

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 114 年 1 月 1 日至 114 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暨風險管理委員會，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 115 年 3 月 11 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：

邱明興

(簽章)

總經理：

郭倍廷

(簽章)

總稽核：

劉明藩

(簽章)

總機構法令遵循主管：

謝穎和

(簽章)

資訊安全長：

張俊揚

(簽章)

中 華 民 國 115 年 3 月 11 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：114 年 12 月 31 日)

應 加 強 事 項	改善措施	預 定 完 成 改 善 時 間
<p>一、士東分行前行員辦理臨櫃存款交易時挪用客戶款項案</p> <p>以上遭金管會核處應予糾正。</p>	<p>1. 已重申辦理客戶現金收付作業流程，要求營業單位主管應走動式管理並隨時注意經辦作業及客戶反應情形。</p> <p>2. 加強教育訓練及定期查核之抽查頻率與覆蓋率。</p>	<p>已完成改善。</p>
<p>二、河內分行延遲交送年度資本適足率評估報告</p> <p>以上遭越南國家銀行(SBV)裁罰越南盾 1,250 萬元整。</p>	<p>1. 強化回覆主管機關文件之管理機制，以掌握及追蹤重要公文處理進度。</p> <p>2. 已建立越南地區分行的法報清單，及重要電子郵件收件名單，以完備通知。</p> <p>3. 梳理內部管理流程並強化橫向聯繫機制。</p>	<p>已完成改善。</p>
<p>【子公司_富邦華一銀行】</p> <p>三、西安分行因貸款管理不審慎，未核實貸款交易背景，未落實貸款資金受託支付要求，未對貸款實際用途進行貸後檢查。</p> <p>以上遭陝西監管局對西安分行裁罰人民幣 21 萬元整。</p>	<p>1. 已重申規範如下：</p> <p>(1) 貸前確保授信條件之合理性。</p> <p>(2) 貸中審查貿易合同及貸款支付路徑之合理性與真實性。</p> <p>(3) 貸後監督貸款與資金按約定用途使用。</p> <p>2. 已對存續之客戶開展排查及安排相關人員培訓，防杜類似情況再次發生。</p>	<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, 2025 to December 31, 2025, 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 and Risk Management 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 11, 2026 and the Company hereby declares.

To the Financial Supervisory Commission

Declarant

Chairperson :



(Signature and seal)

President :



(Signature and seal)

Chief Auditor :



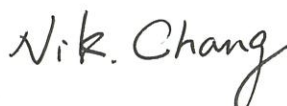
(Signature and seal)

Chief Compliance Officer for the Head Office :



(Signature and seal)

Chief Information Security Officer :



(Signature and seal)

March 11, 2026

Taipei Fubon Commercial Bank Co., Ltd.
Internal Control System Enhancements and Improvement Plans
(Reference date : December 31, 2025)

Matters that should be enhanced	Improvement measures	Estimated time for completion of improvements
<p>I. Misappropriation of customer funds by a former teller at Shidong Branch during counter deposit transactions.</p> <p>The Financial Supervisory Commission issued an order of rectification.</p>	<p>1. The procedures for cash receipts and payments have been reiterated. Branch managers are required to adopt walk-around management and continuously monitor transaction processing and customer reactions.</p> <p>2. Education and training have been strengthened , and the frequency and coverage of periodic audits have been increased.</p>	<p>The improvements have been completed.</p>
<p>II. Hanoi Branch delayed the submission of the annual Capital Adequacy Assessment report.</p> <p>The State Bank of Vietnam (SBV) imposed a fine of VND 12.5 million.</p>	<p>1. The mechanism for managing responses to regulatory authority documents has been reinforced to effectively monitor and track the processing of important official correspondence.</p> <p>2. A regulatory reporting checklist and an essential email distribution list have been established for the Vietnam branches to ensure complete and accurate notifications.</p> <p>3. Internal management processes have been reviewed, and cross-departmental communication mechanisms have been enhanced.</p>	<p>The improvements have been completed.</p>
<p>Subsidiary - Fubon Bank (China) Co., Ltd</p> <p>III. As a result of imprudent loan management at Xi'an Branch, the branch had failures in verifying the backgrounds of loan transactions, implementing the required entrusted payment controls for loan proceeds, and conducting post-lending inspections to ensure the actual use of loan funds.</p> <p>The Shaanxi Regulatory Bureau imposed a fine of RMB 0.21 million .</p>	<p>1. The following requirements have been reiterated :</p> <p>(1) Ensure the reasonableness of credit terms prior to loan approval.</p> <p>(2) Assess the reasonableness and authenticity of trade contracts and the loan disbursement paths during the loan process.</p> <p>(3) Monitor post-loan use to ensure that loan proceeds are utilized in accordance with the agreed-upon purposes.</p> <p>2. Comprehensive reviews of existing client accounts have been completed, and relevant personnel have been provided with training to prevent the recurrence of similar incidents.</p>	<p>The improvements have been completed.</p>

