

貳、營業報告書

II. Business Report



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97年各國金融市場受美國次級房貸及金融風暴持續擴大蔓延，引發全球性金融危機，嚴重衝擊各國實質面經濟表現，國內經濟因受全球經濟不景氣影響，致出口大幅衰退，導致經濟成長動能下降，民間消費及投資下半年轉為負成長，惟經全體郵政員工共同努力，積極推展各項業務下，達成年度目標，且各項民意調查顯示，國人對郵政服務均給予高度的肯定。謹將本公司97年度（97年1月1日至97年12月31日）之營業績效及98年度營業計畫概要說明如下：

一、97年度營業績效

(一)業務營運

- 1.郵件：收寄國內及國際郵件26億7,649萬件，較上年度26億9,561萬件減少0.71%。
- 2.集郵：全年集郵收入新台幣6億3,471萬4千元，較上年度5億1,598萬9千元增加23.01%。

In 2008, all the countries' economic performance was dealt a heavy blow by global financial crisis triggered by subprime mortgage and financial disaster in the U.S. As a result of the recession, Taiwan saw a major decline in export, its economic growth plunged and growth rate of civic consumption and investments turned minus in the second half of the year. Yet through the hard work and active promotion dedicated by all staff in Chunghwa Post, the company achieved its goals. Moreover, the postal service received high recognition from the public in various polls. The following is a business report for fiscal year 2008 (January 1 to December 31, 2008) and a business plan for fiscal year 2009:

I. Business Report for 2008

(I) Results of the Businesses Operated

1. Mails posted: 2,676,490 thousand pieces were handled, a decrease of 0.71% from 2,695,610 thousand pieces of the previous year.
2. Philatelic revenue: Philatelic sales reached NT\$634,714 thousand, an increase of 23.01% from

- 3.儲金：平均每日結存額新台幣4兆2,981億元，較上年度4兆1,504億元增加3.56%。
- 4.匯兌：匯款承作款額新台幣1兆6,866億元，較上年度1兆7,196億元減少1.92%。
- 5.簡易人壽保險：全年保費收入新台幣1,401億元，較上年度1,326億元增加5.67%。
- 6.代理業務：代理業務營運款額新台幣922億元，較上年度959億元減少3.90%。

(二)資金運用

本公司郵政資金之運用已法制化，悉依「郵政儲金匯兌法」第18條及「簡易人壽保險法」第27條之規定辦理。郵政資金（含儲匯及壽險資金）運用金額，截至97年12月底止，共計新台幣4兆9,806億元。其運用內容如下：

- 1.週轉金（含活期存款、提存央行存款準備金、各等郵局週轉金）新台幣1,376億元。
- 2.定期存款（含定期儲蓄存款及央行定期存單）新台幣3兆773億元，其中轉存央行新台幣1兆5,821億元、其他行庫新台幣8,365億元、央行定期存單新台幣6,587億元。
- 3.購買債券（含公債、公司債、金融債券）新台幣1兆673億元。
- 4.同業拆款及購買短期票券新台幣438億元。
- 5.股票及基金（包括委外投資）新台幣1,731億元。
- 6.國外投資新台幣4,426億元。
- 7.定期存單及壽險保單質押借款、不動產抵押借款新台幣369億元。
- 8.金融資產受益證券新台幣9億元。
- 9.不動產投資新台幣11億元。

(三)財務收支及獲利能力分析

97年度營業總收入（包括營業收入及營業外收入）新台幣4,513億4,830萬元，營業總支出（包括營業成本、營業費用及營業外費用）新台幣4,399億4,558萬元，稅前盈餘新台幣114億272萬元，達成年度預算之104.39%。本年度稅後資產報酬率0.21%，稅後淨值報酬率13.47%，稅後純益率2.26%。

NT\$515,989 thousand of the previous year.

- 3.Averaged daily balance of Postal Savings: It stood at 4,298.1 billion, an increase of 3.56% over NT\$4,150.4 billion of the previous year.
- 4.Amount of money orders issued: The money remitted totaled 1,686.6 billion, a decrease of 1.92% from NT\$1,719.6 billion of the previous year.
- 5.Averaged monthly sum insured of simple life insurance business: It reached NT\$140.1 billion, an increase of 5.67% over NT\$132.6 billion of the previous year.
- 6.Amount of Agential: It stood at NT\$ 92.2 billion, a decrease of 3.90% from NT\$95.9 billion of the previous year.

(II) Use of Postal Capital

Postal capital is employed in accordance with Article 18 of the Postal Remittances and Savings Act and Article 27 of the Simple Life Insurance Act. At the end of December 2008, total postal capital (including savings, remittances and life insurance capital) stood at NT\$4,980.6 billion. This was divided into the following:

- 1.The revolving fund (including savings in current accounts, reserves against deposits in the Central Bank of the ROC and the revolving funds of its branch offices): NT\$137.6 billion.
- 2.Certificate deposits (including time deposits and CDs issued by the Central Bank of the ROC): NT\$3,077.3 billion, comprising NT\$1,582.1 billion re-deposited in the Central Bank of the ROC, NT\$836.5 billion in other banks and NT\$ 658.7 billion of the CDs issued by the Central Bank of the ROC.
- 3.Bonds (including government bonds, corporate bonds and financial bonds): NT\$1,067.3 billion.
- 4.Call loans of other banks and short-term bills and notes: NT\$43.8 billion.
- 5.Stocks and mutual funds (including money invested by investment management companies on behalf of the post office): NT\$173.1 billion.
- 6.Overseas investments: NT\$442.6 billion.
- 7.Mortgage loans on CDs, insurance policies and real estate: NT\$36.9 billion.
- 8.Financial asset securities: NT\$0.9 billion.
- 9.Real estate investments: NT\$1.1 billion.

(III) Financial Status and Profitability Analysis

In FY 2008, total revenue (including operating revenue and non-operating revenue) stood at NT\$451,348.3 million and total expenditures (including operating costs, operating expenses and non-operating expenses) totaled NT\$439,945.58 million. Profit before tax was NT\$11,402.72 million, which represented 104.39% of the target. The figures for the ROA (return on assets) after

(四) 研究發展

97年委託專家及學術機構辦理專案研究計畫2項：

1. 97年度郵政服務顧客滿意度調查。
2. 郵政整體郵資結構合理化之研究。

二、98年度營業計畫概要

(一) 經營政策

1. 關於執行政府政策者

- (1) 配合縮小城鄉差距政策，開發多元化郵政通路，提高普及化服務效益。
- (2) 配合台灣優先投資政策，提升資金運用效益，支援政府建設及民間投資計畫。
- (3) 配合金融政策，加強大眾市場金融服務，強化市場競爭力。
- (4) 配合保險政策，開發多元壽險商品，提升國人經濟生活保障。

2. 關於經營管理者

- (1) 因應市場環境變遷，彈性調整組織體制，活絡組織結構。
- (2) 培訓專業人才，強化員工專業職能，提升人員生產力。
- (3) 推展新種業務，改善作業流程，拓展行銷通路，提高市場佔有率。
- (4) 研發多元金融商品，提升e化服務功能。
- (5) 發展物流倉儲業務，提供完善供應鏈服務，提升市場競爭力。
- (6) 善用顧客關係管理系統，提升電子商務服務功能，強化競爭優勢。
- (7) 推動策略聯盟，拓展經營空間，提升核心競爭力，增裕郵政營收。
- (8) 拓增資金運用管道，強化資產配置及避險機制，提高資金運用效益。
- (9) 強化公司治理，落實內控、內稽及風險管理機制，確保企業財務安全。
- (10) 推行能源節約及環保措施，積極參與社會公益活動，塑造良好企業形象。

tax, ROE (return on equity) after tax and net profit margin for the year were 0.21%, 13.47% and 2.26% respectively.

(IV) Research and Development

In 2008, the company commissioned experts and academic institutes to conduct studies on the following two topics:

1. Customer satisfaction survey for 2008
2. Study on the reasonable arrangement of overall postage structure

I. 2009 Business Plan Outline

(I) Business Policy

1. Regarding the execution of government's policies:

- (1) Comply with the policy of shortening the gap between urban and rural areas by developing multiple postal service channels and improving effect of popularized services.
- (2) Comply with the invest-in-Taiwan-first policy by uplifting capital use efficiency and supporting government's major constructions and private investment projects.
- (3) Comply with the financial policies by strengthening financial services for mass market and enhancing competitiveness.
- (4) Comply with the insurance policy by developing various life insurance products to provide better economic security to the people.

2. Regarding operations and management:

- (1) Adapt to change of market environment by adjusting and vitalizing organization structure.
- (2) Cultivate professional talents, strengthen staff competences and improve productivity.
- (3) Promote new types of business, improve operational procedures, expand marketing channels and increase market share.
- (4) Develop various financial products and improve e-service functions.
- (5) Develop logistics and warehousing business and provide comprehensive supply chain services for better competitiveness.
- (6) Capitalize on customer relationship management system, improve e-business service functions and improve competitive edges.
- (7) Promote strategic alliance, expand business opportunities, enhance core competitiveness and increase postal revenues.
- (8) Expand capital use channels, strengthen asset allocation and hedging mechanism and uplift capital use efficiency.
- (9) Strengthen corporate governance, implement internal controls, internal audits and risk management and ensure corporate financial

3.關於供需配合者：

- (1) 興建郵政局屋、購置房地及各項自動化設備，提高服務品質。
- (2) 添置資訊設備並擴增系統功能，強化資安防護網，提供高效能網路服務。

(二) 營運目標

- 1.郵件：預估收寄郵件28億5,989萬件。
- 2.集郵：預估集郵收入新台幣5億2,624萬元。
- 3.儲金：預估全年平均每日結存餘額新台幣4兆4,010億元。
- 4.匯兌：預估全年承作量新台幣1兆4,460億元。
- 5.簡易人壽保險：預估全年保費收入新台幣1,243億3,475萬元。
- 6.代理業務：預估全年代理承作量新台幣1,020億2,700萬元。

(三) 重要業務措施

- 1.配合政府政策，推動兩岸郵政業務交流

繼開辦兩岸直接通郵後，接續開辦大陸郵政匯入匯款業務，擴大兩岸郵政業務合作，便利兩岸人民連繫與交流。

- 2.配合政府振興經濟發放消費券政策，辦理相關作業

本年初協助內政部辦理消費券配送、存放等事宜後，賡續開放1,203個指定郵局辦理第二階段消費券發放工作，並接受臺灣銀行轉委託辦理消費券兌付業務。

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security.

- (10) Promote energy savings and carry out environmental protection measures, actively participate in the public welfare and build good corporate image.

3. Regarding supply and demand:

- (1) Construct postal facilities, and purchase sites and equipment, with an eye toward promoting service quality and operating efficiency.
- (2) Purchase additional IT equipment to expand and upgrade its functions, continue to strengthen Internet security and provide diversified network services.

(II) Major Business Targets for 2009

1. Mails posted: 2,859.89 million pieces estimated.
2. Philatelic revenue: NT\$526.24 million estimated.
3. Average daily balance of postal savings: NT\$4,401 billion estimated.
4. Amount of money orders issued: NT\$1,446 billion estimated.
5. Amount of simple life insurance premium: NT\$124,334.75 million estimated.
6. Amount of agential business: NT\$102,027 million estimated.

(III) Major services conducted

1. Complied with the government policy by promoting cross-strait postal service exchange

After the launch of cross-strait direct postal delivery the company began the service of postal remittance of funds from the mainland to the island, expanding cross-strait postal service cooperation for a more convenient communications between the people on both sides.

2. Complied with the policy of "the Distribution of Consumption Vouchers to Revitalize the Economy" by conducting related distribution operations

After assisting the Ministry of Interior Affairs with the consignment and storage of consumption vouchers at the beginning of the year, the company designated 1,203 of its post offices as the locations of second phase of distribution and was commissioned by the Taiwan Bank to provide the cashing service.



President, Chunghwa Post Co., Ltd.
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