

內部稽核組織及運作

Internal audit organization and operations

2024. 12. 11

一、內部稽核組織

Internal audit organization

(一)本行設立隸屬董事會之稽核處，掌理內部稽核制度之規劃與執行，設置總稽核一人、稽核主管及稽核人員，以督導與執行內部稽核工作。稽核處負責查核及評估本行內部控制制度的有效性，並適時提出改進建議。

E. SUN BANK set up an Audit Division that is directly subsidiary to the Board of Directors, responsible for the planning and implementation of the internal audit system, and setting up a chief auditor, audit supervisor and auditors to supervise and implement the internal audit work. Audit Division is responsible for auditing and evaluating the effectiveness of the internal control systems of E. SUN BANK, and for providing timely improvement recommendations.

(二)稽核處之人事任用、免職、升遷、獎懲、輪調、考核及薪資報酬等，應由總稽核簽報，報經董事長核定後辦理。

The appointment, dismissal, promotion, reward/discipline, rotation, performance review and salary compensation of personnel in the Audit Division shall become effective after being reported by the chief auditor to chairman of the Board.

二、內部稽核運作

Internal audit operations

(一)稽核處應以獨立超然之精神，執行稽核業務，總稽核應每季向董事會及審計委員會報告稽核業務。

Audit Division which should perform audit business independently and honestly, the chief auditor is required to report its audit business to the Board of Directors and Audit Committee quarterly.

(二)本行採行風險導向內部稽核制度，依風險評估結果進行年度稽核計畫之規劃，包含受查主體、頻率、範圍及查核方式，並另依據主管機關其他個別指定事項，彙總訂定年度稽核計畫來辦理查核，且應定期就整體外部環境或內部業務發展變化檢視風險評估結果，以即時反應受查主體之風險，並據以決定是否修訂年度稽核計畫。

一般業務查核報告內容依受查單位分別揭露下列項目：

1. 查核範圍、綜合評述、財務狀況、資本適足性、經營績效、資產品質、

股權管理、董事會及審計委員會議事運作之管理、法令遵循、內部控制、利害關係人交易、各項業務作業控制與內部管理、客戶資料保密管理、資訊管理、員工保密教育、消費者及投資人權益保護措施及自行查核辦理情形，並加以評估。

2. 對各單位發生重大違法、缺失或弊端之檢查意見及對失職人員之懲處建議。
3. 金融檢查機關、會計師、稽核處(含母公司稽核處)、自行查核人員所提列檢查意見或查核缺失，及內部控制制度聲明書所列應加強辦理改善事項之未改善情形。

E. SUN BANK adopts a risk-based internal audit, planning the annual audit schedule based on risk assessment results. This includes determining the subjects to be audited, frequency, scope, and audit methods. Additionally, the annual audit plan is compiled based on other specific requirements from regulatory authorities. The risk assessment results should be reviewed periodically in light of changes in the overall external environment or internal business developments, allowing for timely responses to the risks associated with the subjects being audited. This information will then be used to determine whether to revise the annual audit plan.

The contents of the internal audit report for general business audits include the following items, which should be disclosed separately according to the audited entity:

1. Audit scope; summary commentary; financial status; capital adequacy; operation performance; asset quality; management of shares; management of the operation of Board of Directors and Audit Committee; compliance with major acts, regulations, and rules; internal controls; interested party transactions; the control and internal management of all business tasks; protection and management of customers' data; information management; management of customer data confidentiality; protection measures of consumers and investors and the results of self-inspection, and the evaluation to above matters.
2. Opinions for the major illegal errors or faults in all departments, and the suggestions for punishment for employees fail to fulfill their duties.
3. The examination comments or faults listed by the financial examination agency, accountants, Audit Division (including the Audit Division of the parent company), and self-inspection people, and the improvement status of items that

enlisted as 'need further improvement' by the internal control statement.

- (三)稽核處需督導、審核子公司陳報董事會議紀錄、會計師查核報告、金融檢查機關檢查報告、稽核計畫、內部稽核報告所提重大缺失事項及改善辦理情形或其他有關資料。

Audit Division shall monitor and review the Board meeting minutes, CPA audit reports, examination reports issued by the financial examination agency, audit plans, reports on significant deficiencies identified in internal audit reports and the status of improvements thereof, and other relevant materials submitted by subsidiaries.

- (四)稽核處每年對子公司內部稽核作業之成效加以考核，經報告董事會考核結果後，將其結果送子公司董事會作為人事考評之依據。

Audit Division unit shall evaluate the efficacy of the internal audit activities of subsidiaries annually, after having reported to the Board of Directors, send the evaluation results to the relevant subsidiary's Board of Directors for their reference in personnel evaluations.

- (五)稽核處對金融檢查機關、會計師、稽核處(含母公司稽核處)與內部單位自行查核所提列檢查意見或查核缺失及內部控制制度聲明書所列應加強辦理改善事項，應持續追蹤覆查，並將其追蹤考核改善情形，以書面提報董事會及交付審計委員會，並列為對各單位獎懲及績效考核之重要項目。

Audit Division shall continually conduct follow-up reviews on any examination opinions or audit deficiencies raised by the financial examination authority, CPAs, or the Audit Division (including the Audit Division of the parent company). This also includes matters specified in the internal control system statement as requiring stronger improvement efforts, and submit a written report on the implementation of improvement of deficiencies to the Board of Directors, together with a copy to the Audit Committee, These items will be listed as important factors in the performance evaluations of the relevant departments.