

2010年2月6日

親愛的慶豐銀行客戶 您好

依據台北富邦商業銀行股份有限公司（下稱「台北富邦銀行」）、慶豐商業銀行股份有限公司（下稱「慶豐銀行」）、中央存款保險股份有限公司（下稱「存保公司」）與行政院金融重建基金（下稱「重建基金」）於2009年10月30日所簽訂之「概括讓與及承受合約」之規定，經取得主管機關之核准並完成交割之前提下，台北富邦銀行將預計自2010年3月6日零時起，概括承受慶豐銀行河內分行與胡志明市支行（下稱「慶豐越南分行」）的資產、負債及營業。除「概括讓與及承受合約」另有規定外，於交割時，您原先與慶豐越南分行往來之權利義務將自動移轉至台北富邦銀行，由台北富邦銀行承受之。

台北富邦銀行係由原台北銀行與富邦銀行於2005年1月1日合併為富邦金控百分之百持股之子公司，目前在美國洛杉磯、越南胡志明市與香港等地區均設有營業據點，服務區域涵蓋大中華市場，業務範圍包括企業金融、消費金融、財富管理與金融市場等。2009年短期信用評等標準普爾為A-2、穆迪為P-1，長期評等標準普爾為A-、穆迪為A2，展望均為穩定。有關台北富邦銀行及其母公司富邦金控詳細資料，請參閱網站（網址：www.fubon.com）。

如經主管機關核准，自2010年3月6日起，原慶豐銀行河內分行將更名為台北富邦銀行河內分行，胡志明市支行更名為台北富邦銀行胡志明市分行。有關您在台北富邦銀行概括承受慶豐越南分行後之相關權益變動，我們將以專函通知，並於上述二分行營業處所與台北富邦銀行網站上公告（網址：www.fubon.com）。在此特別提醒您，在目前這段移轉期間，台北富邦銀行或慶豐銀行皆不會透過電子郵件、簡訊或電話要求您提供個人或帳務相關資料。

如您有任何問題，建議或疑慮，請您與您的分行服務人員聯絡；您亦可隨時於工作時間致電我們的服務專線（電話：+84-8-6258-3666#180/+84-8-6256-3589/葉資深經理永順）尋求協助。

最後，誠摯歡迎您加入台北富邦銀行，台北富邦銀行將結合其母公司富邦金控旗下包含富邦證券、富邦產物、富邦人壽…等其它子公司之資源，以專業的態度提供優良的全方位金融產品，以滿足您對於銀行服務的需求。

敬祝

事事順心

慶豐商業銀行股份有限公司

敬啟

台北富邦商業銀行股份有限公司

February 6, 2010

To: **Customers of Chinfon Bank Co., Ltd.**

Dear Customer,

Pursuant to the terms and conditions set out in the **“Sale and Assumption Agreement”** signed by the **Taipei Fubon Commercial Bank Co., Ltd. (“Taipei Fubon Bank” henceforth), Chinfon Commercial Bank Co., Ltd. (“Chinfon Bank” henceforth), Central Deposit Insurance Corp. (“CDIC” henceforth) and the Executive Yuan’s Financial Reconstruction Trust Corporation (“The Reconstruction Trust Corporation” henceforth) on October 30, 2009, effective midnight, March 6, 2010**, the Taipei Fubon Bank assumes the assets, liabilities and businesses of the Hanoi Branch and Ho Chi Minh City Sub-Branch of Chinfon Bank (“Chinfon Bank Vietnam Operations” henceforth) under the conditions that the acquirer has obtained the competent authority’s approval and completed the settlement procedures. Unless otherwise stipulated by the **“Sale and Assumption Agreement”**, at the time of settlement, your existing rights and obligations pertaining to your business relationship with Chinfon Bank Vietnam Operations will be automatically transferred to and assumed by the Taipei Fubon Bank.

The Taipei Fubon Bank came into being on January 1, 2005, when the former Taipei Bank merged with the former Fubon Bank to officially become a 100% owned subsidiary of the Fubon Financial Holding Company. The Bank currently operates offshore branches in Los Angeles (US), Ho Chi Minh City (Vietnam) and Hong Kong with service coverage extending over the Greater China region. Our businesses encompass corporate and consumer financing, wealth management and the financial markets. **Our short and long-term credit ratings for 2009 were “A-2” and “A-”, respectively (by Standard & Poor’s) and “P-1” and “A2”, respectively (by Moody’s) with the prospect “stable” by both rating agencies.** Please refer to the official website (web address: www.fubon.com) of Taipei Fubon Bank and the parent company, the Fubon Financial Holding Company for more information.

Upon approval by the central competent authority, effective March 6, 2010, the Hanoi Branch and Ho Chi Minh City Sub-Branch of Chinfon Bank will be renamed the Hanoi Branch and Ho Chi Minh City Branch of Taipei Fubon Bank, respectively. **We will notify you of any change in the rights and obligations in a separate letter upon assumption of Chinfon Bank Vietnam Operations. Such information will be simultaneously published at the retail office of the two respective branches and on the official website of the Taipei Fubon Bank (web address: www.fubon.com). You are reminded that during the period of transfer, neither the Taipei Fubon Bank nor the Chinfon Bank will request your personal information or information related to your account(s) by means of e-mails, text messaging or telephone.**

Please contact our customer service staff at your branch if you have any problem, comments or queries; Alternatively, you may call our customer service hotline during business hours at +84-8-6258-3666 ext. 180 or +84-8-6256-3589 to speak to Mr. Yeh, Yong-Shun, Assistant Vice President of the Bank) for assistance.

At last, we would like to extend our warmest welcome to you for becoming the customer of Taipei Fubon Bank. Together with other affiliated and subsidiary companies of the Fubon Financial Holding Company including Fubon Securities, Fubon Insurance and Fubon Life Insurance, we endeavor to offer you professional services and pioneer, comprehensive financial products to satisfy your banking needs.

Yours sincerely,

TAIPEI FUBON BANK CO., LTD.

CHINFON BANK CO., LTD.