

T.A.B. International Pte Ltd

10, Hoe Chiang Road, #14-06 Keppel Tower, Singapore 089315

Tel: (65) 6236 6520 Fax: (65) 6236 6530 www.theasianbanker.com

Press Release

FOR IMMEDIATE RELEASE

CTBC Bank wins Best Wealth Management, Best Internet Bank and Best Retail Bank for Taiwan awards in 2014

- **CTBC Bank leads in multiple retail areas including HNWI clients (12%), credit card circulation (17.3%), and interbank ATM withdrawals (36.4%).**
- **The bank retained the largest number of online banking customers in Taiwan, with more than 2.3 million users.**
- **CTBC Bank maximised revenue through a revamp of its Liabilities Under Management business model to meet the needs of different market segments.**

Taipei, June 25th 2014—CTBC Bank has been named winner of Best Wealth Management, Best Internet Bank and Best Retail Bank for Taiwan awards in 2014 during The Asian Banker Technology Implementation Awards Programme. The bank received the award at The Taiwan Retail Financial Services Awards ceremony held at the W Taipei on June 25th 2014.

In line with its strategic direction plan, CTBC Bank not only launched enhanced products but also strengthened its advisory mechanism to meet the need for better efficiency. The bank successfully maintained its leading market positions in a number of areas, including HNWI clients (12%), credit card spending volume (17.3%), credit card circulation (16.9%), interbank ATM withdrawals (36.4%) and bancassurance sales volume (13.4%).

CTBC Bank's strong online banking offering allowed it to maintain a leadership position, with 2.3 million users. The core characteristics of its online platform include the ability to provide a multi-currency multi-language service and a user-centric design, as well as multiple services such as cash management, wealth management and lending services. In order to stay ahead of the competition, CTBC Bank also implemented its Project Service Quality initiative to gain feedback on customer satisfaction, establish an online audit process and develop risk mitigation emergency response plans.

In order to maximise revenue, CTBC Bank revamped its Liabilities Under Management business model to meet the differing needs of the HNWI and mass customer segments. HNWIs were provided loan advisory services as well as diversified lending products, while mass consumers were given greater access to unsecured lending via multi-channel servicing.

The Asian Banker's Taiwan Country Awards is part of the Excellence in Retail Financial Services Programme which is acknowledged by the financial services industry as the highest possible accolade available to professionals and banks in the industry in Asia.

A stringent three-month evaluation process based on a balanced and transparent scorecard has been used to determine the winners.

About The Asian Banker

The Asian Banker is the region's most authoritative provider of strategic business intelligence to the financial services community. The Singapore-based company has offices in Singapore, Malaysia, Manila Hong Kong, Beijing and Dubai as well as representatives in London, India, New York and San Francisco. It has a business model that revolves around three core business lines: publications, research services and forums. The company's website is www.theasianbanker.com

For more information please contact:

Ms. Cindy Yu

Tel: (86) 10-5869 1493

cyu@theasianbanker.com

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