

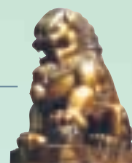


信而有徵 託付終身

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

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# 序言 *Foreword*

信託源於中世紀的英國，

是一種靈活又極富彈性之財產管理制度。



*The concept of trust originated from England in the Middle Age.*

*It is a dynamic and flexible property management system.*



**美**國信託法權威斯科特(原文)說：「信託的應用範圍可與人類的想像力相美」，可見信託業務之發展，潛力無窮。由於信託與人們生活息息相關，能依人類的想像力不斷發展，故在信託發展較為先進的歐美國家早已開花結果。

信託制度起源於英國，是一種需進行財產權移轉或處分的財產管理制度，因具有財產保全、追求利潤、員工福利、事務處理、資金調度、風險管理及社會公益等功能，在國外已行之有年，並深獲大眾喜愛。我國則於民國八十五年、八十九年分別制定信託法、信託業法，正式引進信託制度，由於信託係由國外引進之新制度，因此除須建置信託的法令架構外，亦須推廣信託觀念，增進國人對信託之認識。有鑑於此，在主管機關的指導及支持下，本會於九十年正式成立，轉眼已近四年，這段期間本會除了協助主管機關擬訂各項業務相關規範，健全信託法制外，亦積極推廣信託觀念，過去在主管機關之督導、全體理監事、顧問之鞭策及會員單位的共同努力下，信託業務之發展已有初步的成果。

As pointed out by Austin Scott, a U. S. authority on trust, "the purposes for which trusts can be created are as unlimited as the imagination of lawyers". It is clear that there is immense potential in the development of trust businesses. Since trusts are closely related to people's lives and can be setup in many creative ways, the trust business has blossomed in advanced countries in Europe and America.

The concept of trust originated in England. A trust is a property management system that requires the transfer or disposal of property rights. Trusts have a wide variety of functions, including the safeguard of properties, pursuit of profit, benefit to employees, handling of businesses, appropriation of funds, and management of risks. Because of the welfare it provides to the public, the trust system has long been popular abroad. Domestically, the trust system was formally introduced to Taiwan only recently through the enactment of the Trust Law and Trust Enterprise Law in 1996 and 2000, respectively. Since the trust system was newly introduced from overseas, not only did the related legal framework have to be established, but the concept of trust needed to be publicized and the public knowledge of trust needed to be enhanced. In this light, the Trust Association of the Republic of China (TAROC) was established in 2001, under the guidance and support of government authorities. In the four years that have already passed, the TAROC has assisted government authorities in the formulation of various trust-related business regulations so as to establish a sound legal framework of trust. It has also actively devoted itself to the extension of the trust concept. Under the guidance of government authorities, the supervision of the members of



截至九十三年底止，本會全體會員所承辦之信託業務總計約為新台幣二兆一仟七百一十七億元，總業務量較去年成長33.71%，發展相當快速，其中又以金錢信託為最多，約計新台幣一兆九千七百四十七億元，其次為有價證券信託約一千零八億元。若以信託服務及信託商品種類而言，本年度除指定用途信託資金投資業務、保險金信託、集合管理運用帳戶及有價證券信託等既有業務及服務外，信託業者更競相規劃推出金融資產證券化、不動產證券化、貨幣市場共同信託基金等新種產品。

本年度本會除依據「金融資產證券化施行細則」、「不動產證券化施行細則」及「證券投資信託及顧問法」之公布施行，研擬「不動產管理機構之一定條件及委任契約書之應記載事項」、金融資產及不動產證券化之「結算書及報告書格式」及「信託業設立標準」、「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」、「信託業應負之義務及相關行為規範」及「信託業內部控制及稽核制度實施辦法」之建議修正條文草案以供主管機關卓參外，亦配合主管機關函令，研擬「信託業務涉及外匯之相關問題」、「信託業辦理特定金錢信託業務信託報酬之揭示」、「信託業辦理特定金錢信託投資連動債券或結構型商品對委託人風險揭露之基本內容」之自律規範以及「本會辦理查察會員登載廣告作業要點」等十餘種規範，讓業者得據以開發及推展信託服務及商品，以提供更多元化的信託服務。

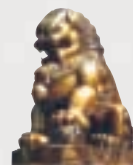
鑒於觀念之建立原本就需要長時間不斷地持續宣導。為促使民衆對信託之重視，進而採用信託作為財產管理工具，本年度本會除了配合政府機關、慈善機構之需要派員講授信託觀念或舉辦各種型態之信託宣導會外，更藉由報紙、雜誌、廣播、活動及網路等大衆傳播媒體宣導信託觀念，且為協助會員了解信託各項相關規定及國外

the Boards of Directors and Supervisors as well as advisors and the joint efforts of its members, some preliminary results have been achieved in the development of trust businesses .

As of the end of 2004, the balance of trust businesses conducted by all members of TAROC totaled NT\$2,171.6 billion, which represented a rapid growth of 33.71% compared with the previous year. Pecuniary trust accounted for the lion's share of NT\$1,974.7 billion, followed by securities trust of NT\$100.8 billion. Aside from such existing businesses as designated purpose investment trust funds, insurance claims trust, collective investment trust funds, and securities trust, trust enterprises were planning to introduce a number of new services and commodities, including financial asset securitization, real estate securitization, and money market common trust funds.

During the year, pursuant to the proclamation of the "Enforcement Rules of Financial Asset Securitization Act", "Enforcement Rules of Real Estate Securitization Act", and "Securities Investment Trust and Consulting Service Law", TAROC prepared the draft "Qualifications of Real Estate managerial Institutions and Contents of Entrusted Contracts" and "Formats concerning Final Statement and Report Statement" for financial asset securitization and real estate securitization. In addition, it also suggested the draft revised provisions of the "Establishment Criteria of Trust Enterprises", "Guidelines for the Qualifications of Responsible Persons and the Expertise or Experience of Operational and Managerial Personnel of Trust Enterprises", "Obligations and Code of Conducts of Trust Enterprises", and "Implementation Rules for Internal Control and Auditing System of Trust Enterprises". All these were submitted to government authorities for their consideration. Moreover, in line with the relevant rules and regulations of government authorities, TAROC prepared more than ten regulations, including "Relevant Issues concerning Trust-Related Foreign Exchange", "Disclosure of Remunerations in Conducting Specific Pecuniary Trust Businesses by Trust Enterprises", self-disciplinary regulations on "Basic Contents for the Disclosure of Risks to Trustees in Conducting Specific Pecuniary Trust Investing in Structured Notes or Commodities by Trust Enterprises", and "Salient Points for Examining Advertisements of Members by TAROC". These guidelines and regulations were aimed at assisting trust enterprises in developing and extending trust services and commodities, with a view to providing more versatile services to the public.

It is recognized that the establishment of a concept requires long-term and regular publication. To enable the public to understand trusts and to use trusts as a means of property management, a variety of activities were undertaken by TAROC during the year. In conjunction with government institutions or charity organizations, TAROC sent representatives to give lectures and organized various types of publication meetings and trusts. In addition, TAROC



業務，本會亦舉辦了多場說明會，如「不動產證券化條例及相關子法規定說明會」、「信託業應負之義務及相關行為規範說明會」、「信託業財務業務查核與輔導宣導會」、「各國退休金制度介紹說明會」及「證券投資信託及顧問法說明會」等等。

辦理信託需進行財產權之移轉或處分，所以信託可說是一種具有高度信賴關係的財產管理制度，為維護客戶權益並引導業者公平競爭，主管機關特別重視本會會員自律，為落實各項自律規章並督促會員健全內部相關制度，除由全體會員共同簽署自律公約以執行行業自律外，本會亦辦理會員廣告查察、會員財務報告審閱及進行實地查核與輔導等事宜。

雖然我國信託業務之起步較晚，且將原屬英美法系之信託制度引進大陸法系，在法令銜接上難免有些扞格，也面臨了許多的困難及挑戰。但值得高興的是，大多數的爭議問題，在產、官、學的共同努力下，已獲得解決，僅有少數問題需繼續努力，譬如信託課稅的問題。值此信託發展初期，我們期望信託稅制能有完整的考量並作具體合理之規範。如此一來，不僅有助於信託業務之發展亦可促進新種信託產品的研發與創新，讓「信託」充分發揮社會安定之功能並增進國家整體之利益。

publicized the concept of trusts through such media as newspapers, magazines, broadcasts, and the Internet. Further, to facilitate its members' understanding of trust-related regulations and trust businesses abroad, TAROC sponsored a number of workshops and meetings, including "Workshop on the Real Estate Securitization Act and its Sub-Laws", "Workshop on Obligations and Code of Conducts of Trust Enterprises", "Publication Meeting on Financial and Business Auditing and Advisory Assistance for Trust Enterprises", and "Workshop on Pension Systems of Various Countries", and "Workshop on the Securities and Investment Trust and Consulting Service Law".

The conduct of trust businesses requires the transfer or disposal of property rights. Therefore, a trust is a property management system which involves a high degree of confidence placed by trustors on trustees. In order to safeguard the interests of clients and to maintain fair competition among trust enterprises, government authorities have placed special emphasis on the self-discipline of the members of TAROC. In order to fulfill various self-disciplinary regulations and to improve the relevant internal systems, all members have been required to sign a convention on self-discipline to be implemented in the conduct of their businesses. Moreover, TAROC also undertook advertisement examination, financial report examination, and field examination of its members and also provided them with advisory services.

In Taiwan, trust businesses started rather late compared with other countries. The introduction of a trust system that originated from common law countries into a continental law country would inevitably cause some inconsistencies in laws and regulations and would also encounter a lot of difficulties and challenges. Commendably, a great majority of controversial matters have already been resolved through the joint efforts of the trust sector, government, and academia. Only a few issues require the continuous efforts of all concerned. A notable example to this effect is taxation on trust. In this fledgling stage of trust businesses, we expect that a tax system on trust could be evolved with full consideration of all relevant aspects and under concrete and reasonable regulations. Such a move would not only contribute to the development of trust businesses but also promote the research and innovation of new trust products, so that "trust" would fulfill its function of social stabilization and promote the overall interest of the country.

理事長

Chairman



# 公會簡介

## About the Association



信託是財產管理的主要方式，

用以保障個人財產安全並提供管理服務。



*Trust is a major means of property management.*

*It can be used to safeguard the properties of individuals and to  
provide management services.*





### 公會沿革

財政部於民國八十九年九月二十八日訂頒「信託業商業同業公會業務管理規則」，以規範信託公會之任務及相關運作事宜。同時亦指定中華民國銀行商業同業公會全國聯合會及台北市銀行商業同業公會依相關法令規定共同負責中華民國信託業商業同業公會之籌設。中華民國銀行商業同業公會全國聯合會依財政部之指示於民國八十九年十月二十五日召開「中華民國信託業商業同業公會發起人預備會議」，經各銀行一致推派中央信託局為發起人代表，並成立公會預備籌設工作小組，經內政部九十年一月三十一日台（九十）內中社字第九〇七四八二一號函准予籌組。

民國九十年三月七日召開成立大會，中華民國信託業商業同業公會正式成立，並推選中央信託局王理事主席榮周為第一屆理事長。民國九十三年三月五日召開第二屆第一次會員大會，選舉第二屆理、監事，理事長一職由王理事長榮周蟬聯。民國九十三年八月五日，由於王理事長榮調台灣金聯資產管理股份有限公司，不克兼任，遂

### History

To facilitate trust enterprises in running trust business, the Ministry of Finance promulgated the "Regulation on the Operations of the Trust Association" on September 28, 2000 to govern the missions and operations of the Trust Association. Meanwhile, the MOF designated the Bankers Association of ROC (BAROC) and Bankers Association of Taipei (BAT) to jointly arrange the set-up of TAROC. On October 25, 2000, the BAROC, pursuant to the directive of the MOF and the Regulation on the Operations of the Trust Association, convened the preparatory meeting of promoters for TAROC. The promoters all agreed to vote the Central Trust of China as the representative of promoters, and a preparatory workgroup was set up. Steered by the Central Trust of China, all the organization jobs, especially the application for the organization permit, unfolded in due course. On behalf of the promoters, the Central Trust of China tendered the application to the Ministry of Interior. On January 31, 2001, the application was approved.

On March 7, 2001, the Trust Association of the Republic of China (TAROC) was assembled and pronounced formal establishment. Mr. Rong-jou Wang, then Chairman



本會第二屆第一次會員代表大會上，財政部林部長蒞臨致詞。

Minister Lin of the MOF is delivering a speech at the first Meeting of the Second General Assembly of TAROC.

舉行臨時理事會補選理事長，由中國農民銀行林董事長彭郎獲選接任。

至九十三年底計有五十七家會員單位，會址設於台北市羅斯福路一段七號四樓。

## 成立宗旨與主要任務

### 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，公會主要任務為：

- (一) 關於配合國家經濟建設，促進信託業務發揮其應有之功能事項。
- (二) 關於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) 關於督促會員自律，共謀業務上之改進、聯繫及協調事項。
- (四) 關於信託業務之聯繫、調查、統計、研究、發展及刊物發行等事項。



本會獲內政部全國性社會暨職業團體績效評鑑為甲等職業團體。

of the Central Trust of China, was elected as the first Chairman of the Association. On March 5, 2004, the First Meeting of the Second General Assembly was held, during which the Second Boards of Directors and Supervisors were elected and Mr. Wang was re-elected as the Chairman. On August 5, 2004, Mr. Wang was transferred to the Taiwan Asset Management Corporation. An extraordinary meeting of the Board of Directors was held to elect a new Chairman. Mr. Pong-long Lin, Chairman of the Farmers Bank of China, was elected to take over from Mr. Wang as the new Chairman.

TAROC had 57 members as of the end of 2004. The Association is located at the fourth floor, No. 7, Section 1, Roosevelt Road, Taipei, Taiwan.

## Purpose of Establishment and Missions

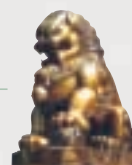
### A. Purpose of Establishment

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

### B. Main Missions

According to the Charters of TAROC, the main missions of the Association are as follows:

- 1. To promote trust business and the required functions in coping with national economic development;
- 2. To help put into practice, research and propose with respect to government financial and economic policies and trust laws and regulations;
- 3. To set up the self-regulatory function for members and to connect and coordinate among members to improve common business;
- 4. To coordinate, survey, research and develop trust-related business and to issue trust publications;
- 5. To protect the interests of members and their clients and to resolve business disputes;
- 6. To draw up and explain common business charters, fair trade rules and practices and accounting procedures among members;
- 7. To audit and provide advice for the business of members;



- (五) 關於會員、客戶權益保障及業務紛爭調處等事項。
  - (六) 關於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) 關於辦理會員機構之查核及輔導等事項。
  - (八) 關於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) 關於會員業務宣導及研究發展等事項。
  - (十) 關於會員、會員代表及專業人員之管理、測驗、登記與資格審定等事項。
  - (十一) 關於會員商業道德之維護事項。
  - (十二) 關於會員違反法令、章程、規範或決議之處置事項。
  - (十三) 關於公益活動之舉辦事項。
  - (十四) 關於會員員工專業訓練及業務講習之舉辦事項。
  - (十五) 關於接受政府或團體之委託辦理事項。
  - (十六) 關於社會運動之參加事項。
  - (十七) 關於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。
- 8. To assist, guide and consult members on legal compliance and sound business operations;
  - 9. To promote common business and engage in research and development for members;
  - 10. To conduct personnel administration of members and representatives, and execute the examination, registration and accreditation for specialists of trust business;
  - 11. To conduct matters related to guarding business ethics among members;
  - 12. To conduct disciplinary actions against members who violate laws, regulations, the Charters of the Association, rules or Association resolutions;
  - 13. To hold or participate in activities that serve public interests;
  - 14. To hold specialty training and business seminars for members' employees;
  - 15. To conduct matters delegated by the government or other associations;
  - 16. To participate in social activities;
  - 17. To participate in trust-related international organizations while promoting civilian diplomacy;
  - 18. To engage in matters required by other laws and regulations.

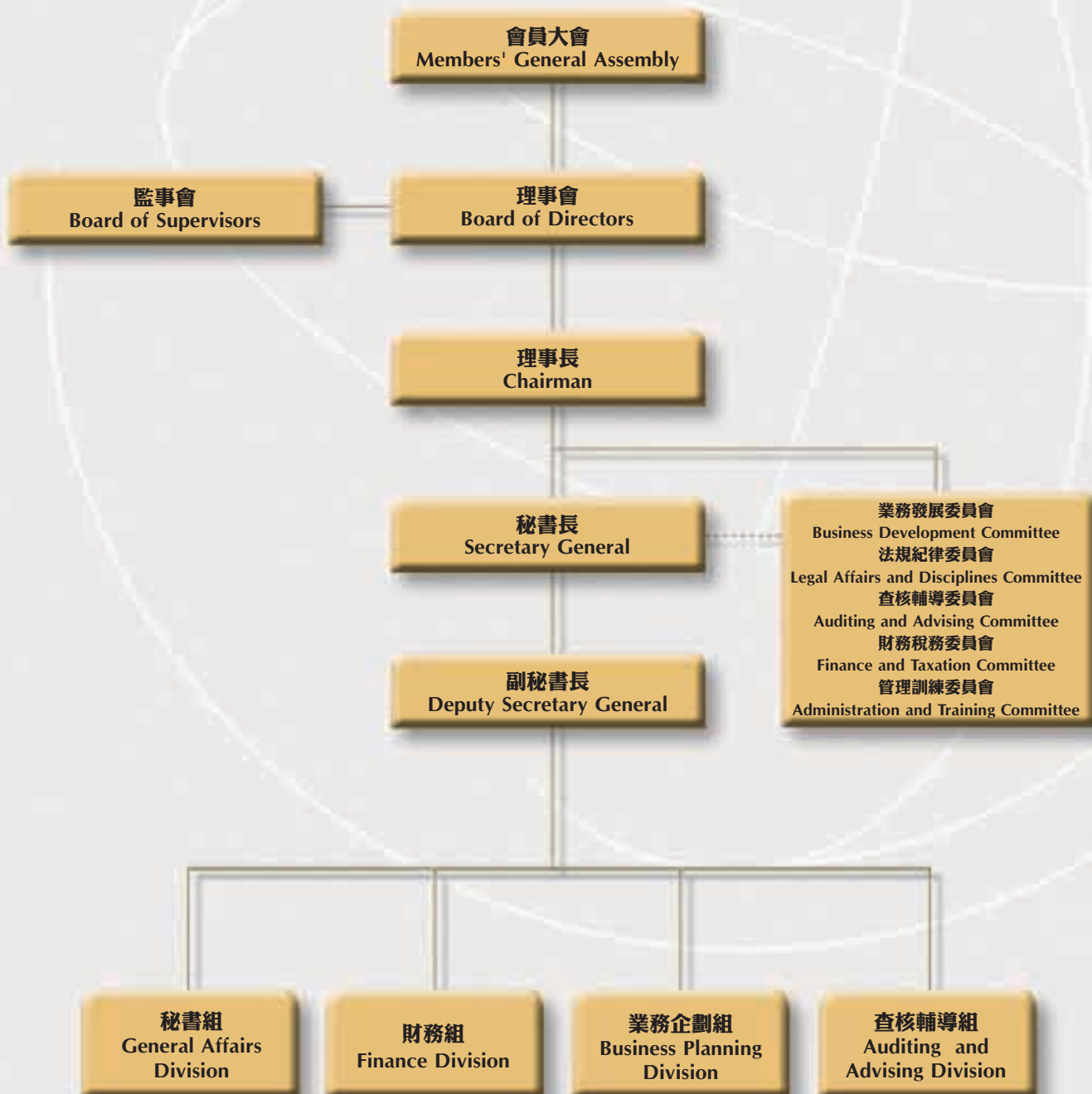


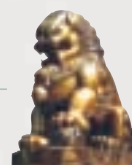
本會林理事長彭郎(中)與李秘書長森介(左)、吳副秘書長圳益(右)於本會會址合影。

Chairman Lin(Center), Secretary General Lee(Left) and Deputy Secretary General Wu(Right) are pictured at the office of TAROC.



組織系統圖  
Organization Chart





## 理事名錄

中文職稱／姓名		現任單位名稱
理 事 長	林彭郎	中國農民銀行董事長
常務理事	周武雄	台灣銀行副總經理
	廖龍一	第一商業銀行總經理
	丁予康	台北銀行總經理
	孫致中	中華開發工業銀行總經理
理 事	謝昭男	彰化商業銀行副總經理
	黃思國	中國信託商業銀行資深副總經理
	黃世祿	台北國際商業銀行副總經理
	吳均龐	富邦商業銀行總經理
	陳金漢	國泰世華商業銀行副總經理
	呂毓卿	上海商業儲蓄銀行協理
	蔡萱倫	香港上海匯豐銀行台北分行副總裁
	賴其炎	華南商業銀行副總經理
	黃以孟	台新國際商業銀行副總經理
	陳建榮	建華商業銀行資深副總經理
候補理事	張華平	臺灣工業銀行協理
	孫芳珠	中國國際商業銀行經理

## 監事名錄

中文職稱／姓名		現任單位名稱
常務監事	許嘉棟	中央信託局董事長
監 事	黃豐一	交通銀行總經理
	賴光二	高雄銀行副總經理
	陸得新	美商摩根大通銀行台北分行副總裁
	侯永雄	玉山商業銀行總經理
候補監事	吳文光	新竹國際商業銀行副總經理

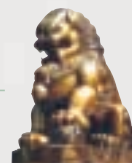
### Board of Directors

Title/Name		Position
Chairman of the Board	Pong-long Lin	Chairman of the Board, The Farmers Bank of China
Managing Director	Wu-shiung Chou	Executive Vice President, Bank of Taiwan
	Long I Liao	President, First Commercial Bank
	Jesse Y. Ding	President, Taipei Bank
	Chih-chung Sun	President, China Development Industrial Bank
Director	Chao Nan Hsieh	Executive Vice President, Chang Hwa Commercial Bank
	Su-Kuo Huang	Senior Executive Vice President, China Trust Commercial Bank
	Eugene Huang	Executive Vice President, International Bank of Taipei
	James Wu	President, Fubon Commercial Bank
	Chin-han Chen	Executive Vice President, Cathay United Bank.
	Yu-Ching Lu	Senior Vice President, The Shanghai Commercial & Savings Bank
	Shirley Tsai	Vice President, Hongkong and Shanghai Banking Corporation Taipei Branch
	John Lai	Executive Vice President, Hua Nan Commercial Bank
	Morris Huang	Executive Vice President, Tai Shin International Bank
	Chien-jung Chen	Senior Executive Vice President, Bank Sino Pac
Substitute Director	Hwa-Ping Chang	Senior Vice President, Industrial Bank of Taiwan
	Fang-chu Sun	Senior Vice President & General Manager, International Commercial Bank of China.

### Board of Supervisors

Title/Name		Position
Executive Supervisor	Jia-Dong Shea	Chairman of the Board, Central Trust of China
Supervisor	Feng-Yi Huang	President, Chiao Tung Bank
	Kuang-Erh Lai	Executive Vice President, Bank of Kaohsiung
	Karen Lu	Vice President, JP Morgan Chase Bank Taipei Branch
	Yung-hsung Hou	President, E.Sun Commercial Bank.
Substitute Supervisor	Wen-kuang Wu	Executive Vice President, Hsinchu International Bank





## 委員會主任委員及主要會務人員名錄

### Directors of committees and Major Officials

中文職稱／姓名 Title／Name	現任單位名稱 Position or Full-time Appointment	
業務發展委員會主任委員 Director of Business Development Committee	楊 照 Charles C. Yang	台灣土地銀行副總經理 Executive Vice President, Land Bank of Taiwan
法規紀律委員會主任委員 Director of Legal Affairs & Disciplines Committee	湯錫山 Shi-San Tang	中國農民銀行法律事務處處長 Senior Vice President & General Manager, The Farmers Bank of China
查核輔導委員會主任委員 Director of Auditing & Advising Committee	黃國泰 Kuo-tai Huang	富邦商業銀行副總經理 Executive Vice President, Fubon Commercial Bank
財務稅務委員會主任委員 Director of Finance & Taxation Committee	賴其炎 John Lai	華南商業銀行副總經理 Executive Vice President, Hua Nan Commercial Bank
管理訓練委員會主任委員 Director of Administration & Training Committee	周武雄 Wu-shiung Chou	臺灣銀行副總經理 Executive Vice President, Bank of Taiwan
秘書長 Secretary General	李森介 Sen-jieh Lee	中央信託局副總經理 Executive Vice President, Central Trust of China
副秘書長兼財務組組長 Deputy Secretary General & Chief of Finance Division	吳圳益 Chun-yi Wu	專任 Full-time
秘書 Secretary	劉玉枝 Bessie Y.C. Liu	中央信託局信託處經理 Senior Vice President & General Manager, Central Trust of China
秘書組組長 Chief of General Affairs Division	方吉雄 Chi-hsiaung Fang	中央信託局秘書處副處長 Vice President & Deputy General Manager, Central Trust of China
業務企劃組組長 Chief of Business Planning Division	盧鳳美 Olive Lu	專任 Full-time
查核輔導組組長 Chief of Auditing & Advising Division	黃瑞祺 Rachel Hwang	專任 Full-time

# 會務暨業務報導

## *Association and Business Activities*

信託財產種類繁多，獨特的財產移轉及管理運用性質，  
可配合不同年齡層之需要，應用範圍多元廣泛。



*There are a variety of property trusts.*

*Because of its unique features of property transfer,  
management and utilization, trust can meet the needs of different age  
groups and has a wide and diversified scope of utilization.*



## 會務報導

### 一、定期舉行各項法定會議

本會九十三年度計召開會員大會一次、理事會議十二次、監事會議六次、總計通過報告案五十九案、討論案六十五案，每一提案均由各委員會或臨時專案小組提供意見，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，或通函各會員單位付諸實施。

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。

業務發展委員會：九十三年度召開九次委員會會議

法規紀律委員會：九十三年度召開五次委員會會議

查核輔導委員會：九十三年度召開六次委員會會議

財務稅務委員會：九十三年度召開四次委員會會議

管理訓練委員會：九十三年度召開十次委員會會議

### 二、信託業務考察

#### (一)香港、大陸地區信託相關業務考察

為考察香港、大陸地區信託相關業務之發展現況及趨勢，於九十三年十一月十一日至十七日由丁常務理事予康代表理事長率領本會理、監事及各委員會主任委員組團赴香港、大陸地區考察，為期七日，團員共計十四

## Association Activities

### A. Convening Regular Meetings

In 2004, one General Assembly Meeting, twelve Board of Directors Meetings, and six Board of Supervisors Meetings were held. A total of 59 report cases and 65 discussion cases were approved. Each motion was reviewed and commented on by the Committee concerned or a temporary working group, and then discussed by the Boards of Directors and Supervisors. The resolutions made thereafter were submitted to the governing authorities for consideration or approval, forwarded to the concerned agencies for reference, or sent to members for action.

In order to carry out its businesses in an effective manner, TAROC has set up five Committees, namely, the Business Development Committee, Legal Affairs and Discipline Committee, Auditing and Advisory Committee, Finance and Taxation Committee, and Administration and Training Committee. Each Committee comprises a Chairman, a Deputy Chairman, a few secretaries and cadres, as well as a number of Committee members. Depending on the business requirements, these Committees convened regularly or as necessary to discuss relevant matters.

In 2004, the Business Development Committee held 9 Committee Meetings; the Legal Affairs and Discipline Committee, 5 Committee Meetings; the Auditing and Advisory Committee, 6 Committee Meetings; the Finance and Taxation Committee, 4 Committee Meetings, and the Administration and Training Committee, 10 Committee Meetings.

### B. Observing Trust Businesses

#### 1. Trust Businesses in Hong Kong and Mainland China

During November 11 to 17, 2004, a total of 14 persons led by Mr. Jesse Y. Ding, a Managing Director representing the Chairman, and comprised of the members of the Boards of Directors and Supervisors and the Chairmen of the Committees, visited Hong Kong and Mainland China to observe the current status and development trend of trust businesses in those regions. The group called on such institutions as the Hongkong and Shanghai Banking Corporation in Hong Kong and the Shanghai International Trust and Investment Corporation in Mainland China, and exchanged views with the officials concerned on the development status and practical operations of trust



本會第二屆第十次理事會，由林理事長主持。

Chairman Lin hosts the 10th Meeting of TAROC's Second Board of Directors.



名，拜訪香港商上海匯豐銀行及大陸上海國際信託投資有限公司，針對大陸、香港之信託業務及退休金制度發展現況、實務運作等交換意見，獲益匪淺。

## (二)日本不動產證券化制度考察

鑑於台灣及日本原本均無不動產證券化制度，而為適應社會經濟發展的需要，皆從英美借鏡移植不動產證券化制度。日本的不動產證券化制度經數次革新後，相關法規建置已相當完善，而台灣的不動產證券化，則尚在起步階段，希望能借重日本的發展經驗，作為我國發展不動產證券化業務的參考。為能深入了解日本不動產證券化發展經驗，於九十三年十二月四日至十日赴日本考察，團員包括行政院經濟建設委員會都市住宅發展處、銀行局、證期局、賦稅署、地政司等官署，信託公會及合作金庫等十二家公營(含外商)銀行，共計三十位團員，分別拜訪東京、大阪地區計訪問日本不動產證券化協會、德意志銀行日本分行、日本投信協會、瑞穗銀行、東京青山、青本法律(Baner & Mckenzie)、三菱信託銀行及The Reicof Group等七個單位，收穫良多。



香港、大陸地區信託相關業務考察。

TAROC observed trust business in Hong Kong and Mainland China.

businesses and pension systems in the two regions. The group benefited greatly from the visit.

## 2. Real Estate Securitization System in Japan

Originally, both Taiwan and Japan did not have any real estate securitization system. To meet the needs of social and economic developments, both countries transplanted the system from the U.K. and U.S. After several renovations, the laws and regulations concerning real estate securitization have been well established in Japan. In Taiwan, real estate securitization is still at the burgeoning stage. It is therefore necessary to learn from the experience of Japan for the sake of developing real estate securitization in Taiwan. In this connection, a group of 30 persons representing the Urban Housing Development Department of the Council for Economic Planning and Development (CEPD), Bureau of Monetary Affairs and Securities and Futures Bureau of the Financial Supervisory Commission (FSC), Taxation Department of the Ministry of Finance (MOF), Land Administration Department of the Ministry of the Interior (MOI), TAROC, Cooperative Bank of Taiwan, and 11 other public and private banks (including foreign banks) visited Tokyo and Osaka from December 4 to 10, 2004 to observe the real estate securitization system in Japan. The group called on the Japan Real Estate Securitization Association, Japan Branch of the Deutsch Bank, Japan Investment and Trust Association, Mizuho Banking Corporation, Baner & Mckenzie, Mitsubishi Trust Bank, and the Reicof Group. The visit was found very useful.

## C. Sponsoring Services and Activities for Members and the Public

With a view to promoting proper recreational activities and to foster friendship and health among its members, TAROC sponsored an outdoor event "Climbing of the Chien Tan Mountain and Picnic at Shih Lin Official Residence of former President Chiang Kai-Shek" on Saturday, August 31, 2004. Members of the Boards of Directors and Supervisors, representatives of TAROC members, members of the Committees, secretaries, cadres and other staff all eagerly participated in this activity.

## Business Activities

### A. Formulating Trust-Related Managerial Regulations and concerned Measures in line with Policies

1. Pursuant to Article 5 of the Enforcement Rules of the Real Estate Securitization Statute, TAROC prepared the draft "Qualifications of Real Estate Managerial Institutions and Contents of Entrusted Contracts". Consultations were being made with the association of real estate management institutions concerning the subject.



### 三、舉辦會員及社會服務活動

為持續提倡正當休閒活動增進會員聯誼與強健身心，本會特於九十三年八月三十一日（星期六）舉辦「劍潭山與士林官邸登山健行暨餐敘活動」，本會理、監事、會員代表、各委員會委員、秘書、幹事及會務同仁均熱列參與。

### 業務報導

#### 一、配合政策研訂信託業務相關管理規範及應配合措施：

- (一) 本會依據不動產證券化條例施行細則第五條規定，擬定「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」草案，目前正洽商相關不動產管理機構之商業同業公會中。
- (二) 財政部函請本會主動查核信託業辦理特定金錢信託業務是否遵守相關規定，本會擬具「本會辦理查察信託業務廣告作業流程」及「本會辦理查察會員登載廣告作業要點」，業經報金融監督管理委員會洽悉。
- (三) 本會依信託業法第三十九條有關資產負債表公告、第四十一條有關信託業重大事項公告及金融資產證券化條例第五條資產信託或讓與公告、第一百零七條第三項特殊目的公司

2. The Ministry of Finance (MOF) requested TAROC to examine whether trust enterprises have complied with the relevant regulations in conducting specific pecuniary trust businesses. To this end, TAROC prepared the "Flow for Examining Advertisement of Trust Businesses by TAROC" and "Salient Points for Examining Advertisement of Members by TAROC". These documents were submitted to the Financial Supervisory Commission (FSC) for reference.
3. TAROC set up a proclamation website in accordance with provisions in Article 39 of the Trust Enterprise Law concerning the proclamation of the balance sheet, Article 41 of the same Law concerning the proclamation of major events by trust enterprises, Article 5 of the Financial Asset Securitization Act concerning the proclamation of asset trust or transfer, and Article 107, Section 3 of the above-mentioned law concerning the proclamation of major events by special purpose companies. The website was recognized by the Banking Bureau of FSC as the designated website specified in the above-mentioned regulations for the use of the concerned agencies.
4. In line with the enactment of the Investment Trust and Investment Consultation Law, TAROC prepared the draft revised provisions of the "Establishment Criteria of Trust Enterprises", "Guidelines for the Qualifications of Responsible Persons and the Expertise or Experience of Operational and Managerial Personnel of Trust Enterprises", "Obligations and Code of Conducts of Trust Enterprises", "Implementation Rules for Internal Control and Auditing System by Trust Enterprises". These draft revised provisions were submitted to the governing authorities for reference.
5. In order to establish a sound market statistical information for trust businesses and to reflect the practical operational situations of trust enterprises, TAROC prepared the format for the mutual trust fund statistical table and the items to be disclosed periodically by trust enterprises in conducting financial asset securitization and real estate securitization businesses. These documents were submitted to the Banking Bureau of FSC for reference.
6. In line with the policies of FSC to develop a securitized commodity market and to establish a financial taxation environment consistent with international practices so as to strengthen the competitiveness of trust enterprises, TAROC made suggestions on the relevant issues concerning the taxation of securitized commodities for reference by the governing authorities.
7. The Financial Asset Securitization Act has been effective



日本不動產證券化制度考察。

TAROC observed real estate securitization system in Japan.

重大情事公告等規定，配合建置公告網站，並獲銀行局指定為前述法令所稱之指定網站，供相關單位使用。

- (四) 配合投信投顧法頒訂，擬具「信託業設立標準」、「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」、「信託業應負之義務及相關行為規範」及「信託業內部控制及稽核制度實施辦法」建議修正條文草案，報主管機關鈞參。
- (五) 為建置完善信託業務市場統計資訊並反映信託業實際營運情形，研擬共同信託基金統計資料表格式及信託業者辦理金融資產證券化及不動產證券化業務應定期揭露資料項目，陳報銀行局鈞參。
- (六) 配合金融監督管理委員會為發展我國證券化商品市場，建構與國際接軌的金融租稅環境，增強國際競爭力，本會研提證券化商品之相關稅負問題意見，函報主管機關鈞參。
- (七) 金融資產證券化條例施行已一年餘，為健全市場之持續發展，本會就金融資產證券化相關之市場發展、法令有無增修之需要及相關配套措施提供具體建議，業已報主管機關鈞參。
- (八) 本會依主管機關所頒函令、信託業法、信託業應負之義務及相關行為規範之規定，並參考國外規範，就「信託業辦理特定金錢信託業務信託報酬揭示自律規範適用範圍及信託

for more than one year. In order to promote the continuous development of a sound financial asset securitization market, TAROC prepared concrete proposals on the market development, the need for revisions, if any, of the relevant laws and regulations, and supporting measures for financial asset securitization for reference by the governing authorities.

- 8. Pursuant to the regulations issued by the governing authorities, Trust Enterprise Law, Obligations and Code of Conducts of Trust Enterprises, and the relevant practices abroad, TAROC reviewed the "Scope of Application of the Self-Disciplinary Regulations concerning the Disclosure of Trust Remuneration in Conducting Specific Pecuniary Trust Businesses by Trust Enterprises and the Ways and Contents of the Disclosure of Trust Remuneration" and "Scope of Application and Contents of the Self-Disciplinary Regulations concerning the Disclosure of Risk in Conducting Specific Pecuniary Trust Investing in Domestic and Overseas Structured Notes or Commodities by Trust Enterprises". Based on such a review, TAROC prepared the "Uniform Guidelines for the Disclosure of Trust Remuneration and Risk in Conducting Specific Pecuniary Trust Businesses by Trust Enterprises under TAROC". The document was submitted to the governing authorities for approval.
- 9. In line with the revision of the "Regulations Governing Investment in Securities by Overseas Chinese and Foreign Nationals" and "Rules Governing the Use of Proxies for Attendance Shareholder Meetings of Public Companies", TAROC prepared the "Pro Forma Contract for Outside Entrustment for attendance Shareholder Meetings". The document was sent to trust enterprises for their reference.

#### B. Suggesting Revisions of Existing Trust-Related Laws and Regulations

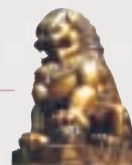
- 1. Pursuant to the "Criteria Governing Information to be Published in the Consignment Orders, Trading Reports, and Reconciliation Statement by Securities Brokers When Entrusted to Conduct Securities Trading" revised by the former Securities and Futures Commission of MOF {currently the Securities and Futures Bureau (SFB) of FSC}, TAROC revised the "Criteria for the Settlement of Fund Assets by Custody Institutions of Securities Investment and Trust Funds". The above document was approved by SFB.
- 2. For the sake of resolving issues concerning the certification of the qualifications of trust business personnel, TAROC prepared concrete certification criteria for "trust business personnel". The suggestions made by TAROC were adopted by MOF.



本會舉辦「登山聯誼活動」。

TAROC sponsored a hiking activity for members.





報酬揭露方式與內容」及「信託業辦理特定金錢信託投資國內外連動債或結構型商品之風險揭露自律規範之適用範圍與內容」進行研議，擬定「中華民國信託業商業同業公會信託業辦理特定金錢信託業務之信託報酬及風險揭露一致性規範」，報請主管機關備查中。

- (九) 本會配合「華僑及外國人投資證券管理辦法」及「公開發行公司出席股東會使用委託書規則」修正，擬訂「出席股東會委外作業合約範本」，供信託業者參考。

## 二、建議研修現行信託業務有關法令

- (一) 依據財政部證券暨期貨管理委員會(現為金管會證期局)修正「證券經紀商受託買賣有價證券製作委託書買賣報告書及對帳單應行記載事項準則」規定，本會修訂「證券投資信託基金保管機構辦理基金資產交割作業準則」，本案業已經證期局准予備查。
- (二) 為處理信託業務有關人員資格認定之相關問題，研議「辦理信託業務人員」具體認定標準，本案業奉財政部採納本會建議。
- (三) 考量信託資金集管理運用帳戶及共同信託基金之實務需要，建請金管會酌予放寬資金運用限制規定，並建議信託資金集管理運用管理辦法及共同信託基金管理辦法於三個月部位建立期得排除適用法規，本會已函報主管機關卓參。
- (四) 為釐清信託契約中委託人保留將來指定受益人之權利者，應視為他益信託或自益信託課稅疑慮，研擬「委託人保留將來指定受益人信託課稅問題」之建議意見函報財政部卓參。
- (五) 依據台灣證券交易所規定，已建立網路認證機制之證券商，對於每月交易金額於新台幣伍仟萬元(不含)以下，並取得網路認證機構電子簽章之客戶，得經客戶同意以電子郵件

3. In order to meet the practical needs of collective investment trust funds and common trust funds, TAROC suggested that FSC liberalize the restrictions on the utilization of such funds. A suggestion was also made that during the initial three months of position establishment, the Regulations on the Management of Collective Investment Trust Funds as well as Regulations on the Management of Common Trust Funds would not be applicable. The above suggestions were submitted to the governing authorities for reference.
4. In case a trust contract provides that the trustor may reserve his/her right to designate beneficiaries in the future, a question arises whether such trust should be taxed as a third party beneficiary trust or a self-beneficiary trust. TAROC made suggestions on the matter in the "Issues concerning the Taxation of Trust in case a Trustor Reserves His/Her Right to Designate Beneficiaries in the Future". These suggestions were submitted to MOF for reference.
5. According to regulations of the Taiwan Stock Exchange (TSE), those securities dealers who have established internet certification mechanism could, after having obtained concurrence from trustors, send confirmation slips of securities trading by electronic mail to those clients whose monthly trading is less than NT\$50 million and who have obtained electronic signatures from internet certification institutions. In order to protect the environment and also to preserve the data easily, TAROC suggested to TSE that securities dealers could also send monthly confirmation slips of securities trading to professional investment institutions by electronic mail through the platform exchange mechanism.
6. When combination-type funds trade overseas funds through the fund platform of securities dealers, an issue could arise as to whether such trading would affect the supervisory and control functions of custody institutions and whether such institutions should have any protection measures. To address this issue, TAROC sent its opinions to the Securities Investment Trust and Consulting Service Association of the Republic of China for consideration.

## C. Strengthening Research and Development of Trust Businesses

1. In line with the effectiveness of the "Real Estate Securitization Act", MOF requested TAROC to indicate its opinions on such matters as the legal nature, issuance, evaluation, accounting by holders, and

方式寄送有價證券買賣對帳單，為簡化保管銀行作業，本會建請台灣證券交易所放寬證券商就專業投資機構之有價證券買賣月對帳單，得以平台交換機制方式透過電子郵件寄送月對帳資料，函請台灣證券交易所參卓。

- (六) 本會研議組合型基金透過證券商之基金平台交易境外基金，有無影響保管機構之監督控管機制之可能及其應賦予之防範措施等事項相關意見，函請投信中華民國證券投資信託暨顧問商業同業公會參考。

### 三、加強信託業務之研究發展

- (一) 為配合「不動產證券化條例」公布施行，財政部函請本會就信託業者辦理不動產之信託業務時，附隨製發表彰受益權之受益權證書之法律性質、製發、評價、持有人之會計處理、轉讓等相關事宜研議意見，經本會研議「不動產信託受益權證書相關議題分析」研究報告，供主管機關及信託業者規劃相關業務之參考。另，參酌國內外相關規範研訂「不動產證券會計處理釋例專案研究報告」，供業者於不動產證券化之會計處理上有所遵循。
- (二) 財政部函請本會就國內各種信託管理運用至國外以及國外信託財產管理運用至國內或國外，評估各種信託財產相關之適法性並以不影響自身業務經營及衝擊現有相關市場為原則，採循序漸進方式，研擬上述業務開放之優先順序及相關配套措施，本會研議「研商信託業辦理信託業務涉及外匯部分之管理事宜」研究報告，供主管機關鈞參。
- (三) 配合退休金條例之公布施行，提供信託業者規劃未來相關業務之參考，本會刻正積極研議「退休金信託制度研究」及「保管機構於退休制度之功能」等二議題，將於研議完成後供相關主管機關及信託業者參酌。

transfer concerning beneficiary certificates issued by trust enterprises in conducting real estate trust businesses. In response, TAROC prepared a report on the "Analysis of Relevant Issues concerning Beneficiary Certificates for Real Estate Securitization", which was forwarded to the governing authorities and trust enterprises for their reference in planning such businesses. In addition, taking into account the relevant regulations domestic and abroad, TAROC prepared a "Accounting Research Report on Real Estate Securitization" for guidance of trust enterprises.

2. MOF requested TAROC to evaluate the legality of various types of property trust, including the management and utilization of domestic property trust to overseas and the management and utilization of overseas property trust to domestic or to elsewhere overseas, and also to examine the priority order and supporting measures required for the opening of the above businesses in a step by step manner and without affecting the existing businesses of trust enterprises or impacting on the current trust market. For this purpose, TAROC prepared a report on the "Matters concerning Foreign Exchange Management in Conducting Trust Businesses by Trust Enterprises", which was submitted to the governing authorities for reference.
3. In line with the effectiveness of the Pension Statute and to assist trust enterprises in planning relevant businesses in the future, TAROC was preparing a "Study on the Pension Trust System" and "Functions of Custody Institutions concerning Pension System". After their completion, the two studies would be sent to the governing authorities and trust enterprises for their reference.



本會舉辦「信託業應負之義務及相關行為規範」說明會。  
A "Workshop on the Obligations and Code of Conducts of Trust Enterprises" was held by TAROC.



#### 四、信託業務之服務及宣導教育訓練

##### (一) 信託業人員資格審定

信託是一種為他人利益管理財產的制度，所以信託從業人員須具有高度的專業能力。主管機關為強化信託業從業人員之專業度，於八十九年九月三十日訂定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，並於九十一年三月依據前開準則之規定委託本會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，本會自九十一年六月開辦本項業務至九十三年十二月止，各會員單位計有57,258人送審，52,111人審定通過。

##### (二) 教育訓練

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，其中管理人員與督導人員之資格除得透過信託專業測驗及教授信託相關課程取得外，亦可參加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。本會於九十三年度分別認可台灣金融研訓院、證券暨期貨市場發展基金會及台北金融研究發展基金會舉辦信託業務相關訓練課程，全年共舉辦214班次，上課人數共7,032人，結業人數計6,732人，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) 依「信託資金集合管理運用管理辦法」及「共同信託基金管理辦法」之規定，信託業者辦理集合管理運用帳戶之設置、變更、合併以及募集發行共同信託基金，需檢附相關書件經本會審查並提出審查意見轉報財政部核准，本會今年共審查三十三個申請案件，其中經財政部核准者共三十件。

##### (四) 舉辦研討會、課程及說明會

1. 舉辦「不動產證券化條例及相關子法規定說明會」：

#### D. Providing Services and Conducting Publicity, Education, and Training Relating to Trust

##### 1. Screening the Qualification of Trust Personnel

Since trust is a property management system for the benefit of others, trust personnel should have high professional capabilities. In order to strengthen the professionalism of trust personnel, the governing authorities formulated the Guidelines for the Qualification of Responsible Persons and the Expertise or Experience of Operational and Managerial Personnel of Trust Enterprises on September 30, 2000. Pursuant to the above-mentioned Guidelines, TAROC was entrusted to conduct the screening of the experience of operational and managerial personnel of trust enterprises in March 2002. From June 2002 when such screening began until December 2004, a total of 57,258 persons were submitted by members for screening, of whom 52,111 were considered qualified.

##### 2. Providing Education and Training

According to the "Guidelines for the Qualification of Responsible Persons and the Expertise or Experience of Operational and Managerial Personnel of Trust Enterprises", the operational and managerial personnel of trust enterprises should obtain the qualification for supervisory, managerial or business personnel based on their respective positions. The qualifications of managerial and supervisory personnel could be obtained by participating in professional tests, teaching relevant subjects, or attending trust-related courses up to certain hours and with certificates of attendance. In this light, the Taiwan Academy of Banking and Finance, Securities and Futures Market Development Foundation, and Taipei Financial Research and Development Foundation were recognized by TAROC in 2004 to conduct trust-related training courses. During the year, 214 courses were conducted by these institutions, and 7,032 persons attended these courses, 6,732 of whom finished the courses. These courses provided an educational channel of nurturing professionals from current trust personnel and those who would like to join trust enterprises.

3. It is provided in the "Regulations on the Management of Collective Investment Trust Funds" and "Regulations on the Management of Common Trust Funds" that in the establishment, alternation, and merger of collective investment trust funds and the issuance of common trust funds, trust enterprises should submit relevant documents for review by TAROC, which, in turn, should forward these documents, together with its own opinion, to MOF for approval. In 2004, TAROC reviewed 33 such applications, and 30 of which were approved by MOF.



不動產證券化條例於九十二年七月九日通過施行，相關子法亦於九十二年九月至十二月陸續通過，為使信託業者及其他相關業者更瞭解本條例、子法規定及相關配套措施，俾利後續不動產證券化業務之推展，於九十三年一月七日邀請主管機關就本條例及子法之立法背景、不動產證券化之效益及其對各市場影響等相關議題逐一詳盡介紹，期使為國內不動產證券化業務之發展奠定穩健之基礎。

2. 舉辦「信託業財務業務查核與輔導宣導會」：

為落實本會辦理對會員單位財務業務查核輔導工作，於九十三年一月三日舉辦宣導會，以收先行溝通宣導之效。

3. 舉辦「信託業應負之義務及相關行為規範說明會」：

本會依據信託業法施行細則第十三條規定並委請理律法律事務所王雅嫻律師研議完成之「信託業應負之義務及相關行為規範」業於九十二年十二月三十日，報經財政部洽悉在案，為有效發揮自律機制暨維護市

4. Sponsoring Seminars, Courses and Workshops

a. Sponsoring a "Workshop on Real Estate Securitization Act and the Relevant Sub-Laws": The Real Estate Securitization Act became effective on July 9, 2003. Subsequently, the relevant Sub-Laws also became effective during September to December 2003. In order to assist trust enterprises and other sectors concerned to better understand the Statute, its Sub-Laws and the relevant supporting measures so as to facilitate the future promotion of real estate securitization businesses, TAROC invited the governing authorities to make a detailed presentation on the legal background of the Statute, the benefit of real estate securitization, and its impact on various markets on January 7, 2004. It was hoped that such a presentation would be helpful toward the laying of a solid foundation for real estate securitization businesses.

b. Sponsoring a "Publication Meeting on Financial and Business Auditing and Advisory Assistance for Trust Enterprises": In order to fulfill the financial and operational auditing and advisory assistance to its members, TAROC sponsored such a meeting on January 3, 2004 for the sake of publicizing the matter in advance.

c. Sponsoring a "Workshop on the Obligations and Code of Conducts of Trust Enterprises": As provided in Article 13 of the Enforcement Rules of the Trust Enterprise Law, TAROC engaged Ms. Ya-shian Wang, an attorney of the Lee & Li Attorneys-at-Law, to prepare the "Obligations and Code of Conducts of Trust Enterprises", which was submitted to MOF for reference on December 30, 2003. In order to carry out the self-disciplinary mechanism of trust enterprises in an effective manner and to maintain the order of the trust market, TAROC invited the governing authorities and lawyers to give lectures on February 10, 2004 to publicize the Guidelines so as to achieve a consensus among the trust sector and to facilitate the implementation of the mechanism.

d. Sponsoring a "Workshop on the Guidelines for the Qualification of Responsible Persons and the Expertise or Experience of Operational and Managerial Personnel of Trust Enterprises": The Workshop was held on April 22, 2004 in line with the enforcement of the revised Guidelines for the Qualification of Responsible Persons and the Expertise and Experience of Operational and Managerial Personnel of Trust Enterprises on October 8, 2003 and with a view to assisting members to effectively carrying out the legislative intension of the governing authorities concerning the Guidelines.



本會舉辦「退休金制度說明會」。

A "Workshop on the Pension System of Various Countries" was held by TAROC.



場秩序，本會於九十二年二月十日邀請主管機關及委任律師擔任講座，加強對信託業者宣導該規範，期能達成整體共識，並落實自律機制之執行。

4. 舉辦「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適用疑義說明會」：

為配合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於九十二年十月八日修正施行及協助會員單位確實遵循主管機關立法原意，於九十三年四月二十二舉辦本說明會。

5. 舉辦「各國退休金制度介紹說明會」暨「勞工退休金條例與信託業務之關係說明會」：

鑒於勞工退休金條例公布在即，為使會員單位藉由國外實務汲取如何建立我國退休金制度與資產管理業結合機制之經驗，於九十三年六月一日舉辦「各國退休金制度介紹說明會」，針對美國、香港、德國等地之退休金現況及法令規定作架構性簡介。另勞工退休金條例於九十三年六月三十日經總統令公布，並預定自公布後一年施行。為協助會員單位了解該法案立法意旨，特邀請主管機關及專家學者擔任講師，於九十三年七月三十日舉辦「勞工退休金條例與信託業務之關係說明會」。

6. 舉辦「本會網站公告系統說明會」：

本會已依財政部指示建置完成信託業法第三十九條有關資產負債表公告、第四十一條有關重大事項公告及金融資產證券化條例第五條有關資產信託或讓與公告、第一百零七條第一項及第三項有關受託機構辦理特殊目的信託及特殊目的公司重大情事公告等規定之網站公告系統，及本會自行開發規劃之信託商品/登錄查詢二系統，為

- e. Sponsoring a "Workshop on the Pension System of Various Countries" and a "Workshop on the Labor Pension Act and its Relations with Trust Enterprises": The Labor Pension Act was expected to be promulgated shortly. In order to enable members to gain the practical experience of other countries in the establishment of a mechanism of integrating the pension system with the asset management sector in our country, TAROC sponsored a "Workshop on the Pension Systems of Various Countries" on June 1, 2004 to introduce the current status as well as laws and regulations concerning such system in the U.S., Hong Kong, and Germany. Furthermore, the Labor Pension Statute was promulgated on June 30, 2004 through a Presidential Decree, and it was expected to become effective one year thereafter. For the sake of assisting members to better understand the legislative intention concerning the Statute, TAROC sponsored a "Workshop on the Labor Pension Act and its Relations with Trust Enterprises" on July 30, 2004, during which the governing authorities and experts were invited to give lectures on the subject.

- f. Sponsoring a "Workshop on the Website Proclamation System of TAROC": In response to a request of MOF, TAROC set up a website proclamation system for proclaiming a number of matters, including the balance sheet as provided in Article 39 of the Trust Enterprise Law, major issues as provided in Article 41 of the same Law, asset trust and transfer as provided in Article 5 of the Financial Asset Securitization Act, and major issues concerning special purpose trust and special purpose companies by entrusted agencies as provided Article 107, Sections 1 and 3 of the above Act. TAROC also set up two website systems developed by itself for trust commodities/registration and enquiries. A Workshop was held on June 15, 2004 to assist members to understand the functions and operational procedures of the above systems.

- g. Sponsoring a "Workshop on Securities Investment Trust and Consulting Service Law": The "Securities Investment Trust and Consulting Service Law" was passed by the Legislative Yuan on June 11, 2004. In order to assist members to understand the legislative intention of the Law so as to meet the needs of their businesses, TAROC invited Mr. Ke-hwa Ting, Chairman of the Securities and Futures Commission, which was the government agency responsible for the Law, and other senior officials of the Commission to give lectures on the subject on June 28, 2004.

利會員單位了解上述系統之功能及作業方式，於九十三年六月十五日舉辦說明會。

7. 舉辦「證券投資信託及顧問法說明會」：  
鑒於立法院已於九十三年六月十一日三讀通過「證券投資信託及顧問法」，為協助會員單位了解該法案之立法意旨，以因應業務所需，特邀請該法案主管機關證期會丁主委克華及該會長官擔任講座，於九十三年六月二十八日舉辦說明會。

#### (五)宣導信託觀念

1. 配合各機關團體辦理信託觀念宣導活動：  
為讓社會大眾瞭解信託，本年度於三月至五月，及六月至九月，分別配合台北縣政府及彰化縣政府辦理信託理財相關宣導活動。
2. 舉辦公務機關人員信託觀念宣導會：鑒於信託業務範圍廣泛，涉及各政府機關之執掌，為利信託業務發展，本會於九十三年八月十日、十一日及十三日，分北、中、南三區針對各相關公務機關之人員，開辦信託觀念宣導會。
3. 舉辦新聞人員信託觀念宣導會：為協助新聞從業人員認識信託，以利其報導信託相關業務，本會於九十三年七月十六日及十月二十一日針對經濟日報及工商時報、中

#### 5. Publicizing the Concept of Trust

- a. Sponsoring Activities to Publicize the Concept of Trust in Collaboration with Various Government Agencies:  
In order to enable the public to understand trust, TAROC sponsored activities to publicize the concept of property trust in collaboration with the Taipei County Government and the Changhwa County Government during March to May and June to September, 2004, respectively.
- b. Sponsoring Meetings to Publicize the Concept of Trust for Government Officials: Trust businesses cover a very wide scope and interact with the functions of various government agencies. In order to promote the development of trust businesses, TAROC sponsored three meetings to publicize the concept of trust for the officials of the concerned government agencies in northern, central, and southern Taiwan on August 10, 11, and 13, 2004.
- c. Sponsoring Meetings to Publicize the Concept of Trust for News Reporters: In order to assist news reporters to understand trust so as facilitate their reporting on trust-related businesses, TAROC sponsored meetings to publicize the concept of trust for the reporters of the Economic Daily News, Commercial Times, and China Times on July 16 and October 21, 2004.



本會舉辦公務機關人員信託觀念宣導會。

TAROC sponsored the "Meeting to Publicize the Concept of Trust" for the government officials.





國時報之記者舉辦信託觀念宣導。

4. 利用媒體宣導信託觀念：鑒於主管機關來函表示請本會加強宣導信託觀念，本會自九十三年十月份起至十二月止，陸續利用廣播、雜誌、報紙、網路、理財座談會、DM等方式宣導信託觀念。

## 五、會員財務與業務查核相關事項

依據中華民國信託業商業同業公會業務管理規則規定，本會應注意查核會員之財務、業務情形；本會依經主管機關備查之中華民國信託業商業同業公會會員財務與業務查核辦法，及中華民國信託業商業同業公會會員專案查核與輔導辦法等相關規定，協助會員建全財務及建置業務內部控制制度。

本會自九十二年度開始辦理會員單位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單位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，由本會辦理會員財務報告之審閱；本年度就所有會員單位所申報之九十二年度財務報告及九十三年度上半年度財務報告辦理書面審閱，分別計五十七件及五十八件，審閱結果彙報財政部備查；會員單位財務報告之申報大多已能符合相關規定。

- (二) 實地查核部分，本年度就會員單位抽選二十四家辦理實地查核，期以輔導會員健全信託相關內部制度，查核報告均依規定函報主管機關；經本會查核與輔導後，會員單位內部控制制度之建置已日趨妥善。

- d. Publicizing the Concept of Trust through Media: In response to the request of the governing authorities, TAROC publicize the concept of trust through such means as broadcasting, magazines, newspapers, internet, dialogues, and DM during October to December 2004.

## E. Auditing the Finance and Businesses of Members

It is provided in the Regulations on the Operations of TAROC that TAROC should audit the finance and businesses of its members. In light of the provisions in the Guildlines for Finance and Business Auditing of Members of TAROC and Guildlines on Special Auditing and Advisory Assistance to Members of TAROC approved by the governing authorities, TAROC assisted members in improving their finances and establishing an internal auditing system for their businesses.

Since 2003, TAROC has begun to audit the finance and businesses of its members and to provide them with advisory assistance. Auditing and advisory assistance to members consists of two parts: review of financial reports and field examination.

1. Review of Financial Reports: As provided in the Enforcement Rules of the Trust Enterprise Law, trust enterprises should submit business reports and financial reports within two months after the completion of each half of the business year and within four months after the completion of each business year. TAROC should review the financial reports of its members. In 2004, TAROC reviewed the 2003 financial reports and the 2004 semi-annual financial reports of its members, which totaled 57 and 58, respectively. The results of the review were submitted to MOF for reference. Most of the financial reports submitted by members complied with the relevant regulations.
2. Field Examination: In 2004, field examination was carried on a sample of 24 members, with a view to providing advisory assistance to these members for the improvement of their internal systems. The examination reports were submitted to the governing authorities as required. After receiving auditing and advisory assistance from TAROC, the internal control system of these members has improved gradually.

# 信託業人力與業務現況

## *Trust Manpower and Business Status*

信託財產具有「獨立性」，即使受託機構破產，  
信託財產亦不在破產清算之範圍內，  
與各種投資商品結合後，具備資產增值及追求利潤的功能。



*Property trust is of "independent" nature.  
Even if the trustee bankrupts, the entrusted property will not be  
subject to bankrupt liquidation.  
After being integrated with various investment commodities,  
property trust can have the function of asset appreciation and  
profit seeking.*





「信託」是一種高度信賴關係，受託人除須負有善良管理人之責任和忠實義務外，更須具備高度的專業能力，因此，信託業者除了致力調整信託業務項目以符合法令規定及積極研發各種新種信託商品以滿足客戶需要外，亦應著力於協助所屬人員取得信託專業人員資格及訓練。本會為維持信託從業人員之專業度，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，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。並為充分掌握信託業務之發展動態，本會依信託業法第十六條信託業經營之業務項目及第十七條信託業經營之附屬業務項目為分類，彙整會員機構之信託業務統計資料分述如后。

### 一、信託業專業人員之人力素質

財政部為控管信託業從業人員之素質，於八十九年九月三十日訂定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，並於九十一年三月依據前開準則之規定委託本會辦理信託業經營與管理人員應具備之信

Trust is a highly fiduciary relationship. Trustees should have not only highly professional capabilities, but also possess the qualities of good administrators such as loyalty, and obligation. Therefore, aside from adjusting trust business items so as to comply with laws and regulations and also devoting efforts toward developing new trust products, trust enterprises have assisted their staff obtaining necessary qualifications and training to become professionals in trust businesses. In addition, with a view to maintaining the professionalism of trust personnel, TAROC has conducted the screening of operational and managerial personnel of trust enterprises in line with the "Guidelines for the Qualification of Responsible Persons and the Expertise or Experience of Operational and Managerial Personnel of Trust Enterprises". In order to fully grasp the dynamism of trust businesses, TAROC has compiled statistics on trust businesses of its members as indicated below, based on the classifications of major business items and supplementary business items of trust enterprises shown in Articles 16 and 17, respectively of the Trust Enterprise Law.

#### A. Quality of Professionals in Trust Enterprises

In order to maintain the quality of trust personnel, the Ministry of Finance (MOF) formulated the "Guidelines for the Qualification of Responsible Persons and the Expertise or Experience of Operational and Managerial Personnel of Trust Enterprises" on September 30, 2000. Pursuant to the above-mentioned Guidelines, MOF has entrusted TAROC to conduct the screening of trust personnel from March 2002. Accordingly, TAROC began such screening in June 2002. As of the end of December 2004, 57,258 persons had been



本會舉辦「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適用疑義說明會」。

A "Workshop on the Guidelines for the Qualification of Responsible Persons and the Expertise or Experience of Operational and Managerial Personnel of Trust Expertise" was held by TAROC.



託專門學識或經驗之資格審定。本會自九十一年六月開辦，截至九十三年十二月底止，共五十七家會員銀行，合計五七、二五八人送審，共有五二、一一一人審定通過，其中督導人員六九六人，管理人員一六、六五一人，業務人員三四、七六四人（表一）。通過審定之各類人員（含督導、管理及業務）具有大專以上之學歷者，計有四六、九九九人，約占通過資格審定總人數五二、一一一人之百分之九十。由此可知，我國信託業之人力素質，實具有高度的專業水準，可提供優良的服務品質以獲得社會大眾的認同與信賴，對信託業的發展應具有正面助益。

## 二、信託業承辦信託業務概況

目前國內取得主管機關核准辦理信託業務者均為銀行，亦即由銀行兼營，截至九十三年底計有五十七家信託業者。取得許可之主要信託業務項目，以金錢之信託，不動產之信託，有價證券之信託暨金錢債權及其擔保物權之信託等項目之家數為最多。目前五十七家業者均取得經營金錢之信託業務，其中三十六家分別獲准辦理不動產之信託及有價證券之信託業務；二十九家得辦理金錢債權及其擔保物權之信託業務；至附屬信託

submitted by members for screening. A total of 52,111 persons passed the screening, of whom 696 were supervisory personnel; 16,651, managerial personnel; and 34,764, operational personnel (see Table 1). Among the 52,111 persons who passed the screening (including supervisory, managerial and operational personnel), 46,999 persons or about 90% had university or college degrees or above. This attested to the high level of professionalism of trust personnel. Not only did they provide good quality of services so as to deserve the recognition and trust of the public, they also made positive contributions to the development of the trust sector.

## B. Business Activities of Trust Enterprises

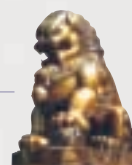
To date, only banks have been authorized by the governing authorities to conduct trust businesses concurrently. As of the end of 2004, there had been 57 trust enterprises. Most trust enterprises have been authorized to conduct such trust businesses as pecuniary trust, real estate trust, securities trust, and encumbrance and related security interests trust. All 57 trust enterprises have been authorized to conduct pecuniary trust; 36, real estate trust and securities trust; and 29, encumbrance and related security interests trust. As regards to supplementary trust businesses, 56 have been authorized to act as attestors for the issuance of stocks and bonds; 56, to provide custody trust; and 52, to provide consulting services for the issuance and offering of securities (see Chart 1).

表一/信託業專業人員通過資格審定統計表

Table 1 Statistics on Trust Professionals Passing the Qualification Screening

資料日期：至93年12月31日止  
As of December 31, 2004

學歷 人員	督導 Supervisory Personnel	管理 Managerial Personnel	業務 Business Personnel	合計 Total
碩士及以上 Master Degree and Above	234	1,008	1,350	2,592
大學 University	378	8,313	15,153	23,844
大專 College	48	5,474	15,041	20,563
高中(職) High School (Vocational School)	36	1,856	3,220	5,112
合計 Total	696	16,651	34,764	52,111



業務中有五十六家得辦理擔任股票及債券發行簽證人業務暨保管業務；五十二家得經營提供有價證券發行、募集之顧問服務業務。（見圖一）

### 三、信託業主要業務辦理概況

自八十九年信託業法公布施行後，隨著信託法令之建制日趨完整，信託業務每年均有亮麗的成長率。九十三年度主要信託業務較九十二年度成長百分之三十四，截至九十三年底主要信託業務之總金額已達新台幣二兆一千七百一十七億元，其中金錢信託占信託業主要業務之業務量高達百分之九十。（見表二）

主要信託業務中以有價證券之信託成長最為顯著，成長率高達五倍，顯示民衆已認同以信託方式作為家族財產規劃之工具。

金融資產證券化條例及不動產證券化條例分別於九十一年七月及九十二年七月公布施行後，

### C. Status of Major Trust Businesses

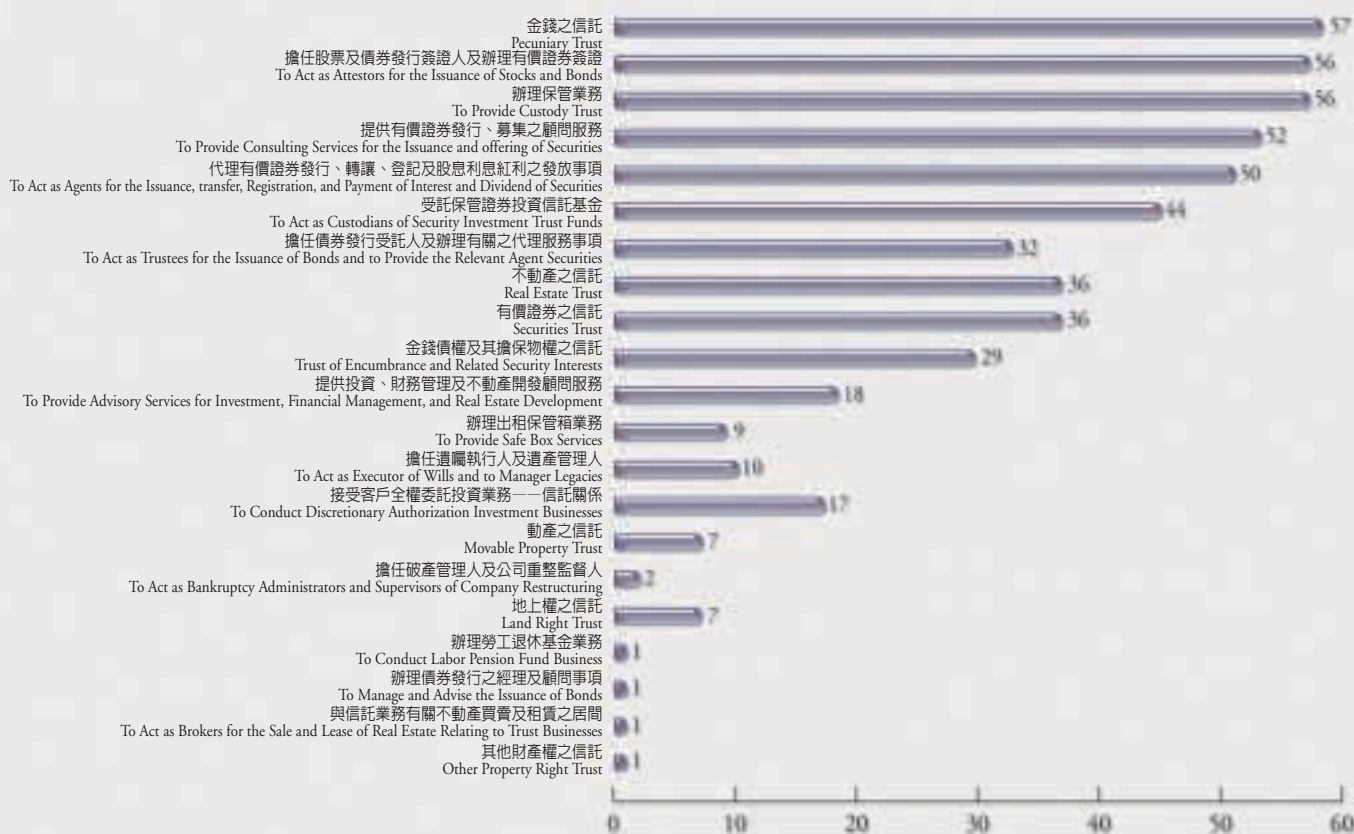
Since the enactment of the Trust Enterprise Law in 2000, trust-related laws and regulations have become more comprehensive, and trust businesses have undergone significant growth year by year. In 2004, major trust businesses grew by 34% compared with the previous year. As of the end of 2004, the balance of major trust businesses had amounted to NT\$2,171.7 billion, of which the share of pecuniary trust had been as high as 90% (see Table 2).

Among major trust businesses, securities trust showed the most significant growth of five times, which reflected public confidence in trusts as an effective means of managing the properties of their families.

Following the effectiveness of the Financial Asset Securitization Statute and Real Estate Securitization Statute in July 2002 and July 2003, respectively, trust enterprises have actively been planning the issuance of relevant securitization products with the assistance of the governing authorities. As of the end of 2004, the governing authorities had authorized thirteen financial asset securitization products and six real estate securitization product for issuance.

圖一／九十三年底各項信託業務承辦家數統計

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



在主管機關協助下，信託業者亦積極規劃發行相關證券化商品。截至九十三年度止，經主管機關核准發行並募集之金融資產證券化商品共計十三件，不動產證券化商品則有六件。

金錢債權及其擔保物權之信託業務以金融資產證券化業務為主，受託資產業務量達新台幣五三九億元，較九十二年度成長逾二倍。

不動產之信託業務部分，受託業務量亦大幅成長百分之二五五，預期在主管機關鼓勵及信託業者積極推動不動產證券化相關商品情況下，未來將會進一步成長。

#### 四、信託業主要業務－金錢信託業務統計

金錢之信託業務項目以特定用途信託資金投資國外有價證券為最多，佔金錢信託業務百分之六十六。集合管理運用帳戶較九十二年度成長百

In terms of encumbrance and related security interests trust, the main business of such trusts focused on financial asset securitization. As of the end of 2004, entrusted financial assets had totaled NT\$53.9 billion, which was two times of the amount in 2003.

As regards to real estate trust, entrusted assets also registered a significant growth of 255% in 2004. With the encouragement of the governing authorities and active promotion by trust enterprises, relevant products under real estate securitization are expected to continue to grow.

#### D. Major Trust Businesses - Statistics on Pecuniary Trust Businesses

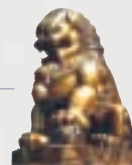
Among the various pecuniary trust businesses, designated purpose trust funds investing in foreign securities accounted for the highest share of 66%. Collective investment trust funds grew by 63% compared with the end of 2003. Additionally, in 2004 the governing authorities approved two new money market common trust fund businesses for issuance and offering, and the investment and utilization of entrusted assets are in progress. (see Table 3 and Chart 2).

表二／信託業主要業務辦理概況統計  
Table 2 Statistics on Major Businesses of Trust Enterprises

單位：新台幣佰萬元  
Unit: NT\$ Million

業務別 Businesses	金額 Amount	年度 Year	九十二 As of the End of 2003	九十三 As of the End of 2004	增幅 Amount of Increase
金錢之信託 Pecuniary Trust			1,579,025	1,974,718	25%
金錢債權及其擔保物權之信託 Trust of Encumbrance and Related Security Interests			16,729	53,994	223%
有價證券之信託 Securities Trust			16,619	100,828	507%
動產之信託 Movable Property Trust			-	-	-
不動產之信託 Real Estate Trust			11,882	42,201	255%
合計 Total			1,624,255	2,171,741	34%





分之六十三，另外，九十三年度新增二件主管機關核准募集發行之貨幣市場共同信託基金，並已開始進行信託財產之投資運用。（見表三、圖二）

指定營運範圍或方法之單獨管理運用業務方面，九十三年度業務量雖僅占金錢信託業務規模百分之五，但成長幅度相當突出，預期此項業務會有相當大的成長空間。

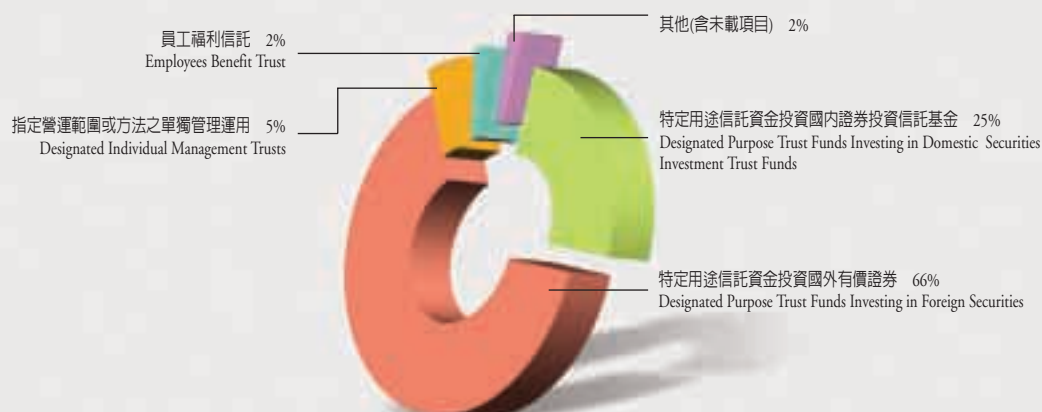
Concerning individual management and utilization businesses with designated operational scopes or methods, such businesses accounted for only 5% of pecuniary trust in 2004. Nevertheless, their growth rate was outstanding. Such businesses are expected to have a significant room to grow.

表三/金錢信託業務統計  
Table 3 Statistics on Pecuniary Trust Business

單位：新台幣佰萬元  
Unit: NT\$ Million

業務別 Businesses	金額 Amount	年度 Year	九十二 As of the End of 2003	九十三 As of the End of 2004	增幅 Amount of Increase
特定用途信託資金投資國外有價證券 Designated Purpose Trust Funds Investing in Foreign Securities			1,053,332	1,310,014	24%
特定用途信託資金投資國內證券投資信託基金 Designated Purpose Trust Funds Investing in Domestic Securities Investment Trust Funds			442,479	495,269	12%
員工福利信託 Employees Benefit Trust			30,647	32,873	7%
保險金信託 Insurance Claims Trust			42	63	50%
集合管理運用帳戶 Collective Investment Trust Funds			3,364	5,472	63%
指定營運範圍或方法之單獨管理運用 Designated Individual Management Trusts			2,169	100,466	4532%
不指定營運範圍或方法之單獨管理運用 Discretionary Individual Management Trusts			-	-	-
共同信託基金 Common Trust Funds			-	1,494	100%
其它金錢信託業務 Other Pecuniary Trust Businesses			46,992	29,067	-38%
合計 Total			1,579,025	1,974,718	25%

圖二／各項金錢信託業務量比率  
Chart 2 The Ratios of the Volumes of Various Pecuniary Trust Businesses



## 五、信託業附屬業務辦理概況

信託業之附屬業務項目，以擔任股票及債券發行簽證人，辦理保管業務，擔任債券發行受託人，提供有價證券發行及募集之顧問服務，暨代理有價證券發行、轉讓、登記及股息利息紅利之發放事項等項目為大宗，此外亦有部分會員銀行已獲准得擔任信託法規定之信託監察人及提供投資、財務管理及不動產開發顧問服務等業務。(見表四、圖三)

## E. Status of Supplementary Trust Businesses

Supplementary trust businesses conducted by trust enterprises include being attestors for the issuance of stocks and bonds, conducting custody businesses, providing advisory services for the issuance and offering of securities, acting as agents for the issuance, transfer, registration, and payment of interest and dividend of securities, and so forth. Some member banks have also been authorized to conduct such trust businesses as being trust supervisors prescribed in the Trust Law and providing consulting services for investment, financial management, and real estate development, and so forth (see Table 4 and Chart 3).

表四／信託業附屬業務辦理概況統計

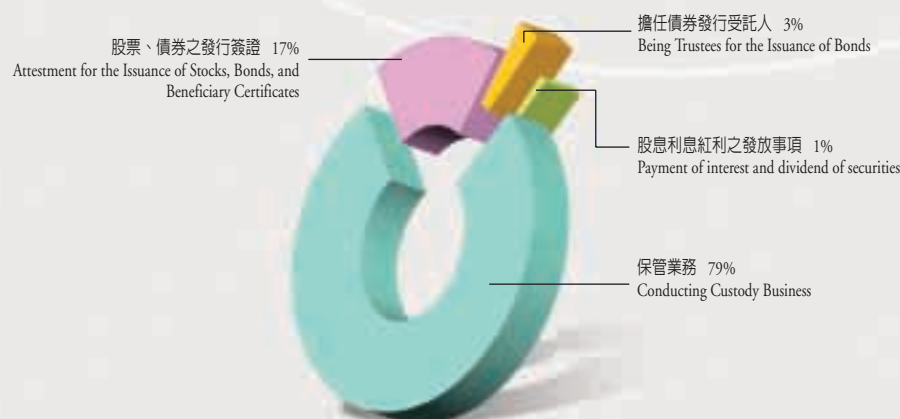
Table 4 Statistics on Supplementary Trust Businesses Conducted of Trust Enterprises

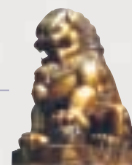
單位：新台幣佰萬元  
Unit: NT\$ Million

業務別 Businesses	金額 Amount	年度 Year	九十二 As of the End of 2003	九十三 As of the End of 2004	增幅 Amount of Increase
保管業務 Conducting Custody Businesses			7,151,181	8,001,746	12%
股票、債券之發行簽證 Attestment for the Issuance of Stocks, Bonds, and Beneficiary Certificates			2,042,589	1,725,493	-16%
擔任債券發行受託人 Being Trustees for the Issuance of Bonds			704,336	284,600	-60%
股息利息紅利之發放事項 Payment of interest and dividend of securities			37,914	66,915	76%
有價證券發行、募集之顧問服務 Providing Advisory Services for the Issuance and Offering of Securities			3,226	1,773	-46%
其它信託附屬業務 Other Supplementary Trust Businesses			15,570	3,750	-76%
合計 Total			9,954,816	10,084,277	1%

圖三／各項附屬業務量比率

Chart 3 The Ratios of the Volumes of Various Supplementary Trust Businesses





## 六、信託業附屬業務－保管業務統計

現行信託業附屬業務中以保管業務為最大宗，占總附屬業務營業額百分之七十九。截至九十三年底保管業務餘額約為新台幣八兆一十七億元，較九十二年度小幅成長百分之十二，其中以保管國內投信基金及境外機構投資人、自然人之資產為最多，占整體保管業務百分之六十四。（見表五、圖四）

## F. Supplementary Trust Businesses- Statistics on Custody Businesses

Among supplementary trust businesses currently conducted by trust enterprises, custody businesses accounted for the lion's share of 79%. In 2004, such businesses grew by 12% compared with the previous year.

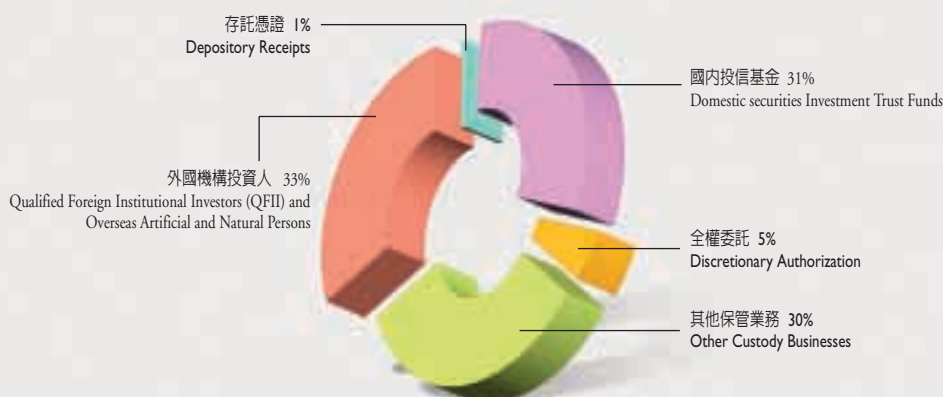
As of the end of 2004, the balance of custody businesses had amounted to NT\$8,001.7 billion. The custody of domestic securities investment trust funds and the assets of overseas institutional investors and natural persons accounted for 64% of total custody businesses.

表五／保管業務統計  
Table 5 Statistics on Custody Businesses

單位：新台幣佰萬元  
Unit: NT\$ Million

業務別 Businesses	金額 Amount	年度 Year	九十二 As of the End of 2003	九十三 As of the End of 2004	增幅 Amount of Increase
國內投信基金 Domestic Securities Investment Trust Funds			2,639,976	2,458,817	-7%
境外機構投資人、自然人 Qualified Foreign Institutional Investors (QFII) and Overseas Artificial and Natural Persons			2,034,603	2,603,725	28%
全權委託 Discretionary Authorization			307,122	402,746	31%
存託憑證 Depository Receipts			77,655	105,644	36%
其他保管業務 Other Custody Businesses			2,091,825	2,430,814	16%
合計 Total			7,151,181	8,001,746	12%

圖四／各項保管業務量比率  
Chart 4 The Ratios of the Volumes of Various Custody Businesses





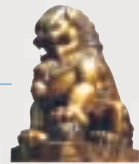


# 展望 *P*rospects

善用信託預先規劃財產，  
透過受託機構專業管理和永續經營的機制，  
完成您的心願。



*You can achieve what you want by making the best use of trust for  
advance planning of your property through the mechanism of  
professional management and sustained operations of trustees.*



**隨**著金融資產證券化條例、不動產證券化條例及各項信託相關法令的頒布施行，未來信託業務之產品將日趨完整，為協助會員業務之發展，本會將持續朝下列方向努力：

### 一、會務工作方面

#### (一) 認可金融專業訓練機構之網路研習課程：

為因應時代潮流及網路科技之進步並減少舟車往返之勞頓與降低學習成本，將認可金融專業訓練機構所開辦之信託相關業務之網路研習課程，提供信託業從業人員更多元之訓練服務管道，以供會員單位安排從業人員充實專業金融服務技能與提升人員素質時之多樣選擇。

#### (二) 增加信託業業務人員信託業務專業測驗電腦應試之場次：

有關信託業業務人員信託業務專業測驗業務，本會目前係委託財團法人台灣金融研訓院承辦，應試方式除每年舉辦2-3次傳統大型筆試外，自九十三年四月起並增加電腦應試之方式，迄九十三年年底報名參加電腦應試者有3,156位，通過者有1,056位，由於每月舉辦效率極高，頗受會員及考生好評並建議增加頻率，未來將協調承辦單位增加電腦應試之場次，期望更進一步縮短新進從業人員取得測驗合格之時間，以落實信託業專業證照制度。

#### (三) 派專職會務人員赴國外研習：

為提升國內信託業之競爭力與創新，將規劃由會務人員赴國外先進地區受訓或較長時間之研習以汲取國外先進國家信託方面之知識與經驗，並將研習成果分享給會員單位作為發展業務之參考。

Following the promulgation and effectiveness of the Financial Asset Securitization Statute, Real Estate Securitization Statute, and various trust-related laws and regulations, trust products are expected to become more comprehensive in the near future. In order to assist its members in developing their businesses, TAROC will direct its efforts toward the following aspects:

### A. Concerning Association Affairs

#### 1. To Recognize the Internet Learning and Training Courses of Professional Financial Training Institutions

To recognize the current trend and progress in internet technology and also to avoid the hassle of transportation and to reduce learning costs, TAROC will recognize trust-related internet learning and training courses conducted by professional financial training institutions, with a view to providing a multitude of channels for training services. The members of TAROC will thus have more choices in making arrangements for improving the professional skills of their staff in financial services and also in upgrading the quality of staff.

#### 2. To Increase the Frequency of Professional Computer Tests on Trust Businesses for Trust Personnel

Currently, TAROC engages the Taiwan Academy of Banking and Finance (TABF) to conduct professional tests on trust businesses for trust personnel. Aside from two to three large-scale traditional written tests each year, computer tests have been added since April 2004. Through the end of 2004, 3,156 persons have registered for computer tests, and 1,056 of them have passed such tests. Since computer tests are held each month and are thus highly efficient, both members and participants welcome such tests and have suggested an increase in test frequency. In the future, TAROC will coordinate with the responsible agencies for increasing the frequency of computer tests, so as to further shorten the time required for new personnel to pass the necessary tests and also to fulfill the professional licensing system of trust enterprises.

#### 3. To Send Professional Staff of TAROC to Study Abroad

In order to improve the competitiveness and innovativeness of domestic trust enterprises, TAROC is planning to send its professional staff abroad to undergo training or study on a longer term in advanced countries. It is hoped that through such training or study, they could learn the trust-related knowledge and experience from these countries and share them with members as references in developing trust businesses.

(四) 舉辦講習課程：

本會自九十年三月成立迄九十三年底已近四年，有些業務已大致成穩定狀態，如信託業從業人員之審定登錄作業、網站公告系統及集合管理運用帳戶之申請作業等，均屬經常性之常態業務，為利會員單位之經辦熟悉此類業務及克服因人員異動經驗傳承問題，將每年定期舉辦上述講習課程協助新進人員儘速上手，期使前述業務保持在正常運作情況下。

## 二、業務工作方面

(一) 持續加強並落實信託同業之自律管理

信託是因信任而託付的關係，委託人基於對受托人的信任，將財產託付予受托人管理，所以信託業者必須具有高度信賴的專業服務形象。為落實行業自律管理功能，本會已訂定信託業應負之義務及相關行為規範，並經主管機關核備。未來本會將督促會員遵守相關自律規範，以健全信託業之經營並維護客戶權益。

(二) 協助法令規章之制定或修訂

信託財產之運用範圍涉及國內、外各種標的，本會除將繼續協助主管機關研訂各項信託相關法規，如信託業從事衍生性金融商品交易之規範、信託業務涉及外匯之相關規範等，以健全制度外，亦將配合實務運作之需要，檢討現行法令，提出修正建議，以利信託業務之推行。

(三) 配合研訂不動產證券化相關規範

不動產證券化條例已於九十二年七月通過施行，隨著相關規範之制定，業者亦已陸續規劃推出產品，本會為利業者於辦理不動產證

4. To Conduct Trust-Related Lectures

At the end of 2004, almost four years have passed since the establishment of TAROC in March 2001. Some of its businesses have more or less stabilized, including such routine and regular businesses as the screening and registration of trust personnel, the application of the internet proclamation system and collective management and utilization accounts, and so forth. In order to assist the staff of members to become familiar with these businesses and to pass on the experience to newcomers because of the rotation of staff, TAROC will conduct lectures periodically on the above-mentioned businesses every year with a view to helping new staff handle their assignments in a timely manner and also to maintaining the smooth functioning of the above businesses.

## B. Concerning Business Activities

1. To Continuously Strengthen Self-Discipline Among Trust Enterprises

Trust is a relationship based on confidence. Trustors must have confidence in trustees and before entrusting their properties to trustees for management. Therefore, trust enterprises should build up an image of high reliability in providing professional services. In order to fulfill the function of self-discipline by trust enterprises, TAROC prepared the Guidelines for the Obligations of Trust Enterprises and the Relevant Code of Conduct, which were approved by the governing authorities. In the future, TAROC will urge its members to comply with the relevant self-disciplinary regulations, so as to foster the sound operations of trust enterprises and to protect the interest of clients.

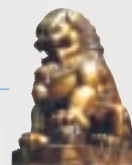
2. To Assist the Enactment or Revision of Laws and Regulations

The utilization of trust properties covers various targets, both domestic and abroad. In the future, TAROC will continue to assist the governing authorities in the enactment of relevant laws and regulations, including guidelines for trust enterprises to conduct transactions in derivative financial commodities, regulations on trust-related foreign exchange, and so forth, so as to establish a sound system for trust. Moreover, TAROC will review existing laws and regulations in the light of the needs of practical operations and will come up with suggested revisions for promoting trust businesses.

3. To Prepare Regulations on Real Estate Securitization

The Real Estate Securitization Statute became effective in July 2003. As the regulations concerned are being formulated, trust enterprises are in the process of introducing relevant products. With a view to providing clear accounting guidelines to be followed by trust enterprises in conducting





券化業務時能有明確會計規範可茲遵循，將協助訂定「不動產證券化會計處理釋例研究報告」、「結算書及報告書之格式」、「不動產管理機構之一定條件及委任契約書之應記載事項」及「營業年度終了書表及計畫執行完成書表」等各項規定。

#### (四) 協助會員推展信託業務

信託產品具有多樣化之特質，且信託財產之運用範圍廣泛，涉及金融、證券、外匯、賦稅及地政等主管機關，本會將持續加強與各主管機關之溝通聯繫，期望能協助建置公平合理之環境，以利業務之推展。

#### (五) 協助會員開發新種信託商品及宣導信託觀念

本會成立三年來持續進行信託觀念的宣導，以期社會大眾能瞭解信託，並進而採用「信託」管理財產，目前已略見成效。未來除將多方蒐集國內外更多之相關資訊以協助會員開發新種商品(如退休金管理)外，亦會透過專欄、專訪、適時發布新聞稿及DM發送等各種方式，向社會大眾宣導正確的信託觀念。

#### (六) 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，本會應注意查核會員之財務業務情形，本會將依財政部備查之中華民國信託業商業同業公會會員財務與業務查核辦法及中華民國信託業商業同業公會會員專案查核與輔導辦法之相關規定，持續透過報表審查及專案查核方式，協助會員健全財務、業務內部控制等相關制度，以強化信託業務的經營，提升信託業競爭力。

such businesses, TAROC will assist in the preparation of such regulations as a "Accounting Research Report on Real Estate Securitization", "Formats concerning Final Statements and Report Statements", "Qualifications of Real Estate managerial Institutions and Contents of Entrusted Contracts", and "Year End Reports and Plan Execution Completion Statements", and so forth.

#### 4. To Assist Members in Promoting Trust Businesses

Trust products are of multiple natures. The utilization of trust properties covers a very wide scope and concerns the governing authorities of finance, securities, foreign exchange, taxation, land administration, and so forth. In the future, TAROC will strengthen its interaction with various government authorities, with the hope of assisting in the establishment of a fair and rational environment for the development of trust businesses.

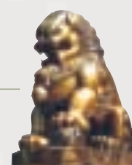
#### 5. To Assist Members in Developing New Trust Products and Publicizing the Trust Concept

In its past three years of establishment, TAROC consistently engaged in publicizing the concept of trust, so that the public would understand trust and use it as a means of property management. To date, some preliminary results have been achieved. In the future, TAROC will collect relevant information from different sources, both domestic and abroad, to assist members in developing new trust products (such as pension management). In addition, it will resort to various ways and means, including special columns, interviews, news releases, and DM, to publicize the correct concept of trust to the public.

#### 6. To Assist and Advise Members in Establishing Sound Internal Control and Related Systems on Finance and Businesses

It is provided in the Regulations on the operations Management of TAROC that the Association should examine the business and financial conditions of its members. In the future, TAROC will continue to assist its members in the improvement of internal control and related systems on finance and businesses through report review and special review in accordance with the provisions in the Guidelines Finance and Businesses Auditing of Members of TAROC and Guidelines on Special Auditing and Advisory Assistance to Members of TAROC, both were approved by the Ministry of Finance (MOF). The purpose is to strengthen the operations of trust businesses and to enhance the competitiveness of trust enterprises.

- 01.07,2004 舉辦「不動產證券化條例及相關子法規定說明會」。  
A "Workshop on the Real Estate Securitization Act and the Relevant Sub-Laws" was held.
- 01.13,2004 舉辦「信託業財務業務查核與輔導宣導會」。  
A "Publication Meeting on Financial and Business Auditing and Advisory Assistance for Trust Enterprises " was held.
- 01.16,2004 召開第一屆第三十二次理事會議。  
The 32nd Meeting of the First Board of Directors was held.
- 02.10,2004 舉辦「信託業應負之義務及相關行為規範說明會」。  
A "Workshop on the Obligations and Code of Conducts of Trust Enterprises " was held.
- 02.12,2004 召開第一屆第三十三次理事會暨第十八次監事會議。  
The 33rd Meeting of the First Board of Directors and the 18th Meeting of the First Board of Supervisors were held.
- 03.04,2004 本會修訂「證券投資信託基金保管機構辦理基金資產交割作業準則」，業經財政部准予備查。  
The "Criteria for the Settlement of Fund Assets by Custody Institutions of Securities and Investment Trust Funds" as revised by TAROC were approved by the Ministry of Finance (MOF).
- 03.05,2004 召開第二屆第一次會員大會。  
The 1st Meeting of the Second General Assembly was held.
- 03.05,2004 召開第二屆第一次理事會暨第一次監事會議。  
The 1st Meeting of the Second Board of Directors and the 1st Meeting of the Second Board of Supervisors were held.
- 04.03,2004 本會委請台灣金融研訓院於台北、台中及高雄開辦「信託業業務人員信託業務專業測驗」電腦應試。  
The Taiwan Academy of Banking and Finance (TABF) was engaged by TAROC to conduct the "Professional Test on Trust Businesses for Trust Business Personnel" at Taipei, Taichung and Kaohsiung.
- 04.11,2004 本會委請台灣金融研訓院辦理「第八期信託業業務人員信託業務專業測驗」。  
TABF was engaged by TAROC to conduct the "Eighth Professional Test on Trust Businesses for Trust Business for Trust Business Personnel".
- 04.15,2004 召開第二屆第二次理事會暨第二次監事會聯席會。  
The 2nd Meeting of the Second Board of Directors and the 2nd Meeting of the Second Board of Supervisors were held.
- 04.22,2004 舉辦「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適用疑義說明會」。  
A "Workshop on the Guidelines for the Qualifications of Responsible Persons and the Expertise or Experience of Operational and Managerial Personnel of Trust Enterprises" was held.
- 05.27,2004 召開第二屆第三次理事會議。  
The 3rd Meeting of the Second Board of Directors was held.



- 05.27,2004 本會研議之「不動產信託受益權證書相關議題分析」提報理事會通過，九十三年九月三十日經金融監督管理委員會同意備查。  
An "Analysis of Relevant Issues concerning Beneficiary Certificates of Real Estate Securitization" was approved by the Board of Directors; the document was subsequently approved by the Financial Supervisory Commission (FSC) on September 30, 2004.
- 06.07,2004 舉辦「各國退休金制度介紹說明會」。  
A "Workshop on the Pension Systems of Various Countries" was held.
- 06.15,2004 舉辦「本會網站公告系統說明會」。  
A "Workshop on the Website Proclamation System of TAROC" was held.
- 06.24,2004 召開第二屆第四次理事會暨第三次監事會聯席會。  
The 4th Meeting of the Second Board of Directors and the 3rd Meeting of the Second Board of Supervisors were held.
- 06.28,2004 舉辦「證券投資信託及顧問法說明會」。  
A "Workshop on Securities and Investment Trust and Consulting Service Law" was held.
- 07.01,2004 行政院金融監督管理委員會成立。  
The Financial Supervisory Commission (FSC) of the Executive Yuan was established.
- 07.16,2004 於九十三年七月十六日及十月二十一日針對經濟日報及工商時報、中國時報之記者舉辦信託觀念宣導會。  
A press conference was held on July 16 and October 21, 2004 for news reporters of the Economic Daily News, Commercial Times and China Times to publicize the concept of trust.
- 07.29,2004 召開第二屆第五次理事會議。  
The 5th Meeting of the Second Board of Directors was held.
- 07.30,2004 舉辦「勞工退休金條例與信託業務之關係說明會」。  
A "Workshop on the Labor Pension Act and its Relations with Trust Businesses" was held.
- 08.04,2004 召開第二屆第一次理事會臨時會議。  
The 1st Extraordinary Meeting of the Second Board of Directors was held.
- 08.10,2004 於九十三年八月十日、十一日及十三日，分北、中、南三區針對各相關公務機關之人員，開辦信託觀念宣導會。  
TAROC sponsored three meetings attended by the officials of the concerned government agencies in northern, central and southern Taiwan on August 10, 11, and 13, 2004 respectively to publicize the concept of trust.
- 08.15,2004 本會委請台灣金融研訓院辦理「第九期信託業業務人員信託業務專業測驗」。  
TABF was engaged by TAROC to conduct the "Ninth Professional Test on Trust Businesses for Trust Business Personnel".
- 08.19,2004 行政院金融監督管理委員會指定本會網站為信託業法及金融資產證券化條例規定公告事項之指定公告網站。  
The website of TAROC was designated by FSC as the website for proclaiming matters relating to the Trust Enterprise Law and Financial Asset Securitization Act.



08.21,2004 舉辦「中華民國信託業商業同業公會二〇〇四年會員劍潭山及士林官邸登山健行聯誼活動」。

TAROC sponsored an outdoor event "2004 Climbing of the Chien Tan Mountain and Picnic at Shih Lin Official Residence of former President Chiang Kai-shek".

09.15,2004 召開第二屆第六次理事會暨第四次監事會聯席會。

The 6th Meeting of the Second Board of Directors and the 4th Meeting of the Second Board of Supervisors were held.

09.30,2004 協助國立政治大學風險與管理保險學系暨財團法人台北金融研究發展基金會舉辦「勞退新制下金融保險業之機會與挑戰研討會」。

TAROC assisted the Risk Management and Insurance Department of the National Cheng Chi University and the Taipei Financial Research and Development Foundation in sponsoring a "Seminar on the Opportunities and Challenges for the Financial and Insurance Sectors under the New Labor Retirement System".

10.20,2004 召開第二屆第七次理事會議。

The 7th Meeting of the Second Board of Director was held.

10.20,2004 本會訂定之「中華民國信託業商業同業公會信託業辦理特定金錢信託業務之信託報酬及風險揭露一致性規範」經理事會通過。

The "Uniform Guidelines for the Disclosure of Trust Remuneration and Risk in Conducting Specific Pecuniary Trust Businesses by Trust Enterprises under TAROC" were approved by the Board of Directors.

10.20,2004 本會修訂「信託業防制洗錢注意事項」、「信託業設立標準」、「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」、「信託業應負之義務及相關行為規範」暨「信託業內部控制及稽核制度實施辦法」經理事會通過。

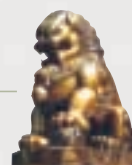
The revised "Guidelines concerning the Prevention of Money Laundry by Trust Enterprises", "Guidelines for the Qualification of Responsible Persons and the Expertise or Experience of Operational and Managerial Personnel of Trust Enterprises", "Obligations and Code of Conducts of Trust Enterprises", "Implementation Rules for the Internal Control and Auditing System of Trust Enterprises" were approved by the Board of Directors.

10.20,2004 本會訂定之「辦理查察會員登載廣告作業要點」提報理事會通過，九十三年十一月十九日經金融監督管理委員會函復洽悉。

The "Salient Points for Examining the Advertisement of Members by TAROC" were approved by the Board of Directors; the document was acknowledged by FSC through its letter dated November 19, 2004.

10.22,2004 召開第二屆第五次監事會議。

The 5th Meeting of the Second Board of Supervisors was held.



11.11,2004 本會理、監事及高階主管，九十三年十一月十一日至十七日由丁常務理事予康率隊赴香港及大陸地區考察信託相關業務。

The members of the Boards of Directors and Supervisors and senior staff, led by Mr. Jesse Y Ding, a Managing Director, visited Hong Kong and Mainland China during November 11 to 17, 2004 to observe trust-related businesses.

11.13,2004 於九十三年十一月十三及十四日協助國立政治大學法學院財經法研究中心舉辦「財經法新趨勢研討會（八）暨兩岸財經法學術研討會（一）」。

TAROC assisted the Fiscal and Economic Law Research Center, Law College, National Cheng Chi University in sponsoring a "Seminar on the New Trend of Fiscal and Economic Laws" and an "Academic Seminar on Cross-Strait Fiscal and Economic Laws".

12.01,2004 召開第二屆第八次理事會議。

The 8th Meeting of the Second Board of Directors was held.

12.01,2004 本會修訂「中華民國信託業商業同業公會章程」、「中華民國信託業商業同業公會組織章則」、「中華民國信託業商業同業公會所屬委員會組織章則」、「信託業經營與管理人員專門學識或經驗審定標準」、「中華民國信託業商業同業公會金融專業訓練機構暨信託業務相關課程認可標準」暨「中華民國信託業商業同業公會會務工作人員服務章則」經理事會通過。

The revised "Charter of TAROC", "Organizational Rules of TAROC", "Organizational Rules of the Committees of TAROC", "Criteria for Screening the Expertise or Experience of Operational and Managerial Personnel of Trust Enterprises", "Criteria for Recognizing Professional Financial Training Institutions and Trust Business Related Courses by TAROC", "Service Rules for the Staff of TAROC" were approved by the Board of Directors.

12.03,2004 金融監督管理委員同意本會建議金融資產證券化條例及不動產證券化條例之相關行政規章部分，涉及董事會權責部分，得由董事會決議授權常務董事會代表行使。

FSC agreed with the suggestion of TAROC that those administrative rules under the Financial Asset Securitization Act and Real Estate Securitization Act which fall under the authority of the Board of Directors could be delegated through the resolutions of the Board of Directors to the Board of Managing Directors.

12.04,2004 會員單位代表及各相關政府單位合計三十人組成考察團，於九十三年十二月四日至十日赴日本考察不動產證券化相關業務。

A delegation of 30 persons, comprising the representatives of the members of TAROC and relevant government agencies, visited Japan during December 4 to 10, 2004 to observe real estate securitization businesses.

12.19,2004 本會委請台灣金融研訓院辦理「第十期信託業業務人員信託業務專業測驗」。

TABF was engaged by TAROC to conduct the "Tenth Professional Test on Trust Businesses for Trust Business Personnel".

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//www.ctnbank.com.tw//

Bank of Taiwan/ Joseph Lyu

120 Chungching South Road, Section 1, Taipei, Taiwan 100, R.O.C

(02)23493456

//www.bot.com.tw//

Land Bank of Taiwan/ Tsai Jer-Shyong

46 Kuanchien Road, Taipei, Taiwan 100, R.O.C

(02)23483456

//www.landbank.com.tw//

Taiwan Cooperative Bank/ Chen Chung

77 Kuanchien Road, Taipei, Taiwan 100, R.O.C

(02)23118811

//www.tcb-bank.com.tw//

First Commercial Bank/ S. F. Shieh

30 Chungching South Road, Section 1, Taipei, Taiwan 100, R.O.C

(02)23481111

//www.firstbank.com.tw//

Hua Nan Commercial Bank/ Ming-cheng Lin

38 Chungching South Road, Section 1, Taipei, Taiwan 100, R.O.C

(02)23713111

//www.hncb.com.tw//

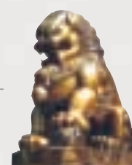
Chang Hwa Commercial Bank/ Po Shhn Chang

38 Zihyou Road, Section 2, Taichung, Taiwan 400, R.O.C

(04)22222001

//www.chb.com.tw//





華僑商業銀行/負責人：張兆順

(100) 台北市襄陽路8號

(02)23715181

//www.booc.com.tw//

Bank of Overseas Chinese/ Chao-shuen Chang

8 Hsiangyang Road, Taipei, Taiwan 100, R.O.C

(02)23715181

//www.booc.com.tw//

上海商業儲蓄銀行/負責人：榮鴻慶

(104) 台北市民權東路一段2號

(02)25817111

//www.scsb.com.tw//

The Shanghai Commercial & Savings Bank/ Hung-ching Yung

2 Minchuan East Road, Section 1, Taipei, Taiwan 104, R.O.C

(02)25817111

//www.scsb.com.tw//

台北富邦商業銀行/負責人：林基源

(106) 台北市仁愛路四段169號

(02)27716699

//www.taipeifubon.com.tw//

Taipei Fubon Bank/ Chi-yuan Lin

169 Jenai Road, Section 4, Taipei, Taiwan 106, R.O.C

(02)27716699

//www.taipeifubon.com.tw/

國泰世華商業銀行/負責人：汪國華

(110) 台北市松仁路7號1樓

(02)87226666

//www.cathaybk.com.tw//

Cathay United Bank/ Gregory K.H.Wang

1F, 7 Sungjen Road, Taipei, Taiwan 110, R.O.C

(02)87226666

//www.cathaybk.com.tw//

高雄銀行/負責人：蘇朝山

(813) 高雄市左營區博愛二路168號

(07)5570535

//www.bok.com.tw//

Bank of Kaohsiung/ Flandy C, Su

168 Po-Ai Second Road, Kaohsiung, Taiwan 813, R.O.C

(07)5570535

//www.bok.com.tw//

中國國際商業銀行/負責人：林宗勇

(104) 台北市吉林路100號

(02)25229101

//www.icbc.com.tw//

International Commercial Bank of China./ Tzzong-Yeong Lin

100 Chilin, Road, Taipei, Taiwan 104, R.O.C

(02)25229101

//www.icbc.com.tw//

中華開發工業銀行/負責人：辜仲瑩

(105) 台北市南京東路五段125號

(02)27638800

//www.cdibank.com.tw//

China Development Industrial Bank/ Chung-ying Ku

125 Nanking East Road, Section 5, Taipei, Taiwan 105, R.O.C

(02)27638800

//www.cdibank.com.tw//

台灣工業銀行/負責人：駱錦明

(110) 台北市松仁路97號1樓

(02)23451101

//www.ibt.com.tw//

Industrial Bank of Taiwan/ Kenneth-Lo

1, 97 Sungjen Road, Taipei, Taiwan 110, R.O.C

(02)23451101

//www.ibt.com.tw//

臺灣中小企業銀行/負責人：鍾甦生

(103) 台北市塔城街30號

(02)25597171

//www.tbb.com.tw//

Taiwan Business Bank/ Herbert S.S. chung

30 Tacheng Street, Taipei, Taiwan 103, R.O.C

(02)25597171

//www.tbb.com.tw//

台北國際商業銀行/負責人：何壽川

(104) 台北市南京東路三段36號

(02)25063333

//www.ibtpe.com.tw//

新竹國際商業銀行/負責人：詹宣勇

(300) 新竹市中央路106號

(03)5245131

//www.hcbank.com.tw//

臺中商業銀行/負責人：蔡裕芳

(403) 台中市民族路45號

(04)22236021

//www.tcbbank.com.tw//

臺南區中小企業銀行/負責人：陳秉鐘

(700) 台南市西門路一段506號

(06)2139171

//www.tnb.com.tw//

花蓮區中小企業銀行/負責人：郭豐勝

(970) 花蓮市公園路1之7號

(02)27732338

//www.banklotus.com.tw//

臺東區中小企業銀行/負責人：蕭廷焜

(950) 台東市中華路一段354號

(089)331191

//www.ttbb.com.tw//

華泰商業銀行/負責人：林敏雄

(104) 台北市長安東路二段246號1-6樓

(02)27525252

//www.hwataibank.com.tw//

誠泰商業銀行/負責人：林誠一

(100) 台北市武昌街134號

(02)23812160

//www.makotobank.com.tw//

陽信商業銀行/負責人：陳勝宏

(112) 台北市北投區石牌路一段90號

(02)28208166

//www.esunnybank.com.tw//

International Bank of Taipei/ S.C. Ho

36 Nanking East Road, Section 3, Taipei, Taiwan 104, R.O.C

(02)25063333

//www.ibtpe.com.tw//

Hsinchu International Bank/ Suang-jung Chan

106 Chung Yang Road, Hsinchu, Taiwan 300, R.O.C

(03)5245131

//www.hcbank.com.tw//

Taichung Commercial Bank/ Yu-fan Tsai

45 Min Zu Road, Taichung, Taiwan 403, R.O.C

(04)2236021

//www.tcbbank.com.tw//

Tainan Business Bank/ Ping-chung Chen

506 His Men Road, Section 1, Tainan, Taiwan 700, R.O.C

(06)2139171

//www.tnb.com.tw//

Enterprise Bank of Hualien/ Jason Kuo

1-7 Kung Yuan Road, Hualien, Taiwan 970, R.O.C

(02)27732338

//www.banklotus.com.tw//

Taitung Business Bank/ Hsiao, Ting-Kun

354 Chung Hua Road, Section1, Taitung, Taiwan 950, R.O.C

(089)331191

//www.ttbb.com.tw//

Hwatai Bank/ Lin Ming Hsiung

1-6F, 246 Tsan-An East Road, Section 2, Taipei, Taiwan 104, R.O.C

(02)27525252

//www.hwataibank.com.tw//

Makoto Bank/ Chen-i Lin

134 Hsichang Street, Taipei, Taiwan 100, R.O.C

(02)23812160

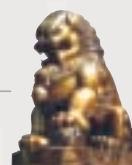
//www.makotobank.com.tw//

Sunny Bank/ Sheng-hong Chen

90 Shihpai Road, Section 1, Taipei, Taiwan 112, R.O.C

(02)28208166

//www.esunnybank.com.tw//



板信商業銀行/負責人：劉炳輝

(220) 台北縣板橋市成都街18號2樓

(02)29629170

//www.bop.com.tw//

三信商業銀行/負責人：廖君澤

(400) 台中市公園路32-1號

(04)22211186

//www.cotabank.com.tw//

臺灣新光商業銀行/負責人：梁成金

(100) 台北市忠孝西路一段66號27樓

(02)23895858

www.skbank.com.tw//

聯邦商業銀行/負責人：黃春鐘

(105) 台北市民生東路三段109號

(02)27180001

//www.ubot.com.tw//

中華商業銀行/負責人：高繁雄

(100) 台北市忠孝西路一段6號1、2樓

(02)55586666

//www.chinesebank.com.tw//

遠東國際商業銀行/負責人：徐旭東

(106) 台北市敦化南路二段205、207號1F

(02)23786868

//www.feib.com.tw//

復華商業銀行/負責人：高抗勝

(100) 台北市忠孝西路一段4號

(02)23801888

//www.fuhwabank.com.tw//

建華商業銀行/負責人：盧正昕

(100) 台北市漢口街一段45號

(02)25082288

//www.banksinopac.com.tw//

玉山商業銀行/負責人：黃永仁

(100) 台北市武昌街一段77號

(02)23891313

//www.esunbank.com.tw//

Bank of PanShin/ Ping-hui Liu

2F, 18 Chengtu Street, Panchiao, Taipei County, Taiwan 220, R.O.C

(02)29629170

//www.bop.com.tw//

Cota commercial Bank/ Chen-tse Liao

32-1 Kung Yuan Road, Taichung, Taiwan 400, R.O.C

(04)22211186

//www.cotabank.com.tw//

Shin Kong commercial Bank/ Patrick C.J. Liang

27F, 66 Chunghsiao West Road, Section 1, Taipei, Taiwan 100, R.O.C

(02)23895858

//www.skbank.com.tw//

Union Bank of Taiwan/ C.C. Huang

109 Minsheng East Road, Section 3, Taipei, Taiwan 105, R.O.C

(02)27180001

//www.ubot.com.tw//

The Chinese Bank/ Fan-hsiung Kao

1-2F, 6 Chunghsiao West Road, Section 1, Taipei, Taiwan 100, R.O.C

(02)55586666

//www.chinesebank.com.tw//

Far Eastern International Bank/ Douglas Hsu

1F, 207 Tunhwa South Road, Section 2, Taipei, Taiwan 106, R.O.C

(02)23786868

//www.feib.com.tw//

Fuhwa Bank/ Keeneth K.S. Kao

4 Chunghsiao West Road, Section 1, Taipei, Taiwan 100, R.O.C

(02)23801888

//www.fuhwabank.com.tw//

Bank Sino Pac/ Paul C. Lo

45 Hankou Street Section 1, Taipei, Taiwan 100, R.O.C

(02)25082288

//www.banksinopac.com.tw//

E.Sun Commercial Bank./ Yung-Jen Huang

77 Wuchang Street, Section 1, Taipei, Taiwan 100, R.O.C

(02)23891313

//www.esunbank.com.tw//



萬泰商業銀行/負責人：許勝發

(106) 台北市敦化南路二段39號

(02)27011777

//www.cosmosbank.com.tw//

寶華商業銀行/負責人：劉維琪

(100) 台北市忠孝東路二段123號

(02)23279998

//www.bowabank.com.tw//

中興商業銀行/負責人：王南華

(802) 高雄市四維四路30號

(07)3386033

//www.csbank.com.tw//

台新國際商業銀行/負責人：吳東亮

(104) 台北市中山北路二段44號

(02)25683988

//www.taishinbank.com.tw//

大眾商業銀行/負責人：陳田錨

(802) 高雄市苓雅區中正二路58號

(07)2242220

//www.tcbank.com.tw//

日盛國際商業銀行/負責人：陳國和

(100) 台北市重慶南路一段10號

(02)25615888

//www.jihsun.com.tw//

安泰商業銀行/負責人：邱正雄

(105) 台北市民生東路三段130巷9號12樓

(02)27189999

//www.entiebank.com.tw//

中國信託商業銀行/負責人：辜濂松

(110) 台北市松壽路3號

(02)27222002

//www.chinaatrust.com.tw//

慶豐商業銀行/負責人：黃世惠

(100) 台北市南陽街1號

(02)23114881

//www.chinfonbank.com.tw//

Cosmos Bank/ Sheng-fa Hsui

39 Tunhwa South Road, Section 2, Taipei, Taiwan 106, R.O.C

(02)27011777

//www.cosmosbank.com.tw//

BOWA Bank/ Liu Victor, Wei-Chi

123 Chunghsiao East Road, Section 2, Taipei, Taiwan 100, R.O.C

(02)23279998

//www.bowabank.com.tw//

Chung Shing Bank/ Nan-hua Wang

30 Xzuwei 4th Road, Kaohsiung, Taiwan 802, R.O.C

(07)3386033

//www.csbank.com.tw//

Tai Shin International Bank/ Thomas T.L. Wu

44 Chungshan North Road, Section 2, Taipei, Taiwan 104, R.O.C

(02)25683988

//www.taishinbank.com.tw//

Ta Chong Commercial Bank/ Tien-mao Chen

58 Chung Cheng Second Road, Kaohsiung, Taiwan 802, R.O.C

(07)2242220

//www.tcbank.com.tw//

Jih Sun International Bank/ Kuo-ho Chen

10 Chungching South Road, Taipei, Taiwan 100, R.O.C

(02)25615888

//www.jihsun.com.tw//

Entie Commercial Bank/ Paul C.H. Chiu

12F, NO. 9, Lane 130, Minsheng East Road, Section 3, Taipei, Taiwan 105, R.O.C

(02)27189999

//www.entiebank.com.tw//

China Trust Commercial Bank/ Jeffrey L.S. Koo

3 Sungshou Road, Taipei, Taiwan 110, R.O.C

(02)27222002

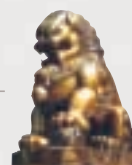
//www.chinatrue.com.tw//

Chinfon Commercial Bank/ Shi-hui Huang

1 Nanyang Street, Taipei, Taiwan 100, R.O.C

(02)23114881

//www.chinfonbank.com.tw//



美商花旗銀行台北分行/負責人：孫可基

(105) 台北市民生東路三段117之1號

(02)2777000

//www.citibank.com.tw//

Citibank N.A.Taipei Branch ABN/ Seraph Sun

117-1 Minsheng East Road, Section. 3, Taipei, Taiwan, 105, R.O.C

(02)2777000

//www.citibank.com.tw//

美商美國運通銀行台北分行/負責人：江丕文

(104) 台北市復興北路363號10及13樓

(02)25149911

//www.americanexpress.com.tw//

American Express Bank/ Kang Phee Boon

10、13F, 363 Fu Hsing North Road, Taipei, Taiwan 104, R.O.C

(02)25049911

//www.americanexpress.com.tw//

法商法國興業銀行台北分行/負責人：石 斐

(105) 台北市民生東路三段109號7樓

(02)27155050

//www.socgen.com//

Societe Generale Taipei Branch/ Pascal Seffrin

7F, 109 Minsheng East Road, Section. 3, Taipei, Taiwan, 105, R.O.C

(02)27155050

//www.socgen.com//

荷商荷蘭銀行台北分行/負責人：經天瑞

(110) 台北市松仁路7號12樓

(02)87224000

//www.abnamro.com.tw//

Amro Bank Taipei Branch/ Terry Kin

12F, 7 Sungjen Road, Taipei, Taiwan 110, R.O.C

(02)87225000

//www.abnamro.com.tw//

德商德意志銀行台北分行/負責人：詹翠芳

(106) 台北市仁愛路四段296號10樓

(02)37078338

//www.dgbank.de//

Deutsche Bank Taipei Branch/ Chan Cyn-Thia

10F, 296, Jenai Road, Section 4, Taipei, Taiwan 106, R.O.C

(02)37078338

//www.dgbank.de//

美商摩根大通銀行台北分行/負責人：錢國維

(110) 台北市信義路五段106號8樓

(02)27259800

//www.chase.com//

JPMorgan Chase Bank Taipei Branch/ Carl Chien

8F, 106 Hsinyi Road, Section 5, Taipei, Taiwan 110, R.O.C

(02)27259800

//www.chase.com//

香港商香港上海匯豐銀行台北分行/

負責人：李睿智

(110) 台北市基隆路一段333號14樓

(02)27230088

//www.hongkongbank.com//

HongKong and Shanghai Banking Corp. Taipei Branch/ Paul Leech

14F, 333 Keelung Road, Section 1, Taipei, Taiwan 110, R.O.C

(02)27230088

//www.hongkongbank.com//

法商法國巴黎銀行台北分行/負責人：季赫德

(105) 台北市民生東路四段52號4-6樓

(02)27161167

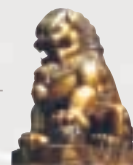
//www.bnpp.fr//

BNP Paribas Taipei Branch/ Christian GIRAUDON

4-6F, 52 Minsheng East Road, Section. 4, Taipei, Taiwan, 105, R.O.C

(02)27161167

//www.bnpp.fr//



英商渣打銀行台北分行/負責人：張清山

(105) 台北市敦化北路168號

(02)25146500

//www.stanchart.com//

瑞士商瑞士銀行台北分行/負責人：趙辛哲

(110) 台北市松仁路7號5樓

(02)87227888

//www.ubs.com//

荷蘭安銀銀行台北分行/負責人：梁敬思

(106) 台北市復興南路一段2號6樓

(02) 27347600

//www.ing.com//

Standard Chartered Bank Taipei Branch/ Roland Teo

168 Tunhwa Nroth. Road, Taipei, Taiwan 105, R.O.C

(02)25146500

//www.standardchartered.com//

UBS AG., Taipei Branch/ Sean Chao

5F, 7 Sungjen Road, Taipei, Taiwan 110, R.O.C

(02)87227888

//www.ubs.com//

ING Bank N.V. Taipei Branch/ Lawrance Liang

6F, 2 Fu Hsing South Road, Section 1, Taipei, Taiwan 106, R.O.C

(02) 27347600

//www.ing.com



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