



中央存款保險公司
Central Deposit Insurance Corporation



CDIC

中華民國 **108** 年年報
2019 Annual Report

主視覺以「心」作為發想概念，賦予嶄新的意涵，象徵中央存保公司從心出發，全心守護民眾的存款權益，帶動臺灣經濟發展，維持金融穩定與改革。

The main visual is inspired by “heart” but given new meaning, symbolizing that CDIC's starting point is the heart; we make every effort to protect people's deposit rights, drive Taiwan's economic development and maintain financial stability and reform.



本刊物使用有機大豆油墨印刷，為環保且利於廢紙回收再生工程。與您一起為地球盡一份心力。

This publication is printed with organic soy ink which is environmentally friendly and easy for recycle. Let's green our planet together!



中央存款保險公司
Central Deposit Insurance Corporation

存保永續 大眾安心

強化風險控管，用心保障存款人權益！

Sustainable Development of Deposit Insurance
Assuring Public Confidence

CDIC enhances risk control and protects your
deposits for dreams coming true

有中央存保 存款就有保

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

Central Deposit Insurance Corporation
Protects your Deposits

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

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董事長暨 總經理報告

Message from the Chairman and President



民國（下同）108年受到美中貿易戰、英國脫歐與地緣政治動盪等不利因素影響，致全球貿易活動與經濟成長持續放緩，所幸我國受惠美中貿易戰轉單效應、台商回台投資效益與半導體廠商擴增資本設備等因素，使景氣續處穩健擴張。我國政府因應產業發展及轉型需求，透過增修法規及開放業務，推動各項金融政策，如開放設立純網路銀行、擴大行動支付之運用及創新、發展數位化金融環境、接軌國際財務報導準則相關公報、推動風險導向內部稽核制度、強化金融機構資訊安全防護能力、建置資安專責制度及加強金融教育與金融消費者權益保護等，以健全金融機構經營，促進金融業升級發展，提升金融機構國際競爭力。

本公司為我國辦理存款保險業務之唯一專責機構，肩負金融安定及保障存款人權益之雙重政策性任務。本年度繼續配合主管機關金融監督管理委員會（以下簡稱金管會）監理政策及交辦事項，包括受託辦理金融業特別準備金之運用與管理，強化本國銀行海外（包括新南向政策國家）及中國大陸地區暴險、銀行承作店頭市場衍生性金融商品、境內結構型商品等特定風險業務之監控等任務，有效發揮存款保險穩定金融之功能，另研議導入新型態資料蒐集方式，強化對純網路銀行之流動性監理。

鑒於我國易受國際經濟環境與金融市場的影響，本公司除加強控管要保機構承保風險外，並透過金融預警系統及專責人員制度，落實風險導向場外監控機制，動態調整並強化風險控管效能，積極扮演降低風險者（risk-minimizer）角色。另為鞏固存款保險之保障基礎及強化風險

In 2019, negative factors such as the US-China trade war, Brexit, and geopolitical instability resulted in continued slowing of global trade activity and economic growth. Fortunately, Taiwan benefited from the US-China trade war as overseas buyers switched orders to Taiwan-based suppliers. Taiwan-invested firms in China returned to invest in Taiwan, and semiconductor manufacturers increased their spending on capital equipment in Taiwan. These and other factors have spurred an ongoing expansion of economic activity in our country. The Taiwan government, in order to meet the need for industrial development and transformation, has carried out legislative amendments and deregulatory measures, and implemented a number of different financial policies. These latter include: allowing the establishment of internet-only banks; expanding the use and innovation of mobile payments; developing a digital financial environment; ensuring that financial reports in Taiwan are prepared in accordance with the International Financial Reporting Standards; promoting risk-based internal audit systems; strengthening the ability of financial institutions to safeguard information security; pushing financial institutions to establish specialized cyber security units; promoting financial literacy; and better protecting the interests of financial consumers. Such undertakings are intended to ensure safe and sound operations at financial institutions, spur the upgrading and development of financial industries, and strengthen the international competitiveness of Taiwan's financial institutions.

As Taiwan's sole provider of deposit insurance, the Central Deposit Insurance Corporation (CDIC) is charged with the dual responsibility of maintaining financial stability and safeguarding the interests of depositors. In 2019, the CDIC continued to execute its duties aligned with the supervisory policies of the Financial Supervisory Commission (FSC), the competent authority for Taiwan's financial sector, and to handle the tasks entrusted by the FSC. These tasks included utilization and management of the Financial Industry Special Reserve Fund, as well as carrying out closer monitoring of domestic banks' risk exposures overseas (including countries targeted by the Taiwan government's New Southbound Policy) and in mainland China, as well as risks arising from banks' handling of OTC derivatives and domestic structured products. The objective was to effectively fulfill the function of deposit insurance in maintaining financial stability. In addition, the CDIC has also been implementing new methods of collecting data information in order to improve supervision of liquidity at internet-only banks.

Taiwan is easily impacted by international economic and financial market conditions, so the CDIC, in addition to controlling the insured risks of insured institutions, also uses the National Financial Early-Warning System (NFEWS) and the Account Officer System to carry out risk-based off-site monitoring in order to dynamically adjust and enhance risk control operations. By doing so, the CDIC actively plays its role as a risk minimizer. Also, in order to bolster the deposit insurance protection and strengthen its risk-bearing capacity, the CDIC this year continued replenishing its Deposit Insurance Payout Special Reserves, and conducted campaigns to raise public awareness of the deposit insurance system. At the same time, in the capacity of either conservator or receiver, the CDIC continued maintaining social fairness, justice, and the interests of the national treasury by disposing of the retained



承擔能力，本年度除賡續充實保險賠款特別準備金外，並持續對社會大眾宣導存款保險，提高對存款保險制度之認知；同時持續以接管人或清理人身分辦理行政院金融重建基金（以下簡稱金融重建基金）處理經營不善金融機構保留資產、未結訴訟案件及不法人員追償事宜，以維社會公平正義及國庫利益。

為促進國際合作，本年度持續擔任國際存款保險機構協會（International Association of Deposit Insurers，以下簡稱IADI）重要職務，包括執行理事會（Executive Council，以下簡稱EXCO）理事、核心原則與研究委員會（Core Principles and Research Council Committee，以下簡稱CPRC）主席及亞太區域委員會（Asia-Pacific Regional Committee，以下簡稱APRC）主席，主要負責推動全球存保機制之研究發展、各項存款保險國際準則之制定與專題研究，以及亞太區域會員間之合作交流與資訊分享。本年度首次舉辦IADI APRC高峰論壇；同時積極與國際存款保險同業洽談合作備忘錄，迄108年底已與24個國際同業機構建立正式合作關係。

展望未來，將持續充實保險賠款特別準備金、積極控管承保風險、改善要保機構退場處理機制、研修存款保險相關法制及積極宣導存款保險，並配合主管機關監理政策，研議強化對純網路銀行流動性管理及持續辦理銀行店頭市場衍生性金融商品等各項業務分析，俾建立更完備之存款保險制度，以促進金融業穩健經營及保障存款人權益。

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



董事長 Chairman

林 銘 寬

Michael M. K. Li

assets of failed financial institutions resolved by the Executive Yuan's Financial Restructuring Fund (FRF), concluding such institutions' pending litigations, and sought civil damages for the illegal acts of such institutions' employees.

To promote international cooperation, CDIC officials hold a number of important posts at the International Association of Deposit Insurers (IADI). For example, CDIC officials serve on the Executive Council (EXCO) and chair both the Core Principles and Research Council Committee (CPRC) and the Asia-Pacific Regional Committee (APRC). They are principally responsible in these positions for promoting research on global deposit insurance systems and specific subjects, formulating international deposit insurance guidance, and strengthening international cooperation and exchange, as well as information sharing among IADI members in the Asia-Pacific region. In addition, the CDIC held a first-ever IADI APRC CEO Dialogue this year, and actively sought to enter into memorandums of understanding (MOUs) for cooperation with peer insurers around the world. As of year-end 2019, the CDIC had established formal cooperative relations with 24 international peer institutions.

Looking to the future, the CDIC will continue to replenish the Deposit Insurance Payout Special Reserves, actively control insured risks, improve market exit and resolution mechanisms for failed insured institutions, draft amendments to related deposit insurance laws and regulations, and actively raise public awareness levels of deposit insurance. Also, to be in line with the supervisory policies of the competent authority, the CDIC will implement new methods to ensure better management of liquidity at internet-only banks, and will continue to analyze banks' OTC derivatives and other lines of business. These measures are designed to enhance a more fully developed deposit insurance system, promote the sound operation of the financial sector, and protect the rights and interests of depositors.

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

總經理 President

蘇財源

William Su





組織與職掌系統圖

Organizational Chart and Department Overview



董事暨監察人名錄

Board of Directors and Supervisors

董事會

董事長 林銘寬（金融監督管理委員會代表）

董 事 蘇財源（金融監督管理委員會代表）

徐萃文（金融監督管理委員會代表）

陳素芬（金融監督管理委員會代表）

趙文衡（金融監督管理委員會代表）

張順教（金融監督管理委員會代表）

周秀玲（金融監督管理委員會代表）

楊美萍（金融監督管理委員會代表）

齊 偉（金融監督管理委員會代表）

Board of Directors

Chairman

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

Directors

William Su
(Representative of the Financial Supervisory Commission)

Tsui-Wen Hsu
(Representative of the Financial Supervisory Commission)

Su-Fen Chen
(Representative of the Financial Supervisory Commission)

Wen-Heng Chao
(Representative of the Financial Supervisory Commission)

Shuen-Chiao Chang
(Representative of the Financial Supervisory Commission)

Anita S. Chou
(Representative of the Financial Supervisory Commission)

Mei-Ping Yang
(Representative of the Financial Supervisory Commission)

Wei Chi
(Representative of the Financial Supervisory Commission)

監察人

常駐監察人 蕭翠玲（中央銀行代表）

監 察 人 李銘儀（中央銀行代表）

陳南吉（中央銀行代表）

Supervisors

Resident Supervisor

Tsuey-Ling Hsiao
(Representative of the Central Bank)

Supervisors

Ming-Yi Lee
(Representative of the Central Bank)

Nan-Chi Chen
(Representative of the Central Bank)



董事暨監察人

Board of Directors and Supervisors



中央存款保險股份
CENTRAL DEPOSIT INSURANCE

發揮存保機制
確保金



1. 林銘寬 董事長 Michael M.K. Lin, Chairman

2. 蕭翠玲 常駐監察人 Tsuey-Ling Hsiao, Resident Supervisor

3. 蘇財源 董事 William Su, Director

4. 徐萃文 董事 Tsui-Wen Hsu, Director

5. 張順教 董事 Shuen-Chiao Chang, Director

6. 陳素芬 董事 Su-Fen Chen, Director

有限公司
ANCE CORP.

融安定



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

7. 趙文衡 董事 Wen-Heng Chao, Director
8. 李銘儀 監察人 Ming-Yi Lee, Supervisor
9. 周秀玲 董事 Anita S. Chou, Director

10. 陳南吉 監察人 Nan-Chi Chen, Supervisor
11. 楊美萍 董事 Mei-Ping Yang, Director
12. 齊偉 董事 Wei Chi, Director



各處室職掌

業務處

掌理存款保險業務、最高保額與差別費率之規劃研究、資金運用管理、對要保機構暨過渡銀行提供資金，以及辦理存款保險相關宣導事宜。

風險管理處

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

清理處

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

特別查核處

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

法務處

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

國際關係暨研究室

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

會計處

掌理歲計、會計及審核等事宜。

秘書室

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

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。

人事室

掌理人事管理暨人員培訓等事宜。

政風室

掌理政風業務有關事宜。

中區辦事處

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

南區辦事處

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

Overview of Departments

Department of Business

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

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 problem insured institutions, issuance of warnings of termination of the deposit insurance agreement, 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 problem insured institutions, provision of financial assistance, depositor payout, advance payment to uninsured creditors, liquidation of failed institutions, and the establishment, operation, management, and disposition of bridge banks.

Department of Special Inspection

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

Department of Legal Affairs

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

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.

Personnel Office

Handles matters related to personnel management and training.

Civil Service Ethics Office

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

Central Region Office

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

South Region Office

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



董事長、總經理、副總經理及各部門主管

Chairman, President, Executive
Vice Presidents and Directors of Departments



1. 林銘寬 董事長 Michael M.K. Lin, Chairman
2. 蘇財源 總經理 William Su, President
3. 周秀玲 副總經理 Anita S. Chou, Executive Vice President
4. 鄭明慧 副總經理 Annie Cheng, Executive Vice President
5. 范以端 副總經理 Yvonne Fan, Executive Vice President
6. 蘇順清 秘書室主任 Shun-Ching Su, Director, Secretariat
7. 陳冠榮 風險管理處處長 Kuan-Jong Chen, Director, Department of Risk Management
8. 楊靜嫻 法務處處長 Jenny Yang, Director, Department of Legal Affairs
9. 林英英 清理處處長 Ying-Ying Lin, Director, Department of Resolution



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

- 10. 林惠琴 政風室主任 Hui-Chin Lin, Director, Civil Service Ethics Office
- 11. 詹碧蓮 人事室主任 Bin-Lian Jan, Director, Personnel Office
- 12. 許麗真 業務處處長 Lisa Hsi, Director, Department of Business
- 13. 莊麗芳 國際關係暨研究室主任 Margaret Chuang, Director, International Relations and Research Office
- 14. 鄧麗英 特別查核處處長 Li-Ying Teng, Director, Department of Special Inspection
- 15. 施明仁 會計處處長 Ming-Ren Shih, Director, Department of Accounting
- 16. 彭永輝 南區辦事處主任 Yong-Huei Peng, Director, South Region Office
- 17. 黃東坡 中區辦事處代理主任 Tung-Bo Huang, Acting Director, Central Region Office

用心

完善存款保險機制
保障存款人權益

Dedicated to Protecting
Depositors' Rights and
Interests



公司業務概況

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 an orderly credit system, and promoting 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 problem or failed insured institutions. The following is a brief overview of the CDIC's major tasks and policy missions in 2019:

一、存款保險業務

(一) 金融機構參加存款保險情形

本年度因有要保機構合併，致要保機構家數較上年度減少1家。108年底要保機構共計399家，其中本國公營金融機構3家、民營銀行34家、外國及大陸地區銀行在臺分行28家、信用合作社23家、農會信用部283家及漁會信用部28家。

I. Deposit Insurance

1. Participation of financial institutions in deposit insurance

Two insured institutions merged in 2019, which reduced the number of insured financial institutions by one. As of 31 December 2019, a total of 399 financial institutions were insured, including three domestic government-owned financial institutions, 34 private banks, 28 Taiwan branches of foreign and mainland Chinese banks, 23 credit cooperatives, 283 credit departments of farmers' associations, and 28 credit departments of fishermen's associations.



（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. 108年底全體要保機構中，適用第一級費率者約76.4%，適用第二級費率者約13.3%，適用第三級費率者約8.3%，適用第四級費率者約2.0%，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108年底之存款資料統計，要保存款總額約46兆元，保額新臺幣300萬元以內存款約23兆元，保額內存款占要保存款總額比率為51%，另受保障存戶之戶數比率為98.2%，顯示最高保額調高為新臺幣300萬元後，已使絕大多數小額存款人受到保障，有效安定存款人對金融機構之信心。

（四）保險賠款特別準備金累積情形

108年度保險費收入共計100億元，其中來自一般金融機構之保險費收入約97億元，來自農業金融機構之保險費收入約3億元。108年底本公司一般金融保險賠款特別準備金約966億元，農業金融保險賠款特別準備金約54億元，占保額內存款比率分別為0.44%及0.38%。

各類要保機構差別費率適用情形

Risk-based Premium Rates for Insured Institutions

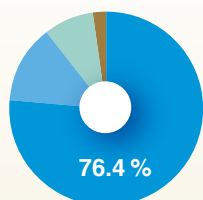
基準日：108年12月31日

單位：百分比

As of December 31, 2019

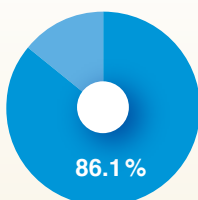
Unit: %

全體要保機構
All Insured Institutions



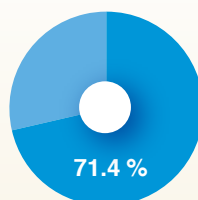
76.4 %
13.3 %
8.3 %
2.0 %

本國銀行
Domestic Banks



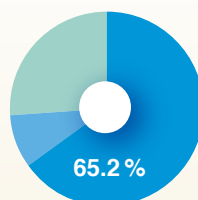
86.1 %
13.9 %

外國及大陸地區
銀行在臺分行
Taiwan Branches of
Foreign and Mainland
Chinese Banks



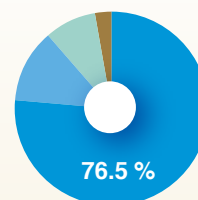
71.4 %
28.6 %

信用合作社
Credit
Cooperatives



65.2 %
8.7 %
26.1 %

農、漁會信用部
Credit Departments of
Farmers' and
Fishermen's Associations



76.5 %
12.2 %
8.7 %
2.6 %

第一級 First Tier 第二級 Second Tier 第三級 Third Tier 第四級 Fourth Tier 第五級 Fifth Tier

註：全體要保機構不含中華郵政公司；本國銀行含全國農業金庫，不含中華郵政公司。

Note: The term "all insured institutions" does not include Chunghwa Post Co., Ltd.; the term "domestic banks" includes the Agricultural Bank of Taiwan but excludes Chunghwa Post Co., Ltd.

2. Implementation of differential premium rates

- A. Article 16, paragraph 3 of the *Deposit Insurance Act* provides that deposit insurance premium rates shall be drawn up by the CDIC and submitted to the Financial Supervisory Commission (FSC) for its 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 risk-based premium rates (0.02%, 0.03%, 0.04%, 0.05%, and 0.06%) for covered deposits, with a flat premium rate of 0.0025% for eligible deposits in excess of the coverage limit.
- B. As of 31 December 2019, first-tier premium rate was applied at 76.4% of all insured institutions, second-tier rate at 13.3%, third-tier rate at 8.3%, fourth-tier rates at 2.0%, and fifth-tier rate at 0%.

3. Maximum coverage limit and coverage status

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 since January 2011. As of 31 December 2019 the total amount of eligible deposits stood at approximately NT\$46 trillion, and deposits within the NT\$3 million maximum coverage limit totaled roughly NT\$23 trillion. The ratio of deposits within the coverage limit to all eligible deposits was 51%, while the ratio of covered deposit accounts to the total number of deposit accounts was 98.2%. This indicates that the NT\$3 million deposit insurance maximum coverage limit has protected the majority of small depositors and effectively increased the confidence of depositors in financial institutions.

4. Accumulation of deposit insurance payout special reserves

Premium revenues in 2019 came to NT\$10 billion, including NT\$9.7 billion from general financial institutions and NT\$0.3 billion from agricultural financial institutions. As of year-end 2019, the deposit insurance payout special reserves of general financial institutions stood at roughly NT\$96.6 billion, while the deposit insurance payout special reserves of agricultural financial institutions stood at roughly NT\$5.4 billion. These figures translate to ratios of deposit insurance payout special reserves to covered deposits of 0.44% and 0.38%, respectively.



(五)「金融機構申請參加存款保險審核標準」修正案奉金管會於 108 年 9 月 27 日發布施行

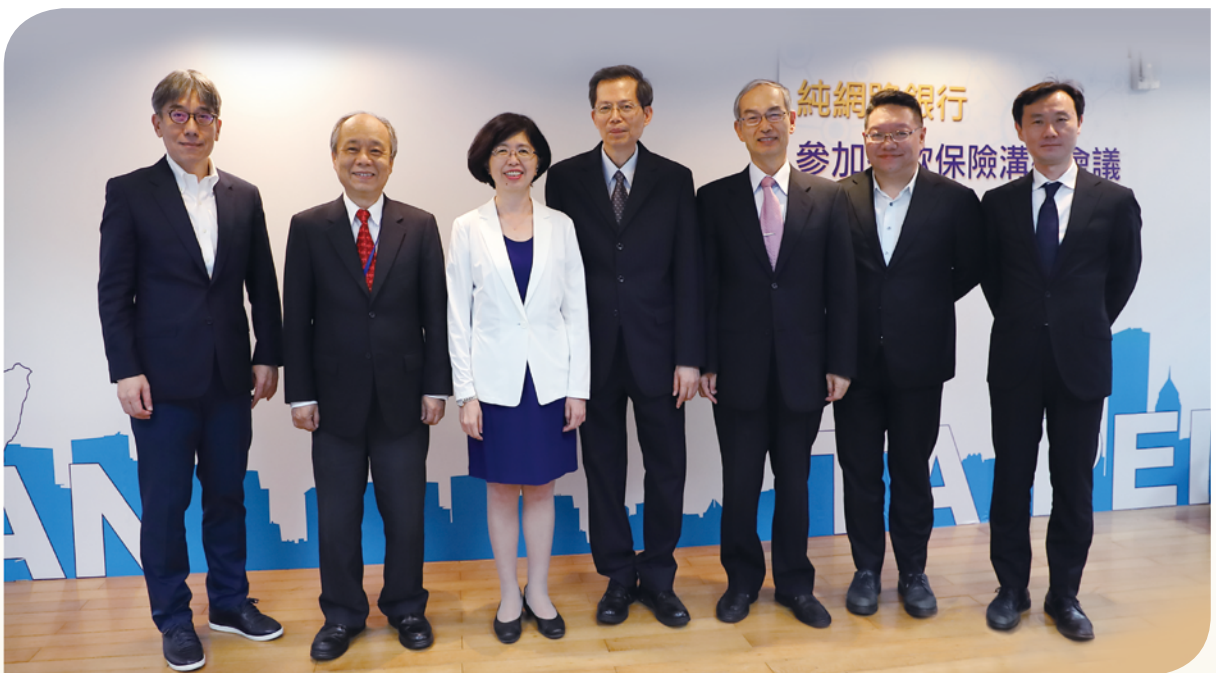
為大幅縮短新設金融機構加入存款保險之空窗期，以落實保障存款人權益，本公司將新設金融機構申請加保時間，由原來之「開始營業日起六個月內」提前為「自取得相關主管機關之設立許可起，至開始營業日起二個月內」。另為因應金融科技發展及控管承保風險之需，修正新設金融機構應檢送本公司辦理承保審核之書表文件內容，並增列對加入存款保險及金融商品有無受存款保險保障之資訊揭露計畫。

(六)「中央存款保險公司存款保險費收費作業處理要點」於 108 年 8 月 6 日修訂

為提高存款保險費收費作業效率及加強內部控管功能，修正有關要保機構短（溢）繳保險費得免予補（退）費金額，並增加存款保險費基數及差別費率風險指標正確性查核後之補（退）費作業規範。

(七) 舉辦「純網路銀行參加存款保險溝通會議」

金管會於108年8月2日核准三家純網路銀行之設立許可，為使渠等銀行籌備處及早瞭解申請參加存款保險相關事宜，本公司於108年9月24日舉辦溝通會議，就「加入存款保險流程及程序」及「加保後應配合相關事項」等議題進行說明，以利其儘早符合要保資格成為本公司要保機構，保障存款人權益。



本公司於108年9月24日舉辦「純網路銀行參加存款保險溝通會議」，金管會銀行局副局長莊琇媛(左3)與董事長林銘寬(左2)、總經理蘇財源(中)合影

On 24 September 2019, the CDIC held a "Communication Meeting on the Participation of Internet-Only Banks in the Deposit Insurance System". Among those shown here are FSC Banking Bureau Deputy Director General Hsiu-yuan Chuang (3rd from left), CDIC Chairman Michael M.K. Lin (2nd from left), and CDIC President William Su (center).

5. Amendment to Approval Standards for Financial Institutions Applying to Participate in Deposit Insurance -Approved by the FSC, effective on 27 September 2019

The CDIC has taken actions to safeguard depositors' interests by sharply reducing the period of time during which newly established financial institutions operate prior to joining the deposit insurance system. Whereas newly established financial institutions were formerly required to apply for deposit insurance "within six months of commencement of their business operations," the amended Approval Standards now require such institutions to submit their application for deposit insurance "after obtaining approval of incorporation from the related competent authorities and no later than two months after commencement of their business operations." Also, in response to Fintech development, and in order to control insured risks, the amended provisions list the documents that a financial institution must submit to the CDIC for review when applying to participate in deposit insurance, and they specify that such submissions shall include the applying institution's plan for disclosure of whether the institution itself and the financial products it offers are covered under the deposit insurance mechanism.

6. Amendment to CDIC Guidelines for Deposit Insurance Premium Collection Procedures-Approved on 6 August 2019

To bring about more efficient collection of deposit insurance premiums and to enhance internal controls: under the amended Guidelines, (a) insured institutions are allowed, in the event of premium underpayment or overpayment below specific amount, to be excused from supplementing or refunding the difference; and (b) new provisions have been added to govern supplementary payment or refunding of premiums after an on-site inspection has been performed to check the accuracy of the premium assessment bases and the risk indicators for risk-based premium rates.

7. CDIC held "Communication Meeting on the Participation of Internet-Only Banks in the Deposit Insurance System"

On 2 August 2019, the FSC approved applications of the establishment of three internet-only banks. Accordingly the CDIC convened a "Communication Meeting on the Participation of Internet-Only Banks in the Deposit Insurance System" on 24 September 2019 to ensure that those preparing to launch the three new banks will have a timely understanding of what is involved in applying for participation in the deposit insurance scheme. At the meeting, the CDIC provided explanations regarding various topics—such as "procedures for joining the deposit insurance scheme" and "matters requiring an insured institution's cooperation"—in order to help the new banks qualify as quickly as possible for participating in deposit insurance, thereby safeguarding the interests of their depositors.



本公司參加108年11月2日「2019年金融服務愛心公益嘉年華」新竹場活動，金管會主委顧立雄(右7)、銀行局局長邱淑貞(左5)、保險局局長施瓊華(左4)、檢查局局長王儷娟(左3)、證期局局長王詠心(左2)、董事長林銘寬(左6)、總經理蘇財源(左1)及副總經理鄭明慧(右4)合影

The CDIC personnel participated in the 2019 Financial Services Charity Fair in Hsinchu on 2 November 2019. Among those shown here



are FSC Chairman Wellington L. Koo (7th from right), FSC Banking Bureau Director General Jean Chiu (5th from left), FSC Insurance Bureau Director General Chiung-hwa Shih (4th from left), FSC Financial Examination Bureau Director General Li-chuan Wang (3rd from left), FSC Securities and Futures Bureau Director General Rosemary Wang (2nd from left), CDIC Chairman Michael M.K. Lin (6th from left), CDIC President William Su (1st from left), and CDIC Executive Vice President Annie Cheng (4th from right).

(八) 積極宣導存款保險制度

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

二、風險管理業務

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

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

(一) 運作全國金融預警系統，以執行場外監控作業

1. 按月或按季產出例行性管理報表並與相關主管機關資訊交流

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

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

(1) 為促使要保機構重視資訊安全管理，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。

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

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

II. Risk Management

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

Since 2013, 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 more standardized and clarified differential off-site monitoring mechanisms, and has made dynamic adjustments based on each financial institution's changing risks. Principal measures taken in 2019 include the following:

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

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

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

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

a. To encourage insured institutions to properly emphasize the importance of information security management, the CDIC factored additional information security items into the scoring formula of the "Declaration Form for Risk-Adjusted Management Ability of Insured Institutions," and included them among the items to be considered when performing on-site inspections to check the accuracy of risk indicators for risk-based premium rates.



(2) 因應純網路銀行之核准設立，已規劃場外監控流動性相關申報報表，俾利純網路銀行於開始營業次日起申報，以控管承保風險。

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

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

(三) 實施專責人員制度，落實風險導向場外監控機制

1. 專責人員持續透過金融預警系統產生之異常警訊、金融檢查報告、主管機關核處函令、金融監理資訊分享機制、重大偶發通報機制、會計師財簽報告、各種公開資訊揭露等管道，廣泛蒐集及分析要保機構相關財、業務資料，持續監控要保機構營運風險變化，並依要保機構風險程度，撰寫不同頻率之經營分析報告。
2. 針對承做授信業務風險集中或財務狀況欠佳之要保機構，持續請其按月或按季提供相關財、業務資料，由專責人員辦理特殊表報稽核，追蹤其風險調整或財務改善情形，並適時函請要保機構改善相關缺失或報請相關主管機關督促改善。

(四) 積極參與國內相關金融監理機關之資訊交流及協調處理機制

1. 本公司董事長參加金管會「金融監理聯繫小組」會議，針對與要保機構經營風險相關議題進行充分討論並提出建議。
2. 依據「金融監督管理委員會場外監控作業要點」提出要保機構財業務狀況分析報告，分享風險監控資訊，以強化場外監控效能。
3. 參加銀行及票券公司監理資料申報窗口小組，辦理單一申報窗口申報報表修改及系統更動事宜，俾相關監理資訊更臻完善。



本公司參加108年11月29日至11月30日「2019 FinTech Taipei台北金融科技展」活動，中央銀行副總裁陳南光(左2)、董事長林銘寬(左1)、總經理蘇財源(右3)、副總經理鄭明慧(右1)及業務處處長許麗真(右2)合影

The CDIC personnel took part in FinTech Taipei 2019 on 29-30 November 2019. Shown here are Central Bank Deputy Governor Nan-Kuang Chen (2nd from left), CDIC Chairman Michael M.K. Lin (1st from left), CDIC President William Su (3rd from right), CDIC Executive Vice President Annie Cheng (1st from right), and CDIC Department of Business Director Lisa Hsi (2nd from right).

- b. In response to approvals for the establishment of internet-only banks, the CDIC drew up plans for off-site monitoring of liquidity-related reports to facilitate submission of reports by internet-only banks from the first day after they commence business operations. The purpose is to control insured risks.

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

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

3. Implemented the account officer system and risk-based off-site monitoring

- A. CDIC account officers continued to collect and analyze the financial and operational data of insured institutions through various channels, including NFEWS alerts, financial examination reports, directives issued by the competent authority, mechanisms for sharing financial supervisory information, the Material Event Reporting ("MER") system, CPA-certified financial reports, and various channels for public information disclosure. The CDIC also continued to monitor insured institutions' changing operational risks, and prepared business management reports issued at varying frequencies depending on the risk levels of different insured institutions.
- B. Special inspections were conducted on the financial reports of insured institutions that had highly concentrated credit risks or were in poor financial condition, and the CDIC continued requesting insured institutions to provide monthly or quarterly financial and business information. Account officers conducted special off-site audits, and tracked risk adjustments or improvements in financial performance. Where deficiencies were found, the CDIC either asked the insured institutions to make improvements or reported their cases to the competent authority for compliance monitoring.

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

- A. The CDIC Chairman regularly attended meetings of the FSC's Financial Supervisory 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 Off-site 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. Participated in the Task Force on Financial Supervisory Information Reporting Window for Banks and Bills Finance Companies, and handled amendments and updates to the single-window reporting system, in order to improve related supervisory information.



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」、「市場風險分組」、「作業風險分組」及「槓桿比率分組」等，協助研修相關規定。
5. 列席農、漁會信用部主管機關召開之相關輔導會議，與其密切配合，加強輔導農、漁會信用部之業務經營。

三、清理業務

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

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

1. 慶豐商業銀行保留資產處理情形

- （1）保留藝術品：剩餘12件畫作及1件銅雕。
- （2）保留不動產：剩餘4件不動產，因涉訟暫無法出售。

2. 中聯信託投資股份有限公司（以下簡稱中聯信託）保留資產處理情形

- （1）中聯信託持有台北金融大樓公司（以下簡稱台北101）之股權22億2,205萬元，佔15.116%，為強化股權管理，已推薦兩名代表擔任台北101監察人，監督該公司財、業務狀況，未來將依該公司狀況及主管機關指示適時辦理公開標售。
- （2）108年度中聯信託獲配發現金股利281,733,839元及監察人酬勞1,647,758元。

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

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



- D. Attended meetings of the various task forces set up by the Bankers Association under its Working Group for Basel Accord III—including the Credit Risk Task Force No. 1, Credit Risk Task Force No. 2, Market Risk Task Force, Operational Risk Task Force, and Leverage Ratio Task Force—in order to facilitate the drafting of related rules.
- E. Participated in guidance meetings convened by the competent authority for the credit departments of farmers' and fishermen's associations, and coordinated closely with the competent authority to strengthen guidance for those credit departments.

III. Resolution of Problem Insured Institutions

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

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

- A. Chinfon Commercial Bank:
 - a. Retained artwork: 12 paintings and one bronze statue.
 - b. Retained real estate: four pieces of retained real estate are the subject of litigation and cannot be sold.
- B. China United Trust and Investment Corporation (CUTIC):
 - a. The CUTIC held a 15.116% equity stake in the Taipei Financial Center Corporation (Taipei 101). In order to strengthen shareholding management, the CDIC recommended two representatives for appointment to the board of supervisors at Taipei 101 to oversee the company's business and financial matters. In the future, the CDIC will act in a timely manner to have the stocks put up for sale by public tender in accordance with the company's condition and the competent authority's instructions.
 - b. In 2019, CUTIC received cash dividends of NT\$281,733,839 and compensation of NT\$1,647,758 paid to its supervisors.

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

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



（三）研修履行保險責任及清理相關機制

1. 配合法規修正及要保機構實務修正「要保機構建置存款保險電子資料檔案格式及內容作業規範」第五版。
2. 訂定「本公司辦理停業要保機構清理作業要點」，作為清理作業之依循。

四、金融重建基金屆期後相關法律訴訟

- （一）依「行政院金融重建基金設置及管理條例」第17條規定，及金融重建基金管理會會議決議，積極對經營不善金融機構不法人員進行民事責任追償，以彌補金融重建基金之賠付損失及符合社會公平正義。該基金於100年底屆期結束後，有關上開不法人員之民事責任追償，由國庫（金管會）承受，仍委託本公司繼續辦理。108年底提起民事責任追償之案件計143件，其中獲勝訴106件；敗訴23件；法院審理中14件。
- （二）已退場經營不善金融機構之未了結訴訟案件於107年底計有8件，108年度了結5件。

五、查核業務

依據存款保險條例賦予之查核權，持續對要保機構辦理各項法定事項查核，本年度辦理情形如下：

- （一）對48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61家要保機構依法應建置之電子資料檔案，辦理建置格式及內容之正確性實地查核，對查核所發現之缺失，均督導受查核機構完成改善，俾利於履行保險責任時，能利用電子資料檔案正確計算賠付金額。
- （三）對60家要保機構申報之差別費率風險指標資料辦理實地查核，對查核所發現之缺失，均函請受查核機構辦理更正，以確保申報資料之正確性。



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

- A. In response to legislative amendments and the business needs of insured institutions, the CDIC amended version five of the *CDIC Rules Governing the Format and Content of Electronic Data Files Created by Insured Institutions*.
- B. Developed the *CDIC Guidelines for the Resolution of Failed Insured Institutions* as the compliance when handling the resolution operations.

IV. Handling of Litigation Following Expiration of the FRF

- 1. Acting in accordance with Article 17 of the *Act for the Establishment and Administration of the Financial Restructuring Fund* and resolutions adopted at FRF Management Committee meetings, the CDIC has actively pursued civil damages against law-breaking individuals at failed financial institutions to recoup the losses of the FRF and serve the interests of social justice. After termination of the FRF at the end of 2011, responsibility for pursuing the aforementioned civil damages was handed off to the FSC, which subsequently entrusted the CDIC to handle these cases. By the end of 2019, 143 civil suits were filed, resulting in 106 favorable judgments and 23 unfavorable judgments. In addition, 14 suits are still being litigated.
- 2. Eight unfinished lawsuits over failed insured institutions were under litigation as of the end of 2018, and a total of five lawsuits were concluded in 2019.

V. Inspections

Exercising the power of inspections conferred by the *Deposit Insurance Act*, the CDIC continued to conduct inspections of statutorily specified matters at insured institutions. In 2019, the CDIC carried out the following inspections:

- 1. The CDIC conducted on-site inspections to verify the accuracy of the deposit insurance assessment base based on the data reported by 48 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 deposit insurance assessment base and the deposit insurance premium calculations.
- 2. The CDIC conducted on-site inspections at 61 insured institutions to verify the accuracy of the format and content of the electronic data files they are required by law to create. Where deficiencies and/or errors were detected in the above-mentioned inspections, the CDIC oversaw efforts by the inspected institutions to make improvements to ensure that the CDIC, when fulfilling insurance responsibilities, can use the data in the electronic data files to accurately calculate payout amounts.
- 3. The CDIC conducted on-site inspections of the data and files for risk indicators for risk-based premium rates submitted by 60 insured institutions to verify the accuracy of information. Where deficiencies and/or errors were detected in the above-mentioned inspections, the



六、資訊業務

（一）業務面資訊系統之開發或修正維護

1. 遵照金管會指示，因應對純網路銀行之監理需求，研擬建置「純網路銀行監理系統」並完成前期規劃作業。
2. 整合相關處室法定查核業務之排程等作業，完成「查核管理系統」及「電子資料檔案檢核系統」相關程式。

（二）強化資安及相關設備

1. 遵循資安法規定，配合金管會要求提報「資通安全維護計畫」，並依計劃內容辦理資通安全維護相關事項。
2. 委託專業廠商對資通訊系統辦理資安健診，並依健診結果，規劃系統補強作業。
3. 賡續委託專業廠商辦理防火牆與入侵偵測系統之網路流量分析監控作業，並增加網路應用程式防火牆服務（WAF）功能，強化資安防護效能。

七、研究發展

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

（一）IADI 國際研究案

1. 主持「公共政策目標」研究計畫，並參與「存保制度之風險管理與內控機制」、「差別費率制度」、「普惠金融與金融創新」、「存款保險保障額度及範圍」等研究計畫。
2. 推動發布「購買與承受」及「存保機構在緊急應變計畫及系統性危機準備與管理之角色」等2項研究報告。

CDIC requested in writing that the inspected insured institutions make corrections to ensure the accuracy of the reported information.

VI. Information Management

1. Development or repair & maintenance of business information systems

- A. Acting in accordance with instructions from the FSC to support its supervision of internet-only banks, the CDIC computer devised a Supervisory System for Internet-only Banks and completed the early phase of planning.
- B. To integrate the scheduling of statutorily required inspections of the related departments, the CDIC complete computer programs for an Inspection Management System and an Electronic Data Files Review System.

2. Improvement of information security and related equipment

- A. Acting in accordance with the provisions of the *Cyber Security Management Act*, the CDIC submitted the Information Security Maintenance Plan requested by the FSC, and carried out information security maintenance tasks set out in the aforementioned Plan.
- B. The CDIC outsourced a professional provider to carry out an information security assessment and draw up plans for system improvements based on assessment results.
- C. The CDIC continued to outsource a specialist provider to carry out network traffic analysis and monitoring on its firewall and intrusion detection system, and added a web application firewall (WAF) function to strengthen information security protection.

VII. Research and Development

To ensure that its business develops in a way that conforms to changes in the financial environment, the CDIC conducted various research projects in collaboration with the IADI, collected and studied the latest local and international information related to its business, and used it to prepare special reports. The following important studies were carried out in 2019:

1. IADI international research

- A. The CDIC chaired a research project on "Public Policy Objectives" and participated in research projects on "Risk Management and Internal Control System of Deposit Insurance Systems," "Differential Premium Systems," "Financial Inclusion and Innovation," and "Coverage Level and Scope of Deposit Insurance."
- B. The CDIC took part in two research and guidance projects, entitled: "Purchase and Assumption" and "Deposit Insurers' Role in Contingency Planning and System-wide Crisis Preparedness and Management", which were formally published by IADI.



本公司於108年4月1日舉辦IADI-APRC高峰論壇，金管會主任委員顧立雄(中)、銀行局局長邱淑貞(右1)、董事長林銘寬(左2)、總經理蘇財源(左1)及IADI執行理事會主席Mr. Katsunori Mikuniya (右2)合影

The CDIC held the APRC CEO Dialogue on 1 April 2019. Among those shown here are FSC Chairman Wellington L. Koo (center), FSC Banking Bureau Director General Jean Chiu (1st from right), CDIC Chairman Michael M.K. Lin (2nd from left), CDIC President William Su (1st from left), and IADI Chair of the Executive Council Mr. Katsunori Mikuniya (2nd from right).

(二) 專題研究及摘譯報告

本年度計完成下列重要研究及摘譯報告：

1. 本公司舉辦之APRC國際研討會「問題及倒閉要保機構之處理案例與經驗國際研討會」紀實報告。
2. 本公司舉辦之「IADI-APRC高峰論壇」會議及中經院副院長王健全「全球經濟展望與不確定性」專題講座紀實報告。
3. 「中國政府處理包商銀行與我國接管問題要保機構比較分析」報告。
4. 「IADI對經營不善信用合作社處理機制之研究」摘譯報告。
5. 「FDIC之退場處理手冊」摘譯報告。
6. 美國財政部金融管理局（OCC）之「復原計畫手冊」摘譯報告。
7. 奧地利新監理資料申報方法－「OeNB之共用申報資料模型」摘譯報告。
8. IADI發布之「存保機構在緊急應變計畫及系統性危機準備與管理之角色」國際準則摘譯報告。
9. 巴塞爾銀行監理委員會（BCBS）及金融穩定委員會（FSB）之2018年第4季政策與報告之摘要報告。
10. 多倫多中心（Toronto Center）之「監理科技契機及風險」摘譯報告。
11. 主要國家有關「監理純網銀流動性風險」彙整摘要報告。



總經理蘇財源(第1排右2)於108年5月18日赴瑞士巴塞爾參加IADI第58屆執行理事會，與全體IADI執行理事合影

CDIC President William Su (1st row, 2nd from right) attended the IADI 58th Executive Council Meeting in Basel, Switzerland on 18 May 2019. He is shown here with the other members of the IADI Executive Council.

2. Research activities and summary translation reports

The CDIC completed the following research projects and summary translation reports in 2019:

- A. Summary report on the APRC's international seminar on "Case Studies and Experiences in the Resolution of Problem and Failed Insured Institutions" hosted by the CDIC.
- B. Summary reports on the APRC CEO Dialogue hosted by the CDIC on "Global and Asia-Pacific Economic Outlook and Responses to Challenges Facing APRC Deposit Insurers" and on "Global Economic Perspective and Uncertainty", the keynote address delivered by Dr. Jiann-Chyuan WANG, Vice President, Chung-Hua Institution for Economic Research.
- C. Report entitled "The Mainland Chinese Government's Resolution of Baoshang Bank and the Taiwan Government's Handling of Conservatorship Over Problem Insured Institutions: A Comparative Analysis."
- D. Summary translation report of an IADI research paper entitled "Resolution Issues for Financial Cooperatives: Overview of Distinctive Features and Current Resolution Tools."
- E. Summary translation of the FDIC's "Resolutions Handbook."
- F. Summary translation report of the "Recovery Planning" booklet published by the US Office of the Comptroller of the Currency.
- G. Summary translation report on the "OeNB Common Reporting Platform," a new method used in Austria for the reporting of supervisory information.
- H. Summary translation report of an IADI Guidance Paper entitled "Deposit Insurers' Role in Contingency Planning and System-wide Crisis Preparedness and Management."
- I. Summary translation report of 2018 Q4 Basel Committee on Banking Supervision (BCBS) and Financial Stability Board (FSB) updates on publications including reports and policy.
- J. Summary translation report of the Toronto Centre's "SupTech: Leveraging Technology for Better Supervision."
- K. Summary translation report of a survey result on Supervision of Liquidity Risks at Internet-only Banks in selected countries.



（三）召開 2 次存款保險諮詢委員會會議

本年度就各級政府機關存款、員工退休金存款、保留訴訟及本公司資金運用組織調整、未來人才招募等議題提請諮詢。諮詢委員對上揭議題提出多項寶貴意見，極具參考價值。

（四）發行「存款保險資訊季刊」

邀請專家學者及同仁撰述有關存款保險、金融機構經營管理及金融監理趨勢等專文，並分送各有關機關、要保機構、大學院校、中央民意代表及各地圖書館等，以宣導存款保險相關知識。

八、國際交流

本公司自91年配合政府政策，參加IADI成為其創始會員迄今，多年來積極參與該協會各項國際事務、交流活動及研究發展工作，並擔任多項重要職務，專業能力已深受國際存款保險機構同業肯定。本年度擔任IADI重要職位，包括EXCO理事、CPRC主席及APRC主席，負責推動存款保險機制之研究發展、各項存款保險議題國際準則之制定與專題研究，以及亞太區域會員間之合作交流與資訊分享。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，摘述如下：

（一）舉辦首次「IADI-APRC 高峰論壇」，以強化亞太區域會員機構間之實質交流與緊密合作

本年度舉辦「IADI-APRC高峰論壇（APRC CEO Dialogue）」，與會者包括日本等10個國家或地區近40名存款保險同業董事長或執行長等代表，我國金管會與中央銀行亦派員出席，金管會主任委員顧立雄並親臨研討會致開幕詞。本次研討會係IADI-APRC成立以來首次舉辦之高峰論壇，主題為「全球經濟金融局勢對亞太地區存款保險機構之機會與挑戰」，APRC會員機構之高階代表透過此平台分享各國金融發展近況、存款保險機制面臨的挑戰、政策考量與因應措施，並研討可能之解決方案，共同為促進亞太區域金融穩定之目標努力。



本公司於108年4月1日舉辦IADI-APRC高峰論壇，金管會主任委員顧立雄(第1排右5)、IADI執行理事會主席Mr. Katsunori Mikuniya (第1排左5)、銀行局局長邱淑貞(第1排左3)、董事長林銘寬(第1排右4)、總經理蘇財源(第1排右3)及全體與會者合影

The CDIC held the APRC CEO Dialogue on 1 April 2019. Shown here are FSC Chairman Wellington L. Koo (1st row, 5th from right), IADI Chair of the Executive Council Mr. Katsunori Mikuniya (1st row, 5th from left), FSC Banking Bureau Director General Jean Chiu (1st row, 3rd from left), CDIC Chairman Michael M.K. Lin (1st row, 4th from right), CDIC President William Su (1st row, 3rd from right), and the other participants.

3. The 33rd and 34th meetings of the CDIC Deposit Insurance Consultative Committee

In 2019, the CDIC brought up a number of topics for discussion by the Deposit Insurance Consultative Committee, including government deposits, employee pension deposits, lawsuits over retained loans, and the CDIC's capital allocations, organizational adjustments, and future employee recruitment. Committee members presented many valuable comments and suggestions regarding the issues at hand.

4. Publication of Deposit Insurance Quarterly Bulletin

The CDIC's "Deposit Insurance Quarterly Bulletin" features articles by experts and scholars on deposit insurance, business management of financial institutions, and trends in financial supervision. The Quarterly Bulletin is distributed to related government agencies, insured institutions, universities, legislators, and libraries to promote knowledge of deposit insurance.

VIII. International Affairs

The CDIC, in order to be in line with government policies, joined the IADI as a founding member in 2002 and has been actively involved ever since then in its activities and research work. Over the years, deposit insurers around the world have come to recognize and appreciate the CDIC's professional capabilities. The CDIC held a number of important positions at the IADI in 2019, serving as a member of the IADI EXCO, Chairperson of the CPRC, and Chairperson of the APRC. The CDIC is responsible at the IADI for promoting research and development of deposit insurance systems, supporting the issuance of international deposit insurance research and guidance, and facilitating cooperation and information sharing among IADI members in the Asia-Pacific region. To promote international cooperation and enhance its international visibility, the CDIC continued to participate in international affairs and activities in 2019, including the following:

1. Held the 1st APRC CEO Dialogue to strengthen substantive exchanges and cooperation among IADI members in the Asia-Pacific region

The CDIC in 2019 held the 1st APRC CEO Dialogue, which was attended by near 40 Chairmen and CEOs of deposit insurers in Japan and nine other countries or territories. Taiwan's FSC and Central Bank also dispatched officials to attend, and FSC Chairman Wellington L. Koo delivered opening remarks. The theme of this CEO Dialogue—the first to be held since the establishment of the IADI-APRC—was "Global and Asia-Pacific Economic Outlook and Responses to Challenges Facing APRC Deposit Insurers." Senior representatives from the APRC members shared information regarding the current state of financial industry development in their respective countries, the challenges facing deposit insurance schemes, policy considerations, and response measures. They also discussed possible solutions and joined together in a shared effort to promote financial stability in the Asia-Pacific region.



總經理蘇財源(第1排左5)、副總經理范以端(第2排右8)於108年6月23日赴俄羅斯聖彼得堡參加IADI第17屆APRC年會，與IADI主席Mr. Katsunori Mikuniya (第1排左6)、秘書長Mr. David Walker (第1排右5)、會議主辦單位俄羅斯存款機構總經理Mr. Yury Isaev (第1排右6)、俄羅斯央行副總裁Mr. Vasily Pozdyshev (第1排左7)及全體與會者合影

CDIC President William Su (1st row, 5th from left) and CDIC Executive Vice President Yvonne Fan (2nd row, 8th from right) attended the 17th IADI APRC Annual Meeting in St. Petersburg, Russia on 23 June 2019. They are shown here together with IADI Chair of the Executive Council Mr. Katsunori Mikuniya (1st row, 6th from left), IADI Secretary General David Walker (1st row, 5th from right), Russian Deposit Insurance Agency (host of the event) General Director Yury Isaev (1st row, 6th from right), Russian Central Bank Deputy Governor Mr. Vasily Pozdyshev (1st row, 7th from left), and the other participants.

(二) 積極出席國際會議與活動，受邀擔任國際研討會講座，推廣臺灣經驗

本年度多次派員出席或主持IADI執行理事會、CPRC及APRC等系列會議，以履行職責，並受邀擔任多場國際研討會講座包括參加IADI第17屆亞太區域委員會年會暨國際研討會，以APRC主席身分於APRC技術協助研討會發表開場致辭演說，另獲邀擔任該研討會第一場次主持人與第二場次講座；參加韓國存款保險公司舉辦之「IADI-APRC第一屆亞太區域金融安全網研習訪問會議」並擔任講座；參加奈及利亞存款保險公司30週年慶系列活動並擔任致詞貴賓；參加日本存款保險公司於東京舉辦之圓桌會議並擔任講座。

(三) 與國際存款保險同業機構簽署合作備忘錄，以建立正式跨國合作機制

為強化與各國存款保險機構之合作交流，持續與國際存款保險同業機構簽署合作備忘錄（MOU）或交流意向書（LOE）。本年度與奈及利亞存款保險公司及肯亞存款保險公司簽署MOU。截至本年度止已簽署家數達24家。



本公司於108年8月12日舉辦與奈及利亞存款保險公司簽署MOU典禮，金管會銀行局局長邱淑貞(第1排左3)、董事長林銘寬(第1排左5)、總經理蘇財源(第1排右3)、央行金檢處副處長蘇導民(第1排右4)、奈及利亞存款保險公司董事長 Mrs. Ronke Sokefun (第1排左4)及執行長Mr. Umaru Ahmed Ibrahim (第1排左2)合影

The CDIC signed an MOU with the Nigeria Deposit Insurance Corporation (NDIC) on 12 August 2019. Shown here are FSC Banking Bureau Director General Jean Chiu (1st row, 3rd from left), CDIC Chairman Michael M.K. Lin (1st row, 5th from left), CDIC President William Su (1st row, 3rd from right), Central Bank Department of Financial Inspection Deputy Director General Tao-min Su (1st row, 4th from right), NDIC Chairman Mrs. Ronke Sokefun (1st row, 4th from left), and NDIC CEO Mr. Umaru Ahmed Ibrahim (1st row, 2nd from left).

2. Actively took part in international conferences and activities, received overseas invitations to attend conferences and seminars, and shared Taiwan's experience with peer institutions

The CDIC dispatched personnel in 2019 to attend numerous IADI events, including meetings of the EXCO, the CPRC, and the APRC, and was invited to attend numerous IADI conferences and seminars, including the 17th IADI APRC Annual Meeting and International Conference. Whereas, the CDIC dispatched senior officials to deliver the opening remarks, in the capacity of Chairperson of the APRC, at the APRC Technical Assistance Workshop, to act as a moderator at Session 1, and to speak at Session 2. Also, the CDIC dispatched senior representatives to take part in the 1st IADI-APRC Study Visit program, hosted by Korea Deposit Insurance Corporation, and to deliver a speech there; to attend celebrations marking the 30th Anniversary of the Nigeria Deposit Insurance Corporation; and to attend the 11th DICJ Round Table in Tokyo and act as a speaker.

3. Sought to sign memorandums of understanding (MOUs) for cooperation with peer deposit insurers around the world in order to establish formal cross-border cooperation arrangements

To enhance cooperative exchanges with other deposit insurers around the world, the CDIC continued to sign MOUs and Letters of Exchange (LOEs) with international peer organizations. In 2019, the CDIC entered into new MOUs with the Nigeria Deposit Insurance Corporation and the Kenya Deposit Insurance Corporation. As of year-end 2019, the CDIC had signed MOUs or LOEs with 24 international financial safety net members.

九、人力資源

(一) 最近五年人力結構

年度	職員人數	職員 平均年齡	職員教育程度		
			研究所畢業	大專畢業	其他
108	147	50	48	96	3
107	153	49	48	102	3
106	151	50	44	104	3
105	155	49	46	106	3
104	152	49	39	110	3

本公司108年底各處室職員人數如下：

首長、業務委員及秘書室19人

風險管理處32人

清理處6人

特別查核處12人

業務處15人

國際關係暨研究室8人

法務處11人

會計處8人

人事室6人

資訊處14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2,103人次，平均每人參加各項專業訓練次數為14.3次，項目如下：

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



IX. Human Resources

1. Workforce structure

Year	No. of employees	Avg. age of employees	Educational attainment of employees		
			Graduate school	College	Other
2019	147	50	48	96	3
2018	153	49	48	102	3
2017	151	50	44	104	3
2016	155	49	46	106	3
2015	152	49	39	110	3

Department breakdown of CDIC staff for 2019:

Senior Executives and Secretariat (19)	International Relations and Research Office (8)	Dept. of Information Technology (14)
Dept. of Risk Management (32)	Dept. of Legal Affairs (11)	Civil Service Ethics Office (2)
Dept. of Resolution (6)	Dept. of Accounting (8)	Central Region Office (6)
Dept. of Special Inspection (12)	Personnel Office (6)	South Region Office (8)
Dept. of Business (15)		

2. Personnel training

To upgrade the quality of staff and enhance employees' professional knowledge, the CDIC arranged training programs in 2019 that attracted a total attendance of 2,103, for an average of 14.3 instances of attendance per staff member. Training programs included the following:

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

十、内部控制

(一) 内部控制制度

自100年3月3日起成立内部控制專案小組，由副總經理擔任召集人，各處室主管為小組成員，本年度共召開2次會議，負責推動内部控制相關工作及宣導重要措施，並持續辦理内部控制及內部稽核教育訓練，檢討強化內部控制作業，辦理內部稽核及自行評估作業，逐級落實執行内部控制機制。

(二) 內部稽核

1. 成立「內部稽核小組」，由副總經理擔任召集人，並依據行政院函頒之「政府内部控制監督作業要點」，訂定「辦理內部稽核作業規定」及「內部稽核手冊」，且依最新業務需要適時修訂，作為執行內部稽核之依據及遵循規範。
2. 依據年度計畫對各處室辦理一般內部稽核，並作成內部稽核報告簽奉董事長核定。每半年追蹤各處室缺失事項辦理改善情形。
3. 內部稽核主管每半年向董事會報告內部稽核、自行評估執行情形及追蹤複查缺失事項改善辦理進度。
4. 內部稽核小組於108年2月完成107年度内部控制制度自行評估作業，簽署「内部控制聲明書」並將結果向董事會報告。



X. Internal Controls

1. Internal control system

On March 3, 2011, the CDIC set up an Internal Controls Task Force, which was convened by an Executive Vice President of the CDIC and consisted of the directors of each CDIC department and office. The Task Force convened two meetings in 2019. It is responsible for implementing works related to internal controls and advocating important measures. It also continued to arrange educational training on internal controls and internal audits, as well as to review and strengthen internal control operations, to carry out internal audit self-assessment operations, and to progressively implement 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 conducted a general internal audit of the CDIC's various departments and offices in accordance with the annual internal audit plan, and compiled its findings into audit reports that were signed and presented to the Chairman for approval. Corrective actions taken by the audited units to address identified deficiencies were tracked through semiannual follow-up reviews.
- C. The chief audit executive reported 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 2019 completed a self-assessment of the CDIC's 2018 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.



十一、配合主管機關執行重大金融政策

（一）受金管會委託運用與管理金融業特別準備金

金管會依據「金融業特別準備金運用管理辦法」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採多元化資產配置，並兼顧運用之安全性、流動性與收益性，108年底受託運用與管理金融業特別準備金約707億元。

（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分享監理資訊；另依金管會函示，受託辦理本國銀行海外（包括新南向政策國家）及中國大陸地區暴險、銀行店頭市場衍生性金融商品、境內結構型商品等相關風險之分析或監控作業，並定期（不定期）提供相關報告予金管會及辦理要保機構通報重大信用風險案件之處理與後續追蹤事宜，協助金融監理並強化風險控管措施。另配合金管會監理政策，推動純網路銀行新型態申報資料方式，強化對純網路銀行之流動性監理。

（三）持續配合主管機關辦理系統性重要銀行各項工作

金管會為避免我國大型銀行/金控公司未來發生經營危機，並引發系統性風險，經歷次會議研商，業訂定標準篩選出我國系統性重要銀行，並研擬要求系統性重要銀行應向金管會及本公司申報其「經營危機應變措施」，本公司業提出申報內容及審核標準草案供參，未來將續配合主管機關辦理各項工作。

（四）廣續配合主管機關業務需要，派員支援辦理資訊安全作業檢查事宜

為協助金管會強化對國內金融機構資訊安全檢查，本年度續指派具資訊專長之3名同仁，支援檢查局辦理金融機構資訊安全查核。

XI. 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 has entrusted 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 2019, the Special Reserve Fund assets under the CDIC management stood at approximately NT\$70.7 billion.

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

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

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

To prevent future business crises at major banks and financial holding companies in Taiwan, thus triggering systemic risks, the FSC convened a series of meetings to discuss related matters and has: (a) developed a set of criteria for identifying domestic systemically important banks; and (b) drafted regulations that require each systemically important bank to file a set of Response Measures for Business Crises with the FSC and the CDIC. The CDIC has also drafted the required content of call reports and a set of review criteria. In the future, the CDIC will continue to support the competent authority's supervision of systemically important banks.

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

To help the FSC improve the quality of information security examinations at domestic financial institutions, the CDIC once again in 2019 sent three staff with information systems expertise to help the FSC's Financial Examination Bureau carry out information security examinations.

全 心

督促金融機構強化風險控管能力
協助金融業務健全發展

Devoted to Promoting Financial
Soundness of Insured Institutions





財務報表

Financial Statements





資產 Assets	2019.12.31		2018.12.31	
	金額Amount	%	金額Amount	%
流動資產CURRENT ASSETS				
現金及存放央行Cash and Deposits in the Central Bank	\$ 60,817,650	53.08	\$ 60,815,934	58.53
附賣回票券及債券投資 Assets for Bills and Bonds under Resell Agreement	10,994	0.01	22,988	0.02
按攤銷後成本衡量之金融資產-流動 Amortized Cost of Financial Assets-Current	52,341,495	45.69	41,869,260	40.29
應收款項Receivables	700,899	0.61	621,252	0.60
本期所得稅資產Current Tax Assets	242,449	0.21	111,409	0.11
預付款項Prepayments	14,812	0.01	14,676	0.01
短期墊款Temporary Advances	592	-	636	-
流動資產合計Sub-total	114,128,891	99.61	103,456,155	99.56
不動產、廠房及設備PROPERTY, PLANT AND EQUIPMENT				
土地Land	215,548	0.19	215,548	0.21
房屋及建築Buildings	265,486	0.23	265,486	0.26
機械及設備Machinery and Equipment	66,575	0.06	67,729	0.07
交通及運輸設備Transportation Equipment	15,521	0.01	14,624	0.01
什項設備Other Equipment	26,316	0.02	26,656	0.03
不動產、廠房及設備小計Sub-total	589,446	0.51	590,043	0.58
重估增值-土地Revaluation Increment-Land	62,022	0.06	62,022	0.06
成本及重估增值Cost and Revaluation Increment	651,468	0.57	652,065	0.64
累計折舊Less: Accumulated Depreciation				
房屋及建築Buildings	(126,214)	(0.11)	(121,479)	(0.12)
機械及設備Machinery and Equipment	(48,204)	(0.04)	(47,994)	(0.05)
交通及運輸設備Transportation Equipment	(10,441)	(0.01)	(10,514)	(0.01)
什項設備Other Equipment	(18,779)	(0.02)	(19,316)	(0.02)
累計折舊小計Sub-total	(203,638)	(0.18)	(199,303)	(0.20)
不動產、廠房及設備淨額 PROPERTY, PLANT AND EQUIPMENT-NET	447,830	0.39	452,762	0.44
無形資產INTANGIBLE ASSETS	2,149	-	1,738	-
其他資產OTHER ASSETS				
存出保證金Guarantee Deposits Paid	654	-	654	-
存出保證品Collateral Deposits	117,300	0.10	228,400	0.22
抵繳存出保證品Securities Serving as Collateral Deposits	(117,300)	(0.10)	(228,400)	(0.22)
其他資產合計Sub-total	654	-	654	-
資產總計TOTAL ASSETS	\$114,579,524	100.00	\$ 103,911,309	100.00

股份有限公司
負債表
INSURANCE CORPORATION
FINANCIAL POSITION

DECEMBER 31, 2019 AND 2018

單位：新臺幣千元 (Expressed in NT\$'000)

負債及權益 Liabilities and Equity	2019.12.31		2018.12.31	
	金額Amount	%	金額Amount	%
流動負債CURRENT LIABILITIES				
應付款項Payables	\$ 80,745	0.07	\$ 83,504	0.08
流動負債合計Sub-total	80,745	0.07	83,504	0.08
其他負債OTHER LIABILITIES				
一般金融保險賠款特別準備 General Financial Deposit Insurance Payout Special Reserves	96,576,797	84.29	86,276,151	83.03
農業金融保險賠款特別準備 Agricultural Financial Deposit Insurance Payout Special Reserves	5,362,247	4.68	5,017,170	4.83
員工福利負債準備Provision for Employee Benefits	290,311	0.25	268,688	0.26
遞延所得稅負債Deferred Income Tax Liabilities	23,957	0.02	23,957	0.02
存入保證金Guarantee Deposits Received	1,277	-	1,599	-
暫收及待結轉帳項 Temporary Receipts and the Account to be Carried Over	1,092,133	0.96	1,076,879	1.04
其他負債合計Sub-total	103,346,722	90.20	92,664,444	89.18
負債總計TOTAL LIABILITIES	103,427,467	90.27	92,747,948	89.26
資本CAPITAL STOCK	10,000,000	8.73	10,000,000	9.63
資本公積CAPITAL SURPLUS				
受贈公積Donated Assets Received	265	-	265	-
保留盈餘RETAINED EARNINGS				
法定公積Legal Reserve	235,700	0.20	235,700	0.23
特別公積Special Reserve	1,000,466	0.87	1,000,466	0.96
累積其他綜合損益 ACCUMULATED OTHER COMPREHENSIVE INCOME (LOSS)				
確定福利計畫之再衡量數 Remeasurement for Defined Employee Benefit Plan	(58,307)	(0.05)	(47,003)	(0.05)
首次採用國際財務報導準則調整數 ADJUSTMENTS FOR THE FIRST ADOPTION OF IFRS	(26,067)	(0.02)	(26,067)	(0.03)
權益總計TOTAL EQUITY	11,152,057	9.73	11,163,361	10.74
負債及權益總計TOTAL LIABILITIES AND EQUITY	\$ 114,579,524	100.00	\$ 103,911,309	100.00

董事長：



經理人：



會計主管：





中央存款保險股份有限公司

損益表

CENTRAL DEPOSIT INSURANCE CORPORATION
STATEMENTS OF COMPREHENSIVE INCOME

民國108年及107年1月1日至12月31日
FOR THE YEARS ENDED DECEMBER 31, 2019 AND 2018

單位：新臺幣千元（Expressed in NT\$'000）

項目 Description	2019.12.31		2018.12.31	
	金額Amount	%	金額Amount	%
營業收入OPERATING REVENUE				
利息收入Interest Revenue	\$ 1,243,822	11.00	\$ 1,108,469	10.15
保費收入Premiums Revenue	10,034,048	88.76	9,791,707	89.70
代理收入Agency Revenue	26,401	0.24	15,972	0.15
小計Sub-total	11,304,271	100.00	10,916,148	100.00
營業成本OPERATING COSTS				
利息費用Interest Expenses	12,175	0.11	8,951	0.08
承保費用Insurance Expenses	249	-	193	-
手續費用Handling Fees	1,400	0.01	1,451	0.02
提存特別準備Insurance Payout Reserve Provisions	10,366,589	91.70	9,993,865	91.55
預期信用減損損失Expected Credit Losses	869	0.01	411	-
小計Sub-total	10,381,282	91.83	10,004,871	91.65
營業毛利（毛損）GROSS PROFIT	922,989	8.17	911,277	8.35
營業費用OPERATING EXPENSES				
業務費用Transaction Expenses	855,455	7.57	844,995	7.74
管理費用General & Administrative Expenses	60,952	0.54	57,971	0.53
其他營業費用Other Operating Expenses	3,429	0.03	3,832	0.04
小計Sub-total	919,836	8.14	906,798	8.31
營業利益（損失）OPERATING INCOME	3,153	0.03	4,479	0.04
營業外收入NON-OPERATING REVENUE				
賠償收入Indemnity Revenue	4	-	40	-
什項收入Other Revenue	1,298	0.01	24	-
小計Sub-total	1,302	0.01	64	-
營業外費用NON-OPERATING EXPENSES				
資產報廢損失Loss on Disposal of Assets	879	0.01	985	0.01
什項費用Others Expenses	3,576	0.03	3,558	0.03
小計Sub-total	4,455	0.04	4,543	0.04
營業外利益（損失）NON-OPERATING INCOME (LOSS)	(3,153)	(0.03)	(4,479)	(0.04)
稅前淨利（淨損）INCOME BEFORE INCOME TAX	-	-	-	-
所得稅費用（利益）INCOME TAX	-	-	-	-
繼續營業單位本期淨利（淨損） NET INCOME FROM CONTINUING OPERATIONS	-	-	-	-
本期淨利（淨損）NET INCOME	\$ -	-	\$ -	-
附註NOTES：				
本期其他綜合損益OTHER COMPREHENSIVE INCOME				
確定福利計畫之再衡量數 Remeasurement for Defined Employee Benefit Plan	(11,304)		(26,601)	
本期其他綜合損益合計TOTAL OTHER COMPREHENSIVE INCOME	(11,304)		(26,601)	
普通股每股盈餘EARNINGS PER COMMON SHARE	\$ -		\$ -	

董事長：



經理人：



會計主管：



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

民國108年及107年1月1日至12月31日
FOR THE YEARS ENDED DECEMBER 31, 2019 AND 2018

單位：新臺幣千元（Expressed in NT\$'000）

項目 Description	資本 Capital Stock	資本公積 Capital Surplus	保留盈餘 Retained Earnings		累積其他 綜合損益 Accumulated other Comprehensive Income	首次採用國際 財務報導準則 調整數 Adjustments for the First Adoption of IFRS	總計 Total
		受贈公積 Donated Surplus	法定公積 Legal Reserve	特別公積 Special Reserve	確定福利計畫 之再衡量數 Remeasurement for Defined Employee Benefit Plan		
107年1月1日餘額 Balance, January 1, 2018	\$ 10,000,000	\$ 265	\$ 235,700	\$1,000,466	\$ (20,402)	\$ (26,067)	\$ 11,189,962
107年度淨利 Net Income for The Year Ended December 31, 2018	-	-	-	-	-	-	-
107年度其他綜合損益 Other Comprehensive Income (Loss), Net of Tax for The Year Ended December 31, 2018	-	-	-	-	(26,601)	-	(26,601)
107年12月31日餘額 Balance, December 31, 2018	10,000,000	265	235,700	1,000,466	(47,003)	(26,067)	11,163,361
108年度淨利 Net Income for The Year Ended December 31, 2019	-	-	-	-	-	-	-
108年度其他綜合損益 Other Comprehensive Income (Loss), Net of Tax for The Year Ended December 31, 2019	-	-	-	-	(11,304)	-	(11,304)
108年12月31日餘額 Balance, December 31, 2019	\$ 10,000,000	\$ 265	\$ 235,700	\$1,000,466	\$ (58,307)	\$ (26,067)	\$ 11,152,057

董事長：



經理人：



會計主管：





中央存款保險股份有限公司
現金流量表

CENTRAL DEPOSIT INSURANCE CORPORATION
STATEMENTS OF CASH FLOWS

民國108年及107年1月1日至12月31日
FOR THE YEARS ENDED DECEMBER 31, 2019 AND 2018

單位：新臺幣千元 (Expressed in NT\$'000)

項目 Description	2019	2018
營業活動之現金流量CASH FLOWS FROM OPERATING ACTIVITIES		
繼續營業單位稅前淨利（淨損） Income before Tax from Continuing Operations (Loss)	\$ -	\$ -
稅前淨利（淨損）Net Income before Tax (Loss)	-	-
利息股利之調整Adjustment for the Interests and Dividends	(1,231,647)	(1,099,518)
未計利息股利之稅前淨利（淨損） Net Income (Loss) Excluding Interests and Dividends	(1,231,647)	(1,099,518)
調整項目Adjustments	10,378,562	10,006,986
未計利息股利之現金流入（流出） Net Cash Inflow (Outflow) Excluding Interests and Dividends	9,146,915	8,907,468
收取利息Interests Received	1,174,597	1,032,323
支付利息Interests Paid	(12,175)	(9,001)
退還（支付）所得稅Income Tax Refund (Paid)	(131,040)	151,226
營業活動之淨現金流入（流出） Net Cash Inflow (Outflow) from Operating Activities	10,178,297	10,082,016
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)	(11,172,599)	(9,678,986)
減少不動產、廠房及設備Property, Plant and Equipments Decrease	8	20
無形資產及其他資產淨減（淨增） Intangible Assets and Other Assets Decrease (Increase)	(1,512)	(710)
增加不動產、廠房及設備Property, Plant and Equipments Increase	(5,181)	(5,933)
投資活動之淨現金流入（流出） Net Cash Inflow (Outflow) from Investing Activities	(11,179,284)	(9,685,609)
籌資活動之現金流量CASH FLOWS FROM FINANCING ACTIVITIES		
流動金融負債淨增（淨減）Current Financial Liabilities Increase (Decrease)	-	(773,402)
其他負債淨增（淨減）Other Liabilities Increase (Decrease)	291,208	1,079,635
籌資活動之淨現金流入（流出） Net Cash Inflow (Outflow) from Financing Activities	291,208	306,233
現金及約當現金之淨增（淨減） NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	\$ (709,779)	\$ 702,640
期初現金及約當現金 CASH AND CASH EQUIVALENTS AT BEGINNING OF YEAR	1,538,423	835,783
期末現金及約當現金 CASH AND CASH EQUIVALENTS AT END OF YEAR	\$ 828,644	\$ 1,538,423





盡 心

維護信用秩序
穩定存款人信心

Committed to Maintaining
an Orderly Credit System



重要統計資料

Statistics

表一 最近五年要保機構家數統計表

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

單位：家數 Unit: number of institutions

要保機構別 Type of Insured Institutions	年度 Year	2019	2018	2017	2016	2015
本國銀行 Domestic Banks		37	38	39	39	39
信用合作社 Credit Cooperatives		23	23	23	23	23
農會信用部 Credit Departments of Farmers' Associations		283	283	283	282	281
漁會信用部 Credit Departments of Fishermen's Associations		28	28	28	28	25
外國及大陸地區銀行在臺分行 Taiwan Branches of Foreign and Mainland Chinese Banks		28	28	28	28	29
合計 Total		399	400	401	400	397

註：1. 本表基準日為各該年之12月31日。

2. 本表之本國銀行含全國農業金庫及中華郵政公司。

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

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



表二 最近五年各類要保機構保額內存款比率

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

單位：% Unit: %

要保機構別 Type of Insured Institutions	保額內存款占要保存款總額比率 Ratio of Covered Deposits to Total Eligible Deposits				
	2019	2018	2017	2016	2015
本國銀行 Domestic Banks	50.6	51.1	51.3	51.9	51.8
信用合作社 Credit Cooperatives	63.8	64.8	65.6	66.4	67.1
農會信用部 Credit Departments of Farmers' Associations	77.2	78.0	78.8	79.2	79.4
漁會信用部 Credit Departments of Fishermen's Associations	80.5	81.0	81.9	82.3	83.4
外國及大陸地區銀行在臺分行 Taiwan Branches of Foreign and Mainland Chinese Banks	1.9	2.2	1.9	1.7	2.4
平均比率 Average Ratio	51.0	51.6	51.7	52.3	52.5

註：1. 本表基準日為各該年之12月31日。

2. 本表之本國銀行含全國農業金庫及中華郵政公司。

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

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

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

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

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

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



表三 最近十年保額內存款、保險費收入暨保險賠款特別準備金表

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

單位：新臺幣百萬元 Unit: NT\$ 1 million

年度 Year	要保機構 Insured institutions					保險費 收入 Premium revenue	保險賠款 特別 準備金 Deposit Insurance Payout Special Reserves	保險賠款特別準 備金占保額內 存款比率（%） Ratio of Deposit Insurance Payout Special Reserves to Covered Deposits (%)
	類別 Type of Institution	家數 No. of Firms	要保存款總額 Total Eligible Deposits	保額內 存款 Covered Deposits	保額內存款占 要保存款總額 比率（%） Ratio of Covered Deposits to Total Eligible Deposits (%)			
					(a)			
2019	一般金融 General	87	43,039,170	21,797,815	50.65	9,700	96,577	0.44
	農業金融 Agricultural	312	2,484,703	1,398,472	56.28	334	5,362	0.38
2018	一般金融 General	88	40,736,004	20,900,775	51.31	9,459	86,276	0.41
	農業金融 Agricultural	312	2,428,825	1,380,862	56.85	333	5,017	0.36
2017	一般金融 General	89	39,853,676	20,490,920	51.42	9,179	75,556	0.37
	農業金融 Agricultural	312	2,434,855	1,374,364	56.45	335	4,678	0.34
2016	一般金融 General	89	38,318,605	19,917,155	51.98	8,994	65,665	0.33
	農業金融 Agricultural	311	2,406,935	1,364,142	56.68	332	4,338	0.32
2015	一般金融 General	90	36,903,038	19,263,169	52.20	8,799	56,428	0.29
	農業金融 Agricultural	307	2,349,858	1,336,231	56.86	325	4,007	0.30
2014	一般金融 General	91	34,980,573	18,636,378	53.28	8,646	47,343	0.25
	農業金融 Agricultural	304	2,314,523	1,299,574	56.15	322	3,690	0.28
2013	一般金融 General	92	33,053,762	17,667,896	53.45	8,328	27,133	0.15
	農業金融 Agricultural	303	2,243,395	1,263,214	56.31	322	3,368	0.27
2012	一般金融 General	88	31,305,920	17,007,656	54.33	8,196	0	0
	農業金融 Agricultural	303	2,166,797	1,230,068	56.77	324	3,054	0.25
2011	一般金融 General	89	30,127,900	16,255,949	53.96	8,792	0	0
	農業金融 Agricultural	303	2,093,921	1,194,099	57.03	355	2,744	0.23
2010	一般金融 General	90	存款全額保障 Blanket guarantee			4,389	0	0
	農業金融 Agricultural	301				302	2,507	-



註：1. 政府於97年10月宣布至98年12月31日止，對參加存款保險之金融機構，其存款人之所有存款（即存款保險條例第12條第1項及第2項規定之存款本息）均全額保障，不受存款保險最高保額之限制，復於98年10月宣布延長一年至99年12月31日止。前開存款全額保障措施業自100年1月1日起恢復限額保障制度。

2. 本表基準日為各該年之12月31日。

3. 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。

4. 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。

5. 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。

6. 行政院金融重建基金設置及管理條例第3條規定，本公司自91年1月起10年內，應將89年1月1日調高存款保險費率所增加之存款保險費收入，撥付金融重建基金。

7. 因配合行政院核定金融重建基金與保險賠款特別準備金合併運用機制，本公司保險賠款特別準備金自96年9月起陸續分攤處理經營不善金融機構之賠付款，致99年至101年一般金融機構保險賠款特別準備金及該準備金占保額內存款比率為0。

8. 政府自97年10月至99年12月31日止實施存款全額保障制度，爰保險賠款特別準備金占保額內存款比率已不具意義，故以「-」表示。

Notes: 1. The government announced in October 2008 that deposits at all financial institutions participating in deposit insurance scheme (including principal and interest as set out in Article 12, paragraphs 1 and 2 of the *Deposit Insurance Act*) would be provided with temporary blanket guarantee without being limited to the coverage limit until December 31, 2009. This was later extended by one year to December 31, 2010. The deposit insurance system resumed limited coverage on January 1, 2011.

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

3. According to the provisions of Article 6 of the *Deposit Insurance Act*, the Deposit Insurance Payout Special Reserves have been divided into two accounts since 2007. One is for general financial institutions and the other is for agricultural financial institutions. The term "General Account" refers to general financial institutions, which includes domestic banks, Chunghwa Post Co., Ltd., Taiwan branches of foreign banks and mainland Chinese banks, and credit cooperatives, whereas the term "Agricultural Account" refers to agricultural financial institutions, which includes the Agricultural Bank of Taiwan and the credit departments of farmers' and fishermen's associations.

4. The term "Covered Deposits" refers to the total deposit amount of each depositor under the coverage limit in an insured institution. After a period of blanket guarantee, the deposit insurance system resumed limited coverage on January 1, 2011, at which point the coverage limit was raised to NT\$3 million from the NT\$1.5 million coverage limit that had taken effect on July 1, 2007.

5. Deposit Insurance Premium Rates:

(1) From July 1, 2007, the premiums charged to general financial institutions (including banks and credit cooperatives) for covered deposits were divided into five risk-based tiers of 0.03%, 0.04%, 0.05%, 0.06%, and 0.07%. For eligible deposits in excess of the coverage limit, a flat premium rate of 0.0025% was adopted. However, this flat premium rate was raised to 0.005% from January 1, 2010. The premiums charged to the credit departments of farmers' and fishermen's associations for covered deposits were divided into five risk-based tiers of 0.02%, 0.03%, 0.04%, 0.05%, and 0.06%. For eligible deposits in excess of the coverage limit, a flat premium rate of 0.0025% was adopted.

(2) From January 1, 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 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 deposits in excess of the coverage limit.

6. Article 3 of the *Act for the Establishment and Administration of the Financial Restructuring Fund* requires that, during the ten-year period beginning from January 2002, any incremental deposit insurance premium income that arises as a result of the increase in the deposit insurance premium rate that took effect on January 1, 2000 must be transferred by the CDIC to the Financial Restructuring Fund.

7. Beginning in September 2007, the CDIC's Deposit Insurance Payout Special Reserves were used to share the burden of compensation paid out for the resolution of failed financial institutions under the "Mechanism for the Combined Use of the Financial Restructuring Fund and the Deposit Insurance Payout Special Reserves" as approved by the Executive Yuan. Thus, from 2010 to 2012 the Deposit Insurance Payout Special Reserve for ordinary financial institutions, as well as the ratio of this Reserve to covered deposits, were both zero.

8. From October 2008 to December 31, 2010, the government implemented temporary blanket guarantee for deposit insurance, and thus the ratio of the Deposit Insurance Payout Special Reserves to covered deposits had no relevant meaning, and was hence denoted by "-" in the table.

表四 最近五年重要收支項目

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

單位：新臺幣百萬元 Unit: NT\$1 million

項目 Item	年度 Year	2019	2018	2017	2016	2015
營業收入 Operating revenues		11,304	10,916	10,475	10,200	9,979
利息收入 Interest revenues		1,244	1,108	958	875	855
保費收入 Premium revenues		10,034	9,792	9,513	9,325	9,124
代理收入 Agency revenues		26	16	4		
營業成本及費用 Operating costs and expenses		11,301	10,912	10,544	10,185	9,791
提存特別準備 Deposit insurance payout special reserve provisions		10,367	9,994	9,643	9,305	8,914
利息費用 Interest expenses		12	9	2	5	1
業務費用 Transaction expenses		855	845	835	812	812
管理費用 General & administrative expenses		61	58	58	57	58
其他營業費用 Other operating expenses		3	4	4	5	5
其他支出 Other expenses		3	2	2	1	1
營業利益 Operating income		3	4	(69)	15	188
營業外利益（損失） Non-operating income (loss)		(3)	(4)	69	(15)	(188)
稅前淨利 Net income before income tax						
所得稅費用 Income tax expenses						
本期淨利 Net income						

註：1. 表列104至107年係依審計部審定數編列，108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 2015 to 2018 were reviewed and audited by the National Audit Office; those for 2019 were based on CDIC's final accounts for that year.

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



附錄：本公司 108 年度大事紀

01.11	本公司副總經理職缺，由國際關係暨研究室主任范以端晉升
01.14	副總經理周秀玲率員訪問新加坡金融管理局、當地金融業者及金融科技創新中心等單位
02.23	總經理蘇財源率員赴哈薩克阿拉木圖參加IADI第57屆執行理事會等系列會議暨國際研討會
04.01	本公司舉辦「IADI-APRC高峰論壇」，主題為「全球經濟金融局勢對亞太地區存款保險機構之機會與挑戰」
04.07	副總經理鄭明慧率員赴美國聯邦存款保險公司進行問題金融機構處理經驗交流會議
05.18	總經理蘇財源率員赴瑞士巴賽爾參加IADI第58屆執行理事會等系列會議暨國際學術研討會
05.31	召開108年股東常會
06.23	總經理蘇財源率員赴俄羅斯聖彼德堡參加IADI第17屆亞太區域委員會年會暨國際研討會
07.10	107年度工作考成評列甲等
07.13	總經理蘇財源率員赴義大利米蘭參加IADI年費調整方案工作小組會議
08.12	奈及利亞存款保險公司與本公司簽署合作備忘錄及進行經驗交流會議
08.31	總經理蘇財源率員赴瑞士巴賽爾參加IADI第59屆執行理事會議暨IADI與金融穩定學院（FSI）共同舉辦之國際研討會
09.17	董事長林銘寬率員赴韓國首爾參加「IADI-APRC第一屆亞太區域金融安全網研習訪問會議」
09.24	舉辦「純網路銀行參加存款保險溝通會議」
09.27	金管會核定「金融機構申請參加存款保險審核標準」修正案
10.05	總經理蘇財源率員赴土耳其伊斯坦堡參加IADI第18屆全球會員代表大會、IADI第60屆執行理事會等系列會議暨國際研討會
10.19	本公司董事長林銘寬率員赴奈及利亞阿布札參加奈及利亞存款保險公司30週年慶系列活動
12.02	肯亞存款保險公司與本公司簽署合作備忘錄及進行經驗交流會議
12.12	韓國存款保險公司代表團訪問本公司，辦理本公司卸任APRC主席之秘書與行政工作交接暨進行合作備忘錄年度經驗交流會議

Appendix: Major Events in 2019

01.11	Director Yvonne Fan of the CDIC International Relations and Research Office was promoted to the position of Executive Vice President.
01.14	CDIC Executive Vice President Anita S. Chou led a delegation to visit the Monetary Authority of Singapore, local financial institutions, and FinTech and Innovation center.
02.23	CDIC President William Su led a delegation to Almaty, Kazakhstan to attend the 57 th IADI Executive Council Meeting and related Committees' meetings and the International Conference.
04.01	CDIC hosted the Asia-Pacific Regional Committee (APRC) CEO Dialogue on Global and Asia-Pacific Economic Outlook and Responses to Challenges Facing APRC Deposit Insurers.
04.07	CDIC Executive Vice President Annie Cheng led a delegation to the US Federal Deposit Insurance Corporation to discuss and exchange experiences in the resolution of problem institutions.
05.18	CDIC President William Su led a delegation to Basel, Switzerland to attend the 58 th IADI Executive Council Meeting and related Committees' meetings and the IADI Biennial Research Conference.
05.31	CDIC held the 2019 General Shareholders Meeting.
06.23	CDIC President William Su led a delegation to St. Petersburg, Russia to attend the 17 th IADI APRC Annual Meeting and the International Conference.
07.10	Received a rating of "superior" in the CDIC 2018 performance evaluation.
07.13	CDIC President William Su led a delegation to Milan, Italy to attend a meeting of the IADI Working Group on New Funding Options.
08.12	CDIC and the Nigeria Deposit Insurance Corporation entered into an MOU for cooperation and held a meeting to exchange experiences.
08.31	CDIC President William Su led a delegation to Basel, Switzerland to attend the 59 th IADI Executive Council Meeting, and the International Conference jointly held by the Financial Stability Institute and IADI.
09.17	CDIC Chairman Michael M.K. Lin led a delegation to Seoul, Korea to take part in the 1 st IADI-APRC Study Visit program, held by the Korea Deposit Insurance Corporation (KDIC).
09.24	CDIC held the Communication Meeting on the participation of Internet-only banks in the deposit insurance system.
09.27	FSC approved amendments to the <i>Approval Standards for Financial Institutions Applying to Participate in Deposit Insurance</i> .
10.05	CDIC President William Su led a delegation to Istanbul, Turkey to attend the 18 th IADI Annual General Meeting, the 60 th IADI Executive Council Meeting and related Committees' meetings, and the International Conference.
10.19	CDIC Chairman Michael M.K. Lin led a delegation to Abuja, Nigeria to attend the 30 th Anniversary of the Nigeria Deposit Insurance Corporation.
12.02	CDIC and Kenya Deposit Insurance Corporation entered into an MOU for cooperation and held a meeting to exchange experiences.
12.12	The delegation of the KDIC visited the CDIC, which stepped down as Chairperson organization of the APRC. CDIC carried out a working level handover meeting of the APRC Secretariat and administrative affairs with the KDIC. The two sides also held an MOU bilateral meeting to exchange experiences.

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中央存款保險股份有限公司
地址：臺北市中正區南海路3號11樓
電話：(02) 2397-1155
<https://www.cdic.gov.tw>

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地址：臺北市大同區民權西路108號8樓
電話：(02) 2553-6152

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中央存款保險公司
Central Deposit Insurance Corporation

10066臺北市中正區南海路3號11樓

電話：02-2397-1155

免付費電話：0800-000-148

網址：<https://www.cdic.gov.tw>

E-mail：cdic@cdic.gov.tw

中區辦事處

40355臺中市西區五權路2-107號16樓

電話：04-2371-2756

南區辦事處

80248高雄市苓雅區海邊路31號10樓之5

電話：07-331-1226

Head Office

11F, 3, Nanhai Rd., Taipei, 10066,
Taiwan, R.O.C.

Tel : 886-2-2397-1155

Toll-free line:0800-000-148

Website : <https://www.cdic.gov.tw>

E-mail : cdic@cdic.gov.tw

Central Region Office

16F, 2-107, Wuquan Rd., West District,
Taichung, 40355, Taiwan, R.O.C.

Tel : 886-4-2371-2756

South Region Office

10F-5, 31, Haibian Rd., Lingya District,
Kaohsiung, 80248, Taiwan, R.O.C.

Tel : 886-7-331-1226

