

3. 風險管理政策及執行情形：遵照主管機關之規範，評估本公司之營運風險，督促各業務單位採行必要措施。為確保風險管理政策有效推動，已請各業務單位按季填報風險管理工作計畫執行情形，並定期提報風險管理委員會備查。
4. 保護消費者或客戶政策之執行情形：本公司與客戶簽訂之契約均依照消費者保護法之規定修訂並實施，以減少廣告及定型化契約衍生之消費爭議。
5. 依本公司章程規定，董事對利害關係議案應即迴避。
6. 本公司各階經理人、各部門皆依本公司權責劃分表運作。
7. 社會責任：本公司一向重視社會責任，除配合政府政策，推展各項政策性貸款（詳第80頁資金運用情形）外，並積極參與公益及慈善捐款活動，鼓勵各等郵局主動參與地區性公益活動，實施環保措施，以實際行動回饋社會大眾。

3. Regarding risk management: in accordance with the regulations set by its competent authorities, the company has assessed its operational risk and urged all operational departments to take necessary measures. To ensure the effectiveness of its promotion of its risk management policies, all operational departments are required to submit a quarterly report on the execution of its risk management work, which will be submitted to the company's risk management committee periodically.
4. Regarding consumer protection and customer policy: Contracts between the company and its clients have all been revised in accordance with the regulations of the Consumer Protection Law in an effort to avoid disputes resulting from advertisements and standard contracts.
5. In accordance with the company's articles of incorporation, a member of the company's board directors should not vote in any resolution where there is a conflict of interest or duties.
6. All senior management and departments of the company operate in accordance with the company's division of work chart.
7. The company puts great importance on its corporate social responsibility: apart from offering loans in accordance with government policies (see page 80), the company has actively participated in fundraisers and activities for the public good, as well as encouraged its branches to take initiatives to partake in regional activities for the public good and implement environmental protection measures.

（三）揭露公司治理守則及相關規章之查詢方式：

依銀行業公司治理實務守則規定揭露之項目揭露於本公司網站。

（四）揭露其他足以增進對公司治理運作情形瞭解之重要資訊：

已揭露於本公司網站。

（五）內部控制制度執行狀況

1. 內部控制制度之建立及執行情形

內部控制制度建立之目的係對營運、財務報導及法令遵循等目標之達成，提供合理之確保，本公司業已建立此一制度。內部控制制度有其先天限制，不論設計如何完善，有效之內部控制制度亦僅能對上述三項目標之達成提供合理的確保；而且，由於環境、情況之改變，內部控制制度之有效性可能隨

(III) Disclosure of Corporate Governance Best-Practice Principles and how to locate relevant regulations:

Make disclosures on the company's website in accordance with Corporate Governance Best-Practice Principles for Banks.

(IV) Disclosure of important information about the governance and operations of the company:

Disclosed in the company's website.

(V) Implementation of internal control system

1. Establishment and implementation of internal control system

Internal control system aims to provide reasonable assurance regarding the achievement of the objectives of the company's operations, financial reporting, and compliance with applicable laws and regulations. The company has established an internal control system. An internal control

之改變。惟本公司之內部控制制度設有自我監督機制，缺失一經辨認，本公司即採取更正之行動。

2.內、外部稽核制度執行情形

內部稽核制度建立係以超然獨立、客觀公正之立場，協助董事會及經理部門檢查及覆核內部控制制度之缺失，適時提供改進建議，確保公司內部控制制度持續有效實施及作為檢討修正該制度之依據。

本公司稽核處96年度依據「郵政儲金匯兌業務內部控制及稽核制度實施辦法」、「保險業內部控制及稽核制度實施辦法」、「臺灣郵政股份有限公司內部稽核實施細則」及「96年度稽核計畫」，對總公司14個處（室）（96.9.1減為12處【室】）、23個責任中心郵局、5個郵件處理中心及1,321個支局共辦理一般查核1,365次、專案查核1,731次，及對營業單位另辦理庫存現金查核2,864次；並對行政院金融監督管理委員會、中央銀行及會計師等外部稽核單位所提檢查缺失及改進意見，依規定提報董事會核議且持續追蹤覆查。

3.內部控制聲明書（詳43-48頁）

system has its own limitations, and no matter how well it is designed, effective internal control systems can only provide reasonable assurance regarding the achievement of the three above-mentioned objectives. In addition, as the environment and situations of a company changes, the effectiveness of its internal control system will change with it. However, the company's internal control system is equipped with a self-monitoring mechanism, and as soon as a problem is identified, the company shall take action to correct it immediately.

2. Implementation of internal and external audit system

The purpose of the internal audit system is to objectively assist the board of directors and the company's management team in inspecting and evaluating the performance of its internal control system and make timely suggestions to ensure its continual effectiveness.

In 2007, in accordance with Regulations Governing the Internal Controls and Audit System for Postal Remittances and Savings, Regulations Governing the Internal Controls and Audit System for Insurance, Regulations Governing the Internal Audit System of Taiwan Post and the 2007 Audit Plan, the company's audit department performed 1,365 general audits and 1,731 case audits on the 14 departments (reduced to 12 departments since Sep. 1, 2007), 23 responsibility center offices, 5 mail processing centers and 1,321 smaller branches as well as 2,864 cash audits on the operational units of the company. In addition, the department has, in accordance with regulations, submitted reports to the board of directors and continued to conduct follow-up evaluations on the suggestions and flaws found by the Financial Supervisory Commission, Central Bank of the ROC and other external audit units such as the company's CPA.

3. Internal Control Statement (see pages 43-48)

臺灣郵政股份有限公司 儲金、匯兌業務內部控制制度聲明書

本公司儲金、匯兌業務，民國96年1月1日至96年12月31日之內部控制制度，依據自行檢查的結果，謹聲明如下：

- 一、本公司確知建立、實施和維護內部控制制度係本公司董事會及經理人之責任，本公司業已建立此一制度。內部控制制度之目的係在對營運、財務報導及法令遵循等目標之達成，提供合理之確保。營運之目標係在追求營運之效果及效率；財務報導之目標係在追求對外之財務報導為可靠；法令遵循之目標則在追求相關法令之遵循。法令遵循制度係達成法令遵循目標內部控制制度之一部分；會計紀錄及報表係依商業會計法、郵政儲金匯兌法暨有關規定編製、編製基礎前後一致，且係財務報導內部控制制度之部分成果。
- 二、內部控制制度有其先天限制，不論設計如何完善，有效之內部控制制度亦僅能對上述三項目標之達成提供合理的確保；而且，由於環境、情況之改變，內部控制制度之有效性可能隨之改變。惟本公司之內部控制制度設有自我監督機制，缺失一經辨認，本公司即採取更正之行動。
- 三、本公司係依據交通部、財政部訂頒郵政儲金匯兌業務內部控制制度及稽核制度實施辦法及證券暨期貨市場各服務事業建立內部控制制度處理準則之規定判斷本公司內部控制制度之設計及執行是否有效。前述實施辦法及處理準則所採用之內部控制制度有效性之判斷項目，係為依管理控制之過程將內部控制制度劃分為五個組成要素：1. 控制環境，2. 風險評估，3. 控制作業，4. 資訊及溝通，及5. 監督。
- 四、本公司業已採用上述內部控制制度判斷項目，檢查內部控制制度之設計及執行之有效性。
- 五、本公司基於前項檢查結果，認為上開期間之內部控制制度（包括營運、財務報導及法令遵循）之設計及執行係屬有效，能合理確保董事會及經理人業已知悉營運目標達成之程度、財務報導及法令遵循目標業已達成；亦認為會計紀錄及報表係依商業會計法、郵政儲金匯兌法暨有關規定編製，編製基礎前後一致，其正確性係允當。
- 六、本聲明書業經本公司民國97年4月25日董事會通過，出席董事13人中，有0人持反對意見，餘均同意本聲明書之內容，檢附董事會會議紀錄。

臺灣郵政股份有限公司

董事長：何煥軒

總經理：吳民佑

總稽核：蘇水燈

法令遵循主管：陳賜得

日期：97年4月25日



Internal Control Statement Savings and Remittances

The results of internal examination of our company's internal control system regarding the business of Postal Savings and Remittances for the period from January 1, 2007 to December 31, 2007 are hereby declared as follows:

1. The company understands that establishing, implementing, and maintaining an internal control system is the responsibility of the company's board of directors and management team. The company has established such a system. The internal control system aims to provide reasonable assurance regarding the achievement of the objectives of the company's operations, financial reporting, and compliance with applicable laws and regulations. These objectives include effective and efficient operations, reliable financial reports, and compliance with applicable laws and regulations. The financial data and statements are compiled in accordance with the Business Accounting Act, Postal Remittances and Savings Act and other applicable laws and regulations.
2. The Internal control system has its own limitations, and no matter how well it is designed, an effective internal control system can only provide reasonable assurance regarding the achievement of the three above-mentioned objectives. In addition, as the environment and circumstances of the company change, the effectiveness of its internal control system will change with it. However, the company's internal control system is equipped with a self-monitoring mechanism, and as soon as a problem is identified, the company will take action to correct it immediately.
3. The company evaluates the design and effectiveness of its internal control system based on the Regulations Governing the Internal Controls and Audit System for Postal Remittances and Savings (promulgated by the MOTC and the MOF) and the Processing Guidelines for the Establishment of Internal Control System by Securities and Futures Market Business Sectors. The system consists of five components: (1) control environment (2) risk assessment (3) control activities (4) information and communication (5) monitoring.
4. The company has adopted the five above-mentioned components so as to evaluate the design and effectiveness of its internal control system.
5. Based on the results of its evaluation as mentioned above, the company believes that the design and execution of its internal control system during the aforementioned period was effective and was able to provide reasonable assurance regarding the achievement of the objectives of the company's operations, financial reporting, and compliance with applicable laws and regulations. The company also believes that the financial data and statements of the company were compiled in accordance with the Business Accounting Act, Postal Remittances and Savings Act and other applicable laws and regulations.
6. This statement was approved by the company's board of directors during its board meeting on April 25, 2008. The 13 attending directors unanimously approved this statement.

Taiwan Post Co., Ltd.

Chairperson: Ho Nuan-hsuan
President: Wu Min-yu
Auditor General: Yen Yung-teng
Chief Compliance Officer: Chen Tzu-de

Date: April 25, 2008

臺灣郵政股份有限公司 簡易人壽保險業務內部控制制度聲明書

本公司簡易人壽保險業務，民國96年1月1日至96年12月31日之內部控制制度，依據自行檢查的結果，謹聲明如下：

- 一、本公司確知建立、實施和維護簡易人壽保險業務內部控制制度係本公司董事會及管理階層之責任，本公司業已建立此一制度。內部控制制度之目的係在對營運、財務報導及法令遵循等目標之達成，提供合理之確保。營運之目標係在追求營運之效果及效率，包括獲利、績效及保障資產安全等目標；財務之報導目標係在追求對外之財務報導為可靠；法令遵循之目標則在追求相關法令之遵循。法令遵循制度係達成法令遵循目標內部控制制度之一部分；財務紀錄及報表係依保險法、簡易人壽保險法及有關規定編製，編製基礎前後一致，且係財務報導內部控制制度之部分成果。
- 二、內部控制制度有其先天限制，不論設計如何完善，有效之內部控制制度亦僅能對上述三項目標之達成提供合理的確保；而且，由於環境、情況之改變，內部控制制度之有效性可能隨之改變。惟本公司之簡易人壽保險業務內部控制制度設有自我監督機制，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訂頒保險業內部控制及稽核制度實施辦法之規定判斷本公司內部控制制度之設計及執行是否有效，上項判斷之作成亦依據金融監督管理委員會訂頒證券暨期貨市場各服務事業建立內部控制制度處理準則（以下簡稱「處理準則」）規定之內部控制制度有效性之判斷項目。內部控制制度劃分為五個組成要素：1. 控制環境，2. 風險辨識與評估，3. 控制活動，4. 資訊及溝通，及5. 監督活動。每個組成要素又包括若干判斷項目，前述項目請參見「處理準則」規定。
- 四、本公司業已採用上述內部控制制度判斷項目，檢查簡易人壽保險業務內部控制制度之設計及執行之有效性。
- 五、本公司基於前項檢查結果，認為上開期間之簡易人壽保險業務內部控制制度（包括營運、財務報導及法令遵循）之設計及執行係屬有效，能合理確保董事會及經理人業已知悉營運目標達成之程度、財務報導及法令遵循目標業已達成；亦認為財務紀錄及報表係依保險法、簡易人壽保險法及有關規定編製，編製基礎前後一致，其正確性係允當。
- 六、本聲明書將成為本公司年報之主要內容，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、第一百七十四條或「保險法」暨「簡易人壽保險法」等相關規定之法律責任。
- 七、本聲明書業經本公司民國97年4月25日董事會通過。

謹致
金融監督管理委員會

聲明人：

董事長：何煇軒

總經理：吳民佑

總稽核：嚴永燈

法令遵循主管：陳瑞博

日期：97年4月25日



Internal Control Statement Simple Life Insurance

The results of internal examination of our company's internal control system regarding the business of Simple Life Insurance for the period from January 1, 2007 to December 31, 2007 is hereby declared as follows:

1. The company understands that establishing, implementing, and maintaining an internal control system are the responsibilities of the company's board of directors and management team. The company has established such a system. The internal control system aims to provide reasonable assurance regarding the achievement of the objectives of the company's operations, financial reporting, and compliance with applicable laws and regulations. The objective of the company's operation is effectiveness and efficiency, including performance and profitability goals and safeguarding of resources; the goal of financial reporting is to provide reliable published financial statements; compliance refers to complying with those laws and regulations to which the company is subject. The financial data and statements are compiled in accordance with the Insurance Act, Simple Life Insurance Act, and other applicable laws and regulations.
2. The Internal control system has its own limitation, and no matter how well it is designed, an effective internal control system can only provide reasonable assurance regarding the achievement of the three above-mentioned objectives. In addition, as the environment and circumstances of the company change, the effectiveness of its internal control system will change with it. However, the company's internal control system is equipped with a self-monitoring mechanism, and as soon as a problem is identified, the company shall take action to correct it immediately.
3. The company evaluates the design and effectiveness of its internal control system based on the Regulations Governing the Internal Controls and Audit System of an Insurance Company (promulgated by the Financial Supervisory Commission) and the Regulations Governing the Establishment of Internal Control Systems by Service Enterprises in Securities and Futures Markets (promulgated by the Securities and Futures Bureau, Financial Supervisory Commission). The system consists of five components: (1) control environment (2) risk assessment (3) control activities (4) information and communication (5) monitoring. For what factors into these components, please see the Regulations Governing the Internal Controls for Listed Companies.
4. The company has adopted the five components as mentioned above to evaluate the design and effectiveness of the internal control system for its simple life insurance business.
5. Based on the results of its evaluation as mentioned above, the company believes that the design and execution of the internal control system for its simple life insurance business during the aforementioned period was effective and was able to provide reasonable assurance regarding the achievement of the objectives of the company's operations, financial reporting, and compliance with applicable laws and regulations. The company also believes that the financial data and statements of the company were compiled in accordance with the Insurance Act, Simple Life Insurance Act and other applicable laws and regulations.
6. This statement is a major part of the company's annual report and will be made public. Under Articles 20, 32, 171 and 174 of the Securities Transaction Act, as well as Insurance Act and Simple Life Insurance Act, any fraudulent statements or intentional failure to make the necessary disclosure will incur legal responsibility.
7. This statement was approved by the company's board of directors during its board meeting on April 25, 2008.

Taiwan Post Co., Ltd.

Chairperson: Ho Nuan-hsuan
President: Wu Min-yu
Auditor General: Yen Yung-teng
Chief Compliance Officer: Chen Tzu-de

Date: April 25, 2008

臺灣郵政股份有限公司

內部控制制度聲明書

日期：97年4月25日

本公司兼營債券自營部門民國96年1月1日至96年12月31日之內部控制制度，依據自行檢查的結果，謹聲明如下：

- 一、本公司確知建立、實施和維護內部控制制度係本公司董事會及經理人之責任，本公司兼營債券自營部門業已建立此一制度。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之達成，提供合理的確保。
- 二、內部控制制度有其先天限制，不論設計如何完善，有效之內部控制制度亦僅能對上述三項目標之達成提供合理的確保；而且，由於環境、情況之改變，內部控制制度之有效性可能隨之改變。惟本公司兼營債券自營部門之內部控制制度設有自我監督之機制，缺失一經辨認，本公司即採取更正之行動。
- 三、本公司兼營債券自營部門係依據「證券暨期貨市場各服務事業建立內部控制制度處理準則」(以下簡稱「處理準則」)規定之內部控制制度有效性之判斷項目，判斷內部控制制度之設計及執行是否有效。該「處理準則」所採用之內部控制制度判斷項目，係為依管理控制之過程，將內部控制制度劃分為五個組成要素：1. 控制環境，2. 風險評估，3. 控制作業，4. 資訊及溝通，及5. 監督。每個組成要素又包括若干項目。前述項目請參見「處理準則」之規定。
- 四、本公司兼營債券自營部門業已採用上述內部控制制度判斷項目，檢查內部控制制度之設計及執行的有效性。
- 五、本公司基於前項檢查結果，認為本公司兼營債券自營部門上開期間的內部控制制度，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內部控制制度等之設計及執行係屬有效，其能合理確保上述目標之達成。
- 六、本聲明書將成為本公司年報之主要內容，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97年4月25日董事會通過，出席董事13人，有0人持反對意見，餘均同意本聲明書之內容，併此聲明。

臺灣郵政股份有限公司

董事長：何煥軒

總經理：吳民佑



Internal Control Statement

April 25, 2008

The following statement gives the results of a self-auditing of the internal control system of the bond-operating department of Taiwan Post Co., Ltd., covering the period of Jan. 1, 2007 to Dec.31, 2007:

1. The company understands that establishing, implementing, and maintaining an internal control system is the responsibility of the company's board of directors and management team. The bond-operating department of the company has established such a system. The internal control system aims to provide reasonable assurance regarding the achievement of the objectives of the company's effective and efficient operations (including performance and profitability goals and safeguarding of resources), reliable financial reporting, and compliance with applicable laws and regulations.
2. The internal control system has its own limitation, and no matter how well it is designed, an effective internal control system can only provide reasonable assurance regarding the achievement of the three above-mentioned objectives. In addition, as the environment and circumstances of the company change, the effectiveness of its internal control system will change with it. However, the bond-operating department's internal control system is equipped with a self-monitoring mechanism, and as soon as a problem is identified, the company will take action to correct it immediately.
3. The bond-operating department of the company evaluates the design and effectiveness of its internal control system based on the Processing Guidelines for the Establishment of an Internal Control System by Securities and Futures Market Business Sectors (Processing Guidelines). The system consists of five components: (1) control environment (2) risk assessment (3) control activities (4) information and communication (5) monitoring. For what factors into these components, please see the Processing Guidelines.
4. The bond-operating department of the company has adopted the five components as mentioned above to evaluate the design and effectiveness of its internal control system.
5. Based on the results of its evaluation as mentioned above, the company believes that the design and execution of the internal control system for its bond-operating department during the aforementioned period was effective and was able to provide reasonable assurance regarding the achievement of the objectives of the company's operations, financial reporting, and compliance with applicable laws and regulations.
6. This statement is a major part of the company's annual report and will be made public. Under Articles 20, 32, 171 and 174 of the Securities Transaction Act, any fraudulent statements or intentional failure to make necessary disclosures will incur legal responsibility.
7. This statement was approved by the company's board of directors during its board meeting on April 25, 2008. The 13 attending directors unanimously approved this statement.

Taiwan Post Co., Ltd.

Chairperson: Ho Nuan-hsuan
President: Wu Min-yu

(六) 違法受處罰及主要缺失與改善情形

1. 負責人或職員因業務上犯罪經檢察官起訴者：

- (1) 高雄鼓岩郵局經理王○○，涉嫌挪用公款690萬元。
- (2) 斗六西平路郵局佐理員林○○，涉嫌冒領師生儲金懸帳戶存款142千元。

2. 違反法令經主管機關處以罰鍰者：

7處支局辦理8筆100萬元以上大額通貨交易，未辦理交易申報，違反洗錢防制法，經行政院金融監督管理委員會裁處罰鍰20萬元。

3. 缺失經主管機關嚴予糾正者：

- (1) 女僑胞遭不法份子詐騙鉅額存款，其中22,311,920元由其他金融機構匯（轉）入高雄、鳳山、澎湖郵局所轄支局6個存簿儲金帳戶，行政院金融監督管理委員會於95年11月21日對本公司進行專案查核，並就開戶審查作業、帳戶管理、交易監控等作業缺失提出糾正。
- (2) 高雄民壯郵局存簿儲金警示帳戶卓煒勝詐騙425千元案，行政院金管會於96年6月25日函請本公司進行專案查核，並就開戶審查作業、帳戶管理、交易監控等作業缺失提出糾正。

4. 經行政院金管會依銀行法第61條之1規定處分事項：無

5. 因人員舞弊、重大偶發案件（詐欺、偷竊、挪用及盜取資產、虛偽交易、偽造憑證及有價證券、收取回扣、天然災害損失、因外力造成之損失、駭客攻擊與竊取資料及洩露業務機密及客戶資料等重大事件）或未切實執行安全維護工作致發生安全事故等，其各年度個別或合計實際損失逾5千萬元者，應揭露其性質及損失金額：無

6. 其他經行政院金管會指定應予揭露之事項：無改善情形：

(VI) Law violations resulting in punishment, misconduct, and improvement

1. Legal violation(s) by a senior manager or a lower-grade employee resulting in indictments:

- (1) A manager from Kaohsiung Guyan Branch embezzled NT\$6.9 million.
- (2) A clerk from Douliou Siping Road Branch drew NT\$142,000 illegal cash from a pending school passbook savings account.

2. Law violation(s) that led to fines by the competent authority:

Seven branch offices of the company failed to file eight currency transaction reports involving NT\$1 million or more and violated the Money Laundering Control Act. The company was fined NT\$200,000 by the Financial Supervisory Commission, Executive Yuan.

3. Misconduct(s) resulting in serious disciplinary action by the competent authority:

- (1) An overseas female compatriot was swindled a large sum of money, among which a total of NTS22,311,920 was transferred from other banks into 6 postal passbook accounts of branch offices under the jurisdiction of Kaohsiung, Fengshan and Penghu Post Offices. The Financial Supervisory Committee, Executive Yuan, on November 21, 2006, made a special investigation and took disciplinary action to this company's operation on the screening of opening an account, account management and business transaction.
- (2) NT\$425,000 laundering money case: This case arose from Jhuo Weisheng's alerting account at Kaohsiung Minjhuang Post Office. The Financial Supervisory Committee, Executive Yuan, on June 25, 2007, requested this company to make a special investigation and take disciplinary action to this company's operation on the screening of opening an account, account management and business transaction.

4. Relative disciplinary measures had been stipulated by the Financial Supervisory Commission, Executive Yuan, according to the Article 61-1 of the Banking Act: None

5. Nature and amount of loss as a result of frauds, major random incidents (fraud, theft, appropriation and theft of assets, falsified transactions, document and security forgery, receiving kickbacks, natural disaster loss, loss caused by external forces, hacker attacks, theft of information, and leaking business secrets and client information, etc.) or failure to comply with the Instructions for the Maintenance of Safety by Financial Institutions that lead to security accidents, and individual or accumulated losses for the year that amounted to NT\$ 50 million or more: None

6. Other items to be disclosed under the instructions of the Financial Supervisory Commission: None

Improvement:

除加強內部控制與稽核外，並要求單位主管平時多注意員工生活及上班情形，以防止弊端發生。

Apart from strengthening internal controls and audits, the company requires its management team to pay more attention to the lives and working situation of employees to prevent fraud.

(七) 董事會之重要決議

96年度董事會重要決議：

1. 第2屆董事會第6次會議：

- (1) 全體出席董事決議通過中華郵政股份有限公司章程第1條條文修正案。
- (2) 全體出席董事決議通過中華郵政股份有限公司董事會組織規程第1條條文修正案。
- (3) 全體出席董事決議通過本公司願景、策略目標、97年度施政方針及營業政策、營運目標、購建固定資產專案計畫。
- (4) 全體出席董事決議通過97年度預算案。
- (5) 全體出席董事決議通過中華郵政股份有限公司簡易人壽保險業務96年度法令遵循計畫。

2. 第2屆董事會第3次臨時會議：

- (1) 奉交通部96年3月2日交人字第0960002198號函示，賴董事清祺請辭本公司第2屆董事會董事兼董事長案，經行政院96年3月2日院授人力字第0960060959號函核定。
- (2) 全體出席董事決議通過推選何董事煥軒為董事長。
- (3) 全體出席董事決議通過委任吳民佑先生為總經理。

3. 第2屆董事會第7次會議：

- (1) 全體出席董事決議通過經會計師查核簽證之95年度財務報告、壽險業務財務報告及財產目錄。
- (2) 全體出席董事決議通過95年度盈餘分配案。
- (3) 全體出席董事決議通過經精算師簽證之95年度紅利分配案（鴻運高照分紅保單）。
- (4) 全體出席董事決議通過捐助經濟部推動成立商業發展研究院資金新臺幣500萬元案。
- (5) 全體出席董事決議通過95年度「內部控制

(VII) Major board resolutions

Major board resolutions in FY 2007:

1. The 6th meeting of the second board:

- (1) The board unanimously passed the revised Article 1 of the Articles of Incorporation of Chunghwa Post.
- (2) The board unanimously passed the revised Article 1 of the Board of Directors' Structure of Chunghwa Post.
- (3) The board unanimously passed the vision of the company, its strategies and goals, as well as its administration policy, business policy, operational goals, fixed assets purchase, and construction projects for 2008.
- (4) The board unanimously passed the 2008 budget.
- (5) The board unanimously passed the 2007 compliance program for the company's simple life insurance operation.

2. The 3rd temporary board meeting of the second board:

- (1) Document no. Jiaorenzi 0960002198 dated March 2, 2007 issued by MOTC regarding the resignation of board director and chairperson C.C. Lai noted that the Executive Yuan had approved the resignation in document no. Renlizi 0960060959 dated March 2, 2007.
- (2) The board unanimously elected Ho Nuan-hsuan as chairperson.
- (3) The board unanimously elected Wu Min-yu as president.

3. The 7th meeting of the second board:

- (1) The board unanimously passed the 2006 audited and certified financial report, life insurance department financial report and the catalog of assets.
- (2) The board unanimously passed the 2006 surplus allocation plan.
- (3) The board unanimously passed the actuary-certified 2006 profit sharing report (Hong-yun-gao-zhao participating policy).
- (4) The board unanimously passed the proposal to donate NT\$5 million to assist the Ministry of Economic Affairs for establishing the Commercial Development Research Institute.
- (5) The board unanimously passed the 2006 Internal

整體之評估表」並同意出具95年度「儲金、匯兌業務」、「簡易人壽保險業務」及「兼營債券自營業務」之內部控制制度聲明書。

4.第2屆董事會第8次會議：

全體出席董事決議通過追認本公司95年度營業報告書。

5.第2屆董事會第5次臨時會議：

- (1) 奉交通部96年6月23日交人字第0960006027號函示，本公司遴聘劉政池先生為第2屆董事案，准予照辦。
- (2) 全體出席董事決議通過嚴永燈先生為本公司總稽核。

6.第2屆董事會第9次會議：

全體出席董事決議通過追認郵政法第5條（關於本公司得經營業務之範圍）修正案。

7.第2屆董事會第6次臨時會議：

- (1) 丁克華先生獲邀擔任台灣電力公司獨立董事，自96年9月14日起請辭本公司董事職務。
- (2) 全體出席董事決議通過本公司對力華票券公司「不參與以債作股」及「於認列部分投資損失（約新臺幣6.62億元）並取回剩餘債權金額後，免除力華票券債務或保證責任」，並於96年9月29日起生效。

8.第2屆董事會第11次會議：

- (1) 全體出席董事決議通過「交通部與中華郵政股份有限公司董事會暨經理部門權責劃分表」修正案。
- (2) 全體出席董事決議通過本公司97年度稽核計畫。
- (3) 全體出席董事決議通過本公司98年度施政方針及經營政策。
- (4) 全體出席董事決議通過陳賜得先生為本公司主任秘書。

97年度董事會重要決議：

1.第2屆董事會第12次會議：

Control Evaluation Table, as well as agreed to provide internal control statements for its savings and remittances department, simple life insurance department and bond-operating department for 2006.

4.The 8th board meeting of the second board:

The board unanimously passed business report for 2006.

5.The 5th temporary board meeting for the second board:

- (1) Document no. Jiaorenzi 0960006027 dated June 23, 2007 issued by MOTC regarding the employment of board director J.S. Liu had approved.
- (2) The board unanimously elected Y.D. Yan as Auditor General.

6.The 9th board meeting of the second board:

The board unanimously ratified the amendment of Article 5 of Postal Act. (regarding business scope.)

7. The 6th temporary board meeting for the second board:

- (1) K.H. Ting, who was invited as an independent director of Taiwan Power Co. Ltd., submitted resignation on Sept. 14, 2007.
- (2) The board unanimously passed the case of “Debt Restructuring Program and Recognition of Partial Investment Loss (approximately NT\$662,000,000.) for the Outstanding Legal Reserve and Drop of the Debt and Limited Liabilities” of Great Chinese Bills Finance Corp, and effectively as from September 29, 2007.

8.The 11th board meeting of the second board:

- (1) The board unanimously passed “Division List of Responsibilities and Duties for the Board Meeting and Management Section between MOTC and Chunghwa Post Co., Ltd.”
- (2) The board unanimously passed its 2008 audit plan.
- (3) The board unanimously passed its 2009 operational goals and management policy.
- (4) The board unanimously elected T.D. Chen as Chief Secretary.

Major board resolutions in FY 2008:

1.The 12th board meeting of the second board:

- (1) 奉交通部97年1月9日交人字第0970000280號函示，該部指派會計處呂巫祥專門委員擔任本公司第2屆監察人，另監察人林信夫先生，併予免兼。
- (2) 奉交通部97年2月21日交人字第0970001466號函示，本公司遴聘劉憶如教授為第2屆董事案，准予照辦。
- (3) 為健全財務結構及提升本公司儲匯資本適足率，96年度提列儲匯特別盈餘公積8.66億元。
- (4) 全體出席董事決議通過追認本公司98年度營運目標、購建固定資產專案計畫。
- (5) 全體出席董事決議通過本公司法令遵循主管由陳主任秘書賜得擔任。
- (6) 全體出席董事決議通過98年度預算案。
- (7) 全體出席董事決議通過臺灣郵政股份有限公司簡易人壽保險業務97年度法令遵循計畫。
- (8) 全體出席董事決議通過97年度郵政資金運用分配額度案。

2.第2屆董事會第13次會議：

- (1) 奉交通部97年3月19日交人字第0970002306號函示，本公司董事劉政池免兼董事職務一案，同意照辦。
- (2) 奉交通部97年4月24日交人字第0970028148號函示，本公司董事劉憶如免兼董事職務一案，同意照辦。
- (3) 全體出席董事決議通過本公司96年度營業報告書。
- (4) 全體出席董事決議通過經會計師查核簽證之96年度財務報告、壽險業務財務報告及財產目錄。
- (5) 全體出席董事決議通過96年度盈餘分配案。
- (6) 全體出席董事決議通過經精算師簽證之96年度紅利分配案（鴻運高照分紅保單）。
- (7) 全體出席董事決議通過96年度「內部控制整體之評估表」並同意出具95年度「儲

- (1) Document no. Jiaorenzi 0970000280 dated Jan. 9, 2008 issued by MOTC nominated W.H.Lu, Senior Executive, Department of Accounting, MOTC as the second term Supervisor; S.F. Lin, Supervisor, was discharged his concurrent position.
- (2) Document no. Jiaorenzi 0970001466 dated Feb. 21, 2008 issued by MOTC regarding the employment of Professor Y. R. Liu as board director had approved.
- (3) To reinforce the strength of financial structure and to uplift bank of international settlement ratio for postal remittances operation, the board specially made provision for the amount of NT\$866,000,000 as special reserve for postal remittance business
- (4) The board unanimously passed administration policy and assets purchase projects for 2009.
- (5) The board unanimously elected S.D. Chen as Chief Compliance Officer.
- (6) The board unanimously passed the 2009 budget.
- (7) The board unanimously passed the 2008 compliance program for the company's simple life insurance operation.
- (8) The board unanimously passed the 2008 postal capital deployment plan.

2.The 13th board meeting of the second board:

- (1) Document no. Jiaorenzi 0970002306 dated Mar. 19, 2008 issued by MOTC regarding the discharge of J.S. Liu of his concurrent position as board director was passed.
- (2) Document no. Jiaorenzi 0970028148 dated Apr. 24, 2008 issued by MOTC regarding the discharge of Y.R. Liu of her concurrent position as board director was passed.
- (3) The board unanimously passed 2007 report on business.
- (4) The board unanimously passed the 2007 audited and certified financial report, life insurance department financial report and catalogue of assets.
- (5) The board unanimously passed 2007 surplus allocation plan.
- (6) The board unanimously passed 2007 the actuary-certified 2007 profit sharing report (Hong-yun-gao-zhao participating policy)
- (7) The board unanimously passed the 2007 Internal Control Evaluation Table, as well as agreed to provide internal control statements for its savings and remittances department, simple life insurance department and bond-operating department for 2006.

金、匯兌業務」、「簡易人壽保險業務」及「兼營債券自營業務」之內部控制制度聲明書。

(八) 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：無

(VIII) Directors or supervisors who were on record or had submitted written declaration for holding a different opinion of major resolutions passed by the board of directors : None

(九) 與財務報告有關人士之辭職解任情形：

97年6月15日

Resignation of person related to the company's financial reports:

June 15, 2008

職稱 Title	姓名 Name	到任日期 Date Elected	解任日期 Date Resigned	辭職或解任原因 Reasons for Resignation
董事長 Chairperson	賴清祺 C.C. Lai	95.05.11 05/11/06	96.03.03 03/03/07	離職 Leave Office
董事長 Chairperson	何煖軒 N.H. Ho	96.03.03 03/03/07	97.06.11 06/11/08	免兼代 Discharged his concurrent job
總經理 President	吳民佑 M.Y. Wu	95.5.11 05/11/06	97.06.11 06/11/08	升任董事長 Took the seat of Chairperson
總稽核 Auditor General	葉舜民 S.M. Yeh	94.09.15 09/15/05	96.07.16 07/16/07	退休 Leave Office

註：所稱與財務報告有關人士係指董事長、總經理、會計主管、內部稽核主管等。

Note: Person related to the company's financial reports refers to chairperson, president, accounting supervisor, chief audit executive, etc.

伍、募資情形

V. Fundraising Overview

一、資本及股份

二、金融債券發行情形

三、特別股發行情形

四、海外存託憑證發行情形

五、員工認股權憑證辦理情形

六、併購或受讓其他金融機構

七、資金運用計畫執行情形

I. Capital and Shares

II. Financial Debentures

III. Preferred Shares

IV. Issuance of Overseas Depository Receipts

V. Certificate of Stock Options for Employees

VI. Acquisitions or Disposition of Outside Financial Institutions

VII. Plan for Capital Investment and Utilization

一、資本及股份

I. Capital and shares

(一) 股本來源

(I) Sources of Capital

年月 Month & Year	發行價格 Issuance Price	核定股本 Authorized Share Capital		實收股本 Call up Capital	
		股數 No. of Shares	金額 Amount	股數 No. of Shares	金額 Amount
92年1月 January 2003	10元 NT\$10	40億股 4 billion shares	新台幣400億元 NT\$40 billion	40億股 4 billion shares	新台幣400億元 NT\$40 billion

(二) 股本結構、股權分散情形及主要股東名單：本公司資本額400億元，每股面額10元，計40億股，係由政府（交通部）持股100%之公營事業，股票未上市。

(II) Share capital structure, distribution of share ownership and a list of the major shareholders: the capital of the company totals NT\$40 billion, with 4 billion shares at NT\$10 per share. The company is 100% owned by the MOTC. The shares of the company have not been offered to the public.

(三) 最近2年度每股市價、淨值、盈餘、股利及相關資料：

(III) Market price, net worth, earnings and dividends per share and related information for the most recent two years:

項 目 Item			96年2007	95年2006
每股淨值 Net Worth per Share	分配前 Before Distribution		30.33	31.25
	分配後 After Distribution		註2 Note 2	28.68
每股盈餘 Earnings per Share	加權平均股數 Average Weighted No. of Share		40億股 4 billion shares	40億股 4 billion shares
	每股盈餘 Earnings per Share		4.05	3.42
每股股利 (註2) Dividends per Share (Note2)	現金股利 Cash Dividends		-	2.57
	無償配股 Free-Gratis Dividends	盈餘配股 Retained Shares Distribution	-	-
		資本公積配股 Capital Reserve Shares Distribution	-	-
	累積未付股利 Retained Dividends		-	-

註：1. 本公司係公營事業，由政府(交通部)持股100%，且未上市或上櫃，故無市價資料。

2. 96年度之盈餘尚未分配。

Note: 1. As a state-run company 100% owned by MOTC, the company is not a public-listed nor an OTC company. Therefore, the company has no market price information.

2. The 2007 earnings are not yet distributed.

(四) 公司股利政策及執行狀況：

1. 依本公司章程第18條規定，本公司於完納一切稅捐後，分派盈餘時，應先提百分之25%為法定公積，並得另提特別公積。
2. 依「國營事業機構營業盈餘解庫注意事項」之規定，年度決算如有盈餘，應於完納一切稅捐、填補歷年虧損，及提列法定公積後，全數繳交國庫。各年度應解庫盈餘，按自編決算數，最遲應於年度終了一個月內解繳。至行政院主計處核定決算及審計部審定決算之解庫盈餘如有增減，應於收到決算書後2週內辦理補繳或收入退還手續。
3. 本公司最近5年現金盈餘分配情形如下表：

(IV) Dividend Policies and Implementation:

1. According to Article 18 of Chunghwa Post Co., Ltd. Articles of Incorporation, after payment of all taxes and before distribution of surplus, the company shall allocate 25% of the surplus as the legal reserve. The company may allocate an additional special reserve.
2. According to Guidelines for Dividends or Bonus or Profits to be Paid to the National Treasury of the State-owned Enterprises, after payment of all taxes, any surplus revenue for the year shall first be used as loss replenishment for past years and as allocation for the legal reserve. What remains shall be paid to the National Treasury. The said surplus shall be turned over to the National Treasury within a month at the end of the fiscal year. In the event that there's a difference between the amount determined by the Directorate General of Budget, Accounting and Statistics of the Executive Yuan or Ministry of Audit, the company shall make up the difference of ask for a refund within two weeks of receiving notice.
3. The company earnings distributed as cash for the past five years are shown in the following chart:

單位：新臺幣千元 Unit: NT\$1,000

項 目Item	96年度2007 (註Note)	95年度2006	94年度2005	93年度2004	92年度2003
股(官)息紅利 Stock Dividends and Bonuses	-	10,270,289	9,613,395	7,959,866	15,843,959
法定公積 Legal Reserve	-	3,423,430	3,204,465	3,171,332	5,281,319
特別公積 Special Reserve	-	-	-	1,554,129	-

註：96年度之盈餘尚未分配。

Note: The 2007 earnings have not yet been distributed.

(五) 本次股東會擬議之無償配股對公司營業績效及每股盈餘之影響：無

(六) 員工分紅及董事、監察人酬勞：無

(七) 公司買回本公司股份情形：無

(V) Effects of the stock dividends proposed at the last shareholders' meeting on company performance and earnings per share: none

(VI) Employees bonuses and remunerations to directors and supervisors: none

(VII) Buying back company shares: none

二、金融債券發行情形：無

三、特別股發行情形：無

四、海外存託憑證辦理情形：無

五、員工認股權憑證辦理情形：無

六、併購或受讓其他金融機構：無

七、資金運用計畫執行情形：無

II. Financial debentures: none

III. Issuance of preferred shares: none

IV. Issuance of overseas depository receipts: none

V. Employees stock options: none

VI. Merger or acquisition of other financial institutions: none

VII. Plan for capital investment and utilization: none

陸、營運概況

VI. Status of Operations

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I. Scope of Business

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III. Labor / Management Relations

IV. IT Equipment

V. Major Contracts



一、業務內容

(一) 本公司依郵政法第5條得經營下列業務：

1. 遞送郵件。
2. 儲金。
3. 匯兌。
4. 簡易人壽保險。
5. 集郵及其相關商品。
6. 郵政資產之營運。
7. 經交通部核定，得接受委託辦理其他業務及投資或經營第1款至第6款相關業務。

I. Scope of Business

(I) In accordance with Article 5 of the Postal Act, the company may engage in the following businesses:

1. Delivery of mail.
2. Postal savings.
3. Remittances.
4. Simple life insurance.
5. Philately and related merchandise.
6. Management of postal assets.
7. Subject to approval by the MOTC, the company may also operate as an agent for other businesses, make investments, or operate related businesses as described under subparagraphs 1 to 6 of the Postal Act.

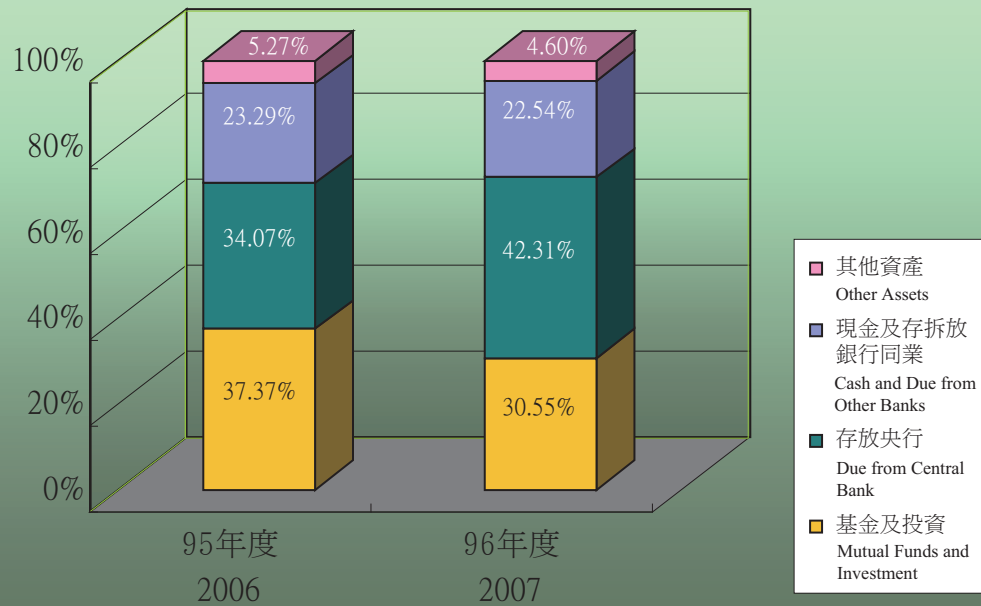
主要資產負債項目占總資產之比重及變化情形

Ratio of Major Assets & Liabilities Items to Total Assets and Their Changes

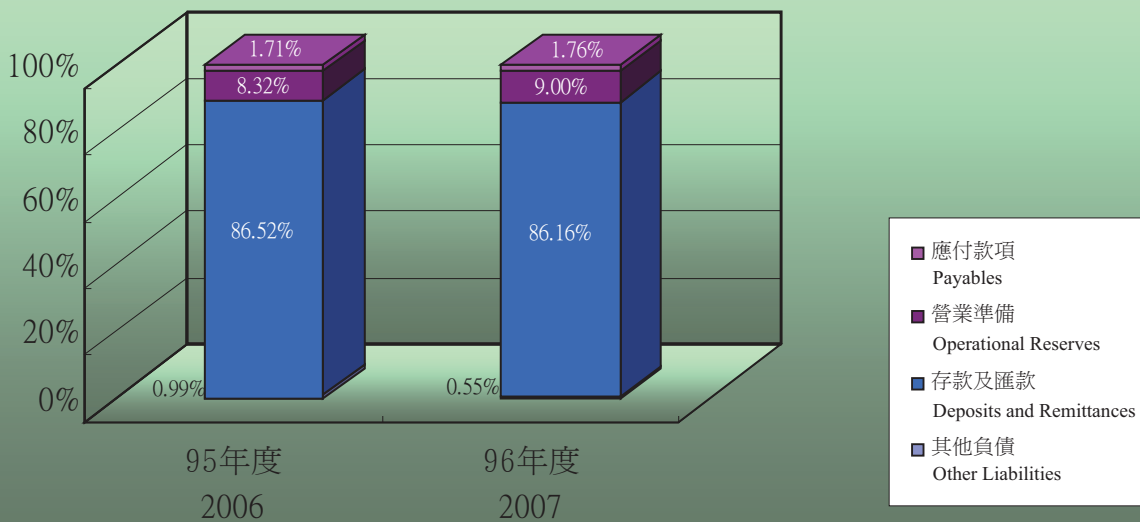
單位：新臺幣千元，% Unit: NT\$1,000, %

項目 Item	96年度 2007		95年度 2006	
主要業務項目 Major Business Items	金額 Amount	佔資產比率 Asset Ratio %	金額 Amount	佔資產比率 Asset Ratio %
資產總額 Assets	4,799,452,700	100.00	4,671,718,677	100.00
基金及投資 Mutual Funds and Investment	1,466,039,312	30.55	1,745,657,463	37.37
存放央行 Due from Central Bank	2,030,503,759	42.31	1,591,561,120	34.07
現金及存拆放銀行同業 Cash and Due from Other Banks	1,081,870,182	22.54	1,088,177,887	23.29
其他資產 Other Assets	221,039,447	4.60	246,322,207	5.27
負債總額 Liabilities	4,678,126,577	97.47	4,556,989,094	97.54
存款及匯款 Deposits and Remittances	4,135,015,495	86.16	4,041,748,362	86.52
營業準備 Operational Reserves	431,995,566	9.00	388,634,416	8.32
應付款項 Payables	84,436,121	1.76	79,949,537	1.71
其他負債 Other Liabilities	26,679,395	0.55	46,656,779	0.99

95及96年度資產配置比較圖
Comparative chart of asset allocation for 2006 and 2007



95及96年度負債結構比較圖
Comparative chart of liabilities for 2006 and 2007



各項營業收入占營業收入合計之比重及變化情形

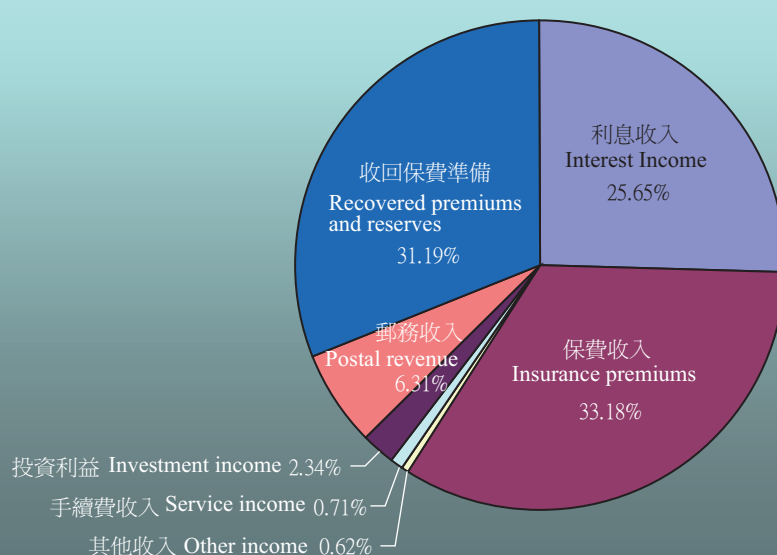
Ratio of Total Itemized Business Income to Operating Income and Their Changes

單位：新臺幣千元，% Unit: NT\$1,000, %

項目 Item	96年度 2007		95年度 2006	
	金額Amount	比率ratio%	金額Amount	比率ratio%
保費收入 Insurance premiums	132,597,641	34.43	129,753,438	33.18
收回保費準備 Recovered premiums and reserves	96,180,327	24.97	122,002,182	31.19
利息收入 Interest income	115,666,962	30.03	100,323,349	25.65
郵務收入 Postal revenue	24,288,657	6.31	24,666,575	6.31
投資利益 Investment income	11,305,994	2.94	9,163,590	2.34
手續費收入 Service income	2,574,518	0.67	2,765,358	0.71
其他收入 Other income	2,500,854	0.65	2,422,535	0.62
營業收入合計 Total operating revenue	385,114,953	100.00	391,097,027	100.00

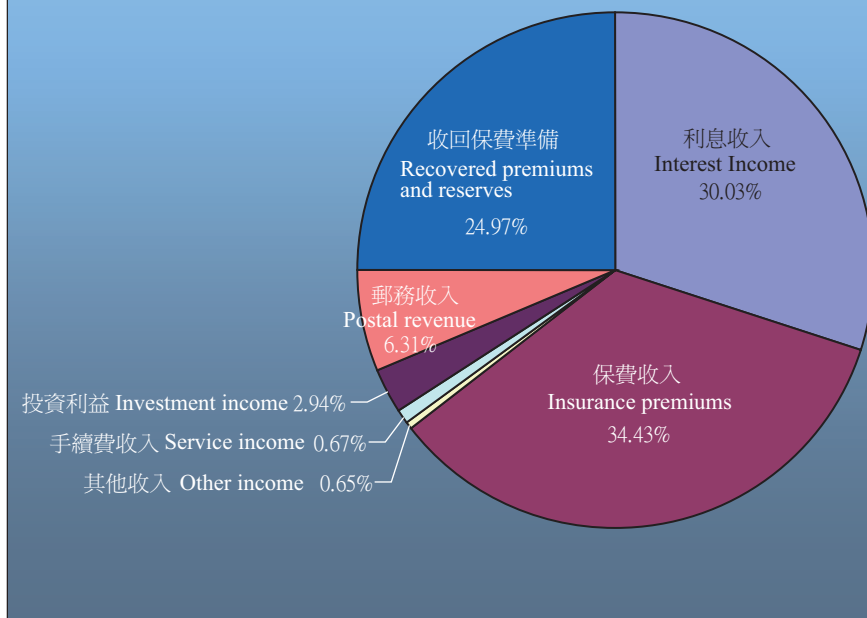
95年度營業收入來源

Sources of Business Income in 2006



96年度營業收入來源

Sources of Business Income in 2007



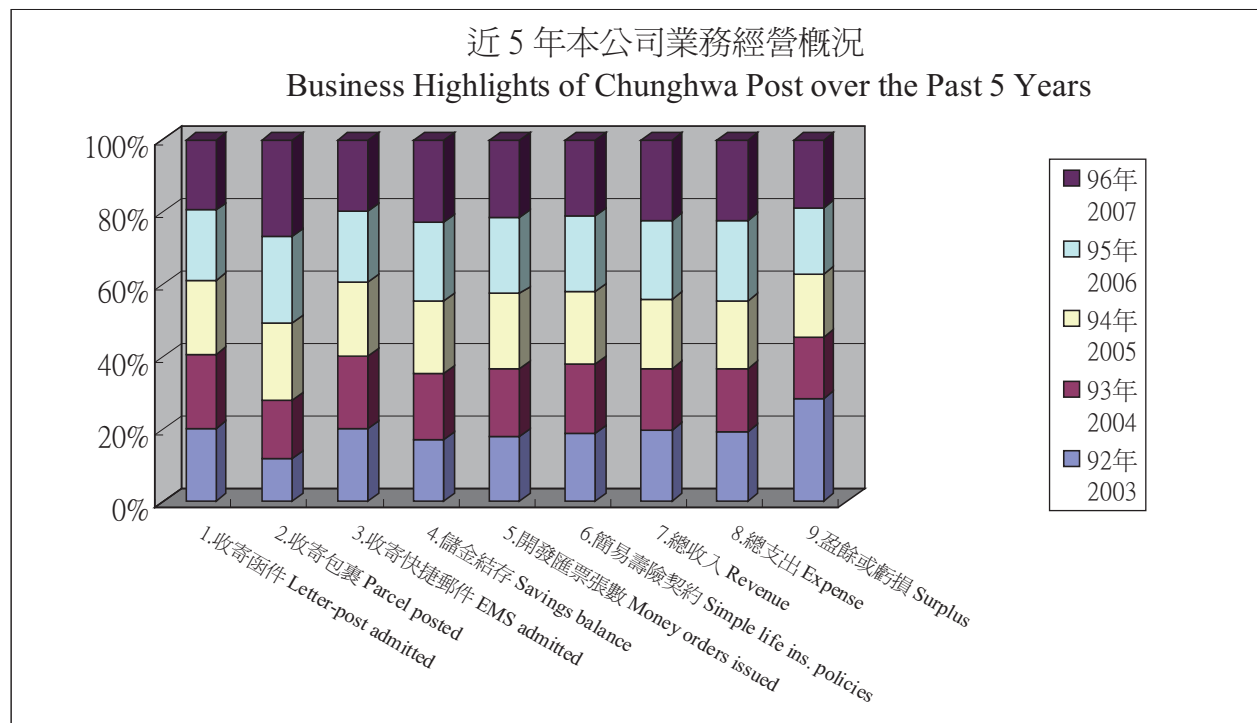
近5年本公司業務經營概況

Business Highlights of Taiwan Post over the Past 5 Years

項目 Items	單位 Unit	92年 2003	93年 2004	94年 2005	95年 2006	96年 2007
1.收寄函件 Letter-post admitted	百萬件 million	2,731	2,815	2,808	2,663	2,670
2.收寄包裹 Parcel posted	千件 thousand	8,953	12,108	15,767	17,897	19,959
3.收寄快捷郵件 EMS admitted	千件 thousand	5,854	5,862	5,908	5,674	5,794
4.儲金結存 Savings balance	百萬元 million	3,128,193	3,341,590	3,680,061	4,043,903	4,137,041
5.開發匯票張數 Money orders issued	千張 thousand	13,704	14,277	15,768	16,163	16,294
6.簡易壽險契約 Simple life ins. poli- cies	千件 thousand	2,204	2,263	2,380	2,454	2,481
7.總收入 Revenue	百萬元 million	349,812	305,360	336,093	389,285	394,386
8.總支出 Expenses	百萬元 million	328,687	292,674	323,275	375,591	380,549
9.盈餘或虧損 Surplus	百萬元 million	21,125	12,685	12,818	13,694	13,837

註：92至95年度收支為審定決算數，96年度收支為自編決算數。

Notes: The figures for 2003-2006 come from the approved final accounts; the figures for 2007 come from the proposed account.



(二) 郵件業務

1. 函件

近年來資訊科技蓬勃發展，網際網路和電子信箱普及，客戶獲得資訊服務更為便捷，致傳統通信方式日漸式微。函件部分，除民間業者以未普及服務之低價競爭搶攬外，電訊及銀行業者帳單已整合交寄，部分並採電子郵件方式送交帳單，加上部分產業外移，使函件營運量、值成長不易。96年度國內函件收寄量為26億4,920萬件，和95年26億4,008萬件比較，成長0.35%，國民通信率平均每人115.4件；國際函件收寄量為2,066萬件，和95年2,285萬件比較，減少9.58%。96年度國內函件略有成長之主要原因，係本公司訂定相關獎勵及績效考核辦法，各等郵局積極努力爭取業績之結果。

2. 包裹

為提升郵政包裹之競爭力，本公司已朝向彈性多元型態發展，提供夜間、星期六、日加投服務，包裹均按址投遞，不送窗口招領，擴大提供上門收件服務，依節慶配合規劃各種促銷活動，如寒暑假學生包裹、年貨包裹、書展包裹、年節包裹及特產包裹等優惠促銷活動，以彰顯本公司發展業務之企圖心。在相關人員共同努力推展之下，96年度國內包裹收寄量1,935萬件，比95年1,732萬件增加11.71%。國際包裹收寄量60.9萬件，較95年度57.6萬件增加5.73%。

(II) Mail Operations

1. Letter-Post Items

With the rapid development of Information Technology, as well as the widespread use of the Internet and e-mail boxes, it's easier and faster for customers to get information, causing traditional mailing to be increasingly less important. As for letter-post items, in addition to low rate competition caused by non-widespread service offered by private corporations, bills of telecommunication and banking industries have integrated. Some of them have even been sent by emails. Furthermore, some industries are moving outside. Because of these reasons, the volume and value of this item are growing uneasily. In 2007, the post office handled 2,649.2 million domestic letter-post items, an increase of 0.35% over 2,640.08 million items of the previous year. The number of correspondences posted per capita stood at 115.4. The company also handled 20.66 million items, a decrease of 9.58% from 22.85 million items of the previous year. The main reason for this small increase in the domestic part in 2007 is every branch performed actively and ambitiously under the encouragement of related performance-grading regulations.

2. Parcels

To make its parcel service more competitive and to represent its ambition of promotion, Chunghwa Post has striven to be more flexible and to offer a greater diversity of services by offering extra nighttime and weekend delivery services, door-to-door deliveries, more carrier pickup services, as well as promotional campaigns on all major occasions and holidays (student rates during summer and winter vacations, discount rates for packages and Speedposts during Chinese New Year and book exhibitions, etc.) Under the staff's joint endeavor, in 2007, domestic parcel volume reached 19.35 million pieces, a 11.71% increase over the 17.32 million pieces of 2006, and international parcel volume stood at 0.609 million pieces, a 5.73% increase over the 0.576 million pieces of 2006.

3. 電子函件

為積極推動電子函件業務，保障委託客戶資料安全，續於96年通過ISO27001資訊安全認證複審，以持續強化客戶信任度，提升業務競爭力。96年度總作業量達247,936千件，較上年度成長21%，預算達成率100.3%。

4. 快捷郵件

快捷郵件目前是郵政重點發展業務之一，但民營快遞業者鎖定都會核心地區經營，選擇性密集招攬都會區域郵件低價競爭，相對本公司快捷區域覆蓋廣闊，加以資費級距未具競爭力，推展實屬不易。本公司自96年2月1日起實施「快捷郵件簡化級距及資費方案」，將原22個資費級距修訂為6個，以貼近市場之資費設計，提升競爭力。96年度國內快捷收寄量為411.7萬件，較95年度408.1萬件增加0.88%。國際快捷收寄量167.7萬件，較95年度159.3萬件增加5.27%。

國際快捷郵件通達國家（地區），請參閱第146頁，附錄一。

5. 96年新種業務

（1）本公司首度參加96年8月23至26日於臺北世貿展覽一館舉辦的「2007臺灣全球運籌・國際物流與運輸博覽會」，以「倉儲現代化」、「處理自動化」、「配送普及化」、「資訊透通化」四個主題宣告正式跨足物流領域，以期在傳統「郵政是您的好厝邊」外，更要「成為企業界、物流業界最佳後勤支援夥伴」。

（2）協助高雄西甲郵局辦理大宗客戶好好國際物流公司寄往中國大陸貨件案，運用關貿網路建置之「臺郵物流資訊網」平臺，整合從接單訂貨、揀貨、出貨、報關、航空運輸、陸路配送之資訊，提供兩岸第四方物流業務作業模式，開啟郵政物流新服務。

（3）推出2種新款式（90公分便利箱及長柱型便利箱）及四大節慶限量版之便利箱（袋），供客戶使用並藉以開拓新客源。

（4）開辦委託報關行代客戶辦理進出口國際郵件驗關手續服務，提供客戶方便、價廉的郵件報關服務。

（5）中華郵政《悠郵購go》網路商城（網址

3. Electronic Mail

To promote its electronic mail service and safeguard the security of its customers' data, the company's acquired ISO27001 information systems security certification has passed its review in 2007, through which it has continued to earn the trust of its customers and raise its competitiveness. In 2007, the volume of this business stood at 247,936,000 pieces, representing a growth of 21% over 2006 and bringing it to 100.3% of its goal.

4. Express Mail Service and Speedpost

Currently, Express Mail Service and Speedpost is one of the main developing part of the company's businesses. Yet its promotion is truly difficult because the private delivery operations focus on their service in the urban core areas, selectively recruit these areas' mails by low post rates. Comparatively, the company services wider areas but charges in a less competitive structure of post rates. To set the rates of this service close to the market rates and to become more competitive, the company launched a "simplified rates classification for Express Mail Service and Speedpost" plan since February 1, 2007, amending the classification from the original 22 rates to 6 rates. In 2007, the volume of domestic Speedpost mail reached 4.12 million pieces, a 0.88% increase over the 4.08 million pieces of 2006; the volume of international EMS reached 1.68 million pieces, a 5.27% increase over the 1.59 million pieces of 2006..

Please refer to the Appendices 1 at page 146 for EMS destinations.

5. New Offerings

(1) From August 23 to 26, 2007, the company first participate in "2007 Logistics & Transport Taiwan – Taiwan Int'l Exhibition for Logistics, Transportation & Material Handling". With four themes of "Warehousing Modernization," "Processing Automation," "Delivery Generalization" and "Information Transparency," the company, except for its traditional role as customers' best neighbor, officially proclaimed to step into logistics industry in order to become the best back-up of business and logistics industries.

(2) To help Kaohsiung Sijia Post Office to handle its bulk mail customer, Yes Logistics Corp., with its outgoing shipment to Mainland China, the company used Trade-Van internet to establish Taiwan Post Logistics Network Platform to integrate the information of receiving orders, picking up merchandise, shipping, customs affairs, air transportation and inland deliveries in order to offer operational model of the 4th direction logistics business, which opened a new postal logistics service.

(3) In order to explore marketing space, the company offered 2 new shipping boxes (90 cm-large and pillar-shape), with the original limited editions for four holidays in Taiwan for customers.

(4) The company started customs clearance service by consigning brokers to manage inbound and outbound international post items for customers so as to offer more convenient and less expensive post customs clearance service.

(5) The company's "Easy Go" internet shopping mall (website: postmall.post.gov.tw) has set up portal site connection

postmall.post.gov.tw) 業與本公司全球資訊網建立入口連結，截至96年底止，「悠郵購go」網路商城總商品項數達2,663項。

with the company's Global Information Network. At the end of 2007, the items of merchandise on "Easy Go" had reached 2,663.

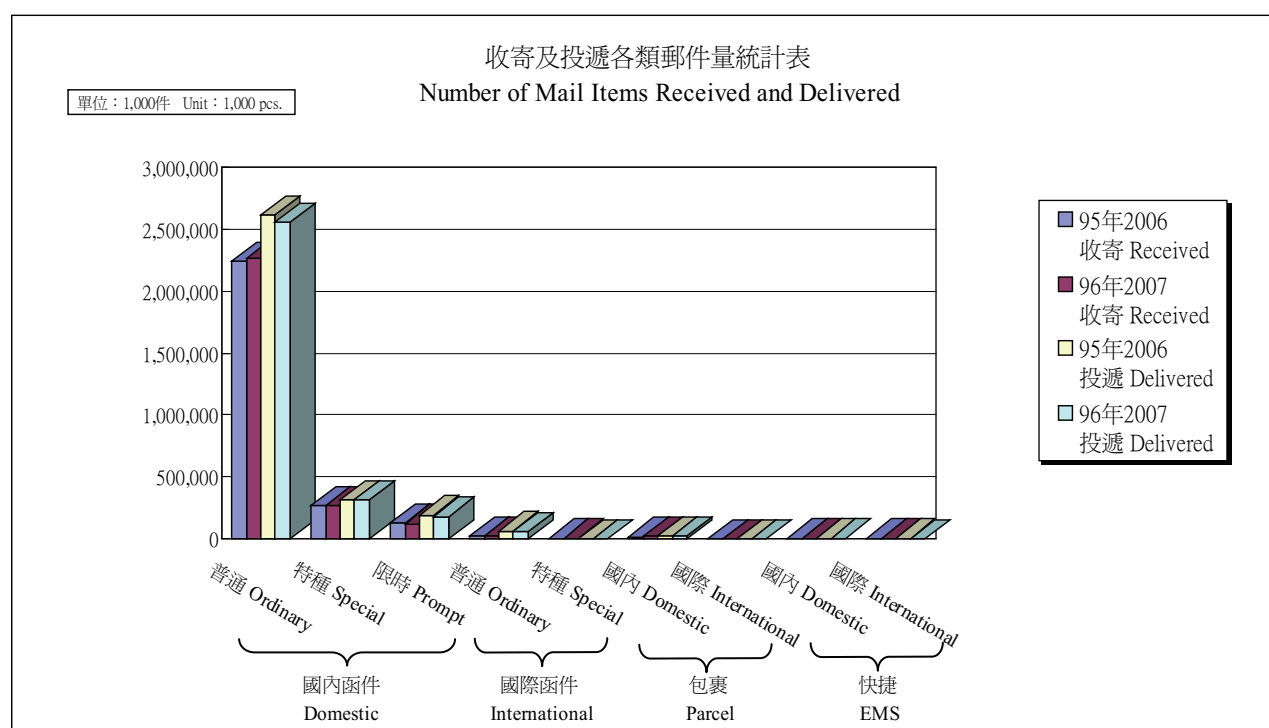
收寄及投遞各類郵件量統計表

Number of Mail Items Received and Delivered

單位：1,000件

Unit: 1,000 pcs.

郵件種類 Postal Items		收寄 Received		投遞 Delivered	
		95年2006	96年2007	95年2006	96年2007
國內函件 Domestic	普通 Ordinary	2,241,399	2,265,446	2,617,846	2,556,192
	特種 Special	269,501	267,873	315,828	314,889
	限時 Prompt	129,181	118,579	192,195	178,871
	小計 Sub-total	2,640,081	2,649,198	3,125,869	3,049,952
國際函件 International	普通 Ordinary	20,950	18,613	60,572	57,643
	特種 Special	1,900	2,047	890	939
	小計 Sub-total	22,850	20,660	61,462	58,582
包裹 Parcel	國內 Domestic	17,321	19,350	18,506	21,152
	國際 International	576	609	395	409
	小計 Sub-total	17,897	19,959	18,901	21,561
快捷 EMS	國內 Domestic	4,082	4,117	4,514	4,629
	國際 International	1,592	1,677	1,050	1,016
	小計 Sub-total	5,674	5,794	5,564	5,645
總計 Total		2,686,502	2,695,611	3,211,796	3,135,740



(三) 郵件運送

1. 國內郵運

為達到迅速、安全、普遍、準確、低廉的郵運目標，國內郵運在規劃及實施作業上，充分利用各類可資運用的公民營交通工具及民間運輸資源，並配合郵政自有的運輸工具及設備，建構成結合公路、鐵路、水路、航空等長達122,635.82公里（截至96年12月底止）的郵路，成為一遍佈臺、澎、金、馬的綿密郵運網路。

2. 國際郵運

臺灣位居海島，與國外互通郵件，以利用航空郵路與輪船（水陸）郵路為主。國際郵路以臺灣為起點，延伸至世界各地，郵路通往終點，就是與我國直接互換國際郵件總包的國外互換局。近年來，臺灣經濟繁榮，對外貿易成長快速，國與國之間郵件往來頻繁，郵路隨之不斷伸展，郵路里程因此逐年增加。截至96年12月底止，航空郵路（含快捷郵路）及水路郵路分別長達119萬7,800公里及58萬2,846公里。

(III) Mail Routes

(1) Domestic mail routes

To attain the goal of speedy, safe, accessible, accurate and affordable mail service, the company, for its domestic mail operations, uses various public and private transportation services as well as its own vehicles and equipment. Combining delivery by road, railway, water and air, these form a combined delivery network of 122,635.82 kilometers (at the end of December, 2007), covering Taiwan proper, Penghu, Kinmen and Matzu.

(2) International mail routes

Taiwan is an island. Correspondences between Taiwan and the rest of the world are mainly transported via airmail and maritime mail routes. These mail routes start at Taiwan, extending to all over the world, and finally reach the terminals, that is, foreign offices of exchange. The recent economic prosperity and rapidly growing export business of Taiwan has resulted in a high volume of international mail and more and longer mail routes. At the end of December 2007, the mileages for airmail routes (including express routes) and maritime mail routes were 1,197,800 kilometers and 582,846 kilometers respectively. Currently, major international mail routes include airmail routes, maritime mail routes and express mail routes.

郵路里程比較表

單位：公里

Comparative Chart of Mileage of Mail Route

Unit: KM

種類Type	95年度 2006	96年度 2007	比較增減% Growth
一、陸路Land	114,730.52	114,984.52	+0.22%
1.鐵路Railway	172.00	426.00	+147.67%
2.公路Highway	32,208.52	32,208.52	
3.其它Others	82,350.00	82,350.00	
二、水陸Sea	584,325.80	584,325.80	
1.國內Domestic	1,479.80	1,479.80	
2.國際International	582,846.00	582,846.00	
三、航空Air	1,203,973.00	1,203,973.00	
1.國內Domestic	6,173.00	6,173.00	
2.國際International	1,197,800.00	1,197,800.00	

(四) 儲金及匯兌業務**1. 郵政儲金、劃撥**

郵政儲金旨在利用郵政機構普及之特性，服務全國國民，匯集游資，協助國家重大建設及穩定金融市場，配合政府鼓勵國民節約及儲蓄，主要服務對象為一般民眾，存款主要來源為游資或家用金。基於多年來國營機構穩健之經營，歷經金融風暴、經濟不景氣、產業及資金外流等因素衝擊，郵政儲金之存款戶數及結存金額仍居國內金融機構之冠，惟近年來受金融自由化、國際化及投資管道多樣化之潮流影響，市場佔有率有下滑的趨勢，未來除應積極爭取開辦新種業務以提昇競爭力外，更應拓展電子化服務管道，提供多元之支付及轉帳系統，便利客戶收付款項以提昇市場佔有率。

截至96年12月底止，各種儲金總結存金額計新臺幣4,137,041百萬元，較上年度成長2.30%；儲戶總計3,166萬餘戶，較上年度增加1.25%，平均每戶結存金額130,636元。

96年新種業務：

(1) 96年3月20日起開辦「郵政晶片金融卡消費扣款作業」之發卡作業，提供郵政晶片金融卡持卡人可於本作業收單銀行招攬之特約商店消費扣款。

(2) 96年8月25日起，恢復設置於24小時便利商店或營業場所之「郵政自動櫃員機服務」，將100台自動櫃員機設置於萊爾富、松青、頂好、全家等超商及和欣客運，通路由超商延伸至客運業，提供民眾便利與安全之提款、轉帳服務。

(IV) Savings and Remittances Business**1. Postal Savings and Giro**

Postal savings service is to use the trait of nationwide institutions to serve our citizens, gather hot money, help national major constructions and stabilize financial market. Postal Savings operations were established under the government's policy of encouraging citizens to practice strict economy and to save. The focus is on average citizens, and funds come from idle capital and household money. It is a stable government-run operation. In spite of the domestic financial crises, the economic downturn, and the flight of industry and capital abroad, there are still more postal savings accounts than savings accounts at any other financial institution in Taiwan. And the total amount of savings held in them is also first in Taiwan. However, in recent years, financial liberalization, globalization and the trend toward diverse investment portfolios have gradually eroded the post office's market. In the future, apart from actively seeking to provide new services to raise competitiveness, the post office will need to continue to expand its electronic services and provide more payment and account transfer options. It will thus attempt to raise market share by increasing convenience for customers.

At the end of December, 2007, the total for various types of savings accounts stood at NT\$4,137,041 million, representing a 2.3% growth over the previous year. The total number of savings accounts stood at 31,660,000, a 1.25% increase over the previous year. The average account balance stood at NT\$130,636.

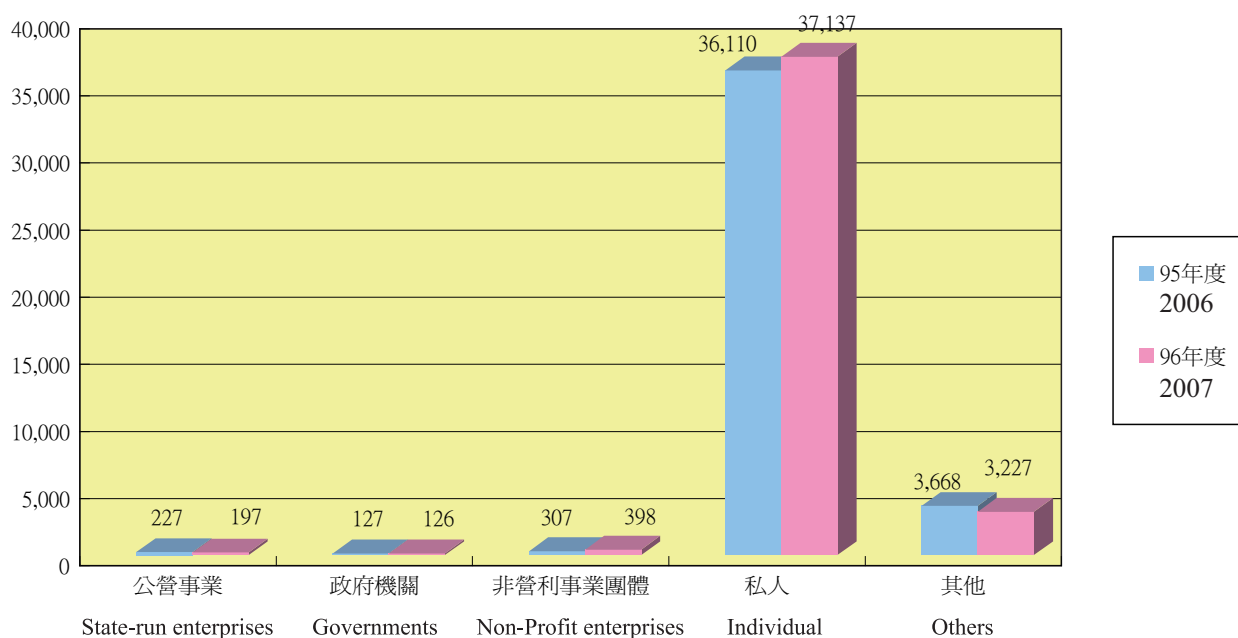
New Offerings:

(1) On March 20, 2007, the company launched issuing operation for the new postal "Smart Pay" to enable card holders to withdraw from the card to pay for the amount paid to the participating stores.

(2) On August 25, 2007, the company restored the establishment of "ATM Service" at 24-hour convenience stores or business locations and set up 100 teller machines at HiLife, Matsusei Supermarket, Wellcome Supermarket, FamilyMart and Ho-Shin Bus Traffic Co., Ltd. The channel was extended from convenience stores to passenger bus industry in order to offer the public a convenient and safe ATM and money-transfer service.

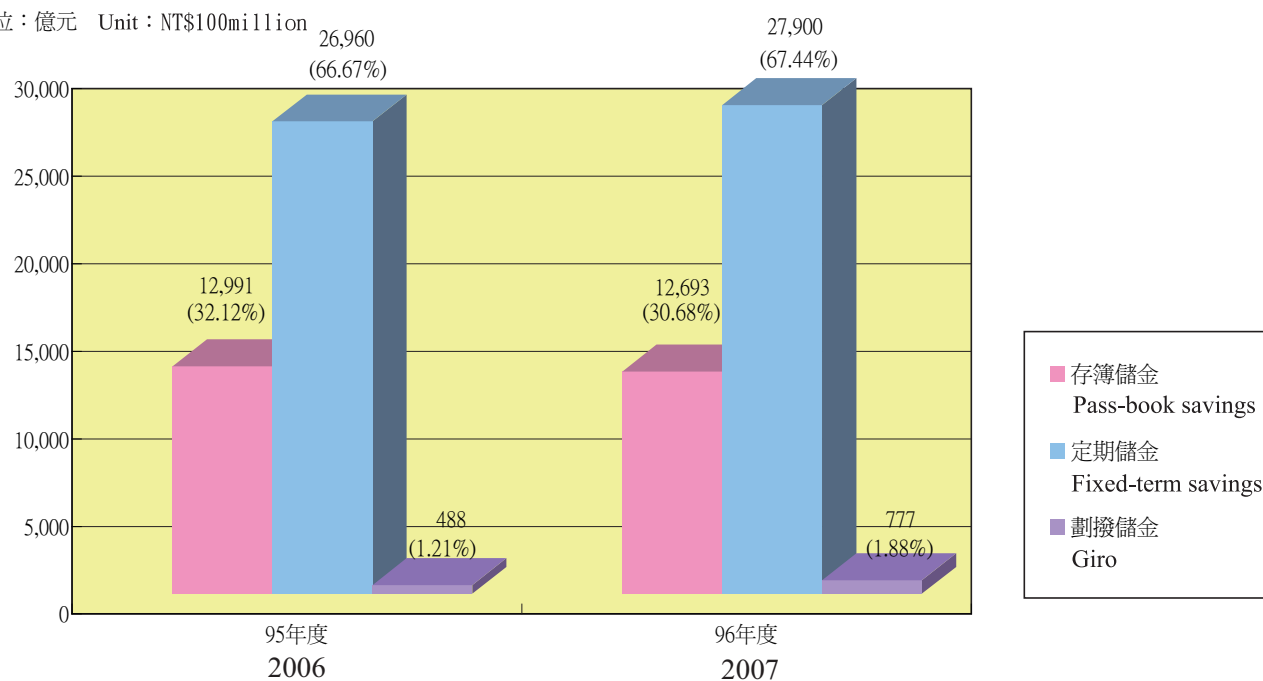
96年度與95年度存款客戶結構比較表
Savings Account Holders Chart for 2006 and 2007

單位：億元 Unit: NT\$100million



96年度與95年度存款業務結構比較表
Savings Business Chart for 2006 and 2007

單位：億元 Unit: NT\$100million



郵政劃撥業務是我國金融業中最特殊之一種業務，具有存、提、撥、匯款功能，特戶存款更能提供媒體回送資料以節省客戶人工銷帳作業。劃撥儲金能辦理各項轉帳業務；另劃撥儲金亦可申領支票，具有活期存款功能。未來劃撥儲金將廣續推廣特戶存款並擴充收付款通路，提供網路、自動櫃員機、自助服務機等付款機制，便利客戶收付款項。截至96年底，劃撥儲金結存金額為新臺幣77,777百萬元，較上年度成長59.42%；戶數為1,800,414戶，較上年度減少0.37%；96年劃撥手續費收入1,651百萬元，較上年度減少7.77%。

Within Taiwan's financial industry, postal Giro is very unusual. It allows account holders to make deposits and withdrawals, to designate payments, and to make remittances. Moreover, its special-deposit account service provides data stored in an electronic medium to customers so as to eliminate manual accounting. Postal Giro also offers various kinds of easy and secure fund transfer services: an account holder can make collections or payments through direct account transfers by computer tape or disk, as well as by online transfers or via a touch-tone phone. In addition, account holders will be able to apply for checks. Chunghwa Post will continue to promote special-deposit account services for postal Giro accounts, as well as expand collection and payment channels and provide online, ATM and self-service kiosk payment mechanisms to make things more convenient for its customers. At the end of 2007, the cumulative balance for giro accounts stood at NT\$77,777 million, which represents 59.42% growth over the previous year. The number of accounts stood at 1,800,414, a decrease 0.37% from the previous year. Revenue from handling fee stood at NT\$1,651 million, a decrease of 7.77% from the previous year.

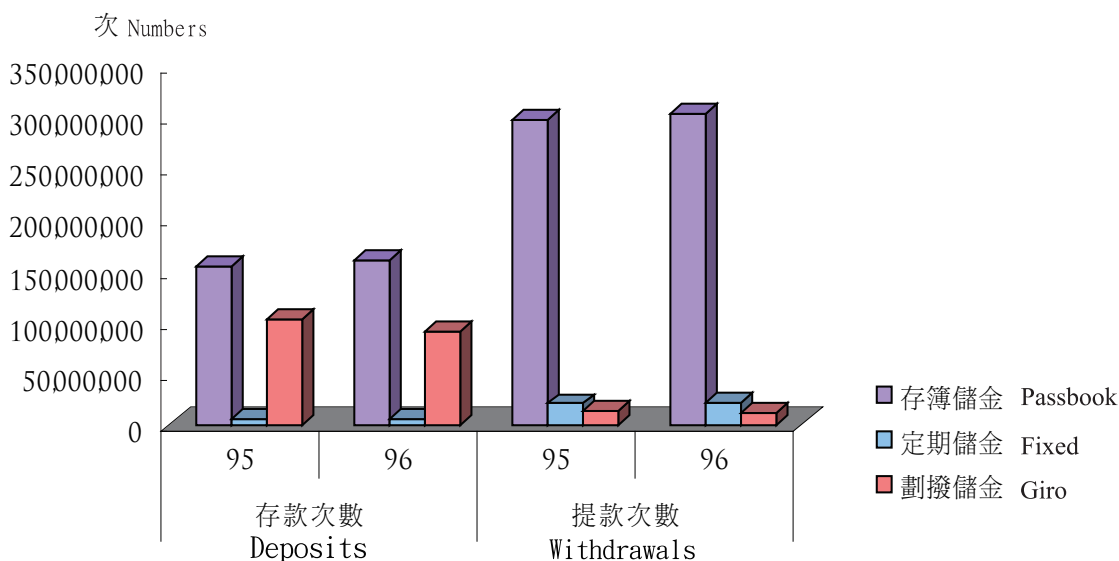
96年度各類郵政儲金業務量
Volume of Postal Savings Service

金額單位：新臺幣百萬元
Unit: NT\$Million

類別 Type of Savings	存款次數 Number of Deposits		提款次數 Number of Withdrawals		戶數 Number of Accounts		結存金額 Total Balance	
	95年2006	96年2007	95年2006	96年2007	95年2006	96年2007	95年2006	96年2007
存簿儲金 Passbook	154,802,403	159,714,527	296,365,957	302,654,073	21,251,530	21,511,656	1,298,498	1,268,643
定期儲金 Fixed	4,998,253	5,182,024	20,612,663	22,001,416	4,182,269	4,319,826	2,695,900	2,789,903
劃撥儲金 Giro	102,959,153	90,234,619	13,600,147	12,533,880	1,807,128	1,800,414	48,787	77,777
懸帳儲金 Suspended					4,036,801	4,036,591	718	718
合計 Total	262,759,809	255,131,170	330,578,767	337,189,369	31,277,728	31,668,487	4,043,903	4,137,041

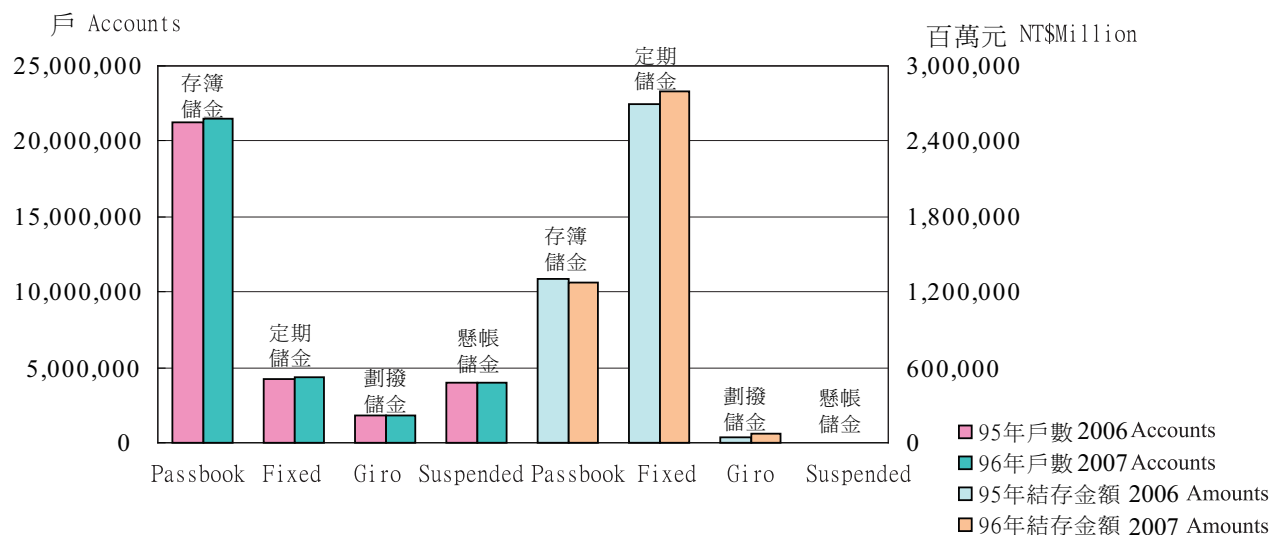
95、96年度各類郵政儲金存 / 提款次數

Volume of Deposits/Withdrawals of Various Types of Postal Savings in 2006 and 2007



95、96年度各類郵政儲金戶數與結存金額

Volume of Accounts/Amounts of Various Types of Postal Savings in 2006 and 2007



2. 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，以遍及全國各地之連線網路提供便捷之匯款功能。現行國內匯兌有：郵政匯票、入戶匯款、電傳送現、郵政禮券及跨行通匯等業務；國際匯兌有：國際郵政匯票、國際匯出匯款、外籍勞工匯款、買賣外幣現鈔及美金旅行支票。此外，並開辦大陸間接匯款業務，通匯地區遍及大陸各地。目前共有91處郵局窗口提供含外幣買賣等各項國際匯兌業務服務，並擇台灣桃園國際機場等21處風景區或工業區之郵局專辦買賣外幣現鈔及美金旅行支票業務之服務。外幣現鈔包括美金、日圓、歐元及港幣4種。

96年度承匯款額為新臺幣1,719,629百萬元，較上年度成長15.32%；開發張數1,629萬張，較上年度成長0.80%。

2. Postal Remittances

Postal remittances serve to encourage the flow of capital and to enliven the social economy. Moreover, there is a widespread computer network that provides fast and easy remittance services. Currently, domestic money order services include postal money orders, remittances to accounts, cash-delivering faxed money orders, postal gift coupons and inter-bank remittances. International money order services include international postal money orders, international outgoing remittances, foreign worker remittances, and the sale of US dollar, Japanese Yen, Euro, HK dollar and Citibank US dollar travelers' checks. In addition, the post office offers indirect remittances to anywhere on mainland China. Currently, there are 91 postal units that handle the sale of foreign currency and travelers' checks, as well as 21 units in such places as the Taiwan Taoyuan International Airport, scenic spots and industrial parks that offer the same services.

In 2007, money remitted by the company totaled NT\$1,719,629 million, a 15.32% increase over the previous year. All told, 16,290,000 money orders were issued, a 0.80% increase over the previous year.

96年度各類匯款承匯張數及款額

Volume of Remittance Service

單位：新臺幣千元

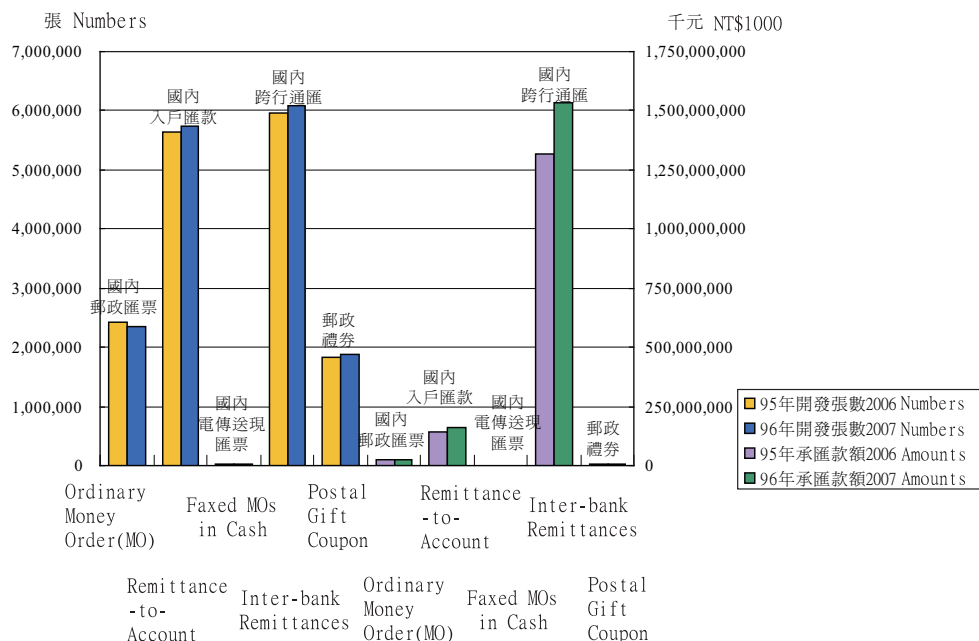
Unit: NT\$1,000

類別 Types	開發張數 Numbers		承匯款額 Amounts	
	95年2006	96年2007	95年2006	96年2007
國內郵政匯票 Ordinary Money Order(MO)	2,420,864	2,357,297	24,171,370	22,768,276
國內入戶匯款 Remittance-to-Account	5,640,152	5,741,000	142,230,438	158,957,634
國內電傳送現匯票 Faxed MOs in Cash	18,122	15,325	174,277	149,394
國內跨行通匯 Inter-bank Remittances	5,952,749	6,090,499	1,317,683,719	1,530,565,318
郵政禮券 Postal Gift Coupon	1,835,356	1,878,534	3,994,937	4,058,901
國際郵政匯票(含電報) Int'l Postal MOs	527	607	12,978	13,425

國際匯出匯款 Int'l Outgoing Remittances	5,245	5,647	654,931	753,567
美金旅行支票 USD Travelers' Checks	8,880	8,200	104,485	113,386
大陸間接匯款 Indirect Mainland Remittances	25,485	24,697	1,724,511	1,947,979
外幣現鈔買賣 Foreign Exchange	255,997	172,387	391,905	300,697
合 計 Total	16,163,377	16,294,193	1,491,143,551	1,719,628,577

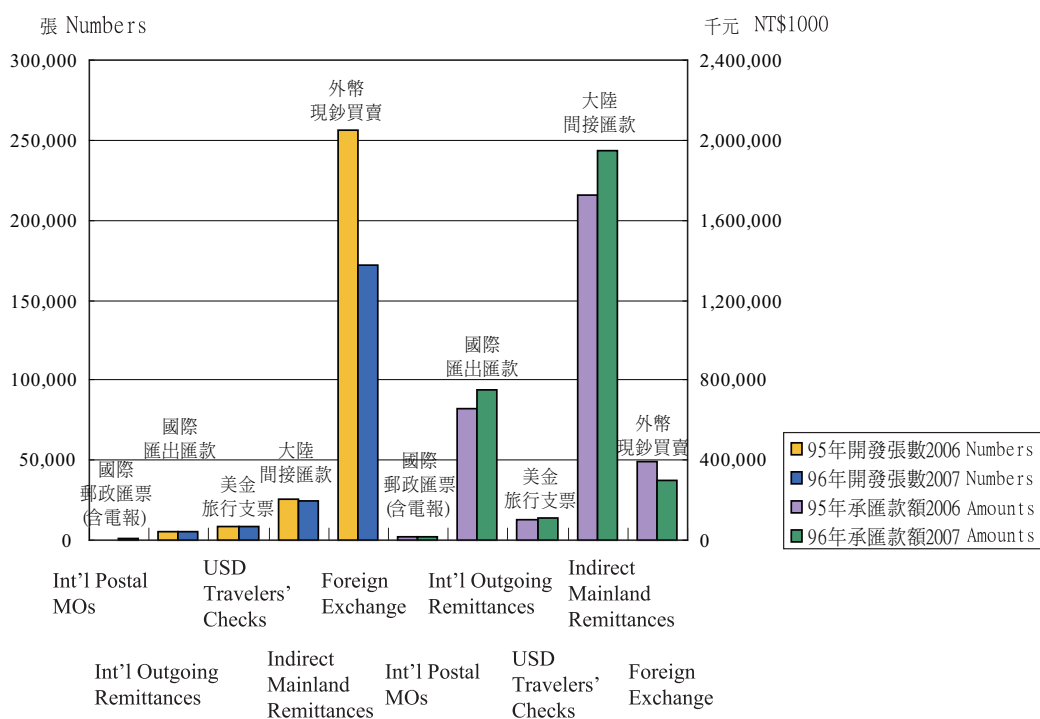
95、96年度國內匯款承匯張數及款額

Volume of Domestic Remittance Service for 2006 and 2007



95、96年度國際匯款承匯張數及款額

Volume of Int'l Remittance Service for 2006 and 2007



(五) 郵政簡易人壽保險

郵政簡易人壽保險成立之宗旨在提供國民基本經濟保障，藉由遍佈全國各地之郵政機構，便利全民投保，增進社會福祉，除具有儲蓄、理財、養老等多方面的功能外，並匯集游資，協助國家重大建設及穩定金融市場。由於具免體檢、投保手續簡便之特色，深得一般民眾之喜愛與信賴，自民國24年開辦以來，業績均呈穩定成長。

為因應97年免稅優惠取消，已提報簡易人壽保險法部分條文修正案，積極爭取有利執行業務空間，並秉持「以客為尊」之經營理念，充分運用資訊科技，開發多樣化商品，提供全方位服務，以滿足客戶需求，96年度壽險月平均保額達8,231億元，完成96年度法定目標之102.6%，總保費收入1,326億元，較上年度成長2.19%。

為加強服務保戶，除了持續原有各項服務外，並提高郵政簡易人壽保險之最高保險金額及同一被保險人之保險金額總數為新臺幣400萬元，使保戶有更多商品選擇及更高的保障。未來將不斷進用及拔擢優秀人才，以更高效率的壽險團隊與專業的知識，秉持「全方位的服務，無止盡的關懷」為宗旨，提供保戶最優質的服務。

1. 96年新保險商品：

96年10月10日發售郵政簡易人壽富兒樂還本保險

- 保險期間15年，繳費期間每3年還本10%保險金額，滿期領回保險金額。
- 滿足客戶子女教育基金準備、壽險保障及理財節稅三重需求。

(V) Postal Simple Life Insurance Operation

Postal Simple Life Insurance plans provide citizens with basic financial security. Easy to set up (thanks to the post office's extensive network of postal outlets), these plans provide a vehicle to save and to make financial and retirement plans. In addition, they attract idle capital, which is used to assist major national construction projects and help stabilize the nation's financial markets. They have low premiums and simple application procedures, and require no physical examinations. Hence, they have become very popular among the people. Business volume has been climbing steadily since their introduction in 1935.

In response to the loss of its tax-exempt status in 2008, the Department of Life Insurance has proposed an amendment to the Simple Life Insurance Act in order to foster a more favorable business policy climate. Committed to providing customer-oriented services, the department is striving to make full use of information technology, to diversify its product offerings and to deliver comprehensive services to meet customer needs. In FY 2007, the average monthly amount insured reached \$NT823.1 billion, 102.6% of the year's target. Total premium income reached NT\$132.6 billion, which represented growth of 2.19% over the previous year.

Besides continuing to provide its current offerings, the department has raised the maximum insured amount for its simple life insurance and the total coverage per insured to NT\$4 million so as to provide more options and higher protection. Adhering to its goal of "comprehensive services and infinite caring," the department will continue to recruit and promote the most qualified people, so as to deliver the highest quality services with a highly efficient team in possession of professional knowledge.

1. New Insurance Products for 2007:

On October 10, 2007, the company launched Fu-er-le Endowment Insurance for Children.

- Its policy period is 15 years. During the premium payment period, there is a 10% guaranteed bonus every three years; at maturity date, the insured amount will be paid back.
- This product satisfies customers to prepare for their children's education fund, life insurance protection and financing and tax savings.

96年度郵政簡易壽險業務量
Volume of Simple Life Insurance

單位：新臺幣百萬元
Unit: NT\$ Million

年度 Year	契約件數 Number of Policies			契約保額 Sum Insured			實收保費收入 Premium Income	累積責任準備金 Accumulated Reserve
	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		
95年 2006	478,277	2,453,927	386,809	116,068	829,968	130,979	129,753	386,386
96年 2007	387,029	2,481,459	343,260	93,529	809,531	105,171	132,598	430,903

2. 新契約

民國96年度郵政簡易人壽保險新契約件數為38萬7,029件，較上年度減少19.08%，保額為935億2,864萬元，較上年度減少19.42%。

2. New Policies

A total of 387,029 new policies were issued in FY 2007, a decrease of 19.08% from FY 2006. The total amount insured reached NT\$93,528.64 million, a decrease of 19.42% from FY 2006.

新契約投保種類狀況

New Policies by Type

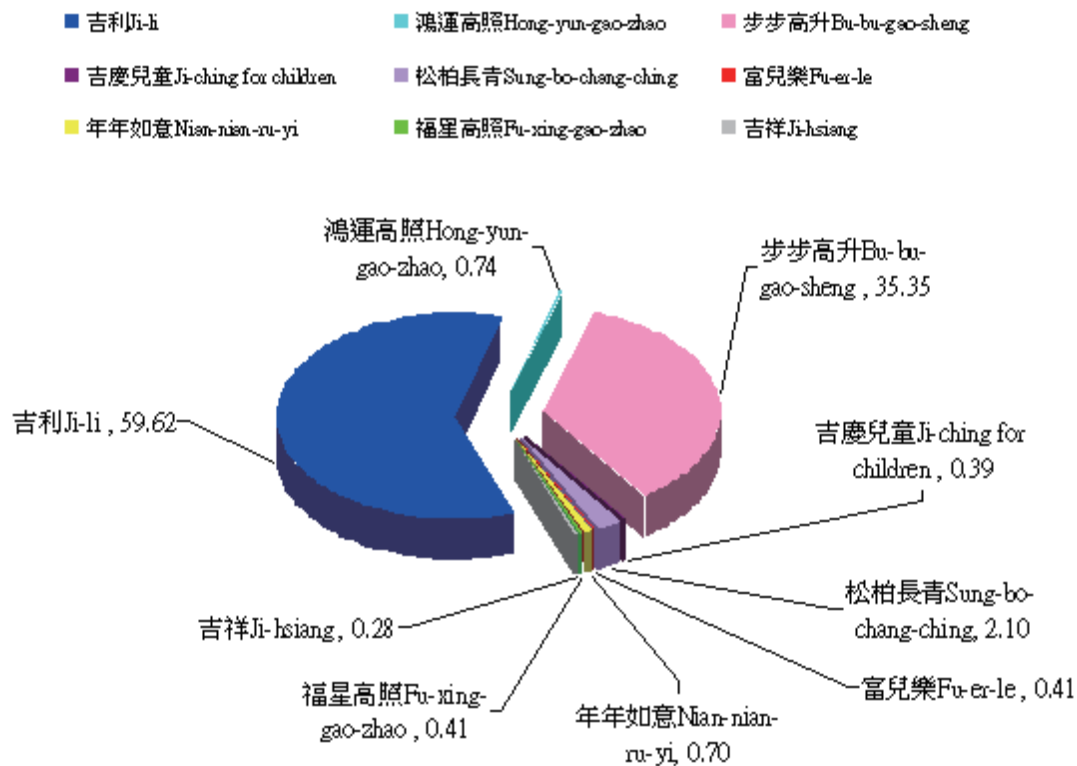
保額單位：新臺幣千元

Unit : NT\$ 1,000

保險種類 Types		件數 Number of Policies	百分比 %	保額 Sum Insured	百分比 %
總計Total		387,029	100.00	93,528,640	100.00
生死合險 Endowment	六年期吉利保險Ji-li 6-year-term	230,759	59.62	65,090,296	69.58
	吉慶兒童保險Ji-ching for children	1,516	0.39	440,146	0.47
	吉祥保險Ji-hsiang	1,101	0.28	687,760	0.74
	年年如意保險Nian-nian-ru-yi	2,690	0.70	626,120	0.67
	步步高升保險Bu-bu-gao-sheng	136,816	35.35	15,434,907	16.50
	鴻運高照Hong-yun-gao-zhao	2,879	0.74	716,095	0.77
	富兒樂還本保險Fu-er-le	1,576	0.41	512,764	0.55
死亡險 Insurance Against Death	松柏長青定期壽險 Sung-bo-chang-ching term	8,113	2.10	5,449,140	5.83
	福星高照終身壽險 Fu-xing-gao-zhao whole life	1,579	0.41	1,161,340	1.24
傷害險 Accident Insurance	吉安傷害保險(附約) Ji-an accident(addendum)	10,326		3,410,072	3.65

註：吉安傷害險係以附約方式發售，故件數不計入總件數。

Note: Ji-an Accident Insurance is sold as a rider and therefore not included in the total.



3. 有效契約

民國96年度郵政簡易人壽保險有效契約件數為2,481,459件，較上年度增加1.12%。保額為809,531百萬元，較上年度減少2.46%。

3. Policies in Force Overview

A total of 2,481,459 life insurance policies were in force in FY 2007, an increase of 1.12% over FY 2006. The amount insured stood at NT\$ 809,531 million, down 2.46 % from FY 2006.

有效契約投保種類狀況 Policies in Force by Type

保額單位：新臺幣千元
Unit: NT\$ 1,000

保險種類 Types	件數 Number of Policies	百分比 %	保額 Sum Insured	百分比 %	
總計 Total	2,481,459	100.00	809,531,437	100.00	
生死合險 Endowment	五年期滿平安險（90） 5-year-term	362,362	14.60	125,123,281	15.46
	五年期滿平安險 5-year-term	359	0.01	62,369	0.01
	二倍保障儲蓄保險 Double-indemnity Endowment	15,143	0.61	5,257,259	0.65
	六年期吉利保險 Ji-li 6-year-term	1,161,862	46.82	356,542,032	44.04
	小太陽兒童儲蓄保險 Little-sun 15-year-term	68,050	2.74	19,197,458	2.37

生死合險 Endowment	小太陽兒童儲蓄保險 (91) Little-sun 15-year-term	35,538	1.43	10,059,295	1.24
	吉慶兒童保險 Ji-ching for children	18,244	0.74	5,415,422	0.67
	吉祥保險 Ji-hsiang Endowment	16,364	0.66	9,308,320	1.15
	年年如意保險 Nian-nian-ru-yi Endowment	14,421	0.58	3,363,510	0.41
	步步高升保險 Bu-bu-gao-sheng Endowment	308,763	12.44	34,750,692	4.29
	鴻運高照還本保險 Hong-yun-gao-zhao Endow- ment	6,803	0.28	1,684,554	0.21
	富兒樂還本保險 Fu-er-le Endowment	1,401	0.06	448,500	0.06
	安家定期還本保險 An-jia refundable	181,970	7.33	66,307,748	8.19
	安富增值還本保險 An-fu increasing with survival benefit	68,463	2.76	27,030,307	3.34
	快樂兒童保險 Kwai-ler for children	25,432	1.03	8,445,073	1.04
	其他儲蓄險 Other endowment	573	0.02	148,625	0.02
	小計 Sub total	2,285,748	92.11	673,144,445	83.15
死亡險 Insurance Against Death	松柏長青定期壽險 Sung-bo-chang-ching term life insurance	15,778	0.64	10,403,534	1.28
	福星高照終身壽險 Fu-xing-gao-zhao whole life	1,524	0.06	1,101,910	0.14
	安和終身保險 An-ho whole life	97,723	3.94	64,619,369	7.98
	安平二倍保障終身壽險 An-pin Double-indemnity whole life	19,737	0.80	10,189,800	1.26
	安平二倍保障終身壽險 (91) An-pin Double-indemnity whole life	2,119	0.08	642,182	0.08
	其他終身險 Other whole life	58,830	2.37	35,018,345	4.33
	小計 Sub total	195,711	7.89	121,975,140	15.07

傷害險 Accident Insurance	吉安傷害保險 Ji-an accident insurance	41,806	14,411,852	1.78
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註：吉安傷害險係以附約方式發售，故件數不計入總件數。

Note: Ji-an Accident Insurance is sold as a rider and therefore not included in the total.

4. 保單借款

簡易人壽保險之保險費付足一年以上者，要保人得在保單價值準備金額內申請借款。本項業務手續簡便，提供保戶資金需求及彈性理財之便捷管道，保戶並可利用自動櫃員機及家裡電腦上網辦理該項業務，以獲得更簡便迅速之服務。

民國96年度保單借款結存件數為620,808件，較上年同期增加45.80%，借款餘額141億4,747萬元，較上年同期增加12.32%。

5. 不動產抵押借款

郵政壽險不動產抵押借款業務，於86年開辦，申貸資格不受限於保戶，凡合於貸款條件者均可申貸，每人最高借款金額可達新台幣800萬元；承作區域除金馬地區以外，遍及全臺，目前除23個房貸經辦局承辦外，共設置200個代收表件局，受理申辦。

民國96年度不動產抵押借款結存件數為10,024件，較上年同期成長11.17%，借款餘額為193億6,592萬元，較上年成長15.41%，本年度業績大幅成長，主因推出具市場競爭力之房貸專案，提供客戶更優惠之利率選擇。

6. 保險給付

(1) 滿期

民國96年度滿期給付件數為27萬859件，較上年度減少15.18%，保額為8,304,064萬元，較上年度減少24.18%。

(2) 理賠

民國96年度理賠給付件數為3,927件，較上年度增加1.97%，保額為148,766萬元，較上年度減少2.30%。

其中倍額給付之契約件數為467件，共給付41,586萬元，給付原因以安平二倍型保障終身壽險最多，占27.19%。

(3) 終止

民國96年度終止給付件數為68,474件，較上年度增加7.65%，保額為2,064,260萬元，較上年度增加3.54%。

4. Policy Loans

Once premiums have been fully paid for more than one year, the policyholder may apply for a loan no greater than the amount of the policy value reserve. With convenient procedures, these loans can help meet a policyholder's need for cash in a convenient and flexible manner. For even speedier service, policyholders may take out loans at automatic teller machines or online.

In FY 2007, there were 620,808 policy loans, a 45.80% increase over the previous year. A total of NT\$ 14.15 billion was loaned out, a 12.32% increase over the previous year.

5. Real Estate Mortgage Loans

The department started to offer real estate loans in 1997. This service is not limited to Chunghwa Post policyholders; anyone who qualifies can apply. Each person can borrow a maximum of NT\$8 million. This service is available everywhere in Taiwan with the exception of the islands of Kinmen and Mazu. Currently, 23 post offices oversee these loans and 200 postal outlets are authorized to accept applications for them.

In FY 2007, there were a total of 10,024 outstanding real estate mortgage loans, an increase of 11.17% over the previous year. NT\$19.36 billion was loaned out, an increase of 15.41% over the previous year. This strong growth reflects the competitiveness of the department's new low-rate real-estate loan options.

6. Benefit Payments

(1) Maturity

270,859 life insurance policies reached maturity in FY 2007, down 15.18% from FY 2006. The total amount paid was NT\$ 83,040.64 million, down 24.18% from the previous year.

(2) Payment to Claims

In FY 2007, 3,927 insurance claims were paid, up 1.97% over the previous year. NT\$1,487.66 million in claim payments were issued, down 2.30% from the previous year.

Among these claims 467 were double-indemnity payments, totaling NT\$ 415.86 million. Claims by An-pin Double-indemnity whole life insurance accounted for 27.91% of these payments.

(3) Surrender

In FY 2007, 68,474 life insurance policies were terminated, up 7.65% over the previous year; the amount totaled NT\$ 20,642.6 million, up 3.54% over the previous year.

7. 財務狀況

郵政簡易壽險係國家經營之事業，其會計帳務依簡易人壽保險法之規定，應獨立處理。96年度決算自編數總收入計2,489億3,765萬元，較上年度減少7.15%，總支出計2,471億3,168萬元，較上年度減少7.18%，盈餘為18億597萬元，較上年度減少1.99%。

8. 業務特色

(1) 免體檢保險

郵政簡易壽險為非強制性保險，被保險人免體檢。然而並非無條件承保，保險人對被保險人有選擇權，且被保險人和要保人須善盡誠實告知義務。

(2) 保險總額

郵政簡易壽險每一被保險人投保保險金額總額最高為新台幣4百萬元。每張保單最低投保保險金額為新臺幣1萬元。

(3) 保險費支付

保險費以按月繳納為原則，利用郵政存簿或劃撥轉帳方式繳納，保險費並得預繳，按預繳費率享受預繳保費優待。

(4) 商品種類

郵政簡易壽險分生死合險及死亡險2種，並得以附約方式經營健康保險及傷害保險，凡中華民國國民皆得為簡易人壽保險之被保險人。

9. 歷年經營概況

歷年業務概況（一） General Performance of the Business in the Last Five Years (I)

單位：件；新臺幣百萬元 Unit : Pieces ; NT\$ Million

會計年度Fiscal Year	92/2003	93/2004	94/2005	95/2006	96/2007
新契約件數 New Business (Policies)	450,174	389,731	467,046	478,277	387,029
增減率 (%) Growth Rate	42.58	-13.43	19.84	2.40	-19.08
新契約保額 New Business (Amount)	153,204	130,039	163,175	116,068	93,529
增減率 (%) Growth Rate	58.00	-15.12	25.48	-28.87	-19.42
恢復契約件數 Reinstatement (Policies)	13,284	12,374	10,851	14,218	9,941
增減率 (%) Growth Rate	-8.61	-6.85	-12.31	31.03	-30.08
恢復契約保額 Reinstatement (Amount)	4,412	4,072	3,504	4,591	3,115
增減率 (%) Growth Rate	-10.07	-7.71	-13.95	31.02	-32.15
有效契約件數 Business in Force (Policies)	2,204,360	2,262,766	2,379,586	2,453,927	2,481,459
增減率 (%) Growth Rate	8.54	2.65	5.16	3.12	1.12

7. Financial Status

Postal Simple Life Insurance is a state-run business, and in accordance with the Simple Life Insurance Act, its books and accounts are handled separately from other Chunghwa Post businesses. In FY 2007, revenue totaled NT\$248,937.65 million, down 7.15% from the previous year. Expenditures totaled NT\$247,131.68 million, down 7.18% from the previous year. Profits for the year stood at NT\$1,805.97 million, a decrease of 1.99% from the previous year.

8.Characteristics

(1) No physical checkup required

Postal Simple Life Insurance is not compulsory insurance. Although no physical checkup is required, applications are not unconditionally accepted. The insurer has the right to deny an application at its discretion, and the insured and the applicant are obliged to provide truthful information.

(2) Insured amount

The maximum total insured amount per insured is NT\$4 million. The minimum insured amount per policy is NT\$10,000.

(3) Premium payment

Premiums are due monthly. Policyholders may pay premiums through transfers from their postal savings or Giro accounts. If paid in advance, a discount will be offered accordingly.

(4) Types of Insurance Products

Postal Simple Life Insurance includes endowment insurance and mortality insurance. Health insurance and accident insurance are offered as riders. All ROC citizens are eligible.

9. General Performance of the Business in the Last Five Years