

星展(台灣)商業銀行股份有限公司章程
Articles of Incorporation
of
DBS Bank (Taiwan) Ltd

第一章 總則

Chapter 1 General Provisions

第 1 條 本行依照公司法及銀行法之規定組織，定名為星展(台灣)商業銀行股份有限公司，英文名稱為 DBS Bank (Taiwan) Ltd。

Article 1 This Bank is incorporated in accordance with the Company Law and Banking Act. The Chinese name of this Bank is 星展(台灣)商業銀行股份有限公司. The English name of this Bank is DBS Bank (Taiwan) Ltd.

第 2 條 本行所營事業如下：
H101021 商業銀行業(經主管機關核准項目為限)
H301011 證券商(經主管機關核准項目為限)
H601011 人身保險代理人(經主管機關核准項目為限)
H601012 財產保險代理人(經主管機關核准項目為限)

Article 2 The business scope of this Bank shall include the following:
H101021 Commercial banking business (to be confined to the business items approved by the competent authority).
H301011 Securities business (to be confined to the business items approved by the competent authority)
H601011 Life insurance agent business (to be confined to the business items approved by the competent authority)
H601021 Property and liability insurance agent business (to be confined to the business items approved by the competent authority)

第 3 條 本行設總行於中華民國台北市，並得視業務需要，於國內外適當地點設立分支機構或子公司。

Article 3 This Bank is headquartered in Taipei City, Taiwan, the Republic of China. It may establish domestic and offshore branches or subsidiaries in appropriate locations based on the need of this Bank's business.

第 4 條 本行公告方法依法令規定之方式，透過以登載於本行總行之公司登記所在地之日報或其他公告方式行之。

Article 4 Any public announcement of this Bank shall be duly made in accordance with applicable regulations, and through relevant mediums of communications, such as the daily newspapers circulated in the location where this Bank's headquarters is registered in.

第二章 股份

Chapter 2 Shares

第 5 條 本行資本總額定為新台幣 90,000,000,000 元正，分為 9,000,000,000 股，每股面額新台幣 10 元正，未發行之股份授權董事會分次發行普通股或特別股。

Article 5 The total capital of this Bank is NT\$90,000,000,000, divided into 9,000,000,000 shares with a par value of NT\$10 each. The board of directors is authorized with full powers to issue the unissued shares, either in the form of common shares or preferred shares, in installments.

第 5-1 條 本行發行甲種永續非累積特別股（以下稱「甲種特別股」）800,000,000 股，其權利義務及主要發行條件如下：

1. 本行年度決算有盈餘時，除依法繳納稅捐外，應先彌補以往年度虧損後，依本行公司章程規定提列法定盈餘公積及依法令應提列之特別盈餘公積，於符合本條第 3 項及第 4 項之前提下，優先發放甲種特別股股息，再發放普通股股利。
2. 甲種特別股為非累積特別股，其股息為五年期 IRS 利率加上固定加碼利率 2.142%。股息將每五年依照當時之五年期 IRS 利率及加碼利率重設。股息依每股發行價格計算，於符合本條第 3 項及第 4 項之前提下，每年以現金方式一次發給。本行股東常會對於是否發放特別股股息之事具有裁量權，一旦本行股東常會決議分派特別股股息後，本行應於本行股東會決議後 3 個月內發放特別股股息。特別股年度股息之除息基準日授權董事會另訂之；本特別股股息之計算期間(下稱「股息期間」)於發行年度應以發行日為始日，當年度 12 月 31 日為末日；嗣後各年度之股息期間則應自每年 1 月 1 日為始日，各該年度 12 月 31 日為末日(於贖回年度則應以贖回本特別股當日之前一日為末日)。各年度應發放之本特別股股息之計算應依下列公式計算：(a)先將每股發行價格乘以股息率；(b)再將各年度相關股息期間之實際日數除以該年度之總曆日後，乘上第(a)項數額之總額。
3. 本行上年度無盈餘且未發放普通股股息(含現金及股票股息)時，不得分配甲種特別股股息，因本項事由而不予支付之甲種特別股股息不得累積或遞延。倘支付本特別股股息暨原擬支付之其他第一類資本債務之股息總額將導致本行自有資本與風險性資產之比率未達法令所規定之最低比率時，本行應遞延支付甲種特別股股息，所遞延之股息不得再加計利息。
4. 縱有本條第 1 項、第 2 項及 3 項之規定，本行得單方面決定並宣告是否分派甲種特別股股息。倘本行決定不分派甲種特別股股息時，則無特別股股息已到期或應支付，因此事由而不予支付之股息亦不得累積或遞延。
5. 甲種特別股股東除依本條第 2 項規定之股息率領取股息(需符合本條第 3 項及第 4 項之前提)外，不得參與普通股關於盈餘及資本公積為現金及撥充資本之分派。
6. 甲種特別股就本行剩餘財產分派之受償順位次於本行第二類資本工具之持有人、存款人及其他一般債權人。倘本行發生經主管機關派員接管、勒令停業清理、清算之情事時，本特別股股東之清償順

位與本行普通股股東相同。

7. 甲種特別股股東於本行股東會之各項議案，無表決權亦無選舉權。
8. 甲種特別股不得轉換為普通股。
9. 甲種特別股為無預定贖回日之永續特別股。本行得於發行日（含）滿十年後，若本行計算贖回後本行自有資本與風險性資產之比率符合銀行資本適足性及資本等級管理辦法所定之最低要求，並經主管機關核准後，得以甲種特別股原始發行價格提前全數贖回甲種特別股。
10. 本行依前項贖回甲種特別股時，本特別股依本條第 2 項所計算之股息（含於贖回年度 1 月 1 日起算至贖回日前一日止所產生或其他遞延但尚未支付之股息(如有)），應於嗣後之本行股東會後，方支付予贖回時持有甲種特別股之人。

Article 5-1 This Bank issued 800,000,000 Series A Noncumulative and Perpetual Preferred Shares (the "Preferred Shares"), the rights and obligations and the major terms and conditions of which are as follows:

1. If this Bank's annual accounting shows profits, besides paying taxes pursuant to the law, it shall first make up the annual losses as of the end of the last fiscal year and allocate the legal surplus reserves as well as the special surplus reserves according to these Articles of Incorporation and subject to paragraphs 3 and 4 of this Article, it shall thereafter distribute dividends to the holder(s) of the Preferred Shares in priority to holders of common shares.
2. The Preferred Shares are non-cumulative preferred shares, and their dividends are based on the 5-year IRS Rate plus a margin of 2.142% per annum. The dividend rate will reset every five years to a fixed rate based on the applicable 5-year IRS Rate plus margin then. The distributable dividends are calculated based on the issue price and are distributed annually by cash subject to paragraphs 3 and 4 of this Article. The annual shareholders meeting of this Bank has the discretion to approve the distribution of the dividends on the Preferred Shares. Once approved, the Bank shall pay the dividends on the Preferred Shares within 3 months. The ex-dividend record date for the Preferred Shares will be separately decided by the board of directors. The "Dividend Period" for Preferred Shares in the year of issuance begins from the Issue Date and ends on 31 December; for each successive period thereafter, it begins from 1 January and ends on 31 December, (or, in the year of redemption, it ends on (but excludes) the date of redemption). The amount of dividend payable on each Preferred Share shall be calculated by: (a) applying the Dividend Rate to the Issue Price, and (b) multiplying the result of (a) by the actual number of days of a relevant Dividend Period, and dividing by the total number of days in the corresponding year.
3. When this Bank has no profits for the last fiscal year and does not distribute any dividends for its common shares (including cash and stock dividends), no dividend of the Preferred Shares shall be distributed. If the dividend of the Preferred Shares is not distributed due to the above stated circumstances, it shall not be accumulated nor

deferred. If the aggregate of the amount of distribution on the Preferred Shares and the sum of any other distributions originally scheduled to be paid on parity obligations would cause this Bank's ratio of bank's regulatory capital to its risk weighted assets to be lower than the minimum ratio of provided in the Regulations Governing the Capital Adequacy and Capital Category of Banks, this Bank shall defer distributing the dividends on the Preferred Shares. Interests shall not be accrued and accumulated for any such deferred dividends.

4. Notwithstanding paragraphs 1, 2 and 3 above, this Bank retains the sole discretion to unilaterally decide whether to distribute dividends on the Preferred Shares. If the Bank decides not to distribute the dividend on the Preferred Shares, no dividend shall become due or payable, or accumulated or deferred.
5. Holder(s) of the Preferred Shares are not allowed to participate in any distribution (whether in terms of cash or share distribution) made out of profits or capital surplus to holders of the common shares and only have the rights, subject always to paragraphs 3 and 4 of this Article, to receive dividends based on the dividend rate provided in paragraph 2 of this Article and shall have no additional margin conditions.
6. The rights of holder(s) of the Preferred Shares with regards to the distribution of this Bank's residual assets are expressly subordinated to holders of the Bank's Tier 2 capital, depositors, and other general creditors. If the competent authority puts this Bank under receivership, appoints administrators to take over this Bank, or orders the Bank to suspend its business for special liquidation or to commence liquidation, then the holder(s) of the Preferred Shares shall have the same priority as the holders of common shares in terms of distribution of the Bank's residual assets.
7. The holders of the Preferred Shares have no right to vote in the proposals at this Bank's shareholders meetings or to select directors and supervisors.
8. The Preferred Shares cannot be converted into common shares of the Bank.
9. The Preferred Shares are perpetual and are without fixed redemption dates. This Bank may redeem the Preferred Shares (in whole but not in part) at the issue price after 10 years from the date the Preferred Shares are issued (the "Issue Date"), subject to the competent authority's approval, if its ratio of this bank's regulatory capital to its risk weighted assets after redemption, as calculated by this Bank, will at least meet the relevant minimum ratios as set out in the Regulations Governing the Capital Adequacy and Capital Category of Banks.
10. When this Bank redeems the Preferred Shares pursuant to the preceding paragraph, any dividends relating to the period from, and including, 1 January to, but excluding, the date of redemption (in the same calendar year) or any deferred (and unpaid) dividends on the Preferred Shares, shall be paid to holder(s) of the Preferred Shares after the next Bank's shareholders meeting according to paragraph 2.

第 6 條 本行股票為記名式，依公司法及其他相關法令發行之。
本行發行股份得就該次發行總數合併印製或免印製股票，惟應洽證券集中保管事業機構保管或登錄。

Article 6 The share certificates of this Bank shall be issued in registered form, and shall be issued in accordance with the Company Law and any other applicable laws and regulations.

This Bank may combine and print multiple shares in one share certificate or may issue scriptless shares without printing share certificates; provided that those shares shall be recorded by a centralized securities custodian or placed under the custody of such custodian.

第 7 條 股東如遺失其股票，應正式通知本行並於本行總行所在地印行之本地報紙連續三日刊登啟事。如刊登啟事第三日起一個月內無任何關係人提起異議，本行應補發新股票。

Article 7 In the event that a shareholder loses his or her share certificate(s), he or she shall formally notify this Bank of such occurrence and shall make an announcement for three consecutive days in a daily newspaper published at the place where the head office of this Bank is located. If no concerned party raises objections within one month after the third day of the announcement, this Bank shall issue new share certificate(s) to replace the lost one(s).

第三章 股東會

Chapter 3 Shareholders' Meetings

第 8 條 股東會分常會及臨時會 2 種，常會每年召集 1 次，臨時會於必要時召集之。
本行之已發行股份如由同一法人全部持有時，本行股東會職權由董事會行使。

Article 8 The shareholders' meetings of this Bank are classified into two categories: Annual General Meetings and Extraordinary General Meetings. Annual General Meetings shall be convened once a year. Extraordinary General Meetings may be convened when necessary.
In the event that the total issued and outstanding shares of this Bank are held by the same corporate shareholder, the functions of the shareholders meeting shall be exercised by the board of directors.

第 9 條 本行股東每股有一表決權。惟本公司與他公司合併時，就合併有關事項無須經特別股股東會決議。

Article 9 Shareholders of this Bank shall be entitled to one vote for each share they hold.
For any merger and acquisition of this Bank and other company, such transaction shall not be approved at the preferred shareholders' meeting.

第四章 董事會與經理人

Chapter 4 Board of Directors and Officers

第 10 條 本行設董事 7 至 13 名組織董事會，董事由股東會就有行為能力之人選

任之，任期 3 年，連選得連任。本行於前述董事名額中獨立董事人數不得少於董事席次三分之一，惟最低不得少於 3 人。本行之已發行股份如由同一法人全部持有時，由該法人股東指派董事及獨立董事。本行就董事及獨立董事之選舉採公司法第 192-1 條之候選人提名制度，由股東會就候選人名單中選任之。

Article 10 The board of directors of this Bank shall comprise 7 to 13 directors, elected by the shareholders at shareholders' meeting from among candidates with legal capacity. The term of office of directors shall be 3 years and they shall be eligible for re-election after the expiry of their term of office. The number of independent directors of this Bank shall be no less than one-third of the total number of directors, and in any event shall be no less than three. In the event that the total issued shares of this Bank are held by the same corporate shareholder, the directors and independent directors shall be appointed by such shareholder. The candidate nomination method provided under Article 192-1 of the Company Law shall be adopted by this Bank for the election of directors and independent directors by its shareholders.

第 11 條 董事會應由三分之二以上董事之出席及出席董事過半數之同意互選董事長 1 人，並得互選 1 人為副董事長。董事長對內為股東會及董事會之主席，對外代表本行。董事長請假或因故不能行使職權時，由副董事長代理之，如無副董事長或副董事長亦請假或因故不能行使職權時，由董事長指定董事 1 人代理之，如未指定代理人者，由董事互推 1 人代理之。

Article 11 The Chairman of the board of the directors shall be elected by a majority of the directors present at a meeting attended by two-thirds of the directors. A Vice Chairman of the board of the directors may be elected from among the directors, if necessary. The Chairman shall preside at the shareholders' meeting and the board of directors meeting and shall represent this Bank externally. In the event the Chairman is on leave or unable to exercise his or her functions, [the Vice Chairman shall act as the Chairman. In the event that there is no Vice Chairman or the Vice Chairman is also on leave or unable to exercise his or her functions,] the Chairman shall appoint a director to act as the Chairman. In the absence of such an appointment, the directors shall elect a director from among themselves to preside at the meeting.

第 12 條 就本行業務之執行，除相關法令或章程另有規定，或股東會另有決議外，均應由董事會決議行之。本行董事會職權包含但不限於下列事項：

1. 各種重要章則之審定。
2. 業務計畫之審定。
3. 預算決算之審定。
4. 盈餘分派之擬定。
5. 資本增減之擬定。
6. 分支機構設置撤銷或變更之審定。
7. 重要業務之審定。
8. 經理人之任免及報酬。
9. 各種重要契約之審定。

10. 募集、發行或私募具有股權性質之有價證券。

11. 其他依照法令及股東會賦予之職權。

董事會之會議應依本行董事會議事規則辦法及有關法令辦理。

除相關法令另有規定外，董事會得將其職權授權專門委員會、董事長、經理人或其他獲授權之人行使，專門委員會之組織及職權規章由董事會決定，其成員不限於董事。各該專門委員會應依董事會所制訂之規章行使董事會賦予之職權。

除相關法令另有規定外，專門委員會得將其職權授權子委員會行使，各子委員會之組織及職權規章由專門委員會決定。各該子委員會應依專門委員會所制訂之規章行使專門委員會賦予之職權。

Article 12

Subject to the provisions set forth in the applicable laws and regulations, these Articles of Incorporation and any resolutions adopted by the shareholders meeting, the business of this Bank shall be decided by the board of directors, who may exercise all the powers of this Bank. The powers of the board of directors include but are not limited to deciding on the following:

1. Major rules and procedures of this Bank.
2. Business plans.
3. Budgets and final accounts.
4. Allocation of earnings.
5. Capital increases or reductions.
6. Establishment, removal or relocation of a branch.
7. Major business operations.
8. Appointment and discharge of managerial officers and relevant remuneration.
9. Material contracts.
10. Offering, issue or private placement of equity securities.
11. To exercise other powers granted by applicable laws and regulations and by resolutions of the shareholders' meeting.

The meetings of the board of directors shall be convened and proceeded in accordance with the Terms of Reference of the Board of Directors and applicable law and regulations.

Subject to the provisions set forth in the applicable laws and regulations, the board of directors may delegate any of its powers to committees consisting of such person or persons (whether a member or members of their body), the Chairman, manager(s) or other authorized person(s) as it thinks fit and appropriate. The Terms and Reference of the committees shall be determined by the board of directors. When exercising the delegated powers, a committee shall conform to any rules of procedure (Terms of Reference) determined by the board of directors.

Subject to the provisions set forth in the applicable laws and regulations, a committee under the board of directors may delegate any of its powers to a sub-committee consisting of such person or persons as it thinks fit and appropriate. When exercising the delegated powers, a sub-committee shall conform to any rules of procedure (Terms of Reference) determined by the committee under the board of directors.

第 13 條 董事會應至少每季召開常會 1 次。董事會之召集，應以書面載明開會日期、地點、召集事由及詳細議程，以電子郵件、傳真、快遞或掛號郵

件之方式，於至少 7 日前通知各董事。如遇有緊急事項，得隨時以通知召集臨時董事會。

董事會如以視訊會議為之，其董事以視訊參與會議者，視為親自出席。

Article 13

The board of directors shall convene a regular meeting at least once every quarter. To convene a meeting of board of directors, a written notice setting forth the date, place, purposes, and detailed agenda of matters to be discussed in the meeting shall be sent by email, facsimile, courier or registered mail to each and every one of the directors at least seven days prior to the meeting. However, in the case of emergency, a board meeting may be convened at any time under short notice.

In the event that a board of directors meeting is convened via a video conference, a director who attends a board of directors meeting through visual means shall be deemed present at the conference as if the director were there in person.

第 1 4 條 董事若不能親自出席董事會時，得出具委託書並列明授權範圍委託其他董事代理出席。代理人以受 1 人之委託為限。

Article 14

Where a director is unavailable to attend a board of directors meeting in person, he or she may appoint another director to attend the board meeting on his or her behalf by issuing a power of attorney which states the scope of authorization authorized to the proxy, provided that each director may act as a proxy for one other director only.

第 1 5 條 除公司法另有規定外，董事會之決議應由董事過半數以上之出席，並以出席董事過半數之同意行之。議事錄應由主席簽名或蓋章，在本行存續期間應永久保存。

Article 15

Unless otherwise provided for in the Company Law, a resolution of the board of directors shall be adopted by the majority vote of the directors present at the relevant meeting at which the majority of all directors of this Bank are present. The minutes of such a meeting shall be signed or affixed seal by the Chairman and shall be kept during the life of this Bank.

第 1 6 條 本行依證券交易法第十四條之四規定設置審計委員會，由全體獨立董事組成。審計委員會之組織及職權規章及其他事項，依相關法令及本行規章之規定辦理。

Article 16

The Bank establishes the Audit Committee pursuant to Article 14-4 of the Securities Exchange Act and such committee shall comprise all independent directors of this Bank. The Terms of Reference and other matters of the Audit Committee shall follow the applicable laws and the internal rules of this Bank.

第 1 7 條 除證券交易法第十四條之四第四項所訂之事項外，證券交易法、公司法、其他法律及本行規章規定應由監察人行使之職權事項，亦應由審計委員會行之。

Article 17

In addition to those powers as set forth in Article 14-4, paragraph 4 of the Securities Exchange Act, powers conferred to supervisors by the Securities Exchange Act, the Company Act, other laws, and the internal rules of this Bank, shall be exercised by the Audit Committee.

第 18 條 董事之報酬由股東會議定之。
依據本章程之條款及在法令所允許之範圍內，本行每一位董事及其他經理人，應由本行補償其因履行及執行其職務所生之一切成本、費用、損失、支出與責任或與之相關者，包括於任何民刑事法律程序中為其責任提出抗辯，而該等法律程序係與其身為本行之受託人、經理人或員工之行為或不行為或被指控之行為或不行為相關，且相關判決係對其有利（或是於法律程序完了時並未發現其有重大違反職務之情事）、其被宣告無罪，或法院依據相關法令判定其並無任何責任。

Article 18 The remuneration payable to the directors shall be determined at the shareholders' meeting.

Subject to the provisions of and so far as may be permitted by law, every director or other officer of the Bank shall be entitled to be indemnified by the Bank against all costs, charges, losses, expenses and liabilities incurred by him in the execution and discharge of his duties or in relation thereto including any liability incurred by him in defending any proceedings, civil or criminal, which relate to anything done or omitted or alleged to have been done or omitted by him as an officer or employee of the Bank and in which judgment is given in his favour (or the proceedings otherwise disposed of without any finding or admission or any material breach of duty on his part) or in which is acquitted or in connection with any application under any statute for relief from liability in respect of any such act or omission in which relief is granted to him by the court.

第 19 條 本行得設總經理一人，承董事會之決議綜理本行日常業務，並於總經理下設一級主管若干人襄助本行業務。

Article 19 This Bank may have a general manager to be in charge of the day-to-day business operations of this Bank as approved by the board of directors. This Bank may also have the heads of each unit reporting to the general manager and assisting the general manager in the business operations of this Bank.

第五章 會計

Chapter 5 Accounting

第 20 條 本行會計年度自每年 1 月 1 日起至 12 月 31 日止。本行應於每一會計年度終了後造具下列表冊經董事會之審定及提交股東常會承認後分別報請主管機關備查。

1. 營業報告書。
2. 年度財務報告。
3. 盈餘分派或虧損撥補之議案。

前項決算表冊應依公司法、證券交易法、銀行法及其他有關法令規定申報主管機關，並依規定公告。

Article 20 The fiscal year for this Bank shall be from 1 January to 31 December of the same year. Upon the end of each fiscal year, this Bank shall prepare the following documents to be reviewed by the board of directors, ratified at the Annual General Meeting and submitted to the competent authorities for record:

1. business report;
2. annual financial statements; and
3. proposals for profit allocation or loss off-setting.

The above-mentioned documents shall be submitted to the competent authorities for record and publicized pursuant to the Company Act, the Securities and Exchange Act, the Banking Act and other applicable laws and regulations.

第 2 1 條 除法令另有規定外，本行年度如有獲利，應提撥至少 0.001% 為員工酬勞。但本行尚有累積虧損時，應預先保留彌補數額。所謂獲利係指稅前利益扣除分派員工酬勞前之利益。

本行年度總決算如有盈餘，應先依法完納一切稅捐，彌補以前年度虧損後，再依法提列百分之三十為法定盈餘公積及依法令提列或迴轉特別盈餘公積，如尚有盈餘併同期初未分配盈餘，為可供分配之盈餘由董事會擬定盈餘分配案，提請股東會決議之。

本行法定盈餘公積之提列及最高現金盈餘分配應依公司法、銀行法及相關法令辦理。特別盈餘公積，則依其他法令規定提列或由董事會視公司營業之需要提請股東會決議提撥之。

Article 21 Unless otherwise provided for in the applicable laws and regulations, if there are profits earned by this Bank, at least 0.001% of those profits shall be allocated to employees as employee variable compensation. However, when there are accumulated losses, the bank shall retain the amount upfront. "Profit earned" indicates the profit before employee variable compensation allocation and income tax.

After paying tax and off-setting accumulated losses, if there is still a surplus in the annual account, the Bank shall set aside 30% of the surplus as legal reserve, then set aside or reverse special reserve as required by law. The allocation of the distributable earnings, which are the sum of remaining surplus earning for the year and accumulated retained earnings, will be proposed by the board of directors and resolved at the shareholders' meeting. The legal reserve which shall be set aside by this Bank and the maximum cash dividends which may be distributed by this Bank shall comply with the Company Law, Banking Law and other applicable laws and regulations. The special reserve shall be allocated by this Bank as required by applicable laws and regulations or resolved at the shareholders' meeting when proposed by the board of directors.

第六章 附則

Chapter 6 Supplementary Provisions

第 2 2 條 本行組織規程及各種業務規則，除法令及本章程另有規定外，由董事會或其授權階層核定施行之。

Article 22 The organizational rules of this Bank and its various operating rules shall be enacted by the board of directors or the levels authorized by the board unless otherwise provided for in the applicable laws or these Articles of Incorporation.

第 23 條 本章程未訂定事項依公司法、銀行法及有關法令之規定辦理之。

Article 23 Any matter not provided for herein shall be subject to the Company Law, the Banking Act and other applicable laws and regulations.

第 24 條 本章程經本行全體發起人一致通過，於民國 100 年 9 月 1 日訂定。於民國 102 年 1 月 31 日第 1 次修訂。於民國 103 年 8 月 26 日第 2 次修訂。於民國 105 年 4 月 22 日第 3 次修訂。於民國 106 年 2 月 24 日第 4 次修訂。於民國 108 年 12 月 2 日第 5 次修訂，本章程第 5-1 條之修訂，自民國 109 年 1 月 20 日始生效。於民國 112 年 3 月 6 日第 6 次修訂。於民國 113 年 12 月 3 日第 7 次修訂，本章程第 5-1 條之修訂，自民國 114 年 1 月 20 日始生效。

Article 24 These Articles of Incorporation were duly approved by all the promoters of this Bank and prescribed on 1 September 2011. The first amendment is on 31 January 2013. The second amendment is on 26 August 2014. The third amendment is on 22 April 2016. The fourth amendment is on 24 February 2017. The fifth amendment is on 2 December 2019 and the effective date of the amendment to Article 5-1 is 20 January 2020. The sixth amendment is on 6 March 2023. The seventh amendment is on 3 December 2024 and the effective date of the amendment to Article 5-1 is 20 January 2025.