

臺灣中小企業銀行總行

地址：台北市塔城街三十號

電話：(02)2559-7171(總機)

網址：http://www.tb.com.tw

Taiwan Business Bank Head Office

Address: No. 30, Ta Cheng St.,

Taipei 103, Taiwan, R.O.C.

Tel: (02)2559-7171

Web Site: http://www.tb.com.tw

本行發言人

姓名：李俊昇

職稱：副總經理

電話：(02)2559-7108

Spokesperson

Name: Lee, Chun-Sheng

Title: Executive Vice President

Tel: (02)2559-7108

辦理股票過戶機構

名稱：群益證券股份有限公司股務代理部

地址：台北市忠孝東路四段八十七號十四樓

電話：(02)2711-1010, (02)8773-5678

Stock registration agent

Name: Capital Securities Corp.

Address: 14F, No. 87, Sec. 4,

Chung-Hsiao East Road,

Taipei, Taiwan, R.O.C.

Tel: (02)2711-1010, (02)8773-5678

信用評等機構

名稱：中華信用評等股份有限公司

地址：台北市羅斯福路二段一〇〇號二十三樓

電話：(02)2368-8277

Rating agency

Name: Taiwan Ratings Co.

Address: 23F, No.100, Sec. 2, Roosevelt Rd.,

Taipei, Taiwan, R.O.C.

Tel: (02) 2368-8277

財務報告簽證會計師

姓名：林賢郎、林琬琬

事務所名稱：安侯建業會計師事務所

地址：台北市民生東路三段一五六號六樓

電話：(02)2715-9999

The CPA-auditor of the financial report

Name: Lin Shan-Lan, Lin Wan-Wan

Name of Employer:

KPMG Certified Public Accountants

Address: 6F, No.156, Sec.3, Min-Sheng East Rd.,

Taipei, Taiwan, R.O.C.

Tel: (02)2715-9999

05	<p>壹、致股東報告書 Message from the Management</p> <p>一、九十年度(90.1.1-90.12.31)營業報告 Business Operation in FY2001</p> <p>二、九十一年度(91.1.1-91.12.31)營業計畫概要 Operating Plans for FY 2002</p>	14	<p>貳、銀行概況 Bank Profile</p> <p>一、銀行簡介History</p> <p>二、銀行組織Organization</p> <p>三、銀行資本及股份(含特別股)、金融債券(含海外金融債券)及參與發行海外存託憑證之發行情形 Capital and Shares(Including Preferred Shares), Financial Bonds(Including Overseas Bonds), and Participation in the Issuance of overseas Depository Receipts</p>
24	<p>參、營運概況 Business Operations</p> <p>一、業務內容 Business Contents</p> <p>二、市場分析Market Analysis</p> <p>三、從業員工 Staff Structures</p> <p>四、勞資關係 Labor-Management Relations</p> <p>五、固定資產及其他不動產 Fixed Assets and Other Real Estate</p> <p>六、轉投資事業 Reinvestments</p> <p>七、風險管理 Risk Management</p> <p>八、重要契約 Major Contracts</p> <p>九、訴訟或非訟事件 Court Cases</p>	46	<p>肆、營業及資金運用計畫 Operating and Fund Utilization Plans</p> <p>一、九十一年度營運計畫 Operating Plans for FY 2002</p> <p>二、九十一年度營業計畫 Business Plans for FY 2002</p> <p>三、九十一年度處分或取得不動產或長期投資計畫 Sale & Purchase of Real Estate and Long-Term Investment for FY 2002</p> <p>四、研究與發展 Research & Development</p> <p>五、資金運用計畫 Funds Utilization Plans</p>
55	<p>伍、財務概況 Financial Statements</p> <p>一、最近五年度簡明資產負債表及損益表 Balance Sheet & Income Statement in the Latest 5 Years</p> <p>二、最近三年度每股淨值、盈餘、股利及市價 Net Worth, Earnings, Dividends and Market Value in the Latest 3 Years</p> <p>三、最近五年度財務分析 Financial Analysis in the Latest 5 Years</p> <p>四、九十年度財務報告之監察人審查意見 Supervisors' Report for FY 2001</p> <p>五、九十年度財務報告之會計師查核意見 Independent Auditors' Report for FY 2001</p> <p>六、九十年度財務報告及附註摘要 Financial Statements in FY 2001 and Notes to Financial Statements</p> <p>七、財務狀況及經營結果之檢討與分析 Analysis on Financial and Operation Performance</p>	110	<p>陸、特別記載事項 Special Items</p> <p>一、關係企業相關資料 Information Regarding Related Enterprises</p> <p>二、股利政策及執行狀況 Company Dividend Policy & Implementation</p> <p>三、內部控制制度執行狀況 Implementation of Internal Controls System</p> <p>四、最近二年度違法受處分及主要缺失與改善情形 Punishments Imposed for Violations and Major Negligence During the Past 2 years, and Improvements Undertaken</p> <p>五、重要決議 Major Resolutions</p> <p>六、其他必要補充說明事項 Other Needed Supplementary Explanations</p>
127	<p>柒、總分支機構分布圖 Location of Head Office & Branch Units</p>	128	<p>捌、總分支機構一覽表 Directory of Head Office & Branch Units</p>

壹、致股東報告書

Message from the Management

一〇〇一年世界各國經濟成長均明顯趨緩，與二〇〇〇年之全面成長呈強烈對比，我國亦遭逢嚴重之經濟困境，國際貿易巨幅衰退，失業率節節升高，物價下跌至通貨緊縮邊緣。各界原預期國內經濟於年底呈現反彈，但九一一事件以及納莉風災的嚴重打擊，讓可望復甦的我國經濟景氣繼續往下探底。依主計處初步統計，全年經濟成長率出現自有統計資料以來首次負成長百分之一·九一。值此之際，本行同仁莫不共體時艱，戮力拓展業務，並擲節費用，以充裕盈餘。

去年八月底新經營團隊上任後，隨即展開各項改善經營體質與提升經營效益之積極作為，為本行開啟新契機，包括：(一)組織再造，並配合提出人力資源規劃、提升經營效率及增進獲利能力改進具體方案等；(二)分行管理策略之調整；(三)精簡人力、節約人事成本；(四)擲節費用支出，落實開源節流；(五)積極處理閒置資產；(六)發行次順位債券，以強化財務結構。

除管理方面的積極作為外，本行為健全銀行經營體質，降低逾期放款比率，九十年大舉提高轉銷呆帳金額，於業務拓展方面亦未曾鬆懈，在全體同仁共同努力、力挽狂瀾下，九十年各主要業務目標達成率皆甚良好。未來仍將繼續推展中小企業及消費性貸款，並積極透過策略聯盟方式，拓展保險代理及信託業務，落實交叉行銷，充分發揮營業據點功能，以加強服務客戶並增裕營收。此外，將積極建置客戶資料倉儲及客戶關係管理系統等，以強化業務拓展能力，提升經營績效。

展望新的一年，經濟復甦雖似初露曙光，然尚有諸多不確定因素存在，諸如金融體制之改革、兩岸經貿政策之修正、加入WTO之衝擊等，對我國經濟之未來發展及銀行經營環境影響甚鉅，本行將持續秉持進步、效率、責任之經營理念，加倍努力以創新局。以下為本行九十年度之經營成果及未來一年之努力方向：

World economic growth experienced a substantial slowdown in 2001, marking a strong contrast with the across-the-board growth of 2000. Taiwan itself encountered serious economic troubles as international trade weakened greatly, unemployment climbed higher step by step, and commodity prices fell to the very edge of deflation. The general expectation was for a rebound in the domestic economy at the end of the year, but the September 11 incidents and the severe damage brought by Typhoon Nari kept the island's economy testing new lows. According to preliminary figures from the Directorate General of Budget, Accounting and Statistics, economic growth fell into the negative range for the first time since statistics have been compiled, reaching a minus 1.91%. At this time all our employees felt a common sense of the current difficulties, redoubling their efforts toward business expansion and economizing on spending so as to build up the Bank's income.

Various active measures were undertaken to improve the operating system and enhance management efficiency following the accession of a new management team at the end of August 2001, thus opening up new vistas for the Bank. These measures include (1) organizational re-engineering along with the proposal of a human resources plan and concrete programs for upgrading operating efficiency and improving profit-making ability, (2) readjustment of branch management strategy, (3) manpower streamlining so as to save on personnel costs, (4) cutting of costs and development of new sources of income, and (5) active disposition of idle assets (6) issuance of subordinated debt to strengthen financial structure.

In addition to these actions in the area of management, the Bank moved to strengthen its operating system and reduce its ratio of non-performing loans by greatly raising the amount of bad loans written off in 2001. There was likewise no slackening of effort in the area of business development, and with tireless work by the entire staff the rate of achievement for all of the major business targets showed excellent results during this fiscal year. In the future we will continue promoting small and medium business loans as well as consumer loans, and will vigorously develop the insurance agency and trust businesses by means of strategic alliances and carry out cross-marketing campaigns to fully utilize the Bank's branch network in order to build up the Bank's income. In addition, the Customer Data Storage and Customer Relation's Management System will be established with the aim of strengthening the business expansion ability and heightening the Bank's operating performance.

Despite the signs of economic recovery, the new year of 2002 is plagued by numerous uncertainties such as reform of the financial system, revision of cross-straits economic policy, and the impact of WTO membership. These factors will have a huge influence on the future development of Taiwan's economy and banking operations. The Taiwan Business Bank will hold to the principles of progress, efficiency, and responsibility as we redouble our efforts to achieve a new stand. Following are reports on the results of our operations in fiscal year 2001, and the directions in which our efforts will be channeled in FY2002:

一、九十年度 (90.1.1 - 90.12.31)

營業報告

(一) 重要業務實施成果

1. 依二〇〇一年七月銀行家雜誌 (THE BANKER) 公布之全球一千大銀行排名資料，本行總資產與第一類資本之國際排名分別為第二一五名及第二〇四名，國內排名分別為第七名及第九名。
2. 增設營業據點，擴大服務範圍，九十年度共增設南港分行、正義簡易型分行暨新屋簡易型分行等三營業單位。
3. 因應國內中小企業國際化經營之趨勢，積極拓展海外據點，其中雪梨分行已於九十年七月正式獲澳洲監管局 (APRA) 核准開業，提供當地廠商完整之融資服務。
4. 增設內湖、南崁、南港三家分行為外匯指定單位及正義、新屋二簡易型分行為買賣外幣現鈔及旅行支票業務單位。目前已成立四十九家外匯指定單位及七十七家辦理買賣外幣現鈔及旅行支票業務單位，全行各營業單位皆可提供客戶買賣外幣現鈔及旅行支票之便捷服務。
5. 擴充電話銀行功能，開辦行動銀行及中央登錄公債清算銀行業務，並完成多功能網際網路銀行服務系統之規劃。
6. 針對中小企業融資需求，推出「中小企業全方位貸款」，以貫徹本行輔導中小企業之既定政策；配合政府政策辦理「七千五百億傳統產業專案貸款」、「促進民間參與公共建設優惠貸款」、「金融機構辦理二千億元優惠購屋專案貸款」及「自住型特優房貸」等多項優惠貸款。
7. 因應「台灣地區與大陸地區人民關係條例」之修改，本行已獲財政部核准全面開辦國金行兩岸金融業務，積極承做兩岸之進出口與匯兌業務。
8. 配合二〇〇二年起歐元正式實施，製作「歐盟會員國幣別轉換為歐元相

I. Business Operations in Fiscal Year 2001

(Jan. 1 - Dec. 31, 2001)

(I) Major Business Achievements

1. According to the ranking of the world's top 1,000 banks published in the July 2001 issue of The Banker magazine, the TBB placed 215th in terms of total assets and 204th in tier-one capital. Among domestic Taiwan banks, the rankings were seventh and ninth, respectively.
2. Three new business units were added in 2001 to increase the number of business locations and expand the scope of services: The Nan Kang Branch, Cheng Yi Mini-branch, and Hsin Wu Mini-branch.
3. In response to the trend toward internationalized operations by Taiwan's small and medium-sized enterprises, the TBB worked vigorously to expand overseas business locations. Permission was received from the APRA in July 2001 for the Sydney Branch to start operating and providing a complete range of financial services to companies there.
4. The Nei Hu, Nan Can, and Nan Kang branches were added to the TBB's list of foreign exchange units, and the Cheng Yi and Hsin Wu mini-branches were approved for dealing in foreign-currency cash and traveler's checks. The TBB's forex network now encompasses 49 designated foreign exchange branches as well as 77 units that deal in foreign-currency cash and traveler's checks, meaning that all of the Bank's business units are able to provide customers with at least the convenience of foreign currency cash and traveler's check transactions.
5. The telephone banking function was expanded, and mobile banking and central registered government bond clearance banking businesses were inaugurated; in addition, planning was completed for a multifunction Internet banking system.
6. "Multi-dimensional Small and Medium Business Loans" were introduced to meet the financing needs of small and medium sized enterprises and fulfill the TBB policy of assisting SMEs. In addition, preferential loan programs were offered in line with government policy, including "NT\$750 Billion in Loans for Traditional Industries", "Preferential Loans for Encouraging Private Participation in Public Construction", "NT\$200 Billion in Preferential Home Loans by Financial Institutions," and "Special Preferential Loans for Owner Occupied Homes."
7. In line with the revision of the Statute Governing Relations Between the People of Taiwan and Mainland China, the TBB received permission from the Ministry of Finance to inaugurate cross straits business and is actively undertaking crossstraits trade financing and remittance business.
8. In coordination with the formal introduction of the euro currency beginning in 2002, the TBB produced a "Response Measures for the Conversion of European Union Currencies into the Euro" and introduced the preferential conversion of European Union currency time deposits to euro time deposits in order to protect the rights of customers.

- 關業務因應措施告知書」，並推出歐盟會員國幣別之外匯定存轉存歐元定存之優惠措施，以維護客戶之權利。
9. 推出外匯綜合存款、電話銀行外匯活期存款即時與預約轉帳等業務，以提昇外匯存款之功能性及便利性；開辦「出口遠期信用狀項下無追索權賣斷業務」，協助出口商及早取得資金，並增益本行外匯收益，提升出口業務競爭力。
 10. 積極籌設臺企保險代理人股份有限公司，結合銀行及保險業之優勢商品與相互資源，提供客戶「一次購足」之行銷管道，藉以提高手續費收入，改善經營體質，目前本行已先行選擇三十家示範分行試辦保險代理業務。
 11. 積極拓展保管銀行業務，增加受託保管「彰銀喬治亞中小精選基金」；與南山人壽、友邦基金公司策略聯盟，結合保險與基金業務，拓展本行基金業務通路。
 12. 積極推動信用卡相關業務，如發行認同卡、會員卡及校園卡等。
 13. 配合各項業務之拓展，完成代理業務相關系統、新開戶中心整批執行作業系統、校園 IC 卡整批開戶電腦程式等相關電腦資訊作業系統之開發。
 14. 配合政府協助國內銀行處理不良資產，投資台灣金聯資產管理股份有限公司及台灣金融資產服務公司；另為配合本行發展電子商務需要，已獲得主管機關核准投資財宏科技股份有限公司。
 15. 積極改善逾期放款方面，截至十二月底清理逾期放款三百五十四億八千八百七十八萬四千元。收回呆帳及處分承受擔保品利益分別為五千五百萬四千元及四百五十九萬一千元。辦理呆帳轉銷二百二十億四千六百二十二萬二千元。
 16. 因應銀行業務電腦化及網路化之趨勢，完成網路版之「設定不動產
 9. Consolidated foreign exchange deposits as well as telephone banking foreign exchange deposits and immediate and preappointed transfer of funds were introduced so as to increase the functionality and convenience of foreign exchange deposits. The forfeiting business was inaugurated to help exporters obtain funds quickly as well as to increase the Bank's foreign exchange income and enhance export competitiveness.
 10. Active preparations were made for the establishment of the TBB Insurance Agency Co. in order to integrate the advantageous products and resources of the banking and insurance industries and provide customers with a "one-stop shopping" marketing channel, and thereby enhance the Bank's commission income and improve its operating structure. Thirteen demonstration branches have already been selected for trial operation of the insurance agency business.
 11. The custodial banking business was developed vigorously by increasing custodianship of ING CHB Small Capital Selected Fund. An alliance with Nan Shan Life Insurance and ING Investment Corporation (Taiwan Ltd.) was entered into with the aim of integrating the insurance and fund businesses, thereby increasing channels for the Bank's funds business.
 12. Credit card related businesses were actively promoted, including the issuance of affinity cards, membercards, and campus cards.
 13. Computer information systems were developed in line with the promotion of various business lines, including an agency business system, new account center batch implementation system, and campus IC card batch account opening computer program.
 14. In coordination with government assistance for the disposition of bad assets by domestic banks, the TBB invested in the Taiwan Assets Management Corp. and Taiwan Financial Assets Service Corp.; also, in response to the needs of its development of e-commerce, the Bank has received permission from the authorities to invest in the Financial E-Solution Co., Ltd.
 15. A total of NT\$35,488,784,000 in non-performing loans had been cleared out by the end of December. Bad debt recovered and gain from disposal of collateral amounted to NT\$55,004,000 and NT\$4,591,000, respectively. A total of NT\$22,046,222,000 in non-performing loans was written off.
 16. In line with the trend toward computerized and network banking operations, the Bank completed an Internet version of the Collateral Rights Inquiry System for Real Estate (Movable Property), Accountant Disciplinary Record Inquiry System, and Compilation System for Large-Amount Credit Investigation Reports in order to upgrade the quality of credit investigation and increase administrative efficiency.
 17. The severance of 233 employees was approved under the preferential severance program, resulting in the saving of approximately NT\$270 million in personnel expenses annually.
- (II) Budget Implementation, Income and Expenditures, and Profitability Analysis
- The Taiwan Business Bank's original financial projections for fiscal year 2001 included before-tax income of NT\$1,580,480,000; due to the impact of generally poor economic conditions in the market, changes in the financial environment, and slumping stock market performance on the quality of loan

（動產）抵押權查詢系統」、「會計師懲戒記錄查詢系統」、「大額徵信報告編製系統」等，以提升徵信品質，增進行政效率。

17. 實施員工優惠資遣專案，共計核定資遣員工二三人，每年約可節省人事費用二億七千萬。

(二) 財務預測執行情形、財務收支及獲利能力分析

本行九十年度原財務預測稅前純益一十五億八千零四十八萬元，惟因市場整體經濟景氣不佳、金融環境之變化及不動產、股市低迷，致衝擊授信資產品質，使營業收入減少，為健全財務結構，改善資產品質，加速轉銷呆帳，導致本行九十年度二次重編財務預測，茲依證期會財務預測相關規定，經會計師核閱之九十年度二次更新後財務預測，財務預測盈餘由原稅前純益一十五億八千零四十八萬元降為稅前純益五千零四萬元，並再次降為稅前純損一百六十六億四千九百九十六萬元。

九十年度決算營業收入五百零二億九千九百萬元，財務預測達成率為百分之一〇〇·六一；營業成本五百六十六億二千八百萬元，財務預測達成率為百分之一〇〇·七四；營業毛損六十三億二千九百萬元，財務預測達成率為百分之九八·一九；營業費用九十億五千九百萬元，財務預測達成率為百分之九八·九〇；營業損失一百五十三億八千八百萬元，財務預測達成率為百分之九九·九三；稅前純損一百六十六億三千三百萬元，財務預測達成率為百分之一〇〇·一〇；稅後純損一百二十二億零七百萬元，財務預測達成率為百分之一〇〇·〇二；營業損失占營業收入之比率為負百分之三〇·五九，稅前純損占營業收入之比率為負百分之三三·〇七，存放款利差為百分之二·六二，稅後純損占股東權益之比率為負百分之二六·一一。

1. 本行九十年度決算虧損之原因

(1) 逾期放款增加

近年來，國內因金融自由化、國際

assets, however, operating income declined and the Bank moved to strengthen its financial structure and improve its asset quality by accelerating the writing off of bad debts, and because of this the financial projections were readjusted twice during the year. Following the two readjustments, which were carried out in accordance with the relevant regulations of the Securities and Futures Commission and approved by a CPA, the original before-tax income projection of NT\$1,580,480,000 was reduced to NT\$50,040,000 and then to a before-tax loss of NT\$16,649,960,000.

Operating revenue for 2001 was NT\$50,299 million, for a target achievement ratio of 100.61%. Operating costs were NT\$56,628 million, amounting to 100.74% of the projected target. Gross operating loss was NT\$6,329 million, for a target achievement of 98.19%. Operating expenses were NT\$9,059 million, or 98.90% of the target. Operating losses were NT\$15,388 million, or 99.93% of the projected target. Before-tax loss amounted to NT\$16,633 million, which was 100.10% of the target projection; after-tax loss was NT\$12,207 million, or 100.02% of the target. The ratio of operating loss to operating revenue was a negative 30.59%, the ratio of before-tax loss to operating revenue was a negative 33.07%, the spread between deposit and loan interest rates was 2.62 percentage points, and the ratio of after-tax losses to shareholders' equity was a negative 26.11%.

1. Reasons for Losses Suffered in 2001

(1) An Increase in Non-performing Loans

Competition in the banking industry has been intense in recent years because of the liberalization and internationalization of the domestic financial market. Restrictions have been successively relaxed in the pursuit of customers, and the result has been an increase in the amount of non-performing loans. In 2001 Taiwan fell into the worst economic difficulties it had experienced since the first energy crisis; according to statistics from the Directorate General of Budget, Accounting and Statistics, economic growth for the year registered its first negative rate since records have been kept, with a contraction of 1.91%. The economic slump made the banks' non-performing loan situation even worse. The Taiwan Business Bank focuses primarily on loans to small and medium-sized enterprises, and because of this it suffered the impact of the slump with special severity and its non-performing loans increased. At the end of November 2001 its non-performing loans totaled NT\$82.2 billion, for a non-performing loan ratio of 11.81%; following a large scale write-off of bad loans, the non-performing loan ratio at the end of December that year was NT\$68.9 billion, giving a non-performing loan ratio of 9.97%.

(2) A Large Increase in Allocations for Reserves and

Bad Debt Write-offs

The Bank moved to dispose of bad assets and improve its asset quality in 2001 by greatly increasing its various reserves to a total of NT\$24.415 billion, up NT\$21.173 billion and NT\$20.968 billion, respectively over the amounts in 1999 and 2000. Bad debt in the amount of NT\$22.046 billion was written off, an increase of NT\$19.427 billion and NT\$19.030 billion over the amount used for this purpose in 1999 and 2000, respectively. This large increase in reserves and write-offs caused the Bank to

化政策推行結果，銀行業競爭激烈，紛紛放寬限制，以爭取客戶，以致逾期放款金額增加。九十年台灣經濟又遭逢第一次能源危機以來最嚴重之經濟困境，依主計處統計，全年經濟成長率出現自有統計資料以來首次負成長百分之一·九一，景氣低迷，銀行逾放更形嚴重。本行係以中小企業授信為主，受不景氣影響之衝擊更為嚴重，以致逾期放款金額增加。截至九十年十一月底逾期放款金額為八二二億元，逾期放款比率為百分之一·八一，經大幅打銷呆帳後，同年十二月底逾期放款金額為六八九億元，逾期放款比率為百分之九·九七。

(2) 大幅提高各項提存及打銷呆帳

為積極改善資產品質，九十年本行大幅提高各項提存金額至二四四·一五億元，比八十八年度之三二·四二億元及八十九年度之三四·四七億元各增加二一一·七三億元及二〇九·六八億元，以處理不良資產；其中大幅打銷呆帳二二〇·四六億元，較八十八年度之二六·一九億元及八十九年度之三〇·一六億元各增加一九四·二七億元及一九〇·三〇億元。由於大幅提高各項提存及打銷呆帳，以致年度造成虧損。

2. 本行獲利情形正逐步改善中

九十年本行獲利情形已較往年改善，若僅排除改善資產品質所提高之各項提存特殊因素後，本行各項提存前稅前盈餘達七七·八一億元，較八十八年之七六·五二億元及八十九年之六九·七四億元分別增加一·二九億元及八·〇七億元。足見九十年度獲利較往年增加，並未降低。

3. 更換經營團隊，厲行經營改革

本行授信品質不良，經營績效欠佳，為提高經營績效，落實經營改良，業於九十年八月底，更換董事長、總經理、三位副總經理及總稽核等高階主管。新經營團隊成立以來，致力組織改革、進行優退方案精簡人力、加強推展中小企業授信、消費性貸款、分行管理策略之調整、擲節費用支出及積極處理本行閒置資產等，經營績效正逐漸顯現。

suffer a loss for the year.

2. The Bank's Profitability is Gradually Improving

After eliminating the special allocations made for improving asset quality, the Bank's pre-allocation before-tax profit was NT \$ 7.781 billion; compared with the before-tax earnings of NT \$ 7.652 billion in 1999 and NT \$ 6.974 billion in 2000, this was an increase of NT \$ 129 million and NT \$ 807 million, respectively. This shows that profitability in 2001 did not in fact decline, but was better than in past years.

3. Switching the Management Team and Carrying Out Management Reform

With its loan quality poor and its operating performance weak, the Bank moved to upgrade its operating performance and carry out operational improvement at the end of August 2001 by switching its chairman, president, three executive vice presidents, and head auditor. Following its establishment the new management team has striven for organizational reform, the implementation of a preferential retirement program to downsize personnel, strengthened promotion of loans to small and medium sized enterprises as well as consumer loans, readjustment of the branch management strategy, economizing on expenditures, and disposition of idle Bank assets. The improvements resulting from these efforts are gradually emerging.

(III) Research and Development

The TBB has established "Business Research and Development Operating Procedures for the Taiwan Business Bank" with the aim of effectively promoting R&D by encouraging staff members to propose concrete reform measures for business operations, management, and innovation. Eight approved business R&D reports were completed during fiscal 2001, as follows:

1. Operating and Risk Hedging Strategies for Stock Warrants and Index Futures.
2. Methods for the Management of Non-performing Assets.
3. Strengthened Relationship Marketing to Increase Competitiveness
4. Linkage Between Customer Service and the Promotion of Bank Business.
5. Financing Problems of Taiwanese Businesses in Mainland China.
6. Research on the Method of Performance Evaluation for Business Units.
7. Evaluations on Asset Management Companies.
8. The Influence of Taiwan's Share Buy-back System and Article 28-2 of the Securities Transaction Law

(三) 研究發展狀況

為有效推動業務研究發展，本行訂有「臺灣企銀業務研究發展作業程序」，鼓勵同仁對業務之經營、管理及創新提出具體的興革方案，九十年度經核定並已完成之業務研究報告共計有八篇，摘錄如下：

1. 認購權證暨指數期貨之操作及避險策略之研究。
2. 銀行不良資產管理方法之探討。
3. 加強關係行銷以提昇競爭力之研究。
4. 論顧客服務與銀行業務推廣之關聯性。
5. 大陸台商融資問題之探討。
6. 營業單位經營績效考核項目、配分及評分標準之研究。
7. 資產管理公司綜效之分析。
8. 國內庫藏股制度解析與證交法第廿八條之二對國內銀行業經營之影響。

二、九十一年度 (91.1.1-91.12.31)

營業計畫概要

(一) 經營方針

本行將繼續遵循國家經濟發展計畫，提供中小企業短、中、長期信用，以協助其改善生產設備、財務結構暨健全其經營管理，並配合政府政策，促進經濟發展，除修訂各項業務措施，主動提供工商業融資服務外，並將加強資訊自動化作業，以提高服務品質。

(二) 營業目標

1. 存款業務(不含同業存款)：新台幣七千五百五十一億元。
2. 放款業務：新台幣六千二百九十二億元。
3. 外匯業務：二百六十四億美元。
4. 證券經紀業務：新台幣一千七百六十六億元。

(三) 重要政策

1. 加強推展中小企業授信及其周邊業務，並積極發展消費金融業務，以全方位金融服務之綜合銀行為發展目標。
2. 開發各項新金融商品，強化既有產品之附加價值與功能，以厚植多元化產品基礎，落實交叉行銷，建構「一次

on Domestic Banking Operations.

II. Operating Plans for Fiscal Year 2002

(I) Operating Policy

The Bank will continue operating in line with national economic development plans by offering short-medium, and long-term credit to small and medium-sized enterprises in order to help them improve their production equipment and financial structure as well as to strengthen their management. The Bank also promotes economic development in coordination with government policy; in addition to revising business measures and taking the initiative in providing financial services to commerce and industry, the Bank will also strengthen its efforts toward the automation of information with the aim of enhancing the quality of its service.

(II) Business Targets

1. Deposits (excluding due to banks): NT\$755,100 million
2. Loans: NT\$629,200 million.
3. Foreign exchange transactions: US\$26,400 million.
4. Securities brokerage: NT\$176,600 million.

(III) Major Business Policies

1. Strengthening of the extension of credit to small and medium-sized enterprises as well as peripheral businesses, and active promotion of the consumer financing business, with the goal of becoming a consolidated bank offering a full range of services.
2. Development of new financial products and reinforcement of the added value and functions of existing products so as to set down a strong foundation of diversified products, and carry out cross-marketing campaigns to establish a one-stop shopping environment for new financial products.
3. Strengthening of loan asset management and reinforcement of professional capabilities, and establishment of northern, central, and southern regional loan guidance centers to support business units in handling large new loans and loan increase cases, and to take responsibility for leading syndicated loan cases, thereby enhancing loan quality and efficiency.
4. Strengthening of assets and liabilities management and continued reinforcement of the Funding Committee functions in order to enhance the efficiency of capital utilization and increase the Bank's income.
5. Reinforcement of the functions of the Assets and Liabilities Management Committee, strengthening of risk management, and emphasis on crisis response capability.
6. Active development of cross-straits financial and forex businesses in line with the government's relaxation of the "don't hurry, be patient" policy so as to increase the Bank's share of the forex trading market and encourage its customers to use the Bank's OBU or Hong Kong Branch as a center for the deployment of funds between Taiwan, mainland China, and Hong Kong.
7. Development of full-function e-banking services and reinforcement of website management in response to the e-commerce trend.
8. Active establishment of a (1) customer data storage and customer relationship management system, (2) integrated intelligent portfolio account management system, (3) credit investigation management system, and (4) transaction statement and report inquiry system so as to facilitate bank-wide business integration, the provision of decision-making information, and the

購足」新金融商品之環境。

3. 加強授信資產管理，強化專業能力，並增設北、中、南三區區域授信輔導中心，支援營業單位辦理大額新貸、增貸案件，並負責主導聯貸案件，以提升授信品質與效率。
4. 加強資產負債管理，持續強化「資金小組」功能，以提昇資金運用效能，增進本行營收能力。
5. 強化資產負債管理委員會功能，加強風險管理，並注意危機應變處理能力。
6. 隨著政府「戒急用忍」政策之鬆綁，本行將積極拓展兩岸金融外匯業務，以提高外匯承做量市場占有率，並鼓勵客戶以國金行或香港分行作為兩岸三地之資金調度中心。
7. 因應電子商務之潮流，發展全功能電子銀行，強化網站之經營。
8. 積極建置(1)客戶資料倉儲及客戶關係管理系統、(2)整合型智慧理財帳戶管理系統、(3)徵授信管理系統及(4)交易明細及報表查詢系統，以利全行業務之整合，決策資訊之提供，並強化業務拓展能力。
9. 積極發展信託業務，研發開辦金錢信託、動產信託、保險金信託、退休金信託及親子信託等多項新種信託業務，並爭取各項代理業務，以提高手續費收入比重，增裕全行營收。
10. 拓展證券經紀業務，增設證券經紀分支機構，並改善其營運與管理，鼓勵聯行轉介證券客戶。
11. 強化對授信案件之覆審功能，並加強呆帳債權之建檔及追索。
12. 積極清理逾期放款，健全經營體質，動員全體行員加強催理；注意拍賣擔保品之行銷、承受，並與國內外資產管理公司合作處理不良債權。

reinforcement of business development capability.

9. Active development of the trust business and integration of money trust, movable assets trust, insurance fund trust, retirement fund trust, parent-child trust, and other new trust businesses, plus solicitation of the agency business, so as to increase the ratio of commission income and enrich the Bank's revenues.
10. Development of the securities brokerage business and addition of more brokerage branches along with improvement of their operations and management, as well as encouragement of other branches to pass on securities customers.
11. Reinforcement of post-loan examination and strengthening of file establishment and follow-up for bad debts.
12. Active cleaning up of non-performing loans, strengthening of the Bank's operating system, and mobilization of the entire staff for this purpose; devotion of attention to the marketing and acceptance of collateral auctions, and cooperation with foreign asset management companies in the disposition of bad debt.

以上是本行過去一年來的努力成果及未來努力目標。展望未來，金融競爭模式將因電子化之盛行、金融控股公司及購併風潮等趨勢產生變化，尤其我國加入WTO後，國內金融市場競爭勢必更形激烈，本行也將面臨更艱辛的挑戰。為因應金融市場之激烈競爭，提昇經營效率，本行業已進行組織再造，同時配合組織變革，積極拓展中小企業授信及消費性金融業務，並進行異業結盟，落實交叉行銷，推展銀行保險業務，以發展提供全方位金融服務之綜合性銀行為目標。在此除感謝各位股東、社會賢達多年來對本行之愛護與鼓勵，更深深期盼在未來仍能繼續給予本行支持與指教，而本行全體同仁也將秉持進步、效率、責任之經營理念，加倍努力，期能再創營業佳績。

The above description covers the fruits of the Bank's efforts over the past year, and the goals of its efforts in the years to come. Looking to the future, the financial competition model will undergo changes because of the popularity of digitization and the trend toward financial holding companies and mergers and acquisitions. With R.O.C.'s entry into the WTO, specially, competition in the domestic financial market is sure to become more intense and the TBB will confront ever more difficult challenges. To cope with the competition and upgrade our operating efficiency, the Bank has carried out organizational re-engineering and, along with this organizational reform, has engaged in a vigorous effort to expand SME corporate and consumer financing, carry out cross-marketing via alliances with other industries, and promote the insurance business in order to develop into a consolidated bank that provides a full range of financial services. In addition to thanking all of our shareholders and leaders of society for their care for and encouragement of the Taiwan Business Bank over the years, we also wish to express our profound hope that you will continue favoring us with your support and direction in the future. We and our entire staff will hold firmly to our operating principles of progress, efficiency, and responsibility as we redouble our efforts and strive to create new heights of business performance.

貳、銀行概況

Bank Profile

一、銀行簡介

本行前身係為民國四年六月於台北市設立「臺灣無盡株式會社」及民國四年七月於台南市設立「大正無盡株式會社」之民間合會儲蓄組織，前者於民國九年為「臺灣勸業無盡株式會社」購併，後者於民國十五年改組增募新股更名為「台灣南部無盡株式會社」。

民國三十四年十月二十五日臺灣光復，前兩者與「東臺灣無盡株式會社」及「臺灣住宅無盡株式會社」等四家合會儲蓄機構，均由臺灣省行政長官公署接收，於民國三十五年九月一日合併改組為「臺灣無盡業股份有限公司」，民國三十六年五月三十一日，復與奉准接收之「常盤土地株式會社」合併清算，資本額合計為舊台幣一千萬元，民國三十六年六月一日因以「無盡業」一詞係日制名稱，更名為「臺灣省人民貯金互濟股份有限公司」。又因業務與民間合會性質相近，民國三十七年一月再更名為「臺灣合會儲蓄股份有限公司」。

民國六十四年銀行法修正公布實施後，為配合政府整體經濟政策，經依銀行法之規定，奉准自民國六十五年七月一日改制為「臺灣中小企業銀行股份有限公司」，為我國首先創設成立，以提供中小企業融資與輔導為宗旨之專業銀行。

為順應自由化與國際化之金融環境，並配合政府推動臺灣成為亞太營運中心之願景，本行復於民國八十七年一月二十二日轉型為民營銀行，正式邁入另一嶄新之里程。民國六十五年本行改制時，資本額僅新臺幣五億元，分行五十家，辦事處五十八家，為充裕營運資金及增強經營基礎，經不斷增資，目前資本額已達新台幣三百一十八億九百零七萬元。因業務經營需要，本行組織架構不斷因應調整，總行除於董事會下設董事會稽核室、董事會秘書室外，經理部門另設九部、六室。國內分行一二四家，另有國際金融業務分行一家；海外設有美國洛杉磯分行、香港分行及澳洲雪梨分行（九十年七月升格為分行）等三處分支機構。

I. History

The forerunners of the Taiwan Business Bank were two private savings organizations, one established in Taipei in June of 1915 and the other in Tainan in July of the same year, following the traditional practice of forming cooperatives.

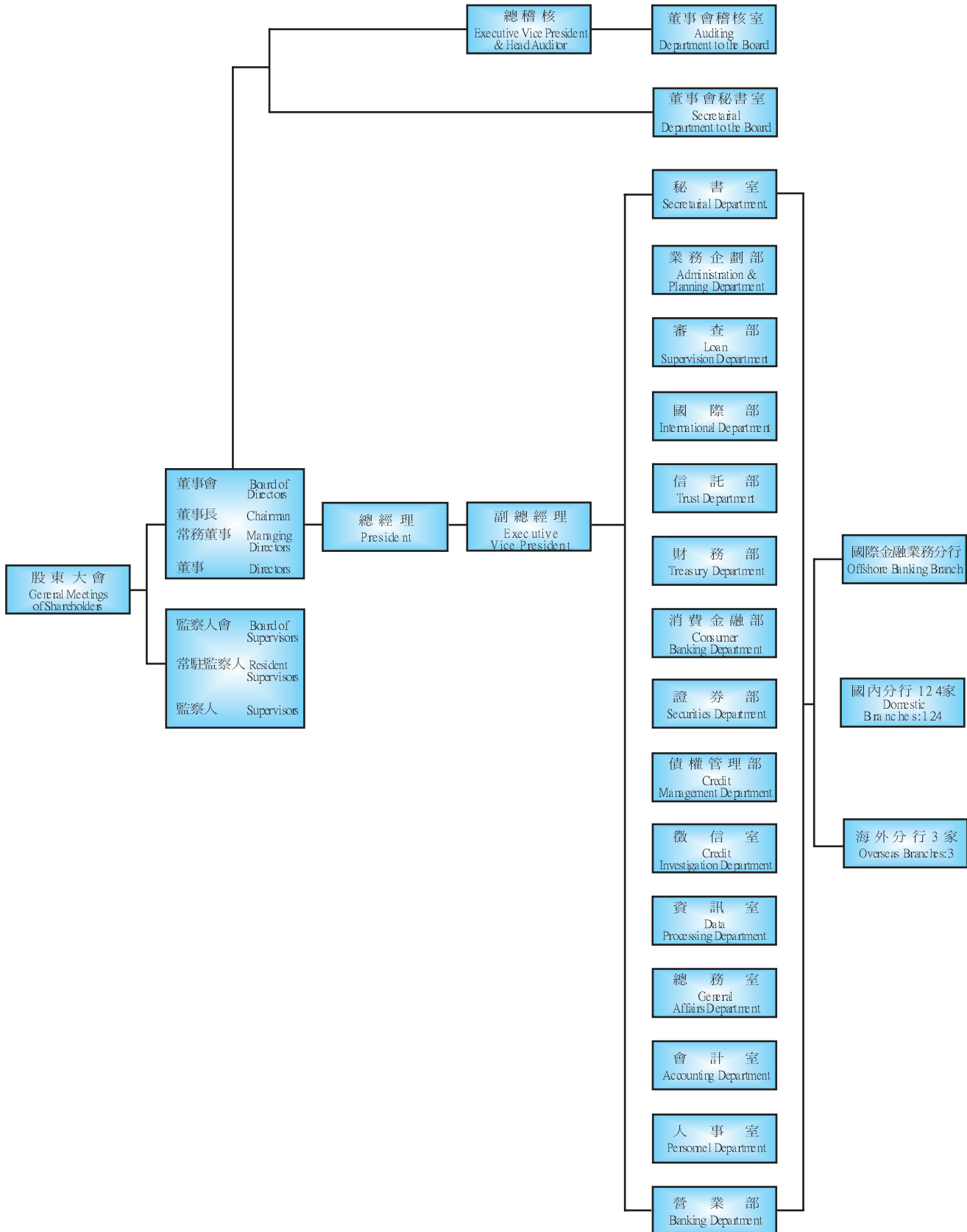
Following the restoration of Taiwan to the Republic of China on Oct. 25, 1945, these two organizations and two more savings cooperatives were taken over by the Taiwan Provincial Government and, on Sept. 1, 1946, were reorganized to form the Taiwan Mutual Financial Co., Ltd. On May 31, 1947 the Taiwan Mutual Financial Co. absorbed the Tokiwa Real Estate Co., Ltd., and reached an accumulated capitalization of \$10 million former Taiwan dollars. On June 1, 1947 the name of the company was changed to the Taiwan Provincial Mutual Loans and Savings Co., Ltd. Then, because of the similarity of its business to that of a private cooperative, the name was changed again in January 1948, to the Taiwan Credit Cooperative and Savings Co., Ltd.

Following the promulgation of the revised Banking Law in 1975, the company was reorganized, on July 1, 1976, into the Medium Business Bank of Taiwan in line with the government's overall economic policy and the provisions of the revised law. It was the first specialized bank established by the government for the purpose of providing financing assistance and guidance to small and medium-sized enterprises.

To cope with the liberalized and internationalized financial environment, and to conform to the government's vision of building Taiwan into an Asia-Pacific Regional Operations Center, the TBB was transformed into a private bank on Jan. 22, 1998 and entered a brand-new age of operations. At the time of its reorganization in 1976 the Bank's capitalization stood at NT\$500 million, and it had 50 branches as well as 58 sub-branches. To augment its operating funds and reinforce its operating base, capital increases have been carried out repeatedly until the current capitalization has reached NT\$31,809.07 million. The Bank's organizational structure is continuously readjusted in response to business and operating needs. In addition to the Auditing Department and the Secretarial Department under the Board of Directors, there are management units consisting of 15 Departments. Domestic branches now number 124. In addition to the Offshore Banking Branch, there are also three overseas units, including the Los Angeles Branch, Hong Kong Branch, and Sydney Branch (opened for operation in July, 2001).

二、銀行組織 II Organization

(一)組織系統圖 (I) Organization Chart



(二) 董事、監察人及主要經理人
(II) Directors, Supervisors, and Top Managers

基準日：90年12月31日
As of Dec. 31, 2001

職稱 Title	姓名 Name	學歷 Education	經歷 Career Experience	選(接)任日期 Inauguration Date	任期 Tenure (任期屆滿日) (Term completed)	持有股份 Shareholding		配偶及未成年子女 持有股份 Shareholding by spouses and minor children	
						股數 Shares	持股比例(%) Percentage	股數 Shares	持股比例(%) Percentage
董事長 Chairman	財政部代表人 王榮周 Ministry of Finance Representative: Wang Rong-lou	中興大學法律 研究所碩士 Master's Degree, Graduate School of Law, National Chungshing University	財政部國庫署署長、台北市國稅局局 長、法務部調查局局長、財政部常務 次長、中央信託局理事主席、中華民 國信託業公會理事長、臺灣金融資產 服務(股)公司董事、臺灣金聯資產 管理(股)公司監察人 Director, Department of National Treasury, Ministry of Finance; Commissioner, National Tax Administration of Taipei; Director, Investigation Bureau, Ministry of Justice; Administrative Vice Minister of Finance; Chairman of the Board, Central Trust of China; Chairman, Trust Association of the R.O.C.; Director, Financial Asset Service Co.; Supervisor, Taiwan Asset Management Co.	90.08.29 Aug.29, 2001	二年八個月 (92.06.14) 2 years and eight months (June 14, 2003)	195,137,180	6.135		
常務董事兼總經理 Managing Director and President	財政部代表人 蘇金豐 Ministry of Finance Representative: Soo Jin- Fong	美國紐約理工學院 企管碩士 MBA, New York Institute of Technology	土地銀行分行經理、信託部經理、審 查部經理、副總經理、復華證券金融 公司董事、台灣聯合銀行董事、農業 信用保證基金會董事、全國銀行公會 副秘書長、顧問、中興票券金融(股) 公司監察人 General Manager, SVP & GM, Trust Department, Loan Supervision Department, Executive Vice President, Land Bank of Taiwan; Director, Fuh-Hwa Securities Finance Corp.; Director, Union Bank of Taiwan; Director, Farmers' Credit Guarantee Fund; Deputy Secretary General, Consultant, Bankers Association of the R.O.C.; Supervisor, Chung Hsing Bills Finance Corp.	90.08.29 Aug.29, 2001	二年八個月 (92.06.14) 2 years and eight months (June 14, 2003)				
常務董事 Managing Director	臺灣銀行代表人 周阿定 Bank of Taiwan Representative: Chou A-Ting	臺灣大學商學系 Business Dept. National Taiwan University	中央銀行外匯局副局長、 倫敦代表處主任、外匯局局長 Deputy Director General, Foreign Exchange Dept., Central Bank of China, Representative, London Representative Office of C.B.C, Director General, Foreign Exchange Department, Central Bank of China	89.10.15 Oct 15, 2000	二年八個月 (92.06.14) 2 years and eight months (June 14, 2003)	898,019,986	28.232		
常務董事 Managing Director	臺灣銀行代表人 王朝培 Bank of Taiwan Representative: Wang Chau-Pei	日本亞細亞大學 商學系 Business Dept. Asia University, Japan	臺灣銀行科長、襄理、副理、 經理、總務室主任 Division Chief Manager, Deputy General Manager, General Manager, General Affairs Office, Bank of Taiwan	89.10.15 Oct 15, 2000	二年八個月 (92.06.14) 2 years and eight months (June 14, 2003)				
常務董事 Managing Director	第一銀行代表人 黃秀男 First Commercial Bank Representative: Huang Hsiu-Nan	政治大學國際貿易系 International Trade Department, National Chengchi University	第一銀行分行經理、 營業部經理、副總經理 General Manager, SVP & General Manager, Business Dept., Executive Vice President, First Commercial Bank	90.10.22 Oct.22, 2001	二年八個月 (92.06.14) 2 years and eight months (June 14, 2003)	207,551,088	6.525		
董事兼副總經理 Director and Executive Vice President	財政部代表人 李俊昇 Ministry of Finance Representative: Lee Chun-Sheng	政治大學 法律系畢業 Department of Law, National Chengchi University	臺灣企銀分行經理、逾放中心主任、 稽核室主任、主任秘書、聯合建築經 理公司董事、臺灣企銀副總經理 General Manager, SVP & General Manager, Past-due Loan Processing Center, Director, Auditing Department, Secretary General, Taiwan Business Bank; Director, Union Real-Estate Management Corp.; Executive Vice President, Taiwan Business Bank	90.09.03 Sep 03, 2001	二年八個月 (92.06.14) 2 years and eight months (June 14, 2003)				
董事 Director	財政部代表人 吳燦輝 Ministry of Finance Representative: Wu Tsian-Hei	政治大學 公共行政研究所 Graduate School of Public Administration, National Chengchi University	財政部參事、中央產物保險公司董 事、中央信託局常務理事、 華僑貸款信用保證基金董事長 Counselor, Ministry of Finance; Director, Central Insurance Co.; Managing Director, Central Trust of China; Chairman Overseas Chinese Loan Guarantee Fund	89.10.15 Oct 15, 2000	二年八個月 (92.06.14) 2 years and eight months (June 14, 2003)				
董事 Director	臺灣銀行代表人 黃芳彥 Bank of Taiwan Representative: Huang Fan-Yen	臺灣大學醫學院 醫學系醫學士 Medical Sciences Department, National Taiwan University	台大醫院麻醉科主任、台新銀行顧 問、台中汽車客運董事、新光吳火獅 紀念醫院醫務副院長 Chairman, Dept. of Anesthesiology, National Taiwan University Hospital; Advisor, Taishin International Bank; Director, Taichung Motors Transportation Co.; Deputy Director, Wu Ho-Shih Memorial Hospital	89.10.15 Oct 15, 2000	二年八個月 (92.06.14) 2 years and eight months (June 14, 2003)				

基準日：90年12月31日
As of Dec .31, 2001

職稱 Title	姓名 Name	學歷 Education	經歷 Career Experience	選(接)任日期 Inauguration Date	任期 Tenure (任期屆滿日) (Term completed)	持有股份 Shareholding		配偶及未成年子女 持有股份 Shareholding by spouses and minor children	
						股數 Shares	持股比例(%) Percentage	股數 Shares	持股比例(%) Percentage
董事 Director	臺灣銀行代表人 周昭雄 Bank of Taiwan Representative: Chou Chau-Hsiung	成功大學機械工程 學系畢業 Department of Mechanical Engineering, National Chung Kung University	臺灣銀行科長、資訊室業務規劃師、 副主任、主任 Division Chief Business Planner, AVP, SVP & General Manager, Data Processing and Information Department, Bank of Taiwan	89.10.15 Oct 15, 2000	二年八個月 (92.06.14) 2 years and eight months (June 14 2003)				
董事 Director	臺灣銀行代表人 邱丹志 Bank of Taiwan Representative: Chiu Dan-Chih	師範大學英語系 English Department, National Taiwan Normal University	臺灣銀行科長、襄理、 經理、國外管理部經理 Division Chief AVP, SVP & General Manager, International Management Dep., Bank of Taiwan	89.10.15 Oct 15, 2000	二年八個月 (92.06.14) 2 years and eight months (June 14 2003)				
董事 Director	土地銀行代表人 許松根 Land Bank of Taiwan Representative: Hsu Song-Ken	美國賓西凡尼亞 大學哲學博士 Ph.D., University of Pennsylvania	大學教授、系主任兼院長、教育部顧 問、中研院經濟所第三組主任、淡江 大學教授、中研院經濟所兼任研究員 Advisor, Ministry of Education; Director & Researcher, Third Division, Institute of Economics, Academia Sinica; Prof., Dean TamKang University;	89.10.15 Oct 15, 2000	二年八個月 (92.06.14) 2 years and eight months (June 14 2003)	160,722,174	5.053		
董事 Director	彰化銀行代表人 陳辰昭 Chang Hwa Commercial Bank Representative: Chen Chen-lau	逢甲學院會計學系 Accounting Dept., Feng Chia Academy	彰化銀行人事室主任、儲蓄部經理、 人力資源處處長、副總經理 Director, Personnel Dept., SVP & General Manager, Savings Dept., Human Resources Dept., Executive Vice President, Chang Hwa Commercial Bank	89.10.15 Oct 15, 2000	二年八個月 (92.06.14) 2 years and eight months (June 14 2003)	329,711,334	10.365		
董事 Director	第一銀行代表人 郭建中 First Commercial Bank Representative: Guo Jian-Jong	英國蘇塞克斯大學 政治經濟學博士 Ph.D. in Political Economics, Sussex University, U.K.	國際文經協會執行副秘書長、台大國 家發展研究所兼任副教授、淡江大學 中國大陸研究所專任副教授 Executive Secretary, International Culture & Economy Association; Associate Professor, Graduate School of National Development, National Taiwan University; Associate Professor, Graduate School of Mainland China Studies, Tam Kang University	89.10.15 Oct 15, 2000	二年八個月 (92.06.14) 2 years and eight months (June 14 2003)				
董事 Director	華南銀行代表人 龔金源 Hua Nan Commercial Bank Representative: Kung Chin-Yuan	台北工專工業設計 Industrial Design, National Taipei College of Industry	統領建設(股)、嘉年營造工程(股)公 司 瑞隆建設(股)公司董事長 Chairman, Draco Construction & Development Inc. Draco Builders Group	89.10.15 Oct 15, 2000	二年八個月 (92.06.14) 2 years and eight months (June 14 2003)	156,961,124	4.934		
董事 Director	彰化銀行代表人 葉萬士 Chang Hwa Commercial Bank Representative: Yeh Wan-shi	政治大學 國際貿易系 International Trade Dept., National Chengchi University	彰化銀行襄理、秘書、副理、 紐約分行經理、研究發展處處長 Manager, Secretary, Deputy GM, GM of New York Branch, SVP & GM, Research & Development Dept., Chang Hwa Commercial Bank	90.12.21 Dec 21, 2001	二年八個月 (92.06.14) 2 years and eight months (June 14 2003)				
常駐監察人 Resident Supervisor	彰化銀行代表人 吳炳圻 Chang Hwa Commercial Bank Representative: Wu C.S.	省立彰化高商 Changhua Senior Commercial School	華南銀行專門委員兼分行經理、副總 經理、臺灣土地開發投資公司總經 理、彰化銀行總經理 EVP & General Manager Hua Nan Commercial Bank; President, Taiwan Land Development Investment and Trust Corp., President, Chang Hwa Commercial Bank	89.10.15 Oct 15, 2000	二年八個月 (92.06.14) 2 years and eight months (June 14 2003)				

基準日：90年12月31日
As of Dec .31, 2001

職稱 Title	姓名 Name	學歷 Education	經歷 Career Experience	選(接)任日期 Inauguration Date	任期 Tenure (任期屆滿日) (Term completed)	持有股份 Shareholding		配偶及未成年子女 持有股份 Shareholding by spouses and minor children	
						股數 Shares	持股比例(%) Percentage	股數 Shares	持股比例(%) Percentage
監察人 Supervisor	財政部代表人 王南華 Ministry of Finance Representative: Wang N.H.	政治大學 企管研究所 Graduate School of Business Administration, National Chengchi University	中央銀行金檢處主任、科長、稽核、 中央存保副總經理 Assistant Director General, Banking Examination Dept., Central Bank of China; Executive Vice President, Central Deposit Insurance Corp.	89.10.15 Oct.15, 2000	二年八個月 (92.06.14) 2 years and eight months (June 14, 2003)				
監察人 Supervisor	臺灣銀行代表人 張德漢 Bank of Taiwan Representative: Chang T.H.	中興大學會計系 Dept. of Accounting & Statistics, National Chungshing University	中興大學兼任講師、中央銀行稽核、 會計處副處長兼中央銀行監事會秘書、 中央銀行發行局局長 Instructor, National Chungshing University; Auditor, Deputy Director General of Accounting Dept., Secretary of Board of Supervisors, Director General of Issue Dept., Central Bank of China	89.10.15 Oct.15, 2000	二年八個月 (92.06.14) 2 years and eight months (June 14, 2003)				
監察人 Supervisor	臺灣銀行代表人 蔡揚宗 Bank of Taiwan Representative: Tsay Y.T.	美國馬里蘭大學 會計學博士 Ph.D. in Accounting, University of Maryland	中興大學會計學研究所教授兼所長、 臺灣大學會計系系主任會計所所長、 臺灣大學會計系、會計所專任教授 Professor and Chairman, Graduate School of Accounting, National Chungshing University; Chairman and Professor, Accounting Dept., National Taiwan University	89.10.15 Oct.15, 2000	二年八個月 (92.06.14) 2 years and eight months (June 14, 2003)				
監察人 Supervisor	臺灣銀行代表人 陳明章 Bank of Taiwan Representative: Chen Ming-Chang	逢甲大學 銀行保險系 Dept. of Banking and Insurance, Feng Chia University	臺灣銀行分行經理、信託部經理、 證券部經理 General Manager, SVP and General Manager, Trust Department, Securities Department, Bank of Taiwan	90.08.10 Aug.10, 2001	二年八個月 (92.06.14) 2 years and eight months (June 14, 2003)				
總經理 President	蘇金豐 Soo Jin-Fong	美國紐約理工學院 企管碩士 MBA, New York Institute of Technology	土地銀行分行經理、信託部經理、審 查部經理、副總經理、復華證券金融 公司董事、台灣聯合銀行董事、農業 信用保證基金會董事、全國銀行公會 副秘書長、顧問、中興票券金融(股) 公司監察人 General Manager, SVP & GM, Trust Dept., Loan Supervision Department, Executive Vice President, Land Bank of Taiwan; Director, Fuh-Hwa Securities Finance Corp.; Director, Union Bank of Taiwan; Director, Farmers' Credit Guarantee Fund; Deputy Secretary General, Consultant, Bankers Association of the R.O.C.; Supervisor, Chung Hsing Bills Finance Corp.	90.08.29 Aug.29, 2001					
副總經理 Executive Vice President	李俊昇 Lee Chun-Sheng	政治大學法律系 Dept. of Law, National Chengchi University	臺灣企銀副理、經理、專門委員、主任 、主任秘書、聯合建築經理公司董事 Deputy General Manager, SVP & GM, VP, Secretary General, Taiwan Business Bank Director, Union Real Estate Management Corp.	90.08.29 Aug.29, 2001		541,324	0.017	105,125	0.003
副總經理 Executive Vice President	廖錫勳 Liao Shi-Shun	文化大學法律碩士 Master's Degree, Law Dept., Chinese Culture University	臺灣企銀副理、經理、研究員、主任 、主任秘書、中央票券金融(股)公司 監察人 Deputy General Manager, General Manager, SVP & GM, Director, Secretary General, Taiwan Business Bank; Supervisor, Central Bills Finance Corp.	90.08.29 Aug.29, 2001		157,024	0.005		
副總經理 Executive Vice President	黃新吉 Jack S.G. Huang	美國德州大學 企業管理碩士 MBA, University of Texas	臺灣企銀副理、研究員、代表處主任 、經理、倍立證券投資信託(股)公司監 察人、台北外匯經紀(股)公司監察人 Vice President & Deputy GM, Chief Office Representative, SVP & General Manager, Taiwan Business Bank; Supervisor, Barits Securities Investment Trust Co.; Supervisor, Taipei Forex Inc.	90.08.29 Aug.29, 2001		72,492	0.002		
總稽核 Executive Vice President & Head Auditor	汪濟生 Wang Ji-Sheng	臺灣大學法律碩士 Master's Degree, Law Department, National Taiwan University	臺灣企銀副主任、經理、主任、 中央票券金融(股)公司董事 Deputy Director, SVP & General Manager, Director, Taiwan Business Bank; Director, Central Bills Finance Corp.	90.08.29 Aug.29, 2001		79,574	0.003		

法人股東之主要股東

Major Institutional Shareholders

法人股東名稱 Shareholder	法人股東之主要股東（持股10%以上） Major Holders of Shares in Institutional Investors (shareholding over 10%)
財政部 Ministry of Finance	（屬政府機關） Government Agency
臺灣銀行 Bank of Taiwan	（股權百分之百為財政部） 100% Owned by Ministry of Finance
臺灣土地銀行 Land Bank of Taiwan	（股權百分之百為財政部） 100% Owned by Ministry of Finance
第一商業銀行 First Commercial Bank	財政部、臺灣銀行 Ministry of Finance, Bank of Taiwan
華南商業銀行 Hua Nan Commercial Bank	臺灣銀行 Bank of Taiwan
彰化商業銀行 Chang Hwa Commercial Bank	財政部 Ministry of Finance

註：本表所列法人股東係指其代表人有出任董事或監察人者。

Note: The institutional investors listed in this chart are those represented on the TBB's Board of Directors and Supervisors.

三、銀行資本及股份（含特別股）、 金融債券（含海外金融債券）及參 與發行海外存託憑證之發行情形

（一）銀行資本及股份（含特別股）：

資本總額新台幣三百一十八億九百零七萬元，發行總股數三十一億八千零九十萬七千股，均為普通股。

III. Capital and Shares (Including Preferred Shares), Financial Bonds (Including Overseas Bonds), and Participation in the Issuance of Overseas Depository Receipts

(I). Capital and Shares (including preferred shares):

Capital, NT\$31,809.07 million; shares issued, 3,180,907 million, all common shares.

(二) 金融債券發行情形

(II) Issuance of Financial Bonds

金融債券種類 Type of Financial Bond	第88-2次(期)金融債券 No.88-2 financial bonds	第88-3甲次(期)金融債券 No.88-3A financial bonds	第88-3乙次(期)金融債券 No.88-3B financial bonds	第88-4次(期)金融債券 No.88-4 financial bonds
中央主管機關 核准日期、文號 Date and No. of Government Approval	88.1.05 台財融 第88763912 號函 Oct. 5, 1999; Tai Tsai Jung No. 88763912	88.1.05 台財融 第88763912 號函 Oct. 5, 1999; Tai Tsai Jung No. 88763912	88.1.05 台財融 第88763912 號函 Oct. 5, 1999; Tai Tsai Jung No. 88763912	88.1.05 台財融 第88763912 號函 Oct. 5, 1999; Tai Tsai Jung No. 88763912
發行日期 Date of Issuance	89.1.20 Jan. 20, 2000	89.3.10 March 10, 2000	89.3.10 March 10, 2000	89.4.25 April 25, 2000
面額 Face Value	新台幣1,000萬元 NT\$10 million	新台幣1,000萬元、100萬元、 50萬元、10萬元 NT\$10 million NT\$1 million NT\$0.5 million NT\$100,000	新台幣1,000萬元、100萬元、 50萬元、10萬元 NT\$10 million NT\$1 million NT\$0.5 million NT\$100,000	新台幣1,000萬元、100萬元 NT\$10 million NT\$1 million
發行價格 Issuing Price	按面額十足發行 Full face value	按面額十足發行 Full face value	按面額十足發行 Full face value	按面額十足發行 Full face value
總額 Total Value	新台幣20億元 NT\$20 billion	新台幣20億元 NT\$2 billion	新台幣10億元 NT\$1 billion	新台幣35億元 NT\$3.5 billion
利率 Interest Rate	依本行二年期 定存機動利率加0.05% 0.05%+2 year time deposit rate	固定年利率5.4% Fixed rate 5.4% per annum	依本行二年期 定存機動利率加0.1% 0.1%+2 year time deposit rate	固定年利率5.35% Fixed rate 5.35% per annum
期限 Term	2年期 到期日：91年1月20日 2 years; Maturity on Jan. 20, 2002	2年期 到期日：91年3月10日 2 years; Maturity on March 10, 2002	2年期 到期日：91年3月10日 2 years; Maturity on March 10, 2002	2年期 到期日：91年4月25日 2 years; Maturity on April 25, 2002
償還方法 Method of Repayment	屆期一次付清 One-time repayment upon maturity	屆期一次付清 One-time repayment upon maturity	屆期一次付清 One-time repayment upon maturity	屆期一次付清 One-time repayment upon maturity
資金運用計畫 Planned Use of Funds	配合政府政策之 各項專案貸款 Special Loan Programs in Coordination with Government Policy	配合政府政策之 各項專案貸款 Special Loan Programs in Coordination with Government Policy	配合政府政策之 各項專案貸款 Special Loan Programs in Coordination with Government Policy	配合政府政策之 各項專案貸款 Special Loan Programs in Coordination with Government Policy
向財政部申請發行前 一年年終決算之主要 負債占淨值之比率 Ratio of Major Debts to Net Worth at End of Year Prior to Application for Issuance	16.99倍 16.99 times	16.99倍 16.99 times	16.99倍 16.99 times	16.99倍 16.99 times
向財政部申請發行前 一年年終決算稅後 盈餘占淨值之比率 Ratio of After-Tax Profit to Net Worth at End of Year Prior to Issuance	9.41 %	9.41 %	9.41 %	9.41 %
向財政部申請發行前一年年 終決算逾期放款及催收款之 總額占授信總額之比率 Ratio of Non-Performing Loans to Total Loans at End of Year Prior to Issuance	4.9 %	4.9 %	4.9 %	4.9 %
向財政部申請發行年度 總額占發行前一年度決算 淨值之比率 Ratio of Value of Bonds During Year of Application to Net Worth During Year Prior to Issuance	41.81 %	41.81 %	41.81 %	41.81 %

金融債券種類 Type of Financial Bond	第88-5次(期)金融債券 No.88-5 financial bonds	第88-6次(期)金融債券 No.88-6 financial bonds	第88-7次(期)金融債券 No.88-7 financial bonds	第90-1甲次(期) 長期次順位債券 No. 90-1A long term subordinated bonds
中央主管機關 核准日期、文號 Date and No. of Government Approval	88.1.05 台財融 第88763912號函 Oct. 5, 1999; Tai Tsai Jung No. 88763912	88.1.05 台財融 第88763912號函 Oct. 5, 1999; Tai Tsai Jung No. 88763912	88.1.05 台財融 第88763912號函 Oct. 5, 1999; Tai Tsai Jung No. 88763912	90.1.17 台財融 第0900007597號函 Nov. 7 2001; Tai Tsai Jung No. 0900007597
發行日期 Date of Issuance	89.5.12 May 12, 2000	89.8.10 Aug. 10, 2000	89.1.05 Oct. 5, 2000	90.1.1.20 Nov. 20, 2001
面額 Face Value	新台幣1,000萬元、100萬元、 50萬元、10萬元 NT \$10 million NT \$1 million NT \$0.5 million NT \$100,000	新台幣5,000萬元、1,000萬元 NT \$50 million NT \$10 million	新台幣1,000萬元、100萬元 NT \$10 million NT \$1 million	新台幣1億元、5,000萬元、 1,000萬元、100萬元 NT \$100 million NT \$50 million NT \$10 million NT \$1 million
發行價格 Issuing Price	按面額十足發行 Full face value	按面額十足發行 Full face value	按面額十足發行 Full face value	按面額十足發行 Full face value
總額 Total Value	新台幣30億元 NT \$3 billion	新台幣50億元 NT \$5 billion	新台幣38億元 NT \$3.8 billion	新台幣39.39億元 NT \$3.939 billion
利率 Interest Rate	固定年利率5.2% Fixed rate 5.2% per annum	固定年利率5.18% Fixed rate 5.18% per annum	固定年利率5.15% Fixed rate 5.15% per annum	固定年利率3.75% Fixed rate 3.75% pa.
期限 Term	2年期 到期日:91年5月12日 2 years; Maturity on May 12, 2002	2年期 到期日:91年8月10日 2 years; Maturity on Aug. 10, 2002	2年期 到期日:91年10月5日 2 years; Maturity on Oct. 5, 2002	10年期 到期日:100年11月20日 10 years; Maturity on Nov. 20, 2011
償還方法 Method of Repayment	屆期一次付清 One-time repayment upon maturity	屆期一次付清 One-time repayment upon maturity	屆期一次付清 One-time repayment upon maturity	滿五年後有贖回權， 第六年起每年還本五分之一 Callable after 5 years, and repay one-fifth of the principal starting from year 6
資金運用計畫 Planned Use of Funds	配合政府政策之 各項專案貸款 Special Loan Programs in Coordination with Government Policy	配合政府政策之 各項專案貸款 Special Loan Programs in Coordination with Government Policy	配合政府政策之 各項專案貸款 Special Loan Programs in Coordination with Government Policy	中長期放款 Medium and Long Term Loans
向財政部申請發行前 一年年終決算之主要 負債占淨值之比率 Ratio of Major Debts to Net Worth at End of Year Prior to Application for Issuance	16.99倍 16.99 times	16.99倍 16.99 times	16.99倍 16.99 times	13.94倍 13.94 times
向財政部申請發行前 一年年終決算稅後 盈餘占淨值之比率 Ratio of After-Tax Profit to Net Worth at End of Year Prior to Issuance	9.41%	9.41%	9.41%	4.61%
向財政部申請發行前一年年 終決算逾期放款及催收款之 總額占授信總額之比率 Ratio of Non-Performing Loans to Total Loans at End of Year Prior to Issuance	4.9%	4.9%	4.9%	6.88%
向財政部申請發行 年度總額占發行前 一年度決算淨值之比率 Ratio of Value of Bonds During Year of Application to Net Worth During Year Prior to Issuance	41.81%	41.81%	41.81%	63.78%

金融債券種類 Type of Financial Bond	第90-1乙次(期) 長期次順位債券 No. 90-1B long term subordinated bonds	第90-1丙次(期) 長期次順位債券 No. 90-1C long term subordinated bonds	第90-1戊次(期) 長期次順位債券 No. 90-1E long term subordinated bonds	第90-2次(期) 長期次順位債券 No. 90-2 long term subordinated bonds
中央主管機關 核准日期、文號 Date and No. of Government Approval	90.1.17台財融 第0900007597號函 Nov. 7, 2001; Tai T sai Jung No. 0900007597	90.1.17台財融 第0900007597號函 Nov. 7, 2001; Tai T sai Jung No. 0900007597	90.1.17台財融 第0900007597號函 Nov. 7, 2001; Tai T sai Jung No. 0900007597	90.1.17台財融 第0900007597號函 Nov. 7, 2001; Tai T sai Jung No. 0900007597
發行日期 Date of Issuance	90.1.12.0 Nov. 21, 2001	90.1.12.0 Nov. 21, 2001	90.1.12.0 Nov. 21, 2001	90.1.22.4 Dec. 24, 2001
面額 Face Value	新台幣1億元、5,000萬元、 1,000萬元、100萬元 NT\$100 million NT\$50 million NT\$10 million NT\$1 million	新台幣1億元、5,000萬元、 1,000萬元、100萬元 NT\$100 million NT\$50 million NT\$10 million NT\$1 million	新台幣1億元、5,000萬元、 1,000萬元、100萬元 NT\$100 million NT\$50 million NT\$10 million NT\$1 million	新台幣1億元、5,000萬元、 1,000萬元、100萬元 NT\$100 million NT\$50 million NT\$10 million NT\$1 million
發行價格 Issuing Price	按面額十足發行 Full face value	按面額十足發行 Full face value	按面額十足發行 Full face value	按面額十足發行 Full face value
總額 Total Value	新台幣5億元 NT\$500 million	新台幣12.04億元 NT\$1.204 billion	新台幣68.02億元 NT\$6.802 billion	新台幣30億元 NT\$3 billion
利率 Interest Rate	機動年利率3.7% Floating rate 3.7% pa	固定年利率3.8% Fixed rate 3.8% pa	固定年利率3.7% Fixed rate 3.7% pa	機動年利率3.9% Floating rate 3.9% pa
期限 Term	10年期 到期日：100年11月20日 10 years; Maturity on Nov. 21, 2011	10年期 到期日：100年11月20日 10 years; Maturity on Nov. 21, 2011	7年期 到期日：97年11月20日 7 years; Maturity on Nov. 21, 2008	7年期 到期日：97年12月24日 7 years; Maturity on Dec. 24, 2008
償還方法 Method of Repayment	無贖回權，第六年起 每年還本五分之一 Non-callable, repay one-fifth of the principal starting from year 6	滿五年後有贖回權， 到期一次還本 Callable after 5 years, and repay one-fifth of the principal starting from year 6	到期一次還本 One-time repayment upon maturity	到期一次還本 One-time repayment upon maturity
資金運用計畫 Planned Use of Funds	中長期放款 Medium and Long Term Loans	中長期放款 Medium and Long Term Loans	中長期放款 Medium and Long Term Loans	中長期放款 Medium and Long Term Loans
向財政部申請發行前 一年年終決算之主要 負債占淨值之比率 Ratio of Major Debts to Net Worth at End of Year Prior to Application for Issuance	13.94倍 13.94 times	13.94倍 13.94 times	13.94倍 13.94 times	13.94倍 13.94 times
向財政部申請發行前 一年年終決算稅後 盈餘占淨值之比率 Ratio of After-Tax Profit to Net Worth at End of Year Prior to Issuance	4.61 %	4.61 %	4.61 %	4.61 %
向財政部申請發行前一年年 終決算逾期放款及催收款之 總額占授信總額之比率 Ratio of Non-Performing Loans to Total Loans at End of Year Prior to Issuance	6.88 %	6.88 %	6.88 %	6.88 %
向財政部申請發行年度 總額占發行前一年度 決算淨值之比率 Ratio of Value of Bonds During Year of Application to Net Worth During Year Prior to Issuance	63.78 %	63.78 %	63.78 %	63.78 %

(三) 參與發行海外存託憑證之發行情形：無

(III) Participation in the Issuance of Overseas Depository Receipts: None

參、營運概況

Business Operations

一、業務內容

(一) 業務範圍

本行係屬銀行法所稱之「中小企業專業銀行」。除積極辦理中小企業融資與輔導，協助其改善生產設備及財務結構暨健全其經營管理，提供中小企業一般融資服務外，更肩負多項政策性任務。本行同時亦收受存款、承做放款、辦理外匯、信託等一般銀行業務，因此本行是一個具有專業銀行、商業銀行及信託銀行等綜合性功能之現代化金融機構。

本行營業項目主要內容

1. 收受支票、活期及定期存款。
2. 辦理中小企業融資與輔導。
3. 辦理票據貼現及個人與中小企業短、中、長期放款。
4. 投資公債、短期票券、公司債券及金融債券。
5. 辦理國內匯兌。
6. 經中央銀行許可辦理國外匯兌。
7. 辦理中小企業商業匯票之承兌。
8. 簽發中小企業國內外信用狀。
9. 辦理中小企業國內外保證業務。
10. 代理收付款項。
11. 代銷公債、國庫券、公司債券及公司股票。
12. 辦理短期票券經紀及自營業務。
13. 辦理信用卡業務。
14. 辦理與業務有關之倉庫、保管及代理服務業務。
15. 發行金融債券。
16. 買賣金塊、銀塊、金幣、銀幣及外國貨幣業務。
17. 報請主管機關核准辦理信託、證券經紀相關業務。
18. 期貨交易輔助人。
19. 經中央主管機關核准辦理之其他有關業務。

I. Business Contents

(I) Scope of Business

The TBB operates as a specialized bank for small and medium-sized businesses in accordance with the provisions of the Banking Law. In addition to actively providing small and medium-sized enterprises with financing and assistance to help them improve their production facilities and financial structures, the Bank is also responsible for numerous policy-type tasks. At the same time, the Bank accepts deposits, extends loans, handles foreign exchange and trust business, and undertakes other general banking operations. The TBB is, therefore, a specialized financial institution with the comprehensive functions of a commercial bank, savings bank, and trust bank.

The major services of the Bank:

1. Absorption of checking, demand, and time deposits.
2. Provision of financing and assistance to small and medium sized enterprises.
3. Handling of bills discount and extension of short, medium, and long-term loans to individuals as well as small and medium-sized businesses.
4. Investment in treasury bonds, short-term bills, corporate bonds, and financial bonds.
5. Handling of domestic remittances.
6. Handling of foreign exchange remittances.
7. Acceptance of commercial drafts for small and medium-sized enterprises.
8. Opening of domestic and overseas letters of credit for small and medium-sized enterprises.
9. Provision of domestic and overseas guarantee services for small and medium-sized enterprises.
10. Acting as fee collection agency.
11. Selling of government bonds, treasury notes, corporate bonds, and company stocks.
12. Provision of securities brokerage and trading services.
13. Handling of credit card business.
14. Provision of warehousing, custodial, and agency services related to the banking business.
15. Issuance of financial bonds.
16. Dealing in gold and silver bullion, gold and silver coins, and foreign currencies.
17. Provision of securities and trust operations with the approval of the competent authorities.
18. Serving as Futures Trading Assistant.
19. Provision of other services as approved by the competent authorities.

(二) 最近二年度各項業務概況

本行自八十八年一月一日起由政府會計年度改為曆年制，以每年之一月一日至十二月三十一日為一年度。茲就九十年度(90.1.1-9012.31)各項業務概況說明如下：

(II). Business Performance for the Past Two Years

With the change in the government fiscal year to the calendar year beginning Jan. 1, 1999, the period of Jan.1 through Dec. 31 is treated as "fiscal year".The Business Performance for the FY2001(Jan. 1,2001~Dec. 31,2001) is the following:

1. 存款業務

至九十年十二月底存款總餘額七千七百九十二億七千萬元，較八十九年十二月底增加四百一十二億九千一百萬元，增加比率為百分之五·六〇。

1. Deposits

At the end of December 2001 total deposits in the Bank stood at NT\$779,270 million; compared with the end of Dec. 2000 this was an increase of NT \$ 41,291million for a growth rate of 5.60%

最近二年度存款業務概況比較表

Deposits Business Performance for Recent Two Years

單位：新台幣百萬元

Millions of NT Dollars

科目 Type of Business	年度 FY	九十年度 FY2001		八十九年度 FY2000	
		金額 Amount	比重 %	金額 Amount	比重 %
活期性存款 Demand Deposits		227,185	29.16	205,063	27.79
定期存款 Time Deposits		291,549	37.41	305,191	41.36
定期儲蓄存款 Time Savings Deposits		237,587	30.49	208,118	28.20
公庫存款 Treasury Deposits		2,828	0.36	5,410	0.73
同業存款 Due to Bank		20,121	2.58	14,197	1.92
合計 Total		779,270	100.00	737,979	100.00

2. 放款業務

至九十年十二月底，本行放款總餘額為六千一百五十五億一千一百萬元，較八十九年十二月底減少一百六十九億四千六百萬元，減少比率為百分之二·六八。

2. Loans

The amount of loans outstanding at the end of Dec. 2001 totaled NT\$615,511 million; compared with the end of Dec. 2000 this was a decline of NT\$16,946 million, for a decrease rate of 2.68%.

最近二年度放款業務概況比較表

Loan Business Performance for Recent Two Years

單位：新台幣百萬元

Millions of NT Dollars

科目 Type of Business	年度 FY	九十年 FY2001		八十九年 FY2000	
		金額 Amount	比重 %	金額 Amount	比重 %
短期放款 Short-term Loans		176,394	28.66	191,243	30.24
中期放款 Medium-term Loans		186,236	30.26	169,957	26.87
長期放款 Long-term Loans		252,881	41.08	271,257	42.89
無擔保放款 Credit Loans		224,162	36.42	206,644	32.67
擔保放款 Secured Loan		391,349	63.58	425,813	67.33
合計 Total		615,511	100.00	632,457	100.00

3. 外匯業務

本行九十年度外匯業務總承做量二百三十三億八千九百萬美元，較八十九年度減少三十億一千二百萬美元，減少比率為百分之一一·四一。

3. International Banking

The total volume of foreign exchange transactions undertaken by the Bank during FY 2001 was US\$23,389 million; compared with FY 2000 this was a decrease of US\$3,012 million, for a decrease rate of 11.41%.

最近二年度外匯業務概況比較表

International Business Performance for Recent Two Years

單位：百萬美元

Millions of US Dollars

項目 Item	年度 FY	九十年 FY2001		八十九年 FY2000	
		金額 Amount	比重 %	金額 Amount	比重 %
出口業務 Export		1,643	7.03	2,111	8.00
進口業務 Import		2,101	8.98	2,829	10.72
匯兌業務 Remittance		19,645	83.99	21,461	81.28
合計 Total		23,389	100.00	26,401	100.00

4. 證券業務

- (1) 證券經紀業務：九十年度受託買賣有價證券成交金額為一千一百三十三億三千八百萬元，較八十九年度減少一千二百九十二億八千萬元，減少比率為百分之五三·二九。
- (2) 證券融資業務：九十年度辦理有價證券融資業務餘額為八億九千四百萬元，較八十九年度減少十一億四千八百萬元，減少比率為百分之五六·二二。
- (3) 期貨交易輔助業務：九十年度承做口數達八千六百二十八口，較八十九年度增加二千二百餘口，增加比率為百分之三四·六九。
- (4) 自營買賣債票券業務：九十年度自營買賣債票券（附買回）業務餘額為一百零五億七千六百萬元，較八十九年度減少五億三千六百萬元，減少比率為百分之四·八二。
- (5) 短期票券簽證承銷業務：九十年度辦理短期票券簽證承銷業務承做額為十二億三千一百萬元，較八十九年度減少二十五億九千三百萬元，減少比率為百分之六七·八一。

4. Securities Operations

- (1). Securities brokerage : The total volume of securities transactions undertaken on behalf of customers during FY 2001 amounted to NT\$113,338 million; compared with FY 2000 this was a decrease of US\$129,280 million, for a decrease rate of 53.29%.
- (2). Securities margin trading : The outstanding balance of margin trading undertaken in FY 2001 was NT\$894 million, compared with FY 2000 this was a decrease of US\$1,148 million, for a decline rate of 56.22%.
- (3). Futures trading assistant to futures commission merchants: The total no. of futures trading assistance transactions handled during FY2001 were 8,628, compared with FY 2000 this was an increase of more than 2,200, for a growth rate of 34.69%.
- (4). Bond repurchasing : The amount of this business outstanding at the end of December 2001 was NT\$10,576 million. This was a decrease of NT\$536 million compared with FY 2000, for a 4.82% decline.
- (5). Bills certification and underwriting : The total value of bills certified and underwritten by the TBB during FY 2001 amounted to NT\$1,231 million, this was a decrease of NT\$2,593 million over FY 2000 for a 67.81% decline.

最近二年度證券業務概況比較表

Securities Business Performance for Recent Two Years

單位：新台幣百萬元

Millions of NT Dollars.

項目 Item	年度 FY	九十年 FY 2001	八十九年 FY 2000
證券經紀業務成交金額 Total Stock Trading Amount in Brokerage		113,338	242,618
證券融資業務餘額 Balance of Securities Margin Trading		894	2,042
期貨交易輔助業務承做口數 No. of Futures Trading Assistance Transactions Handled		8,628	6,406
自營買賣債票券(附買回)餘額 Balance of Bond Trading (repurchase)		10,576	11,112
短期票券簽證承銷業務承做額 Amount for Bills Certification and Underwriting		1,231	3,824

5. 信託業務

- (1) 收受指定用途信託資金業務：九十年年度收受指定用途信託資金承做額為十五億一千二百萬元。截至九十年十二月底止之餘額為六十億元，較八十九年度增加一億八千四百萬元，增加比率為百分之三·一六。
- (2) 保管銀行業務：九十年年度受託保管資產平均總值為三百零九億三千七百萬元，較八十九年度減少六十四億五千一百萬元，減少比率為百分之一七·二五。
- (3) 股票簽證業務：九十年年度辦理股票簽證業務金額為一百五十四億八千九百萬元，較八十九年度減少三百五十億六千萬元，減少比率為百分之六九·三六。

5. Trust Business

- (1) Non-discretionary trust funds: The total transaction value of non-discretionary trust funds entrusted to the Bank in FY 2001 was NT\$1,512 million. The total balance of these trust funds with the Bank at the end of December 2001 was NT\$6 billion, up NT\$184 million over FY 2000 for a growth of 3.16%.
- (2) Custodial banking : The total value of assets taken under custodianship in FY 2001 was NT\$30,937 million, for a decline of NT\$6,451 million or 17.25% over the previous year.
- (3) Securities certification : The total value of securities certified by the TBB during FY 2001 amounted to NT\$15,489 million; this was a decrease of NT\$35,060 million over the previous fiscal year, for a decline rate of 69.36%.

最近二年度信託業務概況比較表

Trust Business Performance for Recent Two Years

單位：新台幣百萬元

Millions of NT Dollars

項目 Item	年度 FY	九十年年度 FY 2001	八十九年度 FY 2000
收受指定用途信託資金承做額 Transaction Value for Non-discretionary trust Funds		1,512	3,941
收受指定用途信託資金餘額 Balance of Non-discretionary Trust Funds		6,000	5,816
保管銀行業務平均保管資產 Total Average Custodial Assets		30,937	37,388
股票簽證業務承做額 Volume of Securities Certification		15,489	50,549

6. 信用卡業務

本行自八十五年開辦信用卡業務以來，因採穩健原則，發卡對象以本行往來戶為主，以提升品質為業務拓展主要策略。九十年年度本行國際信用卡增加發卡數為三萬三千五百四十七卡，累計發卡數為二十二萬六千四百一十六卡；國際信用卡交易量為五十三億四千三百萬元，開辦至今累計交易量為二百三十八億四千三百萬元。

6. Credit Cards

The TBB inaugurated its credit card business in 1996, adopting a principle of stability under which card issuance is targeted mainly at the Bank's business customers, and holding to a business development strategy of quality improvement. A total of 33,547 new international cards were issued in 2001, bringing the accumulated number of cards issued by the Bank to 226,416. The total transaction value of customers using international credit cards issued by the TBB reached NT\$5,343 million, bringing the cumulative total transaction value up to the present time to NT\$23,843 million.

最近二年度信用卡業務概況比較表

單位：新台幣百萬元/張

Credit Card Business Performance for Recent Two Years

Millions of NT Dollars/no. of Cards

項目 Item	年度 FY	九十年度 FY 2001	八十九年度 FY2000
卡片交易量 Card Transaction Volume		5,343	5,295
累積發卡量 Accumulated No. of Cards Issued		226,416	192,869

7.投資業務

7. Investment Business

(1) 短期投資

(1) Short Term Investments

最近二年度短期投資概況比較表

單位：新台幣仟元

Short Term Investments for Recent 2 Years

Thousands of NT dollars

投資標的 Items	90年12月31日 Dec. 31, 2001	89年12月31日 Dec. 31, 2000
股票 Stock	1,349,290	1,923,096
基金 Fund	1,664,000	307,312
合計 Total	3,013,290	2,230,408

(2) 長期投資

(2) Long term Investments

最近二年度長期投資概況比較表

單位：新台幣仟元/股

Long Term Investments for Recent 2 Years

Unit: NT\$1,000/No of Shares

公司名稱 Co. Name	主要經營事業 Business Type	90年12月31日 Dec. 31, 2001			89年12月31日 Dec. 31, 2000		
		投資股數 No. of Shares	帳載金額 Book Value	投資比率 Shareholding %	投資股數 No. of Shares	帳載金額 Book Value	投資比率 Shareholding %
高雄銀行(股)公司	金融業務	1,862	14	0.0004	1,862	14	0.0004
臺北外匯經紀(股)公司 Taipei Forex Incorporation	經營外匯買賣	700,000	7,000	3.5318	700,000	7,000	3.5318
台灣聯合銀行(股)公司	金融業務	146,250	125,921	10.0000	146,250	125,921	10.0000
中興票券金融(股)公司 Chung-Hsing Bills Finance Corp	票券保證、承銷及買賣 Bills Financing	74,528,828	261,017	2.6509	74,528,828	261,017	2.6509
財金資訊(股)公司 Financial Information Service Co., Ltd.	金融資訊服務業務 Financial information Service	4,550,000	45,500	1.1375	4,550,000	45,500	1.1375
倍立證券投資信託(股)公司 Bairis Securities Investment & Trust Co., Ltd.	基金之募集與發行 Securities Underwriting & Issuance	12,000,000	122,876	40.0000	12,000,000	115,914	40.0000
中央票券金融(股)公司 Central Bills Finance Corp	票券保證、承銷及買賣 Bills Financing	149,324,816	1,507,319	24.8833	149,324,816	1,494,780	24.8833
台灣證券交易所(股)公司	證券交易 Stock Exchange	4,336	198,012	0.9497	4,130	198,012	0.9497
台灣期貨交易所(股)公司 Taiwan Futures Exchange Co., Ltd	期貨交易 Futures Trading	2,000,000	20,000	1.0000	2,000,000	20,000	1.0000
台灣金聯資產管理(股)公司 Taiwan Asset Management Co.	資產管理 Asset Management	100,000,000	1,000,000	5.6754	—	—	—
台灣金融資產服務(股)公司 Taiwan Financial Asset Service Co.	資產服務 Asset Service	5,000,000	50,000	2.9412	—	—	—
臺灣電力(股)公司 Taiwan Power Company	能源發電 Electricity Generating	1,451,523	11,427	0.0044	1,451,523	11,427	0.0044
高雄硫酸銨(股)公司 Kaohsiung Ammonium Sulfate Corp	產銷化學原料硫酸銨 Chemical Plant	44	0.20	0.0000	44	0.20	0.0000
聯合建築經理(股)公司 Union Real-Estate Management Corp.	營建計畫審查、諮詢、 不動產評估、徵信及營建管理 Real Estate Planning & Management	9,581,400	131,615	30.0000	9,581,400	121,117	30.0000
台灣育成中小企業開發(股)公司 Taiwan Small & Medium Enterprises Devel. Co	中小企業之投資與顧問 SME Consulting Service	3,417,440	29,000	4.8438	3,417,440	29,000	4.8438
華陽中小企業開發(股)公司 Sunyano Development Association Inc.	中小企業之投資與顧問 SME Consulting Service	3,284,484	24,305	3.9579	3,284,484	24,305	3.9579
臺灣糖業(股)公司 Taiwan Sugar Co.	砂糖、豬隻等生產與銷售 Sugar Production	23,377,135	61,364	0.2986	21,251,941	61,364	0.2986
臺灣汽車客運(股)公司 Taiwan Motor Transport Co. Ltd.	公路汽車客運業 Transportation	—	—	—	10,000	100	0.0010
開發國際投資(股)公司 CDIB & Partners Investment Holding Corp.	轉投資相關業務 Reinvestment Business	54,000,000	500,000	4.9505	54,000,000	500,000	4.9505
亮利投資(股)公司 Everright Investment Co., Ltd.	太空衛星科技 Space Satellite Technology	25,404,000	25,404	17.3913	25,404,000	25,404	17.3913
東森寬頻電信(股)公司 Eastern Broadband Telecom Co., Ltd.	電信事業 Telecommunication	30,000,000	300,000	0.4568	30,000,000	300,000	0.4568
世華聯合商業銀行 United World Chinese Commercial Bank	金融業務 Banking	—	—	—	33,164,000	225,108	0.97
廣陽中小企業開發(股)公司 Koyon Capital Corporation	中小企業之投資與顧問 SME Consulting Service	1,500,000	15,000	5.0000	1,500,000	15,000	5.0000
合計 Total			4,664,410			3,809,619	

8.買賣票券及承銷商業本票

單位：新臺幣仟元

8. Bond Trading & Underwriting Business

Unit: NT\$ 1,000

項目 Item	九十年 FY 2001		八十九年 FY 2000	
	買賣(保證、承銷)數額 Volume	獲利數額 Gains	買賣(保證、承銷)數額 Volume	獲利數額 Gains
買入商業本票(含附買回、附賣回) Commercial Paper Purchased (including repo & resale)	42,376,032	1,598,302	36,134,677	1,788,116
買入承兌匯票(含附買回、附賣回) Acceptances Purchased (including repo & resale)	39,126	2,201	43,958	2,645
買入定期存單(含附買回、附賣回) CD purchased (including repo & resale)	20,926,217	419,147	21,949,030	1,111,678
買入國庫券(含附買回、附賣回) Treasury Notes Purchased (including repo & resale)	174,446	9,483	1,547,534	80,855
合計 Total		2,029,133		2,983,294

(三)未來計畫開發之新金融商品

1. 電話銀行、加值型電子銀行、網際網路銀行、行動銀行等後續相關業務及市場新興電子金融商品。
2. 整合性業務及交叉銷售服務，如投資管理帳戶。
3. 應收帳款承購業務。
4. 網路銀行外匯存款轉帳業務。
5. 金錢信託、動產信託、保險金信託、募集共同信託基金、退休金信託及親子信託等多項新種信託商品。

二、市場分析

(一)經濟成長率

國際景氣自八十九年第四季起開始反轉，主要肇因於資訊科技產業供給過剩，不僅造成美國經濟急速降溫，全球經濟亦同步下滑，影響我外貿擴張速度，國內股市亦隨國際股市下修而表現不佳，財富縮水，衝擊民間消費意願，

(III) New Financial Products for Future Development

1. Electronic banking, value-added ebanking, Internet banking, mobile banking, and other follow on businesses, as well as emerging electronic financial products for the market.
2. Integrated businesses and cross-marketing services such as investment portfolio accounts.
3. Factoring business.
4. Electronic transfer of funds for foreign currency deposits.
5. Money trust, movable assets trust, insurance trust, mutual fund trust, retirement fund trust, parent-child trust, and other new trust products.

II. Market Analysis

(I) Economic Growth

The international economy began to turn downward in the fourth quarter of 2000, mainly because of an excess of supply in the information technology (IT) industry which not only led to a rapid cooling of the U.S. economy but also to a simultaneous slide in the global economy. This had an impact on the speed of Taiwan's trade expansion. The performance of the island's stock market was also poor as international stock markets adjusted downward, and the resulting wealth shrinkage had an impact on public consumption willingness and a heavy influence on private investment as well. Then, with the terrorist attacks that struck the U.S. in the last half of 2001, the global economy lost further energy. With this

民間投資亦大受影響，九十年下半年發生美國恐怖攻擊事件，全球經濟益發欠缺動能，加以就業市場疲弱，雖政府推動「8100，台灣啟動」方案，惟因整體環境不佳，激勵效果不如預期，依主計處初步統計，九十年國內經濟成長率為負百分之一·九一。

(二)對外貿易

依據財政部統計處統計，八十九年進出口貿易總額為二千三百二十三·四億美元，其中出口金額為一千二百一十六·四億美元，進口金額為一千一百零七億美元，與八十八年相較，分別增加百分之十及百分之五·八。九十年因全球供需逆轉，且我國對電子、資訊與通信產品的出口依賴日深，故外貿難以突破衰退格局，累計全年貿易總額為二千三百零一·四億美元，其中出口金額為一千二百二十九億美元，進口金額為一千零七十二·四億美元，與上年同期相較，分別減少百分之十七·一及百分之二十三·四，貿易出超為一百五十六·六億美元，較上年增加七十三億美元。

(三)金融情勢

為免經濟向下沉淪，殃及金融穩定，貨幣政策仍以寬鬆為主，連續調降利率的結果，利率創下歷史新低紀錄，整體資金情勢相當寬鬆。主管機關為健全金融制度，加速市場開放以迎接WTO的來到，先後採取下列措施：

1. 九十年七月修正保險法。
2. 九十年七月公布金融控股公司法與票券金融管理法。
3. 九十年十月行政院通過金融資產證券化條例草案。
4. 九十年十一月修正公司法，如廢除公司執照、引進一人公司、開創無實體交易制度等。

factor plus weakness in the job market, the government's "NT\$810 Billion to Get Taiwan Moving" program was unable to overcome Taiwan's anemic overall environment and its stimulative effect proved to be less than expected. According to preliminary statistics from the Directorate General of Budget, Accounting and Statistics, Taiwan's economic growth rate for 2001 was a negative 1.91%.

(II) Foreign Trade

According to figures released by the Department of Statistics, Ministry of Finance, Taiwan's total imports and exports in 2000 amounted to US\$232.34 billion, of which exports accounted for US\$121.64 billion and imports US\$110.70 billion. Compared with 1999, these figures represented increases of 10% and 5.8%, respectively. The year 2001 saw a weakening of trade because of an excess of supply over demand as well as an increasingly heavy dependence of Taiwan's exports on electronic, information, and telecommunication products. The total trade volume for the year was US\$230.14 billion, with exports amounting to US\$122.90 billion and imports US\$107.24 billion; this was a reduction of 17.1% for exports and 23.4% for imports. The trade surplus for the year was US\$15.66 billion, an increase of US\$7.3 billion over 2000.

(III) Finance

The government moved to keep the economy from sinking and having an adverse impact on financial stability mainly by maintaining a loose monetary policy.

Interest rates were reduced repeatedly until they reached historically record lows, and the overall capital situation was quite loose. To strengthen the financial system, the authorities accelerated the opening of the market in response to the advent of WTO membership, adopting the following measures in succession:

1. Revision of the Insurance Law in July 2001.
2. Promulgation of the Financial Holding Company Law and Securities Finance Management Law in July 2001.
3. Approval by the Executive Yuan of draft Regulations Governing the Securitization of Financial Assets in October 2001.
4. Revision of the Company Law in November 2001 to abolish company licenses, introduce single-person companies, and institute a paperless transaction system.
5. Approval for the establishment of financial holding companies with the aim of boosting the international competitiveness of financial industry through cross industry operations.

In the area of foreign exchange, the cooling of the global economy, and the erosion of consumer and investor confidence in Taiwan that was brought on by the major differences of opinion that erupted between the ruling and opposition parties over such issues as the halting of construction on the fourth nuclear power plant following the island's first transfer of power between political parties, led to a substantial slowdown in the growth of corporate revenues and profits. This brought a setback to

5. 正式核准金融業者申請金融控股公司，期藉由跨業經營，增進金融業者的國際競爭力，與世界金融業者一較長短。

至於匯率方面，由於全球景氣降溫、國內又因首次政黨輪替引發朝野對核四停建等重大意見相左，削弱消費者與投資者信心，企業營收與獲利成長速度明顯減緩，致股市重挫，投資人信心動搖，外匯需求大增，新台幣因而一路走貶，其間雖有外資匯入、強勢美元政策遭受質疑，致新台幣轉貶為升，惟升值幅度不大，在日圓劇貶後，再次呈現貶值態勢。

(四) 未來展望

展望九十一年，由於國際景氣漸趨明朗，帶動出口活絡，多數研究機構估計九十一年我國經濟表現當可較上年為佳。不過，我國正式加入WTO，整體產業結構不免受到一定的衝擊，強者恆強、弱者恆弱的現象逐漸分明，對於擁有國際競爭力的業者相當有利，反之，部分來不及調整的業者則為不利，而短期資金的快速流動不僅加大新台幣匯價波動空間，業者操作外匯風險也將加深。從央行將九十一年度M2貨幣供給額下調至百分之三·五到百分之八·五之間來看，顯示民間資金需求不強，反應貨幣需求仍弱的事實。雖然國產菸酒大幅調漲，但各項進口物品也因關稅的調降而使消費者受益，一般預料國內物價將可維持平穩，除非國際油價再度飆漲。而在政府提振景氣的考量下，寬鬆的貨幣政策預料將持續，不過，由於降幅之大為歷來僅見，預料利率再降的幅度有限。此外，金融機構合併以及控股公司的正式上路，將會使金融業面臨一場激烈的競爭。

the stock market and a wavering of investor confidence; as a result, the demand for foreign exchange increased greatly and the NT dollar went into a steady decline. An influx of foreign capital and doubts about the strong greenback policy caused the value of the NT dollar to turn upward again, but the scale of the appreciation was not large and the NT subsequently followed the Japanese yen downward into another bout of depreciation.

(IV) Future Prospects

The gradual recovery of the international economy will stimulate exports in 2002, and most research institutions predict that Taiwan's economy will show improvement over 2001. But with our formal entry into the WTO our overall industrial structure will inevitably suffer certain shocks, and the "the strong grow stronger while the weak grow weaker" phenomenon will differentiate the two ever more clearly; this situation will be favorable to those enterprises that have international competitiveness, but unfavorable to those that fail to adjust in time. The rapid flow of short-term capital will not only increase the room for the NT dollar exchange rate to fluctuate, but will also deepen companies' foreign exchange risk. Judging from the Central Bank of China's lowering of the 2002 M2 money supply growth target to the range of 3.5% to 8.5%, the private demand for capital will not be very strong, reflecting a continuing weak demand for money. Despite the large hike in the prices of domestically produced tobacco products and alcoholic beverage, consumers will benefit from reduced tariffs on imported goods; and unless the international price of petroleum spirals upward again, domestic prices are generally expected to remain stable. With the government's efforts to revitalize the economy, the loose monetary policy is expected to continue; because of the unprecedented size of the interest rate cuts, however, the room for further reduction is limited. In addition, mergers of financial institutions and the formal inauguration of financial holding companies will bring a bout of intense competition to the financial industry.

三、從業員工

III. Human Resources

最近二年度員工結構表

Staff Structures for Recent Two Years

項目 Item	年度 FY	九十年度 FY2001	八十九年度 FY2000
員工人數 No. of Employees		4,905人	5,262人
平均年齡 Average Age		40.74歲	40.50歲
平均服務年資 Average Working Years		16.13年	15.90年
學歷分布比率 Education Level of Employees	碩士以上 Master	2.20%	2.17%
	大學 University	29.36%	28.64%
	專科 College	39.88%	38.43%
	高中 Senior High School	26.18%	27.82%
	高中以下 Below Senior High School	2.38%	2.95%

四、勞資關係

IV. Labor-Management Relations

(一) 公司福利措施

(I) Company Welfare Measures

1. 本行設有圖書室，備有中外各種書籍供員工閱覽。
2. 員工可利用公餘時間參加語文進修，並依行方之規定申請補助費用。
3. 員工就讀大專夜間部、空中大學及空中專校，亦得申請補助費用。
4. 本行不定期分區舉辦員工自強活動。
5. 總行餐廳提供價廉物美之早餐、午餐及點心飲料供員工享用。
6. 員工存款及房屋貸款均享有優惠利率。
7. 對本行退休員工發給照護慰問金。

1. The company library contains all kinds of Chinese and foreign language books for employees to read.
2. Employees can use their free time to participate in language studies, and can apply for subsidies from the Bank.
3. Employees can apply for subsidies for study in the evening department of college, or in open university or open college.
4. Employee outing activities are held in different regions on an irregular basis.
5. The headquarters restaurant provides inexpensive breakfast, lunch, snacks, and beverages for employees.
6. Employees enjoy preferential interest rates for deposits and home loans.
7. Care money is presented to the Bank's retired employees.

(二) 職工福利委員會

本行設有「職工福利委員會」，每月就職工薪金扣繳福利金百分之〇·五，另就營業收入提撥百分之〇·一五，由職工福利委員會統籌運用辦理員工福利事宜。對員工福利訂有下列辦法：

1. 職工福利委員會組織規章。
2. 職工子女教育獎學金設置要點。
3. 事務員及其配偶、子女疾病濟助辦法。
4. 向人壽保險公司投保一年定期團體壽險，費用由職工福利委員會負擔。
5. 每年三節核發在職員工福利金。

(三) 退休制度

依據「勞基法」之規定，訂定「臺灣企銀員工退休、撫卹及資遣要點」，辦理員工退休事宜。

(四) 最近二年度因勞資糾紛所遭受之損失：無。

(五) 目前及未來可能發生之勞資糾紛損失：無。

(II) Employee Welfare Committee

The Bank maintains an Employee Welfare Committee, and 0.5% of salaries are deducted monthly and 0.15% of operating income is allocated for a fund which the Committee utilizes for employee welfare purposes. Employee welfare is handled in accordance with the following regulations:

1. Organization Statute for the Employee Welfare Committee.
2. Scholarship Guidelines for Employees' Children.
3. Medical Relief Measures for Office Staff and Dependents.
4. One year term group life insurance provided by a life insurance company, with the premiums paid by the Employee Welfare Committee.
5. Festival bonuses issued to employees for the three major annual Chinese festivals.

(III) Retirement System

Employee retirement is provided under the provisions of the "TBB Guidelines for Employee Retirement, Pensions, and Dismissal," which have been formulated in accordance with the Labor Standards Law.

(IV) Losses Incurred due to Employee/Ownership Disputes During the past two Years : None.

(IV) Potential Losses from Current and Future Employee/Ownership Disputes : None.

五、固定資產及其他不動產

V. Fixed Assets and Other Real Estate

(一)取得成本達實收資本額百分之一或新台幣五千萬以上固定資產資料

(I) Purchase of Fixed Assets in Excess of 1% of Paid-in Capital or NT\$ 50 Million

民國九十年十二月三十一日

單位：新台幣元

As of Dec. 31, 2001

Unit: NT dollar

固定資產名稱 Item	單位 Unit	數量 Quantity	取得年月 Purchase Date	取得成本 Purchase Cost	重估增值 Revaluation	未折減餘額 (帳面價值) Book Value	使用狀況 Purpose			保險情形 Insurance	設定擔保及權利受限制之其他情事 Other Constraints
							使用部門 Used by	出租 Lease-out	閒置 Vacant		
土地 Land	m ²	764.00	55.02 Feb.1966	7,464,546	286,185,016	293,649,562	台北分行及資訊室 Taipei Br. & Data Processing Dept.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	5,710.61	59.08 Aug.1970	160,337,887	15,009,676	121,759,979	台北分行及資訊室 Taipei Br. & Data Processing Dept.	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	893.00	52.01/89.07 Jan.1963/July.2000	47,565,931	22,677,027	70,242,958	頭份分行 Tou Fen Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,493.72	52.01/89.07 Jan.1963/July.2000	19,001,675	572,988	956,118	頭份分行 Tou Fen Br.	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	120.39	69.04 Apr.1980	9,000,000	34,447,089	43,447,089	中山分行 Chung Shang Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,138.45	69.04 Apr.1980	71,256,121	0	50,363,122	中山分行 Chung Shang Br.	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	518.00	71.01 Jan.1982	59,239,493	129,371,559	188,611,052	松山分行 Sung Shan Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	2,229.40	71.01 Jan.1982	40,605,987	0	30,167,912	松山分行 Sung Shan Br.	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	803.00	46.06 June.1987	6,030,348	36,164,507	42,194,855	興中分行 Hsing Chung Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	4,432.64	76.06 June.1987	47,063,332	0	35,109,281	興中分行 Hsing Chung Br.	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	153.59	70.06 June.1987	16,888,793	2,616,973	19,505,766	成功分行 Cheng Kung Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,229.83	72.04 Apr.1983	60,143,631	0	41,463,692	成功分行 Cheng Kung Br.	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	131.57	72.06 June.1983	73,529,641	371,202	73,900,843	松江分行 Sung Kiang Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,487.57	72.06 June.1983	44,481,335	0	33,409,994	松江分行 Sung Kiang Br.	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	1,295.00	45.05/72.11 May.1956/Nov.1983	1,998,972	122,317,986	124,316,958	豐原分行 Feng Yuan Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	5,312.20	76.04 Apr.1987	87,532,731	0	73,722,149	豐原分行 Feng Yuan Br.	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	2,873.00	76.11	181,198,985	65,376,240	246,575,225	民權分行 Min Chen Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	2,970.31	76.11 Nov.1987	34,528,906	0	24,788,419	民權分行 Min Chen Br.	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	1,122.56	77.02	36,756,782	15,344,774	52,101,556	仁德分行 Jen Te Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,567.89	77.02 Feb.1988	22,948,463	0	18,573,123	仁德分行 Jen Te Br.	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	362.96	78.01 Jan.1989	34,034,529	3,712,297	37,746,826	湖口分行 Hu Kou Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,034.76	78.01 Jan.1989	17,560,414	0	14,320,594	湖口分行 Hu Kou Br.	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	135.49	78.07 July.1989	22,780,000	3,461,239	26,241,239	基隆分行 Keelung Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	985.24	78.07 July.1989	130,275,426	0	102,690,292	基隆分行 Keelung Br.	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	799.00	78.07 July.1989	60,438,227	9,729,423	70,167,650	太平分行 Tai Ping Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	2,619.62	78.07 July.1989	58,513,061	0	47,840,907	太平分行 Tai Ping Br.	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	128.32	80.06 June.1991	58,680,000	3,493,194	62,173,194	雙和分行 Shuang Ho Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,244.45	80.05 May.1991	19,545,377	0	15,868,603	雙和分行 Shuang Ho Br.	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	114.50	80.08 Aug.1991	50,628,031	1,849,492	52,477,523	中和分行 Chung Ho Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,137.30	80.08 Aug.1991	168,197,194	0	136,629,409	中和分行 Chung Ho Br.	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	129.71	79.10 Oct.1990	37,138,358	4,298,000	41,436,358	埔墘分行 Pu Chya Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	849.84	80.05 May.1991	133,755,946	0	109,092,901	埔墘分行 Pu Chya Br.	-	-	火險 Fire Insurance	無 Nil

固定資產名稱 Item	單位 Unit	數量 Quantity	取得年月 Purchase Date	取得成本 Purchase Cost	重估增值 Revaluation	未折減餘額 (帳面價值) Book Value	使用狀況 Purpose			保險情形 Insurance	設定擔保 及權利受 限制之 其他情事 Other
							使用部門 Used by	出租 Lease-out	閒置 Vacant		
土地 Land	m ²	209.78	80.07 July.1991	27,038,829	2,030,583	29,069,412	北桃園分行 N.Taoyuan Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,293.25	80.07 July.1991	95,925,244	0	78,255,317					
土地 Land	m ²	103.33	80.02 Feb.1991	35,908,140	656,939	36,565,079	西屯分行 Si Tuen Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,726.23	80.06 June.1991	144,028,955	0	118,099,452					
土地 Land	m ²	136.16	81.05 May.1992	41,692,317	1,365,407	41,829,424	仁愛分行 Jen Ai Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,361.68	81.05 May.1992	247,846,223	0	205,119,326					
土地 Land	m ²	206.92	80.06	55,485,769	5,073,826	60,559,595	東高雄分行 E. Kaohsiung Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	2,116.88	80.05 May.1991	147,728,700	0	121,891,643					
土地 Land	m ²	1,014.00	42.02/53.06 Feb.1953/June.1964	738,198	172,440,386	173,178,584	台南分行 Tainan Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	9,133.55	81.11 Nov.1992	175,593,785	0	147,761,613					
土地 Land	m ²	112.33	80.08 Aug.1991	74,205,131	3,307,240	77,512,371	開元分行 Kai Yuan Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,456.71	80.10 Oct.1991	175,276,387	0	144,567,845					
土地 Land	m ²	235.37	81.06 June.1992	288,825,765	5,883,043.00	294,708,808	高雄分行 Kaohsiung Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	2,743.32	81.06 June.1992	101,923,795	0	84,324,348					
土地 Land	m ²	275.36	80.09 Sep.1991	306,470,000	4,607,611	311,077,611	九如分行 Jeou Ru Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	3,771.58	81.01 Jan.1992	177,721,101	0	146,594,521					
土地 Land	m ²	201.21	81.12	70,350,000	796,062	71,146,062	東台南分行 E. Tainan Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,543.50	82.03 March.1993	143,012,233	0	120,462,299					
土地 Land	m ²	126.36	82.03 March.1993	19,838,733	0	19,838,733	三民分行 San Ming Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,740.47	82.01 Jan.1993	84,940,352	0	71,735,553					
土地 Land	m ²	135.50	82.04/83.06 Apr.1993/June.1994	92,304,318	291,020	92,595,338	忠明分行 Chung Min Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,979.66	82.04/83.06 Apr.1993/June.1994	60,627,299	0	51,724,060					
土地 Land	m ²	2,149.00	80.07 July.1991	110,729,130	0	110,729,130	資訊室及 紙品倉庫 Data Processing Dep't & Warehouse	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	10,049.48	83.04 Apr.1994	258,582,614	0	223,784,948					
土地 Land	m ²	1,652.92	79.06 June.1990	25,000,000	46,108,618	71,108,618	竹北分行 Chu Pei Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	3,261.10	84.03 March.1995	89,801,869	0	78,330,325					
土地 Land	m ²	745.01	80.08 Aug.1991	40,247,419	4,106,957	44,354,376	民雄分行 Ming Hsiung Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	2,770.26	84.08 Aug.1995	66,447,158	0	58,168,962					
土地 Land	m ²	807.00	79.05 May.1990	62,015,434	3,795,064	65,810,498	沙鹿分行 Sha Lu Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	2,063.95	85.03 March.1996	39,425,386	0	34,634,767					
土地 Land	m ²	179.35	83.10 Oct.1994	183,289,464	6,031	183,295,495	新莊分行 Hsin Chuang Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,733.47	84.03 March.1995	113,097,249	0	99,442,333					
土地 Land	m ²	537.00	63.12/65.04 Dec.1974/Apr.1976	2,469,141	35,422,059	37,891,200	岡山分行 Kang Shan Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	2,179.78	84.06 June.1995	58,909,868	0	51,800,017					
土地 Land	m ²	163.80	85.07 July.1996	90,761,506	0	90,761,506	潭子分行 Tan Tze Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,747.19	85.07 July.1996	57,120,055	0	52,163,245					
土地 Land	m ²	155.95	85.08 Aug.1996	33,310,633	0	33,310,633	建國分行 Chien Kuo Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,483.94	85.08 Aug.1996	189,613,267	0	171,533,733					
土地 Land	m ²	196.00	85.07 July.1996	49,415,603	0	49,415,603	大溪分行 Ta Shi Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,194.15	85.07 July.1996	35,497,244	0	32,119,068					

固定資產名稱 Item	單位 Unit	數量 Quantity	取得年月 Purchase Date	取得成本 Purchase Cost	重估增值 Revaluation	未折減餘額 (帳面價值) Book Value	使用狀況 Purpose			保險情形 Insurance	設定擔保及權利受限制之其他情事 Other Constraints
							使用部門 Used by	出租 Lease-out	閒置 Vacant		
土地 Land	m ²	201.71	85.07 July.1996	31,643,651	0	31,643,651	建成分行 Chien Cheng Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,656.44	85.07 July.1996	188,049,379	0	170,152,251	建成分行 Chien Cheng Br.	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	147.91	86.03 March.1997	78,873,720	0	78,873,720	東港分行 Tung Kang Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,497.17	86.03 March.1997	51,202,129	0	46,812,910	東港分行 Tung Kang Br.	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	146.69	86.07 July.1997	11,297,421	0	11,297,421	南嘉義分行 S. Chia Yi Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,265.04	86.07 July.1997	61,753,067	0	56,411,825	南嘉義分行 S. Chia Yi Br.	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	561.00	57.03	760,731	24,484,269	25,245,000	台中柳西區 英才路455號 455 Tsai Rd., W.Dist.,Taichung	-	待售	火險 Fire Insurance	無 Nil
建物 Building	m ²	3,315.73	87.02 Feb.1998	67,783,511	0	62,569,445	台中柳西區 英才路455號 455 Tsai Rd., W.Dist.,Taichung	-	待售	火險 Fire Insurance	無 Nil
土地 Land	m ²	225.97	87.12 Dec.1998	140,394,176	0	140,394,176	博愛分行 Pa Ai Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,829.33	87.12 Dec.1998	76,662,052	0	72,147,834	博愛分行 Pa Ai Br.	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	119.66	87.05 May.1998	178,924,552	0	178,924,552	北高雄分行 N. Kaoshung Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,815.07	87.05 May.1998	109,287,922	0	102,836,199	北高雄分行 N. Kaoshung Br.	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	288.81	87.12 Dec.1998	13,270,643	0	13,270,643	苓雅分行 Ling Ya Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,760.32	87.12 Dec.1998	14,313,608	0	13,486,132	苓雅分行 Ling Ya Br.	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	2,647.00	81.06 June.1992	1,596,453,189	0	1,596,453,189	總行 Headquarters	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	28,751.80	88.04	1,144,230,816	0	1,065,700,707	總行 Headquarters	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	135.66	89.05	500,877,847	0	500,877,847	大安分行 Ta An Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,525.21	89.05 May.2000	129,548,490	0	125,417,679	大安分行 Ta An Br.	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	370.09	85.10 Oct.1996	9,755,005	0	9,755,005	林口分行 Lin kuo Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	1,157.09	85.10 Oct.1996	55,184,949	0	54,072,221	林口分行 Lin kuo Br.	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	733.42	85.10 Oct.1996	82,193,863	0	82,193,863	學甲分行 Shue Chia Br.	-	-	火險 Fire Insurance	無 Nil
建物 Building	m ²	6,010.25	90.03 March.2001	125,864,677	0	121,845,886	學甲分行 Shue Chia Br.	-	-	火險 Fire Insurance	無 Nil
土地 Land	m ²	601.00	62.06 June.1973 85.11 Nov.1996	72,965,650	13,310,220	86,275,870	竹南分行 Chu Nan Br.	-	-	---	無 Nil
土地 Land	m ²	1,317.50	87.07 July.1998 88.10 Oct.1999	110,801,962	0	110,801,962	大園分行 Ta Yuan Br.	-	-	---	無 Nil
端末系統 主機 System Equipment	台 Piece	1	79.02 Feb.1990	59,146,910		0	資訊室 Data Processing Dept			火險 Fire Insurance	無 Nil
端末系統 主機 System Equipment	台 Piece	1	79.12 Dec.1990	55,110,532		0	資訊室 Data Processing Dept			火險 Fire Insurance	無 Nil
中央處理機 提昇 CPU	套 Set	2	83.08 Aug.1994	19,621,450		0	資訊室 Data Processing Dept			火險 Fire Insurance	無 Nil
端末系統 主機 System Equipment	台 Piece	1	89.01 Jan.2000	96,800,000		48,400,016	資訊室 Data Processing Dept			火險 Fire Insurance	無 Nil

(二) 最近二年度重大資產買賣情形

(II) Major Assets Dealings During the Past Two Fiscal Years

1. 最近二年度購買重大資產情形

1. Purchases of Major Assets During the Past Two Fiscal Years

單位：新台幣仟元
Unit: NT\$ 1,000

資產名稱 Name of Asset	取得年月 Year/Month of Acquisition	購價 Purchase Price	賣方 Seller	與公司之關係 Relationship with TBB	使用情形 Utilization
房屋及土地持分(臺北市大安區敦化南路二段九十二號之地上一樓、二樓及地下二樓一個停車位；地下三樓二個停車位) Land and building (92 Sec.2 Tunhua S.Rd., Tain District, Taipei; F1 and F2, one B2 parking space, two B3 parking spaces)	89.04 Apr. 2000	629,000	達欣工程股份有限公司 Da Cin Construction Co.	無 None	作為本行大安分行行舍 Premises for TBB Tain Branch
資訊系統備援中心中央處理機及光纖通道 Central processing units and optical fiber channels for backup information system center	90.09 Sep 2001	79,500	三商電腦股份有限公司 Mercuris Data Systems Ltd.	無 None	交貨中 In delivery

2. 最近二年度處分重大資產情形：無

2. Disposal of Major Assets for Recent Two Years: None

六、轉投資事業 IV.Reinvestments

轉投資事業(註) Co.Name	主要營業 Major Business	投資成本 (仟元) Investment Cost (000)	帳面價值 (仟元) Book Value (000)	投資股份 Shareholding		股權淨值 (90.12.31) (仟元) Net Worth (Dec.31.2001) (000)	市價 (90.12.31) (仟元) Market Value (Dec.31.2001) (000)	會計處理 方法 Accounting Method	最近年度投資報酬 Current Returns			持有公司股份 數額 Shares Held
				股數(股) No of Shares	股權比例 %				投資損益 (仟元) Gain/Loss (000)	現金股利 (仟元) Cash Div. (000)	股票股利 (股) Stock Div.	
高雄銀行 (股)公司 Bank of Kaohsiung	金融業務 Banking	14	14	1,862	0.0004%		31	成本法 Cost Method		3		-
臺北外匯經紀 (股)公司 Taipei Forex Incorporation	經營外匯買賣 FX Brokerage	7,000	7,000	700,000	3.5318%	9,520		成本法 Cost Method		1,092		-
台灣聯合銀行 (股)公司 United Taiwan Bank S.A	金融業務 Banking	125,921	125,921	146,250	10.0000%	118,449		成本法 Cost Method				-
中興票券金融 (股)公司 Chung-Hsing Bills Finance Corp.	票券保證、承銷 及買賣 Bill Financing	261,017	261,017	74,528,828	2.6509%		743,798	成本法 Cost Method		55,151		-
財金資訊(股)公司 Financial Information Service Co., Ltd.	金融資訊 服務業務 Financial Information Service	45,500	45,500	4,550,000	1.1375%	63,291		成本法 Cost Method		6,689		-
倍立證券投資 (信託)公司 Bart's Securities Investment & Trust Co., Ltd.	基金之募集與發行 Securities Underwriting & Issuance	120,000	122,876	12,000,000	40.0000%	122,876		權益法 Equity Method	6,962			-
中央票券金融 (股)公司 Central Bills Finance Corp.	票券保證、 承銷及買賣 Bills Financing	1,493,248	1,507,319	493,248,16	24.8833%	984,567		權益法 Equity Method	12,539			-
台灣證券交易所 (股)公司 Taiwan Stock Exchange Corp.	證券交易 Stock Exchange	198,012	198,012	4,336	0.9497%	205,442		成本法 Cost Method		3,108	206	-
台灣期貨交易所 (股)公司 Taiwan Futures Exchange Co., Ltd.	期貨交易 Futures Trading	20,000	20,000	2,000,000	1.0000%	21,420		成本法 Cost Method				-
台灣金聯資產管 理(股)公司 Taiwan Asset Management Co.	資產管理 Asset Management	1,000,000	1,000,000	100,000,000	5.6754%	1,018,000		成本法 Cost Method				-
台灣金融資產服 務(股)公司 Taiwan Financial Asset Service Co.	資產服務 Asset Service	50,000	50,000	5,000,000	2.9412%	50,450		成本法 Cost Method				-
臺灣電力 (股)公司 Taiwan Power Company	能源發電 Electricity Generating	11,427	11,427	1,451,523	0.0044%	22,281		成本法 Cost Method		1,582		-
高雄硫酸銨 (股)公司 Kaohsiung Ammonium Sulfate Corp.	產銷化學原料 硫酸銨 Chemical Plant	0.2	0.2	44	0.0000%			成本法 Cost Method				-
聯合建築經理 (股)公司 Union Real-Estate Management Corp.	營建計畫審查、 諮詢、不動產評 估、徵信及營建 管理Real Estate Management	69,000	131,615	9,581,400	30.0000%	131,599		權益法 Equity Method	16,247	5,749		-
台灣育成中小 企業開發(股)公司 Taiwan Small & Medium Enterprises Devel. Co.	中小企業之 投資與顧問 SME Consulting Service	29,000	29,000	3,417,440	4.8438%	37,455		成本法 Cost Method		957		-
華陽中小企業開 發(股)公司 Sunysino Development Associated Inc.	中小企業之 投資與顧問 SME Consulting Service	24,305	24,305	3,284,484	3.9579%	37,082		成本法 Cost Method		3,284		-
臺灣糖業 (股)公司 Taiwan Sugar Co.	砂糖、豬隻等 生產與銷售 Sugar Production	61,364	61,364	23,377,135	0.2986%	1,142,207		成本法 Cost Method			2,125,194	-
開發國際 投資(股)公司 CDB & Partners Investment Holding Corporation	轉投資相關業務 Reinvestment Business	500,000	500,000	54,000,000	4.9505%	525,960		成本法 Cost Method				-
亮利投資(股)公司 Everlight Investment Co., Ltd.	太空衛星科技 Space Satellite Technology	254,040	254,040	25,404,000	17.3913%	254,040		成本法 Cost Method				-
東森寬頻電信 (股)公司 Eastern Broadband Telecom Co., Ltd.	電信事業 Telecommuni- cation	300,000	300,000	30,000,000	0.4568%	302,700		成本法 Cost Method				-
廣陽中小企業開 發(股)公司 Koyon Capital Corporation	中小企業之 投資與顧問 SME Consulting Service	15,000	15,000	1,500,000	5.0000%	14,610		成本法 Cost Method				-

註：本行於90年10月處分世華銀行完畢，處分利益51,850,654仟元，另世華銀行配發99年現金股利3,164仟元，總計51,853,818仟元。

Note: The TBB completed the sale of United World Chinese Commercial Bank shares in October 2001, realizing NT\$51,850,654,000; the United World Chinese Commercial Bank also issued cash dividends to the TBB in the amount of NT\$3,164,000, bringing the TBB's total gain to NT\$51,853,818,000.

七、風險管理

為強化本行風險及資產負債管理機制，自九十一年度起於業務企劃部增設風險管理科，負責全行風險性管理資料之彙整與分析、資產負債資料分析及運用策略之規劃、管理、執行成果之追蹤等相關事宜，以期於有限風險下，創造極大化利潤。此外，為強化授信後之覆審工作，將審查部覆審科併入逾放處理室，並更名為債權管理部，以提昇本行債權管理之效能，有效抑止逾期放款之產生。

本行授信業務皆依銀行法規定對同一關係人進行歸戶，限制同一人、同一關係人或銀行利害關係人的授信項目與授信對銀行淨值之比率，另依行業別授信控管各行業之授信風險，將特定行業的授信額控制在一定比率。

外匯交易方面，為控管次級市場有價證券買賣及衍生性金融商品的交易對手之交割風險，明定各級交易對手及交易額度限制；另遠期外匯買賣合約均係軋平客戶間之遠期外匯合約，其匯率變動產生之損益大致與被避險項目抵消，而新台幣對美金換匯換利交易係為籌措中長期美元資金及整合運用全行資金，以固定計息之新台幣資金支應，均屬避險性質，故市場價格風險不大。

VII. Risk Management

To reinforce the Bank's risk management and assets and liabilities management mechanism, a Risk Management Division will be added to the Administration and Planning Department in 2002 to handle the bank-wide collection and analysis of risk management materials, analysis of asset and liability management data, and the planning, management, and follow-up of results of strategic planning with the aim of maximizing profits with limited risk. In addition, to reinforce post-loan evaluation work the Loan Supervision Department's Loan Review Division will be incorporated into the Past-due Loan Processing Department, the name of which will be changed to the Credit Management Department, in order to upgrade the Bank's debt management performance and effectively prevent the occurrence of non-performing loans.

In its loan business, the Bank consistently follows the stipulations of the Banking Law regarding assignment of loans to the same related person and the restriction of loans to the same related person or materially interested parties, as well as the ratio of such loans to the Bank's net assets. The risk of loans to different individual industries is also controlled, with loan quotas for individual industries kept within set ratios.

In the area of foreign exchange transactions, limits are placed on each counterparts for various grades of transactions and on the amount of transactions in order to control dealings in securities and financial derivatives in the secondary market. In addition, foreign exchange forward contracts are all initiated to square forward contracts among customers, so that gains and losses from cross currency fluctuations are generally offset by hedges. New Taiwan dollar/U.S. dollar cross currency swaps are done mainly to raise medium- and long-term U.S. dollar funds and to integrate the bank-wide utilization of funds. As these swaps were funded by NT capital with fixed rates, and were mainly hedging transactions, so there is not much market price risk.

各類風險概況 Status of Various Kinds of Risk

(一) 授信風險集中情形 Concentration of Loan Risk

單位：新台幣仟元
Unit: NT \$ 1,000

	90.12.31 Dec. 31, 2001	89.12.31 Dec. 31, 2000		
對利害關係人授信金額 Amount of Loans to Materially Related Parties	9,060,086	10,031,675		
利害關係人授信比率 Ratio of Loans to Materially Related Parties	1.43%	1.54%		
股票質押授信比率 Ratio of Loans Secured by Shares	0.18%	0.26%		
特定行業授信集中度 Industry Breakdown	行業別 Industry	比率% Ratio	行業別 Industry	比率% Ratio
	農林漁牧業 Farming, Forestry, Fishery	0.14	農林漁牧業 Farming, Forestry, Fishery	0.33
	礦業及土石採取業 Mining and Quarrying	0.13	礦業及土石採取業 Mining and Quarrying	0.25
	製造業 Manufacturing	33.56	製造業 Manufacturing	33.72
	水電燃氣業 Water, Electricity, Gas	1.45	水電燃氣業 Water, Electricity, Gas	1.01
	營造業 Construction	4.97	營造業 Construction	4.02
	批發零售餐飲業 Wholesaling, Retailing, Restaurants	9.87	批發零售餐飲業 Wholesaling, Retailing, Restaurants	12.47
	運輸倉儲通信業 Transportation, Warehousing, Telecommunications	2.02	運輸倉儲通信業 Transportation, Warehousing, Telecommunications	1.92
	金融保險不動產業 Banking, Insurance, Real Estate	0.98	金融保險不動產業 Banking, Insurance, Real Estate	0.64
	工商社會個人服務業 Commerce, Service Industry	3.03	工商社會個人服務業 Commerce, Service Industry	3.42
	其他 Others	43.85	其他 Others	42.22

註：1. 授信總額包括買匯、進出口押匯、放款及貼現、應收承兌票款及應收保證款項。
2. 利害關係人授信比率=銀行法所定義之對利害關係人授信金額÷授信總額。
3. 股票質押授信比率=承作以股票為擔保品之授信金額÷授信總額。

Notes: 1. The total amount of loans includes forex purchasing, trade financing, loans and discounts, acceptance receivables, and guarantee receivables.
2. The ratio of loans to materially related parties equals the amount of loans to materially related parties as defined in the Banking Law divided by the total amount of loans.
3. The ratio of loans secured by shares equals the amount of loans extended with shares as collateral divided by the total amount of loans.

(二) 資產品質 Quality of Assets

單位：新台幣仟元
Unit: NT \$ 1,000

	90.12.31 Dec. 31, 2001	89.12.31 Dec. 31, 2000
逾期放款(含催收款) Non-performing Loans (including loans on demand)	68,919,770	47,964,302
催收款 Loans on Demand	74,497,768	62,137,530
逾放比率 Ratio of Non-performing Loans	9.97%	6.88%
帳列放款及催收款損失準備 Book Loans and Reserve for Loans on Demand	9,341,635	7,091,271

註：1. 逾期放款(含催收款)係依財政部83.216台財融第八三二九二八三四號函及86.12.1財政部台財融第八六六五六四號函規定之列報逾期放款金額。
2. 逾放比率=逾期放款(含催收款)÷(放款總額+催收款)。

Notes: 1. Non-performing loans (including loans on demand) are calculated in accordance with Ministry of Finance Document Tai Tsai Jung No. 832292834 issued Feb. 16, 1994 and Ministry of Finance Document Tai Tsai Jung No. 86656564 issued Dec. 1, 1997.
2. The ratio of non-performing loans equals non-performing loans (plus loans on demand) divided by the total amount of loans (plus loans on demand).

(三) 市場風險敏感性 Market Risk Sensitivity Information

單位：%
Unit：%

	90.1.23.1 Dec. 31, 2001	89.1.23.1 Dec. 31, 2000
利率敏感性資產與負債比率 Ratio of Interest Rate Sensitive Assets to Liabilities	85.72	94.59
利率敏感性缺口與淨值比率 Ratio of Interest Rate Sensitive Gap to Net Value	(288.61)	(66.36)

註：1. 利率敏感性資產與負債比率=利率敏感性資產÷利率敏感性負債（指一年內新台幣利率敏感性資產與利率敏感性負債）。

2. 利率敏感性缺口=利率敏感性資產-利率敏感性負債。

Notes: 1. The ratio of interest rate sensitive assets to liabilities equals interest rate sensitive assets divided by interest rate sensitive liabilities (refers to NT dollar interest rate sensitive assets and interest rate sensitive liabilities within one year).

2. The interest rate sensitive gap equals interest rate sensitive assets minus interest rate sensitive liabilities.

(四) 外匯風險集中狀況 Concentration of Foreign Exchange Risk

民國九十年十二月三十一日
Dec. 31, 2001

單位：美元
Unit：USD

國家別 Country	本行持有外幣有價證券金額 Amount of Foreign Currency Securities Held by the TBB
臺灣 Taiwan	42,189,828
美國 United States	28,846,642
英國 United Kingdom	1,989,500
德國 Germany	5,943,627
瑞典 Sweden	3,008,700
香港 Hong Kong	3,330,667
澳洲 Australia	7,007,580
韓國 South Korea	4,473,000
其他 Others	14,940,550
總計 Total	111,730,094

(五) 資產與負債之到期分析 Maturity of Assets and Liabilities

民國九十年十二月三十一日
Dec. 31, 2001

單位：新台幣仟元
Unit：NT \$ 1,000

	合計 Total	距到期日剩餘期間金額 Time Remaining to Maturity				
		0至30天 0-30 days	31天至90天 31-90 days	91天至180天 91-180 days	181天至一年 181 days-one year	一年以上 over 1 year
資產 Assets	716,388,984	145,356,689	51,086,919	69,569,200	59,529,262	390,846,914
負債 Liabilities	755,656,465	232,703,064	33,262,052	33,633,520	101,560,259	354,497,570
缺口 Gap	(39,267,481)	(87,346,375)	17,824,867	35,935,680	(42,030,997)	36,349,344
累積缺口 Accumulated Gap	(39,267,481)	(87,346,375)	(69,521,508)	(33,585,828)	(75,616,825)	(39,267,481)

註：本表僅含總行及國內分支機構新台幣部份(不含外幣)之金額。

Notes: The data above include NT amount of Headquarters and domestic branches only (excluding foreign currency).

(六) 衍生性金融商品交易 Derivatives Transactions

民國九十年十二月三十一日
Dec. 31, 2001

單位：新台幣仟元
Unit：NT \$ 1,000

金融商品	合約金額(名目本金)	信用風險
交易目的 Trading Purpose		
遠期外匯 Forward	3,741,650	18,121
非交易目的 Non-trading Purpose		
遠期外匯 Forward	176,512	-
資產交換 Asset Swap	385,077	3,683
換匯換利 Cross Currency Swap	1,845,100	283,537

八、重要契約：略

九、訴訟或非訟事件

本行世貿分行(原永吉分行)於民國八十五年四月間辦理客戶智森實業有限公司(Chin Sen Industrial Co.)信用狀項下出口託收案，疑因該公司持偽造單據並未實際出貨致進口商薩伊共和國薩伊國際商務暨投資公司(International Company of Commercialization and Investment，簡稱I.C.C.I.公司)受有損害。

國外訴訟部分

進口商I.C.C.I.公司於八十七年十一月向比利時布魯塞爾商事法院(Court of Commerce of Brussels)起訴請求開狀行(布魯塞爾藍伯銀行，即BBL銀行)及本行連帶賠償信用狀金額美金七百八十三萬元另加計利息、損失及費用，本案本行已委託比利時當地律師代為訴訟，目前該案尚在審理中。

國內訴訟部分

案經檢察官對本行承辦該案之三行員依貪污治罪條例起訴，I.C.C.I.公司並對行員提起刑事附帶民事訴訟請求渠等連帶賠償美金七百八十三萬元，俟該刑事附帶民事訴訟案件更審程序經高院刑事庭移送高院民事庭後，原告I.C.C.I.公司乃於八十九年十二月十七日具狀追加本行為民事侵權行為損害賠償案件之被告，請求本行依公司侵權責任、法人侵權責任及僱用人連帶賠償責任連帶給付上開金額，本行已委聘劉秉鈞律師進行訴訟，律師並已提出侵權行為請求權罹於時效為有利本行之抗辯，本案目前尚於高院審理中。

VIII. Major Contracts: Omitted

IX. Court Cases

The Bank's World Trade Center Branch (originally named the Young Chi Branch) encountered a suspected case of international fraud in handling a letter of credit export collection for the Chin Sen Industrial Co. in April 1996, apparently because that company used a forged export document and failed to ship the goods to the importer, the International Compagnie de Commercialisation et l'investissement (I.C.C.I.) of the Republic of Zaire, which suffered loss thereby.

Overseas litigation:

The importer, I.C.C.I., initiated a case with the Court of Commerce of Brussels in Belgium in November 1998, demanding that the L/C opening bank (Banque Bruxelles Lambert, or BBL and the TBB jointly pay compensation for the L/C in the amount of US\$7,830,000 plus interest, losses, and expenses. The TBB has retained a local Belgian attorney to represent it in the case, which is still under investigation.

Domestic litigation:

The prosecutor has charged three TBB employees under the anticorruption statute, and I.C.C.I. has initiated a civil suit accessory to the criminal case against them for compensation in the amount of US\$7,830,000. On Dec. 17, 2000 the plaintiff, I.C.C.I., added the TBB as a defendant in the civil tort liability case, demanding that it take joint responsibility for compensation with its employees. The TBB has retained an attorney, Mr. Liu Bin Chin, to defend the case. The attorney has pleaded that the legally stipulated time limit for the tort case has expired. The case is still under investigation in the High Court.

肆、營業及資金運用計畫

Operating and Funds Utilization Plans

一、九十一年度營運計畫
I. Operating Plans for FY 2002

單位：新台幣百萬元
Unit: NT\$ million

營運項目 Item of Business	九十一年度預算營運量 Business Target for 2002
存款業務 Deposits	755,077
活期性存款 Demand-type Deposits	212,074
活期存款 Demand Deposits	90,223
活期儲蓄存款 Demand Savings Deposits	121,851
定期性存款 Time-type Deposits	539,944
定期存款 Time Deposits	286,936
定期儲蓄存款 Time Savings Deposits	253,008
公庫存款 Treasury Deposits	3,059
放款業務 Loans	629,150
貼現 Discounts	2,800
短期放款及透支 Short-term Loans & Overdrafts	186,600
中期放款 Medium-term Loans	172,750
長期放款 Long-term Loans	267,000
買入外匯 Foreign Exchange Buying	14,784(百萬美元) US\$ 14,784 million
賣出外匯 Foreign Exchange Selling	11,616(百萬美元) US\$ 11,616 million
證券經紀業務 Securities Brokerage	176,609

二、九十一年度營業計畫

(一) 積極推動下列各項措施

1. 積極參與外匯市場各種商品之交易，提高資金運用效益，增益本行營收。
2. 開發外匯系統資料集中處理作業系統，並積極建置客戶資料倉儲及客戶關係管理系統、整合型智慧理財帳戶管理系統、徵授信管理系統、交易明細及報表查詢系統、異地備援相關作業、企業帳務管理與線上融資管理系統。
3. 積極參與政府、民間研究單位有關經濟情勢分析及產業動態研討會，俾利產業資訊之及時蒐集分析，供本行客戶與員工參考。
4. 加強覆審及臨行輔導營業單位，以有效降低逾放金額；加強承受擔保品，並與台灣金聯資產管理公司簽署相關合作契約，分別篩選買斷及委託其處理之不良債權。

(二) 積極爭取各項受信業務，以充裕本行資金來源

1. 積極透過各種行銷活動，維繫舊客戶及拓展新客源，增加活期性存款戶數及金額，俾全面提高活期性存款比率。
2. 加強各項代理業務之拓展，延伸並強化服務項目及範圍，積極吸收低成本之資金。
3. 吸收穩定性高之一般大眾存款，逐步減少對公民營機構法人等大額存款之依賴。
4. 加強各項電子金融服務，開發新興電子金融商品，提供更為便捷及完善之金融服務。

(三) 因應金融市場之競爭，擴大本行服務項目及範圍，充分供應中小企業信用及消費融資需求

II. Business Plans for FY2002

(I) Implementation of the following measures

1. Active participation in the trading of all kinds of products in the foreign exchange market so as to heighten the efficiency of funds utilization and increase the Bank's operating income.
2. Development of a centralized data processing system for the trade financing business as well as establishment of a customer data storage and customer relations management system, an integrated intelligent portfolio management system, credit investigation management system, transaction statement and report inquiry system, offpremises backup operations, and corporate account management and online financing management system.
3. Active participation in seminars by government and private research institutions on the analysis of economic conditions and industrial developments so as to facilitate the timely collection and analysis of industrial information for the reference of TBB clients and employees.
4. Strengthened post-loan review and unscheduled guidance visit to business units in order to reduce the amount of non-performing loans, strengthened acceptance of collateral, and signing of a cooperation contract with the Financial Asset Service Co. for the purchase and commissioned disposition of bad debt.

(II) Active solicitation of the deposit business to augment the Bank's sources of capital

1. Active use of marketing activities to retail clients and develop new customer sources, and to increase the number of demand deposit customers as well as the amount of demand deposits so as to bring about an overall increase in the ratio of demand deposits.
2. Strengthened development of the agency business, extension and reinforcement of the number and scope of service items, and active absorption of low cost capital.
3. Absorption of general public and gradual reduction of dependence on large deposits from such customers as public and private organizations.
4. Strengthening of all kinds of e-finance services and development of emerging financial e-products so as to provide more convenient and comprehensive financial services.

(III) Expansion of the number and scope of service items as so to supply small and medium-sized business credit and consumer financing needs, and thus cope with competition in the financial market.

1. Promotion of business with small and medium-sized enterprises having strong potential as the primary targets and, through the use of various types of policy loans, provision of the financing needed for industrial upgrading.
2. Continued strengthening of cooperation with the Small and Medium Enterprise Credit Guarantee Fund in helping small and medium-sized enterprises with insufficient collateral to receive credit.

1. 以具發展潛力的中小企業為主要目標拓展業務，搭配各項政策性貸款，提供產業升級所需之融資。
 2. 繼續加強與中小企業信用保證基金合作，協助擔保品不足之中小企業取得信用。
 3. 開拓授信電子商務通路，在確保交易安全前提下，提供更便利的融資管道。
 4. 持續改善作業程序，進行作業簡化與電子化，並加強取得及時資訊的能力，掌握產業脈動，提升授信品質。
 5. 繼續辦理政策性房屋貸款，協助民眾以低利資金購置自用住宅，提振房地產業景氣，並增加本行低風險資產。
- (四) 積極拓展外匯業務及國際金融業務
1. 配合國內客戶全球業務拓展及資金調度需要，加強國內營業據點與洛杉磯分行、香港分行及雪梨分行之業務整合及轉介功能，提供客戶全球運籌帷幄之管道。
 2. 配合政府政策，持續推展各項國金行業務，同時本行已獲財政部核准，辦理與大陸地區銀行直接通匯業務，加強國金行之功能，擴大服務範圍；繼續整合國金行與分行間之電腦作業流程，以增進作業效率，提高服務品質。
 3. 積極增設外匯指定單位及買賣外幣現鈔、旅行支票業務單位，配合地區性業務發展，陸續成立外匯服務據點，並提昇外匯操作水準，強化競爭能力。
 4. 持續拓展「出口遠期信用狀項下無追索權賣斷業務」，以擴大服務客戶，增益本行盈收。
 5. Development of e-commerce loan channels, under assurance of transaction security, to provide more convenient financing channels.
 6. Continued improvement of operating procedures, by means of process simplification and e-operations, and strengthening of the ability to obtain timely information so as to grasp the pulse of industry and heighten loan quality.
 7. Continued handling of policy-type home loans, to help the public to purchase own-use homes at low interest rates, and increase the Bank's low-risk assets.
- (IV) Active development of the foreign exchange and international banking businesses
1. Strengthening of integration and the intermediary function between domestic businesses bases and the Los Angeles, Hong Kong, and Sydney branches in line with the global business development and capital transfer needs of domestic clients, so as to provide clients with global logistics channels.
 2. Continued promotion of various types of Offshore Banking business in line with government policy. The TBB has obtained permission from the Ministry of Finance to handle direct banking business with banks in mainland China and strengthen the functions of the OBU by expanding the scope of its services; in addition, the integration of computer operations processes between OBU and other TBB branches will be continued in order to increase efficiency and enhance service quality.
 3. Increasing the number of designated foreign exchange branches and branches dealing in foreign currency cash and traveler's checks and, in coordination with regional business development, establishing more foreign exchange service bases and heightening the standard forex operations so as to reinforce competitiveness.
 4. Continued promotion of the forfaiting business so as to expand customer services and increase income.
 5. Continued promotion of foreign currency deposits, simplification of operating procedures, and reinforcement of foreign currency deposit functions; development of foreign currency fund transfer for foreign currency deposits, computerization of the use of foreign currency time deposits as collateral for loans, and simplification of foreign currency deposit and withdrawal procedures at non-forex units so as to provide customers with more comprehensive portfolio services.
 6. Active promotion of the forex business as well as training of forex personnel so as to enhance public awareness of the Bank and establish its professional image.

5. 持續推展外匯存款業務、簡化作業流程、強化外匯存款功能;開發網路銀行外匯存款轉帳功能、外匯定存質借功能電腦化暨簡化外匯存款於非外匯指定單位存、提作業，以提供客戶更完善的理財服務。
6. 積極推展外匯業務，培訓及儲備外匯人員，以提升本行知名度，建立本行專業形象。

(五) 積極發展證券及信託業務

1. 籌設證券經紀商分公司及增加網路語音下單系統，強化本行證券業務之功能性。
2. 加強動員全體行員轉介證券客戶，以期提升證券經紀承做量。
3. 研發開辦金錢信託、動產信託、保險金信託、募集共同信託基金、退休金信託、親子信託等多項新種信託業務，提供客戶更多元化的選擇。
4. 提供更多國內債券型基金及其他操作績效良好之國內外共同基金為投資標的，並增加基金網路及語音下單業務，以提升基金業務服務品質。
5. 積極與壽險公司策略聯盟，拓廣本行基金行銷通路，以增裕營收。

(六) 積極推展個人消費金融業務

1. 整合信用卡、存款及放款等個人消費金融業務，並規劃以簡便、快速為導向之小額消費性貸款。
2. 加強與個人食衣住行育樂相關行業結盟，提供各項刷卡優惠；因應電子商務及世界金融貨幣塑膠化之發展潮流，積極規劃網路收單及國際簽帳金融卡（VISA Debit）等業務。
3. 積極進行金融商品整合行銷，結合保險業之優勢商品與相互資源，提供客戶「一次購足」之行銷管道。

(V) Vigorous development of the securities and trust businesses

1. Planning for the establishment of a securities brokerage branch and addition of Internet and telephone dealing systems so as to strengthen the functions of the Bank's securities business.
2. Strengthened mobilization of the Bank's entire staff to introduce securities clients in order to boost the volume of securities brokerage.
3. Development and inauguration of money trust, movable assets trust, insurance fund trust, mutual fund trust, retirement fund trust, parent-child trust, and other new trust businesses so as to provide customers with a greater diversity of options.
4. Provision of more domestic bond funds and other domestic and foreign mutual funds with good performance as investment objectives, and addition of Internet and telephone dealing systems so as to enhance the quality of mutual fund trust services.
5. Establishment of strategic alliances with life insurance companies and expansion of the Bank's mutual fund marketing channels so as to enrich its earnings.

(VI) Vigorous promotion of the personal consumer financing business

1. Integration of credit card, deposit, loan, and other personal consumer financing businesses, and planning for small consumer loans featuring convenience and speed.
2. Formation of strategic alliances with enterprises related to personal dining, clothing, housing, travel, and entertainment for the provision of preferential conditions for credit card purchases; and, in line with the trends toward the development of e-commerce and plastic money worldwide, the planning of Internet credit card acquiring and the international VISA Debit card businesses.
3. Implementation of integrated marketing of financial products and, in combination with advantageous insurance products and reciprocal resources, provision of customers with "one-stop shopping" channels.

三、九十一年度處分或取得不動產或長期投資計畫

III Sale and Purchase of Real Estate, and Long-term Investment for FY 2002

(一) 預計於一年內取得之不動產

單位：新台幣仟元

(I). Real estate to be procured within one year

Unit: NT\$ 1,000

不動產或長期投資名稱 Real Estate or Long-term Investment	性質 Type	數量或面積 Number or Area	座落地點 Location	預計取得年月 Projected Time of Procurement	預計購入價格 Projected Price	預計資金來源 Source of Capital	取得目的 Purpose
購置分行行舍或基地二至三處 2-3 branch premises sites	房地 Real estate	二至三處 2-3 sites	中華民國各縣市 Various locations throughout Taiwan	91年度 FY2002	800,000		作為營業行舍使用 Business premises
大園分行新建工程 Construction of Ta Yuan Branch	新建 New Building	4,364m ²	桃園縣大園鄉中山路 Chung-cheng Rd., Taoyuan Township, Taoyuan County	91.07 July 2002	65,880		作為營業行舍使用 Business premises
竹南分行新建工程 Construction of Chu Nan Branch	新建 New Building	3,516m ²	苗栗縣竹南鎮博愛街 Poai Rd., Chun-an Town, Miaoli County	91.10 Oct. 2002	97,880		作為營業行舍使用 Business premises
埔里分行新建工程 Construction of Pu Li Branch	新建 New Building	3,787m ²	南投縣埔里鎮和平段 Heping Sec., Puli Town, Nantou County	91.09 Sep. 2002	75,200		作為營業行舍使用 Business premises

(二) 預計於一年內處分之不動產

單位：新台幣仟元

(II). Projected sale of real estate within one year

Unit: NT\$ 1,000

不動產或長期投資名稱 Real Estate or Long-term Investment	性質 Type	數量或面積 Number or Area	座落地區 Location	取得年月(過戶) Date of Acquisition	取得成本 Procurement Cost	重估增值 Reassessment of Value	帳面價值 Book Value	預計出售價格 Projected Selling Price	預計損益 Projected Gain or Loss
變賣房屋及基地一筆 Sale of building and land	房地 Building	土地:1,029 m ² Land:1,029m ² 建物:2,316.87 m ² Building:2,316.87 m ²	高雄縣旗山鎮 華中街3-1號 3-1, Huachuang St., Chishan Town, Kaohsiung County	土地: 67.05 Land: May 1978 建物: 70.11 Building: Nov. 1981	5,385	26,592	31,978	74,704	43,345
					17,158	0	11,372	18,923	7,678

(三) 預計於一年內取得長期投資計畫

單位：新台幣仟元

(III). Long-term investment plans for implementation within one year

Unit: NT\$ 1,000

不動產或長期投資名稱 Real Estate or Long-term Investment	性質 Type	數量或面積 Number or Area	座落地區 Location	預計取得日期 Date of Acquisition	預計購入價格 Procurement Cost	預計資金來源 Source of Capital	取得目的 Purpose
臺企保險代理人(股)公司 TBB Insurance Agency Co				91.04 Apr. 2002	2,000	自有資金 Self-owned capital	長期投資 Long-term investment
財宏科技(股)公司 Financial e-solutions Co				91.05 May 2002	7,000	自有資金 Self-owned capital	長期投資 Long-term investment

(四) 預計於一年內處分長期投資計畫：無

(IV). Projected sale of long-term investments within one year : None

四、研究與發展

IV. Research and Development

(一) 最近二年度研究發展支出

(I). Research and development spending for past two years

單位：新台幣百萬元

Unit: NT\$ million

年度 Fiscal Year	九十年度 FY 2001	八十九年度 FY 2000
金額 Amount	5	11

(二) 研究發展成果

(II) Results of research and development

項目 Item	年度 Fiscal Year	九十年度 FY 2001	八十九年度 FY 2000
業務研究發展報告 Business R&D Reports		8 篇 8 reports	8 篇 8 reports
提案建議事項 Suggestions Submitted		5 件 5 cases	5 件 5 cases

(三) 九十一年度研究發展計畫

1. 為提供決策資訊並加強業務拓展能力，積極研擬多項資訊系統之整合，如客戶資料倉儲及客戶關係管理系統、整合型智慧理財帳戶管理系統、徵授信管理系統與交易明細及報表查詢系統。
2. 研究透過「以債作股」或其他方式與國外資產管理公司合作處理不良債權。
3. 九十一年度業務研究發展計畫共計十三個項目，臚列如下：
 - (1) 私人銀行業務發展及走向之研究。
 - (2) 電子商務與網路安全之研究。
 - (3) 如何有效落實執行自行查核。
 - (4) 由呆帳案件之財報分析案例，探討各種呆帳發生之原因。
 - (5) 銀行經營績效之資訊表達。
 - (6) 金融資產證券化一兼論本行實施之可行性評估。
 - (7) 我國生物技術產業發展藍圖及競爭優勢之研究。
 - (8) 加入WTO後銀行競爭力之提昇。
 - (9) 歐元之正式實施對國際金融之衝擊。
 - (10) 本行視訊銀行服務系統之建置。
 - (11) 如何創新金融商品與行銷之研究。
 - (12) 本行辦理企業智慧財產權融資可行性之分析。
 - (13) 本行授信印鑑制度及客戶簽章對保流程簡化之研究。

(III) Research and Development Plans for FY2002

1. Formulation of the integration of various information systems, such as customer data storage and customer relations management systems, integrated intelligent portfolio management system, credit investigation and loan extension management system, and transaction statement and report inquiry system, so as to provide decision-making information and strengthen business development capability.
2. Study of "shares for debt" or other methods of cooperation with foreign asset management companies for the disposition of bad debts.
3. A total of 13 research projects are planned for FY 2002, as follows:
 - (1) Development of and Trends in the Private Banking Business.
 - (2) E-commerce and Internet Security.
 - (3) Effective Implementation of Self-auditing.
 - (4) Review of Reasons for the Occurrence of Bad Debt Cases Through the Analysis of Financial Statements of Bad Debt Cases.
 - (5) Information Expression of Banks' Operating Performance.
 - (6) The Securitization of Financial Assets Feasibility of TBB Implementation of Securitization.
 - (7) A Blueprint for the Development of the Biotechnology Industry in Taiwan, and Its Advantages
 - (8) Increased Banking Competition Following WTO Membership.
 - (9) Impact of Institution of the Euro on International Finance.
 - (10) Establishment of a TBB Video Banking Service System
 - (11) Innovation of Financial Products and Marketing
 - (12) Analysis of the Feasibility of Corporate Intellectual Property Financing by the TBB.
 - (13) Simplification of the TBB Loan Customer's Seal Specimen System and the Signature Confirming Process.

五、資金運用計畫

(一) 九十一年度擬擴充業務、購併其他金融機構或轉投資其他公司、擴建或新建固定資產計畫

九十一年度擬分別投資臺企保險代理人(股)公司及財宏科技(股)公司二百萬元、七百萬元，購置分行行舍或基地二至三處，預算新台幣八億元。〔詳(肆、營業及資金運用計畫)之預計於一年內取得之不動產及長期投資計畫〕

(二) 前次現金增資計畫執行情形

為配合業務拓展，強化資本結構，增進業務競爭能力，提高本行資本適足率，本行於八十七年第四季完成現金增資，發行新股三億七千四百萬股，每股溢價發行價格二十六元，總金額計九十七億二千四百萬元，並按原定計畫運用於融資業務，於八十七年第四季，資金即全數運用完畢。目前本行資本總額達三百一十八億九百零七萬元。

V. Funds Utilization Plans

(I) FY2002 plans for the expansion of business, procurement of or reinvestment in other financial institutions, and expansion or construction of fixed assets.

Investments of NT\$2 million and NT\$7 million are planned in the TBB Insurance Agency Co. and Financial e-solutions Co., respectively, in 2002, and of a budgeted NT\$800 million in the procurement of two or three sites for business premises. (For details, see section in this chapter on the projected procurement of real estate and long-term investment plans for implementation within one year.)

(II) Implementation of previous capital increment plan

The TBB completed its previous capital increment plan in the fourth quarter of 1998 in line with plans for the expansion of its business, the reinforcement of its capital structure, the strengthening of its business competitiveness, and heightening its capital adequacy ratio. For that capital increment, 374 million new shares were issued at a premium price of NT\$26 per share, bringing in a total of NT \$9,724 million. This new capital was used in the financing business according to the original plan, and were entirely utilized in the fourth quarter of 1998. The Bank's capitalization currently stands at NT\$31,809,07 million.

(三) 金融債券資金運用計畫內容及執行情形

(III) Contents and Implementation Status of Financial Bond Funds Utilization Plan

單位：新台幣仟元

Unit: NT\$ 1,000

專案貸款名稱 Item	資金來源 Source of fund	一、計畫內容 Contents and Implementation Status of Fund				二、執行情形 Implementation Status	
		90年度 (90.1-90.12) FY2001		91年度 (91.1-91.12) FY2002		90年度 (90.1-90.12) FY2001	
		預估貸 放款金額 Estimated Loan amo unt	自有資金 Self-owned Funds	預估貸 放款金額 Estimated Loan amo unt	自有資金 Self-owned Funds	貸放款額 Loan Armo unt	自有資金 Self-owne d Funds
1.輔導中小企業升級貸款 Small & Medium Business Promoted Loans	全數以自有資金辦理 Provided entirely from self-owned funds	10,000,000	10,000,000	4,000,000	4,000,000	3,955,000	3,955,000
2.振興傳統產業優惠貸款 Preferential Loans for the Revitalization of Traditional Enterprises	全數以自有資金辦理 Provided entirely from self-owned funds	2,000,000	2,000,000	500,000	500,000	1,820,000	1,820,000
3.民營事業污染防治設備低利貸款 Pollution Prevention Loans for Private Enterprises	開發基金出資1/4，本行出資3/4 One-fourth provided by Executive Yuan Development Fund, Three-fourths provided by TBB	200,000	150,000	30,000	22,500	30,000	22,500
4.購置自動化機器設備優惠貸款 Preferential Loans for the Procurement of Auto Machinery	全數以自有資金辦理 Provided entirely from self-owned funds	1,200,000	1,200,000	400,000	400,000	446,000	446,000
5.購置節約能源設備優惠貸款 Preferential Loans for the Procurement of Energy Conservation Equipment	開發基金出資1/4，本行出資3/4 One-fourth provided by Executive Yuan Development Fund, Three-fourths provided by TBB	800,000	600,000	10,000	7,500	0	0
6.青年創業貸款 Sino-American Youth Start-up Loans	中美基金出資1/4，本行出資3/4 One-fourth provided by Sino-American Fund, Three-fourths provided by TBB	360,000	270,000			156,000	117,000
	中美基金出資1/3，本行出資2/3 One-third provided by Sino- American Fund, two-thirds provid- ed by TBB			180,000	120,000	49,000	33,000
7.中小企業發展基金支撥辦理專案貸款 Special Loans Supported by the Small and Medium Business Development Fund	發展基金出資1/4，本行出資3/4 One-fourth provided by Executive Yuan Development Fund, Three-fourths provided by TBB	1,000,000	750,000	30,000	22,500	501,000	375,750
8.傳統產業專案貸款暨信用保證專案 Special Traditional Industry Loan and Credit Guarantee Program	全數以自有資金辦理 Provided entirely from self-owned funds	28,000,000	28,000,000	30,000,000	30,000,000	22,581,000	22,581,000
9.優惠購屋專案貸款暨信用保證專案 Special Preferential Home Loan and Credit Guarantee Program	全數以自有資金辦理 Provided entirely from self-owned funds	4,000,000	4,000,000	5,300,000	5,300,000	9,081,000	9,081,000
合 計 Total		47,560,000	46,970,000	40,450,000	40,372,500	38,619,000	38,431,250

伍、財務概況

Financial Statements

一、最近五年度簡明資產負債表及損益表

I. Balance Sheet and Income Statement in the Latest 5 Years

(一) 最近五年度簡明資產負債表

(I) Balance Sheet in the Latest 5 Years

單位:新台幣仟元

Thousands of NT Dollars

項目 Items	年度 FY	90年 12.31.2001	89年 12.31.2000	88年 12.31.1999	87.12.31 12.31.1998	87年 06.30.1998
流動資產 Current assets		203,846,979	162,552,969	168,371,474	167,346,734	162,770,135
買匯、貼現及放款淨額 Bills purchased, discounts and loans		615,255,642	633,020,801	602,224,261	549,705,779	554,923,404
長期股權投資 Long-term equity investments		4,664,410	3,809,619	3,504,451	1,762,840	782,634
固定資產 Fixed assets		15,402,113	15,671,381	14,995,360	14,223,050	13,737,853
無形資產 Intangible assets		7,575	5,779	-	-	157
其他資產 Other assets		78,912,812	65,494,652	54,235,243	54,420,581	49,771,943
受託買賣借項-淨額 Net broking account-debit		4,048	3,480	-	2,369	3,214
流動負債 Current liabilities	分派前 Before distribution	55,196,022	60,135,703	59,892,090	56,854,740	60,526,512
	分派後 After distribution	註4 Note4	60,860,666	59,391,379	註3 Note3	62,782,350
存款、匯款及金融債券 Deposit, remittance and bonds		810,655,090	751,437,532	711,923,349	648,788,122	647,683,358
央行及同業融資 Financial loans due to Central Bank and other banks		41,681	101,628	2,806,554	15,092,697	18,323,171
長期負債 Long-term liabilities		11,070,701	14,140,181	15,724,169	17,032,136	15,569,660
其他負債 Other liabilities		1,115,738	1,240,943	1,400,170	1,863,714	1,383,005
股本 Common stock		31,809,070	29,486,312	24,310,000	24,310,000	18,700,000
待轉股本 Capital to be transferred		-	-	-	-	1,870,000
資本公積 Capital surplus		5,057,120	6,391,279	7,675,112	7,675,429	1,691,429
保留盈餘 Retained earnings	分派前 Before distribution	4,218,254	18,137,727	19,604,193	15,848,892	16,246,450
	分派後 After distribution	註4 Note4	17,412,764	19,564,904	註3 Note3	13,990,612
累積換算調整數 Cumulative translation adjustment		875	(2,485)	(4,848)	(4,377)	(4,245)
庫藏股票 Treasury Stocks		(1,070,972)	(510,139)	-	-	-
資產總額 Total assets		918,093,579	880,558,681	843,330,789	787,461,353	781,989,340
負債總額 Total liabilities	分派前 Before distribution	878,079,232	827,055,987	791,746,332	739,631,409	743,485,706
	分派後 After distribution	註4 Note4	827,780,950	791,785,621	註3 Note3	745,741,544
股東權益總額 Total stockholders' equities	分派前 Before distribution	40,014,347	53,502,694	51,584,457	47,829,944	38,503,634
	分派後 After distribution	註4 Note4	52,777,731	51,545,168	註3 Note3	36,247,796

註： 1. 上開最近五年度財務資料皆經會計師查核簽證。87年度係經林賢郎會計師、吳德豐會計師簽具，87特別會計年度-90年度係經林賢郎會計師、林琬琬會計師簽具，均為無保留意見查核報告。

2. 上開分配前、分配後之資料，係以經會計師查核之金額將當年度所得稅及處分固定資產利益轉資本公積列於分配前，而次年度股東會決議通過之盈餘撥及分配列於分配後。

3. 八十七年特別會計年度(87.1-87.12.31)及八十八年度盈餘分派一併於八十九年度股東會決議通過列於八十八年度分配後。

4. 九十年度虧損撥補案尚未經股東常會決議。

Notes: 1. The five-year financial data given above have all been reviewed and approved by CPAs. The data for fiscal year 1998 were certified by Lin Shan-Lan and Wu De-Fon; the data for special FY1998 through FY2001 were certified by Lin Shan-Lan and Lin Wan-Wan. The reports are verified without reservation.

2. As to the before and after-distribution data given above, the CPA-approved amount used as the income tax and gains from the sale of fixed assets that are converted to capital reserve for the year are listed in the before-distribution category; the earnings allocations and distribution approved by the shareholders' meeting for the following year are listed in the after-distribution category.

3. Earnings distribution for special fiscal year 1998 (July 1 - Dec. 31, 1998) and FY1999 is included in the after-distribution category for FY1999 as approved by a resolution of the shareholders' meeting for FY2000.

4. The appropriation for losses for FY2001 has not yet been approved by the shareholders' meeting.

(二) 最近五年度簡明損益表

(II) Income Statement in the Latest 5 Years

單位:新台幣仟元
Thousands of NT Dollars

項目 Items	年度 FY	90年度 FY2001	89年度 FY2000	88年度 FY1999	87.7.1~87.12.31 Special FY1998	87年度 FY1998
營業收入 Operating revenue		50,298,791	51,754,727	52,915,110	27,220,385	54,117,264
營業毛(損)利 Operating profit(or loss)		(6,329,078)	13,859,578	15,597,254	8,185,223	16,084,103
營業(損)益 Operating income(or loss)		(15,388,226)	4,746,859	5,757,497	2,989,932	5,408,006
營業外收(支) Non-operating revenue(expense)		(1,245,095)	(1,220,358)	(1,347,497)	(554,374)	(533,379)
稅前純益 Income before income taxes		(16,633,321)	3,526,501	4,410,000	2,435,558	4,874,627
所得稅利益(費用) income tax benefit(expense)		4,425,984	(1,061,199)	(649,584)	(577,278)	(1,251,165)
稅後純(損)益 Net income		(12,207,337)	2,465,302	3,760,416	1,858,280	3,623,462
每股(虧損)盈餘(元) Earnings(loss) per share (dollar)		(3.94)	0.79	1.19	0.66	1.35

註： 1. 上開五年度財務資料皆經會計師查核簽證。87年度係經林寶郎會計師、吳德豐會計師簽證，87特別會計年度-90年度係經林寶郎會計師、林琬琬會計師簽證，均為無保留意見查核報告。
2. 每股盈餘係以追溯調整之當年度加權平均股數計算。
Notes: 1. The five-year financial data given above have been checked and approved by CPAs. The data for FY1998 were checked and certified by Lin Shan-Lan and Wu De-Feng; the data for special fiscal year 1998 through FY2001 were checked and certified by Lin Shan-Lan and Lin Wan-Wan. All the CPA reports are made without reservation.
2. Earnings per share are calculated by the retroactively adjusted weighted average number of shares for the current fiscal year.

二、最近三年度每股淨值、盈餘、股利及市價

II. Net Worth, Earnings Per Share, Dividends and Market Value in the Latest 3 Years.

單位:新台幣元
Unit: NT \$

項目 Items	年度 FY	90年度 FY2001	89年度 FY2000	88年度 FY1999	
每股淨值 Net Worth Per Share	分配前 Before distribution		12.58	18.14	21.22
	分配後 After distribution		註4 Note 4	17.90	21.20
每股盈餘(虧損) Earnings(loss) Per Share	股數 Shares Issued	3,180,907,000	2,948,631,234	2,431,000,000	
	每股盈餘(虧損) Earnings(loss) Per Share		(3.94)	0.79	1.19
每股股利 Dividends Per Share	現金股利 Cash dividend		0.20	0.00	0.00
	股票股利 Stock dividend		0.81539	2.00	0.00
每股市價 Market Price Per Share	最高 High		14.90	25.20	27.60
	最低 Low		5.30	10.00	14.90
	平均 Average		9.21	18.43	21.72

註： 1. 每股盈餘係以追溯調整之當年度加權平均股數計算。
2. 上開分配前、分配後之資料，係以經會計師查核之金額將當年度所得稅及處分固定資產利益轉資本公積列於分配前，僅九十年度處分固定資產利益依法規已無須轉列資本公積於分配前，而次年度股東會決議通過之盈餘撥及分配列於分配後。
3. 八十七年特別會計年度(87.7.1~87.12.31)及八十八年度盈餘分派一併於八十九年度股東會決議通過列於八十八年度分配後。
4. 九十年度虧損撥補案尚未經股東常會決議。
Note 1: Earnings per share are calculated by the retroactively adjusted weighted average number of shares for the current fiscal year.
2. As to the above before- and after-distribution data, the CPA-approved amount used as the income tax and gains from the sale of fixed assets that are converted to capital surplus for the year are listed in the before-distribution category; according to the relevant laws and regulations, however, gains from the sale of fixed assets in fiscal year 2001 are no longer required to convert to capital surplus prior to distribution, and appropriated profit and distribution approved by the shareholders' meeting for the following year are listed in the after-distribution category.
3. Earnings appropriations of special fiscal year 1998 (July 1, 1998 - Dec. 31, 1998) and fiscal year 1999 are together listed in the after-distribution category for FY1999 as approved by the shareholders' meeting for fiscal year 2000.
4. The appropriation for losses for fiscal year 2001 has not yet been approved by the shareholders' meeting.

三、最近五年度財務分析

III. Financial Analysis in the Latest 5 Years

分析項目 Items		年度 FY	90年 FY2001	89年 FY2000	88年 FY1999	87.07.01-87.12.31 Special FY1998	87年 FY1998
財務結構 Financial Structure	負債占資產比率(%) Liabilities to Assets Ratio (%)		95.64	93.92	93.88	93.93	95.08
	存款占淨值比率(%) Savings to Net Worth Ratio (%)		1,897.19	1,352.80	1,332.87	1,311.17	1,630.47
	固定資產占淨值比率(%) Fixed Assets to Net Worth Ratio (%)		38.49	29.29	29.07	29.74	35.68
	長期資金占固定資產比率(%) Long-term Capital to Fixed Asset Ratio (%)		331.68	431.63	448.86	456.03	393.61
償債能力 Solvency	流動比率(%) Current Ratio (%)		369.31	270.31	281.12	294.34	268.92
	流動準備比率(%) Liquidity Reserve Ratio (%)		18.05	11.27	15.83	14.07	13.18
經營能力 Operating Ability	存放比率(%) Loans to Deposits Ratio (%)		81.08	87.38	87.40	87.55	88.25
	逾放比率(%) Overdue Ratio (%)		9.97	6.88	5.50	5.99	4.90
	利息支出占年平均存款餘額比率(%) Interest Expense to Annual Average Savings Balance (%)		3.91	4.56	4.84	5.56	5.38
	利息收入占年平均放款餘額比率(%) Interest Revenue to Annual Average Loans Balance (%)		6.52	7.42	7.84	8.57	8.45
	固定資產週轉率(次) Fixed Assets Turnover (Times)		3.27	3.30	3.53	3.83	3.94
	總資產週轉率(次) Total Assets Turnover (Times)		0.05	0.06	0.06	0.07	0.07
	員工平均營業收入額(仟元) Average Operating Revenue Per Employee (NT\$ 1000)		10,255	9,836	10,250	10,461	10,383
員工平均獲利額(仟元) Average Profit Per Employee (NT\$ 1000)		(2,489)	469	728	714	695	
獲利能力 Profitability	資產報酬率(%) Return on Total Assets (%)		(1.36)	0.29	0.46	0.24	0.47
	股東權益報酬率(%) Return on Shareholders' Equity (%)		(26.11)	4.69	7.57	4.30	9.88
	占實收資本比率(%) Ratio to Issued Capital Stock (%)	營業利益 Operating Income	(48.38)	16.10	23.68	12.30	28.92
		稅前純益 Income Before Income Tax	(52.29)	11.96	18.14	10.02	26.07
	純益率(%) Profit Margin (%)		(24.27)	4.76	7.11	6.83	6.70
	每股盈餘(元) Earnings Per Share (NTD)		(3.94)	0.79	1.19	0.66	1.35
現金流量 Cash Flows	現金流量比率(%) Cash Flow Ratio (%)		-	60.23	8.22	-	10.40
	現金流量允當比率(%) Cash Flow Adequacy Ratio (%)		685.98	545.08	188.57	259.52	306.59
	現金再投資比率(%) Cash Reinvestment Ratio (%)		-	18.97	1.48	-	3.71
	自有資本比率 BIS Ratio		10.00	9.17	9.03	9.39	9.13
	利害關係人授信比率 Ratio of Loan Extension to Related Parties		1.43	1.54	1.74	2.15	2.39

註： 1.上述五年度財務資料皆經會計師查核簽證。
2.每股盈餘係以追溯調整之當年度加權平均股數計算。
3.本行係金融銀行業，不適用槓桿度之計算。

Note 1. The five-year financial data given above have been checked and certified by CPAs.

2. Earnings per share are calculated by the retroactively adjusted weighted average number of shares for the current fiscal year.

3. The TBB is a financial enterprise to which calculation of extent of leverage is not applicable.

註：財務項目之計算如下：

1.財務結構

- (1)負債佔資產比率=負債總額÷資產總額。
- (2)存款佔淨值比率=存款÷淨值。
- (3)固定資產佔淨值比率=固定資產淨額÷淨值。
- (4)長期資金佔固定資產比率=
(股東權益淨額+長期負債)÷固定資產淨額

2.償債能力

- (1)流動比率=流動資產/流動負債。
- (2)流動準備比率=中央銀行規定流動資產÷
應提流動準備之各項存款。

3.經營能力

- (1)存放比率=放款總餘額÷存款總餘額。
- (2)逾放比率=(逾期放款+催收款)÷授信總餘額。
- (3)利息支出佔年平均存款餘額比率=一般存款利息支出÷存款平均營運量。
- (4)利息收入佔年平均放款餘額比率=一般放款利息收入÷放款平均營運量。
- (5)固定資產週轉率=營業收入淨額÷固定資產淨額。
- (6)總資產週轉率=營業收入淨額÷資產總額。
- (7)員工平均營業收入額=營業收入淨額÷員工總人數。
- (8)員工平均獲利額=稅後純益÷員工總人數。

4.獲利能力

- (1)資產報酬率=稅後損益÷平均資產總額。
- (2)股東權益報酬率=稅後損益÷平均股東權益淨額。
- (3)營業利益佔實收資本比率=營業利益÷實收資本額。
- (4)稅前純益佔實收資本比率=稅前純益÷實收資本額。
- (5)純益率=稅後純益÷營業收入淨額。
- (6)每股盈餘=(稅後淨利-特別股股利)÷加權平均股數。

5.現金流量

- (1)現金流量比率=營業活動淨現金流量÷流動負債。
- (2)現金流量允當比率=最近五年度營業活動淨現金流量÷最近五年度(資本支出+現金股利)
- (3)現金再投資比率=(營業活動淨現金流量-現金股利)÷(固定資產毛額+長期投資+其他資產+營運資金)。

6.自有資本比率=自有資本÷風險性資產

7.利害關係人授信比率=利害關係人擔保授信總餘額÷授信總餘額

Note:Formulus of above financial analysis are as follows:

1.Financial Structure

- (1)Debt ratio=total liabilities/total assets.
- (2)Deposits on net worth ratio=deposits/net worth.
- (3)Fixed assets on net worth ratio=net fixed assets/net worth.
- (4)Long-term capital on fixed assets ratio=(net equity+long-term liabilities)/net fixed assets.

2.Solvency

- (1)Current ratio=current assets/current liabilities.
- (2)Current reserve ratio=current assets as prescribed by the CBC /deposits for which are required to provide current reserves.

3.Operating Capability

- (1)Loans on deposits ratio =total loans/total deposits.
- (2)Overdue ratio =(loans overdue+loans on demand)/total loans.
- (3)Interest expense on annual average deposits ratio=interest expense for regular deposits/annual average deposits.
- (4)Interest income on annual average loans ratio=interest income for regular loans/annual average loans.
- (5)Fixed assets turnover ratio=net operating revenue/net fixed assets.
- (6)Total assets turnover ratio=net operating revenue/total assets
- (7)Average operating revenue per employee=net operating revenue/number of employees.
- (8)Average profit per employee=after-tax income/number of employees.

4.Profitability

- (1)Return on assets=after-tax income/average assets
- (2)Return on equity=after-tax income/average net equity
- (3)Operating income on paid-in capital ratio=operating income/paid-in capital.
- (4)Pre-tax income on paid-in capital ratio=pre-tax income/paid-in capital.
- (5)Net income ratio=after-tax income/net operating revenue
- (6)Earnings per share=(after-tax income-preferred stock dividend) /weighted average number of shares issued.

5.Cash Flow

- (1)Cash flow ratio=net cash flow from operating activities/current liabilities.
- (2)Cash flow adequacy ratio=net cash flow from operating activities for the latest 5 years/(capital expenditures + cash dividends for the latest 5 years.)
- (3)Cash reinvestment ratio=(net cash flow from operating activities-cash dividend)/(total fixed assets + long-term investments + other assets + working capital).

6.BIS Ratio=Capital/Risk Adjusted Assets

7.Ratio of Loan extension to related parties =secured loans to related parties/total loans

四、九十年度財務報告之監察人審查意見 IV、Supervisors' Report for FY 2001

茲准

董事會函送本行九十年十二月三十一日之資產負債表及主要財產之財產目錄，暨截至該日止之民國九十年度之損益表、股東權益變動表、現金流量表(以上五表並經由安侯建業會計師事務所查核簽證)及虧損撥補表等。上述財務報表業經本監察人等查核完竣，認為尚無不合，爰依照公司法第二百一十九條之規定，備具報告。

敬請 鑒察

此上

本行九十一年股東常會

台灣中小企業銀行股份有限公司

常駐監察人：

吳炯忻

監察人：

張衍漢 蔡揚宗
王鈞華 陳明章

中華民國九十一年四月九日

To:Our Shareholders

We the undersigned certify that We have examined the balance sheet and contents of major property as of December 31, 2001 and the related statement of income, cash flows and changes in stockholders' equity which have been certified by KPMG, and appropriation of loss for the year then ended which have been submitted by the Board of Directors of the Taiwan Business Bank. We have found the statements in conformity with the Bank's books and accounts, and hereby submit this report in accordance with the stipulations of Article 219 of the Company Law.

Resident Supervisor: C. S. Wu

T. H. Chang. Jang-Liang Lu

Supervisor:

N. H. Wang Min-chang Chen

五、九十年年度財務報告之會計師查核意見

V、Independent Auditors' Report for FY 2001

會計師查核報告書

臺灣中小企業銀行股份有限公司民國九十年及八十九年十二月三十一日之資產負債表，暨截至各該日止之民國九十年度及八十九年度之損益表、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。

本會計師係依照一般公認審計準則暨會計師查核簽證財務報表規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可對所表示之意見提供合理之依據。

依本會計師之意見，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，足以允當表達臺灣中小企業銀行股份有限公司民國九十年及八十九年十二月三十一日之財務狀況，暨截至各該日止之民國九十年度及八十九年度之經營成果與現金流量。

民國九十年度財務報表重要會計科目明細表，主要係供補充分析之用，亦經本會計師採用第二段所述之查核程序予以查核。依本會計師之意見，該等明細表係依據前段所述之準則編製，足以允當表達其與第一段所述財務報表有關之內容。

安侯建業會計師事務所會計師會計師證券暨期貨管理委員會核准文號：

(88)台財證(六)第18311號民國九十一年三月十四日

會計師

林 中 興



會計師

林 沁 沁



INDEPENDENT AUDITORS' REPORT

To the Board of Directors and Shareholders of Taiwan Business Bank, Ltd.

We have audited the accompanying balance sheets of Taiwan Business Bank, Ltd. as of December 31, 2001 and 2000 and the related statements of income, changes in stockholder's 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 conducted our audits in accordance with "Rules Governing Certified Public Accountant's Examination and Certification of Financial Statements" and auditing standards generally accepted in the Republic of China. Those standards require that we plan and perform the audits to obtain reasonable assurance about whether the financial statements are free of 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 the management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Taiwan Business Bank, Ltd. as of December 31, 2001 and 2000, and the results of its operations and cash flows for the years then ended, in conformity with the "Regulations Governing the Preparation of Financial Statements for Securities Issuers" and accounting principles generally accepted in the Republic of China.

The accompanying financial statements are intended only to present the financial position, results of operation and cash flows in accordance with the accounting principles and practices generally accepted in the Republic of China and not those of any other jurisdictions. The standards, procedures, and practices to audit such financial statements are those generally accepted and applied in the Republic of China.

Taipei, Taiwan, R.O.C. March 14, 2002

KPMG

六、九十年度財務報告及附註摘要

VI、Financial Statements in the FY2001 and Notes to Financial Statements

(一) 資產負債表

(I) Balance Sheet

單位:新台幣仟元

Thousands of NT Dollars

代碼 A/C	資 產 Assets	九十年十二月三十一日 December 31, 2001		八十九年十二月三十一日 December 31, 2000		代碼A/C	負債及股東權益: Liabilities and Stockholders' Equity	九十年十二月三十一日 December 31, 2001		八十九年十二月三十一日 December 31, 2000	
		金額 Amount	%	金額 Amount	%			金額 Amount	%	金額 Amount	%
110	現金(附註4.(1)) Cash (Notes 4.(1))	\$42,526,846	5	\$29,502,777	3	2105	附買回票券負債(附註2) Liabilities of Bonds sold under repurchase agreements (Note 2)	\$7,707,419	1	\$8,446,693	1
111	存放銀行同業(附註4.(1)及5) Due from Banks (Notes 4.(1) and 5.)	30,859,919	3	20,762,485	2	211-212	央行及銀行同業存款(附註4.(9)及5) Deposits from the Central Bank and other banks (Notes 4(9) and 5)	20,265,671	2	16,091,578	2
112	存放央行(附註4.(2)及6) Due from Central Bank (Notes 4(2) and 6.)	35,573,551	4	33,224,923	4	214-217	應付款項(附註4.(10)) Payables (Note 4(10))	26,660,816	3	34,670,327	4
113	買入票券-減備抵跌價損失後淨額 (附註2、4.(3)及6.) Marketable securities-less allowance for market decline (Notes 2, 4(3) and 6)	66,871,799	7	57,916,514	7	225	預收款項 Advances	56,216	-	927,205	-
114-117	應收款項-減備抵呆帳後淨額 (附註2及4.(4)) Receivables-less allowance for doubtful accounts (Notes 2 and 4(4))	26,793,294	3	19,981,810	2	23	存款、匯款及金融債券(附註4.(11)及5) Deposits, remittances, and financial debentures (Notes 4(11) and 5)	810,655,090	89	751,437,532	85
125	預付款項 Prepayments	1,221,570	-	1,164,460	-	24	央行及同業融資 Loans from the Central Bank and other banks	41,681	-	101,628	-
13	買匯、貼現及放款-減備抵呆帳後 淨額(附註2、4.(5)及5) Bills purchased, discounts and loans-less allowance for doubtful accounts (Notes 2, 4(5) and 5.)	615,255,642	67	633,020,801	72	25	長期負債(附註4.(7)及4.(12)) Long-Term Debt (Notes 4(7) and 4(12))	11,070,701	1	14,140,181	2
14	長期股權投資(附註2及4.(6)) Long-term equity investments (Notes 2 and 4(6))	4,664,410	1	3,809,619	-	28	其他負債(附註2及4.(13)) Other Liabilities (Notes 2 and 4(13))	1,115,738	-	1,240,943	-
15	固定資產: (附註2及4.(7)) Property and premises at cost: (Notes 2 and 4(7))						負債合計 Total Liabilities	878,079,232	96	827,055,987	94
	成 本: Cost						股東權益: (附註2及4.(14)) Stockholders' Equity (Notes 2 and 4(14))				
1501	土地 Land	6,441,101	1	6,441,101	1	31	股本-每股面額10元,九十年底額定並發行3,180,907 仟股;八十九年底額定並發行2,948,631仟股(附註4.(14)) Common stock, par value \$10 per share; authorized issued, and outstanding 3,180,907,000 and 2,948,631,000 shares as of December 31, 2001 and 2000, respectively. (Note 4(14))	31,809,070	3	29,486,312	3
1521	房屋及建築 Buildings	6,524,831	1	6,347,550	1	32	資本公積(附註4.(14)) Capital surplus (Note 4(14))	5,057,120	1	6,391,279	1
1531	機械及設備 Machinery	2,437,721	-	2,412,151	-	33	保留盈餘 Retained earnings				
1541	交通及運輸設備 Transportation equipment	396,877	-	407,696	-	3301	法定公積(附註4.(14)) Legal reserve (Note 4(14))	11,212,885	1	10,474,674	1
1551	什項設備 Miscellaneous equipment	667,532	-	686,185	-	3302	特別公積(附註4.(14)) Special reserve (Note 4(14))	3,963,678	-	3,966,041	1
1591	租賃權益改良 Leasehold improvements	250,090	-	256,356	-	331	未分配盈餘(附註4.(14)) Undistributed earnings (Note 4(14))	(10,958,309)	(1)	3,697,012	-
	成本合計 Subtotal	16,718,152	-2	16,551,039	-2	341	累積換算調整數(附註2) Cumulative translation adjustment (Note 2)	875	-	(2,485)	-
	重估增值 Revaluation appreciation	2,420,718	-	2,421,328	-	351	庫藏股票(附註2及4.(14)) Treasury stock (Notes 2 and 4(14))	(1,070,972)	-	(510,139)	-
	減:累計折舊 Less: Accumulated depreciation	(3,871,587)	-	(3,518,292)	-		股東權益合計 Total Stockholders' Equity	40,014,347	4	53,502,694	6
1571	未完工程 Construction in process	115,470	=	205,379	-		承諾及或有負債(附註2及7) Commitments and contingencies (Note 2 and 7)				
1577	訂購機件 Prepayment for equipment	19,360	-	11,927	-		負債及股東權益總計 TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	918,093,579	100	880,558,681	100
17	無形資產 Intangible assets	7,575	-	5,779	-						
18	其他資產(附註2、4.(8)及6) Other assets, net (Notes 2, 4(8) and 6)	78,912,812	8	65,494,652	8						
196	受託買賣借項-淨額 Brokerage accounts, net	4,048	-	3,480	-						
	資產總計 TOTAL ASSETS	\$ 918,093,579	100	\$880,558,681	100						

(二) 損益表

(II) Income Statement

單位:新台幣仟元

Thousands of NT Dollars

代碼A/C	項 目	Item	九十年 FY2001 金額 Amount	%	八十九年 FY2000 金額 Amount	%
41-47	營業收入	Operating Revenues				
4501	利息收入	Interest revenue	\$45,566,247	91	\$48,663,376	94
4516	手續費收入	Commission revenue	914,408	2	989,997	2
4530	證券經紀及承銷收入	Securities brokerage and underwriting revenues	142,783	-	290,790	1
4531	買賣票券利益-淨額	Gain on sale of marketable securities, net	2,570,407	5	1,276,485	2
4532	長期股權投資利益-淨額	Gain on long-term equity investments, net	659,183	1	649,799	-
4534	兌換利益	Exchange gain	408,819	1	434,294	1
4601	營業資產租金收入	Rental revenue from operating lease	34,523	-	31,544	-
4609	其他營業收入	Other revenues	2,421	-	3,262	-
	營業收入合計	Total Operating Revenue	50,298,791	100	51,754,727	100
51-57	營業成本	Operating Costs				
5501	利息費用	Interest expenses	(31,717,584)	(63)	(33,965,373)	(66)
5516	手續費用	Commission fees	(188,576)	-	(179,406)	-
5530	證券經紀及承銷費用	Securities brokerage and underwriting fees	(204,015)	-	(201,659)	-
5535	各項提存	Provisions for allowances and reserves	(24,414,802)	(49)	(3,447,423)	(7)
5537	現金運送費	Cash transmittal fee	(99,236)	-	(96,908)	-
5601	營業資產出租費用	Operating lease rents	(3,656)	-	(4,380)	-
	營業成本合計	Total Operating Costs	(56,627,869)	(112)	(37,895,149)	(73)
60	營業毛(損)利	Operating (Loss) Profits	(6,329,078)	(12)	13,859,578	27
58	營業費用	Operating Expenses:				
581	業務費用	Sales expenses	(7,573,769)	(15)	(7,848,714)	(15)
582	管理費用	Administrative expenses	(1,465,752)	(3)	(1,239,949)	(3)
583	其他營業費用	Other operating expenses	(19,627)	-	(24,056)	-
	營業費用合計	Total operating expenses	(9,059,148)	(18)	(9,112,719)	(18)
61	營業(損失)利益	Operating (Loss) Income	(15,388,226)	(30)	4,746,859	9
49	營業外收入	Non-Operating Income	126,400	-	136,404	-
59	營業外費用	Non-Operating Expenses	(1,371,495)	(3)	(1,356,762)	(2)
63	稅前純(損)益	Income (loss) before income taxes	(16,633,321)	(33)	3,526,501	7
64	所得稅利益(費用)(附註2及4.(17))	Income taxes (Notes 2 and 4.(17))	4,425,984	9	(1,061,199)	(2)
69	純(損)益	Net (Loss) Income	\$(12,207,337)	(24)	\$2,465,302	5
	每股(虧損)盈餘(附註2)	Earnings (Loss) per share (Note 2)				
	按當年度發行之加權平均股數計算-	Weighted-average number of shares outstanding in 2001 and 2000 was 3,100,261,000 and 2,943,539,000, respectively.				
	九十年底 3,100,261 仟股		\$(3.94)			
	八十九年底 2,943,539 仟股				\$0.84	
	按追溯調整之加權平均股數計算-	Retroactively adjusted weighted-average number of shares outstanding in 2000 was 3,135,722,000				
	八十九年底 3,135,722 仟股				\$0.79	

(三) 股東權益變動表

(III) Statements of Changes in Stockholders' Equity

單位:新台幣仟元
Thousands of NT Dollars

保留盈餘 Retained Earnings	股本 Common stock	資本公積 Capital surplus	法定公積 Legal reserve	特別公積 Special reserve	未分配盈餘 Undistributed earnings	累積換算調整數 Cumulative translation adjustment	庫藏股票 Treasury stock	股東權益合計 Total
民國八十九年一月一日餘額 Balance - January 1, 2000	\$24,310,000	\$7,675,112	\$8,790,599	\$3,961,193	\$6,852,401	\$(4,848)	\$ -	\$51,584,457
八十七年特別會計年度及八十八年度盈餘指撥及分配: Appropriation of Special FY 1998 and FY 1999 earnings:								
資本公積轉增資 Capitalization of capital stock	1,288,430	(1,288,430)	-	-	-	-	-	-
盈餘轉增資 Capitalization of retained earnings	3,573,570	-	-	-	(3,573,570)	-	-	-
員工紅利轉增資 Capitalization of employee bonus	314,312	-	-	-	(314,312)	-	-	-
法定公積 Legal reserve	-	-	1,684,075	-	(1,684,075)	-	-	-
特別公積 Special reserve	-	-	-	4,848	(4,848)	-	-	-
董監事酬勞 Remuneration to directors and supervisors	-	-	-	-	(39,289)	-	-	(39,289)
八十九年度純益 Net income for FY2000	-	-	-	-	2,465,302	-	-	2,465,302
處分固定資產稅後利益轉列資本公積 After-tax gain on disposition of property and premises transferred to capital surplus	-	4,597	-	-	(4,597)	-	-	-
累積換算調整數之變動 Changes in cumulative translation adjustments	-	-	-	-	-	2,363	-	2,363
購買庫藏股票 Acquisition of treasury shares	-	-	-	-	-	-	(510,139)	(510,139)
民國八十九年十二月三十一日餘額 Balance - December 31, 2000	29,486,312	6,391,279	10,474,674	3,966,041	3,697,012	(2,485)	(510,139)	53,502,694
八十九年度盈餘指撥及分配: Appropriation of FY2000 earnings:								
資本公積轉增資 Capitalization of capital surplus	1,335,585	(1,335,585)	-	-	-	-	-	-
盈餘轉增資 Capitalization of retained earnings	987,173	-	-	-	(987,173)	-	-	-
法定公積 Legal reserve	-	-	738,211	-	(738,211)	-	-	-
特別公積 Special reserve	-	-	-	(2,363)	2,363	-	-	-
員工紅利 Employee bonus	-	-	-	-	(137,989)	-	-	(137,989)
董監事酬勞 Remuneration to directors and supervisors	-	-	-	-	(17,248)	-	-	(17,248)
現金股利 Cash dividends	-	-	-	-	(569,726)	-	-	(569,726)
逾五年現金股利轉列資本公積 Cash dividends over 5 years olds transferred to capital surplus	-	1,426	-	-	-	-	-	1,426
九十年純損 Net loss for FY2001	-	-	-	-	(12,207,337)	-	-	(12,207,337)
累積換算調整數之變動 Changes in cumulative translation adjustments	-	-	-	-	-	3,360	-	3,360
購買庫藏股票 Acquisition of treasury shares	-	-	-	-	-	-	(560,833)	(560,833)
民國九十年十二月三十一日餘額 Balance - December 31, 2001	\$31,809,070	\$5,057,120	\$11,212,885	\$3,963,678	\$(1,095,309)	\$875	\$(1,070,972)	\$40,014,347

(四) 現金流量表

(IV) Statements of Cash Flows

單位:新台幣仟元

Thousands of NT Dollars

項目	Item	九十年度 FY2001	八十九年度 FY2000
營業活動之現金流量：	Cash flows from operating activities		
本期純(損)益	Net (loss) in come	\$(12,207,337)	\$2,465,302
調整項目：	Adjustments to reconcile net income to net cash		
折舊及攤銷	Depreciation and amortization	576,266	559,901
員工權益補償金攤銷數	Amortization of employees' compensation	1,337,400	1,337,400
按權益法認列之投資損(益)淨額	Loss on investment under the equity method, net	(35,648)	29,832
處分及報廢固定資產損益淨額	Loss on disposition of property and premises, net	9,703	1,990
依權益法認列現金股利收現	Cash dividends collected under the equity method	5,749	-
處分長期股權投資損益淨額	Gain on disposition of long-term equity investments, net	(518,505)	-
提列各項準備	Provision for various reserves	3,481	3,587
提列備抵呆帳	Provision for allowance for credit losses	24,416,182	3,455,975
(迴轉)提列備抵買入票券跌價損失	Changes (Reversal) in allowance for market decline of marketable securities	(671,962)	944,670
累積換算調整數淨變動	Changes in cumulative translation adjustments	3,360	2,363
營業資產及負債之變動	Changes in assets and liabilities		
買入票券	Marketable securities	(4,830,468)	10,278,211
應收款項	Receivables	(6,987,485)	7,074,358
預付款項	Prepayments	(57,110)	383,101
應付款項	Payables	(8,008,162)	9,527,353
預收款項	Advances	(365,089)	161,055
受託買賣借項-淨額	Brokerage accounts - debit, net	(568)	(3,480)
營業活動之淨現金流(出)入	Net cash (used in) provided by operating activities	(7,330,193)	36,221,618
投資活動之現金流量：	Cash flows from investing activities		
買匯、貼現及放款減少(增加)	Decrease (increase) in foreign currency purchased, discounts, and loans	17,886,842	(31,029,750)
處分長期股權投資價款	Proceeds from disposition of long-term equity investments	743,613	-
長期股權投資增加	Increase in long-term equity investments	(1,050,000)	(335,000)
處分固定資產價款	Proceeds from disposition of property and premises	3,558	7,903
購買固定資產	Purchase of property and premises	(310,208)	(1,572,237)
存放銀行同業增加	Increase in due from banks	(11,179,653)	(1,920,683)
存放央行增加	Increase in deposits with the Central Bank	(3,110,326)	(594,198)
其他資產增加	Increase in other assets	(39,124,574)	(15,484,447)
無形資產增加	Increase in intangible assets	(4,697)	(6,935)
投資活動之淨現金流出	Net cash used in investing activities	(36,145,445)	(50,935,347)

單位：新台幣仟元
Thousands of NT Dollars

融資活動之現金流量：	Cash flows from financing activities	九十年度 FY2001	八十九年度 FY2000
央行及同業存款增加(減少)	Increase (decrease) in deposits from the Central Bank and other banks	\$ 4,174,093	\$(12,287,217)
附買回票券負債(減少)增加	(Decrease) increase in bonds sold under repurchase agreements	(739,174)	2,842,422
存款、匯款及金融債券增加	Increase in deposits, remittances, and financial debentures	59,217,558	39,514,183
央行及同業融資減少	Decrease in loans from the Central Bank and other banks	(59,947)	(2,704,926)
其他負債減少	Decrease in other liabilities	(128,686)	(162,814)
長期負債減少	Decrease in long-term debt	(3,069,480)	(1,581,055)
支付現金股利	Cash dividends paid	(569,650)	-
支付員工紅利	Employee bonus	(137,987)	-
支付董監事酬勞	Remuneration to directors and supervisors	(17,248)	(39,289)
資本公積減少	Decrease in capital surplus	(2)	-
購買庫藏股票	Purchase of treasury stock	(560,833)	(510,139)
融資活動之淨現金流入	Net cash provided by financing activities	58,108,644	25,071,165
本期現金及約當現金增加數	Net increase in cash and cash equivalents	14,633,006	10,357,436
期初現金及約當現金餘額	Cash and cash equivalents, beginning of the year	87,475,331	77,117,895
期末現金及約當現金餘額	Cash and cash equivalents, end of the year	\$102,108,337	\$87,475,331
現金流量資訊之補充揭露：	Supplemental disclosures of cash flow information:		
本期支付利息	Interests	\$ 36,316,865	\$28,585,803
本期支付所得稅	Income taxes	\$773,355	760,313
現金及約當現金	Cash and cash equivalents		
現金	Cash	\$ 42,526,846	29,502,777
存放銀行同業	Due from banks	688,789	860,265
存放央行	Deposits with the Central Bank	11,483,522	12,245,220
九十天內到期之拆放銀行同業	Short-term loans to other banks (due within 90 days)	14,289,062	15,199,805
九十天內到期之定存單	Certificates of time deposits (due within 90 days)	-	770,316
九十天內到期之承兌匯票	Bank acceptances (due within 90 days)	3,636	129,121
九十天內到期之商業本票	Commercial paper (due within 90 days)	33,116,482	28,767,827
		\$102,108,337	\$87,475,331

(五) 財務報表附註

民國九十年及八十九年十二月三十一日 (金額除另有註明外，均以新台幣千元為單位)

1. 公司沿革

本行原係民間儲蓄組織，前身為民國四年設立之「臺灣無盡株式會社」及「大正無盡株式會社」，經多次購併改組後，於民國六十五年七月一日改制為「臺灣中小企業銀行股份有限公司」，為對中小企業提供融資與輔導之專業銀行，經營之業務為：(1)銀行法所規定中小企業專業銀行得以經營之業務；(2)報請主管機關核准辦理信託、證券經紀相關業務；(3)國際金融業務；(4)經中央主管機關核准辦理之其他有關業務。

本行總行綜理全行事務，並在國內外設立分行，藉以推廣各項業務。截至民國九十年十二月三十一日止，本行除於總行設有營業部、國外營業部及信託部外，並設有國內分行壹百貳拾貳家，簡易型分行二家，國際金融業務分行一家，海外分行三家及兼營證券經紀商十三處。

本行於民國八十七年一月三日在台灣證券交易所上市掛牌買賣。

本行依「公營事業移轉民營條例」經臺灣省政府核准，由省屬行庫將持有本行之股份釋出，並配合省屬三商銀民營化，於民國八十七年一月二十二日完成民營化。

2. 重要會計政策之彙總說明

(1) 財務報表彙編原則

本財務報表包括本行國內總分行、國外分行及國外代表人辦事處之帳目。國內外總分行間之內部往來、聯行往來及內部收支等帳目均於彙編財務報表時互相沖減。

(2) 現金流量表編製基礎

現金流量表之編製係以現金及約當現金為基礎。約當現金係指隨時可轉換

(V) Notes to Financial Statements

For the years ended December 31, 2001 and 2000 (Expressed in Thousands of New Taiwan Dollars Unless Otherwise Stated)

1. HISTORY

Taiwan Business Bank, Ltd. (the "Bank") was formerly a general savings union and was established in 1915 and known as the Taiwan Mutual Financing Bank or Tai-Shio Mutual Financing Bank. After several mergers and acquisitions, it was renamed as Taiwan Business Bank, Ltd. to serve as a financier and provide banking assistance to small and medium-sized businesses. The Bank's major lines of business are the following: (1) As prescribed by the Banking Law, to provide professional services tailored for the needs of small and medium-sized businesses; (2) Trust and securities brokerage businesses as approved by the relevant authority; (3) International banking business; and (4) Other relevant businesses as authorized by the relevant authority in charge.

The Bank's headquarters coordinates corporate-wide operations. Domestic and overseas branches are set up to provide a variety of banking services. As of December 31, 2001, in addition to the headquarters Banking Department, International Department and Trust Department there are 122 domestic branches, 2 mini branches, 1 offshore banking branch, 3 overseas branches and 13 locations for securities brokerage.

The Bank became listed on the Taiwan Stock Exchange on January 3, 1998. According to the "Statute for Privatization of State Enterprises" and upon the approval of Taiwan Provincial Government, shares of the Bank were released by other province-run banks. In line with privatization of the three major province-run commercial banks, the Bank completed its own privatization on January 22, 1998.

2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

(1) Basis of Presentation

The financial statements are comprised of accounts of the headquarters, domestic and overseas branches, and overseas representative offices. All inter-office account balances and transactions are eliminated.

(2) Compilation Basis for the Statements of Cash Flows

Statements of cash flows are based upon cash and cash equivalents. Cash equivalents are defined as short-term investments readily convertible into known amounts of cash and will mature with short notice. As a result, interest rate fluctuations have minimal impact on their values. These include deposits from banks maturing within three months, Treasury bills, commercial paper, and bank acceptances.

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，包括自投資日起三個月內到期或清償之拆放銀行同業、國庫券、商業本票、銀行承兌匯票等。

(3) 收入認列原則

利息收入係依應計基礎認列。手續費收入亦依應計基礎認列為當期收益，惟當此收入係為顧客持續性服務成本之回收或屬利息性質者，則於相關期間依適當基礎估計認列。

(4) 買入票券

買入票券係投資政府公債、公司債、短期票券、國外證券、公益彩券、國庫券、上市上櫃公司之權益證券及基金受益憑證等，以取得成本為入帳基礎，每月底按成本與市價孰低法評價。上市上櫃證券或開放型基金受益憑證市價係分別為每月之平均收盤價或月底淨值。國內債券之市價以財團法人中華民國證券櫃檯買賣中心會計期間結束日參考價格為依據，國外證券係證券商或公開報價系統之報價。短期票券及非上市上櫃證券則以成本計價。債券非以面額購入者，其溢折額係按剩餘流通期間平均攤銷。

出售時，股票及基金受益憑證係以移動平均法計算；其他則以個別辨認法計算成本。

票券中屬債券附買回、附賣回條件之交易係依融資法處理；屬短期票券附買回、附賣回條件之交易則按買賣法處理。

(5) 放款及墊款

放款及墊款按流通在外之本金入帳，不計入尚未賺得之收益，利息收入則按權責發生基礎認列。

(3) Revenue Recognition

Interest revenue is recognized on accrual basis as commission revenue, which is included in current earnings. Should such revenue reflect the recovery of the costs to provide services to clients continuously or bear the nature of interest, it will be recognized on corresponding bases over the relevant period of time.

(4) Marketable Securities

Marketable securities are defined to include government and corporate bonds, short-term notes, foreign securities, lotteries, Treasury bills, listed and OTC stocks, and beneficiary certificates. Marketable securities are carried at cost and are revalued at the lower of cost or market at the end of every month. Market prices of listed stocks and beneficiary certificates of open-end mutual funds are the average closing prices or their net worth at the end of a month. Market prices of domestic bonds are the reference prices published by the R.O.C. Over-The-Counter Stock Exchange Center at the end of accounting periods, and those of foreign stocks come from securities houses or market quotes. Short-term notes and stocks not traded publicly are stated at cost. If bonds are not acquired at par, premium or discount will be amortized equally over the remaining outstanding periods.

Upon sale of stocks and beneficiary certificates, gains and losses are calculated by the moving-average method. For other securities, gains or losses are computed by the specific identification method. Bonds under resale or repurchase agreements are accounted for by the financing method. Short-term notes under such agreements are recorded by the purchase-sale method.

(5) Loans and Advances

Loans and advances are stated at principals outstanding, excluding unearned revenue. Interest revenue is recognized on accrual basis under the interest method.

Interest accrual on loans and advances are suspended as either of the followings occurs:

- ① Payment of principal or interest is delinquent for 6 months and beyond; or
- ② Principals or interest are delinquent within less than 6 months yet are already classified as delinquent loans.

放款及墊款符合下列情況之一者即停止計提應收利息：

- ① 本金或利息已逾期六個月未支付。
 - ② 本金或利息逾期雖未屆六個月但已轉入催收款項者。
- 停止計提應收利息期間之利息於收現時認列收入。

(6) 呆帳提列及沖銷

係就應收帳款、應收利息、買匯、貼現、放款、催收款項及承受擔保品等之結算日餘額，依實際評估其收回可能性提列備抵呆帳。

本行通常對逾期六個月以上未支付本息之放款及墊款等債權，經核准後予以沖銷。

(7) 長期股權投資

長期股權投資以取得成本為入帳基礎，取得股票股利僅註記增加之股數，並按增加後之股數重新計算每股成本。

持有普通股及有表決權之特別股，如其表決權總數未達被投資公司全部表決權數之百分之二十而無重大影響力者，除被投資公司之股票已在證券交易所上市或在證券商營業處所買賣，按成本與市價孰低法評價外，餘按成本法評價。如遇投資價值確已減損，且回復之希望甚小時，則承認投資損失。

持有普通股及有表決權之特別股，如其表決權總數達被投資公司全部表決權數百分之二十以上至百分之五十(具有重大影響力)者，採權益法評價。投資成本與股權淨值間有差額時，則按二十年平均攤銷。

若被投資公司與本行會計年度起迄日期不同，則俟被投資公司辦理年度決算後，按被投資公司決算年度本行約當持股比例認列投資損益。

出售長期股權投資採移動平均法計算成本。

(8) 固定資產

固定資產以成本為入帳基礎，若有重估則加計重估增值。重大更新、添置及

Interest subsequently collected is included in earnings only to the extent of cash actually received.

(6) Allowance for Credit Losses and Charge-Offs

Allowance for credit losses represents management estimate of probably losses inherent in the portfolio and is provided by reviewing the year-end balances of account receivable, interest receivable, foreign currency long positions, discounts, loans, and delinquent loans, and collateral. Credit losses are deducted from the allowance, and subsequent recoveries are added. Upon approval, the Bank charges off loans and advances of which principal and interest are delinquent for over 180 days.

(7) Long-Term Equity Investments

Long-term equity investments are carried at cost. Upon receiving stock dividends, only the number of incremental shares is recorded in a memo entry to reflect new cost per share on that basis.

Investments in common stocks or preferred stocks with voting rights less than 20% ownership and no controlling interests are stated at cost, except for listed or OTC stocks, which are valued at the lower of cost or market value. If impairment in value is other than temporary such that recovery of carrying amount is deemed unlikely, loss on investment is recognized currently.

Twenty to fifty-percent-owned affiliates with significant influence are accounted for under the equity method. Differences between original investment cost and equity net worth are amortized equally over 20 years.

If the fiscal year of an investee differs from that of the Bank, investments are recognized based upon the equivalent ownership after the investee closes the book. Upon sale, costs of long-term equity investments are calculated by the moving-average method.

(8) Property and Premises

Property and premises are stated at cost plus revaluation appreciation, if any. Major renovation, addition, and improvement are capitalized, and repairs and maintenance are charged to current earnings.

Depreciation is provided by the straight-line method over the estimated useful lives. Revaluation appreciation is depreciated over the remaining useful lives from the date of revaluation. Gain or loss on property and premises disposition is included in current earnings. After tax gains were transferred to capital surplus in the same period, whereas the practice was discontinued after January 2002.

改良作為資本支出列入固定資產；修理及維護支出，則列為當年度費用。

資產之折舊，原取得成本部分係以直線法按估計使用年限提列折舊，經重估者其重估增值部份以直線法就重估日起之剩餘使用年限提列折舊。處分固定資產之損益列為當年度之損益，該項利益減除其應負擔所得稅後之淨額原於當期轉列資本公積，自九十年度起則不再轉列為資本公積。

(9) 遞延費用

民營化負擔之員工權益補償金依五年平均分攤；另自來水工程費及電力、保全線路費等，亦依五年平均分攤。

(10) 承受擔保品

承受擔保品係債務人無法償債於所附交擔保品及殘餘物公開拍賣時，依法按價承受轉入之債權屬之，其與原有債權間之差額列為呆帳損失。處分時如有收益或損失，其差額列為當期損益。

(11) 保證責任準備

本行依應收保證款項、應收承兌票款及已發生權責之應收信用狀款項餘額扣除客戶已存入保證金後之淨額之百分之一提列保證責任準備，期末保證責任準備金額超過期初金額所增提部份，最高以當期各項保證手續費收入之總額為限。

(12) 意外損失準備

係錯帳損失準備，依照財政部63.10.29(63)台財錢第16677號函規定，兼辦證券經紀業務之金融機構就每月受託買賣有價證券手續收入之百分之二提列。此項準備係供彌補受託買賣有價證券錯帳損失之用。

(13) 違約損失準備

違約損失準備係依照證券商管理規則之規定，每月就受託買賣有價證券手續費收入之百分之二提列，惟自八十九年七月一日起修正為按月就受託買賣有價證券成交金額之萬分之零點二八提列，若累積已達新台幣二億元，得免繼續提存。

(9) Deferred Charges

Employee compensations due to privatization are amortized over five years. In addition, utilities expenses, including power usage, water, as well as security fees, are amortized equally over 5 years.

(10) Collateral

Collaterals received are stated at the net realizable value; i.e., the amount the Bank receives when debtors cannot meet obligations and the collaterals and salvages are auctioned off. Any discrepancy from the initial claim will be reflected as credit loss. Gains or losses on disposition are included in current earnings.

(11) Reserve for Guarantees

The Bank provides 1% of the total balance of outstanding guarantees, acceptances due from customers, and L/C receivables less customer guaranty deposited as reserve for guarantees. The excess of year-end balance of reserve for guarantees over the beginning balance cannot exceed total commissions collected during the period.

(12) Reserve for Accidental Losses

According to the Letter Ruling #16677 issued by the Ministry of Finance dated October 29, 1974, the Bank provides 2% of securities brokerage commissions on a monthly basis as the reserve for loss on erroneous book keeping.

(13) Reserve for Default Losses

According to "Rules Governing the Administration of Securities Firms", the Bank provides 2% of securities brokerage commissions as default losses reserve. Effective July 1, 2000, it was amended such that the Bank provides 0.028% of brokerage transaction amounts up to NT\$200 million. The reserve may only be used to offset losses on default in securities brokerage transaction or used under specific approval by the Securities & Futures Exchange Commission (SFC) of the Ministry of Finance (MOF).

(14) Reserve for Trading Losses

Per SFC regulations, the Bank provides 10% of the net gains on proprietary trading of securities as reserve for trading losses until the balance reaches NT\$200 million. The reserve may only be used to offset trading losses in the months when they incur.

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財政部證券管理委員會核准者外，不得使用之。

(14) 買賣損失準備

係信託部依照證券商管理規則之規定，其自行買賣有價證券利益額超過損失額時，應按月就超過部分提列百分之十，做為買賣損失準備，並於實際發生自行買賣有價證券淨損失月份予以沖回；惟若累積提列已達新台幣二億元者，得免繼續提列。

(15) 庫藏股票

本公司收回已發行之股票，採用財務會計準則公報第三十號「庫藏股票會計處理準則」，依買回時所支付之成本認列為庫藏股票。處分庫藏股票之處分價格高於帳面價值，其差額列為資本公積－庫藏股票交易；處分價格低於帳面價值，其差額則沖抵同種類庫藏股票之交易所產生之資本公積，如有不足，則借記保留盈餘。庫藏股票之帳面價值採加權平均並依收回原因分別計算。

庫藏股票註銷時，按股權比例借記資本公積－股票發行溢價與股本，其帳面價值如高於面值與股票發行溢價之合計數時，其差額則沖抵同種類庫藏股票所產生之資本公積，如有不足，則沖抵保留盈餘；其帳面價值低於面值與股票發行溢價之合計數者，則貸記同種類庫藏股票交易所產生之資本公積

(16) 退休金

本行自民國八十五年六月三十日起依財政部證券管理委員會(84)台財證(六)第0142號函及(84)台財證(六)第01985號函規定，對於員工退休辦法之儲備金，按財務會計準則公報第十八號「退休金會計處理準則」辦理，以每年六月三十日為衡量日完成精算，於資產負債表日依該公報規定揭露，自八十五年七月一日起按該公報規定攤提退休金費用，未認

(15) Treasury Stock

The Bank adopted SFAS No. 30 Accounting for Treasury Stock to account for its repurchase of outstanding shares, which are carried at cost. Upon disposition, the excess of sales price over book value is reflected as "capital surplus-treasury stock". Should sales price be lower than the book value, the difference is charged against capital surplus from treasury stock in the same category, and any deficit is debited to retained earnings. The book value of treasury stock is separately computed by reasons of purchase and the weighted average method is adopted.

Upon retirement, "capital surplus-premium on stock issuance and capital stock" shall be debited on a pro rata basis. If the book value exceeds premium on stock issuance and capital stock, the difference will offset "capital surplus-treasury stock" in the same category, and any deficit is charged against retained earnings. If the book value is lower than the sum of capital stock and premium on stock issuance, the difference is credited to "capital surplus-treasury stock" in the same category.

(16) Pension Plan

According to SFC Letter Rulings No. 95(6)00142 and 95(6)01985, the Bank adopted SFAS No. 18 "Accounting for Pensions" from June 30, 1996 onwards, obtained pension actuarial report with June 30 as the measurement date, and made all necessary disclosures on the balance sheet date. Effective July 1, 1996, the Bank appropriated pension expenses and amortized unrecognized net transitional benefit obligations equally over 15 years per SFAS requirements. Pension liability referred to above was paid in full by employee compensation fund upon the Bank's privatization.

After privatization, the Bank adopted a new pension plan and reassessed pension liabilities accordingly. Effective January 1, 1999, the Bank switched to calendar year and used December 31 as the measurement-date for actuarial and disclosure purposes. Further, per SFAS No. 18, appropriation of pension expenses began from January 1, 1999.

列過度性淨給付義務按十五年平均攤銷，惟本項退休金於民營化時已以員工權益補償金支付完竣。

本行於民營化後已依新制退休辦法重新精算。另本行自八十八年一月一日起變更會計年度為曆年制，以十二月三十一日為衡量日完成精算，於資產負債表日依公報第十八號規定揭露，並自八十八年一月一日起依規定攤提退休金費用。

(17) 所得稅

所得稅係依財務會計準則公報第二十二號「所得稅之會計處理準則」之規定作跨期間與同期間之所得稅分攤，將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，與將可減除暫時性差異、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。遞延所得稅資產或負債依其相關資產或負債之分類，劃分為流動或非流動項目，非與資產或負債相關者，則依預期回轉期間之長短期劃分為流動或非流動項目。以前年度所得稅調整列為調整年度之所得稅費用。

(18) 每股盈餘

每股盈餘係按加權平均股數計算，凡以盈餘轉增資、資本公積轉增資或員工紅利轉增資則按增資比例追溯調整，不考慮該增資股之發行期間。

(19) 外幣交易事項之會計處理

本行之外幣交易事項係以原幣金額列帳。國內總分行之外幣損益項目，按交易發生時之匯率折算，並結轉至新台幣損益帳；國外分行之損益項目非為當地貨幣者，則按當地外匯市場之匯率折算，並結轉至當地貨幣損益帳，每一會計年度結算時，將損益帳按結帳日之央行結帳匯率換算為新台幣

(17) Income Taxes

The Bank adopted SFAS No. 22 "Accounting for Income Tax" to make inter- and intra- period income tax allocation. Income tax effects from taxable temporary differences are reported as deferred tax liabilities, and deductible temporary differences, prior years' loss carryforwards, and investment tax credits are reflected as deferred tax assets. Deferred tax assets are recognized subject to management judgment that realization is more likely than not. Deferred income tax assets and liabilities are classified as current or non-current by the nature of underlying assets and liabilities and expected reversal time horizon. Adjustments to prior year income tax expenses are reflected as current income tax expense.

(18) Earnings per Share (EPS)

Basic earnings per share (EPS) is calculated by dividing after-tax income by the weighted-average number of shares outstanding in each period. In the capitalization of retained earnings, capital surplus, or employee bonus, number of shares outstanding is retroactively adjusted on a pro rata basis, regardless of the outstanding period of incremental shares.

(19) Foreign Currency Transactions

Foreign currency transactions are recorded in functional currencies. Foreign-denominated income statement accounts of domestic offices are converted by the prevailing rates as transactions occur; those of overseas offices are converted into local currencies and later into New Taiwan dollars on the balance sheet date by the spot rate. Non-forward contract foreign-denominated assets and liabilities of domestic offices are translated into New Taiwan dollars at the end of each month at the rate announced by Central Bank of China. Assets and liabilities of overseas offices not denominated in local currencies are first translated into local currencies then into New Taiwan dollars at the rate announced by the Central Bank. Realized or unrealized exchange gains or losses are reported as current exchange gain or loss. Retained earnings of overseas branches are translated by historical rate, with exchange differences reflected as part of cumulative translation adjustments under stockholders' equity.

。國內總分行之非屬遠期外匯買賣合約所產生的外幣資產及負債項目，按每月底中央銀行公告之結帳匯率折算為新台幣；國外分行之資產及負債項目非為當地貨幣者，則按結算日當地外匯市場匯率折算為當地貨幣再將全部資產負債按央行結帳匯率折算為新台幣。因折算產生之已實現及未實現兌換損益均列為當期兌換利益或損失。國外分行之保留盈餘均按歷史匯率換算，因此產生之兌換差額列於股東權益項下之「累積換算調整數」。

(20) 衍生性金融商品

① 遠期外匯

交易目的之遠期外匯買賣合約之外幣資產及負債係按訂約日約定之遠期匯率入帳，於合約到期收付結清時，因與當時即期匯率不同所產生之損失或利益，列為收付結清期間損益。若上述買賣合約於期末尚未到期者，則依合約剩餘期間之遠期匯率予以換算調整，因而產生之兌換差額，列為當期損益。

上述遠期外匯買賣合約所產生之應收及應付款項於期末時互為沖減，其差額列為資產或負債。

② 換利

換利之交易因無本金之實際移轉，簽約時僅作備忘記錄。非以交易目的之換利合約係將利息差額作為被避險項目利息收入或費用之調整項目。

③ 換匯換利

非以交易目的之換匯換利合約，其本金部分以訂約日遠期匯率入帳，並計算折溢價於合約期間平均攤銷；其利息部分則按約定計息期間計算收付差額，均列為被避險項目收入或費用之調整項目。

④ 資產交換

非以交易為目的之資產交換交易係以某一特定債券為標的，於該債券流通期間以其票面固定利率及債券

(20) Financial Derivatives

① Foreign Exchange Forward Contracts

Foreign-denominated asset and liability of trading foreign exchange forward contracts are recorded by the forward rate on the contract date.

Upon settlement, discrepancies from the prevailing rates then are reported as exchange gains or losses. Positions unsettled on the balance sheet date are adjusted by the forward exchange rate for the remaining contract period, with differences reported as current exchange gain or loss.

Accounts receivables and payables due to forward contracts offset one another on the balance sheet date with the balance reflected as an asset or a liability.

② Interest Swaps

Since there is no physical transfer of notional principals for trading interest swaps, only memo entries are made on the contract date. Interest revenue and expense of hedged items are adjusted by differences in interest for non-trading interest swaps.

③ Cross Currency Swaps

Principals of non-trading cross currency swaps are stated by the forward exchange rate at the contract date with discount or premium amortized over contract terms. Interest receivables or payables, calculated by the difference between contract and settlement rates in accordance with contract terms, will be classified as adjustments to the income or expense of the hedged items.

④ Asset-Backed Swaps

Convertible bonds are the underlying assets of non-trading asset-backed swaps. The Bank swaps fixed interest rates and differences in redeeming value of the bonds for floating rates with counter-parties. Interest computed by floating rates is reported as interest revenue.

到期贖回價差與交易相對人就市場浮動利率作交換，並以依市場浮動利率所計算之利息認列利息收入。

(21) 承諾及或有事項

本行之承諾及或有事項，若其發生損失之可能性極大，且損失金額可合理估計者，於帳上認列其損失金額。若其損失有可能發生或無法合理估計損失金額時，則於財務報表中揭露其性質。

(21) Significant Commitments and Contingencies

Should losses from commitments and contingencies be deemed highly likely and the amount can be reasonably estimated, such loss is recognized currently; otherwise only the nature of commitments and contingencies is disclosed in the notes to financial statements.

3.會計變動之理由及其影響：無。

3.REASONS AND EFFECT OF ACCOUNTING CHANGES: None.

4.重要會計科目之說明

4. SUMMARY OF MAJOR ACCOUNTS

(1)現金及存放銀行同業 Cash and Due from Banks

項 目	Item	九十年 十二月三十一日 December 31, 2001	八十九年 十二月三十一日 December 31, 2000
現 金	Cash:		
庫存現金及週轉金	Revolving fund	\$ 6,691,020	\$6,885,586
庫存外幣	Foreign currency held	693,216	666,895
待交換票據	Checks awaiting clearing	3,724,472	8,810,970
買入定期存單	Negotiable certificates of time deposits	31,418,138	13,139,326
		42,526,846	29,502,777
存放銀行同業	Due from banks:		
存放銀行同業	Due from banks	688,789	860,265
拆放銀行同業	Call loans to banks	30,171,130	19,902,220
		30,859,919	20,762,485
合計	Total	73,386,765	50,265,262

(2)存放央行 Deposits with the Central Bank

項 目	Item	九十年 十二月三十一日 December 31, 2001	八十九年 十二月三十一日 December 31, 2000
存放央行	Deposits with the Central Bank	\$ 35,573,551	\$33,224,923
存出信託資金準備	Trust fund reserve	50,000	1,123,128
抵繳存出信託資金準備－證券	Securities deposited as trust fund reserve	-50,000	-1,123,128
合計	Total	\$ 35,573,551	\$ 33,224,923

截至九十年及八十九年十二月三十一日止，本行依銀行法及中央銀行法規定提存於中央銀行之存款準備金各約35,058,289千元及31,990,662千元。其中分別包括23,938,152千元及20,727,344千元依規非於每次調整存款準備金時，不得動用。

自八十九年十二月起依修正後之「金融機構存款及其他各種負債準備金調整及查核辦法」增提外幣存款準備金，截至九十年及八十九年十二月三十一日止，本行已分別提存於中央銀行363,385千元及981,902千元，依規定得動用。

另截至九十年及八十九年十二月三十一日止，本行代收國軍部隊、監獄等國庫存款分別為151,877千元及252,359千元，依規定不得動用。

本行自八十七年八月起依金融局之規定，對本行保管之海外基金，提列15.125%之準備，惟於九十年一月二十日依中央銀行外匯局規定，依據信託業法換發營業執照後，有關本行辦理「金錢之信託」—「指定用途信託資金投資國外有價證券」業務，改依信託業法第三十四條之規定提存賠款準備金，故截至九十年及八十九年十二月三十一日止，本行已分別依法提存50,000千元及1,123,128千元之有價證券抵繳信託資金準備。

As of December 31, 2001 and 2000, according to the Banking Law and the Central Bank Law, required reserve deposited by the Bank with the Central Bank amounted to \$35,058,289 and \$31,990,662, respectively, of which \$23,938,152 and \$20,727,344 may only be used to adjust required reserve.

Effective December 2000, according to the amended "Rules Governing Adjustments to and Review of Deposits in Financial Institutions and Reserve for Other Liabilities", additional required reserve of foreign currency deposits was provided. As of December 31, 2001 and 2000, required reserve at the Central Bank amounted to \$363,385 and \$981,902, respectively, and its use is unrestricted.

As of December 31, 2001 and 2000, deposits collected on behalf of the armed forces, prisons, and other national deposits amounted to \$151,877 and \$252,359, respectively, and its use is restricted.

Effective August 1998, according to the rulings of the Bureau of Monetary Affairs, the Bank provided 15.125% of trust fund in custody as reserve. Effective January 20, 2001, according to the Central Bank of China, the Bank complies with Clause 34 of the Trust Law to provide default loss reserve for discretionary trust of investment in overseas marketable securities. As of December 31, 2001 and 2000, the Bank deposited marketable securities of \$50,000 and \$1,123,128, respectively, in lieu of trust fund reserve.

(3) 買入票券淨額 Marketable Securities, Net

項目	Item	九十年 十二月三十一日 December 31, 2001	八十九年 十二月三十一日 December 31, 2000
股票、債券及受益憑證	Stocks, bonds and beneficiary certificates	\$ 25,826,536	\$ 27,102,371
商業本票	Commercial paper	33,349,013	31,650,806
銀行承兌匯票	Bank acceptances	10,229	148,702
附賣回票券投資	Bonds purchased under resale agreements	8,000,000	-
其他短期投資	Other short-term investments	-	11
減：備抵跌價損失	Less: Allowance for market decline	-313,979	-985,376
淨額	Net	\$ 66,871,799	\$ 57,916,514

九十年及八十九年十二月三十一日買入票券提供作為法院假扣押存於臺灣銀行及櫃檯買賣中心做為營業保證金之擔保者分別為1,491,900仟元及1,524,700仟元。

As of December 31, 2001 and 2000, marketable securities, provided as provisional seizure by the court and deposited with Bank of Taiwan and OTC Exchange Center as operational guaranty, amounted to \$1,491,900 and \$1,524,700, respectively.

(4) 應收款項 Receivables

項目	Item	九十年 十二月三十一日 December 31, 2001	八十九年 十二月三十一日 December 31, 2000
應收利息	Interest receivable	\$ 4,703,241	\$ 5,249,737
應收承兌票款	Bank acceptances receivable	2,052,068	2,384,338
應收收益	Revenue receivable	56,584	498,053
應收帳款	Accounts receivables	783,377	1,177,604
應收退稅款	Income tax refund receivable	645,589	308,737
應收遠匯款－外幣	Foreign exchange forward contract receivable	4,290,450	7,398,784
應付購入遠匯款	Foreign exchange forward contract payable	(4,257,194)	(5,572,089)
其他應收款	Other receivables	18,759,533	8,600,920
	Subtotal	27,033,648	20,046,084
減：備抵呆帳	Less: Allowance for credit losses	(240,354)	(64,274)
淨額	Net	26,793,294	19,981,810

(5) 買匯、貼現及放款 Foreign Currency Purchased, Discounts, and Loans

項目	Item	九十年 十二月三十一日 December 31, 2001	八十九年 十二月三十一日 December 31, 2000
買入匯款	Foreign currency long positions	\$ 34,903	\$ 51,503
進出口押匯	Foreign currency for imports/exports	1,425,715	2,341,656
貼現	Discounts	2,884,999	3,733,947
透支	Overdrafts	1,858,278	301,249
擔保透支	Secured overdrafts	2,470,208	1,880,753
短期放款	Short-term unsecured loans	85,572,371	92,277,150
短期擔保放款	Short-term secured loans	82,836,975	92,003,598
應收證券融資款	Receivables from securities lending	770,947	1,046,174
中期放款	Medium-term unsecured loans	96,224,153	72,287,152
中期擔保放款	Medium-term secured loans	90,011,996	97,670,245
長期放款	Long-term unsecured loans	37,622,695	41,778,981
長期擔保放款	Long-term secured loans	215,258,050	229,477,955
減：備抵呆帳	Less: Allowance for credit losses	(1,715,648)	(1,829,562)
淨額	Net	\$ 615,255,642	\$ 633,020,801

(6)長期股權投資 Long-Term Equity Investments

按權益法評價	Under the equity method	九十年十二月三十一日 December 31, 2001		八十九年十二月三十一日 December 31, 2000	
		金額 Book value	持股 Equity holding%	金額 Book value	持股 Equity holding%
聯合建築經理(股)公司 — 原始投資成本69,000仟元	Union Real-Estate Management Corp. (Original investment at \$690,000)	\$ 131,615	30.00	\$ 121,117	30.00
倍立證券投資信託(股)公司 — 原始投資成本120,000仟元	Barits Securities Investment & Trust Co., Ltd. (Original investment at \$1,200,000)	122,876	40.00	115,914	40.00
中央票券金融(股)公司 — 原始投資成本1,493,248仟元	Central Bills Finance Corp. (Original investment at \$1,493,248)	1,507,319	24.88	1,494,780	24.88
小 計	Subtotal	1,761,810		1,731,811	
按成本與市價孰低法評價 上 市 公 司	Lower of cost or market price method listed companies				
中興票券金融(股)公司 — 市價九十年十二月底 743,798仟元 八十九年十二月底 520,957仟元	Chung-Hsing Bills Finance Corp. (Market value at \$743,798 and \$520,957 respectively, as of December 31, 2001 and 2000)	261,017	2.65	261,017	2.65
世華聯合商業銀行(股)公司 — 市價八十九年十二月底 819,159仟元	United World Chinese Comm. Bank (Market value, \$ 819,159 as of December 31, 2000)	-	-	225,108	0.97
高雄銀行 — 市價九十年十二月底31仟元 八十九年底17仟元	Bank of Kaonhsiung (Market value, \$ 31 and \$ 17 as of December 31, 2001 and 2000, respectively)	14	-	14	-
小 計	Total	261,031		486,139	-

按成本法評價未上市公司	Under the cost method for unlisted equity securities	九十年十二月三十一日 December 31, 2001		八十九年十二月三十一日 December 31, 2000	
		金額 Book value	持股 Equity holding%	金額 Book value	持股 Equity holding%
台灣電力(股)公司	Taiwan Power Company	\$ 11,427	-	\$ 11,427	-
台灣聯合商業銀行(股)公司	United Taiwan Bank S.A.	125,921	10.00	125,921	10.00
台灣糖業(股)公司	Taiwan Sugar Corporation	61,364	0.30	61,364	0.30
華陽中小企業開發(股)公司	Sunyino Development Associated Inc.	24,305	3.96	24,305	3.96
台灣育成中小企業開發(股)公司	Taiwan Small & Medium Enterprises Devel. Co.	29,000	4.84	29,000	4.84
台北外匯經紀(股)公司	Taipei Forex Incorporation	7,000	3.53	7,000	3.53
財金資訊(股)公司	Financial Information Service Co.,	45,500	1.14	45,500	1.14
開發國際投資(股)公司 (原東南亞投資(股)公司)	CDIB& Partners Investment Holding Corp. (Originally as Southeast Asia Information Holding Corporation)	500,000	4.95	500,000	4.95
亮利投資(股)公司	Everlight Investment Co., Ltd.	254,040	17.39	254,040	17.39
台灣證券交易所(股)公司	Taiwan Stock Exchange Corp.	198,012	0.95	198,012	0.95
東森寬頻電信(股)公司	Eastern Broadband Telecom Co., Ltd.	300,000	0.46	300,000	0.46
台灣期貨交易所(股)公司	Taiwan Futures Exchange Co., Ltd.	20,000	1.00	20,000	1.00
廣陽中小企業開發(股)公司	Koyon Capital Corporation	15,000	5.00	15,000	5.00
台灣金聯資產管理(股)公司	Taiwan Asset Management Corp.	1,000,000	5.68	-	-
台灣金融資產服務(股)公司	Taiwan Finance Asset Service Corp.	50,000	2.94	-	-
其 他	Others		-	100	-
小 計	Sub-total	2,641,569		1,591,669	
合 計	Total	\$ 4,664,410		\$ 3,809,619	

本行於民國九十年及八十九年一月一日至十二月三十一日依被投資公司經會計師簽證之財務報表，採權益法評價分別認列長期股權投資利益為66,708千元及12,626千元。

另本行於民國九十年一月一日至十二月三十一日自聯合建築經理(股)公司收現金股利5,749千元。

本行八十八年轉投資中央票券金融(股)公司成本1,493,248千元，投資成本與股權淨值差額619,233千元，依二十年平均攤銷，九十年及八十九年一月一日至十二月三十一日溢價攤銷均為30,960千元。

本行轉投資之台灣汽車客運(股)公司，由於投資價值減損且回復希望甚小，已全數承認投資損失，使其帳面價值為零。

As of December 31, 2001 and 2000, gain on long-term equity investments recognized under the equity method based on audited financial statements amounted to \$66,708 and \$12,626, respectively. In 2001, the Bank collected cash dividends of \$5,749 from Union Real Estate Management Corp.

In 1999, the Bank invested \$1,493,248 in Central Bills Finance Co., Ltd. Difference of \$619,233 between cost and equity net worth is amortized evenly over 20 years, and the amortization of premium in 2001 and 2000 both amounted to \$30,960.

Impairment of investment in Taiwan Motor Transport Co., Ltd. was deemed other than temporary. The Bank has recognized loss on investment and written off all investment therein. Its book value is therefore \$0.

(7) 固定資產 Property and Premises

項目	Item	成本 Cost	重估增值 Revaluation Appreciation	合計 Total
九十年十二月三十一日				
成 本	Cost:			
土 地	Land	\$ 6,441,101	\$ 2,389,110	\$ 8,830,211
房屋及建築	Buildings	6,524,831	31,608	6,556,439
機械設備	Machinery	2,437,721	-	2,437,721
交通及運輸設備	Transportation equipment	396,877	-	396,877
什項設備	Miscellaneous equipment	667,532	-	667,532
租賃權益改良	Leasehold improvements	250,090	-	250,090
未完工程	Construction in process	115,470	-	115,470
訂購機件	Prepayment for equipment	19,360	-	19,360
		\$ 16,852,982	\$ 2,420,718	\$ 19,273,700
累計折舊	Accumulated Depreciation:			
房屋及建築	Buildings	\$ 1,045,919	16,617	1,062,536
機械設備	Machinery	1,903,216	-	1,903,216
交通及運輸設備	Transportation equipment	275,963	-	275,963
什項設備	Miscellaneous equipment	499,058	-	499,058
租賃權益改良	Leasehold improvements	130,814	-	130,814
		\$ 3,854,970	\$ 16,617	3,871,587
淨額	Net			\$ 15,402,113
八十九年十二月三十一日				
成 本	Cost:			
土 地	Land	\$ 6,441,101	\$ 2,389,110	\$ 8,830,211
房屋及建築	Buildings	6,347,550	32,218	6,379,768
機械設備	Machinery	2,412,151	-	2,412,151
交通及運輸設備	Transportation equipment	407,696	-	407,696
什項設備	Miscellaneous equipment	686,185	-	686,185
租賃權益改良	Leasehold improvements	256,356	-	256,356
未完工程	Construction in process	205,379	-	205,379
訂購機件	Prepayment for equipment	11,927	-	11,927
		\$ 16,768,345	\$ 2,421,328	19,189,673
累計折舊	Accumulated Depreciation:			
房屋及建築	Buildings	\$ 887,514	16,617	904,131
機械設備	Machinery	1,763,926	-	1,763,926
交通及運輸設備	Transportation equipment	252,928	-	252,928
什項設備	Miscellaneous equipment	475,961	-	475,961
租賃權益改良	Leasehold improvements	121,346	-	121,346
		\$ 3,501,675	\$ 16,617	3,518,292
淨額	Net			\$ 15,671,381

- ① 本行曾於民國六十四年六月三十日、七十年七月一日、七十九年七月一日、八十一年七月一日、八十五年七月一日及八十六年四月十日依照「營利事業資產重估 價辦法」或「平均地權條例」辦理房屋及建築或土地重估價。
- ② 截至九十年十二月三十一日止，土地及房屋及建築重估增值總額（包括以營業租賃方式出租之資產，帳列其他資產）計3,714,618千元，土地增值稅準備為1,994,435千元（帳列長期負債），重估增值淨額列為資本公積。
- ③ 截至九十年及八十九年十二月三十一日止，本行之房屋及建築（包括帳列其他資產之非營業資產）並無提供保證、抵押設定典權等情事。固定資產之投保保險額度分別為7,035,130千元及6,299,535千元。
- ① Land and buildings were revalued on June 30, 1975 as well as on July 1, 1981, 1990, 1992, 1996 and April 10, 1997 according to the and "Land Right Equalization Act" or "Profit Seeking Enterprise Asset Revaluation Act".
- ② As of December 31, 2001, property and premise revaluation appreciation (including rental assets under operating lease and reflected as other assets) amounted to \$3,714,618. Reserve for land appreciation tax of \$1,994,435 is reflected as long-term debt, and the net amount is included in capital surplus.
- ③ As of December 31, 2001 and 2000, insurance coverage for property and premises amounted to \$7,035,130 and \$6,299,535, respectively. The Bank did not provide buildings (including other assets reflected as non-operating assets) as guarantee, collateral, or pledge.

(8)其他資產 Other Assets

項 目	Item	九十年 十二月三十一日 December 31, 2001	八十九年 十二月三十一日 December 31, 2000
催收款項	Accounts past due	\$ 74,497,768	\$ 62,137,530
減：備抵呆帳	Less: Allowance for credit losses	(7,625,987)	(5,261,709)
催收款淨額	Subtotal	66,871,781	56,875,821
承受擔保品	Collateral received	2,640,138	2,665,447
減：備抵呆帳	Less: Allowance for credit losses	(5,827)	-
承受擔保品淨額	Subtotal	2,634,311	2,665,447
存出保證金	Refundable deposits	1,422,764	1,260,803
遞延費用(附註4(16))	Deferred charges (Note 4(16))	1,342,579	2,682,355
遞延所得稅資產－非流動(附註4(17))	Deferred tax assets - non-current (Note 4(17))	4,990,512	125,932
非營業資產淨額(附註4(7))	Non-operating assets, net (Note 4(7))	1,497,346	1,502,015
質押定期存單	Pledged certificates of time deposits	70,014	65,984
暫付及待結轉帳項	Customer advance and accounts awaiting clearance	27,022	263,139
營業保證金及交割結算基金	Operating guaranty and settlement funds	56,483	53,156
合計	Total	\$ 78,912,812	\$ 65,494,652

非供營業用資產係供出租或閒置未使用之土地、房屋及建築，其明細如下：

Non-operating assets consist of land or buildings, for rent or idle. Details are as follows:

項目	Item	九十年 十二月三十一日 December 31, 2001	八十九年 十二月三十一日 December 31, 2000
成 本	Cost:		
土 地	Land	\$ 57,783	\$57,783
房屋及建築	Buildings	205,871	206,924
小 計	Subtotal	263,654	264,707
重估增值	Revaluation appreciation:		
土 地	Land	1,292,222	1,292,282
房屋及建築	Buildings	1,678	1,862
小 計	Subtotal	1,293,900	1,294,144
成本及重估增值	Cost plus revaluation appreciation	1,557,554	1,558,851
減：累 計 折 舊	Less: Accumulated depreciation	(60,208)	(56,836)
淨 額	Net	\$ 1,497,346	\$ 1,502,015

截至九十年及八十九年十二月三十一日止，上述土地均計109,606仟元遭侵佔，目前已洽請佔用人承租承購或予以標售中。

As of December 31, 2001 and 2000, \$109,606 's worth of the land referred to above was unlawfully occupied, and the Bank has demanded the occupying party to rent, purchase, or bid for this property.

(9) 央行及銀行同業存款 Deposits from the Central Bank and Other Banks

項目	Item	九十年 十二月三十一日 December 31, 2001	八十九年 十二月三十一日 December 31, 2000
央行存款	Central Bank deposits	\$145,105	\$1,895,003
銀行同業存款	Deposits from other banks	631,160	1,569,614
銀行同業拆放	Call loans from banks	18,187,764	11,468,314
透支銀行同業	Bank overdrafts	\$ 1,301,642	\$ 1,158,647
合計	Total	\$ 20,265,671	\$ 16,091,578

(10) 應付款項 Payables

項目	Item	九十年 十二月三十一日 December 31, 2001	八十九年 十二月三十一日 December 31, 2000
應付利息	Interest payable	\$ 12,189,369	\$ 16,788,650
應付帳款	Accounts payable	3,741,240	8,848,981
承兌匯票	Bank acceptances	1,831,782	2,155,510
應付費用	Accrued expenses	1,487,185	1,540,690
應付代收款	Proceeds collected on behalf of others	689,210	770,619
應付遠匯款－外幣	Foreign exchange forward contract payables	5,512,787	8,940,496
應收出售遠匯款	Foreign exchange forward contract receivables	(5,227,019)	(7,075,003)
其他應付款	Other payables	6,436,262	2,700,384
合計	Total	\$ 26,660,816	\$ 34,670,327

(11)存款、匯款及金融債券 Deposits, Remittances and Financial Debentures

項目	Item	九十年 十二月三十一日 December 31, 2001	八十九年 十二月三十一日 December 31, 2000
儲蓄存款	Savings deposits	\$ 363,835,884	\$ 314,343,925
定期存款	Time deposits	291,549,210	\$305,190,560
活期存款	Demand deposits	85,742,212	79,020,464
支票存款	Checking deposits	18,021,363	25,227,424
匯款	Remittances	17,383,721	7,655,159
金融債券	Financial debentures	34,122,700	20,000,000
合計	Total	810,655,090	751,437,532

(12)長期負債 Long-Term Debt

項目	Item	九十年 十二月三十一日 December 31, 2001	八十九年 十二月三十一日 December 31, 2000
撥入放款基金	Funds appropriated for loans	\$ 8,662,291	\$11,721,388
土地增值稅準備	Reserve for land value appreciation tax	1,994,435	1,994,463
應計退休金負債	Accrued pension liabilities	413,975	424,330
合計	Total	\$ 11,070,701	\$ 14,140,181

(13)其他負債 Other Liabilities

項目	Item	九十年 十二月三十一日 December 31, 2001	八十九年 十二月三十一日 December 31, 2000
保證責任準備	Reserve for guarantees	\$ 219,832	\$221,093
買賣票券損失準備	Reserve for trading loss	170	170
違約損失準備	Reserve for default loss	33,934	30,764
意外損失準備	Reserve for contingent loss	4,783	3,092
存入保證金	Guarantee deposit-in	820,824	924,277
暫收及待結轉帳項	Temporary collection and account awaiting clearance	36,195	61,547
合計	Total	\$ 1,115,738	\$ 1,240,943

(14) 股東權益

① 增資

本行於民國八十九年六月三日股東常會決議提撥資本公積1,288,430千元、股東股利3,573,570千元及員工紅利314,312.34千元，合計5,176,312.34千元轉增資發行新股，該項增資案業經財政部證券暨期貨管理委員會於八十九年八月五日核准申報生效。

增資基準日為民國八十九年九月四日，已於民國八十九年九月二十九日辦妥公司變更登記。

本行於民國九十年五月十八日股東常會決議提撥資本公積1,335,585千元及股東股利987,172.66千元，合計2,322,757.66千元轉增資發行新股，該項增資案業經財政部證券暨期貨管理委員會於九十年六月二十七日核准申報生效。增資基準日為民國九十年八月四日，已於民國九十年九月十九日辦妥公司變更登記。

② 資本公積 Capital Surplus

項目	Item	九十年 十二月三十一日 December 31, 2001	八十九年 十二月三十一日 December 31, 2000
股本溢價	Additional paid-in capital	\$ 3,359,985	\$ 4,695,570
處分資產溢價公積	Gain on disposition of properties transferred to capital surplus	37,307	37,307
土地重估增值	Land revaluation appreciation	1,574,819	1,574,819
折舊性資產重估增值	Depreciable assets revaluation appreciation	38,548	38,548
受贈公積	Capital surplus from donations	46,461	45,035
合計	Total	\$ 5,057,120	\$ 6,391,279

依公司法規定，資本公積僅能用於增資或彌補虧損。證期會並規定，股本溢價及重估增值資本公積轉增資每年以一次為限，且每次增資不得超過規定之限額。

(14) Stockholders' Equity

① Increase in Capital

It was resolved in the Stockholders Meeting on June 3, 2000 to appropriate capital surplus of \$1,288,430, dividends of \$3,573,570, and employee bonus of \$314,312.34, totaling \$5,176,312.34 for capitalization and issuance of new shares.

Application for capital increase was approved by Securities and Futures Exchange Committee (SFC) under the Ministry of Finance on August 5, 2000.

The measurement date of capital increase is September 4, 2000, and registration change was completed on September 29, 2000.

It was resolved in the Stockholders Meeting on May 18, 2001 to appropriate capital surplus of \$1,335,585, dividends of \$987,172.66, totaling \$2,322,757.66 for capital increase and issuance of new shares. Application for capital increase was approved by the SFC on June 27, 2001. The measurement date of capital increase is August 4, 2001, and registration change was completed on September 19, 2001.

According to the Company Law, capital surplus may only be used to increase capital or offset cumulative losses. Further, SFC regulations permit capitalization of capital surplus only once a year, and the amount cannot exceed the limit.

③ 盈餘分配及股利政策

依據本行章程規定，本行每年決算有盈餘時，於依法完納一切稅捐及彌補以往年度虧損，再提百分之三十為法定盈餘公積，並得依業務需要，另提特別盈餘公積。

如尚有盈餘，應就其餘額依下列百分比分派之：

- A. 股東股息股利，由董事會提請股東常會議決分派之。
- B. 員工紅利百分之一至百分之八。
- C. 董事、監察人酬勞百分之一。

前項股東股利之分派以發放現金股利及股票股利各半為原則，倘分配後銀行自有資本與風險性資產之比率低於主管機關規定比率加一個百分點者，現金股利每股以不超過五角為原則，其餘以股票股利方式發放。員工紅利之分派，得由董事會議定發給新股或現金。

法定盈餘公積未達資本總額前，最高現金盈餘分配不得超過資本總額之百分之十五。依證券暨期貨管理委員會之規定，前述所提之特別盈餘公積如屬前期累積之股東權益減項金額，自前期未分配盈餘提列之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，得就迴轉部分分派盈餘。

本行各項業務拓展及盈餘，均呈穩定成長，為投資報酬率相對穩定之公司，未來三年股利發放，係採固定區間現金股利支付率之政策，即有盈餘之年度，至少發放可分配盈餘百分之五十之股利，其中現金股利最多發放百分之五十，其餘發放股票股利，倘分配後銀行自有資本與風險性資產之比率低於主管機關規定比率加百分之一者，現金股利每股以不超過五角為原則，其餘以股票方式發放。

截至民國九十年十二月三十一日，本公司累計虧損計10,958,309千元，屬於八十七年度(即八十六年七月一日至八十七年六月三十日)以前之餘額為盈餘1,236,334千元，屬於八十七年度(含)以後之餘額為虧損12,194,643千元。

④ 庫藏股票

- A. 本行截至民國九十年十二月底，因證券交易法第28條之2規定，為轉讓股份予員工而買回之庫藏股計100,000,000股，皆尚未轉讓。

③ Distributions of Retained Earnings and Dividend Policy

The Articles of Incorporation of the Bank stipulates that earnings should first restore cumulative losses then pay for income taxes. 30% of the remainder will be set aside as legal reserve.

Special surplus may be provided if necessary for business expansion.

The remaining balance, if any, should be distributed by the following ratio:

- A. Dividends should be distributed according to the proposal submitted by the Board of Directors to the Annual Stockholders Meeting for resolutions.
- B. Employee bonus: 1% to 8%.
- C. Remuneration to directors and supervisors: 1%.

In principle, the amounts of cash and stock dividends shall be equal. Should the ratio of capital held by the Bank to risk assets be lower than the ratio stipulated by the government plus 1% after the distribution, cash dividends cannot exceed \$0.5, and the rest shall be distributed as stock dividends. Employee bonus may be in the form of cash or stock dividends, dependent upon Board Meeting's decisions.

Before legal reserve reaches total paid-in capital, cash dividends cannot exceed 15% of total paid-in capital.

According to the rules set forth by the SFC, if special reserve is appropriated as a corresponding account to the contra account to stockholders equity accumulated from prior years, such special reserve may not be distributed until the contra account to stockholders equity is recovered.

Business expansion and earnings of the Bank exhibit steady growth. Since the Bank's rate of return is stable, it adopts the following dividend policy: for the next 3 years, cash dividends are distributed within a fixed range. In the years of earnings, dividends will be no fewer than 50% of earnings, and cash dividends cannot exceed half of dividends, and the rest shall be distributed as stock dividends.

Should the ratio of capital held by the Bank to risk assets be lower than the ratio stipulated by the government plus 1% after the distribution, cash dividends cannot exceed \$ 0.5, and the rest shall be distributed as stock dividends.

As of December 31, 2001, cumulative losses amounted to \$10,958,309. Earnings retained prior to FY 1998 amounted to \$1,236,334. Losses accumulated after FY1998 (inclusive) amounted to \$12,194,643.

④ Treasury Stock

- A. As of December 31, 2001, the number of shares repurchased by the Bank for transfer to employees was 100,000,000, and treasury shares were not transferred yet. The repurchase complied with No.2 of Clause 28 of the Banking Law.

B. 依證券交易法之規定，公司買回股份之數量比例，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，不得逾保留盈餘加發行股份溢價及已實現之資本公積之金額。

按上述規定，本行分別以民國八十九年十二月三十一日及八十九年六月三十日為計算基準，本行預計買回股數分別為54,815,000股及100,000,000股，預計買回金額分別為822,225千元及1,680,000千元，本行實際買回股數分別為54,815,000股及45,185,000股，買回金額分別為560,833千元及510,139千元。

本行九十年及八十九年十二月底分別持有已買回股數為100,000,000股及45,185,000股，買回之總金額分別為1,070,972千元及510,139千元，符合證券交易法之規定。

C. 本公司持有之庫藏股票依證券交易法規定不得質押，於未轉讓前，不得享有股東權利。

(15) 股東可扣抵稅額帳戶及稅額扣抵比率
民國九十年及八十九年十二月三十一日，本行之股東可扣抵稅額帳戶餘額分別為596,829千元及465,548千元，本行九十年年度因虧損，故預計九十年年度之稅額扣抵比率為0%。

另本行民國八十九年度實際盈餘分配之稅額扣抵比率為33.33%。

(16) 員工權益補償金

本行已於八十七年一月二十二日起移轉民營，依據「公營事業移轉民營條例」辦理從業人員年資結算及退職金之給付，該項給付係先由儲金專戶支應，不足數則由本行負擔，且依行政院八十一年十一月十八日台財字第39430號函規定，其費用分五年攤銷。民營化後留任人員之薪資則比照民營企業辦理，年資重新計算。員工權益補償金總額扣除公提儲金本息支付後之餘額為6,566,678千元(帳列遞延費用)，自民國八十七年一月至九十一年十二月攤銷，九十年及八十九年一月一日至十二月三十一日均攤銷1,337,400千元(帳列營業外費用)。

B. According to the Securities Exchange Law, the number of treasury shares repurchased cannot exceed 10% of total shares issued, and the amount cannot exceed the sum of retained earnings, premium on stock issuance, and realized capital surplus.

With June 30 and December 31, 2000 as the measurement dates, the Bank expected to repurchase 54,815,000 shares and 100,000,000 shares for \$822,225 and \$1,680,000, respectively. The Bank repurchased 54,815,000 shares and 45,185,000 shares for \$560,833 and \$510,139, respectively. As of December 31, 2001 and 2000, number of treasury shares was 100,000,000 and 45,185,000 with repurchase amount of \$1,070,972 and \$510,139, respectively, which was in full compliance with the Securities Exchange Law.

C. According to the Security Exchange Law, treasury stock cannot be pledged, nor do they have stock holders rights prior to transfers.

(15) Imputation Credit Account (ICA) and Tax Deductible Rate
As of December 31, 2001 and 2000, the balance of stockholder imputation Credit Account amounted to \$596,829 and \$465,548, respectively. Since the Bank incurred loss in 2001, deductible rate is expected to be 0%.

Actual deductible rate for 2000 earnings distributed to R.O.C. residents is 33.33%.

(16) Reimbursement of Employee Benefits

Effective January 22, 1998, the Bank privatized under "Rules Governing Privatization of State Enterprises, with years of service and pension payments calculated accordingly. Pension was first paid from a reserve account with shortage reimbursed by the Bank and amortized as expense over 5 years, according to MOF Letter Ruling No.39430 dated November 18, 1992.

After privatization, compensations for employees remained with the Bank are on par with those of private corporations, with years of service recalculated. The balance of "reimbursement of employee benefits less payment of principal and interests of joint savings reserve amounts to \$6,566,678, reflected as deferred charges, and will be amortized between 1998 and 2002. As of December 31, 2001 and 2000, amortization of both years amounted to \$1,337,400 and was reported as non-operating expenses.

(17) 所得稅 Income Taxes

項目	Item	九十年 十二月三十一日 December 31, 2001	八十九年 十二月三十一日 December 31, 2000
① 遞延所得稅資產產生原因：	① Deferred tax assets and liabilities from:		
提列逾期損失準備及意外損失準備所產生之可減除暫時性差異	Deductible temporary difference due to provision for reserve for default loss and accidental loss	\$ 15,913	\$ 14,397
依財務會計準則第十八號公報規定攤提退休金費用所產生之可減除暫時性差異	Deductible temporary difference due to amortization of pension expense by SFAS 18	143,407	110,706
提列備抵呆帳超限所產生之可減除暫時性差異	Deductible temporary difference due to provision for allowance for credit losses over limit	61,829	-
虧損抵抵所產生之所得稅影響數	Income tax effect from loss carryforwards	4,209,265	-
未扣抵投資抵減稅額之認列所產生之可減除暫時性差異	Deductible temporary difference due to recognition of unused investment tax credits	3,959	-
累積換算調整數之可減除暫時性差異	Deductible temporary difference from accumulated translation adjustment	(291)	829
		\$ 4,99,0512	\$ 125,932
② 遞延所得稅資產－非流動	② Deferred income tax assets - non-current	\$ 4,99,0512	\$ 125,932

○

3 本行民國九十年及八十九年一月一日至十二月三十一日之所得稅計算如下：

Calculation of income tax for 2001 and 2000 is as follows:

項目	Item	九十年 十二月三十一日 December 31, 2001	八十九年 十二月三十一日 December 31, 2000
稅前淨(損)利依稅法規定稅率(25%)計算之所得稅	Income tax computed by statutory tax rate (25%)	\$ (4,158,330)	\$ 881,615
永久性差異	Permanent differences:		
停徵之證券交易所得	Securities transaction tax suspended	74,971	195,231
國際金融業務分行盈餘	Net income from OBU operation	(68,965)	(58,013)
提列(回轉)買入票券跌價損失	Provision (Recovery) of allowance for decline in marketable securities	(166,957)	243,565
短期票券分離課稅利息收入稅率影響數	Tax separately levied on interest revenue of short-term notes	(88,677)	(157,933)
其他	Others	(35,177)	(18,496)
暫時性差異	Temporary differences:		
提列意外損失準備	Provisions for reserve of contingent loss	1,516	3,034
攤提退休金費用	Amortization of pension expense	32,701	37,448
備抵呆帳超限	Allowance for credit loss over limit	618,259	-
虧損抵抵	Prior years' loss carryforwards	4,209,265	-
投資抵減稅額	Investment tax credits	-	(31,220)
當期應納所得稅	Current income tax expense	418,606	1,095,231
減：暫時性差異	Less: Temporary differences	(4,861,741)	(40,482)
未扣抵投資抵減之稅額	Tax on unused investment tax credits	(3,959)	-
未分配盈餘加徵10%稅額	10% surtax on unappropriated earnings	30,656	-
以前年度所得稅調整	Adjustment to prior's income taxes	(9,546)	6,450
所得稅(利益)費用	Income tax (benefit) expense	\$ (4,425,984)	\$ 1,061,199

本行截至八十六年度(民國八十五年七月一日至八十六年六月三十日)止之所得稅結算申報，業經財政部台北市國稅局核定及審計部台灣省審計處審定。另八十七年度(民國八十六年七月一日至八十七年六月三十日)及八十七年特別會計年度(民國八十七年七月一日至八十七年十二月三十一日)之所得稅結算申報，業經財政部台北市國稅局核定在案。

The Bank's tax returns have been approved by the Tax Authority through the fiscal year 1997 (July 1, 1996 to June 30, 1997). Income tax returns for the fiscal year 1998 (July 1, 1997 to June 30, 1998) and the 1998 special accounting period (July, 1 1998 to December 31, 1998) have also been assessed by the Taipei Tax Bureau.

- ④ 截至九十年十二月三十一日止，本行歷年度營利事業所得稅申請行政救濟階段如下：
As of December 31, 2001, the Bank's appeals for administrative relief regarding corporate income tax are specified below:

年 度	FY	核定補繳稅額 Additional tax assessed	目前行政救濟之階段 Current status of Administrative Relief
八十六年度 (86.7.1~87.6.30)	Fiscal year 1997 (July 1, 1997 to June 30, 1998)	19,250千元	90.7訴願被駁回，已於90.9.17提起行政訴訟。 In July 2001, appeal for administrative relief was rejected; on September 17, 2001, the Bank filed for litigation.
八十七年度 (87.7.1~87.12.3)	Fiscal year 1998 (July 1, 1998 to December 31, 1998)	13,605千元	89.10.6提起訴願。 Administrative appeal has been filed on October 6, 2000

(18) 退休金

本行於民營化前屬省屬行庫，編製內人員之退休、撫卹及資遣，係依照「財政部所屬國營金融保險事業人員退休、撫卹及資遣辦法」辦理。

本行於民營化後，上述退休辦法已不再適用，於八十七年六月三十日對正式聘用之員工訂有退休辦法，準用勞基法規定。員工退休或資遣金之支付係根據服務年資及退休或資遣時之平均薪資計算。給付之最高限額以四十五個基數為限，惟因公受傷致強制退休者加給百分之二十。

九十年及八十九年一月一日至十二月三十一日提撥退休準備金分別為 292,946千元及259,178千元，孳息分別為36,179千元及42,200千元，支付 退休金分別為7,733千元及21,241千元。

退休準備金以勞工退休準備金監督委員會名義存儲於中央信託局，按薪資總額百分之八提撥，截至民國九十年及八十九年十二月底累積金額分別為1,091,167千元及769,775千元。

(18) Pension

Prior to privatization, the Bank was owned by Taiwan Provincial Government. Payment of pensions and severance benefits of regular Bank employees were dealt with in compliance with the "Regulations for Employee's Retirement, Death Compensation and Severance of Public Financial and Insurance Enterprises of the Ministry of Finance. After privatization, the aforementioned plan was no longer applicable. On June 30, 1998, the Bank established a pension plan covering regular employees, in line with the Labor Standards Law. Employee pension or severance payment are computed based upon years of service or average salary at the time of retirement or severance. The maximum payment is 45 months pay. In the event of mandatory retirement due to occupational injury, employees receive an additional 20%.

In 2001 and 2000, provisions for pension reserve amounted to \$292,946 and \$259,178, respectively. Interest yield amounted to \$36,179 and \$42,200 with pensions paid equal to \$7,733 and \$21,241, respectively. The Bank contributes 8% of gross salary to pension plan and deposits it with the Central Trust of China under Employee Pension Funds Supervisory Committee.

As of December 31 2001 and 2000, balance of the fund amounted to \$1,091,167 and \$769,775, respectively.

本行於民國九十年及八十九年一月一日至十二月三十一日計算退休金成本所用之精算假設如下：
In 2001 and 2000, actuarial assumptions for pension cost are the following:

項目	Item	九十年一月一日至 十二月三十一日 FY2001	八十九年一月一日至 十二月三十一日 FY2000
退休金給付義務所用之折現率	Discount rate	4%	6.5%
未來薪資水準增加率	Future salary increase rate	2.25%	4.5%
退休基金資產預期報酬率	Projected rate of return on pension fund assets	4%	6.5%

本行九十年及八十九年十二月三十一日提撥狀況與帳載退休金負債調節如下：
As of December 31, 2001 and 2000, reconciliation between funded status and accrued pension liabilities per books was the following:

項目	Item	九十年一月一日至 十二月三十一日 FY2001	八十九年一月一日至 十二月三十一日 FY2000
給付義務：	Benefit obligation:		
既得給付義務	Vested benefit obligation	\$ (504,418)	\$ (326,845)
非既得給付義務	Non-vested benefit obligation	(615,243)	(362,724)
累積給付義務	Accumulated benefit obligation	(1,119,661)	(689,569)
未來薪金增加影響數	Effect of future salary increase	(344,635)	(463,337)
預計給付義務	Projected benefit obligation	(1,464,296)	(1,152,906)
退休基金資產公平價值	Fair value of pension fund assets	1,090,690	782,729
提撥狀況	Funded status	(373,606)	(370,177)
未認列過渡性淨給付義務	Unrecognized transitional net benefit obligation	-	-
補列之應計退休金負債	Additional accrued pension liability	-	-
未認列退休金損(益)	Unrecognized pension (gain) loss	(40,369)	(54,153)
(應計退休金負債)/預付退休金	Accrued pension liabilities	\$ (413,975)	\$ (424,330)

民國九十年及八十九年一月一日至十二月三十一日淨退休金成本係由下列項目組成：
In 2001 and 2000, components of net pension costs were the following:

項目	Item	九十年一月一日至 十二月三十一日 FY2001	八十九年一月一日至 十二月三十一日 FY2000
服務成本	Service cost	\$ 409,282	\$ 400,430
利息成本	Interest cost	74,118	48,317
退休基金資產實際報酬	Actual return on pension plan assets	\$ (35,702)	\$ (40,681)
退休基金資產(損)益	(Loss) gain on pension plan assets	(23,947)	904
退休基金資產預期報酬	Projected return on pension plan assets	(59,649)	(39,777)
淨退休金成本	Net pension costs	\$ 423,751	\$ 408,970

截至民國九十年及八十九年十二月三十一日，本公司職工退休辦法之既得給付分別為671,119仟元及453,930仟元。
As of December 31, 2001 and 2000, vested benefit of the employee pension plan amounted to \$671,119 and \$453,930, respectively.

(19) 金融商品相關資訊 Financial Instruments

① 衍生性金融商品 Financial Derivatives

A. 合約金額或名目本金及信用風險

Contract Amount or Notional Principal and Credit Risk:

金融商品	Financial instruments	九十年十二月三十一日 December 31, 2001		八十九年十二月三十一日 December 31, 2000	
		合約金額 (名目本金) Contract amount	信用風險 Credit risk	合約金額 (名目本金) Contract amount	信用風險 Credit risk
交易目的	Trading:				
遠期外匯	Forex forward contracts	\$ 3,741,650	\$ 18,121	\$ 6,222,265	\$ 170,907
非交易目的	Non-trading:				
遠期外匯	Forex forward contracts	176,512	-	-	-
資產交換	Asset-backed swaps	385,077	3,683	-	-
換匯換利	Cross currency swaps	1,845,100	283,537	1,977,068	138,957

上表列示之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，則本行將產生之損失。惟與本行從事交易之對象若為本行客戶，皆需經徵信及授信程序，授與信用額度後，於該額度內承作；若交易對象為銀行同業，則依該對手之世界排名及信用評等，授與交易額度後，於該額度內承作，故本行認為交易對象違約之可能性甚低。

B. 市場價格風險

本行交易目的之衍生性金融商品契約皆以將部位軋平為原則，利率或匯率波動所產生之損益不大，因此市場價格風險很低。

C. 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

因本行從事衍生性金融商品交易以將部位軋平為原則，故與交易對象之現金收支皆與本行之現金收支相抵，相對現金流量之影響較小。

The Bank's exposure to credit risk results from the likelihood that counter-parties to transactions all default on commitments. Credit risk is the sum of contracts of positive fair values on the balance sheet date, indicating the maximum loss possibly incurred. If counter-parties to transactions are clients of the Bank, contracts are limited to credit lines provided according to the guidelines set forth by the Credit Department, which administers and monitors credit limits. If other banks are counter-parties, credit limits are provided according to their worldwide credit ratings and transactions are limited therein. As a result, the management deems the possibility of default as rather low.

B. Market Risk:

The Bank applies the square-off principle in transactions of trading financial derivatives. Gain or loss from interest or exchange rate fluctuations is minor. Accordingly, market risk is remote.

C. Liquidity Risk, Cash Flow Risk, the Uncertainty, Amount, and Period of Cash Demand in the Future: The Bank applies the square-off principle in transactions of financial derivatives. Accordingly, cash collection from and payment to counter-parties to transactions offset those of the Bank. Impact on cash flow is relatively minor. Estimated demand of cash due to financial derivative transactions is the following:

本行從事各項衍生性金融商品之預期現金需求如下：

項目	Item	九十年十二月三十一日 December 31, 2001		八十九年十二月三十一日 December 31, 2000	
		金額	Amount	金額	Amount
期間	Period				
一年內	Term Within one year	CHF	70,000	DEM	25,295,824
		EUR	592,326	SEK	535,000
		GBP	5,560	BEF	3,913,644
		JPY	46,306,113	CHF	436,250
		AUD	9,895,083	FRF	634,461
				GBP	49,250
				HKD	26,276,300
				JPY	5,548,264,500
				NLG	630,000

上述預期現金需求係屬預測金額，且受未來利率及匯率不確定性之影響甚高。

Since future demand for cash is estimated, it is very sensitive to fluctuations in interest rate and exchange rate.

D. 當期因交易活動所產生之淨損益

本行交易活動所產生之交易淨收益列於損益表中兌換利益(損失)項下，九十年及八十九年一月一日至十二月三十一日分別產生兌換損失46,118仟元及兌換利益81,029仟元。

E. 非交易目的之衍生性金融商品

本行從事非交易目的之衍生性金融商品，主要目的為規避本行資產及負債所產生之匯率及利率風險。

本行非交易目的而持有或發行衍生性金融商品係採權責基礎估列其所產生之應收應付款項列為利息收入或支出。

本行並無已承諾或未承諾之預期交易。

本行非交易目的而持有或發行衍生性金融商品與交易目的而持有或發行衍生性金融商品計算公平價值之方法相同，惟非交易目的之交易市價僅供參考並不據以入帳。

D. Net Current Gain or Loss on Transactions:

Net gain or loss on financial derivatives are reported as exchange gain or loss in the statements of income. In 2001 and 2000, exchange loss and exchange gain amounted to \$46,118 and \$81,029, respectively.

E. Non-Trading Financial Derivatives: Non-trading financial derivatives held by the Bank consist of swaps and foreign exchange forward contracts and are used mainly to hedge against exchange rate and interest rate risks of the Bank's assets and liabilities.

Receivables or payables accrued on non-trading financial derivatives held or issued by the Bank are reported as interest revenues or expenses. The Bank has no committed or uncommitted contracts.

The method to establish the fair values of non-trading financial derivatives held or issued by the Bank is the same as that used for trading instruments, except market quote of the former are for reference only and are not reflected in the books.

② 金融商品之公平價值 Fair Value of Financial Instruments

金融資產	Financial Assets	九十年十二月三十一日 December 31, 2001	
		帳面價值 Book Value	公平價值 Fair Value
交易目的之金融資產	Trading financial assets:		
遠期外匯	Forex forward contracts	\$ 1,943,131	\$ 1,939,111
非交易目的之金融資產	Non-trading financial assets:		
遠期外匯	Forex forward contracts	196,544	178,361
資產交換	Asset-backed swaps	-	400,267
換匯換利	Cross currency swaps	2,100,420	2,099,940
公平價值與帳面價值相等之金融資產	Book value equal to fair value	819,407,316	819,407,316
買入票券	Marketable securities	66,871,799	67,914,574
長期股權投資	Long-term equity investments	4,664,410	5,805,778
金融資產合計數	Total financial assets	895,183,620	\$ 897,745,347
金融負債	Financial Liabilities		
交易目的之金融負債	Trading financial liabilities:		
遠期外匯	Forex forward contracts	\$ 1,824,254	\$ 1,824,830
公平價值與帳面價值相等之金融負債	Book value equal to fair value	877,258,397	877,258,397
金融負債合計數	Total	\$ 879,082,651	879,083,227

金融資產	Financial Assets	八十九年十二月三十一日 December 31, 2000	
		帳面價值 Book Value	公平價值 Fair Value
交易目的之金融資產	Trading financial assets:		
遠期外匯	Forex forward contracts	\$ 2,114,942	\$ 2,122,387
非交易目的之金融資產	Non-trading financial assets:		
換匯換利	Gross currency swaps	1,977,068	2,142,056
公平價值與帳面價值相等之金融資產	Book value equal to fair value	795,011,699	795,011,699
買入票券	Marketable securities	57,916,514	58,699,829
長期股權投資	Long-term equity investments	3,809,619	5,297,103
金融資產合計數	Total financial assets	<u>\$ 860,829,842</u>	<u>\$ 863,243,074</u>
<u>金融負債</u>	Financial Liabilities		
交易目的之金融負債	Trading financial liabilities:		
遠期外匯	Forex forward contracts	\$ 2,007,782	\$ 2,012,214
公平價值與帳面價值相等之金融負債	Book value equal to fair value	825,873,663	825,873,663
金融負債合計數	Total	<u>\$ 827,881,445</u>	<u>\$ 827,885,877</u>

本行估計金融商品公平價值所使用之方法及假設如下：

- A. 短期金融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，其帳面價值應屬估計公平價值之合理基礎。此方法應用於現金及約當現金、應收款項、應付款項與銀行同業存款及存款等。
- B. 有價證券如有市場價格可循時，則以此市場價格為公平價值。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。
- C. 長期股權投資如有市價可循時，係以該市價為公平價值。若其未於公開市場交易，致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。
- D. 長期性負債以其預期現金流量之折現值估計公平價值。折現率則以本行所能獲得類似條件(相近之到期日)之利率為準。
- E. 衍生性金融商品之公平價值，係假設本行若依約定在報表日終止合約，預計所能取得或必須支付之金額。一般均包括當期末結清合約之未實現損益。本行之大部分衍生性金融商品均有金融機構之報價以供參考。

Methods and assumptions used in estimating the fair values of financial instruments are specified below:

- A. The fair value of short-term financial instruments is their values stated on the balance sheet. Since these instruments will mature shortly, their par values should be a reasonable basis to establish their fair values. The method is applicable to cash and cash equivalents, notes and accounts receivable, and call loans and deposits from banks;
- B. Market quotes of marketable securities are used as their fair values if available; otherwise financial or other information will be used to establish their fair values;
- C. Market quotes of long-term equity investments are used as their fair values if available; if such securities are not publicly traded, financial or other information will be used to establish their fair values;
- D. The fair values of long-term liabilities are established by the expected present value of cash flows in the future. The discount rate is the rate that the Bank could obtain by raising a loan with similar terms (similar maturity); and
- E. The fair value of financial derivatives is the amount the Bank expects to receive or pay, based on the assumption of contract termination on the balance sheet date. In general, it consists of unrealized gain or loss on current outstanding contracts. There are reference reports for most of the financial derivatives held by the Bank.

③ 具有資產負債表外信用風險之金融商品 Financial Instruments with Off-Balance-Sheets Credit Risks

本行由於承作保證及信用狀款項，故有保證及信用狀承諾，其大部分所承作之授信期限為一年，另本行因發行信用卡，故亦辦理「信用卡授信承諾」。

The Bank is subject to guarantee and credit commitments since it issues credit cards and provides guarantees; most of the credit commitments are within 1 year. The Bank issues credit cards and has commitments accordingly.

本行具資產負債表外信用風險之金融商品之合約金額如下：

Contract amounts of financial instruments with off-balance-sheet credit risk are the following:

項目	Item	九十年十二月三十一日 December 31, 2001	八十九年度十二月三十一日 December 31, 2000
保證及信用狀承諾	Guarantees and letters of credit	\$ 25,439,002	\$ 25,426,625
信用卡授信承諾	Commitments for credit cards	22,576,840	20,279,240
		\$ 48,015,842	\$ 45,705,865

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時，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，惟本行在提供貸款承諾、融資保證和商業信用狀時，都需作嚴格的信用評估，並依評估之結果給予適當額度。

信用卡授信承諾不需擔保品，但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。本行未顯著集中與單一客戶、單一交易相對人或單一產業型態進行交易，但有類似之地方區域和產業型態。

Since these financial instruments will not be paid in full prior to maturity, contract amounts is not equal to future cash outflow; in other words, future cash demand is lower than the contract amount. Assuming that the credit limits are reached and collaterals or other guarantees received are worth less, credit risk is equal to contract amount, which is the maximum possible loss to the Bank. Yet, prior to providing loans, financial endorsement, and issuing letters of credit, the Bank performs strict credit review and grants credit limit based upon review results.

Credit card commitments do not require collaterals, while the Bank reviews the cardholders credit status periodically, and will adjust their credit limits if necessary.

④ Information on Concentration of Credit Risk

The Bank is exposed to concentration risk if counter parties to financial instrument transactions engage in similar activities, active in the same geographic region, or share similar economic features that would cause their abilities to fulfill contractual obligations to be similarly affected by changes in economic or other conditions. The Bank is not subject to concentration risk from transactions with a single client or a single counter-party, except for those of industries and regions with similar economic features.

本行信用風險顯著集中之合約金額如下：

Concentration risk is the following:

金融資產	Financial Assets	九十年十二月三十一日 December 31, 2001		八十九年十二月三十一日 December 31, 2000	
		金額	佔存放銀行同業%	金額	佔存放銀行同業%
放款－依地方區域分	Loans - by region:				
國內	Domestic	\$ 602,852,966		\$ 619,660,369	
東南亞	Southeast Asia	1,359,700		1,362,872	
總計	Total	\$ 604,212,666		\$ 621,023,241	
放款－依產業型態分(註)	Loans - by industry: (Note)				
電力及電子機械器材製造業	Power generation and electronics manufacturing	\$ 51,461,298		\$ 49,291,875	
綜合零售業	Retail	40,935,645		40,222,182	
總計	Total	\$ 92,396,943		\$ 89,514,057	

註：超過放款餘額5%為選擇標準。

Note: The criterion is 5% of outstanding loans.

5.關係人交易

5.RELATED PARTY TRANSACTIONS

本行與關係人間之重大交易事項，彙總如下：

Significant transactions between related parties and the Bank are summarized as follows:

(1)關係人之名稱及關係

Name of Related Party and Relationship with the Bank

關係人名稱	Name of Related Party	與本公司之關係	Relationship with the Bank
臺灣銀行	Bank of Taiwan	本行法人董監事	Corporate director and supervisor of the Bank
財政部	Taiwan Provincial Government	本行法人董監事	Corporate director and supervisor of the Bank
第一銀行	The First Commercial Bank	本行法人董監事	Corporate director and supervisor of the Bank
華南銀行	Hua Nan Commercial Bank	本行法人董監事	Corporate director and supervisor of the Bank
彰化銀行	Chang Hwa Bank	本行法人董監事	Corporate director and supervisor of the Bank
土地銀行	Land Bank of Taiwan	本行法人董監事	Corporate director and supervisor of the Bank
聯合建築經理股份有限公司	Union Real-Estate Management Corp.	本行採權益法評價之被投資公司	Investee company under the equity method
倍立證券投資信託(股)公司	Banits Securities Investment & Trust Co., Ltd.	本行採權益法評價之被投資公司	Investee company under the equity method
中央票券金融股份有限公司	Central Bills Finance Corp.	本行採權益法評價之被投資公司	Investee company under the equity method
其他關係人	Others	主要股東暨本行董事、監察人、總經理、副總經理及其二親等親屬，與經理人	Major stockholders, supervisors, directors, managers, and their immediate family members.

(2) 與關係人之重大交易事項 Significant Transactions with Related Parties

① 存放銀行同業 Due from Banks

金融資產	Financial Assets	九十年十二月三十一日 December 31, 2001		八十九年十二月三十一日 December 31, 2000	
		金額	佔存放銀行同業%	金額	佔存放銀行同業%
臺灣銀行	Bank of Taiwan	\$ 81,248	0.26	\$ 69,652	0.33
土地銀行	Land Bank of Taiwan	5,548	0.02	4,330	0.02
第一銀行	The First Commercial Bank	20,547	0.07	7,888	0.04
華南銀行	Hua Nan Commercial Bank	6,449	0.02	1,971	0.01
彰化銀行	Chang Hwa Bank	6,297	0.02	4,318	0.02
合計	Total	\$ 120,089	0.39	\$ 88,159	0.42

與關係人交易之存放銀行同業利率，與非關係人並無差異。

Interest rates are the same as those with general clients.

② 銀行同業存款 Deposits from Other Banks

金融資產	Financial Assets	九十年十二月三十一日 December 31, 2001		八十九年度十二月三十一日 December 31, 2000	
		金額 Amount	佔銀行同業存款% % of deposits from other banks	金額 Amount	佔銀行同業存款% % of deposits from other banks
土地銀行	Land Bank of Taiwan	\$ 565	-	\$ 1,278	0.01
第一銀行	The First Commercial Bank	23,653	0.12	1,669	0.01
華南銀行	Hua Nan Commercial Bank	37	-	6,888	0.05
彰化銀行	Chang Hwa Bank	234	-	1,490	0.01
合計	Total	\$ 24,489	0.12	\$ 11,325	0.08

關係人交易之銀行同業存款利率，與非關係人並無差異。

Interest rates are the same as those with general clients.

③ 銀行同業拆放 Call Loans from Banks

九十年一月一日至十二月三十一日 FY2001		最高餘額 Maximum Balance	期末餘額 Ending Balance	利息支出 Interest Expense	年利率 Annual Interest Rate
臺灣銀行	Bank of Taiwan	\$ 381,206	\$ 140,028	\$ 4,557	1.92% -5.2925%
土地銀行	Land Bank of Taiwan	140,028	140,028	2,400	3.79194% 5.51302%
華南銀行	Hua Nan Commercial Bank	3,320,364	319,553	8,020	1.6875% -4.80%
彰化銀行	Chang Hwa Bank	2,608,320	1,225,245	3,331	1.90% ~3.80%
第一銀行	The First Commercial Bank	909,817	673,063	18,466	2.10889~6.82347%
合計	Total	\$ 7,360,245	2,497,917	36,774	

八十九年一月一日至十二月三十一日 FY2000		最高餘額 Maximum Balance	期末餘額 Ending Balance	利息支出 Interest Expense	年利率 Annual Interest Rate
臺灣銀行	Bank of Taiwan	\$ 1,979,520	\$ 164,960	\$ 5,806	4.75% -6.64%
土地銀行	Land Bank of Taiwan	1,000,000	-	1,025	4.675% -5.3%
華南銀行	Hua Nan Commercial Bank	1,979,520	-	60,897	4.75% -6.8125%
彰化銀行	Chang Hwa Bank	2,309,440	-	33,467	5.4375% -6.625%
第一銀行	The First Commercial Bank	3,299,200	527,872	100,790	4.7% -6.76%
合計	Total	\$ 10,567,680	692,832	201,985	

與關係人交易之銀行同業拆放利率，與非關係人並無差異。

Interest rates are the same as those with general clients.

④ 拆放銀行同業 Call Loans to Banks

九十年一月一日至十二月三十一日 FY2001		最高餘額 Maximum Balance	期末餘額 Ending Balance	利息收入 Interest Revenue	年利率 Annual Interest Rate
臺灣銀行	Bank of Taiwan	\$ 612,623	\$ 350,070	\$ 10,251	2.13% -5.51%
土地銀行	Land Bank of Taiwan	525,105	-	4,465	2.25% -3.82%
彰化銀行	Chang Hwa Bank	8,140,228	6,070,214	144,167	1.77% -5.95%
第一銀行	The First Commercial Bank	8,251,050	5,251,050	75,857	1.84% -5.4375%
華南銀行	Hua Nan Commercial Bank	4,940,588	2,605,011	74,770	1.71875% -6.50%
合計	Total	\$ 22,469,594	\$ 14,276,345	\$ 309,510	

八十九年一月一日至十二月三十一日 FY2000		最高餘額 Maximum Balance	期末餘額 Ending Balance	利息收入 Interest Revenue	年利率 Annual Interest Rate
土地銀行	Land Bank of Taiwan	\$ 165	\$ 165	\$ 3	6.52%
彰化銀行	Chang Hwa Bank	3,000,000	329,920	14,314	4.65% -6.7%
第一銀行	The First Commercial Bank	4,000,000	462	840	4.7% -6.73%
華南銀行	Hua Nan Commercial Bank	2,000,000	132	926	4.7% -6.7%
合計	Total	9,000,165	\$ 330,679	\$ 16,083	

與關係人交易之拆放銀行同業利率，與非關係人並無差異。

Interest rates are the same as those with general clients.

⑤ 存款 Deposits

項目	Item	九十年十二月三十一日 December 31, 2001		八十九年十二月三十一日 December 31, 2000	
		期末餘額 Ending balance	佔該科目餘額% % (of the amount)	金額 Ending balance	佔該科目餘額% % (of the amount)
聯合建築經理(股)公司	Union Real-Estate Management Corp.	\$ 1,992	-	\$ 2,076	-
倍立證券投資信託(股)公司	Baits Securities Investment & Trust Co., Ltd.	110,771	0.01	15,744	0.02
中央票券金融(股)公司	Central Bills Finance Corp.	43	-	148	-
其他關係人	Others	953,664	0.12	2,263,802	0.30
合計	Total	\$ 1,066,470	0.13	\$ 2,421,770	0.32

與關係人交易之銀行存款利率，與非關係人並無差異。

Interest rates are the same as those with general clients.

⑥ 授信 Credit Loans

九十年一月一日至十二月三十一日 FY2001		最高餘額 Maximum Balance	期末餘額 Ending Balance	利息收入 Interest Revenue	年利率 Interest Rate	備註 Remarks
財政部	Ministry of Finance, R.O.C.	\$ 21,697,815	\$ 16,321,722	\$ 1,239,638	6.465% -6.99%	係公共設施 保留地貸款 Loan for land reserved for public
其他關係人	Others	7,202,247	5,392,720	310,133	2.35% -9.395%	
合計	Total	\$ 28,900,062	\$ 21,714,442	\$ 1,549,771		

八十九年一月一日至十二月三十一日 FY2000		最高餘額 Maximum Balance	期末餘額 Ending Balance	利息收入 Interest Revenue	年利率 Interest Rate	備註 Remarks
財政部	Ministry of Finance, R.O.C.	\$ 21,777	\$ 21,706	\$ 1,517	6.99%	係公共設施 保留地貸款 Loan for land reserved for public
其他關係人	Others	4,361,217	4,154,293	96,271	5% -9.99%	
合計	Total	\$ 4,382,994	\$ 4,175,999	\$ 97,788		

與關係人交易之銀行放款利率，與非關係人並無差異。

Interest rates are the same as those with general clients.

6.受限制資產：詳附註4(2)、4(3)及4(8)。

PLEDGED ASSETS: Please refer to Notes 4(2) 4(3) and 4(8) for more details.

7.重大承諾事項及或有事項

SIGNIFICANT COMMITMENTS AND CONTINGENCIES

- (1) 截至九十年及八十九年十二月三十一日止，本行計有下列重大之承諾事項及或有負債：
As of December 31, 2001 and 2000, significant commitments and contingencies are the following:

關係人名稱	Name of Related Party	九十年十二月三十一日 December 31, 2001	八十九年十二月三十一日 December 31, 2000
應付保管有價證券	Marketable securities held for custody	\$ 39,906,875	\$ 44,164,781
受託代收款項	Bills collected for others	111,247,513	129,511,188
受託代放款項	Bills lent for others	7,703,528	6,950,425
保證及信用狀款項	Guarantees and letters of credit	25,439,002	25,426,625
存入保證品	Collaterals received	206,889	242,488
出售附買回條件之票券	Bonds sold under repurchase agreements	442,468	2,603,486
信託負債	Trust liabilities	5,999,874	5,967,769
受託代售旅行支票	Travelers' check in custody for sale	769,883	808,724
購入附賣回條件之票券	Bonds purchased under resale agreements	21,226,824	16,942,190
應付保證票據	Promissory notes issued	1,491,900	1,524,700
應付保管品	Items held for custody	13,736,906	10,783,059
受託承銷有價證券及印花稅票	Securities underwritten and stamp tax receipt	2,913	3,325
受託經理政府登錄公債	Registered government bonds for sale	2,959,000	-

- (2) 本行於民國九十年及八十九年十二月三十一日以營業租賃方式承租之存出保證金分別為 945,479 仟元及 943,179 仟元，其未來支付租金支出總額明細分別如下：
As of December 31, 2001 and 2000, refundable deposits for operating leases amounted to \$945,479 and \$943,179, respectively. Estimated future rents are as follows:

期 間	Period	金 額 Amount
91.01.01~91.12.31	2002 Jan - Dec.	\$336,569
92.01.01~92.12.31	2003 Jan - Dec.	288,327
93.01.01~93.12.31	2004 Jan - Dec.	227,659
94.01.01~94.12.31	2005 Jan - Dec.	129,087
95.01.01~95.12.31	2006 Jan - Dec.	52,560
合 計	Total	\$ 1,034,202

九十五年十二月三十一日(含)以後年度應支付之租金總額約 40,723 仟元，按九十年十二月三十一日郵局一年期定期存款利率 1.80% 折算之現值約為 37,248 仟元。
For the years beyond December 31, 2006, estimated future rent is approximately \$40,723 and the present value on December 31, 2001, discounted by one-year postal time-deposit rate at 1.80%, amounts to \$37,248.

- (3) 本行民國九十年及八十九年十二月三十一日有關出租資產均屬營業租賃。因出租資產估計未來五年應收之租金收入總額如下：
As of December 31, 2001 and 2000, all rental assets were reflected as operating leases.
Estimated future rents are as follows:

期 間	Period	金 額 Amount
91.01.01~91.12.31	2002 Jan - Dec.	\$ 21,460
92.01.01~92.12.31	2003 Jan - Dec.	16,524
93.01.01~93.12.31	2004 Jan - Dec.	12,572
94.01.01~94.12.31	2005 Jan - Dec.	3,496
95.01.01~95.12.31	2006 Jan - Dec.	440
合 計	Total	\$ 54,492

(4) 截至九十年及八十九年十二月三十一日止，本行尚未結清之重要工程及採購合約總價款分別計512,472仟元及1,169,420仟元，尚未支付價款分別計389,519仟元及316,840仟元。

On December 31, 2001 and 2000, the Bank has major constructions in progress of \$ 512,472 and \$ 1,169,420 respectively ; of which \$ 389,519 and \$ 316,840 remain unpaid.

8. 重大之災害損失：無。 Major Catastrophic Losses : None.

9. 重大之期後事項：無。 Major Subsequent Events : None.

10. 其他 OTHERS

銀行財務報表之揭露

DISCLOSURES REQUIRED FOR BANK FINANCIAL STATEMENTS

(1) 放款及墊款 Domestic loans and advances:

項目	Item	九十年十二月三十一日 December 31, 2001	八十九年十二月三十一日 December 31, 2000
國內放款及墊款	Domestic loans and advances:		
民營企業	Private businesses	\$326,429,192	\$355,831,022
公營企業	State enterprises	19,892,890	10,977,889
政府機關	Governmental institutions	70,148,304	48,696,202
非營利團體	Non-profit organizations	762,163	3,164,912
私人	Individuals	182,297,658	200,430,377
金融機構	Financial Institutions	4,525,293	2,766,201
其他	Others	222,683	135,422
小計	Subtotal	604,278,183	622,002,025
國外放款及墊款	Foreign loans and advances:		
金融機構	Financial institutions	-	-
非金融機構	Non-financial institutions	12,693,107	12,848,338
小計	Subtotal	12,693,107	12,848,338
合計	Total	\$616,971,290	\$634,850,363

停止計提應收利息之放款及墊款九十年及八十九年十二月三十一日金額分別為74,497,768仟元及62,137,530仟元，未計提之應收利息分別為4,857,254仟元及4,604,391仟元。

As of December 31, 2001 and 2000, non-performing loans (interest accrual suspended) amounted to \$74,497,768 and \$62,137,530, respectively. Interest accrued on such loans amounted to \$4,857,254 and 4,604,391, respectively.

(2) 備抵呆帳 Allowance for Credit Losses:

項目	Item	九十年一月一日至十二月三十一日 January 1 to December 31, 2001	八十九年一月一日至十二月三十一日 January 1 to December 31, 2000
期初餘額	Beginning Balance	\$7,155,545	\$6,657,596
本期提列呆帳費用	Provisions for Credit Losses - Expense	24,416,182	3,455,975
沖銷放款及墊款金額	Charge-Offs and Advances	(22,046,405)	(3,015,000)
匯差	Changes in Exchange Rate	8,133	4,796
收回已沖銷之放款及墊款金額	Recovery of Charge-Offs and Advances	54,361	52,178
期末餘額	Ending Balance	\$9,587,816	\$7,155,545

(3) 本行關於各類孳息資產與付息負債平均值與當期平均利率之揭露如下：
Average Amounts of Interest-yielding Assets, Interest-bearing Liabilities, and Current Average Interest Rate Are As Follows:

	九十年一月一日至十二月三十一日 January 1 to December 31, 2001		八十九年一月一日至十二月三十一日 January 1 to December 31, 2000	
	平均值 Average Amount	平均利率 Average Interest	平均值 Average Amount	平均利率 Average Interest
資產 Assets				
現金-買入定期存單 Cash-Negotiable Certificates of Time Deposits	20,926,217	3.60%	21,949,030	5.06%
存拆放銀行同業 Due from and Call Loans to Banks	29,413,484	4.00%	8,138,441	6.20%
存放央行 Deposits with the Central Bank	31,087,817	2.46%	26,954,146	2.72%
買入票券(含債券) Marketable Securities (including Bonds)	68,105,993	5.14%	67,498,641	2.72%
放款及墊款 Loans and Advances	63,391,7	6.51%	608,370,517	7.41%
負債 Liabilities				
央行存款 Deposits from the Central Bank	1,920,096	4.37%	2,389,671	6.52%
銀行同業存款 Deposits from other Banks	18,746,966	3.48%	22,560,210	5.41%
活期性存款(含外匯) Demand Deposits	203,595,698	2.49%	199,217,973	2.95%
公庫存款 Government Deposits	3,072,409	2.90%	6,716,479	3.65%
定期存款 Time Deposits	173,247,898	4.12%	135,811,252	4.97%
郵匯局轉存款 Postal Deposits Transferred	149,836,627	4.69%	145,804,987	5.63%
定期儲蓄存款 Time Savings Deposits	222,469,284	4.49%	200,363,081	5.07%
金融債券 Financial Debentures	21,290,433	5.21%	12,824,275	7.65%
央行融資 Loans from the Central Bank	68,060	5.63%	1,219,298	5.03%
撥入放款基金 Funds Appropriated for Loans	10,002,695	1.74%	12,514,452	1.68%

(4) 本公司關於資產及負債之到期分析如下：
Maturity analysis of the Bank's assets and liabilities:

項 目	Item	六個月內 Within 6 months	
		金額 Amount	可能償還金額 Possible Paid Back Amount
資產	Assets		
現金	Cash	\$ 11,108,708	\$ 11,108,708
現金-買入定期存單	Cash-Negotiable Certificates of Time Deposits	31,488,152	31,488,152
存拆放銀行同業	Due from and call loans to Banks	30,859,919	30,859,919
存放央行	Deposits with the Central Bank	35,573,551	35,573,551
買入票券	Marketable Securities	48,530,801	48,530,801
買匯貼現及放款	Bills Purchased, Discounts and Loans	185,250,090	185,250,090
		\$ 342,811,221	\$ 342,811,221
負債	Liabilities		
央行存款	Deposits from the Central Bank	\$ 145,105	\$ 145,105
銀行同業存款	Deposits from Other Banks	20,120,566	20,120,566
活期性存款(含外匯)	Demand and Deposits	233,312,674	233,312,674
公庫存款	Government Deposits	2,473,155	2,473,155
定期存款(含外匯)	Time Deposits	34,553,445	34,553,445
郵匯局轉存款	Postal Deposits Transferred	14,972,451	14,972,451
定期儲蓄存款	Time Saving Deposits	30,015,445	30,015,445
金融債券	Financial Debentures	9,877,700	9,877,700
央行融資	Loans from the Central Bank	-	-
撥入放款基金	Funds Appropriated for Loans	249,380	249,380
		\$ 345,719,921	\$ 345,719,921

超過六個月至一年內 6 months to 1 year		超過一年以上 Over 1 year		合計 Total	
金額 Amount	可能償還金額 Possible Paid Back Amount	金額 Amount	可能償還金額 Possible Paid Back Amount	金額 Amount	可能償還金額 Possible Paid Back Amount
\$ -	\$ -	\$ -	\$ -	\$ 11,108,708	\$ 11,108,708
-	-	-	-	31,488,152	31,488,152
-	-	-	-	30,859,919	30,859,919
-	-	-	-	35,573,551	35,573,551
18,654,977	18,654,977	-	-	67,185,778	67,185,778
59,268,656	59,268,656	372,452,544	372,452,544	616,971,290	616,971,290
\$ 77,923,633	\$ 77,923,633	\$ 372,452,544	\$ 372,452,544	\$ 793,187,398	\$ 793,187,398
\$ -	\$ -	\$ -	\$ -	\$ 145,105	\$ 145,105
-	-	-	-	20,120,566	20,120,566
-	-	-	-	233,312,674	233,312,674
354,500	354,500	-	-	2,827,655	2,827,655
32,561,478	32,561,478	82,663,514	82,663,514	149,778,437	149,778,437
27,558,781	27,558,781	99,239,540	99,239,540	141,770,772	141,770,772
31,901,690	31,901,690	169,541,996	169,541,996	231,459,131	231,459,131
8,800,000	8,800,000	15,445,000	15,445,000	34,122,700	34,122,700
-	-	41,682	41,682	41,682	41,682
383,810	383,810	8,029,101	8,029,101	8,662,291	8,662,291
\$ 101,560,259	\$ 101,560,259	\$ 374,960,833	\$ 374,960,833	\$ 822,241,013	\$ 822,241,013

(4) 本公司關於資產及負債之到期分析如下(續)：
Maturity analysis of the Bank's assets and liabilities(Cont'd):

資產	Assets	六個月內 Within 6 months	
		金額 Amount	可能償還金額 Possible Paid Back Amount
現金	Cash	\$ 16,363,451	\$ 16,363,451
現金-買入定期存單	Cash-Negotiable Certificates of Time Deposits	12,105,310	12,105,310
存拆放銀行同業	Due from and call loans to Banks	20,762,485	20,762,485
存放央行	Deposits with the Central Bank	33,224,923	33,224,923
買入票券	Marketable Securities	38,388,096	38,388,096
買匯貼現及放款	Bills Purchased, Discounts and Loans	190,371,289	190,371,289
		\$311,215,554	\$311,215,554
負債	Liabilities		
央行存款	Deposits from the Central Bank	1,895,003	1,895,003
銀行同業存款	Deposits from Other Banks	2,728,260	2,728,260
活期性存款(含外匯)	Demand Deposits	211,243,258	211,243,258
公庫存款	Government Deposits	5,197,279	5,197,279
定期存款(含外匯)	Time Deposits	42,339,105	42,339,105
郵匯局轉存款	Postal Deposits Transferred	13,757,447	13,757,447
定期儲蓄存款	Time Saving Deposits	33,218,575	33,218,575
金融債券	Financial Debentures	-	-
央行融資	Loans from the Central Bank	-	-
撥入放款基金	Funds Appropriated for Loans	85,390	85,390
		\$310,464,317	\$310,464,317

超過六個月至一年內 6 months to 1 year		超過一年以上 Over 1 year		合計 Total	
金額 Amount	可能償還金額 Possible Paid Back Amount	金額 Amount	可能償還金額 Possible Paid Back Amount	金額 Amount	可能償還金額 Possible Paid Back Amount
\$ -	\$ -	\$ -	\$ -	\$ 16,363,451	\$ 16,363,451
800,000	800,000	300,000	300,000	13,205,310	13,205,310
-	-	-	-	20,762,485	20,762,485
-	-	-	-	33,224,923	33,224,923
20,513,794	20,513,794	-	-	58,901,890	58,901,890
55,765,285	55,765,285	388,713,789	388,713,789	634,850,363	634,850,363
\$ 77,079,079	\$ 77,079,079	\$ 389,013,789	\$ 389,013,789	\$ 777,308,422	\$ 777,308,422
\$ -	\$ -	\$ -	\$ -	1,895,003	1,895,003
11,468,315	11,468,315	-	-	14,196,575	14,196,575
-	-	-	-	211,243,258	211,243,258
213,200	213,200	-	-	5,410,479	5,410,479
54,278,399	54,278,399	61,285,591	61,285,591	157,903,095	157,903,095
36,945,207	36,945,207	96,584,811	96,584,811	147,287,465	147,287,465
42,926,734	42,926,734	125,792,767	125,792,767	201,938,076	201,938,076
1,500,000	1,500,000	18,500,000	18,500,000	20,000,000	20,000,000
-	-	101,628	101,628	101,628	101,628
165,660	165,660	11,470,338	11,470,338	11,721,388	11,721,388
\$ 147,497,515	\$ 147,497,515	\$ 313,735,135	\$ 313,735,135	\$ 771,696,967	\$ 771,696,967

11.附註揭露事項

(1)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：附表一。
- 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：附表二。
- 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：無。
- 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：無。
- ⑦與關係人存、放款之金額達新台幣一億元或實收資本額百分之二十以上：附表三。
- 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。
- ⑨從事衍生性商品交易：民國九十年本行從事衍生性商品交易資訊，請詳財務報表附註四.19說明。

11.DISCLOSURES REQUIRED:

(1). Information on significant transactions

- ① Loans to others: Not applicable.
- ② Endorsement and guarantees for others: Not applicable.
- ③ Marketable securities held as of December 31, 2001: Exhibit 1.
- ④ Cumulative purchases or sales of the same marketable securities over \$100,000 or 20% of paid-in capital: Exhibit 2.
- ⑤ Acquisition of real estate over \$100,000 or 20% of paid-in capital: None.
- ⑥ Disposition of real estate over \$100,000 or 20% of paid-in capital: None.
- ⑦ Deposits from or loans to related parties over \$100,000 or 20% of paid-in capital: Exhibit 3.
- ⑧ Receivables from related parties over \$100,000 or 20% of paid-in capital: None.
- ⑨ Transactions of financial derivatives: please refer to Note 4.19 for details of transactions of financial derivatives in 2001.

(2)轉投資事業之相關資訊

- ① 對被投資公司應揭露之相關資訊：附表四。
- ② 本公司對其有控制能力之被投資公司或直接、間接控制其人事、財務或業務之公司之重大交易事項相關資訊：無。

(3)大陸投資資訊：無

12.部門別財務資訊

產業別資訊：本行以經營專業銀行業務，為一單一產業。

地區別資訊：本行國外營運部門收入或可辨認資產均未達本行收入或資產總額之百分之十。

外銷銷貨資訊：不適用。

重要客戶資訊：不適用。

(2).Information on investee companies:

- ① Disclosure required of investee companies: Exhibit 4.
- ② Information on significant transactions with investee companies over which the Bank could control or exercise, directly or otherwise, significant influence on the operations, personnel, and finance matters thereof: None.

(3).Information on investment in Mainland China: None.

12.BUSINESS SEGMENT FINANCIAL INFORMATION:

A.Information by industry: the Bank operates only in commercial banking industry.

B.Information by region: overseas operating revenues and identifiable assets do not exceed 10% of total revenues or total assets of the Bank.

C.Export information: Not applicable.

D.Major client information: Not applicable.

附表一:期末持有有價證券 民國九十年十二月三十一日
Exhibit 1: Marketable securities held as of December 31, 2001

持有之公司 Held by	有價證券種類及名稱	Name and type of marketable securities
本公司 Taiwan Business Bank, Ltd.	聯合建築經理股份有限公司股票	Stock of Union Real-Estate Management Corp.
〃	中央票券金融股份有限公司股票	Stock of Central Bills Finance Corp.
〃	倍立證券投資信託股份有限公司股票	Stock of Barits Securities Investment & Trust Co., Ltd.
〃	中興票券金融股份有限公司股票	Stock of Chung-Hsing Bills Finance Corp.
〃	高雄銀行股份有限公司股票	Stock of Bank of Kaohsiung
〃	台灣電力股份有限公司股票	Stock of Taiwan Power Company
〃	高雄硫酸銹股份有限公司股票	Stock of Kaohsiung Ammonium Sulfate Corp.
〃	台北外匯經紀股份有限公司股票	Stock of Taipei Forex Inc.
〃	台灣育成中小企業開發股份有限公司股票	Stock of Taiwan Small & Medium Enterprise Devel. Co.
〃	華陽中小企業開發股份有限公司股票	Stock of Sunysino Development Associated Inc.
〃	台灣糖業股份有限公司股票	Stock of Taiwan Sugar Corp.
〃	台灣汽車客運股份有限公司股票	Stock of Taiwan Motor Transport Co., Ltd.
〃	台灣聯合商業銀行股份有限公司股票	Stock of United Taiwan Bank S. A.
〃	開發國際投資股份有限公司股票	Stock of CDIB and Partners Investment Co., Ltd.
〃	(原東南亞投資股份有限公司股票)	(Originally Southeast Asia Information Holding Corporation)
〃	財經資訊股份有限公司股票	Stock of Financial Information Service Co., Ltd.
〃	亮利投資股份有限公司股票	Stock of Everlight Investment Co., Ltd.
〃	台灣證券交易所股份有限公司股票	Stock of Taiwan Stock Exchange Corp.
〃	東森寬頻電信股份有限公司股票	Stock of Eastern Broadband Telecom Corp.
〃	台灣期貨交易所股份有限公司股票	Stock of Taiwan Futures Exchange Co., Ltd.
〃	廣陽中小企業開發股份有限公司股票	Stock of Koyon Capital Corporation
〃	台灣金聯資產管理股份有限公司股票	Taiwan Asset Management Corporation
〃	台灣金融資產服務股份有限公司股票	Taiwan Finance Asset Service Corporation

註：未上市公司之市價係最近期財務報表之股權淨值，所列之股權淨值係依被投資公司自編財務報表或經會計師查核簽證財務報表列示；上市公司之市價則係九十年十二月之平均收盤價。

Note: Fair by value of companies not traded publicly is the equity net worth per the most recent financial statements, according to financial statements prepared by the investee companies or audited financial statements. Market values of listed companies are the average closing prices in December 2001.

單位:新台幣千元股數:股
Unit:NT \$ 1,000/No. of shares

與有價證券發行人之關係 Relationship with the Company	帳列科目 Account	期 末 December 31, 2001		持股比例 Rate %	市價(註) Market Value	備註 Footnote
		股數 Shares	帳面金額 Book Value			
權益法評價之被投資公司 An investee company accounted for under the equity method	長期投資 Long-term investment	9,581,400	131,615	30.0000	131,599	
權益法評價之被投資公司 An investee company accounted for under the equity method	長期投資 Long-term investment	149,324,816	1,507,319	24.8833	984,567	
權益法評價之被投資公司 An investee company accounted for under the equity method	長期投資 Long-term investment	12,000,000	122,876	40.0000	122,876	
-	長期投資 Long-term investment	74,528,828	261,017	2.6509	743,798	
-	長期投資 Long-term investment	1,862	14	0.0004	31	
-	長期投資 Long-term investment	1,451,523	11,427	0.0044	22,281	
-	長期投資 Long-term investment	44	-	-	-	
-	長期投資 Long-term investment	700,000	7,000	3.5318	9,520	
-	長期投資 Long-term investment	3,417,440	29,000	4.8438	37,455	
-	長期投資 Long-term investment	3,284,484	24,305	3.9579	37,082	
-	長期投資 Long-term investment	23,377,135	61,364	0.2986	1,142,207	
-	長期投資 Long-term investment	10,000	-	0.0010	-	
-	長期投資 Long-term investment	146,250	125,921	10.0000	118,449	
-	長期投資 Long-term investment	54,000,000	500,000	4.9505	525,960	
-	長期投資 Long-term investment	4,550,000	45,500	1.1375	63,291	
-	長期投資 Long-term investment	25,404,000	25,404	17.3913	25,404	
-	長期投資 Long-term investment	4,336	198,012	0.9497	205,442	
-	長期投資 Long-term investment	30,000,000	300,000	0.4568	302,700	
-	長期投資 Long-term investment	2,000,000	20,000	1.0000	21,420	
-	長期投資 Long-term investment	1,500,000	15,000	5.0000	14,610	
-	長期投資 Long-term investment	100,000,000	1,000,000	5.6754	1,018,000	
-	長期投資 Long-term investment	5,000,000	50,000	2.9412	50,450	

附表二 Exhibit 2

累積買進或賣出同一有價證券金額達新台幣一億元或實收資本額百分之二十以上者
Cumulative purchases or sales of the same marketable securities over \$100,000 or 20% of paid-in capital during 2001.

民國九十年一月一日至十二月三十一日

單位：新台幣仟元 股數：股
Unit:NT \$ 1,000/No. of shares

買賣之公司 Holding Company	有價證券種類及名稱 Name and type of marketable securities	帳列科目 Account	交易對象 Transaction Party	關係 Relationship	期 初 January 1, 2001		買 入 Purchase		賣 出 Sale			期 末 December 31, 2001		
					股數 Shares	金額 Amount	股數 Shares	金額 Amount	股數 Shares	售價 Price	帳面成本 Cost	處分損益 Gain (loss) of disposal	股數 Shares	金額 Amount
本公司 Taiwan Business Bank Ltd.	台灣金聯資產管理股份有限公司股票 Stock of Taiwan Asset Management Corporation	長期股權投資 Long term investment	台灣金聯資產管 理(股)公司 Taiwan Asset Management Corp.	無 Non-related Party	-	-	100,000,000	1,000,000	-	-	-	-	100,000,000	1,000,000
本公司 Taiwan Business Bank Ltd.	世華聯合商業銀行股份有限公司股票 Stock of United World Chinese Commercial Bank	長期股權投資 Long term investment	一般投資大眾 General investors	無 Non-related Party	33,164,330	225,108	3,298,333 (Note)	-	36,457,663	743,613	225,108	51,8505	-	-

註：係本期盈餘及公積配股數。
Note: Shares refer to stock dividends from distribution of current earnings and capital surplus.

附表三 Exhibit 3

與關係人存、放金額達新台幣一億元或實收資本額百分之二十以上者
Deposits from or loans to related parties over \$100,000 or 20% of paid-in capital during 2001

民國九十年十二月三十一日

單位：新台幣仟元
Unit:NT \$ 1,000

存放款之公司 Company	交易對象 Transaction Party	Name of related party	關係 Relationship	交易情形 Terms and Status of Transactions			交易條件與一般交易 不同之情形及原因 Reasons for different transaction conditions from others		備註 Note
				存、放款 Type of transaction	金額 Amount	佔總額比率 %	利率 Interest rate		
本行 Taiwan Business Bank, Ltd.	台灣銀行	Bank of Taiwan	本行之法人董監事 Corporate director and supervisor of the Bank	銀行同業拆放 Call loans from banks	14,0028	0.77%	-		
本行 Taiwan Business Bank, Ltd.	彰化銀行	Chang Hwa Bank	本行之法人董監事 Corporate director and supervisor of the Bank	銀行同業拆放 Call loans from banks	1,225,235	6.74%	-		
本行 Taiwan Business Bank, Ltd.	華南銀行	Hua Nan Commercial Bank	本行之法人董監事 Corporate director and supervisor of the Bank	銀行同業拆放 Call loans from banks	31,9553	1.76%	-		
本行 Taiwan Business Bank, Ltd.	土地銀行	Land Bank of Taiwan	本行之法人董監事 Corporate director and supervisor of the Bank	銀行同業拆放 Call loans from banks	14,0028	0.77%	-		
本行 Taiwan Business Bank, Ltd.	第一銀行	The First Commercial Bank	本行之法人董監事 Corporate director and supervisor of the Bank	銀行同業拆放 Call loans from banks	67,3063	3.70%	-		
本行 Taiwan Business Bank, Ltd.	彰化銀行	Chang Hwa Bank	本行之法人董監事 Corporate director and supervisor of the Bank	拆放銀行同業 Call loans to banks	6,070,214	20.12%	-		
本行 Taiwan Business Bank, Ltd.	第一銀行	The First Commercial Bank	本行之法人董監事 Corporate director and supervisor of the Bank	拆放銀行同業 Call loans to banks	5,251,050	17.40%	-		
本行 Taiwan Business Bank, Ltd.	華南銀行	Hua Nan Commercial Bank	本行之法人董監事 Corporate director and supervisor of the Bank	拆放銀行同業 Call loans to banks	2,605,011	8.63%	-		
本行 Taiwan Business Bank, Ltd.	台灣銀行	Bank of Taiwan	本行之法人董監事 Corporate director and supervisor of the Bank	拆放銀行同業 Call loans to banks	35,0070	1.16%	-		
本行 Taiwan Business Bank, Ltd.	倍立證券投資信託(股)公司	Baris Securities Investment & Trust Co., Ltd.	採權益法評價之被投資公司 Investee company of the Bank accounted under the equity method	存款 Deposits	11,0271	0.01%	-		
本行 Taiwan Business Bank, Ltd.	財政部	Ministry of Finance, R.O.C.	本行之法人董監事 Corporate director and supervisor of the Bank	長期放款 Long-term loans	16,321,722	2.65%	-		

附表四 Exhibit 4 Investee company information

本公司採權益法評價之轉投資公司民國九十年一月一日至十二月三十一日

單位：新台幣仟元 股數：股
Unit:NT \$ 1,000/No. of shares

投資公司名稱 Name of investing company	被投資 公司名稱 Name of investee company	所在地區 Address	主要營業項目 Main Business Scope	原始投資金額 Amount of Original Investment		期末持有 Ownership of December 31, 2001			被投資公司 本期損益 Current income or loss of investee company	本期認列之投資(損益) Investment gain or loss recognized by the Company	備註 Note
				本期期末 Ending Balance	上期期末 Beginning Balance	股數 Number of Shares	比率 Shareholding Ratio	帳面金額 Book Value			
臺灣中小企業 銀行(股)公司 (本公司) Taiwan Business Bank	聯合建築經理(股)公司 Union Real-Estate Management Corp.	臺北市仁愛路四 段376號12樓 12F, No. 376 Sec. 4 Ren Ai Road, Taipei, Taiwan.	營建計畫審查、諮 詢、不動產評估、 徵信及營建管理 Construction and review of construction plans, information search and valuation of real property and con- struction management.	69,000	69,000	9,581,400	30.000%	13,1615	54,155	16,247 本公司採權益法評 價之轉投資公司 An investee company accounted for under the equity method	
臺灣中小企業 銀行(股)公司 (本公司) Taiwan Business Bank	倍立證券投資信託(股)公司 Baris Securities Investment & Trust Co., Ltd.	臺北市羅斯福路 二段100號10樓 之 Room 110F, No. 100, Roosevelt Rd., Sec. 2	基金之募集與發行 Raising and issuance of mutual funds	12,000	12,000	12,000,000	40.000%	12,2877	17,405	6,902 本公司採權益法評 價之轉投資公司 An investee company accounted for under the equity method	
臺灣中小企業 銀行(股)公司 (本公司) Taiwan Business Bank	中央票券金融(股)公司 Central Bills Finance Corp.	臺北市南京東路 五段188號10樓 之 No. 188, Nanjing E. Rd., Taipei, Taiwan.	票券、保證、承銷 及買賣 Guarantee, underwrit- ing, and trading of securities	1,493,248	1,493,248	14,932,4816	24.8833%	1,507,319	17,4813	43,499 本公司採權益法評 價之轉投資公司 An investee company accounted for under the equity method	

註：本公司及轉投資事業上段說明外，並無證券發行人財務報告編製準則第十三條之一第一項規定所應揭露之事項。
Note: Except for the aforementioned explanatory paragraphs regarding the Bank and investee companies, there are no other disclosures as required in Clause No. 13-1.1 of the "Rules Governing the Preparation of Financial Statements by Security Issuers".

七、財務狀況及經營結果之檢討與分析

VII. Analysis on Financial and Operation Performance

(一) 重大資本支出及其資金來源之檢討與分析

Analysis on Major Capital Expense and Funding Resource

1. 重大資本支出之運用情形及資金來源

Major Capital Expense and Funding Resource

計劃項目 Item	實際或預期之 資金來源 Funding Resource	實際或預期 完工日期 Completion Date	所需資金 總額 Amount	實際或預定資金運用情形 Fund Utilization Schedule					
				八十九年度 FY2000	九十年 FY2001	九十一年度 FY2002	九十二年 FY2003	九十三年 FY2004	九十四年 FY2005
購買分行行舍三處 Purchase 3 premises for office use	自有資金 Provided by TBB	89/1/2/31	630,160	630,160					
購買分行行舍二至三處 Purchase 2-3 premises for office use	自有資金 Provided by TBB	91/1/2/31	800,000			800,000			
總行大樓新建工程 Construction of Headquarters Building	自有資金 Provided by TBB	89/1/2/31	2,748,139	191,376					
購置機械及設備- 電腦設備 Purchase computer for office use	自有資金 Provided by TBB	91/1/2/31	1,518,159	275,014	143,504	538,733			
大園、竹南、學甲、斗六、 埔里、頭份分行及雙城街行 舍及大安倉庫新建工程 The new project of Tau Yuan, Chu, Nan, Shue Chia, Tou Liu, Pu Li & Tou Fen Branches premises, Shung Chen St. premises and Ta An Warehouse.	自有資金 Provided by TBB	91/1/2/31	584,131	127,218	60,725	324,045			

2. 預計可能產生效益 Estimated Benefit

可提升本行企業形象、服務品質並穩固營業據點、擴大服務網，除可即省租金費用外，並可將多餘辦公室出租以增加租金收入。預計每年約可節省租金費用42,924萬元。 Enhancement of the Bank's corporate image and service quality, stabilization of business locations, and expansion of the service network; besides saving on rental costs, this will also allow the rental of excess office space and increase the Bank's rental income. The estimated saving in rental costs is estimated at NT \$429,240,000 per year.

(二) 流動性分析 Liquidity Analysis

1. 最近二年度流動性分析 Liquidity Analysis for the Latest 2 Years

項目 Item	年度 FY	90年12月31日	89年12月31日	增減比例 Increase (Decrease) Ratio
		December 31, 2001	December 31, 2000	
現金流量比率 Cash Flow Ratio (%)		-	60.23	(60.23)
現金流量允當比率 Cash Flow Adequacy Ratio (%)		685.98	545.08	140.90
現金再投資比率 Cash Re-investment Ratio (%)		-	18.97	(18.97)

增加比例變動分析說明：

主要係本年度純益較上年度減少14,672,639千元、提列備抵呆帳增加20,960,207千元、買入票券增加15,108,679千元、應收款項增加14,061,843千元及應付款項減少17,535,515千元、致使本年度營業活動之淨現金流量流入大幅減少所致。

Note on change in increase (decrease) ratio :

The large reduction in net cash flow during this fiscal year was caused mainly by a decline of NT \$ 14,672,639,000 in income, the increased allocation of a reserve for bad debt in the amount of NT \$ 20,960,207,000, an increase of NT \$ 15,108,679,000 in bills purchases, an increase in receivables of NT \$ 14,061,843,000, and a reduction in payables of NT \$ 17,535,515,000.

2. 未來一年現金流動性分析 Cash Flow Analysis for Next Year

期初現金餘額《1》 Cash balance at beginning of year	預計全年來自營業活動淨現金流量《2》 Estimated net cash flow from operating activities	預計全年現金流出量《3》 Estimated net cash flow	預計現金剩餘(不足)數額 《1》+《2》-《3》 Estimated remaining (insufficient) balance	預計現金不足額之補救措施 Contingency plans	
				投資計畫 Plan of investment activities	理財計畫 Plan of financial activities
102,108,337	15,210,272	(29,208,879)	88,109,730	-	-

(三) 經營結果分析

(III) Analysis on Operation Performance

單位：新台幣仟元
Unit: NT \$ 1,000

FY 年度	九十年 FY2001	八十九年 FY2000	增(減)金額 Increase (Decrease) Amount	變動比率 Increase (Decrease) Ratio
營業收入 Operating revenue	50,298,791	51,754,727	(1,455,936)	(2.81)
營業成本 Operating costs	56,627,869	37,895,149	18,732,720	49.43
營業毛(損)利 Operating profits(losses)	(6,329,078)	13,859,578	(20,188,656)	(145.67)
營業費用 Operating expenses	9,059,148	9,112,719	(53,571)	(0.59)
營業(損)益 Operating income(losses)	(15,388,226)	4,746,859	(20,135,085)	(424.18)
營業外收入 Non-operating income	126,400	136,404	(10,004)	(7.33)
營業外費用 Non-operating expenses	1,371,495	1,356,762	14,733	1.09
稅前淨(損)利 Income (loss) before income taxes	(1,663,332)	3,526,501	(20,159,822)	(571.67)
所得稅利益(費用) Income tax benefit(expenses)	4,425,984	(1,061,199)	5,487,183	517.07
稅後淨(損)利 Net income(loss)	(12,207,337)	2,465,302	(14,672,639)	(595.17)

增減比例變動分析說明：

- 營業成本：本年度營業成本大幅增加，主要係受經濟不景氣影響，嚴重衝擊授信之資產品質，本行為改善資產品質而於本年度加速轉銷呆帳220億元，致各項提存大幅增加所致。
- 所得稅：本年度所得稅利益大幅增加，主要係依財務會計準則公報第二十二號規定於未來年度可減除備抵呆帳超限及虧損扣抵產生之暫時性差異增加所致。

Notes on ratio increase (decrease):

- Operating costs: The main reason for the large increase in operating costs during this year was that the influence of the economic slump had a severe impact on the quality of loan assets, and to improve asset quality the Bank accelerated the writing off of bad debt in the amount of NT \$ 22 billion and greatly increased its allocation for reserves of various kinds.
- Income tax: Income tax payments increased by a large amount this year mainly because of the increase in the provisional gap due to the exemption of the reserve for bad debt and loss offsets entered in accordance with Rule No.22 of the regulations governing financial accounting.

陸、特別記載事項 Special Items

一、關係企業相關資料：無。

二、股利政策及執行狀況

(一)本行公司章程規定之股利政策

本銀行每年決算有盈餘時，於依法完納一切稅捐及彌補以往年度虧損，再提百分之三十為法定盈餘公積，並得依業務需要，另提特別盈餘公積。如尚有餘額，應就其餘額依下列百分比分派之：

1. 股東股息紅利，由董事會提請股東常會決議分派之。
2. 員工紅利百分之一至百分之八。
3. 董事、監察人酬勞百分之一。

前項股東股息紅利之分派以發放現金股利及股票股利各半為原則，倘分配後銀行自有資本與風險性資產之比率低於主管機關規定比率加一個百分點者，現金股利每股以不超過五角為原則，其餘以股票股利方式發放。員工紅利之分派，得由董事會議定發給新股或現金。

法定盈餘公積未達資本總額前，最高現金盈餘分配不得超過資本總額之百分之十五。

I. Information regarding related enterprises:
None

II. Company dividend policy and implementation

(I) Dividend Policy Stipulated in the Bank's Company Charter

Whenever the Bank's annual budget is finalized and leaves a profit, the profit should first be used to pay income tax in accordance with the law and make up the losses of past fiscal years; then 30% should be appropriated as legal profit surplus. Any remaining profit should be appropriated according to the following percentages:

- 1 Cash dividends and bonus for shareholders are appropriated as decided by the Board of Managing Directors upon application by the board of directors.
- 2 Employees' bonuses are paid at a rate from 1% to 8%.
- 3 Compensation for directors and supervisors is paid at a rate of 1%.

The appropriation of cash dividends and bonuses for shareholders as described above will, in principle, be carried out via cash and stock dividends in equal amounts. If following distribution, the ratio of the Bank's self-owned capital to risk-based assets is lower than the ratio stipulated by the competent authority plus one percentage point, the cash dividend per share will in principle not exceed NT\$0.5 and the remainder will be distributed as stock dividend. Whether the employee bonus will be distributed as new shares of cash will be determined by the Board of Directors.

Until the amount of the legal reserve has reached the total amount of capital, the amount of profit distributed as cash may not exceed 15% of total capital.

(二) 過去二年度與本次無償配股對銀行營業績效、每股盈餘及股東權益之影響

(II) Influence of Non-compensated Distribution of Shares for the Past Two Fiscal Years and the Present Occasion on the Bank Business Performance, Earnings per Share, and Shareholder Rights

單位：新台幣仟元
Unit: NT\$1,000

項目 Item	年度 Fiscal Year	89年度 FY 2000	90年度 FY 2001	91年度 FY 2002	
		(分配87年特別會計 年度及88年度1年半) (Distributed for Special FY 1998 and FY 1999)	(分配89年度) (Distributed for FY 2000)	(分配90年度) (Distributed for FY 2001)	
期初實收資本額(元) Beginning Paid-in Capital(NT\$)		24,310,000.00	29,486,312.340	31,809,070.000	
本年度配股 股息情形 Stock and Cash Dividends for Current FY	每股現金股利 Cash dividends per share	-	0.2	-	
	盈餘轉增資每股配股數 Stock dividends per share for capital increment from retained earnings (shares)	0.147	0.034654	-	
	資本公積轉增資每股配股數 Stock dividends per share for capital increment from capital surplus (shares)	0.053	0.046885	-	
營業績效 變化情形 Changes in Performance	營業利益 Operating profits	4,746,859	(15,388,226)	-	
	營業利益較去年同期增(減)比率(%) Change in operating profits compared with previous year	(17.55)	(424.18)	-	
	稅後純益 After-tax profit	2,465,302	(12,207,337)	-	
	稅後純益較去年同期增(減)比率(%) Changes in after-tax profits compared with previous year	(34.44)	(595.17)	-	
	每股盈餘(元) Earnings per share(NT\$)	0.84	(3.94)	-	
	每股盈餘較去年同期增(減)比率(%) Changes in earnings per share compared with previous year	(45.81)	(569.05)	-	
	年平均投資報酬率(年平均本益比例數)(%) Average return on investment (Average annual EP ratio)	4.99	(42.78)	-	
擬制性每股盈 餘及本益比 Conjectural Earnings per Share and Price/Earnings Ratio	若盈餘轉增資全數改配 放現金股利 If retained earnings for capital increment all converted to cash dividends	擬制每股盈餘(元) Earnings per share (NT\$)	0.94	(4.07)	-
		擬制年平均 投資報酬率(%) Average return on investment	5.58	(44.19)	-
	若未辦理資本 公積轉增資 If no increment using capital surplus	擬制每股盈餘(元) Earnings per share (NT\$)	0.87	(4.12)	-
		擬制年平均投資 報酬率(%) Average return on investment	5.16	(44.73)	-
	若未辦理資本公積轉增 資且盈餘轉增資 改以現金股利發放 If no increment using capital surplus but switch to cash dividends	擬制每股盈餘(元) Earnings per share (NT\$)	0.98	(4.26)	-
		擬制年平均 投資報酬率(%) Average return on investment	5.82	(46.25)	-

註：

1. 上列擬制性資料均未經過追溯調整。
2. 計算年平均投資報酬率所採用之股價，係89年度及90年度之年平均收盤價。
3. 擬制性資料中計算現金股利應負擔利息所假設之利率89年度及90年度分別為4.90%及2.45%，假設之有效稅率為25%。
4. 90年度因產生虧損，依公司法232條規定不得分派股息及紅利，故91年度不予配發股息及紅利。

Notes:

1. The above conjectural data has not been adjusted to conform to previous year.
2. The stock prices using in the calculation of average annual return on investment are annual average closing prices for FY 2000 and FY 2001.
3. The costs of cash dividend in the conjectural data are calculated at an interest of 4.90% and 2.45% for FY 2000 and FY 2001 respectively. The conjectural effective tax rate is calculated at 25%.
4. Due to loss in FY 2001, there will be no dividend or bonus in FY 2002 according to Article 232 of Company Law.

公司負責人：

Responsible person:



經理：

Manager:



承辦人：

Person in charge:



簽證會計師：

CPA:

林 況 况



會計師複核意見書
Audit Review Report

臺灣中小企業銀行股份有限公司已依財政部證券暨期貨管理委員會民國九十年一月三日台財證(一)字第一〇〇一一六號函規定說明民國八十九年度、民國九十年無償配股與民國九十一年度預估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，並經本會計師對其所採用之預估或擬制性資料所依據之各項基本假設採取必要程序予以複核，特依上述函令規定，出具本複核意見。

依本會計師意見，臺灣中小企業銀行股份有限公司所採用之預估或擬制性資料所依據之各項基本假設尚屬合理。

此致
臺灣中小企業銀行股份有限公司

安侯建業會計師事務所

會計師：

林 沁 沁



民國九十一年四月十五日

Audit Review Report

To Taiwan Business Bank

April 15, 2002

The Taiwan Business Bank has explained, in accordance with the Ruling # 100116 dated Jan. 3, 2001, of the Securities and Commission under the Ministry of Finance, the influence of non-compensated stock dividend distribution carried out in FY 2000 and FY 2001 and estimated in FY 2002 on the Bank performance, earnings per share, and return on investment. We have examined the necessary procedures adopted in formulating the basic suppositions used in the projected data, and submit this review report in accordance with the stipulations of the above-mentioned document.

In our opinion, the basic suppositions adopted by the Taiwan Business Bank as a basis for the said projected or conjectural data are reasonable.

三、內部控制制度執行狀況

III. Implementation of internal controls system


內部控制聲明書 Statement of Internal Controls

日期：91年3月13日
Date: March 13, 2002

本公司民國九十年一月一日至九十年十二月三十一日之內部控制制度，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的達成，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實施要點」（以下簡稱「實施要點」）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「實施要點」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「實施要點」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，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九十一年三月五日董事會通過，出席董事十二人中，無人持反對意見，併此聲明。

臺灣中小企業銀行股份有限公司

董事長：王榮周  簽章

總經理：許金堂  簽章

※ 本聲明書於遵循法令部分採全部法令均聲明時適用（表示設計及執行均有效）

The following statement gives the results of a self-evaluation of the Taiwan Business Bank's internal control system covering the period of Jan. 1, 2001-Dec.31, 2001:

1. The Taiwan Business Bank is fully aware that the establishment, implementation, and maintenance of an internal control system is the responsibility of its Board of Directors and management-level staff, and such a system has in fact been established. Its purpose is to provide reasonable assurance that the objectives of operating results and efficiency (including profitability, performance, and guaranteed asset security), reliability of financial statements, and observance of relevant laws and regulations will be achieved.
2. An internal control system has its inherent limitations; however complete its design may be, an internal control system can only provide reasonable assurance that the three objectives given above will be achieved. In addition, the effectiveness of an internal control system may change as the result of changes in the environment or other conditions. The Taiwan Business Bank, internal control system, however, has a self-monitoring mechanism and corrective action is taken as soon as a deficiency is identified.
3. The Taiwan Business Bank judges whether or not the design and implementation of its internal control system are effective in accordance with the internal control system effectiveness judgement items contained in the stipulations of the Implementation Guidelines for the Establishment of Internal Control Systems by Publicly Listed Companies (hereinafter referred to as the Guidelines) as promulgated by the Securities and Futures Commission. The judgement items adopted the Guidelines are divided into five constituent elements in accordance with management control procedures: 1) control environment, 2) risk assessment, 3) control operations, 4) information and communications, and 5) oversight. Each of these constituent elements contains a number of items; for details of the items, please refer to the stipulations of the Guidelines.
4. The Taiwan Business Bank adopts the above internal control judgement items in evaluating the efficiency of the design and implementation of its internal control system.
5. Based on the afore-mentioned assessment results, Taiwan Business Bank feels that during the period stated above the design and implementation of its internal control system including operational effect and efficiency, reliability of financial statements, and observance of relevant laws and regulations, were effective and that they provided reasonable assurance of the achievement of the objectives described above.
6. This Statement will become a major content item in the Taiwan Business Bank Annual Report and its public announcements, and will be made public. If the contents described above contain fraudulent materials, undisclosed items, or other illegalities, it will incur legal responsibility under Articles 20, 32, 171, and 174 of the Securities Transaction Law.
7. This Statement was approved by the 12 directors attending the Taiwan Business Bank Board of Directors meeting on March 5, 2002, with no dissenting opinions.

※ In the portion relating to the observance of laws and regulations, this Statement refers to all laws and regulations in effect at the time the Statement was issued, and expresses the belief that the design and implementation of internal controls are both effective.

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：

本行信託部○○君於民國八十六年高雄分行任職期間受理○○企業股份有限公司貸款申請案，疑對於職務上行為收受賄款新台幣八十萬元，案由法務部調查局南機組移送台灣高雄地方法院檢察署偵辦，經高雄地檢署八十九年度偵字第14906號偵查終結，於九十年四月十七日以貪污罪嫌（貪污治罪條例第五條第一項第三款）將其提起公訴。

(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：

汐止等六營業單位辦理授信案未注意資金流向，影響本行債權。目前該等案件總行已督促加強徵信作業，注意評估借戶之資金需求及營運、財務狀況，並落實貸放後之追蹤管理，以確實掌握借戶借款用途及資金流向。

(四)最近二年度因人員舞弊、重大偶發案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：無。

(五)其他經財政部指定應予揭露之事項：無。

五、重要決議

臺灣中小企業銀行股份有限公司八十九年（第二十四次）股東常會議事錄
時間：民國八十九年六月三日（星期六）
上午九時。

地點：台北市塔城街三十號十七樓大禮堂。

主席：蕭介仁 紀錄：陳俊男

報告事項：（略）

承認事項：

第一案：（略）

IV. Punishments imposed for violations and major negligence during the past two years, and improvements undertaken:

(I) Indictments issued to the responsible person or employees for criminal violations committed on the job during the past two years:

XX of the TBB Trust Department, while employed in the Kaohsiung Branch, accepted a loan application from XX Co. in 1997 and is suspected of taking a bribe of NT \$800,000 related to his job behavior. The case was turned over by the Ministry of Justice Investigation Bureau to the Prosecutor's Office of the Kaohsiung District Court for investigation, and the investigation was completed as per Kaohsiung District Prosecutor's Office 2000 Document Chen Tzu No. 14906, and the offender was indicted for corruption on Apr. 17, 2001.

(II) Violations of the Banking Law resulting in the imposition of punishment during the past two years: None

(III) Cases of negligence resulting in severe reprimands by the Ministry of Finance during the past two years:

In handling loan cases, the Hsichih branch and other five business units failed to pay attention to the disposition of the resulting funds, thus influencing the Bank's creditor rights. The headquarters office has pressed for the strengthening of credit investigation regarding such cases and for more attention to the capital needs and operations as well as the financial status of the borrowers, and for carrying through with post-loan monitoring in order to assure an understanding of the utilization and disposition of the loan funds.

(IV) Security incidents occurring during the past two years because of malpractice, important random happenings, or failure to operate strictly in accordance with the "Guidelines for the Maintenance of Security in Financial Institutions," the resulting individual or accumulated loss from which exceeds NT\$50 million in any fiscal year: None

(V) Other matters designated for disclosure by the Ministry of Finance: None

V. Major Resolutions

Minutes of the (24th) TBB Shareholders' Meeting for 2000

Time of meeting: 9:00 a.m., June 3 (Saturday), 2000

Place: Auditorium, 17Fl, 30 Tacheng St., Taipei

Chairman: Chieh-Jen Hsiao

Recorder: Chen Chun-Nan

Report items: (omitted)

Recognition items:

Case 1: (omitted)

Case 2:

Subject: Requested recognition of TBB distribution of profits for Special Fiscal Year 1998 and Fiscal Year 1999.

Resolution: Passed.

Discussion items:

第二案：

案由：本行八十七年特別會計年度及八十八年度決算盈餘分配，請 承認案。

決議：照案通過。

討論事項：

第一案：

案由：為強化本行資本結構、提升資本適足比率（B I S）及長期業務需要，擬提撥資本公積、股東股利及員工紅利共計新台幣五、一七六、三一二、三四〇元轉增資發行新股，請 核議案。

決議：照案通過。

第二案：

案由：修正本行公司章程，詳如附件修正條文對照表，請 核議案。

決議：通過。有關員工紅利分配之比率，發放前先與本行產業工會協商。

第三案：

案由：為配合業務推展強化資本結構及財務基礎，增進業務競爭能力，提高自有資本適足比率，擬辦理現金增資新台幣五、八九七、二六二、四六〇元，資本總額隨同提高至新台幣三五、三八三、五七四、八〇〇元整，並再修改公司章程第五條，請 核議案。

決議：照案通過。

選舉事項：

案由：改選本行第九屆董事、監察人案，請 公決。

Case 1:

Subject: Proposed allocation of a total of NT\$5,176,312,340 from capital reserve, shareholders stock bonuses, and employee bonuses for capital increment via the issuance of new shares for the purpose of reinforcing the TBB's capital structure, heightening its BIS capital adequacy ratio, and to provide for long-term business needs.

Case 2:

Subject: Revision of the TBB Statutes as detailed in the appended comparison chart.

Resolution: Passed. The distribution ratio of employee bonuses will be negotiated with the TBB Employees' Union prior to issuance.

Case 3:

Subject: Proposed capital increment via cash injection of NT\$5,897,262,460 and simultaneous increase in capitalization to NT\$35,383,574,800 in order to reinforce the Bank's capital structure and financial foundation, increase the Bank's business competitiveness, and raise the Bank's capital adequacy ratio in line with business expansion, and revision of Article 5 of the TBB Statutes.

Elections:

Subject: Public election of the TBB's 9th Board of Directors and Panel of Supervisors.

選舉結果如下：

The election results are shown in the following chart:

戶號 Category Code	當選董事名單 Elected Directors	得票權數 No. of Votes
85515	財政部代表人：蕭介仁 Ministry of Finance Representative: Hsiao Chieh-Jen	2,934,357,315
85515	財政部代表人：呂和義 Ministry of Finance Representative: Lu Ho-Yi	2,154,079,261
85515	財政部代表人：趙宜民 Ministry of Finance Representative: Chao I.M.	1,817,041,925
85515	財政部代表人：梁發進 Ministry of Finance Representative: Liang Fa-Chin	1,546,817,501
1002	臺灣銀行代表人：周阿定 Bank of Taiwan Representative: Chou A-Ting	1,546,817,501
1002	臺灣銀行代表人：黃芳彥 Bank of Taiwan Representative: Huang Fan-Yen	1,546,817,501
1002	臺灣銀行代表人：王朝培 Bank of Taiwan Representative: Wang Chau-Pei	1,546,817,501
1002	臺灣銀行代表人：周昭雄 Bank of Taiwan Representative: Chou Chau-Hsiung	1,546,817,501
1002	臺灣銀行代表人：邱丹志 Bank of Taiwan Representative: Chiu Dan-Chih	1,546,817,501
10409	臺灣土地銀行代表人：許松根 Bank of Taiwan Representative: Hsu Song-Ken	1,546,817,501
1005	彰化銀行代表人：張鈞 Chang Hwa Commercial Bank Representative: Chang Chun	1,546,817,501
1005	彰化銀行代表人：陳辰昭 Chang Hwa Commercial Bank Representative: Chen Chen-Jau	1,546,817,501
1003	第一銀行代表人：郭建中 First Commercial Bank Representative: Guo Jian-Jong	1,546,817,501
1003	第一銀行代表人：蔡哲雄 First Commercial Bank Representative: Tsai Jer-Shyong	1,546,817,501
1004	華南銀行代表人：龔金源 Hua Nan Commercial Bank Representative: Kung Chin-Yuan	1,546,817,501

戶號 Category Code	當選監察人名單 Elected Supervisors	得票權數 No. of Votes
85515	財政部代表人：王南華 Ministry of Finance Representative: Wang Nan-Hua	1,570,249,491
1005	彰化銀行代表人：陳瑞生 Chang Hwa Bank Representative: Chen Jui-Sheng	1,547,213,541
1002	臺灣銀行代表人：張德漢 Bank of Taiwan Representative: T.H. Chang	1,546,817,501
1002	臺灣銀行代表人：蔡揚宗 Bank of Taiwan Representative: Tsay Y. T.	1,546,817,501
1002	臺灣銀行代表人：陳忠秋 Bank of Taiwan Representative: Chen Joing Chiou	1,546,817,501

臺灣中小企業銀行股份有限公司章程部分修正條文對照表

Revisions of the TBB Charter

修正條文 Revised Text	現行條文 Existing Text	說明 Explanation
<p>第五條 本銀行資本總額定為新台幣貳佰玖拾肆億捌仟陸佰參拾壹萬貳仟參佰肆拾元整，分為貳拾玖億肆仟捌佰陸拾參萬壹仟貳佰參拾肆股，每股面額新台幣壹拾元，全額發行。</p> <p>ARTICLE 5 The Bank shall have a total authorized capital of New Taiwan Dollars Twenty Nine Billion Four Hundred Eighty-six Million Three Hundred and Twelve Thousand Three Hundred and Forty (29,486,312,340), divided into Two Billion Nine Hundred Forty Eight Million Six Hundred Thirty One Thousand Two Hundred and Thirty Four (2,948,631,234) shares at par value of Ten New Taiwan Dollars (NT\$10,000) per share. The total authorized capital of the Bank shall be fully issued and paid.</p>	<p>第五條 本銀行資本總額定為新台幣貳佰肆拾參億壹仟萬元整，分為貳拾肆億參仟壹佰萬股，每股面額新台幣壹拾元，全額發行。</p> <p>ARTICLE 5 The Bank shall have a total authorized capital of New Taiwan Dollars Twenty Four Billion Three Hundred Ten Million (24,310,000,000) divided into Two Billion Four Hundred Thirty One Million (2,431,000,000) shares at par value of Ten New Taiwan Dollars (NT\$10,000) per share. The total authorized capital of the Bank shall be fully issued and paid.</p>	<p>配合八十九年度預定之股票股利、員工紅利部分轉增資，提高本行資本總額。</p> <p>Provides for projected 2000 increase in the TBB's capitalization through allocation of stock dividends and employee bonuses.</p>
<p>第十條 股東辦理過戶更名，補發或換發新股票及其他有關股務之申辦事項，得酌收手續費。</p> <p>ARTICLE 10 The Bank may charge handling fees to the shareholder for application for transfer of registration, re-issuance and renewal of the share certificates.</p>	<p>第十條 股東辦理過戶更名，補發或換發新股票及其他有關股務之申辦事項，得酌收手續費。</p> <p>ARTICLE 10 The Bank may charge handling fees on the shareholder for his applying for transfer register, re-issue and renewing of the share certificates.</p>	<p>文字酌修。</p> <p>Modified wording in Chinese.</p>
<p>第十一條 本銀行經營之業務如左： 一、收受支票、活期及定期存款。 二、辦理中小企業融資與輔導。 三、辦理票據貼現及個人與中小企業短、中、長期放款。 四、投資公債、短期票券、公司債券及金融債券。 五、辦理國內匯兌。 六、經中央銀行許可辦理國外匯兌。 七、辦理中小企業商業匯票之承兌。 八、簽發中小企業國內外信用狀。 九、辦理中小企業國內外保證業務。 十、代理收付款項。 十一、代銷公債、國庫券、公司債券及公司股票。 十二、辦理短期票券經紀及自營業務。 十三、辦理信用卡業務。 十四、辦理與業務有關之倉庫、保管及代理服務業務。 十五、發行金融債券。 十六、買賣金塊、銀塊、金幣、銀幣及外國貨幣業務。 十七、依銀行法有關規定得報請中央主管機關核准後設立儲蓄部、信託部辦理儲蓄、信託業務。 十八、H40801一期貨交易輔助人（經營證券相關期貨交易輔助業務）。 十九、經中央主管機關核准辦理之其他有關業務。</p> <p>ARTICLE 11 The Bank shall engage in the following business: 1. deposits and creation of checking deposit accounts, demand deposit accounts and time deposit accounts; 2. provision of finance and assistance to small and medium sized businesses; 3. bills of collection and short, medium and long-term loan extension to individuals and small and medium businesses; 4. investment in treasury bonds, short-term notes, commercial papers and financial bonds; 5. domestic remittance; 6. foreign exchange remittance as approved by the Central Bank of China; 7. acceptance of bills for small and medium sized businesses; 8. issuing of domestic and overseas letters of credit for small and medium sized businesses; 9. domestic and overseas guarantee services for small and medium sized businesses; 10. collecting and paying agents; 11. sales of treasury bonds, notes, commercial papers, and corporate stocks; 12. brokerage services and self-dealing in short-term notes; 13. credit card business; 14. warehousing custodial and agency services relating to the business; 15. issuance of financial bonds and papers; 16. sale of gold and silver bullion, gold and silver coins, and foreign currencies; 17. savings and trust business through the Savings Department and Trust Department, as stipulated in the Banking Law; 18. H40801 serving as futures trading assistant (operation of auxiliary futures trading services); 19. Other services as approved by the competent authorities.</p>	<p>第十一條 本銀行經營之業務如左： 一、收受支票、活期及定期存款。 二、辦理中小企業融資與輔導。 三、辦理票據貼現及個人與中小企業短、中、長期放款。 四、投資公債、短期票券、公司債券及金融債券。 五、辦理國內匯兌。 六、經中央銀行許可辦理國外匯兌。 七、辦理中小企業商業匯票之承兌。 八、簽發中小企業國內外信用狀。 九、辦理中小企業國內外保證業務。 十、代理收付款項。 十一、代銷公債、國庫券、公司債券及公司股票。 十二、辦理短期票券經紀及自營業務。 十三、辦理信用卡業務。 十四、辦理與業務有關之倉庫、保管及代理服務業務。 十五、發行金融債券。 十六、買賣金塊、銀塊、金幣、銀幣及外國貨幣業務。 十七、依銀行法有關規定得報請中央主管機關核准後設立儲蓄部、信託部辦理儲蓄、信託業務。 十八、經中央主管機關核准辦理之其他有關業務。</p> <p>ARTICLE 11 The Bank shall engage in the following business: 1. deposits and creation of checking deposit accounts, demand deposit accounts and time deposit accounts; 2. provision of finance and assistance to small and medium sized businesses; 3. bills of collection and short, medium and long-term loan extension to individuals and small and medium businesses; 4. investment in treasury bonds, short-term notes, commercial papers and financial bonds; 5. domestic remittance; 6. foreign exchange remittance as approved by the Central Bank of China; 7. acceptance of bills for small and medium sized businesses; 8. issuing of domestic and overseas letters of credit for small and medium sized businesses; 9. domestic and overseas guarantee services for small and medium sized businesses; 10. collecting and paying agents; 11. sales of treasury bonds, notes, commercial papers, and corporate stocks; 12. brokerage services and self-dealing in short-term notes; 13. credit card business; 14. warehousing custodial and agency services relating to the business; 15. issuance of financial bonds and papers; 16. sale of gold and silver bullion, gold and silver coins, and foreign currencies; 17. Savings and trust business through the Savings Department and Trust Department, as stipulated in the Banking Law; 18. Other services as approved by the competent authorities.</p>	<p>增加第十八款「期貨交易輔助人（經營證券相關期貨交易輔助業務）」，及其代碼。</p> <p>Addition of paragraph 18 serving as futures trading assistant (operation of auxiliary futures trading services), and its code.</p>

<p>第十八條 股東每股有一表決權，但一股東持有股份總數百分之三以上者，其超過之股數以九折計權，未滿一權者，不予計算。</p> <p>ARTICLE 18 Shareholders shall be entitled to one vote for each share held; for shareholders who hold 3% or more of the total number of shares, however, the number of votes accruing to the number of shares in excess of 3% shall be equal to 90% of the number of those shares. Shareholdings of less than one share shall not be counted.</p>	<p>第十八條 股東每股有一表決權，但一股東持有股份總數百分之三以上者，其超過之股數以九折計權，未滿一權者，不予計算。</p> <p>ARTICLE 18 Shareholders shall be entitled to one vote for each share held; for shareholders who hold 3% or more of the total number of shares, however, the number of votes accruing to the number of shares in excess of 3% shall be equal to 90% of the number of those shares. Shareholdings of less than one share shall not be counted.</p>	
<p>第二十條 本銀行置董事十五人組織董事會。 董事任期為三年，第九屆任期為二年八個月，得連選連任，但政府及法人股東或其代表人當選之董事，得依其職務關係隨時改派。 董事缺額達三分之一時，應即召集股東臨時會補選之。改派或補選之董事，其任期以補足原任任期為止。 全體董事持有股份總數應符合有關主管機關之規定。</p> <p>ARTICLE 20 The Bank shall have a Board of Directors composed of fifteen (15) directors. Each director shall hold such office for a term of three (3) years with the exception of the 9th Board of Directors, the term of office for which shall be two years and eight months. Upon expiration of his term, he shall be eligible for reelection. The directors representing government shareholders or institutional shareholders may be replaced by their substitutes due to the alteration of office duties. In the event that the number of directors is no more than two-thirds (2/3) of the stipulated, a special shareholders meeting should be soon convened for a supplementary election of directors. The replaced or supplementary elected directors execute their duty to the end of the original term. The total number of shares owned by all the directors should be subject to the stipulation of regulatory authorities.</p>	<p>第二十條 本銀行置董事十五人組織董事會。 董事任期為三年，得連選連任，但政府及法人股東或其代表人當選之董事，得依其職務關係隨時改派。 董事缺額達三分之一時，應即召集股東臨時會補選之。改派或補選之董事，其任期以補足原任任期為止。 全體董事持有股份總數應符合有關主管機關之規定。</p> <p>ARTICLE 20 The Bank shall have a Board of Directors composed of fifteen (15) directors. Each director shall hold such office for a term of three (3) years. Upon expiration of his term, he shall be eligible for reelection. The directors representing government shareholders or institutional shareholders may be replaced by their substitutes due to the alteration of office duties. In the event that the number of directors is no more than two-thirds (2/3) of the stipulated, a special shareholders meeting should be soon convened for a supplementary election of directors. The replaced or supplementary elected directors execute their duty to the end of the original term. The total number of shares owned by all the directors should be subject to the stipulation of regulatory authorities.</p>	<p>配合會計年度調整為曆年制，增列第九屆董事任期為二年八個月。</p> <p>A term of office of two years and eight months for the 9th Board of Directors is added to accommodate the switch of the fiscal year to the calendar year.</p>
<p>第二十二條 董事會之職權如左： 一、重要章程之審定。 二、業務計畫之審定。 三、資本增減之擬定。 四、分支行處設置撤銷或變更之審定。 五、重要契約之審定。 六、預算決算之審查。 七、不動產買賣之審定。 八、投資其他公司之審定。 九、盈餘分派或虧損撥補之擬定。 十、重要業務之核定。 十一、總經理、副總經理、總稽核、主任秘書、室所主任、部經理、分行經理(含辦事處主任)、專門委員等職位任免之審定。 十二、董事長交議事項。 十三、其他依照法令及股東會所賦予之職權。</p> <p>ARTICLE 22 The powers of the board of directors shall be as follows: 1. to review and approve the rules and regulations of the Bank; 2. to decide business plans; 3. to review and approve proposals for the increase or reduction of the capital; 4. to review the establishment, abolishment or alternation of branch offices; 5. to review and approve important contracts entered into by the bank; 6. to review and approve the budget and the fiscal reports of the bank; 7. to decide on the purchases/sales of real estates; 8. to review and approve the investment on other corporations; 9. to review and decide on proposals for the distribution of profits; 10. to approve important business proposals; 11. to decide on the appointment and dismissal of president, executive vice presidents, EVP & chief auditor, the officers-in-charge of the various Headquarters departments, general managers of branches, and senior vice presidents; 12. to resolve issues proposed by the chairman; 13. any other powers granted by the meetings of shareholders and given by law.</p>	<p>第二十二條 董事會之職權如左： 一、重要章程之審定。 二、業務計畫之審定。 三、資本增減之擬定。 四、分支行處設置撤銷或變更之審定。 五、重要契約之審定。 六、預算決算之審查。 七、不動產買賣之審定。 八、投資其他公司之審定。 九、盈餘分派或虧損撥補之擬定。 十、重要業務之核定。 十一、主任秘書、室所主任、部經理、分行經理(含辦事處主任)、專門委員等職位任免之審定。 十二、董事長交議事項。 十三、其他依照法令及股東會所賦予之職權。</p> <p>ARTICLE 22 The powers of the board of directors shall be as follows: 1. to review and approve the rules and regulations of the Bank; 2. to decide business plans; 3. to review and approve proposals for the increase or reduction of the capital; 4. to review the establishment, abolishment or alternation of branch offices; 5. to review and approve important contracts entered into by the bank; 6. to review and approve the budget and the fiscal reports of the bank; 7. to decide on the purchases/sales of real estates; 8. to review and approve the investment on other corporations; 9. to review and decide on proposals for the distribution of profits; 10. to approve important business proposals; 11. to decide on the appointment and dismissal of the officers-in-charge of the various department of Head, general manager of branches, and senior vice president etc.; 12. to resolve issues proposed by the chairman; 13. any other powers granted by the meetings of shareholders and given by law.</p>	<p>依本章程三十七條規定，第十一條增列總經理、副總經理、總稽核等三職位任免之審定。</p> <p>The appointment and dismissal of three officers—the President, Executive Vice President, and EVP and Chief Auditor—is added to paragraph 11 in accordance with the provisions of Article 37 of these Statutes.</p>

<p>第二十九條 董事會開會時，得邀請監察人、總經理、副總經理、總稽核及總行部、室、所主管列席，但無表決權。</p> <p>ARTICLE 29 The supervisors, president, executive vice presidents and general managers of departments may be invited to attend the directors meetings for counsel and information but without voting rights.</p>	<p>第二十九條 董事會開會時，得邀請監察人、總經理、副總經理及總稽核列席，但無表決權。</p> <p>ARTICLE 29 The supervisors, president and executive vice presidents may be invited to attend the directors meetings for counsel and information but without voting rights.</p>	<p>依業務需要，增列邀請總行部、室、所主管列席會議。</p> <p>To accommodate business needs, the general managers of Headquarters departments are added to the list of officials who may be invited.</p>
<p>第三十二條 常務董事開會時，得邀請常駐監察人、總經理、副總經理、總稽核及總行部、室、所主管列席，但無表決權。</p> <p>ARTICLE 32 The supervisors, president, executive vice presidents, and general managers of departments may be invited to attend the managing directors meetings for counsel and information but without the right to vote.</p>	<p>第三十二條 常務董事開會時，得邀請常駐監察人、總經理、副總經理及總稽核列席，但無表決權。</p> <p>ARTICLE 32 The supervisors, president and executive vice presidents may be invited to attend the managing directors meetings for counsel and information but without voting right.</p>	<p>依業務需要，增列邀請總行部、室、所主管列席會議。</p> <p>To accommodate business needs, the general managers of Headquarters department are added to the list of officials who may be invited.</p>
<p>第三十三條 本銀行置監察人五人，任期為三年，第九屆任期為二年八個月，得連選連任，但政府及法人股東或其代表人當選之監察人，得依其職務關係隨時改派，其任期以補足原任任期為止。 前項全體監察人所持有股份總數應符合有關主管機關之規定。</p> <p>ARTICLE 33 The Bank shall have five (5) supervisors. Each supervisor shall hold such office for a term of three (3) years except for the 9th Panel of Supervisors, for which the term of office shall be two years and eight months. Upon expiration of his term he shall be eligible for re-election. The supervisor representing government shareholders or institutional shareholders, may be replaced by a substitute due to the change of his office duty. The replaced supervisor shall serve to the end of the original term. The total shareholdings of all the supervisors should be subject to the stipulation of regulatory authorities.</p>	<p>第三十三條 本銀行置監察人五人，任期為三年，得連選連任，但政府及法人股東或其代表人當選之監察人，得依其職務關係隨時改派，其任期以補足原任任期為止。 前項全體監察人所持有股份總數應符合有關主管機關之規定。</p> <p>ARTICLE 33 The Bank shall have five (5) supervisors. Each supervisor shall hold such office for a term of three (3) years. Upon expiration of his term, he shall be eligible for re-election. The supervisor representing government shareholders or institutional shareholders, may be replaced by a substitute due to the change of his office duty. The replaced supervisor shall serve to the end of the original term. The total shareholdings of all the supervisors should be subject to the stipulation of regulatory authorities.</p>	<p>配合會計年度調整為曆年制，增列第九屆任期為二年八個月。</p> <p>A term of office of two years and eight months for the 9th Board of Directors was added to accommodate the switch of the fiscal year to the calendar year.</p>
<p>第四十一條 本銀行每年決算有盈餘時，應先彌補以往年度虧損，次依法繳納所得稅，再提百分之三十為法定盈餘公積，並得依業務需要，另提特別盈餘公積。如尚有餘額，應就其餘額依下列百分比分派之： 一、股東股息紅利，由董事會提請股東常會決議分派之。 二、員工紅利百分之一至百分之八。 三、董事、監察人酬勞百分之一。 前項股東股息紅利之分派以發放現金股利及股票股利各半為原則，惟董事會擬定股東股息紅利分配案時，得視當年度盈餘情形及業務需要，變更前項分配比例或全數發放現金股利或股票股利。員工紅利之分派，得由董事會議定發給全部或部分新股。 法定盈餘公積未達資本總額前，最高現金盈餘分配不得超過資本總額之百分之十五。</p> <p>ARTICLE 41 For any year in which the Bank has a budget surplus, the surplus should be used first to make up past losses, then to pay income taxes according to the law, and then 30% of the remainders should be allocated for the legal reserve. In addition, a special reserve may be allocated in accordance with business needs. Any remaining surplus should be distributed according to the following percentages: 1. Stock dividend and bonus, to be determined by the shareholders meeting at the request of the Board of Directors. 2. Employee bonus, between 1% to 8%. 3. Compensation for directors and supervisors, 1%. The distribution of stock dividends to shareholders will be carried out, in principle, via cash and stock dividends in equal amounts. In deciding the distribution of shareholder dividends and bonuses, however, the Board of Directors may, in consideration of the profit situation and business needs for that year, make changes in the ratios described above or distribute the bonuses completely in cash or stocks. The Board of Directors may also decide to distribute employee bonuses partially or completely in the form of new shares. In the event that the legal reserve is less than paid-in capital, the dividends distributed are not allowed to exceed fifteen (15%) percent of the total capital.</p>	<p>第四十一條 本銀行每年決算有盈餘時，應先彌補以往年度虧損，次依法繳納所得稅，再提百分之三十為法定盈餘公積，並得依業務需要，另提特別盈餘公積。如尚有餘額，應就其餘額依下列百分比分派之： 一、股東股息紅利，由董事會提請股東常會決議分派之。 二、員工紅利百分之八。 三、董事、監察人酬勞百分之一。 前項員工紅利之分派，得由董事會議定發給全部或部分新股。 法定盈餘公積未達資本總額前，最高現金盈餘分配不得超過資本總額之百分之十五。</p> <p>ARTICLE 41 For any year in which the Bank has a budget surplus, the surplus should be used first to make up past losses, then to pay income taxes according to the law, and then 30% of the remainders should be allocated for the legal reserve. In addition, a special reserve may be allocated in accordance with business needs. Any remaining surplus should be distributed according to the following percentages: 1. Stock dividend and bonus, to be determined by the shareholders meeting at the request of the Board of Directors. 2. Employee bonus, 8%. 3. Compensation for directors and supervisors, 1%. The Board of Directors may decide to distribute the employee bonus described above partially or wholly in the form of new shares. In the event that the legal reserve is less than paid-in capital, the dividends distributed shall not be allowed to exceed fifteen (15%) percent of the total capital.</p>	<p>一、員工紅利調整為百分之一至百分之八，使員工紅利之分派具彈性。 二、應證期會八十九年一月三日台財證(一)字第100116號函規定，將本行股利政策「股東股息紅利之分派以發放現金股利及股票股利各半為原則，惟董事會擬定股東股息紅利分配案時，得視當年度盈餘情形及業務需要，變更前項分配比例或全數發放現金股利或股票股利」明訂於章程之中。</p> <p>1. The readjustment of employee bonuses to between 1% and 8% adds flexibility in the distribution of these bonuses. 2. The distribution of stock dividends to shareholders will be carried out, in principle, via cash and stock dividends in equal amounts. In deciding the distribution of shareholder dividends and bonuses, however, the Board of Directors may, in consideration of the profit situation and business needs for that year, make changes in the ratios described above or distribute the bonuses completely in cash or stocks. The Board of Directors may also decide to distribute the dividends described above partially or wholly in the form of new shares.</p>

臺灣中小企業銀行股份有限公司盈餘分配表

Taiwan Business Bank Distribution of Surplus

中華民國八十七年七月一日至八十八年十二月三十一日
July 1, 1998 - Dec. 31, 1999

單位：新台幣元
Unit: NT\$

盈餘項目 Item of Income	盈餘數 Amount of Income		分配項目 Distribution	分配數 Amount of Distribution	
	摘要 Extract	金額 Amount		摘要 Extract	金額 Amount
一年半盈餘 1.5-year Surplus	八十七特別會計年度盈餘 Income for Special Fiscal Year 1998	2,435,558,182.69	1. 一年半所得稅 1.5-year income tax	八十七特別會計年度所得稅 Income tax for Special Fiscal Year 1998	577,278,369.00
	八十八年度盈餘 Income for Fiscal Year 1999	4,410,000,284.23		八十八年度所得稅 Income tax for Fiscal Year 1999	649,583,850.00
				小計 Sub-total	1,226,862,219.00
			2. 資本公積 Capital reserve		5,114,680.00
			3. 法定公積 Legal reserve	稅後可分配盈餘×30% After-tax distributable income x 30%	1,684,074,470.00
			4. 特別公積(註5) Special reserve (Note 5)	股東權益當年度減項 Minus account in Stockholders' equity	602,765.38
			5. 董事、監察人酬勞 Compensation for directors and supervisors	1-4項扣除後×1% 1% of amount left after deducting 1-4	392,890,040.00
			6. 員工紅利(註4) Employee bonus (Note 4)	1-4項扣除後×8% 8% of amount left after deducting 1-4	314,312,340.00
			7. 股東股利(註3) Shareholders' dividends (Note 3)	每股1.47元 NT\$1.47 per share	3,573,570,000.00
			8. 未分配盈餘 Undistributed income	一年半未分配 1.5-year undistributed income	1,732,952.54
合計 Total		6,845,558,466.92	合計 Total		6,845,558,466.92

備註：1. 本行八十七年度股東常會決議通過為配合本行會計年度變更為「曆年制」，改制前之八十七年特別會計年度決算報表，連同改制後八十八年度之決算報表，一併提請八十九年股東常會承認。

2. 資本：本行資本額計24,310,000,000元，分2,431,000,000股，每股10元。

3. 股利：每股股票股利2元，以2,431,000,000股計，股利合計4,862,000,000元，資金來源如下：

(1) 一年半盈餘提撥每股1.47元，為3,573,570,000元。

(2) 現金增資溢價之資本公積提撥每股0.53元，為1,288,430,000元。

4. 員工分紅：以股票發給。

5. 特別公積：依據財政部證券暨期貨管理委員會八十九年一月三日台財證(一)字第100116號函規定：股東權益減項提存盈餘轉列特別公積4,848,302.38元，其中一年半盈餘為602,765.38元，累積盈餘為4,245,537.00元。

6. 累積盈餘：八十七特別會計年度以前年度未分配盈餘1,238,819,652.88元，依上項5提存4,245,537.00元至特別公積，加計一年半未分配盈餘1,732,952.54元，合計累積盈餘1,236,307,068.42元。

7. 本案提經股東會通過後實施。

Notes: 1. The Shareholders' Meeting for Fiscal Year 1998 resolved that to accommodate to the switch of the Bank's fiscal year to the calendar year, the finalized budget statement for pre-change Special Fiscal Year 1998 should be submitted along with the finalized budget statement for post-change Fiscal Year 1999 to the 2000 Shareholders' Meeting for approval.

2. Capital: The Bank's capitalization amounts to NT \$243,100,000,000, divided into 2,431,000,000 shares with a par value of NT\$10 each.

3. Stock bonus: The bonus is NT\$2 per share; with 2,431,000,000 shares, the total bonus is NT\$4,862,000,000. The source of capital is as follows:

(1) NT\$1.47 per share from 1.5-year income; total NT\$3,573,570,000,000.

(2) NT\$0.53 per share from capital surplus resulting from premium from cash increment; total NT\$1,288,430,000,000.

4. Employee bonus: Issued in shares.

5. Special reserve: According to the provisions of Securities and Futures Commission Document Tai Tsai Cheng (1) No. 100116, issued on Jan. 3, 2000, shareholders' equity minus account deducted from earnings was transferred to special reserves in the amount of NT\$4,848,302.38, consisting of NT\$602,765.38 from 1.5 years of income and accumulated surplus of NT\$4,245,537.00.

6. Accumulated surplus: Of the NT\$1,238,819,652.88 in undistributed income from the fiscal year prior to Special Fiscal Year 1998, NT\$4,245,537.00 was allocated for a special reserve in accordance with 5. above. The addition of undistributed income for the 1.5 years in the amount of NT\$1,732,952.54 leaves a total accumulated income of NT\$1,236,307,068.42.

7. This case will be implemented following approval by the Shareholders' Meeting.

臺灣中小企業銀行股份有限公司九十年（第二十五次）股東常會議事錄

時間：民國九十年五月十八日（星期五）上午九時正。

地點：台北市塔城街三十號十七樓大禮堂。

主席：蕭介仁 紀錄：陳俊男
報告事項：（略）

承認事項：

第一案：（略）

第二案：

案由：本公司八十九年度決算盈餘分配，請承認案。

決議：本案經主席徵詢出席股東（出席股數二、〇〇七、一五六、一九二股，表決權數一、九九四、四五七、五四四權），一致無異議鼓掌照案通過。

討論事項：

第一案：

案由：為強化本公司資本結構、提升資本適足比率（BIS）及增加業務競爭力，擬提撥資本公積、股東股利計新台幣二、三二二、七五七、六六〇元轉增資發行新股，請核議案。

決議：本案經主席徵詢出席股東（出席股數二、〇〇八、二三七、七三〇股，表決權數一、九九五、五三九、〇八二權），一致無異議鼓掌照案通過。

第二案：

案由：修訂本行公司章程詳如附件修正條文對照表，請核議案。

決議：本案經主席徵詢出席股東（出席股數二、〇〇八、二三七、七三〇股，表決權數一、九九五、五三九、〇八二權），一致無異議鼓掌照案通過。

第三案：（略）

第四案：

案由：為因應資產管理公司之成立，擬就有關出售本公司不良債權之案件，授權董事會核定，請核議案。

決議：本案經主席徵詢出席股東（出席股數二、〇〇八、二八七、五三〇股，表決權數一、九九五、五八八、八八二權），一致無異議鼓掌通過。

Minutes of the (25th) TBB Shareholders' Meeting for 2001

Time of meeting: 9:00 am., May 18 (Friday), 2001.

Place: 17th Floor Auditorium, 30 Tacheng St., Taipei

Chairman: Chieh-Jen Hsiao

Recorder: Chen Chun-Nan

Report items: (omitted)

Recognition items:

Case 1: (omitted)

Case 2:

Subject: Request for approval of distribution of TBB finalized budget income for FY 2000.

Resolution: The Chairman solicited the opinions of the stockholders present (representing a total of 2,007,156,192 shares with 1,994,457,544 votes), and the case was unanimously approved by applause.

Discussion items:

Case 1:

Subject: Request for approval of the appropriation of capital reserve and stockholders' dividends in the amount of NT\$2,322,757,660 for a capital increment via the issuance of new shares so as to reinforce the TBB's capital structure, heighten its capital adequacy ratio (BIS), and increase business competitiveness.

Resolution: The Chairman solicited the opinions of the shareholders present (representing a total of 2,008,237,730 shares with 1,995,539,082 votes), and the case was unanimously approved by applause.

Case 2:

Subject: Request for approval of revision of TBB Statutes as shown in the attached comparison chart.

Resolution: The Chairman solicited the opinions of the shareholders present (representing a total of 2,008,237,730 shares with 1,995,539,082 votes), and the case was unanimously approved by applause.

Case 3: (omitted)

Case 4:

Subject: Approval, in response to the establishment of asset management companies, for delegation to the Board of Directors of authority to approve the sale of the TBB's bad debts.

Resolution: The Chairman solicited the opinions of the shareholders present (representing a total of 2,008,287,530 shares with 1,995,588,882 votes), and the case was unanimously approved by applause.

臺灣中小企業銀行股份有限公司盈餘分配表
(股東會後第二次買回庫藏股重分配)
Taiwan Business Bank Distribution of Income
(Distribution after 2nd Shares Buy-back after Shareholders' Meeting)

中華民國八十九年一月一日至八十九年十二月三十一日

單位：新台幣元
Unit: NT\$

盈餘項目 Item of Income	盈餘數 Amount of Income		分配項目 Items of Distribution	分配數 Distributed Amount		
	摘要 Abstract	金額 Amount		摘要 Abstract	金額 Amount	占稅前盈餘百分比(%) % of before-tax income
八十九年度盈餘 Income for FY 2000	稅前盈餘 Before-tax income	3,526,501,605.36	1.所得稅 Income tax		1,061,199,382.00	30.09
			2.資本公積 Capital reserve		4,597,261.20	0.13
			3.法定公積 Legal reserve	稅後可分配盈餘×30% After-tax distributable income×30%	738,211,488.00	20.93
			4.特別公積(註5) Special reserve (Note 5)	股東權益當年度減項 Minus account in shareholders' equity for current year	-2,363,126.00	-0.07
			5.董事、監察人酬勞 Compensation for directors and supervisors	1-4項扣除後餘額×1% 1% of amount remaining after deduction items 1-4	17,248,500.00	0.49
			6.員工紅利(註4) Employees' bonus (Note 4)	1-4項扣除後餘額×8% 8% of amount remaining after deduction of items 1-4	13,798,500.00	3.91
			7.股東股利(註3) Shareholders' bonus (Note 3)		1,556,898,906.80	44.15
			現金股利 Cash dividend	每股0.20元 NT\$0.20 per share	569,726,246.80	16.16
			股票股利 Stock dividend	每股0.34654元 NT\$0.34654 per share	987,172,660.00	27.99
			8.未分配盈餘 Undistributed income		12,720,693.36	0.36
合計 Total		3,526,501,605.36	合計 Total		3,526,501,605.36	100.00

備註：1. 資本：本行資本額計29,486,312,340.00元，每股10元，分2,948,631,234股，惟八十九年底第一次買回庫藏股45,185,000股，自90年4月19日起至90年6月18日止，實施第二次買回庫藏股，買回54,815,000股，連同第一次合計買回100,000,000股，依證券交易法第二十八條之二第五項規定：公司買回之股份於未轉讓前不得享有股東之權利，爰享有股東權利之股數計2,848,631,234股。
2. 股東股利：每股現金股利0.20元，股票股利0.81539元，以2,848,631,234股計，現金股利需569,726,246.80元，股票股利需2,322,757,660.00元，合計2,892,483,906.80元，資金來源如下：
(1) 每股現金股利0.20元，計需569,726,246.80元：本年度盈餘提撥每股0.20元，為569,726,246.80元。
(2) 每股股票股利0.81539元，計需2,322,757,660.00元：本年度盈餘提撥每股0.34654元，為987,172,660.00元，另現金增資溢價之資本公積提撥每股0.46885元，為1,335,585,000.00元。
3. 員工紅利：以現金發給。
4. 特別公積：依據財政部證券暨期貨管理委員會八十九年一月三日台財證(一)字第一〇〇一一六號函規定：股東權益減項應提存當年度盈餘轉列特別公積；有迴轉時，得就迴轉數分派盈餘。本八十九年度股東權益(累積換算調整數)回升數為2,363,126.00元，迴轉數2,363,126.00元，得分派盈餘。
5. 累積盈餘：八十八年度以前年度未分配盈餘1,236,307,068.42元，加計本年度未分配盈餘12,720,693.36元，合計累積盈餘1,249,027,761.78元。

Notes: 1. Capital: The Bank's capitalization is NT\$29,486,312,340 representing 2,948,631,234 shares at a par value of NT\$10 per share; 45,185,000 shares have been bought back at the end of 2000. From April 19, 2001 to June 18, 2001, two share buy back plans have been executed with 54,815,000 shares being bought back. 100,000,000 shares in total have been bought back including the previous one. According to the provisions of Item 5 of Article 28.2 of the Securities Transaction Law, equity rights do not accrue to shares that have been bought back until they have been transferred. For this reason, the number of shares carrying equity rights is calculated as 2,848,631,234.
2. Shareholders' dividends: At NT\$0.20 per share in cash and NT\$0.81539 per share in stocks, and calculating on 2,848,631,234 shares, NT\$569,726,246.80 is required for the cash dividend and NT\$2,322,757,660.00 for the stock dividend, for a total of NT\$2,892,483,906.80. The source of capital is as follows:
(1) For a cash dividend of NT\$0.20 per share, the total amount required is NT\$569,726,246.80; an appropriation of NT\$0.20 per share from the year's profit amounts to a total of NT\$569,726,246.80.
(2) For a stock dividend of NT\$0.81539 per share, the total amount required is NT\$2,322,757,660.00; an appropriation of NT\$0.34654 per share from the current year's income amounts to a total of NT\$987,172,660.00 and an appropriation of NT\$0.46885 per share from the capital reserve resulting from the premium on capital increment via cash injection amounts to a total of NT\$1,335,585,000.00.
3. Employee bonus: To be issued in cash.
4. Special reserve: According to the provisions of Securities and Futures Commission Document Tai Tsai Cheng (1) Document No. 100116, issued Jan. 3, 2000, share holders' equity minus account should be deducted from the current year's income to the special reserve when there is a reverse, when there is a reverse, the amount of the reverse may be distributed as profit. For FY2000, the reverse amount to the stockholders' equity is NT\$2,363,126, which may be distributed as profit.
5. Accumulated surplus: The undistributed income of NT\$1,236,307,068.42 for FY1999 and previous years, plus the undistributed income of NT\$12,720,693.36 for the current year, give a total accumulated surplus of NT\$1,249,027,761.78.

臺灣中小企業銀行股份有限公司章程部分修正條文對照表

Revision of the TBB Charter

修正條文 Revised Text	現行條文 Existing Text	說明 Explanation
<p>第二章 股份</p> <p>第五條 本銀行資本總額定為新台幣參佰壹拾捌億玖佰零柒萬萬元整，分為參拾壹億捌仟零玖拾萬柒仟股，每股面額新台幣壹拾元，全額發行。</p> <p>CHAPTER 2 SHARES ARTICLE 5 The Bank shall have a total authorized capital of New Taiwan Dollars Thirty One Billion Eight Hundred Nine Million Seventy Thousand (31,809,070,000), divided into Three Billion One Hundred Eighty Million Nine Hundred and Seven Thousand (3,180,907,000) shares at par value of Ten New Taiwan Dollars (NT\$10.00) per share. The total authorized capital of the Bank shall be fully issued and paid.</p>	<p>第二章 股份</p> <p>第五條 本銀行資本總額定為新台幣貳佰玖拾肆億捌仟陸佰參拾壹萬萬元整，分為貳拾玖億肆仟捌佰陸拾參萬壹仟貳佰參拾肆股，每股面額新台幣壹拾元，全額發行。</p> <p>CHAPTER 2 SHARES ARTICLE 5 The Bank shall have a total authorized capital of New Taiwan Dollars Twenty Nine Billion Four Hundred Eighty-six Million Three Hundred and Twelve Thousand Three Hundred and Forty (29,486,312,340), divided into Two Billion Nine Hundred Forty Eight Million Six Hundred Thirty One Thousand and Two Hundred and Thirty Four (2,948,631,234) shares at par value of Ten New Taiwan Dollars (NT\$10.00) per share. The total authorized capital of the Bank shall be fully issued and paid.</p>	<p>配合八十九年度預定之資本公積、股票股利轉增資，提高本行資本總額。</p> <p>This change is made in line with the scheduled increase in the Bank's capital by using funds from the capital reserve and stock dividends.</p>
<p>第十一條 本銀行經營之業務如左： 一、收受支票、活期及定期存款。 二、辦理中小企業融資與輔導。 三、辦理票據貼現及個人與中小企業短、中、長期放款。 四、投資公債、短期票券、公司債券及金融債券。 五、辦理國內匯兌。 六、經中央銀行許可辦理國外匯兌。 七、辦理中小企業商業匯票之承兌。 八、簽發中小企業國內外信用狀。 九、辦理中小企業國內外保證業務。 十、代理收付款項。 十一、代銷公債、國庫券、公司債券及公司股票。 十二、辦理短期票券經紀及自營業務。 十三、辦理信用卡業務。 十四、辦理與業務有關之倉庫、保管及代理服務業務。 十五、發行金融債券。 十六、買賣金塊、銀塊、金幣、銀幣及外國貨幣業務。 十七、報請主管機關核准辦理信託、證券經紀相關業務。 十八、H408011期貨交易輔助人（經營證券相關期貨交易輔助業務）。 十九、經中央主管機關核准辦理之其他有關業務。</p> <p>ARTICLE 11 The Bank shall engage in the following business: 1. deposits and creation of checking deposit accounts, demand deposits accounts and time deposits accounts; 2. provision of financing and assistance to small and medium sized businesses; 3. bills of collection and short-, medium- and long-term loan extension to individuals and small and medium businesses; 4. investment in treasury bonds, short-term notes, commercial papers and financial bonds; 5. domestic remittance; 6. foreign exchange remittance as approved by the Central Bank of China; 7. acceptance of bills for small and medium sized businesses; 8. issuing of domestic and overseas letters of credit for small and medium sized businesses; 9. domestic and overseas guarantee services for small and medium sized businesses; 10. collecting and paying agents; 11. sales of treasury bonds, notes, commercial papers, and corporate stocks; 12. brokerage services and self-dealing in short-term notes; 13. credit card business; 14. warehousing custodial and agency services relating to the business; 15. issuance of financial bonds and papers; 16. sales of gold and silver bullion, gold and silver coins, and foreign currencies; 17. Trust and Securities business as approved by the competent authorities; 18. H408011 acting as futures trading assistant (operation of auxiliary futures trading services); 19. Others services</p>	<p>第十一條 本銀行經營之業務如左： 一、收受支票、活期及定期存款。 二、辦理中小企業融資與輔導。 三、辦理票據貼現及個人與中小企業短、中、長期放款。 四、投資公債、短期票券、公司債券及金融債券。 五、辦理國內匯兌。 六、經中央銀行許可辦理國外匯兌。 七、辦理中小企業商業匯票之承兌。 八、簽發中小企業國內外信用狀。 九、辦理中小企業國內外保證業務。 十、代理收付款項。 十一、代銷公債、國庫券、公司債券及公司股票。 十二、辦理短期票券經紀及自營業務。 十三、辦理信用卡業務。 十四、辦理與業務有關之倉庫、保管及代理服務業務。 十五、發行金融債券。 十六、買賣金塊、銀塊、金幣、銀幣及外國貨幣業務。 十七、依銀行法有關規定得報請中央主管機關核准後設立儲蓄部、信託部辦理儲蓄、信託業務。 十八、H408011期貨交易輔助人（經營證券相關期貨交易輔助業務）。 十九、經中央主管機關核准辦理之其他有關業務。</p> <p>ARTICLE 11 The Bank shall engage in the following business: 1. deposits and creation of checking deposit accounts, demand deposits account and time deposits account; 2. provision of finance and assistance to small and medium sized businesses; 3. bills of collection and short-, medium and long-term loan extension to individuals and small and medium businesses; 4. investment in treasury bonds, short-term notes, commercial papers and financial bonds; 5. domestic remittance; 6. foreign exchange remittance as approved by the Central Bank of China; 7. acceptance of bills for small and medium sized businesses; 8. issuing of domestic and overseas letters of credit for small and medium sized businesses; 9. domestic and overseas guarantee services for small and medium sized businesses; 10. collecting and paying agents; 11. sales of treasury bonds, notes, commercial papers, and corporate stocks; 12. brokerage services and self-dealing in short-term notes; 13. credit card business; 14. warehousing custodial and agency services relating to the business; 15. issuance of financial bonds and papers; 16. sales of gold and silver bullion, gold and silver coins, and foreign currencies; 17. establishment of a Savings Department and Trust Department to engage in savings and trust businesses as approved by the competent central government authority, in accordance with the provisions of the Banking Law; 18. H408011 acting as futures trading assistant (operation of auxiliary futures trading services); 19. Others services</p>	<p>配合銀行法刪除儲蓄銀行之規定，本條第十七項有關儲蓄部、信託部之部分予以刪除。</p> <p>Provisions in Item 17 of this Article regarding the Savings Department and Trust Department are deleted so as to conform to the deletion of stipulations in the Banking Law regarding savings banks.</p>

第四十一條

本銀行每年決算有盈餘時，除依法完納一切稅捐及彌補以往年度虧損，再提百分之三十為法定盈餘公積，並得依業務需要，另提特別盈餘公積。如尚有餘額，應就其餘額依下列百分比分派之：

一、股東股息紅利，由董事會提請股東常會決議分派之。

二、員工紅利百分之一至百分之八。

三、董事、監察人酬勞百分之一。

前項股東股息紅利之分派以發放現金股利及股票股利各半為原則，倘分配後銀行自有資本與風險性資產之比率低於主管機關規定比率加一個百分點者，現金股利每股以不超過五角為原則，其餘以股票股利方式發放。員工紅利之分派，得由董事會議定發給新股或現金。

法定盈餘公積未達資本總額前，最高現金盈餘分配不得超過資本總額之百分之十五。

ARTICLE 41

For any year in which the Bank has a budget surplus, in addition to paying all taxes according to the law and making up past losses, 30% shall be allocated for the legally stipulated reserve and an allocation may also be made for a special reserve to meet business needs. Any remaining surplus should be distributed according to the following percentages:

1. Stockholders' dividend and bonus, to be determined by the shareholders' meeting at the request of the Board of Directors.

2. Employee bonus, 1% to 8%.

3. Compensation for directors and supervisors, 1%.

The shareholders' dividend and bonus described above shall, in principle, be distributed in cash and shares in equal amounts; if following this distribution the ratio of capital to risk-based assets is lower than the ratio stipulated by the competent authority plus one percentage point, the cash dividend shall, in principle, not exceed NT\$0.50 per share and the remainder shall be distributed in the form of stock dividends. For the employee bonus, the Board of Directors may resolve to distribute the amount in new shares or cash. In the event that the legal reserve is less than paid-in capital, the dividends distributed are not allowed to exceed fifteen (15%) percent of the total capital.

第四十一條

本銀行每年決算有盈餘時，應先彌補以往年度虧損，次依法繳納所得稅，再提百分之三十為法定盈餘公積，並得依業務需要，另提特別盈餘公積。如尚有餘額，應就其餘額依下列百分比分派之：

一、股東股息紅利，由董事會提請股東常會決議分派之。

二、員工紅利百分之一至百分之八。

三、董事、監察人酬勞百分之一。

前項股東股息紅利之分派以發放現金股利及股票股利各半為原則，惟董事會擬定股東股息紅利分配案時，得視當年度盈餘情形及業務需要，變更前項分配比例或全數發放現金股利或股票股利。員工紅利之分派，得由董事會議定發給全部或部分新股。

法定盈餘公積未達資本總額前，最高現金盈餘分配不得超過資本總額之百分之十五。

ARTICLE 41

For any year in which the Bank has a budget surplus, the surplus should be used first to make up past losses, then to pay income taxes according to the law, and then 30% of the remainder should be allocated for the legal reserve. In addition, a special reserve may be allocated in accordance with business needs. Any remaining surplus should be distributed according to the following percentages:

1. Stockholders' dividend and bonus, to be determined by the shareholders' meeting at the request of the Board of Directors.

2. Employee bonus, 1% to 8%.

3. Compensation for directors and supervisors, 1%.

The shareholders' dividend and bonus described above shall, in principle, be distributed in cash and shares in equal amounts; in formulating shareholders' dividend and bonus cases, however, the Board of Directors may make changes in the distribution ratios described above or may distribute the entire dividend in cash or in shares in consideration of the earnings situation or business needs of the current year. For the employee bonus, the Board of Directors may resolve to distribute part or all of the amount in new shares. In the event that the legal reserve is less than paid-in capital, the dividends distributed are not allowed to exceed fifteen (15%) percent of the total capital.

一、應證期會八十九年一月三日台財證(一)字第100116號函規定，修改本行股利政策為「股東股息紅利之分派以發放現金股利及股票股利各半為原則，倘分配後自有資本與風險性資產之比率低於主管機關規定比率加一個百分點者，現金股利每股以不超過五角為原則，其餘以股票股利方式發放。」明訂於章程中。

二、文字酌修。

1. The Bank's stock dividend policy is revised in accordance with the stipulations of Securities and Futures Commission (Tai Tsai Cheng (1) Document No. 100116, issued on Jan. 3, 2000), and is included in the TBS Statutes, as follows: "Shareholders' stock dividends and bonuses shall, in principle, be distributed in cash and shares in equal amounts; if following this distribution the ratio of capital to risk-based assets is lower than the ratio stipulated by the competent authority plus one percentage point, the cash dividend shall, in principle, not exceed NT\$0.50 per share and the remainder shall be distributed in the form of stock dividends."
2. Slight textual revision.

六.其他必要補充說明事項：無。

VI. Other needed supplementary explanations:
None

捌、總分支機構一覽表

Directory of Head Office and Branches

單位名稱 TBB'S OFFICES	地址 ADDRESS	電話號碼 TEL. NO.	SWIFT ADDRESS
總行 Head Office	台北市塔城街30號 30 Ta Cheng St., Taipei, Taiwan, R.O.C.	(02)25597171	
● 營業部 Banking Department	台北市塔城街30號 30 Ta Cheng St., Taipei, Taiwan, R.O.C.	(02)25597171	MBBFTWTP010
信託部 Trust Department	台北市塔城街30號15樓 15F, 30 Ta Cheng St., Taipei, Taiwan, R.O.C.	(02)25597171	
證券部 Securities Department	台北市塔城街30號4樓 4F, 30 Ta Cheng St., Taipei, Taiwan, R.O.C. 台北市仁愛路四段325號2樓之1 2F-1, 325 Sec.4, Jen Ai Rd., Taipei, Taiwan, R.O.C.	(02)25597171 (02)27527171	
● 國際部 International Department	台北市塔城街30號3樓 3F, 30 Ta Cheng St., Taipei, Taiwan, R.O.C.	(02)25597171	MBBFTWTP
國際金融業務分行 Offshore Banking Branch	台北市塔城街30號5樓 5F, 30 Ta Cheng St., Taipei, Taiwan, R.O.C.	(02)25597171	
● 松江分行 Sung Kiang Branch	台北市松江路158號 158 Sung Kiang Rd., Taipei, Taiwan, R.O.C.	(02)25377171	MBBFTWTP040
● 台北分行 Taipei Branch	台北市重慶南路一段72號 72 Sec. 1, Chung King S. Rd., Taipei, Taiwan, R.O.C.	(02)23717171	MBBFTWTP050
● 仁愛分行 Jen Ai Branch	台北市仁愛路四段357號 357 Sec. 4, Jen Ai Rd., Taipei, Taiwan, R.O.C.	(02)27217171	MBBFTWTP020
● 吉林分行 Chi Lin Branch	台北市民權東路二段46號 46 Sec. 2, Min Chen E. Rd., Taipei, Taiwan, R.O.C.	(02)25417171	MBBFTWTP001
● 松山分行 Sung Shan Branch	台北市南京東路四段147號 147 Sec. 4, Nan King E. Rd., Taipei, Taiwan, R.O.C.	(02)27167171	MBBFTWTP021
● 建成分行 Chien Cheng Branch	台北市南京西路76號 76 Nan King W. Rd., Taipei, Taiwan, R.O.C.	(02)25507171	MBBFTWTP022
★ 士林分行 Shin Lin Branch	台北市士林區中正路601號 601 Chung Cheng Rd., Shin-Lin District, Taipei, Taiwan, R.O.C.	(02)28117171	
★ 萬華分行 Wan Hua Branch	台北市廣州街146號 146 Kwang Chow St., Taipei, Taiwan, R.O.C.	(02)23387171	
★ 南台北分行 South Taipei Branch	台北市羅斯福路二段93號 93 Sec. 2, Roosevelt Rd., Taipei, Taiwan, R.O.C.	(02)23697171	
● 復興分行 Fu Hsin Branch	台北市復興南路一段390號 390 Sec. 1, Fu Hsing S. Rd., Taipei, Taiwan, R.O.C.	(02)27057171	MBBFTWTP070
● 中山分行 Chung Shang Branch	台北市長春路17號 17 Chang Chuen Rd., Taipei, Taiwan, R.O.C.	(02)25517171	MBBFTWTP080
● 建國分行 Chien Kuo Branch	台北市民權東路三段4號 4 Sec. 3, Min Chen E. Rd., Taipei, Taiwan, R.O.C.	(02)25097171	MBBFTWTP081
● 內湖分行 Nai Hu Branch	台北市內湖路一段360巷15號 15 Sec. 1, Nai Hu Rd., Alley 360, Taipei, Taiwan, R.O.C.	(02)27997171	MBBFTWTP082
● 南京東路分行 Nan King East Road Branch	台北市南京東路三段311號 311 Sec. 3, Nan King E. Rd., Taipei, Taiwan, R.O.C.	(02)27127171	MBBFTWTP090
● 忠孝分行 Chung Hsiao Branch	台北市忠孝東路四段142號 142 Sec. 4, Chung Hsiao E. Rd., Taipei, Taiwan, R.O.C.	(02)27727171	MBBFTWTP100
● 東台北分行 East Taipei Branch	台北市八德路三段20號 20 Sec. 3, Pa The Rd., Taipei, Taiwan, R.O.C.	(02)25777171	MBBFTWTP101
● 世貿分行 World Trade Center Branch	台北市光復南路547號 547 Kuang Fu S. Rd., Taipei, Taiwan, R.O.C.	(02)23457171	MBBFTWTP102

	單位名稱 TBB'S OFFICES	地址 ADDRESS	電話號碼 TEL. NO.	SWIFT ADDRESS
★	永春分行 Yung Trin Branch	台北市忠孝東路五段552號 552 Sec. 5, Chung Hsiao E. Rd., Taipei, Taiwan, R.O.C.	(02)23467171	
●	南港分行 Nan Kang Branch	台北市南港區三重路19之2號1樓 19-2 San Chung Rd., Nan Kang District, Taipei, Taiwan, R.O.C.	(02)26553771	MBBITWTP105
★	劍潭分行 Chien Tan Branch	台北市承德路四段172號 172 Sec. 4, Cheng De Rd., Taipei, Taiwan, R.O.C.	(02)28817171	
●	大安分行 Ta An Branch	台北市敦化南路二段92號 92 Sec. 2, Tun Hwa S. Rd., Taipei, Taiwan, R.O.C.	(02)27007171	MBBITWTP120
●	松南分行 Sung Nan Branch	台北市基隆路一段161號 161 Sec. 1, Keelung Rd., Taipei, Taiwan, R.O.C.	(02)27647171	MBBITWTP110
●	板橋分行 Pan Chiao Branch	台北縣板橋市明德街2之1號 2-1 Ming Te St., Pan Chiao City, Taipei Hsien, Taiwan, R.O.C.	(02)29687171	MBBITWTP140
★	埔墘分行 Pu Chya Branch	台北縣板橋市中山路二段62之1號 62-1 Sec. 2, Chung Shan Rd., Pan Chiao City, Taipei Hsien, Taiwan, R.O.C.	(02)29547171	
★	中和分行 Chung Ho Branch	台北縣中和市景平路634之10號 634-10 Gin Pin Rd., Chung Ho City, Taipei Hsien, Taiwan, R.O.C.	(02)22427171	
★	雙和分行 Shuang Ho Branch	台北縣中和市中和路356號 356 Chung Ho Rd., Chung Ho City, Taipei Hsien, Taiwan, R.O.C.	(02)22327171	
★	錦和分行 Jim Ho Branch	台北縣中和市中山路二段403號 403 Sec. 2, Chung Shan Rd., Chung Ho City, Taipei Hsien, Taiwan, R.O.C.	(02)22287171	
★	永和分行 Yung Ho Branch	台北縣永和市竹林路168號1樓 Fl. 168 Chu Lin Rd., Yung Ho City, Taipei Hsien, Taiwan, R.O.C.	(02)29277171	
●	新店分行 Hsin Tien Branch	台北縣新店市中正路114號 114 Chung Cheng Rd., Hsin Tien City, Taipei Hsien, Taiwan, R.O.C.	(02)29117171	MBBITWTP025
★	北三重分行 North San Chung Branch	台北縣三重市三和路四段137號 137 Sec. 4, San Ho Rd., San Chung City, Taipei Hsien, Taiwan, R.O.C.	(02)22867171	
●	南三重分行 South San Chung Branch	台北縣三重市自強路一段232號 232 Sec. 1, Chi Cheng Rd., San Chung City, Taipei Hsien, Taiwan, R.O.C.	(02)29827171	MBBITWTP153
●	新莊分行 Hsin Chuang Branch	台北縣新莊市中華路一段16號1、2樓 1&2F, 16 Sec. 1, Chung Hwa Rd., Hsin Chuang City, Taipei Hsien, Taiwan, R.O.C.	(02)29907171	MBBITWTP026
★	化成分行 Hwa Cheng Branch	台北縣新莊市化成路370號 370 Hwa Cheng Rd., Hsin Chuang City, Taipei Hsien, Taiwan, R.O.C.	(02)29977171	
●	五股分行 Wu Ku Branch	台北縣新莊市五股工業區五工路95號 95 Wu Kung Rd., Wu Ku Industrial Zone, Hsin Chuang City, Taipei Hsien, Taiwan, R.O.C.	(02)22987171	MBBITWTP130
●	林口分行 Lin Kuo Branch	台北縣林口鄉中山路188號1樓之2 1F-2, 188 Chung Shan Rd., Lin Kuo Shiang, Taipei Hsien, Taiwan, R.O.C.	(02)26037171	MBBITWTP131
●	樹林分行 Shu Lin Branch	台北縣樹林市中山路一段118號 118 Sec. 1, Chung Shan Rd., Shu Lin City, Taipei Hsien, Taiwan, R.O.C.	(02)26757171	MBBITWTP141
★	土城分行 Tu Cheng Branch	台北縣土城市中央路二段126號 126 Sec. 2, Chung Yang Rd., Tu Cheng City, Taipei Hsien, Taiwan, R.O.C.	(02)22737171	
★	迴龍分行 Hwei Long Branch	台北縣新莊市中正路933號 933 Chung Cheng Rd., Hsin Chuang City, Taipei Hsien, Taiwan, R.O.C.	(02)82097171	
●	汐止分行 Hsi Chih Branch	台北縣汐止市新台五路一段75號 75 Sec. 1, Shin Tai 5th Rd., Hsi Chih City, Taipei Hsien, Taiwan, R.O.C.	(02)26987171	MBBITWTP144
★	蘆洲分行 Lu Chow Branch	台北縣蘆洲市永樂街42號 42 Yeong Loh St., Lu Chow City, Taipei Hsien, Taiwan, R.O.C.	(02)28477171	
★	基隆分行 Keelung Branch	基隆市愛三路9號 9 Ai 3rd Rd., Keelung, Taiwan, R.O.C.	(02)24237171	
★	宜蘭分行 I Lan Branch	宜蘭縣宜蘭市渭水路83號 83 Weishui Rd., I Lan City, I Lane Hsien, Taiwan, R.O.C.	(03)9367171	
★	羅東分行 Lo Tung Branch	宜蘭縣羅東鎮中正北路15號 15 Chung Cheng N. Rd., Lo Tung Chen, I Lan Hsien, Taiwan, R.O.C.	(03)9567171	
★	蘇澳分行 Su Aw Branch	宜蘭縣蘇澳鎮中山路96之1號 96-1 Chung Shan Rd., Su Aw Chen, I Lan Hsien, Taiwan, R.O.C.	(03)9965051	
●	桃園分行 Taoyuan Branch	桃園縣桃園市成功路一段12號 12 Sec. 1, Cheng Kung Rd., Taoyuan City, Taoyuan Hsien, Taiwan, R.O.C.	(03)3317171	MBBITWTP300

	單位名稱 TBB'S OFFICES	地址 ADDRESS	電話號碼 TEL. NO.	SWIFT ADDRESS
★	北桃園分行 North Taoyuan Branch	桃園縣桃園市春日路985號 985 Chung Zi Rd., Taoyuan City, Taoyuan Hsien, Taiwan, R.O.C.	(03) 3567171	
●	中壢分行 Chung Li Branch	桃園縣中壢市中山路157號 157 Chung Shan Rd., Chung Li City, Taoyuan Hsien, Taiwan, R.O.C.	(03) 4277171	MBBITWTP310
●	內壢分行 Nei Li Branch	桃園縣中壢市忠孝路74號 74 Chung Hsiao Rd., Chung Li City, Taoyuan Hsien, Taiwan, R.O.C.	(03) 4557171	MBBITWTP311
★	新明分行 Hsin Ming Branch	桃園縣中壢市民族路282號 282 Min Tsu Rd., Chung Li City, Taoyuan Hsien, Taiwan, R.O.C.	(03) 4027171	
★	八德分行 Pa Te Branch	桃園縣八德市介壽路一段789號 789 Sec. 1, Chien Shou Rd., Pa Te City, Taoyuan Hsien, Taiwan, R.O.C.	(03) 3767171	
●	南崁分行 Nan Can Branch	桃園縣蘆竹鄉中正路381號 381 Chung Cheng Rd., Luo Chu Shiang, Taoyuan Hsien, Taiwan, R.O.C.	(03) 3227171	MBBITWTP005
★	楊梅分行 Yang Mei Branch	桃園縣楊梅鎮大成路146號 146 Ta Cheng Rd., Yang Mei Chen, Taoyuan Hsien, Taiwan, R.O.C.	(03) 4786111	
★	龍潭分行 Luong Tan Branch	桃園縣龍潭鄉龍元路64號 64 Luong Yuan Rd., Luong Tan Shiang, Taoyuan Hsien, Taiwan, R.O.C.	(03) 4807171	
★	大園分行 Ta Yuan Branch	桃園縣大園鄉仁壽路29號 29 Jen Shou Rd., Ta Yuan Shiang, Taoyuan Hsien, Taiwan, R.O.C.	(03) 3857171	
★	大溪分行 Ta Shi Branch	桃園縣大溪鎮復興路80號 80 Fu Hsin Rd., Ta Shi Chen, Taoyuan Hsien, Taiwan, R.O.C.	(03) 3887171	
★	東桃園分行 East Taoyuan Branch	桃園縣龜山鄉萬壽路二段1223號 1223 Sec. 2, One Shou Rd., Guei Shan Shiang, Taoyuan Hsien, Taiwan, R.O.C.	(03) 3297171	
★	新屋簡易型分行 Hsin Wu Mini-Branch	桃園縣新屋鄉中山路257號1樓 Fl., 257 Chung Shan Rd., Hsin Wu Shiang, Taoyuan Hsien, Taiwan, R.O.C.	(03) 4777171	
●	新竹分行 Hsin Chu Branch	新竹市東門街154號 154 Tung Men St., Hsin Chu City, Taiwan, R.O.C.	(03) 5277171	MBBITWTP320
●	竹科分行 Hsinchu Science Based Industrial Park Branch	新竹市光復路一段489號 489 Sec. 1, Guang Fu Rd., Hsin Chu City, Taiwan, R.O.C.	(03) 5637171	MBBITWTP322
★	竹北分行 Chu Pei Branch	新竹縣竹北市縣政九路128號 128 Hsien Cheng 9th Rd., Chu Pei City, Hsin Chu Hsien, Taiwan, R.O.C.	(03) 5517171	
★	湖口分行 Hu Kou Branch	新竹縣湖口鄉中正路一段76號 76 Sec. 1, Chung Cheng Rd., Hu Kou Shiang, Hsin Chu Hsien, Taiwan, R.O.C.	(03) 5997171	
★	竹東分行 Chu Tung Branch	新竹縣竹東鎮東林路6號 6 Tung Lin Rd., Chu Tung Chen, Hsin Chu Hsien, Taiwan, R.O.C.	(03) 5947171	
★	苗栗分行 Maio Li Branch	苗栗市中正路606號 606 Chung Cheng Rd., Maio Li City, Taiwan, R.O.C.	(037) 327171	
★	竹南分行 Chu Nan Branch	苗栗縣竹南鎮環市路二段110號 110 Sec. 2, Huan Si Rd., Chu Nan Chen, Maio Li Hsien, Taiwan, R.O.C.	(037) 467171	
★	頭份分行 Tou Fen Branch	苗栗縣頭份鎮中華路1192號 1192 Chung Hwa Rd., Tou Fen Shen, Maio Li Hsien, Taiwan, R.O.C.	(037) 687171	
★	西屯分行 Si Tuen Branch	台中市台中港路三段107號 107 Sec. 3, Taichung Kang Rd., Taichung City, Taiwan, R.O.C.	(04) 23587171	
★	忠明分行 Chung Min Branch	台中市忠明南路301號 301 Chung Min S. Rd., Taichung City, Taiwan, R.O.C.	(04) 23057171	
●	台中分行 Taichung Branch	台中市中正路224號 224 Chung Cheng Rd., Taichung City, Taiwan, R.O.C.	(04) 22297171	MBBITWTP490
●	民權分行 Min Chen Branch	台中市民權路84號 84 Min Chen Rd., Taichung City, Taiwan, R.O.C.	(04) 22267171	MBBITWTP491
★	興中分行 Hsing Chung Branch	台中市台中路136號 136 Taichung Rd., Taichung City, Taiwan, R.O.C.	(04) 22877171	
★	北屯分行 Pei Tuen Branch	台中市進化北路53號 53 Chin Hwa N. Rd., Taichung City, Taiwan, R.O.C.	(04) 22307171	
●	豐原分行 Feng Yuan Branch	台中縣豐原市三豐路1號 1 San Feng Rd., Feng Yuan City, Taichung Hsien, Taiwan, R.O.C.	(04) 25267171	MBBITWTP460
●	太平分行 Tai Ping Branch	台中縣太平市中興東路27號 27 Chung Hsin E. Rd., Tai Ping City, Taichung Hsien, Taiwan, R.O.C.	(04) 22707171	MBBITWTP470

	單位名稱 TBB'S OFFICES	地址 ADDRESS	電話號碼 TEL. NO.	SWIFT ADDRESS
★	大甲分行 Ta Chia Branch	台中縣大甲鎮鎮政路14號 14 Chen Cheng Rd., Ta Chia Chen, Taichung Hsien, Taiwan, R.O.C.	(04)26867171	
★	大雅分行 Ta Ya Branch	台中縣大雅鄉大雅路161號 161 Ta Ya Rd., Ta Ya Shiang, Taichung Hsien, Taiwan, R.O.C.	(04)25687171	
★	沙鹿分行 Sha Lu Branch	台中縣沙鹿鎮中棲路355號 355 Chung Chew Rd., Sha Lu Chen, Taichung Hsien, Taiwan, R.O.C.	(04)26657171	
★	烏日分行 Wu Jih Branch	台中縣烏日鄉中華路616號 616 Chung Hwa Rd., Wu Jih Shiang, Taichung Hsien, Taiwan, R.O.C.	(04)23387171	
★	潭子分行 Tan Tze Branch	台中縣潭子鄉中山路二段135號 135 Sec. 2, Chung Shan Rd., Tan Tze Shiang, Taichung Hsien, Taiwan, R.O.C.	(04)25317171	
★	南投分行 Nan Tou Branch	南投縣南投市復興路139號 139 Fu Shing Rd., Nan Tou City, Nan Tou Hsien, Taiwan, R.O.C.	(049)2237171	
★	草屯分行 Tsao Tuen Branch	南投縣草屯鎮中正路604號 604 Chung Cheng Rd., Tsao Tuen Chen, Nan Tou Hsien, Taiwan, R.O.C.	(049)2357171	
★	埔里分行 Pu Li Branch	南投縣埔里鎮中正路608號 608 Chung Cheng Rd., Pu Li Chen, Nan Tou Hsien, Taiwan, R.O.C.	(049)2997171	
★	竹山分行 Chu Shan Branch	南投縣竹山鎮集山路三段919號 919 Sec. 3, Chi Shan Rd., Chu Shan Chen, Nan Tou Hsien, Taiwan, R.O.C.	(049)2644211	
●	彰化分行 Chang Hwa Branch	彰化縣彰化市光復路61號 61 Kuang Fu Rd., Chang Hwa City, Chang Hwa Hsien, Taiwan, R.O.C.	(04)7257171	MBBITWTP540
★	和美分行 Ho Mei Branch	彰化縣和美鎮和安街8號 8 Ho An St., Ho Mei Chen, Chang Hwa Hsien, Taiwan, R.O.C.	(04)7558131	
●	員林分行 Yuan Lin Branch	彰化縣員林鎮民權街16號 16 Min Chuan St., Yuan Lin Chen, Chang Hwa Hsien, Taiwan, R.O.C.	(04)8377171	MBBITWTP550
★	北斗分行 Pei Tou Branch	彰化縣北斗鎮宮前街62號 62 Kung Chien St., Pei Tou Chen, Chang Hwa Hsien, Taiwan, R.O.C.	(04)8877171	
★	二林分行 Erh Lin Branch	彰化縣二林鎮中正路2號 2 Chung Cheng Rd., Erh Lin Chen, Chang Hwa Hsien, Taiwan, R.O.C.	(04)8957171	
★	斗六分行 Tou Liu Branch	雲林縣斗六市大同路109號 109 Ta Tung Rd., Do Lui City, Yun Lin Hsien, Taiwan, R.O.C.	(05)5347171	
★	北港分行 Pei Kang Branch	雲林縣北港鎮文化路65號 65 Wen Hwa Rd., Pei Kang Chen, Yun Lin Hsien, Taiwan, R.O.C.	(05)7827171	
★	虎尾分行 Hu Wei Branch	雲林縣虎尾鎮和平路45號 45 Ho Ping Rd., Hu Wei Chen, Yun Lin Hsien, Taiwan, R.O.C.	(05)6337171	
●	嘉義分行 Chia Yi Branch	嘉義市光華路132號 132 Kuang Hwa Rd., Chia Yi City, Taiwan, R.O.C.	(05)2287171	MBBITWTP680
★	南嘉義分行 South Chia Yi Branch	嘉義市新民路766號 766 Shin Min Rd., Chia Yi City, Taiwan, R.O.C.	(05)2867171	
★	民雄分行 Ming Hsiung Branch	嘉義縣民雄鄉建國路三段83號 83 Sec.3, Chien Kuo Rd., Ming Hsiung Shiang, Chia Yi Hsien, Taiwan, R.O.C.	(05)2207171	
●	台南分行 Tainan Branch	台南市中正路185號 185 Chung Cheng Rd., Tainan City, Taiwan, R.O.C.	(06)2247171	MBBITWTP710
●	成功分行 Cheng Kung Branch	台南市公園路25號 25 Kuong Yuan Rd., Tainan City, Taiwan, R.O.C.	(06)2217171	MBBITWTP720
★	東台南分行 East Tainan Branch	台南市中華東路二段75號 75 Sec. 2, Chung Hwa E. Rd., Tainan City, Taiwan, R.O.C.	(06)2687171	
●	安平分行 An Ping Branch	台南市中華西路一段67號 67 Sec. 1, Chung Hwa W. Rd., Tainan City, Taiwan, R.O.C.	(06)2657171	MBBITWTP730
★	正義簡易型分行 Cheng Yi Mini-Branch	台南市健康路三段308號1樓 Fl. 308 Sec. 3, Jian Kang Rd., Tainan City, Taiwan, R.O.C.	(06)2997171	
★	新營分行 Hsin Ying Branch	台南縣新營市中山路216號 216 Chung Shan Rd., Hsin Ying City, Tainan Hsien, Taiwan, R.O.C.	(06)6335450	
★	開元分行 Kai Yuan Branch	台南縣永康市中華路12號 12 Chung Hwa Rd., Yun Kang City, Tainan Hsien, Taiwan, R.O.C.	(06)3117171	
★	永康分行 Yun Kang Branch	台南縣永康市中正南路79號 79 Chung Cheng S. Rd., Yun Kang City, Tainan Hsien, Taiwan, R.O.C.	(06)2518718	

單位名稱 TBB'S OFFICES	地址 ADDRESS	電話號碼 TEL. NO.	SWIFT ADDRESS
★ 永大分行 Yung Ta Branch	台南縣永康市永大路二段153號 1532 Sec. 2, Yung Ta Rd., Yun Kang City, Tainan Hsien, Taiwan, R.O.C.	(06) 2337171	
★ 學甲分行 Shiue Chia Branch	台南縣學甲鎮中山路87號 87 Chung Shan Rd., Shiue Chia Chen, Tainan Hsien, Taiwan, R.O.C.	(06) 7837171	
★ 善化分行 Shan Hwa Branch	台南縣善化鎮中山路352號 352 Chung Shan Rd., Shan Hwa Chen, Tainan Hsien, Taiwan, R.O.C.	(06) 5816111	
● 仁德分行 Jen Te Branch	台南縣仁德鄉中山路339號 339 Chung Shan Rd., Jen Te Shiang, Tainan Hsien, Taiwan, R.O.C.	(06) 2797171	MBBITWTP711
★ 博愛分行 Po Ai Branch	高雄市左營區明誠二路419號 419 Min Cheng 2nd Rd., Kaohsiung, Taiwan, R.O.C.	(07) 5567171	
★ 仁大分行 Jen Ta Branch	高雄市楠梓區鳳楠路183號 183 Fon Nan Rd., Kaohsiung, Taiwan, R.O.C.	(07) 3537171	
● 東高雄分行 East Kaohsiung Branch	高雄市中正一路249號 249 Chung Cheng 1st Rd., Kaohsiung, Taiwan, R.O.C.	(07) 7167171	MBBITWTP820
★ 苓雅分行 Ling Ya Branch	高雄市苓雅區青年一路31號 31 Chingnian 1st Rd., Kaohsiung, Taiwan, R.O.C.	(07) 5377171	
● 高雄分行 Kaohsiung Branch	高雄市五福三路79號 79 Wu Fu 3rd Rd., Kaohsiung, Taiwan, R.O.C.	(07) 2717171	MBBITWTP850
★ 北高雄分行 North Kaohsiung Branch	高雄市新興區復興一路90號 90 Fu Shing 1st Rd., Kaohsiung, Taiwan, R.O.C.	(07) 2387171	
★ 大昌分行 Ta Chang Branch	高雄市大昌二路116號 116 Ta Chang 2nd Rd., Kaohsiung, Taiwan, R.O.C.	(07) 3827171	
★ 前鎮分行 Chien Chen Branch	高雄市前鎮區民權二路378之3號 378-3 Min Chien 2nd Rd., Kaohsiung, Taiwan, R.O.C.	(07) 5355171	
● 九如分行 Jeou Ru Branch	高雄市九如二路255號 255 Jeou Ru 2nd Rd., Kaohsiung, Taiwan, R.O.C.	(07) 3137171	MBBITWTP860
★ 三民分行 San Ming Branch	高雄市中山一路153號 153 Chung Shan 1st Rd., Kaohsiung, Taiwan, R.O.C.	(07) 2867171	
● 岡山分行 Kang Shan Branch	高雄縣岡山镇岡山路412號 412 Kang Shan Rd., Kang Shan Chen, Kaohsiung Hsien, Taiwan, R.O.C.	(07) 6227171	MBBITWTP830
★ 北鳳山分行 North Feng Shan Branch	高雄縣鳳山市建國路三段24號 24 Sec. 3, Chien Kuo Rd., Feng Shan City, Kaohsiung Hsien, Taiwan, R.O.C.	(07) 7197171	
★ 鳳山分行 Feng Shan Branch	高雄縣鳳山市中山路157號 157 Chung Shan Rd., Feng Shan City, Kaohsiung Hsien, Taiwan, R.O.C.	(07) 7107171	
★ 大發分行 Ta Fa Branch	高雄縣大寮鄉大發工業區華中路1號 1 Hwa Chung Rd., Ta Fa Industrial Zone, Ta Liao Shiang Kaohsiung Hsien, Taiwan, R.O.C.	(07) 7872851	
★ 屏東分行 Ping Tung Branch	屏東縣屏東市漢口街7號 7 Han Kou St., Ping Tung City, Ping Tung Hsien, Taiwan, R.O.C.	(08) 7327171	
★ 東港分行 Tung Kang Branch	屏東縣東港鎮光復路三段130號 130 Sec. 3, Kuang Fu Rd., Tung Kang Chen, Ping Tung Hsien, Taiwan, R.O.C.	(08) 8337171	
★ 潮州分行 Chiao Chou Branch	屏東縣潮州鎮新生路100號 100 Hsin Sheng Rd., Chiao Chou Chen, Ping Tung Hsien, Taiwan, R.O.C.	(08) 7807171	
● 花蓮分行 Hua Lien Branch	花蓮縣花蓮市中山路247號 247 Chung Shan Rd., Hua Lien City, Hua Lien Hsien, Taiwan, R.O.C.	(03) 8357171	MBBITWTP
★ 台東分行 Taitung Branch	台東縣台東市中華路一段335號 335 Sec. 1, Chung Hwa Rd., Taitung City, Taitung Hsien, Taiwan, R.O.C.	(089) 327171	
洛杉磯分行 Los Angeles Branch	633, West 5th St., Suite 2280 L.A., CA 90071 U.S.A.	213-8921260 FAX: 213-8921270	MBBITUS6L
香港分行 Hong Kong Branch	香港中環交易廣場第一座16樓1605-1608 Suites 1605-1608, One Exchange Square, Hong Kong	852-29710111 FAX: 852-25116791	MBBITHKHH
雪梨分行 Sydney Branch	Suite 3, Level 24, 363 George Street Sydney, N.S.W.2000 Australia	612-92623356 FAX: 612-92623376	MBBITAU2S

註：●外匯指定單位（計49家）Foreign Exchange Units(Total 49)

★買賣外幣現鈔及旅行支票業務單位（計77家）Foreign Exchange Dealership Units(Total 77)

臺灣中小企業銀行股份有限公司
Taiwan Business Bank, Ltd



董事長
Chairman

王 榮 周

