

貳、營業報告書

II. Business Report



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95年國內經濟雖受油價上揚、物價波動及利率回升等國內、外因素影響，整體經濟表現仍然令人滿意。郵儲壽各項業務面臨民營遞送業、金融及保險業者之競爭益趨激烈，惟經全體郵政員工共同努力，積極推展各項業務下，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95年度（95年1月1日至95年12月31日）之營業績效及96年度營業計畫概要說明如下：

2006 was a good year for Taiwan's economic performance in spite of the rising price of crude oil, commodity price fluctuations and rising interest rates. What's more, in its various business lines Taiwan Post faced ever-fiercer competition from private delivery/logistics, banking and insurance companies. Yet with the hard work of its staff at all levels, the company excelled and surpassed its goals. Furthermore, various surveys showed that the public was very satisfied with the postal service. The following is a business report for fiscal year 2006 (January 1 to December 31, 2006) and a business plan for fiscal year 2007:

一、95年度營業績效

(一)業務營運

1. 函件：收寄國內及國際函件26億6,293萬2千件，較上年度實際數28億837萬6千件減少5.18%。
2. 包裹：收寄國內及國際包裹1,790萬件，較上年度實際數1,577萬件增加13.51%。
3. 快捷郵件：收寄國內及國際快捷郵件567萬4千件，較上年度實際數590萬8千件減少3.95%。
4. 集郵：全年集郵收入新台幣5億3,449萬2千元，較上年度4億8,352萬8千元增加10.54%。
5. 儲金：平均每日結存額新台幣3兆9,318億元，較上年度3兆5,781億元增加9.89%。
6. 匯兌：匯款承作款額新台幣1兆4,911億元，較上年度1兆4,053億元增加6.11%。
7. 簡易人壽保險：全年平均每月保額新台幣8,452億元，較上年度8,322億元增加1.57%。
8. 代理業務：代理業務營運款額新台幣976億元，較上年度1,022億元減少4.55%。

(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95年12月底止，共計新台幣4兆5,040億元。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1,571億元。
2. 定期存款（含定期儲蓄存款）新台幣2兆4,444億元，其中央行新台幣1兆4,869億元、其他行庫新台幣9,575億元。
3. 購買債券（含公債、公司債、金融債券）新台幣7,867億元。
4. 同業拆款及購買短期票券新台幣5,764億元。
5. 股票及基金（包括委外投資）新台幣1,544億元。
6. 國外投資新臺幣3,523億元。
7. 定期存單及壽險保單質押借款、不動產抵押借

I. Business Report for 2006

(I) Results of the Businesses Operated

1. Correspondence posted: 2,662,932 thousand pieces were handled, a decrease of 5.18% from the 2,808,376 thousand pieces of the previous year.
2. Parcels posted: 17,900 thousand pieces were handled, an increase of 13.51% over the 15,770 thousand pieces of the previous year.
3. Speedpost posted: 5,674 thousand pieces were handled, a decrease of 3.95% from the 5,908 thousand pieces of the previous year.
4. Philatelic revenue: Philatelic sales reached NT\$534,492 thousand, an increase of 10.54% over the NT\$483,528 thousand of the previous year.
5. Averaged daily balance of Postal Savings: It stood at NT\$3,931.8 billion, an increase of 9.89% over the NT\$3,578.1 billion of the previous year.
6. Amount of Money Orders issued: The money remitted totaled NT\$1,491.1 billion, an increase of 6.11% over the NT\$1,405.3 billion of the previous year.
7. Averaged monthly sum insured of simple life insurance business: It reached NT\$845.2 billion, an increase of 1.57% over the NT\$832.2 billion of the previous year.
8. Amount of Agential Business: It stood at NT\$97.6 billion, a decrease of 4.55% over the NT\$102.2 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 2006, total postal capital (including savings, remittances and life insurance capital) stood at NT\$4,504 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 its branch offices): NT\$157.1 billion.
2. Certificate deposits (including time deposits): NT\$2,444.4 billion (NT\$1,486.9 billion in the Central Bank of the ROC and NT\$957.5 billion in other banks).
3. Bonds (including government bonds, corporate bonds and financial bonds): NT\$786.7 billion.
4. Call loans of other banks and short-term bills and notes: NT\$576.4 billion.
5. Stocks and mutual funds (including money invested by investment management companies on behalf of the post office): NT\$154.4 billion.
6. Overseas investments: NT\$352.3 billion.
7. Mortgage loans on CDs, insurance policies and real estate: NT\$30.9 billion.

款新台幣309億元。

8. 金融資產受益證券新台幣7億元。

9. 不動產投資新台幣11億元。

(三) 財務收支及獲利能力分析

95年度營業總收入(包括營業收入及營業外收入)合計新台幣3,913億7,873萬元，營業總支出(包括營業成本、營業費用及營業外費用)合計新台幣3,777億7,737萬元，稅前盈餘為新台幣136億136萬元，達成年度預算之116.22%。本年度稅後資產報酬率0.31%，稅後淨值報酬率13.49%，稅後純益率3.50%。

(四) 研究發展

95年委託專家及學術機構辦理專案研究計畫5項：

1. 電子帳單提示暨付款服務業務之研究。
2. 郵政壽險通路策略之研究。
3. 郵政投資經營產物保險業之委外研究案。
4. 95年度郵政服務顧客滿意度調查。
5. 因應免稅落日條款郵政儲匯業務走向之探討。

二、96年度營業計畫概要

(一) 營業政策

1. 關於執行政府政策者
 - (1) 配合政府改革政策，檢討組織定位並進行組織變革。
 - (2) 配合兩岸三通政策，循序推動兩岸通郵與通匯業務。
 - (3) 配合政府金融政策，加強拓展金融業務。
 - (4) 配合政府財經政策，有效運用郵政資金。
2. 關於經營管理者
 - (1) 推動績效管理，加強開源節流，爭取放寬經營彈性與營業項目，健全經營體質。
 - (2) 加強專業人才培訓，合理調整組織與員額，降低用人成本，提昇員工生產力。
 - (3) 遵循顧客導向，創新郵政各項服務，運用多元通路優勢整合行銷，提高顧客滿意度。

8. Financial asset securities: NT\$700 million.

9. Real estate investments: NT\$1.1 billion.

(III) Financial Status and Profitability Analysis

In FY 2006, total revenue (including operating revenue and non-operating revenue) stood at NT\$391,378.73 million and total expenditures (including operating costs, operating expenses and non-operating expenses) totaled NT\$377,777.37 million. Profit before tax was NT\$13,601.36 million, which represented 116.22% 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 0.31%, 13.49% and 3.50% respectively.

(IV) Research and Development

In 2006, the company commissioned experts and academic institutes to conduct studies on the following five topics:

1. E-Billing
2. Sales channel strategies for postal life insurance products
3. Feasibility of investing in the property insurance business
4. Customer satisfaction survey for 2006
5. Future directions after the loss of the company's tax exempt status

I. 2007 Business Plan Outline

(I) Business Policy

1. Regarding the execution of government policy:
 - (1) Review the company's situation and reorganize in accordance with the government's reform policy.
 - (2) In accordance with the Three Links policy, take steps to realize direct mail and remittance services.
 - (3) In accordance with the government's financial policies, actively expand its banking business.
 - (4) In accordance with the government's financial and economic policies, effectively make use of postal capital.
2. Regarding operations and management:
 - (1) Promote performance management, broaden sources of income and reduce expenditures, fight for more flexibility in its operations and business scope, and strengthen its corporate health.
 - (2) Strengthen professional training, appropriately revise its organization and the size of staff, lower human-resource costs, and raise employee productivity.
 - (3) Provide customer-oriented and innovative services, take advantage of multiple sales channels, and raise customer satisfaction.

- (4) 簡化郵件種類，改進郵件收投作業流程，提高郵遞時效與服務品質。
- (5) 持續推動物流業務，建置服務平台，擴大郵政服務範圍。
- (6) 運用資訊系統，推動策略合作，強化網路與窗口便民服務。
- (7) 加強金融投資效益，增進房地產經營績效，提升整體資源運用效益。
- (8) 加強內控、內稽機制，以促進公司健全發展，維護金融安定。
- (9) 配合政府推行能源節約及環保措施，結合社區參與各項公益活動，善盡企業社會責任。

3.關於供需配合者

- (1) 興建、改建郵政局屋，購置各項自動化機具設備，提升服務效能。
- (2) 擴增電腦資訊設備與功能，加強網路安全，發展電子化便民服務。

(二) 營運目標

- 1.函件：收寄國內及國際函件31億5,191萬件。
- 2.包裹：收寄國內及國際包裹1,704萬件。
- 3.快捷郵件：收寄國內及國際快捷郵件747萬件。
- 4.集郵：集郵收入新台幣3億3,335萬元。
- 5.儲金：全年平均每日結存額新台幣3兆7,896億元。
- 6.匯兌：匯款承作量新台幣1兆3,055億元。
- 7.簡易人壽保險：全年平均每月保額新台幣8,021億7,900萬元。
- 8.代理業務：代理業務承作量新台幣1,072億3,800萬元。

臺灣郵政股份有限公司 總經理

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- (4) Simplify mail categories, improve mail collection and delivery procedures, and raise mail delivery efficiency and service quality.
- (5) Continue to promote logistics business, build a service platform, and expand the scope of services.
- (6) Make use of its information systems, promote strategic alliances, and strengthen online and counter services.
- (7) Improve investment performance, real estate performance, and overall efficiency of financial resources.
- (8) Strengthen internal controls and audits to promote the healthy development of the company and maintain financial stability.
- (9) In accordance with the government's policies regarding energy savings and environmental protection measures, participate in various community service activities and fulfill corporate social responsibilities.

3. Regarding supply and demand:

- (1) Construct and renovate postal facilities, and purchase equipment with an eye toward automation and raising service efficiency.
- (2) Expand and upgrade IT equipment, strengthen Internet security, and develop electronic services.

(II) Major Business Targets for 2007

1. Correspondence posted: 3,152 million pieces.
2. Parcels posted: 17 million pieces.
3. Speedposts posted: 7.47 million pieces.
4. Philatelic revenue: NT\$333 million.
5. Average daily balance of postal savings: NT\$3,789.6 billion.
6. Amount of money orders issued: NT\$1,305.5 billion.
7. Average insured monthly sum of simple life insurance: NT\$802,179 million.
8. Amount of agential business: NT\$107,238 million.

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