



Statement of Internal Control - DBS Bank (Taiwan) Ltd

On behalf of DBS Bank (Taiwan) Ltd (the “Bank”), we hereby certify that from 1 January 2025 to 31 December 2025, the Bank has duly complied with the “Implementation Rules of Internal Audit and Internal Control System of Financial Holding Companies and Banking Industries”, in establishing the internal control system and implementing risk management measures. The Bank has been audited by an independent audit department that reports to the Board of Directors and Audit Committee regularly and duly complied with the provisions of Article 38, paragraph 5 and Article 38-1 of the previous regulations and the information security self-discipline regulations set by the industry association. With respect to the securities and bancassurance businesses, the Bank has conducted overall evaluation on the effectiveness of the design and implementation of its internal control mechanism in accordance with the criteria provided in the “Regulations Governing the Establishment of Internal Control Systems by Service Enterprises in Securities and Futures Markets”, and “Regulations Governing the Implementation of Internal Control and Audit System and Business Solicitation System of Insurance Agent Companies and Insurance Broker Companies”. After prudent evaluation, except for the item listed in the attached Attachment, the Bank’s departments/ units are found to have implemented effective internal control, compliance mechanism and information security execution during the year to which this Statement relates.

This Statement shall become a major part of the annual report and prospectus of the Bank and be made public. Any false representation or concealment in this Statement shall be subject to legal consequences as stipulated in Articles 20, 32, 171, and 174 of the Securities & Exchange Act. This Statement was approved by the Board of Directors on 26 February 2026.

The Statement is submitted to the Financial Supervisory Commission
by

Chairman



General Manager



Head of Audit

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Head of Compliance

A handwritten signature in blue ink, appearing to be a stylized name.

Chief Information Security Officer

A handwritten signature in blue ink, appearing to be a stylized name.

Date: 26 February 2026

Attachment**Issues and Corrective Actions for the Bank's Internal Control System
(As of 31 December 2025)**

| Issues for Improvement | Corrective Actions | Targeted Completion date |
|-------------------------------|---------------------------|---------------------------------|
| Nil | Nil | Nil |

星展(台灣)商業銀行股份有限公司內部控制制度聲明書



謹代表星展(台灣)商業銀行股份有限公司聲明本銀行於民國(下同)114年1月1日至114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」，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，定期呈報董事會及審計委員會，並確實遵循前開辦法第三十八條第五款及第三十八條之一規定，與同業公會所定資訊安全自律規範。兼營證券業務及保險代理人業務部分，確實依據「證券暨期貨市場各服務事業建立內部控制制度處理準則」及「保險代理人公司保險經紀人公司內部控制制度稽核制度及招攬處理制度實施辦法」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、法規遵循情形及資訊安全整體執行情形，除附表所列事項外，均能確實有效執行。

本聲明書將成為本銀行年報及公開說明書之主要內容，並對外公開。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。本聲明書業經本銀行中華民國115年2月26日董事會通過，併此聲明。

謹 致

金融監督管理委員會

聲明人

董事長：



(簽章)

總經理：



(簽章)

總稽核：

陳冠宇

(簽章)

總機構法令遵循主管：

黃燕枝

(簽章)

資訊安全長：

楊友輝

(簽章)

中 華 民 國 115 年 2 月 26 日

附表

星展(台灣)商業銀行股份有限公司內部控制制度應加強事項及改善計畫
(基準日：114年12月31日)

| 應加強事項 | 改善措施 | 預定完成改善時間 |
|-------|------|----------|
| 無 | 無 | 無 |



Internal Control Statement on AML/ CFT of DBS Bank (Taiwan) Ltd

On behalf of DBS Bank (Taiwan) Ltd (the "Bank"), we hereby certify that from 1 January 2025 to 31 December 2025, the Bank has duly complied with relevant regulations governing AML/ CFT, in establishing the internal control mechanism and implementing risk management measures. The Bank has an independent audit department undertaking audits and reporting to the Board of Directors and Audit Committee. With respect to the securities and bancassurance businesses, the Bank conducted evaluation on the effectiveness of design and implementation of its internal control mechanism in accordance with the criteria described in the "Regulations Governing Internal Audit and Internal Control System of Anti-Money Laundering and Countering Terrorism Financing of Securities and Futures Business and Other Financial Institutions Designated by the Financial Supervisory Commission" and the "Regulations Governing Implementation of Internal Control and Audit System for Anti-Money Laundering and Countering Terrorism Financing of Insurance Companies, Post Offices Engaging in Simple Life Insurance Business and Other Financial Institutions Designated by the Financial Supervisory Commission". After prudent evaluation, except for the items listed in the attached table, various units of the Bank have implemented effective internal control and compliance mechanisms during the year.

The Statement is submitted to the Financial Supervisory Commission

Statement by:

Chairman



General Manager



Head of Audit

Money Laundering Reporting Officer

Date: 26 February 2026

Improvement Items of AML / CFT Internal Controls and Rectification Status
(As of 31 December 2025)

| Improvement Item | Rectification Plan | Target Completion Date |
|-------------------------|---------------------------|-------------------------------|
| Nil | Nil | Nil |

星展(台灣)商業銀行股份有限公司
防制洗錢及打擊資恐內部控制制度聲明書



謹代表星展(台灣)商業銀行股份有限公司聲明本銀行於民國(下同)114年1月1日至114年12月31日確實遵循防制洗錢及打擊資恐相關法令，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，定期陳報董事會及審計委員會。兼營證券及保險代理人業務部分，並依據金融監督管理委員會訂頒「證券期貨業及其他經金融監督管理委員會指定之金融機構防制洗錢及打擊資恐內部控制與稽核制度實施辦法」及「保險公司與辦理簡易人壽保險業務之郵政機構及其他經金融監督管理委員會指定之金融機構防制洗錢及打擊資恐內部控制與稽核制度實施辦法」規定之防制洗錢及打擊資恐相關項目，判斷內部控制制度之設計及執行是否有效。經審慎評估，本年度各單位防制洗錢及打擊資恐內部控制及法規遵循情形，除後附「防制洗錢及打擊資恐內部控制制度應加強事項及改善計畫」所列事項外，均能確實有效執行。

此致

金融監督管理委員會

聲明人

董事長：



(簽章)

總經理：



(簽章)

總稽核：

陳冠亨

(簽章)

防制洗錢及打擊資恐專責主管：

張瑞玲

(簽章)

中 華 民 國 115 年 2 月 26 日

防制洗錢及打擊資恐內部控制制度應加強事項及改善計畫
(基準日：114年12月31日)

| 應加強事項 | 改善措施 | 預定完成改善時間 |
|-------|------|----------|
| 無 | 無 | 無 |