

貳、營業報告書

II. Business Report



總經理 胡雪雲
President Hu Sheue-yun

96年受國際油價飆漲、原物料價格大幅上升及美國次級房貸風暴等因素影響，國內物價漲幅明顯擴大，整體經濟表現不如預期，惟在全體郵政員工共同努力及積極推展業務下，尚有超額盈餘，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96年度（96年1月1日至96年12月31日）之營業績效及97年度營業計畫概要說明如下：

Under the impact of rapidly raising prices of international crude oil, soaring prices of raw materials and subprime mortgage crisis, the price increases on domestic commodity have been obviously enlarged, leading to a less-than-satisfactory economic performance. Yet through the hard work and active promotion dedicated by all staff in Chunghwa Post, the company excelled and surpassed its goals. Further, various surveys showed that the public was very satisfied with the postal service. The following is a business report for fiscal year 2007 (January 1 to December 31, 2007) and a business plan for fiscal year 2008:

一、96年度營業績效

(一)業務營運

- 1.郵件：收寄國內及國際郵件26億9,561萬件，較上年度實際數26億8,650萬件增加0.34%。
- 2.集郵：全年集郵收入新臺幣5億1,598萬9千元，較上年度實際數5億3,449萬2千元減少3.46%。
- 3.儲金：平均每日結存額新臺幣4兆1,504億元，較上年度實際數3兆9,318億元增加5.56%。
- 4.匯兌：匯款承作款額新臺幣1兆7,196億元，較上年度實際數1兆4,911億元增加15.32%。
- 5.簡易人壽保險：全年平均每月保額新臺幣8,231億元，較上年度實際數8,452億元減少2.62%。
- 6.代理業務：代理業務營運款額新臺幣959億元，較上年度實際數976億元減少1.72%。

(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96年12月底止，共計新臺幣4兆6,353億元。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）新臺幣1,940億元。
- 2.定期存款（含定期儲蓄存款及央行定期存單）新臺幣2兆8,694億元，其中轉存央行新臺幣1兆5,813億元、其他行庫新臺幣9,575億元、央行定期存單新臺幣3,306億元。
- 3.購買債券（含公債、公司債、金融債券）新臺幣8,867億元。
- 4.同業拆款及購買短期票券新臺幣324億元。
- 5.股票及基金（包括委外投資）新臺幣1,884億元。
- 6.國外投資新臺幣4,268億元。
- 7.定期存單及壽險保單質押借款、不動產抵押借款新臺幣353億元。
- 8.金融資產受益證券新臺幣12億元。
- 9.不動產投資新臺幣11億元。

I. Business Report for 2007

(I) Results of the Businesses Operated

1. Mails posted: 2,695,610 thousand pieces were handled, an increase of 0.34% over 2,686,500 thousand pieces of the previous year.
2. Philatelic revenue: Philatelic sales reached NT\$515,989 thousand, a decrease of 3.46% from NT\$534,492 thousand of the previous year.
3. Averaged daily balance of Postal Savings: It stood at NT\$4,150.4 billion, an increase of 5.56% over NT\$3,931.8 billion of the previous year.
4. Amount of money orders issued: The money remitted totaled NT\$1,719.6 billion, an increase of 15.32% over NT\$ 1,491.1 billion of the previous year.
5. Averaged monthly sum insured of simple life insurance business: It reached NT\$823.1 billion, a decrease of 2.62% from NT\$845.2 billion of the previous year.
6. Amount of Agential: It stood at NT\$95.9 billion, a decrease of 1.72% from NT\$ 97.6 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 2007, total postal capital (including savings, remittances and life insurance capital) stood at NT\$4,635.3 billion. This was divided among 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 the postal branch offices): NT\$194 billion.
2. Certificate deposits (including time deposits and CDs issued by the Central Bank of the ROC): NT\$2,869.4 billion, comprising NT\$1,581.3 billion re-deposited in the Central Bank of the ROC, NT\$957.5 billion in other banks and NT\$ 330.6 billion of the CDs issued by the Central Bank of the ROC).
3. Bonds (including government bonds, corporate bonds and financial bonds): NT\$886.7 billion.
4. Call loans of other banks and short-term bills and notes: NT\$32.4 billion.
5. Stocks and mutual funds (including money invested by investment management companies on behalf of the post office): NT\$188.4 billion.
6. Overseas investments: NT\$426.8 billion.
7. Mortgage loans on CDs, insurance policies and real estate: NT\$35.3 billion.
8. Financial asset securities: NT\$1.2 billion.
9. Real estate investments: NT\$1.1 billion.

(三)財務收支及獲利能力分析

96年度營業總收入（包括營業收入及營業外收入）合計新臺幣3,853億9,095萬元，營業總支出（包括營業成本、營業費用及營業外費用）合計新臺幣3,687億2,567萬元，稅前盈餘為新臺幣166億6,528萬元，達成年度預算之133.88%。本年度稅後資產報酬率0.34%，稅後淨值報酬率13.73%，稅後純益率4.21%。

(四)研究發展

96年委託專家及學術機構辦理專案研究計畫3項：

- 1.郵政投資經營銀行之研究計畫委外服務。
- 2.郵政投資經營投信之研究。
- 3.96年度郵政服務顧客滿意度調查。

二、97年度營業計畫概要

(一) 營業政策

1.關於執行政府政策者

- (1) 配合社會發展政策，縮短城鄉距離，優先照顧弱勢，強化普及化郵政服務。
- (2) 配合投資臺灣優先政策，持續提供郵政資金，支應政府重大建設及民間專案投資計畫。
- (3) 配合金融政策，加強大眾市場金融服務，並健全社會經濟安全體系，發展保障型保險。
- (4) 配合產業人力政策，加強職能培訓，落實專業證照考用合一，促進學以致用就業效能。

2.關於經營管理者

- (1) 因應經營與管理需要，廣續調整組織經營體制。
- (2) 開發新種商品，改善作業流程，拓展行銷通路，擴大經營利基。
- (3) 推動策略聯盟、結合物流服務業，拓展國際郵件市場。
- (4) 整合郵務、儲匯、壽險作業平臺，強化通路及電子商務服務功能，創造競爭優勢。

(III) Financial Status and Profitability Analysis

In FY 2007, total revenue (including operating revenue and non-operating revenue) stood at NT\$385,390.95 million and total expenditures (including operating costs, operating expenses and non-operating expenses) totaled NT\$368,725.67 million. Profit before tax was NT\$16,665.28 million, which represented 133.88% of the target. The figures for the ROA (return on assets) after tax, ROE (return on equity) after tax and net profit margin for the year were 0.34%, 13.73% and 4.21% respectively.

(IV) Research and Development

In 2007, the company commissioned experts and academic institutes to conduct studies on the following three topics:

1. Feasibility of investing in banks
2. Feasibility of investing in investment trust business
3. Customer satisfaction survey for 2007

I I. 2007 Business Plan Outline

(I) Business Policy

1. Regarding the execution of government's policies:

- (1) In accordance with the social development policies, shortening distances between urban and rural areas, taking care of disadvantaged minority and strengthening universal postal services.
- (2) In accordance with invest-in-Taiwan-first policies, continuing to provide postal capital to finance the government's major constructions and private investment projects.
- (3) In accordance with the government's financial policies, strengthening financial services for mass market, establishing a sound economic security system and developing protection-oriented insurance.
- (4) In accordance with industrial manpower policies, strengthening functional trainings, based on professional certificates approved, implementing the combination between examination and employment, and promoting employment effectiveness by putting what has been learned into practice.

2. Regarding operations and management:

- (1) Continuing to adjust the company's operating system to meet the needs.
- (2) Creating new products, improving the operating procedure, expanding sales channels, and enlarging niches in operations.
- (3) Expanding the international mailing market by promotions in strategy alliances and by cooperation with logistics services.
- (4) Integrating the operating platform among mail, banking and life insurance and strengthening

- (5) 建構完善風險管理機制，開拓資金運用管道，提高資金運用效益。
- (6) 落實公司治理，加強法令遵循及內稽、內控制度，確保營運品質，增進企業形象。
- (7) 節約能源，重視環保，積極投入社區與公益活動，善盡企業社會責任。

3.關於供需配合者

- (1) 興建郵政局屋，購置房地及各項機具設備，提升服務品質及作業效能。
- (2) 擴增資訊設備與系統功能，廣續強化網路安全，提供全方位網路服務。

(二) 營運目標

- 1.郵件：預估收寄郵件30億1,216萬件。
- 2.集郵：預估集郵收入新臺幣5億1,846萬元。
- 3.儲金：預估全年平均每日結存餘額新臺幣3兆9,201億元。
- 4.匯兌：預估全年承作量新臺幣1兆3,100億元。
- 5.簡易人壽保險：預估全年保費收入新臺幣1,169億9,146萬元。
- 6.代理業務：預估全年代理承作量新臺幣1,069億7,700萬元。

中華郵政股份有限公司 總經理

胡雪雲

中華民國97年6月15日

channel and e-commerce services to create competition advantages.

- (5) Constructing a sound mechanism of risk management, expanding channels on capital use and uplifting its efficiency.
- (6) Complementing corporate governance, strengthening compliance, internal control and internal auditing system, ensuring operating qualities and promoting corporate images.
- (7) Saving energies, paying much attention to the environment protection, actively participating in the public welfare and community activities and fulfilling corporate social responsibilities.

3. Regarding supply and demand:

- (1) Constructing postal facilities, and purchasing sites and equipment, with an eye toward promoting service quality and operating efficiency.
- (2) Expanding and upgrading IT equipment, continuing to strengthen Internet security and providing diversified network services.

(II) Major Business Targets for 2008

- 1. Mails posted: 3,012 million pieces estimated.
- 2. Philatelic revenue: NT\$518 million estimated.
- 3. Average daily balance of postal savings: NT\$3,920.1 billion estimated.
- 4. Amount of money orders issued: NT\$1,310 billion estimated.
- 5. Amount of simple life insurance premium: NT\$116,991 million estimated.
- 6. Amount of agential business: NT\$106,977 million estimated.

Hu, Shue-yun

President, Chunghwa Post Co., Ltd.
June 15, 2008