

中華民國一〇三年

年報

2014 ANNUAL REPORT

TRUST

信託



中華民國信託業商業同業公會
TRUST ASSOCIATION OF R.O.C.

TRUIST

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壹

理事長序言

Preface (Message from the Chairman)





■ 理事長序言

過去一年來，金融監督管理委員會（以下簡稱金管會）積極鬆綁法規與持續推動金融自由化開放政策，就金融商品銷售採「全區開放、分級管理」，提供銀行國際金融業務分行（OBU）和國際證券業務分公司（OSU）更大的業務彈性，本會配合宣導政策，並蒐集國外經驗研擬「信託業辦理境外信託之可行性研究（含自經區）報告」，提供信託業於 OBU、OSU 推展境外信託業務之可行性分析，希望透過自由經濟示範區之推動，吸引亞洲資金來臺理財，協助信託業者在金融機構打「亞洲盃」的努力中不缺席。

近期金管會積極推動「金融進口替代」政策，希冀金融機構能逐步強化及自行研發創新金融商品，於 103 年底修正「信託資金集合管理運用管理辦法」，引進客戶分級制度，將委託人區分為專業投資人及非專業投資人，進行差異化管理，整合並放寬專業投資人信託資金運用範圍及風險

■ Preface (Message from the Chairman)

Over the past year, the Financial Supervisory Commission (hereinafter referred to as FSC) has actively relaxed regulations and continued to promote the policy of financial liberalization. With respect to sales of financial products, FSC has adopted an "overall opening; grading management" policy to provide offshore banking unit (OBU) and offshore securities unit (OSU) greater operational flexibility.

The Trust Association of Republic of China (TAROC) has coordinated policy advocacy, and collated foreign experience to formulate a "Feasibility study of offshore trusts conducted by trust enterprises (including Free Trade Zones)" to provide analysis of the feasibility of trust industry extending offshore trust business through OBU and OSU, in the hope of attracting Asian financial capital to Taiwan through the promotion of the free trade pilot zones, to ensure that trust enterprises in vying for the "Asian Cup" for financial institutions do not miss.

Recently, the FSC has been vigorously promoting a "financial import substitution" policy, in the hope that financial institutions will be able to progressively improve and self-develop innovative financial products. At the end of 2014, the "Regulations Governing Management and Utilization of Collective Investment Trust Funds" was amended to introduce a customer grading system, which divides grantors into professional investors and non-professional investors, and applies a differentiated supervision to this, integrating and relaxing the scope of application of Collective Investment Trust Funds for professional investors and risk dispersion restrictions.

The TAROC accordingly coordinated with the revision of the relevant business inspection regulations and contract terms templates, to facilitate trust enterprises in their development of management business, hoping that trust enterprises will be able to put their full efforts into developing collective investment trust funds for professional investors.

The competent authorities have announced that the advance payment paid for presale houses (either for service or product) is subject to regulations of the trust system in order to protect consumers' right. To cope with this policy, TAROC has continuously revised the "Trust Contract Template for Advance Payment Collection for Commodity

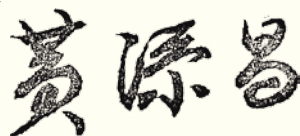
分散限制規定。本會爰配合研修相關業務審查規則、契約條款範本，以利信託業者發展資產管理業務，希望信託業者能大力發展供專業投資人投資之集合管理運用帳戶。

而各目的事業主管機關為保障消費者權益，就商品（服務）禮券、預售屋買賣等預收款項納入信託制度之規範，本會爰配合主管機關政策，相繼修正「商品（服務）禮券預收款信託契約範本（總額控管適用）」及「商品（服務）禮券預收款信託契約範本（分批控管適用）」、擬具「電子支付機構代理收付及儲值款項信託契約應記載及不得記載事項」建議草案、非建商自地自建之預售屋買賣信託契約適用之預售屋信託契約範本及建議「零售業商品（服務）禮券定型化契約應記載及不得記載事項修正草案」，新增以電子方式發行禮券之記載方式等，以落實消費者權益的保障。

此外，因應我國人口高齡化趨勢並配合行政院「為老年人找依靠，也為弱勢者營造有尊嚴的生活環境」的施政目標，本會研擬「老人安養信託定型化契約參考範本」，希冀協助會員加速推廣老人安養信託業務，期能提供銀髮族透過財產信託規劃退休安養，可透過財產信託資產保全，發揮穩定社會安定的機能。

展望未來，在日趨鬆綁的信託法制架構，且社會大眾對信託之認知也逐漸普及並能接受的情形下，期許信託業能發展出更具彈性及因應社會需求之信託商品，亦期許信託業為國人創造金融人才及吸引國際資金進入臺灣滋潤深耕發展財富管理市場，也希望能夠為高齡化社會發揮信託之資產保全及安定社會之功能。

理事長




(Service) Vouchers—(for total amount control)" and the "Trust Contract Template for Advance Payment Collection for Commodity (Service) Vouchers" (for installment management)," drafted the "Mandatory Provisions to be Included in and Prohibitory Provisions of Standard Form Trust Contract for the Electronic payment institution in handling electronic payment-collection business," the "Presale House Transactions Contract for House Built by Landowners Themselves," and proposed revisions to the "Mandatory Provisions to be Included in and Prohibitory Provisions of Standard Form Contract for Retail Commodity (Service) Gift Certificate," which should add new requirements for electronic gift certificate. All of these are done to realize protection of consumers' interests.

Additionally, in response to the trend towards the aging of the population and to meet the Executive Yuan's policy objective of "providing reliance for the elderly, and creating a dignified living environment for the vulnerable," the TAROC has formulated a "Standardized Trusts Contract Reference Template for the Support of the Elderly," aimed at helping Members accelerate the promotion of the retirement trust business by providing senior citizens with retirement support through trust planning, which has asset protection features to exert a stabilizing social security function.

Looking to the future, with the increasingly relaxed legal framework for trust, and the gradual increase in the general public's awareness of trust and their ability to accept it, we anticipate the trust enterprises to develop more products which are more flexible and responsive to the needs of the society, and we also expect the trust enterprises to create financial professionals for our citizens and attract international capital into Taiwan to nourish and nurture the development of the wealth management market, as well as hoping to be able to exert trust protection and socially stabilizing function for our aging society.

Chairman





About the Trust Association



■ 公會簡介

(壹) 公會沿革

主管機關於民國（以下同）89年9月28日訂頒「信託業商業同業公會業務管理規則」，以規範本會之任務及相關運作事宜。本會於90年3月7日召開成立大會正式成立，由會員大會選舉歷屆理、監事，同時選出理事長及監事會召集人；第四屆理、監事會任期於102年3月4日任滿，本會於102年3月5日召開會員大會改選第五屆理、監事會，截至103年底計有57家會員。

■ About the Trust Association

1. History of the Association

On September 28, 2000, the competent authority published the "Regulations on the Operations of the Trust Association" to govern the missions and operations of the Association. The Trust Association of the Republic of China (TAROC) was formally established on March 7, 2001 when the Established Assembly was held. During the Assembly, the Boards of Directors and Supervisors were elected, along with the chairman of the Association and the Convener of the Board of Supervisors. While the tenure of the fourth boards of directors and supervisors comes to an end on March 4, 2013, election for the fifth boards of directors and supervisors will be held on March 5, 2013. It is composed of 57 members as of the end of 2014.



本會第五屆第二次會員大會，金融監督管理委員會王副主委儷玲蒞臨致詞
Administrative Vice Chairperson Li-ling Wang of Financial Supervisory Commission, speaks at the 2nd Meeting of the Fifth General Assembly of TAROC

(貳) 成立宗旨、主要任務與組織系統圖

一、成立宗旨

- (一) 推廣信託觀念。
- (二) 健全信託業經營。
- (三) 促進信託業務發展。
- (四) 保障委託人及受益人權益。
- (五) 協調同業關係。
- (六) 增進同業共同利益。

二、主要任務

依據中華民國信託業商業同業公會章程之規定，本會主要任務為：

- (一) 配合國家經濟建設，促進信託業務發揮其應有之功能事項。
- (二) 政府財經金融政策與信託法令之協助推行與研究、建議事項。
- (三) 督促會員自律，共謀業務上之改進、聯繫及協調事項。
- (四) 信託業務之聯繫、調查、統計、研究、發展及刊物發行等事項。
- (五) 會員、客戶權益保障及業務紛爭調處等事項。
- (六) 會員間共同業務規章、公平交易規則及會計處理原則之訂定及解釋等事項。
- (七) 辦理會員機構之查核及輔導等事項。
- (八) 會員間法令遵行與業務健全經營之協助、指導及諮詢等事項。
- (九) 會員業務宣導及研究發展等事項。
- (十) 會員、會員代表及專業人員之管理、測驗、登記與資格審定等事項。

2.Purposes of Establishing the Association, its Objectives, and Organization Chart

A. Purposes of Establishment

1. To promote the trust concept;
2. To streamline the operations of trust enterprises;
3. To promote the development of trust businesses;
4. To protect the interests of trustors and beneficiaries;
5. To coordinate relationships among members; and
6. To enhance the common interests of all the members.

B. Main Objectives

According to its Charter, the main objectives of TAROC are as follows:

1. To promote the functions of trust businesses in line with national economic development;
2. To assist the implementation of economic and financial policies as well as trust laws and regulations of the government and to conduct research and make relevant suggestions;
3. To promote self-regulation by members and also to help improve and coordinate businesses jointly with members;
4. To coordinate, survey, research and develop trust businesses and to issue trust-related publications;
5. To protect the interests of members and their clients and also to settle business disputes;
6. To prepare and clarify common business regulations, fair trade rules and accounting principles among members;
7. To conduct auditing and provide advisory services to members;
8. To provide assistance, guidance, and advisory services to members concerning their compliance with laws and regulations and the development of sound business operations;
9. To publicize trust businesses and to conduct research and development for members;
10. To conduct management, test, registration, and qualification screening of members, member representatives, and trust professionals;
11. To maintain business ethics among members;
12. To conduct disciplinary actions against members

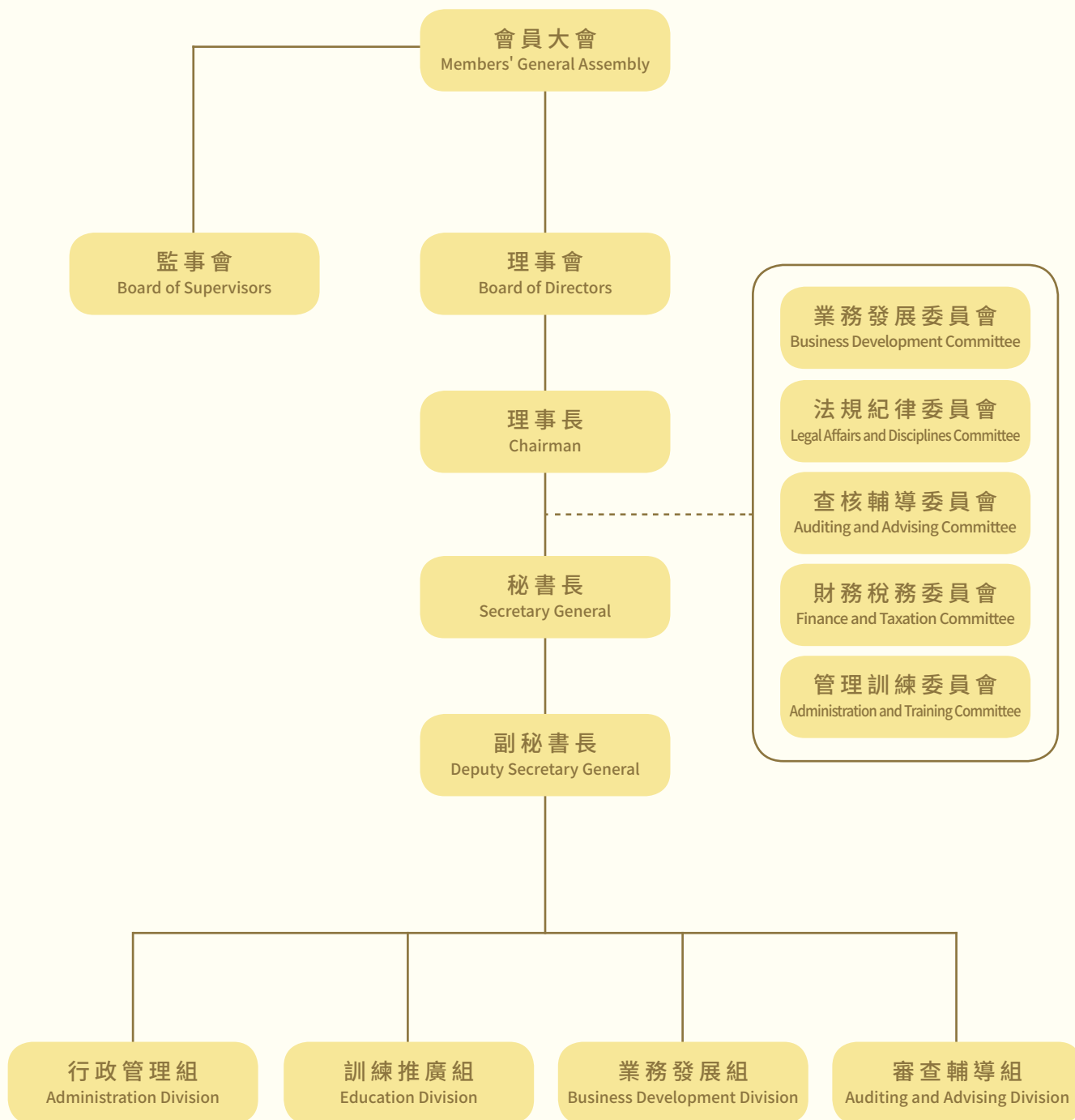
- (十一) 會員商業道德之維護事項。
- (十二) 會員違反法令、章程、規範或決議之處置事項。
- (十三) 公益活動之舉辦事項。
- (十四) 會員員工專業訓練及業務講習之舉辦事項。
- (十五) 接受政府或團體之委託辦理事項。
- (十六) 社會運動之參加事項。
- (十七) 參加國際性相關組織及加強國民外交事項。
- (十八) 依其他法令規定應行辦理之事項。

- who violate laws and regulations, the Charter of the Association, business guidelines or resolutions;
- 13. To sponsor public welfare activities;
 - 14. To conduct professional training and business lectures for staff of members;
 - 15. To conduct matters designated by the government or other groups;
 - 16. To participate in social activities;
 - 17. To participate in trust-related international organizations and to promote civilian diplomacy; and
 - 18. To engage in other matters required by laws and regulations.



本會吳秘書長圳益
Secretary General Chun-Yi Wu

三、組織系統圖 Organization Chart



(參) 理、監事名錄 Board of Directors and Supervisors

一、理事名錄 Board of Directors

職 稱 Title	姓 名 Name	現 任 單 位 名 稱 Positon
理事長 Chairman of the Board	黃添昌 Tien-Chang Huang	臺灣中小企業銀行董事長 Chairman, Taiwan Business Bank
常務理事 Managing Director	魏江霖 Justin J.L. Wei	臺灣銀行副總經理 Executive Vice President, Bank of Taiwan
	高榮成 Jung-Cheng Kao	華南商業銀行副總經理 Executive Vice President, Hua Nan Commercial Bank
	黃貞靜 Cheng-Ching Huang	臺灣土地銀行副總經理 Executive Vice President, Land Bank of Taiwan
	賴昭吟 Carol Lai	彰化商業銀行副總經理 Executive Vice President, Chang Hwa Commercial Bank
理事 Director	楊俊偉 C.W. Yang	國泰世華商業銀行資深副總經理 Senior Vice President, Cathay United Bank
	王義明 Yi Min Wang	元大寶來證券資深副總經理 Senior Vice President, Yuanta Securities Co., Ltd.
	陳善忠 John S.C. Chen	上海商業儲蓄銀行執行副總經理 Senior Executive Vice President, Shanghai Commercial & Savings Bank
	方嘉男 Simon Fang	板信商業銀行資深副總經理 Senior Vice President, Bank of Panhsin
	黃世華 Shih-Hua Huang	台北富邦商業銀行副總經理 Executive Vice President, Taipei Fubon Commercial Bank
	楊淑惠 Amy Yang	中國信託商業銀行資深副總經理 Senior Vice President, Chinatrust Commercial Bank
	劉定坤 Tim Liu	德意志銀行台北分行董事 Director, Deutsche Bank AG, Taipei Branch
	林耀庭 Richard Lin	美商摩根大通銀行台北分行執行董事 Executive Director, JP Morgan Chase Bank, N.A., Taipei Branch
	翟金虎 Eric Jai	滙豐（台灣）商業銀行資深副總裁 Senior Vice President, HSBC Bank(Taiwan)
	曾煥凱 Sanders Tseng	安泰商業銀行經理 Vice President, EnTie Bank

資料日期：103 年 12 月 31 日止
As of December 31, 2014

一、監事名錄 Board of Supervisors

職 稱 Title	姓 名 Name	現 任 單 位 名 稱 Positon
常務監事 Executive Supervisor	周伯蕉 Po-Chiao Chou	第一商業銀行總經理 President ,First Commercial Bank
監事 Supervisor	張銘杰 Ming-Jye Chang	兆豐證券總經理 President, Mega Securities Co., Ltd.
	涂洪茂 Herman Tu	聯邦商業銀行副總經理 Executive Vice President, Union Bank of Taiwan
	黃建勝 Jason Huang	元富證券副總經理 Executive Vice President, Master Link Securities Co., Ltd.

資料日期：103 年 12 月 31 日止
As of December 31,2014



本會獲內政部頒發特優團體

The TAROC is awarded by the Ministry of the Interior(MOI) as the highest honor of especially outstanding group

(肆) 各委員會主任委員及主要會務人員名錄 Directors of Committees and Major Officials

一、委員會主任委員名錄 Directors of Committees

職 稱 Title	姓 名 Name	現 任 單 位 名 稱 Positon
業務發展委員會主任委員 Director of Business Development Committee	高榮成 Jung-Cheng Kao	華南商業銀行副總經理 Executive Vice President, Hua Nan Commercial Bank
法規紀律委員會主任委員 Director of Legal Affairs and Disciplines Committee	彭致誠 Chih-Cheng Peng	合作金庫資產管理股份有限公司董事長 Chairman, Co-Operative Assets Management Co., Ltd.
查核輔導委員會主任委員 Director of Auditing and Advising Committee	黃貞靜 Cheng-Ching Huang	臺灣土地銀行副總經理 Executive Vice President, Land Bank of Taiwan
財務稅務委員會主任委員 Director of Finance and Taxation Committee	黃漢青 Paul H. C. Huang	彰化商業銀行副總經理 Executive Vice President, Chang Hwa Commercial Bank
管理訓練委員會主任委員 Director of Administration and Training Committee	劉玉枝 Bessie Y.C. Liu	臺灣金控副總經理 Executive Vice President, Taiwan Financial Holding Co., Ltd.

資料日期：103 年 12 月 31 日止
As of December 31, 2014

二、主要會務人員名錄 Major Officials

職 稱 Title	姓 名 Name
秘書長 Secretary General	吳圳益 Chun-Yi Wu
副秘書長 Deputy Secretary General	黃瑞祺 Rachel Hwang
行政管理組組長 Chief Officer, Administration Division	林淑鈴 Sling Lin
訓練推廣組組長 Chief Officer, Education Division	鐘淑貞 Milly Chung
業務發展組組長 Chief Officer, Business Development Division	陳靖宜 Chin-Yi Chen
審查輔導組組長 Chief Officer, Auditing and Advising Division	李孟鈞 Meng-Chun Lee

資料日期：103 年 12 月 31 日止
As of December 31, 2014



103 年信託業營運概況

Operations of Trust Enterprises in 2014



■ 103 年信託業營運概況

一、信託業承辦信託業務概況

截至 103 年底本會會員機構計有 57 家，銀行兼營者有 46 家及證券商兼營者有 11 家。

業者取得主管機關許可之主要信託業務項目，以金錢之信託、有價證券之信託、金錢債權及其擔保物權之信託、不動產之信託等項目為最多。至於附屬信託業務部分，則主要為辦理保管業務、擔任有價證券發行簽證人、提供有價證券發行及募集之顧問服務，及代理有價證券發行、轉讓、登記及股息利息紅利之發放事項。(見圖一)

■ Operations of Trust Enterprises in 2014

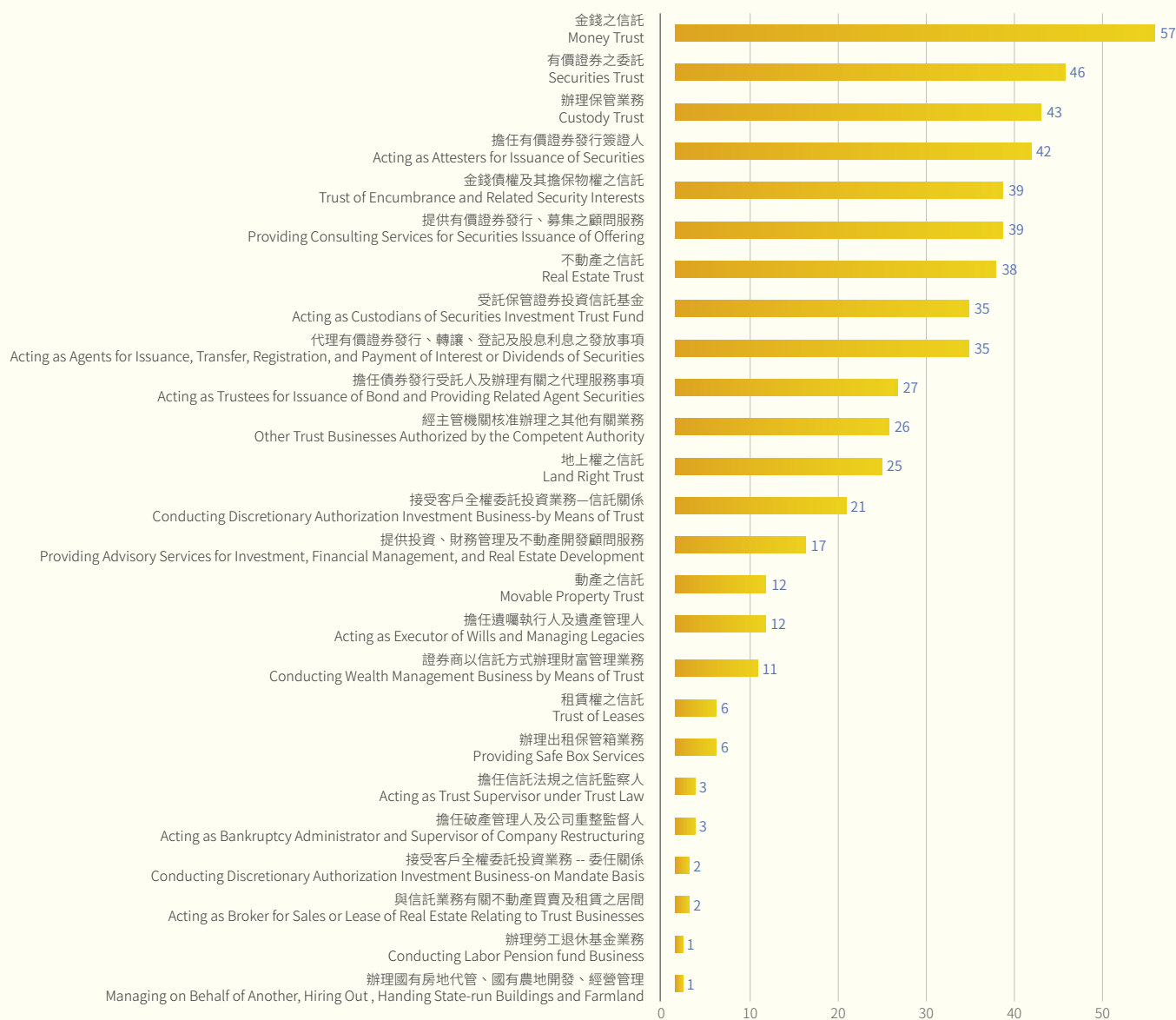
A. Business Activities of Trust Enterprises

As of the end of 2014, there had been 57 members in the TAROC. There were 46 banks and 11 securities firms doing trust business concurrently.

Among major trust businesses authorized by the competent authority, most trust enterprises conducted money trust, securities trust, encumbrance and related security interests trust, real estate trust, and so forth. Supplementary trust businesses conducted by trust enterprises included custody businesses, attestation for the issuance of securities, advisory services for issuance and offering of securities, and acting as agents for the issuance, transfer, registration, and payment of interests and dividends of securities. (See Chart 1)

圖一／103 年各項信託業務承辦家數統計

Chart 1 : Statistics on Number of Entities Conducting Various Trust Businesses



二、信託業主要業務

(一) 各項主要業務辦理概況

自 89 年信託業法公布施行後，在主管機關協助及業者積極投入並不斷的努力，截至 103 年底止信託業務受託資產總餘額為新臺幣 6 兆 9,380 億餘元，若以不含證券投資信託基金及期貨信託基金保管之信託業務受託資產總餘額新臺幣 5 兆 302 億餘元而言，則較 102 年度增加約新臺幣 3,022 億餘元。各項主要業務之辦理概況，分述如下：

辦理之業務項目中以金錢之信託業務為最大，約為新臺幣 5 兆 9,612 億餘元，占受託資產總餘額比率高達 85.92%。其後則為不動產之信託受託資產餘額為新臺幣 6,458 億餘元，占受託資產總餘額之 9.31% 及有價證券之信託受託資產餘額為新臺幣 2,861 億餘元，占受託資產總餘額之 4.12%。（見表一、圖二）

(二) 金錢之信託業務辦理概況（不含證投信、期信基金保管）

不含保管之金錢信託業務以特定金錢信託投資國外有價證券為大宗，受託資產餘額約為新臺幣 3 兆 188 億元，占金錢之信託受託資產總餘額之 74.47%，投資標的以境外基金及境外結構型商品為主；其次為特定金錢投資國內有價證券業務，受託資產餘額約為新臺幣 6,501 億元，占金錢之信託受託資產總餘額 16.04%，以投資國內證券投資信託基金為主（見表二、圖三）；而截至 103 年底經金管會核准並運作之集合管理運用帳戶計 15 個，受託管理資產規模約為新臺幣 80.27 億元。

B. Major Categories of Trust Businesses

1. Major Categories of Trust Businesses

Since the Trust Enterprise Act was promulgated in 2000, the competent authority gave a lot of support and trust enterprises made efforts to Taiwan's trust market. As of the end of 2014, the total trust assets under management stood at NT\$6.938 trillion, excluding securities investment trust fund and futures trust fund under custody under management stood at NT\$5.0302 trillion, up NT\$302.2 billion from the previous year. The following is the outline of operations of the major categories of trust business in Taiwan:

Taiwan's trust market was traditionally dominated by money trusts. In 2014, the annual business volume of money trusts was NT\$5.9612 trillion. It accounted for 85.92% of total trust assets in Taiwan. The second largest trust category in Taiwan is real estate trust, which had annual business volume of NT\$645.8 billion, accounting for 9.31% of the total outstanding value of trust assets in Taiwan. The third largest trust category is securities trust, and its annual business volume was NT\$286.1 billion, accounting for 4.12% of the total outstanding value of trust assets in Taiwan. (See Table 1 and Chart 2)

2. Money trust (excluding Securities Investment Trust Fund and Futures Trust Fund under Custody)

In Taiwan, most money trusts (excluding securities investment fund trust and futures trust fund under custody) are non-discretionary money trusts investing in foreign securities, which took up a market share of 74.47%, and stood at NT\$3.0188 trillion under management. Investment targets are mostly the offshore funds.

The second largest sub-category of money trusts is that for making domestic securities investment, with a market share of around 16.04%, at NT\$ 650.1 billion under management. Its major investment target is the mutual funds for making domestic securities investments (See Table 2 and Chart 3). As of the end of 2014, there were 15 collective investment trust funds in Taiwan which have been in operations with NT\$8.027 billion in assets under management.

表一／信託業主要業務辦理概況統計

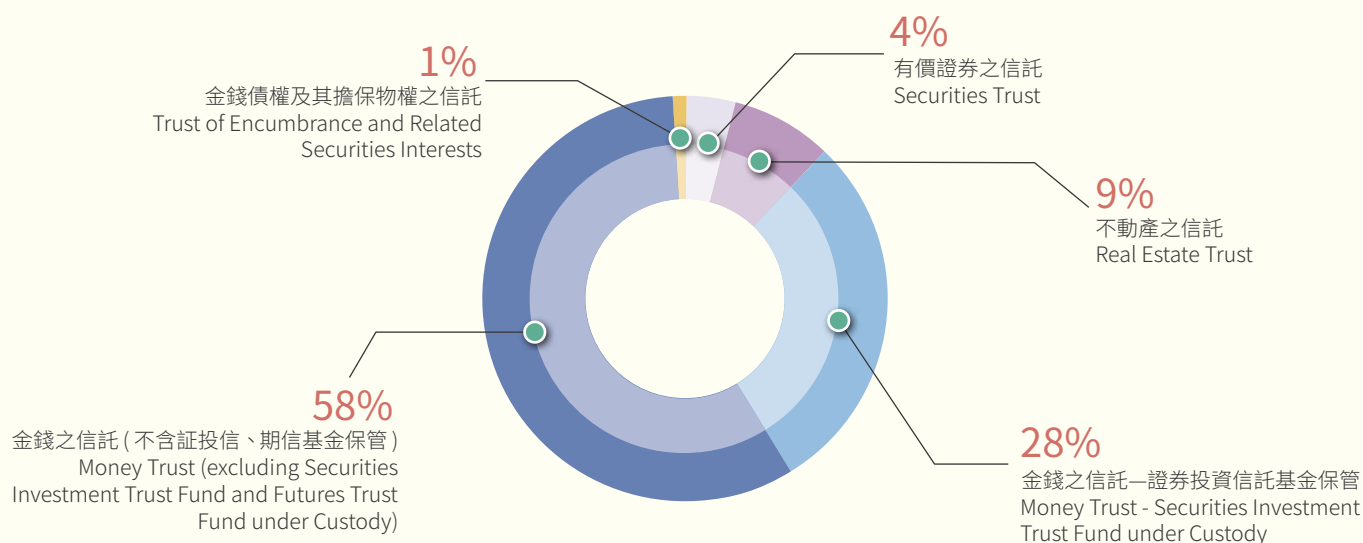
Table 1: Statistics of Major Businesses of Trust Enterprises

單位：新臺幣佰萬元
Unit: NT\$ million

業 務 別 Category	民國 102 年底 2013		民國 103 年底 2014		增 (減) 幅 % Change (%)
	金 額 Amount	%	金 額 Amount	%	
金錢之信託 (不含證投信、期信基金保管) Money Trust (excluding Securities Investment Trust Fund and Futures Trust Fund under Custody)	3,877,764	58	4,053,498	58	5
金錢之信託—證券投資信託基金保管 Money Trust-Securities Investment Trust Fund under Custody	1,901,640	29	1,905,189	28	0
金錢之信託—期貨信託基金保管 Money Trust-Futures Trust Fund under Custody	4,300	0	2,606	0	(39)
金錢債權及其擔保物權之信託 Trust of Encumbrance and Related Securities Interests	55,311	1	34,798	1	(37)
有價證券之信託 Securities Trust	276,398	4	286,180	4	4
不動產之信託 Real Estate Trust	508,949	8	645,831	9	27
其它信託業務 Other Trust Businesses	9,619	0	9,960	0	4
合計 Total	6,633,981	100	6,938,062	100	5

圖二／各項主要業務比率

Chart 2: The Ratios of Volumes of Major Trust Business



表二／金錢信託業務統計（不含證投信、期信基金保管）

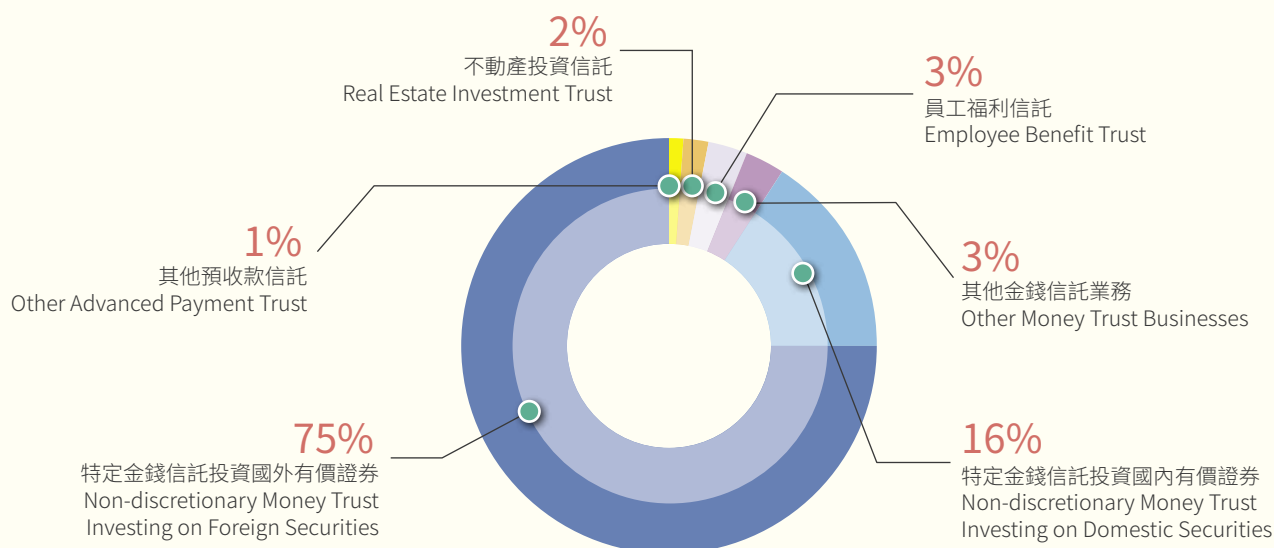
Table 2 : Statistics of Money Trust Businesses (Excluding Securities Investment Trust Fund and Futures Trust Fund under Custody)

單位：新臺幣佰萬元
Unit: NT\$ million

業務別 Category	民國 102 年底 2013		民國 103 年底 2014		增 (減) 幅 % Change (%)
	金額 Amount	%	金額 Amount	%	
特定金錢信託投資國外有價證券 Non-discretionary Money Trust Investing on Foreign Securities	2,888,498	75	3,018,809	75	5
特定金錢信託投資國內有價證券 Non-discretionary Money Trust Investing on Domestic Securities	611,455	16	650,100	16	6
特定金錢信託投資國內券商結構型商品 Non-discretionary Money Trust Investing on Domestic Structured Products	104	0	6,891	0	6526
員工福利信託 Employee Benefit Trust	121,815	3	124,875	3	3
保險金信託 Insurance Claims Trust	310	0	413	0	33
生前契約信託 Preneed Funeral Service Advanced Payment Trust	8,114	0	9,433	0	16
電子票證儲存款項信託 Electronic Card Deposit Trust	3,477	0	5,037	0	45
其他預收款信託 Other Advanced Payment Trust	21,259	1	25,774	1	21
集合管理運用帳戶 Collective Investment Trust Fund	8,782	0	8,027	0	(9)
指定營運範圍或方法之單獨管理運用 Semi-discretionary Individually Managed Fund	13,638	0	11,554	0	(15)
不動產投資信託 Real Estate Investment Trust	70,033	2	71,218	2	2
共同信託基金 Collective Trust Fund	668	0	296	0	(56)
其他金錢信託業務 Other Money Trust Businesses	129,611	3	121,071	3	(7)
合計 Total	3,877,764	100	4,053,498	100	5

圖三／各項金錢信託（不含證投信、期信基金保管）業務比率

Chart 3 : The Ratios of Volumes of Money Trust Businesses(Excluding Securities Investment Trust Fund and Futures Trust Fund under Custody)



三、信託業附屬信託業務

（一）各項附屬業務辦理概況

信託業之附屬業務量，以除金錢之信託項下信託基金外之保管業務、有價證券之發行簽證業務等項目為主，各項業務辦理情形詳如表三及圖四所示。

（二）保管業務辦理概況（不含證投信、期信基金保管）

103 年底本項下之保管業務為新臺幣 11 兆 6,610 億餘元，其中以保管境外機構投資人、自然人之資產為主，占保管業務總餘額之 56.07%，詳見表四及圖五。

C. Status of Supplementary Trust Businesses

1. Various Supplementary Trust Businesses

In Taiwan, the supplementary trust businesses are mostly custody business excluding trust funds of money trusts, as well as the authentication for issuance of securities, and others. Detailed information about operations of these businesses is shown in Table 3 and Chart 4.

2. Custody Business (Excluding Securities Investment Trust Fund and Futures Trust Fund under Custody)

The custody business maintained an expanding scale with assets under custody worth NT\$11.661 trillion at the end of 2014. They are mostly the funds of Qualified Foreign Institutional Investors (QFII) and overseas individual persons who account for 56.07% of the total funds under custody in Taiwan. (See Table 4 and Chart 5)

表三／信託業附屬業務辦理概況統計

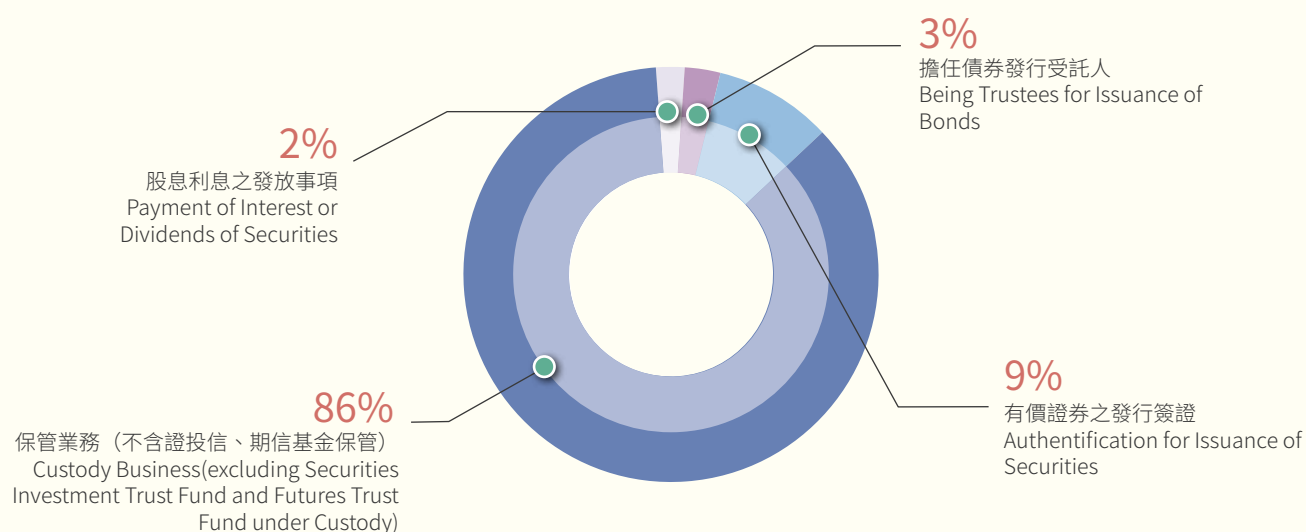
Table 3 : Statistics on Supplementary Trust Businesses Conducted by Trust Enterprises

單位：新臺幣佰萬元
Unit: NT\$ million

業 務 別 Category	民國 102 年底 2013		民國 103 年底 2014		增 (減) 幅 % Change (%)
	金 額 Amount	%	金 額 Amount	%	
保管業務（不含證投信、期信基金保管） Custody Business(excluding Securities Investment Trust Fund and Futures Trust Fund under Custody)	10,456,861	86	11,661,025	86	12
有價證券之發行簽證 Authentication for Issuance of Securities	941,415	8	1,246,047	9	32
受益憑證簽證 Authentication for Beneficiary Certificates	147	0	0	0	(100)
擔任債券發行受託人 Being Trustees for Issuance of Bonds	464,720	4	360,830	3	(22)
股息利息之發放事項 Payment of Interest or Dividends of Securities	194,154	2	243,831	2	26
臺灣存託憑證 Taiwan Depository Receipt	31,045	0	30,187	0	(3)
接受客戶全權委託投資業務（委任關係） Conducting Discretionary Authorization Investment Business-on Mandate Basis	0	0	4,632	0	-
合計 Total	12,088,342	100	13,546,552	100	12

圖四／各項附屬業務量比率

Chart 4 : The Ratios of Volumes of Various Supplementary Trust Businesses



表四／信託業附屬業務－保管業務統計

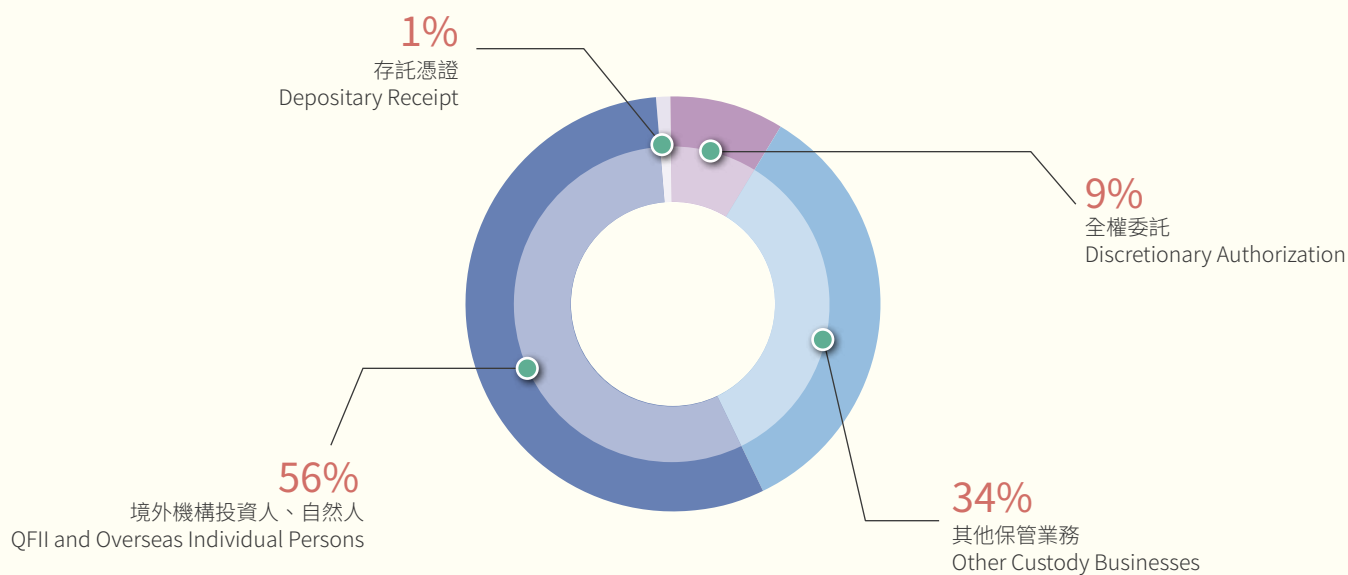
Table 4 : Supplementary Trust Businesses — Statistics on Custody Businesses

單位：新臺幣佰萬元
Unit: NT\$ million

業 務 別 Category	民國 102 年底 2013		民國 103 年底 2014		增 (減) 幅 % Change (%)
	金 額 Amount	%	金 額 Amount	%	
境外機構投資人、自然人 QFII and Overseas Individual Persons	5,791,116	55	6,538,871	56	13
全權委託 Discretionary Authorization	995,649	10	1,050,517	9	6
存託憑證 Depository Receipt	89,148	1	86,140	1	(3)
其他保管業務 Other Custody Businesses	3,580,948	34	3,985,497	34	11
合計 Total	10,456,861	100	11,661,025	100	13

圖五／信託業附屬業務－保管業務量比率

Chart 5 : Supplementary Trust Businesses — The Ratios of Volumes of Custody Business



四、103 年信託業人力現況

本會依據「信託業負責人應具備資格條件暨經營與管理人員應具備信託專門學識或經驗準則」之規定，辦理信託業經營與管理人員應具備之信託專門學識或經驗之資格審定及登錄。

103 年度續委託台灣金融研訓院辦理第 37、38 期信託業業務人員信託業務專業筆試測驗，全年度報考人數 8,962 人，到考人數 7,248 人，合格人數 3,167 人，合格率为 43.69%。而電腦測驗部分全年度報考人數 23,972 人，到考人數 18,569 人，合格人數 7,999 人，合格率約 43.08%。

依據「信託業負責人應具備資格條件暨經營與管理人員應具備信託專門學識或經驗準則」第 16 條規定，信託業業務人員亦得取得投信投顧公會委託機構舉辦之證券投資信託及顧問事業之業務員測驗合格，再經本會或本會認可之金融專業訓練機構舉辦之信託法規測驗合格之方式以符合信託業業務人員之專門學識或經驗。

本會續委託台灣金融研訓院辦理「信託業業務人員信託業務專業測驗【信託法規乙科】」，103 年度辦理第 19、20 期之測驗，全年度報考人數 256 人，到考人數 233 人，合格人數 176 人，合格率为 75.54%。而電腦測驗部分全年度報考人數 1,066 人，到考人數 945 人，合格人數 725 人，合格率約 76.72%。

D. Trust Manpower Status in 2014

Adhering to the "Guidelines for the Qualifications of Responsible Persons of Trust Business and Special Knowledge or Experience Requirement," TAROC conducts the screening of expertise or experience of operational and managerial personnel of trust enterprises.

In 2014, TAROC continued to authorize the Taiwan Academy of Banking & Finance (TABF) to administer the 37th and 38th Professional Test on Trust Business for Trust Business Personnel, which were available in two versions including a written exam and a computerized exam. For the three tests held in 2014, 8,962 persons registered for the written exams and 7,248 persons actually took the test, with 3,167 persons passing the tests. This yields a test-passing rate of 43.69%. Meanwhile, 23,972 persons registered for the computerized exams and 18,569 persons actually took the tests, with 7,999 persons passing the test yielding a test passing rate of 43.08%.

As per Article 16 of the "Guidelines for the Qualifications of Responsible Persons of Trust Business and Special Knowledge or Experience Requirement," those who would like to work as trust business representatives could first take the securities investment trust qualification test held by any institution approved by the Securities Investment Trust and Consulting Association (SITCA) and then take the "Test on Trust Law and Regulations" arranged by TAROC-approved institutions.

TAROC authorized TABF to arrange the "Test on Trust Law and Regulations" in 2014, who held the 19th and 20th tests in 2014. The 256 persons registered for the written exams and 233 persons actually took the exams, with 176 persons passing the test and hitting a high test-passing rate of 75.54%. 1,066 persons registered for the computerized exams and 945 persons actually took the test, with 725 persons passing the test giving a test-passing rate of 76.72%.

本會自 91 年 6 月起開辦人員資格審定及登錄作業，截至 103 年 12 月底止，46 家銀行會員及 11 家證券商會員之信託業經營與管理人員，計 84,006 人，其中督導人員計 738 人，管理人員計 20,821 人，業務人員計 62,447 人，據統計前述各類人員（督導、管理、業務）中具有大專以上之學歷者，有 78,612 人，約占總人數的 93.57%，由此可知，我國信託業之人力素質實具有高度之專業水準，除可得到社會大眾的信賴外，對信託業之發展亦具有相當大之助益。（見表五）

Since June 2002, when such screening began, until the end of December 2014, 84,006 persons from 57 TAROC members (including 46 banks and 11 securities firms) passed the screening. Of these, 738 were supervisory personnel, 20,821 managerial personnel, and 62,447 business personnel. According to statistics, among those who passed the screening (including supervisory, managerial, and business staff) totaled 78,612 persons, or 93.57%, and held university or college degree or above. This attests to the high level of professionalism of trust personnel. Not only do trust personnel deserve recognition and trust from the public, but they also make positive contributions to the development of the trust sector. (See Table 5)

表五／信託業經營與管理人員統計表
Table 5: Statistics on Trust Professionals

單位：人
Unit: Person

	督導人員 Supervisory Personnel	管理人員 Managerial Personnel	業務人員 Business Personnel	合計 Total
碩士及以上 Master's Degree or Above	359	2,095	5,027	7,481
大學 Bachelor's Degree	321	11,183	37,957	49,461
專科 Associate Degree	43	6,282	15,345	21,670
高中（職） Senior High School(Vocational School)	15	1,261	4,118	5,394
合計 Total	738	20,821	62,447	84,006

資料日期：至 103 年 12 月 31 日止 Statistics as of December 31, 2014



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工作報告

Business Report



■工作報告

(壹)103 年會務報導

一、連續 7 年榮獲內政部評鑑為優等團體，並於 103 年度榮獲特優團體最高榮譽

本會成立 10 多年來，秉持服務會員之精神，積極推展各項會務及業務工作；為增進工作效能、促進公會長遠發展、培育人才，以及推動會務與業務之需，於 96 年調整本會會務組織；歷經 8 年運作，皆能按照章程及工作計畫辦理各項業務、參與政府有關法令規章之擬修工作，提供具體意見，做為政府與業界之溝通橋樑，績效良好，連續 7 年獲內政部頒為全國性社會暨職業團體工作評鑑優等團體，並於 103 年度榮獲特優團體最高榮譽。

二、定期舉行各項法定會議

本會 103 年度計召開會員大會 1 次、理事會議 12 次、常務理事會議 1 次、監事會議 7 次，通過報告案 53 案，討論案 55 案，追認案 5 案，備查案 7 案、選舉案 5 案，總計通過 125 案，每一提案均由各委員會或專案小組提供意見，經理監事討論後，作成決議，或由本會建請上級機關核辦，或答覆相關單位酌參，或通函各會員付諸實施。

為有效推動業務，設置業務發展、法規紀律、查核輔導、財務稅務及管理訓練等五個委員會，各委員會分設主任委員、副主任委員、秘書、幹事及委員若干人，並視業務需要，定期或不定期開會討論各委員會相關業務。

三、信託業務考察

為瞭解美國資產保管業務之最新概況，由高常務理事榮成擔任團長率領本會理監事及高階主

■ Business Report

1.2014 Association Activities

A. Being awarded honor of MOI's evaluation as an Outstanding Group for 7 consecutive years, and in 2014 being awarded the highest honor of Especially Outstanding Group

The TAROC has been established for over a decade, upholding the spirit of service to its members and actively promoting various association affairs and professional service work. To improve operational efficiency, promote the Association's long-term development and nurture talent, as well as further the operational needs of the Association's affairs and business, in 2007, the TAROC was modified. After eight years of operation, we have been consistently able to carry out various professional services in accordance with regulations and work projects, and participated in revision work on the government's relevant laws and regulations, providing specific advice, and acting as a communication bridge between the government and industry. With an excellent track record, we have been awarded the Ministry of the Interior's national social and professional group evaluation as an Outstanding Group for seven consecutive years, and in 2014, we won the highest honor of Especially Outstanding Group.

B. Convening Regular Meetings

In 2014, TAROC held one General Assembly of Members, 12 Board of Directors Meetings, 1 Board of managing directors Meeting and 7 Board of Supervisors Meetings, during which 53 projects of reports were approved, 55 proposals passed, 5 projects to be confirmed later, seven kept for further check, and five elections held (125 projects in total). Each project, proposed by either committees or ad hoc groups under TAROC, would receive final decision after being approved at the meetings of board members or supervisors. TAROC would then report it to the regulatory agencies, forward it to related institutions for their reference, or notify TAROC Members of it for them to follow.

For efficient implementation of association affairs, TAROC set up five committees including Business Development, Legal Affairs and Disciplines, Auditing and Advising, Finance and Taxation, and Administration and Training, each with a director, a deputy director, members, and secretariat staff. Each committee convenes meetings, regularly or non-regularly based on the needs of operations.

C. Observing Trust Business

In order to understand the latest overview of the US assets trust business, Managing Director Jung-Cheng Kao

管人員計 16 人，於 103 年 8 月 28 日至 9 月 6 日赴美國紐約進行考察參訪。

此行主要參訪機構為摩根大通銀行，以瞭解該行之全球發展策略、資產管理等議題；隨著科技日益進步，許多的交易可於網路進行，更可利用科技提供客戶多元服務，摩根大通銀行受託託管的資產規模龐大，且遍及全球，仍不斷致力於產品創新、改革及推動或參與各項方案，提供與會業者對信託業務發展新的思考方向，希望透過雙方的交流，讓業者對美國的託管業務有更進一步的認識，作為未來業務規劃的參考。

四、舉辦會員聯誼活動

為增進會員情誼與強健身心，本會於 6 月 28 日舉辦松山文創園區生態及文史解說半日遊，本會理、監事、會員代表等計 55 人參與。

led 16 board members, supervisors and high-ranking of TAROC to the United States, for an on-location inspection visit to New York from August 28 to September 6, 2014.

The primary institution visited on this trip was JPMorgan Chase Bank, in order to understand this bank's global development strategy, assets management and so forth. With technological advances, many transactions can be carried out on the Internet, and moreover, technology can also be utilized to provide customers a broad range of services.

The scale of assets that JPMorgan Chase acts as a trustee custodian for is massive, and reaches throughout the world. The bank's commitment to product innovation and reform, and promotion or participation in various projects remains unbroken, providing TAROC Members a new direction of thinking in trust business development, in the hope that through bilateral exchange, companies may be given a better understanding of the American trust business, as a reference for their future business planning.

D. Sponsoring Recreational Activities for Members

To further improve the mental and physical health of our members, on June 26, the TAROC organized a half-day guided trip with ecological and cultural commentary to the Songshan Cultural and Creative Park. A total of 55 directors, supervisors, and member representatives of the Association took part.



理、監事及高階主管赴美國紐約考察信託相關業務
The TAROC delegation composed of board members, supervisors, and high-ranking executives make a US trust business inspection in New York



本會舉辦會員聯誼活動
The TAROC arranges social activity for members

(貳) 103 年業務報導

一、整體業務

- (一) 為保障客戶權益，依金管會指示擬具「中華民國信託業商業同業公會會員受理信託受益權轉讓之作業程序規範」，訂定受益人向受託人申請同意其受益權轉讓時，應檢附之資料及受託人應確認之事項，以及受託人應對受讓人為權益及風險告知，確認其受讓意願，奉金管會洽悉後函知會員。
- (二) 配合金管會開放信用合作社得申請兼營信託業務，辦理以自己名義為投資人申購證券投資信託基金之特定單獨管理運用金錢信託業務，本會增修「信託業應負之義務及相關行為規範」第 40 條之 4，奉金管會核定後函知會員；並修正「會員財務報告書件審閱表（銀行業兼營信託或專營信託公司適用者）」及會員財務業務查核與輔導之查核檢核表工作底稿及查核報告後函知會員。
- (三) 為強化我國防制洗錢機制，依金管會指示修正「信託業防制洗錢及打擊資助恐怖主義注意事項範本」，訂定信託業須建立之風險控管機制或內部控制制度、確認客戶身分措施及持續監控機制等事項，奉金管會備查後函知會員。
- (四) 依銀行局指示就金融研究發展基金管理委員會之「我國資產管理發展與規劃方向」研究計畫表示意見，本會參照鄰近亞洲國家相關作法，建議增加以信託方式管理資產時應具備相關機制及納入資產管理專法等意見函復銀行局。

2. 2014 Business Activities

A. Overall business

1. In order to protect customers' interest, the TAROC, in accordance with the FSC's instructions, formulated the "Guidelines for the Procedures of accepting the transfer of trust beneficiary norms, by TAROC Members," defining the required documents to be prepared by the beneficiaries who agree at the transfer of their beneficiary rights to another assignee, and the matters to be confirmed by the assignee, as well as the interest and risks that the assignee should clarify in order to assure the assignee's willingness for the transfer, and notified Members of this after reporting the FSC.
2. In cope with the FSC's policy of allowing cooperative banks to run trust business and conduct the business of "Non-discretionary Money Trust", the TAROC made amendment to Article 40-4 of the "Obligations and Code of Conducts of Trust Enterprises," and has notified Members after its approved by the FSC. Meanwhile, the TAROC revised the "Check List for TAROC Financial Report (Applicable to Banks with Trust Department and Trust Enterprises)," as well as the inspection list and the inspection report format, and notified TAROC Members of these revisions.
3. In order to strengthen the ROC's money-laundry control mechanism, the TAROC made revisions to the "Guidelines for Trust Enterprises in Money-laundry Control and Prevention of Making Assistance to Terrorism," requiring that trust enterprises should build mechanism for risk-prevention, internal control, customer identification, and continued monitoring, and then notified TAROC Members of it after submitting the revised Guidelines to the FSC for its review.
4. In accordance with the Banking Bureau's instructions for domestic banks to provide financial products and wealth management services to mainland Chinese visitors and the mainland Chinese with high net-value assets, the TAROC proposed specific plans on the five themes of "Regulatory Restrictions and Obstacles Involved with Cross-straits Affairs," "Providing Competitive Financial Products," "Viable Provision Methods," "Workflow and Risk Management," and "Concrete Plans of Actions," and submitted these plans to the Banking Bureau.

(五) 依銀行局指示就國內銀行提供大陸來臺觀光客及高淨值大陸人士相關金融商品與財富管理服務，本會研提具體規劃方案，就「涉及兩岸法規限制與障礙」、「提供具競爭力之金融商品」、「可行之提供方式」、「作業流程及風險管理」及「具體行動計畫」五大主題，擬具本會意見函復銀行局。

二、金錢信託業務

(一) 配合金管會修正「信託資金集合管理運用管理辦法」，本會研修「中華民國信託業商業同業公會會員辦理非專業投資人信託資金集合管理運用帳戶一致性規範」、「中華民國信託業商業同業公會辦理信託業非專業投資人信託資金集合管理運用帳戶審查規則」以及「信託資金集合管理運用(帳戶)約定條款範本(非專業投資人適用)」，函報金管會備查及核定中。

(二) 配合金管會修正「共同信託基金管理辦法」，本會研修「中華民國信託業商業同業公會辦理信託業共同信託基金審查規則」、「共同信託基金信託契約條款範本」及「貨幣市場共同信託基金信託契約條款範本」，函報金管會備查及核定中。

(三) 依銀行局指示就衛生福利部所提有關「精神疾病患者生活基金的信託，以保障其基本生活費用」表示意見，本會建議身心障礙者(含精神病人)財產之信託，應兼顧受益人之身心照護，於信託關係中加入受益人所罹患障別相關之社會福利團體為信託監察人較為妥適，擬具意見函復銀行局。

5. In accordance with the Banking Bureau's instructions for domestic banks to provide financial products and wealth management services to mainland Chinese visitors and the mainland Chinese with high net-value assets, the TAROC proposed specific plans on the five themes of "Regulatory Restrictions and Obstacles Involved with Cross-straits Affairs," "Providing Competitive Financial Products," "Viable Provision Methods," "Workflow and Risk Management," and "Concrete Plans of Actions," and submitted these plans to the Banking Bureau.

B. Money Trust

1. In accordance with the FSC's revisions to the "Regulations Governing Management and Utilization of Collective Investment Trust Funds," the TAROC made revisions to the "Uniform Regulations for TAROC Members in Management and Utilization of Collective Investment Trust Funds for Non-professional Investors," "Guidelines for Inspection on TAROC Members in Management and Utilization of Collective Investment Trust Funds for Non-professional Investors," and the "Contract Template of Management and Utilization of Collective Investment Trust Funds (for Non-professional Investors)," and has submitted them to the FSC for its approval.
2. In accordance with the FSC's revisions to the "Regulations Governing the Management of Collective Trust Funds," the TAROC made revisions to the "Guidelines for Inspection on TAROC Members in Collective Trust Funds," the "Contract Template for Collective Trust Funds," and the "Contract Template for Money Market Collective Trust Funds," and has submitted these revisions to the FSC for its approval.
3. In accordance with the Banking Bureau's instructions for the TAROC to make comments on the Ministry of Health and Welfare's proposal of the "Living Trust Fund for the Mentally Ill to Safeguard their Basic Living Expenses," the TAROC made the recommendation that property trusts for the disabled (including the mentally ill) should take into account the physical and psychological care of the beneficiaries, and that it would be more appropriate if the relevant social welfare organization for the beneficiaries' particular illnesses or handicaps were brought into the trust relationship as trust supervisors, and submitted these recommendations to the Banking Bureau.

三、預收款信託業務

- (一) 配合修正「中華民國信託業商業同業公會會員辦理預收款信託應行注意事項」，本會擬具「商品(服務)禮券預收款信託契約範本(總額控管適用)」及「商品(服務)禮券預收款信託契約範本(分批控管適用)」，奉金管會洽悉後函知會員。
- (二) 為利電子支付機構管理條例立法完成後能儘速施行，本會依金管會指示擬具「電子支付機構代理收付及儲值款項信託契約應記載及不得記載事項」建議草案函復金管會。
- (三) 配合行政院消費者保護處研商「零售業商品(服務)禮券定型化契約應記載及不得記載事項修正草案」，本會建議可參考菸酒商品禮券定型化契約應記載及不得記載事項之規定，新增以電子方式發行禮券之記載方式，建議內容獲參採。

四、不動產信託業務

- (一) 擬具辦理非建商自地自建之預售屋買賣(例如合建分屋或合建分售等)信託契約應用本會所訂預售屋信託契約範本之適用原則，奉金管會洽悉後函知會員。
- (二) 為利資金控管並維護消費者權益，就預售屋買賣定型化契約履約保證機制「不動產開發信託」、「價金信託」之「專款專用」範圍，本會建議違反行政法上義務而受之罰鍰及工程預付款不屬「專款專用」範圍，而建商自有購地成本及土地融資本金則須符合已完成建築物之主要構造且於支付前兩項成本及本金後興建資金之餘額仍足以支付信託業預估之興建費用，方得列入「專款專用」範圍，函內政部釋示後函知會員。

C. Advance Payment Trust

1. In accordance with the revisions to the "Guidelines for TAROC Members in Doing Advance Payment Trust Business," the TAROC proposed the "Trust Contract Template for Advance Payment Collection for Commodity (Service) Gift Certificate—(for total amount control)" and the "Trust Contract Template for Advance Payment Collection for Commodity (Service) Gift Certificate (for installment management)," and notified Members after reporting it to the FSC.
2. In order to facilitating the implementation of the "Regulations Governing Electronic payment institution" which has passed the Legislative Yuan, the TAROC followed the FSC's instructions to propose the draft of the "Mandatory Provisions to be Included in and Prohibitory Provisions of Standard Form Trust Contract for the Electronic payment institution in handling electronic payment-collection business," and has submitted the draft to the FSC.
3. In cope with the revision proposed by the Department of Consumer Protection, Executive Yuan to the "Mandatory Provisions to be Included in and Prohibitory Provisions of Standard Form Contract for Retail Commodity (Service) Gift Certificate," the TAROC suggested that it should refer to the "Mandatory Provisions to be Included in and Prohibitory Provisions of Standard Form Contract for Tobacco and Wine Gift Certificate" as well as proposed requirements for electronic Gift Certificate. The TAROC's suggestions have been adopted by the government.

D. Real Estate Trust

1. The TAROC proposed the requirement that the presale house transaction contract used by the landowners (e.g., landowners of the separated houses or the separately-sold houses of the same construction project) should be made with reference of the principles for the TAROC-made presale house transaction contract and notified Members after reporting it to the FSC.
2. In order to facilitate capital flow control and protect consumers' interest, the TAROC considered the "Real Estate Development Trust" and the "Purchase Fund Trust" associated with the contract-implementation guarantee mechanism proposed for the standardized contract of presale house transactions as well as the "special account fund," and suggested that the fine paid for being against the obligations defined in the Administrative Law and the advance payment for construction project are not subjective to the "special account fund" and the constructor's fund for land purchase and the principal for land-pledged loans should be made in accordance with the main structure of the building under construction, and the surplus

- (三) 依銀行局指示修正「受託機構選任不動產管理機構應符合之一定條件及其委任契約應記載事項作業要點」部分條文修正，增訂不動產投資信託基金委任基金發起人之關係企業擔任不動產管理機構之相關規範，函報金管會核定中。

五、保管銀行業務

- (一) 配合金管會推動國內證券投資信託基金辦理基金借款相關事宜，本會建議提高基金辦理借款之法據位階獲金管會參採後，於證券投資信託基金管理辦法增訂第 10 條之 1 明定相關規定，並就作業細節及法制疑義訂定「投信基金辦理借款相關事項」問答集後函知會員。
- (二) 有關證券投資信託基金轉申購同一證券投資信託事業總代理或銷售之境外基金案，擬具參酌境外基金之相關規定調整贖回轉申購之作業程序之修正建議，函復投信投顧公會。

六、加強信託業務之研究發展

- (一) 考量受託人責任之合理化為國際思潮，參考英國、美國及日本相關規定及法院重要案例，就我國信託法制與信託業以特定信託方式受託投資金融商品等相關規定，研擬「營業信託受託人責任之研究及建議」報告，函知相關主管機關及會員參考。
- (二) 為協助會員釐清相關法律問題，爰就民法監護人、輔助人及信託監察人於信託關係可能出現的狀況區分類型，並就監護人（輔助人）是否可代無完全行為能力人設定信託，能否代委託人或受益人修改或終止契約以及能否變更信託監察人等問題，研擬

(after the above-mentioned two items are paid) should not be applicable to the "special account fund," unless it's enough to pay for the balance of the construction costs. The TAROC notified Members after receiving the Ministry of the Interior's approval.

3. In accordance with the Banking Bureau's instructions, the TAROC made revisions to the "The certain requirements and particulars to be noted in the service agreement for appointing a real estate management institution by Trustee," adding the regulations on affiliates of promoters of the real estate investment trust fund to run real estate management business, and has reported it to the FSC for its approval.

E. Custody Trust

1. To cope with the FSC's policy for allowing securities investment fund to use fund assets for borrowing purposes, the TAROC suggested that the legal framework for this mechanism should be broadened and the suggestion has been adopted by the FSC and this mechanism's legal framework has been incorporated into Article 10-1 of the "Regulations Governing Securities Investment Funds." Meanwhile, the FSC compiled a Q&A booklet on "borrowing by the fund and loan-related operations" as reference, and then TAROC notified Members of it.
2. Regarding a securities investment fund's purchase of an offshore fund sold through the fund's company, the TAROC referred to the regulations on offshore funds and proposed revisions to the fund redemption procedures, and then made a written reply to the SITCA.

F. Research on Trust Market Development

1. Regarding the international trend of making it rational to define the trustee's responsibilities for the parties to a contract, the TAROC referred to the regulations and major cases that have been ruled by court in the U.S., Britain, and Japan, as well as the Trust Law and related regulations regarding the entrusted financial investment products offered by trust enterprises, and then made a report on "Trustee's responsibilities of trust business" and has sent it to regulatory authorities and Members for their reference.
2. In order to clarify legal questions facing Members, regarding the guardian, assistant defined in Civil Law and trust supervisor for trust cases, the TAROC has conducted a research project on this issue and has made a report on "Relations among guardian, assistant defined in Civil Law, and trust supervisor for trust

「民法監護人、輔助人及信託監察人於信託關係之研究」報告，並建議修法明定法院得選派專家輔助法院判斷，函知相關主管機關及會員參考。

(三) 依都市更新條例第 13 條規定，都市更新事業得以信託方式實施，然在辦理都市更新過程，信託機制應如何配合辦理較為妥適，研擬「信託業以信託方式辦理都市更新之研究」報告，函知相關主管機關及會員參考。

(四) 就受託人在地上權信託土地開發案之興建前、中、後期及工程完成後之地上權管理與信託關係消滅時之風險與應注意事項，研擬「地上權信託實務運作之研究」報告，函知相關主管機關及會員參考。

(五) 為釐清我國兼營信託業務之銀行或證券商以信託方式受託投資美國境內有價證券如何適用美國稅法之相關規定，研擬「信託各類所得涉及美國稅法相關法制、實務作法及應注意事項」報告，函知主管機關及會員參考。

(六) 配合我國推動自由經濟示範區政策，為促進信託業於 OBU、OSU 下推展境外信託業務，研擬「信託業辦理境外信託之可行性研究(含自經區)」報告，函知主管機關及會員參考。

(七) 為發展集合管理運用帳戶業務，就我國信託業集合管理運用帳戶業務擴大運用範圍如發展股權投資之可行性，並探討信託業推動此業務時應注意之事項，研擬「我國信託業辦理集合管理運用帳戶業務發展股權投資之可行性」報告，函知主管機關及會員參考。

cases," discussing if the guardian (assistant) can set trust for those without capability to perform judicial acts, and if they can revise or terminate the trust contracts on behalf of their grantors or beneficiaries, and suggested revisions to the law to allow court to assign specialist assistant to help court make ruling in such cases. The TAROC has reported it to the regulatory authorities and Members for their reference.

3. In accordance with Article 13 of "Urban Renewal Act," urban city renewal cases can be executed through trust service. Regarding how to handle it through trust mechanism, the TAROC has made a study on the "Role of trust enterprises in urban city renewal case," and has sent it to regulatory authorities and Members for their reference.

4. Considering risks and notable matters for the trustees of land right trust cases during the initial, middle and final stages of a construction project as well as at the time after the trusteeship comes to an end, the TAROC made a study on "Practice and operation of land right trust," and has sent it to regulatory authorities and Members for their reference.

5. In order to clarify the bank or securities firm conduct trust business of the trustee in trust for investment securities in the United States how to apply the relevant provisions of the tax laws of the United States, the TAROC made a report on "Trust Income Involving relevant US tax law, practice and practice should precautions," and has sent it to regulatory authorities and Members for their reference.

6. To cope with the government's policy for developing free economic pilot zones and to help trust enterprises develop trust business within OBU and OSU, the TAROC made a study report on "Feasibility study of offshore trusts conducted by trust enterprises (including Free Trade Zones)," and has sent it to regulatory authorities and Members for their reference.

7. In order to promote "Collective Investment Trust Funds" business, the TAROC made a study report on "Feasibility for trust enterprises to make equity investments with Collective Investment Trust Funds," analyzing the feasibility for broadening the investment range of Collective Investment Trust Funds to include securities investments as well as discussing the notable matters regarding this business. The TAROC has sent the report to regulatory authorities and Members for their reference.



本會舉辦「銀行國際金融業務分行業務開放法規說明會」
Presentation on the "Relaxed regulations on businesses run by OBU"



本會舉辦「信託美國來源所得如何適用美國稅法扣繳申報研討會」
Conference on the "How trust' income generated from the U.S. is subject to the US taxation regulations"

(八) 因應我國高齡化社會及少子化的趨勢，為積極推動老人照護及財產保障之老人安養信託，刻正研擬「老人安養信託契約參考範本」，預計 104 年 4 月完成。

(九) 為瞭解新加坡、香港監理單位對未上市結構型商品管理及審查機制之重點，研擬「新加坡、香港未上市結構型商品之管理及審查制度」報告，函知主管機關、相關公會及會員參考。

(十) 就我國公司法、企業併購法及金融控股公司法等相關法規，整合股份有限公司股東可以行使股份收買請求權之類型以及相關實務案例，並就其成立要件、行使程序之應注意事項，研擬「我國股份收買請求權適用說明」(中英文版)，函知主管機關及會員參考。

(十一) 因應其他金融機構(如信用合作社、農漁會)爭取辦理信託業務，就其辦理信託業務之發展趨勢、適法性、監理、風險及可能衍生問題，研議「開放不同機構兼營信託業務所衍生問題及監理制度」報告，備供參考。

8. In response to the trend towards the aging of the population and to meet the government's policy of providing healthcare passport and to provide wealth trust service for the elderly, the TAROC has formulated a "Standardized Trusts Contract Reference Template for the Support of the Elderly," scheduled to be finalized in April 2015.

9. In order to have a better understanding of the unlisted structured product supervision and inspection mechanism in Singapore and Hong Kong, the TAROC made a study report on the "Unlisted structured product supervision and inspection mechanism in Singapore and Hong Kong," and has sent it to regulatory authorities and Members for their reference.

10. Considering to introduce the laws and regulations relevant to the appraisal rights as provided for in the Company Act, the Business Mergers and Acquisitions Act, and the Financial Holding Company Act, including the constituent elements and the procedural requirement of the appraisal right, as well as important administrative rulings and court decisions related thereto, and made a draft of the "Summary Analysis of the Appraisal Right in Taiwan" (available in both Chinese and English version), and has sent it to the regulatory authorities and Members for their reference.

11. In reaction to other financial institutions (e.g., credit co-operatives, farmers' or fishermen's association) which request to run trust business, the TAROC made a study on this trend as well as the feasibility, supervision, risk-control, and other derived problems and made a study report on "Derived problems and supervision system of the policy to open trust business to other financial institutions" as reference.

(十二) 為瞭解國際間針對一般投資人投資結構型商品設計與發行、資訊揭露與銷售及售後事宜等相關規範原則之最新資訊，翻譯國際證券管理機構組織 (IOSCO) 2013 年 12 月出版之英文版 "Regulation of Retail Structured Products, Final Report"，以為辦理境外結構型商品業務之參考。

七、信託業務之服務及宣導教育訓練

(一) 信託業人員資格審定

1. 依據「信託業負責人應具備資格條件暨經營與管理人員應具備信託專門學識或經驗準則」規定，信託業從業人員非經向本會登錄，不得執行職務。本會於 103 年度合計辦理會員 20,945 人次審定登錄。
2. 依「信託業經營與管理人員任職、停止執行職務、撤銷登錄及處置與申復程序等應遵循事項」第 12 條規定，辦理信託業經營與管理人員違反「信託業負責人應具備資格條件暨經營與管理人員應具備信託專門學識或經驗準則」第 16 條之 1 之撤銷登錄或予以停止執行職務處置，103 年度計有 1 件。

(二) 教育訓練

1. 依「信託業負責人應具備資格條件暨經營與管理人員應具備信託專門學識或經驗準則」規定，信託業之經營與管理人員依其職務性質應分別取得督導、管理及業務人員資格，其中督導人員與管理人員之資格除得透過教授信託相關課程取得外，亦可透過參加經本會認可之信託業務相關訓練課程，累計一定時數以上，持有結業證書而取得。本會於 103 年度分別認可財團法人台灣金融研訓院（以下簡稱台灣金融研訓院）、財團法人中華民國證券暨期貨市場發展基金會及財團法人台北金融研究發展基金會所舉辦之信託業務相關

12. In order to have a better understanding of the retail structured product issuance as well as related regulations on information-disclosure, marketing, after-sale services, and so forth, the TAROC translated the "Regulation of Retail Structured Products, Final Report" published by IOSCO in December 2013 as reference.

G. Providing Services and Conducting Publicity, Education, and Training on Trust

1. Screening the Qualifications of Trust Personnel

- a. Under the "Guidelines for the Qualifications of Responsible Person of Trust Business and Special Knowledge or Experience Requirement," any new trust worker won't be qualified to execute duties unless they have registered with TAROC. In 2014, the Association reviewed and approved a total of 20,945 registration applications.
- b. According to Article 12 of the "Guidelines for Trust Personnel Hiring, Job Suspension, as Well as Registration Withdraw or Renewal", TAROC dealt with the violation cases which were against Article 16-1 of the "Guidelines for the Qualifications of Responsible Person of Trust Business and Special Knowledge or Experience Requirement". In 2014, there is 1 case.

2. Providing Education and Training

- a. As stated in the "Guidelines for the Qualifications of Responsible Person of Trust Business and Special Knowledge or Experience Requirement," the supervisor and manager personnel can earn credits to obtain a certificate by giving trust-related lectures at university or taking TAROC designated training courses. They will be able to obtain the certificate after completing the training program. In 2014, TAROC approved a total of 280 training courses arranged by the Taiwan Academy of Banking and Finance, Securities & Futures Institute, and Taipei Foundation of Finance. In 2014, a total of 10,505 persons completed these courses and obtained qualification certificates. These courses provide multiple opportunities for training for those who would like to build a career in trust business.
- b. Under the "Guidelines for the Qualifications of Responsible Persons of Trust Business and Special Knowledge or Experience Requirement," any new trust workers should take both pre-job and on-the-job training courses. In 2014,

訓練課程，提供信託業從業人員及有志加入信託業人士多元之培訓管道，三個專業訓練機構 103 年度共舉辦 280 班次，結業人數計 10,505 人次。

2. 依「信託業負責人應具備資格條件暨經營與管理人員應具備信託專門學識或經驗準則」規定信託業務人員需參加職前及在職訓練，103 年度受訓人數分別為 11,987 及 18,685 人次，合計 30,672 人次。

(三) 舉辦研討會、課程、說明會及信託宣導

1. 國際信託業務交流：

- (1) 接待日本信託協會拜訪，交流雙方信託業務推動情形及現況。
- (2) 配合台灣金融研訓院研訓，對中原信託、長安國際信託及山東省魯信投資控股集團等大陸團體簡介「臺灣信託業發展沿革」。
- (3) 與銀行公會共同舉辦「香港金融業辦理客戶投資國外及大陸地區業務概況說明會」，進一步瞭解香港辦理之業務概況、商品發展及監理制度等提供會員辦理業務參考。
- (4) 舉辦「日本不動產信託業務說明會」，介紹日本不動產市場近 20 年發展概況、土地信託及不動產證券化運作情形，以及不動產投資信託最新發展契機等提供會員參考。

11,987 trainees and 18,685 trainees participated in these respectively. There had been 30,672 persons completed these courses.

3. Conferences, seminars, presentations, and trust promotion activities

a. International interaction among trust industry:

- (a) The TAROC received the visit of Trust Association of Japan, exchanging viewpoints on current status of trust market and its future development.
- (b) The TAROC, in cope with Taiwan Academy of Banking and Finance (TABF), made a presentation on "Development of Trust Market in Taiwan" to the Zhongyuan Trust, Chang'an Trust, Luxin Group, and other China-based groups.
- (c) The TAROC and the Bankers Association of the Republic of China (BAROC) jointly held the presentation on the "HK Financial Industry's business for making investments on international and China markets on behalf of customers," analyzing the development of HK financial market, products, and supervision system as reference of Members.
- (d) The TAROC held the presentation on "Real estate trust business in Japan," introducing the development of Japan's real estate trust business over the latest two decades, status of real estate trust market, development of real estate securitization, as well as potential business opportunities on real estate trust market.



本會舉辦「日本不動產信託業務說明會」
Presentation on the "Real estate trust business in Japan"



本會舉辦「香港金融業辦理客戶投資國外及大陸地區業務概況說明會」
Presentation on the "HK Financial Industry's business for making investments on international and China markets on behalf of customers"

2. 宣導與信託業務相關法規：

- (1) 舉辦「銀行國際金融業務分行業務開放法規說明會」，以使會員瞭解銀行國際金融業務分行業務開放之內容，促進信託業務拓展。
- (2) 與台灣金融研訓院、國立中正大學法學院民商法研究中心／財經法律學系及社團法人中華法務會計研究發展協會共同舉辦「境外信託之實務運用及課稅學術研討會」，透過香港（中國大陸）及我國信託專家學者之研究，深入探討境外信託之各種問題，以避免境外信託所可能產生之法律風險及課稅問題。

3. 協助會員推展業務：

- (1) 舉辦「103 年信託業務稽核實務研習班」，以使會員瞭解主管機關對業者之監理政策，協助信託業稽核人員瞭解信託業務稽核實務及有效建置信託業務內部控制制度，以促進信託業務之健全發展。
- (2) 舉辦「信託專責部門業務系列課程單元三一信託商品審查實務運作研討班」，配合會員因應法規要求設立商品審查小組，並對受託投資之金融商品進行上架前審查作業，提供會員審查實務及充份意見交流的機會。
- (3) 舉辦「信託專責部門業務系列課程單元四一客戶風險屬性評估暨投資人商品適合度實務運作研討班」，透過客戶風險屬性評估暨投資人商品適合度常見實務缺失之說明，搭配分組研討

b. Advocacy of trust policy and regulations:

- (a) The TAROC held the presentation on "Relaxed regulations on businesses run by OBU," helping Members understand the details of the relaxed regulations to help them promote their trust business.
- (b) The TAROC, TABF, National Chung Cheng University's Commercial Law Study center/Financial Law Department, and Forensic Accounting Research Development Association jointly held the "Practices of offshore trust business and related taxation issues" which, based on the studies of experts and scholars from the Hong Kong (China) and Taiwan, saw deep discussions about various problems involved with offshore trust business as well as the means to tackle the derived legal risks and taxation problems.

c. Assistance to help Members promote business:

- (a) Holding the workshop of "Auditing for Trust Enterprise" for 2014 helping Members understand the government's supervisory policies toward the trust business and help trust auditors understand the practices of trust business auditing so as to build up efficient internal control system for trust enterprises, and that will help promote development of the trust business in Taiwan.
- (b) Holding the series of courses on "Business of specialized trust department—Unit 3: trust product inspection," in cope with the new regulation that requires Members to set up a trust product inspection section in charge of inspecting the financial products before their formal launch. The course provides trainees opportunities to practice and fully exchange viewpoints.
- (c) Holding the series of courses on "Business of specialized trust department—Unit 4: assessment of customers' risk attribute and product's suitability for customers," analyzing how to assess the risk attribute of customers and addressing the shortcomings of certain trust products. The course, through combination with group discussion and general seminars, provided trainees opportunities for full exchange of viewpoints.

及綜合座談方式，提供會員充份意見交流的機會。

(4) 舉辦「信託美國來源所得如何適用美國稅法扣繳申報研討會」，因應臺灣與美國政府簽立 FATCA 跨政府協定 (IGA)，提供會員依美國稅法之規定辦理稅務扣繳申報之注意事項。

(5) 舉辦「信託專責部門經理人研討會」，以使信託專責部門經理人能掌握主管機關之監理政策與趨勢，並就現行實務運作之各項業務進行交流，以促進我國信託業之長遠發展。

4. 推展校園信託宣導與社會關懷活動：

(1) 由金管會指導，與金融總會及各金融同業公會共同主辦「2014 年金融就業博覽會」，積極協助各大專院校畢業生及需才金融業之求職媒介，並提高社會各界對金融業發展現況之瞭解。

(2) 配合金融總會於大專院校開設「金融講座」課程，講授「信託業概論」單元。

(3) 辦理國立臺北大學博碩士生信託宣導會，增進莘莘學子對信託觀念之認知並期許未來加入信託業成為生力軍，俾利信託業務之長遠發展。

(d) Holding the conference on "How trust' income generated from the U.S. is subjective to the US taxation regulations," discussing the inter-government agreement (IGA) of the Foreign Account Tax Compliance Act (FATCA) signed between Taiwan and the U.S., and analyzing the notable matters for Members in filing tax report to the U.S. government.

(e) Holding the "Seminar for managers of specialized trust department," helping managers of specialized trust department understand the government's supervision policies and market development trend. This seminar provided opportunities for participants to discuss their businesses and practices, and that will help promote the long-term development of Taiwan's trust market.

d. Trust advocacy at campus and charity activities in society:

(a) The TAROC, in accordance with the FSC's instructions, joined the Taiwan Financial Services Roundtable (TFSR), and other financial associations in holding the "Financial job expo 2014," playing an active medium between university graduates and financial institutions, and helping the public gain better understanding of the development of the financial industry.

(b) The TAROC, in support to the TFSR, held the "Financial Lecture: Trust Business Introduction" at several universities.

(c) The TAROC arranged trust advocacy activities for the graduate students at National Taipei University, strengthening students' concept of trust and encouraging the youth generation to join the trust industry. It's helpful for the long-term development of Taiwan's trust market.



本會舉辦「信託專責部門經理人研討會」
Workshop on the "Seminar for managers of specialized trust department"



由金管會指導，與金融總會及各金融同業公會共同主辦「2014 年金融就業博覽會」
The TAROC, in accordance with the FSC's instructions, joined the TFSR and other financial associations in holding the "Financial job expo 2014"



由金管會指導，與金融總會及新北市政府共同主辦「2014 年金融服務關懷社會園遊會」
The TAROC, in accordance with the FSC's instructions, joined the TFSR and New Taipei City Government in holding the "Financial services & social welfare carnivals 2014"



由金管會指導，與金融總會及彰化縣政府共同主辦「2014 年金融服務關懷社會園遊會」
The TAROC, in accordance with the FSC's instructions, joined the TFSR and Changhua County Government in holding the "Financial services & social welfare carnivals 2014"

- (4) 辦理德明學校「企業導師座談」，以宣導信託法規與業務，鼓勵師生研究信託。
- (5) 配合金融總會，為推動普及金融知識，讓社會大眾瞭解金融業界對推動金融教育及社會公益之投入與努力，由金管會指導，分別與彰化縣政府及新北市政府共同主辦「2014 年金融服務關懷社會園遊會」共 2 場。

5. 協助公務機關及社福單位導入信託：

- (1) 舉辦「103 年公務機關及社福團體信託宣導會」，以向公務機關及社福團體宣導信託觀念，增進其對信託之認知及運用，以利信託業務長遠發展，分別於台北及高雄舉辦。
- (2) 與銀行公會共同舉辦「第 8 期金融法務及實務案例研討會」，增進司法與檢調人員了解信託及銀行業務之相關法規與實務，並提供金融主管機關及業者與司法及檢調人員互動機會，俾利提升金融犯罪檢查效能。
- (3) 配合臺北市大同區健康服務中心、臺北市陽明老人公寓、臺北市中正區健康服務中心、社團法人臺北市銀髮族協會、國立臺灣大學附設醫院社會工作室、國防醫學院社會服務室、三軍

- (d) The TAROC held the "Enterprise-instructor workshop" at Takming University of Science and Technology, introducing trust business and regulations, and encouraging trust studies at university.
- (e) In order to disseminate financial knowledge and to let the public have better understanding of the contributions made by the financial institutions to the society, the TAROC joined the TFSR, in accordance with the FSC's instructions, held two rounds of "Financial services & social welfare carnivals, 2014" in Changhua and New Taipei City, respectively.
- e. Incorporation of trust mechanism into operational systems of government agencies and social welfare organizations:
 - (a) The TAROC held the activities of "Trust Introduction to government agency and social welfare organizations for 2014" in Taipei and Kaohsiung, introducing trust concept to them to strengthen their understanding of trust business. It's helpful to promote long-term development of trust business in Taiwan.
 - (b) The TAROC and the BAROC jointly held the 8th seminar on "Financial legal affairs and practices," strengthening judicial and prosecuting staff's understanding of financial legal affairs and practices and providing opportunities for interactions among government officials, financial workers, and judicial and prosecuting staff workers to help the government tackle financial crimes more efficiently.
 - (c) The TAROC arranged seminars on "Trust services for the elderly and disabled persons," co-sponsored with the Healthcare Center of Tatung District in Taipei; Yangming Apartment for Elderly in Taipei; Healthcare Center of Zhongzheng District in Taipei; Association of the Elderly in Taipei; Social

總醫院社會服務室、臺南市政府照顧服務管理中心、臺灣兒童伊比力斯協會、國立臺中啟聰學校等機關團體，由本會安排講師舉辦銀髮族及身心障礙者財產信託等講座。

(4) 與工商時報及國泰世華銀行共同舉辦「公益信託座談會」，探討有關如何從公益信託，財團法人基金到社會企業之議題。

6. 推動信託業務之研究與發展，提昇國內公私立大學研究所博、碩士班研究生研究信託之風氣，103 年度持續辦理「信託論文研究補助及獎助活動」，其中「日本高齡社會信託法制之活用」及「公益信託之運作與相關問題之研究」等 2 篇獲得碩士類論文之甲等獎助。
7. 持續於本會網站「公益、身障、兒少及老年財產信託專區」刊登會員辦理相關資訊以提供民眾查詢。
8. 製作並發送文宣品：為持續推廣信託觀念與信託商品說明，並因應信託相關法令之增修，修訂本會出版品「信託與我」第三版乙書，此外為配合辦理社會長照機構等社會福利團體宣導之用，製作並提供有關「老人兒少身障信託」宣導 DM。

Workers' Office of National Taiwan University; Social Service Office of National Defense Medical Center; Social Service Office of Tri-service General hospital; Social Care Management Center of Tainan City Government; Children's Epilepsy Association of Taiwan; and National Taichung School for Students with Hearing Impairments.

(d) The TAROC joined the Commercial Times and Cathay United Bank in holding the lectures on "Public Charity Trust," discussing how trust can be used to promote social warfare for the society.

- f. In order to encourage graduate students to do research on trust business as a means to promote trust development in Taiwan, the TAROC continued to offer awards and subsidies for the trust research projects conducted by graduate students at universities. In 2014, the two Master's theses which won the subsidy were on the topic "Flexible Application of Trust for Senior People in Japan" and "Public Charity Trust: Practices and Related Issues," respectively.
- g. The TAROC continued to post Members' service information in the area of "Trust service for public charity, disabled persons, children, and the elderly"
- h. Making and distribution of promotional materials: In order to introduce trust concept and products in support to the government's new regulations, the TAROC revised the "Trust and I" book and published the 3rd edition of the book. Meanwhile, it made DM for promotion of the trust service for the elderly, children, and disabled persons. The DM was primarily used at social care and social welfare organizations.



本會舉辦「第 8 期金融法務及實務案例研討會」
The 8th Seminar on "Legal Affairs and Practices of Financial Institution"



本會與工商時報等共同舉辦「公益信託座談會」
The TAROC joined the Commercial Times in holding the lectures on "Public Charity Trust"

八、會員財務與業務查核相關事項

依據「信託業商業同業公會業務管理規則」規定應注意查核會員之財務、業務情形；本會依經金管會備查之會員財務與業務查核辦法及會員專案查核與輔導辦法等相關規定，協助會員健全財務及建置業務內部控制制度。

本會辦理會員財務業務查核與輔導相關事宜，查核與輔導作業包含對會員表報審閱與實地查核二部分。

- (一) 表報審閱部分，依據信託業法施行細則規定，信託業者應於每半年營業年度終了後二個月內及營業年度終了後四個月內，辦理營業報告書與財務報告之申報，由本會依據會員財務報告審閱要點辦理會員財務報告之審閱；本年度就所有會員所申報之 102 年度財務報告辦理書面審閱 53 件及 103 年度上半年度財務報告辦理書面審閱 56 件，並將審閱結果彙報金管會備查。
- (二) 實地查核部分，本年度就會員抽選 8 家辦理實地查核，期以輔導會員健全信託業務相關內部控制制度，查核報告均依規定函報金管會；經本會查核與輔導後，會員內部控制制度之建置已日趨妥善。

(參) 104 年業務重點

「信託」制度在我國發展已逾十年，架構在信託制度上所發展的相關業務，經歷播種、萌芽到日益成長，如今已成為國人在資產移轉及分配規劃上不可或缺金融工具之一，也已融入社會大眾的日常生活當中。

過去一年，全球經濟雖持續復甦，但成長力道不如預期，中國大陸經濟放緩，信託對一般民眾財產規劃未來所扮演的角色亦將更形重要。我們期待信託業未來在更完善的信託法制架構下，對於個人、企業、公共財產或公益面之管理運用

H. Auditing Finance and Business of Members

Under the "Regulations on the Operations of the Trust Association," TAROC should make audits of members' financial condition and business. In accordance with the government-approved "Regulations on Auditing Finance and Business of TAROC Members and Regulations on Special Auditing and Advisory Assistance to TAROC Members", TAROC should regularly check members' financial condition and provide assistance to help them establish an internal control system.

TAROC has made annual inspections of members' operations and financial conditions and provided advisory assistance. The annual inspection consists of two parts including reviewing financial reports and making field examinations.

1. Review of Financial Reports: under the reinforcement rules of the Trust Enterprise Act, trust enterprises should make business and financial reports within two months after a six months of operation and make annual business and financial reports within four months after one-year of operation. TAROC will review their financial reports based on the Main Points on Financial Report Inspection for TAROC Members. In 2014, it reviewed 53 annual reports for 2013 and 56 semi-annual reports for the first half of 2014, and then submitted review results to the FSC.
2. Field Examination: in 2014, TAROC randomly selected 8 members for the field examination at either their headquarters or branch offices. It made the inspection to ensure that members operate under reliable internal control system and provided advisory assistance if necessary. TAROC reported inspection result to the FSC. Most inspected members have made improvement to their internal control systems.

3. 2015 Business Highlights

The "trust" market system developed in Taiwan for over the last 10 years. The operational platform of the trust system has gradually grown from the early stages, emerging to now become an integral part of wealth management and of assets portfolios of the people in Taiwan, closely integrated into the daily life of the people in today's society.

Over the past year, global economy maintained steady recovery, but the momentum behind it was weaker than expected and China's economy continued slowing down. Today, trust is playing an even more important role as a vehicle for assets management. We expect the trust industry to be developed under an even better framework, providing even

能發展出更具彈性以及靈活創新的應用模式，持續為信託業務的長遠發展而努力；展望未來一年，本會將持續朝下列方向前行：

一、會務方面

（一）舉辦有關境外信託相關法制及實務運作議題研討會

信託業務之發展首重在專業人力及專業知識的培育，主管機關近年來努力推動金融業布局亞洲市場的遠大藍圖，本會將持續辦理有關境外信託相關法制及實務發展議題之研討會，協助會員及早掌握民眾需求市場拓展境外商機。

（二）推廣設立「老年安養信託」並持續推展信託觀念宣導活動

臺灣已面臨高齡化社會之問題，推動高齡化金融商品勢在必行，且亦能兼顧企業社會責任。鼓勵會員辦理老年安養信託，可協助民眾透過及早規劃心理、生理及財務各方面的安排以安享老年生活。

此外，本會主動持續配合政府機關、慈善機構、醫療機構與社工單位之需要，派員講授信託觀念或舉辦各種型態之信託宣導活動，並規劃製作有關老人、身障、兒少及公益等題材之文宣，提供予相關機構發送予需要的民眾，使更多有需要的人可以瞭解信託，發揮造福人群及穩定社會安定的功能。

二、業務方面

（一）協助會員辦理信託業務相關法制及實務運作之研究

1. 公益信託之社會功能與財團法人相同，惟就募款機制而言，「公益勸募條例」第5條僅規定財團法人得辦理勸募而未包含公益信託，造成公益信託募款困難，為利公益信託之經

more flexible and creative assets management models for individuals, companies, as well as government's funds. We will continue our efforts in promoting long-term development of trust business, and will act in line with the following directions to promote trust business in the coming year:

A. Association Affairs

1. Holding seminars on legal framework and practices of offshore trust business

Development of trust business primarily relies on talented workers and professional knowledge. In recent years, the government was active in leading Taiwan's financial industry to expand their business network to the Asian area. To cope with the government's policy, the TAROC will continue to arrange seminars on legal framework and practices of offshore trust business, helping Members grasp appropriate business opportunities at an earlier time.

2. Promoting "Trust for elderly care" and continue arranging trust promotional activities

Taiwan has seen an aging society for years, and it has become even more urgent for financial institutions to launch the financial products especially tailored for the elderly, providing the chance for financial institutions to fulfill their social responsibilities. It's the TAROC's policy to encourage Members to offer elderly care trust to help people make plans at an earlier time for their elderly life in mental, physical, and financial aspects.

Meanwhile, the TAROC took initiative to support the government, charity organizations, medical institutions, and social work units, and has arranged various kinds of trust promotional activities. The TAROC also made DM for promoting the care for the elderly, the disabled persons, and children, and delivered the DM to related institutions to distribute to interested people. These efforts will help even more people understand the benefits of trust which has made contributions in regard of the public's welfare and social stability.

B. Business Activities

1. Helping Members conduct study on trust-related regulations and practices
 - a. Public charity trust is similar to institutional bodies in terms of their social responsibilities. Yet, concerning the fund-raising mechanisms, the latter raise fund in accordance with Article 5 of the "Charity Donations Destined For Social Welfare Funds Implementation Regulations" which doesn't cover public charity trust, and that makes it hard for public charity trust to raise fund.

營與發展，規劃研議「公益信託涉及勸募活動相關法律問題之研究」，提供主管機關及會員參考。

2. 保險具有社會安定功能，為了使保險理賠金真正達到照顧受益人之目的，由保險結合信託制度之「保險金信託」有實際需求，卻未能讓國人普遍運用，為就實務執行遇到之相關問題進行研議並提供可行解決建議方案，規劃研議「保險金信託業務相關問題之研究」，提供主管機關及會員參考。
3. 因應「國際金融業務分行接受境外客戶開戶暨受託投資信託商品自律規範（草案）」之規定，規劃研議「信託業於 OBU、OSU 受託投資未經審查非私募境外基金銷售契約參考範本（含中英文）」，提供會員參考。
4. 配合金管會推動「打造數位化金融環境 3.0 版」之政策及因應消費者與廠商之購買及行銷平台已由實體店面持續擴大至網路平台，考量信託架構除做為買賣雙方網路交易安全機制外，亦可探討藉由行動或網路通訊促進信託業務發展之可行性，規劃研議「信託業務因應行動通訊網路時代之研究」，就信託業如何因應行動通訊網路與第三方支付平台等相關議題之發展，提出相關建議，提供主管機關及會員參考。
5. 鑒於知識經濟時代下，智慧財產權等無形資產創造的經濟產值逐漸受到重視，如何有效管理及運用智慧財產權已成為重要的課題。考量日本信託業法於 93 年修法後放寬信託財產的範圍，使智慧財產權亦得作為營業信託之受託標的，另我國信託業法於 89 年頒布時即已明定專利權、著作權可作為信託標的，爰擬進行「專利權信託之研究」，透過瞭解

In order to promote development of public charity trust, the TAROC made a report on "Studies of public charity trust involved legal issues related to fundraising activities" as reference of regulatory authorities and Members.

- b. Insurance has a function of securing social stability. In order to ensure insurance's claim system fully meets the demand of beneficiaries, it's necessary to combine insurance and trust as the so-called "Insurance trust" which, yet, has not seen wide application in the society. The TAROC therefore conducted a research project on its execution problems and provided solutions, and then made a report on "Insurance trust and related issues" as reference of regulatory authorities and Members.
- c. In reaction to the regulations defined in the "Self-discipline Rules on OBU in Conducting Trust Business for Offshore Customers (draft)," the TAROC proposed the "Contract Template for OBU and OSU in Selling Offshore Funds Which Are Not Privately-placed and Haven't Been Screened by Regulatory authority (available in both Chinese and English version)" as reference for Members.
- d. In cope with the FSC's "Developing Digitalized Financial Environment (3.0 Version)" policy and the trend for the virtual platform gradually expanding from the physical one to be commonly used for transactions between financial institutions and consumers, the TAROC considered internet security and feasibility for conducting trust business through mobile or internet platforms. The TAROC made a report on "How trust industry reacts to age of mobile and internet communication," analyzing how trust enterprises can use mobile or internet platforms, plus the mechanism for collecting payment through a 3rd party, and proposing solutions. The TAROC has sent this report to regulatory authorities and Members for their reference.
- e. In the age of knowledge economy, the economic value of invisible intelligent property rights (IPR) is even more emphasized and it has become noticeable issues for people to consider how to effectively use the IPR. Considering that Japan revised its Trust Law in 2004 to broaden the business range of trust enterprises and allow IPR as target for trust business, and the ROC's Trust Enterprises Law, published in 2000, stipulates that patent right and copyright can be used as properties for trust, the TAROC therefore proposes "Patent Trust research," through understanding Japanese Patent Trust development experience and practice in recent years of the mode of

日本專利權信託近年之發展經驗及實務運作模式，提供主管機關及會員參考。

（二）推展信託資金集合管理運用帳戶及共同信託基金業務

1. 研修信託資金集合管理運用帳戶及共同信託基金業務相關規範：為利信託業發展資產管理業務，並配合金管會開放證券商辦理信託資金集合管理運用帳戶業務，持續研修相關規範。
2. 辦理信託資金集合管理運用帳戶審查業務：配合金管會修正信託資金集合管理運用管理辦法，引進客戶分級制度，就信託資金集合管理運用帳戶限專業投資人投資進行差異化管理；另修正證券商辦理財富管理業務應注意事項，開放證券商得辦理信託資金集合管理運用帳戶業務，擴大證券商以信託方式辦理財富管理業務之範圍。爰配合金管會規定，就信託業者申請設置非專業投資人信託資金集合管理運用帳戶相關審查作業。

（三）持續加強並落實信託同業之自律

為強化落實信託業者自律功能，將持續查察會員於媒體登載之新聞或廣告及會員自律相關案件，俾符合相關法令及本會會員自律公約與章則。

（四）協助及輔導會員健全財務、業務內部控制相關制度

依據「信託業商業同業公會業務管理規則」規定，公會應注意查核會員之財務業務情形，未來將持續協助會員健全財務、業務、內部控制等相關制度，以強化信託業務之經營，提升信託業競爭力。

operation, provide the regulatory authorities and Members' reference.

2. Promoting "Collective Investment Trust Funds" and "Collective Trust Funds"

a. Revisions to regulations governing the "Collective Investment Trust Funds" and "Collective Trust Funds": In order to support trust enterprises to develop wealth management business in cope with the FSC's policy of allowing securities firms to conduct the business of "Collective Investment Trust Funds," the TAROC continued making study on this issue and proposing revisions to related regulations.

b. Inspection of "Collective Investment Trust Funds": In cope with the FSC's amendment to the "Collective Investment Trust Funds" to introduce the customer-classification system, differentiate governing the "Collective Investment Trust Funds" for professional investors. Meanwhile, the FSC revised the requirements for the wealth management business conducted by securities firms, broadening the range for their wealth management business through trust mechanism. The TAROC referred to the FSC-revised regulations and proposed inspection criteria for the trust enterprises which apply for conducting the business of "Collective Investment Trust Funds" for non-professional investors.

3. Continuing to strengthen self-discipline practice of trust enterprises

To enhance the implementation of self-discipline rules within trust enterprises, the TAROC will continue to review news or advertisements posted by TAROC Members on the media, and cases of member self-discipline to ensure compliance with relevant laws and the self-discipline rules stated in the TAROC membership terms and conditions.

4. Providing assistance to help Members establish efficient internal control system to ensure healthy financial structure

In accordance with the "Regulations on the Operations of the Trust Association," the TAROC will watch over and inspect the financial condition of members and help them build up efficient establish efficient internal control system to ensure healthy financial structures. It's helpful to raise the overall competitiveness of the trust enterprises in Taiwan.

■ 附錄 Appendix

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日期 Date	活動內容 Activity
01.16.2014	召開第五屆第 7 次理事會 The 7th meeting of fifth board of directors
02.13.2014	召開第五屆第 8 次理事會 The 8th meeting of fifth board of directors
02.20.2014	召開第五屆第 3 次監事會 The 3rd meeting of fifth board of supervisors
02.25.2014	舉辦「103 年信託業務稽核實務研習班」 Workshop on "Auditing for Trust Enterprise" for 2014
03.06.2014	召開第五屆第 5 次理監事聯席會 The 5th joint meeting of fifth board of directors and supervisors
03.25.2014	舉辦「銀行國際金融業務分行業務開放法規說明會」 Presentation on the "Relaxed regulations on businesses run by OBU"
03.27.2014	召開第五屆第 2 次會員大會 The 2nd meeting of the Fifth General Assembly
04.01.2014	舉辦「信託專責部門業務系列課程單元三：信託商品審查實務運作研討班」 Workshop on the "Business of specialized trust department—Unit 3: trust product inspection"
04.17.2014	召開第五屆第 6 次理監事聯席會 The 6th joint meeting of fifth board of directors and supervisors
04.26.2014	委請台灣金融研訓院辦理「第 37 期信託業業務人員信託業務專業測驗」 The 37th "Professional Test on Trust Business for Trust Business Personnel" arranged by Taiwan Academy of Banking and Finance(TABF)
05.08.2014	召開第五屆第 9 次理事會 The 9th meeting of fifth board of directors
05.27.2014	舉辦「信託專責部門業務系列課程單元四：客戶風險屬性評估暨投資人商品適合度實務運作研討班」 Workshop on the "Business of specialized trust department—Unit 4: assessment of customers' risk attribute and product's suitability for customers"
06.19.2014	召開第五屆第 7 次理監事聯席會 The 7th joint meeting of fifth board of directors and supervisors
06.24.2014	舉辦「信託美國來源所得如何適用美國稅法扣繳申報研討會」 Conference on the "How trust's income generated from the U.S. is subjective to the US taxation regulations"
06.25.2014	召開第五屆第 1 次常務理事會 The 1st meeting of fifth board of managing directors

日期 Date	活動內容 Activity
06.28.2014	舉辦「103 年會員聯誼活動」- 松山文創園區生態及文史解說半日遊 Annual social activity for members- a half-day guided trip with ecological and cultural commentary to the Songshan Cultural and Creative Park
07.09.2014	舉辦「日本不動產信託業務說明會」 Presentation on the "Real estate trust business in Japan"
07.17.2014	召開第五屆第 10 次理事會 The 10th meeting of fifth board of directors
08.14.2014	召開第五屆第 8 次理監事聯席會 The 8th joint meeting of fifth board of directors and supervisors
08.15.2014	與銀行公會共同舉辦「香港金融業辦理客戶投資國外及大陸地區業務概況說明會」 Presentation on the "HK Financial Industry's business for making investments on international and China markets on behalf of customers" : The TAROC joined the BAROC in co-organizing the conference
08.28.2014 ~09.06.2014	理、監事及高階主管赴美國考察信託相關業務 The US business inspection trip of board members, supervisors, TAROC executives
09.18.2014	召開第五屆第 11 次理事會 The 11th meeting of fifth board of directors
09.18.2014 ~09.19.2014	舉辦「第 8 期金融法務及實務案例研討會」 The 8th Seminar on "Legal Affairs and Practices of Financial Institution"
09.23.2014 及 09.25.2014	舉辦「103 年公務機關及社福團體信託宣導會」 Trust Promotional Seminar on the "Introduction of Trust Services for Government Agencies and Social Welfare Organizations"
10.16.2014	召開第五屆第 12 次理事會 The 12th meeting of fifth board of directors
10.18.2014	委請台灣金融研訓院辦理「第 38 期信託業業務人員信託業務專業測驗」 The 38th "Professional Test on Trust Business for Trust Business Personnel" arranged by Taiwan Academy of Banking and Finance(TABF)
10.23.2014	召開第五屆第 4 次監事會 The 4th meeting of fifth board of supervisors
11.13.2014	召開第五屆第 13 次理事會 The 13th meeting of fifth board of directors
11.27.2014	舉辦「信託專責部門經理人研討會」 Workshop on the "Seminar for managers of specialized trust department"
12.03.2014	與台灣金融研訓院、國立中正大學法學院民商法研究中心 / 財經法律學系及社團法人中華法務會計研究發展協會共同舉辦「境外信託之實務運用及課稅學術研討會」 Conference on "Practices of offshore trust business and related taxation issues" : The TAROC joined the TABF, National Chung Cheng University's Commercial Law Study center/Financial Law Department, and Forensic Accounting Research Development Association in co-organizing the conference.
12.18.2014	召開第五屆第 9 次理監事聯席會 The 9th joint meeting of fifth board of directors and supervisors

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京城商業銀行 / 戴誠志 (70007) 台南市西門路一段 506 號 電話 : (06)2139171 網址 : www.ktb.com.tw	King's Town Bank / Terence Tai 506 His Men Road, Section 1, Tainan, Taiwan 70007, R.O.C. Tel: (06)2139171 Website: www.ktb.com.tw
匯豐 (台灣) 商業銀行 / 瑞杰揚 (11012) 台北市基隆路一段 333 號 13 樓、14 樓 電話 : (02)27230088 網址 : www.hsbc.com.tw	HSBC Bank(Taiwan) / Jayant Rikhye 13F,14F, 333, Keelung Road., Section 1, Taipei, Taiwan 11012, R.O.C. Tel: (02)27230088 Website: www.hsbc.com.tw
瑞興商業銀行 / 陳淑美 (10346) 台北市延平北路二段 133 號、135 巷 2 號 電話 : (02)25575151 網址 : www.bankoftaipei.com.tw	Bank of Taipei / Julie S.M. Chen 133 and 2, Lane 135, Yanping N. Road., Section 2, Taipei, Taiwan 10346, R.O.C. Tel: (02)25575151 Website: www.bankoftaipei.com.tw
華泰商業銀行 / 林博義 (10492) 台北市長安東路二段 246 號 1-3 樓、6 樓、6 樓之 1、6 樓之 2、11 樓 電話 : (02)27525252 網址 : www.hwataibank.com.tw	Hwatai Bank / Po-Yi Lin 1-3F, 6F, 6F-1, 6F-2, 11F, 246 Tsan-An East Road, Section 2, Taipei, Taiwan 10492, R.O.C. Tel: (02)27525252 Website: www.hwataibank.com.tw
臺灣新光商業銀行 / 李增昌 (11073) 台北市松仁路 36 號 1、3、4、5、20、21 樓、32 號 3、4、5、20、21 樓及 32 號 3 樓之 1、4 樓之 1、5 樓之 1 電話 : (02) 87717888 網址 : www.skbank.com.tw	Taiwan Shin Kong Commercial Bank / Tseng-Chang Lee 1F, 3~5F, 20~21F, No.36, 3~5F, 20~21F, No.32 and 3F-1, 4F-1, 5F-1, No.32, Songren Road, Xinyi District, Taipei, Taiwan, 11073, R.O.C. Tel: (02) 87717888 Website: www.skbank.com.tw

陽信商業銀行 / 林彭郎 (11162) 台北市士林區中正路 255 號 電話 : (02)28208166 網址 : www.sunnybank.com.tw	Sunny Bank / Pong-Long Lin 255 hongjheng Rd., Shihlin District, Taipei, Taiwan 11162, R.O.C. Tel: (02)28208166 Website: www.sunnybank.com.tw
板信商業銀行 / 劉炳輝 (22065) 新北市板橋區縣民大道二段 68 號 電話 : (02)29629170 網址 : www.bop.com.tw	Bank of Panhsin / Ping-Hui Liu No.68, Sec. 2, Xianmin Blvd., Banqiao Dist., New Taipei City 22065, Taiwan, R.O.C. Tel: (02)29629170 Website: www.bop.com.tw
三信商業銀行 / 蕭國肇 (40046) 台中市公園路 32-1 號 電話 : (04)22245171 網址 : www.cotabank.com.tw	Cota Commercial Bank / Kuo-Chao Hsiao 32-1 Kung Yuan Road, Taichung, Taiwan 40046, R.O.C. Tel: (04)22245171 Website: www.cotabank.com.tw
聯邦商業銀行 / 李憲章 (10351) 台北市承德路一段 105 號 1-3 樓 電話 : (02)25568500 網址 : www.ubot.com.tw	Union Bank of Taiwan / Shiang-Chang Li 1-3F,105 Chengde Road, Section 1, Taipei, Taiwan 10351,R.O.C. Tel: (02)25568500 Website: www.ubot.com.tw
遠東國際商業銀行 / 侯金英 (10602) 台北市敦化南路二段 207 號 26-27 樓 電話 : (02)23786868 網址 : www.feib.com.tw	Far Eastern International Bank / Ching-Ing Hou 26-27F, 207 Tunhwa South Road, Section 2, Taipei, Taiwan 10602, R.O.C. Tel: (02)23786868 Website: www.feib.com.tw
元大商業銀行 / 王榮周 (10557) 台北市敦化南路一段 66 號 1-3、8 樓及 68 號 1 樓 電話 : (02)21736699 網址 : www.yuantabank.com.tw	Yuanta Commercial Bank / Rong-Jou Wang 1-3F, 8F, 66, 1F, 68, Tunhwa South Road, Section 1, Taipei, Taiwan 10557, R.O.C. Tel: (02)21736699 Website: www.yuantabank.com.tw
永豐商業銀行 / 邱正雄 (10489) 台北市南京東路三段 36 號 電話 : (02)25063333 網址 : www.banksinopac.com.tw	Bank SinoPac Company Limited / Paul C. H. Chiu 36 Nanking East Road, Section 3, Taipei, Taiwan 10489, R.O.C. Tel: (02)25063333 Website: www.banksinopac.com.tw
玉山商業銀行 / 曾國烈 (10546) 台北市民生東路三段 117 號 電話 : (02)27191313 網址 : www.esunbank.com.tw	E.Sun Commercial Bank / Gary Tseng 117 Minsheng East Road, Section 3, Taipei, Taiwan 10546, R.O.C. Tel: (02)27191313 Website: www.esunbank.com.tw
凱基商業銀行 / 魏寶生 (10684) 台北市敦化南路一段 364 號 1 樓、2 樓及地下 1 樓 電話 : (02)27011777 網址 : www.kgibank.com	KGI Bank / Pao-Sheng Wei B1, 1~2F, 364 Tunhwa South Road, Section 1, Taipei, Taiwan 10684, R.O.C. Tel: (02)27011777 Website: www.kgibank.com
星展 (台灣) 商業銀行 / 王開源 (11073) 台北市信義區松仁路 32、36 號 15、16、17 樓 電話 : (02)66128362 網址 : www.dbs.com.tw	DBS Bank(Taiwan) Ltd. / Jeanette Wong Kai Yuan 15F., 16F.,17F., No.32,No 36, Songren Rd., Xinyi Dist., Taipei City 11073, Taiwan, R.O.C. Tel:(02)66128362 Website:www.dbs.com.tw
台新國際商業銀行 / 吳東亮 (10448) 台北市中山北路二段 44 號 1 樓及地下 1 樓 電話 : (02)25683988 網址 : www.taishinbank.com.tw	Tai Shin International Bank / Thomas T.L. Wu B1, 1F, 44 Chungshan North Road, Section 2, Taipei, Taiwan 10448, R.O.C. Tel: (02)25683988 Website: www.taishinbank.com.tw

大眾商業銀行 / 陳建平 (80271) 台北市信義路五段 2 號 1、2、5、6、8-10、13-15 樓及地下 1 樓 電話 : (02)87869888 網址 : www.tcbank.com.tw	Ta Chong Commercial Bank / Chien Ping Chen B1, 1-2F, 5-6F, 8-10F, 13-15F, No 2, Hsinyi Road, Section 5, Taipei, Taiwan 11047, R.O.C. Tel: (02)87869888 Website: www.tcbank.com.tw
日盛國際商業銀行 / 黃錦瑋 (10044) 台北市重慶南路一段 10 號 1 樓 電話 : (02)25615888 網址 : www.jihsunbank.com.tw	Jih Sun International Bank / Ching-Tang Huang 1F, 10 Chungching South Road, Section 1, Taipei, Taiwan 10044, R.O.C. Tel: (02)25615888 Website: www.jihsunbank.com.tw
安泰商業銀行 / 齊百邁 (11049) 台北市信義路五段 7 號 16、40、41、42 樓 電話 : (02)81012277 網址 : www.entiebank.com.tw	EnTie Bank / Mark Zoltan Chiba 16、40、41、42F, 7, Xin Yi Road, Section 5, Taipei, Taiwan 11049, R.O.C. Tel: (02)81012277 Website: www.entiebank.com.tw
中國信託商業銀行 / 童兆勤 (11568) 台北市經貿二路 166、168、170、186、188 號 電話 : (02)33277777 網址 : www.chinatrust.com.tw	CTBC Bank / Chao-Chin Tung No.166, No.168, No.170, No.186, No.188, Jingmao 2nd Rd., Taipei, Taiwan 11568, R.O.C. Tel: (02)33277777 Website: www.chinatrust.com.tw
美商道富銀行台北分行 / 陳怡蓉 (10602) 台北市敦化南路二段 207 號 19 樓 電話 : (02)27351200 網址 : www.statestreet.com	State Street Bank and Trust Company Taipei Branch / Ilona Chen 19F, 207, Tunhwa South Road, Section 2, Taipei, Taiwan 10602, R.O.C. Tel:(02) 27351200 Website: www.statestreet.com
德商德意志銀行台北分行 / 吳均龐 (10633) 台北市仁愛路四段 296 號 10 樓 電話 : (02)21924666 網址 : www.db.com/taiwan	Deutsche Bank Taipei Branch / Chun-Pang Wu 10F, 296, Jenai Road, Section 4, Taipei, Taiwan 10633, R.O.C. Tel:(02)21924666 Website: www.db.com/taiwan
香港商東亞銀行台北分行 / 溫珍茵 (10551) 台北市松山區敦化北路 88 號 10 樓 電話 : (02)81612888 網址 : www.hkbea.com.tw	The Bank of East Asia, Taipei Branch / Jenny Wen 10F, No.88, Dunhua N. Rd., Songshan Dist., Taipei, Taiwan 10551, R.O.C. Tel:(02)81612888 Website: www.hkbea.com.tw
美商摩根大通銀行台北分行 / 錢國維 (11047) 台北市信義路五段 106 號 3、8、9 樓及 108 號 3、8 樓 電話 : (02)27259800 網址 : www.jpmorgan.com	JP Morgan Chase Bank, N.A., Taipei Branch / Chien Carl Kuo Wei 3.8.9F, No 106, 3.8F, No.108, Hsinyi Road, Section 5, Taipei, Taiwan 11047, R.O.C. Tel: (02)27259800 Website: www.jpmorgan.com
法商法國巴黎銀行台北分行 / 胡日新 (11049) 台北市信義路五段 7 號 72 樓 電話 : (02)87583101 網址 : www.bnpparibas.com.tw	BNP Paribas, Taipei Branch / Olivier Rousselet 72F, 7 Yinyi Road, Section. 5, Taipei, Taiwan, 11049, R.O.C. Tel: (02)87583101 Website: www.bnpparibas.com.tw
瑞士商瑞士銀行台北分行 / 李天成 (11073) 台北市松仁路 7 號 1、5、13、21-23 樓 電話 : (02)87227888 網址 : www.ubs.com	UBS AG, Taipei Branch / Tien-Cheng Lee 1F, 5F, 13F, 21-23F, No.7 Sungjen Road, Taipei, Taiwan 11073, R.O.C. Tel: (02)87227888 Website: www.ubs.com
香港商香港上海匯豐銀行台北分行 / 林苑廷 (11012) 台北市基隆路一段 333 號 13 樓 電話 : (02)27230088 網址 : www.hsbc.com.tw	HongKong and Shanghai Banking Corp. Taipei Branch / Tina Lin Yuan-Ting 13F, 333 Keelung Road, Section 1, Taipei, Taiwan 11012, R.O.C. Tel: (02)27230088 Website: www.hsbc.com.tw

東亞證券股份有限公司 / 王嘉麗 (10551) 台北市敦化北路 88 號 9 樓 -2 及 10 樓 電話 : (02)81615000 網址 : www.beawms.com.tw	BEA Wealth Management Services(Taiwan) Limited / Kar Lai Wong 9F-2, 10F, No.88, Dunhua N. Rd., Taipei, Taiwan 10551, R.O.C. Tel:(02)81615000 Website:www.beawms.com.tw
日盛證券股份有限公司 / 唐承健 (10485) 台北市南京東路二段 111 號 2-3 樓、5-8 樓、12-13 樓 電話 : (02)25048888 網址 : www.jihsun.com.tw	JihSun Securities Co., Ltd / James C. Tang 2、3、5、6、7、8、12、13F, No.111 Sec. 2 Nan King E. Rd., Taipei, Taiwan, R.O.C. Tel:(02)25048888 Website:www.jihsun.com.tw
統一綜合證券股份有限公司 / 鄧阿華 (10570) 台北市東興路 8 號 電話 : (02)27478266 網址 : www.pscnet.com.tw	President Securities Corporation / A-Hua Teng No.8, Dongxing Rd., Taipei, Taiwan, 10570 R.O.C. Tel:(02)2747-8266 Website:www.pscnet.com.tw
元富證券股份有限公司 / 陳俊宏 (10682) 台北市敦化南路二段 97 號 22 樓 電話 : (02)2325-5818 網址 : www.masterlink.com.tw	MasterLink Securities Co., Ltd / Chun-Hong Chen 22F., No.97, Sec. 2, Dunhua S. Rd., Taipei, Taiwan, 10682, R.O.C. Tel:(02)2325-5818 Website:www.masterlink.com.tw
兆豐證券股份有限公司 / 劉大貝 (10053) 台北市中正區忠孝東路二段 95 號 3 樓 電話 : (02)33227689 網址 : www.emega.com.tw	Mega Securities Co., Ltd / Ta-Pei Liu 3F., No.95, Sec. 2, Zhongxiao E. Rd., Zhongzheng Dist., Taipei, Taiwan, 10053, R.O.C. Tel: (02)33227689 Website:www.emega.com.tw
群益金鼎證券股份有限公司 / 王濤智 (11073) 台北市信義區松仁路 101 號 4 樓 電話 : (02)87898888 網址 : www.capital.com.tw	Capital Securities Corporation / Jiunn-Chih Wang 4F., No.101, Songren Rd., Xinyi Dist., Taipei Taiwan. 11073, R.O.C. Tel:(02)87898888 Website: www.capital.com.tw
凱基證券股份有限公司 / 許道義 (10462) 台北市明水路 700 號 電話 : (02)21818888 網址 : www.kgi.com.tw	KGI Securities Co., Ltd. / Daw-Yi Hsu No.700, Mingshui Road, Taipei, Taiwan, 10462, R.O.C. Tel:(02)21818888 Website:www.kgi.com.tw
華南永昌綜合證券股份有限公司 / 許陳安瀾 (10510) 台北市民生東路四段 54 號 5 樓 電話 : (02)25456888 網址 : www.entrust.com.tw	Hua Nan Securities Co., Ltd. / Hsu Chen, An-Lan 5F, 54, Min-Sheng East Road, Sec. 4, Taipei Taiwan, 10510, R.O.C. Tel:(02)25456888 Website:www.entrust.com.tw
富邦綜合證券股份有限公司 / 許仁壽 (10686) 台北市仁愛路四段 169 號 2 樓部分及 15 樓部分 電話 : (02)27716699 網址 : www.fubon.com/securities/home/	Fubon Securities Co., Ltd. / Jen-Shou Hsu 2F&15F, No.169, Sec. 4, Ren'ai Rd., Da'an Dist., Taipei Taiwan, 10686, R.O.C. Tel:(02)27716699 Website: www.fubon.com/securities/home/
元大寶來證券股份有限公司 / 賀鳴珩 (10488) 台北市中山區南京東路三段 225 號 13、14 樓 電話 : (02)27181234 網址 : www.yuanta.com.tw	Yuanta Securities Co., Ltd. / Ming-Hong Ho 13、14F., No.225, Sec. 3, Nanjing E. Rd., Zhongshan Dist., Taipei, Taiwan, 10488, R.O.C. Tel:(02)27181234 Website:www.yuanta.com.tw
永豐金證券股份有限公司 / 黃敏助 (10044) 台北市重慶南路一段 2 號 7 樓、8 樓部分及 18 樓部分 電話 : (02)23123866 網址 : securities.sinopac.com	SinoPac Securities Co., Ltd. / Min-Juh Hwang 7-8F & 18F, 2 Chung Ching S. Rd., Sec. 1, Taipei Taiwan, 10044, R.O.C. Tel:(02)23123866 Website: securities.sinopac.com

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