



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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董事长 陈木在  
Chairman Mu-Tsai Chen

总经理 杨文钧  
President & CEO Paul Yang

回顾 2014 年度，全球经济及金融情势仍面临重重考验，包括美国量化宽松政策已于 2014 年底宣布退场，且随着美国景气维持增长、就业市场表现稳健，市场持续揣测美国联准会 (Fed) 何时将升息；而主要国家纷纷采取扩大宽松货币政策，亦对全球金融市场造成影响；油价与原物料价格持续大幅波动，总体经济处于震荡之环境；中国大陆受到内外经济变数之冲击，经济增长趋缓，当局将持续推出宽松政策；欧元区国家经济表现优劣相当分歧，且需求不足及通货紧缩之风险仍大；台湾 2014 年度经济成长率为 3.74%，系近三年来最佳表现，主要为民间与政府消费等内需所驱动，贡献了 3.37 个百分点；就资本市场而言，台股 2014 年度上市柜合计日均量达到新台币（以下同）1,192 亿元较上年度增加逾两成，全年大盘指数由 8,611 点升至 9,307 点，年涨幅约 8.1%。展望未来，由于美国以外之主要经济体表现仍属疲弱，且各国货币竞贬，对外贸易将面临挑战，内需方面则因企业获利改善与低油价效应，以及消费性电子产品不断推陈出新，有利民众支出及企业投资扩增，预期台湾整体经济表现，应可维持在平稳的水准。

本公司以作为「企业及个人追求成功的理财伙伴」(Partnership for Success) 为目标，自 2014 年 9 月 15 日将万泰商业银行（已更名为凯基商业银行）纳为 100% 持股之商业银行子公司后，现已拥有工业银行（创投业务）、商业银行及证券三大核心业务，具备完善的金融服务及产品线。本公司 2014 年度合并税后净利为 109.83 亿元（含非控制权益 1.47 亿元），相较 2013 年度合并税后净利 84.48 亿元（含非控制权益 1.44 亿元）显着成长，每股税后盈余为 0.73 元（2013 年度为 0.56 元），合并股东权益报酬率 (ROE) 为 6.40%（2013 年度为 5.06%）。谨将 2014 年度三大业务之表现说明如下：

### （一）工业银行（创投业务）：

直接投资业务受惠于海内外股市稳健走扬及海外布局进入收割期，整体投资绩效有效提升；另外在基金募集持续有明确进展，配合政府推展生医健康产业之政策，2014 年第三季完成生医基金之筹集，基金规模为 17.5 亿元，加计文创基金，台湾地区基金规模来到 32.5 亿元。而大陆地区之基金业务，华南基金已正式成立，基金规模为人民币 10 亿元，并开始进行投资；另外以华东地区产业为投资目标之华东股权投资基金，已完成基金管理公司之设立与注资，目前正积极洽谈投资者，预计 2015 年第二季完成基金之筹集。以泛亚太区为主之美元计价私募股权基金 Asia Partners 基金则自 2014 年度第一季起分次关帐，并进行投资，截至 2015 年第一季底基金规模已达美金 2.7 亿元。

### （二）商业银行业务：

包含开发工银及凯基银行项下相关业务综合叙述如下，(1) 企业金融业务：在确保资产品质之前提下，维持营运规模的增长及强化业务销售机会，包含扩大存款规模以支应业务资金需求、拓展贸易融资业务，以及持续与授信客户往来深度及产品销售广度，展现在主要业务之收益皆较 2013 年度成长。(2) 金融市场业务：面对全球金融环境的波动，于风险可控之范围内，致力寻求稳定报酬之资产配置，2014 年度主要布局台、港价值型股票、外币金融债及台币政府债等投资，除了整体规模维持成长外，部位评价亦呈现稳健回升；在金融商品发展方面，亦与其他业务紧密合作，持续扩大 TMU 客户基础与来往深度。(3) 消费金融业务：除持续维持灵活卡及信用卡等高收益产品外，个人信贷业务亦透过各项行销专案及交叉销售持续成长，2014 年底放款余额达 173 亿元，较 2013 年底成长 19%；另外在业务发展亦规划各项线上贷款业务，以简化客户申办流程，同时增加银行年轻客群比重与商机。(4) 分行渠道：在兼顾放款成长及资产品质之前提下，2014 年底房屋贷款余额约 377 亿元，较 2013 年底成长 4%；在存款结构部分则借由活期性存款及短天期定期存款之吸收，有效缩短新台币存款之存续期间，积极降低新台币存款之利息成本；此外，持续扩充理财商品，透过完善的专业训练及客制化商品，提供客户全方位的理财选择与资产管理服务，2014 年底管理资产 (AUM) 已达 2,117 亿元。

### （三）证券业务：

经纪业务在完成台湾据点整并后，有效提升单点市场份额，加上日均量回温，获利显著增加。投资银行、权证交易、债券承销则持续维持市场领先地位，其中股票承销业务不管在主办案件数及总金额皆为同业第一。另为拓展证券海外业务，2014 年度完成收购新加坡 Ong First Tradition、香港 TG Holborn 及 Alpha Global、2015 年初则取得 AmFraser Securities 并更名为 KGI Fraser Securities，借上述交易除可在新加坡市场建构完整证券业务与交易平台，透过区域资源结合各式金融商品与服务外，将可协助客户进行更多元的资产配置规划，加速实现海外财富管理事业之布局规划。

在信用评等方面，中华信用评等公司于 2014 年 11 月公布本公司之长、短期评等为「twA+」与「twA-1」，评等展望维持为「稳定」。该评等肯定本集团强健的资本水准，在台湾企业金融业务与证券市场中稳固的企业基础，以及允当之业务分散性。

展望 2015 年，美国经济表现预期仍将一枝独秀，市场多预期美国联准会将于年中开始升息；欧元区的欧洲央行甫于 3 月初推出量化宽松政策，景气表现尚处于底部整理阶段；中国大陆近月亦持续调降准备及降息以支撑经济表现，各国政策差异或致全球股汇债市场较为动荡，惟在美国经济之引领及各国宽松政策逐渐发酵下，全球经济将呈现温和复苏。本公司为重新塑造商银市场形象，并强化商银与证券间之业务合作，已于 2015 年 1 月将万泰商业银行正式更名为凯基商业银行，并配合新企业识别名称的揭幕，展开一连串企业形象宣传活动。另为符合现行金控公司仅可拥有一家银行子公司之要求，拟于 2015 年 5 月 1 日将开发工银企业金融及金融交易等业务采营业让与方式移转予凯基商业银行。在营业让与作业完成后，凯基商业银行即具备完整的企业金融及消费金融业务平台，将戮力追求成为根植台湾、创新理财之最佳服务提供者，并以发展成为区域型的利基银行为目标；在工业银行方面，将全面开展台湾、大陆及亚太地区之创投及私募股权基金业务，增加管理手续费收益，并将配合集团整体业务转型方案，逐步进行投资部位之处分作业，扩大股权管理基金规模；证券业务方面，则以成为台湾及其他新兴市场具规模的领导券商，并在香港、新加坡、中国大陆等地区以发展利基型投资银行业务为愿景，除成为台湾国际化经营布局最完整的券商外，并将配合政府金融开放政策，积极展开海外并购布局。

面对业务形态之改变与整合作业之挑战，本公司全体同仁将秉持积极调整、团队合作的心态，以热忱积极的态度为客户提供专业、差异化的服务，朝「全球华人最具特色及领导性的金融控股公司」愿景迈进，续为创造股东权益之成长而努力！

董事长 陈木在

总经理 杨文钧

## 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



人类的陆上交通工具从兽力、蒸汽板车、汽油动力车到电池发电车，不断地创新、不断地进化。

中华开发金控从工业银行发迹，结合证券业务、商业银行，持续突破与转型，以值得信赖的丰富经验、开创新局的专业力量，迎向崭新世纪！

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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创造 · 进化  
Create · Evolve

从快到更快  
From good to better



## 2-1 中华开发金控

开发金控系于 2001 年由子公司中华开发工业银行以股份转换方式成立，旗下主要子公司为开发工业银行、凯基银行及凯基证券，长期在台湾投资银行及资本市场业务居领导地位。

半个世纪以来，开发金控不仅建构绵密的产业网络，亦在台湾整体产业发展过程中扮演重要的推手，除了拥有深耕 50 余年的产业投资经验外，所投资的客户多已成功将营运触角以台湾为核心，逐步扩展至大中华地区，进而延伸至全球各大主要市场。

为稳定获利来源、增强跨业经营效益、提升资本运用效益，以及提供证券端零售客户完善之金融服务，进而提升整体股东权益报酬率，开发金控于 2014 年 9 月 15 日以股份转换方式将万泰商业银行纳为子公司（万泰银行并自 2015 年 1 月正式更名为凯基银行），从而晋升为提供客户直接投资、证券业务及商业银行等全方位的整合性金融服务。其中，直接投资业务以 30% 的市场份额，稳居台湾市场龙头，近年并积极发展筹集与管理股权投资基金业务；证券业务方面，目前已在经纪业务及承销业务取得领先地位，经营版图亦拓展至香港、泰国及新加坡，未来更将掌握大陆开放合资全照证券商之机会，跃升为亚洲地区最具领导地位的台资券商；商业银行业务方面，凯基银行将以具备消费金融独特利基，结合开发工银企业金融优势，并以企业金融为渠道及凯基证券优势之跨业综效，提供客户优质且国际化之金融服务。

展望未来，开发金控除了秉持「根植本土、台湾第一」的理念外，将更积极布建亚洲市场，朝「全球华人最具特色及领导性金融控股公司」愿景持续迈进。

截至 2014 年底，开发金控之合并净值为新台币 1,739 亿元，合并资产总额为新台币 9,176 亿元。



## 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 中华开发工业银行

子公司中华开发工业银行的前身为中华开发信托股份有限公司，为台湾第一家民营的开发性金融机构。1959年成立时系由行政院经济安定委员会与世界银行合作推动，结合民间力量所共同创立，并于1999年改制为工业银行。成立50余年来，一直以「直接投资」与「企业融资」为主要业务，海内外投资及服务之客户涵盖百余种产业，在台湾创投市场占有举足轻重的地位。

中华开发工业银行长期配合政府经建政策，走在台湾经济发展的前端，不仅对促进国家经济与产业发展有相当助益，也在台湾的投资银行中扮演着前瞻与开创性之角色。观察本行投资与授信组合的变化，即可充分反映台湾产业结构的升级过程，由60及70年代对传统纺织与石化业的融资；到80及90年代积极转向电子资讯业与半导体等高科技产业之投资；2000年起则积极参与光电业、替代能源、医疗保健、民生消费及文创产业，投资历程俨然是一部台湾产业经济发展史。

近年来为配合政府推动金融产业升级之政策，中华开发工业银行以协助台湾产业发展所累积之经验与实力，积极发展筹集与管理股权投资基金业务，并以成为亚太地区之重量级私募股权基金管理业者为目标。

截至2014年底，中华开发工业银行之合并净值为新台币1,140亿元，合并资产总额达新台币4,719亿元。

## 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 凯基银行

子公司凯基银行主要营业项目涵盖存放款、财富管理、消费金融、企业金融、金融市场和外汇等银行相关业务。凯基银行以提供客户最优质的金融服务为己任，近年来不断推出新产品与服务，尤其在行动支付与小额循环信用贷款等业务方面，更屡创亮眼佳绩。凯基银行不仅领先其他金融同业，率先成为台湾首家推出行动支付服务之银行；在小额循环信用贷款业务上，更缴出现金卡市场份额高居全台之冠的傲人成绩。

凯基银行自 2014 年 9 月 15 日起加入开发金控，未来在业务拓展上，各项金融业务将以既有优势为利基，并运用母公司开发金控之充沛资源，结合其强大的企业客户关系与凯基证券的市场优势，全力发展更创新、更便捷的全方位金融业务。另为因应数位时代的潮流，凯基银行亦成立数位金融处，并整合虚实渠道及导入数位金融产品，提供中小企业跨境贸易、贸易融资，及金融商品行销 (TMU) 为主的金融服务，打造全新的电子商务平台。

未来在母公司开发金控的厚实资本支持下，凯基银行将有更充足的战力与资源，以落实执行跨售与资本运用效益之双重策略，迅速强化市场竞争力，更将进一步拓展世界网络，积极迈向国际化发展，以更专业、更完善的金融服务，赢得更多客户的支持与信赖。

截至 2014 年底，凯基银行之合并净值为新台币 189 亿元，合并总资产为新台币 1,669 亿元。

## 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 凯基证券

子公司凯基证券之产品线完整，涵盖经纪、自营、承销、债券及各类衍生性商品，各项业务皆居市场领先地位；除经纪市场份额稳居市场领先地位外，投资银行业务表现突出，凭借开发金控直接股权投资业务与凯基证券投资银行相互加乘综效，承销业务市场份额位居市场第一；其余业务，包含债券、衍生性商品与法人经纪业务更是屡屡获得国际金融媒体与主管机关的肯定，成绩斐然；在股债自营交易方面，兼具交易成效与风险管理的平衡，操作绩效优异。凯基证券结合台湾转投资事业—凯基期货、凯基投信、凯基投顾、凯基创投以及凯基保经等公司，以提供客户期货交易、共同基金、资产管理、股权投资及保险产品等多元服务。除台湾外，凯基证券在海外的事业版图亦相当完整，目前在香港、泰国与新加坡皆有据点，海外获利贡献超过 25%，国际化的特色及成果相当显著。

在母公司开发金控丰沛的资源以及坚强的产业金融支持下，凯基证券较以往更加茁壮，展望未来，投资银行业务、离境证券业务及中国大陆市场将成为凯基证券跃进的驱动力，朝向成为亚太地区优质投资银行的目标大步迈进。

截至 2014 年底，凯基证券之合并净值为新台币 645 亿元，合并资产总额为新台币 2,845 亿元。

## 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.

人类聆赏音乐的工具从留声机、收音机、黑胶唱盘、CD随身听到手持式装置，不断地创新、不断地进化。

中华开发金控从直接投资业务参与超过半个世纪台湾产业的发展，进而跨足企业金融、金融市场业务，再结合证券业务、商业银行，持续突破与转型，以迎接全球金融市场源源不绝的商机！

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.

## 专业服务 Our Expertise

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创造 · 进化  
Create · Evolve



从精到更精  
From good to better

## 台湾产业升级过程与中华开发工银投资布局历程

### Industrial Evolution in Taiwan and CDIB's Investment History

#### 1960's 纺织业 Textile

中纤 CMFC、远东纺织 Far Eastern Textile

1959年，由台湾政府与世界银行共同创立。

1959: Establishment of China Development Corporation by Taiwan government and the World Bank

#### 1970's 基础建设 Infrastructure

中钢公司 China Steel、中国石油化学 CPDC

#### 1980's 电子资讯 Electronics & IT

宏基 Acer、华硕电脑 ASUS、仁宝 Compal

#### 1990's 半导体 / 光电 Semiconductor/Optoelectronics

友达光电 AU Optronics、同欣电子 Tong Hsing Electronic Industries、台积电 TSMC、联华电子 UMC

1998年，改制为中华开发工业银行，进一步发展企业金融与投资银行业务

1998: Restructured itself China Development Industrial Bank, expanded into corporate banking and investment banking

#### 2000's 通讯 / 节能 / 医疗 Communications/Alternative Energy/Medical

中化合成 CCSB、晶元光电 Epistar、远传 FarEastone、美时化学制药 LOTUS  
新日光能源 NSP Corporation、智擎生技 ParmaEngine、升阳光电 Solartech Energy  
太景生技 TaiGen Biotechnology

2001-02年，结合中华开发工业银行与大华证券，设立中华开发金融控股公司

2001-02: Formation of CDF by combining CDIB and Grand Cathay Securities

#### 2010's 医疗 / 科技 / 文创 Medical/Technology/Culture & Creativity

佳医集团 Excelsior Healthcare Group、FACEBOOK、敦泰科技 FocalTech  
鲜绿园 Grandness Industry Groups、华研国际 HIM Inc.、剑麟 IRON Inc.、喜康 JHL BIOTECH  
雄狮旅游 Lion Travel、霹雳多媒体 PILI MULTIMEDIA、盛弘医药 ShareHope Medicine  
安成药业 TWi Pharmaceuticals

2011年，从投资自有资金业务转型成为资产管理营运模式

2011: Transformed from principal investor into PE/VC asset manager

2012-2015年，于中国大陆设立创投管理公司及租赁公司、并购凯基证券、万泰银行（现已更名为凯基银行）

2012-2015: Established venture management and leasing companies in China; acquired KGI Securities and Cosmos Bank (renamed as KGI Bank)

## 3-1 开发工银 · 直接投资业务

自设立之始，直接投资事业一直是中华开发工银的核心业务，长达 50 余年的发展过程中，始终秉持着「以金融事业影响力，协助新产业之建立与发展，带动产业升级」的理念协助台湾产业发展，从早期的纺织业、石化业、制造业，到近期的电子、生技、民生消费、能源产业，均有中华开发工银的投资轨迹，在台湾整体产业发展过程中，中华开发工银不仅扮演重要的推手，亦建构一多元化且具获利潜力的投资组合。

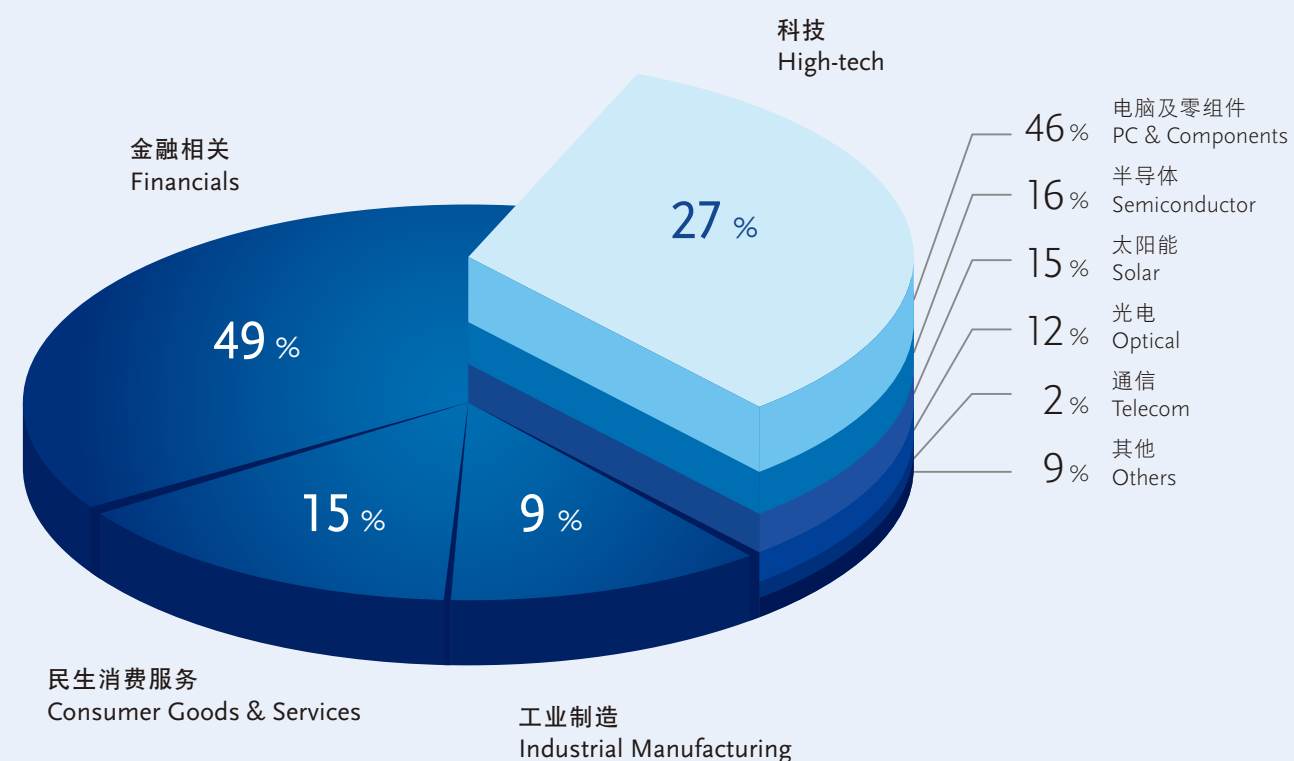
长达 50 余年丰富的投资经验，累计投资的企业已逾千家，不仅为中华开发工银最大的资产，亦为拓展投资业务最佳的利器。中华开发工银善用产业链的投资策略，进行上下游垂直产业价值链延伸布局，不仅衍生无数的投资机会，亦成功建立最具规模与绩效的投资组合。截至 2014 年底，中华开发工银及其子公司所拥有的投资组合 300 家公司，管理资产逾新台币 600 亿元。

## 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.

中华开发工银直接投资之投资余额产业分布情形  
CDIB's Principal Investment Portfolio Mix by Industry



3-1

开发工银 ·  
积极发展筹集与管理股权投资基金业务

为增加稳定之管理费收入及扩大投资业务之资金来源等策略需求，中华开发工银将透过旗下各子公司与各地区经营有成的知名企业合作，筹集股权投资基金，将资金来源逐步由自有资金转换为外筹基金型态，以扩大投资业务的经济规模。同时，导入国际基金管理概念，积极发展基金管理业务、收取稳定之管理费收入，以扩大获利来源之广度、进而达到平衡收益之综效。

为顺应投资区域及产业的不同，现已规划筹集多档「大中华股权投资基金」及「产业股权投资基金」及「亚洲股权投资基金」。

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."

### 大中华股权投资基金

鉴于两岸经贸发展趋势，中华开发工银已于大陆上海设立子公司「中华开发股权投资管理有限公司」作为发展基金管理业务之大陆总部，透过该子公司结合大陆地区龙头企业及专业投资机构于大陆各大主要经济圈筹设「人民币股权投资基金」，锁定台商企业及各经济圈具发展潜力的产业进行投资，冀以台湾企业的研发能力，结合大陆庞大的内需市场，发挥两岸三地之产业与市场优势，创造最大之投资利益。

#### ■ 华创（福建）股权投资基金

华创（福建）股权投资基金为本行与大陆主要投资人福建省电子信息（集团）有限责任公司共同筹集设立，基金规模为人民币 10 亿元，系台湾金融机构与大陆正式合作之首档人民币股权投资基金。该基金之投资将配合大陆政策方向、经济情势、技术创新及社会发展趋势，聚焦于现代服务业、健康医疗、新信息技术等三大产业；期能发挥两岸三地之产业与市场优势，创造最大之投资利益。

#### ■ 华创毅达（昆山）股权投资基金

为掌握大陆华东地区之投资商机，系由中华开发工银将与江苏高科技投资集团有限公司于江苏省昆山市合资设立，基金规模为人民币 10 亿元，以大陆地区华东各省份做为主要投资区域，投资策略将涵盖华东地区之特色产业、环保节能及新材料高端设备等产业，且以主要营运据点位于大陆之企业作为投资对象。

### 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.

### 产业股权投资基金

因应产业的发展趋势及本身具有之产业网络优势，中华开发工银规划针对具有发展潜力之特定产业筹设产业股权投资基金，未来，中华开发工银将一本初衷，持续关注台湾产业发展趋势，筹设其他具发展潜力之产业基金。

#### ■ 开发文创价值基金

为扶植台湾文创产业软实力，已于 2013 年 1 月 30 日完成筹设「开发文创价值基金」，基金规模为新台币 15 亿元，投资策略聚焦时尚品牌、数位内容、饮食文化、创意观光及影视媒体等五大文创主题，冀以兼顾文创产业文化及产业文创化的思维，掌握台湾软实力优势，结合大中华庞大内需市场的商机，创造高潜力的投资机会，带动经济新成长动力。

#### ■ 中华开发生医基金

基于台湾生医产业群聚已形成，政府政策明确支持生医产业，且资本市场良好，中华开发工银整合中华开发金控集团资源，已对外筹集「中华开发生医创投基金」，基金规模为新台币 17.5 亿元，期能达成「扶植台湾生医产业」并「创造基金卓越投资报酬」两大目标。投资策略聚焦医药、生医器材、服务、渠道与健康相关产业，锁定创新、区域整合与中国大陆内需成长商机相关之领域，并邀请产业领导厂商担任策略股东，与产业伙伴建立长期且深度的互动关系。

### 亚洲股权投资基金

「中华开发资本国际股份有限公司」系中华开发 100% 持股子公司，成功管理海外资产多年，随着大中华及亚洲经济体的稳定增长，拟凭借其国际投资网络，结合全球潜在投资人筹设私募股权投资基金「Asia Partners Fund」。

「Asia Partners Fund」将遵循开发资本国际一贯的「China Plus」投资策略，聚焦于与中国相关之题材，诸如设在台湾、韩国或美国并可受惠于中国长期增长之企业及中国内地企业。双管齐下的「China Plus」投资策略，发掘优质投资标的，以期借助大中华区乃至亚洲地区的经济增长动能，降低单一投资于中国地区之投资风险。

「Asia Partners Fund」四大核心投资产业：消费 / 零售、技术 / 媒体、高附加价值的制造及金融 / 商业服务。

### 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 开发工银 · 基金投资业务

中华开发长久以来积极拓展外筹基金 (Third Party Funds) 投资业务，以扩大其投资地区及资产类型。中华开发严选全球领先的私募股权基金作为其合作伙伴，除考量基金管理团队优异的投资绩效外，亦须能为投资户营运带来高附加价值。中华开发凭借其在亚洲地区丰沛的投资经验及人脉网络，被业界视为亚洲首选的投资合作伙伴。

#### 合作伙伴遍布全球 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 欧洲

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

#### Asia Pacific 亚太区

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

信用贷款业务

自 2010 年凯基银行重启个人信贷业务以来，过去四年业绩成长高达 13.83 倍，余额突破 170 亿元，业务成长率不仅为全台之冠，市场份额亦保持稳定成长。主要业务推展以锁定专业人士与优质上班族为目标客群，提供特定族群客制化产品，如余额代偿及不同缴款型式等，并依季节性推出多样化活动（例如缴税、年节贷款…等）。此外，透过与企金渠道的配合，开发大型上市（柜）公司、公务机关，及教育体系等机构，同时进行客群区隔式定价，强化交叉销售机会，以增加其他产品持有数（如存款户、双卡户、房贷等）。

未来因应金融 Bank3.0 政策开放银行线上申办业务，凯基银行也将规划各项线上贷款业务申请，简化客户申办流程与作业便利性，增加银行年轻客群比重与商机。另也将建立 Big Data 大数据分析技术，除运用于改善流程、降低成本、优化资产品质控制外，更可结合移动互联网、电子商务、社交网络等多重结构资料，开发潜在客群。另外，凯基银行亦将利用在台湾经营消金产品之经验与优势，前进布局中国大陆市场，提供两岸客户更优质之产品与服务，并创造更广大之获利来源。



Unsecured Loan Business

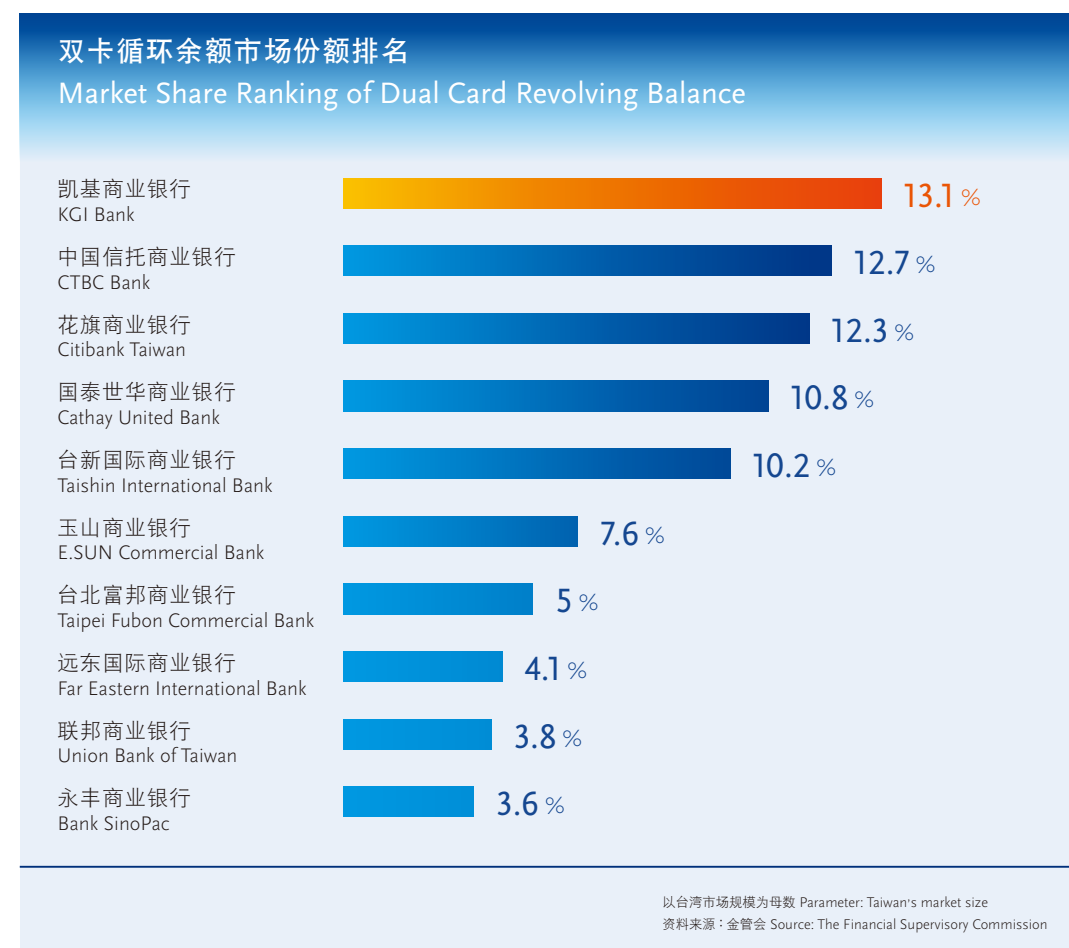
Since KGI Bank re-launched its personal loan business in 2010, the total lending volume has grown 13.83 times, and the loan balance surpassed NT\$17 billion. With the highest lending growth rate in Taiwan, KGI Bank's market share continues to grow steadily. In expanding its personal loan business, the 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.

双卡业务

凯基银行自 1992 年获准办理信用卡业务，并与百货、药妆、旅行社及悠遊卡等产业合作，为台湾第一家符合国际 EMV MasterCard 信用卡发卡银行。1999 年推出全台第一张现金卡，市场份额傲视同业，长期以来稳居市场龙头，2012 年以资金灵活运用及「额外支出、一卡包办」为诉求，以「灵活卡」重新上市，利用既往丰富的专案经验，持续开发潜在客户，同时活化既有客群，并结合各项新专案开发以减少优质客群流失，至 2014 年底双卡循环余额市场份额全台第一。

凯基银行不断创新技术与服务，于 2013 年开办收单业务，提供 Visa、MasterCard、JCB 及银联全品牌双渠道（实体及网络）服务，2014 年再开办国民旅遊卡收单，增加收单业务利基，使发卡及收单业务二者资源交互运用，发挥异业结盟合作综效。自 2014 年 9 月加入中华开发金控起，于 2015 年 1 月初推出 KGI 悠遊联名钛金卡，主打现金回馈无上限，同时针对顶级客群推出顶级 VISA 无限卡，以「万中选一、致上无限」为诉求，透过邀请制延揽高阶客群，提供尊贵服务，提升专业形象。凯基银行持续将新科技导入信用卡，发展手机 APP 申办功能、移动支付及推展信用卡使用范畴，跨足金融支付领域。



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 凯基银行 · 消费金融

### 虚拟渠道业务

凯基银行于 2011 年率先推出全国首家可同时连结信用卡及金融卡的「行动支付 X 卡」，成功与高铁等商家合作营运，并持续以多元化经营行动支付商业模式，于 2013 年开办中华电信行动支付「QR CODE」，将行动支付与信用卡结合，2014 年再获准开办手机信用卡业务，与台湾行动支付公司 PSP TSM 平台合作，将信用卡服务透过智慧型手机呈现，成为首波台湾最大行动 TSM 平台上线银行之一。

展望未来，凯基银行将积极发展行动支付产品，如 HCE、行动储值、第三方支付等，以提升客户消费安全与便利性，并朝 Bank 3.0 行动金融方向大步前进。

## 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 凯基银行 · 企业金融

凯基银行之企业金融业务透过组织专业分工，发展大、中型企业与中小企业金融服务，将由三大业务单位为企业客户提供多样化的金融服务，并持续扩大客户基盘、深耕优质顾客。

## 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.

企业金融 Corporate Banking	商人金融 Merchant Banking	商业金融 Commercial Banking
<p><b>产业金融</b> <b>Industrial Banking</b> 掌理民生消费、工业生产、电子、半导体科技业等大型企业金融客户之开发与维护、提供相关之产品及服务等事项 Developing and maintaining relations with major corporate banking clients in industries such as consumer goods, industrials, electronics, and semiconductors.</p> <p><b>大中华区域金融</b> <b>Banking for Greater China</b> 掌理大中华区域企业金融客户之开发与维护、提供相关之产品及服务等事项 Developing and maintaining relations with corporate banking clients in Greater China.</p> <p><b>机构金融</b> <b>Institutional Financing</b> 掌理海内外金融同业之业务开发、关系维护、提供相关之产品及金融服务等事项 Developing businesses and maintaining relations with domestic and foreign financial institutions.</p>	<p>掌理收购融资、企业并购、重建、私募、专案融资等相关顾问业务等事项 Providing consultation services in areas such as high yield financing, M&amp;A, restructuring, private equity, and project financing.</p>	<p>掌理中小企业整体理财规划、财务顾问等业务规划及推广等事项 Developing and maintaining relations with SME customers by providing relevant products and services, financial planning and consultation.</p>



## 3-2 凯基银行 · 企业金融

### 专注企金业务 发展协助综效

本行之企业金融业务，在既有稳定客户群与多元化产品服务的基础上，提供客户资产负债表上所有产品之服务，举凡放款、存款、金融操作、长短投、财务顾问以及上市筹资顾问等服务。除了提高客户服务之广度及深度外，更积极扩大服务客户群，扩充业务收入来源，加深金融机构往来平台，服务之触角伸展至公营事业。近年来，已成功地建置了企业金融业务多元化产品线的营运平台，不但已延伸服务至企业收购融资、企业债务重组融资等业务，更进一步协助客户财务规划，延伸客户的融资产品至大中华区域，以扩大服务的涵盖面。

## 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 凯基银行·企业金融

#### 客户导向型组织

本行之组织为以客户导向型组织，以提升整体行销战力，进而达成强化经营成效之目的。客户经理负责客户开发、关系维护及担当全行产品之行销与服务窗口，并采产业分工概念，划分客户组织，以收专业分工之效。产品经理负责产品研发、定价及承作条件之拟定等，配合客户单位开发业务之机会，适时提供客户所需之金融产品。中华开发金控所有客户都须在客户经理 (Relationship Manager) 与产品经理 (Product Manager) 共合经营的体制下，搭配提供多元产品协销之服务，从授信、外汇、避险、现金管理及贸易融资等业务，更进一步走向资本市场相关之投资、收购融资、财顾、信托、可转换公司债或普通公司债承销、联贷、租赁与证券化业务。本行将透过产品经理与客户经理的通力合作及两岸三地融资平台，提供客户全方位解决方案 (Total Solution) 的服务。

### 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 凯基银行 · 企业金融

### 专案融资之竞争优势

自 1992 年迄今，本行不仅每年在台湾地区专案融资业务皆名列前茅，在各项专案上，如发电厂、工业区开发、厂房及机器设备扩建、并购等资本重组，再配合投资、租赁、信托、联贷等业务，都具长期且深入之专业经验及资源优势。相较于其他银行，本行在专案融资方面具有：

1. 专案融资个案经验丰富，可避免产生流动性风险；
2. 量身订做，活化资产；
3. 信评优良且净值庞大等三大优势。

发挥既有优势，与其他商业银行进行差异化竞争，积极跨入国际市场领域。

企业金融目前拥有超过 700 家以上的大型及集团客户，未来仍将持续针对市场的变化以及客户需求，就亚太区客户在跨国并购、杠杆收购、成长资本等特殊状况下的融资需求，提供量身订做的专业咨询与解决方案；以客户完整 (Total Solution) 之财务解决方案为目标，提供客户最佳的全方位金融产品与服务，扮演企业交易咨询顾问，提升非资产性收入的比重，并秉持本行之专业与经验，发挥既有优势，除企业资本支出及一般大额之营运周转金所需之联合贷款外，为台湾地区专案融资业务提供财务资源与服务，对专案融资具有长期且深入的专业经验及资源优势，与其他商业银行进行差异化竞争，积极跨入国际市场领域。

## 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 凯基银行 · 企业金融

### 发展大中华台商网络

在大中华前百大台商企业中，超过七成是本行有股权投资关系之客户，这些公司多属绩效卓着的电子、工业、医疗、民生及传统制造业之领导企业，其母公司在台湾，也都是本行长期提供投资或银行融资服务的企业伙伴。随着合作伙伴国际化及西进的脚步，本行加速布建大中华区的服务网络，为企业提供资金解决方案。

## 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 凯基银行 · 企业金融

凯基银行建构完整客户服务网，争取大型客户之上中下游供应商业业务往来，并导入 Program Lending，以交易型产品为主轴，掌握现金流并降低授信风险，带入非风险性资产收益，深化客户关系、增加金融商品行销，如贸易融资、应收帐款承购、TMU、现金管理、财富管理、企网银服务等，提高客户渗透率与荷包占有率。

## 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 凯基银行 · 企业金融

### 租赁业务

华开租赁股份有限公司成立于1996年5月1日，为凯基商业银行于台湾地区租赁业务的服务平台，为企业客户提供更多元的产品线。经营团队拥有丰富的租赁业务经验，主要营业为分期付款买卖、租赁及应收帐款受让等，自2013年开办小客车及小货车租赁业务，提供客户长租车服务，未来将继续秉持稳健经营的理念，致力于为中小企业客户提供专业、便利的融通管道。

中华开发国际租赁有限公司于2012年4月正式开业，作为发展大陆租赁业务的平台，提供企业客户更多元的金融服务。以融资性租赁服务为主要营业项目，自成立以来业务持续快速增长；公司总部设于江苏省昆山市，目前设有上海、福州等分公司，未来将配合业务发展，逐步于大陆地区各城市拓展营业据点，建构完整的营运网络。

## 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 凯基银行·分行渠道

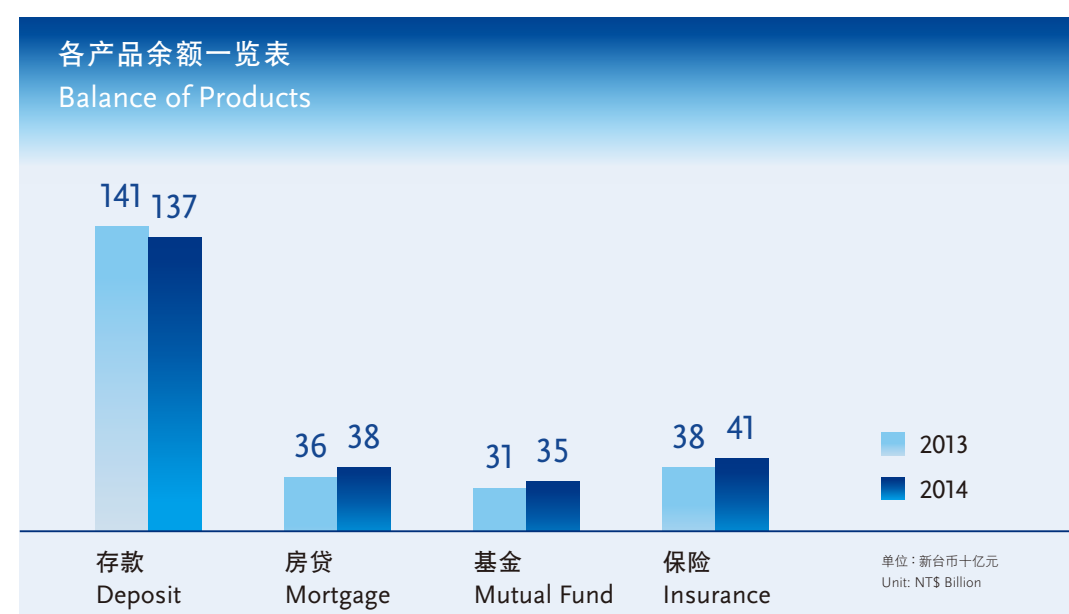
分行渠道事业处依业务性质划分为商品行销、育成金融及分行管理业务。商品行销业务负责提供全行存款、房贷、信托、投资、保险、育成金融等产品满足客户需求，并推动各项产品服务的行销推广，以达成各项业务目标。育成金融则协助具有发展潜力但无法提供足额担保品之新萌企业取得营运所需资金。分行管理则包括分行营运与服务等各项业务，依经营策略与法令规定执行业务规划与业务人员之绩效管理，以协助分行达成各项业务目标。

### 商品行销

回顾 2014 年，全球景气在各国政府宽松货币政策及景气刺激方案下，维持缓步复苏，但金融市场仍陆续面临各种政治及经济因素的挑战，从乌俄危机、美国升息议题、欧洲与日本经济增长趋缓、油价重挫、亚币竞贬、通货紧缩及希腊政治变局等疑虑，迄今全球金融情势仍持续震荡，各区域金融市场表现差异加剧。

面对 2014 年全球股、债、汇市震荡，凯基银行秉持审慎操作原则，协助客户透过特定金钱信托投资基金、ETF、国外债券等各类型理财产品进行积极性投资布局，并提供客户包括利变型寿险 / 年金保险、增额 / 还本终身寿险、投资型保单及健康暨伤害险等产 / 寿险保单保障人身及财产安全。

在存放业务方面，除传统存款业务外，将积极开发代收代付缴费平台，协助有大量金流交易的客户，增加活期性存款资金，同时积极开办人民币存款业务，满足客户各币别配置需求。在放款方面，除满足既有客户的资金需求外，亦透过承作优质客户群的房贷，进一步深耕房贷客户之财富管理需求，发展育成企业贷款，提高利差收益与活期往来资金。



## 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 凯基银行 · 分行渠道

为因应行动金融与 Bank3.0 的发展趋势，除透过既有分行实体渠道服务客户外，凯基银行亦积极发展网络银行、行动银行与行动金融卡之相关业务，发展 E 化与无纸化客户群。除提供满足客户方便性、安全性、即时性的金融交易、转帐、消费等服务功能外，亦透过电子化虚拟渠道，发展与客户间的互动机制，并与实体渠道进行虚实整合，提高客户对凯基银行的黏着性与忠诚度，降低营运成本并提升客户整体贡献度。

展望 2015 年，全球景气仍将维持缓步复苏，未来升息时程与频率仍将是市场关切重点。为提供整体投资组合面临市场变动之风险保护，凯基银行将持续因应市场需求变化，协助客户调整现有商品组合，并透过虚实渠道提供客户多币别的资产配置，以满足客户多元金融商品之需求。

### 育成金融

在育成金融业务方面，凯基银行针对新萌企业透过依产品、营收、信用评级、担保品等建置授信管理模型，另参酌 BASEL 精神，在风险管理模式上建立数道筛网，借由目标产业选定、客户选择标准建立、授信案件审核、授信组合管理、贷后管理制度建立及催收债权管理等程序，有效控制逾放比率，在合理的风险控制下追求较高的收益率，并善用信用保证制度，协助具有发展潜力但无法提供足额担保品之新萌企业取得营运所需资金。

## 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 凯基银行·分行渠道

### 分行管理

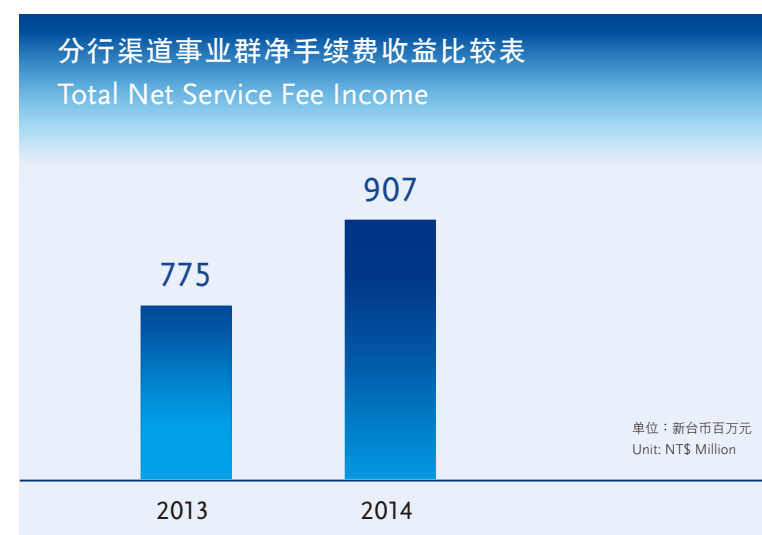
凯基银行目前于全台共有 51 家分行据点（包括大台北地区 18 家、桃竹苗地区 8 家、台中彰化地区 7 家、云嘉南地区 10 家、高屏地区 5 家及宜花东地区 3 家），2015 年 11 月将扩展为 53 家分行，涵盖台湾全岛各区域。其中包括三重、忠孝、市政及高美馆 4 家旗舰分行，台东及斗六 2 家简易分行，营业网络均衡完整。

各分行以提供客户完整之全功能分行服务为主，主要业务项目包括财富管理、台外币存款、房屋贷款、个人信用贷款、中小企业贷款及商品跨售等业务，并善用金控资源，共同行销证券及期货等金融产品与企业户之个人金融服务。

在营运规划方面，透过客户经验管理，持续精进服务品质，并辅以行舍管理、搬迁规划、渠道人员服务及作业流程改造之软硬体规划调整，提高银行服务效率与专业形象。近来已分别完成内湖、芦洲、营业部等分行迁址及 4 家开发工银转型作业与规划，并依分行业务及座落地区，划分成旗舰分行、一级都会分行、二级都会分行及社区分行，以更贴近民众需求。另在软体系统上，将建置智慧型填单系统与新款 ATM 全新操作介面更新作业，以提供更客户更贴近人心之操作服务。

在业绩管理方面，透过资料分析、人员考核及评价，找出银行渠道业绩达成存在之问题和差距，并采取包括奖金及绩效奖励专案等相应措施，对银行员工与组织业绩进行管理，以改善并提高员工及组织效能。2014 年在所有同仁努力下，分行渠道净手续费收益共计 9.07 亿元，较 2013 年 7.75 亿元成长 17%。

展望 2015 年，凯基银行将持续透过包括财管、存放商品规划及整合行销与营运业管，并结合金控资源，以确保年度目标达成，更进而创造超额绩效。



## 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 凯基银行·金融市场

### 固定收益业务：完整便利的全球交易服务

金融市场的固定收益业务，掌理固定收益证券及利率、外汇、信用、商品等金融市场相关衍生性产品之交易与业务行销。交易标的涵盖全球，包括亚洲地区、11大工业国家及新兴市场国家。

凯基银行固定收益交易团队提供之交易服务涵括亚洲、欧洲以及美洲等三个时区之交易。

同时，为能增进客户交易服务之效率及价格竞争力，凯基银行特别架设了能与全球市场主要参与者直接交易之数个电子交易平台，包括「外汇交易平台」、「利率/债券交易平台」以及「衍生性产品交易平台」，使客户每笔交易都能享有最好的价格服务。凯基银行亦采用最先进之风控系统，并自律控管，以在新巴塞尔规范下，为股东创造优质之收益。

## 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 凯基银行 · 金融市场

### 权益证券业务：多元化投资标的与交易策略

目前凯基银行权益证券业务之主要交易产品项目如下：海内外上市柜股票、可转债 / 海外可转债交易及其选择权操作、期货 / 选择权（包括台湾证交所发行量加权股价指数期货、电子期、金融期、小型台指期货、股票期货等商品之交易）等业务，并可投资海外公开上市及上柜公司发行之权益证券。近年来持续开发新种产品之下，除借由更多样之金融产品争取获利机会外，亦利用避险工具分散风险，同时发展各种产品组合之交易策略及期货相关之程式交易。

## 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 凯基银行 · 金融市场

### 国际知名交易商网络

透过一直以来的密切合作，凯基银行不仅是台湾银行相关产品之主要交易商，也与国际主要银行成为良好之交易伙伴，包括 Barclays、J.P. Morgan、Deutsche Bank、BNP、Bank of America 及 Credit Agricole SA 等。借由与国际银行之交易，掌握各项新金融商品之发展趋势，并借重财务工程人员之努力，以提供台湾企业法人及金融同业更符合需求及更具价格竞争力之产品。

展望未来，凯基银行将更积极与全世界顶尖投资金融机构建立策略结盟关系，扩大产品线 and 获利来源，达到更多元化发展的目标。在投资绩效上，则将秉持严格风险限额控管，持续运用整体投资交易策略，将绝对报酬作为金融市场业务绩效之评估标准，并追求稳健操作之最终原则。

## 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 凯基银行 · 数位金融

凯基银行为因应数位科技的发展与 Y 世代的崛起，特于 2014 年成立数位金融处，以致力于数位金融产品与服务之研发，并推动营运模式转型。从网页、App、到实体分行，使每一个渠道及每一个接触点，都能随时服务客户的金融需求与生活。个人金融发展方向在于顾客体验、资讯通讯、数位整合行销以及大数据运用，现阶段重点则在于 O2O (Online to Offline) 线上线下虚实渠道整合、移动支付以及第三方支付产品与创新服务的发展。企业金融发展方向则以提供企业客户（创投、商银、信托、证券、租赁）整合的现金管理与交易融资的产品及服务，并以资讯技术优势结合策略伙伴发展 B2B2C2B (Business to Business to Consumer to Business) 之电子商务生态圈，支持扩大企业客户的业务与个人客户的数位生活应用，共享共荣，进而创造差异化的利基经营模式，以成功掌握未来银行成长的新机会。

### 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 凯基证券 · 投资银行业务

2014 年因欧美成熟市场经济缓步复苏带动股市上扬，台股指数由年初之 8,300 点上涨至年底 9,200 点，整体市场状况则与 2013 年相当，2014 年市场总案件数共 230 件，其中上市（柜）(IPO) 50 件、现增 (CI) 78 件、可转债 (CB) 101 件、交换债 (EB) 1 件，与 2013 年全年市场总案件数共 231 件相当，2014 总承销金额新台币 1,057 亿元，相较 2013 年的总金额新台币 1,111 亿元微幅减少。

2014 年凯基证券完成 IPO 及 CB 与现增案件共 48 件主办案件，主办案件承销金额高达新台币 363 亿元，蝉联市场第一名，且为市场第二名之 3.3 倍，主办案件金额市场份额高达 34.29%，优异的表现成了年度最受市场瞩目的亮点，亦获得财经杂志之认同，2014 年凯基资本市场部获亚洲金融杂志 (FinanceAsia) Country Awards 评选为台湾区「最佳投资银行」(Best Investment Bank) 与「最佳权益证券发行机构」(Best ECM House)。

在 IPO 业务方面，2014 年凯基证券主办台湾初次上市 / 柜标志性案件包括最大市值生技及第一档非面额十元之挂牌公司太景，另有包材公司 F- 绿悦、IC 设计晶焱、航太零组件晟田、电子零组件美桀、台湾知名鞋业阿瘦、纺织业兴采、两岸知名饮料 F- 雅茗等 9 个 IPO 案件，产业成功辅导中小企业顺利上市 / 柜。筹资案方面，凯基证券也主办了 39 件现增及可转债案件，并囊括了 2014 年两件市场上最大筹资金额之案件：大联大及新光金的可转换公司债。整体而言，2014 年凯基证券无论是主办案件量或主办承销总金额皆位居市场领先地位，承销总金额更是大幅领先其他同业，顺利协助多家企业于台湾上市柜或于资本市场募得资金，已居承销市场龙头之地位。

此外，凯基证券在财务顾问业务方面也表现优异，积极协助两岸企业战略合作，2014 年成功协助两岸企业战略合作，如七彩虹并构承启科技、清华同方并购真明丽。此外也承作了十余件企业并购及策略联盟案件，例如：仁宝公开收购华宝、光宝合并建兴、友达分割太阳能事业晶材、仁宝出售威宝、Microchip 公开收购创杰、辅祥合并景智、汉磊转型投控公司……等。依 Bloomberg 统计资料显示，凯基证券之财务顾问业务承做案件量，远远超越摩根士丹利及花旗集团等全球知名投行。

展望未来，随着美国等已开发市场之经济持续复苏，新兴市场中国及印度也可望持续成长，台湾以出口为导向，将受惠于欧美及中印市场成长趋势，并带动台湾企业之业绩及获利成长。此外，随着台湾证券交易所与柜买中心相继在海外招商，提高台湾能见度以争取海外公司来台上市上柜，必将更有助于提升全球企业来台上市柜与筹资的吸引力。另为扩大我国资本市场规模，提升证券商国际竞争力，国际证券业务分公司 (OSU) 已于 2014 年 4 月正式开业经营证券商离境业务，将有助于吸引海外资金与人才回流，并有利于台湾资本市场的进一步蓬勃发展。凯基证券于承销业务及财务顾问业务，将持续掌握市场发展趋势，并扩大各项资本市场业务之市场份额，透过中华开发金控的平台，借其在企业融资、租赁、直接投资的优势，深入两岸企业布局，为全球华人与台商客户提供更多更好的优质投行服务。

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.

凯基证券秉持专业、客制化服务之精神，提供广大的股票发行公司与股东最优质与全方位的服务代理服务。

凯基证券服务代理部人员经营团队平均服务年资长，人员稳定且流动性低，员工经常参加内外部之教育训练课程，内部亦重视实务作业经验传承，以提升人员专业素质。此外，服务代理部亦经常配合法令修改及服务作业，提供客户最正确与最及时的法令咨询，并至代理公司办理说明讲座。

在软硬设备方面，有宽敞舒适之营业场所及大型密闭式防火金库，完善的资讯设备及专属资讯人员配合，以提供股票发行公司客制化之服务服务。

凯基证券服务代理部更重视协助客户巩固经营权，严密维护股东资料，与客户保持良好的互动关系，维持顾客的信赖度及认同度，以良好口碑建立市场知名度。

截至 2014 年 12 月底，凯基证券服务代理家数合计共 308 家，包含 85 家上市公司、52 家上柜公司、19 家兴柜公司及 152 家未挂牌公司；代理股东人数 424 万人，为台湾证券业代理股东人数最多之券商。多年累积的丰富经验，凯基证券一向为各大企业服务代理业务之最佳选择。

### 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 凯基证券 · 债券业务

2014年凯基证券债券部在竞争激烈的环境中，秉持稳健的经营理念，致力推动各项业务的均衡发展。在主管机关的积极开放下，凯基证券在2014年4月取得国际证券业务分公司设立许可及业务证书，债券部兼营国际证券业务分公司业务领先开办外币计价债券自营交易、衍生性金融商品交易，且积极耕耘国际债券发行案件，引进优质企业于国际板，提供多样化投资标的给台湾投资人。

2014年世界经济状况分歧，美国景气在就业市场持续改善、财政状况好转下，经济状况稳步上升；欧洲尽管利率维持低位，但信贷增速不足与撙节仍拖累经济复苏脚步，而台湾经济增长则因第四季食安风暴影响稍微减速，整体利率走势则因预期下个年度将随美国展开升息循环与寿险需求疲弱的影响下，利率走势大幅震荡，大环境不利于固定收益商品之操作，即使如此，凯基证券在各项业务仍交出亮丽的成绩，包括获得亚洲金融杂志 (FinanceAsia) 的肯定，荣获「2014年最佳债券承销商」；且荣膺财资杂志 (The Asset) 评选为「2014年台湾最佳债券商」、The Asset Benchmark Research 评选为「2014年台湾第一名公债次级市场交易商」及「台湾最佳公司债次级市场交易商」之一；连续四年荣获中央银行国库局评选为「中央公债交易商业绩绩效冠军」；同时亦获得台湾证券柜台买卖中心评选为「103年度中央公债优良造市商」，以及荣获金桂奖评选为第二届「债券交易冠军」及「债券发行亚军」。

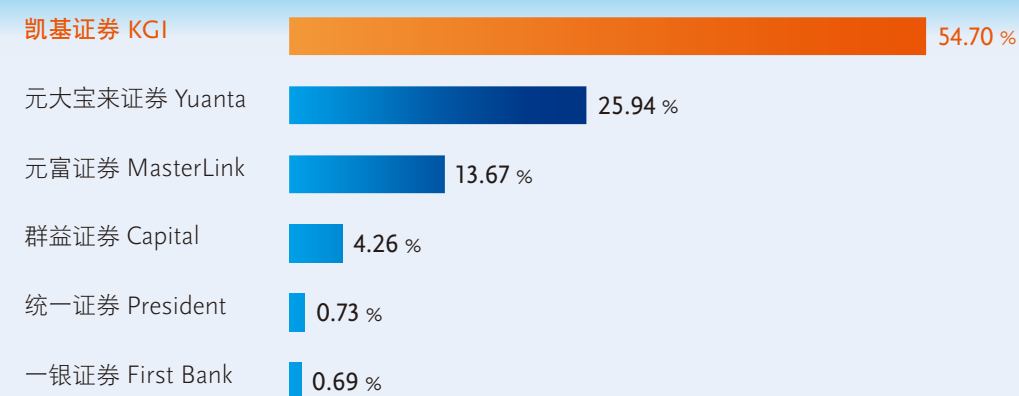
在业务拓展方面，2014年100%保本型结构型商品发行量，凯基证券以54.69%之市场份额，连续八年位居同业第一；台币与外币计价之公司债/金融债/国际债券等承销业务(辅导销售)以14.87%之市场份额，位居同业第一；资产交换交易业务固定收益端，则以29.12%之市场份额，位居同业第二。

在客户服务方面将持续强化服务品质，提升客户涵盖度，透过客制化的产品设计，满足客户多元的需求，并将持续培养全方位的债券人才、积极深耕金融市场各项商品之研发与创新，更与台湾大型企业保持良好的合作关系，每日提供整合性之香港、泰国及台湾三地英文债券市场日评，及每周提供各类商品之市场周报，且不定期举办投资讲座及教育训练，让客户在第一时间取得详实且完整的金融市场资讯。相信卓越的承销经验，以及在中华开发金控丰沛的资源协助下，更具利基辅助两岸三地的企业于债券市场筹资，提供客户全方位之金融服务。

展望未来，凯基证券债券部仍将秉持稳健的经营理念，期许成为在各业务层面皆有高品质的领先者，提供客户最佳之投资建议与多样化的产品选择，并秉持「诚信」、「专业」、「创新」之精神，创造客户与股东最大的价值。

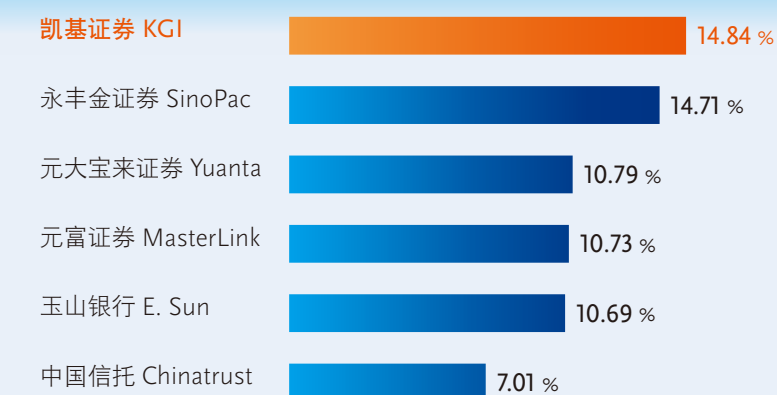


2014年 100% 保本型结构型商品发行量市场份额 (%)  
100% Principle Guarantee Notes Market Share in 2014 (%)



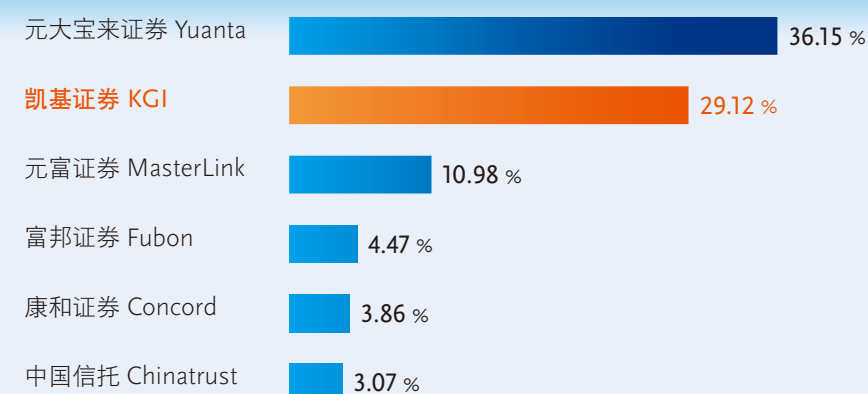
资料来源：中华民国柜台买卖中心 Source: Taiwan OTC

2014年公司债 / 金融债 / 国际债券等承销业务市场份额 (%)  
Corporate Bond / Bank Debenture / International Bond Underwriting Market Share in 2014 (%)



资料来源：中华民国柜台买卖中心 Source: Taiwan OTC

2014年资产交换固定收益端流通在外余额市场份额 (%)  
Asset Swap (credit side) Outstanding Share in 2014 (%)



资料来源：中华民国柜台买卖中心 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 凯基证券 · 自营业务

凯基证券自营业务主要是于集中市场和店頭市场自行买卖有价证券以获取资本利得，范围则跨足电子、金融、传产各个领域。凯基证券自营业务操盘人均累积多年产业研究以及股票交易的经验，无论是基本面、筹码动向、技术分析各方面都具有高度专业素养，并持续追踪产业动态，辅以研究团队支援，秉持专业分工及团队合作精神，共同为达成获利目标而努力。

#### ■ 证券与期货平台的整合

随着台湾证券及期货市场的国际化与多元化以及相关交易限制陆续放宽，产生有利于自营业务之环境。但是否能在此一有利环境上获利，就在于是否有一跨国际及跨市场的交易平台。2013年凯基证券与大华证券合并后，在证券与期货部门进行交易人才及系统之整合，重建一有效、安全的交易平台，以提升股票及期货自营业务整体之竞争力。

#### ■ 海内外市场的平衡

过去自营部的交易集中在台湾市场，有区域风险过高的现象。近年来主管机关对自行买卖外国有价证券法令的大幅开放后，自营部同步扩大海外交易分散风险，以平衡海内外市场的部位比例，让区域风险的分散效果更明显。

#### ■ 报酬稳定性的目标

传统的自营部门以方向性的交易为主，部门获利全凭交易员的判断，不易维持获利的稳定。凯基证券自营团队整合现货及期货的资源，建置新的电子交易平台，使交易策略得以跨不同国家、期货及现货市场，组成多种的投资组合。交易人员则可依市场变动状况，评估优劣，选择最有利的投资方案，让整体投资部位在适当的风险下，追求最大获利。

### 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 凯基证券 · 衍生性商品业务

凯基证券秉持专业、创新之精神，积极拓展各项衍生性金融商品业务，无论是在权证、结构型商品、资产交换或是股权选择权等方面，均位居市场领先地位。且衍生性商品业务人员具备各式新金融商品评价、交易模组及避险策略研发能力，在认购（售）权证及结构型商品等商品设计与发行上均有显着成果，卓越的表现深获客户肯定。

2014 年台湾权证总发行档数及发行金额持续创下权证市场历史新高纪录，证券商也持续推广市场并积极提升权证造市品质，台湾权证市场日益蓬勃。2014 年凯基证券透过积极的权证发行，提供投资人多样化之投资选择，权证交易市场份额位居同业券商第二名。此外，凯基证券也采取积极之权证造市策略，充份提高系统效能、增加稳定性，营造更透明、更灵敏以及更实惠的造市风格，因此获得台湾证券交易所「权证最佳造市券商」的殊荣，努力成果受到肯定。

在结构型商品方面也维持金融创新领域之竞争优势，身为结构型商品业务的领先集团，2014 年凯基证券承作结构型商品之金额位居同业券商第一名，完整而多样的商品赢得客户高度青睐。在资产交换方面，2014 年凯基证券所承作资产交换交易之名目本金流通余额在同业中排名第二；在股权选择权方面则以 5 成左右的市场份额位居券商第一名。凯基证券在各项业务均交出亮丽的成绩单，赢得客户的赞赏。

凯基证券也持续提升权证造市系统及网站，并举办各项权证推广活动，持续投入资源于权证业务，权证的投资人数及交易量可望持续增加，凯基证券也将持续以专业热诚的态度服务投资人，同时积极建立亚太区衍生性金融商品业务平台，期许能为客户提供更全方位的商品，并为公司创造稳定之获利。

### 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.

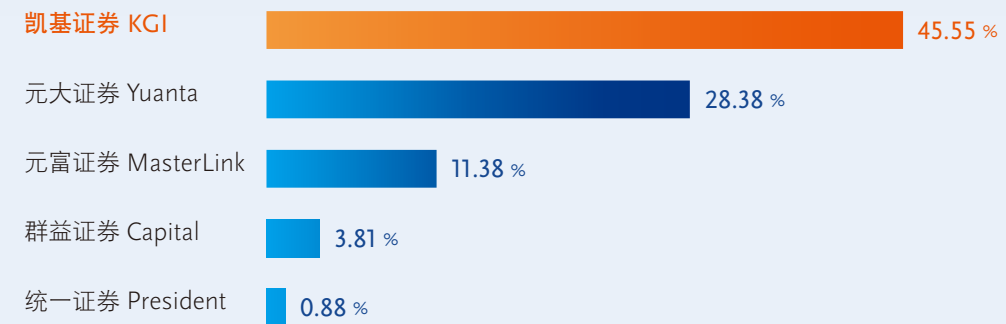
Capitalizing on our competitive advantages in financial innovation, our structured product business is also a market leader. For example, after merging with GCSC, KGI Securities ranked first in total equity-linked note (ELN) transactions and equity options, and second in the total notional amount of 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年权证发行统计概况  
Warrant Issuance Statistics in 2014

发行券商	元大证券 Yuanta	永丰金证券 SinoPac	群益证券 Capital	凯基证券 KGI	富邦证券 Fubon
档数 (# of issuance)	3,547	2,803	2,645	2,621	2,099
发行金额 (新台币百万元 Premium: NT\$ mn)	49,364	31,479	26,810	26,172	26,008

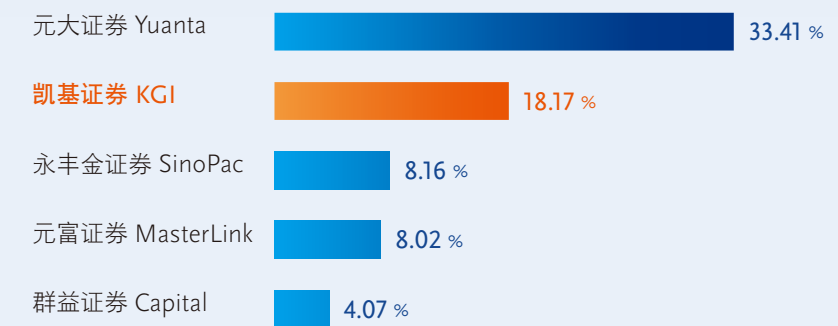
资料来源：台湾证券交易所及中华民国柜台买卖中心 Source: TSE & Taiwan OTC

2014年结构型商品交易量市场份额前五券商  
Top 5 of Structured Products Market Share in 2014



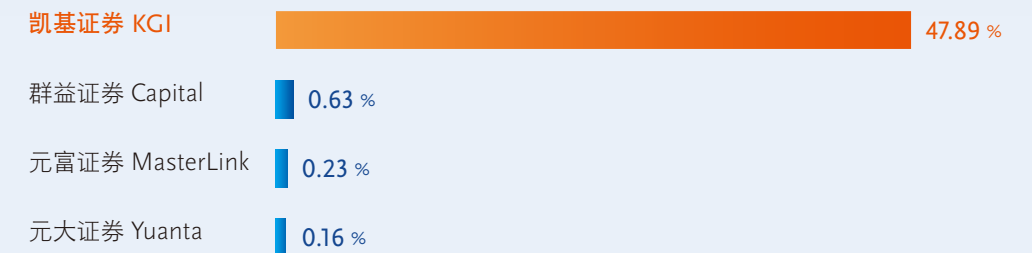
资料来源：中华民国柜台买卖中心 Source: Taiwan OTC

2014年资产交换选择权交易量市场份额前五券商  
Top 5 of CBAS Market Share in 2014



资料来源：中华民国柜台买卖中心 Source: Taiwan OTC

2014年股权选择权交易量市场份额  
OTC Option Market Share in 2014



资料来源：中华民国柜台买卖中心 Source: Taiwan OTC

### 3-3 凯基证券 · 经纪暨财富管理业务

经纪业务处于 2014 年更名为经纪暨财富管理处，正式宣告凯基证券进入证券经纪及财富管理单一窗口的服务模式，未来经纪业务的营业人员本着投资理财专业形象及产品多样化特性的服务优势，加上能同时提供客户台股、期货、复委托、财富管理信托及国际证券业务分公司的帐户服务，将提供给投资人不同于银行端的财富管理服务模式。

在经纪业务表现，2014 年凯基证券经纪暨财富管理业务的营业据点为 84 家，整体经纪业务市场份额为 8.66%，于市场上排名第 2；平均每一经纪营业据点的单点市场份额则是第 1 名。凯基证券本着专业创新和风险控管的原则，力求业务持续增长及服务品质的同步提升。在电子交易平台方面，继 2013 年推出「多萤一云」的交易环境，让客户更能悠游于不同平台装置的便利性与舒适性。2014 年更进一步整合云端服务，透过离线推播功能，提升更多专业服务。而面对行动商务时代的来临，增加跨载具阅读电子对帐单、行动载具直接申请凭证及行动签署风险预告书，让行动交易再加值。目前多样性电子平台介面，能提供客户全方位的电子下单服务，除了提供功能强大的 AP、简单便利的 Web 下单及方便迅速的行动交易外，更提供客制化的服务来满足贵宾等级的客户所需，并可连结海外交易市场及财富管理相关产品，实现了多时区、多资产交易之便利性，协助客户能有效率地配置多元资产。

在财管业务方面，凯基证券已将遍及台湾的经纪营业据点转型为财富管理分公司，提供了客户更为即时及便利的投资服务。客户只要在凯基证券开立财富管理信托帐户后，即可投资海内外各项金融商品，包括境内外基金、结构型商品、保本型商品…等；而客户亦可透过凯基证券从事借券业务，将股票出借以赚取稳健的出借收益，还可领取股利所得，是一项兼顾收益、安全及简单的信托规画。凯基证券目前借券信托资产规模已突破百亿，堪称借券市场龙头。

展望未来，由于凯基证券在财富管理、复委托及保险业务上深耕已久，而营业员在财富管理销售服务已有优异的表现，业绩在市场上也都是名列前茅，因此未来将加强营业员理财规划的专业能力，进一步转型为全方位理财服务专员。目前近 1,500 位营业员中，已有约 1,100 位营业员考取理财专员证照，可同时兼任理专，正式宣告上千位的理专大军成军。另外凯基银行加入开发金控后，在证券及银行共同行销的架构下，可以让证券的客户透过营业员同时得到证券财富管理专业的投资建议和银行完善的消费金融服务，凯基证券将可提供客户更完整、更全面的投资及理财服务。

### 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 凯基证券 · 外资机构法人业务

凯基证券国际业务部拥有经验丰富的业务与交易团队，致力于提供外资机构法人的专业服务，卓越的执行和销售交易能力，提供外资客户专业的交易建议和交易策略，服务客群广泛，遍及亚洲及欧美地区服务的客户群。

目前在凯基证券开立之外资帐户已达约 5,380 户，显示凯基证券目前已为外国专业投资机构投资台湾证券市场之主要窗口及台湾地区最佳券商之代表。凯基证券交易执行能力是外资圈的首选，提供精准的交易绩效以及拥有广泛的资讯，配对与巨额交易能力更胜其他券商并受外资投资机构之青睐，更连续多年获「亚元杂志 (Asiamoney)」最佳交易执行奖前三名肯定。另外，凯基证券提供借券及一篮子交易服务亦居市场领先地位，拥有市场份额第二大的券源，借券市场份额达 29%。

凯基证券国际业务部亦提供优质的 Corporate Access 法人服务，从公司拜访、电话会议、海外路演……等各项服务，结合企业的管理阶层以及凯基研究团队，提供深入的分析 and 投资见解，借由一站式的服务，为企业和投资者创造双赢未来，并于 2012 年拿下「亚元杂志 (Asiamoney)」评选最佳法人服务奖第二名。由于提供卓越的借券交易、完善的法人服务以及高品质的研究报告，2012 年凯基证券再度蝉连外资市场份额排名第一的本土券商。

展望未来，凯基证券外资机构法人业务将持续提供专业的研究与服务品质，并同时积极拓展借券以及国外法人业务，持续扩大各项业务之市场份额，并充分发挥区域性券商优势及专业服务团队，成为客户最佳的理财伙伴。

### 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.

#### 开发金控严谨缜密的研究取向

直接投资是工业银行的业务主体，要做好关键性的决策，必须有扎实的调查研究以及坚强的研究团队作为后盾。调查研究处即掌理征信、经济与产业调查等相关事宜，在开发金控所扮演的角色既是投资智囊团，同时也是风险控制管的把关者。开发工银与超过 800 位企业客户建立了长期的伙伴关系，调查研究处灵活地运用企业信用评估、财务分析，提升产业研究的综效。除此之外，研究员亦透过产业所属同业、上游供应商及下游客户等各种管道，多方了解企业营运模式、经营风险，借以预测企业经营前景与产业景气展望，以作为直接投资业务的决策依据。

#### 带动投资趋势指引经营方针

开发金控调查研究部门累积 50 余年之产业及金融研究经验，每年针对海内外经济环境、产业动态进行深入研究，并透过看厂、访谈企业决策者与经营团队，掌握海内外企业的营运状况。在金融市场分析的部分，调查研究处所发布的研究报告，涵盖海内外利汇率及股市走势分析、主要国家央行政策动向、海内外金融市场概况与展望。而产业研究部分，曾经准确地预测台湾晶圆代工、网通、IC 设计、光电、宽频、不动产及能源等产业的发展趋势。近年更随金控业务的拓展，将研究触角逐渐延伸至中国大陆、亚太、北美等市场，以及生医、文创等产业。这一些质量并重的研究报告一向是市场上的投资风向球，更成为许多企业订定经营方向的参考依据。

#### 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.

### 凯基证券高素质的研究团队

凯基证券多年来致力于研究人才的培育及资源的投入，坚信唯有维持高素质之研究团队，才能做为公司各项业务推展的坚实后盾。凯基证券专业研究团队分别驻点于海内外各子公司，提供客户最即时且精确之研究报告，以协助其做出最佳的投资组合与全球资产配置。

目前凯基证券亚太研究团队研究人员约 45 人，密集追踪超过 300 家上市公司，除了希望提供海内、外客户最迅速、详实而又具备高度品质的投资咨询服务外，将进一步扩展与优化大中华区销售与研究团队阵容，大幅增加追踪上市公司家数，期能更加强化对亚太区域机构法人之服务，并经由不断自我成长，成为顶尖区域型投资银行及投资人在亚洲及大中华区各主要市场的专业伙伴。

身为区域型券商，凯基证券研究团队的研究报告除在内容与品质上力求与国际接轨外，更充分利用对当地市场之了解，以及两岸三地完整的布局，提供客户更广泛及灵活的个股及题材追踪，定期发表的每日、每周、每月、每季及年度的报告详尽分析产业前景、总体经济概况、投资策略及个股基本面分析。凯基研究报告一直被视为台湾本地发表的最佳研究报告之一，亚元杂志 (Asiamoney) 多年来持续评选凯基证券为台湾本地最佳券商前 2 名，凯基证券更在亚元杂志 2012-14 年连续三年在台湾整体研究排名名列全体内外资券商前四名，屡获殊荣充分展现凯基证券力求产品差异化及区域研究整合的成果。

近年来凯基证券研究团队充分掌握公司区域化的利基，除深耕多年的台股研究，透过在亚洲多处据点之布局，进一步将研究市场拓展至中国大陆、香港与泰国等国家，并整合当地的研究资源与人力，建立一坚实的亚洲区域型研究团队，扩大两岸三地金融服务版图，以配合凯基证券国际化的脚步，经由优质之研究团队、完整之区域资源整合与差异化之研究系统，已成功在客户心目中建立起特定产业研究的优势地位；此外，透过积极举办海内外各项路演及各式中大型投资说明会，也为凯基证券客户带来更为迅速且确实的投资讯息。

### 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.



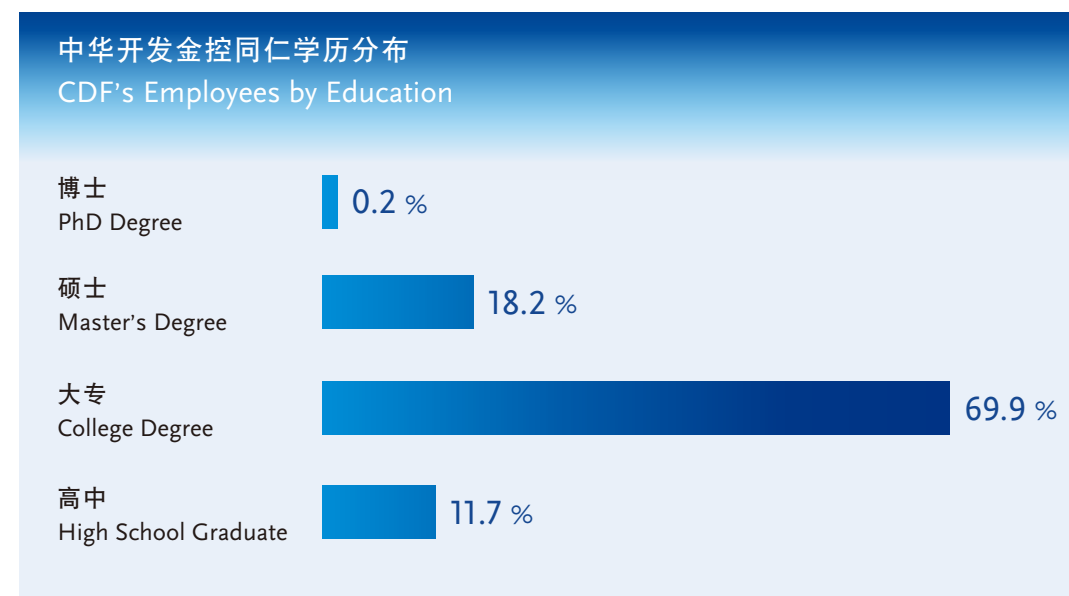
服务团队

优秀的人才，是中华开发金控最重要的资产；持续吸引及培育优秀的人才，更是中华开发金控追求卓越及永续经营的关键。

中华开发金控优秀的专业金融服务团队，成员来自海内外的菁英，不仅拥有专业的知识与能力，更累积了丰富的产业及金融相关经验。为面对瞬息万变、充满挑战的金融市场，也为迎向高速增长、商机无限的新兴亚洲地区，中华开发金控除了厚植银行业务必备的专业人才，壮大证券业务之专业团队，并将持续网罗优秀的金融菁英加入中华开发金控。

除了不断延揽海内外的优秀专业人才，中华开发金控更以「台湾最佳投资银行」的优良商誉，吸引海内外优秀青年人才加入菁英发展计画 (Management Associate Program)。在纳入商银业务之后，未来中华开发金控的菁英发展计画，将更为完整，涵盖创投、银行与证券的全方位金融业务。在扎实的专业课程、亲身实习各项核心业务及海外业务历练等充实的培育下，Management Associate Program 将是公司未来人才的摇篮，为中华开发金控打下长远稳健发展的根基。

为持续精进人才的专业能力，中华开发金控不断引进优质的专业训练课程，涵盖范围包括海内外的金融法规、金融与投资新知等，使同仁们的专业能力足以面对国际金融市场的挑战，为我们的客户提供国际级的金融服务，为客户及股东创造更大价值。这一切的努力，将使中华开发金控成为全球华人最具特色及领导性的金融集团！



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!

### 防微杜渐的风险管理机制

中华开发金控长期深耕金融市场，深切体认风险管理之目的不只是预测风险、杜绝风险，而是建立一套完整的风险管理机制，才能更有效率地管理风险，并将之转化为发展契机，亦是提升整体竞争力的关键。除了注重海内外金融监督管理机构陆续所提出之强化金融机构风险管理与资本健全等措施外，并戮力建立一个完整的风险管理架构，包括独立之风险监督部门、呈报体系、管理平台与技术等重要措施，以因应日趋竞争与多变的金融市场之挑战，并提供客户最安全与值得信赖的金融商品。

### 重视风控的企业文化

中华开发金控将业务管理与风险管理结合，塑造出从根本上重视风险管理之经营策略与组织文化，并将风险管理质化、量化后的成果，作为订定经营策略的依据。同时根据新巴塞尔相关协定、主管机关法规以及业务发展策略订定风险管理政策。

中华开发金控之风险管理涵盖范围主要包含市场、信用、作业、流动性等风险，系遵循国际标准与本公司之风险管理政策，针对上述范围制定相关之风险管理准则，作为中华开发金控及各子公司据以管理各项风险之依据。

中华开发金控未来将持续改进风险辨识与衡量能力，以精进风险控管效能；除了符合金控及各业别资本适足性之相关规定外，并加强预警机制及更精确地掌控风险，以确保公司持续稳健经营，并以提供客户最安全且值得信赖之金融商品为目标。

### 风险管理组织架构

#### 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.

人类的支付工具从贝壳、金属铸币、纸钞、电子汇款到信用卡，不断地创新、不断地进化。

中华开发金控从服务企业法人客户，进而服务个人客户；从台湾市场，迈向大中华区、亚洲区，及其他国际市场，持续突破与转型，以最近的服务据点贴近客户的需求，快速提供最优质的金融服务！

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.



创造 · 进化  
Create · Evolve

## 经营绩效 Our Performance

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从好到更好  
From good to better



**2002**

亚元杂志评选为台湾最佳债券商	Asiamoney, Best Bond House in Taiwan
亚元杂志评选为本国最佳经纪商票选第二名	Asiamoney, Best Local Brokerage Rank #2
亚洲财务杂志评选为最佳本国投资银行	FinanceAsia, Best Local Investment Bank
财资杂志评选为台湾最佳投资银行	The Asset, Best Investment Bank in Taiwan

**2003**

亚元杂志评选为台湾最佳债券商	Asiamoney, Best Bond House in Taiwan
亚元杂志评选为台湾本地最佳业务交易团队及最佳研究报告	Asiamoney, Best Local Research and Sales & Trading Team
亚洲财务杂志评选为最佳本国投资银行	FinanceAsia, Best Local Investment Bank
财资杂志评选为台湾最佳投资银行	The Asset, Best Investment Bank in Taiwan

**2004**

亚元杂志评选为台湾最佳债券商	Asiamoney, Best Bond House in Taiwan
亚元杂志评选为本国最佳经纪商	Asiamoney, Best Local Brokerage
全球金融月刊评选为台湾最佳投资银行	Global Finance Magazine, Best Investment Bank in Taiwan

**2005**

亚元杂志评选为本国最佳经纪商	Asiamoney, Best Local Brokerage
全球金融月刊评选为台湾最佳投资银行	Global Finance Magazine, Best Investment Bank in Taiwan

**2006**

亚元杂志评选为台湾最佳债券商	Asiamoney, Best Bond House in Taiwan
亚元杂志评选为本国最佳经纪商票选第一名、最佳销售服务票选第一名、最佳营业交易票选第一名、最佳交易票选第一名	Asiamoney, Best Local Brokerage Rank #1, Best Overall Sales Rank #1, Best Sales Trading Rank #1, Best Execution Rank #1
亚洲财务杂志评选为台湾最佳债券商	FinanceAsia, Best Bond House in Taiwan
财资杂志亚洲货币债券指标调查评选为最佳台币公债交易商评比第一名	The Asset, Asian Currency Bond Benchmark Survey, Leading Bank in Taiwan Dollar Government Bonds Rank #1
财资杂志评选为台湾最佳债券商	The Asset, Best Bond House in Taiwan
财资杂志评选为年度最佳交易奖	The Asset, Deals of the Year

**2007**

亚元杂志评选为台湾最佳债券商	Asiamoney, Best Bond House in Taiwan
亚洲财务杂志评选为台湾最佳债券商	FinanceAsia, Best Bond House in Taiwan
财资杂志亚洲货币债券指标调查评选为最佳台币公债交易商评比第二名	The Asset, Asian Currency Bond Benchmark Survey, Leading Bank in Taiwan Dollar Government Bonds Rank #2
财资杂志评选为台湾最佳债券商	The Asset, Best Bond House in Taiwan

**2008**

亚元杂志评选为台湾最佳债券商	Asiamoney, Best Bond House in Taiwan
财资杂志亚洲货币债券指标调查评选为最佳台币公债暨公司债交易商评比第一名及最佳台币公债交易商评比第二名	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**

亚元杂志评选为台湾最佳债券商	Asiamoney, Best Bond House in Taiwan
亚元杂志评选为台湾最佳公司管理（中型资本额）及台湾最佳债券商	Asiamoney, Best Managed Company (Medium Cap) for Taiwan, and Best Debt House - Taiwan
亚洲财务杂志评选为台湾最佳债券商	FinanceAsia, Best Bond House - Taiwan
金管会核定「证券商风险管理评鉴最高等级—第1级」	Financial Supervisory Commission, First class award in risk management assessment
财资杂志亚洲货币债券指标调查评选为最佳台币公债交易商评比第二名及最佳台币公司债交易商评比第二名	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**

亚元杂志评选为本国最佳经纪商票选第二名	Asiamoney, Best Local Brokerage Rank #2
财资杂志亚洲货币债券指标调查评选为台湾区最佳债券商、台湾区公司债第一名及公债第二名	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

亚元杂志评选为最佳国内债券商、最佳固定收益商品销售第二名及台湾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
中央银行国库局评选为中央公债交易商公债业务绩效冠军	Department of Treasury of Central Bank, Best Government Bond Dealer Rank #1
亚洲财务杂志评选为台湾区最佳股票暨转换债承销商及台湾区最佳债券交易商	FinanceAsia, Best Equity House and Best Bond House
金管会核定「证券商风险管理评鉴最高等级一第1级」	Financial Supervisory Commission, First class award in risk management assessment
证券柜台买卖中心颁发「卓越新金融商品发行」证券商金桂奖	GreTai Securities Market, Excellent Issue of New Financial Products, Golden Laureate Award
证券柜台买卖中心颁发「卓越推荐上(兴)柜申请」证券商金桂奖	GreTai Securities Market, Excellent Listing Recommended of GTSM Market (Emerging Stock Board), Golden Laureate Award
证券柜台买卖中心颁发「卓越股债市筹资承销」证券商金桂奖	GreTai Securities Market, Excellent Stock/Bond Underwriter, Golden Laureate Award
中华民国对外贸易发展协会评选为台湾 20 大国际品牌	Taiwan External Trade Development Council (TAITRA), Top 20 Taiwan Global Brands
证券暨期货 / 金犛奖评选为杰出证券人才奖及杰出金融创新奖	The 11th Golden Goblet Award, Outstanding Securities Expertise, and Outstanding Financial Innovation
财资杂志亚洲货币债券指标调查评选为台湾最佳债券交易商、最佳公债次级市场交易商及最佳公债初级市场交易商	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
世界金融杂志评选为台湾区最佳投资银行	World Finance, Best Investment Bank 2011 – Taiwan

## 2012

亚元杂志评选为最佳台股研究报告全体内外资券商票选第三名、最佳交易执行奖前三名及最佳法人服务奖第二名	Asiamoney, Best Foreign and Local Brokerages in Taiwan Research Rank #3, Best Execution Award Rank #3, Best Roadshow and Company Visit Award Rank #2
柜买中心评选为 101 上半年度中央公债优良造市商第三名	GreTai Securities Market, Best Market Making for Government Bonds Rank #3, 1st half of 2012
证交所颁发市场创新奖	Taiwan Stock Exchange, Outstanding Innovation Award
财资杂志亚洲货币债券指标调查评选为最佳次级市场公债交易商	The Asset, Asian Currency Bond Benchmark Survey, Top Bank in the Secondary Market for Government Bonds

## 2013

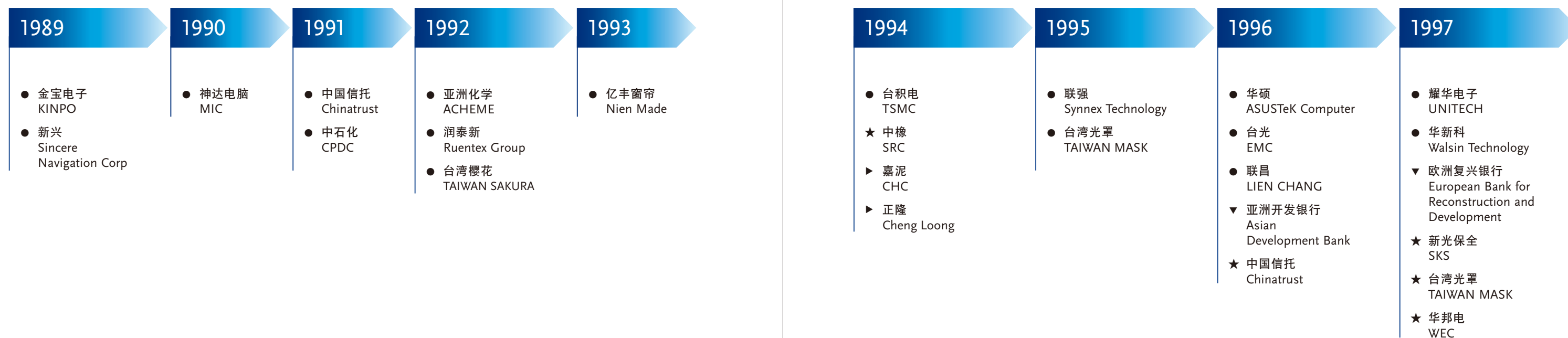
亚元杂志评选为最佳台股研究报告全体内外资券商票选第三名	Asiamoney, Best Foreign and Local Brokerages in Taiwan Research Rank #3
远见杂志第十一届「服务业大调查」金融银行类别的第四名	Global Views Monthly, Ranked #4 in the Banking category of 11th "Service Industry Survey"
台湾证券柜台买卖中心评选为「2013 年推荐申请上柜及登录兴柜家数第一名」	GreTai Securities, #3 in Central Government Bond Market Maker Review during the second half of 2013
台湾证券柜台买卖中心评选为「102 年度下半年中央公债优良造市商」	GreTai Securities, Most IPO Cases in the GreTai Securities Market (GTSM) and Registrations in the Emerging Stock Market in 2013
中央银行国库局评选为「中央公债交易商业绩绩效冠军」	Taiwan Central Bank, Best Government Bond Dealer
财资杂志评选为「2013 年台湾最佳债券商」	The Asset, Best Bond House in Taiwan
台湾证券交易所 2013 年「IPO 筹资金额奖」第 1 名、「SPO 筹资金额奖」第 1 名、及「IPO 市值奖」第 2 名	TWSE, #1 in IPO Fund-raising, #1 in SPO (Seasoned Public Offering) Fund-raising, and #2 in Market Value in IPO
台湾证券交易所 2013 年「权证发行档数」第 2 名、「权证受托买卖金额」第 2 名及「权证最佳造市券商」	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

取得英国标准协会 BS10012:2009 个人资讯管理系统验证	BSI, BS10012:2009 Specification for a Personal Information Management System.
亚洲财务杂志台湾最佳债券承销商	FinanceAsia, Best Taiwan Deal
亚洲财务杂志评选为台湾最佳投资银行、台湾最佳股权发行机构及最佳权益证券发行机构	FinanceAsia Country Awards, Best Taiwan Investment Bank, Best Taiwan DCM, Best Taiwan ECM
证券柜台买卖中心颁发证券商金桂奖「债券交易」第 1 名及「债券发行」第 2 名	GreTai Securities Market Golden Laureate Award -Securities Market, #1 in bond trading, #2 in bond issue
证券柜台买卖中心颁发证券商金桂奖「推荐辅导奖」第 1 名及「兴柜造市奖」第 2 名	GreTai Securities Market Golden Laureate Award -Securities Market, #1 in Listing Advisory Service, #2 in the Emerging Stock Market Making
证券柜台买卖中心颁发证券商金桂奖「衍生性商品」第 1 名及「权证发行」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
证券柜台买卖中心颁发证券商金桂奖「受托买卖」第 2 名	GreTai Securities Market Golden Laureate Award -Securities Market, #2 in Brokerage
中央银行国库局评选为「中央公债交易商业绩绩效冠军」	Taiwan Central Bank, Best Government Bond Dealer
财资杂志评选为台湾最佳债券承销商	The Asset, Best Bond House in Taiwan
台湾证券交易所 2014 年「SPO 筹资金额奖」第 1 名	TWSE, #1 in SPO (Seasoned Public Offering) Fund-raising
台湾证券交易所 2014 年「权证受托买卖成交金额奖」第 2 名「权证发行总档数」第 3 名	TWSE, #2 in the total value of warrant transactions, #3 in the number of warrants issued

## 4-2 凯基银行成功案例 Successful Track Record of KGI Bank





- ▲ 台湾公司债承销 Domestic bond underwriting
- 财务顾问 Financial advisory services
- \* Global Depository Receipts (GDR)
- Initial Public Offering (IPO)
- ▼ 国际债券承销 International bond underwriting
- ★ Secondary Public Offering (SPO)  
( 现金增资或可转换公司 Share issuance or convertible bonds)
- ◆ Taiwan Depository Receipts (TDR)
- ▶ Euro Convertible Bond (ECB)

## 1998

- ▲ 中租迪和 Chailease Finance
- ▲ 中钢 China Steel
- ▲ 大华建设  
Delpha Construction Co.
- ▲ 长荣航空 EVA Airways
- ▲ 远东百货  
Far Eastern Department Stores
- ▲ 远东纺织 FENC
- ▲ 台塑集团  
Formosa Plastics Group
- ▲ 润泰纺织  
Ruentex Industries Ltd.
- ▲ 和乔科技 SDHT
- ▲ 台电  
Taiwan Power Company
- ▲ 信昌化工 TPCC
- ▲ 台积电 TSMC
- 中碳 China Steel Chemical
- 盟立 Mirle
- 统懋 MOSPEC
- 世界先进  
Vanguard International Semiconductor
- ▼ 美洲开发银行  
Inter-American Development Bank
- ★ 台新银行 Taishin Bank
- ★ 华邦电 WEC

## 1999

- ▲ 长荣航空 EVA Airways
- ▲ 台塑集团  
Formosa Plastics Group
- ▲ 怡华实业 I-HWA
- ▲ 大亚电线电缆 TA YA
- ▲ 统一实业  
Ton Yi Industrial
- ▲ 裕民航运 U-MING
- 信立 HSINLI
- 光群雷射 K LASER
- 广达 Quanta
- 中磊 SERCOMM
- 威盛 VIA Technology
- ★ 台光 EMC
- ★ 大众银 TC Bank

## 2000

- ▲ 亚洲水泥 Asia Cement
- ▲ 远东航空 FAT
- ▲ 汇丰汽车 FMC
- ▲ 厚生 FRG
- ▲ 荣成纸业 LCP
- ▲ 丽婴房 Les enphants
- ▲ 龙邦国际 Long Bon
- ▲ 台电 Taiwan Power Company
- 矽品 SPIL
- 华映  
Chunghwa Picture Tubes
- 南亚科技  
Nanya Technology
- 华祺 RODEX
- 东友 TIS
- ★ 统懋 MOSPEC
- ★ 微星 MSI

## 2001

- ▲ 华夏海湾 CGPC
- ▲ 中华航空 China Airlines
- ▲ 大众电脑 FIC
- ▲ 国乔石化  
Grand Pacific Petrochemical Corporation
- ▲ 瀚宇博德 HannStar Board
- ▲ 鸿海  
Hon Hai Precision Industry
- ▲ 南亚塑胶 Nanya Plastics
- ▲ 台电  
Taiwan Power Company
- ▲ 欣兴电子  
Unimicron Technology Corp.
- ▲ 华邦电子 WEC
- ▲ 世平兴业  
World Peace Industrial Group
- 爱地雅 IDEAL
- 科风 PCM
- 信义房屋 Sinyi
- 宏全国际  
Taiwan Hon Chuan Enterprise
- ▼ 欧洲投资银行  
European Investment Bank
- ★ 汉磊 EPISIL
- ★ 统懋 MOSPEC

## 2002

- ▲ 卜蜂企业  
Charoen Pokphand Enterprise (Taiwan)
- ▲ 大陆工程  
Continental Engineering Corporation
- ▲ 中油 CPC Corporation
- ▲ 中鼎工程 CTCI Corporation
- ▲ 欧洲复兴银行  
European Bank for Reconstruction and Development
- ▲ 远传 Far Eastone
- ▲ 远东纺织 FENC
- ▲ 汇丰汽车 FMC
- ▲ 超丰电子 Gretek Electronics
- ▲ 联发纺织 Lan Fa Textile
- ▲ 富骅 Loyalty Founder Enterprise
- ▲ 神脑国际 Senao International
- ▲ 矽品 Siliconware Precision Industries
- ▲ 生达化学  
Standard Chemical & Pharmaceutical
- ▲ 台哥大 Taiwan Mobile
- ▲ 台电 Taiwan Power Company
- ▲ 特力 Test Rite International
- ▲ 灿坤 Tsann Kuen Enterprise
- ▲ 台橡 TSRC Corporation
- ▲ 华新丽华 Walsin Lihwa Corporation
- ▲ 集盛实业 Zig Sheng Industries
- 神基 Getac
- 元富证 ML
- 亚弘 YAHORNG
- ★ 长荣航 EVA Airways
- ★ 旺宏 Macronix
- ▶ 中环 CMC
- ▶ 矽品 SPIL

## 2003

- ▲ 中租迪和 Chailease Finance
- ▲ 中橡  
China Synthetic Rubber Corporation
- ▲ 中强光电  
Coretronic Corporation
- ▲ 欧洲复兴银行  
European Bank for Reconstruction and Development
- ▲ 远传 Far Eastone
- ▲ 台塑集团  
Formosa Plastics Group
- ▲ 台电 Taiwan Power Company
- ▲ 统一企业 Uni-President
- ▲ 华新丽华 Walsin Lihwa
- 第一金 FFHC
- \* 奇美电 CMO
- \* 中钢 CSC
- 宏正 ATEN
- 建暉 CWPT
- 聚阳实业 Makalot
- 翔准光罩 PSMC
- 纬创 Wistron
- ★ 长荣航 EVA Airways
- ★ 大众银 TC Bank
- ★ 阳明 Yang Ming
- ▶ 远银 EFIB
- ▶ 旺宏 Macronix
- ▶ 力晶 Powerchip

- ▲ 台湾公司债承销 Domestic bond underwriting
- 财务顾问 Financial advisory services
- \* Global Depository Receipts (GDR)
- Initial Public Offering (IPO)
- ▼ 国际债券承销 International bond underwriting

- ★ Secondary Public Offering (SPO)  
(现金增资或可转换公司 Share issuance or convertible bonds)
- ◆ Taiwan Depository Receipts (TDR)
- ▶ Euro Convertible Bond (ECB)



## 2004

- ▲ 日月光  
Advanced Semiconductor Engineering
- ▲ 友达 AU Optronics
- ▲ 台达化工  
TAITA Chemical
- ▲ 威盛 VIA Technologies
- ▲ 万海 Wan Hai
- ▲ 阳明 Yang Ming
- 帆宣 MIC
- 元太 Prime View
- 台蜡 TWC
- 联合骨科 UOC
- ★ 中华汽车 CMC
- ★ 瀚荃 CvilLux
- ★ 广辉 Quanta Display
- ★ 联邦银行 UBOT
- ▶ 光宝 LTC
- ▶ 广辉 Quanta Display
- ▶ 矽品 SPIL

## 2005

- ▲ 友达 AU Optronics
- ▲ 奇美 Chi Mei Optoelectronics
- ▲ 远东百货  
Far Eastern Department Stores
- ▲ 富邦金控  
Fubon Financial Holding
- ▲ 和平电力  
Ho-Ping Power Company
- ▲ 台新金控 Taishih Financial
- 艾讯 AXIOMTEK
- \* 友达 AUO
- \* 台积电 TSMC
- 艾讯 AXIOMTEK
- 远传电信 Far Eastone
- 川湖 King Slide
- 光洋科 Solar
- ★ 力晶 Powerchip
- ★ 广辉 Quanta Display
- ★ 大众银行 TC bank
- ★ 联邦银行 UBOT
- ▶ 正峰 JF
- ▶ 广达 QCI

## 2006

- ▲ 中油 CPC Corporation
- ▲ 长荣航空 EVA Airways
- ▲ 台塑集团  
Formosa Plastics Group
- ▲ 安信信用卡 Prime Credit
- ▲ 台电 Taiwan Power Company
- 友达 AUO
- 广达 QCI
- \* 力晶 Powerchip
- 斐成 FCE
- 富乔 FFG
- 华亚科技 Inotera Memories
- ★ 晶元电 EPISTAR
- ★ 一途精密 I-CHIUN
- ★ 台湾光罩 TAIWAN MASK
- ▶ 力晶 Powerchip

## 2007

- ▲ 富邦金控  
Fubon Financial Holding
- 明基 BMC
- 远传 Far EasTone
- 台航 TAIWANLINE
- \* 茂迪 MOTECH
- \* 台积电 TSMC
- 达方 Darfon
- 福懋科  
Formosa Advanced Technologies
- 诚研 Hit
- 旭耀 Orisetech
- 同欣 Tong Hsing
- ★ 佰鸿 BRIGHT
- ★ 辅祥 FORHOUSE
- ★ 大成长城 GREATWALL
- ★ 菱生 LPI
- ★ 台半 TSC
- ▶ 永丰余 YFY

## 2008

- ▲ 亚泥  
Asia Cement Corporation
- ▲ 开发金控 CDF
- ▲ 中钢 China Steel
- ▲ 远东纺织 FENC Corporation
- ▲ 台塑集团  
Formosa Plastics Group
- ▲ 新光金控  
Shin Kong Financial Holding
- ▲ 台湾高铁  
Taiwan High Speed Rail Corporation
- ▲ 台哥大 Taiwan Mobile
- ▲ 台电 Taiwan Power Company
- 义隆 ELAN
- 华邦 WEC
- 阳明 YMTC
- 全科 ALLTEK
- 嘉联益 Career Tech.
- 川湖 King Slide
- 鼎翰 TSC Auto ID Technology
- 力积 Zentel Electronics
- ★ 国宾饭店 Ambassador Hotel
- ★ 新汉 Nexcom
- ★ 炎洲 YEMCHIO

## 2009

- ▲ 中油 CPC Corporation
- ▲ 台电  
Taiwan Power Company
- 明安 ADVANCED GROUP
- 日月光 ASE
- 中寿 CHINA LIFE
- 元太 EIH
- \* 元太 EIH
- 亚诺法 Abnova
- 志超 tpt
- ★ 可成 CATCHER
- ★ 元太 EIH
- ★ 一途 I-CHIUN
- ◆ 圣马丁 SMT
- ◆ 中国旺旺 Want Want
- ◆ 精熙 Yorkey

- ▲ 台湾公司债承销 Domestic bond underwriting
- 财务顾问 Financial advisory services
- \* Global Depository Receipts (GDR)
- Initial Public Offering (IPO)
- ▼ 国际债券承销 International bond underwriting

- ★ Secondary Public Offering (SPO)  
(现金增资或可转换公司 Share issuance or convertible bonds)
- ◆ Taiwan Depository Receipts (TDR)
- ▶ Euro Convertible Bond (ECB)

## 2010

- ▲ 正新  
Cheng Shin Rubber Industries
- ▲ 中油 CPC Corporation
- ▲ 台塑集团  
Formosa Plastics Group
- ▲ 光洋科  
Solar Applied Materials  
Technology
- ▲ 台新金控 Taishin Financial Holding
- ▲ 台电 Taiwan Power Company
- ▲ 永丰余集团 YFY Inc
- 京东方 BOE
- 晶元光电 Epistar
- 广镓 HUGA
- 大联大 WPG
- 友尚 Yosun
- \* 和硕 Pegatron
- 圣晖 Acter
- 聚纺 G-Fun Industrial
- 硕禾 GIGASOLAR
- 昆鼎 KD Holding
- 新唐 NTC
- 泰博 TaiDoc
- ★ 飞捷 FLYTECH
- ★ 宏齐 Harvetek
- ★ 华亚科技 Inotera Memories
- ★ 南亚科技 Nanya Technology
- ★ 中磊 SERCOMM
- ★ 矽格 Sigurd
- ★ 志超 tpt
- ◆ 神州数码 Digital China
- ▶ 友达 AUO

## 2011

- ▲ 日月光集团 ASE
- ▲ 中钢 China Steel
- ▲ 中油 CPC Corporation
- ▲ 长荣航空 EVA Airways
- ▲ 台塑集团  
Formosa Plastic Group
- ▲ 鸿海 Hon Hai Precision
- ▲ 台新金控  
Taishin Financial Holding
- ▲ 台电 Taiwan Power Company
- ▲ 台积电 TSMC
- ▲ 统一企业 Uni-President
- ▲ 万海 Wan Hai
- ▲ 远鼎投资  
Yuan Ding Investment
- 宏基 Acer
- 英业达 INVENTEC
- 力成 Powertech
- 中美晶 SAS
- 合库金控 Taiwan  
Cooperative Holdings
- 大联大 WPG
- \* 可成 CATCHER
- \* 中国钢铁 China Steel
- 开曼东凌 Cayman Tung Ling
- F-康联 Coland
- F-茂林 GLT
- 奕力 ILITEK
- 捷必胜 JP Nelson Holdings
- 隆达 Lextar
- 红木 Redwood Group
- 森田 Sen Tien
- 耀亿工业 Yao I Fabric
- ★ 研华 ACL
- ★ 可成 CATCHER
- ★ 中国人寿 China Life
- ★ 远东百货 Far Eastern  
Department Stores
- ★ 奕力 ILITEK
- ★ 兆丰金控 MEGA FHC
- ★ 联强国际  
Synnex Technology
- ★ 台中商银 T.C.C.B.
- ★ 同欣电子  
Tong Hsing Electronic  
Industries
- ★ 炎洲 YEMCHIO
- ◆ 尔必达 Elpida

## 2012

- ▲ 中租迪和 Chailease Finance
- ▲ 华航 China Airlines
- ▲ 中钢 China Steel
- ▲ 中油 CPC
- ▲ 长荣航 EVA Airways
- ▲ 台塑集团  
Formosa Plastic Group
- ▲ 鸿海 Hon Hai Precision
- ▲ 台新金控  
Taishin Financial Holding
- ▲ 台哥大 Taiwan Mobile
- ▲ 台电 Taiwan Power Company
- ▲ 台积电 TSMC
- ▲ 统一 Uni-President
- ▲ 联电  
United Microelectronics Corp.
- 中华纸浆 CHP
- 璨圆 FOREPI
- 金士顿  
Kingston Technology Corporation
- 台扬 MTI
- 新日光  
Neo Solar Power Corporation
- 台骅 T.H.I. Group
- \* 中租 Chailease Finance
- 达兴材料  
Daxin Materials Corp.
- 旺能 DelSolar
- ★ 名轩 Advantek Enterprise
- ★ 奇美电 Chimei Innolux
- ★ 华航 China Airlines
- ★ 台耀 Formosa Laboratories
- ★ 国硕 GSC
- ★ 李长荣化学工业  
LCY Chemical Corp.
- ★ 日胜生 RADIUM
- ★ 中磊 SERCOMM
- ★ 合库金控  
Taiwan Cooperative Holdings
- ★ 志超 tpt
- ★ 耀亿工业 Yao I Fabric Co.

- ▲ 台湾公司债承销 Domestic bond underwriting
- 财务顾问 Financial advisory services
- \* Global Depository Receipts (GDR)
- Initial Public Offering (IPO)
- ▼ 国际债券承销 International bond underwriting

- ★ Secondary Public Offering (SPO)  
(现金增资或可转换公司 Share issuance or convertible bonds)
- ◆ Taiwan Depository Receipts (TDR)
- ▶ Euro Convertible Bond (ECB)

## 2013

- ▲ 开发金控 CDF
- ▲ 中租迪和 Chailease Finance
- ▲ 正新  
Cheng Shin Rubber Industries
- ▲ 中钢 China Steel
- ▲ 中油 CPC Corporation
- ▲ 远东新世纪 Far Eastern New Century Corporation
- ▲ 远传电信  
Far Eastone
- ▲ 台塑集团  
Formosa Plastic Group
- ▲ 富邦金控  
Fubon Financial Holding
- ▲ 鸿海 Hon Hai Precision
- ▲ 太平洋崇光百货 Pacific SOGO
- ▲ 台电 Taiwan Power Company
- ▲ 台积电 TSMC
- ▲ 联电 UMC
- ▲ 阳明 Yang Ming
- ▲ 远鼎投资 Yuan Ding
- 中国银行 Bank of China
- 中国电器 CHINA ELECTRIC MFG
- 仁宝 Compal Electronics
- 璨圆 FORMOSA EPITAXY
- 光宝 Liteon
- 神达 MiTAC HoldingsEPI
- 新日光 Neo Solar Power
- F- 立凯电 Advanced Lithium Electrochemistry
- F- 铠胜 Casetek Holding
- 易飞网 Ezfly International
- 宅配通 Taiwan Pelican Express
- F- 东明  
TONG MING ENTERPRISE
- 安成药 TWi Pharmaceuticals
- ★ 宏基 Acer
- ★ 连展 Advanced Connectek
- ★ 日月光 Advanced Semiconductor Engineering
- ★ 智易 Arcadyan
- ★ 应华 AVY Precision Technology
- ★ 波若威 Browave
- ★ 长华 Chang Wah lectromaterials
- ★ 华航 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- 福贞 KINGCAN HOLDINGS
- ★ 雷迪克 LedLink
- ★ 丽婴房 Les enphants
- ★ 兆丰金 Mega Financial Holding
- ★ 佰研 Natural BioKey
- ★ 新日光 Neo Solar
- ★ 润隆 Run Long Construction
- ★ 泰博 TaiDoc
- ★ 永彰 Taiwan Calsonic
- ★ 友辉 UBright Optronics
- ★ 阳明 Yang Ming
- ★ 岳丰 YFC-BonEagle Electric

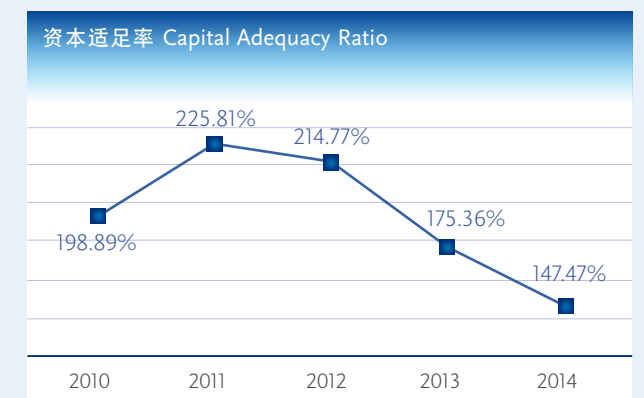
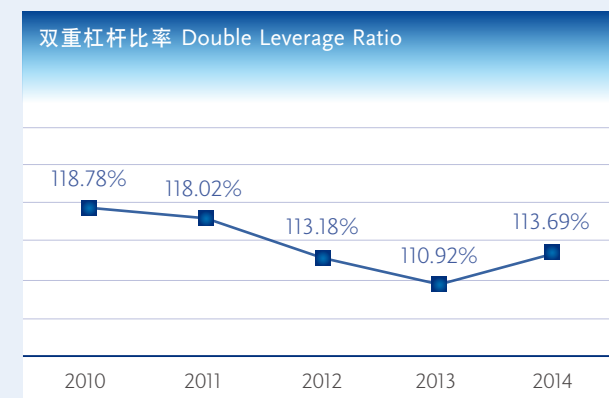
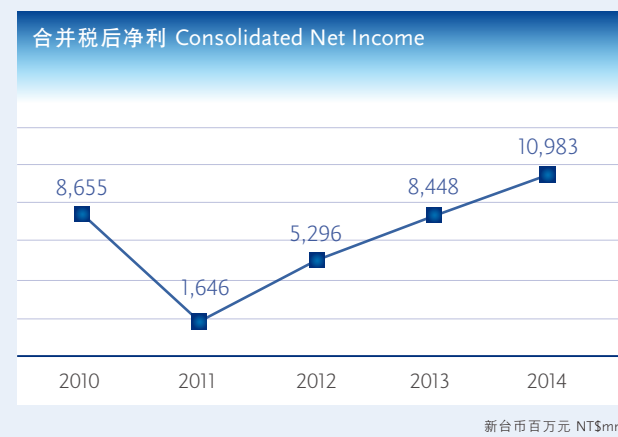
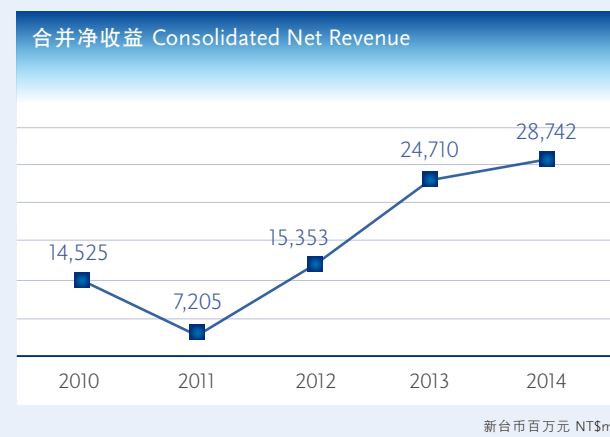
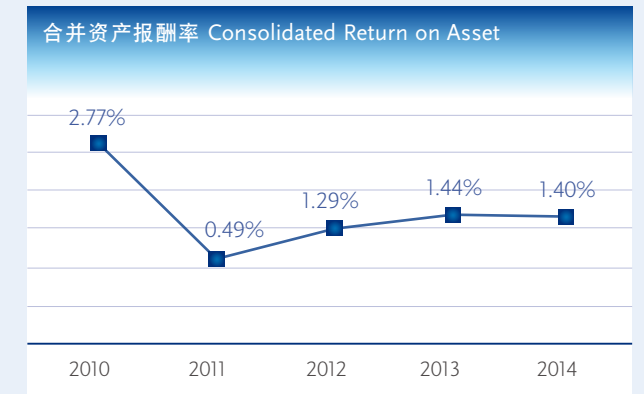
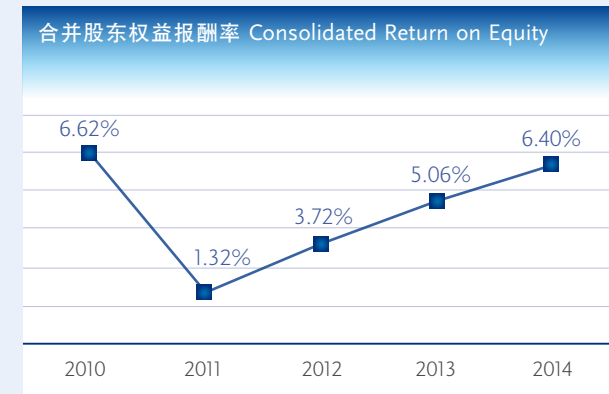
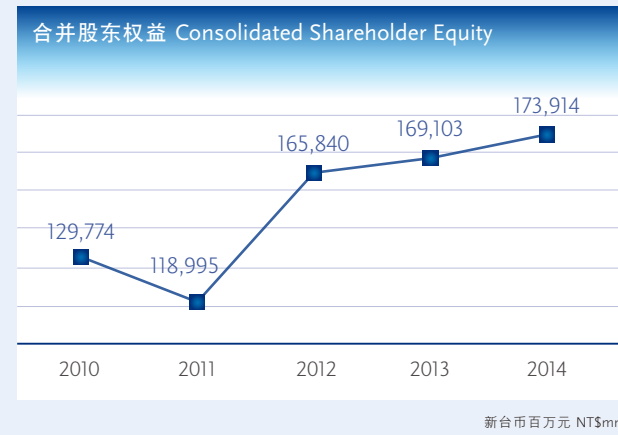
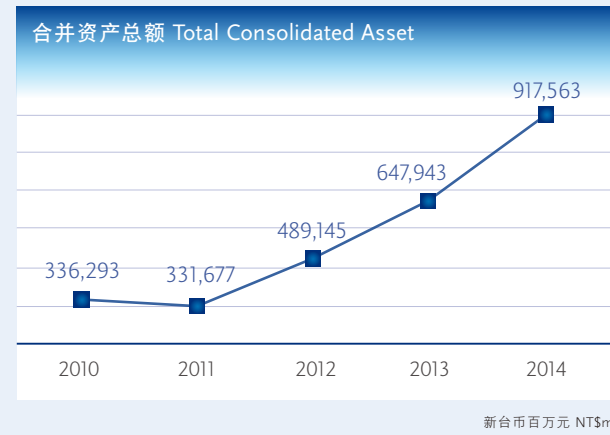
- ▲ 台湾公司债承销 Domestic bond underwriting
- 财务顾问 Financial advisory services
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- ▶ Euro Convertible Bond (ECB)

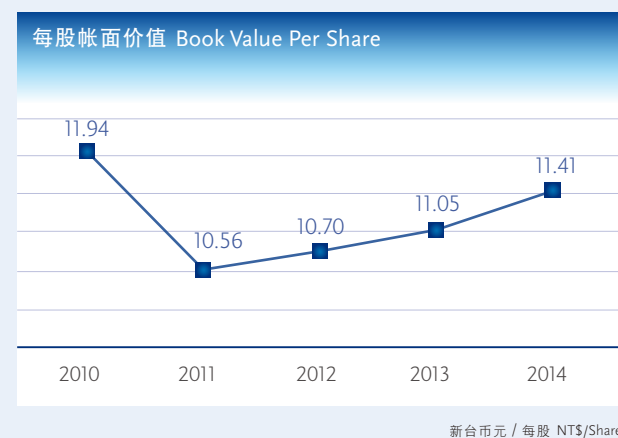
## 2014

- ▲ 中租迪和  
Chailease Finance
- ▲ 中龙钢铁  
Dragon Steel Corportaion
- ▲ 国产实业  
Goldsun Development & Construction Co., Ltd
- ▲ 鸿海  
Hon Hai Precision Industry
- ▲ 台电 Taiwan Power Company
- 友达晶材 AUO Crystal
- 七彩虹 Colorful
- 仁宝 Compal
- 达运 (原名辅祥) Darwin
- 汉磊 EPISIL
- 敦泰 Focaltech
- 勤益 GTM
- 和润企业 Hotai Finance Corp.
- 光明海运  
Kuang Ming Shipping Corp.
- 光宝 Lite-on
- 美国微芯科技公司 Microchip
- 仁宝出售威宝案  
Taiwan Star Telecom acquires Vibo Telecom
- 清华同方 Tsinghua Tongfang
- 晶焱 Amazing
- 阿瘦 ASO
- F- 绿悦 Green Seal
- 美桀 MAGIC
- 晟田科技 Magnate
- 兴采实业 Singtex
- F\* 太景 TAIGEN
- 纬创软体 WITS
- F- 雅茗 Yummy Town
- ▼ 中国银行 台北分行  
Bank of China Ltd. Taipei Branch
- ▼ 法国巴黎银行 BNP PARIBAS
- ▼ 中国建设银行 台北分行  
China Construction Bank Corporation, Taipei Branch
- ▼ CCBA 中国建设银行 (亚洲)  
China Construction Bank (Asia) Corporation
- ▼ 东方汇理银行  
Credit Agricole Corporate and Investment Bank
- ▼ 法国工商信贷银行 新加坡分行  
Crédit Industriel et Commercial, Singapore Branch
- ▼ 凯基证券 KGI Securities
- ▼ 马来亚银行  
Malayan Banking Berhad
- ▼ 加拿大皇家银行 伦敦分行  
Royal Bank of Canada, London Branch
- ▼ 新加坡商大华银行  
United Overseas Bank Limited
- ★ 博智电子 ACCL
- ★ 国光生技 ADIM
- ★ F- 泰鼎 Apex
- ★ 亚泰 ATII
- ★ 达工 DA-CIN
- ★ 中菲电脑 DDSC
- ★ 益登 EDOM
- ★ 光铓 Epileds
- ★ 易飞网 Ezfly
- ★ 台耀 FRMSL
- ★ 硕禾 GIGASOLAR
- ★ 国硕科技 GSC
- ★ 宏齐科技  
HARVATEK CORPOR
- ★ 聚和 HOPAX
- ★ 群创光电 INX
- ★ 隆达 Lextar
- ★ 晟田科技 Magnate
- ★ 聚阳实业 Makalot
- ★ 旺矽 MPI
- ★ 新日光 NSP
- ★ 事欣科 PARPRO
- ★ 飞宏科技 PHIHONG
- ★ F- 红木 Redwood
- ★ 新光金 SKFH
- ★ 崧腾 SOLTEAM
- ★ 耕兴 SPORTON
- ★ 精刚精密 STC
- ★ 同欣电子 THEIL
- ★ 台骅投控 T.H.I.
- ★ 复兴航空 TNA
- ★ 台新金控 TSFHC
- ★ 宇隆 TURVO
- ★ 大联大 WPG
- ★ F- 永冠 YGG

## 4-3 财务资料 Financial Summary



注：2013年起采 IFRS 会计原则，2012 年以前采 ROC GAAP。  
Note: Financial statements in 2013 were IFRS compliant.



# 社会责任 Social Responsibility

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5-6	服务据点 Service Outlets	130



**(一) 台湾大学商学研究所「中华开发金控讲座」**

开发金控 2013 学年度上学期与台湾大学商学研究所合作开设中华开发金控讲座，广受学生欢迎，于 2014 学年度上学期再度开课。课程内容除延续上学年度有关创业投资、证券、投资银行的策略及业务，因开发金控已于 2014 年并购凯基银行，特别在本学期课程中加入商业银行、消费金融及网络银行的策略及实务与学生分享。

根据 2013 学年度的授课经验，发现学生对于课程内容最感兴趣也最为受用的部份就在创投及投行的策略。修课学生表示，透过开发金控经营团队实际的投资案例分享，可以清楚了解创投业如何「点石成金」，同时了解投资者与被投资者所该注意的重点。合作开课的台大商研所教授陈文华表示，由于开发金控独特的背景，使得这门课程具有明显的特色，修课学生可以在一个学期内了解金控、创投、证券、投行与商银的运作过程，就是最好的「职前训练」。

2014 学年度开设的「中华开发金控讲座—金控、创投、投资银行与商业银行的策略与业务研讨」，以议题研讨与个案分析为导向，结合了本公司高阶主管的实务经验，带给学生专业的金融知识教育及全新的课程体验。师资群包括开发金控董事长陈木在、总经理杨文钧、资深副总刘绍梁、法务长南怡君、开发工银副董事长陈鑫、凯基银行董事长魏宝生、凯基证券董事长许道义、开发金控资深副总暨凯基银行副董事长王幼章、凯基银行总经理张立荃等高阶主管。

为了使学生充份了解金控、创投、证券、投资银行与商业银行的策略与业务，开发金控以各项业务为起点，深入浅出的向学生说明各项业务内容。为了使课程更丰富，开发金控董事长陈木在特地邀请柜买中心董事长吴寿山前来与谈。吴寿山董事长在课堂上表示，台大在产学合作的付出，可以说是学界典范；而开发金控在台大所开设的这门课程，丰富的内容可让学生们更进一步了解业界，对于学生及台大都有很大的帮助。



2014 年 10 月 22 日邀请证券柜台买卖中心吴寿山董事长担任论坛主讲人，畅谈台湾金融业的现况与未来。出席贵宾及讲者包括（由左至右）：凯基银行魏宝生董事长、证券柜台买卖中心吴寿山董事长、开发金控陈木在董事长、台湾大学管理学院郭瑞祥院长、开发工银陈鑫副董事长、开发金控南怡君法务长、开发金控副总经理兼发言人张立人

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

陈木在董事长在 2013 学年度也曾经担任开发金控讲座的讲师，当时是以开发金控长达五十年的投资史为序曲，和学生分享台湾的产业发展历程和开发金控扮演的角色。本学期则直接回应学生提出的各项问题，首先和学生分享的是「态度」。他认为无论是人生态度或工作态度，都左右了人的一生，他期许学生无论未来从事什么工作，都能用最积极的态度来面对问题。陈木在董事长的提醒，恰好切中学生的课题。许多修课学生的共同疑问除了是进入业界所需具备的技能与知识为何外，也想知道如何能在未来职场成功发展。开发金控总经理杨文钧在「私募基金之发展及展望」单元课程中与学生分享私募基金的现况与未来，他以开发工银直接投资正在进行的私募股权基金为例，对学生说明增加资产管理规模的重要性，因为真正的目标是创造出好的策略。杨总经理分析，从八〇年代到二〇一〇年之间，是开发工银最好的时候，投什么赚什么，但是随着市场的变化，开发工银从投资自有资金到转型资产管理，用一年多的时间募集超过美金十亿元，在台湾有文创价值、生医等。他不藏私地和学生分享他的看法，他认为台湾经济体不再高度成长，而是走向越来越专精和细致、钻研越来越深入，因此在台湾做创投无法做一个甚么都做的创投，要很精专在一个产业。开发工银经过深入的研究，视文创和生医为台湾产业的新契机，因此特别成立两档私募股权投资基金投资这两个新兴产业，扶植台湾新兴文创与生医企业之成长，并掌握蓬勃的投资获利机会。

除了开发工银与凯基证券的业务，今年课程还加入商业银行的经营策略，包括金融市场实务、商银与财务管理、中小企业授信及网络银行的未来趋势等课题，皆引起学生的高度兴趣。除了创投、私募基金等业务，开发金控法务长南怡君特别和学生分享了一个新的趋势发展：公益创投。学生在厘清一般创投与公益创投的差异之后，对于这项具有未来发展前景又兼具社会公益的新型态投资观念兴致勃勃。

本公司认为，走入校园，不只可让具有丰富学养及实务经验的主管们与下一代未来菁英们直接互动，更提供学生最新的金融知识与观念，有助于未来学生进入职场时可在最短的时间内成为企业的可用之材，大幅缩短产学之间的落差。当然，最重要的是，开发金控期望为台湾培养下一代的国际金融竞争力，让台湾在全球金融市场中能以源源不绝的优秀的人才占有一席之地。



开发金控总经理杨文钧课后与学生互动  
CDF President & CEO Paul Yang exchanged ideas with students after class.



课间学生认真听讲  
Students listened attentively in class.



开发金控资深副总暨凯基银行副董事长王幼章授课情况  
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) 参与台湾金融服务业联合总会大专院校「金融讲堂」课程

台湾金融服务业联合总会(以下简称金融总会)为落实行政院金融监督管理委员会推动「金融知识普及计画」,特与包括台大、政大等多所大专院校合作,自2013年起办理金融实务课程,将金融实务纳入大专院校金融系所之通识教育,以达成深化校园根基、培育金融菁英人才之目标。

开发金控积极参与「金融知识普及计画」,金融总会多次邀请开发金控高阶主管包括凯基银行董事长魏宝生先生、凯基期货董事长糜以雍先生等,亲自以其扎实之专业知识与丰富之实务经验担任授课讲师,使参与课程之学员在学校所习得的金融理论,能与业界实务应用顺利结合,为达成普及金融知识、培育台湾金融人才贡献绵薄之力。

## (三) 参与「政治大学法学院公益服务学程」

「政治大学法学院公益服务学程」为该校选修且具学分的课程,目的在结合传统法律服务,秉持专业服务公益,并体验第一现场之公益。本公司自2012年起即参与该学程,为学程之合作机构并担任荣誉导师,曾指导学生提出之公益服务实习计画、协助批改同学作业、安排同学参观活动,并提供生涯规划建议等。未来本公司若有举办公益性质之活动,公益服务学程之师生亦将视性质共同参与。

## (四) 参与政治大学「两岸三地(亚太地区)大学之企业并购模拟竞赛」

两岸三地(亚太地区)大学之企业并购模拟竞赛是台湾政治大学法学院及政治大学商学院,共同发起的一项商业竞赛;本竞赛原为政治大学商学院、法学院合开的「企业并购实例研习」课程所延伸的一项课间活动,该课程汇集法律、会计、企管等三个不同领域的同学并组成团队,于每年期末举办一场企业并购模拟竞赛,透过虚拟个案,模拟实际并购交易的过程。截至2015年,共有中国大陆:北京大学、清华大学、人民大学、上海交通大学、厦门大学及南京大学,台湾:台湾大学、政治大学、台北大学,香港:香港大学,以及新加坡:新加坡国立大学、新加坡国立管理大学等亚太地区12所大学参赛。

本公司自2012年(第二届)起,开始担任本竞赛的指导老师及评审,就并购实务流程及谈判过程,与同学分享并购实例,历届参与的同学均努力表现,带来许多感动、难忘的回忆与丰硕的成果。



开发金控顾问张世洁(后排右三)与获奖同学开心合影  
CDF Consultant Frank Chang (third from the right in the rear row) with winning team members.



颁奖典礼  
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



开发金控法务长南怡君(右四)和顾问张世洁(右五)与参赛同学合影  
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）创办「政治大学财务金融卓越讲座」

本公司旗下凯基银行董事长魏宝生先生在 2013 年担任凯基证券董事长期间，为了培养台湾国际金融人才，并提升其国际视野，自当年二月份起，在政治大学商学院院长唐揆博士之大力支持下，与政治大学商学院 / 财务管理系合作，于每周六开设以全英语授课的「财务金融卓越讲座」。

魏董事长特别以其在产业界多年所建立之绝佳人脉，邀请包括凯基银行副董事长王幼章先生、凯基证券总经理丁绍曾先生、风险管理部亚太区主管王昭麟先生、汇丰银行台湾区总经理李钟培先生、美商富国银行环球金融部大中华区资深副总裁张华平博士、大陆阳光保险投资长陈宪伟先生（时任）及政大外交系教授黄奎博博士等多位海内外具国际证券、银行、保险的专业高级经理人，以及国际关系学者，为即将进入职场的硕士班及大三、大四学生亲自授课，加强参加学员的国际金融专业知识与对财金产业实务之熟悉度。

此「财务金融卓越讲座」自开设以来，广受师生佳评，不仅至今已连续举办三年，且自 2014 年起，此讲座已成为政治大学财管系及辅仁大学贸易金融系两校系之正式课程，堪称为台湾公、私立杰出大学合作典范之一。讲座参加的学员除了来自政大及辅大外，当时来自交通大学管理学院、东华大学财金系、世新大学与长庚大学等校系在开发金控实习的多位学生亦一起参与修习。过去三年间参与此项「财务金融卓越讲座」的学生总计已超过 180 人，成效斐然。



凯基证券风险管理部亚太区主管王昭麟先生（前排左三）、辅仁大学金融与国际企业学系韩千山主任（前排左二）与学员合影  
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.



凯基证券总经理丁绍曾（前排中）与学员合影  
President of KGI Securities Albert Ding (front middle) with the students.

## （六）捐赠

2014 年 8 月高雄市发生大规模气爆事件，造成严重伤亡，开发金控捐赠新台币 1,000 万元予高雄市政府，用以投入救灾及灾后重建工作。

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 中华开发工业银行文教基金会

有感于「教育」是最有价值的投资，中华开发金控以「关心下一代、投资孩子的未来」作为企业回馈社会之公益主轴。1999年起，透过中华开发工业银行捐赠成立之「财团法人中华开发工业银行文教基金会」，开始计画性地关注教育、公益及人文等弱势领域，多年来，各类型捐赠与奖助学童培育计画，已有显著的成效。

2014年，工银文教基金会结合企业之力具体推动之方案，包括奖助大学在校课辅弱势学童计画、偏乡学童营养加菜金、清寒学童才艺培育计画、艺文人才扶持，以及协助社会福利机构义卖、爱心订购等，过程中非仅仅是资源的挹注，亦提供员工自主参与，让公益关怀成为中华开发同仁工作与生活的一环，型塑了优质之企业公民轮廓。

### 主要公益活动

#### ■ 「我们班的小飞象：小天份大未来」筑梦奖助计画

「我们班的小飞象：小天份大未来筑梦计画」旨在打破智育至上的迷思，鼓励课业低成就的孩子发展其他优势能力，以经济弱势家庭的孩子为资助对象，期许为孩子建立学习自信，并为社会培养未来文创人才。「小飞象」之挖掘系透过师长（关怀者）及同侪，主动拍摄纪录短片向基金会推荐，影片具体描述小飞象可以被肯定的价值与天份，拍摄者如伯乐般具无私慧心，并依照小飞象的需求及意愿，规划潜能培育计画，为其争取发展才能的机会。本计画每筑梦个案可获得新台币10~20万元不等之习艺奖助金，借着「影像纪录」提供同侪彼此认识及尊重差异的机会，也希望透过征件，挖掘更多台湾未来人才。



台东大学附设体中一射箭队  
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.



宜兰南澳乡金洋国小一直排轮  
Inline Skating, Yilan King Young  
Elementary School

### ■ 「薪传 100 × 课辅 100」奖助金

为拉近城乡教育资源的差距，缩短弱势学童的学习落差，基金会于 2007 年成立「薪传 100 × 课辅 100」奖助计划，每年以新台币五百万元奖学金，奖助 100 位台湾公私立大专院校在学优秀清寒学生，除协助他们向学，减轻经济负担，更鼓励接受奖助大学生贡献 100 小时的义工服务，投入弱势学童的课后辅导工作，将开工银的公益关怀扩大至高等教育及扶助弱势的领域。

### ■ 「营养 100 分」计画

基金会自 2006 年起开始补助偏乡资源弱势学校营养加菜金，协助补充学童成长所需的营养，提供早餐及下午点心或为学校午餐加菜，方案执行以来，普获地方政府及校方好评。



补助偏乡学校营养午餐  
Subsidizing the lunch meals in remote schools



### ■ 「午餐的约会」活动

2012 年起，基金会更扩大「营养 100 分」的公益精神，举办系列「午餐的约会」活动，邀请金控家族同仁组队赴偏乡学校下厨，为学童「加菜」，分享私房料理。原来不擅厨艺的上班族以认真态度，端出披萨、蕃茄肉酱意大利面、糖醋排骨等道道佳肴，带给偏乡学校师生美味的记忆。



调研处团队制作比萨大餐  
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.



金控杨文钧总经理与第八届薪传大学生合影  
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.



宜兰南澳乡金洋国小一午餐的约会  
Lunch date at Yilan King Young Elementary School

■ 「艺文人才扶植」艺响之夜

「艺响之夜」是基金会 2014 年首次尝试以民间力量赞助传统文化艺术团体演出的计划，目的除了为保存传统文化尽一份心力外，也希望借由演出表现出中华民族多元文化所蕴含的丰富生命力。本次演出内容包括代表南岛文化的原住民歌舞、充满华夏色彩的民族舞蹈、源自台湾民间信仰的阵头表演及结合传统与现代的综合舞蹈艺术，借由表演勾勒出一个可以代表传统与现代、激荡与融合的文化样貌，彰显台湾传统文化的多元特色。



基金会董事长与演出团体合影  
Performers & Chairman  
Koo of CDIB Education  
and Cultural Affairs  
Foundation

■ 「爱心饅宝宝」公益订购

新竹关西「华光智能发展中心」照顾了一群身心障碍的院生，为了让院生们学习自主生活，庇护工坊在园地内自行栽种食材，教导他们手工制作各式西点及包子馒头，产品除了自己食用也对外行销，目的是提供院生们就业学习的机会。2014 年基金会发起「爱心饅宝宝」订购活动，向华光「磊质复合式庇护工坊」订购产品组合，支持院生在「磊质复合式庇护工坊」持续实做，有更多学习自主生活的机会。



2014 年中华开发大楼「爱心饅宝宝」订购试吃活动  
“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.



原缘文化艺术团—祭战神  
Tribute to the God of War—Taiwan Yuan-Yuan  
Indigenous Culture and Art Troupe



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



台湾艺术大学舞蹈系—楚韵汉风  
Chu Yun Han Feng—The Department of Dance,  
National Taiwan University of Arts



九天民俗技艺团—台湾阵头  
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.

### 实际行动 协助弱势

#### ■ 高雄气爆意外 发动员工捐款活动

2014年8月高雄发生台湾有史以来最严重的气体外泄意外，前镇区及苓雅区多起气爆造成严重伤亡，许多人一夕之间无家可归，甚至必须面对天人永隔的悲痛。一直期许成为在地好邻居的凯基银行，除了第一时间主动关心同仁和客户的状况外，同时与中华联合劝募协会合作，发起员工一日捐活动，鼓励同仁自由捐出所得。活动共募集新台币115万余元，交由联合劝募统筹运用，透过联合劝募专业的分配和监督，让每一分善款发挥最大效益，协助灾民顺利重建家园。

#### ■ 采购「福山农庄」农产品作为生日礼

「福山农庄」由前台北乌来福山国小校长黄美玲女士主持，农庄大力推行鼓励福山村泰雅族原住民储蓄，以筹措子女高等教育经费的「教富计划」，期待借此改善部落的经济，进而资助孩童继续升学。本行长期采购福山农庄农产品，作为员工生日礼，期望借由教富计划的成功，让更多原住民小朋友接受完整的教育，并唤起更多社会大众对原住民儿童教育问题的重视。福山农庄也同时致力于推广本土农业，希望减少进口保值国本、支持本土农产品维护环境并滋润生态。

#### ■ 参与「午餐的约会」为偏乡学童料理营养午餐

为传递更多关怀和温暖予偏乡学童，改善偏乡学校办理营养午餐之困境，凯基银行2014年12月18日参与「中华开发工业银行文教基金会」举办之「午餐的约会」活动，由董事长魏宝生带领同仁至桃园县大溪镇百吉国小担任一日志工，「料理」学童营养午餐，以实际行动落实企业社会责任。



凯基银行董事长魏宝生(右)亲自带领同仁为桃园百吉国小学童准备营养午餐  
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.



## 响应乐龄 促进代间融合

### ■ 举办「2013 青春棒棒堂『阿公阿嬷微笑大募集』」

台湾少子女化、高龄化等现象日益严重，为促进代间融合，全方位提升高龄人口生活品质，中华社会福利联合劝募协会提出「乐龄 360」服务概念，让每一个长辈都能不畏高龄，乐在 360。为使「乐龄 360」概念向下扎根，凯基银行与联合劝募协会于 2013 年 9 月至 2014 年 3 月间，主办「2013 青春棒棒堂『阿公阿嬷微笑大募集』」活动，除了提供 11 万元做为参赛奖金外，得奖摄影作品更以举办公开展览的方式，吸引更多人士来关怀高龄长者的相关议题。

凯基银行一直以来期许成为社区在地的好邻居，除了期望透过高龄议题活动，唤起公部门和私部门对老人议题之重视，同时借由邀请社会大众加入关怀身边长者的具体行动，进而开启关怀社会的视野。



凯基银行总经理张立荃（后排右三）热情参加「乐龄 360」活动颁奖典礼  
KGI Bank President Richard Chang (third from the right in the rear row) participated the "Active Aging 360" award ceremony

### ■ 长期推动凯基志工日 集合同仁力量服务更多长者

凯基银行除了与中华社会福利联合劝募协会合作「青春棒棒堂」系列活动，2013 年 10 月起更在企业内部推出关怀高龄者的「凯基志工日」，透过联合劝募与台北、台中、高雄地区的养护机构合作，以提供同仁志工假的方式，鼓励凯基人每个月利用一个周末半天的时间，至养护机构服务、陪伴高龄长者，自志工日于 2013 年 10 月推出以来已有逾 300 人次参加。



## “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 推广金融知识不遗余力

### ■ 参与「103 年金融服务关怀社会」园游会（新北场）

为了向更多社会大众提供即时正确的金融知识，凯基银行于 2014 年 11 月 1 日参与台湾金融服务业联合总会举办之「103 年金融服务关怀社会」园游会，以浅显易懂之方式与民众互动，让更多社区居民了解金融产业之运作及金融常识。

### ■ 积极投入「金管会银行局走入校园与社区金融知识宣导活动」

为协助消费者建立正确之消费金融与理财观念，银行同仁积极参与金管会银行局举办之「走入校园与社区金融知识宣导活动」，实际走入校园及社区，借由与国小（3-6 年级）、国中、高中职、大专、妇女、原住民及国军共同讨论的机会，协助主管机关提升大众金融知识水平，树立正确金钱观与养成负责任的态度，促进金融市场与社会秩序稳定发展。



## 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 凯基社会福利慈善基金会

开发金控旗下的凯基证券，一直以来秉持关怀弱势团体、服务社会之精神，经常性发起公司及全体员工募款活动，资助偏远山区贫病老弱族群，并支持家扶基金募款募资活动，帮助贫困儿童。莫拉克风灾后，公司也发动员工共同资助赈灾，在亚太区的香港、泰国，凯基证券更整合集团力量，推动于多元公益活动。

为积极回馈社会及贯彻「取之于社会、用之于社会」的理念，凯基证券于 2012 年捐赠设立「财团法人凯基社会福利慈善基金会」，长期致力于推动各项公益活动，以期为客户、股东与员工创造最大价值。

### （一）偏远山区医疗教育资助

2006 年起，经常性发起募款活动，资助恒春基督教医院、台东基督教医院，改善当地医疗及教育资源，让偏远山区的贫病老弱族群，得享便利医疗服务，缺乏经济资源学童，享有免费课后辅导。



### （二）把爱传出去，扶持弱势学童

为帮助贫困孩童，2008 年凯基证券陆续发起「把爱传出去」、「我爱小甜甜」以及「呵护折翼天使」等物资捐赠活动及义卖活动，支持家扶基金会、新庄爱心育幼院以及苗栗圣芳济育幼院，资助贫困学童继续就学并与育幼院小朋友建立长期认养关系。

## 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) 爱心无国界

2009年四川大地震、莫拉克风灾过后，公司除捐赠款项，并发动员工捐出薪资所得，交由红十字会作为赈灾之用。此外，为落实企业社会公民责任，凯基证券整合集团力量以及经营管理的专业，致力于多元公益活动，行善足迹横跨亚太区域。在香港，凯基证券亚洲成立了「KGICARE」员工志工团，连续多年获香港社会服务联处颁赠「商界展关怀」标志；而在泰国，除提供弱势家庭优秀大学生奖学金赞助，更与泰国皇室合作，参与泰国公主所主导的「Princess Project」慈善活动，深入泰北山区，改善当地学童教育环境，连续三年在泰北偏远山区，兴建全新教室及图书馆，近年来凯基证券（泰国）更成立奖学金计划，以资助当地偏远地区的学业优异学生。

### (四) 「爱·从小学起」

凯基社会福利慈善基金会于2012年发起「爱·从小学起」学童助学金活动，主要借由资助家境清寒的小学学童，保障他们生存与就学的权利，进而帮助需要协助且缺乏资源弱势家庭。

由于许多贫困的孩童及家庭需要的是更长期的照护与关怀的延伸，因此2014年仍持续推动该计划，三年来已捐助200多名学童助学金，并提供近60个个突遭急难变故之家庭获得急难救助补助；并于岁末年终探访受补助家庭，致赠年节慰问金。凯基基金会仍将持续帮助更多清寒学生顺利完成学业，共同守护陪伴他们无忧长大。



### 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.

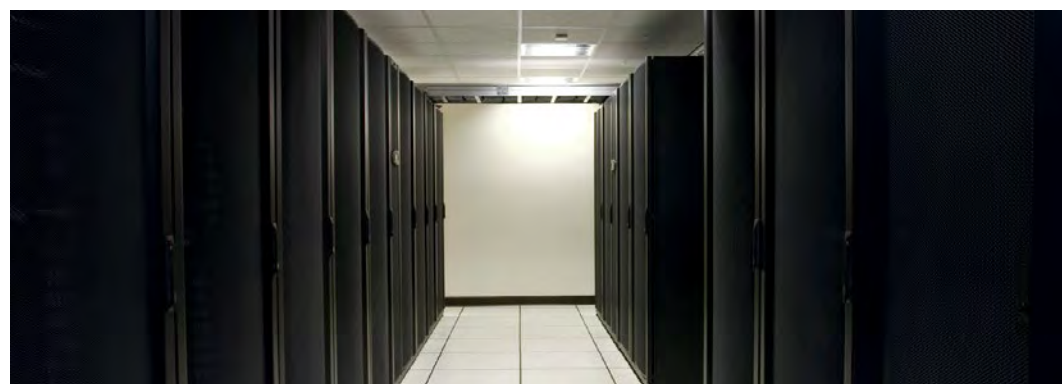
## 5-5 节能环保的企业理念

### 环保节能，打造金控业首座绿色机房

除了重视儿童的成长与发展，成立已 50 余年的开发金控长期以来亦持续地对环保节能、专才教育、弱势族群及艺术文化等等领域付予高度关注，时而透过各种捐助或实际的投身参与来善尽企业公民的责任，回馈社会。其中，节能环保素为公司内部宣导及经营管理上的实践重点。

开发金控身为世界公民，为落实对珍爱地球与在地环境所应尽之责任，除了率先于 2008 年打造台湾金控业首座绿色机房，并持续提高伺服器虚拟化运用，以减缓机器设备成长对空调电力耗用的需求。近年来具体成效显著，资讯机房平均耗电量较过去减少近 40%-50%，成功达成节能减碳效益并协助降低 IT 营运成本。此外，开发金控亦长期致力推动内部作业流程自动化以节约大量纸张使用，自 2013 年开始更将流程自动化成果陆续推展至海内外分支机构，为环境保护减少资源浪费尽最大心力。

开发金控深信，长期承诺投入社会公益，善尽企业公民责任，是健全的企业经营之本。未来中华开发仍将继续积极投入公益，戮力帮助孩童，积极环保节能，以回馈社会，深耕台湾！



## 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.

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Subsidiaries of China Development Industrial Bank

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华开(福建)股权投资管理有限公司  
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华创毅达(昆山)股权投资管理有限公司  
CPEC Huachuang Private Equity (Kunshan) Co. Ltd. 中国上海市静安区南京西路1601号越洋国际广场1507B室  
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## 5-6 服务据点 Service Outlets

凯基银行 KGI Bank

公司网站 [www.KGIbank.com](http://www.KGIbank.com)

总行 Head Office	105 台北市松山区南京东路五段125号 No.125, Sec. 5, Nanjing E. Rd., Songshan Dist., Taipei City 105, Taiwan (R.O.C.) Tel: +886-2-2171-7577
总行一中和办公室 Head Office- Chungho Office	235 新北市中和区景平路188号2、3、5楼 2F, 3F, 5F, No.188, Jingping Rd., Zhonghe Dist., New Taipei City 235, Taiwan (R.O.C.) Tel: +886-2-8023-9077
总行一信托作业中心 Head Office- Trust Division	235 新北市中和区景平路200号2楼 2F, No.200, Jingping Rd., Zhonghe Dist., New Taipei City 235, Taiwan (R.O.C.) Tel: +886-2-2232-2499
总行一国外部 Head Office- International Banking	235 新北市中和区景平路200号2楼 2F, No.200, Jingping Rd., Zhonghe Dist., New Taipei City 235, Taiwan (R.O.C.) Tel: +886-2-8023-9077
国际金融业务分行 OBU	235 新北市中和区景平路200号2楼 2F, No.200, Jingping Rd., Zhonghe Dist., New Taipei City 235, Taiwan (R.O.C.) Tel: +886-2-8023-9077
营业部 Banking Business Dept	105 台北市松山区南京东路五段125号 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 台北市大同区承德路一段70号 No.70, Sec. 1, Chengde Rd., Datong Dist., Taipei City 103, Taiwan (R.O.C.) Tel: +886-2-2555-7777
城东分行 Chengtung Branch	104 台北市中山区南京东路三段224号 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 台北市中山区松江路137号 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 台北市大安区忠孝东路四段270号 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 台北市大安区敦化南路一段364号1楼 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 台北市大安区新生南路二段8号 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 台北市信义区松山路132号 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 台北市士林区中山北路六段246号 No.246, Sec. 6, Zhongshan N. Rd., Shilin Dist., Taipei City 111, Taiwan (R.O.C.) Tel: +886-2-8866-1117
内湖分行 Neihu Branch	114 台北市内湖区行爱路78巷25号 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 基隆市安乐区麦金路193号 No.193, Maijin Rd., Anle Dist., Keelung City 204, Taiwan (R.O.C.) Tel: +886-2-2433-6566
板桥分行 Panchiao Branch	220 新北市板桥区民生路三段15号 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 新北市新店区北新路三段202号 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 新北市中和区景平路200号 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 新北市土城区金城路三段123号 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 新北市三重区重阳路三段192号 No.192, Sec. 3, Chongxin Rd., Sanchong Dist., New Taipei City 241, Taiwan (R.O.C.) Tel: +886-2-2981-2233
新庄分行 Hsinchuang Branch	242 新北市新庄区思源路331号 No.331, Siyuan Rd., Xinzhuang Dist., New Taipei City 242, Taiwan (R.O.C.) Tel: +886-2-2277-6377
芦洲分行 Luchou Branch	247 新北市芦洲区集贤路217-2号 No.217-2, Jixian Rd., Luzhou Dist., New Taipei City 247, Taiwan (R.O.C.) Tel: 886-2-2289-8877
罗东分行 Lotung Branch	265 宜兰县罗东镇公正路50号 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 新竹市东区光复路一段238号 No.238, Sec. 1, Guangfu Rd., East Dist., Hsinchu City 300, Taiwan (R.O.C.) Tel: +886-3-577-5131
风城分行 Fengcheng Branch	300 新竹市东区中正路59号 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 新竹市北区西大路645号 No.645, Xida Rd., East Dist., Hsinchu City 300, Taiwan (R.O.C.) Tel: +886-3-525-5577

## 5-6 服务据点 Service Outlets

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南大分行 Nanta Branch	300 新竹市东区南大路339号 No.339, Nanda Rd., East Dist., Hsinchu City 300, Taiwan (R.O.C.) Tel: +886-3-526-3155
中坜分行 Chungli Branch	320 桃园市中坜区中央东路13之1号 No.13-1, Zhongyang E. Rd., Zhongli City, Taoyuan County 320, Taiwan (R.O.C.) Tel: +886-3-427-2777
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继光分行 Chikuang Branch	400 台中市中区台湾大道一段99号 No.99, Sec. 1, Taiwan Blvd., Central Dist., Taichung City 400, Taiwan (R.O.C.) Tel: +886-4-2222-0077
台中分行 Taichung Branch	403 台中市西区台湾大道二段220号 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 台中市西屯区府会园道169号7楼 7F, 169, Fuhuiyuandao, Xitun District, Taichung City 407, Taiwan (R.O.C.) Tel: +886-4-2250-3888
大里分行 Tali Branch	412 台中市大里区中兴路二段331号 No.331, Sec. 2, Zhongxing Rd., Dali Dist., Taichung City 412, Taiwan (R.O.C.) Tel: +886-4-2486-6363
丰原分行 Fengyuan Branch	420 台中市丰原区中山路329号 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 彰化县彰化市晓阳路199之3号 No.199-3, Xiaoyang Rd., Changhua City, Changhua County 500, Taiwan (R.O.C.) Tel: +886-4-728-7777
员林分行 Yuanlin	510 彰化县员林镇莒光路266号 No.266, Juguang Rd., Yuanlin Township, Changhua County 510, Taiwan (R.O.C.) Tel: +886-4-833-9777
嘉义分行 Chiayi Branch	600 嘉义市西区新荣路193号1楼 No.193, Xinrong Rd., West Dist., Chiayi City 600, Taiwan (R.O.C.) Tel: +886-5-228-0777

斗六简易型分行 Touliu Mini Branch	640 云林县斗六市西平路80号 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 台南市中西区忠义路二段167号 No.167, Sec. 2, Zhongyi Rd., West Central Dist., Tainan City 700, Taiwan (R.O.C.) Tel: +886-6-225-6131
东门分行 Tungmen Branch	700 台南市中西区府前路一段26号 No.26, Sec. 1, Fuqian Rd., West Central Dist., Tainan City 700, Taiwan (R.O.C.) Tel: +886-6-225-6141
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台南分行 Tainan Branch	703 台南市中西区西门路二段351号 No.351, Sec. 2, Ximen Rd., West Central Dist., Tainan City 700, Taiwan (R.O.C.) Tel: +886-6-226-8777
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永康分行 Yungkang Branch	710 台南市永康区永大路二段21号 No.21, Sec. 2, Yongda Rd., Yongkang Dist., Tainan City 710, Taiwan (R.O.C.) Tel: +886-6-272-7757
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中正分行 Chungcheng Branch	801 高雄市前金区中正四路151号 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 高雄市苓雅区四维三路80号 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 高雄市三民区民族一路878号 No.878, Minzu 1st Rd., Sanmin Dist., Kaohsiung City 807, Taiwan (R.O.C.) Tel: +886-7-346-3677
凤山分行 Fengshan Branch	830 高雄市凤山区博爱路165之3号 No.165-3, Bo'ai Rd., Fengshan Dist., Kaohsiung City 830, Taiwan (R.O.C.) Tel: +886-7-741-9777
屏东分行 Pingtung Branch	900 屏东县屏东市广东路451号 No.451, Guangdong Rd., Pingtung City, Pingtung County 900, Taiwan (R.O.C.) Tel: +886-8-738-5678

## 5-6 服务据点 Service Outlets

### 凯基银行 KGI Bank

公司网站 [www.KGIbank.com](http://www.KGIbank.com)

台东简易型分行  
Taitung Mini Branch 950 台东县台东市中华路一段341号  
No.341, Sec. 1, Zhonghua Rd., Taitung City, Taitung County 950, Taiwan (R.O.C.)  
Tel: +886-89-329-797

花莲分行  
Hualien Branch 970 花莲县花莲市中正路560号  
No.560, Zhongzheng Rd., Hualien City, Hualien County 970, Taiwan (R.O.C.)  
Tel: +886-3-835-2299

### 凯基银行转投资事业 Subsidiaries of KGI Bank

华开租赁公司  
CDC Finance & Leasing Corporation 10488 台北市中山区南京东路三段224号5楼及6楼  
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

万银保险经纪人有限公司  
Cosmos Bank Insurance Brokerage Company 235 新北市中和区景平路188号5楼  
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

中华开发国际租赁有限公司  
CDIB International Leasing Corporation 中国江苏省苏州市昆山市前进东路1228号12楼  
12F, No. 1228, Qianjin E. Rd., Kunshan, 215300, China  
Tel: +86-512-3661-5800 Fax: +86-512-5795-5858

### 凯基证券股份有限公司

公司网站 [www.KGI.com](http://www.KGI.com)  
交易网站 [www.KGIeWorld.com.tw](http://www.KGIeWorld.com.tw)

总公司  
Headquarters 10462 台北市中山区明水路700号  
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 台北市中正区博爱路35号2楼  
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 台北市中正区许昌街17号3楼  
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 台北市中正区罗斯福路二段102号3楼  
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 台北市大同区延平北路二段96号5楼  
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 台北市中山区南京东路一段52号3楼  
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 台北市中山区中山北路二段68号7楼  
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 台北市中山区明水路591号1楼  
1F., No.591, Mingshui Rd., Zhongshan Dist., Taipei City 10466, Taiwan (R.O.C.)  
Tel: +886-2-8509-8288 Fax: +886-2-8509-5750

民权分公司  
Mingchuan Branch 10476 台北市中山区复兴北路420号4楼  
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

台北分公司  
Taipei Branch 10485 台北市中山区南京东路二段137号4楼  
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 台北市中山区南京东路三段101号3楼  
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

信义分公司  
Xinyi Branch 10547 台北市松山区复兴北路167号14楼之一  
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

复兴分公司  
Fuxing Branch 10547 台北市松山区复兴北路167号4楼  
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 服务据点 Service Outlets

### 凯基证券股份有限公司

公司网站 [www.KGI.com](http://www.KGI.com)  
交易网站 [www.KGIWorld.com.tw](http://www.KGIWorld.com.tw)

敦北分公司 Dunbei Branch	10551 台北市松山区敦化北路88号8楼之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 台北市松山区八德路四段678号3楼 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 台北市大安区安和路二段82号2楼 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 台北市信义区忠孝东路四段563号7楼 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 台北市信义区忠孝东路五段550号地下2楼 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 台北市士林区中山北路七段18号4楼之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 台北市士林区文林路342号5楼 5F., No.342, Wenlin Rd., Shilin Dist., Taipei City 11163, Taiwan (R.O.C.) Tel: +886-2-2882-3355 Fax: +886-2-2880-2255
内湖分公司 Neihu Branch	11458 台北市内湖区成功路四段358号地下之一 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
兴隆分公司 Xinglong Branch	11694 台北市文山区兴隆路三段71号地下1楼 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 基隆市仁爱区仁一路259号4楼 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
板桥分公司 Banqiao Branch	22063 新北市板桥区四川路一段107号2楼 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 新北市板桥区三民路一段216号5楼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 新北市汐止区新兴路3号7楼 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 新北市新店区北新路三段106号1楼 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 新北市永和区中正路588号5楼 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
双和分公司 Shuanghe Branch	23575 新北市中和区中和路232号3楼 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 新北市土城区金城路三段182号1楼 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
三峡分公司 Sanxia Branch	23741 新北市三峡区文化路59号3楼之一 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 新北市三重区正义北路208号3楼 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 新北市新庄区中华路二段5号3楼 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
新庄分公司 Xinzhuang Branch	24265 新北市新庄区四维路21号5楼 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 新北市林口区文化二路一段569号 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 新北市五股区中兴路四段40号1楼 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
宜兰分公司 Yilan Branch	26043 宜兰县宜兰市光复路48号2楼 2F., No.48, Guangfu Rd., Yilan City, Yilan County 26043, Taiwan (R.O.C.) Tel: +886-3-933-4999 Fax: +886-3-933-4589
罗东分公司 Luodong Branch	26548 宜兰县罗东镇中正北路48号1楼 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 新竹市东区三民路9号2楼之一 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 新竹市北区中正路158号3楼 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 服务据点 Service Outlets

### 凯基证券股份有限公司

公司网站 [www.KGI.com](http://www.KGI.com)  
交易网站 [www.KGIWorld.com.tw](http://www.KGIWorld.com.tw)

科园分公司 Keyuan Branch	30074 新竹市东区光复路一段273号1楼 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 新竹县竹北市仁义路193号2楼 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 新竹县湖口乡达生路15号2楼 2F., No.15, Dasheng Rd., Hukou Township, Hsinchu County 30342, Taiwan (R.O.C.) Tel: +886-3-590-7766 Fax: +886-3-590-4330
新丰分公司 Xinfeng Branch	30442 新竹县新丰乡建兴路一段106号 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
竹东分公司 Zhudong Branch	31041 新竹县竹东镇朝阳路9号2楼 2F., No.9, Chaoyang Rd., Zhudong Township, Hsinchu County 31041, Taiwan (R.O.C.) Tel: +886-3-595-8588 Fax: +886-3-595-8577
中坜分公司 Zhongli Branch	32070 桃园市中坜区环北路421号1楼 1F., No.421, Huanbei Rd., Zhongli Dist, Taoyuan City 32070, Taiwan (R.O.C.) Tel: +886-3-433-6989 Fax: +886-3-433-6824
平镇分公司 Pingzhen Branch	32443 桃园市平镇区环南路二段11号4楼 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
桃园成功分公司 Taoyuan-Chenggong Branch	33043 桃园市桃园区成功路一段32号14楼 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
长庚分公司 Changgeng Branch	33375 桃园市龟山区复兴一路227号地下1楼 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 桃园市八德区介寿路二段137号3楼 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 桃园市芦竹区中正路308号1楼 1F., No.308, Zhongzheng Rd., Luzhu Dist, Taoyuan City 33861, Taiwan (R.O.C.) Tel: +886-3-312-9933 Fax: +886-3-312-7700
头份分公司 Toufen Branch	35159 苗栗县头份镇中华路916号4楼 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 苗栗县苗栗市中正路458号2楼 2F., No.458, Zhongzheng Rd., Miaoli City, Miaoli County 36043, Taiwan (R.O.C.) Tel: +886-37-321-300 Fax: +886-37-336-573

台中分公司 Taichung Branch	40041 台中市中区民族路50号5楼 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 台中市西区台湾大道一段728号8楼 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
北台中分公司 North Taichung Branch	40458 台中市北区中清路一段100号6楼 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 台中市北屯区文心路四段875号2楼 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 台中市西屯区华美西街二段311号1楼 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
大业分公司 Daye Branch	41254 台中市大里区中兴路二段127号2楼 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 台中市大里区中兴路二段127号2楼 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
丰中分公司 Fengzhong Branch	42042 台中市丰原区丰中路13号7楼 7F., No.13, Fengzhong Rd., Fengyuan Dist., Taichung City 42042, Taiwan (R.O.C.) Tel: +886-4-2520-9000 Fax: +886-4-2528-2446
东势分公司 Dongshi Branch	42343 台中市东势区丰势路297号4楼 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 彰化县彰化市中山路二段353号1楼 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
员林分公司 Yuanlin Branch	51052 彰化县员林镇中山路二段100号6楼 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 嘉义市西区垂杨路620号4楼 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 云林县虎尾镇德兴路16号6楼 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 云林县斗六市永安路46号3楼 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



## 凯基证券股份有限公司

公司网站 [www.KGI.com](http://www.KGI.com)  
交易网站 [www.KGIeWorld.com.tw](http://www.KGIeWorld.com.tw)

北门分公司 Beimen Branch	70044 台南市中西区北门路一段101号4楼 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
永华分公司 Yonghua Branch	70056 台南市中西区永华路一段32号3楼 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
台南分公司 Tainan Branch	70151 台南市东区林森路一段395号3楼 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
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