



Statement of Internal Control - DBS Bank (Taiwan) Ltd

On behalf of DBS Bank (Taiwan) Ltd (the "Bank"), we hereby certify that from 1 January 2024 to 31 December 2024, the Bank has duly complied with the "Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries", in establishing the internal control system and implementing risk management measures. The Bank has been audited by an independent audit department that reports to the Board of Directors and Audit Committee regularly and duly complied with the provisions of Article 38, paragraph 5 and Article 38-1 of the previous regulations and the information security self-discipline regulations set by the industry association. With respect to the securities and bancassurance businesses, the Bank has conducted overall evaluation on the effectiveness of the design and implementation of its internal control mechanism in accordance with the criteria provided in the "Regulations Governing the Establishment of Internal Control Systems by Service Enterprises in Securities and Futures Markets", and "Regulations Governing the Implementation of Internal Control and Audit System and Business Solicitation System of Insurance Agent Companies and Insurance Broker Companies". After prudent evaluation, except for the item listed in the attached Attachment, the Bank's departments/ units are found to have implemented effective internal control, compliance mechanism and information security execution during the year to which this Statement relates.

This Statement shall become a major part of the annual report and prospectus of the Bank and be made public. Any false representation or concealment in this Statement shall be subject to legal consequences as stipulated in Articles 20, 32, 171, and 174 of the Securities & Exchange Act. This Statement was approved by the Board of Directors on 14 March 2025.

The Statement is submitted to the Financial Supervisory Commission
by

Chairman



General Manager



Head of Audit

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Head of Compliance

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Chief Information Security Officer

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Date: 14 March 2025

Attachment

Issues and Corrective Actions for the Bank's Internal Control System (As of 31 December 2024)

Issues for Improvement	Corrective Actions	Targeted Completion date
<p>Financial Supervisory Commission (FSC) imposed a fine of NT\$20,000 on 18 August 2024 for the loss of transaction vouchers containing personal data at Jhucheng Branch. This incident resulted from a failure to follow internal requirement and procedures for binding and safeguarding transaction vouchers.</p>	<ol style="list-style-type: none"> 1. Conducted a thorough examination of transaction vouchers across all branches, confirming no discrepancies or irregularities. 2. Shared this case with CBG employees to reinforce proper procedures for transaction voucher management, personal data protection, and risk awareness. 3. Revised internal guideline to strengthen the binding, storage and retention of transaction vouchers, and integrated these updates into branch's Self-Inspection and Risk and Control Self-Assessment. 4. Notified affected customers to protect their rights and ensure the accuracy of account records. 	<p>Completed</p>

星展(台灣)商業銀行股份有限公司內部控制制度聲明書



謹代表星展(台灣)商業銀行股份有限公司聲明本銀行於民國(下同)113年1月1日至113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,定期呈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。兼營證券業務及保險代理人業務部分,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」及「保險代理人公司保險經紀人公司內部控制制度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、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。

本聲明書將成為本銀行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。本聲明書業經本銀行中華民國114年3月14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：



(簽章)

總稽核：

陳冠亨

(簽章)

總機構法令遵循主管：

黃燕枝

(簽章)

資訊安全長：

楊英偉

(簽章)

中 華 民 國 114 年 3 月 14 日

附 表

星展(台灣)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：113 年 12 月 31 日)

應 加 強 事 項	改 善 措 施	預 定 完 成 改 善 時 間
金管會於 113 年 8 月 28 日就本行竹城分行未確實遵守內部規範執行傳票之裝訂及保管等作業程序，致部分載有個人資料之交易傳票不慎滅失情事。核處新臺幣 2 萬元罰鍰。	<ol style="list-style-type: none"> 1. 全面清查各分行傳票，未發現有傳票短缺等異常情事。 2. 向全體消費金融處同仁宣導本案例，以強化同仁落實傳票管理、個人資料保護及相關風險意識。 3. 修訂內部規範，以強化傳票之裝訂、保管及保存作業；並更新至分行自行查核項目以及風險控管自行評估。 4. 通知受影響客戶，以維護客戶權益及確認帳務之正確性。 	已改善完成