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九十三年年報



# TAIWAN BUSINESS BANK

Annual  
Report

2004



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## ■ 臺灣中小企業銀行總行

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海外有價證券掛牌買賣交易場所及其資訊查詢方式：不適用。  
Flotation at Overseas Stock Exchange and Information Inquiry：None

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# 壹 > 致股東報告書

## Message from the Management

- 一、93年度（93.1.1-93.12.31）營業報告  
Business Report for Fiscal Year 2004
- 二、94年度（94.1.1-94.12.31）營業計畫概要  
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93年國際經濟在美國、日本、英國及中國、印度等亞洲新興經濟體景氣持續穩健復甦帶動下明顯回溫，依據國際經貿組織與經濟預測機構對最新世界經濟展望提出之報告顯示，93年全球經濟成長率將高於4%，明顯優於92年的經濟表現，並創下近年來新高紀錄，惟下半年起受到國際油價攀升、利率走升及中國實施宏觀調控政策之影響下，預計94年全球經濟成長速度雖將趨緩，但仍會維持穩定的成長。

國內經濟受惠於國際經濟的強勁復甦，93年表現十分亮麗，展望未來，雖然仍可能受到油價居高不下及利率持續走高等各項不確定因素之影響，但在政府持續推動新十大建設，高鐵、六輕四期等民間大型投資計畫亦積極進行之情況下，將有助於94年國內經濟持續穩健成長。

93年亦為本行成長蛻變極重要之一年，除成功辦理現金增資發行普通股55億元及募集無到期日累積次順位債券120億元外，並依計畫完成不良債權之讓售及呆帳之打銷，有效提升本行資產品質，強化財務結構，且於93年12月獲中華信用評等公司調升本行評等展望為「穩定」。此外，本行正積極致力於企業化經營，以期進一步提升業務競爭力、增加盈餘並創造股東最大價值。以下為本行93年度經營成果及未來一年努力方向：

## 一、93年度 (93.1.1-93.12.31) 營業報告

(一) 組織變化情形：無。

(二) 營業計畫及經營策略實施成果

1. 依2004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245名及第332名，國內排名分別為第8名及第13名。
2. 為提升資本適足比率，強化資本結構，以利業務長期發展需要，本行於93年辦理現金增資發行普通股55億元，並發行無到期



董事長 鍾甦生  
Chairman Mr. Herbert S. S. Chung

The international economy warmed up substantially in 2004 under the influence of the ongoing healthy recovery of the economies of the United States, Japan, England, and emerging Asian economies such as China and India. According to the latest reports on global economic prospects by international economic organizations and economic forecasting institutions, the rate of global economic growth in 2004 was above 4%, substantially better than the 2003 performance and a record high for recent years. Beginning in the second half of the year, however, performance was affected by climbing international oil prices, rising interest rates, and macroeconomic controls in mainland China, leading to the expectation that the rate of economic growth will slow down in 2005 but that stable growth will continue.

Taiwan's domestic economy benefited from the strong international economic recovery and performed brilliantly in 2004. Although the economy may be affected by the high level of oil prices and the rise of interest rates in the future, the government's ongoing implementation of the Ten Major Construction Projects and the vigorous prosecution of such large private investment projects as the high-speed railway and the fourth stage of construction of the sixth naphtha cracker project will favor the continuation of steady and healthy domestic economic growth in 2005.

The year 2004 was a vital period in the growth and



日累積次順位債券新台幣 120 億元，以撥充資本，擴大經營規模。

3. 委外製作本行企業形象廣告，以在地生活的銀行，塑造本行關懷與分享之形象，提昇本行無形商譽。
4. 為服務客戶，積極設立辦理外匯業務單位，93 年增設大園一家外匯指定單位，以擴增外匯服務網；為利兩岸金融業務往來，加強建立與外商銀行大陸地區分行之通匯關係。
5. 臺灣企銀 e-bank 學雜費網站作業應用系統於 93 年 7 月 5 日正式上線，提供學生、學校及主辦分行上網查詢繳費狀況、補列印繳費單及統一集中銷帳處理等各項功能，整合臨櫃代收、ATM、網路、電話語音及跨行匯款等全方位管道繳納學雜費，提升學雜費代收銷帳作業效率。
6. 為保障銀行及客戶權益，積極辦理磁條金融卡換發晶片金融卡作業，除全面受理客戶換發晶片金融卡，開辦即時發卡業務外，並增加活期儲蓄存款帳戶整批製發晶片金融卡及證券戶適用整批開戶作業。
7. 配合 C 計畫擴散計畫建置之金流作業平台，以企業網路銀行方式呈現，提供企業用戶具多層控管層級之安全網路交易作業平台；另為整合網路銀行憑證作業機制，將一般網路銀行 SET 憑證改為金融 XML 憑證。
8. 辦理電子票據系統上線，於參加銀行中排名第 9，提供往來客戶經由本行網路銀行，辦理電子票據之開立、流通轉讓、存入託收、提示交換等作業；申請參加全國性繳費（稅）系統業務，提供往來客戶及事業單位便利之收付款服務共通交易平台。
9. 積極輔導中小企業對擔保品不足之客戶儘

transformation of the Taiwan Business Bank. Besides issuing NT\$5.5 billion worth of common stock for a capital increase and selling NT\$12 billion worth of perpetual cumulative subordinated bonds, the Bank also completed the sale of non-performing loans and the writing off of bad debt according to plan, thereby improving the quality of our assets and reinforcing our financial structure. In December 2004, Taiwan Ratings raised the Bank's ratings outlook to "stable." In addition, the Bank is currently striving toward corporatized operation with the aim of further strengthening our competitiveness, boosting profits, and creating the greatest shareholder value. A list of our achievements in 2004 is given below, along with the directions we will follow in the next year:

## I. Business Report for Fiscal Year 2004 (Jan. 1 - Dec. 31, 2004)

(I) Organizational Changes: None.

### (II) Results of Implementation of Business Plans and Operating Strategies

1. According to the global ranking of the top 1,000 banks published by The Banker magazine in July 2004, the Taiwan Business Bank ranks 245th in total assets and 332nd in Tier I capital; in Taiwan the rankings are 8th and 13th, respectively.
2. To heighten the Bank's capital adequacy ratio and reinforce our capital structure so as to meet the needs of long-term business development, in 2004 the Bank issued NT\$5.5 billion worth of common stock to fund a capital increase and also issued NT\$12.0 billion worth of perpetual cumulative subordinated bonds to build up capital and expand the Bank's scale of operations.
3. Production of the Bank's corporate image advertising was commissioned out with the aim of creating an image of a "caring and sharing" bank that lives in the local area, thereby upgrading our commercial reputation.
4. The establishment of foreign exchange units was vigorously pursued in order to serve customers better. One new forex unit was established in 2004, the Ta Yuan Branch, thereby expanding our forex service network. The Bank also moved to facilitate cross-straits financial dealings by strengthening the establishment of correspondent relations with the branches of foreign banks in mainland China.
5. The TBB's e-bank school tuition website application system went online on July 5, 2004, giving students, schools, and handling branches access to online





總經理 黃秀男  
President Mr. Shiu-Nan Hwang

量移請中小企業信用保證基金保證，以協助取得所需資金，截至93年11月底，本行移送信用保證基金餘額居全國金融同業之冠，並獲主管機關表揚為績優行庫。

10. 配合政府提升工業水準之目標及經濟結構轉型之政策，積極辦理輔導中小企業升級貸款、協助中小企業紮根專案貸款、中小企業小額簡便貸款、微型企業創業貸款、青年創業貸款等多項專案貸款，協助中小企業改善經營體質，提高生產技術與產品品質，促進產業升級。其中配合政府政策積極推動微型企業創業貸款，績效卓著，獲亞洲銀行協會頒發「2004年亞洲傑出銀行獎〈Asian Banking Awards 2004〉」。
11. 舉辦OBU外匯活期存款開戶競賽、93年度外匯存款業務激勵競賽活動，實施出口優利理財專案、進、出口外匯業務拓展專案，並推出澳幣定存雙率優惠活動，擴大外匯業務規模。

enquiry of the status of tuition payments as well as the reissuance of payment sheets and the centralized cross off accounts, and integrating teller, ATM, Internet, telephone, and interbank channels for the payment of tuition and miscellaneous school fees, thereby enhancing the efficiency of tuition and miscellaneous fee collection.

6. To protect the interests of the Bank and its customers, we have vigorously engaged in the replacement of magnetic-strip bank cards with IC cards. The TBB not only handling the switch to IC cards for customers and inaugurating instant card issuance but also adding the batch issuance of IC cards to passbook savings account holders and the batch opening of securities accounts.
7. The Bank coordinated with the installation of a funds flow platform under the C plan so as to take on the form of a corporate Internet bank and provide corporate users with a secure Internet transaction platform with multiple layers of control. The Bank also integrated its Internet banking verification mechanisms by changing the general bank SET verification to financial XML verification.
8. The e-checking system was put online, with the TBB being ninth among participating banks, so as to provide customers with a means of opening, circulating, and depositing e-checks via the TBB Internet bank. The Bank has also applied to join the national fee (tax) payment system so as to provide customers and enterprise units with a convenient common platform for paying and collecting funds.
9. Assistance was provided to small and medium enterprise clients with insufficient collateral in obtaining the funds they need by transferring applications for loan guarantees to the Small and Medium Enterprise Credit Guarantee Fund. At the end of November 2004 the TBB topped the industry in the amount of outstanding guarantees transferred to the Fund, and we had been cited for outstanding performance by the competent authority.
10. In line with the government's target of upgrading industries and its policy of transforming Taiwan's economic structure, the Bank actively handled guidance loans for Assisting Small and Medium-sized Enterprises Upgrading Loan, SME Root Establishment Project Loan, Small-amount Handy Loan, Micro-business Start-up Loan, Youth Business Start-up Loan. These loans are designed to help SMEs improve their operating structure, heighten their production technology and product quality, and promote industrial upgrading. Performance in the extension of Micro-business Start-up Loan in line with government policy has been especially outstanding, making the TBB a recipient of the Asian Banking Awards 2004.



左起：常務董事許松根、常務董事何隆光、董事長鍾甦生、總經理黃秀男  
From left to right: Mr. Hsu Song-Ken, Managing Director; Mr. He Lung Kuang, Managing Director; Mr. Herbert S.S.Chung, Chairman; Mr. Shiu Nan Hwang, President

12. 本行 16 處兼營證券經紀分行在 91 年度陸續改制，僱用具證券實務經驗之專業經理人和營業員專責經營，採低底薪高獎金制度，有效提升本行證券經紀成交量市占率。

13. 積極進行策略聯盟

- (1) 加強與子公司臺企保代公司之互動，除共同辦理理財專員行銷訓練外，更積極進行整合性專案行銷，提供客戶一次購足之服務。
- (2) 與工研院、資策會、金屬中心或資本設備製造商等建立策略聯盟，協助或共同辦理融資說明會，以擴展客源並增加行銷商機。
- (3) 配合經濟部中小企業處推動各項中小企業輔導措施，於全省各營業單位設置中小企業融資服務窗口，提供企業各項融資服務洽詢與協助；與多家育成中心簽訂策略聯盟備忘錄，為進駐廠商提供更完善的金融服務。
- (4) 與各大型企業如旅遊業及飯店業等進行策略聯盟，增加本行國際信用卡附加價值。

11. The Bank held an OBU foreign-currency demand savings new account competition and 2004 foreign-currency deposit-boosting contest, carried out a preferential-rate export financial management program and import and export forex business expansion program, and introduced preferential-rate Australian-dollar time deposits in order to expand the scale of our forex business.

12. Sixteen of the Bank's branches have been reorganized into securities brokerage branches since 2002, professional managers and sales personnel with securities experience have

been hired, and a low-salary, high-bonus system has been adopted in order to expand the Bank's share of the securities brokerage market.

13. Vigorous pursuit of strategic alliances:

- (1) Interaction with the subsidiary Taiwan Business Bank Insurance Agency Co. was strengthened, with integrated marketing programs in addition to joint marketing training for financial planning aimed at supplying customers with one-stop services.
- (2) The Bank establishes strategic alliances with the Industrial Technology Research Institute, Institute for Information Technology, Metals Center, and capital equipment manufacturers, assisting with or jointly organizing financing seminars with the aim of expanding the customer base and boosting marketing opportunities.
- (3) The Bank carries out SME assistance measures in coordination with the Small and Medium Enterprise Administration of the Ministry of Economic Affairs, setting up SME service windows at business units throughout Taiwan to provide corporate customers with all kinds of financing assistance and consultation services. The Bank has also signed letters of intent for the formation of strategic alliances with numerous incubation centers with the aim of providing their resident companies a complete range of financial services.
- (4) Strategic alliances are forged with large enterprises such as travel agencies and hotels in order to increase the value-added of the Bank's international credit cards.

14. Establishment of a professional marketing team to take charge of marketing and promotion:

- (1) An e-banking marketing and promotion team was set up

14. 成立專業行銷小組，專責相關業務行銷與推廣

- (1) 成立電子銀行行銷推動小組，以一般網路銀行、企業網路銀行及加值型電子銀行為推廣主軸，並訂定系列行銷推動作業計畫，加強營業據點及電子通路之整合發展，有效拓展產品行銷通路。
- (2) 成立應收帳款行銷小組，專責協助營業單位向客戶進行業務介紹，以有效拓展業務。
- (3) 成立聯貸小組，積極拓展國、內外聯貸市場，並協助營業單位主辦國內、外聯貸案，以提升本行專業形象，增裕營收及盈餘。

15. 研發新金融商品、開辦新種業務，以提升服務品質，提高市場占有率

- (1) 實施中小企業新舊戶雙優貸及中小企業活水增益貸款等專案措施。
- (2) 開辦以香港為付款地區之未到期港幣及美金光票託收業務、外匯組合式商品項下單筆承作業務、國金行無本金交割美元對人民幣匯率選擇權及遠期外匯業務，受理客戶得憑傳真取款條及指示之事先約定方式辦理進口與存匯業務，並增設1家加幣存匯行。
- (3) 政府網路採購卡正式上線推展，並推出整合金融卡、轉帳卡及信用卡功能於一卡之Combo晶片卡。
- (4) 推出74檔精選優質基金，開辦基金網路下單及外幣信託資金定期定額投資國外有價證券業務；增加受託保管3檔國內投信公司發行之共同信託基金；新增核准辦理地上權之信託業務。

16. 舉辦多項業務說明會及座談會，提升營

and promotion focused on general Internet banking, corporate Internet banking, and value-added e-banking. A series of marketing and promotion plans was mapped out with the aim of strengthening the integrated development of business units and electronic channels.

- (2) An accounts receivable marketing team was set up to be responsible for helping business units make sales presentations to customers and thereby expand the Bank's business.
  - (3) A syndicated loan team was established and charged with the vigorous development of the international and domestic syndicated loan markets, thereby heightening the Bank's professional image and enriching its revenues and profits.
15. Development of new financial products and inauguration of new businesses so as to enhance service quality and heighten market share:
- (1) The Twin-win Loans for New and Old SME Clients and SME Added-benefit Loans programs were carried out.
  - (2) Inauguration of the antedated clean bill collection business for Hong Kong and U.S. dollars with Hong Kong as the point of payment, the structured product business, USD/CNY non-delivery options by the OBU, and forward foreign-exchange business; the allowing of customers to handle import and deposit businesses arranged by instruction in advance and providing a withdrawal slip by fax; and addition of one Canadian dollar Nostro account.
  - (3) The government's e-procurement card was put online and a Combo IC card with bank card, account transfer card, and credit card functions was introduced.
  - (4) The Bank introduced 74 selected funds, inaugurated online funds purchasing and periodic purchase plan of foreign-currency capital in overseas securities, added the custodianship of mutual funds issued by three domestic investment trust companies, and received permission to engage superficial right trust business.
16. Numerous business presentations and seminars were held to enhance the professionalism of business units and reinforce business marketing capabilities, and practical training was strengthened to advance professional know-how, reinforce business-handling capability, and upgrade service quality.
17. In line with business promotion programs, the Bank completed the installation of a chip encryption/decryption system, tuition and miscellaneous school fee portal website system, and the second phase of the customer data storage and customer relationship management system (CRM). It also developed an e-checking system



左起：常務董事許松根、董事長鍾甦生、總經理黃秀男、常務董事何隆光  
From left to right: Mr. Hsu Song-Ken, Managing Director; Mr. Herbert S.S.Chung, Chairman; Mr. Shiu Nan Hwang, President; Mr. He Lung Kuang, Managing Director

業單位專業素養，強化業務行銷能力；  
加強實務訓練，增進專業知識，強化業務處理能力，提升服務品質。

17. 配合各項業務之推展，完成加解密晶片亂碼化系統、學雜費入口網站作業系統與客戶資料倉儲及客戶關係管理系統第二階段建置作業，開發電子票據業務系統及交換公債等電腦作業。
18. 93年累計清理逾期放款439億元，有效降低逾放比率；收回催收款息約4.13億元，增裕盈餘；另呆帳債權追索共收回呆帳6.67億元，處分承受擔保品36件，金額約1.77億元。
19. 為活化本行人力資源，落實人力結構年輕化政策，提升本行競爭力暨經營績效，93年度實行員優惠退職專案，共計有204人優惠退職。

### (三) 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

93年度決算營業收入286.96億元，營業成本278.28億元，營業毛利8.68億元，營業費用86.73億元，營業淨損78.05億元，稅前淨損69.58億元，稅後淨損77.99億元，

and government-bond exchange system.

18. A total of NT\$43.9 billion in non-performing loans was cleared up in 2004, effectively lowering the Bank's NPL ratio; collection the payment of the delinquent debt approximately NT\$413 million, thereby increasing profits; and NT\$667 million in bad debt was collected and 36 cases of assumed collateral worth about NT\$177 million was disposed.
19. To invigorate the Bank's human resources and carry out the policy of "down-aging" the Bank's employee structure so as to strengthen competitiveness and

operating performance, an early retirement program was carried out in 2004 and 204 employees accepted retirement under favorable conditions.

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

#### 1. Budget Implementation, and Income and Expenditures

Operating revenue for 2004 totaled NT\$28.696 billion and operating costs were NT\$27.828 billion, leaving a gross operating income of NT\$868 million. Operating expenses amounted to NT\$8.673 billion, leaving a net operating loss of NT\$7.805 billion, a before-tax net loss of NT\$6.958 billion, and an after-tax net loss of NT\$7.799 billion. The ratio of net operating loss to operating revenue was negative 27.20%, the ratio of before-tax net loss to operating revenue was negative 24.25%, the interest spread between deposits and loans was 2.06%, and the ratio of after-tax net loss to shareholder equity was negative 20.39%.

#### 2. Profitability Analysis

Weak macroeconomic performance in recent years, plus intense competition among domestic banks and the adoption of a price-based marketing strategy by the different banks in the pursuit of customers, had an impact on the quality of loan assets. The TBB worked in line with the government's "Two-Five-Eight" financial reform targets to bring its non-performing loan ratio below 5% and its capital adequacy to above 8% by vigorously improving its asset quality, financial structure, and competitiveness. In 2002 the Bank sold off Non-performing loan in the amount of NT\$31.328 billion and wrote off NT\$3.766 billion worth bad loan; in 2003 it

營業淨損占營業收入比率為負27.20%，稅前淨損占營業收入之比率為負24.25%，存放款利差為2.06%，稅後淨損占股東權益之比率為負20.39%。

## 2. 獲利能力分析

近年來因市場整體經濟景氣不佳，及國內銀行業競爭激烈，競相採取價格行銷策略，以爭取客戶，致衝擊授信資產品質。本行為配合政府「258」金融改革目標，使逾期放款比率降至5%以下且資本適足率在8%以上，積極改善資產品質、財務結構及提升競爭力，於91年積極出售不良債權313.28億元、轉銷呆帳37.66億元，並於92年提列各項提存80.51億元(其中轉銷呆帳38.47億元)，續於93年再出售不良債權131億元、轉銷呆帳168.74億元，致決算稅前淨損69.58億元。

若排除改善資產品質所提高之各項提存因素後，本行申算稅前盈餘達94.31億元，較92年90.29億元及91年68.41億元，分別增加4.02億元及25.90億元，顯見93年度獲利能力較往年提升。

## (四)研究發展狀況

本行目前設有專責單位進行國內、外財經資料之蒐集與研究、經濟與產業動態之調查分析及定期刊物(如企銀季刊、企銀雙月刊及金融資訊雙週刊)之編撰與發行，此外，配合各項業務發展需要進行相關研發，並鼓勵同仁自行創新、研發新金融商品及研提業務改進方案，以期提升本行市場競爭力。

## 二、94年度(94.1.1-94.12.31)營業計畫概要

### (一)經營方針暨重要政策

1. 落實執行企業化經營的五大中心工作：人力資源之適當配置與整合、風險管理之建

allocated provisions for allowance and reserves totaling NT\$8.051 billion (including NT\$3.847 billion for writing off bad loans), and in 2004 sold NT\$13.1 billion worth of Non-performing loan and wrote off bad loan NT\$16.874 billion worth. This is what caused the before-tax net loss for the year of NT\$6.958 billion.

Discounting the increased allocation of reserves for the improvement of asset quality, the Bank would have reported before-tax profit of NT\$9.431 billion. This would have been an increase of NT\$402 million and NT\$2.590 billion, respectively, over the profits of NT\$9.029 billion and NT\$6.841 billion recorded in 2003 and 2002, indicating an improvement in profitability in 2004 compared with previous years.

## (IV) Research and Development

The TBB has a dedicated unit to carry out the collection and study of domestic and foreign economic data, the surveying and analysis of economic and industrial conditions, and the publication of periodicals (such as the Taiwan Business Bank Quarterly, the Taiwan Business Bank Bimonthly, and the Taiwan Business Bank Fortnightly.) In addition, research projects are carried out in accordance with the needs of business development, and employees are encouraged to carry out their own innovation, development of new financial products, and proposals for business improvement programs in order to strengthen the Bank's competitiveness.

## II. Business Plans for Fiscal Year 2005 (Jan. 1 - Dec. 31, 2005)

### (I) Operating Directions and Major Policies

1. Carrying out five central tasks of corporatized operation: the appropriate allocation and integration of human resources, the establishment and reinforcement of risk management, the installation and integration of information systems, the re-engineering of operating procedures, and the formulation and calibration of operating strategies.
2. The TBB's vision is to become a "specialized SME bank," "a caring and sharing bank," and "a digitized and efficient bank" focused on wealth management and personal banking.
3. The Bank's target market is SMEs, and it will readjust its business directions and methods on the product, marketing, and structural levels in order to enhance the performance of lending operations.
4. Planning will be carried out for centralized credit investigation and loan approval for credit card and small



置與強化、資訊系統之建置與整合、作業流程的再造、營運策略之修訂與校準。

2. 以「中小企業的专业銀行」、「關懷與分享的銀行」及「資訊化且有效率的銀行」為本行未來願景，以財富管理及個人金融為業務發展重點。
3. 企業金融業務以中小企業為目標市場，朝產品面、行銷面及結構面等轉型，調整業務方向與做法，提升授信業務績效。
4. 規劃信用卡及小額消費金融業務之集中徵信審核，強化業務競爭力；整合信用卡及小額消費金融業務之帳務系統，建立全行電催系統，以提升催理作業效率。
5. 持續研發新種金融商品、加強各項產品之整合行銷、改善作業流程、簡化作業規定、培育各項業務專業人才，以提升專業素養與服務品質，提高市場競爭力。
6. 加強推展外匯、信用卡、消費金融、信託、證券及保險代理等各項業務，提高手續費收入，增裕營收。
7. 規劃 94 年度現金增資發行普通股 60 億元，以提升資本適足比率，強化資本結構，俾利業務長期發展需要。
8. 擴大設立獨立的風險管理部門，負責監督、衡量、控管及制定全行各項風險部位與管理機制，並以獨立於風險發生單位之通報流程，陳報風險評估報告；聘請專業顧問積極規劃以「資訊整合」之架構，建置前、中、後台連通的市場風險、信用風險、作業風險及資產負債管理之整體性風險管理系統。
9. 積極規劃設置區域債管作業中心，遴選具備收訴訟實務經驗或法律知能之人員，擇優集中專責辦理催收訴訟工作，以提升逾期放款處理效率。
10. 因應銀行資產評估損失準備提列及逾期

consumer loans so as to reinforce competitiveness, the account system will be integrated for the credit card and small consumer loan business, and a bank-wide call out loan collection system will be established so as to heighten the efficiency of loan collection.

5. The Bank will continuously develop new financial products, strengthen the integrated marketing of products of different types, improve operating procedures, simplify operating rules, and develop professionals in different kinds of business in order to upgrade professionalism and service quality as well as to enhance competitiveness.
6. Development of the foreign exchange, credit card, consumer finance, trust, securities, and insurance agency businesses will be strengthened so as to increase fee income and boost operating revenue.
7. The issuance of NT\$6 billion worth of common stock will be planned for a capital increase in 2005 so as to heighten the Bank's capital adequacy ratio, reinforce its capital structure, and provide for the needs of long-term business development.
8. The independent risk management unit will be expanded and made responsible for risk monitoring, weighing, and control, and for the establishment of a mechanism for handling the position and management of various items of risk bank-wide. The unit will submit risk assessment reports independent of the reporting process of units susceptible to risk. In addition, professional consultants will be hired to plan the establishment, via an information integration framework, of an integrated front-, middle-, and back-office linked risk management system for market risk, credit risk, operating risk, and assets and liabilities management.
9. The establishment of regional debt management centers will be planned and personnel with practical debt litigation experience or legal know-how will be selected for the centralized handling of debt collection in order to upgrade efficiency in disposing of non-performing loans.
10. In response to the rules for 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, the Bank has adopted a new five-category loan asset assessment system which was put into trial operation in January 2005. The performance evaluation of business units is also used to strengthen loan risk controls and accelerate the clearing up of non-performing loans.
11. Professional division of business, personnel tracking, and downsizing policies will be implemented and a policy of "greening" of the employee structure will be carried

放款催收款呆帳處理辦法，採五分類評估授信資產之新制，本行自94年1月起即先行試辦，並透過營業單位績效考核，加強授信風險之控管，加速逾期放款之催理。

11. 採行專業分工、人員分流及用人精簡政策，並落實人力結構年輕化政策，拔擢年輕優秀人才。

## (二) 預期營業目標與其依據

參酌歷年各項業務成長情形、次年各預測機構預估經濟成長率、銀行經營生態發展、同業競爭力及市場地位之維持與拓展，訂定94年度下列各項業務之預算目標：

1. 存款業務：年平均餘額新台幣8,553億元。(不含同業存款)
2. 放款業務：年平均餘額新台幣7,135億元。
3. 外匯業務：承做量500億美元。
4. 證券經紀業務：承做量新台幣2,763億元。
5. 信託業務：承做量新台幣201億元。

以上是本行過去一年來之經營成果及未來發展目標，展望新的一年，除國內外經濟仍充滿相當多的變數外，尚需面對同業的高度競爭以及攤提出售不良債權損失的壓力，因此，落實企業化經營，提升本行競爭力，創造價值並增加盈餘，為本行未來努力目標。承蒙各位股東、董監事及各界先進、社會賢達長久來之支持與愛護，本行得以成長茁壯，謹此致謝，而本行全體同仁也將秉持進步、效率、責任之經營理念，更加努力，期能展現亮麗之營收表現，並為股東創造利潤。

## 三、最近一次信用評等

評等日期：93年12月22日

長期信用評等：twA

短期信用評等：twA-2

評等展望：穩定

out so as to elevate outstanding young people.

## (II) Business Targets and Bases

The following business targets are established for 2005 in consideration of the growth of various areas of business over the years, projections by forecasting institutions of economic growth rate for the following year, development of the environment for banking operations, competition among banks, and the maintenance and expansion of market share:

1. Deposits: Yearly average balance of NT\$855.3 billion (not including interbank deposits).
2. Loans: Yearly average outstanding amount of NT\$713.5 billion.
3. Foreign exchange business: A transaction volume of US\$50 billion.
4. Securities brokerage: A transaction volume of NT\$276.3 billion.
5. Trust business: A transaction volume of NT\$20.1 billion.

The above describes the Bank's operating achievements of the year just past, and its development targets for the year to come. Besides the uncertainties that cloud domestic and international economic prospects for the next year, we also have to face intense competition from other banks and the pressure of amortization losses on sale of non-performing loans. The realization of the corporatization of operations, the strengthening of the Bank's competitiveness, the creation of value, and the increase of profits, therefore, are the goals toward which we will strive in the future. Thanks to the long-term care and support with which our shareholders, directors and supervisors, leaders from various sectors, and elites of society have favored us in the past, the TBB has been able to develop and grow strong, and for this we extend our heartfelt thanks. In the future, our entire staff will hold firmly to the operating principles of progress, efficiency, and responsibility, and we will do our best to achieve a brilliant earnings performance and create profits for our shareholders.

## III. Most Recent Credit Ratings

1. Date of rating: Dec. 22, 2004
2. Long-term credit rating: twA
3. Short-term credit rating: twA-2
4. Outlook: Stable

2004

## 貳 > 銀行概況

### Profile of the Bank

- 一、銀行簡介  
History
- 二、銀行組織  
Organization
- 三、股份及股利  
Shares and Stock Dividends
- 四、金融債券發行情形  
Issuance of Financial Debentures
- 五、特別股、海外存託憑證、員工認股權憑證及併購或受讓其他金融機構辦理情形  
Preferred Stock, Overseas Depository Receipts, Employees' Stock Warrants and Mergers and Acquisitions or Assignment to Other Financial Institutions





## 一、銀行簡介

### (一) 銀行設立日期及沿革

本行前身係民國4年6月於台北市設立「臺灣無盡株式會社」及民國4年7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9年為「臺灣勸業無盡株式會社」購併，後者於民國15年改組增募新股更名為「台灣南部無盡株式會社」。

民國34年10月25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35年9月1日合併改組為「臺灣無盡業股份有限公司」，民國36年5月31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1千萬元，民國36年6月1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37年1月再更名為「臺灣合會儲蓄股份有限公司」。

民國64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65年7月1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87年1月22日轉型為民營銀行，正式邁入另一嶄新之里程。民國65年本行改制時，資本額僅新臺幣5億元，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368億5千7百22萬元。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、風險管理中心、6大區域業務中心、2授信

## I. History

### (I) Establishment and Development

The forerunners of the Taiwan Business Bank were two private savings institutions, one established in Taipei in June of 1915 and the other in Tainan in July of the same year. The two were merged into other financial institutions in 1920 and 1926, respectively; and these, in turn, were combined with two other savings cooperatives and taken over by the Taiwan Provincial Government on Oct. 25, 1945, following the restoration of the island to China. The four institutions were reorganized on Sept. 1, 1946 to form the Taiwan Mutual Financial Co., Ltd., which on May 31, 1947 absorbed the Tokiwa Real Estate Co., Ltd. and attained a combined capitalization of NT\$10 million old Taiwan dollars. On June 1, 1947 the name of the firm was changed to the Taiwan Provincial Mutual Loans and Savings Co., Ltd.; and then, because of the similarity of its business to that of private cooperatives, the name was changed once again, in January of 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 in Taiwan to be established for the purpose of providing financing assistance and guidance to small and medium enterprises.

To accommodate to the liberalized and internationalized financial environment, and to conform to the government's vision of building Taiwan into an Asia-Pacific operations center, the TBB was transformed into a private bank on Jan. 22, 1998 and entered a brand-new stage of operation. At the time of its reorganization in 1976 the Bank had a capitalization of only NT\$500 million, 50 branches, and 58 sub-branches. Repeated capital increases have been carried out since that time to augment the Bank's operating funds and reinforce its operating base, bringing current capitalization to NT\$36,857.22 million. The Bank's organizational structure has been readjusted constantly in response to business and operating needs. In addition to the Auditing Department and Secretarial Department, which operate under the Board of Directors, the Bank also has management units consisting of 15 departments, Risk Management Center, six regional business centers and two regional loan guidance centers. Domestic branches number 124; in addition, there are an Offshore Banking Branch and three overseas branches: the Los Angeles Branch, the Hong Kong Branch, and the Sydney Branch. In addition, the Bank set up six regional non-performing loan management centers under



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 3 處分支機構。另於債權管理部下設 6 區域債管作業中心。

- (二) 最近年度及截至年報刊印日止辦理銀行併購之情形：無
- (三) 隸屬特定金融控股公司：否。
- (四) 董事、監察人及依銀行法第 25 條第 3 項規定應申報股權者，其股權之大量移轉或更換：無
- (五) 經營權之改變：無。
- (六) 其他足以影響股東權益之重要事項與其對銀行之影響

為遵主管機關頒訂之「加速降低本國銀行逾期放款措施」，儘速將本行逾期放款比率降至 5% 以下，爰於 93 年 12 月大幅轉銷呆帳約 143 億元及讓售不良債權約 131 億元(其中逾期放款約 111 億元、呆帳債權約 20 億元)，至 93 年底逾期放款比率已有效降至 4.73%。

## 二、銀行組織

### (一) 組織架構圖及主要部門所營業務

the Credit Management Department.

- (II) Mergers and acquisitions carried out during the most recent fiscal year, and up to the time of publication of the Annual Report: None
- (III) To be subordinate to specific Financial Holding Company: None
- (IV) Transfer or exchange of large amounts of shares by directors, supervisors, and others whose shareholdings are required to be reported by the stipulations of Item 3, Article 25 of the Banking Law: None
- (V) Change in operating rights: None
- (VI) Other major items sufficient to influence shareholder rights, and their influence on the Bank

To observe the Measures to Facilitate Reduction of the Non-Performing Loan (NPL) Ratios of Domestic Banks as promulgated by the government, and to bring the TBB's NPL ratio below 5% as quickly as possible, the Bank wrote off approximately NT\$14.3 billion worth of bad debt and sold about NT\$13.1 billion worth of Non-performing loan (of which NPLs accounted for around NT\$11.1 billion and bad debt for about NT\$2 billion) in December of 2004. By the end of 2004 the NPL ratio had fallen to 4.73%.

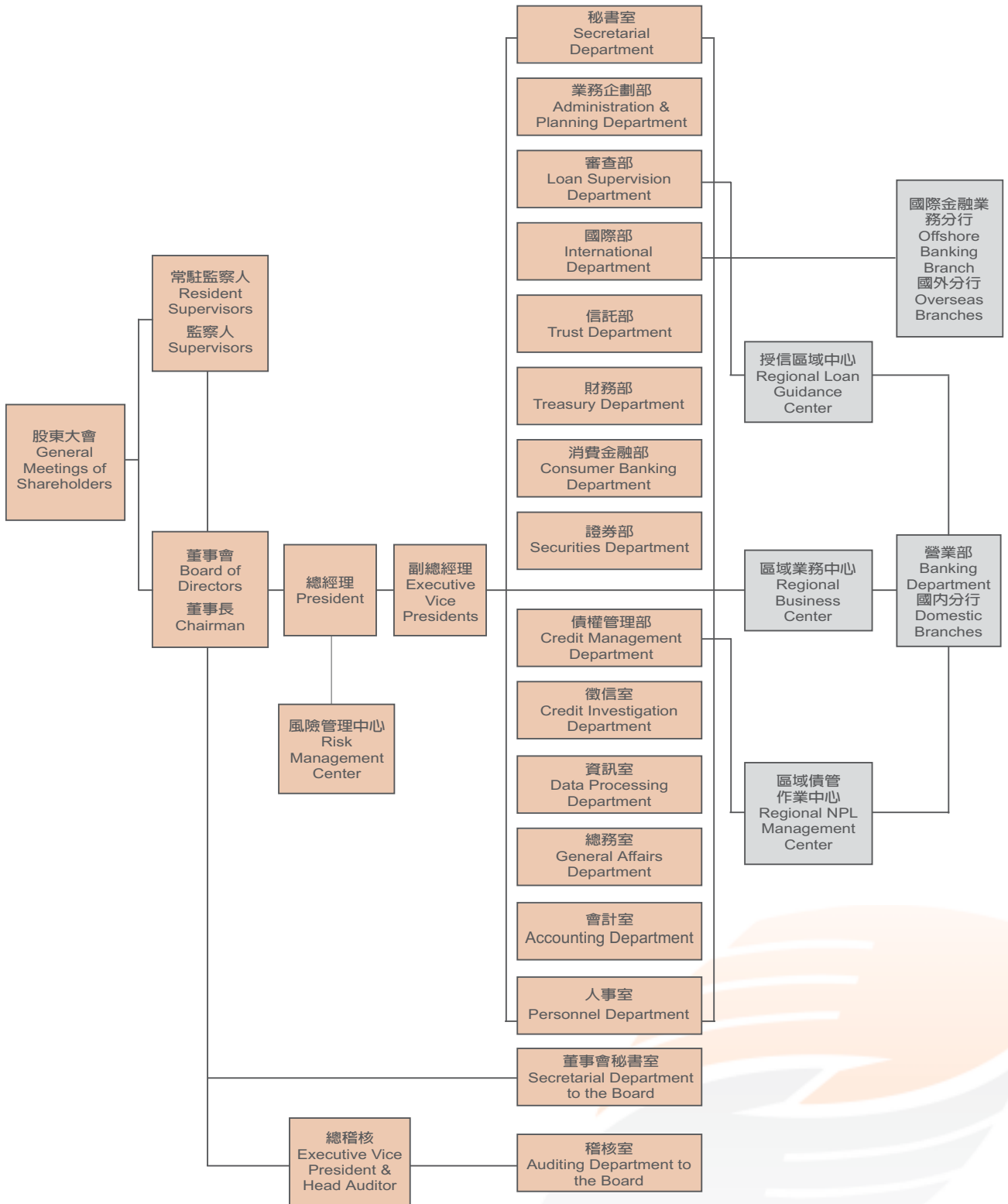
## II. Organization

### (I) Organizational Chart and Business Operations of Major Units



左起：總稽核汪濟生、副總經理李俊昇、董事長鍾甦生、總經理黃秀男、副總經理廖錫勳、副總經理黃新吉  
From left to right: Mr.Wang Ji-Sheng, E.V.P. & Head Auditor; Mr.Lee Chun-Sheng, E.V.P.; Mr.Herbert S.S.Chung, Chairman; Mr. Shiu Nan Hwang, President; Mr.Liao Shi-Shun, E.V.P.; Mr.Huang Sin-Gi, E.V.P.

1. 組織架構圖  
1. Organization Chart



基準日：94年5月  
As of May 2005



## 2. 主要部門所營業務

- (1) 董事會秘書室：掌理董事會會務及機要等事項。
- (2) 董事會稽核室：掌理本行稽核業務。
- (3) 秘書室：掌理機要、文書、法務、公關事項。
- (4) 業務企劃部：掌理全行策略規劃、新金融商品之研發、整合，存款、匯兌、代理業務之研發、推展、管理及全行資產負債暨風險管理事項。
- (5) 審查部：掌理授信業務之審查、國際聯貸、中小企業輔導及不屬消費金融部之授信業務研發、推展及管理事項。
- (6) 國際部：掌理外匯及國外業務之研發、推展、管理及作業事項。
- (7) 信託部：掌理信託業務之研發、推展、管理事項。
- (8) 財務部：掌理全行新台幣、外幣資金調撥與規劃、有價證券投資、轉投資及其他財務管理事項。
- (9) 消費金融部：掌理信用卡、個人消費性及理財型之個人小額貸款之研發、推展、審核及管理事項。
- (10) 證券部：掌理受託買賣有價證券、期貨交易輔助業務之研發、推展、管理事項。
- (11) 債權管理部：掌理授信案件之覆審及不良債權之清理、管理、催收訴訟輔導及催收款項變更原授信條件之審查、控管等事項。
- (12) 徵信室：掌理徵信資料、經濟金融及產業動態之調查、蒐集、整理、分析及相關書刊之編譯、管理、圖書資料室、行史館之維護管理事項。

## 2. Business Operations of Major Units

- (1) Secretarial Department to the Board: Handles matters for the Board of Directors and other confidential and important matters.
- (2) Auditing Department to the Board: Handles the Bank's auditing affairs.
- (3) Secretarial Department: Handles important and confidential matters, documentation, legal affairs, and public relations.
- (4) Administration & Planning Department: Handles bank-wide strategic planning, the development of new financial products, R&D in integration, deposits, remittances, and agency business, and matters pertaining to promotion, management, and bank-wide assets/liabilities and risk management.
- (5) Loan Supervision Department: Handles loan review development of international syndicated loans, small and medium enterprise assistance loans, and other loans not under the Consumer Banking Department, and promotion and management matters.
- (6) International Department: Handles the development, promotion, administration, and operation of foreign exchange and overseas businesses.
- (7) Trust Department: Handles the development, promotion, and administration of the trust business.
- (8) Treasury Department: Handles the bank-wide deployment and planning of New Taiwan Dollar and foreign currency funds, securities investment, reinvestment, and other treasury administration matters.
- (9) Consumer Banking Department: Handles the development, promotion, review, and administration of credit cards and consumer and financial-planning-type small personal loans.
- (10) Securities Department: Handles the development, promotion, and administration of trading in the securities, acting as futures introducing broker on behalf of customers.
- (11) Credit Management Department: Handles the review of loan cases, the clearing up, management, and collection, litigation counseling of bad debt, and the examination and control of changes in the original conditions of loans for collection.
- (12) Credit Investigation Department: Handles the investigation of credit data; the surveying, collection, collation, and analysis of economic, financial, and industrial developments, as well as the editing and translation and administration of related publications; and the maintenance and management of the library and TBB history gallery.

- (13) 資訊室：掌理自動化作業之規劃、推展及資料之處理、管制事項。
- (14) 總務室：掌理事務、物品採購、財產保管及安全、不動產取得及處分、房舍營繕事項。
- (15) 會計室：掌理會計、歲計、聯行資料之彙整及分析事項。
- (16) 人事室：掌理有關人事管理及行員訓練事項。

- (13) Data Processing Department: Handles the planning and promotion of automated operations, and the processing and control of data.
- (14) General Affairs Department: Handles general matters, goods procurement, the custodianship and security of property, the acquisition and disposal of real estate, and civil engineering for buildings.
- (15) Accounting Department: Handles accounting, budgeting, and the collection and analysis of bank-wide data.
- (16) Personnel Department: Handles matters relating to personnel management and staff training.

(二) 董事、監察人、總經理、副總經理、協理、各部門及分支機構主管資料

(II) Data on Directors, Supervisors, the President, Executive Vice Presidents, Vice Presidents, and Managers of Departments and Branches

1. 董事及監察人資料

1. Directors and Supervisors

董事及監察人資料 (一)

93年12月31日  
Dec.31,2004

Directors and supervisors information (一)

職稱 Title	姓名 Name	接任日期 Inauguration Date	任期 Tenure	初次選任日期 Initial Inauguration Date	選任時持有股份 Shareholding on inauguration		現在持有股份 Shareholding		配偶、未成年子女 現在持有股份 Shareholding by spouses and minor children		利用他人名義持有股份 Share hold in the name of Third parties		主要經(學)歷 Education Career Experience	目前兼任 本行及他公司之職務 current position in this and other company	具配偶或二親等以內關係人 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
董事長 (財政部代表) Chairman Ministry of Finance Representative	鍾碧生 Herbert S.S.Chung	93/6/10 2004/6/10	92/06/15 至 95/06/14 2003/6/15 to 2006/6/14	93/6/10 2004/6/10	195,137,180	6.135	142,586,571	3.869	0	0	0	0	學歷：東吳大學經濟系碩士 經歷：行政院經濟設計委員會經濟研究處處員、 中華民國對外貿易發展協會專員、 美商華友銀行台北分行副信部經理、 美商西雅畢銀行台北分行助理副總經理、 加拿大皇家銀行台北分行資深副總經理、 比利時富通銀行台北分行總經理、 中國輸出入銀行總經理、華僑銀行董事長 Master of Economy, Soochow University Council for Economic Planning & Development Researcher, Economic Research Dept. China External Trade & Development Council Specialist, Chemical Bank Taipei Branch, Manager, Credit, Seattle First National Bank, Taipei Branch Assistant Vice President, Royal Bank of Canada, Taipei Branch Deputy General Manager, Fortis Bank Taipei Branch General Manager, The Export Import Bank of the Republic of China President, Bank of Overseas Chinese CEO & Chairman, Taiwan Business Bank Chairman	臺灣企銀 董事長 Chairman, TBB	-	-	-
常務董事 兼總經理 (財政部代表) Managing Director and President Ministry of Finance Representative	黃秀男 Shiu-Nan Hwang	93/7/15 2004/7/15	92/06/15 至 95/06/14 2003/6/15 to 2006/6/14	90/10/22 2001/10/22	195,137,180	6.135	142,586,571	3.869	0	0	0	0	學歷：政治大學國際貿易系 經歷：第一銀行分行經理、營業部經理、副總經理 International Trade Dept. National Chengchi University General Manager, Business Department SVP & General Manager, Executive Vice President First Commercial Bank	臺灣企銀 總經理 President, TBB	-	-	-
常務董事 (臺灣銀行代表) Managing Director Bank of Taiwan Representative	許松根 Hsu Song-Ken	92/6/15 2003/6/15	92/06/15 至 95/06/14 2003/6/15 to 2006/6/14	89/7/28 2000/7/28	888,002,495	27.917	888,002,495	24.093	0	0	0	0	學歷：美國賓西凡尼亞大學哲學博士 經歷：大學教授、系主任兼院長、教育部顧問、 中研院經濟所第三組主任、淡江大學教授、 中研院經濟所兼任研究員 Ph. D., University of Pennsylvania Advisor, Ministry of Education; Director, Third Division, Institute of Economics, Academia Sinica; Prof., Tam Kang University;	淡江大學 教授 Professor., Tam Kang University;	-	-	-



職稱 Title	姓名 Name	接任日期 Inauguration Date	任期 Tenure	初次選任日期 Initial Inauguration Date	選任時持有股份 Shareholding on inauguration		現在持有股份 Shareholding		配偶、未成年子女 現在持有股份 Shareholding by spouses and minor children		利用他人名義持有股份 Share hold in the name of Third parties		主要經(學)歷 Education Career Experience	目前兼任本行及他公司之職務 current position in this and other company	具配偶或二親等以內關係人之其他主管、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
常務董事 (臺灣銀行代表) Managing Director Bank of Taiwan Representative	張金火 Chang Jin Huo	93/4/30 2004/4/30	92/06/15 至 95/06/14 2003/6/15 to 2006/6/14	93/4/30 2004/4/30	888,002,495	27.917	888,002,495	24.093	0	0	0	0	學歷：政治大學附設空專 經歷：臺灣銀行人事室副主任、專門委員、董事會主任秘書 Administration, National Chengchi Supplementary College Deputy General Manager, personnel Dept. Senior Vice President, Chief Secretary, Bank of Taiwan	臺灣企銀 常務董事 Managing Director TBB	-	-	-
董事兼 副總經理 (財政部代表) Director and Executive Vice President Ministry of Finance Representative	李俊昇 Lee Chun-Sheng	92/6/15 2003/6/15	92/06/15 至 95/06/14 2003/6/15 to 2006/6/14	90/9/3 2001/9/3	195,137,180	6.135	142,586,571	3.869	0	0	0	0	學歷：政治大學法律系 經歷：臺灣企銀分行經理、逾放中心主任、稽核室主任、主任秘書、信託證券投資信託公司董事、臺灣企銀副總經理 Department of Law, National Chengchi University SVP & General Manager, Past-due Loan Processing Center Director, Auditing Department Director, Secretary General, Executive Vice President Taiwan Business Bank; Director, Baris Securities Investment & Trust Co. Ltd.,	臺灣企銀 副總經理 Executive Vice President TBB	-	-	-
董事 (臺灣銀行代表) Director Bank of Taiwan Representative	周阿定 Chou A-Ting	92/6/15 2003/6/15	92/06/15 至 95/06/14 2003/6/15 to 2006/6/14	89/7/6 2000/7/6	888,002,495	27.917	888,002,495	24.093	0	0	0	0	學歷：臺灣大學商學系 經歷：中央銀行外匯局副局長、倫敦代表處主任、外匯局局長 Business Dept. National Taiwan University Deputy Director General, Foreign Exchange Dept., Deputy Director General, London Representative Office Representative, Foreign Exchange Department Director General, Central Bank of China	中央銀行外匯局局長 Foreign Exchange Department Director General, Central Bank of China	-	-	-
董事 (財政部代表) Director Ministry of Finance Representative	葉坤益 Yeh Kuen-Yih	93/8/16 2004/8/16	92/06/15 至 95/06/14 2003/6/15 to 2006/6/14	93/8/16 2004/8/16	195,137,180	6.135	142,586,571	3.869	0	0	0	0	學歷：埔里高職 經歷：臺灣企銀行員、臺灣企銀產業工會理事(第一、二、三屆) Senior Commercial School, Puli Employee TBB, 1th, 2th, 3th director TBB Industry Union	臺灣企銀 行員 Employee, TBB	-	-	-
董事 (臺灣銀行代表) Director Bank of Taiwan Representative	周昭雄 Chou Hsiung	92/6/15 2003/6/15	92/06/15 至 95/06/14 2003/6/15 to 2006/6/14	89/7/28 2000/7/28	888,002,495	27.917	888,002,495	24.093	0	0	0	0	學歷：成功大學機械工程學系 經歷：臺灣銀行科長、資訊室業務規劃師、副主任、主任 Department of Mechanical Engineering, National Chung Kung University Division Chief, Data Processing and Information Department Business Planner, Deputy General Manager, General Manager	臺灣銀行 電子金融部 經理 G.M. Dept. Electronic Banking, Bank of Taiwan	-	-	-
董事 (臺灣土地銀行代表) Director Land bank of Taiwan Representative	蕭志輝 Hsiao Chih Huei	92/7/29 2003/7/29	92/06/15 至 95/06/14 2003/6/15 to 2006/6/14	92/7/29 2003/7/29	160,722,174	5.052	143,222,438	3.886	0	0	0	0	學歷：逢甲大學會計系 經歷：土地銀行稽核室副主任、審查部副理、分行經理、財務部經理 Accounting Dept., Feng Chia Academy Deputy director of auditing dept., Loan Supervision Dept. SVP & General Manager, Treasury Dept. SVP & General Manager Land Bank of Taiwan	土地銀行 財務部經理 Treasury Dept. SVP General Manager Land Bank of Taiwan	-	-	-
董事 (第一商業銀行代表) Director First Commercial Bank Representative	郭建中 Kuo Jiann-Jong	92/6/15 2003/6/15	92/06/15 至 95/06/14 2003/6/15 to 2006/6/14	89/9/8 2000/9/8	207,063,202	6.510	207,063,202	5.618	0	0	0	0	學歷：英國蘇塞克斯大學政治經濟學博士 經歷：國際文經協會執行副秘書長、台大國家發展研究所兼任副教授、淡江大學中國大陸研究所專任副教授 Ph.D. in Political Economics, Sussex University, U.K. Associate Professor, Graduate School of National Development, National Taiwan University, Associate Professor, Graduate School of China Dept. Tam Kang University	淡江大學 副教授 Associate Professor, Tam Kang University	-	-	-
董事 (華南商業銀行代表) Director Nan Commercial Bank Representative	龔金源 Kung Chin Yuan	92/6/15 2003/6/15	92/06/15 至 95/06/14 2003/6/15 to 2006/6/14	89/7/19 2000/7/19	156,961,124	4.934	156,961,124	4.259	0	0	0	0	學歷：台北工專工業設計科 經歷：嘉年營造工程(股)公司、統錦建設(股)公司、瑞隆建設(股)公司董事長 Industrial Design, National Taipei College of Industry Chairman, Challenge Construction Inc, Tonlin Construction Inc, Draco Construction Inc.	瑞隆建設 公司董事長 Chairman, Draco Construction Inc.	-	-	-

職稱 Title	姓名 Name	接任日期 Inauguration Date	任期 Tenure	初次擔任日期 Initial Inauguration Date	選任時持有股份 Shareholding on inauguration		現在持有股份 Shareholding		配偶、未成年子女 現在持有股份 Shareholding by spouses and minor children		利用他人名義持有股份 Share hold in the name of Third parties		主要經(學)歷 Education Career Experience	目前兼任 本行及他公司 之職務 current position in this and other company	具配偶或二親等以內關係人 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	持股份率(%) Percentage	股數 Shares	持股份率(%) Percentage	股數 Shares	持股份率(%) Percentage	股數 Shares	持股份率(%) Percentage			股數 Shares	持股份率(%) Percentage	職稱 Title
董事 (彰化商業銀行 代表) Director Chang Hua Commercial Bank Representative	湯瀚和 William Tang	93/6/18 2004/6/18	92/06/15 至 95/06/14 2003/6/15 to 2006/6/14	93/6/18 2004/6/18	329,711,334	10.355	289,711,334	7.860	0	0	0	0	學歷：政治大學空中行政科 經歷：彰化商業銀行會計室副主任、會計室副處長、 財務管理處處長 Administration National Chengchi Supplementary College Deputy Chief Accountant, Vice President of Accounting division, Senior Vice President of Financial Management division, Chang Hwa Commercial Bank	彰化銀行財務 管理處處長 Senior Vice President of Financial Management division, Chang Hwa Commercial Bank	-	-	-
董事 (臺灣企銀產業 工會代表) Director TBB industry union Representative	李鴻炎 Lee Hong Yen	92/6/15 2003/6/15	92/06/15 至 95/06/14 2003/6/15 to 2006/6/14	92/6/15 2003/6/15	800,306	0.025	800,306	0.021	0	0	0	0	學歷：育達商職 經歷：臺灣企銀行員、臺灣企銀產業工會常務理事、 臺灣企銀產業工會(第一、二屆)理事長 Yue-Dah commercial school TBB employee. Director, 1th, 2th Chairman of TBB industry union	臺灣企銀 行員 TBB employee	-	-	-
常駐監察人 (彰化商業銀行 代表) Resident Supervisor Chang Hwa Commercial Bank Representative	吳煥忻 Wu C.S.	92/6/15 2003/6/15	92/06/15 至 95/06/14 2003/6/15 to 2006/6/14	89/10/15 2000/10/15	329,711,334	10.355	289,711,334	7.860	0	0	0	0	學歷：彰化高商 經歷：華南銀行專門委員兼分行經理、副總經理、 臺灣土地開發投資公司總經理、彰化銀行總經理 Changhua Senior Commercial School EVP & General Manager, Hua Nan Commercial Bank; President, Taiwan Land Development Investment and Trust Corp., President, Chang Hwa Commercial Bank	臺灣企銀 常駐監察人 TBB Resident Supervisor	-	-	-
監察人 (財政部代表) Supervisor Ministry of Finance Representative	王南華 Wang N.H.	92/6/15 2003/6/15	92/06/15 至 95/06/14 2003/6/15 to 2006/6/14	89/7/19 2000/7/19	195,137,180	6.135	142,586,571	3.869	0	0	0	0	學歷：政治大學企管碩士 經歷：中央銀行金檢處主任、科長、稽核、 中央存保副總經理 Graduate School of Business Administration, National Chengchi University Director General, Banking Examination Dept., Central Bank of China; Vice President, Central Deposit Insurance Corp.	中央存保 副總經理 Vice President, Central Deposit Insurance Corp.	-	-	-
監察人 (臺灣銀行代表) Supervisor Bank of Taiwan Representative	吳森森 Sunney K. S. Wu	93/2/17 2004/2/17	92/06/15 至 95/06/14 2003/6/15 to 2006/6/14	93/2/17 2004/2/17	888,002,495	27.917	888,002,495	24.093	0	0	0	0	學歷：淡江大學企管系 經歷：中央銀行會計處主任、稽核、會計處副處長、 中央銀行監事會秘書 Management Dept. Tam Kang University Chief Accountant, Auditor, Vice President of Accounting Division, Secretary Board of Directors, Central Bank of China	中央銀行 會計處副處長 Vice President of Accounting division Central Bank of China	-	-	-
監察人 (臺灣銀行代表) Supervisor Bank of Taiwan Representative	羅澤成 Tzer-Cheng Lo	92/10/9 2003/10/9	92/06/15 至 95/06/14 2003/6/15 to 2006/6/14	92/10/9 2003/10/9	888,002,495	27.917	888,002,495	24.093	0	0	0	0	學歷：文化大學經濟碩士 經歷：臺灣銀行逾放中心主任、消費金融部經理、 董事會秘書室主任秘書、副總經理 Master's degree. Economy Dept. Chinese Culture University. SVP & GM Credit Management Dept., Consumer Banking Dept., Secretarial dept. to the Board Executive Vice President, Bank of Taiwan	臺灣銀行 副總經理 Executive Vice President, Bank of Taiwan	-	-	-
監察人 (臺灣銀行代表) Supervisor Bank of Taiwan Representative	陳明章 Chen Ming- Chang	92/6/15 2003/6/15	92/06/15 至 95/06/14 2003/6/15 to 2006/6/14	90/8/10 2001/8/10	888,002,495	27.917	888,002,495	24.093	0	0	0	0	學歷：逢甲大學銀行保險系 經歷：臺灣銀行分行經理、信託部經理、證券部經理 Dept. of Banking and Insurance, Feng Chia University GM, Trust Dept., GM, Securities Department, Bank of Taiwan	臺灣銀行 證券部經理 GM, Securities Department, Bank of Taiwan	-	-	-



## 法人股東之主要股東

## Major Institutional Shareholders

93年12月31日  
Dec.31 2004

法人股東名稱 Shareholder	法人股東之主要股東 Major Holders of Shares in Institutional Investors
財政部 Ministry of Finance	屬政府機關 Government Agency
臺灣銀行 Bank of Taiwan	財政部 Ministry of Finance
臺灣土地銀行 Land Bank of Taiwan	財政部 Ministry of Finance
第一商業銀行 First Commercial Bank	第一金融控股股份有限公司 First Financial Holding co. Ltd.
華南商業銀行 Hua Nan Bank	華南金融控股股份有限公司 Hua Nan Financial Holding co. Ltd.
彰化商業銀行 Chang Hwa Bank	財政部 Ministry of Finance
臺灣企銀產業工會 TBB Industry Union	屬社團法人 Juridical Association

## 法人股東之主要股東屬法人股東代表者

## Institutional Shareholder of Major Shareholder being Institutional Shareholder

93年12月31日  
Dec.31 2004

法人股東名稱 Name of Institutional Shareholder	法人股東之主要股東 Major Shareholder of Institutional Shareholder
第一金融控股股份有限公司 First Financial Holding Co. Ltd.	財政部、臺灣銀行、華南商業銀行 Ministry of Finance, Bank of Taiwan, Hua Nan Bank
華南金融控股股份有限公司 Hua Nan Financial Holding Co. Ltd.	臺灣銀行、財政部 Bank of Taiwan, Ministry of Finance

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董事及監察人資料 (二)

Directors and supervisors information(二)

93年12月31日

Dec.31 2004

姓名 Name	條件 qualification	具有五年以上 商務、法律、 財務或銀行業 務所須之工作 經驗。 Over 5 years working experience in commerce、 legal、finance or other fields important to the company	非為銀行之受 僱人或其關係 企業之董事、 監察人或受僱 人 Not an employee of company or director, supervisor or employee of an affiliated enterprise,	非直接或間接 持有銀行已發 行股份總額百 分之一以上或 持股前十名之 自然人股東。 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	非為前二類之 人之配偶或其 二親等以內直 系親屬。 Not a spouse or direct realation with in the second tier of Kinship of any person in the preceding two subparagraphs.	非直接或間接 持有銀行已發 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。 Not a director, supervisor, employee or director, supervisor employee of the largest 5 institutional shareholder for institutional shareholders holding more than 5% shares.	非與銀行有財 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。 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.	非為最近一年內 提供銀行或關係 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。 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.	備註 Remarks
鍾甦生 Herbert S.S.Chung	√			√		√		√	
黃秀男 Shiu Nan Hwang	√			√		√		√	
許松根 Hsu Song-Ken	√		√	√		√		√	
張金火 Chang Jin Huo	√		√	√		√		√	
李俊昇 Lee Chun-Sheng	√			√		√		√	
周阿定 Chou A-Ting	√		√	√		√		√	
葉坤益 Yeh Kuen Yih	√			√		√		√	
周昭雄 Chou Chau-Hsiung	√		√	√		√		√	
蕭志輝 Hsiao Chih Huei	√		√	√		√		√	
郭建中 Kuo Jiann-Jong	√		√	√		√		√	
龔金源 Kung Chin-Yuan	√		√	√		√		√	
湯潮和 William Tang	√		√	√		√		√	
李鴻炎 Lee Hong Yen	√			√		√		√	
吳炯圻 Wu C.S.	√		√	√		√		√	
王南華 Wang N.H.	√		√	√		√		√	
吳癸森 Sunney K.S.Wu	√		√	√		√		√	
羅澤成 Tzer-Cheng Lo	√		√	√			√	√	
陳明章 Chen Ming-Chang	√		√	√			√	√	



## 董事及監察人進修情形

## 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 (註Note) As required or not	備註 note												
			起 From	迄 To																	
法人監察人 代表人 Representative of Institutional Supervisor	吳炯妍 Wu C.S.	92/06/15 2003/6/15	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 director and supervisor	12.0	是 Yes													
			2003/12/18	2003/12/19																	
			93/03/08	93/03/08						臺灣證券交易所股份有 限公司 Taiwan Stock Exchange Corp.	新修訂上市上櫃公司治 理實務守則相關規範說 明會 Revised version for listed and OTC listed company in governance regulations	3.0	是 Yes								
			2004/3/8	2004/3/8																	
			93/05/27	93/05/28										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 director and supervisor	12.0	是 Yes				
			2004/5/27	2004/5/28																	
			93/06/01	93/06/01														財團法人中華民國證券 暨期貨市場發展基金會 Securities & Futures Institute	董事與監察人實務進階 研討會(株主總會及取 締役會之營運實務) Advance practice of director and supervisor	3.0	是 Yes
			2004/6/1	2004/6/1																	
93/06/29	93/06/29	財團法人中華民國證券 暨期貨市場發展基金會 Securities & Futures Institute	董事與監察人實務進階 研討會(財務報告常見 問題及法律責任) Advance practice of director and supervisor(financial report and legal responsibility)	3.0	是 Yes																
2004/6/29	2004/6/29																				
93/07/06	93/07/06					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	3.0	是 Yes												
2004/7/6	2004/7/6																				
93/11/24	93/11/24									財團法人中華民國證券 暨期貨市場發展基金會 Securities & Futures Institute	財務報告常見問題及法 律責任 Frequently asked question and legal responsibility in financial statement	3.0	是 Yes								
2004/11/24	2004/11/24																				
93/11/29	93/11/29													財團法人中華民國證券 暨期貨市場發展基金會 Securities & Futures Institute	公司治理與海外投資 Corporate governance and overseas investment	3.0	是 Yes				
2004/11/29	2004/11/29																				
法人董事代表人 Representative of Institutional Director	湯潮和 William Tang	93/06/18 2004/6/18	93/09/22	93/09/22	社團法人中華公司治理 協會 CGA Corporate Governance Association													公司治理經驗分享高峰 會 The summit of Corporate Governance Experience	3.0	是 Yes	
			2004/9/22	2004/9/22																	
			93/11/04	93/11/04	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(含 獨立)進階研討會(公 司治理與風險管理) Advance practice of director and supervisor(Corporate Governance and Risk Management)	3.0	是 Yes													
			2004/11/4	2004/11/4																	

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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 (註Note) As required or not	備註 note
			起 From	迄 To					
法人董事代表人 Representative of Institutional Director	蕭志輝 Hsiao Chih Huei	92/07/29 2003/7/29	92/11/21 2003/11/21	92/11/22 2003/11/22	國立交通大學 National Chia Tung University	第十一屆亞太財務經濟 及會計研討會 11th Asia-Pacific financial economic and accounting seminar	20.0	是 Yes	
			93/07/30 2004/7/30	93/07/31 2004/7/31					
法人董事代表人 Representative of Institutional Director	李俊昇 Lee Chun Sheng	92/06/15 2003/6/15	92/11/26 2003/11/26	92/11/26 2003/11/26	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	6.0	是 Yes	
			93/06/07 2004/6/7	93/09/25 2004/9/25	國立台灣大學碩士班 Master Program National Taiwan University	財務管理 Financial Management	48.0	是 Yes	
			93/06/07 2004/6/7	93/09/25 2004/9/25	國立台灣大學碩士班 Master Program National Taiwan University	資訊管理 Information Management	48.0	是 Yes	
法人董事代表人 Representative of Institutional Director	李鴻炎 Lee Hong Yen	92/06/15 2003/6/15	92/10/29 2003/10/29	92/10/30 2003/10/30	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	12.0	是 Yes	
			93/12/03 2004/12/3	93/12/03 2004/12/3	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 report	3.0	是 Yes	
法人董事代表人 Representative of Institutional Director	鍾甦生 Herbert S.S.Chung	93/06/10 2004/6/10	93/11/05 2004/11/5	93/11/05 2004/11/5	行政院金融監督管理委 員會 Financial Supervisory Commission, Executive Yuan	第二屆台北公司治理論 壇 2th Seminar for corporate governance in Taipei	6.0	是 Yes	
法人董事代表人 Representative of Institutional Director	葉坤益 Yeh Kuen Yih	93/08/16 2004/8/16	93/09/22 2004/9/22	93/09/22 2004/9/22	社團法人中華公司治理 協會 CGA Corporate Governance Association	公司治理經驗分享高峰 會 The summit of corporate governance experience	3.0	是 Yes	
			93/10/21 2004/10/21	93/10/21 2004/10/21	財團法人中華民國證券 暨期貨市場發展基金會 Securities & Futures Institute	董監事與經理人之權責 與分工 Authorization and Duties for director, supervisor and manager	3.0	是 Yes	
			93/11/24 2004/11/24	93/11/24 2004/11/24	財團法人中華民國證券 暨期貨市場發展基金會 Securities & Futures Institute	財務報告常見問題及法 律責任 Frequently asked question and legal responsibility in financial report	3.0	是 Yes	



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 (註 Note) As required or not	備註 note															
			起 From	迄 To																				
法人董事代表人 Representative of Institutional Director	郭建中 Kuo Jiann- Jong	92/06/15 2003/6/15	93/10/14	93/10/14	淡江大學 Tam Kang University	人民幣匯率升值對廠商 的資金調度影響 the influence on the fund deployment to the manufacturer for the RMB appreciation	2.0	是 Yes																
			2004/10/14	2004/10/14																				
			93/11/04	93/11/04						淡江大學 Tam Kang University	WTO對兩岸金融發展 的影響(一) the influence of WTO to the Cross strait financial development(一)	2.0	是 Yes											
			2004/11/4	2004/11/4																				
			93/11/11	93/11/11											淡江大學 Tam Kang University	WTO對兩岸金融發展 的影響(二) the influence of WTO to the Cross strait financial development(二)	2.0	是 Yes						
			2004/11/11	2004/11/11																				
			93/11/25	93/11/25																淡江大學 Tam Kang University	兩岸三地資產與負債的 配置與運用策略 The Greater China asset and liability distribution and strategy	2.0	是 Yes	
			2004/11/25	2004/11/25																				
93/12/02	93/12/02	淡江大學 Tam Kang University	多角貿易的稅務、會計 與節稅規劃 Multitrade Tax,accounting and tax-saving planning	2.0	是 Yes																			
2004/12/2	2004/12/2																							
93/12/09	93/12/09						淡江大學 Tam Kang University	台商租稅之法律責任風 險與管理 The legal responsibility, risk and management of taxation to the Taiwan businessman	2.0	是 Yes														
2004/12/9	2004/12/9																							
93/12/16	93/12/16											淡江大學 Tam Kang University	如何閱讀公司財務報表 及帳務處理要領 Financial report and accounting	2.0	是 Yes									
2004/12/16	2004/12/16																							
93/12/23	93/12/23																淡江大學 Tam Kang University	員工績效考核及獎金制 度 Assess employee's performance and bonus system	2.0	是 Yes				
2004/12/23	2004/12/23																							
法人監察人 代表人 Representative of Institutional Supervisor	吳癸森 Sunney K.S.Wu	93/02/17 2004/2/17	93/05/13	93/05/14	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 director and supervisor																12.0	是 Yes	
			2004/5/13	2004/5/14																				
			93/09/22	93/09/22			社團法人中華公司治理 協會 CGA Corporate Governance Association	公司治理經驗分享高峰 會 The summit of corporate governance experience	3.0	是 Yes														
2004/9/22	2004/9/22																							
93/10/11	93/10/15	中央銀行 Central Bank of China	會計人員講習 Accounting seminar	9.0	是 Yes																			
2004/10/11	2004/10/15																							

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 (註 Note) As required or not	備註 note
			起 From	迄 To					
法人監察人 代表人 Representative of Institutional Supervisor	羅澤成 Tzer- Cheng Lo	92/10/09 2003/10/9	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 and promotion in Taiwan	3.0	是 Yes	
			2003/11/6	2003/11/6					
			93/06/29	93/06/29					
			2004/6/29	2004/6/29					
法人董事代表人 Representative of Institutional Director	黃秀男 Shiu Nan Hwang	92/06/15 2003/6/15	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	董事與監察人實務(含 獨立)進階研討會-三十四 號公報對企業之影響 Advance practice of director and supervisor-SFAS No.34	3.0	是 Yes	
			2003/11/24	2003/11/24					
			93/09/02	93/09/02					
			2004/9/2	2004/9/2					
法人董事代表人 Representative of Institutional Director	黃秀男 Shiu Nan Hwang	92/06/15 2003/6/15	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	董事與監察人實務(含 獨立)進階研討會(企 業領導與經營策略) Advance practice of director and supervisor (corporate leadership and operation strategy)	3.0	是 Yes	
			2003/11/24	2003/11/24					
			93/11/19	93/11/19					
			2004/11/19	2004/11/19					

註：係指是否符合『上市上櫃公司董事、監察人進修推行要點』所規定之進修時數、進修範圍、進修體系、進修之安排與資訊揭露。  
 Note: stipulated by [Instructions and Guidance for directors and supervisors to pursue further education of Tsec-listed and OTC-listed Company]



## 2. 總經理、副總經理、協理、各部門及分支機構主管資料

## 2. Data on President, Executive Vice President, Vice President, and Managers of Departments and Branches

93年12月31日  
Dec.31 2004

職稱 Title	姓名 Name	選(就)任日期 Inauguration Date	持有股份 Shareholding		配偶、未成年子女持有股份 Shareholding by spouses and minor children		利用他人名義持有股數 Share hold in the name of Third parties		學歷 Education	主要經歷 Career Experience	目前兼任其他公司之職務 Current position in this and other company	具配偶或二親等以內 關係之經理人 a manager of the company with a relation ship 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				職稱 Title	姓名 Name	關係 relationship
總經理 President	黃秀男 Shiu Nan Hwang	93/07/16 2004/7/16	0	0	0	0	-	-	政治大學國際貿易系 International Trade Dept, National Chengchi University	第一銀行襄理、副理、分行經理、 總行營業部經理、副總經理 Manager, Deputy General Manager, General Manager, Business Department SVP & General Manager, Executive Vice President, First Commercial Bank	台灣金融資產服務股份有限公 司董事 Director, Taiwan Financial Asset Service Co.	-	-	-
副總經理 Executive Vice President	李俊昇 Lee Chun- Sheng	90/08/29 2001/8/29	641,256	0	105,125	0	-	-	政治大學法律系 Department 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 Deputy G. M., G.M., Senior Vice President, SVP Chief Secretary, TBB, Managing Director, Union Real-Estate Management Corp.	倍立證券投資信託(股)公司 董事、臺北保險代理人股份有 限公司董事 Director, Barits Securities Investment & Trust Co., Ltd., Director, Taiwan Business Bank Insurance Agency Co., Ltd.	-	-	-
副總經理 Executive Vice President	廖錫勳 Liao Shi-Shun	90/08/29 2001/8/29	187,945	0	0	0	-	-	文化大學法律碩士 Master's Degree, Law Dept. Chinese Culture University	臺灣企銀副理、經理、研究員、 主任、主任秘書、中央票券金融 (股)公司監察人 Deputy G.M., G.M., Vice President, SVP Chief Secretary, Supervisor, Central Bills Finance Corp.	倍立證券投資信託(股)公司 董事、臺北保險代理人股份有 限公司董事 Director, Barits Securities Investment & Trust Co., Ltd. Director, Taiwan Business Bank Insurance Agency Co., Ltd.	-	-	-
副總經理 Executive Vice President	黃新吉 Huang Sin-Gi	90/08/29 2001/8/29	90,239	0	0	0	-	-	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)公司常務董事 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.	台北外匯經紀(股)公司董 事、聯合建築經理(股)公司 常務董事、臺北保險代理人股 份有限公司監察人 Director, Taipei Forex Inc, Director, Union Real-Estate Management Corp., Supervisor, Taiwan Business Bank Insurance Agency Co. Ltd.	-	-	-
總稽核 Executive Vice President & Head Auditor	汪濟生 Wang Ji-Sheng	90/08/29 2001/8/29	91,625	0	0	0	-	-	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.	倍立證券投資信託股份有限公 司監察人 Supervisor, Barits Securities Investment Trust Co.	-	-	-
董事會秘書室 主任秘書 SVP & Chief Secretary Board of Directors	謝新生 Dominic Shih	93/09/16 2004/8/16	0	0	0	0	-	-	文化大學大眾傳播系 Mass Communications, Chinese Culture University	中華銀行人事處協理、華僑銀行 董事、華僑銀行人力資源處資深 協理兼處長 The Chinese Bank Executive Vice President of Personnel Dept., Bank of Overseas Chinese, Director of the Boards, Bank of Overseas Chinese, Senior Deputy Executive Vice President & General Manager, Personnel Dept.	倍立證券投資信託股份有限公 司董事 Director, Barits Securities Investment Trust Co.	-	-	-
秘書室 主任秘書 SVP & Chief Secretary Secretariat	林武田 Lin Wu Tien	93/08/30 2004/8/30	117,496	0	0	0	-	-	逢甲學院統計系 Statistics Dept. Feng Chia University	臺灣企銀副主任、經理、主任 Deputy General Manager, General manager, SVP & General Manager TBB	臺灣聯合銀行董事 Director, United Taiwan Bank S.A.	-	-	-

PROFILE OF THE BANK

職稱 Title	姓名 Name	選(就)任日期 Inauguration Date	持有股份 Shareholding		配偶、未成年子女持有股份 Shareholding by spouses and minor children		利用他人名義持有股份 Share hold in the name of Third parties		學歷 Education	主要經歷 Career Experience	目前兼任其他公司之職務 Current position in this and other company	具配偶或二親等以內關係之經理人 a manager 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				職稱 Title	姓名 Name	關係 relationship
業務企劃部經理 Administration & Planning Department SVP & GM.	林煒壽 Lin Zeng-Shou	92/07/31 2003/7/31	211,912	0	39,971	0	-	-	輔仁大學法律系 Law Dept. Fu Jen Catholic University	臺灣企銀科長、副理、副主任 Division Manager, Deputy General Manager, VP & Deputy General Manager TBB	聯合建築經理股份有限公司董事 Director, Union Real-Estate Management Corp.	-	-	-
審查部經理 Loan Supervision Dept. SVP & GM	廖煒昌 Liao Tsan-Chang	91/01/02 2002/1/2	21,969	0	0	0	-	-	交通大學經營管理碩士 Master Degree, MBA, National Chiao Tung University	臺灣企銀副科長、科長、副理 Deputy Manager, Division Manager, Deputy General Manager TBB	聯合建築經理股份有限公司董事 Director, Union Real-Estate Management Corp.	-	-	-
債權管理部經理 Credit Management Dept. SVP & GM	張永寶 Chang Yong-Bao	90/10/09 2001/10/9	33,940	0	0	0	-	-	逢甲大學財稅系 Finance & Taxation Dept. Feng Chia University	臺灣企銀副理、經理、主任 Deputy General Manager, General Manager, SVP & General Manager TBB	廣揚中小企業開發(股)公司 監察人 Supervisor, Koyon Capital Corporation	-	-	-
消費金融部經理 Consumer Banking Dept. SVP & GM	王亦允 Wong Yi-Yun	92/07/31 2003/7/31	54,280	0	0	0	-	-	美國康乃狄克州立大學企業管理碩士 Master degree, MBA, Connecticut State University	臺灣企銀專員、副主任、副理 Banking Officer, VP & Deputy General Manager, Deputy General Manager TBB	-	-	-	
信託部經理 Trust Dept. SVP & GM	呂忠萍 Lu Zhong-Ping	91/01/02 2002/1/2	139,463	0	0	0	-	-	政治大學會計碩士 Master degree, Accounting Dept. National Chengchi University	臺灣企銀專員、科長、副理 Banking Officer, Division Manager, Deputy General Manager TBB	倍立證券投資信託股份有限公司董事 Director, Barits Securities Investment Trust Co	-	-	-
證券部經理 Securities Dept. SVP & GM	許麗輝 Hsu Ching-Hua	92/07/31 2003/7/31	58,903	0	0	0	-	-	東吳大學經濟系 Economics. Dept. Soochow University	臺灣企銀副理、經理、主任 Deputy General Manager, General Manager, SVP & General Manager TBB.	開發國際投資股份有限公司董事 Director, CIBC & Partners Investment Holding Co., Ltd.	-	-	-
國際部經理 International Dept SVP & GM.	黃添昌 Huang Tian-Chang	90/11/26 2001/11/26	13,566	0	0	0	-	-	政治大學財政碩士 Master degree, Public Finance Dept. National Chengchi University	臺灣企銀專員、經理、代表處主任 Vice President, General Manager, Chief Repo Office TBB	臺灣聯合銀行董事 Director, United Taiwan Bank S.A.	-	-	-
徵信室主任 Credit Investigation Dept SVP & GM	李壽田 Lee Shou-Tian	93/08/30 2004/8/30	208,597	0	0	0	-	-	中華大學科技管理碩士 Master degree, Science and Technology Dept. Chung Hua University	臺灣企銀副理、經理、主任秘書 Deputy General Manager, General Manager, SVP & Chief Secretary TBB	聯合建築經理股份有限公司常務監察人 Supervisor, Union Real-Estate Management Corp.	-	-	-
總務室主任 General Affairs Dept. SVP & GM	洪忠山 Hung Chung-Shan	93/08/30 2004/8/30	0	0	0	0	-	-	臺北商專附設空專補校國際貿易科 International Trade Dept. Taipei Supplementary College of Business	臺灣企銀科長、副理、經理 Division Manager, Deputy General Manager, General Manager TBB	-	-	-	
會計室主任 Accounting Dept. SVP & GM	蔡清山 Tsai Ching-Shan	91/01/02 2002/1/2	158,900	0	0	0	-	-	淡江大學工商管理系 Business Administration Dept. Tam Kang University	臺灣企銀副理、研究員、經理 Deputy General Manager, Vice President, General Manager TBB	華揚中小企業開發(股)公司常務董事 Managing Director, Sunysino Development Associated Inc.	-	-	-
財務部經理 Treasury Dept. SVP & GM	曾廣裕 Tseng Guang-Dao	91/01/02 2002/1/2	927	0	0	0	-	-	輔仁大學法律系 Law Dept. Fu Jen Catholic University	臺灣企銀經理、副主任、主任 General Manager, VP & Deputy General Manager, SVP & General Manager TBB	臺灣育成中小企業開發(股)公司董事 Director, Taiwan Small & Medium Enterprises Devel. Co.	-	-	-
人事室主任 Personnel Dept. SVP & GM	吳美葉 Wu Mei-Yeh	93/08/30 2004/8/30	187,000	0	0	0	-	-	輔仁大學法律系 Law Dept. Fu Jen Catholic University	臺灣企銀專員、科長、副主任 Banking Officer, Division Manager, VP & Deputy General Manager TBB	-	-	-	
資訊室主任 Data Processing Dept. SVP & GM	詹書寬 Chan Shou-Kuan	91/08/22 2002/8/22	63,769	0	0	0	-	-	政治大學企業管理系 Business Management Dept. National Chengchi University	臺灣企銀專員、副理、副主任 Manager, Deputy General Manager, VP & Deputy General Manager TBB	財宏科技股份有限公司監察人 Supervisor, Financial e-solution Co., Ltd.	-	-	-



職稱 Title	姓名 Name	選(就)任日期 Inauguration Date	持有股份 Shareholding		配偶、未成年子女持有股份 Shareholding by spouses and minor children		利用他人名義持有股份 Share hold in the name of Third parties		學歷 Education	主要經歷 Career Experience	目前兼任其他公司之職務 Current position in this and other company	具配偶或二親等以內關係之經理人 a manager of the company with a relationship with spouse or the second tier of kinship		
			股數 Shares	持股比例(%) Percentage	股數 Shares	持股比例(%) Percentage	股數 Shares	持股比例(%) Percentage				職稱 Title	姓名 Name	關係 relationship
營業部經理 Banking Department, GM	陳長義 Chen Zhang-Yi	92/07/31 2003/7/31	237,780	0	6,489	0	-	-	臺灣大學商學系 Business Administration Dept. National Taiwan University	臺灣企銀襄理、秘書、研究員 Manager, Secretary, Vice President TBB	-	-	-	
國際金融業務分行經理 Offshore Banking Branch, GM	王平 Wong Ping	90/08/17 2001/8/17	21,997	0	0	0	-	-	美國喬治亞大學企業管理碩士 MBA, The University of Georgia	臺灣企銀代表處主任、主任 Chief Repo Office, SVP & General Manager TBB	-	-	-	
松江分行經理 Sung Kiang Branch, GM	涂建華 Tu Jian-Hua	93/08/30 2004/8/30	81,343	0	0	0	-	-	淡江文理學院會計系 Accounting Dept., Tam Kang University	臺灣企銀助理稽核、副理、主任 Assistant Auditor, Deputy General Manager, SVP & General Manager TBB	-	-	-	
仁愛分行經理 Jen Ai Branch, GM	曾俊升 Tseng Jun-Shen	93/12/23 2004/12/23	72,666	0	0	0	-	-	政治大學法律系 Law Dept., National Chengchi University	臺灣企銀襄理、副理、副主任 Manager, Deputy General Manager, VP & Deputy General Manager TBB	-	-	-	
台北分行經理 Taipei Branch, GM	劉東杰 Liu Dong-Jie	93/08/30 2004/8/30	48,755	0	3,990	0	-	-	美國孟加大學經濟碩士 Master Degree, Economics Dept., Mankato State University	臺灣企銀專員、科長、副理 Banking Officer, Division Manager, Deputy General Manager TBB	-	-	-	
萬華分行經理 Wan Hua Branch, GM	林奕丞 Lin Yi-Chen	93/12/23 2004/12/23	15,962	0	0	0	-	-	中興大學會計系 Accounting, Dept. National Chung Hsing University	臺灣企銀副科長、科長、副理 Deputy Manager, Division Manager, Deputy General Manager TBB	-	-	-	
南台北分行經理 South Taipei Branch, GM	李慶彌 Lee Ching-Mi	92/07/31 2003/7/31	27,773	0	374	0	-	-	美國國際大學企業管理碩士 MBA U.S.I. University	臺灣企銀科長、副理、秘書 Division Manager, Deputy General Manager, Secretary TBB	-	-	-	
士林分行經理 Shih Lin Branch, GM	江貴鄉 Chiang Gui-Xiang	93/08/30 2004/8/30	106,303	0	0	0	-	-	臺北商專附設空專補校銀行保險科 Banking & Insurance Dept, The Extension Business Vocational School In National Taipei College Of Business	臺灣企銀專員、襄理、稽核 Banking Officer, Manager, Auditor TBB	-	-	-	
劍潭分行經理 Chien Tan Branch, GM	林進祥 Lin Jin-Xiang	93/08/30 2004/8/30	1,143	0	0	0	-	-	大同大學事業經營碩士 Master Degree, Business Management Dept., Tatung University	臺灣企銀襄理、科長、副理 Manager, Division Manager, Deputy General Manager TBB	-	-	-	
建成分行經理 Chien Cheng Branch, GM	鄧炳志 Teng Bing-Zhi	92/07/31 2003/7/31	210,000	0	10,000	0	-	-	中興大學財稅系 Finance & Taxation Dept, National Chung Hsing University	臺灣企銀襄理、科長、副理 Manager, Division Manager, Deputy General Manager TBB	-	-	-	
中山分行經理 Chung Shan Branch, GM	陳邦彦 Chen Bang-Yan	93/02/24 2004/2/24	109,101	0	0	0	-	-	羅東高中 Lo Tunt High School	臺灣企銀科長、副理、稽核 Division Manager, Deputy General Manager, Auditor TBB	-	-	-	
吉林分行經理 Chi Lin Branch, GM	吳隆俊 Wu Long-Jun	92/07/31 2003/7/31	43,264	0	0	0	-	-	中興大學財稅系 Finance & Taxation Dept, National Chung Hsing University	臺灣企銀專員、科長、副理 Banking Officer, Division Manager, Deputy General Manager TBB	-	-	-	
內湖分行經理 Nai Hu Branch, GM	江彥忠 Chiang Yan-Chung	93/08/30 2004/8/30	17,520	0	51	0	-	-	世界新專公共關係科 The Dept. of Public Relations Shih Hsin University	臺灣企銀襄理、科長、副理 Manager, Division Manager, Deputy General Manager TBB	-	-	-	
建國分行經理 Chien Kuo Branch, GM	李中南 Lee Chung-Nan	93/08/30 2004/8/30	76,519	0	0	0	-	-	中興大學會計系 Accounting Dept., National Chung Hsing University	臺灣企銀專員、科長、副理 Banking Officer, Division Manager, Deputy General Manager TBB	-	-	-	



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			股數 Shares	持股比例(%) Percentage	股數 Shares	持股比例(%) Percentage	股數 Shares	持股比例(%) Percentage				職稱 Title	姓名 Name	關係 relationship
南京東路分行 經理 Nan King East Road Branch, GM	盧坤發 Lu Kun-Fa	93/02/24 2004/2/24	331	0	0	0	-	-	政治大學國際貿易碩士 Master degree, International trade Dept.National Chengchi University	臺灣企銀副理、經理、研究員 Deputy General Manager, General Manager, Vice President	-	-	-	-
松山分行經理 Sung Shan Branch, GM	徐榮平 Hsu Rong-Ping	91/01/30 2002/1/30	335,699	0	25,458	0	-	-	文化大學法律系 Law Dept, Chinese Culture university	臺灣企銀助理稽核、副理、副主任 Assistant Auditor, Deputy General Manager, VP & Deputy General Manager TBB	-	-	-	-
松南分行經理 Sung Nan Branch, GM	張志堅 Chang Zhi-Jian	93/08/30 2004/8/30	6,006	0	0	0	-	-	空中大學商學系 Business Dept., National Open University	臺灣企銀襄理、科長、副理 Manager, Division Manager, Deputy General Manager TBB	-	-	-	-
東台北分行 經理 East Taipei Branch, GM	陳國賢 Chen Guo-Xian	91/01/30 2002/1/30	0	0	0	0	-	-	淡江文理學院國際貿易系 International Trade Dept, Tam Kang university	臺灣企銀襄理、科長、副理 Manager, Division Manager, Deputy General Manager TBB	-	-	-	-
忠孝分行經理 Chung Hsiao Branch, GM	李松齡 Lee Song-Ling	92/07/31 2003/7/31	152,830	0	0	0	-	-	中興大學合作經濟系 Cooperative Economic Dept, National Chung Hsing University	臺灣企銀科長、副理、代表處主 任 Division Manager, Deputy General Manager, Chief Repo Office TBB	-	-	-	-
世貿分行經理 World Trade Center Branch, GM	林繼鎮 Lin Ji-Zhen	93/02/24 2004/2/24	120,109	0	0	0	-	-	東吳大學經濟系 Economics Dept., Schoow University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
大安分行經理 Ta An Branch, GM	張福輝 Chang Fu-Hui	93/02/24 2004/2/24	36,055	0	43,669	0	-	-	中原理工學院工業管理系 Industrial Management Dept., Chung Yuan Christian University	臺灣企銀襄理、科長、副理 Manager, Division Manager, Deputy General Manager TBB	-	-	-	-
復興分行經理 Fu Hsin Branch, GM	楊昭宗 Yang Chao- Zong	90/03/01 2001/3/1	118	0	30,903	0	-	-	台北醫學院藥學系 School of Pharmacy, Taipei Medical University	臺灣企銀襄理、副理 Manager, Deputy General Manager TBB	-	-	-	-
永春分行經理 Yung Trin Branch,GM	張肇嘉 Chang Zhao- Chia	93/12/23 2004/12/23	512	0	0	0	-	-	政治大學統計系 Statistics Dept. National Chengchi University	臺灣企銀襄理、科長、副理 Manager, Division Manager, Deputy General Manager TBB	-	-	-	-
南港分行經理 Nan Kang Branch, GM	洪錦添 Hong Jin-Tian	91/01/30 2002/1/30	145,747	0	0	0	-	-	政治大學財政碩士 Mster degree, Finance & Taxation Dept.National Chengchi University	臺灣企銀副理、經理、研究員 Deputy General Manager, General Manager, Vice President TBB	-	-	-	-
新店分行經理 Hsin Tien Branch, GM	蔡春長 Tsai Chun- Zhang	90/08/17 2001/8/17	96,324	0	0	0	-	-	文化大學勞工系 Labor Dept.Chinese Culture University	臺灣企銀襄理、科長、副理 Manager, Division Manager, Deputy General Manager TBB	-	-	-	-
永和分行經理 Yung Ho Branch, GM	楊欣龍 Yang Xin-Long	93/02/24 2004/2/24	118,615	0	0	0	-	-	政治大學經濟系 Economics Dept., National Chengchi University	臺灣企銀專員、科長、副理 Banking Officer, Division Manager, Deputy General Manager TBB	-	-	-	-
中和分行經理 Chung Ho Branch, GM	陳東發 Chen Dong-Fa	91/01/02 2002/1/2	130,703	0	0	0	-	-	臺北商專附設空專補校會 統科 Accounting & Statistics The Extension Busiess Vocational School In National Taipei College of Business	臺灣企銀專員、科長、副理 Banking Officer, Division Manager, Deputy General Manager TBB	-	-	-	-
錦和分行經理 Jim Ho Branch, GM	孫台 Sun Tai	93/12/23 2004/12/23	38,570	0	0	0	-	-	銘傳商專國際貿易科 International Trade Dept., Ming Chuan College	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
雙和分行經理 Shuang Ho Branch, GM	周肇煌 Chou Zhao- Huang	91/01/30 2002/1/30	32,129	0	0	0	-	-	東吳大學會計系 Accounting Dept., Schoow University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-



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			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
北三重分行 經理 North San Chung Branch, GM	李煥長 Lee Huan- Zhang	90/03/01 2001/3/1	127,910	0	0	0	-	-	致理商專國際貿易科 International Trade Dept., Chih Lee Institute of Technology	臺灣企銀副科長、襄理、副理 Deputy Manager, Manager, Deputy General Manager TBB	-	-	-	-
南三重分行 經理 South San Chung Branch, GM	張慶隆 Chang Ching- Long	93/08/30 2004/8/30	47,979	0	0	0	-	-	文化大學法律系 Law Dept., Chinese Culture University	臺灣企銀副科長、科長、副理 Deputy Manager, Division Manager, Deputy General Manager TBB	-	-	-	-
蘆洲分行經理 Lu Chow Branch, GM	黃天瑞 Huang Tian Rui	91/10/22 2002/10/22	60,619	0	0	0	-	-	中興大學經濟系 Economics Dept., National Chung Hsing University	臺灣企銀專員、副理、副主任 Banking Officer, Deputy General Manager, VP&Deputy General Manager TBB	-	-	-	-
新莊分行經理 Hsin Chuang Branch, GM	曹銘哲 Tsao Ming-Zhe	91/01/02 2002/1/2	916	0	0	0	-	-	台北商專附設商專補校 普通商科 Vocational School of commerce In National Taipei College of Business	臺灣企銀副理、經理、研究員 Deputy General Manager, General Manager, Vice President TBB	-	-	-	-
五股分行經理 Wu Ku Branch, GM	徐添樑 Hsu Tian-Liang	93/08/30 2004/8/30	62,672	0	28,629	0	-	-	淡江文理學院企業管理系 Business Administration Dept., Tam Kang university	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
化成分行經理 Hwa Cheng Branch, GM	陳英彥 Chen Ying-Yan	92/07/31 2003/7/31	146,637	0	0	0	-	-	臺北商專附設空專補校國 際貿易科 International Trade Dept, Extension Business Vocational School In National Taipei College Of Business	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
板橋分行經理 Pan Chiao Branch, GM	林振夢 Lin Zhen-Meng	92/07/31 2003/7/31	48,498	0	0	0	-	-	淡江大學企業管理系 Business Administration Dept, TamKang University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
埔墘分行經理 Pu Chya Branch, GM	專進興 Ku Jin-Xing	93/02/24 2004/2/24	35,690	0	25,063	0	-	-	中興大學經濟系 Economics Dept, National Chungshing University	臺灣企銀專員、科長、副理 Banking Officer, Division Manager, Deputy General Manager TBB	-	-	-	-
樹林分行經理 Shu Lin Branch, GM	王杉谷 Wong Shan-Gu	93/08/30 2004/8/30	28,182	0	0	0	-	-	新營高中人專行政科 Personnel Executive Dept, Hsin Ying senior high school	臺灣企銀助理權核、襄理、副理 Assistant Auditor, Manager, Deputy General Manager TBB	-	-	-	-
土城分行經理 Tu Cheng Branch, GM	蔡順正 Tsai Shun Zheng	92/08/21 2003/8/21	110,789	0	0	0	-	-	文化大學經濟系 Economics Dept, Chinese Culture University	臺灣企銀襄理、助理權核、副理 Manager, Assistant Auditor, Deputy General Manager TBB	-	-	-	-
道隆分行經理 Hwei Long Branch, GM	陳坤山 Chen Kun- Shan	92/09/10 2003/9/10	35,944	0	630	0	-	-	中興大學企業管理系 Business Administration Dept, National Chungshing University	臺灣企銀襄理、科長、副理 Manager, Division manager, Deputy General Manager TBB	-	-	-	-
林口分行經理 Lin Kuo Branch, GM	李炎樑 Lee Yan-Tsan	93/08/30 2004/8/30	56,355	0	0	0	-	-	中興大學企業管理系 Business Administration Dept, National Chungshing University	臺灣企銀助理權核、襄理、副理 Assistant Auditor, Manager, Deputy General Manager TBB	-	-	-	-
汐止分行經理 Hsi Chih Branch, GM	謝青桂 Hsieh Ching- Gui	93/08/30 2004/8/30	53,857	0	0	0	-	-	淡江大學保險系 Insurance Dept, Tam Kang University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
基隆分行經理 Keelung Branch, GM	管康中 Kuan Kang- Zhung	93/08/30 2004/8/30	14,683	0	773	0	-	-	逢甲大學合作經濟系 Cooperative Economic Dept, Feng Chia University	臺灣企銀助理權核、科長、副理 Assistant Auditor, Division Manager, Deputy General Manager TBB	-	-	-	-
桃園分行經理 Taoyuan Branch, GM	鄭德財 Cheng De-Tsai	93/08/30 2004/8/30	69,947	0	2,173	0	-	-	美國西提大學企業管理 碩士 MBA, City University U.S.A.	臺灣企銀襄理、助理權核、副理 Manager, Assistant Auditor, Deputy General Manager TBB	-	-	-	-

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北桃園分行 經理 North Taoyuan Branch, GM	李勝 Lee Sheng	91/01/02 2002/1/2	94,537	0	0	0	-	-	僑光商專國際貿易科 International Trade Dept, Overseas Chinese Institute Of Technology	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
南崁分行經理 Nan Can Branch, GM	楊金福 Yang Jin-Fu	93/03/24 2004/3/24	79,261	0	0	0	-	-	文化大學國際貿易系 International Trade Dept, Chinese Culture University	臺灣企銀副科長、科長、副理 Deputy Manager, Division Manager, Deputy General Manager TBB	-	-	-	-
大蘆分行經理 Ta Yuan Branch, GM	徐明達 Hsu Ming- Zhang	92/01/20 2003/1/20	210,672	0	0	0	-	-	私立育達高商綜合商科 General Business Dept, Yu Da Commercial school	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
八德分行經理 Pa Te Branch, GM	蕭茂德 Hisao Mao-De	93/12/23 2004/12/23	518	0	0	0	-	-	致理商專企業管理科 Business Administration Dept, Chihlee Institute of Technology	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
龍潭分行經理 Luong Tan Branch, GM	戴美蓉 Tai Mei-Long	93/08/30 2004/8/30	23,601	0	0	0	-	-	臺北商專附設空專補校企 業管理科 Business Administration Dept, Extension Business Vocational School In National Taipei College of Business	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
大溪分行經理 Ta Shi Branch, GM	林梅君 Lin Mei-Jun	90/08/17 2001/8/17	106,709	0	0	0	-	-	成功大學企業管理系 Business Administration Dept, National Chung Kung University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
中壢分行經理 Chung Li Branch, GM	黃滄蛟 Huang Zhang- Jiao	93/08/30 2004/8/30	21,339	0	12,978	0	-	-	臺灣大學商學系 Business Dept, National Taiwan University	臺灣企銀科長、襄理、副理 Division Manager, Manager, Deputy General Manager TBB	-	-	-	-
新明分行經理 Hsin Ming Branch, GM	郭文進 Kuo Wen-Jin	93/02/24 2004/2/24	29,856	0	0	0	-	-	逢甲大學國際貿易系 International Trade Dept, Feng Chia University	臺灣企銀科長、副理、秘書 Division Manager, Deputy General Manager, Secretary TBB	-	-	-	-
內壢分行經理 Nei Li Branch, GM	莊育璋 Chuang Yu- Zeng	93/02/24 2004/2/24	8,115	0	0	0	-	-	輔仁大學企業管理系 Business Administration Dept, Fu Jen Catholic University	臺灣企銀科長、副理、副主任 Division Manager, Deputy General Manager, VP & Deputy General Manager TBB	-	-	-	-
楊梅分行經理 Yang Mei Branch, GM	沈茂森 Shen Mao-Sen	92/07/31 2003/7/31	208,811	0	0	0	-	-	淡水工商專校會計科 Accounting & Statistics Dept, National Tam-Shui Commercial Industrial Vocational School	臺灣企銀副科長、科長、副理 Deputy Manager, Division Manager, Deputy General Manager TBB	-	-	-	-
東桃園分行 經理 East Taoyuan Branch, GM	宋永裕 Sung Yong -Yu	93/02/24 2004/2/24	157,103	0	32,008	0	-	-	逢甲大學土木工程系 Architectural Engineering Dept, Feng Chia University	臺灣企銀副科長、科長、副理 Deputy Manager, Division Manager, Deputy General Manager TBB	-	-	-	-
新屋龍易型 分行經理 Hsin Wu Mini- Branch, GM	姜仁福 Chiang Ren-Fu	93/08/30 2004/8/30	76,477	0	1,893	0	-	-	中興大學經濟系 Economics Dept, National Chungshing University	臺灣企銀科長、副理、研究員 Division Manager, Deputy General Manager, Vice President TBB	-	-	-	-
新竹分行經理 Hsin Chu Branch, GM	柯清福 Ko Ching-Fu	92/07/31 2003/7/31	61,345	0	0	0	-	-	新竹高商 National Hsin Chu Commercial Vocational High School	臺灣企銀襄理、副理 Manager, Deputy General Manager TBB	-	-	-	-
竹科分行經理 Hsinchu Science Based Industrial Park Branch, GM	林青瑞 Lin Ching-Rui	92/07/31 2003/7/31	42,020	0	0	0	-	-	淡江文理學院企業管理系 Business Administration Dept, Tam Kang University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-



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湖口分行經理 Hu Kou Branch, GM	林明道 Lin Ming-Dao	93/08/30 2004/8/30	165,721	0	15,120	0	-	-	空中大學商學系 Business Dept, National Open University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
竹北分行經理 Chu Pei Branch, GM	劉慎祥 Liu Zhen-Xiang	92/07/31 2003/7/31	34,258	0	47,422	0	-	-	東吳大學會計系 Accounting Dept, Soochow University	臺灣企銀襄理、科長、副理 Manager, Division Manager, Deputy General Manager TBB	-	-	-	-
竹東分行經理 Chu Tung Branch, GM	何明允 Ho Ming-Yun	93/08/30 2004/8/30	95,310	0	10,989	0	-	-	逢甲學院統計系 Statistics Dept, Feng Chia University	臺灣企銀襄理、科長、副理 Manager, Division Manager, Deputy General Manager TBB	-	-	-	-
苗栗分行經理 Maio Li Branch, GM	高義宗 Kao Yi-Zong	93/02/24 2004/2/24	89,187	0	0	0	-	-	逢甲學院企業管理系 Business Administration Dept, Feng Chia University	臺灣企銀科長、副理、副主任 Division Manager, Deputy General Manager, VP & Deputy General Manager TBB	-	-	-	-
頭份分行經理 Tou Fen Branch, GM	方碧蓮 Fang Bi-Lian	93/08/30 2004/8/30	351,819	0	0	0	-	-	成功大學企業管理系 Business Administration Dept, National Chung Kung University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
竹南分行經理 Chu Nan Branch, GM	詹幸堂 Chan Xing-Tang	92/07/31 2003/7/31	68,254	0	0	0	-	-	輔仁大學經濟系 Economics Dept, Fu Jen Catholic University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
台中分行經理 Taichung Branch, GM	謝連煌 Hsieh Lian-Huang	93/02/24 2004/2/24	56,412	0	0	0	-	-	淡江大學國際貿易系 International Trade Dept, Tam Kang University	臺灣企銀襄理、專員、副理 Manager, Banking Officer, Deputy General Manager TBB	-	-	-	-
民權分行經理 Min Chen Branch, GM	林清秀 Lin Ching-Hsiu	91/01/30 2002/1/30	109,511	0	436	0	-	-	嶺東南商專企業管理科 Business Administration Dept, Ling Tung College	臺灣企銀襄理、副理 Manager, Deputy General Manager TBB	-	-	-	-
興中分行經理 Hsing Chung Branch, GM	林建成 Lin Jian-Chen	93/02/24 2004/2/24	60,410	0	41,792	0	-	-	逢甲學院國際貿易系 International Trade Dept, Feng Chia University	臺灣企銀副理、代表處副主任、 專員 Deputy General Manager, Deputy Chief Repo Office, Banking Officer TBB	-	-	-	-
北屯分行經理 Pei Tuen Branch, GM	楊錦松 Yang Jin-Song	92/07/31 2003/7/31	212,095	0	75,260	0	-	-	嶺東南商專會計科 Accounting Dept, Ling Tung College	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
西屯分行經理 Si Tuen Branch, GM	蕭杏林 Hisao Xing-Lin	90/08/17 2001/8/17	75,934	0	0	0	-	-	輔仁大學經濟系 Economics Dept, Fu Jen Catholic University	臺灣企銀襄理、副理、代表處副 主任 Manager, Deputy General Manager, Deputy Chief Repo Office TBB	-	-	-	-
忠明分行經理 Chung Min Branch, GM	鄒仲英 Tsou Zhong-Yin	91/08/23 2002/8/23	145,005	0	0	0	-	-	臺中商專會計科 Accounting & Statistics Dept, National Taichung Institute Of Technology	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
豐原分行經理 Feng Yuan Branch, GM	張祚汜 Chang Tso-Bo	92/01/20 2003/1/20	82,970	0	0	0	-	-	豐原高商 National Feng-Yuan Commercial & Vocational High School	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
潭子分行經理 Tan Tze Branch, GM	吳惠明 Wu Hsien-Ming	92/01/20 2003/1/20	96,046	0	0	0	-	-	逢甲大學企業管理系 Business Administration Dept, Feng Chia University	臺灣企銀經理、專門委員 G.M., Senior Vice President TBB	-	-	-	-
大雅分行經理 Ta Ya Branch, GM	蔡再坤 Tsai Zai-kun	92/01/20 2003/1/20	268,986	0	178,062	0	-	-	中華大學財務管理系 Financial Administration Dept, Chung Hua University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-

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			股數 Shares	持股比例(%) Percentage	股數 Shares	持股比例(%) Percentage	股數 Shares	持股比例(%) Percentage				職稱 Title	姓名 Name	關係 relationship
太平分行經理 Tai Ping Branch, GM	楊和文 Yang Ho-Wen	93/02/24 2004/2/24	141,166	0	12,807	0	-	-	逢甲大學經濟系 Economics Dept, Feng Chia University	臺灣企銀襄理、科長、副理 Manager, Division Manager, Deputy General Manager TBB	-	-	-	-
沙鹿分行經理 Sha Lu Branch, GM	陳達味 Chen Da-Wei	90/10/09 2001/10/9	245,281	0	0	0	-	-	逢甲學院統計系 Statistics Dept, Feng Chia University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
大甲分行經理 Ta Chia Branch, GM	何東城 Ho Dong-Chen	91/01/02 2002/1/2	52,840	0	0	0	-	-	臺中商專企業管理科 Business Administration Dept, National Taichung Institute Of Technology	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
烏日分行經理 Wu Jih Branch, GM	張祚海 Chang Tso-Hai	91/01/30 2002/1/30	126,118	0	0	0	-	-	豐原高商商科 Business Dept, National Feng-Yuan Commercial & Vocational High School	臺灣企銀襄理、副理 Manager, Deputy General Manager TBB	-	-	-	-
南投分行經理 Nan Tou Branch, GM	張佑銘 Chang You-Ming	90/08/17 2001/8/17	236,595	0	13,636	0	-	-	逢甲大學會計系 Accounting Dept, Feng Chia University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
草屯分行經理 Tsoo Tuen Branch, GM	李健青 Lee Jian-Ching	90/08/17 2001/8/17	258,501	0	0	0	-	-	臺中商專銀行保險科 Banking & Insurance Dept, National Taichung Institute Of Technology	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
埔里分行經理 Pu Li Branch, GM	藍慶富 Lan Ching-Fu	92/07/31 2003/7/31	192,639	0	144,864	0	-	-	臺中商專商業科 Business Dept, National Taichung Institute Of Technology	臺灣企銀襄理、副理 Manager, Deputy General Manager TBB	-	-	-	-
竹山分行經理 Chu Shan Branch, GM	溫士佳 Wen Shi-Ji	92/07/31 2003/7/31	69,522	0	3,000	0	-	-	逢甲大學保險碩士 Master degree, Insurance Dept, Feng Chia University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	臺企保險代理人股份有限公司 董事 Director, Taiwan Business Bank Insurance Agency Co., Ltd.	-	-	-
彰化分行經理 Chang Hwa Branch, GM	林錦年 Lin jin-Nian	90/08/17 2001/8/17	218,452	0	0	0	-	-	嶺東商專會計科 Accounting Dept, Ling Tung College	臺灣企銀襄理、副理、副主任 Manager, Deputy General Manager, VP&Deputy General Manager TBB	-	-	-	-
和美分行經理 Ho Mei Branch, GM	林恩賢 Lin En-Xian	90/08/17 2001/8/17	70,850	0	2,958	0	-	-	彰化高商普通科 General Dept, National Changhua Senior School Of Commerce	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
員林分行經理 Yuan Lin Branch, GM	鍾慶堂 Chung Ching-Tang	91/01/30 2002/1/30	10,699	0	0	0	-	-	美國西太平洋大學企業管理系 MBA, Pacific Western University, U.S.A.	臺灣企銀襄理、副理 Manager, Deputy General Manager TBB	-	-	-	-
二林分行經理 Erh Lin Branch, GM	李金錫 Lee Jin-Xi	93/02/24 2004/2/24	243,141	0	0	0	-	-	逢甲學院會計系 Accounting Dept, Feng Chia University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
北斗分行經理 Pei Tou Branch, GM	劉德才 Liu De-Tsai	92/07/31 2003/7/31	96,872	0	101,547	0	-	-	中原理工學院企業管理系 Business Administration Dept, Chung Yuan Christian University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
斗六分行經理 Tou Liu Branch, GM	林清堅 Lin Ching-Jian	90/08/17 2001/8/17	89,550	0	26,006	0	-	-	臺北商專附設空專補校會計統計科 Accounting & Statistics Dept, Extension Business Vocational School In National Taipei College Of Business	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-



職稱 Title	姓名 Name	選(就)任日期 Inauguration Date	持有股份 Shareholding		配偶、未成年子女持有股份 Shareholding by spouses and minor children		利用他人名義持有股數 Share hold in the name of Third parties		學歷 Education	主要經歷 Career Experience	目前兼任其他公司之職務 Current position in this and other company	具配偶或二親等以內 關係之經理人 a manager of the company with a relation ship 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				職稱 Title	姓名 Name	關係 relationship
北港分行經理 Pei Kang Branch, GM	周宗文 Chou Zong- Wen	92/07/31 2003/7/31	70,000	0	0	0	-	-	成功大學交通管理科學系 Department Of Transportation And Communication Management Science, National Cheng Kung University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
虎尾分行經理 Hu Wei Branch, GM	廖順增 Liao Shun- Zeng	93/12/23 2004/12/23	55,493	0	0	0	-	-	東吳大學企業管理系 Business Administration Dept, Soochow University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
嘉義分行經理 Chia Yi Branch, GM	廖宏政 Liao Hong- Zheng	93/12/23 2004/12/23	101,996	0	20,327	0	-	-	成功大學附設空專補校會 統科 Accounting & Statistics Dept, Extension Business Vocational School in National Chung Kung University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
南嘉義分行 經理 South Chia Yi Branch, GM	楊炳松 Yang Jiung- Song	93/12/23 2004/12/23	131,057	0	153	0	-	-	逢甲大學會計系 Accounting Dept, Feng Chia University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
民雄分行經理 Ming Hsiung Branch, GM	何善賓 Ho Kun-Bin	93/02/24 2004/2/24	213,000	0	0	0	-	-	東吳大學會計系 Accounting Dept, Soochow University	臺灣企銀襄理、科長、副理 Manager, Division Manager, Deputy General Manager TBB	-	-	-	-
台南分行經理 Tainan Branch, GM	劉文和 Liu Wen-Ho	91/10/22 2002/10/22	185,215	0	12,597	0	-	-	義守大學管理碩士 MBA, I-Shou University	臺灣企銀襄理、副理 Manager, Deputy General Manager TBB	-	-	-	-
正義廳易型 分行經理 Cheng Yi Mini- Branch, GM	林瀟江 Lin Zhang- Chiang	91/01/30 2002/1/30	83,708	0	0	0	-	-	淡江大學銀行保險系 Banking & Insurance Dept, TamKang University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
成功分行經理 Cheng Kung Branch, GM	鄭中平 Cheng Chung- Ping	93/02/24 2004/2/24	223,054	0	55,782	0	-	-	淡水工商專校國際貿易科 International Trade Dept, National Tam-Shui Commercial Industrial Vocational School	臺灣企銀副理、經理、研究員 Deputy General Manager, General Manager, Vice President TBB	-	-	-	-
東台南分行 經理 East Tainan Branch, GM	陳英信 Chen Yin-Xin	93/02/24 2004/2/24	41,927	0	0	0	-	-	政大附設空中行專補校行 政科 Executive Dept, Extension Business Vocational School in National Chengchi University	臺灣企銀副理、經理、研究員 Deputy General Manager, General Manager, Vice President TBB	-	-	-	-
安平分行經理 An Ping Branch, GM	吳國雄 Wu Guo- Hsiung	91/09/24 2002/9/24	92,373	0	0	0	-	-	逢甲大學銀行保險系 Banking & Insurance Dept, Feng Chia University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
新營分行經理 Hsin Ying Branch, GM	白國村 Pai Guo-Tsun	93/12/23 2004/12/23	2,782	0	0	0	-	-	臺中商專企業管理科 Business Administration Dept, National Taichung Institute Of Technology	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
學甲分行經理 Shue Chia Branch, GM	許良榮 Hsu Liang- Rong	93/08/30 2004/8/30	44,391	0	0	0	-	-	成功大學附設空專補校銀 行保險科 Banking & Insurance Dept, Extension Business Vocational School in National Chung Kung University	臺灣企銀襄理、助理稽核、副理 Manager, Assistant Auditor, Deputy General Manager TBB	-	-	-	-

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職稱 Title	姓名 Name	選(就)任日期 Inauguration Date	持有股份 Shareholding		配偶、未成年子女持有股份 Shareholding by spouses and minor children		利用他人名義持有股數 Share hold in the name of Third parties		學歷 Education	主要經歷 Career Experience	目前兼任其他公司之職務 Current position in this and other company	具配偶或二親等以內 關係之經理人 a manager of the company with a relation ship 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				職稱 Title	姓名 Name	關係 relationship
善化分行經理 Shan Hwa Branch, GM	廖元堂 Liao Yuang- Tang	93/08/30 2004/8/30	46,138	0	0	0	-	-	臺中健康暨管理學院經營 管理碩士 MBA Taichung Healthcare and Management College	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
永大分行經理 Yung Ta Branch, GM	許富銘 Hsu Fu-Ming	91/01/30 2002/1/30	168,938	0	0	0	-	-	逢甲學院企業管理系 Business Administration Dept, Feng Chia University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
永康分行經理 Yun Kang Branch, GM	黃惠文 Huang Xian- Wen	91/09/24 2002/9/24	114,982	0	178,863	0	-	-	文化大學企業管理系 Business Administration Dept, Chinese Culture University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
開元分行經理 Kai Yuan Branch, GM	王明山 Wong Ming- Shan	90/08/17 2001/8/17	144,485	0	0	0	-	-	國際商專銀行保險科 Banking & Insurance Dept, International Business College	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
仁德分行經理 Jen Te Branch, GM	蔡登瑞 Tsai Deng-Rui	92/07/31 2003/7/31	120,942	0	0	0	-	-	逢甲學院財稅科 Finance and Taxation Dept, Feng Chia University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
高雄分行經理 Kaohsiung Branch, GM	周燦煌 Chou Tsan- Huang	92/08/21 2003/8/21	168,966	0	0	0	-	-	中國文化學院經濟系 Economics Dept, Chinese Culture University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
九如分行經理 Jeou Ru Branch, GM	張家傑 Chang Chia-Jie	93/08/30 2004/8/30	8,199	0	0	0	-	-	國際商專會計科 Accounting & Statistics Dept International Business College	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
三民分行經理 San Ming Branch, GM	楊文泰 Yang Wen-Tai	91/10/22 2002/10/22	51,956	0	0	0	-	-	大同工學院工商管理系 Business Administration Dept, Tatung University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
東高雄分行 經理 East Kaohsiung Branch, GM	王政宏 Wong Zheng - Hong	91/10/22 2002/10/22	42,000	0	0	0	-	-	逢甲學院會計系 Accounting Dept, Feng Chia University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
北高雄分行 經理 North Kaohsiung Branch, GM	黃光永 Huang Guang- Yong	92/07/31 2003/7/31	104,558	0	0	0	-	-	東吳大學企業管理系 Business Administration Dept, Soochow University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
苓雅分行經理 Ling Ya Branch, GM	應國圓 Ying Yuan- Yuan	91/10/22 2002/10/22	124,040	0	0	0	-	-	高雄第一科技大學財務管 理碩士 Master degree, Finance Management Dept., National Kaohsiung First University of Science and Technology	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
前鎮分行經理 Chien Chen Branch, GM	吳一良 Wu Yi-Liang	91/01/30 2002/1/30	134,381	0	86,087	0	-	-	輔仁大學經濟系 Economics Dept, Fu Jen Catholic University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
大昌分行經理 Ta Chang Branch, GM	陳東憲 Chen Dong- Xian	90/08/17 2001/8/17	187,558	0	63,861	0	-	-	輔仁大學經濟系 Economics Dept, Fu Jen Catholic University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-



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			股數 Shares	持股份率(%) Percentage	股數 Shares	持股份率(%) Percentage	股數 Shares	持股份率(%) Percentage				職稱 Title	姓名 Name	關係 relationship
博愛分行經理 Po Ai Branch, GM	翁森亮 Wen Sen-Liang	91/10/22 2002/10/22	16,752	0	0	0	-	-	淡江文理學院國際貿易系 International Trade Dept, Tam Kang University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
仁大分行經理 Jen Ta Branch, GM	李欽學 Lee Chin-Xue	93/08/30 2004/8/30	82,087	0	0	0	-	-	成功大學附設空專補校會 統科 Accounting & Statistics Dept, Extension Business Vocational School In National Chung Kung University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
岡山分行經理 Kang Shan Branch, GM	蘇獻堂 Su Xian-Tang	93/08/30 2004/8/30	79,165	0	3,608	0	-	-	私立三信家商 Cota Commercial school	臺灣企銀襄理、專員、副理 Manager, Banking Officer, Deputy General Manager TBB,	-	-	-	-
鳳山分行經理 Feng Shan Branch, GM	薛信義 Hsueh Hsin-Yi	92/08/21 2003/8/21	454,805	0	0	0	-	-	國際商專會計系 Accounting & Statistics Dept. International Business College	臺灣企銀副理、經理、研究員兼 副理 Deputy General Manager, General Manager, Vice President and Deputy General Manager TBB	-	-	-	-
北鳳山分行 經理 North Feng Shan Branch, GM	陳榮春 Chen Rong- Chun	92/07/31 2003/7/31	18,580	0	0	0	-	-	淡江文理學院國際貿易系 International Trade Dept, Tam Kang University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
大發分行經理 Ta Fa Branch, GM	盧勝富 Lu Sheng-Fu	92/07/31 2003/7/31	62,352	0	74,793	0	-	-	淡水工商專科企業管理科 Business Administration Dept, National Tam-Shui Commercial Industrial Vocational School	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
屏東分行經理 Ping Tung Branch, GM	徐志昌 Hsu Zhi-Chang	91/01/30 2002/1/30	4,416	0	0	0	-	-	輔仁大學會計系 Accounting Dept, Fu Jen Catholic University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
東港分行經理 Tung Kang Branch, GM	林正清 Lin Zheng- Ching	90/08/17 2001/8/17	1,816	0	0	0	-	-	國際商專銀行保險科 Banking & Insurance Dept., International Business College	臺灣企銀襄理、副理 Manager, Deputy General Manager TBB	-	-	-	-
潮州分行經理 Chiao Chou Branch, GM	林添壽 Lin Tian-Shou	92/07/31 2003/7/31	67,393	0	0	0	-	-	逢甲學院銀行保險系 Banking & Insurance Dept, Feng Chia University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
台東分行經理 Taitung Branch, GM	黃榮彬 Huang Rong- Bin	93/08/30 2004/8/30	65,792	0	326	0	-	-	逢甲大學銀行保險系 Banking & Insurance Dept, Feng Chia University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
花蓮分行經理 Hua Lien Branch, GM	何傳儀 Ho Chuan-Yi	92/03/05 2003/3/5	643,874	0	65,645	0	-	-	臺北商專附設空專補校銀 行保險科 Banking & Insurance Dept, Extension Business Vocational School In National Taipei College Of Business	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
宜蘭分行經理 I Lan Branch, GM	游伯方 Yu Bo-Fang	93/12/23 2004/12/23	42,889	0	24,508	0	-	-	逢甲學院銀行保險系 Banking & Insurance Dept, Feng Chia University	臺灣企銀襄理、科長、副理 Manager, Division Manager, Deputy General Manager TBB	-	-	-	-

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職稱 Title	姓名 Name	選(就)任日期 Inauguration Date	持有股份 Shareholding		配偶、未成年子女持有股份 Shareholding by spouses and minor children		利用他人名義持有股數 Share hold in the name of Third parties		學歷 Education	主要經歷 Career Experience	目前兼任其他公司之職務 Current position in this and other company	具配偶或二親等以內 關係之經理人 a manager of the company with a relation ship with spouse or the second tier of kinship		
			股數 Shares	持比率(%) Percentage	股數 Shares	持比率(%) Percentage	股數 Shares	持比率(%) Percentage				職稱 Title	姓名 Name	關係 relationship
羅東分行經理 Lo Tung Branch, GM	林兆煜 Lin Zhao-Yu	92/01/20 2003/1/20	53,795	0	0	0	-	-	東吳大學會計系 Accounting Dept, Soochow University	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
蘇澳分行經理 Su Aw Branch, GM	周斌 Chou Bin	93/11/08 2004/11/8	30,225	0	0	0	-	-	逢甲大學交通管理系 Department Of Transportation And Communication Management Science, Feng Chia University	臺灣企銀副科長、科長、副理 Deputy Manager, Division Manager, Deputy General Manager TBB	-	-	-	-
洛杉磯分行 經理 Los Angeles Branch, GM	陳敬祥 Chen Min-Xiang	90/09/28 2001/9/28	54,575	0	0	0	-	-	東方工專工業管理科 Engineering Management Dept., Tung-Fang Institute of Technology	臺灣企銀專員、襄理、副理 Banking Officer, Manager, Deputy General Manager TBB	-	-	-	-
香港分行經理 Hong Kong Branch, GM	王雙宣 Wong Shuang-Xuan	91/12/13 2002/12/13	43,891	0	0	0	-	-	臺北商專國際貿易科 International Trade Dept, National Taipei College Of Business	臺灣企銀籌備處副主任、秘書、 副理 Deputy Chief Provisional Office, Secretary, Deputy General Manager TBB	-	-	-	-
雪梨分行經理 Sydney Branch, GM	吳志遠 Wu Zhi-Yuan	92/09/10 2003/9/10	29,136	0	3,946	0	-	-	淡江大學英文系 English Dept. Tam Kang University	臺灣企銀襄理、副理、代表處副 主任 Manager, Deputy General Manager, Deputy Chief Repo Office TBB	-	-	-	-

### 3. 最近年度支付董事、監察人、總經理及副總經理之報酬

### 3. The recompense for directors, supervisors, president and executive vice presidents

#### 董事之報酬

#### The recompense for directors

基準日：93年12月31日

As of Dec.31 2004

單位：千元

Unit: Thousands of NT dollars

職稱 Title	姓名 Name	車馬費及報酬 Transportation fee and recompense	盈餘分配之重 事酬勞 Earnings distribution	盈餘分配之員工紅利金額 Employee bonus			前三項總額 Total amount	總額占稅後純 益之比例(%) Total amount / Net income	取得員工認股 權憑證數額 Stock warrant to employee	其他報酬 Others recompense
				現金紅利 Cash dividend	股票紅利 Stock dividend					
					股數 Shares	市價 Market price				
董事長 Chairman	王榮周 Wang Rong-Jou	3,231	0	0		0	3,231	0	0	26.5房屋津貼 house subsidies 26汽車租金 car rental
董事長 Chairman	鍾麒生 Herbert S.S.Chung	2,024 (註Note)	0	0		0	2,024	0	0	33.5房屋津貼 house subsidies 32汽車租金 car rental



職稱 Title	姓名 Name	車馬費及報酬 Transportation fee and recompense	盈餘分配之董 事酬勞 Earnings distribution	盈餘分配之員工紅利金額 Employee bonus			前三項總額 Total amount	總額占稅後純 益之比例(%) Total amount / Net income	取得員工認股 權憑證數額 Stock warrant to employee	其他報酬 Others recompense
				現金紅利 Cash dividend	股票紅利 Stock dividend					
					股數 Shares	市價 Market price				
董事 Director	財政部 Ministry of Finance	2,254	0	0		0	2,254	0	0	
董事 Director	臺灣銀行 Bank of Taiwan	3,621	0	0		0	3,621	0	0	
董事 Director	臺灣土地銀行 Land Bank of Taiwan	612	0	0		0	612	0	0	
董事 Director	華南商業銀行 Hua Nan Commercial Bank	612	0	0		0	612	0	0	
董事 Director	第一商業銀行 First Commercial Bank	1,199	0	0		0	1,199	0	0	
董事 Director	彰化商業銀行 Chang Hwa Commercial Bank	612	0	0		0	612	0	0	
董事 Director	臺企產業工會 TBB Industry Union	612	0	0		0	612	0	0	

註：財政部原派本行股權代表董事王榮周，改派鍾甦生為本行代表公股董事，經本行第十屆第五次臨時董事會議及第十屆第四十八次董事會議當選為董事長並於93年6月10日到職。

Note: Herbert S.S.Chung replaced Wang Rong-Jou to be the representative director of government shareholders, and he was elected to be the chairman of TBB by the fifth session of the Tenth interim board of directors meeting and fortieth-eight session of the Tenth board of directors meeting, he assumed office on June 10 2004.

#### 監察人之報酬

The recompense for supervisors

基準日：93年12月31日

As of Dec.31 2004

單位：千元

Unit: Thousands of NT dollars

職稱 Title	姓名 Name	車馬費及報酬 Transportation fee and recompense	盈餘分配之 監察人酬勞 Earnings distribution	前二項總額 Total amount	總額占稅後純益之比例 (%) Total amount / Net income	其他報酬 Others recompense
監察人 Supervisor	財政部 Ministry of Finance	613	0	613	0	
監察人 Supervisor	臺灣銀行 Bank of Taiwan	1,838	0	1,838	0	
常駐監察人 Resident Supervisor	吳炯忻 Wu C.S.	1,029	0	1,029	0	

總經理及副總經理之報酬

The recompense for president and executive vice presidents

基準日：93年12月31日

As of Dec.31 2004

單位：千元

Unit: Thousands of NT dollars

職稱 Title	姓名 Name	薪資 salary	獎金、特支費 bonus	盈餘分配之員工紅利金額 Employees bonus from the earnings distribution			前三項總額 Total amount	總額占稅後純益 之比例(%) Total amount / Net income	取得員工認股權 憑證數額 Stock warrant to employee	其他報酬 Others recompense
				現金紅利 Cash dividend	股票紅利 Stock dividend					
					股數 Shares	市價 Market price				
總經理 President	蘇金豐 Soo Jin-Fong	2,272	311	0		0	2,583	0	0	32房屋津貼 house subsidies 29汽車租金 car rental
總經理 President	黃秀男 Shiu Nan Hwang	1,335 (註Note)	0	0		0	1,335	0	0	28房屋津貼 house subsidies 24汽車租金 car rental
副總經理 Executive Vice President	李俊昇 Lee Chun- Sheng	2,550	241	0		0	2,791	0	0	
副總經理 Executive Vice President	廖錫勳 Liao Shi-Shun	2,550	262	0		0	2,812	0	0	
副總經理 Executive Vice President	黃新吉 Huang Sin-Gi	2,550	200	0		0	2,750	0	0	
總稽核 Executive Vice President & Head Auditor	汪濟生 Wang Ji-Sheng	2,556	272	0		0	2,828	0	0	

註：財政部原派本行股權代表董事蘇金豐，改派黃秀男為本行代表公股董事，並於93年7月16日到職。

Note: Shiu Nan Hwang replaced Soo Jin-Fong to be the representative director of government shareholders and he assumed office on July 16 2004

(三) 董事、監察人、經理人及依銀行法第25條第3項規定應申報股權者，其股權移轉及股權質押變動情形

(III) Share ownership change and pledge for directors, supervisors, managers and whom should be declared share ownership by the Article 25 item 3. of the Banking Law



單位：股  
Unit: Shares

職稱 Title	姓名 Name	94年度截至3月31日 As of March 31 2005		93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
董事長 (財政部代表) Chairman Representative of Ministry of Finance	鍾群生 Herbert S.S. Chung	0	0	0	0
常務董事兼總經理 (財政部代表) Managing Director and President Representative of Ministry of Finance	黃秀男 Shiu Nan Hwang	0	0	0	0
常務董事 (臺灣銀行代表) Managing Director Representative of Bank of Taiwan	許松根 Hsu Song-Ken	0	0	0	0
常務董事 (臺灣銀行代表)(註1) Managing Director Representative of Bank of Taiwan (Note 1)	張金火 Chang Jin Huo	0	0	0	0
常務董事 (臺灣銀行代表)(註1) Managing Director Representative of Bank of Taiwan (Note 1)	何隆光 He Lung Kuang	0	0	0	0
董事兼副總經理 (財政部代表) Director and Executive Vice President, Representative of Ministry of Finance	李俊昇 Lee Chun-Sheng	0	0	99,932	0
董事 (臺灣銀行代表) Director, Representative of Bank of Taiwan	周阿定 Chou A-Ting	0	0	0	0
董事 (財政部代表) Director, Representative of Ministry of Finance	葉坤益 Yeh Kuen Yih	0	0	34,355	0
董事 (臺灣銀行代表) Director, Representative of Bank of Taiwan	周昭雄 Chou Chau-Hsiung	0	0	0	0
董事 (臺灣土地銀行代表) Director, Representative of Land Bank of Taiwan	蕭志輝 Hsiao Chih Huei	0	0	0	0
董事 (第一商業銀行代表) Director, Representative of First Commercial Bank	郭建中 Kuo Jiann-Jong	0	0	0	0
董事 (華南商業銀行代表) Director, Representative of Hua Nan Commercial Bank	龔金源 Kung Chin-Yuan	0	0	0	0
董事 (彰化商業銀行代表) Director, Representative of Chang Hwa Commercial Bank	湯潮和 William Tang	0	0	0	0
董事 (臺灣企銀產業工會代表) Director, Representative of TBB Industry Union	李鴻炎 Lee Hong Yen	(18,000)	0	(139,623)	0
常駐監察人 (彰化商業銀行代表) Resident supervisor, Representative of Chang Hwa Commercial Bank	吳炯圻 Wu C.S.	0	0	0	0
監察人 (財政部代表) Supervisor, Representative of Ministry of Finance	王南華 Wang N.H.	0	0	0	0
監察人 (臺灣銀行代表) Supervisor, Representative of Bank of Taiwan	吳榮森 Sunney K.S. Wu	0	0	0	0
監察人 (臺灣銀行代表) Supervisor, Representative of Bank of Taiwan	羅澤成 Tzer-Cheng Lo	0	0	0	0

職稱 Title	姓名 Name	94年度截至3月31日 As of March 31 2005		93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
監察人(臺灣銀行代表) Supervisor, Representative of Bank of Taiwan	陳明章 Chen Ming-Chang	0	0	0	0
經理人 Manager	廖錫勳 Liao Shi-Shun	0	0	30,921	0
經理人 Manager	黃新吉 Huang Sin-Gi	0	0	17,747	0
經理人 Manager	江濟生 Wang Ji-Sheng	0	0	12,051	0
經理人 Manager	謝新生 Hsieh Hsin-Shen	0	0	0	0
經理人 Manager	林武田 Lin Wu-Tian	0	0	42,051	20,000
經理人 Manager	林增壽 Lin Zeng-Shou	0	0	7,515	0
經理人 Manager	廖燦昌 Liao Tsan-Chang	0	0	15,012	0
經理人 Manager	張永寶 Chang Yong-Bao	0	0	33,815	0
經理人 Manager	王亦允 Wong Yi-Yun	0	0	(7,187)	0
經理人 Manager	呂忠萍 Lu Zhong-Ping	0	0	45,283	0
經理人 Manager	許慶樺 Hsu Ching-Hua	0	0	(95,312)	0
經理人 Manager	黃添昌 Huang Tian-Chang	0	0	0	0
經理人 Manager	李壽田 Lee Shou-Tian	0	0	56,264	0
經理人 Manager	洪忠山 Hung Chung-Shan	0	0	(80,000)	0
經理人 Manager	蔡清山 Tsai Ching-Shan	(18,000)	0	45,652	0
經理人 Manager	曾廣裕 Tseng Guang-Dao	0	0	927	0
經理人 Manager	吳美葉 Wu Mei-Yeh	0	0	48,435	0
經理人 Manager	詹書寬 Chan Shou-Kuan	0	0	2,338	0

職稱 Title	姓名 Name	94年度截至3月31日 As of March 31 2005		93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
經理人 Manager	陳長義 Chen Zhang-Yi	0	0	58,883	0
經理人 Manager	王平 Wong Ping	0	0	12,051	0
經理人(註3) Manager(Note 3)	涂建樺 Tu Jian-Hua	0	0	(29,135)	0
經理人 Manager	曾俊升 Tseng Jun-Shen	0	0	36,325	0
經理人 Manager	劉東杰 Liu Dong-Jie	0	0	20,284	0
經理人 Manager	林奕丞 Lin Yi-Chen	0	0	(47,165)	0
經理人 Manager	李慶彌 Lee Ching-Mi	0	0	27,751	0
經理人 Manager	江貴鄉 Chiang Gui-Xiang	0	0	11,649	0
經理人 Manager	林進祥 Lin Jin-Xiang	0	0	(8,230)	0
經理人 Manager	鄧炳志 Teng Bing-Zhi	0	0	38,058	0
經理人 Manager	陳邦彥 Chen Bang-Yan	0	0	17,379	0
經理人 Manager	吳隆俊 Wu Long-Jun	0	0	28,377	0
經理人 Manager	江彥忠 Chiang Yan-chung	0	0	6,851	0
經理人 Manager	李中南 Lee Chung-Nan	0	0	20,051	0
經理人(註3) Manager(Note 3)	盧坤發 Lu Kun-Fa	0	0	51	0
經理人 Manager	徐榮平 Hsu Rong-Ping	0	0	70,645	0
經理人 Manager	張志堅 Chang Zhi-Jian	0	0	51	0
經理人(註3) Manager(Note 3)	陳國賢 Chen Guo-Xian	0	0	0	0
經理人 Manager	李松齡 Lee Song-Ling	0	0	13,378	0

職稱 Title	姓名 Name	94年度截至3月31日 As of March 31 2005		93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
經理人 Manager	林繼鎮 Lin Ji-Zhen	0	0	46,801	0
經理人 Manager	張福輝 Chang Fu-Hui	0	0	(87,749)	0
經理人 Manager	楊焜宗 Yang Chao-Zong	0	0	(37,356)	0
經理人 Manager	張肇嘉 Chang Zhao-Chia	0	0	(4,378)	0
經理人(註3) Manager (Note 3)	洪錦添 Hong Jin-Tian	0	0	(49,051)	0
經理人 Manager	蔡春長 Tsai Chun-Zhang	0	0	13,476	0
經理人(註3) Manager (Note 3)	楊欣龍 Yang Xin-Long	0	0	0	0
經理人 Manager	陳東發 Chen Dong-Fa	0	0	(144)	0
經理人 Manager	孫台 Sun Tai	0	0	(10,949)	0
經理人 Manager	周肇煌 Chou Zhao-Huang	0	0	(6,949)	0
經理人 Manager	李煥長 Lee Huan-Zhang	0	0	(17,149)	0
經理人 Manager	張慶隆 Chang Ching-Long	0	0	11,051	0
經理人(註3) Manager (Note 3)	黃天瑞 Huang Tian Rui	0	0	32,451	0
經理人 Manager	曹銘哲 Tsao Ming-Zhe	0	0	584	0
經理人 Manager	徐添樑 Hsu Tian-Liang	0	0	30,624	0
經理人 Manager	陳英彥 Chen Ying-yan	0	0	751	0
經理人 Manager	林振夢 Lin Zhen-Meng	0	0	700	0
經理人(註3) Manager (Note 3)	辜進興 Ku Jin-Xing	0	0	9,051	0
經理人 Manager	王杉谷 Wong Shan-Gu	0	0	(57,449)	0



職稱 Title	姓名 Name	94年度截至3月31日 As of March 31 2005		93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
經理人 Manager	蔡順正 Tsai Shun Zheng	0	0	(2,940)	0
經理人 Manager	陳坤山 Chen Kun-Shan	0	0	12,051	0
經理人(註3) Manager (Note 3)	李炎燦 Lee Yan-Tsan	0	0	17,971	0
經理人 Manager	謝青桂 Hsieh Ching-Gui	0	0	(29,125)	0
經理人 Manager	管康中 Kuan Kang-Zhung	0	0	2,051	0
經理人(註3) Manager (Note 3)	鄭德財 Cheng De-Tsai	0	0	14,448	0
經理人 Manager	李勝 Lee Sheng	0	0	21,051	0
經理人 Manager	楊金福 Yang Jin-Fu	0	0	38,188	0
經理人 Manager	徐明滄 Hsu Ming-Zhang	0	0	39,238	0
經理人 Manager	蕭茂德 Hisao Mao-De	0	0	(4,202)	0
經理人 Manager	戴美蓉 Tai Mei-Long	0	0	20,518	0
經理人 Manager	林梅君 Lin Mei-Jun	0	0	12,051	0
經理人(註3) Manager (Note 3)	黃滄校 Huang Zhang-Jiao	0	0	(5,949)	0
經理人 Manager	郭文進 Kuo Wen-Jin	0	0	15,723	0
經理人 Manager	莊育增 Chuang Yu-Zeng	0	0	3,837	0
經理人 Manager	沈茂森 Shen Mao-Sen	0	0	52,606	0
經理人 Manager	宋永裕 Sung Yong -Yu	0	0	47,081	0
經理人 Manager	姜仁福 Chiang Ren-Fu	0	0	26,251	0
經理人 Manager	柯清福 Ko Ching-Fu	0	0	22,051	0



職稱 Title	姓名 Name	94年度截至3月31日 As of March 31 2005		93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
經理人 Manager	林青瑞 Lin Ching-Rui	0	0	32,370	0
經理人 Manager	林明道 Lin Ming-Dao	0	0	40,851	0
經理人 Manager	劉禎祥 Liu Zhen-Xiang	0	0	(11,163)	0
經理人 Manager	何明允 Ho Ming-Yun	0	0	29,451	0
經理人 Manager	高義宗 Kao Yi-Zong	0	0	11,000	0
經理人 Manager	方碧蓮 Fang Bi-Lian	0	0	70,134	0
經理人 Manager	詹幸堂 Chan Xing-Tang	0	0	26,051	0
經理人 Manager	謝連煌 Hsieh Lian-Huang	0	0	(57,149)	0
經理人 Manager	林清秀 Lin Ching-Hsiu	0	0	9,078	0
經理人 Manager	林建成 Lin Jian-Chen	0	0	10,439	0
經理人 Manager	楊錦松 Yang Jin-Song	0	0	55,466	0
經理人 Manager	蕭杏林 Hisao Xing-Lin	0	0	18,253	0
經理人(註3) Manager(Note3)	鄧仲英 Tsou Zhong-Yin	0	0	(5,049)	0
經理人(註3) Manager (Note3)	張祚泊 Chang Tso-Bo	0	0	(47,076)	0
經理人(註3) Manager (Note3)	吳憲明 Wu Xian-Ming	0	0	34,284	0
經理人 Manager	蔡再坤 Tsai Zai-kun	0	0	69,435	0
經理人(註3) Manager(Note3)	楊和文 Yang Ho-Wen	(9,000)	0	(87)	0
經理人 Manager	陳達味 Chen Da-Wei	0	0	58,576	0
經理人 Manager	何東城 Ho Dong-Chen	0	0	10,645	0



職稱 Title	姓名 Name	94年度截至3月31日 As of March 31 2005		93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
經理人 Manager	張祚海 Chang Tso-Hai	0	0	1,551	0
經理人 Manager	張佑銘 Chang You-Ming	0	0	27,051	0
經理人 Manager	李健青 Lee Jian-Ching	0	0	27,375	0
經理人 Manager	藍慶富 Lan Ching-Fu	0	0	32,287	0
經理人 Manager	溫士佶 Wen Shi-Ji	0	0	9,080	0
經理人 Manager	林錦年 Lin jin-Nian	0	0	55,246	0
經理人 Manager	林恩賢 Lin En-Xian	0	0	(20,949)	0
經理人 Manager	鍾慶堂 Chung Ching-Tang	0	0	(19,706)	0
經理人 Manager	李金錫 Lee Jin-Xi	0	0	21,051	0
經理人 Manager	劉德才 Liu De-Tsai	0	0	39,298	0
經理人 Manager	林清堅 Lin Ching-Jian	0	0	35,153	0
經理人 Manager	周宗文 Chou Zong-Wen	0	0	(265)	0
經理人 Manager	廖順增 Liao Shun-Zeng	0	0	3,051	0
經理人 Manager	廖宏政 Liao Hong-Zheng	(9,000)	0	41,945	0
經理人 Manager	楊炯崧 Yang Jiong-Song	0	0	(11,328)	0
經理人 Manager	何崑賓 Ho Kun-Bin	0	0	44,160	0
經理人 Manager	劉文和 Liu Wen-Ho	0	0	14,638	0
經理人(註3) Manager (Note)	林滄江 Lin Zhang-Chiang	0	0	(14,836)	0
經理人 Manager	鄭中平 Cheng Chung-Ping	0	0	11,051	0

職稱 Title	姓名 Name	94年度截至3月31日 As of March 31 2005		93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
經理人 Manager	陳英信 Chen Yin-Xin	0	0	1,761	0
經理人 Manager	吳國雄 Wu Guo-Hsiung	0	0	37,707	0
經理人 Manager	白國村 Pai Guo-Tsun	0	0	(7,949)	0
經理人 Manager	許良榮 Hsu Liang-Rong	0	0	40,051	0
經理人 Manager	廖元堂 Liao Yuang-Tang	0	0	34,087	0
經理人 Manager	許富銘 Hsu Fu-Ming	0	0	48,938	0
經理人 Manager	黃憲文 Huang Xian-Wen	0	0	(11,949)	0
經理人 Manager	王明山 Wong Ming-Shan	(72,000)	0	45,145	0
經理人 Manager	蔡登瑞 Tsai Deng-Rui	0	0	37,991	0
經理人(註3) Manager (Note3)	周燦煌 Chou Tsan-Huang	0	0	43,099	0
經理人 Manager	張家傑 Chang Chia-Jie	(5,000)	0	2,851	0
經理人 Manager	楊文泰 Yang Wen-Tai	0	0	34,308	0
經理人(註3) Manager (Note3)	王政宏 Wong Zheng -Hong	0	0	9,137	0
經理人 Manager	黃光永 Huang Guang-Yong	0	0	7,505	0
經理人 Manager	應圓圓 Ying Yuan-Yuan	0	0	42,020	0
經理人 Manager	吳一良 Wu Yi-Liang	0	0	35,431	0
經理人 Manager	陳東憲 Chen Dong-Xian	0	0	76,803	0
經理人 Manager	翁森亮 Wen Sen-Liang	0	0	12,051	0
經理人 Manager	李欽學 Lee Chin-Xue	0	0	2,051	0

職稱 Title	姓名 Name	94年度截至3月31日 As of March 31 2005		93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
經理人 Manager	蘇獻堂 Su Xian-Tang	0	0	24,229	0
經理人 Manager	薛信義 Hsueh Hsin-Yi	0	0	115,448	0
經理人 Manager	陳榮春 Chen Rong-Chun	0	0	14,157	0
經理人 Manager	盧勝富 Lu Sheng-Fu	0	0	35,111	0
經理人 Manager	徐志昌 Hsu Zhi-Chang	0	0	2,051	0
經理人 Manager	林正清 Lin Zheng-Ching	0	0	(1,060)	0
經理人 Manager	林添壽 Lin Tian-Shou	0	0	30,292	0
經理人 Manager	黃榮彬 Huang Rong-Bin	0	0	34,253	0
經理人 Manager	何傳義 Ho Chuan-Yi	0	0	454,675	0
經理人 Manager	游伯方 Yu Bo-Fang	0	0	30,043	0
經理人 Manager	林兆煜 Lin Zhao-Yu	0	0	(43,957)	0
經理人 Manager	周斌 Chou Bin	0	0	29,675	0
經理人 Manager	陳敬祥 Chen Min-Xiang	0	0	0	0
經理人 Manager	王雙宣 Wong Shuang -Xuan	0	0	37,581	0
經理人 Manager	吳志遠 Wu Zhi-Yuan	0	0	12,051	0
經理人(註2) Manager(Note2)	莫深隆 Mo Shen-Long	0	0	10,297	0
經理人(註2) Manager (Note2)	林俊傑 Lin Jun-Jie	0	0	(14,167)	0
經理人(註2) Manager (Note2)	羅文亮 Lo Wen-Liang	0	0	607	0
經理人(註2) Manager (Note2)	蕭國濱 Hisao Guo-Bin	0	0	1,876	0

職稱 Title	姓名 Name	94年度截至3月31日 As of March 31 2005		93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
經理人(註2) Manager(Note2)	吳銘峰 Wu Ming-Feng	0	0	27,051	0
經理人(註2) Manager (Note2)	包全成 Pao Chuan-Cheng	0	0	(142)	0
經理人(註2) Manager (Note2)	馬樹森 Ma Shu-Sen	0	0	12,051	0
經理人(註2) Manager (Note2)	洪玉娥 Hung Yu-E	0	0	(58,531)	0
經理人(註2) Manager (Note2)	康秀珍 Kang Hsiu-Zhen	0	0	(2,949)	0
經理人(註2) Manager (Note2)	張國台 Chang Guo-Tai	(10,000)	0	3,572	0
經理人(註2) Manager (Note2)	簡順保 Chien Shun-Bao	0	0	12,320	0
經理人(註2) Manager (Note2)	林昌育 Lin Chang-Yu	0	0	(31,826)	0
經理人(註2) Manager (Note2)	陳俊輝 Chen Jun-Hui	0	0	(54,177)	0
經理人(註2) Manager (Note2)	陳美玉 Chen Mei-Yu	0	0	(12,051)	0
經理人(註2) Manager (Note2)	王培德 Wong Pei-De	0	0	(4,842)	0
經理人(註2) Manager (Note2)	蘇錦泉 Su Ching-Chuan	0	0	30,308	0
經理人(註2) Manager (Note2)	曾瑩瑩 Tseng Ying-Cheng	0	0	(12,000)	0
主要股東(註4) Main Shareholder (Note4)	財政部 Ministry of Finance	0	0	0	0
主要股東(註4) Main Shareholder (Note4)	臺灣銀行 Bank of Taiwan	0	0	0	0
主要股東(註4) Main Shareholder (Note4)	第一商業銀行 First Commercial Bank	0	0	0	0
主要股東(註4) Main Shareholder (Note4)	臺灣土地銀行 Land Bank of Taiwan	(100,000)	0	(17,499,736)	0
主要股東(註4) Main Shareholder (Note4)	華南商業銀行 Hua Nan Commercial Bank	0	0	0	0
主要股東(註4) Main Shareholder (Note4)	彰化商業銀行 Chang Hwa Commercial Bank	0	0	(40,000,000)	0



職稱 Title	姓名 Name	94年度截至3月31日 As of March 31 2005		93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
主要股東(註4) Main Shareholder (Note4)	國家金融安定基金 管理委員會 National Financial Stabilization Fund Committee	0	0	0	0

註1：94年2月22日臺灣銀行改派代表原常務董事張金火解任，新任代表董事何隆光經第十屆第十次董事會全體出席董事選舉，當選為常務董事。

註2：經94年2月22日第十屆第十次董事會通過之新任經理人。

註3：經94年2月22日第十屆第十次董事會通過之卸任經理人。

註4：指持有已發行總股數1%以上股東。

註5：以上股權移轉及質押之相對人皆非關係人。

Note1: Managing director representative Bank of Taiwan, Chang Jin Huo removed on Feb.22 2004, and new representative of He Lung Kuang is elected by the 10th No.10 board of directors.

Note2: New assumed manager is approved by the tenth session of the tenth board of directors.

Note3: Removed manager is approved by the tenth session of the tenth board of directors.

Note4: Shareholder ownership exceed 1%

Note5: The counter party of share ownership change and pledge is not related.

#### (四) 綜合持股比例

#### (IV) The combined hold shares(%)

基準日：93.12.31

As of Dec.31 2004

單位：股  
Unit: Shares

轉投資事業名稱 Co. Name	本行投資 Investment		董事、監察人及經理人及直接或 間接控制事業之投資 Directors, supervisors and managers direct or indirect control business		綜合投資 Combined investment	
	股數 Shares	持股比例 %	股數 Shares	持股比例 %	股數 Shares	持股比例 %
臺灣電力(股)公司 Taiwan Power Company	1,451,523	0.0044%	1,578,678,402	4.7839%	1,580,129,925	4.7883%
高雄硫酸銨(股)公司 Kaohsiung Ammonium Sulfate Corp.	44	0.0000%	303,131,400	91.8580%	303,131,444	91.8580%
聯合建築經理(股)公司 Union Real-Estate Management Corp.	3,353,490	30.0000%	-	0.0000%	3,353,490	30.0000%
臺北外匯經紀(股)公司 Taipei Forex Incorporation	700,000	3.5318%	3,500,000	17.6589%	4,200,000	21.1907%
台灣育成中小企業開發(股)公司 Taiwan Small & Medium Enterprises Devel. Co.	3,417,440	4.8438%	-	0.0000%	3,417,440	4.8438%
華陽中小企業開發(股)公司 Sunysino Development Associated Inc.	3,251,638	3.9579%	-	0.0000%	3,251,638	3.9579%
臺灣糖業(股)公司 Taiwan Sugar Co.	23,377,135	0.2986%	131,090,494	1.6745%	154,467,629	1.9731%
臺灣汽車客運(股)公司 Taiwan Motor Transport Co.,Ltd.	10,000	0.0010%	20,100	0.0018%	30,100	0.0027%

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轉投資事業名稱 Co. Name	本行投資 Investment		董事、監察人及經理人及直接或 間接控制事業之投資 Directors, supervisors and managers direct or indirect control business		綜合投資 Combined investment	
	股數 Shares	持股比率 %	股數 Shares	持股比率 %	股數 Shares	持股比率 %
台灣聯合銀行(股)公司 United Taiwan Bank S.A.	146,250	10.0000%	292,500	20.0000%	438,750	30.0000%
開發國際投資(股)公司 CIBC & Partners Investment Holding Co., Ltd.	54,000,000	4.9505%	151,200,000	13.8614%	205,200,000	18.8119%
財金資訊(股)公司 Financial Information Service Co., Ltd.	4,550,000	1.1375%	172,664,000	43.1660%	177,214,000	44.3035%
倍立證券投資信託(股)公司 Barits Securities Investment & Trust Co., Ltd.	15,000,000	50.0000%	-	0.0000%	15,000,000	50.0000%
華南票券金融(股)公司(央票) Hua Nan Bills Finance Corp.	24,883	0.0062%	169,729,071	42.4217%	169,753,954	42.4279%
亮利投資(股)公司 Everlight Investment Co., Ltd.	25,404,000	17.3913%	50,808,000	34.7826%	76,212,000	52.1739%
台灣證券交易所(股)公司 Taiwan Stock Exchange Corp.	4,779,600	0.9496%	85,591,800	17.0045%	90,371,400	17.9541%
亞太固網寬頻(股)公司 Asia Pacific Broadband Telecom	30,000,000	0.4568%	30,000,000	0.4568%	60,000,000	0.9135%
廣陽中小企業開發(股)公司 Koyon Capital Corporation	1,545,000	5.00%	-	0.0000%	1,545,000	5.0000%
台灣期貨交易所(股)公司 Taiwan Futures Exchange Co., Ltd.	2,000,000	1.0000%	10,600,000	5.3000%	12,600,000	6.3000%
台灣金聯資產管理(股)公司 Taiwan Asset Management Co.	100,000,000	5.6754%	870,000,000	49.3757%	970,000,000	55.0511%
台灣金融資產服務(股)公司 Taiwan Financial Asset Service Co.	5,000,000	2.9412%	25,000,000	14.7059%	30,000,000	17.6471%
臺灣票券集中保管結算(股)公司 Taiwan Security Central Depository Company	2,000,000	0.9976%	2,000,000	0.9976%	4,000,000	1.9952%
臺企保險代理人(股)公司 Taiwan Business Bank Insurance Agency Co., Ltd.	200,000	100.0000%	-	0.0000%	200,000	100.0000%
財宏科技(股)公司 Financial e-solution Co., Ltd.	1,771,047	5.2780%	5,836,568	17.3940%	7,607,615	22.6721%
台灣總合股務資料處理(股)公司 Taiwan Integrated Shareholder Service Company	330,000	1.1000%	490,000	1.6333%	820,000	2.7333%



## 三、股份及股利

## III. Company shares and dividend

## (一)股本來源

## (I) Capital stock source

單位：股  
Unit: Shares

年月 Date	發行價格 Issue Price	核定股本 Authorized Capital Stock		實收股本 Paid In Capital		備註 Remarks	
		股數 Shares	金額 Amount	股數 Shares	金額 Amount	股本來源 Source	其他 Others
93.07 2004/7	10.00	3,685,722,000	36,857,220,000	3,685,722,000	36,857,220,000	現金增資 5,500,000,000元 Cash Injection	奉93.07.02經授商字第 093011111210號函核准 Approved No. Jing Shou Shang Zi 0930111112100 on July 2 2004

單位：股  
Unit: Shares

股份種類 Types	核定股本 Authorized Capital Stock			備註 Remarks
	已發行股份(註) Issued Shares (Note)	未發行股份 Unissued shares	合計 Total	
普通股 Common stock	3,685,722,000	600,000,000	4,285,722,000	本行於94年3月2日臨時股東會通過提高股本至 4,285,722,000股。 Approved by Interim Shareholders's Meeting on March 2 2005 increasing capital stock to 4,285,722,000 shares
特別股 Preferred stock	0	0	0	
合計 Total	3,685,722,000	600,000,000	4,285,722,000	

註：行政院金融監督管理委員會於94年4月4日金管證一字第0940109822號函核准本行募集發行股票6億股在案。

Note: The Bank is approved by Financial Supervisory Commission Executive Yuan for raising 600,000,000 shares, and approved via jin guan zheng yi zi No. 0940109822 dated April 4, 2005.

## (二)股東結構

## (II) Shareholder Structure

93年12月31日  
Dec.31 2004

股東結構 Shareholder Structure 數量 Quantity	政府機構 Government	金融機構 Financial Institution	其他法人 Others Institutional	個人 Individual	外國機構及外人 Foreign Institution	合計 Total
人數 No.	8	7	120	98,928	38	99,101
持有股數 Shares	252,181,164	1,702,461,044	309,551,049	1,395,719,570	25,809,173	3,685,722,000
持股比例 (%)	6.84	46.19	8.4	37.87	0.70	100.00

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(三)股權分散情形

(III) Shares Distribution

每股面額 10 元

Face value per share NT\$10

93年12月31日  
Dec.31 2004

持股分級 Classify	股東人數 No.	持有股數 Shares	持股比例 %
1 至 999	12,187	4,218,937	0.114
1,000 至 5,000	59,501	235,728,455	6.396
5,001 至 10,000	9,952	79,235,789	2.150
10,001 至 15,000	5,133	64,041,162	1.738
15,001 至 20,000	2,864	53,328,505	1.447
20,001 至 30,000	2,980	75,968,506	2.061
30,001 至 50,000	2,491	100,446,718	2.725
50,001 至 100,000	2,184	160,490,004	4.354
100,001 至 200,000	1,061	147,448,456	4.001
200,001 至 400,000	388	108,514,041	2.944
400,001 至 600,000	134	67,846,590	1.841
600,001 至 800,000	57	39,258,287	1.065
800,001 至 1,000,000	46	42,963,530	1.166
1,000,001 以上	123	2,506,233,020	67.998
合 計 Total	99,101	3,685,722,000	100.000

(四) 主要股東名單

(IV) List of major shareholder

93年12月31日  
Dec.31 2004

主要股東名稱 Name	股份 Shares	持有股數 Shares	持股比率 %
臺灣銀行 Bank of Taiwan		888,002,495	24.093%
彰化商業銀行 Chang Hwa commercial bank		289,711,334	7.860%
第一商業銀行 First commercial bank		207,063,202	5.618%
華南商業銀行 Hua Nan commercial bank		156,961,124	4.259%
臺灣土地銀行 Land bank of Taiwan		143,222,438	3.886%
財政部 Ministry of Finance		142,586,571	3.869%
國家金融安定基金管理委員會 National Financial Stabilization Fund Committee		41,249,032	1.119%
合計 Total		1,868,796,196	50.700%

註：係列明股權比例達 1% 以上股東。  
Note: Shareholder ownership exceed 1%



## (五) 最近二年度每股市價、淨值、盈餘、股利及相關資料

## (V) Market Price, Net Worth, Earnings Per Share, and Dividends in the Latest 2 Years

項目 Item		年度 FY	94年度截至 3月31日 As of March. 31, 2005	93年 FY2004	92年 FY2003
每股市價 Market Price Per Share	最高 High		13.10	16.10	9.85
	最低 Low		10.15	8.30	6.00
	平均 Average		11.85	11.37	7.70
每股淨值 Net Worth Per Share	分配前 Before distribution		10.20	10.14	12.47
	分配後 After distribution		-	-	12.47
每股盈餘 Earnings(loss) Per Share	加權平均股數 The Weighted Average Shares		3,685,722千股	3,516,980千股	3,080,907千股
	每股盈餘 Earnings(loss) Per Share		0.01	(2.22)	0.04
每股股利 Dividends Per Share	現金股利 Cash dividend		-	-	-
	無償配股 盈餘配股 Earnings Distribution		-	-	-
	Non-compensated 資本公積配股 Capital surplus Distribution distribution		-	-	-
	累積未付股利 Cumulative Unpaid Dividend		-	-	-
投資報酬分析 Investment Return analysis	本益比 CurrentPrice/Earnings Ratio		1.185	(5.12)	192.50
	本利比 Dividend Yield		-	-	-
	現金股利殖利率 Cash dividend Yield		-	-	-

## (六) 股利政策及執行狀況

1. 本行公司章程規定之股利政策〔請參閱財務報表附註之股利政策（第117頁）〕
2. 本次股東會擬議股利分配情形：本行93年決算虧損不分派股利。

## (七) 本次股東會擬議之無償配股對銀行營業績效及每股盈餘之影響：本行93年決算虧損不分派股利，爰無本項之影響。

## (八) 員工分紅及董事、監察人酬勞：無

## (九) 93年度及截至94年3月31日止銀行買回本行股份情形：無

## (VI) Company dividend Policy and Its Implementation

1. The Articles of Incorporation of the Bank stipulated the dividend Policy (For more information, please refer notes to financial statement (p.117)).
2. TBB Shareholders' Meeting proposes dividend distribution: Due to FY2004 Net Loss, it can not be distributed dividend

## (VII) The influence of Non-compensated distribution of shares to the Bank business performance and earnings per share: None

## (VIII) Employee bonus and Directors, supervisors recompense: None

## (XI) Repurchasing back the Bank shares on Fiscal Year 2004 and 2005 Up to March 31 : None

四、金融債券發行情形

IV. Issuance of Financial Debentures

金融債券種類 Type of Financial Bond	第90-1期甲券長期次順位債券 No. 90-1A Long-Term Subordinated Bonds	第90-1期乙券長期次順位債券 No. 90-1B Long-Term Subordinated Bonds	第90-1期丙券長期次順位債券 No. 90-1C Long-Term Subordinated Bonds	第90-1期戊券長期次順位債券 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
發行地 Issuing Place	本國 Domestic	本國 Domestic	本國 Domestic	本國 Domestic
幣別 Currency	新台幣 NT\$	新台幣 NT\$	新台幣 NT\$	新台幣 NT\$
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	固定年利率3.7% Fixed 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
受償順位 Repayment Ranking	優於本行股東之剩餘財產分配權，次於本行其他債權。 Prior to shareholder's surplus property distribution, Subordinate to others debit	優於本行股東之剩餘財產分配權，次於本行其他債權。 Prior to shareholder's surplus property distribution, Subordinate to others debit	優於本行股東之剩餘財產分配權，次於本行其他債權。 Prior to shareholder's surplus property distribution, Subordinate to others debit	優於本行股東之剩餘財產分配權，次於本行其他債權。 Prior to shareholder's surplus property distribution, Subordinate to others debit
保證機構 Guarantee Institution	無 None	無 None	無 None	無 None
受託人 Trustee	無 None	無 None	無 None	無 None
承銷機構 Underwriting Institution	無 None	無 None	無 None	無 None
簽證律師 Visa Lawyer	無 None	無 None	無 None	無 None
簽證會計師 Visa Accountant	無 None	無 None	無 None	無 None
簽證金融機構 Visa Financial Institution	華南銀行信託部 Trust Dept. Hua Nan Commercial Bank	華南銀行信託部 Trust Dept. Hua Nan Commercial Bank	華南銀行信託部 Trust Dept. Hua Nan Commercial Bank	華南銀行信託部 Trust Dept. Hua Nan Commercial Bank
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 Redempt after 5 years, and repay one-fifth of the principal starting from year 6	第六年起每年還本五分之一 repay one-fifth of the principal starting from year 6	滿五年後有贖回權，到期一次還本 Redempt after 5 years, One-time repayment upon maturity	到期一次還本 One-time repayment upon maturity
未償還餘額 Outstanding balance	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
前一年度實收資本額 Paid in capital, for the previous year	294.86億元 NT\$29.486 billion	294.86億元 NT\$29.486 billion	294.86億元 NT\$29.486 billion	294.86億元 NT\$29.486 billion
前一年度決算後淨值 Net worth, for the previous year	535.03億元 NT\$5.503billion	535.03億元 NT\$5.503billion	535.03億元 NT\$5.503billion	535.03億元 NT\$5.503billion
履約情形 Exercise	正常 Normal	正常 Normal	正常 Normal	正常 Normal
贖回或提前清償之條款 Redempt or earlier pay off clause	滿五年後有贖回權 Redempt after 5 years	無 None	滿五年後有贖回權 Redempt after 5 years	無 None
轉換及交換條件 Transfer and Exchange conditions	無 None	無 None	無 None	無 None
限制條款 Restriction	無 None	無 None	無 None	無 None
資金運用計畫 Planned use of funds	中長期放款 Medium-Long term Loan	中長期放款 Medium-Long term Loan	中長期放款 Medium-Long term Loan	中長期放款 Medium-Long term Loan
申報發行金額加計前已發行流通在外之餘額占發行前一年度決算後淨值之比率(%) Ratio of application issue amount add Prior application circulation balance to net worth at end of Year Prior to Issuance	74.76%	74.76%	74.76%	74.76%
是否計入合格自有資本及其類別 Eligible Capital	第二類資本 Tier 2 Capital	第二類資本 Tier 2 Capital	第二類資本 Tier 2 Capital	第二類資本 Tier 2 Capital
信用評等機構名稱、評等日期及其評等等級 Rating Agency, Rating date and Credit rating				

金融債券種類 Type of Financial Bond	第90-2期乙券 長期次順位債券 No. 90-2 Long-Term Subordinated Bonds	第90-3期長期次順位債券 No. 90-3 Long-Term Subordinated Bonds	第90-4期長期次順位債券 No. 90-4 Long-Term Subordinated Bonds	第93-1期無到期日 累積次順位債券 No. 93-1 Perpetual Cumulative 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	93.2.13 台財融第0930003418號函及 93.10.4金管銀第0930028336號函 Feb. 13, 2004; Tai Tsai Jung 0930003418 and Jin Guan Yin 0930028336
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	93.10.20 2004/10/20
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1,000萬元 NT\$10 million	新台幣1億元 NT\$100 million	新台幣1億元、5,000萬元、1,000萬元、 100萬元、50萬元、25萬元 NT\$100 million, NT\$50 million NT\$10 million, NT\$1 million, NT\$0.5 million, NT\$0.25 million
發行地 Issuing Place	本國 Domestic	本國 Domestic	本國 Domestic	本國 Domestic
幣別 Currency	新台幣 NT\$	新台幣 NT\$	新台幣 NT\$	新台幣 NT\$
發行價格 Issuing Price	按面額十足發行 Full face value	按面額十足發行 Full face value	按面額十足發行 Full face value	按面額十足發行 Full face value
總額 Total Value	新台幣30億元 NT\$ 3 billion	新台幣2億元 NT\$ 0.2 billion	新台幣20億元 NT\$ 2 billion	新台幣120億元 NT\$1.2 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	發行後前5年依七行庫一年定期儲蓄存款一般廣告 機動平均利率加1.575%機動計息；第6年起依七行 庫一年定期儲蓄存款一般廣告機動平均利率加 2.575%機動計息。 For the first five years after issuance, interest will be calculated as a floating rate based on the average posted floating rate on one-year time savings deposits in seven banks, plus 1.575%; beginning with the sixth year, interest will be calculated as a floating rate based on the average posted floating rate on one-year time savings deposits at seven banks, plus 2.575%.
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	無到期日 Perpetual
受償順位 Repayment Ranking	優於本行股東之剩餘財產分配權， 次於本行其他債權。 Prior to shareholder's surplus property distribution, Subor- dinate to others debit	優於本行股東之剩餘財產分配權， 次於本行其他債權。 Prior to shareholder's surplus property distribution, Subordinate to others debit	優於本行股東之剩餘財產分配權， 次於本行其他債權。 Prior to shareholder's surplus property distribution, Subordinate to others debit	優於本行股東之剩餘財產分配權， 次於本行其他債權。 Prior to shareholder's surplus property distribution, Subordinate to others debit
保證機構 Guarantee Institution	無 None	無 None	無 None	無 None
受託人 Trustee	無 None	無 None	無 None	無 None
承銷機構 Underwriting Institution	無 None	無 None	無 None	無 None
簽證律師 Visa Lawyer	無 None	無 None	無 None	無 None
簽證會計師 Visa Accountant	無 None	無 None	無 None	無 None
簽證金融機構 Visa Financial Institution	華南銀行信託部 Trust Dept. Hua Nan Commercial Bank	華南銀行信託部 Trust Dept. Hua Nan Commercial Bank	華南銀行信託部 Trust Dept. Hua Nan Commercial Bank	中興票券金融股份有限公司 Chung Hsing Bills Finance Corp.
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	發行滿五年後經主管機關同意得提前贖回。 Redempt after 5 years, if approved by competent authority
未償還餘額 Outstanding balance	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	新台幣120億元 NT\$ 12 billion
前一年度實收資本額 Paid in capital, for the previous year	294.86億元 NT\$ 29.486 billion	318.09億元 NT\$ 31.809 billion	318.09億元 NT\$ 31.809 billion	313.57億元 NT\$ 31.357 billion
前一年度決算後淨值 Net worth, for the previous year	535.03億元 NT\$53.503 billion	400.14億元 NT\$ 40.014 billion	400.14億元 NT\$ 40.014 billion	390.99億元 NT\$39.099 billion
履約情形 Exercise	正常 Normal	正常 Normal	正常 Normal	正常 Normal
贖回或提前清償之條款 Redempt or earlier pay off clause	無 None	無 None	無 None	發行滿五年後經主管機關同意得提前贖回。 Redempt after 5 years, if approved by competent authority
轉換及交換條件 Transfer and Exchange conditions	無 None	無 None	無 None	若本行資本適足率低於主管機關所定之最低比率，且 累積虧損超過保留盈餘及資本公積之和時，將全數轉 換為永續累積特別股。 If The Bank's BIS ratio lower than competent authority minimum requirement and the cumulative loss exceed the sum of retain earnings, capital surplus, then it will be transferred to perpetual cumulative preferred shares
限制條款 Restriction	無 None	無 None	無 None	無 None
資金運用計畫 Planned use of funds	中長期放款 Medium-Long term Loan	中長期放款 Medium-Long term Loan	中長期放款 Medium-Long term Loan	中長期放款 Medium-Long term Loan
申領發行金額加計前已發 行流通在外之餘額占發行 前一年度決算後淨值之比 率(%) Ratio of application issue amount add Prior application circulation balance to net worth during year prior to issuance	74.76%	74.76%	74.76%	75.82%
是否計入合格自有資本及 其類別 Eligible Capital	第二類資本 Tier 2 Capital	第二類資本 Tier 2 Capital	第二類資本 Tier 2 Capital	第二類資本 Tier 2 Capital
信用評等機構名稱、評等 日期及其評等等級 Rating Agency, Rating date and Credit rating				中華信評：93.10.06：twBBB+ TRC Rating, 2004.10.06: twBBB+

五、特別股、海外存託憑證、員工認股權憑證及併購或受讓其他金融機構辦理情形：無。

V. Preferred Stock, Overseas Depository Receipts, Stock Warrant for Employee and Merger and Acquisition or Assignment to Other Financial Institutions: None



2004

## 參 > 營運概況 Business Operations

- 一、業務內容  
Content of Business
- 二、從業員工  
Human Resources
- 三、企業責任及道德行為  
Corporate Responsibility and Ethical Behavior
- 四、資訊設備  
Information Equipment
- 五、勞資關係  
Labor-Ownership Relations
- 六、重要契約  
Major Contracts
- 七、證券化商品相關資訊  
Information on Securitization Products



## 一、業務內容

### (一) 各業務別主要經營業務

#### 1. 企業金融業務

##### (1) 放款業務

辦理各種企業放款、票據貼現、簽發國內信用狀、國內保證業務及經中央主管機關核准辦理之應收帳款承購業務。

##### (2) 外匯業務

辦理進口、出口、存匯業務、國際應收帳款承購業務（Factoring）、出口遠期信用狀項下無追索權賣斷業務（Forfaiting）、兩岸三地金融業務、有價證券買賣、商業貸款及聯貸業務。

#### 2. 個人金融業務

辦理信用卡、房貸及消費金融等業務。

#### 3. 財富管理業務

##### (1) 信託業務

辦理金錢信託(包括指定用途信託資金投資國內外有價證券業務、預收費用信託、不動產交易資金信託、保險金信託及其他一般金錢信託等)、有價證券信託、動產信託、不動產信託、保管業務(包括保管銀行及受託保管保證金業務)、保管箱出租及有價證券簽證等業務。

##### (2) 證券業務

辦理有價證券買賣、證券融資融券業務及期貨交易輔助人等業務。

##### (3) 保險代理業務

辦理保險商品代理銷售業務。

#### 4. 財務運籌業務

辦理台外幣資金調度、外匯交易、有價證券買賣、長期股權投資及金融商品行銷等業務。

#### 5. 其他-存款業務

辦理存摺存款、支票存款、存單存款及可轉讓定期存單等業務。

## I. Content of Business

### (I) Scope of Business

#### 1. Corporate Banking

##### (1) Loans

The TBB handles corporate loans of various kinds, discounting of bills, issuance of domestic letters of credit, domestic guarantees, and factoring as approved by the central government authority.

##### (2) International Banking

The Bank handles import and export financing, remittances, international factoring, forfaiting of usance letters of credit, cross-straits financing, dealing in securities, commercial loans, and syndicated loans.

#### 2. Personal Banking

The Bank handles credit cards, home loans, and consumer financing.

#### 3. Wealth Management

##### (1) Trust Business

Money trust (including non-discretionary investment of trust funds in domestic and overseas securities, advance fee collection trust, real estate transaction fund trust, insurance fund trust, and other types of general money trust), securities trust, movable property trust, real estate trust, custodianship (including custodial banking and custodianship of guarantee bonds), safe deposit box rental, and securities certification.

##### (2) Securities Business

Dealing in securities, margin trading, and introducing broker for futures transactions.

##### (3) Insurance Agency

Agency sale of insurance products.

#### 4. Financial Planning and Management

Deployment of New Taiwan dollar and foreign-currency funds, foreign exchange trading, securities dealing, long-term equity investment, and marketing of financial products.

#### 5. Others-Deposits

Acceptance of passbook savings deposits, checking deposits, certificates of deposits, and negotiable certificate of deposit (NCD).

## (二) 最近二年度各項業務概況

本行自88年1月1日起由政府會計年度改為曆年制，以每年之1月1日至12月31日為一年度。茲就93年度（93.1.1-93.12.31）各項業務概況說明如下：

### 1. 企業金融業務

#### (1) 放款業務

至93年12月底，放款總餘額為新台幣6,986億元，較92年12月底增加635.37億元，增加比率為10.00%。

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

The Bank switched to the government-mandated fiscal year of Jan. 1 - Dec. 31 1999. Business performance for FY2004 (Jan. 1 - Dec. 31, 2004) is given below:

### 1. Corporate Banking

#### (1) Loans

Loans outstanding as of the end of December 2004 totaled NT\$698.6 billion, an increase of NT\$63.537 billion, or 10.00% over a year earlier.

### 最近二年度放款業務概況比較表

#### Loan Performance for the Past Two Years

單位：新台幣百萬元  
Unit: NT\$ million

科目 Type of Business	年度 FY	93年底 Year-end 2004		92年底 Year-end 2003	
		金額 Amount	比率 %	金額 Amount	比率 %
短期放款 Short-term Loans		216,766	31.03	204,739	32.24
中期放款 Medium-term Loans		223,280	31.96	188,954	29.75
長期放款 Long-term Loans		258,573	37.01	241,389	38.01
無擔保放款 Credit Loans		317,679	45.47	282,135	44.42
擔保放款 Loan Secured		380,940	54.53	352,947	55.58
合計 Total		698,619	100.00	635,082	100.00

#### (2) 外匯業務

93年度外匯業務總承做量421.91億美元，較92年度增加94.25億美元，增加比率為28.76%。

#### (2) International Banking

Foreign exchange transactions undertaken by the Bank in FY2004 totaled US\$42.191 billion, an increase of US\$9.425 billion over the year before for a growth of 28.76%.

### 最近二年度外匯業務概況比較表

#### International Business Performance for the Past Two Years

單位：百萬美元  
Unit: US\$ million

項目 Item	年度 FY	93年底 Year-end 2004		92年底 Year-end 2003	
		金額 Amount	比率 %	金額 Amount	比率 %
出口業務 Export		2,018	4.78	1,781	5.44
進口業務 Import		3,738	8.86	2,923	8.92
匯兌業務 Remittance		36,435	86.36	28,062	85.64
合計 Total		42,191	100.00	32,766	100.00

註：外匯業務承做量係DBU及OBU承做量合計數。  
Note: International banking transactions include DBU and OBU.



## 2. 個人金融業務

93年度本行國際信用卡之累計發卡數為660,859卡，較92年度增加167,272卡，增加比率為33.89%，其中流通卡數為446,530卡，較92年度增加114,222卡，增加比率為34.37%。國際信用卡累計交易量為新台幣10,342百萬元，較92年度增加1,671百萬元，增加比率為19.27%。

## 2. Personal Banking

The accumulated number of international credit cards issued by the TBB reached 660,859 in 2004; this was an increase of 167,272 cards over the year before, for a growth of 33.89%. Cards in circulation amounted to 446,530, up 114,222 or 34.37% over 2003. The amount of transactions using these international credit cards in 2004 totaled NT\$10,342 million, an increase of NT\$1,671 million or 19.27% over the year before.

**最近二年度信用卡業務概況比較表**  
Credit Card Business Performance for the Past Two Years

單位：新台幣百萬元 / 張  
Unit: NT\$ million / No. of Cards

項目 Item	年度 FY	93年度 FY 2004	92年度 FY 2003
卡片交易量 Card Transaction Volume		10,342	8,671
累積發卡量 Accumulated No. of Cards Issued		660,859	493,587

93年度消費金融業務累計平均餘額為新台幣13,827百萬元，較92年度增加1,914百萬元，增加比率為16.07%。

The average amount of consumer loans outstanding in 2004 was NT\$13,827 million; this was NT\$1,914 million more than the year before, for a growth of 16.07%.

**最近二年度消費金融業務概況表**  
Consumer Loan Performance for the Past Two Years

單位：新台幣百萬元  
Unit: NT\$ million

項目 Item	年度 FY	93年度 FY 2004	92年度 FY 2003
消費金融業務累計平均餘額 Accumulated Average Outstanding Consumer Loans		13,827	11,913
消費金融業務月平均餘額 Monthly Average Outstanding Consumer Loans		15,625	13,047

## 3. 財富管理業務

### (1) 信託業務

① 信託資產規模(包括指定用途信託資金及新種信託業務)：至93年底受託信託資產總額為新台幣30,578百萬元，較92年底增加4,750百萬元，增加比率為18.39%。

② 保管銀行保管資產規模(指保管銀行業務)：93年度受託保管資產平均餘額為新台幣65,791百萬元，較

## 3. Wealth Management

### (1) Trust Business

a. Scale of trust assets (including non-discretionary trust funds and new trust businesses): Trust funds under management at the end of 2004 totaled NT\$30,578 million; this was an increase of NT\$4,750 million over the end of the previous year, for a growth of 18.39%.

b. Scale of custodial banking assets (designated custodial banking): The average amount of assets under custodianship in 2004 amounted to NT\$65,791 million, an increase of NT\$9,428



92年度增加9,428百萬元，增加比率為16.73%。

- ③有價證券簽證業務：93年度辦理有價證券簽證總金額為新台幣13,423百萬元，較92年度增加新台幣770百萬元，增加比率為6.09%。

million or 16.73% over 2003.

- c. Securities certification: The total value of securities certified by the TBB in 2004 was NT\$13,423 million. This was an increase of NT\$770 million more than the year before, for a growth of 6.09%.

### 最近二年度信託業務概況比較表

#### Trust Business Performance for the Past Two Years

單位：新台幣百萬元  
Unit: NT\$ million

項目 Item	年度 FY	93年度 FY2004		92年度 FY2003	
		金額 Amount	比率 (%)	金額 Amount	比率 (%)
收受指定用途信託資金餘額 Balance of Non-discretionary Trust Funds		29,981	98.05	25,253	97.55
新種信託-不動產信託 New Trust Product - Real Estate Trust		538	1.76	552	2.36
新種信託-金錢信託 New Trust Product - Money Trust		59	0.19	23	0.09
合計 Total		30,578	100.00	25,828	100.00
收受指定用途信託資金承做額（不含國內債券型基金） Balance of Non-discretionary Trust Funds (excluding domestic bond funds)		10,094	-	6,941	-
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		16,846	-	14,302	-
保管銀行業務保管資產平均餘額 Average Balance of Custodial Assets		65,791	-	56,363	-
有價證券簽證業務承做額 Volume of Securities Certification		13,423	-	12,653	-

#### (2) 證券業務

- ①證券經紀業務：93年度受託買賣有價證券成交金額為新台幣254,248百萬元，較92年度增加95,620百萬元，增加比率為60.28%。
- ②證券融資業務：93年度有價證券融資業務平均餘額為新台幣1,950百萬元，較92年度增加915百萬元，增加比率為88.41%。
- ③期貨交易輔助業務：93年度之承做口數達123,368口，較92年度增加71,489口，增加比率為137.80%。

#### (2) Securities Business

- a. Securities brokerage: The amount of securities transactions undertaken on behalf of customers in 2004 totaled NT\$254,248 million. Compared with 2003, this was an increase of NT\$95,620 million for a growth rate of 60.28%.
- b. Securities margin trading: The average balance of margin trading undertaken in 2004 was NT\$1,950 million, an increase of NT\$915 million, or 88.41%, over the year before.
- c. Futures Introducing Broker: Total contracts for futures introducing broker transactions in 2004 amounted to 123,368; this was an increase of 71,489 contracts over 2003, for a growth of 137.80%.

### 最近二年度證券業務概況比較表

#### Securities Business Performance for the Past Two Years

單位：新台幣百萬元/口  
Unit: NT\$ million / contracts

項目 Item	年度 FY	93年度 FY2004	92年度 FY2003
證券經紀業務成交金額 Total Securities Trading Amount in Brokerage		254,248	158,628
證券融資平均餘額 Average Balance of Securities Margin Trading		1,950	1,035
期貨業務承做口數(口) Contract no. of Futures Introducing Broker		123,368	51,879

#### (3) 保險代理業務

至93年12月底，臺企保代公司總保費收入為新台幣2,385百萬元，較92年度增加1,360百萬元，增加比率為132.68%。

#### (3) Insurance Agency

Premium income for the TBB Insurance Agency Co. in 2004 totaled NT\$2,385 million, up NT\$1,360 million over the previous year for a growth rate of 132.68%.

### 最近二年度保費收入概況表

#### Insurance Premium Income for the Past Two Years

單位：新台幣百萬元  
Unit: NT\$ million

項目 Item	年度 FY	93年度 FY2004	92年度 FY2003
總保費收入 Total Premium Income		2,385	1,025

#### 4. 財務運籌業務

##### (1) 外匯交易

至93年12月，外匯交易量合計1,082.26億美元，較92年12月增加32.29億美元，增加比率為3.08%。

#### 4. Financial Planning and Management

##### (1) Foreign Exchange Transactions

The value of foreign exchange transactions undertaken by the Bank in 2004 totaled US\$108,226 million; compared with the previous year, this was an increase of US\$3,229 million for a growth of 3.08%.

### 最近二年度外匯交易概況比較表

#### Foreign Exchange Transactions for the Past Two Years

單位：百萬美元  
Unit: US\$ million

項目 Item	年度 FY	93年12月 Dec. 2004		92年12月 Dec. 2003	
		金額 Amount	比率 %	金額 Amount	比率 %
即、遠期 Spot and Forward		18,754	17.33	9,982	9.51
換匯 Currency Swaps		3,668	3.39	2,025	1.93
無本金交割遠匯 Non-delivery Forward Transactions		33	0.03	62	0.06
選擇權 Options		275	0.25	-	-
同業拆放 Interbank Loans		85,496	79.00	92,928	88.50
合計 Total		108,226	100.00	104,997	100.00



## (2) 短期投資

93年度短期投資金額為新台幣56.11億元，較92年度減少1.72億元，減少比率為2.97%。

## (2) Short-term Investment

Short-term investment in 2004 totaled NT\$5,611 million in 2004, down NT\$172 million compared with 2003 for a reduction of 2.97%.

## 最近二年度短期投資概況比較表

## Short-term Investment for the Past Two Years

單位：新台幣千元  
Unit: NT\$ thousand

投資標的 Investment Instrument	93.12.31 Dec. 31, 2004		92.12.31 Dec. 31, 2003	
	金額 Amount	比率 %	金額 Amount	比率 %
股票 Stocks	1,686,744	30.06	2,013,856	34.82
基金 Funds	3,924,572	69.94	3,769,400	65.18
合計 Total	5,611,316	100.00	5,783,256	100.00

## (3) 債票券

至93年12月，債票券持有金額為新台幣1,212.28億元，較92年12月增加395.24億元，增加比率為48.37%。

## (3) Bills and Bonds

Bonds and bills held by the Bank as of the end of December 2004 totaled NT\$1,212,055 million; compared with December 2003, this represented a growth of NT\$39,401 million, giving a growth rate of 48.25%.

## 最近二年債票券持有概況比較

## Bonds and Bills Held for the Past Two Years

單位：新台幣千元  
Unit: NT\$ thousand

項目 Item	93.12.31 Dec. 31, 2004		92.12.31 Dec. 31, 2003	
	金額 Amount	比率 %	金額 Amount	比率 %
短期票券 Short-term Bills	106,269,738	87.66	63,068,974	77.19
買入定期存單 Certificates of Deposit	105,603,407		62,926,407	
買入商業本票 Commercial Paper	469,069		64,953	
買入承兌匯票 Bills of Acceptance	197,262		77,614	
債券 Bonds	14,536,810	11.99	18,635,781	22.81
公債 Government Bonds	9,353,688		16,790,684	
公司債 Corporate Bonds	4,676,752		1,845,097	
金融債券 Financial Debentures	506,370		0	
受益證券 Beneficial Certificates	421,836	0.35	0	0.00
合計 Total	121,228,384	100.00	81,704,755	100.00

(4) 長期股權投資〔請參閱財務報表附註之長期股權投資（第110頁）〕

(4) Long-term Equity Investment (Please see Notes to Financial Statements: Long-term Equity Investment (p.110))

## 5. 其他-存款業務

## 5. Others - Deposits

至93年12月底存款總餘額為新台幣

The total amount of deposits in the Bank at the end of

9,115.05 億元，較 92 年 12 月底增加 480.29 億元，增加比率為 5.56%。

December 2004 stood at NT\$911,505 million. Compared with the end of December 2003, this was an increase of NT\$48,029 million for a growth rate of 5.56%.

**最近二年度存款業務概況比較表**  
**Deposit Performance for the Past Two Years**

單位：新台幣百萬元  
Unit: NT\$ million

科目 Type of Deposit	年度 FY	93年底 Year-end 2004		92年底 Year-end 2003	
		金額 Amount	比率 %	金額 Amount	比率 %
活期性存款 Demand Deposits		349,461	38.34	295,099	34.18
定期存款 Time Deposits		235,879	25.88	244,750	28.34
定期儲蓄存款 Time Savings Deposits		270,747	29.70	264,081	30.58
公庫存款 Treasury Deposits		6,404	0.70	5,229	0.61
同業存款 Interbank Deposits		49,014	5.38	54,317	6.29
合計 Total		911,505	100.00	863,476	100.00

**(三) 94 年度經營計畫**

1. 辦理 94 年度現金增資發行普通股 60 億元，以利業務長期發展需要，並提升資本適足比率，強化資本結構。
2. 以營業毛利作為營業單位業務預算目標之分配，並告知營業單位各項業務別參考承作量與參考收益率，配合授信業務自提準備之機制，有效落實風險管理與利潤中心之精神。
3. 持續拓展存款業務，擴大資金來源
  - (1) 透過整合性業務行銷，持續拓展活期性存款，提升活存比率，降低資金成本。
  - (2) 因應法令規定及中長期資金需求，穩定吸收長天期之資金，並適度調整存款結構，穩定資金來源。
  - (3) 透過便捷媒體轉帳及電子化系統，加強代理業務之爭取，有效縮短作業時程及人力成本，並衍生存款及手續費收入。
4. 持續透過電子銀行行銷推動小組之運作，積極推展各項電子商務
  - (1) 為使電子票據系統上線後能有效運

**(III) Operating Plans for FY2005**

1. NT\$6 billion worth of common stock will be issued to finance a capital increase in 2005 to fill the needs of long-term business development as well as to heighten the capital adequacy ratio and reinforce the Bank's capital structure.
2. Operating profit will be used in setting budget targets for business units, which will be notified of reference amounts for different categories of business as well as reference margin of income, reserves will be set aside in accordance with the loan business, and the risk management and profit center spirit will be carried through.
3. Continued development of the deposit business to expand sources of funds:
  - (1) Continued expansion of demand deposits through integrated marketing in order to increase the ratio of demand deposits and lower the cost of funds.
  - (2) Steady absorption of long-term capital in response to regulatory requirements and the need for medium and long-term funds, and appropriate adjustment of the deposit structure to stabilize sources of capital.
  - (3) Strengthened pursuit of the agency business through the use of convenient media funds transfer and electronic systems so as to shorten operating time and manpower costs, and to generate deposit and fee income.
4. Continued promotion of e-commerce through the operation of the E-Banking Marketing and Promotion Team
  - (1) Continued training of Bank personnel to assure the



- 作，廣續進行行員教育訓練，並訂定業務推廣計畫，爭取台灣票據交換所業務推廣激勵獎金。
- (2) 報名參加財政部「93年度個人綜合所得稅金融憑證網路報稅業務」，以提高本行知名度、有效掌控客戶往來狀況、增加使用誘因及提高憑證附加價值等效益，有助本行網路電子交易之推動。
  - (3) 提供客戶使用任一銀行晶片金融卡及讀卡機，執行網路帳務查詢、轉帳或繳納稅費等交易，增加電子通路服務管道。
  - (4) 提供網路銀行客戶採動態密碼執行小額非約定轉帳交易，成本低又免下載安裝軟體，推廣較易且可減少相當多之客服人力，且小額非約定轉帳以跨行交易居多，對本行手續費之營收具助益。
5. 推廣自動櫃員機之設立，有效延展本行通路
- (1) 藉由保代公司推介保險策略夥伴，辦理保戶使用本行自動櫃員機進行保單借款業務，以提高自動櫃員機利用率，增加手續費收入、與保險公司合作之收益，並提升客戶滿意度。
  - (2) 配合全面換發晶片卡及業務發展需要，提升自動櫃員機功能並加速汰換老舊機型。
  - (3) 規劃自動櫃員機集中監控系統，除節省人力及換版成本外，並可增加產品通路廣告，創造利基。
6. 發揮中小企業專業銀行功能，充分供應中小企業信用需求
- (1) 成立企金業務綜合行銷小組，整合中小企業、外匯、金融衍生性產品、應
- effective operation of the online e-checking system, and formulation of a business promotion plan in pursuit of bonus awards for promotion of the Taiwan check clearing house business.
- (2) The Bank registered to participate in the "Online FXML Filing of the 2004 Individual Consolidated Income Tax" operation as a means of boosting awareness of the TBB, gaining an understanding of customers' business relations, increasing enticements for use, and upgrading the added value of vouchers so as to facilitate promotion of Internet transactions.
  - (3) Provision of customers with the convenience of using any bank's IC bank card and card reader to carry out Internet account enquiry, transfer of funds, or payment of taxes, thus increasing electronic service channels.
  - (4) Provision of Internet banking customers with the convenience of using dynamic codes to carry out small non-prearranged transfer of funds, which is low in cost and eliminates the need to download software; this service is easy to promote, and it reduces customer service manpower by a substantial amount. Further, since small non-prearranged funds transfers are mostly interbank transactions, this business boosts the Bank's fee income.
5. Expanded installation of ATMs to extend the Bank's service channels
- (1) The insurance agency company will introduce strategic partners to handle the borrowing of funds through ATMs using insurance policies so as to increase the rate of ATM use, increase fee income, and enhance customer satisfaction.
  - (2) Enhancement of the functions of ATM machines and accelerated switch to new models in line with the general switch to IC cards and the needs of business development.
  - (3) Making of plans for a centralized ATM monitoring system, so as to save money on manpower and on the switch to a new version as well as to increase product channel advertising and create a service niche.
6. Fulfillment of the Bank's function as a specialized SME bank and complete provision of the credit needs of SMEs
- (1) Establishment of an integrated corporate banking marketing team to integrate SME corporate banking, foreign exchange, and derivative products; and of an accounts receivable marketing team, syndicated loan team, and other teams to handle unified external marketing by dedicated specialists and the

收帳款行銷小組、聯貸小組等各小組功能，專人統一對外行銷，提升整體戰力。

- (2) 積極爭取經理銀行業務，提升本行企業形象，增裕手續費收入。
- (3) 與經濟部中小企業處、工業局、青輔會、資策會、育成中心或資本設備製造商等密切合作，拓展中小企業客源。
- (4) 結合客戶上下游供應鏈，有效拓展應收帳款業務。

#### 7. 拓展外匯業務及國際金融業務

- (1) 有效運用外匯業務行銷小組，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。
- (2) 增加現有外匯產品功能（如外匯定期存款全行收付、外匯綜合存款質借、企業網路銀行外幣匯款及網路開狀申請等功能），開辦 OBU 綜合存款，以提升業務競爭力。
- (3) 配合客戶需求，積極拓展出口遠期信用狀項下無追索權賣斷及國際應收帳款承購等業務，以增裕本行營收。
- (4) 規劃設立大陸辦事處之可行性；持續推動兩岸三地業務，以增進國、內外分行營收。

#### 8. 發展財富管理業務

- (1) 建置「專人、專業、專區」財富管理銀行制度，並藉由理財專員專業知識之養成，提升本行財富管理業務能力，以提供客戶更周全之理財諮詢與服務。
- (2) 加強市場資訊蒐集、建立資訊回饋系統、強化理財商品選擇之適當性與敏感性，並導入資產配置觀念以增加交叉銷售之效益。

strengthening of overall competitive power.

- (2) Vigorous solicitation of arranger banking business and upgrading of the Bank's corporate image so as to increase fee income.
- (3) Close cooperation with the Economic Ministry's SME Administration, Industrial Development Bureau, Youth Commission, Institute for Information Industry, incubation centers, and capital equipment manufacturers to expand the SME customer base.
- (4) Customers supply chain integration and expand the Bank account receivable business effectively.

#### 7. Expansion of the International banking and international financing businesses

- (1) Effective use of the international banking marketing team to help business units expand the international banking business, heighten the Bank's market share, and create a good performance.
- (2) Adding to the functions of current international banking products (such as bank-wide collection and payment of foreign-currency deposits, extension of loans secured by foreign currency composite accounts, corporate Internet foreign currency remittances, and online issuance of L/Cs), and inauguration of OBU composite accounts so as to heighten competitiveness.
- (3) Development of the export usance L/C-based forfeiting and international factoring businesses in line with customer needs, so as to increase operating income.
- (4) Planning for the feasibility of establishing a representative office in mainland China and continuous promotion of cross-straits operations so as to increase the operating income of domestic and foreign branches.

#### 8. Development of the wealth management business

- (1) Establishment of a "special agent, special professionalism, professional zone" wealth management banking system and upgrading of the Bank's wealth management capabilities through the development of wealth managers with specialized know-how so as to provide customers with a more complete range of financial planning consultation and services.
- (2) Strengthened collection of market information, establishment of an information feedback system, reinforcement of the appropriateness and sensitivity of financial product choices, and introduction of the concept of asset allocation so as to increase the cross-marketing effect.



- (3) 發展貴賓理財業務，建構完整財富管理事業版圖，以提升本行財富管理業務之深度及廣度。

#### 9. 拓展信託業務

- (1) 擴大受託保管資產規模、加強辦理基金業務、持續推展已核准辦理之新種信託業務如不動產信託、有價證券信託、保險金信託、預收費用金錢信託、不動產交易資金信託等，以增闢手續費收入來源。
- (2) 規劃與研發新種信託商品，如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，以擴大業務規模，並提供客戶更周全服務。
- (3) 培訓信託專業人才，提升資產管理能力，提高本行信託業務競爭力。

#### 10. 推廣證券及期貨業務

- (1) 加強營業員之專業在職訓練，以提高營業員對證券市場之敏銳度及服務水準。
- (2) 舉辦促銷活動及投資理財講座，以提升總體業績。

#### 11. 推展個人消費金融業務

- (1) 持續推廣收益較高之樂透貸、次順位抵押貸款及金划算貸款等小額信用貸款業務，並針對有固定收入暨信用較佳之受薪層級推廣簡便消費性貸款（如卓越專案）。
- (2) 聘用低底薪、高獎金之消費金融專職行銷人員，並加強各種行銷管道（如傳播媒體及平面廣告等）及促銷活動，提升本行市場占有率及企業形象。
- (3) 規劃推出回復型房貸、代償及通信貸款等消金業務，辦理通信貸款及代償

- (3) Development of the VIP wealth financial planning business and construction of a complete wealth management network so as to increase the depth and breadth of the Bank's wealth management business.

#### 9. Development of the trust business

- (1) Expansion of the scale of assets under custodianship, strengthened management of the funds business, continuous development of new types of trust operations that have already been approved such as real estate trust, securities trust, life insurance trust, advance-collection fee money trust, and real estate transaction fund trust so as to open up new sources of fee income.
- (2) Planning and development of new types of trust products such as the collective management of trust funds, the raising of common trust funds, and the securitization of financial and real estate assets so as to expand the scale of the Bank's business and provide customers with a more complete range of services.
- (3) The training of trust professionals to enhance asset management capabilities and strengthen the Bank's competitiveness in the trust business.

#### 10. Promotion of the securities and futures business

- (1) Strengthening of on-the-job professional training so as to enhance the sensitivity and service standards of business agents in regard to the securities market.
- (2) Holding of sales promotion activities and investment planning lectures to improve overall performance.

#### 11. Promotion of the personal banking business

- (1) Continued promotion of high-income personal loans such as Lotto loans, subordinated secured loans, and Gold Deal loans, and promotion of simple and easy consumer loans (such as the Excellence program) to the fixed-income, good-credit salaried class.
- (2) Hiring of low-salary, high-bonus salespeople for consumer loans and strengthening of marketing channels (such as the broadcast media and print advertisements) and marketing activities so as to boost the Bank's market share and corporate image.
- (3) Planning for the introduction of consumer loans such as recovery home loans, entrusted compensation loans, and communication loans; offering of credit card businesses such as entrusted compensation loans and communication loans; and strengthening of strategic alliances and promotion of the National Palace Museum Card, Forest Card, and other co-branded cards.



業務等信用卡業務，並加強策略聯盟，推廣故宮卡、森林卡等聯名卡。

#### 12. 提升財務操作績效

- (1) 擴大票債券業務操作規模，提升價差操作效益。
- (2) 擴大營運規模，提升資金整合操作效益。
- (3) 為配合本行新種衍生性商品開發時程，並強化外匯交易流程之前、中、後台作業，積極規劃外匯交易系統之建立。
- (4) 依國內外經濟及基本面變化趨勢，調整短期有價證券投資之資產配置，並提高國外基金受益憑證之資產配置，以增進投資收益。

#### (四) 市場分析

##### 1. 經濟成長率

93年上半年因全球經濟復甦力道強勁，帶動我國對外貿易活絡，製造業生產擴增，民間投資表現亦佳，加以92年第二季（SARS疫情）基數較低，致上半年經濟成長率達7.29%（第一季成長6.72%，第二季成長7.88%）。惟進入下半年後，由於國際景氣步調趨緩、油價攀高、利率回升以及中國大陸經濟降溫等諸多變數干擾，導致國內經濟表現不如上半年亮麗，幸賴內需方面，民間消費及民間投資仍維持平穩的支撐，國內經濟成長由快趨穩。主計處公布93年國內經濟成長率為5.71%。

##### 2. 對外貿易

依據財政部統計處統計，93年我國外貿在國際景氣強勁擴張帶動下，全年表現亮麗。累計全年出口金額為1,740.3億美元，較上年增加20.7%；進口金額亦因出口引伸需求、外購資本設備增加以及輸入

#### 12. Enhancement of the performance of financial operations

- (1) Expansion of the scale of bills and bonds operations so as to heighten the performance of spread.
- (2) Expansion of the scale of operations and heightening of the performance of capital integration operations.
- (3) Active planning for the establishment of a foreign exchange trading system to coordinate with the Bank's schedule of derivative product development, and to reinforce front, middle, and back-office forex trading operations.
- (4) Readjustment of asset allocation for short-term securities investment in accordance with trends in domestic and overseas economic fundamentals, and heightening of the allocation of assets for overseas fund beneficial certificates so as to increase investment income.

#### (IV) Market Analysis

##### 1. Economic Growth

The strength of global economic recovery was strong in the first half of 2004, stimulating Taiwan's trade and expanding its manufacturing production. The performance of private investment was also good. These factors, added to the low base for the second quarter of 2003 resulting from the SARS epidemic, the island's economic growth rate in the first half reached 7.29% (6.72% in the first quarter, 7.88% in the second). With the beginning of the second half, however, the impact of such uncertainties as the slowdown in the pace of international economic growth, climbing oil prices, the upturn in interest rates, and the cooling of the mainland Chinese economy caused Taiwan's economic performance to dull in comparison with the first half. In the area of domestic demand, fortunately, private consumption and investment maintained support at a stable level, and domestic economic growth turned from fast to steady. The Directorate General of Budget, Accounting and Statistics put domestic economic growth for 2004 at 5.71%.

##### 2. Trade

According to figures from the Department of Statistics, Ministry of Finance, Taiwan's international trade performed brilliantly under stimulation from the strong force of international economic expansion in 2004. Export value for the year reached US\$174.03 billion, up 20.7% from 2003. Import value was led by exports, increased overseas procurement of capital equipment, and the rise in imported commodity prices, and grew 31.9% over the year before, to US\$167.89 billion. The total trade value for the year was US\$341.9 billion, an increase of 25.9% over 2003. Because import growth was higher than export



物價上漲，較上年增加31.9%，為1,678.9億美元。全年貿易總額則為3,419億美元，與上年相較，增加25.9%；貿易出超因進口增幅高於出口，縮減為61.4億美元，較上年同期減少63.7%。

### 3. 金融業發展沿革與現況分析

台灣地區金融機構之發展大致可以分下列幾個階段：

民國34年至38年：接收改組日據時期之金融機構。

民國39年至48年：除中央信託局外，中央政府所屬金融機構均未復業。

民國49年至79年：大陸遷台金融機構相繼復業，並開放民營銀行、信託投資公司、保險公司、票券金融公司等設立。

民國79年至89年：財政部發佈「商業銀行設立標準」，陸續核准16家商銀設立，7家經營良好之信用合作社改制商業銀行，輔導16家信用合作社將資產負債概括讓與商業銀行，2家信託投資公司分別改制為商業銀行，核准台灣工業銀行營業。

民國90年以後：立法院90年6月完成「金融控股公司法」並於11月1日生效，財政部隨即受理金融控股公司申請案，分批核准，於90年12月19日至92年1月2日之間，分別先後成立華南金控等14家金融控股公司。有鑑於國內原金融集團跨行合併或與異業結盟者日漸增多，為避免保險、證券、金融等多元監理制度所可能產生疊床架屋的管理問題，爰於93年7月1日起新設「行政院金融監督管理委員會」（簡稱金管會），以實踐金融監理一元化目標。

依據中央銀行經濟研究處統計資料，截至民國93年底止，我國仍有49家本國銀

growth, the trade surplus for the year shrank to US\$6.14 billion, 63.7% less than the year before.

### 3. Development of the Finance Industry, and Analysis of Current Status

The development of financial institutions in Taiwan can be divided generally into the following stages:

1945-1949: Takeover of reorganized financial institutions from the Japanese occupation era.

1950-1959: With the exception of the Central Trust of China, financial institutions belonging to the central government had not yet resumed operation.

1960-1990: Financial institutions that had been transferred from mainland China resumed operation one after another, and the establishment of private banks, trust investment companies, insurance companies, and bills finance companies was opened up.

1990-2000: The Ministry of Finance promulgated Regulations for the Establishment of Commercial Banks; 16 new commercial banks were approved, seven well-managed credit cooperatives were reorganized into commercial banks, guidance was provided for commercial banks to take over the assets and liabilities of 16 credit cooperatives, two trust and investment companies were reorganized into commercial banks, and the Taiwan Industrial Bank was given permission to do business.

2001 and after: The Financial Holding Company Act was enacted in June of 2001 and became effective on Nov. 1 that year. The Ministry of Finance then began taking applications for the establishment of such companies, and 14 were set up between Dec. 19, 2001 and Jan. 2, 2003. In view of the growing number of mergers between domestic financial groups and alliances between different industries, a new Financial Supervisory Commission was set up under the Executive Yuan on July 1, 2004 to unify financial supervision and avoid the monitoring overlap that could result from a diversified oversight system for insurance, securities, and financial institutions.

According to data from the Department of Economic Research, Central Bank of China, at the end of 2004 Taiwan still had a total of 49 domestic banks, of which the top three, in terms of total assets, held a market share of only about 25% and 25 of which had market shares of less than 1% each. With a high degree of similarity and a limited market, the promotion of consolidation in the financial industry can effectively expand economic scale, strengthen international competitiveness, and provide abundant support for overall economic development. This is why the government has made mergers and

行，以資產總額計算之前三大銀行市占率，僅約25%，且有25家本國銀行的市占率均未達1%。在同質性太高、市場又有限的情況下，推動金融業之整併可有效擴大規模經濟，提高國際競爭力，充分支援總體經濟之發展，故政府已將推動金融機構整併列為當前金融改革之重點，相繼實施金融機構合併法及金融控股公司法，建構金融機構同業合併及異業合併的法律架構，並積極鼓勵業者間進行整合。過去幾年來，我國金融市場均持續進行併購，例如：國泰金控納併世華商業銀行、兆豐金控納併中國商業銀行、中信金控納併萬通銀行、新光金控納併聯信商銀等。另為有效處理經營不善金融機構，高雄企銀、鳳山信合社及中興銀行均已於93年順利完成公開標售。

93年年初，受到央行定期存單到期及年關通貨陸續回籠的影響，市場資金水位大增，二月份隔夜拆款利率跌破1%，寫下歷史新低紀錄。第二季由於央行投入大量資金支撐匯率、稅款繳庫、美國聯邦準備理事會（Fed）升息等因素，促使市場利率開始回升，並一舉突破1%的關卡。繼Fed於9月21日第三度升息後，我國央行於9月30日宣布升息一碼，為自89年底以來首見，由於國際原油等原物料價格持續維持高檔、美元趨貶及亞洲各國貨幣升勢仍屬強勁，短期內我國央行的貨幣政策應仍以中性為主，以達到抑制通膨，並維持經濟穩健成長的目標。

93年度，相關主管機關為健全金融制度，加速金融整合，先後採行的重要施政措施如下：

- (1) 93年2月修正「銀行辦理衍生性金融商品業務應注意事項」、「銀行應按季

acquisitions in the financial industry a key point of financial reform, implementing the Financial Institutions Merger Law and the Financial Holding Company Law, setting up a legal framework for the merger of financial institutions with each other and with other enterprises outside the financial industry, and vigorously encouraging financial enterprises to carry out consolidation. There has been a constant stream of mergers and acquisitions in Taiwan's financial industry in recent years, including the absorption of the World Chinese Commercial Bank by the Cathay Financial Holding Co., the absorption of the International Commercial Bank of China into the Mega Holdings Co., the absorption of Cosmos Bank into the Chinatrust Financial Holdings Co., and the absorption of the United-Credit Commercial Bank into the Shin Kong Financial Holding Co. To deal with failing financial institutions, the Kaohsiung Business Bank, Fengshan Credit Cooperative, and Chung Shing Bank were successfully public bidding in 2004.

With the Central Bank's certificates of deposit reaching maturity and Chinese New Year's money flowing back into banks at the beginning of 2004, the level of funds in the market grew by a large amount and the interest rate on overnight call loans fell to 1%, setting a record low. In the second quarter of the year the Central Bank flooded injected funds into the market to support the exchange rate of the New Taiwan dollar, taxes were paid into the treasury, and the U.S. Federal Reserve Bank (the Fed) hiked its interest rate, causing interest rates in the market to turn upward and break through the 1% mark. The Fed hiked interest rates for the third time on Sept. 21 and the Central Bank of China announced an increase of a quarter of a percentage point on Sept. 30 the first such hike since the end of 2000. Because of the continuing high level of the international price of oil and other commodities, the depreciation of the U.S. dollar, and the continuing strength of Asian currencies, Taiwan's Central Bank will hold to a neutral monetary policy in the short term to keep inflation down and will keep working toward the goal of steady economic growth.

The competent authorities adopted the following important administrative measures in 2004 in order to strengthen the financial system and accelerate financial consolidation:

- (1) The Guidelines for Banks Engaging in Financial Derivatives Business, Regulations Governing Quarterly Disclosure of Financial Materials and Business Information of Banks, and Regulations Governing Approvals of Banks to Engage in Financial Activities Between the Taiwan Area and the Mainland Area were revised in February.



- 公佈重要財務業務資訊規定」及「台灣地區與大陸地區金融業務往來許可辦法」。
- (2) 93年3月修正「外國銀行分行及代表人辦事處設立及管理辦法」第18條。
- (3) 93年4月公告「財政部主管金融機構在大陸地區從事商業行為應經許可或禁止之事項項目表」。
- (4) 93年6月立法院通過金融重建基金延長一年案、訂定「信用卡重要業務及財務資訊應揭露項目、認定標準及揭露方式」、「現金卡重要業務及財務資訊應揭露項目、認定標準及揭露方式」、公告「金融控股公司治理實務守則」修正條文、公告「銀行內部控制及稽核制度實施辦法」修正草案、廢止「財政部委託中央銀行檢查金融機構業務辦法」及「財政部委託中央存款保險公司檢查基層金融機構業務辦法」。
- (5) 93年7月1日行政院金融監督管理委員會（金管會）成立，主管金融市場及金融服務業之發展、監督、管理及檢查業務。
- (6) 93年9月訂定「金融控股公司建置資料庫有關保密義務相關規範」。
- (7) 93年11月修正「銀行資本適足性管理辦法」第4條規定
- 在匯率方面，93年第一季在日圓和韓元領軍下，新台幣匯率大抵維持升值走勢。第二季因受到國際美元走強、台股下挫及外資不斷匯出等因素的影響，新台幣匯率轉而走疲。進入第三季後，由於外資大舉匯入資金買超台股，加以國際原物料價格飆漲，央行基於穩定物價、降低通膨危機，新台幣匯率轉呈升值走勢，並一舉突破34
- (2) Article 18 of the Regulations Governing Foreign Bank Branches and Representative Offices were revised in March.
- (3) The List of Business Items for Financial Institutions Under the Jurisdiction of the Ministry of Finance Doing Business in Mainland China that Are Banned or Require Permission was promulgated in April.
- (4) In June the Legislative Yuan passed a bill extending the operation of the Financial Reconstruction Fund for one year; enacted the Items of Important Credit Card Business and Financial Information Requiring Disclosure, Determination Standards, and Methods of Disclosure, and Items of Important Cash Card Business and Financial Information Requiring Disclosure, Determination Standards, and Methods of Disclosure; promulgated a revision of the Corporate Governance Best-Practice Rules for Financial Holding Companies and a draft revision of the Implementation Rules for Banks' Internal Control and Auditing Systems; and rescinded the Regulations for the Commissioning of the Central Bank by the Ministry of Finance to Inspect Financial Institutions and the Regulations for the Commissioning of the Central Deposit Insurance Corporation by the Ministry of Finance to Inspect Basic-level Financial Institutions.
- (5) The Financial Supervisory Commission was established on July 1 to take charge of the development, supervision, administration, and inspection of the financial market and financial service enterprises.
- (6) The Secrecy Obligation Rules for the Establishment of Databanks by Financial Holding Companies were established in September.
- (7) Article 4 of the Capital Adequacy Regulations for Banks was revised in November.
- In the area of foreign exchange rates, the NT dollar followed the Japanese yen and the Korean won and generally maintained a rising trend in the first quarter of 2004. In the second quarter the NT was weakened by such factors as the strengthening of the U.S. dollar, the fall of the Taiwan stock market, and the constant outflow of foreign capital, and its exchange rate turned downward. After the beginning of the third quarter, with large amounts of foreign capital flowing in to buy Taiwan stocks, plus the sharp rise of international raw materials prices, the Central Bank moved to stabilize prices and alleviate inflationary pressure; the exchange rate of the NT dollar rebounded, breaking through the NT\$34 to the U.S. dollar barrier. In the fourth quarter, international oil prices continued at a

元的整數關卡。第四季因為國際原油價格持續高漲，且美國財政赤字持續擴大，造成美元走跌的壓力再度湧現，新台幣匯率走勢呈現緩升的局面。

#### 4. 未來展望

展望 94 年，由於受到國際油價續處高檔、美元走貶、利率調升及中國宏觀調控等諸多利空因素影響，全球各主要經濟體經濟成長率都將趨緩，但仍維持穩定成長，環球透視機構預測 94 年全球經濟成長率將由 93 年的 4.2% 下降至 3.3%。隨著國際景氣漸趨和緩，一向以出口為成長動力的我國經濟亦受到波及，加上比較基期的墊高，國內主要機構預估我國 94 年經濟成長率為 4.21% 至 4.56%，而國外各大機構則從 4.3% 到 5.0%，雖然不若 93 年亮眼，但仍屬溫和成長的正常表現。內需方面，民間投資有六輕四期與高鐵等延續性投資計畫持續推動，以及多座十二吋晶圓廠與 TFT-LCD 廠陸續裝機；另政府積極推動包含北高捷運在內之新十大建設計畫，除可提升基礎建設質與量外，亦有助於內需產業的穩定成長。

在金融方面，由於通膨風險升高，各國央行勢必繼續維持中性的貨幣政策，預期我國央行未來仍會視物價情況，以調升重貼現率、擔保放款融通利率以及短期融通利率為手段，達到抑制通膨之預期目標。匯率方面，在美國財政與貿易雙赤字的影響下，市場對於美元長期偏空的看法更加堅定。另外，由於總統於 93 年 10 月裁示金融機構整併的四大目標，預期相關政府單位將更加積極推動金融機構的整合，並提升各金融機構的經營效率，以提高我國金融機構的國際競爭力。

high level and the U.S. fiscal deficit continued expanding, leading to deflationary pressure on the U.S. dollar and a rising trend in the value of the NT dollar.

#### 4. Future Outlook

Economic growth in the major economies of the world is expected to slow down in 2005 under the influence of such unfavorable factors as the high level of international oil prices, the depreciation of the U.S. dollar, rising interest rates, and macroeconomic controls in mainland China; growth will, however, remain stable. Global Insight Inc. predicts that the growth rate will drop to 3.3% in 2005, down from 2004's 4.2%. The moderation of international economic performance will have an impact on Taiwan, which has always depended on exports to power growth; and with the relatively high level of the base period, major domestic forecasting institutions predict growth for 2005 at between 4.21% and 4.56%. For major foreign forecasting agencies, the figure has been placed at 4.3% to 5.0%. This may not be as good as 2004, but it still indicates normal growth at a moderate rate. In the area of domestic demand, private investment will continue to be driven by the fourth-stage construction of the sixth naphtha cracker, Taiwan high speed rail and other ongoing investments, as well as the continued installation of equipment at numerous IC chip and TFT-LCD plants. The government, too, will actively push the Ten Major Construction Projects, including MRT construction in Taipei and Kaohsiung; besides enhancing the quality and quantity of infrastructure, this will also promote the steady growth of domestic-demand industries.

In the financial area, the central banks of different countries will have to respond to the increased risk of inflation by maintaining a neutral monetary policy. In Taiwan, the Central Bank is expected to use the upward adjustment of the rediscount rate, the secured accommodation rate, and the short-term accommodation rate in line with the commodity price situation to suppress inflationary expectations. In the area of foreign exchange rates, market expectations of the weakening of the U.S. dollar will become more steadfast than ever in the face of the American fiscal and trade deficits. In addition, with the President's instructions concerning four major targets for financial consolidation, issued in October 2004, the related government agencies are expected to become more active than ever in their promotion of the integration of financial institutions. The operating efficiency of financial institutions will also improve, thereby elevating the international competitiveness of Taiwan's financial industry.

### (五)金融商品研究與業務發展概況

#### 1. 主要金融商品及增設之業務部門，其規模及損益情形

### (V) R&D of Financial Products, and Status of Business Development

#### 1. Scale and Profit Status of Major Financial Products and the Addition of Business Units

單位：新台幣千元/千美元  
Unit: NT\$ thousand/USD\$ thousand

項目 Item	94年度截至3月31日 2005 to March 31		93年 2004		92年 2003	
	交易金額/承做量 Transaction Value	收益 Revenue	交易金額/承做量 Transaction Value	收益 Revenue	交易金額/承做量 Transaction Value	收益 Revenue
電話銀行 Telephone Banking	45,029,217	1,866	452,637,246	4,847	318,623,848	3,291
行動銀行 Mobile Banking	18,591		297,652		661,241	
加值電子銀行 Value-added e-Banking	3,331,046		32,793,623		23,705,563	
網路銀行 Internet Banking	1,519,318		10,685,097		3,225,292	
匯率選擇權 Currency Options	USD58,847	1,099	USD272,559	6,678	USD4,198	58
信用卡交易量 Credit Card Transaction Volume	2,742,868	318,505	10,341,502	1,233,515	8,671,678	1,206,785
消費金融業務（小額信貸及一般類消費）累計平均餘額 Average Balance of Consumer Loans (Small amount credit loan and General consumer loan)	15,688,836		13,826,611		11,913,177	
受託信託資產 Entrusted Trust Assets	30,544,482	45,045	30,578,147	206,538	25,827,549	171,380
證券經紀 Securities Brokerage	38,617,434	37,424	254,247,859	252,386	158,628,252	175,257

#### 2. 研究發展支出及其成果，暨未來研究發展計畫

##### (1) 最近二年度研究發展支出

#### 2. R&D Spending and Results, and Future R&D Plans

##### (1) R&D Spending for the Past Two Years

單位：新台幣千元  
Unit: NT\$ thousand

年度 Year	93年度 2004	92年度 2003
金額 Amount	5,652	5,099

##### (2) 最近二年度研究發展成果

- ① 進行流程改善，建置徵授信管理系統，透過電腦化系統，將徵授信流程電腦化。藉由全行徵授信資料集中處理，建置徵授信資料庫，以利未來全行授信之各項統計分析、資料查詢及風險控管等管理工作。

##### (2) R&D Results for the Past Two Years

- a. Process improvement was carried out with the installation of a credit investigation and loan management system that computerizes the credit investigation and loan extension process. Bank-wide credit investigation and loan extension data are centrally processed and a related databank has been established to facilitate statistical analysis, data enquiry, and risk management.

- ② 本行「徵授信管理系統」建置案中「分行徵信管理系統」自93年2月起由3家先導分行(營業部、忠孝、建國)試行上線。另「擔保管理系統」部分，於5月密集測試後，3家先導分行於6月15日試行上線。
- ③ 93年11月於中部地區之民權分行與南部地區之高雄分行成立託收票據集中處理中心，以節省處理託收票據人力及全行郵寄成本。
- ④ 於93年7月12日正式推出整合金融卡、轉帳卡及信用卡功能於一卡之COMBO晶片卡；另為提升本行電子支付之發卡與收單業務，開辦政府網路採購卡。

### (3) 未來研究發展計畫

配合業務發展所需，進行下列各項相關研究：

- ① 配合新巴賽爾資本協定與客戶資料倉儲及客戶關係管理系統，研擬違約率、逾期率及損失率之建置，以掌握不良授信違約、逾期及損失之資訊，俾提供授信風險管理之參數。
- ② 建置全行印鑑連線系統，全行可連線查詢客戶印鑑，並可節省臨櫃作業之印鑑審核作業，規劃於94年底完成。
- ③ 「徵授信管理系統」建置案中「分行徵信管理系統」第二階段〈包括總行徵信管理及產調分析及發佈系統〉之開發，將配合本行企業化經營進行規劃。
- ④ 為增進催收作業效益，減少人工作業錯誤之風險，研擬配合徵授信管理系統二階段建置催收管理系統，以提升催理績效。

- b. The Branch Credit Investigation Management System (as part of the Bank's E-loan Management System) was put online on a trial basis by three branch units (the Banking Department, Chung Hsiao Branch, and Chien Kuo Branch) in February of 2004. Following intensive testing, the Collateral Management System was put on line on a trial basis by three guide branches on June 15.
- c. Bills Collection Processing Centers were set up at the Min Chuan Branch in central Taiwan and the Kaohsiung Branch in southern Taiwan in November 2004 to save manpower on the processing of collected bills as well as on postage costs.
- d. A single Combo IC card with bank card, funds transfer card, and credit card functions was introduced on July 12, 2004, and an Internet government procurement card was instituted to upgrade the Bank's electronic payments in the card issuance and invoicing business.

### (3) Future R&D Plans

The following R&D projects will be carried out to meet the needs of business development:

- a. A contract default ratio, non-performing loan ratio, and loss ratio installation will be worked out in line with the Basle II Agreement and the customer data storage and customer relationship management systems (CRM system) to provide a grasp of loan contract default, NPL, and loss ratios for use in credit risk management.
- b. A study will be carried out of the installation of a bank-wide online chop system to provide for bank-wide enquiry of customer chop information and to save manpower time in teller examination of chops. The planning work is to be completed by the end of 2005.
- c. Second-stage development of the Branch Credit Investigation Management System (as part of the Credit Investigation and Loan Management System) will be carried out. This system, which will encompass the headquarters credit investigation management and industrial investigation, analysis and announcement systems, will be in line with the Bank's corporate operations planning.
- d. To improve the results of debt collection and reduce the risk of errors in manual operations, the installation of a debt collection management system to accompany the second-stage establishment of the credit investigation and loan



- ⑤ 規劃專屬理財專區與理財人員之建置，並計畫於北、中、南三區分別選擇分行成立旗艦型理財中心，跨足貴賓理財業務。

## (六) 長、短期業務發展計畫

### 1. 短期業務發展計畫

- (1) 將企業金融業務劃分為大企業融資、一般中小企業融資、小額及微型創業貸款融資三類，分別由專業人員推展行銷。
- (2) 除加強行銷現有創業貸款組合(青年創業貸款、微型創業貸款及小額簡便貸款)外，並積極開發新貸款商品，以符合企業所需。
- (3) 積極推展各項外匯業務，加強行員教育訓練，全面提升行員外匯素養、建置外匯業務行銷體系並提升現有海外分行經營績效。
- (4) 持續推展既有信託業務，並積極規劃退休金信託、安養撫育信託、遺囑信託等新種信託業務，提供投資人多元化投資選擇。
- (5) 強化理財商品篩選能力，提升理財專員資產配置規劃能力；建置財富管理系統，提供理財專員運用工具，加強理財專員訓練，並訂定合理之績效評量標準及獎勵制度，積極發展財富管理業務。
- (6) 配合房地產景氣復甦，規劃結合其他商品之新種房貸業務，並拓展高收益之小額信貸業務，以提升本行獲利能力；加強策略聯盟，推廣聯名卡，提高本行信用卡發卡量及刷卡量。
- (7) 配合本行相關業務，發展結合型保險商品，例如企業金融以中小企業退休金為主，個人金融以結合信用卡之

management system will be planned.

- e. The installation of specialized financial planning zones with special financial planning agents will be planned, and branches in northern, central, and southern Taiwan will be chosen for the establishment of flagship financial planning centers in order to move into the VIP financial planning business.

## (VI) Long and Short term Business Development Plans

### 1. Short-term Business Development Plans

- (1) The corporate banking business will be differentiated into three categories large corporate loans, general SME loans, and small and micro start-up loans each of which will be marketed by specialized personnel.
- (2) In addition to the strengthened marketing of existing start-up loan packages (youth start-up loans, micro start-up loans, and small-amount handy loans), new loan products will be developed to meet corporate needs.
- (3) Different international banking businesses will be vigorously promoted, personnel training will be strengthened to upgrade the international banking expertise of staff bank-wide, a international banking business marketing system will be established, and the performance of existing overseas branches management will be enhanced.
- (4) Existing trust businesses will continue to be developed and planning will be carried out for the pension trust, elderly care trust, testamentary trust, and other new trust businesses so as to provide investors with a wider variety of investment options.
- (5) The financial planning product screening capability will be reinforced and the asset allocation planning ability of financial planning personnel will be enhanced; a wealth management system will be established and tools will be provided to wealth management personnel, whose training will also be strengthened. In addition, reasonable performance evaluation standards and a bonus system will be mapped out to facilitate the development of the wealth management business.
- (6) In line with the recovery of the real estate market, planning will be carried out for new types of housing loans in combination with other products and the high-profit small loan business will be developed so as to upgrade the Bank's profitability. Strategic alliances will be strengthened and co-branded cards promoted in order to boost the issuance of credit cards and transactions using those cards.



電話行銷、小額信貸及房貸壽險為主，財富管理則以發展VIP客戶之專屬保單為主；成立財產保險代理人，引進團體傷害保險，挹注本行手續費收入。

## 2. 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，提升企業形象，增加中小企業客源。
- (2) 配合組織再造以及新版資本適足性管理辦法之規定，建立自有內部信用風險管理模型，以落實風險管理機制。
- (3) 結合企金業務行銷體系，提升外匯業務市占率，增裕營收；增設海外據點，擴大本行國際服務網路。
- (4) 持續開發研究員工持股暨福儲信託、信託資金集合管理運用帳戶、募集共同信託基金、不動產證券化、金融資產證券化等業務，並強化信託資產管理能力。
- (5) 發展全方位財富管理業務，將客戶群與理財專員分級，專人提供符合不同屬性需求之理財服務；發展不同人生階段的資產配置模式與商品組合，強化部門間商品行銷整合，並依客戶屬性動態調整；規劃成立區域理財中心，跨足貴賓理財業務。
- (6) 依主管機關對新版巴塞爾資本協定之規範，積極規劃建置市場風險、資產負債管理、信用風險及作業風險系統，以充實風險控管。

- (7) In coordination with the Bank's related businesses, combination insurance products will be developed: corporate financing focused on SME retirement funds; personal financing focused on telephone marketing, small loans, and home-loan life insurance in combination with credit cards; and wealth management focused on the development of exclusive insurance policies for VIP customers. The Bank will also establish the property insurance agency business and introduce group injury insurance in order to earn more fee income.

## 2. Long-term Business Development Plans

- (1) Solicitation of the arranger bank of project finance promoted by the government, and close cooperation with the SME Administration of the Ministry of Economic Affairs to upgrade the Bank's corporate image and broaden the SME customer base.
- (2) Establishment of an internal credit risk management model in line with organizational re-engineering and the stipulations of the new capital adequacy management regulations, thus implementing a risk management mechanism.
- (3) Coordination with the corporate banking marketing system in heightening the Bank's share of the international banking business market and increasing operating revenue, and establishment of more overseas bases to expand the Bank's international service network.
- (4) Continued development of employee shareholding and welfare savings trust, collective trust fund management accounts, the raising of common trust, the securitization of real estate and financial assets, and other businesses, and strengthening of the Bank's trust asset management capability.
- (5) Development of a full spectrum of wealth management services, with graded customer segments and financial planning specialists so that specialists can provide financial planning services to meet the needs of clients with differing attributes; development of different asset deployment models and product packages for different stages of life, reinforcement of integrated product marketing among departments, and adjustment according to changes in customer attributes; and planning for the establishment of regional financial planning centers and entry into the VIP financial planning business.
- (6) Vigorous planning for the establishment of market risk, assets and liabilities management, credit risk, and operating risk systems, in accordance with the new Basle Agreement, in order to beef up risk control.



## 二、從業員工

### II. Human Resources

#### (一) 從業員工資料

##### (I) Employee Data

年度 F Y		94年度截至3月31日 As of March 31, 2005	93年度 2004	92年度 2003
員工人數 No. of Employees		4,911	4,806	4,991
平均年歲 Average Age (years)		41.0	41.2	41.0
平均服務年資 Average Seniority (years)		15.7	15.9	16.0
學歷分布比率 Educational Background (%)	博士 Ph.D.	0.00	0.00	0.00
	碩士 Master's	3.22	3.18	3.01
	大專 College and University	75.24	74.60	72.15
	高中 Senior High	19.98	20.62	22.98
	高中以下 Under Senior High	1.56	1.60	1.86
員工持有專業證 照之名稱及人數 Professional Licenses held by Employees	信託業務證照 Trust License	2,086	2,096	2,126
	理財規劃人員 Financial Planner	782	782	657
	專門職業技術人員高等考試 (律師、會計師等) Advanced Test for Professionals (lawyer, CPA, etc.)	7	7	7
	證券商高級業務員考試 Senior Securities Specialist Test	843	851	858
	證券投資分析人員考試 Securities Investment Analyst Test	8	8	8
	期貨業務員考試 Futures Specialist Test	943	953	907
	外語能力測驗(S2)以上 Foreign Language Proficiency Test (S2 and above)	232	237	240
	內部稽核師 Internal Auditor	3	3	2
	財產保險經紀人考試 Property Insurance Broker Test	14	15	17
	財產保險代理人考試 Property Insurance Agent Test	4	4	5
	人身保險經紀人考試 Life Insurance Broker Test	3	4	5
	人身保險代理人考試 Life Insurance Agent Test	3	3	3

#### (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。

#### (II) Advanced Employee Education and Training

The Bank holds business lectures and seminars of various types on an irregular basis to train personnel, who can also use non-working hours to participate in language classes subsidized by the Bank.

### (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。

## 三、企業責任及道德行為

本行係屬金融業，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，本行除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，配合政府政策積極推動微型企業創業貸款，協助中高齡失業民衆創業，並協助創業人士購置廠房、營業場所、機器設備或提供營運週轉金，績效卓著，於「2004年亞洲銀行獎〈Asian Banking Awards 2004〉」獲頒傑出銀行獎。此外，本行對於許多公益活動與弱勢團體之贊助是不遺餘力，對於南亞海嘯造成之災害，更以人饑己饑，人溺己溺的精神，發動全行樂捐，救助災民，積極履行社會責任。

## 四、資訊設備

### (一) 硬體設備

1. 主機房：營運主機一部、磁帶館三座、雷射印表機二部、開放式主機六部。
2. 備援機房：測試暨備援主機一部、磁帶機

### (III) Employee Behavior and Ethical Rules

The Bank pays close attention to employee behavior and ethical rules. All employees have a copy of work regulations and a clear understanding of their rights and the rules of behavior they should follow. Employees also hold to high moral standards and ethical rules.

### (IV) The Protection measures of Working Environment and Employee Safety

The Bank has established a complete set of Work Rules for Employee Safety and Health with the aim of discovering and eliminating potential danger factors and reducing the damage of accidents. The Rules clearly lay down working safety and health standards, equipment maintenance and inspection methods, safety and health education and training, emergency and relief matters, and occupational disaster reporting procedures. Especially assigned personnel carry out occupational safety and health inspections on a regular basis to assure that relevant equipment is operating normally, reduce the occurrence of accidents, and protect the safety of employees.

## III. Corporate Responsibility and Ethical Behavior

As a financial institution, the Bank has always placed extreme emphasis on consumer rights and protection, and has established customer data secrecy measures and carries them out thoroughly. In addition to handling loans and guidance for SMEs to help them improve their production equipment and financial structure, and to strengthen their operating management, the Bank also bears the burden of numerous policy missions and coordinates with government policy in promoting micro start-up loans, assisting middle-aged and elderly unemployed persons with start-up enterprises, and helping entrepreneurs to procure plants, business premises, and machinery, as well as providing them with working capital. The Bank's performance in this area has been outstanding, and it won an award for excellence in the Asian Banking Awards 2004. In addition, the Bank spares no effort in participating in public-benefit activities and in sponsoring disadvantaged groups. As part of the effort to fulfill the Bank's social responsibility, a Bank-wide donation project was undertaken to help the victims of the South Asian tsunami.

## IV. Information Equipment

### (I) Hardware Allocation

1. Mainframe room: One operations mainframe, three



一組、雷射印表機一部。

3. 營業單位：AS/400主機、工作站主機、TABS工作站、集線器及印表機等前台連線設備、各業務配置之後台工作站、個人電腦、路由器、乙太網路集線器等。

## (二) 資訊系統

1. 帳務作業資訊系統：存款業務、放款業務、匯兌及代理業務、外匯業務、消費金融業務、會計總帳系統。
2. 電子銀行資訊系統：EDI系統、VAB系統、電話銀行系統、網路銀行系統、行動銀行系統、FXML金流平台系統、票券清算銀行系統、學雜費入口網路系統、電子票據系統、自動櫃員機系統。
3. 經營管理系統
4. 客戶資料倉儲及客戶關係管理系統
5. 客戶端服務軟體
6. 分行印表系統

## (三) 未來規劃開發建置之系統

外匯集中作業資訊系統、影像掃描及傳輸系統、全行連線印鑑比對暨開戶身分證件及人像留存作業系統、本行遠距視訊教學暨視訊會議系統、新一代分行端末系統。

## (四) 緊急備援與安全防護措施

1. 中心主機備援

### ① 主機房

本行主機房除建置主機異地備援外，另備有二套不斷電設備(UPS：每套160KVA)配備電池二串，另發電機二台(每台600KVA)，若遇停電中心主機電腦仍可運作正常。

### ② 異地備援機房

本行主機房與備援機房二者互相採熱備援方式備援，營業時間內一旦災害發生於主中心時，備援中心約四小時恢復關鍵性系統(如存、放款等帳務性

magnetic tape galleries, two laser printers, and six open-type mainframes.

2. Back-up room: One testing and back-up mainframe, one magnetic tape machine, and one laser printer.
3. Business units: AS/400 mainframe, workstation mainframe, TABS workstations, hubs, printers, and other front-office computer equipment; back-office workstations for different businesses, personal computers, routers, and Ethernet switch hubs.

## (II) Information Systems

1. Account operations information system: Deposit, loan, remittance and agency, international banking consumer loan, and accounting systems.
2. E-banking information systems: EDI, VAB, telephone banking, Internet banking, mobile banking, FXML platform, bills clearing bank, tuition and miscellaneous student fee portal, e-check, and ATM systems.
3. Operations management system.
4. Customer data storage and customer relationship management systems.
5. Customer terminal services software.
6. Branch printing system.

## (III) Systems Planned for Future Installation

Centralized international banking business information system, image scanning and transmission system, bank-wide online chop comparison, account-opening identification and photo retention system, TBB distance learning and videoconferencing system, and new-generation branch terminal systems.

## (IV) Emergency Back-up and Preventive Safety Measures

1. Central Mainframe Back-up

### (1) Mainframe room

In addition to a remote back-up mainframe, the Bank's mainframe room also contains two sets of uninterruptible power supplies (UPS, of 160KVA each) with back-up batteries, as well as two generators (of 600 KVA each), so that in the event of an electrical outage the central mainframe can continue operating normally.

### (2) Remote back-up room

The Bank's mainframe room and back-up mainframe room use a hot swap type of mutual back-up, so that if a disaster should occur to the central mainframe room during working hours the back-up mainframe would provide about four hours of key systems recovery

系統)業務，以維持基本之服務。

為加強人員對操作程序之熟練度及驗證文件之完整性，每年執行異地備援演練二次。

#### 2. 營業單位主機備援

- ① 營業單位遇有事故無法作業時，可攜帶相關作業磁片、傳票至鄰近分行鍵機。
- ② 資訊室備有適量之設備，可隨時支援分行。

3. 本行訂定有主中心災害復原處理程序、網路中心危機處理程序、營業單位災害復原處理程序、天然災害、停電或疫情隔離應變措施供同仁遵循。

#### 4. 防範電腦病毒入侵本行電腦設備

- ① 本行Mail-Server、開放式Server及PC均裝有防毒軟體，每日向原廠取得最新病毒碼，並自動更新所有連線PC的病毒碼。
- ② 為加強防毒防駭，通函各單位辦理內部控管作業，例如檢查防毒軟體、不得私接外部網路、不開啓來歷不明E-Mail、網路分享需設密碼等。

(including deposit, loan, and other account systems) so as to maintain basic services.

To strengthen the familiarity of personnel with operating procedures and the completeness of document verification, a remote back-up drill is held twice a year.

#### 2. Back-up for Business Unit Servers

- (1) When a business unit encounters an accident so that it cannot operate, its relevant operating disks and vouchers can be taken to a neighboring branch and installed there.
- (2) The Data Processing Department has an appropriate amount of equipment needed to support branches whenever necessary.

3. The Bank has established disaster restoration procedures for the main server center, Internet Center crisis management procedures, branch disaster recovery procedures, and measures for employees to follow in case of natural disaster, electrical outage, or epidemic isolation.

#### 4. Computer Equipment for the Prevention of Computer Viruses

- (1) The Bank's mail server, open server, and PCs all have anti-virus software installed, so that the latest virus codes are obtained from the supplying company every day and online PC anti-virus programs are kept up to date.
- (2) To strengthen virus prevention, and hacker attack prevention the Bank's different units are notified to carry out internal controls such as the inspection of anti-virus software, a ban on receiving external nets, not opening dubious e-mails, and the need for security codes for Internet sharing.

## 五、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

## V. Labor-Ownership Relations

### (I) Company Welfare Measures

1. The Bank has a library with numerous kinds of domestic and foreign publications for Bank personnel to read.
2. Staff members can use their non-office-hours time to participate in language study, and may apply to the Bank for tuition subsidies.
3. The headquarters cafeteria provides inexpensive, nutritious lunches for employees.
4. With the exception of securities employees, the Bank's employees have access to deposits and home loans at preferential interest rates.



於因公致殘者，依殘廢等級最高發給慰問金 300 萬元，因公死亡者，發給繼承人 300 萬元慰問金。

## (二) 職工福利委員會

本行設有「職工福利委員會」，每月就職工薪金扣繳福利金 0.5%，另就營業收入提撥 0.15%，由職工福利委員會統籌運用辦理員工福利事宜。

對員工福利訂有下列辦法：

1. 職工福利委員會組織規章。
2. 職工子女教育獎學基金設置要點。
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) 最近年度及截至年報刊印日止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。

5. Care bonuses are issued to the Bank personnel who reach retirement age.

6. The Compensation Guidelines for TBB Employees Disabled or Dead Due to Work-Related Danger or Accident have been established, under which those with work-related disabilities can receive up to NT\$3 million depending on the extent of the disability and the survivors of those dead on the job also receive NT\$3 million.

## (II) Employee Welfare Committee

The Bank has established a Welfare Committee that is financed by a 0.5% imposition on employee salaries plus an allocation of 0.15% of operating revenues. The fund is administered for the benefit of employees by the Employee Welfare Committee.

The following regulations have been established for employee welfare:

1. Organizational Charter of the Employee Welfare Committee.
2. Regulations for the Establishment of a Scholarship Fund for the Children of Employees.
3. Regulations Governing Disease Relief for Employees and Their Spouses and Children.
4. One-year term group insurance is taken out with a life insurance company, with the cost paid by the Employee Welfare Committee.
5. Festival bonuses are paid to employees three times a year.

## (III) Retirement System

The Bank handles employee retirement under the Regulations for TBB Employee Retirement, Pension, and Lay off as established in accordance with the provisions of the Labor Standards Law.

(IV) Losses Incurred by Labor-Ownership Disputes for the Last Year and the end date of Annual Report publication: None

(V) Potential Losses from Current and Future from Labor-Ownership Disputes: None

## 六、重要契約

### VI. Major Contracts

契約性質 Nature of Contract	當事人 Contracting Party	契約起訖日期 Duration of Contract	主要內容 Major Contents	限制條款 Restriction Clause
債權讓與契約 Sale and purchase agreement	FC Capital Management Co., Ltd.	93.12.21 Dec. 21, 2004	讓售不良債權 Sale of Non perform loan	無 None
委託契約 Commissioning contract	香港商戴德梁行不動產投資顧問有限公司台灣分公司 DTZ Debenham Tie Leung, Taiwan Branch	92.08.23-93.09.23 Aug. 23, 2003 - Sept. 23, 2004	委託處分承受擔保品 Commissioning of disposition of assumed collateral	無 None
提升暨新購開放式系統主機各一台採購合約 Purchase of new one and upgrade one open-system server	中菲科技(股)公司 Dimerco Data System Corp.	93.05.04-93.11.29 May 4 - Nov. 29, 2004	原有 IBM P690 主機提升、新購 P690 主機一台 Upgrading of IBM P690 and purchase of P690 server	無 None
租用中心主機相關軟體合約 Central server software lease	台灣國際商業機器(股)公司 IBM Taiwan Corp.	93.12.29 Dec. 29, 2004	中心主機授權程式 Licensing of central server programs	無 None
桃園分行行舍新建工程合約 Construction of premises for Tao Yuan Branch	本行桃園分行經理 TBB Tao Yuan Branch Manager	自 93 年 4 月 5 日起至工程完竣經正式驗收合格並於保固期滿後失效。 Apr. 5, 2004 to completion of construction, passage of acceptance inspection, and expiration of warranty period	工程由偉大建設股份有限公司承攬，興建地下二樓地上六樓鋼骨結構行舍，總樓地板面積 2825.15 平方公尺。合約金額新台幣 9,489 萬元整。 Construction undertaken by the Wei Da Construction Co. of branch premises consisting of steel-frame structure with two basement floors and six stories above ground; total floor area of 2,825.15 square meters. Contract price NT\$94.89 million.	無 None

## 七、證券化商品相關資訊：無。

### VII. Information on Securitization Products: None

2004

## 肆 > 資金運用計畫 Funds Utilization Plans

- 一、前次現金增資計畫內容及執行情形  
Content and Implementation of Previous Capital Increase Project
- 二、發行金融債券計畫內容及執行情形  
Content and Implementation of Financial Debenture Issuance Project





### 一、前次現金增資計畫內容及執行情形

為配合業務拓展，強化資本結構，增進業務競爭能力，提高資本適足率，本行於93年第二季完成現金增資，發行新股5.5億股，每股溢價發行價格10.5元，總金額計57.75億元，並按原定計畫運用於融資業務。目前本行資本總額達368億5千7百22萬元。

### 二、發行金融債券計畫內容及執行情形

為利業務需要，提高本行資本適足率，本行93年發行無到期日累積次順位債券，募得價款全部運用於放款。本次金融債券於主管機關核准之發售期間共發行新臺幣120億元。為充分利用本次募集所得資金，特實施「中小企業活水增益貸款專案措施」，自93年11月1日統計至93年底，共撥貸41億1千零89萬元，另全行高收益性消費性貸款於93年11月至12月共撥貸22億2百餘萬元。

### I. Content and Implementation of Previous Capital Increase Plan

To coordinate with the development of business, reinforce the Bank's capital structure, strengthen competitiveness, and heighten the capital adequacy ratio, the Bank completed a capital increase in the second quarter of 2004 with the issuance of 550 million new shares at a premium price of NT\$10.5 per share, thus realizing a total of NT\$5,775 million which was used for the loan business in accordance with the original plan. Until the current capitalization has reached NT\$36,857.22 million.

### II. Content and Implementation of Financial Debenture Issuance Project

To meet business needs and heighten the Bank's capital adequacy ratio, the TBB issued perpetual cumulative subordinated bonds in 2004 and applied all of the proceeds in the loan business. A total of NT\$12 billion worth of the financial debentures were sold during the sales period approved by the competent authority. To utilize the proceeds to the fullest extent, the Bank implemented an "Added Benefit Loan Program for SMEs" which from Nov. 1, 2004 to the end of the year, resulted in the extension of loans totaling NT\$4,110.89 million. Also, high-profit consumer loans extended in the months of November and December, 2004 amounted to a total of more than NT\$2,202 million.

2004

## 伍 > 財務概況

### Financial Statements

- 一、最近五年度簡明資產負債表及損益表  
Balance Sheets and Income Statements for the Latest Five Years
- 二、重要財務比率分析  
Analysis of Major Financial Ratios
- 三、93 年度財務報告之監察人審查意見  
Supervisors' Report for Fiscal Year 2004
- 四、93 年度財務報告之會計師查核意見  
Independent Auditors' Report for Fiscal Year 2004
- 五、93 年度財務報告及附註摘要  
Financial Statements for Fiscal Year 2004, and Notes to Financial Statements
- 六、會計師資訊  
CPA Information
- 七、93 年度經會計師查核簽證之母子公司合併財務報表  
Audited Consolidated Financial Reports for Fiscal Year 2004
- 八、銀行及其關係企業財務週轉困難對本行財務狀況之影響  
Influence of Financial Difficulties of the Bank and Related Enterprises on the Bank's Financial Situation



一、最近五年度簡明資產負債表及損益表

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

(一) 資產負債表資料

(1) Balance Sheet

單位：新台幣千元  
Unit: thousands of NT Dollars

項目 Item	年度 FY	最近五年度財務資料 (註 1) Financial Statement in the Latest 5 Years (Note 1)				
		93年度 FY2004	92年度 FY2003	91年度 FY2002	90年度 FY2001	89年度 FY2000
現金及約當現金、存放央行及銀行同業 Cash and Cash Equivalents, Deposits with the Central Bank and Due from banks		191,615,948	173,237,394	131,277,922	108,960,316	83,490,185
買入票券及證券 Bills purchased and marketable securities		35,712,843	35,919,332	35,077,433	66,871,799	57,916,514
買匯、貼現及放款 Exchange bills negotiated, notes discounted, and loans		698,304,747	634,936,761	623,318,922	615,255,642	633,020,801
應收款項 Receivables		28,722,314	25,238,560	30,168,945	26,793,294	19,981,810
長期投資 Long-term equity investments		4,153,831	4,423,414	3,183,056	4,664,410	3,809,619
固定資產 Fixed assets		14,973,997	15,241,586	15,240,138	15,402,113	15,671,381
其他資產 Other assets		58,113,157	83,746,172	89,889,317	80,146,005	66,668,371
央行及銀行同業存款 Deposits from the Central Bank and other banks		47,604,400	54,643,869	36,374,968	20,265,671	16,091,578
存款及匯款 Deposit, remittance		878,089,739	823,941,736	796,343,547	776,532,390	731,437,532
央行及同業融資、應付金融債券 Financial Loans due to Central Bank, other banks, and financial debentures		29,645,000	17,648,600	17,739,000	34,164,381	20,101,628
其他負債 Other liabilities		38,873,913	37,409,854	38,646,768	47,116,790	59,425,249
股本 Common stock		36,857,220	31,357,220	31,809,070	31,809,070	29,486,312
資本公積 Capital surplus		3,671,614	3,368,389	3,408,748	3,443,753	4,777,912
保留盈餘 Retained earnings	分配前 Before distribution	(4,406,924)	3,391,661	3,292,531	4,218,254	18,137,727
	分配後 After distribution	註3 Note 3	3,391,661	3,292,531	4,218,254	17,412,764
股東權益其他項目 Others stockholder's equities		1,261,875	981,890	541,101	543,270	1,100,743
資產總額 Total assets		1,031,596,837	972,743,219	928,155,733	918,093,579	880,558,681
負債總額 Total liabilities	分配前 Before distribution	994,213,052	933,644,059	889,104,283	878,079,232	827,055,987
	分配後 After distribution	註3 Note 3	933,644,059	889,104,283	878,079,232	827,780,950
股東權益總額 Total stockholder's equities	分配前 Before distribution	37,383,785	39,099,160	39,051,450	40,014,347	53,502,694
	分配後 After distribution	註3 Note 3	39,099,160	39,051,450	40,014,347	52,777,731

註：1 上開最近五年度財務資料皆經會計師查核簽證。

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. 93年度盈餘分配案尚未經股東常會決議。

Notes: 1. They have all been reviewed and certified by CPAs for the financial statement in the latest 5 Years

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 earning distribution for FY2004 has not been resolved by the shareholder's meeting.



## (二)損益表資料

## (II) Income Statement

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

項目 Item	年度 FY	94年度截至3月31日(註1) 2005 to March. 31 (Note 1)	最近五年度財務資料(註1) Financial Statement in the Latest 5 Years(Note 1)				
			93年度 FY2004	92年度 FY2003	91年度 FY2002	90年度 FY2001	89年度 FY2000
營業收入 Operating revenue		6,833,663	28,695,821	30,142,851	36,906,011	50,298,791	51,773,061
營業費用 Operating Expenses		1,952,152	8,672,777	8,267,177	8,328,906	9,059,148	9,112,719
營業(損)益 Operating Income(loss)		(11,551)	(7,804,816)	725,094	1,317,337	(15,388,226)	4,746,859
營業外(損)益 Non-Operating Income(loss)		85,488	846,530	252,703	(1,190,606)	(1,245,095)	(1,220,358)
稅前(損)益 Income(Loss) before income tax		73,937	(6,958,286)	977,797	126,731	(16,633,321)	3,526,501
稅後(損)益 Net Income(loss)		29,225	(7,798,585)	109,690	(963,030)	(12,207,337)	2,465,302
每股(虧)盈餘(元) Earnings (loss) per share (dollar)		0.01	(2.22)	0.04	(0.31)	(3.94)	0.79

註：1. 上開五年度及94年第一季財務資料皆經會計師查核簽證。  
2. 每股盈餘係以追溯調整之當年度加權平均股數計算。

Notes: 1. They have all been reviewed and certified by CPAs for the financial statement in the latest 5 Years and 1st Quarter 2005  
2. Earnings per share are calculated by the retroactively adjusted weighted average number of shares for the current fiscal year.

## (三)查核會計師姓名及其查核意見

## (III) Independent Auditors' Name and Opinion

項目 Item	年度 FY	94年第一季 1st Quarter 2005	93年度 FY2004	92年度 FY2003	91年度 FY2002	90年度 FY2001	89年度 FY2000
查核簽證會計師 Checked and Certified by CPAs		楊柳鋒 Leou Fong Yang 丁玉山 David Y.S.Ding	楊柳鋒 Leou Fong Yang 丁玉山 David Y.S.Ding	楊柳鋒 Leou Fong Yang 丁玉山 David Y.S.Ding	林賢郎 Lin Shan-Lan 林琬琬 Lin Wen-Wen	林賢郎 Lin Shan-Lan 林琬琬 Lin Wen-Wen	林賢郎 Lin Shan-Lan 林琬琬 Lin Wen-Wen
查核意見 Opinion		保留意見 Qualified opinion	保留意見 Qualified opinion	保留意見 Qualified opinion	保留意見 Qualified opinion	無保留意見 Unqualified opinion	無保留意見 Unqualified opinion

二、重要財務比率分析

II. Analysis of Major Financial Ratios

項目 Items	年度 FY	94年度截至 3月31日(註1) 2005 As of March 31	最近五年度財務資料(註1) Financial Statement in the Latest 5 Years(Note 1)					
			93年度 FY2004	92年度 FY2003	91年度 FY2002	90年度 FY2001	89年度 FY2000	
財務結構(%) Financial Structure	負債占資產比率 Liabilities to Assets Ratio	96.29	96.38	95.98	95.79	95.64	93.92	
	存款占淨值比率 Deposits to Net Worth Ratio(%)	2,267.65	2,307.13	2,069.50	2,002.83	1,897.19	1,352.80	
	固定資產占淨值比率 Fixed Assets to Net Worth Ratio(%)	40.01	40.05	38.98	39.03	38.49	29.29	
償債能力 Solvency	流動準備比率(%) Liquidity Reserve Ratio(%)	14.45	17.25	13.94	12.82	18.05	11.27	
經營能力 Operating Capability	存放比率(%) Loans to Deposits Ratio(%)	82.35	81.00	78.49	79.72	81.08	87.38	
	逾放比率(%) (註2) NPLs Ratio(%) (Note 2)	4.70	4.73	9.44	9.76	9.97	6.88	
	利息支出占年平均存款餘額比率(%) Interest Expense to Annual Average Savings Balance (%)	1.15	1.08	1.36	2.19	3.91	4.56	
	利息收入占年平均放款餘額比率(%) Interest Revenue to Annual Average Loans Balance (%)	2.99	3.14	3.84	5.13	6.52	7.42	
	總資產週轉率(%) Total Assets Turnover(Times)	0.03	0.03	0.03	0.04	0.05	0.06	
	員工平均營業收益額(千元) Average Operating Revenue Per Employee(NT\$1,000)	5,566	5,965	6,039	7,686	10,255	9,839	
	員工平均獲利額(千元) Average Profit Per Employee (NT\$1,000)	24	(1,621)	22	(201)	(2,489)	469	
獲利能力 Profitability	資產報酬率(%) Return on Total Assets (%)	0.01	(0.78)	0.01	(0.10)	(1.36)	0.29	
	股東權益報酬率(%) Return on Shareholders' Equity(%)	0.30	(20.39)	0.28	(2.44)	(26.11)	4.69	
	占實收資本比率(%) Ratio to paid-in capital(%)	營業利益 Operating Income	0.32	(21.18)	2.31	4.14	(48.38)	16.10
		稅前純益 Income Before Income Tax	0.80	(18.88)	3.12	0.40	(52.29)	11.96
	純益率(%) Net income(%)	0.43	(27.18)	0.36	(2.61)	(24.27)	4.76	
	每股盈餘(元) Earnings Per Share(NTD)	追溯調整前 Before adjusted	0.01	(2.22)	0.04	(0.31)	(3.94)	0.84
		追溯調整後 After adjusted	-	(2.22)	0.04	(0.31)	(3.94)	0.79
現金流量(%) Cash Flows	現金流量比率 Cash Flow Ratio (%)	12.56	6.58	15.35	-	-	60.23	
	現金流量允當比率 Cash Flow Adequacy Ratio (%)	1,190.58	1,462.78	784.18	571.87	685.98	545.08	
	現金再投資比率 Cash Re-investment Ratio (%)	3.56	1.93	4.91	-	-	18.97	
特殊規定之比率 Special Regulation	利率敏感性資產與負債比率 Ratio of Interest Rate Sensitive Assets to Liabilities	87.91	89.06	87.25	83.92	85.72	94.59	
	利率敏感性缺口與淨值比率 Ratio of Interest Rate Sensitive Gap to Net Worth	(251.18)	(228.13)	(235.96)	(289.23)	(288.61)	(66.36)	
自有資本占風險 性資產比率 (註3) Capital requirements to Risk-weighted Assets (Note 3)	資本適足率(%) Capital Adequate Ratio	11.43	11.43	10.10	10.49	10.00	9.16	
	自有資本淨額(千元) Qualifying capital (thousand )	64,346,186	64,346,186	56,440,676	59,155,138	54,070,793	53,021,685	
	風險性資產總額(千元) Risk-weighted assets (thousand )	562,826,770	562,826,770	558,673,928	563,658,064	540,480,505	578,652,112	
	第一類資本占風險加權風險性資產之比率(%) tier 1 capital to Risk-weighted assets	6.41	6.41	6.72	6.64	7.10	8.97	
	第一類資本及第二類資本占風險加權風險性資產之比率(%) tier 1 capital and tier 2 capital to Risk-weighted assets	11.90	11.90	10.63	11.06	10.72	9.67	
	槓桿比率(%) leverage ratio	3.54	3.60	3.95	4.06	4.27	6.02	
	普通股權益占總資產比率(%) Common Equity to Total assets	3.71	3.62	4.02	4.21	4.36	6.08	
利害關係人擔保授信總額(千元) Secured loan to the related parties (thousand)	5,205,440	5,428,929	5,478,867	6,262,266	7,635,791	8,955,158		
利害關係人擔保授信總額占授信總額之比率(%) Secured loan to the related parties to Total Loans	0.70	0.78	0.86	1.00	1.24	1.42		
營運規模(%) Scale of operation	資產市占率 Asset Market Share (%)	2.98	3.05	3.05	3.07	3.04	3.00	
	淨值市占率 Net Worth Market Share (%)	1.84	1.96	2.21	2.29	1.83	2.82	
	存款市占率 Deposit Market Share (%)	3.29	3.38	3.31	3.35	3.13	3.15	
	放款市占率 Loan Market Share (%)	4.33	4.40	4.43	4.54	4.38	4.37	

註：1. 上述五年度財務資料皆經會計師查核簽證，94年第一季財務資料經會計師核閱。  
 2. 降低逾放比率措施請參閱致股東報告書之94年度經營方針暨重要政策(第12頁)。  
 3. 自有資本占風險性資產比率於每年6月底及12月底各計算一次，94年3月31日係最近一期(即93年12月底)之數據。  
 Note: 1. They have all been reviewed and certified by CPAs for the financial statement in the latest 5 Years.  
 2. The measures of lower NPLs ratio, please see the operating directions and major policies of message from the management in the 2005.(p.12)  
 3. Capital requirements to risk weighted assets was calculated annually by the end of June and December respectively, March 31, 2005 was the most recent data.



財務項目之計算如下：

#### 1. 財務結構

- (1) 負債占資產比率 = 負債總額 ÷ 資產總額。  
 (2) 存款占淨值比率 = 存款 ÷ 淨值。  
 (3) 固定資產占淨值比率 = 固定資產淨額 ÷ 股東權益淨額。

#### 2. 償債能力

- 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) ÷ 放款總額 (含催收款)。  
 (3) 利息支出占年平均存款餘額比率 = 利息支出總額 ÷ 年平均存款餘額。  
 (4) 利息收入占年平均放款餘額比率 = 利息收入總額 ÷ 年平均放款餘額。  
 (5) 總資產週轉率 = 營業收入淨額 ÷ 資產總額。  
 (6) 員工平均營業收益額 = 營業收益淨額 ÷ 員工總人數。  
 (7) 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 ÷ 營業收益淨額。  
 (6) 每股盈餘 = (稅後淨利 - 特別股股利) ÷ 加權平均已發行股數。

#### 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) 淨現金流量允當比率 = 最近五年度營業活動

Formulas of above financial analysis are as follows:

#### 1. Financial Structure

- (1) Debt ratio = total liabilities/total assets  
 (2) Deposits on net worth ratio = deposits/net worth  
 (3) Fixed assets on net worth ratio = net fixed assets/net worth

#### 2. Solvency

- 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) Total assets turnover ratio=net operating revenue/total assets  
 (6) Average operating revenue per employee=net operating revenue/number of employees  
 (7) Average profit per employee=after-tax income/ number of employees

#### 4. Profitability

- (1) Return on total assets=after-tax income/average assets  
 (2) Return on Shareholders' 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. Special regulation

- (1) The ratio of interest rate sensitive assets to liabilities equals

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. 特殊規定比率

(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。

#### 7. 自有資本占風險性資產比率

(1)資本適足率 = 自有資本淨額 / 風險性資產總額。

(2)自有資本淨額 = 第一類資本 + 第二類資本 + 第三類資本 - 資本減除項目。

(3)風險性資產總額 = 信用風險加權風險性資產 + 市場風險之資本計提 × 12.5。

(4)第一類資本占風險加權風險性資產之比率 = 第一類資本 / 風險性資產總額 (平均資產扣除第一類資本「商譽」項目)。

(5)第一類資本及第二類資本占風險加權風險性資產之比率 = (第一類資本 + 第二類資本) / 風險加權風險性資產。

(6)槓桿比率 = 第一類資本 / 調整後平均資產 (平均資產扣除第一類資本「商譽」項目)。

(7)普通股權益占總資產比率 = 普通股權益 / 總資產。

#### 8. 營運規模

(1)資產市占率 = 資產總額 / 可辦理存放款業務之全體金融機構資產總額。

(2)淨值市占率 = 淨值 / 可辦理存放款業務之全體金融機構淨值總額。

(3)存款市占率 = 存款總額 / 可辦理存放款業務之全體金融機構存款總額。

(4)放款市占率 = 放款總額 / 可辦理存放款業務之全體金融機構放款總額。

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.

#### 7. Capital requirements to Risk-weighted Assets

(1) Capital Adequate Ratio = Qualifying capital / Risk-weighted assets

(2)Qualifying capital=tier 1 capital + tier 2 capital + tier 3 capital - deduction items

(3)Risk-weighted assets= Credit-risk-weighted assets + Market-risk-equivalent assets x 12.5

(4)Tier 1 capital to Risk-weighted assets = Tier 1 capital / Risk-weighted assets (Average assets deduct goodwill of tier 1 capital)

(5)Tier 1 capital and Tier 2 capital to Risk-weighted assets =( tier 1 capital + tier 2 capital )/ Risk-weighted assets

(6)Leverage ratio= Tier 1 capital /Adjusted average assets (Average assets deduct goodwill of tier 1 capital)

(7)Common Equity to Total assets= Common Equity / Total Assets

#### 8. Scale of operation

(1)Asset Market Share = Total Assets / All financial institutions total assets

(2)Net Worth Market Share = Net Worth / All financial institutions total net worth

(3)Deposit Market Share = Total Deposit / All financial institutions total deposit

(4)Loan Market Share = Total Loan / All financial institutions total loan

三、93年度財務報告之監察人審查意見

III. Supervisors' Report for FY 2004

茲准

董事會函送本行93年12月31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93年度之損益表、股東權益變動表、現金流量表（以上五表並經由安侯建業會計師事務所查核簽證）及虧損撥補表。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219條之規定，備具報告。

敬請 鑒察

此上

本行94年股東常會

臺灣中小企業銀行股份有限公司

常駐監察人：吳同忻

監察人：王向章 陳明章  
吳蔡森 翁澤成

中華民國94年4月6日

Supervisors' Report  
To: Our Shareholders

We the undersigned certify that we have examined the balance sheet and contents of major property as of December 31, 2004 and the related statement of income, cash flows and changes in stockholders' equity which have been certified by KPMG, and appropriation of loss for the year then ended which have been submitted by the Board of Directors of the Taiwan Business Bank. We have found the statements in conformity with the bank's books and accounts, and hereby submit this report in accordance with the stipulations of Article 219 of the Company Law.

Resident Supervisor: C. S. Wu  
N. H. Wang

Supervisor: Sunny X. S. Wu M. C. Chen



#### 四、93年度財務報告之會計師查核意見

臺灣中小企業銀行股份有限公司民國九十三年及九十二年十二月三十一日之資產負債表，暨截至各該日止之民國九十三年度及九十二年之損益表、股東權益變動表及現金流量表，業經本會計師查核竣事。上開財務報表之編製係管理階層之責任，本會計師之責任則為根據查核結果對上開財務報表表示意見。

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

如財務報表附註四(十六)所述，臺灣中小企業銀行股份有限公司於民國九十一年度間及九十三年度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號令規定，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，則民國九十三年及九十二年十二月三十一日資產之其他資產帳面價值分別應減少19,583,305千元及17,423,702千元，未分配盈餘分別應減少19,583,305千元及17,423,702千元，民國九十三年度之稅後純損應增加2,159,603千元及九十二年之稅後純益應增加3,365,306千元。

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公開發行銀行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九十三年及九十二年十二月三十一日之財務狀況，暨截至各該日止之民國九十三年度及九十二年之經營成果與現金流量。

民國九十三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：

楊柳鋒

丁玉山



原證期會核 (90) 台財證 (六) 第 166967 號

准簽證文號 (88) 台財證 (六) 第 18311 號

民國九十四年二月五日

## IV. 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, 2004 and 2003, 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 (IV)16, in accordance with Article 15, Paragraph 5 of the Law Governing Merger of Financial Institutions and SFC Letter Ruling (3) 0913000051, the Bank amortized the 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 \$19,583,305 thousands and \$17,423,702 thousands, and undistributed earnings would be decreased by \$19,583,305 thousands and \$17,423,702 thousands, as of December 31, 2004 and 2003, respectively. Additionally, net loss would be increased by \$2,159,603 thousands and net income would be increased by \$3,365,306 thousands for the years ended December 31, 2004 and 2003, respectively.

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, 2004 and 2003, 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 Public Banks" and accounting principles generally accepted in the Republic of China.



Taipei, Taiwan, R.O.C.  
February 5, 2005

### Notice to Readers

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.

五、93年度財務報告及附註摘要

V. Financial Statements in FY 2003 and Notes to Financial Statement

資產負債表 BALANCE SHEETS

資 產 ASSETS	93.12.31 DECEMBER 31, 2004		92.12.31 DECEMBER 31, 2003	
	金額 Amount	%	金額 Amount	%
資產： Assets				
1100 現金及約當現金(附註(四)1.) Cash (Note (IV)(1))	\$ 122,763,640	12	79,216,227	8
1120 存放央行及銀行同業(附註(四)2.及(六)) Deposits with the Central Bank and cash in banks (Notes (IV)(2) and (VI))	68,852,308	7	94,021,167	10
1130 買入票券及營業證券－減備抵跌價損失後淨額(附註(二)、(四)3.及(六)) "Bills purchased and marketable securities - less allowance for market value decline (Notes (II), (IV)(3) and (VI))"	35,712,843	3	35,919,332	4
1140 應收款項－減備抵呆帳後淨額(附註(二)及(四)4.) Receivables - less allowance for doubtful accounts (Notes (II) and (IV)(4))	28,722,314	3	25,238,560	3
1250 預付款項 Prepayments	1,420,934	-	1,282,613	-
13xx 買匯貼現及放款－減備抵呆帳後淨額 (附註(二)、(四)5.及(五)) "Exchange bills negotiated, notes discounted, and loans - less allowance for doubtful accounts (Notes (II), (IV)5. and (V))"	698,304,747	68	634,936,761	65
1441 長期股權投資 (附註(二)及(四)6.): Long-term equity investments (Notes (II) and (IV)6.)				
144101 採權益法之長期投資 Long-term investments accounted for under the equity method	227,330	-	239,182	-
144102 採成本法之長期投資 Long-term investments accounted for under the cost method	2,426,501	-	2,684,232	-
1457 其他長期投資 Other long-term investments	1,500,000	-	1,500,000	-
長期投資淨額 Net long -term investments	4,153,831	-	4,423,414	-
固定資產(附註(二)及(四)7.): Property and equipment at cost (Notes (II) and (IV)7.): 成 本：Cost				
1501 土地 Land	6,504,318	1	6,513,256	1
1521 房屋及建築 Buildings	6,961,536	1	6,833,493	1
1531 機械及設備 Machinery	2,042,395	-	1,864,817	-
1541 交通及運輸設備 Transportation equipment	391,209	-	390,984	-
1551 什項設備 Miscellaneous equipment	647,886	-	657,495	-
1591 租賃資產 Leased assets	127,508	-	193,071	-
15x1 成本合計 Sub-total	16,674,852	2	16,453,116	2
15x2 減：累計折舊 Less: Accumulated depreciation	4,075,728	-	3,822,149	-
15x3 重估增值 Revaluation appreciation	2,286,469	-	2,407,950	-
1571 未完工程 Construction in progress	26,003	-	96,134	-
1577 訂購機件 Prepayment for equipment	62,401	-	106,535	-
固定資產淨額 Property and equipment, net	14,973,997	2	15,241,586	2
17xx 無形資產 Intangible assets	44,978	-	38,528	-
18xx 其他資產(附註(二)、(四)8.、(四)16.及(六)) Other assets, net (Notes (II), (IV)8. (IV)16. and (VI))	56,642,130	5	82,421,630	8
1960 受託買賣借項－淨額 Brokerage accounts, net	5,115	-	3,401	-
資產總計 TOTAL ASSETS	\$ 1,031,596,837	100	972,743,219	100



## 資產負債表 (續) BALANCE SHEETS

	93.12.31 DECEMBER 31, 2004		92.12.31 DECEMBER 31, 2003	
	金額 Amount	%	金額 Amount	%
<b>負債及股東權益 LIABILITIES AND STOCKHOLDERS' EQUITY</b>				
<b>負債：</b>				
<b>Liabilities</b>				
2105	\$ 4,232,580	-	-	-
	Bills sold under repurchase agreements			
2109	5,750,483	1	9,734,544	1
	Bonds sold under repurchase agreements			
2120	47,604,400	5	54,643,869	5
	Deposits from the Central Bank and other banks (Notes (IV)9. and (V))			
2140	18,588,567	1	18,163,402	2
	應付款項(附註(四)10.) Payables (Note (IV)10.)			
2250	316,517	-	239,561	-
	預收款項 Advances			
23xx	878,089,739	85	823,941,736	85
	存款及匯款(附註(四)11.及(五)) Deposits and remittances (Notes (IV)11. and (V))			
2370	29,645,000	3	17,648,600	2
	應付金融債券(附註(四)12.) Financial debentures (Notes(IV)12.)			
25xx	8,893,514	1	8,047,577	1
	長期負債(附註(四)7.及(四)13.) Long-term debts (Notes (IV)7. and (IV)13.)			
28xx	1,092,252	-	1,224,770	-
	其他負債(附註(四)14.) Other liabilities (Notes (IV)14.)			
	負債合計 Total Liabilities	96	933,644,059	96
<b>股東權益：</b>				
<b>Stockholders' Equity:</b>				
3101	36,857,220	4	31,357,220	3
	普通股股本－每股面額10元，93年底額定及發行均為3,685,722千股； 92年底額定並發行均為3,180,907千股(附註(四)15.) Common stock, par value \$10 per share; authorized, issued, and outstanding - 3,685,722,000 shares and 3,180,907,000 shares as of December 31, 2004 and 2003 respectively(Note (IV)15.)			
3200	3,671,614	1	3,368,389	1
	資本公積(附註(四)15.) Capital surplus (Note (IV)15.)			
33xx				
	保留盈餘： Retained earnings:			
3301	3,322,270	-	3,292,531	-
	法定公積(附註(四)15.) Legal reserve (Note (IV)15.)			
3302	69,391	-	-	-
	特別公積(附註(四)15.) Special reserve (Note (IV)15.)			
3310	(7,798,585)	(1)	99,130	-
	未指撥保留盈餘 Undistributed earnings			
	保留盈餘合計 Retained earnings	(1)	3,391,661	-
3410	(23,193)	-	(12,964)	-
	累積換算調整數(附註(二)) Cumulative translation adjustments (Note (II))			
34xx	1,285,068	-	1,555,687	-
	未實現重估增值 Unrealized revaluation appreciation			
3510	-	-	(560,833)	-
	庫藏股票(附註(二)及(四)15.) Treasury stock (Notes (II) and (IV)15.)			
	股東權益合計 Total Stockholders' Equity	4	39,099,160	4
<b>重大承諾事項及或有事項(附註(二)及(七))</b>				
<b>Significant Commitments and Contingencies (Note (II) and (VII))</b>				
	\$ 1,031,596,837	100	972,743,219	100
	負債及股東權益總計 TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY			

損益表 STATEMENTS OF INCOME

單位：新台幣千元  
Unit: Thousand of NT Dollars

	93年度 FY 2004		92年度 FY 2003	
	金額 Amount	%	金額 Amount	%
41-47 營業收入 Operating Revenues:				
4501 利息收入 Interest revenue	\$ 24,403,393	85	27,331,144	91
4516 手續費收入 Commissions and handling fees	1,600,620	5	1,592,609	5
4530 證券經紀收入 Securities brokerage and underwriting revenues	252,386	1	175,257	1
4531 買賣票券及營業證券利益 Gain on sale of bills purchased and marketable securities, net	839,435	3	616,779	2
4532 採權益法認列之投資利益(附註(四)6.) Investment income accounted for under the equity method (Note (IV)6.)	14,945	-	22,829	-
4534 兌換利益 Foreign exchange gain	269,308	1	246,711	1
4609 其他營業收入 Other operating revenues	1,315,734	5	157,522	-
營業收入合計 Total Operating Revenues	28,695,821	100	30,142,851	100
51-57 營業成本 Total Operating Revenues				
5501 利息費用 Interest expense	(10,714,333)	(37)	(12,288,900)	(41)
5516 手續費用 Commissions and handling fees paid	(265,402)	(1)	(227,696)	(1)
5518 提存買賣證券損失準備 Reserve for losses on sale of marketable securities	(65,370)	-	-	-
5530 證券經紀費用 Securities brokerage and underwriting fees	(271,991)	(1)	(210,077)	(1)
5535 各項提存 Provisions for allowances and reserves	(16,389,634)	(57)	(8,051,091)	(27)
5537 現金運送費 Cash delivery charges	(115,049)	(1)	(113,544)	-
5601 營業資產出租費用 Operating assets lease expense	(6,081)	-	(5,232)	-
5609 其他營業成本 Other operating costs	-	-	(254,040)	(1)
營業成本合計 Total Operating Costs	(27,827,860)	(97)	(21,150,580)	(71)
6000 營業毛利 Gross Margin	867,961	3	8,992,271	29
5800 營業費用 Operating Expenses:				
5811 業務費用 Selling expenses	(6,977,942)	(24)	(6,760,523)	(22)
5821 管理費用 Administrative expenses	(1,674,125)	(6)	(1,489,432)	(5)
5830 其他營業費用 Other operating expenses	(20,710)	-	(17,222)	-
營業費用合計 Total operating expenses	(8,672,777)	(30)	(8,267,177)	(27)
6100 營業淨(損)利 Operating Income	(7,804,816)	(27)	725,094	2
4999 營業外收入及利益 Total Non-Operating Income	864,814	3	270,089	1
5999 營業外費用及損失 Total Non-Operating Expenses	(18,284)	-	(17,386)	-
6300 稅前淨(損)利 Income Before Income Tax	(6,958,286)	(24)	977,797	3
6400 所得稅費用(附註(二)及(四)17.) Income Tax Expense (Notes (II) and (IV)17.)	840,299	3	868,107	3
6900 本期(淨損)淨利 Net Income(Loss)	\$ (7,798,585)	(27)	109,690	-
	稅前 Before tax	稅後 After tax	稅前 Before tax	稅後 After tax
7000 基本每股(虧損)盈餘(元) Basic (loss) earnings per share (in New Taiwan dollars)	\$(1.98)	(2.22)	0.32	0.04



## 股東權益變動表 STATEMENTS OF CHANGES IN STOCKHOLDERS' EQUITY

單位：新台幣千元  
Unit: Thousand 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	累積換算 調整數 Cumulative translation adjustments	未實現 重估增值 Unrealized revaluation appreciation	庫藏股票 Treasury stock	
九十二年一月一日餘額 Balance - January 1, 2003	\$31,809,070	3,408,748	4,229,446	-	(936,915)	(1,294)	1,613,367	(1,070,972)	39,051,450
九十一年度盈餘指撥： 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 5 years overdue cash dividends transferred to capital surplus	-	7,370	--	-	-	-	-	-	7,370
九十二年度純益 Net income in 2003	-	-	-	-	109,690	-	-	-	109,690
累積換算調整數之變動 Changes in cumulative translation adjustments	-	-	-	-	-	(11,670)	-	-	(11,670)
民國九十二年十二月三十一日 餘額 Balance - December 31, 2003	31,357,220	3,368,389	3,292,531	-	99,130	(12,964)	1,555,687	(560,833)	39,099,160
九十二年度盈餘指撥： Appropriation of 2003 earnings									
提列法定公積 Legal reserve	-	-	29,739	-	(29,739)	-	-	-	-
提列特別公積 Special reserve	-	-	-	69,391	(69,391)	-	-	-	-
現金增資 Issuance of common stock for cash	5,500,000	275,000	-	-	-	-	-	-	5,775,000
處分固定資產沖轉 Disposal of fixed assets	-	-	-	-	-	-	(270,619)	-	(270,619)
出售庫藏股 Treasury stock transferred to employees	-	28,225	-	-	-	-	-	560,833	589,058
九十三年度純損 Net loss in 2004	-	-	-	-	(7,798,585)	-	-	-	(7,798,585)
累積換算調整數之變動 Changes in cumulative translation adjustments	-	-	-	-	-	(10,229)	-	-	(10,229)
民國九十三年十二月三十一日 餘額 Balance - December 31, 2004	\$36,857,220	3,671,614	3,322,270	69,391	(7,798,585)	(23,193)	1,285,068	-	37,383,785

現金流量表 STATEMENTS OF CASH FLOWS

單位：新台幣千元  
Unit: Thousand of NT Dollars

	93年度 For The Year Ended December 31, 2004	92年度 For The Year Ended December 31, 2003
<b>營業活動之現金流量：Cash flows from operating activities:</b>		
本期純(損)益 Net (loss) income	\$ (7,798,585)	109,690
調整項目：Adjustments to reconcile net income to net cash provided by operating activities:		
折舊及攤銷 Depreciation and amortization	494,931	496,217
不良債權損失攤銷數 Amortization of loss on non-performing loans	4,549,806	4,487,074
按權益法認列之投資損(益)淨額超過或低於當年度現金股利收現部份 Investment income recognized under the equity method under (over) cash dividends received	11,852	(3,429)
長期投資認列之跌價損失 Long-term investment market decline	-	254,040
處分長期股權投資利益 Gain on disposal of long-term equity investments	(957,814)	-
處分及報廢固定資產及非營業資產損(益)淨額 Gain on disposal and scrapping of property and premises and non-operating assets, net	(742,084)	(128,085)
(迴轉)提列各項準備 (Reversal) provision for various reserves	(29,933)	18,904
提列備抵呆帳 Provision for credit losses	11,960,293	3,551,822
提列(迴轉)備抵買入票券跌價損失 Provision (reversal) of allowance for market decline of bills purchased	14,373	(264,248)
營業資產及負債之變動 Change in assets and liabilities:		
買入票券 Bills purchased and marketable securities	618,924	(470,932)
應收款項 Receivables	(3,453,596)	5,019,198
預付款項 Prepayments	(138,322)	(47,287)
應付款項 Payables	425,086	(129,287)
預收款項 Advances	76,956	(165,710)
受託買賣借項－淨額 Brokerage accounts - debit, net	(1,714)	(2,134)
營業活動之淨現金流入 Net cash provided by operating activities	5,030,173	12,725,833
<b>投資活動之現金流量：Cash flows from investing activities:</b>		
買匯、貼現及放款(增加)減少 Increase in exchange bills negotiated, notes discounted, and loans	(63,563,042)	(11,556,122)
處分長期股權投資價款 Proceeds from disposition of long-term equity investments	1,218,845	-
長期股權投資增加 Increase in long-term equity investments	(3,300)	(1,490,969)
處分固定資產及非營業資產價款 Proceeds from disposition of property and equipment and non-operating assets	840,821	175,887
購買固定資產 Purchase of property and equipment	(350,581)	(497,071)
存放央行及銀行同業減少(增加) Decrease (increase) in deposits with the central Bank and cash in banks	29,485,721	(8,524,129)
其他資產減少(增加) Decrease (increase) in other assets	8,708,459	(2,134,640)
無形資產增加 Increase in intangible assets	(9,543)	(32,236)
投資活動之淨現金流出 Net cash used in investing activities	(23,672,620)	(24,059,280)
<b>融資活動之現金流量：Cash flows from financing activities:</b>		
央行及同業存款(減少)增加 (Decrease) increase in deposits from the Central Bank and other banks	(7,039,469)	18,268,900
附買回票券負債增加 Increase in bills sold under repurchase agreements	4,232,580	-
附買回債券負債(減少)增加 Increase in bonds sold under repurchase agreements	(3,984,061)	2,254,720
存款及匯款增加 Increase in deposits and remittances	54,148,004	27,598,189
應付金融債券增加(減少) Increase (decrease) in financial debentures	11,996,400	(90,400)
其他負債增加(減少) (Decrease) increase in other liabilities	(102,585)	69,721
長期負債增加(減少) Increase (decrease) in long-term debts	1,318,524	(3,225,620)
庫藏股票轉讓價款 Treasury stock transferred to employees	589,136	-
現金增資 Issuance of common stock for cash	5,775,000	-
融資活動之淨現金流入 Net cash provided by financing activities	66,933,529	44,875,510
本期現金及約當現金增加數 Net increase in cash and cash equivalents	48,291,082	33,542,063
期初現金及約當現金餘額 Cash and cash equivalents, beginning of the year	123,220,843	89,678,780
期末現金及約當現金餘額 Cash and cash equivalents, end of the year	\$ 171,511,925	123,220,843
<b>現金流量資訊之補充揭露：Supplemental disclosures of cash flow information:</b>		
本期支付利息 Interest	\$ 16,102,619	6,559,821
本期支付所得稅 Income taxes	\$ 964	184,787
現金及約當現金 Cash and cash equivalents	\$ 122,763,640	79,216,227
存放央行 Deposits with the Central Bank	8,157,324	7,869,958
九十天內到期之拆放銀行同業 Due from banks (due within 90 days)	40,039,223	36,009,728
九十天內到期之承兌匯票 Bankers' acceptances (due within 90 days)	182,276	59,977
九十天內到期之商業本票 Commercial paper (due within 90 days)	369,462	64,953
	\$ 171,511,925	123,220,843

## 財務報表附註

民國93年及92年12月31日

(除另有註明者外，所有金額均以新台幣千元為單位)

### (一) 公司沿革

本行原係民間儲蓄組織，前身為民國4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65年7月1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93年12月31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122家，簡易型分行2家，國際金融業務分行1家，海外分行3家及兼營證券經紀商16處。

本行於民國87年1月3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87年1月22日完成民營化。

民國93年12月31日，本行員工人數約為4,811人。

### (二) 重要會計政策之彙總說明

除出售不良債權損失依金融機構合併法及財政部台財融(三)第0913000051號令規定分5年攤銷外，本公司財務報表係依照公開發行銀行財務報告編製準則暨我國一般公認會計原則編製。重要會計政策及衡量基礎彙總說明如下：

#### 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。

## NOTES TO FINANCIAL STATEMENTS

For the Years Ended December 31, 2004 and 2003

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

### (I) OVERVIEW

Taiwan Business Bank, Ltd. (the "Bank") was formerly a general savings union known as "Taiwan Mutual Financing Bank" or "Tai-Shio Mutual Financing Bank" when it was established in 1915. After several mergers and acquisitions, it was renamed Taiwan Business Bank, Ltd. to serve as a financier and provider of 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, provide professional services tailored to 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 headquarter coordinates corporate-wide operations. Its domestic and overseas branches are set up to provide a variety of banking services. As of December 31, 2004, aside from its headquarter's operation, international, securities, and trust departments, the Bank had 122 domestic branches, 2 Mini-branches, 1 offshore banking unit, 3 overseas branches, and 16 securities brokerage locations.

The Bank became listed on the Taiwan Stock Exchange on January 3, 1998.

Under the "Statute for Privatization of State Enterprises" and upon the approval of Taiwan Province Government, the shares of the Bank owned by the provincial government were sold to the public. In line with privatization of the three other major Taiwan province government owned run commercial banks, the Bank had completed its own privatization on January 22, 1998.

As of December 31, 2004, the number of employees totaled 4,811.

### (II) SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

Except for the practice of amortizing the loss on sale of non-performing loans over 5 years in accordance with Article 15, Paragraph 5 of the Law Governing Merger of Financial Institutions and SFC Letter Ruling (3) 0913000051, the Bank's financial statements were prepared in accordance with Regulations Governing the Preparation of Financial Statements for Public Banks and generally accepted accounting principles of the Republic of China. These significant accounting policies and measurement basis are as follows:

#### 1. Basis of Presentation

The financial statements include accounts of the headquarter, 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'



### 3. 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。

附買回、附賣回條件之交易係依融資法處理。

### 4. 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：

- (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。

### 5. 備抵呆帳及保證責任準備

係就應收帳款、應收利息、買匯、貼現、放款及催收款項，暨各項保證款項及應收承兌票款扣除存入保證金後之餘額，依實際評估其收回可能性，以提列備抵呆帳及保證責任準備。

本行依財政部頒佈之「銀行資產評估損失準備提列及逾期放款催收呆帳處理辦法」規定，按授信戶之財務狀況、過去往來交易經驗、本息償付是否有延滯情形等，並就特定債權之擔保品評估其價值後，評估授信資產之可收回性。

特定債權無法收回之風險係參照前述財政部之規定，收回無望之授信資產，全額提列損失；收回有困難之部分，至少依餘額百分之五十提列損失。

對確定無法收回之債權，經董事會核准後，先就提列之備抵呆帳或保證責任準備等項下沖抵，如有不足，得列為當年度損失。

### 6. 長期股權投資

acceptances maturing within three months.

### 3. Bills Purchased and Marketable Securities

Bills purchased and 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 or Stock Exchange Center on the balance sheet date, 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, the premium or discount thereon is amortized equally over the remaining issue term.

Upon sale of stocks and beneficiary certificates, gains and losses are calculated by using the moving-average method. For other securities, gains or losses are computed by using the specific identification method.

Bonds under resale or repurchase agreements are accounted for by using the financing method.

### 4. 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) 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.

### 5. Allowance for Credit Losses and Reserve for Guarantee

Allowance for credit losses and reserve for guarantee are evaluated by management for adequacy and are provided through a charge to the provision for credit losses. The management evaluation considers the quality of overall portfolio, which comprises of accounts receivable, interests receivable, negotiated bills of exchange, notes discounted, loans, past due accounts, collaterals and outstanding guarantees and notes receivables, net of guarantee deposits.

In accordance with the Rules for "Bank Assets Evaluation Loss Reserve Provision, and Disposal of Overdue Loans and Bad Debts" issued by the Ministry of Finance (MOF), the Bank evaluates credit losses on the basis of its borrowers' financial position, past experiences, repayments of principal and interest by borrowers, collaterals provided, and estimated collectibility of the loans.

The Bank also assesses losses on particular loans in accordance with the aforementioned MOF rules. In accordance with these rules, minimum provision for credit losses of not less than the aggregate of 50% and 100% are made on loans doubtful of collection and unrecoverable loans, respectively.

Under the MOF guidelines, the write-offs of specific loans are



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。

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。

## 7. 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

charged against the recorded allowance for credit losses or reserve for guarantee upon approval by the board of directors. The excess amount of written off loans over such allowance or reserve is reflected as a current loss.

## 6. Long-Term Equity Investments

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

Investments in common stock or preferred stock with voting rights of less than 20% 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. If impairment in value is other than temporary such that recovery of carrying amount is deemed unlikely, loss on investment is recognized currently.

Investments in twenty-to-fifty-percent-owned affiliates where the Bank has significant influence are not accounted for under the equity method when the Bank prepares interim financial statements. The differences between the original investment costs and equity of these investee companies are amortized equally over 5 years.

In accordance with 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 the Bank is also required to prepare consolidated statements that will include the accounts of the investees concerned. If there is evidence that the Bank has no significant influence or if the total assets and operating revenues of an investee do not exceed 10% of the Bank's respective accounts, and if the aggregate assets or operating revenues of all these investees do not exceed 30% of the Bank's respective accounts, the accounts of these investees are not included in the Bank's consolidated statements.

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

Upon sale, the moving-average method is used in calculating for the cost of long-term equity investments sold.

## 7. Property and Equipment

Property and equipment 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 using the straight-line method over the estimated useful lives. Revaluation appreciation is depreciated over the remaining useful lives from the date of revaluation. The economic lives of major property and equipment are as follows:

處分固定資產之損益列為當年度之損益。

8. 遞延費用

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。

9. 承受擔保品

承受擔保品係債務人無法償價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。

10. 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。

11. 買賣損失準備

係證券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。

12. 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。

13. 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

Gain or loss from disposition property and equipment is included in current earnings.

8. Deferred Charges

Loss on sale of non-performing loans are capitalized and amortized over five years. In addition, the costs of installation for utilities, including electricity and water, as well as security facilities, are capitalized and amortized equally over 5 years.

9. Collateral Assumed

Collaterals assumed are stated at net realizable value; i.e., the amount the Bank receives when creditors cannot meet obligations and the collaterals and salvages are auctioned off. Gains or losses on disposition of collaterals are included in current earnings.

10. Reserve for Default Losses

In compliance with the Rules Governing Securities Firms, the Bank provides monthly a default indemnity reserve based on 0.0028% of securities brokerage commissions until the 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.

11. Reserve for Trading Losses

In compliance with Rules Governing Securities Firms, the Bank provides securities trading loss reserve at a rate of 10% of net gain on dealership of operating securities when net gain exceeds loss. This reserve is reversed in the month when the loss is actually realized. Also, this reserve is made until the balance reaches \$200,000.

12. Treasury Stock

The Bank adopted SFAS No. 30 "Accounting for Treasury Stock" to account for its repurchase of outstanding shares. Under this Statement, treasury stock is carried at cost. Upon disposition, the excess of selling price over the book value of treasury stock is reflected as "capital surplus-treasury stock." If the selling price is lower than the book value, the difference is charged against capital surplus from treasury stock, and any deficit is debited to retained earnings. The book value of treasury stock is computed using the weighted-average method.

Upon retirement of the treasury stock, "capital surplus-premium on stock issuance and treasury stock" is debited on a pro rata basis. If the book value exceeds the premium on stock issuance and treasury stock, the difference is offset against "capital surplus-treasury stock" 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.

13. Pension Plan

In accordance with the 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 appropriates pension cost and amortizes the unrecognized net transitional benefit obligations equally over 15 years based on the SFAS requirements. Pension liability referred to above was fully paid from the employees pension fund upon the privatization of the Bank.

Following its privatization, the Bank adopted a new pension plan and reassessed pension liabilities accordingly. Effective January 1, 1999, the Bank switched to calendar year and adopted



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。

#### 14. 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，於股東會決議分配盈餘認列為當期費用。

#### 15. 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。

#### 16. 外幣交易事項之會計處理

本行之外幣交易事項係以原幣金額列帳。國內總行之外幣損益項目，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」。

#### 17. 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，於合約到期交付結清時，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。

December 31 as the measurement date for actuarial valuation and disclosure purposes.

#### 14. Income Taxes

The Bank adopted SFAS No. 22 "Accounting for Income Tax" to effect 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 when the stockholders decided not to distribute the earnings during their annual meeting.

#### 15. 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 period when the incremental shares are outstanding.

#### 16. Foreign Currency Translation

Foreign currency transactions are recorded in functional currencies. Foreign currency denominated income statement accounts of domestic offices are converted at 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 at spot rate. Non-forward contract foreign currency 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 foreign exchange gains or losses are reflected as current exchange gain or loss. Retained earnings of overseas branches are translated at historical rates, with exchange differences reflected as part of cumulative translation adjustments under stockholders' equity.

#### 17. Financial Derivatives

##### (1) Foreign Currency Exchange Forward Contracts

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

Accounts receivables and payables arising from forward contracts are offset on the balance sheet date with the net balance reflected as asset or liability.

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

##### (2) Interest Swap

Because there is no physical transfer of principal, only

(2) 換利

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

(3) 換匯換利

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

(4) 換匯

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

(5) 資產交換

非以交易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。

18. 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。

19. 資產減損

本行自民國九十四年度起適用財務會計準則公報第三十五號「資產減損之會計處理準則」。依該號公報規定，除規定不適用之資產外，應於資產負債表日就有減損跡象者（商譽以外之個別資產或現金產生單位），估計其可回收金額（淨變現價值或使用價值孰高），並按可回收金額低於帳面價值之部份，認列減損損失。商譽以外之資產，於以前年度所認列之累積減損損失，嗣後若已不存在或減少，即予迴轉，增加資產帳面價值至可回收金額，惟不超過資產在未認列減損損失下，減除應提列折舊或攤銷後之數。

memo entry of notional principal is made of interest rate swaps. Interest revenue and expense of hedged items are adjusted for differences in interest of non-trading interest swaps.

(3) Cross Currency Swap

Principals of non-trading cross currency swaps are stated at forward exchange rate on the contract date with discount or premium amortized over contract terms. Interest receivable or payable, which is calculated by the difference between contract and settlement rates in accordance with contract terms, is treated as an adjustment to the income or expense of the hedged item.

(4) Currency Swap

Currency swaps for hedging purposes are recorded at spot rate on the contract date when principals are exchanged. Differences in receivables and payables are accounted for as exchange gain or loss monthly. Currency swaps are adjusted at spot rate at year-end, with exchange differences included in current earnings. Receivables and payables resulting from foreign currency swaps are offset and the differences are reflected as assets or liabilities.

(5) Asset-Backed Interest Rate Swap

Convertible bonds are the underlying assets of non-trading asset-backed interest rate swaps. Under this type of swap, the Bank swaps the fixed interest rates and the differences between the par value and the redeemable value of the bonds for floating rates with counter-parties. Interest computed using the floating rates is reported as interest revenue.

(6) Option

Only memo entries are made of notional principals on the contract date for options. Premium is reflected as other asset or other liability when paid or collected. Differences between the market value and carrying value of the premium on the balance sheet date are accounted for as exchange gain or loss. Gain or loss resulting from the exercise of options is recognized currently as transaction gain or loss.

18. Significant Commitments and Contingencies

If the loss from a commitment or a contingency is deemed highly likely and the amount thereof can be reasonably estimated, such loss is recognized currently; otherwise only the nature of commitment and contingency is disclosed in the notes to financial statements.

19. Asset Impairment

Effective January 1, 2005, the Company adopted Statement of Financial Accounting Standards No. 35 (SFAS 35) "Accounting for Asset Impairment". According to SFAS 35, except for those assets stated as non-applicable, the Company assesses at each balance sheet date whether there is any indication that an asset (individual asset or cash-generating unit) other than goodwill may have been impaired. If any such indication exists, the Company estimates the recoverable amount of the asset. The Company recognizes impairment loss for an asset whose carrying value is higher than the recoverable amount.

The Company reverses an impairment loss recognized in prior periods for assets other than goodwill if there is indication that the impairment loss recognized no longer exists or has decreased. The carrying value after the reversal should not exceed the recoverable amount or the depreciated or amortized balance of the assets assuming no impairment loss was recognized in prior periods.

**(三) 會計變動之理由及其影響**

本行自編製民國九十四年度財務報表起，適用財務會計準則公報第三十五號「資產減損之會計處理準則」，依該號公報規定，本公司於民國九十四年三月三十一日已就有減損跡象之資產進行減損測試，其對本期之損益並無影響。

**(四) 重要會計科目之說明**

## 1. 現金及約當現金

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
現金 cash		
庫存現金及週轉金 Petty cash and revolving fund	\$ 7,209,115	7,772,446
庫存外幣 Foreign currency held	861,172	885,224
待交換票據 Checks awaiting clearing	5,246,236	3,853,299
買入定期存單 Negotiable certificates of time deposits	105,603,407	62,926,407
存放銀行同業 Cash in banks	3,843,710	3,778,851
合計 Total	\$ 122,763,640	79,216,227

## 2. 存放央行及銀行同業

## 2. DEPOSITS WITH THE CENTRAL BANK AND CASH IN BANKS

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
存放央行 Deposits with the Central Bank	\$ 28,635,819	34,705,797
拆放銀行同業 Call loans to banks	40,216,489	59,315,370
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－證券 Securities deposited as trust fund reserve	(50,000)	(50,000)
合計 Total	\$ 68,852,308	94,021,167

截至民國九十三年底及九十二年底，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28,518,050千元及34,566,627千元。其中分別包括20,363,287千元及26,705,596千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，截至民國九十三年底及九十二年底，本行已分別提存於中央銀行2,561千元及8,927千元，依規定得動用。

另截至民國九十三年底及九十二年底，本行代收國軍部隊、監獄等國庫存款分別為115,208千元及130,243千元，依規定不得動用。

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，截至民國九十三年底及九十二年底，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。

**(III) REASONS FOR AND EFFECTS OF ACCOUNTING CHANGES:**

The Company adopted Statement of Financial Accounting Standards No. 35 "Accounting for Asset Impairment" in 2005. After performing an impairment test on those assets which indicate impairment, no adjustment to the current earnings had been recognized as of March 31, 2005.

**(IV) SUMMARY OF MAJOR ACCOUNTS:**

## 1. CASH

As of December 31, 2004 and 2003, in accordance with the Banking Law and the Central Bank Law, the required reserve deposited by the Bank with the Central Bank amounted to \$28,518,050 and \$34,566,627, of which \$20,363,287 and \$26,705,596, respectively, were restricted and such restriction may only be lifted when the required reserve is adjusted to a lower amount.

Effective December 2000, in accordance with the amended "Rules Governing Adjustments to and Review of Deposits in Financial Institutions and Reserve for Other Liabilities", the Bank provides the required additional reserve on foreign currency deposits. As of December 31, 2004 and 2003, the required reserve with the Central Bank amounted to \$2,561 and \$8,927, respectively, and its use is unrestricted.

As of December 31, 2004 and 2003, deposits collected on behalf of the armed forces, prisons, and other national deposits amounted to \$115,208 and \$130,243, respectively, and their use are restricted.

Effective January 20, 2001, in accordance with the requirement of the Central Bank of China, the Bank complies with Clause 34 of the Trust Law to treat the discretionary trust of investments in overseas marketable securities as a default loss reserve. As of December 31, 2004 and 2003, 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

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
股票、債券及受益憑證 Stocks, bonds and beneficiary certificates	\$ 24,787,483	22,788,474
營業證券 – 自營 Marketable securities-proprietary trading	6,525,173	12,990,927
商業本票 Commercial paper	469,069	64,953
銀行承兌匯票 Bankers' acceptances	197,262	77,614
附賣回票券投資 Bills purchased under agreements to resell	3,750,692	-
減：備抵跌價損失 Less: Allowance for market value decline	(16,836)	(2,636)
淨額 Net	\$ 35,712,843	35,919,332

民國九十三年底及九十二年底買入票券提供作為法院假扣押及營業保證金之擔保者分別為 883,300 千元及 890,600 千元。

As of December 31, 2004 and 2003, marketable securities provided and deposited as operational guaranty for provisional seizure by the court amounted to \$883,300 and \$890,600, respectively.

4. 應收款項

4. RECEIVABLES

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
應收利息 Interest receivable	\$ 2,597,146	3,110,695
應收承兌票款 Bankers' acceptances receivable	2,376,364	3,017,079
應收收益 Revenue receivable	77,932	73,510
應收帳款 Accounts receivable	7,497,996	2,731,161
應收退稅款 Income tax refund receivable	-	550,320
應收還匯款 – 外幣 Forward contract receivable - foreign currency	-	13,204,281
應付購入還匯款 Foreign exchange forward contract payable	-	(13,022,539)
應收出售還匯款 Foreign exchange forward contract receivable	16,848,510	-
應付還匯款 – 外幣 Forward contract payable-foreign currency	(16,549,693)	-
其他應收款 Other receivables	16,118,485	15,848,652
	28,966,740	25,513,159
減：備抵呆帳 Allowance for bad debts	(244,426)	(274,599)
淨額 Net	\$28,722,314	25,238,560

5. 買匯、貼現及放款

5. EXCHANGE BILLS NEGOTIATED, NOTES DISCOUNTED, AND LOANS

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
買入匯款 Foreign currency long positions	\$23,419	29,085
進出口押匯 Foreign currency imports/exports financing	1,550,213	1,538,100
貼現 Notes discounted	3,082,035	3,464,096
透支 Customer overdrafts	828,970	494,015
擔保透支 Secured overdrafts	1,918,230	1,615,438
短期放款 Short-term unsecured loans	128,325,936	132,383,903
短期擔保放款 Short-term secured loans	80,711,228	65,292,736
應收證券融資款 Receivables from securities lending	1,899,574	1,488,436
中期放款 Medium-term unsecured loans	146,006,320	112,154,937
中期擔保放款 Medium-term secured loans	77,273,373	76,799,373
長期放款 Long-term unsecured loans	39,435,380	33,637,798
長期擔保放款 Long-term secured loans	219,138,151	207,750,872
減：備抵呆帳 Less: Allowance for doubtful accounts	(1,888,082)	(1,712,028)
淨額 Net	\$698,304,747	634,936,761

## 6. 長期投資

## 6. LONG-TERM EQUITY INVESTMENTS

	93.12.31 December 31, 2004		92.12.31 December 31, 2003	
	金額 Book Value	持股% Ownership%	金額 Book Value	持股% Ownership%
<b>按權益法評價 Under the equity method</b>				
聯合建築經理(股)公司－原始投資成本 31,297 千元 Union Real-Estate Management Corp.(original investment of \$31,297)	\$43,158	30.00	41,306	30.00
倍立證券投資信託(股)公司－原始投資成本 171,000 千元 Barits Securities Investment & Trust Co., Ltd. (original investment of \$171,000)	175,396	50.00	174,741	50.00
臺企保險代理人(股)公司－原始投資成本 2,000 千元 Taiwan Business Bank Insurance Agency Co., Ltd. (original investment of \$2,000)	8,776	100.00	23,135	100.00
小計 Sub-total	227,330		239,182	
<b>按成本與市價孰低法評價 Under the lower of cost or market method</b>				
<b>上市公司 Listed stocks</b>				
高雄銀行－市價九十二年底 35 千元 Bank of Kaohsiung (market value of \$35 as of December 31, 2003)	-	-	14	-
兆豐金融控股(股)公司－市價九十二年底 1,142,575 千元 Mega Financial Holding Co., Ltd. (market value of \$1,142,575 as of December 31, 2003)	-	-	261,017	0.49
小計 Sub-total	-		261,031	

	93.12.31 December 31, 2004		92.12.31 December 31, 2003	
	金額 Book Value	持股% Ownership%	金額 Book Value	持股% Ownership%
<b>按成本法評價 Under the cost method</b>				
<b>未上市公司 Unlisted equity securities</b>				
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	20,692	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	-	17.39
台灣證券交易所(股)公司 Taiwan Stock Exchange Corp.	198,012	0.95	198,012	0.95
亞太固網寬頻(股)公司 Asia Pacific Broadband Telecom Co., Ltd.	300,000	0.46	300,000	0.46
(原東森寬頻電信(股)公司) (Originally Eastern Broadband Telecom Co., Ltd.)				
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	5.28	19,285	5.70
台灣汽車客運(股)公司 Taiwan Motor Transport Co., Ltd.	-	-	-	-
高雄硫酸銨(股)公司 Kaohsiung Ammonium Sulfate Corp, Ltd.	-	-	-	-
華南票券金融(股)公司 Hua Nan Bills Finance Corp.	-	0.01	-	0.01
台灣票券集中保管結算(股)公司 Debt Instruments Depository and Clearing Co. Taiwan	20,000	1.00	20,000	1.00
台灣總合股務處理(股)公司 Taiwan Integrated Shareholder's Service Company	3,300	1.10	-	-
小計 Sub-total	2,426,501		2,423,201	
<b>其他長期投資 Other long-term investments</b>				
台灣高速鐵路(股)公司 Taiwan High Speed Rail Corp.	1,500,000	-	1,500,000	-
合計 Total	\$ 4,153,831		4,423,414	



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，減資基準日為民國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。

本行於民國九十三年度及九十二年自倍立證券投資信託(股)公司收到現金股利分別為 8,425 千元及 19,400 千元。

本行於民國九十三年度自臺企保險代理人 (股) 公司收到現金股利 18,372 千元。

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，於九十二年已全數承認投資損失計 254,040 千元，使其帳面價值為零。

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)，於民國九十三年度及九十二年分別列示如下：

被投資公司名稱 Investee Company	93 年度 December 31, 2004	92 年度 December 31, 2003
聯合建築經理股份有限公司 Union Real-Estate Management Corp	\$1,852	(2,946)
倍立證券投資信託股份有限公司 Barits Securities Investment & Trust Co., Ltd	9,080	5,362
臺企保險代理人股份有限公司 Taiwan Business Bank Insurance Agency Co., Ltd.	4,013	20,413
合計 Total	\$14,945	22,829

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，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。

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

On August 20, 2002, the MOF approved the increase in investment equal to 10% ownership in Barits Securities Investment & Trust Co., Ltd. Such investment amounted to \$51,000. The difference between investment cost and the equity of the investee was \$16,968 and is amortized equally over 5 years.

For the years ended December 31, 2004 and 2003, cash dividends received from Barits Securities Investment & Co., Ltd. amounted to \$8,425 and \$19,400, respectively.

For the year ended December 31, 2004, cash dividend received from Taiwan Business Bank Insurance Agency Co., Ltd. amounted to \$18,372.

In 2003, the Bank recognized a loss on investment of \$254,040 after writing off its investment in Evernight Investment Co., Ltd. when the impairment thereon was deemed other than temporary. Its book value was reduced to \$0.

In 2003, the shareholders of Sunysino Development Associated Inc. resolved to decrease capital by \$91,284 and return the 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 shares, representing 3.96% equity ownership.

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

On January 10, 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 value and one share of preferred stock is convertible to one share of common stock during the conversion period.

For the years ended December 31, 2004 and 2003, gain (loss) on long-term investments recognized under the equity method based on audited financial statements is as follows (Note-The gain (loss) on long-term investments includes the amortization of the difference between investment cost and the investee's equity.):

The accounts of investee companies where ownership by the Bank exceeds 50% and which have total assets and total operating revenues not exceeding 10% of the respective accounts of Bank, are not consolidated.



## 7. 固定資產

## 7. PROPERTY AND EQUIPMENT

資產名稱 Revaluation	成本 Cost	重估增值 Appreciation Revaluation	合計 Total
93.12.31 December 31, 2004			
成本 Cost			
土地 Land	\$6,504,318	2,255,434	8,759,752
房屋及建築 Buildings	6,961,536	31,035	6,992,571
機械設備 Machinery	2,042,395	-	2,042,395
交通及運輸設備 Transportation equipment	391,209	-	391,209
什項設備 Miscellaneous equipment	647,886	-	647,886
租賃資產 Leased assets	127,508	-	127,508
未完工程 Construction in progress	26,003	-	26,003
訂購機件 Prepayment for equipment	62,401	-	62,401
	\$ 16,763,256	2,286,469	19,049,725
累計折舊 Accumulated depreciation			
房屋及建築 Buildings	\$ 1,527,361	16,617	1,543,978
機械設備 Machinery	1,585,870	-	1,585,870
交通及運輸設備 Transportation equipment	313,501	-	313,501
什項設備 Miscellaneous equipment	547,414	-	547,414
租賃資產 Leased assets	84,965	-	84,965
	\$ 4,059,111	16,617	4,075,728
淨額 Net			14,973,997

資產名稱 Revaluation	成本 Cost	重估增值 Appreciation Revaluation	合計 Total
93.12.31 December 31, 2004			
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 progress	96,134	-	96,134
訂購機件 Prepayment for equipment	106,535	-	106,535
	\$ 16,655,785	2,407,950	19,063,735
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
	\$ 3,805,532	16,617	3,822,149
淨額 Net			15,241,586

(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) 截至民國九十三年底，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2,833,666千元，土地增值稅準

(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 in accordance with the "Land Right Equalization Act" or "Profit Seeking Enterprise Asset Revaluation Act."

(2) As of December 31, 2004, the appreciation from revaluation of properties (including rental assets under operating lease and reflected as other assets) amounted to \$2,833,666. The reserve for land incremental tax thereon amounted to \$1,460,788 (reflected as long-term liabilities), and the net amount is

備為1,460,788千元(帳列長期負債)，重估增值淨額列為未實現重估增值。

(3) 截至民國九十三年底及九十二年底，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6,497,823千元及6,639,302千元。

classified under unrealized revaluation appreciation.

(3) As of December 31, 2004 and 2003, insurance coverage for property and equipment amounted to \$6,497,823 and \$6,639,302, respectively. The Bank did not utilize the buildings (including other assets reflected as non-operating assets) as guarantee, collateral, or pledge.

8. OTHER ASSETS

8. 其他資產

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
催收款項 Accounts past due	\$ 35,585,048	66,723,640
減：備抵呆帳 Less: Allowance for credit losses	(5,448,083)	(9,992,074)
催收款淨額 Sub-total	30,136,965	56,731,566
承受擔保品 Collateral received	2,205,930	2,443,715
減：備抵損失 Less: Allowance for credit losses	(364,312)	(284,113)
承受擔保品淨額 Sub-total	1,841,618	2,159,602
存出保證金 Refundable deposits	970,667	1,100,910
遞延費用(附註(四)16.) Deferred charges (Notes (IV)16.)	19,584,969	17,425,751
遞延所得稅資產(附註(四)17.) Deferred tax assets (Note (IV)17.)	2,729,261	3,475,851
非營業資產淨額(附註(四)7.) Non-operating assets, net (Note (IV)7.)	597,881	1,312,682
質押定期存單 Pledged certificates of time deposits	63,536	67,996
暫付及待結轉帳項 Customer advance and accounts awaiting clearance	630,122	83,220
營業保證金及交割結算基金 Operating guaranty and settlement funds	63,859	62,862
買入選擇權權利金 Premium from purchase of options	23,252	1,190
合計 Total	\$ 56,642,130	82,421,630

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 consisted of leased or idle land or buildings as follows:

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
<b>出租資產 Rental Assets</b>		
成本 Cost		
土地 Land	\$ 20,165	49,261
房屋及建築 Buildings	31,186	100,001
小計 Sub-total	51,351	149,262
重估增值 Revaluation appreciation		
土地 Land	242,916	751,581
房屋及建築 Buildings	148	1,678
小計 Sub-total	243,064	753,259
成本及重估增值 Cost plus revaluation appreciation	294,415	902,521
減：累計折舊 Less: Accumulated depreciation	(12,373)	(37,202)
淨額 Net	\$ 282,042	865,319
<b>閒置資產 Idle Assets</b>		
成本 Cost		
土地 Land	\$ 5,290	6,109
房屋及建築 Buildings	19,149	20,663
小計 Sub-total	24,439	26,772
重估增值 Revaluation appreciation		
土地 Land	304,133	434,138
成本及重估增值 Cost plus revaluation appreciation	328,572	460,910
減：累計折舊 Less: Accumulated depreciation	(12,733)	(13,547)
淨額 Net	\$ 315,839	447,363
出租及閒置資產淨額 Net of Rental Assets and Idle Assets	\$ 597,881	1,312,682



上述土地中，截至民國九十三年底及九十二年底分別計有 111,478 千元及 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, 2004 and 2003, land worth \$111,478 and \$109,606, respectively, was unlawfully occupied, and the Bank has demanded the occupant to rent, purchase, or bid for it.

#### 9. 央行及銀行同業存款

#### 9. DEPOSITS FROM THE CENTRAL BANK AND OTHER BANKS

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
央行存款 Central Bank deposits	\$ 371,626	326,417
銀行同業存款 Deposits from other banks	354,580	609,411
銀行同業拆放 Call loans from banks	45,505,349	52,304,853
透支銀行同業 Bank overdrafts	1,372,845	1,403,188
合計 Total	\$ 47,604,400	54,643,869

#### 10. 應付款項

#### 10. PAYABLES

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
應付利息 Interest payable	\$ 2,519,940	2,868,346
應付帳款 Accounts payable	5,280,535	3,855,446
承兌匯票 Bankers' acceptances	2,533,958	3,107,772
應付費用 Accrued expenses	1,688,611	1,168,322
應付代收款 Proceeds collected on behalf of others	1,475,708	1,249,374
應付遠匯款－外幣 Forward contract payables - foreign currency	-	12,338,760
應收出售遠匯款 Foreign exchange forward contract receivables	-	(12,101,058)
應付購入遠匯款 Foreign exchange forward contract payables	16,538,064	-
應收遠匯款－外幣 Forward contract receivables - foreign currency	(16,317,719)	-
其他應付款 Other payables	4,869,470	5,676,440
合計 Total	\$ 18,588,567	18,163,402

#### 11. 存款及匯款

#### 11. DEPOSITS AND REMITTANCES

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
儲蓄存款 Savings deposits	\$ 454,678,975	422,848,624
定期存款 Time deposits	235,879,107	244,749,682
活期存款 Demand deposits	145,559,667	118,483,963
支票存款 Checking deposits	26,373,202	23,076,389
匯款 Remittances	15,598,788	14,783,078
合計 Total	\$ 878,089,739	823,941,736

12. 應付金融債券

12. FINANCIAL DEBENTURES

93.12.31 December 31, 2004					
債券名稱 Bonds	起始日 Issue date	到期日 Maturity date	交易條件 Terms of Transactions	債券 Bond Issued	
			利率 Interest Rate	種類 Type	成交金額 Amount
90-1 2001-1	90/11/20 11/20/2001	100/11/20 11/20/2011	年利率3.75%單利計息，每年付息乙次，公告滿五年後辦理贖回；未公告提前贖回者，自第六年起債券利率依年利率4.35%單利計息 The debentures bear annual interest rate of 3.75%. Simple interest is accrued and paid annually. The redemption right is exercised within 5years after the initial issue date. If the redemption right is not exercised, the interest rate will increase to 4.35% and simple interest is accrued from the sixth year.	無擔保長期次順位金融債券 Unsecured subordinated financial debentures	\$ 3,939,000
90-1 2001-1	90/11/20 11/20/2001	100/11/20 11/20/2011	年利率3.7%單利計息，每年付息乙次 The debentures bear annual interest rate of 3.7%. Simple interest is accrued and paid annually.	無擔保長期次順位金融債券 Unsecured subordinated financial debentures	500,000
90-1 2001-1	90/11/20 11/20/2001	100/11/20 11/20/2011	年利率3.8%單利計息，每年付息乙次，公告滿五年後辦理贖回；未公告提前贖回者，自第六年起債券利率依年利率4.4%單利計息 The debentures bear annual interest rate of 3.8%. Simple interest is accrued and paid annually. The redemption right is exercised within 5years after the initial issue date. If the redemption right is not exercised, the interest rate will increase to 4.4% and simple interest is accrued from the sixth year.	無擔保長期次順位金融債券 Unsecured subordinated financial debentures	1,204,000
90-1 2001-1	90/11/20 11/20/2001	97/11/20 11/20/2008	年利率3.7%單利計息，每年付息乙次 The debentures bear annual interest rate of 3.7%. Simple interest is accrued and paid annually.	無擔保長期次順位金融債券 Unsecured subordinated financial debentures	6,802,000
90-2 2001-2	90/12/24 12/24/2001	97/12/24 12/24/2008	年利率3.90%機動計息(依本行一年定期儲蓄存款一般存款牌告機動利率加0.95%機動計息) The debentures bear annual interest rate of 3.9%. Floating interest is accrued. (The floating interest rate is the Bank's board floating interest rate for 1-year time deposit plus 0.95%)	無擔保長期次順位金融債券 Unsecured subordinated financial debentures	3,000,000
90-3 2001-3	91/01/10 01/10/2002	98/01/10 01/10/2009	年利率3.95%單利固定計息，每年付息乙次 The debentures bear annual interest rate of 3.95%. Simple interest is accrued and paid annually.	無擔保長期次順位金融債券 Unsecured subordinated financial debentures	200,000
90-4 2001-4	91/08/21 08/21/2002	96/08/21 08/21/2007	年利率2.85%機動計息(依本行一年定期儲蓄存款一般存款牌告機動利率加0.7%機動計息) The debentures bear annual interest rate of 2.85%. Floating interest is accrued. (The floating interest rate is the Bank's board floating interest rate for 1-year time deposit plus 0.7%)	無擔保長期次順位金融債券 Unsecured subordinated financial debentures	2,000,000
93-1 2004-1	93/10/20 10/20/2004	無到期日 non-maturity	年利率依七行庫一年定期儲蓄存款一般存款牌告機動利率加1.575%機動計息，第六年起依七行庫一年定期儲蓄存款一般存款牌告機動平均利率加2.575%機動計息。 The debentures bear annual interest rate is at seven Banks' board floating average interest date accumulated rate for 1-year time deposit plus 1.575%. The subordinated interest rate will be the seven Banks' board financial floating average interest rate for 1-year time debentures deposit plus 2.575% from the sixth year	無到期日累積次順位債券 Perpetual Cumulative Subordinated Bonds	12,000,000
					\$ 29,645,000



92.12.31 December 31, 2003						
債券名稱 Bonds	起始日 Issue date	到期日 Maturity date	交易條件 Terms of Transactions	債券 Bond Issued		
			利率 Interest Rate	種類 Type	成交金額 Amount	
88-3 1999-3	88/11/25 11/25/1999	90/11/25 11/25/2001	依本行一年定期儲蓄存款一般存款牌告機動利率加0.1%機動利率，每半年付息乙次 The floating interest rate is the Bank's board floating interest rate for 1-year time deposit plus 0.1%. Interest is paid semi-annually.	金融債券 Financial debentures	\$ 400	
88-3 1999-3	89/03/10 03/10/2000	91/03/10 03/10/2002	依本行二年定期儲蓄存款一般存款牌告機動利率加0.1%機動利率，每半年付息乙次 The floating interest rate is the Bank's board floating interest rate for 2-year time deposit plus 0.1%. Interest is paid semi-annually.	金融債券 Financial debentures	3,200	
90-1 2001-1	90/11/20 11/20/2001	100/11/20 11/20/2011	年利率3.75%單利計息，每年付息乙次，公告滿五年後辦理贖回；未公告提前贖回者，自第六年起債券利率依年利率4.35%單利計息 The debentures bear annual interest rate of 3.75%. Simple interest is accrued and paid annually. The redemption right is exercised within 5 years after the initial issue date. If the redemption right is not exercised, the interest rate will increase to 4.35% and simple interest is accrued from the sixth year.	無擔保長期次順位金融債券 Unsecured subordinated financial debentures	3,939,000	
90-1 2001-1	90/11/20 11/20/2001	100/11/20 11/20/2011	年利率3.7%單利計息，每年付息乙次 The debentures bear annual interest rate of 3.7%. Simple interest is accrued and paid annually.	無擔保長期次順位金融債券 Unsecured subordinated financial debentures	500,000	
90-1 2001-1	90/11/20 11/20/2001	100/11/20 11/20/2011	年利率3.8%單利計息，每年付息乙次，公告滿五年後辦理贖回；未公告提前贖回者，自第六年起債券利率依年利率4.4%單利計息 The debentures bear annual interest rate of 3.8%. Simple interest is accrued and paid annually. The redemption right is exercised within 5 years after the initial issue date. If the redemption right is not exercised, the interest rate will increase to 4.4% and simple interest is accrued from the sixth year.	無擔保長期次順位金融債券 Unsecured subordinated financial debentures	1,204,000	
90-1 2001-1	90/11/20 11/20/2001	97/11/20 11/20/2008	年利率3.7%單利計息，每年付息乙次 The debentures bear annual interest rate of 3.7%. Simple interest is accrued and paid annually.	無擔保長期次順位金融債券 Unsecured subordinated financial debentures	6,802,000	
90-2 2001-2	90/12/24 12/24/2001	97/12/24 12/24/2008	年利率3.90%機動計息(依本行一年定期儲蓄存款一般存款牌告機動利率加0.95%機動計息) The debentures bear annual interest rate of 3.9%. Floating interest is accrued. (The floating interest rate is the Bank's board floating interest rate for 1-year time deposit plus 0.95%)	無擔保長期次順位金融債券 Unsecured subordinated financial debentures	3,000,000	
90-3 2001-3	91/01/10 01/10/2002	98/01/10 01/10/2009	年利率3.95%單利固定計息，每年付息乙次 The debentures bear annual interest rate of 3.95%. Simple interest is accrued and paid annually.	無擔保長期次順位金融債券 Unsecured subordinated financial debentures	200,000	
90-4 2001-4	91/08/21 08/21/2002	96/08/21 08/21/2007	年利率2.85%機動計息(依本行一年定期儲蓄存款一般存款牌告機動利率加0.7%機動計息) The debentures bear annual interest rate of 2.85%. Floating interest is accrued. (The floating interest rate is the Bank's board floating interest rate for 1-year time deposit plus 0.7%)	無擔保長期次順位金融債券 Unsecured subordinated financial debentures	2,000,000	
					\$ 17,648,600	

13. 長期負債

13. LONG-TERM DEBTS

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
撥入放款基金 Funds appropriated for loans	\$7,161,669	5,812,178
土地增值稅準備 Reserve for land value incremental tax	1,460,788	1,933,417
應計退休金負債 Accrued pension liabilities	271,057	301,982
合計 Total	\$8,893,514	8,047,577

14. 其他負債

14. OTHER LIABILITIES

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
保證責任準備 Reserve for guarantees	\$ 99,636	220,869
買賣票券損失準備 Reserve for trading loss	65,540	170
違約損失準備 Reserve for default loss	48,544	41,460
意外損失準備 Reserve for accidental loss	14,643	9,955
存入保證金 Guarantee deposit-in	840,371	951,241
暫收及待結轉帳項 Temporary collection and account awaiting clearance	266	-
賣出選擇權權利金 Options sold	23,252	1,075
合計 Total	\$1,092,252	1,224,770

15. 股東權益

(1) 增 資

本行於民國九十三年二月六日經臨時股東會決議以現金5,500,000千元，增資發行新股550,000千股，每股面額10元，該項增資案業經原財政部證券暨期貨管理委員會(現證期局)於九十三年三月二十二日核准申報生效。

增資基準日為民國九十三年四月十七日，已於民國九十三年七月二日辦妥公司變更登記。

(2) 資本公積

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。另依證期局及證券交易法規定，股本溢價及受贈公積轉增資，每年一次且撥充之金額不得超過實收資本額百分之十。

(3) 盈餘分配及股利政策

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

15. STOCKHOLDERS' EQUITY

(1) Increase in Capital

On February 6, 2004, the stockholders resolved in their interim meeting to increase the capital in cash by \$5,500,000 divided into 550,000,000 shares, with par value of \$10 per share. The capital increase was approved by the former SFC on March 22, 2004. The base day for this capital increase was April 17, 2004, and the registration process had been completed on July 2, 2004.

(2) Capital Surplus

Under 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 shall not exceed the limit set by the SFC.

(3) Earnings Distribution and Dividend Policy

Under the Bank's Articles of Incorporation, earnings are used to restore cumulative losses and pay for income taxes. 30% of the remainder is set aside as legal reserve. Special reserve is provided if necessary for business expansion.

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
股本溢價 Additional paid-in capital	\$ 3,587,256	3,312,256
受贈公積 Capital surplus from donations	56,054	56,133
庫藏股票交易溢價 Treasury stock	28,304	-
合計 Total	\$ 3,671,614	3,368,389



如尚有盈餘，應就其餘額依下列百分比分派之：

- ① 股東股息股利，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。

本行民國九十二年度為累積盈餘，惟因依證交法41條規定予以全數提列特別盈餘公積不得分派，故無需揭露員工紅利及董監事酬勞等資訊，另九十三年度為累積虧損，無需分派員工紅利及董監酬勞。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。

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

另九十一年四月八日台財證(一)字第002433號函規定，出售不良債權分五年攤提出售不良債權損失者，其分派盈餘時，應依證交法第四十一條規定，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。

#### (4) 庫藏股票

- ① 依證券交易法之規定，公司買回股份之數量比例，不得超過公司已發行股份總數百分之十；收買股份之總金額，不得逾保留盈餘加發行股份溢價及已實現之資本公積之金額。按上述規定，本行分別以民國八十九年十二月三十一日及八十九年六月三十日為計算基準，本行預計買回股數分別為54,815,000股及100,000,000股，預計買回金額分別為822,225千元及1,680,000千元，本行實際買回股數分別為54,815,000股及45,185,000股，買回金額分別為560,833千元及510,139千元。
- ② 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，依規定自買回之日起三年內逾期未轉讓者，視為本行未發行股份，民國九十二年已辦理註銷登記45,185,000股，餘54,815,000股以九十三年二月二十日為認股基準日轉讓予員工，實際轉讓價格

The remaining balance, if any, is distributed as follows:

- ① Dividends according to the proposal submitted by the Board of Directors to the annual stockholders' meeting for resolution.
- ② Employees bonus: 1% to 8%.
- ③ Remuneration to directors and supervisor: 1%.

In principle, the amounts of cash and stock dividends shall be equal. If the ratio of capital held by the Bank to risk assets is lower than the ratio stipulated by the government plus 1% after the distribution, cash dividends per share shall not exceed \$0.5, and the remainder is distributed as stock dividends. Employees bonus may be in the form of cash or stock dividends, depending on the board of directors' resolution.

In 2003, the Bank had accumulated earnings, but in accordance with Article 41 of the securities Exchange Law, a special reserve was appropriated from retained earnings and no dividends were distributed to the shareholders. Therefore, no employee bonuses and remuneration to directors and supervisors were disclosed. In 2004, the Bank had accumulated losses and, therefore, no distribution of employee bonuses and remuneration to directors and supervisors. Information regarding earnings distribution can be found on the market observation post system after the related meetings are held.

When the balance of legal reserve is still less than the level of total paid-in capital, payment of cash dividends shall not exceed 15% of total paid-in capital.

Under the rules set forth by the SFC, special reserve is appropriated from retained earnings based on the equivalent amounts of the contra accounts in the stockholders' equity. This special reserve may not be distributed as dividends to stockholders until the balances of these contra accounts in the stockholders' equity become nil.

On April 8, 2002, in accordance with the SFC Letter Ruling (1)002433, the loss resulting from disposal of non-performing loans is amortized over five years. In accordance with Article 41 of the Securities Exchange Law, a special reserve is appropriated from retained earnings on the basis of the same amount as the remaining balance of the unamortized loss. Such special reserve is not distributed as dividends to the shareholders until the balance of unamortized loss becomes nil.

#### (4) Treasury Stock

- ① The Securities Exchange Law, requires that the number of treasury shares repurchased shall not exceed 10% of total shares issued, and the amount shall not exceed the sum of retained earnings, premium on stock issuance, and realized capital surplus. With December 31, 2000 and June 30, 2000 as the measurement dates, the Bank was expecting to repurchase 54,815,000 shares and 100,000,000 shares for \$822,225 and \$1,680,000, respectively. The Bank actually repurchased 54,815,000 shares and 45,185,000 shares for \$560,833 and \$510,139, respectively.
- ② The Bank purchased 100,000,000 shares of its own shares for employees stock option. Those treasury shares not transferred within 3 years of repurchase are considered as unissued shares. In 2003, 45,185,000 retired shares have been registered. The remaining balance of 54,815,000 shares with transfer price of



計 589,146 千元，業已於九十三年三月二十四日經原財政部證券暨期貨管理委員會(現證期局)核准在案。

- ③ 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。

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號令規定，出售不良債權予資產管理公司之出售損失，得於五年內攤銷。

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。

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，出售損失計 18,687,231 千元，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。

又本行於民國九十三年十二月二十一日與 FC Capital Management Co., Ltd., Taiwan Branch 簽訂不良債權銷售合約，出售損失計 6,709,409 千元，分五年攤銷，即自民國九十三年十二月至九十八年十二月按月攤銷。

民國九十三年度及九十二年度，上列不良債權損失分別計攤銷 4,549,806 千元及 4,487,074 千元(帳列各項提存)，截至民國九十三年底及九十二年底未攤銷金額分別為 19,583,305 千元及 17,423,702 千元。

17. 所得稅

(1) 遞延所得稅資產產生原因

(1) Deferred tax assets and liabilities arose from:

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
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 default loss and accidental loss	\$ 22,077	19,087
提列買賣證券損失準備所產生之可減除暫時性差異 Deductible temporary difference due to provision for losses on sale of marketable securities	16,342	-
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 under SFAS 18	159,309	153,893
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 exceeding the tax limit	98,783	1,265,255
虧損扣抵所產生之所得稅影響數 Available loss carryforward benefits	7,578,655	3,750,240
累積換算調整數之可減除暫時性差異 Deductible temporary difference from cumulative translation adjustments	7,731	4,321
	<b>\$ 7,882,897</b>	<b>5,192,796</b>
(2) 遞延所得稅資產 (2) Deferred income tax assets	<b>\$ 7,882,897</b>	<b>5,192,796</b>
備抵評價 - 遞延所得稅資產 Valuation allowance for deferred income tax assets	(5,153,636)	(1,716,945)
遞延所得稅資產淨額 Net deferred income tax assets	<b>\$ 2,729,261</b>	<b>3,475,851</b>

\$589,146 had been transferred to the employees on record date of February 20, 2004, and the SFC approved the transfer on March 24, 2004. The repurchase conformed to Article 28-2 of the Securities Exchange Law.

- ③ Under the Securities Exchange Law, treasury stock cannot be pledged and is not granted the stockholder's right prior to transfer.

16. LOSS ON SALE OF NON-PERFORMING LOANS

Under Article 15, Paragraph 5 of Law Governing Merger of Financial Institutions and SFC Letter Ruling (3) 0913000051, the loss resulting from the 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 into an agreement with the Taiwan Asset Management Corp. to sell its non-performing loans. This resulted in a loss of \$3,644,863(reflected under deferred charges), which is amortized monthly from July 2002 to July 2007.

On December 14, 2002, the Bank entered into a non-performing loans sale agreement with Colony Capital Asia Pacific Pte Ltd. and Lehman Brothers Commercial Corporation Asia Limited. This resulted in a loss of \$18,687,231, which is amortized monthly over five years, from December 2002 to December 2007.

On December 21, 2004, the Bank entered into a non-performing loans sale agreement with FC Capital Management Co., Ltd., Taiwan Branch. This resulted in a loss of \$6,709,409, which is amortized monthly over five years, from December 2004 to December 2009.

For the years ended December 31, 2004 and 2003, the amortization of the loss from the sale of the above non-performing loans amounted to \$4,549,806 and \$4,487,074 (reflected under provisions for allowances and reserves), respectively. As of December 31, 2004 and 2003, the unamortized balance amounted to \$19,583,305 and \$17,423,702, respectively.

17. INCOME TAXES



(3) 本行民國九十三年度及九十二年之所得稅計算如下：

(3) The calculation of income tax for the years ended December 31, 2004 and 2003 is as follows:

	93年度 For The Year Ended December 31, 2004	92年度 For The Year Ended December 31, 2003
稅前淨(損)利依稅法規定稅率(25%)計算之所得稅 Income tax computed on financial (loss) income at statutory tax rate (25%)	\$ (1,739,571)	244,449
永久性差異 Permanent differences:		
停徵之證券交易所所得 -Suspended securities transaction tax	(458,095)	(75,835)
國際金融業務分行盈餘 -Net income from OBU operation	(61,112)	(105,972)
迴轉(提列)買入票券跌價損失 -Reversal (provision) of allowance for decline in market value of marketable securities	3,593	(65,889)
短期票券分離課稅利息收入稅率影響數 -Tax separately levied on interest revenue from short-term notes	(6,881)	(1,971)
依權益法認列之投資損(益) -Loss (gain) on investment recognized under the equity method	(3,736)	(5,707)
土地交易所得免稅 -Land transaction tax-exempt	(187,202)	-
其他 Others	(59,944)	2,213
暫時性差異 Temporary differences:		
提列意外損失準備 -Provisions for reserve on contingent loss	2,990	1,677
提列買賣證券損失準備 -Provision for losses on sale of marketable securities	16,342	-
攤提退休金費用 -Amortization of pension expense	5,416	6,802
備抵呆帳沖銷 -Allowance for credit loss exceeding the tax allowable limit	(1,166,472)	(18,630)
當期應納所得稅 Current income tax expense	(3,654,672)	(18,863)
減：暫時性差異 Less: Temporary differences	1,141,724	10,151
遞延所得稅資產增加 Increase in deferred income tax assets	(172,779)	(304,578)
備抵評價－遞延所得稅資產增加 Valuation allowance for deferred tax assets	3,436,691	912,069
未分配盈餘加徵10%稅額 10% surtax on unappropriated earnings	95,726	271,100
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 on prior years' income tax	(6,391)	40,228
所得稅費用 Income tax expense	\$ 840,299	868,107

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。另八十七年度至九十一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。另九十年債券前手息應補繳稅額九十二年亦已估計入帳。截至民國九十三年底止，本行已收到八十六年度至八十九年度之退稅款計56,450千元。

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 income tax returns through the years 1998 to 2002 have been examined by the Taipei Tax Bureau. However, additional bond-interest income taxes were assessed on the Bank's tax credits for taxes withheld from its bond interest income which were disallowed by the tax authority for the years from 1997 through 2000, totaling \$86,846. The Bank has filed for a formal tax appeal with the tax authorities. This tax appeal resulted in an agreement between the Association of Banks and National Tax Administration, allowing the Bank to claim for a tax credit equal to 65% of income tax withheld, which was accounted for accordingly. Additional tax amounts paid for bond-interest for the year 2001 have been calculated and recognized. As of December 31, 2004, the Bank received tax refunds totaling \$56,450 for the years 1997 to 2000.

(4) 兩稅合一相關資訊

(4) Imputation Credit Account and Tax Deductible Ratio

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
股東可扣抵稅額 Stockholders' imputation credit account	\$ 855,419	688,899
股東可扣抵比率 Stockholders' tax deductible ratio	33.33% (預計) estimated	33.33% (實際) actual
未分配盈餘相關資訊： Information regarding unappropriated earnings:		
	93.12.31 December 31, 2004	92.12.31 December 31, 2003
八十六年度以前 Before 1998	\$ -	-
八十七年度以後 After 1998	(7,798,585)	99,130
合 計 Total	\$ (7,798,585)	99,130

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。

民國九十三年度及九十二年度提撥退休準備金分別為 393,577 千元及 354,127 千元，孳息分別為 24,182 千元及 23,353 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%，九十三年四月份起調整為 12.8%，截至民國九十三年底及九十二年底累積金額分別為 2,275,272 千元及 1,857,513 千元。

本行於民國九十三年度及九十二年度計算退休金成本所用之精算假設如下：

18. PENSION PLAN

Prior to its privatization, the Bank was owned by the 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 its regular employees, in line with the Labor Standards Law. Employee pension or severance payment is computed based upon years of service and 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% of the original pension benefits payments.

For the years ended December 31, 2004 and 2003, pension contributions to the independent pension fund amounted to \$393,577 and \$354,127, respectively. Interest yield thereof amounted to \$ 24,182 and \$ 23,353, respectively. The Bank contributes 8% of gross salary to a pension fund and deposits it with the Central Trust of China under the name of the "Employee Pension Funds Supervisory Committee." In October 2001, the contribution rate was increased to 12%. In June 2002, the contribution rate was further increased to 11.3%. In March 2003, the contribution rate was increased to 11.5%. In April 2004, the contribution rate was increased to 12.8%. As of December 31 2004 and 2003, balance of the fund amounted to \$2,275,272 and \$1,857,513, respectively.

For the years ended December 31, 2004 and 2003, actuarial assumptions used for determining pension cost were as follows:

	93 年度 For The Year Ended December 31, 2004	92 年度 For The Year Ended December 31, 2003
退休金給付義務所用之折現率 Discount rate	3.00%	3.00%
未來薪資水準增加率 Future salary increase rate	1.50%	1.50%
退休基金資產預期報酬率 Projected rate of return on pension fund assets	3.00%	3.00%

本行九十三年底及九十二年底提撥狀況與帳載退休金負債調節如下：

As of December 31, 2004 and 2003, the reconciliation between funded status and accrued pension liabilities per books was as follows:

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
給付義務：Benefit obligation:		
既得給付義務 Vested benefit obligation	\$ (1,117,335)	(801,515)
非既得給付義務 Non-vested benefit obligation	(1,281,102)	(1,158,334)
累積給付義務 Accumulated benefit obligation	(2,398,437)	(1,959,849)
未來薪資增加影響數 Effect of future salary increase	(443,239)	(403,884)
預計給付義務 Projected benefit obligation	(2,841,676)	(2,363,733)
退休基金資產公平市價 Fair value of pension fund assets	2,275,272	1,857,513
提撥狀況 Funded status	(566,404)	(506,220)
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	295,347	204,238
(應計退休金負債) / 預付退休金 Accrued pension liabilities	\$ (271,057)	(301,982)

民國九十三年及九十二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：

For the years ended December 31, 2004 and 2003, components of net pension cost were the following:

	93年度 For The Year Ended December 31, 2004	92年度 For The Year Ended December 31, 2003
服務成本 Service cost	\$ 405,774	377,360
利息成本 Interest cost	70,343	63,288
退休基金資產實際報酬 Projected return on pension plan assets	\$ (24,182)	(14,234)
退休基金資產(損)益 Actual return on pension plan assets	(36,695)	(45,082)
退休基金資產預期報酬 Loss on pension plan assets	(60,877)	(59,316)
淨退休金成本 Net pension cost	415,240	381,332

截至民國九十三年底及九十二年底，本行職工退休辦法之既得給付分別為 1,170,232 千元及 1,029,378 千元。

As of December 31, 2004 and 2003, the actual vested benefits under the employee pension plan amounted to \$1,170,232 and \$1,029,378, 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。本行民國九十三年底及九十二年底計算每股盈餘之普通股加權平均流通在外股數分別為 3,516,980 千股及 3,080,907 千股。

#### 19. EARNINGS PER SHARE

EPS is calculated by dividing the net income by the weighted-average shares outstanding during the period. As of December 31, 2004 and 2003, the number of weighted-average shares outstanding was 3,516,980,000 shares and 3,080,907,000 shares, respectively.

#### 20. 金融商品相關資訊

#### 20. FINANCIAL INSTRUMENTS

##### (1) 衍生性金融商品

##### (1) Financial Derivatives

###### ① 合約金額或名目本金及信用風險

###### ① Contract Amount or Notional Principal and Credit Risk

金融商品 Financial instruments	93.12.31 December 31, 2004		93.12.31 December 31, 2004	
	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	\$ 63,895	433	533,851	3,869
選擇權 Options	-	-	33,998	341
非交易目的 Non-trading:				
遠期外匯 Foreign exchange forward contracts	12,187,971	-	5,507,281	-
無本金交割遠期外匯 Non-delivery forward contracts	158,840	-	204,135	662
資產交換 Asset-backed swaps	2,023,622	14,098	4,359,139	14,261
換匯 Currency swaps	15,780,849	78,814	12,254,755	201,508
選擇權 Options	1,990,982	-	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。

②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。

③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	93.12.31 December 31, 2004	92.12.31 December 31, 2003
	金 額 (千元) Amount	金 額 (千元) Amount
一年內 Within one year	JPY 20,342	HKD 600

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。

④ 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，民國九十三年度及九十二年分別產生兌換利益32,335千元及兌換損失11,239千元。

⑤ 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。

Credit risk applies to contracts with positive fair value on the balance sheet date, which represent the Bank's possible loss in the event of non-performance by counterparties to contracts of financial instruments. However, if the party to a transaction is a client of the Bank, the procedures for credit evaluation and authorization are performed and transactions are confined within lines of credit granted. If deemed necessary, the Bank requests for sufficient collaterals from counterparties. If a party to the 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.

② Market Risk

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

③ Liquidity Risk, Cash Flow Risk, Amount, Period and Uncertainty In Future Cash Demand

The Bank applies the square-off principle on financial derivatives transactions. Accordingly, cash collection from and payment to counterparties to transactions offset those of the Bank. Impact on cash flow is relatively minor.

The estimated future cash demand from financial derivative transactions is as follows:

Because the above future demand for cash is estimated, the actual cash demand in the future would be highly affected by fluctuations in interest and exchange rates.

④ Net Current Gain or Loss on Transactions

Net gain or loss on financial derivatives is reported as exchange gain or loss in the statements of income. For the years ended December 31, 2004 and 2003, foreign exchange gain and loss amounted to \$32,335 and \$11,239, respectively.

⑤ Non-Trading Financial Derivatives

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

Interest receivables or payables accrued on non-trading financial derivatives held or issued by the Bank on accrual basis are reported as interest revenue or expense.

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 for non-trading derivatives are used for reference purpose only and are not recorded.

## (2) 金融商品之公平價值

## (2) Fair Value of Financial Instruments

93.12.31  
December 31, 2004

	帳面價值 Book value	公平價值 Fair value
<b>金融資產 Financial Assets</b>		
交易目的之金融資產 Trading financial assets:		
遠期外匯 Foreign exchange forward contracts	\$ 43,200	43,064
非交易目的之金融資產 Non-trading financial assets:		
遠期外匯 Foreign exchange forward contracts	10,144,779	10,174,703
資產交換 Asset-backed swaps	-	1,932,728
換匯 Currency swaps	4,002,768	4,007,076
買入選擇權 Options purchased	-	995,491
公平價值與帳面價值相等之金融資產 Book value equal to fair value	950,531,410	950,531,410
買入票券及營業證券 Bills purchased and marketable securities	35,712,314	36,170,805
長期股權投資 Long-term equity investments	4,153,831	5,487,094
金融資產合計數 Total financial assets	\$ 1,004,588,302	1,009,342,371
<b>金融負債 Financial Liabilities</b>		
交易目的之金融負債 Trading financial liabilities:		
遠期外匯 Foreign exchange forward contracts	\$ 21,609	21,322
非交易目的之金融負債 Non-trading financial liabilities:		
換匯 Currency swaps	5,082,880	4,930,536
遠期外匯 Foreign exchange forward contracts	8,290,813	8,317,309
無本金交割遠期外匯 Non-delivery forward contracts	158,840	158,635
賣出選擇權 Options sold	-	995,491
公平價值與帳面價值相等之金融負債 Book value equal to fair value	993,668,172	993,668,172
金融負債合計 Total financial liabilities	\$ 1,007,222,314	1,008,091,465

92.12.31  
December 31, 2003

	帳面價值 Book value	公平價值 Fair value
<b>金融資產 Financial Assets</b>		
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 purchased	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
長期股權投資 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
<b>金融負債 Financial Liabilities</b>		
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 Book value equal to fair value	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

本行估計金融商品公平價值所使用之方法及假設如下：

- ① 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。
- ② 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。
- ③ 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。
- ④ 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。
- ⑤ 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：

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
保證及信用狀承諾 Guarantees and letters of credit	\$ 31,349,169	26,591,359
信用卡授信承諾 Commitments on credit cards	15,278,423	12,980,406
	\$ 46,627,592	39,571,765

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。

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

- ① The fair value of short-term financial instruments is determined by their face value on the balance sheet. Because these instruments will mature on short notice, the face value is used as a reasonable basis for establishing the fair value. The method is applicable to cash and cash equivalents, receivable and accounts payable, and call loans and deposits from banks.
- ② 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.
- ③ Market quotes of long-term equity investments are used as their fair values if available; if such securities are not traded publicly, financial or other information will be used to establish their fair values.
- ④ Fair value of long-term liabilities is estimated by the 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.
- ⑤ 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-Sheet Credit Risks

Because the Bank provides guarantee endorsements and commercial letters of credit as guarantee, it has guarantee and credit commitments mostly 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 risks are as follows:

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
保證及信用狀承諾 Guarantees and letters of credit	\$ 31,349,169	26,591,359
信用卡授信承諾 Commitments on credit cards	15,278,423	12,980,406
	\$ 46,627,592	39,571,765

Because these 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 equal 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) 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：

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
放款－依地方區域分 Loans - by region:		
國內 Domestic	\$ 680,172,103	617,607,069
東南亞 Southeast Asia	915,082	1,107,077
總計 Total	\$ 681,087,185	618,714,146
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	\$ 44,609,557	41,628,268
綜合零售業 Retail	29,961,023	34,773,954
總計 Total	\$ 74,570,580	76,402,222

註：超過放款餘額5%為選擇標準。

Note: The criteria is 5% of outstanding loans.

(4) Information on Concentration of Credit Risk

The Bank is exposed to concentration risk if counter-parties to financial instrument transactions engage in similar activities, active in the same geographic region, or share similar economic features that would cause their abilities to fulfill contractual obligations to be similarly affected by changes in economic or other conditions.

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 are as follows:

(五) 關係人交易 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

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 Institutional director and supervisor of the Bank
財政部 Ministry of Finance, R.O.C	本行法人董監事 Institutional director and supervisor of the Bank
第一銀行 The First Commercial Bank	本行法人董監事 Institutional director of the Bank
華南銀行 Hua Nan Commercial Bank	本行法人董監事 Institutional director of the Bank
彰化銀行 Chang Hwa Bank	本行法人董監事 Institutional director and supervisor of the Bank
土地銀行 Land Bank of Taiwan	本行法人董監事 Institutional director 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
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 shareholders, directors, supervisors, president, executive vice president, managers and their second tier of kinship.

(V) RELATED PARTY TRANSACTIONS

1. Names of Related Parties and Relationship with the Bank

2. 與關係人之間之重大交易事項

(1) 存放銀行同業

	93.12.31 December 31, 2004		92.12.31 December 31, 2003	
	金額 Amount	佔存放銀行同業% %	金額 Amount	佔存放銀行同業% %
臺灣銀行 Bank of Taiwan	\$ 116,530	0.26	120,751	0.19
土地銀行 Land Bank of Taiwan	2,597	0.01	11,529	0.02
第一銀行 The First Commercial Bank	3,028	0.01	3,905	0.01
華南銀行 Hua Nan Commercial Bank	116	-	6,777	0.01
彰化銀行 Chang Hwa Bank	4,953	0.01	6,338	0.01
合計 Total	\$ 127,224	0.29	149,300	0.24



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 regular clients.

(2) 銀行同業存款

(2) Deposits from Other Banks

	93.12.31 December 31, 2004		92.12.31 December 31, 2003	
	金額 Amount	佔存放銀行同業 % %	金額 Amount	佔存放銀行同業 % %
土地銀行 Land Bank of Taiwan	\$ 529	-	1,078	-
第一銀行 The First Commercial Bank	9,341	0.02	230	-
華南銀行 Hua Nan Commercial Bank	1,631	-	530	-
彰化銀行 Chang Hwa Bank	15,316	0.03	3,818	0.01
合計 Total	\$ 26,817	0.05	5,656	0.01

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 regular 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
93年度 Year Ended December 31, 2004				
臺灣銀行 Bank of Taiwan	\$ 1,512,284	1,226,372	16,619	1.17%~2.45%
土地銀行 Land Bank of Taiwan	476,520	285,912	422	1.01%~2.29%
彰化銀行 Chang Hwa Bank	5,335,640	2,798,222	30,927	0.97%~2.52%
第一銀行 The First Commercial Bank	5,453,542	2,759,180	19,726	0.98%~2.49%
華南銀行 Hua Nan Commercial Bank	6,600,442	1,683,704	17,714	1.04%~2.52%
合計 Total	\$ 19,378,428	8,753,390	85,408	
92年度 Year Ended December 31, 2003				
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 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	

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 regular 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	利息支出 Interest Expense	年利率 Annual Interest Rate
93年度 Year Ended December 31, 2004				
臺灣銀行 Bank of Taiwan	\$ 6,477,904	476,520	6,569	0.99%~2.44%
土地銀行 Land Bank of Taiwan	933,979	-	3,504	1.02%~2.27%
彰化銀行 Chang Hwa Bank	5,391,726	1,759,214	21,268	1.09%~2.57%
第一銀行 The First Commercial Bank	9,096,971	3,971,000	33,801	0.95%~2.465%
華南銀行 Hua Nan Commercial Bank	5,713,209	2,109,617	20,824	0.97%~2.55%
合計 Total	\$ 27,613,789	8,316,351	85,966	
92年度 Year Ended December 31, 2003				
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%
華南銀行 Hua Nan Commercial Bank	9,143,222	7,543,136	66,811	0.93%~1.39%
彰化銀行 Chang Hwa Bank	3,284,807	1,869,890	28,647	0.70%~1.3475%
第一銀行 The First 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	

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 regular clients.



## (5) 存款

## (5) Deposits

	93.12.31 December 31, 2004		92.12.31 December 31, 2003	
	期末餘額 Amount	佔該科目餘額 %	期末餘額 Amount	佔該科目餘額 %
聯合建築經理 (股) 公司 Union Real-Estate Management Corp.	\$ 1,846	-	1,308	-
倍立證券投資信託(股)公司 Barits Securities Investment & Trust Co., Ltd.	144,987	0.02	95,278	0.01
臺企保險代理人 (股) 公司 Taiwan Business Bank Insurance Agency Co., Ltd.	5,679	-	21,678	-
其他關係人 Others	1,873,164	0.21	2,647,647	0.31
合計 Total	\$ 2,025,676	0.23	2,765,911	0.32

與關係人交易之銀行存款利率，與非關係人並無差異。

Interest rates are the same as those with regular 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
93年度 For The Year Ended December 31, 2004					
財 政 部 Ministry of Finance, R.O.C.	\$ 394,891	355,179	12,471	3.075%	係公共設施保留地貸款
其他關係人 Loan for land reserved for public	1,259,785	509,826	45,614	1.70%~7.743%	
合計 Others	\$ 1,654,676	865,005	58,085		
92年度 For The Year Ended December 31, 2003					
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
其他關係人 Loan for land reserved for public	16,364,217	10,786,381	370,071	2.175%~11.545%	
合計 Others	\$ 16,854,886	11,193,508	386,867		

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 regular clients.

## (7) 手續費收入

本行於九十三年度及九十二年度收取臺企保險代理人(股)公司推廣共同行銷業務之手續費收入分別為76,056千元及9,799千元。

(7) The Bank received transaction fee of \$76,056 and \$9,799 for the years ended December 31, 2004 and 2003, respectively, for providing personnel and communication resources to the Taiwan Business Banks Insurance Agency Co., Ltd.

## 3. 利害關係人為借款人、保證人、擔保品提供人之交易資訊

3. Transactions in which related parties act as borrower, guarantor, and collateral provider

類別 Category	戶 數 Number of clients	期末總金額 Ending balance	評估有無可能遭受損失 Possible losses
93.12.31 December 31, 2004			
消費者貸款 Consumer loans	1,321	\$ 580,850	無 None
行員購屋貸款 Employee mortgage loans	1,553	4,371,521	無 None
其他利害關係人為借款人之授信交易 Credit transactions in which related parties act as borrower	5	7,374,572	無 None
利害關係人為保證人之授信交易 Credit transactions in which related parties act as guarantor	-	-	-
利害關係人為擔保品提供人之授信交易 Credit transactions in which related parties provide collateral	-	-	-
92.12.31 December 31, 2003			
消費者貸款 Consumer loans	1,528	\$ 653,879	無 None
行員購屋貸款 Employee mortgage loans	1,709	4,890,454	無 None
其他利害關係人為借款人之授信交易 Credit transactions in which related parties act as borrower	5	5,242,048	無 None
利害關係人為保證人之授信交易 Credit transactions in which related parties act as guarantor	-	-	-
利害關係人為擔保品提供人之授信交易 Credit transactions in which related parties provide collateral	-	-	-

## (六) 質押之資產

詳附註(四)2.、(四)3.及(四)8.。

(VI) PLEDGED ASSETS: please refer to notes (IV)2. (IV)3. and (IV)8. for more details.

(七) 重大承諾事項及或有事項

1. 截至民國九十三年底及九十二年底，本行計有下列重大之承諾事項及或有負債：

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
應付保管有價證券 Marketable securities held for custody	\$ 64,253,062	67,113,441
受託代收款項 Bills collected for others	121,813,017	111,417,309
受託代放款項 Bills lent for others	11,532,094	9,802,057
保證及信用狀款項 Guarantees and letters of credit	31,349,169	26,591,359
存入保證品 Collaterals received	15,113	48,653
出售附買回條件之票券 Bonds sold under repurchase agreements	-	407,976
信託負債 Trust liabilities	30,578,146	25,827,560
受託代售旅行支票 Travelers' check in custody for sale	481,462	597,017
應付保證票據 Promissory notes issued	883,300	890,600
應付保管品 Items held for custody	15,429,171	14,492,117
受託承銷印花稅票 Securities underwritten and stamp tax receipt	980	1,003
換出利率交換 Interest rate swaps	7,837,166	-
受託經理政府登錄公債 Registered government bonds for sale	8,597,700	12,515,800
受託經理集保短期票券 Registered short-term bills for sale	6,460,028	-

(VII) SIGNIFICANT COMMITMENTS AND CONTINGENCIES

1. As of December 31, 2004 and 2003, significant commitments and contingencies were as follows:

2. 本行於民國九十三年底及九十二年底以營業租賃方式承租之存出保證金分別為 764,056 千元及 841,544 千元，其未來支付租金支出總額明細分別如下：

2. As of December 31, 2004 and 2003, refundable deposits for operating leases amounted to \$764,056 and \$841,544, respectively. Estimated future rental commitments are as follows:

期 間 Period	金 額 Amount
94.01.01~94.12.31 01.01.2005~12.31.2005	\$ 323,507
95.01.01~95.12.31 01.01.2006~12.31.2006	229,072
96.01.01~96.12.31 01.01.2007~12.31.2007	175,584
97.01.01~97.12.31 01.01.2008~12.31.2008	131,744
98.01.01~98.12.31 01.01.2009~12.31.2009	53,743
合 計 Total	\$ 913,650

九十八年十二月三十一日(含)以後年度應支付之租金總額約 300 千元，按九十三年十二月三十一日郵局一年定期存款利率 1.55% 折算之現值約為 278 千元。

Total rental commitments after December 31, 2009 (included) aggregated to \$300. As of December 31, 2004, its present value discounted by one-year postal time-deposit rate of 1.55%, amounted to \$278.

3. 本行民國九十三年底及九十二年底有關出租資產均屬營業租賃。

3. Estimated rental revenues from rental assets for the next 5 years are as follows:

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
94.01.01~94.12.31 01.01.2005~12.31.2005	\$ 10,601
95.01.01~95.12.31 01.01.2006~12.31.2006	8,333
96.01.01~96.12.31 01.01.2007~12.31.2007	5,916
97.01.01~97.12.31 01.01.2008~12.31.2008	2,777
98.01.01~98.12.31 01.01.2009~12.31.2009	625
合 計 Total	\$ 28,252

4. 截至民國九十三年底及九十二年底，本行尚未結清之重要工程及採購合約總價款分別計 371,726 千元及 438,545 千元，尚未支付價款分別計 286,453 千元及 265,079 千元。

4. As of December 31, 2004 and 2003, major constructions in progress and purchases amounted to \$371,726 and \$438,545, respectively, of which \$286,453 and \$265,079, 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。截至民國九十三年底及九十二年底止，信託財產投資明細如下：

5. The Bank's trust department plans, manages, and operates trust services in accordance with the Banking Law and Trust Law. Special purpose funds are used to invest in marketable securities and the Bank also manages trust funds. As of December 31, 2004 and 2003, balance sheet and property accounts of the trust accounts were as follows:

93.12.31 December 31, 2004					
信託帳資產負債表 Trust Balance Sheet			信託帳財產目錄 Trust Property Accounts		
信託資產 Trust assets		信託負債 Trust liabilities		投資項目 Investments in:	
銀行存款 Cash in bank	\$ 807	信託資本 Trust capital	30,578,146	短期投資 Short-term investments	
短期投資 Short-term investments	30,039,013			基金 Funds	\$ 30,039,013
不動產 Real estate	538,326			不動產 Real estate	
				土地 Land	538,326
信託資產總額 Total trust assets	\$ 30,578,146	信託負債總額 Total trust liabilities	30,578,146	合計 Total	\$ 30,577,339

92.12.31 December 31, 2003					
信託帳資產負債表 Trust Balance Sheet			信託帳財產目錄 Trust Property Accounts		
信託資產 Trust assets		信託負債 Trust liabilities		投資項目 Investments in:	
短期投資 Short-term investments	\$ 25,275,378	信託資本 Trust capital	25,827,560	短期投資 Short-term investments	
不動產 Real estate	552,182			基金 Funds	\$ 25,275,378
				不動產 Real estate	
				土地 Land	552,182
信託資產總額 Total trust assets	\$ 25,827,560	信託負債總額 Total trust liabilities	25,827,560	合計 Total	\$ 25,827,560

(八) 重大之災害損失：無。

(VIII) SIGNIFICANT CATASTROPHIC LOSSES: None.

(九) 重大之期後事項：無。

(IX) SIGNIFICANT SUBSEQUENT EVENTS: None.

(十) 其他

(X) OTHERS

1. 銀行財務報表之揭露

1. Disclosures required for bank financial statements

(1) 放款及墊款

(1) loans and advances:

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
國內放款及墊款 Domestic loans and advances:		
民營企業 Private businesses	\$ 329,100,364	301,012,465
公營企業 State enterprises	45,775,793	43,162,942
政府機關 Governmental institutions	113,435,287	100,247,998
非營利團體 Non-profit organizations	1,341,386	912,446
私人 Individuals	191,028,691	171,282,845
金融機構 Financial Institutions	33,500	1,655,476
其他 Others	699,773	609,463
小計 Sub-total	681,414,794	618,883,635
國外放款及墊款 Foreign loans and advances:		
金融機構 Financial institutions	-	-
非金融機構 Non-financial institutions	18,778,035	17,765,154
小計 Sub-total	18,778,035	17,765,154
合計 Total	\$ 700,192,829	636,648,789

停止計提應收利息之放款及墊款民國九十三年底及九十二年底金額分別為 35,585,048 千元及 66,723,640 千元，未計提之應收利息分別為 1,953,619 千元及 3,663,128 千元。

As of December 31, 2004 and 2003, non-performing loans (interest accrual suspended) amounted to \$35,585,048 and \$66,723,640, respectively. Interest accrued on such loans amounted to \$1,953,619 and \$3,663,128, respectively.

(2) 備抵呆帳及損失

(2) Allowance for Credit Losses:

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
期 初 餘 額 Beginning Balance	\$ 12,262,814	12,321,201
本 期 提 列 Bad debts expense	11,960,293	3,551,822
冲銷放款及墊款金額 Charge-Offs and Advances	(16,904,449)	(3,890,786)
匯 差 Exchange differences	(10,057)	(2,539)
收回已冲銷之放款及墊款金額 Recovery of Charge-Offs and Advances	636,302	283,116
期 末 餘 額 Ending Balance	\$ 7,944,903	12,262,814

(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) Interest-yielding assets, interest-bearing liabilities, and current average interest rates were as follows:

	93.12.31 December 31, 2004		92.12.31 December 31, 2003	
	平均值 Average Amount	平均利率 Average Interest	平均值 Average Amount	平均利率 Average Interest
<b>資 產 Assets</b>				
現金－買入定期存單 Cash-Negotiable Certificates of Time Deposits	90,977,662	1.24%	55,824,333	0.19%
存拆放銀行同業 Due from and Call Loans to Banks	54,762,640	1.38%	57,726,141	1.40%
存放央行 Deposits with the Central Bank	34,991,296	1.13%	33,765,638	1.37%
買入票券(含債券) Marketable Securities (including Bonds)	34,450,163	2.56%	41,042,388	2.47%
放款及墊款 Loans	641,439,027	3.14%	611,997,022	3.84%
<b>負 債 Liabilities</b>				
央行存款 Deposits from the Central Bank	398,412	-%	301,717	-%
銀行同業存款 Deposits from Other Banks	45,820,155	1.43%	43,175,504	1.19%
活期性存款(含外匯) Demand Deposits(including foreign currency)	318,267,335	0.48%	267,540,193	0.58%
公庫存款 Government Deposits	5,353,617	0.73%	5,101,613	0.81%
定期存款(含外匯) Time Deposits(including foreign currency)-Corporate	139,407,738	0.99%	162,711,570	1.27%
郵匯局轉存款 Postal Office Deposits	111,218,016	1.33%	109,200,446	1.47%
定期儲蓄存款 Time Savings Deposits- Individuals	261,468,681	1.18%	251,971,280	1.51%
金融債券 Financial Debentures	20,033,258	3.30%	17,422,927	3.35%
撥入放款基金 Funds Appropriated for Loans	6,390,525	0.92%	8,475,769	1.41%

(4) 本公司關於資產及負債之到期分析如下：

(4) Maturity analysis of the Bank's assets and liabilities:

	93.12.31 December 31, 2004							
	六個月內 Within 6 months		超過六個月至一年內 6 months to 1 year		超過一年以上 Over 1 year		合 計 Total	
	金 額 Amount	可能償還金額 Estimated Receipt/ Payment	金 額 Amount	可能償還金額 Estimated Receipt/ Payment	金 額 Amount	可能償還金額 Estimated Receipt/ Payment	金 額 Amount	可能償還金額 Estimated Receipt/ Payment
<b>資產 Assets</b>								
現金 Cash	\$ 13,316,523	13,316,523	-	-	-	-	13,316,523	13,316,523
現金－買入定期存單 Cash-Negotiable Certificates of Time Deposits	104,166,943	104,166,943	500,000	500,000	1,000,000	1,000,000	105,666,943	105,666,943
存拆放銀行同業 Due from and call loans to banks	44,060,199	44,060,199	-	-	-	-	44,060,199	44,060,199
存放央行 Deposits with the Central Bank	8,269,971	8,269,971	-	-	20,365,848	20,365,848	28,635,819	28,635,819
買入票券(含債券) Marketable Securities	21,393,501	21,393,501	5,302,470	5,302,470	9,033,708	9,016,872	35,729,679	35,712,843
買匯貼現及放款 Exchange bills negotiated, Notes discounted, and loans	147,111,376	147,111,376	71,228,230	71,228,230	481,853,223	479,965,141	700,192,829	698,304,747
Total	\$ 338,318,513	338,318,513	77,030,700	77,030,700	512,252,779	510,347,861	927,601,992	925,697,074

	93.12.31 December 31, 2004							
	六月個月內 Within 6 months		超過六個月至一年內 6 months to 1 year		超過一年以上 Over 1 year		合計 Total	
	金額 Amount	可能償還金額 Estimated Receipt/ Payment	金額 Amount	可能償還金額 Estimated Receipt/ Payment	金額 Amount	可能償還金額 Estimated Receipt/ Payment	金額 Amount	可能償還金額 Estimated Receipt/ Payment
<b>負債 Liabilities</b>								
央行存款 Deposits from the Central Bank	\$ 371,626	371,626	-	-	-	-	371,626	371,626
銀行同業存款 Due from Other Banks	47,232,774	47,232,774	-	-	-	-	47,232,774	47,232,774
活期性存款(含外匯) Demand Deposits	356,867,109	356,867,109	-	-	-	-	356,867,109	356,867,109
公庫存款 Government Deposits	5,368,313	5,368,313	1,035,924	1,035,924	-	-	6,404,237	6,404,237
定期存款 (含外匯) Time Deposits-Corporate	42,026,733	42,026,733	18,718,121	18,718,121	72,816,853	72,816,853	133,561,707	133,561,707
郵匯局轉存款 Postal Office Deposits	14,835,478	14,835,478	13,565,642	13,565,642	73,916,280	73,916,280	102,317,400	102,317,400
定期儲蓄存款 Time Savings Deposits-Individuals	43,393,344	43,393,344	46,149,694	46,149,694	173,797,460	173,797,460	263,340,498	263,340,498
金融債券 Financial Debentures	-	-	-	-	29,645,000	29,645,000	29,645,000	29,645,000
撥入放款基金 Funds Appropriated for Loans	3,982,454	3,982,454	20,500	20,500	3,158,715	3,158,715	7,161,669	7,161,669
<b>Total</b>	<b>\$ 514,077,831</b>	<b>514,077,831</b>	<b>79,489,881</b>	<b>79,489,881</b>	<b>353,334,308</b>	<b>353,334,308</b>	<b>946,902,020</b>	<b>946,902,020</b>

	92.12.31 December 31, 2003							
	六月個月內 Within 6 months		超過六個月至一年內 6 months to 1 year		超過一年以上 Over 1 year		合計 Total	
	金額 Amount	可能償還金額 Estimated Receipt/ Payment	金額 Amount	可能償還金額 Estimated Receipt/ Payment	金額 Amount	可能償還金額 Estimated Receipt/ Payment	金額 Amount	可能償還金額 Estimated Receipt/ Payment
<b>資產 Assets</b>								
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
<b>Total</b>	<b>\$294,477,250</b>	<b>294,477,250</b>	<b>82,883,154</b>	<b>82,883,154</b>	<b>468,515,743</b>	<b>466,801,079</b>	<b>845,876,147</b>	<b>844,161,483</b>

<b>負債 Liabilities</b>								
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-Corporate	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 Office Deposits	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 Savings Deposits-Individuals	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
<b>Total</b>	<b>\$ 462,635,794</b>	<b>462,635,794</b>	<b>89,870,764</b>	<b>89,870,764</b>	<b>334,756,745</b>	<b>334,756,745</b>	<b>887,263,303</b>	<b>887,263,303</b>

2. 本期發生之用人、折舊、折耗及攤銷費用依其功能別彙

2. Personnel, Depreciation, and Amortization Expense

總如下：

性質別 Nature	功能別 Categorized as:	93年度 For The Year Ended December 31, 2004			92年度 For The Year Ended December 31, 2003		
		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		137,552	4,994,287	5,131,839	109,342	4,613,085	4,722,427
勞健保費用 Health and labor insurance expense		10,100	274,724	284,824	7,115	266,982	274,097
退休金費用 Pension expense		12,036	404,253	416,289	9,528	377,586	387,114
其他用人費用 Other expense		730	209,222	209,952	510	51,408	51,918
折舊費用 Depreciation expense		17,890	454,455	472,345	17,095	466,628	483,723
折耗費用 Depletion expense		-	-	-	-	-	-
攤銷費用 Amortization expense		5,128	17,458	22,586	569	11,925	12,494

3. 各類風險之管理政策與實務及主要風險之曝險情形：

3. Policy and practice of risk management and main risks exposed:

(1) 放款資產品質、授信風險集中情形、放款及墊款之

(1) Information on loan quality, credit risk centralization, loan losses and the policy for loan losses allowance:

損失以及放款損失準備提列政策

① Loan quality

① 放款資產品質

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
逾期放款 NPLs	\$ 34,809,754	66,420,158
催收款 Non-accrual loans	35,585,048	66,723,640
逾放比率 NPLs / Gross loans	4.73%	9.44%
應予觀察放款 Surveillance loans	5,356,050	8,519,313
應予觀察放款占總放款比率 Surveillance loans / Gross loans	0.73%	1.21%
帳列放款及催收款損失準備 Allowance for loan losses	7,336,165	11,704,102
呆帳轉銷金額 (不含承受擔保品轉銷) Loans write - offs	16,874,290	3,847,360

② 授信風險集中情形

② Credit risk centralization

	93.12.31 December 31, 2004	92.12.31 December 31, 2004
對利害關係人授信金額 Loans to related parties	12,326,943	6,131,941
利害關係人授信比率 Loans to related parties / Total loans	1.64%	0.97%
股票質押授信比率 Loans with stock pledged / Total loans	0.04%	0.07%
	行業 Industry	比率 Percentage
特定行業授信集中度(該等行業授信金額占總授信金額比率之前三名者)	製造業 Manufacturing	29.76%
Loan concentration by industry	批發及零售餐飲業 Wholesale, retail and catering	7.55%
	水電燃氣業 Public utility	4.47%

(2) 資產、負債及資產負債表外項目之風險顯著集中資

(2) Concentrations of risk of financial instruments: Note (IV)20.(3) and (4)

訊：詳附註(四)20.(3)及(4)。

(3) 各類孳息資產與付息負債之平均值及當期平均利

(3) Interest-yielding assets, interest-bearing liabilities, and current average interest rates: Note (X)1.(3)

率：詳附註(十)1.(3)。

(4) 利率敏感性資訊

(4) Risk sensitivity

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
利率敏感性資產與負債比率 Ratio of interest - sensitive assets to liabilities	89.06%	87.25%
利率敏感性缺口與淨值比率 Ratio of interest - sensitive gap to stockholders' equity	(228.13)%	(235.96)%



## (5) 主要外幣淨部位

## (5) Significant net positions of foreign currencies

	93.12.31 December 31, 2004		92.12.31 December 31, 2003	
	原幣(千元) Foreign Currency Amount	折合新台幣 NT\$ Amount	原幣(千元) Foreign Currency Amount	折合新台幣 NT\$ Amount
	主要外幣淨部位(市場風險) Significant net positions of foreign currency (Market risk)	USD 45,173	1,435,071	USD 31,736
	EUR 4,381	189,320	GBP 180	10,935
	HKD 9,513	38,858	CAD 244	6,420
	JPY 87,566	27,066	CHF 219	6,004
	AUD 631	15,617	NED 220	4,915

註1：主要外幣係折算為同一幣別後，部位金額較高之前五者。

Note 1: Main foreign currencies are the top five foreign currencies on hand ranked in NTD value.

註2：主要外幣淨部位係各幣別淨部位之絕對值。

Note 2: Net foreign currency is the absolute value of the net value of each foreign currency on hand.

## (6) 獲利能力、資產及負債之到期分析

## (6) Profitability and the maturity analysis of assets and liabilities

## ① 獲利能力

## ① Profitability

	93.12.31 For The Year Ended December 31, 2004	92.12.31 For The Year Ended December 31, 2003
資產報酬率 The ratio of return on assets	(0.69)%	0.10%
淨值報酬率 The ratio of return on shareholders' equity	(18.20)%	2.50%
純益率 Net income ratio	(24.25)%	3.24%

## ② 資產負債之到期分析

## ② The maturity analysis of assets and liabilities

單位：新台幣百萬元  
(In million)

	民國九十三年十二月三十一日 December 31, 2004					
	距到期日剩餘期間金額 Amount during the maturity period from the balance sheet date to due date					
	合計 Total	0至30天 Within 30 days	31至90天 31~90 days	91至180天 91~180 days	180至一年 181 days~1 year	一年以上 Over 1 year
資產 Asset	\$ 954,369	200,877	61,138	122,713	86,770	482,871
負債 Liabilities	963,685	141,040	110,582	96,065	181,461	434,537
缺口 Gap	(9,316)	59,837	(49,444)	26,648	(94,691)	48,334
累積缺口 Accumulated gap	(9,316)	59,837	10,393	37,041	(57,650)	(9,316)

	民國九十二年十二月三十一日 December 31, 2003					
	距到期日剩餘期間金額 Amount during the maturity period from the balance sheet date to due date					
	合計 Total	0至30天 Within 30 days	31至90天 31~90 days	91至180天 91~180 days	180至一年 181 days~1 year	一年以上 Over 1 year
資產 Asset	\$ 883,338	118,961	55,799	122,773	102,893	482,912
負債 Liabilities	894,120	99,215	109,607	110,385	216,925	357,988
缺口 Gap	(10,782)	19,746	(53,808)	12,388	(114,032)	124,924
累積缺口 Accumulated gap	(10,782)	19,746	(34,062)	(21,674)	(135,706)	(10,782)

註：本表僅會總行及國內分支機構新台幣部分(不含外幣)之金額。

Note: Listed amounts are in New Taiwan dollars (excluding foreign - currency amounts) of the head office and domestic branches.



(7) 特殊記載事項

(7) Special memorandum items

Offense	案由及金額 Case description and amount
最近一年度負責人或職員因業務上違反法令經檢察官起訴者 Management or any employee being involved in lawsuit for disobeying any business rules in one year	本行行員○○君、○○君與離職行員○○君、○○君任職○○分行期間先後受派駐○○證券(股)公司辦理證券款項劃撥交割事宜，依約○○分行應按月給付場地使用費予○○公司，前開行員疑於八十八年三月至九十年五月期間自行變造報表以短付「場地使用費」予○○公司，圖利○○分行。案經臺灣桃園地方法院檢察署九十二年度偵字第二三九四、二三九六號偵查終結，於九十三年一月六日依刑法第二一六條、第二一〇條行使變造私文書罪嫌將渠等提起公訴。 Certain current and former branch's employees were sent to a certain securities firm to undergo the settlement of fund on securities business, under a contractual agreement. Based on this agreement, the branch is obliged to pay a monthly fee for the use of securities firm's facilities. During the period between March, 1999 and May 2001, the employees mentioned above were suspected of modifying monthly report to underpay the office usage fee in order to benefit the branch. This case is being reviewed and will be prosecuted by Taoyuan, Taiwan county court for documentation forgery.
最近一年度違反法令經財政部處以罰鍰者 The Bank is being fined by MOF for disobeying the laws and regulations in one year	無 None
最近一年度缺失經財政部嚴予糾正者 The Bank is being punished by MOF for any fault in one year	無 None
最近一年度因人員舞弊、重大偶發案件或未切實依「金融機構安全維護注意事項」之規定致發生安全事故，其年度個別或合計實際損失逾五千萬元者 Security Accidents Resulting from Malpractice, Major Unexpected Happenings, or Failure to Operate Strictly in Accordance with the "Guidelines for the Maintenance of Security in Financial Institutions," Resulting in Individual or Accumulated Losses Within any One Year in Excess of NT\$50 Million: None	無 None
其 他 Others	無 None

4. 資本適定性

4. Capital Adequacy

	93.12.31 December 31, 2004	92.12.31 December 31, 2003
自有資本比率(註) Capital adequacy ratio	11.43%	10.10%
負債占淨值比率 Total liabilities / shareholders' equity	2,659.48%	2,387.89%

註：自有資本比率係最近一期(即民國九十三年底及九十二年底)之數據。

Note: Capital adequacy ratios were based on the figures provided as of December 31 2004 and 2003.

5. 科目重分類

本公司民國九十二年度財務報表部份科目予以重分類，以配合民國九十三年度財務報表之表達方式。

5. Reclassifications

Certain accounts in the 2003 financial statements have been reclassified to conform to presentation adapted in 2004 for comparison purpose.

(十一) 附註揭露事項

(XI) DISCLOSURES REQUIRED:

1. 重大交易事項相關資訊

1. Information on significant transactions

- (1) 累積買進或賣出同一轉投資事業股票之金額達新台幣三億元或實收資本額百分之十以上：無。
- (2) 取得不動產之金額達新台幣三億元或實收資本額百分之十以上者：無。
- (3) 處分不動產之金額達新台幣三億元或實收資本額百分之十以上者：無。
- (4) 與關係人交易之手續費折讓達新台幣五百萬元以上者：無。
- (5) 應收關係人款項達新台幣三億元或實收資本額百分之十以上者：無。
- (6) 出售不良債權達新台幣五十億元以上者：

- (1) Accumulative purchases or sales of the same investee companies amounting to over \$300,000 or 10% of paid-in capital: None.
- (2) Acquisition of real estate amounting to over \$300,000 or 10% of paid-in capital: None.
- (3) Disposition of real estate amounting to over \$300,000 or 10% of paid-in capital: None.
- (4) Discount of commissions of handling fees with related parties amounting to over \$5,000: None.
- (5) Receivables from related parties amounting to over \$300,000 or 10% of paid-in capital: None.
- (6) Sales of non-performing loans amounting to over \$5,000,000: In December of 2004, we sold non-performing loans totaling



本行於九十三年十二月出售不良債權予資產管理公司合計約 13,136,324 千元，其中出售逾期放款約 11,152,499 千元，出售已轉銷呆帳放款約 1,983,825 千元，另相關資訊請詳附註(四)16。

(7) 其他足以影響財務報表使用者決策之重大交易事項：無。

## 2. 轉投資事業相關資訊

(1) 被投資公司名稱、所在地區…等相關資訊：

\$13,136,324 to an asset management company. Included in the non-performing loans sold were overdue loans of about \$11,152,499 and bad debt loans of about \$1,983,825. Please see Note.(4)(p) for other information.

(7) Other significant transactions that might have influence over the decision making process of the financial statements users: None.

## 2. Information on investee companies:

(1) Names, locations, and related information of investees on which the company exercises significant influence:

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, 2004			被投資公司 本期損益 Current income or loss of investee company	本期認列之 投資損益 Investment gain or loss recognized by the Company	備註 Note
				本期期末 Ending Balance	上期期末 Beginning Balance	股數 Number of Shares	比率 Shareholding Ratio	帳面金額 Book Value			
臺灣中小企業銀行 (股)公司(本公司) Taiwan Business Bank	聯合建築經理 (股)公司 Union Real-Estate Management Corp.	臺北市仁愛路 四段376號12樓 12F, No.376, Sec. 4 Ren Ai Road, Taipei, Taiwan.	營建計畫審查、 諮詢、不動產評 估、徵信及營建 管理 Consultancy and review of construction plans information search and valuation of real property and construction	31,297	31,297	3,353,490	30.00%	43,158	6,174	1,852	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 Room 1, 10F No. 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	50.00%	175,396	26,034	9,080	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	100.00%	8,776	4,013	4,013	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。

註：被投資公司本期損益係指九十三年一月一日至十二月三十一日經會計師查核簽證之損益。

(2) 資金貸與他人：無。  
(3) 為他人背書保證：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

Note: The investee's current period net income is the audited net income for the period from January 1st, 2004 to December 31st, 2004.

(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, 2004:

單位：新台幣千元  
Unit: NT\$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, 2004				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	88,537.50	14,000	-	14,176	
"	復華信天翁基金 Fuhwa Albatross Fund	無 None	短期投資 Short-term investments	1,285,890.10	14,000	-	14,089	
"	盛華 1699 基金 Shenghua 1699 Bond	無 None	短期投資 Short-term investments	1,164,144.35	14,000	-	14,075	
"	倍立寶元基金 Barits Bond Fund	無 None	短期投資 Short-term investments	1,291,400.10	15,000	-	15,296	
"	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	-	10,262	
"	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	-	15,259	
"	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	-	5,086	
"	日盛債券基金 Jhsun Bond Fund	無 None	短期投資 Short-term investments	382,643.30	5,000	-	5,086	

- (5) 累積買進或賣出同一有價證券之金額達新台幣三億元或實收資本額百分之十以上：無。
- (6) 取得不動產之金額達新台幣三億元或實收資本額百分之十以上者：無。
- (7) 處分不動產之金額達新台幣三億元或實收資本額百分之十以上者：無。
- (8) 與關係人交易手續費折讓達新台幣五百萬元以上者：無。
- (9) 應收關係人款項達新台幣三億元或實收資本額百分之十以上者：無。
- (10) 從事衍生性商品交易：無。
- (11) 出售不良債權達新台幣五十億元以上者：無。
- (12) 其他足以影響財務報表使用者決策之重大交易事項：無。

3. 大陸投資資訊：不適用。

(十二) 部門別財務資訊

1. 產業別資訊

本行以經營專業銀行業務，為一單一產業。

2. 地區別資訊

本行國外營運部門收入或可辨認資產均未達本行收入或資產總額之百分之十。

3. 外銷銷貨資訊：不適用。

4. 重要客戶資訊：不適用。

- (5) Cumulative purchases or sales of the same marketable securities amounting to over \$300,000 or 10% of paid-in capital: None.
- (6) Acquisition of real estate amounting to over \$300,000 or 10% of paid-in capital: None.
- (7) Disposition of real estate amounting to over \$300,000 or 10% of paid-in capital: None.
- (8) Discount of commissions of handling fees with related parties amounting to over \$5,000: None.
- (9) Receivables from related parties amounting to over \$300,000 or 10% of paid-in capital: None.
- (10) Investee companies' financial derivatives transactions: None.
- (11) Sales of non - performing loans amounting to over \$5,000,000: None.
- (12) Other significant transactions that might have influence over the decision making process of the financial statements users: None.

3. Information on investment in Mainland China: Not applicable.

(XII) BUSINESS SEGMENT FINANCIAL INFORMATION:

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

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

3. Export information: Not applicable.

4. Major client information: Not applicable.

## 六、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

### (VI) Information regarding CPA

#### (I) Information regarding fee

1. Non-audit fee reaching \$500,000 or 25% of total audit 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 Audit fee	非審計公費 Non-audit 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	√		93.01.01~ 93.12.31 January 1, 2004 to December 31, 2004	

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

### (二) 更換會計師資訊

1. 關於前任會計師者

#### (II) 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 16th December, 2003		
更換原因及說明 Reason of change and explanation	事務所內部調整 KPMG company's internal personnel adjustment:		
說明係委任人或會計師終止或不接受委任 Appointee or CPA terminates / not accept the appointment	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		
	不再接受(繼續)委任 not designated appointment any more		
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	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。 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

3. 前任會計師對證券發行人財務報告編製準則第二十二條第一款及第二款第三目事項之復函：不適用。

3. Letter from previous CPA to security issuer regarding Article 22, Paragraph 1, Paragraph 2, Section 3 of the Regulation Governing the Preparation of Financial Statement: 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：



七、93年度經會計師查核簽證之母子公司合併財務報表：本行93年不適用母子公司合併財務報表。

VII. Audited Consolidated Financial Reports for Fiscal Year 2004: None

八、銀行及其關係企業財務週轉困難對本行財務狀況之影響：無。

VIII. Influence of Financial Difficulties of the Bank and Related Enterprises on the Bank's Financial Situation: None

2004

# 陸 > 財務狀況及經營結果 之檢討分析與風險管理

## Analysis of Financial Status and Operating Results, and Risk Management

- 一、財務狀況比較分析  
Financial Analysis
- 二、經營結果分析  
Analysis of Operating Results
- 三、流動性分析  
Liquidity Analysis
- 四、93年度重大資本支出對財務業務之影響  
Influence of Major Capital Expenditures on Financial Operations in 2004
- 五、93年度轉投資政策、其獲利或虧損之主要原因、改善計畫及未來一年投資計畫  
Reinvestment Policy in 2004, Major Reasons for Profits or Losses, Improvement Plans and Investment Plans for the Coming Year
- 六、風險管理  
Risk Management
- 七、危機處理應變機制  
Risk Response Mechanism
- 八、其他重要事項  
Other Major Items



一、財務狀況比較分析表

I. Financial Analysis

單位：新台幣千元  
Unit: NT\$ thousand

項目 Item	年度 Year	93年度 FY2004	92年度 FY2003	差異 Difference	
				金額 Amount	%
現金及約當現金、存放央行及銀行同業 Cash: Cash equivalents, deposits with the Central Bank, and due from banks		191,615,948	173,237,394	18,378,554	10.61%
買入票券及證券 Bills purchased and marketable securities		35,712,843	35,919,332	(206,489)	(0.57%)
買匯、貼現及放款 Exchange bills negotiated, notes discounted, and loans		698,304,747	634,936,761	63,367,986	9.98%
應收款項 Receivables		28,722,314	25,238,560	3,483,754	13.80%
長期投資 Long-term equity investment		4,153,831	4,423,414	(269,583)	(6.09%)
固定資產 Property and premises at cost		14,973,997	15,241,586	(267,589)	(1.76%)
其他資產 Other assets		58,113,157	83,746,172	(25,633,015)	(30.61%)
資產總額 Total assets		1,031,596,837	972,743,219	58,853,618	6.05%
央行及銀行同業存款 Deposits from the Central Bank and other banks		47,604,400	54,643,869	(7,039,469)	(12.88%)
存款及匯款 Deposits and remittances		878,089,739	823,941,736	54,148,003	6.57%
應付金融債券 Payable financial debentures		29,645,000	17,648,600	11,996,400	67.97%
其他負債 Other liabilities		38,873,913	37,409,854	1,464,059	3.91%
負債總額 Total liabilities		994,213,052	933,644,059	60,568,993	6.49%
股本 Capital stock		36,857,220	31,357,220	5,500,000	17.54%
資本公積 Capital surplus		3,671,614	3,368,389	303,225	9.00%
保留盈餘 Retained earnings		(4,406,924)	3,391,661	(7,798,585)	(229.93%)
累積換算調整數 Cumulative translation adjustment		(23,193)	(12,964)	(10,229)	(78.90%)
未實現重估增值 Unrealized revaluation appreciation		1,285,068	1,555,687	(270,619)	(17.40%)
庫藏股票 Treasury stock		-	(560,833)	560,833	100%
股票權益總額 Total stockholders' equity		37,383,785	39,099,160	(1,715,375)	(4.39%)

最近二年度資產、負債及股東權益發生重大變動項目(前後期變動達20%以上，且變動金額達新台幣1千萬元者)之主要原因：

- (一) 其他資產：主要係為配合政府政策降低逾放比率，本年度除出售不良債權予AMC管理公司外，並積極打銷呆帳，致本年度其他資產較上年度大幅減少。
- (二) 應付金融債券：主要係本年度發行無到期日累積次順位債券120億元所致。
- (三) 保留盈餘：本年度為積極打銷呆帳，降低逾放比率，各項提存大幅增加，致本年度產生鉅額之虧損所致。
- (四) 累積換算調整數：本年度因匯率變動較大，致國外分行產生之累積換算調整數減少所致。
- (五) 庫藏股票：本年度較上年度減少，係因本年度將尚未註銷之庫藏股全數轉讓予員工所致。

Major changes in assets, liabilities, and shareholders' equity during the past two years (with a difference between the two years of 20% or more, and with a difference in amount of NT\$10 million or more), and major reasons for change:

- (I) Other assets: The large reduction in "Other assets" this year was due mainly to the sale of Non-performing loan to AMCs and the writing off of bad loans in line with the government policy of reducing the NPL ratio.
- (II) Payable financial debentures: The increase was due mainly to the issuance of NT\$12 billion worth of perpetual cumulative subordinated bonds.
- (III) Retained earnings: A large increase in allocations for reserves to accommodate the writing off of bad debt so as to lower the NPL ratio led to the large amount of losses this year.
- (IV) Cumulative translation adjustment: Relatively large fluctuations in foreign exchange rates this year caused large reductions in cumulative translations adjustments by overseas branches.
- (V) Treasury stock: The decrease in treasury stock this year was caused by the transfer of all remaining treasury stock to employees.



## 二、經營結果分析

## II. Analysis of Operating Results

單位：新台幣千元

Unit: NT\$ thousand

項目 Item	年度 Year	93年度 FY2004	92年度 FY2003	增(減)金額 Amount of Increase	變動比率(%) Rate of Increase
營業收入 Operating revenue		28,695,821	30,142,851	(1,447,030)	(4.80)
營業成本 Operating costs		27,827,860	21,150,580	6,677,280	31.57
營業毛利 Operating profit		867,961	8,992,271	(8,124,310)	(90.35)
營業費用 Operating expenses		8,672,777	8,267,177	405,600	4.91
營業(損)益 Operating income		(7,804,816)	725,094	(8,529,910)	(1,176.39)
營業外收入及收益 Total non-operating income		864,814	270,089	594,725	220.20
營業外費用及損失 Total non-operating expenses		18,284	17,386	898	5.17
稅前淨(損)利 Income before taxes		(6,958,286)	977,797	(7,936,083)	(811.63)
所得稅費用 Income tax expense		(840,299)	(868,107)	(27,808)	(3.20)
稅後淨(損)利 Net income		(7,798,585)	109,690	(7,908,275)	(7,209.66)

## 增減比例變動分析說明

- (一) 營業收入：本年度營業收入減少，主要係放款利率調降及放款金額衰退，利息收入隨之減少，及本年度積極處分公債挹注盈餘而致公債息收入減少所致。
- (二) 營業成本：本年度營業成本大幅增加，主要係為提升資產品質，積極打銷呆帳，致本年度各項提存較上年度大幅增加所致。
- (三) 營業外收入及收益：本年度營業外收入及收益增加，主要係出售閒置及出租資產利益較上年度大幅增加所致。

## Analysis of changes in ratios:

- (I) Operating revenue: The reduction in operating revenue this year was due mainly to a lowering of loan interest rates and a reduction in the amount of loans, leading to a corresponding decline in interest income, and to the active disposition of government bonds for the injection of profit, leading to a reduction in dividend income from government bonds.
- (II) Operating costs: The large increase in operating costs this year was caused mainly by the writing off of bad debt in order to improve asset quality, resulting in a large increase in reserve allocations.
- (III) Total non-operating income: The increase in total non-operating income this year was caused mainly by a large increase in income from the sale of idle property and the leasing of assets.

## 三、流動性分析

## (一) 最近二年度流動性分析

## III. Liquidity Analysis

## (I) Liquidity Analysis for the Past Two Years

項目 Item	年度 Year	93.12.31 Dec. 31, 2004	92.12.31 Dec. 31, 2003	增減比例 Increase (%)
現金流量比率 Cash Flow Ratio (%)		6.58	15.35	(8.77)
現金流量允當比率 Cash Flow Adequacy Ratio (%)		1,462.78	784.18	678.6
現金再投資比率 Reinvestment Ratio (%)		1.93	4.91	(2.98)

## 增減比例變動分析說明

主要係本年度之營業活動淨現金流量因淨損及提列備抵呆帳增加、應收款項減少，產生淨現金流入減少，致現金流量比率及現金再投資比率減少；另本年度因資本支出金額減少，產生現金流量允當比率增加。

## Analysis of changes in ratios:

The cash flow ratio and reinvestment ratio declined because of a reduction in net cash flow resulting from increases in new losses and allocation of reserves against bad debt as well as a reduction in receivables. The amount of capital expenditure also dropped this year, producing an increase in cash flow adequacy ratio.



(二) 未來一年現金流動性分析

(II) Cash Liquidity Analysis for the Next Year

單位：新台幣千元  
Unit: NT\$ thousand

期初現金餘額(1) Cash at Beginning of Period (1)	全年來自營業活動淨現金流量(2) Net Cash Flow from Operating Activities (2)	全年現金流出量(3) Outward Cash Flow (3)	現金剩餘(不足)數額(1)+(2)-(3) Cash Surplus (Deficit) (1)+(2)-(3)	現金不足額之補救措施 Remedial Measures	
				投資計畫 Investment Planning	理財計畫 Financial Management
171,511,925	11,652,169	(40,103,230)	143,060,864	-	-

1. 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 5,912,531 千元、提列備抵呆帳 2,577,169 千元，另預計積極拓展代收業務及其他跨行應付款等增加，致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量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 62,732,121 千元。
- (3) 融資活動：主要係預計存款營運量增加，及辦理現金增資 6,000,000 千元，致融資活動產生淨現金流入 22,628,891 千元。

2. 預計現金不足額之補救措施及流動性分析：無。

1. Analysis of changes in cash flow:

- (1) Operating activities: Operating activities produced a net cash inflow primarily because of the adjustment of the amortization of losses from bad debt in the amount of NT\$5,912.531 million and the allocation of reserves against bad debt in the amount of NT\$2,577.169 million, plus projected increases from the development of collection and other interbank payable businesses.
- (2) Investment activities: The net cash outflow of NT\$62,732.121 million from investment activities was due mainly to a projected increase in loan amount and increases in SME and consumer loans.
- (3) Financing activities: The net cash inflow of NT\$22,628.891 million from financing activities was due mainly to a projected increase in the amount of deposits plus the implementation of a capital increase in the amount of NT\$6,000 million.

2. Remedial measures for cash inadequacy, and liquidity analysis: None

四、93年度重大資本支出對財務業務之影響

(一) 重大資本支出之運用情形及資金來源：

IV. Influence of Major Capital Expenditures on Financial Operations in 2004

(I) Major Capital Expenditures and Sources of Capital

單位：新台幣千元  
Unit: NT\$ thousand

計畫項目 Project	實際或預期之資金來源 Actual or Projected Sources of Capital	實際或預期完工日期 Actual or Projected Completion Date	所需資金總額 Capital Needed	實際或預定資金運用情形 Actual or Projected Utilization of Capital				
				92年度 2003	93年度 2004	94年度 2005	95年度 2006	96年度 2007
購買分行行舍二至三處 Purchase of premises for 2 or 3 branches	自有資金 Own capital	94/12/31 Dec. 31, 2005	200,000	-	-	200,000		
購置機械及設備-電腦設備 Procurement of machinery and equipment - Computer equipment	自有資金 Own capital	94/12/31 Dec. 31, 2005	1,765,543	588,823	297,123	539,148		
桃園分行行舍新建工程 Construction of Taoyuan Branch office	自有資金 Own capital	94/12/31 Dec. 31, 2005	99,600	1,369	10,108	88,123		
總分行行舍修繕及裝修工 程等10件 Improvement or renovation of 10 branch offices	自有資金 Own capital	94/12/31 Dec. 31, 2005	78,600	-	-	78,600		

(二) 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，除可節省租金費用外，並可將多餘辦公室出租以增加租金收入。

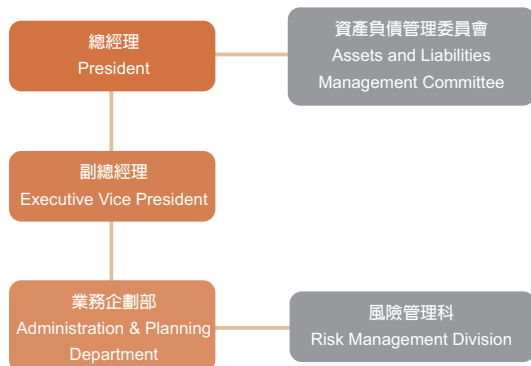
五、93年度轉投資政策、其獲利或虧損之主要原因、改善計畫及未來一年投資計畫

- (一) 轉投資政策：本行仍秉持與本行本業發展相輔相成之原則從事轉投資，93年投資台灣總合股務資料處理股份有限公司新台幣330萬元。
- (二) 獲利情形：93年度轉投資獲利新台幣12.08億餘元，獲利原因為處分兆豐金控股票實現收益新台幣9.58億元、分配現金股利2.35億元及採權益法認列收益0.15億元。
- (三) 未來一年投資計畫：目前尚無具體規劃。

六、風險管理

(一) 風險管理組織架構及政策

1. 風險管理組織架構圖



2. 風險管理政策

本行資產負債管理委員會由總經理兼任主任委員，委員由三位副總經理及相關部室主管暨總經理指定人員擔任之，資產負債管理委員會併於業務會報，原則每月開會一次，必要時得由主任委員隨時召集之。資產負債管理委員會除對金融市場、各項業務經營狀況及因應策略有所討論外，另對風險管理指標變動情形、外幣部位、獲利性、逾期放款及逾放比率、自有資本及風險性資產等資產負債暨風險管理部位作分析與綜合建議，會議之決議事項由資金運用小組、有價證券投資小組、國際金融及外匯投資小組及各有關部室負責推動執行，各決議事項之執行成果由業務企劃部進行追蹤，以落實政策之實行，充分發揮資產負債管理委員會之功能，以謀求穩定之盈餘與業務成長。

(II) Potential Results

Enhancement of the Bank's corporate image and service quality, consolidation of business sites, and expansion of the Bank's service network; in addition to saving on rental expenses, can also permit the renting out of excess office space and a consequent increase in rental income.

V. Reinvestment Policy in 2004, Major Reasons for Profits or Losses, Plans for Improvement, and Investment Plans for the Next Year

- (I) Reinvestment policy: The Bank carries out reinvestment under the principle of investments that produce a synergetic relationship with the Bank's core businesses. In 2004, the Bank invested NT\$3.3 million in the Taiwan Integrated Shareholder Service Company.
- (II) Profitability: Income on reinvestments totaled more than NT\$1.208 billion in 2004, resulting from the realization of NT\$958 million on the sale of shares in the Mega Financial Group and from the distribution of stock dividends NT\$235 million in the form of cash, and gain on reinvestment recognized NT\$15 million under the equity method.
- (III) Investment plans for the next year: None at present.

VI. Risk Management

(I) Risk Management Structure and Policy

- 1. Organization Chart for Risk Management
- 2. Risk Management Policy

The Bank's Assets and Liabilities Management Committee is chaired by the Bank's president and comprised of three executive vice presidents, the heads of departments, and persons appointed by the president. The Committee holds one briefing meeting per month in principle, with other meetings called by the chairman whenever necessary. In addition to discussing matters related to the financial market, the status of various business operations, and responsive measures, the Committee also carries out analyses and makes suggestions regarding such assets, liabilities, and risk management-related issues as changes in risk management indexes, foreign-exchange positions, profitability, non-performing loans and NPL ratios, capital requirements, and risk-based assets. The Committee's resolutions are implemented by the Capital Utilization Subcommittee, Securities Investment Subcommittee, International Banking and Foreign-Currency Investment Subcommittee, and other relevant units, with the Administration and Planning Department following up on the results of implementation so as to assure the execution of policy, fulfill the functions of the Assets and Liabilities Management Committee, and pursue stable profit and business growth.

(II) Risk Measurement and Control Methods, and Quantitative Information on Risk Exposure

1. General Set Disclosures

- (1) Credit risk: In regard to the control of credit risk involved in the Bank's loan business, besides carrying out meticulous pre-loan credit investigation and examination, establishing internal credit ratings, and carrying out post-loan follow-up, the Bank also sets

## (二) 衡量與控管各風險之方法及暴險量化資訊

### 1. 一般定性揭露

- (1) 信用風險：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，並就產業、集團風險及個別企業風險訂定風險承擔標準，以求分散及控管整體授信風險，而對於大額授信戶則運用外部資料庫，提供徵授信作業資訊，以即時有效掌握授信戶之財務風險，並於客戶出現財務狀況惡化徵兆時，及時收回債權或採取必要措施以減少損失。
- (2) 利率風險：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定價，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「利率敏感性缺口占資產總額」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定價之參考依據。本行外幣存款款之訂價主要參酌國際貨幣市場各外幣利率之報價，並考量本行各幣別之資金狀況、作業成本及存款準備率訂定。另每月由相關部室就市場利率、匯率走勢預測及業務因應召開會議討論，以將利率變動對本行各項資產負債訂價策略及收益之衝擊降至最低。
- (3) 匯率風險：本行匯率風險相關業務之管理機制，係依本行「外幣資金運用管理要點」與作業程序等相關規定辦理，其中明訂各項業務風險權數及操作部位最高限額、交易部位停損限額及各授權交易人員層級與限額等相關規定，同時亦明定客戶間市場與同業間市場相關匯率風險部位之控管原則，以進一步控管本行外匯部位風險。
- (4) 流動性風險：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，其中明訂執行與監督機制，資產負債管理委員會每月定期聽取監督單位對流動性風險管理情形之報告，據以作為決策之參考。另配合銀行公會依據巴塞爾委員會發佈「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；就外幣資金來源與去路分析則每週編製「外匯資金主要來源及運用表」，於業務會報中討論分析。

industry, business conglomerate, and individual corporate risk standards with the aim of dispersing and controlling overall credit risk. For large loan customers the Bank utilizes external databanks to provide information for loan operations so as to gain a real-time understanding of the financial risks of loan customers. Whenever signs appear that a customer is encountering deteriorating financial conditions, the Bank carries out timely repossession of creditor rights or adopts other measures needed to reduce losses.

- (2) Interest rate risk: The Bank has set up a Capital Utilization Subcommittee under the Assets and Liabilities Management Committee, with meetings called whenever necessary to maintain a grasp of changes in domestic and overseas interest rates. In addition to coordinating with the Bank's interest rate sensitivity gap situation by adjusting the posted interest rates for deposits of different terms, the Subcommittee also adjusts the difference between posted floating and fixed rates in line with forecast trends in future interest rates so as to reduce interest rate risk. An interest rate sensitivity analysis chart is compiled on a monthly basis, and ratios of interest-rate-sensitive assets to liabilities and interest-rate sensitivity gap to total assets are regularly analyzed by term for use as a basis for controlling bank-wide interest rate risk, and as a reference for interest-rate-risk gap analysis and for assets and liabilities pricing. The Bank's interest rates on foreign-currency deposits and loans are set mainly in reference to foreign currency interest rates quoted in international monetary markets and in consideration of the status of the Bank's own foreign-currency capital situation, as well as operating costs and deposit reserve ratios. The relevant departments convene meetings every month to discuss forecast trends in market interest rates and forex rates, as well as countermeasures aimed at minimizing the impact of interest rate changes on the Bank's assets and liabilities pricing strategies and profits.
- (3) Foreign exchange risk: The Bank's management mechanism for businesses related to foreign exchange risk is handled in accordance with the Bank's Management Guidelines for the Utilization of Foreign Currency Funds and operating processes, which stipulate maximum lines for risk weighting and operating positions, stop-loss limits for trading positions, and authorization levels and lines for traders. The Guidelines also stipulate control principles for market interest rate risk between customers and between banks in order to gain a firmer control of the Bank's forex position risk.
- (4) Liquidity risk: Management Guidelines for Liquidity Risk and Management Rules for Liquidity Risk have been established as a basis for weighing, monitoring, and controlling liquidity risk. The Regulations and Rules stipulate implementation and monitoring mechanisms, and the Assets and Liabilities Management Committee is given monthly reports on the status of liquidity risk by monitoring units to use as a decision-making reference. In addition, a New Taiwan Dollar Cash Liquidity Gap Analysis Chart is compiled each week, and the cash liquidity gap is followed up and controlled, in accordance with the time remaining to maturity of assets and liabilities, in line with the principles of the bank liquidity management measures announced by the Bankers Association. For analysis of sources and disposition of foreign-currency fund, the Bank compiles a Major Sources and Uses of Foreign-Currency Fund Chart each week to use for discussion and analysis during business briefing meetings.

(5) 作業風險：對於各項營業毛利規劃依據標準法分類為企業財務規劃、財務交易與銷售、消費金融、商業金融、收付清算、代理業務、資產管理及消費經紀等八大業務類別，擬於新巴塞爾資本協定施行初期，採用標準法計提作業風險資本。

## 2. 信用風險

表內項目-信用風險風險性資產額

93年12月31日  
December 31, 2004

項目 Item	適用之風險權數 Risk Weighting	風險性資產額 Risk-based Assets
對本國中央政府及中央銀行之債權或經其保證之債權 Due from, or guaranteed by, the Central Government or Central Bank	0%	0
對本國中央政府以外各級政府之債權或經其保證之債權 Due from, or guaranteed by, governments other than the Central Government	10%	1,359,158
經本國政府核准設立之信用保證機關保證之債權 Guaranteed by credit institutions established with approval from the ROC government	20%	19,136,070
住宅用不動產擔保放款 Loans secured by real estate for residential use	50%	105,873,427
上列以外之債權及其他資產 Debt and other assets other than those listed above	100%	398,863,278
合計 Total		525,231,933

單位：新台幣千元  
Unit: NT\$ thousand

表外項目-信用風險風險性資產額

93年12月31日  
December 31, 2004

項目 Item	風險性資產額 Risk-based Assets
一般表外交易 Off-Balance-Sheet Transactions	15,217,759
衍生性金融商品 Derivative Financial Products	99,438
票債券附買回約定負債 (RP) RP Agreements	271,567
附賣回約定票債券投資 (RS) RS Agreements	248
合計 Total	15,589,012

單位：新台幣千元  
Unit: NT\$ thousand

本行從事資產證券化情形：無。

## 3. 市場風險資本計提及風險性資產額

93年12月31日  
December 31, 2004

風險別 Type of Risk	應計提資本 Capital Requirement	風險性資產額 (註) Risk-based Assets *
利率風險 Interest Risk	793,684	9,921,050
權益證券風險 Equity Security Risk	917,783	11,472,287.5
外匯風險 Currency Risk	48,999	612,487.5
商品風險 Commodity Risk	0	0
選擇權採簡易法處理 Options by Simple Method	0	0
合計 Total	1,760,466	22,005,825

註：係應計提資本乘以12.5倍。  
\* Capital requirement multiplied by 12.5

(5) Operating risk: The standard method is used to categorize profit into eight business categories: corporate financial planning, financial transactions and sales, consumer banking, commercial banking, collections and payments settlement, agency business, assets management, and consumption brokerage. For the initial period of the new Basel agreement, the Bank proposes to adopt the standard method for the allocation of operating risk capital.

## 2. Credit Risk

Balance-Sheet Items-Credit Risk-based Assets

Off-Balance-Sheet Items - Credit Risk-based Assets

Securitization products: None

## 3. Market Risk-based Capital Requirement and Risk-based Assets

單位：新台幣千元  
Unit: NT\$ thousand

4. 流動性風險

(1) 資產與負債之到期分析-台幣

請參閱財務報表附註之資產負債到期分析（第134頁），各個時間帶的期距缺口占總資產之比率以高於-30%為原則。

(2) 資產與負債之到期分析-外幣

為配合本行流動性需求，資金來源具多樣化並考量穩定性，必要時得運用同業拆款、向中央銀行申請融通或其他負債管理工具，資金用途則避免過度集中，持有之流動性資產以具高度流動性為原則。

93年12月31日  
Dec 31, 2004.

單位：千美元  
Unit: US\$thousand

	合 計 Total	距到期日剩餘期間金額 Amount during the maturity period from the balance sheet date to due date				
		0至30天 0~30 days	31至90天 31~90 days	91至180天 91~180 days	180至一年 181 days~1 year	一年以上 Over 1 year
		資 產 Asset	3,022,852	1,382,818	1,080,040	103,755
負 債 Liabilities	2,891,354	2,143,543	487,244	161,671	98,481	415
缺 口 Gap	131,498	-760,725	592,796	-57,916	-56,871	414,214
累積缺口 Accumulated gap		-760,725	-167,929	-225,845	-282,716	131,498

註：本表僅含總行及國內、外分支機構外幣部分(均折合美金)之金額。

Note: The amount include foreign currencies of Headquarters, domestic and overseas branches (convert into US dollars).

4. Liquidity Risk

(1) Assets and liabilities maturity analysis-NT dollars

Please refer to “Duration Analysis of the Bank's Assets and Liabilities” in the Notes to Financial Statements (p134). Under the principle of time zone gap to total assets ratio higher than 30%.

(2) Assets and liabilities maturity analysis-Foreign Currency

In coordination the Bank's liquidity requirements, if necessary, utilization interbank loan, accommodation from the Central Bank of China or others liability management instruments for the diversification and steadiness of fund resources. The fund purpose avoid over-centralization as well as the principal of liquidity assets possess with high liquidity.

(三) 國內外重要政策及法律變動對銀行財務業務之影響及因應措施

1. 證券投資信託及顧問法之訂定

(1) 投信投顧事業經營全權委託投資及兼營信託業務

依該法第64條規定，證券投資信託事業、證券投資顧問事業得以信託之方式經營全權委託投資業務，並申請兼營信託業務。其對信託業造成一定衝擊，對此，本行可依該法第65條之規定及條件，向主管機關申請兼營全權委託投資及證券投資信託業務，以提供投資人更完整之資產管理服務。

(2) 增訂懲罰性違約金之規定

懲罰性違約金之規定加重信託業者之責任，本行除慎選績優之基金商品銷售，並積極強化理財專員理財商品篩選及資產配置規劃能力外，更將持續提升電腦功能，以減低作業風險，另藉由強化內部控制制度，適時揭露缺失及異常等相關事項，以防患於未然。

2. 銀行資產評估損失準備提列及逾期放款催收款呆帳處理辦法之修正

有關逾期放款之定義、授信資產之分類、協議分期償還之規範及提列備抵呆帳準備之比率等為修正之重點，並明訂94年7月1日施行。為及早適應此金融變

(III) Impact of Changes in Domestic and Overseas Policies and Laws on the Bank's Financial Businesses, and Countermeasures

1. Enactment of Securities Investment Trust and Consultancy Law

(1) Investment trust and consulting enterprises engaging in discretionary investment and trust businesses

According to the stipulations of Article 64 of the Law, securities investment trust enterprises and securities trust consulting enterprises may use trust methods to engage in the management of discretionary trust funds, and may apply for the concurrent operation of the trust business. This will have a certain impact on the trust industry. In accordance with the stipulations and conditions contained in Article 65 of the law, the Bank can apply to the competent authority to engage concurrently in the discretionary investment and securities investment trust business, thereby offering investors a more complete range of asset management services.

(2) Addition of pecuniary default rules

Pecuniary default rules add to the responsibility of trust enterprises. In addition to selecting exemplary fund products to sell, the Bank will reinforce the financial product screening and asset allocation planning capabilities of its personnel and will continuously upgrade computer functions so as to reduce operating costs. It will also use the reinforcement of the internal controls system and the timely disclosure of deficiencies and abnormalities to avoid the occurrence of problems.

2. Revision of regulations governing the assessment of asset loss ratio for the allocation of reserves, and the disposition of bad debts

status and  
Results, and Risk



革，本行業已於93年12月辦理大幅轉銷呆帳及讓售不良債權予資產管理公司，以改善資產品質，並自94年1月起試行五分類評估，俾及早因應銜接。

### 3. 加速降低本國銀行逾期放款措施之修正

行政院金融監督管理委員會於94年2月5日以金管銀(一)字第0941000050號令修正加速降低本國銀行逾期放款措施，旨在針對本國銀行逾期放款情形之輕重程度施予不同監理措施，對於逾放比率低者施予獎勵措施；對於逾放比率高者則施予不同處置措施，以發揮例外管理之效果，為符合本措施所定之獎勵，本行將持續積極清理逾期放款，儘速降低逾期放款比率，以改善資產品質。

### 4. 銀行辦理衍生性金融商品業務應注意事項之修正

財政部93年2月13日修正「銀行辦理衍生性金融商品業務應注意事項」中規定，已取得辦理衍生性金融商品業務之銀行，最近一季逾期放款比率高於同業平均水準者，其辦理之衍生性金融商品以避險為限。鑑於本行逾期放款比率高於同業平均水準，因此，本行辦理衍生性金融商品僅能以避險為限，自行買賣部分不得辦理非避險性之衍生性金融商品，代客辦理之部位則全數駁平。

(四) 科技改變及產業變化對銀行財務業務之影響及因應措施：無。

(五) 銀行形象改變對銀行之影響及因應措施：無。

(六) 進行併購之預期效益及可能風險：無。

(七) 擴充營業據點之預期效益及可能風險：無。

(八) 業務集中所面臨之風險：無。

(九) 經營權之改變對銀行之影響及風險：無。

(十) 訴訟或非訟事件

本行世貿分行(原永吉分行)於民國85年4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.公司愛於87年11月向比利時布魯塞爾商事法院 (Court of Commerce of Brussels) 起訴請求開狀行 (布魯塞爾藍伯銀行，即 BBL 銀行) 及本行連帶賠償信用狀金額美金 783 萬元另加計利息、損失及費用，本案本行已委託比利時當地律師代為訴訟，目前該案尚在審理中。

#### 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

for collection

The key points of the revision, which is scheduled for implementation on July 1, 2005, are the definition of NPLs, the categorization of loan assets, standards for the agreed time payment of compensation, and the ratios of allocations of reserves against bad debts. To conform to this reform, the Bank carried out a large-scale write-off of bad debt and sale of NPLs to asset management companies in December of 2004, thereby improving asset quality; in addition, in January 2005 it began trial operation of five-category assessment to accommodate to the new rules at an early date.

### 3. Revision of the measures for the accelerated reduction of NPLs in Taiwan banks

On Feb. 5, 2005 the Financial Supervisory Commission, via Chin Kuan Yin (1) Document No. 0941000050, revised the measures for the accelerated reduction of NPLs in Taiwan banks. The focus of the revision is on the use of different monitoring measures depending on the severity of the NPL situation, with banks having a low NPL ratio being given incentives in order to manifest the exceptional management effect. To conform to the incentives offered in the measures, the Bank will continue writing off bad debt vigorously and reducing its NPL ratio as quickly as possible so as to improve its asset quality.

### 4. Revision of the rules for banks engaging in the derivative financial product business

The Ministry of Finance revised the rules for banks engaging in the derivative financial products business on Feb. 13, 2004, to stipulate that banks already having received permission to engage in the derivative financial products business, and having an NPL ratio higher than the average in the banking industry for the most recent quarter, are limited to risk hedging. Since the TBB's NPL ratio is higher than the industry average, our derivatives business is limited to risk hedging; in our proprietary trading we are not permitted to deal in non-hedging derivative products, and the positions handled on behalf of customers are completely squared.

(IV) Influence of Technological and Industry Changes on the Bank's Financial Business, and Countermeasures: None

(V) Influence on the Bank of Changes in the Bank's Image: None

(VI) Expected Results and Possible Risks of Mergers and Acquisitions: None

(VII) Expected Results and Possible Risks of Expansion of the Bank's Business Locations: None

(VIII) Risks from Business Concentration: None

(IX) Influence and Risks of Changes in Operating Rights on the Bank: None

(X) Court Cases

In the case of the letter-of-credit export collection which the Bank handled for the Chin Sen Industrial Company in April 1996, the company is suspected of presenting false documents without actually exporting any goods, bringing harm to the importer, the International Company of Commercialization and Investment (I.C.C.I.).

#### Overseas litigation:

The importer, I.C.C.I., brought a case before the Court of Commerce of Brussels, asking for compensation from the bank that opened the letter of credit (BBL Bank of Brussels) and the Taiwan Business Bank for the amount of the L/C, or US\$7.83 million, plus interest, losses, and costs. The TBB has retained a local attorney in Belgium to handle the case, which is still under investigation.

訟請求渠等連帶賠償美金 783 萬元，俟該刑事附帶民事訴訟案件更審程序經高院刑事庭移送民事庭後，原告 I.C.C.I. 公司乃於 89 年 12 月 17 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 91 年 11 月 20 日經臺灣高等法院函知已依法視為撤回起訴，惟本行於 92 年 1 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。

(十一) 其他重要風險：無。

### 七、危機處理應變機制

(一) 本行訂有「臺灣企銀重大偶發事件處理要點」，如各單位發生擠兌存款、搶奪強盜、弊案、火災、天災、暴力或其他重大事件，應即時依該要點之規定，電告並以書面簡述有關案情電傳本行業務企劃部，辦理相關通報及緊急危機處理事宜。業務企劃部應即陳報總經理，採取相關因應措施；並視需要召開「緊急應變小組會議」，並即派員協助營業單位採取必要措施，積極處理。將相關資料陳報金管會、中央銀行、中央存款保險公司，並密切配合主管機關之處理措施。必要時由本行新聞發言人主動發布新聞，使事件之報導內容切合事實，不致發生渲染，而影響本行行譽。

(二) 資訊設備緊急備援與安全防护措施（請參閱營運概況中資訊設備之緊急備援與安全防护措施（第 82 頁））

(三) 為因應本行可能遇資金大量流失而發生流動性危機，本行訂有「流動性風險管理注意事項」，因應可能發生之流動性風險採取緊急應變措施。

(四) 本行訂有「勞工安全衛生工作守則」，有關工作安全及衛生標準、各項設備之維護及檢查方式，指定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。受災單位應於災害後，依據「災害緊急應變對策手冊」進行全面性安全檢查，對於受損之行舍或重要營運設備，其防護應立即採取必要之補強或修護，以確保作業安全。如無法立即修護或補強者，總行應立即協助收災單位覓妥臨時辦事處所或替代設備，以配合各項業務復原措施。

八、其他重要事項：無。

### Domestic litigation:

A prosecutor brought action against three TBB personnel who handled the case under the Anti-Corruption Statute, and I.C.C.I. also brought criminal and civil charges against the personnel asking for the joint payment of compensation in the amount of US\$7.83 million. After the investigative process of the case was transferred by the criminal court to the civil court, on Dec. 17, 2000 I.C.C.I. brought civil tort charges against the TBB for behavior that resulted in harm to defendant in the compensation case and asking for the Bank make joint payment with the employees of the above amount in accordance with the company's tort liability. The Taiwan Superior Court gave written notification on Nov. 20, 2002 that the claim was viewed under law as withdrawn. The TBB learned in January 2003, however, that the plaintiff submitted a request for continued prosecution of the case to the civil court, but the court has not yet decided whether to accept or reject the request for continuation.

(XI) Other Major Risks: None

### VII. Crisis Management Mechanism

(I) The Bank has established TBB Guidelines for the Disposition of Contingent Occurrences. If a business unit should encounter a run on deposits, robbery, fraud, fire, natural disaster, riot, or other major incident, it should act immediately in accordance with the Guidelines by giving telephoned and faxed written descriptions of the case to the Bank's Administration and Planning Department and by taking care of the related notification and emergency crisis management matters. The Administration and Planning Department should then report the matter to the president and adopt relevant countermeasures. If necessary, a meeting of the emergency response team should be called and personnel dispatched to help the business unit in carrying out necessary measures and actively taking care of the matter. Relevant information should be sent to the Financial Supervisory Commission, the Central Bank, and the Central Deposit Insurance Corp., and the Bank should cooperate closely with the disposition measures undertaken by the competent authority. The Bank's media spokesperson will, when necessary, take the initiative in issuing news releases so that the content of news reports will accord with the facts and not develop into a news frenzy that would influence the Bank's reputation.

(II) Emergency backup for information equipment and safety protection measures (Please see "Emergency Back-up and Preventive Safety Measures" in the Business Operations section. (p.82))

(III) In response to the possible occurrence of a massive outflow of capital leading to a liquidity crisis for the Bank, the Bank has instituted Rules for Liquidity Risk Management giving emergency response measures to be undertaken in case of liquidity risk.

(IV) The Bank has instituted Working Rules for Occupational Safety and Health, with stipulations concerning occupational health and safety standards, maintenance and inspection methods for various kinds of equipment, and the designation of dedicated personnel to carry out occupational safety and health inspections on a scheduled basis so as to assure that all of the related equipment is able to operate normally, lower the incidence of accidents, and protect the safety of employees. Units affected by disasters should, after disasters occur, carry out across-the-board inspections in accordance with the Emergency Disaster Response Manual and immediately carry out necessary reinforcement and repair of damaged bank premises or important operating equipment so as to assure working safety. If reinforcement or repair work cannot be accomplished immediately, Headquarters should take action at once to help the disaster-affected unit locate temporary office premises or substitute equipment to facilitate the recovery of business operations.

VIII. Other Important Matters: None

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## 柒 > 公司治理 Corporate Governance

- 一、依銀行業公司治理實務守則規定揭露之項目  
Items Disclosed in Accordance with Stipulations of the Corporate Governance Rules for the Banking Industry
- 二、公司治理運作情形及其與銀行業公司治理實務守則差異情形及原因  
Status of Corporate Governance Operations and Divergences from Corporate Governance Rules for the Banking Industry, and Reasons for Divergences
- 三、公司治理守則及相關規章查詢方式  
Enquiry Methods for Corporate Governance Rules and Related Regulations
- 四、其他重要資訊  
Other Major Items of Information





- 一、依銀行業公司治理實務守則規定揭露之項目：請參閱本行網站 <http://www.tbb.com.tw> 投資人專區。
- 二、公司治理運作情形及其與銀行業公司治理實務守則差異情形及原因

- (I) Practice Principles for Banks: Please consult the Bank's website, <http://www.tbb.com.tw>, Investors' Page.
- (II) Status of corporate governance operations, divergences from the Corporate Governance Best-Practice Principles for Banks, and reasons

項目 Item	運作情形 Status of Operations	與銀行治理實務守則 差異情形及原因 Divergence from Corporate Governance Best-Practice Principles for Banks, and Reasons
<p>一、銀行股權結構及股東權益 Equity Structure and Shareholder Rights</p> <p>(一) 銀行處理股東建議或糾紛等問題之方式 Method of handling shareholder suggestions and disputes</p> <p>(二) 銀行掌握實際控制銀行之主要股東及主要股東之最終控制者名單之情形 Name list of shareholders with controlling interest, and ultimate controllers of major shareholders</p> <p>(三) 銀行建立與關係企業風險控管機制及防火牆之方式 Mechanism for controlling risk with related companies, and firewall method</p>	<p>接獲股東意見或爭議時，由秘書室依據股東問題分案各單位處理及回覆股東。 When a shareholder suggestion or dispute is received, the Secretarial Dept. sends it to the appropriate unit, according to the substance of the issue, for action and response.</p> <p>主要股東持股約占 50% 股權集中，對於主要股東及主要股東之最終控制者名單之情形，本行均隨時追蹤。 Major shareholders hold about 50% of total equity. The Bank follows up on the list of shareholders with controlling interest, and of their ultimate controllers, at all times.</p> <p>針對各轉投資事業之監理訂定轉投資事業管理要點、程序，就董事、監察人之派任，營運重大事項之處理，股權處置等均有所規定。 依據本行內控控制制度，內部稽核單位每年對子公司進行業務稽核作業。 對於關係企業之資金借貸授信均依據銀行法第 32 條及第 33 條之 1 有關利害關係人之限制範圍辦理。 在防火牆機制方面人事、會計各自獨立及資產、財務運用各自獨立 Management guidelines and procedures have been established for the oversight of reinvested enterprises, with rules for the appointment of directors and supervisors, the disposition of major operating items, and the handling of shareholder equity. The Bank's internal auditing unit carries out business audits of subsidiaries annually in accordance with the Bank's internal controls system. Loans to related enterprises are handled in accordance with the restrictions regarding related parties contained in Article 32 and Article 33-1 of the Banking Law. In regard to the firewall mechanism, personnel and accounting are each independent, and assets and financial operations are each independent</p>	<p>無 Fully compliant</p> <p>無 Fully compliant</p> <p>無 Fully compliant</p>
<p>二、董事會之組成及職責 Organization and Responsibilities of the Board of Directors</p> <p>(一) 銀行設置獨立董事之情形 Establishment of independent directors</p> <p>(二) 定期評估簽證會計師獨立性之情形 Regular assessment of independence of CPA</p>	<p>目前尚無設獨立董事。 There are yet no independent directors.</p> <p>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。 The independence of CPAs engaged by the Bank is regularly assessed on an annual basis. The CPA was changed in 2003 because of continuous engagement for five years.</p>	<p>無 Fully compliant</p>
<p>三、監察人之組成及職責 Organization and Responsibilities of Supervisors</p> <p>(一) 銀行設置獨立監察人之情形 Establishment of independent supervisors</p> <p>(二) 監察人與銀行之員工及股東溝通之情形 Communication between supervisors and bank employees and shareholders</p>	<p>目前尚無設獨立監察人。 No independent supervisors have been established at the present time.</p> <p>各監察人與員工、股東溝通，以面對面或書信、電話、傳真各種方式溝通。 Supervisors communicate with employees and shareholders face to face or by letter, telephone, or facsimile.</p>	<p>目前尚無設獨立監察人，惟本行各監察人係由金融業現任或退休高階主管擔任，均有專業知識，足以發揮監督功能。 No independent supervisors have been established at the present time, but the Bank's supervisors are all high-ranking serving or retired officials from the finance industry and all have the professional know-how needed to perform the supervisory function.</p> <p>無 Fully compliant</p>

項目 Item	運作情形 Status of Operations	與銀行治理實務守則 差異情形及原因 Divergence from Corporate Governance Best-Practice Principles for Banks, and Reasons
四、建立與利害關係人溝通管道之情形 Establishment of Communication Channels with Materially Related Parties	依銀行法規定對關係人進行建檔控管及隨時更新關係人資料。 Computer file controls have been set up in accordance with the stipulations of the Banking Law, and data on materially related parties is constantly updated.	無 Fully compliant
五、資訊公開 Disclosure of Information (一) 銀行架設網站，揭露財務業務及銀行治理資訊之情形 Establishment of a website where information on financial operations and corporate governance is disclosed (二) 銀行採行其他資訊揭露之方式（如架設英文網站、指定專人負責銀行資訊之蒐集及揭露、落實發言人制度、法人說明會過程放置銀行網站等） Use of other methods of disclosure (such as the establishment of an English website, the appointment of a designated person to handle the collection and disclosure of bank information, and the placing of proceedings of investor conference on the website).	已於銀行網站投資人專區內揭露：公司治理、最新財務概況、財務報告、公司年報、重要財務業務資訊、股利及股價資訊、內部稽核組織及運作。 為落實資訊公開已規劃將法人說明會之過程，置於銀行網站內。 Information disclosed on the investors area of the Bank's website: corporate governance, latest financial status, financial statements, annual report, major financial business information, stock dividend and price, and internal auditing organization and operation. To carry through with the disclosure of information, plans have been made to place the proceedings of investor conference on the website. 銀行網站上已架設英文網站。 依主管機關所定設有發言人制度，負責對外發佈訊息，以確保投資人之訊息正確取得。 An English website has been established. A spokesperson system has been established, as required by the competent authority, and charged with the announcement of information in order to assure the accuracy of information acquired by investors.	無 Fully compliant
六、銀行設置審計委員會等功能委員會之運作情形 Operation of Auditing Committee and Other Functional Committees	目前尚無設審計委員會。 The Bank has not yet set up an Auditing Committee.	無
七、請敘明本行公司治理運作情形及其與「銀行業公司治理實務守則」之差異情形及原因：目前尚無設獨立董事、獨立監察人及審計委員會。 Explain the status of the bank's corporate governance and its divergences from the Corporate Governance Best-Practice Principles for Banks, and reasons for same: The Bank has not yet established independent directors or supervisors, or an Auditing Committee.		
八、其他有助於瞭解銀行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、銀行為董事及監察人購買責任保險之情形及社會責任等）： Other information that would help with understanding the bank's corporate governance operations (such as the training of directors and supervisors, attendance of directors and supervisors at board of directors meetings, implementation of risk control policy and risk-weighting standards, implementation of consumer- and customer-protection policy, withdrawal of directors from cases to which they are materially related, purchase of liability insurance for directors and supervisors, and social responsibility): (一) 董事及監察人之進修情形及出席董事會之狀況：已置於公開資訊觀測站供閱覽。 Directors' and supervisors' training and attendance at board of directors meetings: Placed on the website for public observation. (二) 銀行為獨立董事及監察人購買責任保險之情形：目前尚無設獨立董事及獨立監察人。 Purchase of liability insurance for independent directors and supervisors: The Bank has not yet established independent directors or supervisors. (三) 董事對利害關係議案迴避之執行情形：董事會議事規則已訂定董事之利益迴避條款並遵循辦理。 Withdrawal of directors from cases to which they are materially related: The Regulations for Board of Directors Meetings contain a provision for the withdrawal of directors from cases to which they are materially related, and the Regulations are observed. (四) 風險管理政策及風險衡量標準之執行情形：設置資產負債管理委員會，除對金融市場、各項業務經營狀況及因應策略有所討論外，另對風險管理指標變動情形、外幣部位、獲利性、逾期放款及比率、自有資本及風險性資產等資產負債暨風險管理部位作分析及綜合建議，針對利率風險、匯率風險、流動性風險及信用風險均訂衡量標準及控管原則。 Implementation of risk control policy and risk-weighting standards: The Bank has established an Assets and Liabilities Management Committee that not only discusses matters regarding the financial market, the status of business operations, and countermeasures but also carries out analysis and makes general suggestions regarding changes in risk control indexes, foreign currency positions, profitability, non-performing loans and NPL ratios, capital requirements, risk-based assets, and other matters regarding assets/liabilities and risk management positions. Weighing standards and control principles have been established for interest rate risk, exchange rate risk, liquidity risk, and credit risk. (五) 保護消費者或客戶政策之執行情形：訂定對「金融機構遭歹徒詐騙案件」、「重大偶發事件之通報及聯繫」及「災害緊急事件之通報及聯繫」之處理程序及辦法。 Consumer- and customer-protection policy, and implementation: Handling procedures and methods have been established, including "Criminal Swindle Cases for Financial Institutions," "Reporting and Liaison for Major Incidents," and "Reporting and Liaison for Disaster Emergencies."		

三、公司治理守則及相關規章查詢方式：請參閱公開資訊

觀測站網站 HTTP://MOPS.TSE.COM/公司治理

四、其他重要資訊：請參閱公開資訊觀測站網站 HTTP：

//MOPS.TSE.COM/重大訊息

(III) Enquiries Concerning Corporate Governance Best-Practice Principles and Related Regulations: Please consult on the market observation post system website: <http://mops.tse.com>.

(IV) Other Important Information: Please consult on the market observation post system website: <http://mops.tse.com>.

2004

## 捌 > 特別記載事項 Special Items of Record

- 一、關係企業相關資料  
Information on Related Enterprises
- 二、內部控制制度聲明書  
Statement of Internal Control System
- 三、董事或監察人對董事會通過重要決議有不同意見且有紀錄或書面聲明者，其主要內容  
Major Contents of Records or Written Statements of Dissenting Opinions of Directors or Supervisors Regarding Major Resolutions Passed by the Board of Directors
- 四、私募有價證券辦理情形  
Private Securities Placement
- 五、子公司持有或處分本行股票情形  
Holdings or Disposition of the Bank's Shares by Subsidiary Companies
- 六、重要決議  
Major Resolutions
- 七、最近二年度違法受處分及主要缺失與改善情形  
Punishments Imposed for Violations and Major Negligence During the Past Two Years, and Improvements Undertaken
- 八、其他必要補充說明事項  
Other Necessary Supplementary Explanations
- 九、對股東權益或證券價格有重大影響之事項  
Matters Having a Major Influence on Shareholder Interests or Stock Prices

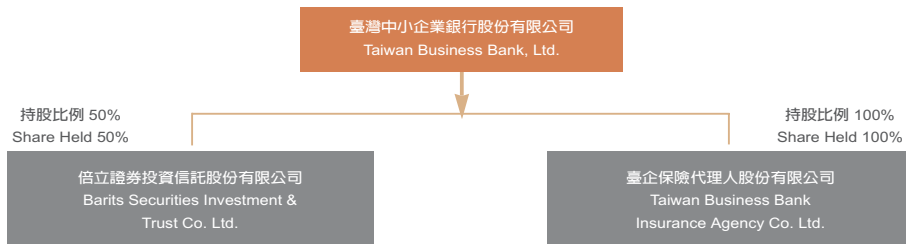


## 一、關係企業相關資料

### 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：新台幣千元  
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
臺企保險代理人股份有限公司 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 Raising and issuance of mutual funds

#### (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) 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) Business Coverage of Related Companies: Banking, 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	溫士信 Wen S.G..		
	監察人 Supervisor	黃新吉 Jack S.G. Huang		
	總經理 President	曾森正 Tseng Sen-Cheng		

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	李俊昇 Lee Chun-Sheng		
	董事 Director	謝新生 Hsieh Hsin-Sheng		
	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：新台幣千元  
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 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	26,927	18,151	8,776	126,435	5,151	4,012	20.06
倍立證券投資信託(股)公司 Barits Securities Investment & Trust Co. Ltd.	300,000	371,136	37,805	333,331	148,132	28,909	26,034	0.87

(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%，因此，得不編製關係企業合併財務報表。

(VII) Consolidated Financial Statements

Because the total assets and operating revenue of the invested companies are less than 10% of those of the Bank, it is not necessary to produce consolidated financial statements.



## 二、内部控制制度聲明書

本公司民國93年1月1日至93年12月31日之内部控制制度，依據自行檢查的結果，謹聲明如下：

- 一、本公司確知建立、實施和維護内部控制制度係本公司董事會及經理人之責任，本公司業已建立此一制度。其目的係在對營運之效果及效率（含獲利、績效及保障資產安全等）、財務報導之可靠性及相關法令之遵循等目標的達成，提供合理的確保。
- 二、内部控制制度有其先天限制，不論設計如何完善，有效之内部控制制度亦僅能對上述三項目標之達成提供合理的確保；而且，由於環境、情況之改變，内部控制制度之有效性可能隨之改變。惟本公司之内部控制制度設有自我監督之機制，缺失一經辨認，本公司即採取更正之行動。
- 三、本公司係依據金融監督管理委員會證期局訂頒「證券暨期貨市場各服務事業建立内部控制制度處理準則」（以下簡稱「處理準則」）規定之内部控制制度有效性之判斷項目，判斷内部控制制度之設計及執行是否有效。該「處理準則」所採用之内部控制制度判斷項目，係為依管理控制之過程，將内部控制制度劃分為五個組成要素：1.控制環境，2.風險評估，3.控制作業，4.資訊及溝通，及5.監督。每個組成要素又包括若干項目。前述項目請參見「處理準則」之規定。
- 四、本公司業已採用上述内部控制制度判斷項目，檢查内部控制制度之設計及執行的有效性。
- 五、本公司基於前項檢查結果，認為本公司上開期間的内部控制制度，包括知悉營運之效果及效率目標達成之程度、財務報導之可靠性及相關法令之遵循有關的内部控制等之設計及執行係屬有效，其能合理確保上述目標之達成。
- 六、本聲明書將成為本公司年報及公開說明書之主要內容，並對外公開。上述公開之內容如有虛偽、隱匿等不法情事，將涉及證券交易法第二十條、第三十二條、第一百七十一條及第一百七十四條等之法律責任。
- 七、本聲明書業經本公司民國94年2月22日董事會通過，出席董事12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：



總經理：



中華民國94年3月11日

## II. Statement of Internal Controls System

The following statement gives the results of self-auditing of the Taiwan Business Bank's system of internal controls covering the period of Jan. 1, 2004 - Dec. 31, 2004:

1. The Taiwan Business Bank is fully aware that the establishment, implementation, and maintenance of a system of internal controls 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 goals 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. A system of internal controls has inherent limitations; however complete its design may be, a system of internal controls can provide only reasonable assurance that the three goals 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's system of internal controls has a self-monitoring mechanism, however, 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 system of internal controls are effective in accordance with the internal control system effectiveness judgment 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 Bureau of the Financial Supervisory Commission. The judgment items adopted in the Guidelines are divided into five constituent elements in accordance with management control procedures: 1) control environment, 2) risk assessment, 3) control operations, 4) information and communications, and 5) oversight. Each of these constituent elements contains a number of items; for details of the items, please refer to the stipulations of the Guidelines.
4. The Taiwan Business Bank adopts the judgment items from the system of internal controls described above in evaluating the efficiency of the design and implementation of its system of internal controls.
5. Based on the afore-mentioned examination results, the Taiwan Business Bank feels that so far as is known, during the period stated above the design and implementation of its system of internal controls, including the results and efficiency of operations, reliability of financial statements, and observance of relevant laws and regulations, were effective and that they provided reasonable assurance of the achievements of the goals 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. Any fraudulence, undisclosed items, or other illegality in the public content described above 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 Feb. 22, 2005 with no dissenting opinions.



三、董事或監察人對董事會通過重要決議有不同意見且有紀錄或書面聲明者，其主要內容：無。

四、私募有價證券辦理情形：無。

五、子公司持有或處分本行股票情形：無。

### 六、重要決議

(一) 93年第一次股東臨時會(93.02.06)決議通過：

1. 通過辦理現金增資發行普通股新台幣55億元。  
已於93.05.26募集完成。
2. 通過修訂本公司章程第五條。  
併同93年股東常會通過修訂本公司章程案，報經濟部核准。

(二) 93年股東常會決議通過：

1. 承認本公司92年度決算盈餘分配。  
已依決議通過執行完成。
2. 修訂本公司章程第13、16及25條。  
依決議通過並報經濟部93年7月2日經授商字第093011111210號函核准。

(三) 93年度及截至年報刊印日止之董事會重要決議：  
請參閱本行網站<http://www.tbb.com.tw>投資人專區/董事會決議事項。

### 七、最近二年度違法受處分及主要缺失與改善情形

(一) 負責人或職員因業務上犯罪經檢察官起訴者

1. 本行消費金融部研究員○○君於民國88年擔任○○分行經理期間辦理○○君購屋及修繕貸款案，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1.5億元，經臺灣台北地方法院檢察署90年度偵字第12467號偵查終結，於92年11月27日以其觸犯刑法第339條第1項詐欺取財罪、刑法第342條第1項背信罪及商業會計法第71條第1項罪嫌提起公訴，目前於台北地院一審審理中。

III. Major Content of Recorded or Written Dissenting Opinions by Directors of Supervisors in Regard to Major Resolutions by the Board of Directors: None

IV. Status of Private Placement of Securities: None

V. Holding or Disposal of Taiwan Business Bank Shares by Subsidiaries: None

### VI. Major Resolutions

1. Resolutions passed at the First Extraordinary Shareholders' Meeting of 2004 (held on Feb. 6, 2004):

- (1) Resolution passed to issue NT\$5.5 billion worth of common stock for a capital increase.  
Completed on May 26, 2004.
- (2) Resolution passed to revise Article 5 of the TBB Article Association.  
Included in revision of the TBB Article Association passed by the 2004 General Shareholders' Meeting and reported to the Ministry of Economic Affairs for approval.

2. Resolutions passed by the 2004 General Shareholders' Meeting:

- (1) Confirmation of the TBB's distribution of profit for 2003.  
Completed in accordance with the resolution.
- (2) Revision of Articles 13, 16, and 25 of the TBB Article Association.  
Passed according to the resolution, reported to the Ministry of Economic Affairs for approval, and approved via Ching Shou Shang Tzu Document No. 093011111210 dated July 2, 2004.

3. For resolutions passed by Board of Directors Meetings during Fiscal Year 2004 and up to date of publication of the Annual Report, please consult the TBB website at <http://www.tbb.com.tw>.

### VII. Violations Resulting in the Imposition of Punishments and Major Incidents of 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

1. Certain researcher of the Bank's Consumer Banking Department, while serving as manager of the certain Branch in 1999, carried out home purchase and home improvement loans to certain one and is suspected of extending the home improvement loan while knowing that the borrower did not actually engage in any home improvement, thereby violating his official obligations by allowing the borrower to take out a fraudulent loan in the amount of NT\$150 million. Investigation of the case by the Prosecutor's Office of the Taipei District Court was concluded as recorded in 2001 Jhen Zih Document No. 12467, and on Nov. 27, 2003 the defendant was indicted for fraud under Article 330, Item 1 of the Criminal Code and for breach of trust under Article 342, Item 1 of the Criminal Code and for Article 71, Item 1 of the Commercial Accounting Law. The case is currently under investigation by the Taipei District Court.



2. 本行行員○○君、○○君與離職行員○○君、○○君任職○○分行期間先後受派駐○○證券（股）公司（以下稱○○公司）辦理證券款項交割事宜，依約○○分行應按月給付場地使用費予○○公司，前開行員疑於88年3月至90年5月期間自行變造報表以短付「場地使用費」予○○公司，圖利○○分行。案經臺灣桃園地方法院檢察署92年度偵字第2394、2396號偵查終結，於93年1月6日依刑法第216條、第210條行使變造私文書罪嫌將渠等提起公訴，93年9月27日臺灣桃園地院認渠等共同連續行使變造私文書，以簡易判決判處離職行員○○君有期徒刑伍月，如易科罰金以300元折算一日，緩刑三年；本行行員○○君、○○君與離職行員○○君等三人則各處有期徒刑肆月，如易科罰金以300元折算一日，均緩刑二年。經當事人上訴，本案目前尚於第二審之桃園地院合議庭審理中。

(二) 違反法令經金融監督管理委員會處以罰鍰者：無。

(三) 缺失經金融監督管理委員會嚴予糾正者：無。

(四) 經金融監督管理委員會依銀行法第61條之1規定處分事項

本行93年3月之逾放比率未符合財政部規定「加速降低本國銀行逾期放款措施」之本國銀行逾期放款比率於92年底前降低至5%之目標，致遭財政部於93年5月來函糾正，經積極清理已獲改善，至93年底逾放比率已降至4.73%。

(五) 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者：無。

(六) 其他經金融監督管理委員會指定應予揭露之事項：無。

## 八、其他必要補充說明事項：無。

## 九、對股東權益或證券價格有重大影響之事項

本行於93年12月大幅轉銷呆帳約143億元及讓售不良債權約131億元(其中逾期放款約111億元、呆帳債權約20億元)後，雖影響股東權益，然資產品質改善，對於證券價格應具正面效益。

2. While serving at the certain Branch, TBB certain current and former branch's employees were dispatched to the certain Securities Co. to handle the settlement of securities funds, and according to contract the Branch was to extend a monthly office space payment for the use of securities Co. facilities. During the period of March 1999 to May 2001 the aforementioned employees forged documents in order to make short payments to securities Co. for the illegal benefit of the Branch. The Prosecutor's Office of the Taoyuan District Court concluded the case via 2003 Zhen Zih Document No. 2394/2396 and, on Jan. 6, 2004 indicted the defendants for forgery under Articles 216 and 210 of the Criminal Code. On Sept. 27, 2004 the Taoyuan District Court found the defendants guilty of forgery and sentenced former employee to five months' incarceration, convertible to a fine at the rate of NT\$300 per day and suspended for three years, and certain current and former branch's employees to four months' incarceration, convertible to a fine at the rate of NT\$300 per day and suspended for two years. The defendants have appealed, and the case is under second investigation at the Taoyuan District Court.

(II) Violations of the Resulting in the Imposition of Fines by the Financial Supervisory Commission: None

(III) Cases of Negligence Resulting in Severe Reprimands by the Financial Supervisory Commission: None

(IV) Cases of Punishment Imposed by the Financial Supervisory Commission in Accordance with the Stipulations of Article 61-1 of the Banking Law

In March of 2004 the TBB's NPL ratio was not in conformity with the requirement of the Ministry of Finance, as stipulated in the "Measures for the Accelerated Lowering of the NPL Ratios of Domestic Banks," that NPL ratios be lowered to 5% by the end of 2003, resulting in a letter of reprimand from the Ministry of Finance in May 2004. The Bank subsequently made vigorous efforts to improve, and at the end of 2004 its NPL ratio stood at 4.73%.

(V) Security Accidents Resulting from Malpractice, Major Unexpected Happenings, or Failure to Operate Strictly in Accordance with the "Guidelines for the Maintenance of Security in Financial Institutions," Resulting in Individual or Accumulated Losses Within any One Year in Excess of NT\$50 Million: None

(VI) Other Matters Designated for Disclosure by the Financial Supervisory Commission: None

## VIII. Other Matters Requiring Supplementary Explanation: None

## IX. Matters Having a Major Influence on Shareholder Rights or Stock Prices

The Bank wrote off approximately NT\$14.3 billion worth of bad debt and sold about NT\$13.1 billion worth of Non-performing loan (of which over due loan amounted to about NT\$11.1 billion and bad loans to about NT\$2 billion) in December 2004; while this does influence shareholder rights, the resulting improvement in asset quality should have a positive impact on stock prices.

玖、總分支機構分布圖

IX. Distribution of Head Office and Branches



拾、總分支機構一覽表

X. Directory of Head Office and Branch Units

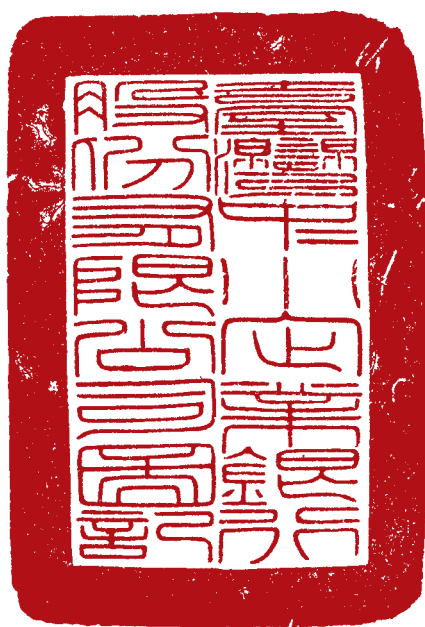
名稱 TBB'S OFFICES	住址 ADDRESS	電話 TEL. NO.	SWIFT ADDRESS
總行 Head Office	臺北市塔城街30號 30 Ta Cheng St., Taipei, Taiwan, R.O.C.	(02)25597171	
營業部 Banking Department	臺北市塔城街30號 30 Ta Cheng St., Taipei, Taiwan, R.O.C.	(02)25597171	
信託部 Trust Department	臺北市塔城街30號十五樓 15F, 30 Ta Cheng St., Taipei, Taiwan, R.O.C.	(02)25597171	
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	
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

名稱 TBB'S OFFICES	住址 ADDRESS	電話 TEL. NO.	SWIFT ADDRESS
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
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
東湖分行 Dong Hu Branch	臺北市民權東路六段152號一樓 152, Sec. 6, Min Chuan E. Rd., Taipei, Taiwan, R.O.C.	(02)87929771	
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217號 217, 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	
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	

名稱 TBB'S OFFICES	住址 ADDRESS	電話 TEL. NO.	SWIFT ADDRESS
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
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	
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	彰化縣北斗鎮高前街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)2517171	
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	
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 Chien 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)7887171	
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號三樓 3F, 30 Ta Cheng St., Taipei, Taiwan, R.O.C.	(02)25597171	MBBTTWTP893
洛杉磯分行 Los Angeles Branch	633, WEST 5 <sup>TH</sup> 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

臺灣中小企業銀行股份有限公司  
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董事長  
Chairman

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