bank has not made the rule for Corporate Social Responsibility.</p>		
<p>6.Other important information to facilitate better understanding of the Bank's corporate social responsibility practices (e.g., systems and measures that the company has adopted with respect to environmental protection, community participation, contribution to society, service to society, social and public interests, consumer rights and interests, human rights, safety and health, other corporate social responsibilities and activities, and the status of implementation.)</p> <p>6.1 In support of the competent authority's policy, the Bank has adopted a number of preventive measures to control illegal activities. These measures include account opening inspection, irregular transaction monitoring, early warning, and reporting and control of suspected illegal accounts in order to provide active assistance to the authorities on money laundering control and the prevention of unlawful financial infringement activities. We have received numerous commendations from prosecutors and law enforcement agencies regarding our contribution.</p> <p>6.2 The Bank provides nursing trust services to disadvantaged persons to safeguard the security of their properties.</p> <p>6.3 The Bank was appointed by Banking Bureau, Financial Supervisory Commission, as a field instructor of financial knowledge in local campuses and communities. The Bank's efforts in financial education had helped students and residents develop proper awareness towards consumer banking and finance.</p> <p>6.4 To enhance the financial health of small and medium enterprises (SME), the Bank had recommended a number of SMEs to undergo diagnosis on short-term financial health and a guidance program for developing long-term competitiveness. In 2012, the Bank helped a total of 4 SMEs improve management efficiency and raised their overall competitiveness.</p>		
<p>7. If the products or corporate social responsibility reports have received assurance from external institutions, they should state so below None.</p>		

註：
Note：

101年度第23屆董監事進修情形一覽表 On-Job Training of the 23 rd of Directors' and Supervisors in 2012						
姓名 Name	職稱 Title	課程名稱 Course Name	進修(訓練)期間 Education/Training Period	時數 Hours	主辦單位 Unit in Charge	進修是否符合規定 In Conformity with the Regulations
梁國源 Kuo-Yuan Liang	常務董事 Managing Director (獨立董事) (Independent Director)	公司治理與風險管理 Corporate Governance and Risk Management	2012/11/14-2012/11/14	3	中華民國工商協進會 Chinese National Association of Industry and Commerce	是 Yes
陳上程 Shang- Chen Chen	獨立董事 Independent Director	獨立董事職能發揮與審計委員會運作實務 Functions of Independent Directors and Practices of Audit Committee	2012/05/22-2012/05/22	3	社團法人中華公司治理協會 Taiwan Corporate Governance Association	是 Yes
		集團治理-規劃、監控與防弊 Group Governance- Planning, Surveillance and Anti- malpractice	2012/06/05-2012/06/05	3	社團法人中華公司治理協會 Taiwan Corporate Governance Association	是 Yes
		薪酬委員會的新挑戰及國際薪酬治理的趨勢 New Challenges of Remuneration Committee and Tendency towards International Remuneration Governance	2012/06/19-2012/06/19	3	社團法人中華公司治理協會 Taiwan Corporate Governance Association	是 Yes
		101年度上市公司內部人股權交易法律遵循宣導說明會 The workshop held during 2012- "Equity Transfer by Insiders of Listed Companies and Legal Compliance"	2012/07/24-2012/07/24	3	財團法人中華民國證券暨期貨市場 發展基金會 Securities & Futures Institute	是 Yes
		董監事的法律責任及如何控管風險與責任保險之規劃 Legal Obligations and the Methods of Risk Control for Directors and Supervisors and Planning of Liability Insurance	2012/08/15-2012/08/15	3	中華民國工商協進會 Chinese National Association of Industry and Commerce	是 Yes
		董事會功能委員會之運作實務-以審計委員會及薪酬委 員會為例 Practices of Functional Committee under Board of Directors- Instances of Audit Committee and Remuneration Committee	2012/11/15-2012/11/15	3	中華民國工商協進會 Chinese National Association of Industry and Commerce	是 Yes
何瑞芳 Jui-Fang Ho	董事 Director	歐洲主權債務問題及其衝擊 Causes and Impacts with European Sovereign Debt	2012/06/13-2012/06/13	3	財團法人中華民國證券暨期貨市場 發展基金會 Securities & Futures Institute	是 Yes
林政憲 Cheng- Hsien Lin	董事 Director	歐洲主權債務問題及其衝擊 Causes and Impacts with European Sovereign Debt	2012/06/13-2012/06/13	3	財團法人中華民國證券暨期貨市場 發展基金會 Securities & Futures Institute	是 Yes
		101年度上市公司內部人股權交易法律遵循宣導說明會 The workshop held during 2012- "Equity Transfer by Insiders of Listed Companies and Legal Compliance"	2012/07/24-2012/07/24	3	財團法人中華民國證券暨期貨市場 發展基金會 Securities & Futures Institute	是 Yes
鄭家鐘 Chia- Chung Cheng	董事 Director	證所稅新制解析及金融業面對的遵行風險 Analysis of New Taxation of Capital Gains on Securities and Compliance Risk for Banking Business	2012/11/08-2012/11/08	3	社團法人中華公司治理協會 Taiwan Corporate Governance Association	是 Yes
柯綉絹 Hsiu- Chuan Ko	監察人 Supervisor	101年度上市公司內部人股權交易法律遵循宣導說明會 The workshop held during 2012- "Equity Transfer by Insiders of Listed Companies and Legal Compliance"	2012/07/24-2012/07/24	3	財團法人中華民國證券暨期貨市場 發展基金會 Securities & Futures Institute	是 Yes
		財務報表之法律責任及案例解析 Legal Obligations of Financial Reports and Cases Study	2012/11/15-2012/11/15	3	中華民國工商協進會 Chinese National Association of Industry and Commerce	是 Yes
王文猷 Charles W. Y. Wang	監察人 Supervisor	101年度上市公司內部人股權交易法律遵循宣導說明會 The workshop held during 2012- "Equity Transfer by Insiders of Listed Companies and Legal Compliance"	2012/08/07-2012/08/07	3	財團法人中華民國證券暨期貨市場 發展基金會 Securities & Futures Institute	是 Yes

(七) 落實誠信經營情形

項目	運作情形	與上市上櫃公司誠信經營守則差異情形及原因
<p>一、訂定誠信經營政策及方案</p> <p>(一) 銀行於規章及對外文件中明示誠信經營之政策，以及董事會與管理階層承諾積極落實之情形。</p> <p>(二) 銀行訂定防範不誠信行為方案之情形，以及方案內之作業程序、行為指南及教育訓練等運作情形。</p> <p>(三) 銀行訂定防範不誠信行為方案時，對營業範圍內具較高不誠信行為風險之營業活動，採行防範行銷及收賄、提供非法政治獻金等措施之情形。</p>	<p>(一) 本行目前雖尚未訂定誠信經營政策，惟仍持續秉持誠信之經營理念，以高標準之企業行為及商業操守，建立良好的公司治理及風險控管機制，對股東、員工及客戶承諾創造永續發展之經營環境。</p> <p>(二) 1.本行目前雖尚未訂定誠信經營政策，惟為建立全體員工於執行業務及個人行為操守應有之價值觀，要求員工在其業務活動之範圍內均應遵循最高之個人及道德標準，並遵守所有相關之法律、法規及公司政策，本行訂有「員工行為準則」，要求所有員工均應簽署「遵守彰化銀行員工行為準則聲明書」備查，禁止為個人或本行之利益，違反誠信原則。本行總經理、副總經理、總稽核、總行部分及分支機構主管人員，準用該準則之規定。其主要內容為： (1)行為準則之實施。 (2)員工公平錄用制度與多元化。 (3)機密資訊之處理。 (4)內線交易。 (5)其他業務行為。 (6)利益衝突。 (7)員工個人有價證券及其他財務交易。 (8)不尋常交易及可疑(洗錢)交易舉報之行為規範。 2.針對營業單位負責人進行教育訓練，課程內容除深入檢討金融機構舞弊事件發生原因及本行相關之內部控制作業外，並討論防弊監控之重點，以強化營業單位負責人防弊能力。此外，本行錄製「營業單位自行查核應注意事項」數位課程，供各單位自行查核人員隨時研讀，每年並定期舉辦「自行查核主管人員講習會」以加強營業單位內部控制。 3.開辦「業務規範及職業道德操守」、「法令遵循主管制度及員工行為準則」、「銀行員應有之刑事觀念」及「防制洗錢宣導」等數位與實體課程，向營業單位同仁宣導法治教育，並蒐集由金管會所公布之金融同業重大裁罰案件，即時以書面通知相關業務主管處，以作為其檢討執行業務適法性之用，透過各類宣導提升員工職業道德標準，強調相關刑事責任之嚴重性，以避免員工以身試法。</p> <p>(三) 本行目前雖尚未訂定誠信經營政策，惟已訂定「彰化銀行對外捐助辦法」，所有對外捐助均依相關法令及該辦法辦理，並無提供非法政治獻金及以慈善捐贈或贊助變相賄賂之情事；對於政黨、利害關係人及公益團體所為之捐助情形均依規對外公開揭露。相關捐助情形請參閱(六)企業社會責任之三、維護社會公益之(六)。</p>	<p>(一) 本行並未另外訂定誠信經營守則，惟均依「上市上櫃公司誠信經營守則」辦理。</p> <p>(二) 與「上市上櫃公司誠信經營守則」規定相符。</p> <p>(三) 與「上市上櫃公司誠信經營守則」規定相符。</p>
<p>二、落實誠信經營</p> <p>(一) 銀行商業活動應避免與有不誠信行為為紀錄者進行交易，並於商業契約中明訂誠信行為條款之情形。</p> <p>(二) 銀行設置推動企業誠信經營專(兼)職單位之運作情形，以及董事會督導情形。</p>	<p>(一) 1.本行推展信託業務而與客戶簽訂之信託契約，皆訂有受託人之善良管理人注意義務之約款。 2.於授信契約中訂明，對於授信戶所提供之財務報告、資料、訊息或有關文件，經本行發現有虛偽不實或故意隱匿時，無須事先通知或催告，得隨時對授信戶縮減授信額度、借款期限，或主張其所負之債務視為一部或全部到期。 3.辦理授信各項相關業務，均透過財團法人金融聯合徵信中心查詢客戶之信用資料，避免與有不誠信行為紀錄(包括但不限於逾期、呆帳)之企業戶或個人戶進行業務往來。 4.依金管會之規定，對同一客戶逾期債權累計轉銷呆帳餘額超過5萬元者應揭露該客戶之呆帳餘額，而對同一客戶貸放後半年內發生逾期累計轉銷呆帳餘額達3萬元以上者，予以揭露於本行全球資訊網站，以避免其他金融機構與信用不良之客戶為授信業務往來。 5.建置利害關係人資料庫及相關系統，於辦理授信及授信以外之交易時，就有關銀行法及金融控股公司法規範之利害關係人之資料均依規定辦理查詢，並提請董事會審議，以符合利害關係人交易之內部稽核及內部控制。 6.本行電腦設備建置契約中訂明，廠商有違反誠信原則致發生違約情事，經本行處罰在案者，本行日後辦理任何電腦系統或設備購(建)置時，得不受理該廠商及其關係企業之投標或議價。本行系統維護合約亦訂明，廠商如有不誠信行為(如：被票據交換所列為拒絕往來戶)時，本行得終止維護合約。 7.本行與保險公司合作推廣保險商品時，除遵守相關自律規範外，並於契約中訂明未經契約各方之同意，不得有支付雙方所屬業務人員原契約範圍以外不當之金錢、財物或其他利益之情事，否則即視同違約，違約之一方須負擔損害賠償責任。 8.本行辦理基金業務擔任基金保管機構時，依證券投資信託及顧問法相關法令、契約約定暨金管會相關函釋，以善良管理人之注意義務及忠實義務，辦理基金之保管、處分及收付本基金之資產及可分配收益專戶之款項，並於契約明訂除契約另有約定外，不得為自己、其代理人、代表人、受僱人或任何第三人謀取利益。 9.辦理境外基金銷售業務，本行與境外基金機構總代理人(二方契約)，或與境外基金機構總代理人及境外基金機構(三方契約)簽訂境外基金銷售契約，契約中訂明總代理人(及境外基金機構)均同意並承諾不得以通路報酬名義直接支付本行銷售人員或以實物報酬提供本行作為銷售人員達成特定銷售目標之獎勵。</p> <p>(二) 本行目前尚未設置專責單位，惟相關營業單位均各依權責，對客戶履行誠信交易責任。</p>	<p>(一) 與「上市上櫃公司誠信經營守則」規定相符。</p> <p>(二) 未設置專責單位，惟仍秉持誠信經營理念，服務大眾。</p>

項目	運作情形	與上市上櫃公司誠信經營守則差異情形及原因
(三) 銀行制定防止利益衝突政策及提供適當陳述管道運作情形。	(三) 1.本行董事會議事規則訂定：董事對於會議事項，與其自身或其代表之法人有利關係者，應於當次董事會說明其利害關係之重要內容，如有害於本行利益之虞時，不得加入討論及表決，且討論及表決時應予迴避，並不得代理其他董事行使其表決權。 2.本行就利害關係人授信及授信以外交易訂定「辦理金融控股公司法利害關係人授信及授信以外交易作業規範」暨細則，俾供辦理利害關係人交易時遵循。 3.本行於「員工行為準則」中訂定利益衝突政策，明確規範員工執行業務時應以追求本行之最佳利益為優先考量，避免個人利益與本行利益產生衝突或相違背，包括因職務或職位關係，而與客戶、交易對象、競爭對手或其他員工間所可能導致之利益衝突。一旦發現有產生利益衝突情形之可能時，應立即迴避並向總行法規遵循單位報告。	(三) 與「上市上櫃公司誠信經營守則」規定相符。
(四) 銀行為落實誠信經營所建立之有效會計制度、內部控制制度之運作情形，以及內部稽核人員查核之情形。	(四) 1.適時依規修訂本行會計制度，作為業務及管理之帳務處理準則，落實分層負責，有效執行內部控制，俾提高財務報導品質。 2.本行建立內部控制制度(包含內部稽核制度、自行查核制度、法令遵循主管制度及風險管理機制)，並由董事會、管理階層及所有從業人員共同遵行。本行每年委託會計師辦理內部控制制度之查核，並對內部控制制度及法令遵循主管制度執行情形之妥適性表示意見，以達內部控制制度之有效設計與執行。另，透過本行內部稽核查核及評估內部控制制度是否有效運作，並適時提供改進建議，以合理確保內部控制制度得以持續有效實施及作為檢討修正內部控制制度之依據。	(四) 與「上市上櫃公司誠信經營守則」規定相符。
三、銀行建立檢舉管道與違反誠信經營規定之懲戒及申訴制度之運作情形。	(一) 本行提供檢舉管道，如有客戶或員工提出檢舉時，應具名以「檢舉報告書」提出，並設有舉報之專線、傳真、信箱及由專人負責處理。對於舉報人及舉報內容將被列為機密資料，不得對外洩漏。本行專責單位依檢舉內容進行瞭解，經查證屬實者，對於應歸責之行員移送本行人事評議委員會予以適當懲處；如有違反法令規章之情事，並依法追究其法律責任。 (二) 本行訂定「員工獎懲實施辦法」以作為懲戒之依據，設置人事評議委員會負責審議獎懲案件，以公正、客觀、超然之立場依據法令及本行規定詳加審議，獎懲結果即時揭露於本行內部企業網站並發函周知，以收見賢思齊或懲治效尤之效。前揭受獎懲員工對已發表之獎懲案件如有不服者，其本人得申敘理由，檢附證據，提出申復。申復期限應於收到獎懲書面通知後一個月內向人事評議委員會為之，並以一次為限。	與「上市上櫃公司誠信經營守則」規定相符。
四、加強資訊揭露 (一) 銀行架設網站，揭露誠信經營相關資訊情形。 (二) 銀行採行其他資訊揭露之方式(如架設英文網站、指定專人負責公司資訊之蒐集及揭露放置公司網站等)。	本行於年報「公司治理報告」單元中揭露本行履行誠信經營運作情形，年報電子檔(含英文版)亦揭露於本行全球資訊網站。	與「上市上櫃公司誠信經營守則」規定相符。
五、銀行如依據「上市上櫃公司誠信經營守則」訂有本身之誠信經營守則者，請敘明其運作與所訂守則之差異情形： 本行尚未訂定誠信經營守則。		
六、其他有助於瞭解銀行誠信經營運作情形之重要資訊(如銀行對商業往來廠商宣導銀行誠信經營決心、政策及邀請其參與教育訓練、檢討修正銀行訂定之誠信經營守則等情形)： 本行不定期修正「員工行為準則」，並要求員工重新簽署「遵守彰化銀行員工行為準則聲明書」，以確保該準則之落實執行。		

(八) 銀行如有訂定公司治理守則及相關規章者，應揭露其查詢方式

- h. If the Bank has adopted corporate governance best-practice principles or related by laws, disclose how these are to be searched.

本行已訂定公司治理相關規章，請參閱本行全球資訊網站 <http://www.chb.com.tw>，關於彰銀→公司治理；或公開資訊觀測站<http://mops.twse.com.tw>，公司治理。

The Bank has made related rules of corporate governance, please visit the corporate governance area in the “about CHB” on the Bank’s official website. <http://www.chb.com.tw> OR Please refer to the website of M.O.P.S. <http://mops.twse.com.tw>.

(九) 其他足以增進對銀行公司治理運作情形瞭解之重要資訊

- i. Other significant information that will provide a better understanding of the state of the Bank’s implementation of corporate governance may also be disclosed.

請參閱(四)之七、其他有助於瞭解公司治理運作情形之重要資訊。

Please refer to d. 7 the Other relevant information for better understanding the Bank’s corporate governance operation.

g.Implementation of business integrity

Item	Implementation Status	Deviations from "Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies" and reasons
<p>1.Policies and strategies established to ensure business integrity</p> <p>1.1 The bank's commitment to business integrity, as conveyed in policies and external documents, and commitments by the board of directors and the management to ensure business integrity.</p> <p>1.2 Initiatives taken by the bank to prevent dishonest behavior and the procedures, code of conducts, and training programs introduced as part of the initiative.</p> <p>1.3 Measures taken by the bank to prevent bribery and illegal political donations in business areas that are more prone to the risks of dishonesty.</p>	<p>1.1 Although the Bank has yet to establish a business integrity policy, it is committed to maintaining the highest standards of business integrity and corporate discipline when conducting businesses. It has robust corporate governance and risk management systems in place to ensure sustainable business environment for shareholders, employees and customers.</p> <p>1.2 a. Although the Bank has yet to establish its business integrity policy, an "Employee Code of Conduct" has been implemented to dictate the values and behaviors and to serve as a benchmark of the highest moral standards, expected from all employees when conducting business activities. In addition, employees are bound to comply with all relevant laws, the company's policies, and are required to sign a "Declaration of Compliance to Chang Hwa Bank Employee Code of Conduct" that prohibits them from involving in dishonest acts, whether for personal or the Bank's gain. This code of conduct applies to the Bank's President, Vice Presidents, Head Auditor, and all managerial staff under the head office and various branches. The main contents are: (a) The implementation of the Employee Code of Conduct. (b) Fair recruitment systems and diversity. (c) Handling of confidential information. (d) Insider trading. (e) Other business conducts. (f) Conflict of interest. (g) Employee's personal securities and financial transactions. (h) Whistle-blowing rules for abnormal transactions and suspicious (money-laundering) transactions.</p> <p>b. The Bank provides business units responsible persons with training. In addition to in-depth examinations of the causes of fraudulent activities and the Bank's control procedures, discussions on the focal points of the preventive measures required are held to strengthen business units responsible persons' ability to prevent the activities from occurring. The Bank also provides auditors with a digital course named "Guidelines on Conducting Self Audits by Business Units" so that they can study it by themselves. We organize annual sessions of "Self Audit Executive Workshops" to enhance the internal control of our branches.</p> <p>c. The Bank provides courses on "Business Rules and Ethics", "The Compliance System and Employee Code of Conduct", "The Criminal Concepts Bank Clerks Should Possess" and "Anti-Money Laundering" using both digital and traditional classroom formats. In addition to educating employees of business units about relevant laws, we also collect major financial industry penalty cases announced by the FSC and promptly send them to the executives of relevant departments in writing to help them with legal compliance review in their respective areas of responsibilities, and their business ethics are improved through various channels and the seriousness of relevant criminal responsibility is emphasized to prevent them from committing crimes.</p> <p>1.3 Although the Bank has yet to establish its business integrity policy, a "Chang Hwa Bank Donation Policy" is available to govern all external donations made by the Bank. There have been no incidents of illegal political donations or bribery in the form of charity donations or sponsorships. All donations made to political parties, stakeholders, and charity organizations have been disclosed to the public as required. For details, please refer to Item (6) in 3. Interests of the society, under (6) Corporate Social Responsibilities.</p>	<p>1.1 The Bank has yet to establish its business integrity policy, but ensures compliance with "Ethical Corporate Management Best Practice Principles for TWSE/GTSM-Listed Companies."</p> <p>1.2 All conducts are in compliance with the "Ethical Corporate Management Best Practice Principles for TWSE/GTSM-Listed Companies."</p> <p>1.3 All conducts are in compliance with the "Ethical Corporate Management Best Practice Principles for TWSE/GTSM-Listed Companies."</p>
<p>2. Actions to ensure business integrity</p> <p>2.1 Banks should avoid engaging customers with history of dishonesty in business dealings; in addition, an integrity clause must be included in any commercial contracts signed by banks.</p>	<p>2.1 a. The Bank's duty of care as a prudent manager has been disclosed in the form of contractual clauses in every trust agreement signed with customers.</p> <p>b. It has been explicitly stated in the credit agreement that the Bank may tighten borrower's credit limits, credit terms, or declare part or all borrowings immediately repayable without prior notice, if borrower is found to have falsified or intentionally concealed material facts in the financial statements, information, correspondence or any relevant documents submitted to the Bank.</p>	<p>2.1 All conducts are in compliance with the "Ethical Corporate Management Best Practice Principles for TWSE/GTSM-Listed Companies."</p>

Item	Implementation Status	Deviations from "Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies" and reasons
<p>2.2 Availability of an internal unit responsible for ensuring business integrity within the bank, and supervision by the board of directors.</p> <p>2.3 Policies established by the bank to prevent conflicts of interest, and internal channels created for raising concerns.</p>	<p>c. The Bank makes inquiries for customers' credit conducts through Joint Credit Information Center (JCIC) before engaging in any credit-related businesses. This allows the Bank to avoid business dealings with corporate or individual customers that demonstrate unsatisfactory credit behavior (including but not limited to overdue payments, bad loans, etc).</p> <p>d. According to the rules of the Financial Supervisory Commission, the Bank is required to disclose in its official website any customer with more than NT\$50 million of overdue loans charged off as bad debt, and any customer with more than NT\$30 million of loans falling overdue and charged off within six months after disbursement. This is to prevent other financial institutions from lending to undesirable credit customers.</p> <p>e. The Bank has created a database and a system for managing stakeholder information. For every credit and non-credit transaction, the Bank makes inquiries over this information system to determine whether the counterparty is a stakeholder defined in The Banking Act and the Financial Holding Company Act. Transactions involving stakeholders are escalated for review by the board of directors to ensure compliance with internal audit and internal control requirements.</p> <p>f. The Bank has stated explicitly in all computer procurement contracts that, if an equipment vendor is deemed to be in breach of contract and is penalized due to violations against principles of integrity, the Bank may reject any subsequent bids submitted by the vendor or any of its affiliated enterprises in all future procurements. The Bank has also stated in its system maintenance agreement, that the Bank may terminate the agreement if the service provider is found to have exhibited any dishonest behaviors (e.g.: blacklisted by Taiwan Clearing House).</p> <p>g. When working with insurance partners in promoting insurance products, the Bank makes sure that it adheres to the highest standards of self-discipline and states explicitly in all partnership agreements that no party may provide sales personnel with monetary compensations, properties or entitlements of any kind other than the items listed in the agreement, unless consented by all counterparties. Failure to comply will be treated as a breach of contract, for which the violator shall be liable to compensate losses caused to other parties.</p> <p>h. When acting as a custodian for a mutual fund, the Bank ensures compliance with the Securities Investment Trust and Consulting Act, the terms of the custodian agreement, and the Financial Supervisory Commission's directives and interpretations in handling all account opening, custody, disposal, collection, payment, and income distribution affairs relating to the fund's assets, while exercising the duty of care and loyalty as a prudent manager. Unless otherwise specified in the custodian agreement, the Bank refrains from acting for the benefit of itself, its agencies, representatives, employees or any third parties.</p> <p>i. These contracts which the Bank signs with the offshore fund distributor (a two-party arrangement) or with both the offshore fund distributor and the issuer (a three-party arrangement) have explicitly prohibited the offshore fund distributor (and issuer) from offering compensations directly to the Bank's sales force in return for meeting certain sales targets.</p> <p>2.2 The Bank has yet to appoint a specialized unit, but the administrators of various business segments have been assigned the duty to ensure business integrity when dealing with customers.</p> <p>2.3 a. The Bank's board of directors' meeting rules: If a director, or a corporate entity represented by the director, is considered a stakeholder to the discussed agenda, the director must state its stakes involved during the current meeting session and shall disassociate from all discussions and voting if it is in conflict against the Bank's interests. In which case, the director may not exercise voting rights on behalf of other directors.</p> <p>b. The Bank has implemented "Operational Rules on Credit and Non-credit Transactions with Stakeholders Defined in the Financial Holding Company Act" to serve as guidance when dealing with transactions that involve stakeholders.</p>	<p>2.2 The Bank has yet to assign a specialized unit, but continues to uphold the utmost integrity when serving the public.</p> <p>2.3 All conducts are in compliance with the "Ethical Corporate Management Best Practice Principles for TWSE/GTSM-Listed Companies."</p>

Item	Implementation Status	Deviations from "Ethical Corporate Management Best Practice Principles for TWSE/GTSM Listed Companies" and reasons
<p>2.4 Accounting policies and internal controls implemented as effective means of ensuring business integrity, and auditing activities performed by internal audit personnel.</p>	<p>c. The Bank has outlined its conflicting interest policy in the "Employee Code of Conducts" and requires employees to place the interest of the Bank atop their own. Meanwhile, employees are discouraged from engaging in any activities where personal interests may pose conflicts against the Bank's, whether such activities involve the Bank's customers, counterparties, competitors or employees. Employees are required to disassociate and report to Legal & Compliance Department should they find themselves at risk of acting against the Bank's interests.</p> <p>2.4 a. The Bank revises its accounting policies to reflect the latest changes in regulations and to provide employees with the most up-to-date bookkeeping practices. Furthermore, multiple layers of approval authority have been implemented over bookkeeping to ensure sound internal control and improve the quality of reported financial information.</p> <p>b. The Bank has created its own internal control policies (including an internal audit policy, a self-audit policy, a compliance officer policy, and risk management policies tailored for various business activities) which the board of directors, the management and all employees are bound to comply. The Bank engages external auditors to conduct annual audits over the Bank's internal control policies. These auditors provide opinions regarding the appropriateness of the Bank's internal control policies and the compliance officer policy, and based on which the Bank refine its design and execute more effectively. Furthermore, the Bank has an internal audit department that regularly assesses the effectiveness of internal control policies and offers recommendations wherever appropriate to provide the basis of future improvements.</p>	<p>2.4 All conducts are in compliance with the "Ethical Corporate Management Best Practice Principles for TWSE/GTSM-Listed Companies."</p>
<p>3. Existence of a misconduct reporting channel, and disciplinary policies against violators of business integrity.</p>	<p>3.1 The Bank has made available a number of reporting channels through which customers and employees may report misconducts by raising a "Misconduct Report". The reporting channel is accessible by telephone, fax, email, and is managed by a dedicated team of personnel. The name of the reporter and the reported content are treated as confidential information, and are not disclosed outside the Bank. The dedicated team of personnel handling misconduct reports will then conduct investigations over the reported facts. If the reported misconduct turns out to be true, the violator will be subjected to disciplinary actions by the Bank's Human Resource Evaluation Committee. If the misconduct involves a breach against law, the employee may also become liable for the legal consequences.</p> <p>3.2 The Bank has implemented its "Employee Reward and Disciplinary Policy" to provide the guideline as to how employees are rewarded or penalized for their performance. A Human Resource Evaluation Committee was assembled to review employee rewards and penalties in a manner that is fair, objective, independent, and compliant to laws and policies. The committee's decisions are published timely over the Bank's intranet and circulated among various departments either to promote model examples or to warn employees the consequences of misbehavior. Employees who disagree with the decisions made by the committee can make appeals supported by valid reasons and evidence. The appeal must be made to the Human Resource Evaluation Committee within one month after receiving the committee's decisions and is limited to one appeal per decision.</p>	<p>All conducts are in compliance with the "Ethical Corporate Management Best Practice Principles for TWSE/GTSM-Listed Companies."</p>
<p>4. Enhanced Information Disclosure</p> <p>4.1 Availability of a website for disclosing information relating to business integrity.</p> <p>4.2 Other means of information disclosure undertaken by the bank (such as the establishment of an English website, appointing dedicated personnel to collect and disclose information, etc).</p>	<p>Information regarding the Bank's business integrity has been disclosed in the "Corporate Governance" chapter of its annual report. The annual report (available in English) has been published on the Bank's official website.</p>	<p>All conducts are in compliance with the "Ethical Corporate Management Best Practice Principles for TWSE/GTSM-Listed Companies."</p>
<p>5. For banks that have established business integrity policies in accordance with "Ethical Corporate Management Best Practice Principles for TWSE/GTSM-Listed Companies", please describe the current practice and any deviations from the Best Practice Principles: The Bank has yet to establish its own business integrity policy.</p>		
<p>6. Other information relevant to understanding the bank's business integrity (e.g.: declaration of the bank's commitment to business integrity to vendors, policies and training programs, reviews over the bank's business integrity principles, etc): The Bank constantly refines its "Employee Code of Conducts" and requests all employees to sign the revised "Declaration of Compliance to Chang Hwa Bank Employee Code of Conducts" to ensure compliance.</p>		

(十) 內部控制制度執行狀況

1. 內部控制聲明書

彰化商業銀行內部控制制度聲明書

謹代表彰化商業銀行股份有限公司聲明本公司於101年1月1日至101年12月31日確實遵循「金融控股公司及銀行業內部控制及稽核制度實施辦法」，建立內部控制制度，實施風險管理，並由超然獨立之稽核部門執行查核，定期陳報董事會及監察人，兼營證券業務部分，並依據金融監督管理委員會證券期貨局訂頒「證券暨期貨市場各服務事業建立內部控制制度處理準則」規定之內部控制制度有效性之判斷項目，判斷內部控制制度之設計及執行是否有效。經審慎評估，本年度各單位內部控制及法規遵循情形，除附表所列事項外，均能確實有效執行；本聲明書將成為本公司年報及公開說明書之主要內容，並對外公開。上述公開之內容如有虛偽、隱匿等不法情事，將涉及證券交易法第二十條、第三十二條、第一百七十一條及第一百七十四條等之法律責任。

謹致

金融監督管理委員會

聲明人
董事長：

陳淮舟



總經理：

唐楚烈



總稽核：

林同力



總機構法令遵循主管：

賴昭吟



中 華 民 國 一 〇 二 年 四 月 十 七 日

彰化商業銀行內部控制制度應加強事項及改善計畫

(基準日：101年12月31日)

應 加 強 事 項	改 善 措 施	完 成 改 善 時 間
本行前北門分行黃姓行員擔任個金帳戶管理員期間，於民國100年7月6日以推展本行信用卡為由，在尚未取得客戶同意書前向財團法人金融聯合徵信中心查詢趙姓客戶之信用資料，核與電腦處理個人資料保護法第18條第1項第1款及財團法人金融聯合徵信中心會員規約第10條與第15條規定不符。	一、重申作業相關規定： 本行於102年1月3日通函本行各財團法人金融聯合徵信中心信用資訊查詢單位，重申應恪遵財團法人金融聯合徵信中心會員規約，查詢人員於未取得當事人同意下不得逕行查詢其信用資訊。 二、加強作業控管： (一) 每日自系統列印之查詢客戶信用資訊清單，均需逐筆經查詢經辦及直屬負責人核閱蓋章。 (二) 所查詢客戶信用資料為新業務申請者，均需檢附同意書、資料表或申請書影本，經直屬負責人核閱。 (三) 申請後如不予承作之案件，其所查得之信用資料需設簿登記，並於銷毀時註明銷毀日期，登記簿及相關文件交由負責人保管並列入移交。	本行已將缺失情形確實檢討改善，並將改善情形陳報金融監督管理委員會。


j. Execution of Internal Control System


1. INTERNAL CONTROL SYSTEM STATEMENT:

Chang Hwa Commercial Bank, Ltd.
INTERNAL CONTROL SYSTEM STATEMENT

To : Financial Supervisory Commission, R.O.C

On behalf of Chang Hwa Commercial Bank, Ltd. (the "Bank"), we hereby state that from January 1, 2012 to December 31, 2012, the Bank has duly complied with the "Regulations Governing the Implementation of Internal Control and Audit Systems by Financial Holding Companies and Bank Enterprises" in establishing its internal control system, implementing risk management, designating an independent and objective department to conduct audits, and regularly reporting to the Board of Directors and the Supervisors. With respect to the securities business, evaluation of the effectiveness of the design and implementation of its internal control system has been done in accordance with the criteria for evaluating effectiveness of internal control systems described in the "Regulations Governing the Establishment of Internal Control Systems by Service Enterprises in Securities and Futures Markets," promulgated by the Securities and Futures Bureau, Financial Supervisory Commission. After prudent evaluation, except for items listed in the schedule, the internal control and legal compliance systems of each department have been in effect during the year, this Statement will be included as the main content of the Bank's annual report and prospectus, and be published to the public. If there is any illegal activity such as fraud or concealment, liabilities under Article 20, 32, 171, and 174 of the Securities and Exchange Act will be involved.

Chairman : 

President : 

Executive Vice President & Chief Auditor : 

Executive Vice President & Compliance Officer : 

April 17, 2013

CHB Internal Control Weaknesses and Improvement Plans

(Record Date : December 31, 2012)

Weakness	Improvement Plans	Completion Date
<p>The Bank's former employee Huang, a Personal Banking Manager of Beimen Branch, was found to have inquired credit information from Joint Credit Information Center on July 6, 2011, for the purpose of credit card sales without consent from customer Zhao. This was in breach against Article 18, Paragraph 1, Clause 1 of the Computer-Processed Personal Data Protection Act and Articles 10 and 15 of Joint Credit Information Center Membership Rules.</p>	<p>I. Reiterating the importance of operational rules and procedures: On January 3, 2013, the bank issued an internal notice to all departments that had access to inquire credit information from Joint Credit Information Center, and reiterated that the Membership Rules prohibit anyone from making credit inquiries without consent from the inquired person.</p> <p>II. Enhanced control:</p> <ol style="list-style-type: none"> 1. The daily customer credit inquiry log printed from the system now requires both the inquiring officer and the line manager to countersign every inquiry made. 2. Credit inquiries that are made for new applications need to be evidenced by customer consent form, photocopies of the application form or other proof of consent; these documents now require the review of the person-in-charge. 3. If the inquiry does not lead to a successful application, then the inquired credit information must be recorded in a separate registry that details the date on which customer's applications are destroyed. This registry and all relevant documents shall be retained by the person-in-charge hand included as one of the items handed over to future successors. 	<p>The Bank has reviewed and rectified the deficiencies and has submitted to the FSC a report of remedial actions that have been taken.</p>

2. 委託會計師專案審查內部控制制度之會計師審查報告：

會計師查核內部控制制度報告

彰化商業銀行股份有限公司 公鑒：

依據金融監督管理委員會頒佈金融控股公司及銀行業內部控制及稽核制度實施辦法第二十八條第一項之規定：「銀行業年度財務報表由會計師辦理查核簽證時，應委託會計師辦理內部控制制度之查核，並對銀行業申報主管機關表報資料正確性、內部控制制度及法令遵循主管制度執行情形、備抵呆帳提列政策之妥適性表示意見。」

本會計師受彰化商業銀行股份有限公司委託，辦理上開事項，並依同法三十一條第一項之規定，檢附查核範圍、查核程序及查核結果如附件。

本查核報告僅供彰化商業銀行股份有限公司及金融主管機關作為監理之參考，不可作為其他用途或分送其他人士。

勤業眾信聯合會計師事務所

會計師 龔則立

龔則立



中 華 民 國 一 〇 二 年 三 月 五 日

2. Report of Independent Auditor appointed to conduct special audit on the Bank's internal control system:

Independent Auditors' Report on Internal Control System

The Board of Directors and Shareholders
Chang Hwa Commercial Bank, Ltd.

Pursuant to the provisions of Paragraph 1, Article 28 of the Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries, promulgated by the Financial Supervisory Commission, "If the annual financial report of a banking business is audited and certified by an accountant, the business should also delegate the accountant to conduct a audit on its internal control system. The accountant should also comment on the correctness of the report submitted to the competent authority for the banking business, the execution status of internal control system and compliance officer system, and the appropriateness of policies for loan loss reserves."

Commissioned by Chang Hwa Commercial Bank, Ltd., we conducted our audits with respect to the preceding requirements, and in compliance with Paragraph 1, Article 31 of the same Rules as in the preceding; we have provided the scope, basis, procedures and results of the audits in the attachments herein.

This audit report is provided to Chang Hwa Commercial Bank, Ltd. and the financial regulatory authorities as a supervisory reference only and should not distribute to any third parties for any purposes whatsoever.

Deloitte & Touche

Deloitte & Touche

March 5, 2013

(十一) 最近二年度違法受處分及主要缺失與改善情形

1. 負責人或職員因業務上犯罪經檢察官起訴者：
無。

2. 違反法令經金管會處以罰鍰者：

員林分行行員竊取客戶保管箱箱內現金案，金管會於101年4月19日來函對本案本行核有未確實執行內部控制制度之缺失，違反銀行法第45條之1第1項規定，依同法第129條第7款規定，核處本行新臺幣200萬元罰鍰，併依同法第61條之1第1項第3款規定，命令解除張員之職務；本行就缺失事項已採取下列措施：

(1) 迅速積極補救作業缺漏：

員林分行自案發次日(即100年12月23日)起辦理保管箱出租、退租等業務時，存放保管箱鑰匙之金庫皆由負責人親自開啟；並明確區分保管箱之經辦員及啟庫員職責，不得再有二者工作由同一人辦理之情形；此外，對保管箱庫房內開門確實進行上鎖之門禁管制，除啟庫員會同承租人入庫開啟保管箱外，非經辦員不得隨意進出。

(2) 重申作業相關規定：

本行於100年12月27日通函全行各保管箱設置單位(計57家營業單位)，重申營業單位應落實保管箱鑰匙之管理，並確實遵守業務處理程序相關規定辦理出租保管箱業務。同時，飭令立即辦理全面性保管箱鑰匙庫存及保管品之專案自行查核。經查核後，其結果為除3家營業單位有「保管箱(副)鑰匙袋」承租人簽封不完整之情形，本行將持續追蹤改善外，其餘營業單位尚無違反規定之情事。

k. Major malfeasant cases and operational improprieties and remedial measures adopted in the past two years

1. Legal Action Involving Bank Executives or Employees :
None.

2. Fines imposed by FSC as a punishment for violating laws and regulations:

With respect to the theft of cash from a customer deposit box by a Yuanlin branch employee surnamed Chang, the official letter issued by FSC on April 19, 2012 notified us of its ruling that CHB failed to properly execute the Bank's internal control system and was in violation of Subparagraph 1, Article 45-1 of the Banking Act. Pursuant to Paragraph 7, Article 129 of the same Act, FSC will fine the Bank NT\$2 million and order the Bank to terminate employment of the offender pursuant to Subparagraph 3, Paragraph 1, Article 61-1 of the same Act. The Bank has taken the following measures with respect to its deficiencies:

(1) Taking prompt and positive action to remedy operational deficiencies:

The Yuanlin branch adopted the following measure beginning on the following day of the incident (December 23, 2011):

When carrying out the rental of safe deposit boxes or the termination of safe deposit box services, the officer responsible for the bank's safe deposit box business will personally open the vault where the keys to the deposit boxes are stored. Clearly segregating the role of safe deposit box service clerk and that of staff responsible for vault security, and disallowing the same individual to assume these two roles. In addition, access control to the safe deposit box vault is enforced and the gate to the vault is locked at all times and is only accessible to staff responsible for vault security and lessees; other staff members not responsible for providing safe deposit box services are not allowed to enter the vault.

(2) Reiterating the importance of operational rules and procedures:

The Bank issued a bank-wide notice to all (57) safe deposit box business units on December 27, 2011 and reiterated the importance of implementing the management of safe deposit box keys and adhering to the relevant business procedures regarding the leasing of safe deposit boxes. At the same time, the Bank ordered a comprehensive special self-inspection to be carried out immediately on safe deposit box key inventory and on the articles stored in the deposit boxes. Upon the completion of the inspection, apart from incidents involving incompletely signed seals by lessees at 3 business units regarding the containers of safe deposit box keys (secondary keys), which the Bank will continue to track their rectifications in follow-up actions, all other business units were found to have not violated any regulations.

(3)落實執行內部控制：

營業單位應指派保管箱輔助經辦員，於保管箱經辦員因故須離開保管箱庫房時，由輔助經辦員代理其職務，以落實執行內部控制。

(4)加強事後監督機制：

營業單位主管應指派非保管箱負責人每週抽查1次「保管箱開箱記錄表」、「保管箱開箱記錄單」及錄影檔案，以確認保管箱開箱作業是否均依規辦理，並將查核結果註記於上述報表備註欄位。查核完畢後，送主管核章，並裝訂成冊備查。

(5)增加自行查核深度：

要求營業單位每月辦理保管箱鑰匙庫存自行查核時，就已出租「保管箱(副)鑰匙袋」外觀加強進行檢視，除於自行查核工作底稿增加查核簽封是否完整及破損之事項外，並請營業單位適當增加查核人力。

(6)舉辦員工教育訓練：

針對負責人進行實體課程之教育訓練，於課程中深入檢討本案發生原因及重申本行相關控管機制；錄製數位教材-保管箱租賃業務，使行員瞭解相關作業規範並確實遵循，以提高作業控管，降低作業風險。

(7)舉辦主管教育訓練：

除由業務主管處於各講習訓練課程中加強作業風險觀念外，並於101年2月4日舉辦之全行行務會議上，由總行稽核處對各營業單位主管作本案內控重點說明與宣導。

(3) Implementing internal control in earnest:

In order to enforce internal control, business units should assign supplementary safe deposit box clerks, who shall act on behalf of primary safe deposit box clerks when the latter are required to step out of the safe deposit box vault to attend to other matters.

(4) Enhancing the monitoring mechanism for safe deposit box records:

Each department supervisor shall appoint an officer who is not one responsible for safe deposit box business to conduct a weekly spot check on "Safe deposit box access records," "Safe deposit box access slips" and video recordings, as well as document the results of the inspection in the Remarks column of the above reports. Upon completion of the inspection, the relevant records should be certified by the department supervisor, compiled and bound and submitted for future reference.

(5) Increasing the depth of self-inspection:

All business units are required to conduct monthly safe deposit box key inventory self-inspection and to carefully examine the exterior of the containers of safe deposit box keys (secondary keys). In addition to requiring staff to provide descriptions on the inspection worksheets regarding the integrity of or damages to the seals, business units are also asked to provide additional inspection manpower.

(6) Organizing training courses for staff:

Providing training in the form of physical sessions to officers responsible for the safe deposit box business; conducting review of this incident in the course by identifying its cause and reiterating the importance of carrying out the Bank's control mechanisms. Creating Digital Teaching Materials - Safe Deposit Box Leasing Service and enabling bank clerks to fully understand the operational procedures so that they will be able to adhere to regulations, improve operational control and reduce operational risk.

(7) Organizing training courses for managers of business unit:

Apart from each business unit providing improved understanding of the concept of operational risk at each training workshop and seminar, the Bank's Internal Auditing Division also conducted a session explaining the main focuses of internal control associated with this incident to the heads of all business units during the bank-wide executive meeting held on February 4, 2012.

3. 缺失經金管會嚴予糾正者：

無。

4. 經金管會依銀行法第61條之1規定處分事項：

金管會於100年7月25日來函對本行國內營運處職員擔任轉投資事業彰銀人身保險代理人股份有限公司及彰銀保險經紀人股份有限公司之董事、監察人以外之職務，核與「商業銀行轉投資應遵守事項準則」第2條第1項第2款規定不符，依銀行法第61條之1第1項規定核處應予糾正。

本行就缺失事項已採取下列措施：

- (1) 為遵循「商業銀行轉投資應遵守事項準則」第2條第1項第2款規定，本行於99年12月24日第22屆第17次董事會通過「彰化銀行員工借調及兼職轉投資金融相關事業管理要點」。
- (2) 彰銀人身保險代理人股份有限公司及彰銀保險經紀人股份有限公司正式行文向本行借調人員。本行同意自100年4月1日起人員借調至該二家子公司服務，至102年3月31日止，並依前開要點第四條第(二)項之規定，借調人員於借調期間其薪資、獎金及紅利均由該二家子公司依其規定發給，本行不再發給。
- (3) 關於本行國內營運處員工於借調前，任職於彰銀人身保險代理人股份有限公司及彰銀保險經紀人股份有限公司時，支領該二家子公司92年至98年間紅利，已於100年11月10日全數收回結案。

5. 因人員舞弊、重大偶發案件或未切實依照金融機構安全維護注意要點之規定致發生安全事故等，其各年度個別或合計實際損失逾五千萬元者：

無。

6. 其他經金管會指定應予揭露之事項：

無。

3. Admonishments Issued by the Financial Supervisory Commission for Serious Operational Improprieties:

None.

4. Any Item Committing Penalty Pursuant to Article 61-1 by Financial Supervision Committee:

The FSC notified the Bank in writing on July 25, 2011 regarding the Bank's violations of Subparagraph 2, Paragraph 1, Article 2 of the Regulations Governing Investments in Other Enterprises by Commercial Banks, where the Bank's Domestic Banking Division personnel served as employees other than directors and supervisors of CHB Life Insurance Agency Co., Ltd. and CHB Insurance Brokerage Co., Ltd., both of which are subsidiaries of the Bank, and these violations were to be corrected pursuant to Paragraph 1, Article 61-1 of the Banking Act.

The Bank has taken the following measures with respect to its deficiencies:

- (1) Pursuant to the provisions of Subparagraph 2, Paragraph 1, Article 2 of the Regulations Governing Investments in Other Enterprises by Commercial Banks, the Bank's "Management Guidelines on the Temporary Transfer and Concurrent Serving of Chang Hwa Bank Employees at Other Financial Institutions Invested by the Bank" was passed at the Bank's 17th meeting of the 22nd Board of Directors held on December 24, 2010.
- (2) CHB Life Insurance Agency Co., Ltd. and CHB Insurance Brokerage Co. Ltd., both subsidiaries of the Bank, officially requested the temporary transfer of a number of suitable employees from the Bank. The Bank approved the transfer of these employees to the two subsidiaries on April 1, 2011 for a term of service expiring on March 31, 2013. Pursuant to Item (2), Article 4 of the Management Guidelines specified in (1) above, during the period in which a transferred employee serves at the designated invested enterprise, his or her salary, incentives and bonuses shall be paid by the relevant subsidiary in accordance with its rules and regulations, and not by the Bank.
- (3) Regarding the circumstances where employees of the Bank's Domestic Banking Division received bonus payments during their work at CHB Life Insurance Agency and CHB Insurance Brokerage but prior to their temporary assignment was officially approved, the total amount of bonuses for 2003 through 2009, was recovered in full on November 10, 2011.

5. Disclosures of financial losses caused by corruptions by employees, major incidental cases or major breaches of security regulations with losses exceeding NT\$50 million in individual and/or combined cases:

None.

6. Other Mandatory Disclosures as Instructed by the Financial Supervisory Commission:

None.

(十二) 101年股東常會及董事會之重要決議事項及執行情形

I. Major resolutions passed at General Shareholders' Meeting (GSM) & Board of Meeting in 2012

1. 101年股東常會決議事項:

Decisions made at the 2012 GSM:

日期 Date	決議事項 Agenda	決議結果 Results	執行情形 Implementation status
101.6.22 (June 22, 2012)	本行100年度營業報告書及財務報表，請承認案。 Recognition of the Bank's 2011 annual financial statements.	經表決照案承認。 Voted and acknowledged as proposed.	相關表冊已依公司法及證券交易法等法令規定，向主管機關辦理備查及公告申報等相關事宜。 Compliant with the Company Act and Securities Exchange Act, related documents have been submitted to regulators for record-keeping and proclamation.
	章程修訂案。 Amendment of the Bank's memorandum.	經表決照原提案通過。 Voted and approved as initially proposed.	業依規於101年7月12日向經濟部完成變更登記。 Completed modification of registration with the Ministry of Economic Affairs on July 12, 2012.
	本行100年度盈餘分派案。 Approved the 2011 earnings appropriation proposal	經表決照原提案通過。 Voted and approved as initially proposed.	已依股東會決議事項辦理分派完畢。 Appropriation completed according to shareholders' resolution.
	盈餘轉增資發行新股案。 The issuance of new shares via earned surplus-turned capital increase.	經表決照案通過。 Voted and approved as proposed.	業依股東會決議報經金管會101年7月31日申報生效，並奉經濟部101年8月27日核准變更登記，於101年9月12日交付新股及上市買賣。 Submitted and reported in accordance with resolution reached at shareholders' meeting to FSC, which took effect on July 31, 2012; received approval from the Ministry of Economic Affairs for modification in registration on August 27, 2012; delivered new shares to the exchange for trading on September 12, 2012.
	本行「取得或處分資產處理程序」修訂案。 Amendment to the Bank's "Asset Acquisition and Disposal Procedures."	經表決照案通過。 Voted and approved as proposed.	業於101年6月28日發函公布實施。 The Bank has announced and began implementation on June 28, 2012.
	本行「股東會議事規則」修訂案。 Amendment to the Bank's "Shareholders Meeting Rules."	經表決照案通過。 Voted and approved as proposed.	將依修正後規範辦理。 In accordance with the foregoing rule.

2. 101年度董事會之重要決議事項：

(1) 101年3月21日第23屆第6次董事會：

- ① 通過「100年度內部控制制度有效性之判斷項目評估表」暨「內部控制制度聲明書」。
- ② 通過提案股東會承認本行100年度營業報告書及財務報告(含與子公司之合併財務報告)。
- ③ 通過召開本行101年股東常會。
- ④ 修正「彰化銀行薪資報酬委員會組織規程」。

(2) 101年4月27日第23屆第7次董事會：

- ① 訂定「101年度彰化銀行風險胃納聲明」案。
- ② 修訂彰化商業銀行股份有限公司取得或處分資產處理程序。
- ③ 修訂本行股東會議事規則。
- ④ 通過提案股東會討論修訂本行公司章程案。
- ⑤ 通過提案股東會討論本行100年度盈餘分派案。
- ⑥ 通過提案股東會討論盈餘轉增資發行新股案。

2. Important Resolutions of Board of Directors on 2012:

(1) The 6th Meeting of the 23rd Board of Directors held on March 21, 2012:

- ① Passed the Bank's "2011 Internal Control Effectiveness Assessment" and "Declaration of Internal Control Policies."
- ② Approved the Bank's 2011 Business Operations Report and Financial Statement (including the consolidated financial statement).
- ③ Approved the convening of the Bank's 2012 General Shareholders' Meeting (GSM).
- ④ Revised "Chang Hwa Bank Remuneration Committee Foundation Rules."

(2) The 7th Meeting of the 23rd Board of Directors held on April 27, 2012:

- ① Outlined the "2012 Chang Hwa Bank Risk Appetite."
- ② Revised the Chang Hwa Commercial Bank Asset Acquisition and Disposal Procedures.
- ③ Revised the Bank's shareholders' meeting rules.
- ④ Passed to propose amendments to the Bank's Memorandum of Association for discussion during the shareholder's meeting.
- ⑤ Approved the resolution to discuss the distribution of 2011 earnings during the GSM.
- ⑥ Passed to propose earnings capitalization for discussion during the shareholders' meeting.

- (3) 101年5月25日第23屆第8次董事會：
- ① 修訂「本行與客戶間從事衍生性商品作業準則」部分條文案。
 - ② 修訂「彰化銀行與客戶間承作組合式商品作業準則」部分條文案。
 - ③ 總經理林維樑自101年6月1日辭總經理職務。
- (4) 101年6月29日第23屆第9次董事會：
- ① 修訂本行「組織規程」部分條文案。
 - ② 修訂本行「內部作業委託他人處理事項準則」部分條文案。
- (5) 101年7月3日第23屆第2次臨時董事會：
- ① 委任陳允進先生為本行總經理案。
 - ② 指定本行總經理代理人案。
- (6) 101年7月20日第23屆第10次董事會：
- 委任黃漢青先生、陳金英女士為本行副總經理案。
- (7) 101年8月14日第23屆第11次董事會：
- ① 通過本行101年上半年度財務報告(含與子公司之合併財務報告)。
 - ② 通過本行100年度董監事酬勞分配案。
- (8) 101年9月28日第23屆第13次董事會：
- 申報本行101年度之「營運計畫書」、「資本適足性評估結果」及「各類風險指標之自評說明」案。
- (9) 101年10月8日第23屆第4次臨時董事會：
- ① 總經理陳允進先生因健康因素請辭，自101年10月9日起辭去總經理職務。
 - ② 委任唐楚烈先生為本行總經理案。
- (10) 101年11月27日第23屆第15次董事會
- 修正「彰化銀行董事會議事規則」部分條文案。
- (11) 101年12月22日第23屆第16次董事會：
- ① 決議通過102年度稽核計畫案。
 - ② 修訂本行「會計制度」案。
 - ③ 決議通過102年度預算案。
 - ④ 修訂本行「組織規程」部分條文案。
3. 102年1月1日至年報刊印日止，董事會之重要決議事項：
- 請參閱本行網站 <http://www.chb.com.tw>，關於彰銀→公司治理→董事會重要決議事項。
- (十三)最近年度及截至年報刊印日止，董事或監察人對董事會通過重要決議有不同意見且有紀錄或書面聲明者，其主要內容無。
- (3) The 8th Meeting of the 23rd Board of Directors held on May 25, 2012:
- ① Revising the Bank's "Guidelines on Financial Derivatives with Customers".
 - ② Revising the Bank's "Guidelines on Structured Investments with Customers".
 - ③ President William Lin was to resign from his post since June 1, 2012.
- (4) The 9th Meeting of the 23rd Board of Directors held on June 29, 2012:
- ① Revising the Bank's "Foundation Rules".
 - ② Revising the Bank's "Guidelines on Outsourcing Internal Operations".
- (5) The 2nd Extraordinary Meeting of the 23rd Board of Directors held on July 3, 2012:
- ① Assigned James Y.G. Chen as the President of the Bank.
 - ② Appointment of the Bank's acting President.
- (6) The 10th Meeting of the 23rd Board of Directors held on July 20, 2012:
- Assigned Paul H.C. Huang and Chin-Ying Chen as the Vice President of the Bank.
- (7) The 11th Meeting of the 23rd Board of Directors held on August 14, 2012:
- ① Approved the Bank's 2012 semi-annual financial statement (including the consolidated financial statement).
 - ② Approved the Bank's 2011 remuneration resolution of directors and supervisors.
- (8) The 13th Meeting of the 23rd Board of Directors held on September 28, 2012:
- Reporting the Bank's 2012 "Business Plan," "Capital Adequacy Assessment" and "Risk Indicator Self-Evaluation".
- (9) The 4th Extraordinary Meeting of the 23rd Board of Directors held on October 8, 2012:
- ① Due to health condition, President James Y.G. Chen was to resign from his post since October 9, 2012.
 - ② Assigned Chu-Lieh Tarn as the President of the Bank.
- (10) The 15th Meeting of the 23rd Board of Directors held on November 27, 2012:
- Revising "Chang Hwa Bank Board of Directors Meeting Rules".
- (11) The 16th Meeting of the 23rd Board of Directors held on December 22, 2012:
- ① Passed the Bank's 2013 audit plan.
 - ② Revisions to the Bank's "Accounting Policy".
 - ③ Passed the Bank's 2013 budget.
 - ④ Amendment to the Bank's organization regulations.
3. Important Resolutions of Board of Directors (From 2013/01/01 to the publish date of annual report):
- For details please visit the Bank's website <http://www.chb.com.tw>.
- m. In recent year and up to the date of annual report publication, if there is disagreement which is already recorded or announced by statement among board directors or supervisors concerning the material decision approved by the board meeting and the major content of that disagreement
- None.

(十四)與財務報告有關人士辭職解任情形

n. Disclosures the resignation or dismissal of managerial officer in charge of finance or accounting matters

101年12月31日 December 31, 2012

職稱 Title	姓名 Name	到任日期 Date of appointed	解任日期 Date of dismissed	辭職或解任原因 Reasons for resignation or dismissal
處長 SVP & Division Head	鍾碩薇 Sylvia Chung	0960601	1010601	辭職 Resignation
總經理 President	陳允進 James Y.G. Chen	1010709	1011009	自請退休 Voluntary Retirement

四、會計師公費資訊

D. Information of Accountant's Fee

單位：新臺幣千元 Unit : NT \$ 1,000

會計師事務所 名稱 Accounting Firm	會計師姓名 Name of Accountant		審計 公費 Auditing Fee	非審計公費 Non-Auditing Fee					會計師之查核期間 是否涵蓋完整會計年度 Period of Inspection by Accountant Covering a complete fiscal year			備註 Remark		
				制度 設計 System Design	工商登記 Corporate Registration	人力資源 Human Resources	其他 Other	小計 Subtotal	是 Yes	否 No	查核期間 Inspection Period			
勤業眾信 Deloitte & Touche	蔡宏祥 Hung-Hsiang Tsai	劉水恩 Walter Liu	2,445	無 None							v	101年1月~9月 From January to September on 2012	101年1~3季財報 Annual Financial Statement from Q1 to Q3 2012	
	龔則立 Jerry Gung	劉水恩 Walter Liu	1,725									v	101年10月~12月 From October to December on 2012	101年年度財報 2012 Annual Financial Statement
	龔則立 Jerry Gung		1,000									v		稅簽 Taxation Statement
	龔則立 Jerry Gung		1,700									v		OBU及海外分行查核 Inspect the OBU & Overseas Branch
	龔則立 Jerry Gung					1,000	1,000					v		內控查核 Internal Control Inspection
	龔則立 Jerry Gung					100	100					v		五千萬元以上呆帳揭露 Disclosure the bad debts exceeding NTD 50 million
	龔則立 Jerry Gung					150	150					v		大陸投審專案查核 Project Review on investing in China
	蔡宏祥 Hung-Hsiang Tsai					30	30					v		發行金融債出具複核意見 Opinions on the issuance of bank debenture
	蔡宏祥 Hung-Hsiang Tsai					100	100					v		昆山分行增資出具意見 Opinions on additional capital invested in Kunshan Branch
	蔡宏祥 Hung-Hsiang Tsai					50	50					v		盈餘轉增資本額查核 Review on the issuance of earned surplus-turned capital increase
	蔡宏祥 Hung-Hsiang Tsai					50	50					v		提供99年第3季英文財報 2010 Q3 Annual Financial Statement
	蔡宏祥 Hung-Hsiang Tsai					25	25					v		重新出具99年度BIS複核報告 Re-issuance of 2010 BIS verification report
	蔡宏祥 Hung-Hsiang Tsai					25	25					v		100年度盈餘轉增資申請案出具補充說明函 Letter of supplementary information issued for the 2011 earnings

(一)非審計公費為審計公費之四分之一以上者，會計師公費資訊是否按表揭露：

無。

a. The ratio of non-audit fee to audit fee is over one fourth, the accountant's fee shall be disclosed:
None.

(二)更換會計師事務所且更換年度所支付之審計公費較更換前一年度之審計公費減少者，是否揭露更換前後審計公費金額及原因：

無。

b. Change of accounting firm and the audit fee of the changing year is less than previous year, the amount of audit fee respectively and the reason of change shall be disclosed:
None.

(三)審計公費較前一年度減少達百分之十五以上者，是否揭露審計公費減少金額、比例及原因：

無。

c. A decrease over 15% than previous year for audit fee, the amount, percentage and reason shall be disclosed:
None.

五、更換會計師資訊

E. Changes of Accountants

(一) 關於前任會計師者

a. Exiting accountants

更換日期 Date of change	民國102年1月25日 January 25, 2013		
更換原因及說明 Reasons for Changes Made & Relevant Explanations	事務所內部行政組織調整 Organization Adjustment for administration in Accounting firm		
說明係委任人或會計師終止或不接受委任 Service Contract Terminated by Appointer or Accountant / Not Accepting Continued Appointment	當事人 Accountant	會計師 Accountant	委任人 Appointer
	情況 Event		
	主動終止委任 Termination of Appointment	無 None	無 None
	不再接受(繼續)委任 Not Accepting (continued) Appointment	無 None	無 None
最新兩年內簽發無保留意見以外之查核報告書 意見及原因 Unqualified Opinions in Auditing Reports Certified within the Last 2 Years and Their Reasons	無 None		
與本行有無不同意見 Any Disagreement with the Bank's Opinions	有 Yes	無 None	會計原則或實務 Accounting Principles or Practices
		無 None	財務報告之揭露 Disclosure of Financial Statements
		無 None	查核範圍或步驟 Auditing Scope or Steps
		無 None	其他 Other
	無 None	V	
	說明：無 Reason：None		
其他揭露事項(本準則第10條第5款第1目第4點 應加以揭露者) Other Things Disclosed (Disclosure Required by Articles 10.5.1.4 of This Guideline.)	無 None		

(二) 關於繼任會計師者

b. Replacement accountants

事務所名稱 Accounting Firm	勤業眾信聯合會計師事務所 Deloitte & Touche
會計師姓名 Name of Accountant	龔則立 Jerry Gung
委任之日期 Date of Appoint	民國 102 年 1 月 25 日 January 25, 2013
委任前就特定交易之會計處理方法或會計原則及對財務報告可能簽發之意見諮詢事項及結果 Consultations on Accounting Measures or Principles Concerning Specific Transactions or on Likely Opinions in Financial Statements	無 None
繼任會計師對前任會計師不同意見事項之書面意見 Written Opinions by Succeeding Accountant on Disagreements with Outgoing Accountant	無 None

(三) 前任會計師對本準則第10條第5款第1目及第2目第3點事項之復函：

無。

c. Response by exiting accountants regarding Article 10, paragraph 5, item 1 and item 2, point 3 of this Guidelines:

None.

六、銀行之董事長、總經理、負責財務或會計事務之經理人，最近一年內曾任職於簽證會計師所屬事務所或其關係企業者

無。

F. The Bank's Chairman, President, or any Managerial Officer in Charge of Finance or Accounting Matters Has in the Most Recent Year Held a Position at the Accounting Firm of Its Certified Public Accountant or at an Affiliated Enterprise

None.

七、股權變動情形

G. The Changes in Shareholding

- (一) 董事、監察人、經理人及依同一人或同一關係人持有同一銀行已發行有表決權股份總數達一定比率管理辦法第11條應申報股權者之股權變動情形
- a. Changes in Shareholdings of Directors, Supervisors, Executive Officers, and Shareholders conform to the Regulations Governing a Same Person or Same Concerned Party Holding the Issued Shares with Voting Rights over a Particular Ratio of a Bank, Article 11.

職稱 Title	姓名 Name	101年度 2012		102年度截至4月23日止 As of April 23, 2013	
		持有股數增 (減)數 Changes in shareholding	質押股數增 (減)數 Changes in pledged shareholding	持有股數增 (減)數 Changes in shareholding	質押股數 增(減) 數Changes in pledged shareholding
董事長 Chairman (台新金控代表) (Delegate of TSFHC)	陳淮舟 Julius Chen	7,630	0	0	0
常務董事 Managing Director (台新金控代表) (Delegate of TSFHC)	吳澄清 Cheng Ching Wu	0	0	0	0
董事 Director (財政部代表) (Delegate of MOF) (102.2.22新任) (New appointment accepted on Feb. 22, 2013)	梁懷信 Hwai-Hsin Liang	-	-	0	0
董事兼總經理 Director & President (財政部代表) (Delegate of MOF)	唐楚烈 Chu-Lieh Tarnq	0	0	0	0
董事 Director (台新金控代表) (Delegate of TSFHC)	林政憲 Cheng-Hsien Lin	0	0	0	0
董事 Director (台新金控代表) (Delegate of TSFHC)	鄭家鐘 Chia-Chung Cheng	0	0	0	0
董事 Director (台新金控代表) (Delegate of TSFHC)	陳登杉 Deng-Shan Chen	0	0	0	0
常務董事 Managing Director (獨立董事) (Independent Director)	梁國源 Kuo-Yuan Liang	0	0	0	0
董事 Director (獨立董事) (Independent Director)	陳上程 Shang-Chen Chen	0	0	0	0
常駐監察人 Resident Supervisor (凡登投資股份有限公司代表) (Delegate of Van Den Invest Co., Ltd.)	高志尚 Henry C.S. Kao	0	0	0	0
監察人 Supervisor (行政院國家發展基金管理會代表) (Delegate of National Development Fund, Executive Yuan) (102.3.4新任) (New appointment accepted on Mar. 4, 2013)	阮清華 Ching-Hwa Juan	-	-	0	0
監察人 Supervisor (合興石化工業股份有限公司代表) (Delegate of Excel Chemical Co., Ltd.)	王文獻 Charles W. Y. Wang	4,578	0	0	0
副總經理 Executive Vice President	施建安 James Shih	4,594	0	0	0
	賴昭吟 Carol Lai	6,678	0	0	0
	黃漢青 Paul H.C. Huang	4,507	0	0	0
	陳金英 Chin-Ying(Anita) Chen	4,916	0	0	0

職稱 Title	姓名 Name	101年度 2012		102年度截至4月23日止 As of April 23, 2013	
		持有股數增 (減)數 Changes in shareholding	質押股數增 (減)數 Changes in pledged shareholding	持有股數增 (減)數 Changes in shareholding	質押股數增 (減)數 Changes in pledged shareholding
總稽核 EVP & Chief Auditor	林碭力 Diao Li Lin	0	0	0	0
處長 SVP & Division Head	林耀輝 Yao-Huei Lin	76	0	0	0
	張秀玉 Shiu-Yu Chang	2,337	0	0	0
	楊繼承 Jih-Cheng Yang	2,366	0	0	0
	王洪綱 Hom-Gang Wang (102.3.1新任) (New appointment accepted on Mar. 1, 2013)	-	-	0	0
	駱秉正 Ping-Chen Lo	0	0	0	0
	陳福隆 Fu-Lung Chen	13,055	0	0	0
	涂鴻堯 Horng-Yao Tu	4,197	0	0	0
	陳振宇 Chen-Yu Chen	7,191	0	0	0
	羅美棟 Mei-Tung Lou	1,590	0	0	0
	林雅玲 Ya-Ling Lin	67	0	0	0
	曾許錦美 Nell H. Tseng (102.2.1新任) (New appointment accepted on Feb. 1, 2013)	-	-	0	0
	陳錫能 Shyi-Neng Chen	8,265	0	0	0
	林彩鳳 Tsaifeng Lin	1,297	0	0	0
	曾芳明 Fangming Tzeng	(9,476)	0	(16,000)	0
	王昇照 Sheng-Chao Wang	198	0	0	0
	紀國方 Kuo-Fang Chi	0	0	0	0
	簡宗鑫 John-Shien Jean	5,057	0	0	0
	陳志成 Leo Chen	255	0	0	0
	陳明 George M. Chen	0	0	0	0
	盧文祥 Wen-Hsiang Lu	280	0	0	0
方水福 Shuei-Fu Fang	0	0	0	0	
陳聯鏡 Lien-Ching Chen	6,111	0	0	0	
主任 VP & GM	郭宇照 Yeu-Jaw Guo	0	0	0	0
	黃惠瑛 Hui-Ying Huang	521	0	0	0
	楊孟霖 Meng-Ling Yang	12	0	0	0
經理 VP & GM	鄭瑞華 Rueih-Hwa Cheng	10,241	0	0	0
	沈振昌 Chen-Chang Shen	3,599	0	0	0
	李松樹 Song-Shu Lee	10,570	0	0	0
	黃蒼進 Tsang-Chin Huang	3,341	0	0	0
	吳松竹 Sung-Chu Wu	200	0	0	0
	柯坤儀 Kuen-Yi Ko	3,105	0	0	0
	洪本能 Ben-Neng Hong	5,318	0	0	0
	朱正義 Cheng-Yih Chu	101	0	0	0
張麗娟 Li-Jiuan Chang	761	0	0	0	

職稱 Title	姓名 Name	101年度 2012		102年度截至4月23日止 As of April 23, 2013	
		持有股數增 (減)數 Changes in shareholding	質押股數增 (減)數 Changes in pledged shareholding	持有股數增 (減)數 Changes in shareholding	質押股數 增(減) 數Changes in pledged shareholding
經理 VP & GM	蔡元森 Yuan-Sen Tsai	4,125	0	0	0
	陳瑞卿 Jui-Ching Chen	5,982	0	0	0
	邱美麗 Mei-Li Chiu	33	0	0	0
	陳玉美 Yuh- Mei Chen	8,393	0	0	0
	王耀宗 Don Y.T. Wang (102.2.1新任) (New appointment accepted on Feb. 1, 2013)	-	-	0	0
	李振國 Jenn-Gwo Lee	26	0	0	0
	林士超 Shyh-Chau Lin	2,752	0	0	0
	曾纘生 Tsuan-Sheng Tseng	3	0	0	0
	葉成輝 Chen-Hui Yeh	8,132	0	0	0
	張峯宗 Feng-Tsung Chang	65	0	0	0
	游保森 Pao-Sen Yu	0	0	0	0
	黃秋東 Chiu-Tung Huang	62	0	0	0
	葉琪瑛 Chyi-Ying Yeh	1,427	0	0	0
	姚義雄 I-Hsiung Yao	51	0	0	0
	陳國全 Nelson K.C.Chen	5,936	0	0	0
	林玉惠 Yu-Hui Lin (102.2.1新任) (New appointment accepted on Feb. 1, 2013)	-	-	10,000	0
	陳雪霞 Hsueh-Hsia Chen	1,969	0	0	0
	吳丙寅 Bing-Yn Wu	5,748	0	0	0
	陳秋月 Chiou-Yueh Chen	1,078	0	0	0
	陳毓珊 Yu-Shan Chen	2,510	0	0	0
	林叔玄 Shu-Hsuan Lin	86	0	0	0
	侯滄浪 Lawrence Hou	4,327	0	0	0
	王淑芳 Shwu-Fang Wang	8,476	0	0	0
	王東雄 Tung-Shiung Wang	2,343	0	0	0
	朱志燭 Chi-Chung Chu	11,063	0	0	0
	林美足 Meei-Tzww Lin (102.2.1新任) (New appointment accepted on Feb. 1, 2013)	-	-	0	0
	許溪祥 Shi-Shyang Sheu	3,123	0	0	0
	彭春堂 Judy Pong	0	0	0	0
	邵碧琴 Pi-Chin Shao	152	0	0	0
	冉繁雄 Fang Shang Rang	0	0	0	0
	陳敬忠 Jing-Chung Chen	5,144	0	0	0
	鄧秀娟 Tina Teng	32	0	0	0
羅順風 Shun-Feng Lo	6,461	0	0	0	
陳哲雄 Che-Hsiung Chen	3,859	0	0	0	

職稱 Title	姓名 Name	101年度 2012		102年度截至4月23日止 As of April 23, 2013	
		持有股數增 (減)數 Changes in shareholding	質押股數增 (減)數 Changes in pledged shareholding	持有股數增 (減)數 Changes in shareholding	質押股數增 (減)數 Changes in pledged shareholding
經理 VP & GM	吳慧貞 Hui-Jen Wu	2,743	0	0	0
	邱再添 Tiaj-Tian Chiou	332	0	0	0
	林蘭如 Lan-Zu Lin	702	0	0	0
	陳石秋 Shyr-Chiou Chen	1,413	0	0	0
	郭文墉 Wen-Yung Kuo	3,109	0	0	0
	曾少華 Shao-Hwa Jseng	198	0	0	0
	莊順 Shuenn Chuang	3,254	0	0	0
	游月明 Yueh-Ming Yu	0	0	0	0
	陳茲芸 Tzy-Yun Chen	654	0	0	0
	殷曉華 Hsiao-Hua Yin	0	0	0	0
	劉瓊英 Chiung-Yin Liu	1,642	0	0	0
	吳芳媛 Fang-Yuan Wu	3,495	0	0	0
	葉順章 Shuen-Chang Yeh	0	0	0	0
	紀榮年 Jung-Nuen Chi	559	0	0	0
	江武讓 Wu-Rang Chiang	8,321	0	0	0
	劉珪珍 Alice K.C.Liu	64	0	0	0
	徐寶華 Pao-Hua Hsu	3,637	0	0	0
	簡幸壽 Hsing-Shou Chien	(64,624)	0	0	0
	陳瑞珍 Ruel-Jan Chen (102.1.1新任) (New appointment accepted on Jan. 1, 2013)	-	-	0	0
	陳桂芬 Kuei-Fen Chen (102.1.1新任) (New appointment accepted on Jan. 1, 2013)	-	-	0	0
	曾秀珠 Hsiu-Chu Tseng (102.1.2新任) (New appointment accepted on Jan. 2, 2013)	-	-	0	0
	洪慈頌 Tzu-Song Hong (102.3.1新任) (New appointment accepted on Mar. 1, 2013)	-	-	0	0
	徐永祥 Yeong-Shyang Shyu (102.1.1新任) (New appointment accepted on Jan. 1, 2013)	-	-	0	0
	林濶誠 Wen-Cheng Lin	3,815	0	0	0
	林孟娥 Meng-O Lin	763	0	0	0
	周榮昌 Jung-Chang Chou	6,027	0	0	0
	林智祥 Chih-Hsiang Lin	2,713	0	0	0
	陳玉樹 Yu-Shu Chen	6,038	0	0	0
	沈麗鳳 Li-Feng Shen	1,144	0	0	0
	胡榮健 Jung-Chien Hu	0	0	0	0
楊漢璋 Han-Chang Yang	0	0	0	0	

職稱 Title	姓名 Name	101年度 2012		102年度截至4月23日止 As of April 23, 2013	
		持有股數增 (減)數 Changes in shareholding	質押股數增 (減)數 Changes in pledged shareholding	持有股數增 (減)數 Changes in shareholding	質押股數 增(減) 數Changes in pledged shareholding
經理 VP & GM	謝美芬 Mei-Fen Hsieh (102.2.1新任) (New appointment accepted on Feb. 1, 2013)	-	-	0	0
	王韻梅 Yun-Mei Wang	15,118	0	0	0
	簡寶義 Bao-Yi Chien	2,060	0	0	0
	蔡抱錫 Bau-Slu Tsai	6,344	0	0	0
	吳斯聰 Szu-Tsung Wu	0	0	0	0
	蔡淑華 Shu-Hua Tsai	2,365	0	0	0
	尤千美 Chien-Mei Yu	791	0	0	0
	項運台 Yuang-Tai Hsiang	2,759	0	0	0
	林清靠 Charles C.K. Lin	365	0	0	0
	陳淑瓊 Shu-Chung Chen	560	0	0	0
	洪仁誠 Jeng-Cheng Hong	51	0	0	0
	林金池 Chin- Chih Lin	70	0	0	0
	陳金魁 Jin-Kwey Chen	1,156	0	0	0
	賴大彝 Dar-Chang Lai	6,058	0	0	0
	林朝乾 Chaur-Chyan Lin	3,590	0	0	0
	許漢文 Han-Wen Hsu	77	0	0	0
	陳生發 Sheng-Fa Chen	1,532	0	0	0
	黃賢楠 Hsian-Nan Huang	0	0	0	0
	彭增忠 Geng Chung Pen	49	0	0	0
	張書楨 Shu-Chen Chang	2,949	0	0	0
	張正逢 C. F. Chang	7,155	0	0	0
	莊錦煌 Chin-Huang Chuang	4,946	0	0	0
	陳盛統 Sheng-Tung Chen	43	0	0	0
	陳建發 Chien-Fa Chen	1	0	0	0
	彭盛謀 Sheng-Mou Peng (102.2.1新任) (New appointment accepted on Feb. 1, 2013)	-	-	0	0
	蔡金龍 Chung-Long Tsai	663	0	0	0
	陳德和 Der-Ho Chen	67	0	0	0
	林陳忠 Chen-Chung Lin	9,575	0	0	0
	陳永盛 Yung- Sheng Chen	57	0	0	0
	蔡桂芳 Kui-Fang Tsai	449	0	0	0
	林綉艷 Shiou-Yann Lin	71	0	0	0
	陳永芳 Yung-Fang Cheng	3,735	0	0	0
	劉錦圳 Chin-Chun Liu	1,467	0	0	0
許慧如 Hueih-Rur Shy	1	0	0	0	
詹益榮 Yi-Jung Chan	10	0	0	0	

職稱 Title	姓名 Name	101年度 2012		102年度截至4月23日止 As of April 23, 2013	
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經理 VP & GM	范玉琴 Yu- Chin Fan	185	0	0	0
	楊成福 Cheng- Fwu Yang	10,700	0	0	0
	陳民安 Min-An Chen	8,841	0	0	0
	鍾展文 Jian-Wen Chung	10,000	0	0	0
	張秀華 Shiu-Hwa Chang	0	0	0	0
	葉蒼卿 Tsang-Cheng Yeh	1,144	0	0	0
	葉金玉 Jin-Yu Yeh	13,879	0	0	0
	段式憲 Shih-Hsien Tuan	317	0	0	0
	許綉卿 Hsiu-Ching Hsu	0	0	0	0
	王 宏 Hung Wang	1,028	0	0	0
	陳振宜 Chen-Yi Chen	777	0	0	0
	林天命 Tien-Ming Lin	3,450	0	0	0
	李金選 Chin-Hsuan Lee	195	0	0	0
	陳瑞隆 Juy-Lung Chen	75	0	0	0
	王水圳 Shui-Chun Wang	6,377	0	0	0
	施及眾 Chi-Tsung Shih	0	0	0	0
	曾豐賢 Feng-Hsien Tseng	48	0	0	0
	許建榮 Chieh-Jung Hsu	792	0	0	0
	楊瑞森 Ruey-Sen Yang	5,492	0	0	0
	彭傑鐘 Chieu-Jong Peng	5,350	0	0	0
	蕭火俊 Huoo-Chung Hsiao	5,328	0	0	0
	林清安 Chang-An Lin	219	0	0	0
	陳忠誠 Jong-Cherng Chen	1,036	0	0	0
	李祐成 You-Chen Lee (102.2.1新任) (New appointment accepted on Feb. 1, 2013)	-	-	0	0
	林文彬 Wen-Bin Lin	14,913	0	0	0
	左澤蒼 Tse-Tsang Tso	5,295	0	0	0
	葉栢林 Ber-Lin Yeh	8,266	0	7,000	0
	陳原芬 Yuan-Fen Chen	29	0	0	0
	顏茂盛 Mao-Sheng Yen	1,586	0	0	0
	何建興 Jian-Shing He (102.2.1新任) (New appointment accepted on Feb. 1, 2013)	-	-	0	0
	簡江東 Chiang-Tung Chien	17	0	0	0
	吳美惠 Mei-Hui Wu	521	0	0	0
李旺明 Wang-Ming Lee (102.1.1新任) (New appointment accepted on Jan. 1, 2013)	-	-	0	0	
陳正明 Jin-Min Chen	2,309	0	0	0	

職稱 Title	姓名 Name	101年度 2012		102年度截至4月23日止 As of April 23, 2013	
		持有股數增 (減)數 Changes in shareholding	質押股數增 (減)數 Changes in pledged shareholding	持有股數增 (減)數 Changes in shareholding	質押股數增 (減)數 Changes in pledged shareholding
經理 VP & GM	邱燁山 Hwa-Shan Chiou (102.1.1新任) (New appointment accepted on Jan. 1, 2013)	-	-	0	0
	黃紫瓊 Tzu-Chiung Huang	0	0	0	0
	蔡忠勇 Chung-Yung Tsai	6,735	0	0	0
	廖義田 It-Tien Liao	0	0	0	0
	葉寶玉 Pao-Yu Yeh	1,558	0	0	0
	陳宗榮 Chung-Long Chen	1,068	0	0	0
	沈山鑫 Shan-Hsin Shen	2,660	0	0	0
	卓村田 Tsun-Tien Chuo	10,102	0	0	0
	李鋒玉 Feng-Yu Lee	1,971	0	0	0
	郭仁和 Jen-Ho Kuo	712	0	0	0
	王碧海 Pi-Hai Wang	10,520	0	0	0
	王克忠 Ko-Chung Wang	3,490	0	0	0
	郭志明 Chih-Ming Kuo	1,526	0	0	0
	張蓮芳 Lien-Fang Chang	0	0	0	0
	林國祥 Kuo-Hsiang Lin	0	0	0	0
	蕭漢和 Han-Her Shiou	3,168	0	0	0
	王素娟 Su-Chuan Wang	3,548	0	0	0
	李秀枝 Shioh-Jy Lee (102.2.1新任) (New appointment accepted on Feb. 1, 2013)	-	-	0	0
	陳登進 Teng-Ching Chen	1,942	0	0	0
	黃春長 Chun-Chang Huang	5,378	0	0	0
	黃文宗 Wen-Tzung Huang	21	0	0	0
	黃志洲 Chih-Chou Huang	462	0	0	0
	劉玉雪 Yu-Hsueh Liu	1,268	0	0	0
	王安石 An-Shi Wang	14,036	0	0	0
	陳婉玲 Wan-Ling Chen (102.2.1新任) (New appointment accepted on Feb. 1, 2013)	-	-	0	0
	林愛真 Ai-Jan Lin	1,540	0	0	0
	林顯才 Hsien-Tsai Lin	381	0	0	0
	夏豐源 Feng-Yuan Shia	5,492	0	0	0
	張永瑞 Yung-Jui Chang	79	0	0	0
	李淑汝 Shwu-Ruu Lee	2,670	0	0	0
	江穗光 Sui Kuang Chiang	8,651	0	0	0
	楊 康 Kang Yang	0	0	0	0
錢婉華 Wan-Hwa Chien	411	0	0	0	
陳江河 Jiang-Her Chen	962	0	0	0	

職稱 Title	姓名 Name	101年度 2012		102年度截至4月23日止 As of April 23, 2013	
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經理 VP & GM	謝進德 Ching-Te Hsieh	763	0	0	0
	張家銘 Chia-Ming Chang	3,174	0	0	0
	林文彬 Wen-Bin Lin	8,000	0	0	0
	盧泰安 Tai-An Lu	457	0	0	0
	曾世道 Shih-Tao Tseng	1,347	0	0	0
	林文對 Wen-Duy Lin	18,321	0	0	0
	張進成 Chin-Cheng Chang	0	0	0	0
	郭春生 Chun-Shen Kuo	56	0	0	0
	宋明恭 Ming-kung Song	0	0	0	0
	蔡于昇 Eric Y. S. Tsai	2,305	0	0	0
	洪珠懿 Chu-I Hung	1,402	0	0	0
	黃麗仙 Sherry Huang	282	0	0	0
	孫慧蘭 Carol Sun	0	0	0	0
	董俊宏 Chun-Hung Tung	3,190	0	0	0
	蔡竣仁 Chun-Jen Tsai	765	0	0	0
翁一新 I-Hsin Weng	23	0	0	0	
董事所代表之法人股東 Juridical Shareholder representative by Director (主要股東) (Major Shareholder)	台新金融控股股份有限公司 Taishin Financial Holding Co., Ltd	106,820,000	0	0	0
董事所代表之法人股東 Juridical Shareholder representative by Director (主要股東) (Major Shareholder)	財政部 Ministry of Finance	57,768,291	0	0	0
監察人所代表之法人股東 Juridical Shareholder representative by Supervisor (主要股東) (Major Shareholder)	行政院國家發展基金管理會 National Development Fund, Executive Yuan	13,027,089	0	0	0
監察人所代表之法人股東 Juridical Shareholder representative by Supervisor	凡登投資股份有限公司 Van Den Invest Co., Ltd.	4,654	0	0	0
監察人所代表之法人股東 Juridical Shareholder representative by Supervisor	合興石化工業股份有限公司 Excel Chemical Co., Ltd.	950,772	0	0	0
持股超過百分之十之同一人或同一關係 人(註1) Same person or Same Concerned Party holding 10% or more of the shares	台新金融控股股份有限公司 Taishin Financial Holding Co., Ltd	106,820,000	0	0	0
	台新國際商業銀行股份有限公司(註2) Taishin International Bank Co.,Ltd (Note 2)	1,258,950	0	0	0
持股超過百分之十之同一人或同一關係 人(註1) Same person or Same Concerned Party holding 10% or more of the shares	財政部 Ministry of Finance	57,768,291	0	0	0

註1：依「同一人或同一關係人持有同一銀行已發行有表決權股份總數達一定比率管理辦法」第11條規定申報股權者。

Note1: Shareholders conform to the Regulations Governing a Same Person or Same Concerned Party Holding the Issued Shares with Voting Rights over a Particular Ratio of a Bank, Article 11.

註2：台新金融控股股份有限公司之子公司。
Note2: Subsidiary of TSFHC.

(二) 股權移轉資訊：無。

b. Information of shareholding transfer : None.

(三) 股權質押資訊：無。

c. Information for shareholding pledge : None.

八、持股比例占前十大股東間互為關係人資料

H. Related Party Transaction

102年4月23日 April 23, 2013

姓名 Name	本人持有股份 Shareholding		配偶、未成年 子女持有股份 Shareholding by Spouse & Minor Children		利用他人名義 合計持有股份 Shareholding under Others' Name		前十大股東相互間具有 財務會計準則公報第六 號關係人或為配偶、二 親等以內之親屬關係 者，其名稱及關係 Top ten shareholders who meet the related party disclosures term of No.6 of Accounting Standards shall disclose name and relationship		備註 Note
	股數 Shares	持股 比率 %	股數 Shares	持股 比率 %	股數 Shares	持股 比率 %	名稱 Name	關係 Relationship	
台新金融控股股份有限公司 (代表人吳東亮) Taishin Financial Holding Co., Ltd. (Representative Thomas T.L. Wu)	1,632,820,000	22.55							
財政部 (代表人張盛和) Ministry of Finance (Representative Sheng-Ford Chang)	883,029,592	12.19							
第一商業銀行股份有限公司 (代表人蔡慶年) First Commercial Bank (Representative Ching-Nain Tsai)	200,930,568	2.77							
行政院國家發展基金管理會 (代表人管中閔) National Development Fund, Executive Yuan (Representative Chung-Ming Kuan)	199,128,373	2.75							
國泰人壽保險股份有限公司 (代表人蔡宏圖) Cathay Life Insurance Co., Ltd. (Representative Hong-Tu Tsai)	115,436,212	1.59							
花旗(台灣)商業銀行受託保管次元新 興市場專戶 Dimensional Emerging Markets Value Fund	76,818,525	1.06	無 None		無 None		無 None		無 None
永三企業股份有限公司 (代表人張伯欣) Yun San Corp. (Representative Po-Shin Chang)	73,998,425	1.02							
英商渣打銀行受託保管梵加德新興市 場股票指數基金專戶 Dedicated Account of Vanguard Emerging Markets Stock Index Fund in custody by Standard Chartered Bank	72,080,656	1.00							
中國人壽保險股份有限公司 (代表人王銘陽) China Life Insurance Co., Ltd. (Representative Alan Wang)	70,780,726	0.98							
華南商業銀行股份有限公司 (代表人林明成) Hua Nan Bank (Representative Ming-cheng Lin)	65,176,265	0.90							

九、綜合持股比例

I. Omnibus Shareholding Ratio

101年12月31日 December 31, 2012 單位：股；% Unit: Shares; %

轉投資事業 Invested Venture	本行投資 The Bank's Investment		董事、監察人、總經理、副總經理、 協理、各部門及分支機構主管及銀行直接 或間接控制事業之投資 The investment subsidiaries directly or indirectly controlled and managed by directors, supervisors, general managers, executive vice president, the chief of each division or branch and the Bank		綜合投資 Omnibus Investment	
	股數 Shares	持股比例 %	股數 Shares	持股比例 %	股數 Shares	持股比例 %
元富證券股份有限公司 MasterLink Securities Corporation	60,047,459	4.03	0	0	60,047,459	4.03
彰銀人身保險代理人股份有限公司 CHB Life Insurance Agency Company, Ltd.	5,000,000	100.00	0	0	5,000,000	100.00
彰銀保險經紀人股份有限公司 CHB Insurance Brokerage Company, Ltd.	800,000	100.00	0	0	800,000	100.00
臺灣證券交易所股份有限公司 Taiwan Stock Exchange Corp.	18,400,499	3.00	0	0	18,400,499	3.00
台灣糖業股份有限公司 Taiwan Sugar Corporation	32,286,333	0.41	0	0	32,286,333	0.41
台灣電力股份有限公司 Taiwan Power Company	235,726,532	0.71	0	0	235,726,532	0.71
七億建築經理股份有限公司 Chi Yi Construction Management Company	556,965	1.47	0	0	556,965	1.47
台北外匯經紀股份有限公司 Taipei Forex Inc.	700,000	3.53	160,000	0.81	860,000	4.34
聯安服務股份有限公司 Lien-An Service Corp.	125,000	5.00	125,000	5.00	250,000	10.00
開發國際投資股份有限公司 CDIB & Partners Investment Holding Co.	54,000,000	4.95	0	0	54,000,000	4.95
安泰證券投資信託股份有限公司 ING Aetna Financial Service	3,197,700	6.32	0	0	3,197,700	6.32
財金資訊股份有限公司 Financial Information Service Co.	5,213,250	1.16	10,237,500	2.27	15,450,750	3.43
臺灣期貨交易所股份有限公司 Taiwan Futures Exchange	2,785,868	1.00	3,099,274	1.11	5,885,142	2.11
亞太電信股份有限公司 Asia Pacific Telcom	15,000,000	0.46	15,000,000	0.45	30,000,000	0.91
台灣金聯資產管理股份有限公司 Taiwan Asset Management Corporation	200,000,000	11.35	10,000,000	0.57	210,000,000	11.92
台灣金融資產服務股份有限公司 Taiwan Financial Assets Service Co.	5,000,000	2.94	5,000,000	2.94	10,000,000	5.88
財宏科技股份有限公司 Financial ESolution Co., Ltd.	1,771,047	5.13	0	0	1,771,047	5.13
順大裕股份有限公司 Taiyu Products Corp.	5,748,382	4.77	0	0	5,748,382	4.77
臺灣集中保管結算所股份有限公司 Debt Instruments Depository and Clearing Co. Taiwan	266,290	0.08	0	0	266,290	0.08
陽光資產管理股份有限公司 Sun Asset Management Corporation	41,768	0.70	1,092,317	18.2	1,134,085	18.90

註：本行投資係依銀行法第74條所為之投資。
 Note: Pursuant to Article 74 of the Banking Act.

募資情形

Fund-Raising Activities

- 96 一、股份及股利
A. Shares and Dividends
- 101 二、金融債券發行情形
B. Issuance of Financial Bonds
- 105 三、特別股發行情形
C. Issuance of Preferred Shares
- 105 四、海外存託憑證發行情形
D. The Issuance of Global Depositary Receipt
- 105 五、員工認股權憑證辦理情形
E. The Progress of Employees' Stock Warrant
- 105 六、併購或受讓其他金融機構
F. Merging or Entrusted for Other Financial Institutions
- 106 七、資金運用計畫執行情形
G. Plan for Capital Investment and Utilization



募資情形

Fund-Raising Activities

一、股份及股利

A. Shares and Dividends

(一) 股本來源

a. Capital Sources

年 / 月 Year / Month	發行 價格 Offering Price	核定股本 Authorized Capital		實收股本 Paid-in Capital		備註 Note	
		股數 Shares	金額 Volume	股數 Shares	金額 Volume	股本來源 Sources of Capital	其他 Others
101.12 (2012 Dec.)	10 元 NT\$10	8,000,000,000	80,000,000,000	7,242,111,392	72,421,113,920	資本公積轉增資 7,322,073,289 元 Capital Increase by Capital Surplus was NT\$7,322,073,289	91.6.28 台財證一字第 0910135530 號函申報生效 Decree No. 0910135530 issued by MOF registration effective on Jun. 28, 2002.
						現金增資 17,197,857,875 元 Issuance of Common for Cash was NT\$17,197,857,875	92.9.18 台財證一字第 0920144278 號函申報生效 Decree No. 0920144278 issued by MOF registration effective on Sep. 18, 2003.
						現金增資 (私募) 14,000,000,000 元 Issuance of Common for Cash (Private solicits) was NT\$14 billion	94.9.29 金管銀 (二) 字第 0942000915 號函申報生效 Decree No. 0942000915 issued by FSC registration effective on Sep. 29, 2005.
						盈餘轉增資 33,901,182,756 元 Capital Increase by Earning was NT\$33,901,182,756	101.7.31 金管證發字第 1010032812 號函申報生效 Decree No. 1010032812 issued by FSC registration effective on Jul. 31, 2012.

股份種類 Category of Shares	核定股本 Authorized Capital			備註 Note
	流通在外股份 Outstanding Shares	未發行股份 Un-issued Shares	合計 Total	
普通股 Common Shares	5,609,291,392	757,888,608	8,000,000,000	上市股票 Listed Stocks
	1,632,820,000			未上市股票 Unlisted Stocks

(二) 股東結構

b. Structure of Shareholders

102 年 4 月 23 日 April 23, 2013

股東結構 Structure of Shareholders 數量 Quantity	政府機構 Government Institutions	金融機構 Financial Institutions	其他法人 Other Institutional Shareholder	個人 Personal Shareholder	外國機構及外人 Foreign Institutions and Personal Shareholder	合計 Total
持有股數 Shares	1,108,875,806	2,213,256,291	438,745,868	2,537,518,253	943,715,174	7,242,111,392
持股比例 %	15.31	30.56	6.05	35.05	13.03	100

(三) 股權分散情形

c. Distribution of Shareholding

每股面額新臺幣十元 Par Value NT\$ 10
102年4月23日 April 23, 2013

持股分級 Classification of Shareholding	股東人數 Number of Shareholders	持有股數 Shares	持股比例 %
1 ~ 999	56,848	16,108,674	0.22
1,000 ~ 5,000	87,883	204,826,760	2.83
5,001 ~ 10,000	30,477	210,707,944	2.91
10,001 ~ 15,000	16,807	199,775,205	2.76
15,001 ~ 20,000	6,383	111,062,440	1.53
20,001 ~ 30,000	8,223	197,771,297	2.73
30,001 ~ 50,000	6,214	238,994,694	3.30
50,001 ~ 100,000	4,905	335,938,678	4.64
100,001 ~ 200,000	2,547	342,073,624	4.72
200,001 ~ 400,000	864	233,287,457	3.22
400,001 ~ 600,000	249	120,275,279	1.66
600,001 ~ 800,000	128	88,570,506	1.22
800,001 ~ 1,000,000	69	61,982,168	0.86
1,000,001 ~	329	4,880,736,666	67.40
合計 Total	221,926	7,242,111,392	100.00

(四) 主要股東名單

d. Major Shareholders

102年4月23日 April 23, 2013

主要股東名稱 Major Shareholders	股份 Shares	持有股數 Shares	持股比例 %
台新金融控股股份有限公司 Taishin Financial Holding Co., Ltd.		1,632,820,000	22.55
財政部 Ministry of Finance		883,029,592	12.19
第一商業銀行股份有限公司 First Commercial Bank		200,930,568	2.77
行政院國家發展基金管理會 National Development Fund, Executive Yuan		199,128,373	2.75
國泰人壽保險股份有限公司 Cathay Life Insurance Co., Ltd.		115,436,212	1.59
花旗(台灣)商業銀行受託保管次元新興市場專戶 Dimensional Emerging Markets Value Fund		76,818,525	1.06
永三企業股份有限公司 Yun San Corp.		73,998,425	1.02
英商渣打銀行受託保管梵加德新興市場股票指數基金專戶 Dedicated Account of Vanguard Emerging Markets Stock Index Fund in custody by Standard Chartered Bank		72,080,656	1.00

註：係列明股權比例達百分之一以上股東。

Note: Referring to declared shareholding ratio up to over 1%.

持股前十名股東及其持股數、比率

The Top Ten Shareholders and Their Shareholding Amount and Ratio

102年4月23日 April 23, 2013

名次 Ranking	股東姓名 Name	持有股數 Shares	比率 %
1	台新金融控股股份有限公司 Taishin Financial Holding Co., Ltd.	1,632,820,000	22.55
2	財政部 Ministry of Finance	883,029,592	12.19
3	第一商業銀行股份有限公司 First Commercial Bank	200,930,568	2.77
4	行政院國家發展基金管理會 National Development Fund, Executive Yuan	199,128,373	2.75
5	國泰人壽保險股份有限公司 Cathay Life Insurance Co., Ltd.	115,436,212	1.59
6	花旗(台灣)商業銀行受託保管次元新興市場專戶 Dimensional Emerging Markets Value Fund	76,818,525	1.06
7	永三企業股份有限公司 Yun San Corp.	73,998,425	1.02
8	英商渣打銀行受託保管梵加德新興市場股票指數基金專戶 Dedicated Account of Vanguard Emerging Markets Stock Index Fund in custody by Standard Chartered Bank	72,080,656	1.00
9	中國人壽保險股份有限公司 China Life Insurance Co., Ltd.	70,780,726	0.98
10	華南商業銀行股份有限公司 Hua Nan Bank	65,176,265	0.90

(五) 最近二年度每股市價、淨值、盈餘、股利及相關資料

e. Net Assets Per Share, EPS, Dividends and Market Price Per Share in Most Recent Two Fiscal Years

單位：新臺幣元 Unit: NTD

項目 Items		年度 FY	101 年 2012	100 年 2011	當年度截至 102 年 3 月 31 日 As of Mar. 31, 2013
每股市價 Market Price Per Share	最高 Highest		18.75	26.50	18.25
	最低 Lowest		14.40	15.00	15.65
	平均 Average		16.04	21.56	16.88
每股淨值 Net Assets Per Share	分配前 Before Distribution		14.33	14.14	14.80
	分配後 After Distribution		13.30	13.02	13.74
每股盈餘 Earning Per Shares	加權平均股數 (仟股) Average Outstanding Stock(thousand shares)		7,271,852	6,799,111	7,276,160
	每股盈餘 EPS	調整前 Before Adjustments	1.16	1.33	0.32
		調整後 After Adjustments	1.09	1.24	-
每股股利 Dividends	現金股利 (註 4) Cash Dividend (Note 4)		0.1	0.2	-
	無償配股 Stock Grant	盈餘配股 Allotment by Earning	0.7	0.7	-
		資本公積配股 Allotment by Capital Surplus	-	-	-
	累積未付股利 Accumulated Undistributed Dividends		-	-	-
投資報酬分析 Analysis for Return on Investment	本益比 (註 1) Price to Earnings Ratio (Note 1)		13.83	16.21	-
	本利比 (註 2) Price to Dividends Ratio (Note 2)		160.4	107.80	-
	現金股利殖利率 (%) (註 3) Cash Dividends Yield (Note 3)		0.62%	0.93%	-

註 1：本益比＝當年度每股平均收盤價 / 每股盈餘。

Note 1：Price to earnings ratio=Average closing price of the said year/Earning per share.

註 2：本利比＝當年度每股平均收盤價 / 每股現金股利。

Note 2：Price to dividends ratio=Average closing price of the said year/Cash dividends per share.

註 3：現金股利殖利率＝每股現金股利 / 當年度每股平均收盤價。

Note 3：Cash dividends yield= Cash dividends per share/Average closing price of the said year.

註 4：101 年度分派尚未經 102 年股東常會承認。

Note 4：The earning distribution for year 2012 hasn't been approved by the 2013 General Shareholders' Meeting.

(六) 股利政策及執行狀況

1. 股利政策：

本行章程規定，為持續擴充規模與增加獲利能力，採取剩餘股利政策。依據本行營運之發展，並考量未來資本預算規劃，以分派股票股利保留所需資金為原則，其餘部分得以現金股利方式分派，但現金股利不得低於股利分派總額之百分之十；倘每股分派現金股利不足〇．一元時，除股東會另有決議外，不予分派。

2. 本次股東會擬議股利分配之情形：

- (1) 分派普通股股東股息紅利 - 現金 (每股 0.1 元)：7 億 2,421 萬 1,139 元。
- (2) 分派普通股股東股息紅利 - 股票 (每股 0.7 元)：50 億 6,947 萬 7,970 元。

(七) 本次股東會擬議之無償配股對銀行營業績效及每股盈餘之影響

依公開發行公司公開財務預測資訊處理準則及臺灣證券交易所股份有限公司「對上市公司應公開完整式財務預測之認定標準」之規定，本行未公開 102 年度財

f. The Policy and Implementation of Dividends

1. Dividend Policy:

According to the Memorandum of Association, the Bank has adopted a residual dividend policy to support ongoing business expansion and to achieve sustainable growth in earnings. To accommodate the Bank's business development and capital expenditures budgeted for the future, the Bank shall distribute dividends primarily in the form of shares to retain cash needed for the expansion. However, the amount of cash dividends may not be less than 10% of total share dividends. Unless otherwise resolved in the shareholders' meeting, the company will not distribute cash dividends that amount to less than NT\$0.1 per share.

2. The dividend distribution proposed by shareholders' meeting:

- (1) A cash dividend (NT\$0.1 per share) is distributed among common stockholders: a total of NT\$724,211,139.
- (2) A stock dividend (NT\$0.7 per share) is distributed among common stockholders: a total of NT\$5,069,477,970.

g. The Effects of Stock Dividends on the Operation Results, Earnings Per Share and Shareholders' Returns on Investment

According to "Regulations Governing the Publication of Financial Forecasts of Public Companies" and "Criteria for

務預測資料，故無法揭露營業收入、損益及每股盈餘等之預測資訊，因此本項不適用。

(八) 員工分紅及董事、監察人酬勞

1. 銀行章程所載員工分紅及董事、監察人酬勞之成數或範圍：

本行章程規定，每年決算有盈餘時，應依法繳納所得稅及彌補以往年度虧損，再提法定盈餘公積及依其他法令提列或迴轉特別盈餘公積後，就其餘額按下列規定分派之：

- (1) 股東股息、紅利，由董事會提請股東常會決議分派之。
- (2) 董事、監察人酬勞百分之一至百分之一·五，並授權董事會於該上下限之範圍內按年決定。
- (3) 員工紅利百分之一至百分之八，並授權董事會於該上下限之範圍內按年決定。

2. 本期估列員工紅利及董事、監察人酬勞金額之估列基礎、配發股票紅利之股數計算基礎及實際配發金額若有差異時之會計處理：

本行於員工提供勞務之會計期間必須依過去經驗就員工紅利及董監事酬勞可能發放金額作最適估計，且認列費用，並經董事會決議。至次年度股東會決議日，若金額仍有變動，則依會計估計變動處理，列為次年度損益。

3. 董事會通過之擬議配發員工分紅等資訊：

- (1) 配發員工現金紅利 4 億 7,436 萬 2,040 元，董監事酬勞 7,411 萬 9,069 元。
- (2) 配發員工股票紅利股數及其占本期稅後純益及員工紅利總額合計數之比例：無。
- (3) 考慮擬議配發員工紅利及董事、監察人酬勞後之計算每股盈餘：每股盈餘 1.16 元。

4. 上年度盈餘用以配發員工紅利及董事、監察人酬勞情形：

本行上 (100) 年度，實際配發員工現金紅利 5 億 637 萬 1,849 元，董監事酬勞實際配發 7,912 萬 601 元，與股東會通過之配發情形相同。

(九) 銀行買回本行股份情形：無。

Judging Whether a Listed Company Publishes Complete Financial Forecasts” announced by the Taiwan Stock Exchange, the Bank did not publish its 2013 financial forecasts. The Bank is unable to disclose forecasts for operating income, profits, losses, and earnings per share; hence this item is not applicable.

h. Employees' Bonus and the Compensations for Board Directors and Supervisors

1. The ratio or range for employees' bonus and the compensations for board directors and supervisors listed in the Bank's memorandum:

In accordance with the Bank's memorandum, any annual earnings should first be used for paying tax and making up previous losses, if any, and then the Bank will appropriate the remaining surplus as a legal reserve and another portion as a special reserve. All other earnings will then be allocated to shareholders as dividends. The dividends will be allocated in accordance with the following requirements:

- (1) The Board of Directors proposes the annual dividends and bonus for shareholders and submits the proposal to the shareholders' meeting for approval.
- (2) The annual compensation for the Bank's directors and supervisors, ranging from 1% to 1.5% of the Bank's final earnings, is decided by the Board of Directors.
- (3) The annual bonuses for the Bank's employees, ranging from 1% to 8% of the Bank's final earnings, are decided by the Board of Directors.

2. The difference between estimated and actual employee bonuses and remuneration to directors and supervisors as well as stock dividends distributed shall be handled by accountants as follows:

Employees' bonuses and remuneration to directors and supervisors shall be adequately estimated and recognized as expenses based on past experiences and approved by the board of directors. If the amounts are changed by the time the GSM is held in the following year, the changes shall be handled as per the "changes in accounting estimates" procedure and recognized as profit/loss of the following year.

3. The information of proposed distribution of employees' bonus approved by the Board of Directors:

- (1) Payment of NT\$474,362,040 in cash bonus to employees and NT\$74,119,069 in compensation to directors and supervisors.
- (2) Shares of the proposed distribution of employees' stock bonus, its percentage of net income, and percentage of the sum of employees' bonus: None.
- (3) The pro forma earnings per share of any proposed distribution of employees' bonus, and director / supervisor compensation: EPS NT\$1.16.

4. Earnings distribution to employees' bonus & remunerations to directors and supervisors for the previous year :

In the previous year (2011), the Bank distributed an employee cash bonus of NT\$506,371,849, the Director and Supervisor remuneration totaled NT\$79,120,601, the same as what had been approved at the GSM.

i. Repurchase of the Bank's Shares: None.

二、金融債券發行情形

單位：新臺幣千元

金融債券種類	96 年度第 1 期 次順位金融債券	97 年度第 1 期 次順位金融債券	97 年度第 2 期 次順位金融債券	98 年度第 1 期 次順位金融債券
中央主管機關 核准日期、文號	96 年 8 月 14 日金管銀(二)字 第 09600337300 號	96 年 8 月 14 日金管銀(二)字 第 09600337300 號	97 年 11 月 19 日金管銀(二)字 第 09700448220 號	97 年 11 月 19 日金管銀(二)字 第 09700448220 號
發行日期	96 年 9 月 26 日	97 年 5 月 19 日	97 年 12 月 15 日	98 年 9 月 15 日
面額	壹仟萬元	壹仟萬元	壹仟萬元	壹仟萬元
發行及交易地點	臺北市	臺北市	臺北市	臺北市
幣別	新臺幣	新臺幣	新臺幣	新臺幣
發行價格	依面額發售	依面額發售	依面額發售	依面額發售
總額	5,000,000	5,000,000	8,350,000	5,000,000
利率	年利率為指標利率加 0.35% 浮動 計息。指標利率係指發行日及其 後利率調整日之前二個臺北營業 日上午 11 時整之英商路透社股份 有限公司(Reuters) 資訊螢幕 6165 頁顯示之新臺幣 90 天商業本票次 級市場之平均報價(Fixing Rate)。	3.10%	3.05%	2.30%
期限	7 年期 到期日：103 年 9 月 26 日	7 年期 到期日：104 年 5 月 19 日	7 年期 到期日：104 年 12 月 15 日	7 年期 到期日：105 年 9 月 15 日
受償順位	次順位	次順位	次順位	次順位
保證機構	---	---	---	---
受託人	---	---	---	---
承銷機構	---	---	---	---
簽證律師	林春鏞律師	林春鏞律師	江雅萍律師	江雅萍律師
簽證會計師	勤業眾信會計師事務所 蔡宏祥會計師	勤業眾信會計師事務所 蔡宏祥會計師	勤業眾信會計師事務所 蔡宏祥會計師	勤業眾信會計師事務所 蔡宏祥會計師
簽證金融機構	---	---	---	---
償還方法	到期還本	到期還本	到期還本	到期還本
未償還餘額	5,000,000	5,000,000	8,350,000	5,000,000
前一年度實收資本額	62,094,756	62,094,756	62,094,756	62,094,756
前一年度決算後淨值	74,875,508	74,875,508	75,801,232	76,879,454
履約情形	正常	正常	正常	正常
贖回或提前清償之條款	無	無	無	無
轉換及交換條件	無	無	無	無
限制條款	次順位債券	次順位債券	次順位債券	次順位債券
資金運用計畫	全用於融資貸放	全用於融資貸放	全用於融資貸放	全用於融資貸放
申報發行金額 加計前已發行流通在外之餘額占 發行前一年度決算後淨值之比率 (%)	30.72%	37.40%	47.95%	30.37%
是否計入合格自有資本及其類別	是，屬第二類資本	是，屬第二類資本	是，屬第二類資本	是，屬第二類資本
信用評等機構名稱、評等日期及 其評等等級	穆迪評等公司 95 年 11 月 30 日 A3	惠譽評等公司 97 年 5 月 9 日 債券評等：A+(tw)	惠譽評等公司 97 年 12 月 10 日 債券評等：A+(tw)	惠譽評等公司 98 年 9 月 3 日 債券評等：A+(tw)

金融債券種類	99 年度第 1 期 無到期日非累積 次順位金融債券	100 年度第 1 期 次順位金融債甲券	100 年度第 1 期 次順位金融債乙券	100 年度第 2 期 次順位金融債券
中央主管機關 核准日期、文號	99 年 4 月 20 日金管銀國字 第 09900131270 號函	99 年 4 月 20 日金管銀國字 第 09900131270 號函	99 年 4 月 20 日金管銀國字 第 09900131270 號函	99 年 4 月 20 日金管銀國字 第 09900131270 號函
發行日期	99 年 6 月 29 日	100 年 3 月 11 日	100 年 3 月 11 日	100 年 4 月 18 日
面額	壹仟萬元	壹仟萬元	壹仟萬元	壹仟萬元
發行及交易地點	臺北市	臺北市	臺北市	臺北市
幣別	新臺幣	新臺幣	新臺幣	新臺幣
發行價格	依面額發售	依面額發售	依面額發售	依面額發售
總額	5,000,000	2,200,000	1,100,000	6,700,000
利率	本債券自發行日起至屆滿第十年 止，債券票面年利率為 3.15%； 自發行日起屆滿第十年之日，若本 行未贖回本債券，則依票面年利率 4.15% 計算利息。	1.65%	1.72%	年利率為指標利率加 0.20% 浮動 計息。指標利率係指發行日及其 後利率調整日之前二個臺北營業 日上午 11 時整之英商路透股份有 限公司 (Reuters) 資訊螢幕 6165 頁顯示之新臺幣 90 天商業本票次 級市場之平均報價 (Fixing Rate)。
期限	無到期日	七年期 到期日：107 年 3 月 11 日	十年期 到期日：110 年 3 月 11 日	十年期 到期日：110 年 4 月 18 日
受償順位	次於列入本行第二類資本之次順位 債券持有人、所有存款人及其他一 般債權人。	次順位	次順位	次順位
保證機構	---	---	---	---
受託人	---	---	---	---
承銷機構	---	---	---	---
簽證律師	江雅萍律師	江雅萍律師	江雅萍律師	江雅萍律師
簽證會計師	勤業眾信會計師事務所 蔡宏祥會計師	勤業眾信會計師事務所 蔡宏祥會計師	勤業眾信會計師事務所 蔡宏祥會計師	勤業眾信會計師事務所 蔡宏祥會計師
簽證金融機構	---	---	---	---
償還方法	本債券發行屆滿十年後，若計算贖 回後本行資本適足率符合發行時主 管機關最低資本適足率規定，經主 管機關同意者，本行得提前贖回， 並於預定贖回日前二十五日公告， 按面額加計應付利息，全數贖回。	到期還本	到期還本	到期還本
未償還餘額	5,000,000	2,200,000	1,100,000	6,700,000
前一年度 實收資本額	62,094,756	62,094,756	62,094,756	62,094,756
前一年度 決算後淨值	79,154,442	79,154,442	79,154,442	79,154,442
履約情形	正常	正常	正常	正常
贖回或提前清償之條款	本債券發行屆滿十年後，若計算贖 回後本行資本適足率符合發行時主 管機關最低資本適足率規定，經主 管機關同意者，本行得提前贖回， 並於預定贖回日前二十五日公告， 按面額加計應付利息，全數贖回。	無	無	無
轉換及交換條件	無	無	無	無
限制條款	次順位債券	次順位債券	次順位債券	次順位債券
資金運用計畫	全用於融資貸放	全用於融資貸放	全用於融資貸放	全用於融資貸放
申報發行金額 加計前已發行流通在外之餘額占發 行前一年度決算後 淨值之比率 (%)	35.82%	38.60%	39.99%	48.45%
是否計入合格自有資本 及其類別	是，屬第一類資本	是，屬第二類資本	是，屬第二類資本	是，屬第二類資本
信用評等機構名稱、評等日期及其 評等等級	中華信評公司 99 年 6 月 15 日 債券評等：tw A	中華信評公司 100 年 12 月 8 日 債券評等：tw AA-	中華信評公司 100 年 12 月 8 日 債券評等：tw AA-	中華信評公司 100 年 12 月 8 日 債券評等：tw AA-

B. Issuance of Financial Bonds

Unit: NT\$1,000

Types of Financial Bonds	1 st Subordinate Financial Debentures Issue in 2007	1 st Subordinate Financial Debentures Issue in 2008	2 nd Subordinate Financial Debentures Issue in 2008	1 st Subordinate Financial Debentures Issue in 2009
Date and serial No. approved by authority	August 14, 2007 Letter No. (FSC) Gin-Guan-Ying II 09600337300	August 14, 2007 Letter No.(FSC) Gin-Guan-Ying II 09600337300	November 19, 2008 Letter No. (FSC) Gin-Guan-Ying II 09700448220	November 19, 2008 Letter No. (FSC) Gin-Guan-Ying II 09700448220
Date	September 26, 2007	May 19, 2008	December 15, 2008	September 15, 2009
Par Value	10 million	10 million	10 million	10 million
Issue & Trade Place	Taipei City	Taipei City	Taipei City	Taipei City
Dollar	NTD	NTD	NTD	NTD
Offering Price	Sold by par Value	Sold by par Value	Sold by par Value	Sold by par Value
Proceed Raised	5,000,000	5,000,000	8,350,000	5,000,000
Interest Rate	The annual rate is a floating rate of the index rate plus 0.35%. The index rate is the average of the fixing rate of the 90 days commercial paper in the secondary market shown on page 6165 of Reuters information screen at 11:00am on the issuance day and 2 days before the rate adjusting day.	3.10%	3.05%	2.30%
Term	7-year term, maturity date : September 26, 2014	7-year term, maturity date : May 19, 2015	7-year term, maturity date : December 15, 2015	7-year term, maturity date : September 15, 2016
Mortgage Priority	Second-Lien	Second-Lien	Second-Lien	Second-Lien
Guarantor	---	---	---	---
Trustee	---	---	---	---
Underwriting Organization	---	---	---	---
Verification Lawyer	Lawyer Chun-Yung Lin	Lawyer Chun-Yung Lin	Lawyer Ya-Ping Chaing	Lawyer Ya-Ping Chaing
CPA-auditor of the Financial Report	Deloitte & Touche Hung-Hsiang Tsai	Deloitte & Touche Hung-Hsiang Tsai	Deloitte & Touche Hung-Hsiang Tsai	Deloitte & Touche Hung-Hsiang Tsai
Verification Financial Institution	---	---	---	---
Settlement Method	Payment off	Payment off	Payment off	Payment off
Unsettled Balance	5,000,000	5,000,000	8,350,000	5,000,000
Paid-in capital during fiscal year	62,094,756	62,094,756	62,094,756	62,094,756
Net book value on the date of balance sheet in the previous fiscal year	74,875,508	74,875,508	75,801,232	76,879,454
Exercise	Normal	Normal	Normal	Normal
The conditions and terms for redemption or early settlement	None	None	None	None
Conversion and Exchange Terms	None	None	None	None
Restriction Terms	Subordinate bonds	Subordinate bonds	Subordinate bonds	Subordinate bonds
Capital Investment Plans	Fully utilization in financing	Fully utilization in financing	Fully utilization in financing	Fully utilization in financing
Ratio of reported issuing debt and balance of outstanding debt to the net book value on the date of balance sheet (%)	30.72%	37.40%	47.95%	30.37%
Counting in net capital (risk-based capital ratio) and its tier	Yes, Tier II	Yes, Tier II	Yes, Tier II	Yes, Tier II
Credit Rating Agency, Rating Date and Rating	Moody's Taiwan Corporation November 30, 2006 A3	Fitch Ratings May 9, 2008 Bond Rating A+(tw)	Fitch Ratings December 10, 2008 Bond Rating A+(tw)	Fitch Ratings September 3, 2009 Bond Rating A+(tw)

Types of Financial Bonds	1 st Perpetual Non-cumulative Subordinate Financial Debentures Issue in 2010	1 st Subordinate Financial Debentures-A Issue in 2011	1 st Subordinate Financial Debentures-B Issue in 2011	2 nd Subordinate Financial Debentures Issue in 2011
Date and serial No. approved by authority	April 20, 2010 Letter No.(FSC) Gin-Guan-Ying Guo 09900131270	April 20, 2010 Letter No.(FSC) Gin-Guan-Ying Guo 09900131270	April 20, 2010 Letter No.(FSC) Gin-Guan-Ying Guo 09900131270	April 20, 2010 Letter No.(FSC) Gin-Guan-Ying Guo 09900131270
Date	June 29, 2010	March 11, 2011	March 11, 2011	April 18, 2011
Par Value	10 million	10 million	10 million	10 million
Issue & Trade Place	Taipei City	Taipei City	Taipei City	Taipei City
Dollar	NTD	NTD	NTD	NTD
Offering Price	Sold by par Value	Sold by par Value	Sold by par Value	Sold by par Value
Proceed Raised	5,000,000	2,200,000	1,100,000	6,700,000
Interest Rate	The coupon rate of this bond for the first ten years from its issuing date is 3.15%. If the bond remains outstanding at the end of the first ten years, its coupon rate changes to 4.15%.	1.65%	1.72%	The annual rate is a floating rate of the index rate plus 0.20%. The index rate is the average of the fixing rate of the 90 days commercial paper in the secondary market shown on page 6165 of Reuters information screen at 11:00am on the issuance day and 2 days before the rate adjusting day.
Term	No maturity date.	7-year term, maturity date : March 11, 2018	10-year term, maturity date : March 11, 2021	10-year term, maturity date : April 18, 2021
Mortgage Priority	Given a priority next to holders of the Bank's Tier II capital- subordinated bonds, all other depositors, and other ordinary creditors.	Second-Lien	Second-Lien	Second-Lien
Guarantor	---	---	---	---
Trustee	---	---	---	---
Underwriting Organization	---	---	---	---
Verification Lawyer	Lawyer Ya-Ping Chaing	Lawyer Ya-Ping Chaing	Lawyer Ya-Ping Chaing	Lawyer Ya-Ping Chaing
CPA-auditor of the Financial Report	Deloitte & Touche Hung-Hsiang Tsai	Deloitte & Touche Hung-Hsiang Tsai	Deloitte & Touche Hung-Hsiang Tsai	Deloitte & Touche Hung-Hsiang Tsai
Verification Financial Institution	---	---	---	---
Settlement Method	Ten years after this bond is issued, if the Bank's capital adequacy ratio (CAR) after redemption of the bond meets the minimum CAR requirement stipulated by the supervisory authority at the time the bond was issued and its redemption has been approved by the supervisory authority, the Bank may redeem the bond before the maturity date by making an announcement 35 days prior to the scheduled redemption date and redeem the bond in full at its face value with the accrued interest paid.	Payment off	Payment off	Payment off
Unsettled Balance	5,000,000	2,200,000	1,100,000	6,700,000
Paid-in capital during fiscal year	62,094,756	62,094,756	62,094,756	62,094,756
Net book value on the date of balance sheet in the previous fiscal year	79,154,442	79,154,442	79,154,442	75,801,232
Exercise	Normal	Normal	Normal	Normal
The conditions and terms for redemption or early settlement	Ten years after this bond is issued, if the Bank's capital adequacy ratio (CAR) after redemption of the bond meets the minimum CAR requirement stipulated by the supervisory authority at the time the bond was issued and its redemption has been approved by the supervisory authority, the Bank may redeem the bond before the maturity date by making an announcement 35 days prior to the scheduled redemption date and redeem the bond in full at its face value with the accrued interest paid.	None	None	None
Conversion and Exchange Terms	None	None	None	None
Restriction Terms	Subordinate bonds	Subordinate bonds	Subordinate bonds	Subordinate bonds
Capital Investment Plans	Fully utilization in financing	Fully utilization in financing	Fully utilization in financing	Fully utilization in financing
Ratio of reported issuing debt and balance of outstanding debt to the net book value on the date of balance sheet (%)	35.82%	38.60%	39.99%	48.45%
Counting in net capital (risk-based capital ratio) and its tier	Yes, Tier I	Yes, Tier II	Yes, Tier II	Yes, Tier II
Credit Rating Agency, Rating Date and Rating	Taiwan Rating June 15, 2010 Bond rating twA	Taiwan Rating December 8, 2011 Bond rating twAA-	Taiwan Rating December 8, 2011 Bond rating twAA-	Taiwan Rating December 8, 2011 Bond rating twAA-

三、特別股發行情形

本行於 94 年 10 月 3 日發行之乙種特別股業於 97 年 10 月 3 日轉換成普通股，截至 101 年 12 月 31 日止本行無發行特別股。

四、海外存託憑證發行情形

本行尚無發行 GDR。

五、員工認股權憑證辦理情形

- (一) 銀行尚未屆期之員工認股權憑證應揭露截至年報刊印日止辦理情形及對股東權益之影響
本行無發行員工認股權憑證。
- (二) 累積至年報刊印日止取得員工認股權憑證之經理人及取得憑證可認股數前十大且得認購金額達新臺幣三千萬元以上員工之姓名、取得及認購情形
無。

六、併購或受讓其他金融機構

本行最近五年無併購或受讓其他金融機構。

C. Issuance of Preferred Shares

The Bank's type B preferred stocks issued on October 3, 2005 have been converted to common stock on October 3, 2008. On baseline date December 31, 2012, no preferred stocks exist.

D. The Issuance of Global Depositary Receipt

The Bank has not yet issued any GDR.

E. The Progress of Employees' Stock Warrant

- a. The status of utilization of outstanding employee stock options and its effect on shareholders' equity up to the printing date of the annual financial report shall be disclosed.

The Bank doesn't exercise employees' stock warrant.

- b. Names, options size and subscription status of bank executives who have received stock options prior to the printing date of the annual financial report and the total of whose accumulated option shares rank among the top 10 with a subscription value of over NT\$30 million :

None.

F. Merging or Entrusted for Other Financial Institutions

None.

七、資金運用計畫執行情形

G. Plan for Capital Investment and Utilization

年度 FY	計畫內容 Plans	金管會核准 日期及文號 Date and serial No. approved by FSC	計畫用途 Purpose	執行及額度使用情形 Execution and Quota Usage	與原預計效益之比較 Compare with the Expected Performance
99 年度 2010	99.4.20 奉准發行長天期次 順位金融債券及無到期日非 累積次順位金融債券各新臺 幣 100 億元，有效期限一年 (100.4.20)。 Approved by FSC on April 20, 2010, the Bank has issued the long term subordinate bonds and the non-cumulative without maturity dates subordinate bonds. Each bond is NT\$10 billion. The period of validity shall be one year (on April 20, 2011).	99 年 4 月 20 日 金管銀國字第 09900131270 號 函 April 20, 2010 Letter No.(FSC) Gin-Guan- Ying Guo 09900131270	充實本行自 有資本，強 化資本結構 Increase own capital of the Bank and strengthen the capital structure.	(1) 執行情形 Execution 99.6.29 發行無到期日非累積次順位金融債券新臺幣 50 億元。發債取得資金全數用於中長期授信。 The Bank has issued NT\$5 billion of the non-cumulative subordinate bonds without maturity dates on June 29, 2010. All capital obtained from the issuance bond used for mid-long term credit. (2) 額度使用情形 Quota Usage A. 次順位金融債券剩餘額度 100 億元； The remaining quota of subordinate bonds stayed at NT\$10 billion. B. 無到期日非累積次順位金融債券剩餘額度 50 億元。 The remaining quota of non-cumulative subordinate bonds without maturity dates stayed at NT\$5 billion.	本行合併第一類資本比 率由 98 年底之 7.55% 提 升 至 99 年 底 之 8.21%，符合充實第一 類資本之預期效益。 To enrich the expected performance of tier one capital, the Bank's consolidated Tier One capital adequacy ratio rose from 7.55% at the end of December 2009 to 8.21% at the end of December 2010.
100 年度 2011	99.4.20 奉准發行長天期次 順位金融債券及無到期日非 累積次順位金融債券各新臺 幣 100 億元，有效期限一年 (100.4.20)。 Approved by FSC on April 20, 2010, the Bank has issued the long term subordinate bonds and the non-cumulative without maturity dates subordinate bonds. Each bond is NT\$10 billion. The period of validity shall be one year (on April 20, 2011).	99 年 4 月 20 日 金管銀國字第 09900131270 號 函 April 20, 2010 Letter No.(FSC) Gin-Guan- Ying Guo 09900131270	充實本行自 有資本，強 化資本結構 Increase own capital of the Bank and strengthen the capital structure.	(1) 執行情形 Execution 100.3.11 發行次順位金融債券新臺幣 33 億元、 100.4.18 發行次順位金融債券新臺幣 67 億元；合計新 臺幣 100 億元。發債取得資金全數用於中長期授信。 The Bank has issued the subordinate bonds of NT\$3.3 billion on March 11, 2011 and NT\$6.7 billion on April 18, 2011. The total amount of subordinate bonds were NT\$10 billion. All capital obtained from the issuance bond used for mid-long term credit. (2) 額度使用情形 Quota Usage A. 次順位金融債券剩餘額度全數執行完畢； All the remaining quota of subordinate bonds has been executed. B. 無到期日非累積次順位金融債券剩餘額度 50 億元未 執行完畢，係鑑於所訂發行條件，已不符合 BASEL III 其他第一類資本定義，爰本行停止執行此類債券之 發行，致使剩餘額度未使用。 The Bank still had NT\$5 billion of quota left to issue non-maturing, non-cumulative subordinated bank debentures. Given the terms of issuance, this bank debenture no longer satisfied BASEL III's definition on tier-1 capital, and therefore the outstanding quota was left unused.	本行合併資本適足率由 99 年底之 10.76% 提 升 至 100 年底之 11.57%， 符合充實本行資本之預 期效益。 To enrich the expected performance of capital, the Bank's consolidated capital adequacy ratio rose from 10.76% at the end of December 2010 to 11.57% at the end of December 2011.
101 年度 2012	101.1.12 奉准發行次順位金 融債券新臺幣 100 億元，有 效期限一年 (102.1.12)。 Approved by FSC on January 12, 2012, the Bank has issued NT\$10 billion subordinate bonds. The period of validity shall be one year (on January 12, 2013).	101 年 1 月 12 日金管銀國字第 10000459370 號 函 January 12, 2012 Letter No.(FSC) Gin-Guan- Ying Guo 10000459370	充實本行自 有資本，強 化資本結構 Increase own capital of the Bank and strengthen the capital structure.	(1) 執行情形 Execution 101 年未發行次順位金融債券。 The Bank hasn't issued the subordinate bonds on 2012. (2) 額度使用情形 Quota Usage 次順位金融債券剩餘額度 100 億元未執行完畢，係因本 行資金來源充裕且資本適足率適當，爰於期限屆期 (102.1.12) 前未執行債券發行。 The outstanding NT\$10 billion quota of bank debentures was unused because the Bank had abundant source of capital and maintained sound capital adequacy. No additional debentures had been before the quota expired on 2013.1.12.	101 年底本行合併資本 適足率仍維持 11.57%， 符合本行預期資本適足 率。 To comply with capital adequacy ratio, the Bank's consolidated capital adequacy ratio remained at 11.57% at the end of December 2012.

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營運概況

Operations Overview

一、業務內容

(一) 本行最近二年度業務概況

各業務別經營之主要業務、各業務資產及(或)收入占總資產及(或)收入之比重及其成長與變化情形，茲說明如下：

A. Business Categories

a. Overview of the Bank's business for the past two years
The business activities of each main business category, assets of each business category and (or) as percentages of total assets, and (or) as percentages of revenue, growth and changes are as follows:

最近二年度存款業務概況 Deposit business overview in two most recent fiscal years

單位：新臺幣千元 Unit:NT\$1,000

項目 Items	年度 FY	101 年度 2012		100 年度 2011		增(減)金額 Increase (Decrease) Amount	增(減)率 %
		金額 Amount	%	金額 Amount	%		
活期性存款 Demand Deposit		735,428,214	55.21	710,001,804	54.27	25,426,410	3.58
定期性存款 Time Deposits		580,436,484	43.58	577,975,178	44.18	2,461,306	0.43
同業存款 Interbank Deposit		16,117,730	1.21	20,307,634	1.55	-4,189,904	-20.63
合計 Total		1,331,982,428	100.00	1,308,284,616	100.00	23,697,812	1.81
占負債及股東權益之比重 (%) Ratio (to liabilities and shareholder's equity)		-	82.73	-	82.31	-	-

註：負債及股東權益總額於 101 年底及 100 年底分別為 1,610,101,081 千元及 1,589,507,802 千元。

Note: Total amount of liabilities and shareholder's equity on 2012 and 2011 were 1,610,101,081 thousand and 1,589,507,802 thousand.

最近二年度放款業務概況 Loans Business overview in two most recent fiscal years

單位：新臺幣千元 Unit:NT\$1,000

項目 Items	年度 FY	101 年度 2012		100 年度 2011		增(減)金額 Increase (Decrease) Amount	增(減)率 %
		金額 Amount	%	金額 Amount	%		
短期性放款 Short-term Loans		274,121,503	24.06	328,374,075	28.96	(54,252,572)	-16.52
中期性放款 Mid-term Loans		362,659,517	31.83	327,186,634	28.85	35,472,883	10.84
長期性放款 Long-term Loans		502,470,788	44.11	478,413,105	42.19	24,057,683	5.03
合計 Total		1,139,251,808	100.00	1,133,973,814	100.00	5,277,994	0.47
占總資產比重 (%) Ratio (to total assets)		-	70.76	-	71.34	-	-

註：總資產於 101 年底及 100 年底分別為 1,610,101,081 千元及 1,589,507,802 千元。

Note: Total assets on 2012 and 2011 were 1,610,101,081 thousand and 1,589,507,802 thousand.

收益之比重及其變化情形 Weightings and Changes of Business Net Income

單位：新臺幣千元 Unit:NT\$1,000

項目 Items	年度 FY	101 年度 2012		100 年度 2011		增(減)金額 Increase (Decrease) Amount	增(減)率 %
		金額 Amount	%	金額 Amount	%		
利息淨收益 Net Interest Income		15,869,725	63.53	16,638,925	62.54	-769,200	-4.62
手續費淨收益 Net Fee Income		3,375,397	13.51	3,427,753	12.88	-52,356	-1.53
財務交易淨收益 Net Trading Income		2,319,620	9.29	2,174,735	8.17	144,885	6.66
證券經紀及承銷淨收益 Net Securities Brokerage and Underwritten Income		50,090	0.20	66,631	0.25	-16,541	-24.82
其他營業淨收益 Other Operation Net Income		3,366,826	13.48	4,296,329	16.15	-929,503	-21.63
合計 Total		24,981,658	100.00	26,604,373	100.00	-1,622,715	-6.50

1. 存款業務：

為爭取不同族群客戶，擴大服務範圍，針對年輕族群追求高利率與彈性運用資金之需求，以及善用自動化交易之習慣，開辦結合定存利率及活存自由性之儲蓄存款商品；為提升服務效率以降低作業成本，修訂本行存匯作業流程，並強化安控機制。截至 101 年 12 月底止，全行存款餘額為 13,319 億元，與 100 年 12 月底止之 13,082 億元相較，增加 1.81%。

2. 授信業務：

(1) 企業授信業務：

100 年底企業授信餘額 (含 OBU 及海外分行) 為 7,492 億元，101 年底企業授信餘額 (含 OBU 及海外分行) 為 7,313 億元，衰退 2.38%，占放款比重為 64.19%。本行一方面持續配合政府推動相關政策性貸款，另一方面也積極開發順應市場需求之授信商品，並配合建置及改善相關系統功能，以因應市場變動及提升本行收益。針對大型企業提供週轉融資、資本融資、貿易融資、保證業務及聯貸等授信商品，以及針對中小企業提供一般短中期營運週轉金、購料週轉金、外銷貸款、資本性融資等中長期貸款之授信商品。

(2) 個人授信業務：

為配合政府減輕民眾購屋負擔，開辦「101 年度青年安心成家之前二年零利率購置住宅貸款」、「101 年度住宅補貼購置及修繕住宅貸款」、「高雄市促進在地就業青年首次購屋優惠利息補貼計畫」，並續辦「青年首次購屋優惠貸款」。另，為提升並爭取公教人員房貸業務，開辦「公教人員綜合理財型房貸」及提供「第一年度住宅地震保險專案」。且為因應每年繳稅季節暨減輕民眾繳納綜合所得稅款之資金壓力，開辦「繳稅貸款」。100 年度個人授信餘額為 3,848 億元，101 年個人授信餘額為 4,080 億元，增加 231 億元，成長 6.01%，占放款比重為 35.81%。

1. Deposits business:

In an attempt to cater for the needs of different customer groups and to address young adults' desires for higher interests and flexibility, while accommodating their reliance on automated banking services, the Bank introduced a new savings deposit product that offered an interest rate similar to fixed deposits while retaining the liquidity of current deposits. The Bank revised its deposit and remittance procedures to deliver better service efficiency, reduce operating costs, and enhance transaction security. As at the end of December 2012, the Bank sourced a total of NT\$1,331.9 billion in deposits, which represented a 1.81% increase over the NT\$1,308.2 billion as at December 2011.

2. Loans business:

(1) Corporate finance:

As at the end of 2012, a total of NT\$731.3bn was loaned to businesses (including OBU and overseas branches), as compared to NT\$749.2bn as at the end of 2011, a 2.38% decrease and accounting for 64.19% of all money loaned.

The Bank on the one hand continues its efforts in following government policies to promote policy loans, on the other hand actively seeks to develop products that meet market demands as well as sets up and improves related system function to cope with changes on the market and raise the Bank's revenue. Services available to large businesses include working capital financing, capital financing, trade financing, guarantees, and syndicated loans, while those available to SMEs are short-, mid-term working capital financing, purchase order financing, export loans, and capital financing, etc.

(2) Consumer finance:

To accommodate the government's efforts in relieving burdens on home ownership, the Bank had introduced new mortgage packages such as "2012 Mortgage loans for Youths - Zero Interest in the First Two Years," "2012 Loans for Housing Allowance and Repair," and "Kaohsiung City First-time Home Owner's Mortgage Interest Subsidy", while continuing its "Preferential Mortgage for First-time Home Owners." To attract mortgage businesses from public officials and teachers, the Bank had offered "Smart Mortgages" and "First Year Residential Earthquake Insurance" services to this reliable group of individuals. In addition, the Bank had introduced a "Tax Loan" targeting specifically to relieve taxpayers' financial burdens during the time of annual tax returns. Outstanding personal credit balance totaled NT\$384.8 billion in 2011 and NT\$408 billion in 2012, which represented a NT\$23.1 billion or a 6.01% increase over the previous year. This balance accounted for 35.81% of total loans outstanding.

(3) 企業與個人授信：

Corporate and Consumer Finance:

單位：新臺幣千元 Unit:NT\$1,000

項目 Items	年度 FY	101 年度 2012		100 年度 2011		增 (減) 金額 Increase (Decrease) Amount	增 (減) 率 %
		金額 Amount	%	金額 Amount	%		
企業授信 Corporate Finance		731,299,435	64.19	749,152,716	66.06	(17,853,281)	(2.38)
個人授信 Consumer Finance		407,952,373	35.81	384,821,099	33.94	23,131,274	6.01

3. 外匯業務：

Foreign exchange business:

本行 101 年度外匯業務總承辦額為 140,007 百萬美元，較 100 年底減少 19,545 百萬美元，衰退 12.25%。

As at the end of 2012, foreign exchange business totaled US\$140.007bn, a US\$19.545bn or 12.25% decrease on a year earlier.

單位：千美元 Unit:US\$1,000

項目 Items	年度 FY	101 年度 2012		100 年度 2011		增 (減) 金額 Increase (Decrease) Amount	增 (減) 率 %
		金額 Amount	%	金額 Amount	%		
出口 Export		4,669,304	3.33	4,897,892	3.07	(228,588)	(4.67)
進口 Import		5,930,424	4.24	6,421,411	4.02	(490,987)	(7.65)
國外匯兌 Remittances		129,406,912	92.43	148,232,769	92.91	(18,825,857)	(12.70)
合計 Total		140,006,640	100.00	159,552,072	100.00	(19,545,432)	(12.25)

4. 卡片業務：

(1) 金融卡：

101 年 12 月底晶片金融卡流通卡數 1,543,991 卡。

(2) 信用卡：

101 年 12 月底，國際信用卡流通卡數 29 萬卡，累計刷卡量為 99.7 億元；截至 101 年 12 月底，辦理收單業務 (預借現金、國際金融卡提現)，交易金額共計 18.8 億元。

4. Card business:

(1) ATM cards:

As at the end of 2012, there were 1,543,991 valid chip ATM cards.

(2) Credit cards:

As at the end of 2012, there were 290,000 valid credit cards, accumulating NT\$9.97bn purchases. As at the end of 2012, merchant business (cash advance, international ATM card cash withdrawals) totaled NT\$1.88bn.

單位：卡 / 新臺幣千元 Unit: Cards / NT\$1,000

項目 Items		101 年度 2012	100 年度 2011	增 (減) 數 Increase (Decrease)	增 (減) 率 %
發卡業務 Card Issuance	流通卡 Credit cards in circulation	289,935	199,529	90,406	45
	有效卡 The number of effective cards	184,549	139,969	44,580	32
	簽帳金額 Card-spending value	9,969,505	7,561,649	2,407,856	32
	循環信用餘額 Revolving Credit	122,492	134,218	(11,726)	(9)
收單業務 Merchant business	預借現金、國際金融卡提現交易 Cash advance, International ATM card cash withdrawals	1,876,496	1,267,743	608,753	48

5. 電子金融業務：

本行企業及個人網路銀行提供客戶友善、便捷及安全服務，並持續強化電子通路功能。近年來網路購物興起，小額付款交易日益增加，本行網路架構 Web ATM、繳費網、網路 ATM 線上代收欸等多種付款繳費方式，提供網路購物客戶多元收付款通路服務。

因應智慧型手機上網風潮，本行提供行動網路銀行的服務，涵括金融資訊、證券服務、生活資訊、帳務服務、客戶服務等五大功能，並提供新臺幣約定及非約定轉帳、繳費等，理財部分提供外幣結購、結售、同幣別轉帳及基金國內 / 外單筆申購、轉換、贖回等交易服務，讓客戶可透過手機隨時隨地享受行動網路銀行服務。

本行截至 101 年 12 月 31 日止，電子金融業務之客戶數、交易次數如下表所示，隨著電子商務蓬勃發展，電子通路之交易量穩定成長。

為減少本行人力成本暨降低作業風險，持續利用本行企業語音網路，移轉分行客戶帳務查詢及票信照會電話至客服中心服務；為能提升服務品質以增加企業競爭能力，除加強客服人員專業智能培訓及作業品質檢核外，並定期執行服務滿意度調查，以蒐集外部評價作為業務改進之參考，未來配合本行業務推展，除適時擔任協助行銷之角色外，並將應用通訊科技，提供客戶多元化之溝通管道，以提升服務效能。

5. E-Banking:

The Bank offers customers an extensive range of user-friendly, convenient, and secured banking services over its corporate and personal Internet banking networks. Meanwhile, e-commerce functionality is being enhanced on both systems. The rise of online shopping in recent years had given rise to the needs for services that handle small payments, which was why the Bank had extended the functionalities of its Internet banking platform to offer a variety of options such as Web ATM, E-payment, and Online ATM Collection services for online buyers and sellers.

In light of the growing popularity of smart phones, the Bank had introduced mobile banking services that not only provide financial and lifestyle information, but also handle securities transactions, banking transactions, and customer service. Whether customers wish to transfer funds to preset or non-preset accounts, purchase, sell or transfer foreign currencies, or subscribe, convert or redeem domestic/offshore funds, they have the freedom to access these services anytime, anywhere.

The number of electronic banking customers and transactions as at December 31, 2012, are shown in the table below. The steady growth in transaction volume was mainly due to flourishing e-commerce activities.

To reduce manual costs and operational risks, the Bank had maintained its automated voice system for corporate banking, but consolidated customers' account inquiries and credit verification calls to the customer service center. In order to improve service quality and corporate competitiveness, the Bank had introduced training programs for customer service personnel and exercised rigorous quality checks over their performance. Furthermore, service satisfaction surveys and external comments were regularly adopted to provide reference for possible improvements. Due to the fact that these customer service personnel may become the Bank's secondary sales force given their close contact with customers, the Bank shall make use of the latest communication technology to make sure that customers can reach them whenever and wherever they want.

項目 Items	年度 FY	101 年度 2012		100 年度 2011	
		客戶數 Number of Customers	交易次數 Number of Transactions	客戶數 Number of Customers	交易次數 Number of Transactions
網路銀行 Internet Banking		1,047,598	30,530,171	885,752	27,650,727
電話銀行 Telephone Banking		2,037,549	1,885,161	1,759,816	2,226,384
網路 ATM Web ATM		-	1,439,081	-	1,304,059

6. 信託業務：

(1) 主要業務：

- ① 特定金錢信託投資國外有價證券。
- ② 特定金錢信託投資國內有價證券。
- ③ 有價證券之信託。
- ④ 不動產之信託。
- ⑤ 保管銀行業務。
- ⑥ 有價證券簽證業務。

(2) 各主要業務營運量及手續費收入變化情形：

① 營運量：

6. Trust business:

(1) Main business:

- ① Specific Purpose Trust Funds Investing in Foreign Securities.
- ② Specific Purpose Trust Funds Investing in Domestic Securities.
- ③ Securities in Trust.
- ④ Real estate in Trust.
- ⑤ Custodian Business.
- ⑥ Securities Certificate Business.

(2) Main business operations and change of fee income:

① Business volume:

單位：新臺幣百萬元 Unit: NT\$ million

項目 Items	年度 FY	101 年度 2012	100 年度 2011	成長率 Growth Rate
特定金錢信託投資國外有價證券 Specific Purpose Trust Funds Investing in Foreign Securities		26,564	37,084	-28.37%
特定金錢信託投資國內有價證券 Specific Purpose Trust Funds Investing in Domestic Securities		24,347	25,304	-3.78%
保管業務 (年底餘額) Balance of Custodian Assets at Year-end		147,563	143,425	2.89%
有價證券簽證業務簽證金額 Value of Securities Certificate Business		16,964	22,144	-23.39%
有價證券信託 (年底餘額) Securities in Trust at Year-end		778	510	52.55%
不動產信託 (年底餘額) Real Estate in Trust at Year-end		4,260	3,708	14.89%

註：1. 證券簽證業務之簽證金額不包括受益憑證金額。
 2. 保管業務年底餘額包括受託保管證信基金、受託保管全權委託投資資金及受託保管全權委託期貨交易資金之餘額。
 3. 有價證券信託及不動產信託係以信託資產餘額填報。

Note: 1. The amount of securities certification does not include those of beneficiary certificates.
 2. The "Balance of Custodian Assets at Year-end" includes balances of securities investment trust funds held in trust, discretionary investment assets held in trust, and investment assets of futures management enterprises held in trust.
 3. "Securities in Trust" and "Real Estate in Trust" based on the balance of trust assets.

② 手續費收入：

② Fee income:

單位：新臺幣百萬元 Unit: NT\$ million

項目 Items	年度 FY	101 年度 2012		100 年度 2011		信託手續費 收入成長率 Fee Income Growth Rate of Trust Business
		信託手續費 收入 Fee Income of Trust Business	占全行手續費 收入比重 % Ratio(to fee income of the Bank)	信託手續費 收入 Fee Income of Trust Business	占全行手續費 收入比重 % Ratio(to fee income of the Bank)	
特定金錢信託投資國外有價證券 Specific Purpose Trust Funds Investing in Foreign Securities		470	11.76%	676	16.82%	-30.47%
特定金錢信託投資國內有價證券 Specific Purpose Trust Funds Investing in Domestic Securities		120	3.00%	148	3.68%	-18.92%
保管業務 Custodian Assets		260	6.50%	290	7.22%	-10.34%
有價證券簽證業務 Value of Securities Certificate Business		3	0.08%	3	0.07%	0.00%
其他 Others		28	0.70%	23	0.57%	21.74%
合計 Total		881	22.04%	1,140	28.37%	-22.72%

7. 財富管理業務：

- (1) 101 年財富管理手續費收入為 1,619 百萬元，達成全年度目標 1,460 百萬元之 110.90%；較去年度同期 1,391 百萬元，增加 228 百萬元或 16.39%。
- ① 基金申購手續費收入 296 百萬元，占財富管理手續費收入 18.28%；較去年度同期 440 百萬元，減少 144 百萬元或 -32.73%。
- ② 人身保險佣金收入 1,294 百萬元，占財富管理手續費收入 79.93%；較去年度同期 913 百萬元，增加 381 百萬元或 41.73%。
- ③ 組合式商品收入 29 百萬元，占財富管理手續費收入 1.79%；較去年度同期 38 百萬元，減少 9 百萬元或 -23.68%。

7.Wealth management:

- (1) Commission revenues from wealth management services totaled NT\$1,619 million in 2012, which represented an achievement rate of 110.90% over the full-year target of NT\$1,460 million, and a NT\$228 million or 16.39% increase over the NT\$1,391 million a year before.
- ① Commission revenues from fund subscription totaled NT\$296 million, which accounted for 18.28% of total commission revenues from wealth management services, and a NT\$144 million or -32.73% decrease from the NT\$440 million a year before.
- ② Commission revenues from life insurance totaled NT\$1,294 million, which accounted for 79.93% of total commission revenues from wealth management services, and a NT\$381 million or 41.73% increase over the NT\$913 million a year before.
- ③ Revenues from structured investments totaled NT\$29 million, which accounted for 1.79% of total commission revenues from wealth management services, and a NT\$9 million or -23.68% decrease from the NT\$38 million a year before.

單位：新臺幣百萬元 Unit: NT\$ million

項目 Items	年度 FY	101 年度 2012	100 年度 2011	成長率 Growth Rate
基金申購手續費收入 Commission revenues from fund subscriptions		296	440	-32.73%
人身保險佣金收入 Commission revenues from life insurance		1,294	913	41.73%
組合式商品收入 Revenues from structured investments		29	38	-23.68%
合計 Total		1,619	1,391	16.39%

- (2) 101 年底本行於國內 184 家分行共設置 322 位金融商品銷售人員及財富管理顧問，較 100 年底之 304 人增加 18 位。本行並多次舉辦業務教育訓練以提升金融商品銷售人員及財富管理顧問之專業知識、服務品質及法規遵循。

- (2) As at the end of 2012, the Bank employed a total of 322 sales persons and wealth management advisors in 184 branches nation-wide. This was 18 persons more than the 304 as at the end of 2011. The Bank had organized several training programs over the year to provide them with the proper wealth management knowledge, service quality, and compliance awareness.

8. 投資業務：

(1) 投資有價證券：

本行為保持適當流動準備及靈活資金運用，隨時參與金融市場買賣有價證券，本行投資有價證券之種類及餘額如下列：

8. Investment:

(1) Investment:

The Bank purchased and sold securities on the financial market to maintain an appropriate level of liquid reserves and to enhance the efficiency of funds allocation. Securities owned by the Bank during the period, their categories and balance are as follows:

單位：新臺幣百萬元 Unit: NT\$ million

項目 Items	年度 FY	101 年度 2012	100 年度 2011	成長率 Growth Rate
政府債券 Government Bonds		25,610	14,047	82.32%
金融債券 Financial Bonds		1,800	800	125%
公司債 Corporate Bonds		10,000	8,850	13.00%
股票 (短期投資) Stocks (Short-term Investment)		1,446	1,838	-21.33%

(2) 買賣短期票券：

本行為協助工商企業在貨幣市場上靈活調度短期資金，辦理買賣短期票券業務，辦理情形如下列：

(2) Short-term bills underwriting and trading:

In assisting industrial and commercial enterprises to achieve flexible utilization of short-term capital, the results of the business of short-term bills certification, underwriting and dealings over the past two years are as follows:

單位：新臺幣百萬元 Unit: NT\$ million

項目 Items	年度 FY	101 年度 2012	100 年度 2011	成長率 Growth Rate
買斷承作額 Amount of Outright Purchase		199,665	150,878	32.34%
賣斷承作額 Amount of Outright Sales		30	250	-88.00%
附買回承作額 Amount of Repurchase Agreements		126,497	188,484	-32.89%

(3) 自行買賣政府債券業務：

(3) Proprietary Trading in Government Bonds:

單位：新臺幣百萬元 Unit: NT\$ million

項目 Items	年度 FY	101 年度 2012	100 年度 2011	成長率 Growth Rate
自行買賣政府債券買斷承作額 Volume of Proprietary Trading in Government Bonds (Outright Transactions)		457,837	250,037	83.11%
自行買賣政府債券附條件承作額 Volume of Proprietary Trading in Government Bonds (with Repo)		32,568	50,036	-34.91%
自行買賣政府債券餘額 Balance of Proprietary Trading in Government Bonds		23,024	27,633	-16.68%

9. 證券經紀業務：

9. Security brokerage:

單位：新臺幣百萬元 Unit: NT\$ million

項目 Items	年度 FY	101 年度 2012	100 年度 2011	成長率 Growth Rate
國際債券承銷業務金額 International Bonds Underwritten		301	0	100%
有價證券經紀業務營業額 Volume of Security Brokerage Operations		47,336	67,983	-30.37%
有價證券買賣融資融券業務平均餘額 Credit Outstanding in the Security Financing Business		279	442	-36.88%

(二) 本年度經營計畫

1. 各主要金融業務經營計畫請詳參壹、致股東報告書之一、101 年度營業結果之(二)營業計畫及經營策略實施成果。

2. 101 年度主要金融業務之營運量目標：

- (1) 存款營運量：1,319,705,520 千元。
- (2) 放款營運量：1,158,603,882 千元。
- (3) 買賣外匯業務量：175,227,021 千美元。
- (4) 證券經紀業務量：78,365,000 千元。
- (5) 財富管理業務量：91,187,500 千元。
- (6) 卡片業務量(刷卡量)：7,949,577 千元。

(三) 市場分析

1. 本行業務經營之主要地區：

本行全球服務網遍及亞洲、歐洲、美洲及臺灣地區各地，截至 101 年 12 月底止，國內營業單位計有 184 家，海外據點計有 7 家，皆設於世界主要金融中心，包括紐約分行、洛杉磯分行、東京分行、倫敦分行、香港分行、新加坡分行及昆山分行，提供快速及 24 小時無遠弗屆的資金調度與金融服務。本行全球服務網各據點請詳參玖、總行及國內外分支機構一覽表。

2. 市場未來之供需狀況與成長性：

在市場供給方面，臺灣地區銀行家數過多，加以市場資金充裕，導致銀行與客戶談判籌碼不足，造成殺價競爭激烈，存放款利差偏低。為此，國銀積極改善放款結構，減少低利率的政府及公營事業放款，增加利率較高的海外、中小企業及消金放款，以拉大放款利差。此外，未來政府可能推動金融業整併減少銀行家數，試圖改善國銀經營環境。惟大陸地區銀行(如中國銀行、交通銀行)已來臺設立分行，儘管初期營業據點不足，但其在大陸地區為數眾多的分行家數對大陸臺商而言，仍具有一定的吸引力與便利性，預期本國銀行在大陸臺商企業金融業務方面可能加劇競爭態勢。

b. Operation Plans for 2012

1. Please refer to "Letter to Shareholders–A. Operating Performance in 2012–b. Implementation Results of Business Plans and Strategies" for the detail.

2. Operational Targets for 2012:

- (1) Savings Volume: NT\$1,319,705,520 thousand
- (2) Loans Volume: NT\$1,158,603,882 thousand
- (3) Foreign Exchange Transactions: US\$175,227,021 thousand
- (4) Securities Brokerage Transactions: NT\$78,365,000 thousand
- (5) Wealth Management Transactions: NT\$91,187,500 thousand
- (6) Credit Card (Transaction Amount): NT\$7,949,577 thousand

c. Market Analysis

1. Main areas of business operations:

The Bank's service network spans throughout Asia, Europe, the Americas and Taiwan. As at the the end of December 2012, we have 184 domestic offices, and our 7 overseas units are located in the world's major financial centers, including branches in New York, Los Angeles, Tokyo, London, Hong Kong, Singapore and Kunshan. They provide far-reaching and prompt services around the clock to customers who require access to their funds and financial services. For the locations of the Bank's global service network, refer to IX. Directory of Head Offices & Branches.

2. Future market prospective and growth ability:

In terms of market supply, Taiwan is currently overcrowded with banks and capital that significantly reduced bank's bargaining power with customers. This in turn resulted in the intensive price competition today and the low interest spread that is common among local banks. To counter this reality, local banks have taken active steps toward adjusting their loan structures. They are now seeking to widen interest spreads by reducing low-margin loans to the government and state-owned enterprises, while increasing higher-margin loans to overseas borrowers, SMEs, and consumers. Furthermore, it is likely that the government may begin another initiative to reduce the number of banks currently in the market, and provide local banks with a better environment from which they may profit. Mainland Chinese banks (such as Bank of China, Bank Communications) may pose an imminent threat to local banks as they have been granted the approval to set up branches in Taiwan. Although their branch coverage

在市場需求方面，鑑於兩岸貿易往來頻繁，大陸地區已成為臺灣最大貿易市場，且隨兩岸貨幣清算機制的建立，本國銀行將可辦理人民幣業務，包括存放款、匯款、發行人民幣債券及提供人民幣計價商品等，對於本國銀行手續費收入有所挹注，且因兩岸清算允許海外金融機構參與人民幣清算，將有利我國發展成為人民幣離岸市場，顯見人民幣商機將是 102 年臺灣地區銀行的重點業務項目。

3. 競爭利基及發展遠景之有利、不利因素與因應對策，分析如下：

(1) 本行競爭利基：

① 悠久的商譽與廣大的客戶基盤：

本行具有超過百年的悠久歷史，深植國人心中堅實經營之良好形象，獲得社會大眾的信賴，已累積廣大客戶群，建立客戶往來的忠誠度。

② 綿密的營運網絡：

本行國內分行家數合計有 184 家 (截至 101 年 12 月底止)，提供客戶各項金融商品與服務；而數量頗多的自動櫃員機 ATM 遍布全臺各地，滿足客戶存、提款及轉帳需求。

③ 金融業務持續電子化：

本行不斷擴充網路銀行功能，每日 24 小時提供本行企業金融客戶及個人金融客戶 (含 OBU) 完整而安全的金融服務，有效節省客戶臨櫃處理時間，以及本行櫃檯人力成本。

(2) 有利因素：

① 兩岸金融交流持續，本國銀行可承作業務範圍擴大。

② 放款結構轉佳，挹注本國銀行獲利。

③ 國內經濟景氣復甦，銀行業務量及獲利能力可望提升。

(3) 不利因素：

① 中央銀行停止升息，存放款利差擴大程度恐趨緩。

② 科技產業授信金額龐大，風險過度集中。

③ 第一類授信資產需增提準備，侵蝕本國銀行獲利。

is relatively small during the early stage, they do however operate an extensive banking network in Mainland China, which may appeal to Taiwanese businesses seeking to conduct businesses across the strait. These are expected to be the customers that local and Mainland Chinese banks will be competing over in the near future.

In terms of market demand, the significant growth in cross-strait trade has made Mainland China the largest trading partner to Taiwan. With the establishment of a cross-strait currency settlement system, local banks are now allowed to offer a number of services in RMB, such as deposits, loans, remittance, issuing RMB-denominated bonds, and offering RMB-denominated products, and are expected to contribute significantly to local banks' fee income. Furthermore, the cross-strait settlement arrangement also allows overseas financial institutions to take part in the action, and Taiwan may therefore become a key exchange of RMB currency outside Mainland China. RMB is undoubtedly one of the most crucial developments for Taiwanese banks in 2013.

3. Niche, Positive and Negative factors influencing the Bank's future operations:

(1) The Bank's competitive niche:

① Long-standing reputation and vast customer base:

The Bank has a history of over a century, and our positive, trustworthy enterprise image has been established firmly in the hearts of the people. We have a vast and loyal customer base.

② Extensive service network:

The Bank has a total of 184 domestic offices (as at the end of December 2012), providing customers with various financial products and services. We also have numerous ATM machines throughout the country to meet customers' deposit, withdrawal, and transfer needs.

③ Expansion of our e-Banking service offerings:

The Bank will continue to expand the features of our Internet banking system, around-the-clock complete and secure financial services to our corporate and consumer banking customers (including those served by OBUs), effectively reducing the time customers spend at the service counters as well as lowering the Bank's manpower costs.

(2) Positive factors:

① Broadened business opportunities for local banks due to the ongoing cross-strait interactions.

② Profit improvements due to improved lending structure.

③ Recovery of the domestic economy, which may benefit banks in terms of business volume and profitability.

(3) Negative factors:

① The Central Bank has halted interest rate hikes, which will slow down the widening of deposit/loan interest rate spreads.

② Loans extended to the technological sector are enormous in total dollar amount; there is an over-concentration of risk in this industry.

③ The need to make loan loss provisions on Category 1 credit assets will reduce profitability of local banks.

(4) 因應對策：

- ① 推出人民幣相關業務，搶占人民幣市場商機。
- ② 調整存放款產品組合，擴大存放款利差。
- ③ 進行產業額度控管，並將資金轉往其他有利產業，逐步降低科技產業授信集中度。

(四) 金融商品研究與業務發展概況

1. 最近二年內主要金融商品及增設之業務部門與其截至年報刊印日前之規模及損益情形：

(1) 主要金融商品：

① 存匯商品：

- I. 為爭取不同族群往來，擴大服務範圍，開辦「小資存款」。
- II. 配合「金融消費者保護法」暨其子法「金融服務業提供金融商品或服務前說明契約重要內容及揭露風險辦法」等法令，修訂本行「存款相關服務性業務約定條款」及各項新臺幣存匯業務申請書暨契約書，並訂定作業流程圖，供營業單位於受理開戶或申請其他業務時遵循辦理。

② 企業金融商品：

- I. 為提供貼近客戶需求之融資服務，辦理「岡山本洲工業區專案貸款業務」，以協助企業順利取得所需之資金融資。
- II. 為爭取優良客戶將他行辦理之應收帳款業務轉由本行承作，訂定「應收帳款承購及融資業務轉貸本行」作業規範。
- III. 配合政府政策，開辦「提升景氣非中小企業專案貸款」、「中小企業購置節約能源設備優惠貸款」、「企業小頭家貸款」、「青年築夢創業啟動金貸款」等多項授信業務。
- IV. 持續配合經濟部中小企業處專案，參與銀行業共同建置「中小企業融資服務平臺」，藉由資訊交換達到發票融資註記/驗證等功能，及藉由平臺功能達到風險降低及拓展客群之目的。
- V. 增加國際應收帳款合作之進口帳款承購商(泰國及美國各1家)。
- VI. 修訂指定辦理外匯業務銀行(DBU)辦理外幣授信業務，得以授信戶本人在該行之外匯活期存款作為符合銀行法第12條「擔保授信」之擔保品。
- VII. 修訂外銷貸款業務，酌增部分外銷貸款商品之貸放成數，並放寬辦理出口O/A外銷貸款。

(4) Response measures:

- ① Offer RMB-denominated services and gain early dominance.
- ② Adjust deposit and loan portfolios for widened spread.
- ③ Apply lending limits over industry categories; reduce concentration to the high-tech industry and shift focus towards more profitable businesses.

d. Current Status of R&D on Financial Product

1. Major financial products and new departments established within the two most recent fiscal years and the sizes and profit (loss) status of the new department as of the date of printing of annual report:

(1) Main financial products:

① Savings and remittances:

- I. Introduce “Youth Deposits” for exposure to broader customers.
- II. Revise the Bank’s “Deposit Services Agreement” and other deposit/remittance related agreements according to the “Financial Consumers Protection Act” and its sub-law: “Regulation Governing Pre-sale Terms and Risk Disclosures of Products and Services by Financial Service Providers.” Outline standardized procedures to be followed by business units during account opening or other services.

② Corporate banking:

- I. Introduced “Ben-Chou Industrial Park Lending Scheme” to help businesses obtain the needed capital.
- II. Established “Factoring and Balance Transfer Guidelines” to help attract factoring customers from other banks.
- III. Introduced a number of lending schemes as a support to the government’s policies, such as the “Non-SME Stimulating Lending Scheme”, “SME Energy-saving Equipment Financing Scheme”, “Business Venture Financing Scheme”, and “Youth Venture Startup Fund”.
- IV. Joined other participating banks in the development of “SME Financing Platform”, a project initiated by Small and Medium Enterprise Administration, Ministry of Economic Affairs, that incorporates information technology to register and validate invoices used in financing. This platform is aimed to reduce risks in invoice financing and is expected to explore a broader customer base.
- V. Increased the cooperation of international accounts receivable of import account underwriters (one in Thailand and one in the U.S.).
- VI. Revised policy so that borrowers of foreign currency loans under the domestic banking unit (DBU) may use their foreign currency demand deposits as acceptable collaterals for “Secured Lending” as permitted in Article 12 of The Banking Act.
- VII. Revised the Bank’s export financing policy to increase the percentage financed on certain export loans and relaxed requirements on O/A export loans.

- ③ 個人金融商品：
- I. 為因應市場利率變動及提升收益，修訂本行「個人房貸業務臨時性控管措施」及主要房貸商品之適用利率。
 - II. 為降低資本計提及提升無自用住宅貸款之承作量，增訂貸款利率及成數之優惠措施。
 - III. 為落實並配合「金融消費者保護法」，修訂各項個人貸款相關約據（如「個人貸款專用借據」、「憑卡自動融資借款契約」等約據）。
- ④ 外匯商品：
- I. 為加強吸收美元存款，舉辦「享利 high」美金定存利率優惠加碼活動，並試辦 OBU「人民幣超優利」定存優惠專案活動。
 - II. 新增 OBU 人民幣為「外匯活期存款優惠授權標準」適用幣別。
- ⑤ 卡片商品：
- I. 發行 JCB 悠遊聯名卡。
 - II. 持續開辦各項促銷/行銷優惠活動（如悠遊聯名卡首刷禮、自動加值回饋、悠遊白金卡機場接送服務、「彰銀悠遊，享樂 99」、台灣高鐵商務車廂升等優惠活動，百貨公司刷卡滿額贈等），以促進持卡人動卡率並增加手續費收入。
- ⑥ 信託商品：
- 籌設證券投資顧問業務，提供分析意見或推介建議，以擴大本行金錢信託業務規模，並針對不同客戶的資產規劃需求，研發各種信託業務以提升本行營收。
- ⑦ 電子銀行業務：
- 完成行動網路銀行之建置，提供智慧型手機上網客群簽入個人網路銀行進行交易，並新增網路 e 櫃檯服務，擴大網路銀行客群，有效降低臨櫃作業成本。
- (2) 增設之業務部門：
- 詳參壹、致股東報告書之一、101 年度營業結果（一）公司組織變化情形。
- (3) 最近二年度主要金融商品之規模及損益情形：
- 詳參本單元（一）本行最近二年度業務概況。
- ③ Consumer banking:
- I. In response to changes in market interest rates and for the purpose of increasing revenues, the Bank had revised its “Temporary Measures on Personal Mortgage” and adjusted interest rates applicable to key mortgage products.
 - II. To reduce capital requirement and increase the volume of loans to non-home owners, the Bank had introduced incentives in the forms of preferential rates and financing ratios.
 - III. Revised loan-related documents (such as “Personal Loan Notes” and “Auto Credit Card Financing Agreement”) in accordance with the “Financial Consumers Protection Act”.
- ④ Foreign exchange:
- I. Attracted USD capital by offering USD fixed deposits at preferential rates; and commenced a trial run on RMB fixed deposits at preferential rates under OBU.
 - II. Added RMB current deposits booked under OBU as one of the “Privileged Interest Rate Currencies”.
- ⑤ Card business:
- I. Issued co-branded JCB EasyCard.
 - II. Offered card promotions and privileges (e.g. concessions for first-time uses of co-branded EasyCard, rebates for automatic top-ups, airport pickup services for platinum card holders, movie ticket and afternoon tea offers, the CHB Leisure Trip 2010, business class upgrades for Taiwan High Speed Rail, concessions for shopping at departmental stores) to stimulate transaction activities for increased revenues.
- ⑥ Trust business:
- Proposed for the establishment of a securities investment consultation department that specializes in offering investment analyses and recommendations, which can be used to support the growth of money trust services. In addition, the department may also customize asset plans for different customers, and develop new trust services that increase the Bank’s revenue.
- ⑦ E-Banking business:
- Completed the implementation of Mobile Internet Banking services, allowing customers to access the personal Internet banking system via their smart phones. Added Internet e-Counter services to expand Internet banking customer base and effectively reduce the costs associated with making physical visits to the Bank.
- (2) New Department:
- Please refer to “Letter to Shareholders–A. Operating Performance in 2012–a. Changes to the organization” for the detail.
- (3) Major financial products’ size and profit (loss) within the two most recent fiscal years:
- Please refer to this unit “a. the bank’s business overview within the two most recent fiscal years.”

2. 最近二年度研究發展支出與成果：

(1) 本行最近二年度研究發展支出：

101 年 3,381 千元。

100 年 11,132 千元。

(2) 本行最近二年度研究發展成果：

本行對於業務之經營與管理，100、101 年度完成關於行動商務、人力資源、信用卡業務及風險管理業務共計 49 篇研究報告，典藏於本行圖書室，供本行員工隨時取閱，俾提升專業技能運用於實務上，有效促進全行業務之革新進步與發展。

(3) 未來研究發展計畫：

詳參壹、致股東報告書之三、未來發展策略。

(五) 長、短期業務發展計畫

1. 短期業務發展計畫：

詳參壹、致股東報告書之三、未來發展策略。

2. 長期業務發展計畫：

面對競爭激烈、瞬息萬變的金融環境，本行將持續秉持穩健的經營理念，致力於精益求精，同時跟隨時代潮流脈動，追求卓越開創新局。茲將本行長期業務發展計畫概述如下：

(1) 資金業務：

- ① 掌握市場脈動，提供多元化金融商品，協助企業財務操作，以擴展金融商品銷售，創造更多利潤。
- ② 落實流動性風險管理，彈性調整最適資金落點，以兼顧流動性及收益性，並密切注意國際資金市場、交易對手信用評等之變化，積極開拓籌資管道，提升資金調度能力。
- ③ 隨時研判國內外政經情勢發展及各類金融商品走勢，適時調節投資組合部位。
- ④ 積極拓展營業單位與客戶端外匯即、遠期與幣別轉換承作量，期於增裕外匯收益之同時，提高本行外匯交易市場占有率。

(2) 財富管理業務：

- ① 提高基金業務規模與手續費收入，結合核心業務進行共同行銷。
- ② 推動品牌識別與拓增理財商品種類，積極開發潛力新戶與深耕舊戶，舉辦客戶理財與回饋講座及各項業績競賽活動，分級經營高貢獻度客戶，以提升手續費收入與客戶忠誠度。

2. Research & Development achievements in the past two years:

(1) Expenditures of R&D projects in the past two years:

2012 NT\$3,381 thousand

2011 NT\$11,132 thousand

(2) R&D achievements:

With respect to the Bank's operations and management, we completed 49 research reports on mobile business, human resources, credit card business and risk management in 2011 and 2012, which are now archived at the Bank's library for convenient access by all employees in order to enhance the utilization of professional skills and expertise in day-to-day operations and to effectively foster bank-wide reform, progress and development.

(3) R&D projects for the future:

Please refer to "Letter to Shareholders C. Future development strategies."

e. Long-Term and Short-Term Business Development Plans

1. Short-term business development plans:

Please refer to "Letter to Shareholders C. Future development strategies."

2. Long-term business development plans:

Facing an extremely competitive and fast changing financial environment, the Bank will adhere to its business principles of stability and sustainability and pursue constant improvement. The Bank will also keep pace with environmental changes, striving for outstanding performance and new business opportunities. The operational strategies for its long-term business development plans are respectively summarized below:

(1) Treasury business:

- ① Develop a multitude of financial products in line with market changes; offer financial products as solutions to corporate finance for greater profit potential.
- ② Exercise sound liquidity management; adjust portfolio composition to achieve the right balance between liquidity and revenue; closely monitor changes in the global capital market and counterparties' credit risk ratings; explore broader funding sources to ensure financial versatility.
- ③ Flexibly adjust the investment portfolio depending on the political and economic environment at home and abroad, while paying attention to trends in various financial products.
- ④ Explore opportunities in spot and forward currency exchanges for higher revenues and market share among peers.

(2) Wealth management business:

- ① Raised the size of assets under management for higher fee income, and integrated the Bank's core businesses for joint marketing.
- ② Raise brand awareness and broaden the variety of financial products offered; explore new potential customers while solidifying relationships with existing customers; organize financial seminars and performance competitions as incentives to stimulate commitments; offer differentiated services to customers with higher contributions to gain loyalty and increase commission revenue.

(3) 國外金融業務：

因應兩岸金融發展新趨勢，積極布局海外及兩岸三地市場，規劃下列事項：

- ① 研擬增設大陸地區分行及支行。
- ② 爭取設立越南河內分行、柬埔寨金邊分行，及評估增設其他國外分行。
- ③ 推動營業單位升格為全功能外匯指定單位，針對匯兌外匯指定單位進行教育訓練，並陸續將國外匯入、匯出業務依實務需求改由匯兌外匯指定單位自行承作。

(4) 電子金融業務：

- ① 因應金融市場變化及全球客戶需求，持續開發與推展電子通路各項功能與新業務，以維持服務品質及提升競爭力。
- ② 規劃建置全球資金調撥平臺，連結國內及海外分行網路銀行，以達相輔相成之效果，提供企業網銀用戶整合全球帳戶功能，可快速總覽全球帳戶，並即時進行全球資金調撥。另，因應大陸地區幅員廣大，為積極搶進大陸地區市場，建置大陸地區網路銀行，以網路無遠弗屆力量拓展本行虛擬服務據點，開拓業務並掌握客戶金流。長期目標則擴展到國外分行，讓國外分行的客戶也可享有快速便利、服務零時差的網路銀行服務。

(5) 授信業務：

因應國際財務報導準則 (IFRSs) 之全面適用，持續追蹤及評估 IFRSs 對本行信用評等模型與財務報表管理系統可能產生之影響，適時及妥善調整上述授信管理系統。

(3) Overseas financial services:

In response to the new trends in cross-strait financial services, the Bank has planned an aggressive expansion into overseas locations and the Greater China region, such as:

- ① Plan for branch establishments in Mainland China.
- ② Establish branches in Hanoi (Vietnam), Phnom Penh (Cambodia) and other parts of the world.
- ③ Upgrade existing business units into full-fledged DBUs. Provide training for existing DBUs and gradually shift inward and outward remittance activities towards DBUs.

(4) E-Banking Business:

- ① Continue developing new functionalities and new services for e-commerce to accommodate changes in the global financial market and in customers' needs, thereby refining the Bank's service quality and competitiveness.
- ② Create a world-wide funding platform that connects resources of local and overseas branches. Offer corporate Internet banking users the access to an integrated global account that gives users an overview of their possessions anywhere in the world, as well as the ability to transfer funds in real-time. The vast, under-developed market in Mainland China poses an attractive opportunity. The Bank will make its entry into Mainland China first by offering Internet banking services and allow the speed of computers to cover areas that cannot be covered with physical presence within the near future. Long-term goals include the establishment of branches in overseas locations, which will allow our overseas customers to enjoy our fast, convenient and zero-delay online banking services.

(5) Loan Business:

In anticipation of the full adoption of the International Financial Reporting Standards (IFRSs), the Bank will continue to track the possible impact of IFRSs on the Bank's credit rating models and financial statement management system, so that we can make proper adjustments to the credit management system in a timely manner.

二、從業員工

B. Employee

(一) 本行最近二年度及截至年報刊印日止從業員工資料

a. Employees' information in two most recent fiscal years and up to the date of annual report publication

單位：人 Unit:Person

年度 FY		截至 102 年 4 月 30 日 As of April 30, 2013	101 年度 2012	100 年度 2011
員工人數 No. of Employees		6,323	6,470	6,421
平均年齡 Average Age		41.38	41.27	40.80
平均服務年資 Year of Experience		16.41	16.32	15.96
學歷分布比率 Education	博士 PhD	3(0.05%)	3(0.05%)	3 (0.05%)
	碩士 Graduate School	645(10.20%)	639(9.88%)	541 (8.43%)
	大專 University / College	4,978(78.73%)	5,087(78.62%)	5,104 (79.49%)
	高中(職) Senior High School	655(10.36%)	698(10.79%)	727 (11.32%)
	高中(職)以下 Others	42(0.66%)	43(0.66%)	46 (0.71%)
員工持有專業證照之名稱 The list of employees' certificates	會計師 CPA	7	7	6
	美國特許財務分析師 (CFA)	2	2	1
	財金風險管理分析師 (FRM)	14	14	12
	認證理財規劃顧問 (CFP)	11	10	9
	內部稽核師 (CIA)	2	2	2
	國際電腦稽核師 (CISA)	0	0	1
	證券商高級業務員 Senior Securities Specialist	977	981	968
	證券商業務員 Securities Specialist	835	837	819
	期貨業務員 Futures Specialist	1,147	1,148	819
	人身保險經紀人 Individual Insurance Broker	5	5	5
	人身保險代理人 Individual Insurance Agent	5	5	6
	人身保險業務員 Individual Life Insurance Representative	5,377	5,380	5,376
	財產保險經紀人 Property Insurance Broker	5	5	5
	財產保險代理人 Property Insurance Agent	2	2	2
	財產保險業務員 Property Insurance Representative	5,075	5,068	5,039
	投資型保險商品業務員 Investment-Orient Insurance Product Representative	3,976	3,969	3,914
	信託業務專業測驗 Proficiency Test for Trust Operations	4,915	4,922	4,835
	銀行內部控制基本測驗 Basic Proficiency Test on Bank Internal Controls	4,725	4,728	4,760
	初階授信人員專業能力測驗 Basic Proficiency Test for Bank Lending Personnel	3,100	3,093	3,103
	進階授信人員專業能力測驗 Advanced Proficiency Test for Bank Lending Personnel	77	77	79
	初階外匯人員專業能力測驗 Basic Proficiency Test for International Banking Personnel	2,478	2,478	2,474
	理財規劃人員專業能力測驗 Proficiency Test for Financial Planning Personnel	2,239	2,236	2,234

(二) 本行員工進修與訓練情形

b. Career development and training

1. 本行員工訓練係採「業務導向的訓練策略」，以職能為基礎，規劃實體及數位訓練等多元化課程，增進員工素質，俾提升其競爭力。

The Bank provides business-oriented training to employees with a focus on the skills they need to perform their duties and promote sales. Diversified hands-on and digital courses enable them to improve their competitiveness.

2. 持續以內部證照檢定激勵員工自主成長，培養專業素養並提升專業能力。

The Bank encourages employees to obtain internal certifications as a way to facilitate personal growth and improve professional skills.

3. 派員前往歐美日等地研習與參加國際性研討會，配合業務發展趨勢，擴大培訓國外分行儲備人才，打造整體高品質與國際化金融人才，藉以支持不斷進步之文化與永續經營之理念。

Employees are sent to US, Europe and Japan to receive training and participate in international symposiums to fit in with business development directions. In order to make progress and support continuous business operation concept, training more employees to overseas branches which cultivates high-quality and international financial elites is needed to be implemented.

4. 101 年度訓練總時數計 257,249 小時，以 101 年 12 月 31 日止員工 (不含工員及司機) 5,976 人計，平均每人訓練時數達 43.05 小時，訓練費用共約 16,447 千元。

In year 2012, the Bank provided 257,249 hours training in total with the per capita training hours reaching 43.05 hours based on 5,976 employees on December 31, 2012 and costing a total of NT\$16,447 thousand.

5. 經理人參與公司治理有關之進修與訓練課程：

Training courses on corporate governance attended by managers：

姓名 Name	職稱 Title	課程名稱 Course Name	進修 (訓練) 期間 Education/Training Period	時數 Hours	主辦單位 Unit in Charge
唐楚烈 Chu-Lieh Tarnq	總經理 President	信託業督導人員研習班 Course for trust auditors	101/11/06~101/11/06	3.0	財團法人台灣金融研訓院 Taiwan Academy of Banking and Finance
林碯力 Diao Li Lin	總稽核 EVP & Chief Auditor	要保機構經營政策與管理研討會－101 年金融 業監理與風險管理 Policy and management seminar for insured institution-financial supervision and risk management in 2012	101/06/05~101/06/05	6.5	中央存款保險股份有限公司 Central Deposit Insurance Corp.
		個人資料保護法資訊作業認知 (視訊) IT operation understanding about Personal Information Protection Act(Video)	101/10/24~101/10/24	1.0	勤業眾信會計師事務所 Deloitte & Touche
		稽核人員金融相關業務研習班 Courses on finance-related business for auditors	101/12/04~101/12/12	35.5	財團法人台灣金融研訓院 Taiwan Academy of Banking and Finance
施建安 James Shih	副總經理 Executive Vice President	信託業督導人員研習班 Course for trust auditors	101/03/22~101/03/22	6.0	財團法人台灣金融研訓院 Taiwan Academy of Banking and Finance
賴昭吟 Carol Lai	副總經理 Executive Vice President	101 年度金融機構洗錢防制業務負責人研討會 2012 money laundering control seminar for supervisors in financial institution	101/04/18~101/04/18	2.5	法務部調查局 Investigation Bureau, Ministry of Justice
		洗錢防制研討會 Money laundering control seminar	101/07/25~101/07/25	2.0	中華民國期貨業商業同業公會 Chinese National Futures Association
陳金英 Chin-Ying (Anita) Chen	副總經理 Executive Vice President	信託業督導人員研習班 Course for trust auditors	101/09/12~101/09/12	3.0	財團法人台灣金融研訓院 Taiwan Academy of Banking and Finance
黃漢青 Paul H.C. Huang	副總經理 Executive Vice President	信託業督導人員研習班 Course for trust auditors	101/10/18~101/10/18	3.0	財團法人台灣金融研訓院 Taiwan Academy of Banking and Finance
林耀輝 Yao-Huei Lin	稽核處處長 SVP & Division Head of Internal Auditing Division	個人資料保護法資訊作業認知 (視訊) IT operation understanding about Personal Information Protection Act(Video)	101/10/24~101/10/24	1.0	勤業眾信會計師事務所 Deloitte & Touche
		稽核人員金融相關業務研習班 Courses on finance-related business for auditors	101/12/04~101/12/12	35.5	財團法人台灣金融研訓院 Taiwan Academy of Banking and Finance

姓名 Name	職稱 Title	課程名稱 Course Name	進修(訓練)期間 Education/Training Period	時數 Hours	主辦單位 Unit in Charge
駱秉正 Ping-Chen Lo	資金營運處處長 SVP & Division Head of Treasury Division	信託業督導人員研習班 Course for trust auditors	101/07/01~101/07/01	3.0	財團法人台灣金融研訓院 Taiwan Academy of Banking and Finance
		發展具兩岸特色之金融業務計畫 Developing financial plan that focus on Cross-Strait business	101/09/19~101/09/19	6.0	中華民國銀行商業同業公會全國聯合會 The Banker's Association of Republic of China
		香港離岸人民幣債券實務 Off-shore RMB bond practice in HK	101/10/04~101/10/04	7.0	財團法人台灣金融研訓院 Taiwan Academy of Banking and Finance
		固定收益商品風險解析研習班 Analysis of fixed income product risk	101/11/05~101/11/14	12.0	財團法人台灣金融研訓院 Taiwan Academy of Banking and Finance
林彩鳳 Tsaifeng Lin	財務管理處處長 SVP & Division Head of Financial Management Division	風險管理人員進階培訓 - 巴塞爾資本協定最新規範與我國之相關規定 Advanced training for risk management personnel- new regulation about Basel Capital Accord and related regulation in our country	101/05/22~101/05/22	6.0	財團法人台灣金融研訓院 Taiwan Academy of Banking and Finance
		重視 IFRSs 導入後產生的稅務爭議研討會 Taxation controversy as IFRSs implement	101/06/05~101/06/05	3.0	臺北市會計師公會 Taipei Certified Public Accountant Association
		發行人證券商證券交易所會計主管持續進修班 Continually training for principal accounting officers of Issuers, Securities Firms, and Securities Exchanges	101/12/17~101/12/18	12.0	財團法人中華民國會計研究發展基金會 Accounting Research and Development Foundation in Taiwan

三、企業責任及道德行為

請詳閱參、公司治理報告之(六)履行社會責任情形表。

四、資訊設備

(一) 主要資訊系統硬體、軟體之配置及維護

1. 配置內容：

核心帳務系統、資料倉儲系統、報表管理系統、網路銀行系統、授信管理系統、全行視訊系統、企業內部網站、郵件系統、信用卡系統、短期票券清算系統、信託業務系統、證券業務系統、人力資源管理系統、海外分行系統、異地備援中心、開放伺服器監控管理系統、資產負債管理系統、Basel II 管理系統、資訊安全管理系統、外匯集中作業管理系統、印鑑、匯款及代收票據集中作業系統、企業帳款管理平臺、財富管理系統、外匯第二作業中心、房貸評分卡、金融商品交易管理系統、應收帳款承購系統、開戶作業流程 e 化系統、代收付系統及網路 ATM 系統。

2. 維護管理：

本行與廠商訂有維護合約，提供不定期叫修及定期維護之服務，以確保本行上述資訊系統及設備順暢運行不中斷。

(二) 未來開發或購置計畫

102 年規劃建置之資訊系統，包含：

1. 行動銀行系統
2. 大陸地區網路銀行
3. 全球資金調撥系統
4. 無障礙網頁官網

C. Enterprise Benchmark and Ethical Behavior

Please refer to “Corporate Governance Report f. Performing social responsibility”.

D. IT Equipment

- a. The software and hardware configurations and maintenance of our principal information systems

1. Configurations:

core banking system, data warehouse system, reporting presentation system, internet banking system, customer credit authentication system, video conference system, CHB intranet, e-mail system, credit card system, short-term Bill clearing system, Trust operation system, securities operation system, Human Resource Management System(HRMS), overseas banking system, disaster recovery center, open servers monitor & management system, asset and liability management system, BASEL II management system, Information Security Management Systems, forex centralized operation system, centralized operation system-seal, remittance and check collection, eBilling system, wealth management system, forex second operation center, mortgage loan scorecard, financial commodity trading and management system, factoring system, electronic opening account system, receive and payment system and internet ATM system.

2. Maintenance:

The Bank has entered into maintenance agreements with vendors, which will provide both on-demand repair services and regular maintenance services to ensure that our IT systems are operating satisfactorily and without interruption.

- b. Future Development and Procurement Plans
IT systems to be deployed in 2013:
 1. mobile banking system
 2. Mainland China e-Banking

5. 公文電子化系統
6. BS10012 個人資訊管理制度 (PIMS)
7. 結構式選擇權商品系統
8. 核心帳務主機汰換 (優利系統)

(三) 緊急備援與安全防護措施

1. 緊急備援中心運作：

當資訊中心因發生災變無法執行作業時，將轉至備援中心運作，已制訂既定步驟及執行演練，原則上每年異地備援演練二次，以確保災變發生時能有條不紊地執行備援作業。
2. 安全防護措施：

總行資訊處機房安裝如防火牆、入侵防禦系統等安全防護設備，有效阻絕外部網路的攻擊入侵事件，俾強化資訊安全系統及資訊環境之安全性。

五、勞資關係

(一) 本行各項員工福利措施、退休制度與其實施情形，以及勞資間之協議與各項員工權益維護措施情形

1. 福利措施：
 - (1) 勞保：

對象為全體員工，保費由政府負擔 10%、行方負擔 70%、員工本人負擔 20%。
 - (2) 全民健康保險：

對象為參加勞保人員本人及眷屬 (包括父母、配偶及未婚、殘障子女)，保費由政府負擔 10%、行方負擔 60%、員工本人負擔 30%。
 - (3) 休假：

按服務年資滿一年以上每年即享有 7 ~ 30 天不等之休假。
 - (4) 體育康樂活動：

設立體育委員會，每年分區舉辦體育、健行休閒活動及技藝、藝文觀摩活動，以調劑員工身心，紓解工作壓力。
 - (5) 職工福利委員會：

置委員 21 人，除由總經理指派一位副總經理為當然委員外，其餘由行方及工會分別依選舉辦法推選委員 20 人，辦理有關福利金之籌劃、保管與運用事項及其他有關職工福利事項，另設有職工福利社以進貨原價供應日常生活必需品。
 - (6) 圖書室：

於臺北大樓設置圖書室，備有中外各種書籍供員工借閱，方便員工增益知識自我充實。
2. 退休制度及實施情形：
 - (1) 本行訂有「員工退休、撫卹及資遣辦法」，有關員工之退休、撫卹 (含職業災害補償) 及資遣等事項，依該辦法辦理，該辦法未規定者，悉依勞動基準法等相關法令之規定辦理。

3. global account transferring system
4. essential accessibility internet
5. electronic official documentations system
6. personal information management system
7. structured product system
8. Core Banking system migration (Unisys System)

c. Emergency Backup and Security Protection Strategies

1. Emergency Back-Up Center:

The emergency back-up center is activated when the Bank's information center is unable to assume operations due to disasters. The Bank has established standard procedures and drills, in principle, two drills will be carried out in the off-site back-up center on a yearly basis to ensure the successful implementation of the recovery procedures.
2. Security Protection Strategies:

In order to enhance the security of the IT environment and to ensure the safety of the internet banking system, the Bank has installed various security systems, including firewalls and intruder prevention systems. Further protection measures have been adopted to block external network threats effectively.

E. Labor Relations

- a. Benefits, Training and Pensions Offered by the Bank, Retirement Scheme and Implementation Status, and Policies on Employer-employee Negotiations and the Protection of Workers
 1. Benefits:
 - (1) Labor insurance:

The Bank, in compliance with the law, offers labor insurance for employees, with the Bank paying 70% of the premium, the employees paying 20%, and the government paying 10%.
 - (2) Health insurance:

The Bank, in compliance with the law, offers health insurance for employees and their dependents, with the Bank paying 60% of the premium, the employees paying 30%, and the government paying 10%.
 - (3) Paid vacations:

Employees are entitled to a paid vacation of 7 to 30 days, depending on their seniority in the Bank.
 - (4) Recreation:

The Bank has a recreation committee, which organizes annual sports activities throughout the island for the betterment of employees' health.
 - (5) Welfare committee:

The Bank has the 21-member welfare committee. An Executive Vice President occupies one of the seats as appointed by the general manager of the Bank, and the rest of the seats shall be filled by representatives selected from the Bank and the employee union respectively through elections according to election regulation. The committee is in charge of managing a fund for the betterment of employees' welfare. There has established an employee commissary providing daily necessities at procurement cost.
 - (6) Library:

A library is located in Taipei headquarters where books and periodicals are kept for employees to read or to borrow. To accumulate knowledge and enrich one's self.

(2) 本行 101 年度員工辦理退休計 67 人次。

3. 員工安全保障措施：

- (1) 投保「僱主意外責任保險」，為全體員工因執行職務發生意外事故時，提供員工生活之保障，保費全部由行方負擔。
- (2) 函頒安全維護相關作業規範及執行要點，籲請各單位加強安全防護作為，並舉辦安全維護會報及員工自衛編組演練，以提高員工警覺，強化應變能力，防止搶竊、抗爭、破壞等危安事件發生。
- (3) 依據各單位需求，要求保全公司及警報、監視錄影系統承作廠商積極配合辦理改善相關防護設備，以強化各單位事先防範危安之效能。
- (4) 委請保全公司派遣保全人員進駐各單位擔任駐衛警工作，並持續予以在職訓練及督導考核，以有效維護作業環境之安全。
- (5) 將本行所有行外運補鈔作業悉數委由保全公司辦理或協同辦理，以避免行員自行運鈔之作業風險。
- (6) 依據消防法規有關規定，促請各單位加強辦理消防安全及避難逃生設施之維護管理，並配合實施安全檢查與訓練，以防止災害發生。
- (7) 依據勞工安全衛生法規有關規定，訂頒本行安全衛生工作守則，實施勞工安全衛生政策，以防範職業災害意外事故發生，保障員工安全與健康。

4. 勞資協議情形：

本行自 88 年 7 月 28 日起依據「彰化銀行勞資會議實施要點」規定，定期舉開勞資會議，會中由勞資雙方就各項議案共同討論並協商，透過勞資會議良好溝通，本行勞資關係和諧穩定。

5. 員工權益維護措施：

為明確規定員工權利義務，本行訂有「工作規則」，舉凡僱用、服務守則、工作時間、考核獎懲、薪津福利等事項，均依該規則辦理。

(二) 最近年度及截至年報刊印日止，因勞資糾紛所遭受之損失，及目前與未來可能發生之估計金額及因應措施
無。

2. Retirement Scheme and Implementation Status:

- (1) Retirement and pension plans put in place by the Bank provide policies on employee retirement, pension (including compensation for job-related accidents) and lay off. Unmentioned regulation under the plans shall be bound by related labor laws and regulations.
- (2) 67 people in total applied for retirement in 2012.

3. Protection of employees' safety:

- (1) Insure all employees with an "Employer's Liability Insurance" so that employees can be protected while carrying out duties. The premium is entirely covered by the Bank.
- (2) The Bank has enacted and notified employees of safety maintenance operating standards and implementation guidelines. All units have been requested to strengthen safety measures and hold security meeting and employee self-defense drills. The Bank is committed to maintain employee vigilance and prevent brigandage, obstruction, and sabotage.
- (3) Emergency and safety guidelines are issued to each of the Bank's divisions. Employees take part in drills regularly to increase their ability to protect themselves during burglaries, robberies, protests and other emergencies.
- (4) The Bank has each of its divisions well-guarded by security professionals from outside firms, who receive job-related training periodically to improve their skills.
- (5) All cash transporting and replenishing operations outside of branches are outsourced to security companies to reduce operational risks.
- (6) Following the country's fire safety law, each division of the Bank is responsible for planning fire escape routes and maintaining firefighting equipment to prevent injuries during a fire.
- (7) Following the country's labor health and safety regulations, the Bank distributes health and safety guidelines to each division to protect the employees' wellbeing.

4. Employer-employee negotiations:

The Bank has organized regular employee-management meetings since July 28, 1999 in accordance with Chang Hwa Bank's Guidelines for Employee-Management Meetings. In the meetings, the management and the employees will jointly decide on proposals and negotiate. The Bank's employee-management relationship is stable, thanks to communication in employee-management meetings.

5. Employees' rights and responsibilities:

The Bank has issued a "rights and responsibilities" handbook to employees; Policies on hiring, work hours, evaluations, wages and benefits shall be bound to the content of the handbook.

b. Losses suffered due to employer-employee disputes during the latest year and up to the date of annual report publication, disclosure of estimated contingent losses from now on and future disputes, and response measures
None.

六、重要契約

F. Important Contract

契約性質 Contract Title	當事人 Contract Firm	契約起訖日期 Period	主要内容 Contents	限制條款 Restriction Terms
委外契約 (資料委外處理) Outsourced data processing	雍興實業股份有限公司 Yung Hsing Ent. Co., Ltd.	101.06.01 ~ 102.05.31 June 1, 2012 to May 31, 2013	信用卡帳單列印、裝封及郵寄處理作業 Printing, enveloping and mailing of credit card statements	保密條款 Terms of Confidentiality
		101.08.28~102.08.27 August 28, 2012 to August 27, 2013	基金通知單及對帳單列印郵寄作業 Printing and mailing mutual fund notification and statement	
委外契約 (自動櫃員機換補鈔及排障服務契約) Contract for troubleshooting ATMs, including replenishing cash	台灣保全股份有限公司 Taiwan Security Co.,Ltd. 聯安服務股份有限公司 Lien-An Service Co.,Ltd.	101.12.16~102.12.15 December 16, 2012 to December 15, 2013	委託辦理行外自動櫃員機之換補鈔及排障作業 Troubleshooting ATMs off the bank's premises and replenishing cash	
委外契約 (遞送票據服務書) Commissioning of an express delivery company to ship notes	中華快遞股份有限公司 CHUNG HWA Express Corp.	101.12.10 ~ 102.12.9 December 10, 2012 to December 9, 2013	委託辦理票據及相關公文之快遞服務 Commissioning of an express delivery company to ship notes and documents	
委外契約 (委外辦理不良債權標售) Outsourcing contract	台灣金融資產服務股份有限公司 Taiwan Financial Asset Service Corporation	101.12.28 ~ 102.12.31 December 28, 2012 to December 31, 2013	委託辦理不良債權公開標售相關作業、行銷管理服務與不良債權標售之交割服務 Entrusted to handle the sale by public tender of non-performing loans related operations, marketing, management services and auction of non-performing loans and settlement services	
電腦建置合約 (授信文件影像管理系統轉換建置案) Installment Contract of computer (loan image documentations management system transformation project)	和訊股份有限公司 Harmonation Inc.	101.10.27 ~ 保固期滿 October 27, 2012 to end of warranty period	更新整合性影像服務平臺，以提升系統之功能及穩定性 Upgrade and integrate the image platform to enhance overall system performance and stability	
技術合作契約 BS10012 個人資訊管理制度 (PIMS) 專案 Technical cooperation Contract (BS10012 personal information management system)	勤業眾信聯合會計師事務所 Deloitte & Touche	101.8.4 ~ 保固期滿 August 4, 2012 to end of warranty period	設立個人資訊管理制度以配合新個資法 Establish and maintain the PIMS in compliance with Personal Information Protection Act	
授權發卡契約 Contract for issuing credit card with EasyCard function	悠遊卡股份有限公司 EasyCard Corporation	100.10.01~104.06.30 October 1, 2011 to June 30, 2015	授權發行具悠遊卡功能之電子卡片 Authorizing to issue e-card with EasyCard function	
動產租賃契約 (電信系統升級暨全行語音網路節費建置案) Movable property leasing contract (upgrade of telecom system and bank-wide voice network savings implementation project)	中華電信(股)公司 企業客戶分公司 Chunghwa Telecom Co., Ltd. Enterprise Business Service Department. Enterprise Business Group.	99.09.01~105.12.31 September 1, 2010 to December 31, 2016	汰換全行(含客服中心)交換機電信系統設備、語音網路節費服務及全行理財專員、催收人員專用錄音系統 Replacement of bank-wide (including call center) switches and telecom system equipment, voice network savings services and bank-wide voice recording systems for wealth management consultants and collection personnel	

七、最近年度依金融資產證券化條例或不動產證券化條例申請核准辦理之證券化商品類型及相關資訊

無。

G. Securitization Commodities and Their Relevant Information Launched in Accordance with Financial Asset Securitization Act or the Real Estate Securitization Act, and with Approval of the Competent Authority

None.

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Financial Status

一、最近五年度簡明資產負債表及綜合損益表

A. Brief Balance Sheets and Comprehensive Income Statements of Recent Five Years

(一) 簡明資產負債表及損益表—我國財務會計準則

a. Brief Balance Sheets and Income Statements under Accounting Principles Generally Accepted in the Republic of China (ROC GAAP)

1. 簡明資產負債表：

Brief Balance Sheets:

單位：新臺幣千元 Unit: NT\$ 1,000

項目 Items	年度 FY	最近五年度財務資料 Financial Information of Recent Five Years				
		101年度 2012	100年度 2011	99年度 2010	98年度 2009	97年度 2008
現金及約當現金、存放央行及拆借銀行同業 Cash, Cash Equivalents, Due from Central Bank and Call Loans to Banks		143,591,508	132,616,605	122,421,388	117,273,902	114,438,620
公平價值變動列入損益之金融資產淨額 Financial Instruments at FVTPL, net		35,613,670	25,020,162	19,303,952	13,543,837	14,839,363
附買回票券及債券投資 Bonds and Securities Purchased under Resell Agreements		0	0	0	49,549	1,113,614
備供出售金融資產淨額 Available-For-Sale Financial Assets, net		63,427,594	57,579,949	44,084,734	30,297,240	32,381,982
貼現及放款淨額 Loans, net		1,129,128,128	1,122,738,843	1,046,553,781	1,011,067,871	978,028,617
應收款項淨額 Receivables, net		18,020,960	19,604,067	23,568,205	11,187,747	15,049,058
持有至到期日之金融資產淨額 Held-To-Maturity Financial Assets, net		170,696,300	180,376,569	193,424,963	230,295,526	174,255,975
採權益法之股權投資淨額 Investment Accounted For Using Equity Method, net		465,745	390,890	227,616	146,291	119,106
固定資產淨額(註1) Fixed Assets, net (Note 1)		23,930,249	23,506,806	23,777,557	24,242,714	24,800,231
無形資產淨額 Intangible Assets, net		86,991	62,074	56,504	39,547	52,453
其他金融資產淨額 Other Financial Assets, net		8,048,820	12,943,157	16,027,510	20,502,139	21,100,272
其他資產淨額 Other Assets, net		17,091,116	14,668,680	13,723,254	16,820,005	20,753,218
資產總額 Total Assets		1,610,101,081	1,589,507,802	1,503,169,464	1,475,466,368	1,396,932,509
央行及銀行同業存款 Due to Central Bank and Banks		100,530,198	112,053,512	95,108,981	120,437,915	107,683,370
存款及匯款 Deposits and Remittances		1,316,727,161	1,288,795,742	1,240,178,989	1,211,599,406	1,115,608,800
公平價值變動列入損益之金融負債 Financial Liabilities at FVTPL, net		1,912,629	2,035,814	4,489,980	821,612	1,019,663
附買回票券及債券負債 Bonds and Securities Sold Under Repurchase Agreements		5,629,554	10,726,892	13,636,714	5,419,388	16,798,494
央行及同業融資、應付金融債券 Financing from Central Bank and Banks, Bank notes		38,451,937	38,496,086	28,493,150	23,473,942	36,568,059
特別股負債 Preferred Liability		-	-	-	-	-
應計退休金負債 Accrued Pension Liabilities		767,223	452,697	288,415	2,473,876	2,503,996
其他金融負債 Other Financial Liabilities		1,364,673	1,676,663	1,170,845	441,663	503,753
其他負債 Other Liabilities		40,908,801	39,592,440	33,218,323	29,781,281	35,641,234
負債總額 Total Liabilities		1,506,292,176	1,493,829,846	1,416,585,397	1,394,449,083	1,316,327,369
	分配前 Before Distribution					
	分配後(註4) After Distribution (Note 4)	1,507,016,387	1,495,183,512	1,418,324,050	1,396,311,926	1,320,053,055
股本 Capital		72,421,114	67,683,284 (註3)(Note3)	62,094,756 (註2)(Note 2)	62,094,756	62,094,756
資本公積 Capital Surplus		0	0	0	0	0
保留盈餘 Retained Earnings		20,888,598	18,509,344	16,552,478	10,588,769	11,225,557
	分配前 Before Distribution					
	分配後(註4) After Distribution (Note 4)	15,094,909	12,417,848	9,225,297	8,725,926	7,499,871
金融商品之未實現損益 Unrealized Gain or Loss on Financial Instruments		(12,937)	(766,871)	(174,109)	28,011	(1,067,069)
累積換算調整數 Cumulative Translation Adjustments		(60,115)	45,884	52,779	226,445	233,975
股東權益其他項目 Other Items in Shareholders' Equity		10,572,245	10,206,315	8,058,163	8,079,304	8,117,921
股東權益總額 Total Shareholders' Equity		103,808,905	95,677,956	86,584,067	81,017,285	80,605,140
	分配前 Before Distribution					
	分配後(註4) After Distribution (Note 4)	103,084,694	94,324,290	84,845,414	79,154,442	76,879,454

註1：101年2月24日重估增值為672,083千元。

Note 1: The revaluation increment on February 24, 2012 is NT\$672,083,000.

註2：99年分派後股本為67,683,284千元。

Note 2: The capital post-distributed in 2010 amounted to NT\$67,683,284,000.

註3：100年度分派後股本為72,421,114千元。

Note 3: The capital post-distributed in 2011 amounted to NT\$72,421,114,000.

註4：101年度分派尚未經102年股東常會承認。

Note 4: The earning distribution for year 2012 hasn't been approved by the 2013 General Shareholders' Meeting.

2. 簡明損益表：

Brief Income Statements:

單位：新臺幣千元 Unit: NT\$ 1,000

項目 Items	年度 FY	最近五年度財務資料 Financial Information of Recent Five Years				
		101年度 2012	100年度 2011	99年度 2010	98年度 2009	97年度 2008
利息淨收益 Net Interest Income		15,869,725	16,638,925	14,041,645	12,304,753	18,331,808
利息以外淨收益 Net Income Other Than Interest Income		9,111,933	9,965,448	14,444,682	10,341,942	7,535,993
放款呆帳費用 Bad Debt Expense		1,645,871	3,225,183	4,749,980	5,285,784	6,902,098
營業費用 Operating Expenses		13,126,982	12,810,050	12,670,763	11,643,496	11,897,455
繼續營業部門稅前損益 Income Before Income Tax of Continued Operations		10,208,805	10,569,140	11,065,584	5,717,415	7,068,248
繼續營業部門稅後損益 Income After Income Tax of Continued Operations		8,470,750	9,042,355	7,826,552	3,088,898	4,853,196
停業部門損益(稅後淨額) Gain(Loss) from Discontinued Operations		-	-	-	-	-
非常損益(稅後淨額) Extraordinary Gain or Loss		-	-	-	-	-
會計原則變動之累積影響數(稅後淨額) Cumulative Effect of Changes in Accounting Principles		-	-	-	-	-
本期損益 Net Income		8,470,750	9,042,355	7,826,552	3,088,898	4,853,196
每股盈餘(元) EPS(NT\$)		1.16	1.24	1.15	0.50	0.78

3. 會計師姓名及查核意見：

CPA-Auditor of the Financial Report:

項目 Items	年度 FY	101年 2012	100年 2011	99年 2010	98年 2009	97年 2008
簽證會計師 CPA-Auditor		龔則立、劉水恩 Jerry Gung, Walter Liu	蔡宏祥、劉水恩 Hung-Hsiang Tsai, Walter Liu		蔡宏祥、翁榮隨 Hung-Hsiang Tsai, Long-Swei Won	
查核意見 Independent Auditors' Opinion		標準式無保留意見 Standard unqualified opinions.				修正式無保留意見 Modified unqualified opinions.

4. 合併簡明資產負債表：

Consolidated Brief Balance Sheets of Recent Five Years:

單位：新臺幣千元 Unit: NT\$ 1,000

項目 Items	年度 FY	最近五年度財務資料 Financial Information of Recent Five Years				
		101年度 2012	100年度 2011	99年度 2010	98年度 2009	97年度 2008
現金及約當現金、存放央行及拆借銀行同業 Cash, Cash Equivalents, Due from Central Bank and Call Loans to Banks		143,591,518	132,616,615	122,421,398	117,273,912	114,438,630
公平價值變動列入損益之金融資產淨額 Financial Instruments at FVTPL, net		35,613,670	25,020,162	19,303,952	13,543,837	14,839,363
附買回票券及債券投資 Bonds and Securities Purchased Under Resell Agreements		0	0	0	49,549	1,113,614
備供出售金融資產淨額 Available-For-Sale Financial Assets, net		63,427,594	57,579,949	44,084,734	30,297,240	32,381,982
貼現及放款淨額 Loans, net		1,129,128,128	1,122,738,843	1,046,553,781	1,011,067,871	978,028,617
應收款項淨額 Receivables, net		17,986,233	19,594,840	23,579,410	11,189,518	15,048,123
持有至到期日之金融資產淨額 Held-To-Maturity Financial Assets, net		170,696,300	180,376,569	193,424,963	230,295,526	174,255,975
採權益法之股權投資淨額 Investment Accounted For Using Equity Method, net		-	-	-	-	-
固定資產淨額(註1) Fixed Assets, net (Note 1)		23,932,997	23,507,734	23,778,524	24,244,012	24,801,998
無形資產淨額 Intangible Assets, net		86,991	62,074	56,504	39,547	52,453
其他金融資產淨額 Other Financial Assets, net		8,048,820	12,943,157	16,027,510	20,502,139	21,100,272
其他資產淨額 Other Assets, net		17,101,707	14,677,570	13,727,209	16,823,772	20,754,967
資產總額 Total Assets		1,609,613,958	1,589,117,513	1,502,957,985	1,475,326,923	1,396,815,994
央行及銀行同業存款 Due to Central Bank and Banks		100,530,198	112,053,512	95,108,981	120,437,915	107,683,370
存款及匯款 Deposits and Remittances		1,316,088,990	1,288,280,725	1,239,867,993	1,211,386,820	1,115,545,305
公平價值變動列入損益之金融負債 Financial Liabilities at FVTPL, net		1,912,629	2,035,814	4,489,980	821,612	1,019,663
附買回票券及債券負債 Bonds and Securities Sold Under Repurchase Agreements		5,629,554	10,726,892	13,636,714	5,419,388	16,685,563
應付金融債券 Bank Notes		38,451,937	38,496,086	28,493,150	23,473,942	36,568,059
特別股負債 Preferred Liability		-	-	-	-	-
應計退休金負債 Accrued Pension Liabilities		767,223	452,697	288,415	2,473,876	2,503,996
其他金融負債 Other Financial Liabilities		1,364,673	1,676,663	1,170,845	441,663	503,753
其他負債 Other Liabilities		41,059,849	39,717,168	33,317,840	29,854,422	35,701,145
負債總額 Total Liabilities		1,505,805,053	1,493,439,557	1,416,373,918	1,394,309,638	1,316,210,854
	分配前 Before Distribution					
	分配後(註4) After Distribution (Note 4)	1,506,529,264	1,494,793,223	1,418,112,571	1,396,172,481	1,319,936,540
股本 Capital		72,421,114	67,683,284 (註3)(Note 3)	62,094,756 (註2)(Note 2)	62,094,756	62,094,756
資本公積 Capital Surplus		-	-	-	-	-
保留盈餘 Retained Earnings		20,888,598	18,509,344	16,552,478	10,588,769	11,225,557
	分配前 Before Distribution					
	分配後(註4) After Distribution (Note 4)	15,094,909	12,417,848	9,225,297	8,725,926	7,499,871
金融商品之未實現損益 Unrealized Gain or Loss on Financial Instruments		(12,937)	(766,871)	(174,109)	28,011	(1,067,069)
累積換算調整數 Cumulative Translation Adjustments		(60,115)	45,884	52,779	226,445	233,975
股東權益其他項目 Other Items in Shareholders' Equity		10,572,245	10,206,315	8,058,163	8,079,304	8,117,921
股東權益總額 Total Shareholders' Equity		103,808,905	95,677,956	86,584,067	81,017,285	80,605,140
	分配前 Before Distribution					
	分配後(註4) After Distribution (Note 4)	103,084,694	94,324,290	84,845,414	79,154,442	76,879,454

註1：101年2月24日重估增值為672,083千元。

Note 1: The revaluation increment on February 24, 2012 is NT\$672,083,000.

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Note 2: The capital post-distributed in 2010 amounted to NT\$67,683,284,000.

註3：100年度分派後股本為72,421,114千元。

Note 3: The capital post-distributed in 2011 amounted to NT\$72,421,114,000.

註4：101年度分派尚未經102年股東常會承認。

Note 4: The earning distribution for year 2012 hasn't been approved by the 2013 General Shareholders' Meeting.

5. 合併簡明損益表：

Consolidated Brief Income Statements of Recent Five Years:

單位：新臺幣千元 Unit: NT\$ 1,000

項目 Items	年度 FY	最近五年度財務資料 Financial Information of Recent Five Years				
		101年度 2012	100年度 2011	99年度 2010	98年度 2009	97年度 2008
利息淨收益 Net Interest Income		15,872,318	16,640,370	14,042,481	12,305,478	18,334,424
利息以外淨收益 Net Income Other than Interest		9,281,643	10,099,507	14,542,163	10,423,543	7,611,285
放款呆帳費用 Bad Debt Expense		1,645,871	3,225,183	4,749,980	5,285,784	6,902,098
營業費用 Operating Expenses		13,233,310	12,889,425	12,734,446	11,689,876	11,945,105
繼續營業部門稅前損益 Income Before Income Tax of Continued Operations		10,274,780	10,625,269	11,100,218	5,753,361	7,098,506
繼續營業部門稅後損益 Income After Income Tax of Continued Operations		8,470,750	9,042,355	7,826,552	3,088,898	4,853,196
停業部門損益(稅後淨額) Gain(Loss) from Discontinued Operations		-	-	-	-	-
非常損益(稅後淨額) Extraordinary Gain or Loss		-	-	-	-	-
會計原則變動之累積影響數(稅後淨額) Cumulative Effect of Changes in Accounting Principles		-	-	-	-	-
本期損益 Net Income		8,470,750	9,042,355	7,826,552	3,088,898	4,853,196
每股盈餘(元) EPS(NT\$)		1.16	1.24	1.15	0.50	0.78

6. 合併財務報表簽證會計師姓名及查核意見：

CPA-Auditor of the Consolidated Financial Report:

項目 Items	年度 FY	101年 2012	100年 2011	99年 2010	98年 2009	97年 2008
簽證會計師 CPA-Auditor		龔則立、劉水恩 Jerry Gung, Walter Liu	蔡宏祥、劉水恩 Hung-Hsiang Tsai, Walter Liu		蔡宏祥、翁榮隨 Hung-Hsiang Tsai, Long-Swei Won	
查核意見 Independent Auditors' Opinion		標準式無保留意見 Standard unqualified opinions.				修正式無保留意見 Modified unqualified opinions.

(二)簡明資產負債表及綜合損益表資料

b. Brief Balance Sheets and Comprehensive Income Statements

1. 簡明資產負債表：

Brief Balance Sheets:

單位：新臺幣千元 Unit: NT\$ 1,000

項目 Items	年度 FY	當年度截至102年3月31日財務資料(註1) As of March 31, 2013 (Note 1)
現金及約當現金、存放央行及拆借銀行同業 Cash, Cash Equivalents, Due from Central Bank and Call Loans to Banks		141,489,928
透過損益按公允價值衡量之金融資產 Financial Assets Measured at FVTPL		37,696,858
備供出售金融資產 Available-For-Sale Financial Assets		52,551,730
避險之衍生金融資產 Derivative Financial Assets for Hedging		94,314
附買回票券及債券投資 Bonds and Securities Purchased under Resell Agreements		0
應收款項-淨額 Receivables, net		14,258,585
當期所得稅資產 Income Tax Assets		526,761
待出售資產-淨額 Available for Sale Financial Assets, net		0
貼現及放款-淨額 Loans, net		1,126,033,491
持有至到期日金融資產 Held-To-Maturity Financial Assets		186,764,462
採用權益法之投資-淨額 Investments Accounted For Using Equity Method		0
受限制資產 Restricted Assets		0
其他金融資產-淨額 Other Financial Assets, net		13,256,082
不動產及設備-淨額 Real Estate and Equipment, net		24,109,822
投資性不動產-淨額 Investment in Real Estate, net		10,823,891
無形資產-淨額 Intangible Assets, net		84,918
遞延所得稅資產-淨額 Deferred Income Tax Assets, net		4,189,333
其他資產 Other Assets		2,027,670
資產總額 Total Assets		1,613,907,845
央行及銀行同業存款 Due to Central Bank and Banks		101,513,903
央行及同業融資 Financing from Central Bank and Banks		0
透過損益按公允價值衡量之金融負債 Financial Liabilities Measured at FVTPL		2,548,646
避險之衍生金融負債 Derivative Financial Liability for Hedging		0
附買回票券及債券負債 Bonds and Securities Sold Under Repurchase Agreements		6,228,731
應付款項 Payables		31,768,473
當期所得稅負債 Income Tax Liabilities		276,951
與待出售資產直接相關之負債 Liabilities Related to Assets Classified as Held for Sale		0
存款及匯款 Deposits and Remittances		1,312,604,835
應付債券 Bonds Payable		38,441,365
特別股負債 Preferred Liability		0
其他金融負債 Other Financial Liabilities		1,804,066
負債準備 Reserve for Liabilities		3,614,090
遞延所得稅負債 Deferred Income Tax Liabilities		6,216,070
其他負債 Other Liabilities		1,728,113
負債總額 Total Liabilities	分配前 Before Distribution 分配後(註2) After Distribution(Note 2)	1,506,745,243 1,507,469,454
歸屬於母公司業主之權益 Equity Attributable to Owners of The Parent Company		107,162,602
股本 Capital		72,421,114
資本公積 Capital Surplus		0
保留盈餘 Retained Earnings	分配前 Before Distribution 分配後(註2) After Distribution(Note 2)	34,772,737 28,979,048
其他權益 Other Equities		(31,249)
庫藏股票 Treasury Stock		0
非控制權益 Non-controlling Interests		0
權益總額 Total Shareholders' Equity	分配前 Before Distribution 分配後(註2) After Distribution(Note 2)	107,162,602 106,438,391

註1：102年第一季合併財務報告經會計師核閱。

Note 1: Consolidated statement in Q1 2013 has been audited by CPA-Auditor.

註2：101年度分派尚未經102年股東常會承認。

Note 2: The earning distribution for year 2012 hasn't been approved by the 2013 General Shareholders' Meeting.

2. 簡明綜合損益表：

Brief Statements of Comprehensive Income:

單位：新臺幣千元 Unit: NT\$ 1,000

項目 Items	年度 FY	當年度截至102年3月31日財務資料(註) As of March 31, 2013 (Note)
利息收入 Interest Income		6,578,752
減:利息費用 Interest Expense		(2,470,653)
利息淨收益 Net Interest Income		4,108,099
利息以外淨收益 Net Income Other Than Interest Income		1,547,351
淨收益 Net Income		5,655,450
呆帳費用及保證責任準備提存 Bad Debt Expense & Provision Reserve Guarantee		474,157
營業費用 Operating Expenses		(3,305,437)
繼續營業單位稅前淨利 Income Before Income Tax of Continued Operations		2,824,170
所得稅(費用)利益 Income Tax (Expense) Benefit		(474,951)
繼續營業單位本期淨利 Net Income of Continued Operations		2,349,219
停業單位損益 Gain(Loss) from Discontinued Operations		0
本期淨利(淨損) Net Income (Loss)		2,349,219
本期其他綜合損益(稅後淨額) Other Comprehensive Income		(76,563)
本期綜合損益總額 Total Comprehensive Income		2,272,656
淨利歸屬於母公司業主 Net Income Attributed to Owners of The Parent Company.		2,349,219
淨利歸屬於非控制權益 Net Income Attributed to Non-controlling Interests		0
綜合損益總額淨利歸屬於母公司業主 Total Comprehensive Net Income Attributed to Owners of The Parent Company.		2,272,656
綜合損益總額歸屬於非控制權益 Total Comprehensive Income Attributed to Non-controlling Interests		0
每股盈餘 EPS(NT\$)		0.32

註：102年第一季合併財務報告經會計師核閱。

Note : Consolidated statement in Q1 2013 has been audited by CPA-Auditor.

(三)各項關鍵績效指標

c. Key Performance Indicator

項目 Items	年度 FY	101年度 2012	100年度 2011	99年度 2010	98年度 2009	97年度 2008
資產報酬率(%) Return on Asset (ROA) (%)		0.53	0.58	0.53	0.22	0.36
股東權益報酬率(%) Return on Shareholder's Equity Ratio (ROE) (%)		8.49	9.92	9.34	3.82	5.98
資本適足率(%) Capital Adequacy Ratio(%)		11.52	11.54	10.74	10.83	10.61
逾放比率(%) Overdue Ratio (%)		0.33	0.37	0.54	1.23	1.67

二、最近五年度財務分析

B. Financial Analysis of Recent Five Years

(一)財務分析—我國財務會計準則

a. Financial Analysis under ROC GAAP

1. 財務分析：

Financial Analysis:

單位：新臺幣千元 Unit: NT\$ 1,000

分析項目(註) Items (Note)	年度 FY	最近五年度財務分析 Financial Information of Recent Five Years				
		101年 2012	100年 2011	99年 2010	98年 2009	97年 2008
經營能力 Operating Ability	存放比率(%) Ratio of Loans to Deposits	88.82	88.31	84.61	82.41	89.85
	逾放比率(%) Ratio of Overdue	0.33	0.37	0.54	1.23	1.67
	利息支出占年平均存款餘額比率(%) Ratio of Interest Cost to Annual Average Deposits	0.71	0.64	0.54	0.76	1.58
	利息收入占年平均授信餘額比率(%) Ratio of Interest Income to Annual Average Loans Outstanding	1.97	1.87	1.76	1.94	3.39
	總資產週轉率(次) Total Assets Turnover (Times)	0.02	0.02	0.02	0.02	0.02
	員工平均收益額 Average Operation Revenue Per Employee (NT\$1,000)	3,861	4,143	4,432	3,489	3,962
	員工平均獲利額 Average Profit Per Employee (NT\$1,000)	1,309	1,408	1,218	476	743
獲利能力 Profitability	第一類資本報酬率(%) Return on Tier I Capital	11.21	12.58	14.72	8.14	10.22
	資產報酬率(%) Return on Assets	0.53	0.58	0.53	0.22	0.36
	股東權益報酬率(%) Return on Shareholders' Equity	8.49	9.92	9.34	3.82	5.98
	純益率(%) Ratio of Net Income	33.91	33.99	27.47	13.64	18.76
	每股盈餘(元) Earning Per Share (NT\$)	1.16	1.24	1.15	0.50	0.78
財務結構 Financial Structure	負債占總資產比率 Ratio of Liabilities to Assets	93.54	93.97	94.21	94.47	94.19
	固定資產占股東權益比率 Ratio of Fix Assets to Shareholders' Equity	23.05	24.57	27.46	29.92	30.77
成長率 Growth Rate	資產成長率(%) Ratio of Asset Growth	1.30	5.74	1.88	5.62	6.50
	獲利成長率(%) Ratio of Profit Growth	(3.41)	(4.49)	93.54	(19.11)	(42.20)
現金流量 Cash Flow	現金流量比率 Ratio of Cash Flow	(0.91)	11.90	3.51	10.26	8.22
	現金流量允當比率 Ratio of Cash Flow Adequacy	218.70	208.91	282.92	392.21	507.26
	現金流量滿足率 Ratio of Cash Flow for Operating to Cash Flow from Investing	5.29	(23.84)	(31.19)	(11.29)	(8.39)
流動準備比率(%) Ratio of Liquidity Reserve	18.16	17.11	20.86	24.08	19.55	
利害關係人擔保授信總餘額 Related Party Secured Loan	45,253,016	42,453,377	41,032,817	11,674,329	7,943,478	
利害關係人擔保授信總餘額占授信總餘額之比率(%) Ratio of Related Party Secured Loan of Total Loan	3.74	3.51	3.60	1.07	0.76	
營運規模 Operating Scale	資產市占率(%) Market Share of Assets	4.50	4.63	4.67	4.85	4.87
	淨值市占率(%) Market Share of Net Worth	4.30	4.35	4.31	4.32	4.61
	存款市占率(%) Market Share of Deposits	4.54	4.61	4.58	4.73	4.71
	放款市占率(%) Market Share of Loans	4.99	5.09	5.14	5.26	5.06
請說明最近二年各項財務比率變動原因。 Reasons for changes of financial ratios for the last two years. 因本行本(101)年度營業活動為淨現金流出，致相關現金流量比率變動達20%以上。 Cash flow ratio changed over 20% because of the Bank's net cash outflow from operating activities on 2012.						

註：

1. 經營能力：

- (1) 存放比率 = 放款總額 / 存款總額
- (2) 逾放比率 = 逾期放款總額 / 放款總額
- (3) 利息支出占年平均存款餘額比率 = 利息支出總額 / 年平均存款餘額。
- (4) 利息收入占年平均授信餘額比率 = 利息收入總額 / 年平均授信餘額。
- (5) 總資產週轉率 = 淨收益 / 資產總額。
- (6) 員工平均收益額 = 淨收益 / 員工總人數。
- (7) 員工平均獲利額 = 稅後純益 / 員工總人數。

2. 獲利能力：

- (1) 第一類資本報酬率 = 稅前損益 / 平均第一類資本總額。
- (2) 資產報酬率 = 稅後損益 / 平均資產總額。
- (3) 股東權益報酬率 = 稅後損益 / 平均股東權益淨額。
- (4) 純益率 = 稅後損益 / 淨收益。
- (5) 每股盈餘 = (稅後淨利 - 特別股股利) / 加權平均已發行股數。

3. 財務結構：

- (1) 負債占資產比率 = 負債總額 / 資產總額。
- (2) 固定資產占淨值比率 = 固定資產淨額 / 股東權益淨額。

4. 成長率：

- (1) 資產成長率 = (當年度資產總額 - 前一年度資產總額) / 前一年度資產總額。
- (2) 獲利成長率 = (當年度稅前損益 - 前一年度稅前損益) / 前一年度稅前損益。

5. 現金流量：

- (1) 現金流量比率 = 營業活動淨現金流量 / (銀行暨同業拆借及透支 + 應付商業本票 + 公平價值變動列入損益之金融負債 + 附買回票券及債券負債 + 到期日在一年以內之應付款項)。
- (2) 淨現金流量允當比率 = 最近五年度營業活動淨現金流量 / 最近五年度 (資本支出 + 現金股利)。
- (3) 現金流量滿足率 = 營業活動淨現金流量 / 投資活動淨現金流量。

6. 流動準備比率 = 中央銀行規定流動資產 / 應提流動準備之各項負債。

7. 營運規模：

- (1) 資產市占率 = 資產總額 / 可辦理存放款業務之全體金融機構資產總額。
- (2) 淨值市占率 = 淨值 / 可辦理存放款業務之全體金融機構淨值總額。
- (3) 存款市占率 = 存款總額 / 可辦理存放款業務之全體金融機構存款總額。
- (4) 放款市占率 = 放款總額 / 可辦理存放款業務之全體金融機構放款總額。

Note :

1. Operating Ability:

- (1) Ratio of Loans to Deposits = Total Loans / Total Deposits
- (2) Ratio of Overdue = (Loans Overdue + Other Overdue) / Total Loans
- (3) Ratio of Interest Cost to Annual Average Deposits = Interest Cost / Annual Average Deposits
- (4) Ratio of Interest Income to Annual Average Loans Outstanding = Interest Income / Annual Average Loans Outstanding
- (5) Total Assets Turnover = Net Operating Revenue / Total Assets
- (6) Average Operation Revenue Per Employee = Net Operating Revenue / Number of Employees
- (7) Average Profit Per Employee = After-tax Income / Total Number of Employees

2. Profitability:

- (1) Return on Tier I Capital = Before-tax Earnings or Losses / Total Average Tier I Capital
- (2) Return On Assets = Net Income / Average of Total Assets
- (3) Return On Shareholders' Equity = Net income / Average of Total Shareholders' Equity
- (4) Ratio of Net Income = Net Income / Total Revenue
- (5) Earning Per Share = (Net Income - Preferred stock Dividend) / Average Weighted Outstanding Stock

3. Financial Structure:

- (1) Ratio of Liabilities to Assets = Liabilities / Total Assets
- (2) Ratio of Fix Assets to Shareholders' Equity = Fix Assets / Shareholders' Equity

4. Growth Rate:

- (1) Asset Growth Rate = (Total Assets of the Year - Total Assets of Previous Year) / Total Assets of Previous Year
- (2) Profit Growth Rate = (Before-tax Earnings or Losses of the Year - Before-tax Earnings or Losses of Previous Year) / Before-tax Earnings or Losses of Previous Year

5. Cash Flow:

- (1) Ratio of Cash Flow = Net cash flow from business activities / (call loans and overdrafts from banks + commercial paper payable + financial liabilities measured at fair value through profit or loss (FVTPL) + bonds and bills sold under repurchase agreements + current portion of payables)
- (2) Ratio of Cash Flow Adequacy = Net cash flow from business activities for the past five years / (capital expenditures + cash dividends) for the past five years
- (3) Ratio of Cash Flow for operating to cash flow from investing = Net cash flow from business activities / Net cash flow from investing activities

6. Liquidity Reserves Ratio = Liquid Assets Stipulated by CBC / Reserves Appropriated for various Types of Deposits

7. Operating Scale:

- (1) Market Share of Asset = Total Assets / Total Assets of the major financial institutions
- (2) Market Share of Net Worth = Net Worth / Total Assets of the major financial institutions
- (3) Market Share of Deposit = Total Deposits / Total Assets of the major financial institutions
- (4) Market Share of Loan = Total Loans / Total Assets of the major financial institutions

2. 資本適足性(註1)：

Adequacy of Capital (Note 1):

單位：新臺幣千元 Unit: NT\$ 1,000

分析項目(註2) Items(Note 2)	年度 FY	最近五年度資本適足率 Capital Adequacy Ratio of Recent Five Years				
		101年 2012	100年 2011	99年 2010	98年 2009	97年 2008
自有資本 Self-Owned Capital	普通股 Common Stocks	72,421,114	67,683,284	62,094,756	62,094,756	62,094,756
	永續非累積特別股 Non-cumulative Perpetual Preferred Stocks	0	0	0	0	0
	無到期日非累積次順位債券 Non-cumulative Subordinated Debts Without Maturity Dates	5,000,000	5,000,000	5,000,000	0	0
	預收股本 Advanced Receipts for Capital Stocks	0	0	0	0	0
	資本公積(固定資產增值公積除外) Capital Surplus (Apart from Fixed Asset Appreciation Surplus)	0	0	0	0	0
	法定盈餘公積 Legal Reserves	11,836,090	9,123,384	8,340,729	7,414,059	5,958,101
	特別盈餘公積 Special Reserve	241,692	241,692	0	0	0
	累積盈餘 Retained Earnings	8,810,816	9,144,268	8,211,750	3,174,709	5,267,456
	少數股權 Minority Interests	0	0	0	0	0
	股東權益其他項目 Others of Equity	(938,789)	(1,111,239)	(586,509)	(535,153)	(1,490,717)
	減：商譽 Goodwill	0	0	0	0	0
	減：出售不良債權未獲損失 Non-amortization of NPL Disposal Loss	0	0	0	0	0
	減：資本扣除項目 Others	(3,012,862)	(2,223,654)	(2,891,432)	(2,016,376)	(1,468,562)
	第一類資本合計 Total Tier I	94,358,061	87,857,735	80,169,294	70,131,995	70,361,034
	永續累積特別股 Perpetual Cumulative Preferred Stocks	0	0	0	0	0
	無到期日累積次順位債券 Cumulative Subordinated Debts without Maturity Dates	0	0	0	0	0
	固定資產增值公積 Fixed Asset Appreciation Surplus	11,011,800	10,339,717	8,058,163	8,079,304	8,117,921
	備供出售金融資產未實現利益之45% 45% of Unrealized Gain of Financial Assets in Available-for-sale	191,782	115,582	209,330	355,324	295,931
	可轉換債券 Convertible Bonds	0	0	0	0	0
	營業準備及備抵呆帳 Operating Reserve and Loan Loss Provision	0	0	0	1,136,342	3,845,340
	長期次順位債券 Long-term Subordinated Debts	19,340,000	24,010,000	18,680,000	23,016,667	18,950,000
	非永續特別股 Non-perpetual Preferred Stocks	0	0	0	0	0
	永續非累積特別股及無到期日非累積次順位債券合計超出第一類資本總額百分之十五者 The Aggregate of Non-cumulative Perpetual Preferred Stocks and Non-cumulative Subordinated Debts Without a Maturity Date Exceed 15% of Total Tier I Capital.	0	0	0	0	0
	減：資本扣除項目 Others	(2,270,454)	(2,219,088)	(2,044,642)	(2,016,376)	(1,468,562)
	第二類資本合計 Total Tier II	28,273,128	32,246,211	24,902,851	30,571,261	29,740,630
	短期次順位債券 Short-term Subordinated Debts	0	0	0	0	0
	非永續特別股 Non-perpetual Preferred Stocks	0	0	0	0	0
第三類資本合計 Total Tier III	0	0	0	0	0	
自有資本 Self-Owned Capital	122,631,189	120,103,946	105,072,145	100,703,256	100,101,664	
加權風險性資產總額 Total Weighted Risk Assets	標準法 Standardized Approach	1,021,263,260	998,250,438	931,504,640	879,511,528	897,892,981
	信用風險 Credit Risk					
	內部評等法 Internal Rating Based Approach					
	資產證券化 Securitization	249,337	264,823	871,575	842,699	359,280
	作業風險 Operational Risk					
	基本指標法 Basic Indicator Approach					
	標準法/選擇性標準法 Standardized Approach / Alternative Standardized Approach	35,279,000	35,044,538	37,994,375	40,931,575	41,443,950
市場風險 Market Risk						
標準法 Standardized Approach	7,331,175	7,651,638	8,040,838	8,211,450	4,074,075	
內部模型法 Internal Model Approach						
加權風險性資產總額 Total Risk-weighted Assets	1,064,122,772	1,041,211,437	978,411,428	929,497,252	943,770,286	
資本適足率 Capital Adequacy Ratio	11.52%	11.54%	10.74%	10.83%	10.61%	
第一類資本占風險性資產之比率 Tier I Capital to Risk Assets Ratio	8.87%	8.44%	8.19%	7.55%	7.46%	
第二類資本占風險性資產之比率 Tier II Capital to Risk Assets Ratio	2.66%	3.10%	2.55%	3.28%	3.15%	
第三類資本占風險性資產之比率 Tier III Capital to Risk Assets Ratio						
普通股股本占總資產比率 COE to Total Assets Ratio	4.5%	4.26%	4.13%	4.21%	4.45%	

註1：本表自有資本及加權風險性資產總額係依「銀行資本適足性及資本等級管理辦法」及「銀行自有資本與風險性資產之計算方法說明及表格」之規定填列。

Note1: The definition of Self-Owned Capital and Risk Weighted Assets hereby are in compliance with the "Regulations Governing the Capital Adequacy Ratio and Capital Category of Banks" and "Methods for calculation the Self-Owned Capital and Risk-Weighted Assets of Banks."

- 註2：
1. 自有資本 = 第一類資本 + 第二類資本 + 第三類資本。
 2. 加權風險性資產總額 = 信用風險加權風險性資產 + (作業風險 + 市場風險) 之資本計提 × 12.5。
 3. 資本適足率 = 自有資本 / 加權風險性資產總額。
 4. 第一類資本占風險性資產之比率 = 第一類資本 / 加權風險性資產總額。
 5. 第二類資本占風險性資產之比率 = 第二類資本 / 加權風險性資產總額。
 6. 第三類資本占風險性資產之比率 = 第三類資本 / 加權風險性資產總額。
 7. 普通股股本占總資產比率 = 普通股股本 / 總資產。

- Note2:
- (1) Self-Owned Capital Base = Tier I Capital + Tier II Capital + Tier III Capital
 - (2) Total Weighted Risk Asset = Credit Risk Weighted Risk Asset + (Operational Risk + Market Risk) Capital Requirement × 12.5
 - (3) Capital Adequacy Ratio = Self-Owned Capital Base / Total Risk Asset
 - (4) Ratio of Tier I Capital to Risk Asset = Tier I Capital / Total Risk Asset
 - (5) Ratio of Tier II Capital to Risk Asset = Tier II Capital / Total Risk Asset
 - (6) Ratio of Tier III Capital to Risk Asset = Tier III Capital / Total Risk Asset
 - (7) Ratio of Common Share Equity to Total Asset = Common Share Equity / Total Asset

3. 合併財務分析：

Consolidated Financial Analysis:

單位：新臺幣千元 Unit: NT\$ 1,000

分析項目(註) Items (Note)	年度 FY	最近五年度財務資料 Financial Information of Recent Five Years				
		101年 2012	100年 2011	99年 2010	98年 2009	97年 2008
經營能力 Operating Ability	存放比率(%) Ratio of Loans to Deposits	88.82	88.31	84.61	82.41	89.85
	逾放比率(%) Ratio of Overdue	0.33	0.37	0.54	1.23	1.67
	利息支出占年平均存款餘額比率(%) Ratio of Interest Cost to Annual Average Deposits	0.71	0.64	0.54	0.76	1.58
	利息收入占年平均授信餘額比率(%) Ratio of Interest Income to Annual Average Loans Outstanding	1.97	1.87	1.76	1.94	3.39
	總資產週轉率(次) Total Assets Turnover (Times)	0.02	0.02	0.02	0.02	0.02
	員工平均收益額 Average Operation Revenue Per Employee (NT\$1,000)	3,865	4,141	4,426	3,487	3,956
	員工平均獲利額 Average Profit Per Employee (NT\$1,000)	1,302	1,400	1,212	474	740
獲利能力 Profitability	第一類資本報酬率(%) Return on Tier I Capital	11.25	12.62	14.75	8.18	10.26
	資產報酬率(%) Return on Assets (ROA)	0.53	0.58	0.53	0.22	0.36
	股東權益報酬率(%) Return on Shareholders' Equity (ROE)	8.49	9.92	9.34	3.82	5.98
	純益率(%) Ratio of Net Income	33.68	33.82	27.38	13.59	18.71
	每股盈餘(元) Earning Per Share (NT\$)	1.16	1.24	1.15	0.50	0.78
財務結構 Financial Structure	負債占總資產比率 Ratio of Liabilities to Assets	93.54	93.97	94.21	94.47	94.19
	固定資產占股東權益比率 Ratio of Fix Assets to Shareholders' Equity	23.05	24.57	27.46	29.92	30.77
成長率 Growth Rate	資產成長率(%) Ratio of Asset Growth	1.29	5.73	1.87	5.62	6.50
	獲利成長率(%) Ratio of Profit Growth	(3.30)	(4.28)	92.93	(18.95)	(42.09)
現金流量 Cash Flow	現金流量比率 Ratio of Cash Flow	(0.81)	12.04	3.60	10.29	8.19
	現金流量允當比率 Ratio of Cash Flow Adequacy	221.28	210.72	281.14	389.78	503.66
	現金流量滿足率 Ratio of Cash Flow for Operating to Cash Flow from Investing	4.07	(24.14)	(32.01)	(11.33)	(8.36)
流動準備比率(%) Liquidity Reserve Ratio	18.16	17.11	20.86	24.08	19.55	
利害關係人擔保授信總餘額 Related Party Secured Loan	45,253,016	42,453,377	41,032,817	11,674,329	7,943,478	
利害關係人擔保授信總餘額占授信總餘額之比率(%) Ratio of Related Party Secured Loan of Total Loan	3.74	3.51	3.60	1.07	0.76	
營運規模 Operating Scale	資產市占率(%) Market Share of Assets	4.50	4.63	4.67	4.85	4.87
	淨值市占率(%) Market Share of Net Worth	4.30	4.35	4.31	4.32	4.61
	存款市占率(%) Market Share of Deposits	4.54	4.61	4.58	4.73	4.71
	放款市占率(%) Market Share of Loans	4.99	5.09	5.14	5.26	5.06
請說明最近二年各項財務比率變動原因。 Reasons for changes of financial ratios for the last two years. 因本行本(101)年度營業活動為淨現金流出，致相關現金流量比率變動達20%以上。 Cash flow ratio changed over 20% because of the Bank's net cash outflow from operating activities on 2012.						

註：計算公式如表1。

Note: Formulas used in calculations are the same as those of the foregoing table 1.

4. 合併資本適足性(註1)：

Consolidated Adequacy of Capital (Note 1):

單位：新臺幣千元 Unit: NTS 1,000

分析項目(註2) Items (Note 2)	年度 FY	最近五年度資本適足率 Capital Adequacy Ratio of Recent Five Years					
		101年度 2012	100年度 2011	99年度 2010	98年度 2009	97年度 2008	
自有資本 Self-Owned Capital	第一類資本 Tier I Capital	普通股 Common Stocks	72,421,114	67,683,284	62,094,756	62,094,756	62,094,756
		永續非累積特別股 Non-cumulative Perpetual Preferred Stocks	0		0	0	0
		無到期日非累積次順位債券 Non-cumulative Subordinated Debts Without Maturity Dates	5,000,000	5,000,000	50,000,000	0	0
		預收股本 Advanced Receipts for Capital Stocks	0	0	0	0	0
		資本公積(固定資產增值公積除外) Capital Surplus (Apart from Fixed Asset Appreciation Surplus)	0	0	0	0	0
		法定盈餘公積 Legal Reserves	11,836,090	9,123,384	8,340,729	7,414,059	5,958,101
		特別盈餘公積 Special Reserve	241,692	241,692	0	0	0
		累積盈餘 Retained Earnings	8,810,816	9,144,268	8,211,750	3,174,709	5,267,456
		少數股權 Minority Interests	0	0	0	0	0
		股東權益其他項目 Others of Equity	(938,789)	(1,111,239)	(586,509)	(535,153)	(1,490,717)
		減：商譽 Goodwill	0	0	0	0	0
		減：出售不良債權未攤銷損失 Non-amortization of NPL Disposal Loss	0	0	0	0	0
		減：資本扣除項目 Others	(2,779,989)	(2,028,209)	(2,777,624)	(1,943,231)	(1,409,009)
		第一類資本合計 Total Tier I	94,590,934	88,053,180	80,283,102	70,205,140	70,420,587
	第二類資本 Tier II Capital	永續累積特別股 Perpetual Cumulative Preferred Stocks	0	0	0	0	0
		無到期日累積次順位債券 Cumulative Subordinated Debts without Maturity Dates	0	0	0	0	0
		固定資產增值公積 Fixed Asset Appreciation Surplus	11,011,800	10,339,717	8,058,163	8,079,304	8,117,921
		備供出售金融資產未實現利益之45% 45% of Unrealized Gain of Financial Assets in Available-for-sale	191,782	115,582	209,330	355,324	295,931
		可轉換債券 Convertible Bonds	0	0	0	0	0
		營業準備及備抵呆帳 Operating Reserve and Loan Loss Provision	0	0	0	1,136,342	3,845,340
		長期次順位債券 Long-term Subordinated Debts	19,340,000	24,010,000	18,680,000	23,016,667	18,950,000
		非永續特別股 Non-perpetual Preferred Stocks	0	0	0	0	0
		永續非累積特別股及無到期日非累積次順位債券合計超出第一類資本總額百分之十五者 The Aggregate of Non-cumulative Perpetual Preferred Stocks and Non-cumulative Subordinated Debts Without a Maturity Date Exceed 15% of Total Tier I Capital	0	0	0	0	0
		減：資本扣除項目 Others	(2,037,581)	(2,023,643)	(1,930,834)	(1,943,231)	(1,409,009)
	第二類資本合計 Total Tier II	28,506,001	32,441,656	25,016,659	30,644,406	29,800,183	
	第三類資本 Tier III Capital	短期次順位債券 Short-term Subordinated Debts					
	非永續特別股 Non-perpetual Preferred Stocks						
第三類資本合計 Total Tier III							
自有資本 Self-Owned Capital		123,096,935	120,494,836	105,299,761	100,849,546	100,220,770	
加權風險性資產總額 Total Weighted Risk Assets	信用風險 Credit Risk	標準法 Standardized Approach	1,021,241,872	998,251,028	931,520,768	879,518,364	897,895,563
		內部評等法 Internal Rating Based Approach					
	資產證券化 Securitization	249,337	264,823	871,575	842,699	359,280	
	作業風險 Operational Risk	基本指標法 Basic Indicator Approach					
		標準法/選擇性標準法 Standardized Approach / Alternative Standardized Approach	35,279,000	35,044,538	37,994,375	40,931,575	41,443,950
市場風險 Market Risk	進階衡量法 Advanced Measurement Approach						
	標準法 Standardized Approach	7,331,175	7,651,638	8,040,838	8,211,450	4,074,075	
內部模型法 Internal Model Approach							
加權風險性資產總額 Total Risk-weighted Assets		1,064,101,384	1,041,212,027	978,427,556	929,504,088	943,772,868	
資本適足率 Capital Adequacy Ratio		11.57%	11.57%	10.76%	10.85%	10.62%	
第一類資本占風險性資產之比率 Tier I Capital to Risk Assets Ratio		8.89%	8.46%	8.21%	7.55%	7.46%	
第二類資本占風險性資產之比率 Tier II Capital to Risk Assets Ratio		2.68%	3.12%	2.56%	3.30%	3.16%	
第三類資本占風險性資產之比率 Tier III Capital to Risk Assets Ratio							
普通股股本占總資產比率 COE to Total Assets Ratio		4.50%	4.26%	4.13%	4.21%	4.45%	
請說明最近二期資本適足比率變動原因：無。 Reasons for changes of capital adequacy ratios for the last two years: None.							

註1：本表自有資本及加權風險性資產係依「銀行資本適足性及資本等級管理辦法」及「銀行自有資本與風險性資產之計算方法說明及表格」之規定填列。
註2：計算公式如上表2。

Note 1: The definition of Self-Owned Capital and Risk Weighted Assets hereby are in compliance with the "Regulations Governing the Capital Adequacy Ratio and Capital Category of Banks" and "Methods for calculation the Self-Owned Capital and Risk-Weighted Assets of Banks."
Note 2: Formulas used in calculations are the same as those of the foregoing table 2.

(二)財務分析

b. Financial Analysis

單位：新臺幣千元 Unit: NT\$ 1,000

Table with 3 columns: Analysis Item (Note 1), Fiscal Year, and Data as of March 31, 2013. Rows include Operating Ability, Profitability, Financial Structure, Growth Rate, Cash Flow, Liquidity Reserve, and Operating Scale.

註 1:

- 1. 經營能力: (1) 存放比率 = 放款總額 / 存款總額... (2) 逾期比率 = 逾期放款總額 / 放款總額... (3) 利息支出占年平均存款餘額比率 = 存款相關利息支出總額 / 年平均存款餘額... (4) 利息收入占年平均授信餘額比率 = 授信相關利息收入總額 / 年平均授信餘額... (5) 總資產週轉率 = 淨收益 / 平均資產總額... (6) 員工平均收益額 = 淨收益 / 員工總人數... (7) 員工平均獲利額 = 稅後純益 / 員工總人數... 2. 獲利能力: (1) 第一類資本報酬率 = 稅前損益 / 平均第一類資本淨額... (2) 資產報酬率 = 稅後損益 / 平均資產總額... (3) 權益報酬率 = 稅後損益 / 平均權益總額... (4) 純益率 = 稅後損益 / 淨收益... (5) 每股盈餘 = (歸屬於母公司業主之損益 - 特別股股利) / 加權平均已發行股數... 3. 財務結構: (1) 負債占總資產比率 = 負債總額 / 資產總額... (2) 不動產及設備占權益比率 = 不動產及設備淨額 / 權益淨額... 4. 成長率: (1) 資產成長率 = (當年度資產總額 - 前一年度資產總額) / 前一年度資產總額... (2) 獲利成長率 = (當年度稅前損益 - 前一年度稅前損益) / 前一年度稅前損益... 5. 現金流量: (1) 現金流量比率 = 營業活動淨現金流量 / (銀行暨同業拆借及透支 + 應付商業本票 + 透過損益按公允價值衡量之金融負債 + 附買回票券及債券負債 + 到期日在一年以內之應付款項)... (2) 淨現金流量允當比率 = 最近五年度營業活動淨現金流量 / 最近五年度(資本支出 + 現金股利)... (3) 現金流量滿足率 = 營業活動淨現金流量 / 投資活動淨現金流量... 6. 流動準備比率 = 中央銀行規定流動資產 / 應提流動準備之各項負債... 7. 營運規模: (1) 資產市占率 = 資產總額 / 可辦理存放款業務之全體金融機構資產總額... (2) 淨值市占率 = 淨值 / 可辦理存放款業務之全體金融機構淨值總額... (3) 存款市占率 = 存款總額 / 可辦理存放款業務之全體金融機構存款總額... (4) 放款市占率 = 放款總額 / 可辦理存放款業務之全體金融機構放款總額...

註2: 102年第一季合併財務報告經會計師核閱。

註3: 當年度截至102年2月28日資料。

Note 1:

- 1. Operating Ability: (1) Ratio of Loans to Deposits = Total Loans / Total Deposits... (2) Ratio of Overdue = (Loans Overdue + Other Overdue) / Total Loans... (3) Ratio of Interest Cost to Annual Average Deposits = Interest Cost Related to Deposits / Annual Average Deposits... (4) Ratio of Interest Income to Annual Average Loans Outstanding = Interest Income Related to Outstanding / Annual Average Loans Outstanding... (5) Total Assets Turnover = Net Operating Revenue / Average Total Assets... (6) Average Operation Revenue Per Employee = Net Operating Revenue / Number of Employees... (7) Average Profit Per Employee = After-tax Income / Total Number of Employees... 2. Profitability: (1) Return on Tier I Capital = Before-tax Earnings or Losses / Net Average Tier I Capital... (2) Return On Assets = Net Income / Average of Total Assets... (3) Return On Shareholders' Equity = Net Income / Net Average of Total Shareholders' Equity... (4) Ratio of Net Income = Net Income / Total Revenue... (5) Earning Per Share = (Equity Attributable to Owners of The Parent Company - Preferred stock Dividend) / Average Weighted Outstanding Stock... 3. Financial Structure: (1) Ratio of Liabilities to Total Assets = Liabilities / Total Assets... (2) Ratio of Real Estate and Equipment to Shareholders' Equity = Real Estate and Equipment / Shareholders' Equity... 4. Growth Rate: (1) Asset Growth Rate = (Total Assets of the Year - Total Assets of Previous Year) / Total Assets of Previous Year... (2) Profit Growth Rate = (Before-tax Earnings or Losses of the Year - Before-tax Earnings or Losses of Previous Year) / Before-tax Earnings or Losses of Previous Year... 5. Cash Flow: (1) Ratio of Cash Flow = Net cash flow from business activities / (call loans and overdrafts from banks + commercial paper payable + financial liabilities measured at FVTPL + bonds and bills sold under repurchase agreements + current portion of payables)... (2) Ratio of Cash Flow Adequacy = Net cash flow from business activities for the past five years / (capital expenditures + cash dividends) for the past five years... (3) Ratio of Cash Flow for operating to cash flow from investing = Net cash flow from business activities / Net cash flow from investing activities... 6. Liquidity Reserves Ratio = Liquid Assets Stipulated by CBC/Reserves Appropriated for various Types of Deposits... 7. Operating Scale: (1) Market Share of Asset = Total Assets / Total Assets of the major financial institutions... (2) Market Share of Net Worth = Net Worth / Total Assets of the major financial institutions... (3) Market Share of Deposit = Total Deposits / Total Assets of the major financial institutions... (4) Market Share of Loan = Total Loans / Total Assets of the major financial institutions... Note 2: Consolidated statement in Q1 2013 has been audited by CPA-Auditor. Note 3: Information as of February 28, 2013.

(三)資本適足性(註1)

c. Adequacy of Capital (Note1)

單位：新臺幣千元 Unit: NT\$ 1,000

分析項目(註2) Items (Note2)		年度 FY	當年度截至102年3月31日之資本適足率(註3) As of March 31, 2013 (Note 3)	
自有資本 Self-Owned Capital	普通股權益 Common Stocks Equity		94,143,234	
	非普通股權益之其他第一類資本 Other Total Tier I of Non-Common Stocks Equity		3,471,365	
	第二類資本 Tier II		27,675,018	
	自有資本 Self-Owned Capital		125,289,617	
加權風險性 資產額 Total Weighted Risk Assets	信用風險 Credit Risk	標準法 Standardized Approach	1,027,699,091	
		內部評等法 Internal Rating Based Approach	-	
		資產證券化 Securitization	252,132	
	作業風險 Operational Risk	基本指標法 Basic Indicator Approach		
		標準法/選擇性標準法 Standardized Approach / Alternative Standardized Approach	37,383,713	
		進階衡量法 Advanced Measurement Approach	-	
	市場風險 Market Risk	標準法 Standardized Approach	15,135,738	
		內部模型法 Internal Model Approach	-	
	加權風險性資產總額 Total Risk-Weighted Assets			1,080,470,674
	資本適足率 Capital Adequacy Ratio			11.60%
第一類資本占風險性資產之比率 Tier I Capital to Risk Assets Ratio			9.03%	
普通股權益占風險性資產之比率 COE to Total Assets Ratio			8.71%	
槓桿比率 Leverage Ratio			3.59%	

註1：本表自有資本、加權風險性資產額及暴險總額應依「銀行資本適足性及資本等級管理辦法」及「銀行自有資本與風險性資產之計算方法說明及表格」之規定計算。

註2：1. 自有資本=普通股權益+非普通股權益之其他第一類資本+第二類資本。
2. 加權風險性資產總額=信用風險加權風險性資產+(作業風險+市場風險)之資本計提×12.5。
3. 資本適足率=自有資本/加權風險性資產總額。
4. 第一類資本占風險性資產之比率=(普通股權益+非普通股權益之其他第一類資本)/加權風險性資產總額。
5. 普通股權益占風險性資產之比率=普通股權益/加權風險性資產總額。
6. 槓桿比率=第一類資本淨額/暴險總額。

註3：102年第一季合併財務報告經會計師核閱(惟BIS資料未經會計師核閱)。

Note 1: The definition of Self-Owned Capital, Risk-Weighted Assets and exposure measure hereby shall be in compliance with the "Regulations Governing the Capital Adequacy Ratio and Capital Category of Banks" and "Methods for calculation the Self-Owned Capital and Risk-Weighted Assets of Banks."

Note 2: 1. Self-Owned Capital = Common Stocks Equity + Other Total Tier I of Non-Common Stocks Equity + Tier II Capital
2. Total Risk-Weighted Asset = Credit Risk-Weighted Risk Asset + (Operational Risk + Market Risk) Capital Requirement × 12.5
3. Capital Adequacy Ratio = Self-Owned Capital / Total Risk-Weighted Asset
4. Ratio of Tier I Capital to Risk Asset = (Common Stocks Equity + Other Total Tier I of Non-Common Stocks Equity) / Total Risk-Weighted Asset
5. Ratio of Common Stocks Equity to Risk Asset = Common Stocks Equity / Total Risk-Weighted Asset
6. Leverage Ratio = Net Tier I Capital / Exposure Measurement

Note 3: Consolidated statement in Q1 2013 has been audited by CPA-Auditor. (BIS hasn't audited by CPA-Auditor)

三、最近年度財務報告之監察人審查報告

監察人審查報告書

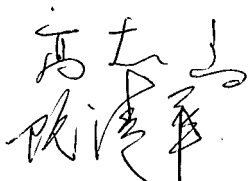
本公司董事會造送民國一〇一年度營業報告書、財務報告(包括資產負債表、損益表、股東權益變動表、和現金流量表)等表冊及盈餘分派議案。其中財務報告(含與子公司之合併財務報告)業經勤業眾信聯合會計師事務所龔則立會計師及劉水恩會計師查核簽證，發布標準式無保留意見書，並經董事會承認在案，認為足以允當表達本公司民國一〇一年十二月三十一日之財務狀況與民國一〇一年度之經營成果與現金流量。本監察人對於上開表冊已依公司法第二百一十九條規定，依法查核完竣，特此承認。敬請鑑核。

此致

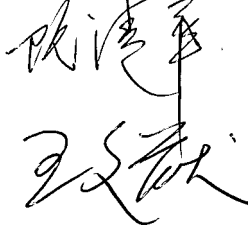
彰化商業銀行股份有限公司一〇二年股東常會

彰化商業銀行股份有限公司

常駐監察人：高志尚



監察人：阮清華



監察人：王文猷



中 華 民 國 一 〇 二 年 四 月 三 十 日

C. Supervisors' Audit Report of Financial Statements of Recent Years

Chang Hwa Commercial Bank, Ltd.

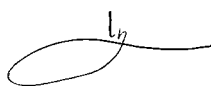
Supervisors' Audit Report

April 30, 2013

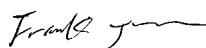
To: Shareholders of the Chang Hwa Commercial Bank, Ltd.

The Board of Directors has prepared the 2012 Report on Business Operations, various financial statements (including Balance Sheet, Income Statement, Statement of Changes in Shareholders' Equity, and Cash Flow Statement) as well as Earnings Distribution Proposal. All the financial statements, including Consolidated Statements, have been certified by Jerry Gung, CPA and Walter Liu, CPA of Deloitte & Touche, and upon which a Standard Unqualified Opinion has been issued. These statements have then been approved by the Board of Directors as presenting fairly the financial position as of December 31, 2012 and the operation results and cash flows in 2012 of the company. The Supervisors have reviewed the above-mentioned statements in accordance with Article 219 of the Company Law and hereby provide such audit report.

Resident Supervisor : Henry C.S. Kao



Supervisor : Ching-Hwa Juan



Supervisor : Charles W.Y. Wang



四、最近年度財務報表

會計師查核報告

彰化商業銀行股份有限公司 公鑒：

彰化商業銀行股份有限公司民國一〇一年及一〇〇年十二月三十一日之資產負債表，暨民國一〇一年及一〇〇年一月一日至十二月三十一日之損益表、股東權益變動表及現金流量表，業經本會計師查核竣事。上開財務報表之編製係公司管理階層之責任，本會計師之責任則為根據查核結果出具報告。

本會計師係依照會計師查核簽證金融業財務報表規則及一般公認審計準則規劃並執行查核工作，以合理確信財務報表有無重大不實表達。此項查核工作包括以抽查方式獲取財務報表所列金額及所揭露事項之查核證據、評估管理階層編製財務報表所採用之會計原則及所作之重大會計估計，暨評估財務報表整體之表達。本會計師相信此項查核工作可對所表示之意見提供合理之依據。

依本會計師之意見，第一段所述財務報表在所有重大方面係依照公開發行銀行財務報告編製準則、證券商財務報告編製準則、商業會計法及商業會計處理準則中與財務會計準則相關之規定暨一般公認會計原則編製，足以允當表達彰化商業銀行股份有限公司民國一〇一年及一〇〇年十二月三十一日之財務狀況，暨民國一〇一年及一〇〇年一月一日至十二月三十一日之經營成果與現金流量。

彰化商業銀行股份有限公司民國一〇一年度財務報表重要會計科目明細表，主要係供補充分析之用，亦經本會計師採用第二段所述之查核程序予以查核。據本會計師之意見，該等科目明細表在所有重大方面與第一段所述財務報表相關資訊一致。

彰化商業銀行股份有限公司已編製民國一〇一年度之合併財務報表，並經本會計師查核出具標準式無保留意見之查核報告在案，備供參考。

勤業眾信聯合會計師事務所

會計師 龔 則 立

龔 則 立



會計師 劉 水 恩

劉 水 恩



行政院金融監督管理委員會核准文號

金管證審字第100028068號

財政部證券暨期貨管理委員會核准文號

台財證六字第0920123784號

中 華 民 國 一 〇 二 年 三 月 五 日

D. Financial Statements of Recent Years

INDEPENDENT AUDITORS' REPORT

The Board of Directors and Shareholders

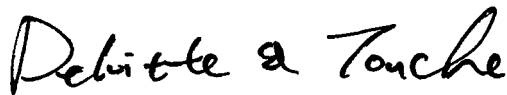
Chang Hwa Commercial Bank, Ltd.

We have audited the accompanying balance sheets of Chang Hwa Commercial Bank, Ltd. as of December 31, 2012 and 2011, and the related statements of income, changes in shareholders' equity, and cash flows for the years then ended (all expressed in New Taiwan dollars). These financial statements are the responsibility of Chang Hwa Commercial Bank's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with the Rules Governing the Audit of Financial Statements of Financial Institutions by Certified Public Accountants, and auditing standards generally accepted in the Republic of China. Those rules and standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the accompanying financial statements referred to above present fairly, in all material respects, the financial position of Chang Hwa Commercial Bank as of December 31, 2012 and 2011, and the results of its operations and its cash flows for the years then ended, in conformity with the Regulations Governing the Preparation of Financial Reports by Public Banks, requirements of the Business Accounting Law and Guidelines Governing Business Accounting relevant to financial accounting standards, and accounting principles generally accepted in the Republic of China.

Chang Hwa Commercial Bank has separately prepared consolidated financial statements for the year ended December 31, 2012 on which we have issued an unqualified opinion, based on our audits.



March 5, 2013

Notice to Readers

The accompanying financial statements are intended only to present the financial position, results of operations and cash flows in accordance with accounting principles and practices generally accepted in the Republic of China and not those of any other jurisdictions. The standards, procedures and practices to audit such financial statements are those generally accepted and applied in the Republic of China.

For the convenience of readers, the auditors' report and the accompanying financial statements have been translated into English from the original Chinese version prepared and used in the Republic of China. If there is any conflict between the English version and the original Chinese version or any difference in the interpretation of the two versions, the Chinese-language auditors' report and financial statements shall prevail.



(In Thousands of New Taiwan Dollars, Except Par Value of Capital Stock)

單位：新臺幣千元

資產	ASSETS	101.12.31	100.12.31	變動 百分比 Percentage of Variation (%)
		Dec. 31. 2012	Dec. 31. 2011	
		金額 Amount	金額 Amount	
現金及約當現金 (附註四)	Cash and cash equivalents (Notes 4)	\$ 40,180,352	\$ 52,948,865	-24
存放央行及拆借銀行同業 (附註四)	Due from Central Bank and call loans to banks (Notes 4)	103,411,156	79,667,740	30
公平價值變動列入損益之金融資產－淨額 (附註二、五及二六)	Financial assets at fair value through profit or loss, net (Notes 2,5 and 26)	35,613,670	25,020,162	42
應收款項－淨額 (附註二、三、六及七)	Receivables, net (Notes 2, 3, 6 and 7)	18,020,960	19,604,067	-8
貼現及放款－淨額 (附註二、三、七及二六)	Loans, net (Notes 2, 3, 7 and 26)	1,129,128,128	1,122,738,843	1
備供出售金融資產－淨額 (附註二、八及二七)	Available-for-sale financial assets, net (Notes 2, 8 and 27)	63,427,594	57,579,949	10
持有至到期日金融資產－淨額 (附註二、九及二七)	Held-to-maturity financial assets, net (Notes 2, 9 and 27)	170,696,300	180,376,569	-5
採權益法之股權投資－淨額 (附註二及十)	Investments accounted for by the equity method, net (Notes 2 and 10)	465,745	390,890	19
其他金融資產	OTHER FINANCIAL ASSETS, NET			
以成本衡量之金融資產 (附註二及十一)	Financial assets carried at cost (Notes 2 and 11)	4,728,434	4,728,434	-
無活絡市場之債務商品投資 (附註二及十二)	Bond investments with no active market (Notes 2 and 12)	3,178,999	8,019,929	-60
避險之衍生性金融資產 (附註二及十九)	Hedging derivative financial instruments (Notes 2 and 19)	105,087	149,400	-30
其他什項金融資產 (附註二、三、七及十三)	Other miscellaneous financial assets (Notes 2, 3, 7 and 13)	36,300	45,394	-20
其他金融資產合計	Other financial assets, net	8,048,820	12,943,157	-38
固定資產 (附註二及十四)	PROPERTY AND EQUIPMENT (Notes 2 and 14)			
成本	Cost			
土地 (含重估增值)	Land (including revaluation increments)	17,715,115	16,973,023	4
房屋及建築 (含重估增值)	Buildings (including revaluation increments)	8,101,620	8,021,052	1
機械設備	Machinery equipment	5,174,680	5,098,063	2
交通及運輸設備	Transportation equipment	564,015	575,346	-2
什項設備	Miscellaneous equipment	1,438,041	1,437,059	-
租賃權益改良	Leasehold improvements	846,238	809,023	5
租賃資產	Leased assets	168,275	164,610	2
成本及重估增值合計		34,007,984	33,078,176	3
減：累計折舊	Accumulated depreciation	(10,082,954)	(9,574,036)	5
		23,925,030	23,504,140	2
未完工程及預付設備款	Construction in progress and prepayment for buildings and equipment	5,219	2,666	96
固定資產淨額合計	Property and equipment	23,930,249	23,506,806	2
無形資產－淨額 (附註二)	INTANGIBLE ASSETS, NET (Note 2)	86,991	62,074	40
其他資產	OTHER ASSETS			
其他非營業資產 (附註二、十五及二七)	Other miscellaneous assets (Notes 2, 15 and 27)	13,218,129	9,519,396	39
遞延所得稅資產 (附註二及二四)	Deferred tax assets (Notes 2 and 24)	3,872,987	5,149,284	-25
其他資產合計	Total other assets	17,091,116	14,668,680	17
資產總計	TOTAL	\$ 1,610,101,081	\$ 1,589,507,802	1

		101.12.31	100.12.31	變動 百分比 Percentage of Variation (%)
		Dec. 31. 2012	Dec. 31. 2011	
		金額	金額	
		Amount	Amount	
負債及股東權益	LIABILITIES AND SHAREHOLDERS' EQUITY			
央行及銀行同業存款 (附註十六及二六)	Due to banks and Central Bank (Notes 16 and 26)	\$ 100,530,198	\$ 112,053,512	-10
公平價值變動列入損益之金融負債 (附註二、五及二六)	Financial liabilities at fair value through profit or loss (Notes 2, 5 and 26)	1,912,629	2,035,814	-6
附買回票券及債券負債 (附註二)	Bonds and securities sold under repurchase agreements (Notes 2)	5,629,554	10,726,892	-48
應付款項 (附註十七)	Payables (Note 17)	32,863,279	31,956,087	3
存款及匯款 (附註十八及二六)	Deposits (Notes 18 and 26)	1,316,727,161	1,288,795,742	2
應付金融債券 (附註十九)	Bank notes (Note 19)	38,451,937	38,496,086	-
應計退休金負債 (附註二及二十)	Accrued pension liabilities (Notes 2 and 20)	767,223	452,697	69
其他金融負債	Other financial liabilities	1,364,673	1,676,663	-19
其他負債 (附註二及十四)	Other liabilities (Notes 2 and 14)	8,045,522	7,636,353	5
負債合計	Total liabilities	1,506,292,176	1,493,829,846	1
股東權益 (附註二一)	SHAREHOLDERS' EQUITY (Note 21)			
股本 (額定8,000,000,000股)	Capital stock - 8,000,000,000 shares authorized			
普通股股本，每股面 額10元；一〇一年 及一〇〇年十二月 三十一日分別發行 為7,242,111,392股及 6,768,328,404股	Common stock issued and outstanding - 7,242,111,392 and 6,768,328,404 shares as of December 31, 2012 and 2011, respectively; par value - \$10.00	72,421,114	67,683,284	7
保留盈餘	Retained earnings			
法定盈餘公積	Legal reserve	11,836,090	9,123,384	30
特別盈餘公積 (附註二)	Special reserve (Note 2)	241,692	241,692	-
累積盈餘 (附註二四)	Unappropriated earnings (Note 24)	8,810,816	9,144,268	-4
股東權益其他項目	Other items of shareholders' equity			
未實現重估增值	Unrealized revaluation increments	11,011,800	10,339,717	7
累積換算調整數 (附註二)	Cumulative translation adjustments (Note 2)	(60,115)	45,884	-231
備供出售金融資產未實現損益 (附註二)	Unrealized gains or losses on financial instruments (Note 2)	(12,937)	(766,871)	-98
未認為退休金成本之淨損失	Net loss not recognized as pension cost	(439,555)	(133,402)	229
股東權益合計	Total shareholders' equity	103,808,905	95,677,956	8
負債及股東權益總計	TOTAL	\$ 1,610,101,081	\$ 1,589,507,802	1

後附之附註係本財務報表之一部分 The accompanying notes are an integral part of the financial statements.

董事長：陳淮舟
Chairman: Julius Chen

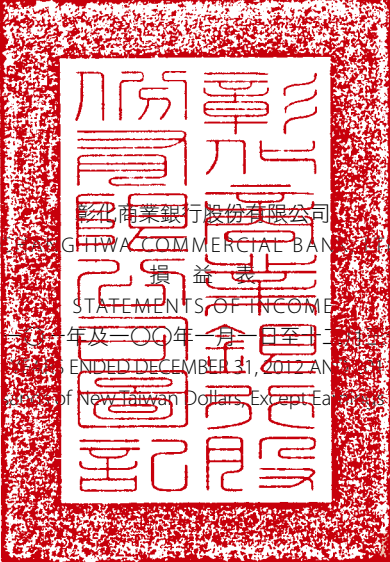


經理人：唐楚烈
President: Chu-Lieh Tarn



會計主管：林彩鳳
Accounting Manager: Tsaifeng Lin





 彰化商業銀行股份有限公司
 GHIWA COMMERCIAL BANK, LTD.
 損益表
 STATEMENTS OF INCOME
 民國一〇一年及一〇〇年一月一日至十二月三十一日
 ENDED DECEMBER 31, 2012 AND 2011
 (In Thousands of New Taiwan Dollars, Except Earnings Per Share)

單位：新臺幣千元，惟每股盈餘為元

		101年度	100年度	變動 百分比 Percentage of Variation (%)	
		2012	2011		
		金額	金額		
		Amount	Amount		
利息收入（附註二及二六）	INTEREST INCOME (Notes 2 and 26)	\$ 26,871,532	\$ 26,700,664	1	
利息費用（附註二六）	INTEREST EXPENSE (Note 26)	(11,001,807)	(10,061,739)	9	
利息淨收益	NET INTEREST INCOME	15,869,725	16,638,925	-5	
利息以外淨收益	NET INCOME OTHER THAN INTEREST INCOME				
手續費淨收益（附註二、二二及二六）	Fee income, net (Notes 2, 22 and 26)	3,375,397	3,427,753	-2	
公平價值變動列入損益之金融資產及負債損益（附註二、五及二六）	Gain on financial assets and liabilities at fair value through profit or loss (Notes 2, 5 and 26)	1,343,291	1,210,479	11	
備供出售金融資產之已實現損益（附註二）	Realized gain (loss) on available-for-sale financial assets (Note 2)	300,733	(99,194)	403	
採用權益法認列之投資損益（附註二及十）	Investment income recognized under the equity method (Notes 2 and 10)	321,996	274,601	17	
兌換損益（附註二）	Foreign exchange gain, net (Note 2)	95,365	483,252	-80	
資產減損損失（附註十二）	Impairment loss (Note 12)	(21,736)	-	-	
其他非利息淨損益	Other non-interest net income and losses				
出售不良債權淨損益（附註三十）	Gain on sale of nonperforming loans (Note 30)	380,053	370,204	3	
收回呆帳及過期帳（附註二）	Gain on collection of nonperforming loans (Note 2)	2,633,842	3,679,373	-28	
以成本衡量之金融資產淨損益（附註二）	Gain on financial assets carried at cost (Note 2)	235,204	259,819	-9	
財產交易淨損益（附註二）	Gain on disposal of property (Note 2)	(120)	11,575	-101	
其他什項損益（附註二六）	Other miscellaneous net income (Note 26)	447,908	347,586	29	
淨收益	GROSS INCOME	24,981,658	26,604,373	-6	
呆帳費用（附註二及七）	PROVISION FOR LOAN LOSS (Notes 2 and 7)	(1,645,871)	(3,225,183)	-49	
營業費用	OPERATING EXPENSES				
用人費用（附註二三）	Personnel (Note 23)	(8,876,000)	(8,516,913)	4	
折舊及攤銷費用（附註二三）	Depreciation and amortization (Note 23)	(738,446)	(799,420)	-8	
其他業務及管理費用	Others	(3,512,536)	(3,493,717)	1	
營業費用合計	Total operating expenses	(13,126,982)	(12,810,050)	2	
繼續營業單位稅前淨利	INCOME BEFORE INCOME TAX OF CONTINUED OPERATIONS	10,208,805	10,569,140	-3	
所得稅費用（附註二及二四）	INCOME TAX EXPENSE (Notes 2 and 24)	(1,738,055)	(1,526,785)	14	
本期淨利	NET INCOME	\$ 8,470,750	\$ 9,042,355	-6	
		稅前	稅後	稅前	稅後
		Pretax	After-tax	Pretax	After-tax
每股盈餘（附註二五）	EARNINGS PER SHARE (Note 25)				
基本每股盈餘	BASIC EARNINGS PER SHARE (Note 25)	\$ 1.41	\$ 1.17	\$ 1.46	\$ 1.25
稀釋每股盈餘	DILUTED EARNINGS PER SHARE (Note 25)	\$ 1.40	\$ 1.16	\$ 1.45	\$ 1.24

後附之附註係本財務報表之一部分 The accompanying notes are an integral part of the financial statements.

董事長：陳淮舟
Chairman: Julius Chen

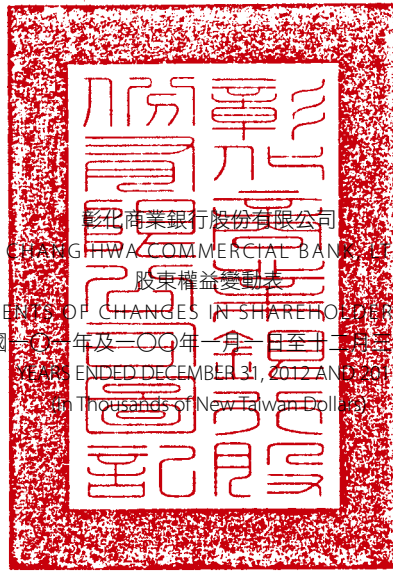


經理人：唐楚烈
President: Chu-Lieh Tarn



會計主管：林彩鳳
Accounting Manager: Tsai Feng Lin





彰化商業銀行股份有限公司
Hsinchiwa Commercial Bank Co., Ltd.
股東權益變動表
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
民國一〇一年及一〇〇年一月一日至十二月三十一日
ENDED DECEMBER 31, 2012 AND 2011
in Thousands of New Taiwan Dollars

單位：新臺幣千元

	權益調整 Equity Adjustment									
	股本 Capital Stock		保留盈餘公積 Retained Earnings			未實現重估增值 Unrealized Revaluation Increments	累積換算調整數 Cumulative Translation Adjustments	金融商品 未實現損益 Unrealized Gain or Loss on Financial Instruments	未認列為退休金 成本之淨損失 Net Loss Not Recognized as Pension Cost	合計 Total
	普通股 Common Stock	法定盈餘公積 Legal Reserve	特別盈餘公積 Special Reserve	累積盈餘 Unappropriated Earnings						
一〇〇年一月一日餘額 BALANCE, JANUARY 1, 2011	\$ 62,094,756	\$ 8,340,729	\$ -	\$ 8,211,749	\$ 8,058,163	\$ 52,779	(\$ 174,109)	\$ -	\$ 86,584,067	
九十九年度盈餘分配 Appropriation of 2010 earnings										
提列法定盈餘公積 Legal reserve	-	782,655	-	(782,655)	-	-	-	-	-	
發放現金股利 Cash dividends	-	-	-	(1,738,653)	-	-	-	-	(1,738,653)	
發放股票股利 Stock dividends	5,588,528	-	-	(5,588,528)	-	-	-	-	-	
備供出售金融資產未實現損益之變動 Unrealized gains or losses of available-for-sale financial assets	-	-	-	-	-	-	(592,762)	-	(592,762)	
累積換算調整數 Change in translation adjustments	-	-	-	-	(6,895)	-	-	-	(6,895)	
買賣損失準備及違約損失準備轉列特別盈餘公積 Loss provision reclassified to special reserve	-	-	241,692	-	-	-	-	-	241,692	
土地及房屋出售交易 Sale of land and buildings with revaluation increments	-	-	-	-	(11,801)	-	-	-	(11,801)	
未實現重估增值 Unrealized revaluation increment	-	-	-	-	2,293,355	-	-	-	2,293,355	
未認列為退休金成本之淨損失 Net loss not recognized as pension cost	-	-	-	-	-	-	-	(133,402)	(133,402)	
一〇〇年度稅後淨利 Net income for the year ended December 31, 2011	-	-	-	9,042,355	-	-	-	-	9,042,355	
一〇〇年十二月三十一日餘額 BALANCE, DECEMBER 31, 2011	67,683,284	9,123,384	241,692	9,144,268	10,339,717	45,884	(766,871)	(133,402)	95,677,956	
一〇〇年度盈餘分配 Appropriation of 2011 earnings										
提列法定盈餘公積 Legal reserve	-	2,712,706	-	(2,712,706)	-	-	-	-	-	
發放現金股利 Cash dividends	-	-	-	(1,353,666)	-	-	-	-	(1,353,666)	
發放股票股利 Stock dividends	4,737,830	-	-	(4,737,830)	-	-	-	-	-	
備供出售金融資產未實現損益之變動 Unrealized gains or losses of available-for-sale financial assets	-	-	-	-	-	-	753,934	-	753,934	
累積換算調整數 Change in translation adjustments	-	-	-	-	(105,999)	-	-	-	(105,999)	
未實現重估增值 Sale of land with revaluation increments	-	-	-	-	672,083	-	-	-	672,083	
未認列為退休金成本之淨損失 Net loss not recognized as pension cost	-	-	-	-	-	-	-	(306,153)	(306,153)	
一〇〇年度稅後淨利 Net income for the year ended December 31, 2012	-	-	-	8,470,750	-	-	-	-	8,470,750	
一〇一一年十二月三十一日餘額 BALANCE, DECEMBER 31, 2012	\$ 72,421,114	\$ 11,836,090	\$ 241,692	\$ 8,810,816	\$ 11,011,800	(\$ 60,115)	(\$ 12,937)	(\$ 439,555)	\$ 103,808,905	

後附之附註係本財務報表之一部分 The accompanying notes are an integral part of the financial statements.

董事長：陳淮舟
Chairman: Julius Chen

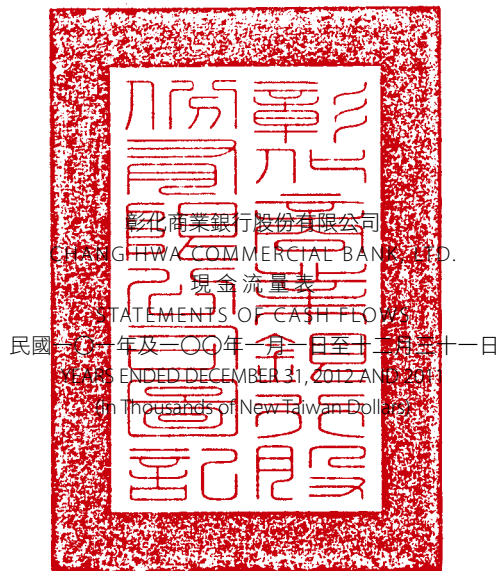


經理人：唐楚烈
President: Chu-Lieh Tang



會計主管：林彩鳳
Accounting Manager: Tsaifeng Lin





彰化商業銀行股份有限公司
 CHANGHWA COMMERCIAL BANK, LTD.
 現金流量表
 STATEMENTS OF CASH FLOWS
 民國一〇一年及一〇〇年一月一日至十二月三十一日
 PERIODS ENDED DECEMBER 31, 2012 AND 2011
 in Thousands of New Taiwan Dollars

單位：新臺幣千元

		101年度 2012	100年度 2011
本期淨利	Net income	\$ 8,470,750	9,042,355
調整項目	Adjust Items		
不影響現金流量之損益項目及其他調整項目	Gains or losses with no effect on cash flows and other adjustments		
折舊費用及攤銷費用	Depreciation and amortization	738,446	799,420
按權益法認列之投資收益淨額	Investment income recognized under the equity method	(321,996)	(274,601)
獲配權益法認列之被投資公司現金股利	Cash dividends received from equity-method investees	247,141	111,327
固定資產及其他非營業資產處分損失(利益)	Loss (gain) on disposal of property, equipment and other miscellaneous assets	120	(11,575)
承受擔保品處分利益	Gain on disposal of collaterals	-	(27,474)
資產減損損失	Impairment loss	21,736	-
呆帳費用	Provision for loan losses	1,645,871	3,225,183
債券投資折價攤銷	Amortization of discount on investment in bonds	(921,003)	(773,993)
公平價值變動列入損益之金融資產及負債評價利益	Valuation gain on financial assets and liabilities at fair value through profit or loss	(58,670)	(105,599)
備供出售金融資產之處分(利益)損失	(Gain) loss on disposal of available-for-sale financial assets	(218,684)	255,040
避險性金融商品評價損失	Valuation loss on hedging financial instruments	164	1,933
遞延所得稅費用	Deferred income tax expense	1,276,297	1,633,606
營業資產及負債之淨變動	Net changes in operating assets and liabilities		
營業資產之(增加)減少	Change in operating assets (increase) decrease		
交易目的之金融資產	Financial assets for trading purpose	(7,971,434)	(5,269,668)
應收款項	Receivables	1,560,228	3,775,781
其他金融資產	Other financial assets	(73,862)	(184,370)
其他資產-其他非營業資產	Other assets - other miscellaneous assets	(3,491,538)	(73,461)
營業負債之增加(減少)	Change in operating liabilities increase(decrease)		
交易目的之金融負債	Financial liabilities at fair value through profit or loss	(2,686,589)	(2,795,109)
應付款項	Payables	907,192	6,411,999
應計退休金負債	Accrued pension liabilities	8,373	30,880
其他金融負債	Other financial liabilities	(311,990)	505,817
其他負債	Other liabilities	43,207	(45,561)
營業活動之淨現金流(出)入	Net cash (used in) provided by operating activities	(1,136,241)	16,231,930

		101年度 2012	100年度 2011
存放央行及拆借銀行同業（增加）減少	(Increase) decrease in due from Central Bank and call loans to banks	(\$ 23,743,416)	\$ 8,846,166
貼現及放款（含催收款）增加	Increase in loans (including delinquent loans)	(7,907,921)	(79,163,644)
取得備供出售金融資產	Purchase of available-for-sale financial assets	(110,074,916)	(64,424,536)
處分備供出售金融資產價款	Proceeds received on sale of available-for-sale financial assets	106,120,904	50,854,980
取得持有至到期日金融資產	Purchase of held-to-maturity financial assets	(1,240,388,044)	(961,027,399)
持有至到期日金融資產到期還本	Proceeds received on redemption of matured held-to-maturity financial assets	1,250,068,313	974,075,493
取得無活絡市場之債務商品投資	Purchase of bond investments with no active market	(665,780)	(82,324)
無活絡市場債務商品投資到期還本	Repayments of matured bond investments with no active market	5,340,342	3,299,013
處分無活絡市場債務商品投資	Proceeds received on redemption of matured bond investment with no active market	193,139	-
購置無形資產	Purchase of intangible assets	(43,729)	(25,620)
購置固定資產及其他非營業資產	Purchase of property, equipment and other miscellaneous assets	(384,726)	(521,442)
處分固定資產及其他非營業資產價款	Proceeds received on sale of property, equipment and other miscellaneous assets	87	46,773
處分承受擔保品價款	Proceeds received on disposal of collaterals	-	27,474
投資活動之淨現金流出	Net cash used in investing activities	(21,485,747)	(68,095,066)
融資活動之現金流量	CASH FLOWS FROM FINANCING ACTIVITIES		
央行及銀行同業存款（減少）增加	(Decrease) increase in due to banks and Central Bank	(11,523,314)	16,944,531
附買回票券及債券減少	Decrease in bonds and securities sold under repurchase agreements	(5,097,338)	(2,909,822)
存款及匯款增加	Increase in deposits	27,931,419	48,616,754
應付金融債券增加	Increase in bank notes	-	10,000,000
發放現金股利	Cash dividends distributed	(1,353,666)	(1,738,653)
融資活動之淨現金流入	Net cash provided by financing activities	9,957,101	70,912,810
匯率影響數	EFFECT FROM EXCHANGE RATE FLUCTUATION	(103,626)	(8,291)
本期現金及約當現金（減少）增加數	NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS	(12,768,513)	19,041,383
期初現金及約當現金餘額	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	52,948,865	33,907,482
期末現金及約當現金餘額	CASH AND CASH EQUIVALENTS, END OF YEAR	\$ 40,180,352	\$ 52,948,865
現金流量資訊之補充揭露	SUPPLEMENTAL DISCLOSURES OF CASH FLOW INFORMATION		
	Cash paid during the year		
本期支付利息	Interest	\$ 10,929,509	\$ 9,668,305
本期支付所得稅	Income tax	\$ 322,134	\$ 139,617
不影響現金流量之投資及融資活動	NON-CASH FINANCING ACTIVITIES		
盈餘轉增資	Capital increase by earnings recapitalization	\$ 4,737,830	\$ 5,588,528

後附之附註係本財務報表之一部分 The accompanying notes are an integral part of the financial statements.

董事長：陳淮舟
Chairman: Julius Chen



經理人：唐楚烈
President: Chu-Lieh Tarn



會計主管：林彩鳳
Accounting Manager: Tsaifeng Lin



財務報表附註

(金額除另予註明者外，係以新臺幣仟元為單位)

一、公司沿革

彰化商業銀行股份有限公司（以下稱本行），係依照我國銀行法、證券交易法、公司法及其他有關法令規定設立之商業銀行。原創設於民前七年之「株式會社彰化銀行」；三十六年三月一日正式改組成立彰化商業銀行，並於三十九年七月獲經濟部核發公司執照。本行股票自五十一年二月起在臺灣證券交易所上市買賣。

本行經營之業務為：(一)銀行法所規定商業銀行得以經營之業務；(二)報請中央主管機關核准辦理各種信託業務；(三)國際金融業務；(四)設立國外分行辦理當地政府核准辦理之銀行業務；及(五)經中央主管機關核准辦理之其他有關業務。

本行總行設於臺中市，並在國內外各重要地區設立分行，藉以推廣各項業務。除附設於總行之營業部及信託處外，在國內設有分行一八三家，國際金融業務分行一家及證券經紀商三家，營業據點遍佈全國各大城鎮，在國外設有紐約、洛杉磯、東京、倫敦、香港、新加坡及大陸昆山等分行。

本行一〇一年及一〇〇年十二月三十一日員工人數分別為6,470人及6,421人。

本行之母公司為台新金融控股股份有限公司，一〇一年及一〇〇年十二月三十一日持有本行股權皆為22.55%。

二、重要會計政策之彙總說明

本財務報表係依照公開發行銀行財務報告編製準則、證券商財務報告編製準則、商業會計法及商業會計處理準則中與財務會計準則相關之規定暨一般公認會計原則編製。重要會計政策彙總說明如下：

(一) 外幣交易及外幣財務報表之換算

本行所有國外營運機構（包含國際金融業務分行）外幣財務報表之換算如下：資產及負債科目均按資產負債表日之即期匯率換算；股東權益按歷史匯率換算；損益科目按加權平均匯率換算；外幣財務報表換算所產生之兌換差額列入換算調整數，列於股東權益之調整項目，俟國外營運機構出售或清算時併入損益計算。

非衍生性商品之外幣交易所產生之各項外幣資產、負債、收益或費損，按交易日之即期匯率折算新臺幣金額入帳。

資產負債表日之外幣資產或負債，按該日即期匯率予以調整，兌換差額列為當期損益。

(二) 會計估計

依照前述準則、法令及原則編製財務報表時，本行對於部分金融商品評價、備抵呆帳、固定資產折舊、退休金、所得稅、資產減損損失、保證責任準備以及員工分紅與董監酬勞費用等之提列，必須使用合理之估計金額，因估計涉及判斷，實際結果可能有所差異。

(三) 資產與負債區分流動與非流動之標準

因銀行業之經營特性，其營業週轉期較難確定，故未將資產及負債科目區分為流動或非流動，而係按相對流動性之順序排列。

(四) 財務報表彙編原則

本財務報表包括本行國內外總、分行處及國際金融業務分行等之帳目。國內外總、分行處或國際金融業務分行間之重大內部往來、聯行往來及內部收支交易均於彙編財務報表時予以銷除。

(五) 公平價值變動列入損益之金融商品

公平價值變動列入損益之金融商品包括交易目的之金融資產或金融負債，以及於原始認列時，指定以公平價值衡量且公平價值變動認列為損益之金融資產或金融負債。本行成為金融商品合約之一方時，認列金融資產或金融負債；於合約權利喪失控制時，除列金融資產；於合約規定之義務解除、取消或到期而使金融負債消滅時，除列金融負債。

原始認列時，係以公平價值加計交易成本衡量，續後評價時，以公平價值衡量且公平價值變動認列為當期損益。投資後所收到之現金股利列為當期收益。金融商品除列時，出售所得價款或支付金額與帳面價值之差額，計入當期損益。依交易慣例購買或出售金融資產時，除股票、受益憑證採交易日會計處理外，其餘皆採用交割日會計處理。

衍生性商品未能符合避險會計者，分類為交易目的之金融資產或金融負債。公平價值為正值時，列為金融資產；公平價值為負值時，列為金融負債。

公平價值之基礎：上市（櫃）證券係資產負債表日之收盤價，開放型基金受益憑證係資產負債表日之淨資產價值，債券係財團法人中華民國證券櫃檯買賣中心資產負債表日之參考價；無活絡市場報價之金融商品，以評價方法估計公平價值。

指定公平價值變動列入損益之金融資產或金融負債係混合商品，以及為消除或重大減少會計不一致時，將各項具會計不一致之金融資產或金融負債於原始認列時指定公平價值變動列入損益。另依據本行風險管理政策及投資策略共同管理之一組金融資產、金融負債或其組成，以公平價值基礎評估績效及報告管理階層者，亦指定以公平價值衡量。

(六) 附條件之票券及債券交易

附賣回票券及債券投資係從事票券及債券附賣回條件交易時，向交易對手實際支付之金額，視為融資交易；附買回票券及債券負債係從事票券及債券附買回條件交易時，向交易對手實際取得之金額。相關利息收入或支出按權責發生基礎認列。

(七) 催收款項

依照「銀行資產評估損失準備提列及逾期放款催收呆帳處理辦法」規定，放款或其他授信款項已屆清償期而未獲清償，連同已估列之應收利息轉列催收款項。

由放款轉列之催收款項列於貼現及放款項下，非屬放款轉列之其他催收款項（如由保證、承兌、應收承購帳款及信用卡轉列部分）則列於其他金融資產項下。

(八) 備抵呆帳及保證責任準備

係就貼現及放款、應收款項及其他金融資產（買入匯款及其他催收款項），暨各項保證餘額，分別就特定債權無法收回之風險及全體債權組合之潛在風險評估可能損失，提列備抵呆帳及保證責任準備。

特定債權無法收回之風險，係就授信戶之財務狀況及本息償付是否有延滯情形等，並評估擔保品價值，參照「銀行資產評估損失準備提列及逾期放款催收呆帳處理辦法」規定，將不良授信債權依可收回性分類為應予注意、可望收回、收回困難及收回無望之不良授信資產，並分別以債權餘額之百分之二、百分之十、百分之五十及餘額全部之合計，並加計正常債權餘額扣除對於我國政府機關之債權餘額後之百分之零點五，為備抵呆帳及保證責任準備之最低提列標準。

如附註三所述，本行自一〇〇年一月一日適用財務會計準則公報第三十四號「金融商品之會計處理準則」第三次修訂條文，修訂條文將原始產生之應收款納入適用範圍，本行對於放款及應收款係於每一資產負債表日評估其減損跡象，當有客觀證據顯示，因放款及應收款原始認列後發生之單一或多項事件，致使放款及應收款之估計未來現金流量受影響者，該放款及應收款則視為已減損。客觀之減損證據可能包含：

- 1.債務人發生顯著財務困難；或
- 2.債務人很有可能倒閉或進行其他財務重整。

若評估個別放款及應收款無減損之客觀證據，宜再以組合基礎來評估減損。放款及應收款組合之客觀減損證據可能包含本行過去收款經驗以及該組合之延遲付款增加情況。

認列之減損損失金額係為該資產之帳面金額與預期未來現金流量（已反映擔保品或保證之影響）以該放款及應收款原始有效利率折現值之間的差額。放款及應收款之帳面金額係藉由備抵呆帳科目調降。當放款及應收款視為無法回收時，係沖銷備抵呆帳科目。原先已沖銷而後續回收之款項係列為其他非利息淨收益項下之呆帳收回利益，備抵呆帳科目帳面金額之變動認列為呆帳損失。

本行對確定無法收回之債權，經提報董事會核准後予以沖銷。

(九)備供出售金融資產

備供出售金融資產於原始認列時，以公平價值衡量，並加計取得之交易成本；後續評價以公平價值衡量，且其價值變動列為股東權益調整項目，累積之利益或損失於金融資產除列時，列入當期損益。依交易慣例購買或出售金融資產時，除股票、受益憑證採交易日會計處理外，其餘皆採用交割日會計處理。

備供出售金融資產之認列或除列時點，以及公平價值之基礎，均與公平價值變動列入損益之金融商品相同。

現金股利於除息日或股東會議日認列收益，但依據投資前淨利宣告之部分，備供出售權益商品係自投資成本減除。股票股利不列為投資收益，僅註記股數增加。債務商品原始認列金額與到期金額間之差額，採用利息法攤銷之利息，認列為當期損益。

若有減損之客觀證據，則認列減損損失。若後續期間減損金額減少，備供出售權益商品之減損減少金額認列為股東權益調整項目；備供出售債務商品之減損減少金額若明顯與認列減損後發生之事件有關，則予以迴轉並認列為當期損益。

(十)持有至到期日金融資產

持有至到期日金融資產係以利息法之攤銷後成本衡量。原始認列時，以公平價值衡量並加計取得之交易成本，於除列、價值減損或攤銷時認列損益。依交易慣例購買或出售金融資產時，皆採用交割日會計處理。

若有減損之客觀證據，則認列減損損失。若續後期間減損金額減少，且明顯與認列減損後發生之事件有關，則予以迴轉並認列為當期損益，該迴轉不使帳面金額大於未認列減損情況下之攤銷後成本。

(十一)採權益法之股權投資

本行對被投資公司具有重大影響力者，採用權益法評價，即以投資成本加（或減）按持股比例認列被投資公司之純益（或純損）計算。被投資公司發生純益（或純損）時認列投資利益（或損失）；發放現金股利時，則作為投資之減項。

取得被投資公司發放之股票股利，僅註記增加股數，不增加投資帳面金額，亦不列為投資利益。

(十二)以成本衡量之金融資產

係無法可靠衡量公平價值之權益商品投資，包括未上市（櫃）股票及興櫃股票等，以原始認列之成本衡量。股利之會計處理，與備供出售金融資產相似。若有減損之客觀證據，則認列減損損失，此減損金額不予迴轉。

(十三)無活絡市場之債務商品投資

係無活絡市場之公開報價，且具固定或可決定收取金額之債券投資，以攤銷後成本衡量，其會計處理與持有至到期日金融資產相似，惟處分時點不受限制。

(十四)避險之衍生性金融資產

係以公平價值評價，且其價值變動依所規避之風險列為當期損益或股東權益調整項目。

(十五)固定資產、出租資產及閒置資產

固定資產、出租資產及閒置資產係以成本加重估增值減累計折舊計價。重大之更新及改良作為資本支出，修理及維護支出則作為當期費用。

固定資產、出租資產及閒置資產之折舊係按其成本，採平均法依下列耐用年數計算提列：房屋及建築，十年至六十年；機械設備，四年至十六年；交通及運輸設備，二年至三十年；什項設備，三年至四十年；租賃權益改良，五年。

固定資產出售或報廢時，其相關成本（含重估增值）、累計折舊、累計減損及未實現重估增值均自帳上減除。處分固定資產之利益或損失，列為當期其他非利息淨損益。

固定資產、出租資產及閒置資產以其相關可回收金額衡量帳面價值有重大減損時，就其減損部分認列損失；嗣後若可回收金額增加時，將減損損失之迴轉認列為利益，惟固定資產、出租資產及閒置資產於減損損失迴轉後之帳面價值，不得超過該項資產在未認列減損損失之情況下，減除應提列折舊後之帳面價值。

(十六)承受擔保品

承受擔保品（帳列其他非營業資產項下）係依承受價格入帳，期末並評估其公平價值，其成本高於淨公平價值之差額，列為減損損失。

(十七)無形資產

無形資產以取得成本為入帳基礎，採用直線法依其耐用年限分期攤銷。電腦軟體成本依直線法按三至五年攤銷。

(十八)退休金

屬確定給付退休辦法之退休金係按精算結果認列；屬確定提撥退休辦法之退休金，係於員工提供服務之期間，將應提撥之退休基金數額認列為當期費用。

(十九) 違約損失準備及買賣損失準備

行政院金融監督管理委員會於一〇〇年一月十一日發佈金管證券字第0990073857號令，修正證券商管理規則，刪除第十一條及第十二條證券商應提列買賣損失準備及違約損失準備之規定，證券商截至九十九年十二月底已提列之買賣損失準備及違約損失準備金額，應轉列為特別盈餘公積，轉列後除填補公司虧損或特別盈餘公積已達實收資本額百分之五十，得以其半數撥充資本額外，不得使用之。

(二十) 利息收入及手續費收入之認列

放款之利息收入，係按權責發生基礎列；惟放款因逾期未獲清償而轉列催收款項者，自轉列之日起對內停止計息，俟收現時始予認列收入。

因紓困及協議展期而同意記帳之利息，自開始記帳日起列為遞延收益（帳列其他負債項下），俟收現時始予認列收入。

手續費收入於收現且獲利過程大部分完成時認列。

(二一) 所得稅

所得稅作同期間及跨期間分攤。可減除暫時性差異、虧損扣抵及未使用投資抵減之所得稅影響數認列為遞延所得稅資產，並評估其可實現性，認列備抵評價金額；應課稅暫時性差異之所得稅影響數則認列為遞延所得稅負債。

以前年度應付所得稅之調整，列入當期所得稅。

依所得稅法規定計算之未分配盈餘加徵百分之十所得稅，列為股東會決議年度所得稅費用。

(二二) 避險會計

本行從事部分衍生性商品交易，係為管理利率曝險之資產負債管理活動。本行所從事之避險交易係公平價值避險，主要係規避固定利率負債因利率波動所產生之公平價值變動風險。在開始從事避險交易時，本行備有正式書面文件，載明避險工具及被避險項目之避險關係、風險管理目標、避險策略及評估避險有效性之方法。

符合適用避險會計之所有條件時，以互抵方式認列避險工具及被避險項目之公平價值變動所產生之損益影響數，會計處理方式如下：避險工具以公平價值再衡量並立即認列為當期損益；被避險項目因所規避之風險而產生之利益或損失，係調整被避險項目之帳面價值並認列為當期損益。

(二三) 或有損失

在資產負債表日很有可能資產已經受損或負債已經發生，且其損失金額得以合理估計之或有損失，認列為當期損失，若損失金額無法合理估計或損失有可能已經發生者，於財務報表附註揭露之。

(二四) 重分類

一〇〇年度之財務報表若干項目經重分類，俾配合一〇〇一年度財務報表之表達。

三、會計變動之理由及其影響

金融商品之會計處理

本行自一〇〇年一月一日起採用新修訂之財務會計準則公報第三十四號「金融商品之會計處理準則」。主要之修訂包括(一)將原始產生之放款及應收款納入公報適用範圍；(二)增訂以攤銷後成本衡量之金融資產於債務困難修改條款時之減損規範；及(三)債務條款修改時債務人之會計處理。

四、現金及約當現金、存放央行及拆借銀行同業

(一) 現金及約當現金

	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
庫存現金	\$ 9,719,038	\$ 8,820,730
待交換票據	19,934,402	18,382,183
存放銀行同業	9,537,729	24,765,051
庫存外幣	989,183	980,901
	<u>\$ 40,180,352</u>	<u>\$ 52,948,865</u>

(二) 存放央行及拆借銀行同業

	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
拆借銀行同業	\$ 46,564,854	\$ 22,733,656
存款準備金甲戶	15,649,229	16,652,741
存款準備金乙戶	35,302,572	34,385,941
外幣存款準備金	162,945	166,197
轉存央行存款	5,731,556	5,729,205
	<u>\$ 103,411,156</u>	<u>\$ 79,667,740</u>

五、公平價值變動列入損益之金融商品

(一) 公平價值變動列入損益之金融資產

金融資產	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
<u>交易目的之金融資產</u>		
票券投資	\$ 29,248,709	\$ 17,806,599
基金受益憑證	102,590	97,663
政府公債	2,496,045	2,937,290
海外公司債及金融債	238,370	-
遠期外匯合約	230,901	140,816
利率交換合約	229,987	558,690
換匯換利合約	9,227	97,512
外匯換匯合約	1,105,197	1,804,649
買入匯率選擇權權利金	346,230	241,013
期貨	37,823	67,247
	<u>34,045,079</u>	<u>23,751,479</u>
<u>指定以公平價值變動列入 損益之金融資產</u>		
利率組合式商品	1,568,591	1,268,683
	<u>\$ 35,613,670</u>	<u>\$ 25,020,162</u>

一〇一年及一〇〇年十二月三十一日分別計有面額2,757,500仟元及7,194,800仟元之票券及債券，供作附買回條件交易。

(二) 公平價值變動列入損益之金融負債

金融負債	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
<u>交易目的之金融負債</u>		
遠期外匯合約	\$ 88,400	\$ 106,986
外匯換匯合約	1,111,528	1,090,494
換匯換利合約	121,920	-
利率交換	244,579	598,186
賣出匯率選擇權權利金	346,202	240,148
	<u>\$ 1,912,629</u>	<u>\$ 2,035,814</u>

本行一〇一及一〇〇年度從事衍生性金融商品交易之目的，主要係為規避因匯率及利率波動所產生之風險。本行之財務避險策略係以達成規避大部分市場價格或現金流量風險為目的。

一〇一年及一〇〇年十二月三十一日，本行尚未到期之衍生性金融商品合約金額（名目本金）如下：

	合約金額	
	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
外匯換匯合約	\$ 231,755,906	\$ 289,258,090
匯率選擇權合約	70,239,456	39,946,404
遠期外匯合約	20,700,762	24,479,648
利率交換及資產交換合約	59,343,964	77,620,685
換匯換利合約	18,461,208	2,119,250

於一〇一及一〇〇年度，公平價值變動列入損益之金融資產及負債產生之損益如下：

	一〇一年度	一〇〇年度
金融資產		
處分利益	\$ 4,855,833	\$ 6,676,187
評價利益	2,622,074	446,542
股息紅利	1,549	-
	<u>7,479,456</u>	<u>7,122,729</u>
金融負債		
處分損失	(3,572,761)	(5,571,306)
評價損失	(2,563,404)	(340,944)
	<u>(6,136,165)</u>	<u>(5,912,250)</u>
淨利益	<u>\$ 1,343,291</u>	<u>\$ 1,210,479</u>

六、應收款項

	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
應收帳款	\$ 9,881,079	\$ 10,145,449
應收退稅款	516,566	747,310
應收收益	202,085	202,172
應收利息	2,451,510	2,456,178
應收承兌票款	5,092,983	6,252,183
其他應收款	250,717	170,121
減：備抵呆帳	(373,980)	(369,346)
	<u>\$ 18,020,960</u>	<u>\$ 19,604,067</u>

應收款項之備抵呆帳變動表，請參閱附註七。

七、貼現及放款

(一) 貼現及放款明細如下：

	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
進出口押匯及貼現	\$ 5,698,529	\$ 5,886,615
透支	1,455,180	1,554,978
短期放款	266,684,473	320,612,225
應收證券融資款	283,321	320,257
中期放款	362,659,517	327,186,634
長期放款	502,470,788	478,413,105
放款轉列之催收款	3,393,020	3,866,282
	<u>1,142,644,828</u>	<u>1,137,840,096</u>
減：備抵呆帳	(13,516,700)	(15,101,253)
	<u>\$ 1,129,128,128</u>	<u>\$ 1,122,738,843</u>

(二) 備抵呆帳

	一〇一年度			
	應收款項	貼現及放款	其他什項 金融資產	合計
期初餘額	\$ 369,346	\$15,101,253	\$ 34,511	\$15,505,110
本期提列	22,586	1,497,677	(2,682)	1,517,581
轉銷呆帳	(16,945)	(3,038,002)	(45,670)	(3,100,617)
匯兌及其他變動	(1,007)	(44,228)	37,572	(7,663)
期末餘額	<u>\$ 373,980</u>	<u>\$13,516,700</u>	<u>\$ 23,731</u>	<u>\$13,914,411</u>

一〇〇年度

	應收款項	貼現及放款	其他什項 金融資產	合計
期初餘額	\$ 214,055	\$13,451,194	\$ 7,564	\$13,672,813
本期提列	189,200	3,109,425	48,525	3,347,150
轉銷呆帳	(33,929)	(1,405,653)	(26,471)	(1,466,053)
匯兌及其他變動	20	(53,713)	4,893	(48,800)
期末餘額	<u>\$ 369,346</u>	<u>\$15,101,253</u>	<u>\$ 34,511</u>	<u>\$15,505,110</u>

一〇一年及一〇〇年十二月三十一日已停止對內計息之放款及其他授信款項分別為3,393,020仟元及3,866,282仟元。一〇一及一〇〇年度對內未計提利息收入之金額分別為97,719仟元及111,736仟元。

本行於一〇一及一〇〇年度並無未經訴訟程序即行轉銷之授信債權。

(三) 一〇一及一〇〇年度呆帳費用明細如下：

	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
應收款項及放款（含催收款）備抵呆帳 提列數	\$ 1,517,581	\$ 3,347,150
保證責任準備提列（迴轉）數	128,290	(121,967)
	<u>\$ 1,645,871</u>	<u>\$ 3,225,183</u>

(四) 一〇一年及一〇〇年十二月三十一日應收款及放款備抵呆帳評估如下：

應收款

項目	應收款總額		備抵呆帳金額	
	一〇一年 十二月三十一日	一〇〇年 十二月三十一日	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
已有個別減損 客觀證據者	\$ 253,805	\$ 307,458	\$ 202,057	\$ 202,192
客觀證據者	組合評估減損 64,366	71,417	27,346	28,999
無個別減損 客觀證據者	組合評估減損 17,560,203	18,847,228	144,577	138,155
合計	\$ 17,878,374	\$ 19,226,103	\$ 373,980	\$ 369,346

註：應收款總額係指原始產生且未扣除備抵呆帳及未扣除（加計）折（溢）價調整之金額。

貼現及放款

項目	貼現及放款總額		備抵呆帳金額	
	一〇一年 十二月三十一日	一〇〇年 十二月三十一日	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
已有個別減損 客觀證據者	\$ 19,492,812	\$ 12,211,096	\$ 4,806,741	\$ 7,227,613
客觀證據者	組合評估減損 3,993,191	4,003,171	1,101,936	884,130
無個別減損 客觀證據者	組合評估減損 1,119,158,825	1,121,625,829	7,608,023	6,989,510
合計	\$ 1,142,644,828	\$ 1,137,840,096	\$ 13,516,700	\$ 15,101,253

註：貼現及放款總額係指原始產生且未扣除備抵呆帳及未扣除（加計）折（溢）價調整之金額。

八、備供出售金融資產

	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
國內上市（櫃）股票	\$ 1,950,390	\$ 2,219,138
政府公債	46,681,328	38,914,471
公司債	4,122,568	5,140,776
金融債	10,443,092	11,085,112
受益及資產基礎證券	230,216	220,452
	<u>\$ 63,427,594</u>	<u>\$ 57,579,949</u>

一〇一年及一〇〇年十二月三十一日分別計有面額2,654,600仟元及3,112,300仟元之債券，供作附買回條件交易。

一〇一年及一〇〇年十二月三十一日以政府公債提供法院做為假扣押擔保者，分別為655,600仟元及734,700仟元；提存營業保證金者，皆為290,000仟元。

九、持有至到期日金融資產

	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
票券投資	\$ 158,549,517	\$ 169,086,359
金融債	5,185,574	6,318,024
公司債	6,961,209	4,972,186
	<u>\$ 170,696,300</u>	<u>\$ 180,376,569</u>

海外分行提供債券作為營業擔保，一〇一年及一〇〇年十二月三十一日分別為232,263仟元及242,175仟元。

買入定期存單中提供央行作即時清算系統擔保而設定質權之央行定期存單一〇一年及一〇〇年十二月三十一日餘額分別為37,000,000仟元及為37,500,000仟元。

十、採權益法之股權投資

	一〇一年十二月三十一日		一〇〇年十二月三十一日	
	帳面金額	持股%	帳面金額	持股%
彰銀人身保險代理人股份有限公司(彰銀保代)	\$ 413,163	100.00	\$ 341,194	100.00
彰銀保險經紀人股份有限公司(彰銀保經)	52,582	100.00	49,696	100.00
	<u>\$ 465,745</u>		<u>\$ 390,890</u>	

一〇一及一〇〇年度依被投資公司同期經會計師查核之財務報表，採權益法認列投資利益如下：

	一〇一年度	一〇〇年度
彰銀保代	\$ 290,406	\$ 242,708
彰銀保經	31,590	31,893
	<u>\$ 321,996</u>	<u>\$ 274,601</u>

十一、以成本衡量之金融資產

	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
國內非上市(櫃)普通股	\$ 4,728,434	\$ 4,728,434

十二、無活絡市場之債務商品投資

	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
國內興櫃特別股-台灣高鐵	\$ 1,300,000	\$ 1,300,000
受益證券及資產基礎證券	306,272	404,591
公司債及金融債	1,572,727	6,315,338
	<u>\$ 3,178,999</u>	<u>\$ 8,019,929</u>

上述無活絡市場之債券投資經本行評估結果，於一〇一年度認列債券投資之減損損失21,736仟元。

十三、其他什項金融資產

	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
買入匯款	\$ 13,253	\$ 23,017
非放款轉列之催收款	46,778	56,888
減：備抵呆帳	(23,731)	(34,511)
	<u>\$ 36,300</u>	<u>\$ 45,394</u>

其他什項金融資產之備抵呆帳變動表，請參閱附註七。

十四、固定資產

	一〇一年十二月三十一日			一〇〇年十二月三十一日		
	成本	累計折舊	帳面價值	帳面價值	帳面價值	帳面價值
土地	\$ 17,715,115	\$ -	\$ 17,715,115	\$ 16,973,023		
房屋及建築	8,101,620	(3,307,758)	4,793,862	4,884,411		
機械設備	5,174,680	(4,355,396)	819,284	1,024,702		
交通及運輸設備	564,015	(464,509)	99,506	106,213		
什項設備	1,438,041	(1,265,775)	172,266	172,849		
租賃權益改良	846,238	(657,767)	188,471	191,494		
租賃資產	168,275	(31,749)	136,526	151,448		
未完工程及預付設備款	5,219	-	5,219	2,666		
	<u>\$ 34,013,203</u>	<u>(\$10,082,954)</u>	<u>\$ 23,930,249</u>	<u>\$ 23,506,806</u>		

本行曾於四十五年、五十年、五十一年、五十七年、五十九年、六十年、六十四年、六十九年、七十六年、八十年、八十一年、八十六年、九十年、一〇〇及一〇一年依據平均地權條例辦理數次土地重估，並於六十六年辦理房屋及建築重估，經主管機關核定之土地暨房屋及建築重估增值總額分別為21,117,393仟元及108,475仟元。

該重估增值總額或因資產出售、報廢及政府徵收等因素而有減少，一〇一年及一〇〇年十二月三十一日重估增值餘額分別帳列於固定資產及非營業資產，其明細如下：

項目	一〇一年十二月三十一日		一〇〇年十二月三十一日	
	土地	房屋及建築	土地	房屋及建築
固定資產	\$ 13,263,756	\$ 80,546	\$ 12,521,663	\$ 80,546
非營業資產	7,117,505	12,533	6,891,471	12,533
	<u>\$ 20,381,261</u>	<u>\$ 93,079</u>	<u>\$ 19,413,134</u>	<u>\$ 93,079</u>

一〇一年及一〇〇年十二月三十一日，土地重估之增值稅準備分別為6,156,692仟元及5,860,648仟元，帳列其他負債項下。

十五、其他非營業資產

	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
存出保證金	\$ 87,442	\$ 122,716
承受擔保品	37,105	37,105
減：累計減損	(37,105)	(37,105)
預付款項	5,282,693	1,721,959
出借出租資產	7,817,829	7,600,839
閒置資產	27,038	27,038
其他	3,127	46,844
	<u>\$ 13,218,129</u>	<u>\$ 9,519,396</u>

截至一〇一年十二月底止，依租約未來可收取之租金如下：

期間	金額
一〇二年度	\$ 179,997
一〇三年度	153,110
一〇四年度	123,145
一〇五年度	97,119
一〇六年度	59,033

十六、央行及銀行同業存款

	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
央行存款	\$ 24,011	\$ 25,292
銀行同業存款	9,920,344	12,805,177
透支銀行同業	1,216,087	905,154
銀行同業拆放	83,172,370	90,815,432
中華郵政轉存款	6,197,386	7,502,457
	<u>\$ 100,530,198</u>	<u>\$ 112,053,512</u>

十七、應付款項

	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
應付待交換票款	\$ 20,407,106	\$ 19,245,596
應付帳款	1,420,677	1,237,007
應付代收款	372,339	290,738
應付費用	2,105,407	1,861,965
應付利息	1,839,766	1,767,725
承兌票款	5,344,166	6,480,541
應付股息紅利	137,460	137,940
應付承購帳款	480,475	370,472
其他	755,883	564,103
	<u>\$ 32,863,279</u>	<u>\$ 31,956,087</u>

十八、存款及匯款

	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
支票存款	\$ 36,439,935	\$ 38,560,488
活期存款	276,307,106	265,724,458
定期存款	268,342,496	279,890,880
可轉讓定期存單	9,950,500	10,146,600
儲蓄存款	724,824,661	693,654,556
匯款	862,463	818,760
	<u>\$ 1,316,727,161</u>	<u>\$ 1,288,795,742</u>

十九、應付金融債券

本行為提昇自有資本比率暨籌措中長期營運所需資金，分別於九十六年九月二十六日、九十七年五月十九日、九十七年十二月十五日、九十八年九月十五日、九十九年六月二十九日、一〇〇年三月十一日及一〇〇年四月十八日發行次順位金融債券，分述如下：

於九十六年九月二十六日按面額發行新臺幣伍拾億元第一期次順位金融債券，發行期限七年。

於九十七年五月十九日按面額發行新臺幣伍拾億元第一期次順位金融債券，發行期限七年。

於九十七年十二月十五日按面額發行新臺幣捌拾參億伍仟萬元第二期次順位金融債券，發行期限七年。

於九十八年九月十五日按面額發行新臺幣伍拾億元第一期次順位金融債券，發行期限七年。

於九十九年六月二十九日按面額發行新臺幣伍拾億第一期次順位金融債券，無到期日。

於一〇〇年三月十一日按面額發行新臺幣參拾參億第一期次順位金融債券，分別為甲券貳拾貳億，發行期限七年；及乙券拾壹億，發行期限十年。

於一〇〇年四月十八日按面額發行新臺幣陸拾柒億第二期次順位金融債券，發行期限十年。

相關發行條件及流通在外明細如下：

	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
公平價值避險之金融負債（帳列應付金融債券）		
97-1，七年期，每年付息一次，年利率3.10%，到期日：104.05.19	\$ 2,000,000	\$ 2,000,000
金融債券評價調整	101,937	146,086
	<u>2,101,937</u>	<u>2,146,086</u>
未避險之應付金融債券（帳列應付金融債券）		
96-1，七年期，每年付息一次，依英商路透股份有限公司新臺幣90天商業本票次級市場之平均報價加0.35%，到期日：103.09.26	5,000,000	5,000,000
97-1，七年期，每年付息一次，年利率3.10%，到期日：104.05.19	3,000,000	3,000,000
97-2，七年期，每年付息一次，年利率3.05%，到期日：104.12.15	8,350,000	8,350,000
98-1，七年期，每年付息一次，年利率2.30%，到期日：105.09.15	5,000,000	5,000,000
99-1，無到期日，每年付息一次，自發行日起至屆滿第十年止，年利率3.15%；自發行日起屆滿第十年之日，年利率4.15%	5,000,000	5,000,000
100-1甲券，七年期，每年付息一次，年利率1.65%，到期日：107.03.11	2,200,000	2,200,000
100-1乙券，十年期，每年付息一次，年利率1.72%，到期日：110.03.11	1,100,000	1,100,000
100-2，十年期，每年付息一次，依英商路透股份有限公司新臺幣90天商業本票次級市場之平均報價加0.20%，到期日：110.04.18	6,700,000	6,700,000
	<u>36,350,000</u>	<u>36,350,000</u>
	<u>\$ 38,451,937</u>	<u>\$ 38,496,086</u>

上述97-1七年期固定利率金融債券，本行為規避固定利率負債因利率波動所產生之公平價值變動風險，故從事利率交換合約衍生性金融商品做為避險工具，於一〇一年及一〇〇年十二月三十一日該利率交換合約未到期日本金皆為2,000,000千元，帳面餘額分別為105,087千元及149,400千元，帳列其他金融資產－避險之衍生性金融資產項下。

二十、應計退休金負債

適用「勞工退休金條例」之退休金制度，係屬確定提撥退休辦法，自九十四年七月一日起，依員工每月薪資百分之六提撥至勞工保險局之個人退休金專戶，本行一〇一年及一〇〇年度認列之確定提撥退休金成本分別為201,355千元及109,421千元。

適用「勞動基準法」之退休金制度，係屬確定給付退休辦法，本行依每月薪資總額提撥勞工退休準備金，交由勞工退休準備金監督委員會以該委員會名義存入台灣銀行之專戶。本行一〇一年及一〇〇年度認列之確定給付退休金成本分別為613,046千元及570,114千元。

屬確定給付退休辦法之退休金相關資訊如下：

(一) 淨退休金成本組成項目：

	一〇一年度	一〇〇年度
服務成本	\$ 527,080	\$ 506,655
利息成本	136,565	139,853
退休基金資產實際報酬	(59,352)	(62,676)
退休基金資產損失	(46,378)	(49,903)
過渡性資產攤銷數	55,131	36,185
	<u>\$ 613,046</u>	<u>\$ 570,114</u>

(二) 退休基金提撥狀況與帳載應計退休金負債之調節如下：

	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
給付義務		
既得給付義務	\$ 4,507,913	\$ 4,069,057
非既得給付義務	2,502,220	2,239,265
累積給付義務	7,010,133	6,308,322
未來薪資增加之影響數	1,504,711	1,602,913
預計給付義務	8,514,844	7,911,235
退休基金資產公平價值	(6,253,350)	(5,866,741)
提撥狀況	2,261,494	2,044,494
未認列過渡性淨資產	916	1,160
未認列退休金損益	(1,945,182)	(1,737,475)
補列之應計退休金負債	439,555	133,402
其他	10,440	11,116
應計退休金負債	<u>\$ 767,223</u>	<u>\$ 452,697</u>
既得給付	<u>\$ 4,999,840</u>	<u>\$ 4,596,711</u>

(三) 精算假設：

	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
折現率	1.5%	1.75%
未來薪資水準增加率	1.75%	2.00%
退休基金資產預期投資報酬率	1.5%	1.75%

(四) 提撥至退休基金金額

一〇一年度	一〇〇年度
<u>\$ 490,306</u>	<u>\$ 482,973</u>

(五) 由退休基金支付金額

一〇一年度	一〇〇年度
<u>\$ 163,049</u>	<u>\$ 92,855</u>

二一、股東權益

普通股

本行截至一〇〇年一月一日止額定資本額為65,000,000千元，額定股數為6,500,000千股，實收資本額為62,094,756千元。本行額定資本額於一〇〇年八月增加15,000,000千元，並於一〇〇一年八月及一〇〇年八月辦理盈餘轉增資，實收資本額分別增加4,737,830千元及5,588,528千元，故截至一〇〇一年及一〇〇年十二月三十一日止，本行額定資本額皆為80,000,000千元，額定股數皆為8,000,000千股，實收資本額分別增為72,421,114千元及67,683,284千元，分為7,242,111千股及6,768,328千股，均為普通股，每股面額10元。

資本公積

資本公積中屬超過票面金額發行股票之溢額及受領贈與部分得用以彌補虧損，亦得於公司無虧損時，用以發放現金股利或撥充股本，惟撥充股本時每年以實收股本之一定比率為限。

盈餘分配及股利政策

本行公司章程規定，年度決算有盈餘時，應依法繳納所得稅及彌補以往年度虧損，再依銀行法提列百分之三十為法定盈餘公積及依其他法令提列或迴轉特別盈餘公積後，次就其餘額按下列規定分派之：

- (一) 股東股息、紅利，由董事會提請股東常會決議分派之。
- (二) 董事、監察人酬勞百分之一至百分之一·五，並授權董事會於該上下限之範圍內按年決定。
- (三) 員工紅利百分之一至百分之八，並授權董事會於該上下限之範圍內按年決定。

一〇一及一〇〇年度對於應付員工紅利估列金額分別為474,362千元及506,372千元；應付董監酬勞估列金額分別為74,119千元及79,121千元，係依過去經驗以可能發放之金額為基礎，分別按稅後淨利（已扣除員工分紅及董監酬勞之金額）減除法定盈餘公積後餘額之8%及1.25%計算。於股東會決議日時，若金額仍有變動，則依會計估計變動處理，於股東會決議年度調整入帳。如股東會決議採股票發放員工紅利，股票紅利股數按決議分紅之金額除以股票公平價值決定，股票公平價值係指股東會決議日前一日之收盤價（考量除權除息之影響後）。

本行分配盈餘時，必須依法令規定就股東權益減項（包括未實現重估增值、金融商品未實現損益及換算調整數）淨額提列特別盈餘公積。嗣後股東權益減項金額如有減少，可就減少金額自特別盈餘公積轉回未分配盈餘。

法定盈餘公積應提撥至其餘額達公司實收股本總額時為止。法定盈餘公積得用以彌補虧損，公司無虧損時，法定盈餘公積超過實收股本總額25%之部分除得撥充股本外，尚得以現金分配。

如有銀行法第四十四條之一第一項各款所列情形之一者，不得以現金分配盈餘或買回股份。

第一項法定盈餘公積未達資本總額前，本行最高現金盈餘分配，不得超過資本總額之百分之十五。

法定盈餘公積已達資本總額時，或財務業務健全符合主管機關規定標準並依公司法提列法定盈餘公積者，得不受第一項提列法定盈餘公積及銀行法最高現金盈餘分配之限制。

本行為持續擴充規模與增加獲利能力，採取剩餘股利政策。依據本行營運之發展，並考慮未來資本預算規劃，以分派股票股利保留所需資金為原則，其餘部分得以現金股利方式分派，但現金股利不得低於股利分派總額之百分之十；倘每股分派現金股利不足〇·一元時，除股東會另有決議外，不予分派。

本行一〇〇及九十九年度盈餘分配案，業經股東常會於一〇〇一年六月二十二日及一〇〇年六月十日決議通過，列示如下：

	盈餘分配案		每股股利（元）	
	一〇〇年度	九十九年度	一〇〇年度	九十九年度
法定盈餘公積	\$ 2,712,706	\$ 782,655	\$ -	\$ -
普通股股東股利—現金	1,353,666	1,738,653	0.20	0.28
普通股股東股利—股票	4,737,830	5,588,528	0.70	0.90

一〇〇一年六月二十二日及一〇〇年六月十日股東會分別決議配發一〇〇及九十九年度員工紅利506,372千元及563,512千元，董監酬勞79,121千元及88,049千元。員工紅利未發放股票股利。

有關本行董事會通過擬議及股東會決議之員工紅利及董監酬勞資訊，請至臺灣證券交易所「公開資訊觀測站」查詢。

二二、手續費淨收益

	一〇一年度	一〇〇年度
手續費收入	\$ 3,852,447	\$ 3,857,899
手續費費用	(477,050)	(430,146)
	<u>\$ 3,375,397</u>	<u>\$ 3,427,753</u>

二三、用人、折舊及攤銷費用

	一〇一年度	一〇〇年度
用人費用		
薪資費用	\$ 7,537,282	\$ 7,346,398
勞健保費用	456,947	430,580
退休金費用	814,401	679,535
其他用人費用	67,370	60,400
折舊費用	712,998	778,410
攤銷費用	25,448	21,010

二四、所得稅及兩稅合一相關資訊

(一) 帳列稅前利益按法定稅率（17%）計算之所得稅費用與所得稅費用之調節如下：

	一〇一年度	一〇〇年度
稅前利益按法定稅率計算之所得稅費用	\$ 1,735,497	\$ 1,796,754
調節項目之所得稅影響數		
永久性差異		
免稅所得	(319,634)	(123,494)
其他	1,536	(3,814)
暫時性差異	(499,731)	226,405
當期抵用之虧損扣抵	(664,814)	(1,801,173)
當期所得稅	252,854	94,678
未分配盈餘加徵10%	23,815	-
遞延所得稅		
暫時性差異	499,731	(226,405)
虧損扣抵	664,814	1,801,173
營所稅核定調整	106,979	-
前期所得稅高低估	4,772	-
海外分行不得扣抵數	179,838	-
其他	5,252	(142,661)
	<u>\$ 1,738,055</u>	<u>\$ 1,526,785</u>

(二) 遞延所得稅資產及負債之內容如下：

	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
遞延所得稅資產		
虧損扣抵	\$ 2,178,844	\$ 3,034,167
備抵呆帳超限數	1,680,600	1,973,603
未實現兌換損失	-	418,149
未實現投資損失	46,649	249,325
	<u>3,906,093</u>	<u>5,675,244</u>
遞延所得稅負債		
未實現兌換利益	(29,092)	-
衍生性金融商品未實現利益	(1,543)	(521,951)
退休金遞延利益	(2,471)	(4,009)
	<u>(33,106)</u>	<u>(525,960)</u>
淨 額	<u>\$ 3,872,987</u>	<u>\$ 5,149,284</u>

(三) 本行虧損扣抵之所得稅額相關資訊如下：

最後抵減年度	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
一〇四年	<u>\$ 2,178,844</u>	<u>\$ 3,034,167</u>

(四) 本行營利事業所得稅結算申報已奉稅捐機關核定至九十九年度，惟本行對於九十六及九十九年度營利事業所得稅結算申報之核定內容尚有不服，正依法進行行政救濟程序中。

(五) 兩稅合一相關資訊如下：

	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
八十七年度以後未分配盈餘	<u>\$ 8,810,816</u>	<u>\$ 9,144,268</u>

一〇一年及一〇〇年十二月三十一日股東可扣抵稅額帳戶餘額分別為108,710仟元及96,986仟元。

一〇一及一〇〇年度盈餘分配適用之稅額扣抵比率分別為1.23% (預計) 及1.06%。

依所得稅法規定，本行分配屬於八十七年度(含)以後之盈餘時，本國股東可按股利分配日之稅額扣抵比率計算可獲配之股東可扣抵稅額。由於實際分配予股東之可扣抵稅額，應以股利分配日之股東可扣抵稅額帳戶餘額為準，因此本行預計一〇一年度盈餘分配之稅額扣抵比率可能與將來實際分配予股東時所適用之稅額扣抵比率有所差異。

二五、每股盈餘

	一〇一年度					
	金額		加權平均流通在外股數 (仟股)	每股盈餘(元)		
	稅前	稅後		稅前	稅後	
基本每股盈餘						
本期淨利	\$ 10,208,805	\$ 8,470,750	7,242,111	\$ 1.41	\$ 1.17	
具稀釋作用之影響						
員工分紅	-	-	29,741			
稀釋每股盈餘	<u>\$ 10,208,805</u>	<u>\$ 8,470,750</u>	<u>7,271,852</u>	<u>\$ 1.40</u>	<u>\$ 1.16</u>	
	一〇〇年度					
	金額		加權平均流通在外股數 (仟股)	每股盈餘(元)		
	稅前	稅後		稅前	稅後	
基本每股盈餘						
本期淨利	\$ 10,569,140	\$ 9,042,355	7,242,111	\$ 1.46	\$ 1.25	
具稀釋作用之影響						
員工分紅	-	-	30,783			
稀釋每股盈餘	<u>\$ 10,569,140</u>	<u>\$ 9,042,355</u>	<u>7,272,894</u>	<u>\$ 1.45</u>	<u>\$ 1.24</u>	

計算稀釋每股盈餘時，係假設員工分紅將採發放股票方式，並於該潛在普通股具有稀釋作用時計入加權平均流通在外股數，以計算稀釋每股盈餘。計算稀釋每股盈餘時，以該潛在普通股資產負債表日之收盤價，作為發行股數之判斷基礎。於次年度股東會決議員工分紅發放股數前計算稀釋每股盈餘時，亦繼續考量該等潛在普通股之稀釋作用。

計算每股盈餘時，無償配股之影響已列入追溯調整。因追溯調整，一〇〇年度稅後基本及稀釋每股盈餘，由1.34元及1.33元分別減少為1.25元及1.24元。

二六、關係人交易

(一) 關係人之名稱及關係

關係人名稱	與本公司之關係
董事、監察人與經理人	係本行及關係企業之董事、監察人與經理人
彰銀保代	係本行採權益法評價之被投資公司
彰銀保經	"
台新金融控股股份有限公司	係本行之法人董事
台新國際商業銀行股份有限公司(台新銀行)	係本行法人董事之子公司
新光人壽保險股份有限公司(新光人壽)	其董事長為本行法人董事董事長之二親等親屬
安隆興業股份有限公司(安隆興業)	"
安信建築經理股份有限公司	係本行法人董事之子公司採權益法評價之被投資公司
大中票券金融股份有限公司	實質關係人
經貿聯網科技股份有限公司	實質關係人(自一〇一年十二月起非為關係人)
新光三越百貨股份有限公司	實質關係人
元富證券股份有限公司	"
其他	依財務會計準則第六號「關係人交易之揭露」之其他關係人

(二) 與關係人間之重大交易事項

1. 放款

	期末餘額	佔放款%	利率區間%	利息收入		
一〇一年十二月三十一日	\$ 584,759	0.05	1.34~3.06	\$ 11,473		
一〇〇年十二月三十一日	584,234	0.05	1.34~3.06	8,363		
				一〇一年度		
	本期	履約情形		與非關係人之交易條件有無不同		
	期末餘額	最高金額	正常放款	逾期放款	擔保品	
消費性放款						
共20戶	\$ 4,723	\$ 6,896	\$ 4,723	\$ -	信用	無
自用住宅抵押放款						
共101戶	540,855	593,221	540,855	-	不動產	無
其他放款						
安隆興業	30,000	30,000	30,000	-	不動產	無
共9戶(註)	9,181	9,978	9,181	-	綜存	無
	<u>\$ 584,759</u>		<u>\$ 584,759</u>			
						一〇〇年度
	本期	履約情形		與非關係人之交易條件有無不同		
	期末餘額	最高金額	正常放款	逾期放款	擔保品	
消費性放款						
共22戶	\$ 6,882	\$ 8,321	\$ 6,882	\$ -	信用	無
自用住宅抵押放款						
共104戶	545,162	577,507	545,162	-	不動產	無
其他放款						
安隆興業	30,000	30,000	30,000	-	不動產	無
共3戶(註)	2,190	2,219	2,190	-	綜存	無
	<u>\$ 584,234</u>		<u>\$ 584,234</u>			

註：個別戶期末餘額均未達期末餘額總額之1%，故擬彙總揭露。

本行對上開經理人之放款若屬購屋貸款及消費性貸款且金額分別在8,000仟元及800仟元以下者，一〇一年及一〇〇年十二月三十一日分別按年利率1.54%及1.64%計算，其餘關係人之交易與一般放款戶條件相同。

2. 存款

	期末餘額	佔存款%	利率區間%	利息費用
一〇一年十二月三十一日	\$ 2,168,602	0.16	0~13	\$ 26,570
一〇〇年十二月三十一日	1,891,212	0.15	0~13	24,172

本行對上開關係人之經理人行員儲蓄存款金額在480仟元以下，係以年利率13%計算，超過部分則按活期儲蓄存款利率計算，其餘關係人之交易條件與一般存款戶相同。

3. 衍生性金融商品

關係人名稱	合約名稱	合約期間	一〇一年度			
			本期		資產負債表	
			名目本金	評價損益	科目	餘額
新光人壽	外匯換匯	101.04.30~102.01.31	\$ 50,000 仟美元	(\$ 17,710)	公平價值變動列入損益之金融負債	(\$ 17,710)
		101.05.09~102.05.09	30,000 仟美元	(3,919)	公平價值變動列入損益之金融負債	(3,919)
		101.11.30~102.05.31	25,000 仟美元	(534)	公平價值變動列入損益之金融負債	(534)
一〇〇年度						
關係人名稱	合約名稱	合約期間	本期		資產負債表	
			名目本金	評價損益	科目	餘額
新光人壽	外匯換匯	100.04.29~101.04.30	\$ 50,000 仟美元	\$ 82,827	公平價值變動列入損益之金融資產	\$ 82,827
		100.05.09~101.05.09	30,000 仟美元	56,441	公平價值變動列入損益之金融資產	56,441
		100.11.30~101.11.30	25,000 仟美元	(731)	公平價值變動列入損益之金融資產	(731)

4. 銀行同業存款

年度	關係人	單位	最高餘額	期末餘額	佔各該科目%
一〇一年度	台新銀行	紐約分行	440仟美元	49仟美元	-
一〇〇年度	台新銀行	紐約分行	85仟美元	67仟美元	-

5. 拆放同業及同業拆放

本行向關係人拆款，其交易明細如下：

年度	關係人	單位	最高餘額	期末餘額	拆款額度	利率%	利息費用
一〇〇年度	台新銀行	紐約分行	\$ 35,000仟美元	\$ -	係交易對象自訂	0.20~0.26	\$ 1仟美元

6. 租賃

彰銀保代及彰銀保經向本行租用辦公室，租賃期間均為二年，按月收取租金，一〇一年度之租金收入分別為1,948仟元及1,174仟元，一〇〇年度分別為1,711仟元及1,118仟元。

7. 其他

本行提供彰銀保代及彰銀保經人事及通路等資源而認列之手續費收入，一〇一年度分別為1,013,118仟元及60,405仟元，一〇〇年度分別為670,155仟元及53,515仟元。

(三) 董事、監察人及管理階層薪酬資訊

	一〇一年度	一〇〇年度
薪資	\$ 53,579	\$ 60,674
獎金	12,656	13,122
紅利	76,161	80,967
	\$ 142,396	\$ 154,763

一〇一及一〇〇年度之薪酬資訊各包含一〇二年度估計及一〇一年度股東會議決之盈餘分配案中分配予董事、監察人及管理階層之分紅。

二七、質抵押之資產

一〇一年及一〇〇年十二月三十一日已提供擔保或質押之重要資產如下：

擔保資產	內容	一〇一年十二月三十一日	一〇〇年十二月三十一日
備供出售金融資產	公債	\$ 945,600	\$ 1,024,700
持有至到期日金融資產	公債、債券、定期存單	37,232,263	37,742,175
存出保證金	現金	87,442	122,716

二八、重大承諾事項及或有事項

(一) 除附註五衍生性金融商品項下所述者外，本行尚有下列重大承諾及或有負債：

	一〇一年十二月三十一日	一〇〇年十二月三十一日
受託保管之還款本票、受益憑證等有價證券餘額	\$ 7,003,867	\$ 7,056,153
受託代放款	952,202	984,193
保證業務所承作之各項保證金額	29,638,924	30,496,884
客戶委託本行開發但尚未使用之信用狀餘額	23,171,635	25,200,037
信託負債	260,916,260	250,084,882
授信承諾	159,693,488	238,463,174

(二) 營業租賃—承租人

係本行承租之分行營業場所等，租賃合約之主要條款如下：

- 租賃期間一至十年不等。租金支付主要為一年給付一次。
- 本行於一〇一年十二月三十一日已簽訂之房屋營業租賃合約，在未來五年估計每年應付租金總額如下：

期間	金額
一〇二年度	\$ 482,050
一〇三年度	364,151
一〇四年度	256,863
一〇五年度	182,482
一〇六年度	96,389

(三) 本行與伊朗回教共和國國防部（伊方）於八十年間有關美金一仟五百萬元之「請求給付電匯款」訴訟事件，於九十一年八月一日經最高法院判決本行勝訴確定後，伊方復又續行其於八十六年間另對本行所提之「代位請求返還匯款」訴訟，該「代位請求返還匯款」訴訟經臺灣臺北地方法院及臺灣高等法院分別於九十三年九月十日及九十九年七月十三日判決本行勝訴，惟伊方不服判決，於九十九年八月十日上訴最高法院，最高法院於九十九年十一月四日將臺灣高等法院之判決廢棄發回臺灣高等法院更為審理，經臺灣高等法院更一審詳為審理後，於一〇〇年十二月二十七日仍判決本行勝訴，伊方仍不服判決，復於一〇一年一月十九日上訴最高法院，最高法院於一〇一年八月十四日將更一審判決廢棄，再度發回臺灣高等法院。目前由臺灣高等法院為更二審審理中。

二九、金融商品資訊之揭露

(一) 公平價值之資訊

	一〇一年十二月三十一日		一〇〇年十二月三十一日	
	帳面價值	公平價值	帳面價值	公平價值
金融資產				
現金及約當現金	\$ 40,180,352	\$ 40,180,352	\$ 52,948,865	\$ 52,948,865
存放央行及拆借銀行同業	103,411,156	103,411,156	79,667,740	79,667,740
公平價值變動列入損益之金融資產	35,613,670	35,613,670	25,020,162	25,020,162
應收款項－淨額	17,504,394	17,504,394	18,856,757	18,856,757
貼現及放款－淨額	1,129,128,128	1,129,128,128	1,122,738,843	1,122,738,843
備供出售金融資產	63,427,594	63,427,594	57,579,949	57,579,949
持有至到期日金融資產	170,696,300	170,736,031	180,376,569	180,305,626
採權益法之股權投資	465,745	-	390,890	-
以成本衡量之金融資產	4,728,434	-	4,728,434	-
無活絡市場之債務商品投資	3,178,999	3,221,962	8,019,929	8,002,151
避險之衍生性金融資產	105,087	105,087	149,400	149,400
其他什項金融資產	36,300	36,300	45,394	45,394
存出保證金	87,442	87,442	122,716	122,716
金融負債				
央行及銀行同業存款	100,530,198	100,530,198	112,053,512	112,053,512
公平價值變動列入損益之金融負債	1,912,629	1,912,629	2,035,814	2,035,814
附買回票券及債券負債	5,629,554	5,629,554	10,726,892	10,726,892
應付款項	32,863,279	32,863,279	31,956,087	31,956,087
存款及匯款	1,316,727,161	1,316,727,161	1,288,795,742	1,288,795,742
應付金融債券	38,451,937	40,306,042	38,496,086	40,786,650
其他金融負債	1,364,673	1,364,673	1,676,663	1,676,663
存入保證金	1,033,587	1,033,587	1,061,867	1,061,867

(二) 本行估計金融商品公平價值所使用之方法及假設如下：

1. 短期金融商品以其在資產負債表上之帳面價值估計其公平價值，因為此類商品到期日甚近，其帳面價值應屬估計公平價值之合理基礎。此方法應用於現金及約當現金、存放央行及拆借銀行同業、應收款項、其他什項金融資產、央行及銀行同業存款、附買回票券及債券負債、應付款項、存款及匯款以及其他金融負債等。
2. 公平價值變動列入損益之金融商品、備供出售金融資產、持有至到期日金融資產、避險之衍生性金融資產及應付金融債券，如有活絡市場公開報價時，則以此市場價格為公平價值。

若無市場報價可供參考之債票券，則以模型估計公平價值。本行之評價模型之假設與估計方式與其他市場參與者適用之假設與估計方式一致，並假設金融市場不存在套利空間，而以各時間點之指標利率推導出各幣別之零息利率曲線，作為計算遠期利率與折現率之依據。若標的物為長期債券，則另視發行公司之信用評等訂定適當之信用碼差，以反映該發行公司之信用狀況。

衍生性金融商品如無活絡市場價格可供參考時，本行係採用金融同業間廣泛運用之衍生性金融商品評價模

型，並將公開市場上可觀察之參數代入，以計算持有部位之公平價值。

本行係以路透社報價系統所顯示之外匯匯率，就個別遠期外匯合約到期日之遠期匯率分別計算個別合約之公平價值。利率交換及換匯換利合約之公平價值除部分係以交易對象提供之報價資料，餘係以路透社資訊系統顯示之報價資料，就個別合約分別計算評估公平價值，前述報價皆以中價（買價與賣價之平均）為評估基礎，並一致性採用。

無活絡市場之債務商品投資，若有成交價格或造市者之報價資料者，則以最近成交價格及報價資料作為評估公平價值之基礎，若無成交價格或造市者之報價資料者，則參照前述評價方法估計。

3. 貼現及放款、存款因皆為付息之金融資產及負債，故其帳面價值與目前之公平價值相近。催收款之帳面價值係減除備抵呆帳後之預計收回金額，故均以帳面價值為公平價值。
4. 採權益法之股權投資及以成本衡量之金融資產皆屬未上市櫃公司股票，其無活絡市場公開報價且實務上須以超過合理成本之金額方能取得可驗證公平價值，因此不列示其公平價值。
5. 存出保證金及存入保證金並無特定期日，故以其在資產負債表上之帳面價值估計其公平價值。

(三) 本行金融資產及金融負債之公平價值，以活絡市場之公開報價直接決定者，及以評價方法估計者分別為：

	一〇一年十二月三十一日		一〇〇年十二月三十一日	
	公開報價決定之金額	評價方法估計之金額	公開報價決定之金額	評價方法估計之金額
金融資產				
公平價值變動列入損益之金融資產	\$ 32,123,537	\$ 3,490,133	\$ 20,908,799	\$ 4,111,363
備供出售金融資產	63,427,594	-	57,579,949	-
持有至到期日金融資產	-	170,736,031	-	180,305,626
無活絡市場之債務商品投資	-	3,221,962	-	8,002,151
避險之衍生性金融資產	-	105,087	-	149,400
金融負債				
公平價值變動列入損益之金融負債	-	1,912,629	-	2,035,814
應付金融債券	-	40,306,042	-	40,786,650

(四) 本行於一〇一及一〇〇年度因以公開報價決定之公平價值變動而認為當期利益之金額分別為44千元及23,845千元；因以評價方法估計之公平價值變動而認為當期利益之金額為58,626千元及81,755千元。

(五) 本行一〇一及一〇〇年度非以公平價值衡量且公平價值變動認列損益之金融資產或金融負債，其利息收入總額分別為26,654,111千元及26,516,895千元，利息費用總額分別為10,987,730千元及10,061,739千元。

(六) 金融商品公平價值之層級資訊

以公平價值衡量之		一〇一年十二月三十一日				以公平價值衡量之		一〇〇年十二月三十一日			
金融商品項目	合計	第一層級	第二層級	第三層級	金融商品項目	合計	第一層級	第二層級	第三層級		
非衍生性金融商品					非衍生性金融商品						
資 產					資 產						
公平價值變動列入損益之金融資產	\$ 33,654,305	\$ 2,831,346	\$ 29,370,609	\$ 1,452,350	公平價值變動列入損益之金融資產	\$22,110,235	\$ 3,029,409	\$18,172,576	\$ 908,250		
交易目的金融資產	32,085,714	2,831,346	29,254,368	-	交易目的金融資產	20,841,552	3,029,409	17,812,143	-		
受益憑證投資	102,590	102,590	-	-	受益憑證投資	97,663	97,663	-	-		
債券投資	2,734,415	2,728,756	5,659	-	債券投資	2,937,290	2,931,746	5,544	-		
其 他	29,248,709	-	29,248,709	-	其 他	17,806,599	-	17,806,599	-		
原始認列時被指定以公平價值衡量者	1,568,591	-	116,241	1,452,350	原始認列時被指定以公平價值衡量者	1,268,683	-	360,433	908,250		
備供出售金融資產	63,427,594	27,979,244	35,218,134	230,216	備供出售金融資產	57,579,949	27,007,812	30,351,685	220,452		
股票投資	1,950,390	1,950,390	-	-	股票投資	2,219,138	2,219,138	-	-		
債券投資	61,246,988	26,028,854	35,218,134	-	債券投資	55,140,359	24,788,674	30,351,685	-		
其他	230,216	-	-	230,216	其他	220,452	-	-	220,452		
其他金融資產	3,221,962	781,655	837,114	1,603,193	其他金融資產	\$ 8,002,151	\$ 5,466,262	\$ 840,136	\$ 1,695,753		
無活絡市場之債務商品投資	3,221,962	781,655	837,114	1,603,193	無活絡市場之債務商品投資	8,002,151	5,466,262	840,136	1,695,753		
衍生性金融商品					衍生性金融商品						
資 產					資 產						
公平價值變動列入損益之金融資產	1,959,365	37,823	1,921,542	-	公平價值變動列入損益之金融資產	2,909,927	67,247	2,842,680	-		
其他金融資產	105,087	-	105,087	-	其他金融資產	149,400	-	149,400	-		
避險之衍生性金融資產	105,087	-	105,087	-	避險之衍生性金融資產	149,400	-	149,400	-		
負 債					負 債						
公平價值變動列入損益之金融負債	1,912,629	-	1,912,629	-	公平價值變動列入損益之金融負債	2,035,814	-	2,035,814	-		

公平價值衡量歸類至第三層級之金融資產變動明細表

	一〇一年度						
	期初餘額	評價損益列入當期損益或股東權益之金額	本期增加		本期減少		期末餘額
			買進或發行	轉入第三層級	賣出、處分或交割	自第三層級轉出	
公平價值變動列入損益之金融資產							
原始認列時被指定以公平價值衡量者	\$ 908,250	\$ -	\$ 1,467,584	\$ -	(\$ 923,484)	\$ -	\$ 1,452,350
備供出售金融資產							
受益憑證投資	220,452	9,764	-	-	-	-	230,216
其他金融資產							
無活絡市場之債務商品投資	1,695,753	(10,825)	-	-	(81,735)	-	1,603,193
一〇〇年度							
	期初餘額	評價損益列入當期損益或股東權益之金額	本期增加		本期減少		期末餘額
			買進或發行	轉入第三層級	賣出、處分或交割	自第三層級轉出	
公平價值變動列入損益之金融資產							
原始認列時被指定以公平價值衡量者	\$ 590,780	\$ -	\$ 908,250	\$ -	(\$ 590,780)	\$ -	\$ 908,250
備供出售金融資產							
債券及受益憑證投資(註)	374,712	22,740	-	-	-	(177,000)	220,452
其他金融資產							
無活絡市場之債務商品投資	1,869,736	39,223	-	-	(213,206)	-	1,695,753

註：洛杉磯分行「AUST & NZ BANKING GROUP」債券(AUD)，九十九年採「保管銀行報價」，列「第三層級」；一〇〇年第二季起，採「BLOOMBERG報價」，故改列「第一層級」。

(七) 財務風險資訊

1. 市場風險

本行以市場風險敏感度 (market risk factor sensitivity) 作為市場風險控管之工具。市場風險敏感度部位指部位因特定市場風險因子變動一單位所造成其價值之變動。市場風險因子區分為利率、匯率、權益證券價格及商品價格等。本行以市場風險敏感度部位揭露交易簿持有各類風險部位而產生之市場風險。

匯率風險敏感度部位 (foreign exchange rate factor sensitivities, FX Delta) 係指於資產負債表日，各幣別之風險部位淨額，亦即各幣別匯率變動100%而產生之現值變動影響數。匯率風險敏感度除直接產生自外匯衍生性商品之風險敏感度外，亦整合為避險目的承作之即期外匯交易部位之風險敏感度，及各外幣之現貨部位。

利率風險敏感度部位 (interest rate factor sensitivities) 係指各評價殖利率曲線之利率期限結構平行上移0.01% (1基本點)，對於利率現貨交易部位、債券型基金及利率衍生性商品交易部位未來現金流量之現值變動影響數 (DV01或PVBP)。

權益證券風險敏感度係指權益證券現貨及衍生性商品標的物價格變動100%，對該衍生性商品部位之價值變動影響數。本行所承作之權益證券產品包含股票現貨、股票型基金及股價指數選擇權等。

市場風險類型	主要幣別	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
匯率風險敏感度	EUR	\$ 16,509	\$ 3,404
	JPY	7,580	6,181
	USD	1,047,319	898,168
	其他	144,477	116,182
利率風險敏感度DV01	債券利率曲線		
	TWD	(13,387)	(14,772)
	USD	(185)	(446)
	EUR	(1)	(38)
利率交換利率曲線	其他	(63)	-
	TWD	392	331
	USD	2	(24)
	其他	1	-
換匯換利率曲線	TWD	454	52
	USD	(73)	(31)
	其他	240	-
	權益證券風險敏感度	TWD	-
	USD	102,630	97,869

2. 信用風險

本行所持有或發行之金融商品，可能因交易對方或其他方未能履行合約義務而導致本行發生損失。本行在提供貸款、貸款承諾及保證等業務時，均作謹慎之信用評估。具有擔保品 (包含擔保及副擔保) 的貸款占貸款總金額比率約為75.87%。本行因貸款、貸款承諾或保證所要求提供之擔保品通常為現金、存貨、具有流通性之有價證券或其他財產等。當交易對方或其他方違約時，本行具有強制執行其擔保品或其他擔保之權利，能有效降低本行之信用風險，惟於揭露最大信用暴險金額時，不考量擔保品之公平價值。

本行帳列各類金融資產之最大信用風險暴險金額，係資產負債表日該項資產之帳面價值，請參閱資產負債表及財務報表附註之各項說明。

本行一〇一年及一〇〇年十二月三十一日具資產負債表外信用風險之金融商品合約金額如下：

金融商品項目	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
保證業務所承作之各項保證金額	\$ 29,638,924	\$ 30,496,884
客戶委託本行開發但尚未使用之信用狀餘額	23,171,635	25,200,037
授信承諾	159,693,488	238,463,174

當金融商品交易相對人顯著集中於一人，或金融商品交易相對人雖有若干，但大多從事類似之商業活動，且具有類似之經濟特質，使其履行合約之能力受到經濟或其他狀況之影響亦相類似時，則發生信用風險顯著集中之情況。產生信用風險顯著集中之特徵，包含債務人所從事營業活動之性質。本行未顯著集中與單一客戶或單一交易相對人進行交易，但有類似之對象、產業型態和地方區域。

本行信用風險顯著集中之合約金額如下：

對象/產業型態	一〇一年十二月三十一日		一〇〇年十二月三十一日	
	帳面價值	佔該科目%	帳面價值	佔該科目%
金融業及保險業	\$ 47,593,468	4	\$ 58,059,210	5
製造業	309,446,879	27	334,795,624	29
批發及零售業	97,484,713	9	100,212,964	9
不動產及租賃業	65,671,197	6	50,840,606	5
服務業	20,891,098	1	19,674,233	2
私人	409,025,425	36	387,410,482	34
其他	192,532,048	17	186,846,977	16
	<u>\$ 1,142,644,828</u>		<u>\$ 1,137,840,096</u>	
地方區域	一〇一年十二月三十一日		一〇〇年十二月三十一日	
	帳面價值	佔該科目%	帳面價值	佔該科目%
亞洲	\$1,098,153,184	96	\$1,086,678,847	96
美洲	30,647,698	3	37,888,609	3
歐洲	12,536,152	1	9,453,868	1
其他	1,307,794	-	3,818,772	-
	<u>\$1,142,644,828</u>		<u>\$1,137,840,096</u>	

3. 流動性風險

本行於一〇一年及一〇〇年十二月三十一日流動性準備比率分別為18.16%及17.11%，資本及營運資金足以支應履行所有合約義務，故未有因無法籌措資金以履行合約義務之流動性風險。

本行所持有之衍生性金融商品除具有槓桿倍數效果之利率交換合約外，無法於市場上以合理價格出售之可能性極小，故變現流動風險甚低。

就資產及負債作到期日及利率之配合，並控管未配合之缺口，係為本行之經營管理基本政策，由於交易條件之不確定及種類之不同，故資產及負債之到期日及利率通常無法完全配合，此種缺口可能產生潛在之利益，或亦可能產生損失。本行依資產及負債之性質採用適當之分組方式作到期分析以評估本行之流動能力，茲列示到期分析：

一〇一年十二月三十一日

	未超過一個月 期限者	超過一個月至 三個月期限者	超過三個月至 六個月期限者	超過六個月至 一年期限者	超過一年至 七年期限者	超過七年 期限者	合計
資 產							
現金及約當現金	\$ 36,323,202	\$ 2,927,100	\$ 430,090	\$ 499,960	\$ -	\$ -	\$ 40,180,352
存放央行及拆放銀行同業	47,088,059	24,450,831	7,774,103	24,098,163	-	-	103,411,156
公平價值變動列入損益之金融資產	33,034,454	374,357	305,132	120,791	1,778,936	-	35,613,670
應收利息及收益	1,743,081	151,135	108,280	289,977	349,026	12,096	2,653,595
貼現及放款（不含催收款）	94,810,985	118,309,665	84,770,010	113,238,502	419,749,820	308,372,826	1,139,251,808
備供出售金融資產	-	1,055,751	331,679	2,457,617	43,425,419	16,157,128	63,427,594
持有至到期日金融資產	135,572,147	17,871,206	2,320,685	6,369,220	8,563,042	-	170,696,300
採權益法之股權投資	-	-	-	-	465,745	-	465,745
以成本衡量之金融資產	-	-	-	-	4,728,434	-	4,728,434
無活絡市場之債務商品投資	-	-	229,410	-	2,699,520	250,069	3,178,999
避險之衍生性金融資產	-	-	-	-	105,087	-	105,087
資產合計	348,571,928	165,140,045	96,269,389	147,074,230	481,865,029	324,792,119	1,563,712,740
負 債							
央行及銀行同業存款	51,930,054	35,020,743	6,563,300	4,774	813,941	-	94,332,812
中華郵政轉存款	539,078	1,508,438	735,008	3,414,862	-	-	6,197,386
公平價值變動列入損益之金融負債	779,351	391,554	149,673	356,063	235,988	-	1,912,629
附買回票券及債券負債	3,298,068	2,131,986	199,500	-	-	-	5,629,554
應付利息	489,318	337,906	508,336	477,325	26,881	-	1,839,766
存 款	179,064,407	177,664,752	158,908,996	268,035,620	532,190,923	-	1,315,864,698
應付金融債券	-	-	-	-	25,651,937	12,800,000	38,451,937
負債合計	236,100,276	217,055,379	167,064,813	272,288,644	558,919,670	12,800,000	1,464,228,782
淨流動缺口	\$ 112,471,652	(\$ 51,915,334)	(\$ 70,795,424)	(\$ 125,214,414)	(\$ 77,054,641)	\$ 311,992,119	\$ 99,483,958

一〇〇年十二月三十一日

	未超過一個月 期限者	超過一個月至 三個月期限者	超過三個月至 六個月期限者	超過六個月至 一年期限者	超過一年至 七年期限者	超過七年 期限者	合計
資 產							
現金及約當現金	\$ 51,553,351	\$ 1,244,139	\$ 151,375	\$ -	\$ -	\$ -	\$ 52,948,865
存放央行及拆放銀行同業	31,755,069	19,557,264	6,722,631	21,632,776	-	-	79,667,740
公平價值變動列入損益之金融資產	21,770,811	753,133	605,044	341,825	1,549,349	-	25,020,162
應收利息及收益	1,747,352	219,030	145,159	238,931	305,265	2,613	2,658,350
貼現及放款（不含催收款）	107,048,324	130,580,178	110,793,854	104,134,907	394,706,301	286,710,250	1,133,973,814
備供出售金融資產	525,957	455,406	389,124	1,362,041	48,637,110	6,210,311	57,579,949
持有至到期日金融資產	78,797,351	68,534,231	24,135,748	651,635	8,246,058	11,546	180,376,569
採權益法之股權投資	-	-	-	-	390,890	-	390,890
以成本衡量之金融資產	-	-	-	-	4,728,434	-	4,728,434
無活絡市場之債務商品投資	495,661	1,681,651	2,380,060	495,256	2,627,791	339,510	8,019,929
避險之衍生性金融資產	-	-	-	-	149,400	-	149,400
資產合計	293,693,876	223,025,032	145,322,995	128,857,371	461,340,598	293,274,230	1,545,514,102
負 債							
央行及銀行同業存款	74,304,118	28,356,533	1,084,182	8,894	797,328	-	104,551,055
中華郵政轉存款	760,507	1,785,830	839,919	4,116,201	-	-	7,502,457
公平價值變動列入損益之金融負債	789,368	371,336	201,496	110,853	562,761	-	2,035,814
附買回票券及債券負債	7,567,127	2,960,365	199,400	-	-	-	10,726,892
應付利息	448,065	292,590	394,178	604,780	28,112	-	1,767,725
存 款	190,240,719	170,730,629	154,183,106	259,979,181	512,843,347	-	1,287,976,982
應付金融債券	-	-	-	-	25,696,086	12,800,000	38,496,086
負債合計	274,109,904	204,497,283	156,902,281	264,819,909	539,927,634	12,800,000	1,453,057,011
淨流動缺口	\$ 19,583,972	\$ 18,527,749	(\$ 11,579,286)	(\$ 135,962,538)	(\$ 78,587,036)	\$ 280,474,230	\$ 92,457,091

4. 利率變動之現金流量風險及利率變動之公平價值風險

本行所持有之浮動利率資產及所承擔之浮動利率債務，可能因市場利率變動使該資產及負債之未來現金流量產生波動，並導致風險，本行評估該風險可能重大，故另簽訂利率交換合約，已進行避險。

(1) 預期重訂價日或預期到期日

本行於一〇一年及一〇〇年十二月三十一日，預期重訂價日和預期到期日皆不受合約日期之影響。下表顯示本行之利率風險，以本行所持有金融資產及金融負債之帳面價值表示，並依到期日或重訂價日二者中較早之日期予以分類，本行所持有或發行之金融商品按不同重訂價日或到期日（二者中較早之日期）區分之帳面價值如下：

一〇一年十二月三十一日

	未超過 一個月期限者	超過一個月至 三個月期限者	超過三個月至 六個月期限者	超過六個月至 一年期限者	超過一年至 七年期限者	超過七年 期限者	合計
資 產							
存放銀行同業	\$ 30,454,281	\$ 22,696,175	\$ 2,253,277	\$ 2,487,322	\$ 35,302,574	\$ -	\$ 93,193,629
公平價值變動列入損益之金融資產	25,485,634	4,550,619	1,019,419	-	-	2,496,045	33,551,717
貼現及放款 (不含催收款)	206,953,796	856,572,823	67,310,165	3,092,869	4,793,536	528,619	1,139,251,808
備供出售金融資產	4,816,512	6,865,783	-	1,058,936	32,691,072	16,044,901	61,477,204
持有至到期日金融資產	136,664,403	19,948,004	2,203,664	5,255,278	6,624,951	-	170,696,300
無活絡市場之債務商品投資	674,725	404,274	-	-	2,100,000	-	3,178,999
避險之衍生性金融資產	-	-	-	-	105,087	-	105,087
資產合計	405,049,351	911,037,678	72,786,525	11,894,405	81,617,220	19,069,565	1,501,454,744
負 債							
借入款	55,935,273	32,432,581	6,539,756	-	-	-	94,907,610
中華郵政轉存款	401,972	5,795,414	-	-	-	-	6,197,386
附買回票券及債券	3,347,968	2,082,086	199,500	-	-	-	5,629,554
存款	222,517,490	294,692,935	646,297,863	105,538,382	6,931,751	-	1,275,978,421
應付金融債券	6,700,000	5,000,000	-	-	20,651,937	6,100,000	38,451,937
負債合計	288,902,703	340,003,016	653,037,119	105,538,382	27,583,688	6,100,000	1,421,164,908
利率敏感性缺口	\$ 116,146,648	\$ 571,034,662	(\$ 580,250,594)	(\$ 93,643,977)	\$ 54,033,532	\$ 12,969,565	\$ 80,289,836

一〇〇年十二月三十一日

	未超過 一個月期限者	超過一個月至 三個月期限者	超過三個月至 六個月期限者	超過六個月至 一年期限者	超過一年至 七年期限者	超過七年 期限者	合計
資 產							
存放銀行同業	\$ 28,016,269	\$ 12,070,364	\$ 1,060,567	\$ 34,385,941	\$ -	\$ -	\$ 75,533,141
公平價值變動列入損益之金融資產	21,743,302	269,538	-	-	-	-	22,012,840
貼現及放款 (不含催收款)	231,331,854	812,826,576	68,089,368	12,838,274	8,805,910	81,832	1,133,973,814
備供出售金融資產	5,036,000	7,131,432	593,150	703,332	35,907,037	5,989,860	55,360,811
持有至到期日金融資產	80,071,270	70,802,922	23,700,000	440,811	5,361,566	-	180,376,569
無活絡市場之債務商品投資	2,164,236	3,755,693	-	-	2,100,000	-	8,019,929
避險之衍生性金融資產	-	-	-	-	149,400	-	149,400
資產合計	368,362,931	906,856,525	93,443,085	48,368,358	52,323,913	6,071,692	1,475,426,504
負 債							
借入款	80,817,381	23,392,019	1,060,567	-	-	-	105,269,967
中華郵政轉存款	641,682	6,860,775	-	-	-	-	7,502,457
附買回票券及債券	7,587,077	2,940,415	199,400	-	-	-	10,726,892
存款	222,717,911	306,859,113	624,774,108	88,187,830	5,445,945	-	1,247,984,907
應付金融債券	-	11,700,000	-	-	20,696,086	6,100,000	38,496,086
負債合計	311,764,051	351,752,322	626,034,075	88,187,830	26,142,031	6,100,000	1,409,980,309
利率敏感性缺口	\$ 56,598,880	\$ 555,104,203	(\$ 532,590,990)	(\$ 39,819,472)	\$ 26,181,882	(\$ 28,308)	\$ 65,446,195

(2) 有效利率 (除公平價值變動列入損益之金融資產外) :

本行於一〇一年及一〇〇年十二月三十一日所持有
或發行之金融商品按各主要幣別區分之平均有效利率如
下：

金融商品項目	一〇一年 十二月三十一日		一〇〇年 十二月三十一日	
	臺幣	美金	臺幣	美金
備供出售金融資產				
政府公債	1.04%	-	1.08%	-
金融債券	-	1.31%	-	1.17%
公司債	1.75%	2.73%	1.68%	2.62%
資產基礎證券	-	1.08%	-	1.15%
持有至到期日金融資產				
央行存單	0.88%	-	0.95%	-
金融債券	1.25%	1.21%	1.24%	0.90%
公司債	1.37%	-	1.40%	0.90%
無活絡市場之債務商品投資				
金融債券	-	-	-	0.77%
公司債	2.65%	-	2.65%	0.68%
資產基礎證券	-	0.57%	-	0.65%
貼現及放款				
短期性放款	2.10%	1.68%	1.94%	1.91%
中長期性放款	1.97%	1.75%	1.98%	1.80%
長期負債				
應付金融債券	2.28%	-	2.27%	-

(八) 公平價值避險

指定之避險工具

被避險項目	指定為避險工具 之金融商品	一〇一年十二月三十一日		一〇〇年十二月三十一日	
		名目本金	公平 價值	名目本金	公平 價值
應付金融債券	利率交換合約	\$ 2,000,000	\$ 105,087	\$ 2,000,000	\$ 149,400

- 交易種類：公平價值避險。
- 交易目標：將本行所發行之固定利率金融債券轉為浮動利率計息，以規避固定利率債券因利率變動而使公平價值變動之風險。
- 交易方法：利率交換合約。
- 交易成效：屬於本年度交割之避險會計交易計4筆，避險之實際抵銷結果皆在80%~125%之間，符合財務會計準則公報規定之避險會計有效範圍。公平價值避險產生之已實現利益為44,757仟元，帳列其他非利息淨損益項下。

(九) 重分類資訊

本行追溯於九十七年七月一日將部分金融資產依財務會計準則公報三十四號「金融商品之會計處理準則」新修訂條文重分類，重分類日之公平價值如下：

	重分類前	重分類後
備供出售金融資產	\$ 14,246,193	\$ -
無活絡市場之債務商品投資	-	14,246,193
	\$ 14,246,193	\$ 14,246,193

九十七年第三季國際經濟情勢動盪，全球金融市場因信心危機造成金融商品價值崩跌，本行因不擬於短期內出售上表所列之備供出售金融資產，故將該類金融資產予以適當重分類至無活絡市場之債務商品投資。

自備供出售金融資產重分類至無活絡市場之債務商品投資之有效利率為1.44%，本行預期可回收之現金流量為606,575千元。

經重分類且尚未除列之金融資產於一〇一及一〇〇年十二月三十一日之帳面金額及公平價值如下：

	一〇一年十二月三十一日		一〇〇年十二月三十一日	
	帳面金額	公平價值	帳面金額	公平價值
無活絡市場之債務商品投資	\$ 458,123	\$ 468,237	\$ 5,515,180	\$ 5,466,262

截至一〇一及一〇〇年十二月三十一日止經重分類且尚未除列之金融資產於一〇一及一〇〇年度分別認為損益或股東權益調整項目之公平價值變動之資訊，以及假設金融資產未重分類之擬制性資訊如下：

	一〇一年度		一〇〇年度	
	認列利益(損失)金額	依原類別衡量而認列股東權益調整項目之擬制金額	認列利益(損失)金額	依原類別衡量而認列股東權益調整項目之擬制金額
備供出售金融資產	\$ 29,864	(\$ 4,744)	\$ 124,352	\$ 213,391

三十、金融機構其他揭露事項

(一) 資產品質

業務別	項目	一〇一年十二月三十一日					
		逾期放款金額(註1)	放款總額	逾期放款比率(註2)	備抵呆帳金額	備抵呆帳覆蓋率(註3)	
企業金融	擔保	1,796,195	334,295,082	0.54%	6,918,953	385.20%	
	無擔保	316,953	399,038,516	0.08%	3,079,195	971.50%	
消費金融	住宅抵押貸款(註4)	1,152,682	296,966,506	0.39%	2,503,651	217.20%	
	現金卡(註8)	-	-	-	-	-	
	小額純信用貸款(註5)	2,542	1,801,829	0.14%	11,185	440.01%	
	其他(註6)	擔保	455,966	108,465,897	0.42%	958,911	210.30%
		無擔保	19,540	2,076,998	0.94%	44,805	229.30%
放款業務合計		3,743,878	1,142,644,828	0.33%	13,516,700	361.03%	

業務別	項目	一〇〇年十二月三十一日					
		逾期放款金額(註1)	放款總額	逾期放款比率(註2)	備抵呆帳金額	備抵呆帳覆蓋率(註3)	
企業金融	擔保	1,520,756	322,528,184	0.47%	7,669,512	504.32%	
	無擔保	991,710	427,577,416	0.23%	4,339,299	437.56%	
消費金融	住宅抵押貸款(註4)	1,205,277	290,485,445	0.41%	2,135,592	177.19%	
	現金卡(註8)	-	-	-	-	-	
	小額純信用貸款(註5)	2,218	1,978,179	0.11%	13,165	593.55%	
	其他(註6)	擔保	413,207	92,707,599	0.45%	697,864	168.89%
		無擔保	131,528	2,563,273	5.13%	245,821	186.90%
放款業務合計		4,264,696	1,137,840,096	0.37%	15,101,253	354.10%	

業務別	項目	一〇一年十二月三十一日				
		逾期帳款金額(註1)	應收帳款餘額	逾期帳款比率(註2)	備抵呆帳金額	備抵呆帳覆蓋率(註3)
信用卡業務		1,882	969,423	0.19%	8,188	435.07%
無追索權之應收帳款承購業務(註7)		-	7,929,116	-	78,146	-

業務別	項目	一〇〇年十二月三十一日				
		逾期帳款金額(註1)	應收帳款餘額	逾期帳款比率(註2)	備抵呆帳金額	備抵呆帳覆蓋率(註3)
信用卡業務		1,234	887,323	0.14%	6,546	530.47%
無追索權之應收帳款承購業務(註7)		-	8,534,101	-	62,684	-

業務別	項目	一〇一年十二月三十一日		一〇〇年十二月三十一日	
		免列報逾期放款總餘額	免列報逾期應收帳款總餘額	免列報逾期放款總餘額	免列報逾期應收帳款總餘額
經債務協商且依約履行之免列報金額(註9)		713	6,819	922	6,824
債務清償方案及更生方案依約履行(註10)		9,120	6,765	9,409	5,701
合計		9,833	13,584	10,331	12,525

- 註：1. 逾期放款係依「銀行資產評估損失準備提列及逾期放款催收呆帳處理辦法」規定之列報逾期放款金額；信用卡逾期放款係依九十四年七月六日金管銀(四)字第0944000378號函所規定之逾期帳款金額。
 2. 逾期放款比率=逾期放款/放款總額；信用卡逾期帳款比率=逾期帳款/應收帳款餘額。
 3. 放款備抵呆帳覆蓋率=放款所提列之備抵呆帳金額/逾期放款金額；信用卡應收帳款備抵呆帳覆蓋率=信用卡應收帳款所提列之備抵呆帳金額/逾期帳款金額。
 4. 住宅抵押貸款係指以購建住宅或房屋裝修為目的，提供本人或配偶或未成年子女所購(所有)之住宅為十足擔保並設定抵押權予金融機構以取得資金者。
 5. 小額純信用貸款係指須適用九十四年十二月十九日金管銀(四)字第0944001095號函規範且非屬信用卡、現金卡之小額純信用貸款。
 6. 消費金融「其他」係指非屬「住宅抵押貸款」、「現金卡」、「小額純信用貸款」之其他有擔保或無擔保之消費金融貸款，不含信用卡。
 7. 無追索權之應收帳款業務係依九十四年七月十九日金管銀(五)字第094000494號函規定，俟應收帳款承購商或保險公司確定不賠賠之日起三個月內，列報逾期放款。
 8. 本行未辦理現金卡發行業務。
 9. 經債務協商且依約履行之免列報逾期放款總餘額及經債務協商且依約履行之免列報逾期應收帳款總餘額，係依行政院金融監督管理委員會九十五年四月二十五日金管銀(一)字第09510001270號函規定揭露。
 10. 債務清償方案及更生方案依約履行而免列報逾期放款總餘額及債務清償方案及更生方案依約履行而免列報逾期應收帳款總餘額係依九十七年九月十五日金管銀(一)字第9700318940號函規定揭露。

(二) 信用風險集中情形

年度	排名(註1)	公司或集團企業所屬行業別(註2)	一〇一年十二月三十一日	
			授信總餘額(註3)	占本期淨值比(%)
	1	A 公司鐵路運輸業	34,646,792	33.38
	2	B 企業集團其他化學製品製造業	27,278,032	26.28
	3	C 企業集團液晶面板及其組件製造業	18,150,083	17.48
	4	D 企業集團民用航空運輸業	16,744,929	16.13
	5	E 企業集團建築工程業	9,866,673	9.50
	6	F 企業集團液晶面板及其組件製造業	8,542,536	8.23
	7	G 企業集團鋼鐵鑄造業	6,883,215	6.63
	8	H 企業集團未分類其他金融中介業	6,354,700	6.12
	9	I 企業集團電腦製造業	5,699,272	5.49
	10	J 企業集團視聽電子產品製造業	5,648,120	5.44

年度	排名(註1)	公司或集團企業所屬行業別(註2)	一〇〇年十二月三十一日	
			授信總餘額(註3)	占本期淨值比(%)
	1	A 公司鐵路運輸業	35,103,316	36.69
	2	B 企業集團石油化工原料製造業	34,000,914	35.54
	3	C 企業集團液晶面板及其組件製造業	19,162,269	20.03
	4	D 企業集團民用航空運輸業	13,801,702	14.43
	5	F 企業集團液晶面板及其組件製造業	10,905,759	11.40
	6	G 企業集團鋼鐵鑄造業	8,115,215	8.48
	7	K 企業集團海洋水運業	6,243,937	6.53
	8	J 企業集團液晶面板及其組件製造業	5,958,909	6.23
	9	I 企業集團電腦製造業	5,573,153	5.82
	10	L 企業集團海洋水運業	5,496,256	5.74

- 註：1. 依對授信戶之授信總餘額排序，列出非屬政府或國營事業之前十大企業授信戶名稱，若該授信戶係屬集團企業，該集團企業之授信金額予以歸戶後加總列示。
 2. 集團企業係指符合「臺灣證券交易所股份有限公司有價證券上市審查準則補充規定」第六條之定義者。
 3. 授信總餘額係指各項放款(包括進口押匯、出口押匯、貼現、透支、短放、短擔、應收證券融資、中放、中擔、長放、長擔、催收款項)、買入匯款、無追索權之應收帳款承購、應收承兌票款及保證款項總額合計數。

(三) 孳息資產與付息負債之平均值及當期平均利率

資 產	一〇一年十二月三十一日		一〇〇年十二月三十一日	
	平均值	平均利率%	平均值	平均利率%
存、拆放銀行同業	\$ 95,581,991	1.06	\$ 105,183,265	1.16
存放央行、轉存央行存款	58,820,617	0.45	57,749,543	0.41
交易目的金融資產—債券及票券	26,215,105	0.84	22,937,354	0.85
應收承購帳款—無追索權	5,879,270	1.24	6,241,194	1.07
附賣回票券及債券投資	-	-	4,624	0.44
貼現及放款(含押匯)	1,147,336,062	1.97	1,103,756,187	1.87
備供出售金融資產—債券	60,835,165	1.56	51,847,221	1.74
持有至到期日金融資產—債券及票券	176,793,084	0.97	180,266,177	0.91
無活絡市場之債務商品投資	3,402,620	1.67	8,996,434	1.72
負 債				
銀行同業存款及放款	163,375,099	0.90	173,598,504	1.08
中華郵政轉存款	6,768,413	1.40	8,052,424	1.34
附買回票債券負債	8,678,878	0.69	13,447,452	0.57
活期存款	704,652,942	0.33	689,118,110	0.32
定期存款(不含NCD)	568,171,715	1.17	550,148,956	1.05
可轉讓定期存單	17,123,613	0.76	8,597,648	0.58
應付金融債券	38,350,000	2.27	35,762,055	2.32

(四) 利率敏感性資訊

利率敏感性資產負債分析表(新臺幣)

一〇一年十二月三十一日

項目	1至90天(含)	91至180天(含)	181天至1年(含)	1年以上	合計
利率敏感性資產	1,099,268,562	48,313,863	8,443,360	95,548,651	1,251,574,436
利率敏感性負債	381,693,219	635,724,482	88,600,903	33,528,588	1,139,547,192
利率敏感性缺口	717,575,343	(587,410,619)	(80,157,543)	62,020,063	112,027,244
淨 值					97,891,832
利率敏感性資產與負債比率					109.83%
利率敏感性缺口與淨值比率					114.44%

一〇〇年十二月三十一日

項目	1至90天(含)	91至180天(含)	181天至1年(含)	1年以上	合計
利率敏感性資產	1,073,006,053	63,678,233	13,159,263	93,453,431	1,243,296,980
利率敏感性負債	401,472,093	613,418,523	72,394,141	31,893,818	1,119,178,575
利率敏感性缺口	671,533,960	(549,740,290)	(59,234,878)	61,559,613	124,118,405
淨 值					92,321,882
利率敏感性資產與負債比率					111.09%
利率敏感性缺口與淨值比率					134.44%

註：1. 本表係填寫總行及國內外分支機構新臺幣部分(不含外幣)之金額。
2. 利率敏感性資產及負債係指其收益或成本受利率變動影響之生利資產及付息負債。
3. 利率敏感性缺口=利率敏感性資產-利率敏感性負債
4. 利率敏感性資產與負債比率=利率敏感性資產÷利率敏感性負債(指新臺幣利率敏感性資產與利率敏感性負債)。

利率敏感性資產負債分析表(美金)

一〇一年十二月三十一日

單位：美金仟元，%

項目	1至90天(含)	91至180天(含)	181天至1年(含)	1年以上	合計
利率敏感性資產	7,627,007	923,618	72,750	48,497	8,671,872
利率敏感性負債	8,522,342	426,190	461,384	-	9,409,916
利率敏感性缺口	(895,335)	497,428	(388,634)	48,497	(738,044)
淨 值					124,447
利率敏感性資產與負債比率					92.16%
利率敏感性缺口與淨值比率					(593.06%)

一〇〇年十二月三十一日

項目	1至90天(含)	91至180天(含)	181天至1年(含)	1年以上	合計
利率敏感性資產	6,325,442	768,675	35,181	49,684	7,178,982
利率敏感性負債	7,534,776	294,449	429,299	6,800	8,265,324
利率敏感性缺口	(1,209,334)	474,226	(394,118)	42,884	(1,086,342)
淨 值					97,521
利率敏感性資產與負債比率					86.86%
利率敏感性缺口與淨值比率					(1,113.96%)

註：1. 本表係填寫總行及國內外分支機構、國際金融業務分行及海外分支機構合計美金之金額，不包括或有資產及或有負債項目。
2. 利率敏感性資產及負債係指其收益或成本受利率變動影響之生利資產及付息負債。
3. 利率敏感性缺口=利率敏感性資產-利率敏感性負債
4. 利率敏感性資產與負債比率=利率敏感性資產÷利率敏感性負債(指美金利率敏感性資產與利率敏感性負債)

(五) 獲利能力

項目	一〇一年十二月三十一日		一〇〇年十二月三十一日	
	稅前	稅後	稅前	稅後
資產報酬率	0.64%	0.53%	0.68%	0.58%
淨值報酬率	10.24%	8.49%	11.60%	9.92%
純益率	33.91%	33.99%		

註：1. 資產報酬率=稅前(後)損益÷平均資產
2. 淨值報酬率=稅前(後)損益÷平均淨值
3. 純益率=稅後損益÷淨收益
4. 稅前(後)損益係指當年一月累計至該季損益金額

(六) 資產及負債之到期分析

新臺幣到期日期限結構分析表

一〇一年十二月三十一日

項目	合計	距到期日剩餘期間金額				
		1至30天	31天至90天	91天至180天	181天至1年	超過1年
主要到期資金流入	1,436,194,616	296,574,383	152,774,502	93,151,948	133,635,574	760,058,209
主要到期資金流出	1,570,510,510	223,041,079	228,918,663	177,551,990	294,541,737	646,457,041
期距缺口	(134,315,894)	73,533,304	(76,144,161)	(84,400,042)	(160,906,163)	113,601,168

一〇〇年十二月三十一日

項目	合計	距到期日剩餘期間金額				
		1至30天	31天至90天	91天至180天	181天至1年	超過1年
主要到期資金流入	1,467,370,980	264,441,439	232,457,960	142,986,285	108,131,242	719,354,054
主要到期資金流出	1,632,927,049	228,486,669	245,411,446	197,464,805	313,133,753	648,430,376
期距缺口	(165,556,069)	35,954,770	(12,953,486)	(54,478,520)	(205,002,511)	70,923,678

註：本表僅含總行及國內外分支機構新臺幣部分(不含外幣)之金額。

美金到期日期結構分析表

一〇一年十二月三十一日

單位：美金千元

	合計	距到期日剩餘期間金額				
		1至30天	31天至90天	91天至180天	181天至1年	超過1年
主要到期資金流入	11,288,150	4,636,486	2,886,715	1,423,854	858,417	1,482,678
主要到期資金流出	11,737,057	4,154,019	2,506,650	1,306,724	1,659,640	2,110,024
期距缺口	(448,907)	482,467	380,065	117,130	(801,223)	(627,346)

一〇〇年十二月三十一日

	合計	距到期日剩餘期間金額				
		1至30天	31天至90天	91天至180天	181天至1年	超過1年
主要到期資金流入	10,593,491	3,368,001	3,368,468	1,952,722	675,519	1,228,781
主要到期資金流出	11,151,516	4,102,046	2,764,754	1,464,747	979,864	1,840,105
期距缺口	(558,025)	(734,045)	603,714	487,975	(304,345)	(611,324)

註：本表係填報總行、國內分支機構及國際金融業務分行合計美金之金額。

(七) 出售不良債權交易資訊

出售不良債權交易彙總表

一〇一年十二月三十一日

單位：新臺幣及外幣千元

交易基準日	交易對象	債權組成內容	帳面價值(註1)	售價	處分利益(註2)	附帶約定條件	交易對象與本行之關係
101.05.15	士揚資產管理有限公司	企金	\$ -	\$ 200,000	\$ 200,000	無	無
101.05.15	兆豐資產管理股份有限公司	企金	87,342	222,065	134,723	無	無
101.07.20	美國銀行	企金	-	45,330	45,330	無	無

一〇〇年十二月三十一日

交易基準日	交易對象	債權組成內容	帳面價值(註1)	售價	處分利益(註2)	附帶約定條件	交易對象與本行之關係
100.04.08	德意志銀行倫敦分行	企金無擔	\$ -	\$ 16,638	\$ 16,638	無	無
100.05.17	億大聯合有限公司	企金無擔	256,225	501,094	244,869	無	無
100.07.20	美國銀行	企金無擔	-	108,697	108,697	無	無

註1：帳面價值為原始債權金額減備抵呆帳後餘額。
註2：處分利益為減除相關交易成本後之餘額。

(八) 資本適足性

分析項目	年度(註2)				
	一〇一年十二月三十一日	一〇一年六月三十日	一〇〇年十二月三十一日		
自有資本	第一類資本	94,358,061	90,860,047	87,857,735	
	第二類資本	28,273,128	32,020,316	32,246,211	
	第三類資本	-	-	-	
	自有資本	122,631,189	122,880,363	120,103,946	
加權風險性資產額	信用風險	標準法	1,021,263,260	1,005,346,005	998,250,438
		內部評等法	-	-	-
		資產證券化	249,337	262,039	264,823
	作業風險	基本指標法	-	-	-
		標準法/選擇性標準法	35,279,000	35,279,000	35,044,538
		進階衡量法	-	-	-
	市場風險	標準法	7,331,175	8,138,925	7,651,638
		內部模型法	-	-	-
	加權風險性資產總額	1,064,122,772	1,049,025,969	1,041,211,437	
	資本適足率	11.52%	11.71%	11.54%	
第一類資本占風險性資產之比率	8.87%	8.66%	8.44%		
第二類資本占風險性資產之比率	2.66%	3.05%	3.10%		
第三類資本占風險性資產之比率	-	-	-		
普通股股本占總資產比率	4.50%	4.26%	4.26%		
槓桿比率	5.91%	5.84%	5.69%		

註：1. 本表資本適足率係依行政院金融監督管理委員會九十八年六月三十日金管銀(一)字第09810003110號令修正「銀行資本適足性管理辦法」及九十六年一月四日金管銀(一)字第09610000025號令「銀行自有資本與風險性資產計算方法說明及表格」規定計算之比率。

2. 計算公式如下：

- (1) 自有資本=第一類資本+第二類資本+第三類資本。
- (2) 加權風險性資產總額=信用風險加權風險性資產+(作業風險+市場風險)之資本計提×125。
- (3) 資本適足率=自有資本/加權風險性資產總額。
- (4) 第一類資本占風險性資產之比率=第一類資本/加權風險性資產總額。
- (5) 第二類資本占風險性資產之比率=第二類資本/加權風險性資產總額。
- (6) 第三類資本占風險性資產之比率=第三類資本/加權風險性資產總額。
- (7) 普通股股本占總資產比率=普通股股本/總資產。
- (8) 槓桿比率=第一類資本/調整後平均資產(平均資產扣除第一類資本減項「商譽」、「出售不良債權未攤銷損失」及依「銀行自有資本與風險性資產之計算方法說明及表格」所規定應自第一類資本扣除之金額)。

(九) 主要外幣部位

本行具重大影響之外幣金融資產及負債資訊如下：

單位：各外幣/新臺幣千元

	一〇一年十二月三十一日			一〇〇年十二月三十一日		
	外幣	匯率	新臺幣	外幣	匯率	新臺幣
金融資產						
貨幣性項目						
美金	\$ 8,797,734	29.0350	\$ 255,442,207	\$ 7,543,307	30.2750	\$ 228,373,619
英鎊	71,580	46.7800	3,348,512	85,615	46.6800	3,996,508
澳幣	628,656	30.1250	18,938,262	556,645	30.7450	17,114,051
港幣	2,485,166	3.7460	9,309,432	2,069,708	3.8970	8,065,652
新加坡幣	92,600	23.7400	2,198,324	68,459	23.3000	1,595,095
加拿大幣	26,662	29.1900	778,264	55,438	29.6700	1,644,845
南非幣	1,045,642	3.4300	3,586,552	54,302	3.7100	201,460
日圓	84,738,446	0.3360	28,472,118	95,913,470	0.3897	37,377,479
歐元	406,205	38.4500	15,618,582	280,386	39.2200	10,996,739
紐西蘭幣	96,138	23.8100	2,289,046	109,577	23.4100	2,565,198
人民幣	686,931	4.6580	3,199,725	249,267	4.7970	1,195,734
非貨幣性項目						
美金	85,391	29.0350	2,479,328	75,512	30.2750	2,286,126
金融負債						
貨幣性項目						
美金	9,635,700	29.0350	279,772,550	8,484,159	30.2750	256,857,914
英鎊	94,953	46.7800	4,441,901	145,618	46.6800	6,797,448
澳幣	657,544	30.1250	19,808,513	603,469	30.7450	18,553,654
港幣	2,065,795	3.7460	7,738,468	1,970,560	3.8970	7,679,272
新加坡幣	68,400	23.7400	1,623,816	49,407	23.3000	1,151,183
加拿大幣	41,636	29.1900	1,215,355	100,176	29.6700	2,972,222
南非幣	1,962,497	3.4300	6,731,365	1,083,276	3.7100	4,018,954
日圓	69,833,033	0.3360	23,463,899	91,865,139	0.3897	35,799,845
歐元	437,055	38.4500	16,804,765	386,071	39.2200	15,141,705
紐西蘭幣	171,918	23.8100	4,093,368	270,849	23.4100	6,340,575
人民幣	636,740	4.6580	2,965,935	204,760	4.7970	982,234

(十) 依信託業法規定辦理信託業務之內容及金額

依信託業法第三條本行得兼營信託業務，茲將一〇一年及一〇〇年十二月三十一日之信託業務內容及金額列表如下：

	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
特定金錢信託投資國內證券及信託基金	\$ 32,904,333	\$ 32,625,502
特定金錢信託投資國外有價證券	72,326,948	68,768,492
保險金信託	1,015	1,004
安養撫育信託	332,760	255,700
生前契約贍帶血信託	347,062	429,074
金錢債權擔保物權信託	2,431,428	454,060
有價證券信託	777,932	509,548
不動產信託	4,260,277	3,707,880
保管有價證券	147,534,505	143,333,622
	<u>\$ 260,916,260</u>	<u>\$ 250,084,882</u>

(十一) 依信託業法施行細則第十七條規定附註揭露信託帳之資產負債及信託財產目錄如下：

信託帳資產負債表

信託資產	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
銀行存款	\$ 2,987,022	\$ 826,084
保險金請求權	120,200	134,200
短期投資		
普通股	697,988	489,122
基金	105,632,950	101,809,551
公平調整數	68,935	(9,130)
應收利息	340	326
應收出售證券款－受益憑證	10,057	-
土地	3,225,290	2,990,536
房屋及建築	42,961	20,002
在建工程	596,012	490,569
保管有價證券	147,534,505	143,333,622
信託資產總額	<u>\$ 260,916,260</u>	<u>\$ 250,084,882</u>
信託負債	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
信託資本		
金錢信託	\$ 109,219,228	\$ 102,284,103
保險金請求權	120,200	134,200
有價證券信託	699,988	489,122
不動產信託	4,406,769	3,852,966
應付保證有價證券	147,534,505	143,333,622
應付管理費	79	66
應付所得稅	34	32
本期損益－已實現資本損益	1,061	(672)
收入/費用投資收益	(45,881)	112,909
已實現資本利得－基金	3,362	1,709

未實現資本利得－基金	8,294	507
未實現資本利得－普通股	108,969	49,681
已實現資本損失－基金	(2,301)	(6)
未實現資本損失－基金	(17,284)	(30,062)
未實現資本損失－普通股	(31,028)	(29,257)
累積盈虧	(1,035,543)	(112,061)
利息、股利收入	35,355	33,934
其他費用	(89,547)	(35,911)
信託負債總額	<u>\$ 260,916,260</u>	<u>\$ 250,084,882</u>

信託帳財產目錄

投資項目	一〇一年 十二月三十一日	一〇〇年 十二月三十一日
銀行存款	\$ 2,987,022	\$ 826,084
保險金請求權	120,200	134,200
短期投資		
普通股	775,929	509,546
基金	105,623,944	101,779,997
土地	3,225,290	2,990,536
房屋及建築	42,961	20,002
在建工程	596,012	490,569
其他	10,397	326
保管有價證券	147,534,505	143,333,622
信託資產總額	<u>\$ 260,916,260</u>	<u>\$ 250,084,882</u>

信託帳損益表

	一〇一年度	一〇〇年度
收 入		
利息收入	\$ 3,419	\$ 2,920
股利收入	31,936	31,014
受益憑證分配收益	4,735	-
	40,090	33,934
費 用		
管理費	(6,762)	(1,992)
所得稅費用	(343)	(292)
其他費用	(89,547)	(35,911)
已實現資本利得－基金	3,362	1,709
未實現資本利得－基金	8,294	507
未實現資本利得－上市(櫃)股票	108,969	49,681
已實現資本損失－基金	(2,301)	(6)
未實現資本損失－基金	(17,284)	(30,062)
未實現資本損失－上市(櫃)股票	(31,028)	(29,257)
	<u>\$ 20,555</u>	<u>(\$ 9,405)</u>

三一、轉投資事業相關資訊

被投資公司名稱 (註1)	所在地區	主要營業項目	期末持股 比率	投資帳面 金額	本期認列之 投資損益	本行及關係企業合併持股情形(註1)			備註	
						現股股數	擬制持股 股數(註2)	合計		
								股數		持股比例
彰銀保代(註3)	臺北市	人身保險代理人	100.00%	413,163	290,406	5,000,000	-	5,000,000	100.00%	
彰銀保經(註3)	臺北市	財產保險經紀人	100.00%	52,582	31,590	800,000	-	800,000	100.00%	
元富證券股份有限公司	臺北市	證券自營、經紀及承銷業務	4.03%	553,638	-	60,047,459	-	60,047,459	4.03%	
臺灣證券交易所股份有限公司	臺北市	有價證券之集中買賣與結算交割等業務	3.00%	72,012	-	18,400,499	-	18,400,499	3.00%	
台灣糖業股份有限公司	臺南市	糖類及農作物相關產品製造、中西藥及化妝品批發零售	0.41%	61,540	-	32,286,333	-	32,286,333	0.41%	
台灣電力股份有限公司	臺北市	發電、輸配電及電纜安裝工程	0.71%	1,872,923	-	235,726,532	-	235,726,532	0.71%	
台北外匯經紀股份有限公司	臺北市	外匯買賣、外幣拆款及換匯交易	3.53%	7,000	-	860,000	-	860,000	4.34%	
聯安服務股份有限公司	臺北市	自動存取款機買賣、租賃及維修	5.00%	1,250	-	250,000	-	250,000	10.00%	
開發國際投資股份有限公司	臺北市	一般投資	4.95%	500,000	-	54,000,000	-	54,000,000	4.95%	
安泰證券投資信託股份有限公司	臺北市	證券投資信託	6.32%	40,812	-	3,197,700	-	3,197,700	6.32%	
財金資訊股份有限公司	臺北市	第二類電信事業	1.16%	46,446	-	15,450,750	-	15,450,750	3.43%	
臺灣期貨交易所股份有限公司	臺北市	期貨交易所	1.00%	20,000	-	5,885,142	-	5,885,142	2.11%	
亞太電信股份有限公司(註4)	臺北市	第一及第二類電信事業	0.46%	30,000	-	30,000,000	-	30,000,000	0.91%	
台灣金聯資產管理股份有限公司	臺北市	金融機構金錢債權收買業務	11.35%	2,000,000	-	210,000,000	-	210,000,000	11.92%	
台灣金融資產服務股份有限公司	臺北市	公正第三人資產拍賣業務	2.94%	50,000	-	10,000,000	-	10,000,000	5.88%	
財宏科技股份有限公司	臺北市	金融資訊系統開發	5.13%	19,285	-	1,771,047	-	1,771,047	5.13%	
臺灣集中保管結算所股份有限公司	臺北市	證券集中保管業	0.08%	6,749	-	266,290	-	266,290	0.08%	
陽光資產管理股份有限公司	臺北市	金融機構金錢債權收買業務	0.70%	417	-	1,134,085	-	1,134,085	18.90%	
順大裕股份有限公司	臺中市	各種農產品之冷凍冷藏	4.77%	(註5)	-	5,748,382	-	5,748,382	4.77%	
七億建築經理股份有限公司	新北市	住宅及大樓開發租售業	1.47%	(註5)	-	556,965	-	556,965	1.47%	

註：1.凡本銀行、董事、監察人、總經理、副總經理及符合公司法定義之關係企業所持有之被投資公司現股或擬制持股，均已計入。
 2.(1)擬制持股係指所購入具股權性質有價證券或簽訂之衍生性商品契約(尚未轉換成股權持有者)，依約定交易條件及銀行承作任意關係連結轉投資事業之股權並作為本法第七十四條規定轉投資目的者，在假設轉換下，因轉換所取得之股份。
 (2)前揭「具股權性質有價證券」係指依證券交易法施行細則第十一條第一項規定之有價證券，如可轉換公司債、認購權證。
 (3)前揭「衍生性商品契約」係指符合財務會計準則公報第三十四號有關衍生性商品定義者，如股票選擇權。
 3.係指原始投資金額加計依權益法認列損益後之帳面金額。
 4.係原始投資金額150,000仟元減累計減損120,000仟元。
 5.本行投資之順大裕及七億建築經理股份有限公司，業已全數提列損失。

三二、附註揭露事項

(一) 重大交易事項相關資訊：

本行依照公開發行銀行財務報告編製準則第十六條規定揭露相關資訊如下：

編號	項目	說明
1	累積買進或賣出同一轉投資事業股票之金額達新臺幣三億元或實收資本額10%以上。	無
2	取得不動產之金額達新臺幣三億元或實收資本額10%以上。	無
3	處分不動產之金額達新臺幣三億元或實收資本額10%以上。	無
4	與關係人交易之手續費折讓款項達新臺幣五百萬元以上。	無
5	應收關係人款項達新臺幣三億元或實收資本額10%以上。	無
6	出售不良債權交易。	附註三一(七)
7	依金融資產證券化條例或不動產證券化條例申請核准辦理之證券化商品類型及相關資訊。	無
8	其他足以影響財務報表使用決策之重大交易事項。	無

(二) 轉投資事業相關資訊：

編號	項目	說明
1	被投資公司名稱、所在地區...等相關資訊。	附表一
2	資金貸與他人。	無
3	為他人背書保證。	無
4	期末持有有價證券情形。	無
5	累積買進或賣出同一有價證券之金額達新臺幣三億元或實收資本額10%以上。	無
6	取得不動產之金額達新臺幣三億元或實收資本額10%以上。	無
7	處分不動產之金額達新臺幣三億元或實收資本額10%以上。	無
8	應收關係人款項達新臺幣三億元或實收資本額10%以上。	無
9	從事衍生性商品交易。	無
10	與關係人交易之手續費折讓款項達新臺幣五百萬元以上。	無
11	子公司出售不良債權交易。	無
12	其他足以影響財務報表使用決策之重大交易事項。	無

(三) 大陸投資資訊：附表二。

三三、營運部門財務資訊

提供給主要營運決策者用以分配資源及評量部門績效之資訊。依財務會計準則公報第四十一號「營運部門資訊之揭露」之規定，本行之應報導部門係依業務性質區分，各部門營運結果及部門資產負債已於合併報表揭露。

附表一 轉投資被投資公司名稱、所在地區……等相關資訊：

單位：新臺幣仟元

投資公司名稱	被投資公司名稱	所在地區	主要營業項目	原始投資金額		期末持有			被投資公司本期損益	本期認列之投資損益	備註
				本期期末	上期期末	股數	比率%	帳面金額			
本行	彰銀保代	臺北市中山北路二段57號6樓	人身保險代理人	\$ 2,008	\$ 2,008	5,000,000	100.00	\$ 413,163	\$ 290,406	\$ 290,406	
"	彰銀保經	臺北市中山北路二段57號6樓	財產保險經紀人	2,000	2,000	800,000	100.00	52,582	31,590	31,590	

附表二 大陸投資資訊：

單位：新臺幣及外幣仟元

1. 本公司之大陸被投資公司名稱、主要營業項目、實收資本額、投資方式、資金匯出入、持股比例、投資損益、投資帳面價值及匯回投資損益情形：

大陸被投資公司名稱	主要營業項目	實收資本額	投資方式	本期期初自臺灣匯出累積投資金額	本期匯出或收回投資金額		本期期末自臺灣匯出累積投資金額	本公司直接或間接投資之持股比例(%)	本期認列投資(損)益	期末投資帳面價值	截至本期止已匯回臺灣之投資收益
					匯出	收回					
彰化商業銀行股份有限公司昆山分行	銀行業務	\$ 2,202,168 (USD 74,650)	註一(五)	\$ 2,202,168 (USD 74,650)	\$ -	\$ -	\$ 2,202,168 (USD 74,650)	-	\$ -	\$ -	\$ -

2. 赴大陸地區投資限額：

本期期末累計自臺灣匯出赴大陸地區投資金額	經濟部投審會核准投資金額	依經濟部投審會規定赴大陸地區投資限額(註二)
USD 74,650	USD 74,650	\$ 12,152,593

註一：投資方式區分為下列五種，標示種類別即可：

- (一)經由第三地區匯款投資大陸公司。
- (二)透過第三地區投資設立公司再投資大陸公司。
- (三)透過轉投資第三地區現有公司再投資大陸公司。
- (四)直接投資大陸公司。
- (五)其他方式。

註二：依金管會發佈「銀行、金融控股公司及其關係企業投資大陸地區事業管理原則」規定，臺灣地區銀行或第三地區子銀行赴大陸地區設立分行、子銀行或參股投資，及臺灣地區銀行持有已發行有表決權股份總數或資本總額超過50%之子公司赴大陸地區投資，其累積指撥之營業資金及投資總額合計數，不得超過申請時該銀行淨值之15%。

Notes To Financial Statements

(In Thousands of New Taiwan Dollars, Unless Stated Otherwise)

1. ORGANIZATION AND BUSINESS SCOPE

Chang Hwa Commercial Bank, Ltd. (the "Bank") was incorporated under Banking Law, Securities and Exchange Law and Taiwan Company Law on March 1, 1947 and got license from the Ministry of Economic Affairs in July 1950. Since February 1962 the Bank's shares have been listed and traded on the Taiwan Stock Exchange.

The Bank mainly engages in the following business:

- a. All commercial banking operations allowed by the Banking Law;
- b. Trust operations;
- c. International banking operations;
- d. Overseas branch operations authorized by the respective foreign governments; and
- e. Other operations authorized by the central authority.

The Bank's head office is located in Taichung City, Taiwan. The Bank has banking and trust departments in head office, 183 domestic branches, an international financing branch, three agents conducting securities brokerage activities, seven overseas branches in New York, Los Angeles, Tokyo, London, Singapore, Hong Kong, and Kunshan China.

As of December 31, 2012 and 2011, the Bank had 6,470 and 6,421 employees, respectively.

The Bank's parent is Taishin Financial Holding Co., Ltd. ("Taishin Financial Holding"), which had a 22.55% equity interest in the Bank as of December 31, 2012 and 2011.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

For readers' convenience, the accompanying financial statements have been translated into English from the original Chinese version prepared and used in the ROC. If inconsistencies arise between the English version and the Chinese version or if differences arise in the interpretation between the two versions, the Chinese version of the financial statements shall prevail.

The accompanying financial statements have been prepared in conformity with the Regulations Governing the Preparation of Financial Reports by Public Banks, Business Accounting Law, Guidelines Governing Business Accounting, and accounting principles generally accepted in the Republic of China ("ROC").

Significant accounting policies are summarized as follows:

Foreign Currency Transactions

The financial statements of foreign operations are translated into New Taiwan dollars at the following exchange rates:

- a. Assets and liabilities - at exchange rates prevailing on the balance sheet date;
- b. Shareholders' equity - at historical exchange rates;
- c. Dividends - at the exchange rate prevailing on the dividend declaration date;
- d. Income and expenses - at average exchange rates for the year.

Exchange differences arising from the translation of the financial statements of foreign operations are recognized as a separate component of shareholders' equity. Such exchange differences are recognized in profit or loss in the year in which the foreign operations are disposed of.

Non-derivative foreign-currency transactions are recorded in New Taiwan dollars at the rates of exchange in effect when the transactions occur.

At the balance sheet date, foreign-currency monetary assets and liabilities are revalued using prevailing exchange rates and the exchange differences are recognized in profit or loss.

Accounting Estimates

Under above regulations, law and principles, certain estimates and assumptions have been used for the valuation of financial instruments, allowance for loan losses, depreciation of property and equipment, pension cost, tax expense or benefit, asset impairment, guarantees, bonuses to employees, directors and supervisors, and so on. Actual results could differ from these estimates due to changes in operations and assumptions.

Current/Noncurrent Assets and Liabilities

Because of its business characteristics, assets and liabilities of the Bank are classified according to their liquidity rather than classified as current or noncurrent assets or liabilities.

Basis of Financial Statements

The financial statements include the accounts of the head office, all domestic and overseas branches, offices and the international financial branch. All material intra-office account balances and transactions have been eliminated.

Financial Assets and Liabilities at Fair Value through Profit or Loss

Financial instruments classified as financial assets or financial liabilities at fair value through profit or loss ("FVTPL") include financial assets or financial liabilities held for trading and those designated as at FVTPL on initial recognition. The Bank recognizes a financial asset or a financial liability on its balance sheet when the Bank becomes a party to the contractual provisions of the financial instrument. A financial asset is derecognized when the Bank has lost control of its contractual rights over the financial asset. A financial liability is derecognized when the obligation specified in the relevant contract is discharged, cancelled or expired.

Financial instruments at FVTPL are initially measured at fair value plus transaction costs. Transaction costs directly attributable to the acquisition of financial assets or financial liabilities at FVTPL are recognized immediately in profit or loss. At each balance sheet date subsequent to initial recognition, financial assets or financial liabilities at FVTPL are remeasured at fair value, with changes in fair value recognized directly in profit or loss in the year in which they arise. Cash dividends received subsequently are recognized as income for the year. On derecognition of a financial asset or a financial liability, the difference between its carrying amount and the sum of the consideration received and receivable or consideration paid and payable is recognized in profit or loss. Regular way purchases or sales of stocks and mutual funds are recognized and derecognized on a trade date basis. Settlement date basis is applied to all other financial assets.

A derivative that does not meet the criteria for hedge accounting is classified as a financial asset or a financial liability held for trading. If the fair value of the derivative is positive, the derivative is recognized as a financial asset; otherwise, the derivative is recognized as a financial liability.

Fair values of financial assets and financial liabilities at the balance sheet date are determined as follows: Publicly traded stocks - at closing prices; open-end mutual funds - at net asset values; bonds - at prices quoted by the Taiwan GreTai Securities Market; and financial assets and financial liabilities without quoted prices in an active market - at values determined using valuation techniques.

Financial assets and liabilities designated upon initial recognition as at FVTPL include (a) compound financial instruments; and (b) financial assets or liabilities which have been designated as at fair value upon initial recognition for the purpose of eliminating major differences caused by inconsistent accounting process. In addition, a portfolio of financial assets, financial liabilities or its component which is managed according to the risk control and investment policy of the Bank is designated as financial instruments at FVTPL.

Bonds or Securities Purchased/Sold under Specific Agreements

Bonds or securities purchased under resell agreement are recorded at purchase price and are accounted for as financing transactions. Bonds or securities sold under repurchase agreement are recorded at sale price. Interest revenues and expenses are recorded on accrual basis.

Delinquent Loans

According to the Regulations of the Procedures for Banking Institutions to Evaluate Assets and Deal with Past-Due/Non-Performing Loans and Bad Debts, overdue loans or other credit items including their accrued interest receivables are reclassified to delinquent loans.

The delinquent loans which are reclassified from loans are reported under loans, while others are reported as other miscellaneous financial assets.

Allowance for Loan Losses and Reserve for Guarantees

An allowance for doubtful accounts is provided on the basis of a review of the collectibility of accounts receivable. The Bank assesses the probability of collections of accounts receivable by examining the aging analysis of the outstanding receivables and assessing the value of the collateral provided by customers.

As discussed in Note 3 to the financial statements, on January 1, 2011, the Bank adopted the third-time revised Statement of Financial Accounting Standards (SFAS) No. 34, "Financial Instruments: Recognition and Measurement." One of the main revisions is that impairment of receivables originated by a company should be covered by SFAS No. 34. Accounts receivable are assessed for impairment at the end of each reporting period and considered to be impaired when there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the accounts receivable, the estimated future cash flows of the asset have been affected. Objective evidence of impairment could include:

- Significant financial difficulty of the debtor;
- Occurrence of past-due loans and receivables;
- It is becoming probable that the debtor will enter bankruptcy or financial re-organization.

Accounts receivable that are assessed as not impaired individually are further assessed for impairment on a collective basis. Objective evidence of impairment for a portfolio of accounts receivable could include the company's past experience in collection of payment and an increase in the number of delayed payments, as well as national or local economic conditions that correlate with defaults on the loans and receivables.

The amount of impairment loss recognized is the difference between the asset carrying amount and the present value of estimated future cash flows, after taking into account the related collateral and guarantees, discounted at the receivable's original effective interest rate.

The carrying amount of accounts receivable is reduced through the use of an allowance account. When accounts receivable are considered uncollectible, they are written off against the allowance account. Recoveries of amounts previously written off are credited to the allowance account. Changes in the carrying amount of the allowance account are recognized as bad debt in profit or loss.

Available-for-sale Financial Assets

Available-for-sale financial assets are initially measured at fair value plus transaction costs that are directly attributable to the acquisition. At each balance sheet date subsequent to initial recognition, available-for-sale financial assets are remeasured at fair value, with changes in fair value recognized in equity until the financial assets are disposed of, at which time, the cumulative gain or loss previously recognized in equity is included in profit or loss for the year. Regular way purchases or sales of stocks and mutual funds are recognized and derecognized on a trade date basis. Settlement date basis is applied to all other financial assets.

The recognition, derecognition and the fair value bases of available-for-sale financial assets are similar to those of financial assets at FVTPL.

Cash dividends are recognized on the ex-dividend date or upon the shareholders' resolutions, except for dividends distributed from the pre-acquisition profit which are treated as a reduction of investment cost. Stock dividends are not recognized as investment income but are recorded as an increase in the number of shares. The total number of shares subsequent to the increase is used for recalculation of cost per share. The difference between the initial cost of a debt instrument and its maturity amount is amortized using the effective interest method, with the amortized interest recognized in profit or loss.

An impairment loss is recognized when there is objective evidence that the financial asset is impaired. Any subsequent decrease in impairment loss of an equity instrument classified as available-for-sale is recognized directly in equity. If the fair value of a debt instrument classified as available-for-sale subsequently increases as a result of an event which occurred after the impairment loss was recognized, the decrease in impairment loss is reversed to profit.

Held-to-maturity Financial Assets

Held-to-maturity financial assets are carried at amortized cost using the effective interest method. Held-to-maturity financial assets are initially measured at fair value plus transaction costs that are directly attributable to the acquisition. Profit or loss is recognized when the financial assets are derecognized, impaired, or amortized. Settlement date basis is applied to all held-to-maturity financial assets.

An impairment loss is recognized when there is objective evidence that the investment is impaired. The impairment loss is reversed if an increase in the investment's recoverable amount is due to an event which occurred after the impairment loss was recognized; however, the adjusted carrying amount of the investment may not exceed the carrying amount that would have been determined had no impairment loss been recognized for the investment in prior years.

Investments Accounted for by the Equity Method

Investments in which the Bank exercises significant influence over the investees' operating and financial policy decisions are recognized at cost and the carrying amount is increased or decreased by the investor's share of the profit or loss of the investee. Distributions received from an investee reduce the carrying amount of the investment. Stock dividends are not recognized as investment income but are recorded as an increase in the number of shares. The total number of shares subsequent to the increase is used for recalculation of cost per share.

Financial Assets Carried at Cost

Investments in equity instruments with no quoted prices in an active market and with fair values that cannot be reliably measured, such as non-publicly traded stocks and stocks traded in the Emerging Stock Market, are measured at their original cost. The accounting treatment for dividends on financial assets carried at cost is similar to that for dividends on available-for-sale financial assets. An impairment loss is recognized when there is objective evidence that the asset is impaired. A reversal of this impairment loss is disallowed.

Bond Investments with No Active Market

Bond investments with fixed or determinable payments and without quoted prices in an active market are carried at amortized cost using the effective interest method. The accounting treatment for such bond investments is similar to that for held-to-maturity financial assets, except for the absence of restriction on the timing of their disposal.

Hedging Derivative Financial Instruments

Derivatives that qualify as effective hedging instruments are measured at fair value, with subsequent changes in fair value recognized either in profit or loss, or in shareholders' equity, depending on the nature of the hedging relationship.

Financial Asset Securitization

According to the Statute for Financial Asset Securitization, mortgage loans and their related rights owned by original institution can be transferred to a specific purpose trust for issuing asset backed securities and funds raised from such issuance should be transferred to the original institution. Under such structure, controls over contractual rights of such financial assets are transferred to the buyers of the asset backed securities, except for subordinated asset backed securities, recorded as available-for-sale financial assets, issued for the purpose of credit enhancement. Therefore, transferred financial assets are derecognized and any resulting gains or losses are recognized in the net income or loss.

Because there is no market price for the retained right, fair value is assessed by making the best estimate of loss rate on the creditor's right, advance principal repayment rate and discount rate of related risks to project the present value of future cash flows.

Property, Equipment, Leased Assets and Idle Assets

Property, equipment, leased assets and idle assets are stated at cost plus revaluation increment less accumulated depreciation. Major additions and improvements to property, equipment, leased assets and idle assets are capitalized, while costs of repairs and maintenance are expensed currently.

Depreciation is calculated using the straight-line method over estimated useful lives as follows: Buildings - 10 to 60 years; machinery equipment - 4 to 16 years; transportation equipment - 2 to 30 years; miscellaneous equipment - 3 to 40 years; leasehold improvements - 5 years.

The related cost (including revaluation increment), accumulated depreciation, accumulated impairment losses and any unrealized revaluation increment of an item of property, plant and equipment are derecognized from the balance sheet upon its disposal. Any gain or loss on disposal of the asset is included in nonoperating gains or losses in the year of disposal.

If the recoverable amount of an item of property, equipment, leased assets and idle assets is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. An impairment loss is charged to earnings unless the asset is carried at a revalued amount, in which case the impairment loss is treated as a deduction of the unrealized revaluation increment.

If an impairment loss subsequently reverses, the carrying amount of the asset is increased accordingly, but the increased carrying amount may not exceed the carrying amount that would have been determined had no impairment loss been recognized for the asset in prior years. A reversal of an impairment loss is recognized in earnings, unless the asset is carried at a revalued amount, in which case the reversal of the impairment loss is treated as an increase in the unrealized revaluation increment.

Assumed Collateral and Residuals

Assumed collateral and residuals are accounted as other miscellaneous assets and recorded at cost. An impairment loss is recognized when the cost is higher than fair value at each subsequent balance sheet date.

Intangible Assets

Intangible assets acquired are initially recorded at cost and are amortized on a straight-line basis over their estimated useful lives. Computer software is amortized over 3-5 years.

Pensions

Pension cost under a defined benefit plan is determined by actuarial valuations. Contributions made under a defined contribution plan are recognized as pension cost during the years in which employees render services.

Reserve for Default Losses and Losses on Trading Securities

The FSC issued on January 11, 2011 Order No. Financial-Supervisory-Securities-Firms-09900738571 to delete articles 11 and 12 of the amended Regulations Governing Securities Firms. As a result, the balances of trading loss reserve and default reserve are reclassified to special reserve. The special reserve shall not be used for purposes other than covering the losses of the company or, when the special reserve reaches 50 percent of the amount of paid-in capital, half of it may be used for capitalization.

Interest Income and Fee Income Recognition

The interest income on loans is recognized on an accrual basis. When the loans become past due and are considered uncollectible, the principal and interest receivable are transferred to delinquent loan accounts, and the accrual of interest income is stopped. Interest income will be recognized when the delinquent interest is collected. If the repayment of loan is extended under an agreement, the related interest should be recognized as deferred revenue, classified into other liability and recognized as income when collected.

Fee income is recognized when income is received and main service is completed.

Income Tax

The Bank applies intra-year and inter-year allocations for its income tax. Deferred income tax assets and liabilities are recognized for the tax effects of temporary differences, unused loss carryforward and unused tax credits. Valuation allowance is provided to the extent, if any, that it is more likely than not that deferred income tax assets will not be realized.

Tax is separately levied on interest from short-term bills and securitized instruments, and recognized as tax expenses in current period.

Adjustments of prior years' tax liabilities are added to or deducted from the current year's tax provision.

According to the Income Tax Law, an additional tax at 10% of unappropriated earnings is provided for as income tax in the year the shareholders approve to retain the earnings.

Hedge Accounting

The Bank enters into derivatives in order to manage interest risk exposures on assets and liabilities. The transaction is accounted as fair value hedge to manage the fair value risk from market interest rate changes of a fixed interest payable. At the inception of the hedge, the Bank prepared formal designation and documentation of the hedging relationship between hedging instruments and the hedged items or transactions, the risk management objective and strategy and how the Bank will assess the hedging instrument effectiveness.

Under fair value hedge, gains or losses from hedging instrument are offset against the exposure of hedged item fair value attributable to the hedged risk. Changes in the fair value of derivatives that are designated and qualified as fair value hedges of interest rate risk are recorded as a gain or loss in current period. Changes in the fair value of the hedged items attributable to the hedged risk are recorded as a gain or loss and used to adjust the carrying value of the hedged items.

Commitments and Contingencies

If losses on commitments and contingencies are considered probable and can be reasonably estimated, the losses are recorded in the statement of income for the current period. If the amount could not be evaluated reasonably, the facts should be disclosed.

Reclassifications

Certain accounts in the financial statements as of and for the year ended December 31, 2011 have been reclassified to conform to the presentation of the financial statements as of and for the year ended December 31, 2012.

3. EFFECTS OF CHANGES IN ACCOUNTING PRINCIPLES

Financial Instruments

On January 1, 2011, the Bank adopted the newly revised Statement of Financial Accounting Standards (SFAS) No. 34, "Financial Instruments: Recognition and Measurement." The main revisions include (1) original loans and receivables are included in applicable scope of SFAS No. 34; (2) additional guidelines on impairment testing of financial assets carried at amortized cost when a debtor has financial difficulties and the terms of obligations have been modified; and (3) accounting treatment by a debtor for modifications in the terms of obligations.

4. CASH AND CASH EQUIVALENTS/DUE FROM THE CENTRAL BANK AND CALL LOANS TO BANKS

a. Cash and cash equivalents

	December 31	
	2012	2011
Cash on hand	\$ 9,719,038	\$ 8,820,730
Checks for clearing	19,934,402	18,382,183
Due from banks	9,537,729	24,765,051
Foreign currencies on hand	989,183	980,901
	<u>\$ 40,180,352</u>	<u>\$ 52,948,865</u>

b. Due from Central Bank and call loans to banks

	December 31	
	2012	2011
Call loans to banks	\$ 46,564,854	\$ 22,733,656
Reserve for checking account	15,649,229	16,652,741
Reserve for demand account	35,302,572	34,385,941
Reserve for foreign deposit	162,945	166,197
Others	5,731,556	5,729,205
	<u>\$ 103,411,156</u>	<u>\$ 79,667,740</u>

5. FINANCIAL INSTRUMENTS AT FVTPL

	December 31	
	2012	2011
Financial assets at FVTPL		
Financial assets held for trading		
Investment in bills	\$ 29,248,709	\$ 17,806,599
Mutual funds	102,590	97,663
Government bonds	2,496,045	2,937,290
Overseas corporate bonds and bank notes	238,370	-
Forward exchange contracts	230,901	140,816
Interest rate swaps	229,987	558,690
Cross-currency swaps	9,227	97,512
Currency swaps	1,105,197	1,804,649
Currency call option premium	346,230	241,013
Futures	37,823	67,247
	<u>34,045,079</u>	<u>23,751,479</u>
Designated financial assets at FVTPL		
Interest rate-linked combination instruments	1,568,591	1,268,683
	<u>\$ 35,613,670</u>	<u>\$ 25,020,162</u>

The par value of bonds and notes provided for transactions with repurchase agreements were \$2,757,500 thousand and \$7,194,800 thousand as of December 31, 2012 and 2011, respectively.

	December 31	
	2012	2011
Financial liabilities at FVTPL		
Financial liabilities held for trading		
Forward contracts	\$ 88,400	\$ 106,986
Currency swaps	1,111,528	1,090,494
Cross-currency swaps	121,920	-
Interest rate swaps	244,579	598,186
Currency put option premium	346,202	240,148
	<u>\$ 1,912,629</u>	<u>\$ 2,035,814</u>

The Bank entered into derivative contracts during the years ended December 31, 2012 and 2011 to manage exposures due to exchange rate and interest rate fluctuations. The financial risk management objective of the Bank is to minimize risks due to changes in fair value and cash flows.

The nominal principal amounts of outstanding derivative contracts as of December 31, 2012 and 2011 were as follows:

	December 31	
	2012	2011
Currency swaps	\$ 231,755,906	\$ 289,258,090
Currency options	70,239,456	39,946,404
Forward exchange contracts	20,700,762	24,479,648
Interest rate swaps and asset-swap options	59,343,964	77,620,685
Cross-currency swaps	18,461,208	2,119,250

Profit or loss of financial assets and liabilities for trading purpose for the years ended December 31, 2012 and 2011 were as follows:

	Year Ended December 31	
	2012	2011
Financial assets		
Gain on disposal	\$ 4,855,833	\$ 6,676,187
Gain on valuation	2,622,074	446,542
Dividend revenue	1,549	-
	<u>7,479,456</u>	<u>7,122,729</u>
Financial liabilities		
Loss on disposal	(3,572,761)	(5,571,306)
Loss on valuation	(2,563,404)	(340,944)
	<u>(6,136,165)</u>	<u>(5,912,250)</u>
Net gain	<u>\$ 1,343,291</u>	<u>\$ 1,210,479</u>

6. RECEIVABLES, NET

	December 31	
	2012	2011
Accounts receivable	\$ 9,881,079	\$ 10,145,449
Tax refund receivable	516,566	747,310
Revenue receivable	202,085	202,172
Interest receivable	2,451,510	2,456,178
Acceptance receivable	5,092,983	6,252,183
Other receivables	250,717	170,121
Less allowance for receivables	(373,980)	(369,346)
	<u>\$ 18,020,960</u>	<u>\$ 19,604,067</u>

Please refer to Note 7 for the movements of allowance for receivables.

7. LOANS, NET

a. The details of loans are as follows:

	December 31	
	2012	2011
Negotiated	\$ 5,698,529	\$ 5,886,615
Overdraft	1,455,180	1,554,978
Short-term loans	266,684,473	320,612,225
Receivable amount for margin loans	283,321	320,257
Medium-term loans	362,659,517	327,186,634
Long-term loans	502,470,788	478,413,105
Delinquent loans	3,393,020	3,866,282
	<u>1,142,644,828</u>	<u>1,137,840,096</u>
Less allowance for loan losses	(13,516,700)	(15,101,253)
	<u>\$ 1,129,128,128</u>	<u>\$ 1,122,738,843</u>

b. Movements of allowance for receivables and loans are as follows:

	Year Ended December 31, 2012			
	Receivables	Loans	Other Financial Assets	Total
Balance, January 1, 2012	\$ 369,346	\$ 15,101,253	\$ 34,511	\$ 15,505,110
Provision for loan losses	22,586	1,497,677	(2,682)	1,517,581
Loans written off	(16,945)	(3,038,002)	(45,670)	(3,100,617)
Others	(1,007)	(44,228)	37,572	(7,663)
Balance, December 31, 2012	<u>\$ 373,980</u>	<u>\$ 13,516,700</u>	<u>\$ 23,731</u>	<u>\$ 13,914,411</u>
	Year Ended December 31, 2011			
	Receivables	Loans	Other Financial Assets	Total
Balance, January 1, 2011	\$ 214,055	\$ 13,451,194	\$ 7,564	\$ 13,672,813
Provision for loan losses	189,200	3,109,425	48,525	3,347,150
Loans written off	(33,929)	(1,405,653)	(26,471)	(1,466,053)
Others	20	(53,713)	4,893	(48,800)
Balance, December 31, 2011	<u>\$ 369,346</u>	<u>\$ 15,101,253</u>	<u>\$ 34,511</u>	<u>\$ 15,505,110</u>

The delinquent loans of which the accrual of interest income was stopped internally as of December 31, 2012 and 2011 were \$3,393,020 thousand and \$3,866,282 thousand, respectively. The interest income on delinquent loans not accrued in 2012 and 2011 was \$97,719 thousand and \$111,736 thousand, respectively.

The Bank did not write off any loans without legal claim process in 2012 and 2011.

c. Details of provision for loan losses for the years ended December 31, 2012 and 2011 were as follows:

	2012	2011
Provision for receivable and loan (including delinquent loan) losses	\$ 1,517,581	\$ 3,347,150
Provision (reserve) for guarantees	128,290	(121,967)
	<u>\$ 1,645,871</u>	<u>\$ 3,225,183</u>

d. Details of receivables and allowance for loan accounts for the year ended December 31, 2012 were as follows:

Receivables

Item		Total Receivable		Total Allowance	
		December 31, 2012	December 31, 2011	December 31, 2012	December 31, 2011
Objective evidence of impairment	Individual assessment of impairment	\$ 253,805	\$ 307,458	\$ 202,057	\$ 202,192
	Combined assessment of impairment	64,366	71,417	27,346	28,999
None objective evidence of impairment	Combined assessment of impairment	17,560,203	18,847,228	144,577	138,155
Total		<u>\$ 17,878,374</u>	<u>\$ 19,226,103</u>	<u>\$ 373,980</u>	<u>\$ 369,346</u>

Note: The amount of receivable did not include the amount of allowance for receivables and adjustment for discount (premium).

Loans

Item		Total Loans		Total Allowance	
		December 31, 2012	December 31, 2011	December 31, 2012	December 31, 2011
Objective evidence of impairment	Individual assessment of impairment	\$ 19,492,812	\$ 12,211,096	\$ 4,806,741	\$ 7,227,613
	Combined assessment of impairment	3,993,191	4,003,171	1,101,936	884,130
None objective evidence of impairment	Combined assessment of impairment	1,119,158,825	1,121,625,829	7,608,023	6,989,510
Total		<u>\$ 1,142,644,828</u>	<u>\$ 1,137,840,096</u>	<u>\$ 13,516,700</u>	<u>\$ 15,101,253</u>

Note: The amount of loans did not include the amount of allowance for loans and adjustment for discount (premium).

8. AVAILABLE-FOR-SALE FINANCIAL ASSETS

	December 31	
	2012	2011
Domestic quoted stocks	\$ 1,950,390	\$ 2,219,138
Government bonds	46,681,328	38,914,471
Corporate bonds	4,122,568	5,140,776
Bank notes	10,443,092	11,085,112
Beneficiary securities and asset based securities	230,216	220,452
	<u>\$ 63,427,594</u>	<u>\$ 57,579,949</u>

The par values of bonds provided for transactions with repurchase agreements were \$2,654,600 thousand and \$3,112,300 thousand as of December 31, 2012 and 2011, respectively.

Government bonds placed as deposits in courts as of December 31, 2012 and 2011 were \$655,600 thousand and \$734,700 thousand, respectively. Government bonds placed as operating deposits as of December 31, 2012 and 2011 were both \$290,000 thousand.

9. HELD-TO-MATURITY FINANCIAL ASSETS

	December 31	
	2012	2011
Investment in bills	\$ 158,549,517	\$ 169,086,359
Bank notes	5,185,574	6,318,024
Corporate bonds	6,961,209	4,972,186
	<u>\$ 170,696,300</u>	<u>\$ 180,376,569</u>

The overseas branches' bonds as collateral for operations as of December 31, 2012 and 2011 were \$232,263 thousand and \$242,175 thousand, respectively.

Certificate of deposits placed as reserves for clearing at the Central Bank were \$37,000,000 thousand and \$37,500,000 thousand as of December 31, 2012 and 2011, respectively.

10. INVESTMENT ACCOUNTED FOR BY THE EQUITY METHOD

	December 31			
	2012		2011	
	Carrying Value	Ownership Interest (%)	Carrying Value	Ownership Interest (%)
CHB Life Insurance Agency Co., Ltd. (CHB Insurance Agency)	\$ 413,163	100.00	\$ 341,194	100.00
CHB Insurance Brokerage Co., Ltd. ("CHB Insurance Brokerage")	52,582	100.00	49,696	100.00
	<u>\$ 465,745</u>		<u>\$ 390,890</u>	

The investment income for the years ended December 31, 2012 and 2011 was based on the investees' financial statements audited by independent auditors for the same year. The investment income recognized under the equity method was as follows:

	2012	2011
CHB Insurance Agency	\$ 290,406	\$ 242,708
CHB Insurance Brokerage	31,590	31,893
	<u>\$ 321,996</u>	<u>\$ 274,601</u>

11. FINANCIAL ASSETS CARRIED AT COST

	December 31	
	2012	2011
Domestic unquoted common stocks	\$ 4,728,434	\$ 4,728,434

12. BOND INVESTMENT WITH NO ACTIVE MARKET

	December 31	
	2012	2011
Preferred stock - Taiwan High Speed Rail Co., Ltd.	\$ 1,300,000	\$ 1,300,000
Beneficiary securities and asset based securities	306,272	404,591
Corporate bonds and bank notes	1,572,727	6,315,338
	<u>\$ 3,178,999</u>	<u>\$ 8,019,929</u>

The Bank assessed and concluded that the bond investment with no active market has been impaired; thus, the Bank recognized impairment loss of \$21,736 thousand for the year ended December 31, 2012.

13. OTHER MISCELLANEOUS FINANCIAL ASSETS

	December 31	
	2012	2011
Inward remittance	\$ 13,253	\$ 23,017
Delinquent loans reclassified from other accounts (excluding loans)	46,778	56,888
Less allowance for loan losses	(23,731)	(34,511)
	<u>\$ 36,300</u>	<u>\$ 45,394</u>

Please refer to Note 7 for the movement of allowance for delinquent loans reclassified from other accounts (excluding loans).

14. PROPERTY AND EQUIPMENT

	December 31			
	2012		2011	
	Cost	Accumulated Depreciation	Carrying Value	Carrying Value
Land	\$ 17,715,115	\$ -	\$ 17,715,115	\$ 16,973,023
Buildings	8,101,620	(3,307,758)	4,793,862	4,884,411
Machinery equipment	5,174,680	(4,355,396)	819,284	1,024,702
Transportation equipment	564,015	(464,509)	99,506	106,213
Miscellaneous equipment	1,438,041	(1,265,775)	172,266	172,849
Leasehold improvements	846,238	(657,767)	188,471	191,494
Leased assets	168,275	(31,749)	136,526	151,448
Construction in progress and prepayments for buildings and equipment	5,219	-	5,219	2,666
	<u>\$ 34,013,203</u>	<u>\$ (10,082,954)</u>	<u>\$ 23,930,249</u>	<u>\$ 23,506,806</u>

The Bank revalued its land in years 1956, 1961, 1962, 1968, 1970, 1971, 1975, 1980, 1987, 1991, 1992, 1997, 2001, 2011 and 2012 and revalued its buildings in year 1977. The total amounts of revaluation increments recognized for land and buildings were \$21,117,393 thousand and \$108,475 thousand, respectively.

Total revaluation increment of land and buildings decreases because of sale, disposal and expropriation by government. The balances of total revaluation increments as of December 31, 2012 and 2011 were as follows:

	December 31			
	2012		2011	
	Land	Buildings	Land	Buildings
Property and equipment	\$ 13,263,756	\$ 80,546	\$ 12,521,663	\$ 80,546
Other miscellaneous assets	7,117,505	12,533	6,891,471	12,533
	<u>\$ 20,381,261</u>	<u>\$ 93,079</u>	<u>\$ 19,413,134</u>	<u>\$ 93,079</u>

Reserve for land revaluation increment tax accounted as other liabilities amounted to \$6,156,692 thousand and \$5,860,648 thousand as of December 31, 2012 and 2011, respectively.

15. OTHER MISCELLANEOUS ASSETS

	December 31	
	2012	2011
Refundable deposits	\$ 87,442	\$ 122,716
Assumed collateral and residuals	37,105	37,105
Less: Accumulated impairment	(37,105)	(37,105)
Prepayments	5,282,693	1,721,959
Leased assets	7,817,829	7,600,839
Idle assets	27,038	27,038
Others	3,127	46,844
	<u>\$ 13,218,129</u>	<u>\$ 9,519,396</u>

As of December 31, 2012, the estimated future rental receivables under the contracts were as follows:

Period	Amount
2013	\$ 179,997
2014	153,110
2015	123,145
2016	97,119
2017	59,033

16. DUE TO BANKS AND CENTRAL BANK

	December 31	
	2012	2011
Due to Central Bank	\$ 24,011	\$ 25,292
Due to banks	9,920,344	12,805,177
Bank overdraft	1,216,087	905,154
Call loans from banks	83,172,370	90,815,432
Deposits transferred from the Postal Bureau	6,197,386	7,502,457
	<u>\$ 100,530,198</u>	<u>\$ 112,053,512</u>

17. PAYABLES

	December 31	
	2012	2011
Checks issued to payees for clearing	\$ 20,407,106	\$ 19,245,596
Accounts payable	1,420,677	1,237,007
Collections for customers	372,339	290,738
Accrued expenses	2,105,407	1,861,965
Interest payable	1,839,766	1,767,725
Acceptances	5,344,166	6,480,541
Dividends payable	137,460	137,940
Factoring payable	480,475	370,472
Others	755,883	564,103
	<u>\$ 32,863,279</u>	<u>\$ 31,956,087</u>

18. DEPOSITS

	December 31	
	2012	2011
Checking deposit	\$ 36,439,935	\$ 38,560,488
Demand deposit	276,307,106	265,724,458
Time deposit	268,342,496	279,890,880
Negotiable certificates of deposit	9,950,500	10,146,600
Savings deposit	724,824,661	693,654,556
Remittances	862,463	818,760
	<u>\$ 1,316,727,161</u>	<u>\$ 1,288,795,742</u>

19. BANK NOTES

The Bank has issued bank notes to enhance its capital adequacy ratio and raise medium to long-term operating funds. The Bank issued subordinated bank notes on September 26, 2007, May 19, 2008, December 15, 2008, September 15, 2009, June 29, 2010, March 11, 2011, and April 18, 2011 as follows:

The Bank issued \$5,000 million subordinated bank notes-96-1 with 7-year terms on September 26, 2007.

The Bank issued \$5,000 million subordinated bank notes-97-1 with 7-year terms on May 19, 2008.

The Bank issued \$8,350 million subordinated bank notes-97-2 with 7-year terms on December 15, 2008.

The Bank issued \$5,000 million subordinated bank notes-98-1 with 7-year terms on September 15, 2009.

The Bank issued \$5,000 million perpetual subordinated bank notes-99-1 on June 29, 2010.

The Bank issued \$3,300 million subordinated bank notes-100-1 on March 11, 2011, divided into Financial Debentures A \$2,200 million with 7-year terms and Financial Debenture B \$1,100 million with 10-year terms.

The Bank issued \$6,700 million subordinated bank notes-100-2 with 10-year terms on April 18, 2011.

The outstanding balance and details of subordinated bank notes are as follows:

Bank Note	Interest Rate and Maturity Date	December 31	
		2012	2011
<u>Hedged financial liabilities at fair value</u>			
97-1	7-year term, interest payable annually, annual interest 3.10%, maturity date: May 19, 2015	\$ 2,000,000	\$ 2,000,000
	Valuation adjustment	101,937	146,086
		<u>2,101,937</u>	<u>2,146,086</u>
<u>Non-hedged bank notes payable</u>			
96-1	7-year term, interest payable annually, determined at the 90-day commercial paper fixing rate in the secondary market plus 0.35%, provided by Reuters Limited, maturity date: September 26, 2014	5,000,000	5,000,000
97-1	7-year term, interest payable annually, annual interest 3.10%, maturity date: May 19, 2015	3,000,000	3,000,000
97-2	7-year terms, interest payable annually, annual interest 3.05%, maturity date: December 15, 2015	8,350,000	8,350,000
98-1	7-year terms, interest payable annually, annual interest 2.30%, maturity date: September 15, 2016	5,000,000	5,000,000
99-1	No maturity date, interest payable annually, annual interest from first to tenth year is 3.15%, after tenth year is 4.15%	5,000,000	5,000,000
100-1	7-year terms, interest payable annually, annual interest 1.65%, maturity date: March 11, 2018	2,200,000	2,200,000
100-1	10-year terms, interest payable annually, annual interest 1.72%, maturity date: March 11, 2021	1,100,000	1,100,000
100-2	10-year terms, interest payable annually, determined at the 90-day commercial paper fixing rate in the secondary market plus 0.20%, provided by Reuters Limited, maturity date: April 18, 2021	6,700,000	6,700,000
		<u>36,350,000</u>	<u>36,350,000</u>
		<u>\$ 38,451,937</u>	<u>\$ 38,496,086</u>

The Bank engaged in derivative transactions as hedging tools for the 97-1 fixed interest bank notes with 7-year terms mentioned above to avoid fair value risks due to changes in interest rates. The interest rate swaps nominal principal was \$2,000,000 thousand and the balance of \$105,087 thousand and \$149,400 thousand as of December 31, 2012 and 2011 were accounted as hedging derivative financial assets.

20. PENSION EXPENSE

The pension plan under the Labor Pension Act (the "LPA") is a defined contribution plan. Based on the LPA, the Bank makes monthly contributions to employees' individual pension accounts at 6% of monthly salaries and wages. Such pension costs were \$201,355 thousand and \$109,421 thousand for the years ended December 31, 2012 and 2011, respectively.

Based on the defined benefit plan under Labor Standard Law (the "LSL"), pension benefits are calculated on the basis of the length of service and average monthly salaries of the six months before retirement. The Bank contributes amounts based on total monthly salaries and wages to a pension fund administered by the pension fund monitoring committee. The pension fund is deposited in the Bank of Taiwan in the committee's name. The Bank recognized pension costs of \$613,046 thousand and \$570,114 thousand for the years ended December 31, 2012 and 2011, respectively.

Information about the defined benefit plan was as follows:

a. Components of net pension cost

	Years Ended December 31	
	2012	2011
Service cost	\$ 527,080	\$ 506,655
Interest cost	136,565	139,853
Actual return on pension funds	(59,352)	(62,676)
Loss on pension plan assets	(46,378)	(49,903)
Amortization	55,131	36,185
Net pension cost	\$ 613,046	\$ 570,114

b. Reconciliation of funded status of the plan and accrued pension cost

	December 31	
	2012	2011
Benefit obligation		
Vested benefit obligation	\$ 4,507,913	\$ 4,069,057
Non-vested benefit obligation	2,502,220	2,239,265
Accumulated benefit obligation	7,010,133	6,308,322
Additional benefit based on future salaries	1,504,711	1,602,913
Projected benefit obligation	8,514,844	7,911,235
Fair value of plan assets	(6,253,350)	(5,866,741)
Funded status	2,261,494	2,044,494
Unrecognized net transitional obligation	916	1,160
Unrecognized gains or losses	(1,945,182)	(1,737,475)
Additional liabilities	439,555	133,402
Others	10,440	11,116
Accrued pension cost	\$ 767,223	\$ 452,697
Vested benefit	\$ 4,999,840	\$ 4,596,711

c. Actuarial assumptions

	December 31	
	2012	2011
Discount rate used in determining present values	1.50%	1.75%
Future salary increase rate	1.75%	2.00%
Expected rate of return on plan assets	1.50%	1.75%

	Year Ended December 31	
	2012	2011
d. Contributions to the fund	\$ 490,306	\$ 482,973
e. Payments from the fund	\$ 163,049	\$ 92,855

21. CAPITAL STOCK

Common Stock

As of January 1, 2011, the Bank's authorized and registered capital was \$65,000,000 thousand divided into 6,500,000 thousand shares at \$10 par value; the total paid-in capital was \$62,094,756 thousand. In August 2011, the Bank increased the Bank's registered capital by \$15,000,000 thousand. In August 2012 and 2011, the Bank had resolved capitalization of earnings and increased the Bank's paid-in capital by \$4,737,830 thousand and \$5,588,528 thousand, respectively. The amount of the Bank's authorized and registered capital at December 31, 2012 and 2011 was both \$80,000,000 thousand divided into 8,000,000 thousand shares and, also at those dates, the amounts of total paid-in capital were \$72,421,114 thousand and \$67,683,284 thousand divided into 7,242,111 thousand outstanding shares and 6,768,328 thousand outstanding shares, respectively, at \$10 par value.

Capital Surplus

The capital surplus from shares issued in excess of par and donations may be used to offset a deficit; in addition, when the Bank has no deficit, such capital surplus may be distributed as cash dividends or transferred to capital (limited to a certain percentage of the Bank's paid-in capital and once a year).

Distribution of Earnings and Dividend Policy

Under the Bank's Articles of Incorporation, the Bank should make appropriations from its net income in the following order:

- a. Payment of income taxes;
- b. Offset of prior years' losses, if any;
- c. 30% as legal reserve and if needed, special reserve;
- d. Dividends to shareholders as proposed by the Board of Directors and resolved in the general shareholders' meeting.
- e. 1% to 1.5% as bonuses to directors and supervisors based on the approval of the Board of Directors.
- f. 1% to 8% as bonuses to employees based on the approval of the Board of Directors.

For the years ended December 31, 2012 and 2011, the bonus to employees was \$474,362 thousand and \$506,372 thousand, respectively, and the remuneration to directors and supervisors was \$74,119 thousand and \$79,121 thousand, respectively. The bonus to employees and remuneration to directors and supervisors represent 8.00% and 1.25%, based on past experiences, of net income (net of the bonus to employees and remuneration to directors and supervisors) minus legal reserve. If the actual amounts subsequently resolved by the shareholders differ from the proposed amounts, the differences are recorded in the year of shareholders' resolution as a change in accounting estimate.

An amount equal to the net debit balance of certain shareholders' equity accounts (including unrealized revaluation increment, unrealized gain or loss on financial instruments, cumulative translation adjustments) shall be transferred from unappropriated earnings to a special reserve. Any special reserve appropriated may be reversed to the extent of the decrease in the net debit balance.

Appropriation of earnings to legal reserve shall be made until the legal reserve equals the Bank's paid-in capital. Legal reserve may be used to offset deficit. If the Bank has no deficit and the legal reserve has exceeded 25% of the Bank's paid-in capital, the excess may be transferred to capital or distributed in cash.

The Bank cannot distribute cash dividends or purchase treasury stocks if the Bank has any of the situations cited in Item 1, Section 1, Article 44 of the Banking Law.

The maximum amount of cash dividends cannot exceed 15% of the Bank's total capital if the Bank's capital surplus is less than the capital based on Section 1.

The restriction of the cash dividends stated above does not apply if the Bank's capital surplus exceeds the capital or the Bank's financial position satisfied the criteria by the authority and also the Bank appropriates the legal reserve based on the Company Law.

To ensure the Bank has cash for present and future expansion plans and to raise the profitability, the Bank prefers to distribute more stock dividends, but cash dividends shall not be less than 10% of total dividends distributed. If the cash dividends are less than \$0.1 per share, the Bank will not distribute any cash dividends, unless otherwise adopted in the shareholders' meeting.

The appropriations of earnings for 2011 and 2010 had been approved in the shareholders' meetings on June 22, 2012 and June 10, 2011. The appropriations and dividends per share were as follows:

	Appropriation of Earnings		Dividends Per Share (NT\$)	
	2011	2010	2011	2010
Legal reserve	\$ 2,712,706	\$ 782,655	\$ -	\$ -
Dividends of common stock - cash	1,353,666	1,738,653	0.20	0.28
Dividends of common stock - stock	4,737,830	5,588,528	0.70	0.90

On June 22, 2012 and June 10, 2011, the shareholders decided to distribute \$506,372 thousand and \$563,512 thousand of bonus to employees; \$79,121 thousand and \$88,049 thousand of remuneration to directors and supervisors from the 2012 and 2011 earnings, and the shareholders did not distribute stock as bonus to employees.

Information about the bonus to employees, directors and supervisors is available on the Market Observation Post System website of the Taiwan Stock Exchange.

22. FEE INCOME, NET

	Years Ended December 31	
	2012	2011
Fee income	\$ 3,852,447	\$ 3,857,999
Fee expense	(477,050)	(430,146)
	<u>\$ 3,375,397</u>	<u>\$ 3,427,753</u>

23. PERSONNEL, DEPRECIATION AND AMORTIZATION EXPENSES

	Years Ended December 31	
	2012	2011
Personnel expenses		
Salary	\$ 7,537,282	\$ 7,346,398
Labor and health insurance	456,947	430,580
Pension	814,401	679,535
Others	67,370	60,400
Depreciation	712,998	778,410
Amortization	25,448	21,010

24. INCOME TAX

a. A reconciliation of income tax expense based on income before income tax at the statutory rate (17%) and income tax expense was as follows:

	2012	2011
Income tax expense at the statutory rate	\$ 1,735,497	\$ 1,796,754
Tax effect on adjusting items:		
Permanent differences		
Tax-exempt income	(319,634)	(123,494)
Others	1,536	(3,814)
Temporary differences	(499,731)	226,405
Loss carryforwards used	(664,814)	(1,801,173)
Current income tax expense	252,854	94,678
Additional 10% income tax on unappropriated earnings	23,815	-
Deferred income tax expense		
Temporary differences	499,731	(226,405)
Loss carryforwards	664,814	1,801,173
Tax returns examination adjustment	106,979	-
Adjustment to prior years' tax	4,772	-
Non-deductible tax of overseas branches	179,838	-
Others	5,252	(142,661)
Income tax expense	<u>\$ 1,738,055</u>	<u>\$ 1,526,785</u>

b. The details of deferred income tax assets and liabilities as of December 31, 2012 and 2011 were as follows:

	December 31	
	2012	2011
Deferred income tax assets		
Loss carryforwards	\$ 2,178,844	\$ 3,034,167
Allowance for bad debts in excess of tax limit	1,680,600	1,973,603
Unrealized exchange loss	-	418,149
Unrealized loss on investments	46,649	249,325
	<u>3,906,093</u>	<u>5,675,244</u>
Deferred income tax liabilities		
Unrealized exchange gains	(29,092)	-
Unrealized gain on derivative financial instruments	(1,543)	(521,951)
Deferred income on pension	(2,471)	(4,009)
	<u>(33,106)</u>	<u>(525,960)</u>
	<u>\$ 3,872,987</u>	<u>\$ 5,149,284</u>

c. Loss carryforwards as of December 31, 2012 and 2011:

Expiry Year	Unused Amount	
	2012	2011
2015	\$ 2,178,844	\$ 3,034,167

d. The income tax returns through 2010 had been examined and cleared by the tax authority. Since the Bank has further doubts about the clearance of the 2010 and 2007 tax returns, the Bank is filing an appeal to a high court.

e. Information about integrated income tax was as follows:

	December 31	
	2012	2011
Unappropriated earnings generated on and after January 1, 1998	\$ 8,810,816	\$ 9,144,268

As at December 31, 2012 and 2011, the balance of the imputation credits which can be allocated to the shareholders amounted to \$108,710 thousand and \$96,986 thousand.

The creditable ratio for distribution of earnings of 2012 and 2011 was 1.23% (estimate) and 1.06%, respectively.

For distribution of earnings generated after January 1, 1998, the ratio for the imputation credits allocated to shareholders of the Bank is based on the balance of the ICA as of the date of dividend distribution. The expected creditable ratio for the 2012 earnings may be adjusted, depending on the ICA balance on the date of dividend distribution.

25. EARNINGS PER SHARE

	Year Ended December 31, 2012				
	Amounts (Numerator)		Weighted Average Number of Shares Outstanding (Denominator) (In Thousands)	EPS (NT\$)	
	Before Income Tax	After Income Tax		Before Income Tax	After Income Tax
Basic EPS					
Income for the year	\$ 10,208,805	\$ 8,470,750	7,242,111	\$ 1.41	\$ 1.17
Effect of dilutive potential common stock					
Bonus to employees	-	-	29,741		
Diluted EPS	<u>\$ 10,208,805</u>	<u>\$ 8,470,750</u>	<u>7,271,852</u>	<u>\$ 1.40</u>	<u>\$ 1.16</u>

Year Ended December 31, 2011

	Amounts (Numerator)		Weighted Average Number of Shares Outstanding (Denominator) (In Thousands)	EPS (NT\$)	
	Before Income Tax	After Income Tax		Before Income Tax	After Income Tax
	Basic EPS				
Income for the year	\$ 10,569,140	\$ 9,042,355	7,242,111	\$ 1.46	\$ 1.25
Effect of dilutive potential common stock					
Bonus to employees	-	-	30,783		
Diluted EPS	\$ 10,569,140	\$ 9,042,355	7,272,894	\$ 1.45	\$ 1.24

The Bank presumes that the entire amount of bonus to employees will be settled in shares and the resulting potential shares are included in the weighted average number of shares outstanding used in the calculation of diluted EPS, if the shares have a dilutive effect. The number of shares is estimated by dividing the entire amount of the bonus by the closing price of the shares at the balance sheet date. Such dilutive effect of the potential shares should be included in the calculation of diluted EPS until the shareholders resolve the number of shares to be distributed to employees at their meeting in the following year.

The weighted average number of shares outstanding for EPS calculation has been retroactively adjusted for the issuance of employee stock bonuses distributed out of earnings for the year ended December 31, 2011 and stock dividends. This adjustment caused the basic and diluted after income tax EPS for the year ended December 31, 2011 to decrease from NT\$1.34 to NT\$1.25 and from NT\$1.33 to NT\$1.24, respectively.

26. RELATED-PARTY TRANSACTIONS

a. Related parties and their relationships with the Bank

Related Party	Relationship with the Bank
Various individuals	Directors, supervisors, managers
CHB Insurance Agency	Equity-method investee
CHB Insurance Brokerage	Equity-method investee
Taishin Financial Holding	The Bank's corporate director
Taishin International Bank Co., Ltd. ("Taishin Bank")	A subsidiary of the Bank's corporate director
Shin Kong Life Insurance Co., Ltd. ("Shin Kong Life Insurance")	Chairman is the second immediate family of the Bank's corporate director and supervisor
Anlon Co., Ltd.	Same as above
An Hsin Real-Estate	Equity-method investee of a subsidiary of the Bank's corporate director
Dah Chung Bills Finance Corp.	Affiliate
CyberSoft Digital Services Corp.	Affiliate (until November 2012)
Shin Kong Mitsukoshi Department Store Co., Ltd.	Affiliate
Master Link Securities Corporation	Affiliate
Other	As per SFAS No. 6 "Disclosure for related party transactions," other related party

b. Significant transactions with related parties

1) Loans

	Balance	Percentage of Loans (%)	Interest Rate Range (%)	Interest Revenue
Balance as of December 31, 2012	\$ 584,759	0.05	1.34-3.06	\$ 11,473
Balance as of December 31, 2011	584,234	0.05	1.34-3.06	8,363

Year Ended December 31, 2012

	Ending Balance	Highest Amount	Normal Loans	Non-performing Loans	Collateral	Difference in Terms Between Related Parties and Non-related Parties
Consumer loans						
20 accounts	\$ 4,723	\$ 6,896	\$ 4,723	\$ -	Credit	None
Self-use residential mortgage loans						
101 accounts	540,855	593,221	540,855		Real estate	None
Others						
Anlon Co., Ltd.	30,000	30,000	30,000		- Real estate	None
9 accounts (Note)	9,181	9,978	9,181		- Deposit	None
	<u>\$584,759</u>		<u>\$584,759</u>			

Year Ended December 31, 2011

	Ending Balance	Highest Amount	Normal Loans	Non-performing Loans	Collateral	Difference in Terms Between Related Parties and Non-related Parties
Consumer loans						
22 accounts	\$ 6,882	\$ 8,321	\$ 6,882	\$ -	Credit	None
Self-use residential mortgage loans						
104 accounts	545,162	577,507	545,162		- Real estate	None
Others						
Anlon Co., Ltd.	30,000	30,000	30,000		- Real estate	None
3 accounts (Note)	2,190	2,219	2,190		- Deposit	None
	<u>\$584,234</u>		<u>\$584,234</u>			

Note: The balance of every single entity is not over 1% of the total ending balance

Loans to managers for mortgage within \$8,000 thousand and credit loan within \$800 thousand per person bore interest at 1.54% and 1.64% in 2012 and 2011, respectively. The interest rates and other terms provided to the other related parties are the same as those offered to the public.

2) Deposits

	Balance	Percentage of Deposits (%)	Interest Rate Range (%)	Interest Expense
Balance as of December 31, 2012	\$ 2,168,602	0.16	0-13	\$ 26,570
Balance as of December 31, 2011	1,891,212	0.15	0-13	24,172

The interest rate for managers' deposits amounting to \$480 thousand per person was 13% per annum. The part of deposit exceeding \$480 thousand will earn interest calculated at the demand savings rate. The interest rates and others terms provided to the other related parties are the same as those offered to general public.

3) Derivatives

Related Party	Derivative Contracts	Period	2012		Account	Balance
			Nominal Principal Amount (In Thousands)	Valuation Gain (Loss)		
Shin Kong Life Insurance	Currency swaps	2012.04.30-2013.01.31	US\$ 50,000	\$ (17,710)	Financial liabilities at FVTPL	\$ (17,710)
		2012.05.09-2013.05.09	US\$ 30,000	(3,919)	Financial liabilities at FVTPL	(3,919)
		2012.11.30-2013.05.31	US\$ 25,000	(534)	Financial liabilities at FVTPL	(534)

Related Party	Derivative Contracts	Period	2011		Account	Balance
			Nominal Principal Amount (In Thousands)	Valuation Gain (Loss)		
Shin Kong Life Insurance	Currency swaps	2011.04.29-2012.04.30	US\$ 50,000	\$ 82,827	Financial assets at FVTPL	\$ 82,827
		2011.05.09-2012.05.09	US\$ 30,000	56,441	Financial assets at FVTPL	56,441
		2011.11.30-2012.11.30	US\$ 25,000	(731)	Financial liabilities at FVTPL	(731)

4) Due to other banks

Year	Related Party	Branch	Highest Amount (In Thousands)	Ending Balance (In Thousands)	Percentage of Due to Banks (%)
2012	Taishin Bank	New York Branch	US\$ 440	US\$ 49	-
2011	Taishin Bank	New York Branch	US\$ 85	US\$ 67	-

5) Call loans to banks and call loans from banks

The Bank's due to related parties were as follows:

Year	Name of Related Parties	Department	Highest Balance (In Thousands)	Ending Balance (In Thousands)	Maximum Limit	Interest Rate %	Interest Expense (In Thousands)
2011	Taishin Bank	New York branch	US\$ 35,000	\$ -	According to counterparts	0.20-0.26	US\$ 1
	Taishin Bank	Los Angeles branch	US\$ 18,000	-	According to counterparts	0.25	US\$ -

6) Operating leases

Both CHB Insurance Agency and CHB Insurance Brokerage rented offices from the Bank for two years and paid rental monthly. The rent revenues received from CHB Insurance Agency and CHB Insurance Brokerage were \$1,948 thousand and \$1,174 thousand, respectively for the year ended December 31, 2012 and \$1,711 thousand and \$1,118 thousand, respectively for the year ended December 31, 2011.

7) Others

The Bank recognized fee income from CHB Insurance Agency and CHB Insurance Brokerage for providing personnel and channel services. The income from CHB Insurance Agency and CHB Insurance Brokerage for 2012 was \$1,013,118 thousand and \$60,405 thousand respectively, and for 2011 was \$670,155 thousand and \$53,515 thousand, respectively.

c. Compensation of directors, supervisors and management personnel:

	Years Ended December 31	
	2012	2011
Salaries	\$ 53,579	\$ 60,674
Incentives	12,656	13,122
Bonus	76,161	80,967
	<u>\$ 142,396</u>	<u>\$ 154,763</u>

The compensation of directors, supervisors and management personnel for the years ended December 31, 2012 and 2011 was based on the estimation in 2013 and had been approved by shareholders in their annual meeting held in 2012.

27. PLEDGED ASSETS

The summary of the Bank's pledged assets as of December 31, 2012 and 2011 were as follows:

Pledged Assets	Description	2012	2011
Available-for-sale financial assets	Government bonds	\$ 945,600	\$ 1,024,700
Held-to-maturity financial assets	Government bonds, corporate bonds and certificate of deposits	37,232,263	37,742,175
Refundable deposits	Cash	87,442	122,716

28. CONTINGENT LIABILITIES AND COMMITMENTS

a. In addition to those mentioned in Note 5, the Bank had the following contingent liabilities and commitments as of December 31, 2012 and 2011:

	2012	2011
Repayment note and time deposit held for custody	\$ 7,003,867	\$ 7,056,153
Liabilities on joint loans	952,202	984,193
Guarantees issued in guarantee business	29,638,924	30,496,884
Unused issued letters of credit	23,171,635	25,200,037
Trust liabilities	260,916,260	250,084,882
Unused loan commitments	159,693,488	238,463,174

b. The Bank entered into operating leases for its domestic branch premises. Significant provisions of the contracts were as follows:

- The lease periods range from one to ten years. Rental payments are made annually.
- As of December 31, 2012, the estimated future lease payments under the lease contracts were as follows:

	Amount
2013	\$ 482,050
2014	364,151
2015	256,863
2016	182,482
2017	96,389

c. A lawsuit was filed by the Ministry of Defence and Support for Armed Forces, the Islamic Republic of Iran (hereinafter referred to as "the Iranian plaintiff") in 1991 against the Bank concerning a dispute in which the Iranian plaintiff sought "request for payment via electronic remittance" for the amount of US\$15 million. After the Supreme Court ruled in favor of the Bank on August 1, 2002, the Iranian plaintiff countered by resuming another lawsuit it had filed against the Bank in 1997: "Demand for the Return of the Remittance by Way of Subrogation". On September 10, 2004, the Taipei local district court again ruled in favor of the Bank with regard to the aforesaid "Demand for the Return of the Remittance by Way of Subrogation". On July 13, 2010, the Taiwan Superior Court once more ruled in favor of the Bank. The Iranian party again appealed the decision to the Supreme Court on August 10, 2010. On November 4, 2010, the Supreme Court ordered the Taiwan Superior Court to review the ruling. On December 27, 2011, the Taiwan Superior Court again ruled in favor of the Bank. The Iranian plaintiff, after refusing to accept the decision of the Court, appealed to the Supreme Court on January 19, 2012. On August 14, 2012, the Supreme Court ordered the Taiwan Superior Court to review the ruling. At present, the lawsuit remains under review by the Taiwan Superior Court.

29. DISCLOSURES OF FINANCIAL INSTRUMENTS INFORMATION

a. Fair value of financial instruments

	December 31			
	2012		2011	
	Carrying Value	Fair Value	Carrying Value	Fair Value
Financial assets				
Cash and cash equivalents	\$ 40,180,352	\$ 40,180,352	\$ 52,948,865	\$ 52,948,865
Due from Central Bank and call loans to banks	103,411,156	103,411,156	79,667,740	79,667,740
Financial assets at FVTPL	35,613,670	35,613,670	25,020,162	25,020,162
Receivables, net	17,504,394	17,504,394	18,856,757	18,856,757
Loans, net	1,129,128,128	1,129,128,128	1,122,738,843	1,122,738,843
Available-for-sale financial assets, net	63,427,594	63,427,594	57,579,949	57,579,949
Held-to-maturity financial assets, net	170,696,300	170,736,031	180,376,569	180,305,626
Investments accounted for by the equity method, net	465,745	-	390,890	-
Financial assets carried at cost	4,728,434	-	4,728,434	-
Bonds investment with no active market	3,178,999	3,221,962	8,019,929	8,002,151
Hedging derivative financial assets	105,087	105,087	149,400	149,400
Other miscellaneous financial assets	36,300	36,300	45,394	45,394
Refundable deposits	87,442	87,442	122,716	122,716
Financial liabilities				
Due to banks and Central Bank	100,530,198	100,530,198	112,053,512	112,053,512
Financial liabilities at FVTPL	1,912,629	1,912,629	2,035,814	2,035,814

(Continued)

	December 31			
	2012		2011	
	Carrying Value	Fair Value	Carrying Value	Fair Value
Bonds and securities sold under repurchase agreements	\$ 5,629,554	\$ 5,629,554	\$ 10,726,892	\$ 10,726,892
Payables	32,863,279	32,863,279	31,956,087	31,956,087
Deposits	1,316,727,161	1,316,727,161	1,288,795,742	1,288,795,742
Bank notes	38,451,937	40,306,042	38,496,086	40,786,650
Other financial liabilities	1,364,673	1,364,673	1,676,663	1,676,663
Guarantee deposits	1,033,587	1,033,587	1,061,867	1,061,867

(Concluded)

b. Methods and assumptions used to estimate the fair values of financial instruments were as follows:

- The carrying amounts of the following short-term financial instruments approximate their fair values because of their short maturities: Due from the Central Bank and call loans from banks, bonds purchased under resell agreements, receivables, other financial assets, due to banks and the Central Bank, bonds and securities sold under repurchase agreements, payables, remittances and other financial liabilities.
- Fair values of financial instruments at FVTPL, available-for-sale, held-to-maturity financial assets, hedging derivative financial instruments and bank notes are based on their quoted prices in an active market.

For debt instruments, the valuation model adopted by the Bank uses benchmark interest rate of each time period to infer every currency's zero-coupon yield curve and calculated forward rate and discount rate based on the assumption that there are no arbitrage opportunities in market. In addition, the Bank would set appropriate credit parameter based on the credit rating of the issuers of long-term debt instruments.

For derivative instruments, the valuation model adopted by the Bank determines the fair value of holding position based on available parameter in public market.

The fair value of forward exchange contract is determined by forward rate which is offered by the Reuters Pricing System on maturity date of each contract. Except for those offered by counterparty, the fair value of interest rate swap and cross currency swap is evaluated by the average of bid and ask prices offered by the Reuters Pricing System of each contract, and applied consistently.

Fair values of bond investments with no active market are based on their transaction prices or quoted prices made by market makers. For those investments with no transaction prices or quoted prices, their fair values are determined by use of valuation techniques.

- Loans and deposits are interest-bearing financial assets and liabilities and their carrying values approximate their fair values. The carrying amount of delinquent loans is the estimated collectable amount which is the book value less allowance for bad debt. Therefore, the fair value of loans and deposits is determined at their carrying value.
- Investments accounted for by the equity method and financial assets carried at cost are investments in unquoted shares, which have no quoted prices in an active market and entail an unreasonably high cost to obtain verifiable fair values. Therefore, no fair value is presented.
- Refundable deposits and guarantee deposits have no specific maturity dates. Fair value of these instruments was determined at their carrying value.

c. Fair values of financial assets and liabilities based on quoted market prices or valuation techniques were as follows:

	December 31			
	2012		2011	
	Quoted Market Price	Valuation Techniques	Quoted Market Price	Valuation Techniques
Financial assets				
Financial assets at FVTPL	\$ 32,123,537	\$ 3,490,133	\$ 20,908,799	\$ 4,111,363
Available-for-sale financial assets	63,427,594	-	57,579,949	-
Held-to-maturity financial assets	-	170,736,031	-	180,305,626
Bonds investment with no active market	-	3,221,962	-	8,002,151
Hedging derivative financial instruments	-	105,087	-	149,400
Financial liabilities				
Financial liabilities at FVTPL	-	1,912,629	-	2,035,814
Bank notes	-	40,306,042	-	40,786,650

d. Valuation gains (losses) from changes in fair value of financial instruments at FVTPL using quoted market prices were \$44 thousand and \$23,845 thousand for the years ended December 31, 2012 and 2011, respectively. Valuation gains from changes in fair value of financial instruments at FVTPL determined using valuation techniques were \$58,626 thousand and \$81,755 thousand for the years ended December 31, 2012 and 2011, respectively.

e. The interest income (expense) associated with financial assets (liabilities) other than at FVTPL was as follows:

	Years Ended December 31	
	2012	2011
Total interest income	\$ 26,654,111	\$ 26,516,895
Total interest expense	10,987,730	10,061,739

f. Fair value input levels were as follows:

(In Thousands of New Taiwan Dollars)

Fair Value Measurement of Financial Instruments	December 31, 2012			
	Total	Level 1	Level 2	Level 3
Non-derivative financial products				
Assets				
Financial assets at FVTPL	\$ 33,654,305	\$ 2,831,346	\$ 29,370,609	\$ 1,452,350
Trading assets	32,085,714	2,831,346	29,254,368	-
Mutual funds	102,590	102,590	-	-
Bond investments	2,734,415	2,728,756	5,659	-
Others	29,248,709	-	29,248,709	-
Financial assets designated upon initial recognition as at fair value through profit or loss	1,568,591	-	116,241	1,452,350
Available-for-sale financial assets	63,427,594	27,979,244	35,218,134	230,216
Stock investments	1,950,390	1,950,390	-	-
Bond investments	61,246,988	26,028,854	35,218,134	-
Others	230,216	-	-	230,216
Other financial assets	3,221,962	781,655	837,114	1,603,193
Bond investments with no active market	3,221,962	781,655	837,114	1,603,193
Derivative financial products				
Assets				
Financial assets at FVTPL	1,959,365	37,823	1,921,542	-
Other financial assets	105,087	-	105,087	-
Hedging derivative financial instruments	105,087	-	105,087	-
Liabilities				
Financial liabilities at FVTPL	1,912,629	-	1,912,629	-

(In Thousands of New Taiwan Dollars)

Fair Value Measurement of Financial Instruments	December 31, 2011			
	Total	Level 1	Level 2	Level 3
Non-derivative financial products				
Assets				
Financial assets at FVTPL	\$ 22,110,235	\$ 3,029,409	\$ 18,172,576	\$ 908,250
Trading assets	20,841,552	3,029,409	17,812,143	-
Mutual funds	97,663	97,663	-	-
Bond investments	2,937,290	2,931,746	5,544	-
Others	17,806,599	-	17,806,599	-
Financial assets designated upon initial recognition as at fair value through profit or loss	1,268,683	-	360,433	908,250
Available-for-sale financial assets	57,579,949	27,007,812	30,351,685	220,452
Stock investments	2,219,138	2,219,138	-	-
Bond investments	55,140,359	24,788,674	30,351,685	-
Others	220,452	-	-	220,452
Other financial assets	8,002,151	5,466,262	840,136	1,695,753
Bond investments with no active market	8,002,151	5,466,262	840,136	1,695,753
Derivative financial products				
Assets				
Financial assets at FVTPL	2,909,927	67,247	2,842,680	-
Other financial assets	149,400	-	149,400	-
Hedging derivative financial instruments	149,400	-	149,400	-
Liabilities				
Financial liabilities at FVTPL	2,035,814	-	2,035,814	-

Changes in Level 3 financial assets were as follows:

(In Thousands of New Taiwan Dollars)

Item	December 31, 2012						
	Beginning Balance	Valuation Gains (Losses)	Increase		Decrease		Ending Balance
			Buy or Issue	Transfer In	Sell, Disposal	Transfer Out	
Financial assets designated upon initial recognition as at fair value through profit or loss	\$ 908,250	\$ -	\$ 1,467,584	\$ -	\$ (923,484)	\$ -	\$ 1,452,350
Available-for-sale financial assets	220,452	9,764	-	-	-	-	230,216
Other financial assets Bond investments without active market	1,695,753	(10,825)	-	-	(81,735)	-	1,603,193

(In Thousands of New Taiwan Dollars)

Item	December 31, 2011						
	Beginning Balance	Valuation Gains (Losses)	Increase		Decrease		Ending Balance
			Buy or Issue	Transfer In	Sell, Disposal	Transfer Out	
Financial assets designated upon initial recognition as at fair value through profit or loss	\$ 590,780	\$ -	\$ 908,250	\$ -	\$ (590,780)	\$ -	\$ 908,250
Available-for-sale financial assets	374,712	22,740	-	-	-	(177,000)	220,452
Other financial assets Bond investments without active market	1,869,736	39,223	-	-	(213,206)	-	1,695,753

g. Information of financial risk was as follows:

1) Market price risk

The Bank uses the market risk factor sensitivity as the instrument for market risk controls. The market risk factor sensitivity refers to the change in value resulting from a unit change in a specific market risk factor. Market risk factors include interest rate, exchange rate, price of equity instruments and commodity prices. The market risk factor sensitivity of the Bank discloses the market risks derived from different risk positions on the trading book.

Foreign exchange rate factor, FX Delta, refers to the net risk positions of different currencies on balance sheet date, that is, the effect of the change in present value due to 100% change in foreign exchange for each currency. The foreign exchange rate factor sensitivity not only includes those of foreign-currency derivatives, but also integrates the risk sensitivity of spot foreign rate positions for hedging purpose and spot position of different currencies.

Interest rate factor sensitivity refers to the effect (DV01 or PVBP) of change in present value of future cash flows generated from spot rate positions and interest-rate derivative positions incurred by moving upwards the yield curves under evaluation by 0.01% (one b.p.) on the interest rate structure.

Risk sensitivity of equity instruments refers to the effect of price change in the value of derivative positions due to 100% price change in equity instruments and in underlying assets of derivative instruments. The Bank engages in the trading of equity instruments including stock, exchange traded funds, and stock-index options.

Market Risk Type	Currency	December 31			
		2012	2011		
Exchange rate risk value	EUR	(\$ 16,509)	\$ 3,404		
	JPY	7,580	6,181		
	USD	1,047,319	898,168		
	Others	144,477	116,182		
Interest rate sensitivity DV01	Interest curve of bonds	TWD	(13,387)	(14,772)	
		USD	(185)	(446)	
		EUR	(1)	(38)	
		Others	(63)	-	
	Interest curve of IRS	TWD	392	331	
		USD	2	(24)	
		Others	1	-	
Interest curve of CCS	TWD	454	52		
	USD	(73)	(31)		
	Others	240	-		
Equity securities risk value	TWD	-	-		
	USD	102,630	97,869		

(Concluded)

2) Credit risk

Credit risks refer to the losses from financial instruments incurred from non-performance of the contracted obligations by the Bank's counterparties or others. The Bank provides loans, loan commitments and guarantees based on prudent credit evaluations. The average secured loans are weighted 75.87% approximately of overall loans. The collaterals that the Bank demands to be pledged on loans, loan commitments or guarantees are normally cash, inventory, marketable securities or other property. When the counterparties or others default, the Bank has rights to enforce the collaterals or other guarantees and effectively reduce credit risks. In disclosures on the maximum amounts of credit risk exposures, the market values of the collaterals are not considered.

The maximum credit risk exposures of various financial assets are the same as carrying values. Please refer to accompanying financial statements.

The contract amounts of financial assets with off-balance-sheet credit risks held by the Bank as of December 31, 2012 and 2011 were as follows:

	December 31	
	2012	2011
Guarantees in guarantee business	\$ 29,638,924	\$ 30,496,884
Unused issued letters of credit	23,171,635	25,200,037
Unused loan commitments (excluding credit card)	159,693,488	238,463,174

Prominent concentration of credit risks occurs when transaction parties for financial instruments prominently concentrate on one party, or on a few that are in similar business lines or exhibit similar economic characteristics. The characteristics for concentration of credit risks include the nature of business activities engaged by debtors. The Bank has not engaged in transactions that involved a prominent concentration of one client or one transaction party, but have transaction parties of similar industry type or from similar region.

The prominent concentration of credit risk was as follows:

Industry Type	December 31			
	2012		2011	
	Carrying Value	Percentage of Item (%)	Carrying Value	Percentage of Item (%)
Financial and insurance	\$ 47,593,468	4	\$ 58,059,210	5
Manufacturing	309,446,879	27	334,795,624	29
Wholesale and retail	97,484,713	9	100,212,964	9
Real estate and leasing	65,671,197	6	50,840,606	5
Service	20,891,098	1	19,674,233	2
Individuals	409,025,425	36	387,410,482	34
Others	<u>192,532,048</u>	17	<u>186,846,977</u>	16
	<u>\$ 1,142,644,828</u>		<u>\$ 1,137,840,096</u>	

Geographic Location	December 31			
	2012		2011	
	Carrying Value	Percentage of Item (%)	Carrying Value	Percentage of Item (%)
Asia	\$ 1,098,153,184	96	\$ 1,086,678,847	96
North America	30,647,698	3	37,888,609	3
Europe	12,536,152	1	9,453,868	1
Others	<u>1,307,794</u>	-	<u>3,818,772</u>	-
	<u>\$ 1,142,644,828</u>		<u>\$ 1,137,840,096</u>	

3) Liquidity risk

The Bank's ratio of liquidity reserve is 18.16% and 17.11% as of December 31, 2012 and 2011, respectively. Since the capital and operating funds are deemed sufficient to meet the cash flow need for the performance of all the contracted obligations, liquidity risk is not considered to be significant.

The derivative instruments held by the Bank, except for interest rate swaps with leveraging effects, have very little probabilities of failing to be sold with reasonable prices in the market, and thus have very low liquidity risks.

Basic management policies adopted by the Bank for financial instruments are to match maturity and interest rate of financial assets and liabilities and to control unmatched gap. Because of uncertainty of transaction terms and differences in maturity dates and interest rates, financial assets and liabilities always can not match perfectly, and this kind of gap may cause potential gain or loss. The Bank does the maturity analysis of financial assets and

liabilities according to their characteristic in order to analyze their liquidity. The maturity analysis was as follows:

Financial Instrument	December 31, 2012						
	Less Than One Month	One Month to Three Months	Three Months to Six Months	Six Months to A Year	One Year to Seven Years	Over Seven Years	Total
Assets							
Cash and cash equivalents	\$ 36,323,202	\$ 2,927,100	\$ 430,090	\$ 499,960	\$ -	\$ -	\$ 40,180,352
Due from Central Bank and call loans to banks	47,088,059	24,450,831	7,774,103	24,098,163	-	-	103,411,156
Financial assets at FVTPL	33,034,454	374,357	305,132	120,791	1,778,936	-	35,613,670
Interest receivable and revenue receivable	1,743,081	151,135	108,280	289,977	349,026	12,096	2,653,595
Loans (excluding delinquent loans)	94,810,985	118,309,665	84,770,010	113,238,502	419,749,820	308,372,826	1,139,251,808
Available-for-sale financial assets	-	1,055,751	331,679	2,457,617	43,425,419	16,157,128	63,427,594
Held-to-maturity financial assets	135,572,147	17,871,206	2,320,685	6,369,220	8,563,042	-	170,696,300
Investments accounted for by the equity method	-	-	-	-	465,745	-	465,745
Financial assets carried at cost	-	-	-	-	4,728,434	-	4,728,434
Bond investments with no active market	-	-	229,410	-	2,699,520	250,069	3,178,999
Hedging derivative financial instruments	-	-	-	-	105,087	-	105,087
Total assets	<u>348,571,928</u>	<u>165,140,045</u>	<u>96,269,389</u>	<u>147,074,230</u>	<u>481,865,029</u>	<u>324,792,119</u>	<u>1,563,712,740</u>
Liabilities							
Due to banks and Central Bank	51,930,054	35,020,743	6,563,300	4,774	813,941	-	94,332,812
Deposit transferred from the Postal Bureau	539,078	1,508,438	735,008	3,414,862	-	-	6,197,386
Financial liabilities held for trading	779,351	391,554	149,673	356,063	235,988	-	1,912,629
Bonds and securities sold under repurchase agreements	3,298,068	2,131,986	199,500	-	-	-	5,629,554
Interest payable	489,318	337,906	508,336	477,325	26,881	-	1,839,766
Deposits	179,064,407	177,664,752	158,908,996	268,035,620	532,190,923	-	1,315,864,698
Bank notes	-	-	-	-	25,651,937	12,800,000	38,451,937
Total liabilities	<u>236,100,276</u>	<u>217,055,379</u>	<u>167,064,813</u>	<u>272,288,644</u>	<u>558,919,670</u>	<u>12,800,000</u>	<u>1,464,228,782</u>
Net current gap		<u>\$ (51,915,334)</u>	<u>\$ (70,795,424)</u>	<u>\$ (125,214,414)</u>	<u>\$ (77,054,641)</u>	<u>\$ 311,992,119</u>	<u>\$ 99,483,958</u>

Financial Instrument	December 31, 2011						
	Less Than One Month	One Month to Three Months	Three Months to Six Months	Six Months to A Year	One Year to Seven Years	Over Seven Years	Total
Assets							
Cash and cash equivalents	\$ 51,553,351	\$ 1,244,139	\$ 151,375	\$ -	\$ -	\$ -	\$ 52,948,865
Due from Central Bank and call loans to banks	31,755,069	19,557,264	6,722,631	21,632,776	-	-	79,667,740
Financial assets at FVTPL	21,770,811	753,133	605,044	341,825	1,549,349	-	25,020,162
Interest receivable and revenue receivable	1,747,352	219,030	145,159	238,931	305,265	2,613	2,658,350
Loans (excluding delinquent loans)	107,048,324	130,580,178	110,793,854	104,134,907	394,706,301	286,710,250	1,133,973,814
Available-for-sale financial assets	525,957	455,406	389,124	1,362,041	48,637,110	6,210,311	57,579,949
Held-to-maturity financial assets	78,797,351	68,534,231	24,135,748	651,635	8,246,058	11,546	180,376,569
Investments accounted for by the equity method	-	-	-	-	390,890	-	390,890
Financial assets carried at cost	-	-	-	-	4,728,434	-	4,728,434
Bond investments with no active market	495,661	1,681,651	2,380,060	495,256	2,627,791	339,510	8,019,929
Hedging derivative financial instruments	-	-	-	-	149,400	-	149,400
Total assets	293,693,876	223,025,032	145,322,995	128,857,371	461,340,598	293,274,230	1,545,514,102
Liabilities							
Due to banks and Central Bank	74,304,118	28,356,533	1,084,182	8,894	797,328	-	104,551,055
Deposit transferred from the Postal Bureau	760,507	1,785,830	839,919	4,116,201	-	-	7,502,457
Financial liabilities held for trading	789,368	371,336	201,496	110,853	562,761	-	2,035,814
Bonds and securities sold under repurchase agreements	7,567,127	2,960,365	199,400	-	-	-	10,726,892
Interest payable	448,065	292,590	394,178	604,780	28,112	-	1,767,725
Deposits	190,240,719	170,730,629	154,183,106	259,979,181	512,843,347	-	1,287,976,982
Bank notes	-	-	-	-	25,696,086	12,800,000	38,496,086
Total liabilities	274,109,904	204,497,283	156,902,281	264,819,909	539,927,634	12,800,000	1,453,057,011
Net current gap	\$ 19,583,972	\$ 18,527,749	\$ (11,579,286)	\$ (135,962,538)	\$ (78,587,036)	\$ 280,474,230	\$ 92,457,091

4) Cash flow risk and fair value risk from change in interest rates

The Bank's cash flow risks as a result of change in interest rates refer to cash flow fluctuations in the future from its assets with floating rates and liabilities with floating rates. The Bank evaluates interest rates risks in trends of interest rate and engages in trading of interest rates swaps in accordance with risk levels and operational needs to reduce cash flow risks as a result of change in interest rates.

a) Expected revaluation date and expected settlement date

As of December 31, 2012 and 2011, expected revaluation date and expected settlement date are not affected by settlement date designated in the contract. Interest risks are presented with the carrying amounts of financial assets and liabilities according to revaluation date and settlement date in the following table.

Financial Instrument	December 31, 2012						
	Less Than One Month	One Month to Three Months	Three Months to Six Months	Six Months to A Year	One Year to Seven Years	Over Seven Years	Total
Assets							
Due from Central Bank and call loans to banks	\$ 30,454,281	\$ 22,696,175	\$ 2,253,277	\$ 2,487,322	\$ 35,302,574	\$ -	\$ 93,193,629
Financial assets at FVTPL	25,485,634	4,550,619	1,019,419	-	-	2,496,045	33,551,717
Loans	206,953,796	856,572,823	67,310,165	3,092,869	4,793,536	528,619	1,139,251,808
Available-for-sale financial assets	4,816,512	6,865,783	-	1,058,936	32,691,072	16,044,901	61,477,204
Held-to-maturity financial assets	136,664,403	19,948,004	2,203,664	5,255,278	6,624,951	-	170,696,300
Bond investments with no active market	674,725	404,274	-	-	2,100,000	-	3,178,999
Hedging derivative financial instruments	-	-	-	-	105,087	-	105,087
Total assets	405,049,351	911,037,678	72,786,525	11,894,405	81,617,220	19,069,565	1,501,454,744

(Continued)

Financial Instrument	December 31, 2012						
	Less Than One Month	One Month to Three Months	Three Months to Six Months	Six Months to A Year	One Year to Seven Years	Over Seven Years	Total
Liabilities							
Borrowing	\$ 55,935,273	\$ 32,432,581	\$ 6,539,756	\$ -	\$ -	\$ -	\$ 94,907,610
Deposit transferred from Post Bureau	401,972	5,795,414	-	-	-	-	6,197,386
Bonds and securities sold under repurchase agreements	3,347,968	2,082,086	199,500	-	-	-	5,629,554
Deposits	222,517,490	294,692,935	646,297,863	105,538,382	6,931,751	-	1,275,978,421
Bank notes	6,700,000	5,000,000	-	-	20,651,937	6,100,000	38,451,937
Total liabilities	288,902,703	340,003,016	653,037,119	105,538,382	27,583,688	6,100,000	1,421,164,908
Interest sensitivity gap	\$ 116,146,648	\$ 571,034,662	\$ (580,250,594)	\$ (93,643,977)	\$ 54,033,532	\$ 12,969,565	\$ 80,289,836

(Concluded)

Financial Instrument	December 31, 2011						
	Less Than One Month	One Month to Three Months	Three Months to Six Months	Six Months to A Year	One Year to Seven Years	Over Seven Years	Total
Assets							
Due from Central Bank and call loans to banks	\$ 28,016,269	\$ 12,070,364	\$ 1,060,567	\$ 34,385,941	\$ -	\$ -	\$ 75,533,141
Financial assets at FVTPL	21,743,302	269,538	-	-	-	-	22,012,840
Loans	231,331,854	812,826,576	68,089,368	12,838,274	8,805,910	81,832	1,133,973,814
Available-for-sale financial assets	5,036,000	7,131,432	593,150	703,332	35,907,037	5,989,860	55,360,811
Held-to-maturity financial assets	80,071,270	70,802,922	23,700,000	440,811	5,361,566	-	180,376,569
Bond investments with no active market	2,164,236	3,755,693	-	-	2,100,000	-	8,019,929
Hedging derivative financial instruments	-	-	-	-	149,400	-	149,400
Total assets	368,362,931	906,856,525	93,443,085	48,368,358	52,323,913	6,071,692	1,475,426,504
Liabilities							
Borrowing	80,817,381	23,392,019	1,060,567	-	-	-	105,269,967
Deposit transferred from Post Bureau	641,682	6,860,775	-	-	-	-	7,502,457
Bonds and securities sold under repurchase agreements	7,587,077	2,940,415	199,400	-	-	-	10,726,892
Deposits	222,717,911	306,859,113	624,774,108	88,187,830	5,445,945	-	1,247,984,907
Bank notes	-	11,700,000	-	-	20,696,086	6,100,000	38,496,086
Total liabilities	311,764,051	351,752,322	626,034,075	88,187,830	26,142,031	6,100,000	1,409,980,309
Interest sensitivity gap	\$ 56,598,880	\$ 555,104,203	\$ (532,590,990)	\$ (39,819,472)	\$ 26,181,882	\$ (28,308)	\$ 65,446,195

b) Effective interest rate (excluding financial assets at FVTPL)

As of December 31, 2012 and 2011, the effective interest rates of financial instruments held or issued by the Bank on main currencies are as follows:

	December 31					December 31				
	2012		2011			2012		2011		
	NTD	USD	NTD	USD		NTD	USD	NTD	USD	
Available-for-sale financial assets	December 31				Bond investments with no active market					
					Financial bonds	-	-	-	0.77%	
					Corporate bonds	2.65%	-	2.65%	0.68%	
					Asset-backed securities	-	0.57%	-	0.65%	
					Loans					
Government bonds	1.04%	-	1.08%	-	Short-term loan	2.10%	1.68%	1.94%	1.91%	
Financial bonds	-	1.31%	-	1.17%	Medium to long-term loans	1.97%	1.75%	1.98%	1.80%	
Corporate bonds	1.75%	2.73%	1.68%	2.62%	Long-term liabilities					
Asset-backed securities	-	1.08%	-	1.15%	Bank notes	2.28%	-	2.27%	-	
Held-to-maturity financial assets					(Concluded)					
Certificate deposits in Central Bank	0.88%	-	0.95%	-	h. Fair value hedge					
Government bonds	-	-	-	-	Designated as Hedging Instrument					
Financial bonds	1.25%	1.21%	1.24%	0.90%	December 31, 2012 December 31, 2011					
Corporate bonds	1.37%	-	1.40%	0.90%	Hedged Item	Financial Instrument Designated as Hedging Instrument	Nominal Principal Amount	Fair Value	Nominal Principal Amount	Fair Value
(Continued)				Bank notes	Interest rate swap	\$ 2,000,000	\$ 105,087	\$ 2,000,000	\$ 149,400	

- 1) Hedging type: Fair value hedging.
- 2) Hedging objective: To minimize risks from the variation of fair value due to fluctuation of interest rate, by converting fixed-rate note to floating-rate note.
- 3) Hedging method: By signing interest swap contract.
- 4) Hedging effect: 4 hedging trades were made in 2012. The actual offset result is considered highly effective since the variation of the fair value of the hedged instrument and of the hedging instrument is within 80%-125%, which has met the hedging accounting criterion suggested in the Statement of Financial Accounting Standards. The realized gain of fair-value hedging is \$44,757 thousand for the year ended December 31, 2012, accounted as other non-interest net income and losses.

i. Reclassification information

On July 1, 2008, the Bank reclassified its financial assets in accordance with the newly amended SFAS No. 34, "Financial Instruments: Recognition and Measurement". The fair values at the reclassification date were as follows:

	Before Reclassification	After Reclassification
Available-for-sale financial assets	\$ 14,246,193	\$ -
Bonds investments with no active market	-	14,246,193
	<u>\$ 14,246,193</u>	<u>\$ 14,246,193</u>

In view of the Bank's intention of not selling the abovementioned available-for-sale financial assets within a short period of time as a result of the economic instability and deterioration of the world's financial markets that has occurred during the third quarter of 2008, the Bank reclassified these available-for-sale financial assets to bonds investments with no active market.

The effective interest rate of the available-for-sale financial assets which have been reclassified to bonds investments with no active market financial assets is 1.44%. The estimated recoverable cash flows amounted to \$606,575 thousand.

The reclassified financial assets (excluding those that had been derecognized) as of December 31, 2012 and 2011 were as follows:

	December 31			
	2012		2011	
	Carrying Value	Fair Value	Carrying Value	Fair Value
Bonds investments with no active market	\$ 458,123	\$ 468,237	\$ 5,515,180	\$ 5,466,262

The gains or losses and adjustments of shareholders' equity recorded for the reclassified financial assets (excluding those that had been derecognized before December 31, 2012 and 2011) for the years ended December 31, 2012 and 2011 and the pro forma gains or losses assuming no reclassifications had been made were as follows:

	Years Ended December 31			
	2012		2011	
	Gains (Losses) Recorded	Pro Forma Gains (Losses)	Gains (Losses) Recorded	Pro Forma Gains (Losses)
Available-for-sale financial assets	\$ 29,864	\$ (4,744)	\$ 124,352	\$ 213,391

30. OTHER DISCLOSURES OF FINANCIAL INSTITUTION

a. Asset quality

Business Type	Item	December 31, 2012					December 31, 2011				
		Non-Performing Loans (Note a)	Loans	Non-performing Loans Ratio (Note b)	Allowance For Loan Losses	Coverage Ratio (Note c)	Non-Performing Loans (Note a)	Loans	Non-performing Loans Ratio (Note b)	Allowance For Loan Losses	Coverage Ratio (Note c)
Corporate finance	Secured	\$ 1,796,195	\$ 334,295,082	0.54%	\$ 6,918,953	385.20%	\$ 1,520,756	\$ 322,528,184	0.47%	\$ 7,669,512	504.32%
	Unsecured	316,953	399,038,516	0.08%	3,079,195	971.50%	991,710	427,577,416	0.23%	4,339,299	437.56%
Consumer finance	Mortgage loans (Note d)	1,152,682	296,966,506	0.39%	2,503,651	217.20%	1,205,277	290,485,445	0.41%	2,135,592	177.19%
	Cash cards (Note h)	-	-	-	-	-	-	-	-	-	-
	Credit loans (Note e)	2,542	1,801,829	0.14%	11,185	440.01%	2,218	1,978,179	0.11%	13,165	593.55%
	Others (Note f)	Secured	455,966	108,465,897	0.42%	958,911	210.30%	413,207	92,707,599	0.45%	697,864
Unsecured		19,540	2,076,998	0.94%	44,805	229.30%	131,528	2,563,273	5.13%	245,821	186.90%
Total		3,743,878	1,142,644,828	0.33%	13,516,700	361.03%	4,264,696	1,137,840,096	0.37%	15,101,253	354.10%

Business Type	Item	December 31, 2012					December 31, 2011				
		Non-Performing Loans (Note a)	Loans	Non-performing Loans Ratio (Note b)	Allowance For Loan Losses	Coverage Ratio (Note c)	Non-Performing Loans (Note a)	Loans	Non-performing Loans Ratio (Note b)	Allowance For Loan Losses	Coverage Ratio (Note c)
Credit card		\$ 1,882	\$ 969,423	0.19%	\$ 8,188	435.07%	\$ 1,234	\$ 887,323	0.14%	\$ 6,546	530.47%
No recourse receivable factoring (Note g)		-	7,929,116	-	78,146	-	-	8,534,101	-	62,684	-

Business Type	Item	December 31, 2012		December 31, 2011	
		Non-performing Loans Exempted from Reporting	Non-performing Receivables Exempted from Reporting	Non-performing Loans Exempted from Reporting	Non-performing Receivables Exempted from Reporting
	Negotiated loans transacted in accordance with the agreement and exempted from reporting as non-performing loans (Note i)	\$ 713	\$ 6,819	\$ 922	\$ 6,824
	Negotiated accounts receivable transacted in accordance with the agreement and exempted from reporting as non-performing receivables (Note j)	9,120	6,765	9,409	5,701
Total		9,833	13,584	10,331	12,525

- Note a: Nonperforming loans are classified in accordance with the Regulations of the Procedures for Banking Institutions to Evaluate Assets and Deal with Past Due/ Non-performing Loans and Bad Debts issued by MOF. Non-performing loans of credit cards are defined in the Letter issued by the Banking Bureau on July 6, 2005. (Ref. No. Jin-Guan-Yin (4) 0944000378).
- Note b: Nonperforming loans ratio = Nonperforming loan ÷ Loans
Nonperforming loans of credit card ratio = Nonperforming loans of credit cards ÷ Accounts receivable
- Note c: Coverage ratio of allowances for loan losses = Allowances for loan losses ÷ Nonperforming loans
Coverage ratio of allowance for loan losses of credit card = Allowance for loan losses of credit card ÷ Nonperforming loans of credit cards
- Note d: Mortgage loans are for borrowers to build or repair buildings, allowing the borrowers, spouse or minor children to fully use their buildings as collateral and to mortgage their rights to financial institutions.
- Note e: Credit loans are defined in the Letter issued by the Banking Bureau on December 19, 2005 (Ref. No. Jin-Guan-Yin (4) 09440010950), excluding credit loans of credit cards and cash cards.
- Note f: The other consumer financial businesses are defined as secured or unsecured consumer financial businesses, excluding mortgage loans, cash cards, credit loans and credit cards.
- Note g: In accordance with the Letter issued by the Banking Bureau on July 19, 2005 (Ref. No. Jin-Guan-Yin (5) 094000494) non-recourse receivable factorings are not defined as non-performing loans until compensation from factors or insurance companies are ascertained to be non-recoverable.
- Note h: The Bank does not engage in cash card business.
- Note i: Negotiated loans and accounts receivable transacted in accordance with the agreement and exempted from reporting as non-performing loans are disclosed in accordance with the Letter issued by Banking Bureau on April 25, 2006 (Ref. No. Jin-Guan-Yin (1) 09510001270).
- Note j: Loans and receivables transacted in accordance with debt clearance and rework regulation and exempted from reporting as non-performing loans or receivables are disclosed in accordance with the Letter issued by Banking Bureau on September 15, 2008 (Ref. No. Jin-Guan-Yin (1) 09700318940).

b. Concentration of credit risk

December 31, 2012			
Rank (Note a)	Transaction Party (Note b)	Loans (Note c)	As Proportion of Net Equity (%)
1	A Corporation (railway transportation industry)	34,646,792	33.38
2	B Group (other chemical products manufacturing industry)	27,278,032	26.28
3	C Group (liquid crystal panel and components manufacturing industry)	18,150,083	17.48
4	D Group (airline industry)	16,744,929	16.13
5	E Group (synthesis construction industry)	9,866,673	9.50
6	F Group (liquid crystal panel and components manufacturing industry)	8,542,536	8.23
7	G Group (steel manufacturing industry)	6,883,215	6.63
8	H Group (financial intermediation industry)	6,354,700	6.12
9	I Group (computers manufacturing industry)	5,699,272	5.49
10	J Group (electric appliance and audiovisual electric products manufacturing)	5,648,120	5.44

December 31, 2011			
Rank (Note a)	Transaction Party (Note b)	Loans (Note c)	As Proportion of Net Equity (%)
1	A Corporation (railway transportation industry)	\$35,103,316	36.69%
2	B Group (oil refining, petrochemicals and raw materials manufacturing industry)	34,000,914	35.54%
3	C Group (liquid crystal panel and components manufacturing industry)	19,162,269	20.03%
4	D Group (airline industry)	13,801,702	14.43%
5	F Group (liquid crystal panel and components manufacturing industry)	10,905,759	11.40%
6	G Group (steel manufacturing industry)	8,115,215	8.48%
7	K Group (marine transportation industry)	6,243,937	6.53%
8	J Group (liquid crystal panel and components manufacturing industry)	5,958,909	6.23%
9	I Group (computers manufacturing industry)	5,573,153	5.82%
10	L Group (marine Transportation industry)	5,496,256	5.74%

- Note a: Sorted by the balance of loans on December 31, 2012 and 2011, excluding government or state-run business. The number of transaction party which belongs to a group business was included in the balance of group business.
- Note b: Transaction party is in accordance with article 6 of the Supplementary Provisions to the Taiwan Stock Exchange Corporation Criteria for Review of Securities Listings.
- Note c: Loans include import and export bill negotiations, bills discounted, overdraft, short-term loan, short-term secured loan, receivable financing, medium-term loan, medium-term secured loan, long-term loan, long-term secured loan, delinquent loans, inward remittances, factoring without recourse, acceptance, and guarantee.

c. Interest-earning assets and interest-bearing liabilities

The average balances and average interest rates of interest-earning assets and interest-bearing liabilities for the years ended December 31, 2012 and 2011 were as follows:

	December 31			
	2012		2011	
	Average Value	Average Interest Rate %	Average Value	Average Interest Rate %
Assets				
Due from banks and call loans to banks	\$ 95,581,991	1.06	\$ 105,183,265	1.16
Due from Central Bank	58,820,617	0.45	57,749,543	0.41
Financial assets - bonds and bills	26,215,105	0.84	22,937,354	0.85
Receivable - without recourse factoring	5,879,270	1.24	6,241,194	1.07
Bonds and securities purchased under resale agreements	-	-	4,624	0.44
Loans (including documentary bills)	1,147,336,062	1.97	1,103,756,187	1.87
Available-for-sale financial assets - bonds	60,835,165	1.56	51,847,221	1.74
Held-to-maturity financial assets - bonds and bills	176,793,084	0.97	180,266,177	0.91
Bond investments without active market	3,402,620	1.67	8,996,434	1.72
Liabilities				
Due to banks and call loans from banks	163,375,099	0.90	173,598,504	1.08
Deposits transferred from the Postal Bureau	6,768,413	1.40	8,052,424	1.34
Bonds and securities sold under repurchase agreements	8,678,878	0.69	13,447,452	0.57
Demand deposits	704,652,942	0.33	689,118,110	0.32
Time deposits	568,171,715	1.17	550,148,956	1.05
Negotiable certificates of deposits	17,123,613	0.76	8,597,648	0.58
Bank notes	38,350,000	2.27	35,762,055	2.32

d. Interest rate sensitivity

(In Thousands of New Taiwan Dollars; %)

Item	December 31, 2012				
	1-90 Days	91-180 Days	181 Days-1 Year	More Than 1 Year	Total
Interest-sensitive assets	\$ 1,099,268,562	\$ 48,313,863	\$ 8,443,360	\$ 95,548,651	\$ 1,251,574,436
Interest-sensitive liabilities	381,693,219	635,724,482	88,600,903	33,528,588	1,139,547,192
Interest sensitivity gap	717,575,343	(587,410,619)	(80,157,543)	62,020,063	112,027,244
Net worth					97,891,832
Ratio of interest-sensitive assets to liabilities					109.83%
Ratio of interest sensitivity gap to net assets					114.44%

(In Thousands of New Taiwan Dollars; %)

Item	December 31, 2011				
	1-90 Days	91-180 Days	181 Days-1 Year	More Than 1 Year	Total
Interest-sensitive assets	\$ 1,073,006,053	\$ 63,678,233	\$ 13,159,263	\$ 93,453,431	\$ 1,243,296,980
Interest-sensitive liabilities	401,472,093	613,418,523	72,394,141	31,893,818	1,119,178,575
Interest sensitivity gap	671,533,960	(549,740,290)	(59,234,878)	61,559,613	124,118,405
Net worth					92,321,882
Ratio of interest-sensitive assets to liabilities					111.09%
Ratio of interest sensitivity gap to net assets					134.44%

Note a: The amounts listed above include accounts in N.T. dollars only (i.e., excluding foreign currency) for both head office and domestic branches.

Note b: Interest-sensitive assets and liabilities are interest-earning assets and interest-bearing liabilities with income or cost affected by interest rate fluctuations.

Note c: Interest sensitivity gap = Interest-sensitive assets - Interest-sensitive liabilities

Note d: Ratio of interest-sensitive assets to interest-sensitive liabilities = $\frac{\text{Interest-sensitive assets}}{\text{Interest-sensitive liabilities}}$ (N.T. dollars only)

(In Thousands of U.S. Dollars; %)

Item	December 31, 2012				
	1-90 Days	91-180 Days	181 Days-1 Year	More Than 1 Year	Total
Interest-sensitive assets	\$ 7,627,007	\$ 923,618	\$ 72,750	\$ 48,497	\$ 8,671,872
Interest-sensitive liabilities	8,522,342	426,190	461,384	-	9,409,916
Interest sensitivity gap	(895,335)	497,428	(388,634)	48,497	(738,044)
Net worth					124,447
Ratio of interest-sensitive assets to liabilities					92.16%
Ratio of interest sensitivity gap to net assets					(593.06%)

(In Thousands of U.S. Dollars; %)

Item	December 31, 2011				
	1-90 Days	91-180 Days	181 Days-1 Year	More Than 1 Year	Total
Interest-sensitive assets	\$ 6,325,442	\$ 768,675	\$ 35,181	\$ 49,684	\$ 7,178,982
Interest-sensitive liabilities	7,534,776	294,449	429,299	6,800	8,265,324
Interest sensitivity gap	(1,209,334)	474,226	(394,118)	42,884	(1,086,342)
Net worth					97,521
Ratio of interest-sensitive assets to liabilities					86.86%
Ratio of interest sensitivity gap to net assets					(1,113.96%)

Note a: The amounts listed above include accounts in U.S. dollars only for domestic branches, OBU, and overseas branches, excluding contingent assets and contingent liabilities.

Note b: Interest-sensitive assets and liabilities are interest-earning assets and interest-bearing liabilities with income or cost affected by interest rate fluctuations.

Note c: Interest sensitivity gap = Interest-sensitive assets - Interest-sensitive liabilities

Note d: Ratio of interest-sensitive assets to interest-sensitive liabilities = $\frac{\text{Interest-sensitive assets}}{\text{Interest-sensitive liabilities}}$ (U.S. dollars only)

e. Profitability

Item	December 31		
	2012	2011	
Return on total assets	Pretax	0.64%	0.68%
	After tax	0.53%	0.58%
Return on net worth	Pretax	10.24%	11.60%
	After tax	8.49%	9.92%
Profit margin	33.91%	33.99%	

Note a: Return on total assets = $\frac{\text{Income before (after) tax}}{\text{Average assets}}$

Note b: Return on net worth = $\frac{\text{Income before (after) tax}}{\text{Average net worth}}$

Note c: Profit margin = $\frac{\text{Income after tax}}{\text{Gross income}}$

Note d: Profitability presented above is cumulative from January 1 to December 31 of 2012 and 2011, respectively.

f. Maturity analysis of assets and liabilities

(In Thousands of New Taiwan Dollars)

Item	Total	December 31, 2012				
		Period Remaining until Due Date and Amount Due				
		1-30 Days	31-90 Days	91-180 Days	181 Days-1 Year	More Than 1 year
Major maturity cash inflows	\$ 1,436,194,616	\$ 296,574,383	\$ 152,774,502	\$ 93,151,948	\$ 133,635,574	\$ 760,058,209
Major maturity cash outflows	1,570,510,510	223,041,079	228,918,663	177,551,990	294,541,737	646,457,041
Gap	(134,315,894)	73,533,304	(76,144,161)	(84,400,042)	(160,906,163)	113,601,168

(In Thousands of New Taiwan Dollars)

Item	Total	December 31, 2011				
		Period Remaining until Due Date and Amount Due				
		1-30 Days	31-90 Days	91-180 Days	181 Days-1 Year	More Than 1 year
Major maturity cash inflows	\$ 1,467,370,980	\$ 264,441,439	\$ 232,457,960	\$ 142,986,285	\$ 108,131,242	\$ 719,354,054
Major maturity cash outflows	1,632,927,049	228,486,669	245,411,446	197,464,805	313,133,753	648,430,376
Gap	(165,556,069)	35,954,770	(12,953,486)	(54,478,520)	(205,002,511)	70,923,678

Note: The amounts listed above include accounts in N.T. dollars only (i.e., excluding foreign currency) for both head office and domestic branches.

(In Thousands of U.S. Dollars)

Item	Total	December 31, 2012				
		Period Remaining until Due Date and Amount Due				
		1-30 Days	31-90 Days	91-180 Days	181 Days-1 Year	More Than 1 year
Major maturity cash inflows	\$ 11,288,150	\$ 4,636,486	\$ 2,886,715	\$ 1,423,854	\$ 858,417	\$ 1,482,678
Major maturity cash outflows	11,737,057	4,154,019	2,506,650	1,306,724	1,659,640	2,110,024
Gap	(448,907)	482,467	380,065	117,130	(801,223)	(627,346)

(In Thousands of U.S. Dollars)

Item	Total	December 31, 2011				
		Period Remaining until Due Date and Amount Due				
		1-30 Days	31-90 Days	91-180 Days	181 Days-1 Year	More Than 1 year
Major maturity cash inflows	\$ 10,593,491	\$ 3,368,001	\$ 3,368,468	\$ 1,952,722	\$ 675,519	\$ 1,228,781
Major maturity cash outflows	11,151,516	4,102,046	2,764,754	1,464,747	979,864	1,840,105
Gap	(558,025)	(734,045)	603,714	487,975	(304,345)	(611,324)

Note: The amounts listed above include accounts in U.S. dollars for head office, domestic branches, and OBU.

g. Transferring ownerships of non-performing loans

Summary of non-performing loans:

	December 31, 2012						
	Transferring Date	Composition of NPLs	Book Value (Note a)	Transferring Price	Gain on Disposal (Note b)	Agreement with Added Terms	Relationship
Shi-Yang Asset Management Corporation	2012.05.15	Corporate loans	\$ -	\$ 200,000	\$ 200,000	None	None
Mega Asset Management Corporation	2012.05.15	Corporate loans	87,342	222,065	134,723	None	None
Bank of America	2012.07.20	Corporate loans	-	45,330	45,330	None	None

	Transferring Date	Composition of NPLs	Book Value (Note a)	December 31, 2011			Relationship
				Transferring Price	Gain on Disposal (Note b)	Agreement with Added Terms	
Deutsche Bank London Branch	2011.04.08	Corporate loans	\$ -	\$ 16,638	\$ 16,638	None	None
Earntex Union Co., Ltd	2011.05.17	Corporate secured loans	256,225	501,094	244,869	None	None
Bank of America	2011.07.20	Corporate loans	-	108,697	108,697	None	None

Note a: Book value = Original loan balance - Allowance

Note b: Gain on disposal = Transferring price - Book value - Related cost

h. Capital adequacy

Item		Period			
		December 31, 2012	June 30, 2012	December 31, 2011	
Self-owned capital	Tier I capital	\$ 94,358,061	\$ 90,860,047	\$ 87,857,735	
	Tier II capital	28,273,128	32,020,316	32,246,211	
	Tier III capital	-	-	-	
	Self-owned capital	122,631,189	122,880,363	120,103,946	
Risk-weighted assets	Credit risk	Standardized approach	1,021,263,260	1,005,346,005	998,250,438
		IRB	-	-	-
		Real estate securitization	249,337	262,039	264,823
	Operation risk	Basic indicator approach	-	-	-
		Standardized approach/optional standard	35,279,000	35,279,000	35,044,538
		Advanced internal-rating based approach	-	-	-
	Market price risk	Standardized approach	7,331,175	8,138,925	7,651,638
		Internal model approach	-	-	-
	Total		1,064,122,772	1,049,025,969	1,041,211,437
	Capital adequacy ratio		11.52%	11.71%	11.54%
Tier I capital to risk weighted assets ratio		8.87%	8.66%	8.44%	
Tier II capital to risk weighted assets ratio		2.66%	3.05%	3.10%	
Tier III capital to risk weighted assets ratio		-	-	-	
Common stock equity to total assets ratio		4.50%	4.26%	4.26%	
Gearing ratio		5.91%	5.84%	5.69%	

Note:

- The ratios are calculated in accordance with the Letters issued by the MOF on January 4, 2007 (Ref. No. Jin-Guan-Yin 09610000025) and on June 30, 2009 (Ref. No. Jin-Guan-Yin 09810003110).
- Formula:
 - Self-owned capital = Tier I capital + Tier II capital + Tier III capital
 - Risk-weighted assets = Credit risk-weighted assets + (Operation risk Capital + Market price risk Capital) × 12.5
 - Capital Adequacy = Self-owned capital ÷ Risk-weighted assets
 - Tier I capital to risk weighted assets ratio = Tier I capital ÷ Risk-weighted assets
 - Tier II capital to risk weighted assets ratio = Tier II capital ÷ Risk-weighted assets
 - Tier III capital to risk weighted assets ratio = Tier III capital ÷ Risk-weighted assets
 - Common stock equity to total assets ratio = Common stock equity ÷ Total assets
 - Gearing ratio = Tier I capital ÷ Average-assets adjusted

i. Primary foreign currencies

The significant foreign-currency financial assets and liabilities as of December 31, 2012 and 2011 were as follows:

	December 31					
	2012			2011		
	Foreign Currencies	Exchange Rate	New Taiwan Dollars	Foreign Currencies	Exchange Rate	New Taiwan Dollars
Financial assets						
Monetary items						
USD	\$	8,797,734	29.0350	\$	255,442,207	\$ 228,373,619
GBP		71,580	46.7800		85,615	3,996,508
AUD		628,656	30.1250		556,645	17,114,051
HKD		2,485,166	3.7460		2,069,708	8,065,652
SGD		92,600	23.7400		68,459	1,595,095
CAD		26,662	29.1900		55,438	1,644,845
ZAR		1,045,642	3.4300		54,302	201,460
JPY		84,738,446	0.3360		95,913,470	37,377,479
EUR		406,205	38.4500		280,386	10,996,739
NZD		96,138	23.8100		109,577	2,565,198
CNY		686,931	4.6580		249,267	1,195,734
Non-monetary items						
USD		85,391	29.0350		75,512	2,286,126
Financial liabilities						
Monetary items						
USD		9,635,700	29.0350		279,772,550	256,857,914
GBP		94,953	46.7800		4,441,901	6,797,448
AUD		657,544	30.1250		19,808,513	18,553,654
HKD		2,065,795	3.7460		7,738,468	7,679,272
SGD		68,400	23.7400		1,623,816	1,151,183
CAD		41,636	29.1900		1,215,355	2,972,222
ZAR		1,962,497	3.4300		6,731,365	4,018,954
JPY		69,833,033	0.3360		23,463,899	35,799,845
EUR		437,055	38.4500		16,804,765	15,141,705
NZD		171,918	23.8100		4,093,368	6,340,575
CNY		636,740	4.6580		2,965,935	982,234

j. Trust accounts

Under Article 3 of the Trust Law, the Bank can offer trust services. The items and amounts of trust accounts as of December 31, 2012 and 2011 were as follows:

	December 31	
	2012	2011
Special purpose trust accounts - domestic	\$ 32,904,333	\$ 32,625,502
Special purpose trust accounts - foreign	72,326,948	68,768,492
Insurance trust	1,015	1,004
Retirement and breeds trust	332,760	255,700
Umbilical-cord-blood trust	347,062	429,074
Money claim and guarantee trust	2,431,428	454,060
Marketable securities trust	777,932	509,548
Real estate trust	4,260,277	3,707,880
Securities under custody	<u>147,534,505</u>	<u>143,333,622</u>
	<u>\$ 260,916,260</u>	<u>\$ 250,084,882</u>

k. Disclosures on trust assets and liabilities and assets register as required by Enforcement Rules of ROC Trust Law Article 17 were as follows:

Balance Sheet of Trust

	December 31	
	2012	2011
Trust Assets		
Bank deposits	\$ 2,987,022	\$ 826,084
Insurance claims	120,200	134,200
Financial assets		
Common stocks	697,988	489,122
Mutual funds	105,632,950	101,809,551
Adjustments	68,935	(9,130)
Interest receivable	340	326
Receivable from disposal of securities	10,057	-
Land	3,225,290	2,990,536
Buildings	42,961	20,002
Construction in progress	596,012	490,569
Securities under custody	<u>147,534,505</u>	<u>143,333,622</u>
Total trust assets	<u>\$ 260,916,260</u>	<u>\$ 250,084,882</u>

	December 31	
	2012	2011
Trust Liabilities		
Trust capital		
Money trust	\$ 109,219,228	\$ 102,284,103
Insurance claims	120,200	134,200
Marketable securities trust	699,988	489,122
Real estate trust	4,406,769	3,852,966
Securities under custody payable	147,534,505	143,333,622
Administration payable	79	66
Supervision payable	-	-
Income taxes payable	34	32
Profit and loss		
Realized capital through profit and loss	1,061	(672)

Investment profit and loss	(45,881)	112,909
Realized capital gain - mutual funds	3,362	1,709
Unrealized capital gain - mutual funds	8,294	507
Unrealized capital gain - common stocks	108,969	49,681
Realized capital loss - mutual funds	(2,301)	(6)
Unrealized capital loss - mutual funds	(17,284)	(30,062)
Unrealized capital loss - common stock	(31,028)	(29,257)
Unappropriated retained earnings	(1,035,543)	(112,061)
Interests and dividends revenues	35,355	33,934
Other expenses	<u>(89,547)</u>	<u>(35,911)</u>
Total trust liabilities	<u>\$ 260,916,260</u>	<u>\$ 250,084,882</u>

Trust Assets Register

	December 31	
	2012	2011
Investments		
Bank deposits	\$ 2,987,022	\$ 826,084
Insurance claims	120,200	134,200
Financial assets		
Common stocks	775,929	509,546
Mutual funds	105,623,944	101,779,997
Land	3,225,290	2,990,536
Buildings	42,961	20,002
Construction in progress	596,012	490,569
Others	10,397	326
Securities under custody	<u>147,534,505</u>	<u>143,333,622</u>
Total trust assets	<u>\$ 260,916,260</u>	<u>\$ 250,084,882</u>

Income Statement of Trust

	Years Ended December 31	
	2012	2011
Investments		
Revenue		
Interest income	\$ 3,419	\$ 2,920
Dividends	31,936	31,014
Gain on mutual funds	<u>4,735</u>	<u>-</u>
	40,090	33,934
Expense		
Maintenance	(6,762)	(1,992)
Tax expense	(343)	(292)
Others	<u>(82,442)</u>	<u>(33,627)</u>
	(89,547)	(35,911)
Realized capital gain - mutual funds	3,362	1,709
Unrealized capital gain - mutual funds	8,294	507
Unrealized capital gain - quoted stocks	108,969	49,681
Realized capital loss - mutual funds	(2,301)	(6)
Unrealized capital loss - mutual funds	(17,284)	(30,062)
Unrealized capital loss - quoted stocks	<u>(31,028)</u>	<u>(29,257)</u>
	<u>\$ 20,555</u>	<u>\$ (9,405)</u>

31. LOANS TO PARTIES WITH COMMON INTERESTS

Investees' Names (Note a)	Investees' Location	Principal Business Activities	Ownership Interest (%) at Ending Balance	Investment Book Value	Recognized Investment Income (Loss) of Current Period	Sum of Ownership (Note a)			
						Current Shares	Imputed Shares (Note b)	Shares	Ownership Interest (%)
CHB Insurance Agency (Note c)	Taipei City	Personal insurance agent	100.00%	\$ 413,163	\$ 290,406	5,000,000	-	5,000,000	100.00%
CHB Insurance Brokerage (Note c)	Taipei City	Property insurance broker	100.00%	52,582	31,590	800,000	-	800,000	100.00%
MasterLink Securities Corp.	Taipei City	Security brokerage	4.03%	553,638	-	60,047,459	-	60,047,459	4.03%
Taiwan Stock Exchange Co.	Taipei City	Securities brokerage, margin lending, and underwriting financial products	3.00%	72,012	-	18,400,499	-	18,400,499	3.00%
Taiwan Sugar Co.	Tainan City	Manufacture correlative products of sugar and crop	0.41%	61,540	-	32,286,333	-	32,286,333	0.41%
Taiwan Power Co.	Taipei City	Generate electric power, power distribution, and cable assemble	0.71%	1,872,923	-	235,726,532	-	235,726,532	0.71%
Taipei Foreign Exchange Inc.	Taipei City	Exchange trading, DEPOS, and Swap	3.53%	7,000	-	860,000	-	860,000	4.34%
Lieu-An Service Co., Ltd.	Taipei City	ATM purchase, rental, and repair or maintenance	5.00%	1,250	-	250,000	-	250,000	10.00%
CDIB & Partners Investment Holding Co.	Taipei City	Investment	4.95%	500,000	-	54,000,000	-	54,000,000	4.95%
ING Securities Investment & Trust Co.	Taipei City	Securities investment trust	6.32%	40,812	-	3,197,700	-	3,197,700	6.32%
Financial Information Service Co., Ltd.	Taipei City	Type II telecommunications business	1.16%	46,446	-	15,450,750	-	15,450,750	3.43%
Taiwan Futures Exchange	Taipei City	Futures exchange	1.00%	20,000	-	5,885,142	-	5,885,142	2.11%
Asia Pacific Broadband Telecom Co. (Note d)	Taipei City	Type I & type II telecommunications business	0.46%	30,000	-	30,000,000	-	30,000,000	0.91%
Taiwan Assets Management Co., Ltd.	Taipei City	Acquisition of delinquent loans, evaluation, auction, and management	11.35%	2,000,000	-	210,000,000	-	210,000,000	11.92%
Taiwan Financial Asset Service Co.	Taipei City	Auction assets of the recognition of an impartial third party	2.94%	50,000	-	10,000,000	-	10,000,000	5.88%
Financial Evolution Co., Ltd	Taipei City	Financial information systems development	5.13%	19,285	-	1,771,047	-	1,771,047	5.13%
Taiwan Depository & Clearing Corporation	Taipei City	Provide book-entry of securities transactions	0.08%	6,749	-	266,290	-	266,290	0.08%
Sunlight Assets Management Co., Ltd.	Taipei City	Acquisition of delinquent loans, evaluation, auction, and management	0.70%	417	-	1,134,085	-	1,134,085	18.90%
Tai Yu Products Corporation	Taichung City	Frozen agricultural products	4.77%	(Note 5)	-	5,748,382	-	5,748,382	4.77%
Chi-Yi Construction Management Company	New Taipei City	Residential development and lease	1.47%	(Note 5)	-	556,965	-	556,965	1.47%

Note a: The investees' voting shares, and imputed shares were owned by the Bank and related parties.

Note b: Imputed shares are considered if equity securities such as convertible bonds, warrants, etc., or derivative contracts such as stock options, are converted.

Note c: Included the original investment amount and profit and loss recognized under the equity method.

Note d: Included the original investment amount of \$150,000 thousand minus accumulated impairment of \$120,000 thousand.

Note e: The Bank had recognized the loss on investment in Tai Yu Products Corporation and Chi-Yi Construction Management Company.

32. DISCLOSURES UNDER STATUTORY REQUIREMENTS

Material Transactions

According to Guidelines Governing the Preparation of Financial Reports by Public Banks Rule 16, the disclosure of related information was as follows:

No.	Item	Explanation
1	Accumulated purchases and sales balance of specific investees' marketable security over NT\$300 million or 10% of outstanding capital as of December 31, 2012	None
2	Acquisition of fixed assets over NT\$300 million or 10% of outstanding capital as of December 31, 2012	None
3	Disposal of fixed assets over NT\$300 million or 10% of outstanding capital as of December 31, 2012	None
4	Discount on fees income from related parties over NT\$5 million	None
5	Receivables from related parties over NT\$300 million or 10% of outstanding capital	None
6	Sale of NPL	Note 30 (g)
7	Securitized instruments and related assets which are in accordance with the Statute for Financial Assets Securitization and the Statute for Real Estate Securitization	None
8	Other significant transactions which may affect decisions of the users of the financial statements	None

Information on the Bank's Investees

No.	Item	Explanation
1	Investees' names, locations, etc.	Table 1
2	Capital lending to another party	None
3	Endorsement for another party	None
4	Marketable securities held as of December 31, 2012	None
5	Derivative instrument	None
6	Accumulated purchases and sales balance of specific marketable security over NT\$300 million or 10% of outstanding capital for the year ended December 31, 2012	None
7	Acquisition of property, plant and equipment over NT\$300 million or 10% of outstanding capital for the year ended December 31, 2012	None
8	Disposal of property, plant and equipment over NT\$300 million or 10% of outstanding capital for the year ended December 31, 2012	None
9	Discount on fees income from related parties over NT\$5 million	None
10	Receivables from related parties over NT\$300 million or 10% of outstanding capital	None
11	Sale of NPL by subsidiary	None
12	Other significant transactions which may affect decisions of the users of the financial statements	None

Investment in Mainland China: Table 2

33. OPERATING SEGMENT FINANCIAL INFORMATION

Information reported to the chief operating decision maker for the purposes of resource allocation and assessment of segment performance focuses on services delivered or provided. The Bank's reportable segments under SFAS No. 41 are sorted by operation. The results of operations and assets/liabilities of each segment are disclosed in the consolidated financial statements of the Bank.

TABLE 1

CHANG HWA COMMERCIAL BANK, LTD.
INFORMATION ON INVESTEE'S NAMES, LOCATIONS
YEAR ENDED DECEMBER 31, 2012
(In Thousands of New Taiwan Dollars, Except for Percentage and Shares)

Investor	Investees' Names	Investees' Location	Line of Business	Original Investment Amount		Ending Balance			Net Income (Loss) of Current Period	Recognized Income (Loss) of Current Period	Note
				End of Year 2012	End of Year 2011	Shares	Ownership Interest (%)	Book Value			
Chang Hwa Bank	CHB Insurance Agency	6F, No. 57, Zhong Shan N. Rd., Sec. 2, Taipei City, Taiwan, R.O.C.	Life insurance agency	\$ 2,008	\$ 2,008	5,000,000	100.00	\$ 413,163	\$ 290,406	\$ 290,406	
	CHB Insurance Brokerage	6F, No. 57, Zhong Shan N. Rd., Sec. 2, Taipei City, Taiwan, R.O.C.	Property insurance brokerage	2,000	2,000	800,000	100.00	52,582	31,590	31,590	

TABLE 2

CHANG HWA COMMERCIAL BANK, LTD.
INFORMATION OF INVESTMENT IN MAINLAND CHINA
YEAR ENDED DECEMBER 31, 2012
(Amounts in Thousands of New Taiwan Dollars, Unless Specified Otherwise)
1.

Investee	Main Businesses and Products	Total Amount of Capital (US\$ in Thousand)	Method of Investment	Accumulated Outflow of Investment from Taiwan as of January 1, 2012 (US\$ in Thousand)	Investment Flows (US\$ in Thousand)		Accumulated Outflow of Investment from Taiwan as of December 31, 2012 (US\$ in Thousand)	Percentage of Ownership	Equity in the Earnings (Losses)	Carrying Value as of December 31, 2012	Accumulated Inward Remittance of Earnings as of December 31, 2012
					Outflow	Inflow					
Chang Hwa Commercial Bank, Ltd. Kunshan Branch	Banking	\$ 2,202,168 (US\$74,650)	Note 1.e.	\$ 2,202,168 (US\$74,650)	\$ -	\$ -	\$ 2,202,168 (US\$74,650)	-	\$ -	\$ -	\$ -
Accumulated Investment in Mainland China as of December 31, 2012 (US\$ in Thousand)				Investment Amounts Authorized by Investment Commission, MOEA (US\$ in Thousand)				Upper Limit on Investment regulated by Investment Commission, MOEA (US\$ in Thousand) (Note 2)			
US\$74,650				US\$74,650				\$12,152,593			

Note 1 : The five methods of investment are as follows:

- Investment in Mainland China by remittance through a third area.
- Investment in Mainland China through establishment of new enterprise in a third area.
- Investment in Mainland China through reinvestment in existing enterprise in a third area.
- Direct investment in Mainland China.
- Others.

Note 2 : In accordance with the "Bank, Financial Holding Corporation and Related Party Invest China Business Rules" announced by the FSC, the accumulated outflow of operating funds and investment from the following parties may not exceed 15% of net assets while they applied:

- Banks in Taiwan (or subsidiaries in a third area) which establish branches, subsidiaries or acquire shares or capital contribution from local shareholders in Mainland China.
- The subsidiaries whose issued stocks with voting rights or more than 50% of capital is held by banks in Taiwan that have investment in Mainland China.

五、最近年度經會計師查核簽證之母子公司合併財務報表

E. Parent Company and Subsidiary's Consolidated Financial Statements of Recent Years

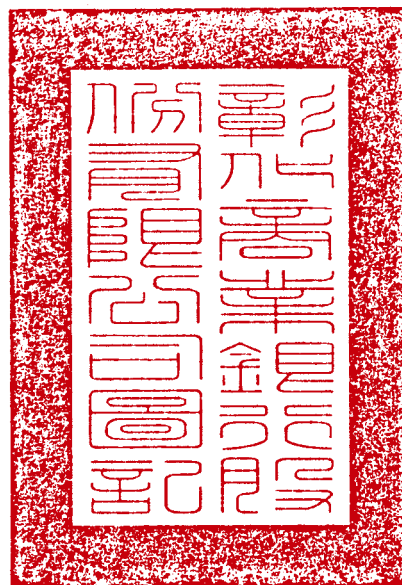
聲 明 書

本行民國一〇一年度（自一〇一年一月一日至十二月三十一日止）依「關係企業合併營業報告書關係企業合併財務報表及關係報告書編製準則」應納入編製關係企業合併財務報表之公司與依財務會計準則公報第七號應納入編製母子公司合併財務報表之公司均相同，且關係企業合併財務報表所應揭露相關資訊於前揭母子公司合併財務報表中均已揭露，爰不再另行編製關係企業合併財務報表。

特此聲明

公司名稱：彰化商業銀行股份有限公司

負責人：陳 淮 舟



中 華 民 國 一 〇 二 年 三 月 五 日

REPRESENTATION

The consolidated entities within the Consolidated Financial Statement of Affiliated Enterprises in accordance with the Criteria Governing Preparation of Affiliation Report, Consolidated Business Reports and Consolidated Financial Statements of Affiliated Enterprises are identical to the entities within the consolidated financial statement in accordance with Statement of Financial Accounting Standard (SFAS) No. 7 "Consolidated Financial Statements." All information should be disclosed in the Consolidated Financial Statement of Affiliated Enterprises is disclosed in the consolidated financial statement in accordance with SFAS NO.7 "Consolidated Financial Statements." Consequently, Chang Hwa Bank would not prepare the Consolidated Financial Statement of Affiliated Enterprises separately.



Chang Hwa Commercial Bank, Ltd.
March 5, 2013

六、銀行及其關係企業最近年度及截至年報刊印日止，有無發生財務週轉困難之情事及其對本行財務狀況之影響

無。

F. Any Financial Crunch Confronted by the Bank or Its Subsidiaries and the Related Impacts in Recent Years and up to the Annual Report Publication

None.

會計師查核報告

彰化商業銀行股份有限公司及子公司 公鑒：

彰化商業銀行股份有限公司及子公司民國一〇一年及一〇〇年十二月三十一日之合併資產負債表，暨民國一〇一年及一〇〇年一月一日至十二月三十一日之合併損益表、合併股東權益變動表及合併現金流量表，業經本會計師查核竣事。上開合併財務報表之編製係公司管理階層之責任，本會計師之責任則為根據查核結果出具報告。

本會計師係依照會計師查核簽證金融業財務報表規則及一般公認審計準則規劃並執行查核工作，以合理確信合併財務報表有無重大不實表達。此項查核工作包括以抽查方式獲取合併財務報表所列金額及所揭露事項之查核證據、評估管理階層編製合併財務報表所採用之會計原則及所作之重大會計估計，暨評估合併財務報表整體之表達。本會計師相信此項查核工作可對所表示之意見提供合理之依據。

依本會計師之意見，第一段所述合併財務報表在所有重大方面係依照公開發行銀行財務報告編製準則、證券商財務報告編製準則及一般公認會計原則編製，足以允當表達彰化商業銀行股份有限公司及子公司民國一〇一年及一〇〇年十二月三十一日之合併財務狀況，暨民國一〇一年及一〇〇年一月一日至十二月三十一日之合併經營成果與合併現金流量。

勤業眾信聯合會計師事務所
會計師 龔 則 立

會計師 劉 水 恩

龔 則 立



劉 水 恩



行政院金融監督管理委員會核准文號
金管證審字第1000028068號

財政部證券暨期貨管理委員會核准文號
台財證六字第0920123784號

中 華 民 國 一 〇 二 年 三 月 五 日

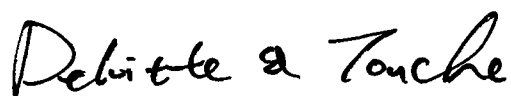
INDEPENDENT AUDITORS' REPORT

The Board of Directors and Shareholders
Chang Hwa Commercial Bank, Ltd.

We have audited the accompanying consolidated balance sheets of Chang Hwa Commercial Bank, Ltd. and its subsidiaries ("the Bank") as of December 31, 2012 and 2011, and the related statements of income, changes in shareholders' equity, and cash flows for the years then ended (all expressed in New Taiwan dollars). These consolidated financial statements are the responsibility of Chang Hwa Commercial Bank Ltd.'s management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with the Rules Governing the Audit of Financial Statements of Financial Institutions by Certified Public Accountants, and auditing standards generally accepted in the Republic of China. Those rules and standards require that we plan and perform the audit to obtain reasonable assurance about whether the consolidated financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the accompanying consolidated financial statements referred to above present fairly, in all material respects, the financial position of Chang Hwa Commercial Bank, Ltd. as of December 31, 2012 and 2011, and the results of its operations and its cash flows for the years then ended, in conformity with the Regulations Governing the Preparation of Financial Reports by Public Banks, requirements of the Business Accounting Law, Regulations Governing the Preparation of Financial Reports by Securities Firms and Guidelines Governing Business Accounting relevant to financial accounting standards, and accounting principles generally accepted in the Republic of China.

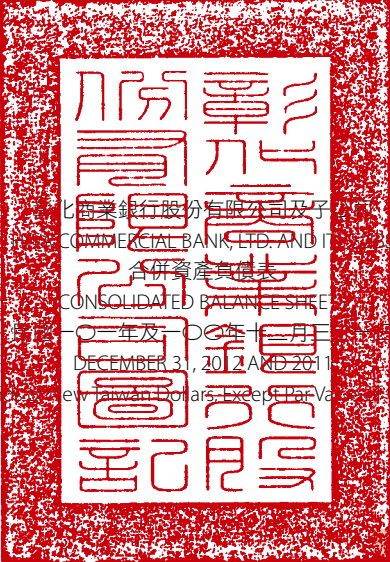


March 5, 2013

Notice to Readers

The accompanying consolidated financial statements are intended only to present the financial position, results of operations and cash flows in accordance with accounting principles and practices generally accepted in the Republic of China and not those of any other jurisdictions. The standards, procedures and practices to audit such consolidated financial statements are those generally accepted and applied in the Republic of China.

For the convenience of readers, the auditors' report and the accompanying consolidated financial statements have been translated into English from the original Chinese version prepared and used in the Republic of China. If there is any conflict between the English version and the original Chinese version or any difference in the interpretation of the two versions, the Chinese-language auditors' report and financial statements shall prevail.



 彰化商業銀行股份有限公司及子公司
 CHANGHUA COMMERCIAL BANK, LTD. AND ITS SUBSIDIARIES
 合併資產負債表
 CONSOLIDATED BALANCE SHEET
 民國一〇二一年及一〇二〇年十二月三十一日
 DECEMBER 31, 2021 AND 2020
 (In Thousands of New Taiwan Dollars, Except Par Value of Capital Stock)

單位：新臺幣千元

資產	ASSETS	101.12.31	100.12.31	變動 百分比 Percentage of Variation (%)
		Dec. 31. 2012	Dec. 31. 2011	
		金額 Amount	金額 Amount	
現金及約當現金	Cash and cash equivalents	\$ 40,180,362	\$ 52,948,875	-24
存放央行及拆借銀行同業	Due from Central Bank and call loans to banks	103,411,156	79,667,740	30
公平價值變動列入損益之金融資產－淨額	Financial assets at fair value through profit or loss, net	35,613,670	25,020,162	42
應收款項－淨額	Receivables, net	17,986,233	19,594,840	-8
貼現及放款－淨額	Loans, net	1,129,128,128	1,122,738,843	1
備供出售金融資產－淨額	Available-for-sale financial assets, net	63,427,594	57,579,949	10
持有至到期日金融資產－淨額	Held-to-maturity financial assets, net	170,696,300	180,376,569	-5
其他金融資產	OTHER FINANCIAL ASSETS, NET			
以成本衡量之金融資產	Financial assets carried at cost	4,728,434	4,728,434	-
無活絡市場之債務商品投資	Bond investments with no active market	3,178,999	8,019,929	-60
避險之衍生性金融資產	Hedging derivative financial instruments	105,087	149,400	-30
其他什項金融資產	Other miscellaneous financial assets	36,300	45,394	-20
其他金融資產合計	Other financial assets, net	8,048,820	12,943,157	-38
固定資產	PROPERTY AND EQUIPMENT			
成本	Cost			
土地（含重估增值）	Land (including revaluation increments)	17,715,115	16,973,023	4
房屋及建築（含重估增值）	Buildings (including revaluation increments)	8,101,620	8,021,052	1
機械設備	Machinery equipment	5,174,680	5,098,063	2
交通及運輸設備	Transportation equipment	564,015	575,346	-2
什項設備	Miscellaneous equipment	1,443,738	1,441,022	-
租賃權益改良	Leasehold improvements	846,238	809,023	5
租賃資產	Leased assets	168,275	164,610	2
成本及重估增值合計		34,013,681	33,082,139	3
減：累計折舊	Accumulated depreciation	(10,085,903)	(9,577,071)	5
		23,927,778	23,505,068	2
未完工程及預付設備款	Construction in progress and prepayment for buildings and equipment	5,219	2,666	96
固定資產淨額合計	Property and equipment	23,932,997	23,507,734	2
無形資產－淨額	INTANGIBLE ASSETS, NET	86,991	62,074	40
其他資產	OTHER ASSETS			
其他非營業資產	Other miscellaneous assets	13,223,179	9,524,470	39
遞延所得稅資產	Deferred tax assets	3,878,528	5,153,100	-25
其他資產合計	Total other assets	17,101,707	14,677,570	17
資產總計	TOTAL	\$ 1,609,613,958	\$ 1,589,117,513	1

負債及股東權益	LIABILITIES AND SHAREHOLDERS' EQUITY	101.12.31	100.12.31	變動 百分比 Percentage of Variation (%)
		Dec. 31. 2012	Dec. 31. 2011	
		金額 Amount	金額 Amount	
	LIABILITIES			
央行及銀行同業存款	Due to banks and Central Bank	\$ 100,530,198	\$ 112,053,512	-10
公平價值變動列入損益之金融負債	Financial liabilities at fair value through profit or loss	1,912,629	2,035,814	-6
附買回票券及債券負債	Bonds and securities sold under repurchase agreements	5,629,554	10,726,892	-48
應付款項	Payables	33,010,957	32,060,191	3
存款及匯款	Deposits	1,316,088,990	1,288,280,725	2
應付金融債券	Bank notes	38,451,937	38,496,086	-
應計退休金負債	Accrued pension liabilities	767,223	452,697	69
其他金融負債	Other financial liabilities	1,364,673	1,676,663	-19
其他負債	Other liabilities	8,048,892	7,656,977	5
負債合計	Total liabilities	1,505,805,053	1,493,439,557	1
	SHAREHOLDERS' EQUITY			
股東權益	SHAREHOLDERS' EQUITY			
股本（額定8,000,000,000股）	Capital stock - 8,000,000,000 shares authorized			
普通股股本，每股面額10元；一〇一年及一〇〇年十二月三十一日分別發行為7,242,111,392股及6,768,328,404股	Common stock issued and outstanding - 7,242,111,392 and 6,768,328,404 shares as of December 31, 2012 and 2011, respectively; par value - \$10.00	72,421,114	67,683,284	7
保留盈餘	Retained earnings			
法定盈餘公積	Legal reserve	11,836,090	9,123,384	30
特別盈餘公積	Special reserve	241,692	241,692	-
累積盈餘	Unappropriated earnings	8,810,816	9,144,268	-4
股東權益其他項目	Other items of shareholders' equity			
未實現重估增值	Unrealized revaluation increments	11,011,800	10,339,717	7
累積換算調整數	Cumulative translation adjustments	(60,115)	45,884	-231
備供出售金融資產未實現損益	Unrealized gains or losses on financial instruments	(12,937)	(766,871)	-98
未認為退休金成本之淨損失	Net loss not recognized as pension cost	(439,555)	(133,402)	229
股東權益合計	Total shareholders' equity	103,808,905	95,677,956	8
負債及股東權益總計	TOTAL	\$ 1,609,613,958	\$ 1,589,117,513	1

 董事長：陳淮舟
 Chairman: Julius Chen

 經理人：唐楚烈
 President: Chu-Lieh Tarn

 會計主管：林彩鳳
 Accounting Manager: Tsaifeng Lin


彰化商業銀行股份有限公司及子公司
 CHANGHUA COMMERCIAL BANK, LTD. AND ITS SUBSIDIARIES
 合併損益表
 CONSOLIDATED STATEMENTS OF INCOME
 民國一〇一年及一〇〇年一月一日至十二月三十一日
 AS ENDED DECEMBER 31, 2012 AND 2011
 (In Thousands of New Taiwan Dollars, Except Earnings Per Share)

單位：新臺幣千元，惟每股盈餘為元

		101年度	100年度	變動 百分比 Percentage of Variation (%)	
		2012	2011		
		金額	金額		
		Amount	Amount		
利息收入	INTEREST INCOME	\$ 26,871,532	\$ 26,700,664	1	
利息費用	INTEREST EXPENSE	(10,999,214)	(10,060,294)	9	
利息淨收益	NET INTEREST INCOME	15,872,318	16,640,370	-5	
利息以外淨收益	NET INCOME OTHER THAN INTEREST INCOME				
手續費淨收益	Fee income, net	3,845,780	3,822,205	1	
公平價值變動列入損益之金融資產及負債損益	Gain on financial assets and liabilities at fair value through profit or loss	1,343,291	1,210,479	11	
備供出售金融資產之已實現損益	Realized gain (loss) on available-for-sale financial assets	300,733	(99,194)	403	
兌換損益	Foreign exchange gain, net	95,365	483,252	-80	
資產減損損失	Impairment loss	(21,736)	-	-	
其他非利息淨損益	Other non-interest net income and losses				
出售不良債權淨損益	Gain on sale nonperforming loans	380,053	370,204	3	
收回呆帳及過期帳	Gain on collection of nonperforming loans	2,633,842	3,679,373	-28	
以成本衡量之金融資產淨損益	Gain on financial assets carried at cost	235,204	259,819	-9	
財產交易淨損益	Gain on disposal of property	(120)	11,575	-101	
其他什項損益	Other miscellaneous net income	469,231	361,794	30	
淨收益	GROSS INCOME	25,153,961	26,739,877	-6	
呆帳費用	PROVISION FOR LOAN LOSSES	(1,645,871)	(3,225,183)	-49	
營業費用	OPERATING EXPENSES				
用人費用	Personnel	(8,935,404)	(8,579,307)	4	
折舊及攤銷費用	Depreciation and amortization	(739,091)	(799,874)	-8	
其他業務及管理費用	Others	(3,558,815)	(3,510,244)	1	
營業費用合計	Total operating expenses	(13,233,310)	(12,889,425)	3	
繼續營業單位稅前淨利	INCOME BEFORE INCOME TAX OF CONTINUED OPERATIONS	10,274,780	10,625,269	-3	
所得稅費用	INCOME TAX EXPENSE	(1,804,030)	(1,582,914)	14	
本期淨利	CONSOLIDATED NET INCOME	\$ 8,470,750	\$ 9,042,355	-6	
每股盈餘	EARNINGS PER SHARE				
基本每股盈餘	BASIC EARNINGS PER SHARE	\$ 1.42	\$ 1.17	\$ 1.47	\$ 1.25
稀釋每股盈餘	DILUTED EARNINGS PER SHARE	\$ 1.41	\$ 1.16	\$ 1.46	\$ 1.24

董事長：陳淮舟
 Chairman: Julius Chen

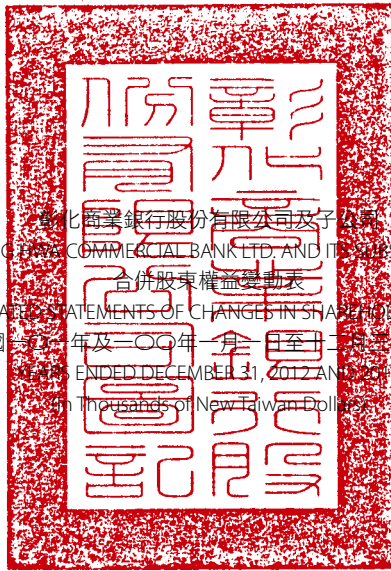


經理人：唐楚烈
 President: Chu-Lieh Tarn



會計主管：林彩鳳
 Accounting Manager: Tsai Feng Lin





彰化商業銀行股份有限公司及子公司
CHANGHUA COMMERCIAL BANK LTD. AND ITS SUBSIDIARIES

合併股東權益變動表

CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY

民國一〇一年及一〇〇年一月一日至十二月三十一日

From January 1, 2011 and January 1, 2010 to December 31, 2011

In Thousands of New Taiwan Dollars

單位：新臺幣千元

	權益調整									
	股本		保留盈餘公積			Equity Adjustment				合計
	普通股	法定盈餘公積	特別盈餘公積	累積盈餘	未實現重估增值	累積換算調整數	金融商品 未實現損益	未認列為退休金 成本之淨損失		
Common Stock	Legal Reserve	Special Reserve	Unappropriated Earnings	Unrealized Revaluation Increments	Cumulative Translation Adjustments	Unrealized Gain or Loss on Financial Instruments	Net Loss Not Recognized as Pension Cost	Total		
一〇〇年一月一日餘額 BALANCE, JANUARY 1, 2011	\$ 62,094,756	\$ 8,340,729	\$ -	\$ 8,211,749	\$ 8,058,163	\$ 52,779	(\$ 174,109)	\$ -	\$ 86,584,067	
九十九年度盈餘分配 Appropriation of 2010 earnings										
提列法定盈餘公積 Legal reserve	-	782,655	-	(782,655)	-	-	-	-	-	
發放現金股利 Cash dividends	-	-	-	(1,738,653)	-	-	-	-	(1,738,653)	
發放股票股利 Stock dividends	5,588,528	-	-	(5,588,528)	-	-	-	-	-	
備供出售金融資產未實現損益之變動 Unrealized gains or losses of available-for-sale financial assets	-	-	-	-	-	-	(592,762)	-	(592,762)	
累積換算調整數 Change in translation adjustments	-	-	-	-	-	(6,895)	-	-	(6,895)	
買賣損失準備及違約損失準備轉列特別盈餘公積 Loss provision reclassified to special reserve	-	-	241,692	-	-	-	-	-	241,692	
土地及房屋出售交易 Sale of land and buildings with revaluation increments	-	-	-	-	(11,801)	-	-	-	(11,801)	
未實現重估增值 Unrealized revaluation increment	-	-	-	-	2,293,355	-	-	-	2,293,355	
未認列為退休金成本之淨損失 Net loss not recognized as pension cost	-	-	-	-	-	-	-	(133,402)	(133,402)	
一〇〇年度稅後淨利 Consolidated Net income for the year ended December 31, 2011	-	-	-	9,042,355	-	-	-	-	9,042,355	
一〇〇年十二月三十一日餘額 BALANCE, DECEMBER 31, 2011	67,683,284	9,123,384	241,692	9,144,268	10,339,717	45,884	(766,871)	(133,402)	95,677,956	
一〇〇年度盈餘分配 Appropriation of 2011 earnings										
提列法定盈餘公積 Legal reserve	-	2,712,706	-	(2,712,706)	-	-	-	-	-	
發放現金股利 Cash dividends	-	-	-	(1,353,666)	-	-	-	-	(1,353,666)	
發放股票股利 Stock dividends	4,737,830	-	-	(4,737,830)	-	-	-	-	-	
備供出售金融資產未實現損益之變動 Unrealized gains or losses of available-for-sale financial assets	-	-	-	-	-	-	753,934	-	753,934	
累積換算調整數 Change in translation adjustments	-	-	-	-	-	(105,999)	-	-	(105,999)	
未實現重估增值 Unrealized revaluation increment	-	-	-	-	672,083	-	-	-	672,083	
未認列為退休金成本之淨損失 Net loss not recognized as pension cost	-	-	-	-	-	-	-	(306,153)	(306,153)	
一〇一年度稅後淨利 Consolidated Net income for the year ended December 31, 2012	-	-	-	8,470,750	-	-	-	-	8,470,750	
一〇一年十二月三十一日餘額 BALANCE, DECEMBER 31, 2012	\$ 72,421,114	\$ 11,836,090	\$ 241,692	\$ 8,810,816	\$ 11,011,800	(\$ 60,115)	(\$ 12,937)	(\$ 439,555)	\$ 103,808,905	

董事長：陳淮舟
Chairman: Julius Chen

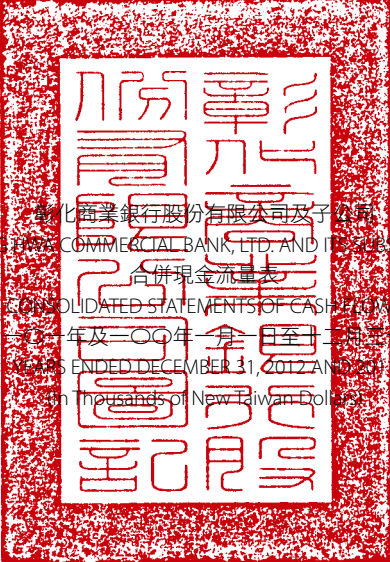


經理人：唐楚烈
President: Chu-Lieh Tang



會計主管：林彩鳳
Accounting Manager: Tsai Feng Lin




 彰化商業銀行股份有限公司及子公司
 CHANGHUA COMMERCIAL BANK, LTD. AND ITS SUBSIDIARIES
 合併現金流量表
 CONSOLIDATED STATEMENTS OF CASH FLOWS
 民國一〇一年及一〇〇年一月一日至十二月三十一日
 YEARS ENDED DECEMBER 31, 2012 AND 2011
 in Thousands of New Taiwan Dollars

單位：新臺幣千元

		101年度 2012	100年度 2011
營業活動之現金流量	CASH FLOWS FROM OPERATING ACTIVITIES		
本期淨利	Consolidated Net income	\$ 8,470,750	\$ 9,042,355
調整項目	Adjust Items		
不影響現金流量之損益項目及其他調整項目	Gains or losses with no effect on cash flows and other adjustments		
折舊費用及攤銷費用	Depreciation and amortization	739,091	799,874
固定資產及其他非營業資產處分損失（利益）	Loss (gain) on disposal of property, equipment and other miscellaneous assets	120	(11,575)
承受擔保品處分利益	Gain on disposal of collaterals	-	(27,474)
資產減損損失	Impairment loss	21,736	-
呆帳費用	Provision for Loan losses	1,645,871	3,225,183
債券投資折價攤銷	Amortization of discount on investment in bonds	(921,003)	(773,993)
公平價值變動列入損益之金融資產及負債評價利益	Valuation gain on financial assets and liabilities at fair value through profit or loss	(58,670)	(105,598)
備供出售金融資產之處分（利益）損失	(Gain) loss on disposal of available-for-sale financial assets	(218,684)	255,040
避險性金融商品評價損失	Valuation loss on hedging financial instruments	164	1,933
遞延所得稅費用	Deferred income tax expenses	1,274,572	1,633,667
營業資產及負債之淨變動	Net changes in operating assets and liabilities		
營業資產之（增加）減少	Change in operating assets (increase) decrease		
交易目的之金融資產	Financial assets for trading purpose	(7,971,434)	(5,269,669)
應收款項	Receivables	1,585,728	3,795,613
其他金融資產	Other financial assets	(73,862)	(184,370)
其他資產－其他非營業資產	Other assets - other miscellaneous assets	(3,491,512)	(78,456)
營業負債之增加（減少）	Change in operating liabilities increase (decrease)		
交易目的之金融負債	Financial liabilities for trading purpose	(2,686,589)	(2,795,109)
應付款項	Payables	950,766	6,429,879
應計退休金負債	Accrued pension liabilities	8,373	30,880
其他金融負債	Other financial liabilities	(311,990)	505,817
其他負債	Other liabilities	25,952	(38,230)
營業活動之淨現金流（出）入	Net cash (used in) provided by operating activities	(1,010,621)	16,435,767

		101年度 2012	100年度 2011
投資活動之現金流量	CASH FLOWS FROM INVESTING ACTIVITIES		
存放央行及拆借銀行同業（增加）減少	(Increase) decrease in due from Central Bank and call loans to banks	(\$ 23,743,416)	\$ 8,846,166
貼現及放款（含催收款）增加	Increase in loans (including delinquent loans)	(7,907,921)	(79,163,644)
取得備供出售金融資產	Purchase of available-for-sale financial assets	(110,074,916)	(64,424,536)
處分備供出售金融資產價款	Proceeds received on sale of available-for-sale financial assets	106,120,904	50,854,980
取得持有至到期日金融資產	Purchase of held-to-maturity financial assets	(1,240,388,044)	(961,026,799)
持有至到期日金融資產到期還本	Proceeds received on redemption of matured held-to-maturity financial assets	1,250,068,313	974,075,493
取得無活絡市場之債務商品投資	Purchase of bond investments with no active market	(665,780)	(82,324)
無活絡市場債務商品投資到期還本	Repayments of matured bond investments with no active market	5,340,342	3,299,013
處分無活絡市場債務商品投資	Proceeds received on redemption of matured bond investment with no active market	193,139	-
購置無形資產	Purchase of intangible assets	(43,729)	(25,620)
購置固定資產及其他非營業資產	Purchase of property, equipment and other miscellaneous assets	(387,192)	(521,857)
處分固定資產及其他非營業資產價款	Proceeds received on sale of property, equipment and other miscellaneous assets	87	46,773
處分承受擔保品價款	Proceeds received on disposal of collaterals	-	27,474
投資活動之淨現金流出	Net cash used in investing activities	<u>(21,488,213)</u>	<u>(68,094,881)</u>
融資活動之現金流量	CASH FLOWS FROM FINANCING ACTIVITIES		
央行及銀行同業存款（減少）增加	(Decrease) increase in due to banks and Central Bank	(11,523,314)	16,944,531
附買回票券及債券減少	Decrease in bonds and securities sold under repurchase agreements	(5,097,338)	(2,909,822)
存款及匯款增加	Increase in deposits	27,808,265	48,412,732
應付金融債券增加	Increase in bank notes	-	10,000,000
發放現金股利	Cash dividends distributed	<u>(1,353,666)</u>	<u>(1,738,653)</u>
融資活動之淨現金流入	Net cash provided by financing activities	<u>9,833,947</u>	<u>70,708,788</u>
匯率影響數	EFFECT FROM EXCHANGE RATE FLUCTUATION	<u>(103,626)</u>	<u>(8,291)</u>
本期現金及約當現金（減少）增加數	NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS	<u>(12,768,513)</u>	<u>19,041,383</u>
期初現金及約當現金餘額	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	<u>52,948,875</u>	<u>33,907,492</u>
期末現金及約當現金餘額	CASH AND CASH EQUIVALENTS, END OF YEAR	<u>\$ 40,180,362</u>	<u>\$ 52,948,875</u>
現金流量資訊之補充揭露	SUPPLEMENTAL DISCLOSURES OF CASH FLOW INFORMATION		
本期支付利息	Cash paid during the year Interest	<u>\$ 10,926,916</u>	<u>\$ 9,666,859</u>
本期支付所得稅	Income tax	<u>\$ 388,733</u>	<u>\$ 185,963</u>
不影響現金流量之投資及融資活動	NON-CASH FINANCING ACTIVITIES		
盈餘轉增資	Capital increase by earnings recapitalization	<u>\$ 4,737,830</u>	<u>\$ 5,588,528</u>

 董事長：陳淮舟
 Chairman: Julius Chen

 經理人：唐楚烈
 President: Chu-Lieh Tarn

 會計主管：林彩鳳
 Accounting Manager: Tsaifeng Lin


七、國內會計原則針對國際會計原則所作之調節

G. The Adjustment of Accounting Change from ROC GAAP to IFRS

(一)合併公司評估現行會計政策與未來依IFRSs編製合併財務報表所採用之會計政策二者間可能存在之重大調節如下

a. The consolidated entity has identified major differences may arise between its existing accounting policies and IFRSs

1. 101年12月31日資產負債表項目之調節：

The adjustment of Balance Sheet on December 31, 2012:

中華民國一般公認會計原則 ROC GAAP		轉換至IFRSs之影響 Transfer Effects on IFRSs		國際財務報導準則 IFRSs	
項目 Items	金額 Amount	認列及衡量差異 Differences of Measurement and Recognition	表達差異 Differences of Expression	金額 Amount	項目 Items
現金及約當現金 Cash, Cash Equivalents	\$ 40,180,362	\$ -	\$ -	\$ 40,180,362	現金及約當現金 Cash, Cash Equivalents
存放央行及拆借銀行同業 Due from Central Bank and Call Loans to Banks	103,411,156	-	-	103,411,156	存放央行及拆借銀行同業 Due from Central Bank and Call Loans to Banks
公平價值變動列入損益之金融資產 Financial Instruments at FVTPL	35,613,670	-	-	35,613,670	透過損益按公允價值衡量之金融資產 Financial Assets Measured at FVTPL
應收款項－淨額 Receivables, net	17,986,233	-	(345,884)	17,640,349	應收款項－淨額 Receivables, net
-	-	-	527,442	527,442	當期所得稅資產 Income Tax Assets
-	-	-	105,087	105,087	避險之衍生金融資產－淨額 Derivative Financial Liability for Hedging, net
貼現及放款－淨額 Loans, net	1,129,128,128	-	-	1,129,128,128	貼現及放款－淨額 Loans, net
備供出售金融資產－淨額 Available-For-Sale Financial Assets, net	63,427,594	194,250	-	63,621,844	備供出售金融資產－淨額 Available-For-Sale Financial Assets, net
持有至到期日金融資產－淨額 Held-To-Maturity Financial Assets, net	170,696,300	-	-	170,696,300	持有至到期日金融資產－淨額 Held-To-Maturity Financial Assets, net
其他金融資產－淨額 Other Financial Assets, net	8,048,820	(30,000)	(105,087)	7,913,733	其他金融資產－淨額 Other Financial Assets, net
固定資產－淨額 Fixed Assets, net	23,932,997	-	285,950	24,218,947	不動產及設備－淨額 Real Estate and Equipment, net
-	-	3,266,277	7,558,917	10,825,194	投資性不動產投資－淨額 Investment in Real Estate, net
無形資產 Intangible Assets	86,991	-	-	86,991	無形資產－淨額 Intangible Assets, net
-	-	571,249	3,911,635	4,482,884	遞延所得稅資產 Deferred Income Tax Assets
其他資產 Other Assets	17,101,707	202,134	(11,938,060)	5,365,781	其他資產－淨額 Other Assets
資產合計 Total Assets	\$ 1,609,613,958			\$ 1,613,817,868	資產合計 Total Assets
央行及銀行同業存款 Due to Central Bank and Banks	\$ 100,530,198	\$ -	\$ -	\$ 100,530,198	央行及銀行同業存款 Due to Central Banks and Banks
公平價值變動列入損益之金融負債 Financial Liabilities at FVTPL	1,912,629	-	-	1,912,629	透過損益按公允價值衡量之金融負債 Financial Liabilities Measured at FVTPL
附買回票券及債券負債 Bonds and Securities Sold Under Repurchase Agreements	5,629,554	-	-	5,629,554	附買回票券及債券負債 Bonds and Securities Sold Under Repurchase Agreements
應付款項 Payables	33,010,957	104,509	(12,207)	33,103,259	應付款項 Payables
-	-	-	181,235	181,235	當期所得稅負債 Income Tax Liabilities
存款及匯款 Deposits and Remittances	1,316,088,990	-	-	1,316,088,990	存款及匯款 Deposits and Remittances
應付金融債券 Bank Notes	38,451,937	-	-	38,451,937	應付金融債券 Bank Notes
應計退休金負債 Accrued Pension Liabilities	767,223	-	(767,223)	-	-
其他金融負債 Other Financial Liabilities	1,364,673	-	-	1,364,673	其他金融負債 Other Financial Liabilities
-	-	2,781,646	1,005,019	3,786,665	負債準備 Reserve for Liabilities
-	-	-	6,189,798	6,189,798	遞延所得稅負債 Deferred Income Tax Liabilities
其他負債 Other Liabilities	8,048,892	236,714	(6,596,622)	1,688,984	其他負債 Other Liabilities
負債合計 Total Liabilities	1,505,805,053			1,508,927,922	負債合計 Total Liabilities
股本 Capital	72,421,114	-	-	72,421,114	股本 Capital
保留盈餘 Retained Earnings	20,888,598	11,534,920	-	32,423,518	保留盈餘 Retained Earnings
股東權益其他項目 Other Items in Shareholders' Equity	-	-	-	-	其他權益 Other Equity
備供出售金融資產未實現損益 Unrealized Gain of Financial Assets in Available-for-sale	(12,937)	164,250	-	151,313	備供出售金融資產未實現損益 Unrealized Gain of Financial Assets in Available-for-sale
土地未實現重估增值 Land - Unrealized Revaluation Increments	11,011,800	(11,011,800)	-	-	-
累積換算調整數 Cumulative Translation Adjustment	(60,115)	(45,884)	-	(105,999)	累積換算調整數 Cumulative Translation Adjustment
未認列為退休金成本之淨損失 Net Loss Not Recognized As Pension Cost	(439,555)	439,555	-	-	-
母公司股東權益合計 Total Shareholders' Equity of The Parent Company	103,808,905			104,889,946	歸屬於母公司業主之權益合計 Total Equity Attributable to Owners of The Parent Company
少數股權 Minority Interests	-	-	-	-	非控制權益 Non-controlling Interests
股東權益合計 Total Shareholders' Equity	103,808,905			104,889,946	權益合計 Total Shareholders' Equity
負債及股東權益合計 Total Liabilities & Shareholders' Equity	\$ 1,609,613,958			\$ 1,613,817,868	負債及權益合計 Total Liabilities & Equity

2.101年度綜合損益表項目之調節：

The adjustment of Comprehensive Income Statements on 2012:

中華民國一般公認會計原則 ROC GAAP		轉換至IFRSs之影響 Transfer Effects on IFRSs		國際財務報導準則 IFRSs	
項目 Items	金額 Amount	認列及衡量差異 Differences of Measurement and Recognition	表達差異 Differences of Expression	金額 Amount	項目 Items
利息收入 Interest Income	\$ 26,871,532	\$ -	(\$ 234,695)	\$ 26,636,837	利息收入 Interest Income
減：利息費用 Interest Expense	(10,999,214)	-	761,169	(10,238,045)	減：利息費用 Interest Expense
利息淨收益 Net Income	15,872,318			16,398,792	利息淨收益 Net Income
利息以外淨收益 Net Income Other Than Interest Income					利息以外淨收益 Net Income Other Than Interest Income
手續費淨收益 Net Commission & Service Fees	3,845,780	(6,612)	-	3,839,168	手續費淨收益 Net Commission & Service Fees
公平價值變動列入損益之金融資產及負債損益 Gain (Loss) on Financial Instruments & Liabilities at FVTPL	1,343,291	-	220,618	1,563,909	透過損益按公允價值衡量之金融資產及負債損益 Gain (Loss) on Financial Instruments & Liabilities at FVTPL
備供出售金融資產之已實現損益 Gain on Available-For-Sale Financial Assets	300,733	-	-	300,733	備供出售金融資產之已實現損益 Gain on Available-For-Sale Financial Assets
兌換損益 Gain on Foreign Exchange	95,365	-	-	95,365	兌換損益 Gain on Foreign Exchange
資產減損損失 Loss on Asset Impairment	(21,736)	-	-	(21,736)	資產減損損失 Loss on Asset Impairment
其他非利息淨損益 Other Net Non-Interest Revenue	3,718,210	(2,633,842)	-	1,084,368	其他利息以外淨收益 Other Net Non-Interest Revenue
淨收益 Net Income	25,153,961			23,260,599	淨收益 Net Income
呆帳費用及保證責任準備提存 Bad Debt Expense and Provision Reserve Guarantee	(1,645,871)	2,633,842	-	987,971	呆帳費用及保證責任準備提存 Bad Debt Expense and Provision Reserve Guarantee
營業費用 Operating Expenses					營業費用 Operating Expenses
用人費用 Personnel Service Expenses	(8,935,404)	(30,784)	(747,092)	(9,713,280)	員工福利費用 Employee Benefits Expense
折舊及攤銷費用 Depreciation and Amortizations Expense	(739,091)	-	-	(739,091)	折舊及攤銷費用 Depreciation and Amortizations Expense
其他業務及管理費用 Other Operating and Administrative Expense	(3,558,815)	6,612	-	(3,552,203)	其他業務及管理費用 Other Operating and Administrative Expense
繼續營業單位稅前淨利(淨損) Income (Loss) Before Tax of Continued Operations	10,274,780			10,243,996	稅前淨利 Income Before Tax
所得稅費用 Income Tax Expense	(1,804,030)	5,233	-	(1,798,797)	所得稅費用 Income Tax Expense
合併總淨利 Total Consolidated Net Income	\$ 8,470,750			8,445,199	合併總淨利 Total Consolidated Net Income
				(105,999)	國外營運機構財務報表換算之兌換差額 Exchange Differences on Translation of The Financial Statements in A Foreign Operation
				799,685	備供出售金融資產之未實現評價利益(損失) Financial Assets Loss (Gain) on Unrealized Evaluation of Available-For-Sale Financial Assets
				(263,082)	確定福利計劃精算損益 Actuarial Gains and Losses on Defined benefit plans
				44,724	與其他綜合損益組成部分相關之所得稅 Income Tax Associated With the Components of Other Comprehensive Income
				475,328	本期其他綜合損益(稅後淨額) Other Comprehensive Income
				\$ 8,920,527	本期綜合損益總額 Total Comprehensive Income

(二) 合併公司係以財團法人中華民國會計研究發展基金會已翻譯並經金管會認可之2010年IFRSs版本以及金管會於100年12月22日修正發布之證券發行人財務報告編製準則作為上開評估之依據。合併公司上述之評估結果，可能因未來主管機關發布規範採用IFRSs相關事項之函令暨國內其他法令因配合採用IFRSs修改規定所影響，而與未來實際差異有所不同。

b. The consolidated entity has completed the above assessments based on the 2010 IFRSs, translated by the Accounting Research and Development Foundation of the R. O. C. and published by the Financial Supervisory Commission (FSC), and in accordance with the Regulations Governing the Preparation of Financial Reports by Securities Issuers revised by the FSC on December 22, 2011. The above assessments may differ from the final outcome due to other directives issued by the competent authority in relation to IFRSs, or any subsequent changes in regulations in line with IFRSs updates.

財務狀況及財務績效之檢討 分析與風險管理事項之評估

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財務狀況及財務績效之檢討分析 與風險管理事項之評估

Review and Analysis of Financial Status, Financial Performance, and Assess the Risk Management

一、最近二年度財務狀況

A. Financial Status of the Past Two Years

單位：新臺幣千元 Unit:NT\$1,000

項目 Items	年度 FY	101.12.31 2012.12.31	100.12.31 2011.12.31	差異 Fluctuation	
				金額 Amount	%
資產總額 Total Assets		1,610,101,081	1,589,507,802	20,593,279	1.30
負債總額 Total Liabilities		1,506,292,176	1,493,829,846	12,462,330	0.83
股東權益總額 Total Shareholders' Equity		103,808,905	95,677,956	8,130,949	8.50

註：資產總額及負債總額並無重大之變動。

Note: There is no material change in the total amounts of assets and liabilities.

二、最近二年度財務績效

B. Financial Performance of the Past Two Years

單位：新臺幣千元 Unit:NT\$1,000

項目 Items	年度 FY	101.1.1~12.31 2012.1.1~12.31	100.1.1~12.31 2011.1.1~12.31	增減金額 Increase (Decrease) Amount	變動比例(%) Change in %
利息以外淨收益 Net Non-interest Income	9,111,933	9,965,448	(853,515)	(8.56)	
淨收益 Gross Income	24,981,658	26,604,373	(1,622,715)	(6.10)	
呆帳費用 Bad Debt Expense	1,645,871	3,225,183	(1,579,312)	(48.97)	
營業費用 Operating Expense	13,126,982	12,810,050	316,932	2.47	
繼續營業部門稅前損益 Earning Before Tax from Continued Operations	10,208,805	10,569,140	(360,335)	(3.41)	
繼續營業部門稅後損益 Gain(Loss) from Continued Operations	8,470,750	9,042,355	(571,605)	(6.32)	
本期損益 Net Income	8,470,750	9,042,355	(571,605)	(6.32)	

(一) 增減比例變動分析說明

a. Change Analysis

呆帳費用：近年本行資產品質已明顯改善，截至101年底逾放比0.33%，覆蓋率達361.03%，致呆帳費用較上年減少。

Bad Debt Expense: The Bank's asset quality apparently improved in recent years. As to the end of 2012, NPL is 0.33% while the coverage ratio is 361.03%, which results in the decrease of bad debt expense than previous year.

(二) 預期業務目標與其依據

b. Business Operation Targets and Its Accordance

本行102年度業務目標係參酌前一年度各項業務成長情形、本年度各預測機構預估經濟成長率及本行業務推展政策後訂定，請參閱壹、致股東報告書之二、102年度營業計畫概要(二)預期營業目標。

The Bank's 2013 business objectives are established based on the growth of each of the Bank's business category in the preceding year, forecasts of economic growth provided by various institutions and the Bank's business expansion policy. Please refer to "Letter to Shareholders – B. Highlights of Business Operation Plans for 2013-b. Business Operation Targets."

(三) 對銀行未來財務業務之可能影響與因應計畫

c. The Impact on the Bank's Financial Structure and Responding Plans

無影響。

No effect.

三、現金流量

C. Cash Flow

(一) 最近二年度現金流量變動之分析

a. Liquidity Analysis For the Past Two Years

項目 Items	年度 FY	101.1.1~12.31 2012.1.1~12.31	100.1.1~12.31 2011.1.1~12.31	增(減)比例 Change in %
現金流量比率 Ratio of Cash Flow		-0.91%	11.90%	-12.81%
現金流量允當比率 Ratio of Cash Flow Adequacy		218.70%	208.91%	9.78%
現金流量滿足率 Ratio of Cash Flow for Operating to Cash Flow from Investing		5.29%	-23.84%	29.12%

增減變動分析說明：

Change Analysis:

上表項目變動主要係101年度營業活動為淨現金流出。

Changes mainly caused by net cash outflow from operating activities in 2012.

(二) 流動性不足之改善計畫：無流動性不足之情形。

b. Improvement Plan for Insufficient Liquidity：None.

(三) 未來一年現金流動性分析

c. Next Year Cash Flow Analysis

單位：新臺幣千元 Unit:NT\$1,000

期初現金餘額(1) Cash Balance at the Start of the Period (1)	預計全年來自營業活動 淨現金流量(2) Expected Net Operating Cash Flow for the Whole Year (2)	預計全年現金 流出量(3) Expected Cash Outflow for the Whole Year (3)	預計現金剩餘 (不足)數額(1) + (2) - (3) Expected Cash Surplus (Deficit) (1) + (2) - (3)	預計現金不足額之補救措施 Remediation Measures against Expected Cash Flow Deficit	
				投資計畫 Investment	理財計畫 Wealth Management
40,180,352	(3,501,162)	(7,314,327)	29,364,863	-	-

四、最近年度重大資本支出對財務業務之影響

無。

五、最近年度轉投資政策、其獲利或虧損之主要原因、改善計畫及未來一年投資計畫

(一) 最近年度轉投資政策、其獲利或虧損之主要原因本行於101年度處分中化生(1762)持股計171,000股，處分利益為503萬元。

(二) 改善計畫

在兼顧收益性、安全性、成長性、流動性及分散性等原則下，積極調整轉投資組合，並開發新投資標的。

(三) 未來一年投資計畫

積極尋找具有穩定成長潛力並能每年固定配發股息之投資標的。

六、最近年度及截至年報刊印日止，風險管理事項之分析評估

(一) 各類風險之定性及定量資訊

D. The Material Effect on Financial Structure from Substantial Capital Expenditure in the Last Few Years

None.

E. The Reinvestment Policy for Last Fiscal Year, the Major Reasons for Its Profits or Losses, and Improvement and Investment Plan for Next Year

a. The Reinvestment Policy for Last Fiscal Year and the Major Reasons for Its Profits or Losses

The Bank disposed of its shareholdings (171,000 shares) in Chunghwa Chemical Synthesis & Biotech Co., Ltd. (stock code 1762), and profits from the sale amounted to NT\$5.03 million in 2012.

b. Improvement Plan

Active adjustment of reinvestment portfolio and searching new investment targets under the consideration of profitability, security, growth, liquidity, and diversification.

c. The Investment Plan for Next Year

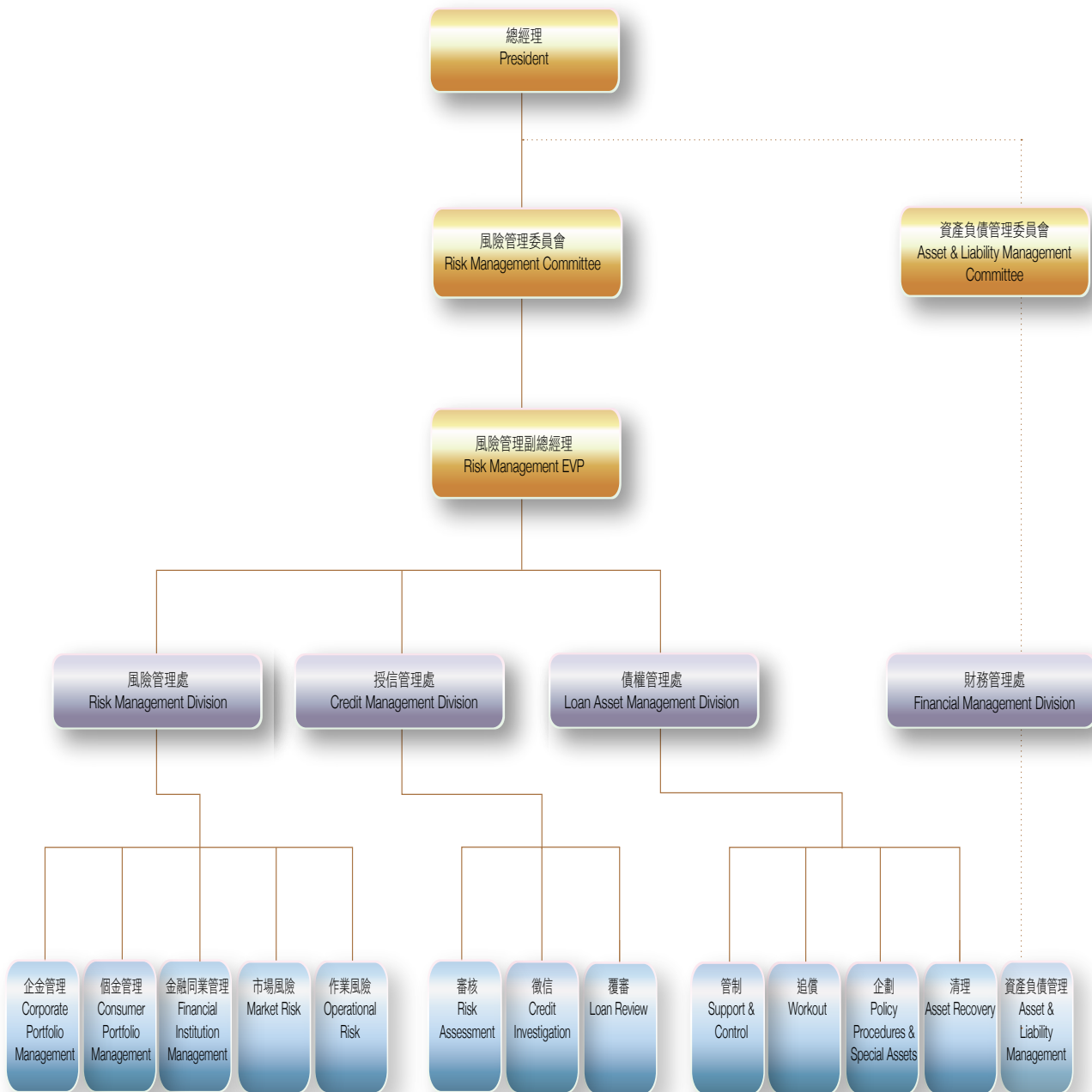
We will actively search for good investment targets with solid growth potentials and annual dividend payouts.

F. Analysis & Evaluation of Risk Management during the Latest Year and up to the Date of Annual Report Publication

a. A Series of Qualitative and Quantitative Requirements for Risk Management

(附圖-101年風險管理組織架構)

(2012 Organization and Structure of Risk Management)



1. 信用風險管理制度及應計提資本：

Credit Risk Management System and Capital Requirement:

101年度
2012

項 目 Items	內 容 Contents
<p>1. 信用風險策略、目標、政策與流程 Strategies, Goals, Policies, and Procedures for Credit Risk</p>	<p>1. 信用風險策略、目標及政策： Strategies, Goals, and Policies for Credit Risk：</p> <p>(1) 企金信用風險： Corporate Credit Risk： 因應本行業務發展特性暨新巴塞爾資本協定風險管理作業及質化指標之要求，依據本行整體風險管理政策之最高指導原則，持續改善本行企金信用風險管理機制，以有效辨識、衡量、監控與溝通各項風險，提升風險管理效能。Response the features of business development, meet the risk management requirements of Basel II and qualitative indicators, and base on the highest guiding principles "Integrated Risk Management Policies," the Bank's corporate credit risk management mechanism continues to be improved in order to effectively identify, measure, monitor and communicate various risks, as well as to raise risk management performance.</p> <p>(2) 個金信用風險： Consumer Credit Risk： 建立符合新巴塞爾資本協定之風險管理規則與流程，透過風險管理機制之建立與風險資訊之分析，瞭解風險管理之發展趨勢，落實於個金授信業務當中，以達成下列目標： Develop risk management rules and processes that meet the requirements of the Basel II Accord. Through establishing risk management mechanisms and analyzing risk information, the Bank hopes to gain thorough understanding of the new trends in risk management and implement such best practices into Consumer business. Reaching the following goals:</p> <p>① 建立全行對風險管理之共識。 Build bank-wide consensus on risk management.</p> <p>② 提供有效之風險管理機制，協助新授信商品之開發，確保銀行之健全發展。 Provide effective risk management mechanisms to facilitate the development of new financial products so as to ensure the healthy development of the Bank.</p> <p>③ 提供管理階層適當之風險管理資訊，以利決策之擬定可兼及風險與報酬之衡量，進而提升股東價值。 Provide appropriate risk management information to the management level so as to balance risk and return in the decision-making process. This would increase shareholder value.</p> <p>④ 依據信用風險損失之經驗值與趨勢，提供預期損失資訊。 Provide expected loss information according to experiences and trends in credit risk losses.</p> <p>(3) 國家風險： Country Risk： 本行係以各區域或國家之外部信用評等資訊，作為辨識國家風險之依據並整合本行風險偏好度，訂定國家風險限額架構作為國家風險衡量及核配限額之基準，以有效控管國家風險。 The Bank uses information pertaining to the external credit ratings of each region and country as the basis for the identification of country risks. A structure has been set up for measuring country risks and determining country limits against our risk appetite in order to effectively control our exposure to country risks.</p> <p>(4) 金融交易對手風險： Financial Counterparty Risk： 本行引進新巴塞爾資本協定之概念，依集團總限額及總暴險值之管理概念，自上而下建置限額架構及訂定風險管理規範，以辨識、衡量及監控本行金融交易對手信用風險組合，並將結果陳報管理階層，以符合國內外監理機關之要求，期能有效運用資本並使本行收益最大化。 The Bank has adopted the concepts advocated by the Basel II, and has set up a Top-Down structure for managing total limits and risk exposure. The Bank has established the Guidelines for the Management of Counterparty Risk. The Guidelines will help identify, assess and monitor the counterparty risk portfolio of the entire bank and present reports to the high-level management in order to meet the requirements of local and overseas regulators and to facilitate effective utilization of capital and maximization of profits.</p> <p>2. 信用風險管理流程： Procedures of Credit Risk：</p> <p>(1) 企金信用風險： Corporate Credit Risk： ① 配合風險管理需求，持續提升企金授信申請管理系統暨各項風險管理技術及效率。 Continuing to improve the corporate loan application management system and various risk management techniques and efficiency in order to meet the risk management requirements.</p> <p>② 持續發展信用風險量化模型所需之方法，提升本行信用風險管理技術，使本行資本計提及預期損失更具風險敏感性。 Continuing to develop methods required by the credit risk quantitative model in order to improve the Bank's credit risk management techniques so that its capital requirements and expected losses are more risk-sensitive.</p> <p>③ 持續發展與執行信用風險壓力測試，符合主管機關監理要求並提升本行風險管理之效能。 Continuing to develop and implement credit risk stress test in order to meet the regulatory authority's requirements and improve the Bank's risk management performance.</p> <p>④ 建立完整之貸後監控機制，及時對於潛在之問題授信予以有效辨識及管理，訂定適當之監測流程、追蹤頻率及具體之因應措施，以達成積極管理之作為，符合信用風險辨識、衡量、監控及報告之風險管理流程。 Comprehensive loan monitoring mechanisms are established to effectively identify and manage potentially problematic loans in a timely manner. Adequate monitoring procedures, tracking frequencies, and concrete countermeasures are established to achieve proactive management objectives, and comply with risk management procedures that require identification, evaluation, and monitoring and reporting of credit risks.</p> <p>⑤ 建立知識庫以方便學習與評估，配合業務需求，辦理風險管理講習、訓練，加強全行風險管理智能。 Establishing a knowledge database to facilitate learning and evaluation. Providing lectures and training in risk management to raise employees' risk awareness.</p>

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<p>1. 信用風險策略、目標、政策與流程 Strategies, Goals, Policies, and Procedures for Credit Risk</p>	<p>(2) 個金信用風險： Consumer Credit Risk：</p> <p>① 編製本行個金信用風險管理規範、標準作業程序及相關作業規則，並運用授信風險資料庫及授信自動化管理系統，產生各類風險資訊，強化個金信用風險之辨識、衡量及監控功能，提升本行風險管理品質。 To compile the Consumer Banking Risk Management rules, the Standard Operation Procedure and other related operational rules; to utilize the credit risk database and the automated credit risk system for the generation of various risk information. In order to enhance the quality of risk management, we strengthen identification, measurement and monitor of consumer credit risk.</p> <p>② 於個金授信申請流程中使用信用評分卡評分與特例准駁機制，提供作為授信審核及個金授信信用風險管理之參考與運用，並定期進行評分卡之效能驗證。 In underwriting procedures, the Bank uses a credit scorecard for rating and an upgrade approval mechanism for special cases as a reference for underwriting review and consumer credit risk management. The scoring card is regularly validated for effectiveness.</p> <p>③ 運用房貸不動產擔保品定期自動評價機制，針對系統依貸放比率篩選後有嚴重信用貶落徵兆者，依據本行覆審機制進行追蹤，以期有效保障本行債權。 The Bank uses a regular automatic evaluation mechanism for real estate mortgage securities to track the credit of these cases. If there are signs of credit deterioration, the Bank launches a review mechanism to protect the Bank's creditor rights.</p> <p>④ 導入房貸申請評分卡與行為評分卡之運用，提供客觀性之審核與訂價參考，以有效降低呆帳機率，提升本行房貸授信資產品質。 Implement mortgage loan application scorecards and behavior scorecards so as to provide objective parameters and references for approval and pricing. This could effectively lower the probability of bad loans and improve the asset quality of the Bank's mortgage loan assets.</p> <p>⑤ 持續舉辦風險管理研習與訓練，以強化風險管理智能，提升本行授信資產品質。 To enhance the quality of loan assets through the organization of lectures and trainings on risk management and also through effective ongoing communications.</p> <p>(3) 國家風險： Country Risk：</p> <p>① 依 Moody's、S&P、Fitch 三家外部信用評等機構之國家信用評等資料及評等選用原則，訂定本行之國家風險評級。 Use the rating selection principle and country credit rating information from Moody's, S&P, and Fitch to develop the Bank's own country risk ratings.</p> <p>② 以本行最近年度財務報表公布之淨值倍數計算國家風險總限額，作為本行國家風險可能暴險值最上限。 To use the net worth figure disclosed in our latest annual financial report for the calculation of the total country risk limit that will serve as the ceiling of the Bank's exposure to country risk.</p> <p>③ 於國家風險總限額內，依個別國家風險評級之各項核配比率，並綜觀各國政、經情勢及使用單位之業務需求，擬訂次年度之個別國家風險限額。 Within the total country risk limit, the individual limits for various countries for the next year are determined based on each country's political and economic situations, as well as the actual needs of relevant business units.</p> <p>④ 衡量與監控暴險值，並對政經情況不穩定或已發生債信危險而遭調降評等之國家，暫停或取消該國家風險限額之使用。 Risk exposure is constantly measured and monitored. For countries that are experiencing political and economic instability, or whose ratings have been downgraded due to defaults, their country risk limits will be either frozen or eliminated.</p> <p>⑤ 按月彙總各國家風險暴險資料，予以分析後編製「國家風險管理報告書」，俾本行董事會、高階管理者及業務管理單位充分瞭解執行情形，據為決策之參考。 On a monthly basis, country risk exposure data will be gathered, analyzed and compiled into a Country Risk Management Report, for the board of directors, senior management, and divisions of management so that they fully understand the situation and can make decisions accordingly.</p> <p>(4) 金融交易對手風險： Financial Counterparty Risk：</p> <p>① 依評等選用原則，採行外部評等機構對金融交易對手之信用評等，作為本行內部信用風險分類及評等之依據。 To use the credit ratings of counterparties provided by external ratings agencies as the basis for our internal classification and rating of credit risk.</p> <p>② 按金融交易對手類別、等別區分，採金融交易對手之淨值或合併淨值計算總限額，以為各金融交易對手可能暴險值之最上限，再計算各項風險限額以及各業務或商品之限額。 Counterparty exposure limits are determined by counterparty types and risk grades. Exposure limits are calculated based on counterparties' standalone or consolidated net worth to serve as the maximum exposure that the Bank may tolerate while engaging in financial transactions. The total exposure is then allocated among various products or services.</p> <p>③ 依各項限額為據並參酌各單位業務需求及額度運用，於各金融交易對手總限額內擬定使用額度及備存額度。 The maximum exposure of each counterparty is further distinguished between a utilization limit and a reserve limit based on the business requirements of various departments.</p> <p>④ 藉由金融交易對手風險之監控與報告程序，以有效管理本行金融交易對手之風險。 To effectively manage the Bank's exposure to counterparty risk by monitoring and reporting each counterparty risk by monitoring and reporting each counterparty risk.</p>

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2. 信用風險管理組織與架構 Organization and Structure of Credit Risk Management	<p>本行為建構專業及完整之風險管理功能，設立授信管理處、風險管理處及債權管理處三個風險管理部門，分別掌握：授信案件審核、營業單位授信案件覆審及管理維護 e-Loan 授信自動化系統（包括徵信管理系統、企業信用評等系統及授信覆審管理系統三個子系統），以嚴謹徵、授信審核流程；專責國家風險、信用風險（包括企業金融、個人金融及金融同業等）、市場風險、作業風險之政策制訂及風險控管；對於逾期放款、催收款項、呆帳之控管，及不良債權催收作業（含 e-Loan 債權管理子系統）之管理，均能依規切實執行。本行並設置風險管理委員會及資產負債管理委員會，每月定期由總經理擔任主任委員召開會議，其主要職掌為評估與監督本行風險承擔能力及已承受風險現況，決定風險因應策略及風險管理程序遵循情形，並每季向董事會提報風險管理報告，以整合本行風險管理事項之審議、監督與協調運作，提升本行風險管理品質。詳如附圖 -101 年風險管理組織架構。</p> <p>In order to establish professional and comprehensive risk management capabilities, the Bank has created the following three risk management units: Credit Management Division, Risk Management Division and Loan Asset Management Division, which are responsible for the following three areas, respectively: case review of credit approvals, auditing of credit approvals handled by branches, and management and maintenance of the e-Loan automated credit approval system (including credit investigation system, corporate credit rating system and credit audit management system) to ensure rigorous and careful credit investigation and approval procedures; formulation of management policies, strategies, rules, procedures and guidelines with respect to country risks, credit risks (including corporate banking, consumer banking and inter-bank dealings), market risks and operational risks; effective management and control of overdue loans, collections and bad debts as well as that of non-performing loans, including the e-Loan management subsystem. We have also set up a Risk Management Committee and Asset & Liability Management Committee, chaired by our President who convenes the monthly meetings. The committee is responsible for evaluating and monitoring the Bank's risk-taking capacity and the actual risk exposure, determining our risk response strategies and compliance with risk management procedures, and submitting risk management reports to the Board of Directors on a quarterly basis in order to enhance our risk management quality by consolidating relevant review, monitoring and coordination actions. Please refer to the chart "2012 Organization and Structure of Risk Management."</p>
3. 信用風險報告與衡量系統之範圍與特點 Scope and Features of the Credit Risk Report and Evaluation System	<p>1. 企金信用風險： Corporate Credit Risk：</p> <p>(1) 風險報告： Report of Corporate Credit Risk： 定期檢視、監控本行企金授信戶信用暴險集中情形，並揭露單一授信戶、關係企業 / 集團企業別、行業別、擔保品別、本行利害關係人、潛在問題放款等之暴險餘額，提供風險管理階層正確、即時的資訊，以掌握企金授信戶整體信用風險，提供為本行風險承擔及決策時之參考。 Periodically inspecting and monitoring the concentration of exposure at default (EAD) for the Bank's corporate customers and disclosing the EAD balance of any single customer, affiliate / group, industry, collateral, interested party, and potentially problematic loan in order to provide risk management with accurate, timely information for assuming risks and making decisions.</p> <p>(2) 信用風險衡量系統之範圍與特點： Scope and Features of the Credit Risk Evaluation System： ① 有效評估本行內部資本適足性，並執行嚴密且具有前瞻性之壓力測試，以因應可能不利於本行之事件或變化。 Effectively evaluating the Bank's capital adequacy and carrying out rigorous and proactive stress test to cope with possible adverse events or changes. ② 建立內部評等系統以有效區隔授信風險，並為授信准駁、訂價參考及貸後管理之衡量工具。 Establishing an internal rating system to effectively differentiate loan risks, and to be used as a tool to decide whether to grant a loan application, and for pricing and loan management purposes. ③ 以保守穩健原則建立限額管理、額度審查核決制度，並制訂相關風險衡量機制，作為信用風險監控作業之依循。 Setting up a credit limit management, credit line review approval system, and establishing a relevant risk measurement mechanism to be used as a tool for monitoring credit risks. ④ 基於穩健經營原則，建立授信資產評估作業規則，運用量化及質化之評估方法，辨識授信資產品質並衡量備抵呆帳提存之適足性。 Establishing an operating procedure for evaluating loan assets to ensure steady operations. Using quantitative and qualitative methods to evaluate and identify the quality of loan assets and to determine whether the allowance for loan losses is adequate provisioned. ⑤ 藉由不動產擔保品定期評價制度，適時反映擔保價值與暴險額增減變化情況，有效辨識本行風險承擔狀況。 With a system for periodically evaluating property collateral, the value of collateral and the increase / decrease in risk exposure may be timely reflected to effectively identify the extent of risk to which the Bank is exposed.</p> <p>2. 個金信用風險： Consumer Credit Risk：</p> <p>(1) 風險報告： Risk Report： 經由各類風險資訊監控報表所揭露風險，使高階主管與相關業務單位適時掌握信用風險情況，以作為政策或業務調整之依據。 Senior management and relevant business units are provided various risk information in order to have a clear understanding of the credit risk situation so that they can adjust risk policies or business strategies accordingly.</p> <p>(2) 風險辨識與衡量： Risk identification and evaluation： 使用評分卡（含信用卡、小額信貸及房貸）系統、支出所得比、負債比、信用貸款半年覆審與不動產定期評價等機制，衡量貸放前及貸放後之風險承擔，以利採取妥適之因應措施。 Using a scorecard (credit cards and small-amount loans) system, expenditure-to-income ratio, debt ratio, and credit loan semiannual review and property periodic evaluation mechanisms to evaluate the risks assumed before and after granting a loan to facilitate the taking of adequate measures.</p> <p>3. 國家及金融交易對手信用風險： Country Risk and Financial Counterparty Risk： 定期檢視國家及金融交易對手信用風險之暴險情形，揭露資產品質分類、集中度、組合管理暴險值及前二十大金融交易對手暴險分布等，以供風險管理決策階層掌握正確之資訊，適時調整風險配置。運用風險管理系統及衍生性金融商品風險權數，計算衍生性金融商品之交割前風險（Pre-settlement Risk, PSR）暴險值，以達衡量及控管風險之目的。 The Bank regularly reviews the exposure of country risk and financial counterparty risk. The Bank also discloses the category of asset quality, concentration, exposure of portfolio management, and the exposure distribution of the top twenty financial counterparties so that risk managers have correct information to adjust risk distribution accordingly. The Bank uses risk management systems and risk weight of derivatives to calculate the exposure of pre-settlement risk of derivatives. The goal is to evaluate and control risk.</p>

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4. 信用風險避險或風險抵減之政策，以及監控規避與風險抵減工具持續有效性之策略與流程 Hedging or Mitigation Policies for Credit Risk; Strategies and Procedures for Assessing the Effectiveness of Hedging or Mitigation	1. 政策： Policy： 積極運用合格且有效之風險抵減工具，降低或移轉本行授信用風險，以加強債權保障，並收減少法定資本計提之效。 Actively use qualified and effective risk mitigation tools to reduce or transfer the underwriting credit risk of the Bank so as to strengthen protection of the Bank's creditor's right and reduce amount of regulatory reserve. 2. 監控策略與流程： Monitoring Strategies and Procedures： 針對所使用之風險抵減工具分別訂定相關之作業規定、程序或系統建置，並藉由適當之評價機制及審核制度，持續監控該當風險抵減工具之價值變化與相關法律文件之有效性，避免因使用風險抵減工具而導致風險集中與整體風險間相互影響之負面情形產生。 Establish relevant rules, procedures, or systems for the usage of risk mitigation tools. Through appropriate evaluation mechanisms and reviewing systems, the Bank constantly monitors the value change of such tools and the validity of their relevant legal documents. This prevents the negative impact of risk concentration and the mutual influence of the credit risks. (1) 對於授信案件損失發生機率偏高，且損失嚴重性大之授信商品、高風險之產業及信用不良之對象等，避免敘作；或以較高之訂價因應。 Application is rejected if the incidence of loss is too high in certain underwriting cases. In addition, if certain loan products incur severe loss, or if underwriting to risky sectors or customers with bad credit records, cases are also rejected. An alternative is to set higher prices. (2) 定期審核授信戶之營運成果、財務狀況、評估其持續償債能力，以便瞭解及審視授信戶信用限額與實際暴險狀況，並檢討本行核給之授信額度是否適當。 The Bank periodically reviews the operation result, financial condition, and repayment ability of the client so as to understand and review the credit limit and actual exposure of the client. This helps the Bank to evaluate the appropriateness of the line of credit. (3) 透過擔保品政策之建立，規範可接受之擔保品及估價方式，以確保當借款人違約時，擔保品能迅速處分、有效受償；或採用信用保證基金之承保，作為風險全部或一部轉嫁之方式。 The Bank establishes collateral policies to regulate the kinds of collaterals that are deemed acceptable. The policies also regulate the method of value appraisal in order to ensure that when default occurs, the Bank is able to effectively and quickly dispose the collateral and/or receive compensation. An alternative is to adopt the credit guarantee fund for underwriting. These serve as means to entirely or partially transfer the risks. (4) 強化信用風險組合管理之管控機制，對於集中度較高之對象持續以保守穩健原則建立限額管理、審核核決及評估制度，以有效掌握整體授信組合之信用風險，健全授信資產品質。 Credit risk portfolio management mechanisms are strengthened to continue establishing a quota management, review, approval, and evaluation system on a conservative basis for concentrated loans in order to effectively stay on top of the credit risks of the overall portfolio and improve the quality of credit assets.
5. 法定資本計提所採行之方法 Approach for Legal Capital Requirement	標準法 The Standardized Approach.

信用風險標準法之風險抵減後暴險額與應計提資本

Risk Exposure after Mitigating Risks from the Standardized Approach of the Credit Risk and Capital Requirement

 102年3月31日 單位：新臺幣千元
 March 31, 2013 Unit: NT\$1,000

暴險類型 Exposure Type	風險抵減後暴險額 Risk Exposure After Mitigation	應計提資本 Capital Requirement
主權國家 Sovereigns	282,719	22,618
非中央政府公共部門 Non-central Government Public Sector Entities	17,666	1,413
銀行 (含多邊開發銀行) Banks(Included Multilateral Development Banks, MDBS)	34,202,932	2,736,234
企業 (含證券及保險公司) Corporate(Included Securities and Insurance Firms)	612,646,617	49,011,729
零售債權 Claims on Retail	181,321,535	14,505,723
住宅用不動產 Residential Property	126,264,211	10,101,137
權益證券投資 Equity Security Investments	17,300,976	1,384,078
其他資產 Other Assets	54,827,459	4,386,197
合計 Total	1,026,864,115	82,149,129

2. 證券化風險管理制度、暴險額及應計提資本：

Securitization Risk Management System, Risk Exposure and Capital Requirement:

101年度
2012

項目 Items	內容 Contents
1. 證券化管理策略與流程 Strategies and Procedures for Securitization Management	<p>本行從事資產證券化商品業務投資須依據本行「從事資產證券化商品投資要點」之規定辦理。該內容包括管理策略與流程，其架構包括宗旨、依據、經營策略、業務原則與方針、業務流程、內部控制制度、定期評估、會計處理方式、內部稽核制度、權限及限額管理以及風險管理措施。</p> <p>Business operations regarding the investment of asset securitized products need to comply with the Bank's "Guidelines for Investing in Asset Securitized Products." This guideline includes management strategies and procedures. The framework includes purpose, basis, operating strategies, principles and guidelines of business, business processes, internal control system, periodic evaluation, accounting measures, internal audit system, authorization and limit management, and risk management measures.</p>
2. 證券化管理組織與架構 Organization and Structure of Securitization Management	<ol style="list-style-type: none"> 1. 資金營運處、各國外單位及國際金融業務分行為資產證券化商品之承作單位。 Treasury Division, Overseas branches, and Offshore Banking Branch are Trading units. 2. 授信管理處負責審核本項業務之專案申請。 Credit Management Division reviews these applications. 3. 風險管理處監控本項業務之信用風險、市場風險及作業風險，包括授權額度、評等、期限及停損限額規範。 Risk Management Division is responsible for monitoring the credit risk, market risk, and operational risks, including authorized limit, rating, duration, and stop loss limit rules. 4. 資金營運處辦理其與國際金融業務分行之後臺作業，包含交易確認、交割及記帳作業。 Treasury Division is responsible for the backend operations with Offshore Banking Branch, including confirmation of transaction, settlement, and booking. 5. 資訊處建置及維護本項業務之資訊系統。 IT Division installs and maintains the IT system for this business. 6. 財務管理處辦理本項業務之定期評估、會計處理程序、公告申報及資訊公開等作業。 Financial Management Division is responsible for regular evaluation, accounting processes, announcement applications, and information disclosure. 7. 稽核處稽核本項業務之內部控制。 Internal Auditing Division oversees the internal control of this business.
3. 證券化風險報告與衡量系統之範圍與特點 Scope and Features of the Securitization Risk Report and Evaluation System	<ol style="list-style-type: none"> 1. 信用風險： Credit Risk： <ol style="list-style-type: none"> (1) 交易前臺應隨時留意購入之資產證券化商品本身及資產池內標的工具之債信狀況，於每年定期辦理年度審核，作成書面報告存檔，並副知風險管理處。 The front desk should always scrutinize the credit situation of the asset securitized products purchased and also the underlying tools within the asset pool. Annual reviews should be periodically conducted, with the results written into reports and saved as hard copies. Risk Management Division should also receive a copy. (2) 風險管理處如發現債信異常，致本行發生損失之風險大增時，應即通知交易前臺適時採取必要因應之措施。 When credit abnormalities occur and risk of loss increases, Risk Management Division should immediately notify the front desk and take any necessary actions. (3) 如未能按期收取利息、到期未收回本息等違約情事發生，交易前臺應即將正本函報債權管理處，副本函報國際營運處及風險管理處，並副知稽核處。 If default events such as inability to collect interests regularly or collect principle and interest upon maturity occur, the front desk should immediately notify Loan Asset Management Division with the original report and send the duplicate copy to International Banking Division and Risk Management Division. Internal Audit Division should also be informed. 2. 市場風險： Market Risk： <p>風險管理處應就資產證券化商品所含之市場風險因子訂定適當之衡量方法，檢核該商品之訂價與評價方式，並於每半年將所持有部位提報常務董事會檢討其風險負荷是否在容許範圍內。</p> <p>Risk Management Division needs to design an appropriate appraisal method to assess the market risk factors of asset securitized products. The method of pricing and evaluation should be reviewed. The positions held should be reported to the managing board meeting every six months to assess whether the risk levels are within acceptable range.</p> 3. 作業風險： Operational Risk： <p>應訂定明確標準作業程序 (S.O.P) 供各單位負責人員遵行，並進行本項業務之作業風險控制與自我評估 (RCSA)。</p> <p>S.O.P should be designed to serve as rules for employees to follow. Operational risk control and Risk and Control Self Assessment (RCSA) should also be conducted.</p>
4. 證券化避險或風險抵減之政策，以及監控規避與風險抵減工具持續有效性之策略與流程 Hedging or Mitigation Policies for Securitization; Strategies and Procedures for Assessing the Effectiveness of Hedging or Mitigation	<p>不適用風險抵減。 Non applicable.</p>
5. 法定資本計提所採行之方法 Approach for Legal Capital Requirement	<p>標準法 The Standardized Approach.</p>

項目 Items	內容 Contents
6. 總體定性揭露要求，包括： General periodic disclosures including: (1) 從事證券化活動之目的，及銀行從事再證券化活動所承擔與保留之風險類型 The purpose of securitization and the types of risks borne and retained by the Bank for re-securitization (2) 證券化資產所蘊含之其他風險（例如流動性風險） Other risks associated with securitized assets (e.g. liquidity risk) (3) 證券化過程中，銀行扮演的各種不同角色，以及每個過程中銀行的參與程度 The different roles played by the Bank during asset securitization and the level of participation in every stage (4) 敘述對證券化暴險涉及之信用及市場風險變化所採取之監控流程 Describe the monitoring procedures adopted for credit risk and market risk exposures associated with asset securitization (5) 銀行於抵減證券化及再證券化所保留之風險時，其使用信用風險抵減之管理政策 Risk management policies adopted by the Bank to mitigate credit risks associated with securitization and re-securitization	無。 None.
7. 綜述銀行證券化的會計政策 Provide an overall description of the Bank's accounting policies on securitization	無。 None.
8. 在銀行簿中，證券化中使用的外部評等機構 (ECAI) 名稱，及其使用於每一類資產證券化暴險的情形 The name of the External Credit Assessment Institution (ECAI) engaged for asset securitization within the Banking book and the ECAI's involvement in every type of securitized asset	無。 None.
9. 解釋自上次報告期間後任何定量資訊之重大變動（例如資產於銀行簿與交易簿間移動） Describe any material changes of quantitative information since the last reporting period (e.g. shift of asset balances between the Banking book and the trading book)	無。 None.

從事證券化情形：無。

Engagement of Asset Securitization：None.

證券化暴險額與應計提資本—依交易類型

Risk Exposure and Capital Requirement for Securitization—By transaction type

102年3月31日 單位：新臺幣千元
March 31, 2013 Unit: NT\$1,000

銀行 角色 Role of the bank	簿別 Type of Book	資產類別 Asset Type	傳統型 Traditional				組合型 Synthetic		合計 Total			
			暴險額 Exposure				應計提資本 (2) Capital Requirement	暴險額 Exposure		暴險額 Exposure (5)=(1)+(3)	應計提資本 Capital Requirement (6)=(2)+(4)	未證券化 前之應計 提資本 Accrued Capital before Securitization
			保留 或買入 Hold Or Buy	提供 流動性 融資額度 Provide the Liquidity Facilities	提供 信用增強 Provide Credit enhance- ment	小計 (1) Sub- total		保留 或 買入 Hold or Buy (3)	應計提資本 (4) Capital Requirement			
非創始 銀行 Non- Originating Bank	銀行簿 Banking Book	企業貸款債權擔 保證券化債券 Collateralized Loan Obligation	236,836			236,836	14,092			236,836	14,092	
		商業性不動產抵 押貸款證券 Commercial Mortgage Backed Securities	57,539			57,539	2,302			57,539	2,302	
		不動產抵押貸款 證券 Mortgage Backed Securities	236,082			236,082	3,777			236,082	3,777	
	交易簿 Trading Book											
	小計 Subtotal		530,457			530,457	20,171			530,457	20,171	
創始 銀行 Originating Bank	銀行簿 Banking Book											
	交易簿 Trading Book											
	小計 Subtotal											
合計 Total			530,457			530,457	20,171			530,457	20,171	

證券化商品資訊
Securitization Products Information

(1) 投資證券化商品資訊彙總表：

Summary of Investment in Securitized Products:

101年12月31日 單位：新臺幣千元
December 31, 2012 Unit: NT\$1,000

項目 Items	帳列之會計科目 List of Accounting Accounts	原始成本 Historical Cost	累計評價損益 Gain/ Loss of Accumulated Valuation	累計減損 Accumulated Impairment	帳面金額 Book Value
企業貸款債權證券化受益證券或資產基礎證券 (CLO)	備供出售金融資產 (Available for Sale)	290,350	-60,134	0	230,216
商業不動產貸款債權證券化受益證券或資產基礎證券 (CMBS)	無活絡市場之債務商品投資 (Loans and Receivables)	56,203	0	0	56,203
擔保房貸憑證 (CMO)	無活絡市場之債務商品投資 (Loans and Receivables)	250,077	0	0	250,069

(2) ① 投資證券化商品單筆原始成本達3億元以上(不含本行擔任創始機構因信用增強目的而持有者)，應揭露下列資訊：無。

If original cost of investing in securitized products amounts to NT\$300 million or above (excluding holdings of such products due to credit enhancement purposes when the Bank is an originator) the following information shall be disclosed: None.

② 銀行擔任證券化創始機構，因信用增強目的而持有之部位：無。

A bank serves as an originator for securitization and holds positions due to credit enhancement: None.

③ 銀行擔任證券化商品之信用受損資產買受機構或結清買受機構：無。

A bank serves as buying institution or clearing buying institution of credit impaired assets for securitized products: None.

(3) 銀行擔任證券化商品保證機構或提供流動性融資額度：無。

A bank serves as guarantee institution of securitized products or provides liquidity facility: None.

3. 作業風險管理制度及應計提資本：

Operational Risk Management System and Capital Requirement:

101年度
2012

項目 Items	內容 Contents
1. 作業風險管理策略與流程 Strategies and Procedures for Operational Risk Management	本行訂定「作業風險管理規範」，以建立健全之作業風險管理組織架構並發展適當之作業風險管理程序與策略；各單位執行日常作業時，應依相關規定全面落实作業風險管理，並運用各項風險管理工具，對本行主要商品、營運活動、作業流程與資訊系統進行作業風險辨識、評估、監測與控管及作業風險報告之程序。 The Bank establishes a "Regulation for Managing Operational Risks" to create a sound framework for managing operational risks and develop appropriate process and strategies for managing operational risks. In daily operations, all units should comply with the regulation, leverage risk management tools to identify, assess, monitor, and control the operational risks of the Bank's major products, operational activities, operational processes, and IT system. Reports regarding operational risks should also be produced.
2. 作業風險管理組織與架構 Organization and Structure of Operational Risk Management	本行作業風險管理組織架構，係以三道防衛線組成，第一道防衛線由全行各單位執行日常作業風險管理，第二道防衛線由風險管理處規劃及支援作業風險管理，秘書處規劃法令遵循主管制度，第三道防衛線由稽核處透過內部稽核功能驗證作業風險管理之有效性。 The Bank has an organizational structure for managing operational risk that is composed of 3 lines of defense. On the first line, all business units are responsible for daily management of operational risk following the guidelines established by the Headquarters. Secondly, the Risk Management Division will formulate and support relevant management and the Secretariat Division will formulate compliance system. Finally, the Internal Auditing Division will serve as the third line of defense through the internal auditing to verifying the effectiveness of our operational risk management efforts.

項目 Items	內容 Contents
<p>3. 作業風險報告與衡量系統之範圍與特點</p> <p>Scope and Features of the Operational Risk Report and Evaluation System</p>	<p>(1) 為利作業風險衡量結果之評估及管理，本行已建置損失資料蒐集系統、風險控制與自我評估制度系統及關鍵風險指標監測系統。</p> <p>To facilitate the evaluation and management of the assessment results of operational risks, the Bank has set up a loss data collection system, a risk control and self-assessment system and a system to monitor key risk indicators.</p> <p>(2) 本行透過系統蒐集作業風險損失事件，並依損失型態分類原則及主管機關規定之業務別予以分類管理，以瞭解內部作業風險損失情況。</p> <p>The Bank collects operational risk loss events through systems, and then categorizes the risks according to regulator regulations and type of loss. This helps the Bank to understand the loss situation internally.</p> <p>(3) 本行之風險控制與自我評估制度，係由總行業務管理單位就其業務流程之風險與控制，進行自我評估，編修風險自我評量表，藉此檢討各業務之規定與辦法，再由各業務執行單位依風險自我評量表自評後，將結果登錄於系統，以供本行潛在作業風險暴險情況之分析。</p> <p>The risk control and self-assessment(RCSA) system of the Bank begin at the business management units at the headquarter, where they conduct self-assessment according to the risks and controls of their respective businesses, compile and edit their self-assessment tables, and review the rules and regulations of their respective businesses. Execution units then conduct self-assessments and register the results in the system for the Bank to analyze potential operation risk exposures.</p> <p>(4) 針對本行主要暴險，訂定關鍵風險指標及其相對應之限額與門檻值，透過持續監控與管理，作為預警之資訊。</p> <p>The Bank establishes Key Risk Indicators (KRIs) and their respective limit or threshold values for the Bank's major risk exposures. Continuous monitoring and management provides red flags.</p> <p>(5) 本行整合作業風險相關事項，定期編製作業風險管理報告，俾本行董事會、高階管理者及業務管理單位充分瞭解執行情形，俾作為決策之參考。</p> <p>The Bank integrates risk related items and compiles them into operational risk management reports for the board of directors, senior management, and divisions of management so that they fully understand the situation and can make decisions accordingly.</p>
<p>4. 作業風險避險或風險抵減之政策，以及監控規避與風險抵減工具持續有效性之策略與流程</p> <p>Hedging or Mitigation Policies for Operational Risk; Strategies and Procedures for Assessing the Effectiveness of Hedging or Mitigation</p>	<p>(1) 本行各業務管理單位依據作業風險評估與關鍵風險指標之監測結果及全行暴險狀況對其相關業務選定妥適之風險對策，考量使用委外、保險等方式抵減風險或採取適當措施，如加強員工教育訓練、改善內部作業流程或強化系統等方式，將作業風險控制於可容忍的範圍內；另本行新商品、活動、流程及系統推出前，亦應進行作業風險辨識與評估，以衡量可能發生之風險並規劃其風險對策。</p> <p>All management divisions select appropriate risk countermeasures according to the monitoring results of operational risk assessment and Key Risk Indicators and the exposures of the Bank. They need to keep operational risk within acceptable levels by using risk mitigation measures such as outsourcing or insurance, or other appropriate measures such as enhancing employee education and training, improve internal business processes, or improve systems. Before launching new products, activities, process, and systems, the Bank also conducts operational risk identification and assessment in order to gauge possible risk and take cautionary measures beforehand.</p> <p>(2) 為使本行於發生災害、重大疫情、人員罷工、資訊系統中斷等造成營運中斷事故時或流動性不足等造成經營危機時能維持業務正常運作，本行訂有業務永續運作計畫，以為各單位預防準備、通報、應變及事後報告之依循準則。</p> <p>In case catastrophes, epidemics, strikes, or information system breakdowns result in operation discontinuity, or lack of liquidity result in operation crises, the Bank has devised a Business Continuity Plan for all units to serve as guidelines for prevention, preparation, reporting, responding, and post-event reporting.</p> <p>(3) 本行透過風險控制與自我評估制度定期對各風險項目之控制方案進行剩餘風險之評估，以持續確保其控制方案之有效性。</p> <p>Through Risk Control and Self-Assessment, the Bank regularly assesses the residual risks of the control plans of each risk item. This ensures the validity and effectiveness of the control plans.</p>
<p>5. 法定資本計提所採行之方法</p> <p>Approach for Legal Capital Requirement</p>	<p>標準法</p> <p>The Standardized Approach.</p>

作業風險應計提資本
Capital Requirement for Operational Risk

102年3月31日 單位：新臺幣千元
March 31, 2013 Unit: NT\$1,000

年度 FY	營業毛利 Gross Profit	應計提資本 Accrued Capital
99 年度 2010	19,976,519	
100 年度 2011	22,727,014	
101 年度 2012	21,564,796	
合計 Total	64,268,329	2,990,697

4. 市場風險管理制度及應計提資本：

Market Risk Management System and Capital Requirement:

101年度
2012

項目 Items	內容 contents
1. 市場風險管理策略與流程 Strategies and Procedures for Market Risk Management	<p>1. 策略： Strategies：</p> <p>(1) 規劃市場風險管理程序，以確保風險能被有效辨識、衡量、監控及報告。 To plan market risk management in order to ensure effective identification, measurement, monitoring and reporting of relevant risks.</p> <p>(2) 衡量及監控市場風險，使承受之風險控制在風險胃納內，期能降低本行因市場風險而產生非預期損失。 Evaluating and monitoring market risks ensuring that they fall within our risk appetite in an effort to lower the Bank's unexpected loss arising from market risks.</p> <p>(3) 研擬及執行符合本國監理機關及巴塞爾資本協定對市場風險管理之相關規範。 Drafting and implementing measures that conform to the relevant regulations of managing market risks announced by Taiwan's regulatory authority and the Basel II.</p> <p>(4) 建置及發展市場風險管理系統及經濟資本配置程序。 Establishing and developing a market risk management system and an economic capital allocation procedure.</p> <p>2. 流程： Procedures： 市場風險管理流程劃分為辨識、衡量、監控、報告及管理執行程序五大構面，並依本行「市場風險管理規範」之內容辦理。 The market risk management process consists of the identification, evaluation, monitoring, reporting and implementation facets and is carried out as per the Bank's "Rules Governing Market Risk Management."</p>
2. 市場風險管理組織與架構 Organization and Structure of Market Risk Management	<p>依本行「整體風險管理政策」所訂風險管理架構及職責，風險管理處市場風險科屬第二道防線，執行風險控管機制如下： According to the risk management framework and responsibilities stated in the Bank's "Integrated Risk Management Policies," the Market Risk Section under Risk Management Division as 2nd line of defense performs risk control as outlined below:</p> <p>1. 依據「業務項目權責劃分表」內之業務項目執行市場風險管理，據以發展相關之程序或作業準則，並向適當層級報告。 Managing market risks, developing relevant procedures or operating standards, and reporting to the appropriate superiors according to "The Rule of Each Unit's Authority and Duty."</p> <p>2. 建立獨立之風險管理機制，使市場風險管理流程皆依循本機制辦理，以避免利益衝突，同時善用管理資訊系統及加強人員訓練，以提升風險管理效能，確保風險管理機制之有效性。 Setting up an independent risk management mechanism, providing the basis for a market risk management process to avoid conflict of interest, while making good use of the management information system and providing training to employees in order to improve risk management performance and ensure effectiveness of the risk management mechanism.</p>
3. 市場風險報告與衡量系統之範圍與特點 Scope and Features of the Market Risk Report and Evaluation System	<p>1. 對內陳報： Internal reporting：</p> <p>(1) 定期陳報風險管理委員會有關市場風險監控情形，以提供足夠資訊予高階管理階層核閱。 Periodically briefing the risk management committee on the current status of market risk monitoring in order to provide senior management with sufficient information.</p> <p>(2) 若超逾各項限額或發現異常狀況時，應依逾越限額之報告架構或內部陳報程序提供必要資訊。 In the event of exceeding limits or irregularities, relevant information shall be provided pursuant to the established framework and procedures.</p> <p>(3) 定期陳報董事會及風險管理委員會有關本行之投資組合風險狀態及集中度，以協助其評估本行策略是否應進行調整。 Periodically briefing the board and the risk management committee on the status and concentration of the Bank's portfolio to help them determine whether the Bank's strategies should be adjusted.</p>

項目 Items	內容 contents
	<p>2. 對外揭露：</p> <p>External disclosure：</p> <p>(1) 本行宜充分揭露所面臨之市場風險，以及辨識、衡量、監控該風險之管理技術，使市場參與者足以評估本行的市場風險管理。 The Bank should fully disclose the market risks it faces, and identify, measure and monitor the techniques used to manage these risks so that market participants can evaluate the Bank's market risk management.</p> <p>(2) 資訊揭露程度應與本行業務活動規模、風險暴露情形及複雜程度相符。 The degree to which information is disclosed shall be commensurate with the size of the Bank's business activity, its risk exposure status, and its level of complexity.</p>
4. 市場風險避險或風險抵減之政策，以及監控規避與風險抵減工具持續有效性之策略與流程 Hedging or Mitigation Policies for Market Risk; Strategies and Procedures for Assessing the Effectiveness of Hedging or Mitigation	<p>1. 持續有效性之策略： Maintaining effective strategies: 依據本行「從事金融商品投資實施要點」之規定辦理。 Executed based on the Bank's "Implementation Guidelines on Financial Product Investment."</p> <p>2. 持續有效性之評估流程： Assessing hedge effectiveness procedures:</p> <p>(1) 評估高度有效之條件： Conditions for highly effective assessments:</p> <p>① 於避險開始及期間中，預期避險能高度有效抵銷指定被規避風險所造成之公允價值或現金流量變動。 At the inception of the hedge and subsequent periods, the hedge is expected to be highly effective in achieving offsetting changes in fair value or cash flows attributable to the hedged risk as designated.</p> <p>② 避險之實際抵銷結果在 80% 至 125% 之間。 The actual results of the hedge are within a range of 80% to 125%.</p> <p>(2) 評估避險有效性之方法，須與所載之風險管理策略一致。 The approaches for assessing the hedge effectiveness must be consistent with the Bank's documented risk management strategies.</p> <p>(3) 避險工具有時僅能抵銷部分被規避之風險時，其避險並非完全有效。 The hedging instrument would not be fully effective if it offsets only a part of the hedged risks.</p> <p>(4) 避險無效時，除避險工具為非衍生性金融商品外，其避險無效部分應列為當期損益。 All hedge ineffectiveness is recognized immediately in profit or loss, except non-derivative hedging instruments.</p>
5. 法定資本計提所採行之方法 Approach for Legal Capital Requirement	<p>標準法 The Standardized Approach.</p>

市場風險應計提資本
Capital Requirement for Market Risk

102年3月31日 單位：新臺幣千元
March 31, 2013 Unit: NTS1,000

風險別 Risk Category	應計提資本 Capital Requirement
利率風險 Interest Rate Risk	855,252
權益證券風險 Equity Security Risk	17,782
外匯風險 FX Risk	325,776
商品風險 Commodity Risk	0
選擇權採簡易法處理 Adoption of Simplified Method Options	12,050
合計 Total	1,210,859

5. 流動性風險之管理：

Liquidity Risk:

101年度
2012

項目 Items	內容 contents
1. 流動性風險管理策略與流程 Strategies and Procedures for Liquidity Risk Management	依據本行流動性風險管理政策，明訂流動性風險衡量指標及評估流動性風險支應能力，同時建立監控、定期評估與即時報告之機制，並訂定發生流動性危機時，本行的應變策略與相關單位職掌，以及時採行適當因應措施。 In accordance with the Bank's liquidity risk management policy, liquidity risk measurement indicators and the assessment of the ability to cope with liquidity risk shall be clearly established. At the same time, a monitoring mechanism that provides periodic and regular assessments as well as real-time reports shall also be implemented. In addition, the Bank shall also formulate contingency plans, response strategies, and designate clear responsibilities to each relevant unit for handling liquidity crisis incidents to ensure that appropriate and adequate measures are taken when necessary.
2. 流動性風險管理組織與架構 Organization and Structure of Liquidity Risk Management	本行流動性風險組織架構，相關單位各依職掌分別負責資金流動性之操作、監控及定期評估流動性風險，向資產負債管理委員會提出報告及建議。 With respect to the Bank's organizational structure for handling liquidity risks, the relevant units will be responsible for capital liquidity operations, monitoring and assessment of liquidity risks, and will provide reports and recommendations to the Asset and Liability Management Committee.
3. 流動性風險報告與衡量系統之範圍與特點 Scope and Features of the Liquidity Risk Report and Evaluation System	1. 定期評估及分析流動性風險管理情形，陳報資產負債管理委員會及董事會，以供高階管理階層瞭解本行資金流動性狀況。 Assessment and analysis of the status of liquidity risk management will be conducted and reported to the Asset and Liability Management Committee and to the Board of Directors on a regular basis to enable senior management to be kept abreast of the Bank's latest liquidity position. 2. 當本行發生市場性危機或流動性緊急事件之預警信號時，依本行流動性風險管理政策之規定，採行相關緊急事件因應措施，並於資產負債管理委員會決策制定應變方案，且應隨時報告常務董事會其後續處理情形，使高階管理階層得以監督流動性風險管理情形。 When a warning signal occurs with respect to a market crisis or emergency liquidity condition that affects the Bank, relevant emergency measures shall be adopted in accordance with the Bank's liquidity risk management policy. The Asset and Liability Management Committee shall then formulate measures to address the emergency and report to the standing directors regarding the follow-up actions and results. This will enable senior management to closely monitor the status of liquidity risk management.

(1) 新臺幣到期日期結構分析：

Term Structure Analysis of NTD-denominated Assets & Liabilities:

101年12月31日 單位：新臺幣千元
December 31, 2012 Unit: NT\$1,000

	合計 Total	距到期日剩餘期間金額 Volumes during the Period Prior to the Due Date					
		0 天至 10 天 0~10 days to due date	11 天至 30 天 11~30 days to due date	31 天至 90 天 31~90 days to due date	91 天至 180 天 91~180 days to due date	181 天至 1 年 181 days to 1 year to due date	超過 1 年 More than 1 year to due date
主要到期資金流入 Major Matured Capital Inflows	1,436,194,616	156,449,093	146,256,426	152,774,502	93,151,948	133,635,574	753,927,073
主要到期資金流出 Major Matured Capital Outflows	1,570,510,510	96,635,456	126,405,623	228,918,663	177,551,990	294,541,737	646,457,041
期距缺口 Capital Gap	-134,315,894	59,813,637	19,850,803	-76,144,161	-84,400,042	-160,906,163	107,470,032

(2) 美金到期日期結構分析表：

Term Structure Analysis of USD-denominated Assets & Liabilities:

101年12月31日 單位：美金千元
December 31, 2012 Unit: US\$1,000

	合計 Total	距到期日剩餘期間金額 Volumes during the Period Prior to the Due Date				
		0至30天 0~30 days to due date	31天至90天 31~90 days to due date	91天至180天 91~180 days to due date	181天至1年 181 days to 1 year to due date	超過1年 More than 1 year to due date
主要到期資金流入 Major Matured Capital Inflows	13,967,335	5,214,291	3,442,452	1,534,311	1,011,679	2,764,602
主要到期資金流出 Major Matured Capital Outflows	15,813,964	5,433,037	3,235,432	1,526,970	1,841,238	3,777,287
期距缺口 Capital Gap	-1,846,629	-218,746	207,020	7,341	-829,559	-1,012,685

(二) 國內外重要政策及法律變動對銀行財務業務之影響及因應措施

1. 美國「外國帳戶稅收遵從法」(Foreign Account Tax Compliance Act, 下稱FATCA)訂於民國(以下同)102年1月1日起生效, 未來符合FATCA所定義之外國金融機構, 須簽署FFI協議(FFI Agreement), 並於每年向IRS提供美國稅務居民(含美國公民、持有綠卡或長期居住美國者)之帳戶資料, 否則自103年1月1日起, 該外國金融機構來自美國來源所得之可扣繳給付項目將依美國稅法先予扣繳30%之稅額。

影響：

簽署FFI協議之銀行業者須遵循FATCA所規定之各項義務, 包含辨識美國帳戶、申報美國帳戶資料及懲罰性稅款之扣繳等, 使銀行業者將面臨對於存款開戶作業程序之調整、龐大既存帳戶資料之篩選、資訊系統資料之整合及提供客戶資料予美國IRS之適法性問題等各項業務之重大變革, 使銀行營運成本大增。

因應措施：

本行已成立跨部門「FATCA專案小組」, 專案小組除不定期召開工作會議, 持續追蹤FATCA法案之發展及主管機關未來所採行之對策外, 並將委聘外部專業顧問協助本行設計規劃遵循FATCA之相關作業流程。

2. 美國於100年10月17日公告Dodd- Frank Act(即所謂「華爾街改革和消費者保護法案」, 以下簡稱DFA)中第165d節規定, 且於100年11月30日生效適用。其主要規定在於凡任何合併總資產達500億美元且在美擁有分行之外國金融機構, 必須在102年底前向美國監理機關申報該機構於發生重大金融

b. The Impact of Domestic and Foreign Major Policies and Law Amendment Exerting on the Bank's Financial Structure and Responding Measures

1. The U.S. Foreign Account Tax Compliance Act (FATCA) has been in effect since January 1, 2013. All foreign financial institutions matching the description defined in the FATCA will be required to sign an FFI Agreement, which obligates the institution to provide account information of U.S. tax residents (including U.S. citizens, green card holders and long-term residents in the U.S.) to the IRS on a yearly basis. Otherwise, these foreign financial institutions will be subject to a 30% withholding tax on all revenues earned in the United States from January 1, 2014 onwards.

Impact: By signing the FFI, banks will have to commit to the obligations outlined in the FATCA, which include identifying U.S. account holders, reporting information on U.S. account holders, and collecting tax penalties, if any. This gives rise to a number of issues such as adjustments to existing account opening procedures, extensive database queries, data integration, and legal implications of disclosing customer data to the U.S. IRS, which pose additional costs to banks.

Responding Measures: The Bank has assembled an "FATCA Team" comprising of representatives from several departments. The FATCA Team will hold discussions from time to time to keep track of the latest developments of the FATCA and how the competent authority responds to the upcoming changes. Furthermore, the Bank will engage external consultants to assist in designing FATCA-compliant procedures.

2. The United States government introduced the Dodd-Frank Act (DFA) on October 17, 2011, which came to effect on November 30, 2011. Section 165d of the DFA required all foreign financial institutions with branches established in the United States and consolidated assets totaling more than US\$50 billion to propose a resolution plan to the U.S. competent authority before the end of 2013. The resolution plan shall contain detailed procedures of how the financial institution is able to terminate business activities and liquidate in an orderly and timely fashion if a major financial crisis occurs. Depending on the size and characteristics of

災難時，能夠有秩序及快速結束營業之清理計畫，該清理計畫依金融機構之規模與資產相關條件，分別申報一般清理計畫(Standard Resolution Plan)或量身定作清理計畫(Tailored Resolution Plan)。

影響：

本行在美有紐約及洛杉磯二家分行，符合美國DFA法案第165d節所定義受規範公司(Covered Company)之外國金融機構，依規需於102年12月31日前向聯邦準備理事會申報清理計畫。

因應措施：

本行已成立「清理計畫專案小組」，並委聘外部專業顧問協助本行完成清理計畫通知函之擬定，及就清理計畫申報事宜提供顧問輔導服務。

3. 個人資料保護法於99年5月26日修正公布，除第6條(特殊敏感資料)及第54條(補行告知義務)因爭議仍大，尚未施行外，其餘條文自101年10月1日起施行；另，法務部亦公布個人資料保護法施行細則，同步於101年10月1日實施。

影響：

綜觀個人資料保護法雖強化個人資料保護內涵，惟亦提升銀行業者遵循法規之成本及提高業者與其負責人所應負之法律責任，爰本行將致力於保護客戶之個人資料，以落實法令遵循。

因應措施：

為因應個人資料保護法之實施，本行特成立個人資料保護管理專案小組，以推動個人資料保護措施如下：

- (1) 制訂本行各項業務告知書暨同意書。
- (2) 於本行多媒體匯利率看板播出個人資料保護法已施行之宣導影片，並提醒民眾個人資料保護法之相關規定。
- (3) 舉辦個人資料保護法種子講師教育訓練，並由種子講師至全行營業單位宣導法令。
- (4) 訂定「彰化商業銀行維護個人資料作業注意事項」供全行同仁遵循。
- (5) 就全行業務導入個人資料保護制度，委聘外部專業顧問輔導並擬就指定業務進行BS10012認證。
- (6) 就資訊處理業務導入BS10012個人資訊管理制度標準，委聘外部專業顧問透過制度化、文件化及系統化，依照PDCA(Plan-Do-Check-Act)管理循環之模式，輔導本行建立個人資訊管理制度，並以取得BS10012個人資訊管理制度之認證通過為目標。

a financial institution, a Standard Resolution Plan or a Tailored Resolution Plan may be applicable.

Impact: The Bank has two branches in the United States, one in New York and one in Los Angeles, and satisfies the definitions of a Covered Company under Section 165d of the DFA. As a result, the Bank is bound to submit a resolution plan to the Board of Governors of the Federal Reserve System before December 31, 2013.

Responding Measures: The Bank has assembled a "Resolution Task Force" and engaged external consultants to assist in drafting the resolution plan.

3. The Personal Information Protection Act was last revised and pronounced on May 26, 2010. The majority of the regulation had become effective since October 1, 2012, with the exception of Article 6 (sensitive information) and Article 54 (duty to inform), which remain disputable to this date. In addition, the Ministry of Justice had also stipulated the Enforcement Rules of The Personal Information Protection Act since October 1, 2012.

Impact: Although the Personal Information Protection Act does indeed impose greater protection over customer information, it also increases compliance costs for banking institutions and imposes greater legal responsibilities to the management. In light of this new act, the Bank will commit itself in protecting customers' personal information to ensure compliance.

Responding Measures: In response to the implementation of the Personal Information Protection Act (PIPA), the Bank has assembled a "PIPA Task Force" to enforce the following protection measures:

- (1) Drafting the relevant notices and consent forms for the various businesses within the Bank.
 - (2) Displaying videos over the Bank's exchange rate/ interest rate bulletin to remind customers of the PIPA implementation.
 - (3) Organizing training courses for PIPA facilitators, who will be promoting legal awareness at various business departments within the Bank.
 - (4) Establishing "Chang Hwa Commercial Bank Guidelines on Personal Information" to ensure compliance by all bank employees.
 - (5) Engaging external consultants for guidance on the introduction of personal information protection policies, and obtaining BS10012 certification.
 - (6) Engaging external consultants for guidance on the introduction of BS10012-compliant personal information management systems. The system will feature standardized procedures and documentation based on a PDCA (Plan-Do-Check-Act) model and will aim to obtain BS10012 certification.
- c. The Impact of Technological Advancement and Industrial Evolution on the Financial Businesses of Banks, and Response Measures
None.
 - d. The Impact of the Bank's Changing Corporate Image and Response Measures
None.
 - e. Expected Benefits, Potential Risks, and Responding Measures from Merger
None.

(三) 科技改變及產業變化對銀行財務業務之影響及因應措施
無。

(四) 銀行形象改變對銀行之影響及因應措施
無。

(五) 進行併購之預期效益、可能風險及因應措施
無。

(六) 擴充營業據點之預期效益、可能風險及因應措施

1. 預期效益：

- (1) 提高市場占有率。
- (2) 提供客戶更便利服務網，增加客群往來意願，提升本行營運量，進而增挹盈收。
- (3) 不同營業據點之經營風險會隨著地域性(都市或城鄉)、產業型態(高科技或傳統產業)及客群組成(高所得或低所得)而有所不同，藉由擴充營業據點，增進不同客層往來亦可達到分散營運風險的成效。

2. 可能風險：

- (1) 營業據點週遭銀行已呈現飽和狀態，業務拓展受限於地區同業削價競爭。
- (2) 營業據點過度擴充，可能發生鄰近聯行之客源重疊。
- (3) 為配合相關法規要求，新行舍裝修成本過高，延宕創造盈餘之契機。

3. 因應措施：

- (1) 審慎評估營業據點經營環境、區域商業活動情形及未來營運商機前景，並衡量鄰近同業及聯行之分布情形及業績概況，俾作為設立營業據點之參酌依據。
- (2) 委聘熟稔金融業相關建築法規之建築師，儘速完成法定變更程序，並控管裝修成本。

4. 本行昆山分行提供臺商客戶存、放款及各類外匯業務，並已於101年10月22日正式對外開辦臺資企業人民幣業務。未來將另於臺商雲聚處增設其他大陸營業據點，放款業務伴隨的信用風險將以審慎核貸、掌握集團金流、分散產業曝險、加強擔保等方式控管，以降低風險。

(七) 業務集中所面臨之風險及因應措施

本行不斷開發存款、授信、外匯、信託及衍生性交易等各項新金融商品，以滿足客戶全方位之服務需求，並無業務集中之情況發生。

(八) 經營權之改變對銀行之影響、風險及因應措施
無。

f. Expected Benefits, Potential Risks, and Responding Measures of Expanding Operation Locations

1. Expected Benefits:

- (1) Increase market share.
- (2) Provide more convenience for clients; increase their willingness to deal with the Bank, and increase operation volume which will result in more revenue.
- (3) Different operation locations have different operation risks. They differ in terms of location (urban or rural), industry (high-tech or traditional), client composition (high-income or low-income). Expanding operation locations could diversify operation risk.

2. Possible risk:

- (1) The market surrounding the branches might already be saturated. Business will be limited and competition could resort to a price war.
- (2) Too many branches might result in an overlap of client sources.
- (3) Due to regulations, the cost of interior renovation/ decoration is too high, slower rate of recovery.

3. Responding measures:

- (1) Evaluate the viability of new branch establishments by carefully assessing the commercial activities and future prospects within the local environment, while taking into consideration the distribution and performance of nearby banks.
- (2) Engage architects that are familiar with architectural laws within the Banking industry; complete the necessary legal changes within the shortest time possible and control renovation costs.

4. In addition to the existing foreign currency services such as deposits, loans, etc., the Bank's Kunshan Branch has been providing RMB services to Taiwanese enterprises since October 22, 2012. In the future, the Bank will aim to create new branches in other parts of Mainland China where Taiwanese enterprises have clustered. Credit risks associated with increasing loans will be controlled by applying diligent assessments, apprehending customer cash flows, diversifying industry exposure, and enhancing collateral requirements.

g. Risks Generated by Business Concentration

We have been continuously developing new financial products such as deposit, credit, foreign exchange, trust and derivatives, so that we can meet the diverse needs of our customers. There is no business concentration occurred.

h. The Influence of the Change of Ownership Exerting on the Bank and Its Risk

None.

i. Lawsuit and Non-Lawsuit

1. A lawsuit was filed by the Ministry of Defence and Support For Armed Forces, the Islamic Republic of Iran (hereinafter referred to as "the Iranian plaintiff") in 1991 against the Bank concerning a dispute in which the Iranian plaintiff sought "request for payment via electronic remittance" for the amount of US\$15 million. After the Supreme Court ruled in favor of the Bank on August 1, 2002, the Iranian plaintiff countered by resuming another lawsuit it had filed against the Bank

(九) 訴訟或非訟事件

1. 本行與伊朗回教共和國國防部（以下簡稱伊方）於80年間有關美金一仟五百萬元之「請求給付電匯款」訴訟事件，於91年8月1日經最高法院判決本行勝訴確定後，伊方復又續行其於86年間另對本行所提之「代位請求返還匯款」訴訟，該「代位請求返還匯款」訴訟經臺灣臺北地方法院及臺灣高等法院分別於93年9月10日及99年7月13日判決本行勝訴，惟伊方不服判決，於99年8月10日上訴最高法院。最高法院於99年11月4日將臺灣高等法院之判決廢棄發回臺灣高等法院更為審理，經臺灣高等法院更一審詳為審理後，於100年12月27日仍判決本行勝訴，伊方仍不服判決，復於101年1月19日上訴最高法院，最高法院於101年8月14日將更一審判決廢棄，再度發回臺灣高等法院。目前由臺灣高等法院為更二審審理中。
2. 本行持股比例超過百分之一以上之大股東(下稱法人股東)之訴訟案件：
 - (1) 系爭事實：

88年9月21日發生九二一大地震，本行法人股東第一商業銀行股份有限公司松山分公司所在之東星大樓倒塌並壓倒鄰棟豪門世家大樓，該二棟大樓住戶乃對該法人股東提出侵權行為損害賠償訴訟。
 - (2) 標的金額：

二件訴訟標的金額合計新臺幣2,992,123,605元整。
 - (3) 訴訟開始日期：

東星大樓部分為89年12月間，豪門世家大樓部分為90年10月間。
 - (4) 目前處理情形：

東星大樓部分，第一審臺灣臺北地方法院判決法人股東無須負損害賠償責任，目前在高等法院審理中；豪門世家部分，目前在臺灣臺北地方法院審理中。惟據行政院公共工程委員會針對本案出具之鑑定書及最高法院對法人股東員工之刑事判決均未提及及法人股東或法人股東之員工就東星大樓倒塌有任何責任。

七、危機處理應變機制

- (一) 為使本行於發生災害、重大疫情、人員罷工、資訊系統中斷等造成本行業務或營運中斷之事故時或流動性不足造成經營危機時能維持業務正常運作，以維護客戶權益及使本行人員、財務之損害減至最小，本行訂有「彰化銀行業務永續運作計畫」，以為全行各單位預防準備、通報、應變及事後報告之依循準則。
- (二) 配合本行「彰化銀行業務永續運作計畫」，訂定「分行緊急應變手工處理程序」及票據、匯款及行外自動櫃員機等集中作業之重大事故處理及應變計畫。

八、其他重要事項

無。

in 1997: "Demand for the Return of the Remittance by Way of Subrogation". On September 10, 2004, the Taipei local district court again ruled in favor of the Bank with regard to the aforesaid "Demand for the Return of the Remittance by Way of Subrogation". On July 13, 2010, the Taiwan Superior Court once more ruled in favor of the Bank. The Iranian party again appealed the decision to the Supreme Court on August 10, 2010. On November 4, 2010, the Supreme Court ordered the Taiwan Superior Court to review the ruling. On December 27, 2011, the Taiwan Superior Court again ruled in favor of the Bank. The Iranian plaintiff, after refusing to accept the decision of the Court, appealed to the Supreme Court on January 19, 2012. On August 14, 2012, the Supreme Court ordered the Taiwan Superior Court to review the ruling. At present, the lawsuit remains under review by the Taiwan Superior Court.

2. The litigations of the shareholder who holding more than 1% ownership interest ("the Shareholder") in the Bank:

(1) Nature of dispute:

Due to the collapse of the Tung Xin building caused by an earthquake disaster on September 21, 1999, the residents filed a legal claim of loss of personal property against First Commercial Bank ("the Shareholder").

(2) Amounts involved:

Total amount of the litigations were NT\$2,992,123,605.

(3) Start date of the litigation:

The litigations of Tung Xing Building and the Hao Men Shih Chia Building started on 2000 and 2001.

(4) Current progress:

For Tung Xing Building, the first trial of Taiwan Taipei District Court, the Shareholder was not responsible for any damage in this case. It is being processed by the Taipei Superior Court. As for Hao Men Shih Chia Building, it is being processed by Taiwan Taipei District Court. In addition, in accordance with the certificate of this case issued by Public Construction Commission, Executive Yuan and the criminal judgment of the relevant staff of the Shareholder ruled by Superior Court, the Shareholder and the relevant staff were not responsible for the collapse of the Tung Xin building.

G. Emergency Response Mechanisms

- a. In case catastrophes, epidemics, strikes, or information system breakdowns result in operation discontinuity, or lack of liquidity result in operation crises, the Bank has devised the "Chang Hwa Bank Business Continuity Plan" for all units to serve as guidelines for prevention, preparation, reporting, responding, and post-event reporting in order to protect the rights of customers and mitigate financial losses and personnel dangers to a minimum.
- b. In accordance with the "Chang Hwa Bank Business Continuity Plan," "Branch Emergency Response Manual Procedures" and response and procedure plans for major incidents for centralized businesses such as notes, remittance and ATM are also devised.

H. Other Important Events

None.

特別記載事項

Special Notes

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- 225 三、最近年度及截至年報刊印日止，子公司持有或處分本行股票情形
C. The Bank's Subsidiaries' Shareholding or Disposal of the Bank's Shares during the Latest Year and up to the Date of Annual Report Publication
- 226 四、其他必要補充說明事項
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E. Pursuant to Item 2, Paragraph 2, Article 36 of Security and Exchange Act, the Incidence Exerting Material Influence on Shareholders' Rights or Security Prices

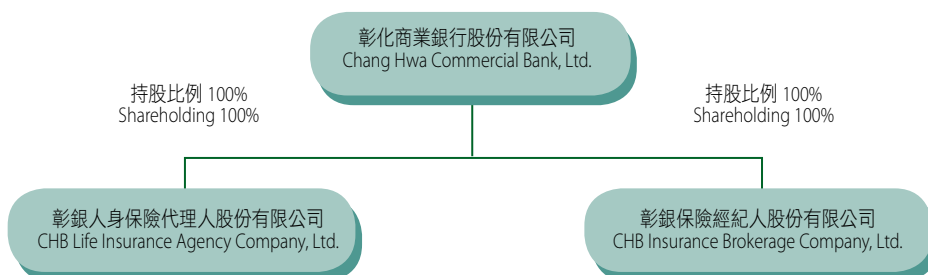
特別記載事項 Special Notes

一、關係企業相關資料

A. Information Regarding the Bank's Subsidiaries

(一) 關係企業

a. The Bank's Subsidiaries



(二) 關係企業基本資料

b. Basic Data of the Bank's Subsidiaries

單位：新臺幣千元 Unit: NTS1,000

企業名稱 Enterprise Name	設立日期 Establishment Date	地址 Address	實收資本額 Paid-in Capital	主要營業項目 Major Operations
彰銀人身保險代理人股份有限公司 CHB Life Insurance Agency Company, Ltd.	90.6.28 June 28, 2001	臺北市中山北路二段57號6樓 6F, 57, Sec. 2, Chung Shan N. Rd., Taipei, Taiwan	50,000	人身保險代理人 Life Insurance Agency
彰銀保險經紀人股份有限公司 CHB Insurance Brokerage Company, Ltd.	92.4.1 April 1, 2003	臺北市中山北路二段57號6樓 6F, 57, Sec. 2, Chung Shan N. Rd., Taipei, Taiwan	8,000	財產保險經紀人 Property Insurance Brokerage

(三) 關係企業董事、監察人及總經理資料

c. Information of Chairman, Directors, Supervisors and President of the Bank's Subsidiaries

102年4月23日 April 23, 2013

企業名稱 Enterprise Name	職稱 Position	姓名或代表人 Company Name and Representative	持有股份 Shareholding	
			持有股數 Shares	持有比例 %
彰銀人身保險代理人股份有限公司 CHB Life Insurance Agency Company, Ltd.	董事長 Chairman 董事 Director 監察人 Supervisor 總經理 President	彰化商業銀行股份有限公司 Chang Hwa Commercial Bank, Ltd. 黃漢青 Paul H.C. Huang 施建安 James Shih, 陳金英 Chin-Ying Chen 賴昭吟 Carol Lai 吳襄君 Nancy H. C. Wu	5,000,000	100%
彰銀保險經紀人股份有限公司 CHB Insurance Brokerage Company, Ltd.	董事長 Chairman 董事 Director 監察人 Supervisor 總經理 President	彰化商業銀行股份有限公司 Chang Hwa Commercial Bank, Ltd. 黃漢青 Paul H.C. Huang 施建安 James Shih, 賴昭吟 Carol Lai, 張秀玉 Shiou-Yu Chang 吳襄君 Nancy H. C. Wu	800,000	100%

(四) 關係企業營運概況

d. Operation Overview of the Bank's Subsidiaries

101年12月31日 單位：新臺幣千元
December 31, 2012 Unit: NT\$1,000

企業名稱 Enterprise Name	資本額 Capital	資產總額 Total Assets	負債總額 Total Liability	淨值 Equity	營業收入 Operating Revenue	營業利益 Operating Profits	本期損益 Income (After Tax)	每股盈餘 (稅後/元) EPS in NT\$ (After Tax)
彰銀人身保險代理人股份有限公司 CHB Life Insurance Agency Company, Ltd.	50,000	722,225	309,061	413,164	1,558,643	325,181	290,406	58.08
彰銀保險經紀人股份有限公司 CHB Insurance Brokerage Company, Ltd.	8,000	80,097	27,516	52,581	151,013	35,752	31,590	39.49

(五) 關係企業背書保證、資金借貸及關係人交易資訊

e. Endorsement Guarantee by Related Enterprises, Capital Lending and Related Parties' Transaction Information

101年12月31日 單位：新臺幣元
December 31, 2012 Unit: NT\$

企業名稱 Enterprise Name	關係人名稱 Name of Related Parties	項目及金額 Item & Volume								
		買入有價證券 本金餘額 Outstanding Balance of Security Procurement	買入有價證券 之利息收入 The Income from the Interest Payment from the Security Procurement	活期存款 利息收入 Interest Income from Demand Deposit	定期存款 利息收入 Interest Income from Time Deposit	佣金支出 Commission Expenses	租金支出 Rental Expenses (Housing Rental)	背書保證 Endorsement Guarantee	資金借貸 Capital Lending	衍生性商品 交易 Financial Derivative Commodity Transaction
彰銀人身保險代理人股份有限公司 CHB Life Insurance Agency Company, Ltd.	彰化商業銀行股份有限公司 Chang Hwa Commercial Bank, Ltd.	0	0	307,914	1,936,302	1,013,118,255	1,948,055	無 None	無 None	無 None
彰銀保險經紀人股份有限公司 CHB Insurance Brokerage Company, Ltd.	彰化商業銀行股份有限公司 Chang Hwa Commercial Bank, Ltd.	0	0	48,094	300,684	60,405,008	1,173,600	無 None	無 None	無 None

二、最近年度及截至年報刊印日止，私募有價證券及金融債券辦理情形
無。

B. Progress of Private Placement of Securities during the Latest Year and up to the Date of Annual Report Publication
None.

三、最近年度及截至年報刊印日止，子公司持有或處分本行股票情形
無。

C. The Bank's Subsidiaries' Shareholding or Disposal of the Bank's Shares during the Latest Year and up to the Date of Annual Report Publication
None.

四、其他必要補充說明事項

(一) 固定資產折舊之年限

本行於88年1月1日頒定之「固定資產耐用年數表」(依行政院87年5月14日台(87)會授二字第03454號函核定之「財務標準分類」編製之)，係依個別財產定其使用年限，由於財產類別繁多，主要之折舊年限簡述如下：

房屋建築設備：

S.R.C.造	60年
R.C.造	55年
加強磚造	30年

各項設備：

升降機	16年
堆高機	10年
電腦設備	5年
車輛設備	5年
機具設備	5年

(二) 資產減損會計處理

本行於每一資產負債表日評估所有適用財務會計準則公報第三十五號「資產減損之會計處理準則」之資產是否有減損跡象，如有減損跡象，則進行減損測試，依該公報規定以個別資產或資產所屬之現金產生單位進行測試。減損測試結果如資產(或資產所屬現金產生單位)之帳面價值大於可回收金額，則須認列減損損失，而可回收金額則為淨公平價值及使用價值之較高者；反之，若於資產負債表日有證據顯示資產於以前年度認列之減損損失可能已不存在或減少時，應重新評估可回收金額，若可回收金額因資產之估計服務潛能變動而增加時，減損應予迴轉，惟迴轉後帳面價值不可超過資產在未認列減損損失情況下，減除應提列折舊或攤銷後之帳面價值。

五、證券交易法第36條第2項第2款所定對股東權益或證券價格有重大影響之事項

無。

D. Additional Disclosure

a. The Estimated Duration of Fixed Assets

The Bank published the Service Life Table of Fixed Assets on January 1, 1999 (in accordance with the Standard Property Classification approved by Letter No. 03454 issued by the Executive Yuan on May 14, 1998), where each asset type is assigned a specific service life measured in years. Due to the large number of asset types, not every detail has been included in the annual report. The major depreciation categories are summarized as follows:

Houses, Buildings:

S.R.C.	60 years
R.C.	55 years
Strengthened Brick	30 years

Each Equipment:

Elevator	16 years
Forklift	10 years
Computer equipment	5 years
Vehicle equipment	5 years
Machinery equipment	5 years

b. Assets of impairment

Pursuant to SFAS No. 35, the Bank assess indicators for impairment of all its assets with the scope of SFAS No. 35 at each balance sheet date. If impairment indicators exist, the Bank shall then compare the carrying amount with the recoverable amount of the assets or the cash-generation unit ("CGU") and write down the carrying amount to the recoverable amount where applicable. Recoverable amount is defined as the higher of fair values less costs to sell or the values in use.

For previously recognized losses, the Bank shall assess, at each balance sheet date, whether there is any indication that the impairment loss may no longer exist or may have decreased. If there is any such indication, the Bank has to recalculate the recoverable amount of the asset. If the recoverable amount increase as a result of the increase in the estimated service potential of the assets, the Bank shall reverse the impairment loss to the extent that the carrying amount after the reversal would not exceed the carrying amount that would have been determined (net of amortization or depreciation) had no impairment loss been recognized for the assets in prior years.

E. Pursuant to Item 2, Paragraph 2, Article 36 of Security and Exchange Act, the Incidence Exerting Material Influence on Shareholders' Rights or Security Prices

None.

總行及國內外 分支機構一覽表

Directory of Head Office & Branches

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總行及國內外分支機構一覽表
Directory of Head Office & Branches



總行及國內外分支機構一覽表

Directory of Head Office & Branches

代號 NO.	國內營業單位 DOMESTIC OFFICES	地址 ADDRESS	電話/傳真 TEL/FAX	SWIFT CODE
	總行(臺中) Head Office (Taichung)	40045 臺中市區自由路二段38號 38, Sec. 2, Tsu Yu Rd., Taichung 40045, Taiwan	(04) 22222001 (04) 22272848	
	總行(臺北) Head Office (Taipei)	10412 臺北市中山區中山北路二段57號 57, Sec. 2, Chung Shan N. Rd., Taipei 10412, Taiwan	(02) 25362951	
●	營業部 Business Department	40045 臺中市區自由路二段38號 38, Sec. 2, Tsu Yu Rd., Taichung 40045, Taiwan	(04) 22230001 (04) 22231170	CCBCTWTP220
◎	臺中分行 Taichung Branch	40245 臺中市南區復興路二段78號 78, Sec. 2, Fu Hsing Rd., Taichung 40245, Taiwan	(04) 22650011 (04) 22650101	
●	北臺中分行 Pei-Taichung Branch	40354 臺中市西區臺中港路一段6號 6, Sec. 1, Taichung Kang Rd., Taichung 40354, Taiwan	(04) 22011122 (04) 22018400	CCBCTWTP400
●	南臺中分行 Nan-Taichung Branch	40250 臺中市南區臺中港路102號1樓、2樓、地下1樓 102, Taichung Rd., Taichung 40250, Taiwan	(04) 22243181 (04) 22209684	CCBCTWTP401
◎	北屯分行 Peitun Branch	40459 臺中市北區北屯路10號 10, Peitun Rd., Taichung 40459, Taiwan	(04) 22322922 (04) 22351018	
●	中港分行 Chung-Kang Branch	40759 臺中市西屯區臺中港路二段1-16號 1-16, Sec. 2, Taichung Kang Rd., Taichung 40759, Taiwan	(04) 23271717 (04) 23271700	CCBCTWTP981
◎	水湳分行 Shuinan Branch	40667 臺中市北屯區文心路三段447號 447, Sec. 3, Wen Hsin Rd., Taichung 40667, Taiwan	(04) 22969966 (04) 22961995	
●	南屯分行 Nantun Branch	40866 臺中市南屯區文心路一段306號 306, Sec. 1, Wen Hsin Rd., Taichung 40866, Taiwan	(04) 23220011 (04) 23208260	CCBCTWTP404
●	西屯分行 Hsitun Branch	40767 臺中市西屯區臺中港路三段121號 121, Sec. 3, Taichung Kang Rd., Taichung 40767, Taiwan	(04) 23593435 (04) 23591264	CCBCTWTP933
●	基隆分行 Keelung Branch	20048 基隆市仁愛區玉田里愛四路60號 60, Ai 4 th Rd., Keelung 20048, Taiwan	(02) 24233933 (02) 24261673	CCBCTWTP410
◎	仁愛分行 Jenai Branch	20042 基隆市仁愛區孝二路100號 100, Hsiao 2 nd Rd., Keelung 20042, Taiwan	(02) 24233941 (02) 24278642	
◎	東基隆分行 Tung-Keelung Branch	20145 基隆市信義區信一路57號1樓 57, Hsin 1 st Rd., Keelung 20145, Taiwan	(02) 24233861 (02) 24239760	
◎	宜蘭分行 Ilan Branch	26043 宜蘭市光復路18號 18, Kuang Fu Rd., Ilan City, Ilan Hsien 26043, Taiwan	(03) 9352511 (03) 9329224	
◎	羅東分行 Lotung Branch	26547 宜蘭縣羅東鎮中正路194號 194, Chung Cheng Rd., Lotung Town, Ilan Hsien 26547, Taiwan	(03) 9551171 (03) 9552786	
◎	蘇澳分行 Suao Branch	27041 宜蘭縣蘇澳鎮中山路一段121號 121, Sec. 1, Chung Shan Rd., Suao Town, Ilan Hsien 27041, Taiwan	(03) 9961116 (03) 9962371	
●	國際營運處 International Banking Division	10412 臺北市中山區中山北路二段57號2樓 2F, 57, Sec. 2, Chung Shan N. Rd., Taipei 10412, Taiwan	(02) 25621919 (02) 25410452 (02) 25714717	CCBCTWTP
◎	總部分行 Central Branch	10412 臺北市中山區中山北路二段57號1樓 1F, 57, Sec. 2, Chung Shan N. Rd., Taipei 10412, Taiwan	(02) 25514256 (02) 25628753	
	信託處 Trust Division	10412 臺北市中山區中山北路二段57號12樓 12F, 57, Sec. 2, Chung Shan N. Rd., Taipei 10412, Taiwan	(02) 25362951 (02) 25215447 (02) 25217855	
	國際金融業務分行 Offshore Banking Branch	10412 臺北市中山區中山北路二段57號10樓 10F, 57, Sec. 2, Chung Shan N. Rd., Taipei 10412, Taiwan	(02) 25362951 (02) 25214873	CCBCTWTP212
●	臺北分行 Taipei Branch	10046 臺北市中正區重慶南路一段27號 27, Sec. 1, Chung King S. Rd., Taipei 10046, Taiwan	(02) 23617211 (02) 23816585	CCBCTWTP501
◎	城內分行 Chengnei Branch	10045 臺北市中正區衡陽路66號、68號1樓 68, Heng Yang Rd., Taipei 10045, Taiwan	(02) 23113791 (02) 23112853	
●	敦化分行 Tunhwa Branch	10682 臺北市大安區敦化南路二段71號 71, Sec. 2, Tun Hwa S. Rd., Taipei 10682, Taiwan	(02) 27849821 (02) 27061940 (02) 27029400	CCBCTWTP527

註: ● 外匯指定單位 ◎ 匯兌外指單位
 Note: ● Authorized Foreign Exchange Unit ◎ Remittance Foreign Exchange Unit

代號 NO.	國內營業單位 DOMESTIC OFFICES	地址 ADDRESS	電話/傳真 TEL/FAX	SWIFT CODE
◎	5029 萬華分行 Wanhua Branch	10852 臺北市萬華區康定路304號 304, Kang Ting Rd., Taipei 10852, Taiwan	(02) 23060201 (02) 23064761	
◎	5161 雙園分行 Shuangyuan Branch	10860 臺北市萬華區莒光路312號 312, Chu Kuang Rd., Taipei 10860, Taiwan	(02) 23042141 (02) 23025300	
◎	5036 西門分行 Hsimen Branch	10844 臺北市萬華區西寧南路169-2號 169-2, Hsi Ning S. Rd., Taipei 10844, Taiwan	(02) 23719271 (02) 23121417	
●	5005 北門分行 Peimen Branch	10341 臺北市大同區延平北路一段19號1樓 1F, 19, Sec. 1, YanPing N. Rd., Datong Dist., Taipei City 10341, Taiwan	(02) 25586271 (02) 25553451	CCBCTWTP500
◎	5043 永樂分行 Yunglo Branch	10344 臺北市大同區迪化街一段120號1、2樓 1F&2F, 120, Sec. 1, Di Hwa St., Taipei 10344, Taiwan	(02) 25585151 (02) 25568821	
●	5050 建成分行 Chiencheng Branch	10355 臺北市大同區南京西路123號1樓、地下1樓 123, Nanking W. Rd., Taipei 10355, Taiwan	(02) 25555121 (02) 25567172	CCBCTWTP505
●	5067 大同分行 Tatung Branch	10369 臺北市大同區重慶北路三段199號 199, Sec. 3, Chung King N. Rd., Taipei 10369, Taiwan	(02) 25919113 (02) 25926402	CCBCTWTP506
●	5234 民生分行 Min-Sheng Branch	10510 臺北市松山區民生東路四段54-1號 54-1, Sec. 4, Min Sheng E. Rd., Taipei 10510, Taiwan	(02) 27121311 (02) 27182123 (02) 27120379	CCBCTWTP523
●	5081 中山北路分行 Chungshan North Rd. Branch	10448 臺北市中山區中山北路二段111號 111, Sec. 2, Chung Shan N. Rd., Taipei 10448, Taiwan	(02) 25711241 (02) 25212861	CCBCTWTP508
◎	9721 晴光分行 Ching-Kuang Branch	10460 臺北市中山區林森北路609號 609, Lin Sen N. Rd., Taipei 10460, Taiwan	(02) 25950551 (02) 25974734	
●	5289 建國分行 Chien-Kuo Branch	10657 臺北市大安區仁愛路三段136號1樓 1F, 136, Sec. 3, Jen Ai Rd., Taipei 10657, Taiwan	(02) 27033737 (02) 27081145	CCBCTWTP528
●	3003 吉林分行 Chilin Branch	10457 臺北市中山區南京東路二段98號 98, Sec. 2, Nanking E. Rd., Taipei 10457, Taiwan	(02) 25626151 (02) 25315616	CCBCTWTP300
●	9714 長安東路分行 Chang-An E. Rd. Branch	10441 臺北市中山區長安東路一段23-1號 23-1, Sec. 1, Chang An E. Rd., Taipei 10441, Taiwan	(02) 25230739 (02) 25230172	CCBCTWTP971
◎	5109 東門分行 Tungmen Branch	10064 臺北市中正區信義路二段139號1、2樓及135號2樓 1F&2F, 139, Sec. 2, Xinyi Rd., Zhongzheng District, Taipei 10064, Taiwan	(02) 23921241 (02) 23927678	
◎	5314 中正分行 Chung-Cheng Branch	10056 臺北市中正區金山南路一段47號1樓、地下1樓 47, Sec. 1, King-Shan S. Rd., Taipei 10056, Taiwan	(02) 23560000 (02) 23570780	
●	5116 古亭分行 Kuting Branch	10643 臺北市大安區羅斯福路二段25號 25, Sec. 2, Roosevelt Rd., Taipei 10643, Taiwan	(02) 23517211 (02) 23928702	CCBCTWTP511
●	5203 忠孝東路分行 Chung-Hsiao Tung Lu Branch	10688 臺北市大安區忠孝東路四段164號 164, Sec. 4, Chung Hsiao E. Rd., Taipei 10688, Taiwan	(02) 27713151 (02) 27311249	CCBCTWTP520
◎	5338 永春分行 Yung-Chun Branch	11071 臺北市信義區忠孝東路五段1-2號 1-2, Sec. 5, Chung Hsiao E. Rd., Taipei 11071, Taiwan	(02) 27682322 (02) 27654923	
●	5130 大安分行 Taan Branch	10644 臺北市大安區和平東路一段177號 177, Sec. 1, Ho Ping E. Rd., Taipei 10644, Taiwan	(02) 23213214 (02) 23943842	CCBCTWTP513
◎	5401 和平分行(102.3.5開業) Heping Branch(Open on March 5, 2013)	10675 臺北市大安區和平東路三段106號、106之1號 106, Sec. 3, Heping E. Rd., Da'an Dist., Taipei City 10675, Taiwan	(02) 3316-9009 (02) 2733-1551	
●	5210 信義分行 Hsin-Yi Branch	10681 臺北市大安區信義路四段155號 155, Sec. 4, Hsin Yi Rd., Taipei 10681, Taiwan	(02) 27039081 (02) 27021433 (02) 27039101	CCBCTWTP521
◎	5321 仁和分行 Jen-Ho Branch	10685 臺北市大安區仁愛路四段31號 31, Sec. 4, Jen Ai Rd., Taipei 10685, Taiwan	(02) 27514066 (02) 27763186	
●	5265 臺北世貿中心分行 Taipei World Trade Center Branch	11012 臺北市信義區基隆路一段333號3樓 3F, 333, Sec. 1, Keelung Rd., Taipei 11012, Taiwan	(02) 27203101 (02) 27576385	CCBCTWTP526
●	5345 光隆分行 Guanglong Branch	11052 臺北市光復南路577、579號1、2樓及基隆路二段76、78、80號1、2樓 1F&2F, 78, Sec. 2, Keelung Rd., Xinyi Dist., Taipei City 11052, Taiwan	(02) 27207678 (02) 27208766	CCBCTWTP534

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● 5147	城東分行 Chengtung Branch	10488 臺北市中山區南京東路三段225號 225, Sec. 3, Nanking E. Rd., Taipei 10488, Taiwan	(02) 27153535 (02) 27123175 (02) 27134607	CCBCTWTP514
● 5154	中崙分行 Chunglun Branch	10491 臺北市中山區八德路二段201號、201-1號1樓 201, Sec. 2, Bade Rd., Jhongshan District, Taipei City 10491, Taiwan	(02) 27312211 (02) 27529492	CCBCTWTP515
● 5258	復興分行 Fu-Hsing Branch	10543 臺北市松山區復興北路367號 367, Fu Hsing N. Rd., Taipei 10543, Taiwan	(02) 27173222 (02) 27187905	CCBCTWTP525
● 9752	松江分行 Sung-Chiang Branch	10483 臺北市中山區松江路261號 261, Sung Chiang Rd., Taipei 10483, Taiwan	(02) 25024923 (02) 25024931	CCBCTWTP975
◎ 5074	承德分行 Chengde Branch	11166 臺北市士林區承德路4段81號1、2樓、81-1號1樓、81-2號1樓 1F&2F, 81, Sec. 4, Chengde Rd., Shihlin District, Taipei 11166, Taiwan	(02) 28868989 (02) 28866969	
● 5178	士林分行 Shihlin Branch	11163 臺北市士林區福德路21號 21, Fu Teh Rd., Shihlin, Taipei 11163, Taiwan	(02) 28822354 (02) 28829151	CCBCTWTP517
◎ 5307	天母分行 Tienmu Branch	11158 臺北市士林區德行西路33、35號1樓 1F, 33&35, Dexing W. Rd., Shihlin Dist., Taipei City 11158, Taiwan	(02) 28332322 (02) 28333131	
● 5192	松山分行 Sungshan Branch	11063 臺北市信義區永吉路165號 165, Yung Chi Rd., Taipei 11063, Taiwan	(02) 27625242 (02) 27692414	CCBCTWTP519
◎ 5241	西松分行 Hsi-Sung Branch	10569 臺北市松山區南京東路五段213號 213, Sec. 5, Nanking E. Rd., Taipei 10569, Taiwan	(02) 27639611 (02) 27697636	
● 5227	東臺北分行 Tung-Taipei Branch	10595 臺北市松山區南京東路四段126號 126, Sec. 4, Nanking E. Rd., Taipei 10595, Taiwan	(02) 25704567 (02) 25702577	CCBCTWTP522
● 9790	西內湖分行 Hsi-Neihu Branch	11492 臺北市內湖區瑞光路513巷26號1樓 1F, 26, Lane 513, Juikuang Rd., Neihu, Taipei 11492, Taiwan	(02) 27978966 (02) 27971399	CCBCTWTP979
● 9738	大直分行 Tachih Branch	10463 臺北市中山區北安路589號 589, Pei An Rd., Tachih, Taipei 10463, Taiwan	(02) 25337861 (02) 25334835	CCBCTWTP973
◎ 5296	內湖分行 Nei-Hu Branch	11475 臺北市內湖區文德路100號 100, Wen Teh Rd., Neihu, Taipei 11475, Taiwan	(02) 26590766 (02) 26590767	
◎ 5376	東湖分行 Tung-Hu Branch	11490 臺北市內湖區民權東路六段109號 109, Sec. 6, Min Chuan E. Rd., Neihu, Taipei 11490, Taiwan	(02) 27904567 (02) 87926060	
◎ 5369	新湖分行 Sinhu Branch	11494 臺北市內湖區新湖二路180號 180, Sinhu 2 nd Rd., Neihu District, Taipei 11494, Taiwan	(02) 27931616 (02) 27956889	
● 9801	南港分行 Nankang Branch	11510 臺北市南港區南港路三段48號 48, Sec. 3, Nankang Rd., Taipei 11510, Taiwan	(02) 27833456 (02) 27885313	CCBCTWTP980
◎ 5383	南港科學園區分行 Nankang Science Industrial Park Branch	11503 臺北市南港區園區街3號2樓之3 2F-3, 3, Park St., Nangang District, Taipei 11503, Taiwan	(02) 26558169 (02) 26558683	
◎ 5123	五分埔分行 Wufenpu Branch	11562 臺北市南港區中坡北路92號1樓 1F, 92, Zhongpo N. Rd., Nangang Dist., Taipei City 11562, Taiwan	(02) 27852787 (02) 27852757	
◎ 5352	木柵分行 Mucha Branch	11664 臺北市文山區木新路三段48號 48, Sec. 3, Mu Hsin Rd., Taipei 11664, Taiwan	(02) 86617377 (02) 86617399	
◎ 5390	北投分行 Bei Tou Branch	11268 臺北市北投區大業路452巷6號1樓 1F, 6, Lane 452, Daye Rd., Bei Tou District, Taipei 11268, Taiwan	(02) 28968585 (02) 28968282	
◎ 5661	汐止分行 Hsi-Chih Branch	22158 新北市汐止區中興路93號 93, Chung Hsing Rd., Hsichih Dist., New Taipei City 22158, Taiwan	(02) 26947878 (02) 26941292	
◎ 5685	淡水分行 Tanshui Branch	25174 新北市淡水區中山北路一段67號 67, Sec. 1, Chung Shan N. Rd., Tanshui Dist., New Taipei City 25174, Taiwan	(02) 26219998 (02) 26255235	
◎ 5543	瑞芳分行 Juifang Branch	22441 新北市瑞芳區明燈路三段38號 38, Sec. 3, Ming Deng Rd., Juifang Dist., New Taipei City 22441, Taiwan	(02) 24972860 (02) 24972848	
◎ 5505	三重埔分行 Sanchungpu Branch	24148 新北市三重區重新路一段89號 89, Sec. 1, Chunghsin Rd., Sanchung Dist., New Taipei City 24148, Taiwan	(02) 29733450 (02) 29752527	

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◎	5512 北三重埔分行 Pei-Sanchungpu Branch	24147 新北市三重區正義北路68號1、2樓 1F&2F, 68, Zhengyi N. Rd., Sanchung Dist., New Taipei City 24147, Taiwan	(02) 29823111 (02) 29848411	
●	5616 東三重分行 Tung-Sanchung Branch	24146 新北市三重區正義北路303號 303, Cheng Yi N. Rd., Sanchung Dist., New Taipei City 24146, Taiwan	(02) 29821100 (02) 29883597	CCBCTWTP561
◎	5654 西三重分行 Hsi-Sanchung Branch	24161 新北市三重區重陽路二段22號 22, Sec. 2, Chung Yang Rd., Sanchung Dist., New Taipei City 24161, Taiwan	(02) 29820221 (02) 29820358	
◎	5630 南三重分行 Nan-Sanchung Branch	24143 新北市三重區中正南路82號 82, Chung Cheng S. Rd., Sanchung Dist., New Taipei City 24143, Taiwan	(02) 29771234 (02) 29769550	
◎	9641 三和路分行 San Ho Rd. Branch	24154 新北市三重區三和路四段368號 368, Sec. 4, San Ho Rd., Sanchung Dist., New Taipei City 24154, Taiwan	(02) 22871441 (02) 22865817	
◎	9832 蘆洲分行 Luchou Branch	24760 新北市蘆洲區三民路86號1、2樓 1F&2F, 86, Sanmin Rd., Lujhou Dist., New Taipei City 24760, Taiwan	(02) 22851000 (02) 22850518	
◎	5529 新店分行 Hsintien Branch	23147 新北市新店區北新路一段135號 135, Sec. 1, Pei Hsin Rd., Hsintien Dist., New Taipei City 23147, Taiwan	(02) 29141650 (02) 29141656	
●	5623 北新分行 Pei Hsin Branch	23144 新北市新店區寶強路9、11、13號1、2樓 1F&2F, 9, 11 & 13, Baoqiang Rd., Xindian Dist., New Taipei City 23144, Taiwan	(02) 29131071 (02) 29110251	CCBCTWTP562
●	9658 吉成分行 Chicheng Branch	23141 新北市新店區民權路98號 98, Min Chuan Rd., Hsintien Dist., New Taipei City 23141, Taiwan	(02) 22189001 (02) 22180542	CCBCTWTP965
◎	5536 永和分行 Yungho Branch	23444 新北市永和區永和路二段69號1樓、2樓、地下1樓 1F&2F, 69, Sec. 2, Yung Ho Rd., Yungho Dist., New Taipei City 23444, Taiwan	(02) 29243334 (02) 29235245	
◎	5598 福和分行 Fuho Branch	23449 新北市永和區福和路139號 139, Fu Ho Rd., Yungho Dist., New Taipei City 23449, Taiwan	(02) 29221171 (02) 29254971	
●	5647 中和分行 Chungho Branch	23575 新北市中和區中和路182號1樓、2樓 1F&2F, 182, Chung Ho Rd., Chungho Dist., New Taipei City 23575, Taiwan	(02) 22492711 (02) 22452337	CCBCTWTP564
◎	5678 雙和分行 Shuangho Branch	23552 新北市中和區中正路801號 801, Chung Cheng Rd., Chungho Dist., New Taipei City 23552, Taiwan	(02) 22259988 (02) 22252821	
◎	5463 立德分行 Lide Branch	23512 新北市中和區立德街140號及142號1樓 1F, 140 & 142, Lide St., Zhonghe Dist., New Taipei City 23512, Taiwan	(02) 22239888 (02) 22233277	
●	5550 新莊分行 Hsinchuang Branch	24242 新北市新莊區新泰路119號 119, Hsin Tai Rd., Hsinchuang Dist., New Taipei City 24242, Taiwan	(02) 29937101 (02) 29969440	CCBCTWTP555
◎	5487 五股工業區分行 Wugong Industrial Park Branch	24890 新北市新莊區五工五路3-1號 3-1, Wugong 5 th Rd., Sinjhuang Dist., New Taipei City 24890, Taiwan	(02) 22993311 (02) 22997099	
●	5494 南新莊分行 Nan-Hsinchuang Branch	24257 新北市新莊區中正路657之1號 657-1, Chung Cheng Rd., Hsinchuang Dist., New Taipei City 24257, Taiwan	(02) 29066599 (02) 29085252	CCBCTWTP549
◎	9269 思源分行 Sy Yuan Branch	24250 新北市新莊區思源路245號 245, Sy Yuan Rd., Hsinchuang Dist., New Taipei City 24250, Taiwan	(02) 29967137 (02) 29978513	
◎	5456 新樹分行 Sinshu Branch	24262 新北市新莊區新樹路266-1號1、2樓 1F&2F, 266-1, Sinshu Rd., Sinjhuang Dist., New Taipei City 24262, Taiwan	(02) 22086767 (02) 22086787	
◎	5470 泰山分行 Taishan Branch	24341 新北市泰山區全興路111號1、2樓 1F&2F, 111, Cyuansing Rd., Taishan Dist., New Taipei City 24341, Taiwan	(02) 22970809 (02) 22970307	
●	9689 林口分行 Linkou Branch	24444 新北市林口區林口路46號 46, Lin Kou Rd., Linkou Dist., New Taipei City 24444, Taiwan	(02) 26010711 (02) 26010716	CCBCTWTP968
◎	5567 樹林分行 Shulin Branch	23844 新北市樹林區中山路一段135號 135, Sec. 1, Chung Shan Rd., Shulin Dist., New Taipei City 23844, Taiwan	(02) 26813621 (02) 26821787	
●	5574 板橋分行 Panchiao Branch	22063 新北市板橋區中山路一段22號 22, Sec. 1, Chung Shan Rd., Panchiao Dist., New Taipei City 22063, Taiwan	(02) 29628161 (02) 29546254	CCBCTWTP557

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● 5609	光復分行 Kuang-Fu Branch	22067 新北市板橋區中山路二段62號 62, Sec. 2, Chung Shan Rd., Panchiao Dist., New Taipei City 22067, Taiwan	(02) 29619181 (02) 29530154	CCBCTWTP560
◎ 9696	江翠分行 Chiang Tsui Branch	22047 新北市板橋區文化路二段9號 9, Sec. 2, Wen Hua Rd., Panchiao Dist., New Taipei City 22047, Taiwan	(02) 22591001 (02) 22526591	
● 9283	土城分行 Tucheng Branch	23671 新北市土城區中央路三段45號 45, Sec. 3, Chung Yang Rd., Tucheng Dist., New Taipei City 23671, Taiwan	(02) 22691155 (02) 22691153	CCBCTWTP928
◎ 5581	三峽分行 Sanhsia Branch	23741 新北市三峽區文化路89號 89, Wen Hwa Rd., Sanhsia Dist., New Taipei City 23741, Taiwan	(02) 26711261 (02) 26732421	
● 5703	桃園分行 Taoyuan Branch	33041 桃園縣桃園市中正路73號 73, Chung Cheng Rd., Taoyuan City, Taoyuan Hsien 33041, Taiwan	(03) 3346130 (03) 3346136	CCBCTWTP570
◎ 5772	八德分行 Ba De Branch	33445 桃園縣八德市介壽路二段135號 135, Sec. 2, Jiesshou Rd., Bade City, Taoyuan County 33445, Taiwan	(03) 3711222 (03) 3711777	
◎ 9290	北桃園分行 Pei-Taoyuan Branch	33054 桃園縣桃園市永安路189號 189, Yung An Rd., Taoyuan City, Taoyuan Hsien 33054, Taiwan	(03) 3320743 (03) 3384238	
◎ 5796	南崁分行 Nankan Branch	33855 桃園縣蘆竹鄉南崁路二段7號 7, Sec. 2, Nan Kan Rd., Luchu Hsiang, Taoyuan Hsien 33855, Taiwan	(03) 3213666 (03) 3213377	
◎ 9356	東林口分行 Tung-Linkou Branch	33375 桃園縣龜山鄉復興一路235號 235, Fu Hsing 1 st Rd., Kueishan Hsiang, Taoyuan Hsien 33375, Taiwan	(03) 3975555 (03) 3181150	
● 5710	中壢分行 Chungli Branch	32041 桃園縣中壢市中正路95號 95, Chung Cheng Rd., Chungli City, Taoyuan Hsien 32041, Taiwan	(03) 4252101 (03) 4253601	CCBCTWTP571
◎ 5765	北中壢分行 Pei-Chungli Branch	32065 桃園縣中壢市忠孝路155號 155, Chung Hsiao Rd., Chungli City, Taoyuan Hsien 32065, Taiwan	(03) 4636688 (03) 4352476	
◎ 9301	新明分行 Hsin-Ming Branch	32447 桃園縣平鎮市忠孝路2號 2, Chung Hsiao Rd., Pingchen City, Taoyuan Hsien 32447, Taiwan	(03) 4941571 (03) 4942100	
◎ 5425	龍潭分行 Longtan Branch	32552 桃園縣龍潭鄉中正路240之3號1、2樓 1F&2F, 240-3, Zhongzheng Rd., Longtan Township, Taoyuan County 32552, Taiwan	(03) 4891238 (03) 4891519	
◎ 5692	楊梅分行 Yangmei Branch	32643 桃園縣楊梅市大成路158號 158, Ta Cheng Rd., Yangmei City, Taoyuan Hsien 32643, Taiwan	(03) 4783391 (03) 4754930	
◎ 9318	埔心分行 Puhsin Branch	32654 桃園縣楊梅市中興路82號 82, Chung Hsin Rd., Yangmei City, Taoyuan Hsien 32654, Taiwan	(03) 4824935 (03) 4828924	
◎ 5727	新竹分行 Hsinchu Branch	30051 新竹市中正路63號 63, Chung Cheng Rd., Hsinchu 30051, Taiwan	(03) 5253151 (03) 5263840	
◎ 9627	北新竹分行 Pei-Hsinchu Branch	30054 新竹市東大路二段110號 110, Sec. 2, Tung Ta Rd., Hsinchu 30054, Taiwan	(03) 5339651 (03) 5339460	
● 5758	新竹科學園區分行 Hsinchu Science-based Industrial Park Branch	30077 新竹市科學工業園區工業東六路5號2樓 2F, 5, Industry E. 6 th Rd., Science-based Industrial Park, Hsinchu 30077, Taiwan	(03) 5770780 (03) 5770996	CCBCTWTP575
● 5987	竹北分行 Jhubei Branch	30288 新竹縣竹北市台元街26-3號1樓、26-7號1樓 1F, 26-3 & 26-7, Taiyuan St., Jhubei City, Hsinchu County 30288, Taiwan	(03) 5526898 (03) 5526896 (03) 5526806	CCBCTWTP598
◎ 5734	竹東分行 Chutung Branch	31047 新竹縣竹東鎮長春路二段43號 43, Sec. 2, Chang Chun Rd., Chutung Town, Hsinchu Hsien 31047, Taiwan	(03) 5962280 (03) 5958365	
◎ 5741	苗栗分行 Miaoli Branch	36049 苗栗縣苗栗市中正路636號 636, Chung Cheng Rd., Miaoli City, Miaoli Hsien 36049, Taiwan	(037) 326455 (037) 334590	
◎ 5807	苑裡分行 Yuanli Branch	35843 苗栗縣苑裡鎮為公路35號 35, Wei Kong Rd., Yuanli Town, Miaoli Hsien 35843, Taiwan	(037) 861501 (037) 869242	
◎ 5789	竹南分行 Zhunan Branch	35047 苗栗縣竹南鎮環市路二段110號1、2樓 1F&2F, 110, Sec. 2, Huanshi Rd., Zhunan Town, Miaoli County 35047, Taiwan	(037) 551751 (037) 551910	

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● 5814	大甲分行 Tachia Branch	43741 臺中市大甲區順天路405號 405, Shun Tien Rd., Tachia Dist., Taichung City 43741, Taiwan	(04) 26878711 (04) 26878754	CCBCTWTP581
◎ 5821	清水分行 Chingshui Branch	43654 臺中市清水區中山路196號 196, Chung Shan Rd., Chingshui Dist., Taichung City 43654, Taiwan	(04) 26225151 (04) 26227461	
◎ 5876	沙鹿分行 Shalu Branch	43353 臺中市沙鹿區沙田路52號 52, Sha Tien Rd., Shalu Dist., Taichung City 43353, Taiwan	(04) 26358599 (04) 26358577	
◎ 5963	大肚分行 Tatu Branch	43242 臺中市大肚區沙田路二段780號1、2樓 1F&2F, 780, Sec. 2, Shatian Rd., Dadu Dist., Taichung City 43242, Taiwan	(04) 26983711 (04) 26983719	
● 5838	豐原分行 Fengyuan Branch	42056 臺中市豐原區中正路220號 220, Chung Cheng Rd., Fengyuan Dist., Taichung City 42056, Taiwan	(04) 25269191 (04) 25246694	CCBCTWTP583
◎ 5869	南豐分行 Nan-Feng Branch	42050 臺中市豐原區中山路200號1、2樓 1F&2F, 200, Jhongshan Rd., Fongyuan Dist., Taichung City 42050, Taiwan	(04) 25261172 (04) 25253775	
◎ 9603	潭子分行 Tantzu Branch	42755 臺中市潭子區中山路二段199號 199, Sec. 2, Chung Shan Rd., Tantzu Dist., Taichung City 42755, Taiwan	(04) 25322234 (04) 25322035	
◎ 5845	東勢分行 Tungshih Branch	42343 臺中市東勢區豐勢路456號 456, Feng Shih Rd., Tungshih Dist., Taichung City 42343, Taiwan	(04) 25877160 (04) 25884371	
● 5852	霧峰分行 Wufeng Branch	41341 臺中市霧峰區中正路900號 900, Chung Cheng Rd., Wufeng Dist., Taichung City 41341, Taiwan	(04) 23393567 (04) 23325941	CCBCTWTP585
◎ 5890	太平分行 Taipin Branch	41143 臺中市太平區永豐路89號 89, Yung Feng Rd., Taipin Dist., Taichung City 41143, Taiwan	(04) 22736789 (04) 22737890	
◎ 5901	草屯分行 Tsaotun Branch	54242 南投縣草屯鎮和平街23號 23, Ho Ping St., Tsaotun Town, Nantou Hsien 54242, Taiwan	(049) 2338101 (049) 2353116	
◎ 5918	南投分行 Nantou Branch	54063 南投縣南投市彰南路二段72號 72, Sec. 2, Chang Nan Rd., Nantou City, Nantou Hsien 54063, Taiwan	(049) 2226171 (049) 2235855	
◎ 5925	埔里分行 Puli Branch	54555 南投縣埔里鎮西康路73號 73, Hsi Kang Rd., Puli Town, Nantou Hsien 54555, Taiwan	(049) 2983983 (049) 2983989	
◎ 5932	水裡坑分行 Shuilikeng Branch	55343 南投縣水里鄉民權路226號 226, Min Chyuan Rd., Shuili Hsiang, Nantou Hsien 55343, Taiwan	(049) 2772121 (049) 2770375	
◎ 5949	竹山分行 Chushan Branch	55779 南投縣竹山鎮集山路3段425之1號1、2樓 1F&2F, 425-1, Sec. 3, Jishan Rd., Jhushan Township, Nantou County 55779, Taiwan	(049) 2643175 (049) 2643179	
● 6006	彰化分行 Changhwa Branch	50046 彰化縣彰化市和平路57號 57, Ho Ping Rd., Changhwa City, Changhwa Hsien 50046, Taiwan	(04) 7242101 (04) 7256294	CCBCTWTP600
◎ 6075	大里分行 Dali Branch	41262 臺中市大里區德芳路二段20號1、2樓 1&2F, 20, Sec. 2, Defang Rd., Dali Dist., Taichung City 41262, Taiwan	(04) 24181558 (04) 24181518	
◎ 6013	鹿港分行 Lukang Branch	50570 彰化縣鹿港鎮中山路137號 137, Chung Shan Rd., Lukang Town, Changhwa Hsien 50570, Taiwan	(04) 7773311 (04) 7777447	
● 6068	和美分行 Hemei Branch	50845 彰化縣和美鎮道周路428號1、2樓 1F&2F, 428, Daozhou Rd., Hemei Township, Changhua County 50845, Taiwan	(04) 7579696 (04) 7579292	CCBCTWTP606
● 6020	員林分行 Yuanlin Branch	51041 彰化縣員林鎮中正路495號 495, Chung Cheng Rd., Yuanlin Town, Changhwa Hsien 51041, Taiwan	(04) 8322101 (04) 8320045	CCBCTWTP602
● 6037	溪湖分行 Hsihu Branch	51441 彰化縣溪湖鎮彰水路三段158號 158, Sec. 3, Chang Shui Rd., Hsihu Town, Changhwa Hsien 51441, Taiwan	(04) 8853471 (04) 8853476	CCBCTWTP603
◎ 6082	埔鹽分行 (102.3.4起併入溪湖分行) Puyen Branch(Merge with Hsihu Branch on March 4, 2013)	51647 彰化縣埔鹽鄉好修村員鹿路二段72號 72, Sec. 2, Yuan Lu Rd., Haohsiu Tsun, Puyen Hsiang, Changhwa Hsien 51647, Taiwan	(04) 8659901 (04) 8659912	
◎ 6044	北斗分行 Peitou Branch	52146 彰化縣北斗鎮斗苑路一段172號 172, Sec. 1, Tou Yuan Rd., Peitou Town, Changhwa Hsien 52146, Taiwan	(04) 8882811 (04) 8882816	

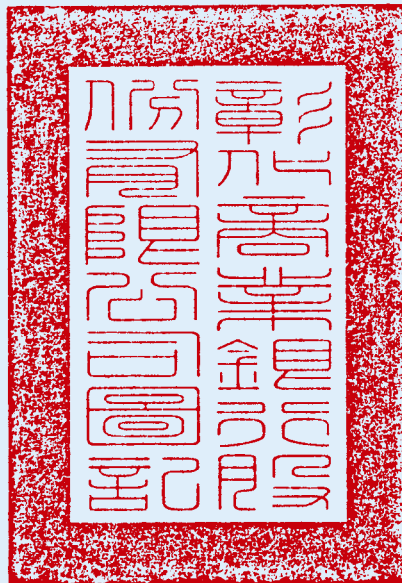
	代號 NO.	國內營業單位 DOMESTIC OFFICES	地址 ADDRESS	電話/傳真 TEL/FAX	SWIFT CODE
●	6099	二林分行 Erlin Branch	52641 彰化縣二林鎮斗苑路五段67號1、2樓 1F&2F, 67, Sec. 5, Douyuan Rd., Erlin Township, Changhua County 52641, Taiwan	(04) 8950011 (04) 8950211	CCBCTWTP609
◎	6051	西螺分行 Hsiluo Branch	64848 雲林縣西螺鎮中山路225號 225, Chung Shan Rd., Hsiluo Town, Yunlin Hsien 64848, Taiwan	(05) 5863611 (05) 5868035	
◎	6100	斗六分行 Touliu Branch	64051 雲林縣斗六市中山路70號 70, Chung Shan Rd., Touliu City, Yunlin Hsien 64051, Taiwan	(05) 5324116 (05) 5321542	
◎	6117	斗南分行 Tounan Branch	63042 雲林縣斗南鎮中山路100號 100, Jhongshan Rd., Dounan Township, Yunlin County 63042, Taiwan	(05) 5974191 (05) 5961601	
◎	6124	虎尾分行 Huwei Branch	63242 雲林縣虎尾鎮中正路35號 35, Chung Cheng Rd., Huwei Town, Yunlin Hsien 63242, Taiwan	(05) 6322561 (05) 6321655	
◎	9523	土庫分行 Tukoo Branch	63341 雲林縣土庫鎮中正路96-2號 96-2, Chung Cheng Rd., Tukoo Town, Yunlin Hsien 63341, Taiwan	(05) 6621116 (05) 6622811	
◎	6131	北港分行 Peikang Branch	65142 雲林縣北港鎮文化路51號 51, Wen Hwa Rd., Peikang Town, Yunlin Hsien 65142, Taiwan	(05) 7836121 (05) 7835460	
◎	6204	大林分行 Talin Branch	62241 嘉義縣大林鎮祥和路246號 246, Hsiang Ho Rd., Talin Town, Chiayi Hsien 62241, Taiwan	(05) 2653221 (05) 2650121	
●	6211	嘉義分行 Chiayi Branch	60041 嘉義市中山路386號 386, Chung Shan Rd., Chiayi 60041, Taiwan	(05) 2278141 (05) 2225870	CCBCTWTP621
◎	6228	東嘉義分行 Tung-Chiayi Branch	60074 嘉義市東區新生路832號 832, Sinsheng Rd., East District, Chiayi City 60074, Taiwan	(05) 2712811 (05) 2716031	
◎	9610	北嘉義分行 Pei-Chiayi Branch	60088 嘉義市友愛路290號 290, Yu Ai Rd., Chiayi 60088, Taiwan	(05) 2342166 (05) 2815459	
◎	6235	新營分行 Hsiying Branch	73043 臺南市新營區復興路150號1、2樓 1&2F, 150, Fuxing Rd., Xinying Dist., Tainan City 73043, Taiwan	(06) 6323871 (06) 6323810	
◎	6242	永康分行 Yung kang Branch	71045 臺南市永康區中正南路839號 839, Chung Cheng S. Rd., Yung kang Dist., Tainan City 71045, Taiwan	(06) 2545386 (06) 2544750	
◎	9849	中華路分行 Chung-Hua Road Branch	71069 臺南市永康區小東路473號之3 473-3, Shiao Tung Rd., Yung kang Dist., Tainan City 71069, Taiwan	(06) 3125318 (06) 3138790	
◎	6259	南科樹谷分行 STSP Tree Valley Branch	74148 臺南市新市區樹谷園區中心路6號1樓 1F, 6, Jhongsin Rd., Sinshih Dist., Tainan City 74148, Taiwan	(06) 5893236 (06) 5893286	
◎	6266	歸仁分行 Guiren Branch	71146 臺南市歸仁區中山路二段218號 218, Sec. 2, Zhongshan Rd., Guiren Dist., Tainan City 71146, Taiwan	(06) 2391711 (06) 2391336	
●	6402	臺南分行 Tainan Branch	70048 臺南市市區中正路88號 88, Chung Cheng Rd., Tainan 70048, Taiwan	(06) 2221281 (06) 2223317	CCBCTWTP640
◎	6419	延平分行 Yenping Branch	70042 臺南市中國區民權路二段151號 151, Sec. 2, Min Chyuan Rd., Tainan 70042, Taiwan	(06) 2254161 (06) 2267813	
●	6426	西臺南分行 Hsi-Tainan Branch	70353 臺南市西區民族路三段94號 94, Sec. 3, Min Chu Rd., Tainan 70353, Taiwan	(06) 2235141 (06) 2205441	CCBCTWTP642
●	6433	東臺南分行 Tung-Tainan Branch	70044 臺南市中國區北門路一段95號之1 95-1, Sec. 1, Pei Men Rd., Tainan 70044, Taiwan	(06) 2267141 (06) 2204874	CCBCTWTP643
◎	6440	南臺南分行 Nan-Tainan Branch	70245 臺南市南區西門路一段655號 655, Sec. 1, Hsi Men Rd., Tainan 70245, Taiwan	(06) 2263181 (06) 2204810	
◎	9561	北臺南分行 Pei-Tainan Branch	70465 臺南市北區西門路四段367號 367, Sec. 4, Hsi Men Rd., Tainan 70465, Taiwan	(06) 2523450 (06) 2512839	
◎	6457	安南分行 An-Nan Branch	70969 臺南市安南區安和路四段330號 330, Sec. 4, Anhe Rd., Annan District, Tainan City 70969, Taiwan	(06) 3556111 (06) 3557222	

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◎	6506 旗山分行 Chishan Branch	84257 高雄市旗山區中山路102號 102, Chung Shan Rd., Chishan Dist., Kaohsiung City 84257, Taiwan	(07) 6615481 (07) 6615490	
●	6513 岡山分行 Kangshan Branch	82041 高雄市岡山區岡山路293號 293, Kang Shan Rd., Kangshan Dist., Kaohsiung City 82041, Taiwan	(07) 6216111 (07) 6214801	CCBCTWTP651
◎	6520 鳳山分行 Fengshan Branch	83058 高雄市鳳山區三民路264號 264, San Min Rd., Fengshan Dist., Kaohsiung City 83058, Taiwan	(07) 7470101 (07) 7426262	
◎	9547 路竹分行 Luchu Branch	82152 高雄市路竹區中山路835號 835, Chung Shan Rd., Luchu Dist., Kaohsiung City 82152, Taiwan	(07) 6972151 (07) 6974491	
◎	9349 大發分行 Ta-Fa Branch	83152 高雄市大寮區鳳林三路539號 539, Feng Ling 3 rd Rd., Taliaw Dist., Kaohsiung City 83152, Taiwan	(07) 7824356 (07) 7826225	
●	8119 高雄分行 Kaohsiung Branch	80251 高雄市苓雅區民權一路59號 59, Min Chyuan 1 st Rd., Kaohsiung 80251, Taiwan	(07) 3361620 (07) 3358484 (07) 3333096	CCBCTWTP811
●	8126 七賢分行 Chi-Hsien Branch	80055 高雄市新興區忠孝一路456號1樓、2樓 1F&2F, 456, Chung Hsiao 1 st Rd., Kaohsiung 80055, Taiwan	(07) 2361191 (07) 2369229	CCBCTWTP812
◎	8133 鹽埕分行 Yencheng Branch	80343 高雄市鹽埕區大勇路85號 85, Ta Yeong Rd., Kaohsiung 80343, Taiwan	(07) 5313181 (07) 5514151	
●	8140 東高雄分行 Tung-Kaohsiung Branch	80147 高雄市前金區中正四路109號1樓、2樓、3樓 109, Chung Cheng 4 th Rd., Kaohsiung 80147, Taiwan	(07) 2217741 (07) 2824862	CCBCTWTP814
◎	8157 南高雄分行 Nan-Kaohsiung Branch	80643 高雄市前鎮區永豐路13號 13, Yung Feng Rd., Kaohsiung 80643, Taiwan	(07) 7158000 (07) 7173514	
◎	8164 北高雄分行 Pei-Kaohsiung Branch	81142 高雄市楠梓區後昌路720號 720, Hou Chang Rd., Kaohsiung 81142, Taiwan	(07) 3662566 (07) 3663710	
◎	8251 左營分行 Zuoying Branch	81369 高雄市左營區博愛四路280號1、2樓 1F&2F, 280, Bo'ai 4 th Rd., Zuoying Dist., Kaohsiung City 81369, Taiwan	(07) 3436269 (07) 3432178	
◎	8171 三民分行 Sanmin Branch	80749 高雄市三民區河北二路157號 157, Her Pei 2 nd Rd., Kaohsiung 80749, Taiwan	(07) 2918131 (07) 2918137	
◎	8213 新興分行 Hsinhsing Branch	80274 高雄市苓雅區中正二路139號 139, Chung Cheng 2 nd Rd., Kaohsiung 80274, Taiwan	(07) 2222200 (07) 2222208	
◎	8195 前鎮分行 Chanchen Branch	80655 高雄市前鎮區三多三路155號 155, San Do 3 rd Rd., Kaohsiung 80655, Taiwan	(07) 3344121 (07) 3328241	
◎	8206 九如路分行 Chiu-Ju Lu Branch	80759 高雄市三民區九如二路7號 7, Chiu Ju 2 nd Rd., Kaohsiung 80759, Taiwan	(07) 3123101 (07) 3120191	
◎	9634 建興分行 Chienhsing Branch	80753 高雄市三民區建國二路123號 123, Chien Kuo 2 nd Rd., Kaohsiung 80753, Taiwan	(07) 2358527 (07) 2368171	
◎	8244 博愛分行 Po-Ai Branch	80466 高雄市鼓山區博愛一路517號 517, Po Ai 1 st Rd., Kaohsiung 80466, Taiwan	(07) 5545151 (07) 5553202	
◎	8220 苓雅分行 Lingya Branch	80247 高雄市苓雅區四維四路2號 2, Syh Wei 4 th Rd., Kaohsiung 80247, Taiwan	(07) 3353171 (07) 3353393	
◎	8237 大順分行 Ta-Shun Branch	80284 高雄市苓雅區建國一路109號 109, Chien Kuo 1 st Rd., Kaohsiung 80284, Taiwan	(07) 7715101 (07) 7133512	
◎	8300 屏東分行 Pingtung Branch	90074 屏東縣屏東市中正路117-2號 117-2, Chung Cheng Rd., Pingtung City, Pingtung Hsien 90074, Taiwan	(08) 7342705 (08) 7338190	
◎	8324 潮州分行 Chaozhou Branch	92052 屏東縣潮州鎮中正路38號 38, Jhongjheng Rd., Chaozhou Township, Pingtung County 92052, Taiwan	(08) 7883911 (08) 7880144	
◎	8317 東港分行 Tungkang Branch	92849 屏東縣東港鎮中正路74號 74, Chung Cheng Rd., Tungkang Town, Pingtung Hsien 92849, Taiwan	(08) 8351521 (08) 8351528	

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◎ 8348	恆春分行 Hengchun Branch	94641 屏東縣恆春鎮恒南路22號 22, Hengnan Rd., Hengchun Township, Pingtung County 94641, Taiwan	(08) 8899665 (08) 8882514	
◎ 8404	花蓮分行 Hualien Branch	97047 花蓮縣花蓮市中山路191號 191, Chung Shan Rd., Hualien City, Hualien Hsien 97047, Taiwan	(03) 8323961 (03) 8337215	
◎ 8508	臺東分行 Taitung Branch	95044 臺東縣臺東市正氣路226號1樓、2樓 1F&2F, 226, Jeng Chih Rd., Taitung City, Taitung Hsien 95044, Taiwan	(089) 324311 (089) 318806	
3027	第一區營運處 Commercial Regional Center One	10056 臺北市中正區金山南路一段47號2樓 2F, 47, Sec. 1, King-Shan S. Rd., Taipei 10056, Taiwan	(02) 23973801 (02) 23519716	
3034	第二區營運處 Commercial Regional Center Two	10355 臺北市大同區南京西路123號2樓 2F, 123, Nanking W. Rd., Taipei 10355, Taiwan	(02) 25521010 (02) 25503003	
3041	第三區營運處 Commercial Regional Center Three	23575 新北市中和區中和路182號3樓 3F, 182, Chung Ho Rd., Chungho Dist., New Taipei City 23575, Taiwan	(02) 22401223 (02) 22455153	
3058	第四區營運處 Commercial Regional Center Four	40245 臺中市南區復興路二段78號12樓 12F, 78, Sec. 2, Fu Hsing Rd., Taichung 40245, Taiwan	(04) 22601588 (04) 22606061	
3065	第五區營運處 Commercial Regional Center Five	70245 臺南市南區西門路一段655號5樓 5F, 655, Sec. 1, Hsi Men Rd., Tainan 70245, Taiwan	(06) 2218666 (06) 2213636	
3072	第六區營運處 Commercial Regional Center Six	80343 高雄市鹽埕區大勇路85號3樓 3F, 85, Ta Yeong Rd., Kaohsiung 80343, Taiwan	(07) 5219123 (07) 5333939	
1230	證券經紀商臺北總公司 Taipei Securities Broker	10045 臺北市中正區衡陽路68號3樓 3F, 68, Heng Yang Rd., Taipei 10045, Taiwan	(02) 23619654 (02) 23113726	
1233	證券經紀商臺中分公司 Taichung Securities Broker	40245 臺中市南區復興路二段78號3樓 3F, 78, Sec. 2, Fu Hsing Rd., Taichung 40245, Taiwan	(04) 22660011 (04) 22660060	
1232	證券經紀商七賢分公司 Chi-Hsien Securities Broker	80055 高雄市新興區忠孝一路456號3樓 3F, 456, Chung Hsiao 1 st Rd., Kaohsiung 80055, Taiwan	(07) 2355658 (07) 2355785	

國外營業單位 OVERSEAS UNITS	地址/電子郵件信箱 ADDRESS/E-MAIL	電話/傳真 TEL/FAX	SWIFT CODE
紐約分行 NEW YORK BRANCH	685 Third Avenue, 29 th Floor, New York, N.Y. 10017, U. S. A. e-mail : chbny@chbnyc.com	Tel: 1-212-6519770 Fax: 1-212-6519785 1-212-6519786	CCBCUS33
洛杉磯分行 LOS ANGELES BRANCH	333 South Grand Avenue, Suite 2250, Los Angeles, CA 90071, U. S. A. e-mail : changhwa@chbla.com	Tel: 1-213-6207200 Fax: 1-213-6207227	CCBCUS6L
東京分行 TOKYO BRANCH	日本國東京都港區赤坂2-17-22, 赤坂雙塔大樓本館15樓 Akasaka Twin Tower, Main Tower 15F, 17-22, Akasaka 2-Chome, Minato-ku, Tokyo 107-0052 Japan e-mail : chbtk@nyc.odn.ne.jp	Tel: 81-3-35837011 Fax: 81-3-35862959	CCBCJPJT
倫敦分行 LONDON BRANCH	Level 6, City Tower, 40 Basinghall Street, London EC2V 5DE, United Kingdom e-mail : changhwa@chblondon.com	Tel: 44-20-76006600 Fax: 44-20-76003227 44-20-72566541	CCBCGB2L
香港分行 HONG KONG BRANCH	香港九龍尖沙咀廣東道25號港威大廈第二座1401室 1401, Tower II, The Gateway, 25 Canton Rd., Tsimshatsui, Kowloon, Hong Kong e-mail : chbhk@chb.com.hk	Tel: 852-29561212 Fax: 852-29561898 852-29563652 852-29562588	CCBCHKHH
新加坡分行 SINGAPORE BRANCH	新加坡芬禮遜埔1號8樓 1 Finlayson Green #08-00 Singapore 049246 e-mail : chbsg@singnet.com.sg	Tel: 65-65320820 Fax: 65-65320374	CCBCSGSG
昆山分行 KUNSHAN BRANCH	中國江蘇省昆山市黑龍江北路88號A座1、2樓 1F&2F, Tower A, 88 Hei Long Jiang North Rd., Kunshan City, Jiangsu Province, P.R.C. e-mail : chbks@chb.com.tw	Tel: 86-512-57367576 Fax: 86-512-57325778	CCBCCNBK

彰化商業銀行股份有限公司
Chang Hwa Commercial Bank, Ltd.



董事長

陈淮舟



Chairman

Julius Chen