



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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總經理 楊文鈞 President &amp; CEO Paul Yang

董事長 張家祝 Chairman Chia-juch Chang

2015 年，全球經濟增長趨勢開高走低，金融情勢震盪加劇，原物料價格則挫低，致全球通膨及利率續處於低檔，貨幣政策亦趨於溫和寬鬆；其中美國經濟相對穩健，就業及房市維持平穩的增長動能，惟外貿及製造業仍為景氣拖累因子；歐元區通膨持續偏低，景氣復甦動能略顯不足，歐洲央行也延長量化寬鬆的期限並推出負利率政策；中國經濟則明顯放緩，主要因為面臨產業及經濟結構轉型的壓力，惟房市、金融及債務風險環環相扣，在改革與風險控制之間求取平衡的難度相對提高；受到全球終端需求疲弱，中國經濟趨緩，以及紅色供應鏈崛起影響外貿表現，臺灣 2015 年經濟成長率降至 0.85%，創金融海嘯以來最差表現。就資本市場而言，臺股 2015 年上市 / 櫃合計日均量為新臺幣（以下同）1,161.9 億元，較 2014 年減少 2.5%，大盤指數則由 2014 年 12 月 31 日之收盤價 9,307 點下跌至 2015 年 12 月 31 日之收盤價 8,338 點，年跌幅約 10.41%。展望未來，由於美國以外之主要經濟體表現仍然疲弱，且各國貨幣匯價競貶，臺灣外貿表現及產業結構升級仍將面臨重重挑戰；不過內需方面，政府相關單位持續推出相關景氣擴張計畫並降低利率，以刺激民眾支出並持續改善投資環境，預期 2016 年臺灣整體經濟，應可優於 2015 年之表現。

本公司自 2015 年 5 月 1 日將子公司開發工銀之企業金融及金融交易等業務採營業讓與方式移轉予凱基銀行後，透過商業銀行、證券及創業投資三大核心業務，已具備完善的金融服務及產品線。惟因營業讓與後續業務及人員整合成本，以及全球金融市場變化不定，不利經營環

境並壓縮業務營運空間等因素，2015 年合併稅後淨利為 86.15 億元（含非控制權益 0.87 億元），相較 2014 年合併稅後淨利 108.37 億元（含非控制權益 0.85 億元）為低，每股稅後盈餘為 0.58 元（2014 年為 0.73 元），合併股東權益報酬率 (ROE) 為 5.00%（2014 年為 6.28%）。謹將 2015 年三大業務之表現說明如下：

#### （一）商業銀行業務：

凱基銀行在完成受讓來自開發工銀之業務項目後已成為具備全方位金融服務及產品之銀行，相關業務綜合敘述如下。（1）企業金融相關業務：持續深耕上市 / 櫃公司客戶及大型企業集團業務往來基礎，建立跨售商機及擴大收益來源，同時拓展金融同業業務功能，增加交易對手種類及平臺銷售。另為落實組織專業分工，成立商業金融處，鎖定未上市 / 櫃公司，規劃藉由現金管理、貿易融資等產品強化金流服務、進一步跨售企業及企業主財富管理業務。（2）金融市場業務：致力尋求穩定報酬之資產配置，包含藉由金融債發行及擴大存款吸收，降低資金成本並增加國內外債券與高股息、價值型股票等有價證券之中長期投資規模。尋求與金控集團內各通路合作，積極發展企業、企業主及專業投資人之金融商品行銷、高端客戶理財及資產管理業務。（3）消費金融業務：持續發展個人信貸等無擔保授信業務，並規劃股票質借、受益憑證質借等擔保授信產品上線，開創消費金融貸款的新契機。另外，透過科技創新模式陸續規劃各項線上貸款業務，達到交易安全、過程簡便且符合消費者保護之金融服務。（4）分行通路：在兼顧資產品質前提下，房貸業務維持穩健成長。並藉由開辦結構型商品業務及完整的人員訓練與規劃，致力打造最專業之財富管理團隊，以滿足客戶全方位的理財需求及資產管理服務。

#### （二）證券業務：

受到全球經濟動能減緩，整體資本市場表現不佳，加上臺股日均量下滑，雖然不利證券業務營運，不過在各項業務推展上，包含投資銀行、權證交易、債券承銷仍保持市場領先地位，其中股票承銷業務不管在主辦案件數及總金額皆為同業第一；同時，也透過強化交易策略的深度及拓展國際板債券承銷等業務版圖，增加獲利來源。在海外業務發展方面，除了 KGI Ong Capital 在新加坡期權交易所佔率逐步擴大，2015 年第一季完成收購 AmFraser Securities 並更名為 KGI Fraser Securities，各項業務指標皆呈正向表現；第四季則藉由收購 PT Hasta Dana Sekuritas Indonesia 切入印尼市場，深化整體金控集團在亞洲的佈局。未來將透過跨區域及業務的資源整合，落實海外財富管理事業規劃，以提供臺灣、香港、東南亞等各地客戶一站購足式的商品服務、擴大交叉銷售的綜效，並滿足投資人分散投資的理財需求。

#### （三）工業銀行（創投業務）：

受限國內外股市表現不佳，壓抑自有資金投資業務在處分收益之空間，不過隨著布局於生醫領域及與國際私募股權業者合作之投資案逐步展現成果，整體投資部位評價仍維持正向表現；另外，搭配引進國際知名專業投資人成為策略夥伴，有效降低自有資金投資部位，將規劃透

過資本繳回，支應母公司金控業務發展。在外籌基金管理業務則持續有明確進展，除了既有的文創基金、生醫基金、大陸地區之華創（福建）基金積極進行投資活動外，2015 年第二季完成大陸地區另一檔華創毅達（昆山）基金之籌集，基金規模為人民幣 10 億元；另外以美元計價私募股權基金 Asia Partners 基金亦完成最終關帳，基金規模來到美金 4.05 億元，合計外籌基金資產管理規模約合新臺幣 267 億元，相較 2014 年底成長逾七成。除了已展開投資活動之五檔基金外，刻正進行包含創新基金、優勢基金，以及與中國阿里巴巴集團合作之 Ali-Fund 的籌集與基金設立工作，預計 2016 年資產規模將可進一步提升。

在信用評等方面，中華信用評等公司於 2015 年 11 月公佈本公司之長、短期評等為「twA+」與「twA-1」，評等展望維持為「穩定」。該評等肯定本集團強健的資本水準，在臺灣企業金融業務與證券市場中穩固的企業基礎，以及允當之業務分散性。

展望 2016 年，預期美國經濟表現相對穩健，歐元區則維持緩步復甦，中國大陸仍在改革及穩定成長間謹慎調控，新興市場普遍受原物料價格崩跌以及資金撤出之影響，預料將面臨較大的價格波動及流動性風險，甚至信用風險。各國政策的差異及變動，或將使金融市場偏向動盪局面，全球經濟亦將呈現較為緩步或平庸式的復甦。面對瞬息萬變的金融情勢，本公司在商銀業務方面，將戮力優化產品服務並深耕客戶經營，透過數位化平臺結合商品推廣，積極擴充營運規模，並落實跨售機制，強化財富管理及金融行銷之收益貢獻；證券業務方面，將以維持市場競爭地位及擴展海外業務為目標，除審視資本分配運用效益外，並將提升手續費收入，分散交易收益來源，以強化獲利穩定度；創投業務方面，將持續提高資產管理業務規模，並在兼顧獲利目標的原則下，逐步縮減自有資金投資部位，透過資本轉移，支應金控整體業務發展規劃。

面對高度競爭之經營環境，本公司將在穩健的基礎上追求永續發展，透過業務結構調整與掌握數位化商機提升獲利能力，並逐步架構跨亞太區之金融服務平臺。全體同仁亦將以更積極熱忱的態度，為客戶提供專業且差異化之服務，持續朝「全球華人最具特色及領導性的金融集團」願景邁進！

最後敬祝大家

身體健康  
萬事如意

董事長 張家祝

張家祝

總經理 楊文鈞

楊文鈞

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.

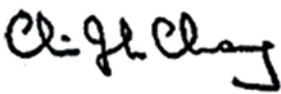
In terms of credit rating, in November 2015, Taiwan Ratings Corp. gave the Company a long-term rating of “twA+,” a short-term rating of “twA-1,” and a “Stable” outlook. This rating was recognition of the group's strong capital, robust foundation in the business of banking and securities, and well-diversified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



關於我們  
About Us

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鴻鵠之志，一世之雄

開發金控以遠大的願景為出發點，布局全球，運籌帷幄。半世紀以來，以縝密的思考，綿密的布局，在延續既有優勢之外，持續突破轉型，不僅在臺灣整體產業發展過程中扮演重要的推手，服務觸角更逐步擴展至大中華地區，進而延伸至全球各大主要市場。

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.





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

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

為穩定獲利來源、增強跨業經營效益、提升資本運用效益，以及提供證券端零售客戶完善之金融服務，進而提升整體股東權益報酬率，開發金控於 2014 年 9 月 15 日以股份轉換方式將萬泰銀行納為子公司（萬泰銀行並自 2015 年 1 月正式更名為凱基銀行），從而晉身為提供客戶直接投資、證券業務及商業銀行等全方位的整合性金融服務。其中，直接投資業務，常年穩居臺灣市場龍頭，近年並積極發展籌集與管理股權投資基金業務；證券業務方面，目前已在經紀業務及承銷業務取得領先地位，經營版圖亦拓展至香港、泰國及新加坡，未來更將掌握大陸開放合資全照證券商之機會，躍升為亞洲地區最具領導地位的臺資券商；商業銀行業務方面，凱基銀行將透過金控資源挹注與集團各項金融服務之整合，積極推動跨售業務以發揮綜效，並導入多元化的數位金融產品，同時規劃拓展海外據點，以提供客戶優質且國際化之金融服務。

展望未來，開發金控除了秉持「根植本土、臺灣第一」的理念外，將更積極佈建亞洲市場，朝「全球華人最具特色及領導性的金融集團」願景邁進。

截至 2015 年底，淨值為新臺幣 1,688 億元，合併資產總額為新臺幣 8,667 億元。



## 2-1 China Development Financial

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

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

CDF made Cosmos Bank a subsidiary through a share swap on September 15, 2014, and renamed the Bank 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 中華開發工業銀行

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

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

開發工銀已自 2015 年 5 月 1 日，將所屬之企業金融及金融交易等業務，採營業讓與方式移轉予凱基銀行。近年來為配合政府推動金融產業升級之政策，開發工銀以扶助國內產業發展所累積之經驗與實力，積極發展籌集與管理股權投資基金業務，目前已成功籌集文創、生醫、華創（福建）、華創毅達（昆山）及 Asia Partners 等五檔私募基金，管理資產規模約新臺幣 267 億元，並以成為亞太地區之重量級私募股權基金管理業者為目標。

截至 2015 年底，開發工銀淨值為新臺幣 696 億元，合併資產總額達新臺幣 728 億元。

## 2-2 China Development Industrial Bank

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

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

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 凱基銀行

子公司凱基銀行主要營業項目涵蓋存放款、財富管理、消費金融、企業金融、金融市場和外匯等銀行相關業務。凱基銀行以提供客戶最優質的金融服務為己任，近年來不斷推出創新產品與服務，尤其在行動支付與小額循環信用貸款等業務方面，更屢創亮眼佳績。凱基銀行不僅領先其他金融同業，率先成為臺灣首家推出行動支付服務之銀行，凱基銀行「行動 X 卡」交易量及交易額，亦領先臺灣所有銀行。

凱基銀行於 2014 年 9 月 15 日起加入開發金控，並於 2015 年 5 月 1 日完成與開發工銀之企業金融與金融市場之業務整合，自此整體架構更臻完備。在業務發展策略上，凱基銀行透過金控資源挹注與集團各項金融服務之整合，積極推動跨售業務以發揮業務整合之最大綜效；另為迎接數位化金融環境 3.0 的時代來臨，凱基銀行積極整合虛實通路，另一方面導入多元化與多樣性的數位金融產品，使客戶數位生活應用更加便利。在業務版圖的拓展上，凱基銀行以成為「根基臺灣、創新理財之最佳服務銀行」為目標，積極透過於大中華及東南亞地區之海外布局，將集團業務版圖向外擴張；同時全力發展創新金融商品服務，打造更具市場競爭力與國際化之金融服務平臺，使各項業務發展更加成長茁壯。

展望 2016 年，凱基銀行將持續秉持兢兢業業的精神，把握每一個機會與挑戰，藉由落實執行跨售與資本運用效益之雙重策略，迅速強化競爭力，並透過拓展海外據點之規劃，積極邁向國際化發展。在不斷求新求變的金融環境中，凱基銀行將以差異化的客戶體驗為核心，以提供多元化之專業金融服務贏得更多客戶的支持與信賴，繼而創造股東權益更亮眼的成長。

截至 2015 年底，凱基銀行之合併淨值為新臺幣 579 億元，合併總資產為新臺幣 5,462 億元。

## 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 凱基證券

子公司凱基證券之產品線完整，涵蓋經紀、自營、承銷、債券及各類衍生性商品，各項業務皆居市場領先地位；除經紀市佔率穩居市場領先地位外，投資銀行業務表現突出，憑藉開發金控直接股權投資業務與凱基證券投資銀行業務相互加乘綜效，承銷業務市佔率位居市場第一；其餘業務，包含債券、衍生性商品與法人經紀業務更是屢屢獲得國際金融媒體與主管機關的肯定，成績斐然；在股、債與各項衍生性金融商品自營交易方面，兼具交易成效與風險管理的平衡，操作績效優異。凱基證券結合國內轉投資事業—凱基期貨、凱基投信、凱基投顧、凱基創投以及凱基保經等公司，以提供客戶期貨交易、共同基金、資產管理、股權投資及保險商品等多元服務。除臺灣外，凱基證券在海外的事業版圖亦相當完整，目前在香港、泰國與新加坡皆有據點，海外獲利貢獻超過 24%，國際化的特色及成果相當顯著。

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

截至 2015 年底，凱基證券之合併淨值為新臺幣 646 億元，合併資產總額為新臺幣 2,745 億元。

## 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.



專業服務  
Our Expertise

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鶴立雞群，出類拔萃

開發金控以精準的眼光、睿智的判斷，搭配迅速確實的執行能力，不僅延續既有優勢，更持續突破轉型，開創新局。開發金控的菁英團隊不僅人人具備熱忱、榮譽感及忠誠向心力，更以專業的能力、通達的智識、融洽的默契、勇往直前的魄力，與客戶共創光明前程。

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.



自設立之始，直接投資一直是開發工銀的核心業務，長達 50 餘年的發展過程中，始終秉持著「以金融事業影響力，協助新產業之建立與發展，帶動產業升級」的理念協助臺灣產業發展，從早期的紡織業、石化業、製造業，到近期的電子、生技、民生消費、能源產業，均有開發工銀的投資軌跡，在臺灣整體產業發展過程中，開發工銀不僅扮演重要的推手，亦建構一多元化且具獲利潛力的投資組合。

長達 50 餘年豐富的投資經驗，累計投資的企業已逾千家，不僅為開發工銀最大的資產，亦為拓展投資業務最佳的利器。開發工銀善用產業鏈的投資策略，進行上下游垂直產業價值鏈延伸佈局，不僅衍生無數的投資機會，亦成功建立最具規模與績效的投資組合。截至 2015 年底，創業及產業投資業務之投資組合逾 200 家公司，管理資產逾新臺幣 275 億元。

## 臺灣產業升級過程與開發工銀投資佈局歷程

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

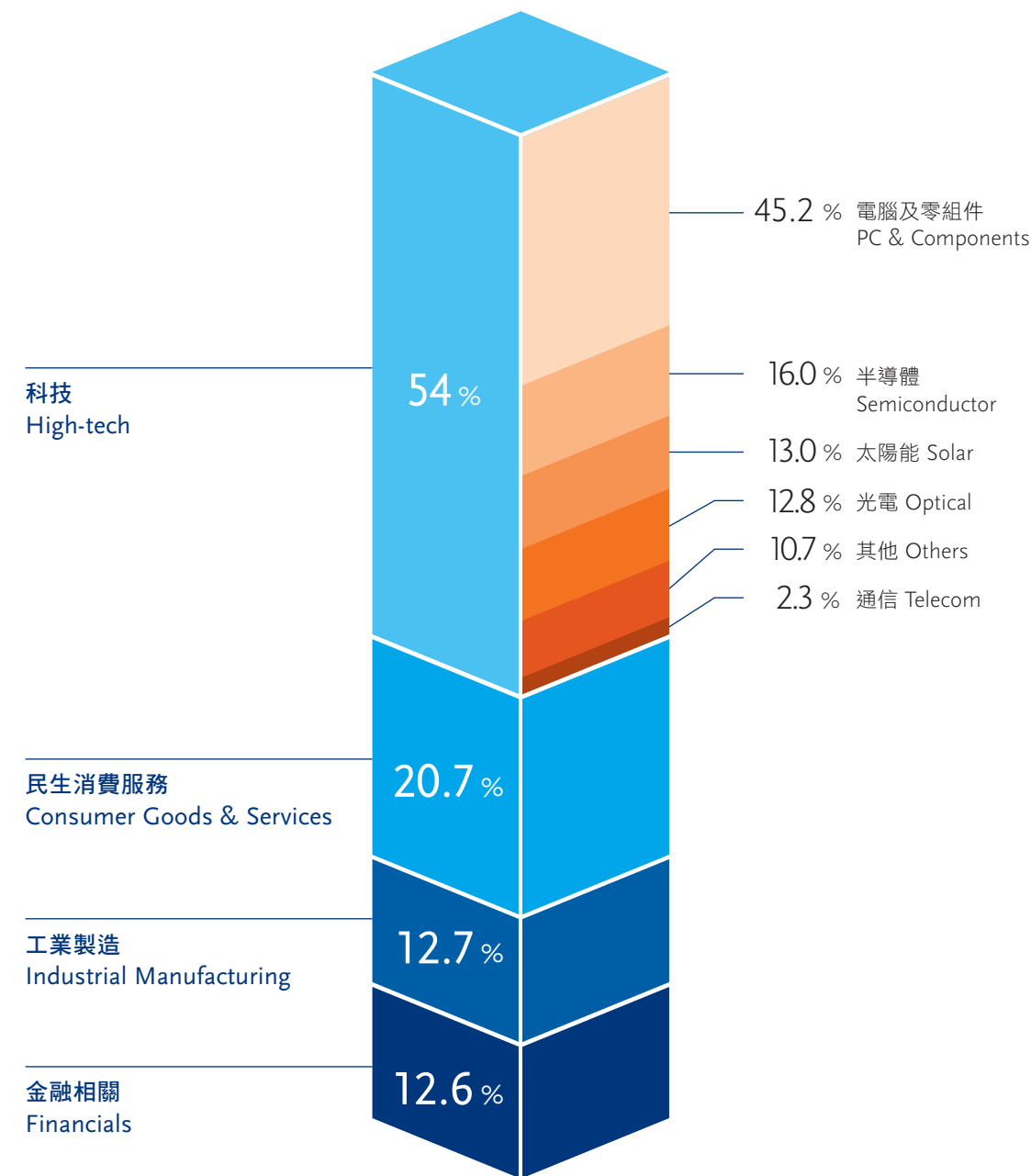


Direct investment has been the core business of CDIB since its founding. For over 50 years, CDIB has always upheld its creed to “utilize financial influence to assist the establishment and development of new industries and to promote industrial upgrade.” CDIB's investment footprint can be seen from the 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.



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



3-1 開發工銀 ·  
積極發展籌集與管理股權投資基金業務

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

為符合區域及產業的特性，現已籌集並管理多檔「大中華股權投資基金」、「產業股權投資基金」及「亞洲股權投資基金」。此外，亦順應時勢所趨積極籌集「開發創新基金」。

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.

## 開發工銀 · 積極發展籌集與管理股權投資基金業務

### 大中華股權投資基金

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

#### ■ 華創（福建）股權投資基金

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

#### ■ 華創毅達（昆山）股權投資基金

為掌握大陸華東地區之投資商機，由開發工銀與江蘇高科技投資集團有限公司於江蘇省昆山市合資設立，基金規模為人民幣 10 億元，以大陸華東地區為主要投資區域，投資策略將涵蓋民生消費、先進製程及節能環保、資通訊和互聯網、醫療生技及新材料等領域，且以主要營運據點位於大陸之企業作為投資對象。

### 產業股權投資基金

因應產業的發展趨勢及本身具有之產業網絡優勢，開發工銀針對具有發展潛力之特定產業籌設產業股權投資基金，已完成文創及生醫兩檔產業基金。未來，開發工銀將持續關注臺灣產業發展趨勢，籌設其他具發展潛力之產業基金。

#### ■ 開發文創價值基金

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

#### ■ 中華開發生醫基金

基於臺灣生醫產業群聚已形成，政府政策明確支持生醫產業，且資本市場良好，開發工銀整合開發金控集團資源，已對外籌集「中華開發生醫創投基金」，基金規模為新臺幣 17.5 億元，期能達成「扶植臺灣生醫產業」並「創造基金卓越投資報酬」兩大目標。投資策略聚焦醫藥、生醫器材、服務、通路與健康醫療相關產業，鎖定創新、區域整合與中國大陸內需成長商機相關之領域，成為生醫產業創業家的首選策略夥伴，以創造產業整合價值。

## China Development Industrial Bank · Private Equity Fundraising and Management

### 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.

## 開發工銀 · 積極發展籌集與管理股權投資基金業務

### 阿里巴巴臺灣創業者基金

阿里巴巴集團為扶持臺灣優質產品及技術人才拓展大陸及海外市場，於 2015 年籌設「阿里巴巴臺灣創業者基金」，針對臺灣企業進行股權投資，並委託臺灣最具股權基金管理經驗之開發工銀管理美金 1 億元基金。本基金聚焦互聯網、電子商務、物流運輸及雲計算等產業，整合開發工銀豐富之企業資源及阿里巴巴於各產業之廣泛佈局，協助企業將產品及技術拓展海外市場，加值成長並創造基金績效。

### 籌集中之基金

#### ■ 開發創新基金（中華開發創新加速股份有限公司）

為扶植青年創業，培育未來產業，開發工銀成立中華開發創新加速中心（開發創新基金，基金規模新臺幣 15 億元），整合開發工銀在創投和企業資源以及策略合作夥伴所提供創業導師以及專業課程等創業資源及加值服務，聚焦投資網路雲端、物聯網、移動互聯網以及次世代電商等四大領域的早期創業公司，並透過國際連結，協助創新企業發展海外市場，期許培育更多優秀新創公司，透過早期投資、加值成長及多元退出之策略，創造基金卓越績效。

#### ■ 中華開發優勢創投基金

聚焦於臺灣中小型優勢企業群，並以具備智能 (Smart) 或環保 (Green) 為創新元素之核心競爭力，有機會以併購為成長策略成為國際性優勢企業者。期望透過開發金控集團在過往 50 餘年之產業投資經驗與專業，並結合超過 1,000 家投資戶及臺灣各產業領導廠商的產業資源，促成國內企業併購成長，期能達成「扶植臺灣企業成長」與「創造基金卓越投資報酬」的兩大目標。

### 亞洲股權投資基金

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

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

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

## China Development Industrial Bank · Private Equity Fundraising and Management

### 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.

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

合作夥伴遍佈全球

Global Partners



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





凱基銀行企業金融業務建構完整客戶服務網，爭取大型客戶之上中下游供應商業務往來，以專案融資交易型產品為主軸，並提供客戶各項金融業務之服務。

企業金融目前擁有超過 800 家以上的大型及集團客戶，未來仍將持續針對市場的變化以及客戶需求；以客戶完整 (Total Solution) 之財務解決方案為目標，提供客戶最佳的全方位金融產品與服務，扮演企業交易諮詢顧問，提升非資產性收入的比重，並秉持凱基銀行之專業與經驗，發揮既有優勢，除企業資本支出及一般大額之營運週轉金所需之聯合貸款外，為臺灣地區專案融資業務提供財務資源與服務，對專案融資具有長期且深入的專業經驗及資源優勢，與其他商業銀行進行差異化競爭，積極跨入國際市場領域。

■ 產業金融

提供民生消費、工業生產、電子、半導體科技業等大型企業客戶之授信、外匯、避險、現金管理及貿易融資等相關產品之全方位解決方案的服務。

■ 機構金融

針對國內外金融同業之業務開發、關係維護，提供相關之產品及金融服務等事項。

■ 大中華區域金融

隨著合作夥伴國際化及西進的腳步，凱基銀行加速佈建大中華區的企業金融服務網絡，為企業提供資金解決方案與金融相關之產品及服務等事項。

■ 專案融資

凱基銀行在臺灣地區專案融資業務名列前茅，在各項專案上，如民營電廠融資、工業區開發、廠房及機器設備擴建、併購等資本重組，再配合投資、租賃、信託、財務顧問和聯貸等業務，都具長期且深入之專業經驗及資源優勢。相較於其他銀行，凱基銀行在專案融資方面具有：

1. 專案融資個案經驗豐富，提供客戶相關諮詢與建議；
2. 量身訂做，架構最適融資方案；
3. 協助客戶迅速取得專案所需之資金。

發揮既有優勢，與其他商業銀行進行差異化競爭，積極跨入國際市場領域。

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

凱基銀行・商業金融

凱基銀行商業金融業務提供企業客戶全方位金融商品服務及多元化的資金融通管道，為企業量身打造各項金融商品組合，協助企業客戶維持企業穩健經營與穩定成長，以目標客戶及交易型產品為主軸，掌握金流並帶入非風險性資產收益，針對有財務避險需求之客戶提供匯率、利率和原物料等商品之避險工具及結構型商品交易服務。

3-2

KGI Bank・Commercial Banking

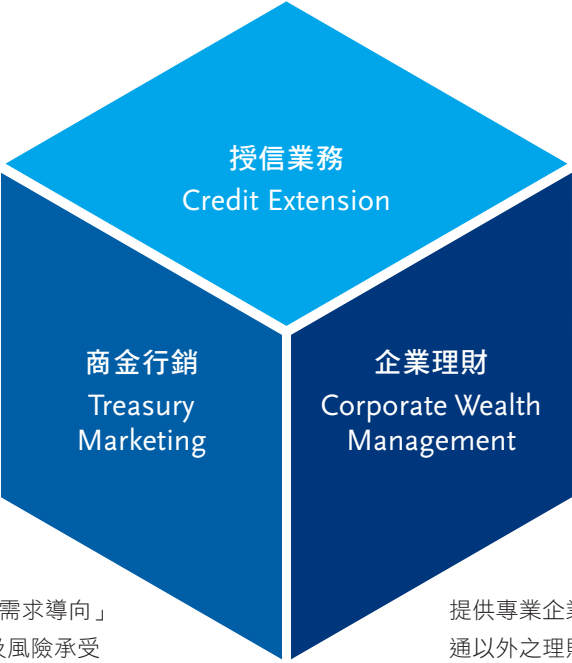
The Commercial Banking Division offers corporate clients a full range of financial product services and diverse funding channels. Each client's financial product portfolio is tailor-made. KGI bank helps clients to maintain solid operation and stable growth. By focusing on target clients and trade-oriented 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.

商業金融主要服務項目

Key Products and Service of Commercial Banking Group

鎖定營業收入新臺幣3億元以上之未上市 / 櫃公司，以承作跨境貿易業務、具備供應鏈現金流之短期融資，及資產擔保或聯貸之五年以下中期貸款為主，提供授信、外匯避險、現金管理及貿易融資等相關產品之全方位解決方案的服務。

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.



透過跨部門合作，為客戶量身定制提供「需求導向」之客製化產品服務，依據客戶不同需求及風險承受度，提供最佳商品組合，協助客戶做好資金配置與風險管理。

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.

提供專業企業理財服務，滿足高資產企業戶資金融通以外之理財需求。透過金控集團資源整合，提供包括存款、保險、基金、債券、股票、信託保管、財務顧問等完整金融服務，協助客戶掌握致富契機，持續累積財富。

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.

凱基銀行商人金融業務提供企業客戶財務顧問諮詢及收購融資二項主要產品服務。為強化凱基銀行競爭力並差異化凱基銀行與其他商業銀行之企業客戶及提供企業客戶更加值之金融服務，商人金融業務乃專注於企業併購 / 分割 / 策略聯盟服務、產業合作、資產活化、債務重整、股權結構調整、私募股權基金引介、收購融資、槓桿融資等核心之財顧諮詢與融資業務。商人金融業務將藉由上述的專案產品切入兩岸四地之市場，提供凱基銀行及開發金控之投資夥伴與企業客戶完整的專案金融服務，滿足客戶需求與提升金融商品服務的綜效，最後完成跨銷、跨售及跨境 (Cross Marketing, Cross Selling, Cross Borders) 之全面性整合。

### 財務顧問諮詢業務

憑藉著開發金控長期投入國內外重大公共工程與專案計畫，積極扮演前瞻性與開創性角色，商人金融財務顧問諮詢業務提供客戶最佳的全方位金融產品與服務之顧問諮詢服務，以客戶完整 (Total Solution) 之財務解決方案為目標，扮演企業交易諮詢顧問，為現有金融機構中之主要領導者。

財務顧問諮詢係針對目標客群之財務需求量身訂做，從資產面、負債面、股東權益面設計整合性產品，提供全方位及一站式 (One-stop Service) 財務顧問諮詢及執行服務。商人金融財務顧問諮詢是整合於凱基銀行內部的財務顧問，因此具備協同銀行資源，透過銀行放款之資產轉置 (Asset Transformation) 過程，協助企業客戶取得融資。此外，商人金融財務顧問諮詢是交易諮詢的財顧角色，亦可經由媒合方式尋致投資人的股權參與至企業客戶。

商人金融財務顧問諮詢服務內容如下：併購交易諮詢、債務重整、債權融資、股權融資、股債權及特殊專案、財務模型、公共建設財務顧問及私募基金服務等。

### 結構融資

以收購融資、槓桿融資為商人金融結構融資服務平臺主要產品，憑藉豐富的國際資本市場經驗，財務顧問諮詢完整服務及開發金控在亞太地區深厚的產業知識與私募基金、投資銀行等綿密的網路，針對亞太地區客戶在跨國併購、槓桿收購、成長資本等特殊狀況下的融資需求，提供量身訂做、滿足其需求的專業諮詢與解決方案。商人金融結構融資服務內容包括：槓桿收購融資 (LBO financing)、夾層融資 (Mezzanine financing)、成長資本 (Growth Capital) 等多元的資金運用策略，協助客戶創造價值並提升經營綜效。

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.

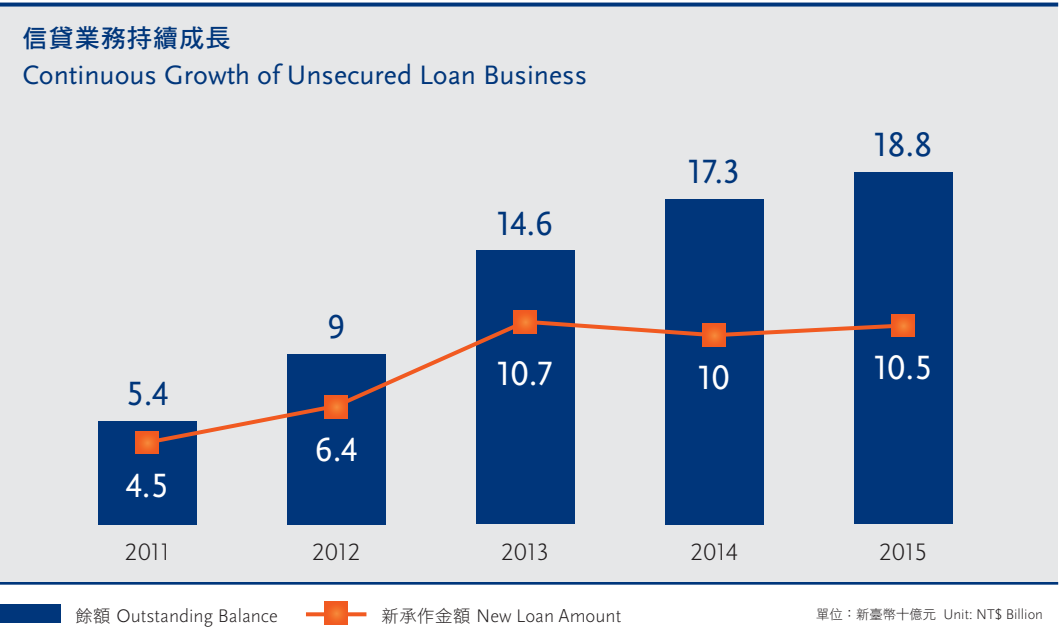
### Structured finance business

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.

信用貸款業務

在消費性貸款市場競爭日益激烈下，大型行庫為提高放款收益紛紛搶攻信貸市場並擴增業務人力與通路，使各銀行面臨嚴峻挑戰。凱基銀行秉持經營消金產品多年經驗及明確客群區隔，成功突破重圍，2015 年餘額成長 9% 達新臺幣 188 億元，市佔率更保持穩定成長。主要業務推展以鎖定優質上班族與專業人士為目標客群，提供特定族群客製化產品，如餘額代償及低月付各種繳款形式等，並依季節性推出多樣化活動。此外，為擴大優質企業團體推廣，積極與企金通路配合，開發大型上市 / 櫃公司、公務機關及教育體系等機構，同時進行客群區隔式定價，強化金控交叉銷售機會，以增加其他產品持有數。

因應金融 Bank3.0 政策開放，凱基銀行在安全控管機制下提供各項線上貸款業務申請，並透過介面持續優化與便利性，增加銀行年輕客群比重與商機。未來將爭取與通路合作機會，結合行動支付業務、移動互聯網、電子商務、社交網路等多重結構資料，開發潛在客群。另外，凱基銀行亦將利用在臺灣經營消金產品之經驗與優勢，前進佈局大中華市場，以創造更廣大之獲利來源。



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.

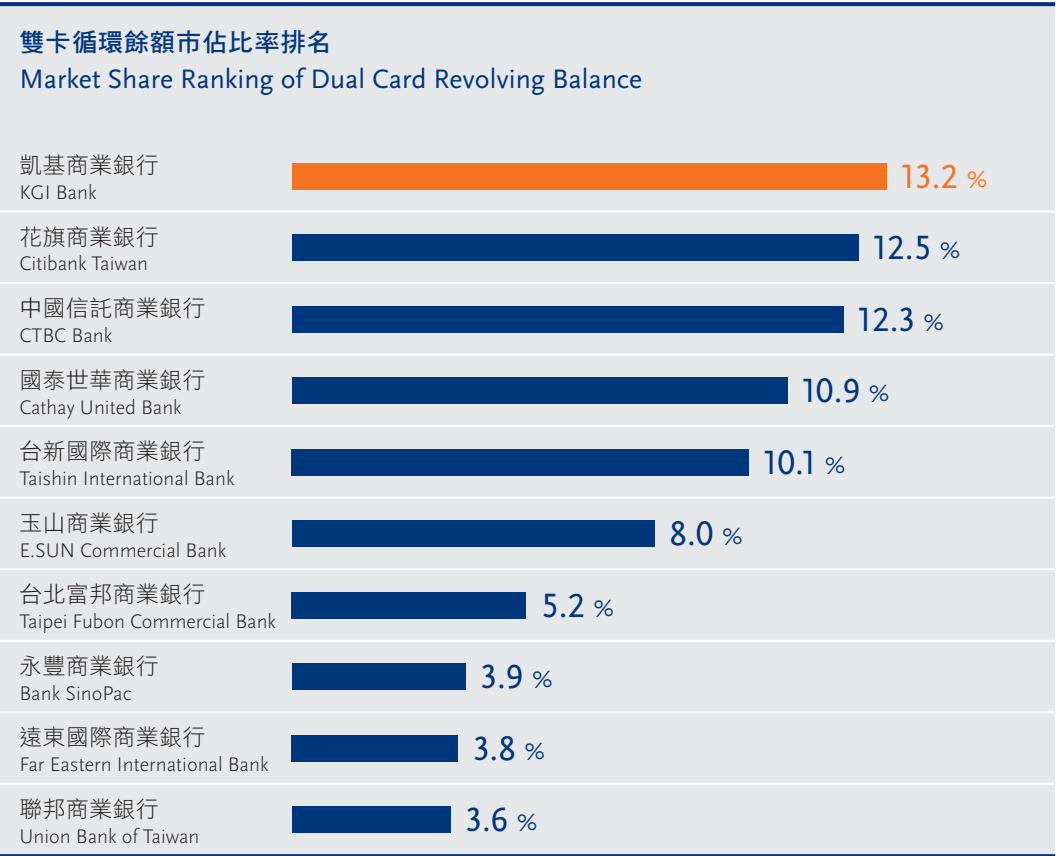
In response to emerging Bank 3.0 business landscape, KGI Bank will provide versatile online application options and streamline end-to-end process to acquire young customers.

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.

雙卡業務

凱基銀行自 1992 年獲准辦理信用卡業務，並與百貨、藥妝、旅行社及悠遊卡等產業合作，為臺灣第一家符合國際 EMV MasterCard 信用卡發卡銀行。1999 年推出全臺第一張現金卡，市佔率傲視同業，長期以來穩居市場龍頭，除以資金靈活運用及「額外支出、一卡包辦」為訴求外，利用既往豐富的專案經驗，持續開發潛在客戶，同時活化既有客群，並結合各項新專案開發以減少優質客群流失，至 2015 年底雙卡循環餘額市佔高居全臺第一。

在發卡服務方面，凱基銀行於 2015 年初發行主打現金回饋之 KGI 悠遊聯名鈦金卡，並針對頂級客群推出 VISA 無限卡，提供尊榮服務與提昇專業形象；2015 年底與中國人壽合作發行中壽聯名卡，提供凱基銀行客戶多樣化信用卡服務之選擇；2016 年 1 月推出現金回饋御璽 / 鈦金卡，主攻現金回饋無上限，並針對百貨 / 交通兩大消費類別加碼回饋，現金回饋卡產品更趨完整；同時在 2016 年 1 月成立愛自己分享家 FB 粉絲專頁，以軟性生活題材，架構出高黏著度的互動交流平臺，跟粉絲分享每一個愛自己的瞬間，並提供實質優惠給凱基信用卡持卡人。創新收單業務，於 2013 年開辦收單，提供 Visa、MasterCard、JCB 及銀聯全品牌雙通路（實體及網路）服務，2015 年再獲准開辦 mPOS (Moblie Point of Sale) 行動收單業務，運用行動裝置以降低刷卡機設備成本，瞄準特約商店新族群，開拓收單新藍海市場。發卡及收單業務二者資源交互運用，發揮異業結盟合作綜效。



以臺灣市場規模為母數 Parameter: Taiwan's market size  
資料來源：金管會 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.



虛擬通路業務

在金融創新方面，凱基銀行積極推動將行動銀行加入信用卡推廣行列，2014 年凱基行動銀行 APP 新增信用卡申請功能，既有持卡人可線上簡易申請信用卡；2015 年底，配合主管機關 Bank 3.0 發展政策，開放既有存款戶可於行動銀行線上申請信用卡，對於虛擬通路信用卡之推廣，注入一劑強心針。

凱基銀行持續將新科技導入信用卡，2014 年獲准開辦手機信用卡業務，與臺灣行動支付公司 PSP TSM 平臺合作，將信用卡服務透過智慧型手機呈現，成為首波臺灣最大行動 TSM 平臺上線銀行之一。展望未來，凱基銀行亦將積極發展行動支付產品，如進階版手機信用卡 HCE (Host Card Emulation) 等，以提升客戶消費安全與便利性，並朝行動金融方向大步前進。

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.

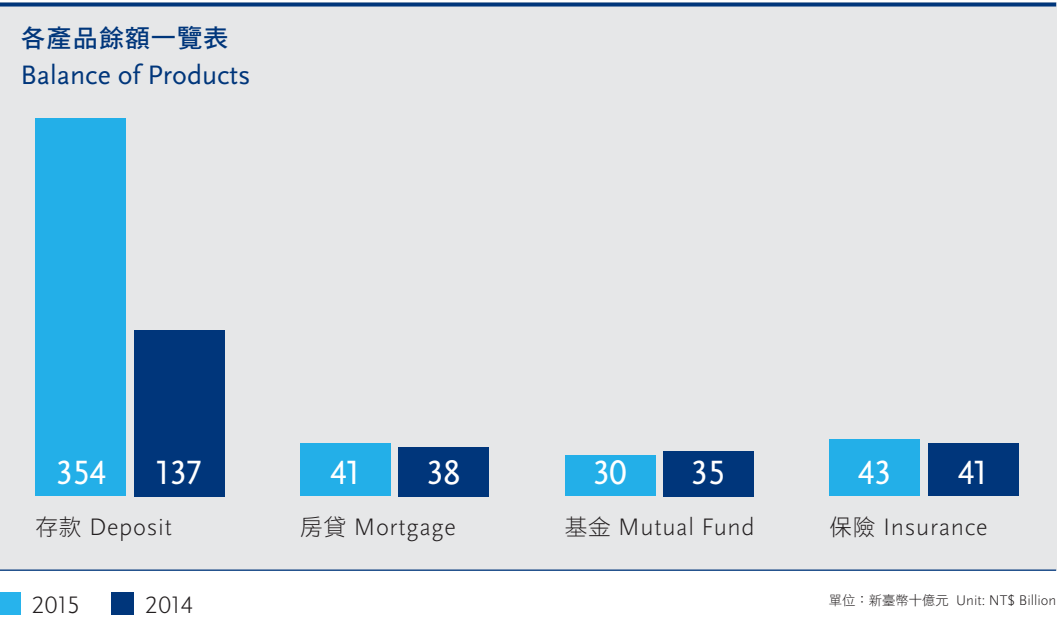
財富管理處依業務性質劃分為商品行銷、育成金融及分行管理業務。商品行銷業務負責提供全行存款、房貸、基金、保險等金融商品滿足客戶需求，並推動各項產品服務的行銷推廣，以達成各項業務目標。育成金融則協助具有發展潛力之新萌企業取得營運所需資金。分行管理則包括分行營運與服務等各項業務，依經營策略與法令規定執行業務規劃與業務人員之績效管理，以協助分行達成各項業務目標。

商品行銷

回顧 2015 年，全球經濟在各國政府寬鬆貨幣政策及景氣刺激方案下，維持緩步復甦，但金融市場仍陸續面臨各種政治及經濟因素的挑戰，從美國升息議題、油價重挫至 7 年來低點、人民幣貶值、歐洲與日本經濟復甦趨緩、美元強勁升值下造成新興市場貨幣競貶、通貨緊縮等疑慮下，全球金融情勢仍持續震盪，各區域金融市場表現差異加劇。

面對 2015 年全球股、債、匯市震盪，凱基銀行秉持審慎操作原則，為客戶提供專業之財富管理服务，包括：協助客戶透過特定金錢信託投資基金、ETF、外國債券等各類型理財商品進行穩健投資佈局，並提供客戶包括利變型壽險 / 年金保險、增額 / 還本終身壽險、投資型保單及健康暨傷害險等產 / 壽險保單保障人身及財產安全。

在存放業務方面，提供協助處理客戶代收代付金流交易之解決方案，提供客製化繳費平臺服務，節省客戶資金調度之時間及人力，此外，依據客戶需求提供固定收益兼具保本之各幣別結構型商品，以供客戶得因應市場變動而進行多元金融商品之配置。在放款方面，除滿足既有客戶的資金需求外，亦透過承作優質客戶群的房貸，進一步深耕房貸客戶之財富管理需求，發展育成企業貸款，提高利差收益與活期往來資金。





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

育成金融提供各種專案貸款，滿足育成企業多元化融資需求，結合分行打造專屬企業尊榮服務。風險控管方面，銀行內部透過育成企業評等模型、目標產業訂定、多道篩網式的授信組合管理及貸後風險控管機制，並配合財團法人中小企業信用保證基金，一方面協助育成企業取得發展所需資金，提升銀行放款收益率，一方面保障銀行債權，積極維護授信品質，協助國內育成企業蓬勃發展，共創雙贏。

展望 2016 年產業積極轉型並提升技術已刻不容緩，凱基銀行將持續提供客戶專業融資服務，協助育成企業轉型並提升競爭力，以利在面對國內外競爭下取得優勢及商機。

### 分行管理

凱基銀行目前於全臺共有 53 家分行據點（包括大臺北地區 20 家、桃竹苗地區 8 家、臺中彰地區 7 家、雲嘉南地區 9 家、高屏地區 6 家及宜花東地區 3 家），涵蓋臺灣全島各區域，營業網路均衡完整。

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

在營運規劃方面，透過客戶經驗管理，持續精進服務品質，並輔以行舍管理、搬遷規劃、通路人員服務及作業流程改造之軟硬體規劃調整，提高銀行服務效率與專業形象。2015 年已分別完成營業部遷址改裝及高美館、藝文 2 家開發工銀分行轉型，2016 年將再持續完成市政及大直等 2 家開發工銀分行轉型。另在軟體系統上，隨著分行設立及轉型，陸續完成智慧型填單系統與新款 ATM 全新操作介面更新作業，以提供客戶更貼近人心之操作服務。

在業績管理方面，透過資料分析、人員考核及評價，找出銀行通路業績達成存在之問題和差距，並採取包括獎金及績效獎勵專案等相應措施，對銀行員工與組織業績進行管理，持續改善並提高員工及組織效能，以維服務與管理品質，持續刺激業務成長表現。2015 年在所有同仁努力下，財富管理處淨手續費收益共計新臺幣 9.41 億元，較 2014 年新臺幣 9.07 億元成長 3.7%。

展望 2016 年，凱基銀行將持續透過包括財富管理、存放商品規劃及整合行銷與營運業管，並結合金控資源，運用集團資源擴大客戶基盤，並建置完整銷售平臺，以確保年度目標達成，更進而創造超額績效。

## 3-2 KGI Bank · Wealth Management

### 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.

## 3-2 凱基銀行 · 數位金融

凱基銀行因應數位科技的發展與網路世代的崛起，2014 年於業界率先成立數位金融處，致力於數位金融產品與行動商務電子之服務，除持續於數位整合行銷、大數據運用，亦針對網路銀行、行動銀行各式線上服務之創新及優化，同時推動金管會 Bank3.0 開放之各項線上服務，提供隨時滿足並服務客戶的金融需求與生活，並以異業合作為發展策略，與選定的服務供應商共同發展線上 / 線下整合金流收付解決方案，在每一選定的應用場域，推動 O2O 線上 / 線下虛實通路整合、行動支付以及第三方支付產品的發展，推動營運模式轉型。

貿易金融業務發展方向則以提供企業客戶完善的交易融資平臺及整合現金管理業務，成為企業客戶資金調度平臺，並與 FCI (Factors Chain International 國際保理商聯合會) 同業進行跨國合作及運用國際再保的資源，透過優化產品服務來滿足客戶需求，掌握客戶境內外資金及貿易融資商機，擴大客戶基礎，提升凱基銀行市場滲透率。

## 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.

### 業務行銷

提供國內外自然人、法人及金融同業，對貨幣、外匯、利率、商品市場現貨及衍生性金融產品交易之服務。

### 權益證券業務：多元化投資標的與交易策略

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

### 國際知名交易商網絡

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

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

### 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.

### 3-3 凱基證券・投資銀行業務

2015 年市場總案件數共 228 件，其中上市 / 櫃 (IPO) 54 件、現增 (CI) 65 件、可轉債 (CB) 106 件、交換債 (EB) 3 件，與 2014 全年市場總案件數共 230 件相當，2015 年總承銷金額新臺幣 1,134 億元，相較 2014 年總金額新臺幣 1,057 億元微幅增加。

2015 年凱基證券完成 IPO、CB 與現增案件共 31 件主辦案件，主辦案件承銷金額高達新臺幣 243 億元，蟬聯市場第一名，優異的表現成為年度最受市場所矚目的亮點，2015 年凱基證券資本市場部榮獲歐元雜誌 (Euromoney) 評選為臺灣區「最佳投資銀行」(Best Investment Bank) 外，亦獲臺灣證券交易所頒發 SPO 籌資金額第一名殊榮。

在案件承銷業務方面，2015 年凱基證券除主辦國內初次上櫃案件精材外，在籌資案方面，凱基證券也主辦了 30 件現金增資及可轉債案件，並承作市場上最大籌資金額之 CB 案件：億光的可轉換公司債。整體而言，2015 年凱基證券無論是主辦案件量或主辦承銷總金額皆位居市場領先地位，並順利協助多家企業於國內上市 / 櫃或於資本市場募得資金，已居承銷市場龍頭之地位。

此外，凱基證券在財務顧問業務方面也表現優異，承作了十餘件企業併購及策略聯盟案件，例如：日月光公開收購矽品、晨發現金合併奕力案、風華收購光韻、矽格公開收購誠遠、嘉晶合併漢磊晶……等。依 Bloomberg 統計資料顯示，凱基證券之財務顧問業務承做案件量，遠遠超越摩根士丹利及花旗集團等全球知名投資銀行。

展望未來，凱基證券於承銷業務及財務顧問業務，將持續掌握市場發展趨勢，並擴大各項資本市場業務之市場佔有率，透過開發金控的平臺，藉其在企業融資、租賃、直接投資的優勢，深入兩岸企業佈局，為全球華人與臺商客戶提供更多更好的優質投行服務。

### 3-3 KGI Bank・Investment Banking

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.



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

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

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

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

截至2015年12月底，凱基證券股務代理家數合計共313家，包含82家上市公司、51家上櫃公司、18家興櫃公司及162家未掛牌公司；代理股東人數390.5萬人，為臺灣證券業代理股東人數最多之證券商。多年累積的豐富經驗，凱基證券一向為各大企業股務代理業務之最佳選擇。

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.



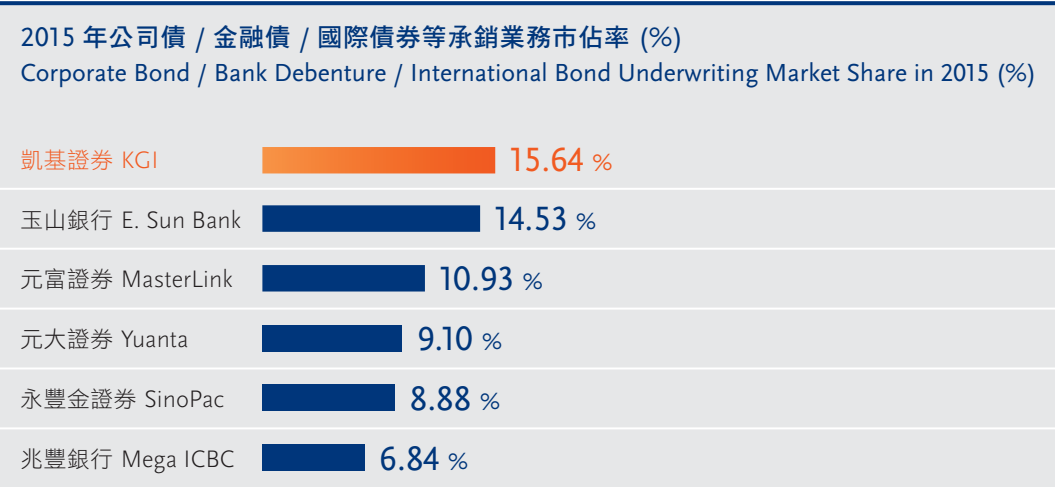
2015 年凱基證券債券部在競爭激烈的環境中，秉持穩健的經營理念，致力推動各項業務的均衡發展。在主管機關的積極開放下，年初即以國際證券業務分公司參與中國交通銀行香港分行之美元債券承銷案件，創下國內證券商以離境證券業務 (Offshore Securities Unit; OSU) 平臺辦理海外承銷案件之首例。此外，債券部持續耕耘國際債券發行案件，引進優質企業於國際板，提供多樣化投資標的給國內投資人，並於債券次級交易方面扮演造市角色，促進市場流動性。

2015 年世界經濟情勢發展仍舊分歧，美國即便就業市場持續改善且財政狀況好轉，惟美國聯準會維持謹慎態度關注新興市場與歐洲、日本經濟情勢，遲至第四季才調升聯邦基金利率 (FED Fund Rate)；而歐洲利率持續維持低位，中國大陸則因內需放緩，均祭出貨幣寬鬆政策，整體而言 2015 年全球主要貨幣與利率市場變數頻仍，提供交易機會。國內經濟受持續減弱的中國貿易需求影響復甦力道不足，下半年起國際原物料價格跌勢不止，央行兩度降息且政府推出消費刺激方案以期刺激國內消費與投資意願。儘管大環境不利於固定收益商品之操作，凱基證券在各項業務仍交出亮麗的成績，包括獲得亞洲金融雜誌 (FinanceAsia) 的肯定，榮獲「2015 年最佳債券承銷商」；且榮膺財資雜誌 (The Asset) 評選為「2015 年臺灣最佳債券商」、The Asset Benchmark Research 評選為「2015 年臺灣第一名公債次級市場交易商」及「2015 年臺灣最佳公司債次級市場交易商」並獲得臺灣證券櫃檯買賣中心 (Taipei Exchange) 評選為「中央公債優良造市商」。

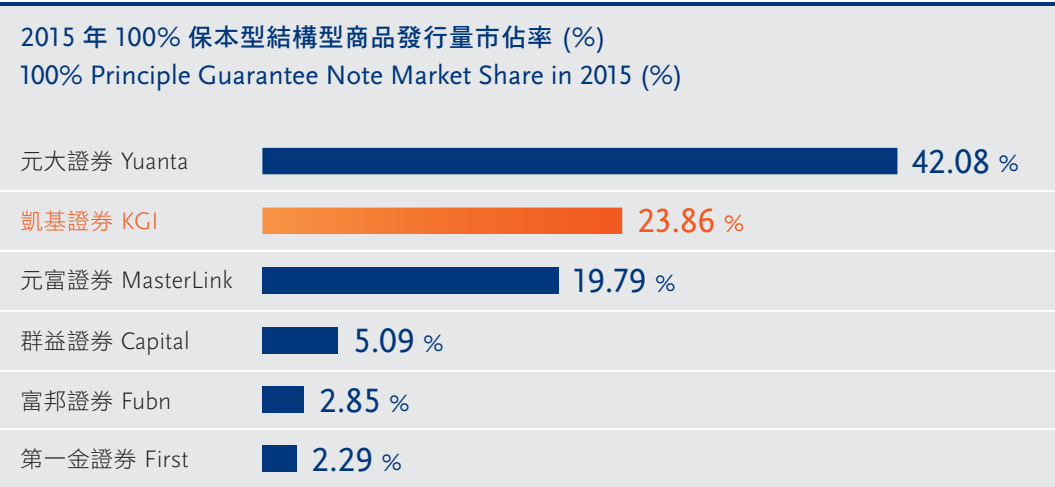
在業務拓展方面，2015 年 100% 保本型結構型商品發行量，凱基證券以 23.9% 之市佔率，位居同業第二；臺幣與外幣計價之公司債 / 金融債 / 國際債券等承銷業務（輔導銷售）以 15.64% 之市佔率，位居同業第一；資產交換交易業務固定收益端，則以 24.44% 之市佔率，位居同業第二。

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

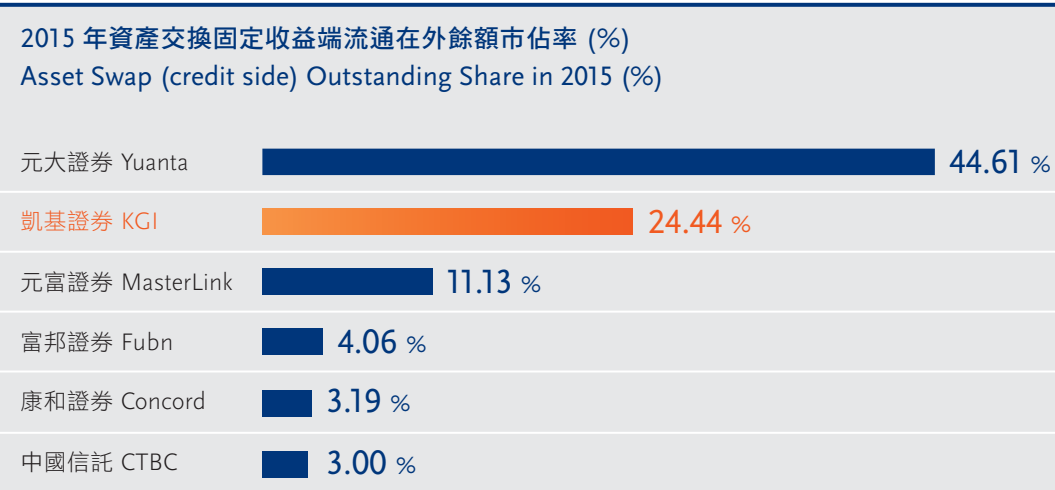
展望未來，凱基證券債券部仍將秉持穩健的經營理念，期許成為在各業務層面皆有高品質的領先者，提供客戶最佳之投資建議與多樣化的產品選擇，並秉持「誠信」、「專業」、「創新」之精神，創造客戶與股東最大的價值。



資料來源：中華民國櫃檯買賣中心 Source: Taiwan OTC



資料來源：中華民國櫃檯買賣中心 Source: Taiwan OTC



資料來源：中華民國櫃檯買賣中心 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.

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

#### ■ 證券與期貨平臺的整合

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

#### ■ 國內外市場的平衡

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

#### ■ 報酬穩定性的目標

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

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.

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

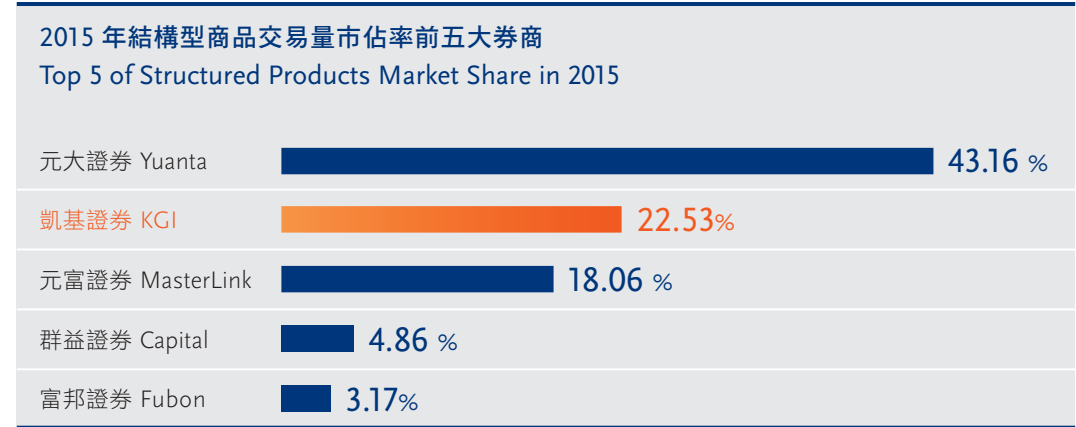
2015 年國內權證總發行檔數及發行金額持續創下權證市場歷史新高紀錄，證券商也持續推廣市場並積極提升權證造市品質，國內權證市場日益蓬勃。2015 年凱基證券透過積極的權證發行，提供投資人多樣化之投資選擇，權證交易市佔率位居同業券商第二名。此外，凱基證券也採取積極之權證造市策略，充份提高系統效能、增加穩定性，營造更透明、更靈敏以及更實惠的造市風格，因此獲得臺灣證券交易所「權證最佳造市券商」的殊榮，努力成果受到肯定。

在結構型商品方面也維持金融創新領域之競爭優勢，身為結構型商品業務的領先集團，2015 年凱基證券承作結構型商品之金額位居同業券商第二名，完整而多樣的商品贏得客戶高度青睞。在資產交換方面，2015 年凱基證券所承作資產交換交易之名目本金流通餘額在同業中排名第二；在股權選擇權方面，則以四成左右的市佔率位居券商第一名。凱基證券在各項業務均交出亮麗的成績單，贏得客戶的讚賞。

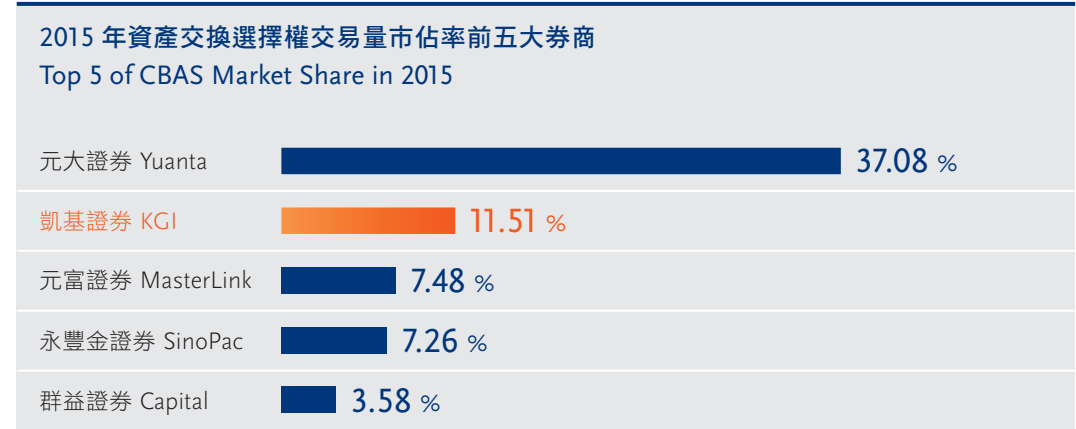
凱基證券也持續提升權證造市系統及網站，並舉辦各項權證推廣活動，持續投入資源於權證業務，權證的投資人數及交易量可望持續增加，凱基證券也將持續以專業熱誠的態度服務投資人，同時積極建立亞太區衍生性金融商品業務平臺，期許能為客戶提供更全方位的商品，並為公司創造穩定之獲利。

2015 年權證發行統計概況 Warrant Issuance Statistics in 2015					
發行券商	元大證券 Yuanta	群益證券 Capital	永豐證券 SinoPac	凱基證券 KGI	元富證券 Masterlink
檔數 (# of issuance)	3,569	2,851	3,122	2,910	2,503
發行金額 (新臺幣百萬元 Premium: NT\$ mn)	49,573	41,933	35,241	27,081	22,327

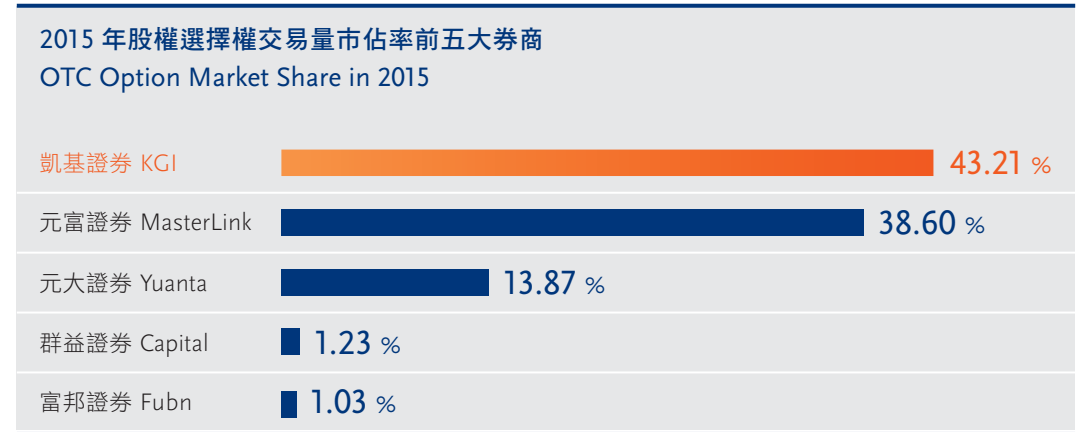
資料來源：臺灣證券交易所及中華民國櫃檯買賣中心 Source: TSE & Taiwan OTC



資料來源：中華民國櫃檯買賣中心 Source: Taiwan OTC



資料來源：中華民國櫃檯買賣中心 Source: Taiwan OTC



資料來源：中華民國櫃檯買賣中心 Source: Taiwan OTC

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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.



經紀業務處於 2014 年更名為經紀暨財富管理處，正式宣告凱基證券進入證券經紀及財富管理服務單一窗口的服務模式，未來經紀業務的營業人員本著投資理財專業形象及產品多樣化特性的服務優勢，提供投資人有別於銀行財富管理服務內容，同時享有臺股、期貨、複委託、財富管理信託及國際證券業務的帳戶服務。

在經紀業務表現，2015 年凱基證券經紀暨財富管理業務的營業據點為 83 家，整體經紀業務市佔率為 8.14%，市場排名第 2；平均單一經紀營業據點市佔率則為第 1 名。凱基證券本著專業創新原則，力求業務持續成長及服務品質的同步提昇。在電子交易平臺方面，繼 2013 年推出「多螢一雲」的交易環境，客戶能悠遊於不同平臺裝置的多元性與舒適性。2014 年更進一步整合雲端服務，透過離線推播功能，整合更多即時訊息服務。響應政府大力推動數位金融 3.0 計畫，2015 年發展線上開戶及應用程式介面下單 (API) 服務，積極迎向金融科技新藍海商機。面對行動商務時代的來臨，增加跨載具閱讀電子對帳單、行動載具直接申請憑證及簽署風險預告書等服務，讓行動交易應用再加值。現有多樣化的電子平臺介面，如功能強大的下單應用軟體 (AP)、簡單便利的網路下單及方便迅速的行動交易，客製化服務亦能滿足貴賓級客戶所需，並連結國外交易市場及財富管理相關商品，實現多時區、多商品交易的便利性。

凱基證券財富管理透過提供客戶全方位的理財服務，讓客戶數與信託資產規模位居領導地位。2015 年凱基證券財富管理業務持續受到客戶與評鑑機構的高度肯定，於今周刊財富管理評鑑，凱基證券財富管理榮獲證券商《最佳服務》獎第一名，更一舉獲得《最佳財富管理證券》、《最佳營業員團隊》、《最佳商品》、《最佳數位發展》第二名等五大獎項。於業務表現方面，凱基證券財富管理提供客戶專業的投資理財建議，並透過多元理財商品的資產配置，如基金、海外股票、結構型商品及保險等，讓客戶透過分散風險方式，達到資產穩健增長目標。此外，提供客戶借券信託服務，客戶不僅可活化股票資產，亦帶來穩健的股票出借收益，目前客戶出借業務規模居同業領先地位。於人員素質提升方面，2015 年設置高素質理財菁英 (FA) 團隊，提供高端客戶個人化的服務。於推廣亞太理財中心方面，凱基證券建置國際證券業務 (OSU) 平臺，提供領先同業的整合開戶與款券保管服務，透過一個帳戶即可交易海外股票 ETF、共同基金、私募基金、避險基金、債券與結構型商品等眾多金融商品。

展望未來，凱基證券財富管理業務將透過多方面的提升，維持領先優勢。於數位金融業務方面，2016 年將開辦線上開戶並增加線上服務項目，提升系統效能，提供客戶多元、便利及即時的優質服務。於業務推廣方面，持續引進優質金融商品，並搭配開發金控產品設計資源，設計發行利基商品，滿足客戶理財需求。於人員方面，將擴大理財菁英團隊，持續提升服務廣度。

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.

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

目前在凱基證券開立之外資帳戶已達約 5,700 戶，顯示凱基證券目前已為外國專業投資機構投資臺灣證券市場之主要窗口及臺灣地區最佳券商之代表。凱基證券交易執行能力是外資圈的首選，提供精準的交易績效以及擁有廣泛的資訊，配對與巨額交易能力更勝其他券商並受外資投資機構之青睞，更連續多年獲亞元雜誌 (Asiamoney) 最佳交易執行獎前三名肯定。另外，凱基證券提供借券及一籃子交易服務亦居市場領先地位，擁有市佔第二大的券源，借券市佔率達 27%。

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

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

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.

### 開發金控嚴謹縝密的產業研究取向

配合金控集團朝多元金融業務發展方向，調查研究處以堅強的研究團隊作為後盾，以過去長年辦理徵信、經濟與產業調查等經驗，透過產業所屬同業、上游供應商及下游客戶等各種管道，多方了解企業營運模式、技術發展及競爭環境變化，以預測產業趨勢脈動與產業景氣展望，作為金控集團子公司商業銀行及股權投資基金管理業務的決策依據，並配合業務發展團隊，提供銀行客戶及股權基金投資人加值服務。

### 分析總體經濟及產業趨勢情報指引經營方針、提供客戶加值服務

開發金控調查研究部門累積 50 餘年之產業及金融研究經驗，定期針對國內外經濟環境、產業動態進行深入研究，並透過訪談業界專家與參考專業機構研調資料，掌握國內外產業未來發展趨勢。在總經研究方面，利用對各項總體經濟數據觀察並進行深入探究，及時提供區域經濟分析、國家風險評估、資產配置策略、金融市場趨勢分析及建議，供公司內部制定投資策略參考，並與客戶交流分享研究心得。而產業研究部分，充分掌握網通雲端、新能源、生醫、物聯網經濟等新興產業及消費、傳產產業的最新動態，同時對國內企業經營現況進行調研分析。近年更隨金控業務的拓展，將研究觸角逐漸延伸至中國大陸、亞太、全球市場，定期及不定期出版內部研究報告及產業專題供營業單位作為業務發展依據，並提供重要客戶作為掌握產業經營環境參考。

### 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.

### 凱基證券高素質的研究團隊

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

目前凱基證券亞太研究團隊研究人員約 40 人，密集追蹤超過 300 家上市公司，除了希望提供國內、外客戶最迅速、詳實而又具備高度品質的投資諮詢服務外，將進一步擴展與優化大中華區銷售與研究團隊陣容，大幅增加追蹤上市公司家數，期能更加強化對亞太區域機構法人之服務，並經由不斷自我成長，成為頂尖區域型投資銀行及投資人在亞洲及大中華區各主要市場的專業夥伴。

身為區域型券商，凱基證券研究團隊的研究報告除在內容與品質上力求與國際接軌外，更充分利用對當地市場之了解，以及兩岸三地完整的佈局，提供客戶更廣泛及靈活的個股及題材追蹤，定期發表的每日、每週、每月、每季及年度的報告詳盡分析產業前景、總體經濟概況、投資策略及個股基本面分析。凱基研究報告一直被視為臺灣本地發表的最佳研究報告之一，亞元雜誌 (Asiamoney) 多年來持續評選凱基證券為臺灣本地最佳券商前 2 名，凱基證券更在亞元雜誌 2015 年臺灣整體研究排名名列全體內外資券商第三名，屢獲殊榮充分展現凱基證券力求產品差異化及區域研究整合的成果。

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

### Outstanding equity research team of KGI Securities

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

At present, KGI Securities has an Asia-Pacific research team of around 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.



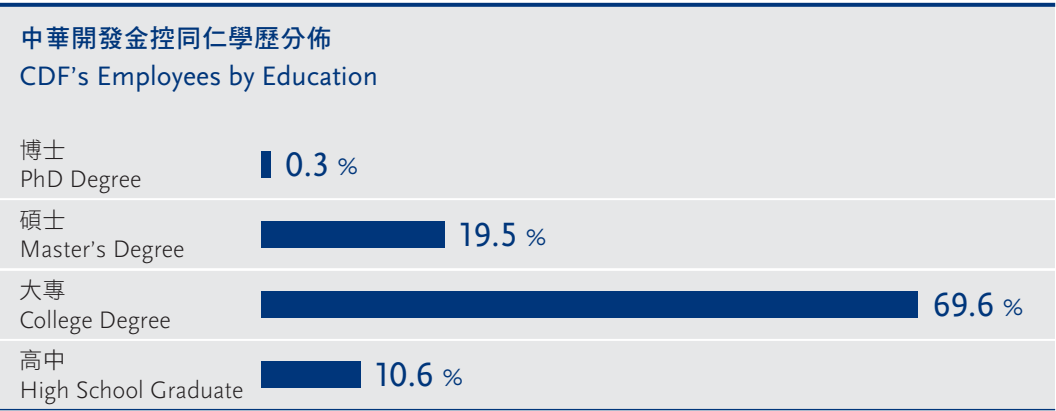
服務團隊

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

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

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

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



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.

防微杜漸的風險管理機制

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

重視風控的企業文化

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

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

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

風險管理組織架構  
Risk Management Organizational Structure



Proactive risk management

CDF understands that risk management is not only about predicting, avoiding and containing risks. It is also about how risks 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.



經營績效

Our Performance

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魄力領導，展翼高飛

開發金控旗下的團隊才氣無雙，以卓越出眾的專業素養與壯志凌雲的魄力，鋒芒畢露，屢創佳績。邁向嶄新天地的唯一道路，在於持續努力，超越自我局限。開發金控以全方位的專業，睿智的判斷，創新的魄力，洞察時勢變化，領先業界。從過去到未來，秉持日新又新的精神，持續突破，開闢新天地。

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	亞元雜誌評選為臺灣最佳債券商	Asiamoney, Best Bond House in Taiwan
	亞元雜誌評選為本國最佳經紀商票選第二名	Asiamoney, Best Local Brokerage (Ranked #2)
	亞洲財務雜誌評選為最佳本國投資銀行	FinanceAsia, Best Local Investment Bank
	財資雜誌評選為臺灣最佳投資銀行	The Asset, Best Investment Bank in Taiwan
2003	亞元雜誌評選為臺灣最佳債券商	Asiamoney, Best Bond House in Taiwan
	亞元雜誌評選為臺灣本地最佳業務交易團隊及最佳研究報告	Asiamoney, Best Local Research and Sales & Trading Team
	亞洲財務雜誌評選為最佳本國投資銀行	FinanceAsia, Best Local Investment Bank
	財資雜誌評選為臺灣最佳投資銀行	The Asset, Best Investment Bank in Taiwan
2004	亞元雜誌評選為臺灣最佳債券商	Asiamoney, Best Bond House in Taiwan
	亞元雜誌評選為本國最佳經紀商	Asiamoney, Best Local Brokerage
	全球金融月刊評選為臺灣最佳投資銀行	Global Finance Magazine, Best Investment Bank in Taiwan
2005	亞元雜誌評選為本國最佳經紀商	Asiamoney, Best Local Brokerage
	全球金融月刊評選為臺灣最佳投資銀行	Global Finance Magazine, Best Investment Bank in Taiwan
2006	亞元雜誌評選為臺灣最佳債券商	Asiamoney, Best Bond House in Taiwan
	亞元雜誌評選為本國最佳經紀商票選第一名、最佳銷售服務票選第一名、最佳營業交易票選第一名、最佳交易票選第一名	Asiamoney, Best Local Brokerage (Ranked #1), Best Overall Sales (Ranked #1), Best Sales Trading (Ranked #1), Best Execution (Ranked #1)
	亞洲財務雜誌評選為臺灣最佳債券商	FinanceAsia, Best Bond House in Taiwan
	財資雜誌亞洲貨幣債券指標調查評選為最佳臺幣公債交易商評比第一名	The Asset, Asian Currency Bond Benchmark Survey, Leading Bank in Taiwan Dollar Government Bonds (Ranked #1)
	財資雜誌評選為臺灣最佳債券商	The Asset, Best Bond House in Taiwan
	財資雜誌評選為年度最佳交易獎	The Asset, Deals of the Year

2007	亞元雜誌評選為臺灣最佳債券商	Asiamoney, Best Bond House in Taiwan
	亞洲財務雜誌評選為臺灣最佳債券商	FinanceAsia, Best Bond House in Taiwan
	財資雜誌亞洲貨幣債券指標調查評選為最佳臺幣公債交易商評比第二名	The Asset, Asian Currency Bond Benchmark Survey, Leading Bank in Taiwan Dollar Government Bonds (Ranked #2)
	財資雜誌評選為臺灣最佳債券商	The Asset, Best Bond House in Taiwan
2008	亞元雜誌評選為臺灣最佳債券商	Asiamoney, Best Bond House in Taiwan
	財資雜誌亞洲貨幣債券指標調查評選為最佳臺幣公債暨公司債交易商評比第一名及最佳臺幣公債交易商評比第二名	The Asset, Asian Currency Bond Benchmark Survey, Leading Bank in Taiwan Dollar Government Bonds & Corporate Bonds (Ranked #1), and Leading Bank in Taiwan Dollar Government Bonds (Ranked #2)
2009	亞元雜誌評選為臺灣最佳債券商	Asiamoney, Best Bond House in Taiwan
	亞元雜誌評選為臺灣最佳公司管理（中型資本額）及臺灣最佳債券商	Asiamoney, Best Managed Company (Medium Cap) for Taiwan, and Best Debt House – Taiwan
	亞洲財務雜誌評選為臺灣最佳債券商	FinanceAsia, Best Bond House – Taiwan
	金管會核定「證券商風險管理評鑑最高等級——第一級」	Financial Supervisory Commission, First class award in risk management assessment
	財資雜誌亞洲貨幣債券指標調查評選為最佳臺幣公債交易商評比第二名及最佳臺幣公司債交易商評比第二名	The Asset, Asian Currency Bond Benchmark Survey, Leading Bank in Taiwan Dollar Government Bonds (Ranked #2), and Leading Bank in Taiwan Dollar Corporate Bonds (Ranked #2)
	亞元雜誌評選為本國最佳經紀商票選第二名	Asiamoney, Best Local Brokerage (Ranked #2)
2010	財資雜誌亞洲貨幣債券指標調查評選為臺灣區最佳債券商、臺灣區公司債第一名及公債第二名	The Asset, Asian Currency Bond Benchmark Survey, Best Domestic Bond House, Corporate Bonds Market Share 1 <sup>st</sup> Bank, and Government Bonds Market Share 2 <sup>nd</sup> Bank



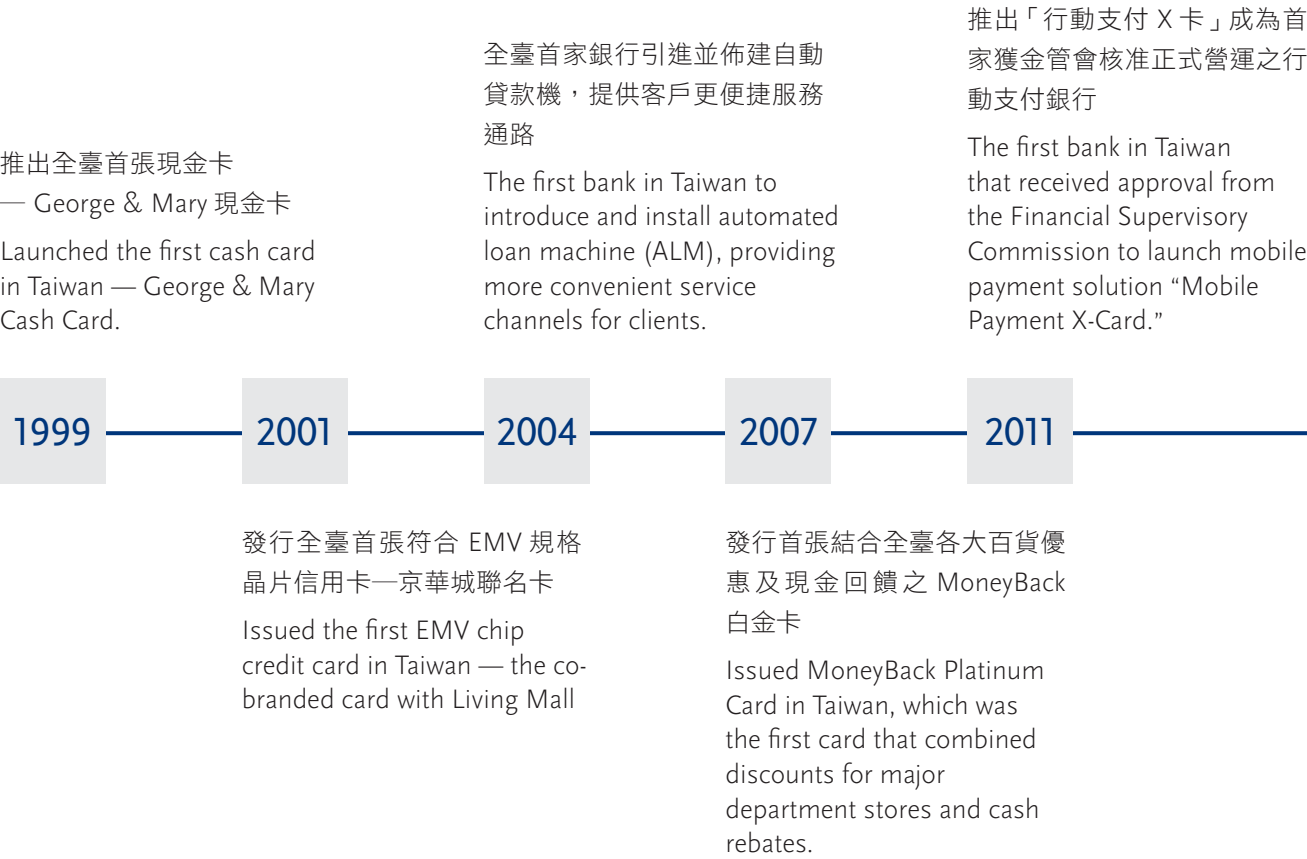
2011	亞元雜誌評選為最佳國內債券商、最佳固定收益商品銷售第二名及臺灣最佳交易券商第二名	Asiamoney, Best Domestic Bond House, Best Fixed Income Local Provider for Interest Rates Products Rank #2, and Best Local Brokerage (Ranked #2)
	中央銀行國庫局評選為中央公債交易商公債業務績效冠軍	Department of Treasury of Central Bank, Best Government Bond Dealer (Ranked #1)
	亞洲財務雜誌評選為臺灣區最佳股票暨轉換債承銷商及臺灣區最佳債券交易商	FinanceAsia, Best Equity House and Best Bond House
	金管會核定「證券商風險管理評鑑最高等級—第一級」	Financial Supervisory Commission, First class award in risk management assessment
	證券櫃檯買賣中心頒發「卓越新金融商品發行」證券商金桂獎	GreTai Securities Market, Excellent Issue of New Financial Products, Golden Laureate Award
	證券櫃檯買賣中心頒發「卓越推薦上（興）櫃申請」證券商金桂獎	GreTai Securities Market, Excellent Listing Recommended of GTSM Market (Emerging Stock Board), Golden Laureate Award
	證券櫃檯買賣中心頒發「卓越股債市籌資承銷」證券商金桂獎	GreTai Securities Market, Excellent Stock/Bond Underwriter, Golden Laureate Award
	中華民國對外貿易發展協會評選為臺灣二十大國際品牌	Taiwan External Trade Development Council (TAITRA), Top 20 Taiwan Global Brands
	證券暨期貨 / 金犇獎評選為傑出證券人才獎及傑出金融創新獎	The 11 <sup>th</sup> Golden Goblet Award, Outstanding Securities Expertise, and Outstanding Financial Innovation
	財資雜誌亞洲貨幣債券指標調查評選為臺灣最佳債券交易商、最佳公債次級市場交易商及最佳公債初級市場交易商	The Asset, Asian Currency Bond Benchmark Survey, Best Domestic Bond House, Top Bank in the Secondary Market for Government Bonds, Taiwan, and Top Bank Arranger – Quality and Number of Primary Government Bond Deals, Taiwan
	世界金融雜誌評選為臺灣區最佳投資銀行	World Finance, Best Investment Bank 2011 – Taiwan

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

2013	亞元雜誌評選為最佳臺股研究報告全體內外資券商票選第三名	Asiamoney, Best Foreign and Local Brokerages in Taiwan Research (Ranked #3)
	遠見雜誌第十一屆「服務業大調查」金融銀行類別的第四名	Global Views Monthly, 11 <sup>th</sup> “Service Industry Survey”, Banking Category, (Ranked #4)
	證券櫃檯買賣中心評選為「2013 年推薦申請上櫃及登錄興櫃家數第一名」	GreTai Securities, Most IPO Cases in the GreTai Securities Market (GTSM) and Registrations in the Emerging Stock Market in 2013
	證券櫃檯買賣中心評選為「2013 年度下半年中央公債優良造市商」	GreTai Securities, Central Government Bond Market Maker Review (Ranked #1), 2 <sup>nd</sup> half of 2013
	中央銀行國庫局評選為「中央公債交易商業務績效冠軍」	Taiwan Central Bank, Best Government Bond Dealer
	財資雜誌評選為「2013 年臺灣最佳債券商」	The Asset, Best Bond House in Taiwan
	臺灣證券交易所 2013 年「IPO 籌資金額獎」第一名、「SPO 籌資金額獎」第一名、及「IPO 市值獎」第二名	TWSE, IPO Fund-raising (Ranked #1), SPO Fund-raising (Ranked #1), and IPO Market Value (Ranked #2)
	臺灣證券交易所 2013 年「權證發行檔數」第二名、「權證受託買賣金額」第二名及「權證最佳造市券商」	TWSE, Number of Warrants Issued (Ranked #2), Total Value of Warrant Transactions (Ranked #2), and Best Warrant Market Maker in Taiwan

2014	取得英國標準協會 BS10012:2009 個人資訊管理系統驗證	BSI, BS10012:2009 Specification for a Personal Information Management System.
	亞洲財務雜誌評選為臺灣最佳債券承銷商	FinanceAsia, Best Taiwan DCM House
	亞洲財務雜誌評選為臺灣最佳投資銀行、臺灣最佳股權發行機構及最佳權益證券發行機構	FinanceAsia Country Awards, Best Taiwan Investment Bank, Best Taiwan DCM, Best Taiwan ECM
	證券櫃檯買賣中心頒發證券商金桂獎「債券交易」第一名及「債券發行」第二名	GreTai Securities Market, Bond Trading (Ranked #1), and Bond Issue (Ranked #2), Golden Laureate Award
	證券櫃檯買賣中心頒發證券商金桂獎「推薦輔導獎」第一名及「興櫃造市獎」第二名	GreTai Securities Market, Listing Advisory Service (Ranked #1), and Emerging Stock Market Making (Ranked #2), Golden Laureate Award
	證券櫃檯買賣中心頒發證券商金桂獎「衍生性商品」第一名及「權證發行」第三名	GreTai Securities Market, OTC Derivatives Transaction Volume (Ranked #1), and Number of New Issues of Warrants (Ranked #3), Golden Laureate Award
	證券櫃檯買賣中心頒發證券商金桂獎「受託買賣」第二名	GreTai Securities Market, Brokerage (Ranked #2), Golden Laureate Award
	中央銀行國庫局評選為「中央公債交易商業務績效冠軍」	Taiwan Central Bank, Best Government Bond Dealer
	財資雜誌評選為臺灣最佳債券承銷商	The Asset, Best Bond House in Taiwan
	臺灣證券交易所 2014 年「SPO 籌資金額獎」第一名	TWSE, SPO Fund-raising (Ranked #1)
	臺灣證券交易所 2014 年「權證受託買賣成交金額獎」第二名「權證發行總檔數」第三名	TWSE, Total Value of Warrant Transactions (Ranked #2), and Number of Warrants Issued (Ranked #3)

亞元雜誌評選為最佳臺股研究報告全體內外資券商第三名	Asiamoney, Best Foreign and Local Brokerages in Taiwan Research (Ranked #3)
今周刊財富管理評鑑評選為證券商「最佳服務獎」第一名，「最佳財富管理證券」、「最佳營業員團隊」、「最佳商品」、「最佳數位發展」第二名	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)
歐元雜誌評選為臺灣區「最佳投資銀行」	Euromoney, Awards for Excellence, Best Investment Bank in Taiwan
亞洲財務雜誌評選為臺灣最佳債券承銷商	FinanceAsia, Best Taiwan DCM House
財金資訊股份有限公司評選 2015 年度電子金流業務推廣績優銀行	Financial Information Service Co., Outstanding Bank in Promotion of Virtual Cash Flow Business
臺灣期貨交易所評選期貨鑽石獎—銀行業交易成長第二名	TAIFEX Futures Trading Diamond Awards, Growth in Trading Volume for Banks (Ranked #2)
臺灣期貨交易所頒發期貨鑽石獎—「期貨交易輔助人年度貢獻獎」、「期貨自營商年度貢獻獎」及「人民幣匯率期貨 RHF maker 造市績效卓越獎」	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
證券櫃檯買賣中心評選為「中央公債優良造市商」	Taipei Exchange, Best Government Bond Market Maker
財資雜誌評選為臺灣公債次級市場交易商第一名	The Asset, Asian Currency Bond Benchmark Survey, Leading Bank in Taiwan Dollar Government Bonds (Ranked #1)
財資雜誌評選為臺灣最佳債券商	The Asset Best Bond House in Taiwan
財資雜誌評選為臺灣最佳公司債次級市場交易商	The Asset, Asian Currency Bond Benchmark Survey, Top Bank in the Secondary Market for Corporate Bonds (Ranked #1)
臺灣證券交易所評選為「權證最佳造市券商」	TWSE, Best Warrant Market Maker in Taiwan
臺灣證券交易所頒發證券經紀商 ETF 交易競賽「卓越貢獻獎」獎項	TWSE, Securities Dealers ETF Trading Contest, Distinguished Contribution Award
臺灣證券交易所「SPO 籌資金額獎」第一名	TWSE, SPO Fund-raising (Ranked #1)
財訊雙週刊消費者金融品牌暨金控 CSR 獎評鑑評選為「最佳券商形象」、「最佳券商服務」優質獎	Wealth Magazine, Consumer Financial Services and Financial Holdings CSR Awards, Best Brokerage Brand (Ranked #2), and Best Brokerage Services
取得英國標準協會 ISO 14001：2015 環境管理系統 驗證	ISO 14001: 2015 Environmental Management Certification by BSI



開辦信用卡 (Visa、MasterCard、JCB、銀聯 ) 收單業務，使發卡及收單業務二者資源交互運用，發揮綜效

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

多元化經營行動支付商業模式，開辦中華電信行動支付「QR code」服務，將行動支付與信用卡結合

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

與悠遊卡公司合作發行悠遊聯名卡，跨足小額支付平臺合作

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

行動 X ATM 上線，支援自行、跨行轉帳及繳費等行動 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

開辦國民旅遊卡收單服務，多方拓展各特店通路之合作機會

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

與臺中慈濟醫院合作試行行動醫療 X 卡，將行動支付 X 卡功能擴展於行動醫療之應用及金流結合

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.

獲准開辦手機信用卡業務，與臺灣行動支付公司 PSP TSM 平臺合作，於 2015 年第一季正式對外發行，成為臺灣最大行動 TSM 平臺第一波上線銀行之一

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

首家推出行動 ATM 服務之銀行，可搭配國內任一銀行發行之行動金融卡，不限凱基銀行客戶皆可使用轉帳、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.

首家獲金管會核准開辦「信用卡收單與電子票證發行機構及晶片金融卡 (Smart Pay) 收單共用刷卡機」服務。

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.

於高雄新崛江推出第一個可接受信用卡刷卡及一卡通票證的商圈，透過策略聯盟共同經營新崛江商圈，規劃於當地店家佈設整合型刷卡機，提供民眾更多樣化的支付選擇。

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 行動支付平臺，提供客戶透過 OTA (Over The Air) 空中下載方式將信用卡、金融卡載入手機，並可利用行動裝置 NFC (Near Field Communication) 無線通訊交易模式進行信用卡、金融卡購物交易，或於網路進行遠端轉帳、繳費、繳稅等交易，行動支付業務並獲得財金資訊公司頒發年度最佳創新卓越獎。

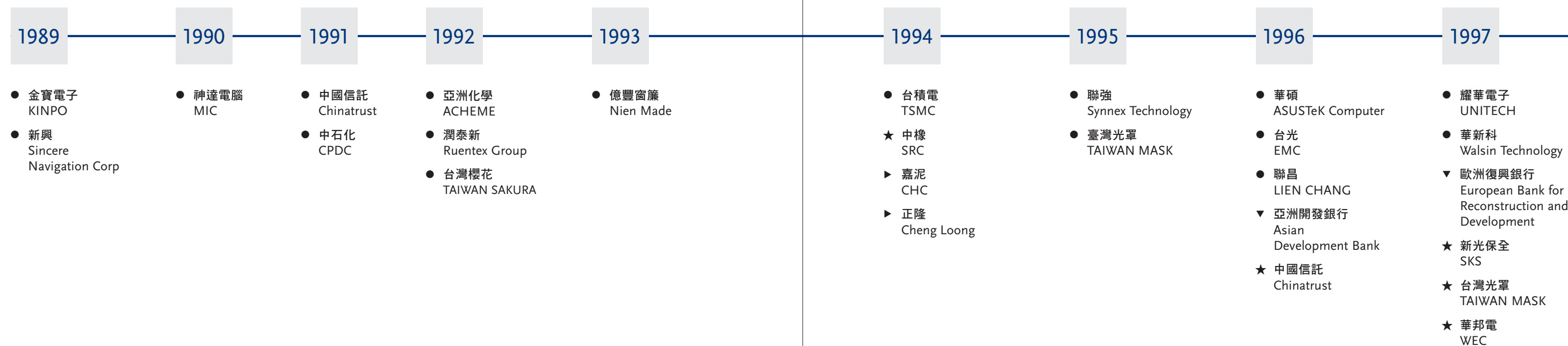
With the development of TSM (Trusted Service Manager) platform, customers are able to load credit card and ATM card information into their cellphones using OTA (Over The Air) technology, and exchange credit/ATM card information using NFC function built into their cellphones to complete transactions similarly 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.

領先同業獲金管會核准開辦「mPOS 行動刷卡機收單業務」服務。

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.

與 LINE Pay、歐付寶錢包異業合作綁定凱基信用卡優惠活動，並與臺灣行動支付、路易莎咖啡三方合作參加 2015 年度資訊展行動支付展示活動，持續推廣各式創新之行動支付服務。

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.



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

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



1998

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

1999

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

2000

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

2001

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

2002

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

2003

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

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

2004

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

2005

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

2006

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

2007

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

2008

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

2009

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

- ▲ 國內公司債承銷 Domestic bond underwriting
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2010

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

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

2011

- ▲ 日月光集團 ASE
- ▲ 中鋼 China Steel
- ▲ 中油 CPC Corporation
- ▲ 長榮航空 EVA Airways
- ▲ 台塑集團  
Formosa Plastic Group
- ▲ 鴻海 Hon Hai Precision
- ▲ 台新金控  
Taishin Financial Holding
- ▲ 台電 Taiwan Power Company
- ▲ 台積電 TSMC
- ▲ 統一企業 Uni-President
- ▲ 萬海 Wan Hai
- ▲ 遠鼎投資  
Yuan Ding Investment
- 宏碁 Acer
- 英業達 INVENTEC
- 力成 Powertech
- 中美晶 SAS
- 合庫金控  
Taiwan Cooperative Holdings
- 大聯大 WPG
- \* 可成 CATCHER
- \* 中國鋼鐵 China Steel
- 開曼東凌 Cayman Tung Ling

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

- F- 康聯 Coland
- F- 茂林 GLT
- 奕力 ILITEK
- 捷必勝 JP Nelson Holdings
- 隆達 Lextar
- 紅木 Redwood Group
- 森田 Sen Tien
- 耀億工業 Yao I Fabric
- ★ 研華 ACL
- ★ 可成 CATCHER
- ★ 中國人壽 China Life
- ★ 遠東百貨 Far Eastern Department Stores
- ★ 奕力 ILITEK
- ★ 兆豐金控 MEGA FHC
- ★ 聯強國際  
Synnex Technology
- ★ 台中商銀 T.C.C.B.
- ★ 同欣電子  
Tong Hsing Electronic Industries
- ★ 炎洲 YEMCHIO
- ◆ 爾必達 Elpida

2012

- ▲ 中租迪和 Chailease Finance
- ▲ 華航 China Airlines
- ▲ 中鋼 China Steel
- ▲ 中油 CPC
- ▲ 長榮航 EVA Airways
- ▲ 台塑集團 Formosa Plastic Group
- ▲ 鴻海 Hon Hai Precision
- ▲ 台新金控 Taishin Financial Holding
- ▲ 台哥大 Taiwan Mobile
- ▲ 台電 Taiwan Power Company
- ▲ 台積電 TSMC
- ▲ 統一 Uni-President
- ▲ 聯電 United Microelectronics Corp.
- 中華紙漿 CHP
- 璨圓 FOREPI
- 金士頓  
Kingston Technology Corporation
- 台揚 MTI
- 新日光  
Neo Solar Power Corporation
- 台驊 T.H.I. Group
- \* 中租 Chailease Finance
- 達興材料 Daxin Materials Corp.
- 旺能 DelSolar
- ★ 名軒 Advancetek Enterprise
- ★ 奇美電 Chimei Innolux
- ★ 華航 China Airlines
- ★ 台耀 Formosa Laboratories
- ★ 國碩 GSC
- ★ 李長榮化學工業 LCY Chemical Corp.
- ★ 日勝生 RADIUM
- ★ 中磊 SERCOMM
- ★ 合庫金控 Taiwan Cooperative Holdings
- ★ 志超 tpt
- ★ 耀億工業 Yao I Fabric Co.

2013

- ▲ 開發金控 CDF
- ▲ 中租迪和 Chailease Finance
- ▲ 正新  
Cheng Shin Rubber Industries
- ▲ 中鋼 China Steel
- ▲ 中油 CPC Corporation
- ▲ 遠東新世紀 Far Eastern New Century Corporation
- ▲ 遠傳電信 Far Eastone
- ▲ 台塑集團  
Formosa Plastic Group
- ▲ 富邦金控  
Fubon Financial Holding
- ▲ 鴻海 Hon Hai Precision
- ▲ 太平洋崇光百貨 Pacific SOGO
- ▲ 台電 Taiwan Power Company
- ▲ 台積電 TSMC
- ▲ 聯電 UMC
- ▲ 陽明 Yang Ming
- ▲ 遠鼎投資 Yuan Ding
- 中國銀行 Bank of China
- 中國電器 CHINA ELECTRIC MFG
- 仁寶 Compal Electronics
- 璨圓 FORMOSA EPITAXY
- 光寶 Liteon
- 神達 MiTAC HoldingsEPI
- 新日光 Neo Solar Power
- F- 立凱電 Advanced Lithium Electrochemistry
- F- 鎧勝 Casetek Holding
- 易飛網 Ezfly International
- 宅配通 Taiwan Pelican Express

- F- 東明  
TONG MING ENTERPRISE
- 安成藥 TWi Pharmaceuticals
- ★ 宏碁 Acer
- ★ 連展 Advanced Connectek
- ★ 日月光 Advanced Semiconductor Engineering
- ★ 智易 Arcadyan
- ★ 應華 AVY Precision Technology
- ★ 波若威 Browave
- ★ 長華 Chang Wah lectromaterials
- ★ 華航 China Airlines
- ★ 益通 E-Ton Solar
- ★ 台耀 Formosa Laboratories
- ★ 玉晶光  
Genius Electronic Optical
- ★ 昱晶 GINTECH ENERGY
- ★ 上奇 GrandTech
- ★ F- 福貞 KINGCAN HOLDINGS
- ★ 雷迪克 LedLink
- ★ 麗嬰房 Les enphants
- ★ 兆豐金 Mega Financial Holding
- ★ 佰研 Natural BioKey
- ★ 新日光 Neo Solar
- ★ 潤隆 Run Long Construction
- ★ 泰博 TaiDoc
- ★ 永彰 Taiwan Calsonic
- ★ 友輝 UBright Optronics
- ★ 陽明 Yang Ming
- ★ 岳豐 YFC-BonEagle Electric

- ▲ 中租迪和  
Chailease Finance

▲ 中龍鋼鐵  
Dragon Steel Corportaion

▲ 國產實業  
Goldsun Development &  
Construction Co., Ltd

▲ 鴻海  
Hon Hai Precision Industry

▲ 台電 Taiwan Power Company

■ 友達晶材 AUO Crystal

■ 七彩虹 Colorful

■ 仁寶 Compal

■ 達運（原名輔祥）Darwin

■ 漢磊 EPISIL

■ 敦泰 Focaltech

■ 勤益 GTM

■ 和潤企業 Hotai Finance Corp.

■ 光明海運  
Kuang Ming Shipping Corp.

■ 光寶 Lite-on

■ 美國微芯科技公司 Microchip

■ 仁寶出售威寶案  
Taiwan Star Telecom acquires  
Vibo Telecom

■ 清華同方 Tsinghua Tongfang

● 晶焱 Amazing

● 阿瘦 ASO

● F- 綠悅 Green Seal

● 美桀 MAGIC

● 晟田科技 Magnate

● 興采實業 Singtex
- F\* 太景 TAIGEN

● 緯創軟體 WITS

● F- 雅茗 Yummy Town

▼ 中國銀行 台北分行  
Bank of China Ltd. Taipei Branch

▼ 法國巴黎銀行 BNP PARIBAS

▼ 中國建設銀行 台北分行  
China Construction Bank  
Corporation, Taipei Branch

▼ CCBA 中國建設銀行（亞洲）  
China Construction Bank (Asia)  
Corporation

▼ 東方匯理銀行  
Credit Agricole Corporate and  
Investment Bank

▼ 法國工商信貸銀行 新加坡分行  
Crédit Industriel et Commercial,  
Singapore Branch

▼ 凱基證券 KGI Securities

▼ 馬來亞銀行  
Malayan Banking Berhad

▼ 加拿大皇家銀行 倫敦分行  
Royal Bank of Canada, London  
Branch

▼ 新加坡商大華銀行  
United Overseas Bank Limited

★ 博智電子 ACCL

★ 國光生技 ADIM

★ F- 泰鼎 Apex

★ 亞泰 ATII

★ 達工 DA-CIN

★ 中菲電腦 DDSC

★ 益登 EDOM
- ★ 光鋹 Epileds

★ 易飛網 Ezfly

★ 台耀 FRMSL

★ 碩禾 GIGASOLAR

★ 國碩科技 GSC

★ 宏齊科技  
HARVATEK CORPOR

★ 聚和 HOPAX

★ 群創光電 INX

★ 隆達 Lextar

★ 晟田科技 Magnate

★ 聚陽實業 Makalot

★ 旺矽 MPI

★ 新日光 NSP

★ 事欣科 PARPRO

★ 飛宏科技 PHIHONG

★ F- 紅木 Redwood

★ 新光金 SKFH

★ 崧騰 SOLTEAM

★ 耕興 SPORTON

★ 精剛精密 STC

★ 同欣電子 THEIL

★ 台驊投控 T.H.I.

★ 復興航空 TNA

★ 台新金控 TSFHC

★ 宇隆 TURVO

★ 大聯大 WPG

★ F- 永冠 YGG

- ▲ 國內公司債承銷 Domestic bond underwriting

■ 財務顧問 Financial advisory services

\* Global Depository Receipts (GDR)

● Initial Public Offering (IPO)

▼ 國際債券承銷 International bond underwriting
- ★ Secondary Public Offering (SPO)  
(現金增資或可轉換公司 Share issuance or convertible bonds)

◆ Taiwan Depository Receipts (TDR)

► Euro Convertible Bond (ECB)

- ▲ 開發金控 CDF

▲ 中龍鋼鐵  
Dragon Steel Corportaion

▲ 遠東新世紀  
Far Eastern New Century Corporation

▲ 富邦金 Fubon Financial Holding

▲ 鴻海 Hon Hai Precision Industry

▲ 凱基證券 KGI Securities

▲ 台電 Taiwan Power Company

▲ 陽明 Yang Ming

■ 宏致 ACES

■ 日月光 ASE

■ 新加坡商布思灣私人有限公司  
BOOTHBAY PTE LTD

■ 華威集團 CID Group

■ 台達電 DELTA

■ 嘉晶 EPI

■ 漢磊投控 EPISIL

■ 奕力 Ilitek

■ 晉基 Jinji

■ 晨星 MStar

■ 西安華芯 SCSemicon

■ 盛弘 SHAREHOP

■ 矽格 SIGURD

■ 精剛精密 STC

■ 大聯大 WPG

\* 安成 TWi Pharmaceuticals

● 精材 Xintec

▼ 美國銀行  
Bank of America Corporation

▼ 中國銀行 台北分行  
Bank of China Ltd. Taipei Branch

▼ 法國巴黎銀行 BNP PARIBAS
- ▼ 開發工銀 CDIB

▼ 聯昌國際銀行 CIMB Bank

▼ 東方匯理銀行  
Credit Agricole Corporate and  
Investment Bank

▼ 德意志銀行 Deutsche Bank AG

▼ 法國電力  
Électricité de France S.A.

▼ 韓國進出口銀行  
Export-Import Bank of Korea

▼ 高盛 Goldman Sachs

▼ 韓國產業銀行  
Korea Development Bank

▼ 麥格理銀行 Macquarie Bank

▼ 馬來亞銀行  
Malayan Banking Berhad

▼ 瑞穗證券 Mizuho Securities

▼ 摩根史坦利 Morgan Stanley

▼ 加拿大國民銀行  
National Bank of Canada

▼ 法國外貿銀行 Natixis

▼ 加拿大皇家銀行 倫敦分行  
Royal Bank of Canada, London  
Branch

▼ 法國興業銀行  
Société Générale S.A.

▼ 渣打銀行  
Standard Chartered Bank

▼ 三井住友銀行  
Sumitomo Mitsui Banking Corp

▼ 新加坡商大華銀行  
United Overseas Bank Limited

▼ 沃達豐 Vodafone

▼ 元大銀行  
Yuanta Commercial Bank

★ 宏碁 Acer
- ★ 名軒 Advancetek Enterprise

★ 恩德 ANDERSON

★ 智易 Arcadyan

★ 應華 AVY Precision Technology

★ 帛漢 BH

★ 奇力新 CHILISIN

★ 金山電子 CHINSAN

★ 長榮航空 EVA Airways

★ 億光 EVERLIGHT

★ 第一金控 FFHC

★ 昱晶 GINTECH ENERGY

★ 國碩 GSC

★ 桂盟 KMC

★ 雷笛克 LedLink

★ F- 六曜 LU HAI

★ 晟田 Magnate

★ 美律 MERRY

★ 正凌 NEXTRON

★ 網路家庭 PChome online

★ 如興 ROO HSING

★ 潤隆 Run Long Construction

★ 台驊 T3EX

★ 泰博 TaiDoc

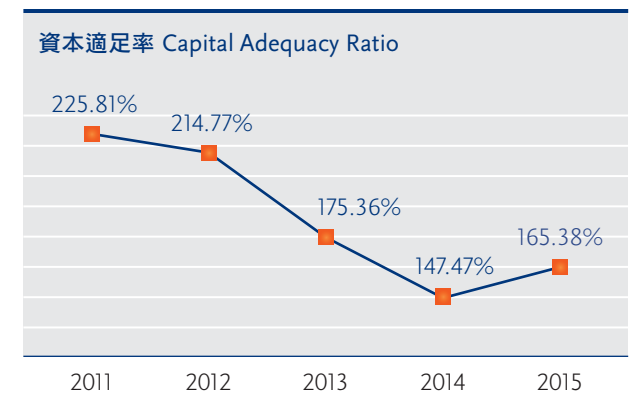
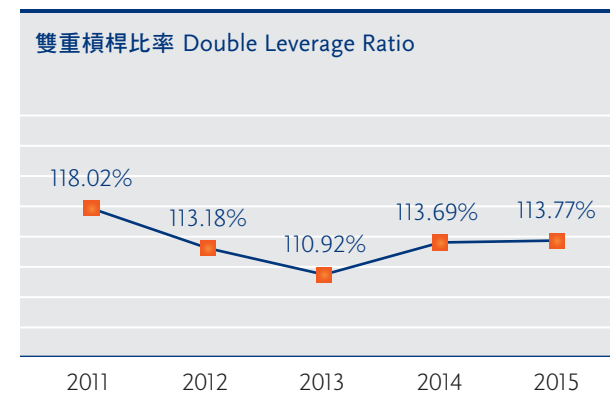
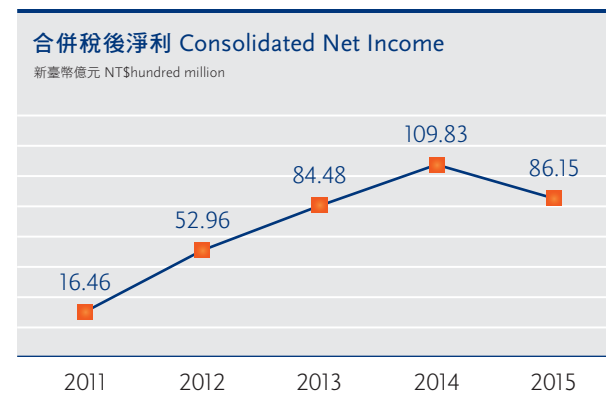
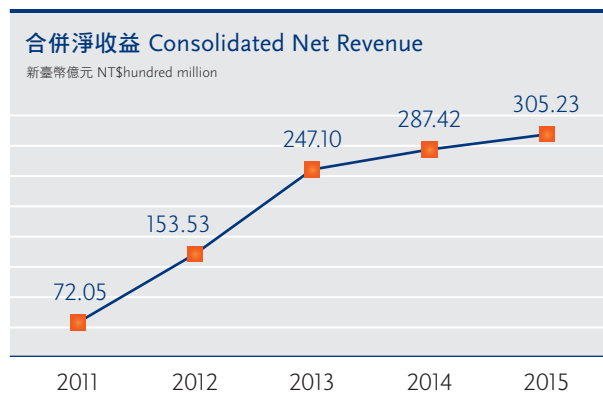
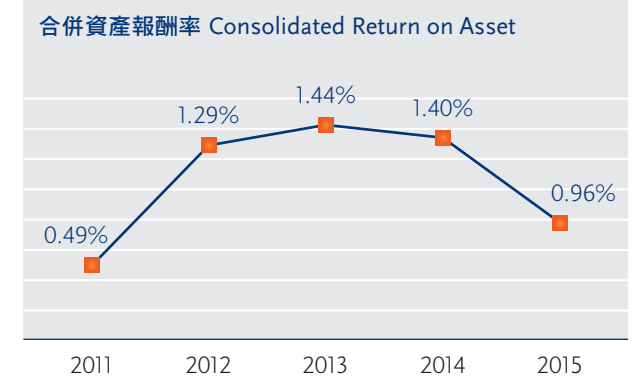
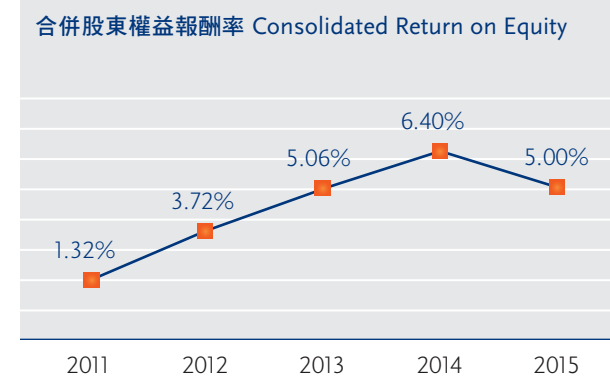
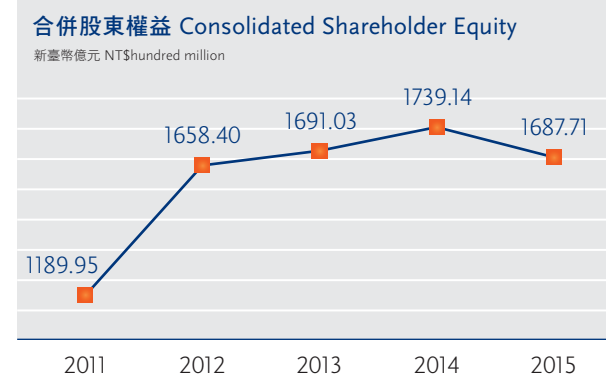
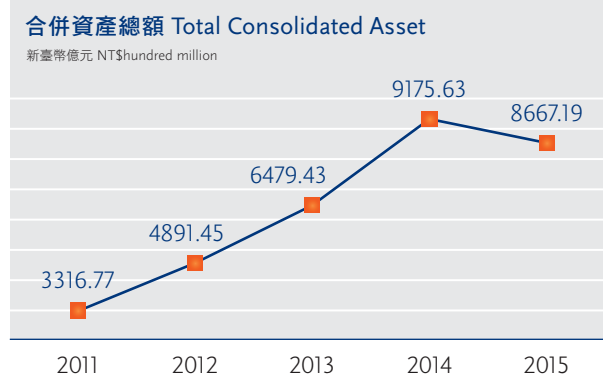
★ 鼎翰 TSC Auto ID Technology

★ F- 永冠 YGG

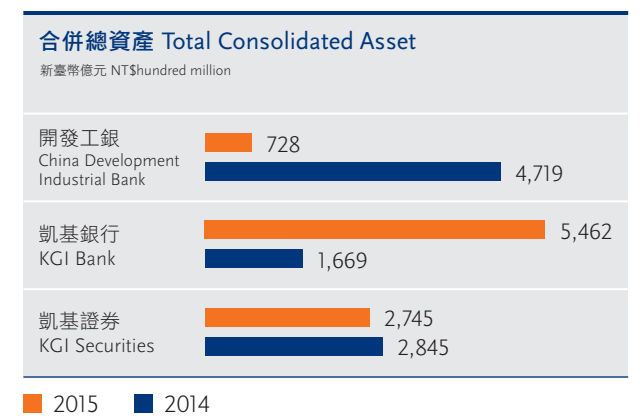
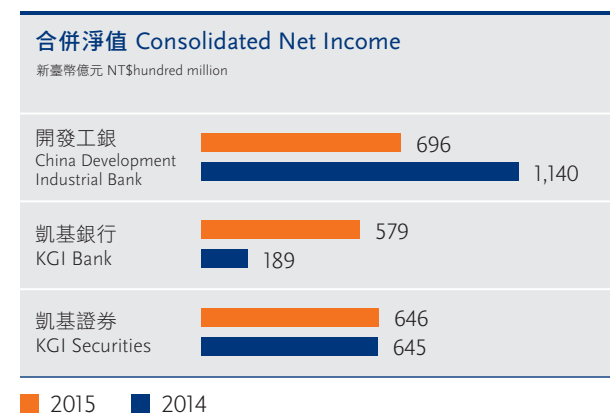
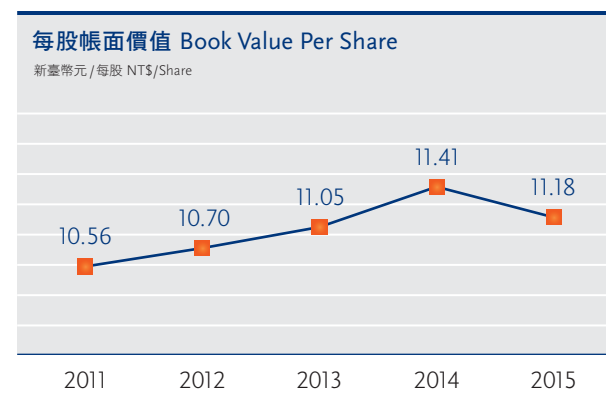
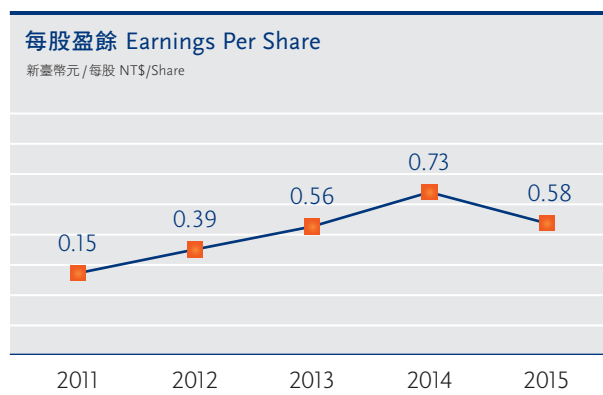
► 日月光 ASE



## 4-3 財務資料 Financial Summary



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



註：2015 年 5 月 1 日開發工銀部分業務營業讓與凱基銀行  
Note: On May 1, 2015, CDIB transferred cooperate banking and treasury business to KGI Bank.

# 社會責任 Social Responsibility

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## (一) 臺灣大學商學研究所「中華開發金控講座」

基於企業社會責任，開發金控為強化產學合作、回饋社會，與臺灣大學商學研究所自 2013 學年度起，連續三年合作開設「中華開發金控講座」。期待藉此將開發金控半個世紀的創業投資與投資銀行業務經驗，傳承給莘莘學子。「中華開發金控講座」除了繼續推出董總級的專業經理人擔任講師，也將開發金控的投資戶請進校園，分享其創業經驗。開發金控董事長張家祝在學期開幕式時表示，要把金融做好，要有好的制度、環境，市場不只在臺灣，而是亞洲、甚至全球；但最重要的是「人才」，這就是開發金控和臺大合作課程的原因，讓最好的人才可以在專業領域中獲得培養，可以有更豐盈的羽翼飛出去與國際競爭。

「中華開發金控講座」2015 學年度的授課重點在於創投與投行業務的經驗分享。包括開發金控總經理楊文鈞、凱基證券董事長許道義、凱基銀行副董事長王幼章等各專業領域的重量級人物，都親自擔綱授課。第三年走入校園，「中華開發金控講座」的課程內容也隨著開發金控業務調整而微調，最明顯的改變就是因為凱基銀行加入金控集團，而在課程中逐步新增商業銀行的策略與發展。

連續親自擔任三年講師的開發金控總經理楊文鈞表示：2015 學年度的課程名稱為「中華開發金控講座——私募及創業投資及企業籌資實務」，課程內容從創投到私募、從新創到文創、從兩岸三地到國際資本市場再到全球金融市場、從商業銀行到企業授信、從私募基金投資架構到個案投資評估與決策，開發金控對學生揭開創投及投行業務的神祕面紗，分析現在、展望未來。為了推動青年創業風潮，「中華開發金控講座」課程內容以開發金控擅長的創業投資為核心，並涉及與籌資相關之投資銀行及商業銀行業務，將可增進學生對於創業投資及相關金融市場業務之認識，讓有意從事相關金融、投資業務的同學從前輩擷取相關實務經驗，有心創業的同學則可以對如何取得創業所需資金的投融资層面，了解資本提供者在想什麼。



左：開發金銀副董事長陳鑫講授：創投案源開發與投資評估公司  
(left) Vice Chairman David Chen of CDIB, lectures: VC case source development and assessment.

右：開發金控總經理楊文鈞親自授課：私募股權投資決策之實例演練  
(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.

開發文創價值創投公司董事長劉紹樸（左四）在課程中與學生分享文創產業的機會與挑戰，為了讓學生更了解臺灣文創產業的現況與未來，特地邀請歐萊德公司董事長葛望平（左一）、陶作坊董事長林榮國（左二）及阿榮影業副總經理楊中天（右四）與談。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.





「中華開發金控講座」第三年在臺大開課，為了讓同學能從「做」中學習，更引入「Mentor」（導師制度），由專精各項業務的資深同仁，直接擔任導師，分組帶領學生進一步針對全球經濟發展的重點潛力產業，從網路、資訊的側面挑選議題進行分組報告，以提高學習成效，也模擬開發金控同仁的專業工作實務。共同開設本課的臺大商研所教授陳文華指出，透過開發金控的分享，學界得以了解業界的運作模式，對於產學銜接具有很大的意義和效果。

開發金控表示，人才是社會最珍貴的資源，教育則是對人才最佳的投資，也是投資報酬率最高的投資；「參與年輕人才培育」是開發金控在金融服務以外與社會連結的重要面向，而與臺大合作的「中華開發金控講座」正是其中一項持續推動的實踐，開發金控以「投資」業務見長，要以「投資在地人才」作為對臺灣社會最深刻的承諾。

**（二）參與臺灣金融服務業聯合總會大專院校「金融講堂」課程**

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

開發金控積極參與「金融知識普及計畫」，金融總會多次邀請開發金控高階主管包括凱基銀行董事長魏寶生、凱基期貨董事長糜以雍等，親自以其紮實之專業知識與豐富之實務經驗擔任授課講師，2015 年訪問的大學多達 9 所，使參與課程之學員在學校所習得的金融理論，能與業界實務應用順利結合，為達成普及金融知識、培育國內金融人才貢獻綿薄之力。

**（三）參與行政院金融監督管理委員會「翻轉人生—大專生金融就業公益專班」課程**

行政院金融監督管理委員會鑑於青年學成就業為改善家庭經濟之主要途徑，但部分大專生因家庭經濟因素，必須分擔家計或自籌學費、生活費，多數時間忙於打工，致就學狀況不佳，並欠缺經費額外支付參加技職證照考試報名費或課程，致其就職條件相對弱勢。金管會特於 2015 年首度以「翻轉人生」為主題，舉辦「大專生金融就業公益專班」方案，協助家庭經濟不佳之大專生強化金融就業競爭力，謀取穩定的金融專業工作。

開發金控積極參與此項「大專生金融就業公益專班」，由開發金控高階主管包括凱基銀行董事長魏寶生與凱基期貨董事長糜以雍等，親自至全臺多所大學授課，以其累積多年之產業知識與實務經驗，協助培育國內金融人才，並為來自弱勢環境之青年畢業後進入金融產業開啟一扇窗。

金管會此項「大專生金融就業公益專班」計劃從育才出發，更規劃了後續的相關配套方案。金管會為使學員無後顧之憂，專心課程，於「大專生金融就業公益專班」課程期間，亦提供學員生活照顧及證照考試補助。此外，金管會更計劃邀請各相關同業公會及金控公司，能夠在未來學員畢業後提供部分就業職缺並共同推動就業媒合。開發金控旗下凱基銀行及凱基證券皆將積極配合此項就業媒合，爭取更多優秀青年才俊加入，讓弱勢青年有機會透過開發金控豐沛之資源與機會，成就未來、翻轉人生！



凱基銀行副董事長王幼章講授：開發金控的商業銀行規劃  
Vice Chairman Eddie Yu-Chang Wang of KGI Bank, lecture: Commercial banking plan of CDF.



凱基證券董事長許道義講授：兩岸三地資本市場投資銀行實務  
Chairman Daw-Yi Hsu of KGI Securities, lecture: Capital market and investment banking practice in the Greater China.



導師分組討論  
Group discussion led by a CDF mentor.



學生上課情況  
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）參與「政治大學法學院公益服務學程」

「政治大學法學院公益服務學程」為該校選修且具學分的課程，目的在結合傳統法律服務，秉持專業服務公益，並體驗第一現場之公益。開發金控自 2012 年起即參與該學程，為學程合作機構並擔任榮譽導師，曾指導學生提出之公益服務實習計畫、協助批改同學作業、安排同學參觀活動，並提供職涯規劃建議等。歷年來開發金控亦參加該學程於每年舉辦的聯合成果發表會，與同學座談分享參與公益的心得。未來開發金控若有舉辦公益性質活動，公益服務學程師生亦將視性質共同參與。

（五）參與政治大學「兩岸三地（亞太地區）大學之企業併購模擬競賽」

兩岸三地（亞太地區）大學之企業併購模擬競賽是臺灣政治大學商學院及政治大學法學院，共同發起的一項商業競賽；本競賽原為政治大學商學院、法學院合開的「企業併購實例研習」課程所延伸的一項課間活動，該課程彙集法律、會計、企管等三個不同領域的同學並組成團隊，於每年期末舉辦一場企業併購模擬競賽，透過虛擬個案，模擬實際併購交易的過程。本屆競賽於 2016 年 3 月在臺北舉行，共有中國大陸：北京大學、清華大學、人民大學、上海交通大學、廈門大學、南京大學，臺灣：臺灣大學、政治大學、臺北大學，香港：香港大學，以及新加坡：新加坡國立大學、新加坡國立管理大學等亞太地區 12 所大學參賽。

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



2015 年政治大學企業併購期末競賽評審與參賽同學合影  
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) 創辦「政治大學財務金融卓越講座」

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

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

此「財務金融卓越講座」自開設以來，廣獲師生佳評，不僅至今已連續舉辦四年，且在 2014 年起，此講座已成為政治大學財管系及輔仁大學貿易金融系兩校系之正式課程，堪稱為臺灣公、私立傑出大學合作典範之一。講座參加的學員除了來自政大及輔大外，當時來自交通大學管理學院、東華大學財金系、世新大學與長庚大學等校系在開發金控實習的多位學生亦一起參與修習。過去三年間參與此項「財務金融卓越講座」的學生總計已超過 180 人，成效斐然。



凱基證券風險管理部亞太區主管王昭麟（前排左三）、輔仁大學金融與國際企業學系主任韓千山（前排左二）與學員合影  
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.

(七) 參與政治大學「夏日學院」

「夏日學院」為政治大學首創，以「在地遊學」的構想，開放全國大專院校學生到政治大學遊學，以開拓一個「校際間」學習型的校園文化與「不斷電」的學習氛圍，落實大學追求卓越教學的目標。2015 年 7 月該校舉辦「夏日學院－企研研習營」，開發金控協助安排參加該研習營的北京大學經濟法碩士生、廈門大學民商法碩士生至開發金控進行為期兩週的參訪與學習。

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.



有感於「教育」是最有價值的投資，開發金控以「關心下一代、投資孩子的未來」作為企業回饋社會之公益主軸。2015 年透過旗下子公司開發工銀捐贈 3,000 萬元予「財團法人中華開發工業銀行文教基金會」（以下簡稱：「工銀文教基金會」），持續且計畫性地推動各項文教、藝術教育及公益事業之獎助與培育計畫。

工銀文教基金會於 2015 年具體推動之公益方案，包括補助新北市「八仙粉塵爆燃意外受創學生學雜費」計畫；獎助大學在校生課輔弱勢學童計畫、偏鄉學童營養加菜金、清寒學童才藝培育計畫、藝文人才扶持—贊助絲竹空爵士音樂會，以及協助社會福利機構愛心義賣等，過程中不僅資源挹注，亦提供員工自主參與，讓公益關懷成為開發金控同仁工作與生活的一環，型塑優質之企業公民輪廓。

### 2015 年主要公益活動

#### ■ 「我們班的小飛象：小天份大未來」築夢獎助計畫

打破智育至上的迷思，鼓勵課業低成就的孩子發展其他優勢能力，以經濟弱勢家庭的孩子為資助對象，期許建立孩子的學習自信，並為社會培養未來文創人才。2015 年補助個人或團體築夢申請包括美術類 5 件、舞蹈類 5 件、音樂類 3 件、體育類 9 件，每一個案可獲得新臺幣 10~20 萬元不等之習藝獎助金。



體育—屏東里港國中棒球隊  
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：繪畫—臺北市關渡國中陳同學  
(left) Painting- Mr. Chen Guandu Junior High School, Taipei City.

右：音樂—嘉義縣雙溪國小鼓陣  
(right) Music- Drum team, Shuang Xi Elementary School, Chiayi County.



■ 「薪傳 100 × 課輔 100」獎助金

為拉近城鄉教育資源的差距，縮短弱勢學童的學習落差，工銀文教基金會於 2007 年成立「薪傳 100 × 課輔 100」獎助計畫，每年以新臺幣 500 萬元獎學金，獎助 100 位國內公私立大學在校品學兼優學生，除協助他們向學，並鼓勵接受獎助大學生於一年內投入 100 小時擔任弱勢學童課後輔導工作。因為薪傳志工亦來自經濟弱勢的家庭，更能對身處弱勢環境的孩子有正向的示範作用，受輔導的學童可以獲得包括學業、生活及心靈上的關懷。

■ 「營養 100 分」計畫

工銀文教基金會自 2006 年起開始補助偏鄉資源弱勢學校營養加菜金，協助補充學童成長所需的營養，提供早餐及下午點心或為學校午餐加菜，方案執行以來，普獲地方政府及校方好評。本計畫 2015 年計補助臺東、雲林、嘉義、屏東、桃園、宜蘭及高雄等七縣市 217 所國中、小學校，補助金額 604 萬元。



工銀文教基金會補助偏鄉學校營養午餐  
Lunch subsidy for schools in remote areas by China Development Industrial Bank Foundation.



■ 「午餐的約會」活動

為關心偏鄉學校學童午餐之問題並擴大公益參與，2012 年起工銀文教基金會舉辦一系列「午餐的約會」活動，邀請開發金控家族同仁組隊赴偏鄉學校擔任午餐一日志工，為學童「加菜」。原來不擅廚藝的金融業上班族以認真態度，端出披薩、蕃茄肉醬義大利麵、糖醋排骨等私房佳餚，帶給偏鄉學校師生美味的記憶。



開發工銀副董事長陳鑫率創業及產業投資部同仁赴高雄內門景義國小擔任志工，為全校 80 名師生加菜  
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.



開發金控總經理楊文鈞見證第九屆薪傳志工課輔承諾  
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. CDIF 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.



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



■ 「藝文人才扶植」

延續「藝文人才扶植」目的及對國內藝術、文化團體的支持，2015 年工銀文教基金會贊助國家兩廳院「藝術零距離」圓夢計畫及「絲竹空爵士樂團」十週年音樂會，邀請開發金控集團員工及企業客戶參與，擴大了藝術人文互動與關懷。「絲竹空爵士樂團」是融合「東方傳統樂器」與「西方爵士樂元素」、致力於展現「在地精神」的音樂團體。國家兩廳院「藝術零距離」圓夢計畫，邀請弱勢家庭及偏鄉學子親近國家級藝術殿堂，免費進入兩廳院聆賞藝術節目。



2015 年工銀文教基金會贊助「絲竹空爵士樂團」於宜蘭南澳舉辦稻穗音樂會  
China Development Industrial Bank Foundation sponsored a Sizhukong Jazz Band concert in Nantau, Yilan in 2015.

■ 「愛心饒寶寶」公益訂購

新竹關西「華光智能發展中心」照顧了一群身心障礙的院生，為了讓院生們學習自主生活，庇護工坊在園地內自行栽種食材，教導手工製作各式西點及包子饅頭，產品除了自己食用也對外行銷，目的為提供院生們就業學習的機會。2015 年中華開發「愛心饒寶寶」訂購活動，每月向華光「磊質複合式庇護工坊」訂購 271 份產品組合，其中 58% 自用（156 份），42% 轉捐財團法人華山社會福利慈善基金會（63 份）及財團法人天主教華光社會福利基金會（52 份），支持院生在「磊質複合式庇護工坊」持續實做，有更多學習自主生活的機會。



■ 補助新北市「八仙樂園粉塵暴燃案受創學生學雜費」

2015 年 6 月新北市八仙樂園發生粉塵爆燃意外，造成 10 餘人死亡、400 餘人不同程度燒燙傷，為關心其中多數嚴重受創的青年學生，開發工銀特以專款專用原則，捐贈新臺幣 2,400 萬元予工銀文教基金會，補助經濟弱勢、需要協助學生之全額學雜費。2015 學年第一學期共計補助研究所 4 人、大專 83 人、高中職 7 人，補助金額共新臺幣 3,085,412 元。

依工銀文教基金會訂定之「八仙樂園粉塵暴燃案受創學生學雜費補助辦法」，凡八仙樂園受創學生返校就讀，不論其受創時就讀於何級學校，經所就讀學校審核認定確屬經濟弱勢，有予以補助學雜費之需要者，皆補助自其至大學修業年限為止之全額學雜費。本計畫為一長期計畫，視學生復學返校狀況給予及時關懷，協助經濟弱勢之塵爆受創學生安心就學，家庭亦能度過難關。



2015 年開發金控董事長張家祝與教育部次長陳德華聯合記者會宣布補助計畫  
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 10<sup>th</sup> 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 年工銀文教基金會邀請宜蘭大洲國小學童開心參加國家兩廳院劇場導覽及節目欣賞  
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 年宜蘭大洲國小學童於節目欣賞後學童製作之感謝函  
“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.

## 實際行動 翻轉教育

## ■ 「小飛象」設計 LINE 貼圖 轉發近一億次

為鼓勵學生發揮潛能，凱基銀行透過與工銀文教基金會的「小飛象計畫」長期合作，讓具有特殊專長的學生培養智育以外的優勢及潛力。凱基銀行 2015 年推出的新年 LINE 貼圖，就是交由「小飛象計畫」栽培的南投市竹山高中廣告設計科一年級同學所繪製。貼圖推出後獲得廣大迴響，下載次數將近 400 萬次、轉發近 1 億次，學生的優秀創作藉由凱基銀行提供的平臺資源向社會大眾展現，找到發光發熱的舞臺。



## ■ 採購「肯納自閉症基金會」產品作為生日禮

凱基銀行透過採買員工生日禮來支持各類公益團體。過去曾支持臺北烏來福山國小校長黃美玲所主持的「福山農莊」，其所實行的「教富計畫」是運用農作收益改善村民環境，並推動儲蓄增加原住民子女的高等教育經費來源，透過採買其有機產品作為生日禮，兼顧員工健康及社會公益。2015 年則選擇肯納自閉症基金會的點心禮盒做為員工生日禮，也喚起同仁對自閉症兒童就學、就業及生涯規劃等議題的關注。

## 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.



響應樂齡 促進代間融合

■ 長期推動凱基志工日 集合同仁力量服務更多長者

凱基銀行自 2013 年 10 月起與中華社會福利聯合勸募協會合作，在企業內部推出關懷高齡者的「凱基志工日」，透過與臺北、臺中、高雄地區的養護機構合作，以提供同仁志工假的方式，鼓勵凱基人每個月利用一個周末半天的時間，至養護機構服務、陪伴高齡長者，自志工日推出以來已有逾 400 人次參加。



凱基志工日 集合同仁力量服務更多長者  
“KGI Volunteer Day” to Gather Employees’ Power and Provide Services to Senior Citizens.

社會團體的強力後盾 推廣公益信託

■ 擔任國內首檔社會企業公益信託循環基金之受託銀行

行政院於 2015 年底促成民間籌設國內首檔社會企業循環基金—「社會福祉及社會企業公益信託循環基金」，該循環基金採公益信託方式，設立後將為社企早期發展提供小額投資的資金協助，並由凱基銀行受託處理信託業務，顯見凱基銀行積極提供多元且健全的金融服務，在公益信託的推廣上已為標竿地位。

■ 脊髓損傷公益信託成立 凱基銀擔任受託人

凱基銀行積極運用專業金融工具做為社會公益團體的強力後盾。2015 年 11 月，專門幫助脊髓損傷傷友自力更生、就業的公益信託脊髓損傷基金正式成立，並委託凱基銀行擔任受託人處理信託事務。這是凱基銀行第一個以照顧弱勢團體為主的公益信託，也期許藉由成立公益信託，脊髓損傷基金會可放心、專心地負責照顧傷友的相關業務，而因公益活動所募集的大眾善款等財務收支，則可交由凱基銀行依公益信託契約執行。未來凱基銀行也將持續提供友善且方便的金融服務，為公益團體降低財務管理上的負擔。

“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.



凱基銀行董事長魏寶生（左一）參加公益信託脊髓損傷基金成立記者會  
Chairman Mark Wei of KGI Bank (first left), at a press conference for the establishment of a charitable trust for Spinal Cord injury Foundation.

開發金控旗下的凱基證券，一直以來秉持關懷弱勢團體、服務社會之精神，長期幫助經濟弱勢的學童能安心就學，透過助學金、營養早餐、捐贈童書及腳踏車等多元化又活潑的方式，協助弱勢清寒家庭。為積極回饋社會及貫徹「取之於社會、用之於社會」的理念，凱基證券於2012年捐贈設立「財團法人凱基社會福利慈善基金會」（以下簡稱：「凱基慈善基金會」），長期致力於推動各項公益活動，以期為客戶、股東與員工創造最大價值。

### （一）「愛，從小學起」

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

由於許多貧困的孩童及家庭需要的是更長期的照護與關懷的延伸，因此2015年仍持續推動該計劃，四年來已捐助近300名學童助學金，並提供超過100個突遭急難變故之家庭急難救助補助；基金會人員並於歲末年終探訪受補助家庭，致贈年節慰問金。凱基慈善基金會仍將持續幫助更多清寒學生順利完成學業，共同守護陪伴他們長大。

2015年凱基證券家庭日特別舉辦「愛，閱讀一童書市集」，發動同仁們一起發揮愛心，捐出適合國小至國中階段之學習教育書籍，總共募集近千本，邀請受助的學童及家人到場同歡，並接受贈書；透過同仁巧手包裝整理的玩偶與書籍，讓慈善活動更加活潑溫馨！



凱基志工群協助訪視弱勢學童  
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!



凱基慈善基金會訪臺東武陵國小  
KGI Charity Foundation visited Wuling Elementary School, Taitung County.



臺東縣政府感謝狀  
Certificate of Appreciation issue by Taitung County Government.



(二) 「愛，從早開始」

凱基慈善基金會於 2015 年進行「愛，從早開始」學童營養早餐計畫，協助臺東縣家境清寒、弱勢學童享用營養早餐，使學童不餓著肚子上學，讓小朋友上學有期待，上課有精神；總計 2015 年共補助 16 所國小，近 500 名弱勢孩童。

辦理「愛，從早開始」計畫之學校分享，營養早餐有誘因，不但提高學童上學意願，改善學童健康與精神狀態，學生中輟情況亦減少；部分辦理早餐之社區商家主動了解學童家庭狀況，甚至自動發起募集提供幫助，也凝聚社區民眾的認同並參與。學校於學童享用早餐同時，亦教導學生感謝臺灣社會的愛心，未來回饋社會。



臺東豐田國小棒球隊訪凱基證券 與員工共進午餐  
Baseball team of Fengtian Elementary School, Taitung, visits KGI Securities and had lunch with staff.

(三) 愛心無國界

凱基證券的轉投資事業泰國凱基證券亦積極投入公益，長期於泰國九所大學提供獎學金，資助當地偏遠地區之學業優異學生，讓他們能持續就學，並提供相關科系學生實習機會。2015 年舉辦捐贈偏鄉學童腳踏車之社會公益活動，讓偏鄉學童不會因為就學路途遙遠而中斷學習，共捐贈八個省份 650 輛腳踏車，此活動獲得泰國政府及教育機關的全力支持。

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.



泰國凱基證券捐贈腳踏車予偏鄉學童，協助學童就學不中輟  
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.

## 環保節能，打造金控業首座綠色機房

開發金控長期以來持續對環保節能、專才教育、弱勢族群及藝術文化等領域賦予高度關注，透過各種捐助或實際參與來善盡企業公民的責任，回饋社會。其中，節能環保為公司內部宣導及經營管理上的實踐重點。

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

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

## 開發金控通過 2015 年新版 ISO 14001 環境管理系統驗證

開發金控為善盡企業社會責任，長期致力於環境保護以減少碳排放量，深化再生能源發展，以維持環境永續發展。為能透過系統化的管理方式，持續推動各項環保節能措施，更進一步於 2015 年導入全球廣泛採用的國際環境管理系統標準 ISO 14001：2015 新版，且經英國標準協會 (BSI) 驗證通過，並在 2016 年 1 月 12 日由開發金控總經理楊文鈞代表接受 BSI 頒發「ISO 14001：2015 環境管理系統」驗證證書。

開發金控依循新版規範建立完善環境管理架構，將擬定環境政策、規劃環境改善目標及提出持續改善方案，並加以稽核及檢討，以有效執行碳排放、用電、用水及事業廢棄物的管控，期望所作的每分努力均能減少對環境的衝擊，進而達到提升環境績效的實質目的。

通過環境管理系統驗證是肯定，同時更是責任，除將持續推動各項環保節能措施，逐步讓環保概念深植於個人並落實在生活中外，冀望能發揮企業與個人的影響力，推行至員工、顧客、家庭及社會等方面，追求企業與自然環境永續平衡之發展，盡心為臺灣營造更美好的未來。



中華開發金控總經理楊文鈞（右）代表接受英國標準協會頒贈驗證證書  
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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林森分行 Linsen Branch	70165 臺南市東區林森路二段 184 號 No.184, Sec. 2, Linsen Rd., East Dist., Tainan City 70165, Taiwan (R.O.C.) Tel: +886-6-237-6391
北門分行 Peimen Branch	70442 臺南市北區開元路 133 號 No.133, Kaiyuan Rd., North Dist., Tainan City 70442, Taiwan (R.O.C.) Tel: +886-6-236-4401
海東分行 Haitung Branch	70962 臺南市安南區海佃路一段 129 號 No.129, Sec. 1, Haidian Rd., Annan Dist., Tainan City 70962, Taiwan (R.O.C.) Tel: +886-6-250-2183
永康分行 Yungkang Branch	71087 臺南市永康區永大路二段 21 號 No.21, Sec. 2, Yongda Rd., Yungkang Dist., Tainan City 71087, Taiwan (R.O.C.) Tel: +886-6-272-7757
歸仁分行 Kueijen Branch	71143 臺南市歸仁區中正南路一段 23 號 No.23, Sec. 1, Zhongzheng S. Rd., Guiren Dist., Tainan City 71143, Taiwan (R.O.C.) Tel: +886-6-330-8777
中正分行 Chungcheng Branch	80147 高雄市前金區中正四路 151 號 No.151, Zhongzheng 4th Rd., Qianjin Dist., Kaohsiung City 80147, Taiwan (R.O.C.) Tel: +886-7-241-1777
高雄分行 Kaohsiung Branch	80250 高雄市苓雅區四維三路 80 號 No.80, Siwei 3rd Rd., Lingya Dist., Kaohsiung City 80250, Taiwan (R.O.C.) Tel: +886-7-336-7977
高美館分行 Kao Mei Guan Branch	80457 高雄市鼓山區明誠四路 156 號 No.156, Mingcheng 4th Rd., Gushan Dist., Kaohsiung City 80457, Taiwan (R.O.C.) Tel: +886-7-559-7067
北高雄分行 North Kaohsiung Branch	80793 高雄市三民區民族一路 878 號 No.878, Minzu 1st Rd., Sanmin Dist., Kaohsiung City 80793, Taiwan (R.O.C.) Tel: +886-7-346-3677
鳳山分行 Fengshan Branch	83051 高雄市鳳山區博愛路 165 之 3 號 No.165-3, Bo'ai Rd., Fengshan Dist., Kaohsiung City 83051, Taiwan (R.O.C.) Tel: +886-7-741-9777

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臺東分行 Taitung Branch	95046 臺東縣臺東市中華路一段 341 號 No.341, Sec. 1, Zhonghua Rd., Taitung City, Taitung County 95046, Taiwan (R.O.C.) Tel: +886-89-329-797
花蓮分行 Hualien Branch	97061 花蓮縣花蓮市中正路 560 號 No.560, Zhongzheng Rd., Hualien City, Hualien County 97061, Taiwan (R.O.C.) Tel: +886-3-835-2299

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

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總公司 Headquarters	10462 臺北市中山區明水路 700 號 No.700, Mingshui Rd., Zhongshan Dist., Taipei City 10462, Taiwan (R.O.C.) Tel: +886-2-2181-8888
城中分公司 Chengzhong Branch	10044 臺北市中正區博愛路 35 號 2 樓 2F., No.35, Bo-ai Rd., Zhongzheng Dist., Taipei City 10044, Taiwan (R.O.C.) Tel: +886-2-2361-6789 Fax: +886-2-2388-5253
站前分公司 Zhanqian Branch	10047 臺北市中正區許昌街 17 號 3 樓 3F., No.17, Xuchang St., Zhongzheng Dist., Taipei City 10047, Taiwan (R.O.C.) Tel: +886-2-2383-1111 Fax: +886-2-2388-0737
和平分公司 Heping Branch	10084 臺北市中正區羅斯福路二段 102 號 3 樓 3F., No.102, Sec. 2, Roosevelt Rd., Zhongzheng Dist., Taipei City 10084, Taiwan (R.O.C.) Tel: +886-2-2369-7707 Fax: +886-2-2369-7572
延平分公司 Yanping Branch	10344 臺北市大同區延平北路二段 96 號 5 樓 5F., No.96, Sec. 2, Yanping N. Rd., Datong Dist., Taipei City 10344, Taiwan (R.O.C.) Tel: +886-2-2555-8877 Fax: +886-2-2558-2799
建成分公司 Jiancheng Branch	10444 臺北市中山區南京東路一段 52 號 3 樓 3F., No.52, Sec. 1, Nanjing E. Rd., Zhongshan Dist., Taipei City 10444, Taiwan (R.O.C.) Tel: +886-2-2521-7000 Fax: +886-5-2563-6181
中山分公司 Zhongshan Branch	10448 臺北市中山區中山北路二段 68 號 7 樓 7F., No.68, Sec. 2, Zhongshan N. Rd., Zhongshan Dist., Taipei City 10448, Taiwan (R.O.C.) Tel: +886-2-2521-5001 Fax: +886-2-2531-3804
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臺北分公司 Taipei Branch	10485 臺北市中山區南京東路二段 137 號 4 樓 4F., No.137, Sec. 2, Nanjing E. Rd., Zhongshan Dist., Taipei City 10485, Taiwan (R.O.C.) Tel: +886-2-2516-6789 Fax: +886-2-2504-7974
南京分公司 Nanjing Branch	10487 臺北市中山區南京東路三段 101 號 3 樓 3F., No.101, Sec. 3, Nanjing E. Rd., Zhongshan Dist., Taipei City 10487, Taiwan (R.O.C.) Tel: +886-2-2512-2288 Fax: +886-2-2504-5566
信義分公司 Xinyi Branch	10547 臺北市松山區復興北路 167 號 14 樓之 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
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松山分公司 Songshan Branch	10566 臺北市松山區八德路四段 678 號 3 樓 3F., No.678, Sec. 4, Bade Rd., Songshan Dist., Taipei City 10566, Taiwan (R.O.C.) Tel: +886-2-2753-4567    Fax: +886-2-2763-2730
大安分公司 Daan Branch	10680 臺北市大安區安和路二段 82 號 2 樓 2F., No.82, Sec. 2, Anhe Rd., Da-an Dist., Taipei City 10680, Taiwan (R.O.C.) Tel: +886-2-2708-0606    Fax: +886-2-2755-5119
市府分公司 Shifu Branch	11072 臺北市信義區忠孝東路四段 563 號 7 樓 7F., No.563, Sec. 4, Zhongxiao E. Rd., Xinyi Dist., Taipei City 11072, Taiwan (R.O.C.) Tel: +886-2-2745-6888    Fax: +886-2-2745-6899
永春分公司 Yongchun Branch	11081 臺北市信義區忠孝東路五段 550 號地下 2 樓 B2F., No.550, Sec. 5, Zhongxiao E. Rd., Xinyi Dist., Taipei City 11081, Taiwan (R.O.C.) Tel: +886-2-2727-8800    Fax: +886-2-2726-9798
天母分公司 Tianmu Branch	11152 臺北市士林區中山北路七段 18 號 4 樓之 3 4F.-3, No.18, Sec. 7, Zhongshan N. Rd., Shilin Dist., Taipei City 11152, Taiwan (R.O.C.) Tel: +886-2-2872-8787    Fax: +886-2-2872-0790
士林分公司 Shilin Branch	11163 臺北市士林區文林路 342 號 5 樓 5F., No.342, Wenlin Rd., Shilin Dist., Taipei City 11163, Taiwan (R.O.C.) Tel: +886-2-2882-3355    Fax: +886-2-2880-2255
內湖分公司 Neihu Branch	11458 臺北市內湖區成功路四段 358 號地下之 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
興隆分公司 Xinglong Branch	11694 臺北市文山區興隆路三段 71 號地下 1 樓 B1F., No.71, Sec. 3, Xinglong Rd., Wenshan Dist., Taipei City 11694, Taiwan (R.O.C.) Tel: +886-2-2931-5000    Fax: +886-2-2938-3804
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板橋分公司 Banqiao Branch	22063 新北市板橋區四川路一段 107 號 2 樓 2F., No.107, Sec. 1, Sihchuan Rd., Banqiao Dist., New Taipei City 22063, Taiwan (R.O.C.) Tel: +886-2-8951-6688    Fax: +886-2-8951-6695
埔墘分公司 Puqian Branch	22067 新北市板橋區三民路一段 216 號 5 樓 D 室 Rm. D, 5F., No.216, Sec. 1, Sanmin Rd., Banqiao Dist., New Taipei City 22067, Taiwan (R.O.C.) Tel: +886-2-8951-7777    Fax: +886-2-8952-1065
汐止分公司 Xizhi Branch	22163 新北市汐止區新興路 3 號 7 樓 7F., No.3, Xinxing Rd., Xizhi Dist., New Taipei City 22163, Taiwan (R.O.C.) Tel: +886-2-2648-5959    Fax: +886-2-2643-4515

新店分公司 Xindian Branch	23143 新北市新店區北新路三段 106 號 1 樓 1F., No.106, Sec. 3, Beixin Rd., Xindian Dist., New Taipei City 23143, Taiwan (R.O.C.) Tel: +886-2-2915-5855    Fax: +886-2-2915-5067
永和分公司 Yonghe Branch	23455 新北市永和區中正路 588 號 5 樓 5F., No.588, Zhongzheng Rd., Yonghe Dist., New Taipei City 23455, Taiwan (R.O.C.) Tel: +886-2-2232-4567    Fax: +886-2-2929-0110
雙和分公司 Shuanghe Branch	23575 新北市中和區中和路 232 號 3 樓 3F., No.232, Zhonghe Rd., Zhonghe Dist., New Taipei City 23575, Taiwan (R.O.C.) Tel: +886-2-2246-8666    Fax: +886-2-2246-8388
土城分公司 Tucheng Branch	23643 新北市土城區金城路三段 182 號 1 樓 1F., No.182, Sec. 3, Jincheng Rd., Tucheng Dist., New Taipei City 23643, Taiwan (R.O.C.) Tel: +886-2-8262-6998    Fax: +886-2-8262-7066
三峽分公司 Sanxia Branch	23741 新北市三峽區文化路 59 號 3 樓之 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 新北市三重區正義北路 208 號 3 樓 3F., No.208, Zhengyi N. Rd., Sanchong Dist., New Taipei County 24147, Taiwan (R.O.C.) Tel: +886-2-2983-8833    Fax: +886-2-2984-0610
幸福分公司 Xingfu Branch	24249 新北市新莊區中華路二段 5 號 3 樓 3F., No.5, Sec. 2, Zhonghua Rd., Xinzhuang Dist., New Taipei City 24249, Taiwan (R.O.C.) Tel: +886-2-8991-9999    Fax: +886-2-8991-6548
新莊分公司 Xinzhuang Branch	24265 新北市新莊區四維路 21 號 5 樓 5F., No.21, Siwei Rd., Xinzhuang Dist., New Taipei City 24265, Taiwan (R.O.C.) Tel: +886-2-2201-9898    Fax: +886-2-2207-0212
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竹北分公司 Zhubei Branch	30242 新竹縣竹北市仁義路 193 號 2 樓 2F., No.193, Renyi Rd., Zhubei City, Hsinchu County 30242, Taiwan (R.O.C.) Tel: +886-3-555-2233   Fax: +886-3-551-7813
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竹東分公司 Zhudong Branch	31041 新竹縣竹東鎮朝陽路 9 號 2 樓 2F., No.9, Chaoyang Rd., Zhudong Township, Hsinchu County 31041, Taiwan (R.O.C.) Tel: +886-3-595-8588   Fax: +886-3-595-8577
中壢分公司 Zhongli Branch	32070 桃園市中壢區環北路 421 號 1 樓 1F., No.421, Huanbei Rd., Zhongli Dist, Taoyuan City 32070, Taiwan (R.O.C.) Tel: +886-3-433-6989   Fax: +886-3-433-6824
平鎮分公司 Pingzhen Branch	32443 桃園市平鎮區環南路二段 11 號 4 樓 4F., No.11, Sec. 2, Huannan Rd., Pingzhen Dist, Taoyuan City 32443, Taiwan (R.O.C.) Tel: +886-3-495-3537   Fax: +886-3-494-3931
桃園分公司 Taoyuan Branch	33043 桃園市桃園區成功路一段 32 號 14 樓 14F., No.32, Sec. 1, Chenggong Rd., Taoyuan Dist, Taoyuan City 33043, Taiwan (R.O.C.) Tel: +886-3-333-6622   Fax: +886-3-335-9765
長庚分公司 Changgeng Branch	33375 桃園市龜山區復興一路 227 號地下 1 樓 B1F., No.227, Fuxing 1st Rd., Guishan Dist, Taoyuan City 33375, Taiwan (R.O.C.) Tel: +886-3-327-5000   Fax: +886-3-327-0519
八德分公司 Bade Branch	33445 桃園市八德區介壽路二段 137 號 3 樓 3F., No.137, Sec. 2, Jieshou Rd., Bade Dist, Taoyuan City 33445, Taiwan (R.O.C.) Tel: +886-3-377-9688   Fax: +886-3-376-5579
南崁分公司 Nankan Branch	33861 桃園市蘆竹區中正路 308 號 1 樓 1F., No.308, Zhongzheng Rd., Luzhu Dist, Taoyuan City 33861, Taiwan (R.O.C.) Tel: +886-3-312-9933   Fax: +886-3-312-7700
頭份分公司 Toufen Branch	35159 苗栗縣頭份市中華路 916 號 4 樓 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 苗栗縣苗栗市中正路 458 號 2 樓 2F., No.458, Zhongzheng Rd., Miaoli City, Miaoli County 36043, Taiwan (R.O.C.) Tel: +886-37-321-300   Fax: +886-37-336-573

臺中分公司 Taichung Branch	40041 臺中市市區民族路 50 號 5 樓 5F., No.50, Minzu Rd., Central Dist., Taichung City 40041, Taiwan (R.O.C.) Tel: +886-4-2227-8011   Fax: +886-4-2227-8733
中港分公司 Chunggang Branch	40355 臺中市西區臺灣大道一段 728 號 8 樓 8F., No.728, Sec. 1, Taiwan Boulevard Rd., West Dist., Taichung City 40355, Taiwan (R.O.C.) Tel: +886-4-2201-9588   Fax: +886-4-2206-3809
北臺中分公司 North Taichung Branch	40458 臺中市北區中清路一段 100 號 6 樓 6F., No.100, Sec. 1, Zhongqing Rd., North Dist., Taichung City 40458, Taiwan (R.O.C.) Tel: +886-4-2201-9999   Fax: +886-4-2206-3668
文心分公司 Wenxin Branch	40654 臺中市北屯區文心路四段 875 號 2 樓 2F., No.875, Sec. 4, Wenxin Rd., Beitun Dist.,Taichung City 40654, Taiwan (R.O.C.) Tel: +886-4-2246-6168   Fax: +886-4-3703-7777
西屯分公司 Xitun Branch	40751 臺中市西屯區華美西街二段 311 號 1 樓 1F., No.311, Sec. 2, Huamei W. St., Xitun Dist., Taichung City 40751, Taiwan (R.O.C.) Tel: +886-4-2315-0888   Fax: +886-4-2315-0777
大業分公司 Daye Branch	40757 臺中市西屯區市政路 402 號 4 樓之 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 臺中市大里區中興路二段 127 號 2 樓 2F., No.127, Sec. 2, Zhongxing Rd., Dali Dist., Taichung City 41254, Taiwan (R.O.C) Tel: +886-4-2486-6988   Fax: +886-4-2483-9552
豐中分公司 Fengzhong Branch	42042 臺中市豐原區豐中路 13 號 7 樓 7F., No.13, Fengzhong Rd., Fengyuan Dist., Taichung City 42042, Taiwan (R.O.C.) Tel: +886-4-2520-9000   Fax: +886-4-2520-9500
東勢分公司 Dongshi Branch	42343 臺中市東勢區豐勢路 297 號 4 樓 4F., No.297, Fengshi Rd., Dongshi Dist., Taichung City 42343, Taiwan(R.O.C) Tel: +886-4-2587-7111   Fax: +886-4-2587-7314
彰化分公司 Changhua Branch	50065 彰化縣彰化市中山路二段 353 號 1 樓 1F., No.353, Sec. 2, Zhongshan Rd., Changhua City, Changhua County 50065, Taiwan (R.O.C.) Tel: +886-4-726-6565   Fax: +886-4-723-4791
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