

TAIWAN BUSINESS | Annual Report | 2003 九十二年年報 | BANK





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TAIWAN BUSINESS BANK

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壹 > 致股東報告書

Message from the Management



就像媽媽的關懷一樣
一路真心相挺的好銀行。

92年全球景氣雖受美伊戰爭及SARS疫情影響，所幸僅造成短期性的衝擊，加上國際金融市場、企業及消費者信心均已有所改善，使得全球經濟回到原有的成長軌道。其中，美國在Fed維持低利率政策及實行減稅等有利因素之激勵下，促使民間消費支出及企業投資大幅擴增。在美國經濟成長較一般預期強勁之帶動下，亞洲、歐洲國家連帶受惠，致全球經濟景氣普遍呈現復甦。依據國際經貿組織與經濟預測機構所陸續提出最新經濟展望報告，對於未來世界經濟走向均持樂觀看法，並一致認為今年全球經濟將加速成長，並創近年來新高紀錄。

國內經濟方面，政府正積極規劃新興公共建設計畫、推動BOT吸引民間參與公共建設、加速進行金融改革、致力於不動產證券化、發展重點服務業、扶植數位內容產業與電子化視訊產品計畫等，預期可帶動國內投資動力。隨著景氣逐漸回溫，市場資金需求明顯增加，依台經院預測在今年上半年以前央行仍會繼續採取寬鬆之貨幣政策，短期利率將維持在低檔水準，在國際景氣復甦力道持續激勵出口續呈榮景、國內需求景氣漸入佳境、就業問題逐漸獲得改善、股市與房市交易逐漸回溫下，今年國內經濟成長可望進一步攀升。

過去一年來，本行持續提供中小企業客戶全方位且快捷之金融服務，包括辦理各項輔導中小企業貸款業務，開辦微型企業創業貸款，推動應收帳款融資業務，並為配合政府提振景氣，於92年辦理之「中小企業小額簡便貸款」，更因成效良好而獲經濟部評選為年度績優銀行。此外，為提供進、出口廠商外匯投資及避險服務，本行於92年7月成立財務行銷小組(TMU)，推出多種外



董事長 王榮周
Chairman Wang Rong-Jou

The global economy was influenced by the U.S.-Iraq war and the SARS epidemic in 2003, but fortunately the impact was short-lived and there was quick improvement in the international financial market as well as corporate and consumer confidence. As a result, the world economy has returned to its original growth track. In the United States, private consumption and corporate investment have expanded greatly under the stimulation of such favorable factors as the maintenance of low interest-rate levels by the Federal Reserve and the institution of tax reductions. The stronger-than-expected growth in the American economy has spread to the countries of Asia and Europe, leading to a general recovery in the global economy. The latest economic outlook reports issued by international economic and trade organizations, and economic forecasting institutions, all point to optimism about future global economic trends. The reports also predict the acceleration of global economic growth in the year ahead, resulting in the highest growth rate of recent years.

In Taiwan the government is engaged in planning for new public infrastructures, promoting BOT projects to attract private investment in infrastructure projects, speeding up the progress of financial reform, working for the securitization of real estate assets, developing key service industries, and nurturing the digital content industry and electronic imaging industry. These efforts are expected to stimulate domestic investment. Market demand for funds is growing substantially along with the steady improvement of the economy and the



總經理 蘇金豐
President Soo Jin-Fong

匯衍生性商品以滿足客戶各項業務需求，且於9月、11月份成立南區、中區授信區域中心，以進一步提升作業效率，服務客戶。

在消費金融業務方面，本行提供實質回饋及禮遇方案，發行白金卡，提升服務等級嘉惠績優客戶，並加強策略聯盟(發行採購卡、認同卡、聯名卡)，開辦24小時客服中心，提供專業及高品質之客戶服務。並針對不同消費族群推展個人小額消費性貸款產品：如金來轉現金卡、卡友樂透貸、次順位貸款、育才就學貸款、公教及上市上櫃員工團體貸款優惠措施等。同時開辦多樣整合型理財產品，如：結合存款、證券款項交割、基金投資及理財型貸款等功能之「輕鬆理財」整合型智慧理財帳戶。至於在電子商務方面，本行提昇網際網路銀行服務系統之附加價值、加值網VAB及FEDI系統，開辦應收帳款線上融資業務，透過新種業務推動，緊密結合中心廠及其上下游供應商，拓展各項中小企業授信業務。另為有效整合客戶資源，本行亦陸續完成證券網路語音下

Taiwan Institute of Economic Research predicts that the Central Bank will hold to a loose-money policy in the first half of 2004, so that short-term interest rates will continue at a low level. As the ongoing recovery of the international economy stimulates a continued boom in exports, as domestic demand strengthens steadily, as employment improves gradually, and as the stock and real estate markets experience a constant upturn, Taiwan's domestic economy can be expected to climb to further heights this year.

During the past year the Taiwan Business Bank has continued providing its small and medium business clients with a full range of the financial services they need, including the extension of SME guidance loans, the inauguration of micro-financing for business start-ups, and the implementation of the factoring business. In line with the government's economic revitalization efforts, the Bank also stressed small business loans in 2003; because of our good results in this field, we were chosen by the Ministry of Economic Affairs as an "outstanding performance bank" for the year. In addition, to provide importers and exporters with foreign-currency investment and risk hedging services, in July 2003 the Bank set up a Treasury Marketing Unit (TMU) and introduced various kinds of foreign-currency derivative products designed to satisfy the varying needs of our clients. Southern and Central Regional Loan Guidance Centers were established in September and November respectively, to further enhance operating efficiency and better serve our clients.

In the area of consumer financing, the TBB offers substantive payback and VIP programs, issues a platinum card, and upgrades its standard of service to the benefit of outstanding clients. We have also strengthened our strategic alliances (via the issuance of procurement cards, affinity cards, and co-branded cards) and have opened a 24-hour customer service center to provide professional, high-quality customer services. We have also developed small consumer loan products aimed at different consumer groups; these include preferential programs such as Cash Card, cardholder lotto loans, subordinated loans, educational loans, and group loans for civil servants, educators, and the employees of listed companies. At the same time we have inaugurated a diversity of portfolio products including combined deposits, stock transaction settlement, fund investment, and money-management loans for "intelligent" money-management accounts. In the area of e-commerce, we have upgraded the value-added of the TBB's Internet banking system and the VAB and FEDI value-added network systems, and we have inaugurated online factoring business. New products such as

單、「客戶資料倉儲及客戶關係管理系統」(CRM)及「徵授信管理系統」之階段性建置，以強化企業金融及個人金融之行銷。

展望93年，面對市場開放所帶來之各項挑戰將接踵而至，本行在力求達成經營管理目標之同時，業已積極著手進行改革及創新，重點策略臚列如后：

(一) 企業金融以中小企業融資為重心，個人金融以消費金融與財富管理為主軸

1. 本行係中小企業專業銀行，為維護本行核心利基業務，除努力維繫舊客戶外，更積極發掘新客戶，自創業開始即給予融資輔導，使之茁壯成長並持續以本行為主要往來銀行。除強化中小企業融資業務外，並配合提供投資、貿易金融服務、應收帳款融資服務，加強對中小企業戶財務管理服務。
2. 隨著國民所得和生活品質提升，「先享受後付款」心理逐漸為一般消費者所接受。消費金融商品乃大量在市場上出現，消費金融已成為銀行業爭相競逐的重要業務。未來一年本行仍將消費金融業務列為重點業務。
3. 充分運用建置完成之CRM系統積極落實交叉行銷，配合理財專員制度實施，充分瞭解客戶往來情形，對每一位存款、放款往來的客戶，提供各項保險、基金、信用卡、證券、債券等個人理財工具，使客戶之理財需求獲致滿意的服務。

(二) 強化資本結構健全經營體質

1. 為強化本行資本結構，提高資本適足率，在93年度內預計增加資本五十五億元，並計畫發行無到期日累積次順位債券五十五億元。
2. 研究以債作股方式籌組資產管理公司，以加速清理逾期放款，積極改善本行體質。

(三) 積極清理逾放追求健全經營

1. 擬訂具體有效之逾期放款清理計畫，把握土地

these link the Bank intimately with central factories and their upstream and downstream suppliers in developing a range of SME credit businesses. Further, to integrate customer resources the TBB has also completed the establishment of Internet telephone securities ordering, a customer data storage and customer relations management system, and a micro-credit management system so as to reinforce the marketing of corporate and personal loans.

In the new year of 2004, we will face the challenges that are coming upon us one after another as a consequence of market opening. As the TBB strives to achieve its targets, we have set our hand to carrying out reform and innovation, the key strategies for which are listed below:

(I) In Corporate Banking We Centralize on SME Banking, While in Retail Banking Centralize on Consumer Banking and Asset Management

1. Our bank is a specialized bank for small and medium enterprise (SME). To get hold of our core business, we strive for maintaining our existed customers while actively developing potential new customers. We provide financial assistance on the initiative period of an enterprise and then work together by providing service in investment, trading finance and factoring and enhancing our financial management service to the SME.
2. Following the rise of GNP and living quality, the thinking of "enjoy-first-pay-later" is gradually accepted by most consumers. Therefore, there are many products of consumer finance emerged on the market. Consumer finance has become an important business chased by the banking industry. Consumer finance is still one of our core businesses in the year ahead.
3. Fully exploit our newly completed customer databank and customer relationship management system to implement our cross-marketing strategy. To fully understand the customers' behavior in line with the individual consultant, provide them with personal financial instruments like insurance, mutual fund, credit card, security and bond etc. to satisfy our customers with good financial services.

(II) To Strengthen Capital Structure and Management Soundness

1. To strengthen our capital structure and heighten our capital adequacy ratio, we will raise capital of NT\$5.5 billion and plan to issue Perpetual Sub-Debt Cumulative Interest Bond for NT\$5.5 billion in 2004.
2. Set up an asset management company via the method of debt-for-share swaps in order to effectively reduce the NPL ratio and strengthen our capital structure.

增值稅繼續減徵之優惠措施及房地產逐漸復甦之機會，加速清理逾期放款。

2. 九十三年逾期放款之清理，以達成逾放淨清理20%，為目標。

(四) 善用已建構完成之客戶資料倉儲及客戶關係管理(CRM)系統，規劃新種商品，篩選潛在客戶，以落實交叉行銷，發揮最大行銷效益

1. 本行規劃建構的客戶資料倉儲及客戶關係管理系統已於九十二年十二月順利上線，包括財務績效分析、企業金融客戶關係管理、個人金融客戶關係管理等資料倉儲建置，透過客戶往來業務屬性、交易習性，得以全面強化客戶關係，俾利設計有效行銷通路及商品。
2. 對於企業戶本行將結合建構之徵授信管理系統提供客戶快速融資服務，並藉由提供客戶端電子金融服務軟體，及多功能網際網路銀行等業務服務，以強化全功能之金融服務，俾利提升競爭力。

(五) 強化本行競爭力，提升社會價值

在此金融市場競爭激烈的環境中，本行必須進一步強化競爭力，務必將本行營造成一個極具社會價值，並且為客戶所偏愛的銀行。

強化本行競爭力，將努力達成下列幾點：

1. 獲利能力不斷提升，戮力達成年度盈餘目標。
2. 不斷推出新產品，落實推動並為客戶所接受。
3. 員工具有熱誠的服務，不以削價競爭為手段，以熱誠服務，爭取客戶並獲取合理的利潤。
4. 致力多元化經營，且各項業務都能達到經濟規模。
5. 營業據點功能充份發揮，客戶資源有效運用。

(六) 有效激勵同仁，落實目標達成

為使全體同仁都能鍥而不捨地朝向目標，務實推展各項業務，必須有效激勵員工。過去一年，本行在累積多年的管理經驗，並參酌利潤導向的管理理念，研訂了績效考核與貢獻度考核兩

(III) To Vigorously Liquidate NPL to Strengthen Business Operation

1. To devise a practical and effective NPL liquidation plan, take advantage of the continued preferential deduction of land appreciation tax and the slow recovery of prosperity in the real estate market to speed up the liquidation of the NPL.
2. The goal in liquidating NPL in 2004 aims at liquidating 20% of NPL.

(IV) Properly Use the Established CRM System, Design New Products and Develop Potential Customers to Cross Marketing, Achieve the Greatest Marketing Efficiency

1. Our CRM System was already implemented in Dec. 2003. It consists of databank for financial statement analysis, customer relationship management for corporate banking and consumer banking. Help maintaining customer relationship, designing marketing channel and product through understanding the business and transaction propensity of our customer.
2. To offer our corporate customers swift lending service through properly utilizing the management system of credit analysis and loan approval. At the same time, strengthen full range financial service like the customer electronic financial service software and multi-function internet banking service etc.

(V) To Enhance Our Competitiveness and Increase Our Value to the Society

Under such a market environment of bitter competition in the banking industry, we need to strengthen our competitiveness and build into a higher social value bank and being preferable to the customers.

To strengthen our competitiveness via achieving the followings:

1. To raise our profitability, try to accomplish our yearly goal.
2. To continuously develop new products in line with customers' needs.
3. Employee should carry arduous service and not compete by cutting price. Strive for customer through arduous service and have reasonable profit.
4. To broaden the business scope and reach the most efficiency of economies of scale.
5. To fulfill most functions of all branches and to utilize their customer resources effectively.

(VI) Effectively Encourage Our Colleagues to Achieve Goals of the Bank

To have all colleagues insistently progress to the goal,

個考評機制，建立了營業單位自我成長及與其他聯行間的評比基礎。

1. 按照每位同仁業績目標的貢獻度訂定獎勵標準。
2. 配合人力精簡及業務需要，積極發展人力資源。

今年是本行成長蛻變關鍵的一年，金融大環境雖然險惡，但仍充滿機會與發展空間。本行全體同仁面對困境，將再接再厲，共同創造輝煌業績，以下為本行九十二年度之經營成果及未來一年之努力方向：

一、九十二年度(92.1.1~92.12.31)營業報告

(一)重要業務實施成果

1. 依2003年7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239名及第300名，國內排名分別為第9名及第13名。
2. 修訂「臺灣企銀不動產擔保品估價要點」，調整不動產擔保品估價之合理性。並完成購置「工研院經資中心 (IAK) 產業情報知識網」，提供徵授信同仁得以即時正確的擷取產業訊息，以提昇本行授信品質。
3. 開辦微型企業創業貸款、促進產業研究發展貸款、協助企業併購專案貸款，辦理「應收帳款承購」業務並設立「應收帳款作業小組」，成立授信區域中心，以拓展放款業務，提升中小企業融資比率，辦理中小企業小額簡便貸款，且榮獲經濟部、財政部表揚為年度績優金融機構。
4. 推出『輕鬆理財』帳戶，以滿足客戶投資、理財需求及簡化各類帳戶之管理，將新台幣存款、證券款項交割、外匯存款、基金投資及理財型貸款等不同類型帳戶加以連結，成為一個

genuinely expand various business, we need to effectively encourage our colleagues. Last year, our bank, with many years' experience, developed an appraisal system of two evaluation methods including performance and contribution, set up an appraisal basis of self growth and comparison with other branches.

1. To set up each branch's bonus standards according to employee's contribution in achieving the business goals.
2. In line with the reducing personnel and business requirement, actively excavate human resources.

This year is a pivotal year for TBB's transformation. Although the banking environment is still competitive and risky, it is still full of opportunities and developing space. Our colleagues, in the face of such a dilemma, will continue working diligently to build up a brilliant future. The following is the result of our diligence in 2003 and our destination in 2004.

I. Business Operations in Fiscal Year 2003

(I) Major Business Achievements

1. According to the ranking of the world's top 1,000 banks published in the July 2003 issue of The Banker magazine, the TBB placed 239th in terms of total assets and 300th in tier one capital. Among domestic banks, the rankings were ninth and thirteenth, respectively.
2. Amend the code for real estate appraisal to increase the rationality in evaluation. Also purchase web of IAK industry information to give our credit analyst timely and accurate industry information and thus improve the quality of our loan.
3. Inaugurate Micro-start-up Loan, Industry Research and Development Loan and Enterprise Merger Specialized Loan. Promote Factoring business while setting up related promotional team. Expand credit through Regional Credit Center, raise SME loan ratio through SME small simple loan and being gloriously appraised as the annual best-performed financial institution by the Ministry of Economy and the Ministry of Finance.
4. Inaugurate Easy Account to meet the demand of our customer in investment, money management and simplify the management of various account by combining account of NT\$ deposit, security settlement, FX deposit, trust fund investment, and loan for money management into one account of multiple functions.
5. Reinforce our web bank service system by increasing more than 30 functions including scheduled fund transfer, FX

- 多功能整合型智慧理財帳戶。
5. 強化「網際網路銀行服務系統」，增加預約轉帳、外匯轉帳、線上繳費等三十餘項服務功能，並於加值型電子銀行服務系統（臺企網）新增客戶入帳通知、進帳預告通知及預約交易到期扣帳通知等傳真及電子郵件作業服務，以提供客戶更周全之電子金流服務。
 6. 完成全行可支援晶片金融卡之自動櫃員機（共353台）跨行提領現金交易，以杜絕不法人士側錄磁條金融卡及使用偽卡盜領存款。
 7. 在「FXML金流交易作業平台」下，建置一個全新的「企業網路銀行」，以提供企業客戶新台幣單筆及多筆轉帳付款作業功能、線上交易之編輯、審核、放行等安全控管授權機制。
 8. 配合本行兼營證券業務改採對外僱用專業人才，以低底薪高獎金制度運作，本行十六家兼營證券經紀商，已有十五家陸續完成改制作業，原有從事證券工作之銀行行員歸建並作適度單位調整，除市占率提昇外，92年證券經紀及承銷收入占全行營業收入比率與91年相較亦有明顯成長。
 9. 為鼓勵行員提前退休，以利人力年輕化，修訂本行民營化後退休人員優惠存款規定，放寬服務十五年以上、年滿五十五歲自願退休人員亦得享有退休金優惠存款，並自92年7月1日起實施。
 10. 獲財政部核准辦理「新股權利證書、股款繳納憑證、受益憑證及台灣存託憑證簽證業務」、「國際金融業務分行辦理外幣信託投資國外有價證券」、「有價證券信託」等業務，並開辦生前契約信託、不動產信託、連動式債券銷售及信用卡申購基金等業務。
 11. 國際信用卡累計之發卡數為493,587卡，並發行白金卡，新種消費性貸款（金來轉現金卡、卡友樂透貸、次順位抵押貸款）截至92

- transfer and on-line payment etc. At the same time, add functions of fax or e-mail service in entry notice for customers, pre-advise for money entry and pre-advise of debit for prearranged transaction etc. to our value added electronic banking service system (TBB's web) in order to give customer a thorough electronic money flow service.
6. Set up 353 ATM machines which can offer cross bank cash withdraw by IC card to prevent from illegally side copy of the ATM card stripe and deposit withdrawal by forged card.
 7. Set up a brand new corporate network bank under the FXML operation platform to offer corporate customer single and multiple entries transfer payment function with security based authorization function of editing, verification and release in on-line transaction.
 8. As for Security business, TBB hires external specialists who run under a system of lower basic salary with higher commission, 15 of our 16 branches with security business have fulfilled the transformation. At the same time, original employees of banking business have returned and been properly positioned. The result is that the market share has increased and the ratio of income from security business in total income grows apparently compared with performance in 2002.
 9. To encourage our colleagues for earlier retirement and invigorate the labor, revise the regulation of preferential rate deposit for retired staff after bank's privatization. From July 1, 2003, volunteer retired staff who has worked over 15 years in the bank and aged more than 55 years, is also applicable to such an account.
 10. We have received approval from the Ministry of Finance to engage in the New Share Certificate, Fully Paid Share Certificate, Certification of Beneficial Certificates and Taiwan Depository Receipts, Foreign-Currency Trust investment by the Offshore Banking Unit in overseas securities, and securities trust businesses, and have instituted the funeral trust, real estate trust, and credit card purchase of funds businesses.
 11. The Visa and Mastercard cards issued are accumulated up to 493,587 cards. Platinum cards were also issued. New consumer loan (including Gold Coming cash card, Cardholder Lotto loan, Subordinate Secured Loan etc.) reached a balance of NTS 4,581 million at the end of 2003. At the same time, inaugurate a 24 hours card service center to improve the service quality.
 12. Liquidize non-performing loan of NT\$20 billion and write off bad loan of NT\$3,847.36 million. At the end of 2003,

年底止貸款餘額為新台幣4,581百萬元。並開辦二十四小時信用卡客服中心，以提升服務品質。

12. 清理逾催放款200億元，並呆帳轉銷384,736萬元，截至九十二年十二月底之逾放金額為664億元，逾放比率為9.44%。
13. 完成「客戶資料倉儲及客戶關係管理系統」第一階段電腦作業，將客戶所有相關往來資訊以有系統的方式整理、儲存與分析，以了解客戶往來情形，開發潛力客戶。並積極建置「徵授信管理系統」，將有關徵信、授信作業予以整體規劃，以達自動化控管流程。
14. 開辦國際金融業務分行有關美元對人民幣無本金交割選擇權以及無本金交割遠期外匯業務。並完成國際金融業務分行客戶存款餘額網路查詢功能與新增國際金融業務分行美元及歐元定期存款採機動計息業務。
15. 成立專業行銷小組、強化行銷功能：(1)成立

the non-performing loan ratio was 9.44% with a balance of NT\$ 66.4 billion.

13. Completed our first stage in CRM system, systematically arrange store and analyze all of customer related information. This system will lead us to understand customer's transactions and to develop highly potential customers. Also diligently set up Credit Analysis and Approval System, to systematically manage related credit analysis and approval procedure through automatically processing control.
14. We introduce NDO、NDF derivatives business between USD and CNY, complete on-line balance inquiry system for our OBU customer and start up Floating Interest Rate Time Deposit business of USD and EUR.
15. Establish specialized marketing team to enhance marketing function: (1) Set up TMU marketing team: specialized in marketing, planning and product design of derivative products. Help branch to build up relationship with target customer for derivatives products such as forwards, option and etc. (2) Establishing FX business marketing team: Help branch develop FX related business of export, import, remittance, factoring, forfeiting without recourse, forward, OBU and cross strait business etc. Rigidly follow the rules of marketing in motion and visiting



財務行銷小組：專責衍生性商品之行銷、企劃、商品設計，協助營業單位積極開發遠匯、換匯、選擇權等衍生性商品之目標客戶群。(2)成立外匯業務行銷小組：協助營業單位推展進口、出口、國外匯兌、國際應收帳款承購、出口遠期信用狀項下無追索權賣斷、預購預售遠期外匯、OBU及兩岸三地等相關業務，力行走動式行銷，與營業單位共同努力協助拜訪客戶、開發客源。

(二) 預算執行情形、財務收支及獲利能力分析

1. 預算執行情形、財務收支

92年度決算營業收入301.43億元，營業成本211.51億元，營業毛利89.92億元，營業費用82.67億元，營業利益7.25億元，稅前純益9.78億元，稅後純益1.10億元，營業利益占營業收入之比率為2.41%，稅前純益占營業收入之比率為3.24%，存放款利差為2.47%，稅後純益占股東權益之比率為0.28%。

2. 獲利能力分析

本行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。本行為積極改善資產品質及財務結構，提升競爭力，繼90年大幅轉銷呆帳220.46億元，91年積極出售不良債權313.28億元、轉銷呆帳37.66億元後，續於92年提列各項提存80.51億元（其中轉銷呆帳38.47億元），致決算稅前純益僅9.78億元。

若排除改善資產品質所提高之各項提存因素及偶發性之投資亮利投資公司損失等特殊因素後，本行申算稅前盈餘達92.83億元，較90年之77.81億元及91年之83.48億元分別增加15.02億元及9.35億元，顯見92年度獲利能力較往年提升。

(三) 研究發展狀況

九十二年已完成之業務研究發展報告計有3

existed customers and develop new ones with branch officers accompanied.

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

1. Budget Implementation, Income and Expenditures

Operating revenue for 2003 totaled NT\$30.143 billion and operating costs were NT\$21.151 billion. Operating income was NT\$ 899.2 million. Gross operating income was NT\$7.25 billion and operating costs amounted to NT\$9.78 billion; after-tax profit amounted to NT\$110 million. The ratio of operating profit to operating revenue was 2.41%, and the ratio of before-tax profit to operating income was 3.24%. The spread between deposit and loan interest rates was 2.47%, and the ratio of after-tax net profit to shareholder equity was 0.28%.

2. Profitability Analysis

Caused by inferior market in macro-economy, depressed real estate and stock market, and the low price marketing strategy prevalent in the over heated industry, the quality of our asset aggravated in these years. To effectively improve the quality of our asset, we sold bad loan in the amount of NT\$3.1328 billion, write off bad loan NT\$ 3.766 billion in total. Then, in 2003 allocate NT\$ 8.051 billion to various appropriations (include writing off bad loan at NT\$3.847 billion). Therefore, our income before income taxes is only 0.978 billion.

After eliminating the special allocations made for improving asset quality, and lost in Everlight Investment Co., Ltd. investment, the Bank's pre-allocation before-tax profit was NT\$ 9.283billion; compare with the before-tax earnings of NT\$ 7.781billion in 2001 and NT\$ 8.348billion in 2002, this was an increase of NT\$ 1.502 billion and NT\$0.935 billion respectively. This shows that profitability in 2003 was better than in past years.

(III) Research and Development

Three approved business R&D reports were completed during fiscal 2003, as follows:

1. Internal rating based approach for credit risk, BASEL II.
2. Implementation of a performance rating system and improvement of group competition.
3. Establishment of the TBB Customer Service Center and Suggestion of its operation.

The following studies were carried out in accordance with business needs:

1. Formulation of a "debt-for-share swap" method designed to reduce the Bank's non-performing loans; this is generally felt to have the same effect on NPL reduction as selling

篇：

1. 新巴塞爾資本協定信用風險內部評等法解析。
2. 落實績效評分制度及分組競賽之改進。
3. 臺灣企銀客服中心建構與運作之建議方案。

另為業務需要進行下列研究：

1. 研擬以「以債作股」方式對降低本行逾催放款之效果，咸認與讓售不良債權對降低逾催放款之效用相同，應可採用。
2. 「銀行放款利率及授信業務手續費收費標準之研究」。建議發展透明、具市場性與代表性的指標利率，作為放款利率訂價的基準，並可機動對個別客戶特定風險調整的覆審機制；至於手續費則應建立統一收費項目及最低收費標準。
3. 「產業、集團及個別企業授信風險控管」。透過風險性評估因素、產業特性及產業、集團之交互控管，以控管集團授信風險；為評估個別企業之授信風險，以財務面、管理面及展望面等三構面，依企業規模大小給予不同配分比重，訂定企業信用評等表，以為個別企業授信及利率訂價之標準。
4. 為因應新巴塞爾資本協定於2006年實施，研究信用風險以內部評等法衡量風險。
5. 研究銀行資產評估損失準備提列及逾期放款催收呆帳處理辦法於九十四年七月一日實施後對本行之影響。

二、九十三年度（93.1.1-93.12.31）營業計畫概要

（一）經營方針暨重要政策

1. 持續強化中小企業融資及個人消費金融兩個核心事業之發展：透過考核方式激勵營業單位拓展中小企業授信業務，拓展既有客戶群上下游產業供應鏈之授信業務；並強化媒體行銷，研擬委外行銷、委外客服機制，採低底薪、高獎

debt, and thus should be practicable.

2. "A Study of Loan Interest Rate and Loan Processing Fee Charge Standards." The study suggests the development of transparent and representative market-type index rates to use as a standard in setting loan interest rates, and for the establishment of a flexible examination mechanism for adjusting specific risks for individual customers. A unified schedule of fees, and a minimum charge, should be established for processing fees.
3. "Risk Control for Loans to Industries, Business Groups, and Individual Enterprises." This calls for control of the risk of loans to business groups through the use of risk assessment factors, industry characteristics, and group cross-controls. Three aspects are used to assess risk for individual enterprises-finance, management, and outlook-with different weightings given for the scale of the enterprise, and the results are used to compile a company credit rating chart to use as a standard for loans extended to and credit ratings set for the individual enterprises.
4. A study of the internal rating method to assess credit risk was carried out in response to the implementation of the BASEL II in 2006.
5. A study was carried out of the impact on the TBB of the implementation, on July 1, 2005, of the allocation of reserves for assessed bank asset losses and the method of the collection of non-performing loans and the disposition of bad loans.

II. Operation Plans for Fiscal Year 2004 (Jan. 1- Dec.31, 2004)

(1) Major Operating and Business Policies

1. Continue concentrating on developing the two core business of SME loan and consumer loan: through grade scoring to encourage branch developing SME loan, develop loan to the supplier and customer of current existed customer. Furthermore, reinforce marketing through mass media and research the possibility of marketing through external salesperson, mechanism of external customer service and expanding the marketing team through a reimbursement system of lower basic salary with higher commission in developing consumer business.
2. Strategic alliances will be formed, cross-marketing will be carried out, the cross industry business will be strengthened: enhance good business relationship with our affiliated company-Barits Securities Investment and Trust

- 金擴編行銷人員以推展消費金融業務。
2. 積極進行策略聯盟計畫，發揮交叉行銷功能，提昇跨業經營能力：加強與子公司倍立投信公司良好之業務互動，且16家兼營證券經紀業務分公司未來將朝向獨立為子公司發展，以提升競爭力並建立共同行銷關係。
 3. 提升手續費收入比率：積極開發新種金融商品，增加手續費收入來源，並加強拓展外匯、信用卡、信託、證券、保險代理及各項代收、代售等業務，充裕手續費收入。
 4. 發揮營業據點功能、提昇競爭力：實施授信區域中心制度，及標準績效考核制度，使營業據點之行銷功能充份發揮，強化競爭力。
 5. 強化外匯競爭力：開發網路銀行外幣付款功能，規劃組合式外幣商品，並發揮TMU(財務行銷小組)與外匯業務行銷小組功能，協助客戶投資、理財與避險，強化外匯業務。
 6. 配合各項業務之拓展，積極進行資訊系統之建置：完成客戶資料倉儲及客戶關係管理系統(CRM)之建置，以分析客戶需求與往來情形，開發潛力客戶，並為提升作業效率，積極建置徵授信管理系統，另為滿足企業金流e化需求，建構「FXML金流交易平台專案系統」。
 7. 積極轉銷呆帳、健全經營與財務計畫：九十三年辦理現金增資新台幣五十五億元及計劃發行無到期日累積次順位債券新台幣五十五億元，用以強化資本結構並提高BIS比率，並研擬以債作股成立資產管理公司之方式解決不良債權，配合逾期放款清理計畫，有效降低逾放比率。
 8. 強化理財專員功能，發展財富管理業務：強化理財專員功能，發展財富管理業務，積極推薦新種投資理財商品以吸引優質客戶，如保本型之運動型債券、兼具投資與節稅之投資型保單、資金靈活度高之外匯組合性存款等，並提

- Co. Ltd. At the same time, the 16 brokerage branches of security business will aim at becoming an independent subsidiary to raise the competitiveness and establish cross marketing relationship.
3. Increase the ratio of commission income : vigorously develop new financial product to increase source of commission income and strengthen up business in FX credit card. trust security insurance agency and various collection and agency sale etc. to increase commission income.
 4. Bring the function of branches into play and strengthen our competitiveness: establish the system of Regional Loan Guidance Center and Standard Performance Evaluation System to fully bring the marketing function of branches into play and strengthen our competitiveness.
 5. Strengthen up the competitiveness in FX: Develop FX payment function in web banking, devise combined financial product and bring the TMU and FX marketing team into function. Moreover, help customers in investment, finance and risk management with enhanced FX business.
 6. In line with the development of various business, vigorously set up the related information system: fulfill establishing the customer relationship management system to analyze the demand of customer and related transaction to find out potential customers, establish management system for credit analysis and loan approval to increase operational efficiency, and establish FXML operation desk to meet the demand from corporate customers in payment automation.
 7. Actively writing off bad loans and planning for reinforcement in operation and finance: In 2004, we will have cash capital increment for about NT\$ 5.5 billion and plan to issue Perpetual Sub-Debt Cumulative Interest Bond for NT\$ 5.5 billion to strengthen up our capital structure and raise our BIS ratio. Besides, research the possibility of solving our NPL and effectively lower our NPL ratio in coordination with our NPL clearance program through establishing an asset management company by debt-for-share swaps with our NPL.
 8. Strengthen up the function of our account officer and develop our asset management business: Strengthen up the function of our account officer, develop our wealth management business and vigorously bring in investment-type financial products to attract good customer such as: Principal Guaranteed Linked Bond, investment -type insurance policy of investment and tax-saving functions and FX combined deposit of fairly flexible capital etc. In the



供投資理財規劃，以服務客戶。

(二)營業目標

1. 存款業務：年平均餘額新台幣8,152億元。(不含同業存款)
2. 放款業務：年平均餘額新台幣6,577億元。
3. 外匯業務：承作量350億美元。
4. 證券經紀業務：承作量新台幣1,750億元。

以上是本行過去一年來之經營成果及未來發展目標，近來同業紛紛介入中小企業融資業務，本行係中小企業專業銀行，應維護本行利基市場，除努力維繫舊客戶外，更應積極發掘新客戶，使之茁壯成長並持續以本行為主要往來銀行，並配合兩岸三地提出投資貿易金融服務，提供應收帳款融資服務，除強化中小企業融資業務外，更必須同時拓展消費金融及財富管理業務，做為本行當前之營運策略，而企金與個金之營運比重宜以六:四比例為長期發展目標。

本行為國內十大行庫之一，雖逾放比率偏高，惟存、放款等各項業務及營業據點皆頗具規模，當務之急應加強改善經營體質，提升獲利能力，因此於九十三年度辦理現金增資及計劃發行無到期日累積次順位債券以強化自有資本。本年度各項營業目標全體同仁將竭盡智能以戮力達成。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。

meantime, offer planning for investment and asset management to service our customers.

(II) Business Targets

1. Deposit: yearly average balance NT\$ 815.2 billion. (excluding due to bank)
2. Loan: yearly average balance NT\$ 657.7 billion.
3. FX: transaction volume USD 35 billion.
4. Security brokerage: transaction volume NT\$ 175 billion.

The above is a brief of the results of the TBB's operations during the past year, as well as our future development targets. In recent years, other banks have poured into the TBB's field of specialization-SME financing-, to protect this niche market we will strive to keep our existed customers while working vigorously to develop new ones, helping them to grow strong and to continue using the TBB as their primary bank. We will also offer cross-straits investment and trade financing services, and will provide factoring services. Besides the strengthening of our SME financing business, our present operating strategy also includes the expansion of our consumer financing and wealth management businesses. Our long-term operating target is the achievement of a 6:4 ratio of corporate to personal loans.

The Taiwan Business Bank is one of top-10 banks in Taiwan. Although the bank's NPL ratio is somewhat high, we benefit from a substantial scale of deposits, loans, and business units. The first priority tasks are to improve our operating structure and enhance our profitability. To this end, in 2004 we will carry out a capital increase via cash injection and will plan the issuance of Perpetual Sub-Debt Cumulative Interest Bond to build up our self-owned capital. It is the long-term support and care of our shareholders, directors, and supervisors, as well as the leaders of industry and the elites of society, that have enabled the TBB to strengthen and grow, and for that we extend our heartfelt thanks to all of you. In the future, our entire staff will hold firmly to the operating principles of progress, efficiency, and responsibility, and do their best efforts with the aim of achieving a brilliant earnings performance and creating profits for our shareholders.

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TAIWAN BUSINESS BANK

貳 > 銀行概況 Bank Profile

就像媽媽的關懷一樣
一路真心相挺的好銀行



臺灣企銀推動微型創業貸款
榮獲亞洲銀行家協會頒發
2004年亞洲傑出銀行獎

- 全國最大的中小企業專業銀行
- 中小企業貸款組合最完整的銀行
- 利率優惠 服務最佳

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「臺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三百一十三億五千七百二十二萬元。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、2授信區域中心。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.

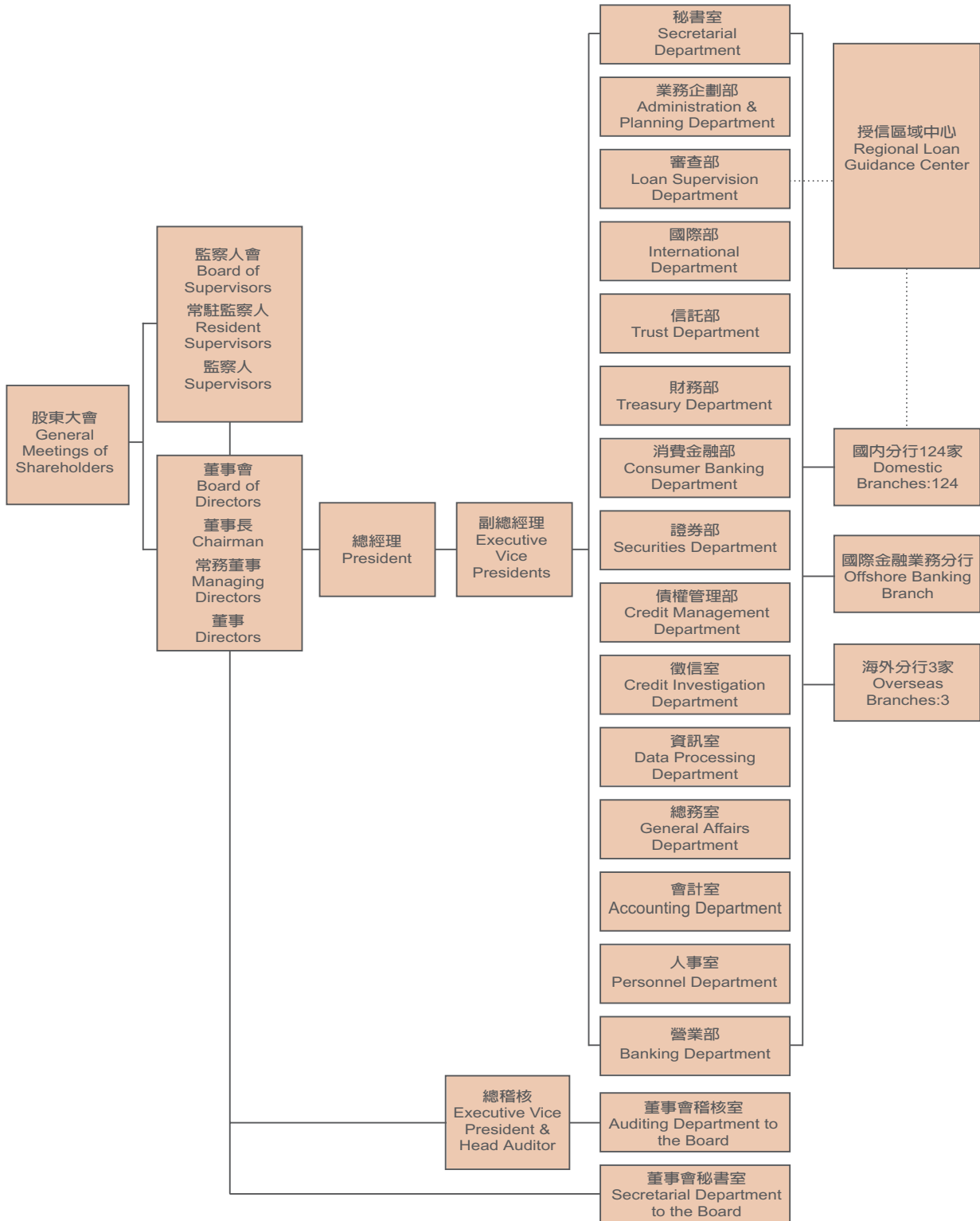
Following the restoration of Taiwan to the Republic of China on Oct. 25, 1945, these two organizations and two more savings cooperatives were taken over by the Taiwan Provincial Government and, on Sept. 1, 1946, were reorganized to form the Taiwan Mutual Financial Co., Ltd. On May 31, 1947 the Taiwan 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\$31,357.22 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 17 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 Chart





三、董事、監察人及經理人

III. Directors, Supervisors, and Top Managers

(一) 董事、監察人

(1) Directors, Supervisors

單位：股、%
Unit: shares, %

職稱 (註一) Title	姓名 任日期 Name	初次選 任日期 Inauguration Date	就任日期 Inauguration Date	任期 (任期屆滿日) Tenure (Term completed)	選任時持有股數 Shareholding on inauguration		現在持有股數 Shareholding		配偶及未成年子女持 有股份 Shareholding by spouses and minor children		利用他人 名義持有 Share hold in the name of Third parties		主要經(學)歷 Education Career Experience	目前兼任本公司及 其他公司之職務 Current position in this and other company	具配偶或二親等以內關係之 其他主管、董事或監察人 a manager, supervisor or director of the company with a relationship with spouse or the second tier of kinship		
					股數 Shares	持股比率 Percentage	股數 Shares	持股比率 Percentage	股數 Shares	持股比率 Percentage	股數 Shares	持股比率 Percentage			職稱 title	姓名 name	關係 relationship
董事長 Chairman	王榮爵 (財政部代表) Ministry of Finance Representative: Wang Rong-Jou	90.08.29 2001/08/29	92.06.15 2003/06/15	三年 3 Years (95.06.14) 2006/06/14	195,137,180	6.135	142,586,571	4.547	-	-	-	-	中興大學法律碩士、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 Master's Degree, Graduate School of Law, National Chungshing University 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.	台灣金融資產管理(股)公司監察人 Supervisor, Taiwan Asset Management Co.	無 None	無 None	無 None
常務董事 兼總經理 Managing Director and President	蘇金豐 (財政部代表) Ministry of Finance Representative: Soo Jin-Fong	90.08.29 2001/08/29	92.06.15 2003/06/15	三年 3 Years (95.06.14) 2006/06/14	195,137,180	6.135	142,586,571	4.547	-	-	-	-	美國紐約理工學院企管碩士、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、臺灣聯合銀行董事、農業信用保證基金會董事、全國銀行公會副秘書長、顧問 MBA, New York Institute of Technology 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.; Director, Financial Asset Service Co.	台灣金融資產(股)公司董事 Director, Taiwan Asset Management Co.	無 None	無 None	無 None
常務董事 Managing Director	周阿定 (台銀代表) Bank of Taiwan Representative: Chou A-Ting	89.07.03 2000/07/03	92.06.15 2003/06/15	三年 3 Years (95.06.14) 2006/06/14	888,002,495	27.917	888,002,495	28.319	-	-	-	-	臺灣大學商學系、中央銀行外匯局副局長、倫敦代表處主任 Business Dept. National Taiwan University Deputy Director General, Foreign Exchange Dept., Deputy Director General, London Representative Office Representative,	中央銀行 外匯局長 Foreign Exchange Department Director General, Central Bank of China	無 None	無 None	無 None
常務董事 Managing Director	高進章 (台銀代表) Bank of Taiwan Representative: Kao Ching Chang	91.05.04 2002/05/04	92.06.15 2003/06/15	三年 3 Years (95.06.14) 2006/06/14	888,002,495	27.917	888,002,495	28.319	-	-	-	-	師範大學歷史系、臺灣銀行分行經理、消費者金融部專委員、董事會秘書室主任秘書 History Dept., National Taiwan Normal University General Manager, VP of Consumer Banking Department SVP & Chief Secretary of Board of Directors	無 None	無 None	無 None	無 None
常務董事 Managing Director	黃秀男 (一銀代表) First Commercial Bank Representative: Huang Hsiu-Nan	90.10.19 2001/10/19	92.06.15 2003/06/15	三年 3 Years (95.06.14) 2006/06/14	207,063,202	6.510	207,063,202	6.603	-	-	-	-	政治大學國貿系、第一銀行分行經理、營業部經理 General Manager, Business Department SVP & General Manager, Senior Vice President, First Commercial Bank	第一商業銀行 副總經理 Sneior Vice President, First Commercial Bank	無 None	無 None	無 None

職稱 (註一) Title	姓名 任日期 Name	初次選 任日期 Initial Inauguration Date	就任日期 Inauguration Date	任期 (任期屆滿日) Tenure (Term completed)	選任時持有股數 Shareholding on inauguration		現在持有股數 Shareholding		配偶及未成年子女持 有股份 Shareholding by spouses and minor children		利用他人 名義持有 Share hold in the name of Third parties		主要經(學)歷 Education Career Experience	目前兼任本公司及 其他公司之職務 Current position in this and other company	具配偶或二親等以內關係之 其他主管、董事或監察人 a manager, supervisor or director of the company with a relationship with spouse or the second tier of kinship				
					股數 Shares	持股比率 Percentage	股數 Shares	持股比率 Percentage	股數 Shares	持股比率 Percentage	股數 Shares	持股比率 Percentage			股數 Shares	持股比率 Percentage	職稱 title	姓名 name	關係 relationship
董事兼 副總經理 Director and Executive Vice President	李俊昇 (財政部代表) Ministry of Finance Representative: Lee Chun-Sheng	90.08.29 2001/08/29	92.06.15 2003/06/15	三年 3 Years (95.06.14) 2006/06/14	195,137,180	6.135	142,586,571	4.547	-	-	-	-	政治大學法律系、臺灣企銀分行經理、逾放中心主任、 稽核室主任、主任秘書 Department of Law, National Chengchi University, SVP & General Manager Past-due Loan Processing Center Director, Auditing Department Director, Secretary General, Taiwan Business Bank; Director, Union Real-Estate Management Corp.	台灣企銀 副總經理 Executive Vice President, Taiwan Business Bank	無 None	無 None	無 None		
董事 Director	吳燦輝 (財政部代表) Ministry of Finance Representative: Wu Tsan-Hei	90.12.20 2001/12/20	92.06.15 2003/06/15	三年 3 Years (95.06.14) 2006/06/14	195,137,180	6.135	142,586,571	4.547	-	-	-	-	政治大學公共行政碩士、財政部參事、中台化工公司董事、 中央信託局常務理事、華僑貸款信用保證基金董事長 Graduate School of Public Administration, National Chengchi University Counselor, Ministry of Finance; Director, Central Insurance Co.; Managing Director, Central Trust of China; Chairman, Overseas Chinese Loan Guarantee Fund	無 None	無 None	無 None	無 None		
董事 Director	蕭志輝 (土銀代表) Land bank of Taiwan Representative Hsiao Chih Huei	92.07.29 2003/07/29	92.07.29 2003/07/29	三年 3 Years (95.06.14) 2006/06/14	160,722,174	5.052	160,722,174	5.126	-	-	-	-	逢甲大學會計系、土地銀行稽核室副主任、審查部副理、 分行經理 Accounting Dept., Feng Chia Academy Deputy director of auditing dept., Loan Supervision Dept. SVP & General Manager, Land Bank of Taiwan	土銀財務部經理 SVP & General Manager, Treasury Dept., Land bank of Taiwan	無 None	無 None	無 None		
董事 Director	周昭雄 (台銀代表) Bank of Taiwan Representative: Chou Chau-Hsiung	89.07.25 2000/07/25	92.06.15 2003/06/15	三年 3 Years (95.06.14) 2006/06/14	888,002,495	27.917	888,002,495	28.319	-	-	-	-	成功大學機械工程系、臺灣銀行科長、業務規劃師、 副主任 Department of Mechanical Engineering, National Chung Kung University Division Chief, Data Processing and Information Department Business Planner,	台銀資訊室主任 SVP & General Manager, Bank of Taiwan	無 None	無 None	無 None		
董事 Director	邱丹志 (台銀代表) Bank of Taiwan Representative: Chiu Dan-Chih	89.06.13 2000/06/13	92.06.15 2003/06/15	三年 3 Years (95.06.14) 2006/06/14	888,002,495	27.917	888,002,495	28.319	-	-	-	-	師範大學英語系、臺灣銀行科長、襄理、分行經理 English Department, National Taiwan Normal University Division Chief, AVP, General Manager, Bank of Taiwan	台銀國外管理部 經理 SVP & General Manager, Bank of Taiwan	無 None	無 None	無 None		
董事 Director	許松根 (台銀代表) Land Bank of Taiwan Representative: Hsu Song-Ken	89.07.25 2000/07/25	92.06.15 2003/06/15	三年 3 Years (95.06.14) 2006/06/14	888,002,495	27.917	888,002,495	28.319	-	-	-	-	美國賓夕凡尼亞大學哲學博士、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 Ph.D., University of Pennsylvania Advisor, Ministry of Education; Director, Third Division, Institute of Economics, Academia Sinica; Prof., Tam Kang University;	中央研究院研究員 Researcher of Academia Sinica	無 None	無 None	無 None		
董事 Director	郭建中 (一銀代表) First Commercial Bank Representative: Kuo Jiann-Jong	89.09.07 2000/09/07	92.06.15 2003/06/15	三年 3 Years (95.06.14) 2006/06/14	207,063,202	6.510	207,063,202	6.603	-	-	-	-	英國蘇塞克斯大學政治經濟學博士、台大國家發展研究所 兼任副教授 Ph.D. in Political Economics, Sussex University, U.K. Associate Professor, Graduate School of National Derelopment, National Taiwan University	淡江大學副教授 Associate Professor, Tam Kang University	無 None	無 None	無 None		
董事 Director	龔金源 (華銀代表) Hua Nan Commercial Bank Representative: Kung Chin-Yuan	90.08.29 2001/08/29	92.06.15 2003/06/15	三年 3 Years (95.06.14) 2006/06/14	156,961,124	4.934	156,961,124	5.006	-	-	-	-	台北工專工業設計、嘉年營造工程(股)公司董事長、 瑞隆建設(股)公司董事長 Industrial Design, National Taipei College of Industry Chairman, Challenge Construction Inc., Tonlin Construction & Development Inc., Draco Construction & Development Inc.	統領建設董事長 Chairman, Tonlin Construction & Development Inc.	無 None	無 None	無 None		



職稱 (註一) Title	姓名 任日期 Name	初次選 任日期 Initial Inauguration Date	就任日期 Inauguration Date	任期 (任期屆滿日) Tenure (Term completed)	選任時持有股數 Shareholding on inauguration		現在持有股數 Shareholding		配偶及未成年子女持 有股份Shareholding by spouses and minor children		利用他人 名義持有 Share hold in the name of Third parties		主要經(學)歷 Education Career Experience	目前兼任本公司及 其他公司之職務 Current position in this and other company	具配偶或二親等以內關係之 其他主管、董事或監察人 a manager, supervisor or director of the company with a relationship with spouse or the second tier of kinship		
					股數 Shares	持股比率 Percentage	股數 Shares	持股比率 Percentage	股數 Shares	持股比率 Percentage	股數 Shares	持股比率 Percentage			股數 Shares	持股比率 Percentage	職稱 title
董事 Director	葉鴻士 (彰銀代表) Chang Hwa Commercial Bank Representative: Yeh Wan-Tu	90.12.20 2001/12/20	92.06.15 2003/06/15	三年 3 Years (95.06.14) 2006/06/14	329,711,334	10.355	329,711,334	10.515	-	-	-	-	政治大學國際貿易系、彰化銀行襄理、秘書、副理、 紐約分行經理 International Trade Dept., National Chengchi University Manager, Secretary, Deputy GM, GM of New York Branch, SVP & GM, Research & Development Dept. Chang Hwa Commercial Bank	彰銀研發處處長 GM, Research & Development Dept. Chang Hwa Commercial Bank	無 None	無 None	無 None
董事 Director	李鴻炎 (臺灣企銀 產業工會代表) Lee Hong Yen TBB industry union Representative	92.06.15 2003/06/15	92.06.15 2003/06/15	三年 3 Years (95.06.14) 2006/06/14	800,306	0.025	800,306	0.026	-	-	-	-	育達商職、臺灣企銀內遷分行領組、臺灣企銀產業工會 常務理事、臺灣企銀產業工會第一屆及第二屆理事長 Yue-Dah commercial school Officer of TBB Nei-Li br. Director of 1th and 2th Tbb industry union	本公司行員 Employee of Taiwan Business Bank	無 None	無 None	無 None
常駐 監察人 Resident Supervisor	吳炳忻 (彰銀代表) Chang Hwa Commercial Bank Representative: Wu C.S.	89.06.03 2000/06/03	92.06.15 2003/06/15	三年 3 Years (95.06.14) 2006/06/14	329,711,334	10.355	329,711,334	10.515	-	-	-	-	彰化高商、華南銀行專門委員兼分行經理、副總經理、 臺灣企銀總經理、彰化銀行總經理 Changhua Senior Commercial School EVP & General Manager, Hua Nan Commercial Bank; President, Taiwan Land Development Investment and Trust Corp., President, Chang Hwa Commercial Bank	臺企銀常駐監察人 Resident Supervisor of Taiwan Business Bank	無 None	無 None	無 None
監察人 Supervisor	王南華 (財政部代表) Ministry of Finance Representative: Wang N.H.	89.07.15 2000/07/15	92.06.15 2003/06/15	三年 3 Years (95.06.14) 2006/06/14	195,137,180	6.135	142,586,571	4.547	-	-	-	-	政治大學企管碩士、中央銀行金檢處主任、科長、稽核 Graduate School of Business Administration, National Chengchi University Director General, Banking Examination Dept., Central Bank of China; Vice President, Central Deposit Insurance Corp.	中央存款副總 Vice President, Central Deposit Insurance Corp	無 None	無 None	無 None
監察人 Supervisor	張德美 (台銀代表) Bank of Taiwan Representative: Chang T.H.	89.10.15 2000/10/15	92.06.15 2003/06/15	三年 3 Years (95.06.14) 2006/06/14	888,002,495	27.917	888,002,495	28.319	-	-	-	-	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、發行局局長 Dept. of Accounting & Statistics, National Chungshing University Instructor, National Chungshing University; Auditor, Deputy Director General of Accounting Dept., Secretary of Board of Supervisors, Central Bank of China	中央銀行顧問 Adisor, Central Bank of China	無 None	無 None	無 None
監察人 Supervisor	羅澤成 (台銀代表) Bank of Taiwan Representative: Tzer-Cheng Lo	92.10.09 2003/10/09	92.10.09 2003/10/09	三年 3 Years (95.06.14) 2006/06/14	888,002,495	27.917	888,002,495	28.319	-	-	-	-	文化大學經濟碩士、臺灣銀行放款中心主任、 消費金融部經理、董事會秘書室主任秘書 Master's degree, Economy Dept. Chinese Culture University, SVP & GM Credit Management Dept., Consumer Banking Dept., Secretarial dept. to the Board	台銀副總 Vice President, Bank of Taiwan	無 None	無 None	無 None
監察人 Supervisor	陳明章 (台銀代表) Bank of Taiwan Representative: Chen Ming-Chang	90.08.10 2001/08/10	92.06.15 2003/06/15	三年 3 Years (95.06.14) 2006/06/14	888,002,495	27.917	888,002,495	28.319	-	-	-	-	逢甲大學銀行保險系、臺灣銀行分行經理、信託部經理 Dept. of Banking and Insurance, Feng Chia University GM, Securities Department, Bank of Taiwan	台銀證券部經理 SVP and General Manager, Trust Department Bank of Taiwan	無 None	無 None	無 None

(二) 主要經理人
(II) Top Manager

單位：股
Unit: Shares

職稱 Title	姓名 Name	學歷 Education	經歷 Career Experience	選(接)任日期 Inauguration Date	任期 (任期屆滿日) Tenure (Term completed)	持有股份 Shareholding		配偶及未成年子女 Shareholding by spouses and Underage 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、臺灣聯合銀行董事、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、臺灣金融資產服務(股)公司董事 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. Director, Taiwan Asset Management Co.	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(股)公司常務董事 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	105,127	0.003
副總經理 Executive Vice President	廖鏡勳 Liao Shi-Shun	文化大學法律碩士 Master's Degree, Law Dept., Chinese Culture University	臺灣企銀副理、經理、研究員、主任、主任秘書、中央票券金融(股)公司監察人、倍立證券投資信託(股)公司董事 Deputy General Manager, General Manager, Vice President, Director, Secretary General, Taiwan Business Bank; Supervisor, Central Bills Finance Corp; Director, Barits Securities Investment Trust Co.	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)公司董事、聯合建築經理(股)公司常務監察人 Vice President & Deputy GM, Chief Office Representative, SVP & General Manager, Taiwan Business Bank; Supervisor, Barits Securities Investment Trust Co.; Supervisor, Taipei Forex Inc; Managing Supervisor, Union Real-Estate Management Corp.	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、中央票券金融(股)公司董事、倍立證券投資信託(股)公司監察人 Deputy Director, SVP & General Manager, Director, Taiwan Business Bank; Director, Central Bills Finance Corp; Supervisor, Barits Securities Investment Trust Co.	90.08.29 2001/08/29		79,574	0.003		

(三) 法人股東之主要股東

(III) 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	第一金融控股公司 First Financial Holding Co. Ltd.
華南商業銀行 Hua Nan Commercial Bank	華南金融控股公司 Hua Nan Financial Holding Co. Ltd.
彰化商業銀行 Chang Hwa Commercial Bank	財政部 Ministry of Finance

(四) 法人股東之主要股東屬法人股東代表者

(IV) Institutional Shareholder of Major Shareholder being Institutional Shareholder

法人股東名稱 Name of Institutional Shareholder	法人股東之主要股東 Major Shareholder of Institutional Shareholder
財政部 Ministry of Finance	政府機關 Governmental Agency
第一金融控股公司 First Financial Holding Co. Ltd.	財政部、臺灣銀行 Ministry of Finance, Bank of Taiwan
華南金融控股公司 Hua Nan Financial Holding Co. Ltd.	臺灣銀行 Bank of Taiwan

四、董事及監察人所具專業知識及獨立性之情形

IV. Required Professional Knowledge and Independence in Directors and Supervisors

姓名 Name	條件 Qualification	是否具有五年以上商務、法律、 財務或公司業務所須之工作經驗 Over 5 years working experience in commerce、 legal、finance or other fields important to the company	符合獨立性情形 (註) Compliance with Independence requirement (Note)							備註 Remarks
			1	2	3	4	5	6	7	
王榮周 (財政部代表) Wang Rong-Jou Ministry of Finance Representative	是 Yes			√	√	√	√	√		
蘇金豐 (財政部代表) Soo Jin-Fong Ministry of Finance Representative	是 Yes			√	√	√	√	√		
周阿定 (台銀代表) Chou A-Ting Bank of Taiwan Representative	是 Yes		√	√	√	√	√	√		
高進章 (台銀代表) Kao Ching Chang Bank of Taiwan Representative	是 Yes		√	√	√	√	√	√		
黃秀男 (一銀代表) Huang Hsiu-Nan First Commercial Bank Representative:	是 Yes		√	√	√	√	√	√		
李俊昇 (財政部代表) Lee Chun-Sheng Ministry of Finance Representative	是 Yes			√	√	√	√	√		
吳燦輝 (財政部代表) Wu Tsan-Hei Ministry of Finance Representative	是 Yes		√	√	√	√	√	√		
蕭志輝 (土銀代表) Hsiao Chih Huei Land bank of Taiwan Representative	是 Yes		√	√	√	√	√	√		
周昭雄 (台銀代表) Chou Chau-Hsiung Bank of Taiwan Representative	是 Yes		√	√	√	√	√	√		
邱丹志 (台銀代表) Chiu Dan-Chih Bank of Taiwan Representative	是 Yes		√	√	√	√	√	√		
許松根 (台銀代表) Hsu Song-Ken Land Bank of Taiwan Representative	是 Yes		√	√	√	√	√	√		
郭建中 (一銀代表) Kuo Jiann-Jong First Commercial Bank Representative	是 Yes		√	√	√	√	√	√		
龔金源 (華銀代表) Kung Chin-Yuan Hua Nan Commercial Bank Representative	是 Yes		√	√	√	√	√	√		

姓名 Name	條件 Qualification	是否具有五年以上商務、法律、 財務或公司業務所須之工作經驗 Over 5 years working experience in commerce、 legal、finance or other fields important to the company	符合獨立性情形 (註) Compliance with Independence requirement (Note)							備註 Remarks
			1	2	3	4	5	6	7	
葉萬士 (彰銀代表) Yeh Wan-Tu Chang Hwa Commercial Bank Representative		是 Yes	√	√	√	√	√	√		
李鴻炎 (臺灣企銀產業工會代表) Lee Hong Yen TBB Industry Union Representative		是 Yes		√	√	√	√	√	√	
(彰銀代表) Wu C.S. Chang Hwa Commercial Bank Representative		是 Yes	√	√	√	√	√	√		
王南華 (財政部代表) Wang N.H. Ministry of Finance Representative		是 Yes	√	√	√	√	√	√		
張德漢 (台銀代表) Chang T.H. Bank of Taiwan Representative		是 Yes	√	√	√	√	√	√		
羅澤成 (台銀代表) Tzer-Cheng Lo Bank of Taiwan Representative		是 Yes	√	√	√	√	√	√		
陳明章 (台銀代表) Chen Ming-Chang Bank of Taiwan Representative		是 Yes	√	√	√	√	√	√		

註：符合獨立性情形各條件代號之意義如下：

1. 非為公司之受僱人或其關係企業之董事、監察人或受僱人。但其兼任母公司或子公司之獨立董事、獨立監察人者，不在此限。
2. 非直接或間接持有公司已發行股份總額百分之以上或持股前十名之自然人股東。
3. 非前二項人員之配偶或其二親等以內直系親屬。
4. 非直接持有公司已發行股份總額百分之五以上法人股東之董事、監察人、受僱人或持股前五名法人股東之董事、監察人、受僱人。
5. 非與公司有財務、業務往來之特定公司或機構之董事、監察人、經理人或持股百分之五以上股東。
6. 非為最近一年內提供公司或關係企業財務、商務、法律等服務、諮詢之專業人士、獨資、合夥、公司或機構團體之企業主、合夥人、董事(理事)、監察人(監事)、經理人及其配偶。
7. 非為公司法第二十七條所訂之法人或其代表人。

Note : Meanings for each number in compliance with independence requirement

1. Not an employee of company or director, supervisor or employee of an affiliated enterprise, However, not includes those work as independent director or supervisor of parent or subsidiary company.
2. Not directly or indirectly hold 1% or more of total outstanding shares of company, or one of the top ten natural person shareholders of the company.
3. Not a spouse or direct relation with in the second tier of Kinship of any person in the preceding two subparagraphs.
4. Not a director, supervisor, employee or director, supervisor employee of the largest 5 institutional shareholder for institutional shareholders holding more than 5% shares.
5. Not a director, supervisor, manager or shareholders holding 5% or more of the shares of company or institutions having business or financial relationship with the company.
6. Not an owner, partner, director, supervisor, manager or his spouse of a consultant, individual proprietorship, partner, company or institution which ever offered the company or relative enterprise financial, commercial and legal etc. service recently in one year.
7. Not a legal entity or its representative defined in the 27th article of the company law.

五、董監事之訓練

V. Training to the Director and Supervisor

職稱 Title	姓名 Name	就任日期 Inauguration date	進修日期 Training period		主辦單位 sponsoring entity	課程名稱 name of course	進修時數 Training hours	進修是否符合規定 As required or not	備註 note
			起 From	迄 To					
法人董事代表人 Representative of Institutional Director	王榮周 Wang Rong-Jou	92/06/15 2003/06/15	92/12/09	92/12/09	社團法人中華公司治理協會 CGA Corporate Governance Association	強化公司治理政策綱領暨行動方案 Guidance of policy and action to strengthen up corporate governance	4	是 Yes	
			2003/12/09	2003/12/09					
			92/12/17	92/12/17	財團法人中華民國證券暨期貨市場發展基金會 Securities & Futures Institute	財務報告常見問題及法律責任 Frequently asked question and legal responsibility in financial statement	3	是 Yes	
			2003/12/17	2003/12/17					
法人董事代表人 Representative of Institutional Director	蘇金豐 Soo Jin-Fong	92/06/15 2003/06/15	92/11/24	92/11/24	財團法人中華民國證券暨期貨市場發展基金會 Securities & Futures Institute	董監對評估企業內控之責任 Responsibility of director and supervisor to the internal control of company	3	是 Yes	
			2003/11/24	2003/11/24					
法人董事代表人 Representative of Institutional Director	黃秀男 Huang Hsiu-Nan	92/06/15 2003/06/15	92/11/24	92/11/24	財團法人中華民國證券暨期貨市場發展基金會 Securities & Futures Institute	董監對評估企業內控之責任 Responsibility of director and supervisor to the internal control of company	3	是 Yes	
			2003/11/24	2003/11/24					
法人董事代表人 Representative of Institutional Director	吳煥忻 Wu C.S.	92/06/15 2003/06/15	92/12/18	92/12/19	財團法人中華民國證券暨期貨市場發展基金會 Securities & Futures Institute	董事與監察人實務研習班 Practice of independent director and supervisor	12	是 Yes	
			2003/12/18	2003/12/19					
法人董事代表人 Representative of Institutional Director	李俊昇 Lee Chun-Sheng	92/06/15 2003/06/15	92/11/26	92/11/26	財政部證券暨期貨管理委員會 MOF Security and Future Commission	台北公司治理論壇 Seminar for corporate governance in Taipei	6	是 Yes	
			2003/11/26	2003/11/26					
法人董事代表人 Representative of Institutional Director	葉萬土 Yeh Wan-Tu	92/06/15 2003/06/15	92/10/27	92/10/27	財團法人中華民國證券暨期貨市場發展基金會 Securities & Futures Institute	Corporate Governance in Taiwan-Issues and Challenges	3	是 Yes	
			2003/10/27	2003/10/27					
			92/11/06	92/11/06	財團法人中華民國證券暨期貨市場發展基金會 Securities & Futures Institute	我國公司治理之介紹與推動 Corporate Governance in Taiwan-Issues and Challenges	3	是 Yes	
			2003/11/06	2003/11/06					
法人董事代表人 Representative of Institutional Director	羅澤成 Tzer-Cheng Lo	92/06/15 2003/06/15	92/11/06	92/11/06	財團法人中華民國證券暨期貨市場發展基金會 Securities & Futures Institute	我國公司治理之介紹與推動 Corporate Governance in Taiwan-Issues and Challenges	3	是 Yes	
			2003/11/06	2003/11/06					
法人董事代表人 Representative of Institutional Director	李鴻炎 Hong-Yen Lee	92/06/15 2003/06/15	92/10/29	92/10/30	財團法人中華民國證券暨期貨市場發展基金會 Securities & Futures Institute	獨立董事與監察人實務研習班 Practice of independent director and supervisor	12	是 Yes	
			2003/10/29	2003/10/30					

六、主要股東名單及持股股數

VI. List of Major Shareholders and Related Shares

單位：股
Unit: shares

編號 No.	姓名 Name	持有股數 Shares	持股比率 (%)	91年 FY2003		92年 FY2004	
				持有股數增 (減) 數 change in shares	質押股數增 (減) 數 change in pledged shares	持有股數增 (減) 數 change in shares	質押股數增 (減) 數 change in pledged shares
1	台灣銀行 Bank of Taiwan	888,002,495	28.319	(10,000,000)	0	0	0
2	彰化商業銀行 Chang Hwa commercial bank	329,711,334	10.515	0	0	0	0
3	第一商業銀行 First commercial bank	207,063,202	6.603	0	0	0	0
4	台灣土地銀行 Land bank of Taiwan	160,722,174	5.126	0	0	0	0
5	華南商業銀行 Hua Nan commercial bank	156,961,124	5.006	0	0	0	0
6	財政部 Ministry of Finance	142,586,571	4.547	0	0	(52,550,609)	0

七、銀行資本及股份（含特別股）、金融債券（含海外金融債券）、參與發行海外存託憑證及員工認股權憑證之發行情形

(一) 銀行資本及股份（含特別股）：資本總額新台幣三百一十三億五千七百二十二萬元，發行總股數三十一億三千五百七十二萬二千股，均為普通股。

VII. Issuance of Capital and Shares (including Preferred Stock), Financial Bond (Including Overseas Bond), Participation in the Issuance of Overseas Depository Receipts and Stock Warrant for Employee

(I) Capital and shares of the bank (Preferred stock included): Total capital NT\$ 31,357,220,000, total issued stock 3,135,722,000 shares. Only common stock was issued.

(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. 90-1E 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 0900007597	90.11.7 台財融第0900007597號函 Nov. 7, 2001; Tai Tsai Jung 0900007597	90.11.7 台財融第0900007597號函 Nov. 7, 2001; Tai Tsai Jung 0900007597	90.11.7 台財融第0900007597號函 Nov. 7, 2001; Tai Tsai Jung 0900007597
發行日期 Date of Issuance	90.11.20 2001/11/20	90.11.20 2001/11/20	90.11.20 2001/11/20	90.11.20 2001/11/20
面額 Face Value	新台幣1億元、5,000萬元、 1,000萬元、100萬元 NT\$100 million, NT\$50 million NT\$10 million, NT\$1 million	新台幣1億元、5,000萬元、 1,000萬元、100萬元 NT\$100 million, NT\$50 million NT\$10 million, NT\$1 million	新台幣1億元、5,000萬元、 1,000萬元、100萬元 NT\$100 million, NT\$50 million NT\$10 million, NT\$1 million	新台幣1億元、5,000萬元、 1,000萬元、100萬元 NT\$100 million, NT\$50 million NT\$10 million, NT\$1 million
發行價格 Issuing Price	按面額十足發行 Full face value	按面額十足發行 Full face value	按面額十足發行 Full face value	按面額十足發行 Full face value
總額 Total Value	新台幣39.39億元 NT\$3.939billion	新台幣5億元 NT\$0.5billion	新台幣12.04億元 NT\$1.204billion	新台幣68.02億元 NT\$6.802billion
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 0900007597	90.11.7 台財融第0900007597號函 Nov. 7, 2001; Tai Tsai Jung 0900007597	90.11.7 台財融第0900007597號函 Nov. 7, 2001; Tai Tsai Jung 0900007597
發行日期 Date of Issuance	90.12.24 2001/12/24	91.01.10 2002/01/10	91.08.21 2002/08/21
面額 Face Value	新台幣1億元、5,000萬元、 1,000萬元、100萬元 NT\$100 million, NT\$50 million NT\$10 million, NT\$1 million	新台幣1,000萬元 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

(四) 員工認股權憑證之發行情形：本行並無發行員工認股權，故不適用。

(IV) Issuance of Stock Warrant to Employee: None

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TAIWAN BUSINESS BANK

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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。

本行營業項目主要内容：

1. 收受支票、活期及定期存款。
2. 發行金融債券。
3. 辦理各種放款。
4. 辦理票據貼現。
5. 投資有價證券。
6. 辦理國內匯兌。
7. 辦理商業匯票承兌。
8. 簽發國內信用狀。
9. 保證發行公司債券。
10. 辦理國內保證業務。
11. 代理收付款項。
12. 承銷公債、國庫券、公司債券及公司股票。
13. 代理銷售金塊、銀塊、金幣、銀幣業務。
14. 辦理信用卡業務。
15. 辦理短期票券經紀、自營、簽證及承銷業務。
16. 辦理出租保管箱業務。
17. 辦理保管及倉儲業務。
18. 辦理與營業執照上各款業務有關或經中央主管機關核准之代理服務業務。
19. 辦理出口外匯、進口外匯、一般匯出及匯入匯款、外匯存款及外幣貸款及外幣擔保付款之保證業務
20. 辦理依信託業法核准辦理之業務。
21. 承銷及自營買賣或代客買賣有價證券。

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. Acceptance of checking, demand deposits and time deposits
2. Issuance of financial debentures
3. Extension of various loans
4. Discounting of bills
5. Investment in securities
6. Processing of domestic remittances
7. Acceptance of commercial drafts
8. Issuance of domestic letters of credit
9. Issuance and Endorsement of corporate bonds
10. Domestic guarantee business
11. Acting as agent for payments and collections
12. Selling of government bonds, treasury notes, corporate bonds, and corporate stocks
13. Sale of gold and silver bullion, gold and silver coins
14. Handling of the credit card business
15. Handling of short-term bills brokerage, proprietary dealing, certification, and underwriting
16. Rental of safe deposit boxes
17. Handling of custodianship and warehousing
18. Provision of agency services related to business items listed on the business license or approved by the central government authorities
19. Handling of export and import financing, general inward and outward remittances, foreign currency deposits and loans, and guarantees for foreign currency guaranteed payments
20. Handling of businesses permitted by the Trust Business Law.
21. Handling of stock brokerage and proprietary dealing

22. 辦理營業處所自行買賣債券業務。
23. 辦理有價證券買賣融資融券業務。
24. 辦理期貨交易輔助業務。
25. 辦理經中央主管機關核准辦理之應收帳款承購業務。
26. 辦理經中央主管機關核准辦理之有關業務。
27. 辦理經中央主管機關核准辦理之衍生性金融商品業務。

22. Proprietary trading of bonds
23. Securities margin Trading
24. Associate services of futures commission merchants
25. Account receivable factoring business approved by the central government authority
26. Provision of other services approved by the central government authority
27. Provision of derivative financial products business approved by the central government authority

(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。茲就九十二年度（92.1.1-92.12.31）各項業務概況說明如下：

1. 存款業務

至九十二年十二月底存款總餘額為新台幣 8,634.76億元，較九十一年十二月底增加 451.96億元，增加比率為5.52%。

(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 FY2003 (Jan. 1, 2003~Dec. 31, 2003):

1. Deposits

At the end of December 2003 total deposits in the Bank stood at NT\$863.48 billion; compared with the end the Dec. 2002 this was an increase of NT\$45.2 billion, for a growth rate of 5.52%.

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	九十二年底 End of FY2003		九十一年底 End of FY 2002	
		金額 Amount	比率 %	金額 Amount	比率 %
活期性存款 Demand Deposits		295,099	34.18	249,934	30.54
定期存款 Time Deposit		244,750	28.34	283,450	34.64
定期儲蓄存款 Time Savings Deposits		264,081	30.58	243,108	29.71
公庫存款 Treasury Deposits		5,229	0.61	5,641	0.69
同業存款 Due to Banks		54,317	6.29	36,147	4.42
合計 Total		863,476	100.00	818,280	100.00

2. 放款業務

至九十二年十二月底，本行放款總餘額為新台幣6,350億元，較九十一年十二月底增加115.36億元，增加比率1.85%。

2. Loans

The amount of loans outstanding at the end of Dec. 2003 totaled NT\$635 billion; compared with the end of Dec. 2002 this was an increase of NT\$11.536 billion, for an increase rate of 1.85%.

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	九十二年底 Dec. 31, 2003		九十一年底 Dec. 31, 2002	
		金額 Amount	比率 %	金額 Amount	比率 %
短期放款 Short-term Loans		204,739	32.24	182,370	29.25
中期放款 Medium-term Loans		188,954	29.75	205,158	32.90
長期放款 Long-term Loans		241,389	38.01	236,018	37.85
無擔保放款 Credit Loans		282,135	44.42	260,536	41.78
擔保放款 Loan Secured		352,947	55.58	363,010	58.22
合計 Total		635,082	100.00	623,546	100.00

3. 外匯業務

本行九十二年度外匯業務總承做量327.66億美元，較九十一年度增加61億美元，增加比率為22.88%。

3. International Banking

The total volume of foreign exchange transactions undertaken by the Bank during FY 2003 was US\$32.766 billion; compared with FY 2002 this was an increase of US\$ 0.61billion, for an increase rate of 22.88%.

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

科目 Type of Business	年度 FY	九十二年底 FY2003		九十一年底 FY2002	
		金額 Amount	比率 %	金額 Amount	比率 %
出口業務 Export		1,781	5.44%	1,773	6.65%
進口業務 Import		2,923	8.92%	2,284	8.56%
匯兌業務 Remittance		28,062	85.64%	22,609	84.79%
合計 Total		32,766	100%	26,666	100%

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：截至九十二年十二月底止收受指定用途信託資金業務餘額約為新台幣252億元，較九十一年度增加新台幣92億元，增加比率為57.75%。九十二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6,941百萬元，較九十一年度增加新台幣43億元，增加比率為161.04%。
- (2) 保管銀行業務：九十二年度受託保管資產平均餘額為新台幣563億元，較九十一年度增加新台幣171億元，增加比率為43.59%。
- (3) 股票簽證業務：九十二年度辦理股票簽證業務金額為新台幣12,653百萬元。

4. Trust Business

- (1) Non-discretionary trust funds: The total value of nondiscretionary trust funds entrusted to the Bank in FY 2003 was NT\$25.2 billion (Domestic bond funds not included).
The total amount of these trust funds with the Bank at the end of December 2003 was NT\$6.94 billion, up NT\$4.3 billion over FY 2002 for a growth of 161.04%.
- (2) Custodial banking: The total value of assets taken under custodianship in FY 2003 was NT\$56.3 billion, for an increase of NT\$17.1billion or 43.59% over the previous year.
- (3) Securities certification : The total value of securities certified by the TBB during FY 2003 amounted to NT\$12.653 billion

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	九十二年度 FY2003	九十一年度 FY2002
收受指定用途信託資金餘額 Balance of Non-discretionary Trust Funds		25,253	16,008
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)		6,941	2,659
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		14,302	8,768
保管銀行業務保管資產平均餘額 Total Average Custodial Assets		56,363	39,254
股票簽證業務承做額 Volume of Securities Certification		12,653	21,953

5. 證券業務

- (1) 證券經紀業務：92年度受託買賣有價證券成交金額為 158,628百萬元，較91年度增加29,432百萬元，增加比率為22.78%。
- (2) 證券融資業務：92年度辦理有價證券融資業務平均餘額為1,042百萬元，較91年度增加212百萬元，增加比率為25.54%。

5. Securities Operations

- (1) Securities brokerage : The total volume of securities transactions undertaken on behalf of customers during FY2003 amounted to NT\$158.628billion; compared with FY2002 this was an increase of NT\$29.432billion, for a growth rate of 22.78%.
- (2) Securities margin trading : The average balance of margin trading undertaken in FY 2003 was NT\$1.04billion, compared with FY 2002 this was an increase of NT\$0.212billion, for a growth rate of 25.54%.

(3) 期貨交易輔助業務：92年度之承做口數達51,879口，較91年度增加39,552口，增加比率為320.85%。

(3) Futures Introducing Broker: The total contracts of introducing broker transactions during FY2003 were 51,879, compared with FY 2002, this was an increase of 39,552 contracts for a growth rate of 320.85%.

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/口/%
Millions of NT Dollars/ Contracts/%

項目 Item	年度 FY	九十二年度 FY2003 (1)	九十一年度 FY2002 (2)	成長率 Growth rate $\frac{(1)-(2)}{(2)}$
證券經紀業務成交金額 Total Stock Trading Amount in Brokerage		158,628	129,196	22.78%
證券融資業務餘額 Balance of Securities Margin Trading		1,042	830	25.54%
期貨交易輔助業務承做口數 Contract no. of Futures Introducing Broker		51,879 contracts	12,327 contracts	320.85%
自營買賣債券(附買回)餘額 Balance of Bond Trading (repurchase)		9,735	7,083	37.44%
短期票券簽證承銷業務承做額 Amount for Bills Certification and Underwriting		859	322	266.77%

6. 信用卡業務

6. Credit Cards

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：百萬元 / 張
Millions of NT Dollars / No. of Cards

項目 Item	年度 FY	九十二年度 FY2003	九十一年度 FY2002
卡片交易量 Card Transaction Volume		8,671	6,531
累積發卡量 Accumulated No. of Cards Issued		493,587	339,729

最近三年信用卡業務各項收入明細表

Credit Card Business Income for Recent Three Years

單位：百萬元
Millions of NT Dollars

項目 Item	年度 FY	九十二年度 FY2003		九十一年度 FY2002		九十年 FY2001	
		金額 Amount	比重 %	金額 Amount	比重 %	金額 Amount	比重 %
刷卡手續費收入 Card Transaction Commission		154	12.76	121	51.25	83	45.8
循環息收入 Revolving Credit Interest		203	16.82	115	48.70	98	54.08
消費金融收入 Consumer Loan Income		850	70.42	—	—	—	—
合計 Total		1,207	100	236.11	100	181.20	100

備註：本部自九十一年正式改制為消費金融部，新種消費金融業務自九十一年三月份起陸續開辦，一般消費性貸款於九十一年底始移轉予本部，故無九十一年以前之收入資料。

Note: The Consumer Banking Department was established on 2002. New consumer loan inaugurated on Mar. 2002. Original consumer loan was sectioned and transferred to the Consumer Banking Department at the end of 2002. There is no formal income data for years earlier than 2002.

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
Unit: Thousands of NT dollars

投資標的 Items	92.12.31 Dec. 31 FY 2003	91.12.31 Dec. 31, 2002
股票 Stock	2,013,856	1,257,143
基金 Fund	3,769,400	4,608,207
合計 Total	5,783,256	5,865,350

(2) 長期投資〔請參閱轉投資事業（財務概況）財務報表附註之長期股權投資〕

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

8. 買賣票券及承銷商業本票

8. Bond Trading & Underwriting Business

單位：新臺幣仟元
Thousands of NT Dollars

項目 Item	九十二年度 FY2003		九十一年度 FY2002	
	平均餘額 Average balance	獲利金額 Revenue	平均餘額 Average balance	獲利金額 Revenue
買入商業本票 Commercial Paper Purchased (including repo & resale)	1,991,011	24,383	8,132,522	186,296
買入承兌匯票 Acceptances Purchased (including repo & resale)	37,452	233	30,297	701
買入定期存單 CD purchased (including repo & resale)	55,824,333	10,385	47,248,805	86,855
合計 Total	57,852,796	35,001	55,411,624	273,852

(三) 未來計畫開發之新金融商品

1. 開發電子票據業務

基於電子票據具有保障資料安全、提高支付效率、具備法律保障等特色及配合政策發展需要，規劃電子票據業務之建置。提供企業用戶經由網路銀行，辦理電子票據之開立、流通轉讓、存入託收、提示交換等。

(III) New Financial Products for Future Development

1. Development of the Electronic Check (eCheck) Business

Based on the fact that electronic checks offer the characteristics of assuring the security of data, upgrading the efficiency of payments, and possessing legal guarantee, and in coordination with government policy needs, the TBB is developing the eCheck business via Internet to render check services like issuing, transfer, collection, clearing and etc. to corporate customers.

2. 建置「FXML金流交易平台」

以FXML做為訊息標準，架構本行全新的「企業網路銀行」，提供企業用戶具有多層控管層級（編輯、審核、放行）之安全網路交易作業平台，辦理新台幣資金撥轉、外幣轉帳及國內外匯出、匯入款作業、歸戶查詢多行帳戶餘額資料等，後續並將陸續進行融資系統之開發，導入中心廠、供應鏈完整交易機制。

3. 晶片金融卡業務

因應晶片金融卡之功能及特色，針對晶片因密碼錯誤三次遭鎖定及增加或刪除約定轉出帳號、轉入帳號等需求，開發自動櫃員機晶片解鎖及帳號增刪等功能。

本項業務之研發，採行直接於ATM上開發應用軟體，搭配亂碼化密碼單使用，較諸一般行庫「IFD晶片卡讀寫設備」建置方式，可以有效節省建置成本千餘萬元。

4. 行動銀行功能擴充

時下年輕人喜歡使用行動電話傳遞各項訊息，而這些族群將是未來金融財務市場的主流，因此本行行動銀行將新增證券下單功能，與運作中之行動銀行、行動付款連結成一個行動理財網，滿足行動族之理財需求。

5. 無實體存單存款

配合電子通路之蓬勃發展，研發無存單存款業務，提供客戶透過不同之通路，辦理定期性存款往來，除省卻客戶臨櫃開具實體存單及到期更換存單之不便外，亦可提供本行穩定性之營運資金。

6. 中央登錄債券清算銀行借貸作業

本行係中央登錄債券清算銀行，將配合參與證券櫃檯買賣中心「債券借券中心」運作，進行清算銀行端之債券借貸作業規範及交易金額風險控管等，期先行提供本行財務部及清算銀行往來客戶，參與「債券借券中心」借貸作業。

2. Establishment of an FXML Transaction Platform

FXML is used as the data transmission standard in building the Bank's brand-new corporate Internet banking, which provides corporate clients with a secure Internet transaction platform having multiple levels of control (in editing, approval, and release) for the handling of New Taiwan Dollar funds transfer, foreign-currency funds transfer, the domestic and overseas inward and outward remittance of funds, and consolidated multi-financial Institutions inquiry. This will be followed up by the development of a financing system and the introduction of a complete central factory - supply chain transaction mechanism.

3. The IC Card Business

In response to the functions and characteristics of IC cash cards, and to solve the problems of the confiscation of IC cards after three erroneous code entries as well as the need to add or delete pre-set account numbers, the Bank will develop the functions of ATM card release as well as the addition or deletion of account numbers.

In the development of this business, the Bank will adopt the direct development of ATM software matched with the use of random codes; compared with the IFD IC card reading equipment that banks usually install, this can save more than NT\$10 million in installation costs.

4. Expansion of Mobile Banking Functions

Young people like to use mobile phones to transmit all sorts of information these days, and this is the group that will be the mainstream of the financial market in the future. Because of this, the TBB will add the securities ordering function to its mobile banking, linking it with the already operating mobile banking and mobile payment functions into a mobile money management network that satisfies the needs of the mobile generation.

5. Booking-Entry CD

In line with the vigorous electronic channels, the Bank provides customers with different ways to deposit CD either tangible or intangible. The Booking-entry CD would save customers' time when purchasing CD at the counter or presenting it when matures. It also provides the Bank with stable funding supply.

6. Central Registered Bond Clearance Bank Input Operation

The TBB is a clearing bank for central registered bonds, and in coordination with the operations of the bond borrowing and lending system of the over-the-counter trading center it will carry out planning of the bond borrowing and lending business and transaction value risk control at the clearance bank end with the aim of allowing the Bank's Treasury Department and clearance bank customers to participate in the lending operations of the bond borrowing and lending system.

7. 全國性線上繳費機制

近年來便利商店搶進爭食代收市場，造成金融機構很大的衝擊，爰參加銀行公會規劃建置全國性繳費稅作業，以增加銀行附加價值及收入並整合帳單付款通路，期以提昇業務競爭優勢。

8. 電子金融業務行銷推廣

配合「企業網路銀行」(FXML金流交易平台)上線運作，繼續辦理行員教育訓練，促使第一線營業單位同仁熟稔企業網路銀行之各項操作模式，進而推廣及於往來之企業客戶，並招攬具有中心廠、供應鏈機制之客戶成為本行融資系統之潛在客戶。

9. 新種信託商品

地上權信託、信託資金集合管理運用、募集共同信託基金、金融資產證券化及不動產證券化等新種信託商品。

二、市場分析及所屬產業的趨勢概況

(一) 總體經濟環境及本行所屬產業的趨勢概況

加入WTO前後，政府積極貫徹金融自由化與國際化政策，伴隨著資訊科技之無遠弗屆，金融環境丕變，不僅競爭加劇，傳統通路型態也被打破，固守傳統業務大都只能賺取微利，合併、跨業經營與金融機構集團化，已成為金融發展的主流。金融機構唯有不斷調整，尋求適當的經營策略來積極因應，才能在競爭激烈的環境中成長茁壯。

茲將過去一年國內主要經濟指標及未來展望概述如下：

1. 經濟成長率：

揮別美伊戰事、SARS等事件衝擊後，國際經濟開始在92年第2季末由谷底翻揚，需求的增長削弱近年來資訊科技產能供給過剩的問題，整體經濟較91年明顯成長。國內雖仍籠罩在民間投

7. National Online Fee Payment Mechanism

Convenience stores and communications companies have been fighting for the payment collection market in recent years, creating a heavy impact on financial institutions. To increase its value-added and income, and to integrate its bill payment channels so as to strengthen its advantage in business competition, the Bank has participated in the Bankers' Association planning for the establishment of a national fee and tax payment operation.

8. Electronic Financing Business Marketing and Promotion

In line with the online operation of corporate Internet banking and the FXML funds transaction platform, the Bank continued carrying out employee education and training in order to familiarize the staff of front-line business units with the various operating models of corporate Internet banking and to extend such models to corporate customers, as well as to make customers with central factory-supply chain mechanisms into potential customers of the Bank's financing systems.

9. New Trust Products

Superficy Right Trust, Collective Investment Trust Fund, Common Trust Fund, Asset Securitization and Real Estate Securitization and etc.

II. Market Analysis and the Profile of the Trend in the Related Industry

(I) Macroeconomic Environment and the Profile of the Trend in the Related Industry:

Since entering into the WTO, the government tried aggressively to fulfill the policy of liberalizing and internationalizing the banking industry. Following the prevalence of information technology, the financial environment changed drastically. Not only competition pressure increased, but also the traditional sales channel was destroyed. Most bank adherent to the traditional business could only earn a trivial profit. Merger, cross industry business and conglomerated financial company have become a main stream. To keep on growing, a financial institution must adjust continuously and find out a proper method to meet the challenge

We hereby abstracted the primary domestic economic index and future prospect as follows:

1. Economic Growth Rate:

Away from the influence of war affair between U.S. and Iraq and SARS, the international economy started to jump from the bottom at the end of Q2, 2003. Increased demand alleviated the over-supply problem in the info- tech dept. The

資、民間消費、政府支出低迷的情勢下，但全球經濟好轉推升出口貿易增長，帶動國內經濟走向復甦之道，主計處估計92年國內經濟成長率為3.24%。

2. 消費與投資：

SARS疫情結束後，民間消費信心開始回溫，加以股價指數逐步攀升，財富縮水效應已見舒緩，惟受92年上半年消費負成長之拖累，預測全年民間消費僅會出現小幅成長。至於民間投資方面，上半年因景氣動向不明，廠商投資採取觀望態度，因此全年將呈現負成長0.7%。

3. 對外貿易：

全球經濟榮景再現，加以中國大陸經濟穩健成長，帶動我國外貿成長，92年對香港及大陸的出口占我總出口的三〇%以上，穩居我出口第一大地區。累計出口額較上年同期增加10.4%，進口額較上年同期增加13.1%，累計出超169.8億美元，較上年同期減少6.0%。

4. 工業生產：

受景氣復甦及國際需求增加影響，92年全年工業生產較上年增加5.48%，其中製造業增加5.42%，水電燃氣業及房屋建築業亦分別增加5.00%及13.01%，礦業則減少13.59%。

5. 物價情勢：

加入WTO後，政府的續降關稅與採取更開放的市場措施，加上房地產市場處於調整期，商品類價格易跌難漲，雖有國際油價持續高檔，推升進口成本，然92年消費者物價指數仍下跌0.28%。

6. 失業率：

92年平均失業人數為50萬3千人，較91年減少1萬2千人，全年平均失業率為4.99%，較91年降低0.18百分點，好轉的原因在於國際景氣逐漸回春及政府大力推行「公共服務擴大就業計畫」所致。

aggregate economic condition is much prosperous than those in 2002. Though the domestic economy is still shadowed under the weak investment and consumption from the private dept. and the low governmental expenditure, the global economy recovery promoted the growth of export and leads the economy to a recovery route. The Directorate General of Budget, Accounting and Statistics estimated the economic growth rate for 2003 at 3.24%.

2. Consumption and Investment:

With the closure of SARS, the consumer's confidence starts warming up. The climbing up of stock index has lessened the wealth shrinkage effect. However, affected by the negative consumption growth in the first half of 2003, it is expected the yearly growth in consumer's expenditure will increase only a little. As to the private investment, due to the unclear economic prosperity in the 1H, enterprise investment is pending and the yearly growth will be negative 0.7%.

3. Foreign Trade

The recovery of global economy accompanied with the stable growth in Mainland China has instigated the growth of our foreign trade. In 2003, the export to Mainland China and Hong Kong shared 30% of our total export, strongly listed no. 1 as our export area. Compared to the same period in 2002, the accumulated export increase 10.4%, import increase 13.1%, while the accumulated trade surplus decreased 6% at USD16.98 billion.

4. Industrial Production

Influenced by the economic recovery and increase in the international demand, the industrial production in 2003 increased 5.48% in comparison with last year. Among them, the manufacture industry increased 5.42%, water electricity and gas industry and house construction industry also increased 5.00% and 13.01% separately. But the ore industry decreased 13.59%.

5. Price Situation

After entering into the WTO, the government continue lowering the tariff and opening the market, also the real estate market stayed in an adjustment period, the price is apt to fall and hard to rise. In spite that the higher oil price pushed up the import cost, the CPI still falls 0.28% in 2003.

6. Unemployment Rate

The average unemployed labor in 2003 is 503,000 decreased 12,000 in comparison with year 2002. The yearly average unemployment rate is 4.99%, decreased 0.18% in comparison with year 2002. The improvement comes from the recovery of international economic prosperity and the powerfully sponsored "expanded public service employment program" by the government.

7. 貨幣供給額：

為確保國內景氣的復甦，協助企業獲得低成本資金，央行繼續維持寬鬆貨幣政策，交易性貨幣需求直至下半年因全球景氣的復甦、股市的交投熱絡才開始增強，全年廣義貨幣供給額(M2)日平均年增率為3.77%，較上年增加0.22個百分點，M1A全年日平均年增率為11.28%，較上年走高2.69個百分點，M1B則為11.82%，較上年下降5.19%，主因下半年景氣好轉，民衆持有活期性存款之意願提高。92年12月M1A、M1B及M2日平均年增率分別為18.53%、18.1%與5.55%。

8. 銀行放款與投資：

92年12月底主要金融機構(包括全體貨幣機構及中華郵政公司儲匯處)放款與投資年增率為2.67%，創下三年新高水準，主因銀行對民營企業等債權明顯增加所致。

9. 退票比率：

受股市活絡、景氣好轉影響，92年下半年後，退票金額及張數比率均下降至0.5%以下，個人戶和公司戶的退票情況都有明顯轉好的情況，再者，90年7月票信改革後，由於資訊透明、查詢管道多，不僅發票人注重信用，持票人也會查詢相關資訊後收受票據，使退票率大為減少。92年全年平均退票張數比率0.47%，退票金額比率0.5%，均較91年的0.61%、0.55%來得低。

10. 利率情勢：

92年因美伊戰事的爆發以及SARS的衝擊，央行於6月調降重貼現率、擔保放款融通利率及短期融通利率各一碼，以利刺激景氣的復甦，隨後因經濟情勢的好轉，央行未再有降息動作，主計處認為93年國內物價將維持平穩，促使利率走高力道減低，而目前政府採行升值不升息的做法也讓利率升高壓力獲得暫時的紓解。不過，英、澳兩國陸續因景氣維持高檔與通膨壓力加大先後調升利率，倘若美國因產能利用率、就業市場與

7. Money Supply

To ensure domestic economic recovery and provide enterprise with lower cost capital, the central government continues maintaining a loose monetary policy. Transactional money demand started to grow after the recovery of global economy and hot stock market in the 2H. The yearly average daily growth rate for aggregate M2 increased at 3.77%, increased 0.22% compared to last year. M1A increased at 11.28%, increased 2.69% compared to last year, M1B increased at 11.82%, decreased 5.19% compared to last year, which is caused by the economy recovery related demand deposit increase. In the December 2003, the yearly average daily growth rate for aggregate M1A, M1B and M2 are 18.53%, 18.1% and 5.55%.

8. Bank loan and Investment

At the end of year 2003, the loan and investment in primary financial institutions (include all banks and Chunghua Post Company) increased 2.67% which is the highest in three years. It is especially caused by the increase of loans to the private enterprise from the banks

9. Dishonored Checks and Bills

Being affected by the active stock market and prosperous economy, from the beginning of the 2H 2003, both the amount and number of dishonored check fall below 0.5%. Both of the individual and company account have improved performance. It is also influenced by the increased credit transparency from the revised relative law on July 2001. Right now, not only the issuer will be more careful of personal credit record, but also the receiver will check relative information prior to accept it. In 2003, the yearly average ratio of dishonored checks and bills in number and amount are 0.47% and 0.5%. Both are lower than the 0.61% and 0.55% in 2002.

10. Interest Situation

Due to the impact from both SARS and the war affair between U.S. and Iraq, the CBC cut 25 basis points for rediscount rate and refinance rate to secured loan and short term credit to stimulate the economic recovery in 2003. There was no more rate cut while the economy was in recovery. The public emphasize on the business environment of enterprises. The Bureau of Audit anticipates that the domestic price will be stable in 2004 and abate the power of interest rising. The government intends to let the NT\$ appreciate as well as help stabilize the interest rate. However, both of the U.K. and Australia raised their interest rate to prevent from the economic over-heat and inflation. If the Fed. should also raise interest rate in consideration of manufacturers' Capacity, unemployment rate and inflation, it might push NT\$ interest

物價獲得明顯改善而跟進調漲，國內外利差擴大恐會牽引新台幣利率向上，因此，未來若是資金需求持續強勁，抑或總需求躍升至繁榮期，利率就有反降為升的機會。

11. 匯率情勢：

92年上半年因全球景氣疲弱不振，新台幣對美元匯價一度突破一美元對三十五元的關卡，直至下半年景氣開始明朗，企業營收與獲利成長加速，加以美元強勢政策鬆動，才使新台幣面臨升值壓力，其間雖有央行為強化出口競爭力，刻意維持低匯率政策，然外資的大舉匯入及出口貿易的表現亮麗，仍使新台幣走勢向上揚升。

(二) 金融情勢及目標市場

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三百一十三億五千七百二十二萬元。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。在兼營證券分公司部份，目前共有16個營業據點；而為因應金融業合作推展業務之開放，並擴大營運規模，本行將尋求優質證券、壽險、產險公司策略聯盟，厚植共同行銷通路基礎，增進經營效益。

(三) 未來展望

展望九十三年，由於環球透視機構預測明年世界貿易量成長率將由九十二年的四·六%增至

rate upward. Thus, if the money demand remains strong or the aggregate demand turns great, the interest rate might continuously move upwards.

11. Situation for the Exchange Rate

In 1H 2003, the exchange rate of US\$/NT\$ ever rose to 35:1 because of the global economic depression. Until the economic recovery in the 2H 2003, the revenue and profit of enterprises grew rapidly. When the US dollar turned weak, the NT dollar faced an appreciating pressure. In spite that the CBC, in order to strengthen the export competitiveness, tried to maintain a lower price of NT dollars in this period, the inflow of foreign capital and exuberant export amount compelled the trend of NT dollar reverse upward.

(II) Financial Institute

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\$31,357.22 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. With regard to the security brokerage, there are 16 business offices. Also, to face the deregulation in marketing cooperation between financial institutions and to expand our business scale, we will try to have strategic alliance with good security, life insurance and property insurance company, in order to further strengthen up our marketing channel and increase profit.

(III) Future Prospect

In perspective of 2004, through the prediction of 4.6% increase at 2003 grow to 8.0% in world trade volume by Global Insight Inc., the international trade appears to be hot in this year. The stock market has risen. It soothed the wealth

八·〇%，顯示外貿將維持熱絡態勢，而在股市的推升下，財富縮水效應也已見舒緩，民間消費緩步回溫，另從央行將九十二年度M2貨幣供給額上調至二·五%到六·五%之間來看，顯示民間資金需求增強，因而研究機構皆對九十三年我國經濟表現抱持審慎樂觀的態度。不過，整體產業結構在國際分工、比較利益下，高失業率將成常態，而政府的續降關稅與採取更開放的市場措施，將讓商品類價格易跌難漲，在經濟成長之際，物價卻未同步走升，顯示需求面仍有待提振。未來除非資金需求強勁抑或景氣過熱，利率才有上升的機會。此外，金融業者間日益白熱化的競爭，將使金融業繼續處於整合的調整期。

三、中、長期業務發展計畫

(一) 中期業務發展計畫

1. 加強中小企業放款，如中小企業小額簡便貸款、微型企業創業貸款、青年創業貸款等產品，拓增中小企業戶數及金額，以創業貸款組合增加產品多元性，提昇公司競爭力。
2. 成立應收帳款業務推展行銷小組，專人輔導協助營業單位推展及承做應收帳款承購、融資等相關業務，提昇應收帳款業務承做績效。
3. 強化授信管理，並藉由「徵授信管理系統」將資料集中處理，以利各項統計分析、資料查詢風險控管等管理工作，縮短授信時程提昇品質，增進業務延展性及節省作業成本。
4. 加強逾期放款債權之清理及呆帳債權之追索，並積極處分承受擔保品，以改善資產品質及降低逾放比率。
5. 積極推展信用卡及各項個人消費性貸款，藉由各營業單位遍佈全省之通路優勢，提供消費者迅速、便捷之服務，並提高放款收益率。
6. 配合經濟景氣逐漸復甦趨勢，加強辦理房屋貸款業務，增裕營收及手續費收入。

shrinkage effect and the private consumption grows steadily. On the other hand, the CBC has raised the M2 operational range in 2003 to between 2.5% and 6.5%. It signaled the increased private money demand. Therefore, all research institutions are conservatively optimistic to 2004. However, under the trend of global cooperation and comparative advantage in the whole industry, higher unemployment rate will be very common. The government continues to decrease tariff and open the market and will make the price be liable to deflate and hard to rise. In a economic recovery period, the sluggish price indicates that the demand should be boosted. In future, except of powerful money demand or overheated economy, there is no opportunity for the interest rate to rise. Besides, the increased competition in the banking industry will make the industry remain in an adjustment period of merge.

III. Medium and Long Term Business Plan

(I) Medium-Term Business Plan

1. Increase loan to the medium and small business through products like easy SME loan, micro-start-up loan and youth-start-up loan to increase number and amount of SME loan. Diversify the product through start-up-package loan and raise our competitive edge.
2. Establish a promotional team for account receivable factoring business. Assign specialist to help the branch promote and operate account receivable factoring business and improve related performance.
3. Improve our loan management and centralize data processing through our management system for credit analysis and loan approval. It could facilitate management work of statistical analysis data inquiry and risk control etc., improve quality through shortening time in loan approval process, increase business flexibility and cut operational cost.
4. Accelerate liquidating non-performance loan, writing off the bad loan, and disposing collateral to improve asset quality and lower the ratio of non-performance loan.
5. Actively expand the credit card business and various consumer loan, through advantages of sales channel as branches spread over the country, render consumer with quick and efficient service and raise the earning from the loan.
6. In view of the economic recovery trend, increase our home loan business to increase revenue and fee income.

7. 加強推動兩岸三地授信業務，且順應潮流邁向國際化，透過OBU、香港、洛杉磯、雪梨等海外分行及香港分行大陸台商服務專員，提供國際性金融資訊之建議及相關服務。
8. 成立外匯業務行銷小組，協助營業單位推展進出口相關業務，並由TMU財務行銷小組專責拓展衍生性商品業務，提昇外匯業務及市占率。
9. 依主管機關對新版巴塞爾資本協定之規範，積極規畫建置市場風險、資產負債管理、信用風險及作業風險系統，以充實風險控管。

(二) 長期業務發展計畫

1. 爭取成為政府推動各項專案貸款之經理銀行，並與經濟部中小企業處密切合作，提昇企業形象，增加中小企業客源。
2. 成立區域逾期放款催訴中心，經由集中性之訴訟催理，達到事半功倍的效果。
3. 結合既有應收帳款管理系統與應收帳款線上融資系統，利用FXML金流交易平台，掌握供應商與中心廠間的應收(付)帳款金流，增加應收帳款相關業務。
4. 加強個人投資理財帳戶之拓展，便利客戶輕鬆理財，並積極電子金融工具之推介，以減少人力負荷、降低作業成本及提昇經營效率，建立永續業務關係。
5. 辦理現金增資及發行次順位債券，提高資本適足率。
6. 積極耕耘企業授信業務，成立聯貸小組爭取主辦聯貸業務，提昇放款承作素質與業務量。
7. 持續開發有利基之新金融商品，同時佈局績效顯著之國內外基金受益憑證，俾以搶得先機，增裕盈餘。
8. 透過建置之「客戶資料倉儲及客戶關係管理系統」，整合管理及分析客戶往來情形，鞏固既

7. Reinforce the cross strait loan business, and according to the internationalizing trend, offer international financial information and related service through our OBU, branches in Hong Kong, Los Angeles and Sydney, and mainland account officer located in the H.K. branch.
8. Inaugurate a FX Marketing Team to help branch sell import and export related products and have the TMU Marketing Team be responsible for selling derivatives to improve the service quality and market share in FX business.
9. Following the instructions from the government in accordance with the Basle II, actively planning the management of market risk, asset and liability, credit risk and operational risk in order to effectively control the risk.

(II) Long-Term Business Plan

1. Endeavour to sponsor various special loans promoted by the government and cooperate closely with the Small and Medium Enterprise Administration, MOEA to improve the corporate image and increase customers of medium and small enterprise.
2. Establish regional NPL treatment center, through centralized legal action, effectively achieve the goal in legal action.
3. Combine current account receivable management system and account receivable on line loan system and take advantage of the FXML money flow transaction platform to grasp the money flow of account receivable and account payment between supplier and central company and increase business in related account receivable business.
4. Reinforce the development of personal investment account to help the customer manage their wealth easily and active introduce into electronic banking instrument to lower the labor burden, decrease operational cost and raise business efficiency and, therefore, establish permanent business relationship.
5. Raise the capital adequacy through repeatedly cash capital input and issue subordinated bond.
6. Actively participate in corporate loan, establish a team to handle and try to sponsor syndication loan in order to raise loan quality and volume.
7. Continuously excavate new profitable financial product. At the same time, invest in domestic and foreign mutual fund of prominent performance to grasp the opportunity in time and increase our profit.
8. Through implementation CRM system, we organize and

有客源，並加強開發及行銷企金及消金潛在客戶。

analyze customer transactions, firmly grasp existed customers and strengthen up in developing potential customers in corporate and consumer banking.

四、履行社會責任

本行係屬金融業，無社區環保問題，惟向來極為重視消費者權益之保護，訂有客戶資料保密措施並確實執行，此外，本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外，更肩負多項政策性任務，例如：提供多項中小企業低利率貸款、承做青年創業貸款、微型企業創業等，而本行於92年辦理之「中小企業小額週轉金簡便貸款」，更因成效良好而獲經濟部評選為年度績優銀行，此外，本行提供學生獎助學金並對許多公益活動之贊助更是不遺餘力，積極履行社會責任。

IV. Fulfill Social Responsibility

The Bank is a financial institution, thus there is no environmental protection problem. We have policy for customer information protection and implement it thoroughly. Furthermore, the Bank is not only active in lending and assisting the SME customer and helping them improving manufacturing equipment、financial structure and company management but also responsible for many strategic tasks such as : provide SME with preferential loan of lower interest rate, youth initiating loan and micro-industry initiating loan etc. In the meantime, our SME convenient small amount revolving loan inaugurated on 2003 was performed excellently and awarded by the Ministry of Economy. Besides, the bank offers tuition assistance to students, sponsor public welfare activities at our best and diligently fulfill our social responsibility.

五、從業員工

V. Human Resources

(一) 最近二年度員工結構表

(I) Staff Structures of Recent Two Years

項目 Item	年度 FY	九十一年度 FY2002	九十二年度 FY2003	九十三年三月 As of March 2004
員工人數(人) No. of Employees		4,802 (含證券人員35人) (Include 35 persons in the Security Department)	4,991 (含證券人員183人) (Include 183 persons in the Security Department)	4,978 (含證券人員203人) (Include 203 persons in the Security Department)
平均年齡(歲) Average Age		40.7	41.0	41.2
平均服務年資(年) Average Working Years		16.0	16.0	16.1
學歷分布比率(%) Education Level of Employees	碩士以上 Master	2.96%	3.01%	3.05%
	大學 University	30.78%	32.56%	32.56%
	專科 College	40.09%	39.59%	39.76%
	高中 Senior High School	24.05%	22.98%	22.86%
	國中以下 Below Senior High School	2.12%	1.86%	1.77%

(二) 員工之進修與訓練

本行不定期舉辦各項業務講習及座談會，以訓練員工，另員工亦可利用公餘時間參加語文進修，並向本行申請補助費用。

(三) 員工行為或倫理守則

本行極注重員工之行為或倫理守則，員工均有一份工作規則，明確知悉自身權益及應遵守之行為規範，而員工亦秉持高道德標準與倫理守則。

(四) 工作環境與員工人身安全的保護措施

為事前發現並排除各種潛在之災害危險因素及降低事故所生之損害，本行訂有完善之「勞工安全衛生工作守則」明訂工作安全及衛生標準、各項設備之維護及檢查方式、安全衛生教育及訓練、急救及搶救注意事項及事故職災通報程序，並由專責人員定期實施勞工安全衛生檢查，以確保相關設備均能正常作業，降低事故發生，保障人員之人身安全。

六、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行員閱覽。
2. 行員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. 總行行員餐廳提供價廉物美之午餐及點心飲料供行員享用。
4. 除證券行員不享有優惠存款利率外，其餘行員均享有存款及房屋貸款優惠利率。
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。

(II) Staff Education and Training

The bank irregularly sponsors various business training and symposium for our staff. At the same time, Employees can use their free time to participate in language studies, and can apply for subsidies from the Bank.

(III) Staff Behavior and Moral Principal

The bank highly pays attention to the behavior and morality of our employee. Each staff has his (her) working regulations which clearly designated related rights and duties, and every staff holds a higher moral standard and ethics.

(IV) Measures for the Protection of the Working Environment and the Safety of Employees

The Bank has established complete sets of measures to discover and eliminate potential threats before accidents happen, and to reduce the damage when incidents occur:

"Worker Safety and Hygiene Rules" stipulate work safety and hygiene standards, as well as methods for the maintenance and inspection of equipments.

Safety and hygiene education and training are carried out, and first aid and rescue information as well as accident reporting procedures have been set up; specially designated personnel carry out employee safety and hygiene inspections on a regular basis to assure that all of the related equipment is able to operate normally, thereby reducing the occurrence of accidents and assuring the safety of workers.

VI. Labor-Management Relations

(I) Company Welfare Measures

1. The bank's library provide many kinds of Chinese- and foreign language books to employees
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.

(二) 職工福利委員會

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

對員工福利訂有下列辦法：

1. 職工福利委員會組織規章。
2. 職工子女教育獎學基金設置要點。
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。

七、固定資產及其他不動產

(一) 92年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

民國九十二年十二月三十一日
As of Dec. 31, 2003

單位：新台幣千元
Unit: 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 Reevaluation	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		
建物 Building	m ²	3,583.57	92.07 2003/07	108,340	0	106,821	竹南分行 Chu Nan Br.	--	--	火險 Fire insurance	無 Nil
建物 Building	m ²	4,552.36	92.08 2003/08	76,826	0	75,728	大園分行 Ta-Yuan Br.	--	--	火險 Fire insurance	無 Nil
建物 Building	m ²	3,851.62	92.12 2003/12	81,620	0	81,620	埔里分行 Pu Li Br.	--	--	火險 Fire insurance	無 Nil
土地 Land	m ²	493.00	92.03 2003/03	74,624	0	74,624	桃園分行 TaoYuan Br.	--	--	--	無 Nil

(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

VII. Fixed Assets and Other Real Estate

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

(二) 最近二年度重大資產買賣情形

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

1. 最近二年度購買重大資產情形：

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

單位：新台幣仟元
Unit: Thousand of NT dollars

資產名稱 Item	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
土地 Land	92.03 2003/03	74,595	中華民國及桃園市政府 R.O.C. and Taoyuan City government	無 None	桃園分行新建行舍基地 Construction base for the new premise of Taoyuan branch
客戶資料倉儲及客戶關係 管理系統 Customer data and customer relationship management system	91.12 2002/12	54,200	臺灣國際商業機器股份 有限公司 IBM Taiwan	無 None	交貨中 In delivery

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
Unit: 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 1978/05 70.11 1981/11	91.01 2002/01	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
房地 Building	57.03 1968/03 87.02 1998/02	92.10 2003/10	84,858	75,500	8,530	林森富 Lin Sheng-Fu	無 None
土地 Land	44.12 1955/12	92.12 2003/10	67,648	125,168	106,958	施建中等三人 Three persons like Shi Ken-Chung etc.	無 None

八、轉投資事業

VIII. Reinvestments

位：新台幣仟元/股
Unit: Millions of NT Dollars

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	最近年度投資報酬 Current Returns		股權淨值 Net Worth	市價 Market Value	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	分配股利 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%	22,983		成本法 Cost Method		508	-
高雄硫酸銨(股)公司 Kaohsiung Ammonium Sulfate Corp.	產銷化學原 料硫酸銨 Chemical Plant		0	44	0.0000%			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%	35		成本與 市價孰低法 Lower of Cost or Market Value Method		1	-
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	31,297	41,306	3,353,490	30.0000%	41,306		權益法 Equity Method	-2,946		-
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%	10,724		成本法 Cost Method		1,602	-
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%	33,372		成本法 Cost Method		513	-
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	20,692	20,692	3,251,638	3.9579%	30,684		成本法 Cost Method			-
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%	1,077,574		成本法 Cost Method		4,675	-
臺灣汽車客運(股)公司 Taiwan Motor Transport Co., Ltd.	公路汽車客運業 Transportation		0	10,000	0.0010%			成本法 Cost Method			-
台灣聯合銀行(股)公司 United Taiwan Bank S.A.	金融業務 Banking	125,921	125,921	146,250	10.0000%	155,066		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	最近年度投資報酬 Current Returns		股權淨值 Net Worth	市價 Market Value	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	分配股利 Div.	
兆豐金融控股(股)公司 Mega Financial Group (originally Chiao Tung Financial Group)	金融業務 Banking	261,017	261,017	55,762,575	0.4893%		1,142,575	成本與 市價孰低法 Lower of Cost or Market Value Method		21,447	-
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%	584,327		成本法 Cost Method		5,292	-
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%	67,081		成本法 Cost Method		6,780	-
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	174,741	15,000,000	50.0000%	162,519		權益法 Equity Method	5,362	19,400	-
華南票券金融(股) 公司(央票) Hua Nan Bills Finance Corp.	票券保證、 承銷及買賣 Bills Financing	-	0	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	0	0	25,404,000	17.3913%	333		成本法 Cost Method	-254,040		-
台灣證券交易所 (股)公司 Taiwan Stock Exchange Corp.	證券交易 Stock Exchange	198,012	198,012	4,552,000	0.9496%	220,204		成本法 Cost Method		5,690	-
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%	294,213		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%	17,068		成本法 Cost Method		750	-
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%	33,152		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	最近年度投資報酬 Current Returns		股權淨值 Net Worth	市價 Market Value	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	分配股利 Div.	
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%	1,071,838		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%	50,815		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	23,135	200,000	100%	23,135		權益法 Equity Method	20,413		-
財宏科技股份 有限公司 Financial e-solution Co., Ltd.	資訊軟體服務業 Software Services	19,285	19,285	1,709,505	5.6984%	21,201		成本法 Cost Method			-
台灣票券集中保管 結算(股)公司 Taiwan Security Central Depository Company	票券集中保管 結算 Security Central Depository	20,000	20,000	2,000,000	0.9976%	19,680		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

九、風險管理

為因應新巴塞爾資本協定，本行業於92年4月間成立跨部室之專案小組－「因應新巴塞爾資本協定風險管理系統建置規劃小組」規劃依序建置市場風險、資產負債管理、信用風險及作業風險系統。另派員參加「財政部金融局與中華民國銀行商業同業公會新巴塞爾資本協定共同研究小組」，對相關議題深入研究，除藉以透析、了解新協定之精神與規範外，並為本行相關之因應預作準備。

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，並對同一產業、同一集團、同一法人做限額之控管，以避免信用風險過度集中暨達分散風險之目標。

IX. Risk Management

To coordinate with the Basle II requirement, we established a special unit-Risk Management System Design Unit for Basle II-to build up systems for market risk, asset and liability management, credit risk and operational risk in sequence. Furthermore, we assigned colleagues to participate the "United Basle II Research Unit from the Bureau of Monetary Affairs, MOF and the Banker's Association of the Republic of China", thoroughly investigate the related topics to perceive the spirit and regulation of the Basle II and prepare the related policy for our bank.

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, in order to avoid the excessive concentration of risk and achieve the goal of risk diversification.

In regard to interest rate risk, the TBB has set up a funds utilization team under its Assets and Liabilities Management

就利率風險而言，本行於資產負債管理委員會下設有資金運用小組，隨時機動召開會議，以掌握國內外利率情勢變化，除配合本行利率敏感性缺口狀況，調整各期別存款利率的訂價，並配合未來利率走勢預測，適時調整機動及固定掛牌利率的差距，有效降低利率風險；每月編製利率敏感性分析報表，定期分析期別「利率敏感性資產／利率敏感性負債」與「利率敏感性缺口佔資產總額」之比率，據以控管全行利率風險，並為利率風險缺口分析及資產負債訂價之參考依據。

就流動性風險而言，訂定本行「流動性風險管理要點」與「流動性風險管理注意事項」，據以衡量、監督及控制流動性風險，另配合銀行公會發佈「銀行流動性管理健全措施」報告所列原則，依資產負債之到期日剩餘期限，每週編製「新台幣現金流量缺口分析表」，定期追蹤並控管現金流量缺口。

就匯率風險而言，本行「辦理國際金融業務資金運用處理要點」及「外幣資金運用管理要點」等規定中明訂有外匯交易、拆放銀行同業與衍生性金融商品等相關交易對象及操作部位限額、交易部位停損限額及各授權交易人員層級與限額等管理辦法，對客戶間與同業間匯率風險部位亦訂有控管原則，以進一步規避本行外匯部位風險。

本行從事衍生性商品交易以安全性、收益性及流動性並重為原則，其中，自行買賣部分訂有本行辦理衍生性商品交易之總額、全部或個別契約損失限額及辦理非避險性衍生性商品交易之授權層級及額度等相關規定，由風險管理權責單位負責衡量、監督與控制風險並逐月向董事會報告；代客辦理部分訂有「代客辦理衍生性外匯商品業務之風險權數注意事項」，營業單位對有從事衍生性金融商品需求之客戶，經評估其信用狀況、履約能力及擔保品等條件後，藉由「風險權數」之計算核予信用風險額度，以加強代客辦理衍生性外匯商品交易之內部控管與風險管理。

Committee to call meetings whenever necessary and maintain a grasp of changes in domestic and overseas interest rates. Besides adjusting the set interest rates for deposits of different time periods in line with the Bank's interest sensitivity gap situation, the team also reduces interest rate risk by coordinating with forecasted future trends in interest rates in adjusting the gap between floating and fixed interest rates. The team also compiles an interest rate sensitivity analysis chart every month, analyzing the interest-rate-sensitive assets/interest-rate-sensitive liabilities ratio and the ratio of interest-rate-sensitivity gap to total assets for use as a reference in controlling bank-wide interest rate risk and in analyzing the interest rate risk gap as well as assets and liabilities pricing.

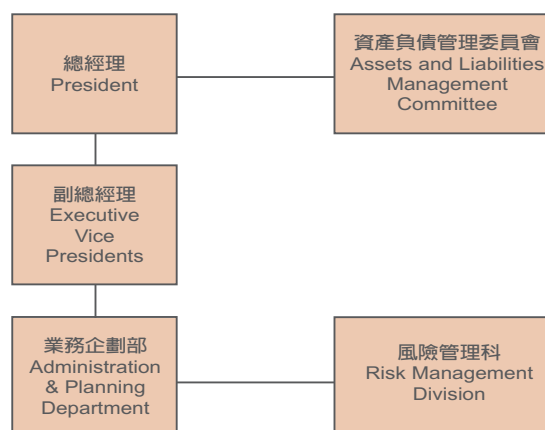
Liquidity risk is weighed, supervised, and controlled in accordance with the Bank's Liquidity Risk Management Guidelines and Key Points of Liquidity Risk Management. The Bank also follows the principles of the Banking Association's Strengthening Measures for Liquidity Management by Banks; a weekly "New Taiwan Dollar Cash Flow Gap Analysis Table" is compiled in accordance with time remaining before the maturity of assets and liabilities, and the cash flow gap is followed and controlled on a regular basis.

The Bank manages exchange rate risk under the Guidelines for Handling the Utilization of Funds in International Financial Operations and the TBB Guidelines for the Utilization of Foreign Currency Funds, which stipulate transaction partners, position limits, and stop-loss limits for foreign-currency transactions, loans to other banks, and derivative financial products, as well as the ranks and quotas of authorized traders. These Guidelines also set principles for the control of exchange rate risk between customers and between banks in order to further avoid risk in the Bank's foreign currency positions.

The Bank follows the principle of balance between safety, profitability, and liquidity in carrying out derivatives transactions. In trading on its own account, the Bank has established total and individual contract loss limits for trading in derivative products, and has set up regulations governing levels of authorization as well as quotas for trading in derivatives that are not used for risk hedging. The units that are charged with risk management are responsible for the measurement, supervision, and control of risk, and for reporting to the Board of Directors on a monthly basis. Trading on commission is carried out in accordance with the Notes on Risk Weighting in the Handling of Foreign Exchange Derivative Products on Commission. After evaluating such conditions as credit situation, contract-performance capability, and collateral, business units grant a credit risk quota, which is obtained via risk weighting, to customers that have a demand for trading in financial derivative products. These procedures are followed in order to strengthen internal controls and risk management in the Bank's trading in foreign exchange derivative products on commission.

(一) 風險管理之組織架構圖

(I) Organization Chart for Risk Management



(二) 授信風險集中情形

(II) Concentration of Loan Risk

 單位：新台幣仟元
 Millions of NT Dollars

	92.12.31 Dec. 31, 2003		91.12.31 Dec. 31, 2002	
對利害關係人授信金額 Amount of Loans to Materially Interested Parties	11,193,508		20,799,241	
利害關係人授信比率 Ratio of Loans to Materially Interested Parties	1.76%		3.33%	
股票質押授信比率 Ratio of Loans Secured by Shares	0.07%		0.11%	
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	0.07	農林漁牧業 Farming, Forestry, Fishery	0.08
	礦業及土石採取業 Mining and Quarrying	0.08	礦業及土石採取業 Mining and Quarrying	0.11
	製造業 Manufacturing	29.92	製造業 Manufacturing	30.49
	水電燃氣業 Water, Electricity, Gas	4.20	水電燃氣業 Water, Electricity, Gas	3.75
	營造業 Construction	4.55	營造業 Construction	4.45
	批發零售餐飲業 Wholesaling, Retailing and Restaurants	8.19	批發零售餐飲業 Wholesaling, Retailing and Restaurants	9.34
	運輸倉儲通信業 Transportation Warehousing, Tel-communications	3.18	運輸倉儲通信業 Transportation Warehousing, Tel-communications	2.75
	金融保險不動產業 Banking, Insurance, Real Estate	1.60	金融保險不動產業 Banking, Insurance, Real Estate	1.06
	工商社會個人服務業 Commerce, Service Industry	2.57	工商社會個人服務業 Commerce, Service Industry	2.74
其他 Others	45.64	其他 Others	45.23	

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對利害關係人授信金額。

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.

(三) 資產品質**(III) Quality of Assets**
 單位：新台幣仟元，%
 UNIT: Millions of NT Dollars %

	92.12.31 Dec. 31, 2003	91.12.31 Dec. 31, 2002
逾期放款（含催收款） Non-Performing Loans Plus Loans on Demand	66,420,158	67,607,269
催收款 Loans for Collection	66,723,640	67,438,586
逾期比率 Ratio of Non-Performing Loans	9.44	9.76
帳列放款及催收款損失準備 Book Loans and Reserve for Loans on Demand	11,704,102	11,943,887

註：1. 逾期放款（含催收款）係依財政部83.2.16台財融第八三二二九二八三三號函及86.12.1財政部台財融第八六六五六五六四號函規定之列報逾期放款金額。

2. 逾期比率 = 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.

(四) 市場風險敏感性**(IV) Market Risk Sensitivity Information**
 單位：%
 Unit: %

	92.12.31 Dec. 31, 2003	91.12.31 Dec. 31, 2002
利率敏感性資產與負債比率 Ratio of Interest Rate Sensitive Assets to Liabilities	87.25	83.92
利率敏感性缺口與淨值比率 Ratio of Interest Rate Sensitive Gap to Net Value	(235.96)	(289.23)

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.

(五) 外匯風險集中狀況**(V) Concentration for Foreign Exchange Risk**

依國家別表列本行持有外幣有價證券情形如下：

Country Amount of Foreign Currency Securities Held by the TBB

國家別 Country	金額（美元） Amount(USD)
日本 Japan	4,503,394
西班牙 Spain	11,953,810
俄羅斯 Soviet	7,899,690
美國 U.S.A.	118,740,527
英國 U.K.	25,199,588
香港 Hong Kong	14,300,000

國家別 Country	金額 (美元) Amount(USD)
愛爾蘭 Ireland	5,796,205
瑞士 Swiss	11,007,564
葡萄牙 Portugal	6,275,325
台灣 Taiwan	63,200,000
德國 Germany	41,076,279
澳洲 Australia	4,022,949
韓國 Korea	23,565,500
總計 Total	337,540,831

(六) 資產與負債之到期分析

(VI) Maturity of Assets and Liabilities

民國九十二年十二月三十一日

As of Dec. 31, 2003

單位：新台幣仟元
Unit: Thousands of NTDollars

	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 181days-1 year	一年以上 Over 1 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).

(七) 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〕

(VII) Derivatives Transactions (For More Information,

Please Refer to Chapter 5 (Financial Derivatives)

十、重要契約

X. 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
提昇林口中心主機中央處理器 設備採購合約 Purchase contract to upgrade the CPU of the host computer in the Lin-Kou center	宏瞻資訊股份有限公司 International Integrated System Inc.	92.10.14~92.12.14 Oct. 14 2003-Dec. 14 2003	林口中心主機增購CPU 一顆及電腦減震系統七套 purchase one CPU and 7 earthquake resistance systems for the host computer in the Lin-Kou center	無 None
客戶資料倉儲及關係管理系統 第二階段軟硬體設備採購合約 Clients database and management Sys.	台灣國際商業機器股份 有限公司 IBM Co.	92.12.31~93.12.31 Dec. 31 2003-Dec.31 2004	個人金融客戶關係管理系統 及資料庫行銷等系統之開發建置 Development and establishment of customer databank and customer relations management system for consumer banking.	無 None



十一、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七百八十三萬元另加計利息、損失及費用，本案本行已委託比利時當地律師代為訴訟，目前該案尚在審理中。

國內訴訟部分

案經檢察官對本行承辦該案之三行員依貪污治罪條例起訴，I.C.C.I.公司並對行員提起刑事附帶民事訴訟請求渠等連帶賠償美金七百八十三萬元，俟該刑事附帶民事訴訟案件更審程序經高院刑事庭移送民事庭後，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，惟本行於九十二年一月間獲知原告向高院民事庭提起續行訴訟之聲請，然迄今法院尚未對該續行訴訟之聲請為准駁與否之裁定。

XI. 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.

Domestic litigation

The prosecutor has charged three TBB employees under the anticorruption statute, and I.C.C.I. has initiated a civil suit accessory to the criminal case against them for compensation in the amount of US\$7,830,000. On Dec. 17, 2000 the plaintiff, I.C.C.I., added the TBB as a defendant in the civil tort liability case, demanding that it take joint responsibility for compensation with its employees. On Nov. 20 2002, TBB was informed by the superior court that such case was deemed withdrawn by I.C.C.I. under the laws of Civil Procedure, R.O.C. In Jan, 2003, TBB was further informed that I.C.C.I. filed a motion to reopen the litigation process, and the court has not made any decision with respect to it.

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TAIWAN BUSINESS BANK

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肆 > 營業及資金運用計畫
Operating and Fund Utilization Plans

A photograph of a woman and a young boy in a traditional kitchen setting. The woman is standing behind the boy, smiling. The kitchen features a brick stove, a wooden cabinet, and various kitchen items like a pot and a thermos. The scene is warmly lit, creating a cozy atmosphere.

就像媽媽的關懷一樣
一路真心相挺的好銀行。

一、九十三年度預算營運目標

I. Operating Plans for FY2004

單位:新台幣百萬元
Millions of NT dollars

營運項目 Item of Business	九十三年度預算營運量 Business Target for 2004
存款業務 Deposits	815,234
活期性存款 Demand-type Deposits	295,642
定期性存款 Time-type Deposits	514,118
公庫存款 Treasury Deposits	5,474
放款業務 Loans	657,667
短期放款 Short-term Loans	186,154
中期放款 Medium-term Loans	217,495
長期放款 Long-term Loans	254,018
外匯業務 Foreign Exchange	35,000(百萬美元) US\$ million
買入外匯 Foreign Exchange Buying	18,550(百萬美元) US\$ million
賣出外匯 Foreign Exchange Selling	16,450(百萬美元) US\$ million
證券經紀業務 Securities Brokerage	175,000
信託業務 Trust	10,000

二、九十三年度營業計畫

(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. 加強吸收一般穩定性資金，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。

(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需求。

1. 以中小企業授信及拓展應收帳款業務為主要授信業務目標，辦理各項輔導中小企業專案貸款，並設立專責應收帳款業務行銷及作業小組，全方位供給中小企業短、中長期資金需求，深耕具發展潛力之中小企業。

II. Business Plans for 2004

(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 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.

(II) Expansion of Business Scope to Cope with Competition and Fully Meet the Need for SME Credit

1. The highly promising SME loan and factoring businesses will be targeted for development; at the same time, the promotion of SME preferential loans will be strengthened while establishing factoring business marketing and operational team to provide SME full range loan of short, medium and long term. Establish intimate relationship with highly promising SME.

2. 為因應金融業務 e 化趨勢及強化本行競爭優勢，加速推動電子商務及作業流程電子化，透過網際網路提供線上融資多元化管道，積極建置「徵授信管理系統」，以達成提供客戶即時簡便之融資目標。
3. 繼續辦理政策性房屋貸款及搭配本行各項購屋專案貸款，協助民眾以低利資金購置自用住宅，並持續開發新種購屋貸款迎合消費者需求及市場競爭態勢，提昇本行購屋貸款之市場占有率。

(三) 積極拓展外匯業務及國際金融業務

1. 為爭取台商業務，加強國內分行充分利用指定分行、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。開辦國際金融業務分行無本金交割美元對人民幣遠期外匯。
2. 開辦外幣組合式商品，增益本行穩定性資金來源，並提供營業單位多樣化的外匯產品以利其拓展外匯業務。
3. 有效運用 TMU 與「外匯業務行銷小組」協助營業單位，拓展外匯業務，提升本行市占率、創造外匯績效。

(四) 積極拓展信託業務

1. 因應市場趨勢，持續推展不動產信託、保險金信託及其他金錢信託業務（如生前殯葬服務預收費用信託、臍帶血預收保管費用信託、退休金信託、安養撫育信託等）。
2. 研發新種信託商品，如地上權信託、信託資金集合管理運用、募集共同信託基金、資產證券化及不動產證券化等。
3. 建置理財專員制度，透過人才培育、商品整合與行銷強化，逐步完成本行財富管理業務的發展架構。

2. In response to the digitization trend in the financial industry, and to reinforce the Bank's competitiveness, speed up establishing electronic commerce and operation system and providing online financing operations via the Internet. At the same time, vigorously establish Management System for Credit Analysis and Loan Approval to easily and quickly satisfy the customer in funding demand.
3. The Bank will continue offering policy-type home loans and will actively providing special average revolving mortgage loans to help the public procure low-interest financing for the purchase of self occupied housing and continuously design new mortgage loans to meet the demand from customer and competition in market and raise the Bank's market share in the home loan business.

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

1. To compete for the business from Taiwanese merchant and to increase the use by domestic branches of the advantage offered by the ability of the OBU and Hong Kong Branch in direct cross-straits financial operations, engage actively in financial dealings between Taiwan and Mainland China; OBU inaugurates NDF for USD CNY Business.
2. Inaugurate FX structure deposit to increase stable funding source and offer branches varied FX products to facilitate expanding FX business.
3. Effectively utilize our new Treasury Marketing Team to help branch expanding business and regain our market.

(IV) Vigorous Development of the Trust Business

1. In response to market trends the Bank continued developing the real estate trust, insurance fund trust, and other money trust businesses (such as prepaid funeral trust, prepaid umbilical blood safekeeping trust, retirement fund trust, and nursery care trust).
2. New trust products have been developed, including surface rights trust, centralized trust fund management, sale of mutual funds, and securitization of assets and real estate.
3. A professional money management system has been set up, and the developmental framework of the Bank's wealth management business is progressing steadily through the training of manpower and the reinforcement of product integration and marketing.



(五) 積極發展證券及期貨業務

1. 持續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. 除按既訂畫全數改制為專職專營型態外，加強培訓專業證券從業人員、改進效率及服務態度、提昇設備功能，以強化跨業經營能力，提高市場佔有率。

(六) 積極推展個人消費金融業務

1. 持續推廣樂透貸及次順位抵押貸款等新種消費金融業務，另為提高消費性貸款之市佔率持續推廣快速、簡便之小額消費性貸款如卓越團體消費性貸款。
2. 規劃聘僱低底薪及高獎金之消費金融專職行銷人員，拓增消費金融業務客源。
3. 加強各種行銷管道（如傳播媒體及平面廣告等）及促銷活動積極推展個人消費金融業務，提升本行市場佔有率及企業形象。

(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，並運用各種措施抑止及清理逾期放款，逾期放款以清理二十%為目標。
2. 研擬以債作股方式合資成立資產管理公司之方式解決不良債權，配合逾期放款清理計畫，有效降低逾放比率。
3. 配合現金增資及計劃發行次順位債券各五十五億元，辦理呆帳轉銷或讓售不良債權。

(V) Active Development of the Securities and Futures Business

1. The Internet and telephone ordering of securities trading is being promoted continuously to provide a diversity of financial products and services.
2. In addition to complete reorganization into a professional form, the training of professional securities personnel is being strengthened, their efficiency and service attitude is being improved, and equipment functions are being upgraded in order to reinforce cross-industry operating capabilities and increase market share.

(VI) Active Development of the Personal Consumer Financing Business

1. The promotion of Cardholder Lotto Loans, subordinated secured loans, and other consumer loan businesses is being continued. In order to increase the market share, TBB shall continue to plan rapid and convenient small consumer loan methods such as superior-group consumer loan.
2. Different types of marketing channels (such as advertising in the broadcasting and print media) are being strengthened and marketing activities are being used to promote personal consumer loans and enhance the Bank's market share and corporate image.
3. Planning is being carried out for the recruitment of professional low-salary, high-bonus consumer financial marketing personnel so as to enlarge the customer base for consumer financing.

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

1. The re-evaluation and on-site guidance of business units were strengthened and various measures were used to suppress and clear up non-performing loans. The targets for NPLs cleared up will be 20%.
2. Plans were formulated to resolve bad assets via the methods of debt-for-share swaps and the joint establishment of an asset management company together in order to effectively reduce the NPL ratio in line with the plan for the clearing up of NPLs.
3. Bad loans will be either written off or sold in coordination with the capital increase via cash injection and the plan of issuing Perpetual Sub-Debt Cumulative Interest Bond worth NT\$5.5 billion each.

三、九十三年度處分或取得不動產或長期投資計畫

(一) 預計於一年內處分之不動產：無

(二) 預計於一年內取得之不動產

III. Sale and Purchase of Real Estate, and Long-Term Investment

(I) Projected Sale of Real Estate within One Year: None

(II) Real Estate to be Procured within One Year:

單位：新台幣仟元
Thousand 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	93年度 FY2004	300,000	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金額

(1) Research and Development Spending for Past Two Years

單位：新台幣百萬元
Unit: NT\$ million

年度 Fiscal Year	九十二年度 FY2003	九十一年度 FY2002
金額 AMOUNT	5.10	5.68

(二) 研究發展成果

(II) Results of Research and Development

年度 Fiscal Year	九十二年度 FY2003	九十一年度 FY2002
業務研究發展報告 Business R&D Report	3篇 3 reports	12篇 12 reports
提案建議事項 Suggestions Submitted	6件 6 cases	9件 9 cases

(三) 九十三年度研究發展計畫及進度

1. 研擬以合資成立資產管理子公司之方式，以有效清理不良債權。

(III) Research and Development Plans for FY2004

1. Research of effectively liquidating NPL through establishing an asset management subsidiary company through partnership.

2. 積極研擬不良債權違約率、逾期率、損失率之建置，以利爾後管理不良債權之分析。
3. 研擬消費性金融商品信用風險值之評估方式，以控管消費金融商品之信用風險。
4. 因應財政部開放銀行、證券、保險等機構合作推廣商品或提供相關服務，研擬實施之可行性，俾利透過異業合作的方式提昇經營據點的通路價值及金融競爭力。
5. 研擬於海外發行無到期日累積次順位債券之可行性，以募集國外資金充實自有資本，並提高國際知名度。

五、資金運用計畫

(一) 九十三年度擬擴充業務、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及（肆、營業及資金運用計畫）之九十三年度處分或取得不動產或長期投資計畫〕

(二) 前次現金增資計畫執行情形

為配合業務拓展，強化資本結構，增進業務競爭能力，提高本行資本適足率，本行於八十七年第四季完成現金增資，發行新股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三百一十三億五千七百二十二萬元。

(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。

2. Actively try to find out the de-default rate、past due rate and loss rate in our NPL to facilitate the analysis of NPL in future.
3. Research the credit risk appraisal method for consumer financial product to effectively control the related credit risk.
4. In response to the deregulation of cross marketing and related service in institutions of banking、security and insurance, research the possible method to make it and to raise the channel value of our branch and our financial competitiveness through cooperation with the other industry.
5. Research the possibility of issuing Perpetual Sub-Debt Cumulative Interest Bond abroad to muster foreign capital and increase our international publicity.

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) and chapter four (Business Plans for Sale and Purchase of Real Estate, and Long-term Investment in 2004))

(II) Implementation of Previous Capital Increment Plan

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TAIWAN BUSINESS BANK

伍 > 財務概況 Financial Statement



信託的好搭檔、財富的守護者

一、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資料

(I) Balance Sheet in the Latest 5 Years

單位：新台幣千元
Thousands of NT Dollars

項目 Item	年度 FY	92年 FY2003	91年 FY2002	90年 FY2001	89年 FY2000	88年 FY1999
流動資產 Current Assets		235,677,899	197,759,626	203,846,979	162,552,969	168,371,474
買匯、貼現及放款淨額 Bills purchased, discounts and Loans		634,936,761	623,318,922	615,255,642	633,020,801	602,224,261
長期股權投資 Long-term equity investments		4,423,414	3,183,056	4,664,410	3,809,619	3,504,451
固定資產 Fixed assets		15,241,586	15,240,138	15,402,113	15,671,381	14,995,360
無形資產 Intangible assets		38,528	17,320	7,575	5,779	-
其他資產 Other assets		82,421,630	88,635,404	78,912,812	65,494,652	54,235,243
受託買賣借項-淨額 Net broking account-debit		3,401	1,267	4,048	3,480	-
流動負債	分配前 Before distribution	82,781,376	62,560,123	55,196,022	60,135,703	59,892,090
Current liabilities	分配後 After distribution	註3 Note 3	62,560,123	55,196,022	60,860,666	59,391,379
存款、匯款及金融債券 Deposit, remittance and bonds		841,590,336	814,082,547	810,655,090	751,437,532	711,923,349
央行及同業融資 Financial Loans due to Central Bank and other banks		-	-	41,681	101,628	2,806,554
長期負債 Long-term liabilities		8,047,577	11,325,468	11,070,701	14,140,181	15,724,169
其他負債 Other liabilities		1,224,770	1,136,145	1,115,738	1,240,943	1,400,170
股本 Common stock		31,357,220	31,809,070	31,809,070	29,486,312	24,310,000
資本公積 Capital surplus		4,924,076	5,022,115	5,057,120	6,391,279	7,675,112
保留盈餘	分配前 Before distribution	3,391,661	3,292,531	4,218,254	18,137,727	19,604,193
Retained earnings	分配後 After distribution	註3 Note 3	3,292,531	4,218,254	17,412,764	19,564,904
累積換算調整數 Cumulative translation adjustment		(12,964)	(1,294)	875	(2,485)	(4,848)
庫藏股票 Treasury Stocks		(560,833)	(1,070,972)	(1,070,972)	(510,139)	-
資產總額 Total assets		972,743,219	928,155,733	918,093,579	880,558,681	843,330,789
負債總額	分配前 Before distribution	933,644,059	889,104,283	878,079,232	827,055,987	791,746,332
Total liabilities	分配後 After distribution	註3 Note 3	889,104,283	878,079,232	827,780,950	791,785,621
股東權益總額	分配前 Before distribution	39,099,160	39,051,450	40,014,347	53,502,694	51,584,457
Total stockholder's equities	分配後 After distribution	註3 Note 3	39,051,450	40,014,347	52,777,731	51,545,168

註：1. 上開88~91年度財務資料皆經林賢郎會計師、林琬琬會計師查核簽證，而92年度財務資料則經楊柳鋒會計師、丁玉山會計師查核簽證，其中88~90年度為無保留意見查核報告，91~92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，而次年度股東會議通過之盈餘指撥及分配列於分配後。

3. 九十二年度盈餘分配案尚未經股東常會決議。

Notes: 1. The 1999-2002 financial data given above have all been reviewed and approved by CPAs Lin Shan-Lan and Lin Wen-Wen, and 2003 financial data approved by CPAs Leou Fong Yang and David Y.S.Ding. The data for FY1999 through FY2001 were certified without reservation. The data for fiscal year 2002 through 2003 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. The appropriation for profits for FY2003 has not yet been approved by the shareholder's meeting.

(二) 最近五年度損益表資料

(II) Income Statement in the Latest 5 Years

 單位：新台幣千元
 Thousands of NT Dollars

項目 Item	年度 FY	92年 FY2003	91年 FY2002	90年 FY2001	89年 FY2000	88年 FY1999
營業收入 Operating revenue		30,142,851	36,906,011	50,298,791	51,773,061	52,915,110
營業毛利(損) Operating profit(or loss)		8,992,271	9,646,243	(6,329,078)	13,859,578	15,597,254
營業(損)益 Operating income(or loss)		725,094	1,317,337	(15,388,226)	4,746,859	5,757,497
營業外收(支) Non-operating revenue(expense)		252,703	(1,190,606)	(1,245,095)	(1,220,358)	(1,347,497)
稅前純益(損) Income before income taxes		977,797	126,731	(16,633,321)	3,526,501	4,410,000
所得稅利益(費用) Income tax benefit(expense)		(868,107)	(1,089,761)	4,425,984	(1,061,199)	(649,584)
稅後純(損)益 Net income		109,690	(963,030)	(12,207,337)	2,465,302	3,760,416
每股盈餘(虧損)(元) Earning(loss) per share(dollar)		0.04	(0.31)	(3.94)	0.79	1.19

註：1. 上開88~91年度財務資料皆經林賢郎會計師、林琬琬會計師查核簽證，而92年度財務資料則經楊柳鋒會計師、丁玉山會計師查核簽證，其中88~90年度為無保留意見查核報告，91~92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 1999-2002 financial data given above have all been reviewed and approved by CPAs Lin Shan-Lan and Lin Wen-Wen, and 2003 financial data approved by CPAs Leou Fong Yang and David Y.S.Ding. The data for FY1999 through FY2001 were certified without reservation. The data for fiscal year 2002 through 2003 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、最近兩年度每股淨值、盈餘、股利及市價

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

 單位：元/股
 Unit: NT\$/No. of Shares

項目 Item	年度 FY	九十二年度 FY2003	九十一年度 FY2002
每股淨值 Net Worth Per Share	分配前 Before distribution	12.69	12.68
	分配後 After distribution	-	12.68
每股盈餘(虧損) Earnings(loss) Per Share	股數 Shares Issued	3,080,907,000	3,080,907,000
	每股盈餘 Earnings(loss) Per Share	0.04	-0.31
每股股利 Dividends Per Share	現金股利 Cash dividend	-	-
	股票股利 Stock dividend	-	-
每股市價 Market Price Per Share	最高 High	9.85	10.80
	最低 Low	6.00	4.70
	平均 Average	7.70	6.55
	93/3/31收盤股價 2004/3/31 closing price	13.10	-

三、最近五年度重要財務比率分析

III. Financial Analysis in the Latest 5 Years

分析項目 Items	年度 FY	92年 FY2003	91年 FY2002	90年 FY2001	89年 FY2000	88年 FY1999
財務結構(%) Financial Structure	負債佔資產比率 Liabilities to Assets Ratio	95.98	95.79	95.64	93.92	93.88
	存款佔淨值比率 Savings to Net Worth Ratio(%)	2,069.50	2,002.83	1,897.19	1,352.80	1,332.87
	固定資產佔淨值比率 Fixed Assets to Net Worth Ratio(%)	38.98	39.03	38.49	29.29	29.07
	長期資金佔固定資產比率 Long-term Capital to Fixed Assets Ratio(%)	309.33	330.55	331.68	431.63	448.86
償能債力(%) Solvency	流動比率 Current Ratio(%)	284.70	316.11	369.31	270.31	281.12
	流動準備比率 Liquidity Reserve Ratio(%)	13.94	12.82	18.05	11.27	15.83
經營能力 Operating Ability	存放比率(%) Loans to Deposits Ratio(%)	78.49	79.72	81.08	87.38	87.40
	逾放比率(%) Overdue Ratio(%)	9.44	9.76	9.97	6.88	5.50
	利息支出佔年平均存款餘額比率(%) Interest Expense to Annual Average Savings Balance(%)	1.36	2.19	3.91	4.56	4.84
	利息收入佔年平均放款餘額比率(%) Interest Revenue to Annual Average Loans Balance(%)	3.84	5.13	6.52	7.42	7.84
	固定資產週轉率(次) Fixed Assets Turnover(Times)	1.98	2.42	3.27	3.30	3.53
	總資產週轉率(次) Total Assets Turnover(Times)	0.03	0.04	0.05	0.06	0.06
	員工平均營業收入額(千元) Average Operating Revenue Per Employee(NT\$1,000)	6,039	7,686	10,255	9,839	10,250
	員工平均獲利額(千元) Average Profit Per Employee(NT\$1,000)	22	(201)	(2,489)	469	728
	資產報酬率(%) Return on Total Assets(%)	0.01	(0.10)	(1.36)	0.29	0.46
	股東權益報酬率(%) Return on Shareholders' Equity(%)	0.28	(2.44)	(26.11)	4.69	7.57
獲利能力 Profitability	佔實收資本比率(%) Ratio to Issued Capital Stock(%)	營業利益 Operating Income 3.12	4.14 0.40	(48.38) (52.29)	16.10 11.96	23.68 18.14
	稅前純益 Income Before Income Tax					
	純益率(%) Profit Margin(%)	0.36	(2.61)	(24.27)	4.76	7.11
	每股盈餘(元)追溯調整 Earnings Per Share(NTD) was adjusted	0.04	(0.31)	(3.94)	0.79	1.19
現金流量 Cash Flows	現金流量比率(%) Cash Flow Ratio(%)	15.35	-	-	60.23	8.22
	現金流量允當比率(%) Cash Flow Adequacy Ratio(%)	784.18	571.87	685.98	545.08	188.57
	現金再投資比率(%) Cash Re-investment Ratio(%)	4.91	-	-	18.97	1.48

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) 負債佔資產比率 = 負債總額 ÷ 資產總額。
 (2) 存款佔淨值比率 = 存款 ÷ 淨值。

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) 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 + 催收款)。
- (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
- (3) Fixed assets on net worth ratio = net fixed assets/net worth
- (4) Long-term capital on fixed assets ratio = (net equity + long-term liabilities)/net fixed assets
2. Solvency
- (1) Current ratio = current assets/current liabilities
- (2) Current reserve ratio = current assets as prescribed by the CBC/deposits for which are required to provide current 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 Parties = secures loans to related parties/total loans

四、九十二年度財務報告之監察人審查意見

IV. Supervisors' Report for FY 2003

茲准

董事會函送本行九十二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九十二年度之損益表、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）及盈餘分配表等。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：

吳炳忻

監察人：

王南華
陳明章 吳蒼森 羅澤成

中華民國九十三年二月十九日

To: Our Shareholders

We the undersigned certify that we have examined the balance sheet and contents of major property as of December 31, 2003 and the related statement of income, cash flows and changes in stockholders' equity which have been certified by KPMG, and distributions of earnings 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:

N. H. Wang
M. C. Chen
Sweeney K. S. Wu

2004.2.19

五、九十二年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九十二年及九十一年十二月三十一日之資產負債表，暨截至各該日止之民國九十二年度及九十一年度之損益表、股東權益變動表及現金流量表，業經本會計師查核竣事。上開財務報表之編製係管理階層之責任，本會計師之責任則為根據查核結果對上開財務報表表示意見。

本會計師係依照一般公認審計準則暨會計師查核簽證財務報表規則規劃並執行查核工作，以合理確信財務報表有無重大不實表達。此項查核工作包括以抽查方式獲取財務報表所列金額及所揭露事項之查核證據、評估管理階層編製財務報表所採用之會計原則及所作之重大會計估計，暨評估財務報表整體之表達。本會計師相信此項查核工作可對所表示之意見提供合理之依據。

如財務報表附註十八所述，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。若出售不良債權損失一次認列，則民國九十二年及九十一年十二月三十一日資產之其他資產帳面價值分別應減少17,423,702千元及21,846,456千元，未分配盈餘分別應減少17,557,835千元及20,923,141千元，民國九十二年度之稅後純益應增加3,365,306千元及九十一年度之稅後純損應增加 20,923,141千元。

依本會計師之意見，除上段所述不良債權損失之認列對財務報表之影響外，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九十二年及九十一年十二月三十一日之財務狀況，暨截至各該日止之民國九十二年度及九十一年度之經營成果與現金流量。

民國九十二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，除第三段所述者外，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：

楊柳錚

會計師：

丁玉山



證期會核准：(90)台財證(六)第166967號

簽證文號：(88)台財證(六)第 18311 號

民國九十三年一月三十一日



V. Independent Auditors' Report for FY 2003

Independent Auditors' Report

The Board of Directors

Taiwan Business Bank, Ltd.:

We have audited the accompanying balance sheets of Taiwan Business Bank, Ltd. as of December 31, 2003 and 2002, 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 18, in accordance with Article 15, Paragraph 5 of the Law 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 \$17,423,702 and \$21,846,456, and undistributed earnings would be decreased by \$17,557,835 and \$20,923,141, respectively, as of December 31, 2003 and 2002. Additionally, net income would be increased by \$3,365,306 and net loss would be increased by \$20,923,141, respectively, for the years ended December 31, 2003 and 2002.

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, 2003 and 2002, 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.

January 31, 2004

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、九十二年度財務報告及附註摘要

VI. Financial Statements in FY 2003 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	92.12.31 December 31, 2003		91.12.31 December 31, 2002		代碼 A/C	負債及股東權益 Liabilities and Equity	92.12.31 December 31, 2003		91.12.31 December 31, 2002	
		金額 Amount	%	金額 Amount	%			金額 Amount	%	金額 Amount	%
1100	現金及約當現金(附註三) Cash (Note (3))	\$75,437,376	8	46,942,696	5	2105	附買回債券負債(附註二) Bonds sold under repurchase agreements (Note (2))	\$9,734,544	1	7,479,824	1
1110	存放銀行同業(附註三及廿三) Due from banks (Notes (3) and (23))	63,094,221	6	46,243,453	5	2120	央行及銀行同業存款 (附註十一及廿三) Deposits from the Central Bank and other banks (Notes (11) and (23))	54,643,869	6	36,374,968	4
1120	存放央行(附註四及廿四) Deposits with the Central Bank (Notes (4) and (24))	34,705,797	4	38,091,773	4	2140	應付款項(附註十二) Payables (Note (12))	18,163,402	2	18,300,060	2
1130	買入票券及營業證券－減備抵跌價損失後淨額(附註二、五及廿四) Bills purchased and marketable securities - less allowance for market decline (Notes (2), (5) and (24))	35,919,332	4	35,077,433	4	2250	預收款項 Advances	239,561	-	405,271	-
1140	應收款項－減備抵呆帳後淨額(附註二及六) Receivables - less allowance for credit losses (Notes (2) and (6))	25,238,560	3	30,168,945	3	23XX	存款、匯款及金融債券 (附註十三及廿三) Deposits, remittances, and financial debentures (Notes (13) and (23))	841,590,336	86	814,082,547	88
1250	預付款項 Prepayments	1,282,613	-	1,235,326	-	25XX	長期負債(附註九、十四及二十) and (20)) Long-term debt (Notes (9), (14) and (20))	8,047,577	1	11,325,468	1
13XX	買匯貼現及放款－減備抵呆帳後淨額(附註二、七及廿三) Exchange bills negotiated, notes discounted, and loans - less allowance for credit losses (Notes (2), (7) and (23))	634,936,761	65	623,318,922	67	28XX	其他負債(附註二及十五) and (15)) Other liabilities (Notes (2) and (15))	1,224,770	-	1,136,145	-
1441	長期投資(附註二及八) Long-term equity investments (Notes (2) and (8))						負債合計 Total Liabilities	933,644,059	96	889,104,283	96
144101	採權益法之長期投資 Long-term investments accounted for under the equity method	239,182	-	273,456	-		股東權益(附註二及十六)： Stockholders' Equity) (Notes (2) and (16))				
144102	採成本法之長期投資 Long-term investments accounted for under the cost method	2,684,232	-	2,909,600	-	3101	普通股股本－每股面額10元，九十二年底額定3,180,907千股，發行3,135,722千股；九十一年底額定並發行均為3,180,907千股(附註十六) Common stock, par value \$10 per share; authorized 3,180,907,000 shares, issued and outstanding 3,135,722,000 shares as of December 31, 2003 authorized, issued, and outstanding 3,180,907,000 shares as of December 31, 2002 (Note (16))	31,357,220	3	31,809,070	3
1457	其他長期投資 Other long-term investments	1,500,000	-	-	-	3200	資本公積(附註十六) Capital surplus (Note (16))	4,924,076	1	5,022,115	1

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	92.12.31 December 31, 2003		91.12.31 December 31, 2002		代碼 A/C	負債及股東權益 Liabilities and Equity	92.12.31 December 31, 2003		91.12.31 December 31, 2002	
		金額 Amount	%	金額 Amount	%			金額 Amount	%	金額 Amount	%
	長期投資淨額 Net long-term investment	4,423,414	-	3,183,056	-	33xx	保留盈餘： Retained earnings:				
15XX	固定資產(附註二及九)： Property and premises at cost (Notes (2) and (9)):					3301	法定公積(附註十六) Legal reserve (Note (16))	3,292,531	-	4,229,446	-
	成本 Cost					3310	未指撥保留盈餘 Undistributed earnings	99,130	-	(936,915)	-
1501	土地 Land	6,513,256	1	6,438,631	1		保留盈餘合計 Total Retained earnings	3,391,661	-	3,292,531	-
1521	房屋及建築 Buildings	6,833,493	1	6,562,228	1	3410	累積換算調整數(附註二) Cumulative translation adjustments (Note (2))	(12,964)	-	(1,294)	-
1531	機械及設備 Machinery	1,864,817	-	2,446,615	-	3510	庫藏股票(附註二及十六) Treasury stock (Notes (2) and (16))	(560,833)	-	(1,070,972)	-
1541	交通及運輸設備 Transportation equipment	390,984	-	402,155	-		股東權益合計 Total Stockholders' Equity	39,099,160	4	39,051,450	4
1551	什項設備 Miscellaneous equipment	657,495	-	668,850	-		承諾及或有負債(附註二及廿五) Commitments and contingencies (Notes (2) and (25))				
1591	租賃資產 Leasehold Improvements	193,071	-	214,141	-						
15X1	成本合計 Subtotal	16,453,116	2	16,732,620	2						
15X2	減：累計折舊 Less: Accumulated depreciation	3,822,149	-	4,205,838	-						
15X3	重估增值 Revaluation appreciation	2,407,950	-	2,407,950	-						
1571	未完工程 Construction in process	96,134	-	231,394	-						
1577	訂購機件 Prepayment for equipment	106,535	-	74,012	-						
	固定資產淨額 Property and premises, net	15,241,586	2	15,240,138	2						
17XX	無形資產 Intangible assets	38,528	-	17,320	-						
18XX	其他資產(附註二、十、十九 及廿四) Other assets, net (Notes (2), (10), (19) and (24))	82,421,630	8	88,635,404	10						
1960	受託買賣借項－淨額 Brokerage accounts, net	3,401	-	1,267	-						
	資產總計 Total Asset	\$972,743,219	100	928,155,733	100		負債及股東權益總計 TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	\$972,743,219	100	928,155,733	100

損益表
 STATEMENTS OF INCOME

 單位：新台幣仟元
 Thousands of NT Dollars

代碼 A/C	項目 Item	92年度 FY2003		91年度 FY2002	
		金額 Amount	%	金額 Amount	%
41-47	營業收入 Operating Revenues				
4501	利息收入 Interest revenue	\$ 27,331,144	91	35,049,255	95
4516	手續費收入 Commissions and handling fees	1,592,609	5	1,077,564	3
4530	證券經紀收入 Securities brokerage and underwriting revenues	175,257	1	159,819	-
4531	買賣票券利益 Gain on sale of bills, net	616,779	2	200,403	1
4532	採權益法認列之投資利益(附註八) Investment income accounted for under the equity method (Note (8))	22,829	-	-	-
4534	兌換利益 Exchange gain	246,711	1	310,510	1
4609	其他營業收入 Other operating revenues	157,522	-	108,460	-
	營業收入合計 Total Operating Revenues	30,142,851	100	36,906,011	100
51-57	營業成本 Operating Costs				
5501	利息費用 Interest expense	(12,288,900)	(41)	(18,511,542)	(50)
5516	手續費用 Commissions and handling fees paid	(227,696)	(1)	(202,791)	(1)
5530	證券經紀費用 Securities brokerage and underwriting fees	(210,077)	(1)	(185,037)	(1)
5532	採權益法認列之投資損失(附註八) Investment loss accounted for under the equity method (Note (8))	-	-	(1,533,285)	(4)
5535	各項提存 Provisions for allowances and reserves	(8,051,091)	(27)	(6,714,186)	(18)
5537	現金運送費 Cash remittances	(113,544)	-	(108,131)	-
5601	營業資產出租費用 Operating assets lease expense	(5,232)	-	(4,796)	-
5609	其他營業成本(附註八) Other operating costs (Note (8))	(254,040)	(1)	-	-
	營業成本合計 Total Operating Costs	(21,150,580)	(71)	(27,259,768)	(74)
6000	營業毛利 Gross Margin	8,992,271	29	9,646,243	26
5800	營業費用 Operating Expenses				
5811	業務費用 Sales expense	(6,760,523)	(22)	(6,906,333)	(19)
5821	管理費用 Administrative expense	(1,489,432)	(5)	(1,398,215)	(3)
5830	其他營業費用 Other operating expenses	(17,222)	-	(24,358)	-
	營業費用合計 Total operating expenses	(8,267,177)	(27)	(8,328,906)	(22)
6100	營業淨利 Operating Income	725,094	2	1,317,337	4
4999	營業外收入及利益 Total Non-Operating Income	270,089	1	175,671	-
5999	營業外費用及損失 Total Non-Operating Expenses	(17,386)	-	(1,366,277)	(4)
6300	稅前淨利 Income before income tax	977,797	3	126,731	-
6400	所得稅費用(附註二及十九) Income Tax Expense (Notes (2) and (19))	868,107	3	1,089,761	3
6900	本期淨利(淨損) Net Income (loss)	\$ 109,690	-	(963,030)	(3)
		稅前 Before tax	稅後 After tax	稅前 Before tax	稅後 After tax
7000	基本每股盈餘(虧損)(元) Basic earnings (loss) per share (in New Taiwan dollars)	\$ 0.32	0.04	0.04	(0.31)

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							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	未指撥 保留盈餘 Undistributed earnings Sub-total	累積換算 調整數 Cumulative translation adjustments	庫藏股票 Treasury stock	
九十一年一月一日期初餘額 Balance - January	\$ 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 5 years overdue transferred to capital surplus	-	2,302	-	-	-	-	-	2,302
九十一一年度純損 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)
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
九十一一年度盈餘指撥： Appropriation of 2002 earnings:								
法定公積彌補虧損 Legal reserve used to offset losses	-	-	(936,915)	-	936,915	-	-	-
處分固定資產沖轉資本公積 Decrease in capital surplus due to disposition of property and premises	-	(57,680)	-	-	-	-	-	(57,680)
減資註銷庫藏股票 Treasury stock retired due to capital decrease	(451,850)	(47,729)	-	-	(10,560)	-	510,139	-
逾五年現金股利轉列資本公積 Cash dividends 5 years overdue transferred to capital surplus	-	7,370	-	-	-	-	-	7,370
九十二年純益 Net income for 2003	-	-	-	-	109,690	-	-	109,690
累積換算調整數之變動 Changes in cumulative translation adjustments	-	-	-	-	-	(11,670)	-	(11,670)
九十二年十二月三十一日餘額 Balance - December 31, 2003	\$ 31,357,220	4,924,076	3,292,531	-	99,130	(12,964)	(560,833)	39,099,160



現金流量表
STATEMENTS OF INCOME

單位：新台幣仟元
Unit: Thousands of NT dollars

	92年度 FY2003	91年度 FY2002
營業活動之現金流量：Cash flows from operating activities:		
本期純益(損) Net income (loss)	\$ 109,690	(963,030)
調整項目： Adjustments to reconcile net income to net cash provided by (used in) operating activities:		
折舊及攤銷 Depreciation and amortization	496,217	534,497
員工權益補償金攤銷數 Amortization of employees' compensation	-	1,338,470
不良債權損失攤銷數 Amortization of loss on non-performing loans	4,487,074	485,638
依權益法認列投資損益超過或低於當年度現金股利收現部分 Investment income recognized under the equity method over cash dividends received	(3,429)	1,541,354
長期投資認列之跌價損失 Long-term investment market decline	254,040	-
處分及報廢固定資產及非營業資產損(益)淨額 Loss (gain) on disposition and scrapping of property and premises and non-operating assets, net	(128,085)	(33,804)
提列各項準備 Provision for various reserves	18,904	(4,243)
提列備抵呆帳 Provision for credit losses	3,551,822	6,525,266
迴轉備抵買入票券跌價損失 Reversal of allowance for market decline of bills purchased	(264,248)	(46,777)
營業資產及負債之變動 Changes in assets and liabilities		
買入票券 Bills purchased and marketable securities	(470,932)	(1,260,765)
應收款項 Receivables	5,019,198	(3,498,713)
預付款項 Prepayments	(47,287)	(13,756)
應付款項 Payables	(129,287)	(8,358,454)
預收款項 Advances	(165,710)	(156,845)
累積換算調整數之淨變動 Changes in cumulative translation adjustments, net	(15,559)	(2,169)
受託買賣借項－淨額 Brokerage accounts - debit, net	(2,134)	2,781
營業活動之淨現金流入(出) Net cash provided by (used in) operating activities	12,710,274	(3,910,550)
投資活動之現金流量：Cash flows from investing activities:		
買匯貼現及放款增加 Decrease in exchange bills negotiated, notes discounted, and loans	(11,540,563)	(8,137,876)
長期投資增加 Increase in long-term equity investments	(1,490,969)	(60,000)
處分固定資產及非營業資產價款 Proceeds from disposition of property and premises and non-operating assets	175,887	94,261
購買固定資產 Purchase of property and premises	(497,071)	(385,954)
存放銀行同業增加 Increase in due from banks	(6,900,293)	(523,282)
存放央行增加 Increase in deposits with the Central Bank	(1,623,836)	(1,121,974)
其他資產增加 Increase in other assets	(2,134,640)	(17,916,540)
無形資產增加 Increase in intangible assets	(32,236)	(14,538)
投資活動之淨現金流出 Net cash used in investing activities	(24,043,721)	(28,065,903)
融資活動之現金流量：Cash flows from financing activities:		
央行及銀行同業增加 Increase in deposits from the Central Bank and other banks	18,268,900	16,109,297
附買回債券負債增加(減少) Increase (decrease) in bonds sold under repurchase agreements	2,254,720	(227,595)
存款、匯款及金融債券增加 Increase in deposits, remittances, and financial debentures	27,507,789	3,427,457
央行及同業融資減少 Decrease in due to Central Bank and other banks	-	(41,681)
其他負債增加 Increase in other liabilities	69,721	24,650
長期負債(減少)增加 Increase (decrease) in long-term debt	(3,225,620)	254,768
融資活動之淨現金流入 Net cash provided by financing activities	44,875,510	19,546,896
本期現金及約當現金增加(減少)數 Net increase (decrease) in cash and cash equivalents	33,542,063	(12,429,557)
期初現金及約當現金餘額 Cash and cash equivalents, beginning of the year	89,678,780	102,108,337
期末現金及約當現金餘額 Cash and cash equivalents, end of the year	\$ 123,220,843	89,678,780
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	\$ 6,559,821	27,009,435
本期支付所得稅 Income taxes	\$ 184,787	126,642
現金及約當現金：Cash and cash equivalents:		
現金 Cash	\$ 75,437,376	46,942,696
存放銀行同業 Due from banks	3,778,851	957,713
存放央行 Deposits with the Central Bank	7,869,958	12,879,770
九十天內到期之拆放銀行同業 Due from banks (due within 90 days)	36,009,728	28,880,391
九十天內到期之承兌匯票 Bankers' acceptances (due within 90 days)	59,977	18,210
九十天內到期之商業本票 Commercial paper (due within 90 days)	64,953	-
	\$ 123,220,843	89,678,780

財務報表附註

民國九十二年及九十一年十二月三十一日

(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。截至民國九十二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。

民國九十二年十二月三十一日，本行員工人數約為4,991人。

(二) 重要會計政策之彙總說明

本公司財務報表係依照證券發行人財務報告編製準則及我國一般公認會計原則編製。重要會計政策之彙總說明及衡量基礎如下：

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

NOTES TO FINANCIAL STATEMENTS

For the Years Ended December 31, 2003 and 2002
(Expressed in Thousands of New Taiwan Dollars, Unless Otherwise Stated)

(I) Overview

Established in 1915, Taiwan Business Bank, Ltd. (the "Bank") was formerly a general savings union known as "Taiwan Mutual Financing Bank" or "Tai-Shio Mutual Financing Bank." After several mergers and acquisitions, it was renamed 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, 2003, 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.

As of December 31, 2003, the number of employees totaled 4,991.

(II) Summary of Significant Accounting Policies

The Bank's financial statements were prepared in accordance with Regulations Governing the Preparation of Financial Statements for Security Issuers and generally accepted accounting principles of the Republic of China. Summary of significant accounting policies and measurement basis are as follows:

1. Basis of Presentation

The financial statements include accounts of the

內部往來、聯行往來及內部收支等帳目均於彙編財務報表時互相沖減。

2. 現金流量表編製基礎

現金流量表之編製係以現金及約當現金為基礎。約當現金係指隨時可轉換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. 買入票券及營業證券

買入票券及證券係投資政府公債、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。

債券附買回、附賣回條件之交易係依融資法處理。

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：

headquarters, domestic and overseas branches, and overseas representative offices. All inter-office balances and transactions are eliminated.

2. Compilation Basis for the Statements of Cash Flows

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

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.

5. Loans

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

Interest accrual on loans are suspended if either of the following 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。

本行對逾期六個月以上未支付本息之放款及墊款等債權於評估確定無法收回時，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公司合併報表，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 evaluation of the collectibility of outstanding balances after reviewing the year-end balances of accounts receivable, interest receivable, foreign currency long positions, discounts, loans, and delinquent loans, and collateral.

Upon approval, the Bank charges off loans and advances of which principal and interest are delinquent for over 180 days after management deems the possibility of collectibility as remote.

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 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，主要資產之耐用年數如下：

房屋及建築 Buildings	10 - 50年 10 to 50 years
機器及設備 Machinery	3 - 5年 3 to 5 years
交通及運輸設備 Transportation equipment	3 - 6年 3 to 6 years
什項設備 Miscellaneous equipment	5 - 8年 5 to 8 years
租賃資產 Leased assets	5年 5 years

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及出售不良債權損失依五年平均分攤；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期末餘額，評估其發生呆帳之可能性，予以酌提保證責任準備。

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

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, the moving-average method is used to compute the cost of long-term equity investments.

8. Property and Premises

Property and premises are stated at cost plus revaluation appreciation, if any. Major renovations, additions, and improvements are capitalized, while 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. Economic lives of major premises and equipment are the following:

Gain or loss on property and premises disposition is included in current earnings.

9. Deferred Charges

Employee compensations due to privatization and loss on sale of non-performing loans 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 Assumed

Collaterals assumed 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

A guarantee reserve is provided by evaluating the possibility of doubtful accounts occurring after reviewing the balances of guarantees issued, acceptances receivable, and L/C receivables less customer guaranty deposited as reserve for guarantees at year-end.

12. Reserve for Accidental Losses

According to Letter Ruling No.16677 issued by the

金融機構就每月受託買賣有價證券手續收入之百分之二提列。此項準備係供彌補受託買賣有價證券錯帳損失之用。

13. 違約損失準備

違約損失準備係依照證券商管理規則之規定，每月就受託買賣有價證券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

本行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。

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. Reserve for Default Losses

In compliance with Rules Governing Securities Firms, the Bank provides on a monthly basis a 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

In compliance with Rules Governing Securities Firms, the Bank is required to provide securities trading loss reserve at a rate of 10% of net gain on dealership of operating securities when net gain exceeds loss. The reserve is reversed in the month when the loss was realized. An allowance is made until the balance of the reserve reaches \$200,000.

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. 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，並自八十八年一月一日起變更會計年度為曆年制後，改以十二月三十一日為衡量日完成精算。

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。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，於股東會議決分配盈餘認列為當期費用。

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

16. Pension Plan

According to SFC Letter Ruling (1995)(6) No. 00142 and Letter Ruling (1995)(6) No. 01985, the Bank adopted SFAS No.18 "Accounting for Pensions" from June 30, 1996 onwards, obtained pension actuarial report with June 30 as the measurement date, and made all necessary disclosures on the balance sheet date. Effective July 1, 1996, the Bank appropriated pension expenses and amortized unrecognized net transitional benefit obligations equally over 15 years per SFAS requirements. Pension liability referred to above was paid in full by employee compensation fund upon the Bank's privatization.

After privatization, the Bank adopted a new pension plan and reassessed pension liabilities accordingly. Effective January 1, 1999, the Bank switched to calendar year and used December 31 as the measurement date for actuarial and disclosure purposes

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. 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)

EPS is based on the weighted-average number of shares outstanding. In the event of capital increase through capitalization of retained earnings, capital surplus, or employee bonuses, EPS is retroactively adjusted on a pro rata basis, regardless of the outstanding period of incremental shares.

19. Foreign Currency Translation

Foreign currency transactions are recorded in functional

內總分行之外幣損益項目，按交易發生時之匯率折算，並結轉至新台幣損益帳；國外分行之損益項目非為當地貨幣者，則按當地外匯市場之匯率折算，並結轉至當地貨幣損益帳，每一報表日結算時，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。

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

20. Financial Derivatives

(1) Foreign Exchange Forward Contracts

Foreign-denominated assets and liabilities of trading foreign exchange forward contracts are translated by exchange rates in effect as transactions occur. Gains or losses due to exchange rates discrepancies at maturity are included in current earnings. On the balance sheet date, unsettled positions are adjusted by the forward exchange rate of the remaining period of contracts, with differences caused thereby reflected as current exchange gain or losses.

Accounts receivables and payables from forwards offset one another on the balance sheet date with the balance reflected as asset or liability.

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

(2) Interest Rate Swaps

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

(3) Cross Currency Swaps

Principals of non-trading cross currency swaps are stated by the forward exchange rate at the contract date with

(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。

(6) 選擇權交易

選擇權合約於簽約時僅依交易名目本金作備忘分錄，於權利金收付時列為其他資產或其他負債，資產負債表日則依權利金之市價差異所產生之利益或損失，認列評價利益或損失。屬約而產生之利益或損失列為當期交易利益或損失。

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

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 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.

(6) Options

Only memo entries of notional principals are made on the contract date for options. Premium is reflected as other assets or other liabilities when paid or collected. Differences in the market value of premium on the balance sheet date are stated as exchange gain or loss. Gain or loss resulting from the exercising of options is recognized currently as transaction gain or loss.

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

	92.12.31 December 31, 2003	91.12.31 December 31, 2002
現金 Cash:		
庫存現金及週轉金 Petty cash and Revolving fund	\$ 7,772,446	\$ 7,361,141
庫存外幣 Foreign currency held	885,224	788,501
待交換票據 Checks awaiting clearing	3,853,299	3,858,054
買入定期存單 Negotiable certificates of time deposits	62,926,407	34,935,000
	75,437,376	46,942,696
存放銀行同業 Due from banks:		
存放銀行同業 Due from banks	3,778,851	957,713
拆放銀行同業 Call loans to banks	59,315,370	45,285,740
	63,094,221	46,243,453
合計 Total	\$ 138,531,597	\$ 93,186,149

2. 存放央行

2. Deposits with the Central Bank

	92.12.31 December 31, 2003	91.12.31 December 31, 2002
存放央行 Deposits with the Central Bank	\$ 34,705,797	\$ 38,091,773
存出信託資金賠償準備 Trust fund reserve	50,000	50,000
抵繳存出信託資金賠償準備 Securities deposited as trust fund reserve	(50,000)	(50,000)
合計 Total	\$ 34,705,797	\$ 38,091,773

截至九十二年底及九十一年底，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34,566,627千元及37,943,301千元。其中分別包括26,705,596千元及25,069,107千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，截至九十二年底及九十一年底，本行已分別提存於中央銀行 8,927千元及5,576千元，依規定得動用。

另截至九十二年底及九十一年底，本行代收國軍部隊、監獄等國庫存款分別為130,243千元及142,896千元，依規定不得動用。

As of December 31, 2003 and 2002, according to the Banking Law and the Central Bank Law, required reserve deposited by the Bank with the Central Bank amounted to \$34,566,627 and \$37,943,301, respectively, of which \$26,705,596 and \$25,069,107 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, 2003 and 2002, required reserve at the Central Bank amounted to \$8,927 and \$5,576, respectively, and its use is unrestricted.

As of December 31, 2003 and 2002, deposits collected on behalf of the armed forces, prisons, and other national deposits amounted to \$130,243 and \$142,896, respectively, and its use is restricted.

本行自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，截至九十二年底及九十一年底，本行均已依法提存 50,000千元之有價證券抵繳信託資金賠償準備。

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 investments in overseas marketable securities as default loss reserve. As of December 31, 2003 and 2002, the Bank deposited marketable securities of \$50,000 in lieu of trust fund reserve.

3. 買入票券及營業證券淨額

3. Bills Purchased and Marketable Securities, Net

	92.12.31 December 31, 2003	91.12.31 December 31, 2002
股票、債券及受益憑證 Stocks, bonds and beneficiary certificates	\$ 22,788,474	\$ 35,314,243
營業證券－自營 Marketable securities-proprietary trading	12,990,927	-
商業本票 Commercial paper	64,953	9,873
銀行承兌匯票 Bank acceptances	77,614	20,189
減：備抵跌價損失 Less: Allowance for market decline	(2,636)	(266,872)
淨額 Net	<u>\$ 35,919,332</u>	<u>\$ 35,077,433</u>

九十二年底及九十一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890,600千元及1,323,500千元。

As of December 31, 2003 and 2002, marketable securities, provided as operational guaranty for provisional seizure by the court and deposited with Bank of Taiwan and OTC Exchange Center, amounted to \$890,600 and \$1,323,500, respectively.

4. 應收款項

4. Receivables

	92.12.31 December 31, 2003	91.12.31 December 31, 2002
應收利息 Interest receivable	\$ 3,110,695	\$ 3,515,949
應收承兌票款 Bank acceptances receivable	3,017,079	2,662,700
應收收益 Revenue receivable	73,510	64,375
應收帳款 Accounts receivable	2,731,161	8,595,560
應收退稅款 Income tax refund receivable	550,320	548,548
應收遠匯款－外幣 Forward contract receivable - foreign currency	13,204,281	4,423,455
應付購入遠匯款 Foreign exchange forward contract payable	(13,022,539)	(4,365,713)
其他應收款 Other receivables	15,848,652	15,087,486
Subtotal	<u>25,513,159</u>	<u>30,532,360</u>
減：備抵呆帳 Less: Allowance for credit losses	(274,599)	(363,415)
淨額 Net	<u>\$ 25,238,560</u>	<u>\$ 30,168,945</u>

5. 買匯、貼現及放款

5. Exchange Bills Negotiated, Notes Discounted, and Loans

	92.12.31 December 31, 2003	91.12.31 December 31, 2002
買入匯款 Foreign currency long positions	\$ 29,085	\$ 52,593
進出口押匯 Foreign currency for imports/exports	1,538,100	1,509,935
貼現 Discounts	3,464,096	2,644,295
透支 Overdrafts	494,015	2,099,054
擔保透支 Secured overdrafts	1,615,438	2,111,709
短期放款 Short-term unsecured loans	132,383,903	106,393,144
短期擔保放款 Short-term secured loans	65,292,736	68,253,094
應收證券融資款 Receivables from securities lending	1,488,436	868,550
中期放款 Medium-term unsecured loans	112,154,937	124,476,784
中期擔保放款 Medium-term secured loans	76,799,373	80,681,415
長期放款 Long-term unsecured loans	33,637,798	27,566,793
長期擔保放款 Long-term secured loans	207,750,872	208,451,522
減：備抵呆帳 Less: Allowance for credit losses	(1,712,028)	(1,789,966)
淨額 Net	\$ 634,936,761	\$ 623,318,922

6. 長期投資

6. Long-Term Equity Investments

	92.12.31 December 31, 2003		91.12.31 December 31, 2002	
	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				
— 原始投資成本九十二年底31,297千元；九十一年底69,000千元	\$ 41,306	30.00	\$ 81,955	30.00
Union Real-Estate Management Corp. (Original investment of \$31,297 and \$69,000, as of December 31, 2003 and 2002, respectively)				
倍立證券投資信託(股)公司				
— 原始投資成本171,000千元	174,741	50.00	188,779	50.00
Barits Securities Investment & Trust Co., Ltd. (Original investment of \$171,000)				
臺企保險代理人(股)公司				
— 原始投資成本2,000千元	23,135	100.00	2,722	100.00
Taiwan Business Bank Insurance Agency Co., Ltd. (original investment of \$2,000)				
小計 Subtotal	239,182		273,456	
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				
高雄銀行	14	-	14	-

	92.12.31 December 31, 2003		91.12.31 December 31, 2002	
	金額 Book Value	持股% Ownership%	金額 Book Value	持股% Ownership%
一市價九十二年底35千元;九十一年底33千元 Bank of Kaohsiung (Market value of \$35 and \$33, as of December 31, 2003 and 2002, respectively) 兆豐金融控股(股)公司 一市價九十二年底1,142,575千元; 九十一年底878,261千元 Mega Financial Group (Market value of \$1,142,575 and \$878,261 as of December 31, 2003 and 2002, respectively) 小計 Subtotal	261,017	0.49	261,017	0.49
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.	20,692	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 Evernight Investment Co., Ltd.	-	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.	19,285	5.70	7,000	5.83
台灣汽車客運(股)公司 Taiwan Motor Transport Co., Ltd.	-	-	-	-
華南票券金融(股)公司(原中央票券金融(股)公司) Hua Nan Bills Finance Corp. (originally Central Bills Finance Corp.)	-	0.01	-	0.01
台灣票券集中保管結算(股)公司 Taiwan Security Central Depository Co.,	20,000	1.00	-	-
小計 Sub-total	2,423,201		2,648,569	
其他長期投資 Other long-term investments				
台灣高速鐵路(股)公司 Taiwan High Speed Rail Corp.	1,500,000	-	-	-
合計 Total	\$ 4,423,414		\$ 3,183,056	

聯合建築經理(股)公司於九十二年六月十二日經股東常會決議通過減資207,597千元，部分彌補虧損，其餘退還股款給股東，減資基準日為九十二年六月三十日，減資後本行持有該公司股數由9,581,400股減少為3,353,490股，退還股款37,703千元，持股比例仍為30%。

本行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51,000千元，投資成本與股權淨值差額16,968千元，依五年平均攤銷。

本行於民國九十二年度及九十一年度自倍立證券投資信託(股)公司收到現金股利分別為19,400千元及2,320千元。

本行轉投資之台灣汽車客運(股)公司，由於投資價值減損且回復希望甚小，九十年已全數承認投資損失，使其帳面價值為零。

本行轉投資中央票券金融(股)公司，其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，轉銷後帳面價值為零。至九十一年十二月二十六日中央票券金融(股)公司增資，本行未依持股比例認購，致持股比例降為0.0062%，改按成本法評價。

本行於民國九十二年五月二十七日經董事會決議通過參與財宏科技(股)公司現金增資認購945千股，計12,285千元，惟未依持股比例認購，致持股比例下降為5.70%。

本行轉投資之亮利投資(股)公司，由於投資價值減損且回復希望甚小，於九十二年度全數承認投資損失計254,040千元，使其帳面價值為零。

On June 12, 2003, the shareholders of Union Real-Estate Management Corp. resolved to decrease capital of \$207,597 to offset losses and to return the remainder to shareholders. The record date was June 30, 2003. The Bank's ownership of the investee decreased from 9,581,400 shares to 3,353,490 shares. Returned capital amounted to \$37,703 for 30% ownership.

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 2003 and 2002, cash dividends received from Barits Securities Investment & Co., Ltd. amounted to \$19,400 and \$2,320, respectively.

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

On September 27, 2002, the shareholders of Central Bills Finance Co., Ltd., an investee of the Bank, 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 for a book value of \$0. 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.

On May 27, 2003, the Board of Directors resolved to participate in Financial E-Solution Co., Ltd.'s cash capitalization and purchased 945,000 shares for \$12,285. The Bank did not subscribe to the new shares according to ownership and therefore ownership declined to 5.70%

Impairment of investment in Evernight Investment Co., Ltd. was deemed other than temporary. In 2003, the Bank recognized loss on investment of \$254,040. Its book value is therefore \$0.

華陽中小企業開發(股)公司於九十二年經股東會決議通過減資91,284千元，退還股款給股東，減資基準日為九十二年十一月十七日，減資後本行持有該公司股數由3,612,932股減少為3,251,638股，持股比例仍為3.96%。

本行於民國九十二年四月二十九日經董事會決議通過投資台灣票券集中保管結算(股)公司2,000千股，計20,000千元，持股比例1%。

本行於九十二年一月十日經董事會決議通過投資台灣高速鐵路(股)公司甲種記名式可轉換特別股150,000千股，該特別股股息率為年利率5%，依面額計算，於轉換期間得以1：1一次全數轉換成普通股。

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)，於民國九十二年度及九十一年度分別列示如下：

被投資公司名稱 Investee Company	92年度 FY2003	91年度 FY2002
聯合建築經理股份有限公司 Union Real-Estate Management Corp.	\$ (2,946)	\$ (43,911)
倍立證券投資信託股份有限公司 Barits Securities Investment & Trust Co., Ltd	5,362	17,223
中央票券金融股份有限公司 Central Bills Finance Corp.	-	(1,507,319)
臺企保險代理人股份有限公司 Taiwan Business Bank Insurance Agency Co., Ltd.	20,413	722
合計 Total	\$ 22,829	(1,533,285)

本行持有股權超過50%以上之轉投資公司資產總額及營業收入總額皆未達本行各該項金額之百分之十，故依財務會計準則公報及財政部證券暨期貨管理委員會之規定，得不編合併報表。

In 2003, the shareholders of Sunysino Development Associated Inc. resolved to decrease capital of \$91,284 and return capital to its shareholders. The record date was November 17, 2003. After the capital decrease, the Bank's ownership in the investee decreased from 3,612,932 shares to 3,251,638, for 3.96% ownership.

On April 29, 2003, the Board of Directors resolved to purchase 2,000,000 shares of Debt Taiwan Security Central Depository Co., for \$20,000 and obtained 1% ownership.

On January 1, 2003, the Board of Directors resolved to purchase 150,000,000 shares of a series convertible preferred stock of Taiwan High Speed Rail Corp. The preferred stock dividend pays 5% per annum at par and one share of preferred stock is convertible to one share of common share during the conversion period.

For the years ended December 31, 2003 and 2002, 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.)

All investee companies where ownership by the Bank exceeds 50% have total assets and total operating revenues which do not exceed 10% of the respective accounts of Bank, and therefore consolidated of accounts is not required.

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
92.12.31 December 31, 2003			
成本 Cost			
土地 Land	\$ 6,513,256	\$ 2,376,915	\$ 8,890,171
房屋及建築 Buildings	6,833,493	31,035	6,864,528
機械設備 Machinery	1,864,817	-	1,864,817
交通及運輸設備 Transportation equipment	390,984	-	390,984
什項設備 Miscellaneous equipment	657,495	-	657,495
租賃資產 Leased assets	193,071	-	193,071
未完工程 Construction in process	96,134	-	96,134
訂購機件 Prepayment for equipment	106,535	-	106,535
	<u>\$ 16,655,785</u>	<u>\$ 2,407,950</u>	<u>\$ 19,063,735</u>
累計折舊 Accumulated Depreciation:			
房屋及建築 Buildings	\$ 1,347,820	\$ 16,617	\$ 1,364,437
機械設備 Machinery	1,488,592	-	1,488,592
交通及運輸設備 Transportation equipment	305,125	-	305,125
什項設備 Miscellaneous equipment	540,415	-	540,415
租賃資產 Leased assets	123,580	-	123,580
	<u>\$ 3,805,532</u>	<u>\$ 16,617</u>	<u>\$ 3,822,149</u>
淨額 Net			15,241,586
91.12.31 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
租賃資產 Leased assets	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
租賃資產 Leased assets	121,537	-	121,537
	<u>\$ 4,189,221</u>	<u>\$ 16,617</u>	<u>\$ 4,205,838</u>
淨額 Net			15,240,138

- (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) 截至九十二年底，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3,595,347千元，土地增值稅準備為1,933,417千元(帳列長期負債)，重估增值淨額列為資本公積。
- (3) 截至九十二年底及九十一年底，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6,639,302千元及6,653,871千元。
- (1) Land and buildings were revalued on June 30, 1975, July 1, 1981, July 1, 1990, July 1, 1992, July 1, 1996 and April 10, 1997 according to the "Land Right Equalization Act" or "Profit Seeking Enterprise Asset Revaluation Act."
- (2) As of December 31, 2003, property and premise revaluation appreciation (including rental assets under operating lease and reflected as other assets) amounted to \$3,595,347. Reserve for land appreciation tax amounted to \$1,933,417(reflected as long-term liabilities), and the net amount is included in capital surplus.
- (3) As of December 31, 2003 and 2002, insurance coverage for property and premises amounted to \$6,639,302 and \$6,653,871, 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

	92.12.31 December 31, 2003	91.12.31 December 31, 2002
催收款項 Accounts past due	\$ 66,723,640	\$ 67,438,586
減：備抵呆帳 Less: Allowance for credit losses	(9,992,074)	(10,153,921)
催收款淨額 Subtotal	56,731,566	57,284,665
承受擔保品 Collateral received	2,443,715	2,617,362
減：備抵呆帳 Less: Allowance for credit losses	(284,113)	(13,899)
承受擔保品淨額 Subtotal	2,159,602	2,603,463
存出保證金 Refundable deposits	1,100,910	1,208,267
遞延費用(附註十七及十八) Deferred charges (Notes (17) and (18))	17,425,751	21,881,045
遞延所得稅資產(附註十九) Deferred tax assets (Note (19))	3,475,851	4,063,961
非營業資產淨額(附註九) Non-operating assets, net (Note (9))	1,312,682	1,458,537
質押定期存單 Pledged certificates of time deposits	67,996	69,560
暫付及待結轉帳項 Customer advance and accounts awaiting clearance	83,220	-
營業保證金及交割結算基金 Operating guaranty and settlement funds	62,862	65,906
買入選擇權權利金 Premium from purchase of options	1,190	-
合計 Total	\$ 82,421,630	\$ 88,635,404

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 leased or idle land or buildings. Details are as follows:

	92.12.31 December 31, 2003	91.12.31 December 31, 2002
成本 Cost		
土地 Land	\$ 55,370	\$ 56,157
房屋及建築 Buildings	120,664	176,910
小計 Subtotal	176,034	233,067
重估增值 Revaluation appreciation		
土地 Land	1,185,719	1,277,824
房屋及建築 Buildings	1,678	1,678
小計 Subtotal	1,187,397	1,279,502
成本及重估增值 Cost plus revaluation appreciation	1,363,431	1,512,569
減：累計折舊 Less: Accumulated depreciation	(50,749)	(54,032)
淨額 Net	\$ 1,312,682	\$ 1,458,537

上述土地中，截至九十二年底及九十一年底均計有109,606千元遭侵佔，目前已洽請佔用人承租承購或予以標售中。

As of December 31, 2003 and 2002, \$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

	92.12.31 December 31, 2003	91.12.31 December 31, 2002
央行存款 Central Bank deposits	\$ 326,417	228,062
銀行同業存款 Deposits from other banks	609,411	681,147
銀行同業拆放 Call loans from banks	52,304,853	34,066,855
透支銀行同業 Bank overdrafts	1,403,188	1,398,904
合計 Total	\$ 54,643,869	36,374,968

10. 應付款項

10. Payables

	92.12.31 December 31, 2003	91.12.31 December 31, 2002
應付利息 Interest payable	\$ 2,868,346	\$ 3,691,475
應付帳款 Accounts payable	3,855,446	3,937,839
承兌匯票 Bankers' acceptances	3,107,772	2,409,657
應付費用 Accrued expenses	1,168,322	1,287,711
應付代收款 Proceeds collected on behalf of others	1,249,374	648,627
應付遠匯款－外幣 Forward contract payables - foreign currency	12,338,760	2,890,765
應收出售遠匯款 Foreign exchange forward contract receivables	(12,101,058)	(2,773,419)
其他應付款 Other payables	5,676,440	6,207,405
合計 Total	\$ 18,163,402	\$ 18,300,060

11. 存款、匯款及金融債券

11. Deposits, Remittances and Financial Debentures

	92.12.31 December 31, 2003	91.12.31 December 31, 2002
儲蓄存款 Savings deposits	\$ 422,848,624	\$ 379,876,109
定期存款 Time deposits	244,749,682	283,450,420
活期存款 Demand deposits	118,483,963	96,734,368
支票存款 Checking deposits	23,076,389	22,072,225
匯款 Remittances	14,783,078	14,210,425
金融債券 Financial debentures	17,648,600	17,739,000
合計 Total	\$ 841,590,336	\$ 814,082,547

12. 長期負債

12. Long-Term Debt

	92.12.31 December 31, 2003	91.12.31 December 31, 2002
撥入放款基金 Funds appropriated for loans	\$ 5,812,178	\$ 9,027,092
土地增值稅準備 Reserve for land value appreciation tax	1,933,417	1,985,688
應計退休金負債 Accrued pension liabilities	301,982	312,688
合計 Total	\$ 8,047,577	\$ 11,325,468

13. 其他負債

13. Other Liabilities

	92.12.31 December 31, 2003	91.12.31 December 31, 2002
保證責任準備 Reserve for guarantees	\$ 220,869	208,803
買賣票券損失準備 Reserve for trading loss	170	170
違約損失準備 Reserve for default loss	41,460	37,553
意外損失準備 Reserve for accidental loss	9,955	7,153
存入保證金 Guarantee deposit-in	951,241	876,817
暫收及待結轉帳項 Temporary collection and account awaiting clearance	-	5,649
賣出選擇權權利金 Options sold	1,075	-
合計 Total	\$ 1,224,770	1,136,145

14. 股東權益

14. Stockholders' Equity

(1) 資本公積

(1) Capital Surplus

	92.12.31 December 31, 2003	91.12.31 December 31, 2002
股本溢價 Additional paid-in capital	\$ 3,312,256	\$ 3,359,985
土地重估增值 Land revaluation appreciation	1,517,139	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	56,133	48,763
合計 Total	\$ 4,924,076	\$ 5,022,115

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。

(2) 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。

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.

(2) 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

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。

本行民國九十一年度為累積虧損，故無需揭露員工紅利及董監事酬勞等資訊，另九十二年度之員工紅利及董監事酬勞分派數，尚待本行董事會議決，相關資訊可俟相關會議召開後至公開資訊觀測站等管道查詢之。

法定盈餘公積未達資本總額前，最高現金盈餘分配不得超過資本總額之百分之十五。

依證券暨期貨管理委員會之規定，前述所提之特別盈餘公積如屬前期累積之股東權益減項金額，自前期未分配盈餘提列之相同數額之特別盈餘公積不得分派。嗣後股東權益減項數額有迴轉時，得就迴轉部分分派盈餘。

(3) 庫藏股票

A. 本行因證券交易法第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，截至民國九十二年底止，自買回之日起三年內逾期末轉讓者，視為本行未發行股份，而辦理註銷登記45,185,000股，未註銷之股數計54,815,000股。

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

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 2002, the Bank had accumulated losses and therefore there is no disclosure of employee bonuses and remuneration to directors and supervisors. The proposal for earnings distribution for 2003 has yet to be presented in the shareholders' meeting. Information regarding earnings distribution can be found on the market observation post system after the related meetings are held.

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 has recovered.

(3) Treasury Stock

A. As of December 31, 2003, the Bank repurchased 100,000,000 shares for transfer to employees. Treasury Shares not transferred within 3 years of purchased are considered undistributed. Registered canceled treasury shares totaled 45,185,000 shares. Un-canceled shares totaled 54,815,000 shares. The repurchase complied with No.2 of Article 28 of the Banking Law.

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 2000 and December 31, 2000 as the

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。

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. 員工權益補償金

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

16. 不良債權損失

本行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，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。

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.

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

15. 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 interest of joint savings reserve amounted to \$6,566,678, reflected as deferred charges. The amortization started from January 1998 and as of December 31, 2002, the full balance of deferred expense was amortized.

16. Loss on Sale of Non-Performing Loans

According to Article 15, Paragraph 5 of Law Governing 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

另本行於民國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，出售損失依 金融機構合併法第15條第5項及財政部台財融(三)字第 0913000051號函規定分五年攤銷，即自民國九十一年十二月至九十六年十二月按月攤銷。

九十二年度及九十一年度，上列不良債權損失分別計攤銷4,487,074千元及485,638千元(帳列各項提存)，截至九十二年底及九十一年底未攤銷金額分別為17,423,702千元及 21,846,456千元。

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. According to Article 15, Paragraph 5 of Law Governing Merger of Financial Institutions and SFC Letter Ruling (3) 0913000051, the loss on disposal was amortized monthly over five years, from December 2002 to December 2007.

As of December 31, 2003 and 2002, amortization of the above non-performing loans amounted to \$4,487,074 and \$485,638(reflected under provisions for allowances and reserves), respectively. As of December 31, 2003 and 2002, the unamortized balance amounted to \$17,423,702 and

17. 所得稅

17. Income Taxes

	92.12.31 December 31, 2003	91.12.31 December 31, 2002
(1) 遞延所得稅資產產生原因：		
(1) Deferred tax assets 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	\$ 19,087	\$ 17,410
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	153,893	147,091
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	1,265,255	1,283,885
虧損扣抵所產生之所得稅影響數 Income tax effect from loss carryforwards	3,750,240	3,409,712
未扣抵投資抵減稅額之認列所產生之所得稅影響數 Deductible temporary difference due to recognition of unused investment tax credits	-	10,307
累積換算調整數之可減除暫時性差異 Deductible temporary difference from cumulative translation adjustments	4,321	432
	<u>\$ 5,192,796</u>	<u>\$ 4,868,837</u>
(2) 遞延所得稅資產	\$ 5,192,796	4,868,837
(2) Deferred income tax assets		
備抵評價－遞延所得稅資產 Allowance valuation for deferred income tax assets	(1,716,945)	(804,876)
遞延所得稅資產淨額 Net deferred income tax assets	<u>\$ 3,475,851</u>	<u>4,063,961</u>

(3) 本行民國九十二年度及九十一年度之所得稅計算如下：

(3) Calculation of income tax for 2003 and 2002 is as follows:

	92年度 FY2003	91年度 FY2002
稅前淨利依稅法規定稅率(25%)計算之所得稅 Income tax computed by statutory tax rate (25%)	\$ 244,449	\$ 31,683
永久性差異 Permanent differences:		
停徵之證券交易所所得 Securities transaction tax suspended	(75,835)	36,913
國際金融業務分行盈餘 Net income from OBU operation	(105,972)	(92,473)
迴轉買入票券跌價損失 Recovery of allowance for decline in marketable securities	(65,889)	(10,059)
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	(1,971)	(18,815)
依權益法認列之投資損(益) Loss (gain) on investment recognized under the equity method	(5,707)	383,321
其他 Others	2,213	(28,414)
暫時性差異 Temporary differences:		
提列意外損失準備 Provisions for reserve of contingent loss	1,677	1,497
攤提退休金費用 Amortization of pension expense	6,802	3,684
備抵呆帳(沖銷)超限 Allowance for credit loss over limit	(18,630)	665,626
虧損扣抵 Prior years' loss carryforwards	-	(923,315)
當期應納所得稅 Current income tax expense	(18,863)	49,648
減：暫時性差異 Less: Temporary differences	10,151	252,508
遞延所得稅資產增加 Increase in deferred tax assets	(304,578)	-
備抵評價－遞延所得稅資產增加 Allowance valuation of deferred tax assets	912,069	804,876
未分配盈餘加徵10%稅額 10% surtax on unappropriated earnings	271,100	(6,348)
未扣抵投資抵減之稅額 Tax on unused investment tax credits	-	-
迴轉以前年度認列之債券前手息所得稅 Reversal of prior year's recognition of bond interest tax	(42,000)	-
以前年度所得稅調整 Adjustment to prior years' income tax	40,228	(10,923)
所得稅費用 Income tax expense	\$ 868,107	\$ 1,089,761

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。另八十七年度至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。其中八十六年度至八十九年度營利事業所得稅結算申報經核定共應補繳前手息稅額86,846千元，本行不服，業已依法提起行政救濟，有關債券前手息之爭議，按銀行公會與國稅局和解結果依相對扣繳稅額之退抵比例65%估列所得稅，並已作適當之會計處理。另九十年度至九十一年度債券前手息應補繳稅額亦已估計入帳。

The Bank's tax returns have been approved by the Tax Authority and Taiwan Audit Bureau through the year 1997 (July 1, 1996 to June 30, 1997). The Bank's tax returns through the years 1998 to 2000 have been approved by the Taipei Tax Bureau. Additional bond-interest taxes were assessed for the years from 1997 through 2000, totaling \$86,846. The Bank has filed for administrative relief. Accounting treatment has been completed to comply to the agreement between Bank Association and National Tax Administration, with 65% of income tax withheld. Additional tax amounts paid for bond-interest for the years 2001 and 2002 have been calculated and recognized.

(4) 兩稅合一相關資訊：

(4) Imputation Credit Account And Deductible Ratio:

	92.12.31 December 31, 2003	91.12.31 December 31, 2002
股東可扣抵稅額 Stockholders' imputation credit account	\$ 688,899	660,871

	92.12.31 December 31, 2003	91.12.31 December 31, 2002
	預計 estimated	實計 actual
股東可扣抵比率 Stockholders' deductible ratio	33.33%	0%

未分配盈餘相關資訊：Information regarding unappropriated earnings:

	92.12.31 December 31, 2003	91.12.31 December 31, 2002
八十七年度以前 Before 1998	\$ -	-
八十七年度以後 After 1998	99,130	(936,915)
合計 Total	\$ 99,130	(936,915)

18. 退休金

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

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

九十二年度及九十一年度提撥退休準備金分別為354,127千元及360,052千元，孳息分別為23,353千元及28,814千元。

退休準備金以勞工退休準備金監督委員會名義存儲於中央信託局，按薪資總額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%，九十二年三月起調整為 11.5%，截至

18. 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 2003 and 2002, provisions for pension reserve amounted to \$354,127 and \$360,052, respectively. Interest yield amounted to \$23,353 and \$28,814, 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 increased to 12%. In June 2002, contribution ratio increased to 11.3%. In March 2003, contribution ratio

民國九十二年底及九十一年底累積金額分別為1,857,513千元及1,480,033千元。

本行於民國九十二年度及九十一年度計算退休金成本所用之精算假設如下：

increased to 11.5%. As of December 31 2003 and 2002, balance of the fund amounted to \$1,857,513 and \$1,480,033, respectively.

In 2003 and 2002, actuarial assumptions for pension cost are the following:

	92年度 FY2003	91年度 FY2002
退休金給付義務所用之折現率 Discount rate	3.00%	3.50%
未來薪資水準增加率 Future salary increase rate	1.50%	1.75%
退休基金資產預期報酬率 Projected rate of return on pension fund assets	3.00%	3.50%

本行九十二年底及九十一年底提撥狀況與帳載退休金負債調節如下：

As of December 31, 2003 and 2002, reconciliation between funded status and accrued pension liabilities per books was the following:

	92.12.31 December 31, 2003	91.12.31 December 31, 2002
給付義務：Benefit obligation:		
既得給付義務 Vested benefit obligation	\$ (801,515)	\$ (796,088)
非即得給付義務 Non-vested benefit obligation	(1,158,334)	(681,737)
累積給付義務 Accumulated benefit obligation	(1,959,849)	(1,477,825)
未來薪資增加影響數 Effect of future salary increase	(403,884)	(345,169)
預計給付義務 Projected benefit obligation	(2,363,733)	(1,822,994)
退休基金資產公平市價 Fair value of pension fund assets	1,857,513	1,489,152
提撥狀況 Funded status	(506,220)	(333,842)
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	204,238	21,154
(應計退休金負債)／預付退休金 Accrued pension liabilities	\$ (301,982)	\$ (312,688)

民國九十二年及九十一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 2003 and 2002, components of net pension cost were the following:

	92年度 FY2003	91年度 FY2002
服務成本 Service cost	377,360	380,717
利息成本 Interest cost	63,288	57,979
退休基金資產實際報酬 Actual return on pension plan assets	\$ (14,234)	\$ (38,409)
退休基金資產(損)益 Loss on pension plan assets	(45,082)	(13,439)
退休基金資產預期報酬 Projected return on pension plan assets	(59,316)	(51,848)
淨退休金成本 Net pension cost	381,332	386,848

截至民國九十二年底及九十一年底，本行職工退休辦法之既得給付分別為1,029,378千元及1,075,201千元。

As of December 31, 2003 and 2002, vested benefit of the employee pension plan amounted to \$1,029,378 and \$1,075,201, respectively.

19. 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。本行民國九十二年底及九十一年底計算每股盈餘之普通股加權平均流通在外股數均為3,080,907 千股。

20. 金融商品相關資訊

20. 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	92.12.31 December 31, 2003		91.12.31 December 31, 2002	
	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 Foreign exchange forward contracts	\$ 533,851	\$ 3,869	\$ 204,325	\$ 7,147
選擇權 Options	33,998	341	-	-
非交易目的 Non-trading:				
遠期外匯 Foreign exchange forward contracts	5,507,281	-	3,989,387	17,351
無本金交割遠期外匯 Non-delivery forward contracts	204,135	662	343,946	4,779
資產交換 Asset-backed swaps	4,359,139	14,261	3,884,926	22,072
換匯 Currency swaps	12,254,755	201,508	1,187,298	2,085
選擇權 Options	286,405	1,510	-	-

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。

19. Earnings Per Share

EPS is calculated by dividing net income by the weighted-average shares outstanding during the period. As of December 31, 2003 and 2002, the number of weighted-average shares outstanding was 3,080,907,000 shares.

Amount of credit risk refers to contracts of positive fair value on the balance sheet date, representing the Bank's possible loss in the event of non-performance by counterparties to contracts of financial instruments. However, should a party to transaction be a client of the Bank, procedures of credit evaluation and authorization will be performed and transactions will be confined within lines of credit granted. If deemed necessary, the Bank requests sufficient collaterals from counterparties. If a party to transaction is a financial institution, credit lines are provided according to its worldwide ranking and credit rating, and transactions are limited therein. As a consequence, the Bank deems the likelihood of default as fairly remote.

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 insignificant. Accordingly,

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：

期間 Term	92.12.31 December 31, 2003	91.12.31 December 31, 2002
	金額 Amount	金額 Amount
一年內 Within one year	HKD 600	USD 207 JPY 29,668

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，九十二年度及九十一年度產生兌換損失分別為11,239千元及12,235千元。

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。

market risk is remote.

C. Liquidity Risk, Cash Flow Risk, Amount, Period and Uncertainty Future Cash Demand

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 future cash demand due to financial derivative transactions is the following:

Since the above future demand for cash is estimated, it is highly affected by 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 2003 and 2002, exchange loss amounted to \$11,239 and \$12,235, respectively.

E. Non-Trading Financial Derivatives

Non-trading financial derivatives are applied primarily to hedge against exchange and interest rate risks from the Bank's foreign-denominated 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.

Valuation methods to establish fair value of trading or non-trading financial derivatives held or issued by the Bank are the same, except that market prices of non-trading derivatives are for reference purpose only and are not recorded.

(2) 金融商品之公平價值

(2) Fair Value of Financial Instruments

	92.12.31 December 31, 2003	
	帳面價值 Book value	公平價值 Fair value
金融資產 Financial Assets		
交易目的之金融資產 Trading financial assets:		
遠期外匯 Foreign exchange forward contracts	\$ 109,169	\$ 108,919
買入選擇權 Options	115	115
非交易目的之金融資產 Non-trading financial assets:		
遠期外匯 Foreign exchange forward contracts	3,378,044	3,379,617
資產交換 Asset-backed swaps	-	4,462,575
換匯 Currency swaps	7,684,297	7,670,650
買入選擇權 Options purchased	1,075	1,075
公平價值與帳面價值相等之金融資產 Book value equal to fair value	891,459,269	891,459,269
買入票券及營業證券 Bills purchased and marketable securities	35,919,332	37,316,551
長期投資 Long-term equity investments	4,423,414	6,580,134
金融資產合計數 Total financial assets	\$ 942,974,715	\$ 950,978,905
金融負債 Financial Liabilities		
交易目的之金融負債 Trading financial liabilities:		
遠期外匯 Foreign exchange forward contracts	\$ 435,519	\$ 435,983
非交易目的之金融負債 Non-trading financial liabilities:		
換匯 Currency swaps	4,348,175	4,333,880
遠期外匯 Foreign exchange forward contracts	2,149,103	2,151,606
無本金交割遠期外匯 Non-delivery forward contracts	203,988	203,756
賣出選擇權 Options sold	1,075	1,075
公平價值與帳面價值相等之金融負債 Book value equal to fair value	933,130,969	933,130,969
金融負債合計 Total financial liabilities	\$ 940,268,829	\$ 940,257,269

	91.12.31 December 31, 2002	
	帳面價值 Book value	公平價值 Fair value
金融資產 Financial Assets		
交易目的之金融資產 Trading financial assets:		
遠期外匯 Foreign exchange forward contracts	\$ 134,189	\$ 134,227
非交易目的之金融資產 Non-trading financial assets:		
遠期外匯 Foreign exchange 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 Book value equal to fair value	843,394,187	843,394,187
買入票券及營業證券 Bills purchased and marketable securities	35,077,433	37,071,001
長期投資 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 Foreign exchange forward contracts	\$ 77,011	\$ 76,843
非交易目的之金融負債 Non-trading financial liabilities:		
遠期外匯 Foreign exchange 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 Book value equal to fair value	888,445,333	888,445,333
金融負債合計 Total financial liabilities	\$ 891,235,551	\$ 891,235,427

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 determined by their face value on the balance sheet. Since such instruments will mature with short notice, the face value is a reasonable basis in establishing the fair value. 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 traded, financial or other information will be used to establish their fair values.
- D. Fair value of long-term liabilities is estimated by present value of expected cash flows. Discount rate is based on rates of equivalent loans available elsewhere; that is, loans with similar maturity date and terms.
- 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

Since the Bank provides guarantee endorsements and commercial letters of credit as guarantee, it has substantial credit commitments with most of credit commitments confined within one year. Further, the Bank issues credit cards and has loan commitments accordingly.

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

	92.12.31 December 31, 2003	91.12.31 December 31, 2002
保證及信用狀承諾 Guarantees and letters of credit	\$ 26,591,359	\$ 24,130,862
信用卡授信承諾 Commitments for credit cards	12,980,406	32,068,560
	\$ 39,571,765	\$ 56,199,422

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 such financial instruments are not settled prior to maturity, contract amount does not represent cash outflow in the future; that is, demand for cash in the future is lower than the contract amount. If lines of credit are reached and collateral or other guarantees are completely written off, credit risk is equivalent to contract amount, which is the maximum possible loss to the Bank. However, prior to providing loans, guarantee endorsements, and commercial letters of credit, the Bank performs strict credit review and grants appropriate lines of credit based upon review results.

Collateral is not required in credit card commitments, yet the Bank periodically evaluates credit rating of cardholders and adjusts cardholders' 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.

There is no concentration of credit risk in terms of a single client, a party to transaction, or clients being in one single industry, except for clients being located in nearby regions with similar economic characteristics. Amount of contracts with concentration of credit risk is as follows:

	92.12.31 December 31, 2003	91.12.31 December 31, 2002
放款－依地方區域分 Loans - by region:		
國內 Domestic	\$ 617,607,069	\$ 609,024,859
東南亞 Southeast Asia	1,107,077	1,245,513
總計 Total	\$ 618,714,146	\$ 610,270,372
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 Electric and electronics manufacturing	\$ 41,628,268	\$ 48,465,299
綜合零售業 Retail	34,773,954	36,741,113
總計 Total	\$ 76,402,222	\$ 85,206,412

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 Commercial 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 (accounted for under the cost method starting from December 26, 2002)
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

	92.12.31 December 31, 2003		91.12.31 December 31, 2002	
	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	\$ 120,751	0.19	\$ 68,054	0.15
土地銀行 Land Bank of Taiwan	11,529	0.02	6,016	0.01
第一銀行 The First Commercial Bank	3,905	0.01	3,144	0.01
華南銀行 Hua Nan Commercial Bank	6,777	0.01	8,738	0.02
彰化銀行 Chang Hwa Commercial Bank	6,338	0.01	5,039	0.01
合計 Total	\$ 149,300	0.24	\$ 90,991	0.20

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

	92.12.31 December 31, 2003		91.12.31 December 31, 2002	
	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	\$ 1,078	-	\$ 374	-
第一銀行 The First Commercial Bank	230	-	4,490	0.01
華南銀行 Hua Nan Commercial Bank	530	-	2,868	0.01
彰化銀行 Chang Hwa Commercial Bank	3,818	0.01	22,619	0.06
合計 Total	\$ 5,656	0.01	\$ 30,351	0.08

關係人交易之銀行同業存款利率，與非關係人並無差異。

Interest rates are the same as those with general clients.

(3) 銀行同業拆放

(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
92年度 FY2003				
臺灣銀行 Bank of Taiwan	\$ 1,359,920	\$ 1,359,920	\$ 2,957	1.1%-1.57%
土地銀行 Land Bank of Taiwan	353,069	302,072	338	1%-1.26%
華南銀行 Hua Nan Commercial Bank	886,448	849,950	3,339	0.65%-1.34%
彰化銀行 Chang Hwa Commercial Bank	4,060,361	2,393,459	24,091	0.97%-1.48%
第一銀行 The First Commercial Bank	2,819,957	2,061,333	17,243	1%-2.65%
合計 Total	\$ 9,479,755	\$ 6,966,734	\$ 47,968	
91年度 FY2002				
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 Commercial 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	

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
92年度 FY2003				
臺灣銀行 Bank of Taiwan	\$ 3,232,810	\$ 1,461,914	\$ 24,067	0.85%-1.36%
土地銀行 Land Bank of Taiwan	696,059	421,575	1,148	1.05%-1.62%
彰化銀行 Chang Hwa Commercial Bank	9,143,222	7,543,136	66,811	0.93%-1.39%
第一銀行 The First Commercial Bank	3,284,807	1,869,890	28,647	0.70%-1.3475%
華南銀行 Hua Nan Commercial Bank	6,025,284	2,685,740	36,462	0.925%-1.365%
合計 Total	\$ 22,382,182	\$ 13,982,255	\$ 157,135	
91年度 FY2002				
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%
彰化銀行 Chang Hwa Commercial Bank	10,818,640	6,935,191	98,180	1.22%-2.30%
第一銀行 The First Commercial Bank	10,055,817	2,294,203	58,178	1.38%-2.31%
華南銀行 Hua Nan Commercial Bank	11,827,569	6,217,680	88,226	1.41%-2.3%
合計 Total	\$ 40,570,114	\$ 18,997,952	\$ 283,671	

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

	92.12.31 December 31, 2003		91.12.31 December 31, 2002	
	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.	\$ 1,308	-	\$ 7,116	-
倍立證券投資信託(股)公司 Barits Securities Investment & Trust Co., Ltd.	95,278	0.01	160,774	0.02
台企保險代理人(股)公司 Taiwan Business Bank Insurance Agency Co., Ltd.	21,678	-	-	-
其他關係人 Others	2,647,647	0.31	2,052,802	0.25
合計 Total	\$ 2,765,911	0.32	\$ 2,220,692	0.27

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
92年度 FY2003					
財政部 Ministry of Finance, R.O.C.	\$ 490,669	407,127	16,796	4.65%	係公共設施保留地貸款 Loan for land reserved for public
其他關係人 Others	16,364,217	10,786,381	370,071	2.175%-11.545%	
合計 Total	\$ 16,854,886	11,193,508	386,867		
91年度 FY2002					
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	21,011,695	17,448,238	662,727	2.6%-11.775%	
合計 Total	\$ 37,317,246	20,799,241	1,176,947		

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)。

(VI) Pledged Assets

Please refer to Notes (4) for more details.

(七) 重大承諾事項及或有事項

(VII) Significant Commitments and Contingencies

1. 截至九十二年底及九十一年底，本行計有下列重大之承諾事項及或有負債：

1. As of December 31, 2003 and 2002, significant commitments and contingencies are the following:

	92.12.31 December 31, 2003	91.12.31 December 31, 2002
應付保管有價證券 Marketable securities held for custody	\$ 67,113,441	51,309,294
受託代收款項 Bills collected for others	111,417,309	110,438,154
受託代放款項 Bills lent for others	9,802,057	8,509,289
保證及信用狀款項 Guarantees and letters of credit	26,591,359	24,130,862
存入保證品 Collaterals received	48,653	74,823
出售附買回條件之票券 Bonds sold under repurchase agreements	407,976	306,671
信託負債 Trust liabilities	25,827,560	16,007,798
受託代售旅行支票 Travelers' check in custody for sale	597,017	628,011
應付保證票據 Promissory notes issued	890,600	1,323,500
應付保管品 Items held for custody	14,492,117	14,091,027
受託承銷印花稅票 Securities underwritten and stamp tax receipt	1,003	2,548
受託經理政府登錄公債 Registered government bonds for sale	12,515,800	9,133,000

2. 本行於民國九十二年底及九十一年底以營業租賃方式承租之存出保證金分別為841,544千元及841,784千元，其未來支付租金支出總額明細分別如下：

期間 Period	金額 Amount
93.01.01~93.12.31 01.01.2004~12.31.2004	\$ 299,011
94.01.01~94.12.31 01.01.2005~12.31.2005	221,391
95.01.01~95.12.31 01.01.2006~12.31.2006	129,188
96.01.01~96.12.31 01.01.2007~12.31.2007	79,070
97.01.01~97.12.31 01.01.2008~12.31.2008	49,882
合計 Total	<u>\$ 778,542</u>

九十七年十二月三十一日(含)以後年度應支付之租金總額約9,563千元，按九十二年十二月三十日郵局一年期定期存款利率1%折算之現值約為9,098千元。

3. 本行民國九十二年底及九十一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
93.01.01~93.12.31 01.01.2004~12.31.2004	\$ 24,810
94.01.01~94.12.31 01.01.2005~12.31.2005	14,724
95.01.01~95.12.31 01.01.2006~12.31.2006	9,353
96.01.01~96.12.31 01.01.2007~12.31.2007	6,670
97.01.01~97.12.31 01.01.2008~12.31.2008	2,367
合計 Total	<u>\$ 57,924</u>

4. 截至九十二年底及九十一年底，本行尚未結清之重要工程及採購合約總價款分別計438,545千元及652,575千元，尚未支付價款分別計265,079千元及391,787千元。

2. As of December 31, 2003 and 2002, refundable deposits for operating leases amounted to \$841,544 and \$841,784, respectively. Estimated future rents are as follows:

Total rents after December 31, 2008 (included) are \$9,563, and the present value as of December 31, 2003, discounted by one-year postal time-deposit rate, 1%, amounted to \$9,098.

3. As of December 31, 2003 and 2002, 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, 2003 and 2002, major constructions in progress and purchases amounted to \$438,545 and \$652,575, respectively; of which \$265,079 and \$391,787, respectively, remained unpaid.

5. 本行信託部辦理銀行法及信託業法規定之信託業務之規劃、管理及營業，暨指定用途信託資金投資國內外有價證券及基金之信託保管業務。截至民國九十二年底止，信託財產投資明細如下：

5. The Bank's trust department plans, manages, and operates trust services in accordance to Banking Law and Trust Law. Special purpose funds are used to invest in marketable securities and the Bank also manages trusts for funds. As of December 31, 2003, balance sheet and property accounts of the trust accounts are as follows:

信託帳資產負債表 Trust Balance Sheet			
信託資產 Trust assets		信託負債 Trust liabilities	
短期投資 Short-term investments	\$ 25,275,378	信託資本 Trust capital	\$ 25,827,560
不動產 Real estate	552,182		
信託資產總額 Total trust assets	<u>\$ 25,827,560</u>	信託負債總額 Total trust liabilities	<u>\$ 25,827,560</u>

信託帳財產目錄 Trust Property Accounts	
投資項目 Investments in	
短期投資 Short-term investments	
基金 Funds	\$ 25,275,378
不動產 Real estate	
土地 Land	552,182
合計 Total	<u>\$ 25,827,560</u>

(八) 其他：銀行財務報表之揭露

(VIII) Others: Disclosures Required for Bank Financial Statements

1. 放款及墊款

1. Loans and advances

	92.12.31 December 31, 2003	91.12.31 December 31, 2002
國內放款及墊款 Domestic loans and advances		
民營企業 Private businesses	\$ 301,012,465	\$ 302,175,151
公營企業 State enterprises	43,162,942	40,098,651
政府機關 Governmental institutions	100,247,998	86,132,583
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	912,446	932,651
私人 Individuals	171,282,845	172,005,449
金融機構 Financial Institutions	1,655,476	4,039,140
其他 Others	609,463	151,140
小計 Subtotal	<u>618,883,635</u>	<u>610,534,765</u>
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	17,765,154	14,574,123
小計 Subtotal	<u>17,765,154</u>	<u>14,574,123</u>
合計 Total	<u>\$ 636,648,789</u>	<u>\$ 625,108,888</u>

停止計提應收利息之放款及墊款九十二年底及九十一年底金額分別為66,723,640千元及67,438,586千元，未計提之應收利息分別為3,663,128千元及3,702,378千元。

As of December 31, 2003 and 2002, non-performing loans (interest accrual suspended) amounted to \$66,723,640 and \$67,438,586, respectively. Interest accrued on such loans amounted to \$3,663,128 and \$3,702,378, respectively.

2. 備抵呆帳

2. Allowance for Credit Losses

	92.12.31 December 31, 2003	91.12.31 December 31, 2002
期初餘額 Beginning Balance	\$ 12,321,201	\$ 9,587,816
本期提列呆帳費用 Bad debts expense	3,551,822	6,239,613
沖銷放款及墊款金額 Charge-Offs and Advances	(3,890,786)	(3,791,739)
匯差 Exchange differences	(2,539)	(143)
收回已沖銷之放款及墊款金額 Recovery of Charge-Offs and Advances	283,116	285,654
期末餘額 Ending Balance	\$ 12,262,814	\$ 12,321,201

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. Amount of Interest-Yielding Assets, Interest-Bearing Liabilities, and Current Average Interest Rate are as Follows:

	92.12.31 December 31, 2003		91.12.31 December 31, 2002	
	平均值 Average Amount	平均利率 Average Interest	平均值 Average Amount	平均利率 Average Interest
資產 Assets				
現金－買入定期存單 Cash-Negotiable Certificates of Time Deposits	55,824,333	0.19%	47,248,805	1.32%
存拆放銀行同業 Due from and Call Loans to Banks	57,726,141	1.40%	47,960,267	2.00%
存放央行 Deposits with the Central Bank	33,765,638	1.37%	31,522,089	2.04%
買入票券(含債券) Marketable Securities (including Bonds)	41,042,388	2.47%	37,006,697	3.22%
放款及墊款 Loans	611,997,022	3.84%	601,933,161	5.12%
負債 Liabilities				
央行存款 Deposits from the Central Bank	301,717	- %	252,088	- %
銀行同業存款 Deposits from Other Banks	43,175,504	1.19%	30,821,860	1.62%
活期性存款(含外匯) Demand Deposits(including foreign currency)	267,540,193	0.58%	237,154,415	1.40%
公庫存款 Government Deposits	5,101,613	0.81%	3,870,556	1.61%
定期存款(含外匯) Time Deposits(including foreign currency)	162,711,570	1.27%	154,577,969	2.26%
郵匯局轉存款 Postal Deposits Transferred	109,200,446	1.47%	134,700,173	2.57%
定期儲蓄存款 Time Saving Deposits	251,971,280	1.51%	230,965,384	2.73%
金融債券 Financial Debentures	17,422,927	3.35%	25,374,537	4.24%
央行融資 Loans from the Central Bank	-	- %	9,305	2.51%
撥入放款基金 Funds Appropriated for Loans	8,475,769	1.41%	8,376,344	1.63%

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:

	92.12.31 December 31, 2003							
	六月個內 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
資產 Assets								
現金 Cash	\$ 12,510,969	\$ 12,510,969	\$ -	\$ -	\$ -	\$ -	\$ 12,510,969	\$ 12,510,969
現金-買入定期存單 Cash-Negotiable Certificates of Time Deposits	44,018,096	44,018,096	11,976,307	11,976,307	7,000,000	7,000,000	62,994,403	62,994,403
存拆放銀行同業 Due from and call loans to banks	63,094,221	63,094,221	-	-	-	-	63,094,221	63,094,221
存放央行 Deposits with the Central Bank	15,600,201	15,600,201	-	-	19,105,596	19,105,596	34,705,797	34,705,797
買入票券(含債券) Marketable Securities	21,944,848	21,944,848	1,909,953	1,909,953	12,067,167	12,064,531	35,921,968	35,919,332
買匯貼現及放款 Exchange bills negotiated, Notes discounted, and loans	137,308,915	137,308,915	68,996,894	68,996,894	430,342,980	428,630,952	636,648,789	634,936,761
合計 Total	\$ 294,477,250	\$ 294,477,250	\$ 82,883,154	\$ 82,883,154	\$ 468,515,743	\$ 466,801,079	\$ 845,876,147	\$ 844,161,483
負債 Liabilities								
央行存款 Deposits from the Central Bank	\$ 326,417	\$ 326,417	\$ -	\$ -	\$ -	\$ -	\$ 326,417	\$ 326,417
銀行同業存款 Due from Other Banks	54,316,267	54,316,267	-	-	1,185	1,185	54,317,452	54,317,452
活期性存款(含外匯) Demand Deposits	302,113,432	302,113,432	-	-	-	-	302,113,432	302,113,432
公庫存款 Government Deposits	4,301,116	4,301,116	928,000	928,000	-	-	5,229,116	5,229,116
定期存款(含外匯) Time Deposits	44,188,262	44,188,262	21,421,355	21,421,355	68,413,479	68,413,479	134,023,096	134,023,096
郵匯局轉存款 Postal Deposits Transferred	13,779,659	13,779,659	19,438,318	19,438,318	77,508,609	77,508,609	110,726,586	110,726,586
定期儲蓄存款 Time Saving Deposits	43,517,841	43,517,841	47,941,941	47,941,941	165,606,645	165,606,645	257,066,427	257,066,427
金融債券 Financial Debentures	3,600	3,600	-	-	17,645,000	17,645,000	17,648,600	17,648,600
撥入放款基金 Funds Appropriated for Loans	89,200	89,200	141,150	141,150	5,581,827	5,581,827	5,812,177	5,812,177
合計 Total	\$ 462,635,794	\$ 462,635,794	\$ 89,870,764	\$ 89,870,764	\$ 334,756,745	\$ 334,756,745	\$ 887,263,303	\$ 887,263,303

	91.12.31 December 31, 2002							
	六月個內 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
資產 Assets								
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
存拆放銀行同業 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(含債券) Marketable Securities	15,267,974	15,267,974	4,433,852	4,433,852	15,642,479	15,375,607	35,344,305	35,077,433
買匯貼現及放款 Exchange bills negotiated, Notes discounted, and loans	128,423,291	128,423,291	55,509,083	55,509,083	441,176,514	439,386,548	625,108,888	623,318,922
合計 Total	\$ 239,269,640	\$ 239,269,640	\$ 68,842,935	\$ 68,842,935	\$ 483,688,100	\$ 481,631,262	\$ 791,800,675	\$ 789,743,837
負債 Liabilities								
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
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

5. 用人、折舊、折耗及攤銷費用彙總說明：

5. Personnel, Depreciation, Depletion, and Amortization Expense

性質別 Nature	功能別 Categorized as:	92年度 FY2003			91年度 FY 2002		
		屬於營業成本者 Operating cost	屬於營業費用者 Operating expense	合計 Total	屬於營業成本者 Operating cost	屬於營業費用者 Operating expense	合計 Total
用人費用 Personnel Expenses							
薪資費用 Salary Expense		109,342	4,613,085	4,722,427	102,321	4,424,689	4,527,010
勞健保費用 Health and Labor Insurance Expense		7,115	266,982	274,097	5,501	259,507	265,008
退休金費用 Pension Expense		9,528	377,586	387,114	8,830	382,982	391,812
其他用人費用 Other Expense		510	51,408	51,918	720	148,796	149,516
折舊費用 Depreciation Expense		17,095	466,628	483,723	13,351	513,850	527,201
折耗費用 Depletion Expense		-	-	-	-	-	-
攤銷費用 Amortization Expense		569	11,925	12,494	133	7,163	7,296

(九) 附註揭露事項

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.
- (3) Marketable securities held as of December 31, 2003:

 單位：新台幣千元 / 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, 2003				備註 Footnote
				股數 Shares	帳面金額 Book value	持股比率 Rate	市價(註) Market value	
本公司 Taiwan Business Bank, Ltd.	聯合建業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 investments	3,353,490	41,306	30.0000	41,306	
"	倍立證券投資信託股份有限公司股票 Stock of Barits Securities Investment & Trust Co., Ltd.	"	長期投資 Long-term investments	15,000,000	174,741	50.0000	162,519	
"	臺企保險代理人股份有限公司股票 Stock of Taiwan Business Bank Insurance Agency Co., Ltd.	"	長期投資 Long-term investments	200,000	23,135	100.0000	23,135	
"	高雄銀行股份有限公司股票 Stock of Bank of Kaohsiung	-	長期投資 Long-term investments	1,899	14	0.0040	35	
"	兆豐金融控股股份有限公司股票 Stock of Mega Financial Group	-	長期投資 Long-term investments	55,762,575	261,017	0.4893	1,142,575	
"	華南票券金融股份有限公司 (原中央票券金融股份有限公司) Stock of Hua Nan Bills Finance Corp. (originally Central Bills Finance Corp.)	-	長期投資 Long-term investments	24,833	-	0.0062	249	
"	台灣電力股份有限公司股票 Stock of Taiwan Power Company	-	長期投資 Long-term investments	1,451,523	11,427	0.0044	22,983	
"	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 investments	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 investments	700,000	7,000	3.5318	10,724	
"	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.	-	長期投資 Long-term investments	3,417,440	29,000	4.8438	33,372	
"	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 investments	3,251,638	20,692	3.9579	30,684	

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(註) Market value	
Taiwan Business Bank, Ltd.	台灣糖業股份有限公司股票 Stock of Taiwan Sugar Corp.	-	長期投資 Long-term investments	23,377,135	61,364	0.2986	1,077,574	
"	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 investments	10,000	-	0.0010	-	
"	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 investments	146,250	125,921	10.0000	155,066	
"	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 investments	54,000,000	500,000	4.9505	584,327	
"	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 investments	4,550,000	45,500	1.1375	67,081	
"	亮利投資股份有限公司股票 Stock of Evernight Investment Co., Ltd.	-	長期投資 Long-term investments	25,404,000	-	17.3913	333	
"	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 investments	4,552,000	198,012	0.9496	220,204	
"	東森寬頻電信股份有限公司股票 Stock of Eastern Broad and Telecom Co., Ltd.	-	長期投資 Long-term investments	30,000,000	300,000	0.4568	294,213	
"	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 investments	2,000,000	20,000	1.0000	33,152	
"	廣揚中小企業開發股份有限公司股票 Stock of Koyon Capital Corp.	-	長期投資 Long-term investments	1,500,000	15,000	5.0000	17,068	
"	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 investments	100,000,000	1,000,000	5.6754	1,071,838	
"	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 investments	5,000,000	50,000	2.9412	50,815	
"	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 investments	1,709,505	19,285	5.6984	21,201	
"	台灣高速鐵路股份有限公司特別股股票 Preferred stock of Taiwan High Speed Rail Corp.	-	其他長期投資 Other long-term investments	150,000,000	1,500,000	-	-	
"	台灣票券集中保管結算股份有限公司股票 Stock of Taiwan Security Central Depository Co., Ltd.	-	長期投資 Long-term investments	2,000,000	20,000	0.9976	19,680	

註：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九十二年十二月之平均收盤價。

Note: Fair value of publicly traded companies is their equity net worth stated by their most recent self-prepared or audited financial statements. Market values of listed companies are the average closing prices in December 2003.

(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：

(4) Cumulative Purchases or Sales of the Same Marketable Securities over \$100,000 or 20% of Paid-In Capital:

單位：新台幣千元 / 股數：股
Unit: NT\$1,000/NO. of Shares

買、賣 之公司 Holding Company	有價證券 種類及名稱 Type and Name of Marketable Securities	帳列科目 Account	交易對象 Party to Transaction	關係 Relationship	期初 Beginning of the Period		買入 Purchase		賣出 Sales			期末 End of the Period		
					股數 Number of Shares	金額 Amount	股數 Number of Shares	金額 Amount	股數 Number of Shares	售價 Price	帳面成本 Book Value	處分損益 Gain/Loss on Disposal	股數 Number of Shares	金額 Amount
本公司 Taiwan Business Bank, Ltd.	台灣高速鐵路(股) 公司特別股股票 Preferred stock of Taiwan High Speed Rail Corp.	其他長期 投資 Other long- term investments	不適用 N/A	無 None	-	-	150,000,000	1,500,000	-	-	-	-	150,000,000	1,500,000

(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。

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

(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：

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

單位：新台幣千元
Unit: NT\$1,000

處分之公司 Disposing Company	財產名稱 Name of Property	交易日或事實發生日 Transaction date	原取得日期 Date of Acquisition	帳面價值 Book Value	交易金額 Transaction Amount	價款收取情形 Collection	處分損益 Gain/Loss on Disposal	交易對象 Party to Transaction	關係 Relationship	處分目的 Purpose of Disposal	價格決定之參考依據 Reference price	其他約定事項 Other
本公司 Taiwan Business Bank, Ltd.	土地(臺北市大安區瑞安段三小段四三九地) Land (located in Taipei, Da-An County, Wei-An Sec., Land No. 439)	92.12.11 (點交日) (Date of transfer)	44.12.8	67,648	125,169	分兩期支付 Paid back in two installments	106,958	施建中等三人 Shih Jien Chong and two others	無 None	增加營業外收益 Increase non-operating income	未逾三億元，免委外鑑價，由本行營業單位估 Less than \$300,000, therefore the Company appraised the land	

(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：

單位：新台幣千元
Unit: NT\$1,000

(7) Deposits from or loans to related parties over \$100,000 or 20% of paid-in capital:

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	存放銀行同業 Due from Banks	120,751	0.19%	-	
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	1,359,920	2.60%	-	
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	銀行同業拆放 Call loans from Banks	302,072	0.58%	-	
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	2,061,333	3.94%	-	
本公司 Taiwan Business Bank, Ltd.	彰化銀行 Chang Hwa 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	2,393,459	4.58%	-	
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	849,950	1.62%	-	
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	1,869,890	3.15%	-	
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	2,685,740	4.53%	-	
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	421,575	0.71%	-	
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	1,461,914	2.46%	-	
本公司 Taiwan Business Bank, Ltd.	彰化銀行 Chang Hwa 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	7,543,136	12.72%	-	
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	407,127	0.06%	-	

- (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。
- (9) 從事衍生性商品交易：民國九十二年度，本行從事衍生性商品交易資訊，請詳財務報表附註廿二說明。

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

(9) Transactions of financial derivatives: please refer to Note (22) for details of transactions of financial derivatives in 2003.

2. 轉投資事業相關資訊：

(1) 對被投資公司應揭露之相關資訊：

1. Information on Investee Companies:

(i) Disclosure required of investee companies:

單位：新台幣千元 / 股數：股
Unit: NT\$1,000/NO. of Shares

投資公司名稱 Name of investing company	被投資公司名稱 Name of investee company	所在地區 Address	主要營業項目 Main Business Scope	原始投資金額 Amount of Original Investment		期末持有 Ownership as of December 31, 2003			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.347, 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	31,297	69,000	3,353,490	30.0000%	41,306	(9,819)	(2,946)	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 100, Roosevelt Rd., Sec.2 Taipei, Taiwan.	基金之募集與 發行 Raising and issuance of mutual funds	171,000	171,000	15,000,000	50.0000%	174,741	19,751	5,362	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	臺企保險代理人 (股)公司 Taiwan Business Bank Insurance Agency Co., Ltd.	臺北市大同區塔城 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	2,000	200,000	100.0000%	23,135	20,413	20,413	本公司採權益 法評價之轉投 資公司 An investee company accounted for under the equity method

本公司及轉投資事業除上段說明外，並無證券發行人財務報告編製準則第十三條之一第一項規定所應揭露之事項。

- (2) 資金貸與他人者：無。
- (3) 為他人背書保證者：無。

Except for the above disclosure, the Bank has no other disclosures regarding the Bank and its investees required to conform to Article 13, Paragraph 1 of Regulations Governing the Preparation of Financial Statements for Security Issuers

- (2) Loans to others: None.
- (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, 2003:

 單位：新台幣千元
Unit: NTS\$1,000

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, 2003				備註 Footnote
				股數 Shares	帳面金額 Book value	持股比率 Rate	市價(註) 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	-	14,712	
"	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	-	14,821	
"	盛華1699基金 Shenghua 1699 Bond	無 None	短期投資 Short-term investments	1,202,036.59	14,000	-	14,297	
"	倍立寶元基金 Barits Bond Fund	無 None	短期投資 Short-term investments	1,291,400.10	15,000	-	15,083	
"	群益安穩收益基金 Capital Safe Income Fund	無 None	短期投資 Short-term investments	711,318.50	10,000	-	10,066	
"	國際萬華基金 IIT High Yield Fund (International Investment Trust)	無 None	短期投資 Short-term investments	1,084,316.45	15,000	-	15,025	
"	新光台灣吉利基金 SK Taiwan High Yield Fund	無 None	短期投資 Short-term investments	314,143.36	5,000	-	5,008	
"	日盛債券基金 Jihsun Bond Fund	無 None	短期投資 Short-term investments	382,643.30	5,000	-	5,009	

(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) 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

(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.

(X) 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.

分之十。

(3) 外銷貨資訊：不適用。

(4) 重要客戶資訊：不適用。

(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

(一) 重大資本支出之運用情形及資金來源：

VII. Analysis on Financial and Operation Performance

(I) Analysis on Major Capital Expense and Funding Resource

單位：新台幣千元
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				
				91年度 FY2002	92年度 FY2003	93年度 FY2004	94年度 FY2005	95年度 FY2006
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	93/12/31 2004/12/31	300,000	-	-	300,000		
購置機械及設備-電腦設備 Purchase computer for office use	自有資金 Provided by TBB	93/12/31 2004/12/31	1,765,543	247,033	588,823	297,123		
行舍分行新建工程 The new project of branches	自有資金 Provided by TBB	93/12/31 2004/12/31	95,897	31,588	63,177	1,132		
行舍行舍新建工程 New project for Branches	自有資金 Provided by TBB	93/12/31 2004/12/31	79,600	-	1,369	78,231		
總分行行舍修繕及裝修工程等4件 Repair and fix up the building of branches and the Head Office	自有資金 Provided by TBB	93/12/31	14,319	-	-	14,319		

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。

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.

(二) 流動性分析

1. 最近二年度流動性分析

(II) Liquidity Analysis

1. Liquidity Analysis for the Latest 2 Years

項目 Item	年度 FY	92.12.31 Dec. 31, 2003	91.12.31 Dec. 31, 2002	增減比例 Increase (Decrease) Ratio
	現金流量比率 Cash Flow Ratio(%)		15.35	-
現金流量允當比率 Cash Flow Adequacy Ratio(%)		784.18	571.87	212.31
現金再投資比率 Cash Re-investment Ratio(%)		4.91	-	4.91

增減比例變動分析說明：

主要係本年度營業活動淨現金流量因不良債權損失攤銷數增加及應收款項較上年度減少，產生淨現金流入，致現金流量比率、現金流量允當比率及現金再投資比率皆增加。

Note on change in increase (decrease) ratio:

The reduction in net cash flow this fiscal year 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 New Year

單位：新台幣千元

Unit: NT\$1,000

期初現金餘額(1) Cash balance at beginning of year(1)	全年來自營業活動 淨現金流量(2) Estimated net cash flow from operating activities(2)	全年現金流出量(3) Estimated net cash flow(3)	現金剩餘(不足)數額 (1)+(2)-(3) Estimated remaining (insufficient) balance (1)+(2)-(3)	現金不足額之補救措施 Contingency plans	
				投資計畫 Plan of investment activities	理財計畫 Plan of financial activities
123,220,843	11,245,547	(3,584,866)	130,881,524	-	-

3. 本年度現金流量變動情形分析：

- (1) 營業活動：主要係調整不良債權損失攤銷數4,512,531千元，提列備抵呆帳3,887,469千元，另預計積極拓展代收業務及其他跨行應付款等增加，至營業活動產生淨現金流入。
- (2) 投資活動：主要係預計放款營運增加及增加中小企業各項貸款、小額消費性貸款，致投資活動產生淨現金流出58,175,136千元。
- (3) 融資活動：主要係預計存款營運增加，及發行無到期日累積次順位債券5,500,000千元、辦理現金增資5,500,000千元，致融資活動產生淨現金流入54,590,270千元。

4. 預計現金不足額之補救措施及流動性分析：

無。

3. Variation Analysis of Cash Flow in FY2004

(1) operating activities:

Net cash provided by operating activities mainstream from adjustment the amortized loss on sale of non-performing loan 4,512,531(unit: thousands of NT, thereafter abridge), and provision for non-perform loan 3,887,469. Also, the net cash in-flow generated from some business operations, such as fee collection agency, inter-bank account awaiting clearance and etc..

(2) investing activities:

Net cash used in investing activities of 58,175,136 mainstreams from increase in loans, financing to medium size enterprises and small consumer loan.

(3) financing activities:

Net cash provided by financing activities of 54,590,270 mainstream from increase in deposits, issuing 5,500,000 of Perpetual Sub-debt Cumulative Interest Bond and 5,500,000 of capital increase in cash.

4. Remedial Measures of Estimated Cash Insufficient and Liquidity Analysis: None

(三) 經營結果分析

(III) Analysis on Operation Performance

單位：新台幣千元
Unit: NT\$1,000

項目 Item	年度 FY	92.年度 FY2003	91年度 FY2002	增(減)金額 Increase (Decrease) Amount	變動比率(%) Increase (Decrease) Ratio(%)
營業收入 Operating revenue		30,142,851	36,906,011	(6,763,160)	(18.33)
營業成本 Operating costs		21,150,580	27,259,768	(6,109,188)	(22.14)
營業毛利 Operating profits (losses)		8,992,271	9,646,243	(653,972)	(6.78)
營業費用 Operating expenses		8,267,177	8,328,906	(61,729)	(0.74)
營業利益 Operating income (losses)		725,094	1,317,337	(592,243)	(44.96)
營業外收入及收益 Non-operating income		270,089	175,671	94,418	53.75
營業外費用及損失 Non-operating expenses		17,386	1,366,277	(1,348,891)	(98.73)
稅前淨利 Income (loss) before income taxes		977,797	126,731	851,066	671.55
所得稅費用 Income tax benefit (expenses)		(868,107)	(1,089,761)	(221,654)	(20.34)
稅後淨利(損) Net income (losses)		109,690	(963,030)	1,072,720	111.39

增減比例變動分析說明：

- 營業收入：本年度營業收入大幅減少，主要係放款利率調降，雖放款量呈成長趨勢，但因放款利率下降幅度較大，致利息收入大幅減少。
- 營業成本：本年度營業成本大幅減少，主要係央行多次調降貼放利率，雖存款量呈成長趨勢，但因存款利率下降幅度較大，致使存款息支出減少幅度較大；且部份金融債券到期償還，利息支出亦隨之減少。
- 營業外收入及收益：本年度營業外收入及收益增加，主要係增加出售閒置資產利益所致。
- 營業外費用及損失：本年度營業外費用及損失大幅減少，主要係員工權益補償金已於上年度全部攤銷完畢所致。
- 所得稅：本年度所得稅費用減少，主要係本年度之課稅所得減少所致。

Notes on ratio increase (decrease):

- 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.
- 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.
- Non-Operating Income: The increase of non-operating income during this fiscal year was profits from the sale of vacant assets.
- Non-Operating Expenses: The deferred expense "reimbursement of employee benefits" was amortized on December 31, 2002.
- Income tax: Income tax payments decreased in this year, mainly because of the decrease in the net income.

八、會計師資訊

(一) 公費資訊

1. 非審計公費佔審計公費之比例達四分之一以上
或達新臺幣五十萬元以上者

(VIII) Information regarding CPA

(I) Information regarding fee

1. Non-assurance fee reaching \$500,000 or 25% of total assurance fee

單位：新台幣千元
Unit: in thousands

事務所名稱 Name of accounting firm	會計師姓名 Name of CPA		審計公費 Assurance fee	非審計公費 Non-assurance fee					會計師之查核期間 是否涵蓋完整會計年度 Whether audit period covers the entire accounting period			備註 Note
				制度設計 System design	工商登記 Company registration	人力資源 Human resources	其他 Other	小計 Subtotal	是 Yes	否 No	查核期間 Audit period	
安侯建業會計師事務所 KPMG Certified Public Accountants	楊柳鋒 Liu-Fong Yang	丁玉山 David Ding	3,860	-	-	-	1,200	1,200	√		92.01.01~ 92.12.31 January 1, 2003 to December 31, 2003	

註：非審計公費服務內容主要係九十二年度依「銀行內部控制制度及稽核制度實施辦法」實施內部控制制度審核之公費。

Note: Non-assurance fee consist of fees for internal control audit in 2003 in accordance to "Internal Control and Internal Audit of Banks Implementation Law."

2. 更換會計師事務所且更換年度所支付之審計公費較更換前一年度之審計公費減少者：不適用。
3. 審計公費較前一年度減少百分之十五以上者：無。

2. Decrease in assurance fee due to change in accounting firm over previous year: N/A
3. 15% decrease in assurance fee: None.

(二) 更換會計師資訊：

1. 關於前任會計師者

(III) The Alternation of CPA

1. Information regarding previous CPA

更換日期 Date of change	民國九十二年十二月十六日 On the 16 th December, 2003		
更換原因及說明 Reason of change and explanation	事務所內部調整：依據證交所92年4月4日台證上字第0920006215號函規定，由安侯建業會計師事務所內部調整更換會計師 KPMG company's internal personnel adjustment: In accordance with no. 0920006215 letter of Listing Department, Taiwan Stock Exchange Corporation		
說明係委任人或會計師終止或不接受委任	情況/當事人 Situation / Persons involved	會計師 CPA	委任人 Appointee
	主動終止委任 Appointee or CPA terminates contract	林賢郎 Lin Shan-Lan 林琬琬 Lin Wen-Wen	台灣企銀 Taiwan Business Bank
最近兩年度內簽發無保留意見以外之查核報告書意見及原因 Reasons for issuing qualified audit in the last two years	依金融機構合併法第15條第5項及財政部台財融(三)字第0913000051號函規定，將九十一年度因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而簽發保留意見。 In accordance with Article 15, Paragraph 5 of Law Governing Merger of financial institutions and SFC Letter Ruling (3)0913000051, the loss on sale of non-performing loans should be amortized over five years. Since it did not conform to GAAP, the auditors regard the FY 2002 Report being a qualified report.		
與發行人有無不同意見 Different opinion than issuer	有 Yes		會計原則或實務 Accounting principles 財務報告之揭露 Disclosure of financial statements 查核範圍或步驟 Scope of audit 其他 Other
	無 None	√	
	說明 Explanation		
其他揭露事項 (依證券發行人財務報告編製準則第二十二條第一款第四目應加以揭露者) Other disclosures (any additional disclosures required in accordance to Article 22, Paragraph 1, Section 4 of Regulations Governing the Preparation of Financial Statements for Security Issuers)	無 None		

2. 關於繼任會計師者

2. Information regarding newly appointed CPA

事務所名稱 Name of Accounting Firm	安侯建業會計師事務所 KPMG Certified Public Accountants
會計師姓名 Name of CPA	楊柳鋒、丁玉山會計師 Liu-Fong Yang, David Ding
委任之日期 Date of Appointment	民國九十二年十二月十六日 December 16, 2003
委任前就特定交易之會計處理方法或會計原則及對財務報告可能簽發之意見諮詢事項及結果 Prior to change of CPA, any discussion regarding accounting treatment or accounting principles for specific transactions and possible financial statement opinions	無 None
繼任會計師對前任會計師不同意見事項之書面意見 Different opinions between the new CPA and the previous CPA	無 None

臺灣中小企業銀行股份有限公司

負責人：



經理人：



主辦會計：



2
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3

TAIWAN BUSINESS BANK

陸 > 特別記載事項
Special Items



%利率

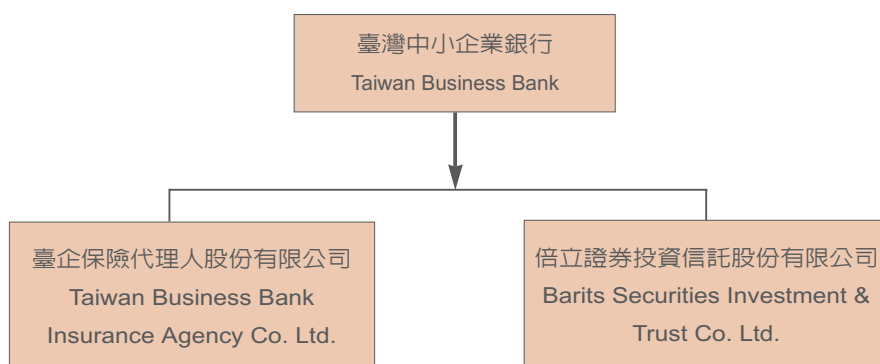
網址：www.tbb.com.tw
客服專線：0800-01-7171

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 Agency
倍立證券投資信託 股份有限公司 Barits Securities Investment & Trust Co. Ltd.	1998.12.14	台北市信義路四段456號 21樓 21F, No. 456, Hsin-Yi Rd., Sec. 4, Taipei	300,000	基金之募集與發行 Security

(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、保險代理人及投信業

(IV) The Overall Business Coverage of the Associated Companies as a whole: Banking Industry, Insurance Agency and Securities Investment & Trust

(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 Chairman	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		

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 %
倍立證券投資信託(股)公司 Barits Securities Investment & Trust Co. Ltd.	董事 Director	廖錫勳 Liao Shi-Shun	15,000,000	50%
	董事 Director	陳欽亮 Chen Chin Lieng		
	董事 Director	王昭雄 Wan Jao Hsiung		
	董事 Director	呂忠萍 Lue Chung-Ping		
	監察人 Supervisor	汪濟生 Wang Ji-Sheng		

(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 (稅後) (元)
臺企保險代理人(股)公司 Taiwan Business Bank Insurance Agency Co., Ltd.	2,000	38,906	15,771	23,135	59,210	27,238	20,413	102.07
倍立證券投資信託(股)公司 Barits Securities Investment & Trust Co. Ltd.	300,000	364,484	39,446	325,038	148,250	27,501	19,751	0.66

(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:

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91年出售不良債權，其損失分五年攤提，截至九十二年底尚未攤銷17,423,702千元，依91.4.8台財證(一)字第002433號函規定，就發生不良債權出售損失與已攤提金額之差額，提列相同數額之特別盈餘公積不得分派，爰本行九十二年度不予配發股息及紅利，故本行九十三年度（分配九十二年度）無“無償配股”。

II. Company Dividend Policy and its 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 Annual Meeting of Shareholders 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:

The loss caused by our sale of NPL in FY2002 will be amortized in five years. The unamortized balance at the end of 2003 was NT\$17,423,702 thousand dollars. According to MOF Letter Ruling (1) 002433, in the maximum of unamortized loss from sale of NPL, the allocated special reserve can not be distributed. Since there is no dividend or bonus in 2003, there is no Non-compensated Distribution of Shares for FY2004.

三、内部控制聲明書

日期：93年3月24日

本公司民國九十二年一月一日至九十二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九十三年三月二十三日董事會通過，出席董事十二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: Mar. 24, 2004

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, 2003-Dec.31, 2003:

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 12 directors attending the Taiwan Business Bank's Board of Directors meeting on Mar. 23, 2004, 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：93年3月24日

本公司民國九十二年一月一日至九十二年十二月三十一日之內部控制制度，依據自行檢查的結果，謹聲明如下：

- 一、本公司確知建立、實施和維護內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、內部控制制度有其先天限制，不論設計如何完善，有效之內部控制制度亦僅能對上述三項目標之達成提供合理的確保；而且，由於環境、情況之改變，內部控制制度之有效性可能隨之改變。惟本公司之內部控制制度設有自我監督之機制，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內部控制制度處理準則」（以下簡稱「處理準則」）規定之內部控制制度有效性之判斷項目，判斷內部控制制度之設計及執行是否有效。該「處理準則」所採用之內部控制制度判斷項目，係為依管理控制之過程，將內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內部控制制度判斷項目，檢查內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內部控制制度，包括與營運之效果及效率、財務報導之可靠性及相關法令之遵循有關的內部控制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九十三年三月十日董事會通過，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）



Date: Mar. 24, 2004

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, 2003-Dec.31, 2003:

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 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 Mar. 10, 2004, 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

本行國際部研究員鄭○○於民國八十八年擔任台北分行經理期間辦理邱垂麟購屋及修繕貸款案，其中修繕貸款部分，疑明知借戶並無修繕事實而違背職務上應盡之義務，使借戶詐貸得新台幣一億五千萬餘元，經臺灣台北地方法院檢察署九十年偵字第一二四六七號偵查終結，於九十二年十一月二十七日以其觸犯刑法第三三九條第一項詐欺取財罪、刑法第三四二條第一項背信罪及商業會計法第七十一條第一項罪嫌提起公訴。

(二) 最近二年度違反銀行法經處以罰鍰者：無

(三) 最近二年度缺失經財政部嚴予糾正者

太平分行辦理公司戶放款展期時，該分行行員邱○○及其關係人先提供資金轉供借戶償還原到期之放款，撥貸時再轉還該行員邱○○及其關係人帳戶，導致信保基金對該授信案不予理賠，違反銀行員不得與客戶發生金錢往來之規定，已對邱員提請民事損害賠償訴訟，並經法院一審判決勝訴，目前該員提請上訴二審中。

(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.

Researcher Mr. Chen of our International Department approved a home purchase and repair loan application from Mr. Chiu Hsui-Lin on 1999 while he was the manager of our Taipei branch. He was accused of violating his job in the home repair loan because he might know that the home was not repaired. The customer has therefore illegally taken out NT\$150,000,000-. The investigation from the Prosecutor's office of Taipei District Court has been completed in the document Jhen Zih No.2001/12467 at 11/27/2003 with an indictment of violating the fraud crime on item1 article 339 and betrayal crime on item1 article 342 of the criminal law, and item1 article 71 of the commercial accounting law

(II) Violations of the Banking Law resulting in the Imposition of Punishment during the Past two Years: None

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

Mr. Chiu, employee of our Tai Ping Br., and his relative people provide a revolving capital to a customer on the extension of loan. The loan was repaid into their accounts by the disbursement from the bank. It violated the regulation that the bank's officer should not have money relationship with customer. The Credit Guarantee Fund, therefore, rejected to pay this case. The bank has issued a lawsuit against the employee and petition for a reimbursement based on the civil law. In the first judgment from the court, the bank wins. However, the employee has appealed to a higher court.

(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、股東常會重要決議及執行情形

(一) 九十一年（第二十六次）股東常會重要決議事項

1. 本行九十年度決算虧損撥補案。
已依決議通過執行完成。
2. 撤銷八十九年股東會決議之普通股現金增資案。
已依決議通過撤銷案執行完成。
3. 修訂本行公司章程部分條文案。
依決議通過並報經濟部九十一年六月十九日經授商字第〇九一〇一二〇七八八〇號函核准。
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。
已決議通過辦理完成。
5. 本行資本公積中屬八十九年度以前產生處分資產溢價，一次轉列為保留盈餘案。
已依決議通過執行完成。

(二) 九十二年（第二十七次）股東常會重要決議事項

1. 承認本公司九十一年度決算虧損撥補案。
已依決議通過執行完成。
2. 修訂本公司章程案。
依決議通過並報經濟部九十二年八月二十五日經授商字第〇九二〇一二五五四四〇號函核准。
3. 修訂本公司「臺灣企銀取得或處分資產處理程序」案。
已依決議通過執行完成。
4. 修訂本公司「臺灣中小企業銀行股份有限公司董事及監察人選舉辦法」案。
已依決議通過並據以辦理第十屆董監事選舉。
5. 改選本行第十屆董事、監察人案。
依「臺灣中小企業銀行股份有限公司董事及監察人選舉辦法」順利選出十五席董事五席監察人。

V. Major Resolutions

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

1. Request for approval of distribution of TBB finalized budget income for 2001.
Approved and fulfilled
2. Withdraw proposal of capital increment via issuing ordinary shares in the shareholders' Meeting 2000
Approved and fulfilled
3. Revision of the TBB Statutes as detailed in the appended comparison chart.
Approved and ratified by the Ministry of Economy in letter 09101207880 at June 19, 2002.
4. Article 5 and Article 13 of the TBB's minutes of meeting were revised in line with the revision of the Company Law.
Approved and fulfilled
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.
Approved and fulfilled

(II) Minutes of the (27th) TBB Shareholders' Meeting for 2003

1. Request for approval of distribution of TBB finalized budget income for 2002.
Approved and fulfilled
2. Revision of the TBB Statutes as detailed in the appended comparison chart.
Approved and ratified by the Ministry of Economy in letter 0920125544 at Aug. 25, 2003.
3. Revision of TBB Procedure for asset acquisition and disposal
Approved and fulfilled
4. Revision of TBB election procedure for director and supervisor
Approved and fulfilled; accordingly process the tenth election of directors and supervisors
5. The tenth reelection of directors and supervisors
According to the election policy for TBB's director and supervisor, 15 directors and 5 supervisors were elected.

六、公司治理運作情形

VI. Corporate Governance

項目 Item	運作情形 Implementation	與上市上櫃公司治理實務守則差異情形及原因 Difference with Corporate Governance Best-Practice Principles for TSEC/GTSM Listed Companies and Its Cause
<p>一、公司股權結構及股東權益 Corporate Shareholdre Structure and Shareholder's Equity</p> <p>(一) 公司處理股東建議或糾紛等問題之方式 Procedure for the Company to Handle Proposal or Dispute from Stock Holder</p> <p>(二) 公司掌握實際控制公司之主要股東及主要股東之最終控制者名單之情形 The Condition that Company Hold The List of Primary Shareholders Who Really Control the Company and the List of Final Controller to the Primary Shareholder</p> <p>(三) 公司建立與關係企業風險控管機制及防火牆之方式 The established risk control method and fireproof wall between company and stakeholder</p>	<p>本公司網站上設有為訪客留言，依據股東問題分案各部（室）處理，並回覆股東問題。 We have message box for our visitor in our website and always reply questions from the stockholder.</p> <p>本公司股權集中，主要股東為法人股東，並為本公司董監事代表之法人股東，對於有關名單及最終控制者，本公司均隨時追蹤。 Most of our shareholder are institutional shareholder who was represented by those directors and supervisors in our bank. We always trace the change in the related list and its final holder</p> <p>本行關係企業之管理，除依循銀行法規規定外，另於本行轉投資管理要點、轉投資事務管理程序訂定相關條款，其中對轉投資事業之人員派任、資產及財務管理處理程序均有明確規範供遵循。同時依據本行內部稽核實施細則之規定每年對各子公司至少辦理一次稽核查核。 We manage our affiliated company in accordance with the bank law, and related article in our policy and procedure for affiliated company management. There are concise guidance on personnel assignment, asset and financial management. At the same time, we are required to audit each of our affiliated company at least once per year.</p>	<p>無 None</p> <p>無 None</p> <p>無 None</p>
<p>二、董事會之組成及職責 Structure and duty of board of directors</p> <p>(一) 公司設置獨立董事之情形 installation of independent director</p> <p>(二) 定期評估簽證會計師獨立性之情形 regularly evaluate the independence of engaged CPA</p>	<p>本公司尚未設立獨立董事。 There is no independent director in our bank</p> <p>本公司每年定期評估聘任會計師之獨立性，且於92年更換因連續簽證5年之會計師。 Our bank regularly evaluates the independence of CPA once a year. Also we replaced our CPA who has audited for consecutive 5 years in 2003</p>	<p>無 None</p>

項目 Item	運作情形 Implementation	與上市上櫃公司治理實務守則差異情形及原因 Difference with Corporate Governance Best-Practice Principles for TSEC/GTSM Listed Companies and Its Cause
三、監察人之組成及職責 Structure and duty of supervisor (一)公司設置獨立監察人之情形 Installation of independent supervisors (二)監察人與公司之員工及股東溝通之情形 The communication between the supervisors and employee or shareholders of the company	本公司目前尚無設立獨立監察人。 Our bank has no independent supervisors as yet. 本公司之監察人與員工、股東及利害關係人間之溝通得透過信函、電話、座談會及不定期視察分行等方式為之，溝通管道暢通。 The communication between the supervisors and employee, shareholders and stakeholder of the company could come by such smooth channels as letter, telephone symposium and irregular inspection branch etc.	本公司監察人係由彰銀卸任總經理、存保公司副總經理、央行副處長、台銀副總經理及部室主管等專業人士擔任故未設立獨立監察人 Our supervisors compose of such professional as Ex-president of Chang-Hwa commercial bank, Vice president of Central Deposit Insurance Corp. Deputy Director General of CBC, and EVP and SVP of BOT ETC. 無顯著差異 No evident difference
四、建立與利害關係人溝通管道之情形 installation of communication channel with stakeholder	本公司與利害關係人之溝通管道均順暢，並依銀行法規對關係人進行建檔控管及隨時更新關係人資料。 The communication between our bank and stakeholder are very smooth. We have file of our stakeholder and we renew it frequently.	無 None
五、資訊公開 Information disclosure (一) 公司架設網站，揭露財務業務及公司治理資訊之情形 A company should establish a web site to disclose the financial affairs and management information. (二) 公司採行其他資訊揭露之方式（如架設英文網站、指定專人負責公司資訊之蒐集及揭露、落實發言人制度、法人說明會過程放置公司網站等） The other information disclose method(such as English web site installation, appointed spokesperson responsible for company information collection and disclosure, rigid implement the spokesperson system, and disclose record of institutional investor meeting on the web)	依本公司依規定已每季於公司網站揭露財務業務資訊，並留於公司網站上二年供股東瀏覽。 Our company has already seasonally disclosed our financial information on the web for two years as legally required. 依據公開發行公司建立內部控制制度處理準則之規定應申報之內部稽核相關作業，本公司已於主管機關所定之資訊網站申報。並設有發言人制度，負責對外發佈訊息，以確保投資人之訊息正確取得。 According to the declared procedure for internal audit required by the internal control guidance for company of public issued stocks, we have disclose appointed information on the website and establish spokesperson system with appointed person responsible for making external statement and make sure the information for the investor is correct.	規劃於網站揭露公司治理情形。Plan to disclose corporate governance situation on the web site 無 None

項目 Item	運作情形 Implementation	與上市上櫃公司治理實務守則差異情形及原因 Difference with Corporate Governance Best-Practice Principles for TSEC/GTSM Listed Companies and Its Cause
六、公司設置審計委員會等功能委員會之運作情形 Situation in setting up audit committee	本公司目前尚無設置審計委員會。 There is no audit committee in our bank as yet.	

七、公司如依據「銀行業公司治理實務守則」訂有公司治理實務守則者，請敘明其運作與所訂公司治理實務守則之差異情形：
本公司係屬銀行業，而中華民國銀行商業同業公會全國聯合會針對銀行業特性所訂定之「銀行業公司治理實務守則」係於92年12月31日始函知各會員單位所屬機構，本公司目前雖尚未訂定公司治理實務守則，惟本行各項業務運作均遵循「銀行業公司治理實務守則」之精神，如建立遵守法令主管制度、內部控制及內部稽核制度；強化董事會職能，增加具專業背景之外部董監事；提昇資訊透明度，建立發言人制度，並依據相關法令規定揭露訊息，架設銀行中英文網站，建置本行各項業務與財務資訊；為尊重利益相關者權益，本行除對突發性重大事件訂定處理機制外，另設有免付費服務專線及網路訪客留言制度，保護消費者相關權益，同時為廣納行員對銀行建設性之意見，並訂定員工提案制度，提供行員溝通管道。本行亦將密切注意公司治理制度之發展，以提昇本行實際治理成效。

In accordance with the Practical Rules for Corporate Governance in the Banking Industry, banks that have established practical corporate governance rules are required to explain the differences between their operations and their rules for corporate governance:

The company is engaged in banking, and beginning on Dec. 31, 2003 the Bankers' Association of the ROC notified institutions belonging to its membership of the Practical Rules for Corporate Governance in the Banking Industry that were formulated in line with the characteristics of the banking industry. While the Taiwan Business Bank has not yet established its own practical rules for corporate governance, it nevertheless observes the spirit of the Practical Rules for Corporate Governance in the Banking Industry in all of its business operations. It has, for example, set up a legal compliance officer system as well as internal control and internal auditing systems, reinforced the competence of its board of directors and added outside directors and supervisors with professional backgrounds, and improved the transparency of its information and established a spokesperson system. It has also divulged information in accordance with related laws and regulations, set up a Chinese/English bank website, and established information on its various areas of business and finance. To respect the interests of stakeholders, the TBB has established a mechanism for dealing with major unexpected incidents and has also installed a toll-free telephone line and online system for the leaving of messages by the public in order to protect the interests of consumers. At the same time, the Bank has moved to broadly solicit constructive suggestions from employees by setting up an employee suggestion system that gives staff members a channel for communication. The Bank will pay close attention to the development of the corporate governance system with the aim of enhancing the actual results of its governance.

八、其他有助於瞭解公司治理運作情形之重要資訊（如董事及監察人進修之情形、董事出席及監察人列席董事會狀況、風險管理政策及風險衡量標準之執行情形、保護消費者或客戶政策之執行情形、董事對利害關係議案迴避之執行情形、公司為董事及監察人購買責任保險之情形及社會責任等）：

(一) 董事及監察人進修之情形及出席董事會之狀況業已置於公開資訊觀測站供閱覽。

(二) 目前並未為董事及監察人購買責任保險。

(三) 本公司之兼營券商均依「本公司分層負責明細表」、「證券公會會員受託買賣有價證券徵信與額度管理自律規則」及「本公司證券商內部控制分層負責明細表」、「證券商經營及期貨交易輔助業務內部控制制度」等規範執行，並經內部稽核進行獨立的評估，以確保各項風險管理規範確實被遵循，進行有效控管；包括適當的授權、權責劃分、資產的安全、會計處理正確性、文件製作的標準，外部查核人員即會計師對整體風險管理系統的有效性，進行評估。

8. Other important information that aids in understanding the TBB's corporate governance operations (such as the status of advanced study by directors and supervisors, attendance of directors and supervisors at board of directors' meetings, the status of implementation of risk management policy and risk measurement criteria, the implementation of policies for the protection of consumers and customers, the avoidance by directors of issues of material interest, the purchase by the Bank of liability insurance for directors and supervisors, and social responsibility) is as follows:

(1) The situation regarding the advanced training of directors and supervisors, and their attendance at board of directors' meetings, has been placed on the open information station for all to retrieve.

(2) No liability insurance has been purchases for directors and supervisors.

(3) The stock brokerage operated by the TBB is managed in accordance with the "TBB Layered Responsibility Table," "Self-discipline Rules for the Management of Credit Investigation and Quota Limits Pertaining to Commissioned Securities Dealing by

項目 Item	運作情形 Implementation	與上市上櫃公司治理實務守則差異情形及原因 Difference with Corporate Governance Best-Practice Principles for TSEC/GTSM Listed Companies and Its Cause
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Securities Association Members," and "Layered Responsibility Chart for the TBB Securities Brokerage Internal Control System." Independent assessment carried out by the Bank's internal auditors to assure that risk management criteria are observed and that effective control is exercised. This includes assessment of the appropriate delegation of authority, delineation of authority, safety of assets, accuracy of accounting procedures, standards for document production, and the effectiveness of external auditors and accountants in regard to the overall risk management system.

七、其他必要補充說明事項：無。

VII. Other needed supplementary explanations: None

八、最近年度董事、監察人、總經理及副總經理酬勞及相關資訊

VIII. The recompense for directors, supervisors, presidents and executive vice presidents

單位：新台幣千元
Unit: Thousands of NT dollars

職稱 Title	姓名 Name	薪資、獎金等酬勞 the recompense of salary and bonus	其他酬勞(房屋津貼) others recompense (house subsidies)	說明 description
董事長 Chairman	王榮周 Wang Rong-Jou	4,260	60	
常務董事兼總經理 Managing Director and President	蘇金豐 Soo Jin-Fong	3,499	60	
董事兼副總經理 Director and Executive Vice President	李俊昇 Lee Chun-Sheng	2,394		
副總經理 Executive Vice President	廖錫勳 Liao Shi-Shun	2,394		
副總經理 Executive Vice President	黃新吉 Huang Sin-Gi	2,394		
總稽核 Executive Vice President & Head Auditor	汪濟生 Wang Ji-Sheng	2,392		
董監事 Director and Supervisor	財政部 Ministry of Finance	2,867		代表人：吳燦輝、王榮周、蘇金豐、李俊昇、王南華 Representative: Wu Tsan Hei, Wang Rong-Jou, Soo Jin-Fong, Lee Chun-Sheng, Wang N.H.
董監事 Director and Supervisor	臺灣銀行 Bank of Taiwan	5,734		代表人：周阿定、高進章、周昭雄、邱丹志、張德漢、陳明章、許松根、羅澤成 Representative: Chou A-Ting, Kao Ching Chang, Chou Chau-Hsiung, Chiu Dan-Chih, Chang T.H., Chen Ming Chang, Hsu Song-Ken, Tzer -Cheng Lo
董事 Director	臺灣土地銀行 Land Bank of Taiwan	613		代表人：蕭志輝 Representative: Hsiao Chih Hwei
董事 Director	第一商業銀行 First Commercial Bank	1,642		代表人：黃秀男、郭建中 Representative: Huang Hsiu-Nan, Kuo Jiann-Jong
董事 Director	華南商業銀行 Hua Nan Commercial Bank	613		代表人：龔金源 Representative: Kung Chin -Yuan
董監事 Director and Supervisor	彰化商業銀行 Chang Hwa Commercial Bank	1,921		代表人：吳炯妍、陳辰昭、葉萬士 Representative: Wu C.S., Chen Chen-Jau, Yeh Wan-Tu
董事 Director	臺企產業工會 TBB Industry Union	333		代表人：李鴻炎 Representative: Lee Hong Yen



柒、總分支機構分布圖

VII. Location of Head Office & Branch Units



捌、總分支機構一覽表

VIII. Directory of Head Office & Branch Units

名稱 TBB'S OFFICES	住址 ADDRESS	電話 TEL. NO.	SWIFT ADDRESS
總行 Head Office	臺北市塔城街30號 30 Ta Cheng St., Taipei, Taiwan, R.O.C.	(02)25597171	
營業部 Banking Department	臺北市塔城街30號 30 Ta Cheng St., Taipei, Taiwan, R.O.C.	(02)25597171	
信託部 Trust Department	臺北市塔城街30號十五樓 15F, 30 Ta Cheng St., Taipei, Taiwan, R.O.C.	(02)25597171	
證券部 Securities Department	臺北市塔城街30號四樓 4F, 30 Ta Cheng St., Taipei, Taiwan, R.O.C.	(02)25597171	
國際部 International Department	臺北市塔城街30號三樓 3F, 30 Ta Cheng St., Taipei, Taiwan, R.O.C.	(02)25597171	MBBTTWTP
吉林分行 Chi Lin Branch	臺北市民權東路二段46號 46, Sec. 2, Min Chen E. Rd., Taipei, Taiwan, R.O.C.	(02)25417171	MBBTTWTP001
中和分行 Chung Ho Branch	臺北縣中和市景平路634之10號 634-10 Gin Pin Rd., Chung Ho City, Taipei Hsien, Taiwan, R.O.C.	(02)22427171	
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	
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	
南崁分行 Nan Can Branch	桃園縣蘆竹鄉中正路381號 381 Chung Cheng Rd., Luo Chu Shiang, Taoyuan Hsien, Taiwan, R.O.C.	(03)3227171	MBBTTWTP005
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	
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
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	
仁愛分行 Jen Ai Branch	臺北市仁愛路四段357號 357, Sec. 4, Jen Ai Rd., Taipei, Taiwan, R.O.C.	(02)27217171	MBBTTWTP020
松山分行 Sung Shan Branch	臺北市南京東路四段147號 147, Sec. 4, Nan King E. Rd., Taipei, Taiwan, R.O.C.	(02)27167171	MBBTTWTP021
建成分行 (兼營證券經紀商) Chien Cheng Branch (Banking Broker)	臺北市南京西路76號 76 Nan King W. Rd., Taipei, Taiwan, R.O.C.	(02)25507171	MBBTTWTP022
士林分行 Shih Lin Branch	臺北市士林區中正路601號 601 Chung Cheng Rd., Shih-Lin Chiu, Taipei, Taiwan, R.O.C.	(02)28117171	



名稱 TBB'S OFFICES	住址 ADDRESS	電話 TEL. NO.	SWIFT ADDRESS
永和分行 Yung Ho Branch	臺北縣永和市竹林路168號一樓 168 Chu Lin Rd., Yung Ho City, Taipei Hsien, Taiwan, R.O.C.	(02)29277171	
新店分行 Hsin Tien Branch	臺北縣新店市中興路二段192號一樓 192, Sec. 2, Chung Hsing Rd., Hsin Tien City, Taipei Hsien, Taiwan, R.O.C.	(02)29117171	MBBTTWTP025
新莊分行 Hsin Chuang Branch	臺北縣新莊市中華路一段16號一、二樓 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	臺北縣新莊市化成路370號 370 Hwa Cheng Rd., Hsin Chuang City, Taipei Hsien, Taiwan, R.O.C.	(02)29977171	
松江分行 Sung Kiang Branch	臺北市松江路158號 158 Sung Kiang Rd., Taipei, Taiwan, R.O.C.	(02)25377171	MBBTTWTP040
臺北分行 (兼營證券經紀商) Taipei Branch (Banking Broker)	臺北市重慶南路一段72號 72, Sec. 1, Chung King S. Rd., Taipei, Taiwan, R.O.C.	(02)23717171	MBBTTWTP050
萬華分行 Wan Hua Branch	臺北市廣州街146號 146 Kwang Chow St., Taipei, Taiwan, R.O.C.	(02)23387171	
南臺北分行 South Taipei Branch	臺北市羅斯福路二段93號 93, Sec. 2, Roosevelt Rd., Taipei, Taiwan, R.O.C.	(02)23697171	
復興分行 Fu Hsin Branch	臺北市復興南路一段390號 390, Sec. 1, Fu Hsing S. Rd., Taipei, Taiwan, R.O.C.	(02)27057171	MBBTTWTP070
中山分行 Chung Shan Branch	臺北市長春路17號 17 Chang Chuen Rd., Taipei, Taiwan, R.O.C.	(02)25517171	MBBTTWTP080
建國分行 Chien Kuo Branch	臺北市民權東路三段4號 4, Sec. 3, Min Chen E. Rd., Taipei, Taiwan, R.O.C.	(02)25097171	MBBTTWTP081
內湖分行 Nai Hu Branch	臺北市內湖路一段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 King East Road Branch	臺北市南京東路三段311號 311, Sec. 3, Nan King E. Rd., Taipei, Taiwan, R.O.C.	(02)27127171	MBBTTWTP090
忠孝分行 Chung Hsiao Branch	臺北市忠孝東路四段142號 142, Sec. 4, Chung Hsiao E. Rd., Taipei, Taiwan, R.O.C.	(02)27727171	MBBTTWTP100
東臺北分行 East Taipei Branch	臺北市八德路三段20號 20, Sec. 3, Pa Te Rd., Taipei, Taiwan, R.O.C.	(02)25777171	MBBTTWTP101
世貿分行 World Trade Center Branch	臺北市光復南路547號 547 Kuang Fu S. Rd., Taipei, Taiwan, R.O.C.	(02)23457171	MBBTTWTP102
永春分行 Yung Trin Branch	臺北市忠孝東路五段552號 552, Sec. 5, Chung Hsiao E. Rd., Taipei, Taiwan, R.O.C.	(02)23467171	
南港分行 Nan Kang Branch	臺北市南港區三重路19之2號一樓 19-2 San Chung Rd., Nan Kang District, Taipei, Taiwan, R.O.C.	(02)26553771	MBBTTWTP105



名稱 TBB'S OFFICES	住址 ADDRESS	電話 TEL. NO.	SWIFT ADDRESS
松南分行 Sung Nan Branch	臺北市基隆路一段161號 161, Sec. 1, Keelung Rd., Taipei, Taiwan, R.O.C.	(02)27647171	MBBTTWTP110
劍潭分行 Chien Tan Branch	臺北市承德路四段172號 172, Sec. 4, Cheng De Rd., Taipei, Taiwan, R.O.C.	(02)28817171	
大安分行 Ta An Branch	臺北市敦化南路二段92號 92, Sec. 2, Tun Hwa S. Rd., Taipei, Taiwan, R.O.C.	(02)27007171	MBBTTWTP120
雙和分行 Shuang Ho Branch	臺北縣中和市中和路356號 356 Chung Ho Rd., Chung Ho City, Taipei Hsien, Taiwan, R.O.C.	(02)22327171	
錦和分行 Jim Ho Branch	臺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	
五股分行 Wu Ku Branch	臺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	臺北縣林口鄉中山路188號一樓之二 1F-2, 188 Chung Shan Rd., Lin Kuo Shiang, Taipei Hsien, Taiwan, R.O.C.	(02)26037171	MBBTTWTP131
板橋分行 Pan Chiao Branch	臺北縣板橋市明德街2之1號 2-1 Ming Te St., Pan Chiao City, Taipei Hsien, Taiwan, R.O.C.	(02)29687171	MBBTTWTP140
樹林分行 Shu Lin Branch	臺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	臺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	臺北縣新莊市中正路933號 933 Chung Cheng Rd., Hsin Chuang City, Taipei Hsien, Taiwan, R.O.C.	(02)82097171	
汐止分行 Hsi Chih Branch	臺北縣汐止市新台五路一段75號 75, Sec. 1, Shin Tai 5th Rd., Hsi Chih City, Taipei Hsien, Taiwan, R.O.C.	(02)26987171	MBBTTWTP144
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	
埔墘分行 Pu Chya Branch	臺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	
北三重分行 North San Chung Branch	臺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	臺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
蘆洲分行 Lu Chow Branch	臺北縣蘆洲市永樂街42號 42 Yeong Loh St., Lu Chow City, Taipei Hsien, Taiwan, R.O.C.	(02)28477171	



名稱 TBB'S OFFICES	住址 ADDRESS	電話 TEL. NO.	SWIFT ADDRESS
宜蘭分行 I Lan Branch	宜蘭縣宜蘭市中山路二段305號 305 sec. 2, Chung Shan Rd., I Lan City, I Lane Hsien, Taiwan, R.O.C.	(03)9367171	
羅東分行 Lo Tung Branch	宜蘭縣羅東鎮中正北路15號 15 Chung Cheng N. Rd., Lo Tung Chen, I Lan Hsien, Taiwan, R.O.C.	(03)9567171	
蘇澳分行 Su Aw Branch	宜蘭縣蘇澳鎮中山路一段96之1號 96-1 Chung Shan Rd., Sec. 1, Su Aw Chen, I Lan Hsien, Taiwan, R.O.C.	(03)9965051	
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	
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	
桃園分行 Taoyuan Branch	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
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	MBBTTWTP301
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	
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	
東桃園分行 (兼營證券經紀商) East Taoyuan Branch (Banking Broker)	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 Hsin Wu Mini-Branch	桃園縣新屋鄉中山路257號一樓 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
竹北分行 (兼營證券經紀商) Chu Pei Branch (Banking Broker)	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	
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



名稱 TBB'S OFFICES	住址 ADDRESS	電話 TEL. NO.	SWIFT ADDRESS
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	
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	
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	
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	苗栗縣頭份鎮信義路90號 90 Hsin Yi Rd., Tou Fen Chen, Maio Li Hsien, Taiwan, R.O.C.	(037)687171	MBBTTWTP351
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	
豐原分行 (兼營證券經紀商) Feng Yuan Branch (Banking Broker)	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 (兼營證券經紀商) Tai Ping Branch (Banking Broker)	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	
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	
台中分行 (兼營證券經紀商) Taichung Branch (Banking Broker)	台中市中正路224號 224 Chung Cheng Rd., Taichung City, Taiwan, R.O.C.	(04)22297171	MBBTTWTP490
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	
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	



名稱 TBB'S OFFICES	住址 ADDRESS	電話 TEL. NO.	SWIFT ADDRESS
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	
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	
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
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 (兼營證券經紀商) Chia Yi Branch (Banking Broker)	嘉義市光華路132號 132 Kuang Hwa Rd., Chia Yi City, Taiwan, R.O.C.	(05)2287171	MBBTTWTP680
民雄分行 (兼營證券經紀商) Ming Hsiung Branch (Banking Broker)	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	
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	
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)6357171	
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	



名稱 TBB'S OFFICES	住址 ADDRESS	電話 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	
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	
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	
台南分行 (兼營證券經紀商) Tainan Branch (Banking Broker)	台南市中正路185號 185 Chung Cheng Rd., Tainan City, Taiwan, R.O.C.	(06)2247171	MBBTTWTP710
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
正義簡易型 Cheng Yi Mini-Branch	台南市健康路三段308號一樓 308, Sec. 3, Jian Kang Rd., Tainan City, Taiwan, R.O.C.	(06)2997171	
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
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	MBBTTWTP760
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	
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
岡山分行 (兼營證券經紀商) Kang Shan Branch (Banking Broker)	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
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	
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	

名稱 TBB'S OFFICES	住址 ADDRESS	電話 TEL. NO.	SWIFT ADDRESS
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 (兼營證券經紀商) North Kaohsiung Branch (Banking Broker)	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 (兼營證券經紀商) Jeou Ru Branch (Banking Broker)	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 (兼營證券經紀商) San Ming Branch (Banking Broker)	高雄市中山一路153號 153 Chung Shan 1st Rd., Kaohsiung, Taiwan, R.O.C.	(07)2867171	
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 (兼營證券經紀商) Ping Tung Branch (Banking Broker)	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	
國際金融業務分行 Offshore Banking Branch	臺北市塔城街30號五樓 5F, 30 Ta Cheng St., Taipei, Taiwan, R.O.C.	(02)25597171	MBBTTWTP893
洛杉磯分行 Los Angeles Branch	633, WEST 5TH ST. SUITE 2280 LA CA 90071 U.S.A.	213-8921260	MBBTUS6L
香港分行 Hong Kong Branch	香港中環交易廣場第一座16樓1605-1608室 Suite 1605-1608 16/F, One Exchange Square, Central H.K.	852-29710111 852-25114865	MBBTHKHH
雪梨分行 Sydney Branch	SUITE 3, LEVEL 24, 363 GEORGE STREET SYDNEY, N.S.W. 2000 AUSTRALIA	612-92623356	MBBTAU2S



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