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.

(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—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，隨時提供改進建議，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，依規自行檢查的結果，謹聲明如下：

一、本公司確認建立健全、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為達成，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著改變。惟本公司之內部控制制度設有自我監督機制，缺失形成時，本公司即採取更正之行動。

三、本公司係依據交通部、財政部訂定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定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，係依據管理控制之過程將內部控制制度劃分五個組成要素：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，認為相關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。
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、本公司設立、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營運、財務
報導及法令遵循等目標之達成，提供合理的確保。營運之目標係在追求營運之效果
及效率，包括獲利、績效及資產質量等目標；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；財務報告及我保理法及簡易人壽保險
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、狀況之改變，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確有自我監督
機制，缺乏一經辨認，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定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
管理委員會訂定之指導性通訊稿等各有關文件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三個
組成要素：1. 風險管理，2. 反應能力及評估，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。前述判斷項目請參見「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、本公司業於前項檢查結果，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之目標達成：亦認為財務報
告及我保理法及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假、隱匿等不法情
事，將涉及證券及交易法第二十條、第三十二條、第一百七十一條、第一百七十四條
或「保險法」及「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

金融监督管理委員會

簡易人壽保險業務內部控制制度聲明書

簽署人

詮明

理事長：何振財

總經理：林民吉

監察人：韓水雲

法令遵循主管：陳國權

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
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，現聲明如下：
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）、財務報告之可靠性及相關法令之遵循等目標達成，提供合理的保障。
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到提供合理的保障；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，缺乏一辯解，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標準」（以下簡稱「處理標準」）規定之內部控制制度有效性之評斷項目，判斷內部控制制度之設計及執行是否有效。該「處理標準」所採用之內部控制制度評斷項目，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「處理標準」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評斷項目，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，包括熟悉營運之效果及效率目標達成之程度、財務報告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，其能確保公司達成上述目標之達成。
六、本聲明書將成為本公司年度之主要內容，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二十八條、第三十條、第一百零一條及第一百二十四條等之法律責任。
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，特此聲明。

臺灣郵政股份有限公司

董事長：周後明
總經理：張文傑
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) 斗六西平郵局佐理員林○○，涉嫌冒領失生儲金懸帳戶存款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. 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（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煥勝詐騙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、僞造憑證及有價證券、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

(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 NTS$6.9 million.
   (2) A clerk from Douliou Siping Road Branch drew NTS$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 NTS$1 million or more and violated the Money Laundering Control Act. The company was fined NTS$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 NTS$22,311,920 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) NTS$425,000 laundering money case: This case arose from Jhuo Weisheng’s alerting account at Kaohsiung Minjhuang Post Office. The Financial Supervisory Committee, Executive Yuan, on June 25, 2007, requested this company to make a special investigation and take disciplinary action to this company’s operation on the screening of opening an account, account management and business transaction.
4. Relative disciplinary measures had been stipulated by the Financial Supervisory Commission, Executive Yuan, according to the Article 61-1 of the Banking Act: None
5. Nature and amount of loss as a result of frauds, major random incidents (fraud, theft, appropriation and theft of assets, falsified transactions, document and security forgery, receiving kickbacks, natural disaster loss, loss caused by external forces, hacker attacks, theft of information, and leaking business secrets and client information, etc.) or failure to comply with the Instructions for the Maintenance of Safety by Financial Institutions that lead to security accidents, and individual or accumulated losses for the year that amounted to NTS$ 50 million or more: None
6. Other items to be disclosed under the instructions of the Financial Supervisory Commission: None

Improvement:
(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煒軒為董事長。
   (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

(七) 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
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:
   (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:
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.


(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.

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，本公司董事劉政池免兼董事職務一案，同意照辦。

(3) 全體出席董事決議通過本公司96年度業務報告書。

(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名錄。

(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年度紅利分配合案（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
IV. Corporate Governance Report

（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

（九）與財務報告有關人士之辭職解任情形：

Resignation of person related to the company's financial reports: June 15, 2008

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

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

#### (一) 股本來源

<table>
<thead>
<tr>
<th>年月</th>
<th>Month &amp; Year</th>
<th>發行價格</th>
<th>Issuance Price</th>
<th>核定股本</th>
<th>Authorized Share Capital</th>
<th>實收股本</th>
<th>Call up Capital</th>
</tr>
</thead>
<tbody>
<tr>
<td>92年1月</td>
<td>January 2003</td>
<td>10元</td>
<td>NT$10</td>
<td>40億股</td>
<td>4 billion shares</td>
<td>新台幣400億元</td>
<td>NT$40 billion</td>
</tr>
</tbody>
</table>

#### (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，股份未上市。

#### (三) 最近2年度每股市價、淨值、盈餘、股利及相關資料：

<table>
<thead>
<tr>
<th>項目</th>
<th>Item</th>
<th>96年2007</th>
<th>95年2006</th>
</tr>
</thead>
<tbody>
<tr>
<td>每股淨值</td>
<td>Net Worth per Share</td>
<td></td>
<td></td>
</tr>
<tr>
<td>分配前</td>
<td>Before Distribution</td>
<td>30.33</td>
<td>31.25</td>
</tr>
<tr>
<td>分配後</td>
<td>After Distribution</td>
<td>註2</td>
<td>Note 2</td>
</tr>
<tr>
<td>28.68</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>資本</td>
<td>Capital</td>
<td></td>
<td></td>
</tr>
<tr>
<td>每股盈餘</td>
<td>Earnings per Share</td>
<td></td>
<td></td>
</tr>
<tr>
<td>加權平均股數</td>
<td>Average Weighted No. of Shares</td>
<td>40億股</td>
<td>4 billion shares</td>
</tr>
<tr>
<td>每股盈餘</td>
<td>Earnings per Share</td>
<td>4.05</td>
<td>3.42</td>
</tr>
<tr>
<td>現金股利</td>
<td>Cash Dividends</td>
<td>-</td>
<td>2.57</td>
</tr>
<tr>
<td>6.23</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>無償配股</td>
<td>Free-Gratis Dividends</td>
<td></td>
<td></td>
</tr>
<tr>
<td>盈餘配股</td>
<td>Retained Shares Distribution</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>資本公積配股</td>
<td>Capital Reserve Shares Distribution</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>累積未付股利</td>
<td>Retained Dividends</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

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.
(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 or 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:

<table>
<thead>
<tr>
<th>年度</th>
<th>股息紅利</th>
<th>法定公積</th>
<th>特別公積</th>
</tr>
</thead>
<tbody>
<tr>
<td>96年</td>
<td>Stock Dividends and Bonuses</td>
<td>Legal Reserve</td>
<td>Special Reserve</td>
</tr>
<tr>
<td>95年度</td>
<td>10,270,289</td>
<td>3,423,430</td>
<td>-</td>
</tr>
<tr>
<td>94年度</td>
<td>9,613,395</td>
<td>3,204,465</td>
<td>1,554,129</td>
</tr>
<tr>
<td>93年度</td>
<td>7,959,866</td>
<td>3,171,332</td>
<td>-</td>
</tr>
<tr>
<td>92年度</td>
<td>15,843,959</td>
<td>5,281,319</td>
<td>-</td>
</tr>
</tbody>
</table>

Note: The 2007 earnings have not yet been distributed.
VI. Status of Operations

一、業務內容  I. Scope of Business
二、從業員工資料 II. Employee Information
三、勞資關係 III. Labor / Management Relations
四、資訊設備 IV. IT Equipment
五、重要契約 V. Major Contracts
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.
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.
VI. Status of Operations

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
## VI. Status of Operations

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

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

單位：新臺幣千元，% Unit: NT$1,000, %

### Sources of Business Income in 2006

- **保費收入 Insurance premiums**: 33.18%
- **利息收入 Interest income**: 25.65%
- **郵務收入 Postal revenue**: 6.31%
- **投資利益 Investment income**: 2.34%
- **手續費收入 Service income**: 0.71%
- **其他收入 Other income**: 0.62%

95年度營業收入來源

Sources of Business Income in 2006
VI. Status of Operations

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况

Business Highlights of Taiwan Post over the Past 5 Years

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

Notes: The figures for 2003-2006 come from the approved final accounts; the figures for 2007 come from the proposed account.
(二) 郵政業務

1. 郵件

近年來資訊科技蓬勃發展，網路和電子信箱普及，客戶獲得資訊更為便捷，致傳統通信方式日漸式微。郵件部分，除民間業者以未普及服務之低價競爭外，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，使郵件運量、值成長不易。96年度國內郵件收寄量為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；國際郵件收寄量為2,066萬件，和95年2,285萬件比較，減少9.58%。96年度國內件件略有成長之主要原因，係本公司訂定相關獎勵及績效評核辦法，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、星期日、及加投服務，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用心。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，和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，但民營快速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日至26日於台北世貿一館舉辦的「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」、「資訊流通化」四個主題宣傳並邀請物流領域，以期在傳統「郵政是您的好厝邊」外，更可「成為企業界、物流業界最佳後勤支援夥伴」。

（2）協助高雄西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，提供兩岸第三方物流業務作業模式，開放郵政物流新服務。

（3）推出兩種新款式（90公分便利箱及長型便利箱）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) 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.

### Number of Mail Items Received and Delivered

<table>
<thead>
<tr>
<th>郵件種類 Postal Items</th>
<th>收寄 Received</th>
<th>投遞 Delivered</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>95年2006</td>
<td>96年2007</td>
</tr>
<tr>
<td><strong>國內函件 Domestic</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>普通 Ordinary</td>
<td>2,241,399</td>
<td>2,265,446</td>
</tr>
<tr>
<td>特殊 Special</td>
<td>269,501</td>
<td>267,873</td>
</tr>
<tr>
<td>限時 Prompt</td>
<td>129,181</td>
<td>118,579</td>
</tr>
<tr>
<td>小計 Sub-total</td>
<td>2,640,081</td>
<td>2,649,198</td>
</tr>
<tr>
<td><strong>國際函件 International</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>普通 Ordinary</td>
<td>20,950</td>
<td>18,613</td>
</tr>
<tr>
<td>特殊 Special</td>
<td>1,900</td>
<td>2,047</td>
</tr>
<tr>
<td>小計 Sub-total</td>
<td>22,850</td>
<td>20,660</td>
</tr>
<tr>
<td><strong>包裹 Parcel</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>國內 Domestic</td>
<td>17,321</td>
<td>19,350</td>
</tr>
<tr>
<td>國際 International</td>
<td>576</td>
<td>609</td>
</tr>
<tr>
<td>小計 Sub-total</td>
<td>17,897</td>
<td>19,959</td>
</tr>
<tr>
<td><strong>快捷 EMS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>國內 Domestic</td>
<td>4,082</td>
<td>4,117</td>
</tr>
<tr>
<td>國際 International</td>
<td>1,592</td>
<td>1,677</td>
</tr>
<tr>
<td>小計 Sub-total</td>
<td>5,674</td>
<td>5,794</td>
</tr>
<tr>
<td><strong>總計 Total</strong></td>
<td>2,686,502</td>
<td>2,695,611</td>
</tr>
</tbody>
</table>
(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.

### Comparative Chart of Mileage of Mail Route

<table>
<thead>
<tr>
<th>种類 Type</th>
<th>95年度 2006</th>
<th>96年度 2007</th>
<th>比較增減% Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>一、陸路 Land</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. 鐵路 Railway</td>
<td>114,730.52</td>
<td>114,984.52</td>
<td>+0.22%</td>
</tr>
<tr>
<td>2. 公路 Highway</td>
<td>32,252.52</td>
<td>32,252.52</td>
<td></td>
</tr>
<tr>
<td>3. 其它 Others</td>
<td>82,350.00</td>
<td>82,350.00</td>
<td></td>
</tr>
<tr>
<td>二、水陸 Sea</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. 國內 Domestic</td>
<td>1,479.80</td>
<td>1,479.80</td>
<td></td>
</tr>
<tr>
<td>2. 國際 International</td>
<td>582,846.00</td>
<td>582,846.00</td>
<td></td>
</tr>
<tr>
<td>三、航空 Air</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1. 國內 Domestic</td>
<td>1,203,973.00</td>
<td>1,203,973.00</td>
<td></td>
</tr>
<tr>
<td>2. 國際 International</td>
<td>1,197,800.00</td>
<td>1,197,800.00</td>
<td></td>
</tr>
</tbody>
</table>

單位：公里

Unit: KM
（四）储金及汇兑業務

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，匯集遊資，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，存款主要來源為遊資或家常用金。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，較上年度增長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「郵政儲金金融卡消費扣款作業」之發卡作業，提供郵政儲金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。

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, Matsuei 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$100 million

### 95年度

- 公營事業: 227
- 政府機關: 197
- 非營利事業團體: 127
- 私人: 307
- 其他: 398

### 96年度

- 公營事業: 262
- 政府機關: 198
- 非營利事業團體: 126
- 私人: 398
- 其他: 398

### 比較

- 公營事業: 增加了45
- 政府機關: 增加了21
- 非營利事業團體: 增加了9
- 私人: 增加了91
- 其他: 增加了10

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$100 million

### 95年度

- 存摺儲金: 26,960 (66.67%)
- 定期儲金: 4,488 (1.21%)
- Giro: 42,476 (1.88%)

### 96年度

- 存摺儲金: 27,900 (67.44%)
- 定期儲金: 7,777 (1.88%)
- Giro: 42,476 (1.88%)

### 比較

- 存摺儲金: 增加了940
- 定期儲金: 增加了3,289
- Giro: 增加了3,301

Chungwa Post Annual Report
郵政劃撥業務是我國金融業中特殊之一種業務，具有存、提、撥、匯款功能，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。未來劃撥儲金將繼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能，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年劃撥掛費收入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

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

95、96年度各類郵政儲金存款/提款次數
Volume of Deposits/Withdrawals of Various Types of Postal Savings in 2006 and 2007

<table>
<thead>
<tr>
<th>次 Numbers</th>
<th>95</th>
<th>96</th>
</tr>
</thead>
<tbody>
<tr>
<td>存款次數 Deposits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>提款次數 Withdrawals</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

金額單位：新臺幣百萬元
Unit: NT$Million
VI. Status of Operations

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. 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**

<table>
<thead>
<tr>
<th>Types</th>
<th>95年2006</th>
<th>96年2007</th>
<th>95年結存金額 2006 Amounts</th>
<th>96年結存金額 2007 Amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ordinary Money Order (MO)</td>
<td>2,420,864</td>
<td>2,357,297</td>
<td>24,171,370</td>
<td>22,768,276</td>
</tr>
<tr>
<td>Remittance-to-Account</td>
<td>5,640,152</td>
<td>5,741,000</td>
<td>142,230,438</td>
<td>158,957,634</td>
</tr>
<tr>
<td>Faxed MOs in Cash</td>
<td>18,122</td>
<td>15,325</td>
<td>174,277</td>
<td>149,394</td>
</tr>
<tr>
<td>Inter-bank Remittances</td>
<td>5,952,749</td>
<td>6,090,499</td>
<td>1,317,683,719</td>
<td>1,530,565,318</td>
</tr>
<tr>
<td>Postal Gift Coupon</td>
<td>1,835,356</td>
<td>1,878,534</td>
<td>3,994,937</td>
<td>4,058,901</td>
</tr>
<tr>
<td>Int'l Postal MOs</td>
<td>527</td>
<td>607</td>
<td>12,978</td>
<td>13,425</td>
</tr>
</tbody>
</table>

**Unit:** NT$1,000
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
(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 NT$823.1 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.

Ⅰ. 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**

<table>
<thead>
<tr>
<th>年度 Year</th>
<th>契約件數 Number of Policies</th>
<th>契約保額 Sum Insured</th>
<th>實收保費收入 Premium Income</th>
<th>累積責任準備金 Accumulated Reserve</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>新契約 New</td>
<td>有效契約 In Force</td>
<td>保險給付 Payment</td>
<td>新契約 New</td>
</tr>
<tr>
<td>95年 2006</td>
<td>478,277</td>
<td>2,453,927</td>
<td>386,809</td>
<td>116,068</td>
</tr>
<tr>
<td>96年 2007</td>
<td>387,029</td>
<td>2,481,459</td>
<td>343,260</td>
<td>93,529</td>
</tr>
</tbody>
</table>

單位：新臺幣百萬元
Unit: NTS Million

Chung-Hua Post Annual Report

71
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.

### New Policies by Type

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

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

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

### Policies in Force by Type

<table>
<thead>
<tr>
<th>Types</th>
<th>Number of Policies</th>
<th>%</th>
<th>Sum Insured</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>总計 (Total)</td>
<td>2,481,459</td>
<td>100.00</td>
<td>809,531,437</td>
<td>100.00</td>
</tr>
<tr>
<td>五年期滿平安險 (5-year-term)</td>
<td>362,362</td>
<td>14.60</td>
<td>125,123,281</td>
<td>15.46</td>
</tr>
<tr>
<td>五年期滿平安險 (5-year-term)</td>
<td>359</td>
<td>0.01</td>
<td>62,369</td>
<td>0.01</td>
</tr>
<tr>
<td>二倍保障儲蓄險 (Double-indemnity Endowment)</td>
<td>15,143</td>
<td>0.61</td>
<td>5,257,259</td>
<td>0.65</td>
</tr>
<tr>
<td>六年期吉利險 (Ji-li 6-year-term)</td>
<td>1,161,862</td>
<td>46.82</td>
<td>356,542,032</td>
<td>44.04</td>
</tr>
<tr>
<td>小太陽儲蓄險 (Little-sun 15-year-term)</td>
<td>68,050</td>
<td>2.74</td>
<td>19,197,458</td>
<td>2.37</td>
</tr>
<tr>
<td>吉利l-li (59.62)</td>
<td>125,123,281</td>
<td>15.46</td>
<td>125,123,281</td>
<td>15.46</td>
</tr>
<tr>
<td>吉慶l-i-shang (0.28)</td>
<td>62,369</td>
<td>0.01</td>
<td>62,369</td>
<td>0.01</td>
</tr>
<tr>
<td>五年期滿平安險 (90)</td>
<td>362,362</td>
<td>14.60</td>
<td>125,123,281</td>
<td>15.46</td>
</tr>
<tr>
<td>吉慶l-i-shang (5-year-term)</td>
<td>359</td>
<td>0.01</td>
<td>62,369</td>
<td>0.01</td>
</tr>
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<tr>
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<td>46.82</td>
<td>356,542,032</td>
<td>44.04</td>
</tr>
<tr>
<td>小太陽儲蓄險 (Little-sun 15-year-term)</td>
<td>68,050</td>
<td>2.74</td>
<td>19,197,458</td>
<td>2.37</td>
</tr>
</tbody>
</table>
### Status of Operations

#### Endowment

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>First-Year Premium</th>
<th>Surrender Value</th>
<th>Total Premium</th>
<th>Total Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Little-sun 15-year-term Endowment</td>
<td>35,538</td>
<td>1.43</td>
<td>10,059,295</td>
<td>1.24</td>
</tr>
<tr>
<td>Ji-ching for children</td>
<td>18,244</td>
<td>0.74</td>
<td>5,415,422</td>
<td>0.67</td>
</tr>
<tr>
<td>Ji-hsiang Endowment</td>
<td>16,364</td>
<td>0.66</td>
<td>9,308,320</td>
<td>1.15</td>
</tr>
<tr>
<td>Nian-nian-ru-yi Endowment</td>
<td>14,421</td>
<td>0.58</td>
<td>3,363,510</td>
<td>0.41</td>
</tr>
<tr>
<td>Bu-bu-gao-sheng Endowment</td>
<td>308,763</td>
<td>12.44</td>
<td>34,750,692</td>
<td>4.29</td>
</tr>
<tr>
<td>Hong-yun-gao-zhao Endowment</td>
<td>6,803</td>
<td>0.28</td>
<td>1,684,554</td>
<td>0.21</td>
</tr>
<tr>
<td>Fu-er-le Endowment</td>
<td>1,401</td>
<td>0.06</td>
<td>448,500</td>
<td>0.06</td>
</tr>
<tr>
<td>An-jia refundable</td>
<td>181,970</td>
<td>7.33</td>
<td>66,307,748</td>
<td>8.19</td>
</tr>
<tr>
<td>An-fu increasing with survival</td>
<td>68,463</td>
<td>2.76</td>
<td>27,030,307</td>
<td>3.34</td>
</tr>
<tr>
<td>Kwai-ler for children</td>
<td>25,432</td>
<td>1.03</td>
<td>8,445,073</td>
<td>1.04</td>
</tr>
<tr>
<td>Other endowment</td>
<td>573</td>
<td>0.02</td>
<td>148,625</td>
<td>0.02</td>
</tr>
<tr>
<td><strong>Sub total</strong></td>
<td><strong>2,285,748</strong></td>
<td><strong>92.11</strong></td>
<td><strong>673,144,445</strong></td>
<td><strong>83.15</strong></td>
</tr>
</tbody>
</table>

#### Life Insurance

<table>
<thead>
<tr>
<th>Policy Name</th>
<th>First-Year Premium</th>
<th>Surrender Value</th>
<th>Total Premium</th>
<th>Total Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sung-bo-chang-ching term life insurance</td>
<td>15,778</td>
<td>0.64</td>
<td>10,403,534</td>
<td>1.28</td>
</tr>
<tr>
<td>Fu-xing-gao-zhao whole life</td>
<td>1,524</td>
<td>0.06</td>
<td>1,101,910</td>
<td>0.14</td>
</tr>
<tr>
<td>An-ho whole life</td>
<td>97,723</td>
<td>3.94</td>
<td>64,619,369</td>
<td>7.98</td>
</tr>
<tr>
<td>An-pin Double-indemnity whole life</td>
<td>19,737</td>
<td>0.80</td>
<td>10,189,800</td>
<td>1.26</td>
</tr>
<tr>
<td>An-pin Double-indemnity whole life (91)</td>
<td>2,119</td>
<td>0.08</td>
<td>642,182</td>
<td>0.08</td>
</tr>
<tr>
<td>Other whole life</td>
<td>58,830</td>
<td>2.37</td>
<td>35,018,345</td>
<td>4.33</td>
</tr>
<tr>
<td><strong>Sub total</strong></td>
<td><strong>195,711</strong></td>
<td><strong>7.89</strong></td>
<td><strong>121,975,140</strong></td>
<td><strong>15.07</strong></td>
</tr>
</tbody>
</table>
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新台幣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）免體檢保單

郵政簡易壽險為非強制性保險，由被保險人免體檢。然而並非無條件承保，由保險人對被保險人有選擇權，且被保險人及投保人須書面誠實告知義務。

（2）保險種類

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，每張保單最低投保金額為新臺幣1萬元。

（3）保險費支付

保險費按月繳納為原則，利用郵政存摺或劃撥轉帳方式繳納，於預繳期間，按預繳費率享受預繳保費優惠。

（4）商品種類

郵政簡易壽險分生死合併及死亡險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

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

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

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