

肆、經營概況

Back View of Operation



一、業務營運

(一) 國民通信率與函件

「國民通信率」是指每人每年平均交寄函件件數，可作為衡量一國教育及經濟發展水準的指標。郵政總局配合社會之經濟發展，續秉持「普遍、迅速、安全、低廉」之原則，努力推展業務，九十一年度國內函件收寄量達2,838百萬餘件，較九十年度減少0.4%；國際函件收寄量共38.22百萬餘件，較九十年度減少6.3%。九十一年國民通信率為128.36件，較九十年度下降約1.1%。

郵件包括函件與包裹，函件分為信函、明信片、郵簡、新聞紙、雜誌、印刷物、盲人文件、小包等八種。其中郵政具專營權者僅信函、郵簡及明信片三種，至於新聞紙、雜誌、印刷物、小包等業務則為開放市場。但因台灣金融、通訊服務業發展，每月帳單、對帳單、股東大會開會通知單等信函仍續增加，郵件結構因而改變。盲人文件免收水陸路普通資費。非專營函件之資費均遠不敷營運成本，而民營業者仍續擇有利可圖之都會地區經營，並不惜觸犯郵政法，搶攬遞送信函、明信片等郵件。這幾年，因電信科技之進步，民眾大量採用電子郵件方式通訊，致國內函件營運量下降，皆對郵政之營運造成極大衝擊與挑戰。

(二) 包裹

1. Operation Volumes

(1) Per Capita Correspondence Rate and Letter-post Items

Per Capita Correspondence Rate is the average quantity of mail posted by each citizen per year. It is an indication of a nation's educational and economical development. The DGP, in line with economic development offers speedy, safe, ubiquitous, and fair service to every customer. In 2002, 2.838 billion domestic letter-post items were received, a drop of 0.4% from 2001. International letter-post items reached 38.22 million pieces, a drop of 6.3% from the previous year. In 2002, the per capita correspondence rate was 128.36 pieces, a 1.1% drop.

Letter-post items and parcels are mail. Letter-post items consist of letters, postcards, aerogrammes, newspapers, magazines, printed matter, literature for the visually handicapped, and small packets. Of these, the post office holds a monopoly on letters, aerogrammes, and postcards, while others are open to market. In recent years, commercial marketing methods and booming economic activities have increased low-postage printed matter such as monthly bills, payment statements, stock shareholder meeting notices, marking variations of mail structure. The mailing of literature for the visually handicapped is free of charge. Postage rates for non-monopolized mail are less than operating costs. Private couriers profit by only offering business in urban areas. In addition, telecommunication means have become popular in people's daily life. Modern electronic ways are widely adopted by the general public to transmit messages, affecting domestic mail volume. All the above

收寄及投遞各類郵件量統計表

Number of Mail Items Admitted and Delivered

單位：千件 (Unit: 1,000pcs)

郵件種類 Postal Items		收寄 Admitted		投遞 Delivered	
		90 年度	91 年度	90 年度	91 年度
		1/'01-12/'01	1/'02-12/'02	1/'01-12/'01	1/'02-12/'02
國內函件Domestic	平常 Ordinary	2,399,269	2,389,490		
	特種 Special Delivery	259,814	264,784		
	限時 Prompt Delivery	191,570	183,587		
	小計 Sub-total	2,850,653	2,837,861		
國際函件International	平常 Ordinary	38,463	36,112	94,167	88,591
	特種 Special Delivery	2,337	2,111	1,025	973
	小計 Sub-total	40,800	38,223	95,192	89,564
包裹Parcels	國內 Domestic	10,078	7,395	10,605	7,862
	國際 International	553	578	351	351
	小計 Sub-total	10,631	7,973	10,956	8,213
快捷EMS	國內 Domestic	5,950	4,458	6,126	4,708
	國際 International	1,473	1,388	1,009	1,010
	小計 Sub-total	7,432	5,846	7,135	5,718
傳真郵件	國內 Domestic	174	178	51	42
	國際 International	4	2		
	小計 Sub-total	178	180	51	42
總計Total		2,909,685	2,890,083	113,334	103,537

備註：1. 依照萬國郵盟例，本表僅列報國內收寄量與國際之收寄投遞量。

2. 自81年7月1日起，國際傳真郵件由中華電信公司接收後，以國內限時郵件投遞。

Note: 1. As the practice of the UPU, only the number of domestic and international letter-post items described is in the above list.

2. As from July 1, 1992, incoming international faxed mail received by Chunghwa Telecom are sent to addressees by domestic prompt delivery.

包裹非郵政專營業務，其他公民營運業者均可經營。由於郵政機構普遍，按址投遞，為其他運送業者只在點及線發展所不能及。近年來，物流業發展迅速，創新的撿貨配貨工作方法，以及與資訊、貨運業結合的經營方式，具有競爭優勢，兼且全年無休、全日營業，對郵政包裹業務有相當的影響。九十一年度國內包裹收寄量7,395千餘件，較九十年度減少26.6%，國際包裹收寄量578千餘件，較九十年度增加4.5%。

(三) 電腦列印封裝與電子郵件

「電腦列印封裝服務」與「電子郵件」業務，係郵政將顧客委託之資料，使用網際網路等現代科技，列印、封裝成實體郵件，再按址投遞之業務，國外稱之為「Hybrid Mail」，與營業窗口「臨櫃收件」、「信筒箱收件」等遞交郵件方式，均為服務顧客之多元化管道。

用戶至各地郵局申設專屬帳號後，無需出門，即可利用網路交寄郵件。目前已開辦國內平信、印刷物及掛號電子郵件。用戶亦可提供磁片，委由郵局列印、封裝並投遞，改變了傳統作業方式，成為垂直整合資料處理、列印、封裝及投遞為一體之服務，將物流作業轉變為資訊流來處理，可節省郵件處理人力及郵件運輸費用，並提昇郵政整體營運效率。

目前於台北、台中、高雄各設有一大規模處理作業單位，九十一年七月建置完成「電子函件分封郵遞系統」，未來將視業務發展需求，廣設列封點，並研發各項更便捷之交寄方式，提供更完善的服務。

九十一年度電腦列印封裝業務營運量為100百萬件、營運值為454百萬元，較九十年度營運量74.5百萬件、營運值379百萬元，分別成長34.2%及19.8%，達成年度預算目標營運量88百萬件、營運值459百萬元之113%及99%。九十一年度電子郵件業務營運量為

have caused a vast challenge and have greatly impacted mail operations.

(2) Parcels

Parcel handling is a non-monopoly service; other government and private transport organizations are also permitted to operate the service. Over recent years, the logistics industry has grown rapidly, and has adopted cutting-edge sorting and delivery methods, information integration, and cargo management, and 365-day around-the-clock service. These have consequently formed a considerable impact on the postal parcel business. In 2002, 7.395 million domestic parcels were handled, a huge drop of 26.6% from 2001, whereas 578,000 international parcels were processed, a 4.5% increase.

(3) Hybrid Mail and Electronic Mail

Hybrid Mail and Electronic Mail both use advanced technology such as the Internet to transmit messages true to the original posted by the sender in either a physical or an electronic form for delivery to the addressee in a physical form within seconds. It combines traditional mail posting, transportation, and delivery services by using technology and automation. This has been an area of diversification offered by the post office.

Electronic mail provides customers sending mail via the Internet from home after completing an account application. The service is available to domestic ordinary letters, printed matter, and registered electronic mail. Alternately, customers may hand-deliver discs to the post office, and then letter printing, packing, and delivery are entirely processed by the post office. It integrates data processing, printing, packing, and delivery and provides considerable savings in labor costs and handling procedures.

In July 2002, the "e-post mail delivery system" was set up to offer more convenient service at the three large operation units in Taipei, Taichung, and Kaohsiung.

In 2002, 1 million hybrid mail items were handled, providing revenue of NT\$454 million, an increase of 34.2% and 19.8% over 2001, respectively. In 2002, some 4.4 million electronic mail items were accepted, a 37.5% increase, and the revenue reached NT\$21.1 million, a 45.5% increase.

(4) EMS (Speedpost)

EMS plays a key role in developing postal service. It

國際快捷郵件通達國家（地區）
The List of EMS Delivery Country (Place)

亞洲及大洋州	寄達天數	歐洲地區	寄達天數	美洲地區	寄達天數
Asia & Oceania		Europe		America	
澳大利亞 Australia	3-4	亞美尼亞 Armenia	5-7	加拿大 Canada	4-5
巴林 Bahrain	3-4	白俄羅斯 Belarus	5-7	美國 USA	4-5
不丹 Bhutan	4-6	比利時 Belgium	4-5	哥倫比亞 Colombia	4-5
汶萊 Brunei Darussalam	3-4	塞普勒斯 Cyprus	3-4	哥斯大黎加 Costa Rica	5-6
柬埔寨 Cambodia	3-5	捷克 Czech Rep.	5-7	厄瓜多 Ecuador	5-7
斐濟 Fiji	3-5	丹麥 Denmark	4-5	薩爾瓦多 El Salvador	5-6
關島 Guam	4-5	愛沙尼亞 Estonia	5-7	瓜地馬拉 Guatemala	5-6
印度 India	4-5	芬蘭 Finland	4-5	宏都拉斯 Honduras	5-6
印尼 Indonesia	3-4	法國 France	4-5	牙買加 Jamaica	6-7
伊朗 Iran	5-7	喬治亞 Georgia	5-7	墨西哥 Mexico	5-6
以色列 Israel	4-5	德國 Germany	4-5	巴拿馬 Panama	4-5
日本 Japan	2-3	奧地利 Austria	4-5	巴拉圭 Paraguay	4-5
約旦 Jordan	3-4	亞塞拜然 Azerbaijan	5-7	阿根廷 Argentina	5-6
科威特 Kuwait	3-4	英國 Great Britain	4-5	巴貝多 Barbados	5-6
韓國 Korea (Rep.)	2-3	希臘 Greece	4-5	玻利維亞 Bolivia	5-6
寮國 Laos	4-5	匈牙利 Hungary	5-7	巴西 Brazil	4-5
馬來西亞 Malaysia	2-3	愛爾蘭 Ireland	4-5	智利 Chile	4-6
諾魯 Nauru	5-8	義大利 Italy	4-5	秘魯 Peru	5-7
紐西蘭 New Zealand	3-4	哈薩克 Kazakhstan	5-7	波多黎各 Puerto Rico	4-5
阿曼 Oman	3-4	吉爾吉斯 Kyrgyzstan	5-7	烏拉圭 Uruguay	4-6
巴布亞紐幾內亞	4-5	拉脫維亞 Latvia	5-7	委內瑞拉 Venezuela	5-7
Papua New Guinea		立陶宛 Lithuania	5-7		
菲律賓 Philippines	3-5	盧森堡 Luxembourg	4-5	非洲地區	寄達天數
卡達 Qatar	3-4	馬耳他 Malta	4-6	Africa	
新加坡 Singapore	2-3	摩爾多瓦 Moldova	5-7	貝南 Benin	5-7
沙烏地阿拉伯	3-4	荷蘭 Netherlands	4-5	吉布地 Djibouti	4-6
Saudi Arabia		挪威 Norway	4-5	埃及 Egypt	4-5
索羅門群島 Solomon Is.	4-6	波蘭 Poland	4-6	衣索比亞 Ethiopia	4-5
斯里蘭卡 Sri Lanka	4-5	葡萄牙 Portugal	4-5	迦納 Ghana	6-7
敘利亞 Syria	4-5	羅馬尼亞 Romania	5-7	象牙海岸 Ivory Coast	4-6
泰國 Thailand	3-4	俄羅斯 Russia	5-7	肯亞 Kenya	5-6
土耳其 Turkey	4-5	斯洛伐克 Slovakia	5-7	賴索托 Lesotho	5-7
阿拉伯聯合大公國	3-4	西班牙 Spain	3-5	馬拉威 Malawi	5-7
United Arab Emirates		瑞士 Switzerland	4-5	馬利 Mali	5-7
越南 Vietnam	3-5	瑞典 Sweden	4-5	模里西斯 Mauritius	5-6
葉門 Yemen	6-7	塔吉克 Tajikistan	5-7	莫三比克 Mozambique	5-6
		土庫曼 Turkmenistan	5-7	尼日 Niger	5-7
香港 Hong Kong	1-2	烏克蘭 Ukraine	5-7	奈及利亞 Nigeria	5-6
澳門 Macao	1-2	烏茲別克 Uzbekistan	5-7	塞內加爾 Senegal	5-7
				獅子山 Sierra Leone	5-7
				南非 South Africa	4-5
				坦尚尼亞 Tanzania	5-6
				多哥 Togo	5-7
				蘇丹 Sudan	5-6

Note : The figure is the Days of Delivery.

4.4百萬件、營運值為30.7百萬元；較九十年
度營運量3.2百萬件、營運值21.1百萬元，分
別成長37.5%及45.5%。

（四）快捷郵件

快捷郵件為現階段郵政重點發展業務之
一，具有迅速、安全、便利的特性。惟近年
來民間遞送業者不斷成立，以有利可圖之都
會區為營業據點，使用各種經營手法，搶占
快捷郵件市場。九十一年度國內快捷郵件收
寄量共4,458千餘件，較上年減少25.07%；
國際快捷郵件收寄量1,388千餘件，較上年減
少5.8%。

（五）郵票發行

九十一年度共發行郵票26套，其中特種
郵票14套、紀念郵票3套、常用郵票9套。另
發行中華民國郵票冊、九十一年版中華民國
郵票目錄、中華民國台閩地區風景明信片、
賀年明信片、新版紀念明信片、彩色郵資特
製信封、紀念信封及各種郵摺、郵票專冊
等。

is fast, safe, and convenient. In recent years, the service
has faced stiff competition from private couriers, who
have established operation bases in profitable
metropolitan areas and introduced innovative services to
enlarge their market shares. In 2001, only 4.458 million
domestic speedpost items were handled, a huge drop of
25.07%, compared with the previous year. For
international EMS, the total volume reached 1.388 million
pieces, a drop of 5.8%.

(5) Stamps

In 2002, the DGP released 26 issues, including 14
specials, 3 commemoratives, and 9 definites. In addition,
the following items were published for collectors:
Postage Stamp Albums, ROC Postage Stamp
Catalogues, New Year's Greetings postcards, Scenic
Post Cards, Aerogrammes, and stamp folios and
pictorials.

九十一年度發行郵票一覽表

Schedule for Stamp Issues in Jan. 2002 – Dec. 2002

郵票名稱 Name of Postage Stamps	類別 Category	全套枚數 Piece by set	面值 Denomination	發行日期 Date of Release
政治作戰學校建校五十週年紀念郵票 50th Anniversary of Fu Hsing Kang College Commemorative Issue	紀念 Com.	2	5.00 25.00	04/01/02
吉祥郵票（九十一年版） The Auspicious (Issue of 2002)	特種 Sp.	4	5.00 5.00 12.00 12.00	16/01/02
水果郵票（第三輯） Fruits (III)	常用 Def.	4	6.00 10.00 17.00 32.00	08/02/02
臺灣民俗活動郵票(上輯) Taiwan Folk Activities (I)	特種 Sp.	4	5.00 5.00 10.00 20.00	26/02/02
臺灣山岳郵票－雪山 Taiwan Mountains - Mount Hsueh	特種 Sp.	4	5.00 5.00 12.00 25.00	20/03/02
添印二版夔龍團雙鯉郵票 Additional Print of Dragons Circling Two Carps	常用 Def.	2	50.00 300.00	20/03/02

九十一年度發行之郵票 Postage Stamps Issued in 2002



九十一年中華民國郵票冊
2002 ROC Postage Stamps Album



1. 政治作戰學校建校五十週年紀念郵票
50th Anniversary of Fu Hsing Kang College Commemorative Issue



2. 吉祥郵票（九十一年版）
The Auspicious (Issue of 2002)



3. 水果郵票（第三輯）
Fruits (III)



4. 臺灣民俗活動郵票(上輯)
Taiwan Folk Activities (I)



6. 添印二版夔龍圍雙鯉郵票
Additional Print of Dragons Circling Two Carps



5. 臺灣山岳郵票－雪山
Taiwan Mountains - Mount Hsueh

郵票名稱 Name of Postage Stamps	類別 Category	全套枚數 Piece by set	面值 Denomination	發行日期 Date of Release
中國古典小說郵票－三國演義（第二輯） Chinese Classic Novel - The Romance of the Three Kingdoms (II)	特種 Sp.	4 小全張1張	3.50 3.50 5.00 20.00 32.00	04/04/02
保育鳥類郵票－黑嘴端鳳頭燕鷗 Conservation of Birds - Chinese Crested Tern	特種 Sp.	10 連刷 小型張1 張	5.00 x 10 25.00	15/05/02
添印二版十竹齋書畫譜郵票 Additional Print of 2nd Print of Ancient Chinese Engraving Art	常用 Def.	1	34.00	20/05/02
添印水果郵票 Additional Print of Fruits	常用 Def.	1	25.00	20/05/02
二版夔龍團雙鯉郵票（續二） 2nd Print of Dragons Circling Two Carps (Continued II)	常用 Def.	1	80.00	05/06/02
歷代名瓷郵票－清雍正琺瑯彩瓷 Famous Ancient Chinese Porcelain - Enamel Porcelains of the Ching Dynasty, Yung-Chen Period	特種 Sp.	4	5.00 5.00 7.00 32.00	21/06/02
花卉郵票－香花 Flower - Scented Flowers	特種 Sp.	3	5.00 12.00 25.00	05/07/02
鯨豚郵票 Cetacean	特種 Sp.	4 小全張1 張	5.00 5.00 10.00 25.00 45.00	25/07/02
2002年世界盃殘障桌球錦標賽紀念郵票 2002 IPC World Table Tennis Championships Commemorative Issue	紀念 Com.	2	5.00 5.00	13/08/02
臺灣民俗活動郵票（下輯） Taiwan Folk Activities (II)	特種 Sp.	4	5.00 5.00 10.00 20.00	22/08/02
中華民國與教廷關係紀念郵票 The R.O.C. and the Holy See Relations Commemorative Issue	紀念 Com.	2	5.00 17.00	20/09/02
故宮鳥譜古畫郵票（九十一年版） National Palace Museum's Bird Manual (Issue of 2002)	特種 Sp.	4	5.00 5.00 12.00 25.00	09/10/02
添印水果郵票 Additional Print of Fruits	常用 Def.	1	5.00	09/10/02
地方戲曲郵票－歌仔戲（遊戲） Regional Opera Series - Taiwanese Opera (Games)	特種 Sp.	4	5.00 6.00 10.00 25.00	25/10/02
可愛動物郵票－無尾熊 Cute Animal Series - Koala Bear	特種 Sp.	4 小全張1 張	5.00 5.00 9.00 21.00 40.00	15/11/02
添印二版十竹齋書畫譜郵票 Additional Print of 2nd Print of Ancient Chinese Engraving Art	常用 Def.	1	0.50	15/11/02
添印水果郵票 Additional Print of Fruits	常用 Def.	1	17.00	15/11/02
結緣郵票 Personal Greeting (Issue of 2002)	常用 Def.	10 x 3 連刷	3.50 x 10 5.00 x 10 25.00 x 10	22/11/02
新年郵票（九十一年版） New Year's Greeting (Issue of 2002)	特種 Sp.	2 小全張1張 小冊 1冊	3.50 13.00 33.00 42.00	02/12/02
臺灣近代畫作郵票 Modern Taiwanese Paintings	特種 Sp.	4	5.00 5.00 10.00 20.00	06/12/02



7. 中國古典小說郵票－三國演義（第二輯）
Chinese Classic Novel - The Romance of the Three Kingdoms (II)



8. 保育鳥類郵票－黑嘴端鳳頭燕鷗
Conservation of Birds - Chinese Crested Tern



9. 添印二版十竹齋書畫譜郵票
Additional Print of 2nd Print of Ancient Chinese
Engraving Art



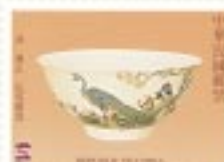
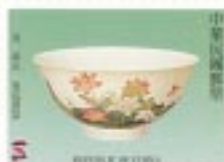
11. 二版夔龍團雙鯉郵票（續二）
2nd Print of Dragons Circling Two Carps (Con. II)



12. 歷代名瓷郵票－清雍正琺瑯彩瓷
Famous Ancient Chinese Porcelain - Enamel
Porcelains of the Ching Dynasty,
Yung-Cheng Period



10. 添印水果郵票
Additional Print of Fruits



九十一年度發行明信片、信封、郵簡及郵政出版物詳情表

Schedule for Postal Stationary Issues in January '02 – December '02

名稱 Name	售價 Price (NT\$)	發行日期 Date of Release	發行數量(單位:萬個) Number of Release (Unit : 10,000 pcs)
中華民國九十一年全國郵展限時紀念信封 A Commemorative Prompt Delivery Stamped Envelope for ROCUPEX 2002	13.00	05/07/02	30
添印國內掛號信封 Additional Print of Domestic Registered Stamped Envelopes	26.00	01/08/02	800
美國中華集郵會二〇〇二年年會暨南加州郵展中華民國郵票參展紀念信封 A Commemorative Envelope in Celebration of the 2002 China Stamp Society Annual Meeting and SESCAL 2002	2.00 7.00 (貼五元郵票)	04/10/02	2.5 2
2002全球客家文化會議紀念信封 A Commemorative Envelope in Commemoration of the World Hakka Culture Conference	2.00	13/12/02	3.2
中華民國九十一年全國郵展紀念明信片 A Commemorative Postal Card for ROCUPEX 2002	2.50	05/07/02	100
國內賀年明信片 Domestic Postal Cards for New Year's Greeting (Issue of 2002)	2.50	02/12/02	11.45 (成套) 1.675 (不成套)
臺閩地區風景明信片 Scenic Postal Cards of Taiwan and Fukien Areas, Republic of China	2.00	25/12/02	5.36 (成組裝冊) 1.7983 (單片式)
中華民國郵票冊(九十年版活頁本) Postage Stamp Album (Loose-leaf Hardback)(Issue of 2001)	1,400	23/01/02	11.8(冊)
中華民國郵票冊(九十年版精裝本) Postage Stamps Album (Hardback)(Issue of 2001)	1,400	23/02/02	17(冊)
中國郵票目錄(九十年度) Postage Stamp Catalogue of the Republic of China (Annual of 2001)	70	20/03/02	0.25 (冊)

(六) 集郵

集郵業務是郵政總局重點經營業務之一，九十一年度集郵收入達1,849,091千元。為服務集郵顧客，本年陸續推動之措施如下：

1. 開發集郵新產品：

(1) 發行個人化郵票：此種結合個人相片與郵票之新型郵票，不僅可作為郵資寄遞之用，亦可作為個人之紀念品及珍藏品。九十一年度再推出第二套個人化郵票－結緣郵票，提供顧客不同面值、不同圖案組合之多樣選擇。

(2) 開發禮品化集郵票品：配合新郵發行製作各類郵票專冊、郵摺及海報等，如「台灣民俗活動郵票專冊上輯」、「台灣山

(6) Philately

The revenue from philatelic stamp sales reached NT\$1.84 billion in 2002. Major activities to promote philately in the year were:

(i) Develop New Philatelic Products

(a) Personal Greetings Stamps

The Personal Greeting stamp, a combination of a personal picture and a postage stamp, is a new kind of stamp. It can serve as a collectable, and be used as postage. The DGP issued its second series under various denominations, designs, and themes.

(b) Philatelic Pictorials and Folios

In conjunction with new stamp issues, the DGP continues to publish several stamp pictorials, folios, and posters. In 2002, eight pictorials covering Taiwan Folk Activities (I,II), Taiwan Mountains, Classic Chinese Novels, Conservation of Birds, Cetacean, and the Cute Animal Series, and two folios were



13. 花卉郵票－香花
Flower - Scented Flowers



15. 2002年世界盃殘障桌球錦標賽紀念郵票
2002 IPC World Table Tennis Championships
Commemorative Issue



16. 臺灣民俗活動郵票（下輯）
Taiwan Folk Activities (II)



17. 中華民國與教廷關係紀念郵票
The R.O.C. and the Holy See Relations Commemorative
Issue



18. 故宮鳥譜古畫郵票
（九十一年版）
National Palace Museum's Bird
Manual (Issue of 2002)



19. 添印水果郵票
Additional Print of Fruits



20. 地方戲曲郵票－歌仔戲（遊戲）
Regional Opera Series - Taiwanese Opera (Games)

14. 鯨豚郵票
Cetacean



21. 可愛動物郵票－無尾熊
Cute Animal Series - Koala Bear

岳郵票專冊－雪山」、「三國演義郵票專冊第二輯」及「保育鳥類郵票專冊－黑嘴端鳳頭燕鷗」、「台灣民俗活動郵票專冊下輯」、「台灣民俗活動郵票專冊合輯」、「鯨豚郵票專冊」及「無尾熊立體紙雕郵票專冊」等八種及「天工開物系列郵摺－灌溉篇」及「遊戲童謠郵摺」等二種，深受顧客喜愛。

(3) 開發集郵周邊商品：九十一年度開發近代畫作郵票圖案之文鎮、名片夾、絲巾及掛畫等各項集郵衍生商品供售。

2. 拓展集郵新據點：

(1) 積極設立集郵服務中心：目前除已開設台北、台中、高雄、新竹、台南、嘉義、花蓮、基隆等及本年新設立之桃園集郵服務中心計九處外，中壢及新營郵局亦進行相關規劃，未來將朝各縣市均設立集郵服務中心之目標邁進。

(2) 拓展「中華郵政集郵電子商城」業務：為應時代趨勢並掌握競爭優勢，郵政總局特自八十八年三月起開辦「中華郵政集郵電子商城」，供顧客上網購買集郵票品，提供集郵人士購郵新管道。目前計有台北、台中、高雄、新竹、台南、嘉義及基隆等七店，每月營收達170萬餘元。為便利顧客訂製個人化郵票，網路訂購系統之建置亦於九十一年度完成。

3. 贊助及舉辦郵展活動：

(1) 贊助國內各縣市集郵團體及學校集郵社團舉辦郵展四十一次，發行郵展特刊廣告十四次，傳播集郵知識、培養集郵新秀。

(2) 協助外交部、僑務委員會在美國、德國、加拿大、澳洲等地，辦理「中華民國郵票展覽」，宣揚我國文化促進各國邦誼，並凝聚華僑之向心力。

(3) 配合巴拉圭郵政於九十一年十月十日發行「中巴建交四十五週年紀念郵票」，郵

produced. These products demonstrated a high demand.

(c) Peripheral Philatelic Merchandise

Paperweights, name card holders, scroll paintings, and silk ties with stamp designs were introduced for philatelists in 2002.

(ii) Establish More Philatelic Service Centers

(a) In addition to the Philatelic Service Centers previously established in Taipei, Taichung, Kaohsiung, Tainan, Hsinchu, Chiayi, Hualien, and Keelung, one in Taoyuan was set up this year. Philatelic service centers in Chungli and Hsinyn are under way. The goal is at least one center in each county.

(b) Extend Chinese Philatelic e-Post Mail Service

As from March 1999, the Chinese Philatelic e-Post Mail was set up to the purchase of philatelic products on-line. Currently, philatelic service is available in seven malls, one each in Taipei, Taichung, Kaohsiung, Hsinchu, Tainan, Chiayi, and Keelung, and they provide combined monthly revenue of NT\$1.7 million. Also, customers can now order Personal Greeting Stamps via the Internet.

(iii) Sponsor Philatelic Activities

(a) The Post Office held 41 stamp-shows and put 14 advertisements in philatelic magazines to promote philatelic education.

(b) Assistance was given to the Ministry of Foreign Affairs and the Overseas Chinese Affairs Commission to sponsor the "The ROC Stamp Exhibition" in the US, Canada, Germany, and Australia. They provided excellent opportunities to explain Chinese culture to people around the world and to meet with overseas Chinese.

(c) On Oct. 10, the DGP sponsored a stamp exhibition in conjunction with the release of "45 Years of Friendly Relationships Between Paraguay and the ROC" postage stamps. It enhanced the exchange of postal services, culture, and friendship between two countries.

(d) Contributions were made to the calling-port stamp exhibition held by the ROC Navy Friendship Fleet in its 2002 Cruise Training.

(e) Assistance was given to Pakuashan Philatelic Society to hold the 2002 ROC Stamp Exhibition, further promoting stamp collecting.



22. 添印二版十竹齋書畫譜郵票
Additional Print of 2nd Print of Ancient Chinese Engraving Art



23. 添印水果郵票
Additional Print of Fruits

24. 結緣郵票
Personal Greeting (Issue of 2002)



25. 新年郵票（九十一年版）
New Year's Greeting (Issue of 2002)



26. 臺灣近代畫作郵票
Modern Taiwanese Paintings



政總局同步於台北郵政博物館辦理該國郵票發行典禮，促進雙方郵政交流，更進一步穩固兩國邦誼並成就成功之外交。

(4) 配合海軍總部辦理「中華民國海軍九一敦睦支隊航訓巡迴展」，在國內外港口展示，宏揚我國傳統文化。

(5) 贊助中華集郵團體聯合會所屬彰化縣八卦山郵學會辦理「九十一年全國郵展」，推廣集郵風氣、提昇國內集郵水準。

4. 參加國際郵展：派員參加「美國中華集郵2002年會暨南加州郵展（SESCAL 2002）」，並設攤銷售集郵票品，加強國際交流，拓展我國國際郵壇之活動空間。

(七) 郵政儲金

郵政儲金的宗旨在於鼓勵國民節約及儲蓄，其目標在吸收民間小額存款，促進資本形成，提供我國中長期建設資金及穩定國家金融。近年來受金融自由化及國際化潮流影響，加以世界性經濟不景氣，國內產業及資金外流等各項因素衝擊下，郵局充分利用資訊科技，積極規劃，提供民眾全功能之服務，致業務量仍有相當程度的成長。

九十一年郵政總局除積極推展電子郵箱傳輸作業，便利薪資轉存及各項代收代付業務外，更加強定期儲金服務功能，便利客戶存款，滿足客戶理財需求，增加我國中長期建設資金。此外積極拓展定期存單質押貸款至各連線郵局均可辦理。另加強「網路郵局」、「語音轉帳」、「郵局ATM自動櫃員機轉帳」之宣導，提供客戶更便利之服務。

截至九十一年十二月底止，各種儲金總結存金額計新台幣3,066,049百萬元，較上年度成長0.58%。儲戶總計2,929萬餘戶，較上年度增加0.12%，平均每戶結存金額104,600元。

(八) 郵政匯兌

郵政匯兌業務具有資金流通、活絡社會金融的功能，九十一年度續辦理國內匯兌、

(iv) The DGP took part in the SESCAL 2002 Stamp Exhibition to broaden the stamp market and for further international exposure.

(7) Postal Savings

The primary purposes of the postal savings are to promote saving by the general public, to attract small amounts of capital from the populace, to provide for national mid- and long-term construction funds, and to provide resources to maintain financial stability. Over recent years, the post office has availed technology and well-planned service to promote an overall service to the general public, though under various impacts, such as financial liberation and internationalization, the sluggish world economy, and domestic industry emigration.

In 2002, the DGP focused on the customer time-deposit service, increased the mid- and long-term construction funds, and promoted electronic deposit of salary services. Moreover, online banking service and



[illegible]

肆、經營概況

國際匯兌及大陸間接匯款三大項業務。為服務社會，更積極擴充辦理跨行匯款業務局所及增加開辦國際匯兌業務之局數。同時為提供多元理財管道並方便出國顧客使用，於全省六十九個郵局窗口，開辦「代售美國運通美金旅行支票業務」，免收手續費。九十一年度承匯款額為新台幣1,035,277百萬元，較上年度之857,630百萬元，成長20.71%。開發張數1,382萬餘張，較上年度1,349萬餘張，成長2.47%。

(九) 郵政劃撥

郵政劃撥業務是我國金融業中最特殊之一種業務，它不僅具有存、提款之功能，更能辦理匯兌及轉帳業務；如轉帳代收代付款業務，提供安全便捷之帳務系統及特戶存款以節省人工銷帳作業；另劃撥儲金亦可申領支票，具有銀行活期存款功能。九十一年陸續開辦窗口代收電費作業、儲戶利用國稅局提供之「二維條碼報稅軟體」，經由網際網路傳送至電子郵局掛號後，再轉送各稅捐稽徵處報繳九十年所得稅、配合台北市票據交換所辦理「票據分區交換集中清算及台中市、高雄市退票電腦化作業」，簡化票據交換作業、為加強便民服務，開放儲戶可用通訊方式辦理委託轉帳代繳全民健康保險費用。截至九十一年十二月底止，劃撥儲金結存金額為新台幣284餘億元，較上年度成長0.58%。戶數為1,827,456戶，與上年度相當。劃撥手續費收入共計2,080百萬元，較上年度增加8.92%。

(十) 郵政簡易人壽保險

郵政簡易人壽保險，除具有儲蓄、理財、養老等多方面的功能，並藉由遍佈各鄉鎮的郵政機構，方便全民投保。由於投保簡便、理賠迅速，保費低廉、免體檢，同時匯集游資，支援國家重大建設，深受社會大眾所喜愛。

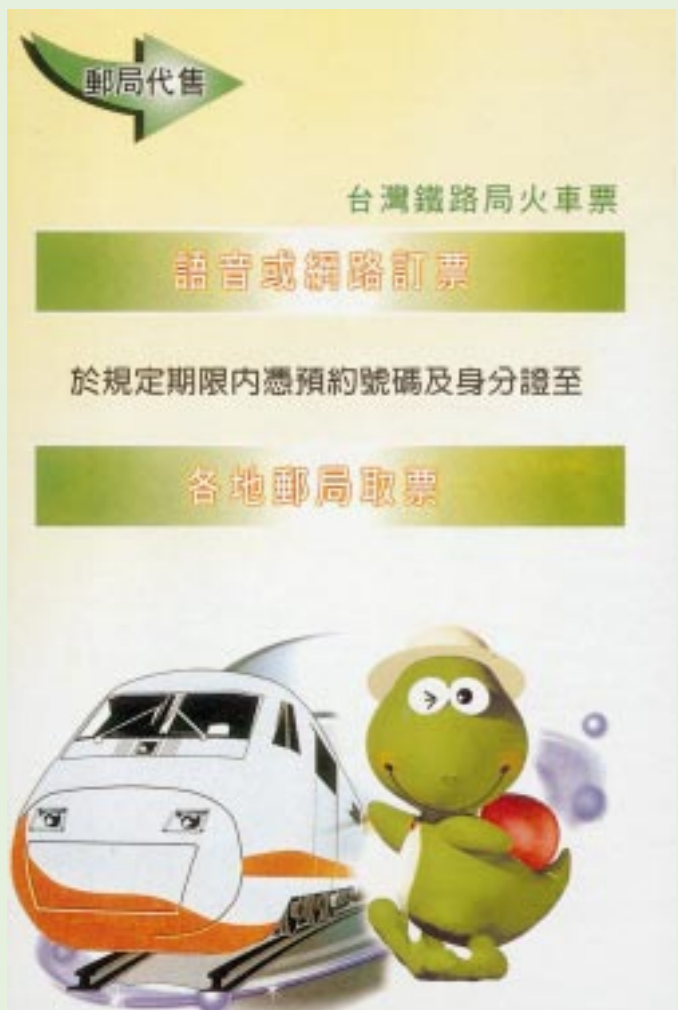
近年來受到國際經濟不景氣影響，國內

voice-activated and ATM payment transfer systems were promoted so as to offer better service to customers.

At the end of December 2002, the total balance of deposits was approximately NT\$3,066 trillion, an increase of 0.58% compared with the previous year. The total number of accounts stood at 29.29 million, an increase of 0.12%. The average balance per account was NT\$104,000.

(8) Postal Remittances

The postal remittance service consists of domestic money orders, international money orders, and indirect remittances to Mainland China. To serve the postal customers, the post office actively expanded the number of offices operating inter-bank remittance service and international remittances in 2002. To meet customers' travel requirements, the sale of USD American Express Traveler's Checks is available free of handling charge at 69 post offices. In 2002, the remittance volume totaled NT\$1,035 billion, an increase of 20.71% compared with the previous year. The number of remittance drafts







金融環境也遭受嚴重衝擊，為因應市場利率持續走低，九十一年度先後推出新費率之「安平」及「小太陽」商品。截至九十一年底有效契約件數2,030,995件，保額達692,196百萬元，分別較上年度減少1.91%及0.54%。另郵政壽險不動產抵押借款業務，為提高房貸市場競爭力，分別推出「分段式」及「指數型房貸」，提供保戶更多選擇，已貸出3,374件，借款餘額為5,659百萬元，業績仍呈穩定成長。

(十一) 代理業務

九十年七月十五日郵政法第五條修正通過並實施後，代辦業務開放委託單位不限政府機關，任何公、私團體均可委託郵局代辦各項業務。因此九十一年陸續洽攬民營機構增辦其他代理及代售業務，使郵政業務更多

issued was 13.82 million pieces, an increase of 2.4%.

(9) Postal Giro Services

Postal giro, which is unique among national financial services, has the multiple functions of depositing, withdrawing, designated paying, remitting, transferring between accounts, and check writing. Other services offered by the postal giro include: tax payment, check collection, and health insurance payment. At the end of 2002, the total account balance amounted to NT\$28.40 billion, a slight increase of 0.58%, compared to 2001. There were 1.83 million giro accounts, unchanged from the previous year. Handling charges reached NT\$2.08 billion, an increase of 8.92%.

(10) Postal Simple Life Insurance

Postal Simple Life Insurance service encourages the general public to save and to make financial plans for retirement. Due to its low premium rate, exemption from physical examination, simple procedures, and availability at postal branches nationwide, the program has gained wide popularity among the public.

Over recent years, the domestic financial environment has been greatly influenced by the global economic slowdown. With several interest rate drops, the post office introduced in 2002 new premium rates for An-pin double-indemnity whole life insurance and "Little Sun" endowment insurance for children". By the end of 2002, the total number of these and other policies in force reached 2.03 million, with the insured sum at NT\$692 billion, a slight drop of 1.91% and 0.54%, respectively. Furthermore, in order to become more competitive in the housing mortgage loan market, the post office introduced stage-interest-rate mortgages and adjustable-rate mortgages to provide more selection for the insured. In 2002, 3,374 cases were handled, with the total loan amount reaching NT\$5,659 million. The service development remains stable.

(11) Agent Services

After the amendment of Article 5 of the Postal Act on July 15, 2001, the post office is allowed to accept agent service either consigned by government agencies or by any public or private groups. As from 2002, the post office extended the scope of agent services to sell the international telephone cards, karaoke value-added cards, Internet game-play scorecards, etc. In addition to promoting the service via the media, the post office

全方位的服務 無止盡的關懷

歡迎投保郵政壽險



中華郵政股份有限公司

九十一年度各類郵政儲金業務量

Postal Savings Service, Jan. to Dec. 2002

金額單位:新台幣百萬元 (Unit: NT\$1,000,000)

類別 Type	存款次數 Number of Deposit		提款次數 Number of Withdrawals		戶數 Number of Accounts		結存金額 Total Balance	
	90年度	91年度	90年度	91年度	90年度	91年度	90年度	91年度
	01/01-12/01	01/02-12/02	01/01-12/01	01/02-12/02	01/01-12/01	01/02-12/02	01/01-12/01	01/02-12/02
存簿儲金 Passbook Savings	125,463,864	130,857,516	280,996,759	287,378,843	19,288,709	19,792,247	970,766	1,084,476
定期儲金 Fixed Savings	5,275,083	4,542,691	21,348,365	20,426,210	4,102,928	3,638,590	2,048,388	1,952,383
劃撥儲金 Giro Savings	111,253,714	123,423,125	22,018,524	20,309,891	1,828,727	1,827,456	28,304	28,470
懸帳儲金 Suspended Accounts					4,038,780	4,038,148	721	720
合 計 Total	241,992,661	258,823,332	324,363,648	328,114,944	29,259,144	29,296,441	3,048,179	3,066,049

九十一年度各類匯款承匯張數及款額

Volume of Remittance Service, Jan. to Dec., 2002

單位:新台幣千元 (Unit: NT\$1,000)

類別 Types	開發張數 Number		承匯款額 Amount	
	90年度	91年度	90年度	91年度
	01/01-12/01	01/02-12/02	01/01-12/01	01/02-12/02
郵政匯票 Ordinary MOs	3,116,514	3,018,653	28,131,241	27,031,060
入戶匯款 Remittance-to-Account	6,329,069	5,656,870	172,003,131	148,754,852
電傳送現匯票 Faxed Mos in Cash	51,820	44,699	472,226	407,140
跨行通匯 Inter-bank Remittances	2,128,583	3,074,824	651,852,496	853,383,573
郵政禮券 Postal Gift Coupons	1,823,245	1,988,750	3,236,434	3,625,264
國際郵政匯票(含電報) Int'l Postal Mos(Telegraphic Mos included)	591	621	6,295	9,466
國際匯出匯款 Int'l Outgoing Remittance	2,732	3,071	298,357	320,071
美金旅行支票 USD Traveler's Checks	9,317	4,233	96,731	65,206
大陸間接匯款 Indirect Mainland Remittance	28,828	31,914	1,538,009	1,681,302
合 計	13,490,699	13,823,635	857,634,920	1,035,277,934

九十一年度郵政簡易壽險業務量

Volumes of Postal Simple Life Insurance, Jan. to Dec., 2002

單位：新台幣百萬元 (Unit: NT\$1,000,000)

會計年度 Fiscal Year	契約件數 Number of Policies			契約保額 Insured Amount			實收保 費收入 Premium Income	累積責任 準備金 Accumulated Reserves
	新契約 New	有效契約 In Force	保險給付 Payment	新契約 New	有效契約 In Force	保險給付 Payment		
90年 01/01-12/01	423,014	2,070,522	331,115	147,707	695,987	91,439	91,308	246,514
91年 01/02-12/02	315,727	2,030,995	344,177	96,963	692,196	95,743	94,002	258,510

最近五年代理業務營業金額及收益

Value Amount of Agent Services, 1997 - 2002

單位：新台幣百萬元 (Unit: NT\$1,000,000)

	87年1998	88年1999	88年下半年及89年 07/99-12/00	90年2001	91年2002
軍人保險給付 Service's Insurance Payment	0	0	0	0	0
國軍傷亡官兵撫卹金 Survive Men's Casualty Payment	1,198	1,253	1,955	1,289	1,049
國軍官兵退休俸 Veteran's Retirement Pension	75,041	68,703	110,336	78,117	77,141
退除役官兵子女教育補助費 Education Aid to Veteran's Children	1,203	1,109	1,067	0	0
公務人員退休金撫卹金 Government Employee Retirement Pension or Compensation Payment	3,122	3,274	3,279	1,265	486
省府公教人員退休金 Retirement Pension for Taiwan Provincial Government Employees	3,031	3,448	5,531	4,412	2,334
代售公債代付公債本息 Sales of Government Bonds and Payment of Their Principal & Interest	23,583	35,318	41,271	24,092	45,281
高速公路回数票證 Freeway Toll Coupons	3,220	3,239	5,775	3,939	4,556
印花稅票 Revenue Stamps	431	438	652	434	512
鐵路車票 Train Tickets				639	711
其他 Others	18,287	26,695	18,206	334	484
合計 Grand Total	129,116	143,477	188,072	114,521	87,273
收益 Revenue	163	190	244	134	89

元化。至本年十二月止，已與多家公司簽約辦理代售及代辦收件等業務，如與長通電訊公司、清蔚科技公司及遊戲橘子數位科技公司合作，代售其國際電話卡、歡唱儲值卡及遊戲軟體點數卡等業務。為加強宣導郵局已開辦之代理業務，郵政總局除加強媒體宣導，製作海報張貼各局營業廳，並製作展示架及展示櫃陳列各項業務宣傳摺頁及商品等。

二、資金運用

依民國五十年郵政儲金匯業局在台復業方案規定，郵匯局不得辦理放款業務，其所收存之各種儲金，除酌留付現準備金外，悉數全部轉存中央銀行，多年後始奉核准部分資金轉存公民營行庫。郵政資金運用於轉存款，供政府公共建設及民間重大投資所需資金，對於協助國家經濟發展，穩定財政金融，發揮了重要的功能。

郵政資金截至九十一年十二月底止，共計新台幣3,497,500百萬餘元，其運用途徑如次：

- 一、週轉金（含活期存款、提存央行存款準備金、各郵局週轉金）96,400百萬元。
- 二、定期存款（含定期儲蓄存款）2,719,600百萬元，其中央行1,286,900百萬元，其他銀行1,432,700百萬元。
- 三、購買債券（含公債、公司債、金融債券）356,600百萬元。
- 四、同業拆款及購買短期票券63,000百萬元。
- 五、股票及基金（包括委外操作40,000百萬元）：239,100百萬元。
- 六、定期存單及壽險保單質押借款、不動產抵押借款：22,500百萬元。
- 七、國外投資：3億元。

produced various showcases to display service folios and commercials for promotion purposes.

2. Utilization of Postal Capital

According to the original regulations governing its operation, the DGPRSB was prevented from extending loans, and was required to deposit all savings, minus necessary reserves, at the Central Bank. It was later permitted to transfer a part to its deposits to other banks, provide capital to developing enterprises, and serve as tool for stabilizing public finance. In all of these capacities, the postal service has played an important role in promoting national economic development and stabilizing financial markets.

At the end of December 2002, postal capital had accumulated to NT\$3.497 trillion, which was used as follows:

1. The revolving fund (including passbook savings, reserves deposited in the Central Bank and the revolving fund of the three regional head offices): NT\$96.4 billion;
2. Time deposits: NT\$2,719.6 billion (Central Bank: NT\$1,286.9 billion, other banks NT\$1,432.7 billion);
3. Purchasing bonds (including government bonds, corporate bonds, and financial bonds): NT\$356 billion;
4. Inter-bank call loans and short-term bills and notes: NT\$63 billion;
5. Stocks and mutual funds (including outsourcing operations NT\$40 billion): NT\$239 billion;
6. Mortgage loans on certificates of deposit, insurance policies, and real estate: NT\$22.5 billion.

郵局海外基金

起步走



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