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扎根金融教育 Invest in financial education



保障存款權益 Safeguard depositor interests



落實普惠金融 Achieve financial inclusion





推動國際合作 Promote international cooperation



維護金融秩序 Maintain financial order



實踐永續經營

Implement sustainable business practices



控管承保風險

Control insured risks



強化金融資安

Strengthen financial sector cyber security



建構友善職場 Establish friendly workplaces





CDIC



全球新興數位科技興起 中央存保以創新思維迎接挑戰 與時俱進優化經營策略 接軌及強化國際合作

有效維護金融穩定

As new digital technologies emerge worldwide,

CDIC meets challenges with innovative thinking,

optimizes business strategies to keep in step with the times,

aligns with global practices, and enhances international cooperation
to effectively maintain financial stability.



Percentage of fully covered deposit accounts

97.9%

要保機構家數

Number of insured institutions

403

與國際存款保險機構簽署合作備忘錄

Number of MOU partners

26

存款保險認知度

Deposit insurance awareness level

68.2%

保險賠款特別準備金

Deposit insurance payout special reserves

1,512 億元

(NT\$ 151.2 billion)

註:資料基準日:112年底

Note: current as of end-year 2023

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董事長暨總經理報告

Message from the Chairman and the President

本(112)年度因全球通貨膨 脹問題、貨幣緊縮政策、歐美 部分銀行危機、地緣政治風 險、氣候變遷衝擊等因素,造 成了全球經濟及金融市場的動 盪,也為金融機構及各國監理 機關帶來重大之挑戰。面對此 變局及挑戰,我國金融主管機 關仍致力達成金融穩定與金融 發展並重的核心目標,並以 「強化韌性、精進創新、推動 永續、落實普惠及邁向國際」 等五大面向,持續推動市場監 理及金融市場的發展,讓我國 金融體系於業務邁向多元、創 新發展之同時,能具備因應變 局之能力,並展現穩健前行之 韌性。

本公司為我國辦理存款保險業務之唯一專責機構,多年來遵循成立宗旨,致力於保障存款人權益、維護信用秩序及促進金融業務健全發展,並積極配合主管機關金融監理政策,發揮金融安全網角色功能,112年度業務執行成果如下:



董事長 / Chairman

蘇財源、William Su

In 2023, global inflation, the adoption of monetary tightening policies, banking crises in the West, geopolitical risks, and climate change caused turbulence in the global economy and international financial markets, and posed significant challenges for financial institutions and supervisory authorities around the world. In the face of these changes and challenges, the competent authorities for Taiwan's financial industry continued working to maintain a balanced focus on achieving the core objectives of preserving financial stability and promoting financial development, and also continued facilitating financial supervision and financial market development while focusing on the five aspects of "enhancing financial resilience, advancing innovation, promoting sustainability, accelerating financial inclusion, and aligning with international practices." This approach ensures that, even as Taiwan's financial system grows operationally more diverse and innovative, it will also be better able to respond to contingencies and demonstrate the resilience required to move stably forward.

The Central Deposit Insurance Corporation (CDIC) is Taiwan's sole agency in charge of deposit insurance. For many years the CDIC has worked to safeguard the rights and interests of depositors, maintain credit order, and promote the sound development of financial business. The CDIC has been in line with the supervisory policies of the competent authorities for Taiwan's financial industry, and acted as the nation's financial safety net. The following are some of the CDIC's key achievements in 2023:

I. Continued to accumulate the Deposit Insurance Payout Special Reserves to fortify the deposit insurance mechanism

As of year-end 2023, the general financial deposit insurance payout special reserve stood at roughly NT\$144.4 billion, while the agricultural financial deposit insurance payout special reserve stood at roughly NT\$6.8 billion, up NT\$13.2 billion and NT\$0.4 billion, respectively, from year-end 2022. The CDIC will continue to accumulate the Deposit Insurance Payout Special Reserves to strengthen banks' risk bearing capacity.

II. Strengthened off-site monitoring mechanisms to achieve more effective control of insured risks

The CDIC drew up plans in 2023 to establish a "Intelligent Risk Monitoring and Control System", and integrated supervisory information with the visualized dashboard function in order to improve regulatory efficiency. Also, with an eye to bank failures in the West, the CDIC adopted enhanced monitoring and control mechanisms for liquidity as well as investment and interest rate risks at domestic banks.

III. Improved crises response measures for insured institutions and market exit measures for troubled insured institutions

Following a number of recent bank failures in the West, the CDIC in 2023 amended the *Central Deposit Insurance Corporation Response Measures to Handle Insured Institutions in Operation Crises*. Making reference to recent experience of the US authorities in expedited resolution of insolvent banks, the CDIC studied the mechanisms to enhance the failure resolution mechanism for troubled insured institutions.

IV. Studied deposit insurance reforms to enhance CDIC functions

The CDIC retained experts and scholars to conduct a study on "Deposit Insurance Fund Target Ratio and Risk-based Premium Rates" and a study on "Failure Resolution Mechanisms for Troubled Financial Institutions that Pose Systemic and Non-systemic Risks, and Related Case Studies" in order to carry out objective and professional research to serve as reference for the reform of deposit insurance premium system and improvement of failure resolution mechanisms.



一、賡續累積保險賠款特別準備金,鞏固存款保險之保障基礎

截至 112 年底,本公司一般金融保險賠款特別準備金約 1,444 億元,農業金融保險賠款特別準備金約 68 億元,較去年底分別增加 132 億元及 4 億元,未來將持續充實保險賠款特別準備金,以提升風險承擔能力。

二、強化場外監控機制,優化承保風險控管效能

本年度規劃建置「智能風險監控系統」,將監理資訊整合並導入視覺化儀表版功能,以提升監理效率;另借鏡歐美銀行倒閉事件,對本國銀行流動性及投資利率風險採行加強監控機制。

三、精進要保機構經營危機因應措施及問題要保機構退場機制

歐美銀行倒閉事件殷鑑不遠,本年度除重新檢視修訂本公司「對要保機構發生經營危機因應措施」, 並參考美國快速處理倒閉銀行案例之經驗,研議強化我國問題要保機構退場機制。

四、研議存款保險制度改革事宜,強化本公司任務功能

委託專家學者辦理「存款保險基金目標值及風險差別費率之研究」及「系統性與非系統性風險下問題金融機構退場處理機制與案例研究」兩項研究計畫,期透過客觀專業角度供研議費率改革及精進退場機制之參考。

五、積極宣導存款保險,穩固存款大衆對金融體系之信心

本年度持續透過多元管道向存款大眾宣導存款保險,存款保險認知度較 111 年略升 0.2 個百分點; 並以「存款保險桌遊設計大賽」榮獲 112 年度金融教育優良案件「優勝」獎。

六、推行永續發展政策,將永續發展原則融入企業文化

本年度透過執行綠色節能計畫、投資永續發展債券、辦理綠色採購作業、研議銀行業因應氣候變遷 曝險趨勢分析報告之架構案、導入溫室氣體盤查作業,以及持續對員工辦理ESG訓練等,引導員工、 要保機構與往來廠商重視永續發展,積極內化扎根永續發展價值於企業文化。

七、協助主管機關特定金融監理任務,強化金融安全網角色功能

本年度持續配合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,辦理運用與管理金融業特別準備金、強化銀行特定風險業務項目之監控、受託檢查農、漁會信用部委託處理資訊機構等,有效協助金融監理並強化金融安全網角色功能。

V. Actively promoted public awareness of deposit insurance and instilled greater public confidence in Taiwan's financial system

The CDIC continued using a variety of channels in 2023 to raise public awareness of deposit insurance. Awareness of deposit insurance was up by 0.2 percentage points from 2022, and the CDIC received a superior performance award at the 2023 Awards Ceremony for Outstanding Financial Literacy Teaching Plans and Courses for its "Deposit Insurance Board Game Design Contest" campaign.

VI. Promoted ESG policies and incorporated sustainable development principles into CDIC's corporate cultures

In 2023, by implementing the Green Energy-Saving Plan, investing in sustainable development bonds, implementing green procurement, preparing an analysis and reporting framework for banks' response to climate change risk exposures, introducing GHG inventories, and continuing to provide ESG training for employees, the CDIC encouraged employees, insured institutions, and financial institutions' clients to attach proper importance to sustainable development and actively internalize the ESG values within CDIC's corporate cultures.

VII. Supported the specific financial supervisory policies of the competent authorities and strengthen the function of financial safety net

The CDIC in 2023 continued to execute its duties in line with the supervisory policies of the Financial Supervisory Commission (FSC) and to handle the tasks entrusted to it by the FSC. These tasks included: utilization and management of the Financial Industry Special Reserve Fund; strengthening of the monitoring of banks' specific-risk businesses; and the conduct of commissioned examinations of the entity to which the credit departments of farmers' and fishermen's associations outsource the handling of their certain information operations. By performing these tasks, the CDIC effectively supported the FSC and strengthened the function of financial safety net.







總經理 / President 英阳慧 Annie, Cheng

展望未來,全球經濟仍充滿諸多不確定因素,包括主要經濟體貨幣政策動向將牽動金融市場波動、地緣政治風險仍續升高、氣候變遷對全人類之衝擊等。為因應國內外經濟前景及金融環境可能之變數與挑戰,本公司依循三年(112年至114年)發展計畫,113年度將積極推動下列業務,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:

- 一、參考專家學者研究結果,研議適時推動風險差別費率改革案。
- 二、持續優化資金運用管理機制及強化資金籌措機制。
- 三、完成「智能風險監控系統」之建置,並持續優化系統功能及加強特定風險監控。
- 四、研議修正存款保險條例,完備問題要保機構退場處理法制及配套措施。
- 五、積極參與金融安全網之資訊交流及協調處理機制,共同維護金融穩定。
- 六、主辦國際存款保險機構協會(International Association of Deposit Insurers,IADI)亞太區域委員會(APRC)第 22 屆年會暨國際研討會,推動會員間之新興議題研究及實務經驗交流,暨持續擴展與國際存款保險同業建立正式合作關係。
- 七、辦理員工訓練,提昇同仁金融科技專業技能,以因應業務發展之需。

本公司於 74 年 9 月成立迄今,長期以來承蒙各界支持及全體同仁努力不懈,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。 Looking to the future, the global economy is still beset by numerous uncertainties. For example, the future direction of monetary policies of key economies is set to trigger financial market volatility. Moreover, geopolitical risks will continue to increase, and climate change will continue to impact humanity. To respond to possible domestic and international economic contingencies and challenges, the CDIC, acting in accordance with its Three-Year Development Plan (2023-2025), will actively conduct the tasks listed below in order to improve the deposit insurance system and spur financial institutions to maintain stable business operations and protect the interests of depositors:

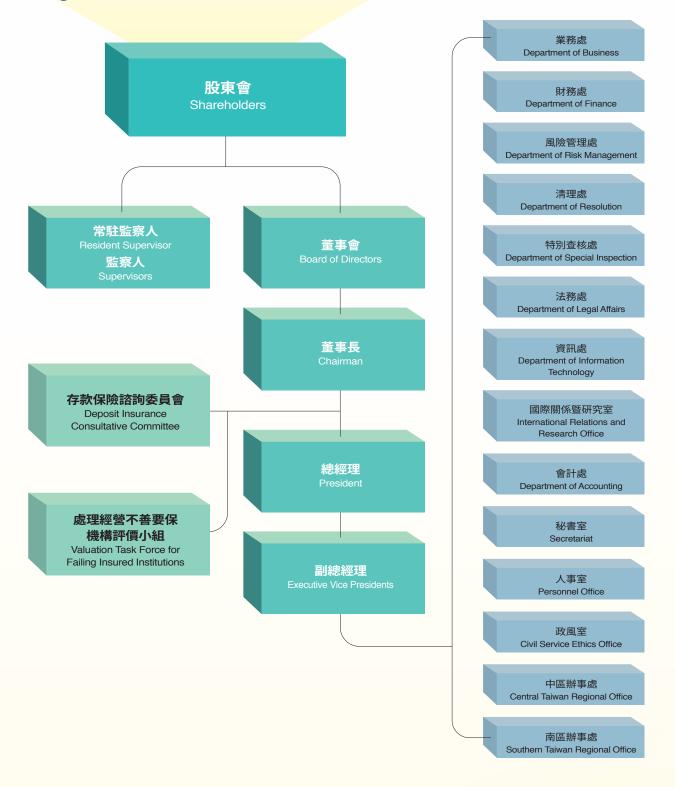
- I. Prepare a reform proposal for risk-based premium rates, making reference to studies conducted by experts and scholars.
- II. Continue to optimize fund investment and management systems, and improve funding mechanisms.
- III. Complete establishment of the "Intelligent Risk Monitoring and Control System" and optimize the system's functions, and strengthen the monitoring and control of specific-risks.
- IV. Draft the amendments to the Deposit Insurance Act to improve failure resolution legislation and related measures for troubled insured institutions.
- V. Jointly maintain financial stability by actively participating in information sharing and coordination mechanisms within the financial safety net.
- VI. Host the 22nd International Association of Deposit Insurers (IADI) Asia-Pacific Regional Committee (APRC) Annual Meeting and International Conference to promote participation by IADI Members in studies and experience sharing focused on emerging issues, and continue expanding formal cooperative relationships with peer deposit insurance agencies from around the world.
- VII. Conduct employee training to improve their fintech skills in order to meet business development needs.

Since its founding in September 1985, the CDIC has enjoyed support and encouragement from all sectors of society, and has benefitted from the diligence of its staff. As a result, the CDIC has been able to smoothly fulfill its objectives. Thus, we would like to extend our sincere appreciation, and continue to solicit your ongoing support and encouragement.



組織系統圖

Organizational Chart Overview



各處室職掌

> 業務處

掌理存款保險業務、存款保險制度研發、最高保 額與費率研修、推動永續發展政策、辦理存款保 險宣導及金融教育等事宜。

▶財務處

掌理資金運用管理、經濟走勢及金融商品研析、 財務風險控管、融資及對併購機構、受接管要保 機構、過渡銀行提供資金等事宜。

▶ 風險管理處

掌理金融預警系統、承保風險管理、對要保機構 辦理場外監控、輔導、監管、提出終止存款保險 契約及協助要保機構處理經營危機等事宜。

▶清理處

掌理問題要保機構接管、退場處理、對併購機構 或受接管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、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、行使終止存款保險契 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。

> 法释虑

掌理契約、法律文件、涉訟、金融法規、存款保 險相關法令之研究及辦理存款保險條例有關民事 責任追償及事證之查核等事宜。

▶ 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 雙語化文宣等事宜。

▶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官。

▶ 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、處理擠兑及協 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、處理擠兑及協助接管、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, and premium rates; promotes sustainable development policies; raises public awareness of deposit insurance, and enhances financial literacy.

Department of Finance

Handles matters related to fund investment and management; conducts research and analysis on macroeconomic trends and financial products; carries out financial risk management, as well as financing and funding for troubled insured institutions and bridge banks.

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 termination of deposit insurance agreements, 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, and advanced payments to uninsured creditors, liquidation of troubled 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, legal documents, litigation, research of laws and regulations related to financial affairs and deposit insurance, and conducts inspections of evidence and other matters required to pursue civil damages for cases related to the Deposit Insurance Act.

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, conduct of inspections, assistance with handling of bank runs, as well as conservatorship and deposit insurance payouts for 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, conduct of inspections, assistance with handling of bank runs, as well as conservatorship and deposit insurance payouts for insured institutions in the area from Tainan to Taitung.

董事暨監察人名錄

Board of Directors and Supervisors

董事會

董事長 蘇財源(金融監督管理委員會代表)

董 事 鄭明慧(金融監督管理委員會代表)

賴欣國(金融監督管理委員會代表)

賴銘賢(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)

劉士豪(金融監督管理委員會代表)

胡韶雯(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)

林淑惠(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 洪櫻芬(中央銀行代表)

陶慧恆(中央銀行代表)

註:本名錄基準日:112年12月31日

Board of Directors

Chairman William Su

(Representative of the Financial Supervisory

Commission)

Directors Annie Cheng

(Representative of the Financial Supervisory

Commission)

Shin-Kuo Lai

(Representative of the Financial Supervisory

Commission)

Joe Lai

(Representative of the Financial Supervisory

Commission)

Shuen-Chiao Chang

(Representative of the Financial Supervisory

Commission)

Su-Houn Liu

(Representative of the Financial Supervisory $% \left(\mathbf{R}^{\prime }\right) =\mathbf{R}^{\prime }$

Commission)

Shao-Wen Hu

(Representative of the Financial Supervisory

Commission)

Ling-Yang Wu

(Representative of the Financial Supervisory

Commission)

Shu-Hui Lin

(Representative of the Financial Supervisory

Commission)

Supervisors

Resident Supervisor Dou-Ming Su

(Representative of the Central Bank)

Supervisors Ying-Fen Hung

(Representative of the Central Bank)

Hue-Heng Tao

(Representative of the Central Bank)

Note: Names and titles as of 31 December 2023



董事暨監察人

Board of Directors and Supervisors



6/5/4/3/2/1

- 1. 鄭明慧 董事 Annie Cheng, Director
- 2. 賴銘賢 董事 Joe Lai, Director
- 3. 張順教 董事 Shuen-Chiao Chang, Director
- 4. 劉士豪 董事 Su-Houn Liu, Director
- 5. 洪櫻芬 監察人 Ying-Fen Hung, Supervisor
- 6. 陶慧恆 監察人 Hue-Heng Tao, Supervisor

基準日:112年12月31日

Note: Names and titles as of 31 December 2023



1/2/3/4/5/6

- 1. 蘇財源 董事長 William Su, Chairman
- 2. 蘇導民 常駐監察人 Dou-Ming Su, Resident Supervisor
- 3. 賴欣國 董事 Shin-Kuo Lai, Director

- 4. 胡韶雯 董事 Shao-Wen Hu, Director
- 5. 武令揚 董事 Ling-Yang Wu, Director
- 6. 林淑惠 董事 Shu-Hui Lin, Director



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





基準日:112年12月31日

Note: Names and titles as of 31 December 2023

11/12/13/14/15/16/17/18/19 7/6/4/2/1/3/5/8/9/10

1. 蘇財源 董事長

William Su, Chairman

2. 鄭明慧 總經理

Annie Cheng, President

3. 范以端 副總經理

Yvonne Fan, Executive Vice President

4. 黃光熙 副總經理

Kuang-Hsi Huang, Executive Vice President

5. 鄧麗英 副總經理

Li-Ying Teng, Executive Vice President

6. 許麗眞 業務處處長

Lisa Hsi, Director, Department of Business

7. 莊麗芳 國際關係暨研究室主任

Margaret Chuang, Director, International Relations and Research Office

8. 陳素玫 會計處處長

Shu-Mei Chen, Director, Department of Accounting

9. 陳惠文 財務處處長

Helen Chen, Director, Department of Finance

10. 詹莉芳 業務委員

Li-Fang Chan, Counselor

11. 劉瑞萍 秘書室主任

Jui-Ping Liu, Director, Secretariat

12. 黃東坡 中區辦事處主任

Tung-Bo Huang, Director, Central Taiwan Regional Office

13. 許純綺 清理處處長

Chun-Chi Hsu, Director, Department of Resolution

14. 林玲貞 政風室主任

Ling-Chen Lin, Director, Civil Service Ethics Office

15. 許銘欽 法務處處長

Kim Hsu, Director, Department of Legal Affairs

16. 林筱雯 人事室主任

Sharon Lin, Director, Personnel Office

17. 彭永輝 南區辦事處主任

Yong-Huei Peng, Director, Southern Taiwan Regional Office

18. 趙宗仁 風險管理處處長

Chung-Jen Chao, Director, Department of Risk Management

19. 高炳暉 資訊處處長

Steven Kao, Director, Department of Information Technology



堅實存保機制,保障存款權益

Build solid deposit insurance mechanisms, safeguard the interests of depositors



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 2023:

一、存款保險業務

(一)金融機構參加存款保險情形

本年度有 1 家本國銀行因合併,致要保機構家數較上年度減少 1 家。截至 112 年底,要保機構共計 403 家,其中本國公營金融機構 3 家、民營銀行 36 家、外國及大陸地區銀行在臺分行 30 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

Participation of financial institutions in deposit insurance

The number of insured institutions went down by one in 2023 due to the merger of one domestic bank. As of 31 December 2023, a total of 403 financial institutions were insured, including three domestic government-owned financial institutions, 36 private banks, 30 Taiwan branches of foreign and mainland Chinese banks, 23 credit departments of farmers' associations, and 28 credit departments of fishermen's associations.







(二)風險差別費率施行情形

- 1. 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:
 - (1) 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。
 - (2) 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。
 - (3) 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。

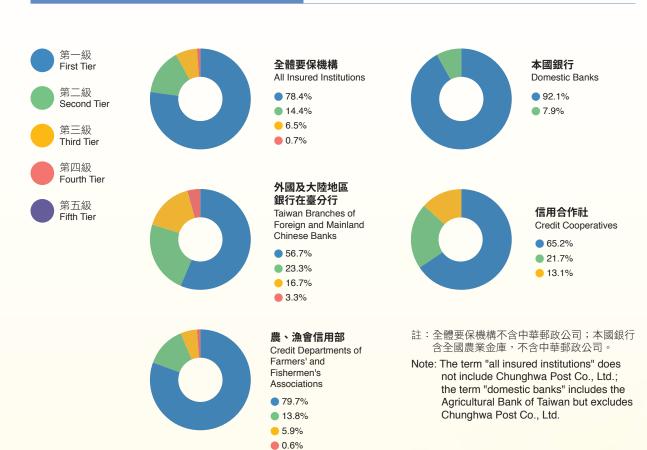
2. 截至 112 年底,依各級費率家數占全體要保機 構中,適用第一級費率者約78.4%,適用第 二級費率者約 14.4%,適用第三級費率者約 6.5%, 適用第四級費率者約 0.7%, 適用第五 級費率者 0%。

(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 112 年底之存款資料統計,要 保存款總額約59兆元,保額新臺幣300萬元以內 存款約 28 兆元,保額內存款占要保存款總額比率 為 47.2%, 另受保障存戶之戶數比率為 97.9%, 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。

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

基準日:112年12月31日 As of 31 December 2023





2. Implementation of differential premium system

- 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 approval. The premium rates are as follows:
 - a. 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.
 - b. 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.
 - c. The credit departments of farmers' and fishermen's associations have a five-tiered system of riskbased 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 2023, the first-tier premium rate was applied at 78.4% of all insured institutions, second-tier rate at 14.4%, third-tier rate at 6.5%, fourth-tier rate at 0.7%, and fifth-tier rate at 0%.

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 2023, the total amount of eligible deposits stood at approximately NT\$59 trillion, and deposits within the NT\$3 million coverage limit totaled roughly NT\$28 trillion. The ratio of covered deposits to all eligible deposits was 47.2%, while the ratio of covered deposit accounts to the total number of deposit accounts was 97.9%. This indicates that the NT\$3 million deposit insurance coverage limit protects the majority of small depositors and effectively increased the confidence of depositors in financial institutions.



(四)保險賠款特別準備金累積情形

本年度保險費收入共計約 125 億元,其中來自一般金融機構之保險費收入約 121 億元,來自農業金融機構之保險費收入約 4 億元。112 年底本公司一般金融保險賠款特別準備金約 1,444 億元,農業金融保險賠款特別準備金約 68 億元,占保額內存款比率分別為 0.55%及 0.44%。

(五)積極宣導存款保險制度

為提升民眾對存款保險制度之瞭解,並建立其對金融體系之信心,本公司除參酌民眾對存款保險認知度調查結果,擬訂年度業務宣導計畫及策略,並據以分配各類媒體資源,持續透過要保機構、電視、網路、戶外媒體、廣播及報章雜誌等多元化方式進行宣導,向不同目標族群傳遞存款保險最高保額300萬元及保障範圍等資訊,以提升民眾對切身權益及存款保險制度之認知。另配合主

管機關普惠金融政策,積極參與金融教育及社會公益活動,並以「存款保險桌遊設計大賽」參與金管會舉辦之112年度金融教育優良案件甄選活動,榮獲第一組金融周邊單位及金融同業公會之「優勝」獎。

二、資金運用與管理業務

(一)辦理保險賠款特別準備金之運用與管理

本公司依存款保險條例第 8 條規定,並遵循 IADI 核心原則-資金運用以安全性及流動性為主,將 保險賠款特別準備金主要投資於政府債券及存放 中央銀行。惟為兼顧投資收益性,歷年來持續研 議並審慎評估國內外金融商品之特性及風險,經 提報本公司董事會審議通過後,逐步擴大資金運 用範疇,並輔以訂定嚴謹之投資風險控管指標及 投資限額,以有效掌控投資風險。



本公司「存款保險桌遊設計大賽」榮獲金管會舉辦「112 年度金融教育優良案件甄選活動」優勝獎,於 112 年 9 月 11 日由金管會主任委員黃天牧(左)頒發獎座予本公司董事長蘇財源(右)

The CDIC received a superior performance award at the 2023 Awards Ceremony for Outstanding Financial Literacy Teaching Plans and Courses for its "Deposit Insurance Board Game Design Contest." On 11 September 2023, FSC Chairperson Tien-Mu Huang (left) presented the award to CDIC Chairman William Su (right).



金管會主任委員黃天牧(右六)與本公司董事長蘇財源(右五)、總經理鄭明慧(右四)於 112 年 8 月 19 日參與金融總會舉辦「2023 年金融服務愛心公益嘉年華」宜蘭場活動攤位前合影

FSC Chairperson Tien-Mu Huang (6th from right), CDIC Chairman William Su (5th from right), and CDIC President Annie Cheng (4th from right) attended the 2023 Financial Services Charity Fair in Yilan on 19 August 2023.

4. Accumulation of Deposit Insurance Payout Special Reserves

Premium revenues in 2023 came to NT\$12.5 billion, including NT\$12.1 billion from general financial institutions and NT\$0.4 billion from agricultural financial institutions. As of year-end 2023, the general financial deposit insurance payout special reserve stood at roughly NT\$144.4 billion, while the agricultural financial deposit insurance payout special reserve stood at roughly NT\$6.8 billion. These figures translate to ratios of deposit insurance payout special reserves to covered deposits of 0.55% and 0.44%, respectively.

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

To promote public understanding of deposit insurance and instill greater public confidence in Taiwan's financial system, the CDIC prepares annual plans and strategies, based on the survey results of public awareness regarding deposit insurance, and allocates media resources and continues to carry out publicity campaigns via insured institutions, television, the internet, outdoor media, radio, and the print media. These activities are designed to reach out to different target audiences to raise awareness of the coverage limit of NT\$3 million, enhance depositors' awareness of

their rights and understanding of the deposit insurance system. Also, acting in line with the FSC's financial inclusion policy, the CDIC actively participates in financial education and public interest activities, and received a superior performance award at the 2023 Awards Ceremony for Outstanding Financial Literacy Teaching Plans and Courses for its "Deposit Insurance Board Game Design Contest" campaign.

II. Fund Utilization and Management

1. Utilization and management of the Deposit Insurance Payout Special Reserves

In accordance with Article 8 of the *Deposit Insurance Act*, and in compliance with the IADI Core Principle 9 which states that the deposit insurer should have assured liquidity funding arrangements, the bulk of the Deposit Insurance Payout Special Reserves are invested in government bonds or deposited in the Central Bank. To safeguard investment income, the CDIC has studied and assessed foreign and domestic financial products and their risks for many years. Upon consideration and approval by the CDIC Board of Directors, the funds can be invested in a wider scope of products while the investment risks can be effectively managed by establishing rigorous investment risk control indicators and investment quotas.



本年度續在注重安全性與流動性的前提下,審慎綜合評估國內外總體經濟金融情勢與利率走勢,機動調整投資組合,落實投資風險控管及提升資金運用效益,截至112年底本公司可運用資金約1,614億元。

為強化本公司資金運用管理及籌資機制,本年度 持續研修相關作業要點及作業手冊如下:

- 為穩健保守評估投資風險,適時研修本公司 「金融資產預期信用減損評估要點」及相關作 業手冊。
- 為強化本公司多元籌資機制,適時增修本公司 營運資金運用管理作業手冊。

(二)落實永續投資

為配合永續發展政策,實踐永續投資理念,本公司將 ESG 評分納入投資風險控管指標,並將永續發展債券納入投資範疇,截至 112 年底本公司投資永續發展債券約 31 億元。

三、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能。

為提升風控效能,本公司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

 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。

- 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,俾督促要保機 構強化資安風險之控管。



While attaching due importance to safety and liquidity, the CDIC in 2023 continued to prudently and comprehensively assess the global and domestic economic and financial landscape and interest rate trends in order to flexibly adjust the investment portfolio, to implement investment risk management, and to achieve better fund utilization. As of 31 December 2023, available funds of the CDIC reached approximately NT\$161.4 billion.

To improve its fund investment and management, and to strengthen its funding mechanisms, the CDIC in 2023 continued to amend related operating guidelines and handbooks, as follows:

- A. To conduct sound and conservative evaluations of investment risks, the CDIC amended the *Guidelines* for Expected Credit Losses on Impairment of Financial Assets and related operations manuals.
- B. To improve the CDIC's diverse range of funding mechanisms, the CDIC amended its operations manual on investment and management of its working capital.

2. Implementation of sustainable investment

To coordinate with the government's sustainable development policies and act upon sustainability concepts, the CDIC incorporated ESG ratings into its investment risk control indicators and invested in sustainable development bonds. With the adoption of ESG investing, the CDIC has invested approximately NT\$3.1 billion in sustainable development bonds as of 31 December 2023.

III. Risk Management

To control insured risks, the CDIC pursuant to Article 22 of the *Deposit Insurance Act*, obtains the financial and business information of insured institutions. The CDIC uses the data collected from the FSC Single Window Financial Reporting System to run the National Financial Early-Warning System, implements the Account Officer System, and strengthens supervisory information sharing and coordination with other financial safety net players. The CDIC continues working on enhancing risk control capabilities and 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.

In order to exercise better risk control, the CDIC has standardized and clarified the types of information, alerts, and exceptional regulation items to be targeted in off-site monitoring. It has also established different monitoring frequencies depending on each insured institution's risk level to allow for standardized risk-based off-site monitoring mechanisms, and has made dynamic adjustments based on each financial institution's changing risks. Major measures taken in 2023 include the following:

1. Operation of 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 NFEWS 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 data and the operation of the Call Report Data Rating System in response to a changing economic and financial environment and evolving financial supervisory framework
 - 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-Adjustment on Management Ability of Insured Institutions," and includes them among the items to be considered when performing inspections to check the accuracy of risk indicators for risk-based premium rates in order to spur insured institutions to strengthen their control of information security risks.



要保機構強化公司治理。



- (2) 配合主管機關修正資訊安全相關法規及推動 ESG 永續發展政策方向,適時研議修正「要 保機構管理能力風險調整申報表」,以引導
- (3) 強化對純網路銀行之流動性監理,並依據其 開業後實際狀況適時優化純網路銀行監理系 統功能;本年度持續進行系統功能擴充,以 及修正通報作業程序與申報資料問答集,以 控管承保風險。

(二)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。
- 2. 針對承作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. 密切監控於 COVID-19 疫情期間要保機構流動性 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。

- 4. 為強化對要保機構之風險監控,規劃建置「智能風險監控系統」,透過整合目前分散於不同系統與頁面之資訊,導入監理資訊運算自動化及圖形化功能,強化監理效率。
- (三)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,強化特定風險業務項目之 監控,完成相關分析報告如下,並提供予金管會, 協助金融監理及強化本公司風險控管措施。

- 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。
- 2. 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監控,並定期提供相關分析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。
- 3. 受金管會委託於辦理本國銀行資本適足率查核時,併同瞭解「銀行簿利率風險」量化指標之 妥適性。
- 4. 配合金管會綠色金融行動方案 3.0,推動金融業 辦理氣候變遷情境分析,依金管會函示受託研 提整體氣候相關風險管理分析報告架構及資料 分析方法或監控作業。



- b. Acting in line with the FSC's amendments to regulations related to cyber security and their sustainability policies, the CDIC amended the "Declaration Form for Risk-Adjustment on Management Ability of Insured Institutions" in a timely manner to guide insured institutions to strengthen corporate governance.
- c. The CDIC has enhanced the monitoring of liquidity at internet-only banks and, on the basis of actual conditions after the commencement of operations, has taken actions to improve its Internet-only Banking Supervisory System. To control insured risks, in 2023 the CDIC continued to expand and optimize the functions of the System, and amended notification procedures and call report FAQs.

2. Implementation of 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 authorities, 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 insured institutions.
- 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 authorities 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.

- D. To enhance monitoring and control of risk at insured financial institutions, the CDIC drew up plans to establish a "Intelligent Risk Monitoring and Control System". By integrating information that is currently scattered among different systems and webpages, and by introducing automated computing of supervisory data and graphic functions, this system will improve CDIC's supervisory efficiency.
- Strengthening assessment and analysis of financial institutions' businesses related to specific risks and completion of related analytical reports to control insured risks

Acting in line with the FSC's supervisory policies, the CDIC strengthened the monitoring and control of specific-risk businesses of insured institutions, and completed the analytical reports mentioned below. The reports were submitted to the FSC to facilitate financial supervision and to strengthen the CDIC's risk control measures.

- A. Acting pursuant to the *Operating Guidelines of* the Financial Supervisory Commission for Offsite Monitoring, the CDIC prepared analytical reports on the financial and business conditions of insured institutions, and shared supervisory information.
- B. The FSC commissioned 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, 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.
- C. The FSC commissioned the CDIC to audit the capital adequacy ratios of domestic banks, and the CDIC took advantage of these audits to understand the suitability of the quantitative indicators for interest rate risk in the banking book.
- D. To coordinate with the FSC's Green Finance Action Plan 3.0, which encourages financial institutions to conduct climate change scenario analyses, the CDIC has been commissioned by the FSC to develop a climate risk management analysis report framework as well as data analysis methods or monitoring procedures.



(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

- 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。
- 参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新增、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,協助研修相關規定及審查工作手冊等事項。
- 5. 參加金管會金融業淨零推動工作平台及銀行公 會氣候變遷情境分析工作小組,協力合作深化 永續發展及達成淨零目標。
- 6. 列席農、漁會信用部主管機關召開之相關輔導 會議,加強輔導農、漁會信用部之業務經營。

(五)借鏡歐美多家銀行倒閉事件,強化承 保風險監控

- 1. 研議本國銀行流動性壓力測試報告,模擬極端 情境下,流動性資產是否足以因應相關緊急事 件,並提供主管機關參考。
- 2. 強化本國銀行日常流動性及投資利率風險等監控機制,包括研擬相關監控指標及非預期危機事件在監理上之因應措施,縮短本國銀行傳輸每日存放款申報時限及推動修正檢查局單一申報窗口報表,要求銀行評估及申報投資部位受利率變動之潛在影響,以掌控本國銀行流動性及利率風險。
- 3. 參加銀行公會「風險規範組」會議,協助修訂銀行流動性風險管理自律規範,建議將社群媒體負面訊息監控機制及網路大額轉帳警訊機制納入規範,以強化銀行流動性管理。
- **4.** 委託研究差別費率調整案,研究增加其他有效 流動性風險監控項目。



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

- A. The CDIC Chairman regularly attended meetings of the FSC's Financial Supervisory Coordination Council, 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 Offsite Monitoring, the CDIC prepared an analytical report on the financial and business conditions of insured institutions, and shared risk monitoring information, in order to achieve more effective off-site monitoring.
- C. The CDIC 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 Financial Reporting System, in order to improve related supervisory information.
- D. The CDIC attended meetings of various task forces that the Bankers Association set up for the Basel Accord III, including the Credit Risk Task Force No. 1, Credit Risk Task Force No. 2, and Market Risk Task Force, in order to facilitate the drafting of related rules and audit manuals.
- E. The CDIC participated in the Financial Industry Net Zero Working Group of the FSC and the Climate Change Scenario Analysis Task Force of the Bankers Association to deepen cooperation for sustainable development and achieve net-zero objectives.
- F. The CDIC 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 authorities to strengthen guidance for those credit departments.

5. Strengthening risk monitoring and control with lessons of bank collapses in the West

- A. The CDIC prepared a stress test report on the liquidity of domestic banks to simulate whether they have sufficient liquidity to respond to emergencies under extreme scenarios. This report was provided to the competent authority for its reference.
- B. The CDIC enhanced monitoring and control mechanisms for day-to-day liquidity as well as investment and interest rate risks at domestic banks. For example, in order to develop a good understanding of domestic banks' liquidity and interest rate risks, the CDIC developed related monitoring thresholds and supervisory measures to respond to unexpected events, shortened deadlines for domestic banks' filing of daily deposit and loan reports, promoted amendments of the reporting forms that are filed via the FSC Financial Examination Bureau's Single Window Financial Reporting System, and required banks to assess and report the potential impact of interest rate volatility on their investment positions.
- C. The CDIC participated in a meeting of the Bankers Association's Risk Regulation Task Force, helped to amend the Self-regulatory Rules for Liquidity Risk Management by Banks, and recommended that the Self-regulatory Rules, in order to strengthen banks' liquidity management, should govern monitoring and control of negative social media messages and an alert mechanism for intraday large online funds transfers.
- D. An outside academic retained to study on risk-based premium rates adjustment also studied the possibility of adding new liquidity risk monitoring elements.



四、清理業務

(一)檢視我國問題要保機構退場處理之法制 及機制

因應歐美部分銀行倒閉事件,研議強化我國要保 機構退場機制,主要包括:

1. 研議本公司對要保機構發生經營危機因應措施

為即時處理要保機構發生經營危機,以保障存 款人權益,維護金融市場秩序,本年度重新檢 視並就金融危機主要項目,研議訂定本公司「對 要保機構發生經營危機因應措施」以為危機發 生時之因應依據。

2. 精進問題要保機構退場機制

參考美國近期快速處理倒閉銀行案例之經驗, 擬議導入停業前標售作業,並著手規劃修法及 相關配套措施,以強化及完備我國問題要保機 構退場機制。本年度研議內容包括:

- (1) 研修存款保險相關法制,包括本公司辦理經 營不善要保機構停業前標售作業及設立過渡 銀行等處理機制。
- (2) 參採美國聯邦存款保險公司 (FDIC) 之作法, 研議以虛擬資料室(Virtual Data Room, VDR)建置標售資料室,及辦理投、開標等 作業。
- (3) 研議 FDIC 損益分攤機制相關原則及作法。
- (4) 研議縮短以接管執行系統性風險個案之退場 流程。

(二)辦理退場金融機構未結事項

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、授信債權及畫作等,由 本公司以接管人或清理人身分積極處理 6 家金融 機構之上開資產及其他未結事項。

- 1. 本年度賡續管理處分保留資產及訴訟案,並辦 理帳務、股務及税務等事宜,包括委外辦理保 留不動產 4 次公開標售,均因無人投標而流標, 以及辦理未結保留訴訟案件共計6件。
- 2. 本公司奉示接管慶豐商業銀行,經多年處理, 因僅餘少數未結事項,足堪認定接管目的已完 成,爰報請金管會核准自 112 年 12 月 27 日零 時起終止接管該行,並自同一時點起勒令停業 清理,指派本公司為清理人辦理後續清理事官。
- 3. 中聯信託投資股份有限公司持有台北金融大樓 公司之股權 22 億 2,205 萬元, 占 15.12%。 為強化股權管理,前經報奉主管機關同意由本 公司推薦2名代表擔任監察人。本年度計獲配 111 年度現金股利約 2.08 億元及監察人酬勞約 1.15 百萬元。
- 4. 截至 112 年底處分或催理保留資產共計回收約 220.13 億元,尚餘保留資產帳面淨額約 31.62 億元,較承接初期大幅減少86.90%。



IV. Resolution of Troubled Insured Institutions

1. Reviewed legislation and mechanisms pertaining to resolution of troubled insured institutions.

In response to bank collapses in the West, the CDIC developed the following stronger mechanisms for resolving troubled insured institutions:

A. Developed the *Central Deposit Insurance*Corporation Response Measures to Handle Insured Institutions in Operation Crises

In order to handle troubled insured institutions under an operation crisis in a timely manner, thereby protecting the interests of depositors and maintaining order in the financial markets, the CDIC in 2023 reexamined the key factors in financial crises and amended the *Central Deposit Insurance Corporation* Response Measures to Handle Insured Institutions in Operation Crises.

B. Enhanced the failure resolution mechanism for troubled insured institutions

Making reference to recent experience of the US authorities in expedited resolution of insolvent banks, the CDIC studied the mechanism related to bidding operations prior to the closure of a troubled insured institution. The CDIC in 2023 began drawing up the following plans to amend legislation and related measures in order to enhance the failure resolution mechanism for troubled insured institutions:

- a. Draft amendments to deposit insurance laws and regulations, including the CDIC's conduct of bidding operations prior to the closure of troubled insured institutions, and the CDIC's establishment of bridge banks.
- b. Study to develop a virtual data room to market failing insured institutions and to sell them off by means of tender sales, which makes reference to methods adopted by the US Federal Deposit Insurance Corporation (FDIC) .
- c. Develop principles and operating methods for a profit-and-loss sharing mechanism.
- d. Streamline the procedure for resolving troubled insured institutions that are under conservatorship due to systemic risks.

2. Handled unresolved issues of failed insured institutions

Since the termination of the Financial Restructuring Fund (FRF) at the end of 2011, the CDIC (acting as either conservator or receiver) has handled retained assets and unresolved issues at six troubled insured institutions that were still unresolved when the FRF was terminated. The retained assets include real estate, stocks, creditor's claims, and artwork.

- A. The CDIC in 2023 continued to manage and/or dispose of retained assets and litigation, and to handle matters relating to accounting, shareholder services, and taxation. The CDIC put up four public tender of retained real estate (during the current year with no bids), and handled six related lawsuits.
- B. The CDIC was instructed several years ago to take Chinfon Commercial Bank into conservatorship, and by 2023 only a very few issues remained unresolved. With the purpose of the conservatorship achieved, the CDIC filed with the FSC for approval to conclude the conservatorship from 12 o'clock midnight on 27 December 2023. From that same moment, the FSC ordered the bank to suspend and wind up its business, and appointed the CDIC as receiver to handle follow-up receivership matters.
- C. The China United Trust and Investment Corporation (CUTIC) held a 15.12% equity stake, valued at NT\$2,222.05 million, in the Taipei Financial Center Corporation (Taipei 101). In order to strengthen shareholding management, the CDIC acting with the approval of the competent authority recommended two representatives to the board of supervisors at Taipei 101. In 2023, the CUTIC received cash dividends of approximately NT\$208 million while compensation of approximately NT\$1.15 million was paid to the two supervisors.
- D. As of the end of 2023, the CDIC had disposed of or collected on a total of approximately NT\$22.013 billion worth of retained assets, which leaves retained assets with a net book value of approximately NT\$3.162 billion. This figure is down sharply by 86.90% from the net book value of the assets originally slated for disposal.



五、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,並委託本 公司繼續辦理。截至 112 年底已提起民事責 任追償之案件計 143 件,其中獲勝訴 115 件; 敗訴 23 件;法院審理中 5 件。
- (二)已退場經營不善金融機構之未了結訴訟案件 於 112 年底計有 6 件。

六、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,本年度辦理情形如下:

- (一)對45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 45 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查核,對查核所 發現之缺失,均督導受查核機構完成改善。

(三)對 74 家要保機構申報之差別費率風險指標 資料辦理查核,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。

七、資訊業務

(一)強化資安管理及驗證

- 1. 遵循資通安全管理法規定,持續優化防禦縱 深機制,強化資安防護能力,完成全部核心 資通系統導入 ISMS 標準,持續維持公正第 三方驗證廠商(TUV)之「CNS 27001 (ISO 27001)」驗證有效性。
- 2. 提報「111 年資通安全維護計畫實施情形」及 「111 年政府機關(構)資通安全稽核作業共同 發現事項辦理情形」,並研訂本公司「112 年 度資通安全維護計畫」。
- 3. 持續檢視資通系統分級妥適性及辦理資通系統 防護基準控制措施,包括業務持續運作演練、 配合內部資通安全稽核、辦理資訊資產盤點、 核心資訊系統風險評鑑、資通安全管理制度有 效性評估及召開資安管理審查會議等相關工 作。



V. 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 meetings of the FRF Management Committee, the CDIC has actively pursued civil damages against law-breaking individuals at troubled 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 continues to entrust the CDIC to handle these cases. By the end of 2023, 143 civil suits were filed, resulting in 115 favorable judgments and 23 unfavorable judgments. In addition, 5 suits are still being litigated.
- Six unfinished lawsuits over troubled insured institutions were under litigation as of the end of 2023.

VI. 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. In 2023, the CDIC carried out the following inspections:

- 1. The CDIC conducted inspections to verify the accuracy of the deposit insurance assessment base, based on the deposit insurance premium data reported by 45 insured institutions. 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 inspections of 45 insured institutions to verify the accuracy of the format and content of the electronic data files that are established as required by law. Where deficiencies and/or errors were detected in the above-mentioned inspections, the CDIC oversaw efforts by the inspected institutions to make improvements.

3. The CDIC conducted inspections of the data and files for risk indicators for differential premium rates submitted by 74 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.

VII. Information Management

1. Enhancement of information security management and certification

- A. In compliance with the provisions of the *Cyber Security Management Act*, the CDIC continued to optimize the information security defense-indepth mechanism, and improve information security protection capabilities. All core information systems were brought in line with Information Security Management System (ISMS) standards, and the CDIC continued to maintain its CNS 27001 (ISO 27001) certification from a third party inspection service provider (TUV).
- B. Filed two reports with the FSC on the State of Implementation of the CDIC 2022 Information Security Maintenance Plan and the State of Implementation of Measures Taken to Address Joint Findings in the 2022 Information Security Audit of Government Agencies. In addition, the CDIC adopted the 2023 Information Security Maintenance Plan.
- C. Continued inspecting the suitability of information and communication security system levels and implementing the baseline protection set out in the *Defense Standards of Cyber Systems*, including business continuity drills, internal cybersecurity audits, information asset inventories, core information system risk assessments, ISMS effectiveness assessments, and the holding of information security management review meetings.













(二)提升資安監控及防護

- 1. 委託專業廠商對本公司執行資安健診服務,包括網路架構檢視、網路惡意活動檢視、使用者端電腦惡意活動檢視、伺服器主機惡意活動檢視、目錄伺服器設定及防火牆連線設定檢視等資安檢測服務,並依檢測結果,完成改善措施。
- 2. 持續辦理「防毒軟體」、「網路防火牆」、「電子郵件暨過濾防護」及「電腦終端防護」等資安防護作業,並適時進行軟、硬體之更新或升級,以防範電腦病毒及駭客之危害。
- 3. 完成本年度一般員工之資通安全通識教育訓練,及資安專責人員與資訊人員接受資通安全專業課程訓練,提升整體同仁資安防護意識與資訊人員之專業技能,並持續維持資安專責人員證照之有效性。
- 4. 賡續委託專業廠商辦理資安委外監控(SOC)、 入侵偵測系統及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。
- 配合金管會辦理完成電子郵件社交工程演練及 資通安全通報演練。
- 6. 完成本公司重要資通系統備援作業區之伺服器 主機等相關設備,委由中華電信辦理主機代管 作業,強化重要核心系統備援機制,維持重要 核心系統 24 小時營運不中斷及專業工程師全 程監控服務,提升實體機房可用性、安全性及 管理效能。

(三)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 33 項資訊應用系統辦理程式增修維護計 176 件。

八、研究發展

為使業務發展切合金融環境之變革,本年度除積極蒐集國內、外最新資料完成專題報告,並配合IADI進行各項研究,以及參與國際研討會與國際組織及同業進行研究交流外,另委託專家學者研究存保制度未來改革方向,以利存保制度與時俱進,符合業務需要。

(一)委託專家學者辦理「存款保險基金目標 値及風險差別費率之研究」及「系統性 與非系統性風險下問題金融機構退場處 理機制與案例研究」案

現行風險差別費率行之多年,多數要保機構適用 費率集中於第一級最低費率,為有效區隔要保機 構間之風險差異,並引導要保機構積極降低營運 風險,委託專家學者辦理「存款保險基金目標 值及風險差別費率之研究」案,本研究案預計於 113年3月完成。

另為維護金融穩定,健全問題要保機構退場機制,委託專家學者針對國外於系統性風險與非系統性 風險下問題金融機構處理案例進行研究,並檢討 我國相關規定,研議及早處理問題要保機構等相 關法制,本研究案預計於 113 年 6 月完成。

(二)專題研究及摘譯報告

本年度因應上半年歐美銀行危機事件,針對金融 機構危機應變及問題要保機構退場處理機制等進 行較為深入及廣泛之研討;另就存款保險制度革 新、金融科技與創新、永續發展、資金籌措與管 理等重要或新興議題,完成相關專題研究及摘譯 報告:

1. 金融機構危機應變:

(1) IADI「北美區域委員會與日韓等國緊急應變計畫與模擬演練案例」報告。

2. Information security monitoring and defenses

- A. Engaged a professional service provider to carry out an information security assessment (including inspections of: network architecture; malicious network activities; end users' malicious computer activities; malicious server activities; directory server settings; and firewall settings), and took corrective actions based on assessment results.
- B. Continued running its antivirus software, network firewalls, email and filtering systems, and computer endpoint protection systems, and updated or upgraded various software and hardware where necessary in order to protect against computer viruses and hacker intrusions.
- C. Held annual information security courses for employees, and advanced information security courses for dedicated information security personnel and information technology personnel in 2023. The objectives of these courses were to make all CDIC employees more conscious of information security concerns, to hone the expertise of information technology professionals, and to ensure that dedicated information security personnel keep their qualifications current.
- D. Continued engaging a professional service provider to operate the CDIC's Security Operation Center (SOC), to monitor and analyze network traffic in the intrusion inspection system, and to assist with the handling of information security incidents. These undertakings improved the CDIC's cyber defense capabilities.
- E. Coordinated with the FSC's policy by conducting email social engineering drills and information security notification drills.
- F. Completed the outfitting of servers and related equipment for the CDIC's major information and communication security system; outsourced the operation of colocation services to Chunghwa Telecom to enhance CDIC's core systems backup system, ensuring 24-hour uninterrupted operations of core systems and professional maintenance personnel, and improving the accessibility, security, and management efficiency of the data center.

3. Development and maintenance of business information systems

To meet operational needs and facilitate more effective work, the Department of Information Technology installed, repaired, or updated 176 software programs for 33 different CDIC information application systems.

VIII. Research and Development

To ensure that its business develops in a way that conforms to changes in the financial environment, the

CDIC in 2023 actively collected and studied the latest local and international information to prepare special reports, conducted various research projects in collaboration with the IADI, and attended international conferences to carry out research and exchanges with international bodies and peer organizations. In addition, the CDIC also retained experts and scholars to study the future direction of deposit insurance reforms to help ensure that the deposit insurance system remains in step with the times and meets business needs.

"Deposit Insurance Fund Target Ratio and Risk-based Premium Rates" and "Failure Resolution Mechanisms for Troubled Financial Institutions that Pose Systemic and Non-systemic Risks, and Related Case Studies" commissioned studies

The current system of risk-based premium rates has been in place for a number of years, and most insured institutions enjoy the Tier 1 premium rate (the lowest rate). To account effectively for risk differences between different insured institutions, and to guide insured institutions to actively reduce operational risks, the CDIC retained experts and scholars to conduct a study entitled *Deposit Insurance Fund Target Ratio and Risk-based Premium Rates*. The study is scheduled to be completed in March 2024.

To maintain financial stability and enhance the soundness of the failure resolution mechanism for troubled insured institutions, the CDIC retained experts and scholars to conduct a study entitled Failure Resolution Mechanism for Troubled Financial Institutions that Pose Systemic and Non-systemic Risks, review related legal requirements, and develop legislation to govern the framework and arrangements relating to resolution of insured institutions prior to bank closure. The study is scheduled to be completed in June 2024.

2. Research projects and summary translation reports

In response to crises at banks in the U.S. and Europe in the first half of 2023, the CDIC carried out relatively in-depth and wide-ranging studies regarding financial institution crisis response measures and troubled insured institution resolution mechanisms. Also, the CDIC completed research projects and summary translation reports focusing on deposit insurance system reforms, fintech and innovation, sustainable development, funding and management, and other important and emerging issues, including the following:

A. Financial institution crisis response measures:

 a. Summary translation of contingency plan testing by the IADI North American Regional Committee and by Japan and Korea;



- (2)「加拿大金融市場管理局(AMF)模擬演練 案例」報告。
- (3)「香港金融管理局召開滙豐銀行(HSBC)亞 洲區危機管理小組 2023 年度簡報資料內容」 報告。

2. 問題要保機構退場處理:

- (1) 美國監理機關對加州矽谷銀行(SVB)等銀行 危機事件之處理過程及可供我國參考之處。
- (2)「瑞士信貸銀行處理方式及可供我國借鏡之 處」報告。
- (3)「SVB 英國子行移轉予 HSBC」監理重點。
- (4)「銀行復原及清理指令(BRRD)關於資本 重建(Bail-in)相關重要規定暨其他國家 金融監理機關對相關機制之適用情形」報
- (5) FDIC「大型銀行須持有長期債務以強化金 融穩定與銀行退場處理建議案」報告。
- (6) FDIC「虛擬資料室及網站安全作業需求」 報告。
- (7) 金融穩定委員會(FSB)「2023年銀行倒 閉事件之退場處理及初步反思」報告。
- (8) FDIC 董事長 Martin J. Gruenberg「大型區 域銀行之清理與經驗教訓」演講。

3. 存款保險制度革新:

- (1)「歐盟銀行危機管理與存款保險制度改革提 案與額外暫時性存款保障措施」報告。
- (2) FDIC「存款保險改革各種選項」芻議報告。
- (3) FDIC「特別保費徵收規則」報告。

4. 金融科技與創新:

(1)「IADI 金融科技報告-臺灣運用監理科技強 化純網銀監理(英文版)」,獲 IADI正式 發布,並刊登於 IADI 官網供全球存保機構 及各國政策制定者等參考。

- (2) IADI「存款保險機構之挑戰與機會」金融科 技報告。
- (3) 美國聯準會(FRB)、FDIC 及貨幣監理署 (OCC)「加密資產相關風險聯合聲明」 報告。

5. 永續發展:

- (1) IADI「氣候變遷於存款保險資金管理之角 色」報告。
- (2) FSB「按司法區劃分的氣候情境分析」報告。
- (3) IADI「ESG 及存款保險」調查報告。

6. 資金籌措與管理:

- (1) 保險賠款特別準備金之「債券主動式投資策 略之可行性研究」報告。
- (2)「建立金融業特別準備金多元籌資機制之可 行性」報告。

(三)IADI 國際研究案

- 1. 推動發布「存款人賠付之現在與未來:挑戰、 解決方案與趨勢」研究報告。
- 2. 推動發布「存款保險制度核心原則遵循之主題 檢視-外部關係」報告、「2023年銀行動盪與 存款保險制度」報告,以及2篇政策報告、3 篇金融科技報告與3篇問卷調查報告等。
- 3. 推動「有效伊斯蘭存款保險制度核心原則」評 估手冊之制定。
- 4. 持續參與「信用合作社相關議題」、「金融科技 各項議題」及「賠付制度」等3項國際研究案。

(四)國際研討會摘要報告

- 1. IADI 亞太區域委員會(APRC)「存款保險基 金管理與投資:在安全性、流動性及獲利性間 取得平衡」視訊研討會。
- 2. IADI 亞太區域委員會(APRC)「邁向新時代: 存款保險機構創新傳統工具與整合新興作法」 國際研討會。

- b. Summary translation of simulation and tabletop exercises by the Autorité des Marchés Financiers Canada;
- c. Summary translation of the presentations of the 2023 HSBC Asia Crisis Management Group (CMG) Meeting called by the Hong Kong Monetary Authority.

B. Resolution of troubled insured institutions:

- a. Summary translation of how US supervisory authorities handled the resolution of Silicon Valley Bank (SVB) and other troubled banks, and what Taiwan can learn from the bank crisis events;
- b. Summary translation of the resolution of Credit Suisse and what Taiwan can learn from the case;
- Summary translation of the supervisory focal points regarding the transfer of the UK subsidiary of SVB to HSBC;
- d. Summary translation of the important rules of the EU Bank Recovery and Resolution Directive (BRRD) relating to bail-ins, and applications of related mechanisms by financial supervisory authorities in other countries;
- e. Summary translation of FDIC's *Proposed Rule to*Require Large Banks to Maintain Long Term
 Debt to Improve Financial Stability and Resolution;
- f. Summary translation of FDIC's work on Secure Web Space and Virtual Data Room;
- g. Summary translation of the Financial Stability Board (FSB) on 2023 Bank Failures: Preliminary lessons learnt for resolution;
- h. Summary translation of the remarks by FDIC Chairman Martin J. Gruenberg on *The Resolution of Large Regional Banks Lessons Learned*.

C. Deposit insurance system reforms:

- a. Summary translation of European Commission's proposal for reform of bank crisis management and deposit insurance framework, and measures for protection of temporary high balances on bank accounts:
- b. Summary translation of FDIC's *Options for Deposit Insurance Reform*;
- c. Summary translation of FDIC's *Final Rule on the Special Assessment.*

D. Fintech and innovation:

 a. IADI Fintech Brief No. 14 – The Use of Fintech in Enhancing the Supervision of Internet-only Banks in Chinese Taipei was published and posted to the IADI website for the reference of worldwide deposit insurance insurers and policymakers;

- b. Summary translation of IADI Fintech Brief on Challenges and Opportunities for Deposit Insurers;
- c. Summary translation of the joint statement by the US Federal Reserve Board, FDIC, and OCC on Crypto-Asset Market Vulnerabilities.

E. Sustainable development:

- a. Summary translation of IADI Survey Brief No. 5
 The Role of Climate in Deposit Insurers' Fund Management;
- b. Summary translation of FSB's *Climate Scenario Analysis by Jurisdictions*;
- c. Summary translation of IADI Survey Brief No. 4 ESG and Deposit Insurance.

F. Funding and management:

- a. Report entitled Study on the Feasibility of Adopting an Active Strategy of Bonds Investment for the Deposit Insurance Payout Special Reserves;
- b. Report entitled Study on the Feasibility of Adopting a Diverse Range of Funding Mechanisms for the Financial Industry Special Reserve Fund.

3. IADI international research

- A. The CDIC supported and took part in the publication of the research paper entitled Reimbursing Depositors Now and in the Future: Challenges, Remedies and Trends.
- B. The CDIC supported and took part in the publication of the reports entitled *IADI Thematic Review of Core Principles on External Relations* and *The 2023 banking turmoil and deposit insurance systems*, two policy briefs, three Fintech briefs, and three survey briefs.
- C. The CDIC took part in preparation of an assessment handbook on the *Core Principles for Effective Islamic Deposit Insurance Systems*.
- D. The CDIC continued its involvement in international research projects with the following three IADI research technical committees on Financial Cooperatives, Financial Technology and Reimbursement.

4. Summary reports from international conferences

- A. Summary report on IADI APRC Webinar themed Deposit Insurance Fund Management and Investment Striking a Balance between Safety, Liquidity, and Profits;
- B. Summary report on IADI APRC International Conference themed Evolving Towards a New Era: Renovating Traditional Tools and Integrating New Approaches by Deposit Insurers;



- 3. IADI 亞太區域委員會(APRC)「新常態問題 金融機構清理議題:疫情及全球暖化期間清理 問題金融機構之合作與協調」視訊研討會。
- 4. IADI 2023 年雙年國際學術研討會。
- 5. IADI EARC「存款保險差別費率機制之運作」 國際研討會。
- 6. IADI 2023 年度「成功管控系統性風險:動盪世 界中的存款保險」國際研討會。
- 7. IADI 2023 年銀行危機及存款保險架構專家視訊 研討會。
- 8. 金融穩定學院(FSI)與IADI「再議存款處置方 針」聯合視訊研討會。
- 9. FSI與 IADI「各類型金融機構倒閉處理制度建 制」視訊研討會。

(五)發行本公司「法定查核及受託檢查」英 文版有聲電子書

(六)發行「存款保險資訊季刊」

- 1. 本年度計發行 4 期, 刊登專家學者及本 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; 另彙整國際金融監 理快訊,以饗讀者。
- 2. 季刊按季寄送政府 機關及財經研究相 關圖書館等,並同 步發行電子書供各 界參閱。

九、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。本公司擔任 IADI 重要職務,包括 IADI 執 行理事會理事、核心原則及研究委員會(CPRC) 主席、APRC 訓練暨協助技術委員會(TATC)主 席,主要負責 IADI 有效存款保險制度核心原則檢 視與更新,推動傳統及新興議題並重之各項存款 保險議題、國際準則制定與專題研究、高階人員 選任,以及 APRC 會員間之合作交流暨訓練與技 術協助等事宜;另本公司亦擔任 IADI 治理工作小 組(Governance Working Group)成員,參與「提 升 IADI 治理效能」及「有效因應國際金融制度最 新發展」等重要議題討論並研議相關建議。

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:



本公司副總經理黃光熙(左)於112年11月9日IADI亞太區域委員會(APRC)國際研討會與越南 存款保險機構(DIV)董事長 Mr. Pham Bao Lam(右)合影

CDIC Executive Vice President Kuang-Hsi Huang (left) poses for a photo on 9 November 2023 at the IADI APRC Workshop 2023 in Vietnam with Chairman Pham Bao Lam (right) of DIV.



112 年 9 月 29 日本公司副總經理范以端 (前排右 13)參加 IADI 第 22 屆全球年會與 IADI 會員機構代表合影

CDIC Executive Vice President Yvonne Fan (front row, 13th from right) with designated representatives of IADI Members at the 22nd Annual General Meeting on 29 September 2023.

- C. Summary report on IADI APRC Technical Assistance Workshop themed Resolution Issues in New-normal Times: Cooperation and Coordination in Handling Resolution of Troubled Banks during Pandemic / Global Warming;
- D. Summary report on IADI 2023 Biennial Research Conference;
- E. Summary report on IADI EARC International Workshop themed *Implementing Differential Premium Systems*;
- F. Summary report on 2023 IADI Annual Conference themed Successfully Managing Systemic Risk:

 Deposit Insurance in a Turbulent World;
- G. Summary report on IADI 2023 webinar on bank crisis management and the deposit insurance framework;
- H. Summary report on FSI-IADI joint virtual event themed *Deposits in the spotlight Do we need to rethink the treatment of deposits?*;
- I. Summary report on FSI-IADI joint webinar themed One Size Does Not Fit All: Tailoring Failure Resolution Frameworks for all Banks.
- 5. Released an English audiobook of CDIC's statutory inspections and commissioned examinations
- 6. Publication of the deposit insurance quarterly bulletin
- A. Four editions were issued in 2023. The CDIC's Deposit Insurance Quarterly Bulletin features articles by experts, scholars, and CDIC staff on deposit insurance, business management of financial institutions, and trends in financial supervision. In addition, each Bulletin also reports on international financial supervisory newsflash to keep readers informed of important developments on this front.

B. Quarterly Bulletins are distributed to government agencies and the libraries of related finance and economics studies, and e-book versions are distributed simultaneously to the public.

IX. 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 international affairs, activities, and research work. Over the years, deposit insurers around the world have come to recognize the CDIC's professional contribution. In 2023, the CDIC held a number of important positions at the IADI, serving as a member of the Executive Council, Chairperson of the Core Principles and Research Council Committee (CPRC), and Chairperson of the APRC Training and Assistance Technical Committee (TATC). In addition, the CDIC was primarily responsible at the IADI to facilitate for the following: reviewing and updating the Core Principles for Effective Deposit Insurance Systems; studying deposit insurance issues on both traditional and emerging topics; formulating international guidance and conducting related research; recruitment of IADI senior personnel; and matters pertaining to cooperation, exchange, and training and technical assistance among APRC member organizations. The CDIC is also a member of the IADI Governance Working Group, where it has taken part in discussions of and the making of recommendations regarding various important issues, including enhancements to improve organizational effectiveness and responding effectively to the latest developments in the international financial system.

To promote international cooperation and enhance its international visibility, the CDIC continued in 2023 to participate in international affairs and activities, and to promote cooperation, experience exchanges, and information sharing with peer institutions throughout the world, including the following:



(一)舉辦「IADI 亞太區域委員會(APRC) 存款保險基金管理與投資視訊研討會」

本公司於 4 月 11 日舉辦 IADI APRC 視訊研討會, 主題為「存款保險基金管理與投資:兼顧安全性、 流動性暨獲利性」。本研討會涵蓋四項主要議題, 包括:基金投資目標、基金風險管理架構、緊急備 援籌資機制及永續投資等。會中除邀請 APRC 主 席暨日本存款保險公司理事長 Mr. Hidenori Mitsui 致開幕歡迎詞外,亦邀請日本、韓國、臺灣等 3 家存款保險機構代表擔任講師,分享渠等國家於 存款保險基金管理與投資之經驗與實務作法。

(二)受邀擔任國際研討會講座,增加國際能 見度

本公司積極參與國際事務,並受邀擔任研討會講座,包括歐洲存款保險機構論壇(EFDI)舉辦之2023年會員代表大會暨國際研討會、IADI歐亞區域委員會(EARC)舉辦之2023年會暨國際研討會、IADI訓練處(TCBU)與菲律賓存款保險公司共同主辦之「核心原則介紹與自我評估流程指南」線上研討會,以及越南存款保險機構(DIV)舉辦之IADIAPRC「強化存款保險機構於及早偵測與及時干預之角色」國際研討會等。

(三)與國際存款保險同業機構簽署及展延合作備忘錄(MOU),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,本年度新增一家存款保險機構簽署合作交流意向書(LoE),另與韓國存款保險公司(KDIC)、匈牙利存款保險機構(NDIF)展延 MOU,截至 112年底已簽署 26 件正式合作關係文件或聲明書。另本公司透過召開雙邊交流視訊會議及實體會議,深化雙邊友好合作關係。

(四)與國際存款保險同業機構進行存款保險 議題會議,促進經驗交流與分享

- 本公司與韓國存款保險公司(KDIC)於1月就 雙方存款保險發展及策略進行雙邊交流視訊會 議,包含存款保險永續發展策略、新興金融商 品、金融消費者保護、未來挑戰與願景等議題; 另於8月就我國純網銀監理制度及其監理系統 進行實體會議,並就相關意見與經驗相互交流。
- 2. 本公司與泰國存款保險機構(DPA)於3月在 臺北召開雙邊交流實體會議,就雙邊存款保險 機制、我國純網銀監理制度、泰國擬開放純網 銀設立之架構及保留資產之管理與處分等重要 議題進行討論,並互相分享相關經驗。



本公司董事長蘇財源(左四)、總經理鄭明慧(右三)、副總經理范以端(左三)與韓國存款保險公司董事長暨總經理 Mr. JaeHoon Yoo(右四)於 112 年 8 月 25 日進行雙邊交流會議合影

CDIC Chairman William Su (4th from left), President Annie Cheng (3rd from right), and CDIC Executive Vice President Yvonne Fan (3rd from left) engaged in bilateral discussions with KDIC Chairman and President JaeHoon Yoo (4th from right) on 25 August 2023.

Held the IADI APRC Webinar on Deposit Insurance Fund Management and Investment Striking Balance between Safety, Liquidity, and Profits

The CDIC hosted the IADI APRC Webinar on the theme of *Deposit Insurance Fund Management and Investment – Striking balance between safety, liquidity, and profits* on 11 April 2023. The webinar focused on the following four key topics: fund investment objectives, fund risk management framework, emergency funding arrangements, and ESG investing. APRC Chairperson and Governor of the Deposit Insurance Corporation of Japan (DICJ) Hidenori Mitsui was invited to deliver the opening and welcome remarks. In addition, one representative each from the Korea Deposit Insurance Corporation, the DICJ, and the CDIC were invited to share their experiences and practices in managing and investing deposit insurance funds.

2. Spoke at international conferences, achieved a higher international profile

The CDIC took active part in international affairs, and accepted invitations for its personnel to speak at international conferences, including the European Forum of Deposit Insurers (EFDI) 2023 Annual General Meeting and International Conference; the IADI Eurasia Regional Committee (EARC) 2023 Annual Meeting

and International Workshop; IADI Training and Capacity Building Unit – Philippine Deposit Insurance Corporation joint webinar themed Introduction to the Core Principles and Guide to the Self-Assessment Process; and Deposit Insurance of Vietnam IADI APRC Workshop themed Enhancing the Role of Deposit Insurers in Early Detection and Timely Intervention.

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 in 2023 signed a Letter of Exchange (LoE) with an additional deposit insurer, and extended MOUs with the Korea Deposit Insurance Corporation (KDIC) and the National Deposit Insurance Fund of Hungary (NDIF). As of year-end 2023, the CDIC had signed cooperation documents or declarations with 26 international peers. The CDIC also took part in a number of bilateral virtual and in-person meetings to secure and improve friendly relations with peer organizations.

Took part with peer deposit insurers around the world in meetings on deposit insurance issues to promote exchanges and sharing of information

- A. The CDIC held a virtual meeting in January 2023 with the Korea Deposit Insurance Corporation (KDIC) to engage in a bilateral virtual meeting on the development and strategies of their respective deposit insurance systems, including deposit insurance ESG development, non-deposit products, protection of financial consumers, and future challenges and visions. Also, in August 2023 the CDIC held in-person meetings in Taipei focusing on supervisory technology and systems of Taiwan's internet-only banks, and exchanged related views and experiences.
- B. The CDIC engaged in a bilateral in-person meeting in March in Taipei with the Deposit Protection Agency of Thailand (DPA) to discuss the two countries' deposit insurance mechanisms, the supervisory technology of Taiwan's internet-only banks, the framework for the virtual bank licencing in Thailand, management and disposal of retained assets, and other important topics. The two sides also shared information on related experiences.



本公司業務處處長許麗真(左二)於 112 年 6 月底參加 IADI 歐亞區域委員會(EARC)國際研討會並擔任講座,並與第二場次講座一美國聯邦存款保險公司(FDIC) Mr. Edward Garnett(右二)等存保機構代表合影

Lisa Hsi (2nd from left), Director of the CDIC Department of Business, attended and spoke at the 2023 IADI EARC Annual Meeting and International Workshop in Ulaanbaatar, Mongolia in late June 2023, with Mr. Edward Garnett of FDIC (2nd from right) and other speakers in Session 2.



十、人力資源

(一)最近五年人力結構

左序	職員教育程度					
年底	職員人數	数 平均年齢	博士畢業	研究所畢業	大專畢業	其他
112	151	48	1	63	85	2
111	150	49	2	55	90	3
110	150	49	2	55	90	3
109	153	49	-	54	96	3
108	147	50	-	48	96	3

本公司 112 年底各處室職員人數如下:

首長、業務委員及和	必書室18人	風險管理處	30人	清理處	5 人
特別查核處	13 人	業務處	10人	財務處	13 人
法務處	9人	國際關係暨研究室	8人	會計處	8 人
人事室	5人	資訊處	16人	政風室	2人
中區辦事處	6人	南區辦事處	8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 2,261 人次,平均每人參加各項專業訓練次數為 14.97 次,項目如下:

- 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。
- 邀請講座舉辦專題演講,
 強化員工專業知能。
- 3. 參加線上國際會議及研 討會,加強與存款保險 有關專題之研究。
- 4. 每週舉辦 1 至 2 次英語 及日語訓練,提升員工 外語能力。



本公司於 112 年 10 月 28 日舉辦 38 週年慶員工自強活動於桃園東眼山遊客中心合影

CDIC 38th Anniversary company trip: CDIC employees pose for a group photo on 28 October 2023 at the Dongyanshan National Forest Recreation Area in Taoyuan.

X. Human Resources

1. Workforce structure over past 5 years

Year	No. of	Avg. age of	Educational attainment of employees					
rear	employees	employees	Doctorate	Graduate school	College	Other		
2023	151	48	1	63	85	2		
2022	150	49	2	55	90	3		
2021	150	49	2	55	90	3		
2020	153	49	-	54	96	3		
2019	147	50	-	48	96	3		

Department breakdown of CDIC staff for 2023:

Senior Executives and Secretariat	18	International Relations and Research Of	ffice 8
Dept. of Special Inspection	13	Dept. of Information Technology	16
Dept. of Legal Affairs	9	Southern Taiwan Regional Office	8
Personnel Office	5	Dept. of Resolution	Ę
Central Taiwan Regional Office	6	Dept. of Finance	13
Dept. of Risk Management	30	Dept. of Accounting	8
Dept. of Business	10	Civil Service Ethics Office	2

2. Personnel training

To upgrade the quality of staff and enhance employees' professional knowledge, the CDIC arranged training programs in 2023 that attracted a total attendance of 2,261, for an average of 14.97 instances of attendance per staff member. Training programs included the following:

- A. Staff participated in professional training programs arranged by the Taiwan Academy of Banking and Finance and other institutes that provide training needed to support CDIC operations.
- B. The CDIC invited outside experts to speak on specific topics and helped its staff hone their professional expertise.
- C. Staff participated in online international meetings and webinars to study topics related to deposit insurance.
- D. The CDIC arranged one to two English and Japanese language classes per week to improve employees' language proficiency.





(一)內部控制制度

自 100 年 3 月 3 日起成立內部控制專案小組,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 2 次會議,負責推動內部控制相關工作 及宣導重要措施,並持續辦理內部控制及內部稽核 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,逐級落實執行內部控制機制。

(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「政府內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。
- 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. 內部稽核小組於本年 2 月完成 111 年度內部控制制度自行評估作業,簽署「內部控制聲明書」並將結果向董事會報告。

十二、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」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,截至112年底受託運用與管理金融業特別準備金約1,983億元;另為落實永續投資概念將永續發展債券納入投資範疇,截至112年底投資永續發展債券約43億元。

(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及特定風險監控, 分享監理資訊等多項報告予金管會,相關內容見 「業務概況」之「三、風險管理業務」之(三)。

(三)持續配合主管機關辦理系統性重要銀 行各項工作

配合主管機關強化我國系統性重要銀行監理措施,審核6家系統性重要銀行本年度申報「經營危機應變措施」內容,並加強對於流動性危機事件及資本不足危機事件相關指標妥適性之審查。

(四)受農業部委託檢查受農會漁會信用部 委託處理資訊機構業務事宜

依據農業部(前行政院農業委員會)與本公司會商 訂定之「行政院農業委員會委託中央存款保險股份 有限公司檢查受農會漁會信用部委託處理資訊機構 業務要點」,本年度持續辦理受託檢查事宜,受檢 機構包括農金資訊股份有限公司及財團法人農漁會 南區資訊中心等2家,每年各辦理一次檢查。



XI. Internal Controls

1. Internal control system

On March 3, 2011, the CDIC set up an Internal Controls Task Force, which was convened by an Executive Vice President of the CDIC and consisted of the directors of each CDIC department and office. The Task Force convened two meetings in 2023. It is 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 Executive Vice President 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 adopted 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 2023 completed a self-assessment of the CDIC's 2022 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.

XII. Cooperated 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 entrusts the utilization and management of the Financial Industry Special Reserve Fund to the CDIC 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 2023, the Special Reserve Fund assets under the CDIC's management stood at approximately NT\$198.3 billion. To incorporate sustainable investment, the CDIC began to invest in sustainable development bonds. The CDIC had invested approximately NT\$4.3 billion in sustainable development bonds as of 31 December 2023.

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 Offsite Monitoring,* the CDIC issued analytical reports on the financial and business conditions of insured institutions, and monitored the specific-risk businesses of financial institutions, in order to share supervisory information. For related details, see paragraph "3." under the "III. Risk Management" section of "Business Operations" above.

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

In coordination with measures taken by the competent authority to improve supervision of Taiwan's systemically important banks, the CDIC reviewed the "Response Measures for Business Crises" filed by Taiwan's six domestic systemically important banks, and conducted enhanced reviews of the suitability of liquidity crisis and capital adequacy crisis indicators.

4. The CDIC was entrusted by the Ministry of Agriculture to examine firms entrusted by the credit departments of farmers' and fishermen's associations to operate their information systems

Acting in accordance with the Guidelines for the Council of Agriculture Entrusted the Central Deposit Insurance Corporation to Examine Firms Entrusted by the Credit Departments of Farmers' and Fishermen's Associations to Operate Their Information Systems, the CDIC was again entrusted by the Ministry of Agriculture (formerly called the Council of Agriculture) to examine the aforementioned information system operators. The firms subject to examination include the Agrifinance Information Service Co. Ltd and the Farmers' and Fishermen's Association South Data Center, each of which is examined once per year.



厚實存保基金,穩固存戶信心

Build a lasting Deposit Insurance Fund, win the trust of depositors



財務報表

Financial Statements







CENTRAL DEPOSI<mark>CINSURANC</mark>E CORPORATION STATEMENTS OF FINANCIAL POSITION

民國 112 年及 111 年 12 月 31 日

DECEMBER 31, 2023 AND 2022

單位:新臺幣千元 (Expressed in NT\$'000)

	2023.12.3	1	2022.12.3	1
	金額 Amount	%	金額 Amount	%
資產 ASSETS				
現金及約當現金 Cash and Cash equivalents	\$ 95,818	-	\$ 22,918	-
存放央行 Deposits in the Central Bank	60,000,000	37	60,000,000	40
按攤銷後成本衡量之債務工具投資 Investments in Debt Instruments as Amortized Cost	101,289,876	62	87,989,244	59
應收款項 - 淨額 Receivables, net	1,067,074	1	844,554	1
本期所得税資產 Current Tax Assets	362,660	-	299,504	-
不動產、廠房及設備 - 淨額 Property, Plant and Equipment, net	427,811	-	433,934	-
無形資產 - 淨額 Intangible Assets, net	10,803	-	12,455	-
其他資產 - 淨額 Other Assets, net	18,842		16,615	
資產總計 Total Assets	\$ 163,272,884	100	\$ 149,619,224	100
負債及權益 LIABILITIES AND EQUITY				
應付款項 Payables	\$ 82,555	_	\$ 84,063	_
負債準備 Reserves for Liabilities	151,620,507	93	137,974,237	92
遞延所得税負債 Deferred Income Tax Liabilities	23,957	-	23,957	-
其他負債 Other Liabilities	413,607	-	396,431	
負債總計 Total Liabilities	152,140,626	93	138,478,688	92
HAR 24 FOURTY				
權益 EQUITY 股本 Capital Stock	10,000,000	6	10,000,000	7
資本公積 Capital Surplus	265	-	265	_
保留盈餘 Retained Earnings	200		200	
法定盈餘公積 Legal Reserve	235,701	_	235,701	-
特別盈餘公積 Special Reserve	1,000,466	1	1,000,466	1
其他權益 Other Equity	(104,174)	-	(95,896)	-
權益總計 Total Equity	11,132,258	7	11,140,536	8
負債及權益總計 Total Liabilities & Equity	\$ 163,272,884	100	\$ 149,619,224	100

董事長:



經理人: 📶





中央存款保險股份有限公司

CENTRAL DEPOSITINSUPANCE CORPORATION STATEMENTS OF COMPREHENSIVE INCOME

民國 112 年及 111 年 1 月 1 日至 12 月 31 日

FOR THE YEARS ENDED DECEMBER 31, 2023 AND 2022

單位:新臺幣千元 (Expressed in NT\$'000)

	2023	十四十初五	2022		
項目 Description	金額 Amount	%	金額 Amount	%	
營業收入 OPERATING REVENUE					
利息收入 Interest Revenue	\$ 2,016,489	14	\$ 1,501,933	11	
保費收入 Premiums Revenue	12,470,927	86	11,659,606	89	
代理收入 Agency Revenue	79	-	72	-	
小計 Sub-total	14,487,495	100	13,161,611	100	
營業成本 OPERATING COSTS					
利息費用 Interest Expenses	684	-	1,302	-	
承保費用 Insurance Expenses	232	-	258	-	
手續費用 Handling Fees	3,539	-	3,120	-	
提存特別準備 Insurance Payout Reserve Provisions	13,401,428	93	12,132,903	92	
預期信用減損損失 Expected Credit Losses	5,655	-	2,584	-	
小計 Sub-total	13,411,538	93	12,140,167	92	
營業毛利(毛損) GROSS PROFIT	1,075,957	7	1,021,444	8	
營業費用 OPERATING EXPENSES					
業務費用 Business Expenses	1,009,020	7	955,772	7	
管理費用 General & Administrative Expenses	58,878	-	57,999	-	
其他營業費用 Other Operating Expenses	3,770		2,717		
小計 Sub-total	1,071,668	7	1,016,488	7	
營業利益(損失) OPERATING INCOME	4,289		4,956	1	
營業外收入 NON-OPERATING REVENUE					
賠償收入 Indemnity Revenue	15	-	54	-	
什項收入 Other Revenue	1,264		1,806		
小計 Sub-total	1,279		1,860		
營業外費用 NON-OPERATING EXPENSES					
資產報廢損失 Loss on Disposal of Assets	1,632	-	2,771	-	
什項費用 Others Expenses	3,936	1	4,045	1	
小計 Sub-total	5,568	1	6,816	1	
營業外利益(損失) NON-OPERATING INCOME (LOSS)	(4,289)	(1)	(4,956)	(1)	
税前淨利(淨損) INCOME BEFORE INCOME TAX	-	-	-	-	
所得税費用(利益)INCOME TAX					
繼續營業單位本期淨利(淨損) NET INCOME FROM CONTINUING OPERATIONS	<u>-</u>				
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	(8,278)		22,072		
本期其他綜合損益合計 TOTAL OTHER COMPREHENSIVE INCOME	(8,278)		22,072		
普通股每股盈餘 EARNINGS PER COMMON SHARE	\$ -		\$ -		

董事長:



經理人:









中央存款保險股份有限公司 權益變動表

CENTRAL DEPOSITINS GRANCE CORPORATION STATEMENTS OF CHANGES IN EQUITY

民國 112 年及 111 年 1 月 1 日至 12 月 31 日

FOR THE YEARS ENDED DECEMBER 31, 2023 AND 2022

單位:新臺幣千元 (Expressed in NT\$'000)

		資本公積 Capital Surplus	Capital Retained Farnings		其他權 Other Ed		
項目 Description	股本 Capital Stock	受贈公積 Donated Surplus	法定 盈餘公積 Legal Reserve	特別 盈餘公積 Special Reserve	確定福利計畫之 再衡量數 Remeasurement for Defined Employee Benefit Plan	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
111 年 1 月 1 日餘額 Balance, January 1, 2022	\$ 10,000,000	\$ 265	\$ 235,701	\$ 1,000,466	\$ (117,968)	\$ (26,068)	\$11,092,396
首次採用國際財務報導 準則調整數 Adjustments for The First Adoption of IFRS		-	-	-	-	26,068	26,068
111 年度淨利 Net Income for The Year Ended December 31, 2022	-	-	-	-	-	-	-
111 年度其他綜合損益 Other Compre-hensive Income (Loss), Net of Tax for The Year Ended December 31, 2022					22,072		22,072
111 年 12 月 31 日餘額 Balance, December 31, 2022	10,000,000	265	235,701	1,000,466	(95,896)		11,140,536
112 年度淨利 Net Income for The Year Ended December 31, 2023	-	-	-	-	-	-	-
112 年度其他綜合損益 Other Comprehensive Income (Loss), Net of Tax for The Year Ended December 31, 2023					(8,278)		(8,278)
112 年 12 月 31 日餘額 Balance, December 31, 2023	\$ 10,000,000	\$ 265	\$ 235,701	\$ 1,000,466	\$ (104,174)	\$ -	\$11,132,258 =

董事長:



經理人:





中央存款保險股份有限公司 現金流量表

CENTRAL DEPOSITINS FRANCE CORPORATION STATEMENTS OF CASH FLOWS

民國 112 年及 111 年 1 月 1 日至 12 月 31 日

FOR THE YEARS ENDED DECEMBER 31, 2023 AND 2022

單位:新臺幣千元 (Expressed in NT\$'000)

項目 Description	2023	2022
營業活動之現金流量 CASH FLOWS FROM OPERATING ACTIVITIES		
繼續營業單位税前淨利(淨損) Income before Tax from Continuing Operations (Loss)	\$ -	\$
税前淨利(淨損)Net Income before Tax (Loss)	-	-
利息股利之調整 Adjustment for the Interests and Dividends	(2,015,805)	(1,500,631)
未計利息股利之税前淨利(淨損) Net Income (Loss) Excluding Interests and Dividends	(2,015,805)	(1,500,631)
調整項目 Adjustments	13,433,585	12,166,901
未計利息股利之現金流入(流出) Net Cash Inflow (Outflow) Excluding Interests and Dividends	11,417,780	10,666,270
收取利息 Interests Received	1,793,938	1,298,887
支付利息 Interests Paid	(684)	(1,302)
退還(支付)所得税 Income Tax Refund (Paid)	(63,157)	(14,448)
營業活動之淨現金流入(流出) Net Cash Inflow (Outflow) from Operating Activities	13,147,877	11,949,407
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)	(13,306,255)	(15,312,310)
減少不動產、廠房及設備 Property, Plant and Equipments Decrease	-	5
無形資產及其他資產淨減(淨增) Intangible Assets and Other Assets Decrease (Increase)	(6,010)	(5,169)
增加不動產、廠房及設備 Property, Plant and Equipments Increase	(4,563)	(6,316)
投資活動之淨現金流入(流出) Net Cash Inflow (Outflow) from Investing Activities	(13,316,828)	(15,323,790)
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)	241,851	188,889
籌資活動之淨現金流入(流出) Net Cash Inflow (Outflow) from Financing Activities	241,851	188,889
現金及約當現金之淨增(淨減) NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	\$ 72,900	\$ (3,185,494)
期初現金及約當現金 CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	22,918	3,208,412
期末現金及約當現金 CASH AND CASH EQUIVALENTS AT END OF YEAR	\$ 95,818	\$ 22,918



經理人:







落實穩健經營,維護金融秩序

Implement safe & sound business operations, maintain financial stability



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

年度 Year 要保機構別 Type of Insured Institutions	2023	2022	2021	2020	2019
本國銀行 Domestic Banks	39	40	39	38	37
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	283
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	30	30	29	28	28
合計 Total	403	404	402	400	399

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 31 December of each year.

2. The figures for domestic banks include the Agricultural Bank of Taiwan and the 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	保額內存款占要保存款總額比率 Ratio of Covered Deposits to Total Eligible Deposits						
Type of Insured Institutions	2023	2022	2021	2020	2019		
本國銀行 Domestic Banks	47.1	46.9	46.7	48.5	50.6		
信用合作社 Credit Cooperatives	57.9	58.8	59.8	61.9	63.8		
農會信用部 Credit Departments of Farmers' Associations	72.5	73.2	73.9	75.5	77.2		
漁會信用部 Credit Departments of Fishermen's Associations	77.9	79.2	79.7	80.4	80.5		
外國及大陸地區銀行在臺分行 Taiwan Branches of Foreign and Mainland Chinese Banks	1.4	1.5	2.3	1.7	1.9		
平均比率 Average Ratio	47.2	47.2	47.3	48.9	51.0		

- 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 31 December of each year.
 - 2. The figures for domestic banks include the Agricultural Bank of Taiwan and the 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\$ million

			要保機 Insured inst		保險賠款	保險賠款特 別準備金占 保額內存款		
年度 Year	類別 Type of Institutions	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 (%)	保險費 收入 Premium Revenue	特別準備 金 Deposit Insurance Payout Special Reserves	比率% Ratio of Deposit Insurance Payout Special Reserves to Covered Deposits (%)
			(a)	(b)	(b)/(a)		(c)	(c)/(b)
2023	一般金融 General	91	56,230,114	26,379,496	46.91	12,112	144,444	0.55
2020	農業金融 Agricultural	312	2,885,010	1,542,503	53.47	353	6,810	0.44
2022	一般金融 General	92	53,281,552	24,966,557	46.86	11,297	131,199	0.53
LULL	農業金融 Agricultural	312	2,891,035	1,528,703	52.88	363	6,424	0.42
2021	一般金融 General	90	50,464,466	23,719,653	47.00	10,686	119,280	0.50
2021	農業金融 Agricultural	312	2,834,884	1,506,575	53.14	337	6,047	0.40
2020	一般金融 General	88	47,246,275	22,930,356	48.53	10,030	108,160	0.47
2020	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



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. 存款保險費率:

- (1)96年7月1日起,一般金融機構(指銀行及信用合作社)保額內存款風險差別費率為萬分之3、4、5、6、7等五級, 保額以上存款固定費率為萬分之0.25,但自99年1月1日起保額以上存款固定費率為萬分之0.5。農漁會信用 部保額內存款風險差別費率為萬分之2、3、4、5、6等五級;保額以上存款固定費率為萬分之0.25。
- (2) 自100年1月1日起,銀行及信用合作社之保額內存款風險差別費率分別為萬分之5、6、8、11、15及萬分之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風險差別費率仍為萬分之2、3、4、5、6等五級;保額以上存款固定費率為萬分之0.25。

Notes: 1. The date of record for the annual figures in the table is 31 December 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 banking sector" refers to general financial institutions, which includes domestic banks, the Chunghwa Post Co., Ltd., the Taiwan branches of foreign banks and mainland Chinese banks, and credit cooperatives; whereas the term "agricultural financial sector" 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 1 January 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 1 July 2007.

4. Deposit Insurance Premium Rates:

- (1) From 1 July 2007, the premium of covered deposits for general financial institutions (including banks and credit cooperatives) was divided into five-tiered risk-based premium rates of 0.03%, 0.04%, 0.05%, 0.06%, and 0.07% respectively. For eligible deposits in excess of the coverage limit, a flat premium rate of 0.0025% was adopted; however, from 1 January 2010, this flat premium rate was raised to 0.005%. The premium of covered deposits for the credit departments of farmers' and fishermen's associations was divided into five-tiered risk-based premium rates of 0.02%, 0.03%, 0.04%, 0.05%, and 0.06% respectively. For eligible deposits in excess of the coverage limit, a flat premium rate of 0.0025% was adopted.
- (2) From 1 January 2011, the premiums for banks were divided into five risk-based tiers of 0.05%, 0.06%, 0.08%, 0.11%, 0.15%, while for credit cooperatives the rates were set at 0.04%, 0.05%, 0.07%, 0.10%, and 0.14%. For eligible deposits in excess of the coverage limit, a flat premium rate of 0.005% was adopted. The premiums charged to the credit departments of farmers' and fishermen's associations for covered deposits remained at 0.02%, 0.03%, 0.04%, 0.05%, and 0.06%, with the same flat premium rate of 0.0025% for eligible deposits in excess of the coverage limit.

單位:新臺幣百萬元

表四 最近五年重要收支項目

Table 4: Major Revenue and Expense Items for the Last Five Years Unit: N								
年度 Year 項目 Item	2023	2022	2021	2020	2019			
營業收入 Operating revenues	14,487	13,162	12,231	11,564	11,304			
利息收入 Interest revenues	2,016	1,502	1,208	1,200	1,244			
保費收入 Premium revenues	12,471	11, 660	11,023	10,364	10,034			
代理收入 Agency revenues					26			
營業成本及費用 Operating costs and expenses	14,483	13,157	12,229	12,553	11,301			
提存特別準備 Provisions to deposit insurance payout special reserves	13,401	12,133	11,257	11,608	10,367			
利息費用 Interest expenses	1	1	4	7	12			
業務費用 Transaction expenses	1,009	956	905	872	855			
管理費用 General & administrative expenses	59	58	58	59	61			
其他營業費用 Other operating expenses	4	3	3	3	3			
其他支出 Other expenses	9	6	2	4	3			
營業利益 Operating income	4	5	2	(989)	3			
營業外利益(損失) Non-operating income (loss)	(4)	(5)	(2)	989	(3)			
税前淨利 Net income before income tax								
所得税費用 Income tax expenses								
本期淨利 Net income								

- 註:1.表列 108 至 111 年係依審計部審定數編列,112 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 2019 to 2022 were reviewed and audited by the National Audit Office; those for 2023 were based on the 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:年度大事紀

日期	大事紀要
112.01.10	與韓國存款保險公司(KDIC)召開雙邊交流視訊會議
112.02.24	副總經理范以端率員參加 IADI 假瑞士巴塞爾舉辦之第 75 屆執行理事會、執行委員會等系列會議
112.03.13	泰國存款保險機構(DPA)拜訪本公司
112.03.25	本公司副總經理職務由特別查核處處長鄧麗英晉升
112.03.28	前董事長朱浩民率員赴韓國首爾與韓國存款保險公司(KDIC)續簽合作備忘錄
112.04.11	本公司舉辦「IADI亞太區域委員會存款保險基金管理與投資視訊研討會」
112.05.25	副總經理范以端受邀擔任歐洲存款保險機構論壇(EFDI)舉辦之國際研討會場次講座
112.05.26	召開 112 年股東常會
112.05.31	副總經理范以端率員參加 IADI 亞太區域委員會假日本福岡舉辦之第 21 屆年會暨國際研討會
112.06.06	副總經理范以端率員參加 IADI 假瑞士巴塞爾舉辦之第 76 屆執行理事會等系列會議暨國際學術研討會
112.06.09	召開第 13 屆第 2 次臨時董事會選任新任董事長蘇財源及同意續任總經理鄭明慧
112.06.24	與匈牙利存款保險機構(NDIF)展延合作備忘錄
112.06.27	業務處處長許麗真參加 IADI 及蒙古存款保險公司(DICOM)於蒙古烏蘭巴托舉辦之歐亞區域委員會(EARC)國際研討會並擔任講座
112.07.24	資策會科技法律研究所顧問於本公司進行「新版永續性報導準則(GRI)及氣候相關財務揭露(TCFD)」教育訓練
112.08.25	韓國存款保險公司(KDIC)拜訪本公司進行雙邊交流會議
112.09.14	彼得森國際經濟研究機構(PIIE)拜訪本公司進行雙邊交流會議
112.09.28	副總經理范以端率員參加 IADI 假美國波士頓舉辦之第 22 屆全球會員代表大會等系列會議暨國際研討會
112.11.09	副總經理黃光熙率員參加 IADI 亞太區域委員會假越南富國島舉辦之國際研討會並受邀擔任講座
112.11.27	副總經理范以端參加 IADI 假瑞士巴塞爾舉辦之核心原則專家培訓會議並擔任評估小組領隊
112.12.19	副總經理范以端參加菲律賓存款保險公司(PDIC)線上會談(Web Talk)並擔任講座

Appendix 1: Major Events in 2023

Date	Minutes of Events
10 Jan 2023	CDIC held a bilateral virtual meeting with the Korea Deposit Insurance Corporation (KDIC).
24 Feb 2023	CDIC Executive Vice President Yvonne Fan led a delegation to attend the 75th IADI Executive Council Meeting and Council Committee meetings in Basel, Switzerland.
13 Mar 2023	The Deposit Protection Agency of Thailand (DPA) conducted a study trip to Taiwan and visited the CDIC.
25 Mar 2023	Ms. Li-Ying Teng, Director of the CDIC Department of Special Inspection, was promoted to serve as a CDIC Executive Vice President.
28 Mar 2023	Former CDIC Chairman Norman H. Chu signed the renewed MOU in Seoul with the Korea Deposit Insurance Corporation (KDIC).
11 Apr 2023	CDIC held the IADI APRC Webinar on <i>Deposit Insurance Fund Management and Investment – Striking a Balance between Safety, Liquidity, and Profits.</i>
25 May 2023	CDIC Executive Vice President Yvonne Fan spoke at an international conference held by the European Forum of Deposit Insurers (EFDI).
26 May 2023	CDIC held the 2023 CDIC General Shareholders Meeting.
31 May 2023	CDIC Executive Vice President Yvonne Fan led a delegation to attend the 21st IADI APRC Annual Meeting and International Conference in Fukuoka, Japan.
6 June 2023	CDIC Executive Vice President Yvonne Fan led a delegation to attend the 76th Executive Council meetings and the Biennial Research Conference held by the IADI in Basel, Switzerland.
9 June 2023	CDIC called the 2nd extraordinary meeting of the 13th Board of Directors to elect William Su as the new Chairman of the Board, and to approve Annie Cheng's extension as President.
24 June 2023	CDIC extended the MOU for cooperation with the National Deposit Insurance Fund of Hungary (NDIF).
27 June 2023	Ms. Lisa Hsi, Director of the CDIC Department of Business, attended and spoke at the 2023 IADI EARC Annual Meeting and International Workshop in Ulaanbaatar, Mongolia.
24 July 2023	An advisor from the Science & Technology Law Institute (STLI) conducted a training workshop at CDIC on the new GRI Standards and the TCFD Recommendations.
25 Aug 2023	The Korea Deposit Insurance Corporation (KDIC) visited the CDIC and engaged in bilateral meetings.
14 Sep 2023	The Peterson Institute for International Economics (PIIE) visited the CDIC to engage in bilateral meetings.
28 Sep 2023	CDIC Executive Vice President Yvonne Fan led a delegation to participate in the IADI 22nd Annual General Meeting and related meetings in Boston, U.S.A.
9 Nov 2023	CDIC Executive Vice President Kuang-Hsi Huang led a delegation to Phu Quoc, Vietnam to attend the IADI APRC Workshop 2023 hosted by Deposit Insurance of Vietnam, and delivered a presentation.
27 Nov 2023	CDIC Executive Vice President Yvonne Fan attended an IADI Core Principles training workshop in Basel, Switzerland and served as the leader of an assessment team.
19 Dec 2023	CDIC Executive Vice President Yvonne Fan attended a Web Talk hosted by the Philippine Deposit Insurance Corporation (PDIC), and gave a speech.



附錄二:永續發展 (ESG) 辦理情形

本公司積極響應金管會所推行之綠色金融政策,自 111 年度起定期編製永續報告書,由專業永續發展顧問協助導入 GRI 永續性報導準則進行編製,並於 112 年 6 月發行首本永續報告書。112 年度續以「當責治理」、「永續環境」、「友善職場」及「普惠金融」為四大永續發展揭露主軸,並依循最新版 GRI(2021年版)進行編製,電子書刊載於本公司官方網站「ESG 永續發展專區」,尚祈先進及各界碩彥續予支持與策勵。



Appendix 2: ESG Performance

In a show of active support for the green finance policies of the Financial Supervisory Commission (FSC), the CDIC began compiling periodic sustainability reports in 2022. A professional sustainability consultant provides advice on how to prepare the reports in conformance with the GRI Standards. The CDIC published its first sustainability report (the 2022 report) in June 2023. Disclosures in next year's 2023 report will once again focus on the four major aspect of "accountable governance," "sustainable environment," "friendly workplace," and "financial inclusion," and will be prepared in conformance with the latest GRI Standards 2021. A e-book version will be published on the ESG section of the CDIC website. We welcome your ongoing support and feedback.





附錄三:三年(112年至114年)發展計畫

一、實施時程

民國 112 年 1 月 1 日至民國 114 年 12 月 31 日。

二、計畫目標暨執行策略

計畫目標	執行策略
一、持續充實保險賠款特 別準備金,並加強管 理資金運用風險。	 持續依要保機構風險等級及風險差別費率機制收取保險費。 審慎運用管理資金並加強控管風險。
二、強化要保機構風險控 管,協助維護金融穩 定。	 加強承保風險控管。 加強辦理各項法定事項查核。 配合金融科技創新及數位化金融發展,持續強化風險控管業務。 參酌國際作法,定期檢視並強化危機溝通機制。 加強與金融監理機關間之資訊交流。 配合主管機關立即糾正措施,及時處理問題要保機構。
三、強化退場處理機制,俾 經營不善要保機構有序 退場。	強化經營不善要保機構處理機制。
四、持續宣導存款保險制 度,強化民眾認知。	 透過多元管道進行宣導活動,提升民眾對存款保險之瞭解。 配合主管機關普惠金融政策,加強對弱勢族群之金融教育宣導。 每年定期執行認知度調查。
五、強化資通安全,確保 營運不中斷。	 持續落實資安法法遵事項。 建置資通安全管理制度及強化運作,提升資安管理量能。 持續優化資通安全防護設施,提升資安防禦能力。
六、修訂存款保險條例相關 法規,完善相關法制。	配合業務需要並審酌國際存款保險發展趨勢,適時檢討修正存款保險條例及相關法規。
七、遵循有效存款保險制 度國際標準,接軌國 際。	 積極參與國際組織活動及提供技術協助,並積極參與或發表國際研究 案及專題報告。 師法國際金融監理及存保制度發展趨勢及規章,接軌國際。
八、實施接班人計劃,完善 主管培訓及員工訓練。	1. 加強職務輪調及業務歷練。 2. 辦理管理職能及金融專業訓練。
九、推動與落實環境保護、 社會責任及公司治理 (ESG)之永續經營。	1. 配合主管機關推動 ESG 政策,落實永續經營措施。 2. 訂定綠色節能計畫,作為執行各項綠色節能措施之依據。
十、依主管機關指示,執 行重大政策任務。	 持續受託對要保機構特定風險事項辦理監控事宜。 持續受託運用與管理「金融業特別準備金」。 持續受託辦理要保機構委託處理資訊機構之業務檢查。

Appendix 3: Three-Year Development Plan (2023-2025)

1. Implementation schedule

1 January 2023 to 31 December 2025.

2. Objectives and implementation strategy

Objectives	Implementation Strategies
Continue to replenish the Deposit Insurance Payout Special Reserves, improve fund management and risk control.	A. Continue to implement differential premium rates based on the risk levels of insured institutions. B. Improve fund management as well as strengthen risk control.
Strengthen insured risk control and assist in maintaining financial stability.	 A. Strengthen control of insured risk. B. Thoroughly conduct inspections of statutorily specified matters. C. Continue to enhance risk control operations in step with the latest developments in fintech and digital finance. D. Regularly review and update crisis communication mechanisms in reference to international practices. E. Enhance information sharing with financial supervisory agencies. F. Coordinate with the FSC in taking prompt corrective measures and handling troubled insured institutions in a timely manner.
Enhance orderly market exit and resolution mechanisms for troubled insured institutions.	Improve resolution mechanisms for handling troubled insured institutions.
Continue to promote and raise public awareness of the deposit insurance system.	A. Enhance public awareness of deposit insurance through multiple channels of publicity activities. B. Promote financial literacy education for disadvantaged groups in line with the FSC's financial inclusion policy. C. Conduct annual survey of public awareness of deposit insurance.
Improve cyber security and ensure uninterrupted operations.	A. Continue to ensure regulatory compliance with the <i>Cyber Security Management Act</i>.B. Establish the Information Security Management System (ISMS) and strengthen operations.C. Continue to optimize cyber security infrastructure and defense capabilities.
6. Amend the <i>Deposit Insurance</i> Act and relevant regulations to improve the legal framework.	Review and amend the <i>Deposit Insurance Act</i> and relevant regulations in a timely manner to align with operational needs and international development trend on deposit insurance.
7. Comply with the international standards for effective deposit insurance systems and align with global practices.	A. Actively participate in international organizations and activities, provide technical assistance, and be committed to taking part and sharing international research and reports. B. Adopt and apply international standards and regulations pertaining to financial supervision and deposit insurance.
Implement succession planning to successfully train employees and develop managers.	A. Enhance job rotation and work experience accumulation. B. Conduct professional training in finance and management competency.
Promote and incorporate environmental, social, and governance (ESG) practices.	A. Incorporate sustainable practices in line with the FSC's ESG policy. B. Formulate the Green Energy-Saving Plan as the basis for various green energy-saving measures.
10. Implement major policies at the guidance of the FSC.	 A. Continue to monitor specific-risks of insured institutions at the behest of the FSC. B. Continue to utilize and manage the Financial Industry Special Reserve Fund on behalf of the FSC. C. Continue to be commissioned to examine the operation of entities entrusted to handle information systems of insured institutions.

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