

# Annual Report 2002



臺灣中小企業銀行

TAIWAN BUSINESS BANK

九 十 一 年 年 報

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TAIWAN BUSINESS BANK

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# TAIWAN BUSINESS BANK

# M

Message from the Management

壹 | 致股東報告書





Last year was a time of severe trial for the global economy. In addition to the influence of the American economic slump and the weakness in demand, the collapse of the telecommunications giant WorldCom, the practice of fraudulent bookkeeping, worldwide terrorist activity, and the war clouds gathering between the United States and Iraq caused investor confidence to collapse, and news of bad debt and poor corporate profits permeated the entire market and created a negative impact on the recovery of the global economy. The impact was especially severe on the global stock market, with total market capitalization shrinking

去年全球經濟情勢遭受嚴峻之考驗，除了受到美國經濟衰退及需求不振之影響，電信業者世界通訊公司破產消息、企業作假帳粉飾帳面問題及全球恐怖活動、美伊戰爭之陰影，更使投資人信心崩潰，信用不良與企業獲利不佳之消息侵襲了整個市場，也對全球景氣復甦造成負面衝擊。尤其是全球股票市場市值總額大幅縮水約20%，消失之市值則約為46,000億美元，為歷年最大規模。

在預期今年景氣回升情況下，中央銀行預測今年經濟成長率可達3.43%，消費者物價漲幅為0.35%，儘管如此，資金供給情形仍可能大於需求，使得市場利率將易跌難漲，在此情況下，本行同仁莫不加緊努力，全力拓展業務，以期達成盈餘目標。

過去一年，本行除持續提供中小企業客戶全方位而快捷之金融服務，亦將個人金融業務列為

about 20% for a loss in value of approximately US\$4.6 trillion-the largest contraction ever.

In regard to the prospects for recovery this year, the Central Bank of China forecasts Taiwan's economic growth rate for the year at 3.43% and the rise in consumer prices at 0.35%. Despite this, the supply of capital may still be greater than demand, making interest rates in the market more likely to fall than to rise; under these circumstances, all of the Taiwan Business Bank's personnel will redouble their efforts and go all out to develop our business and reach our profit target.

In addition to the continued provision of a full array of fast and convenient financial services to small and medium businesses over the past year, the TBB also listed personal financing as one of the focal points of its business development. Besides vigorously developing our original credit card business, the Bank also introduced a number of consumer loan products and index-based housing loans as services to our customers. In line with the provisions of the Trust Business Law, beginning in fiscal year 2002 the Bank began operating its trust and securities businesses independently, with the Trust Department being exclusively responsible for trust-related operations. Besides vigorously developing the fund marketing and custodial banking businesses, this department also developed and applied for

發展重點。除積極拓展原有之信用卡業務外，並推出多項消費性貸款商品及指數型房貸，以服務客戶。為配合信託業法之規定，自九十一年度起，本行將信託及證券業務予以分別獨立營業，由信託部專責辦理信託相關業務，除積極拓展基金銷售業務及保管銀行業務外，並研發及申請辦理新種信託業務，規劃結合存款、信託、保險、證券及各項貨幣市場之金融商品，且在各營業據點設置理財專員，以提供客戶更完善之投資理財諮詢與服務。在改善資產品質方面，本行將清理及抑制不良放款之發生列為首要重點項目之一，除了由總行管理單位積極輔導各分行催收管理，並出售不良債權達313.28億元予資產管理公司，以全力清理逾放，打銷呆帳。

本行目前雖無成立金控公司或與其他金融同業、異業合併計畫，惟為強化市場競爭力，積極進行多項業務多元化及策略聯盟方案，以跨足證券、保險、投信等經營領域。首先，獨資成立臺企保險代理人公司，與ING安泰人壽策略聯盟，結合銀行及保險之優勢商品與資源，跨業行銷。其次，增加持有「倍立證券投資信託公司」之股權，藉由轉投資事業之積極互動，以強化客戶服務，提升業務競爭能力。在證券業務方面，本行兼營證券經紀分行多達16處，為目前國內最大之銀行兼營證券商。計畫逐年改制對外招募具實務經驗之專業經理人及證券專職人才，將其薪資採用利潤中心概念之低底薪高獎金制度，期藉由新制度的推行，有效的提升證券經紀業務市場占有率，以擴大跨業經營之能力。

隨著台商業務經營需要與兩岸金融業務之開

permission to institute new types of trust businesses and made plans to combine various types of financial products in the deposit, trust, insurance, securities, and monetary markets. Special portfolio management agents were also established at the different business units in order to provide customers with a more complete range of investment portfolio consulting services. In the improvement of asset quality, the Bank took on the disposition and lowering of bad loans as a key task; besides helping the various branches with loan collection management, the Bank's headquarters also sold bad debt in the amount of NT\$31.328 billion to asset management companies in a strenuous effort to clear up non-performing loans and write off bad debt.

Although the TBB does not currently have any plans to set up a financial holding company or merge with other institutions in the financial or other industry, we have moved to reinforce our competitiveness by carrying out numerous business diversification and strategic alliance programs so as to enter securities, insurance, investment trust, and other fields. We first established the wholly owned TBB Insurance Agency Co. and formed an alliance with the ING Life Insurance Co. in order to engage in cross-industry marketing by combining advantageous banking and insurance products and resources. Then we increased our equity holding in the Barits Securities Investment & Trust Co. with the aim of reinforcing customer service and boosting competitiveness through vigorous interaction with reinvested enterprises. In the field of securities, the number of the Bank's brokerage branches reached 16, more than any other bank in Taiwan. An organizational change is planned to accommodate the gradual recruitment of outside professional managers and securities agents with practical experience and the adoption of a profit-center concept of the "low base pay, high bonus system" in the hope of increasing the Bank's share of the securities brokerage market and expanding our cross-industry operating capabilities through the implementation of this new system.

In line with the operating needs of Taiwanese companies and the opening up of cross-straits financial businesses, the development of cross-straits financial and trade services has become a key focus of the Bank's efforts. In addition to developing the Bank's OBU into a "funding center for Taiwanese businesses" so as to fill the financing needs of the offshore operations of domestic clients, we are working together with our

放，發展兩岸三地金融與貿易服務亦為本行積極努力重心。除發展本行OBU成為「台商資金調度中心」以滿足國內客戶境外業務金融需求外，並結合兩岸中介地利之香港分行，就近提供大陸地區台商便捷服務。本行OBU及香港分行皆已獲財政部核准辦理直接與大陸地區銀行業務往來，並與包括大陸四大國有銀行及十大商業銀行在內之十五家銀行建立通匯關係，相關業務往來順暢。

展望新的一年，本行將以下列措施持續致力於獲利能力提升及資產品質之改善：一、積極轉銷呆帳、強化經營體質：九十一年度共計標售313.28億元之不良債權，未來將持續積極處理不良債權，並同步拓展授信業務，增裕全行盈收；二、強化跨業經營與交叉行銷：加強與臺企保代及倍立授信業務合作與互動，配合本行業務，推出結合銀行、保險、信託、證券之多元化產品，並將現有16處兼營證券經紀分行之業務人員，逐步採用利潤中心概念之低底薪高獎金制度，以朝向設立證券子公司為目標；三、提升手續費收入及消費金融業務比重：戮力推展手續費收入較高之消費金融、信託、外匯、兼營證券及保代業務等，以分散收入來源；四、強化風險管理機制及建立資產負債管理系統；五、健全經營與財務計畫：透過獲利能力之提升，計畫明年各項提存前盈餘用來轉銷呆帳，並維持合理之資本適足比率，以強化資本結構。同時本行也將善用既有經營利基，秉持進步、效率、責任之經營理念，使臺灣企銀之業務在激烈競爭中創造持續成長之佳績。以下為本行九十一年度之經營成果及未來一年之努力方向：



Hong Kong Branch to use its “middleman” geographic advantage to provide fast and convenient services to Taiwanese companies operating in mainland China. The TBB's OBU and Hong Kong Branch have received permission from the Ministry of Finance to engage in direct business operations with mainland China; we have established correspondent banking relations with 16 mainland banks, including the four big state-run banks and 10 big commercial banks there, and business relations are proceeding smoothly.

Looking forward to the new year, the TBB will continue striving for the upgrading of profitability and the improvement of asset quality via the following measures: First, active writing off of bad loans and reinforcement of the operating system: Bad debt in the amount of NT\$31.328 billion was sold in 2002, and the active liquidation of bad debt will continue in the future along with the expansion of the loan business in order to increase bank-wide income. Second, reinforcement of cross-industry operations and cross-marketing: Cooperation and interaction with the TBB Insurance Agency Co. and Barits Securities Investment & Trust Co. will be strengthened and, in coordination with the Bank's own business, diversified products that combine banking, insurance, trust, and securities will be introduced. Also, a “low base pay, high bonus system” in the profit-center concept will gradually be introduced for sales personnel in the Bank's 16 brokerage branches so as to advance toward the goal of establishing a securities subsidiary. Third, heightening of commission income and the ratio of consumer financing business: Strenuous efforts will be devoted to the development of businesses that yield



## 一、九十一年度 (91.1.1-91.12.31)

### 營業報告

#### (一) 重要業務實施成果

1. 依二〇〇二年七月銀行家雜誌 (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219名及第277名，國內排名分別為第7名及第13名。
2. 擴大服務國庫機關，積極承辦國庫業務，增設竹科、宜蘭等二家分行為國庫經辦行；積極拓展證券業務，增設台北、東桃園、北高雄等三家兼營證券經紀分行。
3. 增設土城、大雅等二家分行為外匯指定單位，目前已成立51家外匯指定單位及75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。
4. 配合客戶投資理財需求，綜合存款帳戶新增得另約定質借與否、設定質權及整存零付儲蓄存款功能，結合整存零付儲蓄存款、定期定額國內外共同基金及儲蓄保險等商品，開辦「主人翁」理財計畫，並於各營業據點設置理財專員，提供客戶更完善之投資理財諮詢與服務。
5. 開發外籍及大陸人士辦理整批開戶作業功能、網際網路銀行服務系統與「媒體交換自動轉帳業務」第一階段代付案件提回入帳作業，開辦「以中央登錄債券作為法院提存標的」作業，並落實財政部政策，規劃「FXML金流作業平台」之建置。

relatively high commission income, such as consumer financing, trust, foreign exchange, securities, and insurance, so as to diversify sources of income. Fourth, reinforcement of the risk management mechanism and establishment of an assets and liabilities management system. And fifth, strengthening of operational and financial planning: With an increase in profitability, planning will be carried out for the use of pre-allocation profits to write off bad loans in the next year and to maintain a reasonable capital adequacy ratio, thereby reinforcing the Bank's capital structure. At the same time, the Bank will utilize its existing business niche to maximum effect and hold firmly to the operating principles of progress, efficiency, and responsibility in striving for the continued growth of business in an intensely competitive environment. Following are reports on the results of our operations in 2002, and the directions in which our efforts will be channeled in 2003:

### I. Business Operations in Fiscal Year 2002 (Jan. 1 - Dec. 31, 2002)

#### (I) Major Business Achievements

1. According to the ranking of the world's top 1,000 banks published in the July 2002 issue of The Banker magazine, the TBB placed 219th in terms of total assets and 277th in tier-one capital. Among domestic Taiwan banks, the rankings were seventh and thirteenth, respectively.
2. Services to national treasury agencies were expanded with active undertaking of national treasury businesses and the additional establishment of the Hsin Chu and I Lan branches as National Treasury agencies; the securities business was also expanded with the additional establishment of the Taipei, East Taoyuan, and North Kaohsiung branches as brokerage branches.
3. Two new business units were added in 2002 to increase the number of business locations and expand the scope of services: The Tu-Chung Branch and Ta-Ya Branch were added to the TBB's list of foreign exchange units. The two were approved for dealing in foreign-currency cash and traveler's checks. The TBB's forex network now encompasses 51 designated foreign exchange branches as well as 75 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-

6. 開辦應收帳款承購業務，辦理獎勵觀光產業優惠貸款、中小企業小額週轉金簡便貸款，建立客戶上下游供應鏈名單，成立區域授信輔導中心暨聯貸案件推展小組，辦理自動化機器設備認定作業，以拓展放款業務，提升中小企業融資比率；配合政府政策辦理4,000億元優惠房貸，並訂定本行購屋貸款行員推薦專案房貸，以積極拓展房貸業務。
  7. 成立區域授信輔導中心暨聯貸案件推展小組，提供營業單位有效之支援與協助，以加強授信業務專業性，有效掌控授信風險。
  8. 為提昇作業品質，節省分行之人力、設備，自九十一年七月起本行由國際部統一處理台北市地區之進口業務，並由高雄分行擔任高雄地區之進口業務處理中心。
  9. 與港商優比速融資公司策略聯盟，合作辦理「國際應收帳款承購業務」，協助以記帳交易方式出口之外銷企業籌措出口後營運週轉資金。
4. In line with customers' financial management needs, the credit by CD pledge and pledged and amortization savings deposit functions were added to consolidated deposit accounts in combination with fixed-time fixed-amount domestic and overseas mutual fund investment, savings insurance, and other products. The Future Honors Investment Plan was instituted, and portfolio management agents were also established at all business locations to provide customers with more comprehensive portfolio management consultation and services.
  5. Group accounts for foreign nationals and mainland Chinese citizens, an Internet banking service system, automatic clearing house operation, and phase-one mass payable operation were developed, the central registered government bond clearance business was inaugurated, and planning was carried out for the establishment of the FXML operations desk pursuant to Ministry of Finance policy.
  6. The factoring business was instituted, preferential loans for the tourism industry were inaugurated, simple SME small working capital loans were offered, an upstream and downstream customer supply chain name list was established, regional loan guidance centers and syndicated loan promotion teams were set up, and automated equipment verification operations were inaugurated in order to expand the Bank's loan business and increase its ratio of SME loans.



10. 配合「台灣地區與大陸地區業務往來許可辦法」之修訂，本行國際金融業務分行與香港分行皆獲財政部核准，與大陸地區銀行辦理直接業務往來，將可縮短業務處理之時效，並節省客戶辦理外匯業務相關費用。
11. 積極拓展保管銀行業務，開辦外幣信託業務，推出「T-Link三全齊美連結型信託保險投資計畫」與「理財e天使」活動，並獲財政部核准辦理保險金信託、保險信託、外幣信託、機械設備動產信託、不動產信託及企業員工持股（福儲）信託等業務。
12. 開辦VISA金融卡、次順位抵押貸款、金來轉現金卡及卡友樂透貸等多項業務，提供更多樣化之消費金融商品。
13. 設立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，提供優質保險商品，如團體傷害險、「福祿壽享三代」、「福祿雙享炮」生死合險及「五福安泰」個人險，提供客戶「一次購足」之金融理財服務。
14. 配合各項業務之拓展，完成OBU外匯業務電腦化作業、外匯系統資料集中處理作業、整合性帳務管理系統、網路收單帳務系統、開放性系統（稅費EDI、金融EDI、加值型電子銀行等）資源整合作業及網路銀行新增功能（預約轉帳、支存當日待補票據查詢、信用卡申請、補印帳單等）之開發，網路作業之安全及管理系統、中心主機異地備援中心等之建置。
15. 積極改善逾期放款方面，分別於七月出售
- In addition, in line with government policy the Bank extended financing under the “NT\$400 billion preferential home loan” program and established its own “home loan agent recommended home loan” program so as to vigorously develop its home loan business
7. Regional loan guidance centers and syndicated loan promotion teams were set up to provide business units with effective support and assistance, and thereby to strengthen professionalism in loan operations and control loan risk effectively.
8. To enhance the quality of operations and economize on branch manpower and equipment, beginning in July 2002 the Bank's International Department took over the centralized handling of import businesses in the Taipei area and the Kaohsiung Branch began serving as the import business center for the Kaohsiung area.
9. The Bank entered into a strategic alliance with UPS Capital Global Trade Finance (HK) Ltd. for cooperative engagement in the international factoring business, thereby helping companies that export through payment on open account to raise post-export operating capital.
10. In line with the revision of the Statute Governing Relations Between the People of Taiwan and Mainland China, the Bank's OBU and its Hong Kong Branch received permission from the Ministry of Finance to handle direct cross-straits business relations with banks in mainland China. This will shorten the time needed to conduct such business, and save costs for clients in handling foreign exchange operations.
11. The custodial banking business was actively developed, the foreign currency trust business was inaugurated, and the T-Link (investment, insurance, trust-linked) operation and e-Angel Investment Program were introduced; in addition, permission was received from the MOF to enter the insurance fund trust business and the insurance trust, foreign currency trust, capital equipment trust, real estate trust, and employee shareholding trust businesses.
12. The VISA finance card, subordinate secured loan, cash card, and consumer loan businesses were inaugurated so as to provide a diversified range of consumer financing products.
13. The TBB Insurance Agency Co. was established to bring together the advantageous products and mutual resources



不良債權61.54億元、十二月標售不良債權251.74億元予資產管理公司。辦理呆帳轉銷37.66億元，承受擔保品11件，處分承受擔保品35件，其中透過房屋仲介公司一力霸房屋成功拍賣5件。

16. 完成本行網際網路查詢聯合徵信中心信用資訊系統，及辦理聯合徵信中心信用資訊查詢作業控管注意事項，以提升作業效率，確保資訊查詢作業安全；完成兩岸三地台商徵信作業要領，以有效拓展業務，落實風險控管。

17. 實施第二次員工優惠資遣專案，共計核定資遣員工152人，每年約可節省人事費用1.5億元。

## (二) 預算執行情形、財務收支及獲利能力分析

九十一年度存款平均餘額(不含同業存款)新台幣7,612.68億元，預算達成率100.82%；放款平均餘額新台幣6,004.08億元，預算達成率95.43%；外匯業務承作量266.66億美元，預算達成率100.95%；證券經紀業務承作量新台幣1,291.96億元，預算達成率73.15%。

九十一年度決算營業收入368.36億元，營業成本271.89億元，營業毛利96.46億元，營業費用83.29億元，營業利益13.17億元，稅前純益1.27億元，稅後純損9.63億元，營業利益占營業收入之比率為3.58%，稅前純益占營業收入之比率為0.34%，存放款利差為2.94%，稅後純損占股東權益之比率為負2.47%。

1. 本行九十一年度決算虧損之原因

(1) 本行決算稅前純益1.27億元，稅前尚有

of the banking and insurance industries, and to provide high-quality insurance products such as group injury insurance, Lifesaving Plan and Two-year Life and Special Endowment Plan insurance, and Five-year New Level Pay Life personal insurance, thus providing customers with "one-stop" financial management services.

14. In line with the development of different lines of business, the Bank completed the computerization of the OBU's forex business, the centralized processing of forex system data, the integrated account management system, the Internet billing system, open system resource integration (tax EDI, financial EDI, value-added e-banking, etc.) operations, the addition of new e-banking functions (prearranged fund transfer, enquiry on uncleared check deposits, credit card application, reprinting of invoices, etc.), and the establishment of Internet security and management systems and a remote back-up mainframe.

15. In the improvement of the non-performing loan situation, the Bank sold bad loans to asset management companies in the amount of NT\$6.154 billion in July and NT\$25.174 billion in December. A total of NT\$3.766 billion in bad loans were written off and 11 pieces of collateral taken over, and 35 pieces of collateral were disposed of; of these, five pieces were auctioned off by the Rebar housing brokers.

16. The linking of the Bank's Internet enquiry with the credit information system of the United Credit Information Center was completed and control items for the United Credit Information Center's credit enquiry operations were carried out with the aim of upgrading operating efficiency and assuring the security of enquiry operations, and operating guidelines for credit investigation of Taiwanese companies in Taiwan, Hong Kong, and mainland China were completed to expand business and carry out risk control.

17. The second preferential severance program for TBB personnel was carried out; a total of 157 personnel were dismissed, for an annual saving of approximately NT\$150 million in personnel expenses.

## (II) Budget Implementation, Income and Expenditures, and Profitability Analysis

Average deposits in 2002 (excluding due to banks) amounted to NT\$761.268 billion, or 100.82% of the budget target; the average amount of loans outstanding was NT\$600.408 billion, or 95.43%

獲利，惟所得稅高達10.90億元，造成稅後虧損9.63億元。

(2) 積極處理逾期放款、提高各項提存及轉銷呆帳

近年來因市場整體經濟景氣不佳，不動產、股市低迷，及國內因銀行業競爭激烈，競相採取價格行銷策略，以爭取客戶，致衝擊授信資產品質。本行為積極改善財務結構，於九十年大幅轉銷呆帳220.46億元後，續於九十一年積極出售不良債權313.28億元、轉銷呆帳37.66億元，以及使備抵呆帳餘額由九十年之95.88億元，大幅提高至九十一年之123.21億元，致決算稅前純益僅1.27億元，並使九十一年十二月底逾期放款金額降為676.07億元，逾期放款比率降為9.76%。

2. 本行九十一年度獲利能力明顯提升

若排除改善資產品質所提高之各項提存特殊因素及偶發性之投資中央票券公司損失後，本行申算稅前盈餘達83.48億元，較八十九年之69.74億元及九十年之77.81億元分別增加13.74億元及5.67億元，顯見九十一年度獲利能力較往年提升。

(三) 研究發展狀況

九十一年度經核定並已完成之業務研究報告共計有12篇，摘錄如下：

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. 銀行經營績效之資訊表達。

of the target. Foreign exchange operations carried out during the year totaled US\$26.66 billion, amounting to 100.95% of the budget target; the amount of stock brokerage handled was NT\$129.196 billion, just 73.15% of the target.

Operating revenue for 2002 totaled NT\$36.836 billion and operating costs were NT\$27.189 billion. Operating income was NT\$1.317billion. Gross operating income was NT\$9.636 billion and operating costs amounted to NT\$8.329 billion; before-tax profit was NT\$127 million and after-tax loss amounted to NT\$936 million. The ratio of operating profit to operating revenue was 3.58%, and the ratio of before-tax profit to operating income was 0.34%. The spread between deposit and loan interest rates was 2.94 percentage points, and the ratio of after-tax net loss to shareholder equity was 2.47%.

1. Reasons for losses suffered in 2002

(1) Profits before pre-tax earning was NT\$0.127 billion, with NT\$1.09 billion of tax, TBB suffered after-tax loss of NT\$0.963 billion as result.

(2) Liquidation of Non-performing Loans, and Heightening of Reserves and Write-offs

The weakness of the overall market and the slumping real estate and stock markets, along with the price marketing strategy that has been adopted by domestic banks in an effort to attract customers in the intensely competitive banking industry, have had an adverse impact on asset quality. In order to improve its financial status, TBB wrote off bad loans of NT\$22.046 billion and NT\$3.766 billion in 2001 and 2002 respectively; and NT\$31.328 billion of non-performing loans was sold in 2002. The loan lost reserve were up from NT\$9.588 billion to NT\$12.321billion from 2001 to 2002. Income before income taxes was NT\$ 0.127 billions, At the end of 2002, its non-performing loans totaled NT\$ 67.607 billions, for a non-performing loan ratio of 9.76%.

2. The Bank's Profitability is Gradually Improving

After eliminating the special allocations made for improving asset quality, and lost in Central Bills Finance Corp investment, the Bank's pre-allocation before-tax profit was NT\$ 8.348billion; compare with the before-tax earnings of NT\$ 6.974billion in 2000 and NT\$ 7.781billion in 2001, this was an increase of NT\$ 1.374 billion and NT\$0.567 billion respectively. This shows that profitability in 2002 was better than in past years.



4. 金融資產證券化—兼論本行實施之可行性評估。
5. 我國生物技術產業發展藍圖與競爭優勢之研究。
6. 加入WTO後銀行競爭力之提升。
7. 如何創新金融產品與行銷之研究。
8. 本行授信印鑑制度及客戶簽章對保流程簡化之研究。
9. 本行辦理企業智慧財產權融資可行性之研究。
10. 本行視訊銀行服務系統之建置。
11. 如何有效落實執行自行查核。
12. 歐元之正式實施對國際金融之衝擊。

## 二、九十二年度 (92.1.1-92.12.31)

### 營業計畫概要

#### (一) 經營方針暨重要政策

1. 加強推展中小企業授信、微型企業創業貸款、創業貸款組合及應收帳款承購等業務，並積極發展個人金融業務，以全方位金融服務之綜合銀行為發展目標。
2. 積極策略聯盟，落實交叉行銷，開發各項新金融商品，強化既有產品之附加價值與功能，擴大行銷網路，建構「一次購足」新金融商品之環境。
3. 培育金融理財專業人才，強化衍生性金融商品之財務操作能力，並改善作業流程，簡化作業規定，以提升本行專業服務品質與形象。

#### (III) Research and Development

Twelve approved business R&D reports were completed during fiscal 2002, as follows:

1. Development of and Trends in the Private Banking Business
2. E-Commerce and Internet Security
3. Expression of Information on Bank Performance
4. The Securitization of Financial Assets, and the Feasibility Study Carried out by the TBB
5. A Blueprint for Development of the Biotechnology Industry, and Taiwan's Competitive Advantages
6. Enhancement of the Competitiveness of Taiwan Banks Following WTO Accession
7. How to Create Innovative Financial Products and Marketing
8. Simplification of the TBB's Loan Chop System, and of the Customer Cross-Guarantee Chop Process
9. A Feasibility Study of the TBB's Extension of Corporate Intellectual Property Rights Loans
10. Establishment of the TBB's Video Banking Service System
11. Effective Implementation of Self-Auditing
12. Impact of the Formal Implementation of the Euro on International Finance

## II. Operating Plans for Fiscal Year 2003 (Jan.1-Dec.31,2003)

#### (I) Major Operating and Business Policies

1. The SME loan, micro-start-up loan, start-up package loan, and factoring businesses will be strengthened and personal loans will be developed so as to advance toward the goal of becoming a full-service consolidated bank.
2. Strategic alliances will be formed, cross-marketing will be carried out, new financial products will be developed, the value-added and functions of existing products will be reinforced, marketing channels will be expanded, and a new "one-stop shopping" environment for financial products will be created.
3. Financial management professionals will be developed, the ability to manipulate derivative financial products will be reinforced, operating processes will be improved, and

4. 加強授信資產管理，強化專業能力，以提昇授信品質與效率。
5. 積極規劃資產負債管理資訊系統及市場風險管理系統之建置，以提昇資產負債管理效能，強化風險控管機制。
6. 加強兩岸三地投資貿易金融服務，鼓勵客戶以本行國際金融業務分行或香港分行作為財務調度中心。
7. 積極規劃資訊管理系統之建置，諸如構建「客戶資料倉儲及客戶關係管理系統」等，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。
8. 推展信託及消費金融業務，並積極爭取各項代理、代收及保管業務，以提高手續費收入比重，增裕全行營收。
9. 拓展證券經紀業務，鼓勵聯行轉介證券客戶，開發法人客源，並積極開拓期貨及選擇權市場。
10. 強化授信覆審功能，加速執行程序之進行，加強追索呆帳債權及辦理承受、處分擔保品。

## (二) 營業目標

1. 存款業務（不含同業存款）：新台幣7,626億元。
2. 放款業務：新台幣6,070億元。
3. 外匯業務：279億美元。
4. 證券經紀業務：新台幣2,134億元。

operating regulations will be simplified so as to upgrade the quality and image of the Bank's professional services.

4. Loan asset management will be strengthened and professional capabilities reinforced so as to enhance loan quality and efficiency.
5. Active planning will be carried out for the establishment of an assets and liabilities management information system and market risk management system in order to strengthen the effectiveness of assets and liabilities management and reinforce the risk control mechanism.
6. Cross-straits investment and trade financial services will be strengthened, and clients will be encouraged to use the Bank's OBU and Hong Kong Branch as fund deployment centers.
7. Planning for the establishment of an information management system will be carried out, including the establishment of customer databank and customer relations management system, to facilitate bank-wide business integration and the provision of decision-making information as well as to reinforce business development capabilities.
8. The trust and consumer financing businesses will be developed and agency, collection, and custodial businesses of all kinds will be vigorously pursued in order to increase the ratio of commission income and enrich bank-wide income.
9. The stock brokerage business will be expanded and branches will be encouraged to pass on securities customers, the corporate customer base will be developed, and the futures and options markets will be vigorously expanded.
10. The loan review function will be reinforced, implementation processes will be speeded up, and demands for the payment of bad debts and the takeover and disposition of collateral will be strengthened.

## (II) Business Targets

1. Deposits (excluding due to banks): NT\$762,600 million
2. Loans: NT\$607,000 million
3. Foreign exchange transactions: US\$27,900 million
4. Securities brokerage: NT\$213,400 million



以上是本行過去一年來之經營成果及未來發展目標，展望未來，隨著金控公司成立，各種策略聯盟也將陸續展開，而市場利率走低，也壓縮銀行獲利空間，加上外商銀行挾跨國企業之優勢加入國內市場，銀行業之經營更加充滿挑戰，本行身為國內十大行庫之一，深刻體認傳統之存、放款業務已不能滿足客戶需求，惟有改善經營體質，提升獲利能力，並增加金融商品之多樣性、提供全方位之投資理財業務及企業財務諮詢服務，方能與客戶建立良好關係，而本行也將以此為努力目標。承蒙各位股東、董監事及各界先進、社會賢達長久來之支持與愛護，本行得以成長茁壯，謹此致謝，而本行全體同仁也將秉持進步、效率、責任之經營理念，更加努力，期能展現亮麗之營收表現，並為股東創造利潤。

The above descriptions cover the results of the Bank's operations over the past year and its future development goals. Looking to the future, the establishment of financial holding companies will lead to the formation of strategic alliances of various kinds. Market interest rates will be low, compressing the banks' room for profits, and the entry of foreign banks into the domestic market with their advantages as transnational enterprises will confront banking operations with even more challenges. As one of Taiwan's top-10 banks, the TBB deeply realizes that its traditional deposit and loan businesses are no longer able to satisfy the needs of its customers, and that only by improving its operating structure, enhancing profitability, increasing the diversity of its financial products, and providing a full range of investment portfolio services and corporate financial consultation services will it be able to establish a strong relationship with its customers. These, therefore, will be the goals toward which the Bank will direct its efforts. It is the long-term care and support of you our shareholders, directors, and supervisors, as well as the leaders of industry and the elites of society, that have enabled the Taiwan Business Bank to strengthen and grow, and for that we extend to all of you our heartfelt thanks. In the future, our entire staff will hold firmly to the operating principles of progress, efficiency, and responsibility with the aim of achieving a brilliant earnings performance and creating profits for our shareholders.



# TAIWAN BUSINESS BANK

# B

Bank Profile

貳 | 銀行概況





## 一、銀行簡介

本行前身係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50家，辦事處58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9部、6室。國內分行124家，另有國際金融業務分行1家；海外設有香港分行、美國洛杉磯分行及澳洲雪梨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 Mutual Loans 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.

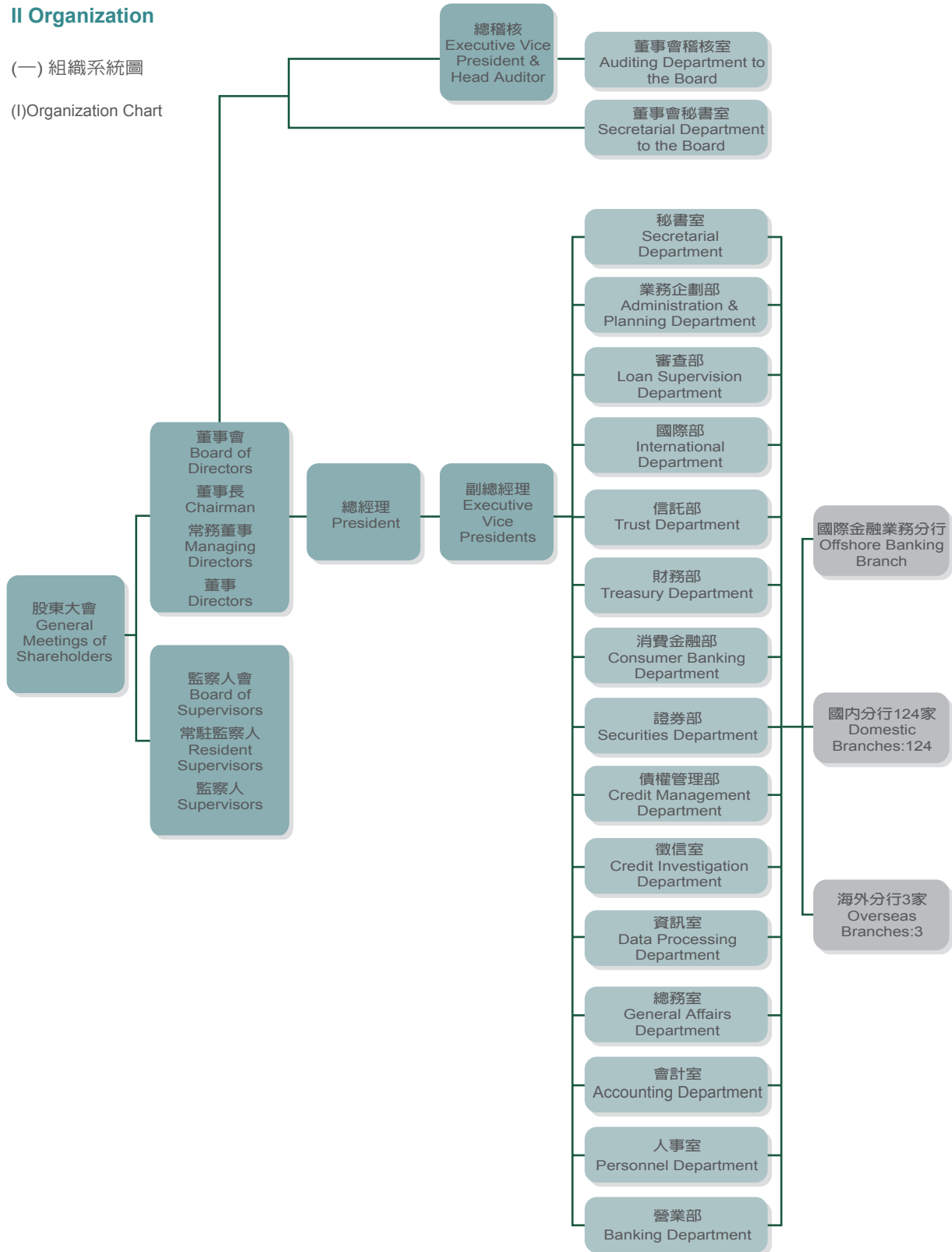
To cope with the liberalized and internationalized financial environment, and to conform to the government's vision of building Taiwan into an Asia-Pacific Regional Operations Center, the TBB was transformed into a private bank on Jan. 22, 1998 and entered a brand-new age of operations. At the time of 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.

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：91年12月31日  
As of Dec. 31, 2002

職稱 Title	姓名 Name	學歷 Education	經歷 Career Experience	選(接)任日期 Inauguration Date	任期 Tenure (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-Jou	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、台灣金融資產 服務(股)公司董事、台灣金聯資產 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 2001/08/29	二年八個月 (92.06.14) 2 years and eight months (2003/06/14)	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 SVP & General Manager, Trust Department General Manager, Loan Supervision Department GM, Senior 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 2001/08/29	二年八個月 (92.06.14) 2 years and eight months (2003/06/14)				
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., Deputy Director General, London Representative Office Representative, Foreign Exchange Department Director General, Central Bank of China	89.10.15 2000/10/15	二年八個月 (92.06.14) 2 years and eight months (2003/06/14)	888,002,495	27.917		
常務董事 Managing Director	臺灣銀行 代表人 高進章 Bank of Taiwan Representative: Kao Ching Chang	師範大學 歷史系 History Dept., National Taiwan Normal University	臺灣銀行分行經理、消費金融部專門委 員、總務室專門委員 General Manager, VP of Consumer Banking Department and General Affair Department, Bank of Taiwan	91.05.07 2002/05/07	二年八個月 (92.06.14) 2 years and eight months (2003/06/14)				
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 國貿系 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, Business Department SVP & General Manager, Senior Vice President, First Commercial Bank	90.10.22 2001/10/22	二年八個月 (92.06.14) 2 years and eight months (2003/06/14)	207,551,088	6.525		

銀行概況

職稱 Title	姓名 Name	學歷 Education	經歷 Career Experience	選(接)任日期 Inauguration Date	任期 Tenure (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 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 SVP & General Manager, Past-due Loan Processing Center Director, Auditing Department Director, Secretary General, Taiwan Business Bank; Director, Union Real-Estate Management Corp.; Executive Vice President, Taiwan Business Bank	90.09.03 2001/09/03	二年八個月 (92.06.14) 2 years and eight months (2003/06/14)				
董事 Director	財政部 代表人 吳燦輝 Ministry of Finance Representative: Wu Tsan-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 2000/10/15	二年八個月 (92.06.14) 2 years and eight months (2003/06/14)				
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.; Vice President, Wu Ho-Shih Memorial Hospital	89.10.15 2000/10/15	二年八個月 (92.06.14) 2 years and eight months (2003/06/14)				
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 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, Data Processing and Information Department Business Planner, AVP, SVP & General Manager, Bank of Taiwan	89.10.15 2000/10/15	二年八個月 (92.06.14) 2 years and eight months (2003/06/14)				
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 Dept. Bank of Taiwan	89.10.15 2000/10/15	二年八個月 (92.06.14) 2 years and eight months (2003/06/14)				
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, Third Division, Institute of Economics, Academia Sinica; Prof., Tam Kang University;	89.10.15 2000/10/15	二年八個月 (92.06.14) 2 years and eight months (2003/06/14)	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-Jau	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 Personnel Dept. Director, Human Resources Dept. General Manager, Savings Department SVP & General Manger, Chang Hwa Commercial Bank	89.10.15 2000/10/15	二年八個月 (92.06.14) 2 years and eight months (2003/06/14)	329,711,334	10.355		



職稱 Title	姓名 Name	學歷 Education	經歷 Career Experience	選(接)任日期 Inauguration Date	任期 Tenure (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	第一銀行 代表人 郭建中 First Commercial Bank Representative: Kuo Jiann-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 Chinese Studies, Tam Kang University	89.10.15 2000/10/15	二年八個月 (92.06.14) 2 years and eight months (2003/06/14)				
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	嘉年營造工程(股)公司、統領建設 (股)公司、瑞隆建設(股)公司董事長 Chairman, Challenge Construction Inc., Tonlin Construction & Development Inc., Draco Construction & Development Inc.	89.10.15 2000/10/15	二年八個月 (92.06.14) 2 years and eight months (2003/06/14)	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-Tu	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 2001/12/21	二年八個月 (92.06.14) 2 years and eight months (2003/06/14)				
常駐 監察人 Resident Supervisor	彰化銀行 代表人 吳炯忻 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 2000/10/15	二年八個月 (92.06.14) 2 years and eight months (2003/06/14)				
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 Director General, Banking Examination Dept., Central Bank of China; Vice President, Central Deposit Insurance Corp.	89.10.15 2000/10/15	二年八個月 (92.06.14) 2 years and eight months (2003/06/14)				
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 會統系 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, Central Bank of China	89.10.15 2000/10/15	二年八個月 (92.06.14) 2 years and eight months (2003/06/14)				
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 SVP and General Manager, Trust Department GM, Securities Department, Bank of Taiwan	90.08.10 2001/08/10	二年八個月 (92.06.14) 2 years and eight months (2003/06/14)				

銀行概況

職稱 Title	姓名 Name	學歷 Education	經歷 Career Experience	選(接)任日期 Inauguration Date	任期 Tenure (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
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 SVP & General Manager, Trust Department General Manager, Loan Supervision Department GM, Senior 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 2001/08/29					
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 VP & General Manager, SVP & GM, VP, Secretary General, Taiwan Business Bank; Director, Union Real-Estate Management Corp.	90.08.29 2001/08/29		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 Deputy General Manager, General Manager, Vice President, Director, Secretary General, Taiwan Business Bank.	90.08.29 2001/08/29		157,024	0.005		
副總經理 Executive Vice President	黃新吉 Huang Sin-Gi	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 2001/08/29		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 Deputy Director, SVP & General Manager, Director, Taiwan Business Bank.	90.08.29 2001/08/29		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 Bank	臺灣銀行 Bank of Taiwan
彰化商業銀行 Chang Hwa 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 Boards of Director 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90-1甲次(期) 長期次順位債券 No. 90-1A long term subordinated bonds	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. 90-1D long term subordinated bonds
中央主管機關核准日期、 文號 Date and No. of Government Approval	90.11.7 台財融第0900007597號函 Nov. 7, 2001; Tai Tsai Jung No. 0900007597	90.11.7 台財融第0900007597號函 Nov. 7, 2001; Tai Tsai Jung No. 0900007597	90.11.7 台財融第0900007597號函 Nov. 7, 2001; Tai Tsai Jung No. 0900007597	90.11.7 台財融第0900007597號函 Nov. 7, 2001; Tai Tsai Jung No. 0900007597
發行日期 Date of Issuance	90.11.20 Nov. 20, 2001,	90.11.20 Nov. 20, 2001,	90.11.20 Nov. 20, 2001,	90.11.20 Nov. 20, 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\$10million NT\$1million	新台幣1億元、5,000萬元 、1,000萬元、100萬元 NT\$100 million NT\$50 million NT\$10million NT\$1million	新台幣1億元、5,000萬元 、1,000萬元、100萬元 NT\$100 million NT\$50 million NT\$10million NT\$1million	新台幣1億元、5,000萬元 、1,000萬元、100萬元 NT\$100 million NT\$50 million NT\$10million NT\$1million
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39.39億元 NT\$3.939 billion	新台幣5億元 NT\$0.5 billion	新台幣12.04億元 NT\$1.204 billion	新台幣68.02億元 NT\$6.802 billion
利率 Interest Rate	固定年利率3.75% Fixed rate 3.75% per annum	機動年利率3.7% Floating rate 3.7% per annum	固定年利率3.8% Fixed rate 3.8% per annum	固定年利率3.7% Fixed rate 3.7% per annum
期限 Term Maturity:	10年期 到期日：100年11月20日 10 years Nov. 20, 2011	10年期 到期日：100年11月20日 10 years Nov. 20, 2011	10年期 到期日：100年11月20日 10 years Nov. 20, 2011	7年期 到期日：97年11月20日 7 years Nov. 20, 2008
償還方法 Method of Repayment	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	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, 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%



金融債券種類 Type of Financial Bond	第90-2次(期) 長期次順位債券 No. 90-2 long term subordinated bonds	第90-3次(期) 長期次順位債券 No. 90-3 long term subordinated bonds	第90-4次(期) 長期次順位債券 No. 90-4 long term subordinated bonds
中央主管機關核准日期、 文號 Date and No. of Government Approval	90.11.7 台財融第0900007597號函 Nov. 7, 2001; Tai Tsai Jung No. 0900007597	90.11.7 台財融第0900007597號函 Nov. 7, 2001; Tai Tsai Jung No. 0900007597	90.11.7 台財融第0900007597號函 Nov. 7, 2001; Tai Tsai Jung No. 0900007597
發行日期 Date of Issuance	90.12.24 Dec. 24, 2001,	91.01.10 Jan. 10, 2002,	91.08.21 Aug. 21, 2002,
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\$10million NT\$1million	新台幣1,000萬元 NT\$10 million	新台幣1億元 NT\$100 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
總額 Total Value	新台幣30億元 NT\$3 billion	新台幣2億元 NT\$0.2 billion	新台幣20億元 NT\$2 billion
利率 Interest Rate	機動年利率3.9% Floating rate 3.9% per annum	固定年利率3.95% Fixed rate 3.95% per annum	機動年利率2.85% Floating rate 2.85% per annum
期限 Term Maturity:	7年期 到期日：97年12月24日 7 years Dec. 24, 2008	7年期 到期日：98年1月10日 7 years Jan. 10, 2009	5年期 到期日：96年8月21日 5 years Aug. 21, 2007
償還方法 Method of Repayment	到期一次還本 One-time repayment upon maturity	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
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
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%
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%
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%

(三)參與發行海外存託憑證之發行情形：無。

(III) Participation in issuance of overseas depository receipts: None

# TAIWAN BUSINESS BANK

# B

Business Operations

參 | 營運概況



透明、與市場連動及具公信力的房貸



## 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、信託等商業銀行業務，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。

## 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 commercial 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 savings and trust operations through Savings and Trust departments established with the approval of the Central Bank of China in accordance with the relevant provisions of the Banking Law.

18. 期貨交易輔助人（經營證券相關期貨交易輔助業務）。

19. 經中央主管機關核准辦理之其他有關業務。

## (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。茲就九十一年度（91.1.1-91.12.31）各項業務概況說明如下：

### 1. 存款業務

至九十一年十二月底存款總餘額為新台幣8,182.80億元，較九十年十二月底增加390.10億元，增加比率為5.01%。

18. Associate persons of futures commission merchants.

19. Provision of other services as approved by the competent authorities.

## (II) Business Performance for the Past Two Years

With the change in the government's 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 FY2002 (Jan. 1,2002~Dec. 31,2002):

### 1. Deposits

At the end of December 2002 total deposits in the Bank stood at NT\$818.28 billion; compared with the end the Dec. 2001 this was an increase of NT\$39.01 billion, for a growth rate of 5.01%.

## 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	九十一年底 Dec. 31, 2002		九十年底 Dec. 31, 2001	
		金額 Amount	比率 %	金額 Amount	比率 %
活期性存款 Demand Deposits		249,934	30.54	227,185	29.16
定期存款 Time Deposit		283,450	34.64	291,549	37.41
定期儲蓄存款 Time Savings Deposits		243,108	29.71	237,587	30.49
公庫存款 Treasury Deposits		5,641	0.69	2,828	0.36
同業存款 Due to Banks		36,147	4.42	20,121	2.58
合計 Total		818,280	100.00	779,270	100.00



## 2. 放款業務

至九十一年十二月底，本行放款總餘額為新台幣6,235.46億元，較九十年十二月底增加80.35億元，增加比率為1.31%。

## 2. Loans

The amount of loans outstanding at the end of Dec. 2002 totaled NT\$623.546 billion; compared with the end of Dec. 2001 this was an increase of NT\$8.035 billion, for an increase rate of 1.31%.

### 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	九十一年底 Dec. 31, 2002		九十年底 Dec. 31, 2001	
		金額 Amount	比率 %	金額 Amount	比率 %
短期放款 Short-term Loans		182,370	29.25	176,394	28.66
中期放款 Medium-term Loans		205,158	32.90	186,236	30.26
長期放款 Long-term Loans		236,018	37.85	252,881	41.08
無擔保放款 Credit Loans		260,536	41.78	224,162	36.42
擔保放款 Loan Secured		363,010	58.22	391,349	63.58
合計 Total		623,546	100.00	615,511	100.00

## 3. 外匯業務

本行九十一年度外匯業務總承做量266.66億美元，較九十年度增加3.14億美元，增加比率為1.19%。

## 3. International Banking

The total volume of foreign exchange transactions undertaken by the Bank during FY 2002 was US\$26.666 billion; compared with FY 2001 this was an increase of US\$ 0.314billion, for an increase rate of 1.19%.

### 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	九十一年度 FY2002		九十年度 FY2001	
		金額 Amount	比率 %	金額 Amount	比率 %
出口業務 Export		1,773	6.65	2,124	8.06
進口業務 Import		2,284	8.56	2,136	8.11
匯兌業務 Remittance		22,609	84.79	22,092	83.83
合計 Total		26,666	100.00	26,352	100.00

註：外匯業務承做量係DBU及OBU承做量合計數。  
Note: OBU included.

## 4. 信託業務

- (1) 收受指定用途信託資金業務：九十一年度收受指定用途信託資金承做額（不含國內債券型基金）為新台幣26.59億元。因九十一年度新增受理客戶申購國內債券型基金，截至九十一年十二月底止收受指定用途信託資金業務餘額為新台幣160.08億元，較九十年度增加100.08億元，增加比率為166.80%。
- (2) 保管銀行業務：九十一年度受託保管資產平均餘額為新台幣392.54億元，較九十年度增加83.17億元，增加比率為26.88%。
- (3) 股票簽證業務：九十一年度辦理股票簽證業務金額為新台幣219.53億元，較九十年度增加64.64億元，增加比率達41.73%。

## 4. Trust Business

- (1) Non-discretionary trust funds : The total value of non-discretionary trust funds entrusted to the Bank in FY 2002 was NT\$2.659 billion (Domestic bond funds not included). The total amount of these trust funds with the Bank at the end of December 2002 was NT\$16.008 billion, up NT\$10.008billion over FY 2001 for a growth of 166.80%.
- (2) Custodial banking : The total value of assets taken under custodianship in FY 2002 was NT\$39.254 billion, for an increase of NT\$8.317billion or 26.88% over the previous year.
- (3) Securities certification : The total value of securities certified by the TBB during FY 2002 amounted to NT\$21.953 billion; this was an increase of NT\$6.464billion over the previous fiscal year, for an increase rate of 41.73%.

## 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	九十一年度 FY2002	九十年 FY2001
收受指定用途信託資金餘額 Balance of Non-discretionary Trust Funds		16,008	6,000
收受指定用途信託資金承做額（不含國內債券型基金） Amount for Non-discretionary Trust funds (domestic bond funds not included)		2,659	1,512
收受指定用途信託資金投資國內債券型基金餘額 Balance of Non-discretionary Trust funds invested in domestic bond funds		8,768	— (註)
保管銀行業務保管資產平均餘額 Total Average Custodial Assets		39,254	30,937
股票簽證業務承做額 Volume of Securities Certification		21,953	15,489

註：收受指定用途信託資金投資國內債券型基金業務係自九十一年度起開辦。

Note: TBB inaugurated Non-discretionary Trust funds invested in domestic bond funds business in 2002.

## 5. 證券業務

- (1) 證券經紀業務：九十一年度受託買賣有價證券成交金額為新台幣1,291.96億元，較九十年度增加158.58億元，增加比率為13.99%。

## 5. Securities Operations

- (1) Securities brokerage : The total volume of securities transactions undertaken on behalf of customers during FY 2002 amounted to NT\$129.196billion; compared with FY 2001 this was an increase of NT\$15.858billion, for an increase rate of 13.99%.



- (2) 證券融資業務：九十一年度辦理有價證券融資業務餘額為新台幣8.30億元，較九十年度減少0.64億元，減少比率為7.16%。
- (3) 期貨交易輔助業務：九十一年度承做口數達12,327口，較九十年度增加3,699口，增加比率為42.87%。
- (4) 自營買賣債券業務：九十一年度自營買賣債券（附買回）業務餘額為新台幣70.83億元，較九十年度減少34.93億元，減少比率為33.03%。
- (5) 短期票券簽證承銷業務：九十一年度辦理短期票券簽證承銷業務承做額為新台幣3.22億元，較九十年度減少9.09億元，減少比率為73.84%。

- (2) Securities margin trading : The average balance of margin trading undertaken in FY 2002 was NT\$0.83billion, compared with FY 2001 this was a decrease of NT\$0.064 billion, for a decline rate of 7.16%.
- (3) Associate person of futures commission merchants handled: The total no. of associate person of futures transactions handled during FY2002 were 12,327, compared with FY 2001 this was an increase of more than 3,699, for a growth rate of 42.87%.
- (4) Bond repurchasing : The amount of this business outstanding at the end of December 2002 was NT\$7.083billion. This was a decrease of NT\$3.493billion compared with FY 2001, for a 33.03% decline.
- (5) Bills certification and underwriting : The total value of bills certified and underwritten by the TBB during FY 2002 amounted to NT\$0.322billion, this was a decrease of NT\$0.909billion over FY 2001 for a 73.84% 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	九十一年度 FY2002	九十年度 FY2001
證券經紀業務成交金額 Total Stock Trading Amount in Brokerage		129,196	113,338
證券融資業務餘額 Balance of Securities Margin Trading		830	894
期貨交易輔助業務承做口數 No. of Associate Person of Futures Transactions Handled		12,327	8,628
自營買賣債券(附買回)餘額 Balance of Bond Trading (repurchase)		7,083	10,576
短期票券簽證承銷業務承做額 Amount for Bills Certification and Underwriting		322	1,231

#### 6. 信用卡業務

九十一年度本行國際信用卡增加發卡數為113,313卡，累計發卡數為339,729卡；國際信用卡交易量為新台幣65.31億元，較九十年度增加11.88億元，增加比率為22.23%。

#### 6. Credit Cards

A total of 113,313 new international cards were issued in 2002, bringing the accumulated number of cards issued by the Bank to 339,729. The total transaction value of customers using international credit cards issued by the TBB reached NT\$6.531billion, an increase of NT\$ 1.188 billion compared with FY 2001 for a growth rate of 22.23%.



## 最近二年度信用卡業務概況比較表

## Credit Card Business Performance for Recent Two Years

單位：新台幣百萬元 / 卡  
Millions of NT Dollars/no. of Cards

項目 Item	年度 FY	九十一年度 FY2002	九十年 FY2001
卡片交易量 Card Transaction Volume		6,531	5,343
累積發卡數 Accumulated No. of Cards Issued		339,729	226,416

## 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

## Short Term Investments for recent 2 years

單位：新台幣仟元  
Thousands of NT dollars

投資標的 Items	91年12月31日 Dec. 31, 2002	90年12月31日 Dec. 31, 2001
股票 Stock	1,257,143	1,349,290
基金 Fund	4,608,207	1,644,000
合計 Total	5,865,350	2,993,290

(2) 長期投資〔請參閱轉投資事業（P.42）及（財務概況）財務報表附註之長期股權投資（P.82）〕

(2) Long term Investments (For more information, please refer to reinvestments, page 42 and chapter 5(Long-Term Equity Investments), page 82)

## 8. 買賣票券及承銷商業本票

## 8. Bond Trading &amp; Underwriting Business

單位：新臺幣仟元  
Thousands of NT dollars

項目 Item	九十一年度 FY 2002		九十年 FY 2001	
	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)	8,132,522	186,296	42,376,032	1,598,302
買入承兌匯票（含附買回、附賣回） Acceptances Purchased(including repo & resale )	30,297	701	39,126	2,201
買入定期存單（含附買回、附賣回） CD purchased (including repo & resale )	47,248,805	86,856	20,926,217	419,147
買入國庫券（含附買回、附賣回） Treasury Notes Purchased (including resale )	0	0	174,446	9,483
合計 Total	55,411,624	273,853	63,515,821	2,029,133

### (三) 未來計畫開發之新金融商品

1. 媒體交換自動轉帳、電子票據、晶片金融卡及XML金流作業等業務。
2. 組合性產品，如智慧理財帳戶。
3. 匯率選擇權、組合式外匯存款及換單轉讓等外匯投資理財商品。
4. 有價證券信託、募集共同信託基金、生前契約費用信託、員工持股（福儲）信託等多項新種信託商品。

## 二、市場分析

### (一) 經濟成長率

國際經濟繁榮景象在九十一年初曇花一現後便開始走下坡，資訊科技產能持續的供給過剩，益發使削價競爭時有所聞，而國際企業醜聞頻仍以及相互對峙的美伊情勢，不僅使美國經濟急速降溫，全球經濟亦籠罩在通貨緊縮的疑慮中。國內方面，政府支出及投資因受財政緊絀壓力影響而出現負成長，就業情勢惡化與所得增幅趨緩使得民間消費意願僅小幅成長，民間投資亦大受影響，整體而言，內需雖較上年為佳，但推升力道恐嫌不足，幸賴出口貿易挹注，帶動國內經濟擺脫九十年的負成長，主計處估計九十一年國內經濟成長率為3.54%。

### (二) 對外貿易

依據財政部統計處統計，九十一年拜中國大陸經濟成長穩健之賜，出口表現亮麗，全年對香港及大陸的出口占我總出口的30%以上，取代美國，穩居我出口第一大地區。累計全年貿易總額為2,432.3億美元，其中出口金額為1,306.4億美元，進口金額為1,125.9億美元，與上年同期相較，分別增加6.3%及5.0%，貿易出超為180.5億美元，創下民國七十七年以來的新高，相較於九十年出進口大幅衰退17.1%及23.4%而言，著實不可同日而語。

### (III) New Financial Products for Future Development

1. The automated clearing house business, electronic checking, IC bank cards, and XML operations desk business.
2. Package financial products and intelligent investment accounts.
3. Foreign exchange options, package foreign exchange deposits, transfer L/Cs, and other foreign exchange investment products.
4. Securities trust, the marketing of mutual funds, prearranged funeral service contracts, employee shareholding trust, and other new kinds of trust products.

## II. Market Analysis

### (I) Economic Growth

After a flowery burst at the beginning of 2002 the international economy turned downward, with the information technology industry continuing in a state of excessive capacity and occasionally experiencing outbursts of price-slashing competition; in addition, frequent international corporate scandals and the standoff between America and Iraq not only caused a rapid cooling of the United States economy but also enveloped the global economy in a cloud of currency deflation. In Taiwan, government expenditures and investments experienced a negative growth because of the pressure of a fiscal shortfall, and a deterioration in the unemployment situation plus a reduction in the increase in incomes led to only a small growth in consumption, and private investment was severely affected as well. Overall, although domestic demand was better than the previous year, the growth force was insufficient; fortunately, the contribution of export trade helped the domestic economy to break away from the negative growth of 2001 and the Directorate General of Budget, Accounting and Statistics estimated the economic growth rate for 2002 at 3.54%.

### (II) Foreign Trade

According to figures released by the Department of Statistics, Ministry of Finance, thanks to continued maintenance of the China's economy at a high level of performance. Taiwan's export to Hong Kong and China managed to exceed our largest trading partner United States and accounted to over 30% of Taiwan's total export volume. The total imports and exports in 2002 amounted to US\$243.23 billion, of which exports accounted for US\$130.64 billion and imports US\$112.59 billion. Compared with 2001, these figures represented increases of 6.3% and 5.0%, respectively. The trade surplus for the year was US\$18.05 billion, it was a new high since year 1988.

### (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，自八十九年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，惟資金需求有待提振。主管機關為健全金融制度，加速金融整合以配合加入WTO後的市場開放，先後採取下列措施：

1. 九十一年七月訂定「信託業法施行細則」與「票券金融管理法施行細則」。
2. 為發展國民經濟，透過證券化提高金融資產之流動性，並保障投資，九十一年七月制定「金融資產證券化條例」。
3. 九十一年八月修正「銀行法施行細則」第七條與修正「台灣地區與大陸地區金融業務往來許可辦法」。
4. 九十一年十二月依據「銀行內部控制及稽核制度實施辦法」第二十六條規定，委託會計師辦理銀行內部控制制度之查核，應於每年四月底前出具上一年度會計師查核報告函報財政部。

至於匯率方面，新台幣在九十年出現大幅貶值後，因日圓的走升，九十一年開始轉而升值，然因景氣復甦不夠明朗，企業營收與獲利成長速度不見起色，再者，央行為強化出口競爭力，刻意維持低匯率政策，皆不利新台幣升值，然新台幣匯價仍較上年好轉，惟亦不見明顯走揚。

### (四)未來展望

展望九十二年，由於環球透視機構預測明年世界貿易量成長率將由九十一年度的2.1%增至5.7%，顯示外貿將維持熱絡態勢，而研究機構也一致認為九十二年我國經濟表現應可較上年為佳。不過，正式加入WTO後，整體產業結構開始感受到明顯衝擊，失業率節節攀高，強者

### (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. The Implementation Rules for the Trust Business Law and the Implementation Rules for the Bills Finance Management Law were established in July 2002.
2. The Statute for the Securitization of Financial Assets was established in July 2002 in order to boost development of the national economy by heightening the liquidity of financial assets and protecting investments through securitization.
3. Article 7 of the Implementation Rules for the Banking Law and the Regulations Governing Financial Relations Between the Taiwan Area and Mainland China were revised in August 2002.
4. Accountants were commissioned to conduct an audit of the Bank's internal controls system in December 2002 in accordance with the stipulations of Article 26 of the Implementation Rules for Banks' Internal Control and Auditing Systems. The auditor's report for the previous year is to be submitted to the Ministry of Finance by the end of April each year.

In the area of exchange rates, the New Taiwan dollar underwent a major depreciation in 2001 and then began strengthening in 2002 as the Japanese yen turned upward. The recovery of the economy was not very clear, however, and there was no acceleration in the speed of growth of corporate incomes and profits; in addition, the Central Bank purposely held to a policy of low exchange rates in order to reinforce export competitiveness. All of this was unfavorable to the appreciation of the NT dollar; the local currency did improve over the previous year, but there was no very appreciable upward trend.

### (IV) Future Prospects

International trade is expected to heat up in 2003, with Global Insight Inc. predicting that the rate of trade growth will increase from 2002's 2.1% to 5.7%. Research institutions unanimously feel, as well, that Taiwan's economic performance will improve in 2003. Following Taiwan's formal accession to the WTO, however, the island's industrial structure as a whole began feeling an appreciable impact; the unemployment rate rose step by step, and a situation in which the strong remained strong while the

恆強、弱者恆弱的現象漸次分明，廉價的進口品以及部分回流銷台的产品逐漸波及國內物價，由於政府的續降關稅與採取更開放的市場措施，商品類價格易跌難漲，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。從央行將九十二年度M2貨幣供給額下調至1.5%到5.5%之間來看，顯示民間資金需求不強，反映貨幣需求仍弱的事實。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，由於重貼現率僅1.65%，雖有機會再降利率，惟幅度有限。此外，金融控股公司的陸續成立，金融業將面臨一場更為激烈的競爭。

weak continued weak gradually developed. Cheap imported products and some products that were sold back to Taiwan steadily affected domestic prices. The lowering of customs tariffs and the adoption of greater market opening by the government kept downward pressure on commodity prices, and the rapid flow of short-term capital not only expanded the room for NT dollar exchange rates to fluctuate but also deepened foreign exchange risk for businesses. The lowering by the Central Bank of the growth in the M2 money supply to a range of 1.5% to 5.5% indicates that the demand for funds in the private sector is not strong, reflecting the fact of weak demand for money. The government can be expected to continue holding to a loose-money policy in an attempt to revitalize the economy; with the rediscount rate standing at only 1.65%, however, the space for further interest rate reductions is limited. Furthermore, the continuous establishment of more financial holding companies will confront the financial industry with even intense competition than ever.

### 三、從業員工

#### III. Human Resources

##### 最近二年度員工結構表

##### Staff Structures of Recent Two Years

項目 Item	年度 FY	九十一年度 FY2002	九十年 FY2001
員工人數 No. of Employees		4,802人	4,905人
平均年齡 Average Age		40.7歲	40.7歲
平均服務年資 Average Working Years		16.0年	16.1年
學歷分布比率 Education Level of Employees	碩士以上 Master	2.96%	2.20%
	大學 University	30.78%	29.36%
	專科 College	40.09%	39.88%
	高中 Senior High School	24.05%	26.18%
	高中以下 Below Senior High School	2.12%	2.38%

#### 四、勞資關係

##### (一)公司福利措施

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. 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。
4. 員工存款及房屋貸款均享有優惠利率。
5. 對本行屆齡退休員工發給照護慰問金。
6. 訂定「臺灣企銀行員因公遭受危險或意外事故致殘廢或死亡發給慰問金要點」，對於因公致殘者，依殘廢等級最高發給慰問金三百萬元，因公死亡者，發給繼承人三百萬元慰問金。

##### (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0.5%，另就營業收入提撥0.15%，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。

#### IV. Labor-Management Relations

##### (I) Company Welfare Measures

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. The headquarters restaurant provides inexpensive breakfast, lunch, snacks, and beverages for employees.
4. Employees enjoy preferential interest rates for deposits and home loans.
5. Care money is presented to the Bank's retired employees.
6. The "TBB Guidelines for the Issuance of Consolation Payments to Employees Suffering Disability or Death Resulting from Danger or Accident Encountered in the Line of Duty" were established to provide payments of up to NT\$3 million to disabled personnel, depending on extent of disability, or of NT\$3 million to the heirs of employees in the event of death.

##### (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

(V) 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元以上固定資產資料

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

民國九十一年十二月三十一日

As of Dec. 31, 2002

單位：新台幣仟元  
Thousands of NT dollars

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 Re-evaluation	未折減餘額 (帳面價值) Book Value	使用狀況 Purpose Used by			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 Leased by	閒置 Vacant		
土地 Land	m <sup>2</sup>	764.00	55.02 1966/02	7,465	286,185	293,650	台北分行及資訊室 Taipei Br. & Data Processing Dept.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	5,710.61	59.08 1970/08	164,308	15,010	119,852					
土地 Land	m <sup>2</sup>	120.39	69.04 1980/04	9,000	34,447	43,447	中山分行 Chung Shang Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,138.45	69.04 1980/04	71,256	0	48,689					
土地 Land	m <sup>2</sup>	518.00	71.01 1982/01	59,239	129,372	188,611	松山分行 Sung Shan Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	2,229.40	71.01 1982/01	40,606	0	29,217					
土地 Land	m <sup>2</sup>	803.00	46.06 1957/06	6,030	36,165	42,195	興中分行 Hsing Chung Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	4,432.64	76.06 1987/06	47,154	0	34,230					
土地 Land	m <sup>2</sup>	153.59	70.06 1981/06	16,889	2,617	19,506	成功分行 Cheng Kung Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,229.83	72.04 1983/04	60,144	0	40,268					
土地 Land	m <sup>2</sup>	131.57	72.06 1983/06	73,530	371	73,901	松江分行 Sung Kiang Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,487.57	72.06 1983/06	44,563	0	32,517					
土地 Land	m <sup>2</sup>	1,295.00	45.05 1956/05 72.11 1983/11	1,999	122,318	124,317	豐原分行 Feng Yuan Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	5,312.20	76.04 1987/04	87,533	0	71,762					
土地 Land	m <sup>2</sup>	2,873.00	76.11 1987/11	181,199	65,376	246,575	民權分行 Min Chen Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	2,970.31	76.11 1987/11	34,999	0	24,588					
土地 Land	m <sup>2</sup>	1,122.56	77.02 1988/02	36,757	15,345	52,102	仁德分行 Jen Te Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,567.89	77.02 1988/02	22,948	0	18,077					
土地 Land	m <sup>2</sup>	362.96	78.01 1989/01	34,035	3,712	37,747	湖口分行 Hu Kou Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,034.76	78.01 1989/01	17,689	0	14,075					

營運概況

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 Re-evaluation	未折減餘額 (帳面價值) Book Value	使用狀況 Purpose Used by			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 Leased by	閒置 Vacant		
土地 Land	m <sup>2</sup>	135.49	78.07 1989/07	22,780	3,461	26,241	基隆分行 Keelung Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	985.24	78.07 1989/07	134,030	0	103,720					
土地 Land	m <sup>2</sup>	799.00	78.07 1989/07	60,438	9,729	70,168	太平分行 Tai Ping Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	2,619.62	78.07 1989/07	58,513	0	46,583					
土地 Land	m <sup>2</sup>	128.32	80.06 1991/06	58,680	3,493	62,173	雙和分行 Shuang Ho Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,244.45	80.05 1991/05	195,454	0	154,801					
土地 Land	m <sup>2</sup>	114.50	80.08 1991/08	50,628	1,849	52,478	中和分行 Chung Ho Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,137.30	80.08 1991/08	168,197	0	133,285					
土地 Land	m <sup>2</sup>	129.71	79.10 1990/10	37,138	4,298	41,436	埔墘分行 Pu Chya Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	849.84	80.05 1991/05	133,961	0	106,629					
土地 Land	m <sup>2</sup>	209.78	80.07 1991/07	27,039	2,031	29,069	北桃園分行 N. Taoyuan Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,293.25	80.07 1991/07	95,925	0	76,341					
土地 Land	m <sup>2</sup>	103.33	80.02 1991/02	35,908	657	36,565	西屯分行 Si Tuen Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,726.23	80.06 1991/06	144,119	0	115,263					
土地 Land	m <sup>2</sup>	136.16	81.05 1992/05	416,929	1,365	418,295	仁愛分行 Jen Ai Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,361.68	81.05 1992/05	247,846	0	200,033					
土地 Land	m <sup>2</sup>	206.92	80.06 1991/06	55,486	5,074	60,560	東高雄分行 E. Kaohsiung Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	2,116.88	80.05 1991/05	147,729	0	118,977					
土地 Land	m <sup>2</sup>	1,014.00	42.02 1953/02 53.06 1964/06	738	172,440	173,179	台南分行 Tainan Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	9,133.55	81.11 1992/11	175,594	0	144,220					
土地 Land	m <sup>2</sup>	112.33	80.08 1991/08	74,205	3,307	77,512	開元分行 Kai Yuan Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,456.71	80.10 1991/10	175,276	0	141,113					
土地 Land	m <sup>2</sup>	235.37	81.06 1992/06	288,826	5,883	294,709	高雄分行 Kaohsiung Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	2,743.32	81.06 1992/06	101,924	0	82,310					
土地 Land	m <sup>2</sup>	275.36	80.09 1991/09	306,470	4,608	311,078	九如分行 Jeou Ru Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	3,771.58	81.01 1992/01	177,721	0	143,179					



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 Re-evaluation	未折減餘額 (帳面價值) Book Value	使用狀況 Purpose Used by			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 Leased by	閒置 Vacant		
土地 Land	m <sup>2</sup>	201.21	81.12 1992/12	70,350	796	71,146	東台南分行 E. Tainan Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,543.50	82.03 1993/03	143,212	0	117,751					
土地 Land	m <sup>2</sup>	126.36	82.03 1993/03	19,839	0	19,839	三民分行 San Ming Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,740.47	82.01 1993/01	84,940	0	70,010					
土地 Land	m <sup>2</sup>	135.50	82.04 1993/04 83.06 1994/06	92,304	291	92,595	忠明分行 Chung Min Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,979.66	82.04 1993/04 83.06 1994/06	60,501	0	50,380					
土地 Land	m <sup>2</sup>	2,149.00	80.07 1991/07	110,729	0	110,729	資訊室及紙品倉庫 Data Processing Dept. & Warehouse	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	10,049.48	83.04 1994/04	259,284	0	219,283					
土地 Land	m <sup>2</sup>	1,652.92	79.06 1990/06	25,000	46,109	71,109	竹北分行 Chu Pei Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	3,261.10	84.03 1995/03	89,802	0	76,520					
土地 Land	m <sup>2</sup>	745.01	80.08 1991/08	40,247	4,107	44,354	民雄分行 Ming Hsiung Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	2,770.26	84.08 1995/08	66,447	0	56,854					
土地 Land	m <sup>2</sup>	807.00	79.05 1990/05	62,015	3,795	65,810	沙鹿分行 Sha Lu Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	2,063.95	85.03 1996/03	39,425	0	33,854					
土地 Land	m <sup>2</sup>	179.35	83.10 1994/10	183,289	6	183,295	新莊分行 Hsin Chuang Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,733.47	84.03 1995/03	113,097	0	97,272					
土地 Land	m <sup>2</sup>	537.00	63.12 1974/12 65.04 1976/04	2,469	35,422	37,891	岡山分行 Kang Shan Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	2,179.78	84.06 1995/06	59,409	0	51,125					
土地 Land	m <sup>2</sup>	163.80	85.07 1996/07	90,762	0	90,762	潭子分行 Tan Tze Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,747.19	85.07 1996/07	57,120	0	51,014					
土地 Land	m <sup>2</sup>	155.95	85.08 1996/08	333,311	0	333,311	建國分行 Chien Kuo Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,483.94	85.08 1996/08	189,729	0	167,870					
土地 Land	m <sup>2</sup>	196.00	85.07 1996/07	49,416	0	49,416	大溪分行 Ta Shi Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,194.15	85.07 1996/07	35,497	0	31,412					
土地 Land	m <sup>2</sup>	201.71	85.07 1996/07	316,431	0	316,431	建成分行 Chien Cheng Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,656.44	85.07 1996/07	188,049	0	166,402					



營 運 概 況

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 Re-evaluation	未折減餘額 (帳面價值) Book Value	使用狀況 Purpose Used by			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 Leased by	閒置 Vacant		
土地 Land	m <sup>2</sup>	147.91	86.03 1997/03	78,874	0	78,874	東港分行 Tung Kang Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,497.17	86.03 1997/03	51,202	0	45,790					
土地 Land	m <sup>2</sup>	146.69	86.07 1997/07	112,974	0	112,974	南嘉義分行 S. Chia Yi Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,265.04	86.07 1997/07	61,753	0	55,196					
土地 Land	m <sup>2</sup>	561.00	57.03 1968/03	761	24,484	25,245	台中市西區英才路 455號 455 E Tsai Rd., W. Dist. Taichung	--	待售 For Sale	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	3,315.73	87.02 1998/02	67,334	0	60,777					
土地 Land	m <sup>2</sup>	225.97	87.12 1998/12	140,394	0	140,394	博愛分行 Pa Ai Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,829.33	87.12 1998/12	76,662	0	70,629					
土地 Land	m <sup>2</sup>	119.66	87.05 1998/05	178,925	0	178,925	北高雄分行 N. Kaoshiung Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,815.07	87.05 1998/05	111,913	0	103,247					
土地 Land	m <sup>2</sup>	288.81	87.12 1998/12	132,706	0	132,706	苓雅分行 Ling Ya Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,760.32	87.12 1998/12	143,136	0	132,021					
土地 Land	m <sup>2</sup>	2,647.00	81.06 1992/06	1,596,453	0	1,596,453	總行 Headquarters	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	28,751.80	88.04 1999/04	1,149,370	0	1,032,543					
土地 Land	m <sup>2</sup>	135.66	89.05 2000/05	500,878	0	500,878	大安分行 Ta An Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,525.21	89.05 2000/05	129,548	0	122,661					
土地 Land	m <sup>2</sup>	370.09	85.10 1996/10	9,755	0	9,755	林口分行 Lin Kuo Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	1,157.09	85.10 1996/10	57,784	0	55,455					
土地 Land	m <sup>2</sup>	733.42	85.10 1996/10	82,194	0	82,194	學甲分行 Shiue Chai Br.	--	--	火險 Fire Insurance	無 Nil
建物 Building	m <sup>2</sup>	6,010.25	90.03 2001/03	125,865	0	117,862					
土地 Land	m <sup>2</sup>	601.00	62.06 1973/06 85.11 1996/11	72,966	13,310	86,276	竹南分行 Chu Nan Br.	--	--	--	無 Nil
土地 Land	m <sup>2</sup>	1,317.50	87.07 1998/07 88.10 1999/10	110,802	0	110,802	大園分行 Ta Yuan Br.	--	--	--	無 Nil
土地 Land	m <sup>2</sup>	893.00	52.01 1963/01 89.07 2000/07	47,566	22,677	70,243	頭份分行 Tou Fen Br.	--	--	--	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 Re-evaluation	未折減餘額 (帳面價值) Book Value	使用狀況 Purpose Used by			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 Leased by	閒置 Vacant		
端末系統 主機 System Equipment	台 Piece	1	79.02 1990/02	59,147	0	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 1990/12	55,111	0	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 1994/08	196,212	0	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 2000/01	96,800	0	26,217	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  
Thousands of NT Dollars

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
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 Mercuries Data Systems Ltd.	無 None	測試中 Testing

2.最近二年度處分重大資產情形

2. Disposal of Major Assets for Recent Two Years

單位：新台幣仟元  
Thousands of NT Dollars

資產名稱 Name of Asset	取得年月 Year/Month of Acquisition	處分年月 Year/Month of Disposal	未折減餘額 Book Value	處分價格 Price Sold	處分利益 Profits	買方 Buyer	與公司之關係 Relationship with TBB
房地 Land	67.05 70.11 May. 1978 Nov. 1981	91.1.11 2002/01/11	43,350	93,628	50,911	財政部臺灣省 南區國稅局 The Ministry of Finance National Property Bureau Southern Taiwan Office	無 None

六、轉投資事業

VI. Reinvestments

單位：新台幣仟元/股  
Thousands of NT dollars / share

轉投資事業 Co. Name	主要營業 Major Business	投資成本 Investment Cost	帳面價值 Book Value	投資股份 Shareholding		股權淨值 (91.12.31) Net Worth (2002/12/31)	市價 (91.12.31) Market Value (2002/12/31)	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 No of Shares	股權比例 (%)				投資損益 Gain/Loss	現金股利 Cash Div	股票股利 Stock Div.	
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	22,891		成本法 Cost Method		726	-	-
高雄硫酸銨(股)公司 Kaohsiung Ammonium Sulfate Corp.	產銷化學原料硫 酸銨 Chemical Plant	0	0	44	0.0000	0		成本法 Cost Method		-	-	-
高雄銀行(股)公司 Bank of Kaoshiung	金融業務 Banking	14	14	1,899	0.0004		33	成本法 Cost Method		2	37	-
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	81,955	9,581,400	30.0000	81,955		權益法 Equity Method		5,749	-	-
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	10,178		成本法 Cost Method		1,199	-	-
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	33,593		成本法 Cost Method		2,050	-	-
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	3,612,932	3.9579	39,164		成本法 Cost Method		0.004	328,448	-
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	1,136,596		成本法 Cost Method		-	-	-
臺灣汽車客運(股)公司 Taiwan Motor Transport Co., Ltd.	公路汽車客運業 Transportation	100	-	10,000	0.0009	-		成本法 Cost Method		-	-	-



轉投資事業 Co. Name	主要營業 Major Business	投資成本 Investment Cost	帳面價值 Book Value	投資股份 Shareholding		股權淨值 (91.12.31) Net Worth (2002/12/31)	市價 (91.12.31) Market Value (2002/12/31)	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 No of Shares	股權比例 (%)				投資損益 Gain/Loss	現金股利 Cash Div	股票股利 Stock Div.	
臺灣聯合銀行(股)公司 United Taiwan Bank S.A.	金融業務 Banking	125,921	125,921	146,250	10.0000	136,105		成本法 Cost Method		-	-	-
兆豐金融控股(股)公司 (原交銀金控(股)公司) Mega Financial Group (originally Chiao Tung Financial Group)	金融業務 Banking	261,017	261,017	53,617,861	0.4853		878,261	成本法 Cost Method		56,642	-	-
開發國際投資(股)公司 CIBC & Partners Investment Holding Co., Ltd.	轉投資相關業務 Reinvestment Business	500,000	500,000	54,000,000	4.9505	550,800		成本法 Cost Method		-	-	-
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	64,337		成本法 Cost Method		6,416	-	-
倍立證券投資信託(股) 公司 Barits Securities Investment & Trust Co., Ltd. (Original)	基金之募集與發 行 Securities	171,000	188,779	15,000,000	50.0000	173,065		權益法 Equity Method		2,320	-	-
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	-	24,883	0.0062	249		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		-	-	-
台灣證券交易所(股)公 司 Taiwan Stock Exchange Corp.	證券交易 Stock Exchange	198,012	198,012	4,552	0.9496	215,617		成本法 Cost Method		3,260	216	-
東森寬頻電信(股)公司 Eastern Broadband Telecom Co., Ltd.	電信事業 Telecommunication	300,000	300,000	30,000,000	0.4568	302,400		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	16,050		成本法 Cost Method		-	-	-
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	23,300		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	1,032,000		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	50,750		成本法 Cost Method		-	-	-
臺企保險代理人(股)公 司 Taiwan Business Bank Insurance Agency Co., Ltd.	人身保險代理人 Life Insurance	2,000	2,722	200,000	100.0000	2,722		權益法 Equity Method		-	-	-
財宏科技(股)公司 Financial e-solution Co., Ltd.	資訊軟體服務業 Software services	7,000	7,000	700,000	5.8333	8,155		成本法 Cost Method		-	-	-

子公司取得及處分本行股票之情形：無  
Disposal of TBB shares by Subsidiary: None

## 七、風險管理

為加強風險管理之機制，九十一年元月組織再造於業務企劃部增設風險管理科，除負責本行資產負債管理委員會之幕僚工作外，並擔負起全行性之風險管理統合性工作，以落實本行重大經營決策之風險監控。

就本行授信業務之信用風險控管而言，除事前詳加徵信、審查、建立內部信用評等及事後覆審追蹤管理外，並對同一行業、同一產業、同一集團、同一人做限額之控管，訂有「授信限額風險控管要點」及「行業別授信風險承擔限制比率」，以避免信用風險過度集中，並達分散風險之目標。

就市場風險而言，本行利率風險控管係參考同業利率定價，並配合利率變化趨勢，適時調整本行利率敏感性缺口；價格風險控管係審慎訂定及控管交易部位之各項限額，隨時評估持有部位市場價格之變動，並嚴格執行停損規定。

就流動性風險而言，本行配合存放款成長、市場資金狀況變化及央行政策，輔以各期間資金缺口管理並建立資金通報系統，隨時調整資金調度策略，掌握全行資金流動性，以降低流動性風險。

為避免外匯風險過度集中，本行訂有「國際金融業務資金運用處理要點」、「國家別信用額度限額」及「臺灣企銀外幣資金運用管理要點」，針對個別國家政權穩定、經濟發展、信用狀況、及償債能力並參考國際間著名信評雜誌評等排名，建立各國風險限額管理機制，隨時密切注意國際金融情勢變化以調整相關部位限額。

本行從事遠期外匯交易主要係為配合客戶交易之需求並用以軋平本行之部位為原則，以將匯率風險降至最低。本行目前衍生性商品的操作主要用於避險的目的，對於非避險性為目的之

## VII. Risk Management

To strengthen its risk management mechanism, as part of its organizational re-engineering the Bank added a Risk Management Division to the Administration & Planning Department. Besides providing staffing services for the Assets and Liabilities Management Committee, this new department is also charged with unified bank-wide risk management with the aim of controlling risk for the TBB's major operating policies.

In regard to the control of credit risk in the Bank's lending operations, in addition to careful pre-loan credit investigation, review, establishment of an internal credit rating, and post-loan re-examination and follow-up management, the Bank has also imposed quota controls on single industries, single types of business, same business groups, and same individuals, establishing Guidelines for Credit Quota Risk Control and Exposure Ratio Restrictions for Loans to Different Businesses in order to avoid the excessive concentration of risk and achieve the goal of risk diversification.

To manage market risk, the Bank's interest rate risk control takes account of the interest rates set by other banks and coordinates with interest rate trends in adjusting its interest rate sensitivity gap whenever necessary. Price risk control is handled by carefully setting and controlling trading positions and quotas, by constantly evaluating changes in the market prices of positions held, and by strictly enforcing stop-loss regulations.

The Bank manages its liquidity risk by coordinating with deposit and loan growth, changes in the market capital situation, and Central Bank policies, along with the adjustment of fund disbursement strategies whenever necessary in line with capital gap management for different periods and the establishment of a fund notification system in order to firmly grasp bank-wide capital liquidity and reduce liquidity risk.

To avoid the excessive concentration of foreign exchange risk, the Bank has set up Guidelines for Handling the Utilization of Funds in International Financial Operations, Country Loan Quotas, and TBB Guidelines for the Utilization of Foreign Currency Funds. A mechanism for the management of risk quotas for different countries is established in accordance with the stability of political regimes in the individual countries, their economic growth, their credit situation, and their debt-servicing capability, and in reference to their credit ranking as assigned by internationally known credit-rating magazines. Under this mechanism, the TBB also pays close attention to changes in international financial conditions at all times and makes adjustments to its related positions accordingly.

The Bank undertakes forward foreign exchange trades primarily in coordination with the needs arising from customer trading and



衍生性金融商品設有交易部位限額及停損機制，並且按規定定期評估。

under the principle of leveling the Bank's positions so as to minimize exchange rate risk. The Bank currently uses derivatives operations mainly for risk avoidance; trading position quotas and a stop-loss mechanism have been established for derivative financial which are not used for risk avoidance, and these are assessed regularly in accordance with regulations.

## 各類風險概況

### Status of Various Kinds of Risk

#### (一) 授信風險集中情形

##### (I) Concentration of Loan Risk

單位：新台幣仟元  
Thousands of NT dollars

	91.12.31 Dec. 31, 2002		90.12.31 Dec. 31, 2001	
對利害關係人授信金額 Amount of Loans to Materially Interested Parties	7,384,106		9,060,086	
利害關係人授信比率 Ratio of Loans to Materially Interested Parties	1.25%		1.43%	
股票質押授信比率 Ratio of Loans Secured by Shares	0.11%		0.18%	
特定行業授信集中度 Concentration of Loans in Individual Industries	行業別 Industry	比率% Ratio%	行業別 Industry	比率% Ratio%
	農林漁牧業 Farming, Forestry, Fishery	0.08	農林漁牧業 Farming, Forestry, Fishery	0.14
	礦業及土石採取業 Mining and Quarrying	0.11	礦業及土石採取業 Mining and Quarrying	0.13
	製造業 Manufacturing	30.49	製造業 Manufacturing	33.56
	水電燃氣業 Water, Electricity, Gas	3.75	水電燃氣業 Water, Electricity, Gas	1.45
	營造業 Construction	4.45	營造業 Construction	4.97
	批發零售餐飲業 Wholesaling, Retailing, and Restaurants	9.34	批發零售餐飲業 Wholesaling, Retailing and Restaurants	9.87
	運輸倉儲通信業 Transportation, Warehousing, Tel-communications	2.75	運輸倉儲通信業 Transportation, Warehousing, Tel-communications	2.02
	金融保險不動產業 Banking, Insurance, Real Estate	1.06	金融保險不動產業 Banking, Insurance, Real Estate	0.98
	工商社會個人服務業 Commerce, Service Industry	2.74	工商社會個人服務業 Commerce, Service Industry	3.03
	其他 Others	45.23	其他 Others	43.85

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 interested parties equals the amount of loans to materially interested 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

(II) Quality of Assets

單位：新台幣仟元  
Thousands of NT dollars

	91.12.31 Dec. 31, 2002	90.12.31 Dec. 31, 2001
逾期放款 (含催收款) Non-performing Loans (including loans on demand)	67,607,269	68,919,770
催收款 Loans for Collection	67,438,586	74,497,768
逾放比率 Ratio of Non-performing Loans	9.76%	9.97%
帳列放款及催收款損失準備 Book Loans and Reserve for Loans on Demand	11,943,887	9,341,635

註：1. 逾期放款 (含催收款) 係依財政部83.2.16台財融第八三二二九二八三四號函及86.12.1財政部台財融第八六六五六五六六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.

(三) 市場風險敏感性

(III) Market Risk Sensitivity Information

單位：%  
unit:%

	91.12.31 Dec. 31, 2002	90.12.31 Dec. 31, 2001
利率敏感性資產與負債比率 Ratio of Interest Rate Sensitive Assets to Liabilities	83.92	85.72
利率敏感性缺口與淨值比率 Ratio of Interest Rate Sensitive Gap to Net Value	(289.23)	(288.61)

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 with terms 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

(IV) Concentration for Foreign Exchange Risk

民國九十一年十二月三十一日

Dec. 31, 2002

單位：美元  
Unit: US\$

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
巴拿馬 Panama	4,985,750.00
日本 Japan	1,924,474.96
西班牙 Spain	11,868,860.00
美國 United States	80,079,597.44



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
英國 United Kingdom	1,994,500.00
香港 Hong Kong	5,067,674.44
瑞士 Switzerland	11,007,564.00
瑞典 Sweden	1,508,250.00
臺灣 Taiwan	123,176,758.29
德國 Germany	11,682,768.57
澳洲 Australia	3,447,023.00
韓國 South Korea	12,500,000.00
總計 Total	260,240,220.69

## (五)資產與負債之到期分析

## (V) Maturity of Assets and Liabilities

民國九十一年十二月三十一日

Dec. 31, 2002

單位：新台幣仟元  
Thousands of NT dollars

	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 one year
資產 Assets	707,756,395	68,885,436	49,153,730	101,230,660	56,040,813	432,445,756
負債 Liabilities	766,133,420	260,401,630	35,400,007	39,889,488	119,450,425	310,991,870
缺口 Gap	(58,377,025)	(191,516,194)	13,753,723	61,341,172	(63,409,612)	121,453,886
累積缺口 Accumulated Gap	(58,377,025)	(191,516,194)	(177,762,471)	(116,421,299)	(179,830,911)	(58,377,025)

註：本表僅含總行及國內分支機構新台幣部分（不含外幣）之金額。

Note: 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〔請參閱（財務概況）  
財務報表附註之金融商品相關資訊—衍生  
性金融商品（P.96）〕(VI) Derivatives Transactions (For more information, please  
refer to chapter 5(Financial Derivatives), page 96)



## 八、重要契約

## VIII. Major Contracts

契約性質 Nature of contract	當事人 Company Name	契約起訖日期 Starting & expired date of contract	主要內容 Main Contents	限制條款 Restrictions
客戶資料倉儲及客戶關係管理系統 Clients database and management Sys.	臺灣國際商業機器股份有限公司 IBM Co.	91.12.9~92.12.9 Dec. 9, 2002 ~ Dec. 9, 2003	需求訪談、系統建置 System set up	無 Non
債權讓與契約 Debt allocation	台灣金聯資產管理公司 T.A.M.C.O.	91.7.5 July 5, 2002	讓售不良債權 Deposition of bad debt	無 Non
債權讓與契約 Debt allocation	Colony Capital Asia Pte. Ltd.	91.12.14 Dec. 14, 2002	讓售不良債權 Deposition of bad debt	無 Non
債權讓與契約 Debt allocation	Lehman Brothers Commercial Corporation Asia Ltd.	91.12.14 Dec. 14, 2002	讓售不良債權 Deposition of bad debt	無 Non
委託契約 Contract entrust	力霸房屋仲介公司 Rebar Rehouse	91.8.15~92.2.14 Aug. 15, 2002 ~ Feb. 14, 2003	委託處分承受擔保品 Collateral entrust	無 Non

## 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.公司爰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783萬元另加計利息、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。

## 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 Seen 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 d'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.



### 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783萬元，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及僱用人連帶賠償責任連帶給付上開金額，本案於九十一年十一月二十日經臺灣高等法院函知已依法視為撤回起訴，故本訴訟業已終結。

### Domestic litigation

The prosecutor has charged three TBB employees under the anti-corruption 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. TBB was informed by the high court, such case was annulled. The case is now closed.



## 一、九十二年度營運計畫

### I. Operating Plans for FY2003

單位：新台幣百萬元  
Millions of NT dollars

營運項目 Item of Business	九十二年度預算營運量 Business Target for 2003
存款業務 Deposits	762,555
活期性存款 Demand-type Deposits	251,439
活期存款 Demand Deposits	107,283
活期儲蓄存款 Demand Savings Deposits	144,156
定期性存款 Time-type Deposits	507,260
定期存款 Time Deposits	266,762
定期儲蓄存款 Time Savings Deposits	240,498
公庫存款 Treasury Deposits	3,856
放款業務 Loans	607,000
貼現 Discounts	2,500
短期放款及透支 Short-term Loans & Overdrafts	163,000
中期放款 Medium-term Loans	194,000
長期放款 Long-term Loans	247,500
買入外匯 Foreign Exchange Buying	15,897(百萬美元) US\$ million
賣出外匯 Foreign Exchange Selling	11,993(百萬美元) US\$ million
證券經紀業務 Securities Brokerage	213,400

## 二、九十二年度營業計畫

### (一)積極爭取受信業務，充裕資金來源

1. 針對不同目標客戶群，研擬整體性推展措施，積極爭取各項業務。
2. 加強吸收長期穩定之資金，調整存款結構，並搭配金融業務整合及產品研發，積極爭取各項活期性存款。
3. 積極拓展各項代理、代收業務，增裕手續費收入，以衍生其他相關金融業務。

## II. Business Plans for 2003

### (I) Vigorous Solicitation of the Deposit Business to Augment Capital Sources

1. Integrated promotional measures will be formulated for different target groups, and different types of business will be vigorously solicited.
2. The absorption of long-term stable capital will be strengthened to adjust the deposit structure, and demand deposits will be promoted actively in line with the integration of the financial business and the development of new products.
3. All kinds of agency and collection businesses will be solicited in order to increase commission income and lead to the acquisition of other businesses.

**(二) 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**

1. 以具發展潛力的中小企業授信及應收帳款承購業務為主要目標拓展業務，並加強推展中小企業小額週轉金貸款，提供客戶便捷且富彈性之資金運用方式，有效掌握潛在客戶。
2. 因應金融業務e化趨勢，配合經濟部C計畫之擴散計畫，已建置「企業帳款管理與線上融資」系統，透過網際網路提供線上融資業務，強化本行拓展業務能力。
3. 繼續辦理政策性房屋貸款，並積極推展指數型房貸，協助民衆以低利資金購置自用住宅，提升本行購屋貸款業務競爭力。

**(三) 積極拓展外匯業務及國際金融業務**

1. 積極拓展「出口遠期信用狀項下無追索權賣斷業務」及「國際應收帳款承購業務」，增裕全行盈收；強化外匯存款功能，開發全行收付及外匯定存質借功能電腦化，提供客戶更完善的金融理財服務。
2. 加強國內分行充分利用國際金融業務分行及香港分行可直接辦理兩岸金融業務之優勢，積極辦理兩岸金融業務；擴大國際金融業務分行服務範圍，提升對境外客戶之服務品質，以增裕全行手續費收入。
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。

**(四) 積極拓展信託業務**

1. 拓展保管銀行業務，增加基金業務網路及語音下單功能，提升基金業務服務品質。
2. 因應低利率時代之來臨，推出連動式外幣保

**(II) Expansion of the TBB's Business Scope to Cope with Competition and Fully Meet the Need for SME and Consumer Credit**

1. The highly promising SME loan and factoring businesses will be targeted for development; at the same time, the promotion of SME small revolving capital loans will be strengthened with the aim of providing customers with faster, more convenient, and more flexible capital utilization methods and gaining an effective grasp of potential customers.
2. In response to the digitization trend in the financial industry, the Bank has set up a Corporate Account Management and Online Financing system in line with the Economics Ministry's Plan ( B2B online cash transactions) and dissemination plan in order to provide online financing operations via the Internet and reinforce the Bank's business development capabilities.
3. The Bank will continue offering policy-type home loans and will actively promote average revolving mortgage loans to help the public procure low-interest financing for the purchase of self-occupied housing and strengthen the Bank's competitiveness in the home loan business.

**(III) Vigorous Promotion of the Foreign Exchange and International Banking Businesses**

1. The forfeiting and international factoring businesses will be developed vigorously in order to increase the Bank's income; foreign exchange deposit operations will be reinforced, and bank-wide computerized payment and collection as well as the use of foreign currency certificates of deposit as collateral for loans will be developed so as to provide customers with more and more complete range of financial and investment services.
2. The use by domestic branches of the advantage offered by the ability of the OBU and Hong Kong Branch to engage in direct cross-straits financial operations will be strengthened so as to engage actively in financial dealings between Taiwan and mainland China; in addition, the scope of services provided by the OBU will be expanded in order to enhance the quality of services to offshore clients and increase the Bank's commission income.
3. More designated foreign exchange units, and units that deal in foreign currency cash and traveler's checks, will be added in accordance with the development of business in local areas; in addition, the level of foreign exchange operations will be heightened in order to reinforce the Bank's competitiveness.

**(IV) Vigorous Development of the Trust Business**

1. The custodial banking business will be developed and Internet and telephone ordering functions added in order to enhance the quality of fund services.
2. To cope with the advent of the low-interest era, foreign currency guaranteed-principal structure notes will be

本型債券，提供享有優於定期存款利息之收益及保本雙重優點之金融商品，滿足客戶投資理財需求。

3. 加強動員營業單位轉介不動產信託或機械設備動產信託客戶，以增裕全行信託費收入。

#### (五)積極發展證券及期貨業務

1. 加強推廣證券網路及語音下單業務，提供多元化金融商品服務。
2. 持續動員全體行員轉介證券及期貨客戶，提升證券經紀及期貨業務市場占有率。
3. 逐年改制兼營證券經紀分行，對外招募具實務經驗之專業經理人及證券專職人才，有效提升證券經紀業務市場占有率，以擴大跨業經營能力，強化證券業務之服務品質與市場競爭力。

#### (六)積極推展個人消費金融業務

1. 透過「客戶資料倉儲及客戶關係管理系統」之建置，分析客戶屬性區隔，訂定有效之行銷策略。
2. 進行消費性金融商品整合，推動異業結盟，並藉由傳播媒體、平面廣告等行銷管道及各項促銷活動，營業單位設置理財專員，協助客戶理財並積極推展個人消費性金融商品。
3. 透過市場區隔分析，持續規劃以簡便、快速為導向之小額消費性貸款；建置消費金融業務自動評分制度，予以申貸流程標準化，縮短作業時程，以提供客戶更為便捷之服務。

#### (七)積極清理逾放，強化經營體質

1. 加強覆審及臨行輔導營業單位，運用各項措施抑止與清理逾期放款。

introduced in order to provide a product with the twin advantages of a higher interest income than time deposits and a principal that is guaranteed, and thus satisfy the investment needs of the Bank's customers.

3. The transfer of real estate trust or capital equipment trust customers by personnel from the Bank's different business units will be strengthened in order to increase the Bank's trust fee income.

#### (V) Active Development of the Securities and Futures Businesses

1. Promotion of the placing of orders over the Internet or the telephone will be strengthened in order to provide a diversified range of financial products and services.
2. The mobilization of all staff members to introduce securities and futures customers will be continued so as to expand the Bank's share of the stock brokerage and futures markets.
3. Branches that offer securities brokerage services will be reorganized year by year and professional managers with actual experience as well as securities professionals will be recruited from outside the Bank so as to upgrade the Bank's share of the securities brokerage market, expand cross-industry operating capabilities, and reinforce the service quality and market competitiveness of the securities business.

#### (VI) Active Development of the Personal Consumer Financing Business

1. With the establishment of the Customer Databank and Customer Relations Management Systems, the characteristics and segmentation of customers will be analyzed in order to establish effective marketing strategies.
2. Consumer financial products will be integrated and cross-industry alliances will be promoted; in addition, broadcast and print media, along with other advertising channels and marketing activities, will be used, and investment consultants will be installed in different business units to help customers with their investment needs and actively promote personal consumer financial products.
3. Market segmentation analysis will be used in the continued planning for small consumer loans with an orientation toward simplicity and rapidity, and an automatic scoring system for consumer financing will be set up with the aim of standardizing the loan application process, shortening loan extension time, and thus providing customers with more convenient services.

#### (VII) Active Liquidation of Non-Performing Loans and Reinforcement of the Operating Structure

1. Review and guidance will be strengthened for business units in using all kinds of means to suppress and clear up non-performing loans.

2. 運用營業收益及金融業營業稅取消、存款準備率降低所增加之盈餘，積極辦理呆帳轉銷。
3. 積極辦理呆帳債權追索收回、協助催收戶回復正常往來，並加速拍賣擔保品及處分承受之擔保品。

2. The increased profit from operating income, the abolishment of the business tax on financial institutions, and the reduction in the deposit reserve ratio will be used to write off bad loans.
3. The recovery of bad debts will be actively pursued and clients for intensified collection will be helped to resume normal business relations; in addition, the auctioning of collateral and the disposition of collateral that has been taken over will be accelerated.

### 三、九十二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

#### (一) 預計於一年內處分不動產

#### (I) Projected sale of real estate within one year

單位：新台幣仟元  
Thousands of NT dollars

不動產名稱 Real Estate	性質 Type	數量或面積 Size 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
變賣土地 Sale of land	土地 Land	283.00 m <sup>2</sup>	台北市大安區龍泉段 Taipei City Ta-En Area	51.04 1962/04	1,606	42,983	44,589	58,215	26,119
變賣土地 Sale of land	土地 Land	395.00 m <sup>2</sup>	台北市大安區瑞安段 Taipei City Ta-En Area	44.12 1955/12	68	59,577	59,645	90,812	48,796
變賣土地 Sale of land	土地 Land	448.00 m <sup>2</sup>	台北市大安區瑞安段 Taipei City Ta-En Area	44.12 1955/12	26	67,622	67,648	102,995	53,960



## (二) 預計於一年內取得之不動產

## (II) Real estate to be procured within one year

單位：新台幣仟元  
Thousands of NT dollars

不動產名稱 Real Estate	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	92年度 FY2003	300,000	自有資金 Self-owned capital	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	4,364 m <sup>2</sup>	桃園縣大園鄉中山南路 Chung-cheng S. Rd., Tayuan Township, Taoyuan County	92年度 FY2003	65,880	自有資金 Self-owned capital	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	3,516 m <sup>2</sup>	苗栗縣竹南鎮博愛街 Poai Rd., Chunan Town, Miaoli County	92年度 FY2003	97,880	自有資金 Self-owned capital	作為營業行舍使用 Business premises
頭份分行新建工程 Construction of Tou Fen Branch	新建 New building	3,596 m <sup>2</sup>	苗栗縣頭份鎮信義路 HsinYi Rd., Tou Fen Town, Miaoli County	92年度 FY2003	88,800	自有資金 Self-owned capital	作為營業行舍使用 Business premises

## (三) 預計於一年內處分或取得長期投資計畫：無

## (III) Long-term investment plans for implementation 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	九十一年度 FY2002	九十年 FY2001
金額 Amount	6	5



**(二) 研究發展成果****(II) Results of research and development**

年度 Fiscal Year	九十一年度 FY2002	九十年度 FY2001
項目 Item		
業務研究發展報告 Business R&D Reports	12篇 12 reports	8篇 8 reports
提案建議事項 Suggestions Submitted	9件 9 cases	5件 5 cases

**(三) 九十二年度研究發展計畫**

1. 結合存款、信託、保險、證券及各項貨幣市場操作工具，並針對客戶屬性，研發多元化之組合性金融理財商品。
2. 客戶資料倉儲及客戶關係管理系統之開發建置。
3. 金融改革新局中本行清理逾期放款之因應方案。

**(III) Research and Development Plans for FY2003**

1. Integration of deposits, trust, insurance, securities, and money market instruments, and the development of a diversified range of package investment products in accordance with the characteristics of the Bank's customers.
2. Development and establishment of Customer Databank and Customer Relations Management systems.
3. The TBB's non-performing loan liquidation program in response to the new situation brought about by financial reform.

**五、資金運用計畫**

**(一) 九十二年度擬擴充業務、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〔請參閱（參、營運概況）之未來計畫開發之新金融商品（P.33）及（肆、營業及資金運用計畫）之九十二年度處分或取得不動產或長期投資計畫（P.54）〕**

**(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3.74億股，每股溢價發行價格26元，總金額計97.24億元，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) FY2003 plans for the expansion of business, procurement of or reinvestment in other financial institutions, and expansion or construction of fixed assets

(For more details, see section in chapter three (New Financial Products for Future Development P.33) and chapter four (Business Plans for Sale and Purchase of Real Estate, and Long-term Investment in 2003, P.54)

**(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 by 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**

為配合政府振興國內產業政策，本行九十年度金融債券募得價款計畫全部運用於專業之中、長期放款。本次金融債券於主管機關核准之發售期間（九十年十一月～九十一年十月）共發行176.45億元，該期間本行中、長期放款貸放金額為548.87億元。

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

In line with the government's policy of revitalizing domestic industry, all of the funds raised from the Bank's financial bonds in 2001 have been used for professional medium- and long-term loans. A total of NT\$17,645 million worth of financial bonds were issued during the period permitted by the authorities (November 2001 - October 2002), and the medium- and long-term loans extended during that period amounted to a total of NT\$54,887 million.

# TAIWAN BUSINESS BANK

# F

Financial Statement

伍 | 財務概況





## 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	91年 2002	90年 2001	89年 2000	88年 1999	87.12.31 12.31, 1998
流動資產 Current Assets		197,759,626	203,846,979	162,552,969	168,371,474	167,346,734
買匯、貼現及放款淨額 Bills purchased, discounts and Loans		623,318,922	615,255,642	633,020,801	602,224,261	549,705,779
長期股權投資 Long-term equity investments		3,183,056	4,664,410	3,809,619	3,504,451	1,762,840
固定資產 Fixed assets		15,240,138	15,402,113	15,671,381	14,995,360	14,223,050
無形資產 Intangible assets		17,320	7,575	5,779	-	-
其他資產 Other assets		88,635,404	78,912,812	65,494,652	54,235,243	54,420,581
受託買賣借項-淨額 Net broking account-debit		1,267	4,048	3,480	-	2,369
流動負債	分配前 Before distribution	62,560,123	55,196,022	60,135,703	59,892,090	56,854,740
Current liabilities	分配後 After distribution	註4 Note 4	55,196,022	60,860,666	59,391,379	註3 Note 3
存款、匯款及金融債券 Deposit, remittance and bonds		814,082,547	810,655,090	751,437,532	711,923,349	648,788,122
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
長期負債 Long-term liabilities		11,325,468	11,070,701	14,140,181	15,724,169	17,032,136
其他負債 Other liabilities		1,136,145	1,115,738	1,240,943	1,400,170	1,863,714
股本 Common stock		31,809,070	31,809,070	29,486,312	24,310,000	24,310,000
資本公積 Capital surplus		5,022,115	5,057,120	6,391,279	7,675,112	7,675,429
保留盈餘	分配前 Before distribution	3,292,531	4,218,254	18,137,727	19,604,193	15,848,892
Retained earnings	分配後 After distribution	註4 Note 4	4,218,254	17,412,764	19,564,904	註3 Note 3
累積換算調整數 Cumulative translation adjustment		(1,294)	875	(2,485)	(4,848)	(4,377)
庫藏股票 Treasury Stocks		(1,070,972)	(1,070,972)	(510,139)	-	-
資產總額 Total assets		928,155,733	918,093,579	880,558,681	843,330,789	787,461,353
負債總額	分配前 Before distribution	889,104,283	878,079,232	827,055,987	791,746,332	739,631,409
Total liabilities	分配後 After distribution	註4 Note 4	878,079,232	827,780,950	791,785,621	註3 Note 3
股東權益總額 Total stockholder's equities	分配前 Before distribution	39,051,450	40,014,347	53,502,694	51,584,457	47,829,944
	分配後 After distribution	註4 Note 4	40,014,347	52,777,731	51,545,168	註3 Note 3

註：1. 上開最近五年度財務資料皆經林賢即會計師、林琬琬會計師查核簽證，其中87特別會計年度~90年度為無保留意見查核報告，91年度為保留意見查核報告。

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指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. 九十一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 Lin Shan-Lan and Lin Wen-Wen. The data for special FY1998 through FY2001 were certified without reservation. The data for fiscal year 2002 were certified with 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 shareholder's 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 shareholder's meeting for FY2000.

4. The appropriation for losses for FY2002 has not yet been approved by the shareholder's 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	91年 FY2002	90年 FY2001	89年 FY2000	88年 FY1999	87.7.1~87.12.31 Special FY1998
營業收入 Operating revenue		36,835,717	50,298,791	51,754,727	52,915,110	27,220,385
營業毛利(損) Operating profit (or loss)		9,646,243	(6,329,078)	13,859,578	15,597,254	8,185,223
營業(損)益 Operating income (or loss)		1,317,337	(15,388,226)	4,746,859	5,757,497	2,989,932
營業外收(支) Non-operating revenue (expense)		(1,190,606)	(1,245,095)	(1,220,358)	(1,347,497)	(554,374)
稅前純益(損) Income before income taxes		126,731	(16,633,321)	3,526,501	4,410,000	2,435,558
所得稅利益(費用) Income tax benefit (expense)		(1,089,761)	4,425,984	(1,061,199)	(649,584)	(577,278)
稅後純(損)益 Net income		(963,030)	(12,207,337)	2,465,302	3,760,416	1,858,280
每股盈餘(虧損)(元) Earning (loss) per share (dollar)		(0.31)	(3.94)	0.79	1.19	0.66

註：1. 上開五年度財務資料皆經林賢郎會計師、林琬琬會計師查核簽證，其中87特別會計年度~90年度為無保留意見查核報告，91年度為保留意見查核報告。

2. 每股盈餘係以追溯調整之當年度加權平均股數計算。

Note：1. The five-year financial data given above have all been reviewed and approved by CPAs Lin Shan-Lan and Lin Wen-Wen. The data for special FY1998 through FY2001 were certified without reservation. The data for fiscal year 2002 were certified with reservation.

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

## 二、最近二年度每股淨值、盈餘、股利及市價

## II. Net Worth, Earnings Per Share, Dividends and Market Value in the Latest 2 Years

單位：新台幣/股  
Unit: NT\$/No. of Shares

項目 Items	年度 FY	91年度 FY2002	90年度 FY2001
每股淨值 Net Worth Per Share	分配前 Before distribution	12.28	12.58
	分配後 After distribution	註3	12.58
每股盈餘(虧損) Earnings(loss) Per Share	股數 Shares Issued	3,180,907,000	3,180,907,000
	每股盈餘(虧損) Earnings(loss) Per Share	(0.31)	(3.94)
每股股利 Dividends Per Share	現金股利 Cash dividend	0	0.20
	股票股利 Stock dividend	0	0.81539
每股市價 Market Price Per Share	最高 High	10.80	14.90
	最低 Low	4.70	5.30
	平均 Average	6.55	8.47

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指撥及分配列於分配後。

3. 九十一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 profits and distribution approved by the shareholders' meeting for the following year are listed in the after-distribution category.

3. The appropriation for losses for fiscal year 2002 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	91年 FY2002	90年 FY2001	89年 FY2000	88年 FY1999	87.07.01- 87.12.31 Special FY1998	
財務結構 Financial Structure	負債占資產比率(%) Liabilities to Assets Ratio		95.79	95.64	93.92	93.88	93.93	
	存款占淨值比率(%) Savings to Net Worth Ratio(%)		2,002.83	1,897.19	1,352.80	1,332.87	1,311.17	
	固定資產占淨值比率(%) Fixed Assets to Net Worth Ratio(%)		39.03	38.49	29.29	29.07	29.74	
	長期資金占固定資產比率(%) Long-term Capital to Fixed Assets Ratio(%)		330.55	331.68	431.63	448.86	456.03	
	償能債力 Solvency							
	流動比率(%) Current Ratio(%)		316.11	369.31	270.31	281.12	294.34	
	流動準備比率(%) Liquidity Reserve Ratio(%)		12.82	18.05	11.27	15.83	14.07	
經營能力 Operating Ability	存放比率(%) Loans to Deposits Ratio(%)		79.72	81.08	87.38	87.40	87.55	
	逾放比率(%) Overdue Ratio(%)		9.76	9.97	6.88	5.50	5.99	
	利息支出占年平均存款餘額比率(%) Interest Expense to Annual Average Savings Balance(%)		2.19	3.91	4.56	4.84	5.56	
	利息收入占年平均放款餘額比率(%) Interest Revenue to Annual Average Loans Balance(%)		5.13	6.52	7.42	7.84	8.57	
	固定資產週轉率(次) Fixed Assets Turnover(Times)		2.42	3.27	3.30	3.53	3.83	
	總資產週轉率(次) Total Assets Turnover(Times)		0.04	0.05	0.06	0.06	0.07	
	員工平均營業收入額(仟元) Average Operating Revenue Per Employee(NT\$1,000)		7,671	10,255	9,836	10,250	10,461	
	員工平均獲利額(仟元) Average Profit Per Employee(NT\$1,000)		(201)	(2,489)	469	728	714	
	獲利能力 Profitability	資產報酬率(%) Return on Total Assets(%)		(0.10)	(1.36)	0.29	0.46	0.24
		股東權益報酬率(%) Return on Shareholders' Equity(%)		(2.44)	(26.11)	4.69	7.57	4.30
佔實收資本比率(%)		營業利益 Operating Income	4.14	(48.38)	16.10	23.68	12.30	
Ratio to Issued Capital Stock(%)		稅前純益 Income Before Income Tax	0.40	(52.29)	11.96	18.14	10.02	
純益率(%) Profit Margin(%)			(2.61)	(24.27)	4.76	7.11	6.83	
每股盈餘(元)追溯調整 Earnings Per Share(NTD) was adjusted			(0.31)	(3.94)	0.79	1.19	0.66	
現金流量 Cash Flows	現金流量比率(%) Cash Flow Ratio(%)		-	-	60.23	8.22	-	
	現金流量允當比率(%) Cash Flow Adequacy Ratio(%)		571.87	685.98	545.08	188.57	259.52	
	現金再投資比率(%) Cash Re-investment Ratio(%)		-	-	18.97	1.48	-	
	自有資本比率(%) BIS Ratio		10.49	10.00	9.17	9.03	9.39	
利害關係人授信比率(%) Ratio of Loan Extension to Related Parties		1.25	1.43	1.54	1.74	2.15		

註：1.上述五年度財務資料皆經會計師查核簽證。

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

## 財務項目之計算如下：

## 1.財務結構

(1) 負債占資產比率 = 負債總額 ÷ 資產總額。

(2) 存款占淨值比率 = 存款 ÷ 淨值。

## Formulas 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

- (3) 固定資產占淨值比率 = 固定資產淨額 ÷ 淨值。
- (4) 長期資金占固定資產比率 = (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) 利息支出占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) 利息收入占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) 營業利益占實收資本比率 = 營業利益 ÷ 實收資本額。
- (4) 稅前純益占實收資本比率 = 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
- (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 reserve
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 Parts = secured loans to related parties/total loans

#### 四、九十一年度財務報告之監察人審查意見

#### IV. Supervisors' Report for FY 2002

茲准

董事會函送本行九十一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九十一年度之損益表、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

本行九十二年股東常會

臺灣中小企業銀行股份有限公司

常駐監察人：吳炯忻

監察人：張衍謙  
王雨華  
陳明章

中華民國九十二年三月十一日

To: Our Shareholders

We the undersigned certify that We have examined the balance sheet and contents of major property as of December 31, 2002 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

Supervisor:

T. H. Chang.  
N. H. Wang  
M. C. Chen

March 11, 2003



## 五、九十一年度財務報告之會計師查核意見

臺灣中小企業銀行股份有限公司民國九十一年及九十年十二月三十一日之資產負債表，暨截至各該日止之民國九十一年度及九十年之損益表、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金融業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。

如財務報表附註(四)17所述，臺灣中小企業銀行股份有限公司依金融機構合併法第十五條第五項及財政部台財融(三)字第0913000051號函規定，將九十一年度出售不良債權損失分五年平均攤銷，與一般公認會計原則不符。若不良債權損失一次認列，則民國九十一年十二月三十一日資產之其他資產帳面價值應減少21,846,456仟元，未分配盈餘應減少20,923,141仟元(含所得稅影響數923,315仟元)，民國九十一年度之各項提存應增加21,846,456仟元及稅後純損應增加20,923,141仟元(含所得稅影響數923,315仟元)。

依本會計師之意見，除上段所述不良債權損失之認列對損益之影響外，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九十一年及九十年十二月三十一日之財務狀況，暨截至各該日止之民國九十一年度及九十年之經營成果與現金流量。

民國九十一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：

林 凡 中



會計師：

林 浚 浚



證期會核准

簽證文號：(88)台財證(六)第18311號

民國九十二年二月十四日

## V. Independent Auditors' Report for FY 2002

### 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, 2002 and 2001, and the related statements of income, changes in stockholders' 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 the "Rules Governing Certified Public Accountant's Examination and Certification of Financial Statements of Financial Institutions" and generally accepted auditing standards in the Republic of China. Those standards require that we plan and perform the audit 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 management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

As described in Note 4.q, in accordance with Article 15, paragraph 5 of Law of Governing merger of financial Institutions and SFC Letter Ruling (3) 0913000051, the Bank amortized loss on sale of non-performing loans over 5 years, that in our opinion, should be recognized currently in order to conform to generally accepted accounting principles. If the loss on sale of non-performing loans were recognized currently, other assets would be decreased by \$21,846,456, undistributed earnings would be decreased by \$20,923,141 (including tax effect of \$923,315), as of December 31, 2002. Additionally, provisions for allowances and reserves would be increased by \$21,846,456, and net loss would be increased by \$20,923,141 (including tax effect of \$923,315) respectively, for the year then ended.

In our opinion, except for the effects of not recognizing currently the loss on sale of non-performing loans as discussed in the preceding paragraph, the financial statements referred to above present fairly, in all material respects, the financial position of Taiwan Business Bank, Ltd. as of December 31, 2002 and 2001, and the results of its operations and its cash flows for the years then ended in conformity with the "Regulations Governing the Preparation of Financial Statements for Security Issuers" and accounting principles generally accepted in the Republic of China.

Taipei, Taiwan, R.O.C.

February 14, 2003

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.

## 六、九十一年度財務報告及附註摘要

## VI. Financial Statements in FY 2002 and Notes to Financial Statement

資產負債表  
Balance Sheet單位：新台幣仟元  
Thousands of NT Dollars

代碼 A/C	資產 Assets	九十一年底 December 31, 2002		九十年底 December 31, 2001		代碼 A/C	負債及股東權益 Liabilities and Stockholders' Equity	九十一年底 December 31, 2002		九十年底 December 31, 2001	
		金額 Amount	%	金額 Amount	%			金額 Amount	%	金額 Amount	%
110	現金(附註(四)1) Cash (Note (IV)1)	\$46,942,696	5	\$42,526,846	5	2105	附買回票券負債(附註(二)) Bonds sold under repurchase agreements (Note (II))	\$7,479,824	1	\$7,707,419	1
111	存放銀行同業(附註(四)1及(五)) Due from banks (Notes (IV)1 and (V))	46,243,453	5	30,859,919	3	211- 212	央行及銀行同業存款(附註(四) 9及(五)) Deposits from the Central Bank and other banks (Notes (IV)9 and (V))	36,374,968	4	20,265,671	2
112	存放央行(附註(四)2及(六)) Deposits with the Central Bank (Notes (IV)2 and (VI))	38,091,773	4	35,573,551	4	214- 217	應付款項(附註(四)10) Payables (Note (IV)10)	18,300,060	2	26,660,816	3
113	買入票券-減備抵跌價損失後 淨額(附註(二)、(四)3及(六)) Marketable securities - less allowance for market decline (Notes 2, 4.c and 6)	35,077,433	4	66,871,799	7	225	預收款項 Advances	405,271	-	562,116	-
114- 117	應收款項-減備抵呆帳後淨額 (附註(二)及(四)4) Receivables - less allowance for credit losses (Notes (II) and (IV)4)	30,168,945	3	26,793,294	3	23	存款、匯款及金融債券(附註 (四)11及(五)) Deposits, remittances, and financial debentures (Notes (IV)11 and (V))	814,082,547	88	810,655,090	89
125	預付款項 Prepayments	1,235,326	-	1,221,570	-	24	央行及同業融資 Loans from the Central Bank and other banks	-	-	41,681	-
13	買匯、貼現及放款-減備抵呆帳 後淨額(附註(二)、(四)5及(五)) Foreign currency purchased, discounts, and loans - less allowance for credit losses (Notes (II), (IV)5 and (V))	623,318,922	67	615,255,642	67	25	長期負債(附註(四)7及(四)12) Long-Term Debt (Notes (IV)7 and (IV)12)	11,325,468	1	11,070,701	1
14	長期股權投資(附註(二)及(四)6) Long-term equity investments (Notes (II) and (IV)6)	3,183,056	-	4,664,410	1	28	其他負債(附註(二)及(四)13) Other Liabilities (Notes (II) and (IV)13)	1,136,145	-	1,115,738	-
15	固定資產：(附註(二)及(四)7) Property and premises at cost (Notes (II) and (IV)7)						負債合計 Total Liabilities	889,104,283	96	878,079,232	96
	成本 Cost						股東權益：(附註(二)及(四)14) Stockholders' Equity (Notes (II) and (IV)14)				



資產負債表  
Balance Sheet

單位：新台幣仟元  
Thousands of NT Dollars

代碼 A/C	資產 Assets	九十一年底 December 31, 2002		九十年底 December 31, 2001		代碼 A/C	負債及股東權益 Liabilities and Stockholders' Equity	九十一年底 December 31, 2002		九十年底 December 31, 2001	
		金額 Amount	%	金額 Amount	%			金額 Amount	%		
1501	土地 Land	6,438,631	1	6,441,101	1	31	股本-每股面額10元,九十一年底及九十年底額定並發行均為3,180,907仟股(附註(四)14) Common stock, par value \$10 per share; authorized, issued, and outstanding 3,180,907,000 shares as of December 31, 2002 and 2001, respectively. (Note (IV)14)	31,809,070	3	31,809,070	3
1521	房屋及建築 Buildings	6,562,228	1	6,524,831	1	32	資本公積(附註(四)14) Capital surplus (Note (IV)14)	5,022,115	1	5,057,120	1
1531	機械及設備 Machinery	2,446,615	-	2,437,721	-	33	保留盈餘 Retained earnings (Note (IV)14)				
1541	交通及運輸設備 Transportation equipment	402,155	-	396,877	-	3301	法定公積(附註(四)14) Legal reserve (Note (IV)14)	4,229,446	-	11,212,885	1
1551	什項設備 Miscellaneous equipment	668,850	-	667,532	-	3302	特別公積(附註(四)14) Special reserve (Note (IV)14)	-	-	3,963,678	-
1591	租賃權益改良 Leasehold improvements	214,141	-	250,090	-	331	未分配盈餘(附註(四)14) Undistributed earnings (Note (IV)14)	(936,915)	-	(10,958,309)	(1)
	成本合計Subtotal	16,732,620	2	16,718,152	2	341	累積換算調整數(附註(二)) Cumulative translation adjustment (Note (II))	(1,294)	-	875	-
	重估增值 Revaluation appreciation	2,407,950	-	2,420,718	-	351	庫藏股票(附註(二)及(四)14) Treasury stock (Notes (II) and (IV)14)	(1,070,972)	-	(1,070,972)	-
	減：累計折舊 Less: Accumulated depreciation	(4,205,838)	-	(3,871,587)	-		股東權益合計 Total Stockholders' Equity	39,051,450	4	40,014,347	4
1571	未完工程 Construction in process	231,394	-	115,470	-		承諾及或有負債(附註(二)及(七)) Commitments and contingencies (Notes (II) and (VII))				
1577	訂購機件 Prepayment for equipment	74,012	-	19,360	-						
	固定資產淨額 Property and premises, net	15,240,138	2	15,402,113	2						
17	無形資產 Intangible assets	17,320	-	7,575	-						
18	其他資產(附註(二)、(四)8及(六)) Other assets, net (Notes (II), (IV)8 and (VI))	88,635,404	10	78,912,812	8						
196	受託買賣借項-淨額 Brokerage accounts, net	1,267	-	4,048	-						
	資產總計 TOTAL ASSETS	\$928,155,733	100	\$918,093,579	100		負債及股東權益總計 TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	\$928,155,733	100	\$918,093,579	100

損益表  
Income Statement

單位：新台幣仟元  
Thousands of NT Dollars

代碼 A/C	項目 Item	九十一年度 FY2002		九十年 FY2001	
		金額 Amount	%	金額 Amount	%
41-47	營業收入 Operating Revenues				
4501	利息收入 Interest revenue	\$ 35,049,255	95	\$ 45,566,247	91
4516	手續費收入 Commissions and fees	1,077,564	3	914,408	2
4530	證券經紀及承銷收入 Securities brokerage and underwriting revenues	159,819	-	142,783	-
4531	買賣票券利益-淨額 Gain on sale of marketable securities, net	200,403	1	2,570,407	5
4532	長期股權投資利益-淨額 Gain on long-term equity investments, net	-	-	659,183	1
4534	兌換利益 Exchange gain	310,510	1	408,819	1
4601	營業資產租金收入 Rental revenue from operating lease	36,583	-	34,523	-
4609	其他營業收入 Other revenues	1,583	-	2,421	-
	營業收入合計 Total Operating Revenue	36,835,717	100	50,298,791	100
51-57	營業成本 Operating Costs				
5501	利息費用 Interest expenses	(18,511,542)	(50)	(31,717,584)	(63)
5516	手續費用 Commissions and fees	(202,791)	(1)	(188,576)	-
5530	證券經紀及承銷費用 Securities brokerage and underwriting fees	(185,037)	(1)	(204,015)	-
5532	長期股權投資損失-淨額 Loss on long-term equity investments, net	(1,462,991)	(4)	-	-
5535	各項提存 Provisions for allowances and reserves	(6,714,186)	(18)	(24,414,802)	(49)
5537	現金運送費 Cash Transmittal fees	(108,131)	-	(99,236)	-
5601	營業資產出租費用 Operating lease rents	(4,796)	-	(3,656)	-
	營業成本合計 Total Operating Costs	(27,189,474)	(74)	(56,627,869)	(112)
60	營業毛利(損) Operating Profit (Loss)	9,646,243	26	(6,329,078)	(12)
58	營業費用 Operating Expenses				
581	業務費用 Sales expenses	(6,906,333)	(19)	(7,573,769)	(15)
582	管理費用 Administrative expense	(1,398,215)	(3)	(1,465,752)	(3)
583	其他營業費用 Other operating expenses	(24,358)	-	(19,627)	-
	營業費用合計 Total operating expenses	(8,328,906)	(22)	(9,059,148)	(18)
61	營業利益(損失) Operating Income (Loss)	1,317,337	4	(15,388,226)	(30)
49	營業外收入 Non-Operating Income	175,671	-	126,400	-
59	營業外費用 Non-Operating Expenses	(1,366,277)	(4)	(1,371,495)	(3)
63	稅前純益(損) Income (loss) before income taxes	126,731	-	(16,633,321)	(33)
64	所得稅(費用)利益(附註(二)及(四)18) Income tax expense (benefit) (Notes (II) and (IV)18)	(1,089,761)	(3)	4,425,984	9
69	純損 Net Loss	\$ (963,030)	(3)	\$ (12,207,337)	(24)
		九十一年度FY2002		九十年 FY2001	
		稅前	稅後	稅前	稅後
		Before tax	After tax	Before tax	After tax
9951	基本每股盈餘(虧損)(單位：新台幣元) Basic earnings (loss) per share(Unit:NT\$ )	\$ 0.04	\$ (0.31)	\$ (5.37)	\$ (3.94)


 股東權益變動表  
 Statements of Changes in Stockholders' Equity

 單位：新台幣仟元  
 Thousands of NT Dollars

	保 留 盈 餘 Retained Earnings							股東權益 合 計 Total
	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	
民國九十年一月一日餘額 Balance - January 1, 2001	\$ 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 2000 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 old transferred to capital surplus	-	1,426	-	-	-	-	-	1,426
九十年年度純損 Net loss for 2001	-	-	-	-	(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	(10,958,309)	875	(1,070,972)	40,014,347
九十年年度盈餘指撥： Appropriation of 2001 earnings:								
迴轉特別公積 Reversal of special reserve	-	-	-	(2,485)	2,485	-	-	-
特別公積彌補虧損 Special reserve used to offset losses	-	-	-	(3,961,193)	3,961,193	-	-	-
法定公積彌補虧損 Legal reserve used to offset losses	-	-	(6,994,631)	-	6,994,631	-	-	-
處分固定資產溢價轉列保留盈餘 After-tax gain on disposition of property and premises transferred to retained earnings	-	(37,307)	-	-	37,307	-	-	-
提列法定公積 Legal reserve	-	-	11,192	-	(11,192)	-	-	-
逾五年現金股利轉列資本公積 Cash dividends over 5 years old transferred to capital surplus	-	2,302	-	-	-	-	-	2,302
九十一年度純損 Net loss for 2002	-	-	-	-	(963,030)	-	-	(963,030)
累積換算調整數之變動 Changes in cumulative translation adjustments	-	-	-	-	-	(2,169)	-	(2,169)
民國九十一年十二月三十一日餘額 Balance - December 31, 2002	\$ 31,809,070	\$ 5,022,115	\$ 4,229,446	\$ -	\$ (936,915)	\$ (1,294)	\$ (1,070,972)	\$ 39,051,450

現金流量表  
Statements of Cash Flows

單位：新台幣仟元  
Thousands of NT Dollars

	九十一年度 FY2002	九十年 FY2001
<b>營業活動之現金流量：Cash flows from operating activities:</b>		
本期純損 Net loss	\$ (963,030)	\$ (12,207,337)
調整項目： Adjustments to reconcile net income to net cash used in operating activities:		
折舊及攤銷 Depreciation and amortization	534,497	576,266
員工權益補償金攤銷數 Amortization of employees' compensation	1,338,470	1,337,400
不良債權損失攤銷數 Amortization of loss on non-performing loans	485,638	-
按權益法認列之投資損(益)淨額 Loss (gain) on investment under the equity method, net	1,533,285	(35,648)
處分固定資產損益及非營業資產淨額 Loss (gain) on disposition of property and premises, net	(33,804)	9,703
依權益法認列現金股利收現 Cash dividends collected under the equity method	8,069	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	(4,243)	3,481
提列備抵呆帳 Provision for allowance for credit losses	6,525,266	24,416,182
迴轉備抵買入票券跌價損失 Reversal of allowance for market decline of marketable securities	(46,777)	(671,962)
累積換算調整數淨變動 Changes in cumulative translation adjustments	(2,169)	3,360
營業資產及負債之變動 Changes in assets and liabilities		
買入票券 Marketable securities	(1,260,765)	(4,830,468)
應收款項 Receivables	(3,498,713)	(6,987,485)
預付款項 Prepayments	(13,756)	(57,110)
應付款項 Payables	(8,358,454)	(8,008,162)
預收款項 Advances	(156,845)	(365,089)
受託買賣借項-淨額 Brokerage accounts - debit, net	2,781	(568)
<b>營業活動之淨現金流出 Net cash used in operating activities</b>	<b>(3,910,550)</b>	<b>(7,330,193)</b>
<b>投資活動之現金流量：Cash flows from investing activities:</b>		
買匯、貼現及放款(增加)減少 Decrease (Increase) in foreign currency purchased, discounts, and loans	(8,137,876)	17,886,842
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	(60,000)	(1,050,000)
處分固定資產及非營業資產價款 Proceeds from disposition of property and premises	94,261	3,558
購買固定資產 Purchase of property and premises	(385,954)	(310,208)
存放銀行同業增加 Increase in due from banks	(523,282)	(11,179,653)
存放央行增加 Increase in deposits with the Central Bank	(1,121,974)	(3,110,326)
其他資產增加 Increase in other assets	(17,916,540)	(39,124,574)
無形資產增加 Increase in intangible assets	(14,538)	(4,697)
<b>投資活動之淨現金流出 Net cash used in investing activities</b>	<b>(28,065,903)</b>	<b>(36,145,445)</b>



	九十一年度 FY2002	九十年度 FY2001
<b>融資活動之現金流量：</b>		
<b>Cash flows from financing activities:</b>		
央行及同業存款增加 Increase in call loans from and deposits from other banks	16,109,297	4,174,093
附買回票券負債減少 Decrease in bonds sold under repurchase agreements	(227,595)	(739,174)
存款、匯款及金融債券增加 Increase in deposits, remittances, and financial debentures	3,427,457	59,217,558
央行及同業融資減少 Decrease in loans from the Central Bank and other banks	(41,681)	(59,947)
其他負債增加(減少) Increase (decrease) in other liabilities	24,650	(128,686)
長期負債增加(減少) Increase (decrease) in long-term debt	254,768	(3,069,480)
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)
資本公積減少 Decrease in capital surplus	-	(2)
購買庫藏股票 Purchase of treasury stock	-	(560,833)
融資活動之淨現金流入 Net cash provided by financing activities	19,546,896	58,108,644
本期現金及約當現金(減少)增加數 Net increase (decrease) in cash and cash equivalents	(12,429,557)	14,633,006
期初現金及約當現金餘額 Cash and cash equivalents, beginning of the year	102,108,337	87,475,331
期末現金及約當現金餘額 Cash and cash equivalents, end of the year	\$ 89,678,780	\$ 102,108,337
現金流量資訊之補充揭露：		
Supplemental disclosures of cash flow information:		
本期支付利息 Cash paid during the year for Interest	\$ 27,009,435	\$ 36,316,865
本期支付所得稅 Cash paid during the year for Income taxes	\$ 126,642	\$ 773,355
現金及約當現金 Cash and cash equivalents		
現金 Cash	\$ 46,942,696	\$ 42,526,846
存放銀行同業 Due from banks	957,713	688,789
存放央行 Deposits with the Central Bank	12,879,770	11,483,522
九十天內到期之拆放銀行同業 Short-term loans to other banks (due within 90 days)	28,880,391	14,289,062
九十天內到期之承兌匯票 Bank acceptances (due within 90 days)	18,210	3,636
九十天內到期之商業本票 Commercial paper (due within 90 days)	-	33,116,482
	\$ 89,678,780	\$ 102,108,337



**財務報表附註**

民國九十一年及九十年十二月三十一日

(除另有註明者外，所有金額均以新台幣仟元為單位)

**(一)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。截至民國九十一年十二月三十一日止，本行除於總行設有營業部、國際部、證券部及信託部外，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十六處。

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。

**(二)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。

**NOTES TO FINANCIAL STATEMENTS**

For the Years Ended December 31, 2002 and 2001

(Expressed in Thousands of New Taiwan Dollars, Unless Otherwise Stated)

**(I) OVERVIEW**

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-size 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- size 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 and domestic and overseas branches are set up to provide a variety of banking services. As of December 31, 2002, except for the headquarters' operation, international, securities, and trust departments, there are 122 domestic branches, 2 express banking centers, 1 offshore banking branch, 3 overseas branches, and 16 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 Province Government, shares of the Bank were released by banks of the provincial government. In line with privatization of the three major province-run commercial banks, the Bank completed its own privatization on January 22, 1998.

**(II) 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 balances and transactions are eliminated.

## 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、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。

放款及墊款符合下列情況之一者即停止計提應收利息：

## 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.

## 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, 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 each 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) 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，則按五年或二十年平均攤銷。

對持有被投資公司股權超過百分之五十者，長期股權投資對被投資公司具有控制能力者，除採用權益法評價外，依財務會計準則第七號公報及財政部證券暨期貨管理委員會規定另編母子合併報表，但如有證據顯示不具有控制能力，或被投資公司總資產及營業收入未達發行人各該項金額百分之十以上，且所有未達編入合併報表標準之子公司其會計總資產或營業收入未達本行各該項金額百分之三十以上者，得不編製合併報表。

- (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.

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's 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 with less than 20% ownership and with 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 5 or 20 years.

According to the Statement of Financial Accounting Standards ("SFAS") No. 7 and rules set forth by the Securities and Futures Commission ("SFC"), investments where ownership exceeds 50% are not only accounted for under the equity method but also are required to prepare consolidated statements. If there is evidence that there is no significant influence or if total assets and operating revenues of a subsidiary do not exceed 10% of the Bank's respective accounts, and if the aggregate assets or operating revenues of all such subsidiaries do not reach exceed 30% of the Bank's respective accounts, consolidated statements are not required.

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。

#### 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。

If the fiscal year of an investee differs from that of the Bank, gain or loss on investments are recognized based upon the equivalent ownership after the investee closes the books.

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 renovations, additions, and improvements 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.

#### 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 creditors 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 Letter Ruling No.16677 issued by the Ministry of Finance ( "MOF" ) dated October 29, 1974, the Bank provides 2% of securities brokerage commissions on a monthly basis as the reserve for loss on erroneous bookkeeping on trading securities.

## 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，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。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且尚未處分或註銷者，依財務會計準則公報第三十號「庫藏股票會計處理準則」之規定，以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，差額列為資本公積－庫藏股票交易；處分價格低於帳面價值，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00142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

## 13. Reserve for Default Losses

In compliance with regulations governing security houses, the Bank provides on a monthly basis default indemnity reserve of 0.0028% of securities brokerage commissions until balance of the reserve reaches \$200,000. Such reserve may only be used to cover default losses from securities brokerage or otherwise upon SFC approval.

## 14. Reserve for Trading Losses

Per regulations governing security houses, the Bank provides 10% of the net gains on proprietary trading of securities as reserve for trading losses until the balance reaches \$200,000. The reserve may only be used to offset trading losses in the months when they incur.

## 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 Ruling No.(1995)(6)00142 and Letter Ruling No. (1995)(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.

月一日起按該公報規定攤提退休金費用，未認列過渡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。

本行未分配盈餘加徵百分之十營利事業所得稅部份，於股東會決議分配盈餘之日列為當期費用。

#### 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

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.

#### 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's 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's income tax expenses are reflected as current income tax expense.

The 10% surtax on undistributed earnings is reported as current expense on the date of the annual stockholder's meeting declaring the distribution of earnings.

#### 18. Earnings per Share (EPS)

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 Translations

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

匯市場之匯率折算，並結轉至當地貨幣損益帳，每一報表日結算時，將損益帳按結帳日之央行結帳匯率換算為新台幣。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。

無本金交割遠期外匯合約到期時，不實際交付本金，而以兩種貨幣之約定匯率與結算日匯率之差異收付，認列兌換損益。

### (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。

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.

## 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.

When non-delivery forward contract mature, no principals are paid and differences between the spot and contract rate will reflect as exchange gain or loss.

### (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 hedging 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) Currency Swaps

Currency swaps for hedging purposes are recorded at the spot rate on the contract date when principals are exchanged. Differences in receivables and payables are reflected separately each month as exchange gain or

### (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) 換匯

非以交易為目的之換匯交易係於合約成交日以即期匯率入帳，並同時交換本金，換匯合約因兌換所產生之收付差額係按月就個別合約予以認列兌換損益。期末於資產負債表日則按該日之即期匯率予以調整，因調整而產生之兌換差額列為當期損益。換匯合約所產生之應收及應付款項於期末資產負債表日互為抵減，其差額列為資產或負債。

### (5) 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。

### (三) 會計變動之理由及其影響：無。

loss. Currency swaps are adjusted by the spot rate at year-end, with exchange differences included in current earnings. Receivables and payables resulting from currency swaps offset one another and any differences are reflected as assets and liabilities.

### (5) 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.

## 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.

### (III) REASONS AND EFFECT OF ACCOUNTING CHANGES: None.



## (四)重要會計科目說明

## (IV) SUMMARY OF MAJOR ACCOUNTS

## 1.現金及存放銀行同業

## 1.Cash and Due from Banks

	九十一年底 December 31,2002	九十年底 December 31,2001
現金 Cash:		
庫存現金及週轉金 Revolving fund	\$ 7,361,141	\$ 6,691,020
庫存外幣 Foreign currency held	788,501	693,216
待交換票據 Checks awaiting clearing	3,858,054	3,724,472
買入定期存單 Negotiable certificates of time deposits	34,935,000	31,418,138
	46,942,696	42,526,846
存放銀行同業 Due from banks:		
存放銀行同業 Due from banks	957,713	688,789
拆放銀行同業 Call loans to banks	45,285,740	30,171,130
	46,243,453	30,859,919
合計 Total	\$ 93,186,149	\$ 73,386,765

## 2.存放央行

## 2.Deposits with the Central Bank

	九十一年底 December 31,2002	九十年底 December 31,2001
存放央行 Deposits with the Central Bank	\$ 38,091,773	\$ 35,573,551
存出信託資金準備 Trust fund reserve	50,000	50,000
抵繳存出信託資金準備－證券 Securities deposited as trust fund reserve	(50,000)	(50,000)
合計 Total	\$ 38,091,773	\$ 35,573,551

截至九十一年底及九十年底，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37,943,301仟元及35,058,289仟元。其中分別包括25,069,107仟元及 23,938,152仟元依規定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，截至九十一年底及九十年底，本行已分別提存於中央銀行5,576仟元及363,385仟元，依規定得動用。

另截至九十一年底及九十年底，本行代收國軍部隊、監獄等國庫存款分別為 142,896仟元及151,877仟元，依規定不得動用。

As of December 31, 2002 and 2001, according to the Banking Law and the Central Bank Law, required reserve deposited by the Bank with the Central Bank amounted to \$37,943,301 and \$35,058,289, respectively, of which \$25,069,107 and \$23,938,152 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, 2002 and 2001, required reserve at the Central Bank amounted to \$5,576 and \$363,385, respectively, and its use is unrestricted.

As of December 31, 2002 and 2001, deposits collected on behalf of the armed forces, prisons, and other national deposits amounted to \$142,896 and \$151,877, respectively, and its use is restricted.



本行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，依信託業法第三十四條之規定提存賠款準備金，故截至九十一年底及九十年底，本行均已依法提存50,000仟元之有價證券抵繳信託資金準備。

Effective January 20, 2001, according to the Central Bank of China, the Bank complies with Clause 34 of the Trust Law to treat discretionary trust of investment in overseas marketable securities as default loss reserve. As of December 31, 2002 and 2001, the Bank deposited marketable securities of \$50,000 in lieu of trust fund reserve.

### 3. 買入票券淨額

#### 3. Marketable Securities, Net

	九十一年底 December 31, 2002	九十年底 December 31, 2001
股票、債券及受益憑證		
Stocks, bonds and beneficiary certificates	\$ 35,314,243	\$ 25,826,536
商業本票 Commercial paper	9,873	33,349,013
銀行承兌匯票 Bank acceptances	20,189	10,229
附賣回票券投資		
Bonds purchased under resale agreements	-	8,000,000
減：備抵跌價損失 Less: Allowance for market decline	(266,872)	(313,979)
淨額 Net	\$ 35,077,433	\$ 66,871,799

九十一年底及九十年底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1,323,500仟元及1,491,900仟元。

As of December 31, 2002 and 2001, marketable securities, provided as operational guaranty for provisional seizure by the court and deposited with Bank of Taiwan and OTC Exchange Center, amounted to \$1,323,500 and \$1,491,900, respectively.

### 4. 應收款項

#### 4. Receivables

	九十一年底 December 31, 2002	九十年底 December 31, 2001
應收利息 Interest receivable	\$ 3,515,949	\$ 4,703,241
應收承兌票款 Bank acceptances receivable	2,662,700	2,052,068
應收收益 Revenue receivable	64,375	56,584
應收帳款 Accounts receivable	8,595,560	783,377
應收退稅款 Income tax refund receivable	548,548	645,589
應收遠匯款－外幣		
Forward contract receivable - foreign currency	4,423,455	4,290,450
應付購入遠匯款		
Foreign exchange forward contract payable	(4,365,713)	(4,257,194)
其他應收款 Other receivables	15,087,486	18,759,533
Subtotal	30,532,360	27,033,648
減：備抵呆帳 Less: Allowance for credit losses	(363,415)	(240,354)
淨額 Net	\$ 30,168,945	\$ 26,793,294

## 5. 買匯、貼現及放款

## 5. Foreign Currency Purchased, Discounts, and Loans

	九十一年底		九十年底	
	December 31, 2002		December 31, 2001	
買入匯款 Foreign currency long positions	\$	52,593	\$	34,903
進出口押匯 Foreign currency for imports/exports		1,509,935		1,425,715
貼現 Discounts		2,644,295		2,884,999
透支 Overdrafts		2,099,054		1,858,278
擔保透支 Secured overdrafts		2,111,709		2,470,208
短期放款 Short-term unsecured loans		106,393,144		85,572,371
短期擔保放款 Short-term secured loans		68,253,094		82,836,975
應收證券融資款 Receivables from securities lending		868,550		770,947
中期放款 Medium-term unsecured loans		124,476,784		96,224,153
中期擔保放款 Medium-term secured loans		80,681,415		90,011,996
長期放款 Long-term unsecured loans		27,566,793		37,622,695
長期擔保放款 Long-term secured loans		208,451,522		215,258,050
減：備抵呆帳 Less: Allowance for credit losses		(1,789,966)		(1,715,648)
淨額 Net	\$	623,318,922	\$	615,255,642

## 6. 長期股權投資

## 6. Long-Term Equity Investments

	九十一年底		九十年底			
	December 31, 2002		December 31, 2001			
	金額 Book Value	持股 % Ownership%	金額 Book Value	持股 % Ownership%		
按權益法評價 Under the equity method						
聯合建築經理(股)公司						
— 原始投資成本69,000仟元	\$	81,955	30.00	\$	131,615	30.00
Union Real-Estate Management Corp. (Original investment of \$69,000)						
倍立證券投資信託(股)公司						
— 原始投資成本九十一年底171,000仟元； 九十年底120,000仟元		188,779	50.00	122,876	40.00	
Barits Securities Investment & Trust Co., Ltd. (Original investment of \$170,000 and \$120,000, respectively, as of December 31, 2002 and 2001)						
中央票券金融(股)公司						
— 原始投資成本1,493,248仟元	-	-	1,507,319	24.88		
Central Bills Finance Corp. (Original investment of \$1,493,248)						
臺企保險代理人(股)公司						
— 原始投資成本2,000仟元						
Taiwan Business Bank Insurance Agency Co., Ltd.(original investment of \$2,000)	2,722	100.00	-	-		
小計 Subtotal	273,456		1,761,810			



	九十一年底 December 31,2002		九十年底 December 31,2001	
	金額 BookValue	持股% Ownership%	金額 BookValue	持股% Ownership%
按成本與市價孰低法評價 Under the lower of cost or market method				
上市公司 Listed stocks				
中興票券金融(股)公司 －市價九十年底743,798仟元 Chung-Hsing Bills Finance Corp. (Market value of \$743,798 as of December 31, 2001)	-	-	261,017	2.65
兆豐金融控股(股)公司 (原交銀金融控股(股)公司) －市價九十一年底878,261仟元 Mega Holdings (originally Chiao Tung Financial Holding) (Market value of \$878,261 as of December 31, 2002)	261,017	0.49	-	-
高雄銀行－市價九十一年底33仟元 ：九十年底31仟元 Bank of Kaohsiung (Market value of \$33 and \$31, respectively, as of December 31, 2002 and 2001)	14	-	14	-
小計 Subtotal	261,031		261,031	
按成本法評價 Under the cost method				
未上市公司 Unlisted equity securities				
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 Sunysino 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., Ltd.	45,500	1.14	45,500	1.14
開發國際投資(股)公司 CDIB and Partners Investment Co., Ltd.	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	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	50,000	2.94
財宏科技(股)公司 Financial E-Solution Co., Ltd.	7,000	5.83	-	-
中央票券金融(股)公司 Central Bills Finance Corp.	-	0.01	-	-
小計 Sub-total	2,648,569		2,641,569	
合計 Total	\$ 3,183,056		\$ 4,664,410	

本行於民國九十一年度自倍立證券投資信託(股)公司收到現金股利2,320仟元，另於九十一年八月二十日經財政部核准增加轉投資倍立證券投資信託(股)公司股權10%，金額51,000仟元，投資成本與股權淨值差額16,968仟元，依五年平均攤銷。

另本行於民國九十年自聯合建築經理(股)公司收到現金股利5,749仟元。

本行八十八年轉投資中央票券金融(股)公司成本1,493,248仟元，投資成本與股權淨值差額619,233仟元，依二十年平均攤銷。惟中央票券金融(股)公司於九十一年九月二十七日股東臨時會決議減資，其投資成本與股權淨值差額已不具未來經濟效益，故於九十一年九月底將未攤銷數全數轉列投資損失。另中央票券金融(股)公司於九十一年十二月二十六日增資，本行未依持股比例認購，致持股比例降為0.0062%，改用成本法評價，改用時之投資價值因已減損，故予以全數承認投資損失，使其帳面價值為零。

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，九十年已全數承認投資損失，使其帳面價值為零。

本行依被投資公司經會計師查核簽證之財務報表採權益法認列投資(損失)收益(包含投資成本與股權淨值差額攤銷數)，於民國九十一年度及九十年分別列示如下：

In 2002, the Bank collected cash dividends of \$2,320 from Barits Securities Investment & Trust Co., Ltd. On August 20, 2002, the MOF approved the increase in investment of 10% ownership in Barits Securities Investment & Trust Co., Ltd. Investment amounted to \$51,000. The difference between cost and equity net worth was \$16,968 and amortized equally over 5 years.

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. On September 27, 2002, the shareholders of Central Bills Finance Co., Ltd. resolved to decrease capital. The difference between cost and equity net worth was deemed to have no future economic benefit. Therefore, on September 30, 2002, all unamortized difference was transferred to investment loss. On December 26, 2002, Central Bills Finance Co., Ltd. increased capital but the Bank did not subscribe to the new shares and therefore the Company's ownership in the investee decreased to 0.0062%. The Bank now accounts for this investee under the cost method. The investment was written off and its book value is \$0.

Impairment of investment in Taiwan Motor Transport Co., Ltd. was deemed other than temporary. In 2001, the Bank has recognized loss on investment and written off all investment therein. Its book value is therefore \$0.

As of December 31, 2002 and 2001, gain (loss) on long-term investments recognized under the equity method based on audited financial statements is as follows: (Gain on investments includes the amortization of the difference between cost and equity net worth.)

被投資公司名稱 Investee Company	九十一年度 2002	九十年 2001
聯合建築經理股份有限公司 Union Real-Estate Management Corp.	\$ (43,911)	\$ 16,247
倍立證券投資信託股份有限公司 Barits Securities Investment & Trust Co., Ltd	17,223	6,962
中央票券金融股份有限公司 Central Bills Finance Corp.	(1,507,319)	12,539
臺企保險代理人股份有限公司 Taiwan Business Bank Insurance Agency Co., Ltd.	722	-
合計 Total	\$ (1,533,285)	\$ 35,748



## 7. 固定資產

## 7. Property and Premises

資產名稱 Item	成本 Cost	重估增值 Revaluation Appreciation	合計 Total
九十一年底 December 31, 2002			
成本 Cost:			
土地 Land	\$ 6,438,631	\$ 2,376,915	\$ 8,815,546
房屋及建築 Buildings	6,562,228	31,035	6,593,263
機械設備 Machinery	2,446,615	-	2,446,615
交通及運輸設備 Transportation equipment	402,155	-	402,155
什項設備 Miscellaneous equipment	668,850	-	668,850
租賃權益改良 Leasehold improvements	214,141	-	214,141
未完工程 Construction in process	231,394	-	231,394
訂購機件 Prepayment for equipment	74,012	-	74,012
	<u>\$ 17,038,026</u>	<u>\$ 2,407,950</u>	<u>19,445,976</u>
累計折舊 Accumulated Depreciation:			
房屋及建築 Buildings	\$ 1,187,437	\$ 16,617	1,204,054
機械設備 Machinery	2,045,427	-	2,045,427
交通及運輸設備 Transportation equipment	301,260	-	301,260
什項設備 Miscellaneous equipment	533,560	-	533,560
租賃權益改良 Leasehold improvements	121,537	-	121,537
	<u>\$ 4,189,221</u>	<u>\$ 16,617</u>	<u>4,205,838</u>
淨額 Net			<u>\$ 15,240,138</u>
九十年底 December 31, 2001			
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
	<u>\$ 16,852,982</u>	<u>\$ 2,420,718</u>	<u>19,273,700</u>
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
	<u>\$ 3,854,970</u>	<u>\$ 16,617</u>	<u>3,871,587</u>
淨額 Net			<u>\$ 15,402,113</u>

(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) 截至九十一年底，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3,687,452仟元，土地增值稅準備為1,985,688仟元(帳列長期負債)，重估增值淨額列為資本公積。

(3) 截至九十一年底及九十年底，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6,653,871仟元及7,035,130仟元。

(1) Land and buildings were revalued on June 30, 1975, July 1, 1981, 1990, 1992, 1996 and April 10, 1997 according to the "Land Right Equalization Act" or "Profit Seeking Enterprise Asset Revaluation Act."

(2) As of December 31, 2002, property and premise revaluation appreciation (including rental assets under operating lease and reflected as other assets) amounted to \$3,687,452. Reserve for land appreciation tax of \$1,985,688 is reflected as long-term debt, and the net amount is included in capital surplus.

(3) As of December 31, 2002 and 2001, insurance coverage for property and premises amounted to \$6,653,871 and \$7,035,130, 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

8. Other Assets

	九十一年底 December 31, 2002	九十年底 December 31, 2001
催收款項 Accounts past due	\$ 67,438,586	\$ 74,497,768
減：備抵呆帳 Less: Allowance for credit losses	(10,153,921)	(7,625,987)
催收款淨額 Subtotal	57,284,665	66,871,781
承受擔保品 Collateral received	2,617,362	2,640,138
減：備抵呆帳 Less: Allowance for credit losses	(13,899)	(5,827)
承受擔保品淨額 Subtotal	2,603,463	2,634,311
存出保證金 Refundable deposits	1,208,267	1,422,764
遞延費用(附註四.16及四.17) Deferred charges (Note 4.p and 4.q)	21,881,045	1,342,579
遞延所得稅資產－非流動(附註四.18)	4,063,961	4,990,512
Deferred tax assets - non-current (Note 4.r)		
非營業資產淨額(附註四.7) Non-operating assets, net (Note 4.g)	1,458,537	1,497,346
質押定期存單 Pledged certificates of time deposits	69,560	70,014
暫付及待結轉帳項 Customer advance and accounts awaiting clearance	-	27,022
營業保證金及交割結算基金 Operating guaranty and settlement funds	65,906	56,483
合計 Total	\$ 88,635,404	\$ 78,912,812

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:

	九十一年底 December 31, 2002	九十年底 December 31, 2001
成本 Cost:		
土地 Land	\$ 56,157	\$ 57,783
房屋及建築 Buildings	176,910	205,871
小計 Subtotal	233,067	263,654
重估增值 Revaluation appreciation:		
土地 Land	1,277,824	1,292,222
房屋及建築 Buildings	1,678	1,678
小計 Subtotal	1,279,502	1,293,900
成本及重估增值 Cost plus revaluation appreciation	1,512,569	1,557,554
減：累計折舊 Less: Accumulated depreciation	(54,032)	(60,208)
淨額 Net	\$ 1,458,537	\$ 1,497,346

截至九十一年底及九十年底，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, 2002 and 2001, \$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

## 9. Deposits from the Central Bank and Other Banks

	九十一年底 December 31,2002	九十年底 December 31,2001
央行存款 Central Bank deposits	\$ 228,062	\$ 145,105
銀行同業存款 Deposits from other banks	681,147	631,160
銀行同業拆放 Call loans from banks	34,066,855	18,187,764
透支銀行同業 Bank overdrafts	1,398,904	1,301,642
合計 Total	\$ 36,374,968	\$ 20,265,671

## 10. 應付款項

## 10. Payables

	九十一年底 December 31,2002	九十年底 December 31,2001
應付利息 Interest payable	\$ 3,691,475	\$ 12,189,369
應付帳款 Accounts payable	3,937,839	3,741,240
承兌匯票 Bank acceptances	2,409,657	1,831,782
應付費用 Accrued expenses	1,287,711	1,487,185
應付代收款 Proceeds collected on behalf of others	648,627	689,210
應付遠匯款－外幣 Forward contract payables - foreign currency	2,890,765	5,512,787
應收出售遠匯款 Foreign exchange forward contract receivables	(2,773,419)	(5,227,019)
其他應付款 Other payables	6,207,405	6,436,262
合計 Total	\$ 18,300,060	\$ 26,660,816

## 11. 存款、匯款及金融債券

## 11. Deposits, Remittances and Financial Debentures

	九十一年底 December 31,2002	九十年底 December 31,2001
儲蓄存款 Savings deposits	\$ 379,876,109	\$ 363,835,884
定期存款 Time deposits	283,450,420	291,549,210
活期存款 Demand deposits	96,734,368	85,742,212
支票存款 Checking deposits	22,072,225	18,021,363
匯款 Remittances	14,210,425	17,383,721
金融債券 Financial debentures	17,739,000	34,122,700
合計 Total	\$ 814,082,547	\$ 810,655,090

## 12. 長期負債

## 12. Long-Term Debt

	九十一年底 December 31,2002	九十年底 December 31,2001
撥入放款基金 Funds appropriated for loans	\$ 9,027,092	\$ 8,662,291
土地增值稅準備 Reserve for land value appreciation tax	1,985,688	1,994,435
應計退休金負債 Accrued pension liabilities	312,688	413,975
合計 Total	\$ 11,325,468	\$ 11,070,701



## 13.其他負債

## 13. Other Liabilities

	九十一年底 December 31,2002	九十年底 December 31,2001
保證責任準備 Reserve for guarantees	\$ 208,803	\$ 219,832
買賣票券損失準備 Reserve for trading loss	170	170
違約損失準備 Reserve for default loss	37,553	33,934
意外損失準備 Reserve for accidental loss	7,153	4,783
存入保證金 Guarantee deposit-in	876,817	820,824
暫收及待結轉帳項 Temporary collection and account awaiting clearance	5,649	36,195
合計 Total	\$ 1,136,145	\$ 1,115,738

## 14.股東權益

## 14. Stockholders' Equity

## (1)增資

## (1) Increase in Capital

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1,335,585仟元及股東股利987,172.66仟元，合計2,322,757.66仟元轉增資發行新股，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。

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. The 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.

## (2)資本公積

## (2) Capital Surplus

	九十一年底 December 31,2002	九十年底 December 31,2001
股本溢價 Additional paid-in capital	\$ 3,359,985	\$ 3,359,985
處分資產溢價公積 Gain on disposition of properties transferred to capital surplus	-	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	48,763	46,461
合計 Total	\$ 5,022,115	\$ 5,057,120

依公司法規定，資本公積除股票溢價及受贈資產產生者得撥充資本及彌補虧損外，餘僅限於彌補虧損。證期會並規定，股本溢價及受贈公積轉增資，每次不得超過規定之限額。

According to Company Law, except for additional paid-in capital and capital surplus arising from donations, which can be used to increase capital or offset losses, capital surplus can only be used to offset cumulative losses. 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決議分派之。
- 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。

本行民國九十年度及九十一年度，皆為累積虧損，故無需揭露員工紅利及董監酬勞等資訊。

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，自前期末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。

截至民國九十一年底，本行累計虧損計956,231仟元，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19,316仟元，屬於八十七年度(含)以後之餘額為虧損936,915仟元。

### (3) Earnings Distribution and Dividend Policy

The Articles of Incorporation of the Bank stipulates that earnings should restore cumulative losses and pay for income taxes. 30% of the remainder will be set aside as legal reserve. Special reserve 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 supervisor: 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 per share 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 of Directors resolutions.

In 2001 and 2002, the Bank had accumulated losses and therefore there is no disclosure of employee bonuses and remuneration to directors and supervisors.

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.

As of December 31, 2002, cumulative losses amounted to \$956,231. Earnings retained prior to 1998 amounted to \$19,316. Losses accumulated after 1998 (inclusive) amounted to \$936,915.

### (4) Treasury Stock

- A. As of December 31, 2002, the Bank repurchased 100,000,000 shares for transfer to employees, and treasury shares were not transferred yet. The repurchase complied with No.2 of Article 28 of the Banking Law.

## (4)庫藏股票

- A. 本行截至民國九十一年底，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。
- 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。本行九十一年底及九十年底持有已買回股數均為100,000,000股，買回之總金額均為1,070,972千元，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

民國九十一年底及九十年底，本行之股東可扣抵稅額帳戶餘額分別為660,871千元及596,829千元，本行九十一年度因虧損，故預計九十一年度之稅額扣抵比率為0%。

另本行民國九十年度及八十九年度實際盈餘分配之稅額扣抵比率分別為0%及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

- 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, 2002 and 2001, number of treasury shares was 100,000,000 with repurchase amount of \$1,070,972, 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 stockholders' rights prior to transfers.

## 15. Imputation Credit Account (ICA) and Tax Deductible Rate

As of December 31, 2002 and 2001, the balance of stockholders' Imputation Credit Account amounted to \$660,871 and \$596,829, respectively. Since the Bank incurred loss in 2002, deductible rate is expected to be 0%. Actual deductible rate for 2001 and 2000 earnings distributed to R.O.C. residents is 0% and 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 banks, 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, 2002 and 2001, amortization amounted to \$1,338,470 and \$1,337,400 was reported as non-operating expenses.

## 17. Loss on sale of Non-performing Loans

According to Article 15, Paragraph 5 of Law Governing

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，九十一年度及九十年年度分別攤銷 1,338,470千元及1,337,400千元(帳列營業外費用)。

#### 17.不良債權損失

本行依金融機構併法第十五條第五項及財政部台財融(三)字第0913000051號函規定，出售不良債權予資產管理公司之出售損失，攤銷年限得為五年。

本行於九十一年七月五日與台灣金聯資產管理股份有限公司簽訂不良債權讓與契約書，計產生損失3,644,863千元(帳列遞延費用)，自民國九十一年七月至九十六年七月按月攤銷。主要交易內容如下：

(1)簽訂日：買方已交付交易價款10%之頭期款。

(2)交割日：契約簽訂後60日內債權交割，買方應於債權交割完畢之同時支付80%之交易價款，債權交割後滿6個月之日時支付10%尾款。

另本行於九十一年十二月十四日與Colony Capital Asia Pacific Pte

Ltd.及 Lehman Brothers Commercial Corporation Asia Limited分別簽訂不良債

權銷售合約，計產生損失18,687,231千元(帳列遞延費用)，自民國九十一年十二月至九十六年十二月按月攤銷。

截至九十一年底止，上列不良債權損失已攤銷485,638千元(帳列各項提存)。

Merger of Financial Institutions and SFC Letter Ruling (3) 0913000051, the loss resulting from disposal of non-performing loans by a financial institution to an asset management company may be amortized over five years.

On July 5, 2002, the Bank entered in an agreement with Taiwan Asset Management Corp. to transfer the non-performing loans. This resulted in a loss of \$3,644,863(reflected under deferred charges), amortized monthly from July 2002 to July 2007. Terms and conditions of the agreement are as follows:

(1) Contract date: When the purchaser has paid 10% of the first installment.

(2) Transaction date: 60 days after the contract date. The purchaser will pay 80% of the proceeds after the transaction has occurred and pay 10% of the last installment 6 months after the loan is transferred.

On December 14, 2002, the Bank entered in a non-performing loans sale contract with Colony Capital Asia Pacific Pte Ltd. and Lehman Brothers Commercial Corporation Asia Limited. This resulted in a loss of \$18,687,231(reflected under deferred charges), amortized monthly from December 2002 to December 2007.

As of December 31, 2002, amortization of the above non-performing loans amounted to \$485,638(reflected under provisions for allowances and reserves).

## 18. 所得稅

## 18. Income Taxes

	九十一年底 December 31, 2002	九十年底 December 31, 2001
(1) 遞延所得稅資產產生原因：		
(1) Deferred tax assets and liabilities from:		
提列違約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	\$ 17,410	\$ 15,913
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 according to SFAS 18	147,091	143,407
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	1,283,885	618,259
虧損扣抵所產生之所得稅影響數 Income tax effect from loss carryforwards	3,409,712	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	10,307	3,959
累積換算調整數之可減除暫時性差異 Deductible temporary difference from cumulative translation adjustment	432	(291)
	\$ 4,868,837	\$ 4,990,512
(2) 遞延所得稅資產－非流動	\$ 4,868,837	\$ 4,990,512
(2) Deferred income tax assets - non-current		
備抵評價－遞延所得稅資產－非流動 Allowance valuation for deferred income tax assets-non current	(804,876)	-
非流動遞延所得稅資產淨額 Net deferred income tax assets-non current	\$ 4,063,961	\$ 4,990,512

(3) 本行民國九十一年及九十年一月一日至十二月三十一日之所得稅計算如下：

(3) Calculation of income tax for 2002 and 2001 is as follows:

	九十一年底 December 31, 2002	九十年底 December 31, 2001
稅前淨利(損)依稅法規定稅率(25%)計算之所得稅 Income tax computed by statutory tax rate (25%)	\$ 31,683	\$ (4,158,330)
永久性差異 Permanent differences:		
停徵之證券交易所得 Securities transaction tax suspended	36,913	74,971
國際金融業務分行盈餘 Net income from OBU operation	(92,473)	(68,965)
迴轉買入票券跌價損失 Recovery of allowance for decline in marketable securities	(10,059)	(166,957)
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	(18,815)	(88,677)
依權益法認列之投資損(益) Loss on investment recognized under the equity method	383,321	(8,937)
其他 Others	(28,414)	(26,240)



暫時性差異 Temporary differences:		
提列意外損失準備 Provisions for reserve of contingent loss	1,497	1,516
攤提退休金費用 Amortization of pension expense	3,684	32,701
備抵呆帳超限 Allowance for credit loss over limit	665,626	618,259
虧損扣抵 Prior years' loss carryforwards	(923,315)	4,209,265
當期應納所得稅 Current income tax expense	49,648	418,606
減：暫時性差異 Less: Temporary differences	252,508	(4,861,741)
備抵評價-遞延所得稅資產－非流動增加 Allowance valuation of deferred tax asset-non current	804,876	-
未扣抵投資抵減之稅額 Tax on unused investment tax credits	(6,348)	(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 priors' income taxes	(10,923)	(9,546)
所得稅費用(利益) Income tax expense (benefit)	\$ 1,089,761	\$ (4,425,984)

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)、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)及八十九年度之所得稅結算申報，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), the 1998 special accounting period (July, 1 1998 to December 31, 1998), and 2000 have also been assessed by the Taipei Tax Bureau.

(4) 截至九十一年底，本行歷年度營利事業所得稅申請行政救濟階段如下：

(4) As of December 31, 2002, the Bank's appeals for administrative relief regarding corporate income tax are specified below:

	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)	19,250仟元	90.9.17行政訴訟被高等法院駁回，已於91.7.9再上訴。 Appeal for administrative was rejected on September 17, 2001. the Bank filed for litigation on July 9, 2002.
八十七年度 (87.7.1~87.12.31) Fiscal year 1998 (July 1, 1998 to December 31, 1998)	13,605仟元	89.10.6提起訴願。 Administrative appeal has been filed on October 6, 2000
八十九年度 (89.1.1~89.12.31) Fiscal year 2000 (January 1, 2000 to December 31, 2000)	27,917仟元	91.9.9申請復查。 Filed for reassessment on September 9, 2002.

19. 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。

九十一年度及九十年度提撥退休準備金分別為360,052仟元及292,946仟元，孳息分別為28,814仟元及36,179仟元，支付退休金分別為0仟元及7,733仟元。

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 8% 提撥，九十年十月份起調整為12%，九十一年六月起調整為11.3%，截至民國九十一年底及九十年底累積金額分別為1,480,033仟元及1,091,167仟元。

本行於民國九十一年及九十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：

19. Pension Plan

Prior to privatization, the Bank was owned by Taiwan Province 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 is 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 2002 and 2001, provisions for pension reserve amounted to \$360,052 and \$292,946, respectively. Interest yield amounted to \$28,814 and \$36,179 with pensions paid equal to \$0 and \$7,733, 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." In October 2001, contribution ratio changed to 12%. In June 2002, contribution ratio changed to 11.3%. As of December 31 2002 and 2001, balance of the fund amounted to \$1,480,033 and \$1,091,167, respectively.

In 2002 and 2001, actuarial assumptions for pension cost are the following:

	九十一年度 December 31, 2002	九十年 December 31, 2001
退休金給付義務所用之折現率 Discount rate	3.50%	4.00%
未來薪資水準增加率 Future salary increase rate	1.75%	2.25%
退休基金資產預期報酬率 Projected rate of return on pension fund assets	3.50%	4.00%



本行九十一年底及九十年底提撥狀況與帳載退休金負債調節如下：

As of December 31, 2002 and 2001, reconciliation between funded status and accrued pension liabilities per books was the following:

	九十一年底 December31,2002	九十年底 December31,2001
給付義務：Benefit obligation:		
既得給付義務 Vested benefit obligation	\$ (796,088)	\$ (504,418)
非即得給付義務 Non-vested benefit obligation	(681,737)	(615,243)
累積給付義務 Accumulated benefit obligation	(1,477,825)	(1,119,661)
未來薪資增加影響數 Effect of future salary increase	(345,169)	(344,635)
預計給付義務 Projected benefit obligation	(1,822,994)	(1,464,296)
退休基金資產公平市價 Fair value of pension fund assets	1,489,152	1,090,690
提撥狀況 Funded status	(333,842)	(373,606)
未認列過渡性淨給付義務 Unrecognized transitional net benefit obligation	-	-
退休金損(益)之未攤銷餘額 Unamortized balance of pension loss	21,154	-
未認列退休金損(益) Unrecognized pension (gain) loss	-	(40,369)
(應計退休金負債) / 預付退休金 Accrued pension liabilities	\$ (312,688)	\$ (413,975)

民國九十一年及九十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 2002 and 2001, components of net pension costs were the following:

	九十一年底 December31,2002	九十年底 December31,2001
服務成本 Service cost	\$ 380,717	\$ 409,282
利息成本 Interest cost	57,979	74,118
退休基金資產實際報酬 Actual return on pension plan assets	\$ (38,409)	\$ (35,702)
退休基金資產(損)益 Loss on pension plan assets	(13,439)	(23,947)
退休基金資產預期報酬 Projected return on pension plan assets	(51,848)	(59,649)
淨退休金成本 Net pension costs	\$ 386,848	\$ 423,751

截至民國九十一年底及九十年底，本行職工退休辦法之既得給付分別為 1,075,201 仟元及 671,119 仟元。

As of December 31, 2002 and 2001, vested benefit of the employee pension plan amounted to \$1,075,201 and \$671,119, respectively.



## 20. 每股盈餘

普通股每股盈餘係以本期淨利除以普通股加權平均流通在外股數計算之。本行民國九十一年及九十年十二月三十一日計算每股盈餘之普通股加權平均流通在外股數分別為3,080,907仟股及3,100,261仟股。

## 21. 金融商品相關資訊

## 21. Financial Instruments

## (1) 衍生性金融商品

## (1) Financial Derivatives

## A. 合約金額或名目本金及信用風險

## A. Contract Amount or Notional Principal and Credit Risk:

金融商品 Financial instruments	九十一年底 December 31, 2002		九十年底 December 31, 2001	
	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	\$ 204,325	\$ 7,147	\$ 3,741,650	\$ 18,121
非交易目的 Non-trading:				
遠期外匯 Forex forward contracts	3,989,387	17,351	176,512	-
資產交換 Asset-backed swaps	3,884,926	22,072	385,077	3,683
換匯換利 Cross currency swaps	-	-	1,845,100	283,537
換 匯 Currency swaps	1,187,298	2,085	-	-
無本金交割遠期外匯 Non-delivery forward contracts	343,946	4,779	-	-

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。

## 20. Earnings Per Share

Basic EPS is based on the effect of all common shares issued and outstanding and is calculated by dividing net income by the weighted-average shares outstanding during the period.

As of December 31, 2002 and 2001, the number of weighted-average shares outstanding was 3,080,907,000 shares and 3,100,261,348 shares.

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. 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。

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	九十一年底 December 31, 2002		九十年底 December 31, 2001	
	金額 Amount		金額 Amount	
期間 Term				
一年內 Within one year	JPY	29,668	GHF	70,000
	USD	207	EUR	592,326
			GBP	5,560
			JPY	46,306,113
			AUD	9,895,083

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。

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，九十一年度及九十年度分別產生兌換損失12,235千元及46,118千元。

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。

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:

Since future demand for cash is estimated rather than known, it is very sensitive to fluctuations in interest and exchange rates.

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 2002 and 2001, exchange loss amounted to \$12,235 and \$46,118, 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

(2) Fair Value of Financial Instruments

金融資產 Financial Assets	九十一年底 December 31, 2002	
	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	\$ 134,189	\$ 134,227
非交易目的之金融資產 Non-trading financial assets:		
遠期外匯 Forex forward contracts	2,061,377	2,058,624
資產交換 Asset-backed swaps	-	3,970,072
換匯 Currency swaps	592,468	592,590
無本金交割遠期外匯 Non-delivery forward contracts	173,900	173,025
公平價值與帳面價值相等之金融資產	843,394,187	843,394,187
Book value equal to fair value		
買入票券 Marketable securities	35,077,433	37,071,001
長期股權投資 Long-term equity investments	3,183,056	5,032,261
金融資產合計數 Total financial assets	\$ 884,616,610	\$ 892,425,987
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	\$ 77,011	\$ 76,843
非交易目的之金融負債 Non-trading financial liabilities:		
遠期外匯 Forex forward contracts	1,946,866	1,948,038
無本金交割遠期外匯 Non-delivery forward contracts	173,900	173,628
換匯 Currency swaps	592,441	591,585
公平價值與帳面價值相等之金融負債	888,445,333	888,445,333
Book value equal to fair value		
金融負債合計 Total financial liabilities	\$ 891,235,551	\$ 891,235,427

金融資產 Financial Assets	九十年底 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	819,407,316	819,407,316
Book value equal to fair value		
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	877,258,397	877,258,397
Book value equal to fair value		
金融負債合計 Total financial liabilities	\$ 879,082,651	\$ 879,083,227

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。

### (3)具有資產負債表外信用風險之金融商品

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」。

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：

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 traded publicly, 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) Financial Instruments with Off-Balance-Sheets Credit Risks

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.

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

	九十一年底 December 31, 2002	九十年底 December 31, 2001
保證及信用狀承諾 Guarantees and letters of credit	\$ 24,130,862	\$ 25,439,002
信用卡授信承諾 Commitments for credit cards	32,068,560	22,576,840
合計 Total	\$ 56,199,422	\$ 48,015,842

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。

本行信用風險顯著集中之合約金額如下：

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 worthless, 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 counterparties 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.

Concentration risk is the following:

	九十一年底 December 31, 2002	九十年底 December 31, 2001
放款－依地方區域分 Loans - by region:		
國內 Domestic	\$ 609,024,859	\$ 602,852,966
東南亞 Southeast Asia	1,245,513	1,359,700
總計 Total	\$ 610,270,372	\$ 604,212,666
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	\$ 48,465,299	\$ 51,461,298
綜合零售業 Retail	36,741,113	40,935,645
總計 Total	\$ 85,206,412	\$ 92,396,943

註：超過放款餘額5%為選擇標準。

Note: The criterion is 5% of outstanding loans.



## (五)關係人交易

## (V) RELATED PARTY TRANSACTIONS

本行與關係人間之重大交易事項，彙總如下：

## 1.關係人之名稱及關係

## 1. 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 Ministry of Finance, R.O.C	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 Barits 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 (自91.12.26起已改為成本法評價) Investee company under the equity method
臺企保險代理人股份有限公司 Taiwan Business Bank Insurance Agency Co., Ltd	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

## 2. Significant Related Party Transactions

## (1) 存放銀行同業

## (1) Due from Banks

	九十一年底 December 31, 2002		九十年底 December 31, 2001	
	金額 Amount	佔存放銀行同業 % of due from banks	金額 Amount	佔存放銀行同業 % of due from banks
臺灣銀行 Bank of Taiwan	\$ 68,054	0.15	\$ 81,248	0.26
土地銀行 Land Bank of Taiwan	6,016	0.01	5,548	0.02
第一銀行 The First Commercial Bank	3,144	0.01	20,547	0.07
華南銀行 Hua Nan Commercial Bank	8,738	0.02	6,449	0.02
彰化銀行 Chang Hwa Bank	5,039	0.01	6,297	0.02
合計 Total	\$ 90,991	0.20	\$ 120,089	0.39

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  
(2) Deposits from Other Banks

	九十一年底 December31,2002		九十年底 December31,2001	
	金額 Amount	佔銀行同業存款 % of due from banks	金額 Amount	佔銀行同業存款 % of due from banks
土地銀行 Land Bank of Taiwan	\$ 374	-	\$ 565	-
第一銀行 The First Commercial Bank	4,490	0.01	23,653	0.12
華南銀行 Hua Nan Commercial Bank	2,868	0.01	37	-
彰化銀行 Chang Hwa Bank	22,619	0.06	234	-
合計 Total	\$ 30,351	0.08	\$ 24,489	0.12

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  
(3) Call Loans from Banks

	最高餘額 Maximum Balance	期末餘額 Ending Balance	利息支出 Interest Expense	年 利 率 Annual Interest Rate
九十一年度 2002				
臺灣銀行 Bank of Taiwan	\$ 699,812	\$ 173,900	\$ 60	1.7185%-1.75%
土地銀行 Land Bank of Taiwan	348,838	-	685	1.8034%-1.85%
華南銀行 Hua Nan Commercial Bank	5,183,242	173,900	8,735	1.703125%-2.80%
彰化銀行 Chang Hwa Bank	3,930,128	1,822,472	25,374	1.64%-1.96%
第一銀行 The First Commercial Bank	1,556,100	1,556,100	8,130	0.625%-1.92639%
合計 Total	\$ 11,718,120	\$ 3,726,372	\$ 42,984	
九十年年度2001				
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	2,608,830	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	\$ 7,360,245	\$ 2,497,917	\$ 36,774	

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

## (4) Call Loans to Banks

	最高餘額 Maximum Balance	期末餘額 Ending Balance	利息收入 Interest Revenue	年 利 率 Annual Interest Rate
九十一年度 2002				
臺灣銀行 Bank of Taiwan	\$ 3,376,978	\$ 3,376,978	\$ 28,225	1.21%-1.97%
土地銀行 Land Bank of Taiwan	4,491,110	173,900	10,862	1.44%-2.285%
華南銀行 Hua Nan Commercial Bank	11,827,569	6,217,680	88,226	1.41%-2.3%
彰化銀行 Chang Hwa Bank	10,818,640	6,935,191	98,180	1.22%-2.3%
第一銀行 The First Commercial Bank	10,055,817	2,294,203	58,178	1.38%-2.31%
合 計 Total	\$ 40,570,114	\$ 18,997,952	\$ 283,671	
九十年度2001				
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%
華南銀行 Hua Nan Commercial Bank	8,140,228	6,070,214	144,167	1.77%-5.95%
彰化銀行 Chang Hwa Bank	8,251,050	5,251,050	75,857	1.84%-5.4375%
第一銀行 The First 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	

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

## (5) Deposits

	九十一年底 December31,2002		九十年底 December31,2001	
	期末餘額 Balance	佔該科目餘額 % of the amount	期末餘額 Balance	佔該科目餘額 % of the amount
聯合建築經理(股)公司 Union Real-Estate Management Corp.	\$ 7,116	-	\$ 1,992	-
倍立證券投資信託(股)公司 Barits Securities Investment & Trust Co., Ltd.	160,774	0.02	110,771	0.01
中央票券金融(股)公司 Central Bills Finance Corp.	-	-	43	-
其他關係人 Others	2,052,802	0.25	953,664	0.12
合 計 Total	\$ 2,220,692	0.27	\$ 1,066,470	0.13

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

(6) Credit Loans

	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
九十一年度 2002					
財政部 Ministry of Finance, R.O.C.	\$ 16,305,551	\$ 3,351,003	\$ 514,220	5.2%	係公共設施保留地貸款 Loan for land reserved for public
其他關係人 Others	19,992,347	\$ 7,020,973	425,011	4.378%-11.775%	
合計 Total	\$ 36,297,898	\$ 10,371,976	\$ 939,231		
九十年年度 2001					
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		

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.

(六) 受限制資產：詳附註(四)2、(四)3及(四)8

(VI) PLEDGED ASSETS

Please refer to Notes (IV)2, (IV)3 and (IV)8 for more details.

(七) 重大承諾事項及或有事項

(VII) SIGNIFICANT COMMITMENTS AND CONTINGENCIES

1. 截至九十一年底及九十年底，本行計有下列重大之承諾事項及或有負債：

1. As of December 31, 2002 and 2001, significant commitments and contingencies are the following:

	九十一年底 December 31, 2002	九十年底 December 31, 2001
應付保管有價證券 Marketable securities held for custody	\$ 51,309,294	\$ 39,906,875
受託代收款項 Bills collected for others	110,438,154	111,247,513
受託代放款項 Bills lent for others	8,509,289	7,703,528
保證及信用狀款項 Guarantees and letters of credit	24,130,862	25,439,002
存入保證品 Collaterals received	74,823	206,889
出售附買回條件之票券 Bonds sold under repurchase agreements	306,671	442,468
信託負債 Trust liabilities	16,007,798	5,999,874
受託代售旅行支票 Travelers check in custody for sale	628,011	769,883
購入附賣回條件之票券 Bonds purchased under resale agreements	-	21,226,824
應付保證票據 Promissory notes issued	1,323,500	1,491,900
應付保管品 Items held for custody	14,091,027	13,736,906
受託承銷印花稅票 Securities underwritten and stamp tax receipt	2,548	2,913
受託經理政府登錄公債 Registered government bonds for sale	9,133,000	2,959,000



2. 本行於民國九十一年底及九十年底以營業租賃方式承租之存出保證金分別為841,784仟元及945,479仟元，其未來支付租金支出總額明細分別如下：

期間 Period	金額 Amount
92.01.01~92.12.31 01.01.2003~12.31.2003	\$ 326,604
93.01.01~93.12.31 01.01.2004~12.31.2004	272,198
94.01.01~94.12.31 01.01.2005~12.31.2005	184,203
95.01.01~95.12.31 01.01.2006~12.31.2006	84,682
96.01.01~96.12.31 01.01.2007~12.31.2007	28,938
合計 Total	\$ 896,625

九十六年十二月三十一日(含)以後年度應支付之租金總額約23,981仟元，按九十一年十二月三十一日郵局一年期定期存款利率1.40%折算之現值約為22,371仟元。

3. 本行民國九十一年底及九十年底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：

期間 Period	金額 Amount
92.01.01~92.12.31 01.01.2003~12.31.2003	\$ 24,867
93.01.01~93.12.31 01.01.2004~12.31.2004	18,312
94.01.01~94.12.31 01.01.2005~12.31.2005	8,039
95.01.01~95.12.31 01.01.2006~12.31.2006	5,264
96.01.01~96.12.31 01.01.2007~12.31.2007	2,944
合計 Total	\$ 59,426

4. 截至九十一年底及九十年底，本行尚未結清之重要工程及採購合約總價款分別計652,575仟元及512,472仟元，尚未支付價款分別計391,787仟元及389,519仟元。

(八)重大之災害損失：無

(九)重大之期後事項：無

2. As of December 31, 2002 and 2001, refundable deposits for operating leases amounted to \$841,784 and \$945,479, respectively. Estimated future rents are as follows:

Total rents after December 31, 2007 (included) are \$23,981, and the present value as of December 31, 2002, discounted by one-year postal time-deposit rate, 1.40%, amounted to \$22,371.

3. As of December 31, 2002 and 2001, all rental assets for were reflected as operating leases. Estimated rental revenue for the next 5 years is the following:

4. As of December 31, 2002 and 2001, major constructions in progress and purchases amounted to \$652,575 and \$512,472, respectively; of which \$391,787 and \$389,519 remained unpaid.

(VIII) SIGNIFICANT CATASTROPHIC LOSSES: None.

(XI) SIGNIFICANT SUBSEQUENT EVENTS: None.

## (十) 其 他：銀行財務報表之揭露

## (X) OTHERS: DISCLOSURES REQUIRED FOR BANK FINANCIAL STATEMENTS

## 1.放款及墊款

## 1.Domestic loans and advances:

	九十一年底 December 31, 2002	九十年底 December 31, 2001
國內放款及墊款 Domestic loans and advances:		
民營企業 Private businesses	\$ 302,175,151	\$ 326,429,192
公營企業 State enterprises	40,098,651	19,892,890
政府機關 Governmental institutions	86,132,583	70,148,304
社會保險及退休基金 Society insurance and pension fund	5,000,000	-
非營利團體 Non-profit organizations	932,651	762,163
私人 Individuals	172,005,449	182,297,658
金融機構 Financial Institutions	4,039,140	4,525,293
其他 Others	151,140	222,683
小計 Subtotal	610,534,765	604,278,183
國外放款及墊款 Foreign loan and advances:		
金融機構 Financial institutions	-	-
非金融機構 Non-financial institutions	14,574,123	12,693,107
小計 Subtotal	14,574,123	12,693,107
合計 Total	\$ 625,108,888	\$ 616,971,290

停止計提應收利息之放款及墊款九十一年底及九十年底金額分別為67,438,586仟元及74,497,768仟元，未計提之應收利息分別為3,702,378仟元及4,857,254仟元。

As of December 31, 2002 and 2001, non-performing loans (interest accrual suspended) amounted to \$67,438,586 and \$74,497,768, respectively. Interest accrued on such loans amounted to \$3,702,378 and 4,857,254, respectively.

## 2.備抵呆帳

## 2. Allowance for Credit Losses:

	九十一年底 December 31, 2002	九十年底 December 31, 2001
期初餘額 Beginning Balance	\$ 9,587,816	\$ 7,155,545
本期提列呆帳費用 Provisions for Credit Losses- Expense	6,239,613	24,416,182
沖銷放款及墊款金額 Charge-Offs and Advances	(3,791,739)	(22,046,405)
匯差 Changes in Exchange Rate	(143)	8,133
收回已沖銷之放款及墊款金額 Recovery of Charge-Offs and Advances	285,654	54,361
期末餘額 Ending Balance	\$ 12,321,201	\$ 9,587,816



3. 本行關於各類孳息資產與付息負債平均值及當期平均利率之揭露如下：

3. amounts of interest-yielding assets, interest-bearing liabilities, and current average interest rate are as follows:

	九十一年底 December 31,2002		九十年底 December 31,2001	
	平均值 Average Amount	平均利率 Average Interest	平均值 Average Amount	平均利率 Average Interest
<b>資產 Assets</b>				
現金－買入定期存單 Cash-Negotiable Certificates of Time Deposits	47,248,805	1.32%	20,926,217	3.60%
存拆放銀行同業 Due from and Call Loans to Banks	47,960,267	2.00%	29,413,484	4.00%
存放央行 Deposits with the Central Bank	31,522,089	2.04%	31,087,871	2.46%
買入票券(含債券) Marketable Securities (including Bonds)	37,006,697	3.22%	68,105,993	5.14%
放款及墊款 Loans and Advances	601,933,161	5.12%	633,914,178	6.51%
<b>負債 Liabilities</b>				
央行存款 Deposits from the Central Bank	252,088	- %	1,920,096	4.37%
銀行同業存款 Deposits from Other Banks	30,821,860	1.62%	18,746,966	3.48%
活期性存款(含外匯) Demand Deposits	237,154,415	1.40%	203,595,698	2.49%
公庫存款 Government Deposits	3,870,556	1.61%	3,072,409	2.90%
定期存款(含外匯) Time Deposits	154,577,969	2.26%	173,247,898	4.12%
郵匯局轉存款 Postal Deposits Transferred	134,700,173	2.57%	149,836,627	4.69%
定期儲蓄存款 Time Saving Deposits	230,965,384	2.73%	222,469,284	4.49%
金融債券 Financial Debentures	25,374,537	4.24%	21,290,433	5.21%
央行融資 Loans from the Central Bank	9,305	2.51%	68,060	5.63%
撥入放款基金 Funds Appropriated for Loans	8,376,344	1.63%	10,002,695	1.74%

4. 本公司關於資產及負債之到期分析如下：

4. Duration analysis of the Bank's assets and liabilities:

	九十年十二月三十一日 December 31, 2002							
	六月個月內 Within 6 months		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	金額 Amount	可能償還金額 Possible Paid Back Amount
<b>資產 Assets</b>								
現金 Cash	\$ 12,007,696	\$ 12,007,696	\$ -	\$ -	\$ -	\$ -	\$ 12,007,696	\$ 12,007,696
現金－買入定期存單 Cash-Negotiable Certificates of Time Deposits	24,304,560	24,304,560	1,300,000	1,300,000	9,400,000	9,400,000	35,004,560	35,004,560
存放銀行同業 Due from and call loans to Banks	46,243,453	46,243,453	-	-	-	-	46,243,453	46,243,453
存放央行 Deposits with the Central Bank	13,022,666	13,022,666	7,600,000	7,600,000	17,469,107	17,469,107	38,091,773	38,091,773
買入票券 Marketable Securities	15,267,974	15,267,974	4,433,852	4,433,852	15,642,479	15,642,479	35,344,305	35,344,305
買匯貼現及放款 Bills Purchased, Discounts and Loans	128,423,291	128,423,291	55,509,083	55,509,083	441,176,514	441,176,514	625,108,888	625,108,888
合計 Total	\$ 239,269,640	\$ 239,269,640	\$ 68,842,935	\$ 68,842,935	\$ 483,688,100	\$ 483,688,100	\$ 791,800,675	\$ 791,800,675
<b>負債 Liabilities</b>								
央行存款 Deposits from the Central Bank	\$ 228,062	\$ 228,062	\$ -	\$ -	\$ -	\$ -	\$ 228,062	\$ 228,062
銀行同業存款 Due from Other Banks	36,145,722	36,145,722	-	-	1,184	1,184	36,146,906	36,146,906
活期性存款(含外匯) Demand Deposits	256,630,651	256,630,651	-	-	-	-	256,630,651	256,630,651
公庫存款 Government Deposits	5,092,666	5,092,666	548,000	548,000	-	-	5,640,666	5,640,666
定期存款(含外匯) Time Deposits	48,669,855	48,669,855	49,341,992	49,341,992	75,497,461	75,497,461	173,509,308	173,509,308
郵匯局轉存款 Postal Deposits Transferred	14,192,708	14,192,708	18,789,625	18,789,625	76,958,779	76,958,779	109,941,112	109,941,112
定期儲蓄存款 Time Saving Deposits	39,280,205	39,280,205	44,479,638	44,479,638	152,651,541	152,651,541	236,411,384	236,411,384
金融債券 Financial Debentures	94,000	94,000	-	-	17,645,000	17,645,000	17,739,000	17,739,000
央行融資 Loans from the Central Bank	-	-	-	-	-	-	-	-
撥入放款基金 Funds Appropriated for Loans	119,117	119,117	245,750	245,750	8,662,225	8,662,225	9,027,092	9,027,092
合計 Total	\$ 400,452,986	\$ 400,452,986	\$ 113,405,005	\$ 113,405,005	\$ 331,416,190	\$ 331,416,190	\$ 845,274,181	\$ 845,274,181

	九十年十二月三十一日 December 31, 2001							
	六月個月內 Within 6 months		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	金額 Amount	可能償還金額 Possible Paid Back Amount
<b>資產 Assets</b>								
現金－買入定期存單 Cash-Negotiable Certificates of Time Deposits	\$ 11,108,708	\$ 11,108,708	\$ -	\$ -	\$ -	\$ -	\$ 11,108,708	\$ 11,108,708
存放銀行同業 Due from and call loans to Banks	31,488,152	31,488,152	-	-	-	-	31,488,152	31,488,152
存放央行 Deposits with the Central Bank	30,859,919	30,859,919	-	-	-	-	30,859,919	30,859,919
買入票券 Marketable Securities	35,573,551	35,573,551	-	-	-	-	35,573,551	35,573,551
買匯貼現及放款 Bills Purchased, Discounts and Loans	48,530,801	48,530,801	18,654,977	18,654,977	-	-	67,185,778	67,185,778
合計 Total	\$ 185,250,090	\$ 185,250,090	\$ 59,268,656	\$ 59,268,656	\$ 372,452,544	\$ 372,452,544	\$ 793,187,398	\$ 793,187,398
<b>負債 Liabilities</b>								
央行存款 Deposits from the Central Bank	\$ 145,105	\$ 145,105	\$ -	\$ -	\$ -	\$ -	\$ 145,105	\$ 145,105
銀行同業存款 Due from Other Banks	20,120,566	20,120,566	-	-	-	-	20,120,566	20,120,566
活期性存款(含外匯) Demand Deposits	233,312,674	233,312,674	-	-	-	-	233,312,674	233,312,674
公庫存款 Government Deposits	2,473,155	2,473,155	354,500	354,500	-	-	2,827,655	2,827,655
定期存款(含外匯) Time Deposits	34,553,445	34,553,445	32,561,478	32,561,478	82,663,514	82,663,514	149,778,437	149,778,437
郵匯局轉存款 Postal Deposits Transferred	14,972,451	14,972,451	27,558,781	27,558,781	99,239,540	99,239,540	141,770,772	141,770,772
定期儲蓄存款 Time Saving Deposits	30,015,445	30,015,445	31,901,690	31,901,690	169,541,996	169,541,996	231,459,131	231,459,131
金融債券 Financial Debentures	9,877,700	9,877,700	8,800,000	8,800,000	15,445,000	15,445,000	34,122,700	34,122,700
央行融資 Loans from the Central Bank	-	-	-	-	41,682	41,682	41,682	41,682
撥入放款基金 Funds Appropriated for Loans	249,380	249,380	383,810	383,810	8,029,101	8,029,101	8,662,291	8,662,291
合計 Total	\$ 345,719,921	\$ 345,719,921	\$ 101,560,259	\$ 101,560,259	\$ 374,960,833	\$ 374,960,833	\$ 822,241,013	\$ 822,241,013



(十一)附註其他揭露事項

1. 重大交易事項相關資訊：

- (1) 資金貸與他人：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：

(XI) DISCLOSURES REQUIRED:

1. Information on significant transactions

- (1) Loans to others: Not applicable.
- (2) Endorsement and guarantees for others: Not applicable.

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

持有之公司 Holding company	有價證券種類及名稱 Name and type of marketable securities	與有價證券發行人之關係 Relationship with the Company	帳列科目Account	期末 December 31, 2002				備註 Footnote
				股數 Shares	帳面金額 Book value	持股比例 Rate	市價(註) Market value	
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.	採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	81,955	30.0000	81,955	
"	倍立證券投資信託股份有限公司股票 Stock of Barits Securities Investment & Trust Co., Ltd.	採權益法評價之被投資公司	長期投資 Long-term investment	15,000,000	188,779	50.0000	173,065	
"	臺企保險代理人股份有限公司股票 Stock of Taiwan Business Bank Insurance Agency Co., Ltd.	採權益法評價之被投資公司	長期投資 Long-term investment	200,000	2,722	100.0000	2,722	
"	中央票券金融股份有限公司股票 Stock of Central Bills Finance Corp.	-	長期投資 Long-term investment	24,883	-	0.0062	249	
"	高雄銀行股份有限公司股票 Stock of Bank of Kaohsiung	-	長期投資 Long-term investment	1,899	14	-	33	
"	兆豐金融控股股份有限公司 (原交銀金融控股股份有限公司)股票 Stock of Mega Holdings (originally Chiao Tung Financial Holding)	-	長期投資 Long-term investment	53,617,861	261,017	0.4853	878,261	
"	台灣電力股份有限公司股票 Stock of Taiwan Power Company	-	長期投資 Long-term investment	1,451,523	11,427	0.0044	22,891	
"	高雄硫酸銨股份有限公司股票 Stock of Kaohsiung Ammonium Sulfate Corp.	-	長期投資 Long-term investment	44	-	-	-	
"	台北外匯經紀股份有限公司股票 Stock of Taipei Forex Inc.	-	長期投資 Long-term investment	700,000	7,000	3.5318	10,178	
"	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.	-	長期投資 Long-term investment	3,417,440	29,000	4.8438	33,593	
"	華陽中小企業開發股份有限公司股票 Stock of Sunysino Development Associated Inc.	-	長期投資 Long-term investment	3,612,932	24,305	3.9579	39,164	
"	台灣糖業股份有限公司股票 Stock of Taiwan Sugar Corp.	-	長期投資 Long-term investment	23,377,135	61,364	0.2986	1,136,596	
"	台灣汽車客運股份有限公司股票 Stock of Taiwan Motor Transport Co., Ltd.	-	長期投資 Long-term investment	10,000	-	0.0001	-	
"	台灣聯合商業銀行股份有限公司股票 Stock of United Taiwan Bank S.A.	-	長期投資 Long-term investment	146,250	125,921	10.0000	136,105	
"	開發國際投資股份有限公司股票 Stock of CDIB and Partners Investment Co., Ltd.	-	長期投資 Long-term investment	54,000,000	500,000	4.9505	550,800	
"	財金資訊股份有限公司股票 Stock of Financial Information Service Co., Ltd.	-	長期投資 Long-term investment	4,550,000	45,500	1.1375	64,337	
"	亮利投資股份有限公司股票 Stock of Everlight Investment Co., Ltd.	-	長期投資 Long-term investment	25,404,000	254,040	17.3913	254,040	
"	台灣證券交易所股份有限公司股票 Stock of Taiwan Stock Exchange Corp.	-	長期投資 Long-term investment	4,552	198,012	0.9496	215,617	
"	東森寬頻電信股份有限公司股票 Stock of Eastern Broadband Telecom Co., Ltd.	-	長期投資 Long-term investment	30,000,000	300,000	0.4568	302,400	
"	台灣期貨交易所股份有限公司股票 Stock of Taiwan Futures Exchange Co., Ltd.	-	長期投資 Long-term investment	2,000,000	20,000	1.0000	23,300	
"	廣陽中小企業開發股份有限公司股票 Stock of Koyon Capital Corporation	-	長期投資 Long-term investment	1,500,000	15,000	5.0000	16,050	
"	台灣金聯資產管理股份有限公司股票 Stock of Taiwan Asset Management Corp.	-	長期投資 Long-term investment	100,000,000	1,000,000	5.6754	1,032,000	
"	台灣金融資產服務股份有限公司股票 Stock of Taiwan Finance Asset Service Corp.	-	長期投資 Long-term investment	5,000,000	50,000	2.9412	50,750	
"	財宏科技股份有限公司股票 Stock of Financial E-solution Co., Ltd.	-	長期投資 Long-term investment	700,000	7,000	5.8333	8,155	

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九十一十二月之平均收盤價。

Note: Fair value of companies not trade publicly is the equity net worth per the most recent financial statements, according to financial statements prepared by the investee or audited financial statements. Market values of listed companies are the average closing prices in December 2002.

- (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：無。
- (5) 取得不動產之金額達新台幣一億元或實收資本額百分之二十以上者：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者：無。
- (7) 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：

- (3) Marketable securities held as of December 31, 2002:
- (4) Cumulative purchases or sales of the same marketable securities over \$100,000 or 20% of paid-in capital: None.
- (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:

單位：新台幣仟元  
Unit: NT\$1,000

存放款之公司 Company	交易對象 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 Reason for differences in terms of transactions	備註 Note
			存、放款 Type of transaction	金額 Amount	佔總額之比率 %		
本公司 Taiwan Business Bank, Ltd.	臺灣銀行 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	173,900	0.51%	-	
本公司 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	1,822,472	5.35%	-	
本公司 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	173,900	0.51%	-	
本公司 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	1,556,100	4.57%	-	
本公司 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	6,935,191	15.31%	-	
本公司 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	2,294,203	5.07%	-	
本公司 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	6,217,680	13.73%	-	
本公司 Taiwan Business Bank, Ltd.	臺灣銀行 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	3,376,978	7.46%	-	
本公司 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	拆放銀行同業 Call loans to banks	173,900	0.38%	-	
本公司 Taiwan Business Bank, Ltd.	倍立證券投資信託(股)公司 Barits Securities Investment & Trust Co., Ltd.	採權益法評價之被投資公司 Investee company of the Bank carried under the equity method	存款 Deposits	160,774	0.02%	-	
本公司 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	3,351,003	0.54%	-	



(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者：無。

(8) Receivables from related parties over \$100,000 or 20% of paid-in capital: None.

(9) 從事衍生性商品交易：民國九十一年度本行從事衍生性商品交易資訊，請詳財務報表附註四.21說明。

(9) Transactions of financial derivatives: please refer to Note 4. Item 21 for details of transactions of financial derivatives in 2002.

## 2. 轉投資事業相關資訊：

### 2. Information on investee companies:

(1) 對被投資公司應揭露之相關資訊：

(1) Disclosure required of investee companies:

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 investee 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 as of December 31, 2002			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 Consultancy and review of construction plans information search and valuation of real property and construction	69,000	69,000	9,581,400	30.0000%	81,955	(144,691)	(43,911)	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 Barits Securities Investment & Trust Co., Ltd.	臺北市羅斯福路二段100號10樓之一 Room 1, 10F No. 100, Roslsvelt Rd., Sec.2 Taipei, Taiwan.	基金之募集與發行 Raising and issuance of mutual funds	171,000	120,000	15,000,000	50.0000%	188,779	45,386	17,223	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	台企保險代理人 (股)公司 Taiwan Business Bank Insurance Agency Co., Ltd.	臺北市塔城街30號15樓 15F, No.30 Ta-Cheng Street, Taipei, Taiwan	人身保險代理人 Agent of personal insurance	2,000	-	200,000	100.0000%	2,722	722	722	本公司採權益法評價之轉投資公司 An investee company accounted for under the equity method

(2) 資金貸與他人者：無。

(2) Loans to others: None.

(3) 為他人背書保證者：無。

(3) Endorsement and guarantees for others: None.



## (4)期末持有有價證券情形：

(4) Marketable securities held as of December 31, 2002:

單位：新台幣仟元  
Thousands of NT Dollars

持有之公司 Holding Company	有價證券種類及名稱 Name and type of marketable securities	與有價證券發 行人之關係 Relationship with the company	帳列科目 Account	期末 December 31, 2002				備註 Footnote
				股 數 Shares	帳面金額 Book Value	持股比率 Rate	市價 Market Value	
倍立投資信託(股)公司 Barits Securities Investment & Trust Co., Ltd	建弘全家福基金 NITC Bond	無 None	短期投資 Short-term investments	93,256.40	14,000	-	14,452	
倍立投資信託(股)公司 Barits Securities Investment & Trust Co., Ltd	復華信天翁基金 Fuhwa Albatross Fund	無 None	短期投資 Short-term investments	1,379,527.80	14,000	-	14,499	
倍立投資信託(股)公司 Barits Securities Investment & Trust Co., Ltd	盛華1699基金 Shenghua 1699 Bond	無 None	短期投資 Short-term investments	1,202,036.59	14,000	-	14,001	

(5) 累積買進、賣出同一有價證券之金額達新台幣一億元或實收資本額20%以上：無。

(6) 取得不動產之金額達新台幣一億元或實收資本額百分之二十以上者：無。

(7) 處分不動產之金額達新台幣一億元或實收資本額百分之二十以上者：無。

(8) 與關係人進、銷貨之金額達新台幣一億元或實收資本額百分之二十以上者：無。

(9) 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者：無。

(10) 被投資公司從事衍生性金融商品相關資訊：無。

3. 大陸投資資訊：無。

**(十二) 部門別財務資訊**

## 1. 產業別資訊

本行以經營專業銀行業務，為一單一產業。

## 2. 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。

3. 外銷銷貨資訊：不適用。

4. 重要客戶資訊：不適用。

(5) Cumulative purchases or sales of the same marketable securities over \$100,000 or 20% of paid-in capital: None.

(6) Acquisition of real estate over \$100,000 or 20% of paid-in capital: None.

(7) Disposition of real estate over \$100,000 or 20% of paid-in capital: None.

(8) Deposits from or loans to related parties over \$100,000 or 20% of paid-in capital: None.

(9) Receivables from related parties over \$100,000 or 20% of paid-in capital: None.

(10) Investee companies' transactions of financial derivatives: None.

3. Information on investment in Mainland China: None.

**(XII) BUSINESS SEGMENT FINANCIAL INFORMATION:**

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

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

3. Export information: Not applicable.

4. Major client information: Not applicable.

## 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

##### (I) 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

###### 1. Major Capital Expense and Funding Resource

單位：新台幣仟元  
Thousands of NT Dollars

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				
				九十年 2001	九十一年 2002	九十二年 2003	九十三年 2004	九十四年 2005
購買分行行舍二至三處 Purchase 2 to 3 premises for office use	自有資金 Provided by TBB	92/12/31 2003/12/31	375,000			375,000		
購置機械及設備-電腦設備 Purchase computer for office use	自有資金 Provided by TBB	92/12/31 2003/12/31	1,815,282	143,504	247,033	588,823		
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 Ta Yuan, Chu Nan, Shiue Chia, Tou Liu, Pu Li & Tou Fen Branches premises, Shung Chen St. premises and Ta An Warehouse	自有資金 Provided by TBB	92/12/31 2003/12/31	584,131		153,898	170,147		
桃園分行行舍新建工程 New project for Taoyuan Branch	自有資金 Provided by TBB	93/12/31 2004/12/31	79,600			30,000	49,600	

###### 2. 預計可能產生效益

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43,884萬元。

###### 2. Estimated Benefit

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 at NT \$438,840,000 per year.

#### (二) 流動性分析

##### (II) Liquidity Analysis

###### 1. 最近二年度流動性分析

###### 1. Liquidity Analysis for the Latest 2 Years

項目 Item	年度 FY	91年12月31日 Dec. 31, 2002	90年12月31日 Dec. 31, 2001	增減比例 Increase Ratio
現金流量比率 Cash Flow Ratio(%)		-	-	-
現金流量允當比率 Cash Flow Adequacy Ratio(%)		571.87	685.98	(114.11)
現金再投資比率 Cash Re-investment Ratio(%)		-	-	-

增減比例變動分析說明：主要係本年度之最近五年度營業活動淨現金流量較上年度減少，致使現金流量允當比率減少。

Note on change in increase (decrease) ratio: The reduction in net cash flow this fiscal years was caused mainly by a decline business activities during last five years.

## 2. 未來一年現金流動性分析

## 2. Cash Flow Analysis for Next Year

單位：新台幣仟元  
Thousands of NT Dollars

期初現金餘額(1) Cash balance at beginning of year(1)	預計全年來自營業活動 淨現金流量(2) Estimated net cash flow from operating activities(2)	預計全年現金流出量(3) Estimated net cash flow(3)	預計現金剩餘(不足) 數額(1)+(2)-(3) Estimated remaining (insufficient) balance (1)+(2)-(3)	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 investment activities
89,678,780	17,177,152	(36,584,241)	70,271,691	-	-

## (三) 經營結果分析

## (III) Analysis on Operation Performance

單位：新台幣仟元  
Thousands of NT Dollars

項目 Item	年度 FY	九十一年度 FY2002	九十年 FY2001	增(減)金額 Increase (Decrease) Amount	變動比率(%) Increase (Decrease) Ratio(%)
營業收入 Operating revenue		36,835,717	50,298,791	(13,463,074)	(26.77)
營業成本 Operating costs		27,189,474	56,627,869	(29,438,395)	(51.99)
營業毛利(損) Operating profits (losses)		9,646,243	(6,329,078)	15,975,321	252.41
營業費用 Operating expenses		8,328,906	9,059,148	(730,242)	(8.06)
營業(損)益 Operating income (losses)		1,317,337	(15,388,226)	16,705,563	108.56
營業外收入 Non-operating income		175,671	126,400	49,271	38.98
營業外費用 Non-operating expenses		1,366,277	1,371,495	(5,218)	(0.38)
稅前淨利(損) Income (loss) before income taxes		126,731	(16,633,321)	16,760,052	100.76
所得稅(費用)利益 Income tax benefit (expenses)		(1,089,761)	4,425,984	(5,515,745)	(124.62)
稅後淨利(損) Net income (losses)		(963,030)	(12,207,337)	11,244,307	92.11

## 增減比例變動分析說明：

- 1.營業收入：本年度營業收入大幅減少，主要係放款利率調降，且受經濟不景氣影響，放款平均量較上年度減少，致利息收入大幅減少。
- 2.營業成本：本年度營業成本大幅減少，主要係受經濟不景氣影響，衝擊授信之資產品質，上年度為積極改善資產品質計轉銷呆帳220億元，致各項提存上年度較本年度大幅增加；另本年度因存款利率持續調降，致利息費用隨之大幅減少所致。
- 3.營業外收入：本年度營業外收入增加，主要係增加出售閒置資產利益所致。
- 4.所得稅：本年度所得稅費用大幅增加，主要係依財務會計準則公報第二十二號規定將未來年度無法使用到之暫時性差異迴轉所致。

## Notes on ratio increase (decrease):

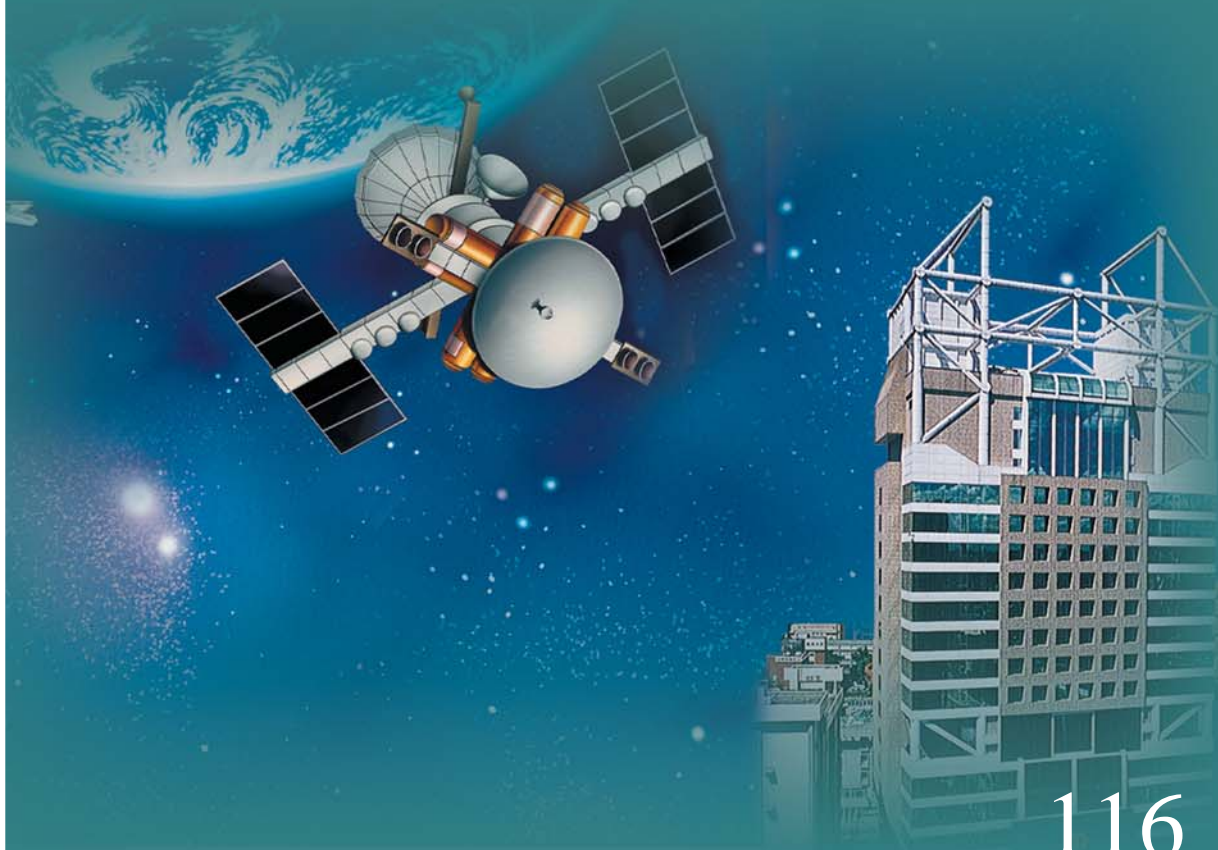
1. Operational income: The main reason for the large decrease in operating costs during this year was the low interest rates. The influence of the economic slump led to lower average amount of loans outstanding which reduced our interest income dramatically.
2. Operational costs: The main reason for the large decrease in operating costs during this year was that the influence of the economic slump 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. Lower interest rates in this fiscal year led to large decline in interest expenses.
3. Non-operating income: The increase of non-operating income during this fiscal year was profits from the sale of vacant assets.
4. 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.

# TAIWAN BUSINESS BANK

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陸 | 特別記載事項

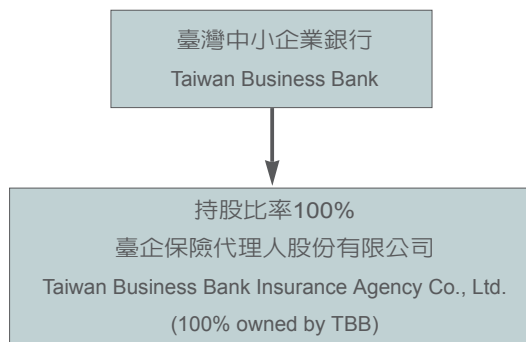


## 一、關係企業相關資料

### I. Information regarding related enterprises

#### (一) 關係企業組織圖

##### (I) Data about associated enterprises



#### (二) 關係企業基本資料

##### (II) Basic data of the associated enterprises

單位：新台幣仟元  
Thousands of NT Dollars

企業名稱 Enterprise	設立日期 Date of Incorporation	地址 Address	實收資本 Capital	主要營業項目 Major Business
臺企保險代理人(股)公司 Taiwan Business Bank Insurance Agency Co., Ltd.	2002.03.27	台北市塔城街30號15樓 15F, No. 30 Tacheng St. Taipei	2,000	保險代理 Insurance

(三) 推定為有控制與從屬關係者其相同股東資料：無

(III) Data about shareholders who presumably have controlling or subordinate relations: None

(四) 整體關係企業經營業務所涵蓋之行業：銀行業及保險代理人。

(IV) The overall business coverage of the associated companies as a whole: Banking industry and insurance agency

(五) 關係企業董事、監察人及總經理

(V) Directors, Supervisors and President of associated enterprises

企業名稱 Enterprise	職稱 Title	姓名或代表人 Name	持有股份 Share Held	
			股數(股) Shares	持有比例 %
臺企保險代理人(股)公司 Taiwan Business Bank Insurance Agency Co., Ltd.	董事長 Chairman	臺灣企銀 Taiwan Business Bk. 廖錫勳 Liao Shi-Shun	200,000	100%
	董事 Director	李俊昇 Lee Chun-Sheng		
	董事 Director	溫士佶 Wen S.G..		
	監察人 Supervisor	黃新吉 Jack S.G. Huang		
	總經理 President	廖錫勳 Liao Shi-Shun		

(六) 關係企業營運概況

(VI) Operational outline of associated enterprises

單位：新台幣仟元  
Thousands of NT dollars

企業名稱 Enterprise	資本額 Capital	資產總額 Total assets	負債總額 Total liabilities	淨值 Net worth	營業收入 Operating Revenue	營業利益 Operating profits	本期損益 (稅後) Net income	每股盈餘 (稅後)(元) Earning per share
臺企保險代理人(股)公司 Taiwan Business Bank Insurance Agency Co., Ltd.	2,000	3,946	1,224	2,722	10,501	933	722	3.61

(七) 關係企業合併財務報表

因被投資公司之總資產及營業收入均未達本行各該項金額之10%，因是得不編製關係企業合併財務報表。

(VII) Consolidated financial reports of associated companies:  
None

The total assets and operating revenue of the associated companies did not reach 10% of the overall figures. Therefore the figures did not include in this financial report.

## 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。

**(二) 無償配股對銀行經營績效、每股盈餘及股東權益之影響：**本行九十一年度因產生虧損，依公司法232條規定不得分派股息及紅利，爰九十二年度不予配發股息及紅利，故本行九十二年度(分配九十一年度)無”無償配股”。

## 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, appropriated as decided by the Board of Managing Directors upon application by the board of directors.
2. Employees' bonuses are paid at a rate of 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.

### (II) Influence of Non-compensated Distribution of Shares and the Present Occasion on the Bank Business Performance, Earnings per Share, and Shareholder Rights:

Due to loss in FY2002, there will be no dividend or bonus in FY2002 according to Article 232 of company law. Non-compensated Distribution of Shares for this Fiscal Years.



### 三、内部控制制度聲明書

日期：92年4月25日

本公司民國九十一年一月一日至九十一年十二月三十一日之内部控制制度，依據自行檢查的結果，謹聲明如下：

- 一、本公司確知建立、實施和維護内部控制制度係本公司董事會及經理人之責任，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、内部控制制度有其先天限制，不論設計如何完善，有效之内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，内部控制制度之有效性可能隨之改變。惟本公司之内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「公開發行公司建立内部控制制度處理準則」（以下簡稱「處理準則」）規定之内部控制制度有效性之判斷項目，判斷内部控制制度之設計及執行是否有效。該「處理準則」所採用之内部控制制度判斷項目，係為依管理控制之過程，將内部控制制度劃分為五個組成要素：1.控制環境，2.風險評估，3.控制作業，4.資訊及溝通，及5.監督。每個組成要素又包括若干項目。前述項目請參見「處理準則」之規定。
- 四、本公司業已採用上述内部控制制度判斷項目，檢查内部控制制度之設計及執行的有效性。
- 五、本公司基於前項檢查結果，認為本公司上開期間的内部控制制度，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内部控制制度等之設計及執行係屬有效，其能合理確保上述目標之達成。
- 六、本聲明書將成為本公司年報及公開說明書之主要內容，並對外公開。上述公開之內容如有虛偽、隱匿等不法情事，將涉及證券交易法第二十條、第三十二條、第一百七十一條及第一百七十四條等之法律責任。
- 七、本聲明書業經本公司民國九十二年四月二十二日董事會通過，出席董事十一人，均同意本聲明書之內容，併此聲明。

臺灣中小企業銀行股份有限公司

董事長：

王榮周 

總經理：

薛金奎 

※ 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）



### III. Statement of Internal Controls

Date: Apr. 25, 2003

The following statement gives the results of a self-auditing of the Taiwan Business Bank's internal control system covering the period of Jan. 1, 2002-Dec.31, 2002:

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, 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 Processing 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 judgment items from the above internal control system in evaluating the efficiency of the design and implementation of its internal control system.
5. Based on the a-fore-mentioned examination 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's Annual Report and its public announcements, and will be made public content 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 11 directors attending the Taiwan Business Bank's Board of Directors meeting on Apr. 22, 2003, 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.


日期：92年4月25日

本公司民國九十一年一月一日至九十一年十二月三十一日之内部控制制度，依據自行檢查的結果，謹聲明如下：

- 一、 本公司確知建立、實施和維護内部控制制度係本公司董事會及經理人之責任，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、 内部控制制度有其先天限制，不論設計如何完善，有效之内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，内部控制制度之有效性可能隨之改變。惟本公司之内部控制制度設有自我監督之機制，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「證券暨期貨市場各服務事業建立内部控制制度處理準則」（以下簡稱「處理準則」）規定之内部控制制度有效性之判斷項目，判斷内部控制制度之設計及執行是否有效。該「處理準則」所採用之内部控制制度判斷項目，係為依管理控制之過程，將内部控制制度劃分為五個組成要素：1.控制環境，2.風險評估，3.控制作業，4.資訊及溝通，及5.監督。每個組成要素又包括若干項目。前述項目請參見「處理準則」之規定。
- 四、 本公司業已採用上述内部控制制度判斷項目，檢查内部控制制度之設計及執行的有效性。
- 五、 本公司基於前項檢查結果，認為本公司上開期間的内部控制制度，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内部控制制度等之設計及執行係屬有效，其能合理確保上述目標之達成。
- 六、 本聲明書將成為本公司年報及公開說明書之主要內容，並對外公開。上述公開之內容如有虛偽、隱匿等不法情事，將涉及證券交易法第二十條、第三十二條、第一百七十一條及第一百七十四條等之法律責任。
- 七、 本聲明書業經本公司民國九十二年四月二十二日董事會通過，出席董事十一人，均同意本聲明書之內容，併此聲明。

臺灣中小企業銀行股份有限公司

董事長：王榮周 

總經理：薛金豐 

※ 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）



Date: Apr. 25, 2003

The following statement gives the results of a self-auditing of the Taiwan Business Bank's internal control system covering the period of Jan. 1, 2002-Dec.31, 2002:

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, 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 Processing Guidelines for the Establishment of Internal Control Systems by Securities and Futures Market business sectors (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 judgment items from the above internal control system in evaluating the efficiency of the design and implementation of its internal control system.
5. Based on the a-fore-mentioned examination 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's Annual Report and its public announcements, and will be made public content 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 11 directors attending the Taiwan Business Bank's Board of Directors meeting on Apr. 22, 2003, 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

本行審查部研究員○○君於民國八十六年高雄分行經理任內受理○○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，前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，本案於九十一年八月十六日高雄地方法院九十年度訴字第1028號判決無罪。

##### (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：

鳳山等四營業單位辦理○○實業等授信案未切實匡計各借戶實際資金需求或未注意資金流向，影響本行債權。主管部室已發函督促該等分行加強放款事前徵授信審核作業及貸放後追蹤管理工作，以提升授信品質，降低授信風險。本案經積極催理，目前均已處置完竣，全數債權業已於九十一年底讓售予資產管理公司。

##### (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。

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

##### (I) Indictments Against Responsible Persons or Employees for Criminal Violations Committed on the Job During the Past Two Years.

While a manager of the Kaohsiung Branch in 1997, researcher XX of the Bank's Loan Supervision Department received a loan application from the XX Corp., Ltd. and was suspected of taking a bribe of NT\$800,000 in connection with his job behavior. The Prosecutor's Office of the Kaohsiung District Court completed its investigation of the case as per 2000 Document Jhen Zih No. 14906, and the offender was indicted on suspicion of corruption (under Paragraph 3, Item 1, Article 5 of the Anti-Corruption Act) on Apr. 17, 2001. The Kaohsiung District Court found the suspect not guilty as per Kaohsiung District Court 2001 Su Zih Document No. 1028.

##### (II) Violations of the Banking Law resulting in the imposition of punishment during the past two years: Non

##### (III) Cases of Negligence Resulting in Severe Reprimands by the Ministry of Finance During the Past Two Years

In extending loans to the XX Co. and others, the Fengshan and three other branches failed to list accurately the actual capital needs of the borrowers, nor did they pay attention to the utilization of the loan capital, thereby influencing Bank's creditor's rights. The headquarters office instructed those branches to strengthen their pre-loan credit investigation and examination, and post-loan follow-up management, in order to enhance the quality of loans and reduce credit risk. This case has been vigorously prosecuted; its disposition has been completed, and the debt was sold in its entirety to an asset management company at the end of 2002.

##### (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

## 五、重要決議

### (一) 九十年（第二十五次）股東常會重要決議事項

1. 本行八十九年度決算盈餘分配案。
2. 為強化本行資本結構、提升資本適足比率（BIS）及增加業務競爭力，通過提撥資本公積、股東股利計新台幣2,322,757,660元轉增資發行新股案。
3. 修訂本行公司章程部分條文案。
4. 為因應資產管理公司之成立，就有關出售本行不良債權之案件，授權董事會核定案。

### (二) 九十一年（第二十六次）股東常會重要決議事項

1. 本行九十年年度決算虧損撥補案。
2. 撤銷八十九年股東會決議之普通股現金增資案。
3. 修訂本行公司章程部分條文案。
4. 為配合公司法之修訂，爰修定本行股東會議事規則第五條及第十三條條文案。
5. 本行資本公積中屬八十九年度以前所產生處分資產溢價，一次轉列為保留盈餘案。

## 六、其他必要補充說明事項：無。

## V Major Resolutions

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

1. TBB distribution of profits for Special Fiscal Year 2001.
2. Proposed allocation of a total of NT\$2,322,757,660 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 business needs.
3. Revision of the TBB Statutes as detailed in the appended comparison chart. °
4. In response to the establishment of asset management companies, the authority to make decisions regarding the sale of the TBB's bad debt has been granted to the Board of Directors.

### (II) Minutes of the (26th) TBB Shareholders' Meeting for 2002

1. Request for approval of distribution of TBB finalized budget income for 2001.
2. Withdraw capital increment via issuing ordinary shares proposed in shareholders' Meeting 2001
3. Revision of the TBB Statutes as detailed in the appended comparison chart. °
4. Article 5 and Article 13 of the TBB's minutes of meeting were revised in line with the revision of the Company Law.
5. That part of the TBB's capital reserve resulting from the price premium on assets disposed off prior to FY2000 was transferred to retained earnings in a one-time transfer.

## VI. Other needed supplementary explanations: None

## 總分支機構分布圖

### Location of Head Office and Branches





## 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	MBBTTWTP010
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.	(02) 25597171	
● 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	MBBTTWTP
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	MBBTTWTP040
● 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	MBBTTWTP050
● 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	MBBTTWTP020
● 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	MBBTTWTP001
● 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	MBBTTWTP021
● 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	MBBTTWTP022
★ 士林分行 Shin Lin Branch	台北市士林區中正路601號 601 Chung Cheng Rd., Shin-Lin Chiu, 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	MBBTTWTP070
● 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	MBBTTWTP080



總分支機構一覽表

單位名稱 TBB'S OFFICES	地址 ADDRESS	電話號碼 TEL. NO.	SWIFT ADDRESS
● 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	MBBTTWTP081
● 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	MBBTTWTP082
● 南京東路分行 Nan Kiag East Road Branch	台北市南京東路三段311號 311, Sec. 3, Nan Kiag E. Rd., Taipei, Taiwan, R.O.C.	(02) 27127171	MBBTTWTP090
● 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	MBBTTWTP100
● 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	MBBTTWTP101
● 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	MBBTTWTP102
★ 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	MBBTTWTP105
★ 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	MBBTTWTP120
● 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	MBBTTWTP110
● 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	MBBTTWTP140
★ 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	



單位名稱 TBB'S OFFICES	地址 ADDRESS	電話號碼 TEL. NO.	SWIFT ADDRESS
★ 永和分行 Yung Ho Branch	台北縣永和市竹林路168號1樓 168 Chu Lin Rd., Yung Ho City, Taipei Hsien, Taiwan, R.O.C.	(02) 29277171	
● 新店分行 Hsin Tien Branch	台北縣新店市中興路二段192號1樓 192, Sec. 2, Chung Hsing Rd., Hsin Tien City, Taipei Hsien, Taiwan, R.O.C.	(02) 29117171	MBBTTWTP025
★ 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	MBBTTWTP153
● 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	MBBTTWTP026
★ 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	MBBTTWTP130
● 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	MBBTTWTP131
● 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	MBBTTWTP141
● 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	MBBTTWTP142
★ 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 His Chih Branch	台北縣汐止市新台五路一段75號 75, Sec. 1, Shin Tai 5th Rd., His Chih City, Taipei Hsien, Taiwan, R.O.C.	(02) 26987171	MBBTTWTP144

總分支機構一覽表

單位名稱 TBB'S OFFICES	地址 ADDRESS	電話號碼 TEL. NO.	SWIFT ADDRESS
★ 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 150 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	MBBTTWTP300
★ 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	MBBTTWTP310
● 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	MBBTTWTP311
★ 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	
● 南坎分行 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	MBBTTWTP005
★ 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	桃園縣大園鄉中山南路80號 80 Chung Shan S. Rd., Ta Yuan Shiang, Taoyuan Hsien, Taiwan, R.O.C.	(03) 3857171	



單位名稱 TBB'S OFFICES	地址 ADDRESS	電話號碼 TEL. NO.	SWIFT ADDRESS
★ 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 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	MBBTTWTP320
● 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	MBBTTWTP322
★ 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	苗栗縣竹南鎮博愛街29號 29 Po Ai St., 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	MBBTTWTP490

總分支機構一覽表

單位名稱 TBB'S OFFICES	地址 ADDRESS	電話號碼 TEL. NO.	SWIFT ADDRESS
● 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	MBBTTWTP491
★ 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	MBBTTWTP460
● 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	MBBTTWTP470
★ 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	MBBTTWTP011
★ 沙鹿分行 Sha Lu Branch	台中縣沙鹿鎮中樓路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434號 434 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	MBBTTWTP540



單位名稱 TBB'S OFFICES	地址 ADDRESS	電話號碼 TEL. NO.	SWIFT ADDRESS
★ 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	MBBTTWTP550
★ 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	MBBTTWTP680
★ 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 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	MBBTTWTP710
● 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	MBBTTWTP720
★ 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	MBBTTWTP730
★ 正義簡易型分行 Cheng Yi Mini-Branch	台南市健康路三段308號1樓 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	

總分支機構一覽表

單位名稱 TBB'S OFFICES	地址 ADDRESS	電話號碼 TEL. NO.	SWIFT ADDRESS
★ 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	
★ 永大分行 Yung Ta Branch	台南縣永康市永大路二段1532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	MBBTTWTP711
★ 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	MBBTTWTP820
★ 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	MBBTTWTP850
★ 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	MBBTTWTP860
★ 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	高雄縣岡山鎮岡山路412號 412 Kang Shan Rd., Kang Shan Chen, Kaohsiung Hsien, Taiwan, R.O.C.	(07) 6227171	MBBTTWTP830



單位名稱 TBB'S OFFICES	地址 ADDRESS	電話號碼 TEL. NO.	SWIFT ADDRESS
★ 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) 7767171	
★ 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	MBBTTWTP 760
★ 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.	213-892 1260 FAX : 213-892 1270	MBBTUS6L
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	852-2511 4865 FAX : 852-2511 6791	MBBTHKHH
雪梨分行 Sydney Branch	Suite 3, Level 24, 363 George Street Sydney, N.S.W.2000 Australia	612-9262 3356 FAX : 612-9262 3376	MBBTAU2S

註：● 外匯指定單位（計51家）Foreign Exchange Units(Total 51)

★ 買賣外幣現鈔及旅行支票業務單位（計75家）Foreign Exchange Dealership Units(Total 75)





進 步      效 率      責 任  
Progress Efficiency Responsibility

#### 臺灣中小企業銀行總行

地址：台北市塔城街30號  
電話：(02)2559-7171(總機)  
網址：http://www.tbb.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.tbb.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：台北市南京東路二段125號B1  
電話：(02)2502-7755  
Stock Registration Agent  
Name:Capital Securities Corp.  
Address:B1, No. 125, Sec. 2, Nan-King East Road, Taipei, Taiwan, R.O.C.  
Tel :(02) 2502-7755

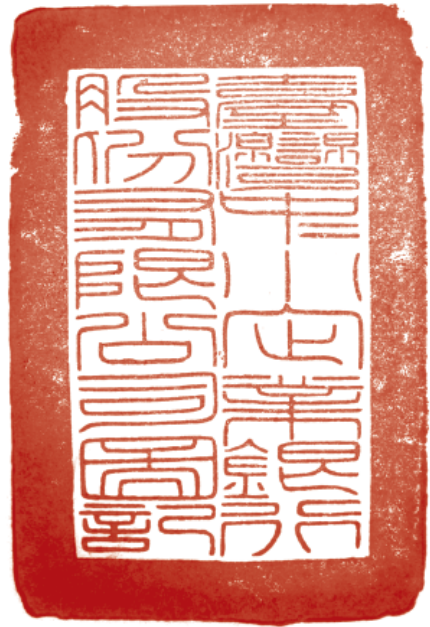
#### 信用評等機構

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100號23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156號6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

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





臺灣中小企業銀行  
TAIWAN BUSINESS BANK

<http://www.tbb.com.tw>