

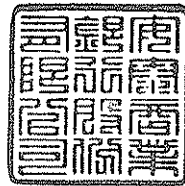
# 安泰商業銀行內部控制制度聲明書

謹代表安泰商業銀行聲明本銀行於 98 年 1 月 1 日至 98 年 12 月 31 日確實遵循「銀行內部控制及稽核制度實施辦法」，建立內部控制制度，實施風險管理，並由超然獨立之稽核部門執行查核，定期陳報董事會及監察人，兼營證券業務部分，並依據金融監督管理委員會證券期貨局訂頒「證券暨期貨市場各服務事業建立內部控制制度處理準則」規定之內部控制制度有效性之判斷項目，判斷內部控制制度之設計及執行是否有效。經審慎評估，本年度各單位內部控制及法規遵循情形，除附表所列事項外，均能確實有效執行；本聲明書將成為本銀行年報及公開說明書之主要內容，並對外公開。上述公開之內容如有虛偽、隱匿等不法情事，將涉及證券交易法第二十條、第三十二條、第一百七十一條及第一百七十四條等之法律責任。

謹致

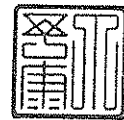
金融監督管理委員會

聲明人



董事長：

丁守康



總經理：

丁守康



總稽核：

唐厚波



總機構遵守法令主管：

陳敏晴



中華民國 99 年 2 月 26 日

安泰商業銀行內部控制制度應加強事項及改善計畫  
(基準日：98 年 12 月 31 日)

應 加 強 事 項	改 善 措 施	預 定 完 成 改 善 時 間
1. 辦理自用住宅放款及消費性貸款，有已取得足額擔保，仍徵取共同借款人之情事。	本行前已依主管機關規定修訂辦理自用住宅放款及消費性貸款相關規定，並函請各單位逐案檢視及補正。	已改善。
2. 本行理財商品上架的審核程序。	訂定嚴謹的理財商品商審辦法，將本行「理財商品審議委員會設置辦法」更名為本行「理財商品審議委員會設置準則」，並提高核准層級到董事會。	已完成。
3. 開辦新種衍生性商品業務前，應確認該項商品屬於經主管機關(央行或金管會)事前核准或事後備查之申請程序。	1. 開辦新種商品業務前，一律召開「新辦商品審議小組會議」進行遵法事項等風險之審核。 2. 送請主管機關申請前，應依據本行訂定之流程檢核表審視，並由權責單位確認覆核。	已改善。

## EnTie Commercial Bank Internal Controls Pronouncement

On behalf of EnTie Commercial Bank, we declare that, for the period from January 1st, 2009 to December 31st, 2009, the Bank fully abided by the "Regulations Governing the Implementation of Banks' Internal Controls and Auditing Systems", established a system of internal controls, implemented risk management, and conducted audits through a fully independent audit department, the results of which were reported at meetings of directors and supervisors on a regular basis. In the securities business in which the Bank was concurrently engaged, the "Guidelines for the Establishment of Internal Control Systems by Securities and Futures Related Organizations", which had been promulgated by the Financial Supervisory Commission's Securities and Futures Bureau, were used to determine the effectiveness of the design and implementation of the Bank's system of internal controls. Following a careful evaluation, the internal controls and regulatory compliance in respect of each of the Bank's departments during the current year, apart from the items that have been appended to this report, were found to have all been effectively implemented. This pronouncement will become a major part of the Bank's annual report and prospectus, and will be made public. Any false representation or concealment in this Statement shall be subjected to legal consequences as stipulated in Articles 20, 32, 171 and 174 of the Securities and Exchange Law.

The above pronouncement is hereby duly submitted to the Financial Supervisory Commission for record.

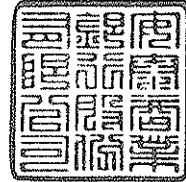
Spokesperson

Chairman:

President:

Head Auditor:

Head Office Chief Compliance Officer:



*Jesse King*  
*Jesse King*  
*Luphi Tang*  
*[Signature]*

2010. 02. 26

EnTie Commercial Bank's System of Internal Controls: Improvements Needing to Be  
 Made and the Bank's Improvement Plan  
 (Base date: December 31, 2009)

Items for Improvement	Improvement Measures	Improvement Deadline
<p>1. In extending self-use residence loans or consumer loans, if the Bank has obtained sufficient collateral, the Bank shall not request the borrower to provide guarantor(s).</p>	<p>The Bank has revised the regulations on the self-use residence loans or consumer loans. Also to request related units to review each case and make improvements if necessary.</p>	<p>The improvement has been accomplished.</p>
<p>2. Review procedure for the financial product.</p>	<p>To draw up a more strict financial products review rules. Also to rename the "Financial Products Review Committee Set Up Rules" to "Financial Products Review Committee Set Up Criteria" and enhance the approving level to the Board of Directors.</p>	<p>The improvement has been accomplished.</p>
<p>3. To confirm the application requirement for the new launching derivatives business is whether pre-approved by the authority or with permission to report to the authority as reference after launched.</p>	<ol style="list-style-type: none"> <li>1. In order to review the legal compliance and risks matters, "New Product Committee's Meeting" shall be held before launching any new product businesses.</li> <li>2. Before deliver the new product business application to the authority for approval, the responsible unit shall confirm the review process.</li> </ol>	<p>The improvement has been accomplished.</p>