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新竹國際商業銀行

中華民國91年度年報

年報

Hsinchu International Bank Annual Report 2002

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九十一年年初，在美國經濟強勁成長激勵下，全球景氣翻揚契機乍現，我國經濟成長於第一季終於止跌回升，並於第二季出現達4%左右（3.98%）之成長。惟第二季以來企業財務醜聞頻傳、美伊戰事開打陰影、以及九月底之美西封港衝擊，影響國內股市、投資、及消費者信心，甚且失業率亦於8月份飆升為5.35%，超過九十年十月5.33%之歷史新高。惟在亞洲區域內貿易日趨熱絡助益下，國外淨需求力道增強，全年經濟成長率3.54%。

就九十一年金融情勢而言，國內經濟成長逐季攀升，對外貿易持續擴張，但因景氣動向風險加大，造成企業投資態度轉趨保守，而國內股市受美股拖累而走緩及就業情勢隱憂存在，民間消費呈現疲弱狀態，出現「外熱內冷」現象，加上銀行放款態度保守，主要金融機構放款與投資平均年增率較九十年略顯下降。而央行為刺激景氣，自八十九年底以來已14次調降重貼現率與擔保放款融通率，使得利率水準持續下滑。在匯率方面大致呈現先升後貶走勢，台幣兌美元全年平均匯價為34.55元新台幣兌1美元，創下自一九八七年來的新低價位。股市方面在前三季表現為先漲後跌，第四季轉呈震盪回升走勢，最後以4,452.45點封關，較九十年底下跌19.8%。十二月份主要金融機構存款年增率為2.2%，放款及投資餘額年增率則為負3.3%，是近十年來的新低水準，顯示受到經濟不景氣影響，銀行經營情況仍未好轉。

九十一年景氣略趨好轉，在本行全體同仁齊心協力之下，總資金量及總融資量分別達到二千六百八十六億元及二千零二十六億三千萬元，較九十年增長各約七十億元及七十六億七千萬元，並持續推動ALMA資產負債管理帳戶，提供客戶多元理財服務，提昇本行發卡量及消費款。在風險管理方面，本行於七月份募集次順位債券並配合財政部要求大幅打消呆帳，使自有資本佔風險性資產比率（BIS）大幅提高至9.86%。

In the beginning of Year 2002, under the encouragement of robust US economic growth, the global economy displayed a momentary opportunity for recovery. Taiwan's economic growth eventually ended its streak of declines in Q1 and recorded an almost 4% growth (3.98%) in Q2. However, since Q2 the markets were haunted by successive corporate financial scandals, concerns over possible US war on Iraq, as well as the US West Coast port lockout in the end of September, the series of events took its toll on the local stock markets, investments, and consumer confidence, even the August unemployment rate surged to 5.35%, setting a new historic high over the 5.35% recorded in October 2001. Still, aided by the gradually escalating trading volume within the Asia region, net foreign demand intensified and contributed to the annual economic growth rate of 3.54%.

In terms of financial situations in Y2002, the domestic economic growth was improving quarter on quarter, and external trade maintained its expansion. But due to the augmented risk in economic prospects, corporate investment spending gradually shifted to a more conservative attitude. While Taiwan's stock markets turned bearish as affected by US stock performances, employment situation remained in anguish and private sector consumption was also feeble, exhibiting an "externally fervent and internally subdued" phenomenon. Moreover, banks were turning conservative in loan extensions, with the major financial institutions reporting slight declines in average annual loan and investment increment rate down from Y2001. In order to boost the economy, the Central Bank of China (CBC) has lowered discount rates and interest rates on accommodations with collateral for fourteen consecutive times since the end of Y2000, causing interest rates to fall constantly. Whereas for foreign exchange rates, the NT Dollar exhibited a general trend that first appreciated prior to depreciation, closing the year at an average exchange rate of 34.55 against the US Dollar, setting a new low since 1987. Performance in the stock markets started in an upbeat but then declined during the first three Quarters, and in Q4 the markets turned bumpy before picking up again to finish the year at 4,452.45 points, which was a 19.8% decline from the same period in Y2001. As of December, the annual rate of increase in deposits at major financial institutions was 2.2%, while the annual rate of increase in loans and investment balances was at a new ten-year low of -3.3%, indicating that operating condition for banks has not improved due to the influence of the economic recession.

The economic situations improve slightly in Y2002, and through the cooperative efforts of all our staffs, our Bank's total deposits and total lending respectively reached \$268.6 billion and \$202.63 billion, or an increase

展望九十二年，由於國際經濟景氣將緩慢復甦，國內經濟將可緩步擴張，預測九十二年國內經濟成長率為3.68%。由於預估民間資金需求不強，貨幣供給額目標調低為1.5%至5.5%，利率持續維持低檔。

預計本行九十二年底總資金量及總融資量目標分別為二千九百四十二億元及二千一百七十三億元。另外本行也將推動新台幣二代作業系統，建立帳戶整合模組，導入營運決策分析系統，並加強多重行銷功能，使本行經營續朝國際性、綜合性銀行之目標邁進。

九十二年本行工作重點為：

(1) 發行以多功能導向之風城晶片卡，提升本行信用卡市場領導地位；(2) 建立客戶分級管理並發展貴賓理財業務；(3) 掌控授信品質，建立風險控管機制；(4) 推動企業金融網，提升本行對企業e化服務領域；(5) 積極推展網路銀行、行動銀行及客服中心，擴大行銷通路；(6) 採用差異化風險管理模式，追求組織利潤極大化。

最後除了全體同仁的努力之外，尚祈各位女士、先生繼續給予支持、鼓勵，期使本行業績蒸蒸日上，謹此致謝。

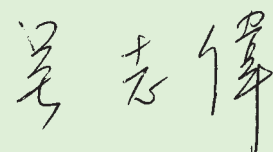
董事長



副董事長



總經理



of \$7 billion and \$7.67 billion from Y2001. We also continued promoting Asset Liability Management Accounts (ALMA), so as to provide our clients with comprehensive financial management services, and enhance our Bank's card issuance quantity and consumption amount. In terms of risk control, our Bank's issued secondary notes in July and also wrote off considerable amounts of bad debts upon the request of the Ministry of Finance, thereby raising capital adequacy ratio (BIS) extensively to 9.86%.

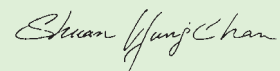
Looking at Y2003 prospects, since the global economy is expected to gradually recover, the local economy may also expand steadily, and Taiwan's economic growth rate is predicted at 3.68% for Y2003. Due to estimated weak financing demands from the private sectors, the monetary supply target has also been lowered to between 1.5% and 5.5%, while interest rates are still expected to maintain at low levels.

Our Bank has set its target for total deposits and total lending at the end of Y2003 to \$294.2 billion and \$217.3 billion, respectively. In addition, we will also be implementing the 2nd Generation NTD Operating System, establishing account integration modules, introducing business operations decision analyzing system, and enforcing multi-channel marketing functionality, so as to propel our Bank toward its goal of becoming a comprehensive and internationalized bank.

Our major tasks in Y2003 include: (1) to issue multipurpose-oriented WINDANCE chip card and elevate our Bank's leadership position in the credit card market; (2) to establish client level management distinctions and to develop private banking financial service business; (3) to fully control credit quality and construct risk control mechanism; (4) to formulate a corporate finance network and enhance our bank's service to corporate clients in the e-commerce service category; (5) to zealously promote internet banking, mobile banking, and customer service centers, as well as expand marketing channels; (6) to adopt differentiated risk control models and pursue profit maximization for the organization.

Finally, other than expressing our appreciations to the dedication of all our staffs, we would like to thank our shareholders for their continuous support and encouragement that our business would continue to grow.

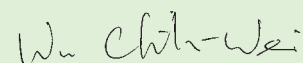
Chairman of the Board



Vice Chairman of the Board



President



一、銀行簡介

本行於民國三十七年由桃竹苗地方仕紳共同發起成立，原名為「新竹區合會儲蓄股份有限公司」，專門辦理合會業務，營業區域遍佈於桃園縣、新竹縣和苗栗縣。創業之初，本行資本額為舊台幣二千萬元，折算新臺幣僅為五百元，員工只有三十八人，經營環境及本身條件皆不理想。

創業初期，由於台灣工商蕭條，通貨膨脹嚴重，業務推展極為艱辛，可說筆路藍縷。其後，由於全體同仁戮力以赴，業績逐漸成長，尤其民國四十三年以後，業績大幅擴張，分支機構一一增設，同時陸續購入自有辦公廳舍，奠定了日後蓬勃發展的堅實基礎。

民國五十四年初，詹總經理紹華先生（現任名譽董事長），提出了一項本行經營及發展的重要理念——「竹企一家，共同利益，共同享受」，在此號召下，公司上下團結一致，員工士氣高昂，使得此後的業績不論經營環境如何變遷，皆是有進無退，保持穩健之成長。

自民國五十九年起，本行業績突飛猛進，以利益一項而言，民國五十八年利益約新臺幣六百萬元，至民國六十六年已高達九千六百萬元，八年之間成長達十六倍，這都是全體同仁努力的成果。民國六十四年，新銀行法頒佈實施，規定合會公司納入銀行體系，並須改制為「中小企業銀行」，為配合法令及業務急速發展之需要，經過了三年的努力，本行於民國六十七年正式改制為「新竹區中小企業銀行」。

由於本行為一區域性銀行，因此特別重視個別客戶之不同需求，期望能與地區密切結合。為此本行特於六十九年引進分區拓展制度，由行員自行分配責任區域，對所有客戶進行一戶一戶的拜訪，建立本行與客戶之信賴合作關係，由於此一獨特之市場策略，

BANK INTRODUCTION

The Bank was established in 1948 by the gentries of Taoyuan, Hsinchu, and Miaoli areas. The original name was "Hsinchu District's Mutual Loan Inc." It specialized in the mutual loan business. Its business regions included Taoyuan, Hsinchu, and Miaoli Counties. The initial capital was twenty million Old Taiwan Dollars, which was only about NT\$ 500. It employed only 38 people, while the business environment was not ideal.

In early years, the Taiwanese economy was recession ridden and inflation ran high. Developing new businesses was rather difficult. It was hard for the pioneers to begin. Because of the efforts of all the employees, business grew gradually. Especially after 1954, our business increased rapidly and several branches were established. At the same time, the Bank bought its own building and laid the foundation for later development.

In early 1965, the president, Mr. Chan (the current Emeritus Chairman of the Board) proposed an important concept for the development of the company. "Hsin Chu Bank is one family, sharing profits and benefits together." All employees were united under this motto with great morale. Thus, steady growth under all circumstances was insured.

Since 1970, its business has increased greatly. The profit in 1969 was around NT\$6 million. By 1977, it was increased to NT\$96 million, showing a growth of 1500% in a mere eight years. This was the result of the effort of our colleagues. In 1975, mutual loan companies went under the coverage of the new banking regulation and were renamed "Medium Business Banks." In compliance with the regulations and facing the fast growing development, the company was changed formally to "The Medium Business Bank of Hsinchu District" in 1978.

Since the Bank is regional, it puts a strong emphasis on different needs of its individual clients, hoping to closely bond with the region. In 1980, it established a regional development policy. The staff visited clients one by one in order to establish a mutual relationship between the Bank and its clients. This unique policy enabled the Bank to grow under a difficult economic climate and fare well amid fierce competition with other banks. In order to expand its business, it began, ahead of other private banks, in 1983 to have its stock listed at NT\$35.3 per share in

使得本行在景氣低迷及銀行間競爭激烈的今日，仍能持續茁壯。而為了擴大經營規模，並使資本大眾化，本行股票於民國七十二年以每股35.3元公開上市，成為台灣第一家股票公開上市之民營銀行。

另一方面，因鑑於業務量日漸增加，本行於民國六十七年起即著手籌劃業務之電腦化，並於七十三年一月起正式實施電腦化作業，至七十八年初完成全行連線，同時陸續開發各項軟體系統，目前本行業務已完全電腦化。再者，由於人員擴編，原總行辦公廳舍不敷使用，本行乃投入鉅資，耗時三年在新竹市中正路與中央路之交叉口興建「新竹企銀大樓」做為總行新辦公大樓，並於七十六年落成啟用。除總行自用部份樓層外，並租予遠東百貨及中信大飯店做為營業場所，不但一新市容，並帶動新竹地區經濟繁榮。

為充份培育高品質的人力資源，本行特別著重員工訓練，期使每位行員在入行短期內皆能熟悉各項業務，足以擔當幹部重任。由於辦理員工訓練成效卓著，本行並因而榮獲八十年度全國商總頒發之企業訓練績優單位「金商獎」，顯示本行著重員工訓練的努力，已獲得社會的肯定。而為因應金融市場開放後的激烈競爭，本行於八十二年元月初正式發表企業識別系統（CIS），並參加經濟部主辦之八十四年第一屆優良商標設計選拔獲銀牌獎，大大提升了本行的企業形象。而配合八十八年改制商銀，本行CIS亦重新設計，將原本標誌傾斜80度的「竹」字，修正為90度向上的「竹」字，給人簡潔、結實、典雅的視覺感受，以凝聚全行員工之向心力並加強客戶之認同感。

目前本行主要營業項目有存款、放款、代收、匯兌、信託、信用卡、外匯、證券等。此外，本行國外部於八十二年八月十六日正式成立，從此外匯業務得以完全自主運作；財務部則於八十五年十一月成立，使資金調撥及營運管理效率獲得提升；營業據點方面，除在桃、竹、苗地區外，財政部於八

Taiwan's stock market.

In light of its increased business, the Bank started to computerize its business in 1978. It started implementing a computer system in 1984 and completed its inter-branch computer network in 1989. Following the development of various software programs, the operations have been fully computerized. Moreover, due to the increase in the number of employees, the original office space became inadequate. So the Bank invested a large amount of capital to build a new office building, located at the corner of Chungcheng Rd. and Chungyang Rd. in the heart of downtown Hsinchu. The Bank has been using it for own headquarters since 1987.

To raise the quality of its human resources, it especially emphasized personnel training in the hope that every employee can be familiarized with the operation of the company in a short time. Because of the outstanding training program, the Bank has received the "Ching Shang" Prize (Golden Business Award) from the Ministry of Economic Affairs. It shows our efforts in personnel training is recognized by the society. In order to cope with the drastic competitions after opening up of the financial markets, our Bank made official announcement of the Corporate Identification System (CIS) in the beginning of January 1993, we also participated and won a silver medal in the first session of the Fine Logo Design Contest held by the Ministry of Economic Affairs, which greatly enhanced the corporate image of our Bank. Furthermore, to correspond to our transformation into a commercial bank in 1999, our CIS has also been redesigned, modifying the Chinese character "bamboo" from an 80 degree inclination in the original logo to stand at an upright 90 degree, creating a simple, solid, and elegant visual effect, which serves to captivate the centripetal identification of all our staff, and to strengthen the recognition of our clients.

The Bank provides services of deposits, loans collection, exchange, trust, credit cards, foreign exchange, etc. In addition, the International Business Department of the Bank was established on August 16th, 1993 and the international banking business has operated independently thereafter. The Finance Department of the Bank was established in November 1996 and financing arrangement and management efficiency has been improved tremendously since then. In terms of business location, other than our operations in the Taoyuan, Hsinchu, and

十三年八月十九日宣布放寬各地區中小企業銀行業務區範圍之限制，為跨區經營邁出一大步，此外，本行於八十八年四月二十日正式改制為「新竹國際商業銀行」，擺脫客戶層與區域性的限制，繼續為大眾提供完善的金融服務。而為深耕台中、台南地區，本行於九十年度相繼在台中及台南地區成立了五家簡易分行且為擴展大台北地區業務，於九十一年陸續成立中和、永和及士林簡易型分行，積極搶攻大台北市場。本行目前共有八十三個營業據點，相信在我們完整前瞻的規劃及全體行員之努力下，本行定能持續穩健的成長，儘早達成國際性、綜合性銀行之既定目標。

Miaoli areas, since the Ministry of Finance announced on August 19th 1994 that it would ease restrictions on the scope of business for medium and small business banks signaled our first step beyond being just a regional operation. Moreover, our official transformation into "Hsinchu International Commercial Bank" on April 20th 1999, shaking off the restrictions of client segments and regionality, continue to provide comprehensive financial services to the general public. In order to cultivate our business in the Taichung and Tainan areas, total of 5 simple branches were opened successively in the Taichung and Tainan areas in Y2001. To expand our business in the Taipei, we continued to open three branches in Taipei. Our bank had 83 business locations as of the end of 2002. We are confident in maintaining stable growth and becoming a comprehensive and inter-nationalized bank through our complete and prospective plan and strong teamwork.

二、資本及股份、金融債券及參與發行海外存託憑證之發行情形

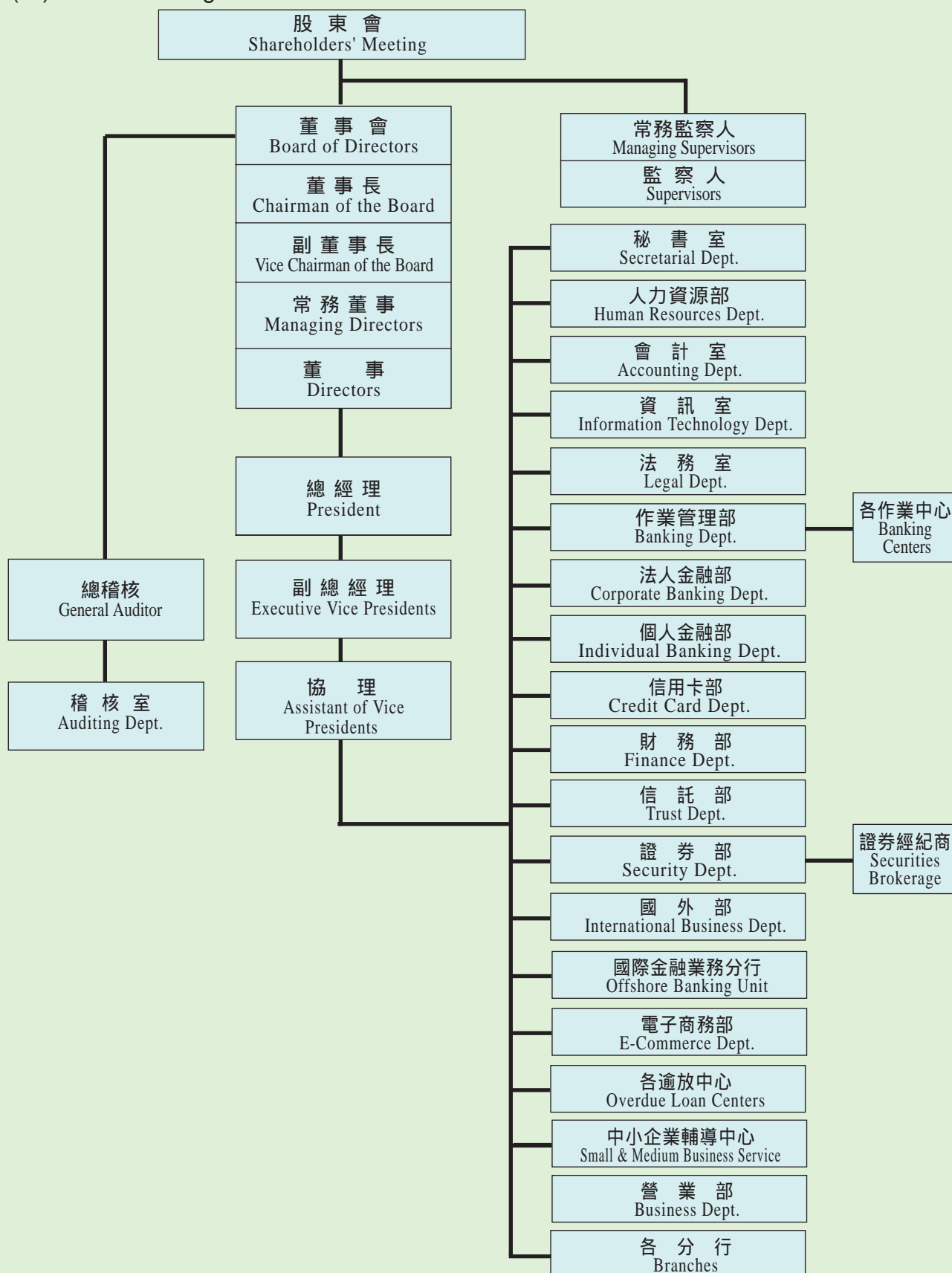
- 一、資本及股份：本公司九十一年度為加強資本結構，增加資本235,761,810元，發行新股23,576,181股，每股面額壹拾元，均為記名式普通股，增資後總資本額為12,901,110,440元整，總發行股數為1,290,111,044股，每股面額壹拾元，全額發行且均為記名式普通股，但截至九十一年十二月三十一日止共買回庫藏股票股數為68,685,792股，截至該日止買回庫藏股票金額為376,910,985元。
- 二、金融債券及參與發行海外存託憑證之發行情形：本公司為籌措長期資金，於九十一年七月份發行80億元金融債券，期別五年、每半年付息一次，共分為A、B、C、D、E五種券種，其中A、E券為固定利率；B、C、D券為浮動利率。

CAPITAL, AND THE CIRCULATION STATUS OF STOCKS, BONDS, AND PARTICIPATION IN FOREIGN DEPOSITORY RECEIPTS

- I. **Capital and Shares:** In 2002, we increased capital NT\$235,761,810. Capital totalled NT\$12,901,110,440, with all approved shares circulated for a total of 1,290,111,044 registered common shares at the par value of NTD10 each. However, as of 31st December 2002, total number of treasury stocks purchased was 68,685,792 shares, for a total amount of NT\$ 376,910,985.
- II. **The circulation status of corporate bonds and participation in foreign depository receipts:** In order to raise long-term capital, in July 2002 we issued \$8 billion of financial bonds with 5-year maturity and semi-annual interest payments. The issuance included five different bond types, namely A, B, C, D, and E, amongst which Types A and E were fixed interest rate, and Types B, C, and D were floating interest rate bonds.

三、銀行組織 BANK ORGANIZATION

(一) 組織系統圖 Organization Chart



(二) 董事、監察人及主要經理人姓名、任期及持有股份

基準日：91.12.31

職稱	姓名	選任日期	任期	現在持有股數	代表人、配偶、未成年子女現在持有股數	主要經(學)歷
董事長	宣德投資(股)公司 代表人：詹宣勇	91.6.6	3年	63,820,116	2,835,663	新竹企銀總經理 淡江大學商學系
副董事長	華宏投資(股)公司 代表人：陳國華	91.6.6	3年	9,541,012	4,439,990	台商實業(股)公司董事長 淡江大學
常務董事	戴美玉	91.6.6	3年	5,223,794	891,104	新竹企銀常務董事 實踐家專
常務董事	鄭伯雄	91.6.6	3年	8,280,698	1,075,507	新竹企銀常務董事
常務董事	宣德投資(股)公司 代表人：詹尚德	91.6.6	3年	63,820,116	-	德邦創業投資(股) 公司董事長
常務董事兼 總經理	吳志偉	91.6.6	3年	2,073,222	629,924	新竹企業總經理 加州大學碩士
常務董事	陳鏡塘	91.6.6	3年	3,414,880	899,152	新竹期貨(股)公司董事長
董事	吳運雄	91.6.6	3年	3,051,271	-	中原大學講師 台灣大學畢業
董事	吳志揚	91.6.6	3年	910,135	63,127	台灣大學法學碩士、律師
董事	宣德投資(股)公司 代表人：徐詹宜妹	91.6.6	3年	63,820,116	4,836,123	新竹企銀董事 新竹女中畢業
董事	陳建仲	91.6.6	3年	2,758,951	-	新竹企銀國外外部科長 達拉斯大學企管碩士
董事	宣德投資(股)公司 代表人：詹益沛	91.6.6	3年	63,820,116	1,019,001	全球創投專案經理 日本亞細亞大學畢業
董事	怡州投資(股)公司	91.6.6	3年	1,069,221	-	
董事	朱昭勳	91.6.6	3年	3,076,138	-	律師、台灣大學法學碩士
董事	周宜澤	91.6.6	3年	7,776,076	72,600	新竹客運董事 台灣大學畢業
董事	偉力電器(股)公司 代表人：陳文堂	91.6.6	3年	1,020,000	11,730,000	偉柏工業(股)公司 董事長
董事	宣德投資(股)公司 代表人：田光鏞	91.6.6	3年	63,820,116	141,204	特輝工業(股)公司董事長 中原大學畢業
董事	新登投資(股)公司	91.6.6	3年	2,028,007	-	
董事	新竹商銀職工福委會 代表人：劉隆興	91.6.6	3年	13,473,473	223,692	新竹商銀副總經理 逢甲大學畢業
董事	新竹商銀職工福委會 代表人：吳文光	91.6.6	3年	13,473,473	154,936	新竹商銀副總經理 中興大學畢業
常務監察人	承志投資(股)公司 代表人：陳傳峰	91.6.6	3年	23,718,900	959,275	醫師 台大醫學院畢業
監察人	黃成權	91.6.6	3年	4,093,860	141,450	文化大學博士
監察人	坤泰投資(股)公司 代表人：陳玉鈴	91.6.6	3年	755,127	2,683,597	坤泰文教基金會副執行長 威斯康辛大學碩士
總經理	吳志偉	85.6.5		2,073,222	629,924	新竹企銀總經理 加州大學碩士
副總經理	吳文光	85.6.5		154,936	-	中興大學畢業
副總經理	劉家成	91.6.6		0	-	台新銀行企業金融部協理 印第安那大學碩士
總稽核	張正志	90.7.2		37,740	-	中央銀行金檢處稽核 政治大學企管碩士

Names, Duration & Shareholding of the Directors & Management

On December 31, 2002

Title	Name	Dates Appointed	Duration of Office	Current Shareholding	Shares held by Spouse & Dependents
Chairman of the Board	Representative of Schwinnda Investments Corp.: Shuan-Yung Chan	June 6, 2002	3 Years	63,820,116	2,835,663
Vice Chairman of the Board	Representative of Hwa Hung Investments Co.,Ltd: Kenneth Chen	June 6, 2002	3 Years	9,541,012	4,439,990
Managing Director	Meei-Yu Tai	June 6, 2002	3 Years	5,223,794	891,104
Managing Director	Po-Hsiung Cheng	June 6, 2002	3 Years	8,280,698	1,075,507
Managing Director	Representative of Schwinnda Investments Corp.: Shang-Te Chan	June 6, 2002	3 Years	63,820,116	-
Managing Director	Chih-Wei Wu	June 6, 2002	3 Years	2,073,222	629,924
Managing Director	Ching-Tang Chen	June 6, 2002	3 Years	3,414,880	889,152
Director	Yunn-Shyong Wu	June 6, 2002	3 Years	3,051,271	-
Director	Chih-Yang Wu	June 6, 2002	3 Years	910,135	63,127
Director	Representative of Schwinnda Investments Corp.: Yi-Mei Hsu Chan	June 6, 2002	3 Years	63,820,116	1,019,001
Director	Chien-Chung Chen	June 6, 2002	3 Years	2,758,951	-
Director	Representative of Schwinnda Investments Corp.: Yi-Pay Chan	June 6, 2002	3 Years	63,820,116	1,019,001
Director	Yi Chou Investments Corp.	June 6, 2002	3 Years	1,069,221	-
Director	Chao-Shiun Chu	June 6, 2002	3 Years	3,076,138	-
Director	Yi-Tze Chou	June 6, 2002	3 Years	7,776,076	72,600
Director	Wang Ming Investments Corp. Wen-Tung Chen	June 6, 2002	3 Years	1,020,000	11,730,000
Director	Representative of Schwinnda Investments Corp.: Kung-Yung Tien	June 6, 2002	3 Years	63,820,116	141,204
Director	Hsin Den Investments Corp.	June 6, 2002	3 Years	2,028,007	-
Director	Hsinchu Bank Employees' Welfare Foundation: Lung-Hsin Liu	June 6, 2002	3 Years	13,473,473	223,692
Director	Hsinchu Bank Employees' Welfare Foundation: Wen-Kuang Wu	June 6, 2002	3 Years	13,473,473	154,936
Managing Supervisor	Representative of Trans-Asia Investments Corp.: Chuan-Feng Chen	June 6, 2002	3 Years	23,718,900	959,275
Supervisor	Chen-Chuan Huang	June 6, 2002	3 Years	4,093,860	141,450
Supervisor	Representative of Kuen Tai Investments Corp.: Yu-Ling Chen	June 6, 2002	3 Years	755,127	2,683,597
President	Chih-Wei Wu	June 5, 1996		2,073,222	629,924
Executive Vice President	Wen-Kuang Wu	June 5, 1996		154,936	-
Executive Vice President	Abel. Liu	June 6, 2002			-
General Auditor	Sam Chang	July 2, 2001		37,740	-

(三)、董事、監察人屬法人股東代表，其名稱及其股東股權比例達百分之十以上或股權比例占前十名之股東名稱

Name of Directors or Supervisors Who are Legal Shareholders and Their Shareholders Who Hold More Than 10% or Rank Within the 10 Largest Investors in terms of Shareholder Rights

董事、監察人名稱 Name of the Director and Supervisor	股東名稱 Name of the Shareholder			
偉力電器股份有限公司 Willis Electric Corp.	陳文堂	Wen-Tung Chen	陳林素珍	Sui-Chen Chen Lin
	陳仲維	Chung-Wei Chen	陳雅育	Ya-Yu Chen
宣德投資股份有限公司 Schwinnda Investments Corp.	詹紹華	Shao-Hwa Chan	詹胡燕婉	Yen-Wan Chan Hu
	詹宣勇	Shuan-Yung Chan	詹尚德	Shang-Te Chan
	詹明芳	Ming-Fan Chan	詹明珠	Ming-Chu Chan
	華燕投資(股)公司		Hwa Yen Investments Corp.	
	德益琛投資(股)公司		TEC Investments Corp.	
	英屬維京群島商益成控股有限公司 Conquest Group Holdings LTD.			
	艾恩比投資股份有限公司		ANB Developments Corp.	
坤泰投資股份有限公司 Kuen Tai Investments Corp.	朱坤塗	Kuen-Tu Chu	朱呂鋒	Lu-Feng Chu
	朱文輝	Wen-Hui Chu	朱文煌	Wen-Huang Chu
	朱河村	Arthur H. Chu	朱皓名	Hau-Ming Chu
	張學美	Shey-Mei Chang	李怡寧	Yi-Lin Li
	陳玉鈴	Yu-Ling Chen		
承志投資股份有限公司 Trans-Asia Investments Corp.	陳傳峰	Chuan-Feng Chen	陳至元	Chih-Yuan Chen
	鄒寶美	Pao-Mei Chou	陳彥君	Yen-Chun Chen
	林陳美珍	Mei-Jen Lin Chen	林芳瑾	Fang-Chin Lin
	林其瑾	Chi-Chin Lin		
華宏投資股份有限公司 Hwa Hung Investments Corp.	陳國華	Kenneth Chen	曾吟雪	Yin-Hsueh Tseng
	陳建仲	Chien-Chung Chen	陳炳宏	Ping-Hung Chen
	陳琇美	Shiow-Mei Chen	陳昭蓉	Chao-Rong Chen
	蔡文苑	Wen-Yuan Tsai		
新登投資股份有限公司 The Chen Investments Corp.	陳國鏢	Kuo-Eng Chen	鄭凱倫	Ke-Len Cheng
	鄭翠玲	Tsui-Ling Cheng	陳姿勻	Tze-Yun Chen
	陳苓諭	Ling-Yu Chen		
怡州投資股份有限公司 Yi Chou Investments Corp.	王錫玉	Shih-Yu Wang	陳芳雲	Fang-Yun Chen
	王金洲	Chin-Chou Wang	王大松	Ta-Sung Wang
	王大維	Ta-Wei Wang	王金玲	Chin-Ling Wang
	陳國鏢	Kuo-Eng Chen		

一、業務內容

(一) 業務範圍

1. 收受支票存款
2. 收受其他各種存款
3. 辦理工商企業及個人放款
4. 辦理工商企業票據貼現
5. 辦理國內匯兌
6. 辦理工商企業國內保證業務
7. 代理收付款項
8. 發行金融債券
9. 投資任何事業股票以外之有價證券
10. 辦理工商企業匯票承兌
11. 簽發工商企業國內信用狀
12. 辦理與前列業務有關之倉庫保管及代理服務業務
13. 自營買賣或代客買賣有價證券
14. 代理有價證券發行轉讓、登記及股息、利息、紅利之發放
15. 提供有價證券發行、募集之顧問服務
16. 擔任股票及債券發行簽證人
17. 辦理保管業務
18. 辦理有價證券買賣融資融券業務
19. 辦理短期票券經紀、自營業務
20. 辦理信用卡業務
21. 辦理櫃檯買賣(店頭市場)經紀業務
22. 辦理代售金、銀幣業務
23. 出口外匯業務
24. 進口外匯業務
25. 一般匯出及匯入款項
26. 外匯存款
27. 外幣貸款
28. 外幣擔保付款之保證業務
29. 國際金融業務分行業務
30. 辦理聯合貸款業務
31. 經營期貨交易輔助業務
32. 辦理應收帳款承購業務
33. 經政府許可辦理之其他業務

BUSINESS ACTIVITIES

I. Scope of Business Activities

1. Checking deposits
2. Various kinds of other deposits
3. Business and consumer loans
4. Bill and notes discounting
5. Electronic remittance
6. Bank guarantee
7. Collecting and paying agency
8. Underwriting debt securities
9. Securities investments
10. Draft endorsements
11. Issuing letters of credit
12. Conducting warehousing, custodial, and agency businesses relating to the above items 1 through
13. Securities brokerage and dealing
14. Securities underwriting, stock ownership transfer and dividends distribution agency
15. Consulting services regarding securities issuance
16. Securities notarization
17. Custodial
18. Margin loan and stock short sale services
19. Bills brokerage and dealing
20. Credit card businesses
21. Over-the-counter (OTC) stock brokerage
22. Buying and selling of gold and silver bullion
23. Export trade finance
24. Import trade finance
25. General inward and outward remittance
26. Foreign currency deposits
27. Foreign currency loans
28. Foreign currency payment guarantee
29. Offshore banking services
30. Syndication loan
31. Domestic futures brokerage
32. Factoring
33. Other services authorized by the government

(二)存款業務

九十一年市場資金仍維持寬鬆局面，為提振國內需求，並反映近來市場利率走低趨勢，央行自11月12日起調降重貼現率、擔保放款融通利率及短期融通利率各0.25個百分點。

九十一年本行除簡化分行櫃台作業流程、發行次順位金融債券及配合財政部調整存、放款利率外，並加強與策略聯盟夥伴之業務密切合作，以積極擴大服務客戶層面。另持續推廣ALMA資產負債管理帳戶，提供多元的理財服務。並成立貴賓理財業務，加強對貴賓客戶之拓展及深耕，以提高手續費收入。

截至九十一年底本行總存款資金量為新台幣二千六百八十六億元(以下金額除另有標示，幣別皆為新台幣)，較九十年增加七十億元，成長率2.68%，其中活期性存款為八百七十四億八千萬元，定期性存款總額為一千七百四十億三千萬元，外幣存款七十億九千萬元。

(三)放款業務

91年國內經濟呈現緩步復甦，物價平穩，惟失業率仍偏高，全年平均為5.17%，為歷年來最高水準，導致民間消費緊縮，放款較不易推展。

為使授信品質提昇，本行除加速推動法人金融企業金流資訊e化，結合金流、物流、資訊流提升企業經營競爭力外。另完成「法人金融授信簽報書自動化系統」及「債權書類電腦化系統」，正式將法人金融業務推動導入e化。在個人金融方面，本行除配合策略聯盟伙伴推出「房屋交易安全保證」外，另陸續推出新種金融商品如現金卡、法拍屋、指數型房屋貸款，持續擴大本行在消費金融之市場占有率。

截至九十一年底本行放款總額為二千一百三億元，較九十年二千二十六億元四千萬元增加七十六億六千萬元，成長率為

II. Deposits

Market capital situation still remained at ease in Y2002. In order to boost domestic demand and to reflect the current market trend of declining interest rates, on November 12th the Central Bank of China cut discount rate, interest rates on accommodations with collateral, and short-term interest rate for a quarter-percentage point.

In Y2002, other than simplifying branch counter service operation flows, issuing secondary financial bonds, and adjusting deposit and lending rates corresponding to MOF policy, our Bank has also strengthened close business cooperation with strategic alliance partners in an effort to aggressively expand the client base we service. Moreover, we continued the promotion of Asset Liability Management Accounts (ALMA) to offer more comprehensive financial management services. We have also established the private banking financial service business to improve the development and cultivation of high net worth clients, thereby increasing service fee revenues.

As at the end of 2002, the Bank's deposits totaled NT\$268.6 billion, a increase of 2.68% or NT\$7,000 million from 2001. In particular, the demand deposits totaled NT\$87.48 billion, and the term deposits totaled NT\$174.03 billion. Moreover, the foreign currency deposits totaled NT\$7,090 million.

III. Loans

Taiwan's domestic economy in Y2002 exhibited slow but steady recovery with consumer prices maintained at stable levels. However, unemployment rate was still on the high side, and the annual average of 5.17% was a historic high. The resulting contraction in private sector spending has affected the development of loan business.

To elevate credit quality, our Bank has accelerated the computerization of corporate funding flow information for corporate financing business, combining funding flow, logistics, and information flow to enhance corporate management competitiveness. We have also completed the "Automated Credit Reporting System for Corporate Financing" and "Computerized System for Credit Documents", which marked the official computerization of our corporate finance business. In terms of personal banking, our Bank has cooperated with strategic alliance partners to launch the "Real Estate Transaction Security Guarantee". On top of that, we have also introduced new financial products such as cash cards, court auctioned real estates, as well as indexed linked mortgage loans, thereby

3.78%。

(四)證券信託業務

本項業務包括證券經紀與一般信託業務，目前本行有八家證券經紀商，除經營上市及櫃檯股票經紀與融資融券業務外，並於八十七年七月開辦期貨交易輔助業務。證券經紀業務九十一年全年成交營業額為一千六百六十三億元，經紀手續費收入為一億九千九百萬元。

至九十一年底止，其他各項經營情況分述如下：

1. 股票簽證業務：全年簽證資本額為六十二億五千六百八十二萬元，簽證手續費收入為一百一十一萬元。
2. 海外基金業務：累積銷售餘額為三十八億五千九百八十八萬元。
3. 辦理保管業務：保管期貨商營業保證金餘額為七千萬元。
4. 政府債券自營買賣業務：持有部位面額為二百七十九億四千萬元，附買回條件交易餘額為一百九十一億八千萬元。
5. 短期票券經紀、自營買賣業務：買入商業本票餘額為六十三億四千三百萬萬元，買入承兌匯票餘額為二千七百萬元，買入定期存單餘額為一百八十三億五千萬元。

continuing to expand our market share in the consumer finance market.

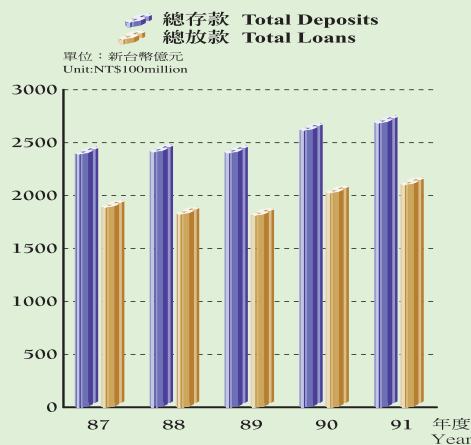
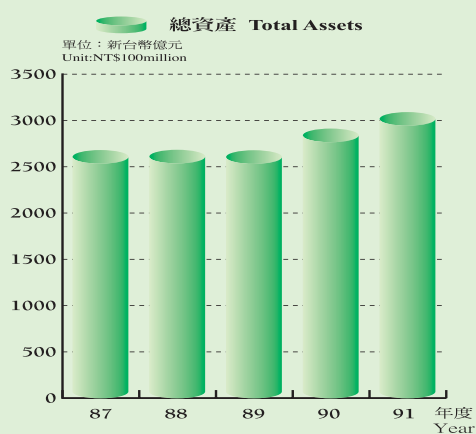
As at the end of 2002, the Bank's loans outstanding totaled NT\$210.3 billion, a increase of 3.78% or NT\$7,660 million over the previous year.

IV. Trust and Securities Brokerage

The Trust Department (the Department) primarily deals with securities brokerage and general trust-related business activities. At recent, the Department has 8 securities brokerage offices. In addition to conducting the stock brokerage, over-the-counter (OTC) brokerage, and stock margin and short sale businesses, the Bank began to its domestic futures broking in July 1998. The annual trade of 2002 for securities brokerage reached NT\$ 166.3 billion with a service fee income of NT\$ 196 million.

As for general trust-related business activities, our state of affairs by the end of 2002 are as follows:

1. Stock notarization: In 2002, the par value of the stocks notarized by the Department amounted to NT\$ 6,256.82 million, while fees earned by the Department totaled NT\$ 1.11 million.
2. Overseas mutual funds: Total sale of overseas mutual funds reached NT\$ 3,859.88 million.
3. Custodial activities: Total guarantee deposits received for custodial activities (securities and futures brokerages) reached NT\$ 70 million.
4. Bond trading: The held NT\$ 27,940 million in government bonds, and more than NT\$ 19,180 million in RP by the end of 2002.
5. Short-term bills brokerage and trading: The balance was NT\$ 6,343 million for Commercial papers, NT\$ 27 million for banker's acceptances, and NT\$ 18,350 million for CDs.



(五) 信用卡業務

九十一年度信用卡業務方向主要在維繫本行既有客戶之關係、鞏固白金優質客戶、提高卡戶持卡消費習慣、開發更多項信用卡服務功能，並對優良客戶以預准方式審核發卡，以提高作業服務品質。另與亞洲最大之新竹風城購物中心合作推出風城聯名卡，以提昇本行信用卡發卡量、市場知名度、市場佔有率及消費款。

本行至九十一年底，累積發卡數為381,634卡（含聯名卡、認同卡），較九十年底成長13.82%；流通卡則居第24名，總簽帳金額達62億元，較九十年成長29.17%。

(六) 外匯業務

本行目前有境外客戶業務之國際金融業務分行及九家辦理外匯業務之指定分行與七十四家辦理外幣現鈔及旅行支票業務之部份執照分行，國外通匯行超過一千餘家，通匯網路遍佈全球。

本行九十一年度進出口及匯兌業務承作金額為三十一億三千五百萬美元，較九十年增加十億九千五百萬美元，成長率為53.7%。其中進口業務承作約三億四千二百萬美元，出口業務承作二億三千六百萬美元，匯兌業務承作二十五億五千七百萬美元。

V. Credit Cards

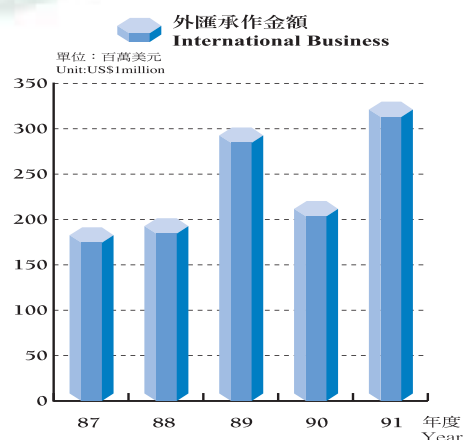
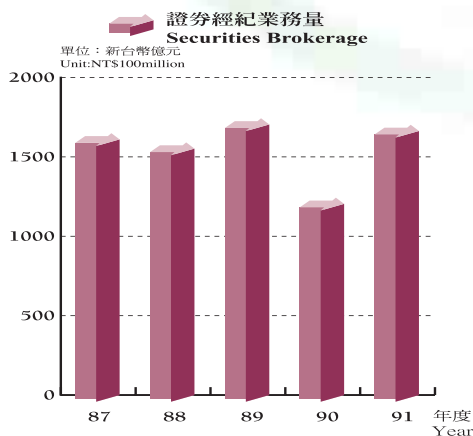
The direction of our credit card business development in Y2002 is aimed at maintaining our relationship with existing clients, securing quality platinum card clients, raising card user consumption habits, developing more credit service functions, and issuing cards to quality clients on a pre-approved basis, so as to improve operational service quality. On top of these, we have also cooperated with Asia's largest WINDANCE Shopping Center to launch the WINDANCE Affinity Card, which would contribute to the number of card circulation, market awareness, market share, and consumption amount.

Until the end of 2002, the number of credit cards issued by the Bank totaled 381,634 (including associate cards and co-issued cards). The result is a 13.82% growth from the previous year, which puts our Bank at 24th place amongst all member banks of the National Credit Card Center. Total 2002 credit card consumption was NT\$6.2 billion, a 29.17% growth from the year 2001.

VI. INTERNATIONAL BANKING

Presently, the Bank has opened an offshore banking unit (OBU), 9 branches that are designated to conduct exchange business, and 74 branches that are partially licensed to operate foreign currency notes traveler's checks businesses. With over 1,000 correspondent banks overseas, our fund remittance network extends all over the globe.

In 2002, the Bank handled US\$3,135 million in international banking-related activities, an increase of US\$1,095 million or 53.7% from 2001. In particular, import-related activities accounted for US\$ 342 million, export-related activities accounted for US\$236 million, and currency exchange-related activities accounted for US\$ 2,557 million.



二、市場分析

九十一年初國際景氣逐漸脫離低谷，惟第2季以來美國企業會計醜聞接連爆發，加以獲利未如預期及恐怖攻擊陰影籠罩，衝擊全球投資與消費者信心，國際景氣復甦步調明顯趨緩。而九十一年以來受惠於國際分工專業化，國外大廠訂單挹注，我國商品出口及製造業生產明顯回升，加以九十年同季基數較低，初步統計第3季經濟成長率4.77%。惟第四季雖政府戮力提振景氣，惟國際經濟大環境不穩牽制，國內經濟成長動能將受侷限。但在政府積極推動「挑戰二〇〇八，國家發展重點計畫」，並鼓勵企業在台設立營運總部與創新研發中心下，預期經濟將逐漸恢復活力。以下就九十一年之經濟情勢做進一步之評析：

(一) 經濟成長

受到九十年911事件及國內風災影響，比較基數較低，因此九十一年景氣較九十年比較略有成長。加上受惠於國際分工專業化，國外大廠訂單挹注，商品出口及工業生產表現較預期為佳。九十一年景氣復甦比原先預期順利，景氣對策信號自七月以來每月為綠燈，顯示國內景氣復甦態勢趨於穩定。

(二) 對外貿易

九十一年展現卓越的復原力以及美國景氣逐步擺脫九一一恐怖攻擊事件的陰霾下，全年接單金額共計1,509.5億美元，較九十年全年增加152.4億美元或增11.23%。

MARKET ANALYSIS

The world economy gradually bottomed out in the beginning of Y2002, but a series of US corporate accounting scandals broke out in Q2, followed by corporate earnings failing to meet expectations, and fear over terrorist attacks jointly caused impact on global investments and investor confidence, leaving the pace to international economic recovery to slow down significantly. Since this year, thanks to the specialization in global division of labor and purchase orders from the large foreign plants, Taiwan scored sizeable gains in merchandise export and manufactured products. Also due to the fact that the comparison basis in Q3 Y2001 was relatively lower, preliminary statistics indicate that the economic growth rate for Q 3 Y2003 was 4.77%. In Q4, however, even with dedicated efforts from the government to revive the economy, Taiwan's domestic economic growth kinetics will be restricted due to impediments from the unstable international environment. Nevertheless, the government is aggressively promoting "Challenge Y2008 – National Development Focal Plans", and encouraging businesses to set up operational headquarters as well as innovation R&D centers in Taiwan, the economy is expected to regain its vitality progressively. The Y2002 economic situations are further evaluated as follows:

I. Economic Growth

Affected by the September 11th attack in the foregoing year and the local typhoon damages, the comparison basis was relatively lower and thus Y2002 economy recorded slight improvements over the previous year. Taiwan also benefited from the specialization in global division of labor and purchase orders from the large foreign plants, therefore merchandise export and industrial manufacturing both outperformed expectations. Economic recovery in Y2002 has been progressing smoother than predictions, and the economic indicator was showing the green light for all months after July, indicating that the trend of domestic economic recovery was turning stable.

II. External Trade

Y2002 has displayed excellent capability of recovery, and with the US economy gradually shedding off the gloom of the September 11th terrorist attack, the total amount of purchase orders received for the whole year was USD 150.95 billion, which was an increase of USD 15.24 billion or 11.23% up from the previous year.

(三) 工業生產

九十一年全年累計與上年比較，工業生產增加6.95%。其中製造業增加8.05%，而重工業佔製造業生產淨值比重為78.7%，高於去年全年平均的76.9%，顯示產業仍持續升級。

(四) 物價變動

九十一年CPI較上年跌0.20%；其中服務類下跌0.38%，主因房地產景氣仍處調整期，房租調降，以及電信市場開放，通信服務費趨降所致。

(五) 金融情勢

九十一年金融情勢仍不理想。12月底主要金融機構存款年增率為2.2%。而景氣仍處於低潮，廠商資金需求不強，12月份放款與投資年增率為負3.3%。

匯率方面受國內經濟基本面轉佳及國際美元轉於疲弱下，造成新台幣逐步升值，至七月份收33.40對1美元；惟自下半年來，投資者對美國經濟成長之期望再燃，因而美元資產開始升值，至年底收34.753對1美元。

利率方面，九十一年市場資金仍維持寬鬆局面，為提振國內需求，並反映近來市場利率走低趨勢，央行自11月12日起調降重貼現率、擔保放款融通利率及短期融通利率各0.25個百分點。九十一年12月隔夜拆款利率平均利率為1.61%，相較去年同期下降0.779%。

股市方面，今年股市因資金寬鬆，交易尚屬活絡，雖因美國發生美西封港，惟自10月中旬起，受美股大漲、全球股市回溫，以及外資加碼等刺激，我國股市逐步回穩。11月上旬，更一度衝破4,800點大關。後因美伊開戰變數仍大，我國股價轉趨震盪盤整走勢，年底最後以4452點封關。

III. Industrial Output

Accumulated industrial output from January through December 2002 gained 6.95% from the previous year. Amongst which, manufacturing industries increased 8.05%. Heavy industries accounted for 78.7% net ratio of the overall manufacturing industries, which was higher than the 76.9% of the Y2001 average, indicating that our industries are being continually upgraded.

IV. Price Fluctuation

Consumer Price Index for Y2002 fell 0.20% from the previous year. Amongst which, the service sector declined 0.38%, primarily because rental rates have been lowered since the real estate business is still situated in an adjustment period, and also because of dropping telecommunications service fees as a result of the liberated telecommunications market.

V. Financial Situations

Y2002 financial situations were still far from being ideal. By the end of December 2002, the annual growth rate for deposits at major financial institutions was 2.2%, but the continually slack economy and weak demand worked to lower both loan and investment balances to an annual growth rate of -3.3% in December.

In terms of foreign exchange rates, with the domestic economic fundamentals turning positive and the weakening USD in the global markets, the NTD steadily appreciated to close at 33.40 against USD in July. However, investor expectations on US economic growth began to surface again since the second half of Y2002, causing USD to appreciate, ending the year at a rate of 34.753 to 1 US dollar.

In terms of interest rates, since market capital remains at ample levels in Y2002, starting November 12th the Central Bank of China (CBC) slashed 25 basis points on rediscount rates, guaranteed loan accommodating rates, and short-term accommodating rate in order to revitalize domestic demand and to reflect current interest rate movements in the markets. Overnight lending rate in December 2002 was at an average of 1.61%, which was 0.779% lower than in the previous year.

In terms of the stock market, the Taiwan stock market was experiencing ample capital and moderately active trading this year. In spite of the US West Coast port lockout, Taiwan stock performances gradually stabilized starting from mid-October due to the influences from rising US stocks, rebounds in global stock markets, and additional investments from foreign investors. The Taiwan

九十一年12月，M1B年增率及M2年增率分別為11.1%、2.8%。其中M2因外資淨匯入金額減少，以及上年比較基數較高，全年平均年增率為3.6%。相較去年下降2.2%。

展望九十二年，我國外貿及內需應可持續九十一年成長，景氣可望緩步復甦。依主計處預測經濟成長率可望上修至3.68%。

Weighted Index once even climbed above the 4,800-point benchmark in early November. Later it was the concerns over a possible US-Iraqi war that Taiwan stock prices turned to volatile adjustments, eventually closing the year at 4,452 points.

In December 2002, the annual growth rate for M1B and M2 were 11.1% and 2.8%, respectively. Due to the decrease in net inflow of foreign capital and a relatively higher comparison basis in the previous year, the average annual growth rate of M2 was 3.6%, or a 2.2% decline from the previous year.

Looking ahead at the prospects of Y2003, Taiwan's external trade and domestic demand can be expected to continue its growth in Y2002, and the economy could gradually recover. The Directorate General of Budget, Accounting and Statistics (DBGAS) has predicted that the economic growth rate could be revised upwards to 3.68%.



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三、最近二年業務概況

OVERVIEW OF BUSINESS GROWTH FOR THE LAST 2 YEARS

單位：新台幣千元
UNIT：NT\$ 1,000

項 目		九十一年度	九十年度
ITEM		2002	2001
存款業務 Deposits	總存款 Total deposits	268,616,011	261,602,838
放款業務 Loans	總放款 Total loans	210,299,691	202,635,073
信託業務 Trust and Securities	證券經紀成交金額 Securities Brokerage	166,376,883	120,385,841
	股票簽證金額 Stock Notarization	6,256,823	4,679,610
外匯承作金額（單位：千美元） International Business (Unit: US\$ 1,000)		3,134,995	2,039,160

四、最近二年從業人員資料

EMPLOYEE STATUS FOR THE LAST 2 YEARS

年度 YEAR	員工人數 No. of Employees			平均 年齡 Average Age	平均服 務年資 Average Working Years	員工學歷 Education Level of Employees									
						碩士 Master		大學 University		專科 College		高中職 Technical High School		其他 Others	
	內勤 Internal	外勤 External	合計 Total			人數 No.	比率 %	人數 No.	比率 %	人數 No.	比率 %	人數 No.	比率 %	人數 No.	比率 %
九十 2001	1988	0	1988	32.7	8.9	40	2.0	486	24.4	924	46.5	526	26.5	12	0.6
九十一 2002	2043	0	2043	32.6	8.5	61	3.0	627	30.7	945	46.3	404	19.8	6	0.3

五、勞資協議情形：解職員工經法院判決僱用關係存在之賠償3,996千元。

LABOR-MANAGEMENT AGREEMENTS : We pay the dismissed employee NT\$ 3,996 thousand for court's judgement.

六、重要契約：本行於91.05.31與寰訊科技簽訂「開發第二代新台幣系統」，預訂於93.12.31完成，總金額為新台幣一億一仟萬元整。

IMPORTANT CONTRACTS : 1. On May 31st 2002, our Bank entered an agreement with InfoBank Technology Corp. to develop the "2nd Generation NTD Operating System". With expected completion date on December 31st 2004 total value of project was \$11 million.

七、訴訟或非訟事件：無。

LITIGIOUS OR NON-LITIGIOUS MATTERS : None.

八、固定資產及其他不動產

(一)取得不動產之金額達新台幣五千萬元或實收資本額百分之一以上者如下：

單位:新台幣千元

財產名稱	取得日期	簽約金額	使用情形	交易對象	關係
台中市文心路一段378號24樓等	91.01.23	64,280	法、個金區域中心	中資建設(股)公司	無
平鎮市廣仁段4地號等	91.05.17	75,415	已出售	簡黃梅蘭、邱火炎	無
台北市東湖路69號	91.12.23	366,000	內湖分行行舍	東煦建設(股)公司	無

(二)處分不動產之金額達新台幣五千萬元或實收資本額百分之一以上者如下：

單位:新台幣千元

財產名稱	交易日或事實發生日	原取得日期	帳面價值	交易金額	處分損益(註)	交易對象	關係
平鎮市廣仁段4地號等	91.06.25	91.05.17	75,415	75,415	0	黃正園	無

註：上列處分利益係扣除相關費用之金額。

Fixed Assets and Other Real Estate

1. Properties acquired at costs over NTD 50 million or 1% of actual paid-in capital are as follows:

UNIT: NTD1,000

Description of Property	Contract Date Acquired	Amount	Counterparty of Status of Use	Transaction	Relationship
24Fl., No. 378, Sec. 1, Wenshin Rd., Nantuen Chiu, Taichung	January 23, 2002	64,280	Office Building for Taichung Corporate District Centers	Zhong-Zi Construction Co., Ltd.	None
4 Di Hao, Guang Ren Sec. Ping Zhen City	May 17, 2002	75,415	Sold	Jian-Huang Mei Lan, Qiu Huo Yan	None
No. 69, Dunghu Rd., Neihu Chiu, Taipei	December 23, 2002	366,000	Office Building for Neihu Branch	Dong-Xu Construction Co., Ltd.	None

2. Disposal of properties amounting to over NTD 50 million or 1% of actual paid-in capital are as follows:

UNIT: NTD1,000

Description of Property	Transaction Date or Date of Occurrence	Date of Original Acquisition	Book Value	Transaction Amount	Gain and Loss of Property Disposal (Note)	Counterparty of Transaction	Relationship
4 Di Hao Guang Ren, Sec, Ping Zhen city	June 25, 2002	May 17, 2002	75,415	75,415	0	Huang Zheng Yuan	None

Note: All related expenditures are already deducted from the gains from disposal of properties listed above.

九、轉投資事業：Long-term Investments:

單位：新台幣千元 UNIT:NT\$1,000

公司名稱 Name	所營事業 Business	投資成本 Cost	配發之 現金股利 Cash Dividends	該轉投資事業持有 本行之股份數額 Number of Hsinchu Bank Shares held by the \Invested Enterprise	該轉投資事業之子公司取得及處分本行股票之情形 Situation of HsinchuBank Shares Acquired and Disposed of by of the Invested Enterprise Subsidiaries
財金資訊(股)公司 Financial Information Service Co., Ltd.	金融資訊服務 Financial Information Services	45,500	6,416	-	-
台北外匯經紀(股)公司 Taipei Forex Co., Ltd.	銀行間外匯經紀業 Inter-Bank Foreign Exchange Brokerage	6,000	1,027	-	-
新竹建築經理(股)公司 Hsin-Chu Real Estate Co., Ltd.	履約保證營建管理等業務 Guarantee of Contract Fulfillment, Construction Management, and etc.	30,000	-	-	竹城開發(股)公司取得13,770股 13,770 shares acquired by Chu Cheng Development Co., Ltd.
新竹期貨經紀(股)公司 Hsin-Chu Futures Co., Ltd.	期貨經紀業務 Futures and Commodity Brokerage	320,674	-	-	-
台灣期貨交易所(股)公司 Taiwan International Mercantile Corp.	期貨交易所期貨結算機構 Futures and Commodity Exchange, Futures and Commodity Clearing Institutions	10,250	-	-	-
台灣育成中小企業開發 (股)公司 Taiwan Small and Medium Enter- prises Development Co., Ltd.	投資及管理顧問服務 Investment and Management Consulting Services	29,000	2,050	-	-
富邦證券金融(股)公司 Fubon Securities Finance Co., Ltd.	有價證券買賣之融資融券 Margin Purchases and Stock Loans in Securities Trading	59,945	1,863	-	-
關貿網路(股)公司 Trade-Van Information Services Co., Ltd.	電子資料交換、網路服務、 網路評估服務 Electronic Data Exchange, Network Service, Network Evaluation Services	20,000	2,301	-	-
力宇創業投資(股)公司 Universal Venture Fund Co., Ltd.	創業投資業 Venture Capital Investments	80,000	-	-	-
元富證券(股)公司 Masterlink Securities Co., Ltd.	證券業 Securities Business	59,660	2,476	-	-
雍聯(股)公司 Windance Co., Ltd.	購物中心(服務業) Shopping Center (Service Industry)	188,500	-	-	-
新竹保險代理人(股)公司 Hsin-Chu Insurance Agent Co., Ltd.	人身保險代理人業 Life Insurance Agents	2,000	3,115	-	-
竹塹保險代理人(股)公司 Chu-Chien Insurance Agent Co., Ltd.	財產保險代理人業 Property Insurance Agents	2,000	8,328	-	-
台灣金融資產服務(股)公司 Taiwan Financial Assets Service Co., Ltd.	公正第三人拍賣業務 Fair and Independent Party Auction Business	50,000	-	-	-
中興證券投資信託(股)公司 Chung-Shing Securities Investment Trust Co., Ltd.	證券投資信託 Securities Investment Trust	60,000	-	-	-
萬基(股)公司 Mondex Taiwan Co., Ltd.	金融相關事業 Banking	25,000	-	-	-
美國加州保富銀行 Preferred Bank U.S.A	銀行業 Banking	39,960	3,626	-	-

註：轉投資事業「帳面價值」、「持有股份」、「持股比例」、「市價或股權淨值」、「會計處理方法」及「最近年度帳列投資損失」：參閱年報第39、40、53頁

Note: For Long-term Investment "Book Value", "Shares", "Ratio of Equity", "Market/Net Value", "Account Basis And Investment Gain/Loss", Please refer to page 77 and 78 of the annual report.

十、風險管理 Risk Management

(一) 信用風險集中之資訊：參閱年報第 50 頁。

For information on concentrations of credit risk, please refer to Page 74 of the annual report.

(二) 逾期放款金額：91年逾期放款金額為 9,955,575千元。

Amount of past-due loans: past-due loans for Y2002 amounted to NT\$ 9,955,575 thousand.

(三) 利率敏感性資訊

Information on interest rate sensitivity

單位：%

(Unit: %)

	91.12.31 December 31st, 2002
利率敏感性資產與負債比率 Ratio of Interest Rate-Sensitive Assets to Liabilities	86.14
利率敏感性缺口與淨值比率 Ratio of Interest Rate-Sensitive Gap to Net Value	(275.76)

(四) 外匯風險集中狀況：

Situation on Concentration of Foreign Exchange Risks:

單位：新台幣千元

Unit: NTD 1,000

國 別 Country	外匯放款金額 Amount of Foreign Currency Loans
本 國 Taiwan	4,839,034
東南亞 South East Asia	49,639
美 洲 Americas	6,571
歐 洲 Europe	15,215
非 洲 Africa	4,721
其 他 Others	1,175
小 計 Subtotal	4,916,356

(五) 資產與負債之到期分析：參閱年報第 50 頁。

For maturity analysis of assets and liabilities, please refer to Page 75 of the annual report.

(六) 衍生性金融商品交易：參閱年報第 47 頁。

For information on transactions in derivative financial instruments, please refer to Page 71 of the annual report.

一、經營計劃

(一) 存款方面

1. 規劃自動化設備增加代收公共事業費用及各電信公司費用。
2. 建立帳戶整合模組，推動晶片卡及金融信用卡 Combo Card 業務。
3. 建立貴賓理財服務網，加強多重行銷。

(二) 放款方面

1. 推出白金理財現金卡及「指數型信用貸款」，增加本行收益。
2. 推動企業金融網 (B2Bank)，提升本行對企業e化服務領域。
3. 掌握授信品質，建立風險控管機制。

(三) 證券信託方面

1. 開辦連動式債券及外幣信託業務，以增加本行手續費收入。
2. 推廣基金網路下單業務，以提高手續費收入。
3. 成立專責的證券部，以加速拓展本行的證券業務。

(四) 外匯方面

1. 加強出口押匯、國際應收帳款融資等自償性高且風險性低之外幣融資業務。
2. 建立OBU成為海外設廠客戶之資金調度據點。
3. 研擬開發外幣投資組合型存款業務。

(五) 信用卡方面

1. 發行以彩色透明圓弧特殊造型之風城聯名卡，重塑Hibank品牌新形象。

OPERATIONAL PLANS

(1) Deposits

1. Devise automated facilities to increase amount of agency fee collections from public utilities and varying telecommunications companies.
2. Establish account integration modules, and promote IC chip card and Combo Card businesses.
3. Promote private banking financial service network, strengthen multi-channel marketing.

(2) Loans

1. Circulate Platinum Financial Management Cash Card and promote "index-linked credit loans" to increase revenues.
2. Formulate B2Bank service network and enhance our bank's service to corporate clients in the e-commerce service category.
3. Grasp credit quality and construct risk control mechanism.

(3) Securities Trusts

1. Begin offering linked notes and foreign currency-denominated trust business to increase service fee income.
2. Promote business in fund transactions conducted over the Internet to increase service fee income.
3. Set up a specialized securities department to accelerate the securities business of our Bank.

(4) Foreign Exchange

1. Strengthen foreign currency financing businesses that are highly self-financing and low in risk, such as export negotiations, international accounts receivables financing, and etc.
2. Develop OBU into funding control bases for clients with offshore business establishments
3. Research and develop foreign currency-denominated investment portfolio deposits business.

(5) Credit Cards

1. Circulate the WINDANCE affinity card that features

2. 增加信用卡新功能，提高客戶刷卡意願。
3. 大型策略聯盟、廣告媒體通路運用，提高信用卡市場知名度。

(六) 管理方面

1. 持續導入 SMART 專案，提升人力運用效益。
2. 加強落實執行內部控制制度，持續提昇事務管理品質。
3. 採差異化風險管理模式，追求組織利潤之極大。
4. 實施利潤中心制，以有效掌控分行營業績效情形。

二、營業目標

(一) 存款業務

九十二年底存款目標為新台幣二千九百四十二億元（台幣二千八百二十億，外幣一百二十二億），較九十一年底增加二百五十六億元，成長率8.7%。

(二) 放款業務

九十二年底放款目標為二千一百七十三億元，較九十一年底增加七十億元，成長率3.22%。

(三) 外匯業務

九十二年度預計承作進出口押匯業務九億美元，國際匯兌業務三十三億六千萬美元。

(四) 證券信託業務

1. 九十二年證券經紀商，預計成交營業額為

colorful, transparent and arced appearance, so as to reshape the Hibank brand image.

2. Increase new credit card functionality to improve client motivation in using the cards.
3. Raise brand awareness in the credit card market through large-scale strategic alliances and utilization of advertising and media.

(6) Corporate Management

1. Continue implementation of the SMART project, improve the efficiency in human resources planning and utilization.
2. Enforce substantiation in implementing internal control systems, continue to improve operational control quality.
3. Adopt differentiated risk control models and pursue profit maximization for the organization.
4. Implement the profit center system to effectively monitor business performance of bank branches.

BUSINESS OBJECTIVES

(1) Deposits:

Target for deposits by the end of Y2003 is NTD 294.2 billion (NTD 282 billion plus an equivalent of NTD 12.2 billion in foreign currencies), which is a \$25.6 billion increase from the end of Y2002, target growth rate is 8.7%.

(2) Loans:

Target for loans by the end of Y2003 is NTD 217.3 billion, which is a \$7 billion increase from the end of Y2002, target growth rate is 3.22%.

(3) Foreign Exchange:

Y2003 forecast to undertake import/export negotiation business for the amount of USD 900 million, and international currency exchange business for the amount of USD 3.36 billion.

(4) Securities Trusts:

1. In Y2003, expected transaction volume for securities brokerage is \$200 billion, with expected market share

二千億元，市場佔有率至年底預計為0.419%，預計全年度之證券經紀手續費收入為二億一千三百萬元。

- 九十二年銷售基金之手續費收入為五千萬
- 元。
- 九十二年債券買賣斷交易預計利益為4.95億元。

(五) 信用卡業務

九十二年度新發卡目標五十三萬卡；每卡每月平均消費金額三千元。

三、處分或取得不動產或長期投資計劃：無。

四、資金運用計劃：

本年度擬裝修行舍計劃：

九十二年度持續進行裝修中壠分行及總行大樓計劃，所需資金預估約為27,000,000元，預計九十二年底前裝修完成。

裝修工程之資金來源係銀行自有資金，其將來產生之效益除增加行舍耐用性外及美觀性，亦可提升本公司形象及拓展業務。

of 0.419% by yearend. The annual revenue from securities brokerage service fees is targeted at \$213 million.

- In Y2003, target revenue from mutual fund sales charges is \$50 million.
- In Y2003, target profit from outright bond purchases and sales is \$495 million.

(5) Credit Cards

Y2003 target for new card issuance is 530,000 cards, monthly average consumption per card is \$3,000.

III. DISPOSAL OR ACQUISITION OF REAL ESTATES OR LONG-TERM INVESTMENT PLANS: None.

IV. Capital Utilization Plans :

Proposed Office Building Dceroation Plan of this year

Our Bank will continue to decorate Chungli Branch & Head Office.It will be needed own property , required cost estimated approximately NTD 27 million. The plan is expected to finish in Y2003 .

The project is funded by the Bank's own capital. Possible advantage can be expected to enhance it's durability & beautification which may remarkably improve our company image as well as business development.

五、研究發展

本行對於新種金融產品、業務之研發，一向不遺餘力，對業務推展及經營績效之提升極有助益。茲將其成果詳述如下：

(一) 九十、九十一年研究發展成果

1. 發展ALMA二代帳戶，成為本行帳戶整合之主帳戶。
2. 建立專屬本行法人金融之信用評等機制。
3. 建立本行分級管理模組及同客層金融產品之行銷組合。
4. E-Loan 徵信流程管理系統上線。
5. 完成台幣、外幣匯率選擇權業務及外幣對外幣間遠期外匯交易電腦作業系統

(二) 未來研究發展計劃

1. 規劃因應新版巴賽爾協定之風險性資產評估方法。
2. 配合規劃本行台幣二代作業系統。
3. 建置以資訊導向的決策模式，將信用貸款導入評分系統機制。
4. 建置「非固定薪制業務代表」制度，發展消金專業銷售導向之組織文化。
5. 建置「通路管理辦法」機制，深耕與通路關係。
6. 建立ATM營運效益決策分析模組。
7. 研擬開發外幣投資組合型存款業務。

(三) 最近三年研究發展支出

單位：千元

年度	91年	90年	89年
金額	38	3,322	796

V. RESEARCH AND DEVELOPMENT

Our Bank has always dedicated itself to the research and development of new financial products, which has been extremely beneficial to business promotions and operating efficiency. The achievements of which are detailed as follows:

(1) Y2001 & 2002 Research and Development Achievements in R&D

1. Developed ALMA Generation II accounts to become the integrated primary accounts of our Bank.
2. Established a corporate finance credit rating mechanism that is exclusive to our Bank
3. Established our Bank's management hierarchy module and marketing mix of financial products for individual client segments.
4. Control system for E-Loan credit assessment procedures went online.
5. Completed computer operating systems for NTD and foreign currency exchange rate options businesses, as well as cross-currency forward foreign exchange transactions.

(2). Future Research and Development Plans

1. To devise an assessment method for risky assets in accordance with the New Basel Capital Accord.
2. To devise our Bank's 2nd Generation NTD Operating System.
3. To construct an information-oriented decision-making model, and direct credit loans into a mechanism of point grading system.
4. To construct a "non-fixed salary sales representative" system and develop a consumer finance professional sales oriented organizational culture.
5. To establish a "Channel Management Rules" mechanism for relationship cultivation with distribution channels.
6. To establish an ATM operating efficiency decision analysis module.
7. To plan on developing foreign currency investment portfolio deposit business.

(3). R&D's expense for the last 3 years

Unit:NT thousand

Year	2002	2001	2000
Amount	38	3,322	796

事務所名稱：眾信聯合會計師事務所 地址：台北市光復南路102號5樓 電話：(02)2751-8866

九十一年度財務報表會計師查核報告

新竹國際商業銀行股份有限公司董事會 公鑒：

新竹國際商業銀行股份有限公司民國九十一年及九十年十二月三十一日之資產負債表，暨民國九十一年及九十年一月一日至十二月三十一日之損益表、股東權益變動表及現金流量表，業經本會計師查核竣事。上開財務報表之編製係管理階層之責任，本會計師之責任則為根據查核結果對上開財務報表表示意見。如財務報表附註六所述，採權益法評價之被投資公司新竹保險代理人股份有限公司、竹塹保險代理人股份有限公司及中興證券投資信託股份有限公司民國九十一年及九十年十二月三十一日之長期股權投資分別為67,308千元及77,577千元，分別占該日資產總額之0.02%及0.03%，民國九十一年及九十年一月一日至十二月三十一日採權益法評價所認列之投資收益分別為1,174千元及12,412千元，分別占民國九十一年及九十年一月一日至十二月三十一日稅前淨利(損)之(0.03)%及2.93%，係依據其他會計師之查核財務報表認列。另附註十八(二)，對上述三家直接投資及間接控制之被投資公司竹影國際股份有限公司，其相關資訊係依據其他會計師之查核財務報告。

本會計師係依照會計師查核簽證金融業財務報表規則暨一般公認審計準則規劃並執行查核工作，以合理確信財務報表有無重大不實表達。此項查核工作包括以抽查方式獲取財務報表所列金額及所揭露事項之查核證據、評估管理階層編製財務報表所採用之會計原則及所作之重大會計估計，暨評估財務報表整體之表達。本會計師相信此項查核工作及其他會計師查核報告可對所表示之意見提供合理之依據。

依本會計師之意見，基於本會計師之查核結果及其他會計師之查核報告，第一段所述財務報表在所有重大方面係依照證券發行人財務報告編製準則暨一般公認會計原則編製，足以允當表達新竹國際商業銀行股份有限公司民國九十一年及九十年十二月三十一日之財務狀況，暨民國九十一年及九十年一月一日至十二月三十一日之經營成果與現金流量。

眾信聯合會計師事務所

核准文號：(87)台財證(六)第91863號

(88)台財證(六)第95267號

會計師：

黃敏全



會計師：

何志儒



中華民國九十二年二月廿五日

Office : Deloitte & Touche Address : 5F,102 Kuang Fu South Road Taipei, Taiwan, R.O.C. Tel : (02)2751-8866

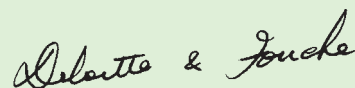
AUDITORS' REPORT IN 2002

Hsinchu International Bank, Ltd.:

We have audited the accompanying balance sheets of Hsinchu International Bank, Ltd. as of December 31, 2002 and 2001, and the related statements of income, changes in shareholders' equity and cash flows for the years then ended. These financial statements are the responsibility of the Bank's management. Our responsibility is to express an opinion on these financial statements based on our audits. We did not audit the financial statements of Hsin-Chu Insurance Agent Co., Ltd., Chu-Chiann Insurance Agent Co., Ltd., and Chung-Shing Assets Management Co., Ltd., equity-method investees, from which the Bank recognized equity investment incomes of NT\$1,174 thousand and NT\$12,412 thousand, respectively constituting (0.03)% and 2.93% of the income before income taxes for the years ended December 31, 2002 and 2001; total investment amounted to NT\$67,308 thousand and NT\$77,577 thousand constituting 0.02% and 0.03% of total assets as of December 31, 2002 and 2001. Those financial statements were audited by other auditors whose reports have been furnished to us, and our opinion, insofar as it relates to the amount included in the financial statements for the invested companies is based solely on the reports of the other auditors. We also did not audit the financial statements of Ju-Ying International Co., Ltd. as of and for the year ended December 31, 2002, which is stated in Note 18(2). Those statements were audited by other auditors whose report has been furnished to us, and our opinion, insofar as it relates to the amount and other information included in the financial statements for the company, is based solely on the report of the other auditors.

We conducted our audits in accordance with "Guidelines for Certified Public Accountants' Examinations of and Reports on Financial Statements of Financial Institutions" and generally accepted auditing standards in the Republic of China. Those standards and guidelines require that we plan and perform the audit procedures to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits and the reports of the other auditors provide a reasonable basis for our opinion.

In our opinion, based on our audits and the reports of the other auditors, the financial statements referred to above present fairly, in all material respects, the financial position of Hsinchu International Bank, Ltd. as of December 31, 2002 and 2001, and the results of its operations and its cash flows for the years then ended, in conformity with the Standards for the Preparation of Financial Statements of Public Companies and generally accepted accounting principles in the Republic of China.



February 25, 2003

資產負債表 BALANCE SHEET

(中華民國九十一年及九十年十二月三十一日)
December 31, 2002 and 2001

單位：新台幣千元
UNIT:NT\$1,000

資 產 ASSETS		91年12月31日 2002.12.31		90年12月31日 2001.12.31	
		金額 Amount	%	金額 Amount	%
現金	Cash	\$ 19,567,251	6	\$ 10,259,003	3
存放銀行同業	Due from other banks	8,910,186	3	13,783,011	5
存放央行	Due from Central Bank	15,776,808	5	11,500,693	4
買入票券淨額	Marketable Securities, net	18,297,606	6	16,862,081	6
應收款項 - 減備抵呆帳 91年及90年各為193,557 千元及119,728千元後淨額	Receivables, less allowance of \$193,557 and \$119,728 on December 31, 2002 and 2001, respectively	8,716,348	3	4,657,608	1
預付款項及其他	Prepaid expenses and other current assets	46,804	—	33,528	—
買匯、貼現及放款 - 減備抵呆帳91年及 90年各為589,094千元 及304,413千元後淨額	Loans, Discounts and Bills Purchased, Less allowance of \$589,094 and \$304,413 on December 31, 2002 and 2001, respectively	209,825,894	67	202,410,539	69
長期投資淨額	Long-term Investments, net	1,166,963	—	1,226,217	—
固定資產淨額	Property and Equipment, net				
土地	Land	2,568,149	1	2,386,150	1
建築物	Buildings	2,815,578	1	2,670,353	1
資訊、辦公及 其他設備	Computer and other office equipment	2,330,519	1	2,190,322	1
重估增值	Revaluation increment	538,081	—	493,478	—
成本及重估增值	Cost and Incremental Value on Fixed Appraised	8,252,327	3	7,740,303	3
減：累計折舊	Less: accumulated depreciation	(2,097,621)	(1)	(1,760,399)	—
未完工程及訂購機件	Construction in progress	160,634	—	49,253	—
	Total property and equipment	6,315,340	2	6,029,157	3
催收款項 - 減備抵呆帳 91年及90年各為 2,193,762千元及2,051,766 千元後淨額	Delinquent accounts, less allowance of \$2,193,762 and \$2,051,766 on December 31, 2002 and 2001, respectively	10,409,886	4	17,430,269	6
什項資產	Other Assets	12,773,881	4	9,843,144	3
資產總計	Total Assets	\$ 311,806,967	100	\$ 294,035,250	100

單位：新台幣千元
UNIT：NT\$1,000

負債及股東權益 LIABILITIES AND STOCKHOLDERS' EQUITY		91年12月31日 2002.12.31		90年12月31日 2001.12.31	
		金額 Amount	%	金額 Amount	%
負債	Liabilities				
銀行同業存款	Due to other banks	\$ 79,005	—	\$ 156,561	—
應付款項	Payables	7,989,881	3	4,962,343	2
預收款項及其他	Advance receipts and others liabilities	319,830	—	434,743	—
存款及匯款	Deposits accepted and remittances payable	280,881,881	90	270,829,063	92
金融債券	Financial Bands	8,000,000	3	—	—
央行及同業融資	Loans from Central Bank and Banks	347,530	—	—	—
其他負債	Long-term and Other Liabilities	832,685	—	776,612	—
負債合計	Total Liabilities	<u>298,450,812</u>	<u>96</u>	<u>277,159,322</u>	<u>94</u>
股東權益	Stockholders' Equity				
股本 - 普通股，每股面額10元，91年及90年額分別發行為1,290,111，1,266,535千股	Common stock, NT\$10 par value, authorized and issued 1,290,111 and 1,266,535 thousand shares in 2002 and 2001, respectively	<u>12,901,110</u>	<u>4</u>	<u>12,665,348</u>	<u>5</u>
資本公積	Capital Reserve				
處分固定資產盈益	Gains on disposal of property and equipment	22,820	—	22,820	—
資產重估增值	Revaluation increment on property and equipment	200,285	—	200,285	—
庫藏股票交易	Gains on disposal of treasury stock	<u>6,289</u>	<u>—</u>	<u>2,708</u>	<u>—</u>
資本公積小計	Total Capital Reserve	<u>229,394</u>	<u>—</u>	<u>225,813</u>	<u>—</u>
保留盈餘	Retained Earnings				
法定盈餘公積	Legal reserve	4,138,788	1	4,028,331	1
特別盈餘公積	Special reserve	320	—	320	—
累計盈虧	Unappropriated Earnings(Deficit)	(3,488,674)	(1)	374,977	—
保留盈餘小計	Total Retained Earnings	<u>650,434</u>	<u>—</u>	<u>4,403,628</u>	<u>1</u>
長期投資未實現跌價損失	Unrealized decline of market values on long term investment	<u>(47,813)</u>	<u>—</u>	<u>—</u>	<u>—</u>
庫藏股票—	Treasury Stock —	<u>(376,970)</u>	<u>—</u>	<u>(418,861)</u>	<u>—</u>
股東權益合計	Total Stockholders' Equity	<u>13,356,155</u>	<u>4</u>	<u>16,875,928</u>	<u>6</u>
承諾及或有事項	Commitments and Contingent Liabilities				
負債及股東權益總計	Total Liabilities and Stockholders' Equity	<u>\$311,806,967</u>	<u>100</u>	<u>294,035,250</u>	<u>100</u>

損益表 STATEMENTS OF INCOME

(中華民國九十一年及九十年一月一日至十二月三十一日)

For the Years Ended December 31, 2002 and 2001

單位：新台幣千元(每股盈虧單位為元)
UNIT: NT\$1,000 (EPS UNIT: NTD)

項目 ITEM	九十一年度 2002		九十年 2001	
	金額 Amount	%	金額 Amount	%
營業收入	Operating revenue			
利息收入	\$ 13,639,055	90	\$ 15,876,545	92
手續費收入	673,104	4	399,863	2
證券經紀收入	199,188	1	145,053	1
買賣票券利益	566,661	4	701,352	4
長期股權投資利益淨額	—	—	5,017	—
兌換利益淨額	75,040	1	66,772	—
短期投資市價回升利益	—	—	101,395	1
營業收入合計	15,153,048	100	17,295,997	100
營業成本	Operating cost			
利息支出	6,505,829	43	10,710,558	62
手續費支出	131,095	1	74,298	—
證券經紀費用	10,818	—	7,825	—
長期股權投資損失淨額	12,599	—	—	—
各項提存	8,945,381	59	2,919,307	17
營業成本合計	15,605,722	103	13,711,988	79
營業毛利(損)	(452,674)	(3)	3,584,009	21
營業費用	Operating expense			
業務及管理費用	3,338,883	22	3,360,677	20
其他營業費用	9,960	—	7,680	—
	3,348,843	22	3,368,357	20
營業利益(損失)	(3,801,517)	(25)	215,652	1
營業外收支	Non-opetating income and loss			
租金收入	101,820	1	168,653	1
其他收入淨額	17,127	—	47,544	—
處分固定資產利益	40,465	—	693	—
處分固定資產損失	(20,243)	—	(9,366)	—
	139,169	1	207,524	1
稅前淨利(損)	(3,662,348)	(24)	423,176	2
所得稅費用(利益)	(144,916)	(1)	54,985	—
本期淨利(損)	\$ (3,517,432)	(23)	\$ 368,191	2
每股盈餘(虧損)：	Earnings (Loss) per common share reported			
	稅前	稅後	稅前	稅後
依期末加權平均股數計算	\$ (3.03)	(2.91)	0.35	0.30
依追溯調整盈餘轉增資後加權平均股數計算			0.34	0.30
假設從屬公司對新竹國際商業銀行股份有限公司股票之投資不視為庫藏股票時之擬制資料	Assumed Subsidiary's investment for our bank is not considered as treasury stock:			
本期淨損	Net Loss		\$ (3,514,886)	
每股虧損	Loss per common share reported			
依加權平均股數計算	稅前	稅後		
	\$ (3.03)	(2.91)		

股東權益變動表

STATEMENTS OF CHANGES IN STOCKHOLDERS' EQUITY

(中華民國九十一年及九十年一月一日至十二月三十一日)
For the Years Ended December 31, 2002 and 2001

單位：新台幣千元
Unit : NT\$1,000

	資本公積 Capital Reserve				保留盈餘 Retained Earnings			長期投資未 實現跌價損失 Unrealized Loss on Long Term Investment	庫藏股票 Treasury Stock	合計 Total
	股本 Common Stock	處分固定資產溢益 Gains on disposal of property	資產重估增值 Revaluation increment on property	庫藏股交易 Gains on disposal of Treasury Stock	法定盈餘 公積 Legal Reserve	特別盈餘 公積 Special Reserve	累積盈(虧) Unappropri- ated Earnings (Deficit)			
民國91年1月1日餘額 Balance at January 1, 2002	\$ 12,665,348	22,820	200,285	—	4,027,668	320	7,449	-	(146,278)	16,777,612
盈餘指撥及分配： Appropriation of earnings:										
法定盈餘公積 Statutory reserve	—	—	—	—	663	-	(663)	—	-	-
民國90年度淨利 Net income for 2001	-	-	-	-	-	-	368,191	—	-	368,191
處分庫藏股票 Disposal of treasury stock	-	-	-	2,708	—	—	—	—	34,393	37,101
購買庫藏股票 Purchase of treasury stock—	—	—	—	—	—	—	—	—	(306,976)	(306,976)
民國91年12月31日餘額 Balance at December 31, 2002	12,665,348	22,820	200,285	2,708	4,028,331	320	374,977	—	(418,861)	16,875,928
盈餘指撥及分配： Appropriation of earnings:										
法定盈餘公積 Statutory reserve	—	—	—	—	110,457	-	(110,457)	—	—	-
股票股利 Stock dividends	235,762	—	—	—	—	—	(235,762)	—	—	—
民國91年度淨損 Net Loss for year 2002	—	—	—	—	-	-	(3,517,432)	—	-	(3,517,432)
處分庫藏股票 Disposal of treasury stock	-	-	-	1,035	—	—	—	—	156,837	157,872
購買庫藏股票 Purchase of treasury stock	-	-	-	-	-	-	-	—	(114,887)	(114,887)
長期投資轉列庫藏股票 Investment convert to the treasury stock	—	—	—	-	-	-	—	—	(3,496)	(3,496)
子公司處分庫藏股票 Subsidiary disposal of treasury stock	—	—	—	2,546	—	—	—	—	3,437	5,983
認列長期投資未實現跌價損失 Realized market value decline of the investment	—	—	—	—	—	—	—	(47,813)	—	(47,813)
民國91年12月31日餘額 Balance at December 31, 2002	\$ 12,901,110	22,820	200,285	6,289	4,138,788	320	(3,488,674)	(47,813)	(376,970)	13,356,155

現金流量表 STATEMENTS OF CASH FLOWS

(中華民國九十一年及九十年一月一日至十二月三十一日)
For the Years Ended December 31, 2001 and 2002

單位：新台幣千元
UNIT:NT\$1,000

		91年度 2002	90年度 2001
營業活動之現金流量：	CASH FLOWS FROM OPERATING ACTIVITIES:		
本期淨利(損)	Net income (Loss)	\$ (3,517,432)	\$ 368,191
調整項目：	Adjustments to reconcile net income to net cash provided by operating activities:		
折舊及攤銷	Depreciation and amortization	416,623	419,682
備抵呆帳提列	Provision for bad debts	8,876,459	2,866,613
短期投資 市價回升利益	Reversal of decline in market value of short- term investments	-	(101,395)
提列各項準備	Provision for other reserves	68,922	52,649
承受擔保品跌價損失	Market value declines of Collaterals and residuals taken over	197,336	-
支付及提撥退休金	Payments of retirement benefits and contributions made to CTC	(111,035)	(40,065)
採權益法認列投資損失淨額	Investment loss recognized by equity method	32,469	18,295
收到權益法評價之現金股利	Receipts of cash dividends on equity method	11,442	7,007
處份固定資產(利益)損失淨額	(Income) Loss on disposal and sale of assets	(20,222)	8,673
處份承受擔保品損失淨額	Loss on sale of pledged properties repossessed	1,137	9,382
應收款項增加	Increase receivables	(661,077)	(615,300)
應收承兌票款增加	Increase acceptances receivable	(185,708)	(155,978)
因交易目的而持有之應收遠匯款 (增加)減少	(Increase) decrease receivable on forward contracts for trading purposes	57,669	(65,225)
預付款項(增加)減少	(Increase) decrease prepaid expenses	(13,276)	5,557
遞延所得稅資產增加	Increase deferred tax assets	(183,227)	(19,452)
應付款項減少	Decrease payables	(555,727)	(18,772)
因交易目的而持有之應付遠 匯款增加(減少)	Increase(decrease) payable on forward contracts for trading purposes	(61,337)	64,120
應付代收款增加(減少)	Increase (decrease) collection for customers	44,488	(123,519)
應付承兌匯票增加	Increase acceptances	186,077	153,169
預收款項及其他增加(減少)	Increase (decrease) advance receipts	(115,035)	125,908
營業活動之淨現金流入	Net cash provided by operating activities	4,468,546	2,959,540
投資活動之現金流量：	CASH FLOWS FROM INVESTING ACTIVITIES :		
存放央行增加	Increase in reserve due from Central Bank	(315,011)	(946,651)
存放銀行同業減少	Decrease in due from banks	-	400
買入票券(增加)減少	(Increase) decrease in marketable Securities	4,277,829	(7,139,080)
買匯、貼現及放款(含催收款)增加	Increase in loans, bills discounted and purchased	(9,878,346)	(20,275,181)
長期投資增加	Increase in long-term investments	(30,231)	(145,279)
購置固定資產	Purchase of property and equipment	(312,337)	(497,192)

		91年度 2002	90年度 2001
處份固定資產及承受擔保品價款	Proceeds from sales of property, equipment and pledged properties taken over	255,063	48,337
因非交易目的而持有之應收遠匯款(增加)減少	(Increase) decrease in receivable on non-trading purpose forward contracts	(3,415,206)	20,211
因非交易目的而持有之應付遠匯款增加	Increase in payable for non-trading purpose forward contracts	3,414,037	2,671
受限制資產增加	Increase in limited assets	(3,000,000)	-
存出保證金(增加)減少	(Increase) decrease in guarantee deposits	279,611	(949,107)
什項資產增加	(Increase) in other assets	-	(300)
投資活動之淨現金流出	Net cash used in investing activities	(8,724,591)	(29,881,171)
融資活動之現金流量：	CASH FLOWS FROM FINANCING ACTIVITIES		
存款及匯款增加	Increase in deposits accepted and remittances payable	10,052,818	24,388,171
同業存款減少	Decrease in due to banks	(77,556)	(489,043)
央行及同業融資增加(減少)	Increase (decrease) in financing from Central bank and other banks	347,530	(527,872)
存入保證金增加(減少)	Increase (decrease) in guarantee deposits received	(99)	14,124
發行金融債券	The issue of financial bonds	8,000,000	-
購買庫藏股票	Purchase of treasury stock	(114,887)	(312,208)
處分庫藏股票	Disposition of treasury stock	157,872	37,101
融資活動之淨現金流入	Net cash provided by financing activities	18,365,678	23,110,273
現金及約當現金淨增加(減少)數	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	14,109,633	(3,811,358)
期初現金及約當現金餘額	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	26,391,062	30,202,420
期末現金及約當現金餘額	CASH AND CASH EQUIVALENTS, END OF YEAR	\$ 40,500,695	\$ 26,391,062
現金流量資訊之補充揭露	SUPPLEMENTAL INFORMATION ON CASH FLOWS:		
本期支付所得稅	Income tax paid	\$ 38,071	\$ 48,379
不影響現金流量之投資活動	OTHER INVESTING AND FINANCING ACTIVITIES		
	NOT AFFECTING CASH:		
土地增值稅準備轉列固定資產處分利益	The prepare of land appreciated value convert to the Gain On disposal of property and equipment	\$ 14,426	-
認列長期投資未實現跌價損失	Realized unrealized Loss on Long Term Investment	\$ 47,813	-
放款(催收款)轉列承受擔保品	Delinquent accounts convert to Collaterals and residuals taken over	\$ 752,497	\$ 86,681
		91.12.31	90.12.31
現金及約當現金	CASH AND CASH EQUIVALENTS:		
現金	Cash	\$ 19,567,251	\$ 10,259,003
存放央行(甲戶及金資清算戶)	Due from Central Bank	5,832,474	1,871,370
九十天內到期之存放銀行同業	Due to banks of 90 days due	8,810,186	13,683,011
九十天到期之買入票券	Marketable securities of 90 days due	6,290,784	577,678
		\$ 40,500,695	\$ 26,391,062

最近二年度每股市價、淨值、盈餘及股利 MARKET VALUE, NET WORTH, EARNINGS AND DIVIDENDS PER SHARE FOR THE LAST 2 YEARS

單位：新台幣元
UNIT：NTD

項目 Item	年度 Year	2002年	2001年
每股市價 Market Value Per Share	最高 Highest	13.60	7.55
	最低 Lowest	5.05	4.13
	平均 Average	9.24	5.43
每股淨值 Net Worth Per Share	分配前 Before Distribution	11.07	13.32
	分配後 After Distribution	(註1)	13.32
每股盈餘(虧損) Earnings (Loss) Per Share	加權平均股數 Weighted Average Issued Shares	1,206,735,752 (股/Shares)	1,219,313,752 (股/Shares)
	每股盈餘(虧損) Earnings (Loss) Per Share	(2.91)	0.30
每股股利 Dividends Per Share	現金股利 Cash Dividends	(註1)	0
	股票股利 Stock Dividends	(註1)	0.02

註(1)：尚未經股東會決議

最近五年度簽證會計師之查核意見 CPA'S AUDITING OPINION FOR THE LAST 5 YEARS

- | | |
|--|---|
| 1. 87年 阮呂芳周、黃敏全
88年 阮呂芳周、黃敏全
89年 黃敏全、何志儒
90年 黃敏全、何志儒
91年 黃敏全、何志儒
2. 87年 無保留意見
88年 無保留意見
89年 無保留意見
90年 修正式無保留意見
91年 修正式無保留意見 | 1. 1998 Benio Juanlu, Charles Huang
1999 Benio Juanlu, Charles Huang
2000 Charles Huang, Roger Ho
2001 Charles Huang, Roger Ho
2002 Charles Huang, Roger Ho
2. 1998 Auditing Unqualified Opinion
1999 Auditing Unqualified Opinion
2000 Auditing Unqualified Opinion
2001 Modify Auditing Unqualified Opinion
2002 Modify Auditing Unqualified Opinion |
|--|---|

最近五年度簡明損益表 CONCISED STATEMENTS OF INCOME FOR THE LAST 5 YEARS

單位：新台幣千元(UNIT：NT\$ 1,000)

項目	Item	91年(2002)	90年(2001)	89年(2000)	88年(1999)	87年(1998)
營業收入	Operating Revenues	15,153,048	17,295,997	18,145,774	19,078,735	19,267,096
營業支出	Operating Expenses	18,954,565	17,080,345	18,265,842	18,942,981	17,705,351
營業利益(損失)	Operating Income(Loss)	(3,801,517)	215,652	(120,068)	135,754	1,561,745
營業外收(支)淨額	Non-operating Income (Loss), Net	139,169	207,524	134,192	(49,860)	100,404
稅前利益(損)	Income (Loss) Before Income Tax	(3,662,348)	423,176	14,124	85,894	1,662,149
稅後淨利(損)	Net Income (Loss)	(3,517,432)	368,191	2,413	1,496	1,379,136
每股盈餘(虧損)—追溯調整 (單位：新台幣元)	Retroactive Earnings (Loss) Per Share (UNIT:NTD)	(2.91)	0.30	0.002	0.001	1.07

最近五年度簡明資產負債表 CONCISED BALANCE SHEETS FOR THE LAST 5 YEARS

單位：新台幣千元
UNIT: NTS 1,000

項 目 Item		最近五年度部份財務資料 Partial Financial Information For The Last 5 Years				
		91年 2002	90年 2001	89年 2000	88年 1999	87年 1998
流動資產 Current Assets		註1	註1	註1	註1	註1
買匯、貼現及放款淨額 Loans, Discounts and Bills Purchased ,net		209,825,894	202,410,539	181,108,056	182,442,139	188,991,700
長期投資 Long-term Investments		1,166,963	1,226,217	1,106,239	1,213,222	1,234,870
固定資產 Property and Equipment		6,315,340	6,029,157	7,296,896	7,015,818	6,548,981
其他資產 Other Assets		註1	註1	註1	註1	註1
流動負債 Current Liabilities	分配前 Before Distribution	註1	註1	註1	註1	註1
	分配後 After Distribution	註1	註1	註1	註1	註1
存款及匯款 Deposits and Remittances		280,881,881	270,829,063	246,440,892	245,398,056	241,724,917
央行及同業融資 Funds Borrowed from the Central Bank and Other Banks		347,530	—	527,872	2,063,685	3,998,045
其他負債 Other Liabilities		註1	註1	註1	註1	註1
股本 Common Stock		12,901,110	12,665,348	12,665,348	12,665,348	11,513,953
資本公積 Capital Reserve	分配前 Before Distribution	229,394	225,813	223,105	222,902	362,205
	分配後 After Distribution	註2	225,813	223,105	222,902	222,886
保留盈餘 Retained Earnings	分配前 Before Distribution	650,434	4,403,628	4,035,437	4,033,227	5,043,823
	分配後 After Distribution	註2	4,167,866	4,035,437	4,033,227	4,031,747
資產總額 Total Assets		311,806,967	294,035,250	270,581,015	271,065,374	270,845,087
負債總額 Total Liabilities	分配前 Before Distribution	298,450,812	277,159,322	253,803,403	254,143,897	253,925,106
	分配後 After Distribution	註2	277,159,322	253,803,403	254,143,897	253,925,106
股東權益總額 Total Stockholders' Equity	分配前 Before Distribution	13,356,155	16,875,928	16,777,612	16,921,477	16,919,981
	分配後 After Distribution	註2	16,875,928	16,777,612	16,921,477	16,919,981

註1：依財務會計準則公報第二十八號之規定，無須區分流動或非流動項目。

註2：股東會尚未決議

最近五年財務比率分析

FINANCIAL ANALYSIS FOR THE LAST 5 YEARS

單位：新台幣千元
UNIT: NT\$ 1,000

項目 Item		91年 2002	90年 2001	89年 2000	88年 1999	87年 1998
Financial Structure 財務結構(%)	負債佔資產比率 Liabilities to Assets Ratio	95.72	94.26	93.80	93.76	93.75
	存款佔淨值比率 Savings to Net Worth Ratio	2,103.01	1,604.82	1,468.87	1,450.22	1,428.64
	固定資產佔淨值比率 Fixed Assets to Net Worth Ratio	47.28	35.73	43.49	41.46	38.71
Solvency(%) 償債能力	流動比率(註1) Current Ratio	不適用	不適用	不適用	不適用	不適用
	流動準備比率 Liquidity Reserve Ratio	15.83	12.97	10.01	11.47	9.80
Operating Ability 經營能力	存放比率(%) Loans to Deposits Ratio	74.91	74.85	73.60	74.46	78.30
	逾放比率(%) Overdue Ratio	4.46	7.92	8.41	11.44	9.59
	利息支出佔年平均存款餘額比率(%) Interest Expense to Annual Average Savings Balance	2.36	4.14	4.48	5.04	5.74
	利息收入佔年平均放款餘額比率(%) Interest Revenue to Annual Average Loans Balance	6.60	8.27	8.86	9.04	9.69
	總資產週轉率(次) Total Assets Turnover (Times)	0.05	0.06	0.07	0.07	0.08
	員工平均營業收入額 Average Operating Income Per Employee	7,731.15	8,478.43	8,723.93	9,311.24	9,024.40
	員工平均獲利額 Average Profit Per Employee	(1,794.61)	180.49	1.16	0.73	645.97
Profitability 獲利能力	資產報酬率(%) Return on Total Assets	(1.16)	0.13	—	0.001	0.54
	股東權益報酬率(%) Return on Shareholders' Equity	(23.27)	2.19	0.01	0.01	8.49
	營業利益占實收資本比率(%) Ratio to Issued Capital Stock	(29.47)	1.70	(0.95)	1.07	13.56
	稅前純益占實收資本比率(%) Ratio to Issued Capital Stock	(28.39)	3.34	0.11	0.68	14.44
	純益率(%) Profit Margin	(23.21)	2.13	0.01	0.01	7.16
Cash Flows 現金流量	現金流量比率(%) (註1) Cash Flow Ratio	不適用	不適用	不適用	不適用	不適用
	現金流量允當比率(%) Cash Flow Adequacy Ratio	224.31	176.64	159.33	122.08	127.94
	現金再投資比率(%) (註1) Cash Re-investments Ratio	不適用	不適用	不適用	不適用	不適用
槓桿度 Leverage Index	營運槓桿度 Operating Leverage Index	註2	28.14	註2	43.80	3.25
	財務槓桿度 Financial Leverage Index	不適用	不適用	不適用	不適用	不適用
資本適足性	Capital Adequacy Ratio %	9.86	8.74	9.285	9.75	9.81
利害關係人授信比率	Relationship Loan Ratio %	0.13	0.43	1.15	1.21	1.23

註1：依財務會計準則公報第二十八號之規定，資產負債表各科目無須區分流動或非流動。

註2：營業利益為負數，故不予計算。

財務報表附註

民國九十一年及九十年十二月三十一日
(除每股資料及其他另予註明者外，所有金額均以新台幣千元為單位)

一、公司沿革及業務範圍說明

新竹國際商業銀行股份有限公司(以下稱本公司)，原名為新竹區合會儲蓄股份有限公司，於民國三十七年九月十五日設立，主要營業項目為辦理合會業務及一般存款、放款、代收業務等，營業區域包括新竹、桃園、苗栗三縣及新竹市。民國六十七年元月一日依銀行法改制為新竹區中小企業銀行股份有限公司，除繼續原有營業項目外，並增辦支票存款等一般銀行業務。

民國七十一年三月經證券暨期貨管理委員會核准公開發行，並於民國七十二年三月二十二日核准股票上市。民國七十八年元月經財政部核准成立信託部，經營信託業務；同年十月奉證券暨期貨管理委員會核准辦理證券自營商業業務，民國八十一年七月奉證券暨期貨管理委員會核准辦理證券自營經紀商業業務，民國八十二年三月經財政部核准設立國外部，經營外匯業務，並於同年八月正式成立，開始營業。民國八十三年九月經台灣省政府財政廳奉財政部核准跨區經營。另國際金融業務分行於民國八十四年元月十六日成立，隨即開始營業。

民國八十七年九月經財政部核准改制為商業銀行，於民國八十八年四月二十日正式改制，並更名為新竹國際商業銀行股份有限公司。

二、重要會計政策之彙總說明

(一)財務報表彙編原則

本財務報表包括本公司國內總、分行及國際金融業務分行等之帳目。總、分行或國際金融業務分行間之內部往來及內部收支交易損益均於彙編財務報表時予以銷除。

(二)估計之使用

本公司財務報表之編製為遵循中華民國一般公認會計原則，管理階層需作一些估計及假設，這些估計及假設可能影響財務報表上資產、負債、收入及費用之金額暨或有事項之揭露，惟估計及假設之結果與實際之結果不盡相同。

(三)約當現金

本公司所稱約當現金，係指隨時可轉換成定額現金且即將到期而其利率變動對價值影響甚少之短期投資，包括投資日起三個月內到期或清償之買入票券及存放同業款項等。

(四)買入票券

以成本與市價孰低為評價基礎，市價係指會計期間最末一個月之平均收盤價或以最近資產負債表日成交價格為約當市價，但開放型基金係以資產負債表日該基金之淨值，公債係以櫃檯買賣之最近月份平均殖利率所計算之參考價為市價，出售時係按移動加權平均法計算。

(五)放款、催收款項及利息收入認列

各項放款係按流通在外之本金入帳。除以下所述情況對內停止計息，俟收現時始予認列收入外，按權責發生基礎認列利息收入。

放款符合下列情況之一者即停止計提應收利息：

1. 逾期放款屆清償期滿六個月轉列「催收款項」。
2. 借款清償期末屆滿六個月，但所提供之擔保品業經拍定，債權即轉列「催收款項」。
3. 凡利息滯納滿六個月之放款案件。
4. 對授信戶有同意應繳放款利息以「部分收息，部分記帳」方式處理者，其以「暫記帳」方式處理之應收未收利息。

上列放款未轉列催收款項前應計之應收利息，仍未收清者，應連同本金一併轉入催收款項。

(六)呆帳提列及沖銷

本公司就各項放款、催收款項暨應收款項之資產負債表日餘額之可收現性斟酌提列適當之備抵呆帳。

本公司依財政部頒佈之「銀行資產評估損失準備提列及逾期放款催收呆帳處理辦法修正條文」規定，對確定無法收回之債權，經董事會決議通過轉銷呆帳，並先就提列之備抵呆帳或保證責任準備項下沖抵，如有不足，得列為當年度損失。收回以往年度已轉銷呆帳之債權時，則列為營業外收入。

債務人之財務狀況及國家之整體經濟情況皆有可能影響債務人之還款能力。而擔保品之最終損益因未來真實價值之不確定性，有可能與目前之估計數產生差異。

(七)長期投資

1. 長期股權投資

持有普通股有表決權股份比例未達百分之二十且不具重大影響力者，如被投資公司為非上市(櫃)公司，採成本法評價，惟若有證據顯示投資之價值確已減損，且回復之希望甚小，則列為當期之損失。如被投資公司為上市(櫃)公司，係按成本與市價孰低法評價，未實現跌價損失列為股東權益之減項。

持有普通股有表決權股份比例達百分之二十以上，或未達百分之二十但具有重大影響力者採權益法評價。除持股逾百分之五十者外，於編製期中財務報表時得免按權益法評價。

持有普通股有表決權股份比例達百分之五十以上之被投資公司為本公司之子公司，應編製合併報表，惟若子公司總資產及營業收入均未達本公司各該項金額百分之十者，則不列入合併報表。惟其所有未達編入合併標準之子公司合計總資產或營業收入已達本公司各該項金額百分之三十以上者，仍應將達各該金額百分之三以上之子公司編入合併報表，嗣後除非所佔比率降至百分之二十，否則仍應繼續編入合併報表。

採權益法評價之長期股權投資，如投資成本與按股權比例計算之被投資公司淨值有差額，以平均法分五年攤銷，列為投資損益。

長期股權出售成本採加權平均法計算，處分損益列為投資損益項下。股票股利僅作投資股數增加，不列為投資收益。

本公司與採權益法評價之被投資公司間交易所產生之損益尚未實現者，予以遞延。交易損益如屬折舊性或攤銷性之資產所產生者，依其效益年限逐年承認；其他類資產所產生者，於實現年度承認。

2. 長期債券投資

購入時以取得成本為入帳基礎。

(八) 固定資產及折舊

固定資產購置時以取得成本為評價基礎，惟得依法辦理重估價，重大增添、改良及重置支出予以資本化。折舊按成本或重估價值依估計可使用年限按平均法計提。耐用年限屆滿仍繼續使用者，就其殘值繼續提列折舊。

固定資產報廢或處分損失，以當期損失處理；利益則列為當年度之收入。

以營業租賃方式出租予他人之固定資產列為出租資產，閒置未使用之固定資產轉列閒置資產，二者均以計提折舊後之帳面價值與淨變現價值孰低為評價基礎。出租資產及閒置資產均於估計使用年限內按平均法提列折舊。

(九) 承受擔保品

因行使抵押權而取得之不動產，帳列承受擔保品，列於什項資產項下，以計提折舊後之帳面價值與淨變現價值孰低為評價基礎。本公司承受擔保品自受滿一年起依估計使用年限按平均法計提折舊。

(十) 各項準備

1. 員工退休金

本公司於民國五十七年訂立員工退休辦法，並經歷次修訂，退休辦法涵蓋所有正式任用員工。依該辦法規定，每位員工依任職年資而給予不同基數。員工退休金之支付係根據服務年資及其退休時之月平均薪俸額計算，符合一定條件之員工除給予一次退休金外，其於民國八十九年以前退休者，並再給予退休後之月退休金，按退休時月平均薪俸額之百分之三十計算。

本公司自民國八十六年五月一日起開始適用勞動基準法，原員工退休辦法與勞動基準法之差異擇優適用，已籌組勞工退休準備金監督委員會，並於民國八十七年六月三日向社政主管機關核備，自民國八十七年七月起提撥退休準備金專戶儲存於中央信託局。

本公司退休金會計處理係以資產負債表日為衡量日完成精算，其累積給付義務超過退休基金資產公平價值部份，於資產負債表認列最低退休金負債，並依退休辦法之精算結果認列退休金成本，包括當期服務成本及過渡性淨給付義務、前期服務成本與退休金損益依員工平均剩餘服務年限二十一年採直線法攤銷之。

2. 買賣損失準備

依照證券商管理規則之規定，本公司按月就經營自行買賣有價證券利益額超過損失額之差額部份提列百分之十作為買賣損失準備，此項準備除彌補買賣損失額超過買賣利益額之差額外，不得使用之，惟若累積已達新台幣二億元者，得免繼續提列。

3. 違約損失準備

依照證券商管理規則之規定，本公司按月就經營受託買賣有價證券成交金額提列萬分之零點二八作為違約損失準備，此項準備除彌補受託買賣有價證券違約所發生之損失或經證券暨期貨管理委員會核准者外，不得使用之。惟若累積已達新台幣二億元者，得免繼續提列。

4. 保證責任準備

本公司就應收保證款項、應收承兌匯票及應收信用狀款項期末餘額，評估其發生呆帳之可能性，予以

酌提保證責任準備。

(十一) 衍生性金融商品

以交易及風險管理為目的之衍生性金融商品，取得時以成本入帳，資產負債表日按公平價值評價，因公平價值變動而產生之相關損益，列為當期損益。

遠期外匯買賣合約，若屬規避外幣債權及債務之匯率變動風險者，於訂約日以該日之即期匯率衡量入帳，約定遠期匯率與訂約日即期匯率間之差額，於合約期間攤銷，分期認列損益。於資產負債表日，以該日之即期匯率調整，所產生之兌換差額列為當期損益，並於合約結清日，將產生之兌換差額列為當期損益。

非避險性質之遠期外匯買賣合約之外幣交易所產生之各項外幣資產及負債，係於訂約日以約定之遠期匯率入帳，並於合約結清日，將產生之兌換差額列為當期損益，若買賣合約尚未到期者，於資產負債表日以合約剩餘期間之遠期匯率調整，所產生之兌換差額亦列為當期損益。

遠期外匯買賣合約及換匯交易合約所產生之應收及應付款項餘額，均於資產負債表日互為抵減，其差額列為資產或負債。因交易目的產生之損益認列為當期損益；非因交易目的之合約，約定匯率與訂約日即期匯率間之差額，於合約期間攤銷，分期認列損益。

換匯換利交易合約，非以交易為目的，於訂約日按合約名目本金登載備忘分錄，並按約定計息方式及本金，於約定結算日及資產負債表日計算，應收取或給付之利息金額，列為當期利息收入及支出。

選擇權之交易合約，買入或賣出選擇權所支付或收取之權利金分別列為預付或預收款項，並於每月底按市價評估，所產生之差額認列為未實現收入或費用；因履約而產生之損益則為當期損益。

無本金交割遠期外匯交易合約係於訂約日僅依名目本金註記備忘分錄而未實際交換本金，至合約結清日時，因匯率兌換產生之差額列為當期損益；並於資產負債表日以該日即期匯率調整，所產生之兌換差額列為當期損益。

(十二) 外幣交易

本公司以外幣為準之外幣交易係依交易日即期匯率換算入帳；資產負債表日之外幣債權債務依當日本公司結帳之即期交易匯率換算。因實際結清及換算外幣債權債務而產生之已實現及未實現兌換損益列為當期收入及支出。以成本法認列之國外企業股權投資依資產負債表日本公司結帳時之即期交易匯率調整後金

額若低於成本，其差額列為股東權益之「累積換算調整數」。

(十三) 庫藏股票

本公司依「上市上櫃公司買回本公司股份辦法」，買回已發行股票作為庫藏股票轉讓予員工，買回時所支付之成本借記「庫藏股票」科目，其帳面價值按加權平均計算，列為股東權益之減項；轉讓時，若轉讓價格高於帳面價值，其差額貸記「資本公積 - 庫藏股票交易」科目；若轉讓價格低於帳面價值，其差額則沖抵同種類庫藏股票交易所產生之資本公積，如有不足，則借記保留盈餘。

(十四) 所得稅

所得稅之估計以會計所得為基礎，資產及負債之帳面價值與課稅基礎之差異，依預計回轉年度之適用稅率計算認列為遞延所得稅。應課稅暫時性差異所產生之所得稅影響數認列為遞延所得稅負債，可減除暫時性差異、虧損扣抵及所得稅抵減所產生之所得稅影響數認列為遞延所得稅資產，再評估其遞延所得稅資產之可實現性，認列其備抵評價金額。

自兩稅合一制度實施後，本公司當年度依稅法規定調整之稅後盈餘於次年度股東會未作分配者，該未分配盈餘應加徵百分之十營利事業所得稅，列為股東會決議年度之所得稅費用。

(十五) 或有損失

於資產負債表日很有可能資產已經受損或負債已經發生，且其損失金額得以合理估計之或有損失，認列為當期損失。若損失金額無法合理估計或損失有可能已經發生，則於財務報表附註揭露之。

(十六) 普通股每股盈餘

普通股每股盈餘係就已發行之普通股股數按加權平均法計算；盈餘及資本公積轉增資股數，採追溯調整計算。

三、現金、存放銀行同業及存放央行

(一) 現金

	91.12.31	90.12.31
庫存現金	\$ 3,834,613	3,780,270
待交換票據	382,544	353,947
可轉讓定期存單	15,350,094	6,124,786
	<u>\$ 19,567,251</u>	<u>10,259,003</u>

(二)存放銀行同業

	91.12.31	90.12.31
存放銀行同業	\$ 2,405,888	975,670
拆放銀行同業	6,504,298	12,807,341
	<u>\$ 8,910,186</u>	<u>13,783,011</u>

(三)存放央行

	91.12.31	90.12.31
存款準備金甲戶	\$ 5,468,364	1,648,575
存款準備金乙戶	7,020,820	6,651,325
金資清算戶	364,110	222,795
外幣存款準備金	8,514	62,998
轉存央行存款	2,915,000	2,915,000
	<u>\$ 15,776,808</u>	<u>11,500,693</u>

本公司依中央銀行規定將依銀行法提撥之存款準備金及跨行清算基金存放於中央銀行專戶，專供存款準備之用。

四、買入票券

六、長期投資

	91.12.31		90.12.31	
	持股比例%	金額	持股比例%	金額
長期股權投資				
採權益法評價者：				
新竹建築經理股份有限公司	60	\$ 151,675	60	164,062
新竹期貨經紀股份有限公司	89	291,716	89	310,484
新竹保險代理人股份有限公司	100	2,647	100	5,903
竹塹保險代理人股份有限公司	100	3,528	100	12,274
中興證券投資信託股份有限公司	20	61,133	20	59,400
採成本與市價孰低法評價者：				
元富證券股份有限公司	1	59,660	1	59,660
關貿網路股份有限公司	2	25,231	1	20,000
採成本法評價者：				
美國加州PREFERRED銀行	5	39,960	5	39,960
台灣育成中小企業開發股份有限公司	5	29,000	5	29,000
力宇創業投資股份有限公司	5	80,000	5	80,000
雍聯股份有限公司	3	188,500	3	188,500
萬基股份有限公司	7	25,000	—	—
其他(彙總金額低於1億元或持股比例未達5%者)		171,695		171,695
		<u>1,129,745</u>		<u>1,140,938</u>

	91.12.31	90.12.31
政府公債	\$ 7,153,280	12,637,256
公司債	1,050,908	443,909
金融債券	171,664	161,184
短期票券	6,432,441	382,858
股票及受益憑證	3,489,313	3,236,874
小計	18,297,606	16,862,081
減：備抵跌價損失	—	—
淨額	<u>\$ 18,297,606</u>	<u>16,862,081</u>

五、買匯、貼現及放款

	91.12.31	90.12.31
買匯及貼現	\$ 115,297	79,879
短期放款及透支	21,584,501	14,720,949
短期擔保放款及透支	6,476,899	5,725,814
中期放款	36,280,831	35,038,337
中期擔保放款	33,339,181	49,239,850
長期放款	6,051,773	3,962,433
長期擔保放款	106,566,506	93,947,690
小計	210,414,988	202,714,952
減：備抵呆帳	(589,094)	(304,413)
淨額	<u>\$209,825,894</u>	<u>202,410,539</u>

	91.12.31		90.12.31	
	持股比例%	金額	持股比例%	金額
長期債券投資				
歐洲投資銀行金融債券		\$ 50,000		50,000
荷蘭銀行指數連動保本債券		35,031		35,279
		85,031		85,279
小計		1,214,776		1,226,217
減：備抵跌價損失		(47,813)		—
		\$1,166,963		1,226,217

本公司民國九十一年度及九十年度採權益法評價之子公司，因其總資產或營業收入均未達須編製合併報表標準，且各子公司合計總資產或營業收入，亦未達本公司各該項金額百分之三十以上，故無須編製合併報表，其原始投資成本及投資(損)益係按經會計師查核之財務報表認列，明細如下：

	原始投資金額		投資(損)益	
	91.12.31	90.12.31	91年度	90年度
新竹建築經理股份有限公司	\$ 30,000	30,000	(14,874)	(12,325)
新竹期貨經紀股份有限公司	320,674	320,674	(18,769)	(18,382)
新竹保險代理人股份有限公司	2,000	2,000	(141)	3,519
竹塹保險代理人股份有限公司	2,000	2,000	(418)	9,493
中興證券投資信託股份有限公司	60,000	60,000	1,733	(600)
			\$ (32,469)	(18,295)

新竹建築經理股份有限公司民國九十一年十二月三十一日依成本與市價孰低法認列長期投資未實現跌價損失，本公司依持股比例認列之金額為47,813千元，並帳列於股東權益之減項。

本公司於民國九十一年五月間參與認購萬基股份有限公司九十一年現金增資認購25,000千元，持股比例為6.92%。

新竹期貨經紀股份有限公司於民國九十年五月間經股東會決議辦理減資後再增資，業經證期會及經濟部核准在案，減資比例20%，減資後資本額由500,000千元減少為400,000千元，惟截至民國九十一年十二月三十一日止尚未辦理增資完竣。

本公司於民國九十年十一月間購入荷蘭銀行指數連動保本債券，投資成本為35,279千元，持有之期間為民國九十年十一月至九十三年十一月。

本公司於民國九十年十二月間為發起人，投資60,000千元籌設中興證券投資信託股份有限公司，持股比例為20%。

七、固定資產、出租資產及閒置資產

本公司於民國六十三年、六十八年、七十三年、八十年及八十一年辦理土地及建築物(含出租資產及閒

置資產)重估。其於民國九十一年及九十年十二月三十一日之重估增值餘額明細如下：

	91.12.31	90.12.31
土地 - 固定資產	\$ 527,674	483,071
- 出租資產(帳列什項資產)	226,261	272,568
- 閒置資產(帳列什項資產)	7,059	25,867
	760,994	781,506
房屋 - 固定資產	10,407	10,407
- 出租資產(帳列什項資產)	914	—
- 閒置資產(帳列什項資產)	—	914
	11,321	11,321
	\$ 772,315	792,827

截至民國九十一年及九十年十二月三十一日止，土地重估之增值稅準備分別為532,294千元及546,720千元，列於其他負債項下。

本公司於民國九十一年三月間出售座落於頭份鎮頭份段四小段地號628號之土地一筆，合約總價為65,720千元，扣除帳列成本及相關費用後之處分利益為40,261千元(含增值稅準備轉回14,426千元)。

八、什項資產

	91.12.31	90.12.31
出租資產 - 土地	\$ 856,185	1,101,023
出租資產 - 房屋淨額	1,206,692	1,342,802
承受擔保品 - 土地	1,789,743	1,574,473
承受擔保品 - 房屋及設備淨額	2,054,559	1,799,975
減：備抵跌價損失 - 承受擔保品	(263,395)	(66,059)
閒置資產 - 土地	100,853	105,552
閒置資產 - 房屋淨額	65,184	37,532
存出保證金	3,192,610	3,472,221
遞延退休金成本	112,833	—
遞延所得稅資產淨額	658,170	474,943
受限制資產	3,000,000	—
其他	447	682
	<u>\$12,773,881</u>	<u>9,843,144</u>

本公司向中央銀行申請透支額度，質權設定之可轉讓定期存單截至民國九十一年十二月三十一日之金額為3,000,000千元，利率區間為2% 2.434%，最後到期日為民國九十三年八月二十二日。

本公司部份自有之辦公大樓以營業租賃方式出租予他人，目前有效之租賃合約其租賃期間自一年至十年不等，依此等合約估計，未來租賃期間可收取之租金收入及折現值如下：

期 間	金 額
92.1.1 92.12.31	\$ 47,115
93.1.1 93.12.31	43,551
94.1.1 94.12.31	35,758
95.1.1 95.12.31	30,383
96.1.1 96.12.31	37,003
97.1.1以後	98,953 (折現值約為 94,384千元)

新竹市中央路新竹國際商銀大樓部份樓層出租予中信大飯店，租約部份含有變動租金之約定，另依營業額之約定百分比加計租金。

九、存款及匯款

	91.12.31	90.12.31
儲蓄存款	\$ 204,886,399	198,797,268
定期存款	51,069,825	50,550,825
活期存款	22,133,791	19,015,584
支票存款	2,757,811	2,420,362
匯 款	34,055	45,024
	<u>\$ 280,881,881</u>	<u>270,829,063</u>

截至民國九十一年及九十年十二月三十一日本公司發行之可轉讓定期存單分別為2,172,500千元及4,679,500千元，帳列於定期存款。

十、金融債券

		91.12.31
A券	五年期，每半年付息一次，前三年利率4.25%，後二年利率4.5%，到期日：96.7.19	\$ 6,067,400
B券	五年期，每半年付息一次，依本公司一年期定期機動牌告利率加1.75%，到期日：96.7.19	972,600
C券	五年期，每半年付息一次，依本公司一年期定期機動牌告利率加1.75%，到期日：96.7.19	400,000
D券	五年期，每半年付息一次，依本公司一年期定期機動牌告利率加1.75%，到期日：96.7.19	320,000
E券	五年期，每半年付息一次，前三年利率4.25%，後二年利率4.5%，到期日：96.7.19	240,000
		<u>\$ 8,000,000</u>

本公司於民國九十一年四月二日經董事會決議通過，發行國內第一期次順位金融債券，總額八十億元，於民國九十一年六月二十七日經財政部台財融(四)字第 九一 二八三一四號函核准，並於同年七月募集完成。且於同年八月二十八日申請上櫃，業經以(九一)證櫃交字三四七八五號函核准，已於同年九月二日起在證券商營業處所買賣。

該國內第一期次順位之金融債券，發行總額八十億元，面額分為拾萬元、壹佰萬元、伍佰萬元及壹千萬元，發行期限自民國九十一年七月十九日至民國九十六年七月十九日，五年期，到期乙次還本。

十一、職工退休金

本公司民國九十一年及九十年十二月三十一日之基金提撥狀況與帳載應計退休金負債調節如下：

	91.12.31	90.12.31
給付義務：		
既得給付義務	\$ (102,511)	(152,879)
非既得給付義務	(640,227)	(466,649)
累積給付義務	(742,738)	(619,528)
未來薪資增加之影響數	(500,376)	(414,367)
預計給付義務	(1,243,114)	(1,033,895)
退休基金資產公平價值	733,967	652,874
提撥狀況	(509,147)	(381,021)
未認列退休金損(益)	104,063	(196,124)
未認列過渡性淨給付義務	509,146	570,172
補列之應計退休金負債	(112,833)	—
補列後應計退休金負債	\$ (8,771)	(6,973)

截至民國九十一年及九十年十二月三十一日止，本公司職工退休辦法之員工既得給付分別為140,657千元及226,216千元。

民國九十一年度及九十年之淨退休金成本組成項目如下：

	91年度	90年度
服務成本	\$ 69,887	80,110
利息成本	46,346	69,028
基金資產之預期報酬	(34,121)	(39,458)
攤銷與遞延數	57,316	38,011
淨退休金成本	\$ 139,428	147,691

計算淨退休金成本所用之精算假設如下：

	91.12.31	90.12.31
折現率	3.75%	4.75%
退休基金資產之預計 長期投資報酬率	3.75%	4.75%
預期長期薪資水準年增率	3.00%	3.00%

民國九十一年度及九十年實際支付之退休金分別為184,722千元及226,180千元。

本公司民國九十一年度及九十年度存放於中央信託局之退休基金資產變動情形如下：

	91年度	90年度
期初餘額	\$ 652,874	666,341
本期提撥	95,700	80,583
本期孳息	15,352	24,957
本期發放	(29,959)	(119,007)
期末餘額	\$ 733,967	652,874

十二、股東權益

(一)公積及保留盈餘

依公司法規定，資本公積僅供彌補虧損及增加資本之用，不得用以分配現金股利。依證券交易法及相關法令規定，以超過票面金額發行股票所得之溢額及受領贈與之所得所產生之資本公積撥充資本時，應先彌補虧損，且不得超過實收資本額百分之十為限；而以超過票面金額發行股票所得之溢額撥充資本時，應俟此資本公積經公司登記之主管機關核准登記後之次一年度，始得將該次轉入之資本公積撥充資本。

依銀行法規定，法定盈餘公積未達實收資本總額前，其最高現金盈餘分配，不得超過實收資本總額之百分之十五；法定盈餘公積已達其實收資本總額時，得不受前述規定限制。惟依證券交易法規定，以法定盈餘公積撥充資本時，應先彌補虧損。依財政部證券暨期貨管理委員會(以下稱證期會)規定，上市(櫃)公司分派可分配盈餘時，除依法提出法定盈餘公積外，應依證券交易法第四十一條規定，就當年度發生之帳列股東權益減項金額(如長期股權投資未實現跌價損失、累積換算調整數等)自當年度稅後盈餘與前期未分配盈餘提列相同數額之特別盈餘公積，屬前期累積之股東權益減項金額，則自前期末分配盈餘提列相同數額之特別盈餘公積不得分派。嗣後股東權益減項數額有迴轉時，得就迴轉部份分派盈餘。

本公司年度決算有盈餘時，依公司章程規定應於完稅後先提列百分之三十為法定公積金，次提股本之百分之六股息，如尚有盈餘分配如下：

1. 股東紅利：百分之七十
2. 特別盈餘公積：百分之十五
3. 董事監察人酬勞：百分之十
4. 員工紅利：百分之五

(二)股利政策

本公司未來年度發放股利政策，依據本公司資本預算規劃，先分派股票股利以保留所需資金，如仍有剩餘得以現金股利方式分派。

本公司民國九十年度之盈餘分配案，業經民國九十一年六月六日股東常會決議通過，除提列法定盈餘公積110,457千元外，並分配股息235,762千元，且決議將股息轉增資發行普通股23,576千股，每股面額10元，該增資案業於民國九十一年七月二十二日經財政部證券暨期貨管理委員會核准，並定同年八月二十一日為配股及增資基準日，且已辦妥法定登記程序。

本公司民國九十一年度虧損撥補議案，截至會計師查核報告書出具日止，尚未經董事會通過，有關董事會通過擬議及股東會決議虧損撥補情形，請至台灣證券交易所之「公開資訊觀測站」查詢。

(三)庫藏股票

收回原因	單位：千股			
	期初股數	本期增加	本期減少	期末股數
轉讓股份	77,284	19,800	28,398	68,686
予員工				

證券交易法規定公司對買回已發行在外股份之數量比例，不得超過公司已發行股份總數百分之十，收買股份之總金額，不得逾保留盈餘加計發行股份溢價及已實現之資本公積之金額，本公司於民國九十一年度申報買回本公司股份19,800千股，金額計114,887千元，截至民國九十一年十二月三十一日止本公司最高持有已收回股數為97,084千股，收買股份之總金額共計568,141千元，若以民國九十一年九月三十日為計算基準，則買回股數最高上限為129,011千股，收買股份金額最高上限為4,829,224千元，是以本公司前述買回股份符合證券交易法之規定。

本公司依證券交易法規定持有之庫藏股票不得質押，亦不得享有股利之分派、表決權等權利。

本公司之從屬公司 - 竹城開發股份有限公司民國九十一年十二月三十一日持有本公司之股票計14千股，每股帳面價值為14.05元，每股市價為10.80元。依財務會計準則公報第三十號「庫藏股票會計處理準則」之規定，從屬公司持有本公司股票視同庫藏股票處理，將從屬公司持有本公司股票之帳面價值按間接持股比例計算之金額計59千元，轉列為庫藏股票之成本。

本公司之從屬公司 - 新竹建經公寓大廈管理維護股份有限公司於民國八十九年間購入本公司股票427千股，成本計2,289千元，並於民國九十一年四月全數處分，處分價款計4,803千元，產生處分利益2,514千元；另一從屬公司 - 竹企室內裝修工程股份有限公司（原名竹企室內設計工程股份有限公司）於民國八十九年間購入本公司股票830千股，成本計3,944千元，並於民國九十一年三月全數處分，處分價款計5,950千元，產生處分利益2,006千元。依財務會計準則公報第三十號「庫藏股票會計處理準則」之規定，將從屬公司處分本公司股票之處分利益按間接持股比例計算之金額計2,546千元，轉列為資本公積 - 庫藏股票交易。

十三、所得稅及兩稅合一相關資訊

(一)所得稅相關資訊

本公司之營利事業所得稅稅率最高為百分之二十五。民國九十一年度及九十年度所得稅費用(利益)組成如下：

	91年度	90年度
當期所得稅費用	\$ 38,311	74,437
遞延所得稅利益	(183,227)	(19,452)
	\$ (144,916)	54,985

本公司民國九十一年度及九十年度損益表中所列稅前淨利(損)依規定稅率計算之所得稅額與所得稅費用(利益)間之差異列示如下：

	91年度	90年度
稅前淨利(損)依規定稅率計算之所得稅額	\$ (915,587)	105,794
國際金融業務分行免稅所得	(16,075)	(38,515)
停徵之證券交易所得	(96,887)	(120,612)
短期投資市價回升利益	—	(25,349)
出售土地損失(利得)	(9,747)	1,457
以前年度所得稅低估	28,387	16,373
投資抵減 - 重要投資事業及人才培訓支出	(27,833)	—
分離課稅利息收入稅額影響數	(2,806)	(7,725)
繳納國外稅額不得扣抵數	1,088	1,100
按權益法認列之投資損失	3,425	4,574
其他依稅法調整數	11,391	(10,224)
未分配盈餘加徵10%所得稅	345	26,058
備抵評價變動數	879,383	102,054
	\$ (144,916)	54,985

本公司民國九十一年度及九十年度遞延所得稅利益主要項目如下：

	91年度	90年度
按權益法認列之投資損失	\$ (4,693)	(2,547)
備抵呆帳提列超限數	(25,030)	689
退休金準備提列超限數	88,196	8,891
買賣及違約損失準備提列數	(30,343)	(854)
備抵承受擔保品跌價損失提列數	(49,334)	—
虧損扣抵	(1,013,573)	(124,379)
投資抵減 - 人才培訓及重要科技事業	(27,833)	(3,306)
備抵評價變動數	879,383	102,054
	\$ (183,227)	(19,452)

本公司民國九十一年及九十年十二月三十一日之遞延所得稅資產如下：

	91.12.31	90.12.31
非流動：		
遞延所得稅資產	\$ 2,095,500	1,032,890
備抵評價 - 遞延所得稅資產	(1,437,330)	(557,947)
非流動遞延所得稅資產淨額	\$ 658,170	474,943
遞延所得稅資產總額	\$ 2,095,500	1,032,890
遞延所得稅資產備抵評價金額	\$ 1,437,330	557,947

民國九十一年及九十年十二月三十一日遞延所得稅資產之暫時性差異、虧損扣抵、所得稅抵減及其個別所得稅影響數如下：

	91.12.31		90.12.31	
	金 額	所 得 稅 影 響 數	金 額	所 得 稅 影 響 數
遞延所得稅資產：				
備抵呆帳提列超限數	\$ 700,924	175,231	600,803	150,201
退休金準備提列超限數	—	—	352,787	88,196
違約損失準備提列	37,519	9,380	30,998	7,750
買賣損失準備提列	114,969	28,742	117	29
權益法認列之投資損失	28,959	7,240	10,190	2,547
虧損扣抵	7,059,494	1,764,873	3,005,201	751,300
投資抵減 - 人才培訓及重要科技事業	44,185	44,185	16,352	16,352
承受擔保品跌價損失	263,395	65,849	66,059	16,515
		\$ 2,095,500		1,032,890

民國九十一年及九十年十二月三十一日估計當期應退所得稅明細如下：

	91.12.31	90.12.31
估計當期所得稅	\$ 38,311	74,437
扣繳稅款	(159,727)	(98,178)
分離課稅所得稅	(13,215)	(30,906)
繳納國外稅額不得扣抵數	(1,088)	(1,100)
以前年度所得稅低估	(23,663)	(16,373)
應退所得稅	\$ (159,382)	(72,120)

依所得稅法規定，營利事業所得稅申報(核定)之虧損得以抵減以後五年度之課稅所得，截至民國九十一年十二月三十一日止，本公司歷年申報虧損可資扣除金額及期限如下：

虧損年度	申報(估計) 虧損金額	可供扣抵金額	最後可扣 抵期限
八十八年度	\$ 1,718,567	1,702,447	九十三年
八十九年度	766,095	736,104	九十四年
九十年年度	495,181	495,181	九十五年
九十一年度	4,125,762	4,125,762	九十六年
		\$ 7,059,494	

本公司營利事業所得稅結算申報已奉稽徵機關核定至民國八十八年度。

前開經稅捐機關核定之申報案，目前尚有數起稅務行政救濟事項正在進行中，其額外影響之稅額約為43,706千元。本公司相信最後之裁定結果將不至於重大影響財務狀況及營運結果之表達。

(二)兩稅合一相關資訊

	91.12.31 (預計)	90.12.31 (實際)
可扣抵稅額帳戶餘額	\$ 309,751	361,319
盈餘分配之稅額扣抵比率	—	33.43%

未分配盈餘相關資訊

	91.12.31	90.12.31
八十六年度及以前年度 未分配盈餘	\$ 4,203	4,203
八十七年度及以後年度 未分配盈餘	(3,492,877)	370,774
	\$ (3,488,674)	374,977

十四、每股盈餘

本公司民國九十一年及九十年每股盈餘(虧損)計算揭露如下：

(單位：新台幣千元 / 千股)

	91年度				
	金額		股數	每股盈(虧)(單位：新台幣元)	
	稅前	稅後		稅前	稅後
本期淨損	\$ (3,662,348)	(3,517,432)			
基本每股盈餘屬於普通股					
股東之本期淨損	(3,662,348)	(3,517,432)	1,206,735	(3.03)	(2.91)

(單位：新台幣千元 / 千股)

	90年度				
	金額		股數	每股盈(單位：新台幣元)	
	稅前	稅後		稅前	稅後
本期淨利	\$ 423,176	368,191			
基本每股盈餘屬於普通股					
股東之本期淨利	423,176	368,191	1,219,314 (註1)	0.35	0.30
基本每股盈餘屬於普通股					
股東之本期淨利	\$ 423,176	368,191	1,243,700 (註2)	0.34	0.30

註1：按期末加權平均股數計算。

註2：按擬制追溯調整民國九十一年度盈餘轉增資後之加權平均股數計算。

十五、關係人交易事項

(一)關係人之名稱及關係

關係人名稱	與本公司之關係
新竹建築經理股份有限公司 (新竹建築經理)	採權益法評價之被投資公司
新竹期貨經紀股份有限公司 (新竹期貨經紀)	採權益法評價之被投資公司
新竹建經保全股份有限公司 (新竹建經保全)	新竹建築經理採權益法評價之被投資公司
竹企室內裝修工程股份有限公司(註) (竹企室內裝修工程)	新竹建築經理採權益法評價之被投資公司
國際票券金融股份有限公司 (國際票券金融)	其董事與本公司董事長具二親等關係
竹影國際股份有限公司 (竹影國際)	新竹建築經理採權益法評價之被投資公司
竹城開發股份有限公司 (竹城開發)	新竹建築經理採權益法評價之被投資公司
新竹建經公寓大廈管理維護股份有限公司 (新竹建經公寓大廈)	新竹建築經理採權益法評價之被投資公司
其他	依財務會計準則第六號「關係人交易之揭露」以及本公司董事、法人董事代表人具配偶或二親等以內關係之親屬或他公司

註：原名為竹企室內設計工程股份有限公司。

(二)與關係人間之重大交易事項

1.放款

截至民國九十一年及九十年十二月三十一日止，本公司對關係人之中、短期放款分別約為959,713千元及887,082千元，分別占期末買匯、貼現及放款餘額之0.46%及0.44%。民國九十一年度及九十年度收取之利息收入分別約為40,810千元及40,440千元，分別占當期利息收入之0.30%及0.25%。利率區間分別約為2.15% 18.25%及3.15% 15.00%。另民國九十一年及九十年度對關係人之中、短期放款之最高餘額分別約為1,147,342千元及1,138,495千元。

本公司對關係人之中、短期放款之條件與一般客戶並無不同。另對關係人放款之備抵呆帳評估係併入全體債權組合之潛在風險項下評估。

2.存款

各關係人於本公司之存款，截至民國九十一年及九十年十二月三十一日止分別約為614,161千元及769,957千元，分別占當期期末總存款餘額之0.22%及0.28%。民國九十一年度及九十年度相關之利息支出分別約為19,929千元及35,410千元，分別占各該期利息支出之0.31%及0.33%。另民國九十一年及九十年度對關係人之存款最高餘額分別約為1,957,532千元及1,513,305千元。

本公司上開關係人之存款利率，除民國九十年八月十日前行員存款金額在300千元以下以年利率9.50%計算以及自民國九十年八月十日起行員存款金額在480千元以下以年利率8.20%計算，另自民國九十年十月十九日、民國九十年十一月十四日、民國九十一年七月十日及九十年十一月二十日起，分別調降為8.175%、8.125%、8.10%及8.00%外，餘均按牌告利率計算，存款條件與一般存款戶並無不同。

- 民國九十一年度及九十年度，本公司委託新竹建築經理管理監督本公司分行新建工程及雜項處理服務，支付管理支出分別為4,431千元及8,293千元。
- 民國九十一年度及九十年度，本公司委託新竹建經保全負責大樓保全服務，計支付管理支出32,179千元及9,211千元。
- 民國九十一年度及九十年度，本公司委託竹企室內裝修工程負責設計本公司分行裝潢工程，支付管理支出分別為24,813千元及57,386千元。
- 民國九十一年度及九十年度，本公司委託新竹建經公寓大廈負責本公司分行之大廈管理服務，其產生之管理服務費分別為33,788千元及16,324千元。
- 本公司民國九十一年度及九十年度與各關係人從事債券、票券(商業本票及可轉讓定期存單等)交易之情形如下：

		91年度			
類別	關係人名稱	最高餘額	期末餘額	利率區間%	買賣票券(損)益
債券	國際票券金融	\$ 359,786	\$ —	1.9	16
	其他	173,019	68,831	1.20~2.2	(23)
			\$ 68,831		(7)
		90年度			
類別	關係人名稱	最高餘額	期末餘額	利率區間%	買賣票券(損)益
票券	其他	\$ 10,197	\$ 1,008	4.80 5.20	216
債券	新竹期貨經紀	14,000	—	2.60 4.50	9
	竹城開發	22,000	3,014	1.95 3.80	(277)
	國際票券金融	295,623	—	3.20 4.30	—
	竹影國際	98,000	500	1.95 3.95	(381)
	其他	99,296	91,796	2.05 4.60	633
			\$ 95,310		(16)

十六、重大承諾及或有事項

截至民國九十一年及九十年十二月三十一日止，本公司重大之承諾及或有事項如下：

(一)

	91.12.31	90.12.31
受託開發信用狀款項	\$ 1,144,030	733,462
保證業務所承保各項保證賣出附買回之債、票券依約買回之總價	11,219,154	7,410,241
買入附賣回之債、票券依約賣回之總價	3,183,304	251,419
遠期外匯合約尚未交割者	20,858,427	9,369,811
與匯率有關之合約(包括匯率交換、選擇權等)尚未交割者	3,068,062	1,803,335
	4,797,196	159,245

(二) 因新建、擴建工程及裝潢水電所簽訂之工程合約分別約為71,514千元及4,874千元，已支付價款分別約為42,025千元及3,978千元。

(三) 本公司於民國九十一年十二月三十一日已簽訂之房地營業租賃合約，在未來租賃期間每年應支付租金彙總如下：

期	間	金 額
92.1.1	92.12.31	54,299
93.1.1	93.12.31	49,454
94.1.1	94.12.31	43,870
95.1.1	95.12.31	31,731
96.1.1	96.12.31	13,415
97.1.1	以後	23,509

(折現值約21,798千元)

(四) 本公司員工遭解職或停職，向法院提起確認僱傭關係存在之訴訟，尚未審判終結之案件，其請求之薪資及損害賠償之金額約為19,054千元並依年利率5%加計利息。

(五) 截至民國九十一年及九十年十二月三十一日止，本公司與信託業務有關之重大承諾如下：

	91.12.31	90.12.31
受託代收款項	\$ 19,941,722	18,903,213
受託保管有價證券	1,736,359	1,298,244
受託代售旅行支票	147,004	165,881
受託信託資產	6,844,163	4,196,810

(六) 依信託業法施行細則條文第十七條規定附註揭露信託帳之資產負債及信託財產目錄如下：

信託帳資產負債表

91.12.31

單位：新台幣千元

信託資產		信託負債	
短期投資		信託資本	
基金投資	\$ 6,844,163	金錢信託	\$ 6,844,163
信託資產總額	\$ 6,844,163	信託負債總額	\$ 6,844,163

信託帳財產目錄

91.12.31

單位：新台幣千元

投資項目	帳列金額
短期投資	
基金投資	\$ 6,844,163
合計	\$ 6,844,163

十七、其他

(一) 投資衍生性金融商品相關資訊及金融商品相關之揭露
1. 衍生性金融商品

本公司從事遠期外匯交易合約及換匯交易合約之目的，主要係提供客戶因進、出口及匯兌業務所產生外匯部分之避險工具及本公司外匯資金調度及風險管理之工具。

本公司承做遠期外匯業務，係依照中央銀行訂定之「指定銀行買賣遠期外匯辦法」之規定，辦理預售預購遠期外匯。本公司承做之遠期外匯合約分固定到期日及任選到期日兩種，並依期別分為30、60、90、120、150、180、360天及指定到期日等九種，交易期限最長以一年為限，交易對象包括本公司往來客戶及銀行同業。

換匯交易合約係本公司向國外銀行同業拆借美元資金，因美元以外之外幣資金有時在國際貨幣市場上不易取得，故須透過與其他國外金融機構進行換匯交易交換本金，以達到鎖定借入外幣資金之避險目的。

信用風險係交易對象到期無法按約定條件履約之風險，信用風險金額係以資產負債表日公平價值為正數之合約，代表若交易對象違約，經考慮未來潛在暴險權數及信用權數後，則本公司將產生之損失。其中因本公司交易之相對人皆係信用卓著之國際金融機構，且本公司亦與多家金融機構往來交易以分散風險，故本公司認為合約相對人違約之可能性甚低。本公司規定訂約時應先經本公司授信程序給與客戶遠匯風險額度後始可承作，且依規定定期評估客戶損益，因此信用風險受本公司風險管理體制所規範。

市場價格風險係市場匯率、利率變動之風險，本公司係按遠期外匯及換匯合約金額依各幣別之長短部

位應計提之資本數估算風險值，而風險值係表示當市場因素發生不利變動時，金融商品或投資組合在某特定期間和信賴水準之潛在損失。本公司換匯買賣合約之市場價格風險併同遠期外匯合約計算，另資產之利率交換合約係在規避外幣淨資產、淨負債之市場匯率及利率風險，故匯率變動之市場風險將由被避險外幣資產、負債所產生之兌換損益所抵銷；利率交換合約均於交易額度內承作，其所產生之收益成本均隨市場利率浮動，故已規避市場價格風險。

本公司以與被避險項目公平價值變動呈高度負相關之衍生性金融商品作為避險工具，並作定期評估，以期能規避大部份市場價格風險，以達本公司之避險策略。

(1)以交易為目的之衍生性金融商品交易

A.合約金額及信用風險

金融商品	91.12.31		90.12.31	
	合約金額	信用風險	合約金額	信用風險
遠期外匯合約	1,875,476	28,067	583,383	9,246
買入(賣出)選擇權	243,271	—	—	—

B.市場價格風險

	91.12.31	90.12.31
匯率風險值	\$ 4,330	5,424
利率風險值	26,932	—
選擇權風險值	19,462	—

C. 本公司從事遠期外匯合約交易之預期現金需求於民國九十一年及九十年分別為2,156,244千元及588,323千元，此現金需求係屬預測金額，其不確定性受匯率及利率影響，時間越長，不確定性越高。本公司所持有之遠期外匯合約，無法於市場以合理價格出售之可能性極小，又因遠期外匯合約之匯率已確定，不致有重大之現金流量風險。

D. 本公司民國九十一年度及九十年從事遠期外匯合約交易損失淨額帳列兌換損失14,011千元及4,939千元，民國九十一年及九十年十二月三十一日已簽約未到期之外匯合約帳列情形如下：

類別	91.12.31	90.12.31
應收遠匯款	\$ 8,307	165
應付購入遠匯款	1,905	105
應收出售遠匯款	872	66,683
應付遠匯款	9,360	72,497

E.選擇權交易

本公司從事與客戶之選擇權交易係為提供客戶避

險工具而開辦，交易對象包括有外匯交易額度之客戶及符合本公司風險管理辦法之國際知名銀行。在市場風險上，因本公司同時與銀行同業承作反向之選擇權交易，採完全軋平政策，自己不持有選擇權部位，因此風險極低，相關收入於到期認列收入。

本公司民國九十一年度從事選擇權交易產生之手續費收入為799千元，手續費支出為188千元。

(2)非以交易為目的之衍生性金融商品交易

A.合約金額及信用風險

金融商品	91.12.31		90.12.31	
	合約金額	信用風險	合約金額	信用風險
換匯交易	\$ 3,843,926	500,670	159,245	363
無本金交割				
遠期外匯交易	1,211,670	2,486	1,220,010	3,156
換匯換利	710,000	10,363	—	—

B.流動性風險、現金流量風險及未來現金需求之金額、期間、不確定性

本公司從事換匯交易及無本金交割遠期外匯交易及換匯換利之預期現金需求於民國九十一年及九十年各為5,761,349千元及1,376,179千元，此現金需求係屬預測金額，其不確定性受匯率及利率影響，且時間越長，不確定性越高。

換匯換利合約係於訂約日交換名目本金，於合約存續期間之約定結算日依各幣別約定利率收取或給付利息，到期換回原交換之本金。

本公司所持有之衍生性金融商品，主要目的係因應客戶需求及本公司之資金調度，向貨幣市場借入資金均以軋平為原則，故無高槓桿倍數效果之交易合約。所持有交易標的均係一般金融市場流通性較高之金融商品，無法於市場以合理價格出售之可能性極小，故變現流動風險甚低。

C. 本公司民國九十一年度及九十年因換匯合約產生之利息收入分別為16,337千元及46,101千元，利息費用分別為22,598千元及2,648千元；因無本金交割遠期外匯交易所產生之兌換(損)益為(2,133)千元及31,499千元。民國九十一年及九十年十二月三十一日已簽約未到期之換匯合約及無本金交割遠期外匯交易帳列明細如下：

類別	91.12.31	90.12.31
換匯交易合約	—	—
應收遠匯款	\$ 6,385	8,037
應付遠匯款	3,418,997	5
無本金交割遠期外匯合約	—	—
應收出售遠匯款	3,416,858	—
應付遠匯款	—	4,955

2. 金融商品之公平價值

	91.12.31		90.12.31	
	帳面價值	公平價值	帳面價值	公平價值
金融商品 - 資產				
公平價值與帳面價值相等之金融資產	\$ 276,206,373	276,206,373	206,610,855	206,610,855
買入票券	18,297,606	18,715,570	16,862,081	17,011,443
長期投資	1,166,963	1,314,117	1,226,217	1,439,953
存出保證金	3,192,610	3,269,214	3,472,221	3,605,290
金融商品 - 負債				
公平價值與帳面價值相等之金融負債	\$ 8,492,578	8,492,578	5,195,979	5,195,979
存款及匯款	280,881,881	280,795,168	270,829,063	270,723,807

本公司估計金融商品公平價值所使用之方法及假設如下：

- (1) 公平價值與帳面價值相等之金融資產：包括現金、存放銀行同業、存放央行、應收款項(不含遠期外匯交易及外匯換匯交易)及催收款項等，上述商品以其在資產負債表上之帳面價值估計其公平價值，因為此類商品到期日甚近，其帳面價值應為估計公平價值之合理基礎。
- (2) 買入票券之市價係指會計期間最末一個月之平均收盤價，但開放型基金則為資產負債表日該基金之淨值。若無市場價格可供參考時，則依財務或其他資訊估計公平價值。
- (3) 買匯、貼現及放款其公平價值之決定，乃考量金融業之行業特性，其放款交易取決之利率，通常以基本利率加減碼(即機動利率)為準，業可反映市場利率，故以其帳面價值考量其預期收回可能性估計其公平價值應屬合理，其中屬固定利率之長期放款應以其預期現金流量之折現值估計公平價值，惟本公司所承作固定利率之長期放款，主要係消費性金融放款，其交易利率較市場利率高，且其到期日距今最長不超過三年，基於成本效益考量，不予計算折現值，故以其帳面價值估列公平價值。
- (4) 長期投資其公平市價之評價如有市場價格可循時，則依市場價格為公平價值；若無市場價值可供參考時，則依財務或其他資訊估計其公平價值。
- (5) 公平價值與帳面價值相等之金融負債：包括銀行同業存款、應付款項(不含遠期外匯交易及外匯換匯交易)及存入保證金等，上述商品以其在資產負債表上之帳面價值估計其公平價值，因為此類商品到期日甚近，其帳面價值應為估計公平價值之合理基礎。
- (6) 存款及匯款其公平價值之決定，乃考量金融業之

業特性，且其存款交易大多屬於一年內到期者，其帳面價值應屬估計公平價值之合理基礎，其中屬固定利率之長期存款則以其預期現金流量之折現值估計公平價值。

- (7) 存入保證金其存入時間並不固定且金額不重大，故不予計算現值，而以帳面價值估計其公平價值。

3. 具有資產負債表外信用風險之金融商品

本公司由於承作貸款和發行信用卡，故有大量的授信額度，其大部份所承作貸款之授信期限為一年。民國九十一年度及九十年度授信貸款利率區間分別為0.01% 18.25%及0% 18.25%，信用卡利率最高分別達19.89%及19.71%。本公司亦提供融資保證和商業信用狀擔保客戶對第三者履行義務，這些擔保協議通常為一年期，其到期日並未集中在一特定時間。

本公司具資產負債表外信用風險之金融商品之合約金額如下：

	91.12.31	90.12.31
貸款承諾	\$ 80,116,393	65,059,843
信用卡授信承諾	25,656,789	13,447,920
融資保證和商業信用狀	12,363,184	8,143,703

由於這些金融商品不會於到期前全部實際支付，因此該合約金額並不代表未來現金流出數，亦即未來現金需求金額低於合約金額。假設授信額度已用罄且擔保品或其他擔保完全失去其價值，信用風險金額與合約金額相等，亦即此為其可能發生之最大損失。

本公司在提供貸款承諾、融資保證和商業信用狀時，都須作嚴格的信用評估。本公司之策略為在撥付核准之貸款予某些特定客戶前，均要求提供適當的擔保品。民國九十一年及九十年十二月三十一日具有擔保品的貸款占貸款總額比率分別約為69.57%及73.46%。貸款、融資保證和商業信用狀所要求提供之擔保

品通常為現金、存貨、具流通性的有價證券或其他財產等。當客戶違約時，本公司會強制執行其擔保品或其他擔保之權利。

信用卡授信額度不需擔保品，但須定期評估持卡人信用狀況，若有必要則修正其信用額度。

4. 信用風險顯著集中之資訊

當金融商品交易相對人顯著集中於一人，或金融商品交易相對人雖有若干，但大多從事類似之商業活動，且具有類似之經濟特質，使其履行合約之能力受到經濟或其他狀況之影響亦相類似時，則發生信用風險顯著集中之情況。本公司未顯著集中與單一客戶或單一交易相對人進行交易，亦未顯著集中類似之地方區域，但有類似之產業型態。本公司信用風險顯著集中之合約金額如下：

	91.12.31	90.12.31
放款 - 產業型態分：		
個人	\$ 126,568,000	121,856,571
商業買賣	19,415,000	25,319,967
製造業	32,402,425	32,354,682
營造業	8,191,000	8,985,054
其他	36,442,211	33,680,714
	\$ 223,018,636	222,196,988

若交易相對人未能履約，且其提供之擔保品或其他擔保品完全失去價值時，所可能發生之損失金額與合約金額相符。

(二) 民國九十年度損益表及現金流量表之分類方式為配合民國九十一年度財務報表之表達方式，已作適當重分類，該重分類對財務報表之表達無重大影響。

(三) 依財務會計準則公報第二十八號規定應揭露事項：

1. 本公司關於資產及負債之到期分析如下：

	91.12.31					合計金額
	一個月以內金額	超過一個月至六個月金額	超過六個月至一年金額	超過一年至七年金額	超過七年金額	
資 產						
買入票券 - 債券	\$ 3,000	43,121	10,350	3,130,686	5,188,695	8,375,852
存拆放銀行同業(註1)	1,563,885	788,413	—	—	—	2,352,298
買匯、貼現及放款	5,123,275	27,424,800	13,524,920	54,974,075	109,367,917	210,414,987
存出保證金 - 債券	238,200	—	2,734	1,582,859	672,166	2,495,959
長期投資-債券	—	50,000	—	35,031	—	85,031
	<u>\$ 6,928,360</u>	<u>28,306,334</u>	<u>13,538,004</u>	<u>59,722,651</u>	<u>115,228,778</u>	<u>223,724,127</u>
負 債						
定期性存款-台幣(註2)	\$ 18,999,495	73,604,161	83,991,922	6,213,580	—	182,809,158
定期性存款-外幣(註2)	149,795	2,780,151	729,244	1,695,400	—	5,354,590
可轉讓定期存單(註2)	341,500	936,000	895,000	—	—	2,172,500
其他借入款(註3)	—	347,530	—	—	—	347,530
	<u>\$ 19,490,790</u>	<u>77,667,842</u>	<u>85,616,166</u>	<u>7,908,980</u>	<u>—</u>	<u>190,683,778</u>

	91.12.31					合計金額
	一個月以內金額	超過一個月至六個月金額	超過六個月至一年金額	超過一年至七年金額	超過七年金額	
資 產						
買入票券 - 債券	\$ 37,600	10,830	328,222	1,840,814	11,024,883	13,242,349
存拆放銀行同業(註1)	979,972	2,627,390	699,980	—	—	4,307,342
買匯、貼現及放款	5,639,709	20,985,356	23,316,591	58,796,539	93,976,757	202,714,952
存出保證金 - 債券	108,900	2,461	1,075,972	1,092,636	617,024	2,896,993
長期投資-債券	—	—	—	85,279	—	85,279
	<u>\$ 6,766,181</u>	<u>23,626,037</u>	<u>25,420,765</u>	<u>61,815,268</u>	<u>105,618,664</u>	<u>223,246,915</u>

負 債							
定期性存款-台幣(註2)	\$	—	72,637,582	81,769,560	5,536,366	—	179,717,873
定期性存款-外幣(註2)		11,465	2,810,172	591,364	1,317,960	—	4,730,961
可轉讓定期存單(註2)		572,000	3,062,500	1,045,000	—	—	4,679,500
		<u>\$ 20,357,830</u>	<u>78,510,254</u>	<u>83,405,924</u>	<u>6,854,326</u>	<u>—</u>	<u>189,128,334</u>

本公司之到期分析係按資產負債表日至到期日之剩餘期間認定到期期間。

註1：存拆放銀行同業及銀行同業存款係對定期存款分析而不含活期性存款。

註2：定期性存款係包括定期存款及定期性儲蓄存款。

註3：其他借入款係包括同業拆放及同業融資。

2.本行關於各類孳息資產與付息負債平均值及當期平均利率之揭露如下：

	91.12.31		90.12.31	
	平均餘額	平均利率%	平均餘額	平均利率%
資 產				
存放央行	\$ 9,645,697	2.49	11,108,669	2.94
短期投資 - 債券	11,175,264	5.15	9,523,749	5.44
存拆放銀行同業	7,428,594	2.02	13,803,609	3.67
放款及墊款	206,185,657	5.73	186,888,010	7.36
長期投資 - 債券	84,500	6.88	55,010	6.81
負 債				
活期存款 - 台幣	\$ 82,829,998	1.38	66,225,455	2.89
活期存款 - 外幣	2,295,214	0.26	1,636,232	0.69
定期存款 - 台幣	185,099,353	2.88	177,233,002	4.73
定期存款 - 外幣	4,958,321	1.46	4,791,065	3.67
可轉讓定期存單	1,948,071	2.25	4,857,261	4.02
其他借入款	645,787	2.22	210,794	4.57

3.本公司民國九十一年十二月三十一日之合格自有資本與風險性資產比率

$$= \frac{\text{合格資本 - 資本減除項目}}{\text{信用風險加權風險性資產 + 市場風險之資本計提} \times 12.5} = 9.86\%$$

本公司民國九十年十二月三十一日之合格自有資本與風險性資產比率

$$= \frac{\text{合格資本 - 資本減除項目}}{\text{信用風險加權風險性資產 + 市場風險之資本計提} \times 12.5} = 8.74\%$$

(註)民國九十年十二月三十一日係依自行結算財務報表資料計算。

4.放款、催收款項暨應收款項備抵呆帳變動情形如下：

91.12.31

	特定債權無法 收回之風險	國家風險	全體債權組合 之潛在風險	合 計
期初餘額	\$ 2,051,766	—	424,141	2,475,907
本期提列呆帳費用	8,446,196	—	430,263	8,876,459
沖銷放款及墊款金額	(8,304,200)	—	(71,753)	(8,375,953)
期末餘額	\$ 2,193,762	—	782,651	2,976,413

90.12.31

	特定債權無法 收回之風險	國家風險	全體債權組合 之潛在風險	合 計
期初餘額	\$ 2,321,900	—	364,544	2,686,444
本期提列呆帳費用	2,737,100	—	129,513	2,866,613
沖銷放款及墊款金額	(3,007,234)	—	(69,916)	(3,077,150)
期末餘額	\$ 2,051,766	—	424,141	2,475,907

民國九十一年及九十年度收回已沖銷之債權金額分別為220,372千元及62,688千元，帳列其他收入項下。

停止計提應收利息之放款，民國九十一年及九十年十二月三十一日之金額分別為13,635,109千元及22,467,533千元，未計提之應收利息於民國九十一年及九十年十二月三十一日分別為2,875,521千元及4,433,603千元。

5. 本公司並無未經訴追即行轉銷之授信債權。

十八、附註揭露事項

(一) 重大交易事項相關資訊：

1. 資金貸予他人：不適用。
2. 為他人背書保證：不適用。
3. 期末持有有價證券情形：

民國九十一年十二月三十一日

單位：新台幣千元 / 千股

持有之公司	有 價 證 券		與有價證券 發行人之關係	帳列科目	期 末 備				
	種 類	名 稱			股 數	帳面金額	持股比例 (%)	市 價 (或淨值)	註
新竹國際商業銀行(股)	股 票	新竹建築經理(股)	依權益法評價之被投資公司	長期股權投資	10,800	103,862 (註1)	59.84	103,863 (註2)	—
新竹國際商業銀行(股)	股 票	新竹期貨經紀(股)	依權益法評價之被投資公司	長期股權投資	35,426	291,716	88.57	291,716	—
新竹國際商業銀行(股)	股 票	新竹保險代理人(股)	依權益法評價之被投資公司	長期股權投資	200	2,647	100.00	2,647	—
新竹國際商業銀行(股)	股 票	竹塹保險代理人(股)	依權益法評價之被投資公司	長期股權投資	200	3,528	100.00	3,528	—
新竹國際商業銀行(股)	股 票	中興證券投資信託(股)	依權益法評價之被投資公司	長期股權投資	6,000	61,133	20.00	61,133	—
新竹國際商業銀行(股)	股 票	元富綜合證券(股)	—	長期股權投資	10,649	59,660	0.86	107,554	—
新竹國際商業銀行(股)	股 票	關貿網路(股)	—	長期股權投資	2,957	25,231	1.51	38,147	—
新竹國際商業銀行(股)	股 票	美國加州 PREFERRED銀行(股)	—	長期股權投資	280	39,960	5.17	107,539	—
新竹國際商業銀行(股)	股 票	富邦證券金融(股)	—	長期股權投資	6,211	59,945	0.99	74,156	—
新竹國際商業銀行(股)	股 票	台北外匯經紀(股)	—	長期股權投資	600	6,000	3.03	8,724	—
新竹國際商業銀行(股)	股 票	台灣育成中小 企業開發(股)	—	長期股權投資	3,417	29,000	4.84	33,593	—
新竹國際商業銀行(股)	股 票	台灣期貨交易所(股)	—	長期股權投資	1,025	10,250	0.51	11,941	—
新竹國際商業銀行(股)	股 票	力宇創業投資(股)	—	長期股權投資	8,000	80,000	4.76	73,200	—
新竹國際商業銀行(股)	股 票	財金資訊(股)	—	長期股權投資	4,550	45,500	1.14	64,337	—

持有之公司	有價證券		與有價證券發行人之關係	帳列科目	期			未備註	
	種類	名稱			股數	帳面金額	持股比例(%)		市價(或淨值)
新竹國際商業銀行(股)	股票	雍聯(股)	—	長期股權投資	18,850	188,500	2.79	179,641	—
新竹國際商業銀行(股)	股票	台灣金融資產服務(股)	—	長期股權投資	5,000	50,000	2.94	50,750	—
新竹國際商業銀行(股)	股票	萬基(股)	—	長期股權投資	2,000	25,000	6.47	16,160	—
新竹國際商業銀行(股)	債券	歐洲投資銀行金融債券	—	長期債券投資	—	50,000	—	50,735	—
新竹國際商業銀行(股)	債券	荷銀指數連動保本債券	—	長期債券投資	—	35,031	—	34,753	—

註1：係扣除該子公司之被投資公司持有本公司之股票(視為庫藏股票)帳面價值及依持股比例認列採成本與市價孰低法認列之長期投資未實現跌價損失47,813千元。

註2：係扣除備抵跌價損失後之淨額。

4. 累積買進或賣出同一有價證券之金額達新台幣一億元或實收資本額百分之二十以上者：無此情形。

5. 取得不動產之金額達新台幣一億元或實收資本額百分之二十以上者：

民國九十一年度

單位：千元

取得之公司	財產名稱	交易日或事實發生日	交易金額	價款支付情形	交易對象	關係	交易對象為關係人者，其前次移轉資料				價格決定之參考依據	取得目的及使用之情形	其他約定事項
							所有人	與公司關係	移轉日期	金額			
新竹國際商業銀行(股)	土地及房屋	91.12.23	366,000	分四期支付，截至91.12.31已預付房地款54,900	東煦建設(股)	—	—	—	—	—	協和不動產鑑定(股)鑑定金額360,952	營業用	—

6. 處分不動產之金額達新台幣一億元或實收資本額百分之二十以上者：無此情形。

7. 與關係人進銷貨達新台幣一億元或實收資本額百分之二十以上：不適用。

8. 應收關係人款項達新台幣一億元或實收資本額百分之二十以上：無此情形。

9. 從事衍生性金融商品：請詳附註十七(一)1。

(二)轉投資事業相關資訊：

1. 對被投資公司直接或間接具有重大影響力或控制能力之相關資訊：

民國九十一年十二月三十一日

單位：新台幣千元 / 千股

投資公司名稱	被投資公司名稱	所在地區	主要營業項目	原始投資金額		期末持有			被投資公司本期(損)益	本期認列之投資(損)益	備註
				本期期末	上期期末	股數	比率(%)	帳面金額			
新竹國際商業銀行(股)	新竹建築經理(股)	新竹市四維路130號11樓	履約保證營建管理等業務	30,000	30,000	10,800	59.84	151,675	(20,601)	(14,874)(註1)	子公司
新竹國際商業銀行(股)	新竹期貨經紀(股)	新竹市四維路130號3樓	期貨經紀業務	320,674	320,674	35,426	88.57	291,716	(21,191)	(18,769)	子公司
新竹國際商業銀行(股)	新竹保險代理人(股)	新竹市中正路326號4樓	人身保險代理人業務	2,000	2,000	200	100.00	2,647	12	(141)(註2)	子公司
新竹國際商業銀行(股)	竹塹保險代理人(股)	新竹市中正路326號4樓	財產保險代理人業務	2,000	2,000	200	100.00	3,528	9	(418)(註3)	子公司
新竹國際商業銀行(股)	中興證券投資信託(股)	台北市忠孝東路二段123號19樓	投資信託業務	60,000	60,000	6,000	20.00	61,133	8,665	1,733	—

投資公司名稱	被投資公司名稱	所在地區	主要營業項目	原始投資金額		期末持有			被投資公司本期(損)益	本期認列之投資(損)益	備註
				本期期末	上期期末	股數	比率(%)	帳面金額			
新竹建築經理(股)	竹城開發(股)	新竹市四維路130號4樓	委託營造廠商興建商業大樓等	80,000	80,000	8,484	50.50	76,563	(9,597)	(4,846)	孫公司
新竹建築經理(股)	竹企室內裝修工程(股)(註4)	新竹市四維路130號11樓	室內裝潢業	4,415	4,415	442	88.30	8,747	1,697	590 (註5)	孫公司
新竹建築經理(股)	竹企旅行社(股)	新竹市南大路256號9樓	旅遊代辦業務	1,800	1,800	180	30.00	1,480	8	(9) (註6)	孫公司
新竹建築經理(股)	新竹建經保全(股)	新竹市四維路130號11樓	保全業務	39,520	39,520	3,952	98.80	43,046	1,067	1,054	孫公司
新竹建築經理(股)	新竹建經公寓大廈管理維護(股)	新竹市四維路130號11樓	公寓大廈管理服務業務	9,880	9,880	988	98.80	15,918	5,029	4,969	孫公司
新竹建築經理(股)	竹影國際(股)	新竹市光復路一段481號3樓	資訊軟體服務等業務	15,000	15,000	1,500	15.15	15,728	614	79	孫公司
新竹建築經理(股)	竹聲科技公司(股)	新竹市四維路130號11樓	電腦軟體應用程式之研發及買賣業務	4,880	4,880	488	97.60	5,076	(170)	155	孫公司
竹城開發(股)	竹影國際(股)	新竹市光復路一段481號3樓	資訊軟體服務等業務	10,000	10,000	1,000	10.10	10,486	614	53 (註6)	孫公司
新竹建經保全(股)	竹影國際(股)	新竹市光復路一段481號3樓	資訊軟體服務等業務	25,000	25,000	2,500	25.25	26,216	614	134 (註6)	孫公司
新竹建經保全(股)	新竹建經小客車租賃(股)	新竹市四維路130號11樓	小客車租賃業	2,000	—	200	20.00	2,023	117	23	曾孫公司
新竹建經公寓大廈管理維護(股)	竹影國際(股)	新竹市光復路一段481號3樓	資訊軟體服務等業務	5,000	5,000	500	5.05	5,243	614	26 (註6)	孫公司
新竹建經公寓大廈管理維護(股)	新竹建經小客車租賃(股)	新竹市四維路130號11樓	小客車租賃業	3,000	—	300	30.00	3,035	117	35	曾孫公司
竹影國際(股)	新竹建經小客車租賃(股)	新竹市四維路130號11樓	小客車租賃業	5,000	—	500	50.00	5,058	117	58	曾孫公司
竹聲科技(股)	竹聲科技南京有限公司	南京市龍蟠中路168號江蘇軟體園	經營資料處理服務業務	4,146	—	—	100.00	2,894	(1,005)	(1,252) 註6	曾孫公司

註1：係扣除從屬公司處本公司股票之處分利益4,520千元後之餘額依間接持股比例認列。

註2：係扣除被投資公司發放民國九十年員工紅利153千元後之餘額依持股比例認列。

註3：係扣除被投資公司發放民國九十年員工紅利428千元後之餘額依持股比例認列。

註4：原名竹企室內設計工程股份有限公司。

註5：係扣除被投資公司發放民國九十年員工紅利1,000千元後之餘額依持股比例認列。

註6：含依持股比例認列前期損益調整後之餘額。

2. 對被投資公司具有控制能力者，應再揭露各被投資公司之相關資訊：

(1) 新竹建築經理股份有限公司

- A. 資金貸予他人：無此情形。
- B. 為他人背書保證：無此情形。
- C. 期末持有有價證券情形：

民國九十一年十二月三十一日

單位：新台幣千元/千股

持有之公司	有價證券		與有價證券發行人之關係	帳列科目	期			末		備註
	種類	名稱			帳面股數	帳面金額	比例(%)	市價(或淨值)		
新竹建築經理(股)	股票	竹城開發(股)	依權益法評價之被投資公司	長期股權投資	8,484	76,563	50.50	76,563	—	
新竹建築經理(股)	股票	竹企室內裝修工程(股)	依權益法評價之被投資公司	長期股權投資	442	8,747	88.30	8,747	—	
新竹建築經理(股)	股票	竹聲科技(股)	依權益法評價之被投資公司	長期股權投資	488	5,076	97.60	5,076	註1	
新竹建築經理(股)	股票	竹企旅行社(股)	依權益法評價之被投資公司	長期股權投資	180	1,480	30.00	1,480	註1	
新竹建築經理(股)	股票	新竹建經保全(股)	依權益法評價之被投資公司	長期股權投資	3,952	43,046	98.80	43,046	—	
新竹建築經理(股)	股票	新竹建經公寓大廈管理(股)	依權益法評價之被投資公司	長期股權投資	988	15,918	98.80	15,918	—	
新竹建築經理(股)	股票	竹影國際(股)	依權益法評價之被投資公司	長期股權投資	1,500	15,728	15.15	15,728	—	
新竹建築經理(股)	股票	新光金融控股(股)	—	長期股權投資	7,948	150,000	0.33	70,099	註2	
新竹建築經理(股)	股票	昇陽半導體(股)	—	長期股權投資	306	4,968	0.41	3,434	註1	
新竹建築經理(股)	股票	建榮開發投資(股)	—	長期股權投資	47	560	0.56	730	註3	
新竹建築經理(股)	基金	中興台灣基金	—	短期投資	5,000	50,000	—	44,450	提供質押	

註1：係依被投資公司民國九十一年十二月三十一日未經會計師查核之股權淨值計算。

註2：原係持有有力世證券(股)公司之股票，於民國九十一年二月二十九日加入新光金融控股(股)公司而換發新光金融控股(股)公司之股票。

註3：係依被投資公司民國九十一年十月二日之股權淨值計算，該公司於民國九十一年十月二日解散，截至九十一年十二月三十一日尚未辦妥法定之解散程序。

D. 累積買進或賣出同一有價證券之金額達新台幣一億元或實收資本額百分之二十以上者：無此情形。

(2) 新竹期貨經紀股份有限公司

- A. 資金貸予他人：無此情形。
- B. 為他人背書保證：無此情形。
- C. 期末持有有價證券情形：

民國九十一年十二月三十一日

單位：新台幣千元/千股

持有之公司	有價證券		與有價證券發行人之關係	帳列科目	期			末		備註
	種類	名稱			帳面股數	帳面金額	比例(%)	市價(或淨值)		
新竹期貨經紀(股)	股票	臺灣期貨交易所(股)	—	長期股權投資	3,050	30,500	1.53	35,533	—	
新竹期貨經紀(股)	債券	央債83-1期	—	存出保證金	—	700	—	737	—	
新竹期貨經紀(股)	債券	央債83-3期	—	短期投資	—	7,000	—	7,505	—	

D. 累積買進或賣出同一有價證券之金額達新台幣一億元或實收資本額百分之二十以上者：無此情形。

(3) 竹城開發股份有限公司

- A. 資金貸予他人：無此情形。
- B. 為他人背書保證：無此情形。
- C. 期末持有有價證券情形：

民國九十一年十二月三十一日

單位：新台幣千元 / 千股

持有之公司	有價證券		與有價證券發行人之關係	帳列科目	期 末			備註	
	種類	名稱			帳面股數	帳面金額	比例(%)		市價(或淨值)
竹城開發(股)	股票	友訊科技(股)	—	短期投資	22	976	—	679	—
竹城開發(股)	股票	新竹國際商業銀行(股)	對新竹建築經理採權益法評價之投資公司	短期投資	14	193	—	149	—
竹城開發(股)	股票	交通銀行(股)	—	短期投資	4	133	—	74	—
竹城開發(股)	股票	德利開發科技(股)	—	短期投資	143	2,443	—	—	註
竹城開發(股)	基金	荷銀債券基金	—	短期投資	785	11,141	—	11,172	—
竹城開發(股)	股票	竹影國際(股)	新竹建築經理採權益法評價之被投資公司	長期股權投資	1,000	10,486	10.10	10,486	—

註：已於民國九十年十二月停止櫃檯交易。

D. 累積買進或賣出同一有價證券之金額達新台幣一億元或實收資本額百分之二十以上者：無此情形。

(4) 竹企室內裝修工程股份有限公司

- A. 資金貸予他人：無此情形。
- B. 為他人背書保證：無此情形。
- C. 期末持有有價證券情形：

民國九十一年十二月三十一日

單位：新台幣千元 / 千股

持有之公司	有價證券		與有價證券發行人之關係	帳列科目	期 末			備註	
	種類	名稱			帳面股數	帳面金額	比例(%)		市價(或淨值)
竹企室內裝修工程(股)	股票	雍聯(股)	—	長期股權投資	510	5,100	0.07	4,860	註

註：係依被投資公司民國九十一年十二月三十一日未經會計師查核之股權淨值計算。

D. 累積買進或賣出同一有價證券之金額達新台幣一億元或實收資本額百分之二十以上者：無此情形。

(5) 新竹建經保全股份有限公司

- A. 資金貸予他人：無此情形。
- B. 為他人背書保證：無此情形。
- C. 期末持有有價證券情形：

民國九十一年十二月三十一日

單位：新台幣千元 / 千股

持有之公司	有價證券		與有價證券發行人之關係	帳列科目	期 末			備註	
	種類	名稱			帳面股數	帳面金額	比例(%)		市價(或淨值)
新竹建經保全(股)	股票	竹影國際(股)	新竹建築經理採權益法評價之被投資公司	長期股權投資	2,500	26,216	25.25	26,216	—
新竹建經保全(股)	股票	新竹建經小客車租賃(股)	新竹建築經理子公司採權益法評價之被投資公司	長期股權投資	200	2,023	20.00	2,023	—
新竹建經保全(股)	股票	竹塹投資(股)	本公司董事長為該公司董事	長期股權投資	1,150	8,050	5.12	9,131	註
新竹建經保全(股)	股票	雍聯(股)	—	長期股權投資	124	1,245	0.02	1,186	註

註：係依被投資公司民國九十一年十二月三十一日未經會計師查核之股權淨值計算。

D. 累積買進或賣出同一有價證券之金額達新台幣一億元或實收資本額百分之二十以上者：無此情形。

(6) 新竹建經公寓大廈管理維護股份有限公司

- A. 資金貸予他人：無此情形。
 B. 為他人背書保證：無此情形。
 C. 期末持有有價證券情形：

民國九十一年十二月三十一日

單位：新台幣千元 / 千股

持有之公司	有價證券		與有價證券 發行人之關係	帳列科目	期 末			備 註	
	種類	名稱			帳面股數	帳面金額	比例(%)		市價 (或淨值)
新竹建經公寓 大廈管理維護(股)	股票	新竹建經小客車租賃 (股)	新竹建築經理子公司採 權益法評價之被投資公司	長期股權投資	300	3,035	30.00	3,035	—
新竹建經公寓 大廈管理維護(股)	股票	竹影國際(股)	新竹建築經理採權益法評價 之被投資公司	長期股權投資	500	5,243	5.05	5,243	—

D. 累積買進或賣出同一有價證券之金額達新台幣一億元或實收資本額百分之二十以上者：無此情形。

(7) 竹影國際股份有限公司

- A. 資金貸予他人：無此情形。
 B. 為他人背書保證：無此情形。
 C. 期末持有有價證券情形：

民國九十一年十二月三十一日

單位：新台幣千元 / 千股

持有之公司	有價證券		與有價證券 發行人之關係	帳列科目	期 末			備 註	
	種類	名稱			帳面股數	帳面金額	比例(%)		市價 (或淨值)
竹影國際(股)	基金	建弘全家福	—	短期投資	60	9,102	—	9,237	—
竹影國際(股)	股票	新竹建經小客車租賃 (股)	新竹建築經理子公司採權 益法評價之被投資公司	長期股權投資	500	5,058	50.00	5,058	—

D. 累積買進或賣出同一有價證券之金額達新台幣一億元或實收資本額百分之二十以上者：無此情形。

(8) 竹聲科技股份有限公司

- A. 資金貸予他人：無此情形。
 B. 為他人背書保證：無此情形。
 C. 期末持有有價證券情形：

民國九十一年十二月三十一日

單位：新台幣千元 / 千單位

持有之公司	有價證券		與有價證券 發行人之關係	帳列科目	期 末			備 註	
	種類	名稱			帳面股數	帳面金額	比例(%)		市價 (或淨值)
竹聲科技(股)	股票	竹聲科技南京有限公司	竹聲科技透過第三地轉 投資之大陸公司	長期投資	—	2,894	100.00	2,894	註

註：係投資USD100,000換算為台幣3,449千元(匯率34.486)及USD20,000換算為台幣697千元(匯率34.855)計4,146千元，民國九十一年度依權益法認列之投資損失1,252千元。

D. 累積買進或賣出同一有價證券之金額達新台幣一億元或實收資本額百分之二十以上者：無此情形。

(9)新竹保險代理人股份有限公司、竹塹保險代理人股份有限公司及竹企旅行社股份有限公司於民國九十一年十二月三十一日皆無應再揭露之資訊。

(三)大陸投資資訊

1. 大陸被投資公司名稱、主要營業項目、實收資本額、投資方式、資金匯出入、持股比例、投資損益、投資帳面價值及匯回投資損益情形：

民國九十一年十二月三十一日

單位：美元

大陸被投資公司名稱	主要營業項目	實收資本額	投資方式	本期期初自台灣匯出累積投資金額	本期匯出或收回投資金額		本期期末自台灣匯出累積投資金額	本公司直接或間接投資之持股比例	本期認列投資(損)益	期末投資帳面帳值	截至本期止已匯回台灣之投資收益
					匯出	收回					
竹聲科技南京有限公司	經營資料處理服務業務	120,000	註一	100,000 (註二)	20,000	—	120,000 (註二)	100%	NTD(1,252) 千元	NTD 2,894 千元	—

註一：係經由香港匯款投資大陸。

註二：竹聲科技南京有限公司係由本公司採權益法評價之投資公司新竹建築經理(股)之子公司竹聲科技(股)轉投資。

2. 赴大陸地區投資限額：

民國九十一年十二月三十一日

單位：新台幣元

本期期末累計自台灣匯出赴大陸地區投資金額	經濟部投審會核准投資金額	依經濟部投審會規定赴大陸地區投資限額
4,145,700 (USD120,000, 註)	USD 200,000	4,171,231,033

註：本期期末累計自台灣匯出美金120,000元赴大陸地區投資，若依91.12.31之即期匯率換算為新台幣4,170,360元。

十九、部門別財務資訊

(一)部門別財務資訊

本公司係屬金融業，主要業務部門係經營收受存、放款之業務，另設有信託部及國外部，惟信託部及國外部之部門收入均未達本公司營業收入10%以上，故無須揭露部門別財務資訊。

(二)地區別財務資訊

本公司除於民國八十四年元月間設立國際金融業務分行外，無國外營運部門之設立，故無地區別財務資訊揭露事項。

(三)外匯業務資訊

本公司國內營運部門及國際金融業務分行，對本公司境外客戶之外匯業務營業收入未達本公司損益表上收入金額之百分之十。

(四)重要客戶資訊

本公司未有占收入金額百分之十以上之重要客戶。

NOTES TO FINANCIAL STATEMENTS

FOR THE YEARS ENDED DECEMBER 31, 2002 AND 2001

1. ORGANIZATION AND BUSINESS SCOPE

Hsinchu International Bank, Ltd. (the Bank) was founded in 1948. The Bank's business activities were those of a medium size business bank as provided by the Banking Law and Securities Brokerage Regulations.

Pursuant to an approval granted by the Securities and Futures Commission, the Bank's shares have been publicly listed since 1983.

Pursuant to approvals granted by the Ministry of Finance, the Bank established a Trust Department in 1989, and an International Business Department in 1993. In 1995, the Bank established its Offshore Banking Unit and Taipei Branch. The Bank was approved by the Ministry of Finance to operate as a commercial bank and changed its name to Hsinchu International Bank, Ltd. on April 20, 1999.

Additionally, the Bank's operations have been expanded to business activities of commercial bank defined by the Ministry of Finance.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

(1) Financial statements

The financial statements include the accounts of the head office, its branches and the Offshore Banking Unit. All intra-bank account balances and transactions have been eliminated for consolidation purposes.

(2) Use of estimates

The preparation of financial statements in conformity with generally accepted accounting principles in the Republic of China requires management to make estimates and assumptions that may affect the reported amounts of assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenses during the reported period and disclosure of contingencies. Actual results could differ from those estimates.

(3) Cash equivalents

The Bank considers cash equivalents to be highly liquid debt instruments, whose values are less affected by the fluctuation of interest rates, including certificates of deposit purchased, due from and call loans to banks, with a maturity of less than three months from the date of purchase.

(4) Marketable securities

Marketable securities are stated at the lower of cost or fair market value. The fair market value is determined by the average closing price of the last month of the accounting period. Unlisted securities' equivalent market price is the latest settlement price at the end of the period. However, the market value of open-ended mutual funds is measured by the net asset value of the mutual fund on the balance sheet date. On disposition, cost is calculated based on the moving-average method.

(5) Loans, delinquent accounts, and interest revenue

Loans are recorded at the amounts of principal outstanding with relevant interests recognized, except for delinquent accounts, whose interests should be stopped accumulating at the date of transferring.

Interests should be stopped accumulating if,

- 1) Loans are due over 6 months, and transferred to non-accrual loans with relevant interests.
- 2) Loans are due within 6 months, in which case the collateral has been sold under court orders, and transferred to non-accrual loans with relevant interests
- 3) Loans whose interests have not been paid more than 6 months since the due date.
- 4) When there is postponement or modification of the credit terms for the debtors, the Bank agrees to receive partial interests and the rest of interests are stopped accumulating. The interests during the stopped accumulating period are not recognized until realized.

(6) Allowance for and write-off of doubtful accounts

Allowance for doubtful accounts is determined by evaluating the collectibility of loans, discounts and bills purchased, non-accrual loans and the relevant credit risk.

According to "The Rules for Bank Overdue Receivables and Bad Debt" issued by the Ministry of Finance on June 30, 1999, the Bank writes off the loans that are uncollectible from the allowance for doubtful accounts or reserve for guarantee liabilities after the board of directors' approval. If the allowance is not enough to write off bad debts, the Bank recognizes loss in the current period. Amounts of bad debts recovered are accounted for as non-operating income in the statement of income.

As a result of changes in the operating and financial performance of customers and general economic conditions of the market which may have an impact on the debtors' ability to repay their loans, and uncertainties related to the future realization of collateral values, the ultimate losses may be different from the amounts presently estimated and provisioned.

(7) Long-term investments

Long-term equity investments

Long-term equity investments in non-listed equity securities that represent less than 20% of the investees' common stock ownership and where the Bank does not have significant influence over the investees are stated at cost. Investments where the Bank owns over 20% of common stock, or where the Bank exercises a significant influence over the investee's operations are accounted for under the equity method. Long-term equity investments in equity securities traded in the open market are stated at the lower of cost or market method.

An investee corporation becomes a subsidiary of an investor company when the investor company corporation holds more than 50% of an investee company's outstanding common stock. When a parent-subsidiary relationship exists, consolidated financial statements are required unless both the assets and operation income of the subsidiary are less than 10% of the amounts of the parent company.

In addition, if the total assets and operating income of the non-consolidated subsidiaries are more than 30% of the amounts of the parent company, the subsidiaries with assets and operating income amounted to more than 3% of the parent's amounts still need to be consolidated in the parent's financial statement. These subsidiaries need to be included in the consolidated financial statement continuously until the total assets and operating income of the non-consolidated subsidiaries decreases to less than 20% of the amounts of the parent company.

For investments accounted under equity method, any difference between the costs and the net assets of the invested company multiplied by the percentage of stocks owned by the investor should be amortized over five years evenly and listed as investment income or loss.

On disposition, the cost of investments sold is determined by the weighted-average method. Any gain or loss is reflected as gain/loss on investments. Stock dividends are booked as an increase in the number of shares held.

Unrealized gains and losses from transactions between the bank and investees under equity method are deferred to the future. The realized gains and losses, resulted from depreciable and amortizable assets, are recognized over the useful years of assets. In addition, the unrealized gains and losses from other kinds of assets are recognized in the year in which they are realized.

Long-term debt investments

Long-term debt investments, which are intended to be held for over one year, are stated at cost. Premiums and discounts are amortized over the period that the Bank intends to hold the debt investment. In addition, long-term debt investments are translated into NT dollars at regulated exchange rates. The resulting foreign exchange gains or losses

are included in current operations results.

(8) Property and equipment

Property and equipment are stated at acquisition cost or reappraised value. Major renewals, improvements and additions are treated as capital expenditures. Depreciation is calculated on the straight-line basis over the estimated useful lives of the assets. Gains or losses on the disposal of property and equipment are recorded as non-operating gain or loss.

Property held for lease and property and equipment not in use are stated at the lower of the net book value or net realizable value. Depreciation is calculated on the straight-line basis over the estimated useful lives of the assets.

(9) Collaterals and residuals taken over

Real estate taken over from mortgage forfeitures is accounted for as pledged property taken over under other assets, and is stated at the lower of the net book value or net realizable value. If the pledged property taken over cannot be sold within two years, depreciation is calculated on the straight-line basis over the estimated useful lives of the assets starting at the beginning of the second year.

(10) Reserves

1) Employee retirement and severance benefits

The Bank established an employee retirement plan in 1968, which has been revised several times and covered substantially all regular employees. The plan provided for a lump-sum payment to retiring employee based on years of service and the employees' average monthly salary at the retirement. According to the plan, if the qualified employee retired before year 2000, except for the one time retirement payment, there was additional monthly payment based on the 30% of average monthly salary at the time of retirement.

The Bank has adopted the ROC "Labor standards laws" on May 1, 1997 and set up "Supervisory Committee of Retirement Fund" and informed the social authority. The Bank has monthly made the deposits to the fund in Central Trust of China since July 1998.

The measurement date of the Bank's pension plan was established on the balance sheet date. The Bank accrues pension cost and minimum pension liability when the accumulated benefit obligation exceeds the fair value of the fund assets. Prior service cost and gains or losses on pension plan assets are amortized on the remaining service period.

2) Reserve for losses on trading securities

According to "Regulations governing securities brokerage firms", the provision equal to 10% of monthly net trading gains is made as a loss reserve until such reserve reaches NT\$200 million. Such reserve can only be used to offset net actual losses when trading losses exceed gains.

3) Reserve for losses on default in securities brokerage

Based on the Regulations Governing Securities Brokerage Firms, a provision equal to 0.0028% of monthly brokerage commissions earned is made as a loss reserve for default until such reserve reaches NT\$200 million. Such reserve can only be used to offset default losses or other purposes as approved and as deemed appropriate by the Securities and Futures Commission.

4) Reserve for losses on guarantee

The provision for loss on guarantee is determined by evaluating the potential losses of acceptances, guarantees, and letters of credit.

(11) Derivatives

Derivatives are stated at cost and are revalued at fair value on the balance sheet date. Gains and losses on the trading of derivatives and risk management for existing assets or liabilities are included in the carrying amounts of those assets or liabilities, and are ultimately recognized in the statement of income.

Non-trading swap agreements for foreign currency transactions are measured by the spot rate when the contracts are made. The differences resulting from the change in rates between the contract date and spot date are amortized over the contract period. On the balance sheet date, the exchange gains or losses, adjusted by local prevailing exchange rates, are recognized as period gains or losses. The exchange gains or losses are recognized as period gains or losses when contracts are settled.

Assets and liabilities covered by forward currency exchange contracts which are entered into for trading purposes, are recorded at the forward rate on the contract-entering date. On the settlement date, the realized foreign exchange gains or losses are included in current operating results. If the settlement date is after the balance sheet date, the forward currency exchange contracts are converted into NT dollars at the forward rate on the balance sheet date, and the resulting unrealized foreign exchange gains or losses are included in current operating results.

The balances of receivables and payables resulting from forward contracts and swap agreements are offset on the balance sheet date and the difference is shown as an asset or liability. The gains and losses resulted from trading purposes are recognized as period gains or losses; for contracts entered into for non-trading purposes, the differences resulting from the change in rates between the contract date and spot date are amortized over the contract period.

An interest rate swap is an exchange of a fixed-rate instrument for a variable rate instrument, or vice versa. Because there is no nominal amount exchanged, memo is recorded for the transaction. The interest revenues and expenses resulting from interest rate swaps for trading

purposes are recognized in the current period. The interest revenues and expenses resulting from non-trading interest rate swaps are adjusted to the specific hedging items.

For option contracts, the premium collected from put options is recognized as advance receipts and the premium paid for call options is recognized as prepaid expenses. The values of the option contracts are evaluated in the end of the month according to the market prices, and the differences are recognized as unrealized gains or losses; gains or losses resulted from contract settlements are included in current operating results.

Given that there is no physical transfer of principal in non-delivery forward transactions, only memorandum entries of nominal amount are recorded on contract date. Upon maturity of a contract, gains or losses resulting from the difference in exchange rate applied on maturity date are credited or charged to the current period. On the balance sheet date, differences resulting from exchange rate adjustments based on the spot exchange rates are recognized as current exchange gains or losses.

(12) Foreign currency transactions

The Bank maintains its financial records in New Taiwan dollars. Transactions denominated in foreign currencies are recorded in New Taiwan dollars at the spot exchange rate on the transaction date. Assets and liabilities denominated in foreign currencies at the balance sheet date are translated into New Taiwan dollars on the exchange rates then prevailing. Foreign exchange gains or losses resulting from settlement of such transactions or translation of foreign currency assets and liabilities on the balance sheet date are included in current operating results.

Assets and liabilities that are generated by foreign currency transactions other than forward contract are converted into NT dollars at the exchange rate on the balance sheet date. The resulting foreign exchange gains or losses are included in current operating results.

(13) Treasury Stock

According to "Rule of purchasing its own stocks listed on TSE and OTC", the Bank claims that the treasury stock will be transferred to employees. The cost is determined by the average method as the deduction of shareholders' equity. When transferring the treasury stock, if the transferring price is higher than the book value, the difference is credited to the account "capital surplus"; if lower than the book value, the difference is debited to the same account; if not applicable, debited to "retained earnings."

(14) Income taxes

The accounting for income taxes requires the recognition

of deferred tax liabilities and tax assets for the expected future tax consequences of temporary differences between the financial reporting basis and tax basis of assets and liabilities. Deferred tax assets are reduced by a valuation allowance if it is likely that some portion or all of the deferred tax assets will not be realized.

Effective in year 1998, any tax-adjusted retained earnings, which have not been distributed in the next year, should be subject to an additional tax of 10% under the Integrated Income Tax System. The tax levied should be listed as income tax expense in the year in which the non-distribution decision is made.

(15) Commitments and contingencies

If losses on commitments and contingencies are considered quite possible and can be reasonably estimated, the losses are recorded in the statement of income for the current period. If losses on commitments and contingencies are considered possible and cannot be reasonably estimated, the commitments and contingencies will be disclosed in the notes to the financial statements.

(16) Earnings per share of common stock

Earnings per share (EPS) are computed as net income divided by the weighted average number of outstanding shares of common stock. The increase in issuance of stock dividends, from retained earnings or capital surplus, is computed retroactively.

3. CASH, DUE FROM BANKS AND DUE FROM CENTRAL BANK

(1) Cash

	Dec. 31, 2002	Dec. 31, 2001
Cash on hand	NT\$ 3,834,613	NT\$ 3,780,270
Notes and checks for clearance	382,544	353,947
Certificates of deposits	15,350,094	6,124,786
Total	<u>NT\$ 19,567,251</u>	<u>NT\$ 10,259,003</u>

(2) Due from Banks

	Dec. 31, 2002	Dec. 31, 2001
Due from banks	NT\$ 2,405,888	NT\$ 975,670
Call loans to banks	6,504,298	12,807,341
Total	<u>NT\$ 8,910,186</u>	<u>NT\$ 13,783,011</u>

(3) Due from Central Bank

	Dec. 31, 2002	Dec. 31, 2001
Checking and settlement accounts	NT\$ 5,832,474	NT\$ 1,871,370
Demand account-reserve deposits	7,029,334	6,714,323
Non reserve deposits	2,915,000	2,915,000
Total	<u>NT\$ 15,776,808</u>	<u>NT\$ 11,500,693</u>

4. MARKETABLE SECURITIES

	Dec. 31, 2002	Dec. 31, 2001
Government bonds	NT\$ 7,153,280	NT\$ 12,637,256
Corporate bonds	1,050,908	443,909
Commercial bonds	171,664	161,184
Purchase of short-term bills	6,432,441	382,858
Listed stocks and mutual funds	3,489,313	3,236,874
	<u>18,297,606</u>	<u>16,862,081</u>
Less: allowance for decline in market value of securities	-	-
Total	<u>NT\$ 18,297,606</u>	<u>NT\$ 16,862,081</u>

5. LOANS, BILLS PURCHASED AND DISCOUNTED

	Dec. 31, 2002	Dec. 31, 2001
Bills negotiated and discounted	NT\$ 115,297	NT\$ 79,879
Short-term loans and overdraft	21,584,501	14,720,949
Short-term secured loans and overdraft	6,476,899	5,725,814
Medium-term loans	36,280,831	35,038,337
Medium-term secured loans	33,339,181	49,239,850
Long-term loans	6,051,773	3,962,433
Long-term secured loans	106,566,506	93,947,690
	<u>210,414,988</u>	<u>202,714,952</u>
Less: allowance for doubtful accounts	(589,094)	(304,413)
Net	<u>NT\$ 209,825,894</u>	<u>NT\$ 202,410,539</u>

6. LONG-TERM INVESTMENTS

	Dec. 31, 2002		Dec. 31, 2001	
	Percentage of share holding(%)	Amount	Percentage of share holding(%)	Amount
Equity Investments:				
Equity method:				
Hsin-Chu Real Estate Co., Ltd.	60	NT\$ 151,675	60	NT\$ 164,062
Hsin-Chu Futures Co., Ltd.	89	291,716	89	310,484
Hsin-Chu Insurance Agent Co., Ltd.	100	2,647	100	5,903
Chu-Chiann Insurance Agent Co., Ltd.	100	3,528	100	12,274
Chung-Shing Assets Management Co., Ltd.	20	61,133	20	59,400
The lower of cost or market price method:				
Master Link Securities Co., Ltd.	1	59,660	1	59,660
Trad-Van Information Services Co., Ltd.	2	25,231	1	20,000
Cost method:				
Preferred Bank U.S.A.	5	39,960	5	39,960
Taiwan Small and Medium Enterprises Development Co., Ltd.	5	29,000	5	29,000
Universal Venture Fund Co., Ltd.	5	80,000	5	80,000
Windance Co., Ltd.	3	188,500	3	188,500
Mondex Taiwan Co., Ltd.	7	25,000	-	-
Others (percentage of shares held under 5 % or amount under NT\$100,000 thousand)		171,695		171,695
	3	1,129,745	3	1,140,938
Investments in Bonds:				
Bank Debenture of European Investment Bank		50,000		50,000
ABN AMRO Dow Jones Global Titans Guaranteed Notes		35,031		35,279
		85,031		85,279
Long-term debt investments		1,214,776		1,226,217
Less: allowance for decline in market value		(47,813)		-
		NT\$ 1,166,963		NT\$ 1,226,217

Total assets and total operating income of all the invested companies of the Bank under the equity method are below the criterion of making consolidated financial statements, and all the subsidiaries' combined assets and combined operating income are under 30% of the Bank's total assets and total operating income, therefore it is not necessary for the Bank

and its subsidiaries to prepare the consolidated financial statements.

For the years ended December 31, 2002 and 2001, original costs and the investment revenue (loss) under the equity method, which are determined based on audited financial statements, were as follows:

	Original Cost		Investment revenue (loss)	
	Dec. 31, 2002	Dec. 31, 2001	Year 2002	Year 2001
Hsin-Chu Real Estate Co., Ltd.	NT\$ 30,000	NT\$ 30,000	NT\$ (14,874)	NT\$ (12,325)
Hsin-Chu Futures Co., Ltd.	320,674	320,674	(18,769)	(18,382)
Hsin-Chu Insurance Agent Co., Ltd.	2,000	2,000	(141)	3,519
Chu-Chiann Insurance Agent Co., Ltd.	2,000	2,000	(418)	9,493
Chung-Shing Assets Management Co., Ltd.	60,000	60,000	1,733	(600)
			NT\$ (32,469)	NT\$ (18,295)

As of December 31, 2002, Hsin-Chu Real Estate Co., Ltd. (HCRE) recognized an unrealized loss on market value decline of long-term equity investments under the lower of cost or market value method. Consequently, The Bank recognized an unrealized loss on market value decline of long-term equity investments amounting to NT\$47,813 thousand in proportion to the Bank's holding interest, as a reduction in shareholders' equity

In May 2002, the Bank invested in Mondex Taiwan Co., Ltd, which amounted to NT\$25,000 thousand. The Bank held 6.92% of ownership of Mondex Taiwan Co., Ltd.

In May 2001, the stockholders of Hsin-Chu Futures Co., Ltd. resolved to decrease 20% of its capital before increasing capital, which is permitted by Securities and Futures Commission “(SFC)”.

In November 2001, the Bank has invested in ABN AMRO Dow Jones Global Titans Guaranteed Notes, whose original cost is NT\$35,279 thousand and the period is from November 2001 to November 2004.

In December 2001, the Bank invested in Chung-Shing Assets Management Co., Ltd., which amounted to NT\$60,000 thousand. The Bank held 20% of ownership of Chung-Shing Assets Management Co., Ltd.

7. FIXED ASSETS AND NON-OPERATING ASSETS

- (1) The Bank had revalued its land and buildings several times since 1974. The latest revaluation was made for land on July 31, 1992. The details of the revaluation increment were as follows:

	Dec. 31, 2002		Dec. 31, 2001	
	Land	Buildings	Land	Buildings
Property and equipment	NT\$ 527,674	NT\$ 10,407	NT\$ 483,071	NT\$ 10,407
Non-operating assets	233,320	914	298,435	914
	<u>NT\$ 760,994</u>	<u>NT\$ 11,321</u>	<u>NT\$ 781,506</u>	<u>NT\$ 11,321</u>

As of December 31 2002 and 2001, reserve for land revaluation increment taxes amounted to NT\$532,294 thousand and NT\$546,720 thousand, respectively.

- (2) The Bank sold a piece of land situated in Toufen Jen, Miaoli to a related party. The contract price is NT\$65,720 thousand and the disposal gain net of book value and the related expenses is NT\$40,261 thousand (including reversal of reserve for the asset revaluation increment taxes of NT\$14,426 thousand).

8. OTHER ASSETS

	Dec. 31, 2002	Dec. 31, 2001
Rental real estate - land	NT\$ 856,185	NT\$ 1,101,023
Rental real estate buildings, net	1,206,692	1,342,802
Pledged properties taken over - land	1,789,743	1,574,473
Pledged properties taken over buildings, net and equipment	2,054,559	1,799,975
Less: allowance for market value decline of pledged properties taken over	(263,395)	(66,059)
Idle assets - land	100,853	105,552
Idle assets buildings, net	65,184	37,532
Guarantee Deposit	3,192,610	3,472,221
Deferred pension cost	112,833	-
Deferred tax assets, net	658,170	474,943
Restricted assets	3,000,000	-
Others	447	682
	<u>NT\$ 12,773,881</u>	<u>NT\$ 9,843,144</u>

The Bank has NT\$3,000,000 thousand in certificates of deposit which was accounted as restricted assets on December 31, 2002. In accordance with the rule set by Central Bank of China, the Bank is required to deposit sufficient guaranty for daytime overdraft to Central Bank of China. As of December 31, 2002, the Bank had NT\$ 3,000,000 thousand in certificates of deposit deposited in the Central Bank of China for this purpose. The interest rate is between 2.00% and 2.434%, and the final due date is August 22, 2004.

The lease terms range from one to ten years and based on the lease agreements existing as of December 31, 2002, the minimum rental income for the following five years were as follows:

Year	Amount
2003	NT\$ 47,115
2004	43,551
2005	35,758
2006	30,383
2007	37,003
2008 and thereafter	98,953
	(Net present value is NT\$94,384)

Part of the Bank's building which is located in Jung-Yang Rd., Hsin-Chu City has been rented to Hsin-Chu Chinatrust Hotel. The rental contract contains an additional variable component dependent on sales revenue percentage.

9. DEPOSITS ACCEPTED AND REMITTANCES PAYABLE

	Dec. 31, 2002	Dec. 31, 2001
Savings deposits	NT\$ 204,886,399	NT\$ 198,797,268
Time deposits	51,069,825	50,550,825
Demand deposits	22,133,791	19,015,584
Checking accounts	2,757,811	2,420,362
Remittances payable	34,055	45,024
Total	NT\$ 280,881,881	NT\$ 270,829,063

As of December 31, 2002 and 2001, the Bank has issued transferable time deposits amounting to NT\$2,172,500 thousand and NT\$4,679,500 thousand respectively.

10. SUBORDINATED DEBENTURES

	Dec 31, 2002
A 5-year term, interest payable half a year, annual interest rate for the first 3 years is 4.25%, and 4.5% for the last 2 years, maturity date: July 19, 2007	NT\$ 6,067,400
B 5-year term, interest payable half a year, base on the Banks' variable one year regular rate +1.75%, maturity date: July 19, 2007	972,600
C 5-year term, interest payable half a year, base on the Banks' variable one year regular rate +1.75%, maturity date: July 19, 2007	400,000
D 5-year term, interest payable half a year, base on the Banks' variable one year regular rate +1.75%, maturity date: July 19, 2007	320,000
E 5-year term, interest payable half a year, annual interest rate for the first 3 years is 4.25%, and 4.5% for the last 2 years, maturity date: July 19, 2007	240,000
	NT\$ 8,000,000

The Bank's Board of Directors resolved the issuance of the first term of subordinated debentures at the total amount of NT\$8,000,000 thousand on April 2, 2002, which was approved on June 27, 2002 by The Ministry of Finance and the subscription was completed in July of the same year. Besides, The Bank applied to SFC for permission of over the counter debenture trading on August 28, 2002, which has begun since September 2 of the same year.

The first term of the NT\$8,000,000 thousand debentures have face values of NT\$100 thousand, NT\$1,000 thousand, NT\$5,000 thousand and NT\$10,000 thousand. The debentures have a 5-year term, which is from July 19, 2002 to July 19, 2007. The principal is payable on maturity.

11. EMPLOYEE RETIREMENT BENEFITS

A reconciliation of the plan funding status to the balance sheet amounts was as follows:

	Dec. 31, 2002	Dec. 31, 2001
Benefit obligation:		
Vested benefit obligation	NT\$ (102,511)	NT\$ (152,879)
Non-vested benefit obligation	(640,227)	(466,649)
Accumulated benefit obligation	(742,738)	(619,528)
Additional benefit based on future salaries	(500,376)	(414,367)
Projected benefit obligation	(1,243,114)	(1,033,895)
Fair value of plan assets	733,967	652,874
Funded status	(509,147)	(381,021)
Unrecognized pension losses (benefit)	104,063	(196,124)
Net transition obligation	509,146	570,172
Additional liabilities	(112,833)	-
Accrued pension liabilities	NT\$ (8,771)	NT\$ (6,973)

Estimated vested retirement benefits with those employee who were qualified for retirement as of December 31, 2002 and 2001, were NT\$140,657 thousand and NT\$226,216 thousand, respectively.

The components of net periodic pension cost were as follows:

	2002	2001
Service cost	NT\$ 69,887	NT\$ 80,110
Interest cost	46,346	69,028
Expected return on plan assets	(34,121)	(39,458)
Amortized and deferred portion	57,316	38,011
Net periodic pension cost	NT\$ 139,428	NT\$ 147,691

The major actuarial assumptions were as follows:

	Dec. 31, 2002	Dec. 31, 2001
Discount rate	3.75%	4.75%
Expected long-term rate of return on plan assets	3.75%	4.75%
Rate of future increase in compensation	3.00%	3.00%

Payments of retirement benefits amounted to NT\$184,722 thousand and NT\$226,180 thousand in 2002 and 2001, respectively.

As of December 31, 2002 and 2001, the movement of the fund deposited in Central Trust of China was as follows:

	2002	2001
Beginning balance	NT\$ 652,874	NT\$ 666,341
Deposits during the year	95,700	80,583
Interest during the year	15,352	24,957
Withdrawals during the year	(29,959)	(119,007)
Ending balance	<u>NT\$ 733,967</u>	<u>NT\$ 652,874</u>

— Stockholders' extra dividends	70%
— Special reserve	15%
— Directors and supervisors' remuneration	10%
— Employee profit sharing	5%

12. SHAREHOLDERS' EQUITY

(1) Capital surplus

The ROC Company Law provides that capital surplus may only be used to offset accumulated deficit or to increase capital.

According to the Securities Exchange Law and other laws, the total capital surplus (from donated assets received and additional paid-in capital) transferred to capital cannot exceed 10 percentage of issued capital every year. The additional paid-in capital can be used to increase the capital in the next year after the transfer is approved by the authorities concerned.

(2) Special reserve

According to regulations by SFC, the appropriated earnings of listed corporations shall not only be set aside as legal reserve but also obey Securities Exchange Law No.41 which requires the reserving of an amount equal to any valuation or contra-account in the stockholders' equity in the fiscal year (such as: unrealized losses of valuation on long-term investment, cumulative translation adjustments, etc.) from the net income and prior inappropriate earnings as special reserve. If the valuation or contra-account in stockholders' equity belongs to prior periods, the same amount from prior period inappropriate earnings should be provided as special reserve and can't be appropriated. If the valuation or contra-account of stockholders' equity were reversed, the special reserve amount could be appropriated.

(3) Statutory reserve and appropriation of earnings

According to the Bank's Articles of Incorporation, the Bank's net earnings are to be used to pay income taxes and then cover prior years' deficits, if any; 30¢H of the balance shall be set aside as legal reserve before appropriation of earnings. Appropriation should be made according to the following percentages after 6¢H fixed dividends of capital stock:

According to the Banking Law, the Bank's cash dividends in any given year cannot exceed 15¢H of its paid-in capital, until its legal reserve equals the amount of the paid-in capital.

(4) Dividend policy

The dividend policy of the Bank in the future shall follow the capital budgeting plan of the Bank. Stock dividend will be appropriated, first in order to retain needed capital, and the surplus will be appropriated in the form of cash dividend.

On June 6, 2002, the general meeting of shareholders resolved to appropriate the earnings for the year ended December 31, 2001 as follows:

- (1) Appropriation of NT\$110,457 thousand to legal reserve.
- (2) Declaration of the stock dividend of NT\$235,762 thousand and utilization of the dividend to issue 23,567,000 thousand common shares, at NT\$10 par value.

On the same day, the Board of Directors authorized the chairman to determine the date of stock distribution and the date of capital increase. The SFC authorized the capital increase on July 22, 2002 and approved August 21, 2002 to be the date for stock distribution and capital increase. The legal registration has been completed.

Information on employee bonus and remuneration of directors and supervisors as resolved by the Board of Directors and determined in shareholders' meetings can be found in the Taiwan stock exchange's "Market Observation Post System" (<http://mops.tse.com.tw>).

(5) Treasury Stock

Securities Exchange Law regulates that corporation's purchase of its own stocks can not be above 10% of the issued shares, and the dollar amount of purchase can not be more than the retained earnings plus reserve for capital increase and realized capital surplus. The Bank reclaimed treasury stock on the year, 2002. The Bank reclaimed 19,800 thousand shares with the cost of NT\$114,887 thousand in the year 2002. Up to December 31, 2002, the Bank held 97,084 thousand shares at most with the cost of NT\$568,141

Reason	Shares on Jan 1, 2002	Increase during Year 2002	Decrease during Year 2002	Shares on Dec. 31, 2002
Transfer to employee	77,284	19,800	28,398	68,686

thousand. On the basis of auditors' report for the nine-month period ended September 30, 2002, the upper limits are 129,011 thousand shares and the upper limits of dollar amounts are NT\$4,829,224 thousand.

According to Securities Exchange Law, the treasury stock of the Bank can't be pledged and cannot have the shareholders' rights until transferring.

The Bank's subsidiary, Chu-Cherng Construction Co., Ltd., held 14 thousand shares of the Bank at the book value of NT\$14.05 dollar per share, the market value of which is NT\$10.80 per share on December 31, 2002. Statement of Financial Accounting Standard No.30 "Accounting for Treasury Stock" requires subsidiary's holdings of parent company's shares be treated as treasury stock. The book value of shares held by such subsidiary calculated as NT\$59 thousand based on the indirect holding percentage was transferred to the cost of treasury stock.

The Bank's subsidiary, Hsin-Chu Gen-Gin Apartment Building Management & Maintenance Co., Ltd., purchased 427 thousand shares of the Bank during the year 2000 at cost of NT\$2,289 thousand and sold all of the shares in April 2002. The total selling price was NT\$4,803 thousand, resulting in the gain of NT\$2,514 thousand. Another subsidiary, Chu-Chi Interior Decoration Engineering Co., Ltd., (Formally named Chu-Chi Interior Design Engineering Co., Ltd.) purchased 830 thousand shares of the Bank during the year 2000 at cost of NT\$3,944 thousand and sold all of the shares in March 2002. The selling price was NT\$5,950 thousand, resulting in the gain of NT\$2,006 thousand. As required by Statement of Financial Accounting Standard No.30 "Accounting for Treasury Stock", the disposal gain of subsidiaries' sales of the Bank's shares calculated as NT\$2,546 thousand based on the indirect holding percentage was transferred to "Capital surplus-gain on disposal of treasury stock".

13. INCOME TAXES

(a) Information regarding income tax expense

The Company's earnings are subject to a maximum 25% income tax rate. The provision (benefits) for income taxes was summarized below:

	2002	2001
Current income tax expense	NT\$ 38,311	NT\$ 74,437
Deferred income tax benefit	(183,227)	(19,452)
	<u>NT\$ (144,916)</u>	<u>NT\$ 54,985</u>

The differences between "expected" income taxes at the statutory income tax rate and the income tax as reported in the accompanying financial statements for the years 2002 and 2001 were summarized as follows:

	2002	2001
"Expected" income tax (benefit)	NT\$ (915,587)	NT\$ 105,794
Offshore banking unit tax-exempt income	(16,075)	(38,515)
Gain from securities trading-exempted	(96,887)	(120,612)
Unrealized gains on market recovery of securities investments	-	(25,349)
(Gains) loss on disposal of land-exempted	(9,747)	1,457
Prior years' income tax adjustments	28,387	16,373
Tax credit on employee training expenditure and important technology industries	(27,833)	-
20% preferential tax effect on certain interest income	(2,806)	(7,725)
Undeductible tax expense of the overseas income	1,088	1,100
Investment loss recognized under the equity method	3,425	4,574
Other tax reconciling items	11,391	(10,224)
10% income taxes on unappropriated earnings	345	26,058
The movement of allowance for deferred tax assets	879,383	102,054
	<u>NT\$ (144,916)</u>	<u>NT\$ 54,985</u>

The deferred income tax benefits were as follows:

	2002	2001
Investment loss recognized by equity method	NT\$ (4,693)	NT\$ (2,547)
Allowance for bad-debt in excess of tax limit	(25,030)	689
Provision for retirement benefits over limitation	88,196	8,891
Provision for other reserves	(30,343)	(854)
Provision of reserve for market value decline of pledged properties taken over	(49,334)	-
Loss carry forwards	(1,013,573)	(124,379)
Tax credit on employee training expenditure and important technology industries	(27,833)	(3,306)
Increase in allowance for deferred tax assets	879,383	102,054
	<u>NT\$ (183,227)</u>	<u>NT\$ (19,452)</u>

The deferred income tax assets were as follows:

	Dec 31, 2002	Dec 31, 2001
Non-current:		
Deferred tax assets	NT\$ 2,095,500	NT\$ 1,032,890
Allowance for deferred tax assets	(1,437,330)	(557,947)
Non-current deferred tax assets, net	<u>NT\$ 658,170</u>	<u>NT\$ 474,943</u>
Deferred tax assets	<u>NT\$ 2,095,500</u>	<u>NT\$ 1,032,890</u>
Allowance for deferred tax assets	<u>NT\$ 1,437,330</u>	<u>NT\$ 557,947</u>

The temporary differences and their effects on deferred income tax assets were as follows:

	Dec 31, 2002		Dec 31, 2001	
	Amount	Income tax effect	Amount	Income tax effect
Deferred tax assets:				
Bad debts expense over limitation	NT\$ 700,924	NT\$ 175,231	NT\$ 600,803	NT\$ 150,201
Provision for retirement benefits over limitation	-	-	352,787	88,196
Provision of reserve for default in securities brokerage	37,519	9,380	30,998	7,750
Provision of reserve for loss in securities trading	114,969	28,742	117	29
Investment loss recognized by equity method	28,959	7,240	10,190	2,547
Loss carry forwards	7,059,494	1,764,873	3,005,201	751,300
Tax credit on employee training expenditure and important technology industries	44,185	44,185	16,352	16,352
Market value decline of pledged properties taken over	263,395	65,849	66,059	16,515
		<u>NT\$ 2,095,500</u>		<u>NT\$ 1,032,890</u>

As of December 31, 2002 and 2001, income tax refundable were as follows:

	Dec. 31, 2002	Dec. 31, 2001
Estimated income tax expenses	NT\$ 38,311	NT\$ 74,437
Prepaid and withheld income taxes	(159,727)	(98,178)
20% preferential taxes on certain interest income	(13,215)	(30,906)
Undeductible tax expense of the overseas income	(1,088)	(1,100)
Prior years' income tax adjustments	(23,663)	(16,373)
Income tax refundable	<u>NT\$ (159,382)</u>	<u>NT\$ (72,120)</u>

Loss year	Loss amount	Available losses for tax deduction	Expired year
1999	NT\$ 1,718,567	NT\$ 1,702,447	2004
2000	766,095	736,104	2005
2001	495,181	495,181	2006
2002	4,125,762	4,125,762	2007
		<u>NT\$ 7,059,494</u>	

The tax authorities have examined and assessed the Bank's income tax returns for the years through fiscal year 1999.

There are still several appeals pending for the prior years tax returns with the tax authority and result in the tax effect of about NT\$43,706 thousand. The Bank believed that the final

arbitration will not significantly affect the presentation of financial position and operating results.

(b) Information regarding the Integrated Income Tax System:

	Dec.31.2002 (estimated)	Dec.31.2001 (actual)
Imputed tax credits for shareholders	NT\$ 309,751	NT\$ 361,319
Imputed tax credit rate of estimated (actual) earnings appropriation	-	33.43%

(c) Unappropriated retained earnings (deficit):

	Dec. 31, 2002	Dec. 31, 2001
1997 and before	NT\$ 4,203	NT\$ 4,203
1998 and after	(3,492,877)	370,774
	<u>NT\$ (3,488,674)</u>	<u>NT\$ 374,977</u>

14. EARNINGS PER SHARE

The earnings per share of common stock for the years ended December 31, 2002 and 2001 were as follows:

(number of shares and amounts are in thousands, except per share data)

	For the year ended December 31, 2002				
	Amount		Number of shares	EPS	
	Before taxes	After taxes		Before taxes	After taxes
	NT\$	NT\$		NT\$	NT\$
Period net loss	(3,662,348)	(3,517,432)			
Net income for basic earnings per common stock	(3,662,348)	(3,517,432)	1,206,735	(3.03)	(2.91)

	For the year ended December 31, 2001				
	Amount		Number of shares	EPS	
	Before taxes	After taxes		Before taxes	After taxes
	NT\$	NT\$		NT\$	NT\$
Net income	423,176	368,191			
Basic EPS, net income for the current period of common stockholders	423,176	368,191	1,219,314 (Note1)	0.35	0.30
Basic EPS, net income for the current period of common stockholders	423,176	368,191	1,243,700 (Note2)	0.34	0.30

Note 1: Calculated base on the year-end weighted average number of shares.

Note 2: Calculated based on the weighted average number of shares after taking the effect of increase in capital, transferred from additional paid-in capital and retained earnings, into account as per decision resolved in year 2002 shareholders' meeting.

15. RELATED-PARTY TRANSACTIONS

(1) Relationship with the Bank

Name	Relationship with the Bank
Hsin-Chu Real Estate Co., Ltd. (HCRE)	The Bank's subsidiary
Hsin-Chu Futures Co., Ltd. (HCF)	The Bank's subsidiary
Hsin-Chu Gen-Gin Security Co., Ltd.(HGSC)	HCRE's subsidiary
Chu-Chi Interior Decoration Engineering Co., Ltd.(CIDECE) (Note)	HCRE's subsidiary
International Bills Financing Co., Ltd. (IBF)	The chairman is the second immediate family of the company
Ju-Ying International Co., Ltd.(JYIC)	HCRE's subsidiary
Chu-Cherng Construction Co., Ltd.(CCC)	HCRE's subsidiary
Hsin-Chu Gen-Gin Apartment Building Management & Maintenance Co., Ltd. (HGABM)	HCRE's subsidiary
Others	As Statement of Financial Accounting Standard No.6,"Disclosure for related party transactions,"and the directors of the company are the spouse or within the second immediate family of other companies

Note: Formerly named Chu-Chi Interior Design Engineering Co., Ltd

(2) Major transactions with related parties

1) Loans to related parties

As of December 31, 2002 and 2001, loans to related parties were approximately NT\$959,713 thousand and NT\$887,082 thousand, representing 0.46% and 0.44% of total loans, discounts, and bills purchased at December 31, 2002 and 2001, respectively. Interests resulting from such loans were NT\$40,810 thousand and NT\$40,440 thousand, respectively, representing 0.30% and 0.25% of total interest revenue for 2002 and 2001. The range of interest rates was approximately 2.15%~18.25% and

3.15%~15.00%, respectively. In the years of 2002 and 2001, the highest balances of loans to related parties were approximately NT\$1,147,342 thousand and NT\$1,138,495 thousand, respectively.

The terms and conditions of loans to related parties were substantially similar to those for other loans.

2) Deposits from related parties

As of December 31, 2002 and 2001, deposits from related parties were approximately NT\$614,161 thousand and NT\$769,957 thousand representing 0.22% and 0.28% of

total deposits and remittances at December 31, 2002 and 2001, respectively. Interest expenses resulting from such deposits were NT\$19,929 thousand and NT\$35,410 thousand, representing 0.31% and 0.33% of total interest expenses for 2002 and 2001, respectively. In the years of 2002 and 2001, the highest balances of deposits from related parties were approximately NT\$1,957,532 thousand and NT\$1,513,305 thousand.

The interest rates and other terms provided to the above related parties are the same as the terms offered to the general public, except that employees' saving interest rate is 9.50% when the deposit balance is below NT\$300 thousand before August 10, 2000 and after that, the interest rate has been decreased to 8.00%~8.20% when the deposit balance is below NT\$480 thousand.

- 3) The Bank contracted HCRE to administer the construction of certain premises. The service fees for the years ended December 31, 2002 and 2001, amounted to NT\$4,431

thousand and NT\$8,293 thousand, respectively.

- 4) The Bank contracted HGSC to administer the security services of certain premises. The service fees for the years ended December 31, 2002 and 2001 amounted to NT\$32,179 thousand and NT\$ 9,211 thousand, respectively.
- 5) The Bank has paid to CIDEK for the decoration of the Bank's branches for the years ended December 31, 2002 and 2001, amounted to NT\$24,813 thousand and NT\$57,386 thousand, respectively.
- 6) The Bank contracted HGABM to take over the building management of the bank's branches for the years ended December 31, 2002 and 2001 amounted to NT\$33,788 thousand and NT\$16,324 thousand, respectively.
- 7) The transactions involving government bonds and other short-term bills under repurchase agreements with the related parties were as follows:

		Year 2002			Gain (Loss) from trading bills and securities
	Related parties	Maximum amount	Ending balance	Interest rate%	
Bonds	IBF	NT\$ 359,786	NT\$ -	1.9	NT\$ 16
	Others	173,019	68,831	1.20 2.2	(23)
			<u>NT\$ 68,831</u>		<u>NT\$ (7)</u>
		Year 2001			Gain (Loss) from trading bills and securities
	Related parties	Maximum amount	Ending balance	Interest rate%	
Bills	Others	NT\$ 10,197	NT\$ 1,008	4.80 5.20	NT\$ 216
Bonds	HCF	14,000	-	2.60 4.50	9
	CCI	20,000	3,014	1.95 3.80	(277)
	IBF	295,623	-	3.20 4.30	-
	JYIC	98,000	500	1.95 3.95	(381)
	Others	99,296	91,796	2.05 4.60	633
			<u>NT\$ 95,310</u>		<u>NT\$ (16)</u>

16. COMMITMENTS AND CONTINGENCIES

- (1) As of December 31, 2002 and 2001, the Bank's significant commitments and contingencies were as follows:

	Dec. 31, 2002	Dec. 31, 2001
Letters of credit issued	NT\$ 1,144,030	NT\$ 733,462
Guarantees extended	11,219,154	7,410,241
Government bonds and other short-term bills sold under repurchase agreements	3,183,304	251,419
Government bonds and other short-term bills acquired under resale agreements	20,858,427	9,369,811
Unsettled foreign currency forward contract	3,068,062	1,803,335
Unsettled foreign currency swap and options contract	4,797,196	159,245

(2) The existing contracts for construction and decoration of the Bank's premises approximated NT\$71,514 thousand and NT\$4,874 thousand, respectively. The Bank had paid approximately NT\$42,025 thousand and NT\$3,978 thousand, respectively.

(3) According to the existing contracts for the lease of its premises, as of December 31, 2002, rental payments were as follows:

Year	Amount
2003	NT\$ 54,299
2004	49,454
2005	43,870
2006	31,731
2007	13,415
2008 and after	23,509
	(Net present value is NT\$21,798)

(4) As a result of being laid off by the bank, an employee brought up a lawsuit to make a claim for salary and damage compensation of NT\$19,054 thousand plus interest at 5%. The case has not yet been settled.

(5) As of December 31, 2002 and 2001, the Bank has the following major commitments relating to trust activities:

	Dec. 31, 2002	Dec. 31, 2001
Bills for collection	NT\$ 19,941,722	NT\$ 18,903,213
Marketable securities for custody	1,736,359	1,298,244
Travelers checks held for sale	147,004	165,881
Assets resulting from various trust agencies	6,844,163	4,196,810

(6) Trust balance sheets and trust assets which are required to disclose by the ROC Trust Law were as follows:

Balance Sheet of Trust
December 31, 2002

Trust Assets		Trust Liabilities	
Short-term Investments:		Trust Capital:	
Investments in Funds	NT\$ 6,844,163	Money Trust	NT\$ 6,844,163
Total Trust Assets	NT\$ 6,844,163	Total Trust Liabilities	NT\$ 6,844,163

Trust Assets
December 31, 2002

Investments	Book Value
Short-term Investments:	
Investments in Funds	NT\$ 6,844,163
Total	NT\$ 6,844,163

17. OTHER

(1) Financial derivatives and fair market value of financial instruments

1) Financial derivatives

The Bank is a party to a variety of derivative instruments such as forward foreign exchange contracts, foreign exchange swap contracts, and interest rate swap contracts in response to its customers' trading activities and in the management of its risk exposure to fluctuations in foreign exchange and financing needs.

Pursuant to the regulation, the Bank is eligible to engage in forward and swap foreign currency transactions to meet the hedge purposes of its customers and to reduce its own risk exposure to fluctuations in foreign exchange rates and for financing needs. The counterparties to such transactions are the Bank's customers and other banks. The Bank engaged in two kinds of forwards transactions-fixed due date and selected due date. Divided by due date, there are 30, 60, 90, 120, 150, 180, 360 days instruments. The limitation of the transaction date is one year. The counterparts to such transactions are the Bank's customers and other banks.

The Bank uses swap contracts to buy or sell US dollars. Since currencies other than US dollars are hard to buy through the foreign exchange money market, the Bank can use swap transactions in order to hedge its risks.

The credit risk amount, accounting for potential market risk and credit risk, and measured at fair market value, represents the possibility that an accounting loss to the Bank may occur as a direct result of the counterparts' failure to meet their contractual obligations. To limit credit exposure arising from such transactions, the Bank evaluates the credit standing of the counterparts in accordance with the Bank's policies and procedures of credit monitoring and approval.

The market risk is a risk of fluctuation in exchange rate and interest rate. The Bank uses forwards and currency swaps

together with calculated capital of long and short position in every currency to evaluate the market price risk value. This value represents the loss of unfavorable fluctuation in market. The objective of the Bank entering into FX swap contracts, interest rate swap contracts and NDF contracts is to limit its risk exposure to various currencies. The exchange rate risk exposure derived from the currency fluctuations could be offset by the net gain (loss) on hedged transactions. Hence, the market price risk is not expected to be material. Interest rate swaps are conducted within transaction limits, the underlying principal and the resulting gain/loss both change with interest rate fluctuations, hence achieving market price risk hedging.

In order to be highly effective in achieving offsetting changes in fair value attributable to the hedged risk, the Bank designates derivative instruments negatively correlated to the proportionate changes in the fair values of hedged item as hedging tools. Moreover, the positions are monitored on a timely basis.

A. Derivatives held or issued for trading purposes

(A) Contract amount and credit risk

Financial instruments	Dec. 31, 2002		Dec. 31, 2001	
	Contract amount	Credit risk amount	Contract amount	Credit risk amount
Forward contracts	NT\$ 1,875,476	NT\$28,067	NT\$ 583,383	NT\$9,246
Buy (sell) options	243,271	-	-	-

(B) Market risk

	Dec. 31, 2002	Dec. 31, 2001
Exchange rate risk value	NT\$ 4,330	NT\$ 5,424
Interest rate risk value	26,932	-
Option risk value	19,462	-

(C) Liquidity risk, cash flow risk and uncertainty of future funding requirements

The expected future cash flows needed for the settlements of Bank's derivative contracts were as follows:

Average maturity	2002	2001
Less than one year	NT\$ 2,156,244	NT\$ 588,323

The amount of the expected future cash flows is an estimated measure. The uncertainty arising from fluctuations of exchange rates and interest rates is the primary function for estimating expected future cash flow. Accordingly, duration

can also be a function. Generally, the longer the maturity of a financial instrument, the less certain it becomes.

It is unlikely for the Bank to settle a forward contract it held in an unreasonable price in the market. Additionally, the exchange rates are fixed for the forward contracts and the Bank does not anticipate any significant cash flow risk.

(D) Financial statement disclosures

- In 2002 and 2001, transactional exchange losses for derivative transactions amounted to NT\$14,011 thousand and NT\$4,939 thousand, respectively.
- The book values and fair values of the Bank's unmatured forward contracts outstanding at December 31, 2002 and 2001 were as follows:

Category	Dec 31, 2002	Dec 31, 2001
Forward proceeds receivable-foreign currencies	NT\$ 8,307	NT\$ 165
Forward settlement payable	1,905	105
Forward proceeds receivable	872	66,683
Forward settlement payable-foreign currencies	9,360	72,497

(E) Options

The Bank engaged in options transactions to comply with the new business of hedging tools. Depositors include savings deposit clients and the internationally well-known banks, who would have to qualify under the risk management assessment of the Bank. The deposit clients are those who deposit their principal in the Bank and use the interest earned to buy the options. Therefore, the credit risk is very low. In order to eliminate the potential market risk, the Bank will buy opposite options at the same time when the clients buy their options.

For the year ended December 31, 2002, the service revenues and expenses resulting from the option transactions were NT\$799 thousand and NT\$188 thousand, respectively.

B. Derivatives held or issued for non-trading purposes

(A) Contract amount and credit risk

Financial instruments	Dec. 31, 2002		Dec. 31, 2001	
	Contract amount	Credit risk amount	Contract amount	Credit risk amount
Forward contracts	NT\$ 3,843,926	NT\$ 500,670	NT\$ 159,245	NT\$ 363
Non-delivery deposit forward (NDF) contracts	1,211,670	2,486	1,220,010	3,156
Interest rate swap contracts	710,000	10,363	-	-

(B) Liquidity risk, cash flow risk and uncertainty of future funding requirements

The Bank had unmatured FX swap contracts, NDF contracts and the expected future cash flows needed for those transactions were NT\$5,761,349 thousand in 2002 and NT\$1,376,179 thousand in 2001, respectively.

An interest rate swap contract is to exchange a fixed interest rate for a floating rate. The Bank expects that there is no significant need for future cash flows and does not anticipate any significant cash flows risk.

Derivative financial products are mainly held by the Bank to meet the needs of its customers and for its own funds management. The principle of the Bank is just to borrow sufficient funds from the money market, without engaging in high leverage transactions, the financial products held are of a higher liquidity in the general financial market. The possibility of not selling at a reasonable price in the open market is remote; hence liquidity risk is very low.

(C) In 2002 and 2001, the Bank incurred an interest income for FX swap contracts amounted to NT\$16,337 thousand and NT\$46,101 thousand and interest loss amounted to

NT\$22,598 thousand and NT\$2,648 thousand, respectively. Besides, the Bank incurred an exchange gain (loss) for derivative NDF transactions amounted to NT\$(2,133) thousand and NT\$31,499 thousand for the years of 2002 and 2001. The book values and estimated fair values of the Bank's unmatured forward contracts outstanding at December 31, 2002 and 2001 were as follows:

Category	Dec 31, 2002	Dec 31, 2001
Swap agreements:	-	-
Forward proceeds receivable	-	-
-foreign currencies	NT\$ 6,385	NT\$ 8,037
Forward settlement Payable	-	-
-foreign currencies	3,418,997	5
Non-delivery deposit forward (NDF) contracts:	-	-
Forward proceeds receivable	3,416,858	-
Forward settlement Payable	-	-
-foreign currencies	-	4,955

2) Fair value of financial instruments

Financial assets	Dec. 31, 2002		Dec. 31, 2001	
	Book value	Fair value	Book value	Fair value
Book value equivalent to fair values	NT\$ 276,206,373	276,206,373	206,610,855	206,610,855
Marketable securities	18,297,606	18,715,570	16,862,081	17,011,443
Long-term investment	1,166,963	1,314,117	1,226,217	1,439,953
Guarantee deposit	3,192,610	3,269,214	3,472,221	3,605,290
Financial liabilities				
Book amount equivalent to fair values	NT\$ 8,492,578	8,492,578	5,195,979	5,195,979
Deposits and remittances payable	280,881,881	280,795,168	270,829,063	270,723,807

The following methods and significant assumptions were used to estimate the fair value of each class of financial instruments:

(A) Financial assets with book amounts equivalent to fair values:

The fair values for financial assets including cash, due from banks, due from CBC, and receivables (excluding long-term forward contracts and FX swap contracts) were approximately equal to book values. For those short-term instruments, the book value is a reasonable estimate of fair value because of the short maturity of those instruments.

(B) Marketable securities:

The fair value was based on either the average end-of-month quoted closing price of the reported accounting period or the latest settlement price at the end of the fiscal year. The fair value of open-ended mutual funds was measured by the net asset value of the mutual funds on the balance sheet date. If a quoted market price was not available, a reasonable estimate of fair value was based on financing or other data.

(C) Loan, discounts and bills purchased:

The fair values of loans, discounts and bills purchased were estimated based on certain characteristics of banking industry. On that account, the book value was a reasonable estimate of fair value, taking into account the current credit-worthiness of the borrowers. The fair values of fixed-rate loans with medium to long term maturity were estimated by discounting the future cash flows using the current rates. Since the Bank entered into fixed – rate loans of which interest rate were higher than market rate and the remaining maturities were less than three years and it was not practical to calculate the present value of each transaction, the fair value of loans was estimated using book value, taking into account of the current credit-worthiness of the borrowers.

(D) Long-term investments:

The fair values of long-term investments were estimated based on the market price if the market price was available. If a quoted market price was not available, a reasonable estimate of fair value was based on financing or other data.

(E) Financial liabilities with book values equivalent to fair values:

The fair values for financial liabilities including due to central bank, due to banks, payables (which exclude long-term forward exchange contracts and FX swap contracts), and financing from banks and central bank approximates book values at the balance sheet date. For those short-term instruments, the book value is a reasonable estimate of fair value because of the short maturity until realization.

(F) Deposits and remittances payable:

The fair values of deposits and remittances payable were estimated based on the certain characteristics of banking industry. A large portion of the bank's deposit liabilities was made with floating interest rate and the maturities for most of those deposit liabilities were less than one year. On that account, the book value was a reasonable estimate of fair value. The fair values of long-term deposits were estimated by discounting the future cash flows using the current rates.

(G) The timing of inward deposits usually was not definite and the amounts were not material. Therefore, it is not practical to calculate the present value and we use book

values as the fair values.

3) Financial instruments with off-balance-sheet credit risk

In 2002 and 2001, majority of the Bank's credit commitments expires within one year with the 0.01% ~ 18.25% and 0% ~ 18.25% interest rate range (the interest rate for the credit card receivable is both up to 19.89% and 19.71%). The Bank's commitments such as financial guarantees and letters of credit were conditional commitments to guarantee performance to third parties. These guarantee agreements primarily expire within one year. Maturity was not concentrated in the specific period.

The Bank's financial instruments with off-balance-sheet credit risk was summarized as follows:

	Dec. 31, 2002	Dec. 31, 2001
Loan commitments	NT\$ 80,116,393	NT\$ 65,059,843
Lines of credit commitments for		
credit card holders	25,656,789	13,447,920
Financial guarantees and		
standby letters of credit	12,363,184	8,143,703

The Bank anticipates that not all of those commitments will be utilized before agreed-upon expiration or other termination clauses. The amount of unused commitment does not necessarily represent future funding requirements. For that reason, the contract or nominal amount does not represent the amount of the Bank's exposure to credit risk. The amount is potentially subject to credit risk arising from the possible inability of counterparties to meet the terms of contracts and the material deterioration in collateral.

Before entering loan commitments, financial guarantees or letters of credits, the Bank evaluated the credit standing of counterpart. Certain counterparts were subject to maintain collateral (in the form of cash, inventory or marketable securities) for all or part of the exposures prior to the approval and authorization of deals. The Bank had the right to dispose the collateral in case of default.

The Bank's credit card holders were not required to maintain collateral for the lines of credit committed by the Bank. The Bank evaluated the present creditworthiness of the cardholders regularly. The Bank would adjust their credit lines, if there were a material deterioration in creditworthiness of the cardholders.

4) Concentrations of credit risk of financial instruments

Concentrations of credit risk are most likely resulting from exposures with an individual counterparty. Group concentrations of credit risk exist if a number of counterparts are engaged in similar activities or activities in the same region have similar economic characteristics that would affect their ability to meet contractual obligations. The Bank maintains trading positions in a number of markets and with a variety of counterpart or obligors. The Bank's significant group concentrations of credit risk were summarized in categories of similar industries as follows:

	Dec. 31, 2002	Dec. 31, 2001
Loans-industry		
Individuals	NT\$ 126,568,000	NT\$ 121,856,571
Commercial	19,415,000	25,319,967
Manufacturing	32,402,425	32,354,682
Construction and real estate	8,191,000	8,985,054
Other institutions	36,442,211	33,680,714
Total	NT\$ 223,018,636	NT\$ 222,196,988

The Bank will incur a transaction loss equal to the book value, if counterparty is unable to fulfill its obligations and collateral promised by the counterparty is completely worthless.

(2) Reclassifications

Certain accounts of statements of income and statements of cash flow of 2001 have been reclassified to conform to the 2002 presentation for the comparison purpose. These reclassifications do not have a significant impact on the financial statements.

(3) In accordance with ROC SFAS No. 28, further disclosures were as follows:

- 1) The maturity analysis of material assets and liabilities were as follows:

	Dec.31,2002					
	Within 1 month	1_6 months	6 months_1 year	1_7 years	Over 7 years	Total
Assets:						
Marketable securities- bonds	NT\$ 3,000	NT\$ 43,121	NT\$ 10,350	NT\$ 3,130,686	NT\$ 5,188,695	NT\$ 8,375,852
Due from banks	1,563,885	788,413	-	-	-	2,352,298
Loan, discounts and bills purchased	5,123,275	27,424,800	13,524,920	54,974,075	109,367,917	210,414,987
Guarantee deposits-bonds	238,200	-	2,734	1,582,859	672,166	2,495,959
Long-term debt investments	-	50,000	-	35,031	-	85,031
Total	NT\$ 6,928,360	NT\$ 28,306,334	NT\$ 13,538,004	NT\$ 59,722,651	NT\$ 115,228,778	NT\$ 223,724,127
Liabilities:						
Due to Banks	-	347,530	-	-	-	347,530
Deposits accepted and remittances payable	NT\$ 19,490,790	NT\$ 77,320,312	NT\$ 85,616,166	NT\$ 7,908,980	NT\$ -	NT\$ 190,336,248
Total	NT\$ 19,490,790	NT\$ 77,667,842	NT\$ 85,616,166	NT\$ 7,908,980	NT\$ -	NT\$ 190,683,778
	Dec.31,2001					
	Within 1 month	1_6 months	6 months_1 year	1_7 years	Over 7 years	Total
Assets:						
Marketable securities- bonds	NT\$ 37,600	NT\$ 10,830	NT\$ 328,222	NT\$ 1,840,814	NT\$ 11,024,883	NT\$ 13,242,349
Loan, discounts and bills purchased	979,972	2,627,390	699,980	-	-	4,307,342
Guarantee deposits-bonds	5,639,709	20,985,356	23,316,591	58,796,539	93,976,757	202,714,952
Long-term debt investments	108,900	2,461	1,075,972	1,092,636	617,024	2,896,993
Total	-	-	-	85,279	-	85,279
	NT\$ 6,766,181	NT\$ 23,626,037	NT\$ 25,420,765	NT\$ 61,815,268	NT\$ 105,618,664	NT\$ 223,246,915
Liabilities:						
Deposits accepted and remittances payable	NT\$ 20,357,830	NT\$ 78,510,254	NT\$ 83,405,924	NT\$ 6,854,326	NT\$ -	NT\$ 189,128,334
Total	NT\$ 20,357,830	NT\$ 78,510,254	NT\$ 83,405,924	NT\$ 6,854,326	NT\$ -	NT\$ 189,128,334

The maturity analysis of the Bank recognizes the maturity period from the date of balance sheet to the due date.

2) As of December 31, 2002 and 2001, the interest earning assets, interest bearing liabilities and the average interest rates were as follows:

	Dec 31, 2002		Dec 31, 2001	
	Average amount	Average interest rate% (Annual rate)	Average amount	Average interest rate% (Annual rate)
Assets:				
Due from Central Bank	NT\$ 9,645,697	2.49	NT\$ 11,108,669	2.94
Marketable securities-bonds	11,175,264	5.15	9,523,749	5.44
Due from banks and call loans to banks	7,428,594	2.02	13,803,609	3.67
Loan, discounts and bills purchased	206,185,657	5.73	186,888,010	7.36
Long-term investments-bonds	84,500	6.88	55,010	6.81
Liabilities:				
Demand deposits	82,829,998	1.38	66,225,455	2.89
Foreign currency demand deposits	2,295,214	0.26	1,636,232	0.69
Time deposits	185,099,353	2.88	177,233,002	4.73
Foreign currency time deposits	4,958,321	1.46	4,791,065	3.67
Transferable time deposits	1,948,071	2.25	4,857,261	4.02
Financing from Central Bank and banks	645,787	2.22	210,794	4.57

3) Capital adequacy ratio

$$\text{Risk-Based Capital ratio} = \frac{\text{Adjusted Net Capital}}{\text{Risk - Adjusted Assets}} = \begin{array}{cc} \text{Dec. 31, 2002} & \text{Dec. 31, 2001} \\ 9.86\% & 8.74\% \end{array}$$

This ratio as of December 31, 2001 is based on unaudited financial statements.

4) Allowance for doubtful accounts

	Dec. 31, 2002			
	Unrecovery risk for particular loans	Country risk	Unrecovery risk for the overall loan portfolio (excluding the particular loans)	Total
Beginning balance	NT\$ 2,051,766	NT\$ -	NT\$ 424,141	NT\$ 2,475,907
Provision for loan losses and doubtful receivable	8,446,196	-	430,263	8,876,459
Write-off	(8,304,200)	-	(71,753)	(8,375,953)
Ending balance	NT\$ 2,193,762	NT\$ -	NT\$ 782,651	NT\$ 2,976,413

	Dec. 31, 2001			
	Unrecovery risk for particular loans	Country risk	Unrecovery risk for the overall loan portfolio (excluding the particular loans)	Total
Beginning balance	NT\$ 2,321,900	NT\$ -	NT\$ 364,544	NT\$ 2,686,444
Provision for loan losses and doubtful receivable	2,737,100	-	129,513	2,866,613
Write-off	(3,007,234)	-	(69,916)	(3,077,150)
Ending balance	NT\$ 2,051,766	NT\$ -	NT\$ 424,141	NT\$ 2,475,907

Country risks are evaluated according to the economy, politics, and region environment of the foreign borrower. The Bank received NT\$220,372 thousand and NT\$62,688 thousand of bad debts recovery during the years of 2002 and 2001, respectively, and recorded as non-operating income.

The balances of loans with non-accumulating interests were NT\$13,635,109 thousand and NT\$22,467,533 thousand on December 31, 2002 and 2001, respectively. The balances of non-accumulating interest receivable were NT\$2,875,521 thousand and NT\$4,433,603 thousand on December 31, 2002 and 2001, respectively.

The Bank has not written off any loans without lodging appeals.

18. NOTE DISCLOSURE ITEMS

(1) Information of significant trading

- 1) Loans to others: not applicable.
- 2) Financial guarantees for others: not applicable.
- 3) Securities held at the end of 2002 were as follows: (number of shares and amounts are in thousands)

Holding company	Security		Relationship with the issuer	Recording entry	The end of year 2002				note
	Category	Name			shares	Cost	%	Fair market value	
The Bank	Stock	Hsin-Chu Real Estate Co., Ltd.	Invested company measured by equity method	Long-term equity investments	10,800	103,862 (Note1)	59.84	103,863 (Note2)	-
The Bank	Stock	Hsin-Chu Futures Co., Ltd.	Invested company measured by equity method	Long-term equity investments	35,426	291,716	88.57	291,716	-
The Bank	Stock	Hsin-Chu Insurance Agent Co., Ltd.	Invested company measured by equity method	Long-term equity investments	200	2,647	100.00	2,647	-
The Bank	Stock	Chu-Chiann Insurance Agent Co., Ltd.	Invested company measured by equity method	Long-term equity investments	200	3,528	100.00	3,528	-
The Bank	Stock	Chung-Shing Assets Management Co., Ltd.	Invested company measured by equity method	Long-term equity investments	6,000	61,133	20.00	61,133	-
The Bank	Stock	Masterlink Securities Co., Ltd.	—	Long-term equity investments	10,649	59,660	0.86	107,554	-
The Bank	Stock	Trad-Van Information Services Co., Ltd.	—	Long-term equity investments	2,957	25,231	1.51	38,147	-
The Bank	Stock	Preferred Bank U.S.A	—	Long-term equity investments	280	39,960	5.17	107,539	-
The Bank	Stock	Fubon Securities Finance Co., Ltd.	—	Long-term equity investments	6,211	59,945	0.99	74,156	-
The Bank	Stock	Taipei Forex Co., Ltd.	—	Long-term equity investments	600	6,000	3.03	8,724	-
The Bank	Stock	Taiwan Small and Medium Enterprises Development Co., Ltd.	—	Long-term equity investments	3,417	29,000	4.84	33,593	-
The Bank	Stock	Taiwan International Mercantile Corp.	—	Long-term equity investments	1,025	10,250	0.51	11,941	-
The Bank	Stock	Universal Venture Fund Co., Ltd.	—	Long-term equity investments	8,000	80,000	4.76	73,200	-
The Bank	Stock	Financial Information Service Co., Ltd.	—	Long-term equity investments	4,550	45,500	1.14	64,337	-
The Bank	Stock	Windance Co., Ltd.	—	Long-term equity investments	18,850	188,500	2.79	179,641	-

Holding company	Security		Relationship with the issuer	Recording entry	The end of year 2002				note
	Category	Name			shares	Cost	%	Fair market value	
The Bank	Stock	Taiwan Financial Assets Service Co., Ltd	—	Long-term equity investments	5,000	50,000	2.94	50,750	-
The Bank	Stock	Mondex Taiwan Co., Ltd.	—	Long-term equity investments	2,000	25,000	6.47	16,160	-
The Bank	Bond	Bank Debenture of European Investment Bank	—	Long-term debt investments	-	50,000	-	50,735	-
The Bank	Bond	ABN AMRO Dow Jones Global Titans Guaranteed Notes	—	Long-term debt investments	-	35,031	-	34,753	-

Note1: After deducting the book value of the subsidiary's investor's holding of the Bank's shares (treasury stock) and the unrealized loss on market value decline of long-term equity investments amounting to NT\$47,813 thousand under the lower of cost or market value method, recognized based on holding percentage.

Note2: Net of allowance for market price devaluation.

4) Accumulated stock purchases or sales for the same stock reach NT\$100 million or 20% and more of the capital were as follows: None.

5) Real estate purchases reaching NT\$ 100 million or 20% and more of the capital for the year 2002 were as follows : (number of shares and amounts are in thousands) :

Purchasing company	Recording entry	Date	Cost	Payment	Trading party	Relation-ship	The prior trading information if the trading party is related				Basis of the price	Purpose and usage	Other rights or/and obligation
							Owner	Relationship with the company	Date	Cost			
The Bank	Land and buildings	12.23. 2002	NT\$366,000	Installments of 4 terms. The pre payment for the land and building up to December 31, 2002 was NT\$54,900.	Tung Shu Construction Co., Ltd.	-	-	-	-	-	The appraisal price is NT\$360,952	Operating purpose	None

6) Real estate disposal reach NT\$ 100 million or 20% of the capital were as follows: None.

7) Purchase and sales transaction with the related parties reach NT\$ 100 million or 20% of the capital were as follows : Not applicable.

8) Receivable from the related parties reach NT\$ 100 million or 20% of the capital were as follows : None.

9) Financial derivatives: Refer to Note 17. (1)1.

(2) Information of invested company

1) The information that the Bank has the ability to exercise significant influences or controls directly or indirectly. (number of shares and amounts are in thousands)

Investor	Investee	Investee's address	Original invested amount			Year 2002 ending balance			Investee's year 2002 income	Investee's year 2002 gain/loss recognition	Note
			Operating item	End of year 2002	End of year 2001	Shares	Percentage (%)	Dollar amount			
The Bank	Hsin-Chu Real Estate Co., Ltd.	11F,130, Si Wei Road,, Hsin-Chu, Taiwan	Bond and stock underwriter, guarantee, And endorsement	30,000	30,000	10,800	59.84	151,675	(20,601)	(14,874) (Note1)	Subsidiary of the Bank
The Bank	Hsin-Chu Futures Co., Ltd.	3F,130, Si Wei Road,, Hsin-Chu, Taiwan	Futures underwriter	320,674	320,674	35,426	88.57	291,716	(21,191)	(18,769)	Subsidiary of the Bank
The Bank	Hsin-Chu Insurance Agent Co., Ltd.	4F,326, Chung-Zeng Road, Hsin-Chu, Taiwan	Life insurance agent	2,000	2,000	200	100.00	2,647	12	(141) (Note 2)	Subsidiary of the Bank
The Bank	Chu-Chiann Insurance Agent Co., Ltd.	4F,326, Chung-Zeng Road, Hsin-Chu, Taiwan	Property insurance agent	2,000	2,000	200	100.00	3,528	9	(418) (Note 3)	Subsidiary of the Bank
The Bank	Chung-Shing Assets Management Co., Ltd.	19F, 123, Sec2, Chung-Hsiao East Road, Taipei, Taiwan	Securities investment trust	60,000	60,000	6,000	20.00	61,133	8,665	1,733	-
Hsin-Chu Real Estate Co., Ltd.	Chu Cherng Construction Co., Ltd.	4F,130, Si Wei Road,, Hsin-Chu, Taiwan	Land development	80,000	80,000	8,484	50.50	76,563	(9,597)	(4,846)	Subsidiary of the Bank
Hsin-Chu Real Estate Co., Ltd.	Chu-Chi Interior Decroation Engineering Co.,Ltd. (Note 4)	11F,130, Si Wei Road,, Hsin-Chu, Taiwan	Indoor decoration	4,415	4,415	442	88.30	8,747	1,697	590 (Note 5)	Subsidiary of the Bank
Hsin-Chu Real Estate Co., Ltd.	Chu-Chi Travel Service Co., Ltd.	9F,256, Nan Da Road, Hsin-Chu, Taiwan	Traveling agent	1,800	1,800	180	30.00	1,480	8	(9) (Note 6)	Subsidiary of the Bank
Hsin-Chu Real Estate Co., Ltd.	Hsin-Chu Gen-Gin Security Co., Ltd.	11F,130, Si Wei Road,, Hsin-Chu, Taiwan	Security	39,520	39,520	3,952	98.80	43,046	1,067	1,054	Subsidiary of the Bank
Hsin-Chu Real Estate Co., Ltd.	Hsin-Chu Gen-Gin Apartment Building Management & Maintenance Co., Ltd.	11F,130, Si Wei Road,, Hsin-Chu, Taiwan	Apartment and mension management	9,880	9,880	988	98.80	15,918	5,029	4,969	Subsidiary of the Bank
Hsin-Chu Real Estate Co., Ltd.	Ju-Ying International Co., Ltd.	3F,481,Sec 1, Kuang-Fu Road, Hsin-Chu, Taiwan	Information and software services	15,000	15,000	1,500	15.15	15,728	614	79	Subsidiary of the Bank
Hsin-Chu Real Estate Co., Ltd.	Chu-Sheng Technology Co.,Ltd.	11F,130, Si Wei Road,, Hsin-Chu, Taiwan	Computer software development	4,880	4,880	488	97.60	5,076	(170)	155	Subsidiary of the Bank
Chu-Cherng Construction Co., Ltd.	Ju-Ying International Co., Ltd.	3F,481,Sec 1, Kuang-Fu Road, Hsin-Chu, Taiwan	Information and software services	10,000	10,000	1,000	10.10	10,486	614	53 (Note 6)	Subsidiary of the Bank
Hsin-Chu Gen-Gin Security Co., Ltd.	Ju-Ying International Co., Ltd.	3F,481,Sec 1, Kuang-Fu Road, Hsin-Chu, Taiwan	Information and software services	25,000	25,000	2,500	25.25	26,216	614	134 (Note 6)	Subsidiary of the Bank
Hsin-Chu Gen-Gin Security Co., Ltd.	Hsin-Chu Gen-Gin Car Leaseing Co., Ltd.	11F,130, Si Wei Road,, Hsin-Chu, Taiwan	Car Leaseing	2,000	-	200	20.00	2,023	117	23	Subsidiary of the Bank

Investor	Investee	Investee's address	Original invested amount			Year 2002 ending balance			Investee's year 2002 income	Investee's year 2002 gain/loss recognition	Note
			Operating item	End of year 2002	End of year 2001	Shares	Percentage (%)	Dollar amount			
Hsin-Chu Gen-Gin Apartment Building Management & Maintenance Co., Ltd.	Ju-Ying International Co., Ltd.	3F,481,Sec 1, Kuang-Fu Road, Hsin-Chu, Taiwan	Information and software services	5,000	5,000	500	5.05	5,243	614	26 (Note 6)	Subsidiary of the Bank
Hsin-Chu Gen-Gin Apartment Building Management & Maintenance Co., Ltd.	Hsin-Chu Gen-Gin Car Leasing Co., Ltd.	11F,130, Si Wei Road,, Hsin-Chu, Taiwan	Car Leasing	3,000	-	300	30.00	3,035	117	35	Subsidiary of the Bank
Ju-Ying International Co., Ltd.	Hsin-Chu Gen-Gin Car Leasing Co., Ltd.	11F,130, Si Wei Road,, Hsin-Chu, Taiwan	Car Leasing	5,000	-	500	50.00	5,058	117	58	Subsidiary of the Bank
Chu-Sheng Technology Co.,Ltd.	Hiplan (Nanking) Technology Corp., Ltd..	203,49F Kiangsu SoftwarePark Long Pan Zhong Road, Nanking Mainland China	Information processing services	4,416	-	-	100.00	2,894	(1,005)	(1,252) (Note 6)	Subsidiary of the Bank

Note1: After deduction of the gain of NT\$4,520 thousand made by the subsidiary on disposal of the Bank's shares, recognized in accordance with indirect holding percentage.

Note2: The amount recognized is according to the income net of employee benefits NT\$153 thousand distributed by the investee.

Note3: The amount recognized is according to the income net of employee benefits NT\$428 thousand distributed by the investee.

Note4: Formally named Chu-Chi Interior Design Engineering Co., Ltd

Note5: The amount recognized is according to the income net of employee benefits NT\$1,000 thousand distributed by the investee.

Note6: Includes amounts adjusted for prior year profit/loss recognized according to shareholding percentage.

2) The information that the Bank has the ability to exercise significant influence or controls directly.

A. Hsin-Chu Real Estate Co., Ltd.

(A) Loans to others: None.

(B) Financial guarantees for others: None.

(C) Securities held at the end of 2002: (number of shares and amounts are in thousands)

Holding company	Securities		Relationship with the issuer	Recording entry	shares	Cost NT\$	The end of year 2002		note
	Category	Name					Petentage %	Fair market value	
Hsin-Chu Real Estate Co., Ltd .	Stock	Chu-Cherng Construction Co., Ltd.	Invested company measured by equity method	Long-term investments	8,484	76,563	50.50	76,563	-
Hsin-Chu Real Estate Co., Ltd.	Stock	Chu-Chi Interior Decroation Engineering Co.,Ltd	Invested company measured by equity method	Long-term investments	442	8747	88.30	8,747	-
Hsin-Chu Real Estate Co., Ltd.	Stock	Chu-Sheng Technology Co., Ltd.	Invested company measured by equity method	Long-term investments	488	5,076	97.60	5,076	Note 1
Hsin-Chu Real Estate Co., Ltd.	Stock	Chu-Chi Travel Service Co., Ltd.	Invested company measured by equity method	Long-term investments	180	1,480	30.00	1,480	Note 1

Holding company	Securities		Relationship with the issuer	Recording entry	shares	Cost NT\$	The end of year 2002		note
	Category	Name					Petent-age %	Fair market value	
Hsin-Chu Real Estate Co., Ltd.	Stock	Hsin-Chu Gen-Gin Security Co., Ltd.	Invested company measured by equity method	Long-term investments	3,952	43,046	98.80	43,046	-
Hsin-Chu Real Estate Co., Ltd.	Stock	Hsin-Chu Gen-Gin Apartment Building Management & Maintenance Co., Ltd.	Invested company measured by equity method	Long-term investments	988	15,918	98.80	15,918	-
Hsin-Chu Real Estate Co., Ltd.	Stock	Ju-Ying International Co., Ltd.	Invested company measured by equity method	Long-term investments	1,500	15,728	15.15	15,728	-
Hsin-Chu Real Estate Co., Ltd.	Stock	Shin Kong Financial Holding Co., Ltd.	-	Long-term investments	7,948	15,000	0.33	70,099	Note 2
Hsin-Chu Real Estate Co., Ltd.	Stock	Phoenix Silicon International Corp.	-	Long-term investments	306	4,968	0.41	3,434	Note 1
Hsin-Chu Real Estate Co., Ltd.	Stock	Genesis Venture Capital Corp.	-	Long-term investments	47	560	0.56	730	Note 3
Hsin-Chu Real Estate Co., Ltd.	Fund	Hung Hsing Taiwan Fund	-	Short-term investment	5,000	50,000	-	44,450	pledged

Note1: Calculated with reference to the investees' unaudited shareholders' equity as of Dec. 31, 2002.

Note2: Originally held shares in Power World Securities Consulting Co., Ltd.; the company joined . Shin Kong Financial holding Co., LTD. on February 29, 2002 and the shares were exchanged for Shin Kong Financial holding Co., LTD.'s shares.

Note3: Calculated based on the net shareholders' equity of the investee as at October 2, 2002. The company was liquidated on October 2, 2002; however, the liquidation procedure has not yet been completed as at December 31, 2002.

(D) Accumulated stock purchases or sales for the same stock reaching NT\$100 million or 20% and more of the capital were as follows: None.

B. Hsin-Chu Futures Co., Ltd.

(A) Loans to others: None.

(B) Financial guarantees for others: None.

(C) Securities held at the end of 2002: (number of shares and amounts are in thousands)

Holding company	Securities		Relationship	Recording entry	shares	Cost NT\$	The end of year 2002		note
	Category	Name					Petent-age %	Fair market value	
Hsin-Chu Futures Co., Ltd.	Stock	Taiwan Futures Exchange Co., Ltd.	-	Long-term investments	3,050	30,500	1.53	35,533	-
Hsin-Chu Futures Co., Ltd.	Bond	Central Bond 83-1	-	Guarantee deposits	-	700	-	737	-
Hsin-Chu Futures Co., Ltd.	Bond	Central Bond 83-3	-	Short-term investment	-	7,000	-	7,505	-

(D) Accumulated stock purchases or sales for the same stock reach NT\$100 million or 20% and more of the capital were as follows: None.

C. Chu-Cherng Construction Co., Ltd.

(A) Loans to others: None.

(B) Financial guarantees for others: None.

(C) Securities held at the end of fiscal year 2002: (number of shares and amounts are in thousands)

Holding company	Securities		Relationship	Recording entry	shares	Cost NT\$	The end of year 2002		note
	Category	Name					Petent-age %	Fair market value	
Chu-Cherng Construction Co., Ltd.	Stock	D-Link Corp.	-	Short-term investment	22	976	-	679	-
Chu-Cherng Construction Co., Ltd.	Stock	Hsinchu International Bank, Ltd.	Hsin-Chu Real Estate Co., Ltd.'s subsidiary	Short-term investment	14	193	-	149	-
Chu-Cherng Construction Co., Ltd.	Stock	China Development Industrial Bank	-	Short-term investment	4	133	-	74	-
Chu-Cherng Construction Co., Ltd.	Stock	D-Life Development Co. Ltd.	-	Short-term investment	143	2,443	-	-	(note)
Chu-Cherng Construction Co., Ltd.	Fund	ABN AMRO Bond Fund	-	Short-term investment	785	11,141	-	11,172	-
Chu-Cherng Construction Co., Ltd.	Stock	Ju-Ying International Co., Ltd.	Hsin-Chu Real Estate Co., Ltd.'s subsidiary	Long-term investment	1,000	10,486	10.10	10,486	-

Note: the stock transactions over the counter have been suspended in December, 2001.

(D) Accumulated stock purchases or sales for the same stock reach NT\$100 million or 20% and more of the capital were as follows: None.

D. Chu-Chi Interior Decoration Engineering Co., Ltd.

(A) Loans to others: None.

(B) Financial guarantees for others: None.

(C) Securities held at the end of 2002: (number of shares and amounts are in thousands)

Holding company	Securities		Relationship	Recording entry	shares	Cost NT\$	The end of year 2002		note
	Category	Name					Petent-age %	Fair market value	
Chu-Chi Interior Design Engineering Co., Ltd.	Stock	Windance Co., Ltd.	-	Long-term investment	510	5,100	0.07	4,860	Note

Note: Calculated with reference to the investees' unaudited shareholders' equity as of Dec. 31, 2002.

(D) Accumulated stock purchases or sales for the same stock reach NT\$100 million or 20% and more of the capital were as follows: None.

E. Hsin-Chu Gen-Gin Security Co., Ltd.

(A) Loans to others: None.

(B) Financial guarantees for others: None.

(C) Securities held at the end of 2002: (number of shares and amounts are in thousands)

Holding company	Securities		Relationship	Recording entry	shares	Cost NT\$	The end of year 2002		note
	Category	Name					Petent-age %	Fair market value	
Hsin-Chu Gen-Gin building Security Co., Ltd.	Stock	Ju-Ying International Co., Ltd.	Hsin-Chu Real Estate Co., Ltd.'s subsidiary	Long-term investments	2,500	26,216	25.25	26,216	-
Hsin-Chu Gen-Gin building Security Co., Ltd.	Stock	Hsin-Chu Gen-Gin Car Leaseing Co., Ltd.	Hsin-Chu Real Estate Co., Ltd.'s subsidiary	Long-term investments	200	2,023	20.00	2,023	-
Hsin-Chu Gen-Gin building Security Co., Ltd.	Stock	Chu-Chiann Investments Co., Ltd.	The company's chairman is a director of CCI	Long-term investments	1,150	8,050	5.12	9,131	Note
Hsin-Chu Gen-Gin building Security Co., Ltd.	Stock	Windance Co., Ltd.	-	Long-term investments	124	1,245	0.02	1,186	Note

Note: Calculated with reference to the investees' unaudited shareholders' equity as of Dec. 31, 2002.

(D) Accumulated stock purchases or sales for the same stock reach NT\$100 million or 20% and more of the capital were as follows: None.

F. Hsin-Chu Gen-Gin Apartment Building Management & Maintenance Co., Ltd.

(A) Loans to others: None.

(B) Financial guarantees for others: None.

(C) Securities held at the end of 2002: (number of shares and amounts are in thousands)

Holding company	Securities		Relationship	Recording entry	shares	Cost NT\$	The end of year 2002		note
	Category	Name					Petent-age %	Fair market value	
Hsin-Chu Gen-Gin building Management & Maintenance Co., Ltd.	Stock	Hsin-Chu Gen-Gin Car Leasing Co., Ltd.	Hsin-Chu Real Estate Co., Ltd.'s subsidiary	Long-term investments	300	3,035	30.00	3,035	-
Hsin-Chu Gen-Gin building Management & Maintenance Co., Ltd.	Stock	Ju-Ying International Co., Ltd.	Hsin-Chu Real Estate Co., Ltd.'s subsidiary	Long-term investments	500	5,243	5.05	5,243	-

(D) Accumulated stock purchases or sales for the same stock reach NT\$100 million or 20% and more of the capital were as follows: None.

G. Ju-Ying International Co., Ltd.

(A) Loans to others: None.

(B) Financial guarantees for others: None.

(C) Securities held at the end of 2002: (number of shares and amounts are in thousands)

Holding company	Securities		Relationship	Recording entry	shares	Cost NT\$	The end of year 2002		note
	Category	Name					Petent-age %	Fair market value	
Ju-Ying International Co., Ltd.	Fund	NITC Bond Fund	-	Short-term investment	60	9,102	-	9,237	-
Ju-Ying International Co., Ltd.	Stock	Hsin-Chu Gen-Gin Car Leasing Co., Ltd.	Hsin-Chu Real Estate Co., Ltd.'s subsidiary	Long-term investments	500	5,058	50.00	5,058	-

(D) Accumulated stock purchases or sales for the same stock reach NT\$100 million or 20% and more of the capital were as follows: None.

H. Chu-Sheng Technology Co, Ltd.

(A) Loans to others: None.

(B) Financial guarantees for others: None.

(C) Securities held at the end of 2002: (number of shares and amounts are in thousands)

Holding company	Securities		Relationship	Recording entry	shares	Cost NT\$	The end of year 2002		note
	Category	Name					Petent-age %	Fair market value	
Chu-Sheng Technology Co., Ltd.	Stock	Hiplan (Nan king) Technology Corp., Ltd.	The China company invested indirectly by Chu-Sheng Technology Co., Ltd. Via hird place.	Long-term investments	-	2,894	100.00	2,894	Note

Note: Original investment in USD100,000 converted to NT\$3,449 thousand at the exchange rate of NT\$34.486 and original investment in USD20,000 converted to NT\$697 thousand at the exchange rate of NT\$34.855 were NT\$4,146 thousand in total. Loss on long-term equity investment recognized under the equity method in 2002 was NT\$1,252 thousand.

(D) Accumulated stock purchases or sales for the same stock reach NT\$100 million or 20% and more of the capital were as follows: None.

I. Hsin-Chu Insurance Agent Co., Ltd. °BChu-Chiann Insurance Agent Co., Ltd. and Chu-Chi Travel Service Co., Ltd.: None.

3) Investment information of china

A. As of December 31, 2002, the company name of China investee, main operating activities, paid-in capital, method of investment, inward remittance of funds, holding percentage, investment gain and loss, book value on investments and investment gain and loss remitted back were as follows:

Unit: U.S. dollars

Name of China investee	Main operating activities	Paid-in capital	Investment methods	Accumulatd invested amount remitted out of Taiwan at the beginning of the period	Funds remitted out or funds withdrawn In the period		Accumulatd invested amount remitted out of Taiwan at the end of the period	Direct or indirect investment holding	Investment gain/loss recognized in the period percentage	Book value of investment at the end of the period	Gain/loss on investment remitted back to Taiwan up to the end of the period
					Remitted out	Withdrawn					
Hiplan (Nanking) Technology Corp., Ltd.	Information processing services	120,000	Note 1	100,000 (Note 2)	20,000	-	120,000 (Note2)	100%	NTD (1,252) thousand	NTD 2,894 thousand	-

Note1: Invested in China through remittance of funds to Hong Kong °C

Note2: Chu-Sheng Technology Nanjing Co., Ltd. is a subsidiary of Chu-Sheng Technology Co, Ltd., which is an investee accounted for under the equity method by Hsin-Chu Real Estate Co., Ltd.

B. As of December 31, 2002 the limit amounts of investment in Mainland China were as follows:

Unit: NT dollars

Accumulated investment funds remitted to China at the end of the period	Investment amount permitted by MOEAIC	Limitation on the amount of funds invested in China set by MOEAIC
4,145,700 (USD120,000,Note)	USD 200,000	4,171,231,033

Note: Total funds remitted out of Taiwan to China at the end of the period were USD120,000, which were equivalent to NT\$4,170,360 using the spot rate at December 31, 2002 for exchange conversion.

19. SEGMENT INFORMATION

(1) Industry segments

The Bank's principal activities include accepting deposits and extending loans. Disclosure of financial information of the Trust Department and International Department is not required since the division's revenues represent less than 10% of total operating revenues.

(2) Geographic segments

Except for the Offshore Banking Unit commencing operations in January 1995, foreign operations are limited; therefore, no disclosure of geographic segment information is required.

(3) Foreign exchange revenues

No export sales to non-banking customers represent 10% or more of the Bank's operating revenue.

(4) Major customers

No single customer represents 10% or more of the Bank's operating revenues.

最近二年度經會計師查核簽證之母子公司合併財務報表：無。

THE MOST RECENT TWO YEARS OF CONSOLIDATED FINANCIAL STATEMENTS AS EXAMINED BY INDEPENDENT AUDITORS : None



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監察人審查報告書
SUPERVISORS' REPORT

本行董事會依法造送本之民國九十一年度經眾信聯合會計師事務所查核簽證之資產負債表、損益表、股東權益變動表、現金流量表；暨營業報告書、虧損撥補之議案等表冊，經本監察人等查核完竣，認無不合。

此上

本公司九十二年股東會

常務監察人：承志投資(股)公司
代表人：陳傳峰



監 查 人：黃 成 權



坤泰投資(股)公司
代表人：陳玉鈴



中 華 民 國 九 十 二 年 三 月 十 四 日

TO the 2003 Annual Stockholders' Meeting

The board of directors have compiled and submitted the Bank's 2002 Balance Sheet , Statements of Income, Statements of Changes in Shareholders' Equity, Statements of Cash Flows, audited by Deloitte & Touche ; and Business report and Statements of Appropriation of Loss. We are Satisfied that they have been correctly compiled from the books and accounts of the Bank at the date thereof.

Managing Supervisor: Trans-Asia Investments Corp.

Supervisor:

Chen-Chuan Huang




Kuen Tai Investments Corp.



March, 14, 2003

財務狀況及經營結果之檢討與分析

EXAMINATION AND ANALYSIS OF THE FINANCIAL POSITION AND THE OPERATION RESULTS

一、重大資本支出及其資金來源之檢討與分析

Examination And Analysis of Material Capital Expenditure And Fund Resource

(一)重大資本支出之運用情形及資金來源The usage and resource of material capital expenditure :

單位：新台幣千元 (UNIT:NT\$1,000)

計劃項目 Item	實際或預期 之資金來源 Fund Resource	實際或預期完 工日期 Real or Expected Completion Date	所需資金 總額 Amount	實際或預定資金運用情形 Actual or Budget Usage						
				89 2000	90 2001	91 2002	92 2003	93 2004	94 2005	95 2006
關西分行 Kuanghai Branch	自有資金 Equity	90年 2001	17,866	16,206	1,660	—	—	—	—	—
高雄分行 Kaushon Branch	自有資金 Equity	90年 2001	97,134	29,550	67,584	—	—	—	—	—
中壢分行整修 Chungli Branch's Furnishing	自有資金 Equity	91年 2002	11,757	—	—	7,415	4,342	—	—	—
總行大樓 Head Office	自有資金 Equity	91年 2002	48,000	—	—	24,900	23,100	—	—	—
台中法人金融中心 Taichuang Corporate Banking Center	自有資金 Equity	91年 2002	66,352	—	—	66,352	—	—	—	—
內湖分行 Neihu Branch	自有資金 Equity	92年 2003	366,000	—	—	54,900	311,100	—	—	—
新台幣系統 NTD Operating System	自有資金 Equity	93年 2004	110,000	—	—	22,000	50,000	38,000	—	—

(二)預計可能產生之效益Expected benefit :

新建之行舍除因擬作為綜合辦公大樓外，均係因承租行舍及現有行舍不敷營業所需，新建行舍之效益預計除節省相關租金支出外，對於提升本公司之形象，免於受制於出租人之限制及拓展業務亦有相當之幫助。

Purchasing of branch office will reduce rent expenses and improve the Bank's business image.

二、流動性分析 Liquidity Analysis

(一)最近二年度流動性分析 Two-year liquidity analysis

項 目 Item	年 度 Year	91年度 2002	90年度 2001	增 (減) 比例 Increase (Decrease)
現金流量比率(%)(註1)Cash flow ratio (%)		不適用	不適用	不適用
現金流量允當比率(%)(註2)Cash flow adequacy ratio (%)		224.31%	176.64%	26.99%
現金再投資比率(%)(註1)Cash reinvestment ratio (%)		不適用	不適用	不適用

註：依財務會計準則公報第二十八號之規定，資產負債表各科目無須區分流動或非流動。

本期現金流量允當比率增加，主要係本期營業活動淨現金流入增加較多所致。

(二) 未來一年現金流動性分析 Next year's cash liquidity analysis :

單位：新台幣千元 (UNIT:NT\$1,000)

期初現金餘額 Cash Balance Beginning of Year (1)	預計全年來自營 業活動淨現金流 量 Expected Net Cash Provided by Operating Activities (2)	預計全年現金流 出量 Expected Cash Flow-out (3)	預計現金剩餘 (不足)數額 Expected Cash Surplus (Overdraft) (1) + (2) - (3)	預計現金不足額之補救措施 Remedy for Expected Cash Overdraft	
				投資計畫 Investment Plans	融資計畫 Financial Plans
40,500,695	6,540,201	(20,745,902)	26,294,994	-	-

三、經營結果分析 Operating Results Analysis

(一) 經營結果比較分析 Operating results analysis :

單位：新台幣千元 (UNIT:NT\$1,000)

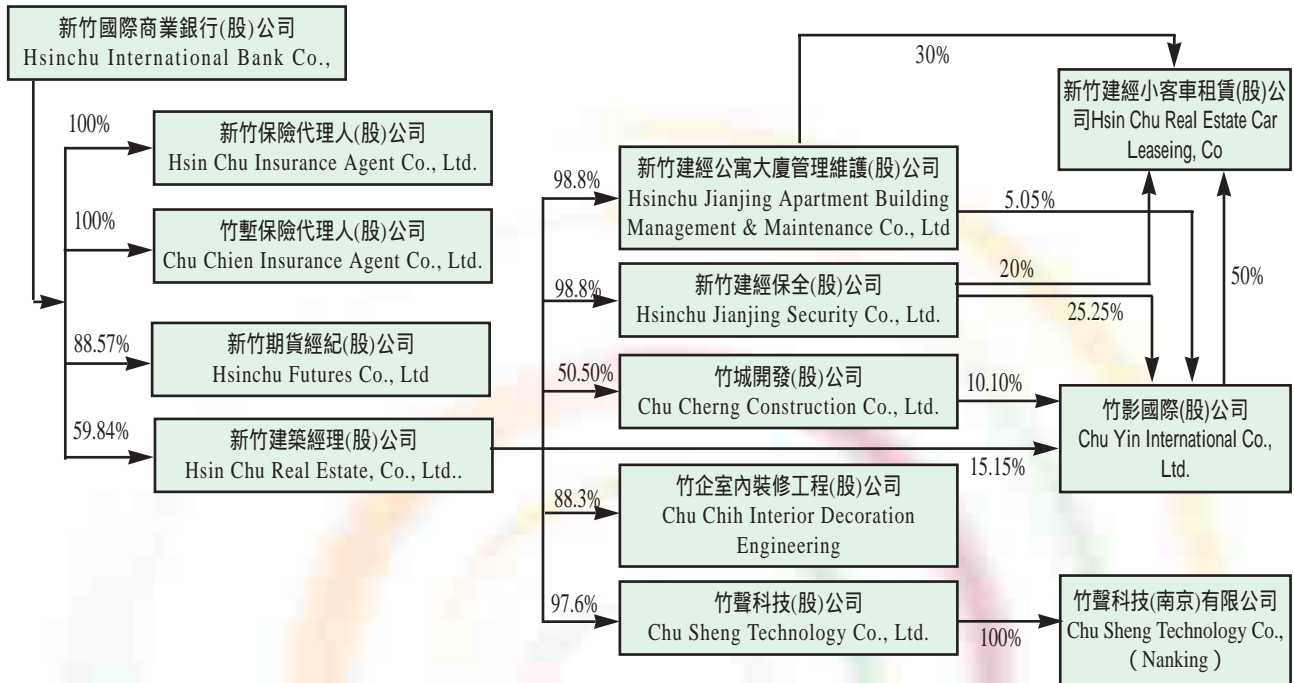
年度 Year		91年度 2002		90年度 2001		增減變動 Increase (Decrease)	
		小計 Amount	合計 Total	小計 Amount	合計 Total	金額 Amount	比例 (%)
營業收入	Operating Revenue		15,153,048		17,295,997	(2,142,949)	(12.39)
利息收入	Interest income	13,639,055		15,876,545		(2,237,490)	(14.09)
其他營業收入	Other operating income	1,513,993		1,419,452		94,541	6.66
營業支出	Operating Expense		18,954,565		17,080,345	1,874,220	10.97
利息支出	Interest expense	6,505,829		10,710,558		(4,204,729)	(39.26)
營業費用	Operating expense	3,348,843		3,368,357		(19,514)	(0.58)
其他營業支出	Other operating expense	9,099,893		3,001,430		6,098,463	203.19
營業利益(損失)	Operating Income(Loss)		(3,801,517)		215,652	(4,017,169)	(1,862.80)
營業外收入	Non-Operating Income		403,917		259,170	144,747	55.85
營業外支出	Non-Operating Loss		264,748		51,646	213,102	412.62
稅前淨利(損)	Income (Loss) Before Income Tax		(3,662,348)		423,176	(4,085,524)	(965.44)
所得稅費用(利益)	Income Tax (Profit)		(144,916)		54,985	(199,901)	(363.56)
稅後淨利(損)	Net Income(Loss)		(3,517,432)		368,191	(3,885,623)	(1,055.33)

增減比例變動分析說明 The analysis of the variance of increase (decrease) :

1. 利息支出減少，主要係存款利率之降幅較存款金額增加之幅度為大所致。
Decrease of interest expenses primarily resulted from the huge drop of interest rate .
2. 其他營業支出增加，主要係民國九十一年度為打銷呆帳而大幅增加提列呆帳損失6,009,846千元所致。
Increase of other operating expenses primarily resulted from increasing debt expenses NT\$ 6,009,846 thousand .
3. 營業外收入增加，主要係收回呆帳及過期帳增加156,868千元所致。
The increase in non-operating income is mostly due to the increase of the additional collection of NT\$156,868 thousand in bad debts and past-due loans.
4. 營業外支出增加，主要係本年度提列承受擔保品跌價損失197,336千元及固定資產報廢損失增加10,672千元所致。
The increase in non-operating expenses is mostly due to the increase of Market value declines of Collaterals and residuals taken over NT\$197,366 thousand, as well as loss of other assets NT\$10,672 thousand.
5. 綜上所述，故民國九十一年度為營業損失及稅前淨損。
To sum up, we have operating loss and loss before income tax.
6. 所得稅利益增加，主要係民國九十一年度虧損，使虧損扣抵產生之遞延所得稅利益增加所致。
The increase in income tax profit is mostly because of the 91's loss which have deferred income tax profit.

關係企業相關資料 INFORMATION ON AFFILIATED COMPANIES

一、關係企業組織圖例 Organization Chart of Affiliated Companies



二、各關係企業基本資料 Basic Information of the Respective Affiliated Companies:

單位:新台幣千元(UNIT: NT\$1,000)

企業名稱 Name	設立日期 Established Date	地 址 Address	實收資本額 Capital	主要營業或生產項目 Core business or production
新竹保險代理人(股)公司 Hsin Chu Insurance Agent Co., Ltd	88.09.07 Sep.7, 1999	新竹市中正路326號4樓 4F, 326 Chungcheng Road, Hsinchu, Taiwan	2,000	人身保險代理人 Agent for personal insurance
竹塹保險代理人(股)公司 Chu Chien Insurance Agent Co., Ltd.	88.09.30 Sep.30, 1999	新竹市中正路326號4樓 4F, 326 Chungcheng Road, Hsinchu, Taiwan	2,000	財產保險代理人 Agent for property insurance
新竹期貨經紀(股)公司 Hsinchu Futures Co., Ltd.	83.12.30 Dec.30, 1994	新竹市四維路130號3樓之1 1, 3F 130 Szuwei Road, Hsinchu, Taiwan	400,000	期貨商(經財政部核准營業項目為限) Futures dealer (limited to the business items approved by the Ministry of Finance)
新竹建築經理(股)公司 Hsin Chu Real Estate Co., Ltd.	78.03.01 Mar.1, 1989	新竹市四維路130號11樓之1、之2 1-2, 11F 130 Szuwei Road, Hsinchu, Taiwan	180,495	建築計劃之審查與諮商. 契約鑑證. 不動產評估及徵信. 財務稽核. 工程進度查核及營建管理. 不動產之買賣或其他清理處分事項. 代辦履約保證手續. 其他有關上列業務之諮詢及顧問事項. Examination and consultation of construction projects, notarize contracts, appraisal and credit checks on real estates, financial audits, verification of project progress and construction management, real estates transactions and other items of disposal, assist in procedures to guarantee compliance with contract, other consultation and advisory items to the above-mentioned businesses.

企業名稱 Name	設立日期 Established Date	地 址 Address	實收資本額 Capital	主要營業或生產項目 Core business or production
新竹建經保全(股)公司 Hsinchu Jianjing Security Co., Ltd.	89.09.29 Sep.29, 2000	新竹市四維路130號11樓之2 2, 11F 130 Szuwei Road, Hsinchu, Taiwan	40,000	保全業 Security industry
新竹建經公寓大廈管理維護(股)公司 Hsinchu Jianjing Apartment Building Management & Maintenance Co., Ltd.	89.09.08 Sep.08, 2000	新竹市四維路130號11樓之1 1, 11F 130 Szuwei Road, Hsinchu, Taiwan	10,000	公寓大廈管理服務業 Apartment building management service industry
竹聲科技(股)公司 Chu Sheng Technology Co., Ltd.	85.09.10 Sep.10,1996	新竹市四維路130號11樓之1、之2 1-2, 11F 130 Szuwei Road, Hsinchu, Taiwan	5,000	電腦軟體應用程式之研發及買賣業務.電腦網路設計規劃業務.電腦應用之制度分析程式設計及諮商業務.電腦機器及材料與應用軟體之買賣及進出口業務. R&D and distribution of computer software program applications, computer network design and planning, design and consultation services for system analysis programs in computer applications, distribution and import/export business of computer equipment and materials and software applications.
竹企室內裝修工程(股)公司 Chu Chih Interior Decoration Engineering Co., Ltd.	87.09.16 Sep.16,1998	新竹市四維路130號11樓之1、之2 1-2, 11F 130 Szuwei Road, Hsinchu, Taiwan	5,000	室內裝潢業.建材零售業.室內裝修業.景觀室內設計業. Interior design business, construction material retail business, interior furnishing, scenic interior design.
竹城開發(股)公司 Chu Cherng Construction Co., Ltd.	82.05.25 May 25,1993	新竹市四維路130號4樓之2、之3 2-3, 4F 130 Szuwei Road, Hsinchu, Taiwan	168,000	委託營造廠商興建商業大樓、國民住宅出租及出售業務.室內裝潢之設計及施工業務(營造業除外).建材及建設機械之買賣及進出口業務.水電材料之代理經銷買賣業務.工業廠房開發租售業.特定專業區開發業投資興建公共建設業.新市鎮、新社區開發業.前項有關國內外廠商產品之代理經銷報價及投標業務. Consign construction companies to build commercial buildings, rental and sales of public housing, to design and carry out interior embellishment business (other than the construction business), sales and import/export business for construction materials and machinery, sales distribution and agent dealership for plumbing and electricity materials, development and sales or rental of industrial plants, development for special industrial zones, investment in public construction projects, development of new townships and new communities, and the agency distribution, dealership, quotation, and tender bidding services for the above-mentioned domestic or foreign products.
竹影國際(股)公司 Chu Yin International Co., Ltd.	90.5.22 May 22,2001	新竹市仙水里光復路一段481號3樓、483號3樓 3F 483、3F 481 Kuangfu Road Sec. 1, Hsinchu, Taiwan	99,000	食品、飲料零售業,成衣零售業,服飾品零售業,書籍、文具零售業,玩具、娛樂用品零售業,資訊軟體零售業,一般百貨業,國際貿易業,資訊軟體服務,租賃業,錄影節目帶製作發行業,其他工商服務業(舉辦發表會及演唱會). Food, Soft Drink retail, Garment retail, Apparel retail, Books and Stationary retail, Toys and Entertainment Products retail, Information Software retail, General Department Store retail, International Trading, Information Software services, Rental and Lease, Recorded Media Programs productions, other business services (conducting presentations and concerts).

企業名稱 Name	設立日期 Established Date	地 址 Address	實收資本額 Capital	主要營業或生產項目 Core business or production
新竹建經小客車(股)公司 HsinChu Real Estate Car Leasing Corp.	91.5.30 May 30,2002	新竹市四維路130號11樓之1 1, 11F 130 Szuwei Road, Hsinchu, Taiwan	10,000	小客車租賃業 Car Leasing
竹聲科技(南京)有限公司 Chu Sheng(Nanking) Technology Corp., Ltd..	90.6.18 June 18,2001	南京市龍蟠中路江蘇軟件園 49樓203號 203,49F Kiangsu SoftwarePark Long Pan Zhong Road ,Nanking Mainland China	120千美元 (US1=NT34.753)	軟硬件研發、生產、銷售及售後配套服務。 Software and hardware developing services producing and saeling

三、整體關係企業經營業務所函蓋行業：

Business Sectors Covered by the Operations of the Overall Affiliated Companies

- | | |
|---------------------------------|---|
| 1. 新竹保險代理人(股)公司：保險業。 | Hsin Chu Insurance Agent Co., Ltd.: Insurance business |
| 2. 竹塹保險代理人(股)公司：保險業。 | Chu Chien Insurance Agent Co., Ltd.: Insurance business |
| 3. 新竹期貨經紀(股)公司：期貨業。 | Hsinchu Futures Co., Ltd.: Future business |
| 4. 新竹建築經理(股)公司：建築經理業。 | Hsin Chu Real Estate Co., Ltd.: Construction management business |
| 5. 新竹建經保全(股)公司：保全業。 | Hsinchu Jianjing Security Co., Ltd.: Security industry |
| 6. 新竹建經公寓大廈管理維護(股)公司：公寓大廈管理服務業。 | Hsinchu Jianjing Apartment Building Management & Maintenance Co., Ltd.: Apartment building management services industry |
| 7. 竹聲科技(股)公司：電腦工程業。 | Chu Sheng Technology Co., Ltd.: Computer engineering business |
| 8. 竹企室內裝修工程(股)公司：裝修及裝潢業。 | Chu Chih Interior Design Engineering Co., Ltd.: Furnishing & decoration business |
| 9. 竹城開發(股)公司：建築開發業。 | Chu Cheng Construction Co., Ltd.: Construction & Development business |
| 10. 竹影國際(股)公司：租賃業。 | Chu Yin International Co., Ltd. : Lease business |
| 11. 新竹建經小客車租賃(股)公司：租賃業。 | Hsin Chu Real Estate Car Leasing, Co. : Lease business |
| 12. 竹聲科技(南京)有限公司：電腦工程業。 | Chu Sheng (Nanking) Technology Corp., Ltd. : Computer engineering business |

四、各關係企業董事、監察人及總經理資料：

Information on the Directors, Supervisors, and Presidents of the Respective Affiliated Companies.

企業名稱 Affiliated Company	職稱Title (註1)	姓名或代表人 Name	持有股份(註2)(註3)Share-Holding	
			股數 Share	持股比率Ratio
新竹保險代理人(股)公司 Hsin Chu Insurance	董事長	吳志偉	1	0.0005%
	董事	詹宣勇	1	0.0005%
	董事	陳國華	1	0.0005%
	監察人	新竹國際商業銀行(股)公司代表人:劉隆興	200,000	99.9965%
	總經理	吳文光	0	0.000%
竹塹保險代理人(股)公司 Chu Chien Insurance Agent Corp.	董事長	吳志偉	1	0.0005%
	董事	詹宣勇	1	0.0005%
	董事	陳國華	1	0.0005%
	監察人	新竹國際商業銀行(股)公司代表人:劉隆興	200,000	99.9965%
	總經理	吳文光	0	0.000%
新竹期貨經紀(股)公司 Hsinchu Futures Co.,Ltd	董事長	新竹國際商業銀行(股)公司代表人:詹益沛	35,426,400	88.57%
	常務董事	新竹國際商業銀行(股)公司代表人:詹宣勇	35,426,400	88.57%
	常務董事	新竹國際商業銀行(股)公司代表人:陳國華	35,426,400	88.57%
	董事	新竹國際商業銀行(股)公司代表人:劉家成	35,426,400	88.57%
	董事兼任總經理	新竹國際商業銀行(股)公司代表人:黃睿	35,426,400	88.57%
	董事	新竹國際商業銀行(股)公司代表人:詹尚德	35,426,400	88.57%
	董事	新竹國際商業銀行(股)公司代表人:戴美玉	35,426,400	88.57%
	董事	新竹國際商業銀行(股)公司代表人:鄭伯雄	35,426,400	88.57%
	董事	新竹國際商業銀行(股)公司代表人:吳志偉	35,426,400	88.57%

企業名稱 Affiliated Company	職稱Title (註1)	姓名或代表人 Name	持有股份(註2)(註3)Share-Holding	
			股數 Share	持股比例Ratio
	董事 董事 常務監察人 監察人 監察人	新竹國際商業銀行(股)公司代表人:吳文光 新竹國際商業銀行(股)公司代表人:陳鏡塘 新竹國際商業銀行(股)公司代表人:陳傳峰 新竹國際商業銀行(股)公司代表人:劉隆興 新竹國際商業銀行(股)公司代表人:黃成權	35,426,400 35,426,400 35,426,400 35,426,400 35,426,400	88.57% 88.57% 88.57% 88.57% 88.57%
新竹建築經理(股)公司 Hsin Chu Real Estate, Co, Ltd.	董事長 常務董事 常務董事 董事 董事 董事 董事 董事 董事 監察人 監察人 監察人 總經理	新竹國際商業銀行(股)公司代表人:詹宣勇 新竹國際商業銀行(股)公司代表人:戴美玉 新竹國際商業銀行(股)公司代表人:陳國華 新竹國際商業銀行(股)公司代表人:吳志偉 新竹國際商業銀行(股)公司代表人:鄭伯雄 新竹國際商業銀行(股)公司代表人:詹尚德 新竹國際商業銀行(股)公司代表人:陳鏡塘 朱昭勳 羅明哲 新竹國際商業銀行(股)公司代表人:陳傳峰 新竹國際商業銀行(股)公司代表人:黃成權 蔡德港 石企孟	10,800,000 10,800,000 10,800,000 10,800,000 10,800,000 10,800,000 10,800,000 10,800,000 740,000 720,000 10,800,000 10,800,000 720,000 0	59.84% 59.84% 59.84% 59.84% 59.84% 59.84% 59.84% 59.84% 4.09% 3.98% 59.84% 59.84% 3.98% 0.00%
新竹建經公寓大廈管理維護 (股)公司 Hsinchu Jianjing Apartment Building Management & Maintenance Co, Ltd.	董事長 董事 董事 監察人 總經理	詹宣勇 戴美玉 陳國華 陳傳峰 邱瑞堯	1,000 1,000 1,000 1,000 0	0.10% 0.10% 0.10% 0.10% 0.00%
新竹建經保全(股)公司 Hsinchu Jianjing Security Co, Ltd.	董事長 董事 董事 監察人 總經理	詹宣勇 戴美玉 陳國華 陳傳峰 邱瑞堯	4,000 4,000 4,000 4,000 0	0.10% 0.10% 0.10% 0.10% 0.00%
竹城開發(股)公司 Chu Cheng Construction Co, Lte.	董事長 董事 董事 董事 董事 監察人 總經理	黃妙玲 竹塹投資興業(股)公司代表人:沈鑫堯 源富建設(股)公司代表人:張鎮洲 新竹建築經理(股)公司代表人:石企孟 新竹建築經理(股)公司代表人:蔡明基 新竹建築經理(股)公司代表人:黃成健 吳慶昆	1,708,000 1,344,000 2,520,000 8,484,000 8,484,000 8,484,000 0	10.17% 8.00% 15.00% 50.50% 50.50% 50.50% 0.00%
竹企室內裝修工程(股)公司 Chu Chih Interior Decoration Engineering Co, Ltd.	董事長 董事 董事兼任總經理 監察人	新竹建築經理(股)公司代表人:石企孟 新竹建築經理(股)公司代表人:蔡明基 新竹建築經理(股)公司代表人:黃成健 新竹建築經理(股)公司代表人:周賢明	441,500 441,500 441,500 441,500	88.30% 88.30% 88.30% 88.30%
竹聲科技(股)公司 Chu Sheng Technology Co, Ltd	董事長 董事 董事 監察人 總經理	詹宣勇 戴美玉 陳國華 羅明哲 吳志偉	1,000 1,000 1,000 1,000 1,000	0.20% 0.20% 0.20% 0.20% 0.20%
竹影國際(股)公司 Chu Yin International Co, Ltd.	董事長 董事 董事 董事 董事 董事 董事兼任總經理 監察人	新竹建築經理(股)公司代表人:詹宣勇 新竹建經保全(股)公司代表人:陳國華 竹塹投資興業(股)公司代表人:沈鑫堯 竹城開發(股)公司代表人:魏明光 視揚國際(股)公司代表人:邱志揚 新竹建經公寓大廈管理維護(股)公司代表人:吳志偉 劉隆興 邱達賢	1,500,000 2,000,000 2,000,000 1,000,000 1,000,000 500,000 500,000 200,000	15.15% 20.20% 20.20% 10.10% 10.10% 5.05% 5.05% 2.02%

企業名稱 Affiliated Company	職稱Title (註1)	姓名或代表人 Name	持有股份(註2)(註3)Share-Holding	
			股數 Share	持股比率Ratio
新竹建經小客車租賃(股)公司 HsinChu Real Estate Car Leaseing Corp.	董事長	新竹建經公寓大廈管理維護(股)公司 代表人：邱瑞堯	300,000	30%
	董事	新竹建經保全(股)公司代表人：石企孟	200,000	20%
	董事	竹影國際(股)公司代表人：劉隆興	500,000	50%
	監察人	竹影國際(股)公司代表人：沈鑫堯	500,000	50%
竹聲科技(南京)有限公司 Chu Sheng(Nanking)Technology Corp., Ltd	董事長兼任總經理	孫新銘(竹聲科技(股)公司)	0	0.00%
	董事	林祺楨(竹聲科技(股)公司)	0	0.00%
	董事	林子平(竹聲科技(股)公司)	0	0.00%

註1:關係企業如為外國公司,列其職位相當者

註2:被投資公司如為股份有限公司請填股數及持股比例,其他請填出資額及出資比例並予以註明。

註3:董事、監察人為法人時,應另加揭露代表人之相關資料。

五、各關係企業營運概況：Operating Results of the Respective Affiliated Companies in 2002

中華民國九十一年度

單位:新台幣千元(UNIT: NT\$1,000)

企業名稱 Name	資本額 Capital	資產總值 Total Assets	負債總額 Net Worth Liabilities	淨值 Operating	營業收入 Operating Revenues	營業利益 (稅後) Income	本期損益 (元)(稅後) Net Income	每股盈餘 備註 Earning per share	Note
新竹保險代理人(股)公司 Hsin Chu Insurance Agent Co., Ltd.	2,000	55,118	52,471	2,647	54,518	(1,285)	12	0.06	
竹塹保險代理人(股)公司 Chu Chien Insurance Agent Co., Ltd.	2,000	6,239	2,711	3,528	11,067	(333)	9	0.05	
新竹期貨經紀(股)公司 Hsinchu Futures Co., Ltd.	400,000	525,032	195,650	329,382	65,595	(22,968)	(21,191)	(0.53)	
新竹建築經理(股)公司 Hsin Chu Real Estate, Co., Ltd.	180,495	507,101	333,436	173,665	49,177	(9,683)	(20,601)	(1.14)	
新竹建經公寓大廈管理維護 (股)公司 Hsinchu Jianjing Apartment Building Managemnt & Maintenance Co., Ltd.	10,000	20,520	4,409	16,111	34,524	3,269	5,029	5.03	
新竹建經保全(股)公司 Hsinchu Jianjing Security Co., Ltd.	40,000	48,313	4,744	43,569	32,929	1,253	1,067	0.27	
竹城開發(股)公司 Chu Cherng Construction Co., Ltd.	168,000	687,940	536,330	151,610	4,279	(10,634)	(9,597)	(0.57)	
竹企室內裝修工程(股)公司 Chu Chih Interior Decoration Engineering Co., Ltd.	5,000	13,112	3,201	9,911	49,388	(358)	1,697	3.39	
竹聲科技(股)公司 Chu Sheng Technology Co., Ltd.	5,000	12,312	7,112	5,200	3,428	1,405	(170)	(0.34)	未經會計師查核 Not examined by an independent auditor
竹影國際(股)公司 Chu Yin International Co., Ltd.	99,000	129,226	25,412	103,814	105,017	578	614	0.06	
新竹建經小客車租賃(股)公司 Real Estate Car Leaseing, Co.	10,000	20,653	10,536	10,117	1,746	267	117	0.12	
竹聲科技(南京)有限公司 Chu Sheng (Nanking) Technology Co., Ltd.	4,164	2,980	90	2,890	521	(1,001)	(1,005)	(2.41)	未經會計師查核 Not examined by an independent auditor

註1：所有關係企業不論規模大小,均應揭露

註2：關係企業如為外國公司，相關數字應以報告日之兌換率換算為新台幣列示(US1=NT34.753，US1=CNY8.2773)

股利政策及執行狀況

依財政部證券暨期貨管理委員會（89）台財證（一）第100116號函規定揭露。

一、本行股利政策：

本行股利政策已於八十九年五月十五日經本行股東會決議通過，公司章程中相關股利政策條文內容如下：	
第八條	本行股息定為年息六釐，但公司無盈餘時，不得以本作息。
第三十九條	<p>本銀行為持續擴充規模與增加獲利能力，並兼顧資本適足率，採取剩餘股利政策。</p> <p>股利分派條件與時機：本行年度總決算有盈餘時，應於完稅後先提百分之三十為法定公積金，次提本章程第八條所定之股息，如尚有盈餘分派如下：</p> <ol style="list-style-type: none"> 一、股東紅利百分之七十。 二、特別公積金百分之十五。 三、董事監察人酬勞金百分之十。 四、員工紅利百分之五。 <p>股利之發放金額由董事會依前項規定並參卓實際可供分配之盈餘提請股東會決議分派之。</p> <p>股利發放依據本行資本預算規劃，先分派股票股利以保留所需資金，如仍有剩餘得以現金股利方式分派。</p> <p>對於決算當年在職員工應給予之獎金，其金額由董事會核定之。</p>

二、本行九十一年度虧損撥補表業經本行第九屆第六次董事會議決通過，但尚未經股東會決議。

三、本次無償配股對公司營業績效、每股盈餘及股東投資報酬率之影響：

本行本次股東會並無擬議之無償配股案，故不適用。

DIVIDEND POLICY AND IMPLEMENTATION SITUATION:

Disclosed according to Correspondence (89) Tai-Tsai-Zheng (I) No. 100116 issued by the Securities & Futures Commission of the Ministry of Finance

I. Our Bank's Dividend Policy

The dividend policy had been approved by the Shareholders' Meeting on May 15th 2000. The policy contents listed as follows :	
Article 8	The interest rate for the stocks is set at 6% per annum However, when the company is not making profits, the paid-in capital may not be distributed as interest.
Article 39	<p>In order to continue expanding our company scale and increase profitability, as well as to observe capital suitability ratio, our Bank has adopted the residual dividend policy.</p> <p>Condition and timing of dividend distribution^{°G}When the final settled balance of the year is a profit, 30% of the after-tax profits shall be first allocated to legal reserve, followed by the allocation of stock interest as stipulated in Article 8, and the remaining amount, if any, shall be allocated as follows :</p> <ol style="list-style-type: none"> 1. 70% as stockholders' bonus 2. 15% as special reserve 3. 10% as bonus to directors and supervisors 4. 5% as employee bonus <p>The Board of Directors shall follow the above-mentioned rules and refer to the actual profits available for distribution in deciding the amount of dividend payouts to be sent for approval by the Shareholder' Meeting.</p> <p>The Distribution of dividends, according to the capital budget plan of our Bank, shall first be paid in stock dividends in order to retain the necessary capital, and the residual of which, if any, may then be distributed in cash dividends.</p> <p>In terms of the bonus payable to the current employees during the year of settlement, the Board of Director shall determine the applicable amount.</p>

II. The Statement of Appropriation of Loss is determined by 9th Term Board of Directors' 6th Meeting, but it is not yet to be approved by the Shareholders' Meeting

III. The influence of Gratuitous Stock Distribution on Company Operating Results:

Our bank will not bring up Gratuitous Stock Distribution in this Shareholders' Meeting. So the bank is not suitable for it.

四、最近二年度違法受處分及主要缺失與改善情形

- (一) 最近二年度負責人或職員因業務上犯罪經檢察官起訴者：無。
- (二) 最近二年度違反銀行法經處以罰鍰者：無。
- (三) 最近二年度缺失經財政部嚴予糾正者：無。
- (四) 最近二年度因人員舞弊、重大偶發事件（搶奪強盜、重大竊盜、火災、暴力等重大事件）或未切實依照金融機構安全維護注意要點之規定致發生安全事故等，其各年度個別或合計實際損失逾五千萬元者，應揭露其性質及損失金額：無。
- (五) 其他經財政部指定應予揭露之事項：無。

重要決議：

- (一) 最近二年股東常會之重要決議事項：
 - 1. 為因應業務實際需要，修改本行「公司章程」
 - 2. 通過九十年度盈餘分配案
- (二) 最近二年股東臨時會之重要決議事項：無

Penalty for Illegality as well as Major Flaws and Rectifications in the Last Two Years

- I. Company management or employees prosecuted by public prosecutors due to business-related legal violations in the last two years: None.
- II. Fine imposed due to violations of the Banking Law in the last two years: None.
- III. Flaws castigated by the Ministry of Finance in the last two years: None.
- IV. For individual or aggregated annual actual losses exceeding \$50 Million in the last two years due to employee fraudulence, major accidental incidents (major incidents such as robbery, major thefts, fire, or violence), or security accidents caused by noncompliance of the Guidelines to Security Maintenance by Financial Institutions, the nature and amount of the losses shall be disclosed: None.
- V. Other items for disclosure as designated by the Ministry of Finance: None.

Important Decision：

- (一) Shareholders' Meeting's Important Decision for two lately year：
 - 1. Our bank amended 「Company Rules」 for bussiness
 - 2. Pass through 90's 「The Statement of Appropriation of Earning」
- (二) Provisional Shareholders' Meeting's Important Decision for two lately year：None

三、新竹國際商業銀行內部控制聲明書

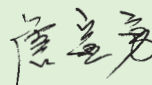
日期：92年3月14日

本公司民國91年1月1日至91年12月31日之內部控制制度，依據自行評估的結果，謹聲明如下：

- 一、本公司確知建立、實施和維護內部控制制度係本公司董事會及管理階層之責任，本公司業已建立此一制度，其目的係在對營運之效果及效率(含獲利、績效及保障資產安全等)、財務報導之可靠性及相關法令之遵循等目標之達成，提供合理的確保。
- 二、內部控制制度有其先天限制，不論設計如何完善，有效之內部控制制度亦僅能對上述三項目標之達成提供合理的確保；而且，由於環境、情況之改變，內部控制制度之有效性可能隨之改變，惟本公司之內部控制制度設有自我監督之機能，缺失一經辨認，本公司即採取更正之行動。
- 三、本公司係依據財政部證券暨期貨管理委員會訂頒「公開發行公司建立內部控制制度處理準則」(以下簡稱「處理準則」)規定之內部控制有效性之判斷項目，判斷內部控制制度之設計及執行是否有效。該「處理準則」所採用之內部控制判斷項目，係為依管理控制之過程，將內部控制劃分為五個組成要素：1.控制環境 2.風險評估 3.控制作業 4.資訊及溝通及 5.監督。每個組成要素又包括若干項目。前述項目請參見「處理準則」之規定。
- 四、本公司業已採用上述內部控制判斷項目，評估內部控制制度之設計及執行的有效性。
- 五、本公司基於前項評估結果，認為本公司上開期間的內部控制制度(含對子公司之監理)，包括與營運之效果及效率、財務報導之可靠性及相關法令之遵循有關的內部控制等之設計及執行係屬有效，其能合理確保上述目標之達成。
- 六、本聲明書將成為本公司年報及公開說明書之主要內容，並對外公開。上述公開之內容如有虛偽、隱匿等不法情事，將涉及證券交易法第二十條、第三十二條、第一百七十一條及第一百七十四條等之法律責任。
- 七、本聲明書業經本公司民國九十二年三月十四日董事會通過，出席董事19人中，無人持反對意見，餘均同意本聲明書之內容，併此聲明。

新竹國際商業銀行

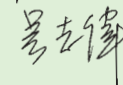
董 事 長



簽章



總 經 理



簽章



Hsinchu International Bank Internal Control Declaration

March 14th, 2003

As regards to the internal control system of our Company from January 1, 2002 to December 31, 2002, under the basis of self-assessment, we hereby declare as follows:

1. The Company is fully aware that the establishment, implementation, and maintenance of an internal control system is the responsibility of the Company's Board of Directors and its management level. The Company has already established such a system, with an aim to offer reasonable assurance to accomplishing targets such as operational results and efficiency (including profitability, performances, and asset quality), reliability of financial statements, and adherence to related laws and regulations.
2. Internal control systems have their inherent limitations. No matter how sophisticated and effective, an internal control system can only provide reasonable assurance regarding the three above-mentioned targets. Furthermore, the effectiveness of an internal control system varies according to changes in the environment and situations. However, our Company's internal control system consists of a self-monitoring function. Once deficiencies are detected, the Company will take immediate corrective actions.
3. The judgement concerning the design and execution effectiveness of internal control systems in our Company is made according to the check items on internal control effectiveness in "Disposal Principle on Establishment of Internal Control Systems in Publicly Owned Corporations" (hereafter, "Disposal Principle"), as decreed by the Securities and Futures Commission of the Ministry of Finance. The check items adopted by the "Disposal Principle" divide internal control into five constituting elements according to the process of management control: 1. Control environment, 2. Risk evaluation, 3. Control operations, 4. Information and communication, and 5. Supervision. Each constituting element can be further divided into several items. Please refer to the "Disposal Principle" for details on the items.
4. Our Company has already adopted the above internal control check items to evaluate the design and executive effectiveness of the internal control system.
5. Based on the above-mentioned evaluation results, we believe that the design and execution of our internal control system within the above-mentioned period are effective, and reasonably assures the fulfillment of the above-mentioned targets such as operational results and efficiency, reliability of financial statements, and adherence to related laws and regulations.
6. This Declaration shall be publicized among the major contents of our annual report and company prospectus. Any illegal falsification and concealment regarding the publications will be in violation of Articles 20, 32, 171, and 174 of the Securities transaction Law.
7. This Declaration has been passed by the Board of Directors' Meeting of our Company on March 14th, 2003. All 19 Directors that attended the meeting agreed to the contents of this Declaration without objections.

其他必要補充說明事項

一、九十一年度大事記要

- 1/08 召開第八屆第四十九次常務董事會
- 1/21 推出「金融同業」消費性貸款專案
- 1/28 召開第八屆第五十次常務董事會
- 2/22 召開第八屆第五十一次常務董事會
- 2/26 召開第八屆第十五次董事會
- 3/07 召開第八屆第五十二次常務董事會
- 3/26 召開第八屆第五十三次常務董事會
- 3/26 開辦應收帳款承購(Factoring)業務
- 4/02 召開第八屆第十六次董事會
- 4/04 召開第八屆第八次監察人會
- 4/12 推出「醫事機構人員消費性貸款專案」消費性貸款專案
- 4/19 配合策略聯盟伙伴推出「房屋交易安全保證」業務
- 4/19 主辦中小企銀盃桌球錦標賽
- 4/23 召開第八屆第五十四次常務董事會
- 4/25 召開第八屆第十七次董事會
- 5/06 開辦外幣匯率選擇權業務
- 5/09 OBU與大陸地區金融機構業務往來
- 5/14 召開第八屆第五十五次常務董事會
- 5/29 召開第八屆第五十六次常務董事會
- 6/04 開辦企業定存利率指數擔保貸款專案
- 6/06 召開九十一年股東常會
- 6/06 召開第九屆第一、二次董事會
- 6/06 召開第九屆第一次常務董事會
- 6/06 召開第九屆第一次監察人會
- 6/06 成立信用卡部
- 6/10 發行白金卡
- 6/25 召開第九屆第三次董事會
- 6/28 召開第九屆第二次常務董事會
- 7/02 中和簡易型分行開業
- 7/03 士林簡易型分行開業
- 7/04 與ACER集團簽訂策略聯盟合作意願書，加強雙方業務往來
- 7/09 永和簡易型分行開業
- 7/12 板橋、蘆洲及內湖分行改制為簡易型分行
- 7/17 召開第九屆第三次常務董事會
- 7/19 發行次順位金融債券總額新台幣八十億元整

OTHER REQUIRED SUPPLEMENTARY DESCRIPTIONS Significant Events in 2002

- 01/08 The Eighth term, Managing Board of Director's 49th meeting is called into session.
- 01/21 Introduced the "Financial Profession" consumer loan project
- 01/28 The Eighth term, Managing Board of Director's 50th meeting is called into session.
- 02/22 The Eighth term, Managing Board of Director's 51th meeting is called into session.
- 02/26 The Eighth term, Board of Director's 15th meeting is called into session.
- 03/07 The Eighth term, Managing Board of Director's 52th meeting is called into session.
- 03/26 The Eighth term, Managing Board of Director's 53th meeting is called into session.
- 03/26 Introduced "The Factoring"
- 04/02 The Eighth term, Board of Director's 16th meeting is called into session
- 04/04 The Eighth term, Supervisors '8th meeting is called into session
- 04/12 Introduced the "Medical Institution Staff" consumer loan project
- 04/19 Introduced the "Real Estate Transaction Security Guarantee" business in conjunction with strategic alliance partners
- 04/19 Hosted the Small- and Medium-Business Bank Cup table tennis championship tournament
- 04/23 The Eighth term, Managing Board of Director's 54th meeting is called into session.
- 04/25 The Eighth term, Board of Director's 17th meeting is called into session
- 05/06 Began business operations in foreign currency exchange rate options
- 05/09 OBU engaged in business with financial institutions in Mainland China
- 05/14 The Eighth term, Managing Board of Director's 55th meeting is called into session.
- 05/29 The Eighth term, Managing Board of Director's 56th meeting is called into session.
- 06/04 Started the fixed deposit interest rate index guaranteed loan project for businesses
- 06/06 The 2002 Annual Shareholders' Meeting is called into session.
- 06/06 The Ninth term, Board of Director's 1th, 2th meeting is called into session
- 06/06 The Ninth term, Managing Board of Director's 55th meeting is called into session.
- 06/06 The Ninth term, Supervisors' 1th meeting is called into session
- 06/06 The Credit card dep. is established.
- 06/10 Introduced "Platinum Card"
- 06/25 The ninth term, Board of Director's 3th meeting is called into session
- 06/28 The Ninth term, Managing Board of Director's 2th meeting is called into session.
- 07/02 Junghe Branch is established
- 07/03 Shrlin Branch is established
- 07/04 Signed letter of agreement with the ACER Group to cooperate in strategic alliance, strengthening mutual business interactions
- 07/09 Yunghe Branch is established
- 07/12 Banchiao Branch, Lucho Branch and Neihu Branch is

7/22	DEAR現金卡推出上市	07/17	restructured into simple-style branch The ninth term,Board of Director's 3th meeting is called into session
7/30	召開第九屆第四次常務董事會	07/19	Issued secondary financial bonds with total value of NTD 8 billion
8/05	舉行MC_晶片信用卡發表會，並與風城購物中心正式簽約合作發行聯名卡	07/22	Introduced "Dear Card"
8/07	開辦企業財務管理系統FEDI轉帳服務	07/30	The ninth term,Board of Director's 4th meeting is called into session
8/12	東中壢分行遷移至中壢市健行路一七一、一七三號	08/05	Held press conference to promote the MC ² chip card, and formally signed an agreement with WINDANCE Shopping Center to issue an affinity card
8/16	召開第九屆第五次常務董事會	08/07	Started the corporate financial management system FEDI fund transfer services
8/27	召開第九屆第四次董事會	08/12	E. Chungli Branch moves to new address at 171 Chienhsing Road, Chungli, Taoyuan, Taiwan.
8/27	召開第九屆第二次監察人會	08/16	The ninth term,Board of Director's 5th meeting is called into session
8/30	召開第九屆第六次常務董事會	08/27	The ninth term,Board of Director's 4th meeting is called into session
9/01	開辦國內指定用途信託資金業務	08/27	The Ninth term,Supervisors' 2th meeting is called into session
9/01	開辦信用卡「代繳轉付」業務	08/30	The ninth term,Board of Director's 6th meeting is called into session
9/09	台中法人金融區域中心遷移至台中市文心路一段三七八號二十四樓辦公	09/01	Started the domestic designated-purpose trust fund business
9/16	蘆洲簡易型分行遷移至台北縣蘆洲市集賢路三四二號一樓	09/01	Started the credit card "automatic bill payment" service
9/17	召開第九屆第七次常務董事會	09/09	Taichung Corporate District Center moves new address at 24F, 378 Wehsin Road, Sec 1, Taichung, Taiwan.
9/19	開辦定儲指數型房貸業務	09/16	Lucho Branch moves to new address at 342 Chihsien Road, Lucho Taipei, Taiwan.
9/30	召開第九屆第八次常務董事會	09/17	The ninth term,Board of Director's 7th meeting is called into session
10/08	召開第九屆第九次常務董事會	09/19	Began fixed deposit index linked mortgage loan business
10/25	開辦「法拍屋貸款」業務提供法拍屋墊款服務	09/30	The ninth term,Board of Director's 8th meeting is called into session
10/28	召開第九屆第十次常務董事會	10/08	The ninth term,Board of Director's 9th meeting is called into session
11/07	捐贈桃、竹、苗三縣市高中職清寒助學金2,740,000元	10/25	Began "court auctioned real estate loan" business, providing prepayment services for court auctioned real estates
11/20	召開第九屆第十一次常務董事會	10/28	The ninth term,Board of Director's 10th meeting is called into session
11/27	召開第九屆第十二次常務董事會	11/07	Donated \$2,740,000 to scholarships for destitute high school students in Taoyuan, Hsinchu, and Miaoli
11/27	發行風城聯名卡	11/20	The ninth term,Board of Director's 11th meeting is called into session
12/04	召開第九屆第十三次常務董事會	11/27	The ninth term,Board of Director's 12th meeting is called into session
12/05	召開第九屆第五次董事會	11/27	Introduced "The Windance Credit Card"
12/09	國外部遷移至新竹市中正路110號總行大樓5樓辦公	12/04	The ninth term,Board of Director's 13th meeting is called into session
12/11	召開第九屆第十四次常務董事會	12/05	The ninth term,Board of Director's 5th meeting is called into session
12/18	召開第九屆第十五次常務董事會	12/09	International Business Department moves to new address at 5F 106 Chungyang Road, Hsinchu, Taiwan.
12/19	第二代ALMA帳戶上線	12/11	The ninth term,Board of Director's 14th meeting is called into session
12/25	召開第九屆第十六次常務董事會	12/18	The ninth term,Board of Director's 15th meeting is called into session
12/30	開辦新台幣匯率選擇權業務	12/19	Introduced "The second ALMA account"
		12/25	The ninth term,Board of Director's 16th meeting is called into session
		12/30	Started business operations in NTD exchange rate options

二、分支單位一覽表 Addresses of Head Office and Branches

營業單位 HEAD OFFICE & BRANCHES	地 址 ADDRESS	電話號碼 TEL.NO.	傳真號碼 FAX.NO.
總行 Head Office	新竹市中央路 106 號6、7樓 6-7F 106 Chungyang Road, Hsinchu, Taiwan.	Tel : (03)5245131	Fax : (03)5251531
信託部 Trust Department	新竹市中央路 106 號6樓 6F 106 Chungyang Road, Hsinchu, Taiwan.	Tel : (03)5253171	Fax : (03)5269443
國外部 International Business Department	新竹市中央路 106 號5樓 5F 106 Chungyang Road, Hsinchu, Taiwan.	Tel : (03)5288234	Fax : (03)5288282
個人金融部 Consumer Banking Department	新竹市中正路 326 號6樓 6F 326 Chungcheng Road, Hsinchu, Taiwan.	Tel : (03)5333909	Fax : (03)5436084
信用卡部 Credit Card Department	新竹市中正路 326 號2、3、5樓 2F、3F、5F 326 Chungcheng Road, Hsinchu, Taiwan	Tel : (03)5345858	Fax : (03)5436022
資訊室 Information Technology Department	新竹市園區二路 11 號 11 Park Avenue II, Science-Based Industrial Park, Hsinchu, Taiwan.	Tel : (03)5789366	Fax : (03)5789348
民族分行 Mingtsu Department	新竹市民族路 88 號 88 Mingtsu Road, Hsinchu, Taiwan.	Tel : (03)5326171	Fax : (03)5326504
營業部 Business Department	新竹市中央路 106 號1F 1F 106 Chungyang Road, Hsinchu, Taiwan.	Tel : (03)5243151	Fax : (03)5230963
光復分行 Kuangfu Branch	新竹市光復路 1 段 270 號 270 Kuangfu Road Sec. 1, Hsinchu, Taiwan.	Tel : (03)5775663	Fax : (03)5781742
科學園區分行 Science-Based Industry Park Branch	新竹市園區二路 11 號 11 Park Avenue II, Science-Based Industrial Park, Hsinchu, Taiwan.	Tel : (03)5785355	Fax : (03)5787055
新竹分行 Hsinchu Branch	新竹市復興路 35 號 35 Fuhsing Road, Hsinchu, Taiwan.	Tel : (03)5266171	Fax : (03)5236079
竹蓮分行 Chulien Branch	新竹市南大路 256 號 256 Nanta Road, Hsinchu, Taiwan.	Tel : (03)5215130	Fax : (03)5261855
中正分行 Chungcheng Branch	新竹市中正路 326 號 326 Chungcheng Road, Hsinchu, Taiwan.	Tel : (03)5348939	Fax : (03)5349865
北門分行 Peimen Branch	新竹市西大路 658 號 658 Hsita Road, Hsinchu, Taiwan.	Tel : (03)5215115	Fax : (03)5251843
延平簡易型分行 Yenping Branch	新竹市延平路 1 段 214 巷 50 號 50 Lane 214 Yenping Road Sec. 1, Hsinchu, Taiwan.	Tel : (03)5219219	Fax : (03)5219215
新興分行 Hsinhsing Branch	新竹市四維路 130 號 130 Szuwei Road, Hsinchu, Taiwan.	Tel : (03)5233171	Fax : (03)5233177
北新竹分行 N. Hsinchu Branch	新竹市北大路 25 號 25 Peita Road, Hsinchu, Taiwan.	Tel : (03)5348155	Fax : (03)5421589
三姓橋簡易型分行 Sanhsinchiao Branch	新竹市中華路四段 576 號 576 Chunghua Road, Sec. 4, Hsinchu, Taiwan.	Tel : (03)5303838	Fax : (03)5308328
竹北分行 Chupei Branch	竹北市三民路 59 號 59 Sanming Road, Chupei, Hsinchu, Taiwan.	Tel : (03)5513115	Fax : (03)5512190
新社分行 Hsinsher Branch	竹北市中正西路 141 號 141 Chungcheng W. Road, Chupei, Hsinchu, Taiwan.	Tel : (03)5519456	Fax : (03)5551783
湖口分行 Huko Branch	湖口鄉中正路 1 段 82 號 82 Chungcheng Road Sec. 1, Huko, Hsinchu, Taiwan.	Tel : (03)5992614	Fax : (03)5901627
新豐分行 Hsinfeng Branch	新豐鄉建興路 1 段 155-7 號 155-7 Chienhsing Road Sec.1, Hsinfeng, Hsinchu, Taiwan.	Tel : (03)5591113	Fax : (03)5594636
新埔分行 Hsinpu Branch	新埔鎮中正路 386 號 386 Chungcheng Road, Hsinpu, Hsinchu, Taiwan.	Tel : (03)5883611	Fax : (03)5883344
關西分行 Kuanghsi Branch	關西鎮明德路 21 號 21 Mingde Road, Kuanghsi, Hsinchu, Taiwan.	Tel : (03)5875151	Fax : (03)5877927
竹東分行 Chutung Branch	竹東鎮長春路1段 300 號 300 Changchun Road Sec. 1, Chutung, Hsinchu, Taiwan.	Tel : (03)5965711	Fax : (03)5954025
桃園分行 Taoyuan Branch	桃園市中正路 66 號 66 Chungcheng Road, Taoyuan, Taiwan.	Tel : (03)3340176	Fax : (03)3371647
大樹林分行 Tashuling Branch	桃園市桃鶯路 233 號 233 Taoying Road, Taoyuan, Taiwan.	Tel : (03)3664291	Fax : (03)3664296

營業單位 HEAD OFFICE & BRANCHES	地 址 ADDRESS	電話號碼 TEL.NO.	傳真號碼 FAX.NO.
中興分行 Chunghsing Branch	桃園市永安路 308 號 308 Yungan Road, Taoyuan, Taiwan.	Tel : (03)3331210	Fax : (03)3331272
三民分行 Sanming Branch	桃園市三民路3段 301 號 301 Sanming Road Sec. 3, Taoyuan, Taiwan.	Tel : (03)3351593	Fax : (03)3385836
永安分行 Yungan Branch	桃園市中正路 465 號 465 Chungcheng Road, Taoyuan, Taiwan.	Tel : (03)3324002	Fax : (03)3361491
會稽分行 Kuaichi Branch	桃園市春日路 862 號 862 Chunjih Road, Taoyuan, Taiwan.	Tel : (03)3553278	Fax : (03)3553723
東門分行 Tungmen Branch	桃園市中山東路 119 號 119 Chungshan East Road, Taoyuan, Taiwan.	Tel : (03)3395633	Fax : (03)3394301
中山分行 Chungshan Branch	桃園市中山路 807 號 807 Chungshan Road, Taoyuan, Taiwan.	Tel : (03)3794637	Fax : (03)3794642
大竹分行 Tachu Branch	桃園縣蘆竹鄉大竹路506之23,24號 23,24-506 Tachu Road, Luchu, Taoyuan, Taiwan.	Tel : (03)3137633	Fax : (03)3137626
莊敬簡易型分行 Chuangching Branch	桃園市大興西路 2 段 35 號 35 Tahsing West Road Sec. 2, Taoyuan, Taiwan.	Tel : (03)3576622	Fax : (03)3578833
大園分行 Tayuan Branch	大園鄉中山北路 44 號 44 Chungshan N. Road, Tayuan, Taoyuan, Taiwan.	Tel : (03)3861130	Fax : (03)3861924
南崁分行 Nankan Branch	蘆竹鄉中正路 90 號 90 Chungcheng Road, Luchu, Taoyuan, Taiwan.	Tel : (03)3524148	Fax : (03)3226443
龜山分行 Kueishan Branch	龜山鄉萬壽路 2 段 1077 號 1077 Wanshou Road Sec. 2, Kueishan, Taoyuan, Taiwan.	Tel : (03)3290728	Fax : (03)3290273
迴龍分行 Hueilung Branch	龜山鄉萬壽路 1 段 242 號 242 Wanshou Road Sec. 1, Kueishan, Taoyuan, Taiwan.	Tel : (02)82001277	Fax : (02)82006012
公西分行 Kunghsi Branch	龜山鄉復興一路 220 號 220 Fuhsing 1st Road, Kueishan, Taoyuan, Taiwan.	Tel : (03)3972288	Fax : (03)3972266
八德分行 Padeh Branch	八德市介壽路 2 段 43 號 43 Chieshou Road Sec. 2, Padeh, Taoyuan, Taiwan.	Tel : (03)3634341	Fax : (03)3660967
瑞豐分行 Juifeng Branch	八德市介壽路 2 段 909 號 909 Chieshou Road sec. 2, Padeh, Taoyuan, Taiwan.	Tel : (03)3685706	Fax : (03)3685727
大溪分行 Tahsi Branch	大溪鎮康莊路 85 號 85 Kangchuang Road, Tahsi, Taoyuan, Taiwan.	Tel : (03)3873915	Fax : (03)3889901
中壢分行 Chungli Branch	中壢市中山路 194 號 194 Chungshan Road, Chungli, Taoyuan, Taiwan.	Tel : (03)4252186	Fax : (03)4256977
環北分行 Huanpei Branch	中壢市環北路 405 號 405 Huanpei Road, Chungli, Taoyuan, Taiwan.	Tel : (03)4511333	Fax : (03)4513135
山子頂分行 Shantzuting Branch	平鎮市中豐路山頂段 150 號 150 Chungfeng Road, Shandingtuan, Pingcheng, Taoyuan, Taiwan.	Tel : (03)4696257	Fax : (03)4692907
內壢分行 Neili Branch	中壢市信義路 83 號 83 Hsinyi Road, Neili, Chungli, Taoyuan, Taiwan.	Tel : (03)4553122	Fax : (03)4524244
北中壢分行 N. Chungli Branch	中壢市中美路 2 段 130 號 130 Chungmei Road sec. 2, Chungli, Taoyuan, Taiwan.	Tel : (03)4222921	Fax : (03)4228771
新明分行 Hsinming Branch	中壢市民族路56號 56 Mingsu Road, Chungli, Taoyuan, Taiwan.	Tel : (03)4918701	Fax : (03)4918711
新坡分行 Hsinpo Branch	觀音鄉中山路 2 段 661 號 661 Chungshan Road Sec. 2, Kuangyin, Taoyuan, Taiwan.	Tel : (03)4986401	Fax : (03)4986404
龍岡分行 Lungkang Branch	中壢市龍東路 302 號 302 Lungtung Road, Chungli, Taoyuan, Taiwan.	Tel : (03)4657779	Fax : (03)4567704
東中壢分行 E. Chungli Branch	中壢市健行路 171 號 171 Chienhsing Road, Chungli, Taoyuan, Taiwan.	Tel : (03)4578111	Fax : (03)4578417
中原簡易型分行 Chungyuan Branch	中壢市弘揚路 90 號 90 Honyang Road, Chungli, Taoyuan, Taiwan.	Tel : (03)4668166	Fax : (03)4662442
東內壢分行 E. Neili Branch	中壢市榮民路 47 號 47 Lungming Road, Chungli, Taoyuan, Taiwan.	Tel : (03)4351988	Fax : (03)4351093
平鎮分行 Pingcheng Branch	平鎮市環南路 225 號 225 Huannan Road, Pingchen, Taoyuan, Taiwan.	Tel : (03)4910311	Fax : (03)4910319

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金陵分行 Chinling Branch	平鎮市金陵路 87 號 87 Chinling Road, Pingcheng, Taoyuan, Taiwan.	Tel : (03)4579155	Fax : (03)4579920
龍潭分行 Lungtan Branch	龍潭鄉北龍路 202 號 202 Peilung Road, Lungtan, Taoyuan, Taiwan.	Tel : (03)4793185	Fax : (03)4891391
新屋分行 Hsinwu Branch	新屋鄉中山路 251 號 251 Chungshan Road, Hsinwu, Taoyuan, Taiwan.	Tel : (03)4773226	Fax : (03)4772052
楊梅分行 Yangmei Branch	楊梅鎮大成路 105 號 105 Tacheng Road, Yangmei, Taoyuan, Taiwan.	Tel : (03)4783491	Fax : (03)4752718
埔心分行 Puhsin Branch	楊梅鎮永美路 351 號 351 Yungmei Road, Yangmei, Taoyuan, Taiwan.	Tel : (03)4824984	Fax : (03)4826073
苗栗分行 Miaoli Branch	苗栗市中正路 562 號 562 Chungcheng Road, Miaoli, Taiwan.	Tel : (037)324671	Fax : (037)358940
公館分行 Kungkuan Branch	公館鄉忠孝路 211 號 211 Chunghsau Road, Kungkuan, Miaoli, Taiwan.	Tel : (037)228525	Fax : (037)221245
北苗分行 N. Miaoli Branch	苗栗市為公路 296 號 296 Weikung Road, Miaoli, Taiwan.	Tel : (037)267501	Fax : (037)260184
竹南分行 Chunan Branch	竹南鎮中正路 217 號 217 Chungcheng Road, Chunan, Miaoli, Taiwan.	Tel : (037)476161	Fax : (037)474881
後龍分行 Houlung Branch	後龍鎮成功路 20 號 20 Chengkung Road, Houlung, Miaoli, Taiwan.	Tel : (037)724591	Fax : (037)724980
頭份分行 Toufen Branch	頭份鎮和平路 106 號 106 Hoping Road, Toufen, Miaoli, Taiwan.	Tel : (037)668281	Fax : (037)676791
苑裡分行 Yuanli Branch	苑裡鎮為公路 19 號 19 Weikung Road, Yuanli, Miaoli, Taiwan.	Tel : (037)862851	Fax : (037)852609
通霄分行 Tunghsiao Branch	通霄鎮仁愛路 16 號 16 Jenai Road, Tunghsiao, Miaoli, Taiwan.	Tel : (037)757511	Fax : (037)757514
卓蘭分行 Cholan Branch	卓蘭鎮中正路 48 號 48 Chungcheng Road, Cholan, Miaoli, Taiwan.	Tel : (04)25891916	Fax : (04)25894942
大湖分行 Tahu Branch	大湖鄉民生路 79 號 79 Mingsheng Road, Tahu, Miaoli, Taiwan.	Tel : (037)995561	Fax : (037)995564
三義分行 Sanyi Branch	三義鄉中正路 83 號 83 Chungcheng Road, Sanyi, Miaoli, Taiwan.	Tel : (037)875281	Fax : (037)875242
銅鑼簡易型分行 Tunglo Branch	銅鑼鄉中正路 201 號 201 Chungcheng Road, Tunglo, Miaoli, Taiwan.	Tel : (037)985211	Fax : (037)985214
台北分行 Taipei Branch	台北市建國北路 1 段 38 號 38 Chienkuo N. Road, Sec. 1, Taipei, Taiwan.	Tel : (02)87723232	Fax : (02)87723838
板橋簡易型分行 Banchiao Branch	板橋市民族路 192 號 192 Mingsu Road, Banchiao, Taipei, Taiwan.	Tel : (02)29528799	Fax : (02)29528797
蘆洲簡易型分行 Lucho Branch	台北縣蘆洲市集賢路 342 號 342 Chihsien Road, Lucho, Taipei, Taiwan.	Tel : (02)82828266	Fax : (02)82815941
內湖簡易型分行 Neihu Branch	台北市內湖區東湖路 69 號 1 樓 1F 69 Tungfu Road, Neihu, Taipei, Taiwan.	Tel : (02)26318888	Fax : (02)26326910
台中分行 Taichung Branch	台中市文心路 1 段 380 號 1 樓 1F 380 Wehsin Road, Sec 1, Taichung, Taiwan.	Tel : (04)23192480	Fax : (04)23194202
豐原分行 Fengyuan Branch	台中縣豐原市圖環東路 797 號 797 Yuanhuan E. Road, Fengyuan, Taiwan.	Tel : (04)25234116	Fax : (04)25240078
嘉義分行 Chiayi Branch	嘉義市民族路 345 號 345 Mingsu Road, Chiayi, Taiwan.	Tel : (05)2288855	Fax : (05)2240800
台南分行 Tainan Branch	台南市金華路 2 段 429 號 429 Chinhwa Road, Sec. 2, Tainan, Taiwan.	Tel : (06)2648101	Fax : (06)2648140
高雄分行 Kaushon Branch	高雄市九如一路 383 號 383 Churu 1st Road, Kaushon, Taiwan.	Tel : (07)3872296	Fax : (07)3860532
東寧簡易型分行 Tungning Branch	台南市東安路 96 號 96 Tungan Road, Tainan, Taiwan.	Tel : (06)2761561	Fax : (06)2761565
東海簡易型分行 Tunghai Branch	台中市青海路 3 段 138 號 138 Chinghai Road, Sec. 3, Taichung, Taiwan.	Tel : (04)24653500	Fax : (04)24653501

營業單位 HEAD OFFICE & BRANCHES	地 址 ADDRESS	電話號碼 TEL.NO.	傳真號碼 FAX.NO.
神岡簡易型分行 Shengang Branch	台中縣神岡鄉民生路27之15號 27-15 Mingsheng Road, Shengang, Taichung, Taiwan.	Tel : (04)25634781	Fax : (04)25634785
崇德簡易型分行 Chungde Branch	台南市崇德路364號 364 Chungde Road, Tainan, Taiwan.	Tel : (06)2697461	Fax : (06)2697458
黎明簡易型分行 Liming Branch	台中市大業路562號 562 Daye Road, Taichung, Taiwan.	Tel : (04)22536208	Fax : (04)22536205
中和簡易型分行 Junghe Branch	台北縣中和市建一路一入二號 182 Jianyi Road, Junghe City, Taipei, Taiwan	Tel : (02)82271656	Fax : (02)82271659
士林簡易型分行 Shrlin Branch	台北市士林區忠誠路一段一七九號 179 Jungcheng Road, Sec.1, Shrlin Chiu, Taipei, Taiwan	Tel : (02)28386096	Fax : (02)28386160
永和簡易型分行 Yunghe Branch	台北縣永和市中正路三〇二號 302 Jungjeng Road, Yunghe City, Taipei, Taiwan	Tel : (02)29452510	Fax : (02)29451275
新竹商銀證券經紀商 Securities House	桃園市中正路 465 號 3 樓 3F 465 Chungcheng Road, Taoyuan, Taiwan.	Tel : (03)3347111	Fax : (03)3355711
新明分行兼營證券經紀商 Hsinming Branch Securities House	中壢市民族路 56 號地下1-2樓 1-2 B, 56 Mingsu Road, Chungli, Taoyuan, Taiwan.	Tel : (03)4910736	Fax : (03)4910745
新興分行兼營證券經紀商 Hsinhsing Branch Securities House	新竹市四維路 130 號 2,3 樓 2-3F, 130 Szuwei Road, Hsinchu, Taiwan.	Tel : (03)5226000	Fax : (03)5254277
北苗分行兼營證券經紀商 N. Miaoli Branch Securities House	苗栗市為公路 296 號地下1樓 1B 296 Weikung Road, Miaoli, Taiwan.	Tel : (037)273001	Fax : (037)273008
八德分行兼營證券經紀商 Padeh Branch Securities House	八德市介壽路 2 段 43 號4樓 4F 43 Chiesho Road, Sec. 2, Padeh, Taoyuan, Taiwan.	Tel : (03)3632299	Fax : (03)3642903
竹南分行兼營證券經紀商 Chunan Branch Securities House	竹南鎮中正路 217 號2樓 2F 217 Chungcheng Road, Chunan, Miaoli, Taiwan.	Tel : (037)480666	Fax : (037)480714
通霄分行兼營證券經紀商 Tunghsiao Branch Securities House	通霄鎮仁愛路16號地下1樓 1B 16 Jenai Road, Tunghsiao, Miaoli, Taiwan.	Tel : (037)761234	Fax : (037)762345
東內壢分行兼營證券經紀商 E. Neili Branch Securities House	中壢市榮民路47號3樓 3F 47 Lungming Road, Chungli, Taoyuan, Taiwan.	Tel : (03)4618058	Fax : (03)4631509
台北法人金融區域中心 Taipei Corporate District Center	台北市建國北路1段38號3、7樓 3F、7F 38 Chienkuo N. Road, Sec. 1, Taipei, Taiwan.	Tel : (02)87721777	Fax : (02)87721733
桃園法人金融區域中心 Taoyuan Corporate District Center	中壢市民族路56號10樓 10F 56 Mingsu Road, Chungli, Taoyuan, Taiwan.	Tel : (03)4950777	Fax : (03)4950677
新竹法人金融區域中心 Hsinchu Corporate District Center	新竹市復興路35號2樓 2F 35 Fuhsing Road, Hsinchu, Taiwan.	Tel : (03)5285989	Fax : (03)5285602
台中法人金融區域中心 Taichung Corporate District Center	台中市文心路1段 380 號24樓 24F 380 Wehsin Road, Sec 1, Taichung, Taiwan.	Tel : (04)23196132	Fax : (04)23190557
桃園逾放中心 Taoyuan Non-Performing Loan Center	桃園市三民路三段301號3樓 3F 301 Sanming Road Sec. 3, Taoyuan, Taiwan.	Tel : (03)3317181	Fax : (03)3392960
中壢逾放中心 Chungli Non-Performing Loan Center	桃園縣中壢市民族路56號8樓 8F 56 Mingsu Road, Chungli, Taoyuan, Taiwan.	Tel : (03)4952461	Fax : (03)4025977
新竹逾放中心 Hsinchu Non-Performing Loan Center	新竹市四維路130號4樓之1 4F-1 130 Szuwei Road, Hsinchu, Taiwan.	Tel : (03)5277627	Fax : (03)5277615
苗栗逾放中心 Miaoli Non-Performing Loan Center	苗栗市中正路562號3樓 3F 562 Chungcheng Road, Miaoli, Taiwan.	Tel : (037)367012	Fax : (037)367018
台北個人金融中心 Taipei Individual Center	台北市建國北路1段38號地下一樓 B1 38 Chienkuo N. Road, Sec. 1, Taipei, Taiwan.	Tel : (02)87721993	Fax : (02)87721722
桃園個人金融中心 Taoyuan Individual Center	桃園市三民路3段 301 號 4 樓 4F 301 Sanming Road Sec. 3, Taoyuan, Taiwan.	Tel : (03)3368222	Fax : (03)3372618
新竹個人金融中心 Hsinchu Individual Center	新竹市復興路35號3樓 3F 35 Fuhsing Road, Hsinchu, Taiwan.	Tel : (03)5285050	Fax : (03)5285601
台中個人金融中心 Taichung Individual Center	台中市文心路1段 380 號24樓 24F 380 Wehsin Road, Sec 1, Taichung, Taiwan.	Tel : (04)23193755	Fax : (04)23209790
台南個人金融中心 Tainan Individual Center	台南市金華路2段429號2樓 2F 429 Chinhwa Road, Sec. 2, Tainan, Taiwan.	Tel : (06)2648101	Fax : (06)2648140

新竹國際商業銀行



董事長：

詹益男





新竹國際商業銀行
Hsinchu International Bank