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)
- 2012 Excellent Credit Guarantee Partner Award
  ～Ministry of Economic Affairs (MOEA)
- 2013 Electronic Banking Excellence Award
  ～Financial Information Service Co., Ltd.
- Outstanding Government Bond Market Maker
  (For the first half of 2013)
  ～Gretai Securities Market
- 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)

Smile & Reach Out
微笑連心彰銀服務貼心

彰化銀行 CHANG HWA BANK 中華民國一〇二年年報 ANNUAL REPORT 2013

股票代碼：2801

彰化銀行
SINCE 1905

2013 年報
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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
- 101年度信保夥伴獎
  ～經濟部
- 102年度電子金流業務傑出貢獻獎
  ～財金資訊股份有限公司
- 102年上半年度優良中央公債造市商
  ～證券櫃檯買賣中心
- 「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」
  （泛公股銀行首家通過）
  ～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」
  （泛公股銀行雙冠軍）
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  電話：(02) 2389 - 2999
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- 名稱：中華信用評等股份有限公司
  地址：11049 臺北市信義區信義路五段 7 號 49 樓
  電話：(02) 8722 - 5800
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  地址：10595 臺北市松山區敦化北路 205 號 13 樓 1306 室
  電話：(02) 8175 - 7600
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  地址：24F, One Pacific Place, 88 Queensway, Admiralty, Hong Kong
  電話：+852 - 3758 - 1300
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  Tel：(886 - 2) 8722 - 5800
- Fitch Ratings Limited, Taiwan Branch
  Address： Suite 1306, 13F, 205, Tun Hwa N. Rd., Songshan Dist.,Taipei City 10595, Taiwan (R.O.C.)
  Tel：(886 - 2) 8175 - 7600
- Moody's Investors Service Hong Kong Limited
  Address： 24F, One Pacific Place, 88 Queensway, Admiralty, Hong Kong
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- Standard & Poor's International, LLC (HK)
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Names of Exchanges Where Overseas Securities Are Listed and Methods of Inquiry：
None.

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本行東莞分行所在大樓
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2013 年報
ANNUAL REPORT

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壹｜致股東報告書
Letter to Shareholders

壹｜致股東報告書
Letter to Shareholders

根據國際貨幣基金組織(International Monetary Fund, IMF)於民國(以下同)103年1月21日公布最新數據資料顯示，102年全球經濟成長率為3%，其中美國隨著就業市場逐漸改善，以及房市與汽車銷售回溫，進而帶動經濟成長，估計全年經濟成長率為1.9%。歐元區製造業採購經理人指數(PMI)超過代表擴張的50%臨界點，為兩年以來首見，且消費者信心指數亦持續回升，經濟情勢逐漸趨於穩定，全年經濟成長率為負成長0.4%。中國大陸因出口成長減速，且信貸市場趨緊，加上產業進行結構調整，導致經濟成長趨緩，估計全年經濟成長率為7.7%。日本則受到安倍經濟政策的強力刺激，短期經濟似乎稍獲改善，但因債務情況持續惡化，本年4月1日起調高消費稅對減輕財政壓力之效果尚待觀察，同時亦將牽動未來經濟走向，估計全年經濟成長率為1.7%。

國內經濟方面，由於商品出口、民間消費及固定投資均優於預期，行政院主計總處於103年2月18日修正102年經濟成長率為2.11%，高於去年11月預估的1.74%，其中商品出口在電子產品與塑橡膠製品持續增加，以及基本金屬與機械產品轉為增長等情況之下，全年輸出、入成長率分別為3.81%、4.01%。民間消費方面，由於股市成交值及總市值擴增，進而推升民眾消費能力，加上先前預期日幣貶值而延後購置新車的民眾，在車商積極促銷下，也帶動年底新購及換車潮，並使自小客車新增掛牌數增加，同時民眾出國人次增加，使全年民間消費成長率為1.77%。固定投資則受益於歐美經濟復甦，對於消費性電子產品的需求增加，使國內半導體主要廠商也持續擴增資本，且製造業資本支出亦增加，以及日圓貶值致使設備價格下跌等因素，估計全年固定投資成長率為5.26%。物價方面，102年國際油價呈現高而平緩走勢，國內油價亦隨之波動。雖油品、電子零組件及化學原料價格上漲，惟水產品及機械設備等價格下跌，抵銷部分漲幅，加以受到新興經濟體需求下降，估計躉售物價指數(WPI)較101年跌2.43%。消費者物價指數(CPI)雖因電價調漲，且高鐵、國內航線也跟進漲價，但房租漲幅平穩，加上102年國際能源及大宗物資價

董事長 陳淮舟

Chairman Julius Chen

According to the latest statistics published by International Monetary Fund (IMF) on January 21, 2014, the global economy registered a growth of 3% in 2013. The U.S. economy saw a rise in the employment rate coupled with recovery of the real estate market and car sales, with an estimated growth of 1.9% for the year. In the Eurozone, the Purchasing Managers Index (PMI) climbed above the 50% mark that signified expansion for the first time in two years. Supported by a recovery in the consumer confidence index, the Eurozone economy has stabilized, with a contraction of 0.4% for the year. In Mainland China, the slowdown in export growth and tightened credit market coupled with ongoing structural adjustments in the domestic economy has reduced economic growth to 7.7% for the year. The Japanese economy appeared to have recovered for a short while after a series of stimulus measures introduced by Prime Minister Abe; however, pressure from Japan's debt burden continues to worsen, and it remains to be seen whether the increase of the Consumer Tax scheduled for April 1 this year will provide any financial relief or steer the economy towards a different direction. The Japanese economy has been estimated to produce a growth of 1.7% for the year.

With regards to the domestic economy, the Directorate-General of Budget, Accounting and Statistics, Executive Yuan, revised its 2013 full-year growth estimate from 1.74% in November last year to 2.11% on February 18, 2014, in light of favorable export, consumption and fixed capital investments. The growth in export was contributed by electronics, plastics, rubber, basic metals and machinery; from a full-year perspective, exports grew by 3.81% while imports grew by 4.01%. Private consumption also had its share of growth, as the stock market expanded in terms of both trade volume and capitalization. Furthermore, car buyers who had been holding out on their purchases under the expectation of a weakening Japanese Yen did in fact capitalize on dealers' promotions and boosted car sales towards the end of the year, plus increased overseas traveling, the private consumption grew by 1.77% for the year. Fixed capital investments increased as manufacturers, especially semiconductor producers, expanded production capacity to meet increased demands for consumer electronics in Europe and the U.S. Coupled with the weakened Yen, which reduced the costs of equipment, fixed capital investments were estimated to have registered a growth of 5.26%. With regards to price levels, international oil prices remained high throughout 2013, which was reflected in domestic oil prices accordingly. Although there were increases in the price of oil, electronic components and chemical materials, part of the hike was offset by a drop in seafood and machinery prices. Added to the reduced demand from emerging economies, the wholesale price index (WPI) is estimated to fall by 2.43% compared to 2012. The consumer price index (CPI) increased marginally by 0.79% compared to 2012 despite the hiked costs for electricity, high speed rail tickets and domestic airfare, as rental, energy and commodity prices stayed stable in 2013. As for interest rates, the Central Bank had decided to keep the rediscount rate unchanged at 1.875%, the rate on accommodations with collateral unchanged at 2.25%, and rate on accommodations without collateral unchanged at 4.125% during its board

總經理 張明道

President Ming Daw Chang

格漲幅有限，且國內物價基期較高，估計較 101 年僅上揚 0.79%。利率方面，由於目前國內經濟呈現溫和成長，且通膨壓力不高，同時在貸款與貨幣成長仍足以支應經濟成長所需資金之情況下，中央銀行於 102 年 12 月 26 日理監事聯席會議決議重貼現率、擔保放款融通利率及短期融通利率分別維持年息 1.875%、2.25% 及 4.125% 不變，將有助於物價與金融穩定，雖然美國 QE 規模持續縮減，但國內整體物價上漲仍屬溫和，預測中央銀行貨幣及利率政策仍將維持寬鬆，以因應國內外經濟情勢之變動。另，國內房價在高檔是否牽動中央銀行利率政策，將是 103 年利率動向重要的觀察指標。匯率方面，受到美國聯準會持續縮減第三輪量化寬鬆政策 (QE3) 規模的預期心理影響，資金已逐漸流向已開發國家，美元指數也將呈現逐步轉強的趨勢，亞洲貨幣包括新臺幣在內將因此偏弱走貶，在兩岸經貿關係逐漸深化下，新臺幣與人民幣的連動性增強，且考量人民幣升值的預期，不排除新臺幣也會有升值的可能。

綜上，隨著美國經濟持續緩步復甦，歐洲經濟開始回溫，雖亞洲重要經濟體中國大陸及日本表現相對疲弱，惟全球景氣仍呈現緩步復甦態勢。我國商品出口、民間消費及固定投資均有所成長，整體經濟情勢逐漸好轉，帶動銀行業獲利表現。本行在全體員工共同努力之下，102 年交出優秀的成績單，累積稅前盈餘新臺幣 (以下同)106.27 億元，使本行連續 4 年獲利超過 100 億元。在資產品質方面，逾期放款比率降至 0.32%，呆帳覆蓋率提升至 367.38%。在此感謝股東們對本行長期以來之支持與勉勵，未來本行將賡續精益求精，追求卓越。茲將本行 102 年度營業結果，103 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、102 年度營業結果

(一) 銀行組織變化情形。

無。

(二) 營業計畫及經營策略實施成果

1. 企業授信業務：

(1) 開辦「批次送保」、「供應商融資信用保證」、「加強推動台商回台投資專案貸款」及「振興傳統產業優惠貸款 (第 4 期)」等企業貸款。

meeting held on December 26, 2013, on the basis that the domestic economy continued its mild growth without much inflationary pressure, while loans and the money supply remained adequate to support the growth of the economy. Keeping interest rates unchanged would help achieve price and financial stability. Despite the ongoing withdrawal of QE in the U.S., domestic prices have continued their mild uprise and the Central Bank is expected to maintain its expansionary monetary and interest rate policies to respond to changes in the world economy. Meanwhile, real estate prices will also be a key determinant to the Central Bank's interest rate policies in 2014. With regards to exchange rate movements, there has been a gradual shift of capital towards developed countries in light of the Fed's continual withdrawal of QE3. As a result, the U.S. Dollar strengthened against Asian currencies including the New Taiwan Dollar. On the other hand, closer trade relations between Mainland China and Taiwan have strengthened the correlation between NTD and RMB, and given the general expectation that the RMB may appreciate in the future, there may be a good chance for the NTD to rise in value.

In summary, the world economy is still on its path to a gradual recovery, led by the U.S. and European countries despite relatively weak performance of Asian economies such as Mainland China and Japan. In the past year, Taiwan had shown growth in exports, private consumption and fixed capital investment that provided banks with room for profit. Chang Hwa Bank (the Bank) still delivered exceptional results in 2013 thanks to the efforts of its employees, with cumulative pre-tax earnings totaling to NTD 10.627 billion, making it the fourth 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 0.32%, and the coverage ratio increased to 367.38%. 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 2013, highlights of business operation plans for 2014, development strategy, external competitive environment, regulatory environment, macroeconomic environment, and the latest credit ratings are illustrated as follows：

A. Operating Performance in 2013

a. Changes to the organization

None.

b. Implementation Results of Business Plans and Strategies

1. Corporate banking：

(1) Introduced corporate lending solutions such as "Batch Guarantee," "Supplier Credit Guarantee," "Investment Financing for Returning Taiwanese Enterprises," and "Conventional Industry Revitalization Financing (Phase 4)."

(2) 開辦「人民幣遠期信用狀託收單據經承兑後之新臺幣融資」及「國內企業向昆山試驗區內同一集團企業提供人民幣融資之外幣貸款」等業務。

2. 個人授信業務：
開辦「102 年度住宅補貼之自購、修繕住宅貸款」、「102 年度臺中市青年首次購屋優惠利息補貼」方案、「一路發金優貸」及續辦「青年首次購屋優惠貸款」等個人貸款業務。

3. 聯貸授信業務：
102 年完成簽約之主辦及共同主辦聯貸案共 34 件，參貸共 54 件；聯貸授信業務 (含主辦及參貸) 平均餘額為 1,321 億元，淨利息收入 (NII)14.31 億元；手續費收益為 0.9 億元，較 101 年度成長 51.7 %。

4. 存款業務：
開辦「黃金存摺」業務。

5. 信用卡業務：
發行「JCB (悠遊) 晶緻卡」、「Vsia Debit 卡」及「悠遊 Debit 卡」，並舉辦影城享樂、午茶饗宴「兩人同行，一人免費」、「您刷卡，彰銀大方抽轎車」、「搭高鐵抽黃金」及「暑假趴趴 GO」等各項行銷活動。

6. 外匯業務：
(1) 本行各營業單位皆為外匯指定單位，其中 67 家為全功能外匯指定單位及 119 家為匯兑外匯指定單位。
(2) 「外幣代收代付系統」上線。
(3) 外幣結算平台上線。
(4) 昆山分行於 102 年 3 月 29 日擴大人民幣業務服務對象。

7. 信託 / 財富管理業務：
(1) 本行 102 年新上架國內基金 43 檔、國外基金 52 檔；截至 102 年底止，總計銷售國內基金 553 檔、國外基金 876 檔，供客戶作多元投資選擇。
(2) 新增募集保管 7 檔國內基金，本行國內基金保管規模在同業排行第 5 名。
(3) 102 年舉辦 15 場理財講座，來客數約 1,500 人次，客戶滿意度高。

(2) Introduced financial solutions including “NTD Financing for Accepted Collection Bills Under RMB Usance LC” and “Foreign Currency to RMB Financing for Affiliated Borrowers in Kunshan Experimental Zone.”

2. Consumer banking：
Introduced new financing solutions such as “2013 Loans for Housing Allowance, Purchase and Repair,” “2013 Preferential Mortgage for First-time Taichung Home Owners,” and “Step-up Interest Rate Loans” while continuing “Preferential Mortgage for First-time Home Owners.”

3. Syndicated loans：
In 2013, the Bank lead-arranged and co-arranged a total of 34 syndicated loans, and participated in the lending of 54 syndicated loans. The syndicated loan business (including arranging and participating roles) averaged a balance of NT$132.1 billion and generated net interest income (NII) totaling NT$1.431 billion. Fee income amounted to NT$90 million, representing a 51.7 % growth compared to 2012.

4. Deposits：
Introduced the Gold Account.

5. Credit card business：
Launched the “JCB Precious Card,” “Visa Debit Card” and “CHB PayEasy Debit Card,” and introduced cardholder privileges including movie discounts, afternoon tea discounts, car lottery, “High-speed Rail Gold Lottery,” and “Summer Tour Discounts.”

6. Foreign currencies：
(1) All branches of the Bank have become full-fledged foreign currency units, while 67 of them are full-service foreign currency units and 119 of them are foreign exchange units.
(2) Commissioned the “Foreign Currency Collection System.”
(3) Commissioned the foreign currency settlement platform.
(4) Kunshan Branch has offered RMB services to a broader range of customers since March 29, 2013.

7. Trust / Wealth management：
(1) In 2013, the Bank added 43 new domestic funds and 52 new offshore funds to the product portfolio. As at the end of 2013, the Bank had a total of 553 domestic funds and 876 offshore funds distributed to the market, giving investors a broad range of selections to choose from.
(2) In addition, the Bank held custody of 7 new domestic funds offered during the year. In terms of assets under custody, the Bank ranked 5th among local peers.
(3) 15 financial seminars were organized in 2013, which attracted an audience of 1,500 people and reached high customer satisfaction.

8. 電子銀行業務：
   (1) 本行昆山分行網路銀行於 103 年 1 月 8 日正式上線。
   (2) 於企業網路銀行提供外幣整批代收代付功能，俾因應企業大量外幣收款、付款及 e 化之需求。
   (3) 開辦電子銀行 (包含個人網路銀行、電話銀行、行動網路銀行) 及黃金存摺業務。
9. 資訊業務：
   (1) 本行資訊安全管理系統通過 102 年度 ISO 27001 複評認證。
   (2) 本行通過英國標準協會 (BSI)BS 10012 個人資訊管理制度 (PIMS) 認證。
   (3) 持續推動各項資訊系統建置及新種業務系統之開發。
   (4) 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 102 年風險胃納聲明，俾使本行各類營業項目、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) 制定「衍生性金融商品交易特別提醒事項」，由營業單位指派專人向客戶說明，俾加強客戶對衍生性金融商品交易之瞭解。
   (3) 完成本行消費性貸款申請評分卡與行為評分卡之改版作業，以落實消費性貸款業務之貸前衡量與貸後監控。
   (4) 建置預警戶檢核及通報作業系統，提升預警戶管理效率。
11. 不良債權管理：
   本行 102 年 12 月底逾期放款金額為 36.78 億元，收回呆帳 (不含利息) 金額為 2,957,587 仟元，逾期放款比率為 0.32 %，備抵呆帳覆蓋率為 367.38 %。
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) 配合業務發展與創新，加強人才培育與職能發展，提升人力素質與企業競爭力。

8. E-banking business：
   (1) Kunshan Branch's Internet banking system was launched on January 8, 2014.
   (2) Added foreign currency batch collection to the corporate Internet banking system to accommodate companies' needs to conduct foreign currency transactions.
   (3) Launched electronic banking (including personal Internet banking, phone banking, and mobile banking) and Gold Account services.
9. Information Technology services：
   (1) The Bank's information system had passed the ISO 27001 reassessment conducted in 2013.
   (2) The Bank passed the BS 10012 PIMS (personal information management system) certification of The British Standards Institution (BSI).
   (3) Continued efforts in implementing various information systems, while developing new systems to support new services.
   (4) 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 2013 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) Compiled a list of "Special Notes on Financial Derivatives" and assigned business units to explain to customers and enhance their understanding towards financial derivatives.
   (3) Revised the Bank's consumer loan scorecard and behavior scorecard for more rigorous pre-lending assessment and post-lending monitoring.
   (4) Developed an alert account checking and reporting system for enhanced monitoring over alert accounts.
11. Non-performing loan management：
   As of the end of December 2013, overdue loans amounted to NT$3.678 billion or 0.32 %. The amount of bad loans recovered (excluding interest) totaled NT$2,957,587,000, and the coverage ratio stood at 367.38 %.
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) Enhanced personnel training; strengthened the quality of human resources and corporate competitiveness to support business development.

13. 國內分行增設：

新設和平分行及汐科分行，擴展本行營業據點；完成南豐分行遷址並更名為大雅分行繼續營業。

14. 海外分行增設：

(1) 籌設東莞分行及福州分行，積極布局中國大陸市場。

(2) 昆山花橋支行領先臺資銀行取得中國大陸支行首張營業執照，並於 102 年 10 月 12 日開業。

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」(the banker) 雜誌評比為全球 500 大銀行品牌。

(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)。

(3) 榮獲經濟部頒發 101 年度辦理信用保證融資業務績優金融機構「信保夥伴獎」及績優授信經理人表揚。

(4) 獲財金資訊股份有限公司頒發 102 年度電子金流業務傑出貢獻獎。

(5) 獲證券櫃檯買賣中心評選為 102 年上半年度優良中央公債造市商。

16. 參與社會公益活動：

(1) 參與「2013 臺灣燈會」活動，提升臺灣國際文化觀光形象。

(2) 贊助國立臺灣師範大學主辦「華麗搖滾－山海經傳」演出活動，扶植我國藝術教育。

(3) 響應政府政策推廣，與財政部共同主辦「財政部 102 年統一發票盃路跑活動 (苗栗場)」。

(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) 贊助中華民國內部稽核協會舉辦「2013 年亞洲區內部稽核研討會 (2013 ACIIA Conference)」，提升我國內部稽核之專業核心智能。

(6) 以具體行動支持文創，邀請財富管理客戶，包場觀賞「看見台灣」紀錄片。

13. New domestic branches：

The Heping and Xike Branches were added to expand business coverage. The Nan-Feng Branch was also moved to a new location and changed name to Daya Branch to continue its business activities.

14. New overseas branches：

(1) Broadened CHB's presence in the Mainland China market by establishing Dongguan Branch and Fuzhou Branch.

(2) Kunshan Huaqiao Sub-Branch became the first among Taiwanese banks to obtain a Sub-branch license in the Mainland China, and opened for business on October 12, 2013.

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) Received the 2012 "Excellent Credit Guarantee Partner Award" and the Outstanding Credit Manager commendation from the Ministry of Economic Affairs.

(4) Received the 2013 Electronic Banking Excellence Award from Financial Information Service Co., Ltd.

(5) Named "Outstanding Government Bond Market Maker" by Gretai Securities Market for the first half of 2013.

16. Participation in public interest activities：

(1) Participated in the "2013 Taiwan Lantern Festival" and boosted Taiwan's cultural image.

(2) Sponsored the music performance "Rock Shanhaijing" by National Taiwan Normal University as a form of support to local arts education.

(3) Joined the Ministry of Finance in organizing the "2013 MOF Run" as means of promoting government policies.

(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) Sponsored The Institute of Internal Auditors, R.O.C. in organizing "2013 ACIIA Conference" for the purpose of raising the nation's internal audit capabilities.

(6) Supported culture and creativity by inviting wealth management customers to an exclusive screening of the documentary － "Beyond Beauty - Taiwan From Above."

(三) 預算執行情形

1. 存款營運量(不含郵匯局轉存款)為1,335,272,494仟元，達成預算目標之98.63%。
2. 放款營運量為1,142,575,093仟元，達成預算目標之95.20%。
3. 買賣外匯業務為154,487,715仟美元，達成預算目標之100.35%。
4. 證券經紀業務量為52,364,673仟元，達成預算目標之106.65%。
5. 財富管理業務為88,836,277仟元，達成預算目標之74.03%。
6. 卡片業務(刷卡量)為10,719,581仟元，達成預算目標之89.31%。

(四) 財務收支及獲利能力分析(含子公司)

1. 利息淨收益：17,080,428仟元。
2. 利息以外淨收益：6,742,781仟元。
3. 淨收益：23,823,209仟元。
4. 呆帳費用回沖：637,773仟元。
5. 營業費用：13,713,262仟元。
6. 稅前淨利：10,747,720仟元。
7. 所得稅費用：1,929,471仟元。
8. 稅後淨利：8,818,249仟元。
9. 其他綜合損益：-586,318仟元。
10. 本期綜合損益總額：8,231,931仟元。
11. 每股稅後盈餘：1.13元。
12. 稅後淨利占平均資產總額比率(ROA)為0.53%。
13. 稅後淨利占平均股東權益比率(ROE)為8.12%。

(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，及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。

c. Budget Execution

1. The total deposit volume (excluding the deposit transferred from postal savings) reached NT$1,335,272,494 thousand or 98.63% of the original budget target.
2. The total loans volume was NT$1,142,575,093 thousand or 95.20% of the original budget target.
3. The foreign exchange transactions totaled US$154,487,715 thousand amounting to 100.35% of the original budget target.
4. The securities brokering transactions totaled NT$52,364,673 thousand or 106.65% of the original budget target.
5. The wealth management business volume was NT$88,836,277 thousand or 74.03% of the original budget target.
6. The total card transaction volume (retail spend) reached NT$10,719,581 thousand representing 89.31% of the original target.

d. Revenues, Expenses, and Profitability Analysis(Including Subsidiaries)

1. Net interest revenue：NT$17,080,428 thousand
2. Net non-interest revenue：NT$6,742,781 thousand
3. Net revenue：NT$23,823,209 thousand
4. Bad loan reversal：NT$637,773 thousand
5. Operating expenses：NT$13,713,262 thousand
6. Earning Before Tax：NT$10,747,720 thousand
7. Tax expenses：NT$1,929,471 thousand
8. Net income：NT$8,818,249 thousand
9. Other comprehensive income：NT($586,318) thousand
10. Total comprehensive income － current：NT$8,231,931 thousand
11. After tax EPS：NT$1.13
12. Net income was equivalent to 0.53% (ROA) of the averaged total asset value.
13. Net income was equivalent to 8.12% (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 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. 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，102 年共計 22 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。

二、103 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：
持續吸收臺、外幣活期性存款，提升臺、外幣存款活存比，以降低本行資金成本及擴大存款規模。

2. 授信業務：
加強承作消費性貸款、理財型貸款、中小企業放款、應收帳款承購及聯合貸款等授信業務，以擴大市占率暨提升淨資金收益率；並因應兩岸開放政策，積極推展兩岸金融授信業務。

3. 外匯業務：
藉由資料庫分析，尋找具有進出口實績及匯兌往來客戶，適當進行交叉行銷，以增加外匯業務營運量及提高市占率。

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：
提升基金業務銷售，擴大本行市占率；發展多元化理財投資商品及提升銷售技巧，同時加強財富管理系統之輔銷運用，期以強化與客戶互動關係，增加客戶對本行理財業務之忠誠度。

6. 卡片業務：
善用本行存戶既有資源，加強異業結盟，提高流通卡數及交易金額。

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 22 studies were completed in 2013. The research was conducted in the Bank's library and made accessible by all employees, thereby promoting new knowledge and professional skills.

B. Highlights of Business Operation Plans for 2014

a. Business Directions and Operation Policies

1. Deposits：
Continue attracting NTD and foreign currency demand deposits; increase the percentage of customers' demand deposits for lower cost of funds.

2. Credit business：
Direct credit businesses toward consumer loans, wealth management loans, SME loans, factoring and syndicated loans for greater market share and net income. Launch cross-strait financing solutions in response to cross-strait deregulation.

3. Foreign currencies：
Identify customers with solid import / export activities and exchange requirements using database analysis; apply proper cross-selling to exploit foreign currency business opportunities and achieve higher market share.

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.

5. Trust / Wealth management：
Stimulate fund sales for higher market share. Introduce a broader range of wealth management products and market them with enhanced selling skills and an improved wealth management system; create interactions that ultimately strengthen customers' loyalty.

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. 電子商務 / 網路銀行業務：
發展電子商務金流業務，擴大市場占有率；提升電子通路服務品質及客戶滿意度，提升網路銀行交易之營運量；整合電子通路代收代付業務，吸引新客戶使用本行資金管理之交易平台。

8. 海外拓展業務：
深耕中國大陸金融市場，擴大臺商服務範圍；拓展本行全球金融服務版圖，提升國際知名度。

9. 營運管理業務：
(1) 提升員工金融專業知識與職能，以因應銀行業務開創與發展。
(2) 強化資產負債管理與資本規劃，俾妥適維持適足自有資本與支援業務發展。
(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。

10. 風險管理業務：
因應國際銀行監理制度及 IFRSs 之陸續實施，暨國內金融監理機關落實風險管理相關規定，持續檢視改善各項風險管理之妥適性，並加強風險管理工具與技術之提升，以建構更完善之風險管理制度。

11. 後勤管理業務：
(1) 強化資訊安全控管，提升資訊作業效率，改善作業流程，增進作業效能。
(2) 增加財產租賃收入，挹注本行營業外收入；減少費用開支並控管採購成本。
(3) 以風險導向檢查機制之精神，制訂年度稽核計畫並落實執行；配合主管機關規定，適時調整查核內容，使查核範圍及程序與風險相稱。

（二）預期營業目標

1. 存款營運量：1,416,388,734 仟元。
2. 放款營運量：1,208,020,908 仟元。
3. 買賣外匯業務：160,694,247 仟美元。
4. 證券經紀業務：63,959,905 仟元。
5. 財富管理業務：126,762,823 仟元。
6. 卡片業務（刷卡量）：13,713,969 仟元。

7. E-commerce / Online banking：
Achieve higher market share in e-commerce and cash flow management services. Improve the quality and customers' satisfaction toward electronic banking services. Increase the volume of transactions processed through Internet banking. Integrate collection services into the electronic banking platform, and therefore attract new customers into using the Bank's trading platform for capital management.

8. Overseas businesses：
Increase our presence in the Mainland China and broaden services to Taiwanese enterprises operating in the Mainland China. Expand the Bank's global financial services for greater worldwide awareness.

9. Operational management：
(1) Raise employees' banking knowledge and skills to support further business development.
(2) Enhance asset / liability management and capital planning. Maintain adequate capital to support business development.
(3) Take pragmatic steps toward corporate governance and conduct various business activities under robust supervision in a purpose of securing shareholder interest.

10. Risk management operations：
Continually review the adequacy of existing risk management measures; enhance and improve risk management techniques to accommodate new international banking supervisions and the IFRSs, and to build a more robust risk management system.

11. Back-end operations：
(1) Enhance IT security control; raise efficiency of IT operations by improving existing workflow.
(2) Increase non-operating revenues in the form of financial lease income. Reduce expenses and control procurement costs.
(3) Establish annual audit plans by taking a risk-driven approach and implement accordingly. Adjust the scope of audit according to the authority's instructions, and ensure that both the audit scope and procedures address the risks involved.

b. Business Operation Targets

1. Deposit Volume：NT$1,416,388,734 thousand
2. Loans Volume：NT$1,208,020,908 thousand
3. Foreign Exchange Transactions：US$160,694,247 thousand
4. Securities Brokerage Transactions：NT$63,959,905 thousand
5. Wealth Management Transactions：NT$126,762,823 thousand
6. Credit Card (Transaction Amount)：NT$13,713,969 thousand

三、未來發展策略

（一）存款業務

積極推展人民幣業務，建立人民幣資金池，以因應未來人民幣放款及外匯業務之需求。

（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。
2. 拓展自償性放款業務，增訂國際及國內應收帳款「融資池」承作項目。
3. 持續開發各項個人之擔保及信用貸款商品，以提升業務競爭力及市場占有率。

（三）外匯業務

1. 擴建存通匯網，發展有效存通匯關係，提升合作效能。
2. 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。
3. 持續布局中國大陸金融市場、擇機設立中國大陸分行 / 支行，以強化中國大陸業務發展。
4. 運用「昆山深化兩岸產業合作試驗區」政策，提供企業客戶跨境人民幣資金調度服務，建立兩岸金融業務競爭優勢。

（四）財務交易業務

研判全球政經情勢發展及各金融市場走勢，審慎從事股票、債券之投資，適時調節投資組合部位，創造本行整體收益最佳化。

（五）財富管理業務

發展多元理財投資商品，加強財富管理系統之輔銷運用，增進客戶對本行理財服務忠誠度；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. 持續篩選優質國內外基金，提供客戶優質投資選擇，以擴大國內外基金銷售規模。
2. 編製財經理財晨訊、投資領航週報、月報、季報及專題報告，協助本行理財專員及客戶掌握最即時、專業之財經資訊。

C. Development Strategy

a. Deposits

Promote RMB services by building up a pool of RMB capital to meet lending and foreign exchange requirements.

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 guarantee Fund.
2. Explore self-repaying loan opportunities by introducing "accounts receivable pool financing" services.
3. Develop secured and unsecured personal loans, and aim to achieve greater competitiveness and higher market share.

c. Foreign currencies

1. Expand the Bank's existing foreign currency deposit / correspondence network for greater efficiency.
2. Explore the feasibility of establishing branches in the world's major financial hubs as means of tapping into the overseas financial market.
3. Continually grow the Mainland China financial market; establish Mainland China branches at appropriate timing and at strategic locations to support the Mainland China business.
4. Capitalize on the "Kunshan Cross-Strait Industrial Collaboration Zone" policy; offer cross-border RMB funding services for corporate customers and build competitiveness in cross-strait financing.

d. Treasury transactions

Conduct rigorous studies on global political, economic and financial trends; exercise caution in equity and bond investments; adjust portfolio for optimized income.

e. Wealth Management Transactions

Introduce a broader range of wealth management products supported by enhanced distribution through the wealth management system, and ultimately strengthen customers' loyalty. Recruit financial advisory talents and enhance service capabilities to more profoundly address customers' needs.

f. Trust business

1. Increase fund sales by offering customers the most finely picked range from local and abroad.
2. Publish daily financial news and weekly, monthly and quarterly investment reports to assist the Bank's financial advisors and to keep customers informed of the latest, most professional financial insights.

（七） 電子商務 / 網路銀行業務

推動本行全球資訊網升級專案；開辦境外「網路交易代收代付服務」；擴增行動裝置金融服務；成立 VIP 客服小組，協助卡片營運中心執行頂級客戶專案服務。

（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，藉以活化本行不動產，有效增進資產價值及提升運用效能。
4. 採取多管道追償及催收方式，定期追蹤清理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，以維護本行授信資產品質。

（九） 風險管理業務

1. 檢視信用風險組合管理之管控機制，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及規範，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，以穩健原則審慎辦理授信審查；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、具規模經濟之作業項目，賡續規劃採行業務集中化作業，以降低作業風險及成本；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控管，確保客戶交易安全。

g. E-commerce / Online banking

Upgrade the CHB portal. Introduce overseas “Internet Banking Collection Services.” Bring banking services to a broader range of mobile devices. Assemble a VIP service team that aims to assist the Card Management Center in serving VIP customers.

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 by utilizing the Bank’s real estate.
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 maintain the Bank’s asset quality.

i. Risk management operations

1. Review the portfolio management approach currently adopted for monitoring credit risks and effectively control the risks of the credit portfolio. Review other risk management policies and principles 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 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 perform credit assessments in a more prudent approach. 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 in purpose of lower operational risk and cost. 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 control to give customers a safe transaction environment.

3. 培育內部稽核人員專業知能，強化內部稽核查核品質，並適時提供管理階層改進建議，俾維持內部控制有效運作。

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

政府為因應國際趨勢及塑造國內跨業競爭的環境，鼓勵業者發揮自有特色，刺激多元化的電子商務創意，已陸續開放非金融業從事第三方支付業務。金管會於 102 年 8 月 30 日備查通過中華民國銀行公會「銀行受理客戶以網路方式開立儲值支付帳戶作業範本」，消費者可以網路方式開立儲值支付帳戶作為網路交易支付工具。經濟部並於 103 年 1 月 13 日訂定「第三方支付服務定型化契約應記載及不得記載事項」，逐步朝第三方支付法制化邁進。俟未來第三方支付服務管理機制及法制陸續完成後，預期可為網路產業及電子商務帶來更大的成長動力，促成金融服務業與資訊服務業跨業合作的新商機，惟金融服務業亦將面臨非金融機構從事第三方支付業務之競爭與挑戰。

(二) 法規環境

1. 中央銀行外匯局於 102 年 9 月發函開放外匯指定銀行 (DBU) 辦理衍生性人民幣商品業務，在不涉及新臺幣匯率、利率及信用、商品衍生性商品之前提下，進一步開放得辦理各種組合交易並得以人民幣、外幣或新臺幣計價或交割，及開放得連結寶島債及大陸地區股價 ETF。自此，辦理涉及兩岸衍生性金融商品，可逕向中央銀行申請許可，且未來只要是既有商品僅新增人民幣幣別，不需要再申請，事後備查即可。此次人民幣衍生性金融商品的進一步開放，可增加銀行商品設計的彈性並提供多元化的人民幣商品。

3. Build professional knowledge among internal auditors; raise the quality of internal audit works and strengthen auditors' ability to propose improvements to the management, and therefore ensure effective internal control.

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

a. External Competitive Environment

In an attempt to inspire creative e-commerce and create business opportunities through competition, the government has responded to the world trend by permitting third-party payment services for non-financial institutions. On August 30, 2013, the Financial Supervisory Commission passed the "Banking Guidelines for Customers' Online Opening of Third-party Payment Accounts" proposed by The Bankers Association of the Republic of China, which allowed consumers to open third-party payment accounts online and use them to pay purchases made over the Internet. On January 13, 2014, the Ministry of Economic Affairs announced a list of "Mandatory Clauses and Exclusions for Third-party Payment Agreements" and took a step towards building the legal framework for third-party payments. As the legal framework completes, third-party payment service will bring greater growth momentum to e-commerce and Internet businesses, and therefore create new business opportunities for financial institutions in collaborating with information service providers. However, financial institutions will eventually face competitions from non-financial institutions for third-party payment services.

b. Regulatory Environment

1. In September 2013, the Foreign Currency Department of the Central Bank issued its official letter that gave domestic banking units (DBU) the permission to launch RMB derivatives and structure portfolio deals as long as they do not involve exchange of NTD currency, NTD interest rates, credit or derivatives. This letter also allowed derivatives to be denominated or settled in RMB, NTD or other foreign currencies, and linked to Formosa Bonds and ETF traded in the Mainland. From this point onwards, financial institutions may simply apply for permits from the Central Bank to structure Taiwanese and Mainland derivatives, while introductions of subsequent financial instruments require no further approval but properly filed reports as long as the instruments themselves involve only RMB currency. This deregulation on RMB derivatives provided banks with greater flexibility in structuring RMB instruments.

另，金管會為配合自由經濟示範區之政策，發展我國財富與資產管理業務，經洽商中央銀行後，進一步鬆綁銀行國際金融業務分行 (OBU) 辦理外幣衍生性金融商品業務之客戶門檻限制及投資商品範圍，放寬 OBU 得以負面表列方式辦理未涉及新臺幣之新種外匯業務。未來財務及業務符合一定條件之銀行，其 OBU 得於開辦新種外匯業務後，檢具相關書件函報主管機關備查；且辦理衍生性金融商品業務，不再限制區分「專業客戶」及「一般客戶」之資產金額門檻，而責由銀行本於內部控制與風險控管，以回歸既有之市場慣例及風險管理制度。針對屬自然人之境外一般客戶部分，除複雜之信用類衍生性商品外均不受限，將可鼓勵銀行業者創新設計金融商品，深化我國市場金融工具種類。該等措施除有利降低金融業者之作業成本，與加速其提供境外客戶金融服務外，亦可鼓勵銀行積極強化其經營體質，健全金融市場，進而提升金融產業之競爭力。

2. 金管會為強化我國防制洗錢與打擊資助恐怖主義機制，於 102 年 12 月 31 日訂定「銀行業防制洗錢及打擊資助恐怖主義注意事項」，重點內容如下：

    (1) 銀行業應確認客戶身分及保存與客戶往來交易紀錄憑證等事宜，且須對帳戶及交易持續監控：包括對客戶業務關係進行持續性審查，及對其交易過程進行詳細審視，以確保所進行之交易與客戶所經營業務、風險相符，必要時並應瞭解其資金來源；定期檢視其辨識客戶及實際受益人身分所取得之資訊是否足夠，並確保該等資訊之更新，特別是高風險客戶。

    (2) 銀行業建立之風險控管機制或內部控制制度，應包括：就洗錢與資助恐怖主義風險進行辨識、評估、管理之相關政策及程序；依風險評估結果訂定之洗錢與資助恐怖主義風險防制計畫；洗錢防制法令遵循之標準作業程序，並納入自行查核及內部稽核項目。

    (3) 銀行業並應確保其國外分支機構，在符合當地法令情形下，實施與母公司一致之防制洗錢及打擊資助恐怖主義措施。

In order to support the Free Trade Demonstration Zone and develop the nation's wealth and asset management services, the Financial Supervisory Commission, after consulting the Central Bank, that further removed customer and product restrictions on foreign currency derivatives for OBUs. From then onwards, OBUs may engage in new foreign currency services simply by checking against the negative checklist. In the future, banks that match certain financial and business criteria may simply have OBUs report to the authority on new foreign currency services introduced without obtaining prior approval. Furthermore, banks will no longer be required to distinguish between "Professional Customers" and "General Customers" when selling financial derivatives, but instead are allowed to monitor risks according to their internal control policies. For overseas individual customers, trading of derivatives will no longer be subjected to any restrictions except for sophisticated credit derivatives, which gives banks the incentives to design innovative financial instruments and bring variety into the market. The new policies above not only help financial institutions reduce operating costs and serve overseas customers more efficiently, they also encourage banks to adopt more rigorous practices that would contribute to the stability and competitiveness of the financial industry as a whole.

2. On December 31, 2013, the Financial Supervisory Commission introduced "Anti-money Laundering and Counter Terrorist Financing Guidelines for Banks" that addressed the following issues：

    (1) Banks must implement procedures to verify customers' identity, maintain transaction records and monitor account activities, including：Constant assessment of customers' banking relationships, detailed reviews of the transaction process, making sure that customers' transactions match their businesses and risks, and investigating customers' source of funds when necessary. Regularly review whether the Bank has adequate information to identify its customers and real beneficiaries, while ensuring that such information is up to date at all times, especially for high-risk customers.

    (2) A bank's risk management and internal control systems must include：Policies and procedures for identifying, assessing, and managing money laundering and terrorist financing activities. Money laundering and terrorist financing prevention plans that are developed based on risk assessments. Standard operating procedures for complying with anti-money laundering regulations, which are self-audited and internally audited on a regular basis.

    (3) A bank must make sure that its overseas branches adopt anti-money laundering and counter terrorist financing measures that are consistent with the parent company, to the extent compliant with local regulations.

3. 「個人資料保護法」之相關法令遵循

按依個人資料保護法 (以下稱個資法) 第 27 條第 2 項：「中央目的事業主管機關得指定非公務機關訂定個人資料檔案安全維護計畫或業務終止後個人資料處理方法。」及同條第三項：「前項計畫及處理方法之標準等相關事項之辦法，由中央目的事業主管機關定之。」金管會於 102 年 11 月 8 日金管法字第 10200704150 號令，正式公告「金融監督管理委員會指定非公務機關個人資料檔案安全維護辦法」(以下稱本辦法)，包括金融控股公司、銀行、證券、期貨、保險、電子票證、金融服務業及金管會主管之財團法人等受金管會管轄之非公務機關，均一體適用。爰此，各金融機構為落實個人資料保護目的，應建立技術上及組織上之措施，以防止個人資料被竊取、竄改、毀損、滅失或洩漏，勢必將提高各金融機構遵法之營運成本。

(三) 總體經營環境

展望 103 年的國際經濟情勢，就近期主要國家領先指標走勢觀察，美國持續明顯上揚趨勢，歐洲維持小幅上揚，日本經濟成長力道則相對較低，中國大陸在內需經濟方面，正在厲行經濟結構的改革，預期經濟成長仍將繼續走緩；至於其他多數亞洲各國成長前景將受到結構性因素與政策不確定性的影響，出現分歧走勢。此外，美國 QE 預告縮減，全球經濟進入後 QE 時代，牽動全球貨幣政策與影響，提高金融市場波動與風險，新興市場經濟增長放緩，將影響到先進經濟體，均可能使全球經濟及貿易成長面臨下修風險。雖全球經濟仍存在上述諸多不確定風險，惟因主要經濟體已逐漸回穩，全球經濟預估溫和成長，可望帶動國內經濟景氣復甦，有助於企業資金需求成長與民眾消費力道提升，加上政府積極與重要貿易夥伴洽簽 ECA / FTA、鼓勵文創產業、加速推動「自由經濟示範區」促進臺商回臺投資及外商來臺投資、金管會開放銀行業辦理第三方支付、鬆綁 OBU 人民幣商品範圍及兩岸人民幣業務大幅開放等因素，將使得銀行業者加速發展電子金融服務及提供多元化的金融商品服務。本行為因應國內外金融環境、經濟情勢及產業動態變化，在符合金融監理規範要求下，將繼續秉持「服務、效率、創新」之理念，穩健經營提升獲利能力，

3. Compliance with "Personal Information Protection Act"

According to Article 27, Paragraph 2 of the Personal Information Protection Act (PIPA), "The central authority may appoint a non-government agency to develop personal file security maintenance plans or to determine how personal information is processed once business relationship ends," while Paragraph 3 of the same Article reads, "The underlying policies for the abovementioned plans and methods shall be established by the central authority." Based on the above, the Financial Supervisory Commission had issued announcement No. Financial-Supervisory-Law-10200704150 on November 8, 2013, to enact its "Regulation Governing Personal File Security Maintenance of Non-government Agencies" (referred to as the "Regulation" below), which applied to all financial holding companies, banks, securities firms, futures commission merchants, insurance companies, electronic ticketing agencies, financial service providers, non-profit organizations and any non-government agencies governed by the Financial Supervisory Commission. For the purpose of protecting personal information, every financial institution is required to develop proper measures that prevent personal information against theft, alteration, damage, loss and unauthorized disclosure, and will therefore increase costs of compliance.

c. Macroeconomic Environment

Judging by the leading indicators of the world's major economies in 2014, the U.S. is currently on a strong rising trend whereas Europe paces upwards marginally. Meanwhile, Japan has exhibited relatively weaker growth and Mainland China is expected to slowdown further as it undergoes its structural reform. For most other Asian countries, growth should progress in separate directions as each of them faces different structural issues and uncertainties. In addition, QE withdrawal in the U.S. will eventually affect monetary policies in countries around the world, and add to the volatility and risks of the financial market. Slowdown in the growth of emerging economies will impact advanced economies nevertheless, and may likely lead to reduced economic and trade activities worldwide. Despite so many prevailing uncertainties, most major economies have already shown resilience that may steer the global economy back to the path of mild growth, leading the domestic economy to its recovery supported by increased need for capital and stronger private consumptions. Meanwhile, the government's initiative in establishing ECA / FTA with major trade partners, supporting culture and creativity industries, building "Free Trade Demonstration Zones" and enticing foreign investments, coupled with the Financial Supervisory Commission's deregulation on third-party payments, RMB services etc, will open up business opportunities in the electronic banking and

以兼顧客戶、股東與員工之權益為宗旨。除對外配合政府政策協助企業取得融資以帶動臺灣經濟發展，並積極布局中國大陸及亞太地區外，對內則致力於開發新種金融商品及業務，強化業務整合行銷綜效，嚴謹授信案件之徵信調查及授信審核，加強內稽內控及風險控管，維持優良資產品質，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，掌握先機，提升業務競爭力及市場占有率，成為臺灣最佳銀行，達成永續經營之目標。

derivatives segments. In response to changes in the global financial environment, as well as the upcoming regulatory requirements, the Bank will stay committed to its business philosophy centered on "Service, Efficiency and Innovation," and strive to deliver greater profitability in the best interest of customers, shareholders, and employees. In addition to undertaking multidimensional approaches towards business development, such as promoting government-supported loans, growing presence in Mainland China and Asia Pacific, introducing new financial solutions and cross-selling, the Bank will also adopt more rigorous credit assessments, internal audit, control and risk management to maintain sound asset quality, while in the meantime protect consumers' interests and information and fulfill the Bank's duties to corporate governance and social responsibilities. By executing visionary strategies, we aim to become Taiwan's most preferred bank with world-class competitiveness and market share, and ensure our sustainability for the years to come.

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 / 11	A3	P-2	-	-	穩定 Stable
惠譽 Fitch Ratings	102 / 12	BBB+	F2	AA-(twn)	F1+(twn)	穩定 Stable
中華信評 Taiwan Ratings	102 / 11	-	-	twAA	twA-1+	穩定 Stable
標準普爾 S&P	102 / 11	BBB+	A-2	-	-	穩定 Stable

董事長 Chairman

總經理 President

貳｜銀行簡介
Bank Overview

貳｜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 (西元 1905 年)6 月 5 日，由彰化吳汝祥先生糾合中部地方士紳，集資貳拾貳萬日圓，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，迄今已一百零八週年。

前 2 年 (西元 1910 年) 本行為適應當時環境需要，將總行遷設至臺中市，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 102 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柒佰柒拾肆億玖仟伍拾玖萬壹仟捌佰玖拾元，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 biding 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.

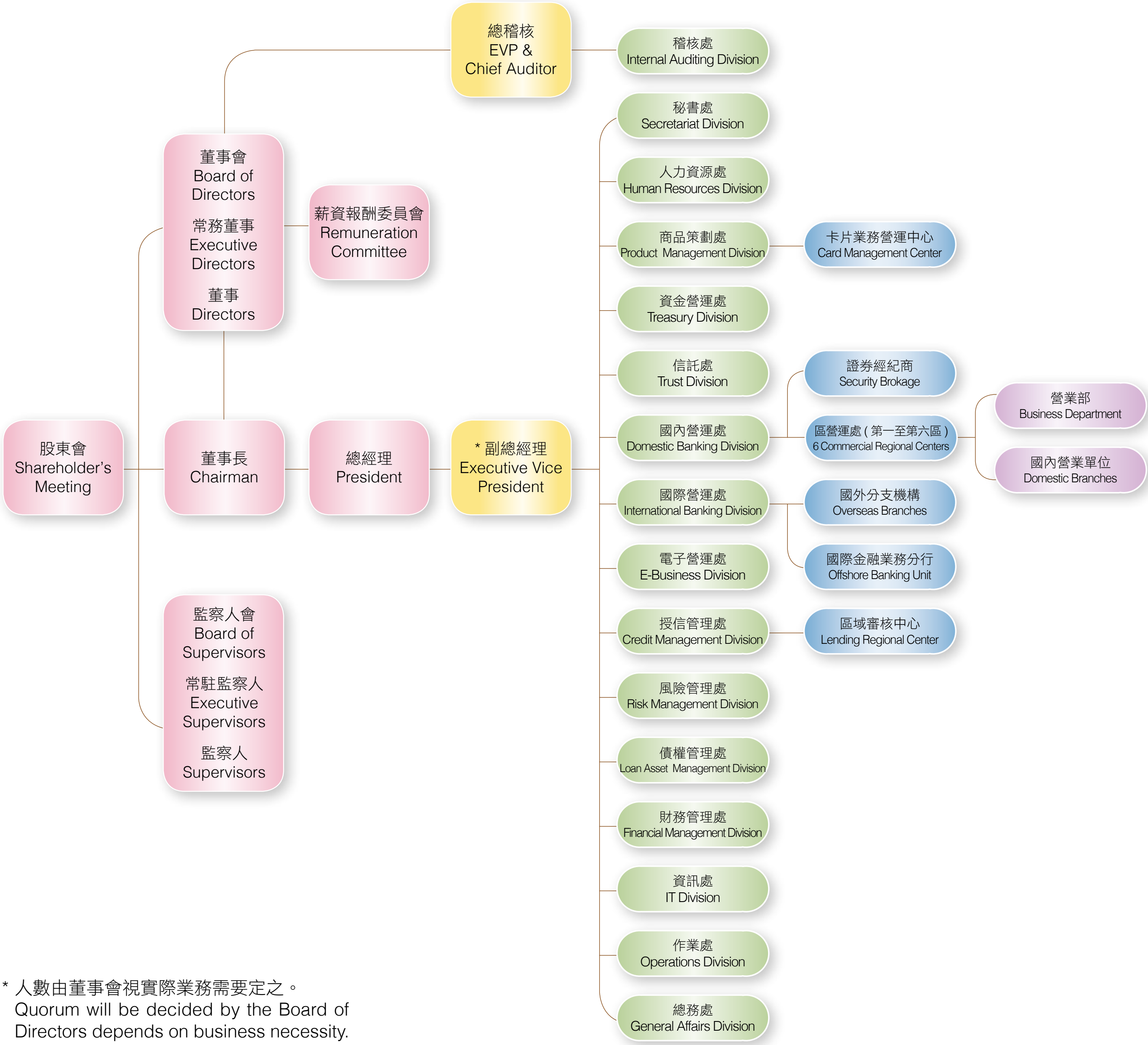
At the end of 2013, the Bank's authorized capital stood at NT$80,000,000,000, and the Bank's registered capital stood at NT$77,490,591,890. The Bank is one of the leading banks in Taiwan in terms of paid-in capital and sound financial structure.

參｜公司治理報告
Corporate Governance Report

參 | 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

張明道
Ming-Daw Chang

總稽核
EVP & Chief Auditor

林碉力
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。

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。

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. 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) 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。

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。

(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. 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) 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。

(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。

(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) 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. 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、匯兑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、匯兑、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。

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。

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. 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) 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。

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。

(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. 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. 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。

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。

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 mid-term 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.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) 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。

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) 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.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) 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。

(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.

彰化銀行全行行務會議(103年1月24日)

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)：

103 年 4 月 22 日 April 22, 2014

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 股數 Shares	持股比率 %	現在持有股數 Current Shareholding 股數 Shares	持股比率 %	配偶、未成年子女現在持有股份 Shareholding by Spouse & Minor Children 股數 Shares	持股比率 %	利用他人名義持有股份 Shareholding Under Others' Title 股數 Shares	持股比率 %	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 ofOther Managers, Directors or Supervisors 職稱 Title	姓名 Name	關係 Relationship
董事長 Chairman	陳淮舟 Julius Chen (台新金融控股股份有限公司(簡稱台新金控)代表) (Delegate of Taishin Financial Holding Co., Ltd. (TSFHC))	100.11 (Nov.2011)	3	95.3 (Mar.2006) 94.11 (Nov.2005)	1,526,000,000	22.55	1,747,117,400	22.55	無 None	無 None	無 None	無 None	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 TSFHC 台新國際商業銀行(簡稱台新銀行)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	台灣金聯資產管理股份有限公司董事 Director of Taiwan Asset Management Corp. 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
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	1,747,117,400	22.55	無 None	無 None	無 None	無 None	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 Tasco Chemical Corporation	台灣石化合成股份有限公司董事長 Chairman of Tasco Chemical Corporation 北誼興業股份有限公司董事長 Chairman of Safeway Gas Co., Ltd. 合興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. 東展興業股份有限公司董事長 Chairman of Tuntex Petrochemicals Inc. 台合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. 順利通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 None	無 None	無 None
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 None	無 None	無 None	無 None	無 None	無 None	無 None	無 None	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	元大寶華綜合經濟研究院董事長暨院長 President, Yuanta-Polaris Research Institute 三福化工股份有限公司董事 Director of San Fu Chemical Co., Ltd.	無 None	無 None	無 None
董事 Director	張明道 Ming-Daw Chang (財政部代表) (Delegate of Ministry of Finance (MOF))	102.9 (Sep.2013)	3	102.9 (Sep.2013) 36.2 (Feb.1947)	825,261,301	12.19	944,841,663	12.19	無 None	無 None	無 None	無 None	中國文化大學法律研究所碩士 LL.M Chinese Culture University 臺灣銀行暨臺灣金控總經理 President, Bank of Taiwan and Taiwan Financial Holdings 金融監督管理委員會銀行局局長 Director-General, Banking Bureau, Financial Supervisory Commission 金融監督管理委員會檢查局副局長 Deputy Director-General, Financial Examination Bureau, Financial Supervisory Commission 財政部金融局副局長 Deputy Director-General, Bureau of Monetary Affairs, Ministry of Finance	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 臺灣證券交易所(股)公司監察人 Supervisor of Taiwan Stock Exchange Corporation	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	96.6 (Jun.2007) 36.2 (Feb.1947)	825,261,301	12.19	944,841,663	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"	中華民國仲裁協會仲裁人 Abitrator of the Chinese Arbitration Association, Taipei. 專利代理人 Patent Attorney 鉅業國際法律事務所所長 Director of Giant Era International Law Office	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 ofOther 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	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	1,747,117,400	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 SHIHLIN PAPER Corp. 萬海航運股份有限公司董事 Director of WANHAI 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	1,747,117,400	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 中天電視董事長 Chairman of CTiTV	台新金控監察人 Supervisor of TSFHC 台新銀行資深顧問 Senior consultant of Taishin International Bank 財團法人台新銀行文化藝術基金會董事長 Chairman of Taishin International 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	陳登杉 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)	1,526,000,000	22.55	1,747,117,400	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 RALEC 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	無 None
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	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 ofOther 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
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	76,124	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. 奇頓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. 惡魔蛋糕股份有限公司董事長 Chairman of Devil Dessert Co., Ltd. 三合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 Roya International Co.,Ltd. 沐康生技股份有限公司董事長 Chairman of Mu-Kong BioTech Co., Ltd. 摩帝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 Ray 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. 坤基創業投資股份有限公司董事 Director of PK Venture Capital Corp. 達美樂披薩股份有限公司董事 Director of PizzaVest Co., Ltd. 凡登投資股份有限公司監察人 Supervisor of Van Den Invest Co., Ltd. 義美牧場股份有限公司監察人 Supervisor of I MEI Dairy Farm Co., Ltd. 尚和興股份有限公司監察人 Supervisor of Shang-he-shing 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)	102.3 (Mar.2013)	3	102.3 (Mar.2013) 97.11 (Nov.2008)	186,101,284	2.75	213,067,359	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 財政部賦稅署科長、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	財政部中區國稅局局長 Director-General of National Taxation Bureau of the Central Area, Ministry of Finance	無 None	無 None	無 None
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.)	100.11 (Nov.2011)	3	94.8 (Aug.2005) 97.11 (Nov.2008)	13,735,320	0.17	15,714,118	0.20	無 None	無 None	無 None	無 None	臺灣大學經濟系 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

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. (3.14%)、台新租賃股份有限公司 Taishin Leasing & Financing Co., Ltd. (2.86%)、擎緯股份有限公司 Qing Wei Co., Ltd. (2.12%)、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 (1.51%)、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 (1.44%)、朋城股份有限公司 Pan City Co., Ltd. (1.33%)、台灣石化合成股份有限公司 Tasco Chemical Co., Ltd. (1.19%)、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. (1.18%)、 美商摩根大通銀行台北分行受託保管ＡＢＰ退休基金投資專戶 Taipei Branch of JPMorgan Chase Bank as directed trustee for the ABP pension fund (1.10%)
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%)、陳宥蓁 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 Shareholders of 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.	允德股份有限公司 Yun Ten Co., Ltd. (40.67%)、東賢投資有限公司 Tung Hsien Invest Co., Ltd. (26.00%)、泛亞聚酯工業股份有限公司 Pan Asian Plastics Corp. (22.20%)、瑞新興業股份有限公司 Ruey-Shin Enterprise Co., Ltd. (7.06%)、瑞祥投資股份有限公司 Ruey-Shiang Invest Co., Ltd. (4.07%)
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
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
朋城股份有限公司 Pan City Co., Ltd.	明淵股份有限公司 Santo Arden Co., Ltd. (49.20%)、福川投資股份有限公司 Fu-Chuan Invest Co., Ltd. (47.40%)、王威仁 Wei-Ren Wang (1.70%)、王威皓 Wei-Hao Wang (1.70%)

法人股東名稱 Institutional Shareholder	法人股東之主要股東 Major Shareholders of Institutional Shareholder
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%)
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%)、新昇投資股份有限公司 Shin Sheng invest Co., Ltd. (4.36%)、新光育樂股份有限公司 Shin Kong Recreation Co., Ltd. (4.28%)、、新光人壽保險股份有限公司 Shin Kong Life Insurance Co., Ltd. (4.01%)、新光紡織股份有限公司 Shin Kong Spinning Co., Ltd. (3.14%)、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%)、源保股份有限公司 (1.95%)、瑞新興業股份有限公司 Ruey-Shin Enterprise Co., Ltd. (1.82%)
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%)、許嫺嫺 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%)
美商摩根大通銀行台北分行受託保管ＡＢＰ退休基金投資專戶 Taipei Branch of JPMorgan Chase Bank as directed trustee for the ABP pension fund	不適用 N/A
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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條件 Qualifications / 姓名 Name	資格條件 (註 1) Qualifications (Note1)			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家數 Number of Serve as an Independent Director of Public Companies
	A	B	C	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
張明道 Ming-Daw Chang			√			√	√	√	√	√	√	√		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. 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：103 年 3 月 1 日
Based on：March 1, 2014

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 Others' 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 Campany	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	張明道 Ming-Daw Chang	1021001	0	0%	0	0%	0	0%	私立中國文化大學　法律學研究所 L L.M, Chinese Culture University	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 臺灣證券交易所(股)公司監察人 Supervisor of Taiwan Stock Exchange Corporation	無 None	無 None	無 None
總行 Head Office	總稽核 EVP & Chief Auditor	林碉力 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	75,150	0%	84,113	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 Director of CHB Insurance Brokerage Company, Ltd. 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
總行 Head Office	副總經理 Executive Vice President	賴昭吟 Carol Lai	980202	109,223	0%	0	0%	0	0%	1969 ~1973 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)公司監察人 Supervisor 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	陳金英 Chin-Ying (Anita) Chen	1010801	80,406	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. 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
總行 Head Office	副總經理 Executive Vice President	黃漢青 Paul H.C. Huang	1010801	73,718	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. 七億建築經理(股)公司董事 Director of Chi Yi Construction Management Company	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 Others' 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 Campany	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	1,251	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	38,232	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	陳錫能 Shyi-Neng Chen	1021101	27,183	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
商品策劃處 Product Management Division	處長 SVP & Division Head	王洪綱 Hom-Gang Wang	1020301	75,747	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	213,525	0%	183,121	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 Horng-Yao Tu	1020301	68,647	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	117,628	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	羅美楝 Mei-Tung Lou	1000701	26,012	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	1,103	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	楊繼承 Jih-Cheng Yang	1021101	38,710	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
財務管理處 Financial Management Division	處長 SVP & Division Head	林彩鳳 Tsaifeng Lin	960801	21,222	0%	1,673	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

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 Others' 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 Campany	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
資訊處 IT Division	處長 SVP & Division Head	曾芳明 Fangming Tzeng	941001	335,125	0%	8,360	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	王昇照 Sheng-Chao Wang	1010801	3,251	0%	0	0%	0	0%	私立淡水工商管理專科學校 銀行管理科 Bank Management, Tamsui Institue 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	183,402	0%	102,049	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	陳毓珊 Yu-Shan Chen	1020719	41,066	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
第一區營運處 Commercial Regional Center 1	處長 SVP & Center Head	邱再添 Tiaj-Tian Chiou	1020628	5,443	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
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
第三區營運處 Commercial Regional Center 3	處長 SVP & Center Head	柯楨祥 Jen-Shyang Ke	1020401	19,834	0%	17,937	0%	0	0%	國立中興大學　經濟學系 Economics Dep., 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	1021001	4,579	0%	1,144	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	99,962	0%	9,365	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	58,864	0%	88,603	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	161,577	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	洪慈頌 Tzu-Song Hong	1030210	418	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
證券經紀商臺中分公司 Taichung Securities Broker	主任 VP & GM	黃惠瑛 Hui-Ying Huang	980701	8,536	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	邱富榮 Fu-Rong Chiu	1030210	3,902	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
臺中分行 Taichung Branch	經理 VP & GM	黃蒼進 Tsang-Chin Huang	1011101	54,655	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	張麗娟 Li-Jiuan Chang	1030301	12,447	0%	2,495	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

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 Others' 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 Campany	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
南臺中分行 Nan-Taichung Branch	經理 VP & GM	左澤蒼 Tse-Tsang Tso	1020701	86,617	0%	61,115	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
北屯分行 Peitun Branch	經理 VP & GM	洪本能 Ben-Neng Hong	990204	86,982	0%	137,273	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	1,657	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
水湳分行 Shuinan Branch	經理 VP & GM	廖義田 It-Tien Liao	1030301	1,741	0%	18,734	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
南屯分行 Nantun Branch	經理 VP & GM	許建榮 Chieh-Jung Hsu	1020901	12,958	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
西屯分行 Hsitun Branch	經理 VP & GM	陳瑞卿 Jui-Ching Chen	1010801	97,841	0%	14,974	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	543	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	153,495	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	267	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
宜蘭分行 Ilan Branch	經理 VP & GM	李振國 Jenn-Gwo Lee	1010201	431	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	林武德 Wu-Te Lin	1030101	3,644	0%	0	0%	0	0%	臺灣省立臺南高級商業職業學校 National Tainan Commercial Vocational Senior High School	無 None	無 None	無 None	無 None
蘇澳分行 Suao Branch	經理 VP & GM	曾纘生 Tsuan-Sheng Tseng	1001101	55	0%	5,724	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	133,006	0%	63,988	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	1,067	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	陳淑瓊 Shu-Chung Chen	1030210	9,159	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
雙園分行 Shuangyuan Branch	經理 VP & GM	葉琪瑛 Chyi-Ying Yeh	1010402	23,347	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	劉錦圳 Chin-Chun Liu	1030210	24,002	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

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 Others' 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 Campany	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
北門分行 Peimen Branch	經理 VP & GM	陳生發 Sheng-Fa Chen	1021101	25,059	0%	0	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
永樂分行 Yunglo Branch	經理 VP & GM	林玉惠 Yu-Hui Lin	1020201	10,966	0%	716	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	32,213	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 Biing-Yn Wu	1010507	94,016	0%	119	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	17,644	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	鄭長華 Chang-Hua Cheng	1020719	80,681	0%	0	0%	0	0%	國立中興大學 合作經濟學系 Coopersitve Economics, National Chung Hsing University	無 None	無 None	無 None	無 None
晴光分行 Ching-Kuang Branch	經理 VP & GM	鄭黎明 Li-Min Cheng	1020812	2,817	0%	0	0%	0	0%	銘傳大學 財務金融研究所 Master of Finance, Ming Chuan 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	70,773	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	138,635	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	38,334	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	朱志燗 Chi-Chung Chu	1010401	180,950	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
中正分行 Chung-Cheng Branch	經理 VP & GM	林美足 Milly Lin	1020201	6,242	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	許溪祥 Shi-Shyang Sheu	1010201	51,092	0%	13,106	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%	99,003	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	陳建發 Chien-Fa Chen	1020812	31	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
五分埔分行 Wufenpu Branch	經理 VP & GM	冉繁雄 Fang Shang 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	吳芳媛 Fang-Yuan Wu	1030210	52,164	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
信義分行 Hsin-Yi Branch	經理 VP & GM	鄧秀娟 Tina Teng	1020201	536	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	邵建中 Chien-Chung Shaw	1020408	11,806	0%	0	0%	0	0%	私立逢甲學院 財稅學系 Department of Public Finance, Feng Chia College	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	63,127	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

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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
光隆分行 Guanglong Branch	經理 VP & GM	陳桂芬 Kuei-Fen Chen	1020701	5,632	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
城東分行 Chengtung Branch	經理 VP & GM	葉順章 Shuen-Chang Yeh	1020701	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
中崙分行 Chunglun Branch	經理 VP & GM	林蘭如 Lan-Zu Lin	1010709	11,487	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	劉瓊英 Chiung-Yin Liu	1021101	26,860	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
松江分行 Sung-Chiang Branch	經理 VP & GM	郭文墉 Wen-Yung Kuo	1000704	50,862	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	楊珪玲 Kuei-Ling Yang	1021001	786	0%	0	0%	0	0%	私立逢甲大學 經濟學系 Department of Economics, Feng Chia University	無 None	無 None	無 None	無 None
士林分行 Shihlin Branch	經理 VP & GM	莊順 Shuenn Chuang	1010201	53,229	0%	76,228	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%	18,738	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	10,707	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	鄭萌櫻 Meng-Ing Jeng	1020408	2,495	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
西松分行 Hsi-Sung Branch	經理 VP & GM	林士超 Shyh-Chau Lin	1021101	45,018	0%	0	0%	0	0%	私立淡江大學 國際商學研究所 EMBA,Tamkang University	無 None	無 None	無 None	無 None
東臺北分行 Tung-Taipei Branch	經理 VP & GM	黃秋東 Chiu-Tung Huang	1030210	1,016	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
西內湖分行 Hsi-NeiHu Branch	經理 VP & GM	洪珠懿 Chu-I Hung	1020805	103,938	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
大直分行 Tachih Branch	經理 VP & GM	紀榮年 Jung-Nuen Chi	1000704	9,147	0%	97,631	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 Nei-Hu Branch	經理 VP & GM	江武讓 Wu-Rang Chiang	1010201	136,099	0%	39,459	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	徐瑞惠 Tiffany Hsu	1030210	9,926	0%	5,860	0%	0	0%	中國科技大學 財政稅務學系 Public Finance, China University of Technology	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	167	0%	44,387	0%	0	0%	國立臺灣大學 商學系 Business, National Taiwan University	無 None	無 None	無 None	無 None
南港分行 Nankang Branch	經理 VP & GM	簡幸壽 Hsing-Shou Chien	1010801	82,585	0%	5,133	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	50,000	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

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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
南港科學園區分行 Nankang Science Industrial Park Branch	經理 VP & GM	吳慧貞 Hui-Jen Wu	1020701	44,868	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
和平分行 Heping Branch	經理 VP & GM	曾秀珠 Hsiu-Chu Tseng	1020102	0	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	林玉葉 Yuh-Yeh Lin	1030210	197	0%	0	0%	0	0%	國立政治大學　經濟學系 National Chengchi University Ecomomics	無 None	無 None	無 None	無 None
汐科分行 Xike Branch	經理 VP & GM	羅順風 Shun-Feng Lo	1020408	105,689	0%	21,455	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
淡水分行 Tanshui Branch	經理 VP & GM	徐永祥 Yeong-Shyang Shyu	1020101	980	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 Juifang Branch	經理 VP & GM	許高榮 Kao-Rong Hsu	1021101	8,012	0%	767	0%	0	0%	私立中國文化大學　法律學研究所 Master of Laws, Chinese Culture University	無 None	無 None	無 None	無 None
三重埔分行 Sanchungpu Branch	經理 VP & GM	林叔玄 Shu-Hsuan Lin	1020812	1,417	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
北三重埔分行 Pei-Sanchungpu Branch	經理 VP & GM	周榮昌 Jung-Chang Chou	1010709	98,586	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
東三重分行 Tung-Sanchung Branch	經理 VP & GM	蔡桂芳 Kui-Fang Tsai	1030210	7,350	0%	9,983	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
西三重分行 Hsi-Sanchung Branch	經理 VP & GM	蔡淑如 Shu-Ju Tsai	1020701	32,050	0%	160	0%	0	0%	元智大學　管理研究所 EMBA,Yuan Ze University	無 None	無 None	無 None	無 None
南三重分行 Nan-Sanchung Branch	經理 VP & GM	沈麗鳳 Li-Feng Shen	1010201	18,718	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	1,440	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%	88,181	0%	0	0%	私立嶺東商業專科學校　銀行保險科 Banking & Insurance, Ling Tung College of Commerce	無 None	無 None	無 None	無 None
新店分行 Hsintien Branch	經理 VP & GM	謝美芬 Mei-Fen Hsieh	1020201	721	0%	160	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
北新分行 Pei Hsin Branch	經理 VP & GM	王韻梅 Yun-Mei Wang	1010801	247,275	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	33,694	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	陸曉霞 Hsiao-Hsia Lu	1021101	77,068	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
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

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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
中和分行 Chungho Branch	經理 VP & GM	蔡淑華 Shu-Hua Tsai	1011101	38,689	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
雙和分行 Shuangho Branch	經理 VP & GM	曾少華 Shao-Hwa Jseng	1021001	3,250	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
立德分行 Lide Branch	經理 VP & GM	賴愛秀 Ai-Hsiu Lai	1020812	2,512	0%	0	0%	0	0%	臺灣省立海洋學院 航運管理學系 National Taiwan Ocean College Department of Shipping & Transportation Management	無 None	無 None	無 None	無 None
新莊分行 Hsinchuang Branch	經理 VP & GM	林清靠 Ching-Kao Lin	1000125	5,978	0%	1,682	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	蔡秀霞 Tsai-Hsiu Hsia	1030210	11,114	0%	1,484	0%	0	0%	私立淡江大學 財務金融研究所 MS in Banking & Finance, Tamkang 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	836	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	邵碧琴 Pi-Chin Shao	1020812	2,495	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
思源分行 SyYuan Branch	經理 VP & GM	陳金魁 Jin-Kwey Chen	1010201	18,915	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
泰山分行 Taishan Branch	經理 VP & GM	王綺雯 Chi-Wen Wang	1030210	53,715	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
林口分行 Linkou Branch	經理 VP & GM	林朝乾 Chaur-Chyan Lin	1010901	58,726	0%	177	0%	0	0%	國立臺北商業技術學院附設空中商專 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	1,269	0%	4,068	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	陳石秋 Shyr-Chiou Chen	1021101	23,116	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
光復分行 Kuang-Fu Branch	經理 VP & GM	黃賢楠 Hsian-Nan Huang	1011101	125,437	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	806	0%	144,284	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	48,240	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	李金選 Chin-Hsuan Lee	1021001	3,198	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

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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
桃園分行 Taoyuan Branch	經理 VP & GM	莊錦煌 Chin-Huang Chuang	991201	80,910	0%	2,495	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	716	0%	10,966	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	賴月秋 Yueh-Chiu Lai	1020812	32,100	0%	0	0%	0	0%	私立東海大學 會計學系 Accounting Department, Tunghai University	無 None	無 None	無 None	無 None
龍潭分行 Longtang Branch	經理 VP & GM	彭盛謀 Shenq-Mou Peng	1020201	1,425	0%	1,533	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
南崁分行 Nankan Branch	經理 VP & GM	黃美華 Mei-Hwa Hwang	1030210	12,479	0%	0	0%	0	0%	國立成功大學附設空中商專 會計統計科 Accounting & Statistics, Open Junior College Affiliated with Cheng Kung 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	1,105	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
中壢分行 Chungli Branch	經理 VP & GM	林陳忠 Chen-Chung Lin	1010402	156,615	0%	38,620	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	936	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	范玉琴 Yu-Chin Fan	1030210	3,040	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
楊梅分行 Yangmei Branch	經理 VP & GM	尤千美 Chien-Mei Yu	1021001	12,944	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
埔心分行 Puhsin Branch	經理 VP & GM	卓光華 Kuang-Hua Cho	1021201	12,009	0%	2,005	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
新竹分行 Hsinchu Branch	經理 VP & GM	蔡金龍 Chung-Long Tsai	1030210	10,858	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
北新竹分行 Pei-Hsinchu Branch	經理 VP & GM	侯嘉禎 Jia-Jen Hou	1030224	40,821	0%	0	0%	0	0%	私立泰北高中 Taibei High School	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	167	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	謝建政 Chien-Cheng Hsieh	1030210	25,850	0%	0	0%	0	0%	私立淡江大學 會計學系 Accounting, Tamkang University	無 None	無 None	無 None	無 None
竹東分行 Chutung Branch	經理 VP & GM	林聰吉 Tsong-Chi Lin	1021001	7,472	0%	0	0%	0	0%	私立淡水工商管理專科學校 工業管理科 Industrial Management Division, 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
竹南分行 Zhunan Branch	經理 VP & GM	藍麗玲 Li-Ling Lan	1020701	31,673	0%	0	0%	0	0%	私立淡江大學　統計學系 Statistics, 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	13,700	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	11,230	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	18,718	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
清水分行 Chingshui Branch	經理 VP & GM	葉金玉 Jin-Yu Yeh	1011201	74,144	0%	0	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
沙鹿分行 Shalu Branch	經理 VP & GM	許綉卿 Hsiu-Ching Hsu	1021101	0	0%	249,588	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
大肚分行 Tatu Branch	經理 VP & GM	林溫誠 Wen-Cheng Lin	1021101	62,397	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
太平分行 Taipin Branch	經理 VP & GM	洪瓊宵 Chiung-Hsiao Hung	1020701	55,391	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
豐原分行 Fengyuan Branch	經理 VP & GM	王水圳 Shui-Chun Wang	1030210	64,306	0%	12,479	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
大雅分行 Daya Branch	經理 VP & GM	黃基明 Gi-Ming Huang	1020701	1,090	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
潭子分行 Tantzu Branch	經理 VP & GM	楊成福 Cherng-Fwu Yang	1021001	11,449	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
東勢分行 Tungshih Branch	經理 VP & GM	陳瑞隆 Juy-Lung Chen	1010502	1,230	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 Wufeng Branch	經理 VP & GM	曾豐賢 Feng-Hsien Tseng	1030202	798	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
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	彭傑鐘 Chieu-Jong Peng	1030210	5,724	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
南投分行 Nantou Branch	經理 VP & GM	曾儀煌 Yi-Hwang Tzeng	1020901	81,982	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

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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
埔里分行 Puli Branch	經理 VP & GM	李麗華 Li-Hwa Le	1020812	82,084	0%	0	0%	0	0%	國立臺中技術學院附設進修學院財務管理學系 Financial Management Department,National Taichung Institute of Technology	無 None	無 None	無 None	無 None
水裡坑分行 Shuilikeng Branch	經理 VP & GM	張添茂 Tain-Maw Chang	1030210	0	0%	0	0%	0	0%	國立臺中商業專科學校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
竹山分行 Chushan Branch	經理 VP & GM	蕭火俊 Huoo-Chung Hsiao	1010402	87,149	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	林再福 Tsai-Fu Lin	1030301	11,921	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
鹿港分行 Lukang Branch	經理 VP & GM	陳忠誠 Jong-Cherng Chen	1010201	16,950	0%	28,438	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	727	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	陳振宜 Chen-Yi Chen	1030210	12,721	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
溪湖分行 Hsihu Branch	經理 VP & GM	葉栢林 Ber-Lin Yeh	1020701	25,753	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
北斗分行 Peitou Branch	經理 VP & GM	陳原芬 Yuan-Fen Chen	1010401	10,476	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 Erlin Branch	經理 VP & GM	陳正吉 Cheng-Chi Chen	1020701	132,636	0%	148,015	0%	0	0%	樹德科技大學　金融保險研究所 Graduate Institute of Finance & Insurance Shu-Te University of Science & Technology	無 None	無 None	無 None	無 None
西螺分行 Hsiluo 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 Touliu Branch	經理 VP & GM	顏茂盛 Mao-Sheng Yen	1020701	25,944	0%	6,861	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
斗南分行 Tounan Branch	經理 VP & GM	平建台 Chine-Tai Ping	1020812	0	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
虎尾分行 Huwei Branch	經理 VP & GM	李旺明 Wang-Ming Lee	1020101	1,247	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	37,766	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	邱樺山 Hwa-Shan Chiou	1020101	68,320	0%	1,871	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	101,217	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	陳宗榮 Chung-Long Chen	1030210	17,470	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

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東嘉義分行 Tung-Chiayi Branch	經理 VP & GM	邱福進 Fu-Jinn Chiou	1030301	357	0%	0	0%	0	0%	私立中國文化大學 企業管理學系 Business Administration, Chinese Culture University	無 None	無 None	無 None	無 None
北嘉義分行 Pei-Chiayi Branch	經理 VP & GM	賴月英 Yuen-Ying Lai	1020701	13,348	0%	0	0%	0	0%	國立空中大學 生活(應用)科學系 Lif Sciences Department, National Open University	無 None	無 None	無 None	無 None
新營分行 Hsinying Branch	經理 VP & GM	王素娟 Su-Chuan Wang	1030210	58,030	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
南科樹谷分行 STSP Tree Valley Branch	經理 VP & GM	沈山鑫 Shan-Shin Shen	1010402	43,506	0%	112,943	0%	0	0%	致理技術學院 財務金融學系 Finance & Banking, Chihlee Institute of Technology	無 None	無 None	無 None	無 None
永康分行 Yungkang Branch	經理 VP & GM	林綉艷 Shiou-Yann Lin	1021001	1,167	0%	363	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
中華路分行 Chung-Hua Road Branch	經理 VP & GM	李鋒玉 Feng-Yu Lee	1010401	32,241	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	蔡忠勇 Chung-Yung Tsai	1030201	110,158	0%	65,718	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
延平分行 Yenping Branch	經理 VP & GM	吳美惠 Mei-Hui Wu	1020812	8,525	0%	52,187	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
西臺南分行 Hsi-Tainan Branch	經理 VP & GM	王克忠 Ko-Chung Wang	1010903	57,089	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	林國祥 Kuo-Hsiang Lin	1030210	0	0%	0	0%	0	0%	國立成功大學 統計學系 Statistics, National Cheng Kong University	無 None	無 None	無 None	無 None
南臺南分行 Nan-Tainan Branch	經理 VP & GM	張家銘 Chia-Ming Chang	1030210	51,924	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
北臺南分行 Pei-Tainan Branch	經理 VP & GM	郭志明 Chih-Ming Kuo	1030210	24,958	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
歸仁分行 Guiren Branch	經理 VP & GM	蕭漢和 Han-Her Shiou	1001101	51,824	0%	499	0%	0	0%	國立臺中技術學院附設空中商專 企業管理科 Business Admnistration, 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	呂芬蘭 Fen-Lan Lu	1030210	28,399	0%	12,479	0%	0	0%	國立成功大學 企業管理學系 National Cheng Kung University Department of Business Administration	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	85,781	0%	47	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	黃文宗 Wen-Tzung Huang	1020701	347	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
鳳山分行 Fengshan Branch	經理 VP & GM	黃春長 Chun-Chang Huang	1010903	87,968	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

單位名稱 Name of Unit	職稱 Title	姓名 Name	任董日 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 Others' 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 Campany	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
路竹分行 Luchu Branch	經理 VP & GM	陳登進 Teng-Ching Chen	1020701	31,770	0%	18,718	0%	0	0%	臺灣省立臺南師範專科學校國校師資科 Taiwan Provincial Tainan Junior Teachers College	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	7,561	0%	25,188	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	20,745	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	董俊宏 Chun-Hung Tung	1020701	52,187	0%	8,525	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
鹽埕分行 Yencheng Branch	經理 VP & GM	陳婉玲 Wan-Ling Chen	1020201	27,962	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	25,188	0%	7,561	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	6,239	0%	6,239	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	洪啟清 Chi-Ching Hung	1030210	0	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
三民分行 Sanmin Branch	經理 VP & GM	張淑麗 Shu-Li Chang	1020901	11,230	0%	40,071	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
新興分行 Hsinhsing Branch	經理 VP & GM	李淑汝 Shwu-Ruu Lee	1020101	43,677	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
前鎮分行 Chanchen Branch	經理 VP & GM	江穗光 Sui-Kuang Chiang	1011101	141,493	0%	3,440	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	葉寶玉 Pao-Yu Yeh	1020701	25,490	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
建興分行 Chienhsing Branch	經理 VP & GM	錢婉華 Wan-Hwa Chien	1010402	6,731	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	15,747	0%	4,655	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	12,479	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

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 Others' 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 Campany	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
大順分行 Ta-Shun Branch	經理 VP & GM	夏豐源 Feng-Yuan Shia	1030210	89,837	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
左營分行 Zuoying Branch	經理 VP & GM	楊瑞森 Ruey-Sen Yang	1020812	89,838	0%	6,239	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
屏東分行 Pingtung Branch	經理 VP & GM	盧泰安 Tai-An Lu	991201	7,486	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 Chaochou Branch	經理 VP & GM	曾世道 Shih-Tao Tseng	1000125	22,039	0%	392	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	張進成 Chin-Cheng Chang	1030210	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
恆春分行 Hengchun Branch	經理 VP & GM	莊政祺 Cheng-Chi Chuang	1030210	557	0%	0	0%	0	0%	私立逢甲學院 經濟學研究所 EMBA, Feng Chia 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	922	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%	29,521	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	37,704	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	楊康 Kang Yang	1020801	11,963	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
東京分行 Tokyo Branch	經理 VP & GM	黃麗仙 Sherry Huang	1000322	4,614	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	劉光武 Kwang-Wu Liu	1020614	0	0%	0	0%	0	0%	私立淡江大學 資訊管理學系 Department of Information Management, Tamkang University	無 None	無 None	無 None	無 None
香港分行 Hong Kong Branch	經理 VP & GM	孫慧蘭 Carol Sun	1020624	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
新加坡分行 Singapore Branch	經理 VP & GM	蔡竣仁 Chun-Jen Tsai	1020227	12,524	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	385	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
昆山花橋支行 Kunshan Huaqiao Sub-Branch	副理兼支行經理 AVP & GM	林祥達 Alec Hsiang-Ta Lin	1021012	110,000	0%	5,724	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

(三) 酬金

c. Compensation

1. 董事 (含獨立董事) 之酬金：

Compensation for Directors (including Independent directors)：

102 年 1 月 1 日 ~ 102 年 12 月 31 日 單位：新臺幣元；%
January 1, 2013 ~ December 31, 2013 Unit：NTD；%

<table>
<tr><th rowspan="4">職稱
Title</th><th rowspan="4">姓名
Name</th><th colspan="8">董事酬金
Compensation</th><th colspan="2" rowspan="2">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 (%)</th><th colspan="14">兼任員工領取相關酬金
Relevant remuneration received by directors who are also employees</th><th colspan="2" rowspan="2">A、B、C、D、E、F及G等七項總額占稅後純益之比例
Ratio of total compensation (A+B+C+D+E+F+G) to net income (%)</th><th rowspan="4">有無領取來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</th></tr>
<tr><th colspan="2">報酬 (A)
Rewards (A)</th><th colspan="2">退職退休金 (B)
Pension and Superannuation (B)</th><th colspan="2">盈餘分配之酬勞 (C)
Earning Distribution (C)</th><th colspan="2">業務執行費用 (D)
Business Affair Expense (D)</th><th colspan="2">薪資、獎金及特支費等 (E)
Salary, Bonus and Special Disbursement (E)</th><th colspan="2">退職退休金 (F)
Pension and Superannuation (F)</th><th colspan="4">盈餘分配員工紅利 (G)
Employee Bonus Distribution (G)</th><th colspan="2">員工認股權憑證得認購股數 (H)
Employee share subscription warrants (H)</th><th colspan="2">取得限制員工權利新股數額
Acquire the new shares with restricted rights to employees</th></tr>
<tr><th rowspan="2">本行
CHB</th><th rowspan="2">財務報告內所有公司
All the companies in the finance statement</th><th rowspan="2">本行
CHB</th><th rowspan="2">財務報告內所有公司
All the companies in the finance statement</th><th rowspan="2">本行
CHB</th><th rowspan="2">財務報告內所有公司
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CHB</th><th rowspan="2">財務報告內所有公司
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CHB</th><th rowspan="2">財務報告內所有公司
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CHB</th><th colspan="2">財務報告內所有公司
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CHB</th><th rowspan="2">財務報告內所有公司
All the companies in the finance statement</th><th rowspan="2">本行
CHB</th><th rowspan="2">財務報告內所有公司
All the companies in the finance statement</th><th rowspan="2">本行
CHB</th><th rowspan="2">財務報告內所有公司
All the companies in the finance statement</th></tr>
<tr><th>現金紅利金額
Cash dividends</th><th>股票紅利金額
Stock dividends</th><th>現金紅利金額
Cash dividends</th><th>股票紅利金額
Stock dividends</th></tr>
<tr><td>董事長
Chairman</td><td>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))</td><td rowspan="13">14,871,600</td><td rowspan="13">14,871,600</td><td rowspan="13">0</td><td rowspan="13">0</td><td rowspan="13">54,976,270</td><td rowspan="13">54,976,270</td><td rowspan="13">0</td><td rowspan="13">0</td><td rowspan="13">0.79%</td><td rowspan="13">0.79%</td><td rowspan="13">3,838,933</td><td rowspan="13">3,838,933</td><td rowspan="13">108,000</td><td rowspan="13">108,000</td><td rowspan="13">0</td><td rowspan="13">0</td><td rowspan="13">0</td><td rowspan="13">0</td><td rowspan="13">0</td><td rowspan="13">0</td><td rowspan="13">0</td><td rowspan="13">0</td><td rowspan="13">0.84%</td><td rowspan="13">0.84%</td><td rowspan="13">337,060</td></tr>
<tr><td>常務董事
Managing Director</td><td>吳澄清
Cheng Ching Wu
(台新金控代表)
(Delegate of TSFHC)</td></tr>
<tr><td>常務董事
(獨立董事)
Managing Director (Independent Director)</td><td>梁國源
Kuo-Yuan Liang</td></tr>
<tr><td>董事
Director</td><td>唐楚烈
Chu-Lieh Tarng
(財政部代表)
(Delegate of Ministry of Finance(MOF))</td></tr>
<tr><td>董事
Director</td><td>張明道
Ming-Daw Chang
(財政部代表)
(Delegate of MOF)</td></tr>
<tr><td>董事
Director</td><td>何瑞芳
Jui-Fang Ho
(財政部代表)
(Delegate of MOF)</td></tr>
<tr><td>董事
Director</td><td>梁懷信
Hwai-Hsin Liang
(財政部代表)
(Delegate of MOF)</td></tr>
<tr><td>董事
Director</td><td>林政憲
Cheng-Hsien Lin
(台新金控代表)
(Delegate of TSFHC)</td></tr>
<tr><td>董事
(獨立董事)
Director (Independent Director)</td><td>陳上程
Shang-Chen Chen</td></tr>
<tr><td>董事
Director</td><td>鄭家鐘
Chia-Chung Cheng
(台新金控代表)
(Delegate of TSFHC)</td></tr>
<tr><td>董事
Director</td><td>陳登杉
Deng-Shan Chen
(台新金控代表)
(Delegate of TSFHC)</td></tr>
<tr><td></td><td>財政部
Ministry of Finance</td></tr>
<tr><td></td><td>台新金控
(TSFHC)</td></tr>
</table>

給付本行各個董事酬金級距 Classification of Compensation for Directors	董事姓名 Name of Directors			
	前四項酬金總額 (A+B+C+D) Amount of total remuneration (A+B+C+D)		前七項酬金總額 (A+B+C+D+E+F+G) Amount of total remuneration (A+B+C+D+E+F+G)	
	本行 CHB	財務報告內所有公司 All the companies in the finance statement	本行 CHB	所有轉投資事業 (註) All investee companies(Note)
~NT$2,000,000	吳澄清 Cheng Ching Wu 梁國源 Kuo-Yuan Liang 何瑞芳 Jui-Fang Ho 梁懷信 Hwai-Hsin Liang 林政憲 Cheng-Hsien Lin 陳上程 Shang-Chen Chen 鄭家鐘 Chia-Chung Cheng 陳登杉 Deng-Shan Chen	吳澄清 Cheng Ching Wu 梁國源 Kuo-Yuan Liang 何瑞芳 Jui-Fang Ho 梁懷信 Hwai-Hsin Liang 林政憲 Cheng-Hsien Lin 陳上程 Shang-Chen Chen 鄭家鐘 Chia-Chung Cheng 陳登杉 Deng-Shan Chen	吳澄清 Cheng Ching Wu 梁國源 Kuo-Yuan Liang 何瑞芳 Jui-Fang Ho 梁懷信 Hwai-Hsin Liang 林政憲 Cheng-Hsien Lin 陳上程 Shang-Chen Chen 鄭家鐘 Chia-Chung Cheng 陳登杉 Deng-Shan Chen 張明道 Ming-Daw Chang	吳澄清 Cheng Ching Wu 梁國源 Kuo-Yuan Liang 何瑞芳 Jui-Fang Ho 梁懷信 Hwai-Hsin Liang 林政憲 Cheng-Hsien Lin 陳上程 Shang-Chen Chen 鄭家鐘 Chia-Chung Cheng 陳登杉 Deng-Shan Chen 張明道 Ming-Daw Chang
NT$2,000,000~NT$5,000,000			唐楚烈 Chu-Lieh Tarng	唐楚烈 Chu-Lieh Tarng
NT$5,000,000~NT$10,000,000	陳淮舟 Julius Chen	陳淮舟 Julius Chen	陳淮舟 Julius Chen	陳淮舟 Julius Chen
NT$10,000,000~NT$15,000,000	財政部 Ministry of Finance	財政部 Ministry of Finance	財政部 Ministry of Finance	財政部 Ministry of Finance
NT$15,000,000~NT$30,000,000				
NT$30,000,000~NT$50,000,000	台新金控 (TSFHC)	台新金控 (TSFHC)	台新金控 (TSFHC)	台新金控 (TSFHC)
NT$50,000,000~NT$100,000,000				
NT$100,000,000~				

註： 本欄除前七項酬金總額 (A+B+C+D+E+F+G)，另加計領取來自所有轉投資事業之酬金。
Note： In addition to total amount of remuneration of the seven items above (A + B + C + D + E + F + G), this column also includes remuneration from all joint ventures and subsidiaries.

2. 監察人之酬金：
Compensation for Supervisors：

102 年 1 月 1~102 年 12 月 31 日 單位：新臺幣元；%
January 1, 2013~December 31, 2013 Unit：NTD；%

職稱 Title	姓名 Name	監察人酬金 Compensation								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 (%)		有無領取來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
		報酬 (A) Rewards (A)		退職退休金 (B) Pension and Superannuation (B)		盈餘分配之酬勞 (C) Earning Distribution (C)		業務執行費用 (D) Business Affair Expense (D)				
		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	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	
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.)											
	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)											
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)	4,300,000	4,300,000	0	0	22,183,407	22,183,407	0	0	0.30%	0.30%	0
	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.)											
	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 Excel Chemical Co., Ltd.											
	凡登投資股份有限公司 Van Den Invest Co., Ltd.											

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 阮清華 Ching-Hwa Juan 王文猷 Charles W.Y. Wang	高志尚 Henry C.S. Kao 柯綉絹 Hsiu Chuan Ko 阮清華 Ching-Hwa Juan 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 Excel 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 Excel 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：

102 年 1 月 1 日~102 年 12 月 31 日　單位：新臺幣元；%
January 1, 2013~December 31, 2013　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 (%)		取得員工認股權憑證數額 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		有無領取來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
		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	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	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							
總經理 President	唐楚烈 Chu-Lieh Tarng (102.9.30 解任) (Removed on September 30, 2013)	15,599,736	15,599,736	1,281,012	1,281,012	10,093,035	10,273,035	1,588,131	0	1,588,131	0	0.32%	0.33%	0	0	0	0	492,448
	張明道 Ming-Daw Chang (102.9.30 委任) (Appointed on September 30, 2013)																	
總稽核 EVP & Chief Auditor	林碉力 Diao-Li Lin																	
副總經理 Executive Vice President	施建安 James Shih																	
	賴昭吟 Carol Lai																	
	陳金英 Chin-Ying (Anita) Chen																	
	黃漢青 Paul H.C. Huang																	

註 1： 102 年度費用化退職退休金之提列提撥金額 (102 年 1~6 月舊制按 15 % 提列，102 年 7 月~12 月舊制按 10 % 提列，新制按 6 % 提列)。
Note 1： Appropriated amount of pension in 2013 (15% under the old system from January to June 2013, 10% under the old system from July to December 2013, and 6% under the new rule).

註 2： 102 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：10,093,035 元。
Note 2： Actual amount of pension payable and appropriated amount of pension expense for 2013 amounted to：NT$10,093,035.

註 3： 首長司機酬金：本行首長司機 7 名，年所得合計 5,104,955 元；惟本行首長司機非配予專屬個人使用，總務處仍得視業務需要指派其他行務使用。
Note 3： The remuneration for drivers of senior officers：The Bank paid the 7 drivers in total of NT$5,104,955 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	總經理及副總經理姓名 Name of President and Executive Vice President 所有轉投資事業 All investee companies
~NT$2,000,000	張明道 Ming-Daw Chang	張明道 Ming-Daw Chang
NT$2,000,000~NT$5,000,000	唐楚烈 Chu-Lieh Tarng 林碉力 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	唐楚烈 Chu-Lieh Tarng 林碉力 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		
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：

102 年 12 月 31 日　單位：新臺幣元；%
December 31, 2013　Unit：NTD；%

職稱 Title	姓名 Name	股票紅利 Stock dividends 股數 Share	股票紅利 Stock dividends 市價 Price	股票紅利 Stock dividends 金額 Amount	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 (%)
總稽核 Chief Auditor	林碉力 Diao-Li Lin	0	0	0	45,439,519	45,439,519	0.52%
副總經理 EVP	施建安 James Shih　賴昭吟 Carol Lai　陳金英 Chin-Ying (Anita) Chen 黃漢青 Paul H.C. Huang						
各部門處長(經理/主任)及分支機構經理 Division Heads and General Managers	林耀輝 Yao-Huei Lin　張秀玉 Shiou-Yu Chang　陳錫能 Shyi-Neng Chen 王洪綱 Hom-Gang Wang　駱秉正 Ping-Chen Lo　陳福隆 Fu-Lung Chen 凃鴻堯 Horng-Yao Tu　黃國珍 Gwo-Chen Huang　陳振宇 Chen-Yu Chen 羅美棟 Mei-Tung Lou　林雅玲 Ya-Ling Lin　曾許錦美 Nell H. Tseng 林明憲 Ming-Hsien Lin　楊繼承 Jih-Cheng Yang　林彩鳳 Tsaifeng Lin 曾芳明 Fangming Tzeng　王昇照 Sheng-Chao Wang　紀國方 Kuo-Fang Chi 陳毓珊 Yu-Shan Chen　邱再添 Tiaj-Tian Chiou　簡宗鑫 John-Shien Jean 陳志成 Leo Chen　柯楨祥 Jen-Shyang Ke　陳　明 George M. Chen 盧文祥 Wen-Hsiang Lu　方水福 Shuei-Fu Fang　陳聯鏡 Lien-Ching Chen 沈振昌 Chen-Chang Shen　李松樹 Song-Shu Lee　郭宇照 Yeu-Jaw Guo 黃惠瑛 Hui-Ying Huang　楊孟霖 Meng-Ling Yang　黃蒼進 Tsang-Chin Huang 吳松竹 Sung-Chu Wu　左澤蒼 Tse-Tsang Tso　柯坤儀 Kuen-Yi Ko 洪本能 Ben-Neng Hong　朱正義 Cheng-Yih Chu　謝金勇 Jin-Yong Shieh 張麗娟 Li-Jiuan Chang　許建榮 Chieh-Jung Hsu　蔡元森 Yuan-Sen Tsai 陳瑞卿 Jui-Ching Chen　邱美麗 Mei-Li Chiu　陳玉美 Yuh-Mei Chen 王耀宗 Don Y.T. Wang　李振國 Jenn-Gwo Lee　林武德 Wu-Te Lin 曾纘生 Tsuan-Sheng Tseng　葉成輝 Chen-Hui Yeh　張峯宗 Feng-Tsung Chang 游保森 Pao-Sen Yu　黃秋東 Chiu-Tung Huang　葉琪瑛 Chyi-Ying Yeh 姚義雄 I-Hsiung Yao　陳生發 Sheng-Fa Chen　陳國全 Nelson K.C.Chen 林玉惠 Yu-Hui Lin　陳雪霞 Hsueh-Hsia Chen　吳丙寅 Biing-Yn Wu 陳秋月 Chiou-Yueh Chen　鄭長華 Chang-Hua Cheng　鄭黎明 Li-Min Cheng 侯滄浪 Lawrence Hou　王淑芳 Shwu-Fang Wang　王東雄 Tung-Shiung Wang 黃志成 Chih-Cheng Huang　朱志烱 Chi-Chung Chu　林美足 Milly Lin 許溪祥 Shi-Shyang Sheu　彭春堂 Judy Pong　陳建發 Chien-Fa Chen 冉繁雄 Fang Shang Rang　陳敬忠 Jing-Chung Chen　鄧秀娟 Tina Teng 邵建中 Chien-Chung Shaw　陳哲雄 Che-Hsiung Chen　陳桂芬 Kuei-Fen Chen 葉順章 Shuen-Chang Yeh　林蘭如 Lan-Zu Lin　劉瓊英 Chiung-Yin Liu 郭文墉 Wen-Yung Kuo　楊珪玲 Kuei-Ling Yang　莊　順 Shuenn Chuang 游月明 Yueh-Ming Yu　陳茲芸 Tzy-Yun Chen　鄭萌櫻 Meng-Ing Jeng 林士超 Shyh-Chau Lin　吳芳媛 Fang-Yuan Wu　洪珠懿 Chu-I Hung 紀榮年 Jung-Nuen Chi　江武讓 Wu-Rang Chiang　劉珪珍 Alice K.C.Liu 徐寶華 Pao-Hua Hsu　簡幸壽 Hsing-Shou Chien　陳瑞珍 Ruei-Jan Chen 吳慧貞 Hui-Jen Wu　曾秀珠 Hsiu-Chu Tseng　洪慈頌 Tzu-Song Hong 羅順風 Shun-Feng Lo　徐永祥 Yeong-Shyang Shyu　許高榮 Kao-Rong Hsu 林叔玄 Shu-Hsuan Lin　林孟娥 Meng-O Lin　周榮昌 Jung-Chang Chou 林智祥 Chih-Hsiang Lin　蔡淑如 Shu-Ju Tsai　沈麗鳳 Li-Feng Shen 胡榮健 Jung-Chien Hu　楊漢璋 Han-Chang Yang　謝美芬 Mei-Fen Hsieh 楊新昌 Nsin-Chang Yang　王韻梅 Yun-Mei Wang　簡寶義 Bao-Yi Chien 陸曉霞 Hsiao-Hsia Lu　吳斯聰 Szu-Tsung Wu　蔡淑華 Shu-Hua Tsai 曾少華 Shao-Hwa Jseng　賴愛秀 Ai-Hsiu Lai　項運台 Yuang-Tai Hsiang 林清靠 Ching-Kao Lin　陳淑瓊 Shu-Chung Chen　洪仁誠 Jeng-Cheng Hong 邵碧琴 Pi-Chin Shao　林金池 Chin-Chih Lin　陳金魁 Jin-Kwey Chen 賴大纛 Dar-Chang Lai　林朝乾 Chaur-Chyan Lin　許漢文 Han-Wen Hsu 陳石秋 Shyr-Chiou Chen　黃賢楠 Hsian-Nan Huang　彭增忠 Geng Chung Pen 張書楨 Shu-Chen Chang　李金選 Chin-Hsuan Lee　張正逢 C. F. Chang 莊錦煌 Chin-Huang Chuang　陳盛統 Sheng-Tung Chen　賴月秋 Yueh-Chiu Lai 彭盛謀 Shenq-Mou Peng　蔡金龍 Chung-Long Tsai　陳德和 Der-Ho Chen						

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	林陳忠 Chen-Chung Lin	陳永盛 Yung- Sheng Chen	蔡桂芳 Kui-Fang Tsai						
	尤千美 Chien-Mei Yu	卓光華 Kuang-Hua Cho	陳永芳 Yung-Fang Cheng						
	劉錦圳 Chin-Chun Liu	許慧如 Hueih-Rur Shy	詹益榮 Yi-Jung Chan						
	范玉琴 Yu-Chin Fan	林聰吉 Tsong-Chi Lin	藍麗玲 Li-Ling Lan						
	鍾展文 Jian-Wen Chung	張秀華 Shiu-Hwa Chang	葉蒼卿 Tsang-Cheng Yeh						
	葉金玉 Jin-Yu Yeh	許綉卿 Hsiu-Ching Hsu	段式憲 Shih-Hsien Tuan						
	林溫誠 Wen-Cheng Lin	洪瓊宵 Chiung-Hsiao Hung	陳振宜 Chen-Yi Chen						
	黃基明 Gi-Ming Huang	林天命 Tien-Ming Lin	楊成福 Cherng-Fwu Yang						
	陳瑞隆 Juy-Lung Chen	王水圳 Shui-Chun Wang	施及眾 Chi-Tsung Shih						
	曾豐賢 Feng-Hsien Tseng	曾儀煌 Yi-Hwang Tzeng	李麗華 Li-Hwa Le						
	彭傑鐘 Chieu-Jong Peng	蕭火俊 Huoo-Chung Hsiao	林清安 Chang-An Lin						
	陳忠誠 Jong-Cherng Chen	李祐成 You-Chen Lee	林文彬 Wen-Bin Lin						
	葉栢林 Ber-Lin Yeh	陳原芬 Yuan-Fen Chen	陳正吉 Cheng-Chi Chen						
	何建興 Jian-Shing He	顏茂盛 Mao-Sheng Yen	簡江東 Chiang-Tung Chien						
	平建台 Chine-Tai Ping	李旺明 Wang-Ming Lee	陳正明 Jin-Min Chen						
	邱燁山 Hwa-Shan Chiou	黃紫瓊 Tzu-Chiung Huang	蔡忠勇 Chung-Yung Tsai						
	廖義田 It-Tien Liao	賴月英 Yuen-Ying Lai	陳宗榮 Chung-Long Chen						
	沈山鑫 Shan-Shin Shen	林綉艷 Shiou-Yann Lin	卓村田 Tsun-Tien Chuo						
	李鋒玉 Feng-Yu Lee	郭仁和 Jen-Ho Kuo	許旺順 Wang-Shun Hsu						
	吳美惠 Mei-Hui Wu	王碧海 Pi-Hai Wang	王克忠 Ko-Chung Wang						
	郭志明 Chih-Ming Kuo	張蓮芳 Lien-Fang Chang	林國祥 Kuo-Hsiang Lin						
	蕭漢和 Han-Her Shiou	王素娟 Su-Chuan Wang	李秀枝 Shiow-Jy Lee						
	黃文宗 Wen-Tzung Huang	黃春長 Chun-Chang Huang	陳登進 Teng-Ching Chen						
	黃志洲 Chih-Chou Huang	劉玉雪 Yu-Hsueh Liu	董俊宏 Chun-Hung Tung						
	王安石 An-Shi Wang	陳婉玲 Wan-Ling Chen	林愛真 Ai-Jan Lin						
	林顯才 Hsien-Tsai Lin	夏豐源 Feng-Yuan Shia	張淑麗 Shu-Li Chang						
	張永瑞 Yung-Jui Chang	李淑汝 Shwu-Ruu Lee	江穗光 Sui-Kuang Chiang						
	葉寶玉 Pao-Yu Yeh	錢婉華 Wan-Hwa Chien	陳江河 Jiang-Her Chen						
	謝進德 Ching-Te Hsieh	陳婉芳 Wan-Fang Chen	張家銘 Chia-Ming Chang						
	楊瑞森 Ruey-Sen Yang	盧泰安 Tai-An Lu	曾世道 Shih-Tao Tseng						
	林文對 Wen-Duy Lin	張進成 Chin-Cheng Chang	郭春生 Chun-Shen Kuo						
	宋明恭 Ming-Kung Song	蔡于昇 Eric Y. S. Tsai	楊　康 Kang Yang						
	黃麗仙 Sherry Huang	劉光武 Kwang-Wu Liu	孫慧蘭 Carol Sun						
	蔡竣仁 Chun-Jen Tsai	翁一新 I-Hsin Weng	林祥達 Alec Hsiang-Ta Lin						

（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：新臺幣仟元；%
Unit：NT$1,000；%

項目 Items	102 年度 2013		101 年度 2012		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)	69,848	0.79	67,671	0.80	2,177	3.22
監察人酬金 Compensation for Supervisors	26,483	0.30	25,538	0.30	945	3.70
總經理及副總經理酬金 Compensation for President and Executive Vice President	28,562	0.32	49,187	0.58	-20,625	-41.93
酬金合計 (註 2) Total (Note 2)	124,893	1.41	142,396	1.68	-17,503	-12.29
稅後純益 Net Income	8,818,249	-	8,470,750	-	347,499	4.10

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： 102 年度董事、監察人酬金合計 96,331 仟元，比較 101 年度 93,209 仟元，增加 3,122 仟元；102 年度總經理及副總經理酬金合計 28,562 仟元，比較 101 年度 49,187 仟元，減少 20,625 仟元。
Note2： The total compensation for directors and supervisors in 2013 was NT$96,331 thousand, a increase of NT$3,122 thousand compared with NT$93,209 thousand in 2012. Compensation for the President and Executive Vice Presidents in 2013 was NT$28,562 thousand, a decrease of NT$20,625 thousand compared with NT$49,187 thousand in 2012.

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、102 年 12 月 17 日第 2 屆第 20 次薪資報酬委員會及 102 年 12 月 27 日第 23 屆第 27 次董事會會議定期評估其報酬，均決議通過在案。

(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 102 年 9 月 30 日第 2 屆第 18 次薪資報酬委員會審議及 102 年 9 月 30 日第 23 屆第 5 次臨時董事會會議決議通過總經理報酬案，金管會於 102 年 9 月 30 日核准總經理委任生效。

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 Remuneraton Committee meeting on December 18, 2012 and the 17th session of the 23rd Board of Directors on January 25, 2013 and the 20th session of the 2nd Remuneration Committee meeting on December 17, 2013 and the 27th session of the 23rd Board of Directors.

(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 18th session of the 2nd Remuneration Committee meeting for review on September 30, 2013 and subsequently approved by the 5th extraordinary session of the 23rd Board of Directors meeting held on September 30, 2013. In coordination with the appointment that was subsequently approved and effective by FSC on September 30, 2013.

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，核發總經理、副總經理紅利金額。

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、副總經理個人績效發放獎金。

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。

According to the Article 20.14 of our memorandum, remunerations for Executive 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 President and Executive 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 bonus of the President and Executive Vice Presidents has been approved by the Remuneration Committee and the Board of Directors in accordance with the CHB Guidelines on Employee Cash Rewards.

③ Performance bonus for Presidents and Executive Vice Presidents：
According to the CHB Guideline on Employee Cash Rewards, performance bonus thus obtained will be 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

102 年度第 23 屆董事會開會計 12 次，董事、監察人出列席情形如下：
The 23rd Board of Directors convened 12 meetings in 2013, and the records of attendance by directors and supervisors are shown as follows：

第 23 屆董事會運作情形 The 23rd Board of Directors Operations					(102.1.1~102.12.31) (Jan.1, 2013~Dec.31, 2013)
職稱 Title	姓名 Name	實際出(列)席次數 Attendance In Person	委託出席次數 Attendance by Proxy	實際出(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))	12	0	100	
常務董事 Managing Director	吳澄清 Cheng Ching Wu (台新金控代表) (Delegate of TSFHC)	11	1	91.67	

第 23 屆董事會運作情形 The 23rd Board of Directors Operations					(102.1.1~102.12.31) (Jan.1, 2013~Dec.31, 2013)
職稱 Title	姓名 Name	實際出 (列) 席次數 Attendance In Person	委託出席次數 Attendance by Proxy	實際出 (列) 席率 (%) (註) Actual Attendance Rate (%) (Note)	備註 Note
常務董事 (獨立董事) Managing Director (Independent Director)	梁國源 Kuo-Yuan Liang	12	0	100	
董事 Director	張明道 Ming-Daw Chang (財政部代表) (Delegate of MOF)	4	0	100	財政部於 102 年 9 月 30 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 September 30, 2013. Meetings shall attend 4 times.
董事 Director	梁懷信 Hwai-Hsin Liang (財政部代表) (Delegate of MOF)	9	2	81.82	財政部於 102 年 2 月 22 日改派其為董事，故應出席會議次數為 11 次。 Ministry of Finance assigned as a new director on February 22, 2013. Meetings shall attend 11 times.
董事 Director	林政憲 Cheng-Hsien Lin (台新金控代表) (Delegate of TSFHC)	12	0	100	
董事 Director	鄭家鐘 Chia-Chung Cheng (台新金控代表) (Delegate of TSFHC)	10	2	83.33	
董事 Director	陳登杉 Deng-Shan Chen (台新金控代表) (Delegate of TSFHC)	11	1	91.67	
董事 (獨立董事) Director (Independent Director)	陳上程 Shang-Chen Chen	11	1	91.67	
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.)	10	0	83.33	
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)	10	0	90.90	行政院國家發展基金管理會於 102 年 3 月 4 日改派其為監察人，故應列席會議次數為 11 次。 National Development Fund, Executive Yuan assigned as a new supervisor on March 4, 2013. Meetings shall attend 11 times.
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.)	12	0	100	
董事 Director (已解任) (removal)	唐楚烈 Chu-Lieh Tarng (財政部代表) (Delegate of MOF)	8	0	100	財政部解任其董事職務，並自 102 年 9 月 30 日起生效，故應出席會議次數為 8 次。 Ministry of Finance removed as a new director on September 30, 2013. Meetings shall attend 8 times.
董事 Director (已解任) (removal)	何瑞芳 Jui-Fang Ho (財政部代表) (Delegate of MOF)	1	0	100	財政部於 102 年 2 月 22 日解任其董事職務，故應出席會議次數為 1 次。 Ministry of Finance removed as a new director on February 22, 2013. Meetings shall attend 1 time.
監察人 Supervisor (已解任) (removal)	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)	1	0	100	行政院國家發展基金管理會於 102 年 3 月 4 日解任其監察人職務，故應列席會議次數為 1 次。 National Development Fund, Executive Yuan removed as a supervisor on March 4, 2013. Meetings shall attend 1 time.

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

   梁常務獨立董事國源、陳獨立董事上程對第 23 屆第 22 次董事會會議報告事項第二案中第 79 次常務董事會討論事項第一案及第 80 次常務董事會討論事項第二案表示不予治悉。
   Managing / Independent Director Kuo-Yuan Liang and Independent Director Shang-Chen Chen made no comment to Agenda 1 of the 79th Managing Board of Directors and Agenda 2 of the 80th Managing Board of Directors for Report 2 of the 22nd Meeting of 23rd Board of Directors.

2. 第 23 屆董事對利害關係議案迴避之執行情形 (102.1.1 ~ 102.12.31)：
Avoidance of Conflict of Interest by Directors of the 23rd session (Jan.1, 2013 ~ Dec.31, 2013)：

<table>
<tr><th colspan="2">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 23rd session</th><th colspan="2">(102.1.1 ~ 102.12.31)
(Jan.1, 2013 ~ Dec.31, 2013)</th></tr>
<tr><th>議案內容
Issues</th><th>董事姓名
Name</th><th>應利益迴避原因
Reasons for Avoidance</th><th>表決情形
Vote Results</th></tr>
<tr><td>利害關係人授信案
Loans to interested parties</td><td>吳常務董事澄清 (1 件)
Cheng Ching Wu (1)
林董事政憲 (1 件)
Cheng-Hsien Lin (1)</td><td>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.</td><td rowspan="9">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。
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.</td></tr>
<tr><td>提報本行 101 年度總經理之特別激勵金金額案
2012 Special Compensations for President</td><td>唐董事兼總經理楚烈 (1 件)
Chu-Lieh Tarng (1)</td><td rowspan="8">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.</td></tr>
<tr><td>評估董事長報酬、福利等相關事項案
Evaluation of Remuneration and Benefits for Chairman</td><td>陳董事長淮舟 (2 件)
Julius Chen (2)</td></tr>
<tr><td>評估常務董事 (不含常務獨立董事)、董事 (不含一般獨立董事)、常駐監察人、監察人之月支報酬案
Evaluation of Remuneration paid monthly for Managing Director (exclusive of Managing/Independent Director), Directors (exclusive of Independent Director), Resident Supervisor, and Supervisors</td><td>吳常務董事澄清、何董事瑞芳、唐董事兼總經理楚烈、鄭董事家鐘、陳董事登杉及林董事政憲 (1 件)
Cheng Ching Wu, Jui-Fang Ho, Chu-Lieh Tarng, Chia-Chung Cheng, Deng-Shan Chen, and Cheng-Hsien Lin (1)</td></tr>
<tr><td>定期評估常務董事 (不含常務獨立董事)、董事 (不含一般獨立董事)、常駐監察人、監察人之月支報酬案
Periodic Evaluation of Remuneration paid monthly for Managing Director (exclusive of Managing/Independent Director), Directors (exclusive of Independent Director), Resident Supervisor, and Supervisors</td><td>吳常務董事澄清、梁董事懷信、張董事兼總經理明道、鄭董事家鐘、林董事政憲及陳董事長淮舟未代理陳董事登杉行使表決權 (1 件)
Cheng Ching Wu, Hwai-Hsin Liang, Ming-Daw Chang, Chia-Chung Cheng, Cheng-Hsien Lin, and Julius Chen not as a deputy for exercising Deng-Shan Chen's right to vote (1)</td></tr>
<tr><td>評估獨立董事之月支報酬案
Evaluation of Remuneration paid monthly for Independent Directors</td><td>梁常務獨立董事國源、陳獨立董事上程 (2 件)
Kuo-Yuan Liang and Shang-Chen Chen (2)</td></tr>
<tr><td>提報本行 101 年度董監事酬勞分配案
2012 Remuneration Allocation for Directors and Supervisors</td><td>陳董事長淮舟、吳常務董事澄清、梁董事懷信、唐董事兼總經理楚烈、鄭董事家鐘、陳董事登杉、林董事政憲 (1 件)
Julius Chen, Cheng Ching Wu, Hwai-Hsin Liang, Chu-Lieh Tarng, Chia-Chung Cheng, Deng-Shan Chen, and Cheng-Hsien Lin (1)</td></tr>
<tr><td>委任總經理案
Appointment of the President</td><td>張董事明道 (1 件)
Ming-Daw Chang (1)</td></tr>
<tr><td>訂定總經理之報酬、福利等相關事項案
Establishment of Remuneration, Benefits for President</td><td>張董事明道 (1 件)
Ming-Daw Chang (1)</td></tr>
</table>

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，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；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」，並於 99 年 10 月 29 日第 22 屆第 15 次董事會修訂，以供其遵循。本行董事、監察人不定期參加公司治理相關進修及研討會，充實董事、監察人專業知能，進而加強董事會、監察人會職能。

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, 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. The directors and supervisors also take seminars regarding to corporate governance so as to broaden professionals and to improve the function of Board of Directors and Board of Supervisors.

(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)

102 度第 23 屆董事會開會計 12 次，列席情形如下：
The 23rd Board of Directors convened 12 meetings in 2013, 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 23rd Supervisors attendance the practice of Board of Directors				(102.1.1~102.12.31) (Jan.1, 2013~Dec.31, 2013)
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.)	10	83.33	
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)	10	90.90	行政院國家發展基金管理會於 102 年 3 月 4 日改派其為監察人，故應列席會議次數為 11 次。 National Development Fund, Executive Yuan assigned as a new supervisor on March 4, 2013. Meetings shall attend 11 times.
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.)	12	100	
監察人 Supervisor (已解任) (removal)	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)	1	100	行政院國家發展基金管理會於 102 年 3 月 4 日解任其監察人職務，故應列席會議次數為 1 次。 National Development Fund, Executive Yuan removed as a supervisor on March 4, 2013. Meetings shall attend 1 time.

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。總稽核至少每半年分別向董事會、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 separately 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，前揭財務報告經董事會審議通過後，須經監察人承認 / 查核完竣；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 statements before the board meetings, which are afterwards approved by the Board of Directors and then recognized/audited by supervisors, 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) 102 年 8 月 28 日第 23 屆第 23 次董事會會議之討論事項第 10 案，續報金融監督管理委員會對本行建築貸款專案檢查意見，辦理改善情形報告案。高常駐監察人志尚意見：討論第 10-2 頁中檢查單位檢查意見第一、(二) 點內容提及「…確定是否動工…」，惟有關動工乙詞因主管機關尚無明確標準，為避免營業單位無所適從，建議業務主管處應予明定，例如得以建設公司與承作地下連續壁工程公司將工程契約送至本行為準，俾利營業單位遵循。

During the 23rd meeting of the 23rd board held on August 28, 2013, the board continued its discussions on Financial Supervisory Commission's audit opinions regarding the Bank's construction loans (agenda 10). Managing Supervisor Henry C.S. Kao expressed that：item 1-(2) listed in page 10-2 of the audit opinions required the Bank to "ascertain whether construction work had commenced." However, since the authority does not have a clear definition of whether construction works are deemed commenced or not, the business division shall set its own definitions to ensure consistent treatment. For example, work commencement can be defined as the time when the construction company delivers its slurry wall construction contract to the Bank as a reference for business units to adopt.

【董事會決議結果】
全體出席董事同意照提案通過。

【Decision of the Board】
The proposal was passed unanimously by all attending directors as is.

(2) 102 年 8 月 28 日第 23 屆第 23 次董事會會議之討論事項第 14 案，擬具彰化銀行人力資源處業務項目權責劃分表修正草案。阮監察人清華意見：本席建議本案既然涉及到制度而且是長遠的問題應審慎研議，是否可再慎重、再仔細研究看看？比如說參考其他同業的作法，或是說每一個修正的效益是如何？修正的影響是如何？對同仁權益會有甚麼樣的影響？這部分是不是應再作深入的研究，有機會再提會來討論。高常駐監察人志尚意見：有關公司治理相關部分，監察人會作一個調查，把這件事情弄清楚。王監察人文猷意見：在監察人未查清楚之前，建議董事會先將本案擱置下來，由三位監察人調查，待調查報告出來後再討論。

During the 23rd meeting of the 23rd board held on August 28, 2013, the board discussed amendments to the areas of responsibility for the Human Resource Office (agenda 14). Supervisor Ching-Hwa Juan expressed that：since it has been agreed that the amendment is likely to have fundamental and prolonged effects in the future, perhaps the board would like to take its time to reconsider the proposal, draw reference from what other peer banks have done, or determine how each amendment affects employees' interests? There should be further studies into these issues before discussing again. Managing Supervisor Henry C.S. Kao expressed that the supervisors will conduct an investigation on corporate governance concerns. Supervisor Charles W.Y. Wang expressed that the board should postpone this agenda until the three supervisors finish their investigations.

【董事會決議結果】
全體出席董事同意本案暫時擱置。

【Decision of the Board】
The attending directors had unanimously agreed to postpone the agenda.

(3) 102 年 9 月 25 日第 23 屆第 24 次董事會會議之討論事項第 2 案，本行東高雄分行房地，擬參與鄰地福懋建設股份有限公司土地之合建案。高常駐監察人志尚意見：本案福懋建設就本行參與合建所提之分配條件，因研析資料不足難以評估其合理性，建議先行撤回再予補充。

During the 24th meeting of the 23rd board held on September 25, 2013, the board discussed the possibilities of joining Fu-Mao Building Group in the co-development of the Bank's Tung-Kaohsiung Branch and the adjacent land (agenda 2). Managing Supervisor Henry C.S. Kao expressed that the terms of the co-development proposed by Fu-Mao Building Group were inadequate to rationalize this investment, hence the agenda should be withdrawn until more details are available.

【董事會決議結果】
本案撤回。

【Decision of the Board】
The agenda was withdrawn.

(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。

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
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	(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；另，本行股務已委由股務代理機構辦理，故有關股東建議或糾紛均由股務代理機構即時處理；倘股東建議或糾紛與本行有關者，股務代理機構均即時轉達本行，俾本行後續處理。	(一) 與銀行業公司治理實務守則之規定相符。
(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	(二) 本行對於主要股東、主要股東之董監事與持有主要股東 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。	(二) 同上。
(三) 銀行建立與關係企業風險控管機制及防火牆之方式	(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。	(三) 同上。
二、董事會之組成及職責		
(一) 銀行設置獨立董事之情形	(一) 本行已設置二席獨立董事。	(一) 與銀行業公司治理實務守則之規定相符。
(二) 定期評估簽證會計師獨立性之情形	(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，並依規定期評估聘任會計師之獨立性。	(二) 同上。
三、建立與利害關係人溝通管道之情形	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。	與銀行業公司治理實務守則之規定相符。
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	(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。	(一) 與銀行業公司治理實務守則之規定相符。
(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)	(二) 另，本行於「全球資訊網站」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，俾於必要時適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」或主管機關指定申報之網站。	(二) 同上。
五、銀行設置提名或其他各類功能性委員會之運作情形	本行業於 100 年 7 月 12 日設置第 1 屆薪資報酬委員會，102 年度期間共舉開 10 次薪資報酬委員會會議，審議有關本行獎金及紅利發放、102 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等事項共 33 案，運作順暢。	與銀行業公司治理實務守則之規定相符。
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，監督本行各項業務及查核財務表冊，並列席董事會，全程參與董事會議程，就議程內容隨時陳述意見。		

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

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) 授信管理處掌理授信案件審核、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、作業風險之政策制訂及風險控管；(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，本行證券經紀商依照「財團法人證券投資人及期貨交易人保護中心辦理團體訴訟或仲裁事件處理辦法」規定，提供單一股票分戶歷史帳明細表等相關交易資料，俾協助投資人向財團法人證券投資人及期貨交易人保護中心辦理求償登記事宜。
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妥為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合度規章應遵循事項」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合度規章暨作業程序」。
5. 為保護投資人權益，本行發函請各營業單位理財專員於銷售投資高收益債券之基金時，提醒客戶應注意高收益債券利率反轉之經濟情勢；並請其多加留意所服務客戶投資組合配置，應適當分散風險。
6. 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 項擬定之同意書，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。
7. 為保護金融消費者權益，公平、合理、有效的處理金融消費者與本行發生之金融消費爭議事件，本行爰依據「金融消費者保護法」及其相關子法等規定，函頒實施「彰化銀行金融消費者保護政策」及「彰化銀行金融消費者保護作業要點」，俾建立本行消費者保護制度與措施，使金融消費者之權益獲得最完善之保障，並提升本行提供金融商品與服務之品質。
8. 本行通過英國標準協會 (BSI) BS 10012 個人資訊管理制度 (PIMS) 認證，保護客戶資訊安全。

(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

1. 對政黨之捐贈：無。
2. 對利害關係人之捐贈：請詳閱本單元 (六) 履行社會責任情形表之三、維護社會公益之 (六)2.(10)。
3. 對公益團體之捐贈：請詳閱本單元 (六) 履行社會責任情形表之三、維護社會公益之 (六) 2.。

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 (或委外評鑑) 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，有助於督導本行重要業務經營與發展。

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.	1.1 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. The Bank has engaged a share administration agency to handle all share-related affairs; therefore all shareholders' suggestions or disputes shall be referred to the share administration agency promptly. The share administration agency will notify the Bank of any suggestions or disputes that are deemed relevant to the Bank's follow-up processing.	1.1 In accordance with the corporate governance guidelines for the banking industry.
1.2 The bank keeps track of the major controlling shareholders as well as their ownership structures.	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.	1.2 The same as above.
1.3 To set up a fire wall and risk control mechanism to reduce the risks involved with a bank's related companies.	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.	1.3 The same as above.
2. Board of directors and its responsibilities		
2.1 Independent directors.	2.1 The Bank has set up two independent director positions.	2.1 In accordance with the corporate governance guidelines for banking industry.
2.2 Regularly evaluate the independence of CPAs.	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.	2.2 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.	4.1 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.	4.1 In accordance with the corporate governance guidelines for banking industry.
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.	4.2 An English version of the Bank's 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.	4.2 The same as above.

Item	Implementation Status	Difference from the common requirements
5. The status of establishment and operation of special function committees, such as Nomination Committee or Remuneration Committee.	The Bank assembled its 1st Remuneration Committee on July 12, 2011. In 2013, the committee held a total of 10 meetings to discuss 33 issues such as the Bank's bonus policies, the 2013 employee salary adjustment, director and supervisor remuneration, the President's remuneration and benefits, and remuneration and benefitsto the Presidents of CHB Life Insurance Agency Co., Ltd./CHB Insurance Brokerage Co., Ltd.	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. They may also attend Board of Directors meetings as observers and provide supervision on Agendas which they discuss in meetings with full participation.		
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." 7.5 Risk control policy and implementation 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). 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. 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. 7.6 Measure of Consumer protection a. The Bank has set a customer call center that provide 24 hours servieces 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. Also, the Bank's Securities Brokers comply with the "Securities and Futures Investors Protection Center Procedures for Group Litigation and Arbitration" and provide transaction details to help investors file their claims with the Securities and Futures Investors Protection Center. 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. 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. 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." e. In order to protect investors' interests, the Bank had issued internal reminders to all financial advisors that customers need to be informed of the risks associated with high-yield bond funds. Financial advisors were also reminded to pay more attention to customers' portfolios and ensure risk diversification. f. 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. g. In order to protect the interests of financial consumers and resolve any disputes they may have against the Bank in a fair, reasonable and effective manner, the Bank has established "Chang Hwa Bank Financial Consumer Protection Policy" and "Chang Hwa Bank Financial Consumer Protection Guidelines" in accordance with the "Financial Consumer Protection Act" to provide added assurance for the Bank's products and services. h. The Bank was awarded the "BS 10012 Personal Information Management System (PIMS)" by British Standards Institution (BSI) to protect customers' information security. 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 a. For donations to political parties：None. b. For donations to stakeholders：see 3. Preserving Public Welfare 3.6. b. (j), f. Performing Social Responsibility. c. For donations to charity organizations：see 3. Preserving Public Welfare 3.6. b., f. Performing Social Responsibility.		
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 significant 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 / 姓名 Name	資格條件(註1) Qualifications (Note1)			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。
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)；102 年度薪資報酬委員會開會 10 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 10 meetings in 2013, and the records of attendance of members are shown as follows：

(102.1.1 ~ 102.12.31)
(Jan.1, 2013 ~ Dec.31,2013)

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	10	0	100 %	
委員 Member	陳上程 Shang-Chen Chen	10	0	100 %	
委員 Member	林政憲 Cheng-Hsien Lin	10	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。	(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。	(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) 銀行設置推動企業社會責任專(兼)職單位之運作情形。	(二) 本行目前尚未設置專責單位，惟相關業管單位均各依權責，積極進行企業社會責任之推動。	(二) 未設置專責單位，惟仍積極進行企業社會責任之履行。
(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。	(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「102 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，並加強對新進員工施以「員工行為準則」課程訓練，102 年度訓練計 248 人次。 3. 本行按「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。	(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。	(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。	(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) 銀行依其產業特性建立合適之環境管理制度之情形。	(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。	(二) 同上。
(三) 設立環境管理專責單位或人員，以維護環境之情形。	(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。	(三) 同上。
(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。	(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. 持續推展電子式交易，減少客戶蒞行臨櫃；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。 4. 為提升全行文書處理效率及達成節能減紙之目標，本行建置「公文線上簽核管理系統」，實施公文線上傳遞及簽核，將全行文書無紙化；另與法務部行政執行署簽妥「行政執行命令電子公文送達收受同意書」，俾與法務部行政執行署所屬分署進行行政執行命令電子公文交換作業，以收節能減紙之效。	(四) 同上。
三、 維護社會公益		
(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雇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。	(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方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。	(一) 與「上市上櫃公司企業社會責任實務守則」規定相符。
(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。	(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。	(二) 同上。
(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。	(三) 本行每三個月定期舉開勞資會議，透過勞資雙方溝通，解決各項攸關員工權益議題，以維護員工權益；總行各業務主管處本於職掌執行各項業務，於董事會、常務董事會決議通過或總經理核定後發函周知全行各單位，俾供遵循。	(三) 同上。
(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。	(四) 為保護消費者權益，公平、合理、有效的處理消費者與本行發生之金融消費爭議事件，本行爰依據「金融消費者保護法」及其相關子法等規定，訂定「彰化銀行金融消費者保護政策」及「彰化銀行金融消費者保護作業要點」；並訂定「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定期檢視消費爭議事件及處理情形，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，俾使消費者權益獲得最完善保障，提升本行服務品質。	(四) 同上。
(五) 銀行與供應商合作，共同致力提升企業社會責任之情形。	(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。	(五) 同上。
(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。	(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、認養行道樹等；響應城市廣播網主辦之「燈不亮月亮」關燈節能活動，於 102 年中秋連續假期間，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) 102 年 2 月 24 日至 3 月 10 日參與新竹縣政府辦理「2013 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，轉贈臺東及花蓮地區之社福團體，展現本行高度關懷社會公益之形象。 (2) 102 年 6 月 16 日響應政府政策推廣，與財政部共同主辦「財政部 102 年統一發票盃路跑活動(苗栗場)」。 (3) 102 年 11 月 1 日以具體行動支持文創，邀請財富管理客戶，包場觀賞「看見台灣」紀錄片，進而守護我們的土地與家園。 (4) 102 年 11 月 27 日至 12 月 17 日舉辦 9 場次「財富 健康 樂生活」理財講座活動，除協助投資大眾掌握 103 年全球市場的脈動外，亦邀請知名中醫師，以深入淺出的正確觀念，教導健康養生 DIY 之秘訣。 (5) 102 年 11 月 30 日參與協辦「102 年金融服務關懷社會」園遊會(新竹場)，讓社會大眾瞭解金融界對推動金融教育及社會公益之投入，彰顯金融服務業積極回饋社會之具體行動。 (6) 贊助「基隆市第 22 屆聯盟杯籃球錦標賽」，以增進國民身心健康，落實籃運基層紮根工作及全民運動強身之目標。 (7) 贊助中華民國內部稽核協會舉辦「2013 年亞洲區內部稽核研討會」，提升我國內部稽核之專業核心智能。 (8) 贊助國立臺灣師範大學主辦「華麗搖滾－山海經傳」演出活動，扶植我國藝術教育。 (9) 贊助淡江大學保險學系舉辦「2013 兩岸保險與危險管理學術研討會」，展現本行對兩岸保險業務交流之支持。 (10) 贊助台灣企業重建協會「2013 企業重建十週年國際研討會」活動，藉由參與研習活動，提升企業重建專業知識。 (11) 贊助金融研訓院「國際金融監管改革研討會－巴賽爾資本協定 III 發展新趨勢」活動，促進兩岸於 BASEL III 議題之交流。 3. 提供經濟弱勢青年與大學院校學生工讀機會： (1) 配合教育部青年發展署「102 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 名大學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。	(六) 同上。
四、 加強資訊揭露		
(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。	(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)。	(一) 與「上市上櫃公司企業社會責任實務守則」規定相符。
(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。	(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。	(二) 未編製企業社會責任報告書。
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。		
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措施，如：開戶檢核、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導活動」之種子教師，積極參與金融教育宣導活動，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，102 年度計 4 家中小企業，俾協助其發揮經營管理綜效，以提升競爭力。 (五) 為加強對中部地區中小企業提供財務輔導與服務，本行與中小企業聯合輔導中心合作，於本行南臺中分行成立「中小企業聯合輔導資訊站」，免費提供企業即時在地之金融諮詢服務。		
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。		

f. Performing Social Responsibility

Item	Implementation Status	Deviations from "Corporate Social Responsibility Best Practice Principles for TWSE/GTSM Listed Companies" and reasons
1. Exercising Corporate Governance		
1.1 The bank declares its corporate social responsibility policy and examines the results of the implementation.	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.	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."
1.2 The bank establishes exclusively (or concurrently) dedicated units to be in charge of proposing and enforcing the corporate social responsibility policies.	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.	1.2 Without establishing dedicated units, the Bank still gives full support to continuously practice Corporate Social Responsibility.
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.	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 2013". (Note) 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 248 employees were trained in 2013. c. Employees' performance is 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.	1.3 In accordance with the "Corporate Social Responsibility Best Practice Principles for TWSE/GTSM-Listed Companies."
2. Fostering a Sustainable Environmen		
2.1 The bank endeavors to utilize all resources more efficiently and uses renewable materials which have a low impact on the environment.	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. 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. 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.	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.
2.2 The bank establishes proper environmental management systems based on the characteristics of their industries.	2.2 To ensure the safty of the relevant equipments, properties, and staff, the Bank has security and access control measures in place to ensure their security.	2.2 The same as above.
2.3 The bank establishes dedicated units or assigns dedicated personnel for environment management to maintain the environment.	2.3 a. The Bank instructed all department heads to urge their employees to tidy up their working environment. 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.	2.3 The same as above.
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.	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. 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. 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. d. To improve the efficiency of the Bank's internal correspondences while saving energy and resources in the process, the Bank has implemented an "Online Correspondence System" that ensured paperless communications throughout the Bank. Furthermore, the Bank had signed an "Electronic Correspondence Delivery Agreement" with the Administrative Enforcement Agency of the Ministry of Justice to cut back on the energy and resources spent on communications.	2.4 The same as above.
3. Preserving Public Welfare		
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.	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.	3.1 In accordance with the "Corporate Social Responsibility Best Practice Principles for TWSE/GTSM-Listed Companies".
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.	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.	3.2 The same as above.
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.	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.	3.3 The same as above.

Item	Implementation Status	Deviations from "Corporate Social Responsibility Best Practice Principles for TWSE/GTSM Listed Companies" and reasons
3.4 The Bank establishes and discloses policies on consumer rights and interests and provides a clear and effective procedure for accepting consumer complaints.	3.4 The Bank has established the "Chang Hwa Bank Financial Consumer Protection Policy" and the "Chang Hwa Bank Financial Consumer Protection Guidelines" in accordance with the "Financial Consumer Protection Act" to protect the interests of financial consumers and resolve any disputes consumers may have against the Bank in a fair, reasonable and effective manner. The Bank also has "Chang Hwa Bank Consumer Complaint Handling Guidelines" in place for resolving consumers' complaints and major consumption incidents. Whenever a consumer files a complaint, the issue in question is referred immediately to an appropriate department within the Head Office, where the consumer is given a satisfactory answer. The Bank also requires its Head Office to review consumers' disputes on a regular basis and revise procedures so that similar occurrences can be prevented, corrected and managed in the future, and ultimately improve consumers' protections and the Bank's service quality.	3.4 The same as above.
3.5 The Bank cooperates with its suppliers to jointly foster a stronger sense of corporate social responsibility.	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.	3.5 The same as above.
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.	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 2013 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) Between February 24 and March 10, 2013, the Bank participated in the "2013 Taiwan Lantern Festival" organized by Hsinchu County Government to promote Taiwan's local culture and its reputation as a favorable tourist 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 social welfare associations located in Taitung and Hualien as part of the Bank's care to the society. (b) On June 16, 2013, the Bank joined the Ministry of Finance in organizing the "2013 MOF Run" in Miaoli as means of promoting government policies. (c) On November 1, 2013, the Bank supported culture and creativity by inviting wealth management customers to an exclusive screening of the documentary － "Beyond Beauty - Taiwan From Above." (d) Between November 27 and December 17, 2013, the Bank organized nine sessions of its "Wealth, Health, and Lifestyle" seminar. During the seminar sessions, investors were informed on the latest market trends in 2014 and given tips toward a healthier lifestyle. (e) On November 30, 2013, the Bank co-arranged the "2013 Financial CSR Party" (at Hsinchu) and gave the public an understanding of how the banking industry has committed in charity works. (f) The Bank sponsored Keelung City's "22^{nd} Basketball Tournament" to promote basketball as a sound recreational activity for health improvement. (g) The bank sponsored the Institute of Internal Auditors, R.O.C. in organizing "2013 ACIIA Conference" for the purpose of strengthening the nation's internal audit capabilities. (h) The Bank sponsored the rock music performance "Tale of Shan Hai Jing" performed by National Taiwan Normal University as a form of support to local arts education. (i) As a gesture of support to the cross-strait exchange of insurance knowledge, the Bank sponsored the Department of Insurance, Tamkang University, in the organization of its "2013 Cross-Strait Insurance and Risk Management Seminar." (j) The Bank sponsored Turnaround Management Association in the organization of its "2013 Corporate Restructuring 10^{th} Anniversary Global Seminar" and contributed towards promoting professional knowledge on corporate restructuring. (k) The Bank sponsored Taiwan Academy of Banking and Finance in the organization of its "International Financial Supervisory Reform Seminar- New Trend of Development for Basel Ⅲ" and contributed towards cross-strait Basel Ⅲ issue exchange. c. Internship opportunities offered to financially disadvantaged youths and university students： (a) As support to the "2013 Internship Program for the Financially Disadvantaged Youths" organized by Youth Department Administration, Ministry of Education, 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. (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. d. Social participation： The Bank provided venue support or presents to regular blood donation event held by local communities as well as community activities.	3.6 The same as above.
4. Enhancing Information Disclosure		
4.1 The measures of disclosing relevant and reliable information relating to their corporate social responsibility.	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.	4.1 In accordance with the "Corporate Social Responsibility Best Practice Principles for TWSE/GTSM-Listed Companies."
4.2 The bank produces corporate social responsibility reports disclosing the status of their implementation of the corporate social responsibility policy.	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.	4.2 The Bank did not produce the corporate social responsibility reports.
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.		
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.) 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. 6.2 The Bank provides nursing trust services to disadvantaged persons to safeguard the security of their properties. 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 actively had helped students and residents develop proper awareness towards consumer banking and finance. 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.In 2013, the Bank helped a total of 4 SMEs improve management efficiency and raised their overall competitiveness. 6.5 To enhance financial counseling and services for small and medium enterprises located in Central Taiwan, the Bank worked with Taiwan Small Business Integrated Assistance Center to establish an "SME Counseling Station" within its Nan-Taichung Branch, where financial consultation is given to local businesses free of charge.		
7. If the products or corporate social responsibility reports have received assurance from external institutions, they should state so below None.		

註：
Note：

102 年度第 23 屆董監事進修情形一覽表 On-Job Training of the 23rd of Directors and Supervisors in 2013						
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)	如何有效執行董監事職能 Effective execution of directors' and supervisors' roles	102.5.13	3	社團法人中華公司治理協會 Taiwan Corporate Governance Association	是 Yes
陳上程 Shang-Chen Chen	獨立董事 Independent Director	董事會及股東會應注意事項 Notes on board of directors' meetings and shareholders' meetings	102.3.21	3	中華民國工商協進會 Chinese National Association of Industry and Commerce	是 Yes
		上市公司獨立董事職能座談會 Independent director seminar for public listed companies	102.5.27	3	臺灣證券交易所股份有限公司 Taiwan Stock Exchange Corp.	是 Yes
		公司治理最新趨勢座談會；風雨中的磐石 - 談董事會的關鍵角色 Corporate governance trend seminar - Key roles played by board of directors	102.7.1	3	財團法人台灣金融研訓院 Taiwan Academy of Banking and Finance	是 Yes
		臺灣企業脱胎換骨的賽局 Game-changing act for Taiwanese businesses	102.12.24	3	社團法人中華公司治理協會 Taiwan Corporate Governance Association	是 Yes
林政憲 Cheng-Hsien Lin	董事 Director	第九屆臺北公司治理論壇 The 9th Taipei corporate governance forum	102.11.28	3	金融監督管理委員會 Financial Supervisory Commission	是 Yes
鄭家鐘 Chia-Chung Cheng	董事 Director	「公司法修訂重點及因應」及「反避稅條款立法方向及因應」 "Responses to key Company Act revisions" and "Responses to anti-tax avoidance laws"	102.12.12	3	社團法人中華公司治理協會 Taiwan Corporate Governance Association	是 Yes
阮清華 Ching-Hwa Juan	監察人 Supervisor	信託業督導人員研習班 Trust supervisors workshop	102.5.8	3	財團法人台灣金融研訓院 Taiwan Academy of Banking and Finance	是 Yes
		臺灣企業脱胎換骨的賽局 Game-changing act for Taiwanese businesses	102.12.24	3	社團法人中華公司治理協會 Taiwan Corporate Governance Association	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
一、 訂定誠信經營政策及方案		
(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。	(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和商業操守，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。	(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。
(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。	(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，本行每年定期舉辦「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。	(二) 與「上市上櫃公司誠信經營守則」規定相符。

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，採行防範行賄及收賄、提供非法政治獻金等措施之情形。	(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行賄之情事；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) 履行社會責任情形之三、維護社會公益之 (六)。	(三) 與「上市上櫃公司誠信經營守則」規定相符。
二、 落實誠信經營 (一) 銀行商業活動應避免與有不誠信行為紀錄者進行交易，並於商業契約中明訂誠信行為條款之情形。	(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 仟萬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 仟萬元以上者，予以揭露於本行全球資訊網站，以避免一般大眾與信用不良之客戶為業務往來，或有受騙、上當甚至發生財務損失之虞。 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，以符法制。 6. 本行電腦設備建置合約中訂明，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疇以外不當之金錢、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、暨金管會相關函釋，於契約中約定須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，並明訂不得為自己、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，及辦理國內基金銷售業務，本行與投信事業簽訂證券投資信託基金銷售契約，以上契約均已明訂總代理人 (及境外基金機構)、投信事業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。 10. 本行與保險公司、保險代理人或保險經紀人於簽署合作推廣契約書內載明，三方同意於合作推廣保險商品時，若保險公司未經銀行、保險代理人或保險經紀人同意，有支付銀行、保險代理人或保險經紀人所屬業務人員合作推廣契約範疇以外不當之金錢、財物或其他利益之情事者，視同違約，違約之一方應負擔損害賠償責任。 11. 本行辦理預售屋買賣定型化契約履約保證機制之價金信託業務擔任受託人，依預售屋買賣定型化契約應記載及不得記載事項、中華民國信託商業同業公會會員辦理預售屋「不動產開發信託」與「價金信託」業務應行注意事項暨預售屋買賣定型化契約履約保證機制之「價金信託」信託契約 (範本)，檢視本行所簽訂之信託契約就有關委託人、受託人應盡義務與職責、市場秩序之維持、以及對消費者權益保障等約定事項，有無違反主管機關規定及前述契約範本所定規範，以盡受託人善良管理人之注意義務及忠實義務。	(一) 與「上市上櫃公司誠信經營守則」規定相符。
(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。	(二) 本行目前尚未設置專責單位，惟相關業管單位均各依權責，對客戶履行誠信交易責任。	(二) 未設置專責單位，惟仍秉持誠信經營理念，服務大眾。
(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害關係者，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，以及「彰化銀行辦理金融控股公司法第 45 條授信以外交易處理準則」，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、管理階層及所有員工共同遵行。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。		

g. Implementation of Business Integrity

Item	Implementation Status	Deviations from "Ethical Corporate Management Best Practice Principles for TWSE / GTSM - Listed Companies" and reasons
1. Policies and strategies established to ensure business integrity		
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.	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.	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."
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.	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 recuriment 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. 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 organize annual sessions of "Self Audit Executive Workshops" to enhance the internal control of our branches. 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.	1.2 All conducts are in compliance with the "Ethical Corporate Management Best Practice Principles for TWSE / GTSM-Listed Companies."
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.	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. Preserving Pubic Welfare, under (6) Performing Social Responsibility.	1.3 All conducts are in compliance with the "Ethical Corporate Management Best Practice Principles for TWSE / GTSM-Listed Companies."
2. Actions to ensure business integrity		
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.	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. 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. 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). 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 the general public from lending to undesirable credit customers which leads to the effects of being deceived, taken in, and incurring financial loss. 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. 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). 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. h. When acting as a custodian for a mutual fund, the Bank ensures compliance with the Securities Investment Trust and Consulting Act, 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 on the terms of the custodian agreement. The Bank also refrains from acting for the benefit of itself, its agencies, representatives, employees or any third parties in the custodian agreement. 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) and with SITEs when selling domestic funds have explicitly prohibited the offshore fund distributor (and issuer) and SITEs from offering compensations directly to the Bank's sales force in return for meeting certain sales targets. j. The Bank has specified in the promotional agreements it signed with insurance companies, insurance agents and insurance brokers, that insurance companies would be considered to be in breach against the terms of the agreement if it provides sales personnel with monetary compensations, properties or entitlements of any kind other than those listed in the agreement without the consent of the respective bank, insurance agent or insurance broker. In which case, the violator shall compensate losses caused to other parties. k. When serving as an escrow trustee for pre-sold properties, the Bank complies with regulations such as "Mandatory and Prohibited Clauses of Pre-Sold Homes," "Notes on Real Estate Development Trust and Escrow Services," and the "Sample Escrow Agreement" to outline responsibilities between trustors and trustees, and to govern issues such as market discipline and protection of consumers' rights.	2.1 All conducts are in compliance with the "Ethical Corporate Management Best Practice Principles for TWSE / GTSM-Listed Companies."

Item	Implementation Status	Deviations from "Ethical Corporate Management Best Practice Principles for TWSE / GTSM - Listed Companies" and reasons
2.2 Availability of an internal unit responsible for ensuring business integrity within the bank, and supervision by the board of directors.	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.	2.2 The Bank has yet to assign a specialized unit, but continues to uphold the utmost integrity when serving the public.
2.3 Policies established by the bank to prevent conflicts of interest, and internal channels created for raising concerns.	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. b. The Bank has implemented "Operational Rules on Credit and Non-credit Transactions with Stakeholders Defined in the Financial Holding Company Act" and "Chang Hwa Bank Policy on Non-credit Transactions with Stakeholders Defined in Article 45 of the Financial Holding Company Act" to serve as guidance when dealing with transactions that involve stakeholders. 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.	2.3 All conducts are in compliance with the "Ethical Corporate Management Best Practice Principles for TWSE / GTSM-Listed Companies."
2.4 Accounting policies and internal controls implemented as effective means of ensuring business integrity, and auditing activities performed by internal audit personnel.	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. 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.	2.4 All conducts are in compliance with the "Ethical Corporate Management Best Practice Principles for TWSE / GTSM-Listed Companies."
3. Existence of a misconduct reporting channel, and disciplinary policies against violators of business integrity.	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. 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 the Bnak's 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.	All conducts are in compliance with the "Ethical Corporate Management Best Practice Principles for TWSE/GTSM-Listed Companies."
4. Enhanced information disclosure 4.1 Availability of a website for disclosing information relating to business integrity. 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).	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.	All conducts are in compliance with the "Ethical Corporate Management Best Practice Principles for TWSE/GTSM-Listed Companies."
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.		
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.		

（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.tse.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.

（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 102 年 1 月 1 日至 102 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，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：

總經理：

總稽核：

總機構法令遵循主管：

中　華　民　國　103　年　3　月　20　日

j. Execution of Internal Control System
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, 2013 to December 31, 2013, 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, 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
& Chief Compliance Officer：

March 20, 2014

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 103 年 3 月 6 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 6, 2014

（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：

(1) 北門分行前行員未徵提客戶書面同意逕予查詢客戶於金融聯合徵信中心信用資料案，金管會於 102 年 7 月 10 日來函對本行核處本案違反行為時電腦處理個人資料保護法第 18 條規定，金管會爰依同法第 38 條第 1 項規定核處負責人新臺幣 2 萬元罰鍰；本行就缺失事項已採取下列措施：

① 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前不得逕行查詢其信用資訊。

② 加強作業控管：

I. 每日自系統列印之查詢客戶信用資訊清單，均需逐筆由查詢經辦及直屬負責人核閱蓋章。

II. 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。

III. 申請後如不予承作之案件，所查得之信用資料需設簿登記，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。

(2) 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：

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：

(1) With regards to the violation involving a former employee of the Peimen Branch, where inquiries were made to the Joint Credit Information Center without obtaining customers' written consent in advance, the Financial Supervisory Commission had issued a letter on July 10, 2013 that highlighted the Bank's violation against Article 18 of the Personal Information Protection Act, and in the meantime imposed a fine of NTD 20,000 against the person-in-charge according to Article 38, Paragraph 1 of the act. The Bank has since taken the following remedial actions：

① Reiterated proper operating rules：
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.

② Enhanced control：

I. 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.

II. Credit inquiries that are made for new applications need to be evidenced with customers' consent forms, photocopies of the application form or other proof of consent; these documents now require the review of the person-in-charge.

III. If the inquiry does not lead to a successful deal, the inquired credit information shall be recorded in a separate registry and detail the date on which customer's applications are destroyed. This registry and all relevant documents shall be retained by the person-in-charge and included as one of the items to be handed over to future successors.

(2) 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 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，對保管箱庫房內閘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。

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。

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 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 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. 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：
無。

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五仟萬元者：
無。

6. 其他經金管會指定應予揭露之事項：
無。

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. 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：
None.

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) 102 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 2013

1. 102 年股東常會決議事項：
Decisions made at the 2013 GSM：

日期 Date	決議事項 Agenda	決議結果 Results	執行情形 Implementation status
102.6.21 (June 21, 2013)	本行 101 年度營業報告書及財務報表，請承認案。 Recognition of the Bank's 2012 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，向主管機關備查及辦理公告等相關事宜訖。 Compliant with the Company Act and Securities Exchange Act, related documents have been submitted to regulators for record-keeping and proclamation.
	本行 101 年度盈餘分派案。 Approved the 2012 earnings appropriation proposal.	經表決照案承認。 Voted and acknowledged as 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 102 年 7 月 10 日申報生效，並奉經濟部 102 年 9 月 3 日核准變更登記，於 102 年 9 月 16 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 10, 2013; received approval from the Ministry of Economic Affairs for modification in registration on September 3, 2013; delivered new shares to the exchange for trading on September 16, 2013.

2. 102 年度董事會之重要決議事項：

(1) 102 年 1 月 25 日第 23 屆第 17 次董事會：

① 通過向金管會申請開辦黃金存摺業務。

② 通過向金管會申請許可本行兼營證券投資顧問業務。

(2) 102 年 3 月 5 日第 23 屆第 18 次董事會：
通過提案股東會承認本行 101 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) 102 年 3 月 29 日第 23 屆第 19 次董事會：

① 通過「101 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 通過提案股東會討論本行 101 年度盈餘分派案。

③ 訂定「102 年度彰化銀行風險胃納聲明」案。

④ 通過提案股東會討論盈餘轉增資發行新股案。

⑤ 通過召開本行 102 年股東常會。

⑥ 通過向主管機關申請發行主順位金融債券人民幣 30 億元案。

(4) 102 年 5 月 14 日第 23 屆第 20 次董事會：

① 訂定彰化銀行業務規章制定準則案。

② 通過於廣東省東莞市設立本行第 2 家大陸分行案。

③ 通過向金管會申請經營外國有價證券投資顧問業務。

④ 通過向主管機關申請發行次順位金融債券新臺幣 100 億元，並訂定「彰化商業銀行股份有限公司 102 年度次順位金融債券發行要點」。

(5) 102 年 8 月 2 日第 23 屆第 22 次董事會：

① 報告事項第 2 案確認第 23 屆第 77 次至第 81 次常務董事會會議紀錄，決議洽悉。惟梁常務獨立董事國源、陳獨立董事上程、唐董事楚烈及梁董事懷信就第 79 次常務董事會討論事項第一案及第 80 次常務董事會討論事項第二案不予洽悉。

2. Important Resolutions of Board of Directors on 2013：

(1) The 17th Meeting of the 23rd Board of Directors held on January 25, 2013：

① Passed the resolution to apply for approval of Golden business from FSC.

② Approved for applying permission of security investment consultant business from FSC.

(2) The 18th Meeting of the 23rd Board of Directors held on March 5 2013：
Approved for the Bank's 2012 Business Operations Report and Financial Statement (including the consolidated financial statement) to submit to Shareholders meeting.

(3) The 19th Meeting of the 23rd Board of Directors held on March 29, 2013：

① Passed the Bank's "2012 Internal Control System Evaluation" and "Internal Control System Statement."

② Approved the resolution to discuss the distribution of 2012 earnings during the GSM.

③ Outline the "2013 Chang Hwa Bank Risk Appetite."

④ Passed to propose earnings capitalization for discussion during the shareholders' meeting.

⑤ Approved the convening of the Bank's 2013 General Shareholders' Meeting.

⑥ Approved the resolution to apply for issue of NTD 3 billion financial debentures.

(4) The 20th Meeting of the 23rd Board of Directors held on May 14, 2013：

① Outline the "Chang Hwa Bank Regulation Outline Principle."

② Approved the establishment of the Bank's second branch at Tungkuan city, Kuntong province, China.

③ Passed to apply for foreign security investment consultant business.

④ Approved the application to the competent authority for issuance of Subordinated Financial Bond in amount of NT$10 billion and established "Chang Hwa Commercial Bank 2013 Guidelines for Issuing Subordinated Financial Bonds."

(5) The 22nd Meeting of the 23rd Board of Directors held on August 2, 2013：

① Acknowledged meeting minutes of 77th to 81st Meetings of the 23rd Managing Board of Directors in Report 2. However, Managing/Independent Director Kuo-Yuan Liang and Independent Director Shang-Chen Chen made no comment to Agenda 1 of the 79th Managing Board of Directors and Agenda 2 of the 80th Managing Board of Directors for Report 2 of the 22nd Meeting of 23rd Board of Directors.

② 通過本行 101 年度董監事酬勞分配案。

③ 通過本行 101 年度普通股現金股利配息、股票股利配股及盈餘轉增資基準日暨普通股現金股利發放日案。

(6) 102 年 8 月 28 日第 23 屆第 23 次董事會：
通過本行 102 年上半年度財務報告 (含與子公司之合併財務報告) 案。

(7) 102 年 9 月 25 日第 23 屆第 24 次董事會：
申報本行 102 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」。

(8) 102 年 9 月 30 日第 23 屆第 5 次臨時董事會：

① 總經理唐楚烈先生因個人因素請辭，自 102 年 9 月 30 日起辭去總經理職務案。

② 委任張明道先生為本行總經理案。

(9) 102 年 10 月 17 日第 23 屆第 25 次董事會：
修訂彰化銀行辦理金融控股公司法第 45 條授信以外交易處理準則案。

(10) 102 年 11 月 12 日第 23 屆第 26 次董事會：

① 訂定本行「金融消費者保護政策」案。

② 修正「彰化銀行法令遵循主管制度實施辦法」案。

③ 修訂本行「組織規程」第 11 條條文案。

(11) 102 年 12 月 27 日第 23 屆第 27 次董事會：

① 決議通過 103 年度稽核計畫案。

② 決議通過 103 年度預算案。

3. 103 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

102 年 8 月 2 日第 23 屆第 22 次董事會議之報告事項第 2 案確認第 23 屆第 77 次至第 81 次常務董事會會議紀錄，決議洽悉。惟梁常務獨立董事國源、陳獨立董事上程、唐董事楚烈及梁董事懷信就第 79 次常務董事會討論事項第一案及第 80 次常務董事會討論事項第二案不予洽悉。本行已依規揭露於公開資訊觀測站。

② Approved the Bank's 2012 remuneration resolution of directors and supervisors.

③ Passed the baseline date and the distribution date for the Bank's 2012 cash and stock dividends.

(6) The 23rd Meeting of the 23rd Board of Directors held on August 28, 2013：
Approved the Bank's 2013 semi-annual financial statement (including the consolidated financial statement).

(7) The 24th Meeting of the 23rd Board of Directors held on September 25, 2013：
Reporting the Bank's 2013 "Business Plan," "Capital Adequacy Assessment" and "Risk Indicator Self-Evaluation".

(8) The 5th Extraodinary Meeting of the 23rd Board of Directors held on September 30, 2013：

① Due to private issue, President Chu-Lieh Tarng was to resign from his post since September 30, 2013.

② Assigned Ming-Daw Chang as the President of the Bank

(9) The 25th Meeting of the 23rd Board of Directors held on October 17, 2013：
Amended "Chang Hwa Bank Policy on Non-credit Transactions with Stakeholders Defined in Article 45 of the Financial Holding Company Act."

(10) The 26th Meeting of the 23rd Board of Directors held on November 12, 2013：

① Established the Bank's "Financial Consumer Protection Policy."

② Amended "Chang Hwa Bank Implementation Rules for the Compliance Officer Policy."

③ Amended Article 11 of the Bank's "Foundation Rules."

(11) The 27th Meeting of the 23rd Board of Directors held on December 27, 2013：

① Passed the Bank's 2014 audit plan.

② Passed the Bank's 2014 budget.

3. Important Resolutions of Board of Directors (From 2014/01/01 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
Acknowledged meeting minutes of 77th to 81st Meetings of the 23rd Managing Board of Directors in Report 2 of the 22nd Meeting of the 23rd Board of Directors held on August 2, 2013. However, Managing/Independent Director Kuo-Yuan Liang and Independent Director Shang-Chen Chen made no comment to Agenda 1 of the 79th Managing Board of Directors and Agenda 2 of the 80th Managing Board of Directors for Report 2 of the 22nd Meeting of 23rd Board of Directors. The Bank has disclosed information on the MOPS as required by laws and regulations.

(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

102 年 12 月 31 日
December 31, 2013

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
總經理 President	唐楚烈 Chu-Lieh Tarng	101.10.12	102.9.30	辭任 Resignation

四、會計師公費資訊

D. Information of Accountant's Fee

單位：新臺幣仟元
Unit：NT$1,000

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	龔則立 Jerry Gung	劉水恩 Walter Liu	4,270						v			102 年年度財簽 2013 Annual Financial Statement
勤業眾信 Deloitte & Touche	龔則立 Jerry Gung		1,000						v			102 年年度稅簽 2013 Annual Taxation Statement
勤業眾信 Deloitte & Touche	龔則立 Jerry Gung		1,700						v			OBU 及海外分行查核 Inspect the OBU & Overseas Branch
勤業眾信 Deloitte & Touche	龔則立 Jerry Gung		150						v			昆山分行查核簽證 Kunshan Branch audit and certification
勤業眾信 Deloitte & Touche	龔則立 Jerry Gung						1,000	1,000	v			內控查核 Internal Control Inspection
勤業眾信 Deloitte & Touche	龔則立 Jerry Gung						100	100	v			五仟萬元以上呆帳查核 Inspect the bad debts exceeding NTD 50 million
勤業眾信 Deloitte & Touche	龔則立 Jerry Gung						120	120	v			投審會申設東莞分行出具意見 Investment Commission opinions on the establishment of a Dongguan Branch
勤業眾信 Deloitte & Touche	龔則立 Jerry Gung						50	50	v			帳務系統更新出具專業估價報告 Quotation for the account system upgrade
勤業眾信 Deloitte & Touche	龔則立 Jerry Gung						30	30	v			發行次順位金融債出具複核意見 Opinions on the issuance of subordinated bank debentures
勤業眾信 Deloitte & Touche	龔則立 Jerry Gung						50	50	v			盈餘轉增資資本額查核 Review on the issuance of earned surplus-turned capital increase
勤業眾信 Deloitte & Touche	龔則立 Jerry Gung						30	30	v			人民幣主順位金融債額度評估 Evaluation on the senior RMB bank debenture limit
勤業眾信 Deloitte & Touche	袁金蘭 Glendy Yuan						150	150	v			99 年度營所稅復查 Review of the 2010 business income tax assessment
誠品 WeTec International CPAs.	周志誠 Chou,Chih-Chen						30	30	v			帳務系統更新價格合理性意見書 Opinions on price reasonableness of the account system upgrade

(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

<table>
<tr><th>更換日期
Date of change</th><th colspan="4">民國 102 年 1 月 25 日
January 25, 2013</th></tr>
<tr><td>更換原因及說明
Reasons for Changes Made & Relevant Explanations</td><td colspan="4">事務所內部行政組織調整
Organization Adjustment for administration in Accounting firm</td></tr>
<tr><td rowspan="3">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</td><td colspan="2">當事人
Accountant
情況
Event</td><td>會計師
Accountant</td><td>委任人
Appointer</td></tr>
<tr><td colspan="2">主動終止委任
Termination of Appointment</td><td>無
None</td><td>無
None</td></tr>
<tr><td colspan="2">不再接受(繼續)委任
Not Accepting (continued) Appointment</td><td>無
None</td><td>無
None</td></tr>
<tr><td>最近兩年內曾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</td><td colspan="4">無
None</td></tr>
<tr><td rowspan="6">與本行有無不同意見
Any Disagreement with the Bank's Opinions</td><td rowspan="4">有
Yes</td><td>無
None</td><td colspan="2">會計原則或實務
Accounting Principles or Practices</td></tr>
<tr><td>無
None</td><td colspan="2">財務報告之揭露
Disclosure of Financial Statements</td></tr>
<tr><td>無
None</td><td colspan="2">查核範圍或步驟
Auditing Scope or Steps</td></tr>
<tr><td>無
None</td><td colspan="2">其他
Other</td></tr>
<tr><td>無
None</td><td colspan="3">V</td></tr>
<tr><td colspan="4">說明：無
Reason：None</td></tr>
<tr><td>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.)</td><td colspan="4">無
None</td></tr>
</table>

(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	102 年度 2013		103 年度截至 4 月 22 日止 As of April 22, 2014	
		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	8,164	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)	梁懷信 Hwai-Hsin Liang	0	0	0	0
董事兼總經理 Director & President （財政部代表） (Delegate of MOF)	張明道 Ming-Daw Chang	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)	阮清華 Ching-Hwa Juan	0	0	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.)	王文猷 Charles W. Y. Wang	4,898	0	0	0
副總經理 Executive Vice President	施建安 James Shih	4,916	0	0	0
	賴昭吟 Carol Lai	7,145	0	0	0
	陳金英 Chin-Ying (Anita) Chen	5,260	0	0	0
	黃漢青 Paul H.C. Huang	4,822	0	0	0

職稱 Title	姓名 Name	102 年度 2013		103 年度截至 4 月 22 日止 As of April 22, 2014	
		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	林碉力 Diao Li Lin	0	0	0	0
處長 SVP & Division Head	林耀輝 Yao-Huei Lin	81	0	0	0
	張秀玉 Shiou-Yu Chang	2,501	0	0	0
	陳錫能 Shyi-Neng Chen	(99,157)	0	0	0
	王洪綱 Hom-Gang Wang	4,955	0	0	0
	駱秉正 Ping-Chen Lo	0	0	0	0
	陳福隆 Fu-Lung Chen	13,968	0	0	0
	凃鴻堯 Horng-Yao Tu	4,490	0	0	0
	陳振宇 Chen-Yu Chen	7,695	0	0	0
	羅美棟 Mei-Tung Lou	1,701	0	0	0
	林雅玲 Ya-Ling Lin	72	0	0	0
	曾許錦美 Nell H. Tseng	0	0	0	0
	楊繼承 Jih-Cheng Yang	2,532	0	0	0
	林彩鳳 Tsaifeng Lin	1,388	0	0	0
	曾芳明 Fangming Tzeng	(91,460)	0	0	0
	王昇照 Sheng-Chao Wang	212	0	0	0
	紀國方 Kuo-Fang Chi	11,998	0	0	0
	邱再添 Tiaj-Tian Chiou	356	0	0	0
	陳志成 Leo Chen	3,907	0	0	0
	柯楨祥 Jen-Shyang Ke	1,388	0	0	0
	盧文祥 Wen-Hsiang Lu	299	0	0	0
	方水福 Shuei-Fu Fang	0	0	0	0
	陳聯鏡 Lien-Ching Chen	6,539	0	0	0
主任 VP & GM	洪慈頌 Tzu-Song Hong	27	0	0	0
	黃惠瑛 Hui-Ying Huang	558	0	0	0
	邱富榮 Fu-Rong Chiu (103.2.10 新任) (New appointment accepted on Feb. 10, 2014)	-	-	0	0
經理 VP & GM	陳毓珊 Yu-Shan Chen	2,686	0	0	0
	沈振昌 Chen-Chang Shen	3,850	0	0	0
	李松樹 Song-Shu Lee	11,310	0	0	0
	黃蒼進 Tsang-Chin Huang	3,575	0	0	0
	張麗娟 Li-Jiuan Chang	814	0	0	0
	左澤蒼 Tse-Tsang Tso	5,666	0	0	0
	洪本能 Ben-Neng Hong	5,690	0	0	0
	朱正義 Cheng-Yih Chu	108	0	0	0
	廖義田 It-Tien Liao	113	0	0	0
	許建榮 Chieh-Jung Hsu	847	0	0	0
	陳瑞卿 Jui-Ching Chen	6,400	0	0	0
	邱美麗 Mei-Li Chiu	35	0	0	0
	陳玉美 Yuh- Mei Chen	8,980	0	0	0
	王耀宗 Don Y.T. Wang	17	0	0	0
	李振國 Jenn-Gwo Lee	28	0	0	0
	林武德 Wu-Te Lin	0	0	0	0
	曾纘生 Tsuan-Sheng Tseng	3	0	0	0
	葉成輝 Chen-Hui Yeh	8,701	0	0	0
	張峯宗 Feng-Tsung Chang	69	0	0	0
	游保森 Pao-Sen Yu	0	0	0	0
	陳淑瓊 Shu-Chung Chen	599	0	0	0

職稱 Title	姓名 Name	102 年度 2013		103 年度截至 4 月 22 日止 As of April 22, 2014	
		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	葉琪瑛 Chyi-Ying Yeh	1,527	0	0	0
	劉錦圳 Chin-Chun Liu	1,570	0	0	0
	陳生發 Sheng-Fa Chen	1,639	0	0	0
	林玉惠 Yu-Hui Lin	10,717	0	0	0
	陳雪霞 Hsueh-Hsia Chen	2,107	0	0	0
	吳丙寅 Biing-Yn Wu	6,150	0	0	0
	陳秋月 Chiou-Yueh Chen	1,154	0	0	0
	鄭長華 Chang-Hua Cheng	5,278	0	0	0
	鄭黎明 Li-Min Cheng	184	0	0	0
	侯滄浪 Lawrence Hou	4,630	0	0	0
	王淑芳 Shwu-Fang Wang	9,069	0	0	0
	王東雄 Tung-Shiung Wang	2,507	0	0	0
	朱志烱 Chi-Chung Chu	11,837	0	0	0
	林美足 Milly Lin	408	0	0	0
	許溪祥 Shi-Shyang Sheu	3,342	0	0	0
	彭春堂 Judy Pong	0	0	0	0
	陳建發 Chien-Fa Chen	2	0	0	0
	冉繁雄 Fang Shang Rang	0	0	0	0
	吳芳媛 Fang-Yuan Wu	(1,261)	0	(14,000)	0
	鄧秀娟 Tina Teng	35	0	0	0
	邵建中 Chien-Chung Shaw	772	0	0	0
	陳哲雄 Che-Hsiung Chen	4,129	0	0	0
	陳桂芬 Kuei-Fen Chen	368	0	0	0
	葉順章 Shuen-Chang Yeh	0	0	0	0
	林蘭如 Lan-Zu Lin	751	0	0	0
	劉瓊英 Chiung-Yin Liu	1,757	0	0	0
	郭文墉 Wen-Yung Kuo	3,327	0	0	0
	楊珪玲 Kuei-Ling Yang	0	0	0	0
	莊　順 Shuenn Chuang	3,482	0	0	0
	游月明 Yueh-Ming Yu	0	0	0	0
	陳茲芸 Tzy-Yun Chen	700	0	0	0
	鄭萌櫻 Meng-Ing Jeng	163	0	0	0
	林士超 Shyh-Chau Lin	2,945	0	0	0
	黃秋東 Chiu-Tung Huang	66	0	0	0
	洪珠懿 Chu-I Hung	82,500	0	(36,000)	0
	紀榮年 Jung-Nuen Chi	598	0	0	0
	江武讓 Wu-Rang Chiang	8,903	0	0	0
	徐瑞惠 Tiffany Hsu (103.2.10 新任) (New appointment accepted on Feb. 10, 2014)	-	-	0	0
	徐寶華 Pao-Hua Hsu	10	0	0	0
	簡幸壽 Hsing-Shou Chien	402	0	0	0
	陳瑞珍 Ruei-Jan Chen	49,895	0	0	0
	吳慧貞 Hui-Jen Wu	2,935	0	0	0
	曾秀珠 Hsiu-Chu Tseng	(314)	0	0	0
	羅順風 Shun-Feng Lo	6,914	0	0	0
	林玉葉 Yuh-Yeh Lin (103.2.10 新任) (New appointment accepted on Feb. 10, 2014)	-	-	0	0
	徐永祥 Yeong-Shyang Shyu	64	0	0	0

職稱 Title	姓名 Name	102 年度 2013		103 年度截至 4 月 22 日止 As of April 22, 2014	
		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	許高榮 Kao-Rong Hsu	0	0	0	0
	林叔玄 Shu-Hsuan Lin	92	0	(417)	0
	周榮昌 Jung-Chang Chou	6,449	0	0	0
	蔡桂芳 Kui-Fang Tsai	480	0	0	0
	蔡淑如 Shu-Ju Tsai	2,096	0	0	0
	沈麗鳳 Li-Feng Shen	1,224	0	0	0
	謝美芬 Mei-Fen Hsieh	721	0	0	0
	胡榮健 Jung-Chien Hu	94	0	0	0
	楊漢璋 Han-Chang Yang	0	0	0	0
	謝美芬 Mei-Fen Hsieh	0	0	0	0
	王韻梅 Yun-Mei Wang	16,176	0	0	0
	簡寶義 Bao-Yi Chien	2,204	0	0	0
	陸曉霞 Hsiao-Hsia Lu	0	0	0	0
	吳斯聰 Szu-Tsung Wu	0	0	0	0
	蔡淑華 Shu-Hua Tsai	2,531	0	0	0
	曾少華 Shao-Hwa Jseng	212	0	0	0
	賴愛秀 Ai-Hsiu Lai	164	0	0	0
	林清靠 Charles C.K. Lin	391	0	0	0
	蔡秀霞 Tsai-Hsiu Hsia (103.2.10 新任) (New appointment accepted on Feb. 10, 2014)	-	-	0	0
	洪仁誠 Jeng-Cheng Hong	54	0	0	0
	邵碧琴 Pi-Chin Shao	163	0	0	0
	陳金魁 Jin-Kwey Chen	1,237	0	0	0
	王綺雯 Chi-Wen Wang (103.2.10 新任) (New appointment accepted on Feb. 10, 2014)	-	-	0	0
	林朝乾 Chaur-Chyan Lin	3,841	0	0	0
	許漢文 Han-Wen Hsu	83	0	0	0
	陳石秋 Shyr-Chiou Chen	1,512	0	0	0
	黃賢楠 Hsian-Nan Huang	8,206	0	0	0
	彭增忠 Geng Chung Pen	52	0	0	0
	張書楨 Shu-Chen Chang	3,155	0	0	0
	李金選 Chin-Hsuan Lee	209	0	0	0
	莊錦煌 Chin-Huang Chuang	5,293	0	0	0
	陳盛統 Sheng-Tung Chen	46	0	0	0
	賴月秋 Yueh-Chiu Lai	2,100	0	0	0
	彭盛謀 Shenq-Mou Peng	93	0	0	0
	黃美華 Mei-Hwa Hwang (103.2.10 新任) (New appointment accepted on Feb. 10, 2014)	-	-	0	0
	陳德和 Der-Ho Chen	72	0	0	0
	林陳忠 Chen-Chung Lin	10,245	0	0	0
	陳永盛 Yung- Sheng Chen	61	0	0	0
	范玉琴 Yu-Chin Fan	198	0	0	0
	尤千美 Chien-Mei Yu	846	0	0	0
	卓光華 Kuang-Hua Cho	0	0	0	0
	蔡金龍 Chung-Long Tsai	710	0	0	0
	侯嘉禎 Jia-Jen Hou (103.2.24 新任) (New appointment accepted on Feb. 24, 2014)	-	-	(100,000)	0

職稱 Title	姓名 Name	102 年度 2013		103 年度截至 4 月 22 日止 As of April 22, 2014	
		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	詹益榮 Yi-Jung Chan	10	0	0	0
	謝建政 Chien-Cheng Hsieh (103.2.10 新任) (New appointment accepted on Feb. 10, 2014)	-	-	0	0
	林聰吉 Tsong-Chi Lin	0	0	0	0
	藍麗玲 Li-Ling Lan	2,072	0	0	0
	鍾展文 Jian-Wen Chung	3,700	0	2,000	0
	張秀華 Shiu-Hwa Chang	734	0	0	0
	葉蒼卿 Tsang-Cheng Yeh	1,224	0	0	0
	葉金玉 Jin-Yu Yeh	4,850	0	0	0
	許綉卿 Hsiu-Ching Hsu	0	0	0	0
	林溫誠 Wen-Cheng Lin	4,082	0	0	0
	洪瓊宵 Chiung-Hsiao Hung	3,623	0	0	0
	王水圳 Shui-Chun Wang	(33,177)	0	0	0
	黃基明 Gi-Ming Huang	71	0	0	0
	楊成福 Cherng-Fwu Yang	749	0	0	0
	陳瑞隆 Juy-Lung Chen	80	0	0	0
	曾豐賢 Feng-Hsien Tseng	52	0	0	0
	施及眾 Chi-Tsung Shih	0	0	0	0
	彭傑鐘 Chieu-Jong Peng	374	0	0	0
	曾儀煌 Yi-Hwang Tzeng	0	0	0	0
	李麗華 Li-Hwa Le	10,402	0	0	0
	陳忠誠 Jong-Cherng Chen	1,108	0	0	0
	張添茂 Tain-Maw Chang (103.2.10 新任) (New appointment accepted on Feb. 10, 2014)	-	-	0	0
	蕭火俊 Huoo-Chung Hsiao	5,701	0	0	0
	林再福 Tsai-Fu Lin (103.3.1 新任) (New appointment accepted on Mar. 1, 2014)	-	-	0	0
	陳忠誠 Jong-Cherng Chen	1,108	0	0	0
	李祐成 You-Chen Lee	47	0	0	0
	陳振宜 Chen-Yi Chen	832	0	0	0
	葉栢林 Ber-Lin Yeh	13,684	0	(5,000)	0
	陳原芬 Yuan-Fen Chen	31	0	10,000	0
	陳正吉 Cheng-Chi Chen	8,677	0	0	0
	何建興 Jian-Shing He	0	0	0	0
	顏茂盛 Mao-Sheng Yen	1,697	0	0	0
	平建台 Ping-Chine-Tai	(882)	0	0	0
	李旺明 Wang-Ming Lee	81	0	0	0
	陳正明 Jin-Min Chen	2,470	0	0	0
	邱煒山 Hwa-Shan Chiou	4,469	0	0	0
	黃紫瓊 Tzu-Chiung Huang	6,621	0	0	0
	陳宗榮 Chung-Long Chen	1,142	0	0	0

職稱 Title	姓名 Name	102 年度 2013		103 年度截至 4 月 22 日止 As of April 22, 2014	
		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	邱福進 Fu-Jinn Chiou (103.3.1 新任) (New appointment accepted on Mar. 1, 2014)	-	-	0	0
	賴月英 Yuen-Ying Lai	873	0	0	0
	王素娟 Su-Chuan Wang	3,796	0	0	0
	沈山鑫 Shan-Shin Shen	2,846	0	0	0
	林綉艷 Shiou-Yann Lin	76	0	0	0
	李鋒玉 Feng-Yu Lee	2,109	0	0	0
	蔡忠勇 Chung-Yung Tsai	7,206	0	0	0
	吳美惠 Mei-Hui Wu	557	0	0	0
	王克忠 Ko-Chung Wang	3,734	0	0	0
	林國祥 Kuo-Hsiang Lin	0	0	0	0
	張家銘 Chia-Ming Chang	3,396	0	0	0
	郭志明 Chih-Ming Kuo	1,632	0	0	0
	蕭漢和 Han-Her Shiou	3,390	0	0	0
	呂芬蘭 Fen-Lan Lu (103.2.10 新任) (New appointment accepted on Feb. 10, 2014)	-	-	0	0
	李秀枝 Shiow-Jy Lee	5,611	0	0	0
	黃文宗 Wen-Tzung Huang	22	0	0	0
	黃春長 Chun-Chang Huang	5,754	0	0	0
	陳登進 Teng-Ching Chen	2,078	0	0	0
	黃志洲 Chih-Chou Huang	494	0	0	0
	劉玉雪 Yu-Hsueh Liu	1,357	0	0	0
	董俊宏 Chun-Hung Tung	3,414	0	0	0
	陳婉玲 Wan-Ling Chen	1,829	0	0	0
	林愛真 Ai-Jan Lin	1,647	0	0	0
	林顯才 Hsien-Tsai Lin	408	0	0	0
	洪啟清 Chi-Ching Hung (103.2.10 新任) (New appointment accepted on Feb. 10, 2014)	-	-	0	0
	張淑麗 Shu-Li Chang	0	0	0	0
	李淑汝 Shwu-Ruu Lee	2,857	0	0	0
	江穗光 Sui-Kuang Chiang	9,256	0	0	0
	葉寶玉 Pao-Yu Yeh	1,667	0	0	0
	錢婉華 Wan-Hwa Chien	6,291	0	0	0
	陳江河 Jiang-Her Chen	1,030	0	0	0
	謝進德 Ching-Te Hsieh	0	0	0	0
	夏豐源 Feng-Yuan Shia	5,877	0	0	0
	黃麗仙 Sherry Huangi	301	0	0	0
	劉光武 Kwang-Wu Liu	0	0	0	0
	孫慧蘭 Carol Sun	0	0	0	0
	蔡竣仁 Chun-Jen Tsai	819	0	0	0
	翁一新 I-Hsin Weng	25	0	0	0
	林祥達 Alec Hsiang-Ta Lin	0	0	0	0

職稱 Title	姓名 Name	102 年度 2013		103 年度截至 4 月 22 日止 As of April 22, 2014	
		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	楊瑞森 Ruey-Sen Yang	5,877	0	0	0
	盧泰安 Tai-An Lu	489	0	0	0
	曾世道 Shih-Tao Tseng	1,441	0	0	0
	張進成 Chin-Cheng Chang	0	0	0	0
	莊政祺 Cheng- Chi Chuang (103.2.10 新任) (New appointment accepted on Feb. 10, 2014)	-	-	0	0
	郭春生 Chun-Shen Kuo	60	0	0	0
	宋明恭 Ming-Kung Song	0	0	0	0
	蔡于昇 Eric Y. S. Tsai	2,466	0	0	0
	楊　康 Kang Yang	782	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.	114,297,400	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	61,812,071	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	13,938,986	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.	4,980	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.	1,028,026	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.	114,297,400	0	0	0
	台新國際商業銀行股份有限公司 (註 2) Taishin International Bank Co.,Ltd.	1,347,076	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	61,812,071	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. Information Disclosing the Relationship between any of the Bank's Top Ten Shareholders

103 年 4 月 22 日 April 22, 2014

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關係人或為配偶、二親等以內之親屬關係者，其名稱或姓名及關係 Names and the Relationship among the Top Ten Shareholders in the Relationship of Related Parties or Spouses, Blood Relatives within the Second Degree of Kinship		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)	1,747,117,400	22.55	0	0	0	0	無 None		無 None
財政部 (代表人張盛和) Ministry of Finance (Representative Sheng-Ford Chang)	944,841,663	12.19	0	0	0	0	臺灣菸酒股份有限公司 Taiwan Tobacco & Liquor Corporation	財政部持有臺灣菸酒股份有限公司 100% 股權 Ministry of Finance holds 100% shares of Taiwan Tobacco & Liquor Corporation	無 None
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)	221,706,707	2.86	0	0	0	0	無 None		無 None
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)	213,067,359	2.75	0	0	0	0	無 None		無 None
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)	200,615,546	2.59	0	0	0	0	無 None		無 None
李世聰 Shih-Tsung Li	172,229,180	2.22	800,360	0.01	0	0	成昌投資股份有限公司 Cheng Chang Investment Co., Ltd.	成昌投資股份有限公司大股東 Substantial shareholder of Cheng Chang Investment Co., Ltd.	無 None
成昌投資股份有限公司 (代表人鄭錡) Cheng Chang Investment Co., Ltd. (Representative Chi Cheng)	93,903,070	1.21	0	0	0	0	李世聰 Shih-Tsung Li	成昌投資股份有限公司大股東 Substantial shareholder of Cheng Chang Investment Co., Ltd.	無 None
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	86,151,711	1.11	0	0	0	0	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)	79,178,314	1.02	0	0	0	0	無 None		無 None
臺灣菸酒股份有限公司 (代表人徐安旋) Taiwan Tobacco & Liquor Corporation (Representative An-Hsuan Hsu)	77,510,000	1.00	0	0	0	0	財政部 Ministry of Finance	財政部持有臺灣菸酒股份有限公司 100% 股權 Ministry of Finance holds 100% shares of Taiwan Tobacco & Liquor Corporation	無 None

九、綜合持股比例
I. Omnibus Shareholding Ratio

102 年 12 月 31 日 單位：股；%
December 31, 2013 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 %
亞太電信股份有限公司 Asia Pacific Telcom	15,000,000	0.45	15,000,000	0.46	30,000,000	0.91
元富證券股份有限公司 MasterLink Securities Corporation	60,047,459	3.95	0	0	60,047,459	3.95
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.	18,860,511	3.00	0	0	18,860,511	3.00
台灣糖業股份有限公司 Taiwan Sugar Corporation	23,246,159	0.41	0	0	23,246,159	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	250,000	10.00
開發國際投資股份有限公司 CDIB & Partners Investment Holding Corp.	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	4.09	0	0	3,197,700	4.09
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	2,841,585	1.00	3,161,258	1.11	6,002,843	2.11
台灣金聯資產管理股份有限公司 Taiwan Asset Management Corporation	150,000,000	11.35	7,500,000	0.57	157,500,000	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	271,615	0.08	0	0	271,615	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	18.20	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.

肆｜募資情形
Fund-Raising Activities

肆 | 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
102.12 (2013 Dec.)	10 元 NT$10	8,000,000,000	80,000,000,000	7,749,059,189	77,490,591,890	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 38,970,660,726 元 Capital Increase by Earning was NT$38,970,660,726	102.7.10 金管證發字第 1020025900 號函申報生效 Decree No. 1020025900 issued by FSC registration effective on Jul. 10, 2013.

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	6,001,941,789	250,940,811	8,000,000,000	上市股票 Listed Stocks
	1,747,117,400			未上市股票 Unlisted Stocks

(二) 股東結構
b. Structure of Shareholders

103 年 4 月 22 日 April 22, 2014

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
人數 Number of Holders	6	21	523	205,913	515	206,978
持有股數 Shares	1,190,502,266	2,378,010,229	682,126,856	2,481,470,263	1,016,949,575	7,749,059,189
持股比例 %	15.36	30.69	8.80	32.03	13.12	100

(三) 股權分散情形
c. Distribution of Shareholding

每股面額新臺幣十元 103 年 4 月 22 日
Par Value NT$ 10 April 22, 2014

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	59,568	17,379,545	0.22
1,000 ~ 5,000	78,680	187,432,069	2.42
5,001 ~ 10,000	27,139	190,328,278	2.46
10,001 ~ 15,000	15,076	185,535,835	2.39
15,001 ~ 20,000	5,568	98,269,237	1.27
20,001 ~ 30,000	7,077	173,282,025	2.24
30,001 ~ 50,000	5,599	216,461,757	2.79
50,001 ~ 100,000	4,458	308,256,382	3.98
100,001 ~ 200,000	2,276	310,475,461	4.01
200,001 ~ 400,000	790	215,640,116	2.78
400,001 ~ 600,000	221	107,253,516	1.38
600,001 ~ 800,000	124	86,410,078	1.12
800,001 ~ 1,000,000	64	56,461,965	0.73
1,000,001 ~	338	5,595,872,925	72.21
合計 Total	206,978	7,749,059,189	100.00

(四) 主要股東名單
d. Major Shareholders

103 年 4 月 22 日 April 22, 2014

股份 Shares / 主要股東名稱 Major Shareholders	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.	1,747,117,400	22.55
財政部 Ministry of Finance	944,841,663	12.19
第一商業銀行股份有限公司 First Commercial Bank	221,706,707	2.86
行政院國家發展基金管理會 National Development Fund, Executive Yuan	213,067,359	2.75
國泰人壽保險股份有限公司 Cathay Life Insurance Co., Ltd.	200,615,546	2.59
李世聰 Shih-Tsung Li	172,229,180	2.22
成昌投資股份有限公司 Cheng Chang Investment Co., Ltd.	93,903,070	1.21
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	86,151,711	1.11
永三企業股份有限公司 Yun San Corp.	79,178,314	1.02
臺灣菸酒股份有限公司 Taiwan Tobacco & Liquor Corporation	77,510,000	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

103 年 4 月 22 日　April 22, 2014

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.	1,747,117,400	22.55
2	財政部 Ministry of Finance	944,841,663	12.19
3	第一商業銀行股份有限公司 First Commercial Bank	221,706,707	2.86
4	行政院國家發展基金管理會 National Development Fund, Executive Yuan	213,067,359	2.75
5	國泰人壽保險股份有限公司 Cathay Life Insurance Co., Ltd.	200,615,546	2.59
6	李世聰 Shih-Tsung Li	172,229,180	2.22
7	成昌投資股份有限公司 Cheng Chang Investment Co., Ltd.	93,903,070	1.21
8	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	86,151,711	1.11
9	永三企業股份有限公司 Yun San Corp.	79,178,314	1.02
10	臺灣菸酒股份有限公司 Taiwan Tobacco & Liquor Corporation	77,510,000	1.00

(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 102 年 2013	101 年 2012	當年度截至 103 年 3 月 31 日 As of Mar. 31, 2014
每股市價 Market Price Per Share	最高 Highest		18.70	18.75	18.10
	最低 Lowest		15.50	14.40	17.20
	平均 Average		17.08	16.04	17.64
每股淨值 Net Assets Per Share	分配前 Before Distribution		14.51	14.48	14.93
	分配後 After Distribution		13.63	13.44	-
每股盈餘 Earning Per Shares	加權平均股數 (仟股) Average Outstanding Stock(thousand shares)		7,790,420	7,271,852	7,749,059
	每股盈餘 EPS	調整前 Before Adjustments	1.13	1.16	0.40
		調整後 After Adjustments	1.11	1.08	-
每股股利 Dividends	現金股利 (註 4) Cash Dividend (Note 4)		0.60	0.10	-
	無償配股 Stock Grant	盈餘配股 Allotment by Earning	0.20	0.70	-
		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)		15.12	13.83	-
	本利比 (註 2) Price to Dividends Ratio (Note 2)		28.47	160.40	-
	現金股利殖利率 (%) (註 3) Cash Dividends Yield (Note 3)		3.51%	0.62%	-

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： 102 年度分派尚未經 103 年股東常會承認。
Note 4：The earning distribution for year 2013 hasn't been approved by the 2014 General Shareholders' Meeting.

(六) 股利政策及執行狀況

1. 股利政策：

依本行章程第三十八條規定本行股利政策如下所示：

「本銀行每年決算有盈餘時，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，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。

本銀行為持續擴充規模與增加獲利能力，採取剩餘股利政策。依據本銀行營運之發展，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。

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，本銀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第四項最高現金盈餘分配之限制。」

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0.6元)：46億4,943萬5,513元。

(2) 分派普通股股東股息紅利－股票(每股0.2元)：15億4,981萬1,830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103年度財務預測資料，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。

f. The Policy and Implementation of Dividends

1. Dividend Policy：

According to Article 38 of Articles of Incorporation of the Bank, the dividend policies are as follows：

After the final closing of accounts, profit, if any, shall be first used to make up for the prior year's loss and payment of income tax before setting aside 30% of the net profit as statutory reserve and other special reserves under the law.

The balance shall then be distributed in the following manner：

(1) Shareholders' dividends and bonuses, to be proposed by the Board of Directors and approved at the Shareholders' Regular Meeting before distribution.

(2) The remuneration of directors and supervisors shall be between 1% and 1.5%, to be determined annually by the Board of Directors within this range.

(3) The bonuses of employees shall be between 1% and 8%, to be determined annually by the Board of Directors within this range.

In order to continuously expand the Bank's operation and increase its profitability, the Bank adopts the residual dividend approach. According to the Bank's business needs and taking into account future plan for capital budgeting, shareholders' dividend and bonus shall be given primarily in the form of stock dividend in order to reserving an amount for necessary funds and distributing the remainder in the form of cash, provided such cash dividend shall not be less than 10% of the total dividends. No cash dividend will be distributed if the cash dividend falls short of NTD 0.1 per share, unless otherwise determined in the shareholders meeting.

The Bank shall not distribute cash profits or buy back shares if any situation stipulated in Article 44-1, paragraph 1 of the Banking Act occurs.

If the total amount of the legal reserve as stipulated in subparagraph 1 has not reached the total amount of capital, the amount of profit distributed as cash may not exceed 15% of the total capital.

In the event that the legal reserve equals or exceeds a Bank's paid-in capital or the Bank is sound in both its finance and business operations and has set aside legal reserve in compliance with the Company Law, the restrictions stipulated in paragraph 1 and paragraph 4 shall not apply.

2. The dividend distribution proposed by shareholders' meeting：

(1) A cash dividend (NT$ 0.6 per share) is distributed among common stockholders：a total of NT$ 4,649,435,513.

(2) A stock dividend (NT$ 0.2 per share) is distributed among common stockholders：a total of NT$ 1,549,811,830.

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 Judging Whether a Listed Company Publishes Complete Financial Forecasts" announced by the Taiwan Stock Exchange, the Bank did not publish its 2014 financial forecasts. The Bank is unable to disclose forecasts for operating income, profits, losses, and earnings per share; hence this item is not applicable.

(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4億9,382萬1,937元，董監事酬勞7,715萬9,677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、監察人酬勞後之設算每股盈餘：每股盈餘1.13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(101)年度，實際配發員工現金紅利4億7,436萬2,040元，董監事酬勞實際配發7,411萬9,069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。

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：

After the final closing of accounts, profit, if any, shall be first used to make up for the prior year's loss and payment of income tax before setting aside 30% of the net profit as statutory reserve and other special reserves under the law.

The balance shall then be distributed in the following manner：

(1) Shareholders' dividends and bonuses, to be proposed by the Board of Directors and approved at the Shareholders' Regular Meeting before distribution.

(2) The remuneration of directors and supervisors shall be between 1% and 1.5%, to be determined annually by the Board of Directors within this range.

(3) The bonuses of employees shall be between 1% and 8%, to be determined annually by the Board of Directors within this range.

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$493,821,937 in cash bonus to employees and NT$77,159,677 in compensation to directors and supervisors.

(2) Shares of the proposed distribution of employees' stock bonus, it's 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$1.13.

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

In the previous year (2012), the Bank distributed an employee cash bonus of NT$474,362,040, the Director and Supervisor remuneration totaled NT$74,119,069, 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：仟元

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+(twn)	惠譽評等公司 97 年 12 月 10 日 債券評等：A+(twn)	惠譽評等公司 98 年 9 月 3 日 債券評等：A+(twn)

單位：仟元

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	102 年度第 1 期 主順位金融債券
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	102 年 5 月 10 日金管銀國字第 10200109160 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	102 年 5 月 29 日
面額	壹仟萬元	壹仟萬元	壹仟萬元	壹仟萬元	人民幣壹佰萬元
發行及交易地點	臺北市	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	人民幣
發行價格	依面額發售	依面額發售	依面額發售	依面額發售	依面額發售
總額	5,000,000	2,200,000	1,100,000	6,700,000	人民幣 1,000,000
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)。	2.90%
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	三年期 到期日：105 年 5 月 29 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	同於本行其他無擔保債權人之受償順位
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	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	勤業眾信會計師事務所 龔則立會計師
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，並於預定贖回日前三十五日公告，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	到期還本
未償還餘額	5,000,000	2,200,000	1,100,000	6,700,000	人民幣 1,000,000
前一年度實收資本額	62,094,756	62,094,756	62,094,756	62,094,756	新臺幣 72,421,114
前一年度決算後淨值	79,154,442	79,154,442	79,154,442	79,154,442	新臺幣 94,324,289
履約情形	正常	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，並於預定贖回日前三十五日公告，按面額加計應付利息，全數贖回。	無	無	無	無
轉換及交換條件	無	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	無
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	充實人民幣中長期資金來源
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%	45.83%
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	否
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-	中華信評公司 102 年 5 月 22 日 債券評等：tw AA

B. Issuance of Financial Bonds

Unit：$1,000

Types of Financial Bonds	1st Subordinate Financial Debentures Issue in 2007	1st Subordinate Financial Debentures Issue in 2008	2nd Subordinate Financial Debentures Issue in 2008	1st 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
Issuing Date	September 26, 2007	May 19, 2008	December 15, 2008	September 15, 2009
Face Value	10 million	10 million	10 million	10 million
Issuance &Trading	Taipei City	Taipei City	Taipei City	Taipei City
Currency	NTD	NTD	NTD	NTD
Offering Price	Sold by par Value	Sold by par Value	Sold by par Value	Sold by par Value
Issuing Amount	5,000,000	5,000,000	8,350,000	5,000,000
Coupon 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%
Maturity	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
Rank	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	-	-	-	-
Payment	Payment off	Payment off	Payment off	Payment off
Outstanding Amount	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
Use of Proceeds	Fully utilization in financing	Fully utilization in financing	Fully utilization in financing	Fully utilization in financing
Debt / Net Asset Value (Debt means this issue plus all the outstanding debt) (%)	30.72%	37.40%	47.95%	30.37%
Ranking of Capital Assets (Tier I, Tier II …)	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+(twn)	Fitch Ratings December 10, 2008 Bond Rating A+(twn)	Fitch Ratings September 3, 2009 Bond Rating A+(twn)

Unit：$1,000

Types of Financial Bonds	1st Perpetual Non-cumulative Subordinate Financial Debentures Issue in 2010	1st Subordinate Financial Debentures-A Issue in 2011	1st Subordinate Financial Debentures-B Issue in 2011	2nd Subordinate Financial Debentures Issue in 2011	1st Unsecured Financial Debentures in 2013
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	May 10, 2013 Letter No.(FSC) Gin-Guan-Ying Guo10200109160
Issuing Date	June 29, 2010	March 11, 2011	March 11, 2011	April 18, 2011	May 29, 2013
Face Value	10 million	10 million	10 million	10 million	CNY 1 million
Issuance &Trading	Taipei City	Taipei City	Taipei City	Taipei City	Taipei
Currency	NTD	NTD	NTD	NTD	CNY
Offering Price	Sold by par Value	Sold by par Value	Sold by par Value	Sold by par Value	Par Value
Issuing Amount	5,000,000	2,200,000	1,100,000	6,700,000	CNY 1,000,000
Coupon 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.	2.90%
Maturity	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	3-year term, maturity date：May 29, 2016
Rank	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	Senior Unsecured
Guarantor	-	-	-	-	-
Trustee	-	-	-	-	-
Underwriting Organization	-	-	-	-	-
Verification Lawyer	Lawyer Ya-Ping Chaing	Lawyer Ya-Ping Chaing	Lawyer Ya-Ping Chaing	Lawyer Ya-Ping Chaing	Lawyer Ya-Ping Chiang
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	Deloitte & Touche Jerry Gung
Verification Financial Institution	-	-	-	-	-
Payment	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	Bullet
Outstanding Amount	5,000,000	2,200,000	1,100,000	6,700,000	CNY 1,000,000
Paid-in capital during fiscal year	62,094,756	62,094,756	62,094,756	62,094,756	NTD$ 72,421,114
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	NTD$ 94,324,289
Exercise	Normal	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	None
Conversion and Exchange Terms	None	None	None	None	None
Restriction Terms	Subordinate bonds	Subordinate bonds	Subordinate bonds	Subordinate bonds	None
Use of Proceeds	Fully utilization in financing	Fully utilization in financing	Fully utilization in financing	Fully utilization in financing	Supplement to mid-to-long term RMB funding source
Debt / Net Asset Value (Debt means this issue plus all the outstanding debt) (%)	35.82%	38.60%	39.99%	48.45%	45.83%
Ranking of Capital Assets (Tier I, Tier II …)	Yes, Tier I	Yes, Tier II	Yes, Tier II	Yes, Tier II	No
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-	Taiwan Ratings May 22, 2013 Bond Rating tw AA

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，基準日 102 年 12 月 31 日前未有發行特別股。

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、限制員工權利新股辦理情形

(一) 凡尚未全數達既得條件之限制員工權利新股應揭露截至年報刊印日止辦理情形及對股東權益之影響

無。

(二) 累積至年報刊印日止取得限制員工權利新股之經理人及取得股數前十大之員工姓名及取得情形

無。

七、併購或受讓其他金融機構

無。

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, 2013, 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. Status of New Employee Restricted Shares

a. The annual report needs to disclose any restricted shares that employees are not yet fully entitled to receive, and impact on shareholders' equity as at the date of publication.

None

b. Names of managers and the top ten employees who are entitled to receive restricted shares as at the publication date of this annual report.

None

G. Merging or Entrusted for Other Financial Institutions

None.

八、資金運用計畫執行情形
H. 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.

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
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.
102 年度 2013	102.5.10 奉准發行主順位金融債券人民幣 30 億元，有效期限一年 (至 103.5.10)。 Approved by FSC on May 10, 2013, the Bank has issued CNY ￥3 billion unsecured financial debenture. The period of validity shall be one year (on May 10, 2014).	102 年 5 月 10 日 金管銀國字第 10200109160 號函 May 10, 2013 Letter No.(FSC) Gin-Guan-Ying Guo 10200109160	充實人民幣中長期資金來源。 Supplement to the mid-to-long term RMB funding source of the Bank.	(1) 執行情形 Execution 102.5.29 發行主順位金融債券人民幣 10 億元，發債取得資金用於充實本行人民幣中長期資金來源。 The Bank has issued CNY ￥1 billion unsecured financial debentures on May 29, 2013. The capital obtained from the issuance is used to be a supplement to the mid-to-long term RMB funding source of the Bank. (2) 額度使用情形 Quota Usage 主順位金融債券剩餘額度人民幣 20 億元。 The remaining quota stayed at CNY ￥2 billion.	符合資金運用計畫 Compliance with funding program.
102 年度 2013	102.6.13 奉准發行次順位金融債券新臺幣 100 億元，有效期限一年 (103.6.13)。 Approved by FSC on June 13, 2013, the Bank has issued NT$10 billion subordinate bonds. The period of validity shall be one year (on June 13, 2014).	102 年 6 月 13 日 金管銀國字第 10200162140 號函 June 13, 2013 Letter No.(FSC) Gin-Guan-Ying Guo 10200162140	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 102 年未發行次順位金融債券。 The Bank hasn't issued the subordinate bonds on 2013. (2) 額度使用情形 Quota Usage 次順位金融債券額度 100 億元未於 102 年執行，係因本行資金來源充裕且資本適足率適當，惟於額度失效前如有提高資本適足率之需求時，將視市場及業務狀況適量發行。 The NT$10 billion available limit on Bank debentures was unused in 2013 because the Bank had abundant capital sources and maintained its capital adequacy ratio at a sound level. However, the Bank may consider utilizing this limit before it expires, if prevailing market conditions require a higher capital adequacy ratio.	102 年底本行合併資本適足率仍維持 11.17%，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 11.17% at the end of December 2013.

伍｜營運概況
Operations Overview

伍 | 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：新臺幣仟元 Unit：NT$1,000

年度 FY / 項目 Items	102 年度 2013		101 年度 2012		增(減)金額 Increase (Decrease) Amount	增(減)率 %
	金額 Amount	%	金額 Amount	%		
活期性存款 Demand Deposit	780,079,478	56.29	735,261,042	55.23	44,818,436	6.10
定期性存款 Time Deposits	591,967,486	42.71	579,965,484	43.56	12,002,002	2.07
同業存款 Interbank Deposit	13,836,504	1.00	16,117,730	1.21	-2,281,226	-14.15
合計 Total	1,385,883,468	100.00	1,331,344,256	100.00	54,539,212	4.10
占負債及權益之比重(%) Ratio (to liabilities and equity)	-	81.52	-	82.50	-	-

註： 負債及權益總額於 102 年底及 101 年底分別為 1,700,055,541 仟元及 1,613,823,532 仟元。
Note：Total amount of liabilities and equity on 2013 and 2012 were 1,700,055,541 thousand and 1,613,823,532 thousand.

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

單位：新臺幣仟元 Unit：NT$1,000

年度 FY / 項目 Items	102 年度 2013		101 年度 2012		增(減)金額 Increase (Decrease) Amount	增(減)率 %
	金額 Amount	%	金額 Amount	%		
短期性放款 Short-term Loans	307,932,791	26.71	274,121,503	24.06	33,811,288	12.33
中期性放款 Mid-term Loans	344,793,910	29.91	362,659,517	31.83	(17,865,607)	-4.93
長期性放款 Long-term Loans	499,989,138	43.38	502,470,788	44.11	(2,481,650)	-0.49
合計 Total	1,152,715,839	100.00	1,139,251,808	100.00	13,464,031	1.18
占總資產比重(%) Ratio (to total assets)	-	67.80	-	70.59	-	-

註： 總資產於 102 年底及 101 年底分別為 1,700,055,541 仟元及 1,613,823,532 仟元。
Note：Total assets on 2013 and 2012 were 1,700,055,541 thousand and 1,613,823,532 thousand.

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

單位：新臺幣仟元 Unit：NT$1,000

年度 FY / 項目 Items	102 年度 2013		101 年度 2012		增(減)金額 Increase (Decrease) Amount	增(減)率 %
	金額 Amount	%	金額 Amount	%		
利息淨收益 Net Interest Income	17,080,428	71.70	16,398,792	70.50	681,636	4.16
手續費淨收益 Net Fee Income	4,145,468	17.40	3,839,168	16.51	306,300	7.98
財務交易淨收益 Net Trading Income	2,380,152	9.99	2,218,243	9.54	161,909	7.30
證券經紀及承銷淨收益 Net Securities Brokerage and Underwritten Income	49,034	0.21	50,514	0.22	-1,480	-2.93
其他營業淨收益 Other Operation Net Income	168,127	0.70	753,882	3.24	-585,755	-77.70
合計 Total	23,823,209	100	23,260,599	100	562,610	2.36

1. 存款業務：

為提供客戶完整產品線及增加投資管道，推出黃金存摺業務，並持續推介結合定存利率及活存自由性之儲蓄存款商品，以爭取不同族群客戶；為提升服務效率及降低作業成本，修訂本行存匯作業流程，並強化安控機制。截至 102 年 12 月底止，全行存款餘額為 14,996 億元，與 101 年 12 月底止之 14,163 億元相較，增加 5.88%。

2. 授信業務：

(1) 企業授信業務：

102 年底企業授信餘額 (含 OBU 及海外分行) 為 7,425 億元，101 年底企業授信餘額 (含 OBU 及海外分行) 為 7,313 億元，增加 112 億元，成長 1.53%，占放款比重為 64.41%。本行一方面持續配合政府推動相關政策性貸款包括加強推動臺商回臺投資專案貸款、振興傳統產業優惠貸款 (第 4 期) 等，另一方面也積極開發順應市場需求之授信商品包括批次送保、供應商融資信用保證等，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、保證業務及聯合貸款等授信商品，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「102 年度住宅補貼之自購、修繕住宅貸款」、「102 年度臺中市青年首次購屋優惠利息補貼」方案，並續辦「青年首次購屋優惠貸款」。另，為爭取優質客群往來，爰針對優質客戶開辦「一路發金優貸」；同時為提升手續費收入，修訂「個人貸款手續費收費標準」，提高開辦費收費金額，以增裕本行營收。102 年度個人授信餘額為 4,102 億元，101 年個人授信餘額為 4,079 億元，增加 22.6 億元，成長 0.55%，占放款比重為 35.59%。

1. Deposits business：

In order to provide customers with a more comprehensive range of products and investment options, the Bank has launched a gold deposit account service while continuing to introduce time deposit and demand deposit products. The Bank has also revised its deposit and remittance procedures to provide greater service efficiency while reducing operating costs, and enhanced security measures. As at the end of December 2013, the Bank sourced a total of NT$1,499.6billion in deposits, which represented a 5.88% increase over the NT$1,416.3billion as at December 2012.

2. Loans business：

(1) Corporate finance：

As at the end of 2013, a total of NT$742.5 billion was loaned to businesses (including OBU and overseas branches), as compared to NT$731.3 billion as at the end of 2012, which represented NT$11 billion, a 1.53% increase and accounting for 64.41% of all money loaned. The Bank on the one hand continues its efforts in following government policies to promote policy loans, such as "Investment Financing for Returning Taiwanese Enterprises," and "Conventional Industry Revitalization Financing (Phase 4)" etc. On the other hand actively seeks to develop products that meet market demands such as "Batch Guarantee," and "Supplier Credit Guarantee," 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 "2013 Loans for Housing Allowance, Purchase and Repair," "2013 Preferential Mortgage for First-time Taichung Home Owners," and while continuing "Preferential Mortgage for First-time Home Owners." To attract mortgage businesses from high quality customer, the Bank had offered "Step-up Interest Rate Loans." To increase the fee income, the Bank revised "the charge rule for personal loan", which improved the start-up fee to increase the revenue of the Bank. Outstanding personal credit balance totaled NT$410.2billion in 2013 and NT$408 billion in 2012, which represented a NT$22 billion or a 0.55% increase over the previous year. This balance accounted for 35.59% of total loans outstanding.

(3) 企業與個人授信：
Corporate and Consumer Finance：

單位：新臺幣仟元 Unit：NT$1,000

年度 FY / 項目 Items	102 年度 2013		101 年度 2012		增(減)金額 Increase (Decrease) Amount	增(減)率 %
	金額 Amount	%	金額 Amount	%		
企業授信 Corporate Finance	742,501,095	64.41	731,299,435	64.19	11,201,660	1.53
個人授信 Consumer Finance	410,214,746	35.59	407,952,373	35.81	2,262,373	0.55

3. 外匯業務：
Foreign exchange business：

本行 102 年度外匯業務總承辦額為 154,488 佰萬美元，較 101 年底增加 14,481 佰萬美元，成長 10.34%。

As at the end of 2013, foreign exchange business totaled US$154.488 billion, a US$14.481 billion or 10.34% increase on a year earlier.

單位：仟美元 Unit：US$1,000

年度 FY / 項目 Items	102 年度 2013		101 年度 2012		增(減)金額 Increase (Decrease) Amount	增(減)率 %
	金額 Amount	%	金額 Amount	%		
出口 Export	5,004,222	3.24	4,669,304	3.34	334,918	7.17
進口 Import	5,512,101	3.57	5,930,424	4.24	(418,323)	(7.05)
國外匯兑 Remittances	143,971,393	93.19	129,406,912	92.43	14,564,481	11.25
合計 Total	154,487,716	100.00	140,006,640	100.00	14,481,076	10.34

4. 信用卡業務：
Credit Card business：

102 年 12 月底，國際信用卡流通卡數 33 萬卡，較 101 年度成長 13%，累計簽帳金額為 107.1 億元；截至 102 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 26.7 億元，較 101 年度成長 42%。

As at the end of 2013, there were 330,000 valid credit cards, which represented a 13% increase over the previous year, accumulating NT$10.71 billion purchases. As at the end of 2013, merchant business (cash advance, international ATM card cash withdrawals) totaled NT$2.67 billion, which represented a 42% increase over the previous year.

單位：卡 / 新臺幣仟元 Unit：Cards /NT$1,000

	項目 Items	102 年度 2013	101 年度 2012	增(減)數 Increase (Decrease)	增(減)率 %
發卡業務 Card Issuance	流通卡 Credit cards in circulation	326,794	289,935	36,859	13
	有效卡 The number of effective cards	182,902	184,549	(1,647)	(0.9)
	簽帳金額 Card-spending value	10,709,254	9,969,505	739,749	7
	循環信用餘額 Revolving Credit	155,102	122,492	32,610	27
收單業務 Merchant business	預借現金、國際金融卡提現交易金額 Cash advance, International ATM card cash withdrawals	2,668,720	1,876,496	792,224	42

5. 電子金融業務：

(1) 加強本行企業及個人網路銀行功能，提供客戶安全交易工具，並持續強化電子通路功能。企業網路銀行整合「代收代付業務系統」，提供外幣整批代收代付功能；個人網路銀行提供黃金存摺查詢、買進、回售及轉帳功能。

(2) 加強推展電子通路，辦理「樂活 e 結匯，兌您最有禮」及「企業收付最愛 e」等各項行銷活動，以強化本行電子金融優勢。

(3) 因應網路購物興起，本行提供網路 ATM、繳費網、網路 ATM 線上代收款、網路便利收等多元收付款通路服務。

(4) 行動網路銀行新增證券服務及黃金存摺查詢、買進及回售交易功能，以多元化個人理財商品。

(5) 為減少本行人力成本 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。

本行截至 102 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，其中電話銀行業務因漸漸移轉至網路銀行及行動網路銀行而減少交易次數，其餘電子通路之交易量均呈現穩定成長。

5 E-Banking：

(1) Enhancements have been made to the corporate and personal Internet banking systems, providing customers with a secure transaction platform. The corporate Internet banking system has incorporated a payment service that allows batch payments in foreign currencies, while the personal Internet banking system provides new services such as inquiry, buying, selling, and transfer of gold deposit account balances.

(2) Promoted the use of electronic channels through promotional campaigns such as “e-currency” and “e-payment.”

(3) Given the increasing popularity of online shopping, the bank has introduced broader payment options such as Web ATM, e-payment, and Online ATM Collection services.

(4) Securities services and gold deposit account services such as inquiry, purchase and sale were introduced into the mobile banking system to give customers a broader range of personal financial products.

(5) 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.

The number of electronic banking customers and transactions as at December 31, 2013, are shown in the table below. Transactions via phone banking have declined due to the shift towards Internet and mobile banking alternatives; apart from that, all electronic channels have grown in terms of transaction volumes. The steady growth in transaction volume was mainly due to flourishing e-commerce activities.

年度 FY / 項目 Items	102 年度 2013		101 年度 2012	
	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	1,207,030	35,016,176	1,047,598	30,530,171
電話銀行 Telephone Banking	2,400,545	1,642,180	2,037,549	1,885,161
行動網路銀行 E-mobile Banking	63,661	2,058,405	36,577	880,066
網路 ATM Web ATM	-	1,790,545	-	1,439,081

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。

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) 各主要業務營運量及手續費收入變化情形：
Main business operations and change of fee income：

① 營運量：
Business volume：

單位：新臺幣佰萬元 Unit：NT$ million

項目 Items ＼ 年度 FY	102 年度 2013	101 年度 2012	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	32,664	26,564	22.96%
特定金錢信託投資國內有價證券 Specific Purpose Trust Funds Investing in Domestic Securities	26,534	24,347	8.98%
保管業務 (年底餘額) Balance of Custodian Assets at Year-end	130,448	147,563	-11.60%
有價證券簽證業務簽證金額 Value of Securities Certificate Business	35,000	16,963	106.33%
有價證券信託 (年底餘額) Securities in Trust at Year-end	664	778	-14.65%
不動產信託 (年底餘額) Real Estate in Trust at Year-end	5,496	4,260	29.01%

註 1： 證券簽證業務之簽證金額不包括受益憑證金額。
Note 1：The amount of securities certification does not include those of beneficiary certificates.

註 2： 保管業務年底餘額包括受託保管證券投資信託基金、受託保管全權委託投資資金。
Note 2：The “Balance of Custodian Assets at Year-end” includes balances of securities investment trust funds held in trust and discretionary investment assets held in trust.

註 3： 有價證券信託及不動產信託係以信託資產餘額填報。
Note 3：“Securities in Trust” and “Real Estate in Trust” based on the balance of trust assets.

② 手續費收入：
Fee income：

單位：新臺幣佰萬元 Unit：NT$ million

項目 Items ＼ 年度 FY	102 年度 2013		101 年度 2012		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	662	15.10	470	11.76	40.85%
特定金錢信託投資國內有價證券 Specific Purpose Trust Funds Investing in Domestic Securities	175	3.98	120	3.00	45.83%
保管業務 Custodian Assets	288	6.57	260	6.50	10.77%
有價證券簽證業務 Value of Securities Certificate Business	3	0.06	3	0.08	0.00%
其他 Others	33	0.75	28	0.70	17.86%
合計 Total	1,160	26.48	881	22.04	31.67%

7. 財富管理業務：

(1) 102年財富管理手續費收入為2,011佰萬元，達成全年度目標2,043佰萬元之98.43%；較去年度同期1,619佰萬元，增加392佰萬元或24.21%。

① 基金申購手續費收入430佰萬元，占財富管理手續費收入21.38%；較去年度同期296佰萬元，增加134佰萬元或45.27%。

② 人身保險佣金收入1,559佰萬元，占財富管理手續費收入77.52%；較去年度同期1,294佰萬元，增加265佰萬元或20.48%。

③ 組合式商品收入22佰萬元，占財富管理手續費收入1.09%；較去年度同期29佰萬元，減少7佰萬元或-24.14%。

7. Wealth management：

(1) Commission revenues from wealth management services totaled NT$2,011 million in 2013, which represented an achievement rate of 98.43% over the full-year target of NT$2,043 million, and a NT$392 million or 24.21% increase over the NT$1,619 million a year before.

① Commission revenues from fund subscription totaled NT$430 million, which accounted for 21.38% of total commission revenues from wealth management services, and a NT$134 million or 45.27% increase from the NT$296 million a year before.

② Commission revenues from life insurance totaled NT$1,559 million, which accounted for 77.52% of total commission revenues from wealth management services, and a NT$265 million or 20.48% increase over the NT$1,294 million a year before.

③ Revenues from structured investments totaled NT$22 million, which accounted for 1.09% of total commission revenues from wealth management services, and a NT$7million or -24.14% decrease from the NT$29million a year before.

單位：新臺幣佰萬元　Unit：NT$ million

項目 Items / 年度 FY	102年度 2013	101年度 2012	成長率 Growth Rate
基金申購手續費收入 Commission revenues from fund subscriptions	430	296	45.27%
人身保險佣金收入 Commission revenues from life insurance	1,559	1,294	20.48%
組合式商品收入 Revenues from structured investments	22	29	-24.14%
合計 Total	2,011	1,619	24.21%

(2) 102年底本行於國內185家分行共設置341位金融商品銷售人員及財富管理顧問，較101年底之322人增加19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。

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，隨時依資金狀況進場操作有價證券之買賣，本行投資有價證券之種類及餘額如下列：

(2) As at the end of 2013, the Bank employed a total of 341 sales persons and wealth management advisors in 185 branches nation-wide. This was 19 persons more than the 322 as at the end of 2012. 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. 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：新臺幣佰萬元　Unit：NT$ million

項目 Items / 年度 FY	102 年度 2013	101 年度 2012	成長率 Growth Rate
政府債券 Government Bonds	39,518	50,340	-21.50%
金融債券 Financial Bonds	14,274	16,057	-11.10%
公司債 Corporate Bonds	16,306	14,100	15.65%
股票 (短期投資) Stocks(Short-term Investment)	1,052	1,446	-27.25%

(2) 買賣短期票券：

Short-term bills underwriting and trading：

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：

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：新臺幣佰萬元　Unit：NT$ million

項目 Items / 年度 FY	102 年度 2013	101 年度 2012	成長率 Growth Rate
買斷承作額 Amount of Outright Purchase	253,885	199,665	27.16%
賣斷承作額 Amount of Outright Sales	369	30	1130.00%
附買回承作額 Amount of Repurchase Agreements	71,741	126,497	-43.29%

說明：

Explanation：

票券附買回：本行票券附買回業務主要提供客戶存款以外，剩餘資金之運用，102 年因國內資金寬鬆，附買回業務利率報價維持在低檔水準，客戶承作意願不高，故大幅減少該項業務承作金額。

Repurchase of bills：The Bank is offering bond repurchases to customers mainly as an alternative use of capital besides deposits. Due to increased domestic capital flows in 2013, yields on bond repurchases were relatively low and hence customers were reluctant to engage in this type of investment.

(3) 自行買賣政府債券業務：

Proprietary Trading in Government Bonds：

單位：新臺幣佰萬元　Unit：NT$ million

項目 Items / 年度 FY	102 年度 2013	101 年度 2012	成長率 Growth Rate
自行買賣政府債券買賣斷承作額 Volume of Proprietary Trading in Government Bonds (Outright Transactions)	247,506	457,837	-45.94%
自行買賣政府債券附條件承作額 Volume of Proprietary Trading in Government Bonds (with Repo)	16,016	32,568	-50.82%
自行買賣政府債券餘額 Balance of Proprietary Trading in Government Bonds	26,364	23,024	14.51%

說明：

Explanation：

A. 買、賣斷承作額：102 年全球債市受美國 QE 縮減影響，於第二季至第三季間殖利率大幅向上反彈，影響臺灣債券市場。本行為因應空頭走勢，避免評價損失擴大，減持新臺幣政府債券部位，以降低利率風險。

Volume of Proprietary Trading：In 2013, the world's bond market was affected by the scale back of QE in the United States, which resulted in a significant yield hike between the second and third quarters. In order to prevent valuation losses, the Bank has been disposing of its holdings of R.O.C. government bonds to reduce its exposure to interest rate risks.

B. 本行自行買賣政府債券附條件交易：主要提供客戶存款以外，剩餘資金之運用，102 年因國內資金寬鬆，附買回業務利率報價維持在低檔水準，客戶承作意願不高，故大幅減少該項業務承作金額。

Proprietary repurchase of government bonds：the Bank is offering bond repurchases to customers mainly as an alternative use of capital besides deposits. Due to increased domestic capital flows in 2013, yields on bond repurchases were relatively low and hence customers were reluctant to engage in this type of investment.

9. 證券經紀業務：
Security brokerage：

單位：新臺幣佰萬元　Unit：NT$ million

項目 Items ＼ 年度 FY	102 年度 2013	101 年度 2012	成長率 Growth Rate
國際債券承銷業務金額 International Bonds Underwritten	0	301	-100%
有價證券經紀業務營業額 Volume of Security Brokerage Operations	52,365	47,336	10.62%
有價證券買賣融資融券業務平均餘額 Credit Outstanding in the Security Financing Business	279.1	278.8	0.10%

(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、102 年度營業結果之 (二) 營業計畫及經營策略實施成果。
2. 102 年度主要金融業務之營運量目標：
   (1) 存款營運量：1,353,824,333 仟元。
   (2) 放款營運量：1,200,236,088 仟元。
   (3) 買賣外匯業務量：153,945,464 仟美元。
   (4) 證券經紀業務量：49,100,000 仟元。
   (5) 財富管理業務量：120,000,000 仟元。
   (6) 卡片業務量 (刷卡量)：12,003,092 仟元。

(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 102 年 12 月底止，國內營業單位計有 185 家，海外據點計有 8 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、昆山分行及昆山分行花橋支行，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，由於目前國內的銀行家數過多，金融商品同質性高，各項金融業務競爭激烈，導致銀行存放款利差偏低；未來隨著政府開放證券業與保險業跨足財富管理業務，將使銀行近年快速成長的財富管理業務面臨挑戰。此外，在中國大陸銀行目前已有中國銀行、交通銀行及建設銀行三家來臺設立分行及招商銀行設立辦事處，未來我國政府有可能取消 OECD 條件限制，預期將有更多中國大陸之銀行來臺設立分行，屆時臺灣之金融服務供給勢必持續增加。而政府為提高銀行業之 ROA 與 ROE，將戮力推動金融整併政策以減少銀行家數，改善國銀經營環境。

b. Operation Plans for 2013

1. Please refer to “Letter to Shareholders － A. Operating Performance in 2013 － b. Implementation Results of Business Plans and Strategies” for the detail.
2. Operational Targets for 2013：
   (1) Savings 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
   (5) Wealth Management Transactions：NT$120,000,000 thousand
   (6) Credit Card (Transaction Amount)：NT$12,003,092 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 end of December 2013, we have 185 domestic offices, and our 8 overseas units are located in the world's major financial centers, including branches in New York, Los Angeles, Tokyo, London, Hong Kong, Singapore, Kunshan and Kunshan Huaqiao Sub-Branch. 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, the local market already has an excessive number of banks competing with very similar products resulting in relatively narrow interest spreads. Furthermore, the rapid growth in wealth management business that banks have enjoyed recently will also face challenges as securities firms and insurance companies are permitted to enter the market in the future. Meanwhile, Chinese banks have begun setting foot in the local market, with the Bank of China, Bank of Communications and China Construction Bank all establishing branches in Taiwan, while the China Merchants Bank has set up a representative office. In the future, the government is likely to remove OECD restrictions and open up to more Chinese banks, adding further to what is already an oversupply of financial services. In response, the government will encourage mergers and acquisitions among banks as an attempt to improve ROA and ROE of the local banking industry.

在市場需求方面，有鑑於兩岸貿易往來頻繁，中國大陸已成為臺灣最大貿易市場，且隨兩岸貨幣清算機制的建立，國銀已可辦理人民幣業務，包括存、放款、匯款，與其他 DBU、OBU 或海外金融機構拆借人民幣，使人民幣流動性大幅提高。另，貿易衍生需求的人民幣相關業務亦使銀行業務量大增，為銀行業提供更多的商機，與人民幣相關的衍生性金融商品亦應運而生，除有利於企業進行匯兑或利率避險，對於國銀營運亦增添成長動能，顯見人民幣商機將持續成為今年國銀的營業重點項目之一。此外，根據主計總處預估今年經濟成長率為 2.82%，較去年的 2.11% 略有成長，銀行各項業務預期亦可隨著經濟動能的提升而有成長空間。

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 185 家 (截至 102 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 國內經濟景氣復甦，銀行業務量及獲利能力可望提升。

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, borrow and lend RMB with other DBUs, OBUs and foreign financial institutions will greatly increase RMB liquidity. Meanwhile, demand for other related services may also arise from increased trading of RMB, and provide greater business opportunities to the banking industry as a whole. The need for RMB derivatives will emerge as companies find ways to hedge exchange and interest rate risks, which will eventually contribute to growth of local banks. For this reason, local banks have identified RMB services as one of their key development areas in the upcoming year. According to the Directorate-General of Budget, Accounting and Statistics, Taiwan's GDP growth is estimated at 2.82% this year, slightly higher than last year's 2.11%, indicating there is room for growth for the bank's services.

3. Competitive 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 185 domestic offices (as at the end of December 2013), 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 Recovery of the domestic economy, which may benefit banks in terms of business volume and profitability.

③ 主管機關持續放寬海外授信限制，挹注本國銀行獲利。

④ 行動上網結合電子商務潮流形成，商機無限。

(3) 不利因素：

① 銀行家數過多、金融商品同質性高，市場價格競爭激烈，存放款利差不易拉大。

② 房屋貸款授信風險恐將攀高。

③ 財政部擬恢復「銀行業、保險業經營銀行、保險本業」銷售額之營業稅稅率為5%，恐影響國銀獲利。

(4) 因應對策：

① 深耕大陸金融市場，增加設立分行或支行，擴大大陸臺商服務範圍，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。

④ 開發電子通路新功能(包括網路交易代收代付業務)，符合時勢潮流。

⑤ 拓展全球金融服務版圖，提升國際競爭力。

(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. 推出「黃金存摺」業務，以提供客戶完整產品線及增加投資管道。

II. 調整定期存款大額牌告金額為300萬。

III. 增加新臺幣約定帳戶自動轉帳、金融卡申請限額提領及匯出匯款通知收款人等存匯服務。

IV. 導入「自動精算功能」循環式自動存提款機，以減輕營業單位作業負擔與降低作業成本。

③ Ongoing deregulation of overseas lending, which contributes to the profitability of the local banking industry.

④ The combination of mobile Internet with e-commerce will give rise to unlimited opportunities.

(3) Negative factors：

① Due to the overcrowded of banking sector, high similarity of financial products, and price competition, thus the deposit/loan interest rate spreads are not easy to increase.

② Credit Risk of housing mortgage will be raised.

③ The Ministry of Finance has plans to reinstate the 5% value-added tax on banks and insurance companies; doing so would affect profitability of local banks.

(4) Response measures：

① Increase presence in China through branch establishment; broaden services to Taiwanese enterprises operating in China and capitalize on RMB services.

② Adjust deposit and loan portfolios for widened spread.

③ Apply lending limits over industry categories and shift focus towards more profitable businesses.

④ Developing new functionalities for e-commerce (including online collection services), thereby to conform to the trend of the times.

⑤ Expanded the global financial services and increased the international competition.

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 “Gold Account” for offer the customers the full product line and add the channel of investment.

II. Adjusted the cutoff point for large-sum time deposits to NT$3 million.

III. Introduced new deposit and remittance services such as automatic NTD fund transfer to preset payees, customized limits on ATM withdrawals, and outward remittance advice to payees.

IV. Introduced cash recycling ATMs with “automatic actuarial calculation” to reduce operational risks and costs.

② 企業授信金融商品：

I. 為拓展本行中小企業授信業務及提供中小企業供應商更簡便之送保方式，開辦「批次送保」業務及「供應商融資信用保證」業務。

II. 配合政府政策，開辦「加強推動臺商回臺投資專案貸款」及「振興傳統產業優惠貸款 (第 4 期)」等授信業務。

III. 持續配合政府各項政策性貸款，包括「提升景氣非中小企業專案貸款」、「文化創意產業優惠貸款」、「自有品牌推廣海外市場貸款」、「青年築夢創業啟動金貸款」及「青年創業貸款」等貸款。

IV. 為利營業單位查詢財團法人金融聯合徵信中心之「T01 發票融資註記資訊」產品，於資料倉儲前端展示系統，新增「RPT_D009000 發票融資註記資訊整批查詢總表」及「RPT_D009010 發票融資註記資訊整批查詢明細表」，以進行整批查詢功能。

V. 為辦理國際應收帳款承購業務，增加合作之進口帳款承購商。

VI. 配合主管機關法令，開辦「證券商自行買賣國外有價證券洽借外幣貸款」、「國內企業向昆山試驗區內同一集團企業提供人民幣融資之外幣貸款業務」之外幣授信業務。

③ 個人授信金融商品：

I. 為拓展消費性貸款業務暨爭取優質客群往來，開辦「一路發金優貸」消費性貸款商品。

II. 為提升本行理財型貸款業務之承作量暨簡化憑卡自動融資業務規定，將修正憑卡自動融資貸款內容，全新推出「EASY 自由貸」，以強化市場競爭力並增裕營收。

III. 為配合政府抑制房價政策及加強不動產授信風險控管，增訂承作桃園縣中壢市、八德市、蘆竹市、大園鄉，臺中市西屯區及高雄市鼓山區之購屋貸款控管措施。

IV. 為落實銀行法第 12 條之 1 及第 12 條之 2 規定，函知各營業單位有關於「自用住宅放款」及「消費性放款」之保證人徵提及保證責任解除，以及最高限額抵押權擔保範圍之相關注意事項。

② Corporate banking：

I. Extension of credit to small and medium enterprises and exploration of more convenient credit guarantees to SME suppliers. The Bank has launched "Batch Guarantee" and "Supplier Credit Guarantee."

II. Introduced a number of lending schemes as a support to the government's policies, such as the "Investment Financing for Returning Taiwanese Enterprises," and "Conventional Industry Revitalization Financing (Phase 4)."

III. The Bank has introduced a number of lending schemes as a support to government policies, such as "Non-SME Economic Stimulus Lending Scheme," "Culture and Creativity Lending Scheme," "Loans for Overseas Marketing of Proprietary Brands," "Youth Venture Startup Fund," "Youth Venture Loan" etc.

IV. In order to facilitate inquiries on "T01 Invoice Financing Notes Information" at the Joint Credit Information Center, the bank has introduced a new "RPT_D009000 Invoice Financing Note Batch Inquiry Summary Report" and "RPT_D009010 Invoice Financing Note Batch Inquiry Detailed Report" into the front end of its data warehouse system.

V. In order to launch the international accounts receivable, the Bank increased the cooperation of import account underwriters.

VI. To support new regulations, the Bank has launched foreign currency financing solutions including "Foreign Securities Financing for Proprietary Traders" and "Foreign Currency Loan Services for RMB Financing by Domestic Corporations in the Kunshan Experimental Zone."

③ Consumer banking：

I. The Bank launched its "Step-up Interest Rate Loans" which are aimed to attract quality retail banking customers.

II. The Bank will revise its ATM card policies to introduce "EASY Loan," a simplified yet competitive financing solution that allows for loan application with an ATM card.

III. As a support to the government's housing price cooling measures and to tighten controls over real estate lending risks, the Bank has added Zhongli City (Taoyuan County), Bade City (Taoyuan County), Luzhu Township (Taoyuan County), Dayuan Township (Taoyuan County), Xitun District (Taichung City), and Gushan District (Kaohsiung City) to the restricted housing loan list.

IV. To comply with the terms of Article 12-1 and Article 12-2 of the Banking Act, the Bank has instructed its business units to waive requirements for guarantors and to discharge existing guarantee obligations for "residential housing loans" and "consumer loans" offered by the Bank, and adjusted the maximum value of collateral that can be used to secure loans.

V. 為符合「個人購車及購屋貸款定型化契約應記載及不得記載事項暨範本」規定暨提升本行債權確保，修訂個人貸款專用借據及員工房屋貸款暨消費性貸款專用借據。

④ 外匯商品：

I. 配合主管機關法令開放，開辦 DBU 人民幣業務。為推展本行人民幣業務，舉辦人民幣業務相關優惠活動，並新增透過財金公司外幣結算系統，承作人民幣匯款業務。

II. 新增「外幣定期定額結購業務」。

III. 提供本行外幣整批代收代付服務。

⑤ 卡片商品：

I. 發行 VISA（悠遊）Debit 卡 / JCB(悠遊)晶緻卡。

II. 持續開辦各項促銷 / 行銷優惠活動(如悠遊晶緻卡首刷禮、影城 / 午茶「兩人同行一人免費」/ 飯店住宿 / 租車 / 機場接送、臺灣高鐵商務車廂升等優惠、「搭高鐵抽黃金」活動、「薪卡戶」優惠、「您刷卡，彰銀大方抽轎車」促刷活動及百貨公司 / 購物中心 / 旅行社刷卡滿額贈等)，以促進持卡人動卡率並增加刷卡手續費收入。

III. 推廣信用卡刷卡分期特約商店。

IV. 開辦信用卡線上註銷作業，提升服務品質。

⑥ 信託商品：

本行開辦證券投資顧問業務，編製財經理財晨訊、投資領航週報、月報、季報及專題報告，協助本行理財專員及客戶掌握最即時、專業之財經資訊，提升本行服務品質及專業形象。

未來將推出母子基金投資新業務及規劃開辦國際金融業務分行(OBU)網路銀行基金交易相關業務，以擴大信託業務規模並提升本行營收。

⑦ 電子銀行業務：

I. 提升本行企業網路銀行為全球化之資金調撥網路平台。

II. 為確保金融 XML 憑證安全性，規劃憑證升級。

III. 為提供客戶降低買賣外幣匯率風險，規劃辦理網路銀行「定期定額新臺幣結匯業務」。

V. The Bank has amended its retail loan agreements and employee housing loan agreements to better conform with the "Mandatory and Prohibited Clauses for Personal Vehicle and Home Purchases" and to secure the Bank's debt entitlements.

④ Foreign exchange：

I. Following the deregulation of RMB services through DBUs, the Bank has organized a series of marketing campaigns to promote its RMB services, and established connections with the foreign currency settlement system of the Financial Information Service Co., Ltd. to enable RMB remittances.

II. Added new service "Dollar cost averaging of Foreign Exchange Purchase."

III. The Bank offer "Foreign Currency Batch Collection Services".

⑤ Card business：

I. Issued co-branded "JCB Precious Card" and "CHB PayEasy Debit Card."

II. Offered card promotions and privileges (e.g. concessions for first-time uses of co-branded JCB Precious Card, movie/afternoon tea discounts, hotel accommodation/car rent/airport pickup services, business class upgrades for Taiwan High Speed Rail, "High-speed Rail Gold Lottery," "Salary Card," "Car Lottery," concessions for shopping at departmental stores/shopping mall/travel agent and so on) to stimulate transaction activities for increased revenues.

III. Promoted credit card installment plans at designated merchants.

IV. Introduced a credit card online cancellation service.

⑥ Trust business：

To enhance our professional image, the Bank has launched a new securities investment consulting service that publishes daily financial news and weekly, monthly and quarterly investment reports to assist the bank's financial advisors and to keep customers informed of the latest, most professional financial insights.

The Bank will introduce feeder fund products and online fund trading services into its OBU banking platform as an additional source of revenue.

⑦ E-Banking business：

I. Upgrade the Bank's corporate Internet banking system to the status of a global funding platform.

II. To ensure the security of XML transaction certificates.

III. The Bank plans to introduce a "Regular NTD Settlement Service" in its Internet banking system to help customers reduce foreign currency risks.

(2) 增設之業務部門：
本行於 102 年 7 月 8 日於信託處增設「投資顧問科」，負責辦理證券投資顧問業務，提供客戶財務規劃及資產配置諮詢服務，就有價證券、證券相關商品或其他經金管會核准之交易及投資商品，提供分析意見或推介建議。

(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。

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：
102 年 5,994 仟元。
101 年 3,381 仟元。

(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，於 101、102 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 47 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) New Department：
The Bank has created an "Investment Consultancy Section" under its Trust Division on July 8, 2013, to perform services such as securities investment consultancy, financial planning, asset allocation advisory, and analysis or recommendation on securities-related instruments and any investments approved by the Financial Supervisory Commission.

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

(1) Expenditures of R & D projects in the past two years：
2013 NT$5,994 thousand
2012 NT$3,381 thousand

(2) R&D achievements：
With respect to the Bank's operations and management, we completed 47 research reports on mobile business, human resources, credit card business and risk management in 2012 and 2013, 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. Development Strategy."

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

1. Short-term business development plans：
Please refer to "Letter to Shareholders C. Development Strategy."

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 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，積極開拓及暢通本行取得資金管道，提升本行資金調度能力。

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，期能在增裕外匯收益的同時，提高本行外匯交易市場占有率。

⑤ 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。

(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。

(3) 國外金融業務：

積極爭取設立越南河內分行、柬埔寨金邊分行。

(4) 電子金融業務：

① 為維持競爭力及滿足客戶需求，持續開發與推展電子通路各項功能，以提高與客戶之間業務的黏著度。

② 配合本行業務推展，客服中心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) 授信業務：

持續提升本行企業信用評等系統、徵信管理系統之功能與效度，將評等系統規劃以更多元化之應用目標進行開發、建置。此外，因應國際財務報導準則 IFRSs 的全面適用，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。

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.

⑤ Actively participate in the cross-strait financial market; invest in RMB-denominated bonds and market RMB-related derivatives to customers.

(2) Wealth management business：

① Increase the size of assets under management to get higher fee income, and integrate the Bank's core businesses for joint marketing.

② Raise brand awareness and broaden the variety of financial products offered; explore potential new customers while solidifying relationships with existing customers; organize financial reward seminars as incentives to stimulate loyalty; offer differentiated services to customers with higher contributions to increase loyalty and increase commission revenue.

(3) Overseas financial services：

Establish branches in Hanoi (Vietnam), Phnom Pen (Cambodia).

(4) E-Banking Business：

① Introduce new functionalities to electronic banking in order to maintain competitiveness and meet customer needs, while at the same time developing customer dependency on the Bank's services.

② To support the Bank in business development, the customer service center shall also play a role in marketing, and shall make use of the latest communications technology to improve service efficiency.

(5) Loan Business：

Continually improve the Bank's corporate credit grading system and credit assessment system in terms of both functionality and efficiency. Develop the grading system to support a broader range of applications. 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		101 年度 2012	102 年度 2013	截至 103 年 4 月 30 日 As of April 30, 2014
員工人數 No. of Employees		6,470	6,467	6,373
平均年齡 Average Age		41.27	41.49	41.74
平均服務年資 Year of Experience		16.32	16.39	16.63
學歷分布比率 Education	博士 PhD	3 (0.05%)	3 (0.05%)	3 (0.05%)
	碩士 Graduate School	639 (9.88%)	800 (12.37%)	801 (12.57%)
	大專 University / College	5,087 (78.62%)	4,990 (77.16%)	4,910 (77.04%)
	高中 (職) Senior High School	698 (10.79%)	633 (9.79%)	618 (9.70%)
	高中 (職) 以下 Others	43 (0.66%)	41 (0.63%)	41 (0.64%)
員工持有專業證照之名稱 The list of employees' certificates	會計師 CPA	7	7	7
	美國特許財務分析師 (CFA)	2	2	2
	財金風險管理分析師 (FRM)	14	14	14
	認證理財規劃顧問 (CFP)	10	10	9
	內部稽核師 (CIA)	2	2	2
	國際電腦稽核師 (CISA)	0	0	0
	證券商高級業務員 Senior Securities Specialist	981	1,032	1,023
	證券商業務員 Securities Specialist	837	846	846
	期貨商業務員 Futures Specialist	1,148	1,171	1,163
	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	5
	人身保險業務員 Individual Life Insurance Representative	5,380	5,485	5,455
	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	5,068	5,176	5,140
	投資型保險商品業務員 Investment-Orient Insurance Product Representative	3,969	4,086	4,129
	信託業務專業測驗 Proficiency Test for Trust Operations	4,922	5,039	4,999
	銀行內部控制基本測驗 Basic Proficiency Test on Bank Internal Controls	4,728	4,768	4,722
	初階授信人員專業能力測驗 Basic Proficiency Test for Bank Lending Personnel	3,093	3,129	3,114
	進階授信人員專業能力測驗 Advanced Proficiency Test for Bank Lending Personnel	77	75	75
	初階外匯人員專業能力測驗 Basic Proficiency Test for International Banking Personnel	2,478	2,510	2,496
	理財規劃人員專業能力測驗 Proficiency Test for Financial Planning Personnel	2,236	2,269	2,255

(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、日及中國大陸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. 102 年度訓練總時數計 252,835 小時，以 102 年 12 月 31 日止員工 (不含工員及司機)5,953 人計，平均每人訓練時數達 42.47 小時，訓練費用共約 16,139 仟元。

   In year 2013, the Bank provided 252,835 hours training in total with the per capita training hours reaching 42.47 hours based on 5,953 employees (exclude workers and drivers) on December 31, 2013 and costing a total of NT$16,139 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
林碉力 Diao Li Lin	總稽核 EVP & Chief Auditor	強化銀行法遵及內控功能 Enhance the functions of compliance and internal control of bank	102.6.19 ~102.6.19 June 19, 2013 ~ June 19, 2013	5.0	財團法人台灣金融研訓院 Taiwan Academy of Banking and Finance
		稽核人員金融相關業務研習班 Courses on finance-related business for auditors	102.12.3 ~102.12.11 December 3, 2013 ~ December 11, 2013	35.0	行內訓練 Internal training
林耀輝 Yao-Huei Lin	稽核處處長 SVP & Division Head of Internal Auditing Division	稽核主管研習班 Course for auditing executives	102.11.25 ~102.11.26 November 25, 2013 ~ November 26, 2013	12.0	財團法人臺灣金融研訓院 Taiwan Academy of Banking and Finance
		稽核人員金融相關業務研習班 Courses on finance-related business for auditors	102.12.3 ~102.12.11 December 3, 2013 ~ December 11, 2013	35.0	行內訓練 Internal training
駱秉正 Ping-Chen Lo	資金營運處處長 SVP & Division Head of Treasury Division	大陸資本市場研習班－ 2014 年大陸資本市場發展重點分析 Course for capital market in China － the major developing analysis of 2014 capital market in China	102.12.18 ~102.12.18 December 18, 2013 ~ December 18, 2013	3.0	財團法人台灣金融研訓院 Taiwan Academy of Banking and Finance
凃鴻堯 Horng-Yao Tu	國內營運處處長 SVP & Division Head of Domestic Banking Division	信託業督導人員研習班 Course for trust auditors	102.4.20 ~102.4.20 April 20, 2013 ~ April 20, 2013	3.0	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
王洪綱 Hom-Gang Wang	商品策劃處處長 SVP & Division Head of Product Management Division	共同推展電子商務研討會 Joint Efforts in Promoting e-Commerce Seminars	102.8.7 ~102.8.7 August 7, 2013 ~ August 7, 2013	2.5	財金資訊股份有限公司 Financial Information Service Co.
林彩鳳 Tsaifeng Lin	財務管理處處長 SVP & Division Head of Financial Management Division	會計人員進階培訓－稅務法令及知識 Advance Course for accounting officers – the regulations of Tax and knowledge	102.9.2 ~102.9.16 September 2, 2013 ~ September 16, 2013	12.0	財團法人台灣金融研訓院 Taiwan Academy of Banking and Finance
		國際金融監管改革研討會－巴賽爾資本協定 III 發展新趨勢 Course for international financial supervisory and reform – New trends & developments of BASEL III	102.9.3 ~102.9.3 September 3, 2013 ~ September 3, 2013	6.5	財團法人台灣金融研訓院 Taiwan Academy of Banking and Finance
		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	102.10.14 ~102.10.21 October 14, 2013 ~ October 21, 2013	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
		大陸臺商跨境資金管理教育訓練 Education training for managing cross-border fund of Taiwanese companies in China	102.10.23 ~102.10.23 October 23, 2013 ~ October 23, 2013	3.0	行內訓練 Internal training
		IASB 新提案的金融資產減損方法，使用預計損失模型 Financial asset impairment loss approach that propose by IASB, and adopt expected loss model	102.10.23 ~102.10.23 October 23, 2013 ~ October 23, 2013	3.0	財團法人財經研究教育基金會 Finance and Economics Research and Education Foundation
曾許錦美 Nell H. Tseng	風險管理處處長 SVP & Division Head of Risk Management Division	銀行業核心人才國際課程－信用風險壓力測試實務操作研習班 International course for core talent in the bank – the practical operating course for stress testing of credit risk	102.6.1 ~102.6.3 June 1, 2013 ~ June 3, 2013	21.0	財團法人台灣金融研訓院 Taiwan Academy of Banking and Finance
		金融商品及衍生性商品設計開發－衍生性金融商品評價及風險分析 Develop and design of financial product and derivatives product – risk analysis and valuation of Financial Derivatives	102.7.7 ~102.7.28 July 7, 2013 ~ July 28, 2013	24.0	財團法人台灣金融研訓院 Taiwan Academy of Banking and Finance
		國際金融監管改革研討會－巴賽爾資本協定 III 發展新趨勢 Course for international financial supervisory and reform – New trends & developments of BASEL III	102.9.3 ~102.9.3 September 3, 2013 ~ September 3, 2013	6.5	財團法人台灣金融研訓院 Taiwan Academy of Banking and Finance
陳福隆 Fu-Lung Chen	信託處處長 SVP & Division Head of Trust Division	北威論壇－後 QE 時代投資策略 Bellwether Seminar – Investment strategy behind QE	102.7.25 ~102.7.25 July 25, 2013 ~ July 25, 2013	3.5	香港北威國際集團 Bellwether International Group Limited

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。

C. Enterprise Benchmark and Ethical Behavior

Please refer to “Corporate Governance Report f. Performing Social Responsibility”.

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、網路 ATM 系統、公文電子化系統、BS10012 個人資訊管理制度、臺灣企業信用風險指標系統、DCI 組合式商品管理系統建置案、無障礙網頁官網及結構式選擇權商品系統 (103 年 3 月 21 日驗收)、行動銀行系統、大陸地區網路銀行、全球資金調撥系統 (以上三項 103 年 5 月已上線使用)。

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

103 年規劃建置之資訊系統，包含：

1. 資料外洩防護 (DLP) 建置專案
2. 網路交易代收代付業務

(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。

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, internet ATM, electronic official documentations system, BS10012 personal information management system, Taiwan Corporate Credit Risk Index system, dual currency investment management system, essential accessibility internet system and structured products option system(Acceptance inspection on March 21, 2014), Mobile banking system, Mainland China e-Banking, Global account transferring system(Above mentioned three online systems has in use since May, 2014).

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. Installment of Data Loss Prevention(DLP)
2. Online collection services

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. 安全防護措施：
本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及進修。

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。

(2) 本行 102 年度員工辦理退休計 157 人次 (含申請、屆退及優惠)。

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. 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) 157 people (including voluntary, compulsory, and priority retirement) in total applied for retirement in 2013.

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。

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	主要內容 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.	102.6.1 ~103.5.31 June 1, 2013 to May 31, 2014	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
		102.8.28 ~103.8.27 August 28, 2013 to August 27, 2014	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書) Contract for troubleshooting ATMs, including replenishing cash	臺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.	102.12.16 ~103.12.15 December 16, 2013 to December 15, 2014	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.	102.12.10 ~103.12.9 December 10, 2013 to December 9, 2014	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	
電腦建置合約 (信用卡系統轉換建置案) Installment Contract of computer (credit card system transformation project)	經貿聯網科技股份有限公司 CyberSoft Digital Services Corp.	102.3.15 ~ 保固期滿 March 15, 2013 to end of warranty period	擴大業務推廣、提供新產品功能、強化風險管理，提升系統處理效率 Expand business promotion、provide new product features、 do strengthen risk management, and improve system efficiency	
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	100.10.1 ~104.6.30 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	99.9.1 ~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.

陸｜財務概況
Financial Status

陸 | 財務概況
Financial Status

一、最近五年度簡明資產負債表及綜合損益表－合併
A. Brief Balance Sheets and Comprehensive Income Statements of Recent Five Years—Consolidation

(一) 合併簡明資產負債表及綜合損益表資料
a. Consolidated Brief Balance Sheets and Comprehensive Income Statements

1. 簡明資產負債表(合併)：
Brief Balance Sheets (Consolidation)：

單位：新臺幣仟元 Unit：NT$ 1,000

年度 FY / 項目 Items	最近五年度財務資料 Financial Information of Recent Five Years		當年度截至103年3月31日財務資料(註4) As of March 31, 2014 (Note 4)
	102年度 2013	101年度 2012	
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	131,600,737	140,812,311	135,690,220
透過損益按公允價值衡量之金融資產 Financial Assets Measured at FVTPL	60,001,473	35,613,670	50,934,446
備供出售金融資產 Available-For-Sale Financial Assets	37,884,111	63,621,844	41,566,681
避險之衍生金融資產 Derivative Financial Assets for Hedging	62,494	105,087	51,396
附賣回票券及債券投資 Bonds and Securities Purchased under Resell Agreements	0	0	0
應收款項-淨額 Receivables, net	20,208,734	17,640,349	19,031,022
當期所得稅資產 Income Tax Assets	780,220	527,442	681,902
待出售資產-淨額 Available for Sale Financial Assets, net	0	0	0
貼現及放款-淨額 Loans, net	1,142,867,165	1,129,128,128	1,196,346,724
持有至到期日金融資產 Held-To-Maturity Financial Assets	226,989,182	170,696,300	180,965,153
採用權益法之投資-淨額 Investments Accounted For Using Equity Method	0	0	0
受限制資產 Restricted Assets	0	0	0
其他金融資產-淨額 Other Financial Assets, net	39,272,679	10,692,940	82,853,988
不動產及設備-淨額(註1) Real Estate and Equipment, net(Note 1)	23,935,458	24,219,037	23,983,046
投資性不動產-淨額(註1) Investment in Real Estate, net(Note 1)	10,937,868	10,825,104	10,936,253
無形資產-淨額 Intangible Assets, net	80,006	86,991	528,621
遞延所得稅資產-淨額 Deferred Income Tax Assets, net	3,107,599	4,488,548	3,089,246
其他資產 Other Assets	2,327,815	5,365,781	2,075,486
資產總額 Total Assets	1,700,055,541	1,613,823,532	1,748,734,184
央行及銀行同業存款 Due to Central Bank and Banks	126,829,032	100,530,198	141,424,330
央行及同業融資 Financing from Central Bank and Banks	0	0	0
透過損益按公允價值衡量之金融負債 Financial Liabilities Measured at FVTPL	1,715,364	1,912,629	2,072,417
避險之衍生金融負債 Derivative Financial Liability for Hedging	0	0	0
附買回票券及債券負債 Bonds and Securities Sold Under Repurchase Agreements	4,504,591	5,629,554	4,761,310
應付款項 Payables	25,233,888	33,103,260	24,700,595
當期所得稅負債 Income Tax Liabilities	125,334	181,235	356,397

單位：新臺幣仟元　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 102 年度 2013	最近五年度財務資料 Financial Information of Recent Five Years 101 年度 2012	當年度截至 103 年 3 月 31 日 財務資料 (註 4) As of March 31, 2014 (Note 4)
與待出售資產直接相關之負債 Liabilities Related to Assets Classified as Held for Sale		0	0	0
存款及匯款 Deposits and Remittances		1,372,890,099	1,316,088,990	1,400,619,906
應付債券 Bonds Payable		43,322,818	38,451,937	43,306,757
特別股負債 Preferred Liability		0	0	0
其他金融負債 Other Financial Liabilities		672,028	1,364,673	2,978,594
負債準備 Reserve for Liabilities		3,673,201	3,786,664	3,708,994
遞延所得稅負債 Deferred Income Tax Liabilities		6,461,749	6,189,798	6,727,704
其他負債 Other Liabilities		2,224,107	1,688,984	2,402,718
負債總額 Total Liabilities	分配前 Before Distribution	1,587,652,211	1,508,927,922	1,633,059,722
	分配後 (註 3) After Distribution(Note 3)	1,592,301,647	1,509,652,133	1,637,709,158
歸屬於母公司業主之權益 Equity Attributable to Owners of The Parent Company		112,403,330	104,895,610	115,674,462
股本 Capital		77,490,592	72,421,114(註 2)	77,490,592
資本公積 Capital Surplus		0	0	0
保留盈餘 Retained Earnings	分配前 Before Distribution	35,279,846	32,423,518	38,380,193
	分配後 (註 3) After Distribution(Note 3)	30,630,410	26,629,829	33,730,757
其他權益 Other Equities		(367,108)	50,978	(196,323)
庫藏股票 Treasury Stock		0	0	0
非控制權益 Non-controlling Interests		0	0	0
權益總額 Total Shareholders' Equity	分配前 Before Distribution	112,403,330	104,895,610	115,674,462
	分配後 (註 3) After Distribution(Note 3)	107,753,894	104,171,399	111,025,026

註 1： 101 年 2 月 24 日辦理土地重估增值，其中固定資產重估增值為 742,093 仟元，國際財務報導準則將出租資產轉列投資性不動產重估增值為 226,034 仟元。
Note 1：The revaluation surplus on land on February 24, 2012, which revaluation surplus on fixed assets is 742,093,000.IFRSs recognize the leased assets as revaluation surplus of the investment property which is 226,034,000.

註 2： 101 年度分派後股本為 77,490,592 仟元。
Note 2：The capital post-distributed in 2012 amounted to NT$77,490,592,000.

註 3： 102 年度分派尚未經 103 年股東常會承認。
Note 3：The earning distribution for year 2013 hasn't been approved by the 2014 General Shareholders' Meeting.

註 4： 103 年第一季合併財務報告經會計師核閱。
Note 4：Consolidated statement in Q1 2014 has been reviewed by CPA-Auditor.

2. 簡明綜合損益表(合併)：
Brief Statements of Comprehensive Income (Consolidation)：

單位：新臺幣仟元　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		當年度截至 103 年 3 月 31 日 財務資料(註) As of March 31, 2014 (Note)
	102 年度 2013	101 年度 2012	
利息收入 Interest Income	27,321,411	26,636,837	7,570,714
減：利息費用 Interest Expense	10,240,983	10,238,045	3,054,484
利息淨收益 Net Interest Income	17,080,428	16,398,792	4,516,230
利息以外淨收益 Net Income Other Than Interest Income	6,742,781	6,861,807	1,704,171
淨收益 Net Income	23,823,209	23,260,599	6,220,401
呆帳費用及保證責任準備回沖 Bad Debt Expense & Back flush Reserve on Guarantee	637,773	987,971	869,272
營業費用 Operating Expenses	13,713,262	14,004,574	3,438,771
繼續營業單位稅前淨利 Income Before Income Tax of Continued Operations	10,747,720	10,243,996	3,650,902
所得稅(費用)利益 Income Tax (Expense) Benefit	(1,929,471)	(1,798,797)	(550,555)
繼續營業單位本期淨利 Net Income of Continued Operations	8,818,249	8,445,199	3,100,347
停業單位損益 Gain(Loss) from Discontinued Operations	0	0	0
本期淨利(淨損) Net Income (Loss)	8,818,249	8,445,199	3,100,347
本期其他綜合損益(稅後淨額) Other Comprehensive Income	(586,318)	480,992	170,785
本期綜合損益總額 Total Comprehensive Income	8,231,931	8,926,191	3,271,132
淨利歸屬於母公司業主 Net Income Attributed to Owners of The Parent Company.	8,818,249	8,445,199	3,100,347
淨利歸屬於非控制權益 Net Income Attributed to Non-controlling Interests	0	0	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.	8,231,931	8,926,191	3,271,132
綜合損益總額歸屬於非控制權益 Total Comprehensive Income Attributed to Non-controlling Interests	0	0	0
每股盈餘(元) EPS (NT$)	1.13	1.08	0.40

註： 103 年第一季合併財務報告經會計師核閱。
Note：Consolidated statement in Q1 2014 has been reviewed by CPA-Auditor.

3. 各項關鍵績效指標(合併)：
Key Performance Indicator (Consolidation)：

項目 Items \ 年度 FY	102 年度 2013	101 年度 2012
資產報酬率 (%) Return on Asset (ROA) (%)	0.53	0.53
權益報酬率 (%) Return on Equity Ratio (ROE) (%)	8.12	8.35
資本適足率 (%) Capital Adequacy Ratio (%)	11.17	-
逾放比率 (%) Overdue Ratio (%)	0.32	0.33

(二) 合併簡明資產負債表及損益表—我國財務會計準則

b. Consolidated 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 (合併)：
Brief Balance Sheets of Recent Five Years (Consolidation)：

單位：新臺幣仟元　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
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
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
附賣回票券及債券投資 Bonds and Securities Purchased Under Resell Agreements		0	0	0	49,549
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
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
應收款項淨額 Receivables, net		17,986,233	19,594,840	23,579,410	11,189,518
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
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
無形資產淨額 Intangible Assets, net		86,991	62,074	56,504	39,547
其他金融資產淨額 Other Financial Assets, net		8,048,820	12,943,157	16,027,510	20,502,139
其他資產淨額 (註 1) Other Assets, net(Note 1)		17,101,707	14,677,570	13,727,209	16,823,772
資產總額 Total Assets		1,609,613,958	1,589,117,513	1,502,957,985	1,475,326,923
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
存款及匯款 Deposits and Remittances		1,316,088,990	1,288,280,725	1,239,867,993	1,211,386,820
公平價值變動列入損益之金融負債 Financial Liabilities at FVTP, net		1,912,629	2,035,814	4,489,980	821,612
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
應付金融債券 Bank Notes		38,451,937	38,496,086	28,493,150	23,473,942
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
其他金融負債 Other Financial Liabilities		1,364,673	1,676,663	1,170,845	441,663
其他負債 Other Liabilities		41,059,849	39,717,168	33,317,840	29,854,422
負債總額 Total Liabilities	分配前 Before Distribution	1,505,805,053	1,493,439,557	1,416,373,918	1,394,309,638
	分配後 After Distribution	1,506,529,264	1,494,793,223	1,418,112,571	1,396,172,481
股本 Capital		72,421,114 (註 4) (Note 4)	67,683,284 (註 3) (Note 3)	62,094,756 (註 2) (Note 2)	62,094,756
資本公積 Capital Surplus		-	-	-	-

單位：新臺幣仟元 Unit：NT$ 1,000

項目 Items		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
保留盈餘 Retained Earnings	分配前 Before Distribution	20,888,598	18,509,344	16,552,478	10,588,769
	分配後 After Distribution	15,094,909	12,417,848	9,225,297	8,725,926
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
累積換算調整數 Cumulative Translation Adjustments		(60,115)	45,884	52,779	226,445
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
股東權益總額 Total Shareholders' Equity	分配前 Before Distribution	103,808,905	95,677,956	86,584,067	81,017,285
	分配後 After Distribution	103,084,694	94,324,290	84,845,414	79,154,442

註 1： 101 年 2 月 24 日辦理土地重估增值，其中固定資產重估增值為 742,093 仟元，其他資產項下出租資產重估增值為 226,034 仟元。
Note 1：The revaluation surplus on land on February 24, 2012, which revaluation surplus on fixed assets is 742,093,000.The revaluation surplus on leased assets under other assets is 226,034,000.

註 2： 99 年度分派後股本為 67,683,284 仟元。
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 仟元。
Note 3：The capital post-distributed in 2011 amounted to NT$72,421,114,000.

註 4： 101 年度分派後股本為 77,490,592 仟元。
Note 4：The capital post-distribution in 2012 amounted to NT$77,490,592,000.

2. 簡明損益表 (合併)：
Brief Income Statements (Consolidation)：

單位：新臺幣仟元 Unit：NT$ 1,000

項目 Items	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
利息淨收益 Net Interest Income	15,872,318	16,640,370	14,042,481	12,305,478
利息以外淨收益 Net Income Other than Interest	9,281,643	10,099,507	14,542,163	10,423,543
放款呆帳費用 Bad Debt Expense	1,645,871	3,225,183	4,749,980	5,285,784
營業費用 Operating Expenses	13,233,310	12,889,425	12,734,446	11,689,876
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
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
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
每股盈餘 (元) EPS (NT$)	1.16	1.24	1.15	0.50

3. 各項關鍵績效指標 (合併)：
Key Performance Indicator (Consolidation)：

年度 FY / 項目 Items	101 年度 2012	100 年度 2011	99 年度 2010	98 年度 2009
資產報酬率 (%) Return on Asset (ROA) (%)	0.53	0.58	0.53	0.22
股東權益報酬率 (%) Return on Shareholder's Equity Ratio (ROE) (%)	8.49	9.92	9.34	3.82
資本適足率 (%) Capital Adequacy Ratio (%)	11.57	11.57	10.76	10.85
逾放比率 (%) Overdue Ratio (%)	0.33	0.37	0.54	1.23

(三) 合併財務報表簽證會計師姓名及查核意見
c. CPA-Auditor of the Consolidated Financial Report

年度 FY / 項目 Items	102 年 2013	101 年 2012	100 年 2011	99 年 2010	98 年 2009
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.				

二、最近五年度財務分析－合併
B. Financial Analysis of Recent Five Years—Consolidation

(一) 財務分析 (合併)
a. Financial Analysis (Consolidation)

1. 財務分析 (合併)：
Financial Analysis (Consolidation)：

單位：新臺幣仟元 Unit：NT$ 1,000

分析項目 (註 1) Items (Note 1)	年度 FY	最近五年度財務分析 Financial Analysis of Recent Five Years 102 年度 2013	101 年度 2012	當年度截至 103 年 3 月 31 日財務資料 (註 5) As of March 31, 2014 (Note 5)
經營能力 Operating Ability	存放比率 (%) Ratio of Loans to Deposits	85.57	88.82	84.82
	逾放比率 (%) Ratio of Overdue	0.32	0.33	0.28
	利息支出占年平均存款餘額比率 (%) Ratio of Interest Cost to Annual Average Deposits	0.63	0.64	0.70
	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	1.97	1.98
	總資產週轉率 (次) Total Assets Turnover (Times)	0.01	0.01	0.004
	員工平均收益額 (註 2) Average Operation Revenue Per Employee (NT$1,000) (Note 2)	3,661	3,574	967
	員工平均獲利額 Average Profit Per Employee (NT$1,000)	1,355	1,298	482

單位：新臺幣仟元　Unit：NT$ 1,000

分析項目 (註 1) Items (Note 1)		年度 FY 最近五年度財務分析 Financial Analysis of Recent Five Years 102 年度 2013	101 年度 2012	當年度截至 103 年 3 月 31 日財務資料 (註 5) As of March 31, 2014 (Note 5)
獲利能力 Profitability	第一類資本報酬率 (%) Return on Tier I Capital	11.03	11.22	3.6
	資產報酬率 (%) Return on Assets	0.53	0.53	0.18
	權益報酬率 (%) Return on Equity Ratio	8.12	8.35	2.72
	純益率 (%) Ratio of Net Income	37.02	36.31	49.84
	每股盈餘 (元) (註 3) Earnings Per Share (NT$) (Note 3)	1.13	1.08	0.40
財務結構 Financial Structure	負債占總資產比率 (%) (註 4) Ratio of Liabilities to Assets(Note 4)	93.37	93.49	93.36
	不動產及設備占權益比率 (%) Ratio of Real Estate and Equipment to Shareholders' Equity	21.29	23.09	20.73
成長率 Growth Rate	資產成長率 (%) Ratio of Asset Growth	5.34	1.2	2.86
	獲利成長率 (%) Ratio of Profit Growth	4.92	-	-
現金流量 Cash Flow	現金流量比率 (%) Ratio of Cash Flow	(29.56)	19.33	-
	現金流量允當比率 (%) Ratio of Cash Flow to dividend and expenditures	(615.68)	1,347.64	-
	現金流量滿足率 (%) Ratio of Cash Flow for Operating to Cash Flow from Investing	(150,213)	(5,495)	-
流動準備比率 (%) Ratio of Liquidity Reserve		19.55	17.39	17.93
利害關係人擔保授信總餘額 Related Party Secured Loan		44,676,447	45,253,016	44,680,413
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		3.65	3.74	3.49
營運規模 Operating Scale	資產市占率 (%) Market Share of Assets	4.40	4.50	4.42(註 6) (Note 6)
	淨值市占率 (%) Market Share of Net Worth	4.32	4.30	4.32(註 6) (Note 6)
	存款市占率 (%) Market Share of Deposits	4.43	4.54	4.46(註 6) (Note 6)
	放款市占率 (%) Market Share of Loans	4.69	4.99	4.70(註 6) (Note 6)
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 (102) 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 2013.				

註 1：

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＝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。

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. 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： 收益額指利息收益與非利息收益合計數。

註3： 前項每股盈餘之計算公式，在衡量時應特別注意下列事項：

1. 以加權平均普通股股數為準，而非以年底已發行股數為基礎。

2. 凡有現金增資或庫藏股交易者，應考慮其流通期間，計算加權平均股數。

3. 凡有盈餘轉增資或資本公積轉增資者，在計算以往年度及半年度之每股盈餘時，應按增資比例追溯調整，無庸考慮該增資之發行期間。

4. 若特別股為不可轉換之累積特別股，其當年度股利(不論是否發放)應自稅後淨利減除或增加稅後淨損。

5. 特別股若為非累積性質，在有稅後淨利之情況，特別股股利應自稅後淨利減除；如為虧損，則不必調整。

註4： 負債總額係扣除保證責任準備及意外損失準備。

註5： 103年第一季合併財務報告經會計師核閱。

註6： 當年度截至103年2月28日資料。

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 OnEquity = 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 to dividend and expenditures = 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： Revenue refers to the sum of interest and non-interest revenues.

Note 3： Calculations for earnings per share must take into account the following：

1. Use weighted average outstanding ordinary shares instead of year-end outstanding shares.

2. The weighted average outstanding shares must take into account the effects of cash issues or treasury stocks, and the length of time shares were in circulation.

3. If any additional shares were issued against capitalized earnings or reserves, the full-year or half-year earnings per share must be adjusted retrospectively, regardless of when the additional shares were issued.

4. Where preferred shares are issued on a non-convertible and cumulative basis, the current year dividends (whether distributed or not) must be either deducted from after-tax net profit or added to after-tax losses.

5. Where preferred shares are issued on a non-cumulative basis, preferred share dividends shall be deducted from after-tax profit, but no adjustment is required for after-tax losses.

Note 4： Total liabilities are net of reserves for losses on guarantees and accidental losses.

Note 5： Consolidated statement in Q1 2014 has been reviewed by CPA-Auditor.

Note 6： Information as of February 28, 2014.

2. 資本適足性 (合併) (註 1)：
Adequacy of Capital (Consolidation) (Note1)：

單位：新臺幣仟元　Unit：NT$ 1,000

分析項目 (註 2) Items (Note2)		年度 FY	最近五年度資本適足率 Capital Adequacy Ratio of Recent Five Years	當年度截至 103 年 3 月 31 日之資本適足率 (註 3) As of March 31, 2014 (Note 3)
			102 年度 2013	
自有資本 Self-Owned Capital	普通股權益 Common Stocks Equity		96,663,815	99,457,073
	非普通股權益之其他第一類資本 Other Total Tier I of Non-Common Stocks Equity		3,601,246	3,108,774
	第二類資本 Tier II		26,287,046	24,909,010
	自有資本 Self-Owned Capital		126,552,107	127,474,857
加權風險性資產額 Total Weighted Risk Assets	信用風險 Credit Risk	標準法 Standardized Approach	1,073,451,974	1,100,645,555
		內部評等法 Internal Rating Based Approach		
		資產證券化 Securitization	59,772	58,276
	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	39,393,925	39,393,923
		進階衡量法 Advanced Measurement Approach		
	市場風險 Market Risk	標準法 Standardized Approach	20,542,888	17,977,597
		內部模型法 Internal Model Approach		
	加權風險性資產總額 Total Risk-Weighted Assets		1,133,448,559	1,158,075,351
資本適足率 Capital Adequacy Ratio			11.17%	11.01%
第一類資本占風險性資產之比率 Tier I Capital to Risk Assets Ratio			8.85%	8.86%
普通股權益占風險性資產之比率 COE to Total Assets Ratio			8.53%	8.59%
槓桿比率 Leverage Ratio			3.67%	3.72%

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： 本表應列示如下之計算公式：
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： 103 年第一季 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： Calculation formulas as follows：
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： BIS in Q1 2014 has not been reviewed by CPA-Auditor.

(二) 財務分析—我國財務會計準則(合併)

b. Financial Analysis under ROC GAAP (Consolidation)

1. 財務分析(合併)：
Financial Analysis (Consolidation)：

單位：新臺幣仟元 Unit：NT$ 1,000

分析項目(註 1) Items (Note 1)	年度 FY	最近五年度財務分析 Financial Analysis of Recent Five Years 101 年 2012	100 年 2011	99 年 2010	98 年 2009
經營能力 Operating Ability	存放比率 (%) Ratio of Loans to Deposits	88.82	88.31	84.61	82.41
	逾放比率 (%) Ratio of Overdue	0.33	0.37	0.54	1.23
	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
	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
	總資產週轉率(次) Total Assets Turnover (Times)	0.02	0.02	0.02	0.02
	員工平均收益額(註 2) Average Operation Revenue Per Employee (NT$1,000) (Note 2)	3,865	4,141	4,426	3,487
	員工平均獲利額 Average Profit Per Employee (NT$1,000)	1,302	1,400	1,212	474
獲利能力 Profitability	第一類資本報酬率 (%) Return on Tier I Capital	11.25	12.62	14.75	8.18
	資產報酬率 (%) Return on Assets (ROA)	0.53	0.58	0.53	0.22
	股東權益報酬率 (%) Return on Shareholders' Equity (ROE)	8.49	9.92	9.34	3.82
	純益率 (%) Ratio of Net Income	33.68	33.82	27.38	13.59
	每股盈餘(元)(註 3) Earnings Per Share (NT$) (Note 3)	1.16	1.24	1.15	0.50
財務結構 Financial Structure	負債占總資產比率 (%)(註 4) Ratio of Liabilities to Assets (Note 4)	93.54	93.97	94.21	94.47
	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
成長率 Growth Rate	資產成長率 (%) Ratio of Asset Growth	1.29	5.73	1.87	5.62
	獲利成長率 (%) Ratio of Profit Growth	(3.30)	(4.28)	92.93	(18.95)
現金流量 Cash Flow	現金流量比率 (%) Ratio of Cash Flow	(0.81)	12.04	3.60	10.29
	現金流量允當比率 (%) Ratio of Cash Flow to dividend and expenditures	221.28	210.72	281.14	389.78
	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)
流動準備比率 (%) Liquidity Reserve Ratio		18.16	17.11	20.86	24.08
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
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
營運規模 Operating Scale	資產市占率 (%) Market Share of Assets	4.50	4.63	4.67	4.85
	淨值市占率 (%) Market Share of Net Worth	4.30	4.35	4.31	4.32
	存款市占率 (%) Market Share of Deposits	4.54	4.61	4.58	4.73
	放款市占率 (%) Market Share of Loans	4.99	5.09	5.14	5.26

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：

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。

註 2： 收益額指利息收益與非利息收益合計數。

註 3： 前項每股盈餘之計算公式，在衡量時應特別注意下列事項：

1. 以加權平均普通股股數為準，而非以年底已發行股數為基礎。
2. 凡有現金增資或庫藏股交易者，應考慮其流通期間，計算加權平均股數。
3. 凡有盈餘轉增資或資本公積轉增資者，在計算以往年度及半年度之每股盈餘時，應按增資比例追溯調整，無庸考慮該增資之發行期間。
4. 若特別股為不可轉換之累積特別股，其當年度股利(不論是否發放)應自稅後淨利減除或增加稅後淨損。
5. 特別股若為非累積性質，在有稅後淨利之情況，特別股股利應自稅後淨利減除；如為虧損，則不必調整。

註 4： 負債總額係扣除保證責任準備、買賣票券損失準備違約損失準備及意外損失準備。

Note1 ：

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 to dividend and expenditures = 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：Revenue refers to the sum of interest and non-interest revenues.

Note 3：Calculations for earnings per share must take into account the following：

(1) Use weighted average outstanding ordinary shares instead of year-end outstanding shares.
(2) The weighted average outstanding shares must take into account the effects of cash issues or treasury stocks, and the length of time shares were in circulation.
(3) If any additional shares were issued against capitalized earnings or reserves, the full-year or half-year earnings per share must be adjusted retrospectively, regardless of when the additional shares were issued.
(4) Where preferred shares are issued on a non-convertible and cumulative basis, the current year dividends (whether distributed or not) must be either deducted from after-tax net profit or added to after-tax losses.
(5) Where preferred shares are issued on a non-cumulative basis, preferred share dividends shall be deducted from after-tax profit, but no adjustment is required for after-tax losses.

Note 4：Total liabilities are net of reserves for losses on guarantees, losses on security trades, losses on breach of contracts, and accidental losses.

2. 資本適足性 (合併) (註 1)：
Adequacy of Capital (Consolidation) (Note 1)：

單位：新臺幣仟元 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 年度 2012	100 年度 2011	99 年度 2010	98 年度 2009
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
		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	5,000,000	0
		預收股本 Advanced Receipts for Capital Stocks	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
		法定盈餘公積 Legal Reserves	11,836,090	9,123,384	8,340,729	7,414,059
		特別盈餘公積 Special Reserve	241,692	241,692	0	0
		累積盈虧 Retained Earnings	8,810,816	9,144,268	8,211,750	3,174,709
		少數股權 Minority Interests	0	0	0	0
		股東權益其他項目 Others of Equity	(938,789)	(1,111,239)	(586,509)	(535,153)
		減：商譽 Goodwill	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
		減：資本扣除項目 Others	(2,779,989)	(2,028,209)	(2,777,624)	(1,943,231)
		第一類資本合計 Total Tier I	94,590,934	88,053,180	80,283,102	70,205,140
	第二類資本 Tier II Capital	永續累積特別股 Perpetual Cumulative Preferred Stocks	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
		固定資產增值公積 Fixed Asset Appreciation Surplus	11,011,800	10,339,717	8,058,163	8,079,304
		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
		可轉換債券 Convertible Bonds	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
		長期次順位債券 Long-term Subordinated Debts	19,340,000	24,010,000	18,680,000	23,016,667
		非永續特別股 Non-perpetual Preferred Stocks	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 1 Capital.	0	0	0	0
		減：資本扣除項目 Others	(2,037,581)	(2,023,643)	(1,930,834)	(1,943,231)
		第二類資本合計 Total Tier II	28,506,001	32,441,656	25,016,659	30,644,406
	第三類資本 Tier III Capital	短期次順位債券 Short-term Subordinated Debts	0	0	0	0
		非永續特別股 Non-perpetual Preferred Stocks	0	0	0	0
		第三類資本合計 Total Tier III	0	0	0	0
	自有資本 Self-Owned Capital		123,096,935	120,494,836	105,299,761	100,849,546

單位：新臺幣仟元　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 年度 2012	100 年度 2011	99 年度 2010	98 年度 2009
加權風險性資產額 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
		內部評等法 Internal Rating Based Approach				
		資產證券化 Securitization	249,337	264,823	871,575	842,699
	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
		進階衡量法 Advanced Measurement Approach				
	市場風險 Market Risk	標準法 Standardized Approach	7,331,175	7,651,638	8,040,838	8,211,450
		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
資本適足率 Capital Adequacy Ratio			11.57%	11.57%	10.76%	10.85%
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%
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%
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%
請說明最近二期資本適足比率變動原因： Reasons for changes of capital adequacy ratios for the last two years： 無。 None.						

註 1： 本表自有資本及加權風險性資產總額應依「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」之規定填列。

註 2： 本表應列示如下之計算公式：

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。

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.”

Note2： Calculation formulas as follows：

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

三、最近五年度簡明資產負債表及綜合損益表－個體

C. Brief Balance Sheets and Comprehensive Income Statements of Recent Five Years—Individual

(一) 個體簡明資產負債表及綜合損益表資料

a. Individual Brief Balance Sheets and Comprehensive Income Statements

1. 簡明資產負債表(個體)：
Brief Balance Sheets (Individual)：

單位：新臺幣仟元 Unit：NT$ 1,000

年度 FY / 項目 Items	最近五年度財務資料 Financial Information of Recent Five Years		當年度截至103年3月31日財務資料(註4) As of March 31, 2014 (Note 4)
	102年度 2013	101年度 2012	
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	131,600,727	140,812,301	135,690,210
透過損益按公允價值衡量之金融資產 Financial Assets Measured at FVTPL	60,001,473	35,613,670	50,934,446
備供出售金融資產 Available- For-Sale Financial Assets	37,884,111	63,621,844	41,566,681
避險之衍生金融資產 Derivative Financial Assets for Hedging	62,494	105,087	51,396
附賣回票券及債券投資 Bonds and Securities Purchased under Resell Agreements	0	0	0
應收款項-淨額 Receivables, net	20,270,254	17,675,076	19,073,122
當期所得稅資產 Income Tax Assets	780,220	527,442	681,902
待出售資產-淨額 Available for Sale Financial Assets, net	0	0	0
貼現及放款-淨額 Loans, net	1,142,867,165	1,129,128,128	1,196,346,724
持有至到期日金融資產 Held-To-Maturity Financial Assets	226,989,182	170,696,300	180,965,153
採用權益法之投資-淨額 Investments Accounted For Using Equity Method	590,974	465,745	687,778
受限制資產 Restricted Assets	0	0	0
其他金融資產-淨額 Other Financial Assets, net	39,272,679	10,692,940	82,853,990
不動產及設備-淨額(註1) Real Estate and Equipment, net(Note 1)	23,932,468	24,216,288	23,978,415
投資性不動產-淨額(註1) Investment in Real Estate, net(Note 1)	10,937,868	10,825,104	10,936,253
無形資產-淨額 Intangible Assets, net	80,006	86,991	528,621
遞延所得稅資產-淨額 Deferred Income Tax Assets, net	3,107,599	4,483,006	3,089,246
其他資產 Other Assets	2,322,770	5,360,732	2,070,397
資產總額 Total Assets	1,700,699,990	1,614,310,654	1,749,454,334
央行及銀行同業存款 Due to Central Bank and Banks	126,829,032	100,530,198	141,424,330
央行及同業融資 Financing from Central Bank and Banks	0	0	0
透過損益按公允價值衡量之金融負債 Financial Liabilities Measured at FVTPL	1,715,364	1,912,629	2,072,417

單位：新臺幣仟元 Unit：NT$ 1,000

項目 Items		最近五年度財務資料 Financial Information of Recent Five Years 102 年度 2013	最近五年度財務資料 Financial Information of Recent Five Years 101 年度 2012	當年度截至 103 年 3 月 31 日財務資料 (註 4) As of March 31, 2014 (Note 4)
避險之衍生金融負債 Derivative Financial Liability for Hedging		0	0	0
附買回票券及債券負債 Bonds and Securities Sold Under Repurchase Agreements		4,504,591	5,629,554	4,761,310
應付款項 Payables		25,169,989	32,997,192	24,650,725
當期所得稅負債 Income Tax Liabilities		76,190	139,624	287,426
與待出售資產直接相關之負債 Liabilities Related to Assets Classified as Held for Sale		0	0	0
存款及匯款 Deposits and Remittances		1,373,647,685	1,316,727,161	1,401,458,991
應付債券 Bonds Payable		43,322,818	38,451,937	43,306,757
特別股負債 Preferred Liability		0	0	0
其他金融負債 Other Financial Liabilities		672,028	1,364,673	2,978,594
負債準備 Reserve for Liabilities		3,673,201	3,786,664	3,708,994
遞延所得稅負債 Deferred Income Tax Liabilities		6,461,749	6,189,798	6,727,704
其他負債 Other Liabilities		2,224,013	1,685,614	2,402,624
負債總額 Total Liabilities	分配前 Before Distribution	1,588,296,660	1,509,415,044	1,633,779,872
	分配後 (註 3) After Distribution(Note 3)	1,592,946,096	1,510,139,255	1,638,429,308
歸屬於母公司業主之權益 Equity Attributable to Owners of The Parent Company		112,403,330	104,895,610	115,674,462
股本 Capital		77,490,592	72,421,114(註 2)	77,490,592
資本公積 Capital Surplus		0	0	0
保留盈餘 Retained Earnings	分配前 Before Distribution	35,279,846	32,423,518	38,380,193
	分配後 (註 3) After Distribution(Note 3)	30,630,410	26,629,829	33,730,757
其他權益 Other Equities		(367,108)	50,978	(196,323)
庫藏股票 Treasury Stock		0	0	0
非控制權益 Non-controlling Interests		0	0	0
權益總額 Total Shareholders' Equity	分配前 Before Distribution	112,403,330	104,895,610	115,674,462
	分配後 (註 3) After Distribution(Note 3)	107,753,894	104,171,399	111,025,026

註 1： 101 年 2 月 24 日辦理土地重估增值，其中固定資產重估增值為 742,093 仟元，國際財務報導準則將出租資產轉列投資性不動產重估增值為 226,034 仟元。
Note 1：The revaluation surplus on land on February 24, 2012, which revaluation surplus on fixed assets is 742,093,000.IFRSs recognize the leased assets as revaluation surplus of the investment property which is 226,034,000.

註 2： 101 年度分派後股本為 77,490,592 仟元。
Note 2：The capital post-distributed in 2012 amounted to NT$77,490,592,000.

註 3： 102 年度分派尚未經 103 年股東常會承認。
Note 3：The earning distribution for year 2013 hasn't been approved by the 2014 General Shareholders' Meeting.

註 4： 103 年第一季個體財務報告經會計師核閱。
Note 4：Individual statement in Q1 2014 has been reviewed by CPA-Auditor.

2. 簡明綜合損益表 (個體)：
Brief Statements of Comprehensive Income (Individual)：

單位：新臺幣仟元 Unit：NT$ 1,000

年度 FY / 項目 Items	最近五年度財務資料 Financial Information of Recent Five Years		當年度截至 103 年 3 月 31 日 財務資料 (註) As of March 31, 2014 (Note)
	102 年度 2013	101 年度 2012	
利息收入 Interest Income	27,321,411	26,636,837	7,570,714
減：利息費用 Interest Expense	10,243,358	10,240,638	3,054,924
利息淨收益 Net Interest Income	17,078,053	16,396,199	4,515,790
利息以外淨收益 Net Income Other Than Interest Income	6,565,361	6,692,097	1,664,190
淨收益 Net Income	23,643,414	23,088,296	6,179,980
呆帳費用及保證責任準備回沖 Bad Debt Expense & Back flush Reserve on Guarantee	637,773	987,971	869,272
營業費用 Operating Expenses	13,618,490	13,898,246	3,418,177
繼續營業單位稅前淨利 Income Before Income Tax of Continued Operations	10,662,697	10,178,021	3,631,075
所得稅 (費用) 利益 Income Tax (Expense) Benefit	(1,844,448)	(1,732,822)	(530,728)
繼續營業單位本期淨利 Net Income of Continued Operations	8,818,249	8,445,199	3,100,347
停業單位損益 Gain(Loss) from Discontinued Operations	0	0	0
本期淨利 (淨損) Net Income (Loss)	8,818,249	8,445,199	3,100,347
本期其他綜合損益 (稅後淨額) Other Comprehensive Income	(586,318)	480,992	170,785
本期綜合損益總額 Total Comprehensive Income	8,231,931	8,926,191	3,271,132
每股盈餘 (元) EPS (NT$)	1.13	1.08	0.40

註： 103 年第一季個體財務報告經會計師核閱。
Note：Individual statement in Q1 2014 has been reviewed by CPA-Auditor.

3. 各項關鍵績效指標 (個體)：
Key Performance Indicator (Individual)：

年度 FY / 項目 Items	102 年度 2013	101 年度 2012
資產報酬率 (%) Return on Asset (ROA) (%)	0.53	0.53
權益報酬率 (%) Return on Equity Ratio (ROE) (%)	8.12	8.35
資本適足率 (%) Capital Adequacy Ratio (%)	11.11	-
逾放比率 (%) Overdue Ratio (%)	0.32	0.33

(二) 個體簡明資產負債表及損益表—我國財務會計準則

b. Individual 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 (個體)：
Brief Balance Sheets (Individual)：

單位：新臺幣仟元 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
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
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
附賣回票券及債券投資 Bonds and Securities Purchased Under Resell Agreements		0	0	0	49,549
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
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
應收款項淨額 Receivables, net		18,020,960	19,604,067	23,568,205	11,187,747
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
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
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
無形資產淨額 Intangible Assets, net		86,991	62,074	56,504	39,547
其他金融資產淨額 Other Financial Assets, net		8,048,820	12,943,157	16,027,510	20,502,139
其他資產淨額 (註 1) Other Assets, net(Note 1)		17,091,116	14,668,680	13,723,254	16,820,005
資產總額 Total Assets		1,610,101,081	1,589,507,802	1,503,169,464	1,475,466,368
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
存款及匯款 Deposits and Remittances		1,316,727,161	1,288,795,742	1,240,178,989	1,211,599,406
公平價值變動列入損益之金融負債 Financial Liabilities at FVTP, net		1,912,629	2,035,814	4,489,980	821,612
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
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
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
其他金融負債 Other Financial Liabilities		1,364,673	1,676,663	1,170,845	441,663
其他負債 Other Liabilities		40,908,801	39,592,440	33,218,323	29,781,281
負債總額 Total Liabilities	分配前 Before Distribution	1,506,292,176	1,493,829,846	1,416,585,397	1,394,449,083
	分配後 After Distribution	1,507,016,387	1,495,183,512	1,418,324,050	1,396,311,926
股本 Capital		72,421,114 (註 4) (Note 4)	67,683,284 (註 3) (Note 3)	62,094,756 (註 2) (Note 2)	62,094,756
資本公積 Capital Surplus		0	0	0	0
保留盈餘 Retained Earnings	分配前 Before Distribution	20,888,598	18,509,344	16,552,478	10,588,769
	分配後 After Distribution	15,094,909	12,417,848	9,225,297	8,725,926
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

單位：新臺幣仟元　Unit：NT$ 1,000

項目 Items		101 年度 2012	100 年度 2011	99 年度 2010	98 年度 2009
累積換算調整數 Cumulative Translation Adjustments		(60,115)	45,884	52,779	226,445
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
股東權益總額 Total Shareholders' Equity	分配前 Before Distribution	103,808,905	95,677,956	86,584,067	81,017,285
	分配後 After Distribution	103,084,694	94,324,290	84,845,414	79,154,442

(年度 FY；最近五年度財務資料 Financial Information of Recent Five Years)

註 1： 101 年 2 月 24 日辦理土地重估增值，其中固定資產重估增值為 742,093 仟元，其他資產項下出租資產重估增值為 226,034 仟元。
Note 1：The revaluation surplus on land on February 24, 2012, which revaluation surplus on fixed assets is 742,093,000.The revaluation surplus on leased assets under other assets is 226,034,000.

註 2： 99 年度分派後股本為 67,683,284 仟元。
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 仟元。
Note 3：The capital post-distributed in 2011 amounted to NT$72,421,114,000.

註 4： 101 年度分派後股本為 77,490,592 仟元。
Note 4：The capital post-distribution in 2012 amounted to NT$77,490,592,000.

2. 簡明損益表 (個體)：
Brief Income Statements(Individual)：

單位：新臺幣仟元　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
利息淨收益 Net Interest Income	15,869,725	16,638,925	14,041,645	12,304,753
利息以外淨收益 Net Income Other than Interest	9,111,933	9,965,448	14,444,682	10,341,942
呆帳費用 Bad Debt Expense	1,645,871	3,225,183	4,749,980	5,285,784
營業費用 Operating Expenses	13,126,982	12,810,050	12,670,763	11,643,496
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
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
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
每股盈餘 (元) EPS (NT$)	1.16	1.24	1.15	0.50

3. 各項關鍵績效指標 (個體)：
Key Performance Indicator (Individual)：

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

(三) 財務報表簽證會計師姓名及查核意見
c. CPA-Auditor of the Financial Report

項目 Items \ 年度 FY	102 年 2013	101 年 2012	100 年 2011	99 年 2010	98 年 2009
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.				

四、最近五年度財務分析－個體
D. Financial Analysis of Recent Five Years—Individual

(一) 財務分析 (個體)
a. Financial Analysis (Individual)

1. 財務分析 (個體)：
Financial Analysis(Individual)：

單位：新臺幣仟元 Unit：NT$ 1,000

項目 Items	年度 FY	最近五年度財務分析 Financial Analysis of Recent Five Years 102 年度 2013	101 年度 2012	當年度截至 103 年 3 月 31 日財務資料 (註 5) As of March 31, 2014 (Note 5)
經營能力 Operating Ability	存放比率 (%) Ratio of Loans to Deposits	85.57	88.82	84.82
	逾放比率 (%) Ratio of Overdue	0.32	0.33	0.28
	利息支出占年平均存款餘額比率 (%) Ratio of Interest Cost to Annual Average Deposits	0.63	0.64	0.70
	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	1.97	1.98
	總資產週轉率 (次) Total Assets Turnover (Times)	0.01	0.01	0.004
	員工平均收益額 (註 2) Average Operation Revenue Per Employee (NT$1,000) (Note 2)	3,656	3,569	967
	員工平均獲利額 Average Profit Per Employee (NT$1,000)	1,364	1,305	485
獲利能力 Profitability	第一類資本報酬率 (%) Return on Tier I Capital	10.97	10.79	3.59
	資產報酬率 (%) Return on Assets	0.53	0.53	0.18
	權益報酬率 (%) Return on Equity Ratio	8.12	8.35	2.72
	純益率 (%) Ratio of Net Income	37.30	36.58	50.17
	每股盈餘 (元) (註 3) Earnings Per Share (NT$) (Note 3)	1.13	1.08	0.40
財務結構 Financial Structure	負債占總資產比率 (%) (註 4) Ratio of Liabilities to Assets(Note 4)	93.38	93.49	93.37
	不動產及設備占權益比率 (%) Ratio of Real Estate and Equipment to Shareholders' Equity	21.29	23.09	20.73
成長率 Growth Rate	資產成長率 (%) Ratio of Asset Growth	5.35	1.21	2.87
	獲利成長率 (%) Ratio of Profit Growth	4.76	-	-
現金流量 Cash Flow	現金流量比率 (%) Ratio of Cash Flow	(29.57)	19.35	-
	現金流量允當比率 (%) Ratio of Cash Flow to dividend and expenditures	(616.47)	1,349.36	-
	現金流量滿足率 (%) Ratio of Cash Flow for Operating to Cash Flow from Investing	(145,858)	(5,526)	-
流動準備比率 (%) Ratio of Liquidity Reserve		19.55	17.39	17.93
利害關係人擔保授信總餘額 Related Party Secured Loan		44,676,447	45,253,016	44,680,413
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		3.65	3.74	3.49
營運規模 Operating Scale	資產市占率 (%) Market Share of Assets	4.40	4.50	4.42(註 6) (Note 6)
	淨值市占率 (%) Market Share of Net Worth	4.32	4.30	4.32(註 6) (Note 6)
	存款市占率 (%) Market Share of Deposits	4.43	4.54	4.46(註 6) (Note 6)
	放款市占率 (%) Market Share of Loans	4.69	4.99	4.70(註 6) (Note 6)

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 (102) 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 2013.

註： 填表說明及計算公式同二、(一)1.。
Note： See Notes of Financial Analysis for B.-a.

2. 資本適足性 (個體) (註 1)：
Adequacy of Capital (Individual) (Note1)：

單位：新臺幣仟元 Unit：NT$ 1,000

分析項目 (註 2) Items (Note2) / 年度 FY			最近五年度資本適足率 Capital Adequacy Ratio of Recent Five Years 102 年度 2013	當年度截至 103 年 3 月 31 日之資本適足率 (註 3) As of March 31, 2014 (Note 3)
自有資本 Self-Owned Capital	普通股權益 Common Stocks Equity		96,516,072	99,285,129
	非普通股權益之其他第一類資本 Other Total Tier I of Non-Common Stocks Equity		3,453,503	2,936,829
	第二類資本 Tier II		25,991,559	24,565,121
	自有資本 Self-Owned Capital		125,961,134	126,787,079
加權風險性資產額 Total Weighted Risk Assets	信用風險 Credit Risk	標準法 Standardized Approach	1,073,505,460	1,100,677,937
		內部評等法 Internal Rating Based Approach		
		資產證券化 Securitization	59,772	58,276
	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	39,393,925	39,393,923
		進階衡量法 Advanced Measurement Approach		
	市場風險 Market Risk	標準法 Standardized Approach	20,542,888	17,977,597
		內部模型法 Internal Model Approach		
	加權風險性資產總額 Total Risk-Weighted Assets		1,133,502,045	1,158,107,733
資本適足率 Capital Adequacy Ratio			11.11%	10.95%
第一類資本占風險性資產之比率 Tier I Capital to Risk Assets Ratio			8.82%	8.83%
普通股權益占風險性資產之比率 COE to Total Assets Ratio			8.51%	8.57%
槓桿比率 Leverage Ratio			3.66%	3.71%

註： 填表說明及計算公式同二、(一) 2.。
Note： See Notes of Adequacy of Capital for B.-a.

(二) 財務分析─我國財務會計準則 (個體)
b. Financial Analysis under ROC GAAP (Individual)

1. 財務分析 (個體)：
Financial Analysis (Individual)：

單位：新臺幣仟元 Unit：NT$ 1,000

分析項目 (註 1) Items (Note 1) / 年度 FY		最近五年度財務分析 Financial Analysis of Recent Five Years 101 年 2012	100 年 2011	99 年 2010	98 年 2009
經營能力 Operating Ability	存放比率 (%) Ratio of Loans to Deposits	88.82	88.31	84.61	82.41
	逾放比率 (%) Ratio of Overdue	0.33	0.37	0.54	1.23
	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
	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
	總資產週轉率 (次) Total Assets Turnover (Times)	0.02	0.02	0.02	0.02
	員工平均收益額 (註 2) Average Operation Revenue Per Employee (NT$1,000) (Note 2)	3,861	4,143	4,432	3,489
	員工平均獲利額 Average Profit Per Employee (NT$1,000)	1,309	1,408	1,218	476
獲利能力 Profitability	第一類資本報酬率 (%) Return on Tier I Capital	11.21	12.58	14.72	8.14
	資產報酬率 (%) Return on Assets	0.53	0.58	0.53	0.22
	股東權益報酬率 (%) Return on Shareholders' Equity	8.49	9.92	9.34	3.82
	純益率 (%) Ratio of Net Income	33.91	33.99	27.47	13.64
	每股盈餘 (元) (註 3) Earnings Per Share (NT$) (Note 3)	1.16	1.24	1.15	0.50

單位：新臺幣仟元　Unit：NT$ 1,000

分析項目 (註 1) Items (Note 1)		年度 FY / 最近五年度財務分析 Financial Analysis of Recent Five Years 101 年 2012	100 年 2011	99 年 2010	98 年 2009
財務結構 Financial Structure	負債占總資產比率 (%) (註 4) Ratio of Liabilities to Assets (Note 4)	93.54	93.97	94.21	94.47
	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
成長率 Growth Rate	資產成長率 (%) Ratio of Asset Growth	1.30	5.74	1.88	5.62
	獲利成長率 (%) Ratio of Profit Growth	(3.41)	(4.49)	93.54	(19.11)
現金流量 Cash Flow	現金流量比率 (%) Ratio of Cash Flow	(0.91)	11.90	3.51	10.26
	現金流量允當比率 (%) Ratio of Cash Flow to dividend and expenditures	218.70	208.91	282.92	392.21
	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)
流動準備比率 (%) Ratio of Liquidity Reserve		18.16	17.11	20.86	24.08
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
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
營運規模 Operating Scale	資產市占率 (%) Market Share of Assets	4.50	4.63	4.67	4.85
	淨值市占率 (%) Market Share of Net Worth	4.30	4.35	4.31	4.32
	存款市占率 (%) Market Share of Deposits	4.54	4.61	4.58	4.73
	放款市占率 (%) Market Share of Loans	4.99	5.09	5.14	5.26
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： 填表說明及計算公式同二、(二)1.。
Note： See Notes of Financial Analysis for B.-b.

2. 資本適足性 (個體) (註 1)：
Adequacy of Capital (Individual) (Note1)：

單位：新臺幣仟元　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
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
		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	5,000,000	0
		預收股本 Advanced Receipts for Capital Stocks	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
		法定盈餘公積 Legal Reserves	11,836,090	9,123,384	8,340,729	7,414,059
		特別盈餘公積 Special Reserve	241,692	241,692	0	0
		累積盈虧 Retained Earnings	8,810,816	9,144,268	8,211,750	3,174,709
		少數股權 Minority Interests	0	0	0	0
		股東權益其他項目 Others of Equity	(938,789)	(1,111,239)	(586,509)	(535,153)
		減：商譽 Goodwill	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
		減：資本扣除項目 Others	(3,012,862)	(2,223,654)	(2,891,432)	(2,016,376)
		第一類資本合計 Total Tier I	94,358,061	87,857,735	80,169,294	70,131,995

單位：新臺幣仟元　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
自有資本 Self-Owned Capital	第二類資本 Tier II Capital	永續累積特別股 Perpetual Cumulative Preferred Stocks	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
		固定資產增值公積 Fixed Asset Appreciation Surplus	11,011,800	10,339,717	8,058,163	8,079,304
		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
		可轉換債券 Convertible Bonds	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
		長期次順位債券 Long-term Subordinated Debts	19,340,000	24,010,000	18,680,000	23,016,667
		非永續特別股 Non-perpetual Preferred Stocks	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 1 Capital.	0	0	0	0
		減：資本扣除項目 Others	(2,270,454)	(2,219,088)	(2,044,642)	(2,016,376)
		第二類資本合計 Total Tier II	28,273,128	32,246,211	24,902,851	30,571,261
	第三類資本 Tier III Capital	短期次順位債券 Short-term Subordinated Debts	0	0	0	0
		非永續特別股 Non-perpetual Preferred Stocks	0	0	0	0
		第三類資本合計 Total Tier III	0	0	0	0
	自有資本 Self-Owned Capital		122,631,189	120,103,946	105,072,145	100,703,256
加權風險性資產額 Total Weighted Risk Assets	信用風險 Credit Risk	標準法 Standardized Approach	1,021,263,260	998,250,438	931,504,640	879,511,528
		內部評等法 Internal Rating Based Approach				
		資產證券化 Securitization	249,337	264,823	871,575	842,699
	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
		進階衡量法 Advanced Measurement Approach				
	市場風險 Market Risk	標準法 Standardized Approach	7,331,175	7,651,638	8,040,838	8,211,450
		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
資本適足率 Capital Adequacy Ratio			11.52%	11.54%	10.74%	10.83%
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%
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%
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%
請說明最近二期資本適足比率變動原因： Reasons for changes of capital adequacy ratios for the last two years： 無。 None.						

註： 填表說明及計算公式同二、(二) 2.。
Note： See Notes of Adequacy of Capital for B.-b.

五、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。

E. 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.

六、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一〇二年度營業報告書、財務報告(包括資產負債表、綜合損益表、權益變動表及現金流量表)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一〇二年十二月三十一日之財務狀況與民國一〇二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一〇三年股東常會

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 103 年 5 月 15 日

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

Chang Hwa Commercial Bank, Ltd.
Supervisors' Audit Report
May 15, 2014

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

The Board of Directors has prepared the 2013 Report on Business Operations, various financial statements (including Balance Sheet, Statement of Comprehensive Income, Statement of Changes in 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, 2013 and the operation results and cash flows in 2013 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

七、最近年度財務報告

關係企業合併財務報告聲明書

本公司 102 年度 (自 102 年 1 月 1 日至 102 年 12 月 31 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告之公司與依國際會計準則第 27 號應納入編製母子公司合併財務報告之公司均相同，且關係企業合併財務報告所應揭露相關資訊於前揭母子公司合併財務報告中均已揭露，爰不再另行編製關係企業合併財務報告。

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　103　年　3　月　6　日

G. Financial Statements of Recent Years

DECLARATION OF CONSOLIDATION OF FINANCIAL STATEMENTS OF AFFILIATES

The companies required to be included in the consolidated financial statements of affiliates in accordance with the "Criteria Governing Preparation of Affiliation Reports, Consolidated Business Reports and Consolidated Financial Statements of Affiliated Enterprises" for the year ended December 31, 2013 are all the same as the companies required to be included in the consolidated financial statements of parent and subsidiary companies as provided in International Accounting Standard 27 "Consolidated and Separate Financial Statements". Relevant information that should be disclosed in the consolidated financial statements of affiliates has all been disclosed in the consolidated financial statements of parent and subsidiary companies. Hence, we do not prepare a separate set of consolidated financial statements of affiliates.

Julius Chen

Chang Hwa Commercial Bank, Ltd.

March 6, 2014

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及其子公司民國 102 年 12 月 31 日、民國 101 年 12 月 31 日及 1 月 1 日之合併資產負債表，暨民國 102 年及 101 年 1 月 1 日至 12 月 31 日之合併綜合損益表、合併權益變動表與合併現金流量表，業經本會計師查核竣事。上開合併財務報表之編製係管理階層之責任，本會計師之責任則為根據查核結果對上開合併財務報表表示意見。

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、經金融監督管理委員會認可之國際財務報導準則、國際會計準則、解釋及解釋公告編製，足以允當表達彰化商業銀行股份有限公司及其子公司民國 102 年 12 月 31 日、民國 101 年 12 月 31 日及 1 月 1 日之合併財務狀況，暨民國 102 年及 101 年 1 月 1 日至 12 月 31 日之合併財務績效及合併現金流量。

彰化商業銀行股份有限公司業已編製民國 102 及 101 年度之個體財務報表，並經本會計師出具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　　　　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　103　年　3　月　6　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. (the "Bank") and its subsidiaries (collectively referred to as the "Group") as of December 31, 2013, December 31, 2012 and January 1, 2012, and related consolidated statements of comprehensive income, changes in equity and cash flows for the years ended December 31, 2013 and 2012. These consolidated financial statements are the responsibility of the Group's management. Our responsibility is to express an opinion on these consolidated 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 consolidated financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall consolidated financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the consolidated financial position of the Group as of December 31, 2013, December 31, 2012 and January 1, 2012, and their consolidated financial performance and their consolidated cash flows for the years ended December 31, 2013 and 2012, in conformity with the Regulations Governing the Preparation of Financial Reports by Public Banks, Regulations Governing the Preparation of Financial Reports by Securities Firms and International Financial Reporting Standards, International Accounting Standards, IFRIC Interpretations, and SIC Interpretations endorsed by the Financial Supervisory Commission of the Republic of China.

We have also audited the parent company only financial statements of Chang Hwa Commercial Bank, Ltd. as of and for the years ended December 31, 2013 and 2012 on which we have issued an unqualified report.

Deloitte & Touche

March 6, 2014

Notice to Readers

The accompanying consolidated financial statements are intended only to present the financial position, financial performance 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 applied in the Republic of China.

For the convenience of readers, the independent 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 independent auditors' report and consolidated financial statements shall prevail.

彰化商業銀行股份有限公司及子公司

CHANG HWA COMMERCIAL BANK, LTD. AND SUBSIDIARIES

合併資產負債表

CONSOLIDATED BALANCE SHEETS

民國 102 年 12 月 31 日暨民國 101 年 12 月 31 日及 1 月 1 日

December 31, 2013, December 31, 2012 and January 1, 2012

(In Thousands of New Taiwan Dollars)

單位：新臺幣仟元

資產	ASSETS	102 年 12 月 31 日 Dec.31.2013 金額 Amount	%	101 年 12 月 31 日 Dec.31.2012 金額 Amount	%	101 年 1 月 1 日 Jan.1.2012 金額 Amount	%
現金及約當現金(附註四、六及三五)	Cash and cash equivalents (Notes 4, 6 and 35)	$ 46,802,014	3	$ 37,401,155	2	$ 51,389,712	3
存放央行及拆借銀行同業(附註四、六及三五)	Due from the Central Bank and call loans to banks (Notes 4, 6 and 35)	84,798,723	5	103,411,156	6	79,667,740	5
透過損益按公允價值衡量之金融資產－淨額(附註四、七及三五)	Financial assets at fair value through profit or loss (Notes 4, 7 and 35)	60,001,473	4	35,613,670	2	25,020,162	2
避險之衍生金融資產－淨額(附註四及十二)	Derivative financial assets for hedging (Notes 4 and 12)	62,494	-	105,087	-	149,400	-
應收款項－淨額(附註四、八及九)	Receivables, net (Notes 4, 8 and 9)	20,208,734	1	17,640,349	1	18,987,913	1
當期所得稅資產(附註二九)	Current tax assets (Note 29)	780,220	-	527,442	-	747,310	-
貼現及放款－淨額(附註四、九、三四及三五)	Loans, net (Notes 4, 9, 34 and 35)	1,142,867,165	67	1,129,128,128	70	1,122,738,843	70
備供出售金融資產－淨額(附註四、十及三六)	Available-for-sale financial assets, net (Notes 4, 10 and 36)	37,884,111	2	63,621,844	4	57,728,449	4
持有至到期日金融資產－淨額(附註四、十一及三六)	Held-to-maturity financial assets, net (Notes 4, 11 and 36)	226,989,182	13	170,696,300	11	180,376,569	11
其他金融資產－淨額	OTHER FINANCIAL ASSETS, NET						
以成本衡量之金融資產(附註四及十三)	Financial assets carried at cost, net (Notes 4 and 13)	4,181,203	-	4,698,434	1	4,698,434	-
無活絡市場之債務商品投資(附註四及十四)	Debt investments without active market (Notes 4 and 14)	3,811,523	-	3,178,999	-	8,019,929	1
其他什項金融資產(附註四、十五及三六)	Other miscellaneous financial assets, net (Notes 4, 15 and 36)	31,279,953	2	2,815,507	-	1,604,557	-
其他金融資產合計	Other financial assets, net	39,272,679	2	10,692,940	1	14,322,920	1
不動產及設備－淨額(附註四及十六)	Property and equipment, net (Notes 4 and 16)	23,935,458	2	24,219,037	2	24,546,433	2
投資性不動產投資－淨額(附註四及十七)	Investment property, net (Notes 4 and 17)	10,937,868	1	10,825,104	1	10,823,582	1
無形資產－淨額(附註四)	Intangible assets, net (Note 4)	80,006	-	86,991	-	62,074	-
遞延所得稅資產(附註四、五及二九)	Deferred tax assets (Notes 4, 5 and 29)	3,107,599	-	4,488,548	-	6,200,352	-
其他資產(附註十八及三六)	Other assets, net (Notes 18 and 36)	2,327,815	-	5,365,781	-	1,851,979	-
資產總計	TOTAL	$ 1,700,055,541	100	$ 1,613,823,532	100	$ 1,594,613,438	100

負債及權益	LIABILITIES AND EQUITY	102 年 12 月 31 日 Dec.31.2013 金額 Amount	%	101 年 12 月 31 日 Dec.31.2012 金額 Amount	%	101 年 1 月 1 日 Jan.1.2012 金額 Amount	%
負債	LIABILITIES						
央行及銀行同業存款(附註四、十九及三五)	Due to the Central Bank and banks (Notes 4, 19 and 35)	$ 126,829,032	7	$ 100,530,198	6	$ 112,053,512	7
透過損益按公允價值衡量之金融負債(附註四、七及三五)	Financial liabilities at fair value through profit or loss (Notes 4, 7 and 35)	1,715,364	-	1,912,629	-	2,035,814	-
附買回票債券負債(附註四)	Securities sold under repurchase agreements (Note 4)	4,504,591	-	5,629,554	-	10,726,892	1
應付款項(附註四及二十)	Payables (Notes 4 and 20)	25,233,888	2	33,103,260	2	32,257,242	2
當期所得稅負債(附註二九)	Current tax liabilities (Note 29)	125,334	-	181,235	-	44,064	-
存款及匯款(附註四、二一及三五)	Deposits and remittances (Notes 4, 21 and 35)	1,372,890,099	81	1,316,088,990	82	1,288,280,725	81
應付金融債券(附註四及二二)	Bank note payables (Notes 4 and 22)	43,322,818	3	38,451,937	3	38,496,086	2
其他金融負債(附註四及二三)	Other financial liabilities (Notes 4 and 23)	672,028	-	1,364,673	-	1,676,663	-
負債準備(附註四及二五)	Reserve for liabilities (Notes 4 and 25)	3,673,201	-	3,786,664	-	3,380,421	-
遞延所得稅負債(附註四及二九)	Deferred tax liabilities (Notes 4 and 29)	6,461,749	-	6,189,798	1	6,682,652	1
其他負債(附註四及二四)	Other liabilities (Notes 4 and 24)	2,224,107	-	1,688,984	-	1,656,282	-
負債總計	Total liabilities	1,587,652,211	93	1,508,927,922	94	1,497,290,353	94
權益(附註四、二七及二九)	EQUITY ATTRIBUTABLE TO OWNERS OF THE COMPANY (Notes 4, 27 and 29)						
股本	Capital stock						
普通股	Common stock	77,490,592	5	72,421,114	4	67,683,284	4
保留盈餘	Retained earnings						
法定盈餘公積	Legal reserve	14,377,315	1	11,836,090	1	9,123,384	1
特別盈餘公積	Special reserve	12,020,521	1	241,692	-	241,692	-
累積盈餘	Unappropriated earnings	8,882,010	-	20,345,736	1	20,923,096	1
其他權益	Other equity						
國外營運機構財務報表換算之兌換差額	Exchange differences on translation of foreign financial statements	148,105	-	(100,335)	-	-	-
備供出售金融資產未實現損益	Unrealized gains (losses) on available-for-sale financial assets	(515,213)	-	151,313	-	(648,371)	-
權益總計	Total equity	112,403,330	7	104,895,610	6	97,323,085	6
負債及權益總計	TOTAL	$ 1,700,055,541	100	$ 1,613,823,532	100	$ 1,594,613,438	100

後附之附註係本合併財務報告之一部分。 The accompanying notes are an integral part of the consolidated financial statements.

董事長：陳淮舟
Chairman：Julius Chen

經理人：張明道
President：Ming-Daw Chang

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
CHANG HWA COMMERCIAL BANK, LTD. AND SUBSIDIARIES
合併綜合損益表
CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME

民國 102 年及 101 年 1 月 1 日至 12 月 31 日

YEARS ENDED DECEMBER 31, 2013 AND 2012

(In Thousands of New Taiwan Dollars, Except Earnings Per Share)

單位：新臺幣仟元，惟每股盈餘為元

		102 年度 2013		101 年度 2012		變動百分比 Percentage of Variation (%)
		金額 Amount	%	金額 Amount	%	
利息收入 (附註四、二八及三五)	INTEREST INCOME (Notes 4, 28 and 35)	$ 27,321,411	115	$ 26,636,837	114	3
利息費用 (附註二八及三五)	INTEREST EXPENSES (Notes 28 and 35)	(10,240,983)	(43)	(10,238,045)	(44)	-
利息淨收益	NET INTEREST INCOME	17,080,428	72	16,398,792	70	4
利息以外淨收益	NET INCOME OTHER THAN NET INTEREST INCOME					
手續費淨收益 (附註四及二八)	Net service fee and commissions income (Notes 4 and 28)	4,145,468	17	3,839,168	17	8
透過損益按公允價值衡量之金融資產及負債損益 (附註四、七及二八)	Gain on financial assets and liabilities at fair value through profit or loss (Notes 4, 7 and 28)	1,064,579	5	1,563,909	7	(32)
備供出售金融資產之已實現損益 (附註四及二八)	Realized gain on available-for-sale financial assets (Notes 4 and 28)	246,296	1	300,733	1	(18)
兌換損益 (附註四)	Foreign exchange gains (losses) (Note 4)	739,433	3	95,365	-	675
其他利息以外淨損益 (附註十二及十三)	Other miscellaneous net income (Notes 12 and 13)	547,005	2	1,062,632	5	(49)
利息以外淨收益合計	Net income other than net interest income	6,742,781	28	6,861,807	30	(2)
淨收益	NET REVENUE AND GAINS	23,823,209	100	23,260,599	100	2
呆帳迴轉利益及保證責任準備提存 (附註四及九)	REVERSED ALLOWANCE FOR BAD DEBTS EXPENSES AND GUARANTEE LIABILITY PROVISIONS (Notes 4 and 9)	637,773	3	987,971	4	(35)
營業費用	OPERATING EXPENSES					
員工福利費用 (附註四及二八)	Employee benefits expenses (Notes 4 and 28)	(9,491,859)	(40)	(9,713,280)	(42)	(2)
折舊及攤銷費用 (附註四及二八)	Depreciation and amortization expenses (Notes 4 and 28)	(668,247)	(3)	(739,091)	(3)	(10)
其他業務及管理費用	Other general and administrative expenses	(3,553,156)	(15)	(3,552,203)	(15)	-
營業費用合計	Total operating expenses	(13,713,262)	(58)	(14,004,574)	(60)	(2)
稅前淨利	INCOME BEFORE INCOME TAX	10,747,720	45	10,243,996	44	5
所得稅費用 (附註四及二九)	INCOME TAX EXPENSE (Notes 4 and 29)	(1,929,471)	(8)	(1,798,797)	(8)	7
本期淨利	NET INCOME	8,818,249	37	8,445,199	36	4
其他綜合損益	OTHER COMPREHENSIVE INCOME					
國外營運機構財務報表換算之兌換差額 (附註四)	Exchange differences on translation of foreign financial statements (Note 4)	282,193	1	(105,999)	-	366
備供出售金融資產未實現評價損益 (附註四)	Unrealized gains (losses) on available-for-sale financial assets (Note 4)	(665,256)	(2)	799,684	3	(183)
確定福利計畫精算損益 (附註四及二六)	Actuarial gain and loss arising from defined benefit plans (Notes 4 and 26)	(202,689)	(1)	(263,082)	(1)	(23)
與其他綜合損益組成部分相關之所得稅 (附註四及二九)	Income tax relating to the components of other comprehensive income (loss) (Notes 4 and 29)	(566)	-	50,389	-	(101)
本期其他綜合損益 (稅後淨額)	Other comprehensive income (loss), net of tax	(586,318)	(2)	480,992	2	(222)
本期綜合損益總額	TOTAL COMPREHENSIVE INCOME	$ 8,231,931	35	$ 8,926,191	38	(8)
淨利歸屬於：	NET PROFIT ATTRIBUTABLE TO：					
本公司業主	Owner of the Parent	$ 8,818,249	37	$ 8,445,199	36	4
非控制權益	Non-controlling interests	-	-	-	-	-
		$ 8,818,249	37	$ 8,445,199	36	4
綜合損益總額歸屬於：	TOTAL COMPREHENSIVE INCOME ATTRIBUTABLE TO：					
本公司業主	Owner of the Parent	$ 8,231,931	35	$ 8,926,191	38	(8)
非控制權益	Non-controlling interests	-	-	-	-	-
		$ 8,231,931	35	$ 8,926,191	38	(8)
每股盈餘 (附註三十)	EARNINGS PER SHARE (Note 30)					
基本	Basic	$ 1.14		$ 1.09		
稀釋	Diluted	$ 1.13		$ 1.08		

後附之附註係本合併財務報告之一部分。 The accompanying notes are an integral part of the consolidated financial statements.

董事長：陳淮舟 Chairman：Julius Chen　　經理人：張明道 President：Ming-Daw Chang　　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

CHANG HWA COMMERCIAL BANK, LTD. AND SUBSIDIARIES

合併權益變動表

CONSOLIDATED STATEMENTS OF CHANGES IN EQUITY

民國 102 年及 101 年 1 月 1 日至 12 月 31 日

YEARS ENDED DECEMBER 31, 2013 AND 2012

(In Thousands of New Taiwan Dollars)

單位：除另予註明者外，係新臺幣仟元

	歸屬於本公司業主之權益 Equity Attributable to Owners of the Company							
	股本 Capital Stock		保留盈餘 Retained Earnings			其他權益項目 Other Equity		
	股數（仟股） Shares (Thousand)	金額 Amount	法定盈餘公積 Legal Reserve	特別盈餘公積 Special Reserve	未分配盈餘 Unappropriated Earnings	國外營運機構財務報表換算之兌換差額 Exchange Differences on Translation of Foreign Financial Statements	備供出售金融資產未實現損益 Unrealized Gains (Losses) on Available-for-sale Financial Assets	權益總額 Total Equity
101 年 1 月 1 日餘額 BALANCE, JANUARY 1, 2012	6,768,328	$67,683,284	$ 9,123,384	$ 241,692	$ 20,923,096	$ -	($ 648,371)	$ 97,323,085
100 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)	-	-	-
現金股利 Cash dividends on common stock	-	-	-	-	(1,353,666)	-	-	(1,353,666)
股票股利 Stock dividends	473,783	4,737,830	-	-	(4,737,830)	-	-	-
101 年度淨利 Net income for the year ended December 31, 2012	-	-	-	-	8,445,199	-	-	8,445,199
101 年度稅後其他綜合損益 Other comprehensive income for the year ended December 31, 2012, net of tax	-	-	-	-	(218,357)	(100,335)	799,684	480,992
101 年度綜合損益總額 Total comprehensive income for the year ended December 31, 2012	-	-	-	-	8,226,842	(100,335)	799,684	8,926,191
101 年 12 月 31 日餘額 BALANCE, DECEMBER 31, 2012	7,242,111	72,421,114	11,836,090	241,692	20,345,736	(100,335)	151,313	104,895,610
提列特別盈餘公積 Special reserve	-	-	-	11,778,829	(11,778,829)	-	-	-
101 年度盈餘分配 Appropriation of 2012 earnings								
提列法定盈餘公積 Legal reserve	-	-	2,541,225	-	(2,541,225)	-	-	-
現金股利 Cash dividends on common stock	-	-	-	-	(724,211)	-	-	(724,211)
股票股利 Stock dividends	506,948	5,069,478	-	-	(5,069,478)	-	-	-
102 年度淨利 Net income for the year ended December 31, 2013	-	-	-	-	8,818,249	-	-	8,818,249
102 年度稅後其他綜合損益 Other comprehensive income for the year ended December 31, 2013, net of tax	-	-	-	-	(168,232)	248,440	(666,526)	(586,318)
102 年度綜合損益總額 Total comprehensive income for the year ended December 31, 2013	-	-	-	-	8,650,017	248,440	(666,526)	8,231,931
102 年 12 月 31 日餘額 BALANCE, DECEMBER 31, 2013	7,749,059	$77,490,592	$ 14,377,315	$ 12,020,521	$ 8,882,010	$ 148,105	($ 515,213)	$112,403,330

後附之附註係本合併財務報告之一部分。 The accompanying notes are an integral part of the consolidated financial statements.

董事長：陳淮舟 Chairman：Julius Chen　　經理人：張明道 President：Ming-Daw Chang　　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
CHANG HWA COMMERCIAL BANK, LTD. AND SUBSIDIARIES
合併現金流量表
CONSOLIDATED STATEMENTS OF CASH FLOWS
民國 102 年及 101 年 1 月 1 日至 12 月 31 日

YEARS ENDED DECEMBER 31, 2013 AND 2012

(In Thousands of New Taiwan Dollars)

單位：新臺幣仟元

		102 年度 2013	101 年度 2012
營業活動之現金流量	CASH FLOWS FROM OPERATING ACTIVITIES		
本期稅前淨利	Net income before income tax	$ 10,747,720	$ 10,243,996
不影響現金流量之收益費損項目	Non-cash (revenues and gains) or expenses and losses		
呆帳迴轉利益及保證責任準備提存	Reversed allowance for bad debts expenses and guarantee liability provisions	(637,773)	(987,971)
折舊費用	Depreciation expenses	637,911	713,642
攤銷費用	Amortization expenses	30,336	25,449
利息收入	Interest income	(27,321,411)	(26,636,837)
利息費用	Interest expenses	10,240,983	10,238,045
股利收入	Dividends income	(338,560)	(317,254)
透過損益按公允價值衡量金融資產及負債之淨利益	Net gain on financial assets and liabilities at fair value through profit or loss	(1,644,440)	(1,861,957)
處分投資利益	Gain on disposal of investments	(193,652)	(218,684)
未實現外幣兌換損失	Unrealized foreign exchange losses	579,861	298,048
其他項目	Other adjustments	(219,232)	(235,058)
與營業活動相關之資產 / 負債變動數	Changes in operating assets and liabilities		
存放央行及拆借金融同業 (增加) 減少	(Increase) decrease in due from the Central Bank	(1,554,571)	87,782
透過損益按公允價值衡量之金融資產增加	Increase in financial assets at fair value through profit or loss	(17,235,108)	(3,115,601)
應收款項 (增加) 減少	(Increase) decrease in receivables	(2,569,384)	1,335,851
貼現及放款增加	Increase in loans	(13,068,876)	(5,270,211)
備供出售金融資產減少 (增加)	Decrease (increase) in available-for-sale financial assets	25,948,764	(3,926,063)
持有至到期日金融資產 (增加) 減少	(Increase) decrease in held-to-maturity financial assets	(56,292,882)	9,680,269
其他金融資產 (增加) 減少	(Increase) decrease in other financial assets	(29,118,885)	3,636,082
其他資產減少 (增加)	Decrease (increase) in other assets	3,037,142	(3,514,818)
央行及銀行同業存款減少	Decrease in due to the Central Bank and banks	(2,280,640)	(4,191,184)
存款及匯款增加	Increase in deposits and remittances	56,801,109	27,808,265
應付款項 (減少) 增加	(Decrease) increase in payables	(7,781,949)	773,977
透過損益按公允價值衡量之金融負債減少	Decrease in financial liabilities at fair value through profit or loss	(6,647,186)	(6,259,350)
負債準備 (減少) 增加	(Decrease) increase in reserve for liabilities	(309,178)	14,871
其他金融負債減少	Decrease in other financial liabilities	(692,645)	(311,990)
其他負債增加	Increase in other liabilities	505,321	21,876
營運產生之現金流 (出) 入	Cash (used in) generated from operations	(59,377,225)	8,031,175
收取之利息	Interest received	27,021,784	25,936,193
收取之股利	Dividend received	338,560	318,803
支付之利息	Interest paid	(10,336,136)	(10,179,823)
退回之所得稅	Income taxes refund	-	454,029
支付所得稅	Income taxes paid	(333,038)	(388,733)
營業活動之淨現金流 (出) 入	Net cash flows (used in) generated from operating activities	(42,686,055)	24,171,644

		102 年度 2013	101 年度 2012
投資活動之現金流量	CASH FLOWS FROM INVESTING ACTIVITIES		
以成本衡量之金融資產減資退回股款	Capital reduction of financial assets carried at cost	$ 517,231	$ -
取得不動產及設備	Acquisition of property and equipment	(468,344)	(387,192)
取得投資性不動產	Acquisition of investment property	(470)	(9,036)
取得無形資產	Acquisition of intangible assets	(20,514)	(43,729)
處分不動產及設備	Proceeds from disposal of property and equipment	514	87
投資活動之淨現金流入(出)	Net cash generated from (used in) investing activities	28,417	(439,870)
籌資活動之現金流量	CASH FLOWS FROM FINANCING ACTIVITIES		
央行及同業融資增加(減少)	Increase (decrease) in due to the Central Bank and call loans from banks	28,579,474	(7,332,130)
發行金融債券	Proceeds from issuance of bank notes	4,879,000	-
發放現金股利	Cash dividends distributed	(724,211)	(1,353,666)
附買回票券及債券負債減少	Decrease securities sold under repurchase agreements	(1,124,963)	(5,097,338)
籌資活動之淨現金流入(出)	Net cash flows generated from (used in) financing activities	31,609,300	(13,783,134)
匯率變動對現金及約當現金之影響	EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	282,193	(105,999)
本期現金及約當現金(減少)增加數	NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS	(10,766,145)	9,842,641
期初現金及約當現金餘額	CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	83,966,009	74,123,368
期末現金及約當現金餘額	CASH AND CASH EQUIVALENTS AT END OF YEAR	$ 73,199,864	$ 83,966,009

期末現金及約當現金之調節　RECONCILIATION OF CASH AND CASH EQUIVALENTS

		102 年 12 月 31 日 Dec.31.2013	101 年 12 月 31 日 Dec.31.2012
合併資產負債表帳列之現金及約當現金	Cash and cash equivalents in consolidated balance sheet	$ 46,802,014	$ 37,401,155
符合經金管會認可之國際會計準則第七號現金及約當現金定義之拆借銀行同業	Call loans to banks qualifying as cash and cash equivalents under the definition of IAS 7 permitted by the Financial Supervisory Commission	26,397,850	46,564,854
期末現金及約當現金餘額	Cash and cash equivalents at end of period	$ 73,199,864	$ 83,966,009

後附之附註係本合併財務報告之一部分。 The accompanying notes are an integral part of the consolidated financial statements.

董事長：陳淮舟 Chairman：Julius Chen　經理人：張明道 President：Ming-Daw Chang　會計主管：林彩鳳 Accounting Manager：Tsaifeng Lin

合併財務報表附註

民國 102 年及 101 年 1 月 1 日至 12 月 31 日 (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 7 年之「株式會社彰化銀行」；36 年 3 月 1 日正式改組成立彰化商業銀行，並於 39 年 7 月獲經濟部核發公司執照。本行股票自 51 年 2 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，在國內設有分行一八四家，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。

子公司彰銀人身保險代理人股份有限公司 (以下簡稱彰銀保代) 於 90 年 10 月 3 日設立，其主要營業項目為人身保險代理人業務。

子公司彰銀保險經紀人股份有限公司 (以下簡稱彰銀保經) 於 92 年 4 月 7 日設立，其主要營業項目為財產保險代理人業務。

本合併財務報告係以本行之功能性貨幣新臺幣表達。

本行之母公司為台新金融控股股份有限公司，102 年及 101 年 12 月 31 日持有本行股權皆為 22.55 %。

二、 通過財務報告之日期及程序

本合併財務報告於 103 年 3 月 6 日經董事會通過發布。

三、 新發布及修訂準則及解釋之適用

(一) 已發布但尚未生效之新 / 修正 / 修訂準則及解釋

本行及由本行所控制個體 (以下稱「合併公司」) 未適用下列業經國際會計準則理事會 (IASB) 發布之國際財務報導準則 (IFRS)、國際會計準則 (IAS)、解釋 (IFRIC) 及解釋公告 (SIC)。依據金融監督管理委員會 (以下稱「金管會」) 於 103 年 1 月 28 日宣布之「我國全面升級採用國際財務報導準則版本之推動架構」，上市上櫃公司及興櫃公司應自 104 年起由金管會認可之 2010 年版 IFRS、IAS、IFRIC 及 SIC(以下稱「IFRSs」) 升級至 2013 年版 IFRSs(不含 IFRS9「金融工具」)。截至本合併財務報告通過發布日止，金管會尚未認可下列歸屬於 2013 年版 IFRSs 之新 / 修正 / 修訂準則及解釋，且尚未發布非屬 2013 年版 IFRSs 之新 / 修正 / 修訂準則及解釋生效日。

已納入 2013 年版 IFRSs 之新 / 修正準則及解釋	IASB 發布之生效日 (註 1)
IFRSs 之修正「IFRSs 之改善－對 IAS39 之修正 (2009 年)」	2009 年 1 月 1 日或 2010 年 1 月 1 日
IAS39 之修正「嵌入式衍生工具」	於 2009 年 6 月 30 日以後結束之年度期間生效
「IFRSs 之改善 (2010 年)」	2010 年 7 月 1 日或 2011 年 1 月 1 日
「2009 年 - 2011 年週期之 IFRSs 年度改善」	2013 年 1 月 1 日
IFRS1 之修正「IFRS7 之比較揭露對首次採用者之有限度豁免」	2010 年 7 月 1 日
IFRS1 之修正「嚴重高度通貨膨脹及首次採用者固定日期之移除」	2011 年 7 月 1 日
IFRS1 之修正「政府貸款」	2013 年 1 月 1 日
IFRS7 之修正「揭露－金融資產及金融負債互抵」	2013 年 1 月 1 日
IFRS7 之修正「揭露－金融資產之移轉」	2011 年 7 月 1 日
IFRS10「合併財務報表」	2013 年 1 月 1 日
IFRS11「聯合協議」	2013 年 1 月 1 日
IFRS12「對其他個體權益之揭露」	2013 年 1 月 1 日
IFRS10、IFRS11 及 IFRS12 之修正「合併財務報表、聯合協議及對其他個體權益之揭露：過渡規定指引」	2013 年 1 月 1 日
IFRS10、IFRS12 及 IAS27 之修正「投資個體」	2014 年 1 月 1 日
IFRS13「公允價值衡量」	2013 年 1 月 1 日
IAS1 之修正「其他綜合損益項目之表達」	2012 年 7 月 1 日
IAS12 之修正「遞延所得稅：標的資產之回收」	2012 年 1 月 1 日
IAS19 之修訂「員工福利」	2013 年 1 月 1 日
IAS27 之修訂「單獨財務報表」	2013 年 1 月 1 日
IAS28 之修訂「投資關聯企業及合資」	2013 年 1 月 1 日
IAS32 之修正「金融資產及金融負債互抵」	2014 年 1 月 1 日
IFRIC20「露天礦場於生產階段之剝除成本」	2013 年 1 月 1 日
未納入 2013 年版 IFRSs 之新 / 修正準則及解釋	
「2010 年 -2012 年週期之 IFRSs 年度改善」	2014 年 7 月 1 日 (註 2)
「2011 年 -2013 年週期之 IFRSs 年度改善」	2014 年 7 月 1 日
IFRS9「金融工具」	尚未發布
IFRS9 及 IFRS7 之修正「強制生效日及過渡揭露」	尚未發布
IFRS14「管制遞延帳戶」	2016 年 1 月 1 日
IAS19 之修正「確定福利計畫：員工提撥」	2014 年 7 月 1 日
IAS36 之修正「非金融資產可回收金額之揭露」	2014 年 1 月 1 日
IAS39 之修正「衍生工具之合約更替及避險會計之繼續」	2014 年 1 月 1 日
IFRIC21「徵收款」	2014 年 1 月 1 日

註 1：除另註明外，上述新 / 修正 / 修訂準則或解釋係於各該日期以後開始之年度期間生效。

註 2：給與日於 2014 年 7 月 1 日以後之股份基礎給付交易開始適用 IFRS2 之修正；收購日於 2014 年 7 月 1 日以後之企業合併開始適用 IFRS3 之修正；IFRS13 於修正時即生效。其餘修正係適用於 2014 年 7 月 1 日以後開始之年度期間。

(二) 已發布但尚未生效之新 / 修正 / 修訂準則及解釋造成之會計政策重大變動說明

除下列說明外，適用上述新 / 修正 / 修訂準則或解釋將不致造成合併公司會計政策之重大變動：

1. IFRS9「金融工具」

金融資產之認列及衡量

就金融資產方面，所有原屬於 IAS39「金融工具：認列與衡量」範圍內之金融資產後續衡量係以攤銷後成本衡量或以公允價值衡量。若合併公司係以收取合約現金流量為目的之經營模式而持有該金融資產，且其合約現金流量完全為支付本金及流通在外本金金額之利息，則該金融資產係以攤銷後成本衡量。未符合前述條件之其他金融資產係以公允價值衡量。惟合併公司得選擇於原始認列時，將非持有供交易之權益投資指定為透過其他綜合損益按公允價值衡量，除股利收益認列於損益外，其他相關利益及損失係認列於其他綜合損益。

金融負債之認列及衡量

就金融負債方面，其分類及衡量之主要改變係指定為透過損益按公允價值衡量金融負債之後續衡量，該金融負債公允價值變動金額中歸因於該負債之信用風險變動者認列於其他綜合損益，後續不予重分類至損益，其剩餘之公允價值變動金額則列報於損益。若上述關於指定為透過損益按公允價值衡量金融負債之會計處理引發或加劇會計配比不當，則該負債之利益或損失全數列報於損益。

一般避險會計

IFRS9 在一般避險會計之主要改變，係調整避險會計之適用條件，以使適用避險會計之財務報表更能反映企業實際進行的風險管理活動。與 IAS39 相較，其主要修正內容包括：

(1) 增加可適用避險會計之交易型態，例如放寬非財務風險適用避險會計之條件；(2) 修改避險衍生工具之損益認列方式，以減緩損益波動程度；及 (3) 避險有效性方面，以避險工具與被避險項目間的經濟關係取代實際有效性測試。

生效日

IASB 將一般避險會計規定納入 IFRS9 時，刪除原訂 IFRS9 自 2015 年 1 月 1 日以後開始之年度期間生效之規定，IASB 決定於完成新減損模式及分類與衡量之有限度修正後重新考量適當之生效日。

2. IFRS13「公允價值衡量」

IFRS13「公允價值衡量」提供公允價值衡量指引，該準則定義公允價值、建立衡量公允價值之架構，並規定公允價值衡量之揭露。此外，該準則規定之揭露內容較現行準則更為廣泛，例如，現行準則僅要求以公允價值衡量之金融工具須按公允價值三層級揭露，依照 IFRS13「公允價值衡量」規定，適用該準則之所有資產及負債皆須提供前述揭露。

3. IAS1「其他綜合損益項目之表達」之修正

依修正之準則規定，其他綜合損益項目須按性質分類且分組為 (1) 後續不重分類至損益者及 (2) 後續 (於符合條件時) 將重分類至損益者。相關所得稅亦應按相同基礎分組。適用該修正規定前，並無上述分組之強制規定。

(三) 已發布但尚未生效之新 / 修正 / 修訂準則、解釋及公開發行銀行財務報告編製準則暨證券商財務報告編製準則對合併公司財務報表影響之說明

截至本合併財務報告通過發布日止，合併公司仍持續評估上述準則及解釋對財務狀況與經營結果之影響，相關影響待評估完成時予以揭露。

四、 重大會計政策之彙總說明

依據金管會於 98 年 5 月 14 日宣布之「我國企業採用國際會計準則推動架構」，上市上櫃公司及興櫃公司應自 102 年起依證券發行人財務報告編製準則暨經金管會認可之 IFRS、IAS、IFRIC 及 SIC(以下稱「IFRSs」) 編製財務報告。

合併公司 102 年度合併財務報告係為首份 IFRSs 年度合併財務報告。合併公司轉換至 IFRSs 日為 101 年 1 月 1 日。轉換至 IFRSs 對合併公司合併財務報告之影響說明，係列於附註四一。

(一) 遵循聲明

本合併財務報告係依照公開發行銀行財務報告編製準則及經金管會認可之 IFRSs 編製。

(二) 編製基礎

除按公允價值衡量之金融工具外，本合併財務報告係依歷史成本基礎編製。歷史成本通常係依取得資產所支付對價之公允價值決定。

合併公司於轉換至 IFRSs 日之初始資產負債表係依據國際財務報導準則第 1 號「首次採用國際財務報導準則」之規定認列與衡量，除該準則所規定禁止追溯適用部分 IFRSs 之規定，以及對部分 IFRSs 之規定給予豁免選擇外 (合併公司之豁免選擇參閱附註四一)，合併公司係追溯適用 IFRSs 之規定。合併公司之重大會計政策彙總說明如下。

(三) 合併基礎

1. 合併報告編製原則

本合併財務報告係包含本行及由本行所控制個體 (子公司) 之財務報告。

子公司之財務報告已予適當調整，以使其會計政策與合併公司之會計政策一致。

合併公司各個體間之交易、帳戶餘額、收益及費損於合併時全數予以銷除。

2. 列入合併財務報告之子公司

本合併財務報告編製主體如下：

投資公司名稱	子公司名稱	業務性質	所持股權百分比 102 年 12 月 31 日	所持股權百分比 101 年 12 月 31 日	所持股權百分比 101 年 1 月 1 日
本行	彰銀保代	人身保險代理人	100 %	100 %	100 %
	彰銀保經	財產保險代理人	100 %	100 %	100 %

(四) 外幣

各個體編製財務報告時，以個體功能性貨幣以外之貨幣 (外幣) 交易者，依交易日匯率換算為功能性貨幣記錄。

外幣貨幣性項目於每一資產負債表日以收盤匯率換算。因交割貨幣性項目或換算貨幣性項目產生之兌換差額，於發生當期認列於損益。

以公允價值衡量之外幣非貨幣性項目係以決定公允價值當日之匯率換算所產生之兌換差額列為當期損益，惟屬公允價值變動認列於其他綜合損益者，其產生之兌換差額列於其他綜合損益。

以歷史成本衡量之外幣非貨幣性項目係以交易日之匯率換算，不再重新換算。

於編製合併財務報告時，合併公司國外營運機構之資產及負債以每一資產負債表日匯率換算為新臺幣。收益及費損項目係以當期平均匯率換算，所產生之兌換差額認列於其他綜合損益。

(五) 資產與負債區分流動與非流動之標準

本合併財務報告之編製主體中，銀行業佔重大之比率，其行業經營特性，營業週期較難確定，未予區分為流動或非流動項目，而係依其性質分類，按相對流動性之順序排列。故合併資產負債表中資產及負債按其性質分類，並依相對流動性之順序排列，而未區分為流動或非流動項目。

(六) 不動產及設備

不動產及設備係以成本認列，後續以成本減除累計折舊及累計減損損失後之金額衡量。

建造中之不動產及設備係以成本減除累計減損損失後之金額認列。成本包括專業服務費用，及符合資本化條件之借款成本。該等資產於完工並達預期使用狀態時，分類至不動產及設備之適當類別，並開始提列折舊。

自有土地不提列折舊。

不動產及設備係採直線基礎提列折舊，對於每一重大部分則單獨提列折舊。合併公司至少於每一年度結束日對估計耐用年限、殘值及折舊方法進行檢視。會計估計變動之影響係以推延方式處理。

融資租賃所持有之資產與自有不動產及設備之會計處理採相同基礎，於預期耐用年限內按直線基礎提列折舊。若租賃期間較耐用年限短者，則於租賃期間內提列折舊。

除列不動產及設備所產生之利益或損失金額，係淨處分價款與該資產帳面金額間之差額，並且認列於當期損益。

(七) 投資性不動產

投資性不動產係為賺取租金或資本增值或兩者兼具而持有之不動產。

合併公司之投資性不動產係 101 年 1 月 1 日按公允價值或中華民國一般公認會計原則於該日投資性不動產辦理土地重估價值作為認定成本入帳，後續合併公司採直線基礎提列折舊。以成本減除累計折舊及累計減損損失後之金額衡量。

除列投資性不動產所產生之利益或損失金額，係淨處分價款與該資產帳面金額間之差額，並且認列於當期損益。

(八) 無形資產

1. 單獨取得

有限耐用年限無形資產原始以成本衡量，後續係以成本減除累計攤銷及累計減損損失後之金額衡量。合併公司以直線基礎進行攤銷，即於資產預計耐用年限內平均分攤資產成本減除殘值後之餘額，並且至少於每一年度結束日對估計耐用年限、殘值及攤銷方法進行檢視。除合併公司預期於該無形資產經濟年限屆滿前處分該資產外，有限耐用年限無形資產之殘值估計為零。會計估計變動之影響係以推延方式處理。

2. 除列

除列無形資產所產生之利益或損失金額，係淨處分價款與該資產帳面金額間之差額，並且認列於當期損益。

(九) 有形及無形資產之減損

合併公司於每一資產負債表日評估是否有任何跡象顯示有形及無形資產可能已減損。若有任一減損跡象存在，則估計該資產之可回收金額。倘無法估計個別資產之可回收金額，合併公司估計該資產所屬現金產生單位之可回收金額。共用資產則依合理一致之基礎分攤至個別現金產生單位。

可回收金額為公允價值減出售成本與其使用價值之較高者。個別資產或現金產生單位之可回收金額若低於其帳面金額時，將該資產或現金產生單位之帳面金額調減至其可回收金額。

當減損損失於後續迴轉時，該資產或現金產生單位之帳面金額調增至修訂後之可回收金額，惟增加後之帳面金額以不超過該資產或現金產生單位若未於以前年度認列減損損失時所決定之帳面金額(減除攤銷或折舊)。減損損失之迴轉係認列於損益。

(十) 金融工具

金融資產與金融負債於合併公司成為該工具合約條款之一方時認列於合併資產負債表。

原始認列金融資產與金融負債時，若金融資產或金融負債非屬透過損益按公允價值衡量者，係按公允價值加計直接可歸屬於取得或發行金融資產或金融負債之交易成本衡量。直接可歸屬於取得或發行透過損益按公允價值衡量之金融資產或金融負債之交易成本，則立即認列為損益。

1. 金融資產

金融資產之慣例交易係採交易日會計認列及除列。

(1) 衡量種類

合併公司所持有之金融資產種類為透過損益按公允價值衡量之金融資產、持有至到期日投資、備供出售金融資產與放款及應收款。

A. 透過損益按公允價值衡量之金融資產

透過損益按公允價值衡量之金融資產包括持有供交易及指定為透過損益按公允價值衡量之金融資產。

合併公司於下列情況下，係將金融資產於原始認列時指定為透過損益按公允價值衡量：

a. 該指定可消除或重大減少衡量或認列不一致；或

b. 一組金融資產、金融負債或兩者，依書面之風險管理或投資策略，以公允價值基礎管理並評估其績效，且合併公司內部提供予管理階層之該投資組合資訊，亦以公允價值為基礎；或

c. 將包含一個或多個嵌入式衍生工具之混合(結合)合約整體進行指定。

透過損益按公允價值衡量之金融資產係按公允價值衡量，其再衡量產生之利益或損失包含該金融資產所產生之任何股利或利息係認列於損益。

B. 持有至到期日投資

合併公司投資達特定信用評等之國內外公司債與公債，且合併公司有積極意圖及能力持有至到期日，即分類為持有至到期日投資。

持有至到期日金融資產於原始認列後，係以有效利息法減除任何減損損失之攤銷後成本衡量。

C. 備供出售金融資產

備供出售金融資產係非衍生金融資產被指定為備供出售，或未被分類為放款及應收款、持有至到期日投資或透過損益按公允價值衡量之金融資產。

備供出售金融資產係按公允價值衡量，備供出售貨幣性金融資產帳面金額之變動中屬外幣兌換損益與以有效利息法計算之利息收入，以及備供出售權益投資之股利，係認列於損益。其餘備供出售金融資產帳面金額之變動係認列於其他綜合損益，於投資處分或確定減損時重分類為損益。

備供出售權益投資之股利於合併公司收款之權利確立時認列。

備供出售金融資產若屬於無活絡市場報價且公允價值無法可靠衡量之權益工具投資，及與此種無報價權益工具連結且須以交付該等權益工具交割之衍生工具，後續係以成本減除減損損失後之金額衡量，並單獨列為「以成本衡量之金融資產」。該等金融資產於後續能可靠衡量公允價值時，係按公允價值再衡量，其帳面金額與公允價值間之差額認列於損益或其他綜合損益，若有減損時，則認列於損益。

D. 放款及應收款

放款及應收款(包括現金及約當現金、應收款項、貼現及放款與無活絡市場之債券投資等)係採用有效利息法按攤銷後成本減除減損損失後之金額衡量，惟短期應收款項之利息認列不具重大性之情況除外。

約當現金包括自取得日起 3 個月內、高度流動性、可隨時轉換成定額現金且價值變動風險甚小之定期存款，係用於滿足短期現金承諾。

(2) 金融資產之減損

除透過損益按公允價值衡量之金融資產外，合併公司係於每一資產負債表日評估其他金融資產是否有減損客觀證據，當有客觀證據顯示，因金融資產原始認列後發生之單一或多項事項，致使金融資產之估計未來現金流量受損失者，該金融資產即已發生減損。

按攤銷後成本列報之金融資產，如貼現及放款與應收款項等，該資產經個別評估未有減損後，另再集體評估減損。應收款集體存在之客觀減損證據可能包含合併公司過去收款經驗、該集體之延遲付款增加情況，以及與應收款拖欠有關之可觀察全國性或區域性經濟情勢變化。

按攤銷後成本列報之金融資產之減損損失金額係該資產帳面金額與估計未來現金流量按該金融資產原始有效利率折現之現值間之差額。

按攤銷後成本列報之金融資產於後續期間減損損失金額減少，且經客觀判斷該減少與認列減損後發生之事項有關，則先前認列之減損損失直接或藉由調整備抵帳戶予以迴轉認列於損益，惟該迴轉不得使金融資產帳面金額超過若未認列減損情況下於迴轉日應有之攤銷後成本。

當備供出售權益投資之公允價值低於成本且發生大幅或持久性下跌時，係為客觀減損證據。

其他金融資產客觀減損證據包含發行人或債務人之重大財務困難、違約(如利息或本金支付之延滯或不償付)、債務人將進入破產或其他財務重整之可能性大增、或由於財務困難而使金融資產之活絡市場消失。

當備供出售金融資產發生減損時，原先已認列於其他綜合損

益之累計損失金額將重分類至損益。

備供出售權益工具投資已認列於損益之減損損失不得透過損益迴轉。任何認列減損損失後之公允價值回升金額係認列於其他綜合損益。備供出售債務工具之公允價值若於後續期間增加，而該增加能客觀地連結至減損損失認列於損益後發生之事項，則減損損失予以迴轉並認列於損益。

以成本衡量之金融資產之減損損失金額係該資產帳面金額與估計未來現金流量按類似金融資產之現時市場報酬率折現之現值間之差額。此種減損損失於後續期間不得迴轉。

所有金融資產之減損損失係直接自金融資產之帳面金額中扣除，惟應收款項及貼現及放款係藉由備抵帳戶調降其帳面金額。當判斷應收款項及貼現及放款無法收回時，係沖銷備抵帳戶。原先已沖銷而後續收回之款項則貸記備抵帳戶。除應收款項及貼現及放款無法收回而沖銷備抵帳戶外，備抵帳戶帳面金額之變動認列於損益。

(3) 金融資產之除列

合併公司僅於對來自金融資產現金流量之合約權利失效，或已移轉金融資產且該資產所有權之幾乎所有風險及報酬已移轉予其他企業時，始將金融資產除列。

於一金融資產整體除列時，其帳面金額與所收取對價加計已認列於其他綜合損益之任何累計利益或損失之總和間之差額係認列於損益。

2. 權益工具

合併公司發行之債務及權益工具係依據合約協議之實質與金融負債及權益工具之定義分類為金融負債或權益。

合併公司發行之權益工具係以取得之價款扣除直接發行成本後之金額認列。

再取回本行本身之權益工具係於權益項下認列與減除。購買、出售、發行或註銷本行本身之權益工具不認列於損益。

3. 金融負債

(1) 後續衡量

除下列情況外，所有金融負債係以有效利息法按攤銷後成本衡量：

A. 透過損益按公允價值衡量之金融負債

透過損益按公允價值衡量之金融負債包含持有供交易及指定為透過損益按公允價值衡量。

合併公司於下列情況下，係將金融負債於原始認列時指定為透過損益按公允價值衡量：

a. 該指定可消除或重大減少衡量或認列之不一致；或

b. 一組金融資產、金融負債或兩者，依書面之風險管理或投資策略，以公允價值基礎管理並評估其績效，且合併公司內部提供予管理階層之該投資組合資訊，亦以公允價值為基礎。

c. 將包含一個或多個嵌入式衍生工具之混合(結合)合約整體進行指定。

透過損益按公允價值衡量之金融負債係按公允價值衡量，其再衡量產生之利益或損失包含該金融負債所支付之任何股利或利息係認列於損益。

B. 財務保證合約

合併公司發行且非屬透過損益按公允價值衡量之財務保證合約，於原始認列後係以攤銷後金額衡量。惟若經評估很有可能將須支付合約義務金額，則後續以合約義務之最佳估計金額與攤銷後金額孰高者衡量。

(2) 金融負債之除列

除列金融負債時，其帳面金額與所支付對價(包含任何所移轉之非現金資產或承坦之負債)間之差額認列為損益。

4. 衍生工具

合併公司簽訂之衍生工具包括遠期外匯合約、外匯換匯合約、換匯換利合約、利率交換及賣出匯率選擇權權利金，用以管理合併公司之利率及匯率風險。

衍生工具於簽訂衍生工具合約時，原始以公允價值認列，後續於資產負債表日按公允價值再衡量，後續衡量產生之利益或損失直接列入損益，然指定且為有效避險工具之衍生工具，其認列於損益之時點則將視避險關係之性質而定。當衍生工具之公允價值為正值時，列為金融資產；公允價值為負值時，列為金融負債。

嵌入式衍生工具之風險及特性與主契約之風險及特性並非緊密關聯，且主契約非屬透過損益按公允價值衡量之金融資產或金融負債時，該衍生工具係視為單獨衍生工具。

(十一) 附條件之票券及債券交易

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。

(十二) 避險會計

合併公司指定部分避險工具(包括衍生工具、嵌入式衍生工具及規避匯率風險之非衍生工具)進行公允價值避險。對確定承諾匯率風險之避險係以公允價值避險處理。

指定且符合公允價值避險之避險工具公允價值變動，及被避險項目歸因於被規避風險而產生之公允價值變動，係立即認列於損益，並於合併綜合損益表中認列於與被避險項目相關之項目下。

當合併公司取消指定避險關係、避險工具到期、出售、解約、執行或不再符合避險會計條件時，即推延停止避險會計。採有效利息法之被避險金融工具，歸因於被規避風險而產生之公允價值調整，係於停止避險會計之日起攤銷至損益。此攤銷係按攤銷開始日重新計算可使該調整數於金融工具到期日前攤銷完畢之有效利率。

(十三) 負債準備

認列為負債準備包括意外損失準備、員工福利負債準備及保證責任準備之金額係考量義務之風險及不確定性，而為資產負債表日清償義務所需支出之最佳估計。若負債準備係以清償該現時義務之估計現金流量衡量，其帳面金額係為該等現金流量之現值。

當清償負債準備所需支出之一部分或全部預期可自另一方歸墊，於幾乎確定可收到該歸墊，且其金額能可靠衡量時，將歸墊認列為資產。

(十四) 應付金融債券

本行發行之應付金融債券係按有效利率法攤銷之攤銷後成本衡量。

部分發行之固定利率金融債券，係運用利率交換合約衍生性金融商品進行規避固定利率債券因利率變動而使公允價值變動之風險，以達本行之風險管理策略。

(十五) 收入認列

1. 股利收入及利息收入

投資所產生之股利收入係於股東收款之權利確立時認列，惟前提係與交易有關之經濟效益很有可能流入合併公司，且收入金額能可靠衡量。

金融資產之利息收入係於經濟效益很有可能流入合併公司，且收入金額能可靠衡量時認列。利息收入係依時間之經過按流通在外本金與所適用之有效利率採應計基礎認列；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。

單一或一組類似金融資產一旦因減損損失而沖減，其後續認列之利息收入係以衡量減損損失時用於未來現金流量折現之利率計算。

2. 手續費收入

手續費收入及費用於提供貸款或其他服務提供完成後一次認列；若屬於執行重大項目所賺取之服務費則於重大項目完成時認列，如聯貸案主辦行所收取服務費；若屬後續放款服務有關之手續費收入及費用則依重大性於服務期間內攤計或納入計算放款及應收款有效利率的一部分。

（十六）租賃

當租賃條款係移轉附屬於資產所有權之幾乎所有風險與報酬予承租人，則將其分類為融資租賃。所有其他租賃則分類為營業租賃。

1. 合併公司為出租人

營業租賃下之租賃收益係按直線基礎於相關租賃期間內認列為收益，或有租金於發生當期認列為收益。

2. 合併公司為承租人

融資租賃係以各期最低租賃給付現值總額或租賃開始日租賃資產公允價值較低者作為成本入帳，並同時認列應付租賃款負債。

最低租賃給付係分配予財務費用及降低租賃負債，以使按負債餘額計算之期間利率固定。每期所支付租賃款中之隱含利息列為當期之財務費用，財務費用可直接歸屬於符合要件之資產者，則予以資本化。或有租金於發生當期認列為費用。

營業租賃給付係按直線基礎於租賃期間內認列為費用，或有租金於發生當期認列為費用。

（十七）退職後福利

屬確定提撥退休計畫之退休金，係於員工提供服務之期間，將應提撥之退休金數額認列為當期費用。

屬確定福利退休計畫之退休金，提供福利之成本係使用預計單位福利法進行精算評價。確定福利義務產生之所有精算損益於發生期間立即認列於其他綜合損益。前期服務成本於福利已既得之範圍內立即認列，非屬已既得之部分則於福利成為既得前之平均期間內，以直線基礎攤銷。

應計退休金負債係代表確定福利義務之現值、調整未認列前期服務成本，並減除計畫資產公允價值後之金額。任何依此方式計算所產生之資產，不得超過累積未認列前期服務成本，加上該計畫之可得退還資金及可減少未來提撥金之現值。

確定福利退休計畫發生縮減或清償時，認列縮減或清償之損益。

合併公司提供員工優惠存款，其類型包括支付現職員工定額優惠存款以及支付退休員工退休後定額優惠存款。該等優惠存款之利率與市場利率之差異，係屬於員工福利之範疇。

依「公開發行銀行財務報告編製準則」第二十八條規定，與員工約定之退休後優惠存款利率超過一般市場利率所產生之超額利息，於員工退休時，應即適用經金管會認可之國際會計準則第 19 號確定福利計畫之規定予以精算，惟精算假設各項參數若主管機關有相關規定，則依主管機關規定辦理。相關精算損益及所有前期服務成本係立即認列於損益。

（十八）所得稅

所得稅費用係當期所得稅及遞延所得稅之總和。

1. 當期所得稅

依所得稅法規定計算之未分配盈餘加徵 10 % 所得稅列為股東會決議年度之所得稅費用。

以前年度應付所得稅之調整，列入當期所得稅。

2. 遞延所得稅

遞延所得稅係依合併財務報表帳載資產及負債帳面金額與計算課稅所得之課稅基礎二者所產生之暫時性差異予以認列。遞延所得稅負債一般係就所有應課稅暫時性差異予以認列，而遞延所得稅資產則於很有可能有課稅所得以供可減除暫時性差異、虧損扣抵、研究發展及人才培訓等支出所產生之所得稅抵減使用時認列。

與投資子公司相關之應課稅暫時性差異皆認列遞延所得稅負債，惟合併公司若可控制暫時性差異迴轉之時點，且該暫時性差異很有可能於可預見之未來不會迴轉者除外。與此類投資及權益有關之可減除暫時性差異所產生之遞延所得稅資產，僅於其很有可能有足夠課稅所得用以實現暫時性差異之利益，且於可預見之未來預期將迴轉的範圍內，予以認列。

遞延所得稅資產之帳面金額於每一資產負債表日予以重新檢視，並針對已不再很有可能有足夠之課稅所得以供其回收所有或部分資產者，調減帳面金額。原未認列為遞延所得稅資產者，亦於每一資產負債表日予以重新檢視，並在未來很有可能產生課稅所得以供其回收所有或部分資產者，調增帳面金額。

遞延所得稅資產及負債係以預期負債清償或資產實現當期之稅率衡量，該稅率係以資產負債表日已立法或已實質性立法之稅率及稅法為基礎。遞延所得稅負債及資產之衡量係反映企業於資產負債表日預期回收或清償其資產及負債帳面金額之方式所產生之租稅後果。

3. 本期之當期及遞延所得稅

當期及遞延所得稅係認列於損益，惟與認列於其他綜合損益或直接計入權益之項目相關之當期及遞延所得稅係分別認列於其他綜合損益或直接計入權益。若當期所得稅或遞延所得稅係自企業合併所產生，其所得稅影響數納入企業合併之會計處理。

五、 重大會計判斷、估計及假設不確定性之主要來源

合併公司於採用會計政策時，對於不易自其他來源取得相關資訊者，管理階層必須基於歷史經驗及其他攸關之因素作出相關判斷、估計及假設。實際結果可能與估計有所不同。

管理階層將持續檢視估計與基本假設。若估計之修正僅影響當期，則於修正當期認列。若會計估計之修正同時影響當期及未來期間，則於估計修正當期及未來期間認列。

（一） 持有至到期日金融資產

本行管理階層已依據合併公司資本維持及流動性管理政策複核合併公司持有至到期日金融資產，並確認合併公司持有該等資產至其到期日之積極意圖及能力。

（二） 所得稅

截至 102 年 12 月 31 日暨 101 年 12 月 31 日及 1 月 1 日止，與可減除暫時性差異及未使用虧損扣抵有關之遞延所得稅資產帳面金額分別為 3,107,599 仟元、4,488,548 仟元及 6,200,352 仟元。遞延所得稅資產之可實現性主要視未來能否有足夠之獲利或應課稅暫時性差異而定。若未來實際產生之獲利少於預期，可能會產生重大遞延所得稅資產之迴轉，該等迴轉係於發生期間認列為損益。

（三） 貼現及放款之估計減損

當有客觀證據顯示減損跡象時，合併公司考量未來現金流量之估計。減損損失之金額係以該資產之帳面金額及估計未來現金流量（排除尚未發生之未來信用損失）按該金融資產之原始有效利率折現之現值間的差額衡量。若未來實際現金流量少於預期，可能會產生重大減損損失。

（四） 金融工具之公允價值

如附註三三所述，合併公司管理階層運用判斷以選定用以估計於活絡市場無市場報價金融工具之適當評價技術。合併公司係採用市場參與者所通用之評價技術。對衍生金融工具之假設係基於市場價格或利率並依該工具之特性予以調整。債務工具係採用現金流量折現方式估計，而所使用假設係基於可觀察之市場價格或利率。未上市（櫃）權益工具之公允價值估計中包括非由可觀察市場價格或利率支持之假設。評價技術所使用之詳細假設係揭露於附註三三。合併公司管理階層認為所選定之評價技術及假設可適當用以決定金融工具之公允價值。

（五） 確定福利計畫之認列

確定福利退休計畫應認列之退休金費用及應計退休金負債係使用預計單位福利法進行精算評價，其採用之精算假設包括折現率、員工離職率及長期平均調薪率之估計，若該等估計因市場與經濟情況之改變而有所變動，可能會重大影響應認列之費用與負債金額。

六、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

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
庫存現金	$ 9,926,224	$ 9,719,048	$ 8,820,740
待交換票據	7,352,696	19,934,402	18,382,183
存放銀行同業	28,147,001	6,758,522	23,205,888
庫存外幣	1,376,093	989,183	980,901
	$ 46,802,014	$ 37,401,155	$ 51,389,712

合併現金流量表於 101 年 1 月 1 日之現金及約當現金餘額與合併資產負債表之相關項目調節如下，102 年及 101 年 12 月 31 日之調節請參閱合併現金流量表：

	101 年 1 月 1 日
現金及約當現金餘額	$ 51,389,712
拆放銀行同業	22,733,656
	$ 74,123,368

（二） 存放央行及拆借銀行同業

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
拆放銀行同業	$ 26,397,850	$ 46,564,854	$ 22,733,656
存款準備金甲戶	16,438,133	15,649,229	16,652,741
存款準備金乙戶	36,030,401	35,302,572	34,385,941
外幣存款準備金	210,314	162,945	166,197
轉存央行存款	5,722,025	5,731,556	5,729,205
	$ 84,798,723	$ 103,411,156	$ 79,667,740

七、透過損益按公允價值衡量之金融工具

（一） 透過損益按公允價值衡量之金融資產

金融資產	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
指定透過損益按公允價值衡量之金融資產			
利率組合式商品	$ 3,676,994	$ 1,568,591	$ 1,268,683
衍生工具（未指定避險）			
遠期外匯合約	210,295	230,901	140,816
利率交換	354,931	229,987	558,690
換匯換利	522,828	9,227	97,512
外匯換匯合約	769,711	1,105,197	1,804,649
買入匯率選擇權權利金	288,133	346,230	241,013
期貨	36,433	37,823	67,247
非衍生金融資產			
票券投資	37,873,387	29,248,709	17,806,599
基金受益憑證	277,510	102,590	97,663
政府公債	14,508,895	2,496,045	2,937,290
海外公司債及金融債	1,482,356	238,370	-
	56,324,479	34,045,079	23,751,479
	$ 60,001,473	$ 35,613,670	$ 25,020,162

102 年 12 月 31 日暨 101 年 12 月 31 日及 1 月 1 日分別計有面額 1,918,100 仟元、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） 透過損益按公允價值衡量之金融負債

金融負債	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
透過損益按公允價值衡量之金融負債			
遠期外匯合約	$ 201,282	$ 88,400	$ 106,986
外匯換匯合約	424,259	1,111,528	1,090,494
換匯換利合約	456,673	121,920	-
利率交換	345,012	244,579	598,186
賣出匯率選擇權權利金	288,138	346,202	240,148
	$ 1,715,364	$ 1,912,629	$ 2,035,814

合併公司 102 及 101 年度從事衍生工具交易之目的，主要係為規避因匯率及利率波動所產生之風險。合併公司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。

102 年 12 月 31 日暨 101 年 12 月 31 日及 1 月 1 日，合併公司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		
	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
外匯換匯合約	$ 176,548,787	$ 231,755,906	$ 289,258,090
匯率選擇權合約	112,551,967	70,239,456	39,946,404
遠期外匯合約	27,782,023	20,700,762	24,479,648
利率交換合約	260,711,989	59,343,964	77,620,685
換匯換利合約	66,669,813	18,461,208	2,119,250

八、應收款項

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
應收帳款	$ 10,590,521	$ 8,859,926	$ 9,293,343
應收收益	202,082	202,085	202,172
應收利息	2,469,828	2,453,380	2,456,178
應收承兌票款	5,529,732	5,092,983	6,252,183
應收信用卡款	1,186,565	1,023,850	874,585
交割代價	296,192	170,682	140,383
應收交割帳款	220,138	146,230	80,764
其他應收款	88,686	65,193	57,651
減：備抵呆帳	(375,010)	(373,980)	(369,346)
	$ 20,208,734	$ 17,640,349	$ 18,987,913

應收款項之備抵呆帳變動表，請參閱附註九。

九、貼現及放款

(一) 貼現及放款明細如下：

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
進出口押匯及貼現	$ 8,743,434	$ 5,698,529	$ 5,886,615
透支	1,536,343	1,455,180	1,554,978
短期放款	297,351,517	266,684,473	320,612,225
應收證券融資款	301,498	283,321	320,257
中期放款	344,793,909	362,659,517	327,186,634
長期放款	499,989,138	502,470,788	478,413,105
放款轉列之催收款	3,661,795	3,393,020	3,866,282
	1,156,377,634	1,142,644,828	1,137,840,096
減：備抵呆帳	(13,510,469)	(13,516,700)	(15,101,253)
	$ 1,142,867,165	$ 1,129,128,128	$ 1,122,738,843

(二) 備抵呆帳

	102 年度			
	應收款項	貼現及放款	其他金融資產	合計
期初餘額	$ 373,980	$ 13,516,700	$ 23,731	$ 13,914,411
收回已沖銷之呆帳	12,379	2,934,806	11,002	2,958,187
本期提列(迴轉)	17,447	(670,161)	21,916	(630,798)
轉銷呆帳	(29,549)	(2,302,186)	(12,264)	(2,343,999)
匯兌及其他變動	753	31,310	-	32,063
期末餘額	$ 375,010	$ 13,510,469	$ 44,385	$ 13,929,864

	101 年度			
	應收款項	貼現及放款	其他金融資產	合計
期初餘額	$ 369,346	$ 15,101,253	$ 34,511	$ 15,505,110
收回已沖銷之呆帳	14,032	2,567,609	52,201	2,633,842
本期提列(迴轉)	8,554	(1,069,932)	(54,883)	(1,116,261)
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	$ 373,980	$ 13,516,700	$ 23,731	$ 13,914,411

102 年 12 月 31 日暨 101 年 12 月 31 日及 1 月 1 日已停止對內計息之放款及其他授信款項分別為 3,661,795 仟元、3,393,020 仟元及 3,866,282 仟元。102 及 101 年度對內未計提利息收入之金額分別為 105,460 仟元及 97,719 仟元。

合併公司於 102 及 101 年度並無未經訴追程序即行轉銷之授信債權。

(三) 102 及 101 年度呆帳迴轉利益及保證責任準備提存明細如下：

	102 年度	101 年度
應收款項及放款(含催收款)備抵呆帳迴轉數	($ 630,798)	($ 1,116,261)
保證責任準備(迴轉)提列數	(6,975)	128,290
	($ 637,773)	($ 987,971)

(四) 放款及應收款之減損評估，分析如下：

應收款

項目		應收款總額		
		102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
已有個別減損客觀證據者	個別評估減損	$ 274,622	$ 253,805	$ 307,458
	組合評估減損	52,214	64,366	71,417
無個別減損客觀證據者	組合評估減損	20,250,401	17,696,158	18,977,613
合計		$20,577,237	$18,014,329	$19,356,488

項目		備抵呆帳金額		
		102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
已有個別減損客觀證據者	個別評估減損	$ 202,569	$ 202,057	$ 202,192
	組合評估減損	22,368	27,346	28,999
無個別減損客觀證據者	組合評估減損	150,073	144,577	138,155
合計		$ 375,010	$ 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		
		102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
已有個別減損客觀證據者	個別評估減損	$17,986,505	$19,492,812	$12,586,334
	組合評估減損	2,642,654	3,993,191	4,003,171
無個別減損客觀證據者	組合評估減損	1,135,748,475	1,119,158,825	1,121,250,591
合計		$1,156,377,634	$1,142,644,828	$1,137,840,096

項目		備抵呆帳金額		
		102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
已有個別減損客觀證據者	個別評估減損	$ 4,627,909	$ 4,762,285	$ 7,230,080
	組合評估減損	723,090	1,101,936	884,130
無個別減損客觀證據者	組合評估減損	8,159,470	7,652,479	6,987,043
合計		$13,510,469	$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。

十、備供出售金融資產

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
國內外股票	$ 1,767,564	$ 2,144,640	$ 2,367,638
政府公債	24,096,886	46,681,328	38,914,471
公司債	2,548,023	4,122,568	5,140,776
金融債	9,322,924	10,443,092	11,085,112
國際性組織發行之債券	148,714	-	-
受益及資產基礎證券	-	230,216	220,452
	$ 37,884,111	$ 63,621,844	$ 57,728,449

(一) 102 年 12 月 31 日暨 101 年 12 月 31 日及 1 月 1 日分別計有面額 2,338,400 仟元、2,654,600 仟元及 3,112,300 仟元之債券，供作附買回條件交易。

(二) 合併公司於 101 年 1 月 1 日(轉換至 IFRSs 日)將原認列以成本衡量之興櫃股票計 30,000 仟元指定為備供出售金融資產(參閱附註十三)。該等股票及其他備供出售金融資產公允價值之決定，請參閱附註三三。

（三） 102 年 12 月 31 日暨 101 年 12 月 31 日及 1 月 1 日以政府公債提供法院做為假扣押擔保者，分別為 1,054,900 仟元、655,600 仟元及 734,700 仟元；提存營業保證金者，皆為 290,000 仟元。備供出售金融資產擔保或質押之資訊，參閱附註三六。

十一、持有至到期日金融資產

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
票券投資	$ 215,841,649	$ 158,549,517	$ 169,086,359
金融債	3,936,600	5,185,574	6,318,024
公司債	7,210,933	6,961,209	4,972,186
	$ 226,989,182	$ 170,696,300	$ 180,376,569

另海外分行提供債券作為營業擔保，102 年 12 月 31 日暨 101 年 12 月 31 日及 1 月 1 日分別為 238,183 仟元、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 102 年 12 月 31 日暨 101 年 12 月 31 日及 1 月 1 日餘額分別為 37,000,000 仟元、37,000,000 仟元及 37,500,000 仟元。

持有至到期日金融資產擔保或質押之資訊，參閱附註三六。

十二、避險之衍生金融工具

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
避險之衍生金融資產			
公允價值避險－利率交換	$ 62,494	$ 105,087	$ 149,400

合併公司以利率交換合約將部分已發行固定利率金融負債由固定利率轉換為浮動利率，以減輕已發行固定利率金融負債公允價值因利率變動產生之風險。前述利率交換合約與相關金融負債條件相同，故合併公司管理階層認為可作為高度有效之避險工具。合併公司於 102 年 12 月 31 日暨 101 年 12 月 31 日及 1 月 1 日尚未到期之利率交換合約名目本金皆為 2,000,000 仟元。

以換入浮動利率換出固定利率之利率交換合約，被指定且為有效之公允價值避險。該避險於 102 及 101 年度被視為 100 % 有效規避因利率波動而造成之公允價值暴險，故於 102 年 12 月 31 日暨 101 年 12 月 31 日及 1 月 1 日分別調整已發行固定利率金融負債之帳面金額 59,818 仟元、101,937 仟元及 146,086 仟元，該等金額與利率交換合約之公允價值同時認列為損益。

避險交易之相關資訊如下：

（一） 交易種類：公平價值避險。

（二） 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。

（三） 交易方法：利率交換合約。

（四） 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 IFRSs 規定之避險會計有效範圍。102 及 101 年度公平價值避險產生之已實現利益分別為 43,921 仟元及 44,757 仟元，帳列其他利息以外淨損益項下。

十三、以成本衡量之金融資產

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
國內未上市（櫃）普通股	$ 4,181,203	$ 4,698,434	$ 4,698,434

合併公司所持有之上述未上市（櫃）股票投資，於資產負債表日係按成本減除累計減損衡量，因其公允價值合理估計數之區間重大且無法合理評估各種估計之機率，致合併公司管理階層認為其公允價值無法可靠衡量。

二家被投資公司分別於 102 年 7 月及 9 月辦理減資退回股款，其中 517,231 仟元係直接沖減投資成本，另因部分退回之股款無法明確區分係屬原始投資成本或屬資本公積轉增資，故合併公司認列為股利收入 73,171 仟元（帳列其他利息以外淨損益項下）。

如附註十所述，合併公司於 101 年 1 月 1 日將部分原以成本減除減損損失衡量之興櫃股票計 30,000 仟元指定為備供出售金融資產。

十四、無活絡市場之債務商品投資

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
國內興櫃特別股－台灣高鐵	$ 1,300,000	$ 1,300,000	$ 1,300,000
受益證券及資產基礎證券	224,114	306,272	404,591
公司債及金融債	2,287,409	1,572,727	6,315,338
	$ 3,811,523	$ 3,178,999	$ 8,019,929

十五、其他什項金融資產

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
買入匯款	$ 22,056	$ 13,253	$ 23,017
非放款轉列之催收款	112,919	46,778	56,888
原始到期日超過 3 個月之定期存款	31,189,363	2,779,207	1,559,163
減：備抵呆帳	(44,385)	(23,731)	(34,511)
	$ 31,279,953	$ 2,815,507	$ 1,604,557

102 及 101 年度原始到期日超過 3 個月之定期存款市場利率區間分別為年利率 1.60 %~5.60 % 及 0.76 %~5.36 %。擔保或質押之資訊，參閱附註三六。

其他金融資產之備抵呆帳變動表，請參閱附註九。

十六、不動產及設備

	自有土地	建築物	機器設備	交通及運輸設備	什項設備	租賃權益改良	租賃資產	預付設備款及建造中之不動產	合計
成本									
102 年 1 月 1 日餘額	$ 17,605,194	$ 8,688,891	$ 5,174,680	$ 564,015	$ 1,440,790	$ 846,238	$ 168,275	$ 5,219	$ 34,493,302
增添	-	69,849	145,544	20,636	47,309	54,423	585	129,998	468,344
處分	-	(1,499)	(64,873)	(29,789)	(34,617)	(1,624)	-	-	(132,402)
重分類	(116,896)	20,338	33,352	4,790	1,499	11,586	-	(95,454)	(140,785)
淨兌換差額	-	-	(2,424)	(41)	362	1,800	-	(40)	(343)
102 年 12 月 31 日餘額	$ 17,488,298	$ 8,777,579	$ 5,286,279	$ 559,611	$ 1,455,343	$ 912,423	$ 168,860	$ 39,723	$ 34,688,116
累計折舊及減損									
102 年 1 月 1 日餘額	$ -	$ 3,499,068	$ 4,355,396	$ 464,509	$ 1,265,775	$ 657,767	$ 31,750	$ -	$ 10,274,265
處分	-	(1,499)	(64,677)	(29,789)	(34,578)	(1,624)	-	-	(132,167)
折舊費用	-	172,411	303,546	27,383	48,259	60,677	18,739	-	631,015
重分類	-	(19,612)	-	-	-	-	-	-	(19,612)
淨兌換差額	-	-	(2,207)	(14)	255	1,123	-	-	(843)
102 年 12 月 31 日餘額	$ -	$ 3,650,368	$ 4,592,058	$ 462,089	$ 1,279,711	$ 717,943	$ 50,489	$ -	$ 10,752,658
102 年 12 月 31 日淨額	$ 17,488,298	$ 5,127,211	$ 694,221	$ 97,522	$ 175,632	$ 194,480	$ 118,371	$ 39,723	$ 23,935,458

	自有土地	建築物	機器設備	交通及運輸設備	什項設備	租賃權益改良	租賃資產	預付設備款及建造中之不動產	合計
成本									
101 年 1 月 1 日餘額	$ 17,605,194	$ 8,608,323	$ 5,098,063	$ 575,346	$ 1,437,342	$ 809,023	$ 164,610	$ 2,666	$ 34,300,567
增添	-	68,108	165,626	22,236	47,852	53,164	3,665	26,541	387,192
處分	-	-	(82,182)	(33,437)	(43,179)	(17,907)	-	-	(176,705)
重分類	-	12,460	-	276	392	4,692	-	(23,697)	(5,877)
淨兌換差額	-	-	(6,827)	(406)	(1,617)	(2,734)	-	(291)	(11,875)
101 年 12 月 31 日餘額	$ 17,605,194	$ 8,688,891	$ 5,174,680	$ 564,015	$ 1,440,790	$ 846,238	$ 168,275	$ 5,219	$ 34,493,302
累計折舊及減損									
101 年 1 月 1 日餘額	$ -	$ 3,317,383	$ 4,073,361	$ 469,133	$ 1,263,566	$ 617,529	$ 13,162	$ -	$ 9,754,134
處分	-	-	(82,038)	(33,415)	(43,138)	(17,907)	-	-	(176,498)
折舊費用	-	181,685	370,169	29,018	46,673	59,995	18,588	-	706,128
淨兌換差額	-	-	(6,096)	(227)	(1,326)	(1,850)	-	-	(9,499)
101 年 12 月 31 日餘額	$ -	$ 3,499,068	$ 4,355,396	$ 464,509	$ 1,265,775	$ 657,767	$ 31,750	$ -	$ 10,274,265
101 年 1 月 1 日淨額	$ 17,605,194	$ 5,290,940	$ 1,024,702	$ 106,213	$ 173,776	$ 191,494	$ 151,448	$ 2,666	$ 24,546,433
101 年 12 月 31 日淨額	$ 17,605,194	$ 5,189,823	$ 819,284	$ 99,506	$ 175,015	$ 188,471	$ 136,525	$ 5,219	$ 24,219,037

合併公司之不動產及設備係以直線基礎按下列耐用年數計提折舊：

建築物	
主建物	20 至 60 年
空調設備	5 至 10 年
機器設備	4 至 16 年
交通及運輸設備	2 至 10 年
什項設備	3 至 10 年
租賃權益改良	5 年
租賃資產	9 年

合併公司於 101 年 1 月 1 日選擇按中華民國一般公認會計原則於該日辦理土地重估之重估價值作為認定成本 (請參閱附註四一)。

十七、投資性不動產

	已完工投資性不動產
成本	
102 年 1 月 1 日餘額	$ 11,064,181
重分類	138,802
增添	470
報廢	(274)
102 年 12 月 31 日餘額	$ 11,203,179
累計折舊及減損	
102 年 1 月 1 日餘額	$ 239,077
重分類	19,612
折舊費用	6,896
報廢	(274)
102 年 12 月 31 日餘額	$ 265,311
102 年 12 月 31 日淨額	$ 10,937,868

	已完工投資性不動產
成本	
101 年 1 月 1 日餘額	$ 11,055,145
增添	9,036
101 年 12 月 31 日餘額	$ 11,064,181
累計折舊及減損	
101 年 1 月 1 日餘額	$ 231,563
折舊費用	7,514
101 年 12 月 31 日餘額	$ 239,077
101 年 1 月 1 日淨額	$ 10,823,582
101 年 12 月 31 日淨額	$ 10,825,104

合併公司之投資性不動產係以直線基礎按下列耐用年限計提折舊：

建築物	
主建物	20 至 60 年
空調設備	5 至 10 年

合併公司之投資性不動產於 102 年 12 月 31 日暨 101 年 12 月 31 日及 1 月 1 日之公允價值為 15,455,598 仟元、15,303,442 仟元及 14,795,773 仟元，該公允價值未經獨立評價人員評價，僅由合併公司管理階層採用市場參與者常用之評價模型進行評價。該評價係參考類似不動產交易價格之市場證據進行。

合併公司於 101 年 1 月 1 日之投資性不動產認定成本 (請參閱附註四一)。

合併公司之所有投資性不動產皆係自有權益。

投資性不動產之相關損益如下：

	102 年度	101 年度
投資性不動產之租金收入	$ 159,005	$ 160,050
產生租金收入之投資性不動產之直接營運費用	$ 72,926	$ 81,621

十八、其他資產

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
存出保證金	$ 99,610	$ 92,442	$ 127,716
承受擔保品	26,835	37,105	37,105
減：累計減損	(26,835)	(37,105)	(37,105)
預付款項	2,227,438	5,271,865	1,722,032
其他	767	1,474	2,231
	$ 2,327,815	$ 5,365,781	$ 1,851,979

十九、央行及銀行同業存款

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
央行存款	$ 24,598	$ 24,011	$ 25,292
銀行同業存款	9,256,450	9,920,344	12,805,177
透支銀行同業	3,355,035	1,216,087	905,154
銀行同業拆放	109,612,896	83,172,370	90,815,432
中華郵政轉存款	4,580,053	6,197,386	7,502,457
	$ 126,829,032	$ 100,530,198	$ 112,053,512

二十、應付款項

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
應付待交換票款	$ 11,221,772	$ 20,407,106	$ 19,245,596
應付帳款	1,946,478	1,334,814	1,149,426
應付費用	2,018,552	2,074,025	1,932,943
應付利息	1,752,343	1,839,766	1,767,725
承兑票款	5,612,071	5,344,166	6,480,541
其他	2,682,672	2,103,383	1,681,011
	$ 25,233,888	$ 33,103,260	$ 32,257,242

二一、存款及匯款

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
支票存款	$ 35,960,967	$ 36,439,935	$ 38,560,488
活期存款	300,773,802	276,139,934	265,431,441
定期存款	271,290,788	267,871,496	279,668,880
可轉讓定期存單	6,204,600	9,950,500	10,146,600
儲蓄存款	757,816,807	724,824,662	693,654,556
匯款	843,135	862,463	818,760
	$ 1,372,890,099	$ 1,316,088,990	$ 1,288,280,725

二二、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，發行主順位及次順位金融債券如下：

於 96 年 9 月 26 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 7 年。

於 97 年 5 月 19 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 7 年。

於 97 年 12 月 15 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 7 年。

於 98 年 9 月 15 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 7 年。

於 99 年 6 月 29 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 100 年 3 月 11 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 7 年；及乙券拾壹億，發行期限 10 年。

於 100 年 4 月 18 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 10 年。

於 102 年 5 月 29 日按面額發行人民幣拾億第一期主順位金融債券，發行期限 3 年。

相關發行條件及流通在外明細如下：

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
公允價值避險之金融負債 (帳列應付金融債券)			
97-1，7 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	$2,000,000
金融債券評價調整	59,818	101,937	146,086
	2,059,818	2,101,937	2,146,086
未避險之應付金融債券 (帳列應付金融債券)			
96-1，7 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	5,000,000
97-1，7 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	3,000,000
97-2，7 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	8,350,000
98-1，7 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	5,000,000
99-1，無到期日，每年付息一次，自發行日起至屆滿第 10 年止，年利率 3.15 %；自發行日起屆滿第 10 年之日，年利率 4.15 %	5,000,000	5,000,000	5,000,000
100-1 甲券，7 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	2,200,000
100-1 乙券，10 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	1,100,000
100-2，10 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	6,700,000
102-1，3 年期，每年付息一次，年利率 2.90 %，到期日：105.05.29	4,913,000	-	-
	41,263,000	36,350,000	36,350,000
	$43,322,818	$38,451,937	$38,496,086

上述 97-1 7 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允價值變動風險，故從事利率交換合約衍生性金融商品做為避險工具，帳列避險之衍生性金融資產項下 (參閱附註十二)。

二三、其他金融負債

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
結構型商品本金	$ 385,500	$ 1,052,797	$ 1,243,075
撥入備放款	205,511	198,046	291,264
應付租賃款	81,017	113,830	142,324
	$ 672,028	$ 1,364,673	$ 1,676,663

102 年 12 月 31 日暨 101 年 12 月 31 日及 1 月 1 日之結構型商品所收本金主要係發行連結雙元貨幣匯率選擇權之定期存款，按約支付收益，收益係依契約規定之連結指標利率之決價計算。

二四、其他負債

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
預收款項	$ 653,298	$ 599,827	$ 538,416
存入保證金	1,531,182	1,033,583	1,061,861
遞延收入	39,627	55,574	56,005
	$ 2,224,107	$ 1,688,984	$ 1,656,282

二五、負債準備

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
員工福利負債準備	$ 3,443,587	$ 3,548,869	$ 3,212,406
保證責任準備	229,614	237,795	168,015
	$ 3,673,201	$ 3,786,664	$ 3,380,421

	保證責任準備
102 年 1 月 1 日餘額	$ 237,795
本期迴轉	(6,975)
本期沖銷	(1,050)
保證責任轉出	(410)
匯率差異	254
102 年 12 月 31 日餘額	$ 229,614
101 年 1 月 1 日餘額	$ 168,015
本期提列	128,290
保證責任轉出	(58,372)
匯率差異	(138)
101 年 12 月 31 日餘額	$ 237,795

(一) 員工福利負債準備說明請參閱附註二六。

(二) 保證責任準備係合併公司依「銀行資產評估損失準備提列及逾期放款催收款呆帳處理辦法」，按債權之擔保情形及逾期時間予以評估，所提列之負債準備。

二六、退職後福利計畫

(一) 確定提撥計畫

合併公司中所適用「勞工退休金條例」之退休金制度，係屬政府管理之確定提撥退休計畫，依員工每月薪資6％提撥退休金至勞工保險局之個人專戶。

(二) 確定福利計畫

合併公司中所適用我國「勞動基準法」之退休金制度，係屬確定福利退休計畫。員工退休金之支付，係根據服務年資及核准退休日前 6 個月平均工資計算。合併公司按員工每月薪資總額 10 ％提撥員工退休基金，交由勞工退休準備金監督委員會以該委員會名義存入臺灣銀行之專戶。

合併公司之計畫資產及確定福利義務現值，係由合格精算師進行精算。

精算評價於衡量日之主要假設列示如下：

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
折現率	1.75 %	1.50 %	1.75 %
計畫資產之預期報酬率	1.75 %	1.50 %	1.75 %
薪資預期增加率	2.00 %	1.75 %	2.00 %

有關確定福利計畫所認列之損益金額列示如下：

	102 年度	101 年度
當期服務成本	$ 267,705	$ 527,080
利息成本	125,323	136,565
計畫資產預期報酬	(95,675)	(105,730)
	$ 297,353	$ 557,915

於 102 及 101 年度，合併公司分別認列 168,232 仟元及 218,358 仟元精算損失於其他綜合損益。截至 102 年及 101 年 12 月 31 日止，精算損失認列於其他綜合損益之累積金額分別為 386,590 仟元及 218,358 仟元。

合併公司因確定福利計畫所產生之義務列入合併資產負債表之金額列示如下：

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
已提撥確定福利義務之現值	$ 8,552,285	$ 8,514,844	$ 7,911,235
計畫資產之公允價值	(6,385,740)	(6,253,350)	(5,866,741)
提撥短絀	2,166,545	2,261,494	2,044,494
其他	8,747	10,440	11,116
應計退休金負債	$ 2,175,292	$ 2,271,934	$ 2,055,610

確定福利義務現值之變動列示如下：

	102 年度	101 年度
年初確定福利義務	$ 8,514,844	$ 7,911,235
當期服務成本	267,705	527,080
利息成本	125,323	136,565
精算損失	186,360	216,704
清償而消滅之負債	(325,545)	(163,049)
福利支付數	(216,402)	(113,691)
年底確定福利義務	$ 8,552,285	$ 8,514,844

計畫資產現值之變動列示如下：

	102 年度	101 年度
年初計畫資產公允價值	$ 6,253,350	$ 5,866,741
計畫資產預期報酬	95,675	105,730
精算損失	(16,329)	(46,378)
雇主提撥數	594,991	603,997
福利支付數	(216,402)	(113,691)
分配計畫資產清償義務	(325,545)	(163,049)
年底計畫資產公允價值	$ 6,385,740	$ 6,253,350

計畫資產之主要類別於資產負債表日公允價值之百分比列示如下：

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
現金	22.86	24.51	23.87
短期票券	4.10	9.88	7.61
債券	9.37	10.45	11.45
固定收益額	18.11	16.28	16.19
權益證券	44.77	37.43	40.75
其他	0.79	1.45	0.13
	100.00	100.00	100.00

整體資產預期報酬率係根據歷史報酬趨勢以及精算師對於相關義務存續期間內，該資產所處市場之預測，並參考勞工退休基金監理會對勞工退休基金之運用情形，於考量最低收益不低於當地銀行 2 年定期存款利率之收益之影響所作之估計。

合併公司選擇以轉換至 IFRSs 日起各個會計期間推延決定之金額，揭露經驗調整之歷史資訊 (參閱附註四一)：

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
確定福利義務現值	$ 8,552,285	$ 8,514,844	$ 7,911,235
計畫資產公允價值	$ 6,385,740	$ 6,253,350	$ 5,866,741
提撥短絀	$ 2,166,545	$ 2,261,494	$ 2,044,494
計畫負債之經驗調整	$ 186,969	$ 213,538	$ -
計畫資產之經驗調整	$ 16,329	$ 46,378	$ -

合併公司預期於 102 年及 101 年 12 月 31 日以後 1 年內對確定福利計畫提撥分別為 424,200 仟元及 570,000 仟元。

(三) 員工優惠存款計畫

本行支付退休員工及現職員工退休後定額優惠存款之義務，係根據本行之內部規範「已退休員工之退休員工優惠存款福利辦法」辦理。相關費用金額請參閱附註二八。

1. 資產負債表內認列之資產與負債，與確定福利義務之現值及計畫資產之公允價值之調節：

	102 年 12 月 31 日	101 年 12 月 31 日
確定福利義務現值	$ 1,268,295	$ 1,276,935
減：確定服務計畫資產之公允價值	-	-
合併資產負債表內認列之資產與負債	$ 1,268,295	$ 1,276,935

2. 確定福利義務分析

	102 年 12 月 31 日	101 年 12 月 31 日
已全部或部分提撥之確定福利義務	$ -	$ -
完全未提撥之確定福利義務	1,268,295	1,276,935
合計	$ 1,268,295	$ 1,276,935

3. 確定福利義務現值調節表

	102 年度	101 年度
1 月 1 日餘額	$ 1,276,935	$ 1,156,796
利息成本	48,522	43,708
精算損益	201,027	338,560
福利支付數	(258,189)	(262,129)
12 月 31 日餘額	$ 1,268,295	$ 1,276,935

4. 計畫之公允價值調節表

	102 年度	101 年度
1 月 1 日餘額	$ -	$ -
雇主之提撥	258,189	262,129
福利支付數	(258,189)	(262,129)
12 月 31 日餘額	$ -	$ -

5. 認列損益之費用明細表

	102 年度	101 年度
當期服務成本	$ -	$ -
利息成本	48,522	43,708
預計資產預期報酬	-	-
前期服務成本	-	-
縮減或清償之影響	-	-
當年度認列為損益之精算損益	201,027	338,560
合計	$ 249,549	$ 382,268

6. 主要精算假設

	102 年度	101 年度
員工優惠存款折現率	4.00 %	4.00 %
存入資金報酬率	2.00 %	2.00 %
帳戶餘額每年遞減率	1.00 %	1.00 %
優惠存款制度未來可能變動之機率	50.00 %	50.00 %
死亡率	依據臺灣壽險業第五回經驗生命表	依據臺灣壽險業第五回經驗生命表
提供予一般客戶同性質存款利率	0.32 %-1.45 %	0.32 %-1.45 %

二七、權益

（一） 股本

普通股

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
額定股數（仟股）	8,000,000	8,000,000	8,000,000
額定股本	$ 80,000,000	$ 80,000,000	$ 80,000,000
已發行且已收足股款之股數（仟股）	7,749,059	7,242,111	6,768,328
已發行股本	$ 77,490,592	$ 72,421,114	$ 67,683,284

已發行之普通股每股面額為 10 元，每股享有一表決權及收取股利之權利。

本行截至 101 年 1 月 1 日止額定資本額為 80,000,000 仟元，額定股數為 8,000,000 仟股，實收資本額為 67,683,284 仟元。本行於 102 年及 101 年 8 月辦理盈餘轉增資，實收資本額分別增加 5,069,478 仟元及 4,737,830 仟元，故截至 102 年及 101 年 12 月 31 日止，實收資本額分別增為 77,490,592 仟元及 72,421,114 仟元。

（二） 保留盈餘及股利政策

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：

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。

102 及 101 年度應付員工紅利估列金額分別為 493,822 仟元及 474,362 仟元；應付董監酬勞估列金額分別為 77,160 仟元及 74,119 仟元。員工紅利及董監酬勞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允價值決定。就計算 101 及 100 年度股票紅利股數而言，股票公允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）。

本行於分配 101 年度以前之盈餘時，必須依 (89) 台財證（一）字第 100116 號函及金管證一字第 0950000507 號函令等相關規定，就其他股東權益減項淨額（如國外營運機構財務報表換算之兌換差額、備供出售金融資產未實現損益、現金流量避險中屬有效避險部分之避險工具利益及損失等累計餘額）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。

自 102 年起，本行依金管會於 101 年 4 月 6 日發布之金管證發字第 1010012865 號函令及「採用國際財務報導準則 (IFRSs) 後，提列特別盈餘公積之適用疑義問答」規定，於首次採用 IFRSs 時，應就帳列股東權益項下之未實現重估增值及累積換算調整數（利益），因選擇適用 IFRS1 豁免項目而轉入保留盈餘部分，分別提列相同數額之特別盈餘公積；但轉換日因首次採用 IFRSs 產生之保留盈餘增加數不足提列時，得僅就因轉換採用 IFRSs 產生之保留盈餘增加數予以提列。嗣後因使用、處分或重分類相關資產時，得就原提列特別盈餘公積之比例予以迴轉分派盈餘。首次採用 IFRSs 所應提列之特別盈餘公積得於以後年度用以彌補虧損；嗣後有盈餘年度且原提列特別盈餘公積之原因消除前，應就不足數額補足提列特別盈餘公積，始得分派盈餘。（參閱（三）首次採用 IFRSs 應提列之特別盈餘公積之說明）。

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。

分配未分配盈餘時，除屬非中華民國境內居住者之股東外，其餘股東可獲配按股利分配日之稅額扣抵比率計算之股東可扣抵稅額。

本行分別於 102 年 6 月 21 日及 101 年 6 月 22 日舉行股東常會，決議通過 101 及 100 年度盈餘分配案如下：

	盈餘分配案		每股股利 (元)	
	101 年度	100 年度	101 年度	100 年度
法定盈餘公積	$ 2,541,225	$ 2,712,706		
現金股利	724,211	1,353,666	$ 0.10	$ 0.20
股票股利	5,069,478	4,737,830	0.70	0.70

本行分別於 102 年 6 月 21 日及 101 年 6 月 22 日舉行股東常會，決議通過 101 及 100 年度員工紅利及董監事酬勞如下：

	101 年度	100 年度
	現金紅利	現金紅利
員工紅利	$ 474,362	$ 506,372
董監事酬勞	74,119	79,121

101 年度之盈餘分配案、員工紅利及董監事酬勞係按本行依據修訂前公開發行銀行財務報告編製準則及中華民國一般公認會計原則所編製之 101 年度財務報表並參考本行依據修訂後公開發行銀行財務報告編製準則及 IFRSs 所編製之 101 年 12 月 31 日資產負債表作為盈餘分配議案之基礎。

102 及 101 年度股東會決議配發之員工紅利及董監事酬勞與 101 及 100 年度財務報表認列之員工紅利及董監事酬勞金額並無差異。

有關 102 年度之盈餘分配案、員工分紅及董監酬勞尚待預計於 103 年 6 月召開之股東會決議。

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。

（三） 首次採用 IFRSs 應提列之特別盈餘公積

本行首次採用 IFRSs 所應提列之特別盈餘公積如下：

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
特別盈餘公積	$ 11,778,829	$ -	$ -

因首次採用 IFRSs 產生之保留盈餘增加數不足提列，故僅就因轉換採用 IFRSs 產生之保留盈餘增加數 11,778,829 仟元予以提列特別盈餘公積。

二八、淨利

（一） 利息淨收益

	102 年度	101 年度
利息收入		
貼現及放款利息收入	$ 23,502,023	$ 23,176,267
存放及拆放銀行同業利息收入	1,275,898	632,826
投資有價證券利息收入	2,449,852	2,723,692
其他利息收入	93,638	104,052
	27,321,411	26,636,837
利息費用		
存款利息費用	(8,490,451)	(8,361,444)
央行及同業存款利息費用	(741,525)	(923,672)
其他利息費用	(1,009,007)	(952,929)
	(10,240,983)	(10,238,045)
利息淨收益	$ 17,080,428	$ 16,398,792

（二） 手續費淨收益

	102 年度	101 年度
手續費及佣金收入		
進出口業務手續費收入	$ 290,707	$ 309,309
匯費收入	542,953	513,385
放款手續費收入	325,704	360,866
信託業務收入	869,401	618,000
信託附屬業務手續費收入	290,808	262,950
其他手續費收入	2,444,547	2,417,458
	4,764,120	4,481,968
手續費及佣金費用		
跨行手續費	(120,934)	(116,864)
信託手續費	(134,940)	(115,641)
其他手續費	(362,778)	(410,295)
	(618,652)	(642,800)
手續費淨收益	$ 4,145,468	$ 3,839,168

（三） 透過損益按公允價值衡量之金融資產及負債損益

	102 年度	101 年度
透過損益按公允價值衡量之金融資產及負債已實現損益處分損益		
股票	$ 1,404	($ 7,213)
債券	(42,838)	26,046
票券	23	-
衍生性金融工具	940,148	1,264,240
利息淨收益	361,806	220,618
股息紅利	-	1,549
	1,260,543	1,505,240
透過損益按公允價值衡量之金融資產及負債評價損益		
股票及受益憑證	333	9,080
債券	(36,844)	(7,735)
票券	(8,819)	(1,301)
衍生性金融工具	(150,634)	58,625
	(195,964)	58,669
	$ 1,064,579	$ 1,563,909

（四） 備供出售金融資產之已實現損益

	102 年度	101 年度
股息紅利	$ 52,644	$ 82,049
處分利益		
股票	241,572	40,840
債券	129,630	268,942
	423,846	391,831
處分損失		
股票	(51,664)	(86,403)
債券	(104,173)	(4,695)
其他	(21,713)	-
	(177,550)	(91,098)
	$ 246,296	$ 300,733

（五） 折舊及攤銷

	102 年度	101 年度
不動產及設備	$ 631,015	$ 706,128
投資性不動產	6,896	7,514
無形資產	30,336	25,449
	$ 668,247	$ 739,091

（六） 員工福利費用

	102 年度	101 年度
短期員工福利	$ 8,619,517	$ 8,515,650
退職後福利		
確定提撥計畫	127,068	202,609
確定福利計畫	297,353	557,915
員工優惠存款	249,549	382,268
其他退職後福利	198,372	54,838
	$ 9,491,859	$ 9,713,280

二九、所得稅

（一） 認列於損益之所得稅

所得稅費用之主要組成項目如下：

	102 年度	101 年度
當期所得稅		
當期產生者	$ 294,521	$ 322,898
其他	602	2,908
遞延所得稅		
當期產生者	1,496,615	1,269,339
未分配盈餘加徵	13,584	23,815
海外分行不得扣抵數	124,149	179,837
認列於損益之所得稅費用	$ 1,929,471	$ 1,798,797

會計所得與當年度所得稅費用之調節如下：

	102 年度	101 年度
稅前淨利	$ 10,747,720	$ 10,243,996
稅前利益按法定稅率計算之所得稅費用	1,827,112	1,741,480
稅上不可減除之費損	7,440	1,536
免稅所得	(140,729)	(264,895)
未分配盈餘加徵	13,584	23,815
海外分行不得扣抵數	124,149	179,837
其他	97,915	117,024
	$ 1,929,471	$ 1,798,797

合併公司適用中華民國所得稅法之個體所適用之稅率為 17 %；其他轄區所產生之稅額係依各相關轄區適用之稅率計算。

由於 103 年度股東會盈餘分配情形尚具不確定性，故 102 年度未分配盈餘加徵 10 % 所得稅之潛在所得稅後果尚無法可靠決定。

(二) 認列於其他綜合損益之所得稅

	102 年度	101 年度
遞延所得稅		
當年度產生者		
－國外營運機構財務報表換算之兌換差額	$ 33,753	($ 5,665)
－備供出售金融資產未實現損益	1,270	-
－確定福利計畫精算損益	(34,457)	(44,724)
認列為其他綜合損益之所得稅	$ 566	($ 50,389)

(三) 當期所得稅資產與負債

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
當期所得稅資產			
應收退稅款	$ 771,479	$ 516,566	$ 747,310
其他	8,741	10,876	-
	$ 780,220	$ 527,442	$ 747,310
當期所得稅負債			
應付所得稅	$ 125,334	$ 181,235	$ 44,064

(四) 遞延所得稅資產與負債

遞延所得稅資產及負債之變動如下：

102 年度

	年初餘額	認列於損益	認列於其他綜合損益	其他	年底餘額
遞延所得稅資產					
暫時性差異					
備抵呆帳	$ 1,680,600	($ 71,715)	$ -	$ -	$ 1,608,885
其他	629,104	15,358	28,792	-	673,254
	2,309,704	(56,357)	28,792	-	2,282,139
虧損扣抵	2,178,844	(1,353,384)	-	-	825,460
	$ 4,488,548	($ 1,409,741)	$ 28,792	$ -	$ 3,107,599
遞延所得稅負債					
土地增值稅	$ 6,156,692	$ -	$ -	$ -	$ 6,156,692
暫時性差異	33,106	86,874	29,358	155,719	305,057
	$ 6,189,798	$ 86,874	$ 29,358	$ 155,719	$ 6,461,749

101 年度

	年初餘額	認列於損益	認列於其他綜合損益	其他	年底餘額
遞延所得稅資產					
暫時性差異					
備抵呆帳	$ 1,973,604	($ 293,004)	$ -	$ -	$ 1,680,600
貨幣性資產 / 負債之未實現兌換損失	418,149	(418,149)	-	-	-
其他	774,432	(195,717)	50,389	-	629,104
	3,166,185	(906,870)	50,389	-	2,309,704
虧損扣抵	3,034,167	(855,323)	-	-	2,178,844
	$ 6,200,352	($ 1,762,193)	$ 50,389	$ -	$ 4,488,548
遞延所得稅負債					
土地增值稅	$ 6,156,692	$ -	$ -	$ -	$ 6,156,692
暫時性差異					
衍生性金融商品之未實現評價利益	521,951	(520,441)	-	-	1,510
其他	4,009	27,587	-	-	31,596
	$ 6,682,652	($ 492,854)	$ -	$ -	$ 6,189,798

(五) 未使用之虧損扣抵相關資訊

截至 102 年 12 月 31 日止，本行虧損扣抵之所得稅影響數相關資訊如下：

尚未扣除餘額	最後扣抵年度
$ 825,460	104 年

(六) 本行兩稅合一相關資訊

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
未分配盈餘			
87 年度以後未分配盈餘	$ 8,882,010	$ 20,345,736	$ 20,923,096
股東可扣抵稅額帳戶餘額	$ 124,749	$ 132,525	$ 96,990

102 及 101 年度盈餘分配適用之稅額扣抵比率分別為 1.40 %(預計) 及 1.55 %。

依所得稅法規定，本行分配屬於 87 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，係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 102 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。

依台財稅字第 10204562810 號規定，首次採用 IFRSs 之當年度計算稅額扣抵比率時，其帳載累積未分配盈餘應包含因首次採用國際財務報導準則產生之保留盈餘淨增加數或淨減少數。

（七） 所得稅核定情形

本行營利事業所得稅結算申報已奉稅捐機關核定至 100 年度，惟本行對於 99 及 100 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，且本行基於穩健原則已估列相關之所得稅；子公司彰銀保經及彰銀保代歷年之營利事業所得稅結算申報，皆業經稅捐稽徵機關核定至 101 年度。

三十、每股盈餘

用以計算每股盈餘之盈餘及普通股加權平均股數如下：

本期淨利

	102 年度	101 年度
歸屬於母公司業主之淨利	$ 8,818,249	$ 8,445,199

股數

股單位：仟股

	102 年度	101 年度
用以計算基本每股盈餘之普通股加權平均股數	7,749,059	7,749,059
具稀釋作用潛在普通股之影響：		
員工分紅	41,361	45,866
用以計算稀釋每股盈餘之普通股加權平均股數	7,790,420	7,794,925

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，無償配股之影響業已追溯調整，該無償配股基準日為 102 年 8 月 26 日。因追溯調整，基本及稀釋每股盈餘變動如下：

單位：每股元

	追溯調整前	追溯調整後
	101 年度	101 年度
基本每股盈餘	$ 1.17	$ 1.09
稀釋每股盈餘	$ 1.16	$ 1.08

三一、營業租賃協議

（一） 合併公司為承租人

營業租賃係承租土地，租賃期間為 5 至 10 年。所有租賃期間超過 5 年之營業租賃均包括每 5 年依市場租金行情檢視條款。於租賃期間終止時，合併公司對租賃土地並無優惠承購權。

截至 102 年 12 月 31 日暨 101 年 12 月 31 日及 1 月 1 日止，合併公司因營業租賃合約所支付之存出保證金分別為 35,142 仟元、39,572 仟元及 41,432 仟元。

不可取消營業租賃之未來最低租賃給付總額如下：

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
1 年內	$ 531,124	$ 482,050	$ 467,553
超過 1 年但不超過 5 年	938,777	899,885	780,734
超過 5 年	98,406	91,884	74,789
	$ 1,568,307	$ 1,473,819	$ 1,323,076

（二） 合併公司為出租人

營業租賃係出租合併公司所擁有之投資性不動產，租賃期間為 5 至 10 年，並有延展 10 年租期之選擇權。所有營業租賃合約均包含承租人於行使續租權時，依市場租金行情調整租金之條款。承租人於租賃期間結束時，對該不動產不具有優惠承購權。

截至 102 年 12 月 31 日暨 101 年 12 月 31 日及 1 月 1 日止，合併公司因營業租賃合約所收取之保證金分別為 44,997 仟元、42,654 仟元及 43,164 仟元。

不可取消營業租賃之未來最低租賃給付總額如下：

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
1 年內	$ 190,855	$ 176,773	$ 174,503
超過 1 年但不超過 5 年	417,556	436,006	340,296
超過 5 年	56,808	62,362	59,240
	$ 665,219	$ 675,141	$ 574,039

三二、資本風險管理

（一） 概述

本行資本管理目標如下：

本行合格自有資本應足以因應法令資本需求，且達到最低法定資本適足率，此為本行資本管理之基本目標。有關合格自有資本及法定資本之計提計算方式係依主管機關規定辦理。

為使本行擁有充足之資本以承擔各種風險，應就本行所面對之風險組合及其風險特性予以評估所需資本，適時調節風險性資產之組合或補充資本，以維持普通股權益第一類資本比率、第一類資本比率及資本適足率符合董事會核定之目標區間內。

（二） 資本管理程序

本行維持資本適足率以符合主管機關規定，並按季申報主管機關（海外分行則係依當地主管機關之規定辦理）。

本行之資本管理依權責分別由風險管理處及財務管理處負責，並定期向風險管理委員會及董事會報告風險部位及資本適足率，以評估本行資本是否足以支應各類風險，並符合資本管理目標。依據金管會銀行局頒布之「銀行資本適足性及資本等級管理辦法」，自有資本分為普通股權益第一類資本、非普通股權益之其他第一類資本及第二類資本：

1. 普通股權益第一類資本組成：

   主要包括普通股（含預收股本）、資本公積（特別股發行溢價除外）、盈餘公積、累積盈虧、非控制權益及股東權益調整項目等，並減除法定調整項目。

2. 非普通股權益之其他第一類資本組成：

   包括永續非累積特別股、無到期日非累積次順位債券等，並減除法定調整項目。

3. 第二類資本組成：

   包括永續累積特別股、無到期日累積次順位債券、可轉換債券、長期次順位債券、非永續特別股（及其發行溢價）、備供出售金融資產未實現利益之 45 %、重估增值、營業準備及備抵呆帳等，並減除法定調整項目。

   下表列示本行自有資本、加權風險性資產及資本適足率之計算。本行於 102 及 101 年度皆符合當地主管機關資本管理之規定。

分析項目 \ 年度 (註 2)			102 年 12 月 31 日	102 年 6 月 30 日
自有資本	普通股權益資本		96,663,815	92,628,337
	其他第一類資本		3,601,246	3,484,610
	第二類資本		26,287,046	29,917,236
	自有資本		126,552,107	126,030,183
加權風險性資產額	信用風險	標準法	1,073,451,974	1,048,890,494
		內部評等法	-	-
		資產證券化	59,772	68,194
	作業風險	基本指標法	-	-
		標準法 / 選擇性標準法	39,393,925	37,383,713
		進階衡量法	-	-
	市場風險	標準法	20,542,888	15,985,950
		內部模型法	-	-
	加權風險性資產總額		1,133,448,559	1,102,328,351
資本適足率			11.17 %	11.43 %
普通股權益占風險性資產之比率			8.53 %	8.40 %
第一類資本占風險性資產之比率			8.85 %	8.72 %
槓桿比率			3.67 %	3.54 %

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：年度報表應填列本期及上期資本適足率，半年度財報表除揭露本期及上期外，應增加揭露前一年年底之資本適足率。

註 3：本表應列示如下之計算公式：

(1) 自有資本＝普通股權益＋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) 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。

(5) 第一類資本占風險性資產之比率＝ (普通股權益 + 其他第一類資本) / 加權風險性資產總額。

(6) 槓桿比率＝第一類資本 / 暴險總額。

分析項目 \ 年度 (註 2)			101 年 12 月 31 日
自有資本	第一類資本		94,590,934
	第二類資本		28,506,001
	第三類資本		-
	自有資本		123,096,935
加權風險性資產額	信用風險	標準法	1,021,241,872
		內部評等法	-
		資產證券化	249,337
	作業風險	基本指標法	-
		標準法 / 選擇性標準法	35,279,000
		進階衡量法	-
	市場風險	標準法	7,331,175
		內部模型法	-
	加權風險性資產總額		1,064,101,384
資本適足率			11.57 %
第一類資本占風險性資產之比率			8.89 %
第二類資本占風險性資產之比率			2.68 %
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 %
槓桿比率			5.92 %

註 1：本表資本適足率係依行政院金融監督管理委員會 98 年 6 月 30 日金管銀 (一) 字第 09810003110 號令修正「銀行資本適足性管理辦法」及 96 年 1 月 4 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。

註 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 ×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。

(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)。

三三、金融工具

(一) 公允價值之資訊

1. 非按公允價值衡量之金融工具

除下表所列外，合併公司管理階層認為非按公允價值衡量之金融資產及金融負債之帳面金額趨近其公允價值：

	102 年 12 月 31 日	
	帳面價值	公允價值
金融資產		
持有至到期日金融資產	$ 226,989,182	$ 226,995,540
以成本衡量之金融資產	4,181,203	-
無活絡市場之債務商品投資	3,811,523	3,842,161
金融負債		
應付金融債券	43,322,818	44,638,159

	101 年 12 月 31 日	
	帳面價值	公允價值
金融資產		
持有至到期日金融資產	$ 170,696,300	$ 170,736,031
以成本衡量之金融資產	4,698,434	-
無活絡市場之債務商品投資	3,178,999	3,221,962
金融負債		
應付金融債券	38,451,937	40,306,042

	101 年 1 月 1 日	
	帳面價值	公允價值
金融資產		
持有至到期日金融資產	$ 180,376,569	$ 180,305,626
以成本衡量之金融資產	4,698,434	-
無活絡市場之債務商品投資	8,019,929	8,002,151
金融負債		
應付金融債券	38,496,086	40,786,650

2. 認列於合併資產負債表之公允價值衡量

合併公司以公允價值衡量之金融資產及金融負債，其衡量方式依照公允價值可觀察程度分為第一至三級：

(1) 第一級公允價值衡量係指活絡市場相同資產或負債之公開報價 (未經調整)。

(2) 第二級公允價值衡量係指除第一級之公開報價外，以屬於該資產或負債直接 (亦即價格) 或間接 (亦即由價格推導而得) 可觀察之輸入值推導公允價值。

(3) 第三級公允價值衡量係指評價技術係非以可觀察市場資料為基礎之資產或負債之輸入值 (不可觀察之輸入值) 推導公允價值。

以公允價值衡量之金融商品項目	102 年 12 月 31 日 合計	第一層級	第二層級	第三層級
非衍生性金融商品				
資產				
透過損益按公允價值衡量之金融資產	$ 57,819,141	$5,907,051	$ 48,359,163	$3,552,927
交易目的金融資產	54,142,147	5,907,051	48,235,096	-
受益憑證	277,510	277,510	-	-
債券投資	15,991,251	5,629,541	10,361,710	-
其他	37,873,386	-	37,873,386	-
指定透過損益按公允價值衡量之金融資產	3,676,994	-	124,067	3,552,927
備供出售金融資產	37,884,111	12,554,174	25,329,937	-
股票投資	1,767,564	1,767,564	-	-
債券投資	36,116,547	10,786,610	25,329,937	-
衍生金融工具				
資產				
透過損益按公允價值衡量之金融資產	2,182,332	36,433	2,145,899	-
其他金融資產				
避險之衍生性金融資產	62,494	-	62,494	-
負債				
透過損益按公允價值衡量之金融負債	1,715,364	-	1,715,364	-

以公允價值衡量之金融商品項目	101 年 12 月 31 日 合計	第一層級	第二層級	第三層級
非衍生性金融商品				
資產				
透過損益按公允價值衡量之金融資產	$ 33,654,305	$2,831,346	$ 29,370,609	$1,452,350
交易目的金融資產	32,085,714	2,831,346	29,254,368	-
受益憑證	102,590	102,590	-	-
債券投資	2,734,415	2,728,756	5,659	-
其他	29,248,709	-	29,248,709	-
指定透過損益按公允價值衡量之金融資產	1,568,591	-	116,241	1,452,350
備供出售金融資產	63,621,844	28,173,495	35,218,133	230,216
股票投資	2,144,640	2,144,640	-	-
債券投資	61,246,988	26,028,855	35,218,133	-
其他	230,216	-	-	230,216
衍生性金融商品				
資產				
透過損益按公允價值衡量之金融資產	1,959,365	37,823	1,921,542	-
其他金融資產				
避險之衍生性金融資產	105,087	-	105,087	-
負債				
公允價值變動列入損益之金融負債	1,912,629	-	1,912,629	-

以公允價值衡量之金融商品項目	101 年 1 月 1 日 合計	第一層級	第二層級	第三層級
非衍生性金融商品				
資產				
透過損益按公允價值衡量之金融資產	$ 22,110,235	$ 3,029,409	$ 18,172,576	$ 908,250
交易目的金融資產	20,841,552	3,029,409	17,812,143	-
受益憑證	97,663	97,663	-	-
債券投資	2,937,290	2,931,746	5,544	-
其他	17,806,599	-	17,806,599	-
指定透過損益按公允價值衡量之金融資產	1,268,683	-	360,433	908,250
備供出售金融資產	57,728,449	27,156,312	30,351,685	220,452
股票投資	2,367,638	2,367,638	-	-
債券投資	55,140,359	24,788,674	30,351,685	-
其他	220,452	-	-	220,452
衍生性金融商品				
資產				
透過損益按公允價值衡量之金融資產	2,909,927	67,247	2,842,680	-
其他金融資產				
避險之衍生性金融資產	149,400	-	149,400	-
負債				
公允價值變動列入損益之金融負債	2,035,814	-	2,035,814	-

102 及 101 年度無第一級與第二級公允價值衡量間移轉之情形。

3. 金融資產以第三級公允價值衡量之調節

公允價值衡量歸類至第三類層級之金融資產變動明細表如下：

102 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 買進或發行	本期增加 轉入第三層級	本期減少 賣出、處分或交割	本期減少 自第三層級轉出	期末餘額
透過損益按公允價值衡量之金融資產							
指定透過損益按公允價值衡量之金融資產	$1,452,350	($ 21,273)	$2,121,850	$ -	$ -	$ -	$3,552,927
備供出售金融資產							
其他	230,216	6,621	-	-	(236,837)	-	-

101 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 買進或發行	本期增加 轉入第三層級	本期減少 賣出、處分或交割	本期減少 自第三層級轉出	期末餘額
透過損益按公允價值衡量之金融資產							
指定透過損益按公允價值衡量之金融資產	$ 908,250	$ -	$1,467,584	$ -	($ 923,484)	$ -	$1,452,350
備供出售金融資產							
其他	220,452	9,764	-	-	-	-	230,216

上述評價損益列入當期損益之金額中，歸屬於截至 102 年及 101 年 12 月 31 日止帳上仍持有之資產之損益金額分別為 (21,273) 仟元及 0 仟元。

上述評價損益列入其他綜合損益之金額中，歸屬於截至 102 年及 101 年 12 月 31 日止帳上仍持有之資產之損益金額分別為 6,621 仟元及 9,764 仟元。

4. 衡量公允價值所採用之評價技術及假設

金融資產及金融負債之公允價值係依下列方式決定：

(1) 具標準條款與條件並於活絡市場交易之金融工具公允價值係參照市場報價決定。

(2) 有活絡市場公開報價之衍生工具係以市場價格為公允價值。無市場價格可供參考之選擇權衍生工具係採用選擇權定價模式估算公允價值。無市場價格可供參考之非選擇權衍生工具係以存續期間適用之殖利率曲線採用現金流量折現分析估算公允價值。遠期外匯合約公允價值係以遠期匯率報價及由配合合約到期期間之報價利率推導之殖利率曲線衡量。利率交換係以未來估計之現金流量按報價利率推導適當殖利率曲線折現之現值衡量。

(3) 上述以外之其他金融工具公允價值係依現金流量折現分析之一般公認定價模式決定。

5. 對第三等級之公允價值衡量，公允價值對合理可能替代假設之敏感度分析

合併公司對金融工具之公允價值衡量係屬合理，針對分類為第三等級之金融工具，若評估價格向上或下變動 5 %，則對本期損益或其他綜合損益之影響如下：

	公允價值變動反應於本期損益		公允價值變動反應於其他綜合損益	
	有利變動	不利變動	有利變動	不利變動
102 年 12 月 31 日				
原始認列時指定透過損益按公允價值衡量之金融資產	$ 177,646	($ 177,646)	$ -	$ -
101 年 12 月 31 日				
原始認列時指定透過損益按公允價值衡量之金融資產	72,618	(72,618)	-	-
備供出售金融資產	-	-	11,511	(11,511)

(二) 重分類資訊

本行追溯於 97 年 7 月 1 日將部分金融資產依財務會計準則公報 34 號「金融商品之會計處理準則」新修訂條文重分類，重分類日之公允價值如下：

	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

97 年第 3 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 0.43 %，本行預期可回收之現金流量為 258,042 仟元。

經重分類且尚未除列之金融資產於 102 年及 101 年 12 月 31 日之帳面金額及公允價值如下：

	102 年 12 月 31 日		101 年 12 月 31 日	
	帳面金額	公允價值	帳面金額	公允價值
無活絡市場之債務商品投資	$246,564	$251,192	$228,713	$237,717

截至 102 年及 101 年 12 月 31 日止經重分類且尚未除列之金融資產於 102 及 101 年度分別認列為損益或股東權益調整項目之公允價值變動之資訊，以及假設金融資產未重分類之擬制性資訊如下：

	102 年度		101 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	$ 1,446	$ 13,475	$ 29,864	($ 4,744)

(三) 財務風險管理目的與政策

1. 市場風險

(1) 市場風險之來源及定義

市場風險係指因市場價格變動導致所持有表內外金融工具之公允價值或未來現金流量波動之風險。造成市場價格變動之風險因子通常包括利率、匯率、權益證券及商品價格，當上述風險因子產生變動時，將對本行的淨收益或投資組合價值產生波動之風險。

本行所面臨的主要市場風險為權益證券、利率及匯率風險，權益證券之市場風險部位主要包括國內上市櫃及興櫃股票及外幣債券型基金等；利率風險之部位主要包括：債券、票券及利率衍生性工具，例如利率交換、國外利率類期貨等；匯率風險主要部位係本行所持有投資之合併部位，例如外幣計價各種衍生工具、各種外幣債券等。

(2) 市場風險管理準則

本行將持有之各種金融工具依其目的區分為交易簿及銀行簿，然後將各部位所面臨之市場風險區分成利率、權益證券及外匯等三大類風險，並訂定「市場風險管理準則」以有效管理本行所有外匯部位與一般商品部位，以及屬交易簿之利率部位與權益證券部位面臨之市場風險，銀行簿部位所對應之整體利率風險管理屬資產負債管理委員會。本行市場風險管理準則如下：

A. 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。

B. 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。

C. 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。

D 建置及發展市場風險管理系統及經濟資本配置程序。

E. 監控本行金融工具部位之各項額度管理、敏感性因子分析、壓力測試執行及風險值計算等，並將市場風險監控情形定期陳報風險管理委員會及每季彙整陳報董事會，供高階管理階層之決策參考。

(3) 市場風險管理流程

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，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，並依據業務項目權責劃分向適當層級報告。此外，並建立獨立之風險管理機制，使市場風險管理流程皆依規辦理，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。執行風險控管機制如下：

A. 辨識與衡量

有效的市場風險管理流程始於辨識業務活動或金融商品中之既有風險，以確認市場風險之來源，並對市場風險因子作適當之規範。當外部環境產生重大改變時，應即時檢視風險辨識方式之合理性及妥適性，如有必要應進行調整，以確保本行市場風險管理機制之有效運作。本行風險管理處均辨識暴險部位之市場風險因子，並據以衡量市場風險。所謂市場風險因子係指可能影響利率、匯率及權益證券等金融工具部位價值的組成份子，包括部位、損益、壓力測試損失、敏感度 (PVO1、Delta) 及風險值 (VaR 值) 等，衡量投資組合受利率風險、匯率風險及權益證券影響之狀況。

B. 監控與報告

本行在符合整體風險胃納下，依據經營策略、市場狀況或風險調整後報酬等項目明訂市場風險胃納及限額，並依據風險衡量結果評估本行面臨之市場風險，風險管理處每日依風險監控流程持續監控本行之金融市場交易，包括部位變動、損益變動、交易模式、交易標的等，如發現超越限額或異常狀況，均應儘速向高階管理階層陳報並採取必要措施。陳報原則如下：

a. 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。

b. 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。

c. 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。

C. 壓力測試

壓力測試是風險管理的重要工具之一，用以檢驗一些極端不利、但可能發生的重大壓力事件對投資組合之影響，分析該等狀況下本行之暴險程度及風險承擔能力，進而評估重大壓力事件下可能造成之損失或對資本之衝擊，本行定期執行壓力測試，以提供前瞻性之風險評估，並補強統計模型或歷史資料之限制。

(4) 交易簿風險管理政策

所謂交易簿係指因交易目的或對交易簿部位進行避險目的，所持有的金融工具之部位。所稱交易目的持有之部位，主要係指意圖從實際或預期買賣價差中賺取利潤所持有之部位。非屬上述交易簿之部位者，即屬銀行簿部位。

A. 策略

為有效控制市場風險並確保業務單位所實施之交易策略具有足夠的靈活性，進行各項評估和控制。交易簿投資組合係依交易策略、交易商品種類、年度獲利目標訂定各投資組合風險限額，以資控管。

B. 準則與程序

本行訂有「市場風險管理準則」、「從事衍生性商品交易處理程序」及各項金融工具相關之作業準則，以作為持有交易簿部位應遵循之重要控管規範。

C. 評價政策

本行依金融工具及衍生工具部位之性質分別訂定評價頻率。其為交易部位者，應以即時或每日市價評估為原則；衍生工具為銀行本身業務需要辦理之避險性交易者，至少每月評估二次。金融工具公允價值來源必須依據財務會計準則及主管機關之認定區分活絡市場與無活絡市場，並按 (1) 活絡市場－公開市場報價 (2) 無活絡市場－最近交易之市場價格 (3) 無活絡市場－評價方法 (交易對手報價或模型評價) 等三種先後順序決定之。

D. 衡量方法

a. 本行以 DVO1 衡量投資組合對利率變動 1 個基本點的敏感性程度，並以 Delta、Gamma、Vega 等敏感性因子衡量匯率衍生性商品對匯率及其波動度之敏感性。

b. 風險值假設及計算方法詳説明 (9)。

c. 本行依風險管理委員會核准之壓力情境每季對風險因子之執行壓力測試，並將測試結果定期陳報風險管理委員會。

(5) 交易簿利率風險管理

A. 利率風險之定義

「利率風險」係指因利率變動，致本行交易簿部位公允價值變動或盈餘遭受損失之風險。主要商品包括與利率相關之有價證券及衍生工具。

B. 交易簿利率風險管理程序

本行有價證券投資係透過研究發行人信用、財務狀況及各國國家風險情形、利率走勢等，慎選投資標的，並依不同金融工具分別核定交易簿交易限額與停損限額。

C. 衡量方法

a. 利率及其相關之衍生性商品以 DVO1 衡量利率敏感性程度。

b. 風險值假設及計算方法詳説明 (9)。

(6) 銀行簿利率風險管理

A. 銀行簿利率風險之定義

「銀行簿利率風險」係指非屬交易簿之利率部位因利率不利變動，使收入與成本或資產與負債現值發生變化，而導致盈餘 (Earnings) 減少或經濟價值 (Economic value) 減損。

B. 銀行簿利率風險管理策略

依據本行利率風險管理政策，明定銀行簿利率風險各項衡量指標及限額。對於銀行簿利率風險，本行將運用適當利率風險管理策略，包括表內及表外調整策略，積極管理資產 (資金運用) 與負債 (資金來源)，維持兩者的適當搭配，以在不暴露於極大損失的風險下，追求獲利與股東價值的穩定成長。

C. 銀行簿利率風險報告 / 衡量系統的範圍

本行主要係採利率敏感性缺口分析，以標準化方法衡量銀行簿利率風險。由權責單位定期衡量及評估銀行簿利率風險以提供報告予相關部門並陳報資產負債管理委員會，俾採用適當策略調整銀行簿利率風險組合。所評估銀行簿利率風險之相關資訊並定期陳報董事會，以供高階管理階層瞭解本行銀行簿利率風險狀況。

(7) 匯率風險管理

A. 匯率風險之定義

凡金融商品帳列交易簿且受匯率風險因子變動而影響該商品之損益者，及本行所有外匯部位皆需納入衡量。本行匯率風險主要源自於即期、遠期外匯及匯率選擇權等衍生工具業務所致。由於本行所從事外匯交易大多以當日軋平客戶部位為原則，匯率選擇權以背對背交易為主，因此承擔之匯率風險相對不大。

B. 匯率風險管理之政策、程序及衡量方法

a. 為控管匯率風險，本行針對各單位之交易室、交易員等均訂有操作限額及停損限額，將損失控制在可承受的範圍內。

b. 匯率衍生性商品則以 Delta、Gamma、Vega 等敏感性因子衡量該類商品對匯率及其波動度之敏感性。

c. 匯率風險主要係以風險值為控管基礎。相關說明請詳説明 (9)。

(8) 權益證券價格風險管理

A. 權益證券價格風險之定義

本行持有權益證券之市場風險包含因個別權益證券市場價格變動所產生之個別風險，及因整體市場價格變動所產生的一般市場風險。

B. 權益證券價格風險管理之目的

避免權益證券價格劇烈波動，致本行財務狀況受到不利影響或盈餘遭受損失，並期提高資金運用效能、及健全業務經營。

C. 權益證券價格風險管理之程序

本行有價證券投資之標的須符合一定標準外，針對有價證券之風險集中度設有同一人限額、行業別限額、集團企業別限額。風險管理處每日監控各單位持有部位之未實現損益，倘未實現損失超逾停損門檻時將發函通知持有單位依規執行。若已達停損點而不擬賣出，持有單位應依規提報風險管理委員會核准。

D. 衡量方法

交易簿權益證券價格風險主要係以風險值為控管基礎。相關說明請詳説明 (9)。

本行非交易部位之權益證券價格風險，亦依風險管理委員會核定之壓力情境執行壓力測試，並將壓力測試結果報告風險管理委員會。

(9) 市場風險評價技術

A. 風險值 (Value at Risk,"VaR")

本行運用風險值模型，並配合壓力測試評估交易目的的投資組合之風險，透過數項市場狀況變動之假設，以本行為基礎評估持有部位之市場風險及最大預期損失。風險值係針對現有部位因市場不利變動所產生之潛在損失之統計估計，風險值係指於特定之信賴區間內 (99 %)，本行可能承受之「最大潛在損失」方式呈現，故仍有一定程度之機率 (1 %) 實際損失可能會大於風險值估計。使用上述評估方法並無法防止過大之重大市場波動所導致之損失。

本行之風險值之計算係採變異數－共變異數法，利率風險衡量之方法係先決定該投資組合之現金流量與基本點價值後，將期間結構劃分為 13 個時間帶，再將投資組合之現金流量納入不同之時間帶，並於選定之信賴度 (99 %) 後，以歷史波動度及相關性來決定投資組合之利率風險值；權益證券風險值係採單一指數模型 (Single Index Model)，計算個股與其相關市場指數之連動性，其方法係將市場指數過去每日報酬資料當作自變數，個股過去每日報酬資料當作應變數計算出 β 值，並於選定之信賴度 (99 %) 後，以歷史波動度決定投資組合之風險值；匯率風險值之衡量方法係依據各幣別歷史的波動度及相關性，於選定之信賴度 (99 %) 後，計算本行持有各幣別部位之匯率風險值。

風險值為本行內部重要之風險控管制度，每年風險管理委員會皆會討論交易目的投資組合之風險值限額，並提報董事會審議。此外，承作單位實際風險值每日皆由本行之風險管理部門進行監控。

B. 截至 102 年 12 月 31 日，本行各項風險因子之風險值如下表所示：

	102 年度			
	平均	最高	最低	期末餘額
外匯風險值	$ 10,389	$ 17,183	$ 7,854	$ 11,447
利率風險值	60,600	74,263	48,078	73,537
權益證券風險值	1,348	1,366	1,321	1,359
風險值總額	$ 72,337	$ 92,812	$ 57,253	$ 86,343

	101 年度			
	平均	最高	最低	期末餘額
外匯風險值	$ 5,209	$ 6,933	$ 4,097	$ 4,856
利率風險值	38,281	51,368	32,613	32,613
權益證券風險值	824	2,444	395	395
風險值總額	$ 44,314	$ 60,745	$ 37,105	$ 37,864

(10) 匯率風險集中資訊

合併公司具重大影響之外幣金融資產及負債資訊如下：

單位：各外幣 / 新臺幣仟元

	102 年 12 月 31 日		
	外幣	匯率	新臺幣
金融資產			
貨幣性項目			
美金	$ 5,404,324	29.7800	$ 160,940,769
英鎊	81,587	49.1400	4,009,185
澳幣	695,630	26.5850	18,493,324
港幣	1,858,439	3.8400	7,136,406
加拿大幣	51,687	27.9800	1,446,202
南非幣	236,019	2.8600	675,014
日圓	49,284,378	0.2840	13,996,763
歐元	349,304	41.1200	14,363,380
紐西蘭幣	51,662	24.5000	1,265,719
人民幣	12,942,152	4.9130	63,584,793

單位：各外幣 / 新臺幣仟元

	102 年 12 月 31 日		
	外幣	匯率	新臺幣
金融負債			
貨幣性項目			
美金	$ 6,217,419	29.7800	$ 185,154,738
英鎊	127,283	49.1400	6,254,687
澳幣	832,273	26.5850	22,125,978
港幣	1,394,370	3.8400	5,354,381
加拿大幣	66,764	27.9800	1,868,057
南非幣	1,668,055	2.8600	4,770,637
日圓	52,689,808	0.2840	14,963,905
歐元	368,134	41.1200	15,137,670
紐西蘭幣	134,493	24.5000	3,295,079
人民幣	9,443,643	4.9130	46,396,618

	101 年 12 月 31 日		
	外幣	匯率	新臺幣
金融資產			
貨幣性項目			
美金	$ 4,568,002	29.0350	$ 132,631,938
英鎊	24,043	46.7800	1,124,732
澳幣	628,656	30.1250	18,938,262
港幣	909,233	3.7460	3,405,987
加拿大幣	26,662	29.1900	778,264
南非幣	1,045,642	3.4300	3,586,552
日圓	61,956,266	0.3360	20,817,305
歐元	406,205	38.4500	15,618,582
紐西蘭幣	96,138	23.8100	2,289,046
人民幣	686,931	4.6580	3,199,725
金融負債			
貨幣性項目			
美金	5,486,603	29.0350	159,303,518
英鎊	39,211	46.7800	1,834,291
澳幣	657,544	30.1250	19,808,513
港幣	779,048	3.7460	2,918,314
加拿大幣	41,636	29.1900	1,215,355
南非幣	1,962,497	3.4300	6,731,365
日圓	45,856,137	0.3360	15,407,662
歐元	437,055	38.4500	16,804,765
紐西蘭幣	171,918	23.8100	4,093,368
人民幣	636,740	4.6580	2,965,935

	101 年 1 月 1 日		
	外幣	匯率	新臺幣
金融資產			
貨幣性項目			
美金	$ 4,141,817	30.2750	$ 125,393,510
英鎊	53,665	46.6800	2,505,082
澳幣	556,645	30.7450	17,114,051
港幣	491,730	3.8970	1,916,272
加拿大幣	55,438	29.6700	1,644,845
南非幣	54,302	3.7100	201,460
日圓	65,128,380	0.3897	25,380,530
歐元	280,386	39.2200	10,996,739
紐西蘭幣	109,577	23.4100	2,565,198
人民幣	249,267	4.7970	1,195,734
金融負債			
貨幣性項目			
美金	5,170,223	30.2750	156,528,501
英鎊	96,268	46.6800	4,493,790
澳幣	603,469	30.7450	18,553,654
港幣	594,916	3.8970	2,318,388
加拿大幣	100,176	29.6700	2,972,222
南非幣	1,083,276	3.7100	4,018,954
日圓	59,723,939	0.3897	23,274,419
歐元	386,071	39.2200	15,141,705
紐西蘭幣	270,849	23.4100	6,340,575
人民幣	204,760	4.7970	982,234

2. 信用風險

(1) 信用風險之來源及定義

信用風險係指由於客戶或交易對手未能履行合約義務而導致本行發生財務損失之風險。信用風險之來源涵蓋資產負債表內及表外項目。本行信用風險暴險，表內項目主要來自於貼現及放款與信用卡業務、存放及拆借銀行同業、債務商品投資及衍生工具等。表外項目主要為財務保證、承兌匯票、信用狀及貸款承諾等業務亦使本行產生信用風險暴險。

(2) 信用風險管理政策

A. 配合風險管理需求，持續提升企金授信申請管理系統及各項風險管理技術、效率。

B. 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。

C. 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昇本行風險管理之效能。

D. 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。

E. 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，塑造全行風險管理文化。

謹就本行各主要業務別之信用風險管理程序及衡量方法說明如下：

A. 授信業務 (包含放款承諾及保證)

茲就授信資產分類及信用品質等級分述如下：

a. 授信資產分類

本行授信資產分為五類，除正常之授信資產列為第一類外，餘不良之授信資產按債權之擔保情形及逾期時間之長短加以評估後，分別列為第二類應予注意者，第三類可望收回者，第四類收回困難者，第五類收回無望者。為管理問題授信，本行訂定「資產評估作業要點」、「辦理有欠正常授信戶評估作業細則」、「逾期放款催收款及呆帳處理權限準則」、「逾期放款催收款及呆帳催收作業規範」等規章，作為管理問題授信及債權催理之依據。

b. 信用品質等級

本行配合業務之特性、規模等因素訂定建置信用風險內部評等模型，並用以進行風險管理。

本行為衡量企業客戶之信用風險，利用統計方法或專家之專業判斷，並考慮客戶相關訊息後，發展出企業信用評等模型，評等結果區分為 21 個等級。該模型經定期覆核以檢視模型計算結果是否符合實際情形，並予以調整修正各項參數以最佳化其計算效果。

本行對於企業客戶之評等至少每年評估一次。另為確保信用評等系統設計、流程及相關風險成分估計值具合理性，本行每年根據客戶實際違約情況，對模型進行驗證及回溯測試，使計算結果更貼近於實際違約情形。

本行企業客戶之信用品質依評等結果區分為高、中、稍弱及無評等四大種類。

至於消金客戶暫歸類為無評等，俟客製化評分模型累積相當資料及檢視模型結果是否符合實際情形後，再依評分結果區分信用暴險。

B. 拆借銀行同業

本行進行交易前均對交易對手之信用狀況予以評估，並參酌國內外信用評等機構之評等資料，按其等別、財務狀況等要項綜合評估核給交易對手額度，並藉由定期審核、監控與報告程序，以有效管理交易對手之信用風險。

C. 債務工具投資及衍生金融工具

本行對債務工具信用風險之管理，係透過外部信用評等機構對債務工具之信用評等、債券之信用品質、地區狀況、和債務工具發行人風險以辨識信用風險。

本行進行衍生工具交易之對手為金融同業者多屬投資等級以上，依據本行所核給之交易對手額度進行控管。交易對手屬一般客戶者，依一般授信程序所申請核准之衍生工具信用風險額度及條件進行控管，以掌握交易對手信用暴險情形。

本行將債務工具投資之信用品質依信評公司之評等區分為優良、正常、關注及無評等四大種類。

(3) 信用風險避險或減緩政策

A. 擔保品

本行針對授信業務採行一系列之政策及措施以降低信用風險，其中常用方法之一係要求借款人提供擔保品。本行於擔保品評估管理、擔保品放款值核計等，訂有可徵提為擔保品之範圍及擔保品估價、管理與處分之程序，以確保債權。另於授信合約訂有債權保全、擔保物條款、抵銷條款，明確定義信用事件發生時，得減少額度、縮短借款償還期限或視為全部到期、及將授信戶寄存本行之各種存款抵銷其所負之債務等，以降低授信風險。

B. 授信風險限額及信用風險集中情形控管

為避免風險過度集中，本行授信相關準則已對單一交易對手與單一集團設定授信餘額限制。另為控管各項資產之集中風險，本行已分別依行業別、集團企業別、股票質押授信業務等訂定信用限額，監控各項資產之集中風險，並以控管單一交易對手、集團企業、關係企業、產業、最終風險國別等各類信用風險集中度。

(4) 最大信用風險暴險金額

合併公司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。

合併公司 102 年及 101 年 12 月 31 日資產負債表外項目之最大信用暴險金額 (不考慮擔保品或其他信用加強工具，且不可撤銷之最大暴險額) 如下：

金融商品項目	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
約定融資額度	$ 136,682,789	$ 159,693,488	$ 238,463,174
信用狀款項	24,074,108	23,171,635	25,200,037
保證款項	28,761,247	29,638,924	30,496,884

(5) 信用風險集中情況

當金融工具交易相對人顯著集中於一人，或雖有若干，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。

本行貼現及放款信用風險顯著集中之資訊如下：

對象 / 產業型態	102 年 12 月 31 日 帳面價值	佔該科目 %
金融業及保險業	$ 52,337,795	5
製造業	319,034,125	27
批發及零售業	104,835,224	9
不動產及租賃業	71,807,021	6
服務業	19,520,424	2
私人	411,181,778	36
其他	177,661,267	15
	$ 1,156,377,634	

對象 / 產業型態	101 年 12 月 31 日 帳面價值	佔該科目 %
金融業及保險業	$ 47,593,468	4
製造業	309,446,879	27
批發及零售業	97,484,713	9
不動產及租賃業	65,671,197	6
服務業	20,891,098	2
私人	409,025,425	36
其他	192,532,048	16
	$ 1,142,644,828	

對象 / 產業型態	101 年 1 月 1 日 帳面價值	佔該科目 %
金融業及保險業	$ 59,216,271	5
製造業	332,726,195	29
批發及零售業	100,549,653	9
不動產及租賃業	53,371,293	5
服務業	20,036,264	2
私人	387,410,482	34
其他	184,529,938	16
	$ 1,137,840,096	

地方區域	102 年 12 月 31 日 帳面價值	佔該科目 %
亞洲	$ 1,104,891,801	96
美洲	31,487,029	3
歐洲	18,614,242	1
其他	1,384,562	-
	$ 1,156,377,634	

地方區域	101 年 12 月 31 日 帳面價值	佔該科目 %
亞洲	$ 1,098,153,184	96
美洲	30,647,698	3
歐洲	12,536,152	1
其他	1,307,794	-
	$ 1,142,644,828	

地方區域	101 年 1 月 1 日 帳面價值	佔該科目 %
亞洲	$ 1,086,678,847	96
美洲	37,888,609	3
歐洲	9,453,868	1
其他	3,818,772	-
	$ 1,137,840,096	

擔保品別	102 年 12 月 31 日 帳面價值	佔該科目 %
無擔保	$ 417,493,156	36
有擔保		
不動產	605,513,709	52
其他擔保品	133,370,769	12
	$ 1,156,377,634	

擔保品別	101 年 12 月 31 日 帳面價值	佔該科目 %
無擔保	$ 406,898,070	36
有擔保		
不動產	592,367,342	52
其他擔保品	143,379,416	12
	$ 1,142,644,828	

擔保品別	101 年 1 月 1 日 帳面價值	佔該科目 %
無擔保	$ 435,499,413	38
有擔保		
不動產	557,477,926	49
其他擔保品	144,862,757	13
	$ 1,137,840,096	

(6) 金融資產信用品質及逾期減損分析

合併公司持有之部分金融資產，例如現金及約當現金、存放央行及拆借銀行同業、透過損益按公允價值衡量之金融資產、附賣回票券及債券投資、存出保證金、營業保證金及交割結算基金等，因交易對手皆擁有良好信用評等，經合併判斷信用風險極低。

除上述之外，餘金融資產之信用品質分析如下：

A. 貼現及放款暨應收款項之信用品質分析

單位：仟元

項目	102 年 12 月 31 日										
	未逾期亦未減損部位金額					已逾期未減損部位金額 (B)	已減損部位金額 (C)	總計 (A)+(B)+(C)	已提列損失金額 (D)		淨額 (A)+(B)+(C)-(D)
	高	中	稍弱	無評等	小計 (A)				已有個別減損客觀證據者	無個別減損客觀證據者	
表內項目											
應收款	$6,952,565	$6,852,011	$ 99,640	$6,338,132	$ 20,242,348	$ 8,053	$ 326,836	$ 20,577,237	$224,937	$150,073	$ 20,202,227
信用卡業務	-	-	-	1,176,886	1,176,886	-	17,049	1,193,935	8,325	3,833	1,181,777
其他	6,952,565	6,852,011	99,640	5,161,246	19,065,462	8,053	309,787	19,383,302	216,612	146,240	19,020,450
貼現及放款	258,771,754	423,895,645	25,273,628	425,183,626	1,133,124,653	2,623,822	20,629,159	1,156,377,634	5,350,999	8,159,470	1,142,867,165

單位：仟元

項目	101 年 12 月 31 日										
	未逾期亦未減損部位金額					已逾期未減損部位金額 (B)	已減損部位金額 (C)	總計 (A)+(B)+(C)	已提列損失金額 (D)		淨額 (A)+(B)+(C)-(D)
	高	中	稍弱	無評等	小計 (A)				已有個別減損客觀證據者	無個別減損客觀證據者	
表內項目											
應收款	$7,639,515	$4,749,878	$ 59,853	$5,234,942	$ 17,684,188	$ 11,970	$ 318,171	$ 18,014,329	$229,403	$144,577	$ 17,640,349
信用卡業務	-	-	-	1,011,898	1,011,898	-	16,251	1,028,149	5,616	1,834	1,020,699
其他	7,639,515	4,749,878	59,853	4,223,044	16,672,290	11,970	301,920	16,986,180	223,787	142,743	16,619,650
貼現及放款	241,128,240	397,806,741	29,504,323	447,779,126	1,116,218,430	2,940,395	23,486,003	1,142,644,828	5,864,221	7,652,479	1,129,128,128

單位：仟元

項目	101 年 1 月 1 日										
	未逾期亦未減損部位金額					已逾期未減損部位金額 (B)	已減損部位金額 (C)	總計 (A)+(B)+(C)	已提列損失金額 (D)		淨額 (A)+(B)+(C)-(D)
	高	中	稍弱	無評等	小計 (A)				已有個別減損客觀證據者	無個別減損客觀證據者	
表內項目											
應收款	$7,937,742	$5,795,300	$ 226,713	$5,007,193	$ 18,966,948	$ 10,665	$ 378,875	$ 19,356,488	$231,191	$138,155	$ 18,987,142
信用卡業務	-	-	-	860,442	860,442	-	16,715	877,157	3,999	2,217	870,941
其他	7,937,742	5,795,300	226,713	4,146,751	18,106,506	10,665	362,160	18,479,331	227,192	135,938	18,116,201
貼現及放款	252,362,693	304,498,812	69,443,360	491,896,168	1,118,201,033	3,049,559	16,589,504	1,137,840,096	8,114,210	6,987,043	1,122,738,843

B. 未逾期亦未減損之貼現及放款，依客戶別根據內部評等標準之信用品質分析

單位：仟元

項目	102 年 12 月 31 日				
	未逾期亦未減損部位金額				
	高	中	稍弱	無評等	合計
消金	$ -	$ -	$ -	$ 407,294,032	$ 407,294,032
企金	258,771,754	423,895,645	25,273,628	17,889,594	725,830,621
合計	$ 258,771,754	$ 423,895,645	$ 25,273,628	$ 425,183,626	$ 1,133,124,653

單位：仟元

項目	101 年 12 月 31 日				
	未逾期亦未減損部位金額				
	高	中	稍弱	無評等	合計
消金	$ -	$ -	$ -	$ 404,836,957	$ 404,836,957
企金	241,128,240	397,806,741	29,504,323	42,942,169	711,381,473
合計	$ 241,128,240	$ 397,806,741	$ 29,504,323	$ 447,779,126	$ 1,116,218,430

單位：仟元

項目	101 年 1 月 1 日				
	未逾期亦未減損部位金額				
	高	中	稍弱	無評等	合計
消金	$ -	$ -	$ -	$ 382,678,353	$ 382,678,353
企金	252,362,693	304,498,812	69,443,360	109,217,815	735,522,680
合計	$ 252,362,693	$ 304,498,812	$ 69,443,360	$ 491,896,168	$ 1,118,201,033

C. 非授信類金融資產信用品質分析

單位：仟元

項目	102 年 12 月 31 日										
	未逾期亦未減損部位金額					已逾期未減損部位金額 (B)	已減損部位金額 (C)	總計 (A)+(B)+(C)	已提列損失金額 (D)		淨額 (A)+(B)+(C)-(D)
	高	中	稍弱	無評等	小計 (A)				已有個別減損客觀證據者	無個別減損客觀證據者	
備供出售金融資產	$37,755,819	$ -	$ -	$ 98,292	$37,854,111	$ -	$ 150,000	$ 38,004,111	$120,000	$ -	$37,884,111
債券投資	36,018,255	-	-	98,292	36,116,547	-	-	36,116,547	-	-	36,116,547
股權投資	1,737,564	-	-	-	1,737,564	-	150,000	1,887,564	120,000	-	1,767,564
持有至到期日金融資產	226,989,182	-	-	-	226,989,182	-	-	226,989,182	-	-	226,989,182
債券投資	11,147,533	-	-	-	11,147,533	-	-	11,147,533	-	-	11,147,533
短票	215,841,649	-	-	-	215,841,649	-	-	215,841,649	-	-	215,841,649
其他金融資產	2,570,678	-	-	1,240,845	3,811,523	-	137,578	3,949,101	137,578	-	3,811,523
債券投資	2,570,678	-	-	1,240,845	3,811,523	-	137,578	3,949,101	137,578	-	3,811,523

註：係重分類日之成本

單位：仟元

項目	101 年 12 月 31 日										
	未逾期亦未減損部位金額					已逾期未減損部位金額 (B)	已減損部位金額 (C)	總計 (A)+(B)+(C)	已提列損失金額 (D)		淨額 (A)+(B)+(C)-(D)
	高	中	稍弱	無評等	小計 (A)				已有個別減損客觀證據者	無個別減損客觀證據者	
備供出售金融資產	$63,501,438	$ -	$ -	$ 90,406	$63,591,844	$ -	$ 150,000	$ 63,741,844	$120,000	$ -	$63,621,844
債券投資	61,386,798	-	-	90,406	61,477,204	-	-	61,477,204	-	-	61,477,204
股權投資	2,114,640	-	-	-	2,114,640	-	150,000	2,264,640	120,000	-	2,144,640
持有至到期日金融資產	170,696,300	-	-	-	170,696,300	-	-	170,696,300	-	-	170,696,300
債券投資	12,497,841	-	-	-	12,497,841	-	-	12,497,841	-	-	12,497,841
短票	158,198,459	-	-	-	158,198,459	-	-	158,198,459	-	-	158,198,459
其他金融資產	2,864,395	-	-	314,604	3,178,999	-	134,133(註)	3,313,132	134,133	-	3,178,999
債券投資	2,864,395	-	-	314,604	3,178,999	-	134,133(註)	3,313,132	134,133	-	3,178,999

註：係重分類日之成本

單位：仟元

項目	101 年 1 月 1 日										
	未逾期亦未減損部位金額					已逾期未減損部位金額 (B)	已減損部位金額 (C)	總計 (A)+(B)+(C)	已提列損失金額 (D)		淨額 (A)+(B)+(C)-(D)
	高	中	稍弱	無評等	小計 (A)				已有個別減損客觀證據者	無個別減損客觀證據者	
備供出售金融資產	$57,698,449	$ -	$ -	$ -	$57,698,449	$ -	$ 150,000	$ 57,848,449	$120,000	$ -	$57,728,449
債券投資	55,360,811	-	-	-	55,360,811	-	-	55,360,811	-	-	55,360,811
股權投資	2,337,638	-	-	-	2,337,638	-	150,000	2,487,638	120,000	-	2,367,638
持有至到期日金融資產	180,376,569	-	-	-	180,376,569	-	-	180,376,569	-	-	180,376,569
債券投資	11,476,569	-	-	-	11,476,569	-	-	11,476,569	-	-	11,476,569
短票	168,900,000	-	-	-	168,900,000	-	-	168,900,000	-	-	168,900,000
其他金融資產	7,330,486	-	651,784	-	7,982,270	-	336,871(註)	8,319,141	299,212	-	8,019,929
債券投資	7,330,486	-	651,784	-	7,982,270	-	336,871(註)	8,319,141	299,212	-	8,019,929

註：係重分類日之成本

D. 已逾期惟未減損之金融資產帳齡分析

合併公司已逾期未減損之金融資產帳齡分析如下：

單位：仟元

項目	102 年 12 月 31 日		
	逾期 1 個月以內	逾期 1 個月以上	合計
貼現及放款			
一消金	$ 2,019,418	$ 473,743	$ 2,493,161
一企金	118,370	11,291	129,661

單位：仟元

項目	101 年 12 月 31 日		
	逾期 1 個月以內	逾期 1 個月以上	合計
貼現及放款			
一消金	$ 1,920,016	$ 561,571	$ 2,481,587
一企金	457,324	1,484	458,808

單位：仟元

項目	101 年 1 月 1 日		
	逾期 1 個月以內	逾期 1 個月以上	合計
貼現及放款			
一消金	$ 2,356,960	$ 578,553	$ 2,935,513
一企金	95,467	18,579	114,046

3. 流動性風險管理

(1) 流動性風險之定義

流動性風險係指銀行未能取得資金以支應資產增加或償付到期負債 (如因應存戶提領、授信動撥、或其他利息、費用或表外交易之現金流出等) 而可能產生之損失。

(2) 流動性風險管理程序

依據本行流動性風險管理政策，明定流動性風險各項衡量指標及限額，並由各權責單位執行資金流動性之操作、監控及定期編製「到期別分析表」評估流動性風險，並提供評估報告予相關部門及陳報資產負債管理委員會，俾採用適當調整策略以支應流動性需求。所評估流動性風險之相關資訊並定期陳報董事會，以供高階管理階層瞭解本行資金流動性狀況。

本行於 102 年及 101 年 12 月 31 日流動性準備比率分別為 19.55 % 及 17.39 %，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。

(3) 非衍生性金融資產與金融負債之到期分析

本行依非衍生性金融資產及金融負債之性質採用適當之分組方式作到期分析以評估合併公司之流動性能力，茲列示到期分析：

單位：新臺幣仟元

	102 年 12 月 31 日					
	0-30 天 (含)	31-90 天 (含)	91-180 天 (含)	181 天 -1 年 (含)	1 年以上	合計
主要到期資金流入						
現金及約當現金	$ 17,393,099	$ -	$ -	$ -	$ -	$ 17,393,099
存放央行及拆借金融同業	20,748,292	8,409,207	5,202,987	8,124,137	15,730,936	58,215,559
透過損益按公允價值衡量之金融資產	52,119,328	-	-	-	-	52,119,328
附賣回票券及債券投資	-	-	-	-	-	-
應收款項	10,562,533	1,016,109	137,745	156,408	226,057	12,098,852
貼現及放款	74,317,277	92,692,524	66,746,798	106,989,256	603,767,894	944,513,749
備供出售金融資產	-	-	-	411,746	26,203,607	26,615,353
持有至到期日金融資產	164,400,000	9,300,000	700,000	2,199,495	10,949,691	187,549,186
無活絡市場之債務商品投資	-	-	-	-	2,100,000	2,100,000
以成本衡量之金融資產	-	-	-	-	4,181,203	4,181,203
其他到期資金流入項目	-	-	-	-	11,781,786	11,781,786
合計	339,540,529	111,417,840	72,787,530	117,881,042	674,941,174	1,316,568,115
主要到期資金流出						
央行及金融同業存款	558,566	1,236,782	446,529	2,665,931	-	4,907,808
央行及同業融資	2,310,000	15,000	-	-	-	2,325,000
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	3,002,855	1,501,736	-	-	-	4,504,591
以成本衡量之金融負債	-	-	-	-	-	-
應付款項	19,690,304	1,681,329	413,391	1,245,530	790,679	23,821,233
存款及匯款	135,795,522	133,131,512	117,539,333	257,874,397	499,327,588	1,143,668,352
應付金融債券	-	-	-	5,000,000	33,350,000	38,350,000
其他到期資金流出項目	12,064	32,956	5,226	138,902	4,462,458	4,651,606
合計	161,369,311	137,599,315	118,404,479	266,924,760	537,930,725	1,222,228,590
期距缺口	$ 178,171,218	($ 26,181,475)	($ 45,616,949)	($ 149,043,718)	$ 137,010,449	$ 94,339,525

註：本表係以全行新臺幣部位分析

單位：新臺幣仟元

	101 年 12 月 31 日					
	0-30 天 (含)	31-90 天 (含)	91-180 天 (含)	181 天 -1 年 (含)	1 年以上	合計
主要到期資金流入						
現金及約當現金	$ 29,795,603	$ -	$ -	$ -	$ -	$ 29,795,603
存放央行及拆借金融同業	19,954,266	8,802,070	5,936,137	7,580,318	14,435,568	56,708,359
透過損益按公允價值衡量之金融資產	31,744,754	-	-	-	-	31,744,754
附賣回票券及債券投資	-	-	-	-	-	-
應收款項	14,758,892	756,278	128,159	282,873	310,093	16,236,295
貼現及放款	70,451,518	87,787,365	64,227,322	98,914,179	642,829,909	964,210,293
備供出售金融資產	-	101,865	-	510,183	49,907,128	50,519,176
持有至到期日金融資產	115,000,000	5,700,000	1,249,945	1,255,278	6,450,759	129,655,982
無活絡市場之債務商品投資	-	-	-	-	2,100,000	2,100,000
以成本衡量之金融資產	-	-	-	-	4,728,434	4,728,434
其他到期資金流入項目	-	-	-	-	8,478,425	8,478,425
合計	281,705,033	103,147,578	71,541,563	108,542,831	729,240,316	1,294,177,321
主要到期資金流出						
央行及金融同業存款	691,240	1,546,708	757,264	3,417,057	-	6,412,269
央行及同業融資	10,000	15,000	-	-	-	25,000
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	3,298,068	2,131,986	199,500	-	-	5,629,554
以成本衡量之金融負債	-	-	-	-	-	-
應付款項	30,806,547	1,714,203	517,522	1,085,445	1,002,031	35,125,748
存款及匯款	136,137,944	146,470,526	141,651,062	242,048,456	460,944,662	1,127,252,650
應付金融債券	-	-	-	-	38,350,000	38,350,000
其他到期資金流出項目	12,150	27,147	3,279	81,012	1,756,824	1,880,412
合計	170,955,949	151,905,570	143,128,627	246,631,970	502,053,517	1,214,675,633
期距缺口	$ 110,749,084	($ 48,757,992)	($ 71,587,064)	($ 138,089,139)	$ 227,186,799	$ 79,501,688

註：本表係以全行新臺幣部位分析

單位：新臺幣仟元

	101 年 1 月 1 日					
	0-30 天 (含)	31-90 天 (含)	91-180 天 (含)	181 天 -1 年 (含)	1 年以上	合計
主要到期資金流入						
現金及約當現金	$ 27,335,968	$ -	$ -	$ -	$ -	$ 27,335,968
存放央行及拆借金融同業	20,949,185	8,509,370	5,798,365	7,411,193	14,124,773	56,792,886
透過損益按公允價值衡量之金融資產	20,743,889	-	-	-	-	20,743,889
附賣回票券及債券投資	-	-	-	-	-	-
應收款項	7,705,389	997,843	241,017	244,558	212,323	9,401,130
貼現及放款	82,747,816	93,989,701	84,420,203	93,972,597	610,366,845	965,497,162
備供出售金融資產	210,344	-	-	92,483	43,334,681	43,637,508
持有至到期日金融資產	78,000,000	47,200,000	6,700,000	349,986	5,270,767	137,520,753
無活絡市場之債務商品投資	-	-	-	-	2,100,000	2,100,000
以成本衡量之金融資產	-	-	-	-	4,728,434	4,728,434
其他到期資金流入項目	-	-	-	-	8,229,551	8,229,551
合計	237,692,591	150,696,914	97,159,585	102,070,817	688,367,374	1,275,987,281
主要到期資金流出						
央行及金融同業存款	901,903	1,820,502	860,082	4,118,189	-	7,700,676
央行及同業融資	3,810,000	15,000	-	-	-	3,825,000
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	7,567,126	2,960,365	199,400	-	-	10,726,891
以成本衡量之金融負債	-	-	-	-	-	-
應付款項	24,562,059	1,640,305	501,035	1,239,266	703,671	28,646,336
存款及匯款	135,500,979	136,682,797	136,809,934	235,886,164	449,568,456	1,094,448,330
應付金融債券	-	-	-	-	38,350,000	38,350,000
其他到期資金流出項目	12,594	28,899	3,239	257,662	1,253,571	1,555,965
合計	172,354,661	143,147,868	138,373,690	241,501,281	489,875,698	1,185,253,198
期距缺口	$ 65,337,930	$ 7,549,046	($ 41,214,105)	($ 139,430,464)	$ 198,491,676	$ 90,734,083

註：本表係以全行新臺幣部位分析

單位：美金仟元

	102 年 12 月 31 日					
	0-30 天 (含)	31-90 天 (含)	91-180 天 (含)	181 天 -1 年 (含)	1 年以上	合計
主要到期資金流入						
現金及約當現金	$ 318,562	$ 49,000	$ -	$ -	$ -	$ 367,562
存放央行及拆借金融同業	612,215	135,909	43,590	10,627	3,159	805,500
透過損益按公允價值衡量之金融資產	146,575	-	-	-	-	146,575
附賣回票券及債券投資	-	-	-	-	-	-
應收款項	448,244	151,562	151,098	7,472	2,789	761,165
貼現及放款	962,226	1,025,466	677,377	302,328	2,869,181	5,836,578
備供出售金融資產	16,512	2,002	48,086	2,007	45,861	114,468
持有至到期日金融資產	2,000	16,000	19,998	2	5,998	43,998
無活絡市場之債務商品投資	-	-	-	-	7,526	7,526
以成本衡量之金融資產	-	-	-	-	-	-
其他到期資金流入項目	16,500	70,000	30,000	-	249	116,749
合計	2,522,834	1,449,939	970,149	322,436	2,934,763	8,200,121
主要到期資金流出						
央行及金融同業存款	447,651	55,388	354	489	16,232	520,114
央行及同業融資	1,852,776	635,000	35,000	-	17,000	2,539,776
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	-	-	-	-	-	-
以成本衡量之金融負債	-	-	-	-	-	-
應付款項	530,561	18,676	2,753	728	6,000	558,718
存款及匯款	1,428,866	737,573	553,487	886,777	1,981,319	5,588,022
其他到期資金流出項目	35,894	814	421	137	1,368	38,634
合計	4,295,748	1,447,451	592,015	888,131	2,021,919	9,245,264
期距缺口	($ 1,772,914)	$ 2,488	$ 378,134	($ 565,695)	$ 912,844	($ 1,045,143)

註：本表係以全行美金部位分析

單位：美金仟元

	101 年 12 月 31 日					
	0-30 天 (含)	31-90 天 (含)	91-180 天 (含)	181 天 -1 年 (含)	1 年以上	合計
主要到期資金流入						
現金及約當現金	$ 139,038	$ 96,000	$ -	$ -	$ -	$ 235,038
存放央行及拆借金融同業	786,635	450,099	63,254	30,483	72,230	1,402,701
透過損益按公允價值衡量之金融資產	3,533	-	-	-	50,021	53,554
附賣回票券及債券投資	-	-	-	-	-	-
應收款項	448,187	8,820	253,900	1,854	2,266	715,027
貼現及放款	759,476	949,710	570,148	351,397	2,301,797	4,932,528
備供出售金融資產	-	14,994	-	48,871	89,658	153,523
持有至到期日金融資產	2,000	-	-	5,010	41,998	49,008
無活絡市場之債務商品投資	-	-	-	-	10,548	10,548
以成本衡量之金融資產	-	-	-	-	-	-
其他到期資金流入項目	-	-	10,000	10,000	223	20,223
合計	2,138,869	1,519,623	897,302	447,615	2,568,741	7,572,150
主要到期資金流出						
央行及金融同業存款	311,175	250,143	53	89	16,460	577,920
央行及同業融資	1,170,084	560,800	110,001	-	69,799	1,910,684
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	-	-	-	-	-	-
以成本衡量之金融負債	-	-	-	-	-	-
應付款項	481,274	11,911	2,091	762	3,527	499,565
存款及匯款	1,173,157	804,213	512,318	735,204	2,088,173	5,313,065
其他到期資金流出項目	50,423	1,890	206	67	672	53,258
合計	3,186,113	1,628,957	624,669	736,122	2,178,631	8,354,492
期距缺口	($ 1,047,244)	($ 109,334)	$ 272,633	($ 288,507)	$ 390,110	($ 782,342)

註：本表係以全行美金部位分析

單位：美金仟元

	101 年 1 月 1 日					
	0-30 天 (含)	31-90 天 (含)	91-180 天 (含)	181 天 -1 年 (含)	1 年以上	合計
主要到期資金流入						
現金及約當現金	$ 576,250	$ 41,397	$ 5,000	$ -	$ -	$ 622,647
存放央行及拆借金融同業	441,870	370,650	30,422	449	2,261	845,652
透過損益按公允價值衡量之金融資產	3,226	-	7,981	-	30,000	41,207
附賣回票券及債券投資	-	-	-	-	-	-
應收款項	270,016	7,904	268,279	168	1,291	547,658
貼現及放款	736,313	1,038,852	702,240	199,691	1,965,017	4,642,113
備供出售金融資產	342	14,968	12,850	28,634	137,608	194,402
持有至到期日金融資產	32,480	25,970	7,937	9,962	44,399	120,748
無活絡市場之債務商品投資	11,993	18,462	53,443	9,942	13,364	107,204
以成本衡量之金融資產	-	-	-	-	-	-
其他到期資金流入項目	-	-	-	-	19	19
合計	2,072,490	1,518,203	1,088,152	248,846	2,193,959	7,121,650
主要到期資金流出						
央行及金融同業存款	362,965	304,066	136	228	16,460	683,855
央行及同業融資	1,312,427	364,396	35,000	-	-	1,711,823
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	-	-	-	-	-	-
以成本衡量之金融負債	-	-	-	-	-	-
應付款項	336,958	9,012	1,581	566	2,496	350,613
存款及匯款	1,444,098	955,190	463,440	660,359	1,731,385	5,254,472
其他到期資金流出項目	38,126	14,504	317	103	1,029	54,079
合計	3,494,574	1,647,168	500,474	661,256	1,751,370	8,054,842
期距缺口	($ 1,422,084)	($ 128,965)	$ 587,678	($ 412,410)	$ 442,589	($ 933,192)

註：本表係以全行美金部位分析

(4) 衍生性金融資產與金融負債之到期分析

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。

單位：臺外幣合併折新臺幣仟元

	102 年 12 月 31 日					
	0-30 天 (含)	31-90 天 (含)	91-180 天 (含)	181 天 -1 年 (含)	1 年以上	合計
外匯衍生性工具						
流出	$ 72,864,393	$ 79,662,239	$ 25,970,245	$ 19,155,795	$ 6,849	$ 197,659,521
流入	73,136,049	79,780,500	26,043,694	19,236,377	6,787	198,203,407
利率衍生性工具						
流出	5,062,786	7,311,740	8,229,789	15,428,332	30,221,683	66,254,330
流入	5,012,074	7,292,387	8,195,182	15,486,422	30,450,667	66,436,732
流出合計	$ 77,927,179	$ 86,973,979	$ 34,200,034	$ 34,584,127	$ 30,228,532	$ 263,913,851
流入合計	$ 78,148,123	$ 87,072,887	$ 34,238,876	$ 34,722,799	$ 30,457,454	$ 264,640,139

單位：臺外幣合併折新臺幣仟元

	101 年 12 月 31 日					
	0-30 天 (含)	31-90 天 (含)	91-180 天 (含)	181 天 -1 年 (含)	1 年以上	合計
外匯衍生性工具						
流出	$ 78,595,349	$ 102,171,875	$ 38,485,162	$ 32,920,012	$ 47,189	$ 252,219,587
流入	78,731,731	102,193,492	38,674,254	32,720,011	47,872	252,367,360
利率衍生性工具						
流出	14,592	1,178,250	2,357,940	8,522,093	6,538,651	18,611,526
流入	-	1,161,400	2,322,800	8,455,775	6,535,930	18,475,905
信用衍生性工具						
流出	-	-	-	-	-	-
流入	-	-	-	-	-	-
流出合計	78,609,941	103,350,125	40,843,102	41,442,105	6,585,840	270,831,113
流入合計	78,731,731	103,354,892	40,997,054	41,175,786	6,583,802	270,843,265

單位：臺外幣合併折新臺幣仟元

	101 年 1 月 1 日					
	0-30 天 (含)	31-90 天 (含)	91-180 天 (含)	181 天 -1 年 (含)	1 年以上	合計
外匯衍生性工具						
流出	$ 90,417,012	$ 132,117,181	$ 59,947,617	$ 19,047,884	$ 933,361	$ 302,463,055
流入	90,497,835	132,550,814	60,116,001	19,225,306	932,419	303,322,375
利率衍生性工具						
流出	39,496	-	-	2,031,800	-	2,071,296
流入	-	-	-	2,119,250	3,314	2,122,564
信用衍生性工具						
流出	-	-	-	-	-	-
流入	-	-	-	-	-	-
流出合計	$ 90,456,508	$ 132,117,181	$ 59,947,617	$ 21,079,684	$ 933,361	$ 304,534,351
流入合計	$ 90,497,835	$ 132,550,814	$ 60,116,001	$ 21,344,556	$ 935,733	$ 305,444,939

(5) 表外項目到期分析

下表按資產負債表日至不可撤銷之授信承諾到期日、保證或信用狀到期日之剩餘期間，列示合併公司表外項目之到期金額。

單位：新臺幣仟元

項目名稱	102 年 12 月 31 日					
	0~30 天	31~90 天	91~180 天	181 天 ~1 年	超過 1 年	合計
約定融資額度	$ 98,059,723	$ 1,876,721	$ 5,671,705	$ 7,451,285	$ 23,623,355	$ 136,682,789
信用狀款額	23,894,227	164,143	3,553	12,185	-	24,074,108
保證款項	27,383,180	13,139	34,050	757,440	573,438	28,761,247
	$ 149,337,130	$ 2,054,003	$ 5,709,308	$ 8,220,910	$ 24,196,793	$ 189,518,144

單位：新臺幣仟元

項目名稱	101 年 12 月 31 日					
	0~30 天	31~90 天	91~180 天	181 天 ~1 年	超過 1 年	合計
約定融資額度	$ 11,116,836	$ 8,919,845	$ 16,497,360	$ 90,745,877	$ 32,413,570	$ 159,693,488
信用狀款額	5,085,138	14,053,534	1,957,002	1,051,715	1,024,246	23,171,635
保證款項	3,631,834	1,970,474	3,029,711	5,848,973	15,157,932	29,638,924
	$ 19,833,808	$ 24,943,853	$ 21,484,073	$ 97,646,565	$ 48,595,748	$ 212,504,047

單位：新臺幣仟元

項目名稱	101 年 1 月 1 日					
	0~30 天	31~90 天	91~180 天	181 天 ~1 年	超過 1 年	合計
約定融資額度	$ 4,247,978	$ 12,199,576	$ 64,236,327	$ 111,834,623	$ 45,944,670	$ 238,463,174
信用狀款額	6,741,052	14,294,352	2,377,324	1,655,858	131,451	25,200,037
保證款項	2,061,868	1,900,952	3,292,325	5,155,758	18,085,981	30,496,884
	$ 13,050,898	$ 28,394,880	$ 69,905,976	$ 118,646,239	$ 64,162,102	$ 294,160,095

註：資料範圍為全行 (含海外單位)；各期間之計算係以額度到期日至資料基準日之天數為準 。

三四、 金融機構其他揭露事項

(一) 資產品質

逾期放款及逾期帳款

業務別 \ 項目			102 年 12 月 31 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		2,405,097	337,381,910	0.71 %	8,207,555	341.26 %
	無擔保		159,173	407,812,214	0.04 %	2,674,310	1,680.13 %
消費金融	住宅抵押貸款 (註 4)		693,182	286,783,204	0.24 %	1,647,005	237.60 %
	現金卡 (註 8)		-	-	-	-	-
	小額純信用貸款 (註 5)		5,212	1,593,904	0.33 %	22,743	436.34 %
	其他 (註 6)	擔保	398,447	121,101,252	0.33 %	918,309	230.47 %
		無擔保	16,407	1,705,150	0.96 %	40,547	247.14 %
放款業務合計			3,677,518	1,156,377,634	0.32 %	13,510,469	367.38 %

業務別 \ 項目			101 年 12 月 31 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	102 年 12 月 31 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	3,072	1,127,237	0.27 %	13,823	449.97 %
無追索權之應收帳款承購業務 (註 7)	-	9,691,225	-	85,236	-

業務別 \ 項目	101 年 12 月 31 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	-

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款呆帳處理辦法」規定之列報逾期放款金額；信用卡逾期帳款係依 94 年 7 月 6 日金管銀 (四) 字第 0944000378 號函所規定之逾期帳款金額。

註 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。

註 3：放款備抵呆帳覆蓋率＝放款所提列之備抵呆帳金額 / 逾放金額；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。

註 4：住宅抵押貸款係借款人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。

註 5：小額純信用貸款係指須適用 94 年 12 月 19 日金管銀 (四) 字第 09440010950 號函規範且非屬信用卡、現金卡之小額純信用貸款。

註 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。

註 7：無追索權之應收帳款業務依 94 年 7 月 19 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理賠之日起 3 個月內，列報逾期放款。

註 8：本行未辦理現金卡發行業務。

免列報逾期放款或逾期應收帳款

業務別 \ 項目	102 年 12 月 31 日	
	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 1)	516	5,242
債務清償方案及更生方案依約履行 (註 2)	8,840	7,288
合計	9,356	12,530

業務別 \ 項目	101 年 12 月 31 日	
	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 1)	713	6,819
債務清償方案及更生方案依約履行 (註 2)	9,120	6,765
合計	9,833	13,584

註 1：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 95 年 4 月 25 日金管銀 (一) 字第 09510001270 號函規定揭露。

註 2：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 97 年 9 月 15 日金管銀 (一) 字第 09700318940 號函規定揭露。

(二) 信用風險集中情形

授信風險集中情形

年度	102 年 12 月 31 日		
排名(註 1)	公司或集團企業所屬行業別(註 2)	授信總餘額(註 3)	占本期淨值比例 (%)
1	A 公司鐵路運輸業	34,578,191	30.65 %
2	B 企業集團其他化學製品製造業	32,993,746	29.24 %
3	C 企業集團民用航空運輸業	17,412,359	15.43 %
4	D 企業集團液晶面板及其組件製造業	9,263,092	8.21 %
5	E 企業集團海洋水運業	8,533,283	7.56 %
6	F 企業集團建築工程業	7,952,032	7.05 %
7	G 企業集團鋼鐵鑄造業	7,136,485	6.33 %
8	H 企業集團液晶面板及其組件製造業	6,643,097	5.89 %
9	I 企業集團電腦製造業	6,639,490	5.88 %
10	J 企業集團未分類其他金融中介業	6,208,180	5.50 %

年度	101 年 12 月 31 日		
排名(註 1)	公司或集團企業所屬行業別(註 2)	授信總餘額(註 3)	占本期淨值比例 (%)
1	A 公司鐵路運輸業	34,646,792	33.03 %
2	B 集團其他化學製品製造業	27,278,032	26.00 %
3	D 企業集團液晶面板及其組件製造業	18,150,083	17.30 %
4	C 企業集團民用航空運輸業	16,744,929	15.96 %
5	F 企業集團建築工程業	9,866,673	9.41 %
6	H 企業集團液晶面板及其組件製造業	8,542,536	8.14 %
7	G 企業集團鋼鐵鑄造業	6,883,215	6.56 %
8	J 企業集團未分類其他金融中介業	6,354,700	6.06 %
9	I 企業集團電腦製造業	5,699,272	5.43 %
10	K 企業集團視聽電子產品製造業	5,648,120	5.38 %

註 1:依對授信戶之授信總餘額排序,請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者,應將該集團企業之授信金額予以歸戶後加總列示,並以「代號」加「行業別」之方式揭露,若為集團企業,應揭露對該集團企業暴險最大者之行業類別,行業別應依主計處之行業標準分類填列至「細類」之行業名稱【如 A 公司(集團)液晶面板及其組件製造業】。

註 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。

註 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餘額合計數。

註 4:授信總餘額占本期淨值比例,本國銀行應以總行淨值計算;外銀在臺分行應以分行淨值計算。

(三) 利率敏感性資訊

利率敏感性資產負債分析表(新臺幣)

102 年 12 月 31 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	1,168,378,854	23,426,906	5,843,217	90,293,017	1,287,941,994
利率敏感性負債	351,416,200	679,283,165	93,022,340	33,499,025	1,157,220,730
利率敏感性缺口	816,962,654	(655,856,259)	(87,179,123)	56,793,992	130,721,264
淨值					105,205,918
利率敏感性資產與負債比率					111.30 %
利率敏感性缺口與淨值比率					124.25 %

利率敏感性資產負債分析表(新臺幣)

101 年 12 月 31 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 %

註 1:本表係指全行新臺幣部分之金額,且不包括或有資產及或有負債項目。

註 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。

註 3:利率敏感性缺口=利率敏感性資產-利率敏感性負債

註 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)

102 年 12 月 31 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	8,551,732	868,616	64,043	65,159	9,549,550
利率敏感性負債	9,770,760	334,531	529,045	-	10,634,336
利率敏感性缺口	(1,219,028)	534,085	(465,002)	65,159	(1,084,786)
淨值					69,681
利率敏感性資產與負債比率					89.80 %
利率敏感性缺口與淨值比率					(1,556.79 %)

利率敏感性資產負債分析表(美金)

101 年 12 月 31 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 %)

註 1:本表係填報全行美金之金額,且不包括或有資產及或有負債項目。

註 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。

註 3:利率敏感性缺口=利率敏感性資產-利率敏感性負債

註 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)

(四) 獲利能力

單位：%

項目		102 年 12 月 31 日
資產報酬率	稅前	0.65 %
	稅後	0.53 %
淨值報酬率	稅前	9.89 %
	稅後	8.12 %
純益率		37.02 %

單位：%

項目		101 年 12 月 31 日
資產報酬率	稅前	0.64 %
	稅後	0.53 %
淨值報酬率	稅前	10.13 %
	稅後	8.35 %
純益率		36.31 %

註 1：資產報酬率＝稅前 (後) 損益 ÷ 平均資產
註 2：淨值報酬率＝稅前 (後) 損益 ÷ 平均淨值
註 3：純益率＝稅後損益 ÷ 淨收益
註 4：稅前 (後) 損益係指當期損益金額

(五) 資產及負債之到期分析

新臺幣到期日期限結構分析表

102 年 12 月 31 日

	合計	距到期日剩餘期間金額					
		0 至 10 天	11 天至 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	1,444,031,044	224,709,214	134,150,085	166,187,363	84,145,257	125,890,202	708,948,923
主要到期資金流出	1,548,525,231	76,899,117	123,777,611	201,658,227	150,616,248	310,053,027	685,521,001
期距缺口	(104,494,187)	147,810,097	10,372,474	(35,470,864)	(66,470,991)	(184,162,825)	23,427,922

新臺幣到期日期限結構分析表

101 年 12 月 31 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	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

註：本表係指全行新臺幣部分之金額。

美金到期日期限結構分析表

102 年 12 月 31 日

單位：美金仟元

	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	14,784,255	5,588,825	2,560,836	1,755,876	1,224,695	3,654,023
主要到期資金流出	16,383,306	7,303,441	2,679,150	1,167,692	1,513,972	3,719,051
期距缺口	(1,599,051)	(1,714,616)	(118,314)	588,184	(289,277)	(65,028)

美金到期日期限結構分析表

101 年 12 月 31 日

單位：美金仟元

	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)

註： 本表係指全行美金部分之金額。

(六) 出售不良債權交易資訊

101 年 12 月 31 日

單位：新臺幣及外幣仟元

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

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。

(七) 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 102 年及 101 年 12 月 31 日之信託業務內容及金額列示如下：

	102 年 12 月 31 日	101 年 12 月 31 日
特定金錢信託投資國內證券及信託基金	$ 30,240,210	$ 32,904,333
特定金錢信託投資國外有價證券	72,023,190	72,326,948
保險金信託	1,935	1,015
安養撫育信託	314,804	332,760
生前契約臍帶血信託	6,501,597	347,062
金錢債權擔保物權信託	2,488,215	2,431,428
有價證券信託	664,112	777,932
不動產信託	5,496,290	4,260,277
保管有價證券	130,231,242	147,534,505
	$ 247,961,595	$ 260,916,260

（八） 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	102 年 12 月 31 日	101 年 12 月 31 日
銀行存款	$ 4,452,810	$ 2,987,022
保險金請求權	104,200	120,200
短期投資		
普通股	548,513	697,988
基金	104,769,146	105,632,950
公平調整數	82,130	68,935
債券	198,260	-
應收利息	3,302	340
應收現金股票股利	23,009	-
應收出售證券款－受益憑證	477	10,057
土地	5,274,318	3,225,290
房屋及建築	580,159	42,961
在建工程	1,694,029	596,012
保管有價證券	130,231,242	147,534,505
信託資產總額	$ 247,961,595	$ 260,916,260

信託負債	102 年 12 月 31 日	101 年 12 月 31 日
信託資本		
金錢信託	$ 112,208,260	$ 109,219,228
保險金請求權	104,200	120,200
有價證券信託	558,768	699,988
不動產信託	5,641,481	4,406,769
應付保證有價證券	130,231,242	147,534,505
應付管理費	137	79
應付所得稅	328	34
本期損益－		
已實現資本損益	5,163	1,061
收入 / 費用投資收益	132,367	(45,881)
已實現資本利得－基金	14,137	3,362
未實現資本利得－基金	10,362	8,294
未實現資本利得－普通股	107,886	108,969
已實現資本損失－基金	(10,571)	(2,301)
未實現資本損失－基金	(9,632)	(17,284)
未實現資本損失－普通股	(26,407)	(31,028)
累積盈虧	(1,102,188)	(1,035,543)
利息、股利收入	132,796	35,355
其他費用	(36,734)	(89,547)
信託負債總額	$ 247,961,595	$ 260,916,260

信託帳財產目錄

投資項目	102 年 12 月 31 日	101 年 12 月 31 日
銀行存款	$ 4,452,810	$ 2,987,022
保險金請求權	104,200	120,200
短期投資		
普通股	629,992	775,929
基金	104,769,797	105,623,944
債券	198,260	-
土地	5,274,318	3,225,290
房屋及建築	580,159	42,961
在建工程	1,694,029	596,012
其他	26,788	10,397
保管有價證券	130,231,242	147,534,505
信託資產總額	$ 247,961,595	$ 260,916,260

信託帳損益表

	102 年 12 月 31 日	101 年 12 月 31 日
收入		
利息收入	$ 15,566	$ 3,419
股利收入	65,610	31,936
租金收入	51,620	-
受益憑證分配收益	6,057	4,735
	138,853	40,090
費用		
管理費	(2,905)	(6,762)
所得稅費用	(1,544)	(343)
其他費用	(32,285)	(82,442)
	(36,734)	(89,547)
已實現資本利得－基金	14,137	3,362
未實現資本利得－基金	10,362	8,294
未實現資本利得－上市(櫃)股票	107,886	108,969
已實現資本損失－基金	(10,571)	(2,301)
未實現資本損失－基金	(9,632)	(17,284)
未實現資本損失－上市(櫃)股票	(26,407)	(31,028)
	$ 187,894	$ 20,555

三五、關係人交易

（一） 關係人之名稱及關係

關係人名稱	與本行之關係
董事、監察人及經理人	係本行及關係企業之董事、監察人及經理人
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(以下簡稱台新銀行)	係本行法人董事之子公司
新光人壽保險股份有限公司(以下簡稱新光人壽)	係本行法人董事之法人董事負責人擔任董事之公司
兆豐國際商業銀行股份有限公司(以下簡稱兆豐銀行)	係本行副總經理之配偶擔任董事之公司
中國輸出入銀行	係本行之法人董事擔任理事之公司
臺灣土地銀行股份有限公司(以下簡稱臺灣土銀)	係本行之法人董事擔任董事之公司
臺灣中小企業銀行股份有限公司(以下簡稱臺灣企銀)	係本行之法人董事擔任董事之公司
臺灣銀行股份有限公司(以下簡稱臺灣銀行)	係本行之法人董事擔任董事之公司(101 年度起為非關係人)
合作金庫商業銀行股份有限公司(以下簡稱合作金庫)	係本行之法人董事擔任董事之公司(101 年第 2 季起為非關係人)
南亞塑膠工業股份有限公司(以下簡稱南亞塑膠工業)	係本行之法人董事其董事擔任董事之公司
台塑勝高科技股份有限公司(以下簡稱台塑勝高科技)	〃
台灣工業銀行股份有限公司(以下簡稱台灣工銀)	係本行之法人董事其董事之配偶擔任董事之公司(102 年第三季起為非關係人)
唐榮鐵工廠股份有限公司(以下簡稱唐榮鐵工廠)	係本行之法人董事之子公司其董事長擔任董事之公司
寶一科技股份有限公司(以下簡稱寶一科技)	係本行法人董事之子公司其董事擔任監察人之公司
益通光能科技股份有限公司(以下簡稱益通光能科技)	係本行法人董事之監察人擔任董事之公司
萬海航運股份有限公司(以下簡稱萬海航運)	係本行法人董事之代表人擔任董事之公司
台灣高速鐵路股份有限公司(以下簡稱台灣高鐵)	係本行之法人監察人擔任董事之公司
中華航空股份有限公司(以下簡稱中華航空)	係本行之法人監察人擔任董事之公司
高雄捷運股份有限公司(以下簡稱高雄捷運)	係本行之法人監察人擔任董事之公司
太極影音科技股份有限公司(以下簡稱太極影音)	〃
義美食品股份有限公司(以下簡稱義美食品)	係本行法人監察人之代表人擔任董事長之公司
經貿聯網科技股份有限公司(以下簡稱經貿聯網)	實質關係人
其他	依國際會計準則第 24 號「關係人揭露」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 %
102 年 12 月 31 日	$ 38,417,445	3.36
101 年 12 月 31 日	40,976,927	3.63
101 年 1 月 1 日	37,874,461	3.37

102 及 101 年度之利率區間為 0.00 %-3.88 % 及 0.00 %-4.00 %；利息收入分別為 688,773 仟元及 710,489 仟元。

102 年 12 月 31 日

	期末餘額	本期最高金額	履約情形 正常放款	履約情形 逾期放款	擔保品	與非關係人之交易條件有無不同
消費性放款						
共 27 戶	$ 8,910	$ 9,500	$ 8,910	$ -	信用	無
自用住宅抵押放款						
共 222 戶	1,117,505	1,181,098	1,117,505	-	不動產	無
其他放款						
台灣高鐵	33,688,317	33,809,373	33,688,317	-	場站設備	無
中華航空	1,622,500	2,085,000	1,622,500	-	信用及飛機	無
高雄捷運	715,000	715,000	715,000	-	信用	無
南亞塑膠工業	317,192	317,192	317,192	-	信用、廠房及設備	無
寶一科技	252,492	259,693	252,492	-	信用、廠房及設備	無
經貿聯網	194,000	204,000	194,000	-	不動產	無
其他－公司戶共 11 戶	492,798	567,141	492,798	-	信用、設備及不動產	無
其他－個人戶共 15 戶	8,731	9,713	8,731	-	綜存	無

101 年 12 月 31 日

	期末餘額	本期最高金額	履約情形 正常放款	履約情形 逾期放款	擔保品	與非關係人之交易條件有無不同
消費性放款						
共 27 戶	$ 8,667	$ 11,066	$ 8,667	$ -	信用	無
自用住宅抵押放款						
共 229 戶	1,167,685	1,254,237	1,167,685	-	不動產	無
其他放款						
台灣高鐵	33,241,779	33,730,340	33,241,779	-	場站設備	無
中華航空	3,417,500	3,880,000	3,417,500	-	信用及飛機	無
高雄捷運	1,421,615	1,436,589	1,421,615	-	信用	無
南亞塑膠工業	440,406	583,582	440,406	-	信用及不動產	無
唐榮鐵工廠	300,000	391,498	300,000	-	信用	無
萬海航運	290,000	483,333	290,000	-	船舶	無
寶一科技	197,052	229,585	197,052	-	信用、廠房及設備	無
台塑勝高科技	115,256	144,070	115,256	-	廠房及設備	無
其他－公司戶共 8 戶（註）	360,788	373,740	360,788	-	信用、設備及不動產	無
其他－個人戶共 17 戶（註）	16,179	16,686	16,179	-	綜存	無

101 年 1 月 1 日

	期末餘額	履約情形 正常放款	履約情形 逾期放款	擔保品	與非關係人之交易條件有無不同
消費性放款					
共 27 戶	$ 10,247	$ 10,247	$ -	信用	無
自用住宅抵押放款					
共 222 戶	1,118,768	1,118,768	-	不動產	無
其他放款					
台灣高鐵	33,359,208	33,359,208	-	場站設備	無
高雄捷運	746,563	746,563	-	信用	無
東元電機	422,180	422,180	-	信用	無
南亞塑膠工業	604,194	604,194	-	信用及不動產	無
萬海航運	483,333	483,333	-	船舶	無
唐榮鐵工廠	300,000	300,000	-	信用	無
寶一科技	207,523	207,523	-	信用、廠房及設備	無
益通光能科技	170,549	170,549	-	信用	無
台塑勝高科技	144,070	144,070	-	廠房及設備	無
其他－公司戶共 7 戶（註）	298,837	298,837	-	信用、設備及不動產	無
其他－個人戶共 9 戶（註）	8,989	8,989	-	綜存	無

註 1：其他－公司戶期末餘額均未達新臺幣 1 億元，故擬彙總揭露。
註 2：其他－個人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，102 年 12 月 31 日暨 101 年 12 月 31 日及 1 月 1 日分別按年利率 1.54 %、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. 保證款項

102 年 12 月 31 日

關係人名稱	期末餘額	最高餘額	保證責任準備餘額	費率區間 %	擔保品內容
台灣高鐵	$ 448,541	$ 779,854	-	0.775~0.80	設備

101 年 12 月 31 日

關係人名稱	期末餘額	最高餘額	保證責任準備餘額	費率區間 %	擔保品內容
台灣高鐵	$ 1,110,461	$ 1,536,484	-	0.775~0.80	設備

101 年 1 月 1 日

關係人名稱	期末餘額	最高餘額	保證責任準備餘額	費率區間 %	擔保品內容
台灣高鐵	$ 1,536,484	$ -	-	0.775~0.80	設備
高雄捷運	400,000	-	-	0.60	定存單
義美食品	15,000	-	-	0.40	不動產
太極影音	3,388	-	-	0.75	機器

3. 存款

	期末餘額	佔存款 %
102 年 12 月 31 日	$ 3,834,596	0.28
101 年 12 月 31 日	11,615,996	0.88
101 年 1 月 1 日	7,212,946	0.56

102 及 101 年度之利率區間均為 0.00 %-13.00 %；利息支出分別為 60,178 仟元及 82,866 仟元。

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。

4. 衍生性金融商品

101 年 12 月 31 日

關係人名稱	合約名稱	合約期間	名目本金	本期評價損益	資產負債表 科目	資產負債表 餘額
新光人壽	外匯換匯	101.04.30~102.01.31	$ 50,000 仟美元	($ 17,710)	透過損益按公允價值衡量之金融負債	($ 17,710)
		101.05.09~102.05.09	30,000 仟美元	(3,919)	透過損益按公允價值衡量之金融負債	(3,919)
		101.11.30~102.05.31	25,000 仟美元	(534)	透過損益按公允價值衡量之金融負債	(534)

101 年 1 月 1 日

關係人名稱	合約名稱	合約期間	名目本金	本期評價損益	資產負債表 科目	資產負債表 餘額
新光人壽	外匯換匯	100.04.29~101.04.30	$ 50,000 仟美元	$ -	透過損益按公允價值衡量之金融資產	$ 82,827
		100.05.09~101.05.09	30,000 仟美元	-	透過損益按公允價值衡量之金融資產	56,441
		100.11.30~101.11.30	25,000 仟美元	-	透過損益按公允價值衡量之金融負債	(731)

5. 拆放同業及同業拆放

拆放同業

單位：各幣別仟元

102 年 12 月 31 日

關係人名稱	單位	幣別	期末餘額	利率區間	利息收入
臺灣土銀	DBU	新臺幣	$ 5,000	0.388~0.89	$ 2,346
	新加坡分行	美金	30,000	0.30~0.82	74
臺灣企銀	新加坡分行	美金	20,000	0.80~0.85	67
	倫敦分行	美金	10,000	0.25~0.85	90
	香港分行	美金	10,000	0.20~0.85	94
兆豐銀行	新加坡分行	澳幣	22,200	2.75~3.24	1,304
	倫敦分行	美金	10,000	0.20~0.86	77
	香港分行	美金	40,000	0.14~0.95	115
中國輸出入銀行	倫敦分行	美金	10,000	0.51~0.84	28

單位：各幣別仟元

101 年 12 月 31 日

關係人名稱	單位	幣別	期末餘額	利率區間	利息收入
臺灣土銀	DBU	新臺幣	$ 5,000	0.388~0.86	$ 3,099
	OBU	美金	25,000	0.22~0.60	7
	OBU	瑞士法郎	500	0.10	-
	新加坡分行	美金	22,000	0.25~0.80	50
	倫敦分行	美金	10,000	0.47~0.81	52
	香港分行	美金	5,000	0.23~0.98	86
臺灣企銀	OBU	美金	20,000	0.22~2.00	16
	倫敦分行	美金	10,000	0.47~0.77	38
	香港分行	美金	15,000	0.16~1.48	87
兆豐銀行	OBU	美金	50,000	0.22~0.43	23
	OBU	紐西蘭幣	20,000	2.64	21
	新加坡分行	美金	10,000	0.14~0.46	5
	新加坡分行	澳幣	55,000	3.15~3.83	68
	紐約分行	美金	5,200	0.28~0.30	4
	倫敦分行	美金	10,000	0.34~1.39	30
	香港分行	美金	20,000	0.14~1.15	52
台灣工銀	倫敦分行	美金	5,000	0.50~1.40	41
	香港分行	美金	5,000	0.51~1.25	30

單位：各幣別仟元

101 年 1 月 1 日

關係人名稱	單位	幣別	期末餘額	利率區間	利息收入
臺灣土銀	DBU	新臺幣	$ 10,000	-	$ -
	倫敦分行	美金	10,000	-	-
	香港分行	美金	20,000	-	-
臺灣企銀	OBU	美金	5,000	-	-
	新加坡分行	美金	19,000	-	-
	香港分行	美金	15,000	-	-
臺灣銀行	紐約分行	美金	40,000	-	-
兆豐銀行	紐約分行	美金	7,400	-	-
	倫敦分行	美金	20,000	-	-
	香港分行	美金	10,000	-	-
合作金庫	新加坡分行	美金	10,000	-	-
	紐約分行	美金	40,000	-	-
台灣工銀	OBU	美金	25,000	-	-
	新加坡分行	美金	30,000	-	-
	倫敦分行	美金	10,000	-	-
	香港分行	美金	5,000	-	-

同業拆放

單位：各幣別仟元

102 年 12 月 31 日

關係人名稱	單位	幣別	期末餘額	利率區間	利息收入
臺灣土銀	DBU	新臺幣	$ 5,000	0.388~0.88	$ 1,943
臺灣企銀	倫敦分行	歐元	19,000	0.15~0.88	148
兆豐銀行	新加坡分行	美金	40,000	0.30~1.45	267
	紐約分行	美金	20,000	0.23~0.81	128
	洛杉磯分行	美金	10,000	0.27~0.78	42
	倫敦分行	美金	16,000	0.30~0.90	390
	香港分行	美金	64,000	0.79~1.60	138

單位：各幣別仟元

101 年 12 月 31 日

關係人名稱	單位	幣別	期末餘額	利率區間	利息收入
兆豐銀行	OBU	美金	$ 30,000	0.21~0.70	$ 94
	新加坡分行	美金	12,000	0.27~1.47	433
	紐約分行	美金	56,000	0.20~0.97	168
	洛杉磯分行	美金	13,000	0.25~0.78	69
其他	倫敦、洛杉磯等分行	新臺幣	5,000	0.388~0.88	5,594
		歐元	5,000	0.16~0.35	51
		美金	25,000	0.15~1.38	350
		英鎊	5,000	0.70	18

單位：各幣別仟元

關係人名稱	單位	幣別	101 年 1 月 1 日 期末餘額	利率區間	利息收入
臺灣土銀	新加坡分行	澳幣	$ 4,200	-	$ -
	紐約分行	美金	10,000	-	-
	倫敦分行	英鎊	10,000	-	-
臺灣企銀	紐約分行	美金	10,000	-	-
	倫敦分行	美金	17,000	-	-
	倫敦分行	歐元	21,500	-	-
臺灣銀行	新加坡分行	美金	10,000	-	-
	紐約分行	美金	40,000	-	-
	倫敦分行	歐元	2,000	-	-
兆豐銀行	新加坡分行	美金	93,000	-	-
	倫敦分行	美金	72,500	-	-
合作金庫	新加坡分行	美金	15,500	-	-
	紐約分行	美金	35,000	-	-
	倫敦分行	英鎊	10,000	-	-
	倫敦分行	美金	66,000	-	-
	倫敦分行	歐元	9,500	-	-

6. 存放同業、同業存款及透支銀行同業

存放同業

單位：各幣別仟元

關係人名稱	單位	幣別	102 年 12 月 31 日 期末餘額	101 年 12 月 31 日 期末餘額	101 年 1 月 1 日 期末餘額
臺灣土銀	DBU	新臺幣	$ 58	$ 942	$ 86
臺灣企銀	DBU	新臺幣	70	67	235
臺灣銀行	DBU	新臺幣	-	-	105,730
兆豐銀行	DBU	新臺幣	21,724	21,830	22,311
	DBU	美金	369	83	847
	DBU	澳幣	688	387	798
	DBU	加拿大幣	140	196	629
	DBU	日圓	16,110	9,997	-
	紐約分行	美金	1	4	3
	洛杉磯分行	美金	21	21	21
合作金庫	DBU	新臺幣	-	-	4,884

同業存款

單位：各幣別仟元

關係人名稱	單位	幣別	102 年 12 月 31 日 期末餘額	101 年 12 月 31 日 期末餘額	101 年 1 月 1 日 期末餘額
中國輸出入銀行	DBU	新臺幣	$ 641	$ 3,545	$ 2,890
台新銀行	紐約分行	美金	45	49	67
臺灣土銀	DBU	新臺幣	277	277	277
臺灣企銀	DBU	新臺幣	124	124	124
兆豐銀行	DBU	新臺幣	6	6	6
合作金庫	DBU	新臺幣	-	-	1

透支銀行同業

單位：各幣別仟元

關係人名稱	單位	幣別	102 年 12 月 31 日 期末餘額	101 年 12 月 31 日 期末餘額	101 年 1 月 1 日 期末餘額
兆豐銀行	DBU	美金	$ 572	$ 7,402	$ 1,846

（三） 對主要管理階層之獎酬

102 及 101 年度對董事及其他主要管理階層之薪酬總額如下：

	102 年度	101 年度
短期員工福利	$ 129,043	$ 130,488
退職後福利	1,690	17,542
	$ 130,733	$ 148,030

董事及其他主要管理階層之薪酬係由薪酬委員會依照個人績效及市場趨勢決定。

三六、質抵押之資產

102 年 12 月 31 日、101 年 12 月 31 日及 1 月 1 日已提供擔保或質押之重要資產如下：

擔保資產	內容	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
備供出售金融資產	公債	$1,344,900	$ 945,600	$1,024,700
持有至到期日金融資產	公債、債券、定期存單	37,238,183	37,232,263	37,742,175
原始到期日超過 3 個月以上定期存款	定期存款	2,456,500	-	-
存出保證金	現金	99,610	92,442	127,716

三七、重大承諾事項及或有事項

（一） 除附註七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：

	102 年 12 月 31 日	101 年 12 月 31 日	101 年 1 月 1 日
應付保管有價證券	$ 7,065,533	$ 7,003,867	$ 7,056,153
受託代放款	1,127,218	952,202	984,193
保證款項	28,761,247	29,638,924	30,496,884
信用狀款項	24,074,108	23,171,635	25,200,037
信託負債	247,961,595	260,916,260	250,084,882
約定融資額度	136,682,789	159,693,488	238,463,174

（二） 本行與伊朗回教共和國國防部 (伊方) 於 80 年間有關美金一仟五佰萬元之「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審理後，於 100 年 12 月 27 日判決本行勝訴，伊方仍不服判決，於 101 年 1 月 19 日上訴最高法院，最高法院於 101 年 7 月 31 日將更一審判決廢棄發回臺灣高等法院，經臺灣高等法院更二審詳為審理後，於 102 年 9 月 24 日仍判決本行勝訴，惟伊方不服判決，復於 102 年 10 月 16 日上訴最高法院。目前由最高法院審理中。

（三） 本行與台灣東電化股份有限公司間損害賠償事件，訴訟標的金額 46,401 仟元，目前在臺灣臺北地方法院審理中，其訴訟結果尚待法院判決。

三八、附註揭露事項

（一） 重大交易事項相關資訊：

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五佰萬元以上。	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。	附註三四
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五佰萬元以上。	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。

（四） 母子公司間業務關係及重要交易往來情形：附表三。

三九、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	
元富證券股份有限公司	臺北市	證券自營、經紀及承銷業務	3.95 %	621,491	-	60,047,459	-	60,047,459	3.95 %	
亞太電信股份有限公司	臺北市	第一及第二類電信事業	0.45 %	231,750	-	30,000,000	-	30,000,000	0.91 %	
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	-	18,860,511	-	18,860,511	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 %	44,309	-	23,246,159	-	23,246,159	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	自動存提款機買賣、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	4.09 %	40,812	-	3,197,700	-	3,197,700	4.09 %	
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	-	6,002,843	-	6,002,843	2.11 %	
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 %	1,500,000	-	157,500,000	-	157,500,000	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	-	271,615	-	271,615	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 3)	-	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 3)	-	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。

註 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意圖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。

註 3：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。

四十、部門資訊

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，係依業務性質區分。

（一） 部門損益與營運結果

	102 年度						
	放款	存款	金融商品及投資	財富管理	海外分行	其他	全行
利息淨收益	$ 11,998,158	$ 2,839,195	$ 820,130	$ -	$ 1,425,844	($ 2,899)	$ 17,080,428
手續費淨收益	883,710	163,980	(29,144)	2,706,486	420,436	-	4,145,468
淨金融工具損益	-	-	2,373,019	-	7,132	-	2,380,151
其他收益	34,661	-	677	-	1,054	180,770	217,162
淨收益	12,916,529	3,003,175	3,164,682	2,706,486	1,854,466	177,871	23,823,209
呆帳迴轉利益及保證責任準備提存	720,582	-	21	-	(82,830)	-	637,773
營業費用	-	-	-	-	-	-	(13,713,262)
稅前淨利	$ 13,637,111	$ 3,003,175	$ 3,164,703	$ 2,706,486	$ 1,771,636	$ 177,871	$ 10,747,720

	101 年度						
	放款	存款	金融商品及投資	財富管理	海外分行	其他	全行
利息淨收益	$ 11,878,768	$ 2,535,915	$ 761,127	$ -	$ 1,226,903	($ 3,921)	$ 16,398,792
手續費淨收益	914,215	216,872	(13,216)	2,309,216	412,081	-	3,839,168
淨金融工具損益	-	-	2,203,689	-	14,552	-	2,218,241
其他收益	408,762	-	26,726	-	180,677	188,233	804,398
淨收益	13,201,745	2,752,787	2,978,326	2,309,216	1,834,213	184,312	23,260,599
呆帳迴轉利益及保證責任準備提存	891,764	-	-	-	96,207	-	987,971
營業費用	-	-	-	-	-	-	(14,004,574)
稅前淨利	$ 14,093,509	$ 2,752,787	$ 2,978,326	$ 2,309,216	$ 1,930,420	$ 184,312	$ 10,243,996

以上報導之損益係與外部客戶交易所產生。102 年度並無任何部門間銷售。

部門利益係指各個部門所賺取之利潤，此衡量金額係提供予主要營運決策者，用以分配資源予部門及評量其績效。

（二） 部門資產及負債

	102 年 12 月 31 日						
	放款	存款	金融商品及投資	海外分行	其他	調節及沖銷	全行
資產	$ 1,077,351,963	$ -	$ 533,800,224	$ 125,511,889	$ 69,157,333	($ 105,765,868)	$ 1,700,055,541
負債	$ 1,103,437	$ 1,349,528,660	$ 186,997,426	$ 118,460,538	$ 37,328,018	($ 105,765,868)	$ 1,587,652,211

	101 年 12 月 31 日						
	放款	存款	金融商品及投資	海外分行	其他	調節及沖銷	全行
資產	$ 1,074,754,007	$ -	$ 423,034,458	$ 109,673,001	$ 84,877,732	($ 78,515,666)	$ 1,613,823,532
負債	$ 713,841	$ 1,297,743,572	$ 137,806,791	$ 106,222,757	$ 44,956,627	($ 78,515,666)	$ 1,508,927,922

	101 年 1 月 1 日						
	放款	存款	金融商品及投資	海外分行	其他	調節及沖銷	全行
資產	$ 1,080,019,595	$ -	$ 388,457,532	$ 109,271,751	$ 84,000,431	($ 67,135,871)	$ 1,594,613,438
負債	$ 535,408	$ 1,271,647,257	$ 138,929,906	$ 106,889,002	$ 44,892,889	($ 65,604,109)	$ 1,497,290,353

四一、 首次採用國際財務報導準則

（一） IFRSs 資訊之編製基礎

合併公司 102 年度合併財務報告係為首份 IFRSs 年度合併財務報告，其編製基礎除了遵循附註四說明之重大會計政策外，合併公司亦遵循國際財務報導準則第 1 號「首次採用國際財務報導準則」之規定。

（二） 轉換至 IFRSs 之影響

轉換至 IFRSs 後，對合併公司之合併資產負債表暨合併綜合損益表之影響如下：

1. 101 年 1 月 1 日合併資產負債表項目之調節

中華民國一般公認會計原則		轉換至 IFRSs 之影響		IFRSs		
項目	金額	認列及衡量差異	表達差異	金額	項目	說明
現金及約當現金	$ 52,948,875	$ -	($ 1,559,163)	$ 51,389,712	現金及約當現金	6-(16)
存放央行及拆借銀行同業	79,667,740	-	-	79,667,740	存放央行及拆借銀行同業	
公允價值變動列入損益之金融資產	25,020,162	-	-	25,020,162	透過損益按公允價值衡量之金融資產	
	-	-	149,400	149,400	避險之衍生金融資產－淨額	6-(17)
應收款項－淨額	19,594,840	-	(606,927)	18,987,913	應收款項－淨額	6-(14、17)
	-	-	747,310	747,310	當期所得稅資產	6-(17)
貼現及放款－淨額	1,122,738,843	-	-	1,122,738,843	貼現及放款－淨額	
備供出售金融資產－淨額	57,579,949	148,500	-	57,728,449	備供出售金融資產－淨額	6-(10)
持有至到期日金融資產－淨額	180,376,569	-	-	180,376,569	持有至到期日金融資產－淨額	
其他金融資產－淨額	12,943,157	(30,000)	1,409,763	14,322,920	其他金融資產－淨額	6-(10、16、17)
固定資產－淨額	23,507,734	742,093	296,606	24,546,433	不動產及設備－淨額	6-(3、4)
	-	3,492,311	7,331,271	10,823,582	投資性不動產投資－淨額	6-(3、4)
無形資產	62,074	-	-	62,074	無形資產－淨額	
	-	521,292	5,679,060	6,200,352	遞延所得稅資產	6-(6~8、17)
其他資產	14,677,570	621,729	(13,447,320)	1,851,979	其他資產－淨額	6-(4、14、15、17)
資產合計	$1,589,117,513			$1,594,613,438	資產合計	
央行及銀行同業存款	$ 112,053,512	-	-	$ 112,053,512	央行及銀行同業存款	
公允價值變動列入損益之金融負債	2,035,814	-	-	2,035,814	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	10,726,892	-	-	10,726,892	附買回票券及債券負債	
應付款項	32,060,191	173,313	23,738	32,257,242	應付款項	6-(8、9、14、17)
	-	-	44,064	44,064	當期所得稅負債	6-(17)
存款及匯款	1,288,280,725	-	-	1,288,280,725	存款及匯款	
應付金融債券	38,496,086	-	-	38,496,086	應付金融債券	
應計退休金負債	452,697	-	(452,697)	-		6-(17)
其他金融負債	1,676,663	-	-	1,676,663	其他金融負債	
	-	2,759,709	620,712	3,380,421	負債準備	6-(6、7、17)
	-	296,044	6,386,608	6,682,652	遞延所得稅負債	6-(2、3、17)
其他負債	7,656,978	621,729	(6,622,425)	1,656,282	其他負債	6-(2、9、14、15、17)
負債合計	1,493,439,558			1,497,290,353	負債合計	

中華民國一般公認會計原則		轉換至 IFRSs 之影響		IFRSs		
項目	金額	認列及衡量差異	表達差異	金額	項目	說明
股本	$ 67,683,284	$ -	$ -	$ 67,683,284	股本	
保留盈餘	18,509,343	11,778,829	-	30,288,172	保留盈餘	6-(1、3、5~8)
股東權益其他項目					其他權益	
土地未實現重估增值	10,339,717	(10,339,717)	-	-		6-(1)
累積換算調整數	45,884	(45,884)	-	-	累積換算調整數	6-(5)
備供出售金融資產未實現損益	(766,871)	118,500	-	(648,371)	備供出售金融資產未實現損益	6-(10)
未認列為退休金成本之淨損失	(133,402)	133,402	-	-		6-(6)
母公司股東權益合計	95,677,955			97,323,085	歸屬於母公司業主之權益合計	
少數股權	-			-	非控制權益	
股東權益合計	95,677,955			97,323,085	權益合計	
負債及股東權益合計	$1,589,117,513			$1,594,613,438	負債及權益合計	

2. 101 年 12 月 31 日合併資產負債表項目之調節

中華民國一般公認會計原則		轉換至 IFRSs 之影響		IFRSs		
項目	金額	認列及衡量差異	表達差異	金額	項目	說明
現金及約當現金	$ 40,180,362	$ -	($ 2,779,207)	$ 37,401,155	現金及約當現金	6-(16)
存放央行及拆借銀行同業	103,411,156	-	-	103,411,156	存放央行及拆借銀行同業	
公允價值變動列入損益之金融資產	35,613,670	-	-	35,613,670	透過損益按公允價值衡量之金融資產	
應收款項－淨額	17,986,233	-	(345,884)	17,640,349	應收款項－淨額	6-(14、17)
	-	-	527,442	527,442	當期所得稅資產	6-(17)
	-	-	105,087	105,087	避險之衍生金融資產－淨額	6-(17)
貼現及放款－淨額	1,129,128,128	-	-	1,129,128,128	貼現及放款－淨額	
備供出售金融資產－淨額	63,427,594	194,250	-	63,621,844	備供出售金融資產－淨額	6-(10)
持有至到期日金融資產－淨額	170,696,300	-	-	170,696,300	持有至到期日金融資產－淨額	
其他金融資產－淨額	8,048,820	(30,000)	2,674,120	10,692,940	其他金融資產－淨額	6-(10、16、17)
固定資產－淨額	23,932,997	-	286,040	24,219,037	不動產及設備－淨額	6-(4)
	-	3,266,277	7,558,827	10,825,104	投資性不動產投資－淨額	6-(3、4)
無形資產	86,991	-	-	86,991	無形資產－淨額	
	-	576,913	3,911,635	4,488,548	遞延所得稅資產	6-(5~8、17)
其他資產	17,101,707	202,134	(11,938,060)	5,365,781	其他資產－淨額	6-(4、14、15、17)
資產合計	$1,609,613,958			$1,613,823,532	資產合計	
央行及銀行同業存款	$ 100,530,198	-	-	$ 100,530,198	央行及銀行同業存款	
公允價值變動列入損益之金融負債	1,912,629	-	-	1,912,629	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	5,629,554	-	-	5,629,554	附買回票券及債券負債	
應付款項	33,010,957	139,090	(46,787)	33,103,260	應付款項	6-(8、9、14、17)
	-	-	181,235	181,235	當期所得稅負債	6-(17)
存款及匯款	1,316,088,990	-	-	1,316,088,990	存款及匯款	
應付金融債券	38,451,937	-	-	38,451,937	應付金融債券	
應計退休金負債	767,223	-	(767,223)	-		6-(17)
其他金融負債	1,364,673	-	-	1,364,673	其他金融負債	
	-	2,781,645	1,005,019	3,786,664	負債準備	6-(6、7、17)
	-	-	6,189,798	6,189,798	遞延所得稅負債	6-(2、17)
其他負債	8,048,892	202,134	(6,562,042)	1,688,984	其他負債	6-(2、9、14、15、17)
負債合計	1,505,805,053			1,508,927,922	負債合計	
股本	72,421,114	-	-	72,421,114	股本	
保留盈餘	20,888,598	11,534,920	-	32,423,518	保留盈餘	6-(1、3、5~8)
股東權益其他項目					其他權益	
備供出售金融資產未實現損益	(12,937)	164,250	-	151,313	備供出售金融資產未實現損益	6-(10)
土地未實現重估增值	11,011,800	(11,011,800)	-	-		6-(1)
累積換算調整數	(60,115)	(40,220)	-	(100,335)	國外營運機構財務報表換算之兌換差額	6-(5)
未認列為退休金成本之淨損失	(439,555)	439,555	-	-		6-(6)
母公司股東權益合計	103,808,905			104,895,610	歸屬於母公司業主之權益合計	
少數股權	-			-	非控制權益	
股東權益合計	103,808,905			104,895,610	權益合計	
負債及股東權益合計	$1,609,613,958			$1,613,823,532	負債及權益合計	

3. 101 年度合併綜合損益表項目之調節

中華民國一般公認會計原則		轉換至 IFRSs 之影響		IFRSs		
項目	金額	認列及衡量差異	表達差異	金額	項目	說明
利息收入	$ 26,871,532	$ -	($ 234,695)	$ 26,636,837	利息收入	6-(11)
減：利息費用	(10,999,214)	-	761,169	(10,238,045)	減：利息費用	6-(7、11)
利息淨收益	15,872,318			16,398,792	利息淨收益	
利息以外淨收益					利息以外淨收益	
手續費淨收益	3,845,780	(6,612)	-	3,839,168	手續費淨收益	6-(9)
公允價值變動列入損益之金融資產及負債損益	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	6-(11)
備供出售金融資產之已實現損益	300,733	-	-	300,733	備供出售金融資產之已實現損益	
兌換損益	95,365	-	-	95,365	兌換損益	
資產減損損失	(21,736)	-	-	(21,736)	資產減損損失	
其他非利息淨損益	3,718,210	(2,633,842)	-	1,084,368	其他利息以外淨收益	6-(13)
淨收益	25,153,961			23,260,599	淨收益	
呆帳費用及保證責任準備提存	(1,645,871)	2,633,842	-	987,971	呆帳費用及保證責任準備提存	6-(13)
營業費用					營業費用	
用人費用	(8,935,404)	(30,784)	(747,092)	(9,713,280)	員工福利費用	6-(6~8)
折舊及攤銷費用	(739,091)	-	-	(739,091)	折舊及攤銷費用	
其他業務及管理費用	(3,558,815)	6,612	-	(3,552,203)	其他業務及管理費用	6-(9)
繼續營業單位稅前淨利(淨損)	10,274,780			10,243,996	稅前淨利	
所得稅費用	(1,804,030)	5,233	-	(1,798,797)	所得稅費用	6-(6~8)
合併總淨利	$ 8,470,750			8,445,199	合併總淨利	
				(105,999)	國外營運機構財務報表換算之兌換差額	
				799,684	備供出售金融資產之未實現評價利益(損失)	
				(263,082)	確定福利計劃精算損益	6-(6)
				50,389	與其他綜合損益組成部分相關之所得稅	6-(5~6)
				480,992	本期其他綜合損益(稅後淨額)	
				$ 8,926,191	本期綜合損益總額	

4. 101 年 12 月 31 日權益之調節

	101 年 12 月 31 日	101 年 1 月 1 日	說明
我國一般公認會計原則下之權益	$ 103,808,905	$ 95,677,955	
調整項目：			
以重估價值作為認定成本	-	672,083	6-(3)
投資性不動產公允價值開帳	3,266,277	3,266,277	6-(3)
員工福利－確定福利計畫	(1,441,141)	(1,441,141)	6-(6)
沖銷未認列為退休金淨損失	439,555	133,402	6-(6)
員工優惠存款	(960,141)	(960,141)	6-(7)
員工不休假獎金	(143,850)	(143,850)	6-(8)
備供出售金融資產未實現損益	164,250	118,500	6-(10)
員工福利費用及所得稅費用	(25,551)	-	6-(6,7,8)
退休金精算損益及相關之所得稅	(218,358)	-	6-(6)
與其他綜合損益相關之所得稅	5,664	-	6-(5)
經金管會認可之國際財務報導準則下之權益	$ 104,895,610	$ 97,323,085	

5. 國際財務報導準則第 1 號之豁免選項

國際財務報導準則第 1 號「首次採用國際財務報導準則」係說明當企業首次採用 IFRSs 作為編製合併財務報告之基礎時應遵循之程序。依據該準則，合併公司應建立 IFRSs 下之會計政策，且追溯適用該等會計政策以決定轉換至 IFRSs 日 (101 年 1 月 1 日) 之初始合併資產負債表，該準則對追溯適用之原則提供若干豁免選項。合併公司採用之主要豁免選項說明如下：

認定成本

合併公司於轉換至 IFRSs 日對部分土地選擇以中華民國一般公認會計原則之重估價值作為該日之認定成本。部分投資性不動產因符合具充分證據顯示存在持續性出租狀態，且能產生中長期穩定之現金流量，故選擇以公允價值作為認定成本，部分投資性不動產則選擇以中華民國一般公認會計原則之重估價值作為轉換日之認定成本。其餘不動產、廠房及設備、投資性不動產以及無形資產係依 IFRSs 採成本模式衡量，並追溯適用相關規定。

員工福利

合併公司選擇將員工福利計畫有關之所有未認列累積精算損益於轉換至 IFRSs 日認列於保留盈餘。此外，合併公司選擇以轉換至 IFRSs 日起各個會計期間推延決定之金額，揭露經驗調整之歷史資訊。

累積換算差異數

合併公司於轉換至 IFRSs 日選擇將國外營運機構財務報表換算之兌換差額認定為零，並於該日認列於保留盈餘。後續處分任何國外營運機構之損益則排除轉換至 IFRSs 日之前所產生之換算差異數，但包含該日以後產生之換算差異數。

上述豁免選項對合併公司之影響已併入以下「6. 轉換至 IFRSs 之重大調節說明」中說明。

6. 轉換至 IFRSs 之重大調節說明

合併公司依中華民國一般公認會計原則所採用之會計政策與依 IFRSs 編製合併財務報表所採用之會計政策二者間存在之重大差異如下：

(1) 土地未實現重估增值重分類

我國會計準則對於土地依公告現值重估增值的部分係帳列股東權益之其他項目－未實現重估增值項下，惟依 IFRSs 之規定應予轉列至保留盈餘。

本行於 101 年 2 月 24 日辦理土地重估價，增加股東權益其他項目－未實現重估增值共計 672,083 仟元，並追溯自 101 年 1 月 1 日 (IFRS 轉換日) 入帳。

截至 101 年 12 月 31 日及 101 年 1 月 1 日，合併公司分別調整減少未實現重估增值 11,011,800 仟元及 10,339,717 仟元，並調整增加保留盈餘 11,011,800 仟元及 10,339,717 仟元。

(2) 土地增值稅準備

依修訂前公開發行銀行財務報告編製準則，土地因重估增值所提列之土地增值稅準備，應列為其他負債。轉換至 IFRSs 後，選擇於首次採用 IFRSs 時使用土地重估後帳面金額作為認定成本者，相關土地增值稅準備應重分類為遞延所得稅負債－土地增值稅。

截至 101 年 12 月 31 日及 101 年 01 月 01 日，合併公司分別調整減少其他負債－土地增值稅準備 6,156,692 仟元及 5,860,648 仟元，並調整增加遞延所得稅負債 6,156,692 仟元及 5,860,648 仟元。

(3) 認定成本

合併公司於轉換至 IFRSs 日對部分土地及部分投資性不動產選擇以中華民國一般公認會計原則之重估價值作為該日之認定成本，故於 101 年 1 月 1 日分別調整增加不動產、廠房及設備 742,093 仟元、投資性不動產 226,034 仟元、遞延所得稅負債 296,044 仟元及保留盈餘 672,083 仟元。

合併公司於轉換至 IFRSs 日對部分投資性不動產因符合具充分證據顯示存在持續性出租狀態，且能產生中長期穩定之現金流量，故選擇以公允價值作為認定成本，並以該投資性不動產標的之未來現金流量折現估算之金額為上限，且折現率以加權平均資金成本 4 % 計算。截至 101 年 12 月 31 日及 101 年 1 月 1 日，合併公司投資性不動產皆調整增加 3,266,277 仟元、保留盈餘皆調整增加 3,266,277 仟元。

(4) 不動產、廠房及設備重分類

我國會計準則規定，不動產、廠房及設備中若有閒置或係供出租之情形，應予分類在其他資產項下；惟在 IFRSs 下並無相關規定，應依性質重分類至不動產、廠房及設備或投資性不動產。

截至 101 年 12 月 31 日及 101 年 1 月 1 日，合併公司分別調整減少其他資產 7,844,867 仟元及 7,627,877 仟元，調整增加不動產、廠房及設備 286,040 仟元及 296,606 仟元，投資性不動產 7,558,827 仟元及 7,331,271 仟元。

(5) 累積換算調整數

合併公司選擇於轉換至 IFRSs 日選擇將國外營運機構財務報表換算之兌換差額認定為零，並於該日認列於保留盈餘。

截至 101 年 12 月 31 日及 101 年 1 月 1 日，合併公司皆調整減少累積換算調整數 45,884 仟元，保留盈餘皆調整增加 45,884 仟元，遞延所得稅資產分別調整增加 5,664 仟元及 0 仟元。另 101 年度合併公司分別調整增加與其他綜合損益組成部分相關之所得稅利益 5,664 仟元。

(6) 員工福利－確定福利退休金計畫之精算損益、最低退休金負債

中華民國一般公認會計原則下，首次適用財務會計準則公報第十八號「退休金會計處理準則」所產生之未認列過渡性淨給付義務應按預期可獲得退休金給付在職員工之平均剩餘服務年限，採直線法加以攤銷並列入淨退休金成本。轉換至 IFRSs 後，由於不適用國際會計準則第 19 號「員工福利」之過渡規定，未認列過渡性淨給付義務相關影響數應一次認列並調整保留盈餘。

中華民國一般公認會計原則下，精算損益係採用緩衝區法按可獲得退休金給付在職員工之平均剩餘服務年限攤銷認列於損益項下。轉換至 IFRSs 後，依照國際會計準則第 19 號「員工福利」規定精算之確定福利計畫精算損益將選擇立即認列於其他綜合損益項下，於權益變動表認列入保留盈餘，後續期間不予重分類至損益。

中華民國一般公認會計原則下，最低退休金負債是在資產負債表上應認列退休金負債之下限，若帳列之應計退休金負債低於此下限金額，則應將不足部分補列。轉換至 IFRSs 後，無最低退休金負債之規定。

截至 101 年 12 月 31 日及 101 年 1 月 1 日，合併公司因依國際會計準則第 19 號「員工福利」之規定重新精算確定福利計畫，並依國際財務報導準則第 1 號「首次採用國際財務報導準則」規定，分別調整增加負債準備 1,504,711 仟元及 1,602,913 仟元、遞延所得稅資產分別調整增加 330,526 仟元及 295,174 仟元、沖銷未認列為退休金成本之淨損失 439,555 仟元及 133,402 仟元、保留盈餘皆調整減少 1,441,141 仟元。另 101 年度合併公司調整減少其他綜合淨利－確定福利計劃精算損益 263,082 仟元，調整增加其他綜合淨利－與其他綜合損益組成部分相關之所得稅利益 44,724 仟元，101 年度亦調整減少用人費用 55,131 仟元，並調整增加所得稅費用 9,372 仟元。

(7) 員工優惠存款

依經金管會認可之國際會計準則第 19 號「員工福利」、公開發行銀行財務報告編製準則及金管銀法字第 10010004630 號函之規定，針對退休後優惠存款利率超過一般市場利率所產生之超額利息，於員工退休時進行調整。

另現職員工優惠存款部分，其性質為公司額外給予員工之福利，屬於超出市場利率之部分，改列為員工福利費用。

截至 101 年 12 月 31 日及 101 年 1 月 1 日，合併公司分別調整增加負債準備 1,276,935 仟元及 1,156,796 仟元、遞延所得稅資產分別調整增加 217,078 仟元及 196,655 仟元，保留盈餘皆調整減少 960,141 仟元。另 101 年度合併公司調整增加用人費用 867,231 仟元，調整減少利息費用 747,092 仟元，並調整減少所得稅費用 20,423 仟元。

(8) 員工不休假獎金

因我國會計準則未有明文規定，合併公司於報導期間結束日，對於員工未使用且可累積之支薪假給付並未估列入帳；惟依 IFRSs 規定，於員工提供服務而增加其未來應得之支薪假給付時，應於報導期間結束日，依據員工仍未使用之累積支薪假，企業預期額外支付的金額，認列為費用。

截至 101 年 12 月 31 日及 101 年 1 月 1 日，合併公司分別調整增加應付款項 139,090 仟元及 173,313 仟元，遞延所得稅資產分別調整增加 23,645 仟元及 29,463 仟元，保留盈餘皆調整減少 143,850 仟元。另 101 年度合併公司調整減少用人費用 34,224 仟元，並調整增加所得稅費用 5,818 仟元。

(9) 客戶忠誠計畫

依國際財務報導解釋第 13 號「客戶忠誠計畫」之規定，針對信用卡紅利積點之收入進行調整。

截至 101 年 12 月 31 日及 101 年 1 月 1 日，合併公司分別調整減少應付款項 34,580 仟元及 27,967 仟元並調整增加其他負債 34,580 仟元及 27,967 仟元。另 101 年度合併公司其他業務及管理費用及手續費淨收益調整減少 6,612 仟元。

(10) 以成本衡量金融資產

依修訂前公開發行銀行財務報告編製準則，持有未於證券交易所上市或未於櫃買中心櫃檯買賣之股票且未具重大影響力者，應列為以成本衡量之金融資產。轉換至 IFRSs 後，指定為備供出售金融資產或未指定為透過損益按公允價值衡量金融資產之權益工具投資，應分類為備供出售金融資產，並以公允價值衡量。

截至 101 年 12 月 31 日及 101 年 1 月 1 日，合併公司皆調整減少其他金融資產－以成本衡量金融資產 30,000 仟元，並分別調整增加備供出售金融資產 194,250 仟元及 148,500 仟元，備供出售金融資產未實現損益 164,250 仟元及 118,500 仟元。

(11) 透過損益按公允價值衡量之金融工具利息收入及利息費用

依 102 年開始適用之公開發行銀行財務報告編製準則第 13 條之規定，應將透過損益按公允價值衡量之金融工具利息收入及利息費用，調整轉列透過損益按公允價值衡量之金融資產及負債損益。

101 年度合併公司分別調整增加透過損益按公允價值衡量之金融資產及負債損益 220,618 仟元，調整減少利息收入 234,695 仟元，並調整減少利息費用 14,077 仟元。

(12) 慣例交易

依國際會計準則第 39 號「金融工具：認列與衡量」規定，合併公司選擇金融資產之慣例交易採用交易日會計認列及除列。

(13) 收回呆帳

依 102 年開始適用之公開發行銀行財務報告編製準則之規定，已轉銷呆帳如有收回者，應調整備抵呆帳餘額或呆帳費用，故合併公司 101 年度收回呆帳利益及呆帳費用調整減少 2,633,842 仟元。

(14) 受託買賣借貸項

依經金管會認可之國際會計準則第 39 號「金融工具：認列與衡量」之規定，受託買賣借貸項不符合資產負債相抵之條件，故應予總額表達，截至 101 年 12 月 31 日及 101 年 1 月 1 日，合併公司分別調整增加其他資產及其他負債 169,028 仟元及 95,769 仟元，並依性質分別重分類至應收款項及應付款項，截至 101 年 12 月 31 日及 101 年 1 月 1 日，合併公司分別調整增加應收款項 170,682 仟元及 140,383 仟元，調整減少其他資產 170,682 仟元及 140,383 仟元，應付款項亦分別調整增加 169,028 仟元及 95,769 仟元，其他負債調整減少 169,028 仟元及 95,769 仟元。

(15) 所得稅

依經金管會認可之國際會計準則第 12 號「所得稅」之規定，遞延所得稅資產及負債不符合資產負債相抵之條件，故截至 101 年 12 月 31 日及 101 年 1 月 1 日，合併公司分別調整增加其他資產－遞延所得稅資產 33,106 仟元及 525,960 仟元，其他負債－遞延所得稅負債亦分別調整增加 33,106 仟元及 525,960 仟元。

(16) 現金及約當現金

本行及子公司依經金管會認可之國際會計準則第 7 號「現金流量表」之規定，將不符合現金及約當現金定義之 3 個月以上定存重分類至其他金融資產，故截至 101 年 12 月 31 日及 101 年 1 月 1 日，合併公司分別減少現金及約當現金 2,779,207 仟元及 1,559,163 仟元，其他金融資產亦分別調整增加 2,779,207 仟元及 1,559,163 仟元。

(17) 表達差異

為配合新修訂之會計項目代碼表，轉換至 IFRSs 後，合併公司分別將項目重分類如下：

項目	101 年 12 月 31 日	101 年 1 月 1 日
A. 其他金融資產－避險之衍生性金融資產	($ 105,087)	($ 149,400)
避險之衍生金融資產	105,087	149,400
B. 應計退休金負債	(767,223)	(452,697)
負債準備	767,223	452,697
C. 其他負債	(237,796)	(168,015)
負債準備	237,796	168,015
D. 應收款項－應收退稅款	(516,566)	(747,310)
當期所得稅資產	516,566	747,310
E. 其他資產－預付稅款	(10,876)	-
當期所得稅資產	10,876	-
F. 應付款項－其他	(181,235)	(44,064)
當期所得稅負債	181,235	44,064
G. 其他資產－遞延所得稅資產	(3,911,635)	(5,679,060)
遞延所得稅資產	3,911,635	5,679,060
H. 其他負債－遞延所得稅負債	(33,106)	(525,960)
遞延所得稅負債	33,106	525,960

7. 現金流量表之重大調整說明

依中華民國一般公認會計原則之規定，可隨時解約且不損及本金之定期存款、可隨時出售且不損及本金之可轉讓定期存單係符合現金之定義。依國際會計準則第 7 號「現金流量表」之規定，持有約當現金之目的在於滿足短期現金承諾，而非為投資或其他目的。另規定，通常只有短期內 (例如，自取得日起 3 個月內) 到期之投資方可視為約當現金。因此，合併公司 101 年 12 月 31 日及 1 月 1 日之定期存款分別計 2,779,207 仟元及 1,559,163 仟元因屬投資目的，依 IFRSs 之規定不列為現金及約當現金。

依中華民國一般公認會計原則之規定，利息之收付、股利之收取及所得稅支付數通常分類為營業活動，股利之支付則列為融資活動，並要求採間接法編製之現金流量表應補充揭露利息費用之付現金額。依國際會計準則第 7 號「現金流量表」之規定，利息及股利收付之現金流量應單獨揭露，且應以各期一致之方式分類為營業、投資或籌資活動。因此，依 IFRSs 之規定，合併公司 101 年度利息收現數 25,936,193 仟元、股利收現數 318,803 仟元、利息支付數 10,179,823 仟元、所得稅退還數 454,029 仟元及所得稅支付數 388,733 仟元應單獨揭露。

除此之外，依國際財務報導準則之合併現金流量表與依我國一般公認會計原則之合併現金流量表並無對合併公司有其他重大影響差異。

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	$517,944	$ 366,145	$ 366,145	
〃	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	73,030	48,880	48,880	

附表二　大陸投資資訊：

1. 本行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：

單位：新臺幣及外幣仟元

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	被投資公司本期損益 (註 2)	本行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	備註
					匯出	收回							
彰化商業銀行股份有限公司昆山分行	銀行業務	$ 4,618,293 (USD155,174)	註 1 (3)	$ 2,202,168 (USD74,650)	$ 2,416,125 (USD80,524)	$ -	$ 4,618,293 (USD155,174)	$ -	-	$ -	$ -	$ -	

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 3)
$ 4,618,293 (USD155,174)	$ 4,766,850 (USD159,001)	$ 14,351,693

註 1：投資方式區分為下列三種，標示種類別即可：
(1) 直接赴大陸地區從事投資。
(2) 透過第三地區公司再投資大陸 (請註明該第三地區之投資公司)。
(3) 其他方式。

註 2：本期認列投資損益欄中：
(1) 若屬籌備中，尚無投資損益者，應予註明。
(2) 投資損益認列基礎分為下列三種，應予註明。
A. 經與中華民國會計師事務所有合作關係之國際性會計師事務所查核簽證之財務報表。
B. 經臺灣母公司簽證會計師查核簽證之財務報表。
C. 其他。

註 3：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 %。

附表三　母子公司間業務關係及重要交易往來情形：

單位：新臺幣仟元

編號 (註 1)	交易人名稱	交易往來對象	與交易人之關係 (註 2)	交易往來情形			
				科目	金額	交易條件	佔合併總營收或總資產之比率 (註 3)
0	彰化銀行	彰銀保代	1	應收款項	$ 191,361	依彰銀保代各項保險產品佣金收入及本行營運貢獻度比例計收。	0.01 %
				手續費收入	1,021,861	與一般客戶無重大差異	4.52 %
				存款及匯款	667,037	〃	1.70 %
0	彰化銀行	彰銀保經	1	應收款項	10,158	依彰銀保經各項保險產品佣金收入及本行營運貢獻度比例計收。	0.02 %
				手續費收入	63,758	與一般客戶無重大差異	0.27 %
				存款及匯款	90,549	〃	0.23 %

註 1：母公司及子公司相互間之業務往來資訊，編號說明如下：
(1) 母公司填 0。
(2) 子公司依公司別由阿拉伯數字 1 開始依序編號。

註 2：與交易人之關係說明如下：
(1) 母公司對子公司。

註 3：交易往來金額佔合併總營收或總資產比率之計算，若屬資產負債科目者，以期末餘額佔合併總資產之方式計算；若屬損益科目者，以期中累積金額佔合併總營收之方式計算。

Notes To Consolidated 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, 184 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.

CHB Life Insurance Agency Co., Ltd. ("CHB Life Insurance Agency") was established on October 3, 2001 to provide life insurance agent service.

CHB Insurance Brokerage Co., Ltd. ("CHB Insurance Brokerage") established on April 7, 2003 to provide property insurance broker service.

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, 2013 and 2012.

The consolidated financial statements are presented in the Bank's functional currency, New Taiwan dollars.

2. APPROVAL OF CONSOLIDATED FINANCIAL STATEMENTS

The consolidated financial statements were approved by the board of directors and authorized for issue on March 6, 2014.

3. APPLICATION OF NEW, AMENDED AND REVISED STANDARDS AND INTERPRETATIONS

a. New, amended and revised standards and interpretations (the "New IFRSs") in issue but not yet effective

The Bank and entities controlled by the Bank (the "Group") have not applied the following International Financial Reporting Standards (IFRS), International Accounting Standards (IAS), Interpretations of IFRS (IFRIC), and Interpretations of IAS (SIC) issued by the IASB. As of the date that the consolidated financial statements were authorized for issue, the Financial Supervisory Commission (the "FSC") has not announced the effective dates for the following new, amended and revised standards and interpretations (the "New IFRSs"). On January 28, 2014, the Financial Supervisory Commission (FSC) announced the framework for the adoption of updated IFRSs version in the ROC. Under this framework, starting January 1, 2015, the previous version of IFRSs endorsed by the FSC (the 2010 IFRSs version) currently applied by companies with shares listed on the Taiwan Stock Exchange or traded on the Taiwan GreTai Securities Market or Emerging Stock Market will be replaced by the updated IFRSs without IFRS 9 (the 2013 IFRSs version). However, as of the date that the consolidated financial statements were authorized for issue, the FSC has not endorsed the following new, amended and revised standards and interpretations issued by the IASB (the "New IFRSs") included in the 2013 IFRSs version. Furthermore, the FSC has not announced the effective date for the following New IFRSs that are not included in the 2013 IFRSs version.

The New IFRSs Included in the 2013 IFRSs Version Not Yet Endorsed by the FSC	Effective Date Announced by IASB (Note 1)
Improvements to IFRSs (2009) - amendment to IAS 39	January 1, 2009 and January 1, 2010, as appropriate
Amendment to IAS 39 "Embedded Derivatives"	Effective for annual periods ending on or after June 30, 2009
Improvements to IFRSs (2010)	July 1, 2010 and January 1, 2011, as appropriate
Annual Improvements to IFRSs 2009-2011 Cycle	January 1, 2013
Amendment to IFRS 1 "Limited Exemption from Comparative IFRS 7 Disclosures for First-time Adopters"	July 1, 2010
Amendment to IFRS 1 "Severe Hyperinflation and Removal of Fixed Dates for First-time Adopters"	July 1, 2011
Amendment to IFRS 1 "Government Loans"	January 1, 2013
Amendment to IFRS 7 "Disclosure - Offsetting Financial Assets and Financial Liabilities"	January 1, 2013
Amendment to IFRS 7 "Disclosure - Transfer of Financial Assets"	July 1, 2011
IFRS 10 "Consolidated Financial Statements"	January 1, 2013
IFRS 11 "Joint Arrangements"	January 1, 2013
IFRS 12 "Disclosure of Interests in Other Entities"	January 1, 2013
Amendments to IFRS 10, IFRS 11 and IFRS 12 "Consolidated Financial Statements, Joint Arrangements and Disclosure of Interests in Other Entities：Transition Guidance"	January 1, 2013
Amendments to IFRS 10 and IFRS 12 and IAS 27 "Investment Entities"	January 1, 2014
IFRS 13 "Fair Value Measurement"	January 1, 2013
Amendment to IAS 1 "Presentation of Other Comprehensive Income"	July 1, 2012
Amendment to IAS 12 "Deferred Tax：Recovery of Underlying Assets"	January 1, 2012
IAS 19 (Revised 2011) "Employee Benefits"	January 1, 2013
IAS 27 (Revised 2011) "Separate Financial Statements"	January 1, 2013
IAS 28 (Revised 2011) "Investments in Associates and Joint Ventures"	January 1, 2013
Amendment to IAS 32 "Offsetting Financial Assets and Financial Liabilities"	January 1, 2014
IFRIC 20 "Stripping Costs in Production Phase of a Surface Mine"	January 1, 2013

The New IFRSs Not Included in the 2013 IFRSs Version	Effective Date Announced by IASB (Note 1)
Annual Improvements to IFRSs 2010-2012 Cycle	July 1, 2014 (Note 2)
Annual Improvements to IFRSs 2011-2013 Cycle	July 1, 2014
IFRS 9 "Financial Instruments"	Effective date not determined
Amendments to IFRS 9 and IFRS 7 "Mandatory Effective Date of IFRS 9 and Transition Disclosures"	Effective date not determined
IFRS 14 "Regulatory Deferral Accounts"	January 1, 2016
Amendment to IAS 19 "Defined Benefit Plans：Employee Contributions"	July 1, 2014
Amendment to IAS 36 "Impairment of Assets：Recoverable Amount Disclosures for Non-financial Assets"	January 1, 2014
Amendment to IAS 39 "Novation of Derivatives and Continuation of Hedge Accounting"	January 1, 2014
IFRIC 21 "Levies"	January 1, 2014

Note 1：Unless stated otherwise, the above New IFRSs are effective for annual periods beginning on or after the respective effective dates.

Note 2：The amendment to IFRS 2 applies to share-based payment transactions for which the grant date is on or after July 1, 2014; the amendment to IFRS 3 applies to business combinations for which the acquisition date is on or after July 1, 2014; the amendment to IFRS 13 is effective immediately; the remaining amendments are effective for annual periods beginning on or after July 1, 2014.

b. Significant impending changes in accounting policy that would resulted from adoption of New IFRSs in issue but not yet effective

Except for the following, the impending initial application of the above New IFRSs, whenever applied would not have any material impact on the Group's accounting policies：

1) IFRS 9 "Financial Instruments"

Recognition and measurement of financial assets

With regards to financial assets, all recognized financial assets that are within the scope of IAS 39 "Financial Instruments：Recognition and Measurement" are subsequently measured at amortized cost or fair value. Specifically, financial assets that are held within a business model whose objective is to collect the contractual cash flows, and that have contractual cash flows that are solely payments of principal and interest on the principal outstanding are generally measured at amortized cost at the end of subsequent accounting periods. All other financial assets are measured at their fair values at the end of reporting period. However, the Group may make an irrevocable election to present subsequent changes in the fair value of an equity investment (that is not held for trading) in other comprehensive income, with only dividend income generally recognized in profit or loss.

Recognition and measurement of financial liabilities

As for financial liabilities, the main changes in the classification and measurement relate to the subsequent measurement of financial liabilities designated as at fair value through profit or loss. The amount of change in the fair value of such financial liability attributable to changes in the credit risk of that liability is presented in other comprehensive income and the remaining amount of change in the fair value of that liability is presented in profit or loss, unless the recognition of the effects of changes in the liability's credit risk in other comprehensive income would create or enlarge an accounting mismatch in profit or loss. Changes in fair value attributable to a financial liability's credit risk are not subsequently reclassified to profit or loss. If the above accounting treatment would create or enlarge an accounting mismatch in profit or loss, the Group presents all gains or losses on that liability in profit or loss.

Hedge accounting

The main changes in hedge accounting amended the application requirements for hedge accounting to better reflect the entity's risk management activities. Compared with IAS 39, the main changes include：(1) enhancing types of transactions eligible for hedge accounting, specifically broadening the risk eligible for hedge accounting of non-financial items; (2) changing the way hedging derivative instruments are accounted for to reduce profit or loss volatility; and (3) replacing retrospective effectiveness assessment with the principle of economic relationship between the hedging instrument and the hedged item.

Effective date

The mandatory effective date of IFRS 9, which was previously set at January 1, 2015, was removed and will be reconsidered once the standard is complete with a new impairment model and finalization of any limited amendments to classification and measurement.

2) IFRS 13 "Fair Value Measurement"

IFRS 13 establishes a single source of guidance for fair value measurements. It defines fair value, establishes a framework for measuring fair value, and requires disclosures about fair value measurements. The disclosure requirements in IFRS 13 are more extensive than those required in the current standards. For example, quantitative and qualitative disclosures based on the three-level fair value hierarchy currently required for financial instruments only will be extended by IFRS 13 to cover all assets and liabilities within its scope.

3) Amendment to IAS 1 "Presentation of Items of Other Comprehensive Income"

The amendment to IAS 1 requires items of other comprehensive income to be grouped into those that (1) will not be reclassified subsequently to profit or loss; and (2) will be reclassified subsequently to profit or loss when specific conditions are met. Income taxes on related items of other comprehensive income are grouped on the same basis. Under current IAS 1, there were no such requirements.

c. The impact of the application of New IFRSs and the Regulations Governing the Preparation of Financial Reports by Securities Issuers (the "Regulations") in issue but not yet effective on the Group's consolidated financial statements is as follows：

As of the date the consolidated financial statements were authorized for issue, the Group are continuingly assessing the possible impact that the application of the above New IFRSs will have on the Group's consolidated financial position and operating result, and will disclose the relevant impact when the assessment is complete.

4. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

On May 14, 2009, the FSC announced the "Framework for the Adoption of IFRSs by the Companies in the ROC." In this framework, starting 2013, companies with shares listed on the Taiwan Stock Exchange or traded on the Taiwan GreTai Securities Market or Emerging Stock Market should prepare their consolidated financial statements in accordance with the Regulations Governing the Preparation of Financial Reports by Securities Issuers and the IFRS, IAS, IFRIC and SIC (the "IFRSs") endorsed by the FSC.

The Group's consolidated financial statements for the year ended December 31, 2012 are its first IFRS consolidated financial statements prepared in accordance with the Regulations Governing the Preparation of Financial Reports by Public Banks.

The date of transition to IFRSs was January 1, 2013. Refer to the Note 41 for impact of IFRS conversion on the consolidated financial statements.

Statement of Compliance

The consolidated financial statements have been prepared in accordance with the Regulations Governing the Preparation of Financial Reports by Public Banks, Regulations Governing the Preparation of Financial Reports by Securities Firms, and IFRSs permitted by the Financial Supervisory Commission. ("FSC-recognized IFRSs").

Basis of Preparation

The consolidated financial statements have been prepared on the historical cost basis except for financial instruments that are measured at fair values. Historical cost is generally based on the fair value of the consideration given in exchange for assets.

The opening consolidated balance sheets as of the date of transition to IFRSs were prepared in accordance with IFRS 1 "First-time Adoption of International Financial Reporting Standards". The applicable IFRSs have been applied retrospectively by the Group except for some aspects where IFRS 1 prohibits retrospective application or grants optional exemptions to this general principle. For the exemptions that the Group elected, refer to Note 41.

Basis of Consolidation

a. Principles for preparing consolidated financial statements

The consolidated financial statements incorporate the financial statements of the Bank and the entities controlled by the Bank (its subsidiaries).

When necessary, adjustments are made to the consolidated financial statements of subsidiaries to bring their accounting policies into line with those used by the Group.

All intra-group transactions, balances, income and expenses are eliminated in full upon consolidation.

b. Subsidiary included in consolidated financial statements

Investor	Investee	Main Business	% of Ownership December 31, 2013	December 31, 2012	January 1, 2012
The Group	CHB Life Insurance Agency	Life Insurance Agency	100%	100%	100%
	CHB Insurance Brokerage	Property Insurance Brokerage	100%	100%	100%

Foreign Currencies

In preparing the consolidated financial statements of each individual group entity, transactions in currencies other than the entity's functional currency (foreign currencies) are recognized at the rates of exchange prevailing at the dates of the transactions.

Non-monetary items measured at fair value that are denominated in foreign currencies are retranslated at the rates prevailing at the date when the fair value was determined. Exchange differences arising on the retranslation of non-monetary items are included in profit or loss for the period except for exchange differences arising from the retranslation of non-monetary items in respect of which gains and losses are recognized directly in other comprehensive income, in which case, the exchange differences are also recognized directly in other comprehensive income.

Non-monetary items that are measured at historical cost in a foreign currency are not retranslated.

For the purposes of presenting consolidated financial statements, the assets and liabilities of the Group's foreign operations (including of the subsidiaries, associates, joint ventures or branches operations in other countries or currencies used different with the Group) are translated into New Taiwan dollars using exchange rates prevailing at the end of each reporting period. Income and expense items are translated at the average exchange rates for the period. Exchange differences arising are recognized in other comprehensive income.

Current / Noncurrent Assets and Liabilities

Because of its business characteristics, assets and liabilities of the Group are classified according to their liquidity rather than classified as current or noncurrent assets or liabilities.

Property, Plant and Equipment

Property, plant and equipment are stated at cost, less subsequent accumulated depreciation and subsequent accumulated impairment loss.

Properties in the course of construction for production, supply or administrative purposes are carried at cost, less any recognized impairment loss. Cost includes professional fees and borrowing costs eligible for capitalization. Such properties are depreciated and classified to the appropriate categories of property, plant and equipment when completed and ready for intended use.

Freehold land is not depreciated.

Depreciation is recognized using the straight-line method. Each significant part is depreciated separately. The estimated useful lives, residual values and depreciation method are reviewed at the end of each reporting period, with the effect of any changes in estimate accounted for on a prospective basis.

Assets held under finance leases are depreciated over their expected useful lives on the same basis as owned assets. Assets are depreciated over the shorter of the lease term and their useful lives using the straight-line method.

Any gain or loss arising on the disposal or retirement of an item of property, plant and equipment is determined as the difference between the sales proceeds and the carrying amount of the asset and is recognized in profit or loss.

Investment Properties

Investment properties are properties held to earn rentals and/or for capital appreciation.

Any gain or loss arising on derecognition of the property is calculated as the difference between the net disposal proceeds and the carrying amount of the asset and is included in profit or loss in the period in which the property is derecognized.

Intangible Assets

a. Intangible assets acquired separately

Intangible assets with finite useful lives that are acquired separately are initially measured at cost and subsequently measured at cost less accumulated amortization and accumulated impairment loss. Amortization is recognized on a straight-line basis. The estimated useful life, residual value, and amortization method are reviewed at the end of each reporting period, with the effect of any changes in estimate accounted for on a prospective basis. The residual value of an intangible asset with a finite useful life shall be assumed to be zero unless the Group expects to dispose of the intangible asset before the end of its economic life. Intangible assets with indefinite useful lives that are acquired separately are measured at cost less accumulated impairment loss.

b. Derecognition of intangible assets

Gains or losses arising from derecognition of an intangible asset, measured as the difference between the net disposal proceeds and the carrying amount of the asset, are recognized in profit or loss when the asset is derecognized.

Impairment of Tangible and Intangible Assets

At the end of each reporting period, the Group reviews the carrying amounts of its tangible and intangible assets, to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss. When it is not possible to estimate the recoverable amount of an individual asset, the Group estimates the recoverable amount of the cash-generating unit to which the asset belongs. Corporate assets are allocated to the individual cash-generating units on a reasonable and consistent basis of allocation.

Recoverable amount is the higher of fair value less costs to sell and value in use. If the recoverable amount of an asset or cash-generating unit is estimated to be less than its carrying amount, the carrying amount of the asset or cash-generating unit is reduced to its recoverable amount.

When an impairment loss is subsequently reversed, the carrying amount of the asset or cash-generating unit is increased to the revised estimate of its recoverable amount, but only to the extent of the carrying amount that would have been determined had no impairment loss been recognized for the asset or cash-generating unit in prior years. A reversal of an impairment loss is recognized in profit or loss.

Financial Instruments

Financial assets and financial liabilities are recognized when a group entity becomes a party to the contractual provisions of the instruments.

Financial assets and financial liabilities are initially measured at fair value. Transaction costs that are directly attributable to the acquisition or issue of financial assets and financial liabilities (other than financial assets and financial liabilities at fair value through profit or loss) are added to or deducted from the fair value of the financial assets or financial liabilities, as appropriate, on initial recognition. Transaction costs directly attributable to the acquisition of financial assets or financial liabilities at fair value through profit or loss are recognized immediately in profit or loss.

a. Financial assets

All regular way purchases or sales of financial assets are recognized and derecognized on a trade date basis date basis.

1) Measurement category

Financial assets are classified into the following categories：Financial assets at fair value through profit or loss, held-to-maturity investments, available-for-sale financial assets, and loans and receivables.

a) Financial assets at fair value through profit or loss

Financial assets are classified as at fair value through profit or loss when the financial asset is either held for trading or it is designated as at fair value through profit or loss.

A financial asset may be designated as at fair value through profit or loss upon initial recognition if：

i. Such designation eliminates or significantly reduces a measurement or recognition inconsistency that would otherwise arise; or

ii. The financial asset forms part of a group of financial assets or financial liabilities or both, which is managed and its performance is evaluated on a fair value basis, in accordance with the Group's documented risk management or investment strategy, and information about the grouping is provided internally on that basis; or

iii. The contract contains one or more embedded derivatives so that the entire hybrid (combined) contract can be designated as at fair value through profit or loss.

Financial assets at fair value through profit or loss are stated at fair value, with any gains or losses arising on remeasurement recognized in profit or loss. The net gain or loss recognized in profit or loss incorporates any dividend or interest earned on the financial asset.

b) Held-to-maturity investments

Corporate bonds, and foreign bonds, which are above specific credit ratings and the Group has positive intent and ability to hold to maturity, are classified as held-to-maturity investments.

Subsequent to initial recognition, held-to-maturity investments are measured at amortized cost using the effective interest method less any impairment.

c) Available-for-sale financial assets

Available-for-sale financial assets are non-derivatives that are either designated as available-for-sale or are not classified as loans and receivables, held-to-maturity investments or financial assets at fair value through profit or loss.

Available-for-sale financial assets are measured at fair value. Changes in the carrying amount of available-for-sale monetary financial assets relating to changes in foreign currency exchange rates, interest income calculated using the effective interest method and dividends on available-for-sale equity investments are recognized in profit or loss. Other changes in the carrying amount of available-for-sale financial assets are recognized in other comprehensive income and will be reclassified to profit or loss when the investment is disposed of or is determined to be impaired.

Dividends on available-for-sale equity instruments are recognized in profit or loss when the Group's right to receive the dividends is established.

Available-for-sale equity investments that do not have a quoted market price in an active market and whose fair value cannot be reliably measured and derivatives that are linked to and must be settled by delivery of such unquoted equity investments are measured at cost less any identified impairment loss at the end of each reporting period and are presented in a separate line item as financial assets carried at cost. If, in a subsequent period, the fair value of the financial assets can be reliably measured, the financial assets are remeasured at fair value. The difference between carrying amount and fair value is recognized in profit or loss or other comprehensive income on financial assets. Any impairment losses are recognized in profit and loss.

d) Loans and receivables

Loans and receivables (including trade receivables, loans, cash and cash equivalent, debt investments with no active market, and other receivables) are measured at amortized cost using the effective interest method, less any impairment, except for short-term receivables when the effect of discounting is immaterial.

Cash equivalent includes time deposits with original maturities within three months from the date of acquisition, highly liquid, readily convertible to a known amount of cash and be subject to an insignificant risk of changes in value. These cash equivalents are held for the purpose of meeting short-term cash commitments.

2) Impairment of financial assets

Financial assets, other than those at fair value through profit or loss, are assessed for indicators of impairment at the end of each reporting period. Financial assets are 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 financial asset, the estimated future cash flows of the investment have been affected.

For financial assets carried at amortized cost, such as trade receivables, assets are assessed for impairment on a collective basis even if they were assessed not to be impaired individually. Objective evidence of impairment for a portfolio of receivables could include the Group's past experience of collecting payments, an increase in the number of delayed payments in the portfolio, as well as observable changes in national or local economic conditions that correlate with default on receivables, and other situation.

For financial assets carried at amortized cost, the amount of the impairment loss recognized is the difference between the asset's carrying amount and the present value of estimated future cash flows, discounted at the financial asset's original effective interest rate.

For financial assets measured at amortized cost, if, in a subsequent period, the amount of the impairment loss decreases and the decrease can be related objectively to an event occurring after the impairment was recognized, the previously recognized impairment loss is reversed through profit or loss to the extent that the carrying amount of the investment at the date the impairment is reversed does not exceed what the amortized cost would have been had the impairment not been recognized.

For available-for-sale equity investments, a significant or prolonged decline in the fair value of the security below its cost is considered to be objective evidence of impairment.

For all other financial assets, objective evidence of impairment could include significant financial difficulty of the issuer or counterparty, breach of contract, such as a default or delinquency in interest or principal payments, it becoming probable that the borrower will enter bankruptcy or financial re-organization, or the disappearance of an active market for that financial asset because of financial difficulties.

When an available-for-sale financial asset is considered to be impaired, cumulative gains or losses previously recognized in other comprehensive income are reclassified to profit or loss in the period.

In respect of available-for-sale equity securities, impairment loss previously recognized in profit or loss are not reversed through profit or loss. Any increase in fair value subsequent to an impairment loss is recognized in other comprehensive income. In respect of available-for-sale debt securities, the impairment loss is subsequently reversed through profit or loss if an increase in the fair value of the investment can be objectively related to an event occurring after the recognition of the impairment loss.

For financial assets that are carried at cost, the amount of the impairment loss is measured as the difference between the asset's carrying amount and the present value of the estimated future cash flows discounted at the current market rate of return for a similar financial asset. Such impairment loss will not be reversed in subsequent periods.

The carrying amount of the financial asset is reduced by the impairment loss directly for all financial assets with the exception of trade receivables and loans, where the carrying amount is reduced through the use of an allowance account. When a trade receivable and loans are considered uncollectible, it is written off against the allowance account. Subsequent recoveries of amounts previously written off are credited against the allowance account. Changes in the carrying amount of the allowance account are recognized in profit or loss except for uncollectible trade receivables and loans that are written off against the allowance account.

3) Derecognition of financial assets

The Group derecognizes a financial asset only when the contractual rights to the cash flows from the asset expire, or when it transfers the financial asset and substantially all the risks and rewards of ownership of the asset to another party.

On derecognition of a financial asset in its entirety, the difference between the asset's carrying amount and the sum of the consideration received and receivable and the cumulative gain or loss that had been recognized in other comprehensive income is recognized in profit or loss.

b. Equity instruments

Debt and equity instruments issued by a bank entity are classified as either financial liabilities or as equity in accordance with the substance of the contractual arrangements and the definitions of a financial liability and an equity instrument.

Equity instruments issued by a group entity are recognized at the proceeds received, net of direct issue costs.

Repurchase of the Group's own equity instruments is recognized in and deducted directly from equity. No gain or loss is recognized in profit or loss on the purchase, sale, issue or cancellation of the Group's own equity instruments.

c. Financial liabilities

1) Subsequent measurement

Except the following situation, all the financial liabilities are measured at amortized cost using the effective interest method：

a) Financial liabilities at fair value through profit or loss

Financial liabilities are classified as at fair value through profit or loss when the financial liability is either held for trading or it is designated as at fair value through profit or loss.

A financial liability may be designated as at fair value through profit or loss upon initial recognition when doing so results in more relevant information and if：

i. Such designation eliminates or significantly reduces a measurement or recognition inconsistency that would otherwise arise; or

ii. The financial liability forms part of a group of financial assets or financial liabilities or both, which is managed and its performance is evaluated on a fair value basis, in accordance with the Group's documented risk management or investment strategy, and information about the grouping is provided internally on that basis; or

iii. The contract contains one or more embedded derivatives so that the entire combined contract (asset or liability) can be designated as at fair value through profit or loss.

Financial liabilities at fair value through profit or loss are stated at fair value, with any gains or losses arising on remeasurement recognized in profit or loss. The net gain or loss recognized in profit or loss incorporates any interest or dividend paid on the financial liability.

b) Financial guarantee contracts

Financial guarantee contracts issued by the Group are initially measured at their fair values and, if not designated as at fair value through profit or loss, are subsequently measured at the higher of the best estimate of the obligation under the contract or the amount initially recognized less cumulative amortization recognized.

2) Derecognition of financial liabilities

The difference between the carrying amount of the financial liability derecognized and the consideration paid, including any non-cash assets transferred or liabilities assumed, is recognized in profit or loss.

d. Derivative financial instruments

The Group enters into a variety of derivative financial instruments to manage its exposure to interest rate and foreign exchange rate risks, including foreign exchange forward contracts, FX swap, cross currency swap, interest rate swaps and currency option.

Derivatives are initially recognized at fair value at the date the derivative contracts are entered into and are subsequently remeasured to their fair value at the end of each reporting period. The resulting gain or loss is recognized in profit or loss immediately unless the derivative is designated and effective as a hedging instrument, in which event the timing of the recognition in profit or loss depends on the nature of the hedge relationship. When the fair value of derivative financial instruments is positive, the derivative is recognized as a financial asset; when the fair value of derivative financial instruments is negative, the derivative is recognized as a financial liability.

Derivatives embedded in non-derivative host contracts are treated as separate derivatives when they meet the definition of a derivative, their risks and characteristics are not closely related to those of the host contracts and the contracts are not measured at fair value through profit or loss.

Bonds or Securities Purchased/Sold under Specific Agreements

Bonds or securities sold under repurchase agreement are recorded at sale price. Interest revenues and expenses are recorded on accrual basis.

Hedge Accounting

The Group designates certain hedging instruments, which include derivatives, embedded derivatives and non-derivatives in respect of foreign currency risk, as either fair value hedges. Hedges of foreign exchange risk on firm commitments are accounted for as fair value hedge.

Changes in the fair value of derivatives that are designated and qualify as fair value hedges are recognized in profit or loss immediately, together with any changes in the fair value of the hedged asset or liability that are attributable to the hedged risk. The change in the fair value of the hedging instrument and the change in the hedged item attributable to the hedged risk are recognized in profit or loss in the line item relating to the hedged item.

Hedge accounting is discontinued prospectively when the Group revokes the designated hedging relationship, or when the hedging instrument expires or is sold, terminated, or exercised, or when it no longer meets the criteria for hedge accounting. The fair value adjustment to the carrying amount of the hedged instrument arising from the hedged risk for which the effective interest method is used is amortized to profit or loss from the date of hedge accounting is discontinued. The adjustment is based on a recalculated effective interest rate at the date amortization begins and will be amortized fully by maturity of the financial instrument.

Provisions

Provisions, including those arising from reserve for default losses, reserve for employee benefits and reserve for guarantees, are measured at the best estimate of the consideration required to settle the present obligation at the end of the reporting period, taking into account the risks and uncertainties surrounding the obligation. When a provision is measured using the cash flows estimated to settle the present obligation, its carrying amount is the present value of those cash flows.

When some or all of the economic benefits required to settle a provision are expected to be recovered from a third party, a receivable is recognized as an asset if it is virtually certain that reimbursement will be received and the amount of the receivable can be measured reliably.

Bank Notes Payables

The Group notes payables issued by the Group are measured at amortized cost using the effective interest method.

To follow the risk management policy of the Group, part of the bank notes payable with fixed interest rate are hedged by using interest rate swaps.

Revenue Recognition

a. Dividend and interest income

Dividend income from investments is recognized when the shareholder's right to receive payment has been established provided that it is probable that the economic benefits will flow to the Bank and the amount of income can be measured reliably.

Interest income from a financial asset is recognized when it is probable that the economic benefits will flow to the Group and the amount of income can be measured reliably. Interest income is accrued on a time basis, by reference to the principal outstanding and at the effective interest rate applicable.

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.

b. Service fee

Service revenue and real estate management service revenue are recognized at once after providing loans or other services. If the service revenue belongs to several significant items, it is recognized when the significant items accomplished, such as the service revenue which the lead arranger bank of syndication loan received. If the service revenue is for further loan service and of significant amount, it is allocated during the period of the service or included in the base of calculation the effective interest rate of loans and receivables.

Leasing

Leases are classified as finance leases whenever the terms of the lease transfer substantially all the risks and rewards of ownership to the lessee. All other leases are classified as operating leases.

a. The Group as lessor

Rental income from operating leases is recognized on a straight-line basis over the term of the relevant lease. Contingent rents arising under operating leases are recognized as income in the period in which they are incurred.

b. The Group as lessee

Assets held under finance leases are initially recognized as assets of the Group at their fair value at the inception of the lease or, if lower, at the present value of the minimum lease payments. The corresponding liability to the lessor is included in the consolidated balance sheets as a finance lease obligation.

Minimum lease payments are apportioned between finance expenses and reduction of the lease obligation so as to achieve a constant rate of interest on the remaining balance of the liability. Finance expenses are recognized immediately in profit or loss, unless they are directly attributable to qualifying assets, in which case they are capitalized in accordance with the Group's general policy on borrowing costs. Contingent rents are recognized as expenses in the periods in which they are incurred.

Operating lease payments are recognized as an expense on a straight-line basis over the lease term. Contingent rents are recognized as an expense in the period in which they are incurred.

In the event that lease incentives are received to enter into operating leases, such incentives are recognized as a liability. The aggregate benefit of incentives is recognized as a reduction of rental expense on a straight-line basis, except where another systematic basis is more representative of the time pattern in which economic benefits from the leased asset are consumed.

Retirement Benefit Costs

Payments to defined contribution retirement benefit plans are recognized as an expense when employees have rendered service entitling them to the contributions.

For defined benefit retirement benefit plans, the cost of providing benefits is determined using the Projected Unit Credit Method. All actuarial gains and losses on the defined benefit obligation are recognized immediately in other comprehensive income. Past service cost is recognized immediately to the extent that the benefits are already vested, and otherwise is amortized on a straight-line basis over the average period until the benefits become vested.

The retirement benefit obligation recognized in the balance sheets represents the present value of the defined benefit obligation as adjusted for unrecognized past service cost, and as reduced by the fair value of plan assets. Any asset resulting from this calculation is limited to the unrecognized past service cost, plus the present value of available refunds and reductions in future contributions to the plan.

Curtailment or settlement gains or losses on the defined benefit plan are recognized when the curtailment or settlement occurs.

The Group provides employees with high-yield savings account. The premium interest rate applies to a fixed amount of principal and the interest is paid to present employees (within employment and retirement) and retired employees. The difference between the premium rate and the market rate is classified as employee benefits.

According to the "Regulations Governing the Preparation of Financial Reports by Public Banks" Rule No. 28, the premium interest resulting from the yield between the premium rate and the general market rate shall immediately be actuarially calculated based on the FSC-recognized IAS 19 when employees retire. However, if there are authorized regulations from the government regarding the actuarial assumption parameters, the regulations shall prevail.

Taxation

Income tax expense represents the sum of the tax currently payable and deferred tax.

a. Current tax

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.

Adjustments of prior years' tax liabilities are added to or deducted from the current year's tax provision.

b. Deferred tax

Deferred tax is recognized on temporary differences between the carrying amounts of assets and liabilities in the consolidated financial statements and the corresponding tax bases used in the computation of taxable profit. Deferred tax liabilities are generally recognized for all taxable temporary differences. Deferred tax assets are generally recognized for all deductible temporary differences, unused loss carry forward, research and development expenditures, and personnel training expenditures to the extent that it is probable that taxable profits will be available against which those deductible temporary differences can be utilized.

Deferred tax liabilities are recognized for taxable temporary differences associated with investments in subsidiaries, except where the Group is able to control the reversal of the temporary difference and it is probable that the temporary difference will not reverse in the foreseeable future. Deferred tax assets arising from deductible temporary differences associated with such investments and interests are only recognized to the extent that it is probable that there will be sufficient taxable profits against which to utilize the benefits of the temporary differences and they are expected to reverse in the foreseeable future.

The carrying amount of deferred tax assets is reviewed at the end of each reporting period and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered. A previously unrecognized deferred tax asset is also reviewed at the end of each reporting period and recognized to the to the extent that it has become probable that future taxable profit will allow the deferred tax asset to be recovered.

Deferred tax liabilities and assets are measured at the tax rates that are expected to apply in the period in which the liability is settled or the asset realized, based on tax rates (and tax laws) that have been enacted or substantively enacted by the end of the reporting period. The measurement of deferred tax liabilities and assets reflects the tax consequences that would follow from the manner in which the Group expects, at the end of the reporting period, to recover or settle the carrying amount of its assets and liabilities.

c. Current and deferred tax for the year

Current and deferred tax are recognized in profit or loss, except when they relate to items that are recognized in other comprehensive income or directly in equity, in which case, the current and deferred tax are also recognized in other comprehensive income or directly in equity respectively. Where current tax or deferred tax arises from the initial accounting for a business combination, the tax effect is included in the accounting for the business combination.

5. CRITICAL ACCOUNTING JUDGMENTS AND KEY SOURCES OF ESTIMATION UNCERTAINTY

In the application of the Group's accounting policies, management is required to make judgments, estimates and assumptions about the carrying amounts of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized in the period in which the estimate is revised if the revision affects only that period or in the period of the revision and future periods if the revision affects both current and future periods.

a. Held-to-maturity financial assets

Management has reviewed the Group's held-to-maturity financial assets in light of its capital maintenance and liquidity requirements and has confirmed the Group's positive intention and ability to hold those assets to maturity.

b. Income taxes

As of December 31, 2013, December 31, 2012 and January 1, 2012, the carrying amount of deferred tax assets in relation to unused tax losses was $3,107,599 thousand, $4,488,548 thousand, and $6,200,352 thousand, respectively. Due to the unpredictability of future profit streams. The realizability of the deferred tax asset mainly depends on whether sufficient future profits or taxable temporary differences will be available. In cases where the actual future profits generated are less than expected, a material reversal of deferred tax assets may arise, which would be recognized in profit or loss for the period in which such a reversal takes place.

c. Estimated impairment of trade receivables

When there is objective evidence of impairment loss, the Group takes into consideration the estimation of future cash flows. The amount of the impairment loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows (excluding future credit losses that have not been incurred) discounted at the financial asset's original effective interest rate. Where the actual future cash flows are less than expected, a material impairment loss may arise.

d. Fair value of financial instruments

As described in Note 34, the Group's management uses its judgment in selecting an appropriate valuation technique for financial instruments that do not have quoted market price in an active market. Valuation techniques commonly used by market practitioners are applied. For derivative financial instruments, assumptions were based on quoted market rates adjusted for specific features of the instruments. Debt instruments were valued using a discounted cash flow analysis based on assumptions supported, where possible, by observable market prices or rates. The estimation of fair value of listed equity instruments traded in emerging market and unlisted equity instruments was based on the analysis in relation to the financial position and the operation results of investees, recent transaction prices, prices of same equity instruments not quoted in active markets, quoted prices of similar instruments in active markets, valuation multiples of comparable entities, including assumptions based on unobservable market prices or rates. Detailed information about the key assumptions used in the determination of the fair value of financial instruments is provided in Note 34. The Group's management believes that the chosen valuation techniques and assumptions used are appropriate in determining the fair value of financial instruments.

e. Recognition and measurement of defined benefit plans

Accrued pension liabilities and the resulting pension expense under defined benefit pension plans are calculated using the Projected Unit Credit Method. Actuarial assumptions comprise the discount rate, rate of employee turnover, and long-term average future salary increase. Changes in economic circumstances and market conditions will affect these assumptions and may have a material impact on the amount of the expense and the liability.

6. CASH AND CASH EQUIVALENTS/DUE FROM THE CENTRAL BANK AND CALL LOANS TO BANKS

a. Cash and cash equivalents

	December 31, 2013	December 31, 2012	January 1, 2012
Cash on hand	$ 9,926,224	$ 9,719,048	$ 8,820,740
Checks for clearing	7,352,696	19,934,402	18,382,183
Due from banks	28,147,001	6,758,522	23,205,888
Foreign currencies on hand	1,376,093	989,183	980,901
	$ 46,802,014	$ 37,401,155	$ 51,389,712

Cash and cash equivalents as of January 1, 2012 as shown in the consolidated statement of cash flows can be reconciled to the related items in the consolidated balance sheets as follows; please refer to the consolidated statement of cash flows for the reconciliation information as of December 31, 2013 and 2012：

	January 1, 2012
Cash and cash equivalents balances	$ 51,389,712
Call loans to banks	22,733,656
	$ 74,123,368

b. Due from Central Bank and call loans to banks

	December 31, 2013	December 31, 2012	January 1, 2012
Call loans to banks	$ 26,397,850	$ 46,564,854	$ 22,733,656
Reserve for checking account	16,438,133	15,649,229	16,652,741
Reserve for demand account	36,030,401	35,302,572	34,385,941
Reserve for foreign deposit	210,314	162,945	166,197
Others	5,722,025	5,731,556	5,729,205
	$ 84,798,723	$ 103,411,156	$ 79,667,740

7. FINANCIAL INSTRUMENTS AT FVTPL

	December 31, 2013	December 31, 2012	January 1, 2012
Financial assets at FVTPL			
Financial assets designated as at FVTPL			
Interest rate-linked combination instruments	$ 3,676,994	$ 1,568,591	$ 1,268,683
Derivative financial assets (not under hedge accounting)			
Forward exchange contracts	210,295	230,901	140,816
Interest rate swaps	354,931	229,987	558,690
Cross-currency swaps	522,828	9,227	97,512
Currency swaps	769,711	1,105,197	1,804,649
Currency call option premium	288,133	346,230	241,013
Futures	36,433	37,823	67,247
Non-derivative financial assets			
Investment in bills	37,873,387	29,248,709	17,806,599
Mutual funds	277,510	102,590	97,663
Government bonds	14,508,895	2,496,045	2,937,290
Overseas corporate bonds and bank notes	1,482,356	238,370	-
	56,324,479	34,045,079	23,751,479
	$ 60,001,473	$ 35,613,670	$ 25,020,162

The par value of bonds and notes provided for transactions with repurchase agreements were $1,918,100 thousand, $2,757,500 thousand and $7,194,800 thousand as of December 31, 2013, December 31, 2012 and January 1, 2012, respectively.

	December 31, 2013	December 31, 2012	January 1, 2012
Financial liabilities at FVTPL			
Forward contracts	$ 201,282	$ 88,400	$ 106,986
Currency swaps	424,259	1,111,528	1,090,494
Cross-currency swaps	456,673	121,920	-
Interest rate swaps	345,012	244,579	598,186
Currency put option premium	288,138	346,202	240,148
	$ 1,715,364	$ 1,912,629	$ 2,035,814

The Group entered into derivative contracts during the years ended December 31, 2013 and 2012 to manage exposures due to exchange rate and interest rate fluctuations. The financial risk management objective of the Group 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, 2013, December 31, 2012 and January 1, 2012 were as follows：

	December 31, 2013	December 31, 2012	January 1, 2012
Currency swaps	$ 176,548,787	$ 231,755,906	$ 289,258,090
Currency options	112,551,967	70,239,456	39,946,404
Forward exchange contracts	27,782,023	20,700,762	24,479,648
Interest rate swaps and asset-swap options	260,711,989	59,343,964	77,620,685
Cross-currency swaps	66,669,813	18,461,208	2,119,250

8. RECEIVABLES, NET

	December 31, 2013	December 31, 2012	January 1, 2012
Accounts receivable	$ 10,590,521	$8,859,926	$9,293,343
Revenue receivable	202,082	202,085	202,172
Interest receivable	2,469,828	2,453,380	2,456,178
Acceptance receivable	5,529,732	5,092,983	6,252,183
Credit card receivable	1,186,565	1,023,850	874,585
Settlement price	296,192	170,682	140,383
Settlement price receivable	220,138	146,230	80,764
Other receivables	88,686	65,193	57,651
Less allowance for receivables	(375,010)	(373,980)	(369,346)
	$ 20,208,734	$ 17,640,349	$ 18,987,913

Please refer to Note 9 for the movements of allowance for receivables.

9. LOANS, NET

a. The details of loans are as follows：

	December 31, 2013	December 31, 2012	January 1, 2012
Negotiated	$ 8,743,434	$ 5,698,529	$ 5,886,615
Overdraft	1,536,343	1,455,180	1,554,978
Short-term loans	297,351,517	266,684,473	320,612,225
Receivable amount for margin loans	301,498	283,321	320,257
Medium-term loans	344,793,909	362,659,517	327,186,634
Long-term loans	499,989,138	502,470,788	478,413,105
Delinquent loans	3,661,795	3,393,020	3,866,282
	1,156,377,634	1,142,644,828	1,137,840,096
Less allowance for loan losses	(13,510,469)	(13,516,700)	(15,101,253)
	$1,142,867,165	$1,129,128,128	$1,122,738,843

b. Movements of allowance for receivables and loans are as follows：

	Year Ended December 31, 2013			
	Receivables	Loans	Other Financial Assets	Total
Balance, January 1, 2013	$ 373,980	$ 13,516,700	$ 23,731	$ 13,914,411
Recovery of loans written off	12,379	2,934,806	11,002	2,958,187
Provision (reserve) for loan losses	17,447	(670,161)	21,916	(630,798)
Loans written off	(29,549)	(2,302,186)	(12,264)	(2,343,999)
Others	753	31,310	-	32,063
Balance, December 31, 2013	$ 375,010	$ 13,510,469	$ 44,385	$ 13,929,864

	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
Recovery of loans written off	14,032	2,567,609	52,201	2,633,842
Provision (reserve) for loan losses	8,554	(1,069,932)	(54,883)	(1,116,261)
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	$ 373,980	$ 13,516,700	$ 23,731	$ 13,914,411

The delinquent loans of which the accrual of interest income was stopped internally as of December 31, 2013, December 31, 2012 and January 1, 2012 were $3,661,795 thousand, $3,393,020 thousand and $3,866,282 thousand, respectively. The interest income on delinquent loans not accrued in 2013 and 2012 was $105,460 thousand and $97,719 thousand, respectively.

The Group did not write off any loans without legal claim process in 2013 and 2012.

c. Details of provision for loan losses for the years ended December 31, 2013 and 2012 were as follows：

	2013	2012
Provision for receivable and loan (including delinquent loan) losses	($ 630,798)	($ 1,116,261)
Provision (reserve) for guarantees	(6,975)	128,290
	($ 637,773)	($ 987,971)

d. Details of receivables and allowance for loan accounts for the years ended December 31, 2013 and 2012 were as follows：

Receivables

Item		Total Receivable		
		December 31, 2013	December 31, 2012	January 1, 2012
Objective evidence of impairment	Individual assessment of impairment	$ 274,622	$ 253,805	$ 307,458
	Combined assessment of impairment	52,214	64,366	71,417
None objective evidence of impairment	Combined assessment of impairment	20,250,401	17,696,158	18,977,613
Total		$ 20,577,237	$ 18,014,329	$ 19,356,488

Item		Total Allowance		
		December 31, 2013	December 31, 2012	January 1, 2012
Objective evidence of impairment	Individual assessment of impairment	$ 202,569	$ 202,057	$ 202,192
	Combined assessment of impairment	22,368	27,346	28,999
None objective evidence of impairment	Combined assessment of impairment	150,073	144,577	138,155
Total		$ 375,010	$ 373,980	$ 369,346

Note： The amount of receivable did not include the amount of allowance for receivables and adjustment for discount (premium).

Loans

Item		Total Loans		
		December 31, 2013	December 31, 2012	January 1, 2012
Objective evidence of impairment	Individual assessment of impairment	$ 17,986,505	$ 19,492,812	$ 12,586,334
	Combined assessment of impairment	2,642,654	3,993,191	4,003,171
None objective evidence of impairment	Combined assessment of impairment	1,135,748,475	1,119,158,825	1,121,250,591
Total		$1,156,377,634	$1,142,644,828	$1,137,840,096

Item		Total Allowance		
		December 31, 2013	December 31, 2012	January 1, 2012
Objective evidence of impairment	Individual assessment of impairment	$ 4,627,909	$ 4,762,285	$ 7,230,080
	Combined assessment of impairment	723,090	1,101,936	884,130
None objective evidence of impairment	Combined assessment of impairment	8,159,470	7,652,479	6,987,043
Total		$ 13,510,469	$ 13,516,700	$ 15,101,253

Note： The amount of loans did not include the amount of allowance for loans and adjustment for discount (premium).

10. AVAILABLE-FOR-SALE FINANCIAL ASSETS

	December 31, 2013	December 31, 2012	January 1, 2012
Domestic quoted stocks	$ 1,767,564	$ 2,144,640	$ 2,367,638
Government bonds	24,096,886	46,681,328	38,914,471
Corporate bonds	2,548,023	4,122,568	5,140,776
Bank notes	9,322,924	10,443,092	11,085,112
Bonds issued by international organizations	148,714	-	-
Beneficiary securities and asset based securities	-	230,216	220,452
	$ 37,884,111	$ 63,621,844	$ 57,728,449

The par values of bonds provided for transactions with repurchase agreements were $2,338,400 thousand, $2,654,600 thousand and $3,112,300 thousand as of December 31, 2013, December 31, 2012 and January 1, 2012, respectively.

The Group designated emerging market shares with $30,000 thousand as available-for-sale financial assets which were recognized as financial assets carried at cost on January 1, 2012 (please refer to Note 13). Please refer to Note 34 for information of the fair value of available-for-sale financial assets.

Government bonds placed as deposits in courts as of December 31, 2013, December 31, 2012 and January 1, 2012 were $1,054,900 thousand, $655,600 thousand and $734,700 thousand, respectively. Government bonds placed as operating deposits as of December 31, 2013 and 2012 were both $290,000 thousand.

Refer to Note 36 for information relating to available-for-sale financial assets ledged as security.

11. HELD-TO-MATURITY FINANCIAL ASSETS

	December 31, 2013	December 31, 2012	January 1, 2012
Investment in bills	$ 215,841,649	$ 158,549,517	$ 169,086,359
Bank notes	3,936,600	5,185,574	6,318,024
Corporate bonds	7,210,933	6,961,209	4,972,186
	$ 226,989,182	$ 170,696,300	$ 180,376,569

The overseas branches' bonds as collateral for operations as of December 31, 2013, December 31, 2012 and January 1, 2012 were $238,183 thousand, $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, $37,000,000 thousand and $37,500,000 thousand as of December 31, 2013, December 31, 2012 and January 1, 2012, respectively.

Refer to Note 36 for information relating to held-to-mature financial assets pledged as security.

12. DERIVATIVE FINANCIAL INSTRUMENTS FOR HEDGING

	December 31, 2013	December 31, 2012	January 1, 2012
Derivative financial assets under hedge accounting			
Fair value hedges - interest rate swaps	$ 62,494	$ 105,087	$ 149,400

The Group used interest rate swaps to minimize its exposure to changes in the fair value of its fixed-rate borrowings by entering into fixed-to-floating interest rate swap contracts. The interest swaps and the corresponding borrowings have the same terms, and management believes the interest rate swaps are highly effective hedging instruments. The nominal principal amount of the outstanding interest rate swaps of the Group were $2,000,000 thousand at the end of 2013 and 2012 and January 1, 2012.

The fixed-to-floating interest swaps were designated and effective fair value hedge instruments. During 2013 and 2012, the swaps were 100% effective in hedging the fair value exposure to interest rate movements and as a result the carrying amount of the fixed-rate borrowings was adjusted by $59,818 thousand, $101,937 thousand and $146,086 thousand as of December 31, 2013, December 31, 2012 and January 1, 2012, respectively; these amounts were included in profit or loss at the same time that the fair value of the interest rate swap was included in profit or loss.

The information of hedging transaction was as follows：

a. Hedging type：Fair value hedging.

b. Hedging objective：To minimize risks of the Group from the variation of fair value due to fluctuation of interest rate, by converting fixed-rate note to floating-rate note.

c. Hedging method：By signing interest rate swap contract.

d. Hedging effect：4 hedging trades were made in 2013. 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 IFRSs. The realized gain of fair-value hedging was $43,921 thousand and $44,757 thousand, accounted as other non-interest net income and losses, for 2013 and 2012, respectively.

13. FINANCIAL ASSETS CARRIED AT COST

	December 31, 2013	December 31, 2012	January 1, 2012
Domestic unquoted common stocks	$ 4,181,203	$ 4,698,434	$ 4,698,434

Management believed that the above unlisted equity investments held by the Group, whose fair value cannot be reliably measured due to the range of reasonable fair value estimates was so significant; therefore they were measured at cost less impairment at the end of reporting period.

Part of the investees made capital reduction in 2013. The Group recognized $517,231 thousand as the deduction of investment cost and $73,171 thousand as dividend income (which was consisted in other miscellaneous net income)

Please refer to Note 10 for information of the emerging market shares which were designated as available-for-sale financial assets with $30,000 thousand on January 1, 2012.

14. BOND INVESTMENT WITH NO ACTIVE MARKET

	December 31, 2013	December 31, 2012	January 1, 2012
Preferred stock - Taiwan High Speed Rail Co., Ltd.	$ 1,300,000	$ 1,300,000	$ 1,300,000
Beneficiary securities and asset based securities	224,114	306,272	404,591
Corporate bonds and bank notes	2,287,409	1,572,727	6,315,338
	$ 3,811,523	$ 3,178,999	$ 8,019,929

15. OTHER MISCELLANEOUS FINANCIAL ASSETS

	December 31, 2013	December 31, 2012	January 1, 2012
Inward remittance	$ 22,056	$ 13,253	$ 23,017
Delinquent loans reclassified from other accounts (excluding loans)	112,919	46,778	56,888
Time deposits with original maturity more than 3 months	31,189,363	2,779,207	1,559,163
Less allowance for loan losses	(44,385)	(23,731)	(34,511)
	$ 31,279,953	$ 2,815,507	$ 1,604,557

The market rate of time deposits with original maturity more than 3 months were 1.60%-5.60% and 0.76%-5.36% in 2013 and 2012, respectively. Refer to Note 38 for information relating to other miscellaneous financial assets pledged as security.

Please refer to Note 9 for the movement of allowance for delinquent loans reclassified from other accounts (excluding loans).

16. PROPERTY AND EQUIPMENT

	Freehold Land	Buildings	Machinery Equipment	Transportation Equipment	Miscellaneous Equipment	Leasehold Improvement	Leased Assets	Construction in Progress and Prepayment for Building and Equipment	Total
Cost									
Balance at January 1, 2013	$ 17,605,194	$ 8,688,891	$ 5,174,680	$ 564,015	$ 1,440,790	$ 846,238	$ 168,275	$ 5,219	$ 34,493,302
Additions	-	69,849	145,544	20,636	47,309	54,423	585	129,998	468,344
Disposals	-	(1,499)	(64,873)	(29,789)	(34,617)	(1,624)	-	-	(132,402)
Reclassification as held for sale	(116,896)	20,338	33,352	4,790	1,499	11,586	-	(95,454)	(140,785)
Effect of foreign currency exchange differences	-	-	(2,424)	(41)	362	1,800	-	(40)	(343)
Balance at December 31, 2013	$ 17,488,298	$ 8,777,579	$ 5,286,279	$ 559,611	$ 1,455,343	$ 912,423	$ 168,860	$ 39,723	$ 34,688,116
Accumulated depreciation and impairment									
Balance at January 1, 2013	$ -	$ 3,499,068	$ 4,355,396	$ 464,509	$ 1,265,775	$ 657,767	$ 31,750	$ -	$ 10,274,265
Disposals	-	(1,499)	(64,677)	(29,789)	(34,578)	(1,624)	-	-	(132,167)
Depreciation expense	-	172,411	303,546	27,383	48,259	60,677	18,739	-	631,015
Reclassification	-	(19,612)	-	-	-	-	-	-	(19,612)
Effect of foreign currency exchange differences	-	-	(2,207)	(14)	255	1,123	-	-	(843)
Balance at December 31, 2013	$ -	$ 3,650,368	$ 4,592,058	$ 462,089	$ 1,279,711	$ 717,943	$ 50,489	$ -	$ 10,752,658
Carrying amounts at December 31, 2013	$ 17,488,298	$ 5,127,211	$ 694,221	$ 97,522	$ 175,632	$ 194,480	$ 118,371	$ 39,723	$ 23,935,458
Cost									
Balance at January 1, 2012	$ 17,605,194	$ 8,608,323	$ 5,098,063	$ 575,346	$ 1,437,342	$ 809,023	$ 164,610	$ 2,666	$ 34,300,567
Additions	-	68,108	165,626	22,236	47,852	53,164	3,665	26,541	387,192
Disposals	-	-	(82,182)	(33,437)	(43,179)	(17,907)	-	-	(176,705)
Reclassification	-	12,460	-	276	392	4,692	-	(23,697)	(5,877)
Effect of foreign currency exchange differences	-	-	(6,827)	(406)	(1,617)	(2,734)	-	(291)	(11,875)
Balance at December 31, 2012	$ 17,605,194	$ 8,688,891	$ 5,174,680	$ 564,015	$ 1,440,790	$ 846,238	$ 168,275	$ 5,219	$ 34,493,302
Accumulated depreciation and impairment									
Balance at January 1, 2012	$ -	$ 3,317,383	$ 4,073,361	$ 469,133	$ 1,263,566	$ 617,529	$ 13,162	$ -	$ 9,754,134
Disposals	-	-	(82,038)	(33,415)	(43,138)	(17,907)	-	-	(176,498)
Depreciation expense	-	181,685	370,169	29,018	46,673	59,995	18,588	-	706,128
Effect of foreign currency exchange differences	-	-	(6,096)	(227)	(1,326)	(1,850)	-	-	(9,499)
Balance at December 31, 2012	$ -	$ 3,499,068	$ 4,355,396	$ 464,509	$ 1,265,775	$ 657,767	$ 31,750	$ -	$ 10,274,265
Carrying amounts at January 1, 2012	$ 17,605,194	$ 5,290,940	$ 1,024,702	$ 106,213	$ 173,776	$ 191,494	$ 151,448	$ 2,666	$ 24,546,433
Carrying amounts at December 31, 2012	$ 17,605,194	$ 5,189,823	$ 819,284	$ 99,506	$ 175,015	$ 188,471	$ 136,525	$ 5,219	$ 24,219,037

The above items of property, plant and equipment were depreciated on a straight-line basis over the estimated useful life of the asset：

Building	
Main buildings	20 - 60 years
Air-conditioning	5 - 10 years
Machinery equipment	4 - 16 years
Transportation equipment	2 - 10 years
Miscellaneous equipment	3 - 10 years
Leasehold improvement	5 years
Leased assets	9 years

Refer to Note 41 for information that the Group used the revalued amounts which in accordance with generally accepted accounting principles in the R.O.C. as the cost of part of land and buildings at January 1, 2012 (the date of transition to IFRSs).

17. INVESTMENT PROPERTIES

	Completed Investment Property
Cost	
Balance at January 1, 2013	$ 11,064,181
Reclassification	138,802
Additions	470
Disposals	(274)
Balance at December 31, 2013	$ 11,203,179
Accumulated depreciation and impairment	
Balance at January 1, 2013	$ 239,077
Reclassification	19,612
Depreciation expense	6,896
Disposals	(274)
Balance at December 31, 2013	$ 265,311
Carrying amounts at December 31, 2013	$ 10,937,868

	Completed Investment Property
Cost	
Balance at January 1, 2012	$ 11,055,145
Additions	9,036
Balance at December 31, 2012	$ 11,064,181
Accumulated depreciation and impairment	
Balance at January 1, 2012	$ 231,563
Depreciation expense	7,514
Balance at December 31, 2012	$ 239,077
Carrying amounts at January 1, 2012	$ 10,823,582
Carrying amounts at December 31, 2012	$ 10,825,104

The investment properties held by the Group were depreciated over their estimated useful lives, using the straight-line method.

Main buildings	20 - 60 years
Air-conditioning	5 - 10 years

The fair values of Group's investment properties as of December 31, 2013, December 31, 2012 and January 1, 2012 were $15,455,598 thousand, $15,303,442 thousand and $14,795,773 thousand, respectively. The fair value was arrived at on the basis of a valuation carried out at that date by Messer's R&P, independent qualified professional valuers not connected to the Group. The fair value valuation was performed by independent qualified professional valuers; management of the Group used the valuation model that market participants would use in determining the fair value/the valuation was arrived at by reference to market evidence of transaction prices for similar properties.

On January 1, 2012 the date of transition to IFRSs the Group used the carrying amount, under ROC GAAP as the opening balance for IFRSs. Please refer to Note 41 for details.

The rental incomes and direct operating expenses generated by the investment properties for 2013 and 2012 were as follows：

	For the Year Ended December 31	
	2013	2012
Rental incomes	$ 159,005	$ 160,050
Direct operating expenses	$ 72,926	$ 81,621

18. OTHER ASSETS

	December 31, 2013	December 31, 2012	January 1, 2012
Refundable deposits	$ 99,610	$ 92,442	$ 127,716
Assumed collateral and residuals	26,835	37,105	37,105
Less：Accumulated impairment	(26,835)	(37,105)	(37,105)
Prepayments	2,227,438	5,271,865	1,722,032
Others	767	1,474	2,231
	$ 2,327,815	$ 5,365,781	$ 1,851,979

19. DUE TO BANKS AND CENTRAL BANK

	December 31, 2013	December 31, 2012	January 1, 2012
Due to Central Bank	$ 24,598	$ 24,011	$ 25,292
Due to banks	9,256,450	9,920,344	12,805,177
Bank overdraft	3,355,035	1,216,087	905,154
Call loans from banks	109,612,896	83,172,370	90,815,432
Deposits transferred from the Postal Bureau	4,580,053	6,197,386	7,502,457
	$ 126,829,032	$ 100,530,198	$ 112,053,512

20. PAYABLES

	December 31, 2013	December 31, 2012	January 1, 2012
Checks issued to payees for clearing	$ 11,221,772	$ 20,407,106	$ 19,245,596
Accounts payable	1,946,478	1,334,814	1,149,426
Accrued expenses	2,018,552	2,074,025	1,932,943
Interest payable	1,752,343	1,839,766	1,767,725
Acceptances	5,612,071	5,344,166	6,480,541
Others	2,682,672	2,103,383	1,681,011
	$ 25,233,888	$ 33,103,260	$ 32,257,242

21. DEPOSITS

	December 31, 2013	December 31, 2012	January 1, 2012
Checking deposit	$ 35,960,967	$ 36,439,935	$ 38,560,488
Demand deposit	300,773,802	276,139,934	265,431,441
Time deposit	271,290,788	267,871,496	279,668,880
Negotiable certificates of deposit	6,204,600	9,950,500	10,146,600
Savings deposit	757,816,807	724,824,662	693,654,556
Remittances	843,135	862,463	818,760
	$1,372,890,099	$1,316,088,990	$1,288,280,725

22. BANK NOTES PAYABLE

The Bank has issued bank notes to enhance its capital adequacy ratio and raise medium to long-term operating funds. The Bank issued ordinated and subordinated bank notes are 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 Bank issued RMB1,000 million ordinated bank notes-102-1 with 3-year terms on May 29, 2013.

The outstanding balance and details of subordinated bank notes are as follows：

Bank Note, Interest Rate and Maturity Date	December 31, 2013	December 31, 2012	January 1, 2012
Hedged financial liabilities at fair value			
97-1, 7-year term, interest payable annually, annual interest 3.10%, maturity date：May 19, 2015	$ 2,000,000	$ 2,000,000	$ 2,000,000
Valuation adjustment	59,818	101,937	146,086
	2,059,818	2,101,937	2,146,086
Non-hedged bank notes payable			
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	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	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	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	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	5,000,000

Bank Note, Interest Rate and Maturity Date	December 31, 2013	December 31, 2012	January 1, 2012
100-1, 7-year terms, interest payable annually, annual interest 1.65%, maturity date：March 11, 2018	2,200,000	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	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	$ 6,700,000
102-1, 3-year terms, interest payable annually, annual interest 2.90%, maturity date：May 29, 2016	4,913,000	-	-
	41,263,000	36,350,000	36,350,000
	$ 43,322,818	$ 38,451,937	$ 38,496,086

The Group 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 were accounted as hedging derivative financial assets. Please refer to Note 12.

23. OTHER FINANCIAL LIABILITIES

	December 31, 2013	December 31, 2012	January 1, 2012
Principal of structured products	$ 385,500	$ 1,052,797	$ 1,243,075
Appropriations for loan fund	205,511	198,046	291,264
Lease payable	81,017	113,830	142,324
	$ 672,028	$ 1,364,673	$ 1,676,663

As of December 31, 2013, December 31, 2012 and January 1, 2012, the principal of structured products were the time deposits which linked to currency options. The related income of structured products was determined by the target interest rates.

24. OTHER LIABILITIES

	December 31, 2013	December 31, 2012	January 1, 2012
Unearned revenue	$ 653,298	$ 599,827	$ 538,416
Guarantee deposits	1,531,182	1,033,583	1,061,861
Deferred income	39,627	55,574	56,005
	$ 2,224,107	$ 1,688,984	$ 1,656,282

25. PROVISIONS

	December 31, 2013	December 31, 2012	January 1, 2012
Reserve for employee benefits	$ 3,443,587	$ 3,548,869	$ 3,212,406
Reserve for guarantee liabilities	229,614	237,795	168,015
	$ 3,673,201	$ 3,786,664	$ 3,380,421

	Reserve for Guarantee Liabilities
Balance, January 1, 2013	$ 237,795
Provision (reverse)	(6,975)
Recovery of bad debts written off	(1,050)
Transfer reserve for guarantee liabilities	(410)
Exchange differences	254
Balance, December 31, 2013	$ 229,614
Balance, January 1, 2012	$ 168,015
Provision	128,290
Transfer reserve for guarantee liabilities	(58,372)
Exchange differences	(138)
Balance, December 31, 2012	$ 237,795

a. Refer to Note 26 for information of reserve for employee benefits.

b. Under guidelines of Regulations Governing the Procedures for Banking Institutions to Evaluate Assets and Deal with Non-performing / Non-accrual Loans, reserve for guarantees was allocated based on the status of the loan collaterals and the length of time overdue.

26. RETIREMENT BENEFIT PLANS

a. Defined contribution plans

The Group adopted a pension plan under the Labor Pension Act (the “LPA”), which is a state-managed defined contribution plan. Under the LPA, an entity makes monthly contributions to employees’ individual pension accounts at 6% of monthly salaries and wages.

b. Defined benefit plans

The Group adopted the defined benefit plan under the Labor Standards Law, under which pension benefits are calculated on the basis of the length of service and average monthly salaries of the six months before retirement. The Group contribute amounts equal to 10% of total monthly salaries and wages to a pension fund administered by the pension fund monitoring committee. Pension contributions are deposited in the Group of Taiwan in the committee’s name.

The actuarial valuations of plan assets and the present value of the defined benefit obligation were carried out by qualifying actuaries. The principal assumptions used for the purposes of the actuarial valuations were as follows：

	December 31, 2013	December 31, 2012	January 1, 2012
Discount rates	1.75%	1.50%	1.75%
Expected return on plan assets	1.75%	1.50%	1.75%
Expected rates of salary increase	2.00%	1.75%	2.00%

Amounts recognized in profit or loss in respect of these defined benefit plans are as follows：

	For the Year Ended December 31	
	2013	2012
Current service cost	$ 267,705	$ 527,080
Interest cost	125,323	136,565
Expected return on plan assets	(95,675)	(105,730)
	$ 297,353	$ 557,915

Actuarial gains and losses recognized in other comprehensive income for the years ended December 31, 2013 and 2012 was $168,232 thousand and $218,358 thousand, respectively. The cumulative amount of actuarial gains and losses recognized in other comprehensive income as of December 31, 2013 and 2012 was $386,590 thousand and $218,358 thousand, respectively.

The amount included in the balance sheet arising from the Group’s obligation in respect of its defined benefit plans was as follows：

	December 31, 2013	December 31, 2012	January 1, 2012
Present value of funded defined benefit obligation	$ 8,552,285	$ 8,514,844	$ 7,911,235
Fair value of plan assets	(6,385,740)	(6,253,350)	(5,866,741)
Deficit	2,166,545	2,261,494	2,044,494
Others	8,747	10,440	11,116
Net liability arising from defined benefit obligation	$ 2,175,292	$ 2,271,934	$ 2,055,610

Movements in the present value of the defined benefit obligations were as follows：

	For the Year Ended December 31	
	2013	2012
Opening defined benefit obligation	$ 8,514,844	$ 7,911,235
Current service cost	267,705	527,080
Interest cost	125,323	136,565
Actuarial losses	186,360	216,704
Liabilities extinguished on settlements	(325,545)	(163,049)
Benefits paid	(216,402)	(113,691)
Closing defined benefit obligation	$ 8,552,285	$ 8,514,844

Movements in the fair value of the plan assets were as follows：

	For the Year Ended December 31	
	2013	2012
Opening fair value of plan assets	$ 6,253,350	$ 5,866,741
Expected return on plan assets	95,675	105,730
Actuarial losses	(16,329)	(46,378)
Contributions from the employer	594,991	603,997
Benefits paid	(216,402)	(113,691)
Assets distributed on settlements	(325,545)	(163,049)
Closing fair value of plan assets	$ 6,385,740	$ 6,253,350

The major categories of plan assets at the end of the reporting period for each category were disclosed based on the information announced by Bureau of Labor Funds, Ministry of Labor：

	December 31, 2013	December 31, 2012	January 1, 2012
Cash	22.86	24.51	23.87
Short-term bills	4.10	9.88	7.61
Bonds	9.37	10.45	11.45
Fixed revenue	18.11	16.28	16.19
Equity securities	44.77	37.43	40.75
Others	0.79	1.45	0.13
	100.00	100.00	100.00

The overall expected rate of return was based on historical return trends and analysts' predictions of the market for the asset over the life of the related obligation, with reference to the use of the Labor Pension Fund by Labor Pension Fund Supervision Committee, taking into consideration the effect of possible differences between the guaranteed minimum income and the return on local banks' two-year time deposits.

The Group chose to disclose the history of experience adjustments as the amounts determined for each accounting period prospectively from the date of transition to IFRSs：(Refer to Note 41)

	December 31, 2013	December 31, 2012	January 1, 2012
Present value of defined benefit obligation	$ 8,552,285	$ 8,514,844	$ 7,911,235
Fair value of plan assets	$ 6,385,740	$ 6,253,350	$ 5,866,741
Deficit	$ 2,166,545	$ 2,261,494	$ 2,044,494
Experience adjustments on plan liabilities	$ 186,969	$ 213,538	$ -
Experience adjustments on plan assets	$ 16,329	$ 46,378	$ -

The Group expects to make a contribution of $424,200 thousand and $570,000 thousand, respectively to the defined benefit plans during the annual period beginning after 2013 and 2012.

c. Plan of high-yield savings account for employee

The Group has the obligation to pay premium interest on the high-yield savings account of its present employees and retired employees. Such obligation is recognized based on its internal guidelines in the Rules of Employee Preferential Deposit for Retired Employees. Refer to Note 28 for related expense.

1) Reconciliation of assets and liabilities at the end of the reporting period with the present value of defined benefit obligation and the fair value of plan assets was as follows：

	December 31	
	2013	2012
Present value of defined benefit obligation	$ 1,268,295	$ 1,276,935
Less：Fair value of defined benefit plan assets	-	-
Assets and liabilities at the end of the reporting period	$ 1,268,295	$ 1,276,935

2) Analysis of defined benefit obligation

	December 31	
	2013	2012
All or part of defined benefit obligation contributed	$ -	$ -
Defined benefit obligation not contributed	1,268,295	1,276,935
	$ 1,268,295	$ 1,276,935

3) Movements of the present value of defined benefit obligation

	For the Year Ended December 31	
	2013	2012
Balance, January 1	$ 1,276,935	$ 1,156,796
Interest cost	48,522	43,708
Actuarial gains and losses	201,027	338,560
Benefits paid	(258,189)	(262,129)
Balance, December 31	$ 1,268,295	$ 1,276,935

4) Movements of the fair value of plan assets

	For the Year Ended December 31	
	2013	2012
Balance, January 1	$ -	$ -
Contribution by employers	258,189	262,129
Benefits paid	(258,189)	(262,129)
Balance, December 31	$ -	$ -

5) Details of gains and losses recognized in expenses

	For the Year Ended December 31	
	2013	2012
Current service cost	$ -	$ -
Interest cost	48,522	43,708
Expected return on plan assets	-	-
Prior service cost	-	-
Effects of curtailment and settlement	-	-
Actuarial gains and losses	201,027	338,560
	$ 249,549	$ 382,268

6) Main actuarial assumptions

	For the Year Ended December 31	
	2013	2012
Discount rate of high-yield savings account for employee	4.00 %	4.00 %
Return rate of funds deposited	2.00 %	2.00 %
Account balance decrease rate per year	1.00 %	1.00 %
Probability of future high-yield savings account system change	50.00 %	50.00 %
Mortality rate	Based on Taiwan Life Insurance Industry Mortality Tables (2004 - 2008)	Based on Taiwan Life Insurance Industry Mortality Tables (2004 - 2008)
Rate provided to ordinary clients for similar deposit	0.32 % -1.45 %	0.32 % -1.45 %

27. EQUITY

a. Share capital

Common stock

	December 31, 2013	December 31, 2012	January 1, 2012
Numbers of shares authorized (in thousands)	8,000,000	8,000,000	8,000,000
Shares authorized	$ 80,000,000	$ 80,000,000	$ 80,000,000
Number of shares issued and fully paid (in thousands)	7,749,059	7,242,111	6,768,328
Shares issued	$ 77,490,592	$ 72,421,114	$ 67,683,284

Fully paid ordinary shares, which have a par value of $10, carry one vote per share and carry a right to dividends.

As of January 1, 2012, the Bank's authorized and registered capital was $80,000,000 thousand divided into 8,000,000 thousand shares at $10 par value; the total paid-in capital was $67,683,284 thousand. In August 2013 and 2012, the Bank had resolved capitalization of earnings and increased the Bank's paid-in capital by $5,069,478 thousand and $4,737,830 thousand, respectively. The amounts of total paid-in capital at December 31, 2013 and 2012 were $77,490,592 thousand and $72,421,114 thousand, respectively.

b. 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：

1) Payment of income taxes;
2) Offset of prior years' losses, if any;
3) 30% as legal reserve and if needed, special reserve;
4) Dividends to shareholders as proposed by the Board of Directors and resolved in the general shareholders' meeting.
5) 1% to 1.5% as bonuses to directors and supervisors based on the approval of the Board of Directors.
6) 1% to 8% as bonuses to employees based on the approval of the Board of Directors.

For the years ended December 31, 2013 and 2012, the bonus to employees was $493,822 thousand and $474,362 thousand, respectively, and the remuneration to directors and supervisors was $77,160 thousand and $74,119 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.

If bonus shares are resolved to be distributed to employees the number of shares is determined by dividing the amount of bonus by the closing price (after considering the effect of cash and stock dividends) of the shares of the day proceeding the shareholders' meeting.

Under Rule No. 100116 and Rule No. 0950000507 issued by the FSC, an amount equal to the net debit balance of shareholders' other equity items (including exchange differences on translating foreign operations, unrealized gain (loss) on available-for-sale financial assets, and the gain or loss on the hedging instrument relating to the effective portion of cash flow hedge) shall be transferred from unappropriated earnings to a special reserve before any appropriation of earnings generated before January 1, 2012 shall be made. Any special reserve appropriated may be reversed to the extent of the decrease in the net debit balance.

Under Rule No. 1010012865 issued by the FSC on April 6, 2012 and the directive titled "Questions and Answers for Special Reserves Appropriated Following Adoption of IFRSs", on the first-time adoption of IFRSs, a company should appropriate to a special reserve of an amount that was the same as these of unrealized revaluation increment and cumulative translation differences (gains) transferred to retained earnings as a result of the Bank's use of exemptions under IFRS 1. However, at the date of transitions to IFRSs, if the increase in retained earnings that resulted from all IFRSs adjustments is not sufficient for this appropriation, only the increase in retained earnings that resulted from all IFRSs adjustments will be appropriated to special reserve. The special reserve appropriated as above may be reversed in proportion to the usage, disposal or reclassification of the related assets and thereafter distributed. The special reserve appropriated on the first-time adoption of IFRSs may be used to offset deficits in subsequent years. No appropriation of earnings shall be made until any shortage of the aforementioned special reserve is appropriated in subsequent years if the company has earnings and the original need to appropriate a special reserve is not eliminated. Please refer to section d. Special reserves appropriated following first-time adoption of IFRSs.

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.

Except for non-ROC resident shareholders, all shareholders receiving the dividends are allowed a tax credit equal to their proportionate share of the income tax paid by the Bank.

The appropriations of earnings for 2012 and 2011 had been approved in the shareholders' meetings on June 21, 2013 and June 22, 2012. The appropriations and dividends per share were as follows：

	Appropriation of Earnings		Dividends Per Share (NT$)	
	2012	2011	2012	2011
Legal reserve	$2,541,225	$2,712,706		
Dividends of common stock - cash	724,211	1,353,666	$ 0.10	$ 0.20
Dividends of common stock - stock	5,069,478	4,737,830	0.70	0.70

Bonuses to employees and remuneration to directors and supervisors for 2012 and 2011 approved in the shareholders' meetings on June 21, 2013 and June 22, 2012, respectively, were as follows：

	For the Year Ended December 31	
	2012	2011
	Cash Dividends	Cash Dividends
Bonus to employees	$ 474,362	$ 506,372
Remuneration of directors and supervisors	74,119	79,121

The appropriations of earnings for 2012 were proposed according to the Group's consolidated financial statements for the years ended December 31, 2012, which were prepared in accordance with the Guidelines Governing the Preparation of Financial Reports by Securities Issuers and the Generally Accepted Accounting Standard in the Republic of China ("ROC GAAP"), and by reference to the balance sheet for the year ended December 31, 2012, which was prepared in accordance with the Guidelines Governing the Preparation of Financial Reports by Securities Issuers (revised) and International Financial Reporting Standards.

There was no difference between the amounts of the bonus to employees and the remuneration to directors and supervisors approved in the shareholders' meetings in 2013 and 2012 and the amounts recognized in the consolidated financial statements for the years ended December 31, 2012 and 2011.

The appropriations of earnings, the bonus to employees, and the remuneration to directors and supervisors for 2013 are subject to the resolution of the shareholders' meeting to be held on June 2014.

Information about the bonus to employees, directors and supervisors is available on the Market Observation Post System website of the Taiwan Stock Exchange.

d. Special reserves appropriated following first-time adoption of IFRSs

The Group's special reserves appropriated following first-time adoption of IFRSs were as follows：

	December 31, 2013	December 31, 2012	January 1, 2012
Special reserve	$ 11,778,829	$ -	$ -

The increase in retained earnings that resulted from all IFRSs adjustments was not enough for this appropriation; therefore, the Group appropriated for special reserve an amount of $11,778,829 thousand, the increase in retained earnings that resulted from all IFRSs adjustments on transitions to IFRSs.

28. NET INCOME

a. Net interest income

	For the Year Ended December 31	
	2013	2012
Interest income		
Loans	$ 23,502,023	$ 23,176,267
Due from and call loans to banks	1,275,898	632,826
Investment in marketable securities	2,449,852	2,723,692
Others	93,638	104,052
	27,321,411	26,636,837
Interest expense		
Deposits	(8,490,451)	(8,361,444)
Due to the Central Bank and call loans from banks	(741,525)	(923,672)
Others	(1,009,007)	(952,929)
	(10,240,983)	(10,238,045)
Net interest income	$ 17,080,428	$ 16,398,792

b. Net service fee and commissions income

	For the Year Ended December 31	
	2013	2012
Service fee and commissions income		
Fees from import and export	$ 290,707	$ 309,309
Remittance fees	542,953	513,385
Loan and guarantees fees	325,704	360,866
Fees from trustee	869,401	618,000
Fees from trustee business	290,808	262,950
Others	2,444,547	2,417,458
	4,764,120	4,481,968
Service fee and commissions		
Interbank fees	(120,934)	(116,864)
Fees from trustee business	(134,940)	(115,641)
Others	(362,778)	(410,295)
	(618,652)	(642,800)
Net service fee and commissions income	$ 4,145,468	$ 3,839,168

c. Gain (loss) on financial assets and liabilities at fair value through profit or loss

	For the Year Ended December 31	
	2013	2012
Disposal gains (losses) on financial assets and liabilities at FVTPL		
Stocks	$ 1,404	($ 7,213)
Bonds	(42,838)	26,046
Bills	23	-
Derivative financial instruments	940,148	1,264,240
Net interest income	361,806	220,618
Dividend/bonus income	-	1,549
	1,260,543	1,505,240
Valuation gains (losses) on financial assets and liabilities at FVTPL		
Stocks and beneficiary certificates	333	9,080
Bonds	(36,844)	(7,735)
Bills	(8,819)	(1,301)
Derivative financial instruments	(150,634)	58,625
	(195,964)	58,669
	$ 1,064,579	$ 1,563,909

d. Realized gain (loss) on available-for-sale financial assets

	For the Year Ended December 31	
	2013	2012
Stock dividends and bonuses	$ 52,644	$ 82,049
Disposal gains		
Stock	241,572	40,840
Bonds	129,630	268,942
	423,846	391,831
Disposal losses		
Stock	(51,664)	(86,403)
Bonds	(104,173)	(4,695)
Others	(21,713)	-
	(177,550)	(91,098)
	$ 246,296	$ 300,733

e. Depreciation and amortization expenses

	For the Year Ended December 31	
	2013	2012
Property and equipment	$ 631,015	$ 706,128
Investment property	6,896	7,514
Intangible assets and other deferred assets	30,336	25,449
	$ 668,247	$ 739,091

f. Employee benefits expenses

	For the Year Ended December 31	
	2013	2012
Short-term benefits	$ 8,619,517	$ 8,515,650
Post-employment benefits		
Defined contribution plans	127,068	202,609
Defined benefit plans	297,353	557,915
High-yield savings account for employees	249,549	382,268
Other post-employment benefits	198,372	54,838
	$ 9,491,859	$ 9,713,280

29. INCOME TAX

a. Income tax recognized in profit or loss

The major components of tax expense (income) were as follows：

	For the Year Ended December 31	
	2013	2012
Current tax		
In respect of the current year	$ 294,521	$ 322,898
Others	602	2,908
Deferred tax		
In respect of the current year	1,496,615	1,269,339
Additional income tax on unappropriated earnings	13,584	23,815
Non-deductible tax of overseas branches	124,149	179,837
Income tax expense recognized in profit or loss	$ 1,929,471	$ 1,798,797

A reconciliation of accounting profit and income tax expenses/average effective tax rate and the applicable tax rate is as follows：

	For the Year Ended December 31	
	2013	2012
Profit before tax	$ 10,747,720	$ 10,243,996
Income tax expense calculated at the statutory rate	1,827,112	1,741,480
Nondeductible expenses in determining taxable income	7,440	1,536
Tax-exempt income	(140,729)	(264,895)
Additional income tax on unappropriated earnings	13, 584	23,815
Non-deductible tax of overseas branches	124,149	179,837
Others	97,915	117,024
Income tax expense recognized in profit or loss	$ 1,929,471	$ 1,798,797

The applicable tax rate used above is the corporate tax rate of 17% payable by the Group in ROC. Tax rates used by other group entities operating in other jurisdictions are based on the tax laws in those jurisdictions.

As the status of 2014 appropriations of earnings is uncertain, the potential income tax consequences of 2013 unappropriated earnings are not reliably determinable.

b. Income tax recognized in other comprehensive income

	For the Year Ended December 31	
	2013	2012
Deferred tax		
In respect of the current year：		
Translation of foreign operations	$ 33,753	($ 5,665)
Fair value changes of available-for-sale financial asset	1,270	-
Actuarial gains and losses on defined benefit plan	(34,457)	(44,724)
Total income tax recognized in other comprehensive income	$ 566	($ 50,389)

c. Current tax assets and liabilities

	December 31, 2013	December 31, 2012	January 1, 2012
Current tax assets			
Tax refund receivable	$ 771,479	$ 516,566	$ 747,310
Others	8,741	10,876	-
	$ 780,220	$ 527,442	$ 747,310
Current tax liabilities			
Income tax payable	$ 125,334	$ 181,235	$ 44,064

d. Deferred tax assets and liabilities

The movements of deferred tax assets and deferred tax liabilities were as follows：

For the year ended December 31, 2013

	Opening Balance	Recognized in Profit or Loss	Recognized in Other Comprehensive Income	Others	Closing Balance
Deferred tax assets					
Temporary differences					
Doubtful debts	$ 1,680,600	($ 71,715)	$ -	$ -	$ 1,608,885
Others	629,104	15,358	28,792	-	673,254
	2,309,704	(56,357)	28,792	-	2,282,139
Tax losses	2,178,844	(1,353,384)	-	-	825,460
	$ 4,488,548	($ 1,409,741)	$ 28,792	$ -	$ 3,107,599
Deferred tax liabilities					
Land revaluation increment tax	$ 6,156,692	$ -	$ -	$ -	$ 6,156,692
Temporary differences	33,106	86,874	29,358	155,719	305,057
	$ 6,189,798	$ 86,874	$ 29,358	$ 155,719	$ 6,461,749

For the year ended December 31, 2012

	Opening Balance	Recognized in Profit or Loss	Recognized in Other Comprehensive Income	Others	Closing Balance
Deferred tax assets					
Temporary differences					
Doubtful debts	$ 1,973,604	($ 293,004)	$ -	$ -	$ 1,680,600
Unrecognized assets and liabilities of currency	418,149	(418,149)	-	-	-
Others	774,432	(195,717)	50,389	-	629,104
	3,166,185	(906,870)	50,389	-	2,309,704
Tax losses	3,034,167	(855,323)	-	-	2,178,844
	$ 6,200,352	($ 1,762,193)	$ 50,389	$ -	$ 4,488,548
Deferred tax liabilities					
Land revaluation increment tax	$ 6,156,692	$ -	$ -	$ -	$ 6,156,692
Temporary differences					
Unrealized gain on valuation of derivative financial instrument	521,951	(520,441)	-	-	1,510
Others	4,009	27,587	-	-	31,596
	$ 6,682,652	($ 492,854)	$ -	$ -	$ 6,189,798

e. Loss carryforwards as of December 31, 2013 comprised of：

Unused Amount	Expiry Year
$ 825,460	2015

f. Information about integrated income tax was as follows：

	December 31, 2013	December 31, 2012	January 1, 2012
Unappropriated earnings generated on and after January 1, 1998	$ 8,882,010	$ 20,345,736	$ 20,923,096
Imputation credits accounts	$ 124,749	$ 132,525	$ 96,990

The creditable ratio for distribution of earnings of 2013 and 2012 was 1.40 % (estimate) and 1.55 %, respectively.

For distribution of earnings generated after January 1, 1998, the ratio for the imputation credits allocated to shareholders of the Group is based on the balance of the ICA as of the date of dividend distribution. The expected creditable ratio for the 2013 earnings may be adjusted, depending on the ICA balance on the date of dividend distribution.

According to legal interpretation No. 10204562810 announced by the Taxation Administration of the Ministry of Finance, when calculating imputation credits in the year of first-time adoption of IFRSs, the cumulative retained earnings include the net increase or net decrease in retained earnings arising from first-time adoption of IFRSs.

g. The income tax returns through 2011 had been examined and cleared by the tax authority. Since the Group has further doubts about the clearance of the 2010 and 2011 tax returns, the Group is filing an appeal to a high court. The Group had recognized related tax expenses. Both CHB Life Insurance Agency's and CHB Insurance Brokerage's income tax returns through 2012 had been examined and cleared by the tax authority.

30. EARNINGS PER SHARE

The earnings and weighted average number of ordinary shares outstanding in the computation of earnings per share from continuing operations were as follows：

	For the Year Ended December 31	
	2013	2012
Net profit for the year	$ 8,818,249	$ 8,445,199

Weighted average number of ordinary shares outstanding (in thousand shares)：

	For the Year Ended December 31	
	2013	2012
Weighted average number of ordinary shares in computation of basic earnings per share	7,749,059	7,749,059
Effect of potentially dilutive ordinary shares：		
Bonus issue to employees	41,361	45,866
Weighted average number of ordinary shares used in the computation of diluted earnings per share	7,790,420	7,794,925

The Group 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 computation of earnings per share was retrospectively adjusted for the effects of adjustments resulting from bonus stock issues on August 26, 2013. The basic and diluted after-tax earnings per share were adjusted retrospectively as followings：

Unit：NT$ Per Share

	For the Year Ended December 31, 2012	
	Before Adjusted Retrospectively	After Adjusted Retrospectively
Basic earnings per share	$ 1.17	$ 1.09
Diluted earnings per share	$ 1.16	$ 1.08

31. OPERATING LEASE ARRANGEMENTS

a. The Group as lessee

Operating leases relate to leases of land with lease terms between 5 and 10 years. All operating lease contracts over 5 years contain clauses for 5-yearly market rental reviews. The Group does not have a bargain purchase option to acquire the leased land at the expiration of the lease periods.

As of December 31, 2013, December 31, 2012 and January 1, 2012, refundable deposits paid under operation leases amounted to $35,142 thousand, $39,572 thousand and $41,432 thousand, respectively.

The future minimum lease payments of non-cancellable operating lease commitments were as follows：

	December 31, 2013	December 31, 2012	January 31, 2012
Not later than 1 year	$ 531,124	$ 482,050	$ 467,553
Later than 1 year and not later than 5 years	938,777	899,885	780,734
Later than 5 years	98,406	91,884	74,789
	$ 1,568,307	$ 1,473,819	$ 1,323,076

b. The Group as lessor

Operating leases relate to the investment property owned by the Group with lease terms between 5 to 10 years, with an option to extend an additional 10 years. All operating lease contracts contain market review clauses in the event that the lessee exercises its option to renew. The lessee does not have a bargain purchase option to acquire the property at the expiry of the lease period.

As of December 31, 2013, December 31, 2012 and January 1, 2012, refundable deposits paid under operation leases amounted to $44,997 thousand, $42,654 thousand and $43,164 thousand, respectively.

The future minimum lease payments of non-cancellable operating lease were as follows：

	December 31, 2013	December 31, 2012	January 1, 2012
Not later than 1 year	$ 190,855	$ 176,773	$ 174,503
Later than 1 year and not later than 5 years	417,556	436,006	340,296
Later than 5 years	56,808	62,362	59,240
	$ 665,219	$ 675,141	$ 574,039

32. CAPITAL RISK MANAGEMENT

a. Summary

The Group's goals in capital management are as follows：

1) The Group's qualified regulatory capital should meet the requirement of capital adequacy regulations, and reached the minimum capital adequacy ratio.

2) To ensure the Group is able to meet the capital heeds, it should be evaluated periodicity and observed the variation between regulatory capital and risk assets to keep common equity ratio in the interval approved by the board of directors.

3) Related to the calculation of qualified regulatory capital and legal capital were according to the regulation of administration.

b. Capital management procedures

The Group kept capital adequacy ratio completely to meet the requirement of the administration, and declared to the administration quarterly.

In addition, the capital management procedures for the overseas subsidiaries of the Group were carried out according to the regulation of local administrations.

The Group's capital adequacy performance, which was calculated based on Regulations Governing the Capital Adequacy and Capital Category of Banks, was reported to the Asset and Liability Management Committee of the Group periodically. The regulatory capital was classified into Tier 1 Capital, other Tier 1 Capital and Tier 2 Capital.

1) Tier 1 Capital：Include Common Equity and other Tier 1 Capital
Common Equity：Include common stock (include capital collected in advance), Capital reserves (exclude additional paid-in capital in excess of par- preferred stock), accumulated profit, reserve and adjusted equity. Deduct：Legal adjustments.

2) Other Tier 1 Capital：Include noncumulative perpetual preferred stock, noncumulative perpetual subordinated debts. Deduct：Legal adjustments.

3) Tier 2 Capital：Include cumulative perpetual preferred stock, cumulative perpetual subordinated debts, revaluation reserve, long-term subordinated debt, non-perpetual preferred stock include stock issue price 45% of unrecognized available for sale financial assets convertible bonds, operating reserves and allowance for doubtful accounts. Deduct：Legal adjustments.

c. Capital adequacy

Item \ Period			December 31, 2013	June 30, 2013
Self-owned capital	Common equity Tier I		$ 96,663,815	$ 92,628,337
	Other Tier I capital		3,601,246	3,484,610
	Tier II capital		26,287,046	29,917,236
	Self-owned capital		126,552,107	126,030,183
Risk-weighted assets	Credit risk	Standardized approach	1,073,451,974	1,048,890,494
		IRB	-	-
		Securitization	59,772	68,194
	Operation risk	Basic indicator approach	-	-
		Standardized approach/ optional standard	39,393,925	37,383,713
		Advanced internal rating based approach	-	-
	Market price risk	Standardized approach	20,542,888	15,985,950
		Internal model approach	-	-
	Total		1,133,448,559	1,102,328,351
Capital adequacy ratio			11.17%	11.43%
Common equity Tier I to risk-weighted assets ratio			8.53%	8.40%
Tier I capital to risk-weighted assets ratio			8.85%	8.72%
Leverage ratio			3.67%	3.54%

Note 1：The ratios are calculated in accordance with the Regulations Governing the Capita l Adequacy and Capital category of Banks.

Note 2：Annual financial report should include the capital adequacy ratio in current and previous period. Besides semiannual report should disclose the ratio the end of last year.

Note 3：Formula：

a. Self-owned capital = Common equity Tier I + Other Tier I capital + Tier II capital

b. Risk-weighted assets = Credit risk-weighted assets + (Operation risk capital + Market price risk capital) x 12.5

c. Capital adequacy = Self-owned capital/Risk-weighted assets

d. Common equity Tier I capital to risk-weighted assets ratio = Common equity Tier I capital/Risk-weighted assets

e. Tier I capital to risk-weighted assets ratio = (Common equity Tier I + Other Tier I capital)/Risk-weighted assets

f. Leverage ratio = Tier I capital/Adjusted average assets

Item \ Period			December 31, 2012
Self-owned capital	Tier I capital		$ 94,590,934
	Tier II capital		28,506,001
	Tier III capital		-
	Self-owned capital		123,096,935
Risk-weighted assets	Credit risk	Standardized approach	1,021,241,872
		IRB	-
		Securitization	249,337
	Operation risk	Basic indicator approach	-
		Standardized approach/ optional standard	35,279,000
		Advanced internal rating based approach	-
	Market price risk	Standardized approach	7,331,175
		Internal model approach	-
	Total		1,064,101,384
Capital adequacy ratio			11.57%
Tier I capital to risk-weighted assets ratio			8.89%
Tier II capital to risk-weighted assets ratio			2.68%
Tier III capital to risk-weighted assets ratio			-
Common stock equity to total assets ratio			4.50%
Leverage ratio			5.92%

Note 1：The ratios are calculated in accordance with the Letters issued by the MOF on June 30, 2009 and January 4, 2007 (Ref. No. Jin-Guan-Yin 0981003110 and 09610000025).

Note 2：Formula：

a. Self-owned capital = Tier I capital + Tier II capital + Tier III capital

b. Risk-weighted assets = Credit risk-weighted assets + (Operation risk capital + Market price risk capital) x 12.5

c. Capital Adequacy = Self-owned capital/Risk-weighted assets

d. Tier I capital to risk-weighted assets ratio = Tier I capital/Risk-weighted assets

e. Tier II capital to risk-weighted assets ratio = Tier II capital/Risk-weighted assets

f. Tier III capital to risk-weighted assets ratio = Tier III capital/Risk-weighted assets

g. Common stock equity to total assets ratio = Common stock equity/Total assets

h. Leverage ratio = Tier I capital/Adjusted average assets

33. FINANCIAL INSTRUMENTS

a. Fair value of financial instruments

1) Fair value of financial instruments not carried at fair value

Except as detailed in the following table, management believes the carrying amounts of financial assets and financial liabilities recognized in the consolidated financial statements approximate their fair values.

	December 31, 2013		December 31, 2012		January 1, 2012	
	Carrying Amount	Fair Value	Carrying Amount	Fair Value	Carrying Amount	Fair Value
Financial assets						
Held-to-maturity investments	$ 226,989,182	$ 226,995,540	$ 170,696,300	$ 170,736,031	$ 180,376,569	$ 180,305,626
Financial assets carried at cost	4,181,203	-	4,698,434	-	4,698,434	-
Bonds investment with no active market	3,811,523	3,842,161	3,178,999	3,221,962	8,019,929	8,002,151
Financial liabilities						
Bond payables	43,322,818	44,638,159	38,451,937	40,306,042	38,496,086	40,786,650

2) Fair value measurements recognized in the balance sheets

The following table provides an analysis of financial instruments that are measured subsequent to initial recognition at fair value, grouped into Levels 1 to 3 based on the degree to which the fair value is observable：

a) Level 1 fair value measurements are those derived from quoted prices (unadjusted) in active markets for identical assets or liabilities;

b) Level 2 fair value measurements are those derived from inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices); and

c) Level 3 fair value measurements are those derived from valuation techniques that include inputs for the asset or liability that are not based on observable market data (unobservable inputs).

(In Thousands of New Taiwan Dollars)

Fair Value Measurement of Financial Instruments	December 31, 2013			
	Total	Level 1	Level 2	Level 3
Non-derivative financial products				
Assets				
Financial assets at FVTPL	$ 57,819,141	$ 5,907,051	$ 48,359,163	$ 3,552,927
Trading assets	54,142,147	5,907,051	48,235,096	-
Mutual funds	277,510	277,510	-	-
Bond investments	15,991,251	5,629,541	10,361,710	-
Others	37,873,386	-	37,873,386	-
Financial assets designated upon initial recognition as at fair value through profit or loss	3,676,994	-	124,067	3,552,927
Available-for-sale financial assets	37,884,111	12,554,174	25,329,937	-
Stock investments	1,767,564	1,767,564	-	-
Bond investments	36,116,547	10,786,610	25,329,937	-
Derivative financial products				
Assets				
Financial assets at FVTPL	2,182,332	36,433	2,145,899	-
Other financial assets				
Hedging derivative financial instruments	62,494	-	62,494	-
Liabilities				
Financial liabilities at FVTPL	1,715,364	-	1,715,364	-

(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	63,621,844	28,173,495	35,218,133	230,216
Stock investments	2,144,640	2,144,640	-	-
Bond investments	61,246,988	26,028,855	35,218,133	-
Others	230,216	-	-	230,216

(In Thousands of New Taiwan Dollars)

Fair Value Measurement of Financial Instruments	December 31, 2012			
	Total	Level 1	Level 2	Level 3
Derivative financial products				
Assets				
Financial assets at FVTPL	1,959,365	37,823	1,921,542	-
Other financial assets		-		-
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	January 1, 2012			
	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	57,728,449	27,156,312	30,351,685	220,452
Stock investments	2,367,638	2,367,638	-	-
Bond investments	55,140,359	24,788,674	30,351,685	-
Others	220,452	-	-	220,452
Derivative financial products				
Assets				
Financial assets at FVTPL	2,909,927	67,247	2,842,680	-
Other financial assets		-		-
Hedging derivative financial instruments	149,400	-	149,400	-
Liabilities				
Financial liabilities at FVTPL	2,035,814	-	2,035,814	-

There were no transfers between Level 1 and 2 in the current and prior periods.

3) Reconciliation of Level 3 fair value measurements of financial instruments

Changes in Level 3 financial assets were as follows：

(In Thousands of New Taiwan Dollars)

Item	For the Year Ended December 31, 2013						
	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	$ 1,452,350	($ 21,273)	$ 2,121,850	$ -	$ -	$ -	$ 3,552,927
Available-for-sale financial assets							
Other	230,216	6,621	-	-	(236,837)	-	-

(In Thousands of New Taiwan Dollars)

Item	For the Year Ended 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							
Other	220,452	9,764	-	-	-	-	230,216

Valuation gains (losses) mentioned above recognized in current profits or losses in the amounts of $(21,273) thousand and $0 thousand were attributed to gains (losses) on assets owned during the years ended December 31, 2013 and 2012, respectively.

Valuation gains (losses) mentioned above recognized in other comprehensive income in the amounts of $6,621 thousand and $9,764 thousand were attributed to gains (losses) on assets owned during the years ended December 31, 2013 and 2012, respectively.

4) Valuation techniques and assumptions applied for the purpose of measuring fair value

The fair values of financial assets and financial liabilities were determined as follows：

a) The fair values of financial assets and financial liabilities with standard terms and conditions and traded in active liquid markets are determined with reference to quoted market prices;

b) The fair values of derivative instruments were calculated using quoted prices. Where such prices were not available, a discounted cash flow analysis was performed using the applicable yield curve for the duration of the instruments for non-optional derivatives, and option pricing models for optional derivatives. Foreign currency forward contracts are measured using quoted forward exchange rates and yield curves derived from quoted interest rates matching maturities of the contracts. Interest rate swaps are measured at the present value of future cash flows estimated and discounted based on the applicable yield curves derived from quoted interest rates;

c) The fair values of other financial assets and financial liabilities (excluding those described above) were determined in accordance with generally accepted pricing models based on discounted cash flow analysis.

5) The sensitivity analysis for the substitution assumption of fair value of level 3 financial instruments

The measurement of financial instruments fair value is reasonable. If the fair value of level 3 financial instruments changed 5%, the effect to profit or loss or other comprehensive income were as follows：

	Fair Value Through Profit or Loss		Fair Value Through Other Comprehensive Income	
	Advantageous	Disadvantageous	Advantageous	Disadvantageous
December 31, 2013				
Financial assets designated as at FVTPL	$ 177,646	($ 177,646)	$ -	$ -
December 31, 2012				
Financial assets designated as at FVTPL	72,618	(72,618)	-	-
Available-for-sale financial assets	-	-	11,511	(11,511)

b. Reclassification information

The Group reclassified parts of financial assets based on the fair value traced back to July 1, 2008, according to the amended Statement of Financial Accounting Standards No. 34 "Financial Instruments：Recognition and Measurement". The fair values on the reclassification date were as follows：

	Before Reclassification	After Reclassification
Available-for-sale financial assets	$ 14,246,193	$ -
Debt investments without active market	-	14,246,193
	$ 14,246,193	$ 14,246,193

During the third quarter of 2008, the international economic condition changed a lot and resulted in global financial crisis which caused the value of financial assets to collapse, the Group decided not to sell parts of the available-for-sale financial assets in a short period of time, and reclassified them to debt investments without active market.

The effective interest rate of those financial assets reclassified from available-for-sale to debt investments without active market was 0.43%, and the expected cash flow from those financial assets is estimated at $258,042 thousand.

The carrying amount and fair value after reclassification as of December 31, 2013 and 2012 were as follows：

	December 31			
	2013		2012	
	Carrying Amount	Fair Value	Carrying Amount	Fair Value
Debt investment without active market	$ 246,564	$ 251,192	$ 228,713	$ 237,717

The investment income and pro forma adjustment to stockholders' equity if the reclassification had not been taken were as follows：

	For the Year Ended December 31			
	2013		2012	
	Investment Income (Loss)	Pro Forma Adjustment to Stockholders' Equity	Investment Income (Loss)	Pro Forma Adjustment to Stockholders' Equity
Available-for-sale financial assets	$ 1,446	$ 13,475	$ 29,864	($ 4,744)

c. Financial risk management objectives and policies

1) Market risk

a) The source and definition of market risk

Market risk is the uncertainty of changes in fair value of on- and off-balance-sheet financial instruments due to changes in market risk factors. Market risk factors include interest rates, exchange rates, equity security prices and commodity prices.

The major market risks of the Bank are equity securities price risks, interest rate risks, and exchange rate risks. The main position of equity securities risk includes domestic public, OTC, and emerging market stocks, domestic stock index options and stock index futures. The main position of interest rate risk includes bonds and interest derivative instruments, such as interest rate swap. The main position of exchange rate risk includes the Bank's investments denominated in foreign currencies, such as foreign currency spots and foreign currency options.

b) Market risk management policy

The Bank classifies the financial instruments held by the Bank as trading book and banking book, and determines the market risk as interest rate risk, exchange rate risk, and equity security price risk. The Bank establishes "Market Risk Management Regulation" to manage the market risk of overall foreign exchange position, normal position, interest rate position of trading book and equity security position. The overall interest rate risk management of banking book belongs to Assets and Liabilities Management Committee.

The market risk management regulations are as follows：

i. Establish the market risk management process to ensure the risk would be identified, measured, monitored and reported.

ii. Measure and monitor the market risk and keep it under the risk limit and minimize unexpected loss from market risk.

iii. Follow the regulations of Basel Accord.

iv. Establish the market risk management system and economic capital allocation process.

v. Monitor the credit line management of financial instrument, sensitivity analysis, stress testing and the calculation of VaR. Report the result of market risk monitoring to Risk Management Committee periodically and Board of Director quarterly.

c) Market risk management procedures

According to "Whole Risk Management Policy", Risk Management Department is the second line of defense against the market risk. Risk Management Department performs the market risk management, establishes related management process, and reports to the appropriate level of the management. Besides, Risk Management Department establishes independent risk management process and ensures it remains effective.

i. Identifying and measuring

The effective market risk management process begins with identifying the inherent risk of operating activities and financial instruments. The Bank reviews the risk identifying method timely when the market environment changes and makes necessary adjustment to ensure the effective operation of the market risk management process. The Bank's risk management department identifies market risk factors and measures the market risk. The market risk factors refer to the factors which affect the interest rate, exchange rate or the fair value of equity instruments. The market risk factors include the position, profits and loss, loss from stress testing, PVO1, Delta, VaR, etc.

ii. Monitoring and reporting

The Bank controls market risk by managing risk limits. The risk management department sets various trading limits, such as position limits, stop-loss limits, and maximum potential loss. The trading limits are implemented only after they are reported to and approved by the Board of Directors.

The risk management department calculates exposures and estimated gains and losses on positions daily to make sure that the positions held and losses do not exceed the limits approved by the Board of Directors and prepares reports to the high-level management and the Board of Directors periodically for their sufficient understanding of the implementation of the market risk management and, if necessary, issuance of additional guidance.

The risk management department reports important market risk issues, such as discovery of possible loss on positions in each trading book or identification of weakness in the market risk management system, to the Risk Management Committee in order to improve the effectiveness of the market risk management.

iii. Stress testing

The stress testing is one of the important tools for risk management. It is used for verifying effects on the investment portfolio due to some extremely disadvantageous but possible stressful events and for analyzing exposure level and risk tolerance in such situations and furthermore evaluating the portfolio loss or the impact on the capital. Chang Hwa Bank performs stress testing for forecasting risk and for assessment and reinforcement of statistical models or historical data limitations.

d) Trading book market risk management

The trading book refers to the position of financial instruments held for trading or hedging. The position of financial instruments held for trading refers to the position which earns profits from actual or expected short-term price fluctuations.

i. Definition of trading book interest rate risk

The Bank determines the risk limitation of the investment portfolio of trading book by evaluating trading strategy, trading category, and annual performance.

ii. Management policy on trading book interest rate risk

The Bank follows "Market Risk Management Rules", "Derivative Trading Process" and various financial instrument related regulations as the important management rules of trading book.

iii. Valuation policy

The trading positions are valued real time or daily. The hedging derivatives are valued at least twice a month. The resources of fair value of financial instruments are categorized as：(1) those derived from quoted prices in active markets; (2) the latest price with no active market; (3) valuation with no active market.

iv. Risk measuring methods

i) The sensitivity of the interest rate changes of investment portfolio is measured by DV01. The sensitivity of the foreign exchange derivatives is measured by the sensitivity factors (Delta, Gamma, and Vega).

ii) With regard to the Bank's Value at Risk assumptions and calculation methods, please refer to item 9 below in this Note 34.

iii) The Bank performs the stress test quarterly and report the result to Risk Management Committee periodically.

e) Trading book interest rate risk management

i. Definition of interest rate risk

Interest rate risk is fair value changes in interest rate risk position held by the Bank due to interest rate changes. The risks are mainly in debt securities and interest rate derivatives.

ii. Management procedures

The Bank defines the trading limit of trading book and the stop-loss limit of different financial instruments by assessing the credit and the financial position of the issuers.

iii. Measuring methods

The interest rate factor sensitivity of debt securities and interest rate derivatives is measured by DV01. With regard to the Bank's Value at Risk assumptions and calculation methods, please refer to item i.

f) Banking book interest rate risk management

i. Definition of banking book interest rate risk

The banking book interest rate risk means the unfavorable change of interest rate of non-trading-book interest rate position which changes the present value of revenues and costs or assets and liabilities and causes decrease of earnings or impairment of economic value.

ii. Management policy on banking book interest rate risk

According to the Bank's interest rate risk management policy, the Bank has set various measurement indicators and limits on banking book interest rate risk. To pursue profits and steady growth of shareholder value without exposure to extreme loss risks, the Bank applies appropriate management strategy including on- and off-balance-sheet adjustments and maintains appropriate amounts of assets and liabilities.

iii. Measuring methods

The Bank mainly applies standard method for interest rate risk sensitivity gap analysis to measure banking book interest rate risks. The responsible department periodically measures banking book interest rate risks and reports to related departments and to the Asset and Liability Management Committee in order to adopt appropriate strategies for adjusting banking book interest rate risk combinations. Assessment information of banking book interest rate risk would be presented to the Board of Directors periodically to let the high-level management control such risks.

g) Exchange rate risk management

i. Definition of exchange rate risk

Exchange rate risk is the gain or loss resulting from exchange or translation of two different foreign currencies at different times. The Bank's exchange rate risk mainly comes from spot and forward exchange positions.

ii. Management procedures and methods

The risk management department sets the position limit and stop-loss limit of trading book investment combinations in order to control exchange rate risk. If the losses reach the stop-loss limit, the trading department should decrease risk exposure positions so as to control losses.

The risk management department applies sensitivity analysis or Value at Risk to measure exchange rate risk and calculates stress loss of risk position held. In sensitivity analysis, Delta is applied to measure the exchange rate risk of the first order change and Gamma is applied to measure the exchange rate risk of the second order change. In addition, Vega is used to measure the first order risk of implied volatility rate. With regard to the Bank's Value at Risk assumptions and calculation methods, please refer to item i.

h) Equity security price risk management

i. Definition of equity security price risk

Equity security price risk is the valuation effect on the position held by the Bank when the equity security price changes. The Bank's equity security price risk mainly comes from public and OTC stocks, index futures and options.

ii. Measuring purpose, procedures and methods

The risk management department applies sensitivity analysis or Value at Risk to measure equity security price risk and calculates stress loss of risk position held. In sensitivity analysis, Delta, Gamma and Vega are, applied to measure the independent equity security price risk of the first order change, or market value is applied to indicate the exposure risks on positions of stocks. With regard to the Bank's Value at Risk assumptions and calculation methods, please refer to item i.

i) Market risk measuring method

i. Value at Risk, "VaR"

The Bank uses VaR model and stress testing to evaluate the risk of trading portfolio the market risk and the maximum expected loss of positions held through assumptions of changing market situation. VaR is the statistical estimation of potential losses of existing positions arising from unfavorable market changes. VaR refers to the maximum potential loss that Chang Hwa Bank might be exposed to within the confidence interval (99%), which means there is a certain probability (1%) that the actual loss would exceed VaR. Significant loss caused by excessive market volatility could not be avoided by using VaR.

The Bank uses the variance-covariance method to determine VaR. Interest rate risk measurement method is based on the cash flows of the investment portfolio and the value of basis point. The term structure is divided into 13 time bands, the designed grouping of the investment portfolio cash flows. After selecting confidence interval (99%), the VaR of interest rate risk of certain portfolio is determined by its historical volatility and correlations; the VaR of equity securities is determined by the associated stock market index linked with Single Index Model. Under the approach, the β value is calculated by independent variable (the previous daily returns data of the market index) and dependent variable (the previous daily returns data of certain stock). After the β value and confidence (99%) are determined, the historical volatility is applied to decide portfolio VaR. Exchange rate VaR is measured on the history of currency volatility and correlations. After selecting confidence (99%), the exchange rate VaR of each currency held by the Bank is calculated.

According to the Bank's "Risk Management Committee Establishment Points", the risk appetite of trading book market risk, operating limits and VaR limits should be approved by the Risk Management Committee. VaR is an important internal risk control in the Bank. The VaR limits of investment portfolio are approved annually by the Risk Management Committee and reported to the Board of Directors. In addition, the daily actual VaR is monitored by the Bank's risk management department.

ii. As of December 31, 2013, the Bank's VaR factors were as follows：

	For the Year Ended December 31, 2013			
	Average	Highest	Lowest	Ending Balance
Exchange VaR	$ 10,389	$ 17,183	$ 7,854	$ 11,447
Interest rate VaR	60,600	74,263	48,078	73,537
Equity securities VaR	1,348	1,366	1,321	1,359
Value at risk	$ 72,337	$ 92,812	$ 57,253	$ 86,343

	For the Year Ended December 31, 2012			
	Average	Highest	Lowest	Ending Balance
Exchange VaR	$ 5,209	$ 6,933	$ 4,097	$ 4,856
Interest rate VaR	38,281	51,368	32,613	32,613
Equity securities VaR	824	2,444	395	395
Value at risk	$ 44,314	$ 60,745	$ 37,105	$ 37,864

j) Primary foreign currencies

The significant foreign-currency financial assets and liabilities as of December 31, 2013, December 31, 2012 and January 1, 2012 were as follows：

(In Thousands of Foreign Currencies/New Taiwan Dollars)

	December 31, 2013		
	Foreign Currencies	Exchange Rate	New Taiwan Dollars
Financial assets			
Monetary items			
USD	$ 5,404,324	29.7800	$ 160,940,769
GBP	81,587	49.1400	4,009,185
AUD	695,630	26.5850	18,493,324
HKD	1,858,439	3.8400	7,136,406
CAD	51,687	27.9800	1,446,202
ZAR	236,019	2.8600	675,014
JPY	49,284,378	0.2840	13,996,763
EUR	349,304	41.1200	14,363,380
NZD	51,662	24.5000	1,265,719
RMB	12,942,152	4.9130	63,584,793
Financial liabilities			
Monetary items			
USD	6,217,419	29.7800	185,154,738
GBP	127,283	49.1400	6,254,687
AUD	832,273	26.5850	22,125,978
HKD	1,394,370	3.8400	5,354,381
CAD	66,764	27.9800	1,868,057
ZAR	1,668,055	2.8600	4,770,637
JPY	52,689,808	0.2840	14,963,905
EUR	368,134	41.1200	15,137,670
NZD	134,493	24.5000	3,295,079
RMB	9,443,643	4.9130	46,396,618

(In Thousands of Foreign Currencies/New Taiwan Dollars)

	December 31, 2012		
	Foreign Currencies	Exchange Rate	New Taiwan Dollars
Financial assets			
Monetary items			
USD	$ 4,568,002	29.0350	$ 132,631,938
GBP	24,043	46.7800	1,124,732
AUD	628,656	30.1250	18,938,262
HKD	909,233	3.7460	3,405,987
CAD	26,662	29.1900	778,264
ZAR	1,045,642	3.4300	3,586,552
JPY	61,956,266	0.3360	20,817,305
EUR	406,205	38.4500	15,618,582
NZD	96,138	23.8100	2,289,046
RMB	686,931	4.6580	3,199,725
Financial liabilities			
Monetary items			
USD	5,486,603	29.0350	159,303,518
GBP	39,211	46.7800	1,834,291
AUD	657,544	30.1250	19,808,513
HKD	779,048	3.7460	2,918,314
CAD	41,636	29.1900	1,215,355
ZAR	1,962,497	3.4300	6,731,365
JPY	45,856,137	0.3360	15,407,662
EUR	437,055	38.4500	16,804,765
NZD	171,918	23.8100	4,093,368
RMB	636,740	4.6580	2,965,935

(In Thousands of Foreign Currencies/New Taiwan Dollars)

	January 1, 2012		
	Foreign Currencies	Exchange Rate	New Taiwan Dollars
Financial assets			
Monetary items			
USD	$ 4,141,817	30.2750	$ 125,393,510
GBP	53,665	46.6800	2,505,082
AUD	556,645	30.7450	17,114,051
HKD	491,730	3.8970	1,916,272
CAD	55,438	29.6700	1,644,845
ZAR	54,302	3.7100	201,460
JPY	65,128,380	0.3897	25,380,530
EUR	280,386	39.2200	10,996,739
NZD	109,577	23.4100	2,565,198
RMB	249,267	4.7970	1,195,734
Financial liabilities			
Monetary items			
USD	$ 5,170,223	30.2750	$ 156,528,501
GBP	96,268	46.6800	4,493,790
AUD	603,469	30.7450	18,553,654
HKD	594,916	3.8970	2,318,388
CAD	100,176	29.6700	2,972,222
ZAR	1,083,276	3.7100	4,018,954
JPY	59,723,939	0.3897	23,274,419
EUR	386,071	39.2200	15,141,705
NZD	270,849	23.4100	6,340,575
RMB	204,760	4.7970	982,234

2) Credit risk

a) Source and definition

Credit risk means the possible loss due to failure of debtors or counterparties to fulfill their contractual obligations or their ability to fulfill contractual obligations is impaired. Credit risk arises from the operation, on- and off-balance-sheet items, including credit loans, derivatives transactions and securities investment, etc. Because the business becomes more complex, the credit risk is often generated with other risks that affect one another. For example, exchange rate risk also exists in foreign currency debt investment. Secured loans will be affected by the price volatility of the collaterals and market liquidity risk of the collaterals.

b) Credit risk management policy

i. To meet the needs of risk management, the Bank continues to enhance corporate finance credit application management system and various risk management techniques and efficiency.

ii. The Bank continues to develop methods of credit risk quantification models to elevate credit risk management techniques, which enable the Bank's capital requirement and expected loss to become more risk sensitive.

iii. The Bank continues to develop and implement credit risk stress testing in compliance with the requirements of the competent authority supervising risk management and improve the effectiveness of the Bank's risk management.

iv. The Bank is building a complete after-loan monitoring mechanism to efficiently identify and manage potential problematic loans, establish appropriate monitoring procedures, track the frequency and the specific responsive measures in order to achieve active management in the process of credit risk identification, measurement, monitoring and reporting.

v. The Bank is building a knowledge base to facilitate learning and assessment. To meet the business demand, it holds risk management seminars and trainings to shape the Bank's risk management culture.

The Bank's credit risk management procedures and measuring methods for major business are described as follows：

a) Credit business (including loan commitments and guarantees)

Levels are as follows：

i. Classification of credit assets

The Bank's credit assets are grouped into five categories. Except for normal credit assets, the remaining unsound credit assets are evaluated based on the status of the loan collaterals and the length of time overdue, and grouped into "special-mentioned", "substandard", and "losses".

In order to manage problematic credit loans, the Bank has set up "Operating Points of Assets Assessment", "Assessment Operating Details of Handling Debts to Normal Borrowers", "Principle of Overdue Loans, Delinquent Loans and Doubtful Debts Handling Authority", "Regulations Governing Overdue Loans, Delinquent Loans and Doubtful Collection" and other regulations managing credit loans and collection of loans.

ii. Credit quality level

For risk management purposes, the Bank has set up internal rating models for credit risks in accordance with the nature and scale of a business.

With the use of statistical method and judgment by experts, the Bank has developed a credit rating model for clients. After taking into account client-related information, the Bank developed a corporate credit rating model, in which rating results are divided into 21 levels. The Bank reviews the model periodically to examine if the outcome matches reality and adjusts each parameter to optimize the result.

The Bank evaluates the credit rating of borrowers at least once a year. In addition, to ensure the estimates used are reasonable and to make sure the outcome calculated matches reality, the Bank annually conducts validity test and back-testing of the models using data on customers' actual defaults.

The Bank classifies the credit qualities of corporate loans as strong, medium, weak and non-rating.

Clients of consumer finance are temporarily classified as non-rating. Once the customized grading models have accumulated considerable information and the results match actual situations, the credit exposure is classified based on the grading results.

b) Call loans to banks

The Bank evaluates the credit status of counterparties before deals are closed. The Bank grants different limits to the counterparties based on their respective credit ratings as suggested by domestic and foreign credit rating institutes. The Bank assesses the credit limits to counterparties based on their levels and financial status and efficiently manages counterparties' credit risks through regular reviews, monitoring and reports.

c) Debt instrument and derivatives financial instruments

The Bank identifies and manages the credit risks from debt instruments through the use of external credit ratings of the debt instruments along with the evaluation of credit qualities of bonds, regional conditions and counterparty risks.

The other banks with which the Bank conducts derivative transactions are mostly considered investment grade. The Bank monitors the credit limits (including lending limits) by counterparties. The credits extended to counterparties who are general customers are monitored in accordance with the related contract terms and conditions and the credit limits for derivatives established in normal credit granting processes.

The Bank classifies the credit qualities of debt instruments as strong, medium, weak and non-rating.

3) Credit risk hedging or mitigation policies

a) Collaterals

The Bank has a series of measures for credit granting to reduce credit risks. One of the procedures is asking for collaterals from the borrowers. To secure the loans, the Bank manages and assesses the collaterals following the procedures that suggest the scope of collateralization and valuation of collaterals and the process of disposition. In credit contracts, the Bank stipulates the security mechanism for loans and the conditions and terms for collaterals offsetting to state clearly that the Bank reserves the right to reduce granted limit, to reduce repayment period, to demand immediate settlement or to offset the debts of the borrowers with their deposits in the Bank in order to reduce the credit risks.

b) Credit line credit risks and control over concentration of credit risks

To avoid the concentration of credit risks, the Bank has included credit limits for a single counterparty and for a single group in its credit-related guidelines. The Bank has also included credit limits for an individual (entity) and for related enterprises (group) in the guidelines for investment and regulations for risk control on equity investments. To manage the concentration risk on the assets, the Bank has set credit limits by industry, conglomerate, transactions collateralized by stocks, and other categories and integrated within one system to supervise concentration of credit risk in these categories.

4) Maximum exposure to credit risk

The maximum credit risk exposures of various financial instruments held by the Bank are the same as per book amounts. Please refer to the notes to the consolidated financial statements.

As of December 31, 2013 and 2012, the maximum exposure to credit risk (before deducting the guarantees or other credit enhancement instruments and the irrepealable maximum amount of exposure) were as follows：

Financial Instrument Type	December 31, 2013	December 31, 2012	January 31, 2012
Unused loan commitments (excluding credit card)	$ 136,682,789	$ 159,693,488	$ 238,463,174
Unused issued letters of credit	24,074,108	23,171,635	25,200,037
Guarantees in guarantee business	28,761,247	29,638,924	30,496,884

5) Situation of credit risk concentration

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 of concentration of credit risks include the nature of business activities engaged by debtors. The Group has not engaged in transactions that involved a prominent concentration to one client or one transaction party, but has engaged in transaction parties of similar industry type or from similar region.

The Group's information on prominent concentration of credit risk was as follows：

	December 31, 2013	
Industry Type	Carrying Value	Percentage of Item (%)
Financial and insurance	$ 52,337,795	5
Manufacturing	319,034,125	27
Wholesale and retail	104,835,224	9
Real estate and leasing	71,807,021	6
Service	19,520,424	2
Individuals	411,181,778	36
Others	177,661,267	15
	$ 1,156,377,634	

	December 31, 2012	
Industry Type	Carrying Value	Percentage of Item (%)
Financial and insurance	$ 47,593,468	4
Manufacturing	309,446,879	27
Wholesale and retail	97,484,713	9
Real estate and leasing	65,671,197	6
Service	20,891,098	2
Individuals	409,025,425	36
Others	192,532,048	16
	$ 1,142,644,828	

	January 1, 2012	
Industry Type	Carrying Value	Percentage of Item (%)
Financial and insurance	$ 59,216,271	5
Manufacturing	332,726,195	29
Wholesale and retail	100,549,653	9
Real estate and leasing	53,371,293	5
Service	20,036,264	2
Individuals	387,410,482	34
Others	184,529,938	16
	$ 1,137,840,096	

	December 31, 2013	
Geographic Location	Carrying Value	Percentage of Item (%)
Asia	$ 1,104,891,801	96
America	31,487,029	3
Europe	18,614,242	1
Others	1,384,562	-
	$ 1,156,377,634	

	December 31, 2012	
Geographic Location	Carrying Value	Percentage of Item (%)
Asia	$ 1,098,153,184	96
America	30,647,698	3
Europe	12,536,152	1
Others	1,307,794	-
	$ 1,142,644,828	

	January 1, 2012	
Geographic Location	Carrying Value	Percentage of Item (%)
Asia	$ 1,086,678,847	96
America	37,888,609	3
Europe	9,453,868	1
Others	3,818,772	-
	$ 1,137,840,096	

	December 31, 2013	
	Carrying Value	Percentage of Item (%)
Secured	$ 417,493,156	36
Unsecured		
Properties	605,513,709	52
Others	133,370,769	12
	$ 1,156,377,634	

	December 31, 2012	
	Carrying Value	Percentage of Item (%)
Secured	$ 406,898,070	36
Unsecured		
Properties	592,367,342	52
Others	143,379,416	12
	$ 1,142,644,828	

	January 1, 2012	
	Carrying Value	Percentage of Item (%)
Secured	$ 435,499,413	38
Unsecured		
Properties	557,477,926	49
Others	144,862,757	13
	$ 1,137,840,096	

6) Financial assets credit quality and non-performing impairment analysis

Part of financial assets held by the Group, such as cash and cash equivalents, due from the Central Bank and call loans to banks, financial assets at fair value through profit or loss, securities investments purchased under resell agreement, deposit refunds, operating deposits, and settlement deposits are exposed to low credit risks because the counterparties have rather high credit ratings.

i. Credit quality analysis of loans and receivables

(In Thousands of New Taiwan Dollars)

Item	December 31, 2013										
	Neither Past Due Nor Impaired					Past Due But Not Impaired (B)	Impaired (C)	Total (A) + (B) + (C)	Provision for Impairment Losses (D)		Net (A) + (B) + (C) - (D)
	High	Medium	Weak	Non-ratings	Subtotal (A)				Objective Evidence of Impairment	Nonobjective Evidence of Impairment	
In-balance-sheet items											
Receivables	$ 6,952,565	$ 6,852,011	$ 99,640	$ 6,338,132	$ 20,242,348	$ 8,053	$ 326,836	$ 20,577,237	$ 224,937	$ 150,073	$ 20,202,227
Credit cards	-	-	-	1,176,886	1,176,886	-	17,049	1,193,935	8,325	3,833	1,181,777
Other	6,952,565	6,852,011	99,640	5,161,246	19,065,462	8,053	309,787	19,383,302	216,612	146,240	19,020,450
Loans	258,771,754	423,895,645	25,273,628	425,183,626	1,133,124,653	2,623,822	20,629,159	1,156,377,634	5,350,999	8,159,470	1,142,867,165

(In Thousands of New Taiwan Dollars)

Item	December 31, 2012										
	Neither Past Due Nor Impaired					Past Due But Not Impaired (B)	Impaired (C)	Total (A) + (B) + (C)	Provision for Impairment Losses (D)		Net (A) + (B) + (C) - (D)
	High	Medium	Weak	Non-ratings	Subtotal (A)				Objective Evidence of Impairment	Nonobjective Evidence of Impairment	
In-balance-sheet items											
Receivables	$ 7,639,515	$ 4,749,878	$ 59,853	$ 5,234,942	$ 17,684,188	$ 11,970	$ 318,171	$ 18,014,329	$ 229,403	$ 144,577	$ 17,640,349
Credit cards	-	-	-	1,011,898	1,011,898	-	16,251	1,028,149	5,616	1,834	1,020,699
Other	7,639,515	4,749,878	59,853	4,223,044	16,672,290	11,970	301,920	16,986,180	223,787	142,743	16,619,650
Loans	241,128,240	397,806,741	29,504,323	447,779,126	1,116,218,430	2,940,395	23,486,003	1,142,644,828	5,864,221	7,652,479	1,129,128,128

(In Thousands of New Taiwan Dollars)

Item	January 1, 2012										
	Neither Past Due Nor Impaired					Past Due But Not Impaired (B)	Impaired (C)	Total (A) + (B) + (C)	Provision for Impairment Losses (D)		Net (A) + (B) + (C) - (D)
	High	Medium	Weak	Non-ratings	Subtotal (A)				Objective Evidence of Impairment	Nonobjective Evidence of Impairment	
In-balance-sheet items											
Receivables	$ 7,937,742	$ 5,795,300	$ 226,713	$5,007,193	$ 18,966,948	$ 10,665	$ 378,875	$ 19,356,488	$ 231,191	$ 138,155	$ 18,987,142
Credit cards	-	-	-	860,442	860,442	-	16,715	877,157	3,999	2,217	870,941
Other	7,937,742	5,795,300	226,713	4,146,751	18,106,506	10,665	362,160	18,479,331	227,192	135,938	18,116,201
Loans	252,362,693	304,498,812	69,443,360	491,896,168	1,118,201,033	3,049,559	16,589,504	1,137,840,096	8,114,210	6,987,043	1,122,738,843

ii. Credit quality analysis of loans neither past due nor impaired based on credit ratings of clients

(In Thousands of New Taiwan Dollars)

Item	December 31, 2013				
	Neither Past Due Nor Impaired				
	High	Medium	Weak	Non-ratings	Total
Consumer finance	$ -	$ -	$ -	$ 407,294,032	$ 407,294,032
Corporation finance	258,771,754	423,895,645	25,273,628	17,889,594	725,830,621
Total	$ 258,771,754	$ 423,895,645	$ 25,273,628	$ 425,183,626	$ 1,133,124,653

(In Thousands of New Taiwan Dollars)

Item	December 31, 2012				
	Neither Past Due Nor Impaired				
	High	Medium	Weak	Non-ratings	Total
Consumer finance	$ -	$ -	$ -	$ 404,836,957	$ 404,836,957
Corporation finance	241,128,240	397,806,741	29,504,323	42,942,169	711,381,473
Total	$ 241,128,240	$ 397,806,741	$ 29,504,323	$ 447,779,126	$ 1,116,218,430

(In Thousands of New Taiwan Dollars)

Item	January 1, 2012				
	Neither Past Due Nor Impaired				
	High	Medium	Weak	Non-ratings	Total
Consumer finance	$ -	$ -	$ -	$ 382,678,353	$ 382,678,353
Corporation finance	252,362,693	304,498,812	69,443,360	109,217,815	735,522,680
Total	$ 252,362,693	$ 304,498,812	$ 69,443,360	$ 491,896,168	$ 1,118,201,033

iii. Credit quality analysis of non-credit financial assets

(In Thousands of New Taiwan Dollars)

Item	December 31, 2013										
	Neither Past Due Nor Impaired					Past Due But Not Impaired (B)	Impaired (C)	Total (A) + (B) + (C)	Provision for Impairment Losses (D)		Net (A) + (B) + (C) - (D)
	High	Medium	Weak	Non-ratings	Subtotal (A)				Objective Evidence of Impairment	Nonobjective Evidence of Impairment	
Available-for-sale financial assets	$ 37,755,819	$ -	$ -	$ 98,292	$ 37,854,111	$ -	$ 150,000	$ 38,004,111	$ 120,000	$ -	$ 37,884,111
Bonds	36,018,255	-	-	98,292	36,116,547	-	-	36,116,547	-	-	36,116,547
Stocks	1,737,564	-	-	-	1,737,564	-	150,000	1,887,564	120,000	-	1,767,564
Held-to-maturity financial assets	226,989,182	-	-	-	226,989,182	-	-	226,989,182	-	-	226,989,182
Bonds	11,147,533	-	-	-	11,147,533	-	-	11,147,533	-	-	11,147,533
Bills	215,841,649	-	-	-	215,841,649	-	-	215,841,649	-	-	215,841,649
Other financial assets	2,570,678	-	-	1,240,845	3,811,523	-	137,578	3,949,101	137,578	-	3,811,523
Bonds	2,570,678	-	-	1,240,845	3,811,523	-	137,578	3,949,101	137,578	-	3,811,523

Note： Cost on the reclassification date.

(In Thousands of New Taiwan Dollars)

Item	December 31, 2012										
	Neither Past Due Nor Impaired					Past Due But Not Impaired (B)	Impaired (C)	Total (A) + (B) + (C)	Provision for Impairment Losses (D)		Net (A) + (B) + (C) - (D)
	High	Medium	Weak	Non-ratings	Subtotal (A)				Objective Evidence of Impairment	Nonobjective Evidence of Impairment	
Available-for-sale financial assets	$ 63,501,438	$ -	$ -	$ 90,406	$ 63,591,844	$ -	$ 150,000	$ 63,741,844	$ 120,000	$ -	$ 63,621,844
Bonds	61,386,798	-	-	90,406	61,477,204	-	-	61,477,204	-	-	61,477,204
Stocks	2,114,640	-	-	-	2,114,640	-	150,000	2,264,640	120,000	-	2,144,640
Held-to-maturity financial assets	170,696,300	-	-	-	170,696,300	-	-	170,696,300	-	-	170,696,300
Bonds	12,497,841	-	-	-	12,497,841	-	-	12,497,841	-	-	12,497,841
Bills	158,198,459	-	-	-	158,198,459	-	-	158,198,459	-	-	158,198,459
Other financial assets	2,864,395	-	-	314,604	3,178,999	-	134,133 (Note)	3,313,132	134,133	-	3,178,999
Bonds	2,864,395	-	-	314,604	3,178,999	-	134,133 (Note)	3,313,132	134,133	-	3,178,999

Note： Cost on the reclassification date.

(In Thousands of New Taiwan Dollars)

Item	January 1, 2012										
	Neither Past Due Nor Impaired					Past Due But Not Impaired (B)	Impaired (C)	Total (A) + (B) + (C)	Provision for Impairment Losses (D)		Net (A) + (B) + (C) - (D)
	High	Medium	Weak	Non-ratings	Subtotal (A)				Objective Evidence of Impairment	Nonobjective Evidence of Impairment	
Available-for-sale financial assets	$ 57,698,449	$ -	$ -	$ -	$ 57,698,449	$ -	$ 150,000	$ 57,848,449	$ 120,000	$ -	$ 57,728,449
Bonds	55,360,811	-	-	-	55,360,811	-	-	55,360,811	-	-	55,360,811
Stocks	2,337,638	-	-	-	2,337,638	-	150,000	2,487,638	120,000	-	2,367,638
Held-to-maturity financial assets	180,376,569	-	-	-	180,376,569	-	-	180,376,569	-	-	180,376,569
Bonds	11,476,569	-	-	-	11,476,569	-	-	11,476,569	-	-	11,476,569
Bills	168,900,000	-	-	-	168,900,000	-	-	168,900,000	-	-	168,900,000
Other financial assets	7,330,486	-	651,784	-	7,982,270	-	336,871 (Note)	8,319,141	299,212	-	8,019,929
Bonds	7,330,486	-	651,784	-	7,982,270	-	336,871 (Note)	8,319,141	299,212	-	8,019,929

Note： Cost on the reclassification date.

iv. Aging analysis of financial assets that are past due but not impaired

(In Thousands of New Taiwan Dollars)

Item	December 31, 2013		
	Past Due Up to One Month	Past Due Over One Month	Total
Loans			
Consumer finance	$ 2,019,418	$ 473,743	$ 2,493,161
Corporation finance	118,370	11,291	129,661

(In Thousands of New Taiwan Dollars)

Item	December 31, 2012		
	Past Due Up to One Month	Past Due Over One Month	Total
Loans			
Consumer finance	$ 1,920,016	$ 561,571	$ 2,481,587
Corporation finance	457,324	1,484	458,808

(In Thousands of New Taiwan Dollars)

Item	January 1, 2012		
	Past Due Up to One Month	Past Due Over One Month	Total
Loans			
Consumer finance	$ 2,356,960	$ 578,553	$ 2,935,513
Corporation finance	95,467	18,579	114,046

3) Liquidity risk

a) The definition of liquidity risk

Liquidity risk is the potential loss that the Group may suffer due to inability to liquidate assets or raise enough funds in reasonable time to perform obligations when due and to meet the demands of assets growth.

b) Liquidity risk management policy

According to the Group's liquidity risk management policy, the Group clearly sets various indicators and limits for liquidity risk. The responsible department should implement operation procedures for funding liquidity, monitor and prepare maturity analysis periodically to assess liquidity risk. In addition, the responsible department should also report to related departments and Asset and Liability Committee to enable them to make appropriate adjustments to meet the needs of liquidity. Related information about liquidity risk assessment should be reported to the Board of Directors to let high-level management understand Chang Hwa Bank's funding liquidity.

As of December 31, 2013 and 2012, the ratio of liquidity reserve is 19.55% and 17.39%, respectively. Since the capital and working funds are deemed sufficient to meet the cash flow needs for performance of all contracted obligations, liquidity risk is not considered to be significant.

c) Maturity analysis of non-derivative financial assets and liabilities

The Group adopted appropriate grouping methods, which are based on the nature of non-derivative financial assets and liabilities, to do maturity analysis in order to assess liquidity. The maturity analysis is presented as follows：

(In Thousands of New Taiwan Dollars)

Item	December 31, 2013					
	0 - 30 Days	31 - 90 Days	91 - 180 Days	181 Days - 1 Year	Over 1 Year	Total
Major maturity funds inflows						
Cash and cash equivalents	$ 17,393,099	$ -	$ -	$ -	$ -	$ 17,393,099
Due from the Central Bank and call loans to other banks	20,748,292	8,409,207	5,202,987	8,124,137	15,730,936	58,215,559
Financial assets at fair value through profit or loss	52,119,328	-	-	-	-	52,119,328
Securities purchased under resell agreements	-	-	-	-	-	-
Receivables	10,562,533	1,016,109	137,745	156,408	226,057	12,098,852
Loans	74,317,277	92,692,524	66,746,798	106,989,256	603,767,894	944,513,749
Available-for-sale financial assets	-	-	-	411,746	26,203,607	26,615,353
Held-to-maturity financial assets	164,400,000	9,300,000	700,000	2,199,495	10,949,691	187,549,186
Debts instrument without active market	-	-	-	-	2,100,000	2,100,000
Financial assets carried at cost	-	-	-	-	4,181,203	4,181,203
Other maturity funds inflow items	-	-	-	-	11,781,786	11,781,786
	339,540,529	111,417,840	72,787,530	117,881,042	674,941,174	1,316,568,115
Major maturity funds outflows						
Due to the Central Bank and banks	558,566	1,236,782	446,529	2,665,931	-	4,907,808
Due to the Central Bank and call loans to other banks	2,310,000	15,000	-	-	-	2,325,000
Financial liabilities at fair value through profit or loss	-	-	-	-	-	-
Securities sold under repurchase agreements	3,002,855	1,501,736	-	-	-	4,504,591
Financial liabilities carried at cost	-	-	-	-	-	-
Payables	19,690,304	1,681,329	413,391	1,245,530	790,679	23,821,233
Deposits and remittances	135,795,522	133,131,512	117,539,333	257,874,397	499,327,588	1,143,668,352
Bank debentures	-	-	-	5,000,000	33,350,000	38,350,000
Other maturity funds outflows items	12,064	32,956	5,226	138,902	4,462,458	4,651,606
	161,369,311	137,599,315	118,404,479	266,924,760	537,930,725	1,222,228,590
Gap	$ 178,171,218	($ 26,181,475)	($ 45,616,949)	($ 149,043,718)	$ 137,010,449	$ 94,339,525

Note： The amounts listed above were the position in N.T. dollars of the Group.

(In Thousands of New Taiwan Dollars)

Item	December 31, 2012					
	0 - 30 Days	31 - 90 Days	91 - 180 Days	181 Days - 1 Year	Over 1 Year	Total
Major maturity funds inflows						
Cash and cash equivalents	$ 29,795,603	$ -	$ -	$ -	$ -	$ 29,795,603
Due from the Central Bank and call loans to other banks	19,954,266	8,802,070	5,936,137	7,580,318	14,435,568	56,708,359
Financial assets at fair value through profit or loss	31,744,754	-	-	-	-	31,744,754
Securities purchased under resell agreements	-	-	-	-	-	-
Receivables	14,758,892	756,278	128,159	282,873	310,093	16,236,295
Loans	70,451,518	87,787,365	64,227,322	98,914,179	642,829,909	964,210,293
Available-for-sale financial assets	-	101,865	-	510,183	49,907,128	50,519,176
Held-to-maturity financial assets	115,000,000	5,700,000	1,249,945	1,255,278	6,450,759	129,655,982
Debts instrument without active market	-	-	-	-	2,100,000	2,100,000
Financial assets carried at cost	-	-	-	-	4,728,434	4,728,434
Other maturity funds inflow items	-	-	-	-	8,478,425	8,478,425
	281,705,033	103,147,578	71,541,563	108,542,831	729,240,316	1,294,177,321
Major maturity funds outflows						
Due to the Central Bank and banks	691,240	1,546,708	757,264	3,417,057	-	6,412,269
Due to the Central Bank and call loans to other banks	10,000	15,000	-	-	-	25,000
Financial liabilities at fair value through profit or loss	-	-	-	-	-	-
Securities sold under repurchase agreements	3,298,068	2,131,986	199,500	-	-	5,629,554
Financial liabilities carried at cost	-	-	-	-	-	-
Payables	30,806,547	1,714,203	517,522	1,085,445	1,002,031	35,125,748
Deposits and remittances	136,137,944	146,470,526	141,651,062	242,048,456	460,944,662	1,127,252,650
Bank debentures	-	-	-	-	38,350,000	38,350,000
Other maturity funds outflows items	12,150	27,147	3,279	81,012	1,756,824	1,880,412
	170,955,949	151,905,570	143,128,627	246,631,970	502,053,517	1,214,675,633
Gap	$ 110,749,084	($ 48,757,992)	($ 71,587,064)	($ 138,089,139)	$ 227,186,799	$ 79,501,688

Note： The amounts listed above were the position in N.T. dollars of the Group.

(In Thousands of New Taiwan Dollars)

Item	January 1, 2012					
	0 - 30 Days	31 - 90 Days	91 - 180 Days	181 Days - 1 Year	Over 1 Year	Total
Major maturity funds inflows						
Cash and cash equivalents	$ 27,335,968	$ -	$ -	$ -	$ -	$ 27,335,968
Due from the Central Bank and call loans to other banks	20,949,185	8,509,370	5,798,365	7,411,193	14,124,773	56,792,886
Financial assets at fair value through profit or loss	20,743,889	-	-	-	-	20,743,889
Securities purchased under resell agreements	-	-	-	-	-	-
Receivables	7,705,389	997,843	241,017	244,558	212,323	9,401,130
Loans	82,747,816	93,989,701	84,420,203	93,972,597	610,366,845	965,497,162
Available-for-sale financial assets	210,344	-	-	92,483	43,334,681	43,637,508
Held-to-maturity financial assets	78,000,000	47,200,000	6,700,000	349,986	5,270,767	137,520,753
Debts instrument without active market	-	-	-	-	2,100,000	2,100,000
Financial assets carried at cost	-	-	-	-	4,728,434	4,728,434
Other maturity funds inflow items	-	-	-	-	8,229,551	8,229,551
	237,692,591	150,696,914	97,159,585	102,070,817	688,367,374	1,275,987,281
Major maturity funds outflows						
Due to the Central Bank and banks	901,903	1,820,502	860,082	4,118,189	-	7,700,676
Due to the Central Bank and call loans to other banks	3,810,000	15,000	-	-	-	3,825,000
Financial liabilities at fair value through profit or loss	-	-	-	-	-	-
Securities sold under repurchase agreements	7,567,126	2,960,365	199,400	-	-	10,726,891
Financial liabilities carried at cost	-	-	-	-	-	-
Payables	24,562,059	1,640,305	501,035	1,239,266	703,671	28,646,336
Deposits and remittances	135,500,979	136,682,797	136,809,934	235,886,164	449,568,456	1,094,448,330
Bank debentures	-	-	-	-	38,350,000	38,350,000
Other maturity funds outflows items	12,594	28,899	3,239	257,662	1,253,571	1,555,965
	172,354,661	143,147,868	138,373,690	241,501,281	489,875,698	1,185,253,198
Gap	$ 65,337,930	$ 7,549,046	($ 41,214,105)	($ 139,430,464)	$ 198,491,676	$ 90,734,083

Note： The amounts listed above were the position in N.T. dollars of the Group.

(In Thousands of United States Dollars))

Item	December 31, 2013					
	0 - 30 Days	31 - 90 Days	91 - 180 Days	181 Days - 1 Year	Over 1 Year	Total
Major maturity funds inflows						
Cash and cash equivalents	$ 318,562	$ 49,000	$ -	$ -	$ -	$ 367,562
Due from the Central Bank and call loans to other banks	612,215	135,909	43,590	10,627	3,159	805,500
Financial assets at fair value through profit or loss	146,575	-	-	-	-	146,575
Securities purchased under resell agreements	-	-	-	-	-	-
Receivables	448,244	151,562	151,098	7,472	2,789	761,165
Loans	962,226	1,025,466	677,377	302,328	2,869,181	5,836,578
Available-for-sale financial assets	16,512	2,002	48,086	2,007	45,861	114,468
Held-to-maturity financial assets	2,000	16,000	19,998	2	5,998	43,998
Debts instrument without active market	-	-	-	-	7,526	7,526
Financial assets carried at cost	-	-	-	-	-	-
Other maturity funds inflow items	16,500	70,000	30,000	-	249	116,749
	2,522,834	1,449,939	970,149	322,436	2,934,763	8,200,121
Major maturity funds outflows						
Due to the Central Bank and banks	447,651	55,388	354	489	16,232	520,114
Due to the Central Bank and call loans to other banks	1,852,776	635,000	35,000	-	17,000	2,539,776
Financial liabilities at fair value through profit or loss	-	-	-	-	-	-
Securities sold under repurchase agreements	-	-	-	-	-	-
Financial liabilities carried at cost	-	-	-	-	-	-
Payables	530,561	18,676	2,753	728	6,000	558,718
Deposits and remittances	1,428,866	737,573	553,487	886,777	1,981,319	5,588,022
Other maturity funds outflows items	35,894	814	421	137	1,368	38,634
	4,295,748	1,447,451	592,015	888,131	2,021,919	9,245,264
Gap	($ 1,772,914)	$ 2,488	$ 378,134	($ 565,695)	$ 912,844	($ 1,045,143)

Note： The amounts listed above were the position in U.S. dollars of the Group.

(In Thousands of United States Dollars))

Item	December 31, 2012					
	0 - 30 Days	31 - 90 Days	91 - 180 Days	181 Days - 1 Year	Over 1 Year	Total
Major maturity funds inflows						
Cash and cash equivalents	$ 139,038	$ 96,000	$ -	$ -	$ -	$ 235,038
Due from the Central Bank and call loans to other banks	786,635	450,099	63,254	30,483	72,230	1,402,701
Financial assets at fair value through profit or loss	3,533	-	-	-	50,021	53,554
Securities purchased under resell agreements	-	-	-	-	-	-
Receivables	448,187	8,820	253,900	1,854	2,266	715,027
Loans	759,476	949,710	570,148	351,397	2,301,797	4,932,528
Available-for-sale financial assets	-	14,994	-	48,871	89,658	153,523
Held-to-maturity financial assets	2,000	-	-	5,010	41,998	49,008
Debts instrument without active market	-	-	-	-	10,548	10,548
Financial assets carried at cost	-	-	-	-	-	-
Other maturity funds inflow items	-	-	10,000	10,000	223	20,223
	2,138,869	1,519,623	897,302	447,615	2,568,741	7,572,150
Major maturity funds outflows						
Due to the Central Bank and banks	311,175	250,143	53	89	16,460	577,920
Due to the Central Bank and call loans to other banks	1,170,084	560,800	110,001	-	69,799	1,910,684
Financial liabilities at fair value through profit or loss	-	-	-	-	-	-
Securities sold under repurchase agreements	-	-	-	-	-	-
Financial liabilities carried at cost	-	-	-	-	-	-
Payables	481,274	11,911	2,091	762	3,527	499,565
Deposits and remittances	1,173,157	804,213	512,318	735,204	2,088,173	5,313,065
Other maturity funds outflows items	50,423	1,890	206	67	672	53,258
	3,186,113	1,628,957	624,669	736,122	2,178,631	8,354,492
Gap	($ 1,047,244)	($ 109,334)	$ 272,633	($ 288,507)	$ 390,110	($ 782,342)

Note： The amounts listed above were the position in U.S. dollars of the Group.

(In Thousands of United States Dollars))

Item	December 31, 2012					
	0 - 30 Days	31 - 90 Days	91 - 180 Days	181 Days - 1 Year	Over 1 Year	Total
Major maturity funds inflows						
Cash and cash equivalents	$ 576,250	$ 41,397	$ 5,000	$ -	$ -	$ 622,647
Due from the Central Bank and call loans to other banks	441,870	370,650	30,422	449	2,261	845,652
Financial assets at fair value through profit or loss	3,226	-	7,981	-	30,000	41,207
Securities purchased under resell agreements	-	-	-	-	-	-
Receivables	270,016	7,904	268,279	168	1,291	547,658
Loans	736,313	1,038,852	702,240	199,691	1,965,017	4,642,113
Available-for-sale financial assets	342	14,968	12,850	28,634	137,608	194,402
Held-to-maturity financial assets	32,480	25,970	7,937	9,962	44,399	120,748
Debts instrument without active market	11,993	18,462	53,443	9,942	13,364	107,204
Financial assets carried at cost	-	-	-	-	-	-
Other maturity funds inflow items	-	-	-	-	19	19
	2,072,490	1,518,203	1,088,152	248,846	2,193,959	7,121,650
Major maturity funds outflows						
Due to the Central Bank and banks	362,965	304,066	136	228	16,460	683,855
Due to the Central Bank and call loans to other banks	1,312,427	364,396	35,000	-	-	1,711,823
Financial liabilities at fair value through profit or loss	-	-	-	-	-	-
Securities sold under repurchase agreements	-	-	-	-	-	-
Financial liabilities carried at cost	-	-	-	-	-	-
Payables	336,958	9,012	1,581	566	2,496	350,613
Deposits and remittances	1,444,098	955,190	463,440	660,359	1,731,385	5,254,472
Other maturity funds outflows items	38,126	14,504	317	103	1,029	54,079
	3,494,574	1,647,168	500,474	661,256	1,751,370	8,054,842
Gap	($ 1,422,084)	($ 128,965)	$ 587,678	($ 412,410)	$ 442,589	($ 933,192)

Note： The amounts listed above were the position in U.S. dollars of the Group.

d) Maturity analysis of derivative financial assets and liabilities

The derivative instruments held by the Group, 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.

(New Taiwan Dollars and Foreign Currencies Combined In Thousands of New Taiwan Dollars)

Item	December 31, 2013					
	0 - 30 Days	31 - 90 Days	91 - 180 Days	181 Days - 1 Year	Over 1 Year	Total
Foreign currency derivative instruments						
Outflows	$ 72,864,393	$ 79,662,239	$ 25,970,245	$ 19,155,795	$ 6,849	$ 197,659,521
Inflows	73,136,049	79,780,500	26,043,694	19,236,377	6,787	198,203,407
Interest rate derivative instruments						
Outflows	5,062,786	7,311,740	8,229,789	15,428,332	30,221,683	66,254,330
Inflows	5,012,074	7,292,387	8,195,182	15,486,422	30,450,667	66,436,732
Total outflows	$ 77,927,179	$ 86,973,979	$ 34,200,034	$ 34,584,127	$ 30,228,532	$ 263,913,851
Total inflows	$ 78,148,123	$ 87,072,887	$ 34,238,876	$ 34,722,799	$ 30,457,454	$ 264,640,139

(New Taiwan Dollars and Foreign Currencies Combined In Thousands of New Taiwan Dollars)

Item	December 31, 2012					
	0 - 30 Days	31 - 90 Days	91 - 180 Days	181 Days - 1 Year	Over 1 Year	Total
Foreign currency derivative instruments						
Outflows	$ 78,595,349	$ 102,171,875	$ 38,485,162	$ 32,920,012	$ 47,189	$ 252,219,587
Inflows	78,731,731	102,193,492	38,674,254	32,720,011	47,872	252,367,360
Interest rate derivative instruments						
Outflows	14,592	1,178,250	2,357,940	8,522,093	6,538,651	18,611,526
Inflows	-	1,161,400	2,322,800	8,455,775	6,535,930	18,475,905
Credit derivative instruments						
Outflows	-	-	-	-	-	-
Inflows	-	-	-	-	-	-
Total outflows	$ 78,609,941	$ 103,350,125	$ 40,843,102	$ 41,442,105	$ 6,585,840	$ 270,831,113
Total inflows	$ 78,731,731	$ 103,354,892	$ 40,997,054	$ 41,175,786	$ 6,583,802	$ 270,843,265

(New Taiwan Dollars and Foreign Currencies Combined In Thousands of New Taiwan Dollars)

Item	January 1, 2012					
	0 - 30 Days	31 - 90 Days	91 - 180 Days	181 Days - 1 Year	Over 1 Year	Total
Foreign currency derivative instruments						
Outflows	$ 90,417,012	$ 132,117,181	$ 59,947,617	$ 19,047,884	$ 933,361	$ 302,463,055
Inflows	90,497,835	132,550,814	60,116,001	19,225,306	932,419	303,322,375
Interest rate derivative instruments						
Outflows	39,496	-	-	2,031,800	-	2,071,296
Inflows	-	-	-	2,119,250	3,314	2,122,564
Credit derivative instruments						
Outflows	-	-	-	-	-	-
Inflows	-	-	-	-	-	-
Total outflows	$ 90,456,508	$ 132,117,181	$ 59,947,617	$ 21,079,684	$ 933,361	$ 304,534,351
Total inflows	$ 90,497,835	$ 132,550,814	$ 60,116,001	$ 21,344,556	$ 935,733	$ 305,444,939

e) Maturity analysis of off-balance-sheet items

Group's off-balance-sheet items - irrevocable loans, guarantees, letters of credit - presented based on the residual time from the balance sheet date to the maturity date were as follows：

(In Thousands of New Taiwan Dollars)

Item	December 31, 2013					
	0 - 30 Days	31 - 90 Days	91 - 180 Days	181 Days - 1 Year	Over 1 Year	Total
Irrevocable loan commitments issued	$ 98,059,723	$ 1,876,721	$ 5,671,705	$ 7,451,285	$ 23,623,355	$ 136,682,789
Letters of credit issued yet unused	23,894,227	164,143	3,553	12,185	-	24,074,108
Guarantees	27,383,180	13,139	34,050	757,440	573,438	28,761,247
	$ 149,337,130	$ 2,054,003	$ 5,709,308	$ 8,220,910	$ 24,196,793	$ 189,518,144

(In Thousands of New Taiwan Dollars)

Item	December 31, 2012					
	0 - 30 Days	31 - 90 Days	91 - 180 Days	181 Days - 1 Year	Over 1 Year	Total
Irrevocable loan commitments issued	$ 11,116,836	$ 8,919,845	$ 16,497,360	$ 90,745,877	$ 32,413,570	$ 159,693,488
Letters of credit issued yet unused	5,085,138	14,053,534	1,957,002	1,051,715	1,024,246	23,171,635
Guarantees	3,631,834	1,970,474	3,029,711	5,848,973	15,157,932	29,638,924
	$ 19,833,808	$ 24,943,853	$ 21,484,073	$ 97,646,565	$ 48,595,748	$ 212,504,047

(In Thousands of New Taiwan Dollars)

Item	January 1, 2012					
	0 - 30 Days	31 - 90 Days	91 - 180 Days	181 Days - 1 Year	Over 1 Year	Total
Irrevocable loan commitments issued	$ 4,247,978	$ 12,199,576	$ 64,236,327	$ 111,834,623	$ 45,944,670	$ 238,463,174
Letters of credit issued yet unused	6,741,052	14,294,352	2,377,324	1,655,858	131,451	25,200,037
Guarantees	2,061,868	1,900,952	3,292,325	5,155,758	18,085,981	30,496,884
	$ 13,050,898	$ 28,394,880	$ 69,905,976	$ 118,646,239	$ 64,162,102	$ 294,160,095

34. OTHER DISCLOSURES OF FINANCIAL INSTITUTION

a. Asset quality

Business Type \ Item			December 31, 2013				
			Non-Performing Loans (Note a)	Loans	Non-performing Loans Ratio (Note b)	Allowance For Loan Losses	Coverage Ratio (Note c)
Corporate finance	Secured		$ 2,405,097	$ 337,381,910	0.71%	$ 8,207,555	341.26%
	Unsecured		159,173	407,812,214	0.04%	2,674,310	1,680.13%
Consumer finance	Mortgage loans (Note d)		693,182	286,783,204	0.24%	1,647,005	237.60%
	Cash cards (Note h)		-	-	-	-	-
	Credit loans (Note e)		5,212	1,593,904	0.33%	22,743	436.34%
	Others (Note f)	Secured	398,447	121,101,252	0.33%	918,309	230.47%
		Unsecured	16,407	1,705,150	0.96%	40,547	247.14%
Total			3,677,518	1,156,377,634	0.32%	13,510,469	367.38%

Business Type / Item			December 31, 2012				
			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%
	Unsecured		316,953	399,038,516	0.08%	3,079,195	971.50%
Consumer finance	Mortgage loans (Note d)		1,152,682	296,966,506	0.39%	2,503,651	217.20%
	Cash cards (Note h)		-	-	-	-	-
	Credit loans (Note e)		2,542	1,801,829	0.14%	11,185	440.01%
	Others (Note f)	Secured	455,966	108,465,897	0.42%	958,911	210.30%
		Unsecured	19,540	2,076,998	0.94%	44,805	229.30%
Total			3,743,878	1,142,644,828	0.33%	13,516,700	361.03%

Business Type / Item	December 31, 2013				
	Non-Performing Loans (Note a)	Loans	Non-performing Loans Ratio (Note b)	Allowance For Loan Losses	Coverage Ratio (Note c)
Credit card	$ 3,072	$ 1,127,237	0.27%	$ 13,823	449.97%
No recourse receivable factoring (Note g)	-	9,691,225	-	85,236	-

Business Type / Item	December 31, 2012				
	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%
No recourse receivable factoring (Note g)	-	7,929,116	-	78,146	-

Business Type / Item	December 31, 2013		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)	$ 516	$ 5,242	$ 713	$ 6,819
Negotiated accounts receivable transacted in accordance with the agreement and exempted from reporting as non-performing receivables (Note j)	8,840	7,288	9,120	6,765
Total	9,356	12,530	9,833	13,584

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 Group 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 renewal 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, 2013			
Rank (Note a)	Transaction Party (Note b)	Loans (Note c)	As Proportion of Net Equity (%)
1	A Corporation (railway transportation industry)	$ 34,578,191	30.65%
2	B Group (other chemical products manufacturing industry)	32,993,746	29.24%
3	C Group (airline industry)	17,412,359	15.43%
4	D Group (liquid crystal panel and components manufacturing industry)	9,263,092	8.21%
5	E Group (marine transportation industry)	8,533,283	7.56%
6	F Group (synthesis construction industry)	7,952,032	7.05%
7	G Group (steel manufacturing industry)	7,136,485	6.33%
8	H Group (liquid crystal panel and components manufacturing industry)	6,643,097	5.89%
9	I Group (computers manufacturing industry)	6,639,490	5.88%
10	J Group (financial intermediation industry)	6,208,180	5.50%

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	33.03%
2	B Group (other chemical products manufacturing industry)	27,278,032	26.00%
3	C Group (liquid crystal panel and components manufacturing industry)	18,150,083	17.30%
4	D Group (airline industry)	16,744,929	15.96%
5	F Group (synthesis construction industry)	9,866,673	9.41%
6	G Group (liquid crystal panel and components manufacturing industry)	8,542,536	8.14%
7	K Group (steel manufacturing industry)	6,883,215	6.56%
8	J Group (financial intermediation industry)	6,354,700	6.06%
9	I Group (computers manufacturing industry)	5,699,272	5.43%
10	L Group (electric appliance and audiovisual electric products manufacturing)	5,648,120	5.38%

Note a：Sorted by the balance of loans on December 31, 2013 and 2012, 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 rate sensitivity

(In Thousands of New Taiwan Dollars; %)

Item	December 31, 2013				
	1 - 90 Days	91 - 180 Days	181 Days - 1 Year	More Than 1 Year	Total
Interest-sensitive assets	$ 1,168,378,854	$ 23,426,906	$ 5,843,217	$ 90,293,017	$ 1,287,941,994
Interest-sensitive liabilities	351,416,200	679,283,165	93,022,340	33,499,025	1,157,220,730
Interest sensitivity gap	816,962,654	(655,856,259)	(87,179,123)	56,793,992	130,721,264
Net worth					105,205,918
Ratio of interest-sensitive assets to liabilities					111.30%
Ratio of interest sensitivity gap to net assets					124.25%

(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%

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, 2013				
	1 - 90 Days	91 - 180 Days	181 Days - 1 Year	More Than 1 Year	Total
Interest-sensitive assets	$ 8,551,732	$ 868,616	$ 64,043	$ 65,159	$ 9,549,550
Interest-sensitive liabilities	9,770,760	334,531	529,045	-	10,634,336
Interest sensitivity gap	(1,219,028)	534,085	(465,002)	65,159	(1,084,786)
Net worth					69,681
Ratio of interest-sensitive assets to liabilities					89.80%
Ratio of interest sensitivity gap to net assets					(1,556.79%)

(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%)

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)

d. Profitability

Item		December 31	
		2013	2012
Return on total assets	Pretax	0.65%	0.64%
	After tax	0.53%	0.53%
Return on net worth	Pretax	9.89%	10.13%
	After tax	8.12%	8.35%
Profit margin		37.02%	36.31%

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.

e. Maturity analysis of assets and liabilities

(In Thousands of New Taiwan Dollars)

	Total	December 31, 2013					
		Period Remaining until Due Date and Amount Due					
		0-10 Days	11-30 Days	31-90 Days	91-180 Days	181 Days-1 Year	More Than 1 year
Major maturity cash inflows	$ 1,444,031,044	$ 224,709,214	$ 134,150,085	$ 166,187,363	$ 84,145,257	$ 125,890,202	$ 708,948,923
Major maturity cash outflows	1,548,525,231	76,899,117	123,777,611	201,658,227	150,616,248	310,053,027	685,521,001
Gap	(104,494,187)	147,810,097	10,372,474	(35,470,864)	(66,470,991)	(184,162,825)	23,427,922

(In Thousands of New Taiwan Dollars)

	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

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)

	Total	December 31, 2013				
		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	$ 14,784,255	$ 5,588,825	$ 2,560,836	$ 1,755,876	$ 1,224,695	$ 3,654,023
Major maturity cash outflows	16,383,306	7,303,441	2,679,150	1,167,692	1,513,972	3,719,051
Gap	(1,599,051)	(1,714,616)	(118,314)	588,184	(289,277)	(65,028)

(In Thousands of U.S. Dollars)

	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)

Note： The amounts listed above include accounts in U.S. dollars for head office, domestic branches, and OBU.

f. 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

Note a：Book value = Original loan balance - Allowance

Note b：Gain on disposal = Transferring price - Book value - Related cost

g. Trust accounts

Under Article 3 of the Trust Law, the Group can offer trust services. The items and amounts of trust accounts as of December 31, 2013 and 2012 were as follows：

	December 31	
	2013	2012
Special purpose trust accounts - domestic	$ 30,240,210	$ 32,904,333
Special purpose trust accounts - foreign	72,023,190	72,326,948
Insurance trust	1,935	1,015
Retirement and breeds trust	314,804	332,760
Umbilical-cord-blood trust	6,501,597	347,062
Money claim and guarantee trust	2,488,215	2,431,428
Marketable securities trust	664,112	777,932
Real estate trust	5,496,290	4,260,277
Securities under custody	130,231,242	147,534,505
	$ 247,961,595	$ 260,916,260

h. 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

Trust Assets	December 31 2013	December 31 2012	Trust Liabilities	December 31 2013	December 31 2012
Bank deposits	$ 4,452,810	$ 2,987,022	Trust capital		
Insurance claims	104,200	120,200	Money trust	$ 112,208,260	$ 109,219,228
Financial assets			Insurance claims	104,200	120,200
Common stocks	548,513	697,988	Marketable securities trust	558,768	699,988
Mutual funds	104,769,146	105,632,950	Real estate trust	5,641,481	4,406,769
Adjustments	82,130	68,935	Securities under custody payable	130,231,242	147,534,505
Bonds	198,260	-			
Interest receivable	3,302	340	Administration payable		
Dividends receivable	23,009	-	Supervision payable	137	79
Receivable from disposal of securities	477	10,057	Income taxes payable	328	34
Land	5,274,318	3,225,290	Profit and loss		
Buildings	580,159	42,961	Realized capital through profit and loss	5,163	1,061
Construction in progress	1,694,029	596,012	Investment profit and loss	132,367	(45,881)
Securities under custody	130,231,242	147,534,505	Realized capital gain - mutual funds	14,137	3,362
			Unrealized capital gain - mutual funds	10,362	8,294
			Unrealized capital gain - common stocks	107,886	108,969
			Realized capital loss - mutual funds	(10,571)	(2,301)
			Unrealized capital loss - mutual funds	(9,632)	(17,284)
			Unrealized capital loss - common stock	(26,407)	(31,028)
			Unappropriated retained earnings	(1,102,188)	(1,035,543)
			Interests and dividends revenues	132,796	35,355
			Other expenses	(36,734)	(89,547)
Total trust assets	$ 247,961,595	$ 260,916,260	Total trust liabilities	$ 247,961,595	$ 260,916,260

Trust Assets Register

Investments	December 31 2013	2012
Bank deposits	$ 4,452,810	$ 2,987,022
Insurance claims	104,200	120,200
Financial assets		
Common stocks	629,992	775,929
Mutual funds	104,769,797	105,623,944
Bonds	198,260	-
Land	5,274,318	3,225,290
Buildings	580,159	42,961
Construction in progress	1,694,029	596,012
Others	26,788	10,397
Securities under custody	130,231,242	147,534,505
Total trust assets	$ 247,961,595	$ 260,916,260

Income Statement of Trust

Investments	Years Ended December 31 2013	2012
Revenue		
Interest income	$ 15,566	$ 3,419
Dividends	65,610	31,936
Rental revenues	51,620	-
Gain on mutual funds	6,057	4,735
	138,853	40,090
Expense		
Maintenance	(2,905)	(6,762)
Tax expense	(1,544)	(343)
Others	(32,285)	(82,442)
	(36,734)	(89,547)
Realized capital gain - mutual funds	14,137	3,362
Unrealized capital gain - mutual funds	10,362	8,294
Unrealized capital gain - quoted stocks	107,886	108,969
Realized capital loss - mutual funds	(10,571)	(2,301)
Unrealized capital loss - mutual funds	(9,632)	(17,284)
Unrealized capital loss - quoted stocks	(26,407)	(31,028)
	$ 187,894	$ 20,555

35. RELATED-PARTY TRANSACTIONS

a. Related parties and their relationships with the Group

Name	Relationship
Direct, supervisor and managers and the relatives	CHB's director, supervisor and managers and the relatives
Taishin Financial Holding	CHB's corporate director
Taishin Bank	Owned by the same parent company
Shin Kong Life Insurance	Its director is the person in charge of Taishin Financial Holding's corporate director
Mega Bank	Its director is the vice general manager's spouse of the Bank
The Export-Import Bank	Its director is Chang Hwa Bank's corporate director
Land Bank	Same as above
Taiwan Business Bank	Same as above
Bank of Taiwan	Same as above (became non-related party after the third quarter of 2012)
Taiwan Cooperative Bank	Same as above (became non-related party after the second quarter of 2012)
Nan Ya Plastics	Its director is Taishin Financial Holding's independent director
Formosa Sumco Technology Corp. ("Formosa Sumco Technology")	Same as above
Industrial Bank	Its director is spouse of Taishin Financial Holding's director (become non-related party after the third quarter of 2013)
Tang Eng	Its independent director is the chairman of Taishin Securities B
Aero Win Technology Corp. ("Aero Win Technology")	Its supervisor is Taishin Securities B's independent director
E-Ton Solar Inc. ("E-Ton Solar")	Its independent director is Taishin Financial Holding's supervisor
Wan Hai Lines	Its director is Chang Hwa Bank's director
Taiwan High Speed Rail	Its director is the corporate supervisor of Chang Hwa Bank
China Airlines	Same as above
KRTC	Same as above
Digimax	Same as above
I-Mei Foods	Its chairman is Taishin Financial Holding's corporate supervisor's chairman
CyberSoft Digital Service Corp. ("CyberSoft Digital Service")	Related party in substance
Others	FSC-approved IAS 24, "Related Party Disclosures" other related parties

b. Significant transactions with related parties

1) Loans

	Balance	Percentage of Loans (%)
Balance as of December 31, 2013	$ 38,417,445	3.36
Balance as of December 31, 2012	40,976,927	3.63
Balance as of January 1, 2012	37,874,461	3.37

For the years ended December 31, 2013 and 2012, interest ranged from 0.00% to 3.88% and 0.00% to 4.00%, interest revenues were $688,773 thousand and 710,489 thousand, respectively.

December 31, 2013	Ending Balance	Highest Amount	Normal Loans	Non-performing Loans	Collateral	Difference in Terms Between Related Parties and Non-related Parties
Consumer loans						
27 accounts	$ 8,910	$ 9,500	$ 8,910	$ -	Credit	None
Self-use residential mortgage loans						
222 accounts	1,117,505	1,181,098	1,117,505	-	Real estate	None
Others						
Taiwan High Speed Rail	33,688,317	33,809,373	33,688,317	-	Real estate	None
China Airlines	1,622,500	2,085,000	1,622,500	-	Credit and plane	None
KRTC	715,000	715,000	715,000	-	Credit	None
Nan Ya Plastics	317,192	317,192	317,192	-	Credit and real estate	None
Aero Win Technology	252,492	259,693	252,492	-	Credit and real estate	None
Cybersoft Digital service	194,000	204,000	194,000	-	Real estate	None
Other - corporate 11 accounts	492,798	567,141	492,798	-	Credit and real estate	None
Other - individual 15 accounts	8,731	9,713	8,731	-	Deposit	None

	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						
27 accounts	$ 8,667	$ 11,066	$ 8,667	$ -	Credit	None
Self-use residential mortgage loans						
229 accounts	1,167,685	1,254,237	1,167,685	-	Real estate	None
Others						
Taiwan High Speed Rail	33,241,779	33,730,340	33,241,779	-	Real estate	None
China Airlines	3,417,500	3,880,000	3,417,500	-	Credit and plane	None
KRTC	1,421,615	1,436,589	1,421,615	-	Credit	None
Nan Ya Plastics	440,406	583,582	440,406	-	Credit and real estate	None
Tang Eng	300,000	391,498	300,000	-	Credit	None
Wan Hai Lines	290,000	483,333	290,000	-	Real estate	None
Aero Win Technology	197,052	229,585	197,052	-	Credit and real estate	None
Formosa Sumco Technology	115,256	144,070	115,256	-	Real estate	None
Other - corporate 8 accounts	360,788	373,740	360,788	-	Credit and real estate	None
Other - individual 17 accounts	16,179	16,686	16,179	-	Deposit	None

	January 1, 2012				
	Ending Balance	Normal Loans	Non-performing Loans	Collateral	Difference in Terms Between Related Parties and Non-related Parties
Consumer loans					
27 accounts	$ 10,247	$ 10,247	$ -	Credit	None
Self-use residential mortgage loans					
222 accounts	1,118,768	1,118,768	-	Real estate	None
Others					
Taiwan High Speed Rail	33,359,208	33,359,208	-	Real estate	None
KRTC	746,563	746,563	-	Credit	None
TECO	422,180	422,180	-	Credit	None
Nan Ya Plastics	604,194	604,194	-	Credit and real estate	None
Wan Hai Lines	483,333	483,333	-	Real estate	None
Tang Eng	300,000	300,000	-	Credit	None
Aero Win Technology	207,523	207,523	-	Credit and real estate	None
E-Ton Solar	170,549	170,549	-	Credit	None
Formosa Sumco Technology	144,070	144,070	-	Real estate	None
Other - corporate 7 accounts	298,837	298,837	-	Credit and Real estate	None
Other - individual 9 accounts	8,989	8,989	-	Deposit	None

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 %, 1.54% and 1.64% in December 31, 2013, December 31, 2012 and January 1, 2012, respectively. The interest rates and other terms provided to the other related parties are the same as those offered to the public.

2) Guaranteed loans

	December 31, 2013				
	Ending Balance	Highest Amount	Reserve for Guarantee Liabilities	Interest Rate (Per Annum %)	Collateral
Taiwan High Speed Rail	$ 448,541	$ 779,854	-	0.775 - 0.80	Equipment

	December 31, 2012				
	Ending Balance	Highest Amount	Reserve for Guarantee Liabilities	Interest Rate (Per Annum %)	Collateral
Taiwan High Speed Rail	$ 1,110,461	$ 1,536,484	-	0.775 - 0.80	Equipment

	January 1, 2012				
	Ending Balance	Highest Amount	Reserve for Guarantee Liabilities	Interest Rate (Per Annum %)	Collateral
Taiwan High Speed Rail	$ 1,536,484	$ -	-	0.775 - 0.80	Equipment
KRTC	400,000	-	-	0.60	Certificate of deposit
I-Mei Foods	15,000	-	-	0.40	Equipment
Digimax	3,388	-	-	0.75	Equipment

3) Deposits

	Balance	Percentage of Loans (%)
Balance as of December 31, 2013	$ 3,834,596	0.28
Balance as of December 31, 2012	11,615,996	0.88
Balance as of January 1, 2012	7,212,94	0.56

For the years ended December 31, 2013 and 2012, the interest rates interval were between 0.00% to 13.00%, respectively; the interest expense were $60,178 thousand and $82,866 thousand, respectively.

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.

4) Derivatives

Related Party	December 31, 2012					
	Derivative Contracts	Period	Nominal Principal Amount (In Thousands)	Valuation Gain (Loss)	Account	Balance
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	January 1, 2012					
	Derivative Contracts	Period	Nominal Principal Amount (In Thousands)	Valuation Gain (Loss)	Account	Balance
Shin Kong Life Insurance	Currency swaps	2011.04.29-2012.04.30	US$ 50,000	$ -	Financial assets at FVTPL	$ 82,827
		2011.05.09-2012.05.09	US$ 30,000	-	Financial assets at FVTPL	56,441
		2011.11.30-2012.11.30	US$ 25,000	-	Financial liabilities at FVTPL	(731)

5) Call loans to banks and call loans from banks

Call loans to banks

(In Thousands of Original Currencies)

Name	December 31, 2013				
	Department	Currency	Ending Balance	Interest Rate (Per Annum %)	Interest Revenue
Land Bank	DBU	TWD	$ 5,000	0.388 - 0.89	$ 2,346
	Singapore Branch	USD	30,000	0.30 - 0.82	74
Taiwan Business Bank	Singapore Branch	USD	20,000	0.80 - 0.85	67
	London Branch	USD	10,000	0.25 - 0.85	90
	Hong Kong Branch	USD	10,000	0.20 - 0.85	94
Mega Bank	Singapore Branch	AUD	22,200	2.75 - 3.24	1,304
	London Branch	USD	10,000	0.20 - 0.86	77
	Hong Kong Branch	USD	40,000	0.14 - 0.95	115
The Export-Import Ban	London Branch	USD	10,000	0.51 - 0.84	28

(In Thousands of Original Currencies)

Name	December 31, 2012				
	Department	Currency	Ending Balance	Interest Rate (Per Annum %)	Interest Revenue
Land Bank	DBU	TWD	$ 5,000	0.388 - 0.86	$ 3,099
	OBU	USD	25,000	0.22 - 0.60	7
	OBU	CHF	500	0.10	-
	Singapore Branch	USD	22,000	0.25 - 0.80	50
	London Branch	USD	10,000	0.47 - 0.81	52
	Hong Kong Branch	USD	5,000	0.23 - 0.98	86
Taiwan Business Bank	OBU	USD	20,000	0.22 - 2.00	16
	London Branch	USD	10,000	0.47 - 0.77	38
	Hong Kong Branch	USD	15,000	0.16 - 1.48	87
Mega Bank	OBU	USD	50,000	0.22 - 0.43	23
	OBU	NZD	20,000	2.64	21
	Singapore Branch	USD	10,000	0.14 - 0.46	5
	Singapore Branch	AUD	55,000	3.15 - 3.83	68
	New York Branch	USD	5,200	0.28 - 0.30	4
	London Branch	USD	10,000	0.34 - 1.39	30
	Hong Kong Branch	USD	20,000	0.14 - 1.15	52
Industrial Bank	London Branch	USD	5,000	0.50 - 1.40	41
	Hong Kong Branch	USD	5,000	0.51 - 1.25	30

(In Thousands of Original Currencies)

Name	January 1, 2012				
	Department	Currency	Ending Balance	Interest Rate (Per Annum %)	Interest Revenue
Land Bank	DBU	TWD	$ 10,000	-	$ -
	London Branch	USD	10,000	-	-
	Hong Kong Branch	USD	20,000	-	-
Taiwan Business Bank	OBU	USD	5,000	-	-
	Singapore Branch	USD	19,000	-	-
	Hong Kong Branch	USD	15,000	-	-
Bank of Taiwan	New York Branch	USD	40,000	-	-
Mega Bank	New York Branch	USD	7,400	-	-
	London Branch	USD	20,000	-	-
	Hong Kong Branch	USD	10,000	-	-
Taiwan Cooperative Bank	Singapore Branch	USD	10,000	-	-
	New York Branch	USD	40,000	-	-
Industrial Bank	OBU	USD	25,000	-	-
	Singapore Branch	USD	30,000	-	-
	London Branch	USD	10,000	-	-
	Hong Kong Branch	USD	5,000	-	-

Call loans from banks

(In Thousands of Original Currencies)

Name	Department	Currency	December 31, 2013 Ending Balance	Interest Rate (Per Annum %)	Interest Revenue
Land Bank	DBU	TWD	$ 5,000	0.388 - 0.88	$ 1,943
Taiwan Business Bank	London Branch	EUR	19,000	0.15 - 0.88	148
Mega Bank	Singapore Branch	USD	40,000	0.30 - 1.45	267
	New York Branch	USD	20,000	0.23 - 0.81	128
	Los Angeles Branch	USD	10,000	0.27 - 0.78	42
	London Branch	USD	16,000	0.30 - 0.90	390
	Hong Kong Branch	USD	64,000	0.79 - 1.60	138

(In Thousands of Original Currencies)

Name	Department	Currency	December 31, 2012 Ending Balance	Interest Rate (Per Annum %)	Interest Revenue
Mega Bank	OBU	USD	$ 30,000	0.21 - 0.70	$ 94
	Singapore Branch	USD	12,000	0.27 - 1.47	433
	New York Branch	USD	56,000	0.20 - 0.97	168
	Los Angeles Branch	USD	13,000	0.25 - 0.78	69
Others	London and Los Angeles Branch	TWD	5,000	0.388 - 0.88	5,594
		EUR	5,000	0.16 - 0.35	51
		USD	25,000	0.15 - 1.38	350
		GBP	5,000	0.70	18

(In Thousands of Original Currencies)

Name	Department	Currency	January 1, 2012 Ending Balance	Interest Rate (Per Annum %)	Interest Revenue
Land Bank	Singapore Branch	AUD	$ 4,200	-	$ -
	New York Branch	USD	10,000	-	-
	London Branch	GBP	10,000	-	-
Taiwan Business Bank	New York Branch	USD	10,000	-	-
	London Branch	USD	17,000	-	-
	London Branch	EUR	21,500	-	-
Bank of Taiwan	Singapore Branch	USD	10,000	-	-
	New York Branch	USD	40,000	-	-
	London Branch	EUR	2,000	-	-
Mega Bank	Singapore Branch	USD	93,000	-	-
	London Branch	USD	72,500	-	-
Taiwan Cooperative Bank	Singapore Branch	USD	15,500	-	-
	New York Branch	USD	35,000	-	-
	London Branch	GBP	10,000	-	-
	London Branch	USD	66,000	-	-
	London Branch	EUR	9,500	-	-

6) Due from banks, due to banks and bank overdrafts

Due from banks

(In Thousands of Original Currencies)

Name	Department	Currency	December 31, 2013 Ending Balance	December 31, 2012 Ending Balance	January 1, 2012 Ending Balance
Land Bank	DBU	TWD	$ 58	$ 942	$ 86
Taiwan Business Bank	DBU	TWD	70	67	235
Bank of Taiwan	DBU	TWD	-	-	105,730
Mega Bank	DBU	TWD	21,724	21,830	22,311
	DBU	USD	369	83	847
	DBU	AUD	688	387	798
	DBU	CAD	140	196	629
	DBU	JPY	16,110	9,997	-
	New York Branch	USD	1	4	3
	Los Angeles Branch	USD	21	21	21
Taiwan Cooperative Bank	DBU	TWD	-	-	4,884

Due to banks

(In Thousands of Original Currencies)

Name	Department	Currency	December 31, 2013 Ending Balance	December 31, 2012 Ending Balance	January 1, 2012 Ending Balance
The Export-Import Bank of the ROC	DBU	TWD	$ 641	$ 3,545	$ 2,890
Taishin International Bank	New York Branch	USD	45	49	67
Land Bank	DBU	TWD	277	277	277
Taiwan Business Bank	DBU	TWD	124	124	124
Mega Bank	DBU	TWD	6	6	6
Taiwan Cooperative Bank	DBU	TWD	-	-	1

Bank overdrafts

(In Thousands of Original Currencies)

Name	Department	Currency	December 31, 2013 Ending Balance	December 31, 2012 Ending Balance	January 1, 2012 Ending Balance
Mega Bank	DBU	USD	$ 572	$ 7,402	$ 1,846

c. Compensation of directors, supervisors and management personnel：

	For the Year Ended December 31	
	2013	2012
Short-term benefits	$ 129,043	$130,488,
Post employment benefits	1,690	17,542
	$ 130,733	$ 148,030

The compensation of directors, supervisors and management personnel for the years ended December 31, 2013 and 2012 was based on the estimation in 2014 and had been approved by shareholders in their annual meeting held in 2013.

36. PLEDGED ASSETS

The summary of the Group's pledged assets as of December 31, 2013, December 31, 2012 and January 1, 2012 were as follows：

Pledged Assets	Description	December 31, 2013	December 31, 2012	January 1, 2012
Available-for-sale financial assets	Government bonds	$ 1,344,900	$ 945,600	$ 1,024,700
Held-to-maturity financial assets	Government bonds, corporate bonds and certificate of deposits	37,238,183	37,232,263	37,742,175
Time deposits with original maturity more than 3 months	Time deposit	2,456,500	-	-
Refundable deposits	Cash	99,610	92,442	122,716

37. CONTINGENT LIABILITIES AND COMMITMENTS

a. In addition to those mentioned in Note 7, the Group had the following contingent liabilities and commitments as of December 31, 2013, December 31, 2012 and January 1, 2012：

	December 31, 2013	December 31, 2012	January 1, 2012
Repayment note and time deposit held for custody	$ 7,065,533	$ 7,003,867	$ 7,056,153
Liabilities on joint loans	1,127,218	952,202	984,193
Guarantees issued in guarantee business	28,761,247	29,638,924	30,496,884
Unused issued letters of credit	24,074,108	23,171,635	25,200,037
Trust liabilities	247,961,595	260,916,260	250,084,882
Unused loan commitments	136,682,789	159,693,488	238,463,174

b. 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 Group 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 Group on August 1, 2002, the Iranian plaintiff countered by resuming another lawsuit it had filed against the Group 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 Group 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 Group. 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 Group. The Iranian plaintiff, after refusing to accept the decision of the Court, appealed to the Supreme Court on January 19, 2012. On July 31, 2012, the Supreme Court ordered the Taiwan Superior Court to review the ruling. On September 24, 2013, the Taiwan Superior Court again ruled in favor of the Group. The Iranian plaintiff appealed to the Supreme Court again on October 16, 2013. At present, the lawsuit remains under review by the Supreme Court.

c. Damagers amounted to $46,401 thousand between Chang Hwa Bank and TDK Corporation currently in trial in Taiwan Taipei District Court. The verdict is still pending.

38. DISCLOSURES UNDER STATUTORY REQUIREMENTS

a. 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, 2013	None
2	Acquisition of fixed assets over NT$300 million or 10% of outstanding capital as of December 31, 2013	None
3	Disposal of fixed assets over NT$300 million or 10% of outstanding capital as of December 31, 2013	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 35
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 consolidated financial statements	None

b. Information on the Group'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, 2013	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, 2013	None
7	Acquisition of property, plant and equipment over NT$300 million or 10% of outstanding capital for the year ended December 31, 2013	None
8	Disposal of property, plant and equipment over NT$300 million or 10% of outstanding capital for the year ended December 31, 2013	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 consolidated financial statements	None

c. Investment in Mainland China：Table 2

39. 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 (%)
MasterLink Securities Corp.	Taipei City	Security brokerage	3.95%	621,491	-	60,047,459	-	60,047,459	3.95%
Asia Pacific Broadband Telecom Co.	Taipei City	Type I & type II telecommunications business	0.45%	231,750	-	30,000,000	-	30,000,000	0.91%
Taiwan Stock Exchange Co.	Taipei City	Securities brokerage, margin lending, and underwriting financial products	3.00%	72,012	-	18,860,511	-	18,860,511	3.00%
Taiwan Sugar Co.	Tainan City	Manufacture correlative products of sugar and crop	0.41%	44,309	-	23,246,159	-	23,246,159	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	4.09%	40,812	-	3,197,700	-	3,197,700	4.09%
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	-	6,002,843	-	6,002,843	2.11%
Taiwan Assets Management Co., Ltd.	Taipei City	Acquisition of delinquent loans, evaluation, auction, and management	11.35%	1,500,000	-	157,500,000	-	157,500,000	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	-	271,615	-	271,615	0.08%
Sunlight Assets Management Co., Ltd.	Taipei City	Acquisition of delinquent loans, evaluation, auction, and management	0.70%	41	-	1,134,085	-	1,134,085	18.90%
Tai Yu Products Corporation	Taichung City	Frozen agricultural products	4.77%	(Note c)	-	5,748,382	-	5,748,382	4.77%
Chi-Yi Construction Management Company	New Taipei City	Residential development and lease	1.47%	(Note c)	-	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：The Group had recognized the loss on investment in Tai Yu Products Corporation and Chi-Yi Construction Management Company.

40. SEGMENT INFORMATION

Information reported to the chief operating decision maker for the purpose of resource allocation and assessment of segment performance focuses on the types of services provided.

a. Segment revenues and results

	Year Ended December 31, 2013						
	Loans	Deposits and Remittances	Financial Instruments and Investments	Wealth Management	Oversea Branch	Others	Total
Net interest income	$ 11,998,158	$ 2,839,195	$ 820,130	$ -	$ 1,425,844	($ 2,899)	$ 17,080,428
Net service fee and commissions income	883,710	163,980	(29,144)	2,706,486	420,436	-	4,145,468
Net income on financial instrument	-	-	2,373,019	-	7,132	-	2,380,151
Others	34,661	-	677	-	1,054	180,770	217,162
Net revenue and gains	12,916,529	3,003,175	3,164,682	2,706,486	1,854,466	177,871	23,823,209
Reversed allowance for bad debts expenses and guarantee liability provisions	720,582	-	21	-	(82,830)	-	637,773
Operating expenses	-	-	-	-	-	-	(13,713,262)
Income before income tax	$ 13,637,111	$ 3,003,175	$ 3,164,703	$ 2,706,486	$ 1,771,636	$ 177,871	$ 10,747,720

	Year Ended December 31, 2012						
	Loans	Deposits and Remittances	Financial Instruments and Investments	Wealth Management	Oversea Branch	Others	Total
Net interest income	$ 11,878,768	$ 2,535,915	$ 761,127	$ -	$ 1,226,903	($ 3,921)	$ 16,398,792
Net service fee and commissions income	914,215	216,872	(13,216)	2,309,216	412,081	-	3,839,168
Net income on financial instrument	-	-	2,203,689	-	14,552	-	2,218,241
Others	408,762	-	26,726	-	180,677	188,233	804,398
Net revenue and gains	13,201,745	2,752,787	2,978,326	2,309,216	1,834,213	184,312	23,260,599
Reversed allowance for bad debts expenses and guarantee liability provisions	891,764	-	-	-	96,207	-	987,971
Operating expenses	-	-	-	-	-	-	(14,004,574)
Income before income tax	$ 14,093,509	$ 2,752,787	$ 2,978,326	$ 2,309,216	$ 1,930,420	$ 184,314	$ 10,243,996

The revenues and results on the segment information reported does not Inter-segment revenues.

This was the measure reported to the chief operating decision maker for the purpose of resource allocation and assessment of segment performance.

b. Segment total assets and liabilities

	December 31, 2013						
	Loans	Deposits and Remittances	Financial Instruments and Investments	Oversea Branch	Others	Adjustment	Total
Assets	$ 1,077,351,963	$ -	$ 533,800,224	$ 125,511,889	$ 69,157,333	($ 105,765,868)	$ 1,700,055,541
Liabilities	$ 1,103,437	$ 1,349,528,660	$ 186,997,426	$ 118,460,538	$ 37,328,018	($ 105,765,868)	$ 1,587,652,211

	December 31, 2012						
	Loans	Deposits and Remittances	Financial Instruments and Investments	Oversea Branch	Others	Adjustment	Total
Assets	$ 1,074,754,007	$ -	$ 423,034,458	$ 109,673,001	$ 84,877,732	($ 78,515,666)	$ 1,613,823,532
Liabilities	$ 713,841	$ 1,297,743,572	$ 137,806,791	$ 106,222,757	$ 44,956,627	($ 78,515,666)	$ 1,508,927,922

	January 1, 2012						
	Loans	Deposits and Remittances	Financial Instruments and Investments	Oversea Branch	Others	Adjustment	Total
Assets	$ 1,080,019,595	$ -	$ 388,457,532	$ 109,271,751	$ 84,000,431	($ 67,135,871)	$ 1,594,613,438
Liabilities	$ 535,408	$ 1,271,647,257	$ 138,929,906	$ 106,889,002	$ 44,892,889	($ 65,604,109)	$ 1,497,290,353

41. FIRST-TIME ADOPTION OF THE REGULATIONS

The Group's date of transition to the Regulations was January 1, 2012. The impact of the transition to the Regulations on the Group's consolidated balance sheets and consolidated statements of comprehensive income is stated as follows：

a. The reconciliation of consolidated balance sheet as of January 1, 2012

ROC GAAP		Change to IFRSs		IFRSs		
Item	Amount	Difference in Recognition and Measurement	Difference in Presentation	Amount	Item	Notes
Cash and cash equivalents	$ 52,948,875	$ -	($ 1,559,163)	$ 51,389,712	Cash and cash equivalents	a)
Due from Central Bank and call loans to banks	79,667,740	-	-	79,667,740	Due from Central Bank and call loans to banks	
Financial assets at fair value through profit or loss	25,020,162	-	-	25,020,162	Financial asset at fair value through profit or loss	b), p)
	-	-	149,400	149,400	Derivative financial assets for hedging	o)
Receivables	19,594,840	-	(606,927)	18,987,913	Receivables	
	-	-	747,310	747,310	Current tax assets	c)
Loans, net	1,122,738,843	-	-	1,122,738,843	Loans, net	
Available-for-sale financial assets, net	57,579,949	148,500	-	57,728,449	Available-for-sale financial assets, net	q)
Held-to-maturity financial assets, net	180,376,569	-	-	180,376,569	Held-to-maturity financial assets, net	
Other financial assets, net	12,943,157	(30,000)	1,409,763	14,322,920	Other financial assets, net	a), o), p), q), s)
Property and equipment, net	23,507,734	742,093	296,606	24,546,433	Property and equipment, net	d), e)
	-	3,492,311	7,331,271	10,823,582	Investment property, net	d), e)
Goodwill and intangible assets	62,074	-	-	62,074	Intangible assets, net	
	-	521,292	5,679,060	6,200,352	Deferred tax assets	c), i), j), k)
Other assets, net	14,677,570	621,729	(13,447,320)	1,851,979	Other assets, net	c), d), e), f), i)
Total	$ 1,589,117,513			$ 1,594,613,438	Total	
Deposits from banks and Central Bank	$ 112,053,512	-	-	$ 112,053,512	Due to the Central Bank and banks	
Financial liabilities at fair value through profit or loss	2,035,814	-	-	2,035,814	Financial liabilities at fair value through profit or loss	
Bonds and securities sold under repurchase agreements	10,726,892	-	-	10,726,892	Securities sold under repurchase agreements	
Payables	32,060,191	173,313	23,738	32,257,242	Payables	b), c), f), g), k)
	-	-	44,064	44,064	Current tax liabilities	c)
Deposits and remittances	1,288,280,725	-	-	1,288,280,725	Deposits and remittances	
Bank notes payables	38,496,086	-	-	38,496,086	Bank notes payables	
Accrued pension liabilities	452,697	-	(452,697)	-	Other borrowings	
Other financial liabilities	1,676,663	-	-	1,676,663	Reserve for liabilities	h), i), j)
	-	2,759,709	620,712	3,380,421	Other financial liabilities	
	-	296,044	6,386,608	6,682,652	Deferred tax liabilities	c), d), q)
Other liabilities	7,656,978	621,729	(6,622,425)	1,656,282	Other liabilities	c), g), h)
Total	1,493,439,558			1,497,290,353	Total	
Taishin Financial Holding stockholders' equity					Equity attributable to owners of parent	
Capital stock	67,683,284	-	-	67,683,284	Capital stock	
Retained earnings	18,509,343	11,778,829	-	30,288,172	Retained earnings	d), e), i), j), k), l), m), p), t)
Other items of stockholders' equity					Other equity	
Unrealized revaluation increment	10,339,717	(10,339,717)	-	-		d)
Cumulative translation adjustments	45,884	(45,884)	-	-	Exchange differences on translation of foreign financial statements	m)
Unrealized gains or losses on financial instruments	(766,871)	118,500	-	(648,371)	Unrealized gain (loss) on available-for-sale financial assets	q)
Net loss not recognized as pension cost	(133,402)	133,402	-	-		i)
Equity attributable to shareholders of the parent	95,677,955			97,323,085	Total equity attributable to owners of parent	d), e), i), j), k), q)
Minority interests	-			-	Non-controlling interests	
Total shareholders' equity	95,677,955			97,323,085	Total equity	
Total liabilities and shareholders' equity	$ 1,589,117,513			$ 1,594,613,438	Total	

b. The reconciliation of consolidated balance sheet as of December 31, 2012

ROC GAAP		Change to IFRSs		IFRSs		
Item	Amount	Difference in Recognition and Measurement	Difference in Presentation	Amount	Item	Notes
Cash and cash equivalents	$ 40,180,362	$ -	($ 2,779,207)	$ 37,401,155	Cash and cash equivalents	a)
Due from Central Bank and call loans to banks	103,411,156	-	-	103,411,156	Due from Central Bank and call loans to banks	
Financial assets at fair value through profit or loss	35,613,670	-	-	35,613,670	Financial asset at fair value through profit or loss	b), p)
Receivables, net	17,986,233	-	(345,884)	17,640,349	Receivables, net	b), c), f), s)
	-	-	527,442	527,442	Current tax assets	c)
	-	-	105,087	105,087	Derivative financial assets for hedging	
Loans, net	1,129,128,128	-	-	1,129,128,128	Loans, net	
Available-for-sale financial assets, net	63,427,594	194,250	-	63,621,844	Available-for-sale financial assets, net	q)
Held-to-maturity financial assets, net	170,696,300	-	-	170,696,300	Held-to-maturity financial assets, net	
Other financial assets, net	8,048,820	(30,000)	2,674,120	10,692,940	Other financial assets, net	a), o), p), q), r), s)
Property and equipment, net	23,932,997	-	286,040	24,219,037	Property and equipment, net	e)
	-	3,266,277	7,558,827	10,825,104	Investment property, net	e)
Goodwill and intangible assets	86,991	-	-	86,991	Intangible assets, net	
	-	576,913	3,911,635	4,488,548	Deferred tax assets	c), i), j), k)
Other assets, net	17,101,707	202,134	(11,938,060)	5,365,781	Other assets, net	c), e), f), i)
Total	$ 1,609,613,958			$ 1,613,823,532	Total	
Deposits from banks and Central Bank	$ 100,530,198	-	-	$ 100,530,198	Due to the Central Bank and banks	
Financial liabilities at fair value through profit or loss	1,912,629	-	-	1,912,629	Financial liabilities at fair value through profit or loss	
Bonds and securities sold under repurchase agreements	5,629,554	-	-	5,629,554	Securities sold under repurchase agreements	
Payables	33,010,957	139,090	(46,787)	33,103,260	Payables	
	-	-	181,235	181,235	Current tax liabilities	c)
Deposits and remittances	1,316,088,990	-	-	1,316,088,990	Deposits and remittances	
Bank notes payables	38,451,937	-	-	38,451,937	Bank notes payables	
Accrued pension liabilities	767,223	-	(767,223)	-		
Other financial liabilities	1,364,673	-	-	1,364,673	Other financial liabilities	c), q)
	-	2,781,645	1,005,019	3,786,664	Reserve for liabilities	
	-	-	6,189,798	6,189,798	Deferred tax liabilities	
Other liabilities	8,048,892	202,134	(6,562,042)	1,688,984	Other liabilities	c), f), g), h)
Total	1,505,805,053			1,508,927,922	Total	
Stockholders' equity					Equity attributable to owners of parent	
Capital stock	72,421,114	-	-	72,421,114	Capital stock	
Retained earnings	20,888,598	11,534,920	-	32,423,518	Retained earnings	d), e), i), j), k), l), m), p), r), t)
Other items of stockholders' equity					Other equity	
Unrealized gains or losses on financial instruments	(12,937)	164,250	-	151,313	Unrealized gain (loss) on available-for-sale financial assets	d)
Unrealized revaluation increment	11,011,800	(11,011,800)	-	-		
Cumulative translation adjustments	(60,115)	(40,220)	-	(100,335)	Exchange differences on translation of foreign financial statements	m)
Net loss not recognized as pension cost	(439,555)	439,555	-	-		q)
Equity attributable to shareholders of the parent	103,808,905			104,895,610	Equity attributable to owners of the Company	
Minority interests	-			-	Non-controlling interests	
Total shareholders' equity	103,808,905			104,895,610		
Total liabilities and shareholders' equity	$ 1,609,613,958			$ 1,613,823,532	Total liabilities and equity	

c. Reconciliation of consolidated statement of comprehensive income for the year ended December 31, 2012

ROC GAAP		Change to IFRSs		IFRSs		
Item	Amount	Difference in Recognition and Measurement	Difference in Presentation	Amount	Item	Notes
Interest income	$ 26,871,532	$ -	($ 234,695)	$ 26,636,837	Interest income	n)
Interest expenses	(10,999,214)	-	761,169	(10,238,045)	Interest expenses	j), n)
Net interest income	15,872,318			16,398,792	Net interest income	
Net income other than interest income					Net income other than interest income	
Fee and commission income, net	3,845,780	(6,612)	-	3,839,168	Net service fee and commissions income	g)
Gain on financial assets and liabilities at fair value through profit or loss	1,343,291	-	220,618	1,563,909	Gains on financial assets and liabilities at fair value through profit or loss	n), p)
					Gain (loss) on investment property	e)
Realized gain on available-for-sale financial assets	300,733	-	-	300,733	Realized gain on available-for-sale financial assets	
Foreign exchange loss, net	95,365	-	-	95,365	Foreign exchange loss	
Asset impairment loss	(21,736)	-	-	(21,736)	Asset impairment loss	
Other non-interest net income and loss	3,718,210	(2,633,842)	-	1,084,368	Net other non-interest income	e), p)
Gross income	25,153,961			23,260,599	Net revenue and gains	
Reversed allowance for loan losses	(1,645,871)	2,633,842	-	987,971	Reversed allowance for bad debts expenses and guarantee liability provisions	
Operating expenses					Operating expenses	
Personnel expenses	(8,935,404)	(30,784)	(747,092)	(9,713,280)	Employee benefits expenses	i), j), k), l)
Depreciation and amortization	(739,091)	-	-	(739,091)	Depreciation and amortization expenses	
Others	(3,558,815)	6,612	-	(3,552,203)	Other general and administrative expenses	g)
Income before income tax	10,274,780			10,243,996	Income before income tax	
Estimated income tax expense	(1,804,030)	5,233	-	(1,798,797)	Income tax expense	i), j), k)
Consolidated net income	$ 8,470,750			8,445,199	Net income	
					Other comprehensive income	
				(105,999)	Exchange differences on translation of foreign financial statements	
				799,684	Unrealized gain or loss on available-for-sale financial assets	
				(263,082)	Actuarial gains or loss on defined benefit plans	
				50,389	Income tax relating to components of other comprehensive income	
				480,992	Comprehensive income, net of tax	
				$ 8,926,191	Total comprehensive income	

d. Reconciliation of equity as of December 31, 2012 and January 1, 2012

	December 31, 2012	January 1, 2012
Equity under ROC GAAP	$ 103,808,905	$ 95,677,955
Adjustments：		
Revaluation increment of property and equipment	-	672,083
Use fair value as deemed cost of certain investment property	3,266,277	3,266,277
Employee benefits - defined benefit plan	(1,441,141)	(1,441,141)
Net loss not recognized as pension cost	439,555	133,402
Employee's high-yield savings account	(960,141)	(960,141)
Employee's bonus for complete attendance in work	(143,850)	(143,850)
Unrealized gain or loss on available-for-sale financial assets	164,250	118,500
Employee benefit tax expense	(25,551)	-
Actuarial gains or loss on defined benefit plans and related tax	(218,358)	-
Income tax relating to components of other comprehensive income	5,664	-
Equity under the FSC-recognized IFRSs	$ 104,895,610	$ 97,323,085

e. Exemptions

Except for optional exemptions and mandatory exceptions to retrospective application provided under the Regulations, the Group retrospectively applied the Regulations to prepare its opening balance sheet at the date of transition, January 1, 2012. The major optional exemptions the Group elected are summarized as follows：

Deemed cost

For certain freehold lands, the Group elected to use the ROC GAAP revalued amount at the date of transition to the Regulations as their deemed cost under the Regulations. For certain investment properties with sufficient evidence that those properties are continuously being rented out and can generate a stable cash flow in the medium or long-term, the Group elected to use their fair value at the date of transition as their deemed cost. For other certain investment properties, the ROC GAAP revaluated amount at the date of the transition was used as their deemed cost under the Regulations. All other property, plant and equipment, investment properties and intangible assets applied the Regulations retrospectively.

Employee benefits

The Group elected to recognize all cumulative actuarial gains and losses in retained earnings as of the date of transition. In addition, the Group elected to apply the exemption disclosure requirement provided by the Regulations, in which the experience adjustments are determined for each accounting period prospectively from the transition date.

Cumulative translation differences

The Group elected to reset the cumulative translation differences to zero at the date of transition to the Regulations and adjusted retained earnings accordingly. Gains or losses of a subsequent disposal of any foreign operations will exclude the translation differences that arose before the date of transition to the Regulations.

The effect of the abovementioned optional exemptions elected by the Group was stated in the following Note 6) - Explanations of significant reconciling items in the transition to the Regulations.

f. Explanations of significant reconciling items in the transition to the Regulations

1) Revaluation increment of property and equipment

Unrealized revaluation increments of raised from lands and buildings were recognized as other items of shareholders' equity under ROC GAAP. Unrealized revaluation increments should be recognized in as retained earnings under the Regulations.

The Group revaluated part of lands to increase unrealized revaluation increments as $672,083 thousands on February 24, 2012, and recognized retrospectively in balance sheet on January 1, 2012.

As of December 31, 2012 and January 1, 2012, unrealized revaluation increments decreased by $11,011,800 thousand and $10,339,717 thousand, respectively; retain earnings increased by $11,011,800 thousand and $10,339,717 thousand, respectively.

2) Land value increment tax payable

Land value increment tax payable was recognized as other liabilities under ROC GAAP. After transition to the Regulations, land value increment tax payable should be reclassified to deferred tax liabilities as the Group elected to use the ROC GAAP revaluation amount of part of lands as their deemed cost.

As of December 31, 2012 and January 1, 2012, other liabilities decreased by $6,156,692 thousand and $5,860,648 thousand, respectively; deferred tax liabilities increased by $6,156,692 thousand and $5,860,648 thousand, respectively.

3) Deemed cost

On the date of transition to the Regulations, the Group elected to use the ROC GAAP revaluated amount of part of lands and investment properties as their deemed cost. As of January 1, 2012, Property and equipment increased by $742,093 thousand; investment property increased by $226,034 thousand; deferred tax liabilities increased by $296,044 thousand; retain earnings increased by $672,083 thousand.

For certain investment properties with sufficient evidence that those properties are continuously being rented out and can generate a stable cash flow in the medium or long-term, the Group elected to use their fair value at the date of transition as their deemed cost. The discount value of future cash flow of abovementioned investment property would be the upper limit of their fair value; the related discount rate was the weighted average cost of capital of the Group (4%). As of December 31, 2012 and January 1, 2012, investment property all increased by $3,266,277 thousand; retained earnings all increased by $3,266,277 thousand.

4) Reclassification of properties and equipment

The idle properties and the rental properties were recognized as other assets under ROC GAAP. The Group reclassified the idle properties and the rental properties to properties and equipment or investment properties under the Regulations.

As of December 31, 2012 and January 1, 2012, other assets decreased by $7,844,867 thousand and $7,627,877 thousand, respectively; property and equipment increased by $286,040 thousand and $296,606 thousand, respectively; investment properties increased by $7,558,827 thousand and $7,331,271 thousand, respectively.

5) Cumulative translation adjustments

The Group elected the exemption of cumulative translation differences under FSC-recognized IFRS 1; thus, cumulative translation adjustments are deemed zero at the date of transition to IFRSs.

As of December 31, 2012 and January 1, 2012, cumulative translation adjustments all decreased by $45,884 thousand and retained earnings all increased by $45,884 thousand; deferred tax assets increased by $5,664 thousand and $0 thousand, respectively. For the year ended December 31, 2012, income tax relating to components of other comprehensive income increased by $5,664 thousand.

6) Actuarial gains and losses

The Group elected to recognize all cumulative actuarial gains and losses at the date of transition to IFRSs in accordance with FSC-recognized IFRS 1, and elected to recognize actuarial gains and losses as other comprehensive income which closes to retained earnings in the statement of changes in equity after the transition in accordance with FSC-recognized IAS 19. The recognized other comprehensive income can not be reclassified to income and expense in subsequent periods.

The Group retrospectively applied the requirements of FSC-recognized IAS 19 "Employee Benefits" and adjusted unrecognized transition obligation and pension liability to related accounts.

As of December 31, 2012 and January 1, 2012, reserve for liabilities increased by $1,504,711 thousand and $1,602,913 thousand, respectively; deferred tax assets increased by $330,526 thousand and $295,174 thousand, respectively; Net loss not recognized as pension cost increased by $439,555 thousand and $133,402 thousand, respectively; retained earnings all decreased by $1,441,141 thousand; for the year ended December 31, 2012, net loss not recognized as pension cost decreased by $263,082; Income tax relating to components of other comprehensive income increased by $44,724 thousand; the employee benefits expenses decreased by $55,131; income tax expense increased by $9,372 thousand.

7) Employee's high-yield savings account

Under FSC-recognized IAS 19 "Employee Benefits" and Regulations Governing the Preparation of Financial Reports by Public Banks, the Group adjusted the post-employment abnormal interests because the high-yield savings interest rate exceeded market interest rate when the employee retired.

The nature of high-yield savings account is employee benefits; therefore, the Group classified the abnormal interests to employee benefits expense.

As of December 31, 2012 and January 1, 2012, reserve for liabilities increased by $1,276,935 thousand and $1,156,796 thousand, respectively; deferred tax assets increased by $217,078 thousand and $196,655 thousand, respectively; retained earnings all decreased by $960,141 thousand; for the year ended December 31, 2012, the employee benefits expenses increased by $867,231 thousand, interest expenses decreased by $747,092 thousand and income tax expense decreased by $20,423 thousand.

8) Employee's bonus for complete attendance in work

The Group adjusted cumulative paid annual leave under FSC-recognized IAS 19 "Employee Benefits".

As of December 31, 2012 and January 1, 2012, payables increased by $139,090 thousand and $173,313 thousand, respectively; deferred tax assets increased by $23,645 thousand and $29,463 thousand, respectively; retained earnings all decreased by $143,850 thousand; for the year ended December 31, 2012, the employee benefits expenses decreased by $34,224 thousand and income tax expense increased by $5,818 thousand.

9) Customer loyalty programmes

The Group retrospectively applied FSC-recognized IFRIC 13 "Customer Loyalty Programmes" and adjusted bonus points accordingly.

As of December 31, 2012 and January 1, 2012, payables decreased by $34,580 thousand and $27,967 thousand, respectively; other liabilities increased by $34,580 thousand and $27,967 thousand, respectively; for the year ended December 31, 2012, the net service fee and commission income-net decreased by $6,612 thousand and other general and administrative expenses decreased by $6,612 thousand.

10) Financial assets carried at cost

The definition of financial assets carried at cost has changed after the date of transition; therefore, a portion of financial assets carried at cost before the transition date is measured by fair value after the transition.

As of December 31, 2012 and January 1, 2012, other financial assets all decreased by $30,000 thousand; available-for-sale financial assets increased by $194,250 thousand and $148,500 thousand, respectively; Unrealized gain (loss) on available-for-sale financial assets increased by $164,250 thousand and $118,500 thousand, respectively.

11) Interest income and expenses on financial instruments at FVTPL

According to the Regulations, the Group recognized interest income and expenses from financial instruments at FVTPL as gain on financial assets and liabilities at FVTPL instead of interest income and expenses.

For the year ended December 31, 2012, the gain on financial assets and liabilities at FVTPL increased by $220,618 thousand; interest income decreased by $234,695 thousand and interest expenses decreased by $14,077 thousand.

12) Regular way purchase or sale of a financial asset

According to FSC-recognized IAS No. 39 "Financial Instruments：Recognition and Measurement", the Group adopted trade date accounting for all regular way purchase or sale of all financial assets.

13) Recoveries of amounts previously written off

According to the Regulations, recoveries of amounts previously written off are credited to the allowance account. For the year ended December 31, 2012, net other non-interest income and reversed allowance for loan losses both decreased by $2,633,842 thousand.

14) Client's position-debit or credit

Under FSC-recognized IAS No. 39 "Financial Instruments：Recognition and Measurement", client's position - debit or credit is not qualified for asset and liability offsetting. The Group reclassified client's position according to nature of transaction.

As of December 31, 2012 and January 1, 2012, other assets and other liabilities increased by $169,028 thousand and $95,769 thousand, respectively, and the Group reclassified client's position according to nature of transaction. As of December 31, 2012 and January 1, 2012, receivables increased by $170,682 thousand and $140,383 thousand, respectively; other assets decreased by $170,682 thousand and $140,383 thousand, respectively; payables increased by $169,028 thousand and $95,769 thousand, respectively, and other liabilities decreased by $169,028 thousand and $95,769 thousand, respectively.

15) Income taxes

According to FSC-recognized IAS No. 12 "Income Taxes", deferred income tax assets and deferred tax liabilities cannot be offset with each other; thus, they are presented at gross amounts.

As of December 31, 2012 and January 1, 2012, deferred tax assets and deferred tax liabilities both increased by $33,106 thousand, $525,960 thousand, respectively.

16) Cash and cash equivalents

According to FSC-recognized IAS No. 7 "Statement of Cash Flows", the Group reclassified demand deposits that require over 90 days prior notice of withdrawal to other financial assets.

As of December 31, 2012, March 31, 2012 and January 1, 2012, cash and cash equivalents decreased by $2,779,207 thousand and $1,559,163 thousand, respectively; other financial assets increased by $2,779,207 thousand and $1,559,163 thousand, respectively.

17) Presentation differences

According to the Regulations, the Group reclassified the following items as follows：

Item	December 31, 2012	January 1, 2012
A. Other financial assets - derivative financial assets for hedging	($ 105,087)	($ 149,400)
Derivative financial assets for hedging	105,087	149,400
B. Accrued pension liabilities	(767,223)	(452,697)
Reserve for liabilities	767,223	452,697
C. Other liabilities	(237,796)	(168,015)
Reserve for liabilities	237,796	168,015
D. Receivables	(516,566)	(747,310)
Current tax assets	516,566	747,310
E. Other assets	(10,876)	-
Current tax assets	10,876	-
F. Payables	(181,235)	(44,064)
Current tax liabilities	181,235	44,064
G. Other assets	(3,911,635)	(5,679,060)
Deferred tax assets	3,911,635	5,679,060
H. Other liabilities	(33,106)	(525,960)
Deferred tax liabilities	33,106	525,960

g. The explanations of significant adjustments of statement of cash flows

Time deposits that can be readily cancelled without eroding the principal and negotiable certificates of deposit that can be readily sold without eroding the principal meet the definition of cash in accordance with ROC GAAP. However, under FSC-recognized IAS 7 "Statement of Cash Flows", cash equivalents are held for the purpose of meeting short-term cash commitments rather than for investment or other purposes. For an investment to qualify as a cash equivalent it must be readily convertible to a known amount of cash and be subject to an insignificant risk of changes in value. An investment normally qualifies as a cash equivalent only when it has a short maturity of, say, three months or less from the date of acquisition. Therefore, time deposits with a carrying amount of $2,779,207 thousand and $1,559,163 thousand as of December 31, 2012 and January 1, 2012, respectively, held by the Group were for investment purposes and thus no longer classified as cash under IFRSs.

According to ROC GAAP, interest paid and received and dividends received are classified as operating activities while dividends paid are classified as financing activities. Additional disclosure is required for interest expenses when reporting cash flow using indirect method. However, under IAS 7" Statement of Cash Flow", cash flows from interest and dividends received and paid shall each be disclosed separately. Each shall be classified in a consistent manner from period to period as operating, investing or financing activities. Therefore, interest received of $25,936,193 thousand, dividends received of $318,803 thousand, interest paid of $10,179,823 thousand, income tax returned of $454,029 thousand and income tax paid of $388,733 thousand, respectively, for the year ended December 31, 2012 were presented separately at the date of transition to IFRSs.

Except for the above differences, there are no other significant differences between ROC GAAP and the Regulations in the consolidated statement of cash flows.

TABLE 1

CHANG HWA COMMERCIAL BANK, LTD.
INFORMATION ON INVESTEES' NAMES, LOCATIONS
YEAR ENDED DECEMBER 31, 2013

(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 2013	End of Year 2012	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	$ 517,944	$ 366,145	$ 366,145	
	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	73,030	48,880	48,880	

TABLE 2

CHANG HWA COMMERCIAL BANK, LTD.
INFORMATION OF INVESTMENT IN MAINLAND CHINA
YEAR ENDED DECEMBER 31, 2013

1.

(Amounts in Thousands of New Taiwan Dollars, Unless Specified Otherwise)

Investee Company	Main Businesses and Products	Paid-in Capital	Method of Investment	Accumulated Outflow of Investment from Taiwan as of January 1, 2013	Investment Flows		Accumulated Outflow of Investment from Taiwan as of December 31, 2013	Net Income (Loss) of the Investee	% of Direct or Indirect Investment	Investment Gain (Losses)	Carrying Amount as of December 31, 2013	Accumulated Repatriation of Investment Income as of December 31, 2013	Note
					Outflow	Inflow							
Chang Hwa Commercial Bank, Ltd. Kunshan Branch	Banking	$ 4,618,293 (US$ 155,174)	Note 1.c.	$ 2,202,168 (US$ 74,650)	$ 2,416,125 (US$ 80,524)	$ -	$ 4,618,293 (US$ 155,174)		-	$ -	$ -	$ -	

2.

Accumulated Outward Remittance for Investment in Mainland China December 31, 2013	Investment Amounts Authorized by Investment Commission, MOEA	Upper Limit on the Amount of Investment Stipulated by Investment Commission, MOEA
$ 4,618,293 (US$ 155,174)	$ 4,766,850 (US$ 159,001)	$ 14,351,693

Note 1：The three methods of investment are as follows：
a. Direct investment in Mainland China.
b. Investment in Mainland China through reinvestment in existing enterprise in a third area.
c. Others.

Note 2：Equity in the profits (losses)：
a. If the entity is still in preparation stage and there is no equity in profits (losses), the condition should be noted.
b. The basis of recognizing equity in profits (losses) is categorized in the following three types and each entity should be noted according to its condition.
1) Financial statement audited (reviewed) by international accounting firms that cooperate with accounting firms in ROC.
2) Consolidated financial statements audited (reviewed) by Taiwan parent company's CPA.
3) Others.

Note 3：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：
a. 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.
b. 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.

八、最近年度經會計師查核簽證之銀行個體財務報告

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 102 年 12 月 31 日、民國 101 年 12 月 31 日及 1 月 1 日之個體資產負債表，暨民國 102 年及 101 年 1 月 1 日至 12 月 31 日之個體綜合損益表、個體權益變動表及個體現金流量表，業經本會計師查核竣事。上開個體財務報表之編製係管理階層之責任，本會計師之責任則為根據查核結果對上開財務報表表示意見。

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，以合理確信個體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個體財務報表所列金額及所揭露事項之查核證據、評估管理階層編製個體財務報表所採用之會計原則及所作之重大會計估計，暨評估個體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，第一段所述個體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及證券商財務報告編製準則編製，足以允當表達彰化商業銀行股份有限公司民國 102 年 12 月 31 日、民國 101 年 12 月 31 日及 1 月 1 日之個體財務狀況，暨民國 102 年及 101 年 1 月 1 日至 12 月 31 日之個體財務績效與個體現金流量。

彰化商業銀行股份有限公司民國 102 年度個體財務報表重要會計項目明細表，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，該等明細表在所有重大方面與第一段所述個體財務報表相關資訊一致。

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　103　年　3　月　6　日

H. The Bank's Individual Financial Statements of Recent Years Which Have Been Certified by CPAs

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, 2013, December 31, 2012 and January 1, 2012, and the related statements of comprehensive income, changes in equity and cash flows for the years then ended December 31, 2013 and 2012 (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 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 financial statements referred to above present fairly, in all material respects, the financial position of Chang Hwa Commercial Bank as of December 31, 2013, December 31, 2012 and January 1, 2012, and its financial performance and its cash flows for the years ended December 31, 2013 and 2012, in conformity with the Regulations Governing the Preparation of Financial Reports by Public Banks.

Deloitte & Touche

March 6, 2014

Notice to Readers

The accompanying financial statements are intended only to present the financial position, financial performance 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 independent 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 independent auditors' report and financial statements shall prevail.

彰化商業銀行股份有限公司
CHANG HWA COMMERCIAL BANK, LTD.
個體資產負債表
BALANCE SHEETS
民國 102 年 12 月 31 日暨民國 101 年 12 月 31 日及 1 月 1 日
December 31, 2013, December 31, 2012 and January 1, 2012
(In Thousands of New Taiwan Dollars)

單位：新臺幣仟元

資產	ASSETS	102 年 12 月 31 日 Dec.31.2013 金額 Amount	%	101 年 12 月 31 日 Dec.31.2012 金額 Amount	%	101 年 1 月 1 日 Jan.1.2012 金額 Amount	%
現金及約當現金	Cash and cash equivalents	$ 46,802,004	3	$ 37,401,145	2	$ 51,389,702	3
存放央行及拆借銀行同業	Due from the Central Bank and call loans to banks	84,798,723	5	103,411,156	6	79,667,740	5
透過損益按公允價值衡量之金融資產－淨額	Financial assets at fair value through profit or loss	60,001,473	4	35,613,670	2	25,020,162	2
避險之衍生金融資產－淨額	Derivative financial assets for hedging	62,494	-	105,087	-	149,400	-
應收款項－淨額	Receivables, net	20,270,254	1	17,675,076	1	18,997,139	1
當期所得稅資產	Current tax assets	780,220	-	527,442	-	747,310	-
貼現及放款－淨額	Loans, net	1,142,867,165	67	1,129,128,128	70	1,122,738,843	70
備供出售金融資產－淨額	Available-for-sale financial assets, net	37,884,111	2	63,621,844	4	57,728,449	4
持有至到期日金融資產－淨額	Held-to-maturity financial assets, net	226,989,182	13	170,696,300	11	180,376,569	11
採用權益法之投資	Investments accounted for using the equity method, net	590,974	-	465,745	-	390,890	-
其他金融資產－淨額	OTHER FINANCIAL ASSETS, NET						
以成本衡量之金融資產	Financial assets carried at cost, net	4,181,203	-	4,698,434	1	4,698,434	-
無活絡市場之債務商品投資	Debt investments without active market	3,811,523	-	3,178,999	-	8,019,929	1
其他什項金融資產	Other miscellaneous financial assets, net	31,279,953	2	2,815,507	-	1,604,557	-
其他金融資產合計	Other financial assets, net	39,272,679	2	10,692,940	1	14,322,920	1
不動產及設備－淨額	Property and equipment, net	23,932,468	2	24,216,288	2	24,545,505	2
投資性不動產投資－淨額	Investment property, net	10,937,868	1	10,825,104	1	10,823,582	1
無形資產－淨額	Intangible assets, net	80,006	-	86,991	-	62,074	-
遞延所得稅資產	Deferred tax assets	3,107,599	-	4,483,006	-	6,196,536	-
其他資產	Other assets, net	2,322,770	-	5,360,732	-	1,846,905	-
資產總計	TOTAL	$ 1,700,699,990	100	$ 1,614,310,654	100	$ 1,595,003,726	100

負債及權益	LIABILITIES AND EQUITY	102 年 12 月 31 日 Dec.31.2013 金額 Amount	%	101 年 12 月 31 日 Dec.31.2012 金額 Amount	%	101 年 1 月 1 日 Jan.1.2012 金額 Amount	%
負債	LIABILITIES						
央行及銀行同業存款	Due to the Central Bank and banks	$ 126,829,032	7	$ 100,530,198	6	$ 112,053,512	7
透過損益按公允價值衡量之金融負債	Financial liabilities at fair value through profit or loss	1,715,364	-	1,912,629	-	2,035,814	-
附買回票券及債券負債	Securities sold under repurchase agreements	4,504,591	-	5,629,554	-	10,726,892	1
應付款項	Payables	25,169,989	2	32,997,192	2	32,193,646	2
當期所得稅負債	Current tax liabilities	76,190	-	139,624	-	3,556	-
存款及匯款	Deposits and remittances	1,373,647,685	81	1,316,727,161	82	1,288,795,742	81
應付金融債券	Bank note payables	43,322,818	3	38,451,937	3	38,496,086	2
其他金融負債	Other financial liabilities	672,028	-	1,364,673	-	1,676,663	-
負債準備	Reserve for liabilities	3,673,201	-	3,786,664	-	3,380,421	-
遞延所得稅負債	Deferred tax liabilities	6,461,749	-	6,189,798	1	6,682,652	1
其他負債	Other liabilities	2,224,013	-	1,685,614	-	1,635,657	-
負債總計	Total liabilities	1,588,296,660	93	1,509,415,044	94	1,497,680,641	94
權益	EQUITY						
股本	Capital stock						
普通股	Common stock	77,490,592	5	72,421,114	4	67,683,284	4
保留盈餘	Retained earnings						
法定盈餘公積	Legal reserve	14,377,315	1	11,836,090	1	9,123,384	1
特別盈餘公積	Special reserve	12,020,521	1	241,692	-	241,692	-
累積盈餘	Unappropriated earnings	8,882,010	-	20,345,736	1	20,923,096	1
其他權益	Other equity						
國外營運機構財務報表換算之兌換差額	Exchange differences on translation of foreign financial statements	148,105	-	(100,335)	-	-	-
備供出售金融資產未實現損益	Unrealized gains (losses) on available-for-sale financial assets	(515,213)	-	151,313	-	(648,371)	-
權益總計	Total equity	112,403,330	7	104,895,610	6	97,323,085	6
負債及權益總計	TOTAL	$ 1,700,699,990	100	$ 1,614,310,654	100	$ 1,595,003,726	100

董事長：陳淮舟 Chairman：Julius Chen　經理人：張明道 President：Ming-Daw Chang　會計主管：林彩鳳 Accounting Manager：Tsaifeng Lin

彰化商業銀行股份有限公司
CHANG HWA COMMERCIAL BANK, LTD.
個體綜合損益表
STATEMENTS OF COMPREHENSIVE INCOME
民國 102 年及 101 年 1 月 1 日至 12 月 31 日

YEARS ENDED DECEMBER 31, 2013 AND 2012

(In Thousands of New Taiwan Dollars, Except Earnings Per Share)

單位：新臺幣仟元，惟每股盈餘為元

		102 年度 2013		101 年度 2012		變動百分比 Percentage of Variation (%)
		金額 Amount	%	金額 Amount	%	
利息收入	INTEREST INCOME	$ 27,321,411	115	$ 26,636,837	115	3
利息費用	INTEREST EXPENSES	(10,243,358)	(43)	(10,240,638)	(44)	-
利息淨收益	NET INTEREST INCOME	17,078,053	72	16,396,199	71	4
利息以外淨收益	NET INCOME OTHER THAN NET INTEREST INCOME					
手續費淨收益	Net service fee and commissions income	3,549,870	15	3,368,785	15	5
透過損益按公允價值衡量之金融資產及負債損益	Gain on financial assets and liabilities at fair value through profit or loss	1,064,579	5	1,563,909	7	(32)
備供出售金融資產之已實現損益	Realized gain on available-for-sale financial assets	246,296	1	300,733	1	(18)
採用權益法認列之子公司損益之份額	Share of profit (loss) of associates and joint ventures accounted for using equity method	415,025	2	321,996	1	29
兌換損益	Foreign exchange gains (losses)	739,433	3	95,365	-	675
其他利息以外淨損益	Other miscellaneous net income	550,158	2	1,041,309	5	(47)
利息以外淨收益合計	Net income other than net interest income	6,565,361	28	6,692,097	29	(2)
淨收益	NET REVENUE AND GAINS	23,643,414	100	23,088,296	100	2
呆帳迴轉利益及保證責任準備提存	REVERSED ALLOWANCE FOR BAD DEBTS EXPENSES AND GUARANTEE LIABILITY PROVISIONS	637,773	3	987,971	4	(35)
營業費用	OPERATING EXPENSES					
員工福利費用	Employee benefits expenses	(9,439,885)	(40)	(9,653,876)	(42)	(2)
折舊及攤銷費用	Depreciation and amortization expenses	(667,639)	(3)	(738,446)	(3)	(10)
其他業務及管理費用	Other general and administrative expenses	(3,510,966)	(15)	(3,505,924)	(15)	-
營業費用合計	Total operating expenses	(13,618,490)	(58)	(13,898,246)	(60)	(2)
稅前淨利	INCOME BEFORE INCOME TAX	10,662,697	45	10,178,021	44	5
所得稅費用	INCOME TAX EXPENSE	(1,844,448)	(8)	(1,732,822)	(7)	6
本期淨利	NET INCOME	8,818,249	37	8,445,199	37	4
其他綜合損益	OTHER COMPREHENSIVE INCOME					
國外營運機構財務報表換算之兌換差額	Exchange differences on translation of foreign financial statements	282,193	2	(105,999)	-	366
備供出售金融資產未實現評價損益	Unrealized gains (losses) on available-for-sale financial assets	(665,256)	(3)	799,684	3	(183)
確定福利計畫精算損益	Actuarial gain and loss arising from defined benefit plans	(202,689)	(1)	(263,082)	(1)	(23)
與其他綜合損益組成部分相關之所得稅	Income tax relating to the components of other comprehensive income (loss)	(566)	-	50,389	-	(101)
本期其他綜合損益（稅後淨額）	Other comprehensive income (loss), net of tax	(586,318)	(2)	480,992	2	(222)
本期綜合損益總額	TOTAL COMPREHENSIVE INCOME	$ 8,231,931	35	$ 8,926,191	39	(8)
每股盈餘	EARNINGS PER SHARE					
基本	Basic	$ 1.14		$ 1.09		
稀釋	Diluted	$ 1.13		$ 1.08		

董事長：陳淮舟 Chairman：Julius Chen　經理人：張明道 President：Ming-Daw Chang　會計主管：林彩鳳 Accounting Manager：Tsaifeng Lin

彰化商業銀行股份有限公司
CHANG HWA COMMERCIAL BANK, LTD.
個體權益變動表
STATEMENTS OF CHANGES IN EQUITY
民國 102 年及 101 年 1 月 1 日至 12 月 31 日

YEARS ENDED DECEMBER 31, 2013 AND 2012

(In Thousands of New Taiwan Dollars)

單位：除另予註明者外，係新臺幣仟元

	股本 Capital Stock		保留盈餘 Retained Earnings			其他權益項目 Other Equity		
	股數（仟股）Shares (Thousand)	金額 Amount	法定盈餘公積 Legal Reserve	特別盈餘公積 Special Reserve	未分配盈餘 Unappropriated Earnings	國外營運機構財務報表換算之兌換差額 Exchange Differences on Translation of Foreign Financial Statements	備供出售金融資產未實現損益 Unrealized Gains (Losses) on Available-for-sale Financial Assets	權益總額 Total Equity
101 年 1 月 1 日餘額 BALANCE, JANUARY 1, 2012	6,768,328	$67,683,284	$ 9,123,384	$ 241,692	$ 20,923,096	$ -	($ 648,371)	$ 97,323,085
100 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)	-	-	-
現金股利 Cash dividends on common stock	-	-	-	-	(1,353,666)	-	-	(1,353,666)
股票股利 Stock dividends	473,783	4,737,830	-	-	(4,737,830)	-	-	-
101 年度淨利 Net income for the year ended December 31, 2012	-	-	-	-	8,445,199	-	-	8,445,199
101 年度稅後其他綜合損益 Other comprehensive income for the year ended December 31, 2012, net of tax	-	-	-	-	(218,357)	(100,335)	799,684	480,992
101 年度綜合損益總額 Total comprehensive income for the year ended December 31, 2012	-	-	-	-	8,226,842	(100,335)	799,684	8,926,191
101 年 12 月 31 日餘額 BALANCE, DECEMBER 31, 2012	7,242,111	72,421,114	11,836,090	241,692	20,345,736	(100,335)	151,313	104,895,610
提列特別盈餘公積 Special reserve	-	-	-	11,778,829	(11,778,829)	-	-	-
101 年度盈餘分配 Appropriation of 2012 earnings								
提列法定盈餘公積 Legal reserve	-	-	2,541,225	-	(2,541,225)	-	-	-
現金股利 Cash dividends on common stock	-	-	-	-	(724,211)	-	-	(724,211)
股票股利 Stock dividends	506,948	5,069,478	-	-	(5,069,478)	-	-	-
102 年度淨利 Net income for the year ended December 31, 2013	-	-	-	-	8,818,249	-	-	8,818,249
102 年度稅後其他綜合損益 Other comprehensive income for the year ended December 31, 2013, net of tax	-	-	-	-	(168,232)	248,440	(666,526)	(586,318)
102 年度綜合損益總額 Total comprehensive income for the year ended December 31, 2013	-	-	-	-	8,650,017	248,440	(666,526)	8,231,931
102 年 12 月 31 日餘額 BALANCE, DECEMBER 31, 2013	$ 7,749,059	$ 77,490,592	$ 14,377,315	$ 12,020,521	$ 8,882,010	$ 148,105	($ 515,213)	$112,403,330

董事長：陳淮舟
Chairman：Julius Chen

經理人：張明道
President：Ming-Daw Chang

會計主管：林彩鳳
Accounting Manager：Tsaifeng Lin

彰化商業銀行股份有限公司
CHANG HWA COMMERCIAL BANK, LTD.
個體現金流量表
STATEMENTS OF CASH FLOWS
民國 102 年及 101 年 1 月 1 日至 12 月 31 日
YEARS ENDED DECEMBER 31, 2013 AND 2012
(In Thousands of New Taiwan Dollars)

單位：新臺幣仟元

		102 年度 2013	101 年度 2012
營業活動之現金流量	CASH FLOWS FROM OPERATING ACTIVITIES		
本期稅前淨利	Net income before income tax	$ 10,662,697	$ 10,178,021
不影響現金流量之收益費損項目	Non-cash (revenues and gains) or expenses and losses		
呆帳迴轉利益及保證責任準備提存	Reversed allowance for bad debts expenses and guarantee liability provisions	(637,773)	(987,971)
折舊費用	Depreciation expenses	637,303	712,997
攤銷費用	Amortization expenses	30,336	25,449
採用權益法認列之子公司損益之份額	Share of profit of subsidiaries accounted for using equity method	(415,025)	(321,996)
利息收入	Interest income	(27,321,411)	(26,636,837)
利息費用	Interest expenses	10,243,358	10,240,638
股利收入	Dividends income	(338,560)	(317,254)
透過損益按公允價值衡量金融資產及負債之淨利益	Net gain on financial assets and liabilities at fair value through profit or loss	(1,644,440)	(1,861,957)
處分投資利益	Gain on disposal of investments	(193,652)	(218,684)
未實現外幣兌換損失	Unrealized foreign exchange losses	579,861	298,048
其他項目	Other adjustments	(219,232)	(235,058)
與營業活動相關之資產／負債變動數	Changes in operating assets and liabilities		
存放央行及拆借金融同業 (增加) 減少	(Increase) decrease in due from the Central Bank	(1,554,571)	87,782
透過損益按公允價值衡量之金融資產增加	Increase in financial assets at fair value through profit or loss	(17,235,108)	(3,115,601)
應收款項 (增加) 減少	(Increase) decrease in receivables	(2,596,177)	1,310,350
貼現及放款增加	Increase in loans	(13,068,876)	(5,270,211)
備供出售金融資產減少 (增加)	Decrease (increase) in available-for-sale financial assets	25,948,764	(3,926,063)
持有至到期日金融資產 (增加) 減少	(Increase) decrease in held-to-maturity financial assets	(56,292,882)	9,680,269
其他金融資產 (增加) 減少	(Increase) decrease in other financial assets	(29,118,885)	3,636,082
其他資產減少 (增加)	Decrease (increase) in other assets	3,037,138	(3,514,843)
央行及銀行同業存款減少	Decrease in due to the Central Bank and banks	(2,280,640)	(4,191,184)
存款及匯款增加	Increase in deposits and remittances	56,920,524	27,931,419
應付款項 (減少) 增加	(Decrease) increase in payables	(7,739,780)	731,505
透過損益按公允價值衡量之金融負債減少	Decrease in financial liabilities at fair value through profit or loss	(6,647,186)	(6,259,350)
負債準備 (減少) 增加	(Decrease) increase in reserve for liabilities	(309,178)	14,871
其他金融負債減少	Decrease in other financial liabilities	(692,645)	(311,990)
其他負債增加	Increase in other liabilities	508,597	39,131
營運產生之現金流 (出) 入	Cash (used in) generated from operations	(59,737,443)	7,717,563
收取之利息	Interest received	27,021,784	25,936,193
收取之股利	Dividend received	628,356	565,943
支付之利息	Interest paid	(10,338,511)	(10,182,416)
退回之所得稅	Income taxes refund	-	454,029
支付所得稅	Income taxes paid	(261,090)	(322,134)
營業活動之淨現金流 (出) 入	Net cash flows (used in) generated from operating activities	(42,686,904)	24,169,178

		102 年度 2013	101 年度 2012
投資活動之現金流量	CASH FLOWS FROM INVESTING ACTIVITIES		
以成本衡量之金融資產減資退回股款	Capital reduction of financial assets carried at cost	$ 517,231	$ -
取得不動產及設備	Acquisition of property and equipment	(467,495)	(384,726)
取得投資性不動產	Acquisition of investment property	(470)	(9,036)
取得無形資產	Acquisition of intangible assets	(20,514)	(43,729)
處分不動產及設備	Proceeds from disposal of property and equipment	514	87
投資活動之淨現金流入(出)	Net cash generated from (used in) investing activities	29,266	(437,404)
籌資活動之現金流量	CASH FLOWS FROM FINANCING ACTIVITIES		
央行及同業融資增加(減少)	Increase (decrease) in due to the Central Bank and call loans from banks	28,579,474	(7,332,130)
發行金融債券	Proceeds from issuance of bank notes	4,879,000	-
發放現金股利	Cash dividends distributed	(724,211)	(1,353,666)
附買回票券及債券負債減少	Decrease securities sold under repurchase agreements	(1,124,963)	(5,097,338)
籌資活動之淨現金流入(出)	Net cash flows generated from (used in) financing activities	31,609,300	(13,783,134)
匯率變動對現金及約當現金之影響	EFFECT OF EXCHANGE RATE CHANGES ON CASH AND CASH EQUIVALENTS	282,193	(105,999)
本期現金及約當現金(減少)增加數	NET (DECREASE) INCREASE IN CASH AND CASH EQUIVALENTS	(10,766,145)	9,842,641
期初現金及約當現金餘額	CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	83,965,999	74,123,358
期末現金及約當現金餘額	CASH AND CASH EQUIVALENTS AT END OF YEAR	$ 73,199,854	$ 83,965,999

期末現金及約當現金之調節 RECONCILIATION OF CASH AND CASH EQUIVALENTS

		102 年 12 月 31 日 Dec.31.2013	101 年 12 月 31 日 Dec.31.2012
個體資產負債表帳列之現金及約當現金	Cash and cash equivalents in balance sheet	$ 46,802,004	$ 37,401,145
符合經金管會認可之國際會計準則第七號現金及約當現金定義之拆借銀行同業	Call loans to banks qualifying as cash and cash equivalents under the definition of IAS 7 permitted by the Financial Supervisory Commission	26,397,850	46,564,854
期末現金及約當現金餘額	Cash and cash equivalents at end of period	$ 73,199,854	$ 83,965,999

董事長：陳淮舟
Chairman：Julius Chen

經理人：張明道
President：Ming-Daw Chang

會計主管：林彩鳳
Accounting Manager：Tsaifeng Lin

柒｜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

柒 | 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：新臺幣仟元 Unit：NT$1,000

項目 Items / 年度 FY	102.12.31 2013.12.31	101.12.31 2012.12.31	差異 Fluctuation	
			金額 Amount	%
資產總額 Total Assets	1,700,055,541	1,613,823,532	86,232,009	5.34
負債總額 Total Liabilities	1,587,652,211	1,508,927,922	78,724,289	5.22
權益總額 Total Equity	112,403,330	104,895,610	7,507,720	7.16

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：新臺幣仟元 Unit：NT$1,000

項目 Items / 年度 FY	102.1.1~12.31 2013.1.1~12.31	101.1.1~12.31 2012.1.1~12.31	增減金額 Increase (Decrease) Amount	變動比例 (%) Change in %
利息淨收益 Net interest income	17,080,428	16,398,792	681,636	4.16
利息以外淨收益 Net non-interest income	6,742,781	6,861,807	(119,026)	(1.73)
淨收益 Net income	23,823,209	23,260,599	562,610	2.42
呆帳費用及保證責任準備回沖 Releasing bad debt expenses and reserve for guarantee	637,773	987,971	(350,198)	(35.45)
營業費用 Operating expense	13,713,262	14,004,574	(291,312)	(2.08)
繼續營業部門稅前損益 Earning Before Tax from Continued Operations	10,747,720	10,243,996	503,724	4.92
繼續營業部門稅後損益 Gain(Loss) from Continued Operations	8,818,249	8,445,199	373,050	4.42
本期損益 Current profit (loss)	8,818,249	8,445,199	373,050	4.42

(一) 增減比例變動分析說明
a. Change Analysis

本 (102) 年度提存呆帳費用 23.2 億元、收回呆帳 29.58 億元，致呆帳費用淨回沖 6.38 億元；而上 (101) 年度提存呆帳費用與收回呆帳分別為 16.46 億元及 26.34 億元，致呆帳費用淨回沖較上年度減少 3.5 億元。

In 2013, NT$2.32 billion in bad loans were recognized while NT$2.958 billion was recovered, resulting in a net recovery of NT$0.638 billion; bad loan expenses and recoveries were NT$1.646 billion and NT$2.634 billion, respectively, in 2012; the amount of net recovery in 2013 was therefore NT$0.35 billion less than 2012.

(二) 預期業務目標與其依據
b. Business Operation Targets and Its Accordance

本行 103 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、103 年度營業計畫概要 (二) 預期營業目標。

The Bank's 2014 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 2014-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

年度 FY / 項目 Items	102.1.1~12.31 2013.1.1~12.31	101.1.1~12.31 2012.1.1~12.31	增(減)比例 Change in %
現金流量比率 Cash Flow Ratio	-29.56%	19.33%	-48.89%
現金流量允當比率 Cash flows to dividends and expenditures (%)	-615.68%	1,347.64%	-1,963.32%
現金流量滿足率 Ratio of Cash Flow for Operating to Cash Flow from Investing	-150,213%	-5,495%	-144,718%

增減變動分析說明：
Change Analysis：
上表項目變動主要係 102 年度營業活動為淨現金流出所致。
Changes mainly caused by net cash outflow from operating activities in 2013.

(二) 流動性不足之改善計畫
b. Improvement Plan for Insufficient Liquidity

無流動性不足之情形。
None.

(三) 未來一年現金流動性分析
c. Next Year Cash Flow Analysis

單位：新臺幣仟元 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
73,199,864	37,162,644	(26,037,772)	84,324,736	-	-

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

無。

(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，並開發新投資機會及標的。

(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

None.

b. Improvement Plan

Active adjustment of reinvestment portfolio and searching new investment opportunities and targets under the consideration of profitability, security, growth, liquidity, and diversification.

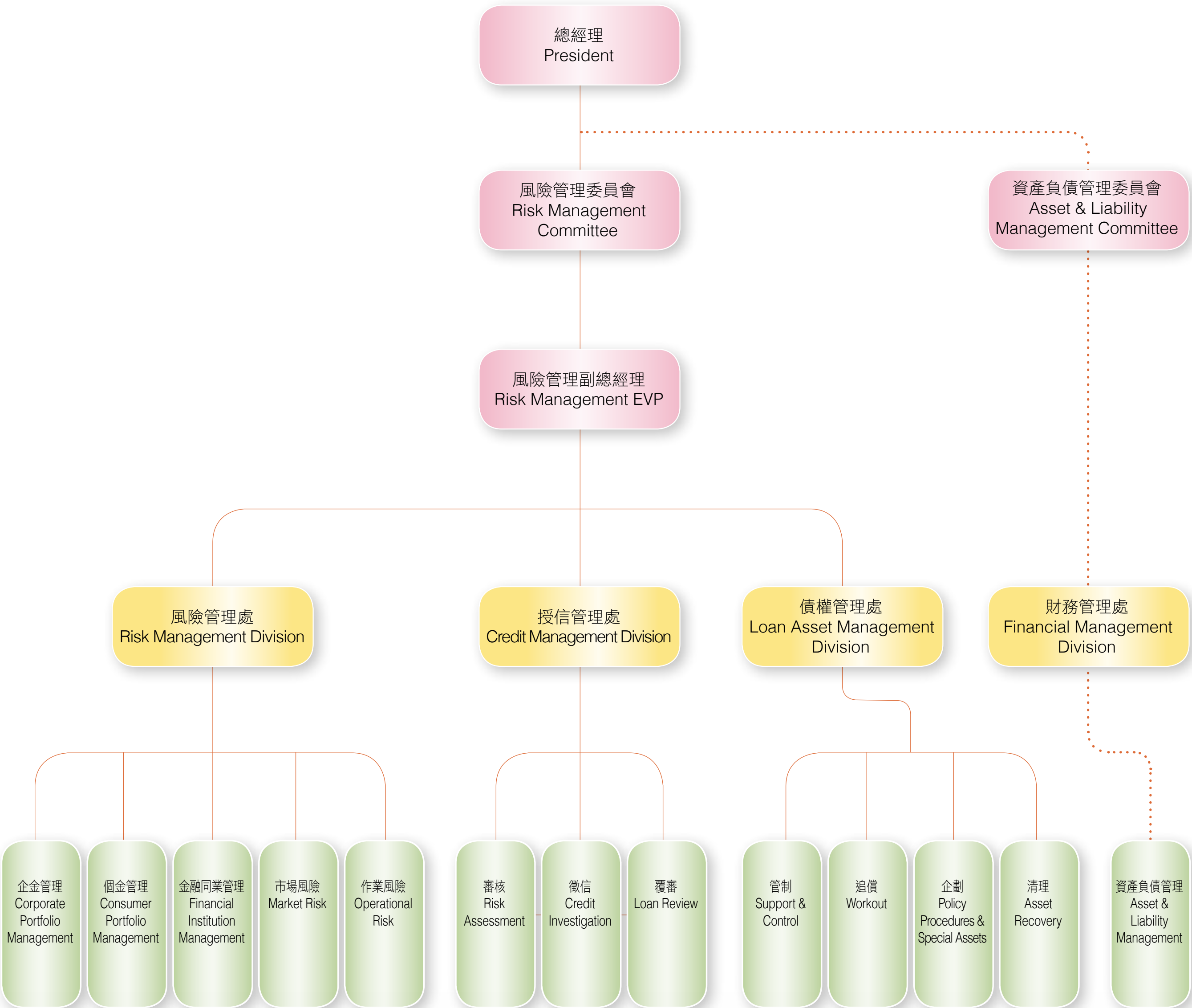
c. The Investment Plan for Next Year

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 - 風險管理組織架構)
(The 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：

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項目 Items	內容 Contents
1.信用風險策略、目標、政策與流程 Strategies, Goals, Policies, and Procedures for Credit Risk	1. 信用風險策略、目標及政策： Strategies, Goals, and Policies for Credit Risk： (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 Accord 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. (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，落實於相關業務當中，以達成下列目標： Develop risk management rules and processes that meet the requirements of the Basel 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： ① 建立全行對風險管理之共識。 Build bank-wide consensus on risk management. 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. 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. ④ 依據信用風險損失之經驗值，提供預期損失資訊。 Provide expected loss information according to experiences in credit risk losses. (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. (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，並將結果陳報管理層級，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 Accord, 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. 2. 信用風險管理流程： Procedures of Credit Risk： (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. 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. 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. 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. 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，塑造全行風險管理文化。 Establishing a knowledge database to facilitate learning and evaluation. Providing lectures and training in risk management to shape the risk management culture of the Bank. (2) 個金信用風險： Consumer Credit Risk： 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. 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. 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. 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，以有效降低逾期放款機率，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. 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.

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項目 Items	內容 Contents
1. 信用風險策略、目標、政策與流程 Strategies, Goals, Policies, and Procedures for Credit Risk	(3) 國家風險： Country Risk： ① 依 Moody's、S&P 及 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. 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. 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. 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、減降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. 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」。 On a monthly basis, country risk exposure data will be gathered, analyzed and compiled into a Country Risk Management Report. (4) 金融交易對手風險： Financial Counterparty Risk： 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. 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; and those are further allocated among various products or business. 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. 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.
2. 信用風險管理組織與架構 Organization and Structure of Credit Risk Management	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，分別掌理：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 - 風險管理組織架構。 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 "The Organization and Structure of Risk Management."
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	1. 企金信用風險： Corporate Credit Risk： (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、高風險產業、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, high risk industries, and potentially problematic loan in order to provide risk management with accurate, timely information for assuming risks and making decisions. (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.

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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	2. 個金信用風險： Consumer Credit Risk： (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. (2) 風險辨識與衡量： Risk identification and evaluation： 使用評分卡系統 (含信用卡、小額信貸及房貸業務)、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 system (including credit card, small-amount loans and mortgage), 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. 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.
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 ，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 deem 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、審查核決及評估制度，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

103 年 3 月 31 日 單位：新臺幣仟元
March 31, 2014 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	311,309,762	100,174
非中央政府公共部門 Non-central Government Public Sector Entities	86,362	1,382
銀行 (含多邊開發銀行) Banks(Included Multilateral Development Banks, MDBS)	299,485,231	3,774,247
企業 (含證券及保險公司) Corporate(Included Securities and Insurance Firms)	722,500,868	53,294,026
零售債權 Claims on Retail	233,513,392	15,003,621
住宅用不動產 Residential Property	257,744,564	10,906,336
權益證券投資 Equity Security Investments	4,459,481	1,367,754
其他資產 Other Assets	60,334,109	3,467,061
合計 Total	1,889,433,769	87,914,601

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：

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項目 Items	內容 Contents
1. 證券化管理策略與流程 Strategies and Procedures for Securitization Management	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。 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.
2. 證券化管理組織與架構 Organization and Structure of Securitization Management	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	1. 信用風險： Credit Risk： (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： 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董事會檢討其風險負荷是否在容許範圍內。 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. 3. 作業風險： Operational Risk： 應訂定明確標準作業程序 (S.O.P.) 供業務執行人員遵行，並進行本項業務之作業風險控制與自我評估 (RCSA)。 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.
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	不適用風險抵減。 Non applicable.
5. 法定資本計提所採行之方法 Approach for Legal Capital Requirement	標準法 The Standardized Approach.

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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

103 年 3 月 31 日　單位：新臺幣仟元
March 31, 2014　Unit：NT$1,000

銀行角色 Role of the bank	簿別 Type of Book	暴險類別 Type of Exposure / 資產類別 Asset Type	傳統型 Traditional：暴險額 Exposure：保留或買入 Hold Or Buy	傳統型 Traditional：暴險額 Exposure：提供流動性融資額度 Provide the Liquidity Facilities	傳統型 Traditional：暴險額 Exposure：提供信用增強 Provide Credit enhancement	傳統型 Traditional：暴險額 Exposure：小計 (1) Sub-total	傳統型 Traditional：應計提資本 (2) Capital Requirement	組合型 Synthetic：暴險額 Exposure：保留或買入 Hold or Buy (3)	組合型 Synthetic：應計提資本 (4) Capital Requirement	合計 Total：暴險額 Exposure (5)=(1)+(3)	合計 Total：應計提資本 Capital Requirement (6)=(2)+(4)	合計 Total：未證券化前之應計提資本 Accrued Capital before Securitization
非創始銀行 Non-Originating Bank	銀行簿 Banking Book	不動產抵押貸款證券 Mortgage Backed Securities	163,895			163,895	2,622			163,895	2,622	
		商業性不動產抵押貸款證券 Commercial Mortgage Backed Securities	50,995			50,995	2,040			50,995	2,040	
	交易簿 Trading Book											
	小計 Subtotal		214,889			214,889	4,662			214,889	4,662	
創始銀行 Originating Bank	銀行簿 Banking Book											
	交易簿 Trading Book											
	小計 Subtotal											
合計 Total			214,889			214,889	4,662			214,889	4,662	

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：

102 年 12 月 31 日　單位：新臺幣仟元
December31, 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
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)	49,832	0	0	49,832
擔保房貸憑證 (CMO)	無活絡市場之債務商品投資 (Loans and Receivables)	174,290	0	0	174,282

(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)：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：

102 年度
2013

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「作業風險管理準則」，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實作業風險管理，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 RiskManagement	本行作業風險管理組織架構，係以三道防線組成，第一道防線由全行各單位執行日常作業風險管理，第二道防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.

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項目 Items	內容 Contents
3. 作業風險報告與衡量系統之範圍與特點 Scope and Features of the Operational Risk Report and Evaluation System	(1) 為利作業風險衡量結果之評估及管理，本行已建置作業風險損失資料蒐集系統、風險控制與自我評估制度系統及關鍵風險指標監測系統。 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. (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。 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. (3) 本行之作業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及業務管理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。 The operational 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 and business management units then conduct self-assessments and register the results in the system for the Bank to analyze potential operation risk exposures. (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。 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. (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。 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.
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 Hedging or Mitigation Policies for Operational Risk; Strategies and Procedures for Assessing the Effectiveness of Hedging or Mitigation	(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。 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. (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。 In case catastrophes, endemics, 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. (3) 本行透過作業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。 Through Operational 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.
5. 法定資本計提所採行之方法 Approach for Legal Capital Requirement	標準法 The Standardized Approach.

作業風險應計提資本
Capital Requirement for Operational Risk

103 年 3 月 31 日 單位：新臺幣仟元
March 31, 2014 Unit：NT$1,000

年度 FY	營業毛利 Gross Profit	應計提資本 Accrued Capital
100 年度 2011	22,727,014	
101 年度 2012	21,564,796	
102 年度 2013	23,271,717	
合計 Total	67,563,528	3,151,514

4. 市場風險管理制度及應計提資本：
Market Risk Management System and Capital Requirement：

102 年度
2013

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	1. 策略： Strategies： (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. (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. (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 Accord. (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. 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「市場風險管理準則」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."
2. 市場風險管理組織與架構 Organization and Structure of Market Risk Management	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： 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，並依據業務項目權責劃分表之核定層級向該適當層級報告。 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." 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.

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項目 Items	內容 contents
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	1. 對內陳報： Internal reporting： (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. (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. (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. 2. 對外揭露： External disclosure ： (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. (2) 資訊揭露程度應與本行業務活動規模、風險暴險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.
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	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." 2. 持續有效性之評估流程： Assessing hedge effectiveness procedures： (1) 評估高度有效之條件： Conditions for highly effective assessments： ① 於避險開始及後續期間內，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. 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%. (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. (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. (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.
5. 法定資本計提所採行之方法 Approach for Legal Capital Requirement	標準法 The Standardized Approach.

市場風險應計提資本
Capital Requirement for Market Risk

103 年 3 月 31 日　單位：新臺幣仟元
March 31, 2014　Unit：NT$1,000

風險別 Risk Category	應計提資本 Capital Requirement
利率風險 Interest Rate Risk	1,242,573
權益證券風險 Equity Security Risk	17,030
外匯風險 FX Risk	172,105
商品風險 Commodity Risk	0
選擇權採簡易法處理 Adoption of Simplified Method Options	6,501
合計 Total	1,438,208

5. 流動性風險之管理：
Liquidity Risk：

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2013

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) 新臺幣到期日期限結構分析：
Term Structure Analysis of NTD-denominated Assets & Liabilities：

102 年 12 月 31 日 單位：新臺幣仟元
December 31, 2013 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	1,444,031,044	224,709,214	134,150,085	166,187,363	84,145,257	125,890,202	708,948,923
主要到期資金流出 Major Matured Capital Outflows	1,548,525,231	76,899,117	123,777,611	201,658,227	150,616,248	310,053,027	685,521,001
期距缺口 Capital Gap	(104,494,187)	147,810,097	10,372,474	(35,470,864)	(66,470,991)	(184,162,825)	23,427,922

註： 銀行部分係指全行新臺幣之金額。
Note：The amounts listed above include accounts in N.T. dollars only (i.e., excluding foreign currency) for both head office and domestic branches.

(2) 美金到期日期限結構分析表：
Term Structure Analysis of USD-denominated Assets & Liabilities：

102 年 12 月 31 日 單位：美金仟元
December 31, 2013 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	14,784,255	5,588,825	2,560,836	1,755,876	1,224,695	3,654,023
主要到期資金流出 Major Matured Capital Outflows	16,383,306	7,303,441	2,679,150	1,167,692	1,513,972	3,719,051
期距缺口 Capital Gap	(1,599,051)	(1,714,616)	(118,314)	588,184	(289,277)	(65,028)

註： 銀行部分係指全行美金之金額。
Note：The amounts listed above include accounts in U.S. dollars for head office, domestic branches, and OBU.

(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. 中央銀行於 102 年 1 月 25 日修正發布「銀行業辦理外匯業務管理辦法」部分條文，指定銀行 (DBU) 於人民幣清算行開立人民幣清算帳戶後，得開辦人民幣業務。
影響：
(1) 人民幣業務往來對象及範圍原則準用「銀行業辦理外匯業務管理辦法」及其他外匯業務 相關規定，包含存款、匯兌、進出口、授信等業務。
(2) 依「銀行業辦理外匯業務管理辦法」第五十條之三，對自然人辦理人民幣業務之規定如下：
① 承作自然人買賣人民幣業務，每人每次買賣人民幣現鈔及每日透過帳戶買賣人民幣之金額，均不得逾人民幣二萬元。
② 承作自然人匯款人民幣至大陸地區業務，其對象應以領有中華民國國民身分證之個人為限，並應透過人民幣清算行或代理行為之；匯款性質應屬經常項目，且每人每日匯款之金額，不得逾人民幣八萬元。
因應措施：
(1) 本行自 102 年 2 月 6 日起開辦 DBU 人民幣業務，並訂定相關人民幣業務規範及應注意事項。
(2) 本行為符合自然人客戶之需求，加強推展人民幣業務，自 102年4月1日起開辦「外幣定期定額結購業務」。

2. 金管會於 102 年 8 月 30 日准予備查中華民國銀行商業同業公會全國聯合會訂定之「銀行受理客戶以網路方式開立儲值支付帳戶作業範本」，消費者可以網路方式開立儲值支付帳戶作為網路交易支付工具。經濟部並於 103 年 1 月 13 日訂定「第三方支付服務定型化契約應記載及不得記載事項」，逐步朝第三方支付法制化邁進。

b. The Impact of Domestic and Foreign Major Policies and Law Amendment Exerting on the Bank's Financial Structure and Responding Measures

1. On January 5, 2013, the Central Bank made partial amendments to its Regulations Governing Foreign Exchange Business of Banking Enterprises that allowed DBUs to commence RMB services by creating a settlement account at an RMB bank.
Impact：
(1) The scope of a DBU's RMB services is governed by the Regulations Governing Foreign Exchange Business of Banking Enterprises and other foreign currency regulations, which includes deposits, currency exchange, imports, exports, and credit.
(2) According to Article 50-3 of the Regulations Governing Foreign Exchange Business of Banking Enterprises, RMB services to natural person customers shall comply with the following rules：
① Purchase and sale of RMB currency in cash or via account transfer may not exceed RMB20,000 per person, per transaction, per day.
② RMB remittances to China are allowed only if the payee is an R.O.C. National ID Card holder, and the transaction is processed by an RMB settlement bank or its agent, while the nature of the remittance is unremarkable. These transactions are capped at RMB80,000 per person, per day.
Responding Measures：
(1) The Bank began offering RMB services through its DBUs on February 6, 2013, and has introduced relevant policies and guidelines to support this new service.
(2) To accommodate the needs of its natural-person customers, the Bank introduced a new Regular Foreign Currency Purchasing service on April 1, 2013.

2. On August 30, 2013, the Financial Supervisory Commission passed the Banking Guidelines for Customers' Online Opening of Third-party Payment Accounts proposed by the Bankers Association of the Republic of China, which allowed consumers to open third-party payment accounts online and use them to pay for purchases made over the Internet. On January 13, 2014, the Ministry of Economic Affairs announced a list of Mandatory Clauses and Exclusions for Third-party Payment Agreements, taking a step towards the building of a legal framework for third-party payments.

影響：

俟未來第三方支付服務管理機制及法規陸續制訂完成後，預期可為網路產業及電子商務帶來更大的成長動力，促成金融服務業與資訊服務業跨業合作的新商機，惟金融服務業亦將面臨非金融機構從事第三方支付業務之競爭與挑戰。

因應措施：

為順應市場電子商務發展，本行將研發符合時代潮流之虛擬通路交易模式，建置一個安全與便捷的第三方支付服務平台，提供國內、外電子商務金流服務，為本行爭取金流業務擴展最大效益，並期望透過與異業合作，代理金流及其會員開立儲值帳戶服務，達到利潤共享，創造雙贏的局面。

（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

1. 鑑於經濟景氣、產業環境瞬息萬變，本行對於電子產業之授信，在兼顧產業發展及集中度風險控管之考量下，針對面板、DRAM、太陽能等三項高科技電子產業，隨時掌握其融資狀態。
2. 另，對資本密集且產業變動風險較高之暴險，審慎觀察其產業變化、市場動態、營運及財務狀況，倘有異常情形，依據變動情形採取因應措施並適當調整授信條件，以加強授信管理。
3. 有鑑於科技發展日新月異，本行電子金融業務將積極建立「行動支付」業務商品，以提供客戶貼身銀行服務。

（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。

Impact：

As the legal framework is completed, third-party payment service will bring greater growth momentum to e-commerce and Internet business, and therefore create new business opportunities for financial institutions in collaborating with information service providers. However, financial institutions will eventually face competition from non-financial institutions for third-party payment services.

Responding Measures：

To meet growing e-commerce trends, the bank will be developing a secure and convenient third-party payment platform that facilitates online transactions, while in the meantime supporting customers with local and international cash flow services. The bank also expects to partner with different industries and offer services such as cash flow and prepaid accounts that would work to the benefit of both parties.

c. The Impact of Technological Advancement and Industrial Evolution on the Financial Businesses of Banks, and Response Measures

1. Given rapid changes in the economic environment, the bank has been focusing closer attention on its credit exposure in the electronics industry, especially LCD panel and DRAM segments, and solar power product manufacturers.
2. Furthermore, the bank also closely monitors industries that are more capital-intensive and prone to external risks. Any adverse changes in terms of industry development, market demand, operating performance or financial status will be met with appropriate response measures including amendment of credit terms.
3. In light of ongoing technological advances, the bank will be shifting the focus of its electronic banking services towards “mobile payments” to more closely address customer needs.

d. The Impact of the Bank’s Changing Corporate Image and Response Measures

None.

e. Expected Benefits, Potential Risks, and Responding Measures from Mergence

None.

f. Expected Benefits, Potential Risks, and Responding Measures of Expanding Operation Locations

1. Expected Benefits：

(1) Increase market share.

(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。

(3) 在國內分行通路方面，102 年 3 月埔鹽分行跨縣市遷入臺北市改設和平分行，同年 6 月辦理芳苑分行路上辦事處遷移新設汐科分行；另為改善經營環境 102 年 11 月南豐分行遷址並更名為大雅分行。

(4) 昆山分行花橋支行於 102 年 10 月 12 日開業，提供臺商企業、各國企業及境外自然人客戶人民幣及外幣各類存、放款及外匯業務，聚焦開發昆山市、上海嘉定及青浦區潛在客戶群。未來本行更將於東莞及福州市設立分行，擴大本行在中國大陸之營運版圖至珠江三角洲及海西經濟區。

(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。

(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.

(3) With regards to domestic distribution, the Bank's Puyan Branch was relocated to Taipei City and was renamed the Heping Branch in March 2013; in June the Fangyuan Branch was relocated to establish a new Xike Branch; and lastly, Nanfeng Branch was relocated and renamed the Daya Branch in November 2013.

(4) The Huaqiao sub-branch of the Bank's Kunshan Branch was opened for business on October 12, 2013. It offers deposit, loan and foreign currency services to a broad range of customers including Taiwanese enterprises, foreign enterprises as well as retail customers, and focuses its efforts mainly within Kunshan City and the Jiading and Qingpu Districts of Shanghai City. The bank also has plans to establish branches in Dongguan and Fuzhou cities, extending the bank's presence to the Pearl River Delta and the West Coast Economic Zone.

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.

(八) 經營權之改變對銀行之影響、風險及因應措施

無。

(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年間有關美金一仟五佰萬元之「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審理後，於100年12月27日判決本行勝訴，伊方仍不服判決，於101年1月19日上訴最高法院，最高法院於101年7月31日將更一審判決廢棄發回臺灣高等法院，經臺灣高等法院更二審詳為審理後，於102年9月24日仍判決本行勝訴，惟伊方不服判決，復於102年10月16日上訴最高法院。目前由最高法院審理中。

2. 本行與台灣東電化股份有限公司間損害賠償事件，訴訟標的金額新臺幣46,401仟元，目前在臺灣臺北地方法院審理中，其訴訟結果尚待法院判決。

3. 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。

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 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 July 31, 2012, the Supreme Court ordered the Taiwan Superior Court to review the ruling.The Taiwan Superior Court once again ruled in favor of the Bank on September 24, 2013. The Iranian plaintiff, after refusing to accept the decision of the Court, appealed to the Supreme Court on October 16, 2013. At present, the lawsuit remains under review by the Supreme Court.

2. The damage claims between the bank and TDK Taiwan Corporation, totaling NT$46,401,000, are currently being reviewed by the Taipei District Court and are awaiting judgment.

3. 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) 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，第二審維持原判決，目前在最高法院審理中；豪門世家部分，於 90 年間經臺灣臺北地方法院裁定停止訴訟。惟據行政院公共工程委員會針對本案出具之鑑定書未述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。

另有關刑事責任部分，最高法院業已對法人股東之員工為無罪判決確定。

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。

(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 trail 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. With regards to disputes over the Hao Men Shih Chia Building, Taipei District Court already dismissed the proceedings in 2001, but according to the evaluation report produced by the Public Construction Commission, Executive Yuan, there is no mention of any corporate shareholders or employees being responsible for the collapse of the Dongxing Building.

With regards to the criminal charges, the Supreme Court has ruled the corporate shareholder and its employees not guilty.

G. Emergency Response Mechanisms

a. In case catastrophes, endemics, 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.

捌｜特別記載事項
Special Notes

捌 | 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：新臺幣仟元　Unit：NT$1,000

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 12 月 31 日　December 31, 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 (Anita) 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

102 年 12 月 31 日 單位：新臺幣仟元
December 31, 2013 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	802,962	285,018	517,944	1,572,094	439,008	366,145	73.23
彰銀保險經紀人股份有限公司 CHB Insurance Brokerage Company, Ltd.	8,000	102,673	29,643	73,030	159,395	58,587	48,880	61.10

(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

102 年 12 月 31 日 單位：新臺幣元
December 31, 2013 Unit：NT$

企業名稱 Enterprise Name	關係人名稱 Name of Related Parities	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	405,721	1,707,014	1,021,861,229	2,056,280	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	62,205	201,058	63,757,968	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國際會計準則第 36 號「資產減損」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允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，惟因減損迴轉而增加之資產 (商譽除外) 帳面金額，不得超過該資產若未於以前年度認列減損損失時所決定之帳面金額 (減除攤銷或折舊)。

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 IFRS No.36, the Bank assesses indicators for impairment of all its assets with the scope of IFRS No.36 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 increases as a result of the increase in the estimated service potential of the assets, the Bank shall reverse the impairment loss. However, reversals of previously impaired assets (except for good will) can not increase the asset's book value to an amount greater than the book value (net of amortization or depreciation) before the impairment had first taken place.

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.

玖 | 總行及國內外分支機構一覽表
Directory of Head Office & Branches

玖｜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 臺中市中區自由路二段 38 號 No.38, Sec. 2, Ziyou Rd., Central Dist., Taichung City 40045, Taiwan (R.O.C.)	(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 No.57, Sec. 2, Zhongshan N. Rd., Zhongshan Dist., Taipei City 10412, Taiwan (R.O.C.)	(02)25362951	
●	2200	營業部 Business Department	40045 臺中市中區自由路二段 38 號 No.38, Sec. 2, Ziyou Rd., Central Dist., Taichung City 40045, Taiwan (R.O.C.)	(04)22230001 (04)22231170	CCBCTWTP220
◎	4059	臺中分行 Taichung Branch	40245 臺中市南區復興路二段 78 號 1 樓 1F., No.78, Sec. 2, Fuxing Rd., South Dist., Taichung City 40245, Taiwan (R.O.C.)	(04)22650011 (04)22650101	CCBCTWTP405
●	4004	北臺中分行 Pei-Taichung Branch	40354 臺中市西區臺灣大道二段 6 號 No.6, Sec. 2, Taiwan Blvd., West Dist., Taichung City 40354, Taiwan (R.O.C.)	(04)22011122 (04)22018400	CCBCTWTP400
●	4011	南臺中分行 Nan-Taichung Branch	40250 臺中市南區臺中路 102 號 1 樓 1F., No.102, Taichung Rd., South Dist., Taichung City 40250, Taiwan (R.O.C.)	(04)22243181 (04)22209684	CCBCTWTP401
◎	4028	北屯分行 Peitun Branch	40459 臺中市北區北屯路 10 號 1 樓 1F., No.10, Beitun Rd., North Dist., Taichung City 40459, Taiwan (R.O.C.)	(04)22322922 (04)22351018	CCBCTWTP402
●	9818	中港分行 Chung-Kang Branch	40759 臺中市西屯區臺灣大道二段 651 號 No.651, Sec. 2, Taiwan Blvd., Xitun Dist., Taichung City 40759, Taiwan (R.O.C.)	(04)23271717 (04)23271700	CCBCTWTP981
◎	4035	水湳分行 Shuinan Branch	40667 臺中市北屯區文心路三段 447 號 No.447, Sec. 3, Wenxin Rd., Beitun Dist., Taichung City 40667, Taiwan (R.O.C.)	(04)22969966 (04)22961995	CCBCTWTP403
●	4042	南屯分行 Nantun Branch	40866 臺中市南屯區文心路一段 306 號 No.306, Sec. 1, Wenxin Rd., Nantun Dist., Taichung City 40866, Taiwan (R.O.C.)	(04)23220011 (04)23208260	CCBCTWTP404
●	9332	西屯分行 Hsitun Branch	40767 臺中市西屯區臺灣大道四段 923 號 No.923, Sec. 4, Taiwan Blvd., Xitun Dist., Taichung City 40767, Taiwan (R.O.C.)	(04)23593435 (04)23591264	CCBCTWTP933
●	4108	基隆分行 Keelung Branch	20048 基隆市仁愛區愛四路 60 號 1 樓 1F., No.60, Ai 4th Rd., Ren' ai Dist., Keelung City 20048, Taiwan (R.O.C.)	(02)24233933 (02)24261673	CCBCTWTP410
◎	4115	仁愛分行 Jenai Branch	20042 基隆市仁愛區孝二路 100 號 No.100, Xiao 2nd Rd., Ren' ai Dist., Keelung City 20042, Taiwan (R.O.C.)	(02)24233941 (02)24278642	CCBCTWTP411
◎	4122	東基隆分行 Tung-Keelung Branch	20145 基隆市信義區信一路 57 號 1 樓 1F., No.57, Xin 1st Rd., Xinyi Dist., Keelung City 20145, Taiwan (R.O.C.)	(02)24233861 (02)24239760	CCBCTWTP412
◎	4202	宜蘭分行 Ilan Branch	26043 宜蘭縣宜蘭市光復路 16 號 1 樓 1F., No.16, Guangfu Rd., Yilan City, Yilan County 26043, Taiwan (R.O.C.)	(03)9352511 (03)9329224	CCBCTWTP420
◎	4219	羅東分行 Lotung Branch	26547 宜蘭縣羅東鎮中正路 194 號 No.194, Zhongzheng Rd., Luodong Township, Yilan County 26547, Taiwan (R.O.C.)	(03)9551171 (03)9552786	CCBCTWTP421
◎	9554	蘇澳分行 Suao Branch	27041 宜蘭縣蘇澳鎮中山路一段 121 號 1 樓 1F., No.121, Sec. 1, Zhongshan Rd., Su' ao Township, Yilan County 27041, Taiwan (R.O.C.)	(03)9961116 (03)9962371	CCBCTWTP955
●		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., No.57, Sec. 2, Zhongshan N. Rd., Zhongshan Dist., Taipei City 10412, Taiwan (R.O.C.)	(02)25621919 (02)25410452 (02)25714717	CCBCTWTP
◎	5185	總部分行 Central Branch	10412 臺北市中山區中山北路二段 57 號 1 樓 1F., No.57, Sec. 2, Zhongshan N. Rd., Zhongshan Dist., Taipei City 10412, Taiwan (R.O.C.)	(02)25514256 (02)25628753	CCBCTWTP518
		信託處 Trust Division	10412 臺北市中山區中山北路二段 57 號 12 樓 12F., No.57, Sec. 2, Zhongshan N. Rd., Zhongshan Dist., Taipei City 10412, Taiwan (R.O.C.)	(02)25362951 (02)25215447 (02)25217855	
	2120	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., No.57, Sec. 2, Zhongshan N. Rd., Zhongshan Dist., Taipei City 10412, Taiwan (R.O.C.)	(02)25362951 (02)25214873	CCBCTWTP212
●	5012	臺北分行 Taipei Branch	10046 臺北市中正區重慶南路一段 27 號 No.27, Sec. 1, Chongqing S. Rd., Zhongzheng Dist., Taipei City 10046, Taiwan (R.O.C.)	(02)23617211 (02)23816585	CCBCTWTP501
◎	3010	城內分行 Chengnei Branch	10045 臺北市中正區衡陽路 68 號 1 樓 1F., No.68, Hengyang Rd., Zhongzheng Dist., Taipei City 10045, Taiwan (R.O.C.)	(02)23113791 (02)23112853	CCBCTWTP301
●	5272	敦化分行 Tunhwa Branch	10682 臺北市大安區敦化南路二段 71 號 No.71, Sec. 2, Dunhua S. Rd., Da' an Dist., Taipei City 10682, Taiwan (R.O.C.)	(02)27849821 (02)27061940 (02)27029400	CCBCTWTP527
◎	5029	萬華分行 Wanhua Branch	10852 臺北市萬華區康定路 304 號 No.304, Kangding Rd., Wanhua Dist., Taipei City 10852, Taiwan (R.O.C.)	(02)23060201 (02)23064761	CCBCTWTP502
◎	5161	雙園分行 Shuangyuan Branch	10860 臺北市萬華區莒光路 312 號 No.312, Juguang Rd., Wanhua Dist., Taipei City 10860, Taiwan (R.O.C.)	(02)23042141 (02)23025300	CCBCTWTP516
◎	5036	西門分行 Hsimen Branch	10844 臺北市萬華區西寧南路 169 之 2 號 No.169-2, Xining S. Rd., Wanhua Dist., Taipei City 10844, Taiwan (R.O.C.)	(02)23719271 (02)23121417	CCBCTWTP503
●	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., No.19, Sec. 1, Yanping N. Rd., Datong Dist., Taipei City 10341, Taiwan (R.O.C.)	(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 樓 1F., No.120, Sec. 1, Dihua St., Datong Dist., Taipei City 10344, Taiwan (R.O.C.)	(02)25585151 (02)25568821	CCBCTWTP504
●	5050	建成分行 Chiencheng Branch	10355 臺北市大同區南京西路 123 號 1 樓 1F., No.123, Nanjing W. Rd., Datong Dist., Taipei City 10355, Taiwan (R.O.C.)	(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 No.199, Sec. 3, Chongqing N. Rd., Datong Dist., Taipei City 10369, Taiwan (R.O.C.)	(02)25919113 (02)25926402	CCBCTWTP506
●	5234	民生分行 Min-Sheng Branch	10574 臺北市松山區民生東路四段 54 之 1 號 No.54-1, Sec. 4, Minsheng E. Rd., Songshan Dist., Taipei City 10574, Taiwan (R.O.C.)	(02)27121311 (02)27182123 (02)27120379	CCBCTWTP523

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
●	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 No.111, Sec. 2, Zhongshan N. Rd., Zhongshan Dist., Taipei City 10448, Taiwan (R.O.C.)	(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 No.609, Linsen N. Rd., Zhongshan Dist., Taipei City 10460, Taiwan (R.O.C.)	(02)25950551 (02)25974734	CCBCTWTP972
●	5289	建國分行 Chien-Kuo Branch	10657 臺北市大安區仁愛路三段 136 號 No.136, Sec. 3, Ren' ai Rd., Da' an Dist., Taipei City 10657, Taiwan (R.O.C.)	(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 1 樓 1F., No.98, Sec. 2, Nanjing E. Rd., Zhongshan Dist., Taipei City 10457, Taiwan (R.O.C.)	(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 號之 1 No.23-1, Sec. 1, Chang' an E. Rd., Zhongshan Dist., Taipei City 10441, Taiwan (R.O.C.)	(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 樓 1F., No.139, Sec. 2, Xinyi Rd., Zhongzheng Dist., Taipei City 10064, Taiwan (R.O.C.)	(02)23921241 (02)23927678	CCBCTWTP510
●	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 1F., No.47, Sec. 1, Jinshan S. Rd., Zhongzheng Dist., Taipei City 10056, Taiwan (R.O.C.)	(02)23560000 (02)23570780	CCBCTWTP531
●	5116	古亭分行 Kuting Branch	10643 臺北市大安區羅斯福路二段 25 號 No.25, Sec. 2, Roosevelt Rd., Da' an Dist., Taipei City 10643, Taiwan (R.O.C.)	(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 No.164, Sec. 4, Zhongxiao E. Rd., Da' an Dist., Taipei City 10688, Taiwan (R.O.C.)	(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 之 2 號 No.1-2, Sec. 5, Zhongxiao E. Rd., Xinyi Dist., Taipei City 11071, Taiwan (R.O.C.)	(02)27682322 (02)27654923	CCBCTWTP533
●	5130	大安分行 Taan Branch	10644 臺北市大安區和平東路一段 177 號 No.177, Sec. 1, Heping E. Rd., Da' an Dist., Taipei City 10644, Taiwan (R.O.C.)	(02)23213214 (02)23943842	CCBCTWTP513
◎	5401	和平分行 Heping Branch	10675 臺北市大安區和平東路三段 106 號 No.106, Sec. 3, Heping E. Rd., Da' an Dist., Taipei City 10675, Taiwan (R.O.C.)	(02)33169009 (02)27331551	CCBCTWTP540
●	5210	信義分行 Hsin-Yi Branch	10681 臺北市大安區信義路四段 155 號 No.155, Sec. 4, Xinyi Rd., Da' an Dist., Taipei City 10681, Taiwan (R.O.C.)	(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 No.31, Sec. 4, Ren' ai Rd., Da' an Dist., Taipei City 10685, Taiwan (R.O.C.)	(02)27514066 (02)27763186	CCBCTWTP532
●	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., No.333, Sec. 1, Keelung Rd., Xinyi Dist., Taipei City 11012, Taiwan (R.O.C.)	(02)27203101 (02)27576385	CCBCTWTP526
●	5345	光隆分行 Guanglong Branch	11052 臺北市信義區基隆路二段 78 號 1 樓 1F., No.78, Sec. 2, Keelung Rd., Xinyi Dist., Taipei City 11052, Taiwan (R.O.C.)	(02)27207678 (02)27208766	CCBCTWTP534
●	5147	城東分行 Chengtung Branch	10488 臺北市中山區南京東路三段 225 號 No.225, Sec. 3, Nanjing E. Rd., Zhongshan Dist., Taipei City 10488, Taiwan (R.O.C.)	(02)27153535 (02)27123175 (02)27172947	CCBCTWTP514
●	5154	中崙分行 Chunglun Branch	10491 臺北市中山區八德路二段 201 號 1 樓 1F., No.201, Sec. 2, Bade Rd., Zhongshan Dist., Taipei City 10491, Taiwan (R.O.C.)	(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 No.367, Fuxing N. Rd., Songshan Dist., Taipei City 10543, Taiwan (R.O.C.)	(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 No.261, Songjiang Rd., Zhongshan Dist., Taipei City 10483, Taiwan (R.O.C.)	(02)25024923 (02)25024931	CCBCTWTP975
◎	5074	承德分行 Chengde Branch	11166 臺北市士林區承德路四段 81 號 1 樓 1F., No.81, Sec. 4, Chengde Rd., Shilin Dist., Taipei City 11166, Taiwan (R.O.C.)	(02)28868989 (02)28866969	CCBCTWTP507
●	5178	士林分行 Shihlin Branch	11163 臺北市士林區福德路 21 號 No.21, Fude Rd., Shilin Dist., Taipei City 11163, Taiwan (R.O.C.)	(02)28822354 (02)28829151	CCBCTWTP517
◎	5307	天母分行 Tienmu Branch	11158 臺北市士林區德行西路 33 號 1 樓 1F., No.33, Dexing W. Rd., Shilin Dist., Taipei City 11158, Taiwan (R.O.C.)	(02)28333232 (02)28333131	CCBCTWTP530
●	5192	松山分行 Sungshan Branch	11063 臺北市信義區永吉路 165 號 No.165, Yongji Rd., Xinyi Dist., Taipei City 11063, Taiwan (R.O.C.)	(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 1 樓 1F., No.213, Sec. 5, Nanjing E. Rd., Songshan Dist., Taipei City 10569, Taiwan (R.O.C.)	(02)27639611 (02)27697636	CCBCTWTP524
●	5227	東臺北分行 Tung-Taipei Branch	10595 臺北市松山區南京東路四段 126 號 No.126, Sec. 4, Nanjing E. Rd., Songshan Dist., Taipei City 10595, Taiwan (R.O.C.)	(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., No.26, Ln. 513, Ruiguang Rd., Neihu Dist., Taipei City 11492, Taiwan (R.O.C.)	(02)27978966 (02)27971399	CCBCTWTP979
●	9738	大直分行 Tachih Branch	10463 臺北市中山區北安路 589 號 No.589, Bei' an Rd., Zhongshan Dist., Taipei City 10463, Taiwan (R.O.C.)	(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 1 樓 1F., No.100, Wende Rd., Neihu Dist., Taipei City 11475, Taiwan (R.O.C.)	(02)26590766 (02)26590767	CCBCTWTP529
◎	5376	東湖分行 Tung-Hu Branch	11490 臺北市內湖區民權東路六段 109 號 1 樓 1F., No.109, Sec. 6, Minquan E. Rd., Neihu Dist., Taipei City 11490, Taiwan (R.O.C.)	(02)27904567 (02)87926060	CCBCTWTP537
◎	5369	新湖分行 Sinhu Branch	11494 臺北市內湖區新湖二路 180 號 No.180, Xinhu 2nd Rd., Neihu Dist., Taipei City 11494, Taiwan (R.O.C.)	(02)27931616 (02)27956889	CCBCTWTP536
●	9801	南港分行 Nankang Branch	11510 臺北市南港區南港路三段 48 號 No.48, Sec. 3, Nangang Rd., Nangang Dist., Taipei City 11510, Taiwan (R.O.C.)	(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, No.3, Park St., Nangang Dist., Taipei City 11503, Taiwan (R.O.C.)	(02)26558169 (02)26558683	CCBCTWTP538
◎	5123	五分埔分行 Wufenpu Branch	11562 臺北市南港區中坡北路 92 號 1 樓 1F., No.92, Zhongpo N. Rd., Nangang Dist., Taipei City 11562, Taiwan (R.O.C.)	(02)27852787 (02)27852757	CCBCTWTP512
◎	5352	木柵分行 Mucha Branch	11664 臺北市文山區木新路三段 48 號 No.48, Sec. 3, Muxin Rd., Wenshan Dist., Taipei City 11664, Taiwan (R.O.C.)	(02)86617377 (02)86617399	CCBCTWTP535

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
◎	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., No.6, Ln. 452, Daye Rd., Beitou Dist., Taipei City 11268, Taiwan (R.O.C.)	(02)28968585 (02)28968282	CCBCTWTP539
◎	5661	汐止分行 Hsi-Chih Branch	22158 新北市汐止區中興路 93 號 No.93, Zhongxing Rd., Xizhi Dist., New Taipei City 22158, Taiwan (R.O.C.)	(02)26947878 (02)26941292	CCBCTWTP566
◎	5432	汐科分行 Xike Branch	22161 新北市汐止區大同路一段 217 號 1 樓 1F., No.217, Sec. 1, Datong Rd., Xizhi Dist., New Taipei City 22161, Taiwan (R.O.C.)	(02)21653111 (02)86921598	CCBCTWTP543
◎	5685	淡水分行 Tanshui Branch	25174 新北市淡水區中山北路一段 67 號 No.67, Sec. 1, Zhongshan N. Rd., Tamsui Dist., New Taipei City 25174, Taiwan (R.O.C.)	(02)26219998 (02)26255235	CCBCTWTP568
◎	5543	瑞芳分行 Juifang Branch	22441 新北市瑞芳區明燈路三段 38 號 No.38, Sec. 3, Mingdeng Rd., Ruifang Dist., New Taipei City 22441, Taiwan (R.O.C.)	(02)24972860 (02)24972848	CCBCTWTP554
◎	5505	三重埔分行 Sanchungpu Branch	24148 新北市三重區重新路一段 89 號 No.89, Sec. 1, Chongxin Rd., Sanchong Dist., New Taipei City 24148, Taiwan (R.O.C.)	(02)29733450 (02)29752527	CCBCTWTP550
◎	5512	北三重埔分行 Pei-Sanchungpu Branch	24147 新北市三重區正義北路 68 號 1 樓 1F., No.68, Zhengyi N. Rd., Sanchong Dist., New Taipei City 24147, Taiwan (R.O.C.)	(02)29823111 (02)29848411	CCBCTWTP551
●	5616	東三重分行 Tung-Sanchung Branch	24146 新北市三重區正義北路 303 號 No.303, Zhengyi N. Rd., Sanchong Dist., New Taipei City 24146, Taiwan (R.O.C.)	(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 No.22, Sec. 2, Chongyang Rd., Sanchong Dist., New Taipei City 24161, Taiwan (R.O.C.)	(02)29820221 (02)29820358	CCBCTWTP565
◎	5630	南三重分行 Nan-Sanchung Branch	24143 新北市三重區中正南路 82 號 No.82, Zhongzheng S. Rd., Sanchong Dist., New Taipei City 24143, Taiwan (R.O.C.)	(02)29771234 (02)29769550	CCBCTWTP563
◎	9641	三和路分行 San Ho Rd. Branch	24154 新北市三重區三和路四段 368 號 No.368, Sec. 4, Sanhe Rd., Sanchong Dist., New Taipei City 24154, Taiwan (R.O.C.)	(02)22871441 (02)22865817	CCBCTWTP964
◎	9832	蘆洲分行 Luchou Branch	24760 新北市蘆洲區三民路 86 號 1 樓 1F., No.86, Sanmin Rd., Luzhou Dist., New Taipei City 24760, Taiwan (R.O.C.)	(02)22851000 (02)22850518	CCBCTWTP983
◎	5529	新店分行 Hsintien Branch	23147 新北市新店區北新路一段 135 號 No.135, Sec. 1, Beixin Rd., Xindian Dist., New Taipei City 23147, Taiwan (R.O.C.)	(02)29141650 (02)29141656	CCBCTWTP552
●	5623	北新分行 Pei Hsin Branch	23144 新北市新店區寶強路 11 號 1 樓 1F., No.11, Baoqiang Rd., Xindian Dist., New Taipei City 23144, Taiwan (R.O.C.)	(02)29131071 (02)29110251	CCBCTWTP562
●	9658	吉成分行 Chicheng Branch	23141 新北市新店區民權路 98 號 No.98, Minquan Rd., Xindian Dist., New Taipei City 23141, Taiwan (R.O.C.)	(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 1F., No.69, Sec. 2, Yonghe Rd., Yonghe Dist., New Taipei City 23444, Taiwan (R.O.C.)	(02)29243334 (02)29235245	CCBCTWTP553
◎	5598	福和分行 Fuho Branch	23449 新北市永和區福和路 139 號 No.139, Fuhe Rd., Yonghe Dist., New Taipei City 23449, Taiwan (R.O.C.)	(02)29221171 (02)29254971	CCBCTWTP559
●	5647	中和分行 Chungho Branch	23575 新北市中和區中和路 182 號 1 樓 1F., No.182, Zhonghe Rd., Zhonghe Dist., New Taipei City 23575, Taiwan (R.O.C.)	(02)22492711 (02)22452337	CCBCTWTP564
◎	5678	雙和分行 Shuangho Branch	23552 新北市中和區中正路 801 號 No.801, Zhongzheng Rd., Zhonghe Dist., New Taipei City 23552, Taiwan (R.O.C.)	(02)22259988 (02)22252821	CCBCTWTP567
◎	5463	立德分行 Lide Branch	23512 新北市中和區立德街 142 號 1 樓 1F., No.142, Lide St., Zhonghe Dist., New Taipei City 23512, Taiwan (R.O.C.)	(02)22239888 (02)22233277	CCBCTWTP546
●	5550	新莊分行 Hsinchuang Branch	24242 新北市新莊區新泰路 119 號 No.119, Xintai Rd., Xinzhuang Dist., New Taipei City 24242, Taiwan (R.O.C.)	(02)29937101 (02)29969440	CCBCTWTP555
◎	5487	五股工業區分行 Wugu Industrial Park Branch	24890 新北市新莊區五工五路 3 之 1 號 No.3-1, Wugong 5th Rd., Xinzhuang Dist., New Taipei City 24890, Taiwan (R.O.C.)	(02)22993311 (02)22997099	CCBCTWTP548
●	5494	南新莊分行 Nan-Hsinchuang Branch	24257 新北市新莊區中正路 657 之 1 號 No.657-1, Zhongzheng Rd., Xinzhuang Dist., New Taipei City 24257, Taiwan (R.O.C.)	(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 No.245, Siyuan Rd., Xinzhuang Dist., New Taipei City 24250, Taiwan (R.O.C.)	(02)29967137 (02)29978513	CCBCTWTP926
◎	5456	新樹分行 Sinshu Branch	24262 新北市新莊區新樹路 266-1 號 1 樓 1F., No.266-1, Xinshu Rd., Xinzhuang Dist., New Taipei City 24262, Taiwan (R.O.C.)	(02)22086767 (02)22086787	CCBCTWTP545
◎	5470	泰山分行 Taishan Branch	24341 新北市泰山區全興路 111 號 1 樓 1F., No.111, Quanxing Rd., Taishan Dist., New Taipei City 24341, Taiwan (R.O.C.)	(02)22970809 (02)22970307	CCBCTWTP547
●	9689	林口分行 Linkou Branch	24444 新北市林口區林口路 46 號 1 樓 1F., No.46, Linkou Rd., Linkou Dist., New Taipei City 24444, Taiwan (R.O.C.)	(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 No.135, Sec. 1, Zhongshan Rd., Shulin Dist., New Taipei City 23844, Taiwan (R.O.C.)	(02)26813621 (02)26821787	CCBCTWTP556
●	5574	板橋分行 Panchiao Branch	22063 新北市板橋區中山路一段 22 號 No.22, Sec. 1, Zhongshan Rd., Banqiao Dist., New Taipei City 22063, Taiwan (R.O.C.)	(02)29628161 (02)29546254	CCBCTWTP557
●	5609	光復分行 Kuang-Fu Branch	22067 新北市板橋區中山路二段 62 號 No.62, Sec. 2, Zhongshan Rd., Banqiao Dist., New Taipei City 22067, Taiwan (R.O.C.)	(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 No.9, Sec. 2, Wenhua Rd., Banqiao Dist., New Taipei City 22047, Taiwan (R.O.C.)	(02)22591001 (02)22526591	CCBCTWTP969
●	9283	土城分行 Tucheng Branch	23671 新北市土城區中央路三段 45 號 No.45, Sec. 3, Zhongyang Rd., Tucheng Dist., New Taipei City 23671, Taiwan (R.O.C.)	(02)22691155 (02)22691153	CCBCTWTP928
◎	5581	三峽分行 Sanhsia Branch	23741 新北市三峽區文化路 89 號 No.89, Wenhua Rd., Sanxia Dist., New Taipei City 23741, Taiwan (R.O.C.)	(02)26711261 (02)26732421	CCBCTWTP558
●	5703	桃園分行 Taoyuan Branch	33041 桃園縣桃園市中正路 73 號 No.73, Zhongzheng Rd., Taoyuan City, Taoyuan County 33041, Taiwan (R.O.C.)	(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 No.135, Sec. 2, Jieshou Rd., Bade City, Taoyuan County 33445, Taiwan (R.O.C.)	(03)3711222 (03)3711777	CCBCTWTP577
◎	9290	北桃園分行 Pei-Taoyuan Branch	33054 桃園縣桃園市永安路 189 號 No.189, Yong' an Rd., Taoyuan City, Taoyuan County 33054, Taiwan (R.O.C.)	(03)3320743 (03)3384238	CCBCTWTP929
◎	5796	南崁分行 Nankan Branch	33855 桃園縣蘆竹鄉南崁路二段 7 號 No.7, Sec. 2, Nankan Rd., Luzhu Township, Taoyuan County 33855, Taiwan (R.O.C.)	(03)3213666 (03)3213377	CCBCTWTP579

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
◎	9356	東林口分行 Tung-Linkou Branch	33375 桃園縣龜山鄉復興一路 235 號 No.235, Fuxing 1st Rd., Guishan Township, Taoyuan County 33375, Taiwan (R.O.C.)	(03)3975555 (03)3181150	CCBCTWTP935
●	5710	中壢分行 Chungli Branch	32041 桃園縣中壢市中正路 95 號 1 樓 1F., No.95, Zhongzheng Rd., Zhongli City, Taoyuan County 32041, Taiwan (R.O.C.)	(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 No.155, Zhongxiao Rd., Zhongli City, Taoyuan County 32065, Taiwan (R.O.C.)	(03)4636688 (03)4352476	CCBCTWTP576
◎	9301	新明分行 Hsin-Ming Branch	32447 桃園縣平鎮市忠孝路 2 號 No.2, Zhongxiao Rd., Pingzhen City, Taoyuan County 32447, Taiwan (R.O.C.)	(03)4941571 (03)4942100	CCBCTWTP930
◎	5425	龍潭分行 Longtan Branch	32552 桃園縣龍潭鄉中正路 240 之 3 號 1 樓 1F., No.240-3, Zhongzheng Rd., Longtan Township, Taoyuan County 32552, Taiwan (R.O.C.)	(03)4891238 (03)4891519	CCBCTWTP542
◎	5692	楊梅分行 Yangmei Branch	32643 桃園縣楊梅市大成路 158 號 No.158, Dacheng Rd., Yangmei City, Taoyuan County 32643, Taiwan (R.O.C.)	(03)4783391 (03)4754930	CCBCTWTP569
◎	9318	埔心分行 Puhsin Branch	32654 桃園縣楊梅市中興路 82 號 No.82, Zhongxing Rd., Yangmei City, Taoyuan County 32654, Taiwan (R.O.C.)	(03)4824935 (03)4828924	CCBCTWTP931
◎	5727	新竹分行 Hsinchu Branch	30051 新竹市東區中正路 63 號 No.63, Zhongzheng Rd., East Dist., Hsinchu City 30051, Taiwan (R.O.C.)	(03)5253151 (03)5263840	CCBCTWTP572
◎	9627	北新竹分行 Pei-Hsinchu Branch	30054 新竹市北區東大路二段 110 號 No.110, Sec. 2, Dongda Rd., North Dist., Hsinchu City 30054, Taiwan (R.O.C.)	(03)5339651 (03)5339460	CCBCTWTP962
●	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., No. 5, Gongye E. 6th Rd., Science-based Industrial Park, East Dist., Hsinchu City 30077, Taiwan (R.O.C.)	(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 1F., No.26-3, Taiyuan St., Zhubei City, Hsinchu County 30288, Taiwan (R.O.C.)	(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 No.43, Sec. 2, Changchun Rd., Zhudong Township, Hsinchu County 31047, Taiwan (R.O.C.)	(03)5962280 (03)5958365	CCBCTWTP573
◎	5741	苗栗分行 Miaoli Branch	36049 苗栗縣苗栗市中正路 636 號 No.636, Zhongzheng Rd., Miaoli City, Miaoli County 36049, Taiwan (R.O.C.)	(037)326455 (037)334590	CCBCTWTP574
◎	5807	苑裡分行 Yuanli Branch	35843 苗栗縣苑裡鎮為公路 35 號 No.35, Weigong Rd., Yuanli Township, Miaoli County 35843, Taiwan (R.O.C.)	(037)861501 (037)869242	CCBCTWTP580
◎	5789	竹南分行 Zhunan Branch	35047 苗栗縣竹南鎮環市路二段 110 號 1 樓 1F., No.110, Sec. 2, Huanshi Rd., Zhunan Township, Miaoli County 35047, Taiwan (R.O.C.)	(037)551751 (037)551910	CCBCTWTP578
●	5814	大甲分行 Tachia Branch	43741 臺中市大甲區順天路 405 號 No.405, Shuntian Rd., Dajia Dist., Taichung City 43741, Taiwan (R.O.C.)	(04)26878711 (04)26878754	CCBCTWTP581
◎	5821	清水分行 Chingshui Branch	43654 臺中市清水區中山路 196 號 1 樓 1F., No.196, Zhongshan Rd., Qingshui Dist., Taichung City 43654, Taiwan (R.O.C.)	(04)26225151 (04)26227461	CCBCTWTP582
◎	5876	沙鹿分行 Shalu Branch	43353 臺中市沙鹿區沙田路 52 號 No.52, Shatian Rd., Shalu Dist., Taichung City 43353, Taiwan (R.O.C.)	(04)26358599 (04)26358577	CCBCTWTP587
◎	5963	大肚分行 Tatu Branch	43242 臺中市大肚區沙田路二段 780 號 1 樓 1F., No.780, Sec. 2, Shatian Rd., Dadu Dist., Taichung City 43242, Taiwan (R.O.C.)	(04)26983711 (04)26983719	CCBCTWTP596
●	5838	豐原分行 Fengyuan Branch	42056 臺中市豐原區中正路 220 號 1 樓 1F., No.220, Zhongzheng Rd., Fengyuan Dist., Taichung City 42056, Taiwan (R.O.C.)	(04)25269191 (04)25246694	CCBCTWTP583
◎	5869	大雅分行 Daya Branch	42878 臺中市大雅區中清路三段 1090 號 1 樓 1F., No.1090, Sec. 3, Zhongqing Rd., Daya Dist., Taichung City 42878, Taiwan (R.O.C.)	(04)25665500 (04)25671878	CCBCTWTP586
◎	9603	潭子分行 Tantzu Branch	42755 臺中市潭子區中山路二段 199 號 No.199, Sec. 2, Zhongshan Rd., Tanzi Dist., Taichung City 42755, Taiwan (R.O.C.)	(04)25322234 (04)25322035	CCBCTWTP960
◎	5845	東勢分行 Tungshih Branch	42343 臺中市東勢區豐勢路 456 號 No.456, Fengshi Rd., Dongshi Dist., Taichung City 42343, Taiwan (R.O.C.)	(04)25877160 (04)25884371	CCBCTWTP584
●	5852	霧峰分行 Wufeng Branch	41341 臺中市霧峰區中正路 900 號 No.900, Zhongzheng Rd., Wufeng Dist., Taichung City 41341, Taiwan (R.O.C.)	(04)23393567 (04)23325941	CCBCTWTP585
◎	5890	太平分行 Taipin Branch	41143 臺中市太平區永豐路 89 號 No.89, Yongfeng Rd., Taiping Dist., Taichung City 41143, Taiwan (R.O.C.)	(04)22736789 (04)22737890	CCBCTWTP589
◎	5901	草屯分行 Tsaotun Branch	54242 南投縣草屯鎮和平街 23 號 No.23, Heping St., Caotun Township, Nantou County 54242, Taiwan (R.O.C.)	(049)2338101 (049)2353116	CCBCTWTP590
◎	5918	南投分行 Nantou Branch	54063 南投縣南投市彰南路二段 72 號 No.72, Sec. 2, Zhangnan Rd., Nantou City, Nantou County 54063, Taiwan (R.O.C.)	(049)2226171 (049)2235855	CCBCTWTP591
◎	5925	埔里分行 Puli Branch	54555 南投縣埔里鎮西康路 73 號 No.73, Xikang Rd., Puli Township, Nantou County 54555, Taiwan (R.O.C.)	(049)2983983 (049)2983989	CCBCTWTP592
◎	5932	水裡坑分行 Shuilikeng Branch	55343 南投縣水里鄉民權路 226 號 No.226, Minquan Rd., Shuili Township, Nantou County 55343, Taiwan (R.O.C.)	(049)2772121 (049)2770375	CCBCTWTP593
◎	5949	竹山分行 Chushan Branch	55779 南投縣竹山鎮集山路三段 425 之 1 號 1 樓 1F., No.425-1, Sec. 3, Jishan Rd., Zhushan Township, Nantou County 55779, Taiwan (R.O.C.)	(049)2643175 (049)2643179	CCBCTWTP594
●	6006	彰化分行 Changhwa Branch	50046 彰化縣彰化市和平路 57 號 1 樓 1F., No.57, Heping Rd., Changhua City, Changhua County 50046, Taiwan (R.O.C.)	(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 樓 1F., No.20, Sec. 2, Defang Rd., Dali Dist., Taichung City 41262, Taiwan (R.O.C.)	(04)24181558 (04)24181518	CCBCTWTP607
●	6013	鹿港分行 Lukang Branch	50570 彰化縣鹿港鎮中山路 137 號 No.137, Zhongshan Rd., Lukang Township, Changhua County 50570, Taiwan (R.O.C.)	(04)7773311 (04)7777447	CCBCTWTP601
●	6068	和美分行 Hemei Branch	50845 彰化縣和美鎮道周路 428 號 1 樓 1F., No.428, Daozhou Rd., Hemei Township, Changhua County 50845, Taiwan (R.O.C.)	(04)7579696 (04)7579292	CCBCTWTP606
●	6020	員林分行 Yuanlin Branch	51041 彰化縣員林鎮中正路 495 號 No.495, Zhongzheng Rd., Yuanlin Township, Changhua County 51041, Taiwan (R.O.C.)	(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 No.158, Sec. 3, Zhangshui Rd., Xihu Township, Changhua County 51441, Taiwan (R.O.C.)	(04)8853471 (04)8853476	CCBCTWTP603
◎	6044	北斗分行 Peitou Branch	52146 彰化縣北斗鎮斗苑路一段 172 號 No.172, Sec. 1, Douyuan Rd., Beidou Township, Changhua County 52146, Taiwan (R.O.C.)	(04)8882811 (04)8882816	CCBCTWTP604
●	6099	二林分行 Erlin Branch	52641 彰化縣二林鎮斗苑路五段 67 號 1 樓 1F., No.67, Sec. 5, Douyuan Rd., Erlin Township, Changhua County 52641, Taiwan (R.O.C.)	(04)8950011 (04)8950211	CCBCTWTP609

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
◎	6051	西螺分行 Hsiluo Branch	64848 雲林縣西螺鎮中山路 225 號 1 樓 1F., No.225, Zhongshan Rd., Xiluo Township, Yunlin County 64848, Taiwan (R.O.C.)	(05)5863611 (05)5868035	CCBCTWTP605
◎	6100	斗六分行 Touliu Branch	64051 雲林縣斗六市中山路 70 號 No.70, Zhongshan Rd., Douliu City, Yunlin County 64051, Taiwan (R.O.C.)	(05)5324116 (05)5321542	CCBCTWTP610
◎	6117	斗南分行 Tounan Branch	63042 雲林縣斗南鎮中山路 100 號 No.100, Zhongshan Rd., Dounan Township, Yunlin County 63042, Taiwan (R.O.C.)	(05)5974191 (05)5961601	CCBCTWTP611
◎	6124	虎尾分行 Huwei Branch	63242 雲林縣虎尾鎮中正路 35 號 No.35, Zhongzheng Rd., Huwei Township, Yunlin County 63242, Taiwan (R.O.C.)	(05)6322561 (05)6321655	CCBCTWTP612
◎	9523	土庫分行 Tukoo Branch	63346 雲林縣土庫鎮光明路 308 號 1 樓 1F., No.308, Guangming Rd., Tuku Township, Yunlin County 63346, Taiwan (R.O.C.)	(05)6621116 (05)6622811	CCBCTWTP952
◎	6131	北港分行 Peikang Branch	65142 雲林縣北港鎮文化路 51 號 No.51, Wenhua Rd., Beigang Township, Yunlin County 65142, Taiwan (R.O.C.)	(05)7836121 (05)7835460	CCBCTWTP613
◎	6204	大林分行 Talin Branch	62241 嘉義縣大林鎮祥和路 246 號 No.246, Xianghe Rd., Dalin Township, Chiayi County 62241, Taiwan (R.O.C.)	(05)2653221 (05)2650121	CCBCTWTP620
●	6211	嘉義分行 Chiayi Branch	60041 嘉義市西區中山路 386 號 1 樓 1F., No.386, Zhongshan Rd., West Dist., Chiayi City 60041, Taiwan (R.O.C.)	(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 1 樓 1F., No.832, Xinsheng Rd., East Dist., Chiayi City 60074, Taiwan (R.O.C.)	(05)2712811 (05)2716031	CCBCTWTP622
◎	9610	北嘉義分行 Pei-Chiayi Branch	60088 嘉義市西區友愛路 290 號 No.290, You' ai Rd., West Dist., Chiayi City 60088, Taiwan (R.O.C.)	(05)2342166 (05)2815459	CCBCTWTP961
◎	6235	新營分行 Hsinying Branch	73043 臺南市新營區復興路 150 號 1 樓 1F., No.150, Fuxing Rd., Xinying Dist., Tainan City 73043, Taiwan (R.O.C.)	(06)6323871 (06)6323810	CCBCTWTP623
◎	6242	永康分行 Yungkang Branch	71045 臺南市永康區中正南路 839 號 No.839, Zhongzheng S. Rd., Yongkang Dist., Tainan City 71045, Taiwan (R.O.C.)	(06)2545386 (06)2544750	CCBCTWTP624
◎	9849	中華路分行 Chung-Hua Road Branch	71069 臺南市永康區小東路 473 號之 3 No.473-3, Xiaodong Rd., Yongkang Dist., Tainan City 71069, Taiwan (R.O.C.)	(06)3125318 (06)3138790	CCBCTWTP984
◎	6259	南科樹谷分行 STSP Tree Valley Branch	74148 臺南市新市區中心路 6 號 1 樓 1F., No.6, Zhongxin Rd., Xinshi Dist., Tainan City 74148, Taiwan (R.O.C.)	(06)5893236 (06)5893286	CCBCTWTP625
◎	6266	歸仁分行 Guiren Branch	71146 臺南市歸仁區中山路二段 218 號 No.218, Sec. 2, Zhongshan Rd., Guiren Dist., Tainan City 71146, Taiwan (R.O.C.)	(06)2391711 (06)2391336	CCBCTWTP626
●	6402	臺南分行 Tainan Branch	70048 臺南市中西區中正路 88 號 1 樓 1F., No.88, Zhongzheng Rd., West Central Dist., Tainan City 70048, Taiwan (R.O.C.)	(06)2221281 (06)2223317	CCBCTWTP640
◎	6419	延平分行 Yenping Branch	70042 臺南市中西區民權路二段 151 號 No.151, Sec. 2, Minquan Rd., West Central Dist., Tainan City 70042, Taiwan (R.O.C.)	(06)2254161 (06)2267813	CCBCTWTP641
●	6426	西臺南分行 Hsi-Tainan Branch	70053 臺南市中西區民族路三段 94 號 No.94, Sec. 3, Minzu Rd., West Central Dist., Tainan City 70053, Taiwan (R.O.C.)	(06)2235141 (06)2205441	CCBCTWTP642
●	6433	東臺南分行 Tung-Tainan Branch	70044 臺南市中西區北門路一段 95 號之 1 No.95-1, Sec. 1, Beimen Rd., West Central Dist., Tainan City 70044, Taiwan (R.O.C.)	(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 1 樓 1F., No.655, Sec. 1, Ximen Rd., South Dist., Tainan City 70245, Taiwan (R.O.C.)	(06)2263181 (06)2204810	CCBCTWTP644
◎	9561	北臺南分行 Pei-Tainan Branch	70465 臺南市北區西門路四段 367 號 No.367, Sec. 4, Ximen Rd., North Dist., Tainan City 70465, Taiwan (R.O.C.)	(06)2523450 (06)2512839	CCBCTWTP956
◎	6457	安南分行 An-Nan Branch	70969 臺南市安南區安和路四段 330 號 1 樓 1F., No.330, Sec. 4, Anhe Rd., Annan Dist., Tainan City 70969, Taiwan (R.O.C.)	(06)3556111 (06)3557222	CCBCTWTP645
◎	6506	旗山分行 Chishan Branch	84257 高雄市旗山區中山路 102 號 1 樓 1F., No.102, Zhongshan Rd., Qishan Dist., Kaohsiung City 84257, Taiwan (R.O.C.)	(07)6615481 (07)6615490	CCBCTWTP650
●	6513	岡山分行 Kangshan Branch	82041 高雄市岡山區岡山路 293 號 No.293, Gangshan Rd., Gangshan Dist., Kaohsiung City 82041, Taiwan (R.O.C.)	(07)6216111 (07)6214801	CCBCTWTP651
◎	6520	鳳山分行 Fengshan Branch	83058 高雄市鳳山區三民路 264 號 No.264, Sanmin Rd., Fengshan Dist., Kaohsiung City 83058, Taiwan (R.O.C.)	(07)7470101 (07)7426262	CCBCTWTP652
◎	9547	路竹分行 Luchu Branch	82152 高雄市路竹區中山路 835 號 No.835, Zhongshan Rd., Luzhu Dist., Kaohsiung City 82152, Taiwan (R.O.C.)	(07)6972151 (07)6974491	CCBCTWTP954
◎	9349	大發分行 Ta-Fa Branch	83152 高雄市大寮區鳳林三路 539 號 No.539, Fenglin 3rd Rd., Daliao Dist., Kaohsiung City 83152, Taiwan (R.O.C.)	(07)7824356 (07)7826225	CCBCTWTP934
●	8119	高雄分行 Kaohsiung Branch	80251 高雄市苓雅區民權一路 59 號 No.59, Minquan 1st Rd., Lingya Dist., Kaohsiung City 80251, Taiwan (R.O.C.)	(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 1F., No.456, Zhongxiao 1st Rd., Xinxing Dist., Kaohsiung City 80055, Taiwan (R.O.C.)	(07)2361191 (07)2369229	CCBCTWTP812
◎	8133	鹽埕分行 Yencheng Branch	80343 高雄市鹽埕區大勇路 85 號 1 樓 1F., No.85, Dayong Rd., Yancheng Dist., Kaohsiung City 80343, Taiwan (R.O.C.)	(07)5313181 (07)5514151	CCBCTWTP813
●	8140	東高雄分行 Tung-Kaohsiung Branch	80147 高雄市前金區中正四路 109 號 1 樓 1F., No.109, Zhongzheng 4th Rd., Qianjin Dist., Kaohsiung City 80147, Taiwan (R.O.C.)	(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 No.13, Yongfeng Rd., Qianzhen Dist., Kaohsiung City 80643, Taiwan (R.O.C.)	(07)7158000 (07)7173514	CCBCTWTP815
◎	8164	北高雄分行 Pei-Kaohsiung Branch	81142 高雄市楠梓區後昌路 720 號 No.720, Houchang Rd., Nanzi Dist., Kaohsiung City 81142, Taiwan (R.O.C.)	(07)3662566 (07)3663710	CCBCTWTP816
◎	8251	左營分行 Zuoying Branch	81369 高雄市左營區博愛四路 280 號 1 樓 1F., No.280, Bo' ai 4th Rd., Zuoying Dist., Kaohsiung City 81369, Taiwan (R.O.C.)	(07)3436269 (07)3432178	CCBCTWTP825
◎	8171	三民分行 Sanmin Branch	80749 高雄市三民區河北二路 157 號 No.157, Hebei 2nd Rd., Sanmin Dist., Kaohsiung City 80749, Taiwan (R.O.C.)	(07)2918131 (07)2918137	CCBCTWTP817
◎	8213	新興分行 Hsinhsing Branch	80274 高雄市苓雅區中正二路 139 號 No.139, Zhongzheng 2nd Rd., Lingya Dist., Kaohsiung City 80274, Taiwan (R.O.C.)	(07)2222200 (07)2222208	CCBCTWTP821
◎	8195	前鎮分行 Chanchen Branch	80655 高雄市前鎮區三多三路 155 號 No.155, Sanduo 3rd Rd., Qianzhen Dist., Kaohsiung City 80655, Taiwan (R.O.C.)	(07)3344121 (07)3328241	CCBCTWTP819
◎	8206	九如路分行 Chiu-Ju Lu Branch	80759 高雄市三民區九如二路 7 號 No.7, Jiuru 2nd Rd., Sanmin Dist., Kaohsiung City 80759, Taiwan (R.O.C.)	(07)3123101 (07)3120191	CCBCTWTP820

註： ● 外匯指定單位 ◎ 匯兌外指單位
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	代號 NO.	國內營業單位 DOMESTIC OFFICES	地址 ADDRESS	電話 / 傳真 TEL/FAX	SWIFT CODE
◎	9634	建興分行 Chienhsing Branch	80753 高雄市三民區建國二路 123 號 No.123, Jianguo 2nd Rd., Sanmin Dist., Kaohsiung City 80753, Taiwan (R.O.C.)	(07)2358527 (07)2368171	CCBCTWTP963
◎	8244	博愛分行 Po-Ai Branch	80466 高雄市鼓山區博愛一路 517 號 No.517, Bo'ai 1st Rd., Gushan Dist., Kaohsiung City 80466, Taiwan (R.O.C.)	(07)5545151 (07)5553202	CCBCTWTP824
◎	8220	苓雅分行 Lingya Branch	80247 高雄市苓雅區四維四路 2 號 No.2, Siwei 4th Rd., Lingya Dist., Kaohsiung City 80247, Taiwan (R.O.C.)	(07)3353171 (07)3353393	CCBCTWTP822
◎	8237	大順分行 Ta-Shun Branch	80284 高雄市苓雅區建國一路 109 號 No.109, Jianguo 1st Rd., Lingya Dist., Kaohsiung City 80284, Taiwan (R.O.C.)	(07)7715101 (07)7133512	CCBCTWTP823
◎	8300	屏東分行 Pingtung Branch	90074 屏東縣屏東市中正路 117-2 號 1 樓 1F., No.117-2, Zhongzheng Rd., Pingtung City, Pingtung County 90074, Taiwan (R.O.C.)	(08)7342705 (08)7338190	CCBCTWTP830
◎	8324	潮州分行 Chaochou Branch	92052 屏東縣潮州鎮中正路 38 號 No.38, Zhongzheng Rd., Chaozhou Township, Pingtung County 92052, Taiwan (R.O.C.)	(08)7883911 (08)7880144	CCBCTWTP832
◎	8317	東港分行 Tungkang Branch	92849 屏東縣東港鎮中正路 74 號 No.74, Zhongzheng Rd., Donggang Township, Pingtung County 92849, Taiwan (R.O.C.)	(08)8351521 (08)8351528	CCBCTWTP831
◎	8348	恆春分行 Hengchun Branch	94641 屏東縣恆春鎮恒南路 22 號 No.22, Hengnan Rd., Hengchun Township, Pingtung County 94641, Taiwan (R.O.C.)	(08)8899665 (08)8882514	CCBCTWTP834
◎	8404	花蓮分行 Hualien Branch	97047 花蓮縣花蓮市中山路 191 號 No.191, Zhongshan Rd., Hualien City, Hualien County 97047, Taiwan (R.O.C.)	(03)8323961 (03)8337215	CCBCTWTP840
◎	8508	臺東分行 Taitung Branch	95044 臺東縣臺東市正氣路 226 號 1 樓 1F., No.226, Zhengqi Rd., Taitung City, Taitung County 95044, Taiwan (R.O.C.)	(089)324311 (089)318806	CCBCTWTP850
	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., No.47, Sec. 1, Jinshan S. Rd., Zhongzheng Dist., Taipei City 10056, Taiwan (R.O.C.)	(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., No.123, Nanjing W. Rd., Datong Dist., Taipei City 10355, Taiwan (R.O.C.)	(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., No.182, Zhonghe Rd., Zhonghe Dist., New Taipei City 23575, Taiwan (R.O.C.)	(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., No.78, Sec. 2, Fuxing Rd., South Dist., Taichung City 40245, Taiwan (R.O.C.)	(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., No.655, Sec. 1, Ximen Rd., South Dist., Tainan City 70245, Taiwan (R.O.C.)	(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 4 樓 4F., No.85, Dayong Rd., Yancheng Dist., Kaohsiung City 80343, Taiwan (R.O.C.)	(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., No.68, Hengyang Rd., Zhongzheng Dist., Taipei City 10045, Taiwan (R.O.C.)	(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., No.78, Sec. 2, Fuxing Rd., South Dist., Taichung City 40245, Taiwan (R.O.C.)	(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., No.456, Zhongxiao 1st Rd., Xinxing Dist., Kaohsiung City 80055, Taiwan (R.O.C.)	(07)2355658 (07)2355785	

註： ● 外匯指定單位 ◎ 匯兌外指單位

Note： ● Authorized Foreign Exchange Unit ◎ Remittance Foreign Exchange Unit

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, 29th 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	日本國東京都千代田區丸之內 1-8-3 丸之內 Trust Tower 本館 7 樓 Marunouchi Trust Tower Main 7th Floor, 1-8-3 Marunouchi, Chiyoda-ku, Tokyo 100-0005,Japan e-mail：chbtk@nyc.odn.ne.jp	Tel：81-3-32128888 Fax：81-3-32128891	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
昆山花橋支行 KUNSHAN HUAQIAO SUB-BRANCH	中國江蘇省昆山市花橋鎮商銀路 538 號 1 號房 No.538, Shangyin Rd., Huaqiao Town Kunshan City, Jiangsu Province, P.R.C. e-mail：chb2057@chb.com.tw	Tel：86-512-36690188 Fax：86-512-36690199	CCBCCNBK205

彰化商業銀行股份有限公司
Chang Hwa Commercial Bank, Ltd.

董事長

Chairman