

美商美國銀行台北分行內部控制制度聲明書

Bank of America, N.A., Taipei Branch

Statement of Internal Control

謹代表美國銀行台北分行聲明本公司於 109 年 1 月 1 日至 109 年 12 月 31 日確實遵循「金融控股公司及銀行業內部控制及稽核制度實施辦法」、「外國銀行在臺分行適用金融控股公司及銀行業內部控制及稽核制度實施辦法」說明對照表、暨金融監督管理委員會備查之風險導向稽核及內部控制制度，建立內部控制制度，實施風險管理，並由超然獨立之稽核部門執行查核，定期陳報總行與區域中心。兼營證券業務部分，並依據金融監督管理委員會證券期貨局訂頒「證券暨期貨市場各服務事業建立內部控制制度處理準則」規定之內部控制制度有效性之判斷項目，判斷內部控制制度之設計及執行是否有效。經審慎評估，本年度各單位內部控制及法規遵循制度，除附表所列事項外，均能確實有效執行。

本聲明書將成為本公司依規對外公開之主要內容。上述公開之內容如有虛偽、隱匿等不法情事，將涉及證券交易法第二十條、第三十二條、第一百七十一條及第一百七十四條等之法律責任。

On behalf of Bank of America, N.A., Taipei Branch, we hereby certify that from January 1st to December 31st, 2020, the Bank has duly complied with the “Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries”, and the Comparison Table of “Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries for Foreign Bank Branches”, and the risk-based approach approved by the Financial Supervisory Commission in establishing the internal control system and implementing risk management procedures. The Bank has been audited by independent auditors who submit reports to headquarter and regional office. With respect to the Bank’s securities business, the Bank has conducted evaluation of the effectiveness of the design and implementation of its internal control system in accordance with the criteria described in the “Regulations Governing the Establishment of Internal Control Systems by Service Enterprises in Securities and Futures Markets”, promulgated by the Securities and Futures Bureau, Financial Supervisory Commission. After prudent evaluations, except for the items listed in the attached schedule,

the Bank's each department has implemented effective internal control and compliance systems during the year to which this statement relates.

This Statement shall become a major part of the public disclosure of required information. Any false representation or concealment in this Statement shall be subjected to legal consequences as stipulated in Articles 20, 32, 171, and 174 of the Securities and Exchange Act.

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金融監督管理委員會

The Statement is submitted to the Financial Supervisory Commission

聲明人

Statement by

總經理：

Country Manager

Wayne Liaw

(簽章)

臺灣區稽核業務主管：

Auditor in charge of auditing on Taipei Branch

Audit Manager – Corporate Audit Asia Pacific

Yik Hang Siu

(簽章)

法令遵循主管：

Head of Compliance in Taiwan

Mike Huang

(簽章)

中 華 民 國 110 年 3 月 18 日

美商美國銀行台北分行內部控制制度應加強事項及改善計畫
THE IMPROVEMENT PLAN AND MATTERS FOR IMPROVEMENT OF
INTERNAL CONTROL SYSTEM

(基準日：109年12月31日)

應加強事項 Items Needs Improvement	改善措施 Mitigating Measures	預定完成改善時間 Estimated Completion Date
<p>1. 美商美國銀行台北分行（“本分行”）應加強有關對客戶國外借款結匯之資金用途的了解及查核程序。另外，受理新臺幣結匯申報程序亦應加強以避免客戶填報「外匯收支或交易申報書」有結匯性質錯誤或欄位未勾選之情形。</p> <p>BANA Taipei (“the Branch”) needs to improve the process in understanding and checking of client’s use of fund when dealing TWD currency exchange for client’s offshore loans. Also, the TWD currency exchange reporting process to be enhanced to prevent incorrect currency exchange nature or missing information in “Declaration Statement of Foreign Exchange Receipts and Disbursements or Transactions” filled by clients.</p>	<p>1. 本分行前台業務及後台作業單位更新國外借款交易控制措施，並於110年3月12日向主管機關提交相關改善措施。若主管機關有新指引公佈，本分行將會及時實施。</p> <p>Business units and operating units of the Branch updated the control measures for dealing TWD currency exchange for client’s offshore loans and submitted to regulator by March 12, 2021. The Branch will timely implement additional measures if there is new guidance from regulators.</p>	<p>1. 已於110年3月12日向主管機關提交相關改善措施，並完成改善。</p> <p>Mitigating measures was completed on March 12, 2021.</p>
<p>2. 集團稽核單位發現工商銀行業務單位和全球交易服務業務單位使用的 Navigator 系統於存取權限方面查有全球性缺失。已授權存取權限與部份人員的角色和責任有不一致。這個缺失源於業務單位對系</p>	<p>2. 相關全球性缺失正由國外有關管理階層進行改善措施。本分行無應改善措施。</p>	<p>預計於110年3月底前完成。此後，集團稽核單位會為改善措施之落實進行驗證。</p>

<p>統存取權限的審查不足。該缺失並非美商美國銀行台北分行獨有，其改善措施正由區域以外的環球管理階層推動進行。</p> <p>Corporate Audit identified a global issue on access entitlements to Navigator system (used by Corporate Banking (CBK) and Global Transaction Services (GTS) business) not being consistently aligned to some associates' roles and responsibilities. The root cause of this issue was associated with insufficient review of access entitlement to the system. The issue is not specific to BANA Taipei and the remediation of this issue is being driven outside the region by global management.</p>	<p>The issue is global in nature, and remediation actions are driven by relevant management outside of BANA Taipei, with no specific action steps owned by BANA Taipei.</p>	<p>Issue is on track for remediation by end of March 2021. Corporate Audit will perform substantive validation of the issue remediation thereafter.</p>
<p>3. 本分行在防制洗錢及打擊資恐內部控制制度執行情形，有應加強事項，請詳本分行出具之防制洗錢及打擊資恐內部控制制度聲明書。</p> <p>The Branch has areas of improvements in AML/CFT space, for details please refer to the Statement of Internal Control for AML/CFT.</p>	<p>3. 請詳參本分行出具之防制洗錢及打擊資恐內部控制制度聲明書。</p> <p>Please refer to the Statement of Internal Control for AML/CFT for details.</p>	<p>3. 請詳參本分行出具之防制洗錢及打擊資恐內部控制制度聲明書。</p> <p>Please refer to the Statement of Internal Control for AML/CFT for details.</p>