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一、業務內容

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

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.

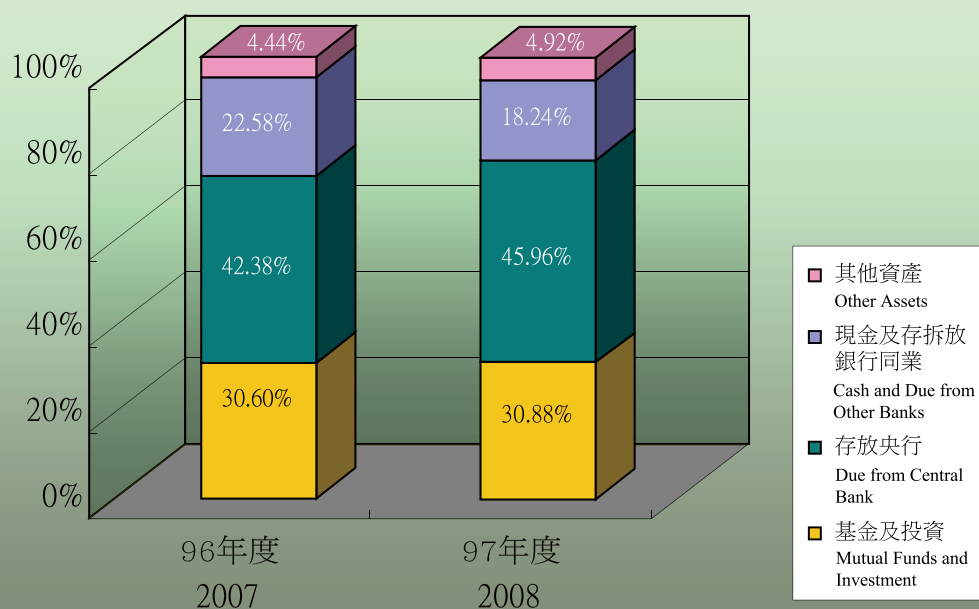
主要資產負債項目占總資產之比重及變化情形

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

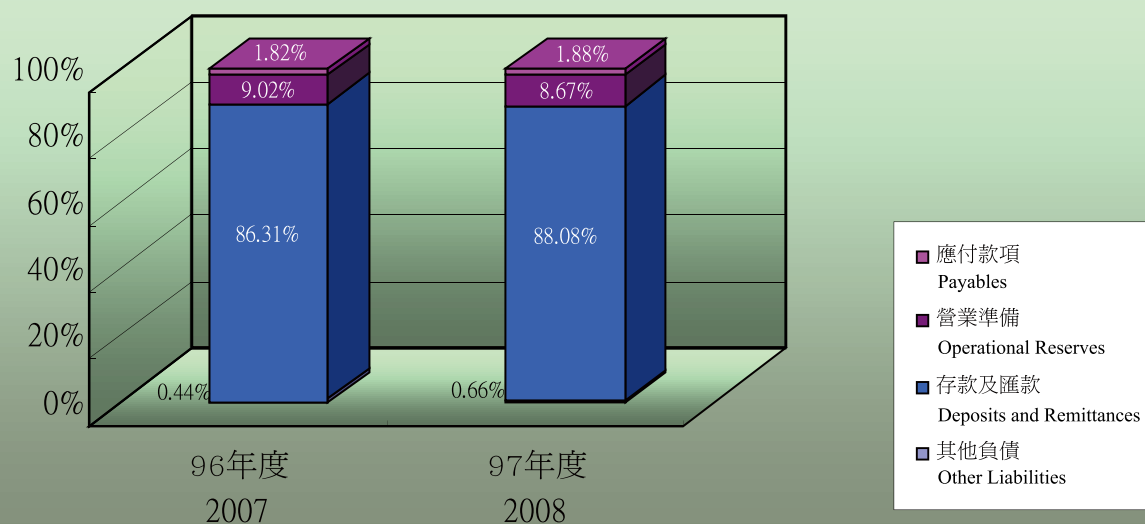
單位：新臺幣千元，% Unit: NT\$1,000, %

| 主要項目 Major Items | 97年度 2008 | | 96年度 2007 | |
|---|---------------|------------------------|---------------|------------------------|
| | 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 | 5,059,515,614 | 100.00 | 4,790,730,254 | 100.00 |
| 基金及投資 Mutual Funds and Investment | 1,562,503,032 | 30.88 | 1,466,042,312 | 30.60 |
| 存放央行 Due from Central Bank | 2,325,582,003 | 45.96 | 2,030,503,759 | 42.38 |
| 現金及存拆放銀行同業 Cash and Due from Other Banks | 922,711,345 | 18.24 | 1,081,870,182 | 22.58 |
| 其他資產 Other Assets | 248,719,234 | 4.92 | 212,314,001 | 4.44 |
| 負債總額 Liabilities | 5,023,691,254 | 99.29 | 4,675,281,145 | 97.59 |
| 存款及匯款 Deposits and Remittances | 4,456,321,300 | 88.08 | 4,135,015,495 | 86.31 |
| 營業準備 Operational Reserves | 438,671,102 | 8.67 | 431,995,566 | 9.02 |
| 應付款項 Payables | 94,951,010 | 1.88 | 87,097,728 | 1.82 |
| 其他負債 Other Liabilities | 33,747,842 | 0.66 | 21,172,356 | 0.44 |

96及97年度資產配置比較圖
Comparative chart of asset allocation for 2007 and 2008



96及97年度負債結構比較圖
Comparative chart of liabilities for 2007 and 2008



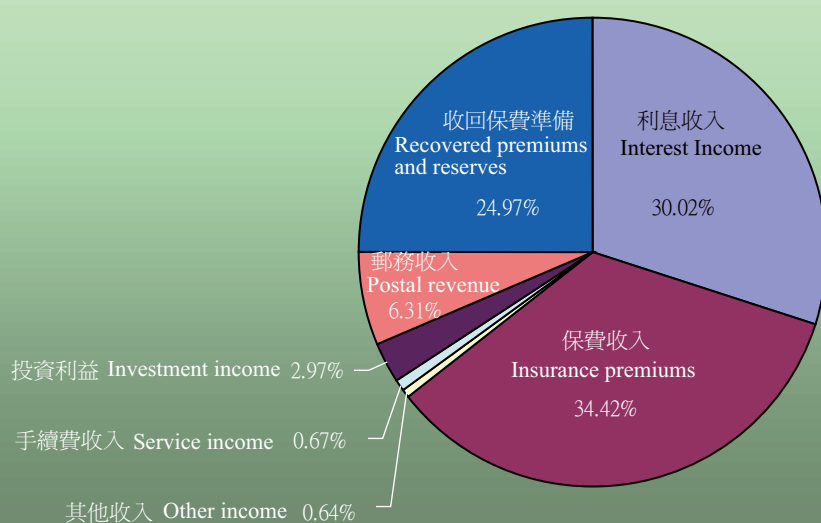
各項營業收入占營業收入合計之比重及變化情形

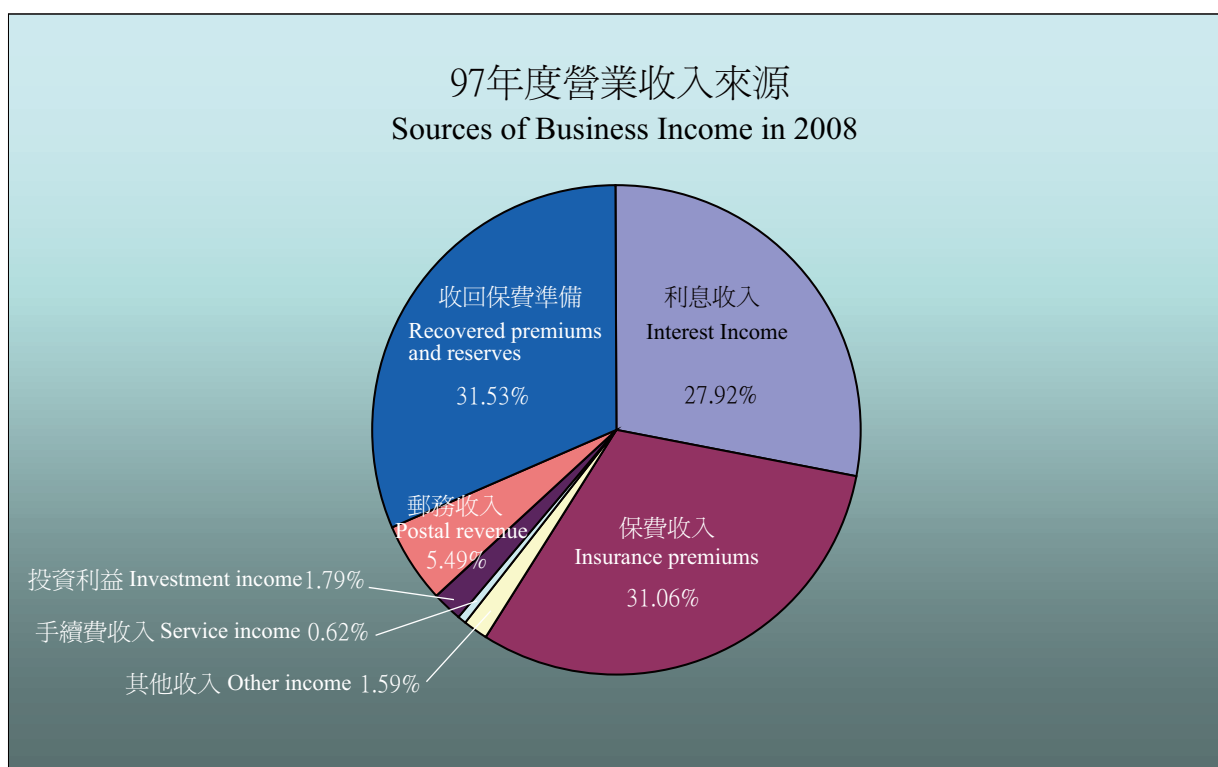
Ratio of Total Itemized Business Income to Operating Income and Their Changes

單位：新臺幣千元，% Unit: NT\$1,000, %

| 項目 Item | 97年度 2008 | | 96年度 2007 | |
|---|-------------|----------|-------------|----------|
| | 金額Amount | 比率ratio% | 金額Amount | 比率ratio% |
| 保費收入 Insurance premiums | 140,116,878 | 31.06 | 132,597,641 | 34.42 |
| 收回保費準備 Recovered premiums and reserves | 142,237,028 | 31.53 | 96,180,327 | 24.97 |
| 利息收入 Interest income | 125,955,224 | 27.92 | 115,666,962 | 30.02 |
| 郵務收入 Postal revenue | 24,747,267 | 5.49 | 24,293,024 | 6.31 |
| 投資利益 Investment income | 8,076,128 | 1.79 | 11,442,513 | 2.97 |
| 手續費收入 Service income | 2,802,703 | 0.62 | 2,574,518 | 0.67 |
| 其他收入 Other income | 7,194,503 | 1.59 | 2,500,854 | 0.64 |
| 營業收入合計 Total operating revenue | 451,129,731 | 100.00 | 385,255,839 | 100.00 |

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

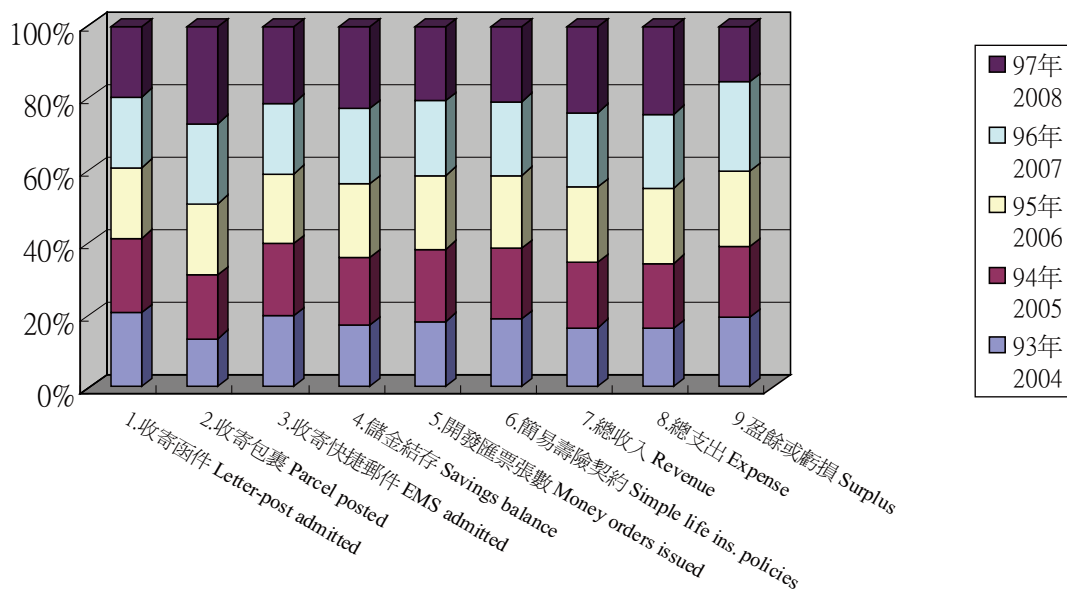
Business Highlights of Chunghwa Post over the Past 5 Years

| 項目 Items | 單位 Unit | 93年 2004 | 94年 2005 | 95年 2006 | 96年 2007 | 97年 2008 |
|--|----------------|-------------|-------------|-------------|-------------|-------------|
| 1.收寄函件 Letter-post admitted | 百萬件 million | 2,815 | 2,808 | 2,663 | 2,670 | 2,646 |
| 2.收寄包裹 Parcel posted | 千件 thousand | 12,108 | 15,767 | 17,897 | 19,959 | 24,269 |
| 3.收寄快捷郵件 EMS admitted | 千件 thousand | 5,862 | 5,908 | 5,674 | 5,794 | 6,294 |
| 4.儲金結存 Savings balance | 百萬元 million | 3,341,590 | 3,680,061 | 4,043,903 | 4,137,041 | 4,457,459 |
| 5.開發匯票張數 Money orders issued | 千張 thousand | 14,277 | 15,768 | 16,163 | 16,294 | 16,156 |
| 6.簡易壽險契約 Simple life ins. poli- cies | 千件 thousand | 2,263 | 2,380 | 2,454 | 2,481 | 2,508 |
| 7.總收入 Revenue | 百萬元 million | 305,360 | 336,093 | 389,285 | 385,532 | 445,574 |
| 8.總支出 Expense | 百萬元 million | 292,675 | 323,275 | 375,591 | 369,308 | 435,475 |
| 9.盈餘或虧損 Surplus | 百萬元 million | 12,685 | 12,818 | 13,694 | 16,224 | 10,099 |

註：93至96年度收支為審定決算數，97年度收支為自編決算數。

Notes: The figures for 2004-2007 come from the approved final accounts; the figures for 2008 come from the proposed account.

近 5 年本公司業務經營概況
Business Highlights of Chunghwa Post over the Past 5 Years



(一) 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，除民間業者低價競爭搶攬外，電訊及銀行業者交寄郵件已合併數件交寄，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。97年度國內函件收寄量為26億2,375萬件，和96年度26億4,920萬件比較，減少0.96%；國民通信率平均每人115.1件。97年度國內函件略有減少之原因係受全球性金融風暴影響，用郵客戶減少事務支出所致。國際函件收寄量為2,218.5萬件，和96年度2,066萬件比較，增加7.38%。

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，提供夜間及星期六、日加投服務，包裹不送窗口招領，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，97年度國內包裹收寄量2,361萬件，比96年度1,935萬件增加22.01%。國際包裹收寄量66萬件，較96年度60.9萬件增加8.37%。

(I) 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 2008, the post office handled 2,623.75 million domestic letter-post items, a decrease of 0.96% over 2,649.2 million items of the previous year. The number of correspondences posted per capita stood at 115.1. A slight decrease in the number of mails was due to the global financial crisis leading to the reduction of administrative expenses on the part of customers. The company also handled 22.185 million international items, an increase of 7.38% from 20.66 million items of the previous year.

2. Parcels

To make its parcel service more competitive and show forth its ambition to expand business, 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 2008, domestic parcel volume reached 23.61 million pieces, a 22.01% increase over the 19.35 million pieces of 2007, and international parcel volume stood at 0.66 million pieces, a 8.37% increase over the 0.609 million pieces of 2007.

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97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。97年度總作業量達254,014千件，較96年成長2.5%，預算達成率97.5%。

4. 快捷郵件

快捷郵件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，相對於本公司快捷區域覆蓋廣闊，推展實屬不易。為提升市場競爭力，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」，以貼近市場之資費設計，服務用郵客戶，推出新資費方案後，快捷郵件業績已明顯提升。97年度國內快捷收寄量為458.7萬件，較96年度411.7萬件增加11.42%。國際快捷收寄量170.6萬件，較96年度167.7萬件增加1.73%。

5. 大陸郵件

兩岸人民自77年4月18日開始間接通信以來，郵政服務範圍始終限於平信，82年4月「辜汪會談」簽署「兩岸掛號函件查詢、補償事宜協議」，於當年6月1日起開辦收寄發往大陸地區掛號函件，增加重要文書寄送之保障。隨著兩岸經濟、商務活動交流之頻繁，為擴大郵政服務範圍，滿足民眾需求、提高郵件時效性及安全性、促進兩岸郵政營運常態化，兩岸兩會於97年11月4日第二次「江陳會談」簽署「海峽兩岸郵政協議」，並於97年12月15日正式邁入兩岸直接通郵階段。

直接通郵後，除原已辦理的掛號函件（包括信函、明信片、郵簡、印刷物、新聞紙、雜誌及盲人郵件）業務外，擴大開辦小包、包裹、快捷郵件等業務。民眾可交寄具時效性文件、資料、貨樣及商品等，充分發揮郵政服務的便利性及時效性。郵件查詢亦由雙方郵政直接聯繫，大幅提升查詢品質。直接通郵半個月期間（97年12月15日至31日），收寄快捷郵件7,890件、包裹2,405件，營收約896萬元。

國際快捷郵件通達國家（地區），請參閱第149頁，附錄一。

6. 97年新種業務

3. Electronic Mail

To promote its electronic mail service and safeguard the security of its customers' data, the company passed the second review of ISO27001 information systems in 2008, through which it has continued to earn the trust of its customers and raise its competitiveness. In 2008, the volume of this business stood at 254,014,000 pieces, representing a growth of 2.5% over 2007 and bringing it to 97.5% of its goal.

4. Express Mail Service and Speedpost

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 covers 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. In 2008, the volume of domestic Speedpost mail reached 4.587 million pieces, a 11.42% increase over the 4.117 million pieces of 2007; the volume of international EMS reached 1.706 million pieces, a 1.73% increase over the 1.677 million pieces of 2007.

5. Mainland Mail Items

Mail service between the mainland and Taiwan had been limited to ordinary mail since the ban on the correspondence across the straits was lifted on Apr. 18th, 1988. With the signing of "Agreement on Inquisition and Compensation of Registered Letters across the Straits" in April, 1993 by representatives from both sides at the "Koo-Wang Meeting", the company launched register mail service for the mainland region on June 1st in the same year, providing more security to the delivery of important documents. As economic and business activities across the straits have become very frequent, to expand the post service scope, meet the demands of the people, improve the timeliness and security of the mails and enhance the normalization of post operations between Taiwan and the mainland, SEF and ARATS signed "Cross-strait Postal Service Agreement" at the second "Chiang-Chen Meeting" on Nov. 4, 2008 and direct mail service across the straits began on Dec. 15, 2008.

After the forming of the direct mail link, register mail service, already available for letters, postcards, letter sheets, print matters, newspapers, magazines and mails for the blind, expanded the scope to include parcels and express mails. The convenience and timeliness of postal service is fully evident as people now can mail documents, materials, samples and products that require timelines. Post services on both sides can make direct contacts for mail inquisitions, dramatically improving the effect of inquisition. During the first half month (from Dec. 15 to Dec. 31, 2008) of the cross-strait direct mail service, the company handled 7,890 express mails, and 2,405 parcels with a revenue of approximately NT\$8.96 million.

Please refer to the Appendices 1 at page 149 for EMS destinations.

6. New Offerings in 2008

- (1) In the light of direct postal service across the straits, the company began receiving and delivering parcels and express mails on Dec. 15, 2008, for expansion

(1) 配合兩岸直接通郵，本公司於97年12月15日開辦收寄大陸小包、包裹及快捷郵件，擴大兩岸郵政業務合作，便利兩岸人民聯繫與交流。

(2) 97年寒假開辦學生電腦包裹之收寄，學生預付郵資190元（內含報值1萬元之報值費40元），除贈送電腦專用紙箱外，並依交寄內容分別提供電腦主機及液晶螢幕專用緩衝材1份，以保護寄送物。

(3) 推出國內快捷郵件妥投後，以簡訊通知寄件人妥投訊息之服務，藉以提高顧客滿意度及市場競爭力。

(4) 開辦代售「年節伴手禮」商品，滿足顧客年節送禮需求，並配合倉儲物流業務，發展代售商品宅配服務。

(5) 擴展物流營運效能，擴充物流倉儲管理系統（WMS），整合實體及虛擬通路，增進郵務成長。

of postal service cooperation between Taiwan and the mainland and easy contacts and exchanges of the people on both sides.

(2) The company provided computer delivery service to students during winter vacation in 2008. With a prepaid postage of NT\$190(including a NT\$ 40 value declaration fee for items worth NT\$ 10,000), students were given a paper box for the computer and buffer material for PC mainboards and LCD monitors for protection of delivery items.

(3) A service of sending text messages informing recipients of sending of mails for domestic express mails was launched to raise customer satisfaction and competitiveness.

(4) "New Year and Festival Gifts" were sold at the post offices and home delivery service for the gift items was provided with warehousing and logistics support.

(5) Logistics operation was strengthened with the expansion of warehousing management system (WMS) and integration of both physical and virtual channels to further the growth of postal service business.

收寄及投遞各類郵件量統計表

Number of Mail Items Received and Delivered

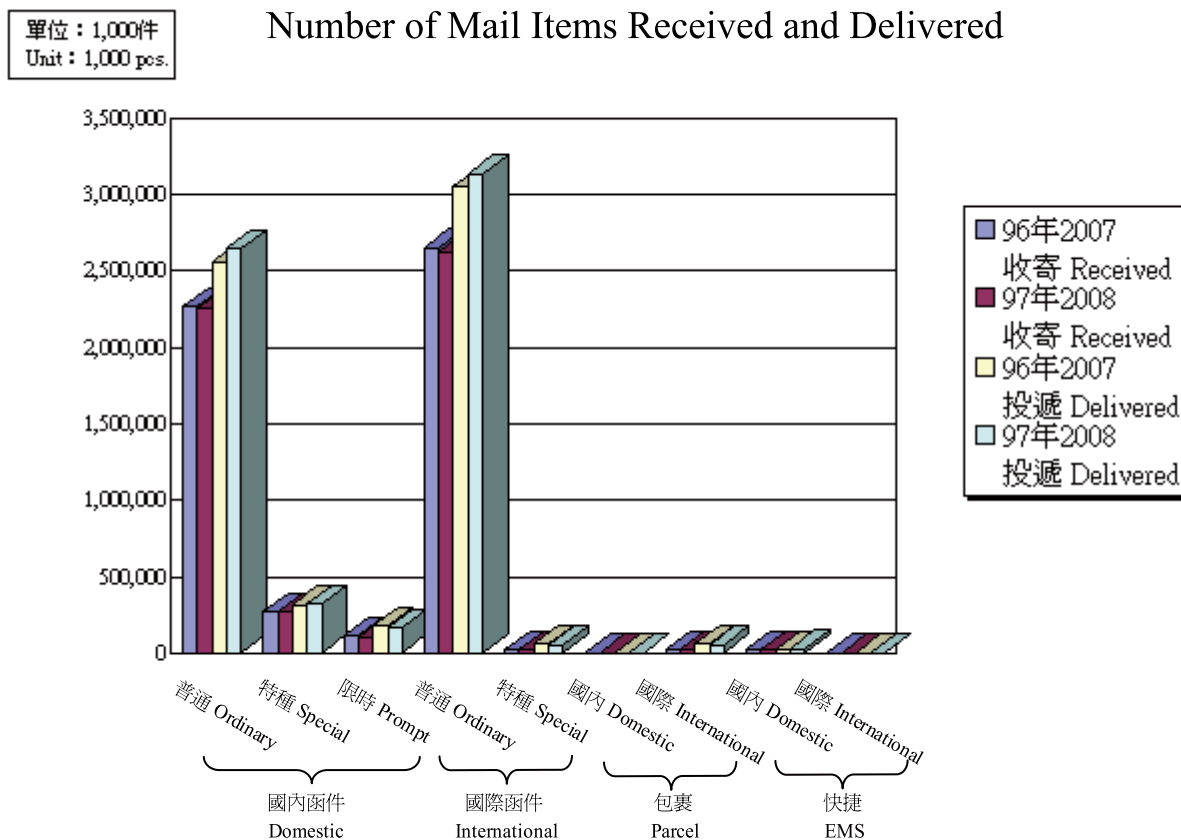
單位：1,000件

Unit：1,000 pcs.

| 郵件種類 Postal Items | | 收寄 Received | | 投遞 Delivered | |
|-----------------------|------------------|-------------|-----------|--------------|-----------|
| | | 96年2007 | 97年2008 | 96年2007 | 97年2008 |
| 國內函件 Domestic | 普通 Ordinary | 2,265,446 | 2,253,232 | 2,556,192 | 2,643,814 |
| | 特種 Special | 267,873 | 268,565 | 314,889 | 323,684 |
| | 限時 Prompt | 115,879 | 101,948 | 178,871 | 164,738 |
| | 小計 Sub-total | 2,649,198 | 2,623,745 | 3,049,952 | 3,132,236 |
| 國際函件 International | 普通 Ordinary | 18,613 | 20,273 | 57,643 | 51,881 |
| | 特種 Special | 2,047 | 1,913 | 939 | 902 |
| | 小計 Sub-total | 20,660 | 22,185 | 58,582 | 52,784 |
| 包裹 Parcel | 國內 Domestic | 19,350 | 23,608 | 21,152 | 25,813 |
| | 國際 International | 609 | 661 | 409 | 416 |
| | 小計 Sub-total | 19,959 | 24,269 | 21,561 | 26,229 |
| 快捷 EMS | 國內 Domestic | 4,117 | 4,588 | 4,629 | 5,325 |
| | 國際 International | 1,677 | 1,706 | 1,016 | 1,046 |
| | 小計 Sub-total | 5,794 | 6,294 | 5,645 | 6,371 |
| 總計 Total | | 2,695,611 | 2,676,493 | 3,135,740 | 3,217,620 |

收寄及投遞各類郵件量統計

Number of Mail Items Received and Delivered



(二) 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122,350.32公里（截至97年底止）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97年底止，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59萬2,682公里。

(II) 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 122,350.32 kilometers (at the end of 2008), 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 2008, the mileages for airmail routes (including express routes) and maritime mail routes were 1,197,800 kilometers and 592,682 kilometers respectively.

郵路里程比較表

單位：公里

Comparative Chart of Mileage of Mail Route

Unit: KM

| 種類Type | 96年度 2007 | 97年度 2008 | 比較增減% Growth |
|-------------------|--------------|--------------|--------------|
| 一、陸路Land | 114,984.52 | 115,329.52 | 0.30 |
| 1.鐵路Railway | 426.00 | 771.00 | 80.99 |
| 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 | 594,160.30 | 1.68 |
| 1.國內Domestic | 1,479.80 | 1,478.30 | -0.10 |
| 2.國際International | 582,846.00 | 592,682.00 | 1.69 |
| 三、航空Air | 1,203,973.00 | 1,203,341.00 | -0.05 |
| 1.國內Domestic | 6,173.00 | 5,541.00 | -10.24 |
| 2.國際International | 1,197,800.00 | 1,197,800.00 | |

(三) 儲金及匯兌業務

(III) Savings and Remittances Business

1. 郵政儲金、劃撥

1. Postal Savings and Giro

郵政儲金種類包含存簿儲金、定期儲金及劃撥儲金，旨在利用郵政機構普及之特性，服務全國國民，配合政府鼓勵國民節約及儲蓄，匯集游資，協助國家重大建設及穩定金融市場。基於多年來穩健之經營，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，市場占有率有下滑的趨勢，未來除應積極爭取開辦新種業務以提升競爭力外，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升市場占有率。

Postal savings, including passbook savings, fixed savings and Giro savings. 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.

郵政劃撥儲金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，亦可申領支票，具有活期存款功能。未來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97年底止，劃撥儲金結存金額為新臺幣41,148百萬元，較上年度減少47.09%；戶數為1,794,742戶，較上年度減少0.32%；手續費收入1,564百萬元，較上年度減少5.25%。

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. Post 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 2008, the cumulative balance for giro accounts stood at NT\$41,148 million, representing a 47.09% decrease over the previous year. The number of accounts stood at 1,794,742, a

截至97年底止，各種儲金總結存金額計新臺幣4,457,459百萬元，較上年度成長7.75%；儲戶總計3,229萬餘戶，較上年度增加1.97%，平均每戶結

存金額13萬8,029元。

97年新種業務：

(1) 開辦與超商共同代收（由劃撥帳戶、超商及郵政公司三方合作）業務，由本公司負責金流、資訊流彙整工作，回送劃撥帳戶銷帳資料，擴大營業據點，延長營業時間，彌補本公司營業櫃檯未24小時及365天營業之不足。

(2) 開辦「轉帳代繳路邊停車費」業務，提供儲戶臨櫃或利用網路郵局申請以自動轉帳方式，代繳汽、機車應繳之臺北及高雄兩市路邊停車費。

(3) 開辦「臨櫃代收及轉帳代繳勞工保險局國民年金保險費」業務，便利民眾繳費。

decrease 0.32% from the previous year. Revenue from handling fee stood at NT\$1,564 million, a decrease of 5.25% from the previous year.

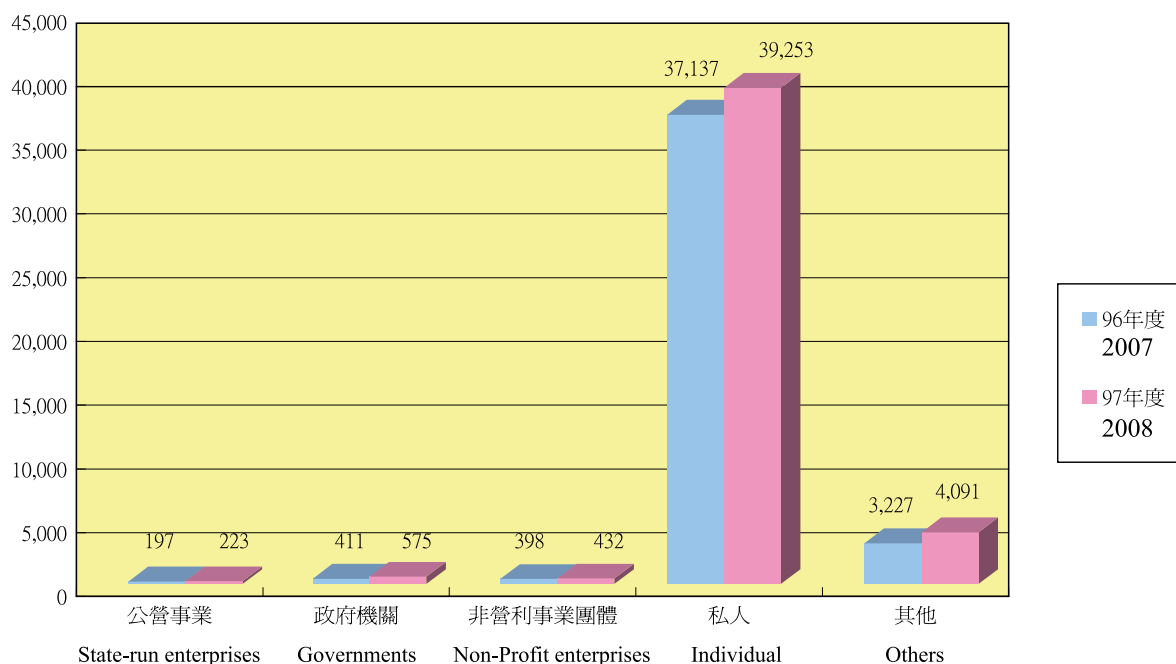
At the end of 2008, the total for various types of savings accounts stood at NT\$4,457,459 million, representing a 7.75% growth over the previous year. The total number of savings accounts stood at 32,290,000, a 1.97% increase over the previous year. The average account balance stood at NT\$138,029.

2008 New Offerings:

- (1) Launched collection service with convenient stores (a cooperation formed among Giro accounts, convenient stores and Chunghwa Post). The company takes charge of cash flow, information compilation and feedback of counting information of Giro accounts. The cooperation has expanded operation points and lengthened service hours to make up for the inability of the post offices to provide 24 hours/365 days service.
- (2) Launched "Roadside Parking Fee Payment Transfer" service which enables account holders to apply for automatic money transfer for payments of automobile and motorcycle roadside parking fees for Taipei and Kaohsiung cities at post office counters or the online post office.
- (3) Launched "At-the-counter collection and money transfer payment of National Pension premium" to make payments more convenient.

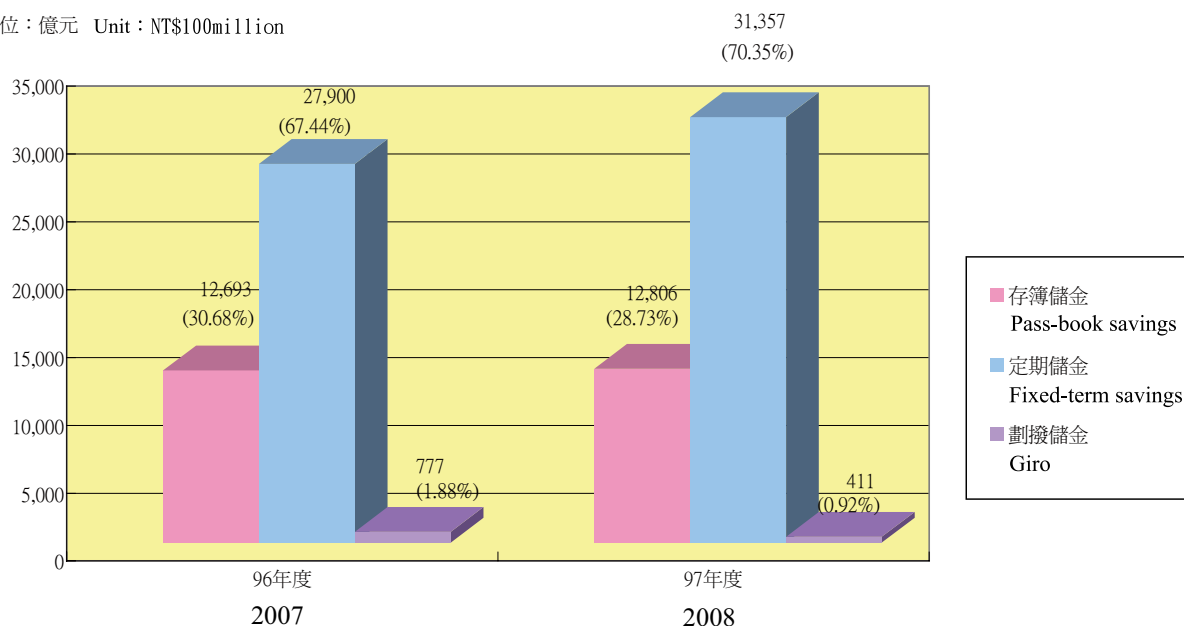
97年度與96年度存款客戶結構比較表
Savings Account Holders Chart for 2007 and 2008

單位：億元 Unit: NT\$100million



97年度與96年度存款業務結構比較表
Savings Business Chart for 2007 and 2008

單位：億元 Unit：NT\$100million



各類郵政儲金業務量

Volume of Postal Savings Service

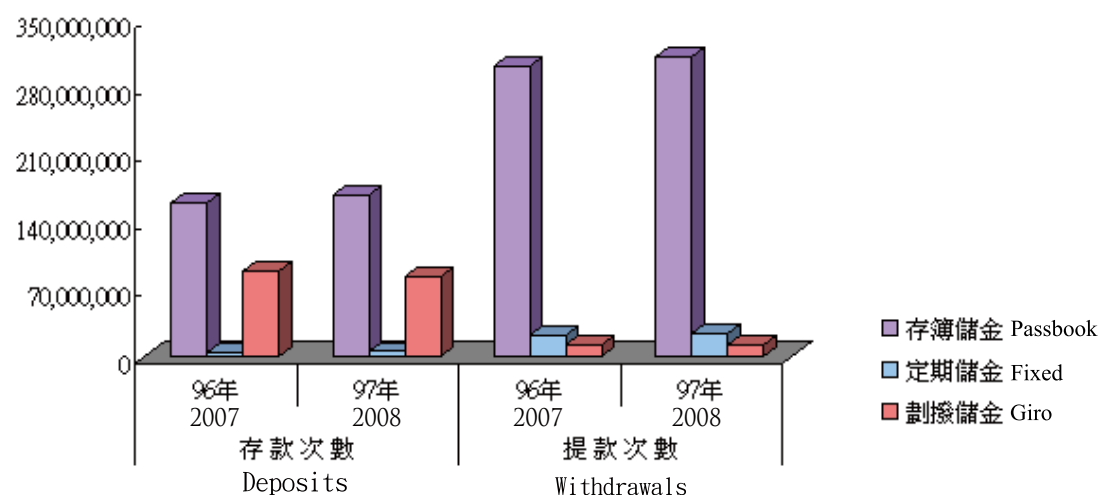
金額單位：新臺幣百萬元

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 | |
|-----------------------|----------------------------|-------------|-------------------------------|-------------|--------------------------|------------|-----------------------|-----------|
| | 96年2007 | 97年2008 | 96年2007 | 97年2008 | 96年2007 | 97年2008 | 96年2007 | 97年2008 |
| 存簿儲金 Passbook | 159,714,527 | 167,487,755 | 302,654,073 | 311,619,719 | 21,511,656 | 21,799,026 | 1,268,643 | 1,279,879 |
| 定期儲金 Fixed | 5,182,024 | 5,663,581 | 22,001,416 | 23,455,575 | 4,319,826 | 4,663,553 | 2,789,903 | 3,135,715 |
| 劃撥儲金 Giro | 90,234,619 | 83,098,013 | 12,533,880 | 11,886,770 | 1,800,414 | 1,794,742 | 77,777 | 41,148 |
| 懸帳儲金 Suspended | | | | | 4,036,591 | 4,036,390 | 718 | 717 |
| 合計 Total | 255,131,170 | 256,249,349 | 337,189,369 | 346,962,064 | 31,668,487 | 32,293,711 | 4,137,041 | 4,457,459 |

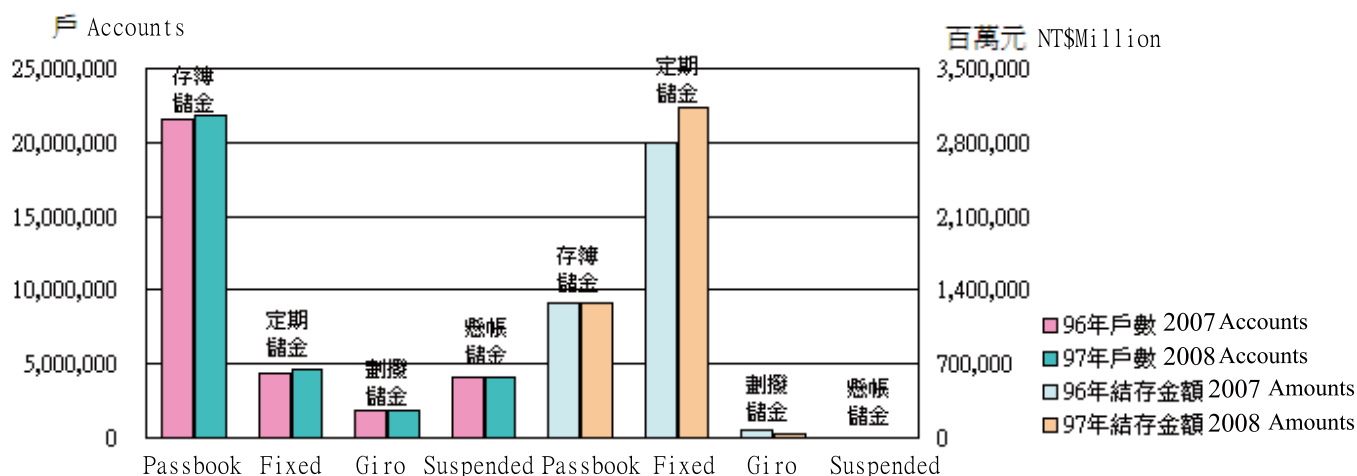
96、97年度各類郵政儲金存 / 提款次數

Numbers 次 Volume of Deposits/Withdrawals of Various Types of Postal Savings in 2007 and 2008



96、97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 2007 and 2008



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，並辦理大陸匯款業務，通匯地區遍及大陸各地。截至97年底止，共有92處郵局提供含外幣買賣等各項國際匯兌業務服務，並擇臺灣桃園國際機場等36處風景區或區域性之郵局專辦買賣外幣現鈔及美金旅行支票業務。另為便利客戶兌換人民幣現鈔，自97年8月20日起，於臺灣桃園國際機場等25處郵局可辦理買賣人民幣現鈔業務，另88處郵局可辦理買入人民幣現鈔業務。

97年度承匯款額為新臺幣1,686,554百萬元，較上年度減少1.92%；開發張數1,615萬張，較上年度減少0.85%。

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 foreign currencies. In addition, the post office offers direct remittances to anywhere on mainland China. By the end of 2008 there were 92 postal units that handle the sale of foreign currencies and travelers' checks, as well as 36 units in such places as the Taiwan Taoyuan International Airport, scenic spots and industrial parks that offer the same services. To provide the customers with convenient means of making Renminbi (RMB) exchanges, the RMB exchange service has been available since Aug. 20, 2008 in 25 post offices including the one at the Taoyuan International Airport and people now can buy RMB cash at other 88 post offices.

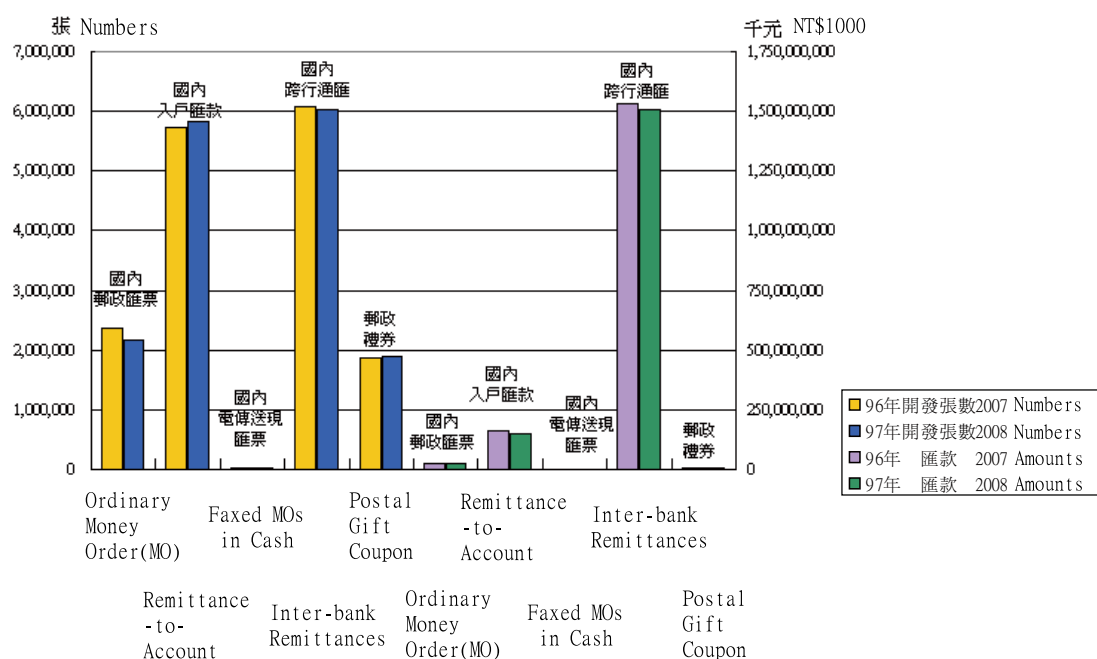
In 2008, money remitted by the company totaled NT\$1,686,554 million, a 1.92% decrease over the previous year. All told, 16,150,000 money orders were issued, a 0.85% decrease over the previous year.

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

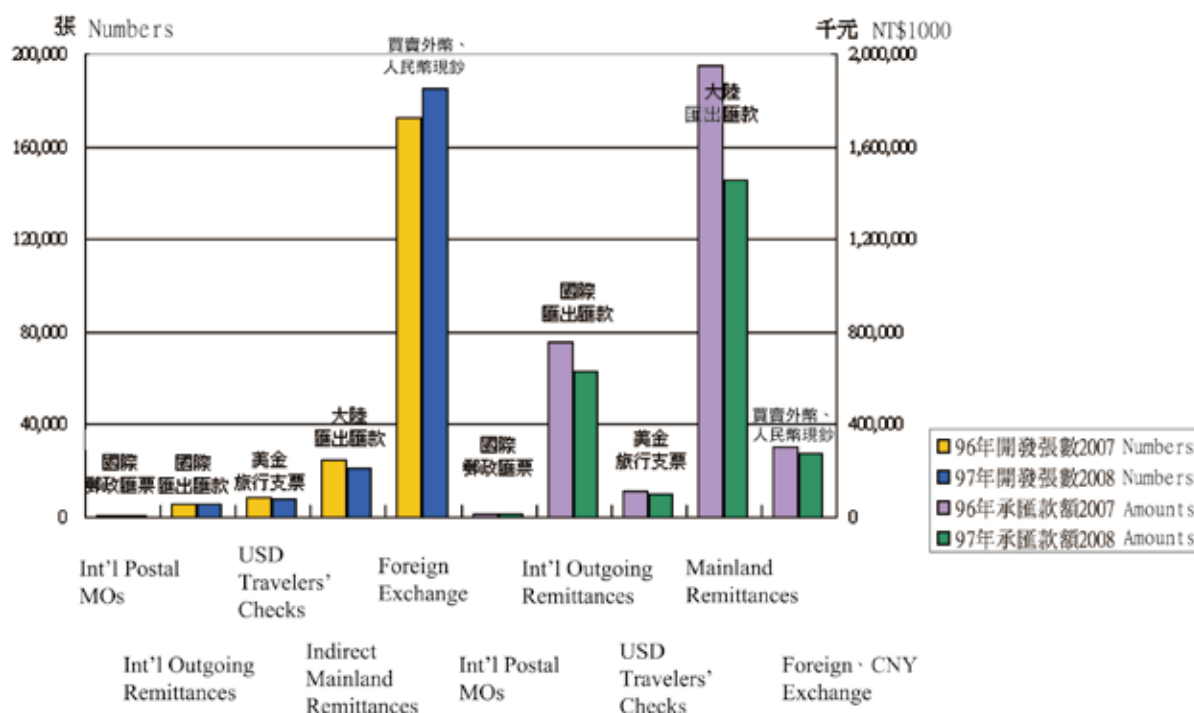
| 類別 Types | 開發張數 Numbers | | 承匯款額 Amounts | |
|---------------------------------|--------------|-----------|---------------|---------------|
| | 96年2007 | 97年2008 | 96年2007 | 97年2008 |
| 國內郵政匯票 Ordinary Money Order(MO) | 2,357,297 | 2,176,435 | 22,768,276 | 23,249,210 |
| 國內入戶匯款 Remittance-to-Account | 5,741,000 | 5,824,084 | 158,957,634 | 149,315,820 |
| 國內電傳送現匯票 Faxed MOs in Cash | 15,325 | 13,050 | 149,394 | 126,614 |
| 國內跨行通匯 Inter-bank Remittances | 6,090,499 | 6,025,620 | 1,530,565,318 | 1,507,335,461 |
| 郵政禮券 Postal Gift Coupon | 1,878,534 | 1,896,210 | 4,058,901 | 4,060,994 |
| 國際郵政匯票 Int'l Postal MOs | 607 | 618 | 13,425 | 13,492 |

| | | | | |
|------------------------------------|------------|------------|---------------|---------------|
| 國際匯出匯款 Int'l Outgoing Remittances | 5,647 | 5,792 | 753,567 | 628,134 |
| 美金旅行支票 USD Travelers' Checks | 8,200 | 7,926 | 113,386 | 96,127 |
| 大陸匯出匯款 Mainland Remittances | 24,697 | 21,464 | 1,947,979 | 1,452,739 |
| 買賣外幣、人民幣現鈔 Foreign、CNY Exchange | 172,387 | 184,849 | 300,697 | 275,505 |
| 合 計 Total | 16,294,193 | 16,156,048 | 1,719,628,577 | 1,686,554,097 |

96、97年度國內匯款承匯張數及款額
Volume of Domestic Remittance Service for 2007 and 2008



96、97年度國際匯款承匯張數及款額
Volume of Int'l Remittance Service for 2007 and 2008



(四) 簡易人壽保險業務

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。

自92年郵政機關改制公司以來，郵政簡易人壽保險一直積極爭取有利的執行業務空間，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。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。

97年度壽險有效契約實收保費收入達140,117百萬元，完成97年度法定目標之119.77%，較上年度成長5.67%。

1. 97年新保險商品：

(1) 97年8月1日發售郵政簡易人壽六六金順保險（97年11月8日停售）

- 6年期滿生死合險，保障年年遞增，期滿領回6.6倍基本保額。
- 提供顧客多樣化保險商品之選擇，滿足顧客彈性理財之投保需求。

(2) 97年10月1日發售郵政簡易人壽金平安傷害保險附約

- 商品特色為保費便宜、自動續保、附加主約、意外保障。
- 提供國民基本經濟保障，滿足顧客對意外保障之投保需求。

(IV) Postal Simple Life Insurance Operation

Postal Simple Life Insurance plans provide citizens with basic financial security. Easy to set up, 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.

Since the Directorate General of Posts was corporatized to become Chunghwa Post in 2003, the Postal Simple Life Insurance has made a commitment to provide customer-oriented services. It has been striving to make full use of information technology, to develop an array of diverse products, and to provide multifaceted services to meet a broad array of customer needs. 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.

In FY 2008, the total premium income of policies(in force) reached NT\$140,117 million, reaching 119.77% of the goal of the year and an increase of 5.67% over the previous year.

1. 2008 New insurance products:

(1) Post simple life insurance Liu-liu-jin-shun was launched on Aug. 1st, 2008 (discontinued on Nov. 8th, 2008)

- A 6-year term endowment, featuring annually incremental insure amount and a return 6.6-times of insure amount at expiration.
- Multiple insurance product choices for customers, meeting the needs of flexible financial management through insurance.

(2) Post simple life insurance Jin-ping-an accident (addendum) was launched on Oct. 1st, 2008.

- Low premium, automatic renewal, attached to a life insurance policy, insurance against accidents.
- Basic financial security, meeting the needs of insurance against accidents.

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 | | |
| 96年 2007 | 387,029 | 2,481,459 | 343,260 | 93,529 | 809,531 | 105,171 | 132,598 | 430,903 |
| 97年 2008 | 474,297 | 2,508,002 | 427,623 | 105,901 | 761,905 | 145,201 | 140,117 | 435,860 |

2. 新契約

97年度郵政簡易人壽保險新契約件數為47萬4,297件，較上年度增加22.25%，保額為1,059億103萬元，較上年度增加13.23%。

2. New Policies

A total of 474,297 new policies were issued in FY 2008, an increase of 22.25% from FY 2007. The total amount insured reached NT\$105,901.03 million, an increase of 13.23% from FY 2007.

新契約投保種類狀況

New Policies by Type

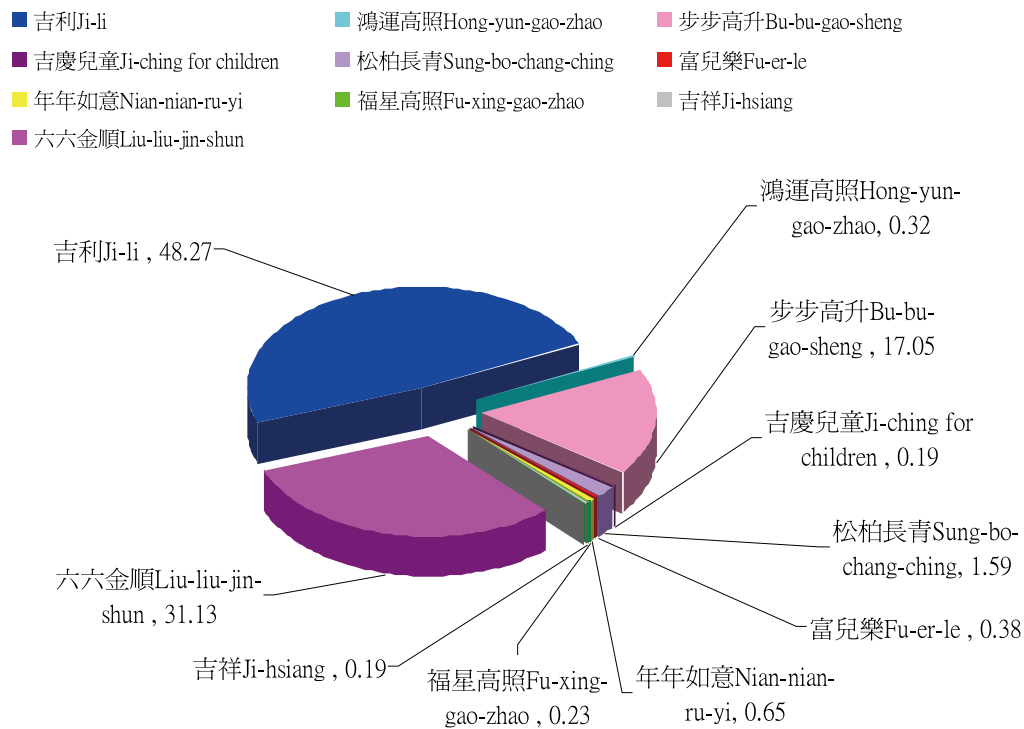
保額單位：新臺幣千元

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 | | 474,297 | 100.00 | 105,901,030 | 100.00 |
| 生死合險 Endowment | 六年期吉利保險Ji-li 6-year-term | 228,938 | 48.27 | 66,520,704 | 62.81 |
| | 吉慶兒童保險Ji-ching for children | 888 | 0.19 | 247,180 | 0.23 |
| | 吉祥保險Ji-hsiang | 912 | 0.19 | 630,490 | 0.60 |
| | 年年如意保險Nian-nian-ru-yi | 3,069 | 0.65 | 810,902 | 0.77 |
| | 步步高升保險Bu-bu-gao-sheng | 80,871 | 17.05 | 9,121,559 | 8.61 |
| | 鴻運高照Hong-yun-gao-zhao | 1,532 | 0.32 | 404,880 | 0.38 |
| | 富兒樂還本保險Fu-er-le | 1,816 | 0.38 | 586,264 | 0.55 |
| | 六六金順保險Liu-liu-jin-shun | 147,675 | 31.13 | 17,369,953 | 16.41 |
| 死亡險 Insurance Against Death | 松柏長青定期壽險 Sung-bo-chang-ching term | 7,527 | 1.59 | 5,487,890 | 5.18 |
| | 福星高照終身壽險 Fu-xing-gao-zhao whole life | 1,069 | 0.23 | 783,190 | 0.74 |
| 傷害險 Accident Insurance | 吉安傷害保險(附約) Ji-an accident(addendum) | 11,260 | | 3,786,018 | 3.58 |
| | 金平安傷害保險(附約) Jin-ping-an accident(addendum) | 370 | | 152,000 | 0.14 |

註：傷害險係以附約方式發售，故件數不計入總件數。

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



新契約件數占率圖

3. 有效契約

97年度郵政簡易人壽保險有效契約件數為2,508,002件，較上年度增加1.07%。保額為761,905百萬元，較上年度減少5.88%。

3. Policies in Force Overview

A total of 2,508,002 life insurance policies were in force in FY 2008, an increase of 1.07% over FY 2007. The amount insured stood at NT\$761,905 million, down 5.88 % from FY 2007.

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 | 2,508,002 | 100.00 | 761,905,220 | 100.00 | |
| 生死合險 Endowment | 五年期滿平安險（90） 5-year-term | 5,228 | 0.21 | 1,436,978 | 0.19 |
| | 五年期滿平安險 5-year-term | 245 | 0.01 | 42,459 | 0.01 |
| | 二倍保障儲蓄保險 Double-indemnity Endowment | 9,656 | 0.39 | 3,335,550 | 0.44 |
| | 六年期吉利保險 Ji-li 6-year-term | 1,333,842 | 53.17 | 403,843,171 | 53.00 |
| | 小太陽兒童儲蓄保險 Little-sun 15-year-term | 66,858 | 2.67 | 18,871,261 | 2.48 |

| | | | | | |
|--------------------------------------|---|-----------|-------|-------------|-------|
| 生死合險 Endowment | 小太陽兒童儲蓄保險 (91) Little-sun 15-year-term | 34,392 | 1.37 | 9,732,195 | 1.28 |
| | 吉慶兒童保險 Ji-ching for children | 18,156 | 0.72 | 5,372,278 | 0.71 |
| | 吉祥保險 Ji-hsiang Endowment | 16,330 | 0.65 | 9,326,853 | 1.22 |
| | 年年如意保險 Nian-nian-ru-yi Endowment | 16,681 | 0.67 | 3,963,510 | 0.52 |
| | 步步高升保險 Bu-bu-gao-sheng Endowment | 379,261 | 15.12 | 42,649,426 | 5.60 |
| | 鴻運高照還本保險 Hong-yun-gao-zhao Endow- ment | 7,913 | 0.32 | 1,964,798 | 0.26 |
| | 富兒樂還本保險 Fu-er-le Endowment | 2,825 | 0.11 | 901,511 | 0.12 |
| | 六六金順保險 Liu-liu-jin-shun Endowment | 142,928 | 5.70 | 16,783,550 | 2.20 |
| | 安家定期還本保險 An-jia refundable | 180,509 | 7.20 | 65,769,011 | 8.63 |
| | 安富增值還本保險 An-fu increasing with survival benefit | 67,657 | 2.70 | 26,728,898 | 3.50 |
| | 快樂兒童保險 Kwai-ler for children | 25,177 | 1.00 | 8,372,145 | 1.10 |
| | 其他儲蓄險 Other endowment | 421 | 0.02 | 112,105 | 0.01 |
| | 小計 Sub total | 2,308,079 | 92.03 | 619,205,699 | 81.27 |
| 死亡險 Insurance Against Death | 松柏長青定期壽險 Sung-bo-chang-ching term life insurance | 21,581 | 0.86 | 14,710,361 | 1.93 |
| | 福星高照終身壽險 Fu-xing-gao-zhao whole life | 2,336 | 0.09 | 1,686,790 | 0.22 |
| | 安和終身保險 An-ho whole life | 96,274 | 3.84 | 63,690,021 | 8.36 |
| | 安平二倍保障終身壽險 An-pin Double-indemnity whole life | 19,343 | 0.77 | 9,984,928 | 1.31 |
| | 安平二倍保障終身壽險 (91) An-pin Double-indemnity whole life | 2,029 | 0.08 | 611,012 | 0.08 |
| | 其他終身險 Other whole life | 58,360 | 2.33 | 34,784,975 | 4.57 |
| | 小計 Sub total | 199,923 | 7.97 | 125,468,087 | 16.47 |
| 傷害險 Accident Insurance | 吉安傷害保險 Ji-an accident insurance | 50,273 | | 17,079,194 | 2.24 |
| | 金平安傷害保險(附約) Jin-ping-an accident(addendum) | 368 | | 152,240 | 0.02 |

| | | | |
|-----------------|--------|------------|------|
| 小計 Sub total | 50,641 | 17,231,434 | 2.26 |
|-----------------|--------|------------|------|

註：傷害險係以附約方式發售，故件數不計入總件數。

Note: 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。

97年度保單借款結存件數為847,284件，較上年同期增加36.48%，借款餘額133億5,649萬元，較上年同期減少5.59%。

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201個代收表件局，受理申辦。

97年度不動產抵押借款結存件數為10,397件，較上年同期成長3.72%，借款餘額為200億4,257萬元，較上年成長3.49%。

6. 保險給付

(1) 滿期

97年度滿期給付件數為36萬1,899件，較上年度增加33.61%，保額為12,566,078萬元，較上年度增加51.32%。

(2) 理賠

97年度理賠給付件數為4,120件，較上年度增加4.91%，保額為151,086萬元，較上年度增加1.56%。

其中倍額給付之契約件數為335件，共給付35,186萬元，給付原因以安平二倍型保障終身壽險最多，占24.47%。

(3) 終止

97年度終止給付件數為61,604件，較上年度減少10.03%，保額為1,802,937萬元，較上年度減少12.66%。

7. 財務狀況

郵政簡易壽險係國家經營之事業，其會計帳

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 2008, there were 847,284 policy loans, a 36.48% increase over the previous year. A total of NT\$ 13,356.49 million was loaned out, a 5.59% decrease 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 Matsu. Currently, 23 branch offices oversee these loans and 201 postal outlets are authorized to accept applications for them.

In FY 2008, there were a total of 10,397 outstanding real estate mortgage loans, an increase of 3.72% over the previous year. A total amount of NT\$20,042.57 million was loaned out, an increase of 3.49% over the previous year.

6. Benefit Payments

(1) Maturity

361,899 life insurance policies reached maturity in FY 2008, up 33.61% over FY 2007. The total amount paid was NT\$ 125,660.78 million, up 51.32% over the previous year.

(2) Payment to Claims

In FY 2008, 4,120 insurance claims were paid, up 4.91% from the previous year. NT\$1,510.86 million in claim payments were issued, up 1.56% over the previous year.

Among these claims 335 were double-indemnity payments, totaling NT\$ 351.86 million. Claims by An-pin Double-indemnity whole life insurance accounted for 24.47% of these payments.

(3) Surrender

In FY 2008, 61,604 life insurance policies were terminated, down 10.03% over the previous year; the amount totaled NT\$ 18,029.37 million, down 12.66% over the previous year.

7. Financial Status

Postal Simple Life Insurance is a state-run business, and in accordance with the Simple Life Insurance Act, its books

務依簡易人壽保險法之規定，應獨立處理。97年度決算自編數總收入計3,147億803萬元，較上年度增加26.42%，總支出計3,100億4,422萬元，較上年度增加25.46%，盈餘為46億6,381萬元，較上年度增加158.24%。

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400萬元。每張保單最低投保保險金額為新台幣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

and accounts are handled separately from other Chunghwa Post businesses. In FY 2008, revenue totaled NT\$314,708.03 million, up 26.42% from the previous year. Expenditures totaled NT\$310,044.22 million, up 25.46% from the previous year. Profits for the year stood at NT\$4,663.81 million, an increase of 158.24% 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)

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

| 會計年度Fiscal Year | 93/2004 | 94/2005 | 95/2006 | 96/2007 | 97/2008 |
|-------------------------------------|-----------|-----------|-----------|-----------|-----------|
| 新契約件數 New Business (Policies) | 389,731 | 467,046 | 478,277 | 387,029 | 474,297 |
| 增減率 (%) Growth Rate | -13.43 | 19.84 | 2.40 | -19.08 | 22.55 |
| 新契約保額 New Business (Amount) | 130,039 | 163,175 | 116,068 | 93,529 | 105,901 |
| 增減率 (%) Growth Rate | -15.12 | 25.48 | -28.87 | -19.42 | 13.23 |
| 恢復契約件數 Reinstatement (Policies) | 12,374 | 10,851 | 14,218 | 9,941 | 9,791 |
| 增減率 (%) Growth Rate | -6.85 | -12.31 | 31.03 | -30.08 | -1.51 |
| 恢復契約保額 Reinstatement (Amount) | 4,072 | 3,504 | 4,591 | 3,115 | 2,982 |
| 增減率 (%) Growth Rate | -7.71 | -13.95 | 31.02 | -32.15 | -4.28 |
| 有效契約件數 Business in Force (Policies) | 2,262,766 | 2,379,586 | 2,453,927 | 2,481,459 | 2,508,002 |
| 增減率 (%) Growth Rate | 2.65 | 5.16 | 3.12 | 1.12 | 1.07 |
| 有效契約保額 Business in Force (Amount) | 797,570 | 853,274 | 829,968 | 809,531 | 761,905 |
| 增減率 (%) Growth Rate | 4.14 | 6.98 | -2.73 | -2.46 | -5.88 |
| 保費收入 Premium Income | 112,936 | 118,768 | 129,753 | 132,598 | 140,117 |
| 增減率 (%) Growth Rate | -1.23 | 5.16 | 9.25 | 2.19 | 5.67 |

| | | | | | |
|------------------------------|---------|---------|---------|---------|---------|
| 累積責任準備金 Accumulated Reserves | 339,682 | 371,514 | 386,386 | 430,903 | 435,860 |
| 增減率 (%) Growth Rate | 10.25 | 9.37 | 4.00 | 11.52 | 1.15 |

註：增減率以上年度為基期

Note: growth rate is based on the figure of the preceding year.

歷年業務概況（二）General Account of the Business in the Last Five Years(II)

單位：件；新臺幣千元 Unit：Pieces；NT\$1,000

| 會計年度 Fiscal Year | 93/2004 | 94/2005 | 95/2006 | 96/2007 | 97/2008 |
|--|------------|------------|-------------|-------------|-------------|
| 保險給付件數 Benefit Payment to Beneficiaries (Number of Policies) | 318,180 | 334,493 | 386,809 | 343,260 | 427,623 |
| 增減率 (%) Growth Rate | 20.74 | 5.13 | 15.64 | -11.26 | 24.58 |
| 滿期 Matured Endowment | 274,376 | 286,003 | 319,351 | 270,859 | 361,899 |
| 增減率 (%) Growth Rate | 27.50 | 4.24 | 11.66 | -15.18 | 33.61 |
| 理賠 Death & Disability | 4,097 | 3,949 | 3,851 | 3,927 | 4,120 |
| 增減率 (%) Growth Rate | 2.99 | -3.61 | -2.48 | 1.97 | 4.91 |
| 終止 Surrender | 39,707 | 44,541 | 63,607 | 68,474 | 61,604 |
| 增減率 (%) Growth Rate | -10.46 | 12.17 | 42.81 | 7.65 | -10.03 |
| 保險給付保額 Benefit Payment to Beneficiaries (Amount) | 91,825,185 | 98,897,155 | 130,978,603 | 105,170,893 | 145,201,002 |
| 增減率 (%) Growth Rate | 24.57 | 7.70 | 32.44 | -19.70 | 38.06 |
| 滿期 Matured Endowment | 77,819,149 | 83,387,427 | 109,518,745 | 83,040,638 | 125,660,778 |
| 增減率 (%) Growth Rate | 33.31 | 7.16 | 31.34 | -24.18 | 51.32 |
| 理賠 Death & Disability | 1,565,255 | 1,483,893 | 1,522,714 | 1,487,659 | 1,510,855 |
| 增減率 (%) Growth Rate | 6.58 | -5.20 | 2.62 | -2.30 | 1.56 |
| 終止 Surrender | 12,440,781 | 14,025,835 | 19,937,144 | 20,642,596 | 18,029,369 |
| 增減率 (%) Growth Rate | -10.32 | 12.74 | 42.15 | 3.54 | -12.66 |

註：增減率以上年度為基期

Note: growth rate is based on the figure of the preceding year.

（五）集郵業務

集郵業務是本公司重點經營業務之一，在積極推展之下，97年度集郵收入達6億3,471萬元。為加強服務集郵顧客，提振集郵風氣，陸續推動下列措施：

1. 發行新郵票：

- （1）97年度共發行郵票19套，其中包括特種郵票13套，紀念郵票3套，常用郵票2套及欠資郵票1套。另發行97年郵票冊精裝本及活頁本各1種、郵票目錄、郵票原圖明信片、風景明信片、賀年抽獎明信片（97年版）、特種信封、紀念信封及多款郵摺、郵票專冊等。
- （2）配合「臺北2008第21屆亞洲國際郵展」及海峽兩岸通郵，發行紀念郵資票2式。

（V）Philately

Philately is one of the main operating businesses. In 2008, philatelic sales reached NT\$634.71 million. To strengthen customers' service and to promote philately, the company has done the following:

1. New Stamps Releases:

- (1) In 2008, 19 sets of postage stamps were issued, including 13 sets of special issues, 3 sets of commemorative issues, 2 sets of definitive stamp issues and 1 set of postage-due stamps. Other associated products included "2008 Stamp Yearbook (hardback)", "2008 Stamp Album (looseleaf)", stamp catalogue, maximum cards, scenery postal cards, New Year's Greeting Postal Cards with Lotto (Issue of 2008), special envelopes, commemorative envelopes and various stamp folios and stamp pictorials.
- (2) In celebration of "TAIPEI 2008, the 21st Asian International Stamp Exhibition" and direct postal service across the straits, 2 commemorative postage labels were issued.

Please refer to the Appendix 2, 3 and 4 at page 152 for new issued postage stamps.

新郵票品詳情，請參閱第152頁，附錄二、三、四。

2.開發集郵新產品：

- (1) 開發禮品化集郵票品：配合新郵發行，製作臺北2008第21屆亞洲國際郵展紀念專冊、臺灣風采郵票專冊、保育鳥類郵票專冊—臺灣藍鵲、海底總動員卡通動畫郵摺、中華民國第十二任總統副總統就職紀念郵摺及清藝經典郵摺等供售。
- (2) 開發集郵周邊商品：製作限時、普通及大清郵筒共3款、郵政公仔4款、2008郵政寶寶2款、2007郵政寶寶鑰匙圈2款、八色鳥郵票圖案馬克杯2款、帝雉模型及帝雉模型鐘各1款、米老鼠系列商品4款、海底總動員系列商品5款、郵政5小龍迷你版組、郵政5小龍一世運版5款等，於各地郵局供售。

3.辦理「臺北2008第21屆亞洲國際郵展」：

97年3月7-11日於臺北世界貿易中心第3展覽館舉辦，共有亞洲集郵聯合會（FIAP）會員國含澳洲、紐西蘭等20國家參展；共展出郵品955框及5個榮譽類展示櫃，設置攤位90個，參觀人數約十五萬餘人。

4.積極參加國際集郵活動，拓展我郵國際空間：

97年9月12日至14日應邀派員參加由捷克郵政及捷克集郵聯盟共同主辦之「2008布拉格世界郵展」，除設攤銷售票品宣傳我國郵票外，並拜訪捷克郵政集郵部門藉以交流業務經驗。

5.積極支助集郵團體參加國外集郵活動：

- (1) 贊助中華集郵團體聯合會參加世界及亞洲集郵聯合會2008年年費及繳納2008第21屆亞洲國際郵展認可費，以鼓勵國內集郵團體積極參與國際組織。
- (2) 補助我國籍亞洲集郵聯合會秘書長何沐源先生赴印尼雅加達參加該會2008年理事會，及中華集郵團體聯合會擔任評審或徵集委員之代表參加「2008雅加達亞洲郵展」、「2008布拉格世界郵展」、「2008以色列世界郵展」及「2008羅馬

2. New Philatelic Products:

- (1) Development of gift-type stamps: Issuance of Amazing Taiwan Stamp Pictorial, Conservation of Birds Postage Stamps — Taiwan Blue Magpie, Cartoon Animation Postage Stamps - Finding Nemo, Inauguration of 12th President and Vice President of the Republic of China Commemorative Issue and TAIPEI 2008 - 21st Asian International Stamp Exhibition Commemorative Issue.
- (2) Development of philately-related products: 3 models of prompt delivery, ordinary and Qing Dynasty mail boxes, 4 models of postman toy figures, 2 models of 2008 postal baby figures, 2 models of 2007 postal baby key rings, 2 models of fairy pitta stamp mugs, pheasant model and pheasant clock, 4 models of Mickey Mouse series, 5 models of Finding Nemo series, mini-version 5 postal dinosaurs and World Games version 5 postal dinosaurs were sold at all the post offices.

3. Organization of “TAIPEI 2008, the 21st Asian International Stamp Exhibition”

The philately event was held on March. 7-11th, 2008 at Exhibition Hall 3 with 20 member federations of FIAP (including Australia and New Zealand) participating; 955 frames, 5 honorary showcases were displayed and 90 booths were set up with more than 150,000 visits.

4. Actively participated in international philatelic activities so as to expand our presence in the international philatelic community:

Chunghwa Post sent a delegation to participate in the “Prague 2008” on Sept. 12-14th, 2008. Besides setting up the booth at the venue for promotion of our stamps, the delegation also visited Czech Post for exchanges of experiences.

5. Actively sponsoring of philatelic groups to participate in philatelic activities both home and abroad:

- (1) Sponsored the Chinese Taipei Philatelic Federation for payment of annual fees to the International Federation of Philately and the Federation of Inter-Asian Philately and recognition fee to TAIPEI 2008, the 21st Asian International Stamp Exhibition to encourage domestic philatelic groups to join international organizations.
- (2) Sponsored Mr. Michael M.Y. Ho, Secretary General of Federation of Inter-Asian Philately to attend the 2008 Executive Committee Board meeting and provided flight tickets and PR stamp items to the representatives of Chinese Taipei Philatelic Federation who served as members of the jurors or commissioners for participation in the “Jakarta 2008 Asian International Stamp Exhibition”, “2008 Prague”, “2008 Israel”, “2008 Romania”.

尼亞世界郵展」機票款暨公關票品。

(3) 支助郵會及其他團體辦理郵展及集郵宣傳活動計77次。

6. 表揚及獎勵優秀集郵人士：

本公司依據「表揚及獎勵優秀集郵人士處理原則」之規定，於97年郵政節大會表揚2007年榮獲國際性郵展大鍍金牌以上獎項之集郵家及推展集郵成效卓著之集郵人士等共計33名。

(六) 代理業務

1. 94年4月起開辦統一發票中獎獎金業務後，95、96、97年均持續與財政部簽約辦理，97年度手續費收入達2億3,807萬元。

2. 94年12月7日起開辦國內基金銷售業務後，為服務廣大儲戶多元理財之需求，逐年增加開辦局及銷售檔數；截至97年底止，累計開辦局數為862局，共計銷售28檔國內基金。

(3) Sponsored the Philatelic Federation and other groups for organization of 77 stamp exhibitions and philatelic activities.

6. Honoring of outstanding philatelists:

According to related regulations, the company honored 33 philatelists who won gold medals at international stamp exhibitions in 2007 or promoted philately successfully on 2008 Postal Day.

(VI) Agential Services

1. The company began prize money claim service of the Uniform Invoice lottery in April, 2005 and renewed the service contract with the Ministry of Finance in 2006, 2007 and 2008. The revenue from the service charge reached NT\$238.07 million in 2008.

2. Since the beginning of the sale of mutual funds on December 7th, 2005, to meet the investment needs of the deposit account clients, the company has added new sales locations and new funds. At the end of 2008, 862 office branches were selling 28 domestic mutual funds.

代理業務（不含公債）業務量 Business Volume of Agential Services

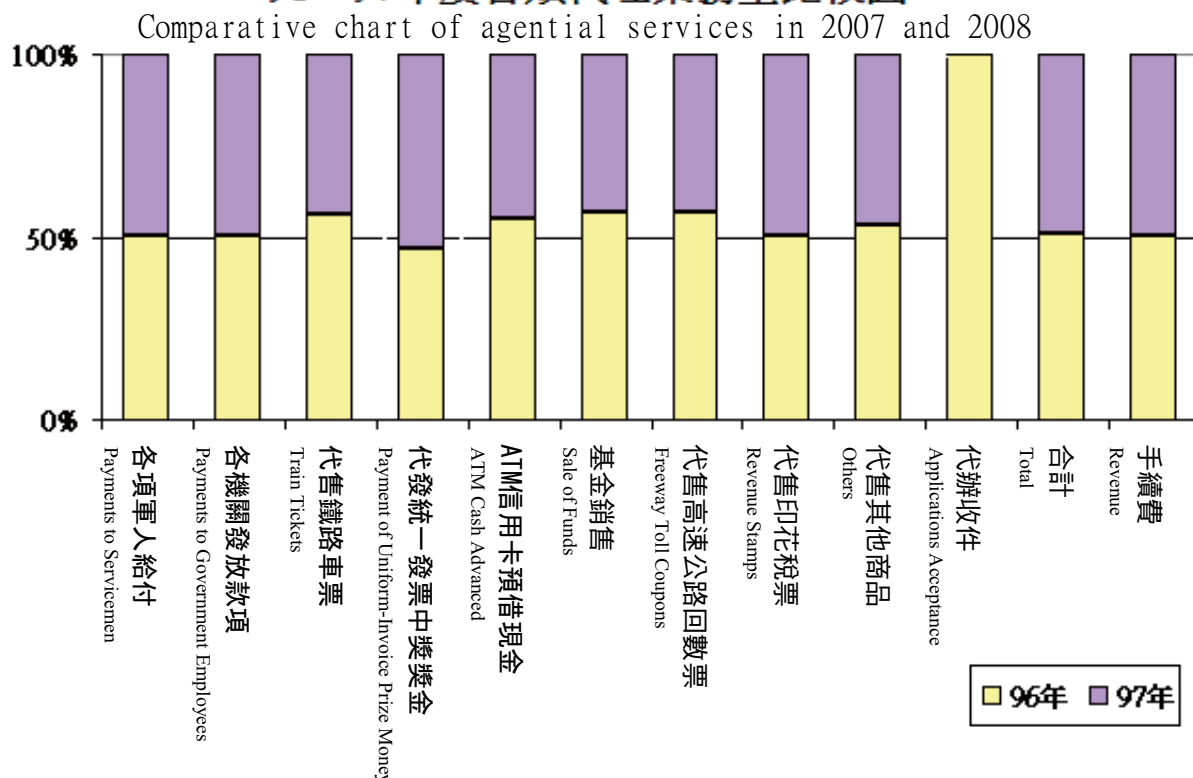
單位：新臺幣百萬元
Unit: NT\$ Million

| 項目 Items | 96年 2007 | 97年 2008 | 增減% Growth Rate |
|--|----------|----------|--------------------|
| 各項軍人給付 Payments to Servicemen | 77,370 | 76,482 | -1.15 |
| 各機關發放款項 Payments to Government Employees | 2,723 | 2,690 | -1.21 |
| 代售鐵路車票 Train Tickets | 535 | 422 | -21.12 |
| 代發統一發票中獎獎金 Payment of Uniform-Invoice Prize Money | 4,117 | 4,633 | 12.53 |
| ATM信用卡預借現金 ATM Cash Advanced | 1,232 | 1,000 | -18.83 |
| 代銷基金 Sale of Funds | 951 | 731 | -23.13 |
| 代售高速公路回数票 Freeway Toll Coupons | 4,948 | 3,762 | -24.46 |
| 代售印花稅票 Revenue Stamps | 1,994 | 1,985 | -0.45 |
| 代售其他商品 Others | 534 | 464 | -13.11 |
| 代辦收件 Applications Acceptance | 1,506 | 0 | |
| 合計 Total | 95,910 | 92,169 | -3.9 |
| 手續費 Revenue | 424 | 417 | -1.65 |

備註：代辦收件（富蘭克林系列基金）自96年12月中旬停辦。

Note: The sale of Franklin Series mutual funds was discontinued in mid-December, 2007.

96、97年度各類代理業務量比較圖



(七) 資金運用

郵政資金匯集民間游資，聚沙成塔，規模日趨龐大。所吸收資金之運用悉依「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。除部分轉存中央銀行外，另運用於公民營銀行存款、國外投資、購買債券、票券、股票、定期存單及壽險保單質押借款、不動產抵押借款或不動產投資，亦配合政府政策，提供中長期資金專案運用於支援國家重大建設及民間投資計畫，以促進國家經濟建設發展。

郵政資金（含儲匯及壽險資金）運用金額，截至97年底止，已達新臺幣4兆9,806億元。其運用情形如下：

1. 定期存款（含定期儲蓄存款）：3兆773億元（其中中央銀行2兆2,408億元、其他行庫8,365億元），占總資金61.79%。
2. 購買債券（含公債、公司債、金融債券）：1兆673億元，占總資金21.43%。
3. 同業拆款及購買短期票券：438億元，占總資金0.88%。
4. 股票及基金（包括委外投資）：1,731億

(VII) Use of Postal Capital

Postal capital comes from the idle capital and has been steadily growing. Postal capital is employed in accordance with Article 18 of the Postal Remittances and Savings Act and Article 27 of Simple Life Insurance. Part of this capital is deposited with the Central Bank of the Republic of China to be used as a tool to regulate currency fluctuations, whereas the rest is either deposited in other banks; invested in bonds, bills, domestic stocks or foreign stocks; or used to fund Chunghwa Post's policy loan and real estate mortgage business. The post office also supports government policies by financing mid- and long-term major public infrastructure projects in order to promote the nation's economic development.

As of December 31, 2008, total postal capital (including savings, remittances and life insurance capital) stood at NT\$4,980.6 billion. This was divided among the following:

1. Certificate deposits (including time deposits): NT\$3,077.3 billion (NT\$2,240.8 billion in the Central Bank of the Republic of China, NT\$836.5 billion in other banks), or 61.79% of the total.
2. Bonds investment (including government bonds, corporate bonds and financial bonds): NT\$1,067.3 billion, or 21.43% of the total.
3. Call loans of other banks and short-term bills and notes: NT\$43.8 billion, or 0.88% of the total.
4. Stocks and mutual funds (including money invested by investment management companies on behalf of the post office): NT\$173.1 billion, or 3.47% of the total.

元，占總資金3.47%。

5.週轉金（含活期存款、提存央行存款準備金、各等郵局週轉金）：1,376億元，占總資金2.76%。

6.國外投資：4,426億元，占總資金8.89%。

7.定期存單及壽險保單質押借款、不動產抵押借款：369億元，占總資金0.74%。

8.金融資產受益證券：9億元，占總資金0.02%。

9.不動產投資：11億元，占總資金0.02%。

截至97年底止，提供郵政資金1兆5,954億餘元，配合辦理政府重大建設及民間投資專案融資，詳情如下：

5. Revolving Fund (including savings in current accounts, reserves against deposits in the Central Bank of China and the revolving funds of its branch offices): NT\$137.6 billion, or 2.76% of the total.

6. Overseas investments: NT\$442.6 billion, or 8.89% of the total.

7. Mortgage loans on certificates of deposit, insurance policies and real estate: NT\$36.9 billion or 0.74% of the total.

8. Financial asset securities: NT\$0.9 billion, or 0.02% of the total.

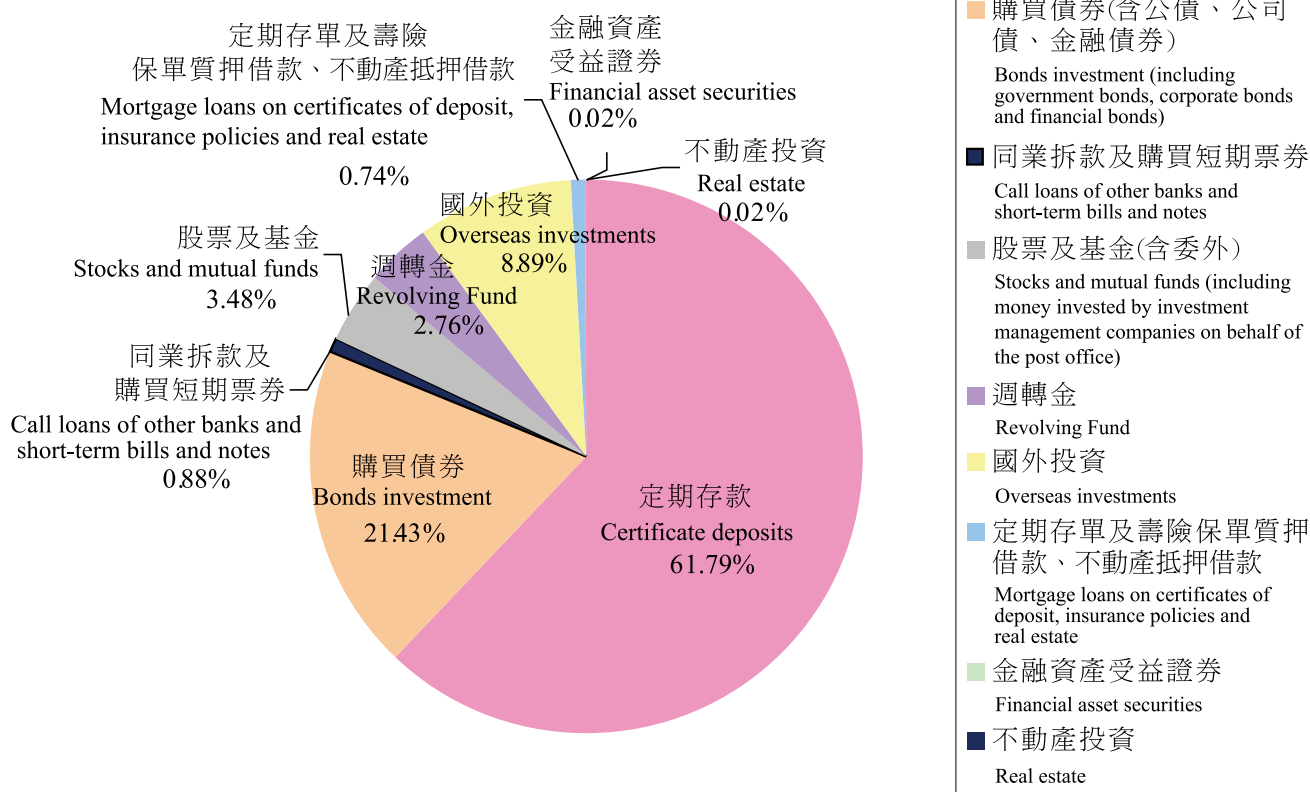
9. Real estate: NT\$1.1 billion, or 0.02% of the total.

At the end of 2008, the post office provided NT\$1,595.4 billion to finance major public infrastructure and private investment projects of which the details are listed below:

| 項目 Project Names | 撥款金額/億元 Amount NT\$100 Million | 備註 Remarks |
|--|--------------------------------------|--|
| 政府重大建設及民間投資計畫專案 Major Infrastructure and Private Investment Projects | 9,602 | 配合經建會「中長期資金運用策劃及推動小組」辦理 In coordination with the Committee for Planning and Promoting the Utilization of Long-Term Funding of Council for Economic Planning & Development |
| 協助中小企業紮根專案貸款 SME Root Establishment Project Loans | 1,318 | 配合經濟部中小企業處辦理 In coordination with the Small & Medium Enterprise Administration of the Ministry of Economic Affairs |
| 輔助人民首次購屋貸款 First Time Homebuyers Loans | 1,057 | 配合內政部營建署辦理 In coordination with the Construction & Planning Administration of the Ministry of the Interior |
| 生產事業及中小企業專案融資貸款 Manufacturing Industry & Small- and Midsized Business Project Loans | 727 | 配合中央銀行辦理 In coordination with the Central Bank of the ROC |
| 無自用住宅民眾首次購屋貸款 First Time Homebuyers Loan for Those Who Do Not Own Any Property | 2,715 | 配合中央銀行辦理 In coordination with the Central Bank of the ROC |
| 921地震災區民眾重建家園融資貸款 Home Reconstruction Loans for 921 Quake Victims | 509 | 配合中央銀行辦理 In coordination with the Central Bank of the ROC |
| 921地震災區學校、醫事機構、寺廟教堂重建修復專案融資貸款 Reconstruction/ Repair Loans for Schools, Medical Facilities, Temples and Churches Damaged in the 921 Quake | 26 | 配合中央銀行辦理 In coordination with the Central Bank of the ROC |

郵政資金運用情形

Use of Postal Capital



(八) 業務研發概況

1. 97年研究成果：請參閱第11頁，營業報告書一、97年度營業績效（四）。

2. 98年研究計畫項目一覽表

(VIII) Research

1. Research results for 2008: please see page 11, Business Report I and 2008 Business Performance(IV).

2. Research Projects in 2009

| 研究計畫名稱 Project Names | 研究經費(千元) Research Funding (NT\$ 1,000) | 計畫性質 Nature of the Projects |
|---|--|--------------------------------|
| 郵政從業人員待遇及獎勵制度之研究 A study on the compensation and incentive systems for postal service employees | 860 | 行政政策 Administrative policy |
| 98年度郵政服務顧客滿意度調查（分上、下半年各辦理1次） Customer satisfaction survey for 2009 (conducted each in the first and second half on the year) | 860 | 行政政策 Administrative policy |
| 中華郵政郵務業務經營策略研究案 A study on the business strategy of Chunghwa Post | 2000 | 行政政策 Administrative policy |
| 中華郵政公司開辦外幣存款業務可行性及相關作業模式之探討 A study on the feasibility of foreign currency deposits and related business operation models | 924 | 行政政策 Administrative policy |

| | | |
|---|------|-------------------------------|
| 台灣地區壽險發展趨勢暨消費者壽險購買行為研究 A study on the development trend of life insurance and consumers' purchase behavior of life insurance in Taiwan | 950 | 行政政策 Administrative policy |
| 集郵業務行銷策略與方法 Marketing strategies and methods of philately business | 300 | 行政政策 Administrative policy |
| 中華郵政資訊處組織架構之研究 A study on the organization structure of the Information Department of Chunghwa Post | 1000 | 行政政策 Administrative policy |
| 郵政公司資產配置與前台風險控管之研究 A study on the assets allocation and risk control of the postal company | 900 | 行政政策 Administrative policy |
| 從人力資源發展趨勢，思考郵政訓練所新定位 A consideration of the new position of Postal Training Institute from the perspective of human resource development trend | 20 | 行政政策 Administrative policy |
| 本公司資產營運收益現況與困境分析 An analysis of the status quo and delima of the asset revenues of the company | 120 | 行政政策 Administrative policy |
| 文檔管理系統線上簽核可行性研究 A study of the feasibility of online signature approval of the document management system | 100 | 行政政策 Administrative policy |
| 日本郵政民營化組織發展及營運績效之探討 A study of of organization development and operation performance as a result of privatization of Japan Post | 20 | 行政政策 Administrative policy |

(九) 98年業務發展計畫：請參閱第11頁，營業報告書二、營業計畫概要。

(IX) Business Development Plan for 2009: please see page 11, Business Report II and Business Plan.

二、從業員工資料

II. Employee Information

| 年度Year | | 97年度2008 | 96年度2007 | 當年度截至98年1月14日 Ending on January 14, 2009 |
|---|----------------------------------|----------|----------|---|
| 員工人數 Number of Employees | 職員Staff | 12,660 | 12,644 | 12,690 |
| | 工員Laborers | 11,860 | 11,756 | 11,831 |
| | 約僱人員 Contract Workers | 1,461 | 1,226 | 1,490 |
| | 合計Total | 25,981 | 25,626 | 26,011 |
| | 平均年歲Average Age | 46.2 | 46.1 | 46.4 |
| 平均服務年資Average Seniority | | 19.5 | 19.3 | 19.5 |
| 學歷分布比率 Educational Back-ground | 博士Doctorates | 1 | 1 | 1 |
| | 碩士Masters | 262 | 206 | 266 |
| | 大學（專） Bachelors Degree | 12,462 | 11,953 | 12,621 |
| | 高中Senior High School | 11,533 | 11,378 | 11,590 |
| | 高中以下Junior High School and Below | 2,249 | 2,088 | 2,083 |
| 員工取得與郵政業務相關專業證照人次 Number of Employees with Professional Certificates | | 5,667 | 5,127 | |

| | |
|-----------------------------|--|
| 員工進修訓練 Employee Training | 員工進修訓練：舉辦主管、電腦、專業、提昇服務及業務技能等訓練1,180班，調訓員工77,505人次。員工線上學習719,219人次，總計573,143小時。 A total of 77,505 employees participated in 1,180 classes of managerial, computer, professional, service or technical training. A total of 719,219 employees took online courses for a total of 573,143 hours. |
| 志工服務 Volunteer Work | 各等郵局及郵件處理中心97年運用志工人數計2,708人，服務時數計1,177,285小時。 In 2008, 2,708 volunteers worked for a total of 1,177,285 hours in various branches and mail processing centers. |

(一) 配合業務需要，調整預算員額

為應郵政各項業務發展需要，本公司依據人力進用授權及管理規定，修正97年度預算員額數，於年度用人費限額範圍內，增列正式員工500名、臨時員工1,200名，調整後預算員額總數為27,750名（含正式職員13,396名、正式員工13,154名、臨時員工1,200名）。

(二) 委託民間業者辦理部分業務

為撙節用人費，賡續辦理非核心業務委託外包，將部分工作如郵件運輸、郵件處理、郵務窗口、掛號函件招領、郵政代辦所等業務委外辦理。

(三) 人力結構

截至97年12月31日止，郵政員工包括董事長1人，總經理1人，轉調人員20,811人，職階人員3,707人，約僱人員1,461人，共25,981人，其中基層業務人員計23,880人，占91.91%；管理人員計1,930人，占7.43%；研究發展人員55人，占0.21%；訓練人員31人，占0.12%；借調人員計85人，占0.33%。顯示郵政人力結構，絕大部分員工擔任基層營業窗口及郵件部門工作，負責行政管理部門之人員至為精簡。

(I) Adjustment of number of staff for business needs:

To meet the demand for various business development and yearly personnel budget marshal, Chunghwa Post, in accordance with "Regulation to Human Power Employment Authorization and Management, Chunghwa Post Co., Ltd., MOTC", revised the number of staff for 2008 and added 500 official laborers and 1,200 temporary laborers. Total number of employees after the adjustment was 27,750 (including 13,396 official staffers and 13,154 official laborers and 1,200 temporary laborers).

(II) Outsourcing:

In order to reduce labor costs, the post office continued to outsource its non-core businesses, including mail transportation, mail processing, mail counter services, posting undelivered registered mails for claim, postal agencies, etc.

(III) Labor structure:

On December 31, 2008, the postal service employed 25,981 employees, including one chairperson, one president, 20,811 transferred employees, 3,707 staff members and 1,461 contract workers. Among these, 23,880 were basic level clerks (91.91% of the entire workforce); 1,930 worked in management (7.43% of the workforce); 55 were R&D personnel (0.21% of the workforce); 31 were training staff (0.12% of the workforce) and 85 were staff on temporary transfer (0.33% of the workforce). It is plain to see that the majority of postal employees are basic level employees involved in sales, services, operation and distribution. The company has a very lean management structure.

郵政各類工作人員分析表

Breakdown of Employees by Function

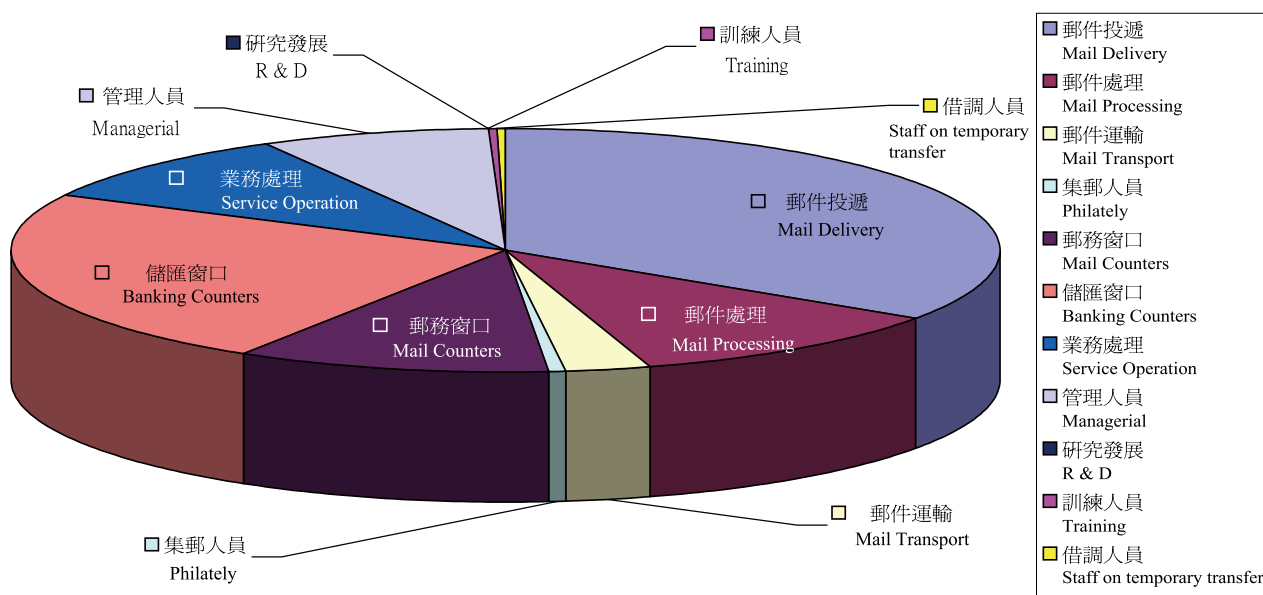
97年12月31日 單位：人

Dec. 31, 2008 Unit: Person

| | 總計 Total | 百分比% Percentage | 總公司 HQ | 各等郵局 P.O. | 郵件處理中心 Mail Processing Centers |
|------------------------|-------------|--------------------|-----------|--------------|--------------------------------------|
| 總計 Total | 25,981 | 100.00 | 1,628 | 22,790 | 1,563 |
| 業務人員合計 Total of Clerks | 23,880 | 91.91 | 786 | 21,639 | 1,455 |
| 郵件投遞 Mail Delivery | 9,026 | 34.74 | | 8,951 | 75 |
| 郵件處理 Mail Processing | 2,734 | 10.52 | | 1,795 | 939 |
| 郵件運輸 Mail Transport | 754 | 2.90 | 31 | 282 | 441 |
| 集郵人員 Philately | 114 | 0.44 | 66 | 48 | |
| 郵務窗口 Mail Counters | 2,712 | 10.44 | | 2,712 | |

| | | | | | |
|-------------------------------------|-------|-------|-----|-------|-----|
| 儲匯窗口Banking Counters | 6,087 | 23.43 | | 6,087 | |
| 業務處理Service Operation | 2,453 | 9.44 | 689 | 1,764 | |
| 管理人員Managerial | 1,930 | 7.43 | 727 | 1,102 | 101 |
| 研究發展R & D | 55 | 0.21 | 55 | | |
| 訓練人員Training | 31 | 0.12 | 31 | | |
| 借調人員 Staff on temporary transfer | 85 | 0.33 | 29 | 49 | 7 |

郵政各類人員分析表
Breakdown of Employees by Function



三、勞資關係

(一) 各項員工福利措施、退休制度與其實施情形，以及勞資間之協議與各項員工權益維護措施情形：

1. 員工福利措施

- (1) 公司辦理之福利業務：體育文康活動、慶生會、休假補助、進修研習。
- (2) 職工福利委員會辦理之福利業務：三節及五一勞動節贈品代金、職工子女教育補助、職工結婚、生育及喪葬互助等。

2. 退休制度

本公司按員工身分（公務員兼具勞工身分、純勞工身分）及進用日期之不同，分別適用「交通部郵電事業人員退休撫卹條例」、「中華郵政股份有限公司非資位現職人員退休撫卹辦法」、「勞動

III. Labor/ Management Relations

(I) Employee benefits, retirement system, labor-management negotiations and employees' rights protection

1. Employee benefits

- (1) Organized and paid for by the company: sports and entertainment events, birthday parties, vacation subsidies, and continuing education courses.
- (2) Organized and paid for by the company's Employee Benefits Committee: gifts and gift certificates for the three major Chinese holidays and Labor Day, scholarship for children of employees, as well as supplements for wedding, childbirth and funeral of employees.

2. Retirement system

Depending on the employment dates and employee status (civil servant concurrently with labor status, or only labor status), different regulations apply regarding their retirement, severance and indemnity. These regulations include Regulations Governing the Retirement of Employees of Postal and Communications Enterprises under the MOTC, Regulations Governing the Retirement of Non-Ranking Current Employees of Chunghwa Post, Labor Standards Act, Labor Pension Act,

基準法」、「勞工退休金條例」、「中華郵政股份有限公司辦理轉調人員資遣實施要點」、「中華郵政股份有限公司從業人員退休撫卹及資遣要點」等規定辦理員工之退休、資遣及撫卹，並妥善照顧退休人員。

3. 勞資間之協議

為促進勞資關係和諧，根據勞動基準法第83條及勞資會議實施辦法之規定每3個月至少舉辦1次勞資會議，並依法選舉及指派勞資雙方會議代表，以凝聚員工向心力，且依規定辦理員工之待遇、福利、退休、資遣及撫卹等勞資協商業務。

4. 員工權益維護措施

本公司為明確規範勞資雙方權利義務，依據勞動基準法第70條規定訂立工作規則，並與中華郵政工會簽訂團體協約，俾供勞資雙方共同遵守。另為協調雙方關係，本公司每年召開1次業會合作協調會報（必要時得召開臨時會議），妥善處理員工權益問題；對於勞資會議及工會、會員建議案，及時適度答覆或處理。

（二）最近年度及截至年報刊印日止，因勞資糾紛所遭受之損失，並揭露目前與未來可能發生之估計金額及因應措施：無

四、資訊設備

（一）資訊系統硬體、軟體配置

1. 臺北電腦主中心主機系統

本公司臺北電腦主機機型為IBM2084-303，具有3個中央處理器，其處理速度為每秒12億1,500萬個指令，記憶體容量為16GB，作業系統版本為z/OS V1.6。依本公司作業及系統運作需求，將系統切割成5個邏輯partitions，partition 1為帳務處理營運系統，負責處理全區1,321個郵局之儲、匯、壽連線作業及批次作業，partition 2為資訊處理營運系統，負責處理本公司人事、會計、郵務等業務，partition 3為帳務處理測試系統，partition 4為資訊處理測試系統，partition 5為臺北端保留之備援測試系統。

2. 臺中備援中心主機系統

臺中備援中心主機機型亦為IBM2084-303，具

Regulations Governing the Severance of Transferred Employees of Chunghwa Post, Regulations Governing the Retirement and Severance of Employees of Chunghwa Post.

3. Labor-management negotiations

To promote harmonious labor-management relations, labor-management meetings are held at least once every three months in accordance with Article 83 of the Labor Standards Law and Convocation Rules of the Labor-Management Conference. Labor and management representatives for these meetings are elected or appointed in accordance with the law. Issues discussed in these negotiations include salary, benefits, retirement, severance, pensions, and so forth.

4. Employee Rights Protection

To clearly set out the rights and duties of workers and management, the company has established a set of work regulations under the provisions of Article 70 of the Labor Standards Act, and it has signed a group contract with the Chunghwa Post Workers' Union. In addition, to facilitate harmonious labor-management relations, the company holds a meeting with the union once a year (and additional ad hoc meetings when necessary) to deal with issues regarding the rights of its employees. The company makes a point of replying to and handling suggestions made during meetings with the union or by employees belonging to the union in a timely manner.

(II) From the most recent fiscal year to the annual report printing date, losses and possible future losses resulting from labor-management disputes and response measures: None

IV. IT Equipment

(I) IT hardware and software deployment

1. Mainframe computer in the Taipei main computer center:

This main computer center has a IBM2084-303 mainframe computer with three central processor units, running at 1215 MIPS. It has a 16 GB memory and uses z/OS V1.6 operating system. According to the needs of the company, the system is divided into five logical partitions: partition 1 is the account processing system, which handles online processing and batch jobs for the banking and life insurance business of the 1,321 post office branches; partition 2 holds the information processing system for the company's personnel, accounting and mail business; partition 3 holds the accounting test system; partition 4 holds the information management test system; and partition 5 holds the backup test system in Taipei.

2. The Mainframe system of the Taichung disaster recovery center:

The disaster recovery center has an IBM2084-303 mainframe computer with three central processor units, running at 1215 MIPS. It has a 16 GB memory and uses an z/OS V1.6 operating system. According to the needs of the company, the system had been divided as Taipei mainframe system in order to

有3個中央處理器，其處理速度為每秒12億1,500萬個指令，記憶體容量為16GB，作業系統版本為z/OS V1.6。依本公司作業及系統運作需求，其系統切割與臺北電腦主中心主機相同，俾便於災變時備援系統之開啟。

3. 開放系統

本公司於94年建置開放系統集中運算環境，該環境為3層次架構；前端配置刀鋒伺服器負責對內、外之網路服務，後端為資料儲存區域網路，儲存各系統之資料庫，中間配置高階伺服器，統合各系統存取後端之資料；本環境並於95年建置完成負載平衡、97年建置完成資料異地疏存機制，朝7X24服務目標邁進。

4. 維護

電腦主中心及備援中心主機軟硬體設備均委由IBM公司維護，對於主中心設備，IBM工程師幾乎全天候檢查運作狀況，防範於未然，以求硬體穩定運作，系統軟體部分使用租賃方式辦理，惟系統維護由本公司系統人員負責。

(二) 緊急備援與安全防護措施

1. 自92年起每年定期舉辦災害備援模擬演練，包括：

(1) 臺北主中心作業系統切換至臺中備援中心—每年2次。

A. 將全區連線網路切換至備援中心。

B. 請管制人員執行窗口各項查詢作業及自提機交易。

C. 演練結束後回復至臺北主中心作業系統，並檢討演練情形。

D. 確保當臺北主中心發生災變時，能迅速回復系統正常運轉。

(2) 臺北主機系統同地備援復原演練—每年2次。其目的為使系統相關人員熟練同地備援復原程序，並確認備份資料之可用性，於臺北主中心發生局部災害時，能迅速回復系統正常運轉。

(3) 區域管制中心（站）演練—不定期

A. 模擬在任一區域網路管制中心（站）發生突發事故，致該區無法正常連線

open backup system once hit by disasters.

3. Open system:

In 2005, the company installed a three-tiered open system calculation environment. The front end is equipped with a blade server in charging of network services; the rear end is the storage area network (SAN), storing the databases of various systems; the middle is equipped with a high-end server, integrating the various systems to access the data at the rear end. In 2006, a load balance was installed; in 2008, information random storing mechanism was installed, to march toward the goal of providing 7X24 services.

4. Maintenance

Mainframe software and hardware maintenance for both centers is provided by IBM, which sends its engineers over on a daily basis to ensure everything runs smoothly. The system software is leased, and it is maintained by the company's own personnel.

(II) Emergency backup and safety measures

1. Starting in 2003, the company has held two disaster recovery drills each year. The procedures include:

(1) Switching the operating system from the Taipei main computer center over to the Taichung disaster recovery center twice a year.

A. Switching WANs over to the disaster recovery center.

B. Asking control personnel to handle all inquiries at the counters and ATM transactions.

C. Resuming operations in the Taipei main computer center after the drill and then reviewing the drill.

D. Ensuring that operations can be resumed promptly when problems occur in the Taipei main computer center.

(2) The Taipei main computer center holds two local backup recovery drills a year. The purpose of these drills is to familiarize its staff with the local backup recovery procedures and make sure the backup data are valid, so that the Taipei center will be able to quickly resume operations in case of a minor mishap.

(3) Area control centers (stations) drills—held periodically:

A. These drills simulate an emergency situation in one of its area control centers (stations) where normal online operations are disrupted. The control center backup system of the Taichung disaster recovery center would then be activated and the staff of the center would manually dial the branch offices that

作業，緊急啟動台中備援中心管制站備援機制，以人工介入方式手動撥到災變地區各ISDN局，替代該管制站之功能，使該地區連線作業正常運作。

B. 本公司全區有1284局建ISDN備援機制，當某局線路故障，該機制立即自動啟動ISDN連線，不會中斷服務公眾時間。

2. 本公司除上述備援外，另建有全區網路監控中心及資訊安全監控中心，隨時監控全區網路運作及內外部來路不明之可能入侵行為；另「儲匯作業系統」已於94年2月取得BS7799資安認證，於96年1月提昇為ISO 27001新版，並持續維持有效驗證，足證本公司對資訊安全之重視且具規模。

were disrupted with an ISDN backup mechanism to take over operations.

B. There are 1284 branch offices of the company equipped with an ISDN backup mechanism, so when any of these branch offices has a line problem, the ISDN backup activates automatically to ensure uninterrupted service.

2. Apart from the backup mechanisms mentioned above, the company has established a security operations center for its WANs to monitor the network operation in the whole area and unidentified potential intrusion from within and outside. In addition, its banking operating system has received BS-7799 certification in February 2005, which was upgraded to ISO 27001 in January 2007. And continued to maintain effective accreditation, which gave evidence to the company's emphasis on information security and its sizable measures.

五、重要契約

(一) 財物採購契約：

V. Major contracts

(I) Property Procurement Contracts:

| 案號 Case No. | 案名 Name of Case | 得標廠商 Successful Bidder | 決標金額 (元) Tender Awarding Value (NT\$) | 決標日期 Tender Awarding Date |
|----------------|--|--|--|---------------------------------|
| 97-8 | 汰換91年度儲匯終端軟體 整合系統硬體設備 Replacement of 2002 hard- ware of terminal software integration system | 訊達電腦股份有限公司 Dimension Computer Technology Co., Ltd. | 203,652,600 | 97年03月26日 03/26/08 |
| 98-4-1002 | 電腦軟體授權使用 Software Authorization | 臺灣國際商業機器股份 有限公司 IBM Taiwan Corporation | 244,120,000 | 97年12月11日 12/11/08 |

(二) 勞務採購契約：

(II) Service Procurement Contracts:

| 案號 Case No. | 案名 Name of Case | 得標廠商 Successful Bidder | 決標金額 (元) Tender Awarding Value (NT\$) | 決標日期 Tender Award- ing Date |
|----------------|--|--|--|-----------------------------------|
| 97-7B-17 | 93年度國外委任投資後續擴充之受託投資機構管理費 Renewal of 2004 contracts with overseas financial institutions for asset management | Barclays Global Investors Limited | 46,179,454 | 97年03月07日 03/07/08 |
| | | Goldman Sachs Asset Management International | 48,966,195 | 97年03月07日 03/07/08 |
| | | J.P. Morgan Asset Management (UK) Limited | 92,994,496 | 97年03月07日 03/07/08 |
| | | Templeton Investment Counsel, LLC | 178,835,727 | 97年03月07日 03/07/08 |
| | | UBS Global Asset Management (Singapore) Ltd | 33,373,088 | 97年03月07日 03/07/08 |
| 97-4-1016 | OMRON自動櫃員機一批維護 Maintainance of OMROM ATMs | 三商電腦股份有限公司 Mercuries Data Systems | 120,089,709 | 97年03月13日 03/13/08 |
| E96-405 | 臺北郵件處理中心郵件委外處理 Mail processing outsourcing, Taipei Mail Processing Center | 力澈工程企業有限公司 Li Cheng Construction | 107,528,224 | 97年02月14日 02/14/08 |
| E96-405-1 | 臺北郵件處理中心郵件委外處理 Mail processing outsourcing, Taipei Mail Processing Center | 力澈工程企業有限公司 Li Cheng Construction | 107,528,224 | 97年12月31日 12/31/08 |
| 98-4-1011 | IBM主機及週邊設備維護服務 IBM mainframes and pheripheral equipment maintainence | 台灣國際商業機器股份有限公司 IBM Taiwan Coporation | 73,500,000 | 97年12月29日 12/29/08 |
| 97012-3 | 基隆郵局國際水陸路郵件運送工作 International sea-route mail delivery, Keelung Post Office | 陽明海運股份有限公司 Yang Ming Marine Transport Corp. | 58,400,000 | 97年05月29日 05/29/08 |
| E97-228 | 臺北郵件處理中心 13/14等12車次郵件委外運輸 Level 13/14 mails delivery (in 12 truckloads) outsourcing, Taipei Mail Processing Center | 立勤儲運股份有限公司 Li Chin Warehousing and Transportation | 40,996,800 | 97年08月22日 08/22/08 |
| 97-6-63 | 國際航空郵件運費1年 International Air Transportation Fare for 1 year | 荷蘭商荷蘭皇家航空股份有限公司 KLM Royal Dutch Airlines | 36,000,000 | 97年03月25日 03/25/08 |

| | | | | |
|-----------|---|---|------------|-----------------------|
| 97-4-1026 | 資安監控中心管理系統租賃及委外監控服務 Renting of security operation center management system and outsourcing of monitor services | 中華電信數據通信分公司 Chunghwa Telecom Co., Ltd. Data Communication Branch | 33,300,000 | 97年01月10日 01/10/08 |
| 96-034 | 高雄郵局 投遞(封發)前郵件分揀工作(三項共計約177,456小時) Sorting of mails before delivery (177,456 hours), Kaohsiung Post Office | 亞克晟企業有限公司 Yakesheng Enterprise | 8,309,412 | 97年01月11日 01/11/08 |
| | | 康林人力仲介股份有限公司 Kang Lin International Inst. | 9,218,976 | 97年01月11日 01/11/08 |
| | | 晟立康企業有限公司 Shenglikang Enterprise | 7,669,598 | 97年01月11日 01/11/08 |
| 97-6-61 | 顧客服務中心委外營運費用1式 Customer Service Center operation outsourcing | 網訊電通股份有限公司 Telexpress | 23,856,000 | 97年04月17日 04/17/08 |

(三) 工程採購契約：

(III) Construction Procurement Contracts:

| 工 程 名 稱 Names | 承 攬 廠 商 Contractors | 發包總價 Contract Amount | 工 期 Construction Period | 限制條款 Restriction Clauses |
|--|---------------------------------------|------------------------------|-----------------------------|-----------------------------|
| 臺北金泰段郵局新建工程 New Hintaiduan Branch project | 罡暉營造工程股份有限公司 Gang Hui Construction | 6,850萬元 NT\$68.50 Million | 360日曆天 360 Calendar Days | 無 No Data |
| 臺中旱溪郵局新建工程 New Hanxi Branch project | 一品營造股份有限公司 Yi Pin Construction | 4,069萬元 NT\$40.69 Million | 360日曆天 360 Calendar Days | 無 No Data |
| 新化郵局改建工程 Xinhua Branch renovation project | 佳榮營造股份有限公司 Chia Jung Construction | 5,290萬元 NT\$52.90 Million | 420日曆天 420 Calendar Days | 無 No Data |
| 綠島郵局改建工程 Green Island Branch renovation project | 開楠營造有限公司 Kai Nan Construction | 3,020萬元 NT\$30.20 Million | 370日曆天 370 Calendar Days | 無 No Data |
| 三重八里郵局改建工程 Bali Branch renovation project | 永磐營造工程股份有限公司 Yung Pan Construction | 4,758萬元 NT\$47.58 Million | 420日曆天 420 Calendar Days | 無 No Data |

核准文號：97.05.29 金管保二字第09700066600號函

97.06.03 交 郵 字 第0970033147號函

備查文號：97.08.28 壽 字 第0970800066號函

郵政簡易人壽

金平安

傷害保險附約

給付項目：身故保險金或喪葬費用保險金、殘廢保險金
航空意外傷害事故身故或喪葬費用保險金
重大燒燙傷保險金、骨折慰問保險金

一磚一瓦為您打造安全堡壘

殘廢保險金

身故保險金或喪葬費用保險金

骨折慰問保險金

重大燒燙傷保險金

航空意外傷害事故身故或喪葬費用保險金



本公司各項公開資訊已依法登載於公司網站
<http://www.post.gov.tw> 並於各地郵局陳列
公開資訊書面資料，歡迎查閱。



中華郵政股份有限公司

10603 台北市大安區金山南路二段55號