

台北富邦商業銀行股份有限公司內部控制制度聲明書

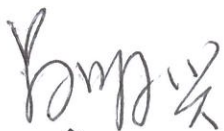
- 一、謹代表台北富邦商業銀行股份有限公司聲明本公司於 112 年 1 月 1 日至 112 年 12 月 31 日確實遵循「金融控股公司及銀行業內部控制及稽核制度實施辦法」，建立內部控制制度，實施風險管理，並由超然獨立之稽核部門執行查核，定期陳報董事會及審計委員會，並確實遵循前開辦法第三十八條第五款及第三十八條之一規定，與同業公會所定資訊安全自律規範。
- 二、兼營證券業務部分：
本公司已確實依據「證券暨期貨市場各服務事業建立內部控制制度處理準則」規定之內部控制制度有效性之判斷項目，判斷內部控制制度之設計及執行是否有效。
- 三、兼營保險代理人業務部分：
本公司已確實依據「保險代理人公司保險經紀人公司內部控制稽核制度及招攬處理制度實施辦法」規定之內部控制制度有效之判斷項目，判斷內部控制制度之設計與執行是否有效。
- 四、經審慎評估，本年度各單位內部控制、法規遵循情形及資訊安全整體執行情形，除附表所列事項外，均能確實有效執行。
- 五、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或保險法等相關規定之法律責任。
- 六、本聲明書業經本公司中華民國 113 年 3 月 13 日董事會通過，併此聲明。

謹 致

金融監督管理委員會

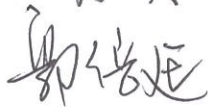
聲明人

董事長：



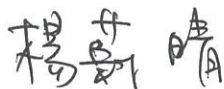
(簽章)

總經理：



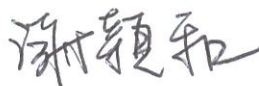
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總稽核：



(簽章)

總機構法令遵循主管：



(簽章)

資訊安全長：



(簽章)

中 華 民 國 113 年 3 月 13 日

台北富邦商業銀行股份有限公司內部控制制度應加強事項及改善計畫

(基準日：112 年 12 月 31 日)

應 加 強 事 項	改善措施	預 定 完 成 改 善 時 間
<p>一、辦理不動產申貸作業，對於認識客戶及客戶身分持續審查作業未臻完善，及執行帳戶及交易之持續監控作業未臻周延。</p> <p>以上遭金管會核處應予糾正。</p>	<ol style="list-style-type: none"> 1. 定期將相關負面新聞名單上傳於系統名單資料庫。 2. 加強對高風險客戶帳戶管控措施。 3. 新增異常交易監控報表，強化資金來源及交易合理性檢視。 	<p>已完成改善。</p>
<p>【子公司_富邦華一銀行】</p> <p>二、寧波分行授信業務存在貸後管理不盡職、授信資金未按約定用途使用。</p> <p>以上遭寧波監管局對寧波分行處罰款人民幣 20 萬元整；對主要負責人處以警告。</p>	<ol style="list-style-type: none"> 1. 已提前收回貸款。 2. 制定考核機制，落實作業規範。 3. 已對責任人進行懲戒，並強化人員風險責任意識。 	<p>已完成改善。</p>



Taipei Fubon Commercial Bank Co., Ltd.

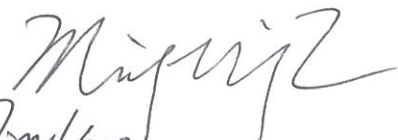
Internal Control System Statement

1. On behalf of Taipei Fubon Commercial Bank Co., Ltd., we hereby declare that the Company has indeed complied with the "Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries" from January 1, 2023 to December 31, 2023, and established internal control system, implemented risk management, and conducted inspections by an independent audit department to report to the Board of Directors and Audit Committee regularly. The Company complies with the provisions of Article 38(5) and Article 38-1 of the aforementioned Regulations and the self-disciplinary guidelines on information security established by the Bankers Association.
2. Concurrent securities business:
The Company has judged whether the design and implementation of the internal control system is effective in accordance with the judgment items of the effectiveness of the internal control system stipulated in the "Regulations Governing the Establishment of Internal Control Systems by Service Enterprises in Securities and Futures Markets".
3. Concurrent insurance agent business:
The Company has judged whether the design and implementation of the internal control system is effective in accordance with the judgment items of the effectiveness of the internal control system stipulated in the "Regulations Governing the Implementation of Internal Control and Audit System and Business Solicitation System of Insurance Agent Companies and Insurance Broker Companies".
4. After careful evaluation, the internal controls, compliance with laws and regulations, and the overall implementation of information security of each unit during this year, except for the matters listed in the attached table, were effectively implemented.
5. This statement will become the main content of the Company's annual report and prospectus, and will be made public. If any of the aforementioned disclosed content is false, concealed, etc., the Company will be subjected to legal liability under Article 20, Article 32, Article 171 and Article 174 of the relevant provisions of the Securities and Exchange Act or the Insurance Act.
6. This statement was approved by the Company's Board of Directors on March 13, 2024 and the Company hereby declares.

To the Financial Supervisory Commission

Declarant

Chairperson :



(Signature and seal)

President :



(Signature and seal)

Chief Auditor :



(Signature and seal)

Chief Compliance Officer for the Head Office :



(Signature and seal)

Chief Information Security Officer:



(Signature and seal)

March 13, 2024

Taipei Fubon Commercial Bank Co., Ltd.
Internal Control System Enhancements and Improvement Plans
(Reference date : December 31, 2023)

Matters that should be enhanced	Improvement measures	Estimated time for completion of improvements
<p>I. In dealing with mortgage loan application, the Know Your Customer and ongoing Customer Due Diligence review have not been implemented properly, and the ongoing monitoring of accounts and transactions has not been performed adequately.</p> <p>The Financial Supervisory Commission issued an order of rectification.</p>	<ol style="list-style-type: none"> 1. Regularly upload name lists from relevant negative news to the system's database. 2. Enhance control measures over high-risk customer accounts. 3. Add new abnormal transaction monitoring report to strengthen the examination of the source of funds and reasonableness of transactions. 	Improvements were completed.
<p>Subsidiary - Fubon Bank (China) Co.,Ltd</p> <p>II. In connection with the lending business of Ningbo Branch, the post-loan monitoring has not been performed properly, and the loan proceeds were not utilized in accordance with the agreed purpose.</p> <p>The Ningbo Regulatory Bureau imposed a fine of RMB 0.2 million; the person in charge was given an admonition.</p>	<ol style="list-style-type: none"> 1. The loan was repaid prior to maturity. 2. The assessment mechanism has been developed and operational standards have been implemented. 3. The responsible person was penalized and the branch has enhanced personnel's awareness of risk and responsibility. 	Improvements were completed.

FUBON BANK