



中華開發金控  
CHINA DEVELOPMENT FINANCIAL

# Partnership for Success

Annual Report 2014



中華開發金控  
CHINA DEVELOPMENT FINANCIAL

2014

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董事長 陳木在  
Chairman Mu-Tsai Chen

總經理 楊文鈞  
President & CEO Paul Yang

回顧 2014 年度，全球經濟及金融情勢仍面臨重重考驗，包括美國量化寬鬆政策已於 2014 年底宣布退場，且隨著美國景氣維持增長、就業市場表現穩健，市場持續揣測美國聯準會 (Fed) 何時將升息；而主要國家紛紛採取擴大寬鬆貨幣政策，亦對全球金融市場造成影響；油價與原物料價格持續大幅波動，總體經濟處於震盪之環境；中國大陸受到內外經濟變數之衝擊，經濟增長趨緩，當局將持續推出寬鬆政策；歐元區國家經濟表現優劣相當分歧，且需求不足及通貨緊縮之風險仍大；臺灣 2014 年度經濟成長率為 3.74%，係近三年來最佳表現，主要為民間與政府消費等內需所驅動，貢獻了 3.37 個百分點；就資本市場而言，臺股 2014 年度上市櫃合計日均量達到新臺幣（以下同）1,192 億元較上年度增加逾兩成，全年大盤指數由 8,611 點升至 9,307 點，年漲幅約 8.1%。展望未來，由於美國以外之主要經濟體表現仍屬疲弱，且各國貨幣競貶，對外貿易將面臨挑戰，內需方面則因企業獲利改善與低油價效應，以及消費性電子產品不斷推陳出新，有利民眾支出及企業投資擴增，預期臺灣整體經濟表現，應可維持在平穩的水準。

本公司以作為「企業及個人追求成功的理財夥伴」(Partnership for Success) 為目標，自 2014 年 9 月 15 日將萬泰商業銀行（已更名為凱基商業銀行）納為 100% 持股之商業銀行子公司後，現已擁有工業銀行（創投業務）、商業銀行及證券三大核心業務，具備完善的金融服務及產品線。本公司 2014 年度合併稅後淨利為 109.83 億元（含非控制權益 1.47 億元），相較 2013 年度合併稅後淨利 84.48 億元（含非控制權益 1.44 億元）顯著成長，每股稅後盈餘為 0.73 元（2013 年度為 0.56 元），合併股東權益報酬率 (ROE) 為 6.40%（2013 年度為 5.06%）。謹將 2014 年度三大業務之表現說明如下：

### （一）工業銀行（創投業務）：

直接投資業務受惠於國內外股市穩健走揚及海外布局進入收割期，整體投資績效有效提升；另外在基金募集持續有明確進展，配合政府推展生醫健康產業之政策，2014 年第三季完成生醫基金之籌集，基金規模為 17.5 億元，加計文創基金，臺灣地區基金規模來到 32.5 億元。而大陸地區之基金業務，華南基金已正式成立，基金規模為人民幣 10 億元，並開始進行投資；另外以華東地區產業為投資目標之華東股權投資基金，已完成基金管理公司之設立與注資，目前正積極洽談投資者，預計 2015 年第二季完成基金之籌集。以泛亞太區為主之美元計價私募股權基金 Asia Partners 基金則自 2014 年度第一季起分次關帳，並進行投資，截至 2015 年第一季底基金規模已達美金 2.7 億元。

### （二）商業銀行業務：

包含開發工銀及凱基銀行項下相關業務綜合敘述如下，(1) 企業金融業務：在確保資產品質之前提下，維持營運規模的增長及強化業務銷售機會，包含擴大存款規模以支應業務資金需求、拓展貿易融資業務，以及持續與授信客戶往來深度及產品銷售廣度，展現在主要業務之收益皆較 2013 年度成長。(2) 金融市場業務：面對全球金融環境的波動，於風險可控之範圍內，致力尋求穩定報酬之資產配置，2014 年度主要佈局臺、港價值型股票、外幣金融債及臺幣政府債等投資，除了整體規模維持成長外，部位評價亦呈現穩健回升；在金融商品發展方面，亦與其他業務緊密合作，持續擴大 TMU 客戶基礎與來往深度。(3) 消費金融業務：除持續維持靈活卡及信用卡等高收益產品外，個人信貸業務亦透過各項行銷專案及交叉銷售持續成長，2014 年底放款餘額達 173 億元，較 2013 年底成長 19%；另外在業務發展亦規劃各項線上貸款業務，以簡化客戶申辦流程，同時增加銀行年輕客群比重與商機。(4) 分行通路：在兼顧放款成長及資產品質之前提下，2014 年底房屋貸款餘額約 377 億元，較 2013 年底成長 4%；在存款結構部分則藉由活期性存款及短天期定期存款之吸收，有效縮短新臺幣存款之存續期間，積極降低新臺幣存款之利息成本；此外，持續擴充理財商品，透過完善的專業訓練及客製化商品，提供客戶全方位的理財選擇與資產管理服務，2014 年底管理資產 (AUM) 已達 2,117 億元。

### （三）證券業務：

經紀業務在完成國內據點整併後，有效提升單點市佔率，加上日均量回溫，獲利顯著增加。投資銀行、權證交易、債券承銷則持續維持市場領先地位，其中股票承銷業務不管在主辦案件數及總金額皆為同業第一。另為拓展證券海外業務，2014 年度完成收購新加坡 Ong First Tradition、香港 TG Holborn 及 Alpha Global、2015 年初則取得 AmFraser Securities 並更名為 KGI Fraser Securities，藉上述交易除可在新加坡市場建構完整證券業務與交易平臺，透過區域資源結合各式金融商品與服務外，將可協助客戶進行更多元的資產配置規劃，加速實現海外財富管理事業之佈局規劃。

在信用評等方面，中華信用評等公司於 2014 年 11 月公佈本公司之長、短期評等為「twA+」與「twA-1」，評等展望維持為「穩定」。該評等肯定本集團強健的資本水準，在臺灣企業金融業務與證券市場中穩固的企業基礎，以及允當之業務分散性。

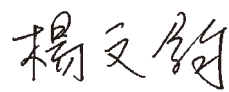
展望 2015 年，美國經濟表現預期仍將一枝獨秀，市場多預期美國聯準會將於年中開始升息；歐元區的歐洲央行甫於 3 月初推出量化寬鬆政策，景氣表現尚處於底部整理階段；中國大陸近月亦持續調降準備及降息以支撐經濟表現，各國政策差異或致全球股匯債市場較為動盪，惟在美國經濟之引領及各國寬鬆政策逐漸發酵下，全球經濟將呈現溫和復甦。本公司為重新塑造商銀市場形象，並強化商銀與證券間之業務合作，已於 2015 年 1 月將萬泰商業銀行正式更名為凱基商業銀行，並配合新企業識別名稱的揭幕，展開一連串企業形象宣傳活動。另為符合現行金控公司僅可擁有一家銀行子公司之要求，擬於 2015 年 5 月 1 日將開發工銀企業金融及金融交易等業務採營業讓與方式移轉予凱基商業銀行。在營業讓與作業完成後，凱基商業銀行即具備完整的企業金融及消費金融業務平臺，將戮力追求成為根植臺灣、創新理財之最佳服務提供者，並以發展成為區域型的利基銀行為目標；在工業銀行方面，將全面開展臺灣、大陸及亞太地區之創投及私募股權基金業務，增加管理手續費收益，並將配合集團整體業務轉型方案，逐步進行投資部位之處分作業，擴大股權管理基金規模；證券業務方面，則以成為臺灣及其他新興市場具規模的領導券商，並在香港、新加坡、中國大陸等地區以發展利基型投資銀行業務為願景，除成為國內國際化經營佈局最完整的券商外，並將配合政府金融開放政策，積極展開海外併購布局。

面對業務型態之改變與整合作業之挑戰，本公司全體同仁將秉持積極調整、團隊合作的心態，以熱忱積極的態度為客戶提供專業、差異化的服務，朝「全球華人最具特色及領導性的金融控股公司」願景邁進，續為創造股東權益之成長而努力！

董事長 陳木在



總經理 楊文鈞



## Words from Management

Looking back in 2014, the global economic and financial landscape continued to face daunting challenges. The US has seen the tapering of its quantitative easing program by the end of last year, and its labor market has progressed amidst economic recovery. The global market is now keeping close tabs on the Fed's rate hike schedule. Globally, governments have broadened the scale of their respective quantitative easing programs, creating repercussions in the global financial markets. Intense fluctuations of oil and commodity prices have also induced higher volatility in the macro-economy. China, affected by both internal and external factors, has seen its economic growth decelerate, pushing its government to continue to ease monetary and financial conditions. Economic performance in the Eurozone varied from economy to economy, and risks still remain due to the region's sluggish demand and deflationary pressure. Taiwan's GDP growth rate posted 3.74% in 2014, the highest in the previous three years. The growth was mainly driven by internal demands such as private and public consumption, which contributed 3.37 percentage points to the growth. In Taiwan's capital market, the daily average trading volume of the TSEC and OTC market topped NT\$119.2 billion in 2014, representing an increase of nearly 20% from the previous year. The Taiwan Stock Exchange Composite Index also grew by around 8.1% from 8,611 points to 9,307 points in late December, 2014. Going forward, the weak economic performance of major economies, excluding the US, and competitive devaluation of currencies will pose a challenge to Taiwan's external trade. Domestically, improved corporate earnings, lower energy prices, and new offerings of consumer electronics should boost private consumption and corporate investment. Overall, Taiwan's economic growth should be able to continue at a stable rate in the year ahead.

Aiming to achieve its goal of "Partnership for Success," China Development Financial (CDF) acquired Cosmos Bank (renamed as KGI Bank), a wholly-owned commercial bank subsidiary, on September 15, 2014 and now boasts a comprehensive array of financial products and services with its three core businesses: industrial banking (venture capital), commercial banking, and securities business. In 2014, CDF's consolidated after-tax net income stood at NT\$10.983 billion (including minority interest of NT\$147 million), representing significant growth over 2013 (with the consolidated after-tax net income at NT\$8.448 billion, including minority interest of NT\$144 million). Meanwhile, after-tax earnings reached NT\$0.73 per share (compared to NT\$0.56 per share in 2013) and consolidated ROE up to 6.40% (compared to 5.06% in 2013). Below we briefly discuss the performance of our three main areas of business in 2014.

### 1. Industrial Banking (Venture Capital)

China Development Industrial Bank (CDIB)'s direct investment business has seen its overall performance improve significantly, as it has benefited from the steady growth of both the domestic and international stock market and profit gaining from overseas investments. In line with the government's policy to promote the biomedical health industry, CDIB's fundraising efforts have made prominent progress. In the third quarter of 2014, the China Development Healthcare Private Equity Fund completed fundraising, which totaled NT\$1.75 billion. Together with the CDIB Creative, Media, Entertainment Fund, CDIB has raised a total of NT\$3.25 billion in Taiwan. As to CDIB's private equity fund business in China, the CPEC Huachuang Private Equity (Fujian) Fund has been set up and started investment, with the fund's assets totaling Renminbi 1 billion. In addition, the establishment and capital injection for the fund management company have been concluded for the CPEC Huachuang Private Equity Fund (Kunshan), which invests primarily in industries in eastern China.

At the same time, CDIB now aggressively looking for potential investors for the fund and expecting to complete fundraising by the second quarter of 2015. CDIB has also raised the Asia Partners Fund, a US-dollar private equity fund, to invest in the Pan-Asia Pacific region. The fund started to close in rolling stages from the first quarter of 2014 and has started investment. As of the first quarter of 2015, the fund had raised a total of US\$270 million.

## 2. Commercial Banking

Combining the commercial banking businesses of China Development Industrial Bank and KGI Bank, KGI Bank has the following achieved: (1) Corporate Banking business: While ensuring asset quality, KGI Bank will maintain the growth of its business operations and enhance cross-selling opportunities by expanding deposit base to meet its financing needs and develop its trade financing business. Meanwhile, KGI Bank has continued to deepen relations with loan clients and increase product penetration, the results of which have been reflected in the higher income generated by major businesses in 2014 than in 2013; (2) Global Markets business: in the face of volatility in the global financial market, KGI Bank has developed an asset allocation that provides steady returns with controlled risks. In 2014, our asset allocation primarily offered exposure to value stocks in Taiwan and Hong Kong, foreign currency financial debentures, and NTD government bonds. The asset allocation scale has broadened, while the valuation of KGI Bank's portfolios has also rebounded steadily. To develop its business of financial products, KGI Bank will continue to expand its TMU clientele and deepen client relations; (3) Consumer Banking business: KGI Bank will keep its lineup of high-yield products such as cash cards and credit cards. At the same time, KGI Bank's personal loan business continues to grow with the introduction of various marketing campaigns and cross-selling opportunities, with the credit balance topping NT\$17.3 billion by the end of 2014, an increase of 19% from the previous year. In the future, different online application options will be provided and application processes streamlined to appeal to the younger generation; (4) Branch Banking business: This business division strives to ensure lending growth and asset quality, and had an outstanding mortgage loan balance of NT\$37.7 billion by the end of 2014, representing 4% growth from the previous year. In terms of deposit composition, with the acquisition of demand deposits and short-term time deposits, the duration of NTD deposits and funding cost have been effectively reduced. Furthermore, KGI Bank will continue to expand its array of investment products. With customized products and thorough professional training to its staff, KGI Bank will provide clients with a wide variety of investment options and asset management services. By the end of 2014, the total asset under management (AUM) had reached NT\$211.7 billion.

## 3. Securities Business

KGI Securities' brokerage business has grown in per-branch market share after consolidation of the branch network. It has also generated higher profit in line with rising daily average trading volumes. The investment banking, warrant, and fixed-income businesses keep enjoying market leadership in Taiwan. Moreover, our securities underwriting business ranks #1 in the market both in terms of underwriting amount and deal counts. To expand overseas footprint, KGI Securities acquired Ong First Tradition in Singapore and TG Holborn and Alpha Global in Hong Kong in 2014. Early this year, KGI Securities went on to acquire AmFraser Securities (now renamed as KGI Fraser Securities). The acquisitions will enable us to establish a comprehensive transaction platform and provide a wider array of securities-related businesses in Singapore. In addition to integrating regional resources and providing various financial products and services, our overseas operations will help our clients achieve diversified asset allocation and realize their asset management goals overseas.

In November, 2014, Taiwan Ratings announced CDF's long-term and short-term ratings as "twA+" and "twA-1" respectively, while CDF's outlook was again rated as "stable." These rankings speak to CDF's capital strengths and demonstrate not only its solid foundations in Taiwan's corporate banking business and securities market, but also its broad business diversification.

Looking ahead to 2015, the US economy is expected to put in an outstanding performance among global economies, with the market expecting the Fed to begin hiking rates by mid of this year. In the Eurozone, the economic environment is still consolidating as the European Central Bank has just launched its quantitative easing program this past early March. In China, the government has continued to cut its required reserve ratio and interest rate to support the economy. While divergent policies around the world may contribute to higher volatility in the global stock, currency, and bond market, the global economy is expected to exhibit a moderate growth momentum as the US economy takes the lead and quantitative easing programs around the world start to play out. To rebuild its image as a commercial bank and strengthen synergies between the commercial banking and securities business divisions of CDF, Cosmos Bank has been renamed KGI Bank. After the renaming in January, 2015, KGI Bank has launched a series of promotional campaigns to polish its brand image. In compliance with the regulation that a financial holding company can only own one bank as a subsidiary, China Development Industrial Bank (CDIB) transferred its corporate banking, global financials markets and related business to KGI Bank on May 1, 2015. After the transfer of business, KGI Bank now boasts a full-scale platform of corporate and consumer banking. While striving to become the best Taiwan-based service provider of innovative financial investments, KGI Bank will also aim at becoming a regional niche bank. On the other hand, in align with CDF's transformation plan, CDIB will focus on developing venture capital and private equity fund businesses in Taiwan, China, and the Asia Pacific region, and consequently increase the size of asset under management and management fee income whilst reducing its exposure to principal investment. As for the securities business, KGI Securities' goal is to become the leading securities firm in Taiwan and other emerging countries whilst evolving into a niche investment bank in Hong Kong, Singapore, and Mainland China. KGI Securities, as one of few Taiwanese securities firms with successful operations overseas, will continuously carry out overseas mergers and acquisitions in accordance with the government's financial sector reform policy.

As CDF realigns and integrates its businesses, its entire professional staff will remain resilient, proactive, and passionate, while working together to provide innovative and differentiated services to its clients. Meanwhile, CDF will persistently uphold its founding business ethos of delivering sustainable returns for shareholders, seeking to position itself as a leading financial holding company for Chinese clients around the world.

Chairman Mu-Tsai Chen



President & CEO Paul Yang



人類的陸上交通工具從獸力、蒸汽板車、汽油動力車到電池發電車，不斷地創新、不斷地進化。

中華開發金控從工業銀行發跡，結合證券業務、商業銀行，持續突破與轉型，以值得信賴的豐富經驗、開創新局的專業力量，迎向嶄新世紀！

The evolution of transportation is an ever-renewing and ever-innovating process—from animal-drawn carriages, steam cars, to gasoline- and battery-powered vehicles.

The spirit of innovation and transformation also defines CDF's growth trajectory. Starting as an industrial bank, CDF went on to include securities and commercial banking in its business portfolio. With its extensive experience over the years, CDF will continue to explore new business frontiers and confidently charge forward in the new century.

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創造 · 進化  
Create · Evolve



從快到更快  
From good to better

金控子公司架構圖  
Organization Chart



2-1 中華開發金控

開發金控係於 2001 年由子公司中華開發工業銀行以股份轉換方式成立，旗下主要子公司為開發工業銀行、凱基銀行及凱基證券，長期在臺灣投資銀行及資本市場業務居領導地位。

半個世紀以來，開發金控不僅建構綿密的產業網絡，亦在臺灣整體產業發展過程中扮演重要的推手，除了擁有深耕 50 餘年的產業投資經驗外，所投資的客戶多已成功將營運觸角以臺灣為核心，逐步擴展至大中華地區，進而延伸至全球各大主要市場。

為穩定獲利來源、增強跨業經營效益、提升資本運用效益，以及提供證券端零售客戶完善之金融服務，進而提升整體股東權益報酬率，開發金控於 2014 年 9 月 15 日以股份轉換方式將萬泰商業銀行納為子公司（萬泰銀行並自 2015 年 1 月正式更名為凱基銀行），從而晉升為提供客戶直接投資、證券業務及商業銀行等全方位的整合性金融服務。其中，直接投資業務以 30% 的市場佔有率，穩居臺灣市場龍頭，近年並積極發展籌集與管理股權投資基金業務；證券業務方面，目前已在經紀業務及承銷業務取得領先地位，經營版圖亦拓展至香港、泰國及新加坡，未來更將掌握大陸開放合資全照證券商之機會，躍升為亞洲地區最具領導地位的臺資券商；商業銀行業務方面，凱基銀行將以具備消費金融獨特利基，結合開發工銀企業金融優勢，並以企業金融為渠道及凱基證券優勢之跨業綜效，提供客戶優質且國際化之金融服務。

展望未來，開發金控除了秉持「根植本土、臺灣第一」的理念外，將更積極佈建亞洲市場，朝「全球華人最具特色及領導性金融控股公司」願景持續邁進。

截至 2014 年底，開發金控之合併淨值為新臺幣 1,739 億元，合併資產總額為新臺幣 9,176 億元。



## 2-1 China Development Financial

China Development Financial (CDF) was established in 2001 following a share swap managed by China Development Industrial Bank (CDIB). Along with its key subsidiaries, CDIB, KGI Bank and KGI Securities, CDF has enjoyed its leading position in the venture capital market and investment banking business in Taiwan.

Over the past 50 years, CDF has not only established a close-knit industrial network, but also has been an important driving force in the process of Taiwan's industrial development. CDF has accumulated over 50 years of experience in principal investment, and most of the clients in whom CDF invested have successfully extended their reach from Taiwan to Greater China, as well as to other major markets worldwide.

CDF made Cosmos Bank a subsidiary through a share swap on September 15, 2014, and renamed the Bank as KGI Bank on January 5, 2015, in order to stabilize earnings streams, generate cross-selling synergies, enhance capital utilization, provide comprehensive services to our securities clients, and enhance shareholders' return on equity. CDF now provide a full range of financial services, spanning principal investment, securities, and commercial banking. Our principal investment business commands 30% of the market share, giving us a leading position in Taiwan's market. In recent years, we have focused on the fundraising and management of private equity funds. As regards the securities business, KGI Securities currently lead the market in brokerage and underwriting and we have expanded our footprint to Hong Kong, Thailand, and Singapore. We will coordinate with the timing of the signing of the Cross-Strait Agreement on Trade in Services to leverage opportunities represented by the opening up of China to Taiwanese securities companies, through which we will be able to greatly increase our presence in mainland China. Thereafter, we look to become a leading Taiwanese securities firm in Asia. As to commercial Banking, KGI Bank integrates its niche consumer banking businesses, together with CDIB's strengths in corporate banking and KGI Securities' advantages in investment banking and retail brokerage to provide customers a full range of international financial services.

While following a "Taiwan first" philosophy that puts Taiwan at the top priority, CDF will also actively deploy its extensive network across Asia in the future, and move ever closer to our goal of becoming a leading financial holding company for Chinese clients around the world.

As of end of 2014, the net worth of CDF was NT\$173.9 billion, and the consolidated assets were NT\$917.6 billion.

## 2-2 中華開發工業銀行

子公司中華開發工業銀行的前身為中華開發信託股份有限公司，為臺灣第一家民營的開發性金融機構。1959年成立時係由行政院經濟安定委員會與世界銀行合作推動，結合民間力量所共同創立，並於1999年改制為工業銀行。成立50餘年來，一直以「直接投資」與「企業融資」為主要業務，海內外投資及服務之客戶涵蓋百餘種產業，在臺灣創投市場佔有舉足輕重的地位。

中華開發工業銀行長期配合政府經建政策，走在臺灣經濟發展的前端，不僅對促進國家經濟與產業發展有相當助益，也在臺灣的投資銀行中扮演著前瞻與開創性之角色。觀察本行投資與授信組合的變化，即可充分反映臺灣產業結構的升級過程，由60及70年代對傳統紡織與石化業的融資；到80及90年代積極轉向電子資訊業與半導體等高科技產業之投資；2000年起則積極參與光電業、替代能源、醫療保健、民生消費及文創產業，投資歷程儼然是一部臺灣產業經濟發展史。

近年來為配合政府推動金融產業升級之政策，中華開發工業銀行以扶助國內產業發展所累積之經驗與實力，積極發展籌集與管理股權投資基金業務，並以成為亞太地區之重量級私募股權基金管理業者為目標。

截至2014年底，中華開發工業銀行之合併淨值為新臺幣1,140億元，合併資產總額達新臺幣4,719億元。

## 2-2 China Development Industrial Bank

CDIB, formerly China Development Corporation, was the first private development-oriented financial institution in Taiwan. It was established in 1959 through the coordinating efforts of the Economic Stabilization Committee of the Executive Yuan, the World Bank and private funding. In 1999, it was restructured to become an industrial bank. In its more than 50 years of history, CDIB has concentrated in the principal investment and corporate banking business. It has invested in and provided financial services to domestic and overseas clients in over 100 industries, and it continues to play a critical role in Taiwan's venture capital market.

CDIB has long worked in close partnership with the Taiwanese government to support the nation's economic growth. It has not only made a significant contribution to the nation's economic and industrial development, but has also played the role as a pioneer among local investment banks. The evolution of Taiwan's industrial structure is neatly encapsulated in the changes of CDIB's investment and credit portfolio. CDIB invested in traditional textiles and petrochemicals industries in the 60s and 70s; it shifted its focus in the 80s and 90s to foster high-tech industries, such as the electronics and information technology industry, and the semiconductor industry. From 2000, CDIB has been actively involved in industries such as optoelectronics, alternative energy, medical and healthcare as well as consumer goods. The investment history of CDIB virtually reflects well the history of Taiwanese industrial and economic development.

In recent years, to coordinate with government policies to upgrade the financial industry, CDIB has been leveraging its strengths and experience accumulated over the years assisting companies in Taiwan to be actively engaged in fundraising and management of private equity funds and strive toward its objective of becoming a world-class private equity fund manager based in the Asia Pacific Region.

As the end of 2014, the net worth of CDIB was NT\$114 billion, and the consolidated assets were NT\$471.9 billion.

## 2-3 凱基銀行

子公司凱基銀行主要營業項目涵蓋存放款、財富管理、消費金融、企業金融、金融市場和外匯等銀行相關業務。凱基銀行以提供客戶最優質的金融服務為己任，近年來不斷推出創新產品與服務，尤其在行動支付與小額循環信用貸款等業務方面，更屢創亮眼佳績。凱基銀行不僅領先其他金融同業，率先成為臺灣首家推出行動支付服務之銀行；在小額循環信用貸款業務上，更繳出現金卡市佔率高居全臺之冠的傲人成績。

凱基銀行自 2014 年 9 月 15 日起加入開發金控，未來在業務拓展上，各項金融業務將以既有優勢為利基，並運用母公司開發金控之充沛資源，結合其強大的企業客戶關係與凱基證券的市場優勢，全力發展更創新、更便捷的全方位金融業務。另為因應數位時代的潮流，凱基銀行亦成立數位金融處，並整合虛實通路及導入數位金融產品，提供中小企業跨境貿易、貿易融資，及金融商品行銷 (TMU) 為主的金融服務，打造全新的電子商務平臺。

未來在母公司開發金控的厚實資本支持下，凱基銀行將有更充足的戰力與資源，以落實執行跨售與資本運用效益之雙重策略，迅速強化市場競爭力，更將進一步拓展世界網絡，積極邁向國際化發展，以更專業、更完善的金融服務，贏得更多客戶的支持與信賴。

截至 2014 年底，凱基銀行之合併淨值為新臺幣 189 億元，合併總資產為新臺幣 1,669 億元。

## 2-3 KGI Bank

KGI Bank is a wholly-owned subsidiary of China Development Financial (CDF), providing multiple financial services, including deposits, wealth management, consumer banking, corporate banking, global markets, and foreign exchange transactions. KGI Bank positions itself as a bank which provides the best financial services for customers. In recent years, KGI Bank has launched a variety of innovative products and services, and reached outstanding performance especially in mobile payment and revolving micro loans. KGI Bank, moreover, not only takes the lead in launching the first mobile payment service in Taiwan, but also possesses the largest market share of cash card business in revolving micro loan business.

KGI Bank joined CDF as on September 15, 2014. For business expansion in the future, KGI Bank will integrate the existing advantages in each financial segment with CDF's solid customer relationship in Corporate Banking and KGI Securities' leading advantage to develop a more innovative, convenient, and comprehensive banking business. Moreover, to intensify its competitive strength in the incoming digital era, KGI Bank also established the Digital Banking Division to integrate virtual channels with physical branches and promote the digital financial products. The digital banking business will provide SMEs with banking services in cross-border trade, trade financing, and treasury marketing unit (TMU) to build a brand-new e-commerce platform.

With the support of CDF, KGI Bank will have more resources hereafter to enhance its competitive strength by implementing the dual strategies of cross-selling and efficiency of capital. KGI Bank will expand its global network and seek for internationalization actively for offering more professional and comprehensive banking services to earn higher supports from customers.

At the end of 2014, KGI Bank's net worth was NT\$18.9 billion, and its total asset reached to NT\$166.9 billion.

## 2-4 凱基證券

子公司凱基證券之產品線完整，涵蓋經紀、自營、承銷、債券及各類衍生性商品，各項業務皆居市場領先地位；除經紀市佔率穩居市場領先地位外，投資銀行業務表現突出，憑藉開發金控直接股權投資業務與凱基證券投資銀行相互加乘綜效，承銷業務市佔率位居市場第一；其餘業務，包含債券、衍生性商品與法人經紀業務更是屢屢獲得國際金融媒體與主管機關的肯定，成績斐然；在股債自營交易方面，兼具交易成效與風險管理的平衡，操作績效優異。凱基證券結合國內轉投資事業—凱基期貨、凱基投信、凱基投顧、凱基創投以及凱基保經等公司，以提供客戶期貨交易、共同基金、資產管理、股權投資及保險商品等多元服務。除臺灣外，凱基證券在海外的事業版圖亦相當完整，目前在香港、泰國與新加坡皆有據點，海外獲利貢獻超過 25%，國際化的特色及成果相當顯著。

在母公司開發金控豐沛的資源以及堅強的產業金融支持下，凱基證券較以往更加茁壯，展望未來，投資銀行業務、離境證券業務及中國大陸市場將成為凱基證券躍進的驅動力，朝向成為亞太地區優質投資銀行的目標大步邁進。

截至 2014 年底，凱基證券之合併淨值為新臺幣 645 億元，合併資產總額為新臺幣 2,845 億元。

## 2-4 KGI Securities

KGI Securities, a wholly-owned subsidiary of China Development Financial (CDF), is a market leader in a range of areas including brokerage, proprietary trading, underwriting, fixed-income, and a variety of derivatives products. In addition to brokerage, KGI Securities is the leader in investment banking, as investment banking and direct investment, major businesses of CDF, are highly complementary. Other business units, including fixed-income, derivatives, and institutional equity, have come to represent the standard to which the broader industry aspires, with these units garnering various awards locally and internationally over the years. In the proprietary trading of equities and fixed-income, KGI Securities has succeeded in the pursuit of absolute profit by adhering to stringent risk management principles. By integrating the resources of its local subsidiaries, KGI Futures, KGI Securities Investment Trust, KGI Securities Investment Advisory, KGI Venture Capital, and KGI Insurance Brokers, KGI Securities can provide clients with futures trading, mutual funds, asset management, venture capital, and insurance products. In addition to Taiwan, KGI Securities has a presence in Hong Kong, Thailand, and Singapore. With an overseas profits weighting of approximately 25%, KGI Securities is one of few Taiwanese securities firms with successful operations overseas.

Going forward, investment banking, the opening of offshore securities units (OSU), and expected permission to establish a joint venture securities firm in China, are viewed as potential growth drivers for KGI Securities. Backed by the strong support of CDF, which boasts abundant resources and a leading position in direct investment, KGI Securities will capitalize on these new business opportunities to accelerate its growth and reinforce its position in Asia as an outstanding securities firm and leading investment bank.

As of end of 2014, the net worth of KGI Securities was NT\$64.5 billion, and the consolidated assets were NT\$284.5 billion.

人類聆賞音樂的工具從留聲機、收音機、黑膠唱盤、CD 隨身聽到手持式裝置，不斷地創新、不斷地進化。

中華開發金控從直接投資業務參與超過半個世紀臺灣產業的發展，進而跨足企業金融、金融市場業務，再結合證券業務、商業銀行，持續突破與轉型，以迎接全球金融市場源源不絕的商機！

The wheel of innovation for audio devices also keeps rolling—from gramophones, radio and vinyl records to CD Walkmans and a new lineup of portable devices.

In the same manner, CDF never ceases to transform and transcend on its way to embracing a cornucopia of opportunities in the global financial market. With its direct investment activities, CDF has witnessed and participated in Taiwan's industrial development over the past five decades. Now it has expanded its business to provide services in a broad spectrum of areas—from corporate banking, global markets to securities and commercial banking businesses.

## 專業服務 Our Expertise

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創造 · 進化  
Create · Evolve



從精到更精  
From good to better

<b>1960's 紡織業 Textile</b>
中纖 CMFC、遠東紡織 Far Eastern Textile 1959年，由臺灣政府與世界銀行共同創立。 1959: Establishment of China Development Corporation by Taiwan government and the World Bank
<b>1970's 基礎建設 Infrastructure</b>
中鋼公司 China Steel、中國石油化學 CPDC
<b>1980's 電子資訊 Electronics &amp; IT</b>
宏碁 Acer、華碩電腦 ASUS、仁寶 Compal
<b>1990's 半導體 / 光電 Semiconductor/Optoelectronics</b>
友達光電 AU Optronics、同欣電子 Tong Hsing Electronic Industries、台積電 TSMC、聯華電子 UMC 1998年，改制為中華開發工業銀行，進一步發展企業金融與投資銀行業務 1998: Restructured itself China Development Industrial Bank, expanded into corporate banking and investment banking
<b>2000's 通訊 / 節能 / 醫療 Communications/Alternative Energy/Medical</b>
中化合成 CCSB、晶元光電 Epistar、遠傳 FarEastone、美時化學製藥 LOTUS 新日光能源 NSP Corporation、智擎生技 ParmaEngine、昇陽光電 Solartech Energy 太景生技 TaiGen Biotechnology 2001-02年，結合中華開發工業銀行與大華證券，設立中華開發金融控股公司 2001-02: Formation of CDF by combining CDIB and Grand Cathay Securities
<b>2010's 醫療 / 科技 / 文創 Medical/Technology/Culture &amp; Creativity</b>
佳醫集團 Excelsior Healthcare Group、FACEBOOK、敦泰科技 FocalTech 鮮綠園 Grandness Industry Groups、華研國際 HIM Inc.、劍麟 IRON Inc.、喜康 JHL BIOTECH 雄獅旅遊 Lion Travel、霹靂多媒體 PILI MULTIMEDIA、盛弘醫藥 ShareHope Medicine 安成藥業 TWi Pharmaceuticals 2011年，從投資自有資金業務轉型成為資產管理營運模式 2011: Transformed from principal investor into PE/VC asset manager 2012-2015年，於中國大陸設立創投管理公司及租賃公司、併購凱基證券、萬泰銀行（現已更名為凱基銀行） 2012-2015: Established venture management and leasing companies in China; acquired KGI Securities and Cosmos Bank (renamed as KGI Bank)

### 3-1 開發工銀 · 直接投資業務

自設立之始，直接投資事業一直是中華開發工銀的核心業務，長達 50 餘年的發展過程中，始終秉持著「以金融事業影響力，協助新產業之建立與發展，帶動產業升級」的理念協助臺灣產業發展，從早期的紡織業、石化業、製造業，到近期的電子、生技、民生消費、能源產業，均有中華開發工銀的投資軌跡，在臺灣整體產業發展過程中，中華開發工銀不僅扮演重要的推手，亦建構一多元化且具獲利潛力的投資組合。

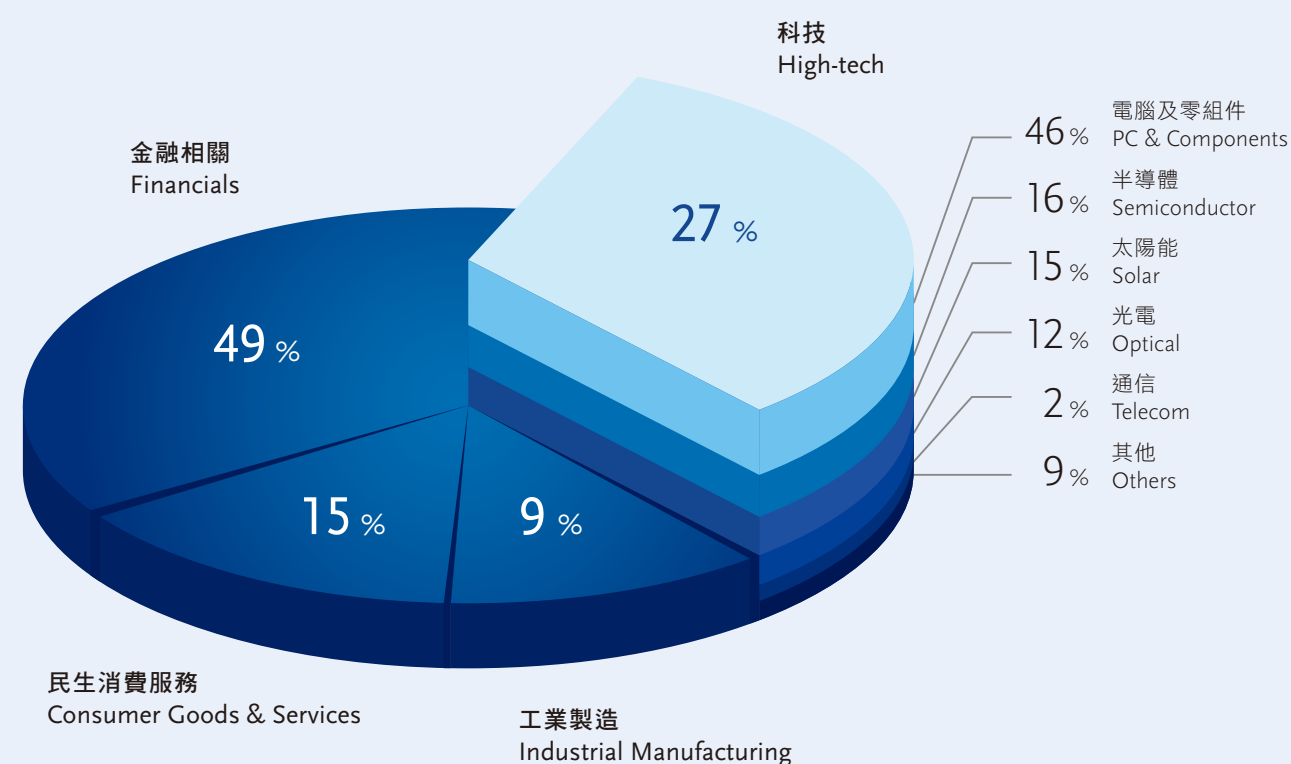
長達 50 餘年豐富的投資經驗，累計投資的企業已逾千家，不僅為中華開發工銀最大的資產，亦為拓展投資業務最佳的利器。中華開發工銀善用產業鏈的投資策略，進行上下游垂直產業價值鏈延伸佈局，不僅衍生無數的投資機會，亦成功建立最具規模與績效的投資組合。截至 2014 年底，中華開發工銀及其子公司所擁有的投資組合 300 家公司，管理資產逾新臺幣 600 億元。

### 3-1 China Development Industrial Bank · Direct Investment

Direct investment has been the core business of CDIB since its founding. For over 50 years, CDIB has always upheld its creed to "utilize financial influence to assist the establishment and development of new industries and to promote industrial upgrade." CDIB's investment footprint can be seen from the textile, petrochemical and manufacturing industries in the early days all the way to electronics, IT, biotechnology, consumer goods and alternative energy industries in recent years. It is not only an important driving force behind the overall industrial development in Taiwan, but it has also established a diversified investment portfolio with great profit potential.

During more than 50 years of operation, CDIB has accumulated abundant experience and has invested in over one thousand enterprises. Our deep investment expertise is CDIB's most important asset and also its most powerful tool in expanding its investment business. CDIB specializes in deploying capital vertically through industrial value chains. The strategy of making good use of industry chains has not only created numerous investment opportunities, but has also enabled CDIB to establish the largest portfolio with the best performance. As of the end of 2014, CDIB, together with its subsidiaries, owned a portfolio that covered more than 300 companies, and managed over NT\$60 billion worth of assets.

中華開發工銀直接投資之投資餘額產業分佈情形  
CDIB's Principal Investment Portfolio Mix by Industry



3-1 開發工銀 · 積極發展籌集與管理股權投資基金業務

為增加穩定之管理費收入及擴大投資業務之資金來源等策略需求，中華開發工銀將透過旗下各子公司與各地區經營有成的知名企業合作，籌集股權投資基金，將資金來源逐步由自有資金轉換為外籌基金型態，以擴大投資業務的經濟規模。同時，導入國際基金管理概念，積極發展基金管理業務、收取穩定之管理費收入，以擴大獲利來源之廣度、進而達到平衡收益之綜效。

為順應投資區域及產業的不同，現已規劃籌集多檔「大中華股權投資基金」及「產業股權投資基金」及「亞洲股權投資基金」。

3-1 China Development Industrial Bank · Private Equity Fundraising and Management

In response to the strategic goal of expanding of management fees and funding sources, CDIB will work through its regional subsidiaries to collaborate with successful, well-known enterprises to raise private equity funds, and to gradually replace proprietary funding with externally-raised funds, thereby expanding the economies of scale of its investment business. Such efforts would also enable CDIB to balance revenue stream with the increase of management fees.

Several private equity fundraising plans are currently underway to accommodate the needs of different regions and industries. Major fund raising initiatives include: "Greater China Private Equity Fund," "Industrial Private Equity Fund," and "Asia Partners Private Equity Fund."

### 大中華股權投資基金

鑒於兩岸經貿發展趨勢，中華開發工銀已於大陸上海設立子公司「中華開發股權投資管理有限公司」作為發展基金管理業務之大陸總部，透過該子公司結合大陸地區龍頭企業及專業投資機構於大陸各大主要經濟圈籌設「人民幣股權投資基金」，鎖定臺商企業及各經濟圈具發展潛力的產業進行投資，冀以臺灣企業的研發能力，結合大陸龐大的內需市場，發揮兩岸三地之產業與市場優勢，創造最大之投資利益。

#### ■ 華創（福建）股權投資基金

華創（福建）股權投資基金為本行與大陸主要投資人福建省電子信息（集團）有限責任公司共同籌集設立，基金規模為人民幣 10 億元，係臺灣金融機構與大陸正式合作之首檔人民幣股權投資基金。該基金之投資將配合大陸政策方向、經濟情勢、技術創新及社會發展趨勢，聚焦於現代服務業、健康醫療、新信息技術等三大產業；期能發揮兩岸三地之產業與市場優勢，創造最大之投資利益。

#### ■ 華創毅達（昆山）股權投資基金

為掌握大陸華東地區之投資商機，係由中華開發工銀將與江蘇高科技投資集團有限公司於江蘇省昆山市合資設立，基金規模為人民幣 10 億元，以大陸地區華東各省份做為主要投資區域，投資策略將涵蓋華東地區之特色產業、環保節能及新材料高端設備等產業，且以主要營運據點位於大陸之企業作為投資對象。

### The Greater China Private Equity Funds

Responding to the trend toward cross-strait trade and economic development, CDIB Private Equity (China) Corporation, a subsidiary of CDIB, was established in Shanghai to grow fund management business in China. Through the subsidiary, CDIB is collaborating with leading enterprises and professional investment institutions in China to set up Renminbi Private Equity Funds in major Chinese economic regions, to invest in Taiwanese enterprises as well as in local industries with great potential. In keeping with the trend in mainland policy, economy, technological innovation, and social development, the fund focuses its investment on modern service industry, health industry, and new information technology industry in the hope of exploiting the strengths in the industries and markets in Taiwan, Hong Kong, and Mainland China, as well as maximizing the returns on investment.

#### ■ CPEC Huachuang Private Equity Fund (Fujian) Co. Ltd

The CPEC Huachuang Private Equity (Fujian) Co. Ltd. is a joint venture between CDIB and major mainland Chinese investor, Fujian Electronics & Information (Group) Co., Ltd. The fund is the first Renminbi private equity fund established under the collaboration between the financial institution in Taiwan and an enterprise in Mainland China, boasting assets totaling Renminbi 1 billion. In keeping with the trend in mainland policy, economy, technological innovation, and social development, the fund focuses its investment on modern service industry, health industry, and new information technology industry in the hope of exploiting the strengths in the industries and markets in Taiwan, Hong Kong, and Mainland China, as well as maximizing the returns on investment.

#### ■ CPEC Huachuang Private Equity Fund (Kunshan) Co. Ltd.

To grasp vast investment opportunities in Eastern China, CDIB jointly established this fund, totaling Renminbi 1 billion, with Jiangsu Govtor Capital Group in Kunshan, Jiangsu Province. The fund will invest primarily in key industries in Eastern China such as energy conservation and environmental protection, as well as new materials and high-end equipment.

### 產業股權投資基金

因應產業的發展趨勢及本身具有之產業網絡優勢，中華開發工銀規劃針對具有發展潛力之特定產業籌設產業股權投資基金，未來，中華開發工銀將一本初衷，持續關注臺灣產業發展趨勢，籌設其他具發展潛力之產業基金。

#### ■ 開發文創價值基金

為扶植臺灣文創產業軟實力，已於 2013 年 1 月 30 日完成籌設「開發文創價值基金」，基金規模為新臺幣 15 億元，投資策略聚焦時尚品牌、數位內容、飲食文化、創意觀光及影視媒體等五大文創主題，冀以兼顧文創產業文化及產業文創化的思維，掌握臺灣軟實力優勢，結合大中華龐大內需市場的商機，創造高潛力的投資機會，帶動經濟新成長動力。

#### ■ 中華開發生醫基金

基於臺灣生醫產業群聚已形成，政府政策明確支持生醫產業，且資本市場良好，中華開發工銀整合中華開發金控集團資源，已對外籌集「中華開發生醫創投基金」，基金規模為新臺幣 17.5 億元，期能達成「扶植臺灣生醫產業」並「創造基金卓越投資報酬」兩大目標。投資策略聚焦醫藥、生醫器材、服務、通路與健康相關產業，鎖定創新、區域整合與中國大陸內需成長商機相關之領域，並邀請產業領導廠商擔任策略股東，與產業夥伴建立長期且深度的互動關係。

### 亞洲股權投資基金

「中華開發資本國際股份有限公司」係中華開發 100% 控股子公司，成功管理海外資產多年，隨著大中華及亞洲經濟體的穩定增長，擬憑藉其國際投資網絡，結合全球潛在投資人籌設私募股權投資基金「Asia Partners Fund」。

「Asia Partners Fund」將遵循開發資本國際一貫的「China Plus」投資策略，聚焦於與中國相關之題材，諸如設在臺灣、韓國或美國並可受惠於中國長期增長之企業及中國內地企業。雙管齊下的「China Plus」投資策略，發掘優質投資標的，以期藉助大中華區乃至亞洲地區的經濟增長動能，降低單一投資於中國地區之投資風險。

「Asia Partners Fund」四大核心投資產業：消費 / 零售、技術 / 媒體、高附加價值的製造及金融 / 商業服務。

### The Industrial Private Equity Fund

To better respond to trends in industrial development, CDIB has taken advantage of its industrial network to establish the Industrial Private Equity Fund, targeting specific industries with the greatest potential. In the future, CDIB will keep a close eye on the trends of each industry and raise other industrial funds accordingly.

#### ■ CDIB CME Fund, Ltd.

CDIB established the CDIB Creative, Media, Entertainment Fund, Ltd. (CDIB CME Fund, Ltd.) on January 30, 2013 with a total of NT\$1.5 billion in assets to further bolster the soft power of Taiwan's creative industries. The fund's strategy is to invest in Taiwan brands, digital content, dietary culture, creative tourism, and media. By combining the value of Taiwan's cultural and creative industries with the massive greater China market, CDIB harnesses Taiwan's competitive edge in soft power to create investment opportunities with high returns and drive economic growth.

#### ■ China Development Healthcare Private Equity Fund

In light of the biomedical industry cluster formed in Taiwan, government's backing of biomedical industry, and a good capital market, CDIB integrates CDF's resources to establish a China Development Healthcare Private Equity Fund totaling NT\$1.75 billion. CDIB aims both to support local biomedical businesses and to create good returns on investment. The investment strategy is primarily in pharmaceuticals, biomedical devices, services, sales channels and health-related industries. The fund focuses on innovation, regional integration, and growth in demand for related products and services in mainland China. CDIB has invited industry leaders to become strategic shareholders and will establish long-term cooperative relationships with industry partners.

### Asia Partners Private Equity Fund

Building on its success of managing a pool of proprietary capital for CDIB, CDIB Capital International Corp. (CCIC), a subsidiary of CDIB, is establishing Asia Partners Private Equity Fund, a USD denominated third party fund.

The Fund will continue to employ CCIC's proven "China-Plus" investment strategy in order to capitalize on both the economic growth momentum in greater China as well as in Asia region while mitigating risks associated with investing solely in mainland China. The two pronged "China-Plus" strategy focused on investing in domestic companies based in China as well as companies with linkages to China in markets such as Korea, Taiwan, and the US.

The Fund will focus on four core sectors: consumer / retail, technology / media, value-added manufacturing, and financial / business services.



### 3-1 開發工銀 · 基金投資業務

中華開發長久以來積極拓展外籌基金 (Third Party Funds) 投資業務，以擴大其投資地區及資產類型。中華開發嚴選全球領先的私募股權基金作為其合作夥伴，除考量基金管理團隊優異的投資績效外，亦須能為投資戶營運帶來高附加價值。中華開發憑藉其在亞洲地區豐沛的投資經驗及人脈網絡，被業界視為亞洲首選的投資合作夥伴。

#### 合作夥伴遍佈全球 Global Partners



#### Global 全球

- Blackstone
- First Reserve
- Goldman Sachs
- KKR
- Riverwood
- Silver Lake

#### North America 北美

- Adams Street
- Blue Point
- CIVC
- Clayton Dubilier & Rice
- Formation 8
- Industry Venture
- New Mountain Capital
- Oak Hill
- Platinum Equity
- Sun Capital
- Tenaya
- THL Partners

### 3-1 China Development Industrial Bank · Fund Investment

CDIB has historically made selective commitments to best-in-class third party funds to broaden its exposure to strategic geographies and asset classes. When considering third-party fund commitments, CDIB partners with established, operationally-oriented investment teams with top-tier track records. CDIB prefers situations where CDIB's unique positioning in Asia offers the potential to add value to the funds' investment activities and favors General Partners who view CDIB as their Asian partner when making investments in the region.



#### Europe 歐洲

- Apax Partners
- Doughty Hanson
- Oaktree
- PAI Partners
- Terra Firma

#### Asia Pacific 亞太區

- AIF Capital
- Carlyle
- CX Partners
- Everstone
- Pacific Equity Partners
- Samara Capital
- Sino-Century

信用貸款業務

自 2010 年凱基銀行重啟個人信貸業務以來，過去四年業績成長高達 13.83 倍，餘額突破 170 億元，業務成長率不僅為全臺之冠，市佔率亦保持穩定成長。主要業務推展以鎖定專業人士與優質上班族為目標客群，提供特定族群客製化產品，如餘額代償及不同繳款型式等，並依季節性推出多樣化活動（例如繳稅、年節貸款…等）。此外，透過與企金通路的配合，開發大型上市（櫃）公司、公務機關，及教育體系等機構，同時進行客群區隔式定價，強化交叉銷售機會，以增加其他產品持有數（如存款戶、雙卡戶、房貸等）。

未來因應金融 Bank3.0 政策開放銀行線上申辦業務，凱基銀行也將規劃各項線上貸款業務申請，簡化客戶申辦流程與作業便利性，增加銀行年輕客群比重與商機。另也將建立 Big Data 大數據分析技術，除運用於改善流程、降低成本、優化資產品質控制外，更可結合移動互聯網、電子商務、社交網路等多重結構資料，開發潛在客群。另外，凱基銀行亦將利用在臺灣經營消金產品之經驗與優勢，前進佈局中國大陸市場，提供兩岸客戶更優質之產品與服務，並創造更廣大之獲利來源。



Unsecured Loan Business

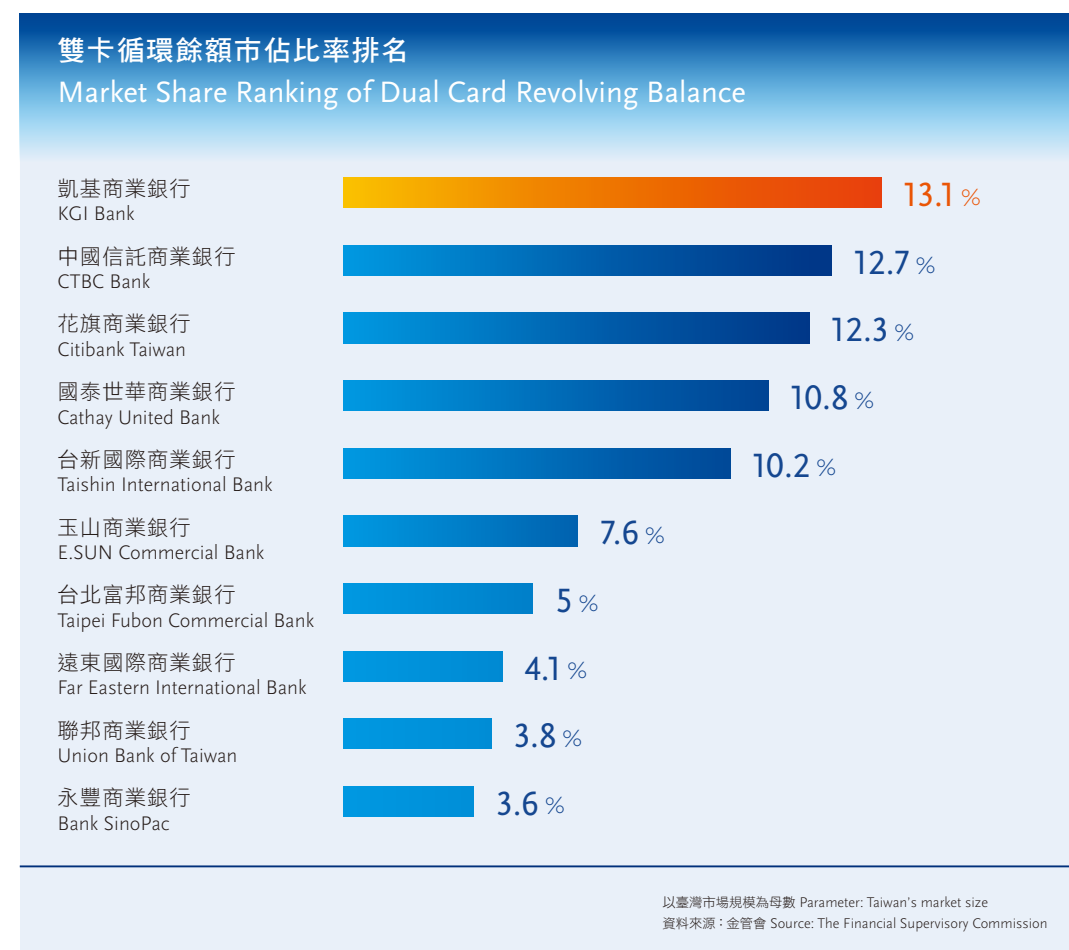
Since KGI Bank re-launched its personal loan business in 2010, the total lending volume has grown 13.83 times, and the loan balance surpassed NT\$17 billion. With the highest lending growth rate in Taiwan, KGI Bank's market share continues to grow steadily. In expanding its personal loan business, the bank primarily targets professionals and qualified office workers to provide customized products and services such as balance transfer and various payment options. A variety of seasonal programs are launched for different special occasions such as tax payment services and personal loan solutions services around national holidays. KGI bank also taps into its corporate banking channels to explore business opportunities in listed companies, government agencies, and educational institutions. Meanwhile, the bank adopts segment pricing for different customer groups and enhances cross-selling opportunities so as to increase other product holdings, such as deposit accounts, dual-card (credit card and cash card) accounts, and mortgages.

In response to emerging Bank 3.0 business landscape, KGI Bank will provide versatile online application options and streamline end-to-end process to acquire younger generation. Big Data analytics will be adopted to improve customer acquisition effectiveness, reduce costs, and manage asset quality more efficiently. The analytics can also be utilized in conjunction with multi-structured data on the mobile Internet, e-commerce platforms, and social networks to reach out to potential customers. Based on its strengths and experience in retail banking, KGI Bank has setup up to march into the Chinese market to provide better products and services to customers across Taiwan Strait and explore vast potential profit.

雙卡業務

凱基銀行自 1992 年獲准辦理信用卡業務，並與百貨、藥妝、旅行社及悠遊卡等產業合作，為臺灣第一家符合國際 EMV MasterCard 信用卡發卡銀行。1999 年推出全臺第一張現金卡，市佔率傲視同業，長期以來穩居市場龍頭，2012 年以資金靈活運用及「額外支出、一卡包辦」為訴求，以「靈活卡」重新上市，利用既往豐富的專案經驗，持續開發潛在客戶，同時活化既有客群，並結合各項新專案開發以減少優質客群流失，至 2014 年底雙卡循環餘額市佔全臺第一。

凱基銀行不斷創新技術與服務，於 2013 年開辦收單業務，提供 Visa、MasterCard、JCB 及銀聯全品牌雙通路（實體及網路）服務，2014 年再開辦國民旅遊卡收單，增加收單業務利基，使發卡及收單業務二者資源交互運用，發揮異業結盟合作綜效。自 2014 年 9 月加入中華開發金控起，於 2015 年 1 月初推出 KGI 悠遊聯名鈦金卡，主打現金回饋無上限，同時針對頂級客群推出頂級 VISA 無限卡，以「萬中選一、致上無限」為訴求，透過邀請制延攬高階客群，提供尊榮服務，提昇專業形象。凱基銀行持續將新科技導入信用卡，發展手機 APP 申辦功能、行動支付及推展信用卡使用範疇，跨足金融支付領域。



Dual Card Business

In 1992, KGI Bank was approved to issue credit cards. Ever since then, KGI Bank had forged alliances with several sectors such as department stores, pharmacies, travel agencies, and companies such as the EasyCard Corporation. KGI Bank was also the first qualified EMV MasterCard credit card issuer in Taiwan. In 1999, the bank issued the first cash card in Taiwan with a long-lasting, dominant market share. In 2012, the cash card was renamed as “Flexible Card,” with a focus to help cardholders accommodate various financing needs and deal with unexpected expenditures. With its abundant and successful experience in delivering card programs, KGI Bank aims on exploring potential customer groups while creating value-added service for existing customers. Besides, several new projects are adopted to reduce card cancellation by customers. By the end of 2014, the revolving balance of the banks’ dual cards was on the top of the industry.

In its ongoing quest for innovation in technology and services, KGI Bank initiated its acquiring business in 2013, delivering services on both physical and online payment channels for Visa, MasterCard, JCB, and UnionPay. In 2014, the bank started to provide an acquiring service for Taiwan Traveler Card to diversify its acquiring business. The bank seeks to integrate resources from its credit card issuance and acquiring businesses and create mutual benefits from cross-industry alliance. After becoming a subsidiary of CDF in September, 2014, KGI Bank launched the KGI Co-branded EasyCard Titanium Card in January, 2015, which features unlimited cash rebate. KGI Bank also rolled out the Premium Visa Infinite with the slogan, “One in a Million, Infinite Premiums.” By invitation only, the card aims at high-level customer segment to provide them with premium services and help enhance their professional image. KGI Bank will continue to blend new technology into credit cards to enable innovative services such as mobile credit card application and mobile payment, strengthen the functions of credit card, and make forays into the payment market.

## 3-2 凱基銀行 · 消費金融

### 虛擬通路業務

凱基銀行於 2011 年率先推出全國首家可同時連結信用卡及金融卡的「行動支付 X 卡」，成功與高鐵等商家合作營運，並持續以多元化經營行動支付商業模式，於 2013 年開辦中華電信行動支付「QR CODE」，將行動支付與信用卡結合，2014 年再獲准開辦手機信用卡業務，與臺灣行動支付公司 PSP TSM 平臺合作，將信用卡服務透過智慧型手機呈現，成為首波臺灣最大行動 TSM 平臺上線銀行之一。

展望未來，凱基銀行將積極發展行動支付產品，如 HCE、行動儲值、第三方支付等，以提升客戶消費安全與便利性，並朝 Bank 3.0 行動金融方向大步前進。

## 3-2 KGI Bank · Consumer Banking

### Virtual Channel Business

In 2011, KGI Bank was the first one of its industry to launch the Mobile Payment X-Card that connects credit cards with bank cards. The bank has successfully partnered with businesses such as Taiwan High Speed Rail Corporation and continued to diversify its mobile payment business model. In 2013, KGI Bank introduced QR code-based mobile payment service with Chunghwa Telecom that enabled mobile credit card payment. In 2014, KGI Bank was approved to embed credit card functions into smartphones and worked with Payment Service Provider Trusted Service Manager (PSP TSM), a mobile payment platform in Taiwan. By merging credit card functions with smartphones, KGI Bank was one of the first banks to tap into the largest TSM platform in Taiwan.

In its march towards the era of Bank 3.0, KGI Bank will actively develop a wider range of mobile payment solutions integrating functions such as HCE (host card emulation), mobile pre-payment, and third-party payment to enhance payment safety and consumer convenience.

## 3-2 凱基銀行 · 企業金融

凱基銀行之企業金融業務透過組織專業分工，發展大、中型企業與中小企業金融服務，將由三大業務單位為企業客戶提供多樣化的金融服務，並持續擴大客戶基盤、深耕優質顧客。

## 3-2 KGI Bank · Corporate Banking

Through its professional division of labor, KGI Bank's corporate banking business provides customized financial services to small, medium, and large enterprises. The three business divisions deliver diversified financial services while continuing to expand their base of customers and cultivate relationships with existing quality clients.

企業金融 Corporate Banking	商人金融 Merchant Banking	商業金融 Commercial Banking
<p><b>產業金融</b> <b>Industrial Banking</b> 掌理民生消費、工業生產、電子、半導體科技業等大型企業金融客戶之開發與維護、提供相關之產品及服務等事項 Developing and maintaining relations with major corporate banking clients in industries such as consumer goods, industrials, electronics, and semiconductors.</p> <p><b>大中華區域金融</b> <b>Banking for Greater China</b> 掌理大中華區域企業金融客戶之開發與維護、提供相關之產品及服務等事項 Developing and maintaining relations with corporate banking clients in Greater China.</p> <p><b>機構金融</b> <b>Institutional Financing</b> 掌理國內外金融同業之業務開發、關係維護、提供相關之產品及金融服務等事項 Developing businesses and maintaining relations with domestic and foreign financial institutions.</p>	<p>掌理收購融資、企業併購、重建、私募、專案融資等相關顧問業務等事項 Providing consultation services in areas such as high yield financing, M&amp;A, restructuring, private equity, and project financing.</p>	<p>掌理中小企業整體理財規劃、財務顧問等業務規劃及推廣等事項 Developing and maintaining relations with SME customers by providing relevant products and services, financial planning and consultation.</p>



## 3-2 凱基銀行 · 企業金融

### 專注企金業務 發展協助綜效

本行之企業金融業務，在既有穩定客戶群與多元化產品服務的基礎上，提供客戶資產負債表上所有產品之服務，舉凡放款、存款、金融操作、長短投、財務顧問以及上市籌資顧問等服務。除了提高客戶服務之廣度及深度外，更積極擴大服務客戶群，擴充業務收入來源，加深金融機構往來平臺，服務之觸角伸展至公營事業。近年來，已成功地建置了企業金融業務多元化產品線的營運平臺，不但已延伸服務至企業收購融資、企業債務重組融資等業務，更進一步協助客戶財務規劃，延伸客戶的融資產品至大中華區域，以擴大服務的涵蓋面。

## 3-2 KGI Bank · Corporate Banking

### Products and Services

The Corporate Banking Division at KGI Bank provides a full spectrum of products to an established customer base. We offer commercial lending, cash management, trust, and financial advisory services for capital raising activities. Our deep relationship network and wide services scope paves the success of a multi-product platform with a growing customer base and international reach. Today, our services extend to Pan-Asian M&A finance and corporate restructuring practice in Greater China.



## 3-2 凱基銀行 · 企業金融

### 客戶導向型組織

本行之組織為以客戶導向型組織，以提升整體行銷戰力，進而達成強化經營成效之目的。客戶經理負責客戶開發、關係維護及擔當全行產品之行銷與服務窗口，並採產業分工概念，劃分客戶組織，以收專業分工之效。產品經理負責產品研發、定價及承作條件之擬定等，配合客戶單位開發業務之機會，適時提供客戶所需之金融產品。中華開發金控所有客戶都須在客戶經理 (Relationship Manager) 與產品經理 (Product Manager) 共合經營的體制下，搭配提供多元產品協銷之服務，從授信、外匯、避險、現金管理及貿易融資等業務，更進一步走向資本市場相關之投資、收購融資、財顧、信託、可轉換公司債或普通公司債承銷、聯貸、租賃與證券化業務。本行將透過產品經理與客戶經理的通力合作及兩岸三地融資平臺，提供客戶全方位解決方案 (Total Solution) 的服務。

## 3-2 KGI Bank · Corporate Banking

### A Customer-Oriented Organization

Always putting customers first, our Relationship Managers and Product Managers focus on enhancing integrated services and operating excellence. Our RMs develop and cultivate customer relationships on marketing financial products and services across industries and geographies. Our PMs design timely product solutions tailored to unique customer situations, including lending, cash management, currency hedging, trade finance, trust services, financial advisory, underwriting, leveraged finance, leasing and asset securitization. Working as a coherent team, our RMs and PMs offer comprehensive total solutions to Greater China customers.

## 3-2 凱基銀行 · 企業金融

### 專案融資之競爭優勢

自 1992 年迄今，本行不僅每年在臺灣地區專案融資業務皆名列前茅，在各項專案上，如發電廠、工業區開發、廠房及機器設備擴建、併購等資本重組，再配合投資、租賃、信託、聯貸等業務，都具長期且深入之專業經驗及資源優勢。相較於其他銀行，本行在專案融資方面具有：

1. 專案融資個案經驗豐富，可避免產生流動性風險；
2. 量身訂做，活化資產；
3. 信評優良且淨值龐大等三大優勢。

發揮既有優勢，與其他商業銀行進行差異化競爭，積極跨入國際市場領域。

企業金融目前擁有超過 700 家以上的大型及集團客戶，未來仍將持續針對市場的變化以及客戶需求，就亞太區客戶在跨國併購、槓桿收購、成長資本等特殊狀況下的融資需求，提供量身訂做的專業諮詢與解決方案；以客戶完整 (Total Solution) 之財務解決方案為目標，提供客戶最佳的全方位金融產品與服務，扮演企業交易諮詢顧問，提升非資產性收入的比重，並秉持本行之專業與經驗，發揮既有優勢，除企業資本支出及一般大額之營運週轉金所需之聯合貸款外，為臺灣地區專案融資業務提供財務資源與服務，對專案融資具有長期且深入的專業經驗及資源優勢，與其他商業銀行進行差異化競爭，積極跨入國際市場領域。

## 3-2 KGI Bank · Corporate Banking

### Project Financing

Since 1992, the Bank has consistently ranked in the top of Taiwan's project finance league tables. Through numerous deal experiences in financing power plants, developing industrial parks, enhancing high-tech manufacturing capacity, and corporate restructuring, the Bank has developed insight, expertise and unique advantages, including:

1. Project finance liquidity risk management;
2. Bespoke monetization solution;
3. Superior credit rating and strong capital support.

Serving more than 700 corporates and conglomerates, KGI Bank continues to innovate in an ever-changing market in Asia-Pacific region. Our Leveraged Finance team offers customized financing solutions for cross-border M&A, leveraged buyout, mezzanine growth capital and various special situations. Our Syndication team has strong structuring and distribution capability for arranging complex transactions in Taiwan. Our Financial Advisory team provides unique insight for M&A strategy and recapitalization. Together, these three teams form our integrated Merchant Banking Platform that brings about cross-selling synergies and further differentiates KGI Bank from regional competitors.

## 3-2 凱基銀行 · 企業金融

### 發展大中華臺商網絡

在大中華前百大臺商企業中，超過七成是本行有股權投資關係之客戶，這些公司多屬績效卓越的電子、工業、醫療、民生及傳統製造產業之領導企業，其母公司在臺灣，也都是本行長期提供投資或銀行融資服務的企業夥伴。隨著合作夥伴國際化及西進的腳步，本行加速佈建大中華區的服務網絡，為企業提供資金解決方案。

## 3-2 KGI Bank · Corporate Banking

### Develop Taiwanese Entrepreneurs Network in Greater China

KGI Bank counts over 70 percent of the Top 100 Taiwanese enterprises as long-term customers in Principal Investment and Corporate & Investment Banking. Rooted in Taiwan, our customers are global leaders in electronics, industrials, healthcare and consumer goods and manufacturing in Greater China. We strive to grow with our customers and help them thrive on Mainland China and beyond for many years to come.

## 3-2 凱基銀行 · 企業金融

凱基銀行建構完整客戶服務網，爭取大型客戶之上中下游供應商業務往來，並導入 Program Lending，以交易型產品為主軸，掌握金流並降低授信風險，帶入非風險性資產收益，深化客戶關係、增加金融商品行銷，如貿易融資、應收帳款承購、TMU、現金管理、財富管理、企網銀服務等，提高客戶滲透率與荷包佔有率。

## 3-2 KGI Bank · Corporate Banking

KGI Bank forms a comprehensive service network to connect with upper-, middle-, and downstream suppliers of its major clients. Program Lending will also be introduced, with a focus on transaction products to better manage cash flow and reduce credit risks. The Corporate Banking Division will target returns on non-risk assets while continuing to deepen client relationships. It will also increase marketing for various financial products, such as trade financing, factoring, TMU, cash management, wealth management, and online banking services for enterprises, with an aim to boost client penetration and share of wallet.

## 3-2 凱基銀行 · 企業金融

### 租賃業務

華開租賃股份有限公司成立於1996年5月1日，為凱基商業銀行於臺灣地區租賃業務的服務平臺，為企業客戶提供更多元的產品線。經營團隊擁有豐富的租賃業務經驗，主要營業為分期付款買賣、租賃及應收帳款受讓等，自2013年開辦小客車及小貨車租賃業務，提供客戶長租車服務，未來將繼續秉持穩健經營的理念，致力於為中小企業客戶提供專業、便利的融通管道。

中華開發國際租賃有限公司於2012年4月正式開業，作為發展大陸租賃業務的平臺，提供企業客戶更多元的金融服務。以融資性租賃服務為主要營業項目，自成立以來業務持續快速成長；公司總部設於江蘇省昆山市，目前設有上海、福州等分公司，未來將配合業務發展，逐步於大陸地區各城市拓展營業據點，建構完整的營運網路。

## 3-2 KGI Bank · Corporate Banking

### Leasing

CDC Finance & Leasing Corporation was established on May 1, 1996 and serves as a service platform of KGI Bank for leasing operations in the Taiwan region, providing more diverse products to our corporate clients. CDC Finance & Leasing Corporation's management team has extensive leasing experience. The leasing platform in Taiwan is operated mainly by mode of installment payment. It also covers assignment accounts receivable, operational leasing and capital leasing. The auto leasing business was launched in 2013 to provide long-time auto leasing services. In the future, the CDC Finance & Leasing will continue to build upon a foundation of stable operations to provide professional, convenient financing to small and medium-sized enterprise clients.

CDIB International Leasing Corp. officially began operations in April 2012 and serves as a platform to expand related business operations in mainland China and provide more diverse financial services to our corporate clients. Since its founding, CDIB International Leasing Corp.'s key business, providing lease financing services, has seen rapid growth. The company is headquartered in Kunshan in China's Jiangsu Province and has branches in Shanghai and Fuzhou. In coordination with future growth, the company will expand operations to additional regions within China to build a comprehensive operating network.



## 3-2 凱基銀行 · 分行通路

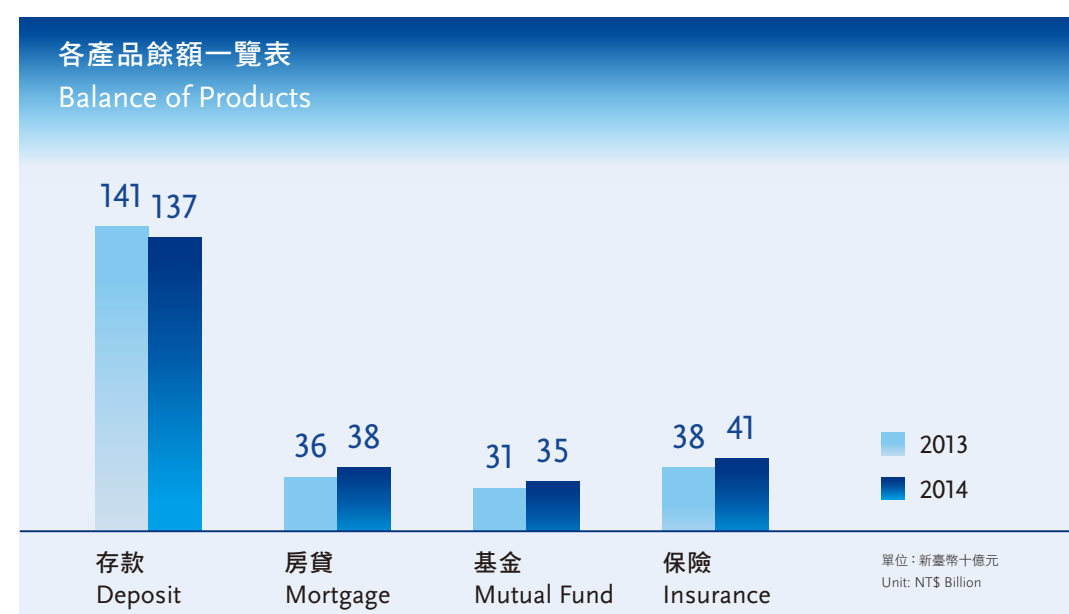
分行通路事業處依業務性質劃分為商品行銷、育成金融及分行管理業務。商品行銷業務負責提供全行存款、房貸、信託、投資、保險、育成金融等產品滿足客戶需求，並推動各項產品服務的行銷推廣，以達成各項業務目標。育成金融則協助具有發展潛力但無法提供足額擔保品之新萌企業取得營運所需資金。分行管理則包括分行營運與服務等各項業務，依經營策略與法令規定執行業務規劃與業務人員之績效管理，以協助分行達成各項業務目標。

### 商品行銷

回顧 2014 年，全球景氣在各國政府寬鬆貨幣政策及景氣刺激方案下，維持緩步復甦，但金融市場仍陸續面臨各種政治及經濟因素的挑戰，從烏俄危機、美國升息議題、歐洲與日本經濟成長趨緩、油價重挫、亞幣競貶、通貨緊縮及希臘政治變局等疑慮，迄今全球金融情勢仍持續震盪，各區域金融市場表現差異加劇。

面對 2014 年全球股、債、匯市震盪，凱基銀行秉持審慎操作原則，協助客戶透過特定金錢信託投資基金、ETF、國外債券等各類型理財商品進行積極性投資佈局，並提供客戶包括利變型壽險 / 年金保險、增額 / 還本終身壽險、投資型保單及健康暨傷害險等產 / 壽險保單保障人身及財產安全。

在存放業務方面，除傳統存款業務外，將積極開發代收代付繳費平臺，協助有大量金流交易的客戶，增加活性化存款資金，同時積極開辦人民幣存款業務，滿足客戶各幣別配置需求。在放款方面，除滿足既有客戶的資金需求外，亦透過承作優質客戶群的房貸，進一步深耕房貸客戶之財富管理需求，發展育成企業貸款，提高利差收益與活期往來資金。



## 3-2 KGI Bank · Branch Banking

The Branch Banking Division is divided into three business departments: the Product Marketing Dept., the Emerging Corporate Dept., and the Branch Management Dept.. The Product Marketing Dept. provides a wide range of products and services to satisfy customer needs, such as deposit, mortgage, investment, insurance, and emerging corporate finance. It also maps out and executes strategic plans for the bank's virtual channels (including the internet and mobile banking) and promotes all the bank's products and services to achieve business goals. The Emerging Corporate Dept. provides access to operating capital to emerging corporates with high potential but inadequate collaterals. The Branch Management Dept., on the other hand, is responsible for managing the operation and services of all branches. Following the bank's business strategies and regulations, the Dept. carries out business plans and evaluates the performance of sales to help all branches achieve various business targets.

### Product Marketing

In 2014, the global economy slowly recovered as governments around the world moved to ease monetary policies and introduced stimulus packages. However, financial markets around the world are still facing various political and economic challenges, such as the Russia-Ukraine crisis, the rates hike in the US, decelerating growth in Europe and Japan, the sharp drop in oil prices, the depreciation race in Asia, deflationary pressures, and the change of the political scene in Greece. These challenges are still having repercussions in the financial markets around the world, leading to performance gaps among regional financial markets.

In the face of the turmoil in the global stock, bond, and currency market, KGI Bank adopts a cautious approach to asset management and helps clients properly distribute investment through various products, such as non-discretionary money trust investment funds, ETF, and foreign bonds. To protect clients' personal and property safety, KGI Bank also provides property/life insurance products such as interest-sensitive life insurance/annuity insurance, increasing/ROP whole life insurance, investment-oriented insurance policies, and health and accident insurance.

For its deposit services, KGI Bank sets up collections and payment transfer platforms to help clients with strong needs for cash flow transactions to increase funds in their demand deposit. KGI Bank also provides Renminbi (RMB) deposit services to satisfy customers' need to diversify currency portfolio. For its lending services, in addition to satisfying the capital needs of existing customers, KGI Bank provides mortgage solutions to premium customers to address their various wealth management needs. It also provides emerging corporate loans to increase spread income and capital interflow for the bank.

## 3-2 凱基銀行 · 分行通路

為因應行動金融與 Bank3.0 的發展趨勢，除透過既有分行實體通路服務客戶外，凱基銀行亦積極發展網路銀行、行動銀行與行動金融卡之相關業務，發展 E 化與無紙化客戶群。除提供滿足客戶方便性、安全性、即時性的金融交易、轉帳、消費等服務功能外，亦透過電子化虛擬通路，發展與客戶間的互動機制，並與實體通路進行虛實整合，提高客戶對凱基銀行的黏著性與忠誠度，降低營運成本並提升客戶整體貢獻度。

展望 2015 年，全球景氣仍將維持緩步復甦，未來升息時程與頻率仍將是市場關切重點。為提供整體投資組合面臨市場變動之風險保護，凱基銀行將持續因應市場需求變化，協助客戶調整現有商品組合，並透過虛實通路提供客戶多幣別的資產配置，以滿足客戶多元金融商品之需求。

### 育成金融

在育成金融業務方面，凱基銀行針對新萌企業透過依產品、營收、信用評級、擔保品等建置授信管理模型，另參酌 BASEL 精神，在風險管理模式上建立數道篩網，藉由目標產業選定、客戶選擇標準建立、授信案件審核、授信組合管理、貸後管理制度建立及催收債權管理等程序，有效控制逾放比率，在合理的風險控制下追求較高的收益率，並善用信用保證制度，協助具有發展潛力但無法提供足額擔保品之新萌企業取得營運所需資金。

## 3-2 KGI Bank · Branch Banking

In response to the development of mobile banking and Bank 3.0, KGI Bank will strengthen its services on its online and mobile banking, and enhance functions for mobile ATM cards. While continuing to deliver services through physical branches, it will also go digital and paperless to serve new segments. In addition to enabling convenient, safe, and real-time financial transactions, transfer, and consumption, KGI Bank will develop more mechanisms to interact with customers via virtual channels. It will integrate physical and virtual channels to increase customer loyalty, reduce operating costs, and enhance overall customer contribution.

Looking ahead to 2015, the world economy will continue to maintain a slow recovery, and the timing and frequency of rate hikes will be the focus of market attention. To protect its overall portfolio from market fluctuation risks, KGI Bank will help customers adjust their asset portfolios as market needs change. It will also provide customers with asset allocation options in multiple currencies to fulfill customers' need for diverse financial products.

### Emerging Corporate

In terms of Emerging Corporate, KGI Bank establishes a credit management model for emerging corporates based on their products, revenues, credit rating, and collaterals. In the spirit of BASEL, it also sets up multiple layers of screening in its risk management model. It seeks to manage the non-performing loans ratio at acceptable levels in ways such as selecting target industries, establishing criteria for client selection, reviewing credit application, loan portfolio management, post-lending management, and setting up a debt collection management system. The group aims to achieve higher returns with appropriate risk management. It also uses a credit guarantee system to provide access to operating capital to emerging corporates with high potential but inadequate collaterals.

## 3-2 凱基銀行 · 分行通路

### 分行管理

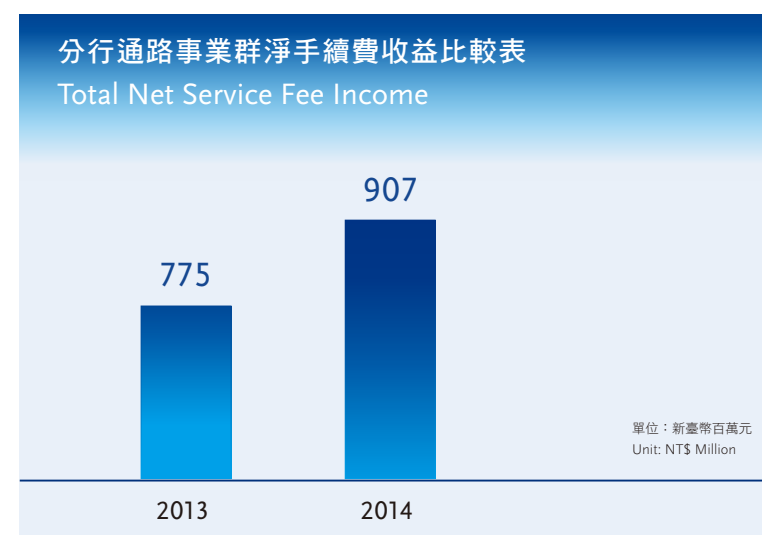
凱基銀行目前於全臺共有 51 家分行據點（包括大臺北地區 18 家、桃竹苗地區 8 家、臺中彰地區 7 家、雲嘉南地區 10 家、高屏地區 5 家及宜花東地區 3 家），2015 年 11 月將擴展為 53 家分行，涵蓋臺灣全島各區域。其中包括三重、忠孝、市政及高美館 4 家旗艦分行，臺東及斗六 2 家簡易分行，營業網路均衡完整。

各分行以提供客戶完整之全功能分行服務為主，主要業務項目包括財富管理、臺外幣存款、房屋貸款、個人信用貸款、中小企業貸款及商品跨售等業務，並善用金控資源，共同行銷證券及期貨等金融產品與企業戶之個人金融服務。

在營運規劃方面，透過客戶經驗管理，持續精進服務品質，並輔以行舍管理、搬遷規劃、通路人員服務及作業流程改造之軟硬體規劃調整，提高銀行服務效率與專業形象。近來已分別完成內湖、蘆洲、營業部等分行遷址及 4 家開發工銀轉型作業與規劃，並依分行業務及座落地區，劃分成旗艦分行、一級都會分行、二級都會分行及社區分行，以更貼近民眾需求。另在軟體系統上，將建置智慧型填單系統與新款 ATM 全新操作介面更新作業，以提供客戶更貼近人心之操作服務。

在業績管理方面，透過資料分析、人員考核及評價，找出銀行通路業績達成存在之問題和差距，並採取包括獎金及績效獎勵專案等相應措施，對銀行員工與組織業績進行管理，以改善並提高員工及組織效能。2014 年在所有同仁努力下，分行通路淨手續費收益共計 9.07 億元，較 2013 年 7.75 億元成長 17%。

展望 2015 年，凱基銀行將持續透過包括財管、存放商品規劃及整合行銷與營運業管，並結合金控資源，以確保年度目標達成，更進而創造超額績效。



## 3-2 KGI Bank · Branch Banking

### Branch Management

KGI Bank now has 51 branches all around Taiwan (18 in the Greater Taipei Area, 8 in Taoyuan, Hsinchu, and Miaoli, 7 in Taichung and Changhwa, 10 in Yunling, Chiayi, and Tainan, 5 in Kaohsiung and Pingtung, and 3 in Yilan, Hualien, and Taitung). The network will expand to 53 branches in November 2015. The branches include four flagship branches—the Sanchong, Zhongxiao, Shi-zheng, and Gao-mei-guan Branch, and two mini-branches in Taitung and Douliou. All the branches form a comprehensive network that provides integrated services.

All the branches provide customers with a comprehensive selection of products and services, with a focus on wealth management, NTD/foreign currency deposit, mortgage loans, personal loans, SME loans, and cross-selling of products. With the resources from CDF, KGI Bank also jointly markets financial products such as securities and futures, and personalized financial services to corporate clients.

For operational planning, KGI Bank continues to refine service quality through sound customer experience management. The bank also seeks to enhance service proficiency and polish professional image through bank property management, relocation planning, improvement on staff performance, and streamlining of processes. The bank has completed the relocation of its Neihu Branch, Luzhou Branch, Banking Business Department, and the planning for transformation of four branches of China Development Industrial Bank. To adequately address various customer needs, the branches will be divided into flagship branches, first-tier metropolitan branches, second-tier metropolitan branches, and community branches based on the location and services provided of each branch. To upgrade its software and enable a user-friendly experience, the bank will set up an intelligent form-filling system and install a brand-new user interface on its new generation of ATMs.

For its sales management, the bank seeks to identify sales gaps and problems in various channels through data analysis, personnel evaluation and appraisal. To improve and manage staff performance and organizational efficiency, the bank adopts a reward system based on employee performance. With the efforts by all staff, the bank's net service fee income topped NT\$907 million in 2014, representing 17% growth from 2013 (NT\$775 million).

Going forward in 2015, KGI Bank will make every effort to achieve its annual goals and create excess performance through sound design of its wealth management and deposit/loan products, integrated marketing, efficient operational management, and proper use of CDF resources.



## 3-2 凱基銀行 · 金融市場

### 固定收益業務：完整便利的全球交易服務

金融市場的固定收益業務，掌理固定收益證券及利率、外匯、信用、商品等金融市場相關衍生性產品之交易與業務行銷。交易標的涵蓋全球，包括亞洲地區、11 大工業國家及新興市場國家。

凱基銀行固定收益交易團隊提供之交易服務涵括亞洲、歐洲以及美洲等三個時區之交易。

同時，為能增進客戶交易服務之效率及價格競爭力，凱基銀行特別架設了能與全球市場主要參與者直接交易之數個電子交易平臺，包括「外匯交易平臺」、「利率 / 債券交易平臺」以及「衍生性產品交易平臺」，使客戶每筆交易都能享有最好的價格服務。凱基銀行亦採用最先進之風控系統，並自律控管，以在新巴塞爾規範下，為股東創造優質之收益。

## 3-2 KGI Bank · Global Markets

### Fixed-income, Currency and Commodities (FICC): Comprehensive and convenient services worldwide

KGI Bank's FICC business comprises trading and marketing of fixed-income securities, currencies and derivatives. The scope of business covers Asia region, 11 leading industrialized nations and emerging economies.

The FICC team provides services to cover three different trading hours across Asia, Europe, and the Americas.

In addition, KGI Bank has established a number of electronic trading platforms where clients can trade directly with key players across global markets. These platforms, including the forex trading platform, the interest rate/bond trading platform and the derivatives trading platform, allow our clients to benefit from competitive pricing and superior services in each and every transaction. To ensure business integrity and compliance with the New Basel framework, KGI Bank not only operates with high degree of self-discipline, but also adopts a state-of-the-art risk management system to achieve quality return for our shareholders.

## 3-2 凱基銀行 · 金融市場

### 權益證券業務：多元化投資標的與交易策略

目前凱基銀行權益證券業務之主要交易產品項目如下：國內外上市櫃股票、可轉債 / 海外可轉債交易及其選擇權操作、期貨 / 選擇權（包括臺灣證交所發行量加權股價指數期貨、電子期、金融期、小型臺指期貨、股票期貨等商品之交易）等業務，並可投資國外公開上市及上櫃公司發行之權益證券。近年來持續開發新種產品之下，除藉由更多樣之金融產品爭取獲利機會外，亦利用避險工具分散風險，同時發展各種產品組合之交易策略及期貨相關之程式交易。

## 3-2 KGI Bank · Global Markets

### Equity: A broad spectrum of investment targets and trading strategies

KGI Bank's equity business includes the trading of listed, CB/ECB and options, index futures/ options and stock futures, and overseas stocks. While conducting short-term investment in TAIEX and OTC listed stocks, KGI Bank also strives for steady profits. It adopts stocks/CB long-short strategy, uses hedging vehicles of index futures and stock futures, and stock lending to diversify risks. While continuously developing diversified financial products, KGI bank also strives for steady profit by using hedging vehicles to diversify the risk associated with the implementation of a varieties of trading strategies and futures related algorithmic trading.

## 3-2 凱基銀行 · 金融市場

### 國際知名交易商網絡

透過一直以來的密切合作，凱基銀行不僅是國內銀行相關產品之主要交易商，也與國際主要銀行成為良好之交易夥伴，包括 Barclays、J.P. Morgan、Deutsche Bank、BNP、Bank of America 及 Credit Agricole SA 等。藉由與國際銀行之交易，掌握各項新金融商品之發展趨勢，並借重財務工程人員之努力，以提供國內企業法人及金融同業更符合需求及更具價格競爭力之產品。

展望未來，凱基銀行將更積極與全世界頂尖投資金融機構建立策略結盟關係，擴大產品線和獲利來源，達到更多元化發展的目標。在投資績效上，則將秉持嚴格風險限額控管，持續運用整體投資交易策略，將絕對報酬作為金融市場業務績效之評估標準，並追求穩健操作之最終原則。

## 3-2 KGI Bank · Global Markets

### Trading with Prestigious International Banks

As a major trader of products issued by Taiwanese banks, KGI Bank has become a close trading partner of leading international banks, such as Barclays, J.P. Morgan, Deutsche Bank, BNP, Bank of America and Credit Agricole SA. These partnerships enable KGI Bank to become familiar with the latest financial instruments and develop products to be more competitively priced for domestic corporations and other financial institutions.

Looking forward, KGI Bank is working to forge strategic alliances with other top-tier financial institutions worldwide in an effort to expand its product portfolio and earnings sources. It will continue to implement stringent risk management practices, setting up investment strategies overall to seek absolute returns in order to achieve the ultimate goal of sustainable profitability.

### 3-2 凱基銀行 · 數位金融

凱基銀行為因應數位科技的發展與 Y 世代的崛起，特於 2014 年成立數位金融處，以致力於數位金融產品與服務之研發，並推動營運模式轉型。從網頁、App、到實體分行，使每一個通路及每一個接觸點，都能隨時服務客戶的金融需求與生活。個人金融發展方向在於顧客體驗、資訊通訊、數位整合行銷以及大數據運用，現階段重點則在於 O2O (Online to Offline) 線上線下虛實通路整合、行動支付以及第三方支付產品與創新服務的發展。企業金融發展方向則以提供企業客戶（創投、商銀、信託、證券、租賃）整合的現金管理與交易融資的產品及服務，並以資訊技術優勢結合策略夥伴發展 B2B2C2B (Business to Business to Consumer to Business) 之電子商務生態圈，支持擴大企業客戶的業務與個人客戶的數位生活應用，共享共榮，進而創造差異化的利基經營模式，以成功掌握未來銀行成長的新機會。

### 3-2 KGI Bank · Digital Banking

In response to emerging digital technologies and the rise of Generation Y, KGI Bank established the Digital Banking Division in 2014, dedicated to digital financial products and services development to transform bank's business model into new digital era. The goal is to serve the customers from every aspect from virtual channel such as websites and applications to physical branches. In that way, customers will be satisfied and KGI Bank is getting closer to their life. In personalized financial services domain, the bank focuses on customer experience, information and communication technology (ICT), digital integrated marketing, and big data analysis. The priority is service innovation and the development of O2O (Online to Offline); for example, the integration of physical and virtual channels, mobile payment, and third-party payment. On the other hand, corporate finance focus on providing integrated cash management solutions which include products and services related to transactions and financing to corporate clients (venture capitals, commercial banking, trust, securities, and leasing). In the premise of KGI Bank's strength in ICT, the bank will work with strategic partners to develop a B2B2C2B (Business to Business to Consumer to Business) e-commerce ecosystem to support business expansion of corporate clients and enable a digital life experience for individual clients. Ultimately, KGI Bank aims to create common good for all stakeholders, develops a differentiated business model targeting a market niche, and tap into potential opportunities for bank growth.

### 3-3 凱基證券 · 投資銀行業務

2014 年因歐美成熟市場經濟緩步復甦帶動股市上揚，臺股指數由年初之 8,300 點上漲至年底 9,200 點，整體市場狀況則與 2013 年相當，2014 年市場總案件數共 230 件，其中上市（櫃）(IPO) 50 件、現增 (CI) 78 件、可轉債 (CB) 101 件、交換債 (EB) 1 件，與 2013 全年市場總案件數共 231 件相當，2014 總承銷金額新臺幣 1,057 億元，相較 2013 年的總金額新臺幣 1,111 億元微幅減少。

2014 年凱基證券完成 IPO 及 CB 與現增案件共 48 件主辦案件，主辦案件承銷金額高達新臺幣 363 億元，蟬聯市場第一名，且為市場第二名之 3.3 倍，主辦案件金額市佔率高達 34.29%，優異的表現成了年度最受市場矚目的亮點，亦獲得財經雜誌之認同，2014 年凱基資本市場部獲亞洲金融雜誌 (FinanceAsia) Country Awards 評選為臺灣區「最佳投資銀行」(Best Investment Bank) 與「最佳權益證券發行機構」(Best ECM House)。

在 IPO 業務方面，2014 年凱基證券主辦國內初次上市 / 櫃指標性案件包括最大市值生技及第一檔非面額十元之掛牌公司太景，另有包材公司 F-綠悅、IC 設計晶焱、航太零組件晟田、電子零組件美榮、國內知名鞋業阿瘦、紡織業興采、兩岸知名飲料 F-雅茗等 9 個 IPO 案件，產業成功輔導中小企業順利上市 / 櫃。籌資案方面，凱基證券也主辦了 39 件現增及可轉債案件，並囊括了 2014 年兩件市場上最大籌資金額之案件：大聯大及新光金的可轉換公司債。整體而言，2014 年凱基證券無論是主辦案件量或主辦承銷總金額皆位居市場領先地位，承銷總金額更是大幅領先其他同業，順利協助多家企業於國內上市櫃或於資本市場募得資金，已居承銷市場龍頭之地位。

此外，凱基證券在財務顧問業務方面也表現優異，積極協助兩岸企業戰略合作，2014 年成功協助兩岸企業戰略合作，如七彩虹併構承啟科技、清華同方併購真明麗。此外也承作了十餘件企業併購及策略聯盟案件，例如：仁寶公開收購華寶、光寶合併建興、友達分割太陽能事業晶材、仁寶出售威寶、Microchip 公開收購創傑、輔祥合併景智、漢磊轉型投控公司……等。依 Bloomberg 統計資料顯示，凱基證券之財務顧問業務承做案件量，遠遠超越摩根士丹利及花旗集團等全球知名投行。

展望未來，隨著美國等已開發市場之經濟持續復甦，新興市場中國及印度也可望持續成長，臺灣以出口為導向，將受惠於歐美及中印市場成長趨勢，並帶動國內企業之業績及獲利成長。此外，隨著臺灣證券交易所與櫃買中心相繼在海外招商，提高臺灣能見度以爭取海外公司來臺上市上櫃，必將更有助於提升全球企業來臺上市櫃與籌資的吸引力。另為擴大我國資本市場規模，提升證券商國際競爭力，國際證券業務分公司 (OSU) 已於 2014 年 4 月正式開業經營證券商離境業務，將有助於吸引海外資金與人才回流，並有利於國內資本市場的進一步蓬勃發展。凱基證券於承銷業務及財務顧問業務，將持續掌握市場發展趨勢，並擴大各項資本市場業務之市場佔有率，透過中華開發金控的平臺，借其在企業融資、租賃、直接投資的優勢，深入兩岸企業佈局，為全球華人與臺商客戶提供更多更好的優質投行服務。

### 3-3 KGI Securities · Investment Banking

Due to the gradual recovery of the European and US economies, the TAIEX rose from 8,300 points at the beginning of 2014 to 9,200 points at year-end, but the total deals and underwriting amount were almost the same as in 2013. In 2014, there were a total of 230 underwriting deals completed in Taiwan's capital market, including 50 IPOs, 101 CB issuances and 78 rights offerings, for a total underwriting amount of NT\$105.7 billion. In 2013, there were a total of 231 deals for NT\$111.1 billion.

In 2014, KGI Securities executed a total of 48 IPOs, CBs, and rights offering deals, more than any other firm, with an underwriting value of NT\$36.3 billion. The market share of KGI Securities' underwriting was 34.29%, more than triple of its nearest competitor. KGI Securities' excellent performance made it the year's most closely watched market bright spot, and it was recognized by well-known financial media outlets. KGI Securities was awarded "Best ECM House", "Best DCM House" and "Best Investment Bank" in 2014 by FinanceAsia.

In terms of IPOs, 2014's landmark deals included TaiGen Biotechnology, the first company traded on the TPEX without the standard NT\$10 par value, which was the largest-ever biotech IPO in Taiwan. KGI Securities also successfully assisted several leading SMEs in going public, including BOPA thin film manufacturer Green Seal Holding, IC design house Amazing, aerospace parts/ components manufacturer Magnate Technology, electronic parts/ components manufacturer Magic Technology, famous footwear brand A.S.O, textile company Singtex, and well-known beverage chain Happy Lemon (Yummy Town). In SPO, KGI Securities also successfully underwrote two jumbo deals in 2014, namely Shin Kong Financial Holding's NT\$5.0bn CB and WPG's NT\$6.0bn CB, the two largest CBs in Taiwan's ECM. In 2014, KGI ranked No. 1 in Taiwan's capital market, by both amount and number of deals, as the KGI Securities team excelled among the competition.

KGI Securities also led the industry in cross-border financial advisory services. In 2014, KGI Securities again successfully assisted with strategic cooperation between enterprises located across the Taiwan Strait. These included Colorful's acquisition of Chain, Tsinghua Tongfang's acquisition of Neo-Neon, and Focaltech's acquisition of Orisetech. In addition, there were more than 10 mergers or strategic alliances between Chinese and Taiwanese firms, such as Compal's acquisition of CCI, China Electric's acquisition of Gio Optoelectronics, Taiwan Star Telecom's acquisition of Vibo Telecom, Microchip's tender offer, Forhouse's acquisition of Briview, and Episil's restructuring. Bloomberg statistics show that the number of advisory cases handled by KGI Securities in 2014 was significantly higher than that of global investment banking stars Morgan Stanley and Citigroup in the Taiwan market.

Going forward, the Taiwanese companies' profit growth is expected to be driven by the continuing recovery of developed markets. As the number of overseas firms that list on the TWSE and GreTai Securities Market increases, Taiwan will become a more visible IPO and financial destination. Furthermore, to expand the size of the capital market and enhance the competitiveness of Taiwan's securities companies, KGI Securities started an OSU business in April 2014. The OSU business will help the flow of international capital and drive the IPO market in Taiwan. In the future, KGI Securities' investment banking business will continue to expand its market share and make the most of CDF's advantages in corporate finance and principal investment via KGI Securities' venture capital arm, KGIVC, as it makes inroads into the cross-strait market and becomes a distinctive, comprehensive regional investment bank in Greater China.

### 3-3 凱基證券 · 股務代理業務

凱基證券秉持專業、客製化服務之精神，提供廣大的股票發行公司與股東最優質與全方位的股務代理服務。

凱基證券股務代理部人員經營團隊平均服務年資長，人員穩定且流動性低，員工經常參加內外部之教育訓練課程，內部亦重視實務作業經驗傳承，以提升人員專業素質。此外，股務代理部亦經常配合法令修改及股務作業，提供客戶最正確與最及時的法令諮詢，並至代理公司辦理說明講座。

在軟硬體設備方面，有寬敞舒適之營業場所及大型密閉式防火金庫，完善的資訊設備及專屬資訊人員配合，以提供股票發行公司客製化之股務服務。

凱基證券股務代理部更重視協助客戶鞏固經營權，嚴密維護股東資料，與客戶保持良好的互動關係，維持顧客的信賴度及認同度，以良好口碑建立市場知名度。

截至 2014 年 12 月底，凱基證券股務代理家數合計共 308 家，包含 85 家上市公司、52 家上櫃公司、19 家興櫃公司及 152 家未掛牌公司；代理股東人數 424 萬人，為臺灣證券業代理股東人數最多之證券商。多年累積的豐富經驗，凱基證券一向為各大企業股務代理業務之最佳選擇。

### 3-3 KGI Securities · Brokerage Registry & Transfer Services

KGI Securities is built on a foundation of professionalism and customized services as we provide a large number of stock issuing companies and investors with a wide range of top-quality brokerage registry and transfer services.

Members of our brokerage registry and transfer services team have many years of experience, are highly skilled and tend to stay with the company for many years. Team members receive ongoing training offered by our firm and outside institutions. We place a great deal of emphasis on the passing on of practical operational knowledge to hone team members' skills. The brokerage registry and transfer services department is committed to keeping clients updated on the latest changes to regulations and securities services operations, often holding seminars to review the most recent developments.

KGI Securities boasts a spacious and modern office building, a large fireproof vault and state-of-the-art information technology equipment manned by expert personnel that provide stock issuing companies customized securities services.

Our brokerage registry and transfer services department places a great deal of importance on helping clients manage the ownership of their companies, protecting the confidentiality of investor information and working closely with customers, thereby maintaining trust, while also preserving its own rock-solid industry reputation.

KGI Securities is one of Taiwan's market leaders when it comes to providing registry and transfer agent services. By the end of 2014, KGI Securities had acted as a proxy for a total of 308 companies, including 85 listed companies, 52 over-the-counter traded companies, 19 emerging stock market companies and 152 unlisted companies. This represents a total of 4.24 million shareholders, the greatest number handled by any securities firm in Taiwan. By offering an unparalleled professional experience, KGI Securities is the first choice for companies requiring registry and transfer services.

### 3-3 凱基證券 · 債券業務

2014年凱基證券債券部在競爭激烈的環境中，秉持穩健的經營理念，致力推動各項業務的均衡發展。在主管機關的積極開放下，凱基證券在2014年4月取得國際證券業務分公司設立許可及業務證書，債券部兼營國際證券業務分公司業務領先開辦外幣計價債券自營交易、衍生性金融商品交易，且積極耕耘國際債券發行案件，引進優質企業於國際板，提供多樣化投資標的給國內投資人。

2014年世界經濟狀況分歧，美國景氣在就業市場持續改善、財政狀況好轉下，經濟狀況穩步上升；歐洲儘管利率維持低位，但信貸增速不足與撙節仍拖累經濟復甦腳步，而國內經濟增長則因第四季食安風暴影響稍微減速，整體利率走勢則因預期下個年度將隨美國展開升息循環與壽險需求疲弱的影響下，利率走勢大幅震盪，大環境不利於固定收益商品之操作，即使如此，凱基證券在各項業務仍交出亮麗的成績，包括獲得亞洲金融雜誌 (FinanceAsia) 的肯定，榮獲「2014年最佳債券承銷商」；且榮膺財資雜誌 (The Asset) 評選為「2014年臺灣最佳債券商」、The Asset Benchmark Research 評選為「2014年臺灣第一名公債次級市場交易商」及「臺灣最佳公司債次級市場交易商」之一；連續四年榮獲中央銀行國庫局評選為「中央公債交易商業績績效冠軍」；同時亦獲得臺灣證券櫃檯買賣中心評選為「103年度中央公債優良造市商」，以及榮獲金桂獎評選為第二屆「債券交易冠軍」及「債券發行亞軍」。

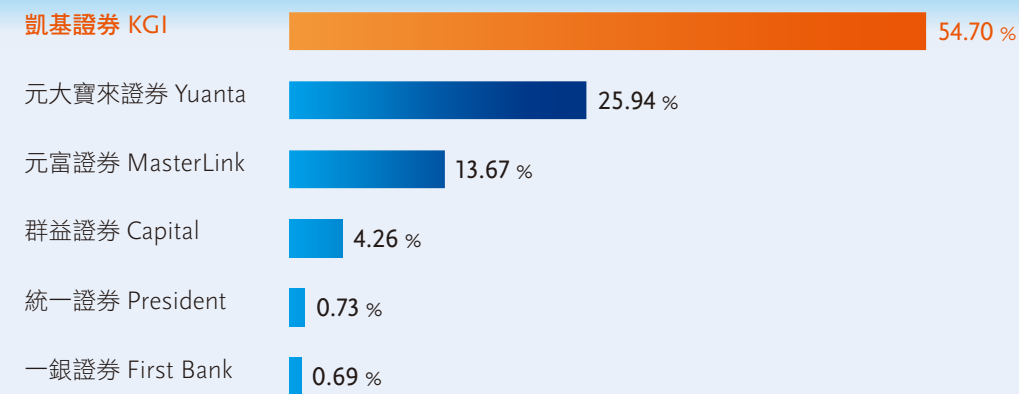
在業務拓展方面，2014年100%保本型結構型商品發行量，凱基證券以54.69%之市佔率，連續八年位居同業第一；臺幣與外幣計價之公司債 / 金融債 / 國際債券等承銷業務（輔導銷售）以14.87%之市佔率，位居同業第一；資產交換交易業務固定收益端，則以29.12%之市佔率，位居同業第二。

在客戶服務方面將持續強化服務品質，提升客戶涵蓋度，透過客製化的產品設計，滿足客戶多元的需求，並將持續培養全方位的債券人才、積極深耕金融市場各項商品之研發與創新，更與國內大型企業保持良好的合作關係，每日提供整合性之香港、泰國及臺灣三地英文債券市場日評，及每週提供各類商品之市場週報，且不定期舉辦投資講座及教育訓練，讓客戶在第一時間取得詳實且完整的金融市場資訊。相信卓越的承銷經驗，以及在中華開發金控豐沛的資源協助下，更具利基輔助兩岸三地的企業於債券市場籌資，提供客戶全方位之金融服務。

展望未來，凱基證券債券部仍將秉持穩健的經營理念，期許成為在各業務層面皆有高品質的領先者，提供客戶最佳之投資建議與多樣化的產品選擇，並秉持「誠信」、「專業」、「創新」之精神，創造客戶與股東最大的價值。

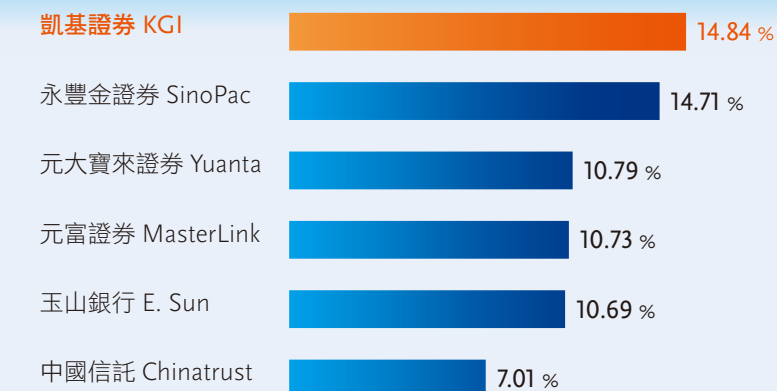


2014年 100% 保本型結構型商品發行量市佔率 (%)  
100% Principle Guarantee Notes Market Share in 2014 (%)



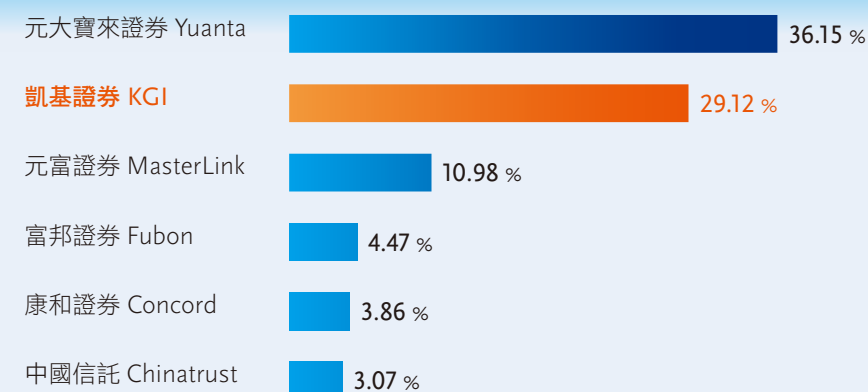
資料來源：中華民國櫃檯買賣中心 Source: Taiwan OTC

2014年公司債 / 金融債 / 國際債券等承銷業務市佔率 (%)  
Corporate Bond / Bank Debenture / International Bond Underwriting Market Share in 2014 (%)



資料來源：中華民國櫃檯買賣中心 Source: Taiwan OTC

2014年資產交換固定收益端流通在外餘額市佔率 (%)  
Asset Swap (credit side) Outstanding Share in 2014 (%)



資料來源：中華民國櫃檯買賣中心 Source: Taiwan OTC

### 3-3 KGI Securities · Fixed Income Business

Given the extremely competitive environment in 2014, the fixed income department demonstrated a strong and balanced performance in all business areas. With the deregulation of the securities industry, KGI acquired the permission and certification for OSU in April 2014, and was the leader among peers in running the proprietary and derivatives business. The fixed income department also devoted itself to international bond origination in 2014 to provide domestic investors with a variety of fixed income products.

In 2014, economic developments diverged in different regions and numerous uncertain events across the globe made trading difficult. Nonetheless, KGI Securities had an excellent performance in the bond and derivatives business. In 2014, KGI was awarded the “Best DCM House” in Taiwan by FinanceAsia and the “Best Domestic Bond House in Taiwan” by The Asset. It was also named the “Top Bank in the Secondary Market in Asian Currency Bonds for Government Bonds” and “One of the Top Banks in the Secondary Market in Asian Currency Bonds for Corporate Bonds” in Taiwan by Asset Benchmark Research. In addition, KGI was given the “Best Government Bond Dealer” award by Taiwan’s Central Bank for the fourth consecutive year, and GreTai Securities Market selected KGI as the “Best Government Bond Market Maker” in 2014. At the same time, KGI was named No. 1 in bond trading and second in bond issuance at the second annual JinGuei Awards. What’s more, KGI Securities (Thailand) and KGI Hong Kong’s newly established fixed income divisions have also increased KGI’s participation in the Greater China and Asian bond markets, and broadened the extent of our service and product coverage.

In 2014, KGI was the leader in the local principle guaranteed structured product market for the eighth consecutive year, with a 54.69% market share. In the domestic and international corporate bonds underwriting business, with a 14.87% market share, KGI ranked first among peers. Also, the CBAS credit business ranked second, with a 29.12% market share.

KGI has persistently improved its customer service and expanded its client base. Aside from providing customized products to satisfy the varied needs of our clients, KGI provides them with daily updates about the regional bond market and weekly market insights about the domestic and international bond markets. KGI continuously assists corporate and financial institutions to secure long-term funding sources in the capital market. We believe KGI is capable of providing comprehensive financial services, given its extensive underwriting experience and CDFH’s abundant resources in the Greater China region.

Going forward, KGI securities will continue to adhere to its sound management principles. We expect it to maintain its leadership position by providing the best investment advice and products to customers and by sticking to its core principles of integrity, professionalism and innovation, which will create the most value for its clients and shareholders.

### 3-3 凱基證券 · 自營業務

凱基證券自營業務主要是於集中市場和店頭市場自行買賣有價證券以獲取資本利得，範圍則跨足電子、金融、傳產各個領域。凱基證券自營業務操盤人均累積多年產業研究以及股票交易的經驗，無論是基本面、籌碼動向、技術分析各方面都具有高度專業素養，並持續追蹤產業動態，輔以研究團隊支援，秉持專業分工及團隊合作精神，共同為達成獲利目標而努力。

#### ■ 證券與期貨平臺的整合

隨著國內證券及期貨市場的國際化與多元化以及相關交易限制陸續放寬，產生有利於自營業務之環境。但是否能在此一有利環境上獲利，就在於是否有一跨國際及跨市場的交易平臺。2013年凱基證券與大華證券合併後，在證券與期貨部門進行交易人才及系統之整合，重建一有效、安全的交易平臺，以提升股票及期貨自營業務整體之競爭力。

#### ■ 國內外市場的平衡

過去自營部的交易集中在臺灣市場，有區域風險過高的現象。近年來主管機關對自行買賣外國有價證券法令的大幅開放後，自營部同步擴大海外交易分散風險，以平衡國內外市場的部位比例，讓區域風險的分散效果更明顯。

#### ■ 報酬穩定性的目標

傳統的自營部門以方向性的交易為主，部門獲利全憑交易員的判斷，不易維持獲利的穩定。凱基證券自營團隊整合現貨及期貨的資源，建置新的電子交易平臺，使交易策略得以跨不同國家、期貨及現貨市場，組成多種的投資組合。交易人員則可依市場變動狀況，評估優劣，選擇最有利的投資方案，讓整體投資部位在適當的風險下，追求最大獲利。

### 3-3 KGI Securities · Proprietary Trading Business

The proprietary trading business of KGI Securities consists of transactions involving marketable securities on the stock market and OTC for capital gains. Securities traded include those in high-tech, finance and traditional manufacturing. KGI Securities' proprietary trading team has accumulated a wealth of experience in industry research and equity trading. With a solid knowledge base of market fundamentals and technical analysis, our traders stay on top of industry trends. With the support of our research team, the proprietary trading team utilizes division of labor and collaboration to achieve profit targets.

#### ■ Integration of Securities & Futures Platforms

Following the internationalization and diversification of Taiwan's securities and futures markets, restrictions have also been relaxed, resulting in an environment favorable to the proprietary trading business. Whether or not a firm can profit from this environment depends on whether it has a cross-border, cross-market trading platform. In 2013, following the merger of KGI and GCSC, the two firms integrated their securities and futures divisions' trading staff and systems to build a more efficient and more secure trading platform, greatly improving competitiveness.

#### ■ Balancing Overseas & Domestic Investment

In the past, transactions of the proprietary trading division were centered in Taiwan, which made for excessively high single-market concentration risk. After the competent authorities liberalized regulations governing trading in foreign securities, our proprietary trading division increased overseas trading to minimize risk. Our overseas investments now account for a larger proportion of operations, resulting in a better balance between overseas and domestic positions while improving risk management.

#### ■ Achieving Stable Returns

Traditionally, proprietary traders primarily focus on directional trading strategies. However, maintaining stable profit is difficult under such a strategy, as earnings are solely based on individual judgments. KGI Securities' proprietary trading team has integrated spot and futures resources to establish a new cross-national trading platform, which can be used to create more varied investment portfolios. As a result, traders can follow changes in the market, assess pros and cons and select the most promising investments. Meanwhile, KGI Securities will continue to seek maximum profits from overall investments while maintaining acceptable risk levels.

### 3-3 凱基證券 · 衍生性商品業務

凱基證券秉持專業、創新之精神，積極拓展各項衍生性金融商品業務，無論是在權證、結構型商品、資產交換或是股權選擇權等方面，均位居市場領先地位。且衍生性商品業務人員具備各式新金融商品評價、交易模組及避險策略研發能力，在認購（售）權證及結構型商品等商品設計與發行上均有顯著成果，卓越的表現深獲客戶肯定。

2014 年國內權證總發行檔數及發行金額持續創下權證市場歷史新高紀錄，證券商也持續推廣市場並積極提升權證造市品質，國內權證市場日益蓬勃。2014 年凱基證券透過積極的權證發行，提供投資人多樣化之投資選擇，權證交易市占率位居同業券商第二名。此外，凱基證券也採取積極之權證造市策略，充份提高系統效能、增加穩定性，營造更透明、更靈敏以及更實惠的造市風格，因此獲得臺灣證券交易所「權證最佳造市券商」的殊榮，努力成果受到肯定。

在結構型商品方面也維持金融創新領域之競爭優勢，身為結構型商品業務的領先集團，2014 年凱基證券承作結構型商品之金額位居同業券商第一名，完整而多樣的商品贏得客戶高度青睞。在資產交換方面，2014 年凱基證券所承作資產交換交易之日本金流通餘額在同業中排名第二；在股權選擇權方面則以 5 成左右的市佔率位居券商第一名。凱基證券在各項業務均交出亮麗的成績單，贏得客戶的讚賞。

凱基證券也持續提升權證造市系統及網站，並舉辦各項權證推廣活動，持續投入資源於權證業務，權證的投資人數及交易量可望持續增加，凱基證券也將持續以專業熱誠的態度服務投資人，同時積極建立亞太區衍生性金融商品業務平臺，期許能為客戶提供更全方位的商品，並為公司創造穩定之獲利。

### 3-3 KGI Securities · Derivatives Business

KGI Securities' spirit of professionalism and innovation spurs us to continually develop new derivatives products for our clients. KGI Securities is a market leader in warrants, structured products, convertible bond asset swaps (CBAS), and equity options. Derivatives personnel, who determine product valuation by using trading modules and research hedging strategies, have had great success in the design and issuance of warrants and structured notes, which have received customers' praise.

In 2014, both the number and value of warrants issued in Taiwan reached record highs. Through the promotional and market making efforts of players in the warrant business, the domestic market is booming. In 2014, KGI Securities continued to strengthen its warrant market making system and utilized an active market making strategy to improve the system's effectiveness and stability, making operations more transparent, sensitive, and economical. In recognition of this success, TWSE ranked KGI Securities the No.1 warrant market maker in Taiwan.

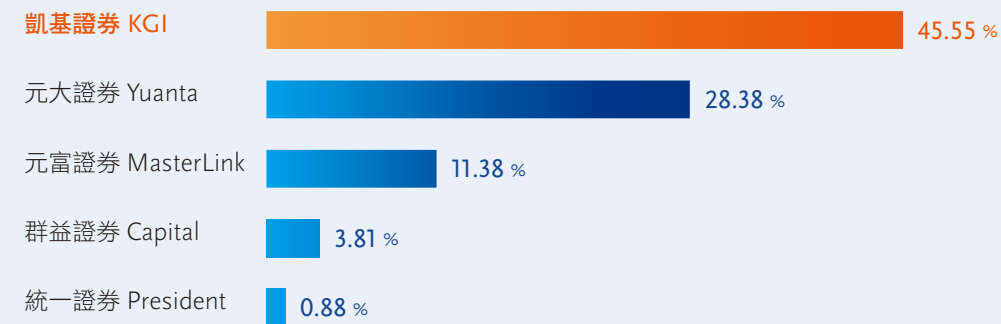
Capitalizing on our competitive advantages in financial innovation, our structured product business is also a market leader. For example, after merging with GCSC, KGI Securities ranked first in total equity-linked note (ELN) transactions and equity options, and second in the total notional amount of convertible bond asset swaps (CBAS) in 2014. With a market share of close to 50 percent in equity options, KGI Securities is also the market leader. KGI Securities has achieved outstanding results in the derivatives business and gained the appreciation of our customers.

2014年權證發行統計概況  
Warrant Issuance Statistics in 2014

發行券商	元大證券 Yuanta	永豐金證券 SinoPac	群益證券 Capital	凱基證券 KGI	富邦證券 Fubon
檔數 (# of issuance)	3,547	2,803	2,645	2,621	2,099
發行金額 (新台幣百萬元 Premium: NT\$ mn)	49,364	31,479	26,810	26,172	26,008

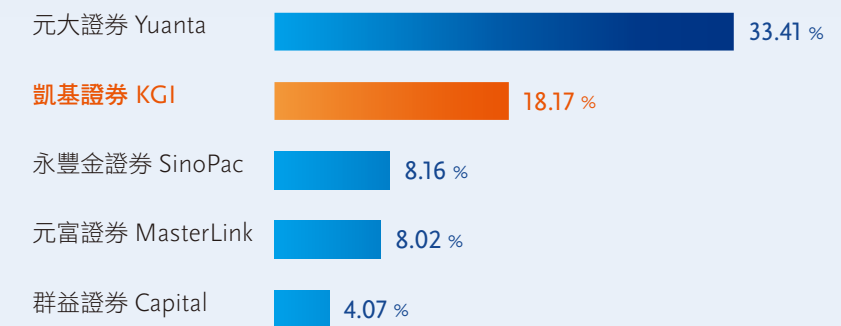
資料來源：臺灣證券交易所及中華民國櫃檯買賣中心 Source: TSE & Taiwan OTC

2014年結構型商品交易量市佔率前五大券商  
Top 5 of Structured Products Market Share in 2014



資料來源：中華民國櫃檯買賣中心 Source: Taiwan OTC

2014年資產交換選擇權交易量市佔率前五大券商  
Top 5 of CBAS Market Share in 2014



資料來源：中華民國櫃檯買賣中心 Source: Taiwan OTC

2014年股權選擇權交易量市佔率  
OTC Option Market Share in 2014



資料來源：中華民國櫃檯買賣中心 Source: Taiwan OTC

### 3-3 凱基證券 · 經紀暨財富管理業務

經紀業務處於 2014 年更名為經紀暨財富管理處，正式宣告凱基證券進入證券經紀及財富管理服務單一窗口的服務模式，未來經紀業務的營業人員本著投資理財專業形象及產品多樣化特性的服務優勢，加上能同時提供客戶台股、期貨、複委託、財富管理信託及國際證券業務分公司的帳戶服務，將提供給投資人不同於銀行端的財富管理服務模式。

在經紀業務表現，2014 年凱基證券經紀暨財富管理業務的營業據點為 84 家，整體經紀業務市佔率為 8.66%，於市場上排名第 2；平均每一經紀營業據點的單點市佔率則是第 1 名。凱基證券本著專業創新和風險控管的原則，力求業務持續成長及服務品質的同步提昇。在電子交易平台方面，繼 2013 年推出「多螢一雲」的交易環境，能客戶更能悠遊於不同平台裝置的便利性與舒適性。2014 年更進一步整合雲端服務，透過離線推播功能，提升更多專業服務。而面對行動商務時代的來臨，增加跨載具閱讀電子對帳單、行動載具直接申請憑證及行動簽署風險預告書，讓行動交易再加值。目前多樣性電子平臺介面，能提供客戶全方位的電子下單服務，除了提供功能強大的 AP、簡單便利的 Web 下單及方便迅速的行動交易外，更提供客製化的服務來滿足貴賓等級的客戶所需，並可連結國外交易市場及財富管理相關商品，實現了多時區、多資產交易的便利性，協助客戶能有效率地配置多元資產。

在財管業務方面，凱基證券已將遍及全省的經紀營業據點轉型為財富管理分公司，提供了客戶更為即時及便利的投資服務。客戶只要在凱基證券開立財富管理信託帳戶後，即可投資國內外各項金融商品，包括境內外基金、結構型商品、保本型商品…等；而客戶亦可透過凱基證券從事借券業務，將股票出借以賺取穩健的出借收益，還可領取股利所得，是一項兼顧收益、安全及簡單的信託規畫。凱基證券目前借券信託資產規模已突破百億，堪稱借券市場龍頭。

展望未來，由於凱基證券在財富管理、複委託及保險業務上深耕已久，而營業員在財富管理銷售服務已有優異的表現，業績在市場上也都是名列前茅，因此未來將加強營業員理財規劃的專業能力，進一步轉型為全方位理財服務專員。目前近 1,500 位營業員中，已有約 1,100 位營業員考取理財專員證照，可同時兼任理專，正式宣告上千位的理專大軍成軍。另外凱基銀行加入開發金控後，在證券及銀行共同行銷的架構下，可以讓證券的客戶透過營業員同時得到證券財富管理專業的投資建議和銀行完善的消費金融服務，凱基證券將可提供客戶更完整、更全面的投資及理財服務。

### 3-3 KGI Securities · Retail Brokerage & Wealth Management

In 2014, our brokerage business was renamed Retail Brokerage and Wealth Management. KGI Retail Brokerage and Wealth Management will provide a one-stop service model with the advantages of an expert sales force, a professional image, and highly diversified products and services such as securities, futures, sub-brokerage, trust accounts for wealth management, and our offshore securities unit (OSU).

As for the performance of our brokerage business, 2014 saw KGI Securities in second place within the market, with 84 locations and total market share of 8.66%, but we were in first place in terms of per-branch market share. The firm continued to grow sales and improve service quality, while stressing innovation and risk management. KGI Securities has taken the lead in online trading by creating a multi-platform trading environment in 2013. In 2014, we integrated cloud-based devices that can access information offline via push technology. Due to the growth of mobile e-commerce, KGI Securities has made significant progress by developing applications for a wide range of electronic devices, such as a reader for e-bill cross different screens, generating the certificate with Genkey and risk-disclosure filled out by mobile devices. KGI Securities continues to offer comprehensive online trading services by adopting the latest technological trends, providing customers with cross-platform powerful applications, convenient websites, cutting-edge mobile phones and smart TVs. We also enable customers easy access to international markets, allowing trade of multiple assets in numerous time zones, maximizing asset allocation efficiency.

KGI Securities has received approval to transform its branches across Taiwan into wealth-management centers, providing more convenient access to services. Once a wealth-management trust account is opened, customers can invest in domestic and offshore financial products, from funds and overseas bonds to structural products denominated either in NT dollars or foreign currencies. In addition, customers can also engage in securities lending which is the simply and beneficial way of trust planning that customers can gain not only fees from borrowers steadily and receive some dividends as well. With first-rate services and assets of over NT\$10 billion, KGI Securities secured the top spot in the industry in terms of securities lending in 2014.

As KGI Securities' sales force has long been trained in wealth-management, sub-brokerage and insurance practices, they are already highly competent wealth-management specialists, giving the company one of the best sales performance records in the market. However, KGI Securities will continue to hone the wealth-management expertise of our sales force, which will further their transformation into full-fledged wealth-management specialists. Among the 1,500 salespeople, 1,100 have acquired wealth-management certification, allowing them to also hold positions as financial advisors. Furthermore, with KGI Bank now part of the CDF family, KGI Securities' customers will be able to obtain investment advisory and consumer banking services from our sales representatives simultaneously. By leveraging these advantages, we strive to offer our customers with the most complete services package in the market.

### 3-3 凱基證券 · 外資機構法人業務

凱基證券國際業務部擁有經驗豐富的業務與交易團隊，致力於提供外資機構法人的專業服務，卓越的執行和銷售交易能力，提供外資客戶專業的交易建議和交易策略，服務客群廣泛，遍及亞洲及歐美地區服務的客戶群。

目前在凱基證券開立之外資帳戶已達約 5,380 戶，顯示凱基證券目前已為外國專業投資機構投資臺灣證券市場之主要窗口及臺灣地區最佳券商之代表。凱基證券交易執行能力是外資圈的首選，提供精準的交易績效以及擁有廣泛的資訊，配對與巨額交易能力更勝其他券商並受外資投資機構之青睞，更連續多年獲「亞元雜誌 (Asiamoney)」最佳交易執行獎前三名肯定。另外，凱基證券提供借券及一籃子交易服務亦居市場領先地位，擁有市佔第二大的券源，借券市占率達 29%。

凱基證券國際業務部亦提供優質的 Corporate Access 法人服務，從公司拜訪、電話會議、海外路演……等各項服務，結合企業的管理階層以及凱基研究團隊，提供深入的分析 and 投資見解，藉由一站式的服務，為企業和投資者創造雙贏未來，並於 2012 年拿下「亞元雜誌 (Asiamoney)」評選最佳法人服務獎第二名。由於提供卓越的借券交易、完善的法人服務以及高品質的研究報告，2012 年凱基證券再度蟬連外資市佔排名第一的本土券商。

展望未來，凱基證券外資機構法人業務將持續提供專業的研究與服務品質，並同時積極拓展借券以及國外法人業務，持續擴大各項業務之市場佔有率，並充分發揮區域性券商優勢及專業服務團隊，成為客戶最佳的理財夥伴。

### 3-3 KGI Securities · FINI Equity & Sales

KGI Securities' FINI Equity & Sales Department comprises a team of experienced traders and market specialists that provide foreign institutional investors (FINI) with the highest quality investment advice and trading strategies designed to maximize profitable trades. As the top choice for foreign capital seeking access to Taiwan's nearly US\$1.0tn securities market, KGI Securities now manages 5,380 trading accounts for investors in Asia, Europe, and North America.

In successfully managing many such accounts over the years, KGI Securities has a proven track record in executing large trades. In fact, for several years running, the company has been ranked among the top three brokerages in Taiwan for Best Execution by Asiamoney. KGI's stock borrowing and basket trading services have also won many accolades and have been ranked among the best on the island. Through KGI Securities, our clients have access to the second largest number of securities sources in Taiwan, while our stock borrowing operations have garnered a significant 29% market share.

The FINI Equity and Sales Department is more than just a trading desk, however. Our expert staff is also dedicated to providing high-quality research to investors and to giving them unique access to the highest levels of corporate management at some of the most prominent companies in the country. The very latest in market trends comes to our clients in the form of in-depth, concise reports that summarize key information gleaned from company visits, teleconferences, analyst marketing trips and non-deal roadshows. These means of gaining access to the higher echelons of the corporate world have become increasingly important in Taiwan's competitive brokerage market, and KGI Securities has again succeeded in getting ahead of the pack. In 2012, the company was awarded second place by Asiamoney in the Best Roadshow and Company Visit category.

The combination of KGI Securities' solid execution ability, outstanding stock borrowing operations, award-winning corporate access services and high-quality research reports represents a formidable skill set. The high level of professionalism that the company has attained in so many fields was again recognized last year as it topped the list of local brokerages in terms of share of FINI business. Going forward, the FINI Equity and Sales Department will continue, first and foremost, to deliver insightful and innovative investment ideas and the most secure trading services available to clients. In other areas, rapid expansion of the stock borrowing business will continue, while efforts to increase market share in various segments and better utilize regional advantages will help to keep KGI abreast of market developments and ahead of the competition.

### 開發金控嚴謹縝密的研究取向

直接投資是工業銀行的業務主體，要做好關鍵性的決策，必須有紮實的調查研究以及堅強的研究團隊作為後盾。調查研究處即掌理徵信、經濟與產業調查等相關事宜，在開發金控所扮演的角色既是投資智囊團，同時也是風險控管的把關者。開發工銀與超過 800 位企業客戶建立了長期的夥伴關係，調查研究處靈活地運用企業信用評估、財務分析，提升產業研究的綜效。除此之外，研究員亦透過產業所屬同業、上游供應商及下游客戶等各種管道，多方了解企業營運模式、經營風險，藉以預測企業經營前景與產業景氣展望，以作為直接投資業務的決策依據。

### 帶動投資趨勢指引經營方針

開發金控調查研究部門累積 50 餘年之產業及金融研究經驗，每年針對國內外經濟環境、產業動態進行深入研究，並透過看廠、訪談企業決策者與經營團隊，掌握國內外企業的營運狀況。在金融市場分析的部分，調查研究處所發布的研究報告，涵蓋國內外利匯率及股市走勢分析、主要國家央行政策動向、國內外金融市場概況與展望。而產業研究部分，曾經準確地預測臺灣晶圓代工、網通、IC 設計、光電、寬頻、不動產及能源等產業的發展趨勢。近年更隨金控業務的拓展，將研究觸角逐漸延伸至中國大陸、亞太、北美等市場，以及生醫、文創等產業。這一些質量並重的研究報告一向是市場上的投資風向球，更成為許多企業訂定經營方向的參考依據。

### CDF's solid and thorough research

As industrial banks are mainly engaged in direct investment, there must be a strong research team that conducts careful and thorough research and investigations to support key corporate decisions. The Research Department at CDF is in charge of credit, economic and industry analysis; it acts as a think tank and gatekeeper of risk management. With the long-term partnership CDIB has forged with over 800 corporate clients, the Research Department is able to conduct comprehensive industry research augmented by credit and financial statement analysis. In addition, our researchers also collect data from the suppliers, customers and counterparts of the investigated target to understand its business models and operational risks, as well as the prospects of both the company and the entire industry. The research results serve as the backbone for decision-making with regards to direct investment.

### Investment pioneer

CDF has five decades of research experience in industrial and financial markets. Its Research Department conducts thorough research on the economic environment and industry trends every year. The research team also carries out field research by conducting company on-site visits and management interviews to build a solid understanding of domestic and international enterprises of interest. CDF's research reports on financial markets cover topics such as interest rates, foreign exchange rates, stock markets, monetary policies of major countries and publishes periodic outlook of global financial market. Its industry research reports have accurately forecasted the trend of Taiwanese foundry industry, networking, IC design, optoelectronics, broadband, real estate and energy sectors. Following CDF's growth initiatives, the research team has extended its scopes to cover Mainland China, Asia Pacific, and North America markets as well as the biomedical as well as cultural and creative industries. These reports often reveal trends in the investment market and therefore have been used by many companies as an important reference in determining future development.

### 凱基證券高素質的研究團隊

凱基證券多年來致力於研究人才的培育及資源的投入，堅信唯有維持高素質之研究團隊，才能做為公司各項業務推展的堅實後盾。凱基證券專業研究團隊分別駐點於國內外各子公司，提供客戶最即時且精確之研究報告，以協助其做出最佳的投資組合與全球資產配置。

目前凱基證券亞太研究團隊研究人員約 45 人，密集追蹤超過 300 家上市公司，除了希望提供國內、外客戶最迅速、詳實而又具備高度品質的投資諮詢服務外，將進一步擴展與優化大中華區銷售與研究團隊陣容，大幅增加追蹤上市公司家數，期能更加強化對亞太區域機構法人之服務，並經由不斷自我成長，成為頂尖區域型投資銀行及投資人在亞洲及大中華區各主要市場的專業夥伴。

身為區域型券商，凱基證券研究團隊的研究報告除在內容與品質上力求與國際接軌外，更充分利用對當地市場之了解，以及兩岸三地完整的佈局，提供客戶更廣泛及靈活的個股及題材追蹤，定期發表的每日、每週、每月、每季及年度的報告詳盡分析產業前景、總體經濟概況、投資策略及個股基本面分析。凱基研究報告一直被視為臺灣本地發表的最佳研究報告之一，亞元雜誌 (Asiamoney) 多年來持續評選凱基證券為臺灣本地最佳券商前 2 名，凱基證券更在亞元雜誌 2012-14 年連續三年在臺灣整體研究排名名列全體內外資券商前四名，屢獲殊榮充分展現凱基證券力求產品差異化及區域研究整合的成果。

近年來凱基證券研究團隊充分掌握公司區域化的利基，除深耕多年的臺股研究，透過在亞洲多處據點之佈局，進一步將研究市場拓展至中國大陸、香港與泰國等國家，並整合當地的研究資源與人力，建立一堅實的亞洲區域型研究團隊，擴大兩岸三地金融服務版圖，以配合凱基證券國際化的腳步，經由優質之研究團隊、完整之區域資源整合與差異化之研究系統，已成功在客戶心目中建立起特定產業研究的優勢地位；此外，透過積極舉辦國內外各項路演及各式中大型投資說明會，也為凱基證券客戶帶來更為迅速且確實的投資訊息。

### Outstanding equity research team of KGI Securities

For many years, KGI Securities has been committed to nurturing the talents of its analysts and providing them with the resources they need to perform outstanding research. We firmly believe that only a highly qualified research team can bolster the company's various operations. Our expert analysts located both in Taiwan and at our overseas subsidiaries issue accurate research reports in real time to guide our clients to the ideal investment portfolios and global asset allocations.

At present, KGI Securities has an Asia-Pacific research team of around 45 analysts that intensively monitors over 300 publicly-traded companies. In addition to providing domestic and overseas clients with timely, detailed, and insightful investment ideas, the team is working to further strengthen its sales and research workforce and significantly increase the number of listed companies covered. By continuing to raise the bar, we aimed to become a leading regional investment bank and a key partner to investors in the Asia and Greater China markets.

As a regional securities firm, KGI Securities issues world-class research reports by utilizing its in-depth local market knowledge and its footprint in Greater China to provide customers with broad-based, insightful analysis of individual securities and the markets overall. Reports, which are published on a daily, weekly, monthly, and yearly basis, comprise analysis of industries, economies, investment strategies, and public companies. Our reports have been consistently recognized as among the best produced by local securities firms in Taiwan. Asiamoney has long ranked KGI Securities among the top two local brokerages in its annual poll. In addition, Asiamoney named KGI Securities one of the top four foreign or local brokerages in overall Taiwan equity market research in 2012, 2013 and 2014. Such consistent award-winning performance shows that our commitment to differentiation and regional research integration is bearing fruit.

Capitalizing on our niche position in Asia, our research team has in recent years expanded its coverage beyond Taiwan to mainland China, Hong Kong, and Thailand. Integrating our local research resources and talent, we have established a solid Asian region research network. Expanding our financial services throughout Greater China, our regionally-integrated, differentiated research network has given us a reputation for specialized research of specific industries. KGI Securities is also proactive in bringing its latest investment analysis to clients through the many roadshows and investor conferences held in Taiwan and overseas.



### 服務團隊

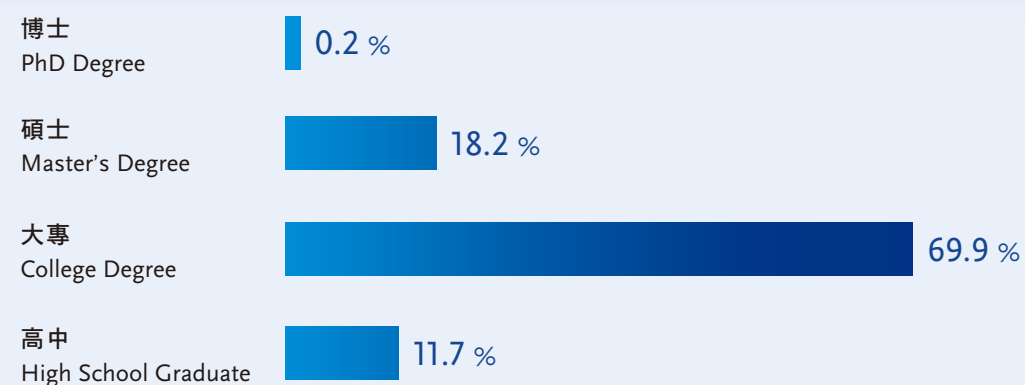
優秀的人才，是中華開發金控最重要的資產；持續吸引及培育優秀的人才，更是中華開發金控追求卓越及永續經營的關鍵。

中華開發金控優秀的專業金融服務團隊，成員來自國內外的菁英，不僅擁有專業的知識與能力，更累積了豐富的產業及金融相關經驗。為面對瞬息萬變、充滿挑戰的金融市場，也為迎向高速成長、商機無限的新興亞洲地區，中華開發金控除了厚植銀行業務必備的專業人才，壯大證券業務之專業團隊，並將持續網羅優秀的金融菁英加入中華開發金控。

除了不斷延攬國內外的優秀專業人才，中華開發金控更以「臺灣最佳投資銀行」的優良商譽，吸引國內外優秀青年人才加入菁英發展計畫 (Management Associate Program)。在納入商銀業務之後，未來中華開發金控的菁英發展計畫，將更為完整，涵蓋創投、銀行與證券的全方位金融業務。在紮實的專業課程、親身實習各項核心業務及海外業務歷練等充實的培育下，Management Associate Program 將是公司未來人才的搖籃，為中華開發金控紮下長遠穩健發展的根基。

為持續精進人才的專業能力，中華開發金控不斷引進優質的專業訓練課程，涵蓋範圍包括國內外的金融法規、金融與投資新知等，使同仁們的專業能力足以面對國際金融市場的挑戰，為我們的客戶提供國際級的金融服務，為客戶及股東創造更大價值。這一切的努力，將使中華開發金控成為全球華人最具特色及領導性的金融集團！

中華開發金控同仁學歷分佈  
CDF's Employees by Education



### Our People

People are CDF's most valuable asset. Continuously attracting good candidates and developing people talent are also the keys in CDF's pursuit of excellence and business sustainability.

CDF's workforce comprises an elite group of highly-trained professionals from Taiwan and abroad who possess extensive knowledge, specialized skills and hard-won experience in the fields of industry and finance. In order to better face the challenging, rapidly-changing financial environment, and also capitalize on the opportunities available in the booming Asian region, CDF is not only ensuring we have staff with the talent necessary in the banking sector, we are also growing our securities team and continuing to recruit outstanding finance talent to join CDF.

CDF also draws on its prestige as the "Best Investment Bank in Taiwan" to attract talent from home and abroad under its Management Associate (MA) Program. Following the integration of our commercial banking business, CDF's MA Program will bring in fresh elite faces into its principal investment, banking and securities divisions. Through comprehensive specialized courses, internship opportunities and exposure to CDF's overseas operations, the program acts as CDF's cradle of leadership which continually nurtures young talent, laying the foundations for solid long-term business development.

To further develop the professional competence of our employees, CDF constantly introduces high-quality training courses that covers Taiwanese and international financial regulations as well as the latest developments in the global investment and financial markets. Employees are thereby equipped with the knowledge needed to meet the challenges of the global financial markets, provide world-class financial services, and create ever more value for our clients and shareholders. These efforts will ensure that CDF continues to provide exceptional financial services to Chinese clients around the world!

防微杜漸的風險管理機制

中華開發金控長期深耕金融市場，深切體認風險管理之目的不只是預測風險、杜絕風險，而是建立一套完整的風險管理機制，才能更有效率地管理風險，並將之轉化為發展契機，亦是提升整體競爭力的關鍵。除了注重國內外金融監督管理機構陸續所提出之強化金融機構風險管理與資本健全等措施外，並戮力建立一個完整的風險管理架構，包括獨立之風險監督部門、呈報體系、管理平臺與技術等重要措施，以因應日趨競爭與多變的金融市場之挑戰，並提供客戶最安全與值得信賴的金融商品。

重視風控的企業文化

中華開發金控將業務管理與風險管理結合，塑造出從根本上重視風險管理之經營策略與組織文化，並將風險管理質化、量化後的成果，作為訂定經營策略的依據。同時根據新巴塞爾相關協定、主管機關法規以及業務發展策略訂定風險管理政策。

中華開發金控之風險管理涵蓋範圍主要包含市場、信用、作業、流動性等風險，係遵循國際標準與本公司之風險管理政策，針對上述範圍制定相關之風險管理準則，作為中華開發金控及各子公司據以管理各項風險之依據。

中華開發金控未來仍將持續改進風險辨識與衡量能力，以精進風險控管效能；除了符合金控及各業別資本適足性之相關規定外，並加強預警機制及更精確地掌控風險，以確保公司持續穩健經營，並以提供客戶最安全且值得信賴之金融商品為目標。

風險管理組織架構  
Risk Management Organizational Structure



Proactive risk management

CDF understands that risk management is not only about predicting, avoiding and containing risks. It is also about how risks that can be effectively managed and turned into opportunities through a comprehensive system. It is the key to enhancing overall competitiveness. While attaching great importance to the advanced measures proposed by domestic and international financial regulators to beef up the risk-management capabilities and capital adequacy of financial institutions, CDF also makes significant efforts to build a multi-faceted risk management framework that contains an independent risk monitoring department, reporting systems as well as risk management platforms and technologies to provide the most trust-worthy financial products.

A risk-conscious corporate culture

CDF has combined business management and risk management to form a corporate culture and business strategies that place a fundamental importance on risk management. The results of quantified and qualified risk management measures serve as a reference for formulating business strategies. Meanwhile, risk management policies are made in accordance with the New Basel Accord, local regulations and our own business development strategies.

CDF's risk management covers market risk, credit risk, operational risk and liquidity risk. Based on the scope of risk management, we have established international guidelines according to international standards and our own corporate risk management policies. The guidelines serve as the standard for CDF and all of its subsidiaries in their day-to-day risk managing efforts.

CDF will continue to improve its ability in identifying and measuring risks in order to achieve better efficiency in risk control and management. While complying with capital adequacy requirements and other criteria set for financial holding companies and in different industrial segments. CDF will strengthen its early warning mechanism, and calculate its risk capital with better precision. These measures are taken to ensure the sustainable operation of CDF, and to provide a trustworthy financial product portfolio for our clients.

人類的支付工具從貝殼、金屬鑄幣、紙鈔、電子匯款到信用卡，不斷地創新、不斷地進化。

中華開發金控從服務企業法人客戶，進而服務個人客戶；從臺灣市場，邁向大中華區、亞洲區，及其他國際市場，持續突破與轉型，以最近的服務據點貼近客戶的需求，快速提供最優質的金融服務！

The history of money keeps evolving and has seen the development of various means of exchange—from shells, metal coins, bank notes, electronic transfer, to credit cards.

Similarly, CDF keeps diversifying and broadening its clientele, which now includes both corporate and individual clients. It also continues to strengthen its international footprint by expanding into markets in Greater China, Asia, and other parts of the world. With its branch network, CDF seeks to provide timely and outstanding financial services to meet clients' needs.



創造 · 進化  
Create · Evolve

## 經營績效 Our Performance

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從好到更好  
From good to better



### 2002

亞元雜誌評選為臺灣最佳債券商	Asiamoney, Best Bond House in Taiwan
亞元雜誌評選為本國最佳經紀商票選第二名	Asiamoney, Best Local Brokerage Rank #2
亞洲財務雜誌評選為最佳本國投資銀行	FinanceAsia, Best Local Investment Bank
財資雜誌評選為臺灣最佳投資銀行	The Asset, Best Investment Bank in Taiwan

### 2003

亞元雜誌評選為臺灣最佳債券商	Asiamoney, Best Bond House in Taiwan
亞元雜誌評選為臺灣本地最佳業務交易團隊及最佳研究報告	Asiamoney, Best Local Research and Sales & Trading Team
亞洲財務雜誌評選為最佳本國投資銀行	FinanceAsia, Best Local Investment Bank
財資雜誌評選為臺灣最佳投資銀行	The Asset, Best Investment Bank in Taiwan

### 2004

亞元雜誌評選為臺灣最佳債券商	Asiamoney, Best Bond House in Taiwan
亞元雜誌評選為本國最佳經紀商	Asiamoney, Best Local Brokerage
全球金融月刊評選為臺灣最佳投資銀行	Global Finance Magazine, Best Investment Bank in Taiwan

### 2005

亞元雜誌評選為本國最佳經紀商	Asiamoney, Best Local Brokerage
全球金融月刊評選為臺灣最佳投資銀行	Global Finance Magazine, Best Investment Bank in Taiwan

### 2006

亞元雜誌評選為臺灣最佳債券商	Asiamoney, Best Bond House in Taiwan
亞元雜誌評選為本國最佳經紀商票選第一名、最佳銷售服務票選第一名、最佳營業交易票選第一名、最佳交易票選第一名	Asiamoney, Best Local Brokerage Rank #1, Best Overall Sales Rank #1, Best Sales Trading Rank #1, Best Execution Rank #1
亞洲財務雜誌評選為臺灣最佳債券商	FinanceAsia, Best Bond House in Taiwan
財資雜誌亞洲貨幣債券指標調查評選為最佳臺幣公債交易商評比第一名	The Asset, Asian Currency Bond Benchmark Survey, Leading Bank in Taiwan Dollar Government Bonds Rank #1
財資雜誌評選為臺灣最佳債券商	The Asset, Best Bond House in Taiwan
財資雜誌評選為年度最佳交易獎	The Asset, Deals of the Year

### 2007

亞元雜誌評選為臺灣最佳債券商	Asiamoney, Best Bond House in Taiwan
亞洲財務雜誌評選為臺灣最佳債券商	FinanceAsia, Best Bond House in Taiwan
財資雜誌亞洲貨幣債券指標調查評選為最佳臺幣公債交易商評比第二名	The Asset, Asian Currency Bond Benchmark Survey, Leading Bank in Taiwan Dollar Government Bonds Rank #2
財資雜誌評選為臺灣最佳債券商	The Asset, Best Bond House in Taiwan

### 2008

亞元雜誌評選為臺灣最佳債券商	Asiamoney, Best Bond House in Taiwan
財資雜誌亞洲貨幣債券指標調查評選為最佳臺幣公債暨公司債交易商評比第一名及最佳臺幣公債交易商評比第二名	The Asset, Asian Currency Bond Benchmark Survey, Leading Bank in Taiwan Dollar Government Bonds & Corporate Bonds Rank #1, and Leading Bank in Taiwan Dollar Government Bonds Rank #2

### 2009

亞元雜誌評選為臺灣最佳債券商	Asiamoney, Best Bond House in Taiwan
亞元雜誌評選為臺灣最佳公司管理（中型資本額）及臺灣最佳債券商	Asiamoney, Best Managed Company (Medium Cap) for Taiwan, and Best Debt House - Taiwan
亞洲財務雜誌評選為臺灣最佳債券商	FinanceAsia, Best Bond House - Taiwan
金管會核定「證券商風險管理評鑑最高等級—第1級」	Financial Supervisory Commission, First class award in risk management assessment
財資雜誌亞洲貨幣債券指標調查評選為最佳臺幣公債交易商評比第二名及最佳臺幣公司債交易商評比第二名	The Asset, Asian Currency Bond Benchmark Survey, Leading Bank in Taiwan Dollar Government Bonds Rank #2, and Leading Bank in Taiwan Dollar Corporate Bonds Rank #2

### 2010

亞元雜誌評選為本國最佳經紀商票選第二名	Asiamoney, Best Local Brokerage Rank #2
財資雜誌亞洲貨幣債券指標調查評選為臺灣區最佳債券商、臺灣區公司債第一名及公債第二名	The Asset, Asian Currency Bond Benchmark Survey, Best Domestic Bond House, Corporate Bonds Market Share 1st Bank, and Government Bonds Market Share 2nd Bank

## 2011

亞元雜誌評選為最佳國內債券商、最佳固定收益商品銷售第二名及臺灣最佳交易券商第二名	Asiamoney, Best Domestic Bond House, Best Fixed Income Local Provider for Interest Rates Products Rank #2, and Best Local Brokerage Rank #2
中央銀行國庫局評選為中央公債交易商公債業務績效冠軍	Department of Treasury of Central Bank, Best Government Bond Dealer Rank #1
亞洲財務雜誌評選為臺灣區最佳股票暨轉換債承銷商及臺灣區最佳債券交易商	FinanceAsia, Best Equity House and Best Bond House
金管會核定「證券商風險管理評鑑最高等級—第1級」	Financial Supervisory Commission, First class award in risk management assessment
證券櫃檯買賣中心頒發「卓越新金融商品發行」證券商金桂獎	GreTai Securities Market, Excellent Issue of New Financial Products, Golden Laureate Award
證券櫃檯買賣中心頒發「卓越推薦上(興)櫃申請」證券商金桂獎	GreTai Securities Market, Excellent Listing Recommended of GTSM Market (Emerging Stock Board), Golden Laureate Award
證券櫃檯買賣中心頒發「卓越股債市籌資承銷」證券商金桂獎	GreTai Securities Market, Excellent Stock/Bond Underwriter, Golden Laureate Award
中華民國對外貿易發展協會評選為臺灣 20 大國際品牌	Taiwan External Trade Development Council (TAITRA), Top 20 Taiwan Global Brands
證券暨期貨 / 金鼎獎評選為傑出證券人才獎及傑出金融創新獎	The 11th Golden Goblet Award, Outstanding Securities Expertise, and Outstanding Financial Innovation
財資雜誌亞洲貨幣債券指標調查評選為臺灣最佳債券交易商、最佳公債次級市場交易商及最佳公債初級市場交易商	The Asset, Asian Currency Bond Benchmark Survey, Best Domestic Bond House, Top Bank in the Secondary Market for Government Bonds, Taiwan, and Top Bank Arranger – Quality and Number of Primary Government Bond Deals, Taiwan
世界金融雜誌評選為臺灣區最佳投資銀行	World Finance, Best Investment Bank 2011 – Taiwan

## 2012

亞元雜誌評選為最佳台股研究報告全體內外資券商票選第三名、最佳交易執行獎前三名及最佳法人服務獎第二名	Asiamoney, Best Foreign and Local Brokerages in Taiwan Research Rank #3, Best Execution Award Rank #3, Best Roadshow and Company Visit Award Rank #2
櫃買中心評選為 101 上半年度中央公債優良造市商第三名	GreTai Securities Market, Best Market Making for Government Bonds Rank #3, 1st half of 2012
證交所頒發市場創新獎	Taiwan Stock Exchange, Outstanding Innovation Award
財資雜誌亞洲貨幣債券指標調查評選為最佳次級市場公債交易商	The Asset, Asian Currency Bond Benchmark Survey, Top Bank in the Secondary Market for Government Bonds

## 2013

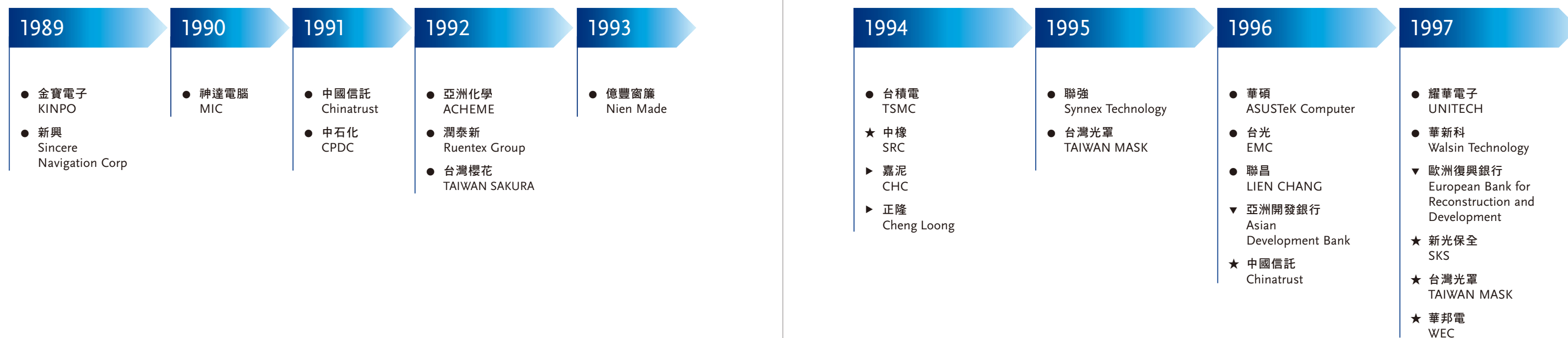
亞元雜誌評選為最佳台股研究報告全體內外資券商票選第三名	Asiamoney, Best Foreign and Local Brokerages in Taiwan Research Rank #3
遠見雜誌第十一屆「服務業大調查」金融銀行類別的第四名	Global Views Monthly, Ranked #4 in the Banking category of 11th "Service Industry Survey"
臺灣證券櫃檯買賣中心評選為「2013 年推薦申請上櫃及登錄興櫃家數第一名」	GreTai Securities, #3 in Central Government Bond Market Maker Review during the second half of 2013
臺灣證券櫃檯買賣中心評選為「102 年度下半年中央公債優良造市商」	GreTai Securities, Most IPO Cases in the GreTai Securities Market (GTSM) and Registrations in the Emerging Stock Market in 2013
中央銀行國庫局評選為「中央公債交易商業績效冠軍」	Taiwan Central Bank, Best Government Bond Dealer
財資雜誌評選為「2013 年臺灣最佳債券商」	The Asset, Best Bond House in Taiwan
臺灣證券交易所 2013 年「IPO 籌資金額獎」第 1 名、「SPO 籌資金額獎」第 1 名、及「IPO 市值獎」第 2 名	TWSE, #1 in IPO Fund-raising, #1 in SPO (Seasoned Public Offering) Fund-raising, and #2 in Market Value in IPO
臺灣證券交易所 2013 年「權證發行檔數」第 2 名、「權證受託買賣金額」第 2 名及「權證最佳造市券商」	TWSE, #2 in the number of warrants issued, #2 in the total value of warrant transactions, and the best warrant market maker in Taiwan

## 2014

取得英國標準協會 BS10012:2009 個人資訊管理系統驗證	BSI, BS10012:2009 Specification for a Personal Information Management System.
亞洲財務雜誌臺灣最佳債券承銷商	FinanceAsia, Best Taiwan Deal
亞洲財務雜誌評選為臺灣最佳投資銀行、臺灣最佳股權發行機構及最佳權益證券發行機構	FinanceAsia Country Awards, Best Taiwan Investment Bank, Best Taiwan DCM, Best Taiwan ECM
證券櫃檯買賣中心頒發證券商金桂獎「債券交易」第 1 名及「債券發行」第 2 名	GreTai Securities Market Golden Laureate Award -Securities Market, #1 in bond trading, #2 in bond issue
證券櫃檯買賣中心頒發證券商金桂獎「推薦輔導獎」第 1 名及「興櫃造市獎」第 2 名	GreTai Securities Market Golden Laureate Award -Securities Market, #1 in Listing Advisory Service, #2 in the Emerging Stock Market Making
證券櫃檯買賣中心頒發證券商金桂獎「衍生性商品」第 1 名及「權證發行」第 3 名	GreTai Securities Market Golden Laureate Award -Securities Market, #1 in OTC Derivatives Transaction Volume, #3 in the Number of New Issues of Warrants
證券櫃檯買賣中心頒發證券商金桂獎「受託買賣」第 2 名	GreTai Securities Market Golden Laureate Award -Securities Market, #2 in Brokerage
中央銀行國庫局評選為「中央公債交易商業績效冠軍」	Taiwan Central Bank, Best Government Bond Dealer
財資雜誌評選為臺灣最佳債券承銷商	The Asset, Best Bond House in Taiwan
臺灣證券交易所 2014 年「SPO 籌資金額獎」第 1 名	TWSE, #1 in SPO (Seasoned Public Offering) Fund-raising
臺灣證券交易所 2014 年「權證受託買賣成交金額獎」第 2 名「權證發行總檔數」第 3 名	TWSE, #2 in the total value of warrant transactions, #3 in the number of warrants issued

## 4-2 凱基銀行成功案例 Successful Track Record of KGI Bank





- ▲ 國內公司債承銷 Domestic bond underwriting
- 財務顧問 Financial advisory services
- \* Global Depository Receipts (GDR)
- Initial Public Offering (IPO)
- ▼ 國際債券承銷 International bond underwriting
- ★ Secondary Public Offering (SPO)  
(現金增資或可轉換公司 Share issuance or convertible bonds)
- ◆ Taiwan Depository Receipts (TDR)
- ▶ Euro Convertible Bond (ECB)

## 1998

- ▲ 中租迪和 Chailease Finance
- ▲ 中鋼 China Steel
- ▲ 大華建設  
Delpha Construction Co.
- ▲ 長榮航空 EVA Airways
- ▲ 遠東百貨  
Far Eastern Department Stores
- ▲ 遠東紡織 FENC
- ▲ 台塑集團  
Formosa Plastics Group
- ▲ 潤泰紡織  
Ruentex Industries Ltd.
- ▲ 和喬科技 SDHT
- ▲ 台電  
Taiwan Power Company
- ▲ 信昌化工 TPCC
- ▲ 台積電 TSMC
- 中碳 China Steel Chemical
- 盟立 Mirle
- 統懋 MOSPEC
- 世界先進  
Vanguard International Semiconductor
- ▼ 美洲開發銀行  
Inter-American Development Bank
- ★ 台新銀行 Taishin Bank
- ★ 華邦電 WEC

## 1999

- ▲ 長榮航空 EVA Airways
- ▲ 台塑集團  
Formosa Plastics Group
- ▲ 怡華實業 I-HWA
- ▲ 大亞電線電纜 TA YA
- ▲ 統一實業  
Ton Yi Industrial
- ▲ 裕民航運 U-MING
- 信立 HSINLI
- 光群雷射 K LASER
- 廣達 Quanta
- 中磊 SERCOMM
- 威盛 VIA Technology
- ★ 台光 EMC
- ★ 大眾銀 TC Bank

## 2000

- ▲ 亞洲水泥 Asia Cement
- ▲ 遠東航空 FAT
- ▲ 匯豐汽車 FMC
- ▲ 厚生 FRG
- ▲ 榮成紙業 LCP
- ▲ 麗嬰房 Les enphants
- ▲ 龍邦國際 Long Bon
- ▲ 台電 Taiwan Power Company
- 矽品 SPIL
- 華映  
Chunghwa Picture Tubes
- 南亞科技  
Nanya Technology
- 華祺 RODEX
- 東友 TIS
- ★ 統懋 MOSPEC
- ★ 微星 MSI

## 2001

- ▲ 華夏海灣 CGPC
- ▲ 中華航空 China Airlines
- ▲ 大眾電腦 FIC
- ▲ 國喬石化  
Grand Pacific Petrochemical Corporation
- ▲ 瀚宇博德 HannStar Board
- ▲ 鴻海  
Hon Hai Precision Industry
- ▲ 南亞塑膠 Nanya Plastics
- ▲ 台電  
Taiwan Power Company
- ▲ 欣興電子  
Unimicron Technology Corp.
- ▲ 華邦電子 WEC
- ▲ 世平興業  
World Peace Industrial Group
- 愛地雅 IDEAL
- 科風 PCM
- 信義房屋 Sinyi
- 宏全國際  
Taiwan Hon Chuan Enterprise
- ▼ 歐洲投資銀行  
European Investment Bank
- ★ 漢磊 EPISIL
- ★ 統懋 MOSPEC

## 2002

- ▲ 卜蜂企業  
Charoen Pokphand Enterprise (Taiwan)
- ▲ 大陸工程  
Continental Engineering Corporation
- ▲ 中油 CPC Corporation
- ▲ 中鼎工程 CTCI Corporation
- ▲ 歐洲復興銀行  
European Bank for Reconstruction and Development
- ▲ 遠傳 Far Eastone
- ▲ 遠東紡織 FENC
- ▲ 匯豐汽車 FMC
- ▲ 超豐電子 Gretek Electronics
- ▲ 聯發紡織 Lan Fa Textile
- ▲ 富驊 Loyalty Founder Enterprise
- ▲ 神腦國際 Senao International
- ▲ 矽品 Siliconware Precision Industries
- ▲ 生達化學  
Standard Chemical & Pharmaceutical
- ▲ 台哥大 Taiwan Mobile
- ▲ 台電 Taiwan Power Company
- ▲ 特力 Test Rite International
- ▲ 燦坤 Tsann Kuen Enterprise
- ▲ 台橡 TSRC Corporation
- ▲ 華新麗華 Walsin Lihwa Corporation
- ▲ 集盛實業 Zig Sheng Industries
- 神基 Getac
- 元富證 ML
- 亞弘 YAHORNG
- ★ 長榮航 EVA Airways
- ★ 旺宏 Macronix
- ▶ 中環 CMC
- ▶ 矽品 SPIL

## 2003

- ▲ 中租迪和 Chailease Finance
- ▲ 中橡  
China Synthetic Rubber Corporation
- ▲ 中強光電  
Coretronic Corporation
- ▲ 歐洲復興銀行  
European Bank for Reconstruction and Development
- ▲ 遠傳 Far Eastone
- ▲ 台塑集團  
Formosa Plastics Group
- ▲ 台電 Taiwan Power Company
- ▲ 統一企業 Uni-President
- ▲ 華新麗華 Walsin Lihwa
- 第一金 FFHC
- \* 奇美電 CMO
- \* 中鋼 CSC
- 宏正 ATEN
- 建暉 CWPT
- 聚陽實業 Makalot
- 翔準光罩 PSMC
- 緯創 Wistron
- ★ 長榮航 EVA Airways
- ★ 大眾銀 TC Bank
- ★ 陽明 Yang Ming
- ▶ 遠銀 EFIB
- ▶ 旺宏 Macronix
- ▶ 力晶 Powerchip

- ▲ 國內公司債承銷 Domestic bond underwriting
- 財務顧問 Financial advisory services
- \* Global Depository Receipts (GDR)
- Initial Public Offering (IPO)
- ▼ 國際債券承銷 International bond underwriting

- ★ Secondary Public Offering (SPO)  
(現金增資或可轉換公司 Share issuance or convertible bonds)
- ◆ Taiwan Depository Receipts (TDR)
- ▶ Euro Convertible Bond (ECB)



## 2004

- ▲ 日月光  
Advanced Semiconductor Engineering
- ▲ 友達 AU Optronics
- ▲ 台達化工  
TAITA Chemical
- ▲ 威盛 VIA Technologies
- ▲ 萬海 Wan Hai
- ▲ 陽明 Yang Ming
- 帆宣 MIC
- 元太 Prime View
- 台蠟 TWC
- 聯合骨科 UOC
- ★ 中華汽車 CMC
- ★ 瀚荃 CvilLux
- ★ 廣輝 Quanta Display
- ★ 聯邦銀行 UBOT
- ▶ 光寶 LTC
- ▶ 廣輝 Quanta Display
- ▶ 矽品 SPIL

## 2005

- ▲ 友達 AU Optronics
- ▲ 奇美 Chi Mei Optoelectronics
- ▲ 遠東百貨  
Far Eastern Department Stores
- ▲ 富邦金控  
Fubon Financial Holding
- ▲ 和平電力  
Ho-Ping Power Company
- ▲ 台新金控 Taishih Financial
- 艾訊 AXIOMTEK
- \* 友達 AUO
- \* 台積電 TSMC
- 艾訊 AXIOMTEK
- 遠傳電信 Far Eastone
- 川湖 King Slide
- 光洋科 Solar
- ★ 力晶 Powerchip
- ★ 廣輝 Quanta Display
- ★ 大眾銀行 TC bank
- ★ 聯邦銀行 UBOT
- ▶ 正峰 JF
- ▶ 廣達 QCI

## 2006

- ▲ 中油 CPC Corporation
- ▲ 長榮航空 EVA Airways
- ▲ 台塑集團  
Formosa Plastics Group
- ▲ 安信信用卡 Prime Credit
- ▲ 台電 Taiwan Power Company
- 友達 AUO
- 廣達 QCI
- \* 力晶 Powerchip
- 斐成 FCE
- 富喬 FFG
- 華亞科技 Inotera Memories
- ★ 晶元電 EPISTAR
- ★ 一詮精密 I-CHIUN
- ★ 台灣光罩 TAIWAN MASK
- ▶ 力晶 Powerchip

## 2007

- ▲ 富邦金控  
Fubon Financial Holding
- 明基 BMC
- 遠傳 Far EasTone
- 台航 TAIWANLINE
- \* 茂迪 MOTECH
- \* 台積電 TSMC
- 達方 Darfon
- 福懋科  
Formosa Advanced Technologies
- 誠研 Hit
- 旭耀 Orisetech
- 同欣 Tong Hsing
- ★ 佰鴻 BRIGHT
- ★ 輔祥 FORHOUSE
- ★ 大成長城 GREATWALL
- ★ 菱生 LPI
- ★ 台半 TSC
- ▶ 永豐餘 YFY

## 2008

- ▲ 亞泥  
Asia Cement Corporation
- ▲ 開發金控 CDF
- ▲ 中鋼 China Steel
- ▲ 遠東紡織 FENC Corporation
- ▲ 台塑集團  
Formosa Plastics Group
- ▲ 新光金控  
Shin Kong Financial Holding
- ▲ 台灣高鐵  
Taiwan High Speed Rail Corporation
- ▲ 台哥大 Taiwan Mobile
- ▲ 台電 Taiwan Power Company
- 義隆 ELAN
- 華邦 WEC
- 陽明 YMTC
- 全科 ALLTEK
- 嘉聯益 Career Tech.
- 川湖 King Slide
- 鼎翰 TSC Auto ID Technology
- 力積 Zentel Electronics
- ★ 國賓飯店 Ambassador Hotel
- ★ 新漢 Nexcom
- ★ 炎洲 YEMCHIO

## 2009

- ▲ 中油 CPC Corporation
- ▲ 台電  
Taiwan Power Company
- 明安 ADVANCED GROUP
- 日月光 ASE
- 中壽 CHINA LIFE
- 元太 EIH
- \* 元太 EIH
- 亞諾法 Abnova
- 志超 tpt
- ★ 可成 CATCHER
- ★ 元太 EIH
- ★ 一詮 I-CHIUN
- ◆ 聖馬丁 SMT
- ◆ 中國旺旺 Want Want
- ◆ 精照 Yorkey

- ▲ 國內公司債承銷 Domestic bond underwriting
- 財務顧問 Financial advisory services
- \* Global Depository Receipts (GDR)
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- ▶ Euro Convertible Bond (ECB)

## 2010

- ▲ 正新  
Cheng Shin Rubber Industries
- ▲ 中油 CPC Corporation
- ▲ 台塑集團  
Formosa Plastics Group
- ▲ 光洋科  
Solar Applied Materials  
Technology
- ▲ 台新金控 Taishin Financial Holding
- ▲ 台電 Taiwan Power Company
- ▲ 永豐餘集團 YFY Inc
- 京東方 BOE
- 晶元光電 Epistar
- 廣鎂 HUGA
- 大聯大 WPG
- 友尚 Yosun
- \* 和碩 Pegatron
- 聖暉 Acter
- 聚紡 G-Fun Industrial
- 碩禾 GIGASOLAR
- 崑鼎 KD Holding
- 新唐 NTC
- 泰博 TaiDoc
- ★ 飛捷 FLYTECH
- ★ 宏齊 Harvetek
- ★ 華亞科技 Inotera Memories
- ★ 南亞科技 Nanya Technology
- ★ 中磊 SERCOMM
- ★ 矽格 Sigurd
- ★ 志超 tpt
- ◆ 神州數碼 Digital China
- ▶ 友達 AUO

## 2011

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>▲ 日月光集團 ASE</li> <li>▲ 中鋼 China Steel</li> <li>▲ 中油 CPC Corporation</li> <li>▲ 長榮航空 EVA Airways</li> <li>▲ 台塑集團<br/>Formosa Plastic Group</li> <li>▲ 鴻海 Hon Hai Precision</li> <li>▲ 台新金控<br/>Taishin Financial Holding</li> <li>▲ 台電 Taiwan Power Company</li> <li>▲ 台積電 TSMC</li> <li>▲ 統一企業 Uni-President</li> <li>▲ 萬海 Wan Hai</li> <li>▲ 遠鼎投資<br/>Yuan Ding Investment</li> <li>■ 宏碁 Acer</li> <li>■ 英業達 INVENTEC</li> <li>■ 力成 Powertech</li> <li>■ 中美晶 SAS</li> <li>■ 合庫金控 Taiwan<br/>Cooperative Holdings</li> <li>■ 大聯大 WPG</li> <li>* 可成 CATCHER</li> <li>* 中國鋼鐵 China Steel</li> </ul> | <ul style="list-style-type: none"> <li>● 開曼東凌 Cayman Tung Ling</li> <li>● F-康聯 Coland</li> <li>● F-茂林 GLT</li> <li>● 奕力 ILITEK</li> <li>● 捷必勝 JP Nelson Holdings</li> <li>● 隆達 Lextar</li> <li>● 紅木 Redwood Group</li> <li>● 森田 Sen Tien</li> <li>● 耀億工業 Yao I Fabric</li> <li>★ 研華 ACL</li> <li>★ 可成 CATCHER</li> <li>★ 中國人壽 China Life</li> <li>★ 遠東百貨 Far Eastern<br/>Department Stores</li> <li>★ 奕力 ILITEK</li> <li>★ 兆豐金控 MEGA FHC</li> <li>★ 聯強國際<br/>Synnex Technology</li> <li>★ 台中商銀 T.C.C.B.</li> <li>★ 同欣電子<br/>Tong Hsing Electronic<br/>Industries</li> <li>★ 炎洲 YEMCHIO</li> <li>◆ 爾必達 Elpida</li> </ul> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

## 2012

- |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <ul style="list-style-type: none"> <li>▲ 中租迪和 Chailease Finance</li> <li>▲ 華航 China Airlines</li> <li>▲ 中鋼 China Steel</li> <li>▲ 中油 CPC</li> <li>▲ 長榮航 EVA Airways</li> <li>▲ 台塑集團<br/>Formosa Plastic Group</li> <li>▲ 鴻海 Hon Hai Precision</li> <li>▲ 台新金控<br/>Taishin Financial Holding</li> <li>▲ 台哥大 Taiwan Mobile</li> <li>▲ 台電 Taiwan Power Company</li> <li>▲ 台積電 TSMC</li> <li>▲ 統一 Uni-President</li> <li>▲ 聯電<br/>United Microelectronics Corp.</li> <li>■ 中華紙漿 CHP</li> <li>■ 璨圓 FOREPI</li> <li>■ 金士頓<br/>Kingston Technology Corporation</li> <li>■ 台揚 MTI</li> </ul> | <ul style="list-style-type: none"> <li>■ 新日光<br/>Neo Solar Power Corporation</li> <li>■ 台驛 T.H.I. Group</li> <li>* 中租 Chailease Finance</li> <li>● 達興材料<br/>Daxin Materials Corp.</li> <li>● 旺能 DelSolar</li> <li>★ 名軒 Advantec Enterprise</li> <li>★ 奇美電 Chimei Innolux</li> <li>★ 華航 China Airlines</li> <li>★ 台耀 Formosa Laboratories</li> <li>★ 國碩 GSC</li> <li>★ 李長榮化學工業<br/>LCY Chemical Corp.</li> <li>★ 日勝生 RADIUM</li> <li>★ 中磊 SERCOMM</li> <li>★ 合庫金控<br/>Taiwan Cooperative Holdings</li> <li>★ 志超 tpt</li> <li>★ 耀億工業 Yao I Fabric Co.</li> </ul> |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

- ▲ 國內公司債承銷 Domestic bond underwriting
- 財務顧問 Financial advisory services
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- ▶ Euro Convertible Bond (ECB)

## 2013

- ▲ 開發金控 CDF
- ▲ 中租迪和 Chailease Finance
- ▲ 正新  
Cheng Shin Rubber Industries
- ▲ 中鋼 China Steel
- ▲ 中油 CPC Corporation
- ▲ 遠東新世紀 Far Eastern New Century Corporation
- ▲ 遠傳電信  
Far Eastone
- ▲ 台塑集團  
Formosa Plastic Group
- ▲ 富邦金控  
Fubon Financial Holding
- ▲ 鴻海 Hon Hai Precision
- ▲ 太平洋崇光百貨 Pacific SOGO
- ▲ 台電 Taiwan Power Company
- ▲ 台積電 TSMC
- ▲ 聯電 UMC
- ▲ 陽明 Yang Ming
- ▲ 遠鼎投資 Yuan Ding
- 中國銀行 Bank of China
- 中國電器 CHINA ELECTRIC MFG
- 仁寶 Compal Electronics
- 璨圓 FORMOSA EPITAXY
- 光寶 Liteon
- 神達 MiTAC HoldingsEPI
- 新日光 Neo Solar Power
- F- 立凱電 Advanced Lithium Electrochemistry
- F- 鎧勝 Casetek Holding
- 易飛網 Ezfly International
- 宅配通 Taiwan Pelican Express
- F- 東明  
TONG MING ENTERPRISE
- 安成藥 TWi Pharmaceuticals
- ★ 宏碁 Acer
- ★ 連展 Advanced Connectek
- ★ 日月光 Advanced Semiconductor Engineering
- ★ 智易 Arcadyan
- ★ 應華 AVY Precision Technology
- ★ 波若威 Browave
- ★ 長華 Chang Wah lectromaterials
- ★ 華航 China Airlines
- ★ 益通 E-Ton Solar
- ★ 台耀 Formosa Laboratories
- ★ 玉晶光  
Genius Electronic Optical
- ★ 昱晶 GINTECH ENERGY
- ★ 上奇 GrandTech
- ★ F- 福貞 KINGCAN HOLDINGS
- ★ 雷迪克 LedLink
- ★ 麗嬰房 Les enphants
- ★ 兆豐金 Mega Financial Holding
- ★ 佰研 Natural BioKey
- ★ 新日光 Neo Solar
- ★ 潤隆 Run Long Construction
- ★ 泰博 TaiDoc
- ★ 永彰 Taiwan Calsonic
- ★ 友輝 UBright Optronics
- ★ 陽明 Yang Ming
- ★ 岳豐 YFC-BonEagle Electric

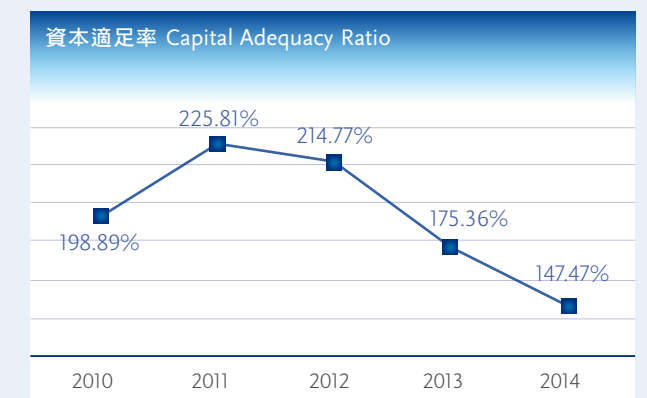
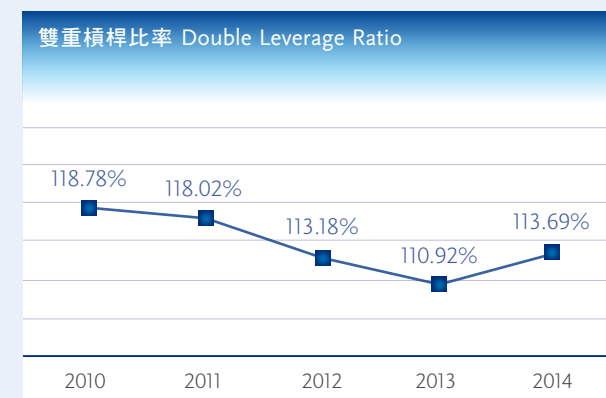
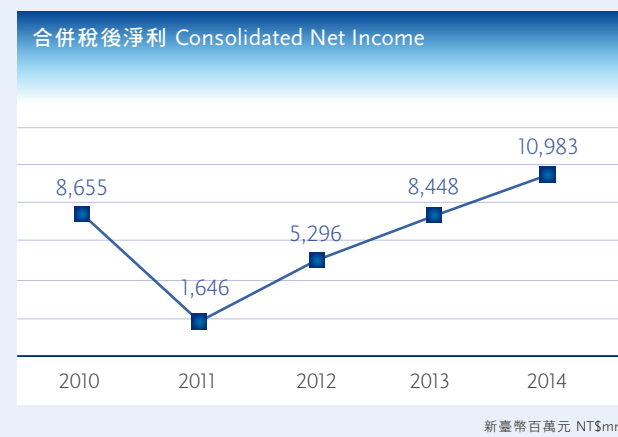
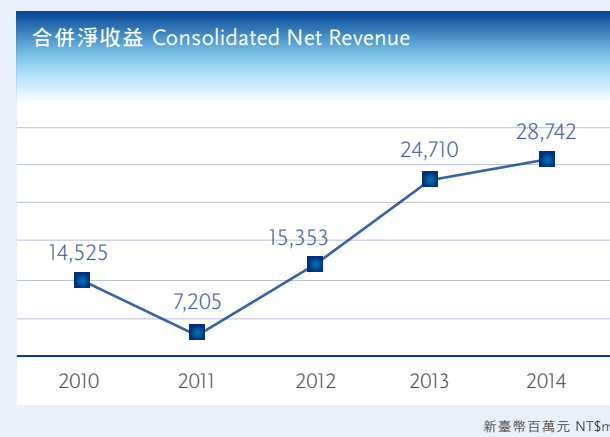
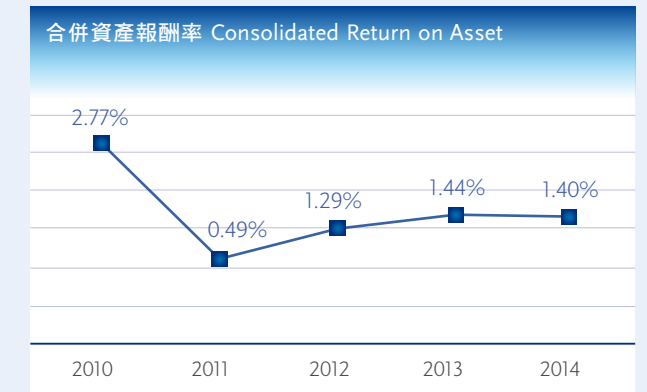
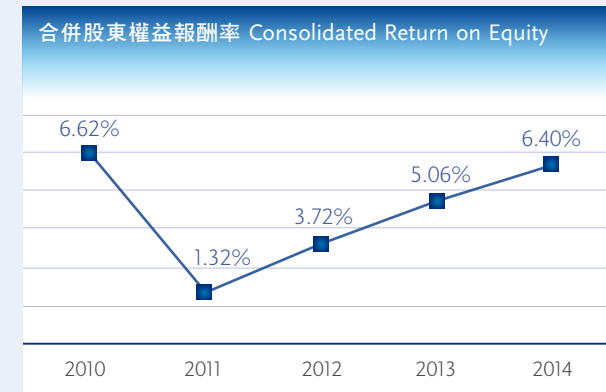
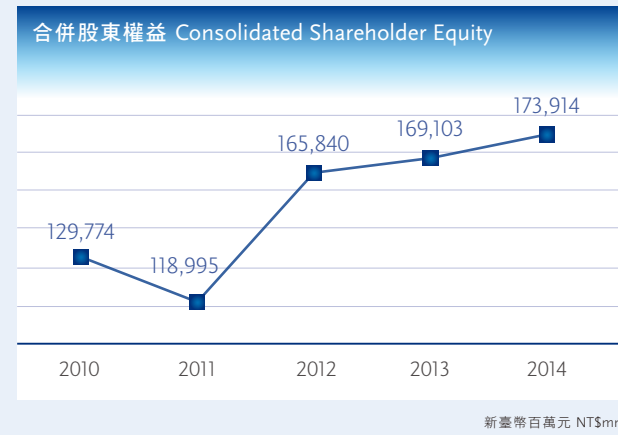
- ▲ 國內公司債承銷 Domestic bond underwriting
- 財務顧問 Financial advisory services
- \* Global Depository Receipts (GDR)
- Initial Public Offering (IPO)
- ▼ 國際債券承銷 International bond underwriting

- ★ Secondary Public Offering (SPO)  
(現金增資或可轉換公司 Share issuance or convertible bonds)
- ◆ Taiwan Depository Receipts (TDR)
- ▶ Euro Convertible Bond (ECB)

## 2014

- ▲ 中租迪和  
Chailease Finance
- ▲ 中龍鋼鐵  
Dragon Steel Corportaion
- ▲ 國產實業  
Goldsun Development & Construction Co., Ltd
- ▲ 鴻海  
Hon Hai Precision Industry
- ▲ 台電 Taiwan Power Company
- 友達晶材 AUO Crystal
- 七彩虹 Colorful
- 仁寶 Compal
- 達運 (原名輔祥) Darwin
- 漢磊 EPISIL
- 敦泰 Focaltech
- 勤益 GTM
- 和潤企業 Hotai Finance Corp.
- 光明海運  
Kuang Ming Shipping Corp.
- 光寶 Lite-on
- 美國微芯科技公司 Microchip
- 仁寶出售威寶案  
Taiwan Star Telecom acquires Vibo Telecom
- 清華同方 Tsinghua Tongfang
- 晶焱 Amazing
- 阿瘦 ASO
- F- 綠悅 Green Seal
- 美榮 MAGIC
- 晟田科技 Magnate
- 興采實業 Singtex
- F\* 太景 TAIGEN
- 緯創軟體 WITS
- F- 雅茗 Yummy Town
- ▼ 中國銀行 台北分行  
Bank of China Ltd. Taipei Branch
- ▼ 法國巴黎銀行 BNP PARIBAS
- ▼ 中國建設銀行 台北分行  
China Construction Bank Corporation, Taipei Branch
- ▼ CCBA 中國建設銀行 (亞洲)  
China Construction Bank (Asia) Corporation
- ▼ 東方匯理銀行  
Credit Agricole Corporate and Investment Bank
- ▼ 法國工商信貸銀行 新加坡分行  
Crédit Industriel et Commercial, Singapore Branch
- ▼ 凱基證券 KGI Securities
- ▼ 馬來亞銀行  
Malayan Banking Berhad
- ▼ 加拿大皇家銀行 倫敦分行  
Royal Bank of Canada, London Branch
- ▼ 新加坡商大華銀行  
United Overseas Bank Limited
- ★ 博智電子 ACCL
- ★ 國光生技 ADIM
- ★ F- 泰鼎 Apex
- ★ 亞泰 ATII
- ★ 達工 DA-CIN
- ★ 中菲電腦 DDSC
- ★ 益登 EDOM
- ★ 光鉸 Epileds
- ★ 易飛網 Ezfly
- ★ 台耀 FRMSL
- ★ 碩禾 GIGASOLAR
- ★ 國碩科技 GSC
- ★ 宏齊科技  
HARVATEK CORPOR
- ★ 聚和 HOPAX
- ★ 群創光電 INX
- ★ 隆達 Lextar
- ★ 晟田科技 Magnate
- ★ 聚陽實業 Makalot
- ★ 旺矽 MPI
- ★ 新日光 NSP
- ★ 事欣科 PARPRO
- ★ 飛宏科技 PHIHONG
- ★ F- 紅木 Redwood
- ★ 新光金 SKFH
- ★ 崧騰 SOLTEAM
- ★ 耕興 SPORTON
- ★ 精剛精密 STC
- ★ 同欣電子 THEIL
- ★ 台驛投控 T.H.I.
- ★ 復興航空 TNA
- ★ 台新金控 TSFHC
- ★ 宇隆 TURVO
- ★ 大聯大 WPG
- ★ F- 永冠 YGG

## 4-3 財務資料 Financial Summary



註：2013年起採 IFRS 會計原則，2012年以前採 ROC GAAP。  
Note: Financial statements in 2013 were IFRS compliant.



# 社會責任

## Social Responsibility

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## (一) 臺灣大學商學研究所「中華開發金控講座」

開發金控 2013 學年度上學期與臺灣大學商學研究所合作開設中華開發金控講座，廣受學生歡迎，於 2014 學年度上學期再度開課。課程內容除延續上學年度有關創業投資、證券、投資銀行的策略及業務，因開發金控已於 2014 年併購凱基銀行，特別在本學期課程中加入商業銀行、消費金融及網路銀行的策略及實務與學生分享。

根據 2013 學年度的授課經驗，發現學生對於課程內容最感興趣也最為受用的部份就在創投及投行的策略。修課學生表示，透過開發金控經營團隊實際的投資案例分享，可以清楚了解創投業如何「點石成金」，同時了解投資者與被投資者所該注意的重點。合作開課的臺大商研所教授陳文華表示，由於開發金控獨特的背景，使得這門課程具有明顯的特色，修課學生可以在一個學期內了解金控、創投、證券、投行與商銀的運作過程，就是最好的「職前訓練」。

2014 學年度開設的「中華開發金控講座—金控、創投、投資銀行與商業銀行的策略與業務研討」，以議題研討與個案分析為導向，結合了本公司高階主管的實務經驗，帶給學生專業的金融知識教育及全新的課程體驗。師資群包括開發金控董事長陳木在、總經理楊文鈞、資深副總劉紹樑、法務長南怡君、開發工銀副董事長陳鑫、凱基銀行董事長魏寶生、凱基證券董事長許道義、開發金控資深副總暨凱基銀行副董事長王幼章、凱基銀行總經理張立荃等高階主管。

為了使學生充份了解金控、創投、證券、投資銀行與商業銀行的策略與業務，開發金控以各項業務為起點，深入淺出的向學生說明各項業務內容。為了使課程更豐富，開發金控董事長陳木在特地邀請櫃買中心董事長吳壽山前來與談。吳壽山董事長在課堂上表示，臺大在產學合作的付出，可以說是學界典範；而開發金控在臺大所開設的這門課程，豐富的內容可讓學生們更進一步了解業界，對於學生及臺大都有很大的幫助。



2014 年 10 月 22 日邀請證券櫃臺買賣中心吳壽山董事長擔任論壇主講人，暢談臺灣金融業的現況與未來。出席貴賓及講者包括 (由左至右)：凱基銀行魏寶生董事長、證券櫃臺買賣中心吳壽山董事長、開發金控陳木在董事長、臺灣大學管理學院郭瑞祥院長、開發工銀陳鑫副董事長、開發金控南怡君法務長、開發金控副總經理兼發言人張立人

Chairman Soushan Wu of the Gre Tai Securities Market was invited to be one of the keynote speakers of the forum on October 22nd, 2014 and talk about the present and future of Taiwan's financial industry. The guests and speakers of the forum included (from left to right) Chairman of KGI Bank Mark Wei, Chairman Soushan Wu of the Gre Tai Securities Market, CDF Chairman Mu-Tsai Chen, Dr. Ruey-Shan Andy Guo, Dean of the College of Management of National Taiwan University, China Development Industrial Bank Vice Chairman Shin Chen, CDF Chief Legal Officer Melanie Nan, and CDF Executive Vice President & Spokesperson Eddy Chang.

## 1. CDF Lectures at College of Management, National Taiwan University

In the fall semester of 2013, CDF launched a series of courses in collaboration with the College of Management of National Taiwan University (NTU). As the courses enjoyed immense popularity among students, CDF continued to offer the same lineup of courses again in the fall semester of 2014, addressing themes such as venture capital, securities, and strategies and businesses of investment banks. Since CDF acquired KGI Bank in 2014, new courses have been offered on strategies and practice of commercial banking, consumer banking, and online banking to provide insights to students.

Based on the experience of the 2013 academic year, CDF pointed out that students found courses on strategies of venture capital firms and investment banks to be the most interesting and useful. Through the sharing of investment case studies by the CDF management team, students who took the courses learned how venture capital firms add a Midas touch to business ideas. They also learned about key issues to which both investors and invested entities should pay attention. Professor Wun-Hwa Chen of NTU's College of Management said that the unique history and background of CDF has imbued his course with its own identity. In his course, students learned in one semester about the operations of financial holding companies, venture capital firms, securities firms, investment banks, and commercial banks. In a way, the course provided the best orientation training before students enter the job market.

In the 2014 academic year, CDF offered a course on strategies and businesses of financial holding companies, venture capital firms, investment banks, and commercial banks. With a focus on the discussion of issues and case studies, the course invited high-level executives of CDF to share their experience. The course also equipped students with professional financial knowledge and revolutionized the learning experience. The roster of instructors included CDF Chairman Mu-Tsai Chen, China Development Industrial Bank Vice Chairman Shin Chen, CDF President & CEO Paul Yang, CDF Senior Vice President Lawrence Liu, CDF Chief Legal Officer Melanie Nan, KGI Bank Chairman Mark Wei, KGI Securities Chairman Daw-yi Hsu, CDF Senior Vice President and Vice Chairman of KGI Bank Eddie Wang, and KGI Bank President Richard Chang.

For students to better understand strategies and businesses of financial holding companies, venture capital firms, investment banks, and commercial banks, the lecturers started by introducing each of CDF's core businesses in a way that is easy to understand. To enrich the course content, CDF Chairman Mu-Tsai Chen invited Chairman Soushan Wu of the Gre Tai Securities Market to be the guest speaker of the course. Chairman Wu said in the class that National Taiwan University has set an example of academia-industry collaboration, while CDF has greatly benefit both NTU and its students with the course that provided rich content and a window to the industry.

CDF Chairman Mu-Tsai Chen was also one of the lecturers in the 2013 academic year. Last year, he started the course with an introduction to CDF's five decades of investment history and its role in Taiwan's industrial development. This year, Chairman Chen took questions directly from students. In particular, he emphasized the importance of "attitude," making the point that one's attitude towards life or work determines how far he or she can go. He therefore encouraged the students to take a

陳木在董事長在 2013 學年度也曾經擔任開發金控講座的講師，當時是以開發金控長達五十年的投資史為序曲，和學生分享臺灣的產業發展歷程和開發金控扮演的角色。本學期則直接回應學生提出的各項問題，首先和學生分享的是「態度」。他認為無論是人生態度或工作態度，都左右了人的一生活，他期許學生無論未來從事什麼工作，都能用最積極的態度來面對問題。陳木在董事長的提醒，恰好切中學生的問題。許多修課學生的共同疑問除了是進入業界所需具備的技能與知識為何外，也想知道如何能在未來職場成功發展。開發金控總經理楊文鈞在「私募基金之發展及展望」單元課程中與學生分享私募基金的現況與未來，他以開發工銀直接投資正在進行中的私募股權基金為例，對學生說明增加資產管理規模的重要性，因為真正的目標是創造出好的策略。楊總經理分析，從八〇年代到二千年之間，是開發工銀最好的時候，投什麼賺什麼，但是隨著市場的變化，開發工銀從投資自有資金到轉型資產管理，用一年多的時間募集超過美金十億元，在臺灣有文創價值、生醫等。他不藏私地和學生分享他的看法，他認為臺灣經濟體不再高度成長，而是走向越來越專精和細緻、鑽研越來越深入，因此在臺灣做創投無法做一個甚麼都做的創投，要很精專在一個產業。開發工銀經過深入的研究，視文創和生醫為臺灣產業的新契機，因此特別成立兩檔私募股權投資基金投資這兩個新興產業，扶植臺灣新興文創與生醫企業之成長，並掌握蓬勃的投資獲利機會。

除了開發工銀與凱基證券的業務，今年課程還加入商業銀行的經營策略，包括金融市場實務、商銀與財務管理、中小企業授信及網路銀行的未來趨勢等課題，皆引起學生的高度興趣。除了創投、私募基金等業務，開發金控法務長南怡君特別和學生分享了一個新的趨勢發展：公益創投。學生在釐清一般創投與公益創投的差異之後，對於這項具有未來發展前景又兼具社會公益的新型態投資觀念興致勃勃。

本公司認為，走入校園，不只可讓具有豐富學養及實務經驗的主管們與下一代未來菁英們直接互動，更提供學生最新的金融知識與觀念，有助於未來學生進入職場時可在最短的時間內成為企業的可用之材，大幅縮短產學之間的落差。當然，最重要的是，開發金控期望為臺灣培養下一代的國際金融競爭力，讓臺灣在全球金融市場中能以源源不絕的優秀人才佔有一席之地。



開發金控總經理楊文鈞課後與學生互動  
CDF President & CEO Paul Yang exchanged ideas with students after class.



課間學生認真聽講  
Students listened attentively in class.



開發金控資深副總暨凱基銀行副董事長王幼章授課情況  
CDF Senior Vice President and KGI Bank Vice Chairman Eddie Wang was teaching in his class.

positive attitude towards problems no matter what they do for a living in the future. Chairman Chen's point tied in closely with many students' questions. In addition to the skillset and knowledge required for the job market, many students would also like to know the key to future career success.

In his course on the development and prospects of private equity fund, CDF President & CEO Paul Yang talked about the present and future of private equity fund, citing China Development Industrial Bank's investment in private equity funds. President Yang stressed the importance of increasing the scale of asset management to achieve the ultimate goal—creating the optimal strategy. According to President Yang, China Development Industrial Bank saw its heyday from the 1980's to 2000, when it made money on every investment. However, as the market changed over time, the bank shifted its focus from investing with its own capital to asset management. It has raised more than US\$1 billion in less than two years to invest in the cultural and creative industry and the biomedical industry. President Yang also shared his views generously with his students. According to President Yang, Taiwan's economy has gone past the stage of takeoff and is now moving towards an era characterized by exquisiteness and specialization in various industries. Therefore, when starting up a business, one should focus on one niche area rather than many areas of specialization. After conducting extensive research, CDF has identified the cultural and creative industry and the biomedical industry as the two most promising industries that will open up a window of opportunities. That is why CDF has set up two private equity funds to invest in the two burgeoning industries, with an aim to nurture their development and tap into investment opportunities.

In addition to the core businesses of China Development Industrial Bank and KGI Securities, the courses offered this year also addressed subjects of great interest to students—business strategies of commercial banks, including financial market practice, financial management, lending to SMEs, and future trends of online banking. Besides CDF's businesses in venture capital investment and private equity funds, CDF Chief Legal Officer Melanie Nan also touched on one of the new emerging trends—venture philanthropy. After learning about the differences between venture philanthropy and other forms of venture capital, students became highly interested in this new form of investment that holds great potential and does social good.

CDF believes that its presence on campus has provided an opportunity for learned and experienced executives to interact face-to-face with the elite of the younger generation. It has also provided students with the most up-to-date financial knowledge and concepts, nurtured students into corporate talents, and bridged industry-academia gap. Most importantly, CDF wishes to enhance the international financial competitiveness of the next generation and help Taiwan secure a place in the global financial market with an abundant supply of top-notch human resources.

## (二) 參與臺灣金融服務業聯合總會大專院校「金融講堂」課程

臺灣金融服務業聯合總會(以下簡稱金融總會)為落實行政院金融監督管理委員會推動「金融知識普及計畫」,特與包括臺大、政大等多所大專院校合作,自2013年起辦理金融實務課程,將金融實務納入大專院校金融系所之通識教育,以達成深化校園根基、培育金融菁英人才之目標。

開發金控積極參與「金融知識普及計畫」,金融總會多次邀請開發金控高階主管包括凱基銀行董事長魏寶生先生、凱基期貨董事長糜以雍先生等,親自以其紮實之專業知識與豐富之實務經驗擔任授課講師,使參與課程之學員在學校所習得的金融理論,能與業界實務應用順利結合,為達成普及金融知識、培育國內金融人才貢獻綿薄之力。

## (三) 參與「政治大學法學院公益服務學程」

「政治大學法學院公益服務學程」為該校選修且具學分的課程,目的在結合傳統法律服務,秉持專業服務公益,並體驗第一現場之公益。本公司自2012年起即參與該學程,為學程之合作機構並擔任榮譽導師,曾指導學生提出之公益服務實習計畫、協助批改同學作業、安排同學參觀活動,並提供職涯規劃建議等。未來本公司若有舉辦公益性質之活動,公益服務學程之師生亦將視性質共同參與。

## (四) 參與政治大學「兩岸三地(亞太地區)大學之企業併購模擬競賽」

兩岸三地(亞太地區)大學之企業併購模擬競賽是臺灣政治大學法學院及政治大學商學院,共同發起的一項商業競賽;本競賽原為政治大學商學院、法學院合開的「企業併購實例研習」課程所延伸的一項課間活動,該課程彙集法律、會計、企管等三個不同領域的同學並組成團隊,於每年期末舉辦一場企業併購模擬競賽,透過虛擬個案,模擬實際併購交易的過程。截至2015年,共有中國大陸:北京大學、清華大學、人民大學、上海交通大學、廈門大學及南京大學,臺灣:臺灣大學、政治大學、臺北大學,香港:香港大學,以及新加坡:新加坡國立大學、新加坡國立管理大學等亞太地區12所大學參賽。

本公司自2012年(第二屆)起,開始擔任本競賽的指導老師及評審,就併購實務流程及談判過程,與同學分享併購實例,歷屆參與的同學均努力表現,帶來許多感動、難忘的回憶與豐碩的成果。



開發金控顧問張世潔(後排右三)與獲獎同學開心合影  
CDF Consultant Frank Chang (third from the right in the rear row) with winning team members.



頒獎典禮  
The Award Ceremony

## 2. Participation in the Financial Lectures Organized by Taiwan Financial Services Roundtable (TFSR)

To support the Financial Literacy Program launched by the Financial Supervisory Commission of the Executive Yuan, Taiwan Financial Services Roundtable (TFSR) has been organizing a series of practical courses on financial topics since 2013 in collaboration with education institutions in Taiwan such as National Taiwan University and National Chengchi University. The Financial Lectures aim to incorporate financial literacy into the general education programs offered by financial departments in colleges and universities to bring the industry and the campus closer and foster future financial professionals.

CDF has been actively supporting the Financial Literacy Program and has been invited by the TFSR many times to send high-level executives to serve as speakers in the lectures, including KGI Bank Chairman Mark Wei and KGI Futures Chairman Falcon Mi. The lecturers from CDF shared their extensive knowledge and practical experience in the industry with the students, who were able to establish a close link between financial theory and practice thanks to the lectures. By participating in the Financial Literacy Program, CDF has had the honor to contribute to the cultivation of financial talent in Taiwan and help advance the spread of financial knowledge.

## 3. Participation in the Social Services Program of the College of Law, National Chengchi University

The Social Services Program of the College of Law, National Chengchi University offers a series of elective courses with credit, with an aim to integrate legal services with professional social services in the frontline. Since 2012, CDF has been part of the program as a collaborating partner and recommended honorary mentors to help students draft their service proposal, correct students' assignments, arrange site visits, and advise students on career planning. Mentors and students under the program can take part in social service events held by CDF in the future.

## 4. Participation in the Cross-Strait (Asia Pacific) Enterprise M&A Mooting Competition held by National Chengchi University

The Cross-Strait (Asia Pacific) Enterprise M&A Mooting Competition is jointly organized by the College of Law and College of Commerce of National Chengchi University (NCCU). The competition used to be an extension activity of the course "Cases on Mergers and Acquisitions," where students from the Department of Law, Accounting, and Business Administration of NCCU formed groups and went through a simulated M&A deal in a mooting competition by the end of each semester. As of 2015, the competition has seen the participation of 12 universities in the Asia Pacific: Peking



開發金控法務長南怡君(右四)和顧問張世潔(右五)與參賽同學合影  
CDF Chief Legal Officer Melanie Nan (fourth from the right) and CDF Consultant Frank Chang (fifth from the right) with students in the competition.

University, Tsinghua University, Renmin University of China, Shanghai Jiao Tong University, Xiamen University, and Nanjing University in Mainland China; National Taiwan University, National Chengchi University, and National Taipei University in Taiwan; the University of Hong Kong in Hong Kong; and the National University of Singapore and the Singapore Management University in Singapore.



## （五）創辦「政治大學財務金融卓越講座」

本公司旗下凱基銀行董事長魏寶生先生在 2013 年擔任凱基證券董事長期間，為了培養臺灣國際金融人才，並提昇其國際視野，自當年二月份起，在政治大學商學院院長唐揆博士之大力支持下，與政治大學商學院 / 財務管理系合作，於每週六開設以全英語授課的「財務金融卓越講座」。

魏董事長特別以其在產業界多年所建立之絕佳人脈，邀請包括凱基銀行副董事長王幼章先生、凱基證券總經理丁紹曾先生、風險管理部亞太區主管王昭麟先生、匯豐銀行臺灣區總經理李鐘培先生、美商富國銀行環球金融部大中華區資深副總裁張華平博士、大陸陽光保險投資長陳憲偉先生（時任）及政大外交系教授黃奎博博士等多位國內具國際證券、銀行、保險的專業高級經理人，以及國際關係學者，為即將進入職場的碩士班及大三、大四學生親自授課，加強參加學員的國際金融專業知識與對財金產業實務之熟悉度。

此「財務金融卓越講座」自開設以來，廣獲師生佳評，不僅至今已連續舉辦三年，且自 2014 年起，此講座已成為政治大學財管系及輔仁大學貿易金融系兩校系之正式課程，堪稱為臺灣公、私立傑出大學合作典範之一。講座參加的學員除了來自政大及輔大外，當時來自交通大學管理學院、東華大學財金系、世新大學與長庚大學等校系在開發金控實習的多位學生亦一起參與修習。過去三年間參與此項「財務金融卓越講座」的學生總計已超過 180 人，成效斐然。



凱基證券風險管理部亞太區主管王昭麟先生（前排左三）、輔仁大學金融與國際企業學系韓千山主任（前排左二）與學員合影  
Regional Head of Risk Management of KGI Securities Steve Wang (third from the left in the front) and Dean Chien-Shan Han of the Department of Finance and International Business of Fu Jen Catholic University (second from the left in the front) with the students.



凱基證券總經理丁紹曾（前排中）與學員合影  
President of KGI Securities Albert Ding (front middle) with the students.

## （六）捐贈

2014 年 8 月高雄市發生大規模氣爆事件，造成嚴重傷亡，開發金控捐贈新臺幣 1,000 萬元予高雄市政府，用以投入救災及災後重建工作。

Since 2012 (the competition in its second year), representatives from CDF have served as coaches and judges of the competition and shared M&A cases and processes and various steps of negotiations with the students. Participants over the years have contributed enormously to the success of the competition and left many enduring memories.

## 5. Establishing the Financial Elite Program in National Chengchi University

In February 2013, KGI Bank Chairman Mark Wei founded the Financial Elite Program at National Chengchi University (NCCU), a series of financial lectures in English offered on Saturdays, in collaboration with the College of Commerce and Department of Finance of NCCU. Supported by Dean Kwei Tang of the College of Commerce of NCCU, the program aims to cultivate future financial professionals in Taiwan and foster their international perspectives.

Tapping into his personal networks established over the years in the industry, KGI Bank Chairman Mark Wei has invited scholars of international relations and high-level managers in the financial services industry to present expertise on their professional fields in the program, including Vice Chairman of KGI Bank Eddie Wang, President of KGI Securities Albert Ding, Regional Head of Risk Management of KGI Securities Steve Wang, President of HSBC Bank (Taiwan) John Li, Senior Vice President and Head of Global Financial Institutions—Greater China for Wells Fargo Bank Dr. Hwa-Ping Chang, (then) Chief Investment Officer of Sunshine Insurance Group Xian-Wei Chen, and Associate Professor Dr. Kwei-Bo Huang of the Department of Diplomacy at NCCU. The lectures have helped broaden the international financial knowledge of the students (junior and senior students and master's students of NCCU) *en route* to professional careers and increase their familiarity with the financial industry.

The Financial Elite Program, which has been organized for three consecutive years, has been held to widespread acclaim among the lecturers and students. Since 2014, the series of lectures has officially become part of the curriculum of the Department of Finance of NCCU and the Department of Finance and International Business of Fu Jen Catholic University, making the program an excellent example of collaboration between outstanding public and private universities in Taiwan. Participants in this program include not only students from NCCU and Fu Jen Catholic University but also interns of CDF from the College of Management of National Chiao Tung University, the Department of Finance of National Dong Hwa University, Shih Hsin University, and Chang Gung University. In the past three years, the lectures of the Financial Elite Program have invited more than 180 students to join, making it a remarkable success.

## 6. Donations

The massive gas explosion in Kaohsiung in August, 2014 caused severe casualties. CDF donated NT\$10 million to Kaohsiung City Government for disaster relief and post-disaster reconstruction.

## 5-2 中華開發工業銀行文教基金會

有感於「教育」是最有價值的投資，中華開發金控以「關心下一代、投資孩子的未來」作為企業回饋社會之公益主軸。1999年起，透過中華開發工業銀行捐贈成立之「財團法人中華開發工業銀行文教基金會」，開始計畫性地關注教育、公益及人文等弱勢領域，多年來，各類型捐贈與獎助學童培育計畫，已有顯著的成效。

2014年，工銀文教基金會結合企業之力具體推動之方案，包括獎助大學在校課輔弱勢學童計畫、偏鄉學童營養加菜金、清寒學童才藝培育計畫、藝文人才扶持，以及協助社會福利機構義賣、愛心訂購等，過程中非僅僅是資源的挹注，亦提供員工自主參與，讓公益關懷成為中華開發同仁工作與生活的一環，型塑了優質之企業公民輪廓。

### 主要公益活動

#### ■ 「我們班的小飛象：小天份大未來」築夢獎助計畫

「我們班的小飛象：小天份大未來築夢計畫」旨在打破智育至上的迷思，鼓勵課業低成就的孩子發展其他優勢能力，以經濟弱勢家庭的孩子為資助對象，期許為孩子建立學習自信，並為社會培養未來文創人才。「小飛象」之挖掘係透過師長（關懷者）及同儕，主動拍攝紀錄短片向基金會推薦，影片具體描述小飛象可以被肯定的價值與天份，拍攝者如伯樂般具無私慧心，並依照小飛象的需求及意願，規劃潛能培育計畫，為其爭取發展才能的機會。本計畫每築夢個案可獲得新臺幣10~20萬元不等之習藝獎助金，藉著「影像紀錄」提供同儕彼此認識及尊重差異的機會，也希望透過徵件，挖掘更多臺灣未來人才。



臺東大學附設體中一射箭隊  
Archery Team, National Taitung  
University Affiliated Physical  
Education Senior High School

## 5-2 CDIB Education and Cultural Affairs Foundation

Considering “education” as the most valuable investment, CDF gives back to society through its philanthropic efforts which revolve around “Caring for the Next Generation, Investing in Children’s Future.” In 1999, CDIB established the CDIB Education and Cultural Affairs Foundation, which systemically focuses on the areas people pay less attention to, including education, social welfare, and charitable activities. Over the years, a variety of donations and scholarships have achieved significant results in child education.

In a joint effort by CDIB Education and Cultural Affairs Foundation and enterprises, concrete plans were mapped out in 2014, including subsidizing college students who tutor disadvantaged children, providing grants for children’s meal in remote areas, supporting children from low-income families to develop talent, nurturing art and literary talent, and helping out with the fundraising in social welfare organizations. It not only invests resources but also encourages individual participation, making public benefit part of all employees’ daily lives and fostering outstanding corporate citizens.

### Major Charity Events

#### ■ Caring for children — “Our Class Has Got Talent” Program

The “Our Class Has Got Talent” Program aims at dispelling the myth that academic achievement should be the only pursuit for children. It encourages children with low academic achievement to build other competitive advantages and provides scholarships for the economically disadvantaged children in the hope that children will gain more confidence in learning, and more cultural and creative talent can be nurtured. The “talent” is discovered by teachers (carers) and peers, who film a documentary on the talent’s value and gift worthy of recognition and recommend the talent to the foundation. The photographer is a selfless and wise talent scout, who maps out individual development plan and seeks opportunities for development according to his/her needs and will. Each child in this program receives a scholarship of NT\$100,000 to 200,000. Through the recorded video, peers have the opportunity to get to know each other and respect the differences. It is also hoped that more talent can be discovered through the call for entries.



宜蘭南澳鄉金洋國小一直排輪  
Inline Skating, Yilan King Young  
Elementary School

### ■ 「薪傳 100 × 課輔 100」獎助金

為拉近城鄉教育資源的差距，縮短弱勢學童的學習落差，基金會於 2007 年成立「薪傳 100 × 課輔 100」獎助計劃，每年以新臺幣五百萬元獎學金，獎助 100 位國內公私立大專院校在學優秀清寒學生，除協助他們向學，減輕經濟負擔，更鼓勵接受獎助大學生貢獻 100 小時的義工服務，投入弱勢學童的課後輔導工作，將開發工銀的公益關懷擴大至高等教育及扶助弱勢的領域。

### ■ 「營養 100 分」計畫

基金會自 2006 年起開始補助偏鄉資源弱勢學校營養加菜金，協助補充學童成長所需的營養，提供早餐及下午點心或為學校午餐加菜，方案執行以來，普獲地方政府及校方好評。



補助偏鄉學校營養午餐  
Subsidizing the lunch meals in remote schools



### ■ 「午餐的約會」活動

2012 年起，基金會更擴大「營養 100 分」的公益精神，舉辦系列「午餐的約會」活動，邀請金控家族同仁組隊赴偏鄉學校下廚，為學童「加菜」，分享私房料理。原來不擅廚藝的上班族以認真態度，端出披薩、蕃茄肉醬義大利麵、糖醋排骨等道道佳餚，帶給偏鄉學校師生美味的記憶。



調研處團隊製作比薩大餐  
Pizza-making by the Research Department



### ■ Scholarship and grant scheme — The “Heritage 100 & Tutelage 100”

To help bridge the education gap between urban and rural areas, the Foundation established the “Heritage 100 & Tutelage 100” scholarship and grant scheme in 2007. The program utilizes an annual budget of NT\$5 million to provide 100 scholarships to economically-disadvantaged college students with outstanding academic performance. In addition to supporting their studies and relieving their economic pressure, the Foundation also encourages recipients to work as volunteers for 100 hours to tutor underprivileged children. This program extends CDIB’s charity work to promote higher education and support the disadvantaged.



金控楊文鈞總經理與第八屆薪傳大學生合影  
CDF President & CEO Paul Yang and the 8th “Heritage 100 & Tutelage 100” Scholarship recipients



### ■ School Lunch Subsidization Program — “Perfect Nutrition”

The CDIB Education and Cultural Affairs Foundation has provided subsidies for disadvantaged schools in remote areas to augment their school lunch programs since 2006. The program works to ensure that children receive proper nutrition and enable schools to provide breakfast and afternoon snacks or add more dishes to their lunch meal. This program has been lauded by local governments and schools since it was launched.

### ■ “Lunch Dates”

Since 2012, the Foundation has built on its “Perfect Nutrition” program and held a series of “lunch dates.” CDF employees went to remote schools in groups to share the meals they prepared for those children. While most of these office workers were far from whizzes in the kitchen, with a can-do attitude, they prepared platters of delicious dishes, including pizza, spaghetti bolognese, sweet and sour spare ribs, making it a lunch to remember for school faculty and students.



宜蘭南澳鄉金洋國小一午餐的約會  
Lunch date at Yilan King Young Elementary School

■ 「藝文人才扶植」藝響之夜

「藝響之夜」是基金會 2014 年首次嘗試以民間力量贊助傳統文化藝術團體演出的計畫，目的除了為保存傳統文化盡一份心力外，也希望藉由演出表現出中華民族多元文化所蘊含的豐富生命力。本次演出內容包括代表南島文化的原住民歌舞、充滿華夏色彩的民族舞蹈、源自臺灣民間信仰的陣頭表演及結合傳統與現代的綜合舞蹈藝術，藉由表演勾勒出一個可以代表傳統與現代、激盪與融合的文化樣貌，彰顯臺灣傳統文化的多元特色。



基金會董事長與演出團體合影  
Performers & Chairman  
Koo of CDIB Education  
and Cultural Affairs  
Foundation

■ 「愛心饅寶寶」公益訂購

新竹關西「華光智能發展中心」照顧了一群身心障礙的院生，為了讓院生們學習自主生活，庇護工場在園地內自行栽種食材，教導他們手工製作各式西點及包子饅頭，產品除了自己食用也對外行銷，目的是提供院生們就業學習的機會。2014 年基金會發起「愛心饅寶寶」訂購活動，向華光「磊質複合式庇護工場」訂購產品組合，支持院生在「磊質複合式庇護工場」持續實做，有更多學習自主生活的機會。



2014 年中華開發大樓「愛心饅寶寶」訂購試吃活動  
“Good Food, Kind Heart” project, ordering and sampling at CDF Building in 2014

■ Fostering Art Talent — “A Night of Art and Music”

“A Night of Art and Music” was the Foundation’s first attempt to support traditional cultural and art groups as a private entity. This program not only aims at contributing to the preservation of traditional culture but also hopes to demonstrate the vitality embodied in the diverse Chinese culture through performance. The performances included the aboriginal song and dance representative of Austronesian cultures, Chinese folk dance, the Din Tao dance originating from Taiwan’s folk religion, and dance that combines traditional and modern dance. These performances showcased a multi-faceted Taiwanese culture where tradition and modernity clash and fuse together.



原緣文化藝術團—祭戰神  
Tribute to the God of War—Taiwan Yuan-Yuan  
Indigenous Culture and Art Troupe



方相舞蹈團—京伶俏  
Jing Ling Qiao—Fang Shiang Dance Theatre



臺灣藝術大學舞蹈系—楚韻漢風  
Chu Yun Han Feng—The Department of Dance,  
National Taiwan University of Arts



九天民俗技藝團—臺灣陣頭  
Din Tao—Chio-Tian Folk Drums & Arts Troupe

■ “Good Food, Kind Heart” Project

Catholic Hua-Kuang Center for the Development of the Disabled based in Guanxi, Hsinchu, looks after the physically and mentally challenged students. To help these students stand on their own feet, the Center taught them to make pastries and steamed buns with ingredients grown at the sheltered workshop, and the finished products are both for themselves and for sale. It is hoped that this can provide students with jobs and learning opportunities. The Foundation launched the “Good Food, Kind Heart” project in 2014, ordering products from Hua-Kuang’s “Lei Zhi Sheltered Workshop.” This enables students to have hands-on experience in the workshop while learning to support themselves.

## 實際行動 協助弱勢

## ■ 高雄氣爆意外 發動員工捐款活動

2014年8月高雄發生臺灣有史以來最嚴重的氣體外洩意外，前鎮區及苓雅區多起氣爆造成嚴重傷亡，許多人一夕之間無家可歸，甚至必須面對天人永隔的悲痛。一直期許成為在地好鄰居的凱基銀行，除了在第一時間主動關心同仁和客戶的狀況外，同時與中華聯合勸募協會合作，發起員工一日捐活動，鼓勵同仁自由捐出所得。活動共募集新臺幣115萬餘元，交由聯合勸募統籌運用，透過聯合勸募專業的分配和監督，讓每一分善款發揮最大效益，協助災民順利重建家園。

## ■ 採購「福山農莊」農產品作為生日禮

「福山農莊」由前臺北烏來福山國小校長黃美玲女士主持，農莊大力推行鼓勵福山村泰雅族原住民儲蓄，以籌措子女高等教育經費的「教富計劃」，期待藉此改善部落的經濟，進而資助孩童繼續升學。本行長期採購福山農莊農產品，作為員工生日禮，期望藉由教富計劃的成功，讓更多原住民小朋友接受完整的教育，並喚起更多社會大眾對原住民兒童教育問題的重視。福山農莊也同時致力於推廣本土農業，希望減少進口保值國本、支持本土農產品維護環境並滋潤生態。

## ■ 參與「午餐的約會」為偏鄉學童料理營養午餐

為傳遞更多關懷和溫暖予偏鄉學童，改善偏鄉學校辦理營養午餐之困境，凱基銀行2014年12月18日參與「中華開發工業銀行文教基金會」舉辦之「午餐的約會」活動，由董事長魏寶生帶領同仁至桃園縣大溪鎮百吉國小擔任一日志工，「料理」學童營養午餐，以實際行動落實企業社會責任。



凱基銀行董事長魏寶生(右)親自帶領同仁為桃園百吉國小學童準備營養午餐  
KGI Bank Chairman Mark Wei (right) led a group of volunteering staff to prepare lunch meals for children at Bai-Ji Elementary School

## ■ Mobilized Employees to Make Donations for the 2014 Kaohsiung Gas Explosions

The most severe gas leak and explosion occurred in the Cianjhen and Lingya districts of Kaohsiung in August, 2014, leaving many people homeless or even suffering from the pain of losing their loved ones. Aspiring to be the good neighbor of residents, KGI Bank not only responded immediately to check on its employees and clients, but also cooperated with United Way of Taiwan, calling on its employees to make donations. The funds raised topped NT\$1.15 million, which were coordinated and appropriated by United Way of Taiwan. Through its professional allocation and monitoring, the funding could be fully utilized to help victims rebuild their home.

## ■ Purchasing Produce from Fushan Grange as Birthday Gifts

Fushan Grange is managed by Ms. Huang Mei-Ling, former Principal of Fushan Elementary School in Wulai District, New Taipei City. Fushan Grange encourages the Atayal Tribe in Fushan Village to save for their children's higher education in the hope that the economy in the tribe can be improved, and children's education can be subsidized through this "Saving for Education" project. KGI Bank has been purchasing produce from Fushan Grange as birthday gifts for employees. The Bank hopes that through a successful "Saving for Education" project, more aboriginal kids are able to receive a well-rounded education, and the public can place more emphasis on the educational problems of aboriginal children. Fushan Grange is also fully committed to promoting local agriculture in order to reduce import, strengthen the foundation of domestic agriculture, support local produce, protect the environment, and nurture the ecosystem.

## ■ "Lunch Dates" — Preparing Lunch Meals for Children in Remote Schools

To deliver more care and warmth to children in remote schools and to ease the burden on the lunch preparation of those schools, KGI Bank took part in the "Lunch Dates" hosted by the CDIB Education and Cultural Affairs Foundation on December 18, 2014. Led by Mark Wei, Chairman of KGI Bank, employees worked as volunteers on that day at Bai-Ji Elementary School in Daxi District, Taoyuan City, where they prepared lunch meals for children and put corporate social responsibility into action.



## 響應樂齡 促進代間融合

### ■ 舉辦「2013 青春棒棒堂『阿公阿嬤微笑大募集』」

國內少子女化、高齡化等現象日益嚴重，為促進代間融合，全方位提昇高齡人口生活品質，中華社會福利聯合勸募協會提出「樂齡 360」服務概念，讓每一個長輩都能不畏高齡，樂在高齡。為使「樂齡 360」概念向下紮根，凱基銀行與聯合勸募協會於 2013 年 9 月至 2014 年 3 月間，主辦「2013 青春棒棒堂『阿公阿嬤微笑大募集』」活動，除了提供 11 萬元做為參賽獎金外，得獎攝影作品更以舉辦公開展覽的方式，吸引更多人士來關懷高齡長者的相關議題。

凱基銀行一直以來期許成為社區在地的好鄰居，除了期望透過高齡議題活動，喚起公部門和私部門對老人議題之重視，同時藉由邀請社會大眾加入關懷身邊長者的具體行動，進而開啟關懷社會的視野。



凱基銀行總經理張立荃（後排右三）熱情參加「樂齡 360」活動頒獎典禮  
KGI Bank President Richard Chang (third from the right in the rear row) participated the "Active Aging 360" award ceremony

### ■ 長期推動凱基志工日 集合同仁力量服務更多長者

凱基銀行除了與中華社會福利聯合勸募協會合作「青春棒棒堂」系列活動，2013 年 10 月起更在企業內部推出關懷高齡者的「凱基志工日」，透過聯合勸募與臺北、臺中、高雄地區的養護機構合作，以提供同仁志工假的方式，鼓勵凱基人每個月利用一個周末半天的時間，至養護機構服務、陪伴高齡長者，自志工日於 2013 年 10 月推出以來已有逾 300 人次參加。



## “Active Aging” — Enhancing Intergenerational Integration

### ■ Held the “2013 One Big Family — Collection of Grandparents’ Smiles” Event

To enhance intergenerational integration and senior citizens’ quality of life in an aging society with increasingly low birthrate, United Way of Taiwan proposed the “Active Aging 360” service, allowing the elderly to embrace aging and enjoy active aging. For the idea of “Active Aging 360” to take root, KGI Bank and United Way of Taiwan hosted the “2013 One Big Family — Collection of Grandparents’ Smiles” event from September 2013 to March 2014. Besides offering NT\$110,000 as prizes, award-winning photos will be displayed in public to draw more attention to matters related to caring for the elderly.

Aspiring to be a good neighbor of residents, KGI Bank hopes to raise awareness of aging in the public and private sector as well as help build a caring society by inviting the public to care for the senior citizens around them.



### ■ Promoting “KGI Volunteer Day” to Gather Employees’ Power and Provide Services for More Senior Citizens.

In addition to partnering with United Way of Taiwan in a series of “One Big Family” events, KGI Bank launched “KGI Volunteer Day” to care for the elderly in October, 2013. KGI Bank worked with the care facilities in Taipei, Taichung, and Kaohsiung through United Way of Taiwan to give employees day off to do volunteer work. The Bank encourages all employees to spend half day at care facilities on weekends to keep the elderly company. More than 300 employees have worked as volunteers since “KGI Volunteer Day” was launched.

## 投入金融教育 推廣金融知識不遺餘力

### ■ 參與「103 年金融服務關懷社會」園遊會（新北場）

為了向更多社會大眾提供即時正確的金融知識，凱基銀行於 2014 年 11 月 1 日參與臺灣金融服務業聯合總會舉辦之「103 年金融服務關懷社會」園遊會，以淺顯易懂之方式與民眾互動，讓更多社區居民瞭解金融產業之運作及金融常識。

### ■ 積極投入「金管會銀行局走入校園與社區金融知識宣導活動」

為協助消費者建立正確之消費金融與理財債觀念，銀行同仁積極參與金管會銀行局舉辦之「走入校園與社區金融知識宣導活動」，實際走入校園及社區，藉由與國小（3-6 年級）、國中、高中職、大專、婦女、原住民及國軍共同討論的機會，協助主管機關提升大眾金融知識水準，樹立正確金錢觀與養成負責任的態度，促進金融市場與社會秩序穩定發展。



## Devoting Itself to Improving Financial Literacy through Financial Education

### ■ Participated in the “2014 Social Care Circus by Financial Service Institutions” (New Taipei City)

In order to impart more real-time correct financial knowledge to the public, KGI Bank participated in the “2014 Social Care Circus by Financial Service Institutions” held by Taiwan Financial Services Roundtable on November 1, 2014, during which it interacted with people with explanation that was clear and easy to understand, enabling more community residents to understand how financial industry works and acquire financial knowledge.

### ■ Actively participating in the “Promotion of Financial Literacy on Campus and in Community” Project launched by the Banking Bureau, Financial Supervisory Commission

To help consumers gain correct understanding of consumer finance and money and debt management, KGI Bank’s employees actively take part in the “Promotion of Financial Literacy on Campus and in Community” Project organized by the Banking Bureau, Financial Supervisory Commission. Meanwhile, they go on campus and into the community to discuss with primary school (grade 3-6), secondary school, and college students as well as females, aboriginals, and soldiers. In so doing, KGI Bank helps the competent authority improve the public’s financial literacy, enable people to have a correct and responsible attitude towards money, and facilitate stable development of financial market and social order.

## 5-4 凱基社會福利慈善基金會

開發金控旗下的凱基證券，一直以來秉持關懷弱勢團體、服務社會之精神，經常性發起公司及全體員工募款活動，資助偏遠山區貧病老弱族群，並支持家扶基金募款募資活動，幫助貧困兒童。莫拉克風災後，公司也發動員工共同資助賑災，在亞太區的香港、泰國，凱基證券更整合集團力量，推動於多元公益活動。

為積極回饋社會及貫徹「取之於社會、用之於社會」的理念，凱基證券於 2012 年捐贈設立「財團法人凱基社會福利慈善基金會」，長期致力於推動各項公益活動，以期為客戶、股東與員工創造最大價值。

### (一) 偏遠山區醫療教育資助

2006 年起，經常性發起募款活動，資助恆春基督教醫院、臺東基督教醫院，改善當地醫療及教育資源，讓偏遠山區的貧病老弱族群，得享便利醫療服務，缺乏經濟資源學童，享有免費課後輔導。



### (二) 把愛傳出去，扶持弱勢學童

為幫助貧困孩童，2008 年凱基證券陸續發起「把愛傳出去」、「我愛小甜甜」以及「呵護折翼天使」等物資捐贈活動及義賣活動，支持家扶基金會、新莊愛心育幼院以及苗栗聖芳濟育幼院，資助貧困學童繼續就學並與育幼院小朋友建立長期認養關係。

## 5-4 KGI Charity Foundation

KGI Securities, a subsidiary of CDF, has been caring for the disadvantaged and serving the society by hosting fundraising events in the company regularly and supporting the fundraising of Taiwan Fund for Children and Families. All funds raised go to the sick, the poor, and the elderly in remote mountains as well as the underprivileged children. In addition, KGI initiated its employees after Typhoon Morakot for disaster relief and fundraising, and KGI Securities in Honk Kong and Thailand consolidated the group's power to contribute to various charitable events.

KGI Securities' philosophy of giving back to society inspired us to establish the KGI Charity Foundation in 2012, which devotes itself to charity with the aim of maximizing the value for its clients, shareholders, and employees.

### 1. Medical and Educational Aid Program in Remote Mountain Areas

KGI Securities has held fundraising events regularly to provide aid for Heng Chun Christian Hospital and Taitung Christian Hospital and improved local medical and educational resources since 2006. By doing so, KGI Securities hopes that the sick, the poor, and the elderly in remote mountains can have access to convenient medical services, and children with insufficient economic resources are able to enjoy free tutoring after school.

### 2. "Pay It Forward" — Supporting the Disadvantaged Children

To help underprivileged children, KGI Securities has held various charity events since 2008, including "Pay It Forward," "My Sweetheart," and "Caring for Angels with Broken Wings," for the Taiwan Fund for Children and Families, Xinzhuang Children's Home, and Miaoli St. Francis Xavier Home for Children and Juvenile. The funds were raised to support the studies for underprivileged children and long-term adoption.





### (三) 愛心無國界

2009年四川大地震、莫拉克風災過後，公司除捐贈款項，並發動員工捐出薪資所得，交由紅十字會作為賑災之用。此外，為落實企業社會公民責任，凱基證券整合集團力量以及經營管理的專業，致力於多元公益活動，行善足跡橫跨亞太區域。在香港，凱基證券亞洲成立了「KGICARE」員工志工團，連續多年獲香港社會服務聯處頒贈「商界展關懷」標誌；而在泰國，除提供弱勢家庭優秀大學生獎學金贊助，更與泰國皇室合作，參與泰國公主所主導的「Princess Project」慈善活動，深入泰北山區，改善當地學童教育環境，連續三年在泰北偏遠山區，興建全新教室及圖書館，近年來凱基證券（泰國）更成立獎學金計畫，以資助當地偏遠地區的學業優異學生。

### (四) 「愛·從小學起」

凱基社會福利慈善基金會於2012年發起「愛·從小學起」學童助學金活動，主要藉由資助家境清寒的小學學童，保障他們生存與就學的權利，進而幫助需要協助且缺乏資源弱勢家庭。

由於許多貧困的孩童及家庭需要的是更長期的照護與關懷的延伸，因此2014年仍持續推動該計劃，三年來已捐助200多名學童助學金，並提供近60個個突遭急難變故之家庭獲得急難救助補助；並於歲末年終探訪受補助家庭，致贈年節慰問金。凱基基金會仍將持續幫助更多清寒學生順利完成學業，共同守護陪伴他們無憂長大。



### 3. Love without Borders

After Sichuan earthquake and Typhoon Morakot in 2009, KGI Securities not only made donations but also initiated its employees to donate their salaries to the Red Cross for disaster relief. Moreover, to fulfill its corporate social responsibility, KGI Securities has consolidated the group's resources and management expertise to devote itself to a variety of public welfare activities in the Asia Pacific region. KGI Securities Asia established the "KGICARE" Volunteer Groups in Hong Kong, which has been awarded the Caring Company logo by the Hong Kong Council of Social Service for many years. In Thailand, besides offering scholarships for outstanding college students from disadvantaged families, KGI Securities also collaborated with the Thai royal family to take part in the Princess Project, a charity event directed by Thai Princess. In this project, KGI Securities went into the mountains in Northern Thailand to improve the educational environment for local children and has built classrooms and libraries there for three consecutive years. In recent years, KGI Securities (Thailand) has established a scholarship program to support students with great academic achievement in remote areas.



### 4. Elementary school student assistance program — "Love, starting from Elementary School"

KGI Charity Foundation established the "Love, starting from Elementary School" scholarship program for kids since 2012. By providing financial assistance for elementary school students from disadvantaged families, the Foundation safeguards the students' rights to live and receive education, and in doing so assists underprivileged families in need of support and resources.

Given that many poor children and families need long-term care and support, the Foundation has continued with the project in 2014. Over the past three years, financial assistance have been offered to over 200 children, and nearly 60 families in distress have received subsidies for emergency aid. The Foundation also has visited families which received subsidies at the end of the year and presented them an allowance for the Chinese New Year. KGI Charity Foundation will continue its efforts to help more underprivileged students to finish their studies and ensure that they can grow up without worries.

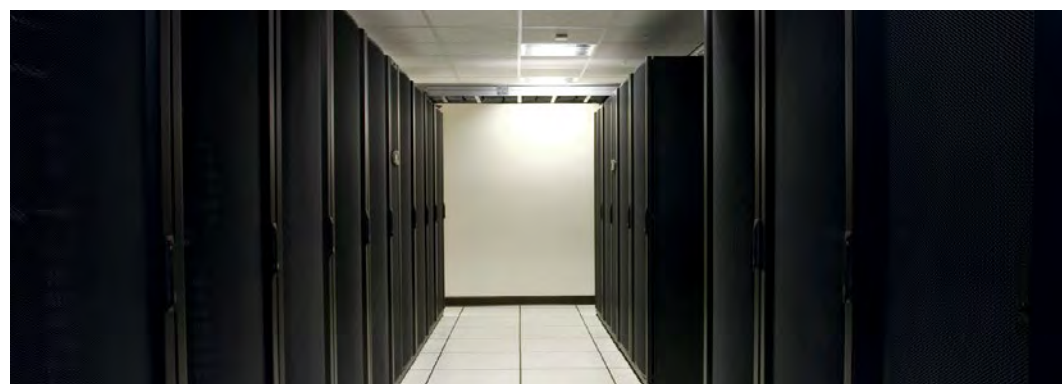
## 5-5 節能環保的企業理念

### 環保節能，打造金控業首座綠色機房

除了重視兒童的成長與發展，成立已 50 餘年的開發金控長期以來亦持續地對環保節能、專才教育、弱勢族群及藝術文化等等領域付予高度關注，時而透過各種捐助或實際的投身參與來善盡企業公民的責任，回饋社會。其中，節能環保素為公司內部宣導及經營管理上的實踐重點。

開發金控身為世界公民，為落實對珍愛地球與在地環境所應盡之責任，除了率先於 2008 年打造國內金控業首座綠色機房，並持續提高伺服器虛擬化運用，以減緩機器設備成長對空調電力耗用的需求。近年來具體成效顯著，資訊機房平均耗電量較過去減少近 40%-50%，成功達成節能減碳效益並協助降低 IT 營運成本。此外，開發金控亦長期致力推動內部作業流程自動化以節約大量紙張使用，自 2013 年開始更將流程自動化成果陸續推展至國內外分支機構，為環境保護減少資源浪費盡最大心力。

開發金控深信，長期承諾投入社會公益，善盡企業公民責任，是健全的企業經營之本。未來中華開發仍將繼續積極投入公益，戮力幫助孩童，積極環保節能，以回饋社會，深耕臺灣！



## 5-5 Green Data Center

### Environmental & Conservation Initiatives — “Green Data Center”

In addition to efforts to nurture the growth and educational development of the country's children, CDF is also a committed proponent of such issues as environmental protection, energy conservation, professional education, minority welfare and cultural development. CDF has endeavored to be a good corporate citizen in this regard by making donations to relevant organizations and getting involved in related activities. In particular, environmental protection and energy conservation are fundamental concerns of CDF's internal communications as well as operational practices.

As a global citizen, CDF shoulders its responsibility to cherish the earth and local environment. In addition to being the first financial holding company in Taiwan to build a Green Data Center in 2008, it also keeps increasing server virtualization to reduce the impact of the growth of machines and equipment on the energy usage in air conditioning. Significant results have been seen in recent years, including a 40-50% decrease in data center's average electricity consumption, which contribute to energy saving and carbon dioxide reduction as well as reduction of IT operating costs. In addition, CDF has been devoting itself to promoting workflow automation in an effort to greatly reduce the use of paper. Since 2013, CDF has introduced workflow automation to branches at home and abroad, sparing no effort to protect the environment and reduce the waste of resources.

Now an integral part of its corporate philosophy, CDF has a longstanding commitment to bettering the social conditions of the country and the fulfillment of corporate citizenship responsibilities are fundamental to the sound operation of any business entity. CDF is determined to continue its close involvement in community welfare programs for the benefit of child development, environmental protection and energy conservation in Taiwan and around the world.

## 5-6 服務據點 Service Outlets

### 中華開發金融控股公司 China Development Financial Holding Corporation

[www.cdibh.com](http://www.cdibh.com)

總公司  
Head Office 10504 臺北市松山區南京東路五段125號  
125, Sec. 5, Nanjing East Rd., Sungshan Dist., Taipei City, 10504, Taiwan (R.O.C.)  
Tel: +886-2-2753-2201 Fax: +886-2-2753-2203

### 中華開發工業銀行 China Development Industrial Bank

[www.cdibank.com](http://www.cdibank.com)

總行  
Head Office 10504 臺北市松山區南京東路五段125號  
125, Sec. 5, Nanjing East Rd., Sungshan Dist., Taipei City, 10504, Taiwan (R.O.C.)  
Tel: +886-2-2763-8800 Fax: +886-2-2766-0047

### 中華開發工銀轉投資事業 Subsidiaries of China Development Industrial Bank

[www.cdibh.com](http://www.cdibh.com)

開發科技顧問公司  
China Venture Management, Inc. 10504 臺北市松山區南京東路五段125號12樓  
12F, 125, Sec. 5, Nanjing East Rd., Sungshan Dist., Taipei City, 10504, Taiwan (R.O.C.)  
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中華開發工銀科技顧問公司  
CDIB Private Equity Corporation 10504 臺北市松山區南京東路五段125號11樓  
11F, 125, Sec. 5, Nanjing East Rd., Sungshan Dist., Taipei City, 10504, Taiwan (R.O.C.)  
Tel: +886-2-2763-8800 Fax: +886-2-2746-7612

中華開發創業投資公司  
CDIB Venture Capital Corporation 10504 臺北市松山區南京東路五段125號11樓  
11F, 125, Sec. 5, Nanjing East Rd., Sungshan Dist., Taipei City, 10504, Taiwan (R.O.C.)  
Tel: +886-2-2763-8800 Fax: +886-2-2746-7612

中華開發資產管理公司  
China Development  
Asset Management Corporation 10504 臺北市松山區南京東路五段125號7樓  
7F, 125, Sec. 5, Nanjing East Rd., Sungshan Dist., Taipei City, 10504, Taiwan (R.O.C.)  
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中華開發股權投資管理有限公司  
CDIB Private Equity (China)  
Corporation 中國上海市靜安區南京西路1601號越洋國際廣場1507室  
Room 1507, Park Place Office Tower, No. 1601, Nanjing West Rd., Jingan District,  
Shanghai, PRC200040  
Tel: +86-21-6289-5708 Fax: +86-21-6289-5709

華開(福建)股權投資管理有限公司  
CPEC Huakai Private Equity  
(Fujian) Co. Ltd. 中國福建省福州市鼓樓區五四路128-1號恒力城辦公樓35樓02, 03單元  
Room 3502-3 Hengli City, 128-1, Wusi Road, Fuzhou, Fujian Province, China  
Tel: +86-591-3811-8000 Fax: +86-591-3811-6000

華創毅達(昆山)股權投資管理有限公司  
CPEC Huachuang Private Equity  
(Kunshan) Co. Ltd. 中國上海市靜安區南京西路1601號越洋國際廣場1507B室  
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Tel: +86-21-6289-5708 Fax: +86-21-6289-5709

### 海外創投子公司聯合辦事處 Joint office of overseas venture capital subsidiaries

美國加州  
California, USA Spear Tower, 1 Market Plaza, Suite 1720, San Francisco, CA 94105, USA  
Tel: +1-415-715-1500 Fax: +1-415-625-5589

韓國首爾  
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Hong Kong 香港中環花園道3號中國工商銀行大廈701-703室  
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## 5-6 服務據點 Service Outlets

凱基銀行 KGI Bank

公司網站 [www.KGIbank.com](http://www.KGIbank.com)

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總行一中和辦公室 Head Office- Chungho Office	235 新北市中和區景平路188號2、3、5樓 2F, 3F, 5F, No.188, Jingping Rd., Zhonghe Dist., New Taipei City 235, Taiwan (R.O.C.) Tel: +886-2-8023-9077
總行一信託作業中心 Head Office- Trust Division	235 新北市中和區景平路200號2樓 2F, No.200, Jingping Rd., Zhonghe Dist., New Taipei City 235, Taiwan (R.O.C.) Tel: +886-2-2232-2499
總行一國外部 Head Office- International Banking	235 新北市中和區景平路200號2樓 2F, No.200, Jingping Rd., Zhonghe Dist., New Taipei City 235, Taiwan (R.O.C.) Tel: +886-2-8023-9077
國際金融業務分行 OBU	235 新北市中和區景平路200號2樓 2F, No.200, Jingping Rd., Zhonghe Dist., New Taipei City 235, Taiwan (R.O.C.) Tel: +886-2-8023-9077
營業部 Banking Business Dept	105 臺北市松山區南京東路五段125號 No.125, Sec. 5, Nanjing E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.) Tel: +886-2-2171-7577
建成分行 Chiencheng Branch	103 臺北市大同區承德路一段70號 No.70, Sec. 1, Chengde Rd., Datong Dist., Taipei City 103, Taiwan (R.O.C.) Tel: +886-2-2555-7777
城東分行 Chengtung Branch	104 臺北市中山區南京東路三段224號 No.224, Sec. 3, Nanjing E. Rd., Zhongshan Dist., Taipei City 104, Taiwan (R.O.C.) Tel: +886-2-2778-8777
松江分行 Sungchiang Branch	104 臺北市中山區松江路137號 No.137, Songjiang Rd., Zhongshan Dist., Taipei City 104, Taiwan (R.O.C.) Tel: +886-2-2517-3777
忠孝分行 Chunghsiao Branch	106 臺北市大安區忠孝東路四段270號 No.270, Sec. 4, Zhongxiao E. Rd., Da'an Dist., Taipei City 106, Taiwan (R.O.C.) Tel: +886-2-2778-1277
敦南分行 Dunnan Branch	106 臺北市大安區敦化南路一段364號1樓 No.364, Sec. 1, Dunhua S. Rd., Da'an Dist., Taipei City 106, Taiwan (R.O.C.) Tel: +886-2-2701-1777
大安分行 Taan Branch	106 臺北市大安區新生南路二段8號 No.8, Sec. 2, Xinsheng S. Rd., Da'an Dist., Taipei City 106, Taiwan (R.O.C.) Tel: +886-2-3322-3677
松山分行 Sungshan Branch	110 臺北市信義區松山路132號 No.132, Songshan Rd., Xinyi Dist., Taipei City 110, Taiwan (R.O.C.) Tel: +886-2-2761-6688

天母分行 Tienmu Branch	111 臺北市士林區中山北路六段246號 No.246, Sec. 6, Zhongshan N. Rd., Shilin Dist., Taipei City 111, Taiwan (R.O.C.) Tel: +886-2-8866-1117
內湖分行 Neihu Branch	114 臺北市內湖區行愛路78巷25號 No.25, Ln. 78, Xing'ai Rd., Neihu Dist., Taipei City 114, Taiwan (R.O.C.) Tel: +886-2-2796-2906
基隆分行 Keelung Branch	204 基隆市安樂區麥金路193號 No.193, Maijin Rd., Anle Dist., Keelung City 204, Taiwan (R.O.C.) Tel: +886-2-2433-6566
板橋分行 Panchiao Branch	220 新北市板橋區民生路三段15號 No.15, Sec. 3, Minsheng Rd., Banqiao Dist., New Taipei City 220, Taiwan (R.O.C.) Tel: +886-2-2259-7767
新店分行 Hsintien Branch	231 新北市新店區北新路三段202號 No.202, Sec. 3, Beixin Rd., Xindian Dist., New Taipei City 231, Taiwan (R.O.C.) Tel: +886-2-2918-1199
中和分行 Chungho Branch	235 新北市中和區景平路200號 No.200, Jingping Rd., Zhonghe Dist., New Taipei City 235, Taiwan (R.O.C.) Tel: +886-2-8668-5566
土城分行 Tucheng Branch	236 新北市土城區金城路三段123號 No.123, Sec. 3, Jincheng Rd., Tucheng Dist., New Taipei City 236, Taiwan (R.O.C.) Tel: +886-2-2260-5588
三重分行 Sanchung Branch	241 新北市三重區重陽路三段192號 No.192, Sec. 3, Chongxin Rd., Sanchong Dist., New Taipei City 241, Taiwan (R.O.C.) Tel: +886-2-2981-2233
新莊分行 Hsinchuang Branch	242 新北市新莊區思源路331號 No.331, Siyuan Rd., Xinzhuang Dist., New Taipei City 242, Taiwan (R.O.C.) Tel: +886-2-2277-6377
蘆洲分行 Luchou Branch	247 新北市蘆洲區集賢路217-2號 No.217-2, Jixian Rd., Luzhou Dist., New Taipei City 247, Taiwan (R.O.C.) Tel: 886-2-2289-8877
羅東分行 Lotung Branch	265 宜蘭縣羅東鎮公正路50號 No.50, Gongzheng Rd., Luodong Township, Yilan County 265, Taiwan (R.O.C.) Tel: +886-3-953-3377
竹科分行 Chuke Branch	300 新竹市東區光復路一段238號 No.238, Sec. 1, Guangfu Rd., East Dist., Hsinchu City 300, Taiwan (R.O.C.) Tel: +886-3-577-5131
風城分行 Fengcheng Branch	300 新竹市東區中正路59號 No.59, Zhongzheng Rd., East Dist., Hsinchu City 300, Taiwan (R.O.C.) Tel: +886-3-526-1101
新竹分行 Hsinchu Branch	300 新竹市北區西大路645號 No.645, Xida Rd., East Dist., Hsinchu City 300, Taiwan (R.O.C.) Tel: +886-3-525-5577

## 5-6 服務據點 Service Outlets

凱基銀行 KGI Bank

公司網站 [www.KGIbank.com](http://www.KGIbank.com)

南大分行 Nanta Branch	300 新竹市東區南大路339號 No.339, Nanda Rd., East Dist., Hsinchu City 300, Taiwan (R.O.C.) Tel: +886-3-526-3155
中壢分行 Chungli Branch	320 桃園市中壢區中央東路13之1號 No.13-1, Zhongyang E. Rd., Zhongli City, Taoyuan County 320, Taiwan (R.O.C.) Tel: +886-3-427-2777
桃園分行 Taoyuan Branch	330 桃園市桃園區南華街80號 No.80, Nanhua St., Taoyuan City, Taoyuan County 330, Taiwan (R.O.C.) Tel: +886-3-339-7779
藝文分行 Yi-Wun Branch	330 桃園市桃園區中正路1071號1樓之2 1F-2, 1071, Zhongzheng Rd., Taoyuan City, Taoyuan County 330, Taiwan (R.O.C.) Tel: +886-3-317-5868
苗栗分行 Miaoli Branch	360 苗栗縣苗栗市中正路81號 No.81, Zhongzheng Rd., Miaoli City, Miaoli County 360, Taiwan (R.O.C.) Tel: +886-37-265-725
繼光分行 Chikuang Branch	400 臺中市西區臺灣大道一段99號 No.99, Sec. 1, Taiwan Blvd., Central Dist., Taichung City 400, Taiwan (R.O.C.) Tel: +886-4-2222-0077
臺中分行 Taichung Branch	403 臺中市西區臺灣大道二段220號 No.220, Sec. 2, Taiwan Blvd., West Dist., Taichung City 403, Taiwan (R.O.C.) Tel: +886-4-2328-3331
市政分行 Shizheng Branch	407 臺中市西屯區府會園道169號7樓 7F, 169, Fuhuiyundao, Xitun District, Taichung City 407, Taiwan (R.O.C.) Tel: +886-4-2250-3888
大里分行 Tali Branch	412 臺中市大里區中興路二段331號 No.331, Sec. 2, Zhongxing Rd., Dali Dist., Taichung City 412, Taiwan (R.O.C.) Tel: +886-4-2486-6363
豐原分行 Fengyuan Branch	420 臺中市豐原區中山路329號 No.329, Zhongshan Rd., Fengyuan Dist., Taichung City 420, Taiwan (R.O.C.) Tel: +886-4-2515-2777
彰化分行 Changhua Branch	500 彰化縣彰化市曉陽路199之3號 No.199-3, Xiaoyang Rd., Changhua City, Changhua County 500, Taiwan (R.O.C.) Tel: +886-4-728-7777
員林分行 Yuanlin	510 彰化縣員林鎮莒光路266號 No.266, Juguang Rd., Yuanlin Township, Changhua County 510, Taiwan (R.O.C.) Tel: +886-4-833-9777
嘉義分行 Chiayi Branch	600 嘉義市西區新榮路193號1樓 No.193, Xinrong Rd., West Dist., Chiayi City 600, Taiwan (R.O.C.) Tel: +886-5-228-0777

斗六簡易型分行 Touliu Mini Branch	640 雲林縣斗六市西平路80號 No.80, Xiping Rd., Douliu City, Yunlin County 640, Taiwan (R.O.C.) Tel: +886-5-533-1566
赤崁分行 Chienkang Branch	700 臺南市中西區忠義路二段167號 No.167, Sec. 2, Zhongyi Rd., West Central Dist., Tainan City 700, Taiwan (R.O.C.) Tel: +886-6-225-6131
東門分行 Tungmen Branch	700 臺南市中西區府前路一段26號 No.26, Sec. 1, Fuqian Rd., West Central Dist., Tainan City 700, Taiwan (R.O.C.) Tel: +886-6-225-6141
林森分行 Linsen Branch	701 臺南市東區林森路二段184號 No.184, Sec. 2, Linsen Rd., East Dist., Tainan City 701, Taiwan (R.O.C.) Tel: +886-6-237-6391
臺南分行 Tainan Branch	703 臺南市中西區西門路二段351號 No.351, Sec. 2, Ximen Rd., West Central Dist., Tainan City 700, Taiwan (R.O.C.) Tel: +886-6-226-8777
北門分行 Peimen Branch	704 臺南市北區開元路133號 No.133, Kaiyuan Rd., North Dist., Tainan City 704, Taiwan (R.O.C.) Tel: +886-6-236-4401
海東分行 Haitung Branch	709 臺南市安南區海佃路一段129號 No.129, Sec. 1, Haidian Rd., Annan Dist., Tainan City 709, Taiwan (R.O.C.) Tel: +886-6-250-2183
永康分行 Yungkang Branch	710 臺南市永康區永大路二段21號 No.21, Sec. 2, Yongda Rd., Yongkang Dist., Tainan City 710, Taiwan (R.O.C.) Tel: +886-6-272-7757
歸仁分行 Kueijen Branch	711 臺南市歸仁區中正南路一段23號 No.23, Sec. 1, Zhongzheng S. Rd., Guiren Dist., Tainan City 711, Taiwan (R.O.C.) Tel: +886-6-330-8777
中正分行 Chungcheng Branch	801 高雄市前金區中正四路151號 No.151, Zhongzheng 4th Rd., Qianjin Dist., Kaohsiung City 801, Taiwan (R.O.C.) Tel: +886-7-241-1777
高雄分行 Kaohsiung Branch	802 高雄市苓雅區四維三路80號 No.80, Siwei 3rd Rd., Lingya Dist., Kaohsiung City 802, Taiwan (R.O.C.) Tel: +886-7-336-7977
北高雄分行 North Kaohsiung Branch	807 高雄市三民區民族一路878號 No.878, Minzu 1st Rd., Sanmin Dist., Kaohsiung City 807, Taiwan (R.O.C.) Tel: +886-7-346-3677
鳳山分行 Fengshan Branch	830 高雄市鳳山區博愛路165之3號 No.165-3, Bo'ai Rd., Fengshan Dist., Kaohsiung City 830, Taiwan (R.O.C.) Tel: +886-7-741-9777
屏東分行 Pingtung Branch	900 屏東縣屏東市廣東路451號 No.451, Guangdong Rd., Pingtung City, Pingtung County 900, Taiwan (R.O.C.) Tel: +886-8-738-5678

## 5-6 服務據點 Service Outlets

### 凱基銀行 KGI Bank

公司網站 [www.KGIbank.com](http://www.KGIbank.com)

**臺東簡易型分行**  
Taitung Mini Branch 950 臺東縣臺東市中華路一段 341 號  
No.341, Sec. 1, Zhonghua Rd., Taitung City, Taitung County 950, Taiwan (R.O.C.)  
Tel: +886-89-329-797

**花蓮分行**  
Hualien Branch 970 花蓮縣花蓮市中正路 560 號  
No.560, Zhongzheng Rd., Hualien City, Hualien County 970, Taiwan (R.O.C.)  
Tel: +886-3-835-2299

### 凱基銀行轉投資事業 Subsidiaries of KGI Bank

**華開租賃公司**  
CDC Finance & Leasing Corporation 10488 臺北市中山區南京東路三段 224 號 5 樓及 6 樓  
5F & 6F, 224, Sec. 3, Nanjing East Rd., Zongshan Dist., Taipei City, 10488, Taiwan (R.O.C.)  
Tel: +886-2-2751-3771 Fax: +886-2-2751-7707

**萬銀保險經紀人有限公司**  
Cosmos Bank Insurance Brokerage Company 235 新北市中和區景平路 188 號 5 樓  
5F, No.188, Jingping Rd., Zhonghe Dist., New Taipei City 235, Taiwan (R.O.C.)  
Tel: +886-2-2949-8931 Fax: +886-2-2949-6062

**中華開發國際租賃有限公司**  
CDIB International Leasing Corporation 中國江蘇省蘇州市昆山市前進東路 1228 號 12 樓  
12F, No. 1228, Qianjin E. Rd., Kunshan, 215300, China  
Tel: +86-512-3661-5800 Fax: +86-512-5795-5858

### 凱基證券股份有限公司

公司網站 [www.KGI.com](http://www.KGI.com)  
交易網站 [www.KGIeWorld.com.tw](http://www.KGIeWorld.com.tw)

**總公司**  
Headquarters 10462 臺北市中山區明水路 700 號  
No.700, Mingshui Rd., Zhongshan Dist., Taipei City 10462, Taiwan (R.O.C.)  
Tel: +886-2-2181-8888 Fax: +886-2-8501-2944

**城中分公司**  
Chengzhong Branch 10044 臺北市中正區博愛路 35 號 2 樓  
2F., No.35, Bo-ai Rd., Zhongzheng Dist., Taipei City 10044, Taiwan (R.O.C.)  
Tel: +886-2-2361-6789 Fax: +886-2-2388-5253

**站前分公司**  
Chengzhong Branch 10047 臺北市中正區許昌街 17 號 3 樓  
2F., No.35, Bo-ai Rd., Zhongzheng Dist., Taipei City 10044, Taiwan (R.O.C.)  
Tel: +886-2-2383-1111 Fax: +886-2-2311-6096

**和平分公司**  
Heping Branch 10084 臺北市中正區羅斯福路二段 102 號 3 樓  
3F., No.102, Sec. 2, Roosevelt Rd., Zhongzheng Dist., Taipei City 10084, Taiwan (R.O.C.)  
Tel: +886-2-2369-7707 Fax: +886-2-2369-7572

**延平分公司**  
Yanping Branch 10344 臺北市大同區延平北路二段 96 號 5 樓  
5F., No.96, Sec. 2, Yanping N. Rd., Datong Dist., Taipei City 10344, Taiwan (R.O.C.)  
Tel: +886-2-2555-8877 Fax: +886-2-2558-2799

**建成分公司**  
Jiancheng Branch 10444 臺北市中山區南京東路一段 52 號 3 樓  
3F., No.52, Sec. 1, Nanjing E. Rd., Zhongshan Dist., Taipei City 10444, Taiwan (R.O.C.)  
Tel: +886-2-2563-6181 Fax: +886-5-2563-6181

**中山分公司**  
Zhongshan Branch 10448 臺北市中山區中山北路二段 68 號 7 樓  
7F., No.68, Sec. 2, Zhongshan N. Rd., Zhongshan Dist., Taipei City 10448, Taiwan (R.O.C.)  
Tel: +886-2-2521-5001 Fax: +886-2-2531-3804

**大直分公司**  
Dazhi Branch 10466 臺北市中山區明水路 591 號 1 樓  
1F., No.591, Mingshui Rd., Zhongshan Dist., Taipei City 10466, Taiwan (R.O.C.)  
Tel: +886-2-8509-8288 Fax: +886-2-8509-5750

**民權分公司**  
Mingchuan Branch 10476 臺北市中山區復興北路 420 號 4 樓  
4F., No.420, Fuxing N. Rd., Zhongshan Dist., Taipei City 10476, Taiwan (R.O.C.)  
Tel: +886-2-2504-3388 Fax: +886-2-2509-8040

**臺北分公司**  
Taipei Branch 10485 臺北市中山區南京東路二段 137 號 4 樓  
4F., No.137, Sec. 2, Nanjing E. Rd., Zhongshan Dist., Taipei City 10485, Taiwan (R.O.C.)  
Tel: +886-2-2516-6789 Fax: +886-2-2504-7974

**南京分公司**  
Nanjing Branch 10487 臺北市中山區南京東路三段 101 號 3 樓  
3F., No.101, Sec. 3, Nanjing E. Rd., Zhongshan Dist., Taipei City 10487, Taiwan (R.O.C.)  
Tel: +886-2-2512-2288 Fax: +886-2-2504-5566

**信義分公司**  
Xinyi Branch 10547 臺北市松山區復興北路 167 號 14 樓之一  
14F.-1, No.167, Fuxing N. Rd., Songshan Dist., Taipei City 10547, Taiwan (R.O.C.)  
Tel: +886-2-2719-5528 Fax: +886-2-8712-0498

**復興分公司**  
Fuxing Branch 10547 臺北市松山區復興北路 167 號 4 樓  
4F., No.167, Fuxing N. Rd., Songshan Dist., Taipei City 10547, Taiwan (R.O.C.)  
Tel: +886-2-2718-0718 Fax: +886-2-2718-6797

## 5-6 服務據點 Service Outlets

### 凱基證券股份有限公司

公司網站 [www.KGI.com](http://www.KGI.com)  
交易網站 [www.KGIWorld.com.tw](http://www.KGIWorld.com.tw)

敦北分公司 Dunbei Branch	10551 臺北市松山區敦化北路88號8樓之2 8F.-2, No.88, Dunhua N. Rd., Songshan Dist., Taipei City 10551, Taiwan (R.O.C.) Tel: +886-2-2740-1166 Fax: +886-2-2741-7947
松山分公司 Songshan Branch	10566 臺北市松山區八德路四段678號3樓 3F., No.678, Sec. 4, Bade Rd., Songshan Dist., Taipei City 10566, Taiwan (R.O.C.) Tel: +886-2-2753-4567 Fax: +886-2-2753-5708
大安分公司 Daan Branch	10680 臺北市大安區安和路二段82號2樓 2F., No.82, Sec. 2, Anhe Rd., Da-an Dist., Taipei City 10680, Taiwan (R.O.C.) Tel: +886-2-2708-0606 Fax: +886-2-2755-5119
市府分公司 Shifu Branch	11072 臺北市信義區忠孝東路四段563號7樓 7F., No.563, Sec. 4, Zhongxiao E. Rd., Xinyi Dist., Taipei City 11072, Taiwan (R.O.C.) Tel: +886-2-2745-6888 Fax: +886-2-2745-6949
永春分公司 Yongchun Branch	11081 臺北市信義區忠孝東路五段550號地下2樓 B2F., No.550, Sec. 5, Zhongxiao E. Rd., Xinyi Dist., Taipei City 11081, Taiwan (R.O.C.) Tel: +886-2-2727-8800 Fax: +886-2-2759-1960
天母分公司 Tianmu Branch	11152 臺北市士林區中山北路七段18號4樓之3 4F.-3, No.18, Sec. 7, Zhongshan N. Rd., Shilin Dist., Taipei City 11152, Taiwan (R.O.C.) Tel: +886-2-2872-8787 Fax: +886-2-2872-0790
士林分公司 Shilin Branch	11163 臺北市士林區文林路342號5樓 5F., No.342, Wenlin Rd., Shilin Dist., Taipei City 11163, Taiwan (R.O.C.) Tel: +886-2-2882-3355 Fax: +886-2-2880-2255
內湖分公司 Neihu Branch	11458 臺北市內湖區成功路四段358號地下之一 B1F.-1, No.358, Sec. 4, Chenggong Rd., Neihu Dist., Taipei City 11458, Taiwan (R.O.C.) Tel: +886-2-2793-8388 Fax: +886-2-2793-8860
興隆分公司 Xinglong Branch	11694 臺北市文山區興隆路三段71號地下1樓 B1F., No.71, Sec. 3, Xinglong Rd., Wenshan Dist., Taipei City 11694, Taiwan (R.O.C.) Tel: +886-2-2931-5000 Fax: +886-2-2935-6767
基隆分公司 Keelung Branch	20051 基隆市仁愛區仁一路259號4樓 4F., No.259, Ren 1st Rd., Ren-ai Dist., Keelung City 20051, Taiwan (R.O.C.) Tel: +886-2-2420-2111 Fax: +886-2-2420-1650
板橋分公司 Banqiao Branch	22063 新北市板橋區四川路一段107號2樓 2F., No.107, Sec. 1, Sihchuan Rd., Banqiao Dist., New Taipei City 22063, Taiwan (R.O.C.) Tel: +886-2-8951-6688 Fax: +886-2-8951-6695
埔墘分公司 Puqian Branch	22067 新北市板橋區三民路一段216號5樓D室 Rm. D, 5F., No.216, Sec. 1, Sanmin Rd., Banqiao Dist., New Taipei City 22067, Taiwan (R.O.C.) Tel: +886-2-8951-7777 Fax: +886-2-8952-1065
汐止分公司 Xizhi Branch	22163 新北市汐止區新興路3號7樓 7F., No.3, Xinxing Rd., Xizhi Dist., New Taipei City 22163, Taiwan (R.O.C.) Tel: +886-2-2648-5959 Fax: +886-2-2643-4515

新店分公司 Xindian Branch	23143 新北市新店區北新路三段106號1樓 1F., No.106, Sec. 3, Beixin Rd., Xindian Dist., New Taipei City 23143, Taiwan (R.O.C.) Tel: +886-2-2915-5855 Fax: +886-2-2915-5067
永和分公司 Yonghe Branch	23455 新北市永和區中正路588號5樓 5F., No.588, Zhongzheng Rd., Yonghe Dist., New Taipei City 23455, Taiwan (R.O.C.) Tel: +886-2-2232-4567 Fax: +886-2-2929-0110
雙和分公司 Shuanghe Branch	23575 新北市中和區中和路232號3樓 3F., No.232, Zhonghe Rd., Zhonghe Dist., New Taipei City 23575, Taiwan (R.O.C.) Tel: +886-2-2246-8666 Fax: +886-2-2246-8588
土城分公司 Tucheng Branch	23643 新北市土城區金城路三段182號1樓 1F., No.182, Sec. 3, Jincheng Rd., Tucheng Dist., New Taipei City 23643, Taiwan (R.O.C.) Tel: +886-2-8262-6998 Fax: +886-2-8262-7066
三峽分公司 Sanxia Branch	23741 新北市三峽區文化路59號3樓之一 3F.-1, No.59, Wunhua Rd., Sanxia Dist., New Taipei City 23741, Taiwan (R.O.C.) Tel: +886-2-2672-9988 Fax: +886-2-2672-8362
三重分公司 Sanchong Branch	24147 新北市三重區正義北路208號3樓 3F., No.208, Zhengyi N. Rd., Sanchong Dist., New Taipei County 24147, Taiwan (R.O.C.) Tel: +886-2-2983-8833 Fax: +886-2-2984-0610
幸福分公司 Xingfu Branch	24249 新北市新莊區中華路二段5號3樓 3F., No.5, Sec. 2, Zhonghua Rd., Xinzhuang Dist., New Taipei City 24249, Taiwan (R.O.C.) Tel: +886-2-8991-9999 Fax: +886-2-8994-2998
新莊分公司 Xinzhuang Branch	24265 新北市新莊區四維路21號5樓 5F., No.21, Siwei Rd., Xinzhuang Dist., New Taipei City 24265, Taiwan (R.O.C.) Tel: +886-2-2201-9898 Fax: +886-2-2207-0212
林口分公司 Linkou Branch	24448 新北市林口區文化二路一段569號 No.569, Sec. 1, Wenhua 2nd Rd., Linkou Dist., New Taipei City 24448, Taiwan (R.O.C.) Tel: +886-2-2602-5678 Fax: +886-2-7727-0870
五股分公司 Wugu Branch	24873 新北市五股區中興路四段40號1樓 1F., No.40, Sec. 4, Jhongsing Rd., Wugu Dist., New Taipei City 24873, Taiwan (R.O.C.) Tel: +886-2-8295-0066 Fax: +886-2-2293-0091
宜蘭分公司 Yilan Branch	26043 宜蘭縣宜蘭市光復路48號2樓 2F., No.48, Guangfu Rd., Yilan City, Yilan County 26043, Taiwan (R.O.C.) Tel: +886-3-933-4999 Fax: +886-3-933-4589
羅東分公司 Luodong Branch	26548 宜蘭縣羅東鎮中正北路48號1樓 1F., No.48, Zhongzheng N. Rd., Luodong Township, Yilan County 26548, Taiwan (R.O.C.) Tel: +886-3-953-4888 Fax: +886-3-953-4568
新竹分公司 Hsinchu Branch	30043 新竹市東區三民路9號2樓之一 1F., No.48, Zhongzheng N. Rd., Luodong Township, Yilan County 26548, Taiwan (R.O.C.) Tel: +886-3-525-5151 Fax: +886-3-528-3824
竹科分公司 Zhuke Branch	30051 新竹市北區中正路158號3樓 3F., No.158, Zhongzheng Rd., North Dist., Hsinchu City 30051, Taiwan (R.O.C.) Tel: +886-3-522-1177 Fax: +886-3-522-1314

## 5-6 服務據點 Service Outlets

### 凱基證券股份有限公司

公司網站 [www.KGI.com](http://www.KGI.com)  
交易網站 [www.KGIWorld.com.tw](http://www.KGIWorld.com.tw)

科園分公司 Keyuan Branch	30074 新竹市東區光復路一段273號1樓 1F., No.273, Sec. 1, Guangfu Rd., East Dist., Hsinchu City 30074, Taiwan (R.O.C.) Tel: +886-3-668-6599 Fax: +886-3-526-8222
竹北分公司 Zhubei Branch	30242 新竹縣竹北市仁義路193號2樓 2F., No.193, Renyi Rd., Zhubei City, Hsinchu County 30242, Taiwan (R.O.C.) Tel: +886-3-555-2233 Fax: +886-3-555-7789
湖口分公司 Hukou Branch	30342 新竹縣湖口鄉達生路15號2樓 2F., No.15, Dasheng Rd., Hukou Township, Hsinchu County 30342, Taiwan (R.O.C.) Tel: +886-3-590-7766 Fax: +886-3-590-4330
新豐分公司 Xinfeng Branch	30442 新竹縣新豐鄉建興路一段106號 No.106, Sec.1, Jianxing Rd., Xinfeng Township, Hsinchu County 30442, Taiwan (R.O.C.) Tel: +886-3-557-5566 Fax: +886-3-557-3400
竹東分公司 Zhudong Branch	31041 新竹縣竹東鎮朝陽路9號2樓 2F., No.9, Chaoyang Rd., Zhudong Township, Hsinchu County 31041, Taiwan (R.O.C.) Tel: +886-3-595-8588 Fax: +886-3-595-8577
中壢分公司 Zhongli Branch	32070 桃園市中壢區環北路421號1樓 1F., No.421, Huanbei Rd., Zhongli Dist, Taoyuan City 32070, Taiwan (R.O.C.) Tel: +886-3-433-6989 Fax: +886-3-433-6824
平鎮分公司 Pingzhen Branch	32443 桃園市平鎮區環南路二段11號4樓 4F., No.11, Sec. 2, Huannan Rd., Pingzhen Dist, Taoyuan City 32443, Taiwan (R.O.C.) Tel: +886-3-495-3537 Fax: +886-3-494-3977
桃園成功分公司 Taoyuan-Chenggong Branch	33043 桃園市桃園區成功路一段32號14樓 14F., No.32, Sec. 1, Chenggong Rd., Taoyuan Dist, Taoyuan City 33043, Taiwan (R.O.C.) Tel: +886-3-333-6622 Fax: +886-3-335-9765
長庚分公司 Changgeng Branch	33375 桃園市龜山區復興一路227號地下1樓 B1F., No.227, Fuxing 1st Rd., Guishan Dist, Taoyuan City 33375, Taiwan (R.O.C.) Tel: +886-3-327-0519 Fax: +886-5-327-0519
八德分公司 Bade Branch	33445 桃園市八德區介壽路二段137號3樓 3F., No.137, Sec. 2, Jieshou Rd., Bade Dist, Taoyuan City 33445, Taiwan (R.O.C.) Tel: +886-3-377-9688 Fax: +886-3-376-5579
南崁分公司 Nankan Branch	33861 桃園市蘆竹區中正路308號1樓 1F., No.308, Zhongzheng Rd., Luzhu Dist, Taoyuan City 33861, Taiwan (R.O.C.) Tel: +886-3-312-9933 Fax: +886-3-312-7700
頭份分公司 Toufen Branch	35159 苗栗縣頭份鎮中華路916號4樓 4F., No.916, Zhonghua Rd., Toufen Township, Miaoli County 35159, Taiwan (R.O.C.) Tel: +886-37-591-888 Fax: +886-37-471-371
苗栗分公司 Miaoli Branch	36043 苗栗縣苗栗市中正路458號2樓 2F., No.458, Zhongzheng Rd., Miaoli City, Miaoli County 36043, Taiwan (R.O.C.) Tel: +886-37-321-300 Fax: +886-37-336-573

臺中分公司 Taichung Branch	40041 臺中市西區民族路50號5樓 5F., No.50, Minzu Rd., Central Dist., Taichung City 40041, Taiwan (R.O.C.) Tel: +886-4-2227-8011 Fax: +886-4-2227-8733
中港分公司 Chunggang Branch	40355 臺中市西區臺灣大道一段728號8樓 8F., No.728, Sec. 1, Taiwan Boulevard Rd., West Dist., Taichung City 40355, Taiwan (R.O.C.) Tel: +886-4-2201-9588 Fax: +886-4-2206-3809
北臺中分公司 North Taichung Branch	40458 臺中市北區中清路一段100號6樓 6F., No.100, Sec. 1, Zhongqing Rd., North Dist., Taichung City 40458, Taiwan (R.O.C.) Tel: +886-4-2201-9999 Fax: +886-4-2206-3668
文心分公司 Wenxin Branch	40654 臺中市北屯區文心路四段875號2樓 2F., No.875, Sec. 4, Wenxin Rd., Beitun Dist., Taichung City 40654, Taiwan (R.O.C.) Tel: +886-4-2246-6168 Fax: +886-4-3703-7777
西屯分公司 Xitun Branch	40751 臺中市西屯區華美西街二段311號1樓 1F., No.311, Sec. 2, Huamei W. St., Xitun Dist., Taichung City 40751, Taiwan (R.O.C.) Tel: +886-4-2315-0888 Fax: +886-4-2315-0777
大業分公司 Daye Branch	41254 臺中市大里區中興路二段127號2樓 2F., No.127, Sec. 2, Zhongxing Rd., Dali Dist., Taichung City 41254, Taiwan (R.O.C.) Tel: +886-4-2486-6988 Fax: +886-4-2483-9552
大里分公司 Dali Branch	41254 臺中市大里區中興路二段127號2樓 2F., No.127, Sec. 2, Zhongxing Rd., Dali Dist., Taichung City 41254, Taiwan (R.O.C.) Tel: +886-4-2486-6988 Fax: +886-4-2483-9552
豐中分公司 Fengzhong Branch	42042 臺中市豐原區豐中路13號7樓 7F., No.13, Fengzhong Rd., Fengyuan Dist., Taichung City 42042, Taiwan (R.O.C.) Tel: +886-4-2520-9000 Fax: +886-4-2528-2446
東勢分公司 Dongshi Branch	42343 臺中市東勢區豐勢路297號4樓 4F., No.297, Fengshi Rd., Dongshi Dist., Taichung City 42343, Taiwan (R.O.C.) Tel: +886-4-2587-7111 Fax: +886-4-2587-7314
卦山分公司 Guashan Branch	50065 彰化縣彰化市中山路二段353號1樓 1F., No.353, Sec. 2, Zhongshan Rd., Changhua City, Changhua County 50065, Taiwan (R.O.C.) Tel: +886-4-726-6565 Fax: +886-4-728-9897
員林分公司 Yuanlin Branch	51052 彰化縣員林鎮中山路二段100號6樓 6F., No.100, Sec. 2, Zhongshan Rd., Yuanlin Township, Changhua County 51052, Taiwan (R.O.C.) Tel: +886-4-839-9988 Fax: +886-4-839-9958
嘉南分公司 Chianan Branch	60043 嘉義市西區垂楊路620號4樓 4F., No.620, Chuiyang Rd., West Dist., Chiayi City 60043, Taiwan (R.O.C.) Tel: +886-5-227-6879 Fax: +886-5-225-8768
虎尾分公司 Huwei Branch	63245 雲林縣虎尾鎮德興路16號6樓 6F., No.16, Dexing Rd., Huwei Township, Yunlin County 63245, Taiwan (R.O.C.) Tel: +886-5-633-3581 Fax: +886-5-633-3531
斗六分公司 Douliu Branch	64045 雲林縣斗六市永安路46號3樓 3F., No.46, Yong-an Rd., Douliu City, Yunlin County 64045, Taiwan (R.O.C.) Tel: +886-5-537-6688 Fax: +886-5-533-1899



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交易網站 [www.KGIeWorld.com.tw](http://www.KGIeWorld.com.tw)

北門分公司 Beimen Branch	70044 臺南市中西區北門路一段101號4樓 4F., No.101, Sec. 1, Beimen Rd., West Central Dist., Tainan City 70044, Taiwan (R.O.C.) Tel: +886-6-222-8777 Fax: +886-6-222-8555
永華分公司 Yonghua Branch	70056 臺南市中西區永華路一段32號3樓 3F., No.32, Sec. 1, Yonghua Rd., West Central Dist., Tainan City 70056, Taiwan (R.O.C.) Tel: +886-6-220-5570 Fax: +886-6-221-7056
臺南分公司 Tainan Branch	70151 臺南市東區林森路一段395號3樓 3F., No.395, Sec. 1, Linsen Rd., East Dist., Tainan City 70151, Taiwan (R.O.C.) Tel: +886-6-234-7622 Fax: +886-6-234-5144
東門分公司 Dongmen Branch	70157 臺南市東區東門路二段160號2樓 2F., No.160, Sec. 2, Dongmen Rd., East Dist., Tainan City 70157, Taiwan (R.O.C.) Tel: +886-6-275-0985 Fax: +886-6-275-0870
永康分公司 Yongkang Branch	71088 臺南市永康區中山南路1042號1樓 1F., No.1042, Zhongshan S. Rd., Yongkang Dist., Tainan City 71088, Taiwan (R.O.C.) Tel: +886-6-203-8899 Fax: +886-6-203-2144
七賢分公司 Qixian Branch	80053 高雄市新興區七賢一路249號3樓 3F., No.249, Qixian 1st Rd., Xinxing Dist., Kaohsiung City 80053, Taiwan (R.O.C.) Tel: +886-7-236-2700 Fax: +886-7-222-1002
三多分公司 Sanduo Branch	80245 高雄市苓雅區中華四路47號3樓 3F., No.47, Zhonghua 4th Rd., Lingya Dist., Kaohsiung City 80245, Taiwan (R.O.C.) Tel: +886-7-338-3288 Fax: +886-7-332-1243
高雄分公司 Kaohsiung Branch	80271 高雄市苓雅區中正二路74號4樓 4F., No.74, Zhongzheng 2nd Rd., Lingya Dist., Kaohsiung City 80271, Taiwan (R.O.C.) Tel: +886-7-222-3211 Fax: +886-7-222-3167
澄新分公司 Chengxin Branch	80770 高雄市三民區澄清路466之5號 No.466-5, Chengqing Rd., Sanmin Dist., Kaohsiung City 80770, Taiwan (R.O.C.) Tel: +886-7-780-9788 Fax: +886-7-976-7311
一心分公司 Yixin Branch	80652 高雄市前鎮區一心二路21號3樓 3F., No.21, Yixin 2nd Rd., Qianzhen Dist., Kaohsiung City 80652, Taiwan (R.O.C.) Tel: +886-7-336-1111 Fax: +886-7-336-1906
三民分公司 Sanmin Branch	80745 高雄市三民區九如二路366號3樓 3F., No.366, Jiuru 2nd Rd., Sanmin Dist., Kaohsiung City 80745, Taiwan (R.O.C.) Tel: +886-7-321-6000 Fax: +886-7-323-1122
岡山分公司 Gangshan Branch	82041 高雄市岡山區公園東路47號 No.47, Gongyuan E. Rd., Gangshan Dist., Kaohsiung City 82041, Taiwan (R.O.C.) Tel: +886-7-623-3600 Fax: +886-7-622-6933
鳳山分公司 Fengshan Branch	83057 高雄市鳳山區維新路128號1樓 1F., No.128, Weixin Rd., Fengshan Dist., Kaohsiung City 83057, Taiwan (R.O.C.) Tel: +886-7-719-8899 Fax: +886-7-719-6969

屏東分公司 Pingtung Branch	90010 屏東縣屏東市自由路188號3樓 3F., No. 188, Ziyou Rd., Pingtung City, Pingtung County 90010, Taiwan (R.O.C.) Tel: +886-8-765-7000 Fax: +886-8-734-8065
內埔分公司 Neipu Branch	91249 屏東縣內埔鄉東寧村平昌街5號1樓 1F., No.5, Pingchang St., Dongning Vil., Neipu Township, Pingtung County 91249, Taiwan (R.O.C.) Tel: +886-8-769-0888 Fax: +886-8-769-0900
東港分公司 Donggang Branch	92849 屏東縣東港鎮光復路一段186號3樓 3F., No.186, Sec. 1, Guangfu Rd., Donggang Township, Pingtung County 92849, Taiwan (R.O.C.) Tel: +886-8-833-6565 Fax: +886-8-833-0065
臺東分公司 Taitung Branch	95043 臺東縣臺東市中山路248號1樓 1F., No.248, Zhongshan Rd., Taitung City, Taitung County 95043, Taiwan (R.O.C.) Tel: +886-89-353-345 Fax: +886-89-350-600

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凱基證券投資信託股份有限公司 KGI Securities Investment Trust Co. Ltd.	10462 臺北市中山區明水路698號 No.698, Mingshui Rd., Zhongshan Dist., Taipei City 10462, Taiwan (R.O.C.) Tel: +886-2-2181-5678 <a href="http://www.KGIFund.com.tw">http://www.KGIFund.com.tw</a>
凱基證券投資顧問股份有限公司 KGI Securities Investment Advisory Co. Ltd.	10462 臺北市中山區明水路700號 No.700, Mingshui Rd., Zhongshan Dist., Taipei City 10462, Taiwan (R.O.C.) Tel: +886-2-2181-8000 Fax: +886-2-8501-1362 <a href="http://www.KGIsia.com.tw">http://www.KGIsia.com.tw</a>
KGI 凱基證券集團 (香港) KGI Hong Kong Group	香港灣仔港灣道18號中環廣場41樓 41F, Central Plaza, 18 Harbour Rd., Wanchai, Hong Kong Tel: +852-2878-6888 <a href="http://www.KGIeWorld.com">http://www.KGIeWorld.com</a>
KGI Ong Capital Pte. Ltd.	新加坡麥卡南街20號東京上海中心20樓 郵編 069046 Tokio Marine Center, 20 McCallum Street, 20th Floor, Singapore 069046 Tel: +65-6671-1818 <a href="http://www.KGIeWorld.sg">http://www.KGIeWorld.sg</a>
KGI Fraser Securities Pte. Ltd.	新加坡珊頓大道4號新加坡交易所大廈2期 #13-01 郵編 068807 4 Shenton Way #13-01, SGX Center 2, Singapore 068807 Tel: +65-6535-9455

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