



中央存款保險公司
Central Deposit Insurance Corporation

中華民國 **109** 年年報
2020 Annual Report





保障存款・穩定金融

2020年，以青色代表穩重公正、銘黃代表積極前進，輝映中央存款保險公司之設立宗旨，守護存款人權益，維護信用秩序及促進金融業務健全發展。

Protecting deposits・Stabilizing finance

For the year of 2020, using color blue to represent steady and fair, yellow to represent active advancement, to echo CDIC's policy objectives – protecting the rights and interests of depositors, maintaining credit order and enhancing sound development of financial businesses.



中央存款保險公司

Central Deposit Insurance Corporation

存款保險 大眾安心

強化風險控管，用心保障存款人權益！

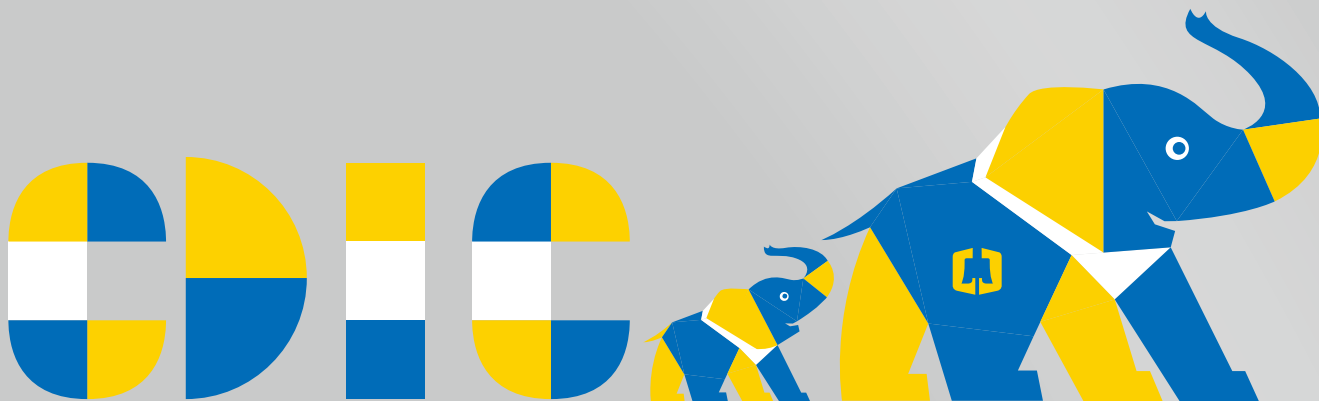
Deposit insurance: Public peace of mind
CDIC enhances risk control and protects your
deposits for dreams coming true

有中央存保 存款就有保

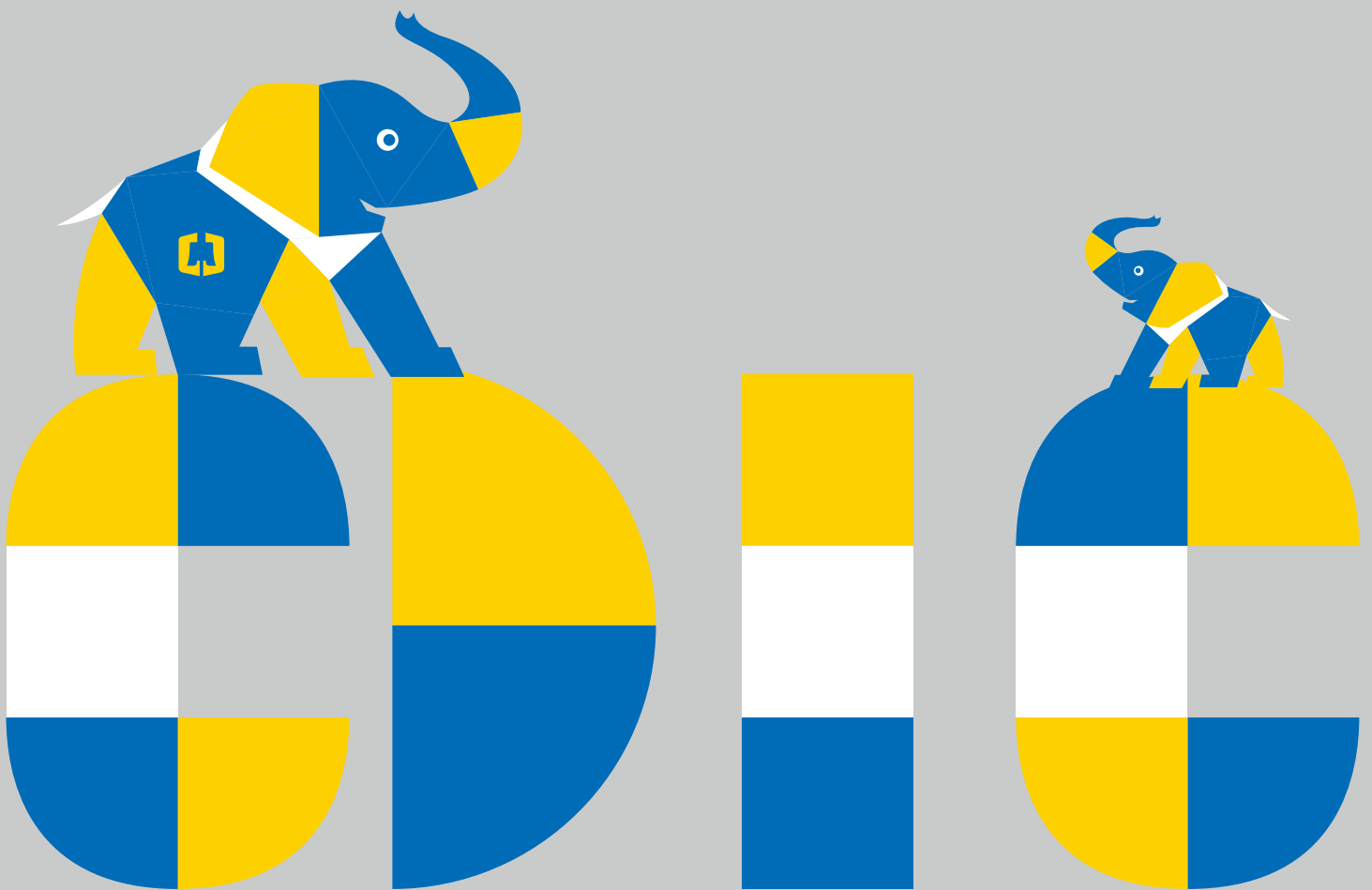
新臺幣＋外幣＋利息＝每一存款人在同一要保機構最高保額 **300** 萬元

CDIC protects your deposits

Coverage Limit up to NT\$ **3 million**
per depositor for each insured institution



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董事長暨 總經理報告

*Message from the Chairman
and the President*

民國（下同）109年受到嚴重特殊傳染性肺炎（以下簡稱COVID-19）疫情影響，全球觀光旅遊等活動近乎停擺，致各國經濟呈現衰退，所幸我國因疫情控制得宜，並受惠於新興科技應用、遠距商機需求與國內半導體產業優勢等因素，景氣持續回穩擴張。我國政府因應產業發展及轉型需求，積極推動金融市場與國際接軌，持續透過金融法規鬆綁及開放業務，擴大金融業務範疇；優化金融業公司治理，落實法令遵循及洗錢防制；創造友善數位金融環境，提升電子化支付比率；鼓勵金融科技创新，引導發展多元金融商品或服務，促進普惠金融；落實金融支持綠色經濟，推行「綠色金融行動方案2.0」等。

為穩定金融、協助要保機構健全發展，本公司除加強控管要保機構承保風險外，並透過金融預警系統及專責人員制度，落實風險導向場外監控機制，動態調整並強化風險控管效能，積極扮演降低風險者角色。另為強化本公司風險承擔能力，本年度賡續充實保險賠款特別準備金，並持續對社會大眾宣導存款保險，以提高對存款保險制度之認知；同時持續以接管人或清理人身分辦理行政院金融重建基金（以下簡稱金融重建基金）處理經營不善金融機構保留資產、未結訴訟案件及不法人員追償事宜，以維社會公平正義及國庫利益。此外，受COVID-19疫情影響，本公司亦配合政府政策，對承作紓困振興貸款績效良好本國銀行及全體農漁會信用部實施暫時性存款保險費抵減（減免）措施，鼓勵要保機構積極配合政府紓困振興政策。



Due to the impact of COVID-19 pandemic in 2020, tourism and many other activities came to a virtual standstill around the world, causing many national economies into recession. Taiwan, fortunately, has fought the disease with considerable success, and the domestic economy has continued to steadily expand with the benefit of increased use of emerging technologies, strong demand and opportunity for remote businesses and Taiwan's highly competitive semiconductor industry. To meet the need for industrial development and transformation, the Taiwan government has actively sought to bring the financial markets more closely in line with international practices, and has carried out deregulatory measures and openness in business designed to expand the scope of financial services. Other measures include: optimizing corporate governance at financial service firms while implementing legal compliance and anti-money laundering operations; creating a customer-friendly digital finance environment and raising the percentage of payments made electronically; encouraging fintech innovation and introducing a diverse range of financial products and services while promoting financial inclusion; and guiding financial sector to support the green economy by promoting the Green Finance Action Plan 2.0.

To maintain financial stability and support insured institutions in the sound development of financial businesses, the Central Deposit Insurance Corporation (CDIC), in addition to controlling the insured risks of insured institutions, also uses the National Financial Early-Warning System (NFEWS) and the Account Officer System to carry out risk-based off-site monitoring mechanism in order to dynamically adjust and enhance risk control operations. By doing so, the CDIC actively plays the role of a risk minimizer. Furthermore, in order to strengthen its risk-bearing capacity, the CDIC this year continued replenishing its Deposit Insurance Payout Special Reserves, and conducted campaigns to raise public awareness of the deposit insurance system. At the same time, in the capacity of either conservator or receiver, the CDIC continued maintaining social fairness, justice, and the interests of the national treasury by disposing of the retained assets of failed financial institutions resolved by the Executive Yuan's Financial Restructuring Fund (FRF), concluding such institutions' pending litigations, and sought civil damages for the illegal acts of such institutions' person-in-charge and employees. In addition, to respond to the COVID-19 pandemic, the CDIC aligned with government policies by implementing the *Temporary Deposit Insurance Premiums Deduction Measures* for best-performing domestic banks and all credit departments of farmers' and fishermen's associations in expedited processing of relief and stimulus loans. These measures were designed to encourage insured institutions to respond actively to government policies aimed to encourage providing relief and stimulus loans.



鑑於本公司肩負金融安定及保障存款人權益之雙重政策性任務。本年度繼續配合主管機關金融監督管理委員會（以下簡稱金管會）監理政策及交辦事項，包括受託辦理金融業特別準備金之運用與管理，強化本國銀行海外(包括新南向政策國家)及中國大陸地區暴險、銀行承作店頭市場衍生性金融商品、境內結構型商品等特定風險業務之監控等任務，有效發揮存款保險穩定金融之功能。另本公司因應純網路銀行之核准設立，除辦理3家純網路銀行申請加保作業，亦開發建置完成「純網路銀行監理系統」，採新型態申報資料方式，強化對純網路銀行之流動性監理。

為促進國際合作，本年度持續擔任國際存款保險機構協會（International Association of Deposit Insurers，以下簡稱IADI）重要職務，包括執行理事及核心原則與研究委員會主席，負責推動存款保險機制之研究發展、各項存款保險議題國際準則之制定與專題研究等。在全球皆面臨COVID-19疫情之際，本公司以視訊會議方式出席國際會議，進行經驗交流，並主動致函國際存款保險同業合作夥伴，分享我國及本公司因應疫情措施等資訊，深化雙邊友好合作關係。

展望未來，本公司將持續充實保險賠款特別準備金、積極控管承保風險、改善要保機構退場處理機制、研修存款保險相關法制及積極宣導存款保險，並配合主管機關監理政策，強化對純網路銀行流動性監理，俾建立更完備之存款保險制度，以促進金融業穩健經營及保障存款人權益。

本公司長期以來承蒙各界支持及全體同仁努力耕耘，使存款保險各項業務得以順利推展，謹藉此表達謝忱，尚祈先進及各界碩彥續予支持與策勵。

董事長 Chairman

林 銘 寬
Michael M. K. Li

總經理 President

蘇 財 源
William Su

The CDIC is charged with the dual responsibilities of maintaining financial stability and safeguarding the interests of depositors. In 2020, the CDIC continued to execute its duties in line with the supervisory policies of the Financial Supervisory Commission (FSC), the competent authority for Taiwan's financial sector, and to handle the tasks entrusted by the FSC. These tasks included utilization and management of the Financial Industry Special Reserve Fund, carrying out closer monitoring of domestic banks' risk exposures overseas (including countries targeted by the Taiwan government's New Southbound Policy) and in mainland China, as well as risks arising from banks' handling of OTC derivatives and domestic structured products. The objective was to effectively fulfill the function of deposit insurance in maintaining financial stability. In addition, following the approval of the establishment of internet-only banks by the FSC, the CDIC has handled applications by three such banks to join the deposit insurance system, and set up a Supervisory System for Internet-only Banks which has implemented new methods of data reporting in order to strengthen supervision of liquidity at internet-only banks.

To promote international cooperation, CDIC officials hold a number of important posts at the International Association of Deposit Insurers (IADI). For example, CDIC officials serve on the Executive Council (EXCO) and chair the Core Principles and Research Council Committee (CPRC). They are responsible in these positions for promoting research on global deposit insurance systems, for formulating international deposit insurance guidances, and for carrying out specialized studies focusing on specific deposit insurance issues. Faced with the COVID-19 pandemic in 2020, the CDIC attended virtual international conferences and engaged in experience sharing. The CDIC also contacted peer deposit insurance institutions around the world to share information on measures taken by Taiwan and the CDIC. In the process, we have been able to deepen partnership and cooperative ties.

Looking to the future, the CDIC will continue to replenish the Deposit Insurance Payout Special Reserves, actively control insured risks, improve market exit and resolution mechanisms for troubled insured institutions, draft amendments to deposit insurance regulations, and actively raise public awareness level of deposit insurance. Also, to align with the supervisory policies of the competent authority, the CDIC will strengthen supervision of liquidity at internet-only banks. All the above policies and measures aim to establish a more fully developed deposit insurance system, promote the sound operation of the financial sector, and protect the rights and interests of depositors.

Thanks to the long-term support we've enjoyed from all sectors of society, as well as the diligence of our staff, the CDIC has been able to smoothly fulfill its responsibilities. Thus, we would like to extend our sincere appreciation, and solicit your ongoing support and encouragement.





組織與職掌系統圖

Organizational Chart and Department Overview

股東會
Board of
Shareholders

董事會
Board
of Directors

董事長
Chairman

總經理
President

副總經理
Executive
Vice Presidents

常駐監察人
Resident Supervisor

監察人
Supervisors

存款保險諮詢
委員會
Deposit Insurance
Consultative
Committee

處理經營不善
要保機構評價小組
Valuation Task Force
for Failing Insured
Institutions

業務處
風險管理處
清理處
特別查核處
法務處
資訊處
國際關係暨研究室
會計處
秘書室
人事室
政風室
中區辦事處
南區辦事處

Department of Business
Department of Risk Management
Department of Resolution
Department of Special Inspection
Department of Legal Affairs
Department of Information Technology
International Relations and Research Office
Department of Accounting
Secretariat
Personnel Office
Civil Service Ethics Office
Central Taiwan Regional Office
Southern Taiwan Regional Office

董事暨監察人名錄

Board of Directors and Supervisors

董事會

董事長 林銘寬 | 金融監督管理委員會代表

董 事 蘇財源 | 金融監督管理委員會代表

徐萃文 | 金融監督管理委員會代表

張子敏 | 金融監督管理委員會代表

趙文衡 | 金融監督管理委員會代表

張順教 | 金融監督管理委員會代表

朱浩民 | 金融監督管理委員會代表

武令揚 | 金融監督管理委員會代表

齊 偉 | 金融監督管理委員會代表

監察人

常駐監察人 蘇導民
(中央銀行代表)

監 察 人 李銘儀
(中央銀行代表)

陳婉寧
(中央銀行代表)

Board of Directors

Chairman

Michael M.K. Lin
Representative of the Financial Supervisory Commission

Directors

William Su
Representative of the Financial Supervisory Commission

Tsui-Wen Hsu
Representative of the Financial Supervisory Commission

Tzu-Min Chang
Representative of the Financial Supervisory Commission

Wen-Heng Chao
Representative of the Financial Supervisory Commission

Shuen-Chiao Chang
Representative of the Financial Supervisory Commission

Hau-Min Chu
Representative of the Financial Supervisory Commission

Ling-Yang Wu
Representative of the Financial Supervisory Commission

Wei Chi
Representative of the Financial Supervisory Commission

Supervisors

Resident Supervisor

Dou-Ming Su
Representative of the Central Bank

Supervisors

Ming-Yi Lee
Representative of the Central Bank

Wan-Ning Chen
Representative of the Central Bank

註：本名錄基準日：110年3月31日

Note: Names and current titles as of 31 March 2021.



董事暨監察人

Board of Directors and Supervisors



中央存款保險股份
CENTRAL DEPOSIT INSURANCE

發揮存保機制
確保金



1. 林銘寬 董事長 Michael M.K. Lin, Chairman
2. 蘇財源 董事 William Su, Director
3. 蘇導民 常駐監察人 Dou-Ming Su, Resident Supervisor

4. 徐萃文 董事 Tsui-Wen Hsu, Director
5. 張子敏 董事 Tzu-Min Chang, Director
6. 趙文衡 董事 Wen-Heng Chao, Director



11 | 9 | 10 | 12

8 | 6 | 4 | 2 | 1 | 3 | 5 | 7

7. 張順教 董事 Shuen-Chiao Chang, Director

8. 朱浩民 董事 Hau-Min Chu, Director

9. 李銘儀 監察人 Ming-Yi Lee, Supervisor

10. 陳婉寧 監察人 Wan-Ning Chen, Supervisor

11. 齊 偉 董事 Wei Chi, Director

12. 武令揚 董事 Lin-Yang Wu, Director



各處室職掌

業務處

掌理存款保險業務、最高保額與差別費率之規劃研究、資金運用管理、對要保機構暨過渡銀行提供資金、辦理存款保險相關宣導及終止要保機構存款保險契約等事宜。

風險管理處

掌理金融預警系統、承保風險之管理、對要保機構辦理場外監控、輔導、監管、提出終止存款保險契約之警告及協助要保機構處理擠兌事宜。

清理處

掌理問題要保機構接管、退場處理策略規劃、對併購機構或受接管之要保機構提供財務協助、對停業要保機構存款人辦理賠付、墊付保額外債權、停業要保機構清理及過渡銀行設立、經營、管理、處分等事宜。

特別查核處

掌理金融機構申請加保、要保機構保費基數正確性、電子資料檔案建置、申報風險差別費率評等系統指標資料之評估查核、行使終止要保契約前及履行保險責任前資產負債查核，以及辦理內部控制、內部稽核作業相關事宜。

法務處

掌理契約、涉訟、金融法規、存款保險相關法令之研究及追究問題要保機構不法人員民事責任、存款保險條例第24條第1項第4款民事責任追償及事證之查核暨其他有關法律事宜。

資訊處

掌理資訊業務之規劃、設計、執行、管理及資訊安全之管制、防護、監控暨其他有關事宜。

國際關係暨研究室

掌理國際合作交流、國際存款保險機構協會有關事務、存款保險暨金融安全網相關問題之研究及英語文宣等事宜。

會計處

掌理歲計、會計及審核等事宜。

秘書室

掌理機要、文書、採購、出納、財產管理、圖書管理、公共關係、會議行政暨其他庶務事宜。

人事室

掌理人事管理暨人員培訓等事宜。

政風室

掌理政風業務有關事宜。

中區辦事處

掌理臺中至嘉義地區要保機構經營資訊之蒐集、整理、分析與控管、輔導、查核、處理擠兌及協助接管、賠付等相關事宜。

南區辦事處

掌理臺南至臺東地區要保機構經營資訊之蒐集、整理、分析與控管、輔導、查核、處理擠兌及協助接管、賠付等相關事宜。

Overview of Departments

Department of Business

Handles matters related to the planning and research of deposit insurance, coverage limits, risk-based premiums, fund investment and management, funding for insured institutions and bridge banks, public awareness activities of deposit insurance, and termination of deposit insurance agreements.

Department of Risk Management

Handles matters related to the National Financial Early-Warning System, management of insured risk, off-site monitoring of insured institutions, guidance or superintendence of troubled insured institutions, issuance of warnings of termination of the deposit insurance agreement, and assistance in handling bank runs.

Department of Resolution

Handles matters related to strategic planning of conservatorship or resolution of troubled insured institutions, provision of financial assistance, depositor payouts, advance payments to uninsured creditors, liquidation of failed institutions, and the establishment, operation, management, and disposition of bridge banks.

Department of Special Inspection

Handles matters related to inspections of deposit insurance applications by financial institutions, the accuracy of the deposit assessment base, the content of electronic data files of insured institutions, the Risk-based Premium Rating System risk indicators, and assets and liabilities of insured institutions prior to termination of deposit insurance agreements or fulfillment of insurance responsibilities. Also handles matters related to internal controls and internal audits.

Department of Legal Affairs

Handles matters related to contracts, litigation, research of laws and regulations related to deposit insurance, and civil litigation related to the illegal acts of employees of troubled insured institutions; inspects evidence needed to pursue civil damages; and handles other legal matters.

Department of Information Technology

Handles matters related to planning, design, implementation, and management of information systems as well as control, protection, and monitoring of information security matters.

International Relations and Research Office

Handles matters pertaining to international affairs and activities related to the IADI, research on deposit insurance and financial safety net issues, and public awareness activities in the English language.

Department of Accounting

Handles matters related to annual budgeting, accounting, statistics, and auditing.

Secretariat

Handles matters related to secretarial matters, documentation, procurement, cashier affairs, property management, publication management, public relations, meeting logistics, and other general affairs.

Personnel Office

Handles matters related to personnel management and training.

Civil Service Ethics Office

Handles matters related to ethics of the government officials and employees.

Central Taiwan Regional Office

Handles matters related to the collection, processing, analysis and monitoring of operational information, provision of guidance, carrying out inspections, assistance with handling of bank runs as well as conservatorship and deposit insurance payouts of insured institutions in the area from Taichung to Chiayi.

Southern Taiwan Regional Office

Handles matters related to the collection, processing, analysis and monitoring of operational information, provision of guidance, carrying out inspections, assistance with handling of bank runs as well as conservatorship and deposit insurance payouts of insured institutions in the area from Tainan to Taitung.



董事長、總經理、副總經理及各部門主管

Chairman, President, Executive Vice Presidents and Directors of Departments

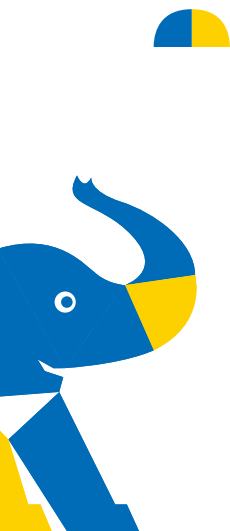


1. 林銘寬 董事長 Michael M.K. Lin, Chairman
2. 蘇財源 總經理 William Su, President
3. 鄭明慧 副總經理 Annie Cheng, Executive Vice President
4. 范以端 副總經理 Yvonne Fan, Executive Vice President
5. 陳素玫 清理處處長 Shu-Mei Chen, Director, Department of Resolution
6. 蔡潛菁 政風室主任 Chien-Ching Tsai, Director, Civil Service Ethics Office
7. 彭永輝 南區辦事處主任 Yong-Huei Peng, Director, Southern Taiwan Regional Office
8. 許麗真 業務處處長 Lisa Hsi, Director, Department of Business



14 | 12 | 10 | 9 | 11 | 13 | 15
8 | 6 | 4 | 2 | 1 | 3 | 5 | 7

- 9. 詹莉芳 人事室主任 Li-Fang Chan, Director, Personnel Office
- 10. 施明仁 會計處處長 Ming-Ren Shih, Director, Department of Accounting
- 11. 楊美萍 風險管理處處長 Mei-Ping Yang, Director, Department of Risk Management
- 12. 黃東坡 中區辦事處代理主任 Tung-Bo Huang, Acting Director, Central Taiwan Regional Office
- 13. 蘇順清 秘書室主任 Shun-Ching Su, Director, Secretariat
- 14. 鄧麗英 特別查核處處長 Li-Ying Teng, Director, Department of Special Inspection
- 15. 莊麗芳 國際關係暨研究室主任 Margaret Chuang, Director, International Relations and Research Office



發揮存保機制

促進金融穩定

Stability

Exert deposit
insurance functions,
promote financial
stability



中央存款保險股份有限公司
CENTRAL DEPOSIT INSURANCE CORP.

發揮存保機制
確保金融安定





業務概況

Business Operations

本公司為我國辦理存款保險之專責機構，成立宗旨在保障金融機構存款人權益、維護信用秩序及促進金融業務健全發展。為落實立法意旨，存款保險條例賦予本公司辦理存款保險、控管承保風險、對要保機構辦理特別查核、處理問題及停業要保機構等重要職責；茲將前述重要職責及政策性任務之年度辦理情形分述如后：

As Taiwan's sole provider of deposit insurance, the CDIC was established for the purposes of safeguarding the rights and interests of depositors, maintaining credit order, and enhancing the sound development of financial businesses. To achieve these legislative objectives, the *Deposit Insurance Act* assigns to the CDIC the major duties of administering deposit insurance, controlling insured risks, conducting special inspections of insured institutions, and resolving troubled or failed insured institutions. The following is a brief overview of the CDIC's major tasks and policy missions in 2020:

一、存款保險業務

(一) 金融機構參加存款保險情形

依據存款保險條例第10條暨「金融機構申請參加存款保險審核標準」規定，本年度計有3家純網路銀行申請加保，經審核後，計有1家純網路銀行已開業並成為要保機構。截至109年底止，要保機構共計400家，其中本國公營金融機構3家、民營銀行35家、外國及大陸地區銀行在臺分行28家、信用合作社23家、農會信用部283家及漁會信用部28家。

I. Deposit Insurance

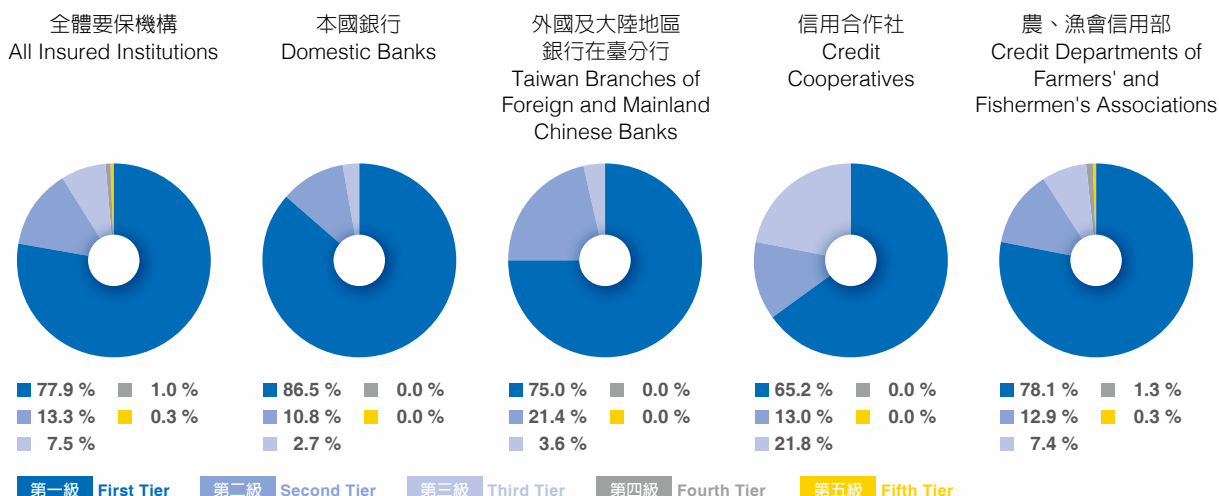
1. Participation of financial institutions in deposit insurance

Three internet-only banks applied in 2020 to participate in deposit insurance in accordance with Article 10 of the *Deposit Insurance Act* and the provisions of the *Approval Standards for Financial Institutions Applying to Participate in Deposit Insurance*. After review of the applications, one internet-only bank has commenced business and become an insured institution. As of 31 December 2020, a total of 400 financial institutions were insured, including three domestic government-owned financial institutions, 35 private banks, 28 Taiwan branches of foreign and mainland Chinese banks, 23 credit cooperatives, 283 credit departments of farmers' associations, and 28 credit departments of fishermen's associations.



各類要保機構差別費率適用情形 Risk-based Premium Rates for Insured Institutions

基準日：109年12月31日
單位：百分比
As of December 31, 2020 Unit: %



註：全體要保機構不含中華郵政公司；本國銀行含全國農業金庫，不含中華郵政公司。
Note: The term "all insured institutions" does not include Chunghwa Post Co., Ltd.; the term "domestic banks" includes the Agricultural Bank of Taiwan but excludes Chunghwa Post Co., Ltd.

(二) 風險差別費率施行情形

- 依據存款保險條例第16條第3項規定，存款保險費率由本公司擬訂，報請金管會核定。要保機構存款保險費率如下：
 - 本國銀行、外國及大陸地區銀行在臺分行保額內存款差別費率為萬分之5、6、8、11、15等五級，保額以上存款固定費率為萬分之0.5。
 - 信用合作社保額內存款差別費率為萬分之4、5、7、10、14等五級，保額以上存款固定費率為萬分之0.5。
 - 農漁會信用部保額內存款差別費率為萬分之2、3、4、5、6等五級，保額以上存款固定費率為萬分之0.25。
- 截至109年底止，全體要保機構中，適用第一級費率者約77.9%，適用第二級費率者約13.3%，適用第三級費率者約7.5%，適用第四級費率者約1.0%，適用第五級費率者約0.3%。

(三) 最高保額及保障情形

自100年起存款保險最高保額提高為新臺幣300萬元及擴大保障範圍至外幣存款及存款利息後，依據全體要保機構109年底之存款資料統計，要保存款總額約50兆元，保額新臺幣300萬元以內存款約24兆元，保額內存款占要保存款總額比率為49%，另受保障存戶之戶數比率為98.1%，顯示最高保額調高為新臺幣300萬元後，已使絕大多數小額存款人受到保障，有效安定存款人對金融機構之信心。

(四) 保險賠款特別準備金累積情形

109年度存款保險費收入共計104億元，其中來自一般金融機構之保費收入約101億元，來自農業金融機構之保費收入約3億元。109年底本公司一般金融保險賠款特別準備金約1,082億元，農業金融保險賠款特別準備金約57億元，占保額內存款比率分別為0.47%及0.40%。

2. Implementation of differential premium rates

- A. Article 16, paragraph 3 of the *Deposit Insurance Act* stipulates that deposit insurance premium rates shall be drawn up by the CDIC and submitted to the FSC for its approval. The premium rates are as follows:
- Domestic banks and Taiwan branches of foreign and mainland Chinese banks have a five-tiered system of risk-based premium rates (0.05%, 0.06%, 0.08%, 0.11%, and 0.15%) for covered deposits, with a flat premium rate of 0.005% for eligible deposits in excess of the coverage limit.
 - Credit cooperatives have a five-tiered system of risk-based premium rates (0.04%, 0.05%, 0.07%, 0.10%, and 0.14%) for covered deposits, with a flat premium rate of 0.005% for eligible deposits in excess of the coverage limit.
 - The credit departments of farmers' and fishermen's associations have a five-tiered system of risk-based premium rates (0.02%, 0.03%, 0.04%, 0.05%, and 0.06%) for covered deposits, with a flat premium rate of 0.0025% for eligible deposits in excess of the coverage limit.
- B. As of 31 December 2020, the first-tier premium rate was applied at 77.9% of all insured institutions, second-tier rate at 13.3%, third-tier rate at 7.5%, fourth-tier rates at 1.0%, and fifth-tier rate at 0.3%.

3. Coverage limit and coverage status

Since January 2011 the coverage limit has been raised to NT\$3 million and the scope of coverage expanded to include foreign currency deposits and interest on deposits. As of 31 December 2020 the total amount of eligible deposits stood at approximately NT\$50 trillion, and deposits within the NT\$3 million coverage limit totaled roughly NT\$24 trillion. The ratio of deposits within the coverage limit to all eligible deposits was 49%, while the ratio of covered deposit accounts to the total number of deposit accounts was 98.1%. This indicates that the NT\$3 million deposit insurance coverage limit has protected the majority of small depositors and effectively increased the confidence of depositors in financial institutions.

4. Accumulation of deposit insurance payout special reserves

Premium revenues in 2020 came to NT\$10.4 billion, including NT\$10.1 billion from general financial institutions and NT\$0.3 billion from agricultural financial institutions. As of year-end 2020, the general financial deposit insurance payout special reserves stood at roughly NT\$108.2 billion, while the agricultural financial deposit insurance payout special reserves stood at roughly NT\$5.7 billion. These figures translate to ratios of deposit insurance payout special reserves to covered deposits of 0.47% and 0.40%, respectively.



（五）辦理「存保公司對承作紓困振興貸款績效良好本國銀行實施暫時性存款保險費抵減措施」

鑑於COVID-19疫情影響全球經濟甚鉅，國內銀行業者協助政府對企業及個人辦理紓困，本公司亦配合政府政策，為鼓勵本國銀行加速辦理疫情相關之紓困振興貸款，爰研擬對承作紓困振興貸款績效良好本國銀行實施暫時性存款保險費抵減措施，抵減總金額以3億元為上限，期間一年，分二期（109年下期及110年上期）實施。前開抵減措施業於109年7月13日奉金管會核定同意照辦。第一期（109年下期）獲金管會頒為優等銀行且可抵減保費之本國銀行計有13家，抵減總金額計1.51億元。

（六）辦理「存保公司對農漁會信用部實施暫時性存款保險費減免措施」

考量農漁會信用部因應COVID-19疫情，配合農委會及相關部會提供相關紓困、補貼及振興措施，以維護相關農漁產業與事業之持續經營，本公司爰研議對全體農漁會信用部實施暫時性存款保險費減免措施一年，減免總金額為其110年保費之5%，並於109年10月30日奉金管會核定同意照辦。

（七）積極宣導存款保險制度

為向存款人宣導存款保險制度，持續透過各要保機構、電視、網路、廣播、宣導海報及簡介、報章雜誌及交通運輸工具等多元化方式進行相關宣導，並積極參加多場公益園遊會活動，向社會大眾傳遞存款保險最高保額新臺幣300萬元暨保障範圍包括新臺幣、外幣存款及利息等訊息，以加強存款大眾對切身權益及存款保險制度之認知。



本公司於109年12月28日舉辦樂天國際商業銀行參加存款保險簽約典禮，樂天國際商業銀行總經理佐伯和彥（左1）、董事長簡明仁（左2）、銀行局副局長林志吉（左3）、中央銀行金融業務檢查處副處長吳登彰（右3）、本公司董事長林銘寬（右2）、總經理蘇財源（右1）合影。

CDIC held a signing ceremony on 28 December 2020 to mark participation by Rakuten International Commercial Bank (Rakuten) in the deposit insurance system. Shown above are: Rakuten General Manager Kazuhiko Saeki (1st from left); Rakuten Chairman Ming-jen Chien (2nd from left); Deputy Director General Chih-Chi Lin of the FSC Banking Bureau (3rd from left); Deputy Director General Teng-Chang Wu of the Central Bank's Department of Financial Inspection (3rd from right); CDIC Chairman Michael M.K. Lin (2nd from right); and CDIC President William Su (1st from right).

5. Implementation of the *CDIC Temporary Measures for Deductions on Deposit Insurance Premium for Best-performing Domestic Banks in Providing Relief and Stimulus Loans*

In response to the serious global economic impact on the COVID-19 pandemic, domestic banks have taken measures to support the government policy of encouraging the provision of relief loans to enterprises and individuals. To coordinate with this policy, the CDIC is also encouraging domestic banks to expedite the processing of pandemic-related relief and stimulus loans. Toward that end, the CDIC adopted a set of *Temporary Measures for Deductions on Deposit Insurance Premiums for Best-performing Domestic Banks in Providing Relief and Stimulus Loans*. Under these Measures, the CDIC will provide up to a maximum of NT\$300 million in total deductions on deposit insurance premiums to qualified domestic banks. The Measures, which are being implemented in two phases (2nd half of 2020 and 1st half of 2021), were approved by the FSC on 13 July 2020. During Phase One, 13 domestic banks that had performed well in providing relief and stimulus loans received premium deductions (totaling NT\$151 million) on the basis of a evaluation by the FSC.

6. Implementation of the *CDIC Temporary Measures for Deductions on Deposit Insurance Premiums for Credit Departments of Farmers' and Fishermen' Associations That Provide Relief and Stimulus Loans*

Credit departments of farmers' and fishermen' associations have responded to the COVID-19 pandemic by supporting relief, subsidy, and stimulus measures that the Council of Agriculture and other central government agencies have adopted in an effort to ensure business continuity in the agriculture and fishing industries. The CDIC has joined these undertakings by implementing the *Temporary Measures for Deductions on Deposit Insurance Premiums for Credit Departments of Farmers' and Fishermen' Associations in Providing Relief and Stimulus Loans* for one year. These Measures were launched following their approval by the FSC on 30 October 2020, and were designed to provide eligible credit departments with a 5% reduction on 2021 deposit insurance premiums.

7. Active promotion of public awareness of the deposit insurance system

Acting via insured institutions as well as various other channels—television, the Internet, radio, posters and brochures, newspapers, magazines, public transportation, and outdoor public welfare events—the CDIC continued to inform the public that the maximum coverage limit is NT\$3 million and that domestic and foreign currency deposits and interest on deposits are included within the scope of coverage. The aim was to enhance depositors' awareness of their rights, and their knowledge of the deposit insurance system.



(八)辦理「3家純網路銀行申請加保之承保審核作業」及「樂天國際商業銀行參加存款保險簽約典禮」

1. 金管會於108年8月核准3家純網路銀行設立許可後，嗣3家純網銀爰於109年6月及7月依「金融機構申請參加存款保險審核標準」規定，檢附相關書表文件向本公司申請加保，經本公司承保審核後，其中2家符合要保資格並獲本公司109年11月26日第12屆第15次董事會決議准予加保。
2. 樂天國際商業銀行經本公司董事會決議准予加保後，嗣於109年12月8日取得金管會核發之營業執照並明訂109年12月30日為開業日，亦為存款保險契約生效日，該行成為本公司要保機構後，其存款人權益依法受到存款保險保障。鑒於純網路銀行之開業，為我國金融服務新的里程碑，爰本公司特於109年12月28日舉辦該行參加存款保險簽約典禮，並邀請相關主管機關及媒體記者共襄盛舉。
3. 因應純網路銀行數位化之經營特性，本公司導入「參加存款保險金融機構」數位標示牌設計，請要保純網路銀行置放於其官網首頁及行動應用程式明顯處，民衆點選該標誌後，即可顯示最高保額300萬元及保障範圍等資訊，以利存款人瞭解存款保險保障內容，並維護其權益。同時為強化金融數位化時代存款保險保障資訊之揭露，本公司亦請有經營網路銀行之要保機構比照辦理。



本公司於109年12月28日舉辦樂天國際商業銀行參加存款保險簽約典禮，本公司總經理蘇財源（右）與樂天銀行總經理佐伯和彦（左）合影。

CDIC held a signing ceremony on 28 December 2020 to mark participation by Rakuten International Commercial Bank (Rakuten) in the deposit insurance system. Shown above are: CDIC President William Su (right) and Rakuten General Manager Kazuhiko Saeki (left).

二、風險管理業務

為控管承保風險，本公司依據存款保險條例第22條規定取得要保機構相關財、業務資訊，透過運用金管會單一申報窗口系統資料及金融預警系統、實施專責人員制度及加強與相關金融監理機關之監理資訊共享及協調處理機制，持續強化本公司之風險控管效能，積極扮演降低風險者角色，以發揮存款保險保障存款人權益及安定金融之效益。

8. Handled the underwriting review on deposit insurance applications by three internet-only banks, and held signing ceremony to mark participation by Rakuten International Commercial Bank in the deposit insurance system

- A. In August 2019, the FSC approved applications for the establishment of three internet-only banks, and the three entities applied for participation in the deposit insurance system in June and July of 2020, submitting the supporting documents required per the provisions of the *Approval Standards for Financial Institutions Applying to Participate in Deposit Insurance*. The CDIC carried out the underwriting review, determined that two of the applicants met all eligibility requirements, and the Board of Directors meeting of the CDIC passed a resolution on 26 November 2020 approving those two applicants for admission to the deposit insurance system.
- B. After getting approval of the membership from the CDIC and obtaining a banking license issued by the FSC on 8 December 2020, the Rakuten International Commercial Bank (hereinafter referred to as "Rakuten Bank"), announced that it would commence business operations on 30 December 2020, which was also the date from which its deposit insurance contract entered into force. As Rakuten Bank became an insured institution of the CDIC, its depositors enjoyed deposit insurance protection by law. The opening of an internet-only bank marked a new financial services milestone for Taiwan, so the CDIC held a signing ceremony on 28 December 2020 and invited related competent authorities and media reporters to attend the event.
- C. In response to the digitized operations that are the unique hallmark of internet-only banks, the CDIC has adopted a design for the digital image of the official sign "MEMBER OF DEPOSIT INSURANCE SYSTEM" that any internet-only bank as an insured institution is asked to display prominently on its website homepage and on the screens of its mobile banking app. When a consumer clicks on the above-mentioned digital official sign, the website or app will display text indicating that the coverage limit is NT\$3 million, along with the scope of coverage and other information. This familiarizes depositors with the protections they are entitled, and helps them safeguard their interests. At the same time, in order to improve disclosure of information on deposit insurance protections during the era of digital finance, the CDIC has also asked insured institutions that operate internet banking services to do likewise.

II. Risk Management

To control insured risks, the CDIC, acting pursuant to Article 22 of the *Deposit Insurance Act*: (a) uses the FSC Single Window for Reporting of Financial Supervisory Information and the National Financial Early-Warning System (NFEWS) to obtain the financial and business information of insured institutions; (b) implements the Account Officer System and strengthens the mechanism for supervisory information sharing and coordination in handling risk exposure with other financial supervisory authorities; (c) continues working to enhance its risk control capabilities; and (d) actively plays the role of a risk minimizer. These measures are designed to ensure that deposit insurance can safeguard the interests of depositors and maintain financial stability.



為提升風控效能，自102年起陸續將場外監控資訊、警訊及例外管理事項予以標準化及明確化，依要保機構風險程度施以不同的監控頻率，建立標準化之風險導向場外監控機制，並視金融業務風險變化動態調整。本年度主要執行成效如下：

（一）運作全國金融預警系統，以執行場外監控作業

1. 按月或按季產出例行性管理報表並與相關主管機關資訊交流

本公司之金融預警系統包括申報資料評等系統、業務分析季報系統、網際網路監控系統及專責人員系統等子系統，定期產出相關管理報表與主管機關資訊交流。

2. 因應經濟金融環境變遷及配合金融監理變革，持續強化申報資料及申報評等系統之研修及運作

（1）為促使要保機構重視資訊安全管理，107年起於「要保機構管理能力風險調整申報表」納入資訊安全加、扣分等項目，並為差別費率風險指標正確性查核範圍，本年度修訂查核程序及檢核表，俾督促要保機構強化資安風險之控管。

（2）強化對純網路銀行之流動性監理，以控管承保風險。

（二）針對金融機構特殊風險業務，加強評估分析，並完成相關分析報告，作為控管承保風險之參考

配合金管會監理政策，編製本國銀行海外及大陸地區暴險、銀行承作店頭市場衍生性金融商品等報告，強化特定風險業務項目之監控，並提供相關報告予金管會，協助金融監理並強化本公司風險控管措施。

（三）實施專責人員制度，落實風險導向場外監控機制

1. 專責人員持續透過金融預警系統產生之異常警訊、金融檢查報告、主管機關核處函令、金融監理資訊分享機制、重大偶發通報機制、會計師財簽報告、各種公開資訊揭露等管道，廣泛蒐集及分析要保機構相關財、業務資料，持續監控要保機構營運風險變化，並依要保機構風險程度，撰寫不同頻率之經營分析報告。



本公司參加109年11月28日「2020年金融服務愛心公益嘉年華」嘉義場活動，金管會主委黃天牧（右4）、董事長林銘寬（右6）、總經理蘇財源（右1）及副總經理鄭明慧（左4）合影。

CDIC took part in the 2020 Financial Services Charity Fair in Chiayi County on 28 October 2020. Among those shown above are: FSC Chairperson Tien-Mu Huang (4th from right); CDIC Chairman Michael M.K. Lin (6th from right); CDIC President William Su (1st from right); and CDIC Executive Vice President Annie Cheng (4th from left).

Since 2013, in order to manage better risk control, the CDIC has standardized and clarified the types of information, alerts, and exceptional items to be targeted in off-site monitoring. It has also determined different monitoring frequencies depending on each insured institution's risk level to allow for standardized differential off-site monitoring mechanisms, and has made dynamic adjustments based on each financial institution's changing risks. Principal measures taken in 2020 include the following:

1. Operated the National Financial Early-Warning System (NFEWS) to implement off-site monitoring

A. Produced monthly or quarterly routine management reports and shared information with the competent authorities.

The CDIC's National Financial Early-Warning System includes various sub-systems, including the Call Report Data Rating System, the Business Analysis Quarterly Report System, the Internet Monitoring System, and the Account Officer System, which are regularly used to produce related management reports and share information with the competent authorities.

B. Continued working to improve the quality of reported information and the operation of the Call Report Data Rating System in order to adapt to a changing economic and financial environment, and to coordinate with evolving financial supervision methods.

a. To encourage insured institutions to properly address the importance of information security management, the CDIC since 2018 has factored additional information security items into the scoring formula of the "Declaration Form for Risk-Adjusted Management Ability of Insured Institutions," and included them among the items to be considered when performing inspections to check the accuracy of risk indicators for risk-based premium rates. In 2020, the CDIC issued revised inspection procedures and a revised inspection checklist to spur insured institutions to strengthen their control of cybersecurity risks.

b. The CDIC enhanced the monitoring of liquidity at internet-only banks to control insured risks.

2. Strengthened assessment and analysis of financial institutions' businesses related to special risks and completed related analytical reports to control insured risks

Acting in line with the FSC's supervisory policies, the CDIC prepared reports on domestic banks' risk exposures overseas and in mainland China, as well as risks arising from banks' handling of OTC derivatives. The purpose of such reports was to strengthen the monitoring and control of specific-risk businesses. The reports were submitted to the FSC for further supervision and to strengthen the CDIC's risk control measures.

3. Implemented the Account Officer System and risk-based off-site monitoring

A. CDIC account officers continued to collect and analyze the financial and operational data of insured institutions through various channels, including NFEWS alerts, financial examination reports, directives issued by the competent authority, mechanisms for sharing financial supervisory information, the Material Event Reporting (MER) system, CPA-certified financial reports, and various channels for public information disclosure. The CDIC also continued to monitor the changing operational risks of insured institutions, and prepared business management reports issued at varying frequencies depending on the risk levels of different insured institutions.



2. 針對承做授信業務風險集中或財務狀況欠佳之要保機構，持續請其按月或按季提供相關財、業務資料，由專責人員辦理特殊表報稽核，追蹤其風險調整或財務改善情形，並適時函請要保機構改善相關缺失或報請相關主管機關督促改善。
3. 於COVID-19疫情期間，密切監控要保機構流動性風險及追蹤本國銀行資產品質之變化趨勢，以掌控本國銀行對受疫情衝擊較大產業之授信風險。

(四) 積極參與國內相關金融監理機關之資訊交流及協調處理機制

1. 本公司董事長參加金管會「金融監理聯繫小組」會議，針對與要保機構經營風險相關議題進行充分討論並提出建議。
2. 依據「金融監督管理委員會場外監控作業要點」提出要保機構財業務狀況分析報告，分享風險監控資訊，以強化場外監控效能。
3. 參加銀行及票券公司監理資料申報窗口小組，辦理單一申報窗口申報報表修改及系統更動事宜，俾相關監理資訊更臻完善。
4. 參加銀行公會「新巴塞爾資本協定持續研議工作小組」下之各分組會議，包括「信用風險第一分組」、「信用風險第二分組」及「市場風險分組」等，協助研修相關規定。
5. 列席農、漁會信用部主管機關召開之相關輔導會議，與其密切配合，加強輔導農、漁會信用部之業務經營。

三、清理業務

金融重建基金處理退場之經營不善金融機構，於該基金100年底屆期結束後，尚有待處分之保留資產包括不動產、股票、授信債權及藝術品等，由本公司以接管人或清理人身分續行處理。

(一) 以接管人身分積極處理 2 家已退場經營不善金融機構之保留資產及其他未結事項

1. 慶豐商業銀行保留資產處理情形

- (1) 保留藝術品：剩餘12件畫作及1件銅雕，於本公司網站公告出售中。



- B. Special monitoring was conducted on the financial reports of insured institutions that had highly concentrated credit risks or were in poor financial condition, and the CDIC continued requesting insured institutions to provide monthly or quarterly financial and business information. Account officers conducted special off-site audits, and tracked risk adjustments or improvements in financial performance. Where deficiencies were found, the CDIC either asked the insured institutions to make improvements, or reported their cases to the competent authority for further supervision.
- C. During the COVID-19 pandemic, the CDIC has closely monitored the liquidity risks of insured institutions and tracked changes in the asset quality of domestic banks in order to maintain a clear understanding of lending by domestic banks to enterprises that have been relatively hard hit by the pandemic.

4. Actively participated in information sharing and coordination mechanisms with domestic financial supervisory agencies

- A. The CDIC Chairman regularly attended meetings of the FSC's Financial Supervisory Joint Committee, where participants extensively discussed and put forward suggestions regarding the overall risks assumed by insured institutions.
- B. Acting pursuant to the *Operating Guidelines of the Financial Supervisory Commission for Off-site Monitoring*, the CDIC prepared an analytical report on the financial and business conditions of insured institutions, and shared risk monitoring information with other financial supervisory authorities, in order to achieve more effective off-site monitoring.
- C. Participated in the Task Force on Financial Supervisory Information Reporting Window for Banks and Bills Finance Companies, and handled amendments and updates to the single-window reporting system and reporting data, in order to improve related supervisory information.
- D. Attended meetings of the various task forces set up by the Bankers Association for Basel Accord III—including the Credit Risk Task Force No. 1, the Credit Risk Task Force No. 2, and the Market Risk Task Force—in order to facilitate the drafting of related rules.
- E. Participated in guidance meetings convened by the competent authorities for the credit departments of farmers' and fishermen's associations, and coordinated closely with the competent authority to strengthen guidance for those credit departments.

III. Resolution of Failed Insured Institutions

The CDIC has continued (acting as either conservator or receiver) to manage some of the undisposed retained assets of failed financial institutions resolved by the Financial Restructuring Fund (FRF) since the termination of the FRF at the end of 2011. The retained assets include real estate, stocks, creditor's claims, and artwork.

1. Actively handled retained assets and unresolved issues as a conservator of two failed insured institutions

- A. Chinfon Commercial Bank:
- Retained artwork: 12 paintings and one bronze statue. Notices of sale are currently posted on the CDIC website for all these items.



(2) 保留不動產：剩餘4件不動產，1件因涉訟暫無法出售，其餘3件，本年度辦理2次公開標售作業，均因無人投標而流標。

(3) 本年度收回稅費案債權本息計37,526,286元。

2. 中聯信託投資股份有限公司（以下簡稱中聯信託）保留資產處理情形

(1) 中聯信託持有台北金融大樓公司（以下簡稱台北101）之股權22億2,205萬元，佔15.116%，為強化股權管理，已推薦兩名代表擔任台北101監察人，監督該公司財、業務狀況，未來將依該公司狀況及主管機關指示適時辦理公開標售。

(2) 109年度中聯信託獲配發現金股利299,599,129元及監察人酬勞1,667,432元。

(二) 以清理人身分廣續處理 4 家已退場經營不善金融機構之保留資產及其他未結事項

廣續辦理中興商業銀行、花蓮區中小企業銀行、臺東區中小企業銀行及中華商業銀行等4家停業機構之清理事宜。

(三) 研修履行保險責任及清理相關機制

1. 編訂「墊付作業手冊」，作為本公司對保額外債權辦理墊付作業之依循。

2. 為即時有效化解經營不善要保機構退場處理及本公司履行保險責任作業過程中之危機，訂定「接管、清理業務危機應變措施」。



四、金融重建基金屆期後相關法律訴訟

(一) 依「行政院金融重建基金設置及管理條例」第 17 條規定，及金融重建基金管理會會議決議，積極對經營不善金融機構不法人員進行民事責任追償，以彌補金融重建基金之賠付損失及符合社會公平正義。該基金於 100 年底屆期結束後，有關上開不法人員之民事責任追償，由國庫（金管會）承受，仍委託本公司繼續辦理。109 年底提起民事責任追償之案件計 143 件，其中獲勝訴 107 件；敗訴 23 件；法院審理中 13 件。

(二) 已退場經營不善金融機構之未了結訴訟案件於 108 年底計有 5 件，109 年度了結 2 件。

b. Retained real estate: Four pieces of retained real estate remain unsold. One of these could not be sold because it was the subject of litigation. The other three pieces of retained real estate had been put up for sale by public tender twice during the current year with no bids.

c. In 2020, the CDIC recovered NT\$37,526,286 on tax and expense claims.

B. China United Trust and Investment Corporation (CUTIC):

a. The CUTIC held a 15.116% equity stake in the Taipei Financial Center Corporation (Taipei 101). In order to strengthen shareholding management, the CDIC recommended two representatives for appointment to the board of supervisors at Taipei 101 to oversee the company's business and financial matters. In the future, the CDIC will act in a timely manner to have the stocks put up for sale by public tender in accordance with the company's condition and the competent authority's instructions.

b. In 2020, the CUTIC received cash dividends of NT\$299,599,129 and compensation of NT\$1,667,432 paid to its supervisors.

2. Continued handling retained assets and unresolved issues as the receiver of four failed insured institutions

The CDIC continued working on resolution of the following four banks: the Chung Shing Commercial Bank (CSB), the Enterprise Bank of Hualien (EBH), the Taitung Business Bank (TBB), and the Chinese Bank.

3. Revised mechanisms for fulfillment of insurance responsibilities and handling of liquidation matters

A. Drafted and adopted the Advance Payments Handbook to serve as the basis for handling of advance payments to uninsured creditors.

B. Adopted the *Emergency Response Measures for Conservatorship and Receivership Operations* to ensure prompt and effective handling of emergencies arising from the CDIC resolving the troubled insured institutions and fulfilling its insurance responsibilities.

IV. Handling of Litigation Following Expiration of the FRF

1. Acting in accordance with Article 17 of the *Act for the Establishment and Administration of the Financial Restructuring Fund* and resolutions adopted at FRF Management Committee meetings, the CDIC has actively pursued civil damages against law-breaking individuals at failed financial institutions to recoup the losses of the FRF and serve the interests of social justice. After termination of the FRF at the end of 2011, responsibility for pursuing the aforementioned civil damages was handed off to the FSC, which subsequently entrusted the CDIC to handle these cases. By the end of 2020, 143 civil suits were filed, resulting in 107 favorable judgments and 23 unfavorable judgments. In addition, 13 suits are still being litigated.

2. Five unfinished lawsuits over failed insured institutions were under litigation as of the end of 2019, and a total of two lawsuits were concluded in 2020.



五、查核業務

依據存款保險條例賦予之查核權，持續對要保機構辦理各項法定事項查核，並對新設立申請參加存款保險之金融機構辦理承保審核實地查證作業。本年度辦理情形如下：

- (一) 對 50 家要保機構申報之存款保險費資料，辦理存款保險費基數正確性查核，對查核所發現之相關資料缺失，均函請受查核機構辦理改善，以確認資料及保費計繳之正確性。
- (二) 對 62 家要保機構依法應建置之電子資料檔案，辦理建置格式及內容之正確性實地查核，對查核所發現之缺失，均督導受查核機構完成改善，俾利於履行保險責任時，能利用電子資料檔案正確計算賠付金額。
- (三) 對 59 家要保機構申報之差別費率風險指標資料辦理實地查核，對查核所發現之缺失，均函請受查核機構辦理更正，以確保申報資料之正確性。
- (四) 配合主管機關瞭解 3 家純網路銀行開業前各項準備事宜，共同派員辦理純網路銀行監理系統及申請參加存款保險實地查證作業，對查證所發現之缺失，均督導完成改善始核准加保。

六、資訊業務

(一) 業務面資訊系統之開發維護

配合業務需要及為提昇工作效能，針對本公司38項資訊應用系統辦理程式增修維護計176件。

(二) 強化資安及相關設備

1. 遵循資安法規定，委託專業廠商協助辦理資通安全管理制度（ISMS）之導入作業，業已完成ISMS四階文件建置，成立資通安全委員會，以及辦理資訊資產盤點與核心資訊系統之風險評鑑等工作，將於110年度繼續進行資通安全管理制度之各項實作項目，以完成ISMS之導入作業。

V. Inspections

Exercising the power of inspections conferred by the *Deposit Insurance Act*, the CDIC continued to conduct inspections of statutorily specified matters at insured institutions, and performed on-site inspections at newly established financial institutions applying for deposit insurance membership. In 2020, the CDIC carried out the following inspections:

1. The CDIC conducted on-site inspections at 50 insured institutions to verify the accuracy of the deposit insurance assessment base based on the deposit insurance premium data reported. Where deficiencies and/or errors were detected in the above-mentioned inspections, the CDIC requested in writing that the inspected insured institutions make improvements to ensure the accuracy of the data and the deposit insurance premium calculations.
2. The CDIC conducted on-site inspections at 62 insured institutions to verify the accuracy of the format and content of the electronic data files they are required by law to create. Where deficiencies and/or errors were detected in the above-mentioned inspections, the CDIC oversaw efforts by the inspected institutions to make improvements to ensure that the CDIC, when fulfilling insurance responsibilities, can use the data in the electronic data files to accurately calculate payout amounts.
3. The CDIC conducted on-site inspections of the data and files for risk indicators for risk-based premium rates submitted by 59 insured institutions to verify the accuracy of information. Where deficiencies and/or errors were detected in the above-mentioned inspections, the CDIC requested in writing that the inspected insured institutions make corrections to ensure the accuracy of the reported information.
4. To support the competent authority's efforts to understand the state of preparations for commencement of business by the three internet-only banks, the CDIC collaborated by jointly dispatching personnel to carry out on-site inspections of the entities applying for membership in the deposit insurance system including their implementation of reporting to the Supervisory System for Internet-only Banks. Where deficiencies were found, the CDIC supervised the completion of improvements before permitting membership.

VI. Information Management

1. Development and maintenance of business information systems

To meet operational needs and provide for more effective work, the Department of Information Technology installed, repaired, or updated 176 software programs for 38 different CDIC information application systems.

2. Improvement of information security and related equipment

- A. Acting in accordance with the provisions of the *Cyber Security Management Act*, the CDIC outsourced a professional consulting firm to assist with CDIC's rollout of an information security management system (ISMS). The CDIC has completed four phases of documentation. In addition, the CDIC established an information security management committee, carried out an information assets inventory, and performed a core information system risk assessment. The CDIC carrying out preparatory work in 2021 to complete the launch of the ISMS system.



2. 委託專業廠商執行網站弱點掃描及系統滲透測試服務，並依執行結果，完成弱點修補作業。
3. 廣續委託專業廠商辦理網路防火牆、入侵偵測系統及應用程式防火牆服務（WAF）之網路流量分析監控作業，並協助資安事件之應變處理，強化資安防護效能。
4. 辦理「防毒軟體」、「電子郵件暨過濾防護機制」、「電腦終端防護系統」及「資料庫安全稽核設備」等資安系統等之更新授權，以防範電腦病毒及駭客之危害，增強個人電腦及伺服器主機之作業安全。

七、研究發展

為使業務發展切合金融環境之變革，除配合IADI進行各項研究外，並蒐集國內、外與業務相關之最新資料加以研究撰寫專題報告，舉其重要者如下：

（一）IADI 國際研究案

1. 主持並完成發布「公共政策目標」準則報告。
2. 推動發布「存款保險機構之風險管理與內部控制制度」準則報告，及「存款保險與普惠金融」與「差別費率制度之評估」研究報告。
3. 持續參與「信合社退場處理相關議題」、「存款保險保障額度及範圍」、「金融科技」及「有效伊斯蘭存款保險制度核心原則」等4項研究計畫。

（二）專題研究及摘譯報告

本年度計完成下列重要研究及摘譯報告：

1. 本公司「債券最適投資組合模型與利率風險控管模型之應用」研究報告。
2. 完成下列摘譯報告：
 - （1）IADI「新型冠狀病毒衍生之意涵：確保存款保險機構營運持續性及有效危機管理」。
 - （2）IADI「新型冠狀病毒全球大流行對存款保險與金融穩定之影響問卷調查」。



- B. The CDIC outsourced a professional service provider to perform a website vulnerability scan and a system penetration test, and repair vulnerabilities according to the results.
- C. The CDIC continued to outsource a professional service provider to operate a network firewall, an intrusion detection system, and a web application firewall (WAF) that analyzes and controls network traffic. The service provider also helped the CDIC respond to cybersecurity incidents to strengthen information security protection.
- D. The CDIC updated its licenses for antivirus software, email and filtering systems, computer endpoint protection systems, database security audit equipment, and other cybersecurity systems in order to safeguard against computer viruses and hacking, and to enable safe operation of personal computers and servers.

VII. Research and Development

To ensure that its business develops in a way that conforms to changes in the financial environment, the CDIC conducted various research projects in collaboration with the IADI, collected and studied the latest domestic and international information related to its business, and used it to prepare special reports. The following important studies were carried out in 2020:

1. IADI international research

- A. The CDIC chaired a research project on "Public Policy Objectives". The Guidance Paper entitled *Public Policy Objectives for Deposit Insurance Systems* was released by the IADI.
- B. The CDIC took part in the research projects on "Risk Management and Internal Control System of Deposit Insurers", "Deposit Insurance and Financial Inclusion" and "Evaluation of Differential Premium Systems for Deposit Insurance". The guidance paper on the first project and research papers on the last two projects were released by the IADI.
- C. The CDIC continued to participate in the research projects entitled "Resolution Issues for Financial Cooperatives", "Coverage Level and Scope of Deposit Insurance", "Financial Technology", and "Core Principles for Effective Islamic Deposit Insurance Systems".

2. Research activities and summary translation reports

The CDIC completed the following research projects and summary translation reports in 2020:

- A. Research report entitled *Application of Optimal Portfolio Models and Interest Risk Management Models for Bonds*.
- B. Summary translation reports:
 - a. Summary translation of the IADI's *Survey on COVID-19 Implications for Deposit Insurers* and the accompanying briefing note on *Ensuring Business Continuity and Effective Crisis Management Activities for Deposit Insurers*.
 - b. Summary translation of the IADI's *Impact of the COVID-19 Pandemic on Deposit Insurance and Financial Stability: IADI Survey Results Summary*.



- (3) IADI「存款人債權優先及其存款保險意涵簡要報告」。
- (4) IADI「亞太區域會員機構最新概況與倡議」。
- (5) IADI「購買與承受」。
- (6) IADI「存款保險基金目標比率」。
- (7) 金融穩定學院 (Financial Stability Institute, 以下簡稱FSI)「全球主要國家金融科技發展及監理概況」。
- (8) FSI「跨境清理合作及資訊分享：母國及地主國監理機關之經驗概況」。
- (9) 世界銀行集團扶貧諮商小組「監理機關對數位金融服務資料收集」。
- (10) 七大工業國穩定幣工作小組「全球穩定幣影響之調查研究」。
- (11)「歐洲中央銀行體系之銀行資料整合申報詞典及框架」。
- (12) 美國聯邦存款保險公司 (Federal Deposit Insurance Corporation, 以下簡稱FDIC)「實施風險費率制度之演進」。
- (13) FDIC「處理倒閉銀行退場暨其理論-兩次金融危機之比較」。

3. 完成下列研討會紀實報告：

- (1) IADI亞太區域委員會 (Asia Pacific Regional Committee, 以下簡稱APRC) 舉辦之「邁向後疫情時代金融新常態」視訊研討會。
- (2) IADI與FSI共同舉辦之「新型冠狀病毒疫情危機對清理權責機關與存款保險機構之影響」聯合視訊研討會。
- (3) 東南亞國家中央銀行聯合會與日本中央銀行、FSI共同舉辦之「金融危機計畫及管理」聯合視訊研討會。
- (4) 加拿大存款保險公司舉辦之「全球知識分享」視訊研討會。

(三) 發行本公司中英文版「公司簡介」電子書及「承保風險管理」英文版有聲電子書



因應COVID-19防疫需要，109年3月16日至5月31日實施異地辦公。

CDIC adopted alternative workplace arrangements in response to the COVID-19 pandemic from 16 March to 31 May 2020.

- c. Summary translation of the IADI's brief on *Depositor Preference and Implications for Deposit Insurance*.
- d. Summary translation of the IADI's *Membership Profile of the Asia-Pacific Regional Committee*.
- e. Summary translation of the IADI research paper entitled *Purchase and Assumption*.
- f. Summary translation of the IADI research paper entitled *Deposit Insurance Fund Target Ratio*.
- g. Summary translation of the Financial Stability Institute (FSI) research paper entitled *Policy responses to fintech: a cross-country overview*.
- h. Summary translation of the FSI research paper entitled *Cross-border resolution cooperation and information-sharing: an overview of home and host authority experience*.
- i. Summary translation of a research report entitled *Digital Financial Services* by the World Bank Group and the Consultative Group to Assist the Poor.
- j. Summary translation of a research report by the G7 Working Group on Stablecoins entitled *Investigating the Impact of Global Stablecoins*.
- k. Summary translation of the European System of Central Banks (ESCB) *Integrated Reporting Dictionary & Framework (BIRD & IReF)*.
- l. Summary translation of a staff study by the Federal Deposit Insurance Corporation (FDIC) entitled *A History of Risk-Based Premiums at the FDIC*.
- m. Summary translation of a staff study by the FDIC entitled *Two Crises: A Comparison*.
- C. Summary reports on the following events:
 - a. IADI Asia Pacific Regional Committee (APRC) Webinar: Preparing our Path to the New Normal.
 - b. FSI-IADI Joint Webinar on the Ongoing and Expected Impact of the Covid-19 Crisis on Resolution Authorities and Deposit Insurers.
 - c. SEACEN-BoJ-FSI Virtual Seminar on Financial Crisis Planning & Management.
 - d. Global Knowledge Sharing Initiative virtual program held by Canada Deposit Insurance Corporation.

3. Releases "CDIC Company Profile" E-book in Chinese & English versions, and "Insured Risk Management of CDIC Taiwan" video document in English



(四) 召開 1 次存款保險諮詢委員會會議

本年度就未結保留訴訟之處理、賠付及清理分配程序若存款人及權利人未申領之因應方案等議題提請諮詢。諮詢委員對上揭議題提出多項寶貴意見，極具參考價值。

(五) 發行「存款保險資訊季刊」

1. 邀請專家學者及本公司同仁撰述有關存款保險、金融機構經營管理及金融監理趨勢等專文，並分送各有關機關、要保機構、大學院校、中央民意代表及各地圖書館等，以供各界研究參考。
2. 為精進存款保險資訊季刊稿件品質，本年度起擴大向相關領域大專院校學者與專家進行邀稿，以增加學術性稿件來源，並增列國際金融監理快訊等單元，以饗讀者。

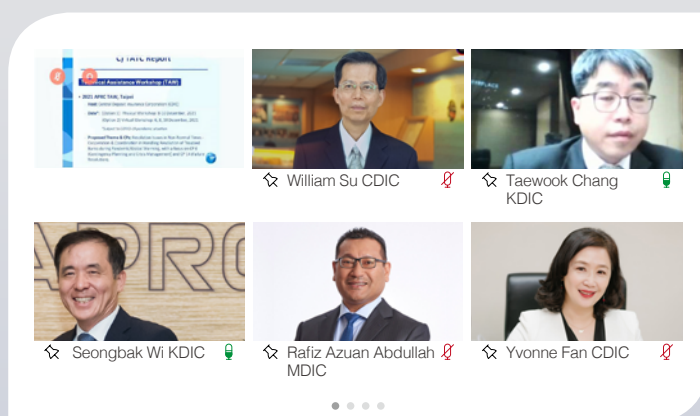
(六) 編印存款保險叢書

將本公司同仁出國考察研習報告及研究報告等3篇，編印成叢書發行，供各界參考：

1. 參加國際存款保險機構協會(IADI)2019年度國際研討會「實現改革：金融危機後存款保險制度之改變」摘要報告。
2. 參加國際存款保險機構協會第17屆亞太區域委員會年會暨國際研討會摘要報告。
3. 金融穩定學院(FSI)暨國際存款保險機構協會第九屆「危機管理、銀行清理與存款保險：如何因應下次危機」國際研討會紀實。

八、國際交流

本公司自91年配合政府政策，參加IADI成為其創始會員迄今，多年來積極參與該協會各項國際事務、交流活動及研究發展工作，並擔任多項重要職務，專業能力已深受國際存款保險機構同業肯定。本年度擔任IADI重要職位，包括執行理事、核心原則與研究委員會主席，以及策略計畫工作小組成員，負責推動存款保險機制之研究發展、各項存款保險議題國際準則之制定與專題研究，以及訂定IADI 111-115年策略目標計畫。為促進國際合作及提升本公司國際能見度，本年度持續積極參與相關國際交流活動，以及國際存款保險同業機構之合作交流與資訊分享，摘述如下：



本公司總經理蘇財源於109年11月26日IADI第19屆全球會員代表大會期間參加亞太區域委員會視訊會議。

During the period of IADI's 19th Annual General Meeting in November 2020, CDIC President William Su took part in the Asia-Pacific Regional Committee Virtual Meeting on 26 November 2020.

4. Meeting of the CDIC Deposit Insurance Consultative Committee

The CDIC brought up a number of topics for discussion in 2020 by the Deposit Insurance Consultative Committee, including lawsuits over retained loans, and what to do if depositors and rights holders in reimbursement or resolution & distribution procedures fail to file claim. Committee members presented many valuable comments and suggestions regarding the issues at hand.

5. Publication of Deposit Insurance Quarterly Bulletin

- A. The CDIC's Deposit Insurance Quarterly Bulletin features articles by experts, scholars and CDIC colleagues on deposit insurance, business management of financial institutions, and trends in financial supervision. The Quarterly Bulletin is distributed to related government agencies, insured institutions, universities, legislators, and libraries to provide for the research and reference needs of all interested parties.
- B. To improve the quality of articles published in the Deposit Insurance Quarterly Bulletin, the CDIC in 2020 began to solicit contributions from scholars and experts at colleges and universities, and also added an "international financial supervisory news updates" section and other new regular features to the Quarterly Bulletin.

6. Publication of the CDIC Monograph Series

The CDIC produced research reports by CDIC colleagues on three important overseas study trips and published them as a series for public reference:

- A. Report on participation in the 2019 IADI Annual Conference, which focused on the theme of "Realizing Reforms: What has Changed in Deposit Insurance Systems since the Crisis?"
- B. Report on participation in the 17th IADI APRC Annual Meeting and International Conference
- C. Report on participation in the FSI-IADI 9th Conference on the theme of "Crisis Management, Bank Resolution and Deposit Insurance: What's Next and How to Prepare"

VIII. International Affairs

The CDIC, acting in line with government policies, joined the IADI as a founding member in 2002 and has been actively involved ever since then in its activities and research work. Over the years, deposit insurers around the world have come to recognize the CDIC's professional capabilities. The CDIC held a number of important positions at the IADI in 2020, serving as a member of the Executive Council, Chairperson of the Core Principles and Research Council Committee, and a member of the Strategic Planning Working Group. The CDIC is responsible at the IADI for promoting research development of deposit insurance systems, and supporting the planning and issuance of international deposit insurance research and guidance papers, as well as involved in setting the IADI's strategic objectives for the fiscal years 2022 to 2026. To promote international cooperation and enhance its international visibility, the CDIC continued in 2020 to participate in international affairs and activities, and to promote cooperation, experiences exchanges, and information sharing with peer institutions throughout the world, including the following:



（一）與國際存款保險同業機構進行存款保險議題視訊會議，促進經驗交流與分享

1. 本公司與肯亞存款保險公司於本年5月中旬進行視訊會議，由本公司三位副總經理率風險管理處、業務處、清理處、資訊處及國際關係暨研究室同仁，就風險差別費率機制、預警系統、問題金融機構清理機制及資料庫系統建置等議題，進行簡報及經驗交流。
2. 本公司與烏干達存款保障基金於本年11月上旬進行視訊會議，由本公司副總經理范以端主持，副總經理鄭明慧、資訊處、清理處及國際關係暨研究室同仁共同與會，討論賠付系統相關議題。會中本公司就資訊系統架構及賠付系統功能進行簡報，並分享專業經驗。

（二）積極出席國際視訊會議與活動，受邀擔任國際研討會講座，推廣臺灣經驗

本年度多次派員出席IADI各項系列會議，以履行職責，並受邀擔任國際研討會講座，包含擔任奈及利亞存款保險公司於本年10月下旬舉辦之「金融穩定、金融科技及新興風險：對銀行監理機關之挑戰」視訊研討會講座，分享我國數位金融概況暨運用科技監理純網銀經驗；擔任IADI APRC於本年11月上旬舉辦之「存保差別費率制度」技術協助視訊研討會講座，分享我國存款保險制度與實施差別費率制度經驗。

（三）與國際存款保險同業機構續簽及展延合作備忘錄，強化雙方資訊交流與合作

為強化與各國存款保險機構之合作交流，持續擴展與國際存款保險同業機構簽署合作備忘錄（Memorandum of Understanding, MOU）或交流意向書。本年度與韓國存款保險公司續簽MOU，以及與匈牙利存款保險機構展延MOU，截至本年度止已簽署家數總計24家。鑑於國際COVID-19疫情嚴峻，各國多採邊境管制，本公司為持續深化與各國存款保險同業友好合作關係，主動致函合作夥伴，分享我國及本公司因應疫情措施等相關資訊。



1. Held virtual meetings with peer institutions to discuss issues of mutual concern and promote exchange and experience sharing

- A. The CDIC held a virtual meeting in mid-May with the Kenya Deposit Insurance Corporation. Under the leadership of the CDIC's executive vice presidents, staff from the Departments of Risk Management, Business, Resolution, Information Technology, as well as the International Relations and Research Office briefed their Kenyan counterparts on the CDIC's differential premium systems, early-warning systems, resolution mechanism of troubled institutions, and establishment of database systems. In addition, the two sides shared experience in many areas.
- B. The CDIC and the Deposit Protection Fund of Uganda (DPF) held a virtual meeting in early November 2020. This meeting was chaired by CDIC Executive Vice President (EVP) Yvonne Fan, and was attended by CDIC EVP Annie Cheng as well as staff from the Departments of Information Technology and Resolution, as well as the International Relations and Research Office. Participants discussed issues related to payout systems, and CDIC personnel introduced the company's information system framework as well as functions of its payout system. Lastly, the two sides shared a wide range of experience.

2. Actively took part in international virtual conferences and activities, accepted invitations to speak at international seminars, and shared Taiwan's experience with peer institutions

CDIC dispatched personnel in 2020 to attend numerous IADI events and speak at many international virtual conferences and seminars, including: (a) In late October, CDIC personnel spoke at an international virtual conference (on the theme of Financial System Stability, Fintech & Emerging Risks: Challenges for Bank Supervisors) hosted by the Nigeria Deposit Insurance Corporation, sharing information on digital finance in Taiwan and the use of technology to supervise internet-only banking; (b) In early November, CDIC personnel acted as a speaker at an APRC technical assistance virtual workshop on differential premium systems, where Taiwan's experience with deposit insurance systems and differential premium systems was shared.

3. Renewed, and extended memorandums of understanding (MOUs) for cooperation with peer deposit insurers around the world in order to strengthen bilateral information sharing and cooperation

To enhance cooperative exchanges with other deposit insurers around the world, the CDIC continued to sign MOUs and Letters of Exchange (LOEs) with international peer organizations. In 2020, the CDIC renewed an MOU with the Korea Deposit Insurance Corporation and extended an MOU with the National Deposit Insurance Fund of Hungary (NDIF). As of year-end 2020, the CDIC had signed MOUs or LOEs with 24 international financial safety net members. The severity of the COVID-19 pandemic prompted countries worldwide to adopt border controls, so the CDIC contacted cooperative partners by mail to share information on disease control measures taken by the CDIC and the Taiwan government.



九、人力資源

(一) 最近五年人力結構

| 年度 | 職員人數 | 職員 平均年齡 | 職員教育程度 | | |
|-----|------|------------|--------|------|----|
| | | | 研究所畢業 | 大專畢業 | 其他 |
| 109 | 153 | 49 | 54 | 96 | 3 |
| 108 | 147 | 50 | 48 | 96 | 3 |
| 107 | 153 | 49 | 48 | 102 | 3 |
| 106 | 151 | 50 | 44 | 104 | 3 |
| 105 | 155 | 49 | 46 | 106 | 3 |

本公司109年底各處室職員人數如下：

首長、業務委員及秘書室19人

特別查核處15人

法務處10人

資訊處15人

南區辦事處8人

風險管理處34人

業務處18人

會計處8人

政風室2人

清理處6人

國際關係暨研究室8人

人事室5人

中區辦事處5人

(二) 人員培訓

為提升員工素質暨加強員工專業知識，本年度辦理員工訓練總計2,333人次，平均每人參加各項專業訓練次數為15.2次，項目如下：

1. 派員參加台灣金融研訓院或業務所需專業訓練機構等機關舉辦之課程。
2. 定期自辦專業業務研討會，由本公司資深優秀人員或外聘專家演講及舉辦個案實例研討會。
3. 參加線上國際會議，加強與存款保險有關專題之研究。
4. 為提昇同仁英、日語能力，每週舉辦1至2次英語及日語訓練。



本公司35週年慶員工自強活動：109年10月18日於南投日月潭向山行政暨遊客中心合影。

35th Anniversary company trip: CDIC employees pose for a group photo on 18 October 2020 at the Sun Moon Lake Xiangshan Visitor Center, in Nantou County.

IX. Human Resources

1. Workforce structure over past 5 years

| Year | No. of employees | Avg. age of employees | Educational attainment of employees | | |
|------|------------------|-----------------------|-------------------------------------|---------|-------|
| | | | Graduate school | College | Other |
| 2020 | 153 | 49 | 54 | 96 | 3 |
| 2019 | 147 | 50 | 48 | 96 | 3 |
| 2018 | 153 | 49 | 48 | 102 | 3 |
| 2017 | 151 | 50 | 44 | 104 | 3 |
| 2016 | 155 | 49 | 46 | 106 | 3 |

Department breakdown of CDIC staff for 2020:

| | | |
|--|---|--------------------------------------|
| Senior Executives and Secretariat (19) | International Relations and Research Office (8) | Dept. of Information Technology (15) |
| Dept. of Risk Management (34) | Dept. of Legal Affairs (10) | Civil Service Ethics Office (2) |
| Dept. of Resolution (6) | Dept. of Accounting (8) | Central Taiwan Regional Office (5) |
| Dept. of Special Inspection (15) | Personnel Office (5) | Southern Taiwan Regional Office (8) |
| Dept. of Business (18) | | |

2. Personnel training

To upgrade the quality of staff and enhance employees' professional knowledge, the CDIC arranged training programs in 2020 that attracted a total attendance of 2,333, for an average of 15.2 instances of attendance per staff member. Training programs included the following:

- Staff participated in professional training programs arranged by the Taiwan Academy of Banking and Finance and other institutes that provide expertise training needed to support CDIC operations.
- The CDIC regularly arranged business seminars with lectures provided by outstanding senior employees or outside expert speakers, and held case study workshops.
- Staff participated in online international conferences to study topics related to deposit insurance.
- The CDIC arranged one to two English and Japanese language classes per week to improve employees' language proficiency.



十、内部控制

(一) 内部控制制度

自100年3月3日起成立内部控制專案小組，由副總經理擔任召集人，各處室主管為小組成員，本年度共召開3次會議，負責推動内部控制相關工作及宣導重要措施，並持續辦理内部控制及內部稽核教育訓練，檢討強化內部控制作業，辦理內部稽核及自行評估作業，逐級落實執行内部控制機制。

(二) 內部稽核

1. 成立「內部稽核小組」，由副總經理擔任召集人，並依據行政院函頒之「政府内部控制監督作業要點」，訂定「辦理內部稽核作業規定」及「內部稽核手冊」，且依最新業務需要適時修訂，作為執行內部稽核之依據及遵循規範。
2. 依據年度計畫對各處室辦理一般內部稽核或專案內部稽核，並作成內部稽核報告簽奉董事長核定。每半年追蹤各處室缺失事項辦理改善情形。
3. 內部稽核主管每半年向董事會報告內部稽核、自行評估執行情形及追蹤複查缺失事項改善辦理進度。
4. 內部稽核小組於109年2月完成108年度内部控制制度自行評估作業，簽署「内部控制聲明書」並將結果向董事會報告。

十一、配合主管機關執行重大金融政策

(一) 受金管會委託運用與管理金融業特別準備金

金管會依據「金融業特別準備金運用管理辦法」規定，自106年5月起委託本公司辦理金融業特別準備金之運用與管理。本公司辦理資金運用時，採多元化資產配置，並兼顧運用之安全性、流動性與收益性，109年底受託運用與管理金融業特別準備金約977億元。



本公司35週年慶員工自強活動：109年10月17日於台中霧峰林家花園合影。

35th Anniversary company trip: CDIC employees pose for a group photo on 17 October 2020 at the Wufeng Lin Family Mansion and Garden in Taichung City.

X. Internal Controls

1. Internal control system

On March 3, 2011, the CDIC set up an Internal Controls Task Force, which was convened by an EVP of the CDIC and consisted of the directors of each CDIC department and office. The Task Force convened three meetings in 2020. It was responsible for implementing work related to internal controls and advocating important measures. It also continued to arrange educational training on internal controls and internal audits, reviewed and strengthened internal control operations, carried out internal audit and self-assessment operations, and progressively implemented internal control mechanisms.

2. Internal audits

- A. The CDIC Internal Audit Task Force, which implements internal audits, is convened by an EVP of the CDIC. Acting in accordance with the provisions of the Executive Yuan's *Directions for Public Sector Internal Control and Oversight*, the Internal Audit Task Force has developed a set of *Rules for the Conduct of Internal Audits* and a Handbook for Internal Audits, and has amended them as necessary to provide a basis for the execution of internal audits, and to ensure regulatory compliance.
- B. The Internal Audit Task Force conducts general internal audits and special internal audits of the CDIC's various departments and offices in accordance with the annual internal audit plan, and compiles its findings into audit reports that are signed and presented to the Chairman for approval. Corrective actions taken by the audited units to address identified deficiencies are tracked through semiannual follow-up reviews.
- C. The chief audit executive reports semiannually to the board of directors on the results of internal audits, the implementation status of self-assessments, and corrective actions taken to address identified deficiencies.
- D. The Internal Audit Task Force in February 2020 completed a self-assessment of the CDIC's 2019 internal control operations, signed off on the "Internal Control Statement of the Central Deposit Insurance Corporation," and reported its findings to the board of directors.

XI. Cooperation with the Competent Authority's Key Financial Industry Policies

1. Utilized and managed the Financial Industry Special Reserve Fund on behalf of the FSC

The FSC has entrusted the utilization and management of the Financial Industry Special Reserve Fund to the CDIC since May 2017 in accordance with the provisions of the *Regulations on the Utilization and Management of the Financial Industry Special Reserve Fund*. The CDIC has diversified the Reserve Fund's asset allocations to give balanced consideration to the needs for safety, liquidity, and returns. As of year-end 2020, the Special Reserve Fund assets under the CDIC management stood at approximately NT\$97.7 billion.



（二）持續配合主管機關監理政策，強化特定風險業務項目之監控

依「金融監督管理委員會場外監控作業要點」提出要保機構財業務狀況分析報告分享監理資訊；另依金管會函示，受託辦理本國銀行海外(包括新南向政策國家)及中國大陸地區暴險、銀行店頭市場衍生性金融商品、境內結構型商品等相關風險之分析或監控作業，並定期（不定期）提供相關報告予金管會及辦理要保機構通報重大信用風險案件之處理與後續追蹤事宜，協助金融監理並強化風險控管措施。

（三）持續配合主管機關辦理系統性重要銀行各項工作

為審核系統性重要銀行於110年首次申報「經營危機應變措施」，本公司提出之申報內容及審核標準草案業奉主管機關核准，並舉辦說明會向5家系統性重要銀行說明，未來將續依主管機關規劃進度辦理審核及各項工作。

（四）廣續配合主管機關業務需要，派員支援辦理資訊安全作業檢查事宜

為協助金管會強化對國內金融機構資訊安全檢查，本年度續指派具資訊專長之3名同仁，支援檢查局辦理金融機構資訊安全檢查，其中2名同仁已於109年9月30日歸建。

（五）開發建置純網路銀行監理系統，強化金融監理

因應純網路銀行之核准設立，本公司遵照金管會指示研議導入新作法，開發建置完成「純網路銀行監理系統」，該系統係配合純網路銀行經營特性，利用應用程式介面（API）要求存（匯）款交易中斷及「跨行業務結算擔保專戶」資金不足時即時通報，並利用API技術申報週期性報表，透過對純網路銀行之資料收集、判讀、分析及視覺化等，強化對純網路銀行之流動性監理，並於其開業次日起申報，以控管承保風險。



本公司35週年慶員工自強活動：109年10月18日於南投日月潭玄光寺合影。

35th Anniversary company trip: CDIC employees pose for a group photo on 18 October 2020 at Xuanguang Temple, at Sun Moon Lake in Nantou County.

2. Strengthened the monitoring of specific-risk businesses in line with the supervisory policies of the competent authority

Acting pursuant to the *Operating Guidelines of the Financial Supervisory Commission for Off-site Monitoring*, the CDIC issued analytical reports on the financial and business conditions of insured institutions in order to share supervisory information. Also, the FSC entrusted the CDIC to analyze or monitor domestic banks' risk exposures overseas (including in New Southbound Policy countries) and in mainland China, as well as risks arising from banks' handling of OTC financial derivatives and domestic structured products. Moreover, to assist with financial supervision and strengthen risk controls, the CDIC presented periodic and occasional reports to the FSC and arranged the handling and follow-up tracking of significant credit risk cases reported by insured institutions.

3. Supported the competent authority's supervision of systemically important banks

To provide for proper review of the *Response Measures for Business Crises* that systemically important banks are required to file for the first time in 2021, the CDIC drafted rules on the required contents of call reports and drew up a set of proposed review criteria, then submitted these to the FSC for approval. After obtaining approval, the CDIC held meetings for five systemically important banks for further explanation. In the future, the CDIC will conduct reviews in accordance with the timetable adopted by the competent authority.

4. Supported the competent authority by sending personnel to assist with information security examinations

To help the FSC enhance the quality of information security examinations at domestic financial institutions, the CDIC once again in 2020 sent three staff members with information systems expertise to help the FSC's Financial Examination Bureau carry out information security examinations. Two of those staff members returned to the CDIC on 30 September 2020.

5. Established the Supervisory System for Internet-only Banks

In response to the establishment of internet-only banks, the CDIC, acting in compliance with an instruction from the FSC, established the Supervisory System for Internet-only Banks. To accommodate the unique features of internet-only banking, this Supervisory System uses an application programming interface (API) to provide real-time alerts to the CDIC when: (a) a deposit or transfer transaction is interrupted; or (b) an internet-only bank has insufficient funds in its Interbank Funds Transfer Guarantee Special Account. Internet-only banks use the Supervisory System's API to file periodic reports with the CDIC, which collects, interprets, analyzes, and visualizes data in order to better supervise the liquidity of internet-only banks. The CDIC requires internet-only banks to file periodic reports from the next day after they commence business operations to facilitate the control of insured risks.



落實風險監控

維護金融秩序

Peace of mind

Monitor and control risks,
maintain financial order



Financial Statements





中央存款保險
資產
CENTRAL DEPOSIT
STATEMENTS OF

民國109年及108年12月31日

| 資產 Assets | 2020.12.31 | | 2019.12.31 | |
|---|----------------|--------|----------------|--------|
| | 金額 Amount | % | 金額 Amount | % |
| 流動資產CURRENT ASSETS | | | | |
| 現金及存放央行Cash and Deposits in the Central Bank | \$ 61,280,478 | 48.73 | \$ 60,817,650 | 53.08 |
| 附賣回票券及債券投資 Assets for Bills and Bonds under Resell Agreement | - | - | 10,994 | 0.01 |
| 按攤銷後成本衡量之金融資產-流動 Amortized Cost of Financial Assets-Current | 63,130,935 | 50.20 | 52,341,495 | 45.69 |
| 應收款項Receivables | 632,921 | 0.50 | 700,899 | 0.61 |
| 本期所得稅資產Current Tax Assets | 253,212 | 0.20 | 242,449 | 0.21 |
| 預付款項Prepayments | 16,048 | 0.01 | 14,812 | 0.01 |
| 短期墊款Temporary Advances | 608 | - | 592 | - |
| 流動資產合計Sub-total | 125,314,202 | 99.64 | 114,128,891 | 99.61 |
| 不動產、廠房及設備PROPERTY, PLANT AND EQUIPMENT | | | | |
| 土地Land | 215,548 | 0.17 | 215,548 | 0.19 |
| 房屋及建築Buildings | 265,486 | 0.21 | 265,486 | 0.23 |
| 機械及設備Machinery and Equipment | 64,442 | 0.05 | 66,575 | 0.06 |
| 交通及運輸設備Transportation Equipment | 13,649 | 0.01 | 15,521 | 0.01 |
| 什項設備Other Equipment | 26,032 | 0.02 | 26,316 | 0.02 |
| 不動產、廠房及設備小計Sub-total | 585,157 | 0.46 | 589,446 | 0.51 |
| 重估增值-土地Revaluation Increment-Land | 62,022 | 0.05 | 62,022 | 0.06 |
| 成本及重估增值Cost and Revaluation Increment | 647,179 | 0.51 | 651,468 | 0.57 |
| 累計折舊Less: Accumulated Depreciation | | | | |
| 房屋及建築Buildings | (130,949) | (0.10) | (126,214) | (0.11) |
| 機械及設備Machinery and Equipment | (47,273) | (0.04) | (48,204) | (0.04) |
| 交通及運輸設備Transportation Equipment | (9,158) | (0.01) | (10,441) | (0.01) |
| 什項設備Other Equipment | (18,645) | (0.01) | (18,779) | (0.02) |
| 累計折舊小計Sub-total | (206,025) | (0.16) | (203,638) | (0.18) |
| 不動產、廠房及設備淨額 PROPERTY, PLANT AND EQUIPMENT-NET | 441,154 | 0.35 | 447,830 | 0.39 |
| 無形資產INTANGIBLE ASSETS | 9,813 | 0.01 | 2,149 | - |
| 其他資產OTHER ASSETS | | | | |
| 存出保證金Guarantee Deposits Paid | 654 | - | 654 | - |
| 存出保證品Collateral Deposits | 94,100 | 0.07 | 117,300 | 0.10 |
| 抵繳存出保證品Securities Serving as Collateral Deposits | (94,100) | (0.07) | (117,300) | (0.10) |
| 其他資產合計Sub-total | 654 | - | 654 | - |
| 資產總計TOTAL ASSETS | \$ 125,765,823 | 100.00 | \$ 114,579,524 | 100.00 |

股份有限公司
負債表
INSURANCE CORPORATION
FINANCIAL POSITION

DECEMBER 31, 2020 AND 2019

單位：新臺幣千元 (Expressed in NT\$'000)

| 負債及權益 Liabilities and Equity | 2020.12.31 | | 2019.12.31 | |
|--|----------------|--------|----------------|--------|
| | 金額 Amount | % | 金額 Amount | % |
| 流動負債CURRENT LIABILITIES | | | | |
| 應付款項Payables | \$ 81,224 | 0.07 | \$ 80,745 | 0.07 |
| 流動負債合計Sub-total | 81,224 | 0.07 | 80,745 | 0.07 |
| 其他負債OTHER LIABILITIES | | | | |
| 一般金融保險賠款特別準備 General Financial Deposit Insurance Payout Special Reserves | 108,160,495 | 86.00 | 96,576,797 | 84.29 |
| 農業金融保險賠款特別準備 Agricultural Financial Deposit Insurance Payout Special Reserves | 5,735,372 | 4.56 | 5,362,247 | 4.68 |
| 員工福利負債準備Provision for Employee Benefits | 330,603 | 0.26 | 290,311 | 0.25 |
| 遞延所得稅負債Deferred Income Tax Liabilities | 23,957 | 0.02 | 23,957 | 0.02 |
| 存入保證金Guarantee Deposits Received | 1,335 | - | 1,277 | - |
| 暫收及待結轉帳項 Temporary Receipts and the Account to be Carried Over | 313,599 | 0.25 | 1,092,133 | 0.96 |
| 其他負債合計Sub-total | 114,565,361 | 91.09 | 103,346,722 | 90.20 |
| 負債總計TOTAL LIABILITIES | 114,646,585 | 91.16 | 103,427,467 | 90.27 |
| 資本CAPITAL STOCK | 10,000,000 | 7.95 | 10,000,000 | 8.73 |
| 資本公積CAPITAL SURPLUS | | | | |
| 受贈公積Donated Assets Received | 265 | - | 265 | - |
| 保留盈餘RETAINED EARNINGS | | | | |
| 法定公積Legal Reserve | 235,700 | 0.19 | 235,700 | 0.20 |
| 特別公積Special Reserve | 1,000,466 | 0.79 | 1,000,466 | 0.87 |
| 累積其他綜合損益 ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS) | | | | |
| 確定福利計畫之再衡量數 Remeasurement for Defined Employee Benefit Plan | (91,126) | (0.07) | (58,307) | (0.05) |
| 首次採用國際財務報導準則調整數 ADJUSTMENTS FOR THE FIRST ADOPTION OF IFRS | (26,067) | (0.02) | (26,067) | (0.02) |
| 權益總計TOTAL EQUITY | 11,119,238 | 8.84 | 11,152,057 | 9.73 |
| 負債及權益總計TOTAL LIABILITIES AND EQUITY | \$ 125,765,823 | 100.00 | \$ 114,579,524 | 100.00 |

董事長：



經理人：



會計主管：



中央存款保險股份有限公司

損益表

CENTRAL DEPOSIT INSURANCE CORPORATION
STATEMENTS OF COMPREHENSIVE INCOME

民國109年及108年1月1日至12月31日

FOR THE YEARS ENDED DECEMBER 31, 2020 AND 2019

單位：新臺幣千元 (Expressed in NT\$'000)

| 項目 Description | 2020 | | 2019 | |
|--|--------------|--------|--------------|--------|
| | 金額 Amount | % | 金額 Amount | % |
| 營業收入OPERATING REVENUE | | | | |
| 利息收入Interest Revenue | \$ 1,200,250 | 10.38 | \$ 1,243,822 | 11.00 |
| 保費收入Premiums Revenue | 10,363,437 | 89.62 | 10,034,048 | 88.76 |
| 代理收入Agency Revenue | - | - | 26,401 | 0.24 |
| 小計Sub-total | 11,563,687 | 100.00 | 11,304,271 | 100.00 |
| 營業成本OPERATING COSTS | | | | |
| 利息費用Interest Expenses | 7,073 | 0.06 | 12,175 | 0.11 |
| 承保費用Insurance Expenses | 191 | - | 249 | - |
| 手續費用Handling Fees | 1,538 | 0.01 | 1,400 | 0.01 |
| 提存特別準備Insurance Payout Reserve Provisions | 11,607,774 | 100.38 | 10,366,589 | 91.70 |
| 預期信用減損損失Expected Credit Losses | 2,169 | 0.02 | 869 | 0.01 |
| 小計Sub-total | 11,618,745 | 100.47 | 10,381,282 | 91.83 |
| 營業毛利（毛損）GROSS PROFIT | (55,058) | (0.47) | 922,989 | 8.17 |
| 營業費用OPERATING EXPENSES | | | | |
| 業務費用Transaction Expenses | 871,477 | 7.54 | 855,455 | 7.57 |
| 管理費用General & Administrative Expenses | 59,256 | 0.51 | 60,952 | 0.54 |
| 其他營業費用Other Operating Expenses | 3,029 | 0.03 | 3,429 | 0.03 |
| 小計Sub-total | 933,762 | 8.08 | 919,836 | 8.14 |
| 營業利益（損失）OPERATING INCOME | (988,820) | (8.55) | 3,153 | 0.03 |
| 營業外收入NON-OPERATING REVENUE | | | | |
| 賠償收入Indemnity Revenue | 1 | - | 4 | - |
| 什項收入Other Revenue | 993,649 | 8.59 | 1,298 | 0.01 |
| 小計Sub-total | 993,650 | 8.59 | 1,302 | 0.01 |
| 營業外費用NON-OPERATING EXPENSES | | | | |
| 資產報廢損失Loss on Disposal of Assets | 1,395 | 0.01 | 879 | 0.01 |
| 什項費用Others Expenses | 3,435 | 0.03 | 3,576 | 0.03 |
| 小計Sub-total | 4,830 | 0.04 | 4,455 | 0.04 |
| 營業外利益（損失）NON-OPERATING INCOME (LOSS) | 988,820 | 8.55 | (3,153) | (0.03) |
| 稅前淨利（淨損）INCOME BEFORE INCOME TAX | - | - | - | - |
| 所得稅費用（利益）INCOME TAX | - | - | - | - |
| 繼續營業單位本期淨利（淨損） NET INCOME FROM CONTINUING OPERATIONS | - | - | - | - |
| 本期淨利（淨損）NET INCOME | \$ - | - | \$ - | - |
| 附註NOTES： | | | | |
| 本期其他綜合損益OTHER COMPREHENSIVE INCOME | | | | |
| 確定福利計畫之再衡量數 Remeasurement for Defined Employee Benefit Plan | (32,819) | - | (11,304) | - |
| 本期其他綜合損益合計TOTAL OTHER COMPREHENSIVE INCOME | (32,819) | - | (11,304) | - |
| 普通股每股盈餘EARNINGS PER COMMON SHARE | \$ - | | \$ - | |

附註NOTES：

本期其他綜合損益OTHER COMPREHENSIVE INCOME

確定福利計畫之再衡量數

Remeasurement for Defined Employee Benefit Plan

本期其他綜合損益合計TOTAL OTHER COMPREHENSIVE INCOME

普通股每股盈餘EARNINGS PER COMMON SHARE

董事長：



經理人：



會計主管：



中央存款保險股份有限公司
權益變動表
CENTRAL DEPOSIT INSURANCE CORPORATION
STATEMENTS OF CHANGES IN EQUITY

民國109年及108年1月1日至12月31日
FOR THE YEARS ENDED DECEMBER 31, 2020 AND 2019

單位：新臺幣千元 (Expressed in NT\$'000)

| 項目 Description | 資本 Capital Stock | 資本公積 Capital Surplus | 保留盈餘 Retained Earnings | | 累積其他 綜合損益 Accumulated other Comprehensive Income | 首次採用國際 財務報導準則 調整數 Adjustments for the First Adoption of IFRS | 總計 Total |
|--|------------------------|----------------------------|---------------------------|----------------------------|---|--|---------------|
| | | 受贈公積 Donated Surplus | 法定公積 Legal Reserve | 特別公積 Special Reserve | 確定福利計畫 之再衡量數 Remeasurement for Defined Employee Benefit Plan | | |
| 108年1月1日餘額 Balance, January 1, 2019 | \$ 10,000,000 | \$ 265 | \$ 235,700 | \$1,000,466 | \$ (47,003) | \$ (26,067) | \$11,163,361 |
| 108年度淨利 Net Income for The Year Ended December 31, 2019 | - | - | - | - | - | - | - |
| 108年度其他綜合損益 Other Comprehensive Income (Loss), Net of Tax for The Year Ended December 31, 2019 | - | - | - | - | (11,304) | - | (11,304) |
| 108年12月31日餘額 Balance, December 31, 2019 | 10,000,000 | 265 | 235,700 | 1,000,466 | (58,307) | (26,067) | 11,152,057 |
| 109年度淨利 Net Income for The Year Ended December 31, 2020 | - | - | - | - | - | - | - |
| 109年度其他綜合損益 Other Comprehensive Income (Loss), Net of Tax for The Year Ended December 31, 2020 | - | - | - | - | (32,819) | - | (32,819) |
| 109年12月31日餘額 Balance, December 31, 2020 | \$ 10,000,000 | \$ 265 | \$ 235,700 | \$1,000,466 | \$ (91,126) | \$ (26,067) | \$ 11,119,238 |

董事長：



經理人：



會計主管：





中央存款保險股份有限公司
現金流量表

CENTRAL DEPOSIT INSURANCE CORPORATION
STATEMENTS OF CASH FLOWS

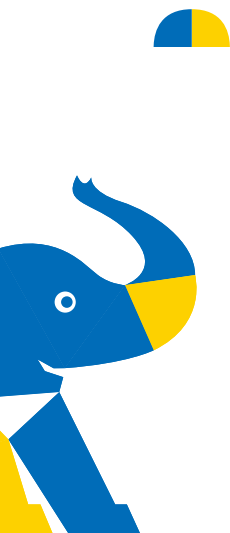
民國109年及108年1月1日至12月31日
FOR THE YEARS ENDED DECEMBER 31, 2020 AND 2019

單位：新臺幣千元 (Expressed in NT\$'000)

| 項目 Description | 2020 | 2019 |
|--|--------------|--------------|
| 營業活動之現金流量CASH FLOWS FROM OPERATING ACTIVITIES | | |
| 繼續營業單位稅前淨利（淨損） Income before Tax from Continuing Operations (Loss) | \$ - | \$ - |
| 稅前淨利（淨損）Net Income before Tax (Loss) | - | - |
| 利息股利之調整Adjustment for the Interests and Dividends | (1,193,177) | (1,231,647) |
| 未計利息股利之稅前淨利（淨損） Net Income (Loss) Excluding Interests and Dividends | (1,193,177) | (1,231,647) |
| 調整項目Adjustments | 10,861,645 | 10,378,562 |
| 未計利息股利之現金流入（流出） Net Cash Inflow (Outflow) Excluding Interests and Dividends | 9,668,468 | 9,146,915 |
| 收取利息Interests Received | 1,241,823 | 1,174,597 |
| 支付利息Interests Paid | (7,073) | (12,175) |
| 退還（支付）所得稅Income Tax Refund (Paid) | (10,763) | (131,040) |
| 營業活動之淨現金流入（流出） Net Cash Inflow (Outflow) from Operating Activities | 10,892,455 | 10,178,297 |
| 投資活動之現金流量CASH FLOWS FROM INVESTING ACTIVITIES | | |
| 流動金融資產淨減（淨增）Current Financial Assets Decrease (Increase) | (10,791,606) | (11,172,599) |
| 減少不動產、廠房及設備Property, Plant and Equipments Decrease | 32 | 8 |
| 無形資產及其他資產淨減（淨增） Intangible Assets and Other Assets Decrease (Increase) | (8,590) | (1,512) |
| 增加不動產、廠房及設備Property, Plant and Equipments Increase | (3,803) | (5,181) |
| 投資活動之淨現金流入（流出） Net Cash Inflow (Outflow) from Investing Activities | (10,803,967) | (11,179,284) |
| 籌資活動之現金流量CASH FLOWS FROM FINANCING ACTIVITIES | | |
| 其他負債淨增（淨減）Other Liabilities Increase (Decrease) | 363,346 | 291,208 |
| 籌資活動之淨現金流入（流出） Net Cash Inflow (Outflow) from Financing Activities | 363,346 | 291,208 |
| 現金及約當現金之淨增（淨減） NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS | \$ 451,834 | \$ (709,779) |
| 期初現金及約當現金 CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR | 828,644 | 1,538,423 |
| 期末現金及約當現金 CASH AND CASH EQUIVALENTS AT END OF YEAR | \$ 1,280,478 | \$ 828,644 |







安康

保障存款權益

落實金融普惠

Security

Safeguard depositor interests,
achieve financial inclusion



重要統計資料

Statistics

表一 最近五年要保機構家數統計表

Table 1: Number of Insured Institutions for the Last Five Years

單位：家數 Unit: number of institutions

| 要保機構別 Type of Insured Institutions | 年度 Year | 2020 | 2019 | 2018 | 2017 | 2016 |
|--|------------|------|------|------|------|------|
| 本國銀行 Domestic Banks | | 38 | 37 | 38 | 39 | 39 |
| 信用合作社 Credit Cooperatives | | 23 | 23 | 23 | 23 | 23 |
| 農會信用部 Credit Departments of Farmers' Associations | | 283 | 283 | 283 | 283 | 282 |
| 漁會信用部 Credit Departments of Fishermen's Associations | | 28 | 28 | 28 | 28 | 28 |
| 外國及大陸地區銀行在臺分行 Taiwan Branches of Foreign and Mainland Chinese Banks | | 28 | 28 | 28 | 28 | 28 |
| 合計 Total | | 400 | 399 | 400 | 401 | 400 |

註：1. 本表基準日為各該年之12月31日。

2. 本表之本國銀行含全國農業金庫及中華郵政公司。

Notes: 1. The date of record for the annual figures in the table is December 31 of each year.

2. The figures for domestic banks include the Agricultural Bank of Taiwan and Chunghwa Post Co., Ltd.

表二 最近五年各類要保機構保額內存款比率

Table 2: Ratio of Covered Deposits to Total Eligible Deposits for the Last Five Years

單位：% Unit: %

| 要保機構別 Type of Insured Institutions | 保額內存款占要保存款總額比率 Ratio of Covered Deposits to Total Eligible Deposits | | | | |
|--|--|------|------|------|------|
| | 2020 | 2019 | 2018 | 2017 | 2016 |
| 本國銀行 Domestic Banks | 48.5 | 50.6 | 51.1 | 51.3 | 51.9 |
| 信用合作社 Credit Cooperatives | 61.9 | 63.8 | 64.8 | 65.6 | 66.4 |
| 農會信用部 Credit Departments of Farmers' Associations | 75.5 | 77.2 | 78.0 | 78.8 | 79.2 |
| 漁會信用部 Credit Departments of Fishermen's Associations | 80.4 | 80.5 | 81.0 | 81.9 | 82.3 |
| 外國及大陸地區銀行在臺分行 Taiwan Branches of Foreign and Mainland Chinese Banks | 1.7 | 1.9 | 2.2 | 1.9 | 1.7 |
| 平均比率 Average Ratio | 48.9 | 51.0 | 51.6 | 51.7 | 52.3 |

註：1. 本表基準日為各該年之12月31日。

2. 本表之本國銀行含全國農業金庫及中華郵政公司。

3. 保額內存款係指要保機構每一存款人最高保額以下存款之總額，100年起保額內存款係指新臺幣300萬元以下存款。

4. 要保存款總額，係指要保機構帳列之支票存款、活期存款、定期存款等存款負債科目之總額，扣除可轉讓定期存單、各級政府機關存款、中央銀行存款、金融同業存款等不保項目存款後之餘額。

Notes: 1. The date of record for the annual figures in the table is December 31 of each year.

2. The figures for domestic banks include the Agricultural Bank of Taiwan and Chunghwa Post Co., Ltd.

3. The term "covered deposits" refers to the total deposit amount of each depositor under the coverage limit in an insured institution. From the year 2011 onward, the coverage limit is NT\$3 million.

4. The term "Total Eligible Deposits" refers to the total amount of checking deposits, demand deposits, time deposits, and other insured institution deposits listed under the deposit liabilities account, deducting the outstanding amount of negotiable certificates of deposit, government deposits, Central Bank deposits, interbank deposits, and other uninsured deposits.

表三 最近十年保額內存款、保險費收入暨保險賠款特別準備金表

Table 3: Covered Deposits, Deposit Insurance Premiums, and Deposit Insurance Payout Special Reserves for the Last Ten Years

單位：新臺幣百萬元 Unit: NT\$ 1 million

| 年度 Year | 要保機構 Insured institutions | | | | | 保險費 收入 Premium Revenue | 保險賠款 特別 準備金 Deposit Insurance Payout Special Reserves | 保險賠款特別準 備金占保額內 存款比率（%） Ratio of Deposit Insurance Payout Special Reserves to Covered Deposits (%) |
|------------|------------------------------|-----------------------|--------------------------------------|----------------------------------|---|---------------------------------|--|---|
| | 類別 Type of Institution | 家數 No. of Firms | 要保存款總額 Total Eligible Deposits | 保額內 存款 Covered Deposits | 保額內存款占 要保存款總額 比率（%） Ratio of Covered Deposits to Total Eligible Deposits (%) | | | |
| | | | | | (a) | | | |
| 2020 | 一般金融 General | 88 | 47,246,275 | 22,930,356 | 48.53 | 10,030 | 108,160 | 0.47 |
| | 農業金融 Agricultural | 312 | 2,649,901 | 1,449,426 | 54.70 | 333 | 5,735 | 0.40 |
| 2019 | 一般金融 General | 87 | 43,039,170 | 21,797,815 | 50.65 | 9,700 | 96,577 | 0.44 |
| | 農業金融 Agricultural | 312 | 2,484,703 | 1,398,472 | 56.28 | 334 | 5,362 | 0.38 |
| 2018 | 一般金融 General | 88 | 40,736,004 | 20,900,775 | 51.31 | 9,459 | 86,276 | 0.41 |
| | 農業金融 Agricultural | 312 | 2,428,825 | 1,380,862 | 56.85 | 333 | 5,017 | 0.36 |
| 2017 | 一般金融 General | 89 | 39,853,676 | 20,490,920 | 51.42 | 9,179 | 75,556 | 0.37 |
| | 農業金融 Agricultural | 312 | 2,434,855 | 1,374,364 | 56.45 | 335 | 4,678 | 0.34 |
| 2016 | 一般金融 General | 89 | 38,318,605 | 19,917,155 | 51.98 | 8,994 | 65,665 | 0.33 |
| | 農業金融 Agricultural | 311 | 2,406,935 | 1,364,142 | 56.68 | 332 | 4,338 | 0.32 |
| 2015 | 一般金融 General | 90 | 36,903,038 | 19,263,169 | 52.20 | 8,799 | 56,428 | 0.29 |
| | 農業金融 Agricultural | 307 | 2,349,858 | 1,336,231 | 56.86 | 325 | 4,007 | 0.30 |
| 2014 | 一般金融 General | 91 | 34,980,573 | 18,636,378 | 53.28 | 8,646 | 47,343 | 0.25 |
| | 農業金融 Agricultural | 304 | 2,314,523 | 1,299,574 | 56.15 | 322 | 3,690 | 0.28 |
| 2013 | 一般金融 General | 92 | 33,053,762 | 17,667,896 | 53.45 | 8,328 | 27,133 | 0.15 |
| | 農業金融 Agricultural | 303 | 2,243,395 | 1,263,214 | 56.31 | 322 | 3,368 | 0.27 |
| 2012 | 一般金融 General | 88 | 31,305,920 | 17,007,656 | 54.33 | 8,196 | 0 | 0 |
| | 農業金融 Agricultural | 303 | 2,166,797 | 1,230,068 | 56.77 | 324 | 3,054 | 0.25 |
| 2011 | 一般金融 General | 89 | 30,127,900 | 16,255,949 | 53.96 | 8,792 | 0 | 0 |
| | 農業金融 Agricultural | 303 | 2,093,921 | 1,194,099 | 57.03 | 355 | 2,744 | 0.23 |



註：1. 本表基準日為各該年之12月31日。

2. 依存款保險條例第6條規定，自96年起保險賠款特別準備金區分為一般金融與農業金融等二準備金帳戶。其中一般金融係指本國銀行、中華郵政公司、外國及大陸地區銀行在臺分行及信用合作社；農業金融係指全國農業金庫、農會信用部及漁會信用部。
3. 保額內存款，係指要保機構每一存款人最高保額以下存款之總額，存款保險自100年1月1日起恢復限額保障，且最高保額由96年7月1日起實施之新臺幣150萬元提高為300萬元。
4. 因配合行政院核定金融重建基金與保險賠款特別準備金合併運用機制，本公司保險賠款特別準備金自96年9月起陸續分攤處理經營不善金融機構之賠付款，致100年至101年一般金融機構保險賠款特別準備金及該準備金占保額內存款比率為0。

Notes: 1. The date of record for the annual figures in the table is December 31 of each year.

2. According to the provisions of Article 6 of the *Deposit Insurance Act*, the Deposit Insurance Payout Special Reserves have been divided into two accounts since 2007. One is for general financial institutions and the other is for agricultural financial institutions. The term "General account" refers to general financial institutions, which includes domestic banks, Chunghwa Post Co., Ltd., the Taiwan branches of foreign banks and mainland Chinese banks, and credit cooperatives, whereas the term "Agricultural account" refers to agricultural financial institutions, which includes the Agricultural Bank of Taiwan and the credit departments of farmers' and fishermen's associations.
3. The term "covered deposits" refers to the total deposit amount of each depositor under the coverage limit in an insured institution. After a period of blanket guarantee, the deposit insurance system resumed limited coverage on January 1, 2011, at which point the coverage limit was raised to NT\$3 million from the NT\$1.5 million coverage limit that had taken effect on July 1, 2007.
4. Beginning in September 2007, the CDIC's Deposit Insurance Payout Special Reserves were used to share the burden of compensation paid out for the resolution of failed financial institutions under the "Mechanism for the Combined Use of the Financial Restructuring Fund and the Deposit Insurance Payout Special Reserves" as approved by the Executive Yuan. Thus, from 2011 to 2012 the Deposit Insurance Payout Special Reserve for general financial institutions, as well as the ratio of this Reserve to covered deposits, were both zero.

表四 最近五年重要收支項目

Table 4: Major Revenue and Expense Items for the Last Five Years

單位：新臺幣百萬元 Unit: NT\$1 million

| 項目 Item | 年度 Year | 2020 | 2019 | 2018 | 2017 | 2016 |
|---|------------|--------|--------|--------|--------|--------|
| 營業收入 Operating revenues | | 11,564 | 11,304 | 10,916 | 10,475 | 10,200 |
| 利息收入 Interest revenues | | 1,200 | 1,244 | 1,108 | 958 | 875 |
| 保費收入 Premium revenues | | 10,364 | 10,034 | 9,792 | 9,513 | 9,325 |
| 代理收入 Agency revenues | | | 26 | 16 | 4 | |
| 營業成本及費用 Operating costs and expenses | | 12,553 | 11,301 | 10,912 | 10,544 | 10,185 |
| 提存特別準備 Deposit insurance payout special reserve provisions | | 11,608 | 10,367 | 9,994 | 9,643 | 9,305 |
| 利息費用 Interest expenses | | 7 | 12 | 9 | 2 | 5 |
| 業務費用 Transaction expenses | | 872 | 855 | 845 | 835 | 812 |
| 管理費用 General & administrative expenses | | 59 | 61 | 58 | 58 | 57 |
| 其他營業費用 Other operating expenses | | 3 | 3 | 4 | 4 | 5 |
| 其他支出 Other expenses | | 4 | 3 | 2 | 2 | 1 |
| 營業利益 Operating income | | (989) | 3 | 4 | (69) | 15 |
| 營業外利益（損失） Non-operating income (loss) | | 989 | (3) | (4) | 69 | (15) |
| 稅前淨利 Net income before income tax | | | | | | |
| 所得稅費用 Income tax expenses | | | | | | |
| 本期淨利 Net income | | | | | | |

註：1. 表列105至108年係依審計部審定數編列，109年為自編決算數。

2. 依據存款保險條例第5條規定「存保公司每年度收入總額減除各項成本費用及損失後之餘額，應全數提存保險賠款特別準備金」，故本期淨利無列數。

Notes: 1. The figures for 2016 to 2019 were reviewed and audited by the National Audit Office; those for 2020 were based on CDIC's final accounts for that year.

2. Article 5 of the *Deposit Insurance Act* provides as follows: "Any remainder of the annual gross income of the CDIC, after deducting costs, expenses and losses, shall be fully appropriated for deposit insurance payout special reserves." For this reason, net income for these periods was not recorded.



附錄一

因應嚴重特殊傳染性肺炎 (COVID-19) 疫情相關防疫措施

自109年1月份爆發COVID-19疫情，本公司訂定「對新冠肺炎防疫工作及業務因應措施」，重點工作如下，未來將持續配合政府政策落實防疫措施並適時調整。

一、請同仁落實防疫措施：

- (一) 配合宣導政府各項防疫事項，公告同仁上班期間應保持社交距離或佩戴口罩。
- (二) 提供同仁正確防疫觀念與即時疫情資訊。
- (三) 落實員工健康管理，掌握員工暨眷屬旅遊史，並公告務必遵守防疫相關檢疫隔離規定。

二、維持辦公環境清潔及人力正常運作：

- (一) 辦公處所定期消毒，儲備充足之防疫物資並定期盤點。
- (二) 測量同仁體溫及管控外部人員進出。
- (三) 分流上下班時間，實施彈性上下班，以減少群聚感染機會。
- (四) 成立緊急聯絡群組，落實疫情通報機制，保持聯繫暢通。

三、實施異地辦公機制：

為因應疫情擴大，確保業務正常運作，擬訂具體異地辦公機制，規劃備援人力，並於109年3月至5月另擇臺北市之商辦大樓作為異地辦公場所。

四、內部重要會議採視訊進行，國外重大會議在疫情未結束前採視訊進行。

五、建置遠距工作環境暨加強資安防護

- (一) 為應遠距工作或避免群聚開會所需之視訊裝備，採用具加密機制之視訊會議軟體，並依視訊軟體之資安強度，作必要之彈性調整。
- (二) 就各處室核心業務所需之備援人力，整體考量配置各單位所需之公務筆電數量。
- (三) 針對筆記型電腦加強遠距工作所需之軟硬體整備及資安控管等相關作業。
- (四) 為確保資訊應用系統於遠距工作時維持業務不中斷，針對「存款保險費作業系統」等四項系統辦理演練。

Appendix 1: COVID-19 Pandemic Prevention Measures

In response to the outbreak of the Covid-19 pandemic in January 2020, the CDIC adopted a set of "COVID-19 Pandemic Prevention and Operational Responses Measures" to guide the employers to support government policies by implementing disease control measures and making adjustments as necessary. The key tasks set out in this document are the following:

1. The company must carry out the following disease control measures:

- A. Require employees while at work to practice social distancing and wear face masks.
- B. Provide correct disease prevention concepts and timely updates on the pandemic.
- C. Exercise employee health management, monitor the travel histories of employees and their family members, and publicly announce rules on self-quarantine and self-isolation that must be obeyed.

2. The company must maintain a sanitary work environment and ensure that employees can work normally. The following measures are required:

- A. Regularly disinfect workplaces, keep adequate stocks of disease control supplies, and inventory them periodically.
- B. Measure employees' body temperature and control the entry and exit of non-company personnel.
- C. Stagger the times at which employees arrive to and depart from workplace, and adopt a flex-time system to reduce the likelihood of cluster transmission.
- D. Set up an emergency message group to facilitate dissemination of pandemic-related information and maintain an open channel of communication.

3. The company must implement alternative workplace arrangements: to respond to the spread of the pandemic and achieve continued normal operations, the company must adopt comprehensive alternative workplace arrangements and ensure the availability of backup personnel. From March through May 2020, the company selected an office building in Taipei City to serve as an alternative work location.

4. Important internal meetings must be held by videoconference, and important meetings with overseas counterparts must be held by videoconference until the pandemic has come to an end.

5. The company must build an remote work environment and enhance cybersecurity. The following measures are required:

- A. Use encrypted videoconference software to ensure the security of videoconferences conducted to support remote work or to avoid large group meetings, and make adjustments as necessary depending on the security of the videoconference software being used.
- B. Ensure that enough notebook computers are available for the backup personnel who are assigned to the company's various departments.
- C. Make all software and hardware upgrades needed for notebooks that are used for remote work, and implement cybersecurity controls.
- D. To ensure business continuity and uninterrupted information systems and applications under remote working environment, the company must conduct simulation exercises for the "Deposit Insurance Premium Operation System" and three other systems.



附錄二

年度大事紀

| | |
|-------------|--|
| 02.29 | 副總經理范以端率員赴瑞士巴塞爾參加IADI第61屆執行理事會及核心原則與研究委員會等系列會議 |
| 03.16-05.31 | 因應COVID-19防疫需要，啟動異地辦公 |
| 04.30 | 與韓國存款保險公司續簽合作備忘錄 |
| 05.18 | 與肯亞存款保險公司進行存款保險議題視訊會議 |
| 05.29 | 召開109年股東常會 |
| 05.29 | 副總經理范以端率員參加IADI第62屆執行理事會視訊會議 |
| 06.12 | 副總經理范以端率員參加IADI第63屆執行理事會視訊會議 |
| 06.24 | 與匈牙利存款保險機構展延合作備忘錄 |
| 08.25 | 總經理蘇財源率員參加IADI第18屆亞太區域委員會（APRC）年會國際視訊會議 |
| 09.14 | 副總經理范以端率員參加IADI第64屆執行理事會視訊會議 |
| 10.23 | 受邀擔任奈及利亞存款保險公司「金融穩定、金融科技及新興風險：對銀行監理機關之挑戰」視訊研討會講座 |
| 11.03 | 與烏干達存款保障基金進行存款保險議題視訊會議 |
| 11.06 | 受邀擔任IADI APRC「存保差別費率制度」技術協助視訊研討會講座 |
| 11.23-12.09 | 副總經理范以端率員參加IADI第19屆全球會員代表大會、執行理事會、執行委員會等系列視訊會議 |
| 11.26 | 總經理蘇財源率員參加IADI APRC視訊會議 |
| 12.28 | 舉辦與樂天國際商業銀行簽訂存款保險契約簽約典禮 |
| 12.30 | 「純網路銀行監理系統」啟用 |

Appendix 2: Major Events in 2020

| | |
|--------------------|--|
| 02.29 | CDIC Executive Vice President Yvonne Fan led a delegation to Basel, Switzerland to attend the 61 st IADI Executive Council Meeting, Core Principles and Research Council Committee (CPRC) Meeting and other related meetings. |
| 03.16-05.31 | Adopted alternative workplace arrangements in response to the COVID-19 pandemic. |
| 04.30 | Renewed MOU with the Korea Deposit Insurance Corporation. |
| 05.18 | Held a virtual meeting in mid-May with the Kenya Deposit Insurance Corporation. |
| 05.29 | Held the 2020 CDIC General Shareholders Meeting. |
| 05.29 | CDIC Executive Vice President Yvonne Fan led CDIC staff in attending the 62 nd IADI virtual Executive Council Meeting. |
| 06.12 | CDIC Executive Vice President Yvonne Fan led CDIC staff to attend the 63 rd IADI virtual Executive Council Meeting. |
| 06.24 | The CDIC extended an MOU with the National Deposit Insurance Fund of Hungary |
| 08.25 | CDIC President William Su led CDIC staff in attending the 18 th IADI Asia-Pacific Regional Committee (APRC) virtual Annual Meeting. |
| 09.14 | CDIC Executive Vice President Yvonne Fan led CDIC staff in attending the 64 th IADI virtual Executive Council Meeting. |
| 10.23 | CDIC personnel spoke at an international virtual conference (on the theme of "Financial System Stability, Fintech & Emerging Risks: Challenges for Bank Supervisors") hosted by the Nigeria Deposit Insurance Corporation. |
| 11.03 | The CDIC and the Deposit Protection Fund of Uganda (DPF) held a bilateral virtual meeting to discuss deposit insurance issues. |
| 11.06 | CDIC personnel acted as a speaker at an APRC Technical Assistance virtual Workshop on Differential Premium Systems. |
| 11.23-12.09 | CDIC Executive Vice President Yvonne Fan led CDIC staff to attend the IADI's 19 th Annual General Meeting, Executive Council Meeting, Council Committee Meetings and other related meetings virtually. |
| 11.26 | CDIC President William Su led CDIC staff in attending the IADI Asia-Pacific Regional Committee virtual meetings. |
| 12.28 | CDIC held a signing ceremony to mark participation by Rakuten International Commercial Bank in the deposit insurance system. |
| 12.30 | CDIC launched the Supervisory System for Internet-Only Banks. |

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Distributed by

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創刊日期

中華民國75年5月1日

Date of First Publication

1 May 1986

出版日期

中華民國110年6月

Date of Publication

June 2021

定價

新臺幣300元（郵資另計）

Price

NT\$ 300

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Design and Composition

Wish Creative Design Co., Ltd.
Address: 8F, No.108, MingQuan W. Road, Taipei, 10361,
Taiwan (R.O.C.)
Tel: 886-2-2553-6152

GPN: 2007500043

ISSN: 1726-7366



中央存款保險公司109 年年報
以創用CC「姓名標示- 非商業性」3.0 版臺灣授權條款釋出
CDIC 2020 Annual Report
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