



皇佳商業銀行

Royal Business Bank



負責人 張見齊
Chairman Louis Chang



經營團隊 Executive Team



聖蓋博分行開幕
Ribbon Cutting Ceremony of San Gabriel Branch



負責人 Owner：張見齊 Louis Chang

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推薦單位 Recommended by：

世界台商聯合總會及第六屆立法委員-吳松柏先生

The 4th President of World Taiwanese Chambers of Commerce and the 6th及 The 6th Member of the Legislative Yuan-Mr. Wu, Song-Bo
總統府國策顧問-黃正勝先生

The Honorary President of World Taiwanese Chambers of Commerce and Presidential Advisor-Mr. Huang, Zhengsheng

立法委員-詹凱臣先生

Current Member of the Legislative Yuan – Mr. Chan, Kai-Chin

駐洛杉磯台北經濟文化辦事處

Taipei Economic and Cultural Office in Los Angeles

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營業項目 Business Items：

商業銀行業務及所有商業銀行法規適用之合法活動

Commercial banking business and any other lawful activities which are not, by applicable laws or regulations, prohibited to a commercial bank.

產品名稱 Main Products：

商業銀行存款、放款、信用狀融資

Commercial banking deposits, loans, international transactional operations and related services



張見齊董事長捐贈10萬美金給UCLA 附屬醫院-肝臟基金會
Chairman donated US\$100,000 to UCLA Hospital-Liver Foundation

皇佳商業銀行成立於2008年5月，是南加州擁有最大資本額之新銀行之一。亦為加州立案、FDIC保險、以全方位服務亞裔商業社區為主的商業銀行。皇佳商業銀行是由張見齊董事長發起並邀請田詒鴻總裁、馮振發先生及劉憶明先生共同創立。原以服務熟悉的華人社區為主，但成立四年多以來，不但以洛杉磯城中區的金融中心為總部，並逐漸擴展其分行至華人密集的加州聖蓋博市、托倫斯市、羅蘭崗市，及非華人社區的西湖村市、奧斯納市及內華達州的拉斯維加斯市，並於工業城設立貸款中心。2013年5月合併洛杉磯世界華商銀行更擴展其分行至橘縣，並擁有11間分行。雖然銀行創立之初以服務華人為主，但現在已逐漸地向其它族裔和主流社區發展。

穩定經營 持續成長

2010年雖歷經金融海嘯及重大的經濟問題，然而在董事會及經營團隊小心謹慎、穩定經營、提高效率、嚴管開支的努力下，銀行仍然持續成長，並於2011年開始獲利，整年的淨利潤達790萬美元。一般而言，新銀行成立後4到5年方能獲利，但皇家商業銀行在成立後第二年底即開始獲利。2012年順利完成拉斯維加斯市第一亞洲銀行和范杜拉郡商業銀行（Ventura County Business Bank）的合併及整合，增設風險管理部及中央作業部門，並於工業城另設一商業貸款部，成功增資5400萬以便日後發展。2013年5月合併洛杉磯世界華商銀行，使銀行在短短5年內總資產增加到7億5千萬。誠如張見齊董事長的座右銘「要嘛就不做，要做就要做到最好」。在銀行不斷成長的過程

中，皇佳商業銀行特別重視下列事項：

加強客戶服務

為加強客戶服務、鞏固客戶關係，嚴格要求所有分行經理、市場行銷人員及客戶服務人員定期定時與客戶聯絡，瞭解客戶需要，並適時及時地解決客戶問題。分行經理、市場行銷人員及客戶服務人員需定期填寫報告，檢討得失及追蹤進度。

嚴格尊守法令規章

為因應快速變遷的法令規章，並維持應有的專業知識，保證服務品質的水準，規劃了固定與及時的員工訓練，加強員工對作業程序、法令規章的認識。除定期的內部訓練，也安排新進人員職前及在職訓練，並指派資深員工參加外部訓練。

管理幹部訓練養成

為確管理幹部無青黃不接的問題，亦規劃管理幹部訓練計畫，遴選富有潛力的大學或碩士畢業生，培養年輕幹部，提供約1年半的密集訓練，快速養成他們對所有銀行業務的瞭解，然後根據各人潛力分發至不同的部門。

財務會計

銀行業是一個充滿生機又相當複雜的行業，需要有完善的會計制度及良好的內部控管。皇佳商業銀行追求股東們的長期利益而非短期利益，因此對於會計制度的態度是保守且審慎的遵守一般公認會計原則（GAAP）。

風險管理

銀行的內部控管程序是綿密且複雜的。每個部室或分行，本身便是一個風險管理的單位，在他們之上更有風險管理部門負責風險的

監督及管理。風險管理部門直接對董事會的稽察委員會負責。而稽察委員會是由專業的董事組成，包括會計師。稽察委員會主要負責銀行的內部控管及防患未然的監管。

社區責任

皇家商業銀行不僅提供貸款給低收入地區及小型商業戶，也派職員協助社區低收入戶。並聯合社區知名會計師、律師、財務專家及保

險師提供免費教學講座予社會大眾。銀行本身亦任用殘障人士分行打掃清潔，也支持社會公益活動如捐贈 - 唐寶寶之家 (Lincoln Training Center)、各大專校友會、醫師公會、牙醫公會、獅子會、旅館公會、台灣小姐選美、台美商會，台灣會館等單位。積極參與當地主流政商活動，幫政府做有效的國民外交。■

Royal Business Bank was approved for establishment on May 2008; generally speaking, ten million was good enough to establish a brand new bank, but in 30 days we raised 71 million in new capital to found the Bank, which has been one of largest new capital raises ever in California. Royal Business Bank opened for business in November 2008, and was California-chartered with FDIC insurance, providing full services to Asian communities. The idea to found Royal Business bank was initiated by Chairman Louis Chang, and he then invited Mr. Alan Thian (CEO), Simon Pang, and Vincent Liu to make it happen. Since Royal Business Bank's founding more than 4 years ago, the Bank has expanded its market from traditional Chinese communities – such as San Gabriel, Torrance and Rowland Heights – to other ethnic communities in Westlake Village, Oxnard and Las Vegas, and has founded a Loan Production Office (LPO) in City of Industry. In May 2013, the Bank completed the acquisition of Los Angeles National Bank, and expanded its service to Orange County, bringing its total to eleven branches.

In 2009, Royal Business Bank focused on building its infrastructure for future expansion. The following year, with the impact of the most catastrophic financial crisis since the Great Depression, the Board and management team continued to grow the Bank by enhancing efficiency, controlling expenses, and lending with caution. The

Bank reported a net income of \$7.9 million in 2011; whereas it usually takes de novo banks 4-5 years to turn profitable, Royal Business Bank made it in just two years. In 2012, the Bank smoothly completed the integration and conversion of First Asian Bank in Las Vegas and Ventura County Business Bank in Ventura, California. The Bank also set up Risk Management Department and Central Operational Service, opened its Loan Production Office in City of Industry, and successfully raised new capital of \$54 million for future acquisition and expansion.

In May 2013, Royal Business Bank completed the acquisition of Los Angeles National Bank; after the merger, the Bank's total assets reached \$750 million. The Bank has such quick growth, which fits in with Chairman Louis Chang's vision, as he said, "Don't be content with common accomplishment. Only if you get the best achievement, you can become the conspicuous person."

Royal Business Bank emphasizes the following along with its growth: Enhancing Customer Service

In order to enhance customer services and solidify customer relationships, all branch managers, business development officers and customer service representatives are required to periodically contact customers, understand customer's needs, and timely reflect customer's concerns. A weekly report must be filled out for top management's review.

Strictly Abide By Law and Regulation

In order to cope with regulation changes and compliance requirements, ensure staff have updated knowledge, and maintain high quality services, periodical and timely trainings on updating regulations and operational procedures are a must. In addition to routine periodical training, the Bank also provides an orientation and training class for newly hired employees, and sends senior staff to attend outside seminars or training classes to understand the hot buttons of current compliance.

Management Trainee Program

In order to avoid management team gap, the Bank implemented the Management Trainee Program to select graduate students or above as management trainees. The program takes 1 1/2 years of intensive training to build up our trainees' banking knowledge, upon which time he or she is assigned to appropriate departments based on his/her strength and potential.

Financial Internal Control

Effective internal controls and complete accounting systems are the foundation to building a safe and sound banking system. Royal Business Bank consistently enforces a system of operational and financial internal control, which helps the Bank obtain its long-term growth without sacrificing the shareholders' interest. Royal Business Bank also strictly abides by GAAP.

Risk Management

Royal Business Bank sets up an internal control system with multilayer control, with each unit and branch itself acting as a risk management unit. On top of that, the Bank has a Risk Management Department (RMG) whose responsibility is to identify key risks, establish procedures to monitor those risks, and supervise units and branches. RMG directly reports to the Audit Committee, which is formed by directors. The Audit Committee is responsible for the Bank's internal control to prevent the problem from happening.

Communities Services

Royal Business Bank loans money to low-income communities and small businesses, has assisted local communities to build affordable housing, and has united with local prominent CPAs, attorneys, financial advisors, and insurance agents to provide free seminars to local communities. The Bank also donates to local community organizations and associations, such as the Lincoln Training Center, Taiwan University Alumni Associations, Taiwanese Medical Doctor Associations, Taiwanese Dentist Associations, Taiwanese Lion Clubs, TACC (Taiwanese American Chamber Commerce), Taiwan Hotel Motel Association in Southern California. The Bank has also held fund raising events to support Congresswoman-Judy Chu, Congressman-Ed Royce, State Senator-Ted Liu, Richard Bloom, Sheriff-Lee Beca, LA Supervisor-Don Konabe.

- 面對金融海嘯，該企業在小心謹慎、穩定經營、效率提高、嚴管開支的原則下，每年穩定成長。每月皆舉辦內部訓練，因應快速變遷的法令規章，維持專業，保證服務品質，提升工作效能。
- 推出多項具體的社會貢獻方案，如提供貸款予低收入地區、小型商業戶、建立低收入住宅、任用殘障人士等，對企業形象加分，亦提升華人社會地位。
- When the global financial crisis swept across the world, the Royal Business Bank was able to maintain steady growth every year based on the principles: prudence, steady operations, efficiency enhancement, and stringent expense control. In addition, it organized internal training every month to cope with the rapidly changing laws and regulations in order to maintain expertise, guarantee service quality and enhance work efficiency.
- The Royal Business Bank also launched numbers of practical and socially constructive plans, such as loans for low-income communities and small businesses, building low-income housing, and hiring people with disabilities. Apart from improving its corporate image, the bank has also successfully elevated the social status of Chinese in the USA.

綜合評語
Commentary