



中華開發金控
CHINA DEVELOPMENT FINANCIAL

Partnership
for Success

2015



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CHINA DEVELOPMENT FINANCIAL

2015

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总经理 杨文钧 President & CEO Paul Yang

董事长 张家祝 Chairman Chia-juch Chang

2015年，全球经济增长趋势开高走低，金融情势震荡加剧，原物料价格则挫低，致全球通胀及利率续处于低档，货币政策亦趋于温和宽松；其中美国经济相对稳健，就业及房市维持平稳的增长动能，惟外贸及制造业仍为景气拖累因子；欧元区通胀持续偏低，景气复苏动能略显不足，欧洲央行也延长量化宽松的期限并推出负利率政策；中国经济则明显放缓，主要因为面临产业及经济结构转型的压力，惟房市、金融及债务风险环环相扣，在改革与风险控制之间求取平衡的难度相对提高；受到全球终端需求疲弱，中国经济趋缓，以及红色供应链崛起影响外贸表现，台湾2015年经济增长率降至0.85%，创金融海啸以来最差表现。就资本市场而言，台股2015年上市/柜合计日均量为新台币（以下同）1,161.9亿元，较2014年减少2.5%，大盘指数则由2014年12月31日之收盘价9,307点下跌至2015年12月31日之收盘价8,338点，年跌幅约10.41%。展望未来，由于美国以外之主要经济体表现仍然疲弱，且各国货币汇价竞贬，台湾外贸表现及产业结构升级仍将面临重重挑战；不过内需方面，政府相关单位持续推出相关景气扩张计画并降低利率，以刺激民众支出并持续改善投资环境，预期2016年台湾整体经济，应可优于2015年之表现。

本公司自2015年5月1日将子公司开发工银之企业金融及金融交易等业务采营业让与方式移转予凯基银行后，透过商业银行、证券及创业投资三大核心业务，已具备完善的金融服务及产品线。惟因营业让与后续业务及人员整合成本，以及全球金融市场变化不定，不利经营环

境并压缩业务营运空间等因素，2015年合并税后净利为86.15亿元（含非控制权益0.87亿元），相较2014年合并税后净利108.37亿元（含非控制权益0.85亿元）为低，每股税后盈余为0.58元（2014年为0.73元），合并股东权益报酬率（ROE）为5.00%（2014年为6.28%）。谨将2015年三大业务之表现说明如下：

（一）商业银行业务：

凯基银行在完成受让来自开发工银之业务项目后已成为具备全方位金融服务及产品之银行，相关业务综合叙述如下。（1）企业金融相关业务：持续深耕上市/柜公司客户及大型企业集团业务往来基础，建立跨售商机及扩大收益来源，同时拓展金融同业业务功能，增加交易对手种类及平台销售。另为落实组织专业分工，成立商业金融处，锁定未上市/柜公司，规划借由现金管理、贸易融资等产品强化金流服务、进一步跨售企业及企业主财富管理业务。（2）金融市场业务：致力寻求稳定报酬之资产配置，包含借由金融债发行及扩大存款吸收，降低资金成本并增加海内外债券与高股息、价值型股票等有价值证券之中长期投资规模。寻求与金控集团内各渠道合作，积极发展企业、企业主及专业投资人之金融商品行销、高端客户理财及资产管理业务。（3）消费金融业务：持续发展个人信贷等无担保授信业务，并规划股票质押、受益凭证质押等担保授信产品上线，开创消费金融贷款的新契机。另外，透过科技创新模式陆续规划各项线上贷款业务，达到交易安全、过程简便且符合消费者保护之金融服务。（4）分行渠道：在兼顾资产品质前提下，房贷业务维持稳健成长。并借由开办结构型商品业务及完整的人员训练与规划，致力打造最专业之财富管理团队，以满足客户全方位的理财需求及资产管理服务。

（二）证券业务：

受到全球经济动能减缓，整体资本市场表现不佳，加上台股日均量下滑，虽然不利证券业务营运，不过在各项业务推展上，包含投资银行、权证交易、债券承销仍保持市场领先地位，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；同时，也透过强化交易策略的深度及拓展国际板债券承销等业务版图，增加获利来源。在海外业务发展方面，除了KGI Ong Capital在新加坡期权交易市场份额逐步扩大，2015年第一季完成收购AmFraser Securities并更名为KGI Fraser Securities，各项业务指标皆呈正向表现；第四季则借由收购PT Hasta Dana Sekuritas Indonesia切入印尼市场，深化整体金控集团在亚洲的布局。未来将透过跨区域及业务的资源整合，落实海外财富管理事业规划，以提供台湾、香港、东南亚等各地客户一站购足式的商品服务、扩大交叉销售的综效，并满足投资人分散投资的理财需求。

（三）工业银行（创投业务）：

受限海内外股市表现不佳，压抑自有资金投资业务在处分收益之空间，不过随着布局于生医领域及与国际私募股权业者合作之投资案逐步展现成果，整体投资部位评价仍维持正向表现；另外，搭配引进国际知名专业投资人成为策略伙伴，有效降低自有资金投资部位，将规划透

过资本缴回，支应母公司金控业务发展。在外筹基金管理业务则持续有明确进展，除了既有的文创基金、生医基金、大陆地区之华创（福建）基金积极进行投资活动外，2015年第二季完成大陆地区另一档华创毅达（昆山）基金之筹集，基金规模为人民币10亿元；另外以美元计价私募股权基金 Asia Partners 基金亦完成最终关帐，基金规模来到美金4.05亿元，合计外筹基金资产管理规模约合新台币267亿元，相较2014年底成长逾七成。除了已展开投资活动之五档基金外，刻正进行包含创新基金、优势基金，以及与中国阿里巴巴集团合作之 Ali-Fund 的筹集与基金设立工作，预计2016年资产规模将可进一步提升。

在信用评级方面，中华信用评等公司于2015年11月公布本公司之长期、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2016年，预期美国经济表现相对稳健，欧元区则维持缓步复苏，中国大陆仍在改革及稳定成长间谨慎调控，新兴市场普遍受原物料价格崩跌以及资金撤出之影响，预料将面临较大的价格波动及流动性风险，甚至信用风险。各国政策的差异及变动，或将使金融市场偏向动荡局面，全球经济亦将呈现较为缓步或平庸式的复苏。面对瞬息万变的金融情势，本公司在商银业务方面，将戮力优化产品服务并深耕客户经营，透过数位化平台结合商品推广，积极扩充营运规模，并落实跨售机制，强化财富管理及金融行销之收益贡献；证券业务方面，将以维持市场竞争地位及扩展海外业务为目标，除审视资本分配运用效益外，并将提升手续费收入，分散交易收益来源，以强化获利稳定度；创投业务方面，将持续提高资产管理业务规模，并在兼顾获利目标的原则下，逐步缩减自有资金投资部位，透过资本转移，支应金控整体业务发展规划。

面对高度竞争之经营环境，本公司将在稳健的基础上追求永续发展，透过业务结构调整与掌握数位化商机提升获利能力，并逐步架构跨亚太区之金融服务平台。全体同仁亦将以更积极热忱的态度，为客户提供专业且差异化之服务，持续朝「全球华人最具特色及领导性的金融集团」愿景迈进！

最后敬祝大家

身体健康
万事如意

董事长 张家祝

总经理 杨文钧

2015 started out with good prospects for the global economy, before changing course and taking a turn for the worse. All told, it was a year characterized by volatile markets, falling commodity prices, low inflationary pressure, low interest rates, and moderate expansionary monetary policies. The US was perhaps the most resilient economy of all, with a consistently improving employment rate and real estate market despite headwinds from the trade and manufacturing sectors. The Eurozone proved disappointing, as it continued to exhibit low inflationary pressure and sluggish growth momentum, prompting the European Central Bank to extend the duration of its QE measures. Growth of the Chinese economy had slowed down considerably as industries and economic structure underwent a series of transformation. It has proven difficult for the Chinese government to find the right balance between economic reform and risk control, as every step taken would inevitably contribute risks to the real estate, equity and debt markets. As for Taiwan, economic growth for 2015 was concluded at 0.85%, representing the worst performance since the Financial Tsunami in 2008; this slump was largely attributed to weakened demands from all over the world, coupled with China's weakened growth and the rise of China's supply chain. With regard to the capital market, the TWSE and TPEX aggregately averaged a daily trade volume of NT\$116.2 billion in 2015, representing a 2.5% decrease over 2014. The TAIEX opened at 9,307 and closed at 8,338, representing a yearly loss of 10.4%. Given the fact that non-US economies are still weak and have resolved to depreciate currency values as a means to stimulate economic activities, Taiwan's foreign trade performance and its path to industry transformation will undoubtedly be met with challenges. However, the government has been introducing a series of economic expansion plans and made continuous attempts, such as interest rate cuts, to restore investors' confidence and improve investment environment. These actions should provide incentives to domestic consumption in 2016 and deliver better economic growth than 2015.

On May 1, 2015, the Company transferred corporate banking and treasury businesses from subsidiary – China Development Industrial Bank to KGI Bank. This transfer provided the group with exposure to three core business activities: commercial banking, securities, and venture capital, which enables it to introduce the most completed lineup of financial services and products. However, after the recent transfer of business, the follow up operation & staff integration and IT investments did increase the Company's operation cost, while uncertainties in the global financial market had also limited the company's market potentials to a certain extent. Therefore, the company delivered a consolidated after-tax profit of NT\$8.6 billion (Non-controlling interests of NT\$870 million included) in 2015, which was lower than the NT\$10.8 billion (Non-controlling interests of NT\$850 million included) in 2014. This performance was equivalent to an EPS of NT\$0.58 (compared to NT\$0.73 in 2014) and a consolidated return on equity (ROE) of 5.0% (compared to 6.3% in 2014). Performance of the three main business segments is described below:

1. KGI Bank (commercial banking):

After the business transfer with CDIB, KGI Bank has become capable of offering full range of banking services and products. Below is a description of its performance in different aspects: (1) Corporate banking operation: the bank continues to strengthen its customer relations with TSEC/TPEX listed companies and large corporations for greater cross-selling and revenue opportunities; meanwhile, the bank also strives to explore inter-bank transactions in broader product varieties and counterparties. To achieve better job specialization, the bank has established a Commercial Banking Division to provide cash management and trade financing services to privately owned

companies, with the aim of the cross-sell wealth management opportunities with business owners. (2) Financial market operation: the bank strives to optimize asset allocation and deliver consistent returns by issuing bank debentures and expand deposit base, reducing capital cost and increasing its medium and long-term investments in domestic and foreign bonds, high dividend yield and value stocks. In the meantime, the bank is working closely with other members of the financial holding group to provide solutions of treasury products, wealth management and alternative investment to corporate clients, business owners as well as professional investors. (3) Consumer banking operation: the bank continues to explore new business opportunities in both unsecured lending (such as personal credit) and secured lending (such as share-backed financing, loan against beneficiary certificates, etc.). Meanwhile, through innovative new technology, a secured and simplified online loan operation is well structured. (4) Branch banking operation: the bank has been able to grow its mortgage portfolio while maintaining asset quality. With the introduction of structured products and new training plans, the bank now possesses a strong wealth management team capable of delivering professional asset management solutions to customers' satisfaction.

2. KGI Securities (securities):

The slowing economic momentum worldwide coupled with the poor performance of the global capital market and declining trading volume of Taiwan's stock market had all presented challenges to the securities business. However, KGI Securities still managed to lead the market in terms of investment banking, warrant trading, bond underwriting, and equity underwriting in particular, where it topped the market both in case count and total underwriting value. Meanwhile, KGI Securities has also been actively exploring new profit sources by undertaking sophisticated trading strategies and the underwriting of international bonds. Positive momentum also shown on its overseas operations: Increasing market share of KGI Ong Capital warrant trading in Singapore and after acquired AmFraser Securities at 1st quarter of 2015, the operational indicators of the new entity, KGI Fraser Securities has appeared promising. Moreover, with the acquisition of PT Hasta Dana Sekuritas Indonesia during the fourth quarter, KGI Securities had successfully extended its reach into the Indonesian market and complemented the group's plans in Asia. In the future, the securities segment will be undertaking more extensive integration of resources across regions and departments in order to provide the ultimate one-stop wealth management service to clients in Taiwan, Hong Kong and Southeast Asian countries and hence increase revenues from cross-selling and satisfy investors' needs for diversification.

3. China Development Industrial Bank (venture capital investment):

Poor performance in local and foreign stock markets undermined returns of investments that the bank invested in. Nevertheless, thanks to the contributions from the investment in biotech/ healthcare sector and co-investment with international private equity funds, CDIB is able to deliver positive returns overall. In the future, the bank will attract world-renowned investment institutions to invest in sponsored PE/VC funds and thus reduce its capital commitments, and re-deploy the capital to support other business developments of the financial group. CDIB has made prominent progress in fund management: in addition to the existing CDIB Capital Creative Industries Ltd., the CDIB Capital Healthcare Ventures Ltd. and CDIB Private Equity (Fujian) Enterprise (L.P.), CDIB has recently raised its new CDIB Yida Fund Private (Kunshan) Enterprise (L.P.) in mainland China in the second quarter of 2015, which successfully raised RMB\$973 million funds. Furthermore, with the

addition US\$405 million from CDIB Capital Asia Partners L.P. (a USD-denominated private equity fund), the total AUM (asset under management) of CDIB reached NT\$26.7 billion at yearend 2015, which represented a growth of more than 70% from the end of 2014. Apart from the five funds mentioned above, the launch of CDIB Capital Innovation Accelerator Ltd., CDIB Capital Growth Partners L.P. and Ali-Found I (in collaboration with Alibaba Group, China) is underway; therefore the total AUM is expected to rise further in 2016.

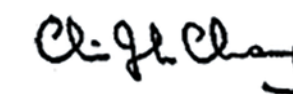
In terms of credit rating, in November 2015, Taiwan Ratings Corp. gave the Company a long-term rating of "twA+," a short-term rating of "twA-1," and a "Stable" outlook. This rating was recognition of the group's strong capital, robust foundation in the business of banking and securities, and well-diversified business portfolio.

In 2016, we expect the US economy to continue its solid performance, while Europe undergoes a slow recovery and China is able to strike the right balance between reform and stability. As for emerging markets, the collapse of commodity prices coupled with the exit of foreign capital should present significant price risk, liquidity risk, and perhaps credit risk. The financial market will continue to exhibit volatility because of the different policies undertaken by various nations, but overall, the global economy is expected to make a slow or moderate recovery over the next year. In light of the rapidly changing circumstances, the Company will focus on optimizing products, services and customer relationship management in the commercial banking business, and try to utilize digital platforms and cross-selling to increase revenue contributions from wealth management and distribution of treasury products. For the securities business, the Company will aim to maintain its market competitiveness, explore overseas opportunities, optimize capital allocation, increase fee revenues, and diversify trading gains for better earnings stability. Last but not least, for the venture capital business, the Company aims to increase its asset management scale and transform into an asset manager. Moreover, it will continue focus on monetizing its asset by progressively reducing its principal investment and injecting capital into other business within the group to support the long term business plan of the Company.

In response to the highly competitive environment, the Company will continue to improve its profitability by business restructuring and seizing digital financial services opportunities, while at the same time construct a financial service network that spans across the Asia Pacific. Our employees shall continue to offer customers highly professional and differentiated services with greater passion, and take step towards becoming "the most distinguished financial group among the world's Chinese-speaking population!"

Best regards,

Chairman Chia-Juch Chang



President & CEO Paul Yang



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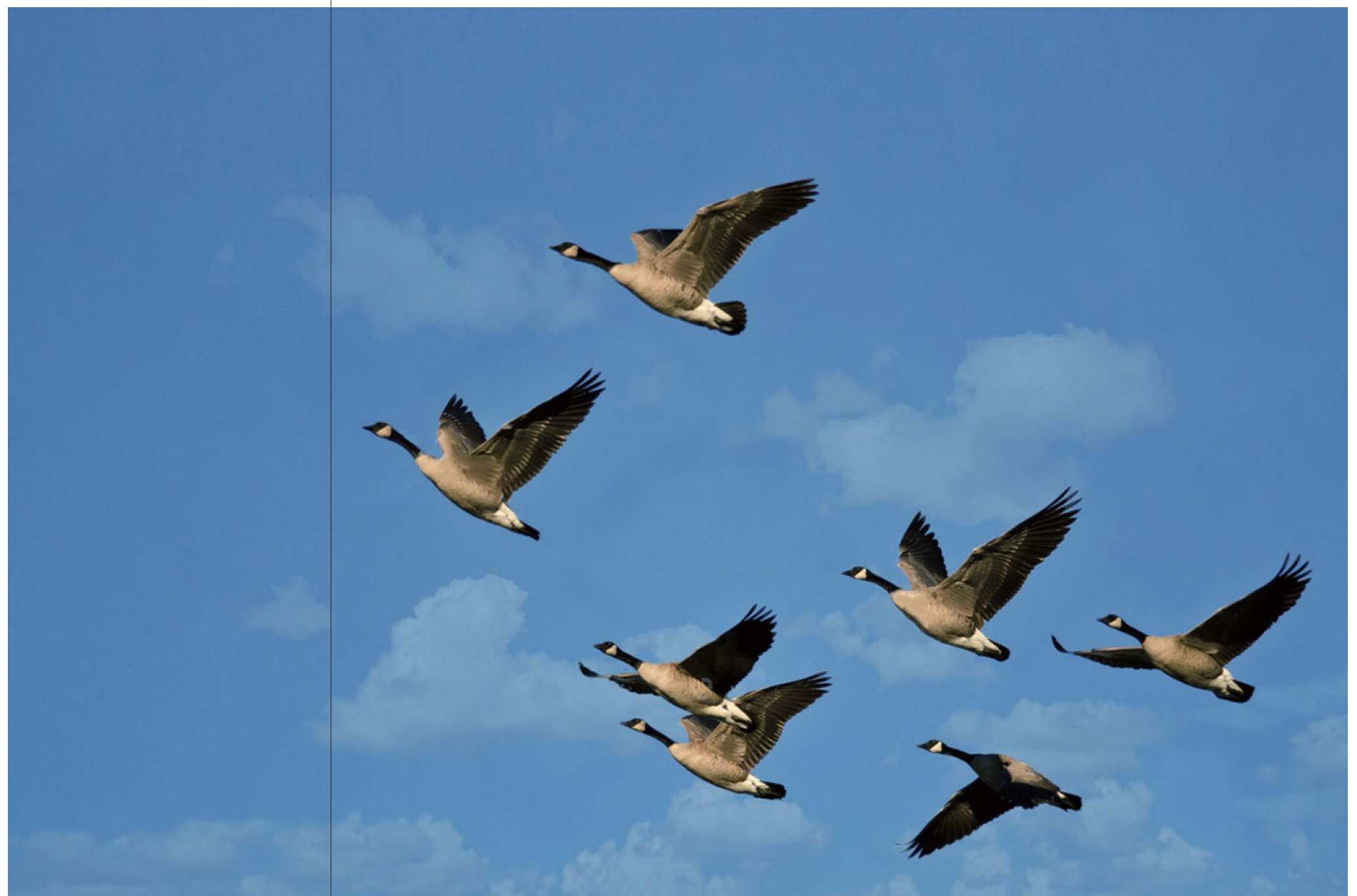
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鸿鹄之志，一世之雄

开发金控以远大的愿景为出发点，布局全球，运筹帷幄。半世纪以来，以缜密的思考，绵密的布局，在延续既有优势之外，持续突破转型，不仅在台湾整体产业发展过程中扮演重要的推手，服务触角更逐步扩展至大中华地区，进而延伸至全球各大主要市场。

Aiming for Great Achievements

Over the last half a century, CDF has consistently played an important role in facilitating industry development in Taiwan by leveraging its existing advantages and developing in new directions under the guidance of a visionary management team. Today, CDF has successfully made its presence felt in Greater China and other major markets in the world.





中华开发金控(以下简称「开发金控」)系于2001年由子公司中华开发工业银行(以下简称「开发工银」)以股份转换方式成立,旗下主要子公司为开发工银、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),从而晋身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,常年稳居台湾市场龙头,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,凯基银行将透过金控资源挹注与集团各项金融服务之整合,积极推动跨售业务以发挥综效,并导入多元化的数位金融产品,同时规划拓展海外据点,以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的金融集团」愿景迈进。

截至2015年底,净值为新台币1,688亿元,合并资产总额为新台币8,667亿元。

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 KGI Bank on January 5, 2015, in order to stabilize earnings streams, generate cross-selling synergies, enhance capital utilization, provide comprehensive services to securities clients, and enhance shareholders' return on equity. CDF now provides a full range of financial services, spanning principal investment, securities, and commercial banking. CDF's principal investment business has long held the lead in the Taiwan market. In recent years, the Company has focused on the raising and management of private equity funds. As regards the securities business, KGI Securities is a leading player in the local market in brokerage and underwriting and has expanded successfully into Hong Kong, Thailand, and Singapore. KGI Securities 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, which will enable it to greatly increase its presence in China and become a leading Taiwanese brokerage play in Asia. As to commercial banking, KGI Bank will benefit from the injection of resources from the financial holding company and the integration of various financial services within the group to aggressively promote cross-selling, create synergies, introduce diverse digital financial products, and kick start operations in overseas markets. These endeavors will enable KGI Bank to provide clients with high-quality, 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 group for Chinese clients around the world.

As of end of 2015, the net worth of CDF was NT\$166.8 billion, and the consolidated assets were NT\$866.7 billion.

2-2 中华开发工业银行

子公司开发工银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。

开发工银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。观察开发工银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。

开发工银已自2015年5月1日，将所属之企业金融及金融交易等业务，采营业让与方式移转予凯基银行。近年来为配合政府推动金融产业升级之政策，开发工银以扶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，目前已成功筹集文创、生医、华创（福建）、华创毅达（昆山）及Asia Partners等五档私募基金，管理资产规模约新台币267亿元，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2015年底，开发工银净值为新台币696亿元，合并资产总额达新台币728亿元。

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.

CDIB, on May 1, 2015, transferred its corporate banking and financial transaction business to KGI Bank. 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 to assist companies in Taiwan in being actively engaged in fundraising and management of private equity funds. CDIB has thus far succeeded in establishing five private equity funds, namely CDIB Capital Creative Industries Ltd., CDIB Capital Healthcare Ventures Ltd., CDIB Private Equity (Fujian) Enterprise (L.P.), CPEC Huachuang Private Equity (Kunshan) Enterprise (L.P.), and CDIB Capital Asia Partners L.P., for a total value of some NT\$26.7 billion in managed assets. In this way, CDIB is working toward its objective of becoming a world-class private equity fund manager based in the Asia-Pacific region.

As the end of 2015, the net worth of CDIB was NT\$69.6 billion, and the consolidated assets were NT\$72.8 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，近年来不断推出创新产品与服务，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，凯基银行「行动 X 卡」交易量及交易额，亦领先台湾所有银行。

凯基银行于 2014 年 9 月 15 日起加入开发金控，并于 2015 年 5 月 1 日完成与开发工银之企业金融与金融市场之业务整合，自此整体架构更臻完备。在业务发展策略上，凯基银行透过金控资源挹注与集团各项金融服务之整合，积极推动跨售业务以发挥业务整合之最大综效；另为迎接数位化金融环境 3.0 的时代来临，凯基银行积极整合虚实渠道，另一方面导入多元化与多样性的数位金融产品，使客户数位生活应用更加便利。在业务版图的拓展上，凯基银行以成为「根基台湾、创新理财之最佳服务银行」为目标，积极透过于大中华及东南亚地区之海外布局，将集团业务版图向外扩张；同时全力发展创新金融商品服务，打造更具市场竞争力与国际化之金融服务平台，使各项业务发展更加成长茁壮。

展望 2016 年，凯基银行将持续秉持兢兢业业的精神，把握每一个机会与挑战，借由落实执行跨售与资本运用效益之双重策略，迅速强化竞争力，并透过拓展海外据点之规划，积极迈向国际化发展。在不断求新求变的金融环境中，凯基银行将以差异化的客户体验为核心，以提供多元化之专业金融服务赢得更多客户的支持与信赖，继而创造股东权益更亮眼的成长。

截至 2015 年底，凯基银行之合并净值为新台币 579 亿元，合并总资产为新台币 5,462 亿元。

2-3 KGI Bank

KGI Bank is a wholly-owned subsidiary of CDF, providing multiple financial services including deposits, wealth management, consumer banking, corporate banking, global markets, and foreign exchange transactions. In recent years, the bank has achieved outstanding performance by launching a variety of innovative products and services, particularly in mobile payment and revolving consumer loans. KGI Bank has not only taken the lead in launching the first mobile payment service in Taiwan, but also ranked above all other banks in Taiwan with Mobile X Card in terms of transaction amount and volume.

KGI Bank became a part of CDF on September 15, 2014, while completing its integration with China Development Industrial Bank's corporate banking and financial market operations on May 1, 2015 to strengthen the overall business structure. In terms of business development strategy, KGI Bank has been promoting cross-selling to maximize synergies via the injection of resources from the financial holding company and business integration. Moreover, to keep up with the trend of Bank 3.0, the bank has aggressively integrated physical and virtual channels and introduced a diverse range of digital financial products to enhance the convenience level for clients. In terms of business expansion, KGI Bank aims to become a Taiwan-based innovative bank with the best service quality through expanding the group's overseas presence aggressively in the Greater China region and Southeast Asia. The bank has also committed to develop innovative financial products and services to create a more competitive and internationalized financial service platform.

In 2016, KGI Bank will continue focusing on the dual strategy of cross-selling and capital utilization to strengthen its competitiveness, and expanding its business toward internationalization through setting up branches overseas. In a financial environment brimming with challenges, KGI Bank will continue striving to differentiate the customer experiences and diversify the financial services for a greater growth in customer support and shareholders' equity.

As of end of 2015, the net worth of KGI Bank was NT\$57.9 billion, and consolidated assets were NT\$546.2 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业务相互加乘综效，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监管单位的肯定，成绩斐然；在股、债与各项衍生性金融商品自营交易方面，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24%，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2015年底，凯基证券之合并净值为新台币646亿元，合并资产总额为新台币2,745亿元。

2-4 KGI Securities

KGI Securities, a wholly-owned subsidiary of CDF, is a market leader in a wide range of businesses including brokerage, proprietary trading, underwriting, fixed-income, and a variety of derivatives products. In addition to brokerage, KGI Securities is the leader in Taiwan 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, fixed-income, and derivatives, 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. The company's overseas profits weighting is approximately 24%, making KGI one of few Taiwanese securities firms with successful overseas operations.

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, the company will capitalize on these new business opportunities to accelerate growth and reinforce its position in Asia as an outstanding securities firm and leading investment bank.

As of end of 2015, the net worth of KGI Securities was NT\$64.6 billion, and consolidated assets were NT\$274.5 billion.

专业服务 Our Expertise

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鹤立鸡群，出类拔萃

开发金控以精准的眼光、睿智的判断，搭配迅速确实的执行能力，不仅延续既有优势，更持续突破转型，开创新局。开发金控的菁英团队不仅人人具备热忱、荣誉感及忠诚向心力，更以专业的能力、通达的智识、融洽的默契、勇往直前的魄力，与客户共创光明前程。

Standing Out Among the Crowd

With its existing advantages serving as a solid foundation, CDF has remained committed to the pursuit of business excellence and innovation. CDF's staff is composed of enthusiastic and loyal industry experts who provide vision, sound judgment and precise execution in a professional manner to help customers achieve success.



自设立之始，直接投资一直是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，均有开发工银的投资轨迹，在台湾整体产业发展过程中，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，不仅为开发工银最大的资产，亦为拓展投资业务最佳的利器。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 2015 年底，创业及产业投资业务之投资组合逾 200 家公司，管理资产逾新台币 275 亿元。

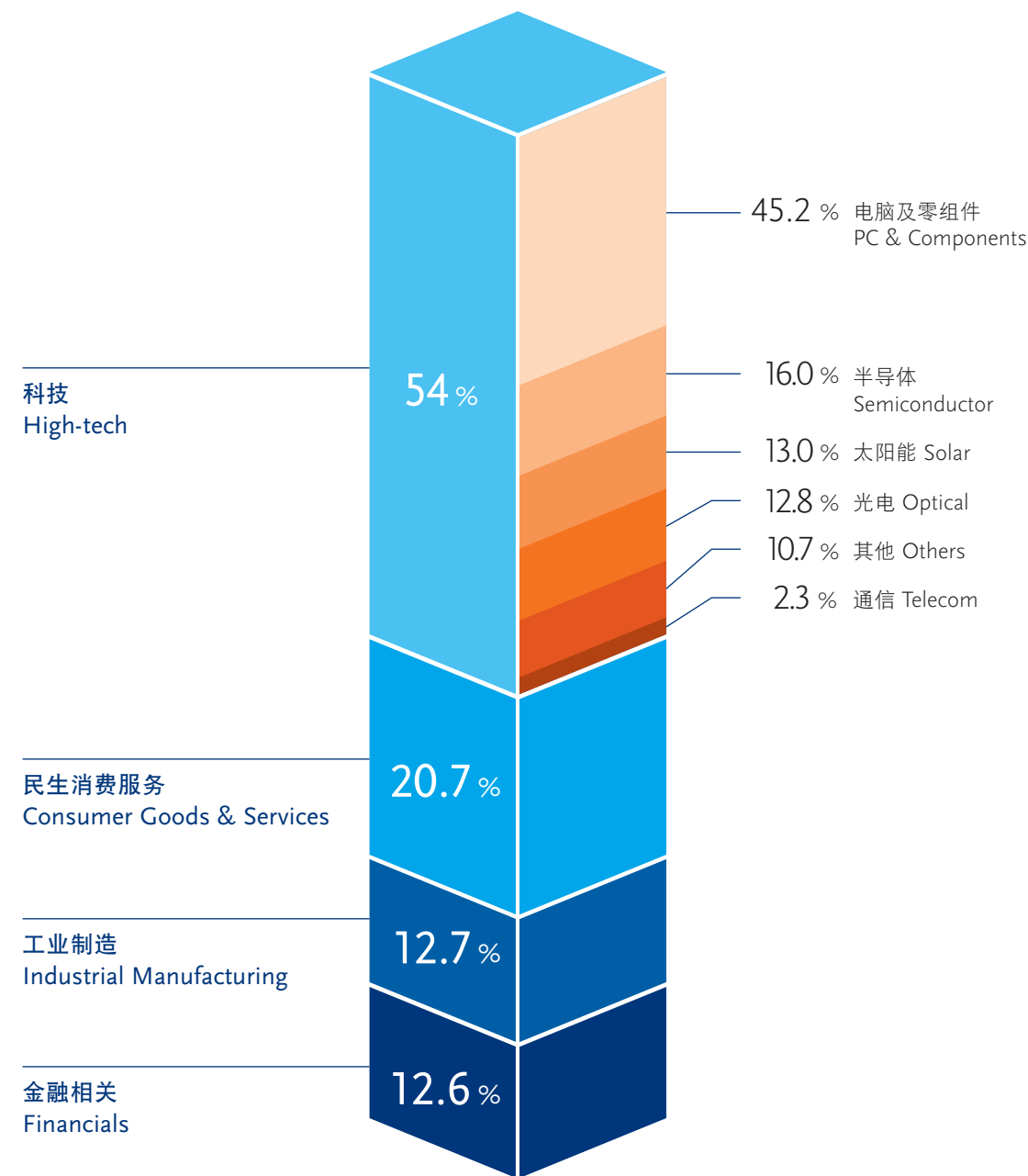
台湾产业升级过程与开发工银投资布局历程 Industrial Evolution in Taiwan and CDIB's Investment History



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 2015, CDIB, together with its subsidiaries, owned a portfolio that covered more than 200 companies, and managed over NT\$27.5 billion worth of assets.

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，开发工银透过旗下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。

为符合区域及产业的特性，现已筹集并管理多档「大中华股权投资基金」、「产业股权投资基金」及「亚洲股权投资基金」。此外，亦顺应时势所趋积极筹集「开发创新基金」。

3-1

China Development Industrial Bank ·
Private Equity Fundraising and Management

In response to the strategic goals of increasing management fees and expanding 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 CDF 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." Additionally, the bank is aggressively raising the CDIB Capital Growth Partners L.P. to tap into emerging market trends.

大中华股权投资基金

鉴于两岸经贸发展趋势，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）股权投资基金为开发工银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，聚焦于信息技术、医疗健康及民生消费等三大领域；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，由开发工银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，以大陆华东地区为主要投资区域，投资策略将涵盖民生消费、先进制程及节能环保、资通讯和互联网、医疗生技及新材料等领域，且以主要营运据点位于大陆之企业作为投资对象。

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，开发工银针对具有发展潜力之特定产业筹设产业股权投资基金，已完成文创及生医两档产业基金。未来，开发工银将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，开发工银整合开发金控集团资源，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、渠道与健康医疗相关产业，锁定创新、区域整合与中国大陆内需成长商机相关之领域，成为生医产业创业家的首选策略伙伴，以创造产业整合价值。

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 develop fund management business in Mainland China. Through the subsidiary, CDIB is collaborating with leading enterprises and professional investment institutions in Mainland 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. Moreover, aiming to maximize the investment returns, the funds tend to utilize Taiwan's R&D capabilities and exploit the huge domestic market in Mainland China.

■ CDIB Private Equity Fund (Fujian) Enterprise (Limited Partnership)

CDIB Private Equity (Fujian) Fund was raised and established by China Development Industrial Bank and a state-owned company in Fujian, Fujian Electronics & Information (Group) Co., Ltd. Asset under management of the fund is RMB\$1.0 billion and it is the first renminbi-denominated equity investment fund established by Taiwanese financial institution and Chinese entity. In keeping with the trends among mainland policy, economy situation, technology innovation and social development, the fund concentrates on the IT, health-care and consumer goods sectors, striving to maximize investment returns by capitalizing on advantages in industries and markets in Taiwan, Mainland China and Hong Kong.

■ CDIB Yida Private Equity (Kunshan) Enterprise (Limited Partnership)

CDIB Yida Private Equity (Kunshan) was jointly established by China Development Industrial Bank and Jiangsu Govtor Capital Group in Kunshan, Jiangsu Province. The asset under management of the fund totals RMB\$1 billion, aiming to grasp investment opportunities in Eastern China. The investment strategy will encompass feature industries as well as the energy conservation, new materials and high-end equipment sectors in the region. The fund will invest in companies that mainly operate in Mainland China.

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 Capital Creative Industries Ltd.

To strengthen Taiwan's position in the cultural and creative industry, CDIB set up the CDIB CME Fund in 2013 with asset under management of NT\$1.5 billion. Our investment strategy focuses on five cultural and creative sub-sectors: fashion brands, digital content, food culture, creativity and tourism, and movies/media. By seeking to turn culture and creativity into an industry, the fund aims to combine Taiwan's particular strengths with the enormous business potential of Greater China to create investment opportunities with high potential and bring new growth to the economy.

■ CDIB Capital Healthcare Private Equity Ventures Ltd.

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 "CDIB Capital Healthcare Private Equity Ventures Ltd." fund of asset totaling NT\$1.75 billion. CDIB aims both to support local biomedical businesses and to create good returns on investment. The investment strategy focuses on pharmaceuticals, medical device, services, channels, and other healthcare-related industries, while targeting sub-sectors that are innovative, regionally integrated, and closely related to Greater China's domestic demand growth. Representatives from leading sector players are invited to become strategic shareholders of CDIB Capital Healthcare Ventures, in order to build up a long-term and in-depth partnership.

阿里巴巴台湾创业者基金

阿里巴巴集团为扶持台湾优质产品及技术人才拓展大陆及海外市场，于 2015 年筹设「阿里巴巴台湾创业者基金」，针对台湾企业进行股权投资，并委托台湾最具股权基金管理经验之开发工银管理美金 1 亿元基金。本基金聚焦互联网、电子商务、物流运输及云计算等产业，整合开发工银丰富之企业资源及阿里巴巴于各产业之广泛布局，协助企业将产品及技术拓展海外市场，加值成长并创造基金绩效。

筹集中之基金

■ 开发创新基金（中华开发创新加速股份有限公司）

为扶植青年创业，培育未来产业，开发工银成立中华开发创新加速中心（开发创新基金，基金规模新台币 15 亿元），整合开发工银在创投和企业资源以及策略合作伙伴所提供创业导师以及专业课程等创业资源及加值服务，聚焦投资网络云端、物联网、移动互联网以及次世代电商等四大领域的早期创业公司，并透过国际连结，协助创新企业发展海外市场，期许培育更多优秀新创公司，透过早期投资、加值成长及多元退出之策略，创造基金卓越绩效。

■ 中华开发优势创投基金

聚焦于台湾中小型优势企业群，并以具备智能 (Smart) 或环保 (Green) 为创新元素之核心竞争力，有机会以并购为成长策略成为国际性优势企业者。期望透过开发金控集团在过往 50 余年之产业投资经验与专业，并结合超过 1,000 家投资户及台湾各产业领导厂商的产业资源，促成台湾企业并购成长，期能达成「扶植台湾企业成长」与「创造基金卓越投资报酬」的两大目标。

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。

Alibaba Taiwan Entrepreneurs Fund I, L.P.

In order to facilitate Taiwanese fine products and talents into Mainland China and global markets, Alibaba Group initiated Alibaba Taiwan Entrepreneurs Fund I in 2015, which focuses on equity investments in Taiwanese entrepreneurs. Alibaba chose CDIB to be the General Partner to manage US\$100 million in light of CDIB's excellence fund management records. This fund will focus on internet, e-commerce, logistics and cloud computing. The integration of CDIB's rich resources and Alibaba's extensive deployments across industries would secure portfolio companies' future growth and lead to a great fund performance.

Underway fund raising initiatives

■ CDIB Capital Innovation Accelerator Ltd. (CCIA)

CDIB Capital Innovation Accelerator (CCIA) is a NT\$1.5 billion fund which aims to encourage young entrepreneurship and foster future industries. The target industries are cloud computing, IoT, mobile internet and next generation e-commerce. By integrating CDIB and partners' resources, CCIA will provide value added services like mentors, professional courses and international connections to startups. By investing early startups with high rapid growth and multiple exit strategies, CCIA expects an excellent fund performance.

■ CDIB Capital Growth Partners L.P.

This is a fund with an emphasis on small- and medium-sized enterprises in Taiwan with an edge in the industry. Their core competitive edge has to be bolstered by either smart or green operations. Their potential growth, likely fueled by M&A, is expected to bring them to the international center stage. CDF's profound investment experience and expertise for over five decades, coupled with industrial resources from over one thousand investees and leading players in various sectors, should stimulate M&A activity in Taiwan and thereby achieve the primary goals of the fund of stronger industrial Taiwan and stellar investment returns.

CDIB Capital Asia Partners L.P.

Building on its success of managing a pool of proprietary capital for CDIB, CDIB Capital International Corp. (CCIC), a subsidiary of CDIB, is establishing CDIB Capital Asia Partners L.P., 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 Mainland 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

开发工银长久以来积极拓展外筹基金 (Third Party Funds) 投资业务，以扩大投资地区及资产类型。开发工银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。开发工银凭借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 · Private Equity Fundraising and Management

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 o

fers 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
- Huaxing Capital Partners
- Pacific Equity Partners
- Samara Capital
- Sino-Century

凯基银行企业金融业务建构完整客户服务网，争取大型客户之上中下游供应商业往来，以专案融资交易型产品为主轴，并提供客户各项金融业务之服务。

企业金融目前拥有超过 800 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；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，并秉持凯基银行之专业与经验，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。

■ 产业金融

提供民生消费、工业生产、电子、半导体科技业等大型企业客户之授信、外汇、避险、现金管理及贸易融资等相关产品之全方位解决方案的服务。

■ 机构金融

针对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。

■ 大中华区域金融

随着合作伙伴国际化及西进的脚步，凯基银行加速布建大中华区的企业金融服务网络，为企业提供资金解决方案与金融相关之产品及服务等事项。

■ 专案融资

凯基银行在台湾地区专案融资业务名列前茅，在各项专案上，如民营电厂融资、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、财务顾问和联贷等业务，都具长期且深入之专业经验及资源优势。相较于其他银行，凯基银行在专案融资方面具有：

1. 专案融资个案经验丰富，提供客户相关咨询与建议；
2. 量身订做，架构最适融资方案；
3. 协助客户迅速取得专案所需之资金。

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。

KGI Bank's Corporate Banking Division has established a comprehensive client service network, aiming to build business relationships with upstream, midstream and downstream suppliers of large clients. The Division provides various financial services to clients with a focus on project finance and trade-related products.

Serving more than 800 corporates and conglomerates, the Corporate Banking Division continues to provide customized, professional consulting and real-time solutions in response to market changes and meet the financing needs of clients. It plays the role of financial advisor, thus increases the weighting of fee income. In addition, the Division capitalizes on its expertise and long-term experience in the industry, provides syndicated loans to support capital expenditure and working capital needs, as well as project financing. Supported by substantive resources, KGI Bank competes with other commercial banks via differentiation and aggressive branching out into the global market.

■ Industrial Banking

KGI Bank offers comprehensive product lines including credit, foreign exchange, cash management and trade finance services to support large corporate clients of various sectors including consumer goods, industrial, electronics and semiconductor, etc.

■ Institutional Banking

KGI Bank aims to deliver comprehensive products and services to domestic and international financial institutions and their affiliated companies.

■ Banking for Greater China

In the wake of globalization and client's business expansion in Greater China area, KGI Bank has built up an extensive platform in the Greater China region to offer tailor-made structured solutions and financial markets services to institutional clients.

■ Project Finance

KGI Bank is recognized as a market leader in various types of project finance with comprehensive experiences and proven track records in financing power plant, industrial parks, factory and machinery, as well as leverage buy-outs (LBOs). This is complemented by extensive services in providing associated investment, leasing, trust, advisory and syndicated loans.

KGI Bank stands out in project finance business in view of the following advantages:

1. Abundant experiences in providing project finance advisory services
2. Expertise in developing customized and appropriate financing proposal.
3. Ability in timely arranging project funding through different funding sources and financial instruments.

With the experiences and advantages in the fields of project finance, KGI Bank is capable to compete with other commercial banks by providing advanced services and going forward to tap into global markets.

3-2 凯基银行 · 商业金融

凯基银行商业金融业务提供企业客户全方位金融商品服务及多元化的资金融通管道，为企业量身打造各项金融商品组合，协助企业客户维持企业稳健经营与稳定成长，以目标客户及交易型产品为主轴，掌握现金流并带入非风险性资产收益，针对有财务避险需求之客户提供汇率、利率和原物料等商品之避险工具及结构型商品交易服务。

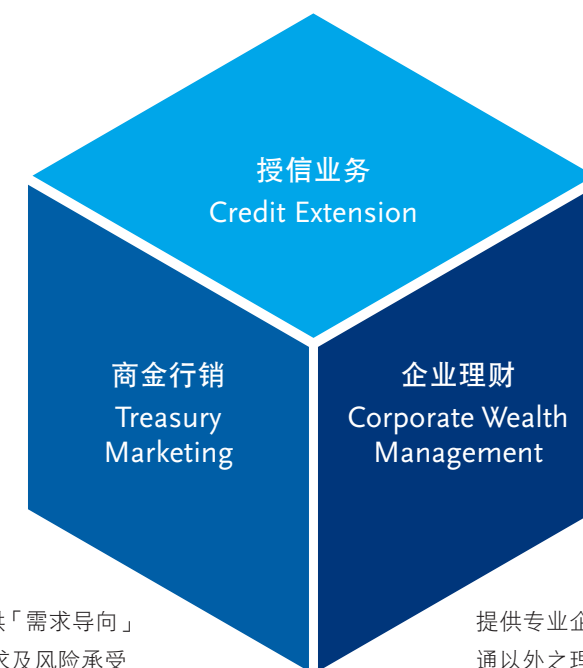
3-2 KGI Bank · Commercial Banking

The Commercial Banking Division offers corporate clients a full range of financial product services and diverse funding channels. Each client's financial product portfolio is tailor-made. KGI bank helps clients to maintain solid operation and stable growth. By focusing on target clients and trade-oriented products, tracking fund flow and bringing in non-interest income, the bank provides hedging needs with hedging tools linked to forex, interest rates, and commodities, along with structured products.

商业金融主要服务项目 Key Products and Service of Commercial Banking Group

锁定营业收入新台币3亿元以上之未上市/柜公司，以承作跨境贸易业务、具备供应链现金流之短期融资，及资产担保或联贷之五年以下中期贷款为主，提供授信、外汇避险、现金管理及贸易融资等相关产品之全方位解决方案的服务。

Targeting on private companies with annual revenue over NT\$300mn and aiming for their international trading business, KGI Bank mainly provides short-term loans for working capital and medium-term syndicated or secured loans with a tenor of less than five years. Besides credit, the bank also offers comprehensive products/services of foreign exchange, cash management and trade finance.



透过跨部门合作，为客户量身定制提供「需求导向」之客制化产品服务，依据客户不同需求及风险承受度，提供最佳商品组合，协助客户做好资金配置与风险管理。

Via inter-departmental cooperation, KGI Bank offers customized products that are demand-oriented to fit clients' individual requirements. It provides the best product portfolio based on clients' demands and risk appetite, in a bid to assist clients in perfecting capital allocation and risk management.

提供专业企业理财服务，满足高资产企业户资金融通以外之理财需求。透过金控集团资源整合，提供包括存款、保险、基金、债券、股票、信托保管、财务顾问等完整金融服务，协助客户掌握致富契机，持续累积财富。

Corporate wealth management services are intended to answer the banking needs of high net worth corporate clients that require financial services besides funding. With the integrated resources of the financial holding group, KGI Bank could offer financial services that include deposits, insurance, mutual funds, bonds, stocks, trust, financial consulting and others, such that clients can ably profit from asset allocation and accumulate wealth.

凯基银行商人金融业务提供企业客户财务顾问咨询及收购融资二项主要产品服务。为强化凯基银行竞争力并差异化凯基银行与其他商业银行之企业客户及提供企业客户更加值之金融服务，商人金融业务乃专注于企业并购 / 分割 / 策略联盟服务、产业合作、资产活化、债务重整、股权结构调整、私募股权基金引介、收购融资、杠杆融资等核心之财顾咨询与融资业务。商人金融业务将借由上述的专案产品切入两岸四地之市场，提供凯基银行及开发金控之投资伙伴与企业客户完整的专案金融服务，满足客户需求与提升金融商品服务的综效，最后完成跨销、跨售及跨境 (Cross Marketing, Cross Selling, Cross Borders) 之全面性整合。

财务顾问咨询业务

凭借着开发金控长期投入海内外重大公共工程与专案计画，积极扮演前瞻性与开创性角色，商人金融财务顾问咨询业务提供客户最佳的全方位金融产品与服务之顾问咨询服务，以客户完整 (Total Solution) 之财务解决方案为目标，扮演企业交易咨询顾问，为现有金融机构中之主要领导者。

财务顾问咨询系针对目标客群之财务需求量身订做，从资产面、负债面、股东权益面设计整合性产品，提供全方位及一站式 (One-stop Service) 财务顾问咨询及执行服务。商人金融财务顾问咨询是整合于凯基银行内部的财务顾问，因此具备协同银行资源，透过银行放款之资产转置 (Asset Transformation) 过程，协助企业客户取得融资。此外，商人金融财务顾问咨询是交易咨询的财顾角色，亦可经由媒合方式寻致投资人的股权参与至企业客户。

商人金融财务顾问咨询服务内容如下：并购交易咨询、债务重整、债权融资、股权融资、股债权及特殊专案、财务模型、公共建设财务顾问及私募基金服务等。

结构融资

以收购融资、杠杆融资为商人金融结构融资服务平台主要产品，凭借丰富的国际资本市场经验，财务顾问咨询完整服务及开发金控在亚太地区深厚的产业知识与私募基金、投资银行等绵密的网络，针对亚太地区客户在跨国并购、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、满足其需求的专业咨询与解决方案。商人金融结构融资服务内容包括：杠杆收购融资 (LBO financing)、夹层融资 (Mezzanine financing)、成长资本 (Growth Capital) 等多元的资金运用策略，协助客户创造价值并提升经营综效。

KGI Bank's Merchant Banking Division offers two main services to corporate clients: financial advisory and structured finance. To strengthen the bank's competitiveness, differentiate it from other commercial banks and offer corporate clients more value-added financial services, the Merchant Banking Division focuses on the core businesses of financial consultation and loan services, including corporate M&A/ spin-off/ strategic alliances, industrial cooperation, asset activation, debt restructuring, equity structure adjustment, private equity fund introduction, acquisition financing, and leveraged buy-outs (LBOs) financing.

The Merchant Banking Division aims to use the aforementioned products to break into the four regional markets of Taiwan, Mainland China, Hong Kong, and Macau. The division offers comprehensive financial services to the investment partners and corporate clients of KGI Bank and CDF, in order to meet clients' diverse needs and enhance the synergies of financial products and services. Ultimately, the aim is to accomplish the full integration of cross-marketing, cross-selling, and cross-border operations.

Financial advisory business

CDF has long been involved in major public infrastructure projects in Taiwan and has been at the forefront of financial advisory of such projects for years. Our Financial Advisory business strategy is to provide clients a total solution of financial services from assets, debts and shareholders' equity. Ultimately, it aims to provide a comprehensive one-stop professional financial service from consultation to execution. In particular, the financial advisory team is formed by financial experts within KGI Bank as a means of integrating bank resources and helping corporate clients obtain loans via the asset transformation process. It also helps institutional investors engage in equities investment.

Main service lines include: M&A advisory, debt restructuring, debt financing, mezzanine financing, financial modeling, financial counseling for public infrastructure projects, and private equity fund services.

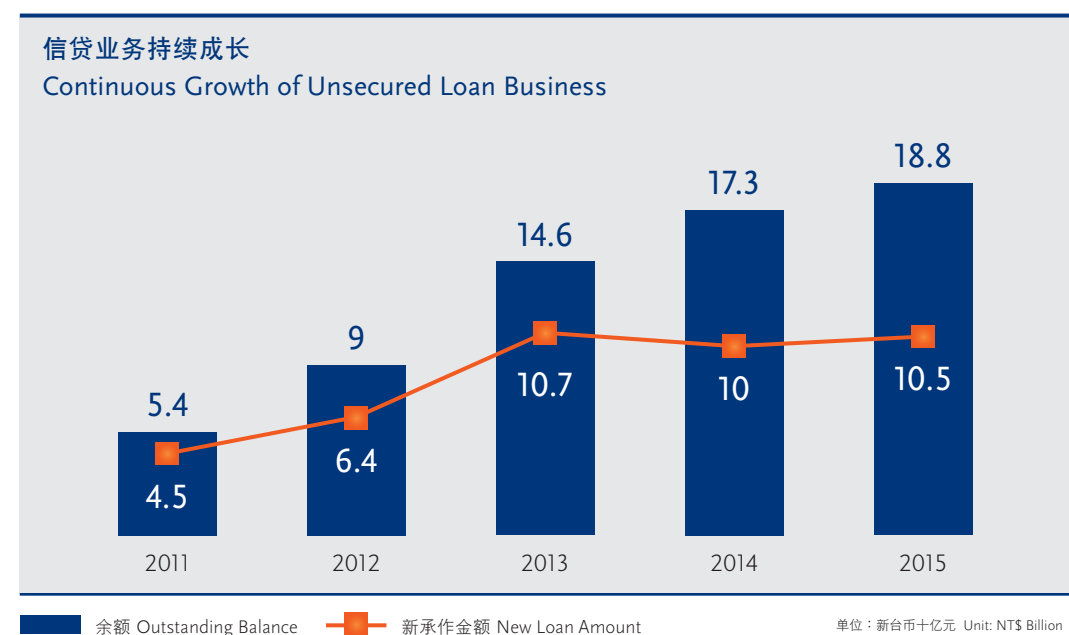
Structured finance business

M&A financing and leveraged buy-out financing are the key products of the Merchant Banking Division's structured finance business. With rich experience in international capital markets, KGI Bank boasts comprehensive financial advisory services and the ability to benefit from CDF's deep industrial knowledge in the Asia-Pacific region and its close-knit networks of private equity funds and investment banking. As such, the bank targets Asia-Pacific-based clients seeking financing for cross-border M&A, leveraged buyouts, and growth capital. In short, the Merchant Banking Division mainly provides the following structured finance services including LBO financing, mezzanine financing, growth capital, thus helping clients create value and enhance operating synergies.

信用贷款业务

在消费性贷款市场竞争日益激烈下，大型行库为提高放款收益纷纷抢攻信贷市场并扩增业务人力与渠道，使各银行面临严峻挑战。凯基银行秉持经营消费金融产品多年经验及明确客群区隔，成功突破重围，2015 年余额成长 9% 达新台币 188 亿元，市场份额更保持稳定成长。主要业务推展以锁定优质上班族与专业人士为目标客群，提供特定族群客制化产品，如余额代偿及低月付各种缴款形式等，并依季节性推出多样化活动。此外，为扩大优质企业团体推广，积极与企金渠道配合，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，强化金控交叉销售机会，以增加其他产品持有数。

因应金融 Bank3.0 政策开放，凯基银行在安全控管机制下提供各项线上贷款业务申请，并透过介面持续优化与便利性，增加银行年轻客群比重与商机。未来将争取与渠道合作机会，结合行动支付业务、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费金融产品之经验与优势，前进布局大中华市场，以创造更广大之获利来源。



Consumer loan business

As the leading state-owned banks have moved into the consumer loan market to increase lending yield, accordingly expanding sales team and channels, this has intensified industry competition and confronted private banks with stark challenges. KGI Bank has leveraged years of experience in consumer loan and its clear clientele distinction to break out of the highly competitive, unsecured consumer loan market. In 2015, the bank managed to grow its consumer loans by 9% to NT\$18.8bn, with steady growth in market share. In expanding its consumer loan business, the bank primarily targets professionals and qualified mid-to-high level executives to provide customized products and services (e.g. balance transfer and various payment options) and seasonal products and services (e.g. income tax loan). 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 exploits cross-selling opportunities among various departments of the financial holding company.

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 young customers.

In addition, the bank will also integrate physical and virtual distribution channels and capitalize on big data sourced from mobile payment, mobile Internet network, e-commerce and social network to develop new customers. Based on its strengths and experience in consumer loan, KGI Bank also plans to set up to a consumer finance company in Mainland China, thus creates more sources of earnings.

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，除以资金灵活运用及「额外支出、一卡包办」为诉求外，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 2015 年底双卡循环余额市场份额高居全台第一。

在发卡服务方面，凯基银行于 2015 年初发行主打现金回馈之 KGI 悠遊联名钛金卡，并针对顶级客群推出 VISA 无限卡，提供尊荣服务与提升专业形象；2015 年底与中国人寿合作发行中寿联名卡，提供凯基银行客户多样化信用卡服务之选择；2016 年 1 月推出现金回馈御玺 / 钛金卡，主攻现金回馈无上限，并针对百货 / 交通两大消费类别加码回馈，现金回馈卡产品更趋完整；同时在 2016 年 1 月成立爱自己分享家 FB 粉丝专页，以软性生活题材，架构出高黏着度的互动交流平台，跟粉丝分享每一个爱自己的瞬间，并提供实质优惠给凯基信用卡持卡人。创新收单业务，于 2013 年开办收单，提供 Visa、MasterCard、JCB 及银联全品牌双渠道（实体及网络）服务，2015 年再获准开办 mPOS (Mobile Point of Sale) 行动收单业务，运用行动装置以降低刷卡机设备成本，瞄准特约商店新族群，开拓收单新蓝海市场。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。



以台湾市场规模为母数 Parameter: Taiwan's market size
资料来源：金管会 Source: The Financial Supervisory Commission

Credit/Cash Card

In 1992, KGI Bank was approved to issue credit cards. Since then, it has forged alliances with several business segments such as department stores, pharmacies, travel agencies, and digital payment companies (e.g. EasyCard Corporation). The bank was also the first qualified EMV MasterCard credit card issuer in Taiwan. In 1999, KGI Bank issued the first cash card in Taiwan with a long-lasting, dominant market share. In addition to promoting the appeal of card products, the bank aims to explore potential customer groups on the back of its abundant, successful experience in delivering card programs, all the while creating value-added services for existing customers. It has moreover adopted several new projects aimed to reduce card attrition of premium segment. By the end of 2015, the revolving balance of the banks' dual cards was highest in the industry.

KGI Bank launched the KGI EasyCard Co-branded, Titanium Credit Card in January, 2015, which features unlimited cash rebate. KGI Bank also rolled out the Premium Visa Infinite Card to aim at high net worth customers with premium services.

In late 2015, the bank cooperated with China Life Insurance to launch a co-branded credit card. In January 2016, it rolled out cash-rebate Signature/Titanium credit cards with no upper limit for cash rewards to complete its cash-rebate credit card portfolio. To make it more competitive, KGI Bank also increased cash-rebate ratios of Signature/Titanium credit cards for department store purchases and transportation fares. In attempt to increase customer stickiness, in January 2016, the bank set up a Facebook fan page to serve as a two-way communication platform. In its ongoing quest for innovation in technology and services, KGI Bank initiated its merchant acquiring business in 2013, delivering services on both physical and online payment channels for Visa, MasterCard, JCB, and UnionPay. In 2015, KGI Bank was permitted to operate mPOS (Mobile Point of Sale) merchant acquiring business which utilizes mobile devices to reduce installment cost of Electronic Data Capture (EDC) machines. By targeting newly-authorized stores, the bank aims to explore the merchant acquiring market. The simultaneous involvement in card issuing and merchant acquiring markets will result in mutual utilization of resources and create synergies from business alliances.

虚拟渠道业务

在金融创新方面，凯基银行积极推动将行动银行加入信用卡推广行列，2014年凯基行动银行APP新增信用卡申请功能，既有持卡人可线上简易申请信用卡；2015年底，配合监管单位Bank 3.0发展政策，开放既有存款户可于行动银行线上申请信用卡，对于虚拟渠道信用卡之推广，注入一剂强心针。

凯基银行持续将新科技导入信用卡，2014年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，凯基银行亦将积极发展行动支付产品，如进阶版手机信用卡HCE (Host Card Emulation) 等，以提升客户消费安全与便利性，并朝行动金融方向大步前进。

Virtual channel business

KGI Bank has aggressively pushed for mobile banking to become a part of its credit card promotion lineup. In 2014, the bank made it possible for existing KGI credit card holder to apply for new credit cards online via KGI Bank's App. In late 2015, it adopted the government's Bank 3.0 policy and allowed existing deposit account owners to apply for credit cards online via mobile devices, which has been a crucial driving force for promoting credit cards through virtual channel.

KGI Bank continues to introduce new technologies into credit card services. 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. Going forward, KGI Bank will proactively develop innovative mobile payment solutions such as advanced Host Card Emulation (HCE) smartphone credit card to continually provide convenient and secure banking experience to its clients.

财富管理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、基金、保险等金融商品满足客户需求，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。

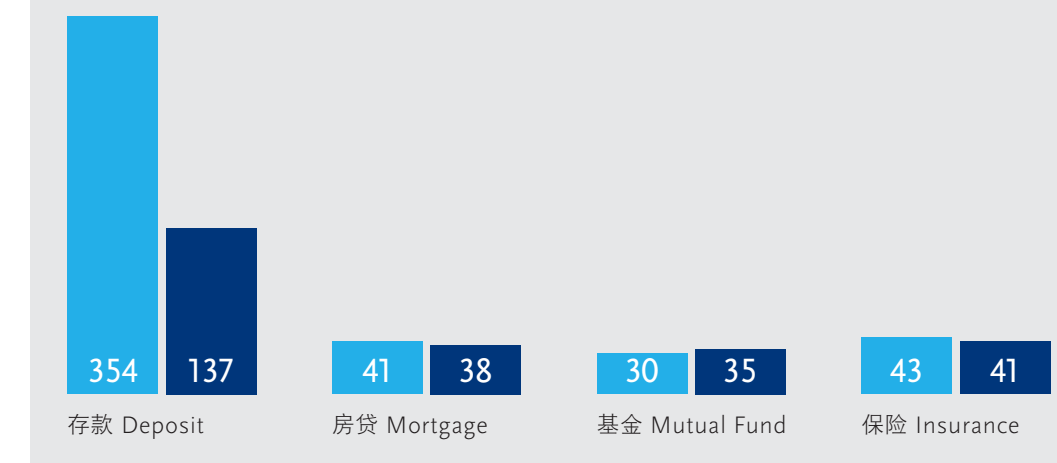
商品行销

回顾2015年，全球经济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，从美国升息议题、油价重挫至7年来低点、人民币贬值、欧洲与日本经济复苏趋缓、美元强劲升值下造成新兴市场货币竞相贬值、通货紧缩等疑虑下，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2015年全球股、债、汇市震荡，凯基银行秉持审慎操作原则，为客户提供专业之财富管理服务，包括：协助客户透过特定金钱信托投资基金、ETF、外国债券等各类理财产品进行稳健投资布局，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 / 寿险保单保障人身及财产安全。

在存放业务方面，提供协助处理客户代收代付金流交易之解决方案，提供客制化缴费平台服务，节省客户资金调度之时间及人力，此外，依据客户需求提供固定收益兼具保本之各币别结构型商品，以供客户得因应市场变动而进行多元金融商品之配置。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。

各产品余额一览表
Balance of Products



■ 2015 ■ 2014

单位：新台币十亿元 Unit: NTS Billion

Wealth Management is divided into product marketing, emerging corporate services and branch management. Product marketing is responsible for providing a wide array of financial products, including deposits, mortgages, mutual funds and insurance, to satisfy customer needs. It also engages in the promotion of financial products and services to achieve business targets. Emerging corporate services helps new companies with growth potential obtain the funds required for business operations. Branch management is responsible for managing the operation and services of all branches. It carries out business plans and evaluates the performance of salesforce in accordance with business strategies and laws and regulations to help branches achieve their business goals.

Product marketing

In 2015, the global economy continued its slow recovery on easy monetary policies and stimulus measures across the world. However, the financial market still faced a series of political and economic challenges, including the US interest rate hike issue, oil prices plunging to a seven-year low, renminbi weakness, the slow recovery of the European and Japanese economies, the depreciation of emerging-market currencies on a strong dollar, and concerns about deflation. This explains why global financial volatility persisted and performance diverged widely across various financial markets.

Faced with volatility in the global stock, bond and foreign exchange markets in 2015, KGI Bank adopted a prudent approach to wealth management, providing customers with various products, including specific money trust investment funds, ETFs and foreign bonds to achieve suitable and healthy asset allocation. In order to safeguard clients' personal wellbeing, the bank also provided interest-sensitive life insurance/annuity insurance, increasing/return of premium (ROP) whole life insurance, investment-oriented insurance policies, and health and accident insurance, among others.

KGI Bank provides customized collections and payment platforms to assist clients in cash management, enabling them to save time and manpower. KGI Bank also provides fixed-income type, principal guaranteed, multi-currency structured products in order to help clients diversify risk in response to market changes. In terms of loans, aside from satisfying the funding needs of existing customers, KGI Bank provides mortgage loans to premium customers and thus develops wealth management business. It also provides emerging corporate loans to increase lending yield and low-cost funding for the bank.

育成金融

育成金融提供各种专案贷款，满足育成企业多元化融资需求，结合分行打造专属企业尊荣服务。风险管控方面，银行内部透过育成企业评等模型、目标产业订定、多道筛网式的授信组合管理及贷后风险管控机制，并配合财团法人中小企业信用保证基金，一方面协助育成企业取得发展所需资金，提升银行放款收益率，一方面保障银行债权，积极维护授信品质，协助台湾育成企业蓬勃发展，共创双赢。

展望 2016 年产业积极转型并提升技术已刻不容缓，凯基银行将持续提供客户专业融资服务，协助育成企业转型并提升竞争力，以利在面对海内外竞争下取得优势及商机。

分行管理

凯基银行目前于全台共有 53 家分行据点（包括大台北地区 20 家、桃竹苗地区 8 家、台中彰地区 7 家、云嘉南地区 9 家、高屏地区 6 家及宜花东地区 3 家），涵盖台湾全岛各区域，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，并善用金控集团资源，共同行銷证券及期货等金融产品与企业薪资转帐户之个人金融服务。

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件规划调整，提高银行服务效率与专业形象。2015 年已分别完成营业部迁址改装及高美馆、艺文 2 家开发工银分行转型，2016 年将再持续完成市政及大直等 2 家开发工银分行转型。另在软体系统上，随着分行设立及转型，陆续完成智慧型填单系统与新款 ATM 全新操作介面更新作业，以提供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，持续改善并提高员工及组织效能，以维服务与管理品质，持续刺激业务成长表现。2015 年在所有同仁努力下，财富管理处净手续费收益共计新台币 9.41 亿元，较 2014 年新台币 9.07 亿元成长 3.7%。

展望 2016 年，凯基银行将持续透过包括财富管理、存放商品规划及整合行销与营运业管，并结合金控资源，运用集团资源扩大客户基盘，并建置完整销售平台，以确保年度目标达成，更进而创造超额绩效。

Emerging corporate services

The emerging corporate services business provides project financing, meets the diversified financing needs of emerging corporations, and combines branch resources to provide corporations with financial services. Via a credit rating model, selected industries, multi-layer screening for credit portfolio management, and post-lending risk controls, as well as the Small- and Medium-Enterprise Credit Guarantee Fund of Taiwan, KGI Bank provides funds required by emerging corporations for development to increase loan yield while maintaining the bank's credit quality, resulting in a win-win situation.

It is imperative for Taiwan's industries to transform themselves and upgrade their technology in 2016. KGI Bank will continue to provide clients with professional financial services and assist emerging corporations in transforming themselves and enhancing their competitiveness, enabling them to secure advantages and business opportunities amid domestic and foreign competition.

Branch management

KGI Bank has 53 branches island-wide (20 in the Greater Taipei area; 8 in Taoyuan, Hsinchu and Miaoli; 7 in Taichung and Changhwa; 9 in Yunling, Chiayi and Tainan; 6 in Kaohsiung and Pingtung; and 3 in Yilan, Hualien and Taitung), with a balanced and comprehensive service network.

All the branches provide customers with a comprehensive selection of products and services, with a focus on wealth management, NTD/foreign currency deposits, mortgage loans, personal loans, SME loans, and the cross-selling of products. With CDF's resources, KGI Bank also jointly markets financial products such as securities and futures and provides payroll related financial services for employees of corporate clients.

For operational planning, KGI Bank continues to refine service quality through customer experience management. The bank also seeks to enhance service proficiency and polish its professional image through bank property management, relocation planning, improving staff performance, and streamlining processes. In 2015, KGI Bank completed the relocation and renovation of its Banking Business Department and the transformation of two branches of China Development Industrial Bank. KGI Bank will complete the transformation of two more branches of China Development Industrial Bank in 2016. In terms of software systems, with the establishment and transformation of branches, KGI Bank has implemented a smart-form preparation system and upgraded its ATM interface, providing customers with more convenient operating services.

For its sales management, the bank seeks to identify sales gaps and problems in various channels through data analysis, personnel evaluation and appraisals. To improve and manage staff performance and organizational efficiency, the bank adopts a reward system based on employee performance. Due to the efforts of its staff, net fee income totaled NT\$941 million in 2015, up 3.7% from the NT\$907 million in 2014.

In 2016, KGI Bank's Wealth Management Division will make every effort to accomplish its annual goals and achieve an outstanding performance through wealth management, deposit and loan products integrated marketing, efficient operational management, the proper use of CDF resources to expand clientele, and the construction of a comprehensive sales platform.

凯基银行因应数位科技的发展与网络世代的崛起，2014年于业界率先成立数位金融处，致力于数位金融产品与行动商务电子之服务，除持续于数位整合行销、大数据运用，亦针对网络银行、行动银行各式线上服务之创新及优化，同时推动金管会 Bank3.0 开放之各项线上服务，提供随时满足并服务客户的金融需求与生活，并以异业合作为发展策略，与选定的服务供应商共同发展线上 / 线下整合金流收付解决方案，在每一选定的应用场域，推动 O2O 线上 / 线下虚实渠道整合、行动支付以及第三方支付产品的发展，推动营运模式转型。

贸易金融业务发展方向则以提供企业客户完善的交易融资平台及整合现金管理业务，成为企业客户资金调度平台，并与 FCI (Factors Chain International 国际保理商联合会) 同业进行跨国合作及运用国际再保的资源，透过优化产品服务来满足客户需求，掌握客户境内外资金及贸易融资商机，扩大客户基础，提升凯基银行市场渗透率。

3-2 KGI Bank · Digital Banking

In response to the rise of digital technology and the Digital Generation, KGI Bank took the lead by establishing Digital Banking Division in 2014, which provides digital financial products and mobile e-commerce services. In addition to integrated digital marketing and the use of big data, the Division strives to innovate and optimize Internet and mobile banking services. It also promotes various online services under Bank 3.0, which was initiated by the Financial Supervisory Commission (FSC) to satisfy customers' financial needs. Moreover, the Division cooperates with non-financial entities as a development strategy, co-developing online and offline solutions for collection and payment with selected service providers. In every selected application, the Division pushes the integration of online and offline channels, mobile payment, and the development of third-party payment products, thus helping these entities to transform their business models.

The trade finance business provides corporate customers with a comprehensive transaction-related financing platform and integrated cash management system. Meanwhile, the Division works with its Factors Chain International (FCI) counterparts to undertake cross-border partnerships and use the resources of international re-insurers to capture business opportunities stemming from customers' funding and trade finance requirements, thus expanding clientele and increasing KGI Bank's market share.

业务行销

提供海内外自然人、法人及金融同业，对货币、外汇、利率、商品市场现货及衍生性金融产品交易之服务。

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与资产交换交易、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）、股票借券与出借等业务，并可投资国外公开上市及上柜公司发行之权益证券。近年持续开发新种产品，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。

国际知名交易商网络

透过长期的密切合作，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战略伙伴，包括 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，以提供海内外自然人、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，扩大产品线和获利来源，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管控，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。

Treasury Marketing Unit (TMU)

Treasury Marketing Unit (TMU) mainly provides domestic and foreign investors, including individuals, corporations, and financial institutions with cash and derivative financial products of money, foreign exchange, interest rate and commodity markets.

Equity: A broad spectrum of investment targets and trading strategies

KGI Bank's equity business includes the trading of stocks listed in Taiwan and overseas, CB/ECB and options, CB/ECB asset swaps, and futures/options (including TAIEX Futures, Electronic Sector Index Futures, Finance Sector Index Futures, Mini-TAIEX Futures and Single Stock Futures). It also engages in stock borrowing and lending as well as investing in equity securities issued by foreign stock exchange-listed and OTC-listed companies. With new products being developed in recent years, KGI Bank has been able to generate earnings through more financial products while using hedging tools to diversify risks. In addition, the bank has been developing trading strategies for various product portfolios and futures-related program trading.

Trading with prestigious international banks

As a major trader of products in Taiwan, KGI Bank has become a close trading partner of leading international banks, such as J.P. Morgan, Deutsche Bank, BNP, Bank of America, and Credit Agricole S.A. These partnerships enable KGI Bank to become familiar with the latest financial instruments and develop products with competitiveness for domestic and foreign investors, including individuals, corporations, and 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 profile and earnings sources. It will continue to implement stringent risk management practices, set up investment strategies to seek absolute returns in order to achieve the ultimate goal of sustainable profitability.

2015 年市场总案件数共 228 件，其中上市 / 柜 (IPO) 54 件、现增 (CI) 65 件、可转债 (CB) 106 件、交换债 (EB) 3 件，与 2014 年全年市场总案件数共 230 件相当，2015 年总承销金额新台币 1,134 亿元，相较 2014 年总金额新台币 1,057 亿元微幅增加。

2015 年凯基证券完成 IPO、CB 与现增案件共 31 件主办案件，主办案件承销金额高达新台币 243 亿元，蝉联市场第一名，优异的表现成为年度最受市场瞩目的亮点，2015 年凯基证券资本市场部荣获欧元杂志 (Euromoney) 评选为台湾区「最佳投资银行」(Best Investment Bank) 外，亦获台湾证券交易所颁发 SPO 筹资金额第一名殊荣。

在案件承销业务方面，2015 年凯基证券除主办台湾初次上柜案件精材外，在筹资案方面，凯基证券也主办了 30 件现金增资及可转债案件，并承作市场上最大筹资金额之 CB 案件：亿光的可转换公司债。整体而言，2015 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，并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，承作了十余件企业并购及策略联盟案件，例如：日月光公开收购矽品、晨发现金合并奕力案、风华收购光颢、矽格公开收购诚远、嘉晶合并汉磊晶……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资银行。

展望未来，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。

In 2015, there were a total of 228 underwriting deals completed in Taiwan's equity capital market, including 54 IPOs, 65 rights of offerings, 106 Convertible Bonds (CBs) and 3 Exchangeable Bonds (EBs) issuances, for a total underwriting amount of NT\$113.4 billion, up from 230 deals and a total amount of NT\$105.7 billion in 2014.

In 2015, KGI Securities was consecutively ranked No.1 in the market as it led a total of 31 equity deals, included IPOs, CBs, and secondary public offerings (SPOs), with an underwriting value of NT\$24.3 billion. KGI Securities' excellent performance had made it the year's market spotlight: It was awarded "Best Investment Bank" by Euromoney and "No. 1 in SPOs" by Taiwan Stock Exchange in 2015.

In equity deals, in 2015 KGI Securities launched an IPO, Xintec on OTC market and initiated 30 SPOs and Everlight CB, which was the largest CB deal in Taiwan's equity capital market. Overall, KGI Securities was No. 1 lead manager in Taiwan's capital market in 2015 by both amount and number of deals, helping many companies to raise funds in the capital market, securing its leadership position in the underwriting market.

KGI Securities also led the industry in financial advisory services in 2015, completing more than 10 M&As and strategic alliances. These deals include ASE's tender offer for SPIL, the merger of MediaTek's subsidiary with Ilitek for cash, Fenghua's acquisition of Viking, Sigurd's tender offer for TSI, EPI's merger with Episil's subsidiary for stock, and others. Bloomberg statistics show that the number of advisory cases handled by KGI Securities in 2015 was significantly higher than that of global well known investment banks such as Morgan Stanley and Citigroup in the Taiwan market.

Going forward, KGI Securities' underwriting and financial advisory business will continue to stay abreast with market trends and expand market share. We will capitalize on CDF's advantages in corporate finance, leasing and direct investment to cultivate business relationships with enterprise between both sides of the Taiwan Strait, providing more and better investment banking services to Chinese and Taiwanese clients worldwide.

3-3 凯基证券 · 服务代理业务

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谘询，并至代理公司办理说明讲座。

在软硬体设备方面，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2015年12月底，凯基证券服务代理家数合计共313家，包含82家上市公司、51家上柜公司、18家兴柜公司及162家未挂牌公司；代理股东人数390.5万人，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 large number of stock issuing companies and investors with a wide range of top-quality brokerage registry and transfer services.

The turnover rate of our brokerage registry and transfer services department is low and staff is highly experienced and skilled. Internal and external training sessions are offered to team members in order to enhance their professional competence. Moreover, KGI Securities emphasizes on the passing on of practical, operational experiences to hone team members' skills. The brokerage registry and transfer services department is committed to keeping clients updated on the latest changes of regulations and securities services operations and offers seminars in clients' offices 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 to manage the ownership of their companies, protecting investors' data and working closely with clients, thereby maintaining trust worthy relationship, while also preserving its own rock-solid industry reputation.

KGI Securities is one of Taiwan's market leaders on registry and transfer agent services. By the end of 2015, KGI Securities had acted as a proxy for a total of 313 companies, including 82 listed companies, 51 over-the-counter traded companies, 18 emerging stock market companies and 162 unlisted companies. This represents a total of 3.91 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 enterprises requiring registry and transfer services.

3-3 凯基证券·债券业务

2015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。在监管单位的积极开放下，年初即以国际证券业务分公司参与中国交通银行香港分行之美元债券承销案件，创下台湾券商以离境证券业务 (Offshore Securities Unit; OSU) 平台办理海外承销案件之首例。此外，债券部持续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，并于债券次级交易方面扮演造市角色，促进市场流动性。

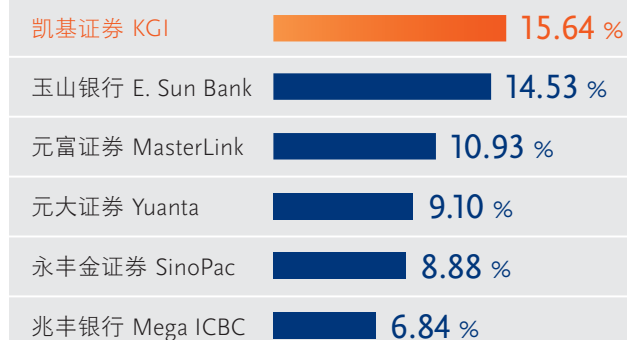
2015年世界经济情势发展仍旧分歧，美国即便就业市场持续改善且财政状况好转，惟美国联储会维持谨慎态度关注新兴市场与欧洲、日本经济情势，迟至第四季才调升联邦基金利率 (FED Fund Rate)；而欧洲利率持续维持低位，中国大陆则因内需放缓，均祭出货币宽松政策，整体而言2015年全球主要货币与利率市场变数频仍，提供交易机会。台湾经济受持续减弱的中国贸易需求影响复苏力道不足，下半年起国际原物料价格跌势不止，央行两度降息且政府推出消费刺激方案以期刺激台湾消费与投资意愿。尽管大环境不利于固定收益商品之操作，凯基证券在各项业务仍交出亮丽的成绩，包括获得亚洲金融杂志 (FinanceAsia) 的肯定，荣获「2015年最佳债券承销商」；且荣膺财资杂志 (The Asset) 评选为「2015年台湾最佳债券商」、The Asset Benchmark Research 评选为「2015年台湾第一名公债次级市场交易商」及「2015年台湾最佳公司债次级市场交易商」并获得台湾证券柜台买卖中心 (Taipei Exchange) 评选为「中央公债优良造市商」。

在业务拓展方面，2015年100%保本型结构型商品发行量，凯基证券以23.9%之市场份额，位居同业第二；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15.64%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24.44%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。

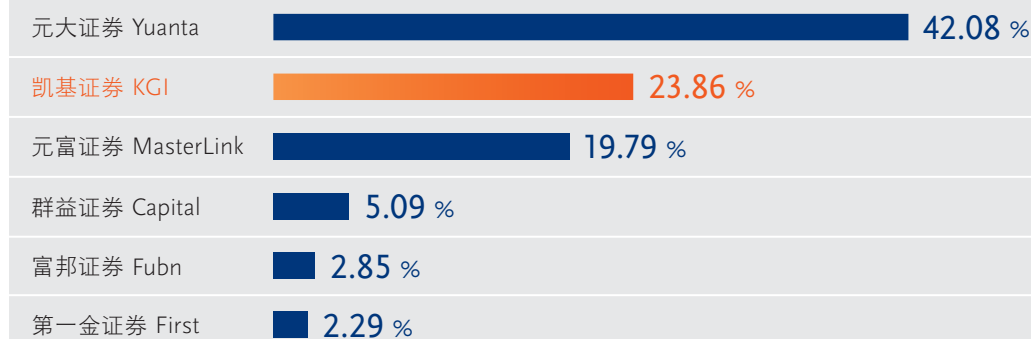
展望未来，凯基证券债券部仍将秉持稳健的经营理念，期许成为在各业务层面皆有高品质的领先者，提供客户最佳之投资建议与多样化的产品选择，并秉持「诚信」、「专业」、「创新」之精神，创造客户与股东最大的价值。

2015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 2015 (%)



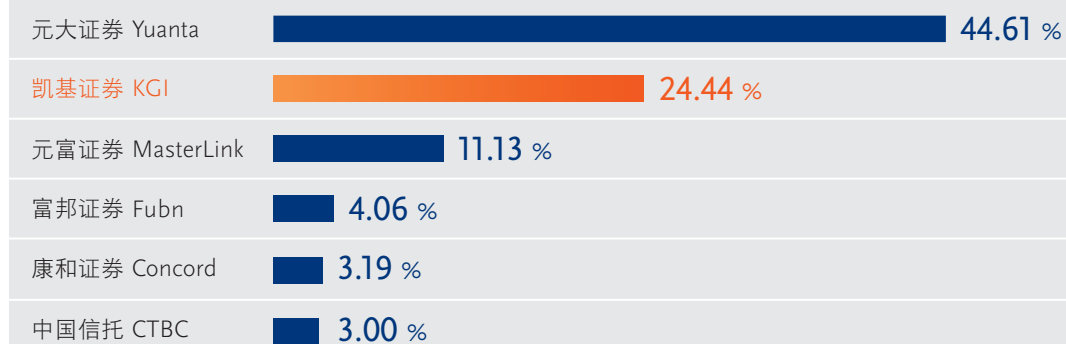
资料来源：中华民国柜台买卖中心 Source: Taiwan OTC

2015年100%保本型结构型商品发行量市场份额 (%)
100% Principle Guarantee Note Market Share in 2015 (%)



资料来源：中华民国柜台买卖中心 Source: Taiwan OTC

2015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 2015 (%)



资料来源：中华民国柜台买卖中心 Source: Taiwan OTC

Given the extremely competitive environment in 2015, KGI Securities' Fixed Income Department demonstrated a strong and balanced performance in all business areas. Under the government's deregulation policies, in early 2015, KGI Securities participated in the offshore underwriting USD Bond offering of Bank of China (Hong Kong Branch), which was the first among Taiwan Peers to kick off underwriting business under Offshore Securities Unit (OSU) platform. The Fixed Income Department also devoted itself to international bond origination in 2015 to provide domestic investors with a variety of fixed income products, and acted as a market maker in bond secondary market to boost market liquidity.

In 2015, economic performance was divergent across the globe. In the US, while the job market continued improving and fiscal conditions recovered, the Federal Reserve System (Fed) kept a close eye on the economic conditions of emerging market, Europe and Japan and did not raise the federal fund rate until 4Q15. Europe, where interest rate remained low, and China, which saw domestic market weaken, launched accommodative monetary policies. Overall, the major money and interest rate markets worldwide experienced several trend reversals in 2015, providing trading opportunities. In Taiwan, as economic recovery was fragile due to weakening demand from China, and because of falling international raw material prices since 2H15, the central bank reduced interest rates twice and launched stimulus measures to beef up domestic consumption and investment sentiment. While the overall environment was not encouraging for the fixed-income market, KGI Securities managed to deliver impressive results across various business segments in 2015. KGI Securities was awarded the "Best Debt Capital Market (DCM) House" in Taiwan by FinanceAsia and the "Triple A Country Award Best Bond House – Domestic (International bonds)" by The Asset. It was also named the "Top Bank in the Secondary Market in Asian Local Currency Bonds for Government Bonds" and "Top Banks in the Secondary Market in Asian Local Currency Bonds for Corporate Bonds" in Taiwan by Asset Benchmark Research. In addition, KGI Securities was given the "Best Government Bond Market Maker" in 2015 by Taipei Exchange.

In 2015, KGI Securities ranked second in the local principle guaranteed structured product market, commanding a 23.9% market share. In the domestic and international corporate bonds underwriting business, with a 15.6% market share, KGI Securities ranked first among peers. As far as the Convertible Bond Asset Swap (CBAS) credit business, KGI Securities ranked second, with a 24.4% market share.

KGI Securities has persistently improved its customer service and expanded its client base by providing customized products to satisfy the varied needs of its clients. KGI Securities will continue to cultivate all-around fixed-income talent and aggressively penetrate financial markets via product R&D and innovation. KGI Securities has maintained close cooperation with large domestic enterprises, providing them with daily English commentaries on the Hong Kong, Thailand and Taiwan bond markets, as well as weekly market news on various products. KGI Securities also holds investment seminars and training sessions to supply comprehensive financial market information as soon as it is available. We believe KGI Securities is capable of providing comprehensive financial services and assisting companies in the Greater China region to raise funds in the bond market, given its extensive underwriting experience and CDF's abundant resources.

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.

凯基证券自营业务主要是于集中市场和店头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。近年来监管单位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。

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 fundamental 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 the Securities and 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 between KGI Securities and Grand Cathay Securities Corporation (GCSC), the firms have integrated their securities and futures departments' trading staff and systems to build a more efficient and more secure trading platform, greatly improving competitiveness.

■ Balancing Overseas and Domestic Investment

In the past, the proprietary trading department mainly traded securities listed in Taiwan, which took excessively high single-market concentration risk. After the competent authorities liberalized regulations governing trading in foreign securities, our proprietary trading department increased overseas trading to minimize concentration risk. Our overseas investments now account for a larger proportion of operations, resulting in a better balance between overseas and domestic positions, thus enhancing risk diversification.

■ Achieving Stable Returns

Traditionally, proprietary traders primarily focus on directional trading strategies. However, maintaining stable profits is difficult under such a strategy, as earnings are solely based on the judgments of individuals. KGI Securities' proprietary trading team has integrated spot and futures resources to establish a new cross-national trading platform, which can be used to build an equity long-short portfolio. As a result, traders can follow changes in the market, assess the pros and cons of markets or instruments, and construct the most promising investment portfolio. Meanwhile, KGI Securities will continue to seek maximum profits from overall investments, all the while keeping risk at acceptable levels.

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。

2015 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。2015 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，2015 年凯基证券承作结构型商品之金额位居同业券商第二名，完整而多样的商品赢得客户高度青睐。在资产交换方面，2015 年凯基证券所承作资产交换交易之名目本金额流通余额在同业中排名第二；在股权选择权方面，则以四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 are deeply appreciated by clients.

In 2015, both the number and value of warrants issued in Taiwan reached record high. Through the promotional and market-making efforts of players in the warrant business, the domestic market was booming. KGI Securities, active in issuing warrants, provides investors a full range of warrants, and as a result, KGI ranked No.2 in warrant trading in 2015. Moreover, KGI Securities continued to adopt proactive market-making strategy, strengthen market-making system's effectiveness and stability, aimed to make warrants pricing more transparent, changes of bids and offers more sensitive, and related trading cost more 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: KGI Securities ranked No.2 in the total notional amount of equity-linked note (ELN) and CBAS in 2015. Moreover, KGI Securities also led in equity option business, with a market share of close to 40 percent. Overall, KGI Securities has achieved outstanding results in the derivatives business and gained a genuine appreciation from our clients.

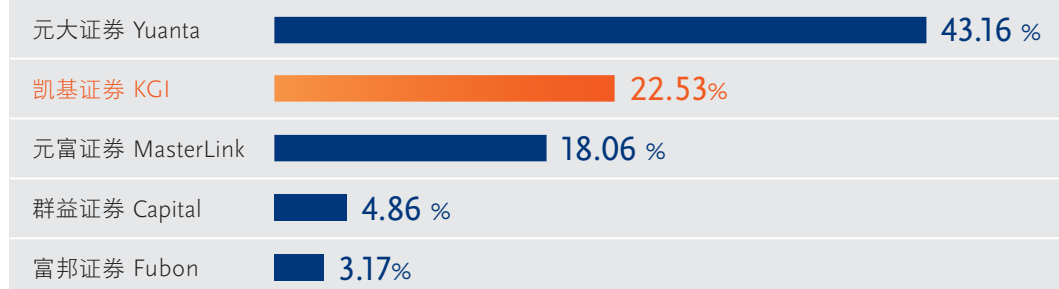
Aims for sustaining increase on number of investors and transaction amount, KGI Securities will persistently improve the warrant market making system and website, organizes various promotional activities and inject more resources into warrant business. Looking ahead, KGI Securities will continue to serve our clients with professional and dedicated attitude, while establish derivative product platform in the Asia-Pacific region, in hope to provide customers with a more comprehensive range of products and create stable profits for the company.

2015 年权证发行统计概况 Warrant Issuance Statistics in 2015

发行券商	元大证券 Yuanta	群益证券 Capital	永丰证券 SinoPac	凯基证券 KGI	元富证券 Masterlink
档数 (# of issuance)	3,569	2,851	3,122	2,910	2,503
发行金额 (新台币百万元, Premium: NT\$ mn)	49,573	41,933	35,241	27,081	22,327

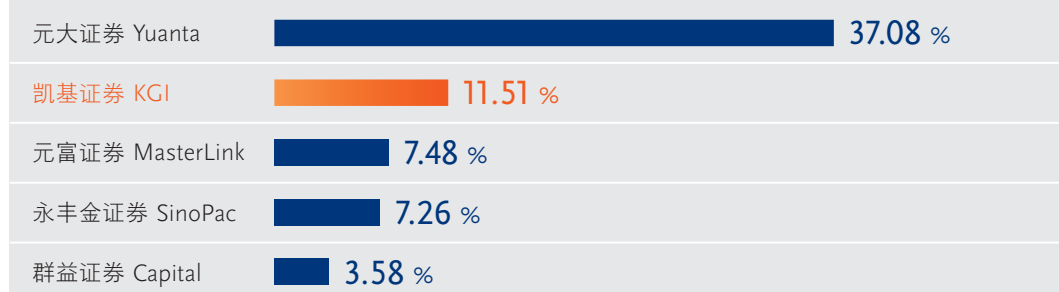
资料来源：台湾证券交易所及中华民国柜台买卖中心 Source: TSE & Taiwan OTC

2015 年结构型商品交易量市场份额前五大券商 Top 5 of Structured Products Market Share in 2015



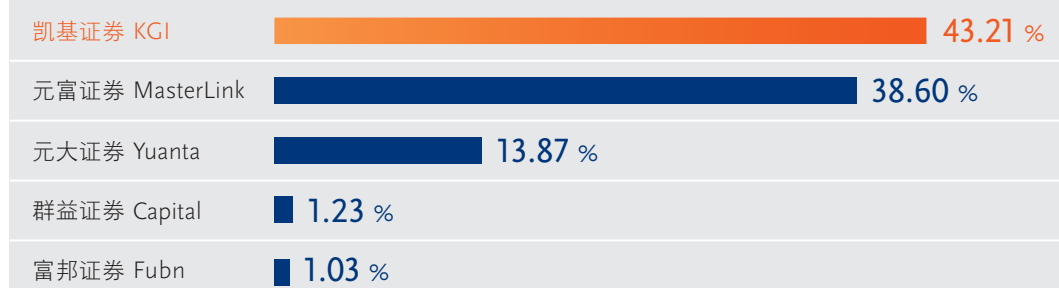
资料来源：中华民国柜台买卖中心 Source: Taiwan OTC

2015 年资产交换选择权交易量市场份额前五大券商 Top 5 of CBAS Market Share in 2015



资料来源：中华民国柜台买卖中心 Source: Taiwan OTC

2015 年股权选择权交易量市场份额前五大券商 OTC Option Market Share in 2015



资料来源：中华民国柜台买卖中心 Source: Taiwan OTC

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，提供投资人有别于银行财富管理服务内容，同时享有台股、期货、复委托、财富管理信托及国际证券业务的帐户服务。

在经纪业务表现，2015 年凯基证券经纪暨财富管理业务的营业据点为 83 家，整体经纪业务市场份额为 8.14%，市场排名第 2；平均单一经纪营业网点市场份额则为第 1 名。凯基证券本着专业创新原则，力求业务持续成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，客户能悠游于不同平台装置的多元性与舒适性。2014 年更进一步整合云端服务，透过离线推播功能，整合更多即时讯息服务。响应政府大力推动数位金融 3.0 计画，2015 年发展线上开户及应用程式介面下单 (API) 服务，积极迎向金融科技新蓝海商机。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签署风险预告书等服务，让行动交易应用再加值。现有多样化的电子平台介面，如功能强大的下单应用软件 (AP)、简单便利的网络下单及方便迅速的行动交易，客制化服务亦能满足贵宾级客户所需，并连结国外交易市场及财富管理相关商品，实现多时区、多商品交易的便利性。

凯基证券财富管理透过提供客户全方位的理财服务，让客户数与信托资产规模位居领导地位。2015 年凯基证券财富管理业务持续受到客户与评鉴机构的高度肯定，于今周刊财富管理评鉴，凯基证券财富管理荣获证券商《最佳服务》奖第一名，更一举获得《最佳财富管理证券》、《最佳营业员团队》、《最佳商品》、《最佳数位发展》第二名等五大奖项。于业务表现方面，凯基证券财富管理提供客户专业的投资理财建议，并透过多元理财商品的资产配置，如基金、海外股票、结构型商品及保险等，让客户透过分散风险方式，达到资产稳健增长目标。此外，提供客户借券信托服务，客户不仅可活化股票资产，亦带来稳健的股票出借收益，目前客户出借业务规模居同业领先地位。于人员素质提升方面，2015 年设置高素质理财菁英 (FA) 团队，提供高端客户个人化的服务。于推广亚太理财中心方面，凯基证券建置国际证券业务 (OSU) 平台，提供领先同业的整合开户与款券保管服务，透过一个帐户即可交易海外股票 ETF、共同基金、私募基金、避险基金、债券与结构型商品等众多金融商品。

展望未来，凯基证券财富管理业务将透过多方面的提升，维持领先优势。于数位金融业务方面，2016 年将开办线上开户并增加线上服务项目，提升系统效能，提供客户多元、便利及即时的优质服务。于业务推广方面，持续引进优质金融商品，并搭配开发金控产品设计资源，设计发行利基商品，满足客户理财需求。于人员方面，将扩大理财菁英团队，持续提升服务广度。

In 2014, KGI Securities' brokerage business was renamed Retail Brokerage and Wealth Management. KGI Retail Brokerage and Wealth Management has adopted a one-stop service model, supported by its inherent advantages of an expert sales force, a professional image, and a broad range of highly diversified products and services that are differentiated from those of banks' wealth management units. These differentiated products include Taiwan-listed stock trading, futures, sub-brokerage, trust accounts for wealth management, and offshore securities unit (OSU) services.

In the brokerage business, KGI Securities' Taiwan market share was 8.1% in 2015 and branches totaled 83 as of Dec. 31, 2015, ranking second in the market. Per-branch market share retained first place. The company continued to focus on sales growth and service quality improvement, while stressed in innovation all the while. For example, it has taken the lead in online trading in Taiwan by creating a multi-platform trading environment in 2013. The following year, it integrated cloud-based devices that can transmit real-time information via offline pushing technology. And under the government's digitized financial 3.0 policy, since 2015 online account opening and API services have been developed, capturing blue ocean opportunities via innovative Fin-Tech services. Due to the growth of mobile e-commerce, KGI Securities has made significant progress by developing applications for a wide range of mobile electronic devices, such as a reader of e-statements across different screens, certificate generation, and an app that allows risk-disclosure form filling on a mobile device. Thus, KGI Securities continues to offer comprehensive online trading services by adopting the latest technologies, providing clients with powerful cross-platform applications, user-friendly websites for placing orders, and convenient, prompt and secure mobile transaction. Moreover, its customized services can meet the needs of VIP clients and link with foreign markets as well as wealth management-related products, allowing the trading of multiple assets in numerous time zones, maximizing asset allocation efficiency.

KGI Wealth Management provides comprehensive wealth management services, with the number of clients and the size of trust assets leading the Taiwan market. This business division is extremely well regarded by clients and ranking agents. In Business Magazine's Wealth Management Reviews of 2015, KGI Wealth Management was ranked No. 1 in the "Best Service" category and No. 2 in the "Best Wealth Management in Securities House" category. It also won "Best Sales Team", "Best Product", and "Best in Digital Development" accolades. On the business performance front, KGI Wealth Management has founded its professional investment services on the dynamic allocation of multiple asset classes, including mutual funds, foreign stocks, structured products, and insurance-based products. This helps clients grow asset values via risk diversification. Securities lending services are also provided, enabling clients to bolster equity asset value and generate steady income. KGI's securities lending business is the leader in the local market in terms of scale. With respect to personnel, a financial adviser (FA) team was established in 2015 with a view to serving high net worth clients with customized methodologies and products. In terms of the pan-Asia wealth management realm, KGI Securities has built an OSU platform, enabling the synchronization of account opening and custodian services. The first of its kind in the market, the platform allows the trading of foreign stock ETFs, mutual funds, private-equity funds, hedge funds, bonds and structured products, among others, under one account.

Going forward, KGI Securities' wealth management business aims to maintain its competitive edge versus peers in the following ways: firstly, in the digital finance sphere, by improving efficiency and providing clients with diversified, highly efficient premium services via the launch of the online accounting service in 2016 and increased online services overall; secondly, in terms of business expansion, by continuing to offer quality financial products and designing niche products, supported by CDF's product design resources; and thirdly, on the personnel front, by expanding the newly-established FA team in order to broaden service scope.

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 5,700 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 27%。

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，提供深入的分析和投资见解，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。

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 5,700 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 27% 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产业研究取向

配合金控集团朝多元金融业务发展方向，调查研究处以坚强的研究团队作为后盾，以过去长年办理征信、经济与产业调查等经验，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、技术发展及竞争环境变化，以预测产业趋势脉动与产业景气展望，作为金控集团子公司商业银行及股权投资基金管理业务的决策依据，并配合业务发展团队，提供银行客户及股权基金投资人增值服务。

分析总体经济及产业趋势情报指引经营方针、提供客户增值服务

开发金控调查研究部门积累 50 余年之产业及金融研究经验，定期针对海内外经济环境、产业动态进行深入研究，并透过访谈业界专家与参考专业机构研调资料，掌握海内外产业未来发展趋势。在总经研究方面，利用对各项总体经济数据观察并进行深入探究，及时提供区域经济分析、国家风险评估、资产配置策略、金融市场趋势分析及建议，供公司内部制定投资策略参考，并与客户交流分享研究心得。而产业研究部分，充分掌握网通云端、新能源、生医、物联网经济等新兴产业及消费、传统产业最新动态，同时对台湾企业经营现况进行调研分析。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、全球市场，定期及不定期出版内部研究报告及产业专题供营业单位作为业务发展依据，并提供重要客户作为掌握产业经营环境参考。

CDF's solid and thorough research

As part of its strategic effort to develop diversified financial businesses, CDF looks for support to the Research Department and its strong team of analysts that have accumulated many years of experience in credit analysis, economic analysis and industry research. The Department is also knowledgeable of various industrial, supplier and customer channels, which facilitate an intimate understanding of business operations, technology development and competitive landscapes. Based on knowledge acquired, the Department predicts market trends and the outlook for industries as a decision-making basis for CDF's KGI Bank and CDIB (for private equity/venture capital business). In addition, the Department also co-operates with other business groups within the holding company to provide value-added services to banking customers and private equity funds' investors.

Macroeconomic analysis and industry trends information guides the business and provides value-added services

The Research Department has over five decades of research experience in industrial and financial markets. It continually conducts thoroughgoing research on the domestic and international economic environment and industry trends. The research team also carries out field research by conducting company on-site visits and management interviews at home and abroad, thereby building a solid understanding of the economic developments of all relevant markets.

With regard to the macro-economy, the Department conducts in-depth research by studying various sets of macroeconomic data to provide timely regional economic analysis, country risk assessments, asset allocation strategies, financial market trends analysis and recommendations for internal usage. It also conducts roadshow to exchanges research views with clients. With respect to industry research, the Department closely tracks the development of emerging sectors such as networking, cloud, alternative energies, biotechnology and Internet of Things, as well as consumption and non-tech sectors. Moreover, it conducts surveys and analyses of major Taiwanese enterprises. In recent years, the Department has, along with CDF's business expansion, extended its industry and company research scope to covering Mainland China, the Asia-Pacific region and global markets.

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 40 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 2015 年台湾整体研究排名名列全体内外资券商第三名，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 40 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 three foreign brokerages in overall Taiwan equity market research in 2015. 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.

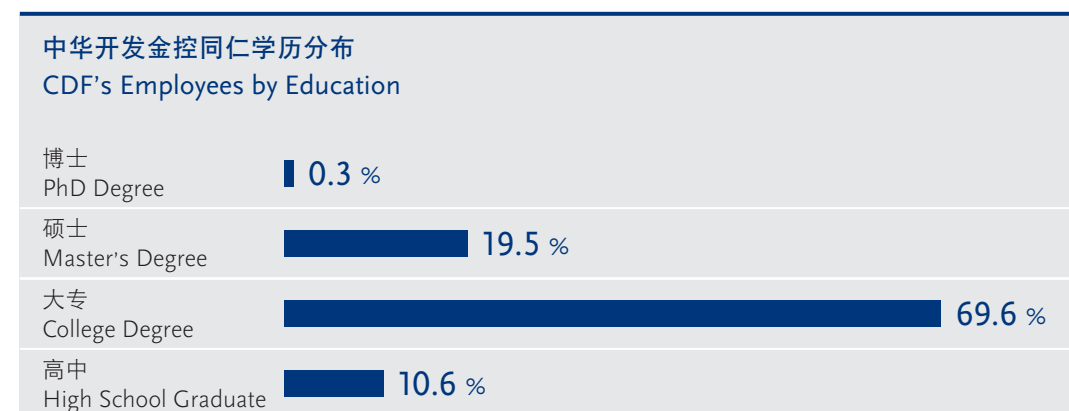
服务团队

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

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，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开发金控。

除了不断延揽海内外的优秀专业人才，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，菁英发展计划将是公司未来人才的摇篮，为开发金控扎下长远稳健发展的根基。

为持续精进人才的专业能力，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，为开发金控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 talents are the important 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 competence necessary in the banking sector, we are also growing our securities team and continuing to recruit outstanding finance talent to join CDF.

In addition to constantly hiring exceptional talents, 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 venture capital, banking and securities affiliates. Through comprehensive specialized courses, internship opportunities of the core business 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 CDF to become the most distinguished financial group among the world's Chinese-speaking population.

防微杜渐的风险管理机制

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

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、监管单位法规以及业务发展策略订定风险管理政策。

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，作为开发金控及各子公司据以管理各项风险之依据。

开发金控未来仍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 can be effectively managed and turned into opportunities through a comprehensive system and became the key to enhance 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 Third 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.

经营绩效 Our Performance

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魄力领导，展翼高飞

开发金控旗下的团队才气无双，以卓越出众的专业素养与壮志凌云的魄力，锋芒毕露，屡创佳绩。迈向崭新天地的唯一道路，在于持续努力，超越自我局限。开发金控以全方位的专业，睿智的判断，创新的魄力，洞察时势变化，领先业界。从过去到未来，秉持日新又新的精神，持续突破，开辟新天地。

An Industry Leader Taking Operations to the Next Level

CDF's employees are known for their professionalism and motivation, attested to by numerous achievements. Continuous innovation is the only way to succeed in the current business world. CDF is proud of its leading position over peers, supported by well-rounded professionals who boldly enter uncharted territory before market trends take shape. CDF has been and will continue to be ambitious as it pursues business innovation and excellence in an ever-changing marketplace.



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 (Ranked #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 (Ranked #1), Best Overall Sales (Ranked #1), Best Sales Trading (Ranked #1), Best Execution (Ranked #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 (Ranked #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 (Ranked #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 (Ranked #1), and Leading Bank in Taiwan Dollar Government Bonds (Ranked #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—第一级」	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 (Ranked #2), and Leading Bank in Taiwan Dollar Corporate Bonds (Ranked #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 (Ranked #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 1 st Bank, and Government Bonds Market Share 2 nd Bank

2011

亚元杂志评选为最佳台湾债券商、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

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

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

金管会核定「证券商风险管理评鉴最高等级一第一级」

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

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

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

中华民国对外贸易发展协会评选为台湾二十大国际品牌

证券暨期货 / 金鑫奖评选为杰出证券人才奖及杰出金融创新奖

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

世界金融杂志评选为台湾区最佳投资银行

Asiamoney, Best Domestic Bond House, Best Fixed Income Local Provider for Interest Rates Products Rank #2, and Best Local Brokerage (Ranked #2)

Department of Treasury of Central Bank, Best Government Bond Dealer (Ranked #1)

FinanceAsia, Best Equity House and Best Bond House

Financial Supervisory Commission, First class award in risk management assessment

GreTai Securities Market, Excellent Issue of New Financial Products, Golden Laureate Award

GreTai Securities Market, Excellent Listing Recommended of GTSM Market (Emerging Stock Board), Golden Laureate Award

GreTai Securities Market, Excellent Stock/Bond Underwriter, Golden Laureate Award

Taiwan External Trade Development Council (TAITRA), Top 20 Taiwan Global Brands

The 11th Golden Goblet Award, Outstanding Securities Expertise, and Outstanding Financial Innovation

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

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

证券柜台买卖中心评选为 2012 上半年度中央公债优良造市商第三名

台湾证券交易所颁发市场创新奖

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

Asiamoney, Best Foreign and Local Brokerages in Taiwan Research (Ranked #3), Best Execution Award (Ranked #3), Best Roadshow and Company Visit Award (Ranked #2)

GreTai Securities Market, Best Market Making for Government Bonds (Ranked #3), 1st half of 2012

Taiwan Stock Exchange, Outstanding Innovation Award

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

远见杂志第十一届「服务业大调查」金融银行类别的第四名

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」

证券柜台买卖中心评选为「2013 年度下半年中央公债优良造市商」

中央银行国库局评选为「中央公债交易商业业务绩效冠军」

财资杂志评选为「2013 年台湾最佳债券商」

台湾证券交易所 2013 年「IPO 筹资金额奖」第一名、「SPO 筹资金额奖」第一名、及「IPO 市值奖」第二名

台湾证券交易所 2013 年「权证发行档数」第二名、「权证受托买卖金额」第二名及「权证最佳造市券商」

Asiamoney, Best Foreign and Local Brokerages in Taiwan Research (Ranked #3)

Global Views Monthly, 11th “Service Industry Survey”, Banking Category, (Ranked #4)

GreTai Securities, Most IPO Cases in the GreTai Securities Market (GTSM) and Registrations in the Emerging Stock Market in 2013

GreTai Securities, Central Government Bond Market Maker Review (Ranked #1), 2nd half of 2013

Taiwan Central Bank, Best Government Bond Dealer

The Asset, Best Bond House in Taiwan

TWSE, IPO Fund-raising (Ranked #1), SPO Fund-raising (Ranked #1), and IPO Market Value (Ranked #2)

TWSE, Number of Warrants Issued (Ranked #2), Total Value of Warrant Transactions (Ranked #2), and 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

亚洲财务杂志评选为台湾最佳债券承销商

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

证券柜台买卖中心颁发证券商金桂奖「债券交易」第一名及「债券发行」第二名

证券柜台买卖中心颁发证券商金桂奖「推荐辅导奖」第一名及「兴柜造市奖」第二名

证券柜台买卖中心颁发证券商金桂奖「衍生性商品」第一名及「权证发行」第三名

证券柜台买卖中心颁发证券商金桂奖「受托买卖」第二名

中央银行国库局评选为「中央公债交易商业业务绩效冠军」

财资杂志评选为台湾最佳债券承销商

台湾证券交易所 2014 年「SPO 筹资金额奖」第一名

台湾证券交易所 2014 年「权证受托买卖成交金额奖」第二名「权证发行总档数」第三名

BSI, BS10012:2009 Specification for a Personal Information Management System.

FinanceAsia, Best Taiwan DCM House

FinanceAsia Country Awards, Best Taiwan Investment Bank, Best Taiwan DCM, Best Taiwan ECM

GreTai Securities Market, Bond Trading (Ranked #1), and Bond Issue (Ranked #2), Golden Laureate Award

GreTai Securities Market, Listing Advisory Service (Ranked #1), and Emerging Stock Market Making (Ranked #2), Golden Laureate Award

GreTai Securities Market, OTC Derivatives Transaction Volume (Ranked #1), and Number of New Issues of Warrants (Ranked #3), Golden Laureate Award

GreTai Securities Market, Brokerage (Ranked #2), Golden Laureate Award

Taiwan Central Bank, Best Government Bond Dealer

The Asset, Best Bond House in Taiwan

TWSE, SPO Fund-raising (Ranked #1)

TWSE, Total Value of Warrant Transactions (Ranked #2), and Number of Warrants Issued (Ranked #3)

亚元杂志评选为最佳台股研究报告全体内外资券商第三名

今周刊财富管理评鉴评选为券商「最佳服务奖」第一名，「最佳财富管理证券」、「最佳营业员团队」、「最佳商品」、「最佳数位发展」第二名

欧元杂志评选为台湾区「最佳投资银行」

亚洲财务杂志评选为台湾最佳债券承销商

财金资讯股份有限公司评选 2015 年度电子金流业务推广绩优银行

台湾期货交易所评选期货钻石奖—银行业交易成长第二名

台湾期货交易所颁发期货钻石奖—「期货交易辅助人年度贡献奖」、「期货自营商年度贡献奖」及「人民币汇率期货 RHF maker 造市绩效卓越奖」

证券柜台买卖中心评选为「中央公债优良造市商」

财资杂志评选为台湾公债次级市场交易商第一名

财资杂志评选为台湾最佳债券商

财资杂志评选为台湾最佳公司债次级市场交易商

台湾证券交易所评选为「权证最佳造市券商」

台湾证券交易所颁发证券经纪商 ETF 交易竞赛「卓越贡献奖」奖项

台湾证券交易所「SPO 筹资金额奖」第一名

财讯双周刊消费者金融品牌暨金控 CSR 奖评鉴评选为「最佳券商形象」、「最佳券商服务」优质奖

取得英国标准协会 ISO 14001 : 2015 环境管理系统 验证

Asiamoney, Best Foreign and Local Brokerages in Taiwan Research (Ranked #3)

Business Today Wealth Management Review, Best Service (Ranked #1), and Best Wealth Management for Securities Houses, Best Sales Team, Best Product, and Best Digital Development (Ranked #2)

Euromoney, Awards for Excellence, Best Investment Bank in Taiwan

FinanceAsia, Best Taiwan DCM House

Financial Information Service Co., Outstanding Bank in Promotion of Virtual Cash Flow Business

TAIFEX Futures Trading Diamond Awards, Growth in Trading Volume for Banks (Ranked #2)

Taiwan Future Exchange, Futures Trading Diamond Awards, Outstanding Contribution by Introducing Brokers, Outstanding Contribution by Futures Proprietary Merchants, and Performance Excellence by RHF Market Makers

Taipei Exchange, Best Government Bond Market Maker

The Asset, Asian Currency Bond Benchmark Survey, Leading Bank in Taiwan Dollar Government Bonds (Ranked #1)

The Asset Best Bond House in Taiwan

The Asset, Asian Currency Bond Benchmark Survey, Top Bank in the Secondary Market for Corporate Bonds (Ranked #1)

TWSE, Best Warrant Market Maker in Taiwan

TWSE, Securities Dealers ETF Trading Contest, Distinguished Contribution Award

TWSE, SPO Fund-raising (Ranked #1)

Wealth Magazine, Consumer Financial Services and Financial Holdings CSR Awards, Best Brokerage Brand (Ranked #2), and Best Brokerage Services

ISO 14001: 2015 Environmental Management Certification by BSI

凯基银行成功案例

Successful Track Record of KGI Bank

推出全台首张现金卡

— George & Mary 现金卡

Launched the first cash card in Taiwan — George & Mary Cash Card.

全台首家银行引进并布建自动贷款机，提供客户更便捷服务渠道

The first bank in Taiwan to introduce and install automated loan machine (ALM), providing more convenient service channels for clients.

推出「行动支付 X 卡」成为首家获金管会核准正式营运之行动支付银行

The first bank in Taiwan that received approval from the Financial Supervisory Commission to launch mobile payment solution "Mobile Payment X-Card."

1999

2001

2004

2007

2011

发行全台首张符合 EMV 规格晶片信用卡—京华城联名卡

Issued the first EMV chip credit card in Taiwan — the co-branded card with Living Mall

发行首张结合全台各大百货优惠及现金回馈之 MoneyBack 白金卡

Issued MoneyBack Platinum Card in Taiwan, which was the first card that combined discounts for major department stores and cash rebates.

开办信用卡 (Visa、MasterCard、JCB、银联) 收单业务，使发卡及收单业务二者资源交互运用，发挥综效

Started merchant acquiring (Visa, MasterCard, JCB, China UnionPay) business, using resources across credit card issuance and acquiring businesses to create synergy.

多元化经营移动支付商业模式，开办中华电信移动支付「QR code」服务，将移动支付与信用卡结合

Introduced QR code-based mobile payment service with Chunghwa Telecom that combined mobile payment with credit card for diversification of the business model in mobile payment.

2012

与悠遊卡公司合作发行悠遊联名卡，跨足小额支付平台合作

Partnered with EasyCard Corporation to issue a co-branded card and stepped into the business of micro-payment platform.

行动 X ATM 上线，支援自行、跨行转帐及缴费等行动 ATM 功能

Launched Mobile X ATM and provided the functions of intra-bank and inter-bank remittance, as well as bill payment, etc.

2013

2014

开办国民旅遊卡收单服务，多方拓展各特店渠道之合作机会

Launched the merchant acquiring service of Taiwan Traveler Card and explored opportunities for cooperation with various channels.

与台中慈济医院合作试行行动医疗 X 卡，将移动支付 X 卡功能扩展于行动医疗之应用及金流结合

Partnered with Taichung Tzu Chi Hospital on a trial run for Mobile Health X-Card, which expanded the application of Mobile Payment X-Card into medical treatment and consolidation of cash flow.

获准开办手机信用卡业务，与台湾移动支付公司 PSP TSM 平台合作，于 2015 年第一季正式对外发行，成为台湾最大行动 TSM 平台第一波上线银行之一

Received approval to embed credit card functions into smartphones and partnered with Taiwan Mobile Payment Co. on the Payment Service Provider Trusted Service Manager (PSP TSM) platform. The mobile phone credit card was launched in Q1 2015, making KGI Bank one of the first banks to tap into the largest TSM platform in Taiwan.

2015

首家推出行动 ATM 服务之银行，可搭配台湾任一银行发行之行动金融卡，不限凯基银行客户皆可使用转帐、付款等功能。

KGI Bank was the first bank in Taiwan to launch mobile ATM services, allowing mobile wallet users (not limited to KGI Bank customers) to transfer funds and make payments using mobile ATM cards issued by any local banks.

首家获金管会核准开办「信用卡收单与电子票证发行机构及晶片金融卡 (Smart Pay) 收单共用刷卡机」服务。

KGI Bank was the first bank in Taiwan to be permitted to launch "All-Purpose (Credit Card/Electronic Card/Smart Pay) Electronic Data Capture (EDC)" service.

于高雄新崛江推出第一个可接受信用卡刷卡及一卡通票证的商圈，透过策略联盟共同经营新崛江商圈，规划于当地店家布设整合型刷卡机，提供民众更多样化的支付选择。

KGI Bank introduced the "All-Purpose EDC" to Shinkuchan shopping district in Kaohsiung which made it the first shopping district in the nation to accept credit card and electronic card payments. Through strategic alliances, local merchants were offered incentives to install all-purpose EDCs, which gave shoppers more payment options at their disposal.

TSM 移动支付平台，提供客户透过 OTA (Over The Air) 空中下载方式将信用卡、金融卡载入手机，并可利用行动装置 NFC (Near Field Communication) 无线通讯交易模式进行信用卡、金融卡购物交易，或于网络进行远端转帐、缴费、缴税等交易，移动支付业务并获得财金资讯公司颁发年度最佳创新卓越奖。

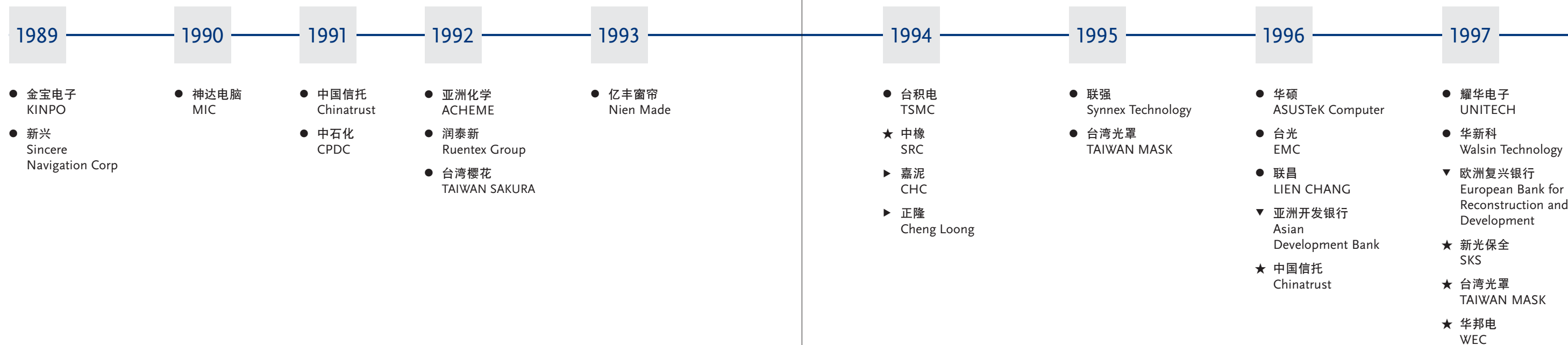
With the development of TSM (Trusted Service Manager) platform, customers are able to load credit card and ATM card information into their cellphones using OTA (Over The Air) technology, and exchange credit/ATM card information using NFC function built into their cellphones to complete transactions similarly to what they would do with a physical Internet. In addition, the bank was awarded Mobile Payment Excellence of the Year by Financial Information Service Co., Ltd.

领先同业获金管会核准开办「mPOS 行动刷卡机收单业务」服务。

Ahead of other local banks, KGI Bank was the first being permitted by Financial Supervisory Commission to operate mPOS (Mobile Point of Sales) merchant acquiring business.

与 LINE Pay、欧付宝钱包异业合作绑定凯基信用卡优惠活动，并与台湾移动支付、路易莎咖啡三方合作参加 2015 年度资讯展移动支付展示活动，持续推广各式创新之移动支付服务。

KGI Bank rolled out incentive programs in collaboration with LINE Pay and allPay to encourage the utilization of KGI's credit cards. KGI Bank also participated in Computex 2015 in a collaborative effort with twMP and Louisa Coffee to showcase and promote a variety of creative mobile payment services.



- ▲ 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 CTCL 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 Greatek 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
- 建緯 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
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- ▶ 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
- 广铨 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

- ▲ 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

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

- ★ 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)

- 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 Advantec 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.

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 Iectromaterials
- ★ 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

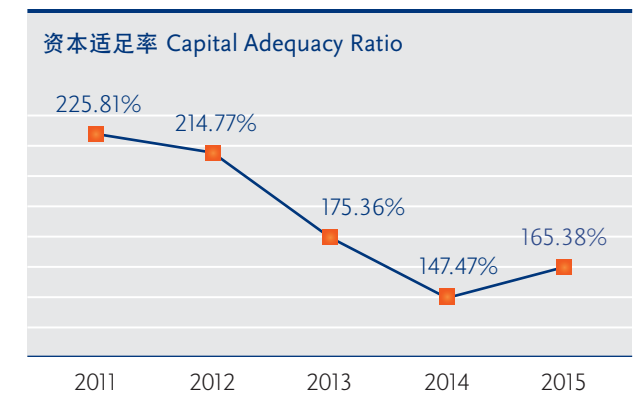
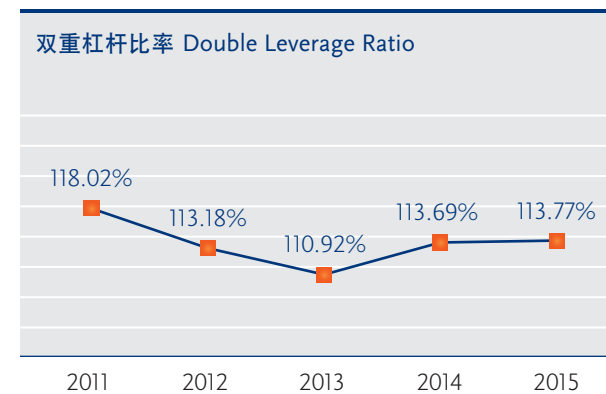
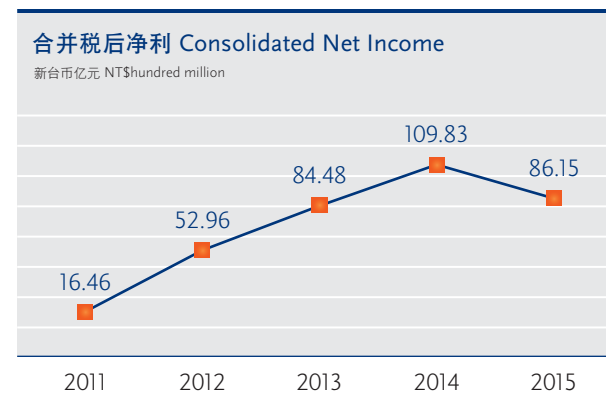
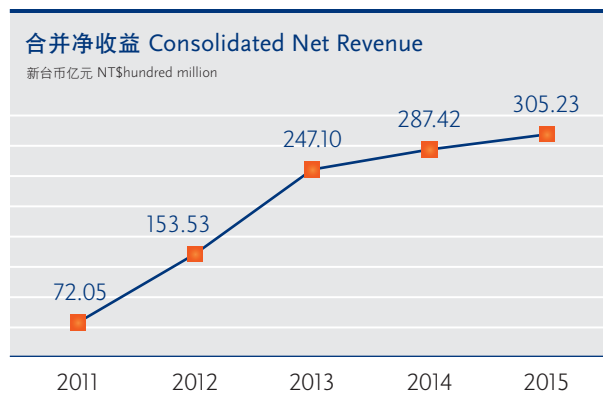
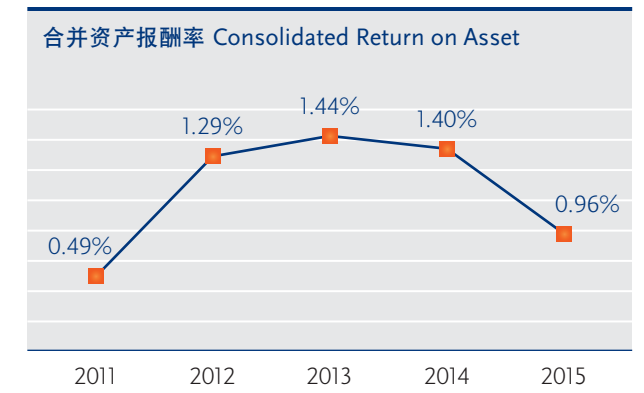
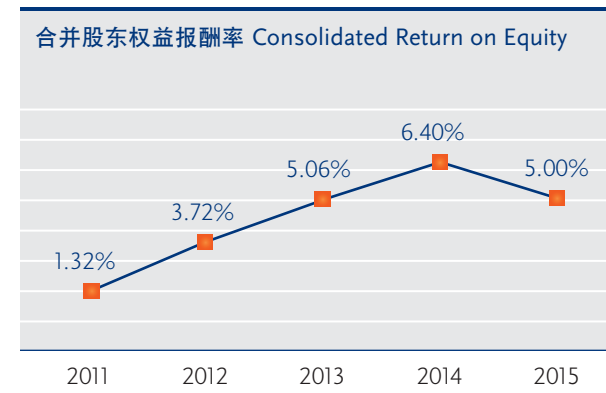
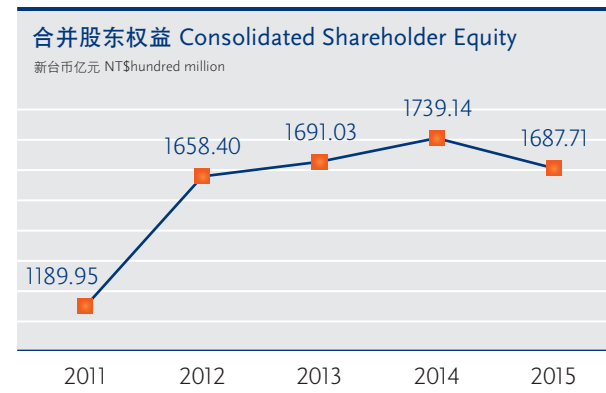
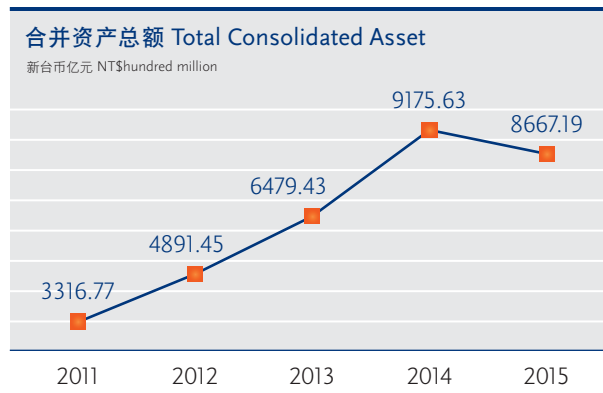
- ▲ 中租迪和
Chailease Finance
- ▲ 中龙钢铁
Dragon Steel Corportaion
- ▲ 国产实业
Goldsun Development &
Construction Co., Ltd
- ▲ 鸿海
Hon Hai Precision Industry
- ▲ 台电 Taiwan Power Company
- 友达晶材 AUO Crystal
- 七彩虹 Colorful
- 仁宝 Compal
- 达运 (原名辅祥) Darwin
- 汉磊 EPISIL
- 敦泰 Focaltech
- 勤益 GTM
- 和润企业 Hotai Finance Corp.
- 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
- ★ 光鋹 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

- ▲ 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

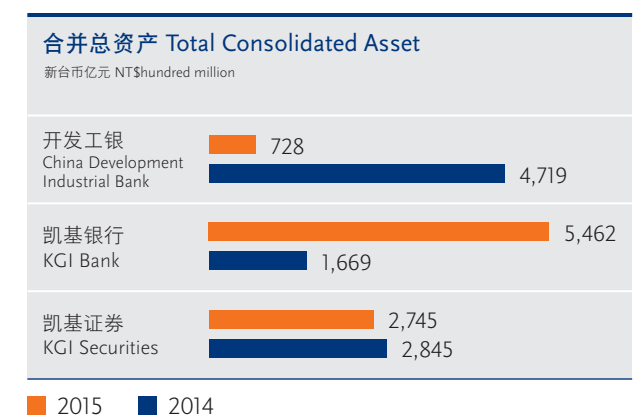
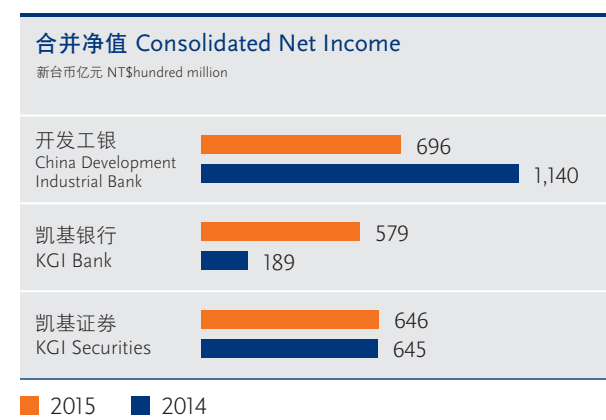
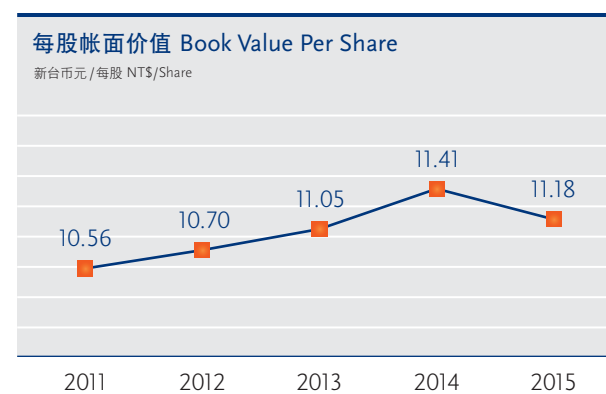
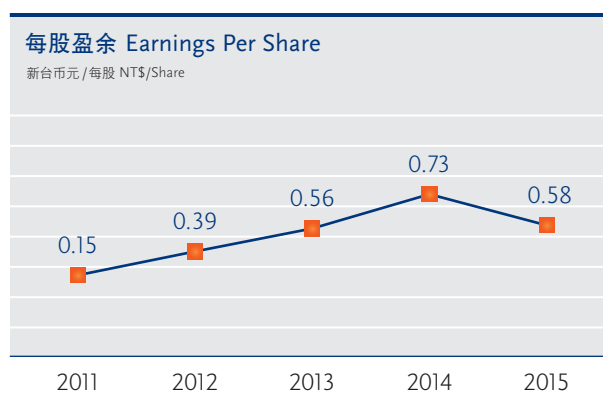
- ★ Secondary Public Offering (SPO)
(现金增资或可转换公司 Share issuance or convertible bonds)
- ◆ Taiwan Depository Receipts (TDR)
- Euro Convertible Bond (ECB)

- ▲ 开发金控 CDF
- ▲ 中龙钢铁
Dragon Steel Corportaion
- ▲ 远东新世纪
Far Eastern New Century Corporation
- ▲ 富邦金 Fubon Financial Holding
- ▲ 鸿海 Hon Hai Precision Industry
- ▲ 凯基证券 KGI Securities
- ▲ 台电 Taiwan Power Company
- ▲ 阳明 Yang Ming
- 宏致 ACES
- 日月光 ASE
- 新加坡商布思湾私人有限公司
BOOTHBAY PTE LTD
- 华威集团 CID Group
- 台达电 DELTA
- 嘉晶 EPI
- 汉磊投控 EPISIL
- 奕力 Ilitek
- 晋基 Jinnji
- 晨星 MStar
- 西安华芯 SCSemicon
- 盛弘 SHAREHOP
- 矽格 SIGURD
- 精刚精密 STC
- 大联大 WPG
- * 安成 TWi Pharmaceuticals
- 精材 Xintec
- ▼ 美国银行
Bank of America Corporation
- ▼ 中国银行 台北分行
Bank of China Ltd. Taipei Branch
- ▼ 法国巴黎银行 BNP PARIBAS
- ▼ 开发工银 CDIB
- ▼ 联昌国际银行 CIMB Bank
- ▼ 东方汇理银行
Credit Agricole Corporate and
Investment Bank
- ▼ 德意志银行 Deutsche Bank AG
- ▼ 法国电力
Électricité de France S.A.
- ▼ 韩国进出口银行
Export-Import Bank of Korea
- ▼ 高盛 Goldman Sachs
- ▼ 韩国产业银行
Korea Development Bank
- ▼ 麦格理银行 Macquarie Bank
- ▼ 马来亚银行
Malayan Banking Berhad
- ▼ 瑞穗证券 Mizuho Securities
- ▼ 摩根史坦利 Morgan Stanley
- ▼ 加拿大国民银行
National Bank of Canada
- ▼ 法国外贸银行 Natixis
- ▼ 加拿大皇家银行 伦敦分行
Royal Bank of Canada, London
Branch
- ▼ 法国兴业银行
Société Générale S.A.
- ▼ 渣打银行
Standard Chartered Bank
- ▼ 三井住友银行
Sumitomo Mitsui Banking Corp
- ▼ 新加坡商大华银行
United Overseas Bank Limited
- ▼ 沃达丰 Vodafone
- ▼ 元大银行
Yuanta Commercial Bank
- ★ 宏基 Acer
- ★ 名轩 Advantec Enterprise
- ★ 恩德 ANDERSON
- ★ 智易 Arcadyan
- ★ 应华 AVY Precision Technology
- ★ 帛汉 BH
- ★ 奇力新 CHILISIN
- ★ 金山电子 CHINSAN
- ★ 长荣航空 EVA Airways
- ★ 亿光 EVERLIGHT
- ★ 第一金控 FFHC
- ★ 昱晶 GINTECH ENERGY
- ★ 国硕 GSC
- ★ 桂盟 KMC
- ★ 雷笛克 LedLink
- ★ F- 六晖 LU HAI
- ★ 晟田 Magnate
- ★ 美律 MERRY
- ★ 正凌 NEXTRON
- ★ 网路家庭 PChome online
- ★ 如兴 ROO HSING
- ★ 润隆 Run Long Construction
- ★ 台骅 T3EX
- ★ 泰博 TaiDoc
- ★ 鼎翰 TSC Auto ID Technology
- ★ F- 永冠 YGG
- 日月光 ASE

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.



注：2015年5月1日开发工银部分业务营业让与凯基银行
Note: On May 1, 2015, CDIB transferred cooperate banking and treasury business to KGI Bank.

社会责任 Social Responsibility

5-1	开发金控 China Development Financial	98
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（一）台湾大学商学研究所「中华开发金控讲座」

基于企业社会责任，开发金控为强化产学合作、回馈社会，与台湾大学商学研究所自 2013 学年度起，连续三年合作开设「中华开发金控讲座」。期待借此将开发金控半个世纪的创业投资与投资银行业务经验，传承给莘莘学子。「中华开发金控讲座」除了继续推出董总级的专业经理人担任讲师，也将开发金控的投资户请进校园，分享其创业经验。开发金控董事长张家祝在学期开幕式时表示，要把金融做好，要有好的制度、环境，市场不只在台湾，而是亚洲、甚至全球；但最重要的是「人才」，这就是开发金控和台大合作课程的原因，让最好的人才可以在专业领域中获得培养，可以有更丰盈的羽翼飞出去与国际竞争。

「中华开发金控讲座」2015 学年度的授课重点在于创投与投行业务的经验分享。包括开发金控总经理杨文钧、凯基证券董事长许道义、凯基银行副董事长王幼章等各专业领域的重量级人物，都亲自担纲授课。第三年走入校园，「中华开发金控讲座」的课程内容也随着开发金控业务调整而微调，最明显的改变就是因为凯基银行加入金控集团，而在课程中逐步新增商业银行的策略与发展。

连续亲自担任三年讲师的开发金控总经理杨文钧表示：2015 学年度的课程名称为「中华开发金控讲座——私募及创业投资及企业筹资实务」，课程内容从创投到私募、从新创到文创、从两岸三地到国际资本市场再到全球金融市场、从商业银行到企业授信、从私募基金投资架构到个案投资评估与决策，开发金控对学生揭开创投及投行业务的神秘面纱，分析现在、展望未来。为了推动青年创业风潮，「中华开发金控讲座」课程内容以开发金控擅长的创业投资为核心，并涉及与筹资相关之投资银行及商业银行业务，将可增进学生对于创业投资及相关金融市场业务之认识，让有意从事相关金融、投资业务的同学从前辈撷取相关实务经验，有心创业的同学则可以对如何取得创业所需资金的投融资层面，了解资本提供者在想什么。



左：开发工银副董事长陈鑫讲授：创投案源开发与投资评估公司
(left) Vice Chairman David Chen of CDIB, lectures: VC case source development and assessment.

右：开发金控总经理杨文钧亲自授课：私募股权投资决策之实例演练
(right) President Paul Yang of CDF, lectures: Case study of private equity investment.

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

CDF has run a lectures program, called CDF Lectures, in partnership with National Taiwan University's (NTU) College of Management since 2013. The program is designed to strengthen the company's ties with academia, fulfill its corporate social responsibility obligations, and impart its over half a century's experience on venture capital and investment banking to students. Lecturers include top executives and CDF's investees, who share their experiences of starting up a business. At the opening lecture of the current semester, CDF Chairman Chang Chia-Juch explained that the success of a financial enterprise is not only determined by a good sound system and business environment but most importantly by its people. This is why CDF collaborates with NTU in the lecture program – to equip up-and-coming talent with the professional expertise they will need to compete in the international arena.

In 2015, CDF Lectures focused on the practical operations of venture capital and investment banking, with heavyweight lecturers including CDF President Paul Yang, KGI Securities Chairman Daw-Yi Hsu and KGI Bank Vice Chairman Eddie Yu-Chang Wang. The lectures were fine-tuned last year, the third year of the program, as CDF's business scope had altered as a result of KGI Bank joining the group, necessitating the addition of commercial banking development and strategy into the presentations.

President Paul Yang, who has lectured every year since 2013, delivered a 2015 lecture entitled "Private Equity and Venture Capital in Corporate Financing", covering the function of private equity and venture capital in startups and creative industries, from Greater China to global equity capital markets, from commercial banks to corporate lending, and from private equity structure to individual case studies. Mr. Yang unveiled to the students some of the secrets of venture capital and investment banking, supported by analyses of the past, present and future. The venture capital focus of the CDF Lectures, being CDF's specialist area, is designed to encourage entrepreneurship among young people and demystify the world of financing-related investment banking and commercial bank operations. Through the courses, students can become familiarized with the reality of the venture capital and financial markets. Those interested in working in the financial and investment industries can gain from the lectures a hands-on, practical know-how from people with real experience in these complex fields. Meanwhile, those interested in starting their own businesses will have a better idea about financing approaches and the mentality of capital providers.

开发文创价值创投公司董事长刘绍梁（左四）在课程中与学生分享文创产业的机会与挑战，为了让学生更了解台湾文创产业的现状与未来，特地邀请欧莱德公司董事长葛望平（左一）、陶作坊董事长林荣国（左二）及阿荣影业副总经理杨中天（右四）与谈。Lawrence Liu (fourth from left), Chairman of CDIB Capital Creative Industries Limited, shared his ideas about opportunities and challenges in the cultural and creative industry. In order to enable students to further understand the current status and future outlook of Taiwan's cultural and creative industry, he invited Steven Ko, Chairman of O'right (first on the left), and John C. T. Yang, Deputy of General Manager of Arrow Cinematic (fourth from the right), to participate in the discussion.



「中华开发金控讲座」第三年在台大开课，为了让同学能从「做」中学习，更引入「Mentor」（导师制度），由专精各项业务的资深同仁，直接担任导师，分组带领学生进一步针对全球经济发展的重点潜力产业，从网络、资讯的侧面挑选议题进行分组报告，以提高学习效率，也模拟开发金控同仁的专业工作实务。共同开设本课的台大商研所教授陈文华指出，透过开发金控的分享，学界得以了解业界的运作模式，对于产学衔接具有很大的意义和效果。

开发金控表示，人才是社会最珍贵的资源，教育则是对人才最佳的投资，也是投资报酬率最高的投资；「参与年轻人才培养」是开发金控在金融服务以外与社会连结的重要面向，而与台大合作的「中华开发金控讲座」正是其中一项持续推动的实践，开发金控以「投资」业务见长，要以「投资在地人才」作为对台湾社会最深刻的承诺。

（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、凯基期货董事长糜以雍等，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，2015 年访问的大学多达 9 所，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）参与行政院金融监督管理委员会「翻转人生—大专生金融就业公益专班」课程

行政院金融监督管理委员会鉴于青年学成就业为改善家庭经济之主要途径，但部分大专生因家庭经济因素，必须分担家计或自筹学费、生活费，多数时间忙于打工，致就学状况不佳，并欠缺经费额外支付参加加职证照考试报名费或课程，致其就业条件相对弱势。金管会特于 2015 年首度以「翻转人生」为主题，举办「大专生金融就业公益专班」方案，协助家庭经济不佳之大专生强化金融就业竞争力，谋取稳定的金融专业工作。

开发金控积极参与此项「大专生金融就业公益专班」，由开发金控高阶主管包括凯基银行董事长魏宝生与凯基期货董事长糜以雍等，亲自至全台多所大学授课，以其累积多年之产业知识与实务经验，协助培育台湾金融人才，并为来自弱势环境之青年毕业后进入金融产业开启一扇窗。

金管会此项「大专生金融就业公益专班」计划从育才出发，更规划了后续的相关配套方案。金管会为使学员无后顾之忧，专心课程，于「大专生金融就业公益专班」课程期间，亦提供学员生活照顾及证照考试补助。此外，金管会更计划邀请各相关同业公会及金控公司，能够在未来学员毕业后提供部分就业职缺并共同推动就业媒合。开发金控旗下凯基银行及凯基证券皆将积极配合此项就业媒合，争取更多优秀青年才俊加入，让弱势青年有机会透过开发金控丰沛之资源与机会，成就未来、翻转人生！



凯基银行副董事长王幼章讲授：开发金控的商业银行规划
Vice Chairman Eddie Yu-Chang Wang of KGI Bank, lecture: Commercial banking plan of CDF.



凯基证券董事长许道义讲授：两岸三地资本市场投资银行实务
Chairman Daw-Yi Hsu of KGI Securities, lecture: Capital market and investment banking practice in the Greater China.



导师分组讨论
Group discussion led by a CDF mentor.



学生上课情况
Scene from the CDF Lectures.

Also in 2015, as the third year of the CDF Lectures program, the lecturers introduce a Mentor system in which senior personnel from various departments of CDF guide students in group discussions on key industries that matter to global economic development and on key economic issues that will broaden their learning scope and simulate the kind of professional discussion environment found at CDF. Professor Wun-Hwa Chen, from NTU's College of Management, as a coordinator of the joint lectures, has noted that the collaboration with CDF allows students to know how the industry operates in real, while helping bridge the gap between academia and business.

In accordance with its philosophy that young talent is the most valuable resource of any society, CDF regards investment in talent via the platform of education is among the most worthy, as well as highest-yielding of business investments. This is the reason CDF has committed to developing new talent in Taiwan and made it a cornerstone of its persistent efforts to connect with society outside of its financial operations. The CDF Lectures at NTU embody this philosophy, and exemplify how determined CDF is to give back to the community via an investment that benefits all sides - local young talent, Taiwanese society as a whole, and the company itself.

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 and bring the industry and the campus closer and foster future financial professionals.

(四) 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，旨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。开发金控自 2012 年起即参与该学程，为学程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。历年来开发金控亦参加该学程于每年举办的联合成果发表会，与同学座谈分享参与公益的心得。未来开发金控若有举办公益性质活动，公益服务学程师生亦将视性质共同参与。

(五) 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商学院及政治大学法学院，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。本届竞赛于 2016 年 3 月在台北举行，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、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。

开发金控自 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。



2015 年政治大学企业并购期末竞赛评审与参赛同学合影
The judges and participating students in the 2015 NCCU Cross-Strait (Asia-Pacific) Enterprise M&A Meeting Competition.

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 at the lectures, including KGI Bank Chairman Mark Wei and KGI Futures Chairman Falcon Mi. In 2015, the lecturers from CDF has visited 9 universities and shared their extensive knowledge and practical financial industry experience with students. The program enables students to combine financial theory learned at school with the actual industry practice. By participating in the Financial Literacy Program, CDF has felt honored to be able to contribute to the cultivation of financial talent in Taiwan and help advance the spread of financial industry knowledge.

3. Participation in the Financial Literacy for Youth program organized by the Financial Supervisory Commission

The Financial Supervisory Commission launched the Financial Literacy for Youth program in 2015 with the aim of helping equip college students from economically disadvantaged families with better qualifications for stable jobs in the financial sector. The program was prompted by cases of college students who are unable to properly focus on their studies either because they have to work part-time to share family financial responsibilities, or because they cannot afford the fees for financial license related courses and exams in the first place. Ultimately, the goal of the program is to assist economically disadvantaged young people with starting a career, as a means of relieving the financial distress of families in the community.

CDF has actively participated in the program, with top executives lecturing at several colleges around Taiwan including KGI Bank Chairman Mark Wei and KGI Futures Chairman Falcon Mi. The lecturers from CDF have shared their extensive knowledge and practical experience of the industry with students to contribute to the cultivation of the country's financial talent and to open a window on the financial sector for economically disadvantaged young people.

The Financial Literacy for Youth program is intended not only to cultivate talent but also to help participating students with living expense allowances and subsidies for exam registration fees during the course. Additionally, the FSC plans to require financial associations and holding companies to offer jobs to students in the program and to jointly provide job-matching services. KGI Bank and KGI Securities, both subsidiaries of CDF, will also join the job-matching service to recruit more talent among young people with economic disadvantages.

4. 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 (NCCU) 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 proposals, 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.

5. Participation in the Cross-Strait (Asia-Pacific) Enterprise M&A Mooting Competition, National Chengchi University (NCCU)

The Cross-Strait (Asia-Pacific) Enterprise M&A Mooting Competition is jointly organized by the College of Law and College of Commerce of NCCU. The competition originally was 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 at the end of each semester. The latest competition took place in March 2016 in Taipei with 12 universities from the Asia-Pacific region participating: Peking University, Tsinghua University, Renmin University of China, Shanghai Jiao Tong University,

(六) 创办「政治大学财务金融卓越讲座」

开发金控旗下凯基银行董事长魏宝生在 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」。

凯基银行董事长魏宝生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、凯基证券顾问丁绍曾、风险管理部亚太区主管王昭麟、汇丰银行台湾区总经理李钟培、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（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四年，且在 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（前排左三）、辅仁大学金融与国际企业学系主任韩千山（前排左二）与学员合影
Regional Head of Risk Management of KGI Securities Steve Wang (third left, in front row) and Chien-shan Han (second left in front of row) Department Dean of Finance and International Business of Fu Jen Catholic University with members of program.



凯基证券顾问丁绍曾（前排中）与学员合影
Consultant Albert Ding of KGI Securities (middle of front row with members of the program).

(七) 参与政治大学「夏日学院」

「夏日学院」为政治大学首创，以「在地游学」的构想，开放全国大专院校学生到政治大学游学，以开拓一个「校际间」学习型的校园文化与「不断电」的学习氛围，落实大学追求卓越教学的目标。2015 年 7 月该校举办「夏日学院—企研研习营」，开发金控协助安排参加该研习营的北京大学经济法硕士生、厦门大学民商法硕士生至开发金控进行为期两周的参访与学习。

Xiamen University, and Nanjing University in 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.

CDF executives have been the instructors as well as judges since the second competition in 2012, sharing their negotiation and execution experience from real M&A cases. Along with the enthusiasm and hard work of all the students that have taken part, the competition has come to represent a fun, challenging, and rich learning experience cherished by all involved.

6. Establishing the Financial Elite Program at National Chengchi University (NCCU)

In February 2013, KGI Bank Chairman Mark Wei founded the Financial Elite Program at NCCU, a series of financial lectures in English, given 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 shape their international perspectives.

Tapping into his personal networks established over the years in the industry, Mr. 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, Consultant 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, as well as increase their familiarity with the inner workings of the financial industry.

The Financial Elite Program, which has run for four years, has been held to wide acclaim among 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 the 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 participate, making it a remarkable success.

7. Summer School of National Chengchi University

NCCU's Summer School is the first in Taiwan that encourages students from different universities to study at NCCU during the summer vacation, with the aim of fostering a campus culture of interschool study and uninterrupted learning as part of the overall goal of excellent teaching. In July 2015, NCCU held an M&A research camp at its Summer School, for which CDF arranged a two-week educational visit to CDF for postgraduate students of economic/commercial law from Peking University and Xiamen University, China.

有感于「教育」是最有价值的投资，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。2015年透过旗下子公司开发工银捐赠3,000万元予「财团法人中华开发工业银行文教基金会」（以下简称：「工银文教基金会」），持续且计画性地推动各项文教、艺术教育及公益事业之奖助与培育计画。

工银文教基金会于2015年具体推动之公益方案，包括补助新北市「八仙粉尘爆燃意外受创学生学杂费」计画；奖助大学在校生课辅弱势学童计画、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—赞助丝竹空爵士音乐会，以及协助社会福利机构爱心义卖等，过程中不仅资源挹注，亦提供员工自主参与，让公益关怀成为开发金控同仁工作与生活的一环，型塑优质之企业公民轮廓。

2015年主要公益活动

■ 「我们班的小飞象：小天份大未来」筑梦奖助计画

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，期许建立孩子的学习自信，并为社会培养未来文创人才。2015年补助个人或团体筑梦申请包括美术类5件、舞蹈类5件、音乐类3件、体育类9件，每一个案可获得新台币10~20万元不等之习艺奖助金。



体育—屏东里港国中棒球队
Physical education – Ligang Junior High School baseball team, Pintung County.

Believing education is the most valuable investment, CDF's social activities for public benefit have centered on the theme of "care for the next generation, invest in children's future." In 2015, subsidiary CDIB donated NT\$30 million to China Development Industrial Bank Foundation, to continually supporting on cultivate programs of culture, art education, and public-benefit.

China Development Industrial Bank Foundation's public benefit program in 2015 included financial assistance to student victims of the explosion of colored powder at Formosa Fun Coast in New Taipei City, scholarships and grants to college students who tutor underprivileged children, food subsidies for school children in remote areas, talent fostering programs for economically disadvantaged school children, support of art and cultural talent (sponsorship of Sizhukong jazz concert), and assistance to social welfare institutions for charity sales activities. In those programs, CDF not only contributed substantial resources but also encouraged employees to participate voluntarily, making public benefit part of their work life as corporate citizens.

Major Charity Events in 2015

■ Caring for Children — "Our Class Has Got Talent" Program

The "Our Class Has Got Talent" program sets out to counter the idea that academic achievement is the only worthwhile pursuit for children by encouraging children of low academic achievement to develop other inherent competitive advantages. The program provides scholarships for economically disadvantaged children in the hope that they will gain confidence in their learning abilities while also nurturing cultural and creative talent. In 2015, scholarships were granted to five individuals or groups in the art category, five in dancing, three in music, and nine in sports, with each winner receiving NT\$100,000 to NT\$200,000.



左：绘画—台北市关渡国中陈同学
(left) Painting- Mr. Chen Guandu Junior High School, Taipei City.

右：音乐—嘉义县双溪国小鼓阵
(right) Music- Drum team, Shuang Xi Elementary School, Chiayi County.

■ 「薪传 100 × 课辅 100」奖励金

为拉近城乡教育资源的差距，缩短弱势学童的学习落差，工银文教基金会于 2007 年成立「薪传 100 × 课辅 100」奖励计划，每年以新台币 500 万元奖学金，奖励 100 位台湾公私立大学在校品学兼优学生，除协助他们向学，并鼓励接受奖励大学生于一年内投入 100 小时担任弱势学童课后辅导工作。因为薪传志工亦来自经济弱势的家庭，更能对身处弱势环境的孩子有正向的示范作用，受辅导的学童可以获得包括学业、生活及心灵上的关怀。

■ 「营养 100 分」计划

工银文教基金会自 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。本计划 2015 年计补助台东、云林、嘉义、屏东、桃园、宜兰及高雄等七县市 217 所国中、小学校，补助金额 604 万元。



工银文教基金会补助偏乡学校营养午餐
Lunch subsidy for schools in remote areas by China Development Industrial Bank Foundation.

■ 「午餐的约会」活动

为关心偏乡学校学童午餐之问题并扩大公益参与，2012 年起工银文教基金会举办一系列「午餐的约会」活动，邀请开发金控家族同仁组队赴偏乡学校担任午餐一日志工，为学童「加菜」。原来不擅厨艺的金融上班族以认真态度，端出披萨、蕃茄肉酱意大利面、糖醋排骨等私房佳肴，带给偏乡学校师生美味的记忆。



开发工银副董事长陈鑫率创业及产业投资部同仁赴高雄内门景义国小担任志工，为全校 80 名师生加菜
CDIB Vice Chairman David Chen, along with his team, prepares lunch for 80 teachers and students of Jingyi Elementary School, Kaohsiung.

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

To help bridge the education gap between urban and rural areas in Taiwan, the CDIB Education and Cultural Affairs 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 potential. In addition to supporting their studies and relieving economic pressure, the foundation also encourages recipients to work as volunteers for 100 hours as tutors to underprivileged children. As the volunteer tutors are disadvantaged students themselves, they can serve as positive role models to children from low income families, giving them much-needed attention and understanding of their school life and life in general.



开发金控总经理杨文钧见证第九届薪传志工课辅承诺
The ninth Heritage 100 & Tutelage 100 ceremony- President Paul Yang of CDF.

■ School Lunch Subsidization Program —“Perfect Nutrition”

Since 2006, the CDIB Education and Cultural Affairs Foundation have provided subsidies for disadvantaged schools in remote areas to augment their school lunch programs. The program works to ensure that children receive proper nutrition and enable schools to provide breakfast and afternoon snacks or add more dishes to lunch meals. The program has been lauded by local governments and schools since it was launched. In 2015, the program supported 217 elementary and junior high schools in seven cities or counties, including Taitung, Yunlin, Chiayi, Pingtung, Taoyuan, Yilan and Kaohsiung, with subsidies amounting to NT\$6.04 million.

■ “Lunch Dates”

Since 2012, the foundation has built on its “Perfect Nutrition” program and held a series of “Lunch Dates” at schools in remote areas of the country. CDIB employees go to visit these remote schools in groups for one day to share meals that they prepared with the children there. While most of these office workers are far from being geniuses in the kitchen, with a can-do attitude they find they can prepare many platters of delicious dishes, including pizza, spaghetti bolognese, and 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 King Young Elementary School, Yilan.

■ 「艺文人才扶植」

延续「艺文人才扶植」目的及对台湾艺术、文化团体的支持，2015年工银文教基金会赞助国家两厅院「艺术零距离」圆梦计画及「丝竹空爵士乐团」十周年音乐会，邀请开发金控集团员工及企业客户参与，扩大了艺术人文互动与关怀。「丝竹空爵士乐团」是融合「东方传统乐器」与「西方爵士乐元素」、致力于展现「在地精神」的音乐团体。国家两厅院「艺术零距离」圆梦计画，邀请弱势家庭及偏乡学子亲近国家级艺术殿堂，免费进入两厅院聆赏艺术节目。



2015年工银文教基金会赞助「丝竹空爵士乐团」于宜兰南澳举办稻穗音乐会
China Development Industrial Bank Foundation sponsored a Sizhukong Jazz Band concert in Nanau, Yilan in 2015.

■ 「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，目的为提供院生们就业学习的机会。2015年中华开发「爱心饅宝宝」订购活动，每月向华光「磊质复合式庇护工坊」订购271份产品组合，其中58%自用(156份)，42%转捐财团法人华山社会福利慈善基金会(63份)及财团法人天主教华光社会福利基金会(52份)，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。



■ 补助新北市「八仙乐园粉尘爆燃案受创学生学杂费」

2015年6月新北市八仙乐园发生粉尘爆燃意外，造成10余人死亡、400余人不同程度烧烫伤，为关心其中多数严重受创的青年学生，开发工银特以专款专用原则，捐赠新台币2,400万元予工银文教基金会，补助经济弱势、需要协助学生之全额学杂费。2015学年第一学期共计补助研究所4人、大专83人、高中职7人，补助金额共新台币3,085,412元。

依工银文教基金会订定之「八仙乐园粉尘爆燃案受创学生学杂费补助办法」，凡八仙乐园受创学生返校就读，不论其受创时就读于何级学校，经所就读学校审核认定确属经济弱势，有予以补助学杂费之需要者，皆补助自其至大学修业年限为止之全额学杂费。本计画为一长期计画，视学生复学返校状况给予及时关怀，协助经济弱势之尘爆受创学生安心就学，家庭亦能度过难关。



2015年开发金控董事长张家祝与教育部次长陈德华联合记者会宣布补助计画
Chairman Chia-juch Chang of CDIB and Deputy Minister Der-hwa Chen of the Ministry of Education announced the subsidy program at a joint press conference in 2015.

■ Supporting Cultural Talent

The foundation sponsored the National Theater & Concert Hall's charity program and Sizhukong Jazz Band's 10th anniversary show in 2015 as part of its mission to support local cultural and artistic talent. It invited CDF employees and corporate clients to the events. Sizhukong Jazz Band performs western jazz music with traditional Chinese instruments, guided by the band's motto of "music localization". Meanwhile, the National Theater & Concert Hall's charity program invites disadvantaged families and students from remote areas of Taiwan to attend its events at the National Theater & Concert Hall.



2015年工银文教基金会邀请宜兰大洲国小学童开心参加国家两厅院剧场导览及节目欣赏
In 2015, China Development Industrial Bank Foundation invited school children of Dahjou Elementary School, Yilan to attend a tour of National Theater & Concert Hall and watch program there.



2015年宜兰大洲国小学童于节目欣赏后学童制作之感谢函
"Thank-you" notes sent by school children of Dahjou Elementary School, Yilan to the foundation after watching the program in 2015.

■ "Good Food, Kind Heart" Project

Catholic Hua-Kuang Center for the Development of the Disabled, based in Guanxi, Hsinchu, cares for physically and mentally challenged students. The center teaches these students how to fend for themselves in the world, for example by teaching them how to make pastries and steamed buns with ingredients grown at the sheltered workshop, with the finished products both consumed by themselves and sold to the general public. It is hoped that this initiative can provide students with jobs and learning opportunities. In 2015, The CDIB Education and Cultural Affairs Foundation's "Good Food, Kind Heart" project purchased 271 pastry sets monthly, with set price of NT\$100, from Hua-Kuang's "Lei Zhi Sheltered Workshop" to support the hands on experience every month in 2015, supporting the hands-on experience that students get at the workshop while learning to support themselves. Among the 271 sets of pastry, 58% (156 sets) was for the foundation itself and 42% was donated for welfare, 63 sets for the Huashan Social Welfare Foundation and 52 sets for the Catholic Hua-Kuang Social Welfare Foundation every month.

■ Financial assistance for student victims of the dust explosion at Formosa Fun Coast, New Taipei City

The colored powder explosion at Formosa Fun Coast, New Taipei City, in June 2015, caused more than 10 deaths and more than 400 burn injuries of all levels. To provide assistance to the young people severely injured in the accident, CDIB donated NT\$24 million to the CDIB Education and Cultural Affairs Foundation, earmarked for paying in full the tuition fees of those most economically disadvantaged. For the first semester in 2015, the Foundation had provided financial aid to 4 postgraduate students, 83 university/college students and 7 high school students, with total subsidy amount of NT\$3,085,412.

Under the guidelines that were drafted for providing financial assistance to the student victims of the explosion, the foundation will pay tuition fees through college graduation, regardless of the schools attended, as long as being verified as disadvantaged family. Thus, the program is a long-term plan, persistent and timely support will be given even after the students victims return to school in order to make sure both the students and their families can go through the difficult time.

实际行动 翻转教育

■ 「小飞象」设计 LINE 贴图 转发近一亿次

为鼓励学生发挥潜能，凯基银行透过与工银文教基金会的「小飞象计画」长期合作，让具有特殊专长的学生培养智育以外的优势及潜力。凯基银行 2015 年推出的新年 LINE 贴图，就是交由「小飞象计画」栽培的南投市竹山高中广告设计科 1 年级同学所绘制。贴图推出后获得广大回响，下载次数将近 400 万次、转发近 1 亿次，学生的优秀创作借由凯基银行提供的平台资源向社会大众展现，找到发光发热的舞台。



■ 采购「肯纳自闭症基金会」产品作为生日礼

凯基银行透过采买员工生日礼来支持各类公益团体。过去曾支持台北乌来福山國小校长黄美玲所主持的「福山农庄」，其所实行的「教富计画」是运用农作收益改善村民环境，并推动储蓄增加原住民子女的高等教育经费来源，透过采买其有机产品作为生日礼，兼顾员工健康及社会公益。2015 年则选择肯纳自闭症基金会的点心礼盒做为员工生日礼，也唤起同仁对自闭症儿童就学、就业及生涯规划等议题的关注。

Good cause turns education around

■ LINE stickers designed by "Our Class Has Got Talent" awardees saw over 4 million downloads

To encourage students to utilize their potential, KGI Bank funds a non-academic skills program via the CDIB Education and Cultural Affairs Foundation's "Our Class Has Got Talent" program. The bank's Chinese New Year-themed LINE stickers in 2015 were contributed by students of the Advertising Design Department of National Chushan Senior High School, Nantou. The popular stickers saw nearly 4 million downloads and 100 million forwards. Thus, KGI Bank provided a stage for talented students to present their outstanding artwork to the public.

■ Purchase of products from Kanner Foundation of Taiwan as birthday gifts for employees

For years, KGI Bank purchases gifts for employees from charitable organizations to support good causes. One such case is that of Fushan Farm and its organic harvest. The farm is run by the headmaster of Fushan Elementary School, Wulai, in a bid to improve the economic circumstances of Wulai villagers and contribute funds for the higher education of Taiwan's aboriginal population. In 2015, in order to arouse employees' attention about childhood autism, the bank had purchased dessert gift boxes from Kanner Foundation for Autistic Children and Adults and distributed them as birthday gifts to employees. This charitable act helped employees pay attention to the issues of schooling, employment and career planning for autistic children.

响应乐龄 促进代间融合

■ 长期推动凯基志工日 集合同仁力量服务更多长者

凯基银行自 2013 年 10 月起与中华社会福利联合劝募协会合作，在企业内部推出关怀高龄者的「凯基志工日」，透过与台北、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，自志工日推出以来已有逾 400 人次参加。



凯基志工日 集合同仁力量服务更多长者
“KGI Volunteer Day” to Gather Employees’ Power and Provide Services to Senior Citizens.

社会团体的强力后盾 推广公益信托

■ 担任台湾首档社会企业公益信托循环基金之受托银行

行政院于 2015 年底促成民间筹设台湾首档社会企业循环基金—「社会福祉及社会企业公益信托循环基金」，该循环基金采公益信托方式，设立后将为社企早期发展提供小额投资的资金协助，并由凯基银行受托处理信托业务，显见凯基银行积极提供多元且健全的金融服务，在公益信托的推广上已为标竿地位。

■ 脊髓损伤公益信托成立 凯基银担任受托人

凯基银行积极运用专业金融工具做为社会公益团体的强力后盾。2015 年 11 月，专门帮助脊髓损伤伤友自力更生、就业的公益信托脊髓损伤基金会正式成立，并委托凯基银行担任受托人处理信托事务。这是凯基银行第一个以照顾弱势团体为主的公益信托，也期许借由成立公益信托，脊髓损伤基金会可放心、专心地负责照顾伤友的相关业务，而因公益活动所募集的大众善款等财务收支，则可交由凯基银行依公益信托契约执行。未来凯基银行也将持续提供友善且方便的金融服务，为公益团体降低财务管理上的负担。

“Active Aging” — Enhancing Intergenerational Integration

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

In cooperation with United Way of Taiwan; KGI Bank launched “KGI Volunteer Day” to care for the elderly in October, 2013. By giving day of work, KGI Bank encourages all employees to spend half a day at care facilities in Taipei, Taichung and Kaohsiung, and on weekends once a month to keep elderly company. More than 400 employees have worked as volunteers since “KGI Volunteer Day” was launched.

Charitable trust as a means of supporting NPOs

■ KGI Bank as trustee of the first revolving-fund charitable trust in Taiwan

In late 2015, the Executive Yuan urged the private sector to establish the country's first revolving-fund charitable trust. Under a charitable trust, a revolving fund offers small amounts to funds to charitable organizations during the early stages. Being the trustee of the first revolving-fund charitable trust in Taiwan, KGI Bank highlights its pioneering position in providing well-rounded financial services and support for charitable causes.

■ KGI Bank as trustee of the charitable trust for spinal cord injury victims

KGI Bank's active support of charitable organizations is based on its financial expertise. In November 2015, a dedicated charitable trust for supporting spinal cord injury victims' self-reliance was launched and KGI Bank was designated as the trustee. This is the bank's first charitable trust dedicated to disadvantaged group. With backing from the trust, the Spinal Cord Injury Foundation has been able to improve its care of the severely injured. Donations from charity campaigns are executed by the bank in accordance with the trust agreement. Moreover, the bank's professional, comprehensive financial services aim to help ease the financial management burden for this charitable organization.



凯基银行董事长魏宝生（左一）参加公益信托脊髓损伤基金会成立记者会
Chairman Mark Wei of KGI Bank (first left), at a press conference for the establishment of a charitable trust for Spinal Cord injury Foundation.

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，长期帮助经济弱势的学童能安心就学，透过助学金、营养早餐、捐赠童书及脚踏车等多元化又活泼的方式，协助弱势清寒家庭。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」（以下简称：「凯基慈善基金会」），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) 「爱，从小学起」

凯基慈善基金会于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之弱势家庭。

由于许多贫困的儿童及家庭需要的是更长期的照护与关怀的延伸，因此2015年仍持续推动该计划，四年来已捐助近300名学童助学金，并提供超过100个突遭急难变故之家庭急难救助补助；基金会人员并于岁末年终探访受补助家庭，致赠年节慰问金。凯基慈善基金会仍将持续帮助更多清寒学生顺利完成学业，共同守护陪伴他们长大。

2015年凯基证券家庭日特别举办「爱，阅读一童书市集」，发动同仁们一起发挥爱心，捐出适合国小至国中阶段之学习教育书籍，总共募集近千本，邀请受助的学童及家人到场同欢，并接受赠书；透过同仁巧手包装整理的玩偶与书籍，让慈善活动更加活泼温馨！



凯基志工群协助访视弱势学童
KGI volunteers assist underprivileged school children.

KGI Securities, a subsidiary of CDF, has long been reaching out to the disadvantaged members of society through the institution of various charitable programs. For underprivileged children in particular, these programs include the subsidization of schooling fees, free breakfasts, and donations of books and bicycles. KGI Securities' philosophy of giving back to society inspired the company 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. Elementary school student assistance program —
“Love, starting from Elementary School”

The Foundation established the “Love, starting from Elementary School” scholarship program for kids in 2012. By providing financial assistance for elementary school students from disadvantaged families, the Foundation aims to safeguard these students' right to receive a good education and in doing so assists underprivileged families in need of support and resources.

As assistance to financially disadvantaged families is a long-term commitment, the Foundation continued the Love project through 2015. Over the past four years, financial assistance has been offered to over 300 children, while more than 100 families with financial difficulties have received subsidies for educational purposes. The Foundation also visited these families at the end of 2015 to present them with an allowance for the Chinese New Year holidays. The Foundation will continue its efforts to help underprivileged students complete their studies so that they can be in a better position to realize their full potential in their adult life.

At the 2015 Family Day, KGI Securities set up a booth containing nearly 1,000 children's books donated by employees to elementary school students who are part of the Foundation's financial assistance program. The lucky kids were invited to the Family Day to have fun with KGI employees and to be able to go home with a bag full of books and gifts nicely wrapped by KGI employees. The participation of these lovely, lucky kids warmed the hearts of all involved!



凯基慈善基金会访台东武陵国小
KGI Charity Foundation visited Wuling Elementary School, Taitung County.



台东县政府感谢状
Certificate of Appreciation issue by Taitung County Government.

(二) 「爱，从早开始」

凯基慈善基金会于 2015 年进行「爱，从早开始」学童营养早餐计划，协助台东县家境清寒、弱势学童享用营养早餐，使学童不饿着肚子上学，让小朋友上学有期待，上课有精神；总计 2015 年共补助 16 所国小，近 500 名弱势孩童。

办理「爱，从早开始」计划之学校分享，营养早餐有诱因，不但提高学童上学意愿，改善学童健康与精神状态，学生中辍情况亦减少；部分办理早餐之社区商家主动了解学童家庭状况，甚至自动发起募集提供帮助，也凝聚社区民众的认同并参与。学校于学童享用早餐同时，亦教导学生感谢台湾社会的爱心，未来回馈社会。



台东丰田国小棒球队访凯基证券 与员工共进午餐
Baseball team of Fengtian Elementary School, Taitung, visits KGI Securities and had lunch with staff.

(三) 爱心无国界

凯基证券的转投资事业泰国凯基证券亦积极投入公益，长期于泰国九所大学提供奖学金，资助当地偏远地区之学业优异学生，让他们能持续就学，并提供相关科系学生实习机会。2015 年举办捐赠偏乡学童脚踏车之社会公益活动，让偏乡学童不会因为就学路途遥远而中断学习，共捐赠八个省份 650 辆脚踏车，此活动获得泰国政府及教育机关的全力支持。

2. “Love from an Early Start” program

The KGI Charity Foundation launched the “Love from an Early Start” program in 2015, with the aim of providing nutritious breakfasts to disadvantaged children in Taitung County. The program is intended to ensure the children are well fed early in the morning and thus fully energized for a new day at school. The program provided free breakfasts for nearly 500 children from 16 schools in 2015.

The Foundation is proud to report that schools participating in the “Love from an Early Start” program noted a higher willingness among students to go to school, improved overall health in the children, and fewer dropouts. Moreover, the local community rallied around the program, with owners of the eateries supplying the breakfasts showing an eagerness to get more involved in the effort to feed the young students by also engaging their families and soliciting donations for them. Thus, aside from supporting the local youth and lighting their path toward becoming mature, responsible and educated citizens, destined also to give back to society what they have been given, the program has also proven to be a means of uniting the local community around a good cause.

3. Thailand – “Love without Borders”

KGI Securities (Thailand), a subsidiary of KGI Securities, is also active in charitable deeds. One program involves offering long-term scholarships to nine universities in Thailand to provide financial assistance to academically outstanding students, allowing them to pursue academic excellence and realize their full potential. The program also offers internships to students with relevant majors. In 2015, KGI Securities (Thailand) donated 650 bicycles to students from eight remote provinces to make it easier for them to commute between school and home. The program has won the full support of the Thai government and education agencies.



泰国凯基证券捐赠脚踏车予偏乡学童，协助学童就学不中辍
KGI Securities (Thailand) donates bicycles to students in remote elementary schools to make it easier for them to get to school and back home again.

环保节能，打造金控业首座绿色机房

开发金控长期以来持续对环保节能、专才教育、弱势族群及艺术文化等领域赋予高度关注，透过各种捐助或实际参与来善尽企业公民的责任，回馈社会。其中，节能环保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，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。未来开发金控仍将继续积极投入公益，积极环保节能，以回馈社会，深耕台湾！

开发金控通过 2015 年新版 ISO 14001 环境管理系统验证

开发金控为善尽企业社会责任，长期致力于环境保护以减少碳排放量，深化再生能源发展，以维持环境永续发展。为能透过系统化的管理方式，持续推动各项环保节能措施，更进一步于 2015 年导入全球广泛采用的国际环境管理系统标准 ISO 14001:2015 新版，且经英国标准协会 (BSI) 验证通过，并在 2016 年 1 月 12 日由开发金控总经理杨文钧代表接受 BSI 颁发「ISO 14001:2015 环境管理系统」验证证书。

开发金控依循新版规范建立完善环境管理架构，将拟定环境政策、规划环境改善目标及提出持续改善方案，并加以稽核及检讨，以有效执行碳排放、用电、用水及事业废弃物的管控，期望所作的每分努力均能减少对环境的冲击，进而达到提升环境绩效的实质目的。

通过环境管理系统验证是肯定，同时更是责任，除将持续推动各项环保节能措施，逐步让环保概念深植于个人并落实在生活中外，冀望能发挥企业与个人的影响力，推行至员工、顾客、家庭及社会等方面，追求企业与自然环境永续平衡之发展，尽心为台湾营造更美好的未来。



中华开发金控总经理杨文钧（右）代表接受英国标准协会颁赠验证证书
President Paul Yang of CDF (right) receives ISO14001:2015 certification from the BSI.

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.

CDF obtained ISO 14001 certification for environmental management system in 2015

To fulfill its CSR obligations, CDF has long been engaged with environmental protection initiatives designed to reduce carbon emissions and find renewable energy solutions to facilitate sustainable development. For example, in order to maximize energy efficiency via a systemic approach, CDF introduced a globally-recognized environmental management system, ISO 14001: 2015, and obtained certification from the British Standards Institution (BSI) on January 12, 2016.

CDF has put in place a complete framework for environmental management in accordance with the latest requirements and will formulate environmental policies, targets and initiatives designed to reduce its environmental impact. All such measures will be reviewed regularly to ensure, for example, effective control of carbon emissions, power consumption, water consumption and business waste. CDF pledges to make every effort to mitigate its environmental footprint and improve its planet-friendly profile.

The ISO 14001: 2015 environmental management certification was awarded in recognition of CDF's mature, responsible attitude to pressing environmental issues. At a more basic level, CDF strives to instill eco-awareness in individual employees via environmentally-friendly measures undertaken in an effort to help change the way we all live our daily lives. This message can be spread via both corporate and individual channels and from employees to customers and families to society as a whole, and vice versa. Thus, CDF strives for a balance between business and the environment in a heartfelt effort to create a better tomorrow for Taiwan and the world.

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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: +886-2-2521-7000 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 1
14F.-1, No.167, Fuxing N. Rd., Songshan Dist., Taipei City 10547, Taiwan (R.O.C.)
Tel: +886-2-2719-5528 Fax: +886-2-2718-4402

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.)
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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: +886-2-2771-1170
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: +886-2-2763-2730
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: +886-2-2745-6899
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: +886-2-2726-9798
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 1 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: +886-2-2938-3804
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: +886-2-2246-8388
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 1 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: +886-2-8991-6548
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: +886-2-7727-0703
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
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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 1 2F.-1, No.9, Sanmin Rd., East Dist., Hsinchu City 30043, 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: +886-3-522-1617

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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: +886-3-551-7813
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: +886-3-557-3860
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: +886-3-494-3931
桃园分公司 Taoyuan 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: +886-3-327-5000 Fax: +886-3-327-0519
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 苗栗县头份市中华路 916 号 4 楼 4F., No.916, Zhonghua Rd., Toufen City, Miaoli County 35159, Taiwan (R.O.C.) Tel: +886-37-591-888 Fax: +886-37-592-077
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	40757 台中市西屯区市政路 402 号 4 楼之 2 4F.-2, No.402, Shizheng Rd., Xitun Dist., Taichung City 40757, Taiwan (R.O.C.) Tel: +886-4-2258-9669 Fax: +886-4-2258-9887
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: +886-4-2520-9500
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
彰化分公司 Changhua 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: +886-4-723-4791
员林分公司 Yuanlin Branch	51052 彰化县员林市中山路二段 100 号 6 楼 6F., No.100, Sec. 2, Zhongshan Rd., Yuanlin City, Changhua County 51052, Taiwan (R.O.C.) Tel: +886-4-839-9988 Fax: +886-4-839-9959
嘉义分公司 Chiayi 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: +886-5-227-5790
虎尾分公司 Huwei Branch	63244 云林县虎尾镇公安路 160 号 3 楼 3F., No.160, Gong'an Rd., Huwei Township, Yunlin County 63244, 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

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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: +886-6-221-9270
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
东门分公司 Dongmen Branch	70157 台南市东区东门路二段 160 号 2 楼 2F., No.160, Sec. 2, Dongmen Rd., East Dist., Tainan City 70157, Taiwan (R.O.C.) Tel: +886-6-275-0985 Fax: +886-6-275-0870
永康分公司 Yongkang Branch	71088 台南市永康区中山南路 1042 号 1 楼 1F., No.1042, Zhongshan S. Rd., Yongkang Dist., Tainan City 71088, Taiwan (R.O.C.) Tel: +886-6-203-8899 Fax: +886-6-203-2144
七贤分公司 Qixian Branch	80053 高雄市新兴区七贤一路 249 号 3 楼 3F., No.249, Qixian 1st Rd., Xinxing Dist., Kaohsiung City 80053, Taiwan (R.O.C.) Tel: +886-7-236-2700 Fax: +886-7-236-9721
三多分公司 Sanduo Branch	80245 高雄市苓雅区中华四路 47 号 3 楼 3F., No.47, Zhonghua 4th Rd., Lingya Dist., Kaohsiung City 80245, Taiwan (R.O.C.) Tel: +886-7-338-3288 Fax: +886-7-332-1243
高雄分公司 Kaohsiung Branch	80271 高雄市苓雅区中正二路 74 号 4 楼 4F., No.74, Zhongzheng 2nd Rd., Lingya Dist., Kaohsiung City 80271, Taiwan (R.O.C.) Tel: +886-7-222-3211 Fax: +886-7-222-3167
高美馆分公司 Gaomeiguan Branch	80457 高雄市鼓山区明诚四路156号3楼 3F., No.156, Mingcheng 4th Rd., Gushan Dist., Kaohsiung City 80457, Taiwan (R.O.C.) Tel: +886-7-554-4888 Fax: +886-7-550-3387
澄新分公司 Chengxin Branch	80770 高雄市三民区澄清路 466 之 5 号 No.466-5, Chengqing Rd., Sanmin Dist., Kaohsiung City 80770, Taiwan (R.O.C.) Tel: +886-7-780-9788 Fax: +886-7-976-7311
冈山分公司 Gangshan Branch	82041 高雄市冈山区公园东路 47 号 No.47, Gongyuan E. Rd., Gangshan Dist., Kaohsiung City 82041, Taiwan (R.O.C.) Tel: +886-7-623-3600 Fax: +886-7-622-6933
凤山分公司 Fengshan Branch	83057 高雄市凤山区维新路 128 号 1 楼 1F., No.128, Weixin Rd., Fengshan Dist., Kaohsiung City 83057, Taiwan (R.O.C.) Tel: +886-7-719-8899 Fax: +886-7-975-8359
屏东分公司 Pingtung Branch	90010 屏东县屏东市自由路 188 号 3 楼 3F., No. 188, Ziyou Rd., Pingtung City, Pingtung County 90010, Taiwan (R.O.C.) Tel: +886-8-765-7000 Fax: +886-8-734-8065

内埔分公司 Neipu Branch	91249 屏东县内埔乡东宁村平昌街 5 号 1 楼 1F., No.5, Pingchang St., Dongning Vil., Neipu Township, Pingtung County 91249, Taiwan (R.O.C.) Tel: +886-8-769-0888 Fax: +886-8-769-0900
东港分公司 Donggang Branch	92849 屏东县东港镇光复路一段 186 号 3 楼 3F., No.186, Sec. 1, Guangfu Rd., Donggang Township, Pingtung County 92849, Taiwan (R.O.C.) Tel: +886-8-833-6565 Fax: +886-8-833-0065
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