

新加坡商新加坡華僑銀行在臺分行内部控制制度聲明書

Oversea-Chinese Banking Corporation Limited Taiwan Branch(es)

Statement of Internal Control

謹代表新加坡商新加坡華僑銀行在臺分行聲明本銀行於 108 年 1 月 1 日至 108 年 12 月 31 日確實遵循「金融控股公司及銀行業内部控制及稽核制度實施辦法」、「外國銀行在臺分行適用金融控股公司及銀行業内部控制及稽核制度實施辦法」說明對照表（暨金融監督管理委員會備查之風險導向稽核及内部控制制度）建立内部控制制度，實施風險管理，並由超然獨立之稽核部門執行查核，定期陳報總行，若兼營證券業務者，應增列：兼營證券業務部分，並依據「證券暨期貨市場各服務事業建立内部控制制度處理準則」規定之内部控制制度有效性之判斷項目，判斷内部控制制度之設計及執行是否有效。經審慎評估，本年度各單位内部控制及法規遵循制度，除附表所列事項外，均能確實有效執行。

On behalf of Oversea-Chinese Banking Corporation Limited Taiwan branch(es), we hereby certify that from 1 January to 31 December, 2019, the Bank has duly complied with the “Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries”, and the Comparison Table of “Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries” for Foreign Bank Branches (and the risk-based approach approved by the Financial Supervisory Commission) in establishing the internal control system and implementing risk management procedures. The Bank has been audited by independent auditors who submit reports to headquarter. (with respect to a bank which also engages in the securities business, the Bank has conducted evaluation of the effectiveness of the design and implementation of its internal control system in accordance with the criteria described in the “Regulations Governing the Establishment of Internal Control Systems by Service Enterprises in Securities and Futures Markets”, promulgated by the Securities and Futures Bureau,

Financial Supervisory Commission). After prudent evaluation, except for the items listed in the attached schedule, the Bank's each department has implemented effective internal control and compliance systems during the year to which this statement relates.

謹 致

金融監督管理委員會

The Statement is submitted to the Financial Supervisory Commission

聲明人

Statement by



在臺訴訟及非訴訟代理人：吳智明 David Wu (簽章)

Representative of litigious and non-litigious matters in Taiwan / Country Manager

總稽核 / 或負責臺灣區稽核業務之主管：吳靜儀 Goh Chin Yee (簽章)

Auditor in charge of auditing on Taiwan branch(es)



臺灣區遵守法令主管：謝美芳 Karen Hsieh (簽章)

Head of Compliance in Taiwan



中 華 民 國 109 年 3 月 31 日

新加坡商新加坡華僑銀行內部控制制度應加強事項及改善計畫
(基準日：108 年 12 月 31 日)

應 加 強 事 項	改 善 措 施	預 定 完 成 改 善 時 間
無[參照金管會檢查局稽核報告(108.10.08)，並無違反法令等重大缺失。此外，總行內部稽核之查核報告(Ref S19132, 109.02.05)，已就台北分行之整體內部控制進行評估，評估結果為“Satisfactory”。總行內部稽核評估建議之事項並未有高運營和法令遵循之風險，亦無違反法令等重大缺失，建議事項亦依期限進行追蹤改善]。 NIL[Pursuant to the Inspection Report from Financial Examination Bureau(08 Oct 2019), there were no significant findings relating to regulatory breaches. The OCBC Taipei Branch Operations Audit Report (Ref S19132 dated 5 Feb 2020) assessed the overall internal control environment of Taipei Branch	無 NIL	

as “Satisfactory”. Group Audit has assessed that the various lapses did not pose high operational and compliance risks. There was no regulatory breach noted from the audit. Management committed action plans are being tracked to satisfactory closure.		
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