



三、風險控管及避險策略

本行依據新巴塞爾資本協定及主管機關規定，並考量業務發展需要及整體風險承擔能力，建立風險管理制度，訂定風險控管及避險策略，以有效分散、移轉風險，達到穩健經營的目的。

本行以董事會為風險管理最高核決監督單位，由資產負債暨風險管理委員會負責審查風險控管情形，風險管理處編製風險評估報告，並針對全行整體風險現況，推動風險管理業務、協調各業務主管單位配合辦理所轄業務之風險管理，以客觀辨識、衡量與監控各項風險。

本行遵守主管機關規定，定期辦理風險資訊揭露。並由各業務主管單位依本行「風險管理政策與程序」、「風險管理規則」、「資本風險管理準則」、「信用風險管理準則」、「作業風險管理準則」、「市場風險管理準則」、「利率暨流動性風險管理準則」、「法律風險管理準則」及「國家風險額度管理準則」等風險管理規定，定期評估、更新及控管風險，以本行「法令遵循主管制度執行計畫實施要點」辦理風險管理法規之遵循，期健全本行風險管理制度。

本行各項風險管理制度概述如下：

(一) 信用風險管理制度

1. 信用風險策略、目標、政策與流程

(1) 策略

本行採取穩健之授信策略，調劑地方金融，協助市政建設，促進工商業發展、加強中小企業融資，提高授信品質，達成本行宗旨任務及經營目標。為提升收益率，同時兼顧風險管理，至少每年於營運計畫中，擬定相關業務策略(如：增加中小企業移送信保基金保證授信及市政貸款)機動調整授信組合，因應未來政經之發展方向。

(2) 目標

本行信用風險管理目標，在建立全行認同且遵循的信用風險管理機制之組織文化，有效辨識、衡量與監控全行所承受之信用風險，確保全行信用風險在可承受範圍內，保持所承擔的信用風險與報酬間之平衡，並維持適足的信用風險資本，以穩健管理本行信用風險。

(3) 政策

為實踐本行之信用風險管理策略，本行訂有以下相關信用風險管理政策與規章：

Risk Control and Hedge Strategy

According to laws, the Bank considers the need for business development and overall risk acceptance ability to define the risk control and hedging strategies, in order to effectively disperse and transfer risk and to achieve the purpose of stable operation.

The Board of Directors is the supreme approving and supervising unit. Asset / Liability and Risk Management Committee is responsible to review the Bank's risk management. Risk Management Department will compile the appropriate risk management policy according to the operational environment and the Bank's entire risk condition, promote and coordinate the various business units to work with each other, in order to identify, measure and supervise the various risks, and make disclosure periodically pursuant to the requirements provided by the competent authorities.

This Bank makes disclosures risk information periodically pursuant to the competent authority's requirements, and the various supervising units of business evaluate, update and control risks periodically in accordance with this Bank's "Risk Management Policy and Procedure", "Regulations Governing Risk Management", "Capital Risk Management Guidelines", "Credit Risk Management Guidelines", "Operating Risk Management Guidelines", "Market Risk Management Guidelines", "Guidelines for Interest-rate and Liquidity Risk Management", "Legal Risk Management Guidelines" and "Guidelines for National Risk Tolerance", and also handle the compliance with risk management laws and regulations in accordance with this Bank's "Regulations for Complying With Regulations and Procedures", in hopes of well founding this Bank's risk management system.

This Bank's risk management systems are outlined as following:

Credit Risks Management System

1. Credit risks strategy, target, policy and flow

(1) Strategy

The Bank adopts stable credit extension strategies, adjust local finance, help public works, boost industrial and commercial development, strengthen financing to small- and medium-size enterprises, upgrade credit extension quality and achieve the Bank's purpose and business objectives. To increase the profit margin and take risk into account, business strategies should be included in annual operational plans (Ex. increase guarantee fund guarantee credit extension transferred by small-and medium-size enterprises and loans to city governments), and adjusts its loan portfolio from time to time in response to future political and economic developments.

(2) Target

The Bank's credit risk management objective is to establish the credit risk management mechanism recognized and complied with throughout the Bank, to identify, measure and control the credit risk to be borne by the Bank, ensure that the Bank's credit risk is maintained within the tolerable extent, maintain the balance between the credit risk and remuneration borne by the Bank and keep the adequate credit risk capital to manage the Bank's credit risk stably.

(3) Policy

In order to fulfill the Bank's credit risk management strategies, the Bank defines the following relevant credit risk management policies and regulations:

- A. 徵／授信程序：訂定各項授信案件之受理及審核處理手續，以標準化審核流程，加強內部管理，提高服務效率。
- B. 核准權限：針對授信案件之授權核准權限與條件之變更，規範相關授權標準及核決程序，以達到分層負責並縮短授信流程。
- C. 授信限額：對於授信對象、行業別、地區別及國家別等，訂定授信限額及綜合額度，對授信組合作適當之規劃及控管，藉以降低授信風險。
- D. 風險定價：依不同內部評等客戶群，決定相對風險成本，加入產品定價。
- E. 貸後管理與風險監控：放款貸放後，逐案追蹤考核管理，以便必要時採取適當的保障債權措施。
- (A)放款稽核：貸款徵授信程序等核貸流程與法令規章之遵循的查核。
- (B)授信覆審：授信與覆審分人辦理，按個案風險程度，定期及不定期以書面審核或實地調查等方式進行，以瞭解授信戶能否按照原訂貸款計劃妥善運用資金，並切實履行契約規定及其他約定事項。
- (C)授信品質監控：本行相關業務主管單位針對分行、產品授信逾放情形作總量監控。
- F. 不良債權管理：除有嚴謹催理程序，並按主管機關法令規定評估損失準備提列，另為達到加速清理不良債權，本行亦訂有出售不良債權處理準則。
- G. 帳務管理：授信帳務處理與授信檔案管理，各有專人處理並訂有相關文件化及資料管理之程序。
- (4)流程
- 本行之信用風險管理流程可分為辨識、衡量、溝通及監控：
- A. 辨識：
- 信用風險的來源包括授信戶違約或債信貶落風險、擔保品價值貶落風險、衍生性商品之發行人或交易對手違約等。信用風險之辨識，應同時考量內部營運狀況與外部環境變化，界定風險因子。
- 本行信用風險管理流程中，要求各業務承作前，應瞭解該項業務所涉及的信用風險，並於授信、投資或交易過程中，辨識違約事件發生之可能性。
- A. Investigation/credit extension procedure: Stipulate the procedure to standardize the review procedure for credit extension applications, strengthen the internal management and upgrade the service efficiency.
- B. Approving authority: Stipulate the approving authority for credit extension cases, and provide the relevant licensing standards and approving procedure with respect to the change of credit extension terms to achieve the divisional responsibility and shorten the credit extension procedure.
- C. Limit of credit extension: Sets the limit of credit extension and combined credit limit with respect to counterparts, industries, territories and nations, and plans and controls the credit extension portfolio in a timely manner to lower credit extension risk.
- D. Risk pricing: Determine cost of risk that corresponds to internal rating of customers, and put into pricing of products.
- E. Post-loan management and risk control: The follow-up and appraisal case by case upon granting the loans, so that it might take appropriate steps to protect the credit right, if necessary.
- (A) Audit on loans: Audit on the compliance with review procedure and laws and regulations about credit investigation procedure for loaning.
- (B) Reexamine credit extension: The credit extension and reexamination are handled by different persons. According to the extent of risk exposure, periodic and irregular reexamination on credit extension shall be conducted in writing or in the form of on-site survey, to verify whether the credit extension customers may utilize the loan truly in accordance with the original plan and perform the contract and other agreements. Additionally, the branch's location, international economic condition and change in local political and economic condition are also the reference for frequency of the recheck.
- (C) Control of credit extension quality: The Bank's business supervising entities supervise and control business entities, overestimated extension credit.
- F. NPL management: Apart from stringent collection procedures and allowances for overdue loans pursuant to the competent authority's laws and regulations, in order to accelerate clearing NPL, the Bank also defines the guidelines governing the sale of NPL.
- G. Accounting management: The credit extension accounting and archive are handled by the dedicated persons, and the procedure for documentation and archive is defined.
- (4)Flow
- The Bank's credit risk management procedures are categorized as identification, measurement, communication and control:
- A. identification :
- Source of credit risk, including borrowers' default risk, deterioration of credit rating, collateral devaluation, the defaults of financial derivative issuers or counterparties etc. The identification of credit risk must also account for internal operations and changes in the external environment when determining proper risk factors.
- The Bank's credit risk management procedures require that each business entity should verify the credit risk involved therein before underwriting any business, and also identify the possibility of breach in the process of credit extension, investment or transaction.



B. 衡量：

依交易對手、資金用途、還款財源、債權保障及借款戶展望等審查重點，蒐集信用分析資料，並針對客戶訂立內部評等制度，以妥善衡量及監控客戶之信用風險。信用風險衡量之重要因子，包括：內部評等、外部評等、減損發生率、違約損失率、曝險金額、資產可能遭受損失、法定應計資本等，並將此衡量因子運用於案件核決之參考。

C 溝通：

風險管理權責單位依規定陳報高階主管各類信用風險管理資訊，並定期陳報董事會及依規定對外揭露。

D 監控：

信用風險管理範圍包含資產負債表內及表外業務所衍生之信用風險。透過資訊系統，針對相關信用資產之限額予以監控管理，並充分掌握各項信用資產組合資訊、暴險集中情形與大額暴險，確保於控管範圍內。

本行之信用風險監控機制，包括授信風險管理、限額管理、擔保品價值評估、資產品質管理、貸放後管理、異常授信管理及投資風險控管。

2.信用風險管理組織與架構

本行信用風險管理組織架構分述如下：

- (1)董事會：依整體營運策略及經營環境，核定重大的信用風險政策，確認信用風險管理有效運作，為本行信用風險管理之最高決策單位。
- (2)授信審議委員會：負責審議副總經理級(含)以上權限之授信案件。
- (3)投資審議委員會：負責審議有價證券之投資。
- (4)風險管理處：負責整合本行信用風險管理作業，執行全行整體信用風險管理監控工作，定期彙總全行信用風險管理資訊陳報董事會；並依主管機關規定辦理信用風險資本計提及資訊揭露。
- (5)業務主管單位：充分瞭解所轄業務之信用風險，訂定各項業務規定時應涵括風險管理，並妥善管理暨督導營業單位執行情形，協助風險管理處完成全行信用風險之控管。
- (6)營業單位：遵循本行徵信、授信及信用風險管理相關規定，進行所從事業務之日常信用風險管理，確認各作業資料之正確性及完整性，並依規定陳報各業務主管單位或風險管理處。

B. measurement :

Depending on the trading counterpart, purpose of capital, source of repayment, protection of credit right and prospect of borrowers, the Bank collects credit information and evaluates the credit extension applications. Also, the Bank establishes an internal rating system to properly assess and monitor customers' credit risks. Major factors of credit assessment include: internal ratings, external ratings, impairment probabilities, loss given default, the exposure, the likelihood of asset impairment, the statutory capital etc. These factors are used as reference to loan approval decisions.

C.communication :

Risk management units report regularly to senior executives all information relating to credit risk management. This information is also communicated to the board of directors and disclosed to the public on a regular basis.

D.monitor and controlling :

The scope of credit risk management covers credit risks arising from all on-balance sheets as well as off-balance sheet items. Through information systems, the bank monitors and manages various limits imposed on credit assets to ensure that credit asset composition, concentration, and large exposures are within manageable levels.

The Bank's credit risk control mechanism covers credit extension risk management, limit management, assessment of collateral, asset quality management, post-loan management, extraordinary credit extension management and investment risk control.

2. Credit risks management organization and structure

The Bank's credit risk management organization and structure as following:

- (1)Board of Directors: authorize the important credit risk policies according to the entire operating strategies and business environment to ensure the effective operation of credit risk management, which is the supreme policy-making entity of the Bank's credit risk management.
- (2)Credit Evaluation Committee: responsible for evaluating credit applications that require levels of approval authority higher (inclusive) than Deputy General Managers.
- (3)Investment Evaluation Committee: responsible for evaluating the investment in securities.
- (4)Risk Management Dept.: responsible for integrating the Bank's credit risk management operation, executing the Bank's entire credit risk management and control, summarizing the Bank's credit risk management information and reporting it to Board of Directors periodically, and handling the credit risk capital charge and disclosure of information pursuant to the competent authority's requirements.
- (5)Business supervising entities: know the credit risk of the business handled by them, include the risk management when defining the various business requirements, and managing and supervising the business entities' execution of business, and helping Risk Management Dept. complete the control of the Bank's credit risk.
- (6)Business entities: Comply with the Bank's credit investigation, credit extension and credit risk management requirements to engage in the routines for credit risk management, confirm the accuracy and sufficiency of the information, and report to the various business supervising entities or Risk Management Division pursuant to the requirements.

3. 信用風險報告與衡量系統之範圍與特點

(1) 徵授信電子化系統

建置徵授信電子化系統(E-Loan)，並連結金融聯合徵信中心信用資訊系統、地政連線系統及台灣票據交換所之票信查詢系統。藉徵授信電子化系統資料庫留存借款人之信用風險因子歷史資料，以數據化管理授信業務之信用風險。

(2) 內部評等系統

企金採專家判斷之信用評等評分表，消金採個人信用評分表，由本行授信管理處審查部門，以基本徵審理論為基礎，依據歷史經驗，針對借款戶特質、償債能力與未來展望及擔保品…等因素予以完整評估，有效區分客戶信用風險等級。

(3) 外部評等系統

以台灣經濟新報 (TEJ)之台灣企業信用風險指標(TCRI)評等衡量上市、上櫃、興櫃企業及公開發行公司之信用風險。

(4) 風險集中度管理

透過各類相關的信用風險管理報告，定期與不定期地監控各種風險構面之信用風險暴險程度，同時訂有限額管控機制，密切監控。

定期監控的風險構面包含有：國家風險、授信戶信用等級分布、大額授信、行業別、銀行法適法性比率、同一借款人、同一關係企業及同一集團企業等。

(5) 壓力測試

本行壓力測試主要考量因素涵蓋總體經濟環境變化、過去歷史、產業及產品面、特殊事件等，包含集中度情境(最大集團授信戶違約、全體利害關係人授信違約)、風險成分情境(歷史情境、模擬情境、921大地震之歷史情境分析)，分別搭配，交叉進行6種(=2×3)不同情境之壓力測試，用以衡量銀行承受損失之能力。

風險控管權責單位定期彙整分析上述系統信用風險衡量結果，陳報高階主管。

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

(1) 擔保品管理

本行對於擔保品之種類、數量及其對應之暴險額，訂定相關之政策及限額，並進行覈實鑑價及定期或不定期實地查核擔保品。此外，本行對於授信債權所提供之保證程度及保證人之法律效力進行審慎之評估，以確保其具備信用保障效果，並將其納入授信決策考量。

3. Report of credit risks, scope and features of measuring system

(1) E-Loan system

The establishment of the E-Loan system started in connection with credit information system provided by the Joint Credit Information Center, the check inquiry system of Taiwan Clearing House, and land administration database. Since E-Loan performs analyses based on borrowers' historical risk factors stored in system database, the system make it possible to manage credit risks using statistical management.

(2) Internal rating system

The Corporate Banking segment adopted an expert model scorecard for credit rating, while the Consumer Banking segment adopted a personal credit rating scorecard. These scorecards were developed by the Credit Assessment Department of the bank's Credit Administration Division based on fundamental credit theories, and historical experience characteristics of borrowers, debt servicing capabilities, prospects, and collaterals are also taken into consideration for a complete credit assessment and effective segregation of customers' risk grades.

(3) External rating system

The Taiwan Corporate Risk Index (TCRI) published by Taiwan Economic Journal (TEJ) is used to evaluate the credit risks of companies listed on Taiwan Stock Exchange, GreTai Securities Market, Emerging Stock Market, and other stock exchanges.

(4) Management of concentration risk

The bank regularly and irregularly monitors credit risk exposures through various perspectives based on risk management reports. Caps were imposed to ensure close monitoring of concentration risk.

Country risk, borrowers credit rating distribution, large loans, borrowers' industry types, compliance with The Banking Law, single borrower exposure, related party exposure, and single group exposure etc. are monitored regularly.

(5) Stress testing

Primary factors covered in The bank's stress test include changes to the macro economic environment, historical developments, industry, product, and special events etc. Stressed scenarios include the concentration (credit default of the largest group of borrowers, credit default of all related parties), risk composition (historical scenarios, simulated scenarios, The 921 Earthquake scenario). These two categories are paired to produce 6 (=2×3) different stress test scenarios to assess the bank's tolerance to loss.

All risk manage units compile the results of the above systematic risk assessments and report to senior executives on a regular basis.

4. Credit risk hedging or risk mitigation policy, and strategies and procedures for continuous validity of supervision, avoidance and risk mitigation tools

(1) Collateral management

The bank has established policies and limits relating to the categories and quantities of collaterals, and the exposures they are permitted to secure. These collaterals are revalued through proper procedures and are inspected on a regular or irregular basis. In addition, the bank performs due diligence assessments on the coverage and legality of guarantees provided by guarantor over debt entitlements to ensure the effectiveness of credit guarantees, which also forms part of a credit decision.



(2) 貸後管理制度

對於貸放後案件定期辦理覆審作業，對不同風險等級之客戶進行頻率與程度不一的貸後覆審及額度控管，以掌握與因應客戶之風險變化情形。

(3) 外部信用保證

對於信用較為薄弱或擔保品不足之部份中小企業授信，透過移送「中小企業信用保證基金保證」增強債權保障。此保證為依銀行法規定，經政府核准設立之信用保證機構之保證，得為銀行授信擔保。

(4) 信用風險查核制度

針對授信業務的產品規劃、授信政策訂定、徵信審查、債權管理等，稽核單位定期查核其執行運作的適切情形，監控信用風險。

5.法定資本計提所採行之方法：標準法。

(二)資產證券化風險管理制度

1.資產證券化管理策略與流程

本行對於資產證券化商品，只進行投資活動，並未擔任創始銀行、服務機構、信用增強機構或流動性融資提供者等角色。對於資產證券化商品之投資決策及管理流程，依本行有價證券相關管理辦法進行管理。

2.資產證券化管理組織與架構

對於資產證券化商品之投資活動所產生之信用風險、利率風險及流動性風險等，則依其信用評等等級對應之違約機率，或信用、市場等各相關風險管理組織與架構，進行控管。

3.資產證券化風險報告與衡量系統之範圍與特點

由交易單位及風險管理單位定期對高風險商品進行風險評估，並陳報高階主管。

4.資產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

本行並未擔任創始銀行或流動性融資提供者等角色，故尚未發展資產證券化避險或風險抵減之相關政策，未來若欲辦理相關業務前，當先訂定相關管理政策。

5.法定資本計提所採行之方法：標準法。

(三)作業風險管理制度

1.作業風險管理策略與流程

(1)策略

經由建立作業風險管理系統，逐步將作業風險管理量化及制度化，落實於公司治理中，並透過適當之風險管理政策、程序及工具，監控各項業務產生的作業風險，使潛在損失降至最低，以健全經營體質，提昇股東權益。

(2) Post-lending management

The bank conducts regular credit reviews on approved credit cases. Customers of different risk grades are subject to varying extents and frequencies of reviews and limit caps. These regular reviews facilitate the bank's apprehension and response over changes in customers' risks.

(3) External credit guarantees

Lending to small and medium enterprises with weaker credit quality or insufficient collateral may be enhanced through the guarantees of the "Small and Medium Enterprise Credit Guarantee Fund". According to The Banking Law, credit guarantee institutions approved by the government may provide guarantees for the benefit of bank.

(4) Credit risk audit policy

The internal audit unit performs regular audits over the progress and process of credit product initiation, credit policy establishment, credit assessments, debt management etc to properly monitor credit risk.

5.Methods adopted to legal capital charge : Standardised approach.

Asset Securitization Risk Management System

1.Asset securitization risk management strategy and flow

The Bank only engages in the investing activities with respect to asset securitization products, and never played the role of founding bank, service organization, credit enhancement organization or liquidity financing provider. The investment policies and management procedure with respect to asset securitization products shall be managed in accordance with the Bank's rules for management of marketable securities.

2.Asset securitization risk organization and structure

The credit risk, interest rate risk and liquidity risk generated from the investing activities in asset securitization products shall be controlled according to the probability of default that corresponds to the credit grade, or relevant risk management organization and structure of credit and market, etc..

3.Asset securitization risk scope and features of managing report, measuring system

The trading entities and risk management entities shall conduct risk evaluation on high-risk products periodically, and report it to the high-rank officers.

4.Asset securitization risk hedging or risk mitigation policy, and strategies and procedures for continuous validity of supervision, avoidance and risk mitigation tools

The Bank never played the role of the originator bank or liquidity financing provider and, therefore, has not yet developed any policies related to the asset securitization hedging or risk reduction. If the Bank wishes to engage in said business, it is necessary to define the relevant management policies first.

5.Methods adopted to legal capital charge : Standardised approach.

Operational Risks Management System

1.Operational risks management strategy and flow

(1)Strategy

Through the establishment of an operational risk management system, the bank seeks to quantify and formalize operational risk management as part of sound corporate governance. The bank monitors operational risks of its various business activities through proper risk management policies, procedures, and tools in an attempt to minimize potential losses, strengthen our business foundation, and increase shareholders' equity.

(2)流程

本行透過「作業風險資料收集」、「關鍵風險指標」與「作業風險自我評估」強化作業風險之辨識、衡量、溝通及監控，以降低營運風險，提昇服務品質。

A.辨識：

由業務單位辨識、評估、通報作業流程可能或潛在之風險，並提出改善方案，以控制或降低作業風險。

B.衡量：

系統化損失事件蒐集、關鍵風險指標、風險控制自評業務，建置損失資料庫、彙集關鍵指標數據、鑑別核心業務風險程度，以及有效記錄、衡量、分析與管理作業風險。

C.溝通：

作業風險事件發生時，由事件發生單位依權責、事件型態與通報程序及時陳報。風險管理單位蒐集各類作業風險管理資訊，定期彙整分析陳報作業風險相關報告。

D.監控：

藉由每季統計分析損失事件資料，瞭解作業風險暴險狀況，定期產出作業風險管理報表，提供各業務主管單位就其業務範圍內督導改善，健全本行經營體質。

2.作業風險管理組織與架構

作業風險管理組織架構包括董事會、業務研究發展小組、信託財產評審委員會、風險管理處、業務主管單位、營業單位，其職責分述如下：

- (1)董事會：依整體營運策略及經營環境，核定作業風險管理重大決策，監督作業風險管理機制有效運作，為本行作業風險管理之最高決策單位。
- (2)業務研究發展小組：負責本行各項業務之興革方案、研議與建議事項。
- (3)信託財產評審委員會：審核信託財產之運用是否遵循法令規範，並符合信託約定。
- (4)風險管理處：負責整合本行作業風險管理作業，執行全行整體作業風險管理監控工作，定期彙總全行作業風險管理資訊陳報董事會；並依主管機關規定辦理作業風險資本提及風險資訊揭露。
- (5)業務主管單位：應充分瞭解所轄業務之作業風險，訂定各項業務規範時應涵括風險管理，並妥適管理暨督導營業單位執行情形，協助風險管理處完成全行作業風險之控管。

(2)Flow

Through operational risk data collection, key risk indicators system (KRI) and operational risk control self-assessments (RCSA), the banks seeks to enhance operational risk identification, measurement, communication and control to reduce operational risk, and deliver higher service quality.

A.identity

Business units are responsible of identifying, assessing, and reporting the potential risks within the bank's operating procedures, and shall make rectifications to control or reduce operational risks.

B.measure :

Ensure systematic collection of loss events data, key risk indicators system, risk control self-assessments, establishment of a loss database, collection of key indicator data, and risk assessment of core businesses to facilitate effective documentation, evaluation, analysis, and management of operational risks.

C.communication :

In the occurrence of an operational risk event, the unit where the event has occurred must report promptly the area of responsibility and the nature of event through proper procedures. The risk management unit consolidates operational risk management information regularly from various sources and compiles operational risk analysis reports.

D.monitor and controlling :

Gain an understanding of operational risk exposures through analyses of quarterly loss statistics; produce regular operational risk reports for each business unit to supervise rectification within their areas of responsibility, and to strengthen the bank's business foundation.

2.Operational risks management organization and structure

The operating risk management organization and structure include Board of Directors, Business R&D Taskforce, Trust Property Evaluation Committee, Risk Management Dept., business supervising entities and business entities, Responsibilities are specified as following:

- (1)Board of Directors: authorize the important Operational risks policies according to the entire operating strategies and business environment to ensure the effective operation of credit risk management, which is the supreme policy-making entity of the Bank's credit risk management.
- (2)Business R&D Taskforce: responsible for the renovation projects, research and suggestions of the Bank's businesses.
- (3)Trust Property Evaluation Committee: evaluate whether the trust property is utilized in conformity with the relevant laws and regulations, and also the trust deed.
- (4)Risk Management Dept.: responsible for integrating the Bank's operational risks, executing the Bank's entire operational risks management and control, summarizing the Bank's operational risks management information and reporting it to Board of Directors periodically, and handling the operational risks capital charge and disclosure of information pursuant to the competent authority's requirements.
- (5)Business supervising entities: know the operational risks of the business handled by them, include the risk management when defining the various business requirements, and managing and supervising the business entities' execution of business, and helping Risk Management Dept. complete the control of the Bank's Operational risks.



(6)營業單位：應遵循各項作業規範、內部控制等相關規定，進行所從事業務之日常作業風險管理，確認各作業資料之正確性及完整性，並依規定陳報各業務主管單位或風險管理處。

3.作業風險報告與衡量系統之範圍與特點

本行結合「作業風險資料收集」、「關鍵風險指標」與「作業風險自我評估」三者功能，互相輔弼，強化作業風險控管。

(1)損失資料庫通報系統(LED)

以系統蒐集損失事件，依8大業務類別及7大損失事件型態進行分類，評估損失金額、其他相關費用、可能回收金額及其相關影響層面。

(2)關鍵風險指標系統(KRI)

由系統依各規定觀測頻率(月、季、半年、年)分別擷取內部作業、人員、系統、外部事件、總體面等5個構面重要指標各期間數據變化，用以分析作業風險。

(3)風險控制自評系統(RCSA)

由辦理本行存款、授信、外匯、財管、財富、資訊、會計、公庫等核心業務單位，使用系統依據實務經驗評估各風險控管點「發生頻率」及「衝擊程度(含財務損失、非財務損失)」後，資訊系統依風險矩陣自動評估風險分數，區分高、中、低風險等級監控。並將自評結果與作業風險事件勾稽對應。

作業風險事件發生時，由事件發生單位依權責、事件型態與通報程序及時陳報各管理階層。

由風險管理單位檢核整理統計分析自損失資料庫通報系統、關鍵風險指標系統、風險控制自評系統擷取之營業單位通報，資訊系統蒐集的作業風險事件、關鍵風險數據、自評資料，依規定陳報高階主管，並知會相關業務主管單位，據以輔導營業單位改善。

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

(1)依據業務流程分類，經由風險描述，辨識主要風險成因。

(2)依「發生頻率」及「衝擊程度(含財務損失、非財務損失)」評估風險，並設定控管措施管理風險。

(3)定期檢視評估風險，若發現重大暴險，危及財務或業務狀況或法令遵循者，應立即採取適當措施並向董事會報告。

(4)適度運用保險工具抵減風險，並擬定緊急應變對策，防範遇特殊狀況時，業務得持續經營。

5.法定資本計提所採行之方法：基本指標法。

(6)Business entities: comply with the relevant operational guidelines and internal control regulations to engage in the routines for operating risk management, confirm the accuracy and sufficiency of the information, and report to the various business supervising entities or Risk Management Dept. pursuant to the requirements.

3.Operational risks scope and features of managing report, measuring system

The bank incorporates the three functions of “operational risk data collection”, “key risk indicators system”, and “operational risk control self-assessments” to enhance operational risk management.

(1) Loss event database (LED)

The system collects loss event data and categorizes it into 8 business activities and 7 major loss events to facilitate future assessments of possible losses, other relevant expenses, recoverable amounts, and potential impacts.

(2) Key risk indicator (KRI)

The system captures major indicators across 5 areas (internal operations, personnel, system, external events, and overall) at various frequencies of observation (monthly, quarterly, semi-annually, and annually) and analyzes operational risks by monitoring statistical changes through time.

(3) Risk control self-assessment (RCSA)

Through the RCSA system, the bank’s core business units including deposit, credit, foreign currencies, wealth management, IT, accounting, treasury etc perform self-assessments at each risk control point based on practical experience, with specific emphasis on “frequency of occurrence” and “magnitude of impact (including financial and non-financial losses)”. The information system automatically calculates risk scores and assigns high, medium, and low level monitoring according to the risk matrix; the system then checks the self-assessment results and operational risk events against inspection checklist.

In the occurrence of an operational risk event, the unit where the event has occurred must report promptly the area of responsibility and the nature of event through proper procedures to each management personnel.

The risk management unit analyzes and compiles data reported by business units, operational risk events collected by the loss event database, key risk statistics from the key risk indicators system, and self-assessment results and reports to senior executives. These reports will be disseminated to the relevant business unit supervisors and provide the basis for future rectification.

4.Operational risk hedging or risk mitigation policy, and strategies and procedures for continuous validity of supervision, avoidance and risk mitigation tools.

(1) Categorize operational risk according to business procedures. Identify the main factors of risk formation through risk descriptions.

(2) Assess risks based on “frequency of occurrence” and “magnitude of impact (including financial and non-financial losses)” and impose control measures to manage risk.

(3) Assess risks on a regular basis. Appropriate measures must be taken and the Board of Directors must be informed immediately upon the discovery of major exposures capable of jeopardizing the bank’s financial position, business operations, or regulatory compliance.

(4) Mitigate risks against proper uses of insurance instruments. Establish emergency responsive tactics to ensure business continuity in the occurrence of extraordinary events.

5.Methods adopted to legal capital charge : Basic indicator approach.

(四)市場風險管理制度

1.市場風險管理策略與流程

(1)策略

在以安全性、流動性、收益性及風險分散為原則之交易策略下，建立全行認同且遵循的市場風險管理機制之組織文化，有效辨識、衡量與監控全行所承受之市場風險，並維持適足的市場風險資本，以穩健管理本行市場風險。

(2)流程

A.辨識：

各業務承作前，應先瞭解金融商品或交易活動所涉及的市場風險。辨識範圍包含帳列交易簿之利率及權益證券部位，及交易簿與銀行簿之外匯及商品部位，其市場風險因子包含利率、匯率、股價及商品價格。

B.衡量：

依據新巴塞爾資本協定及金管會規定之基本假設與市場風險衡量方法(變異數與共變異數法、歷史模擬法、蒙地卡羅模擬法)定期評估交易簿部位(含各項金融商品及投資組合)之風險值、風險值比率、平均風險值占淨值比率、股票基金 β 值、未實現損益、利率商品存續期間，並使用DVO1來衡量當利率變動1bp(0.01%)情況下，各利率商品資產組合評價損益之金額變化。

C.溝通：

本行各單位風險管理相關人員依規定定期陳報投資組合結構、限額管理、暴險狀況、風險值及未實現損益評估等市場風險管理資訊，予各層級管理人員核閱，以供決策參考。

風險管理處彙整持有投資部位帳面餘額與評價損益編製「風險評估報告」，每季提經資產負債暨風險管理委員會審查通過後，陳報董事會。

D.監控：

本行市場風險管理單位獨立於交易單位之外，定期於資產負債暨風險管理委員會報告各類市場風險限額之使用狀態。

訂有限額管理之監控機制，依規定評估投資標的損益，定期陳報各管理階層，並視市場價格變化採取實現獲利、停損或其他降低暴險措施。

2.市場風險管理組織與架構

市場風險管理組織架構包括董事會、資產負債暨風險管理委員會、投資審議委員會、風險管理處及業務主管單位，其職責分述如下：

(1)董事會：依整體營運策略及經營環境，核定市場風險管理重大決策，監督市場風險機制之有效運作，為本行市場風險管理之最高決策單位。

Market Risks Management System

1. Market risks management strategy and flow

(1) Strategy

Adhering to the trading strategies of safety, liquidity, profitability and dispersion of risk, the Bank establishes the market risk management mechanism recognized and complied with throughout the Bank, to identify, measure and control the market risk to be borne by the Bank, and keep the adequate market risk capital to manage the Bank's market risk stably.

(2) Flow

A. identify :

Market risks of financial products and trading activities involved in every business must be comprehended prior to initiation. The scope of risk identification covers the positions of interest rate and equity securities in trading books and the positions of foreign exchange and commodities in trading books and banking books. Risk factors include interest rate, exchange rate, stock price and commodity price.

B. measure :

The values at risk (VaR), VaR ratios, average VaR to net equity ratio, β of equity stocks and funds, unrealized gains/losses of trading book positions, and duration of interest-based instruments including various financial instruments and investment portfolios are assessed regularly according to the basic assumptions and market risk evaluation methods (variance co-variance, historical simulation, Monte Carlo Simulation) stipulated by the new Basel Capital Accord and the Financial Supervisory Commission. DVO1 is used to determine changes to gains/losses on interest-based instrument portfolios given a 1bp (0.01%) change in the interest rate.

C. communication :

The Bank's risk management personnel shall report market risk management information including investment portfolio composition, limit management, exposure, VaR, and unrealized gains/losses etc to management personnel to facilitate decision making.

The risk management division consolidates the book values and gains/losses on revaluation of all investment positions to compile "Risk evaluation reports". These reports are subject to quarterly reviews by the Asset and Liability Risk Management Committee, and will be presented to the Board of Directors upon the committee's approval.

D. monitor and controlling :

The bank's market risk management unit is independent of the trading unit, and reports regularly to the Asset and Liability Risk Management Committee the utilization of market various risk caps.

The Bank defines the control mechanism over limit management, and evaluates the income of invested objects and reports it to the management to prevent the excess in limits, and takes the measures to realize the profit, stop loss or reduce exposure depending on any change in the market price.

2. Market risks management organization and structure

The market risks management organization and structure include Board of Directors, Assets & Liabilities and risk Management Committee, Investment Evaluation Committee, Risk Management Dept., and business supervising entities, which are specified as following:

(1) Board of Directors: authorize the important market risks policies according to the entire operating strategies and business environment to ensure the effective operation of credit risk management, which is the supreme policy-making entity of the Bank's credit risk management.



- (2)資產負債暨風險管理委員會：主管新台幣資金與外幣資金互相調度運用、資金操作計畫、利率敏感性分析等業務，強化資產負債綜合管理，適時調整營運方針，謀求穩定之盈餘與成長。
- (3)投資審議委員會：負責審議有價證券之投資。
- (4)風險管理處：負責整合本行市場風險管理作業，執行全行整體市場風險管理工作，定期彙總全行市場風險管理資訊陳報董事會；並依主管機關規定辦理市場風險資本計提及風險資訊揭露。
- (5)業務主管單位：充分瞭解所轄業務之市場風險，訂定各項業務規範時涵括風險管理，並妥適管理暨督導營業單位執行情形，協助風險管理處完成全行市場風險之控管。

3.市場風險報告與衡量系統之範圍與特點

本行採用台灣經濟新報(TEJ)風險值 (VaR) 評估系統之統計模型，輔以Bloomberg系統建立獨立、合理與正確的量化風險機制，衡量交易簿部位中各項金融商品及投資組合之暴險狀況及損益，說明如下：

- A.參照新巴塞爾資本協定及金管會規定之假設：
 - (A)99%單尾信賴區間。
 - (B)歷史觀察期間一年(約250個營業日)。
 - (C)持有1個、10個營業日。
- B.風險衡量方法
 - (A)變異數與共變異數法。
 - (B)歷史模擬法。
 - (C)蒙地卡羅模擬法。
- C.量化評估範圍
 - (A)風險值。
 - (B)風險值比率。
 - (C)平均風險值占淨值比率
 - (D)股票基金 β 值。
 - (E)未實現損益。

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

- (1)依風險值、風險值比率歷史平均值及商品平均殖利率，評估風險與報酬的合理性，避免過度暴險。
- (2)配合本行之限額及市場風險管理機制及政策，當市場風險暴險已到達應採取適當行動時，將視市場價格情況採取平倉、賣出、對沖或交換等交易策略，將風險降低至可承受之範圍。
- (3)由風險管理單位及高階主管追蹤避險措施之有效性，並適時採取調整措施。

5.法定資本計提所採行之方法：標準法。

- (2)Assets & Liabilities and Risk Management Committee: responsible for utilization of capital in NTD and foreign currencies, capital utilization plans and interest rate sensitivity analysis, strengthening the comprehensive assets & liabilities management, adjusting the operating policies in a timely manner, and seeking stable earnings and growth.
- (3)Investment Evaluation Committee: responsible for evaluating the investment in securities.
- (4)Risk Management Dept.: responsible for integrating the Bank's market risks management operation, executing the Bank's entire market risks management and control, summarizing the Bank's market risks management information and reporting it to Board of Directors periodically, and handling the market risks capital charge and disclosure of information pursuant to the competent authority's requirements.
- (5)Business supervising entities: know the market risks of the business handled by them, include the risk management when defining the various business requirements, and managing and supervising the business entities' execution of business, and helping Risk Management Dept. complete the control of the Bank's Operational risks.

3. Market risks scope and features of managing report, measuring system

The bank adopted the statistical model of the VaR evaluation system published by the Taiwan Economic Journal (TEJ), and supplied data from the Bloomberg system to develop an independent, rational, and accurate risk quantification mechanism. This model is used to evaluate the exposure and gains/losses of financial instruments and investment portfolios under the trading book. Descriptions are as follows:

- A. In reference to the assumptions of the New Basel Capital Accord and the Financial Supervisory Commission:
 - (A) 99% one-tail confidence level.
 - (B) One year of historical observations (about 250 business days).
 - (C) Holding periods of 1 and 10 business days.
- B. Risk evaluation methods
 - (A) Variance and Co-variance.
 - (B) Historical simulation.
 - (C) Monte Carlo Simulation.
- C. Quantified assessment coverage
 - (A) VaR.
 - (B) VaR ratio.
 - (C) Average VaR to net equity ratio
 - (D) β of equity stocks and funds.
 - (E) Unrealized gains/losses.

4. Market risk hedging or risk mitigation policy, and strategies and procedures for continuous validity of supervision, avoidance and risk mitigation tools.

- (1) Avoid over-exposure by evaluating the rationality of risk-return trade-off, based on historical VaR and VaR ratios, and the average commodity yield.
- (2) In accordance with the Bank's limit and market risk management mechanism and policies, if the market risk exposure is attained and some proper actions need to be taken, the Bank will take the trading strategies to reduce exposure to a manageable level, e.g. sell call option, put option, write-off or swap.
- (3) The risk management unit and senior executives are responsible of monitoring the effectiveness of hedging strategies and adjust accordingly when necessary.

5. Methods adopted to legal capital charge : Standardised approach.

30.其他

(一) 孳息資產與付息負債之平均值及當期平均利率

	2010.01.01-2010.12.31	
	平均值 Average Balance	平均利率 % Average Interest Rate
資 產 Assets		
存放銀行同業 Due from banks	372,611	0.03
存放央行及拆借銀行同業 Due from CBC and lend to banks	24,537,632	0.56
公平價值變動列入損益之金融資產 Financial assets at fair value through income statement	1,072,404	0.65
貼現及放款 Discounts & loans	148,144,075	1.72
備供出售金融資產 Available-for-sale financial assets	4,931,249	3.31
持有至到期日金融資產 Held-to-Maturity financial assets	6,478,715	2.67
無活絡市場之債券投資 Bond investment without market price	3,135,124	1.19
附賣回票券及債券投資 Bills and bonds purchased under resale agreements	3,665,701	0.37
負 債 Liabilities		
附買回票債券負債 Bills and bonds sold under repurchase agreements	164,290	0.33
央行及銀行同業存款 Due to CBC & banks	12,555,998	1.29
公庫存款 Treasury deposits	8,385,033	0.49
活期存款 Demand deposits	57,610,894	0.31
定期存款 Time deposits	97,572,472	0.80
可轉讓定期存單 Negotiable certificate of deposit	7,345,591	0.43
金融債券 Financial bonds	4,000,000	2.78

OTHERS

Average Balance & Interest Rate of Interest-Earning Assets & Liabilities



	2009.01.01-2009.12.31	
	平均值 Average Balance	平均利率 % Average Interest Rate
資 產 Assets		
存放銀行同業 Due from banks	463,525	0.06
存放央行及拆借銀行同業 Due from CBC and lend to banks	22,362,936	0.59
公平價值變動列入損益之金融資產 Financial assets at fair value through income statement	2,633,971	0.57
貼現及放款 Discounts & loans	129,760,285	1.90
備供出售金融資產 Available-for-sale financial assets	2,714,955	3.12
持有至到期日金融資產 Held-to-Maturity financial assets	4,733,568	2.64
無活絡市場之債券投資 Bond investment without market price	3,402,615	1.32
附賣回票券及債券投資 Bills and bonds purchased under resale agreements	6,601,601	0.25
負 債 Liabilities		
附買回票債券負債 Bills and bonds sold under repurchase agreements	271,407	0.46
央行及銀行同業存款 Due to CBC & banks	9,093,724	0.99
公庫存款 Treasury deposits	8,353,012	0.70
活期存款 Demand deposits	50,214,668	0.34
定期存款 Time deposits	95,827,463	1.16
可轉讓定期存單 Negotiable certificate of deposit	661,322	1.08
金融債券 Financial bonds	3,791,209	2.86

(二) 放款資產品質、授信風險集中情形、利率敏感性資訊、獲利能力及到期日期限結構分析之相關資訊

Loans Quality, Concentration of Loans, Interest-Rate Sensitive Information, Profitability and Maturity Analyses of the Bank's Assets & Liabilities

(1) 逾期放款及逾期帳款

(1) Non-Performing Loans and Accounts

單位：新臺幣仟元，%；Unit：NT\$ Thousand,%

年/月		2010.12.31				
業務別 / 項目 Business / Item		逾期放款金額 Total NPL	放款總額 Total loans	逾放比率 NPL %	備抵呆帳金額 Provision for credit loss	備抵呆帳覆蓋率 Coverage %
企業金融 Corporate financial	擔保 Secured	373,084	29,286,921	1.27	141,127	37.83
	無擔保 Non-Secured	605,305	79,346,892	0.76	504,646	83.37
消費金融 Consumer financial	住宅抵押貸款(註4) Home mortgage loan (Note 4)	369,805	31,683,819	1.17	124,399	33.64
	現金卡 Cash card	1,200	1,542,247	0.08	2,098	174.83
	小額純信用貸款(註5) Micro credit loan(Note 5)	51,039	1,662,137	3.07	19,376	37.96
	其他(註6) Others (Note 6)	201,246	17,772,176	1.13	60,709	30.17
	擔保 Secured	7,050	1,759,476	0.40	7,423	105.29
	無擔保 Non-Secured					
放款業務合計 Total loan business		1,608,729	163,053,668	0.99	859,778	53.44
項目 Item		逾期帳款金額 Non-Performing accounts	應收帳款餘額 Accounts receivable	逾期帳款比率 Non-Performing accounts %	備抵呆帳金額 Provision for credit loss	備抵呆帳覆蓋率 Coverage %
業務別 Business						
信用卡業務 Credit card business		341	128,183	0.27	34	9.97
無追索權之應收帳款承購業務(註7) Factoring business(Note 7)		—	—	—	—	—

年/月		2009.12.31				
業務別 / 項目 Business / Item		逾期放款金額(註1) Total NPL (Note 1)	放款總額 Total loans	逾放比率(註2) NPL % (Note 2)	備抵呆帳金額 Provision for credit loss	備抵呆帳覆蓋率(註3) Coverage % (Note 3)
企業金融 Corporate financial	擔保 Secured	750,291	24,973,635	3.00	260,639	34.74
	無擔保 Non-Secured	1,119,830	66,711,093	1.68	904,720	80.79
消費金融 Consumer financial	住宅抵押貸款(註4) Home mortgage loan (Note 4)	616,802	30,322,969	2.03	143,825	23.32
	現金卡 Cash card	3,138	1,666,657	0.19	3,834	122.18
	小額純信用貸款(註5) Micro credit loan(Note 5)	69,567	1,601,186	4.34	32,859	47.23
	其他(註6) Others (Note 6)	179,782	13,308,532	1.35	44,101	24.53
	擔保 Secured	20,562	1,080,751	1.90	14,248	69.29
	無擔保 Non-Secured					
放款業務合計 Total loan business		2,759,972	139,664,823	1.98	1,404,226	50.88
項目 Item		逾期帳款金額 Non-Performing accounts	應收帳款餘額 Accounts receivable	逾期帳款比率 Non-Performing accounts %	備抵呆帳金額 Provision for credit loss	備抵呆帳覆蓋率 Coverage %
業務別 Business						
信用卡業務 Credit card business		146	127,529	0.11	159	108.90
無追索權之應收帳款承購業務(註7) Factoring business(Note 7)		—	—	—	—	—



- 註1：逾期放款係依「銀行資產評估損失準備提列及逾期放款催收呆帳處理辦法」規定之列報逾期放款金額；信用卡逾期帳款係依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三個月內，列報逾期放款。

- Note 1: The non-performing loans have been implemented in accordance with "Regulations Governing the Procedures for Banking Institutions to Evaluate Assets and Deal with Past-Due-Performing Loans". The non-performing credit card debt is based on the non-performing debt specified in the official letter under Ching-Kuan-Ying (4) Tze No. 0944000378 dated July 6, 2005.
- Note 2: NPL ratio = Non-performing loans / Total loans
Credit card's NPL ratio = Non-performing accounts / Total accounts receivable.
- Note 3: Coverage ratio of allowance for NPL = allowance for NPL / NPL; coverage ratio of allowance for credit card NPL = allowance for credit card NPL / non-performing debt.
- Note 4: Home mortgage loan means that the borrower provides the residence purchased (owned) by himself / herself or his / her spouse or minors as collateral in full and pledges it the financial organization to seek funds, for the purpose of building the residence or decorating the house.
- Note 5: Micro credit loan shall apply the micro credit loan specified in the official letter under Ching-Kuan-Ying (4) Tze No. 09440010950 dated December 19, 2005 and shall be that other than the credit loan upon credit card and cash card.
- Note 6: "Others" specified in consumer banking mean the secured or non-secured consumer banking loans other than "home mortgage loans", "cash card" and "micro credit loans", exclusive of credit card.
- Note 7: Without recourse factoring shall be reported as NPL within three months upon the factor's or insurance company's rejection of claims, in accordance with the official letter under Ching-Kuan-Ying (5) Tze No. 094000494 dated Jul. 19, 2005.

(2)免列報逾期放款或逾期應收帳款

(2) Exempt from Declare of Non-Performing Loans or Accounts Receivable

單位：新臺幣仟元，%；Unit：NTS Thousand

	2010.12.31		2009.12.31	
	免列報逾期放款總餘額 The Total Balance of Loans Which Need Not be Classified as NPL	免列報逾期應收帳款總餘額 The Total Balance of Accounts Receivable Which Need Not be Classified as Overdue Accounts Receivable	免列報逾期放款總餘額 The Total Balance of Loans Which Need Not be Classified as NPL	免列報逾期應收帳款總餘額 The Total Balance of Accounts Receivable Which Need Not be Classified as Overdue Accounts Receivable
經債務協商且依約履行之免列報金額(註1) The total amount of loans which need not be classified as NPL upon debt restructuring and performed as agreed". (Note.1)	2,363	976	2,931	1,281
債務清償方案及更生方案依約履行(註2) The total amount of loans upon performance of a debt discharge program and rehabilitation program. (Note.2)	164,657	357	142,848	493
合計 Total	167,020	1,333	145,779	1,774

- 註1：依95年4月25日金管銀（一）字第09510001270號函，有關經「中華民國銀行公會消費金融案件無擔保債務協商機制」通過案件之授信列報方式及資訊揭露規定，所應補充揭露之事項。
- 註2：依97年9月15日金管銀（一）字第09700318940號函，有關銀行辦理「消費者債務清理條例」前置協商、更生及清算案件之授信列報及資訊揭露規定，所應補充揭露之事項。

- Note 1: Supplementary disclosure of credit cases approved under the "Unsecured Consumer Debt Reform Scheme of the Bankers Association of The Republic of China" in accordance with the official letter under Ching-Kuan-Ying (1) Tze No.09510001270 dated Apr.25 , 2006
- Note 2: Supplementary disclosure of credit on involvements in any of the preliminary negotiations, reform, and clearance of debt in relation to the "Statute for Consumer Debt Clearance" in accordance with the official letter under Ching-Kuan-Ying (1) Tze No.09700318940 dated Sep. 15, 2008.

(3)信用風險集中情形

2010.12.31

(3)Concentration of Credit Risk

單位：新台幣仟元，%；Unit：NT\$ Thousand, %

排名(註1) Rank (Note 1)	公司或集團企業所屬行業別(註2) Industry Category of the Company or Group (Note 2)	授信總餘額(註3) Total Loan Balance(Note 3)	占本年度淨值比例(%) Ratio to the Stockholders' Equity
1	A集團石油及煤製品製造業 A Group – Petroleum and Coal Products Manufacturing	2,088,716	21.85%
2	B集團運動場館業 B Group – Stadium and gym business industry	1,669,500	17.47%
3	C集團不動產開發業 C Group – Real estate development	1,383,800	14.48%
4	D集團鋼鐵軋延及擠型業 D Group – Steel rolling and extruding	1,120,850	11.73%
5	E集團船舶及其零件製造業 E Group – Ships, boats, and parts manufacturing	1,073,590	11.23%
6	F集團不動產經紀業 F Group – Real estate Broker	888,000	9.29%
7	G集團不動產開發業 G Group – Other leather and fur products manufacturing industry	831,213	8.70%
8	H集團其他金融輔助業 H Group – Other Activities Auxiliary to Financial Service Activities	720,000	7.53%
9	I集團其他皮革毛皮製品製造業 I Group – Other leather and fur products manufacturing industry	699,807	7.32%
10	J集團鍊鋁業 J Group – Smelting of aluminum	662,914	6.93%

2009.12.31

排名(註1) Rank (Note 1)	公司或集團企業所屬行業別(註2) Industry Category of the Company or Group (Note 2)	授信總餘額(註3) Total Loan Balance (Note 3)	占本年度淨值比例(%) Ratio to the Stockholders' Equity
1	A集團石油及煤製品製造業 A Group - Petroleum and Coal Products Manufacturing	2,379,974	25.23%
2	B集團液晶面板及其元件製造業 B Group- Liquid crystal panels and components manufacturing	1,705,170	18.08%
3	C集團民間融資業 C Group- Private finance	1,116,000	11.83%
4	D集團鋼鐵軋延及擠型業 D Group- Steel rolling and extruding	985,132	10.44%
5	E集團國外非金融機構 E Group- Foreign non-financial institution	939,168	9.96%
6	F集團船舶及其零件製造業 F Group- Ships, boats, and parts manufacturing	884,297	9.37%
7	G集團其他金融輔助業 G Group— Other Activities Auxiliary to Financial Service Activities	855,000	9.06%
8	H集團不動產開發業 H Group— Real estate development	819,207	8.68%
9	I集團不動產開發業 I Group- Real estate development	790,000	8.37%
10	J集團金融租賃業 J Group Finance & Lease	747,000	7.92%

註1：依對集團企業授信總餘額排序，列出非屬政府或國營事業之前十大集團企業。

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。

Note 1: The top ten groups other than governmental or public enterprises are ranked in the order of the total balance of credit extension to the groups.

Note 2: The groups shall comply with the definition referred to in Article 6 of "Supplementary Provisions to the Taiwan Stock Exchange Corporation Criteria for Review of Securities Listings".



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；外銀在台分行應以分行淨值計算。

Note 3: The total balance of credit extension means the total of balance of the various loans (including import negotiation, export negotiation, rebate, overdraft, short-term loan, short-term collateral, receivable amount for margin loans, mid-term loan, mid-term collateral, long-term loan, long-term collateral and collection), remittance purchased, without recourse factoring, receivable acceptance and guarantee payment.

Note 4: For the calculation of total outstanding credit balance as a percentage of current net worth, the net worth of the Head Office is applicable to local banks, while the net worth of the local branch is applicable to foreign bank branches in Taiwan.

(4)利率敏感性資訊：

(4) Interest-Rate Sensitive Information：

利率敏感性資產負債分析表（新臺幣）

Interest-Rate Sensitive Analyses of the Bank's Assets & Liabilities (NTD)

2010.12.31

單位：新臺幣仟元，%；Unit：NT\$ Thousand,%

項目 Item	1至90天(含) 1-90 days	91至180天(含) 91-180 days	181天至1年(含) 181 days-1 year	1年以上 Over 1 year	合計 Total
利率敏感性資產 Interest-rate sensitive assets	175,138,997	5,880,453	1,107,929	3,773,726	185,901,105
利率敏感性負債 Interest-rate sensitive liabilities	94,968,099	69,153,928	12,553,486	3,985,855	180,661,368
利率敏感性缺口 Interest-rate sensitive gap	80,170,898	(63,273,475)	(11,445,557)	(212,129)	5,239,737
淨值 Shareholders' equity					9,613,867
利率敏感性資產與負債比率 The ratio of interest-rate sensitive assets & liabilities (%)					102.90
利率敏感性缺口與淨值比率 The ratio of interest-rate sensitive gap & shareholders' equity (%)					54.50

2009.12.31

項目 Item	1至90天(含) 1-90 days	91至180天(含) 91-180 days	181天至1年(含) 181 days-1 year	1年以上 Over 1 year	合計 Total
利率敏感性資產 Interest-rate sensitive assets	150,445,295	4,173,383	711,229	3,523,211	158,853,118
利率敏感性負債 Interest-rate sensitive liabilities	74,775,295	62,008,473	12,510,423	4,706,267	154,000,458
利率敏感性缺口 Interest-rate sensitive gap	75,670,000	(57,835,090)	(11,799,194)	(1,183,056)	4,852,660
淨值 Shareholders' equity					9,223,534
利率敏感性資產與負債比率 The ratio of interest-rate sensitive assets & liabilities (%)					103.15
利率敏感性缺口與淨值比率 The ratio of interest-rate sensitive gap & shareholders' equity (%)					52.64

註：本表係填寫總行及國內外分支機構新臺幣部分（不含外幣）之金額。

Note: The statement shows the amount NTD of the Head Office, domestic and abroad business units, except foreign currencies.

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。

Interest-rate sensitive assets & liabilities means for the earning assets and interest liabilities are with the income and / or cost affected by interest rate.

利率敏感性缺口 = 利率敏感性資產 - 利率敏感性負債。

Interest-rate sensitive gap = Interest-rate sensitive assets - Interest-rate sensitive liabilities

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)

The ratio of interest-rate sensitive assets & liabilities = Interest-rate sensitive assets / Interest-rate sensitive liabilities (NTD)

利率敏感性缺口與淨值比率 = 利率敏感性缺口 ÷ 淨值

The ratio of interest-rate sensitive gap & shareholders' equity = Interest-rate sensitive gap ÷ Shareholders' equity

利率敏感性資產負債分析表（美金）
Interest-Rate Sensitive Analyses of the Bank's Assets & Liabilities (USD)

2010.12.31

單位：美金仟元，%；Unit：USD Thousand,%

項目 Item	1至90天(含) 1-90 days	91至180天(含) 91-180 days	181天至1年(含) 181 days-1 year	1年以上 Over 1 year	合計 Total
利率敏感性資產 Interest-rate sensitive assets	244,534	54,789	3,602	116,236	419,161
利率敏感性負債 Interest-rate sensitive liabilities	333,821	101,651	10,758	—	446,230
利率敏感性缺口 Interest-rate sensitive gap	(89,287)	(46,862)	(7,156)	116,236	(27,069)
淨值 Shareholders' equity					(1,883)
利率敏感性資產與負債比率 The ratio of interest-rate sensitive assets & liabilities (%)					93.93
利率敏感性缺口與淨值比率 The ratio of interest-rate sensitive gap & shareholders' equity (%)					(1,437.55)

2009.12.31

項目 Item	1至90天(含) 1-90 days	91至180天(含) 91-180 days	181天至1年(含) 181 days-1 year	1年以上 Over 1 year	合計 Total
利率敏感性資產 Interest-rate sensitive assets	253,468	53,310	2,377	26,851	336,006
利率敏感性負債 Interest-rate sensitive liabilities	244,901	72,708	10,033	—	327,642
利率敏感性缺口 Interest-rate sensitive gap	8,567	(19,398)	(7,656)	26,851	8,364
淨值 Shareholders' equity					6,556
利率敏感性資產與負債比率 The ratio of interest-rate sensitive assets & liabilities (%)					102.55
利率敏感性缺口與淨值比率 The ratio of interest-rate sensitive gap & shareholders' equity (%)					127.58

註：本表係填報總行及國內分支機構、國際金融業務分行及海外分支機構合計美金之金額，不包括或有資產及或有負債項目。

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。

利率敏感性缺口 = 利率敏感性資產 - 利率敏感性負債

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)

利率敏感性缺口與淨值比率 = 利率敏感性缺口 ÷ 淨值

(5)獲利能力：

Note：The statement shows the aggregate USD amount of the Head office, domestic business units, OBU and abroad business units, excluding contingent assets & liabilities.

The interest-rate sensitive assets & liabilities means for the earning assets and interest liabilities are with the income and / or cost affected by interest rate.

The interest-rate sensitive gap = Interest-rate sensitive assets - Interest-rate sensitive liabilities

The ratio of interest-rate sensitive assets & liabilities = Interest-rate sensitive assets / Interest-rate sensitive liabilities (US\$)

The ratio of interest-rate sensitive gap & shareholders' equity = Interest-rate sensitive gap ÷ Shareholders' equity

(5)Profitability：

單位：%；Unit：%

項目 Item		2010.12.31	2009.12.31
資產報酬率 Return on total assets	稅前 before income tax	0.10	0.02
	稅後 after income tax	0.06	0.04
淨值報酬率 Return on equity	稅前 before income tax	2.16	0.45
	稅後 after income tax	1.34	0.81
純益率 Net profit margin		5.43	3.88

註：資產報酬率 = 稅前（後）損益 ÷ 平均資產

淨值報酬率 = 稅前（後）損益 ÷ 平均淨值

純益率 = 稅後損益 ÷ 淨收益

稅前（後）損益係指當年一月累計至該季損益金額

Note: Return on total assets = Income before (after) income tax / Average total assets

Return on equity = Income before (after) income tax / Average net equity

Net profit margin = Net income / Net revenue

Income before (after) income tax means for the net income / loss amount accumulated from January of the year to the said quarter.

(6)資產及負債之到期分析
(6) Maturity Analyses of the Bank's Assets & Liabilities
新臺幣到期日期限結構分析表
 Analyses of the Structure of the Maturity Date (NTD)

2010.12.31

單位：新台幣仟元；Unit：NT\$ Thousand

項目 Item	合計 Total	距到期日剩餘期間金額 Amount of the Residual Period from Maturity Date				
		1至30天 1-30 days	31天至90天 31-90 days	91天至180天 91-180 days	181天至1年 181 days-1 year	超過1年 Over 1 year
主要到期資金流入 Main matured cash inflow	197,163,180	51,301,013	22,844,334	10,011,039	30,039,317	82,967,477
主要到期資金流出 Main matured cash outflow	243,800,616	36,844,225	36,231,856	23,619,450	43,200,986	103,904,099
期距缺口 Duration gap	(46,637,436)	14,456,788	(13,387,522)	(13,608,411)	(13,161,669)	(20,936,622)

2009.12.31

項目 Item	合計 Total	距到期日剩餘期間金額 Amount of the Residual Period from Maturity Date				
		1至30天 1-30 days	31天至90天 31-90 days	91天至180天 91-180 days	181天至1年 181 days-1 year	超過1年 Over 1 year
主要到期資金流入 Main matured cash inflow	170,941,229	46,171,283	20,243,063	9,696,284	18,165,124	76,665,475
主要到期資金流出 Main matured cash outflow	212,115,383	23,126,051	31,700,342	22,478,096	39,674,578	95,136,316
期距缺口 Duration gap	(41,174,154)	23,045,232	(11,457,279)	(12,781,812)	(21,509,454)	(18,470,841)

註：本表僅含總行及國內分支機構新臺幣部分（不含外幣）之金額。

Note: The statement shows the amount NT\$ of the Head Office, and domestic business units, except foreign currencies.

美金到期日期限結構分析表
 Analyses of the Structure of the Maturity Date (USD)

2010.12.31

單位：美金仟元；Unit：US\$ Thousand

項目 Item	合計 Total	距到期日剩餘期間金額 Amount of the Residual Period from Maturity Date				
		1至30天 1-30 days	31天至90天 31-90 days	91天至180天 91-180 days	181天至1年 181 days-1 year	超過1年 Over 1 year
主要到期資金流入 Main matured cash inflow	465,457	58,654	57,147	50,828	41,013	257,815
主要到期資金流出 Main matured cash outflow	483,164	208,692	174,293	27,546	22,689	49,944
期距缺口 Duration gap	(17,707)	(150,038)	(117,146)	23,282	18,324	207,871

2009.12.31

項目 Item	合計 Total	距到期日剩餘期間金額 Amount of the Residual Period from Maturity Date				
		1至30天 1-30 days	31天至90天 31-90 days	91天至180天 91-180 days	181天至1年 181 days-1 year	超過1年 Over 1 year
主要到期資金流入 Main matured cash inflow	369,019	60,956	31,629	64,324	17,787	194,323
主要到期資金流出 Main matured cash outflow	372,331	246,789	68,784	23,850	14,126	18,782
期距缺口 Duration gap	(3,312)	(185,833)	(37,155)	40,474	3,661	175,541

註1：本表僅填報總行、國內分支機構及國際金融業務分行合計美金之金額。

Note: 1. The statement shows only the amount in USD of the Head Office, domestic business units and OBU.

註2：本行海外資產占全行資產總額未達百分之十以上。

2. The Bank's offshore assets account for less than 10% of the Bank's total assets.