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本行前身為歷史悠久的「台北三信」,創立於民國7年4月,原名「艋舺信用組合」,於民國35年7月艋舺信用 組合奉令重新改組,更名為「台北市艋舺信用合作社」。而後因改制關係,台北市艋舺信用合作社於民國36年 更名為「有限責任台北市第三信用合作社」。民國55年6月再度因制度更改,變更有限責任組織為保證責任組 纖,並更名為「保證責任台北市第三信用合作社」,即改制銀行前的「台北三信」。 🔍

70年代後期,國內金融環境開始產生顯著的變動,受利率自由化之影響,銀行的業務範圍及營業據點逐漸擴 充,進而衝擊到原先信用合作社的市場。財政部於民國84年11月公佈「信合社改制銀行辦法」,本行即著手進 行申請改制作業,於民國86年1月改制成為「誠泰商業銀行」,其後為配合政府政策,協助解決金融問題,並為 擴大營運規模,分別於民國86年及87年概括承受新竹二信與台中八信,同時受惠於銀行法一年可申設五家分行 之規定,將營業區域擴大至台北、桃園、新竹等地區;90年9月初概括承受嘉義二信後,旋即在行政院金融重建 基金機制運作下,於月中概括承受岡山信用合作社、迅速擴大服務範圍、一舉將業務拓展至全台灣、分行家數 達到80家。



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