

伍、財務狀況

Financial Status



一、郵政總局

九十一年度決算虧損54億8,681萬元，較年度預算法定盈餘目標減少156.76%，主要原因係收寄郵件減少致郵費收入減少，所轄儲金匯業局短期投資期末評價增提未實現跌價損失，致帳面發生虧損。郵件業務屬勞力密集的服務業，本年度郵政用人費用占營業總支出73.26%，郵政自有資本比率為79.20%，負債比率為26.26%，財務結構尚稱健全。

二、郵政儲金匯業局

儲金匯業局屬金融保險事業，其營業收入以儲金及壽險積存金轉存利息收入為主。九十一年度決算儲匯總收入3,128億2,452萬元，儲匯總支出3,164億2,097萬元，虧損35億9,645萬元，較年度預算法定盈餘目標減少138.48%。主要係因短期投資期末評價增提未實現跌價損失所致。本年度儲匯用人費用占營業總支出5.85%，儲匯自有資本比率為0.47%，負債比率為21,161.71%。由於郵政儲金依法由郵政財產擔保，且大部分資金均轉存中央銀行及銀行同業，故財務結構極為穩固。

1. Directorate General of Posts

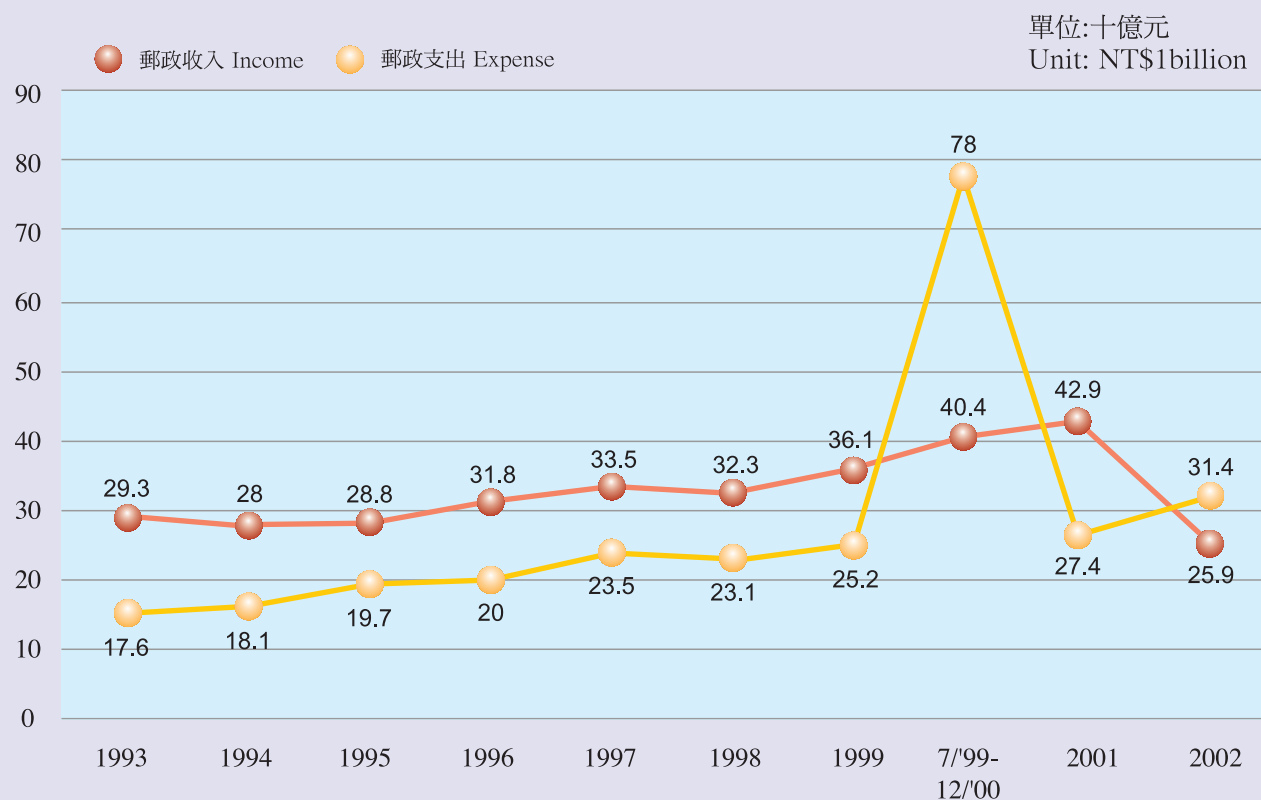
In 2002, the DGP had a deficit of NT\$5.4 billion, a shortfall of 156.76% of the annual budget goal due to insufficient mail revenue and loss from short-term investments. The postal service is a labor-intensive industry: the ratio of personnel costs to the total expenditures stood at 73.26% in 2002, the postal-owned capital ratio stood at 79.20%, and the liability ratio at 26.26%, indicating soundness of financial structure.

2. Directorate General of Postal Remittances & Savings Banks

DGPRSB revenues come mainly from the interest difference of savings and insurance reserves. Earnings in 2002 stood at NT\$312.82 billion, and expenditures totaled NT\$316.42 billion, leaving a deficit NT\$3.60 billion, a shortfall of 138.48% of the annual budget goal due to the loss from short-term investments. The ratio of personnel costs to total expenditures stood at 5.85%, the self-owned capital ratio was 0.47%, and the liability ratio was 21,161.71%. Since postal savings take postal property as security, and the huge postal capital are deposited in the Central Bank and other banks.

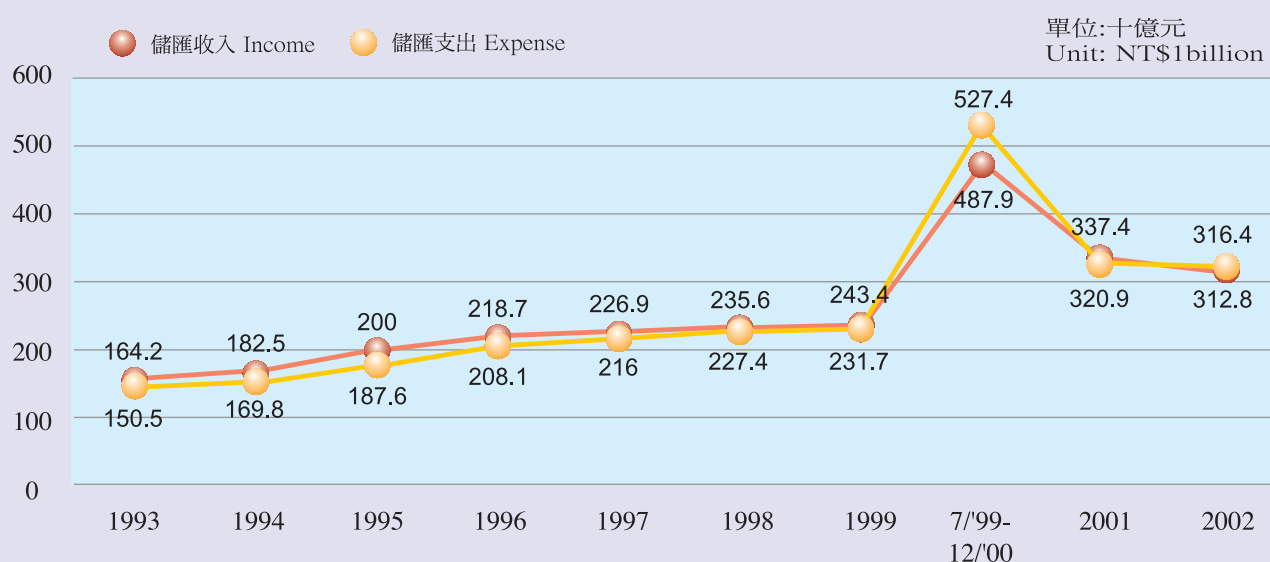
郵政收支增減趨勢

Trend of Increase & Decrease of Postal Income & Expenses



郵匯收支增減趨勢

Trend of Increase & Decrease of Banking Service Income & Expenses



郵政資產負債表

Balance Sheet of Postal Service

民國九十一年十二月三十一日
Dec. 31, 2002

單位:新台幣千元
Unit: NT\$1,000

科目 Account	90年度 01/01-12/01	91年度 01/02-12/02	比較增減(%) Increase/Decrease
資產			
Assets	99,830,611	96,032,859	-3.80%
流動資產			
Current Assets	11,494,049	10,279,728	-10.56%
基金長期投資及應收款			
Fund Long-Term Investment & Receivable	20,245,490	16,572,240	-18.14%
固定資產			
Fixed Assets	59,347,796	51,342,149	-13.49%
無形資產			
Intangible Assets	56,239	117,231	108.45%
其他資產			
Other Assets	8,687,037	17,721,511	104.00%
負債			
Liabilities	17,482,001	19,975,167	14.26%
流動負債			
Current Liabilities	6,629,084	9,977,904	50.52%
長期負債			
Long-Term Liabilities	10,223,208	9,413,555	-7.92%
其他負債			
Other Liabilities	629,709	583,708	-7.31%
業主權益			
Owner's Equities	82,348,610	76,057,692	-7.64%
資本			
Capital	30,000,000	30,000,000	0.00%
資本公積			
Capital Surplus	28,301,363	27,104,004	-4.23%
保留盈餘			
Retained Earnings	24,047,247	18,953,688	-21.18%

備註：90年年度為審定決算數，91年度為自編決算數。

Note: The figure of FY 2001 comes from approved final accounts; while that of FY 2002 from the proposed final accounts.

郵政損益表 Postal Profit and Loss Statement

民國九十一年度
January 1, 2002-December 31, 2002

單位:新台幣千元
Unit: NT\$1,000

科目 Account	90 年度 01/01-12/01	91 年度 01/02-12/02	比較增減(%) Increase/Decrease
營業收入 Operating Revenues	42,589,729	25,785,294	-39.46%
營業成本 Operating Costs	19,796,860	24,341,624	22.96%
營業毛利 Operating Gross Margin	22,792,869	1,443,670	93.67%
營業費用 Operating Expenses	5,625,361	6,441,377	14.51%
營業利益 Operating Income	17,167,508	-4,997,707	129.11%
營業外收入 Non-Operating Revenues	662,373	196,426	-70.35%
營業外費用 Non-Operating Expenses	1,963,212	685,535	-65.08%
營業外利益(損失) Non-Operating Net Income (Loss)	-1,300,839	-489,109	-62.40%
盈餘 Income (Loss)	15,866,669	-5,486,816	134.58%

備註：(1) 90年度虧損主因係儲匯局配合政府穩定股市政策，投入股市穩定基金。期末該局所持有權益憑證依一般公認會計原則，提列未實現跌價損失所致。

(2) 90年度為審定決算數，91年度為自編決算數。

Note: 1. The DGPRSB invested its capital in the stock stabilization funds and suffered to a loss in 2001. The deficit is due to unrealized losses on authority certificates.

2. The figure of FY 2001 comes from approved final accounts; while that of FY 2002 from the proposed final account.

郵政盈餘分配表 Allocation of Postal Surplus

民國九十一年度
Jan. 1, 2002-Dec. 31, 2002

單位:新台幣千元
Unit: NT\$1,000

科目 Account	90 年度 01/01-12/01	91 年度 01/02-12/02	比較增減(%) Increase/Decrease
盈餘 Surplus	15,866,669		-100
繳庫股息 Appropriated Dividends	15,866,669		-100
繳庫紅利 Appropriated Bonus			
法定公積 Legal Surplus			
資本公積 Capital Surplus			
虧損 Deficits			
待填補之虧損 Deficits to be Covered	21,686,442	27,175,258	25.31%

儲匯資產負債表

Balance Sheet of Postal remittances and Savings Banks

民國九十一年十二月三十一日
Dec. 31, 2002

單位:新台幣千元
Unit: NT\$1,000

科目 Account	90年度 01/'01-12/'01	91年度 01/'02-12/'02	比較增減(%) Increase/Decrease
資產			
Assets	3,516,633,759	3,500,285,753	-0.46%
流動資產			
Current Assets	3,463,186,284	3,447,326,214	-0.46
買匯貼現及放款			
Purchased Bills, Discounted & Loan	24,806,260	22,412,741	-9.65
基金長期投資及應收款			
Fund Long-Term Investment & Receivable	93,228	138,728	+48.81
固定資產			
Fixed Assets	23,796,528	24,537,223	+3.11
其他資產			
Other Assets	4,751,460	5,870,847	
負債			
Liabilities	3,496,510,739	3,483,822,890	-0.36
流動負債			
Current Liabilities	146,731,196	112,820,527	-23.11
存款、匯款及金融債券			
Deposits, Remittances & Treasury Bonds	3,049,205,903	3,067,223,445	+0.59
其他負債			
Other Liabilities	300,573,639	303,778,918	+1.07
業主權益			
Owner's Equities	20,123,021	16,462,863	-18.19
資本			
Capital	30,000,000	30,000,000	0.00%
資本公積			
Capital Surplus	2,459,075	2,395,372	-2.59
保留盈餘			
Retained Earnings	-12,336,055	-15,932,509	+57.04

備註：90年度為審定決算數，91年度為自編決算數。

Note: The Figure of FY 2001 comes from approved final accounts; while that of FY 2002 from the proposed final accounts.

儲匯損益表

Income Statement of Postal Remittances and Savings Banks

民國九十一年度
Jan. 1, 2002-Dec. 31, 2002

單位:新台幣千元
Unit: NT\$1,000

科目 Account	90 年度 01/'01-12/'01	91 年度 01/'02-12/'02	比較增減(%) Increase/Decrease
營業收入 Operating Revenues	337,301,834	312,777,554	-7.27%
營業成本 Operating Cost	299,475,822	294,118,982	-1.79%
營業毛利 Operating Gross Margin	37,826,012	18,658,572	-50.67%
營業費用 Operating Expenses	17,357,292	21,876,445	+26.04%
營業利益 Operating Income	20,468,720	-3,217,873	-115.72%
營業外收入 Non-Operating Revenues	59,208	46,964	-20.68%
營業外費用 Non-Operating Expenses	4,151,259	425,547	-89.75%
營業外利益(損失) Non-Operating Net Income (Loss)	-4,092,051	-378,583	-90.75%
本期純益 Net Income	16,376,669	-3,596,456	-121.96%

備註：(1) 90年度虧損主因係儲匯局配合政府穩定股市政策，投入股市穩定基金，期末該局所持有權益憑證依一般公認會計原則，提列未實現跌價損失所致。

(2) 90年度為審定決算數，91年度為自編決算數。

Note: 1. The DGPRSB invested its capital in the stock stabilization funds and suffered a loss in 2001. The deficit is due to unrealized losses on authority certificates.

2. The figure of FY 2001 comes from approved final accounts; while that of FY 2002 from the proposed final accounts.

儲匯盈餘分配表

Appropriation of Surplus of Postal Remittances and Savings Bank

民國九十一年度
Jan. 1, 2002-Dec. 31, 2002

單位:新台幣千元
Unit: NT\$1,000

科目 Account	90 年度 01/'01-12/'01	91 年度 01/'02-12/'02	比較增減(%) Increase/Decrease
盈餘 Surplus	16,376,714		
法定公積 Legal surplus			
解繳郵政總局 Contributed to DGP			
填補累積虧損 To Make up a Deficit	16,376,714		
虧損 Deficits			
待填補之虧損 Deficits to be Covered	26,818,411		