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一、業務內容

(一) 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

(I) In accordance with Article 5 of the Postal Act, the company may engage in the following businesses:

1. Delivery of mail.
2. Postal savings.
3. Remittances.
4. Simple life insurance.
5. Philately and related merchandise.
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.

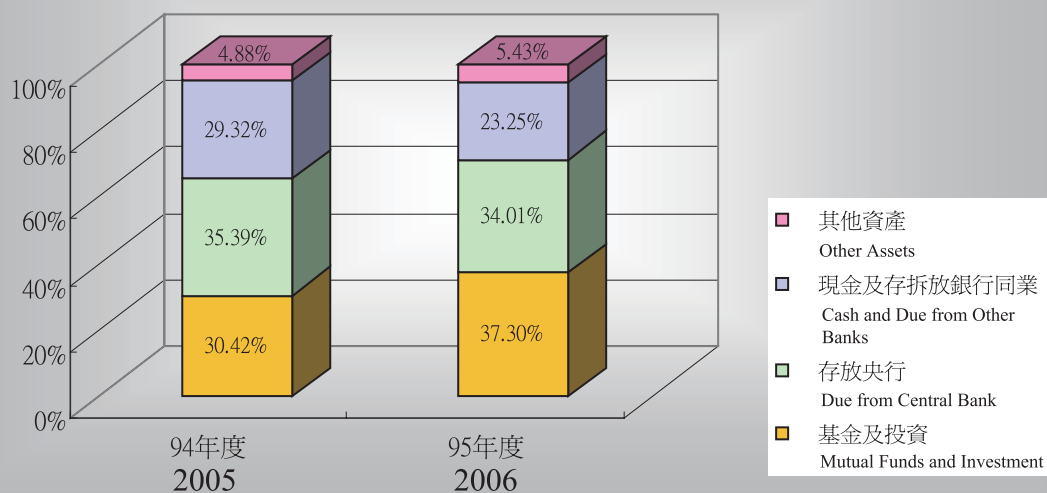
主要業務資產占總資產之比重及變化情形

Ratio of Major Business Assets to Total Assets and Their Changes

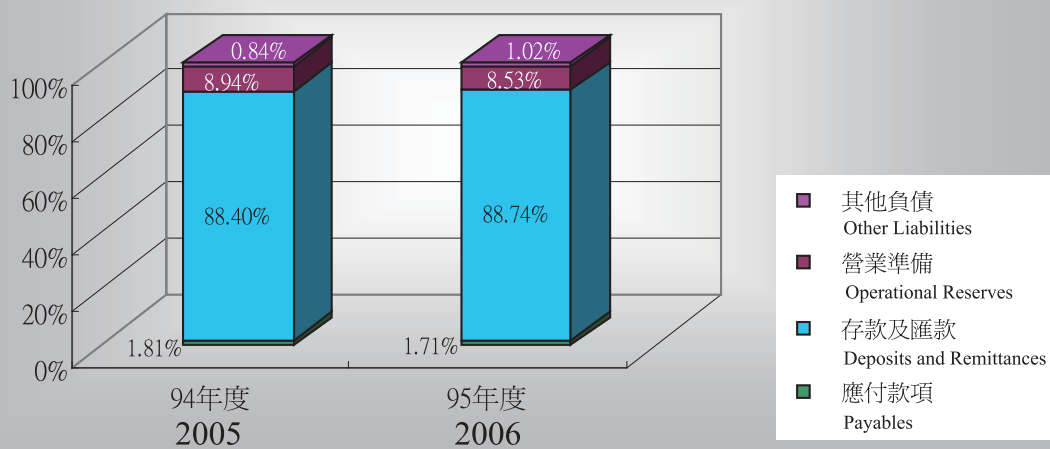
單位：新台幣千元，% Unit: NT\$1000, %

項目 Item	95年度2006		94年度2005	
營業收入 Operating Income	391,097,027		336,398,897	
主要業務項目 Major Business Items	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	4,679,715,060	100.00	4,238,799,025	100.00
基金及投資 Mutual Funds and Investment	1,745,657,463	37.30	1,289,268,505	30.42
存放央行 Due from Central Bank	1,591,561,120	34.01	1,499,943,814	35.39
現金及存拆放銀行同業 Cash and Due from Other Banks	1,088,177,887	23.25	1,242,700,971	29.32
其他資產 Other Assets	254,318,590	5.44	206,885,735	4.87
負債總額 Liabilities	4,554,715,188	97.33	4,160,833,908	98.16
存款及匯款 Deposits and Remittances	4,041,748,362	86.37	3,678,068,004	86.77
營業準備 Operational Reserves	388,634,416	8.30	372,157,484	8.78
應付款項 Payables	77,675,631	1.66	75,488,246	1.78
其他負債 Other Liabilities	46,656,779	1.00	35,120,174	0.83

94及95年度資產配置比較圖
Comparative chart of asset allocation for 2005 and 2006



94及95年度負債結構比較圖
Comparative chart of liabilities for 2005 and 2006

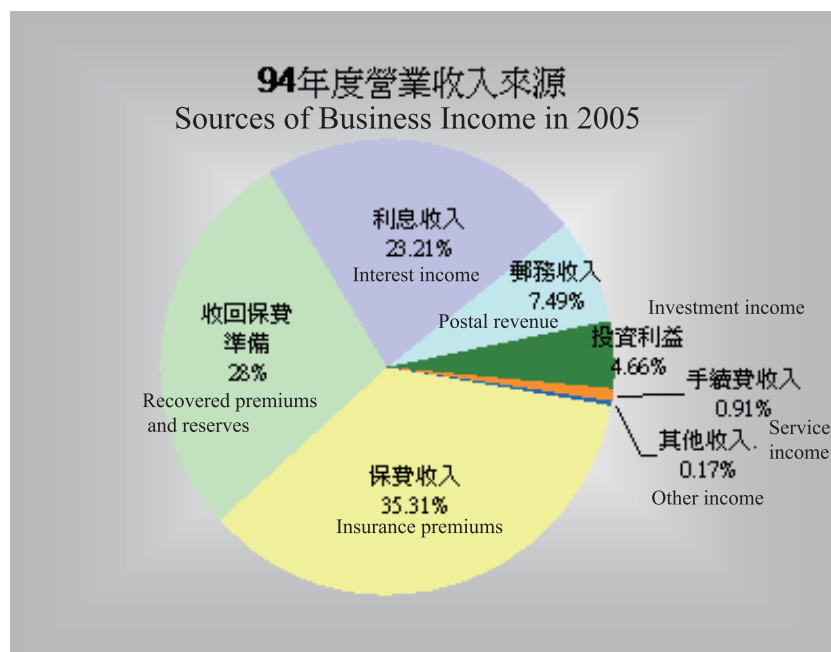


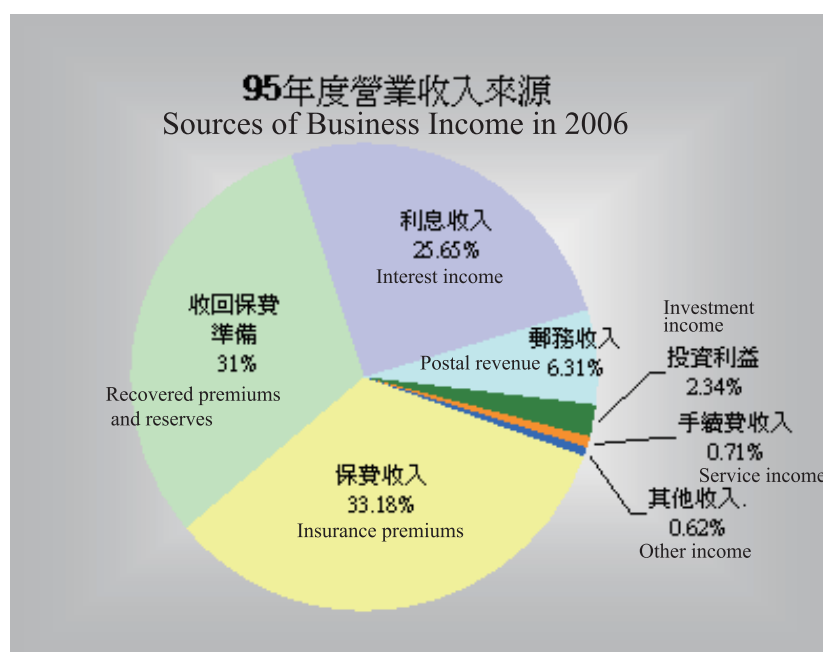
各項業務收入占營業收入之比重及變化情形

Ratio of Itemized Business Income to Operating Income and Their Changes

單位：新台幣千元，% Unit:: NT\$1000, %

項目 Item	95年度2006		94年度2005	
	金額Amount	比率ratio%	金額Amount	比率ratio%
保費收入 Insurance premiums	129,753,438	33.18	118,768,026	35.31
收回保費準備 Recovered premiums and reserves	122,002,182	31.19	95,036,788	28.25
利息收入 Interest income	100,323,349	25.65	78,094,691	23.21
郵務收入 Postal revenue	24,666,575	6.31	25,189,677	7.49
投資利益 Investment income	9,163,590	2.34	15,666,207	4.66
手續費收入 Service income	2,765,358	0.71	3,073,827	0.91
其他收入 Other income	2,422,535	0.62	569,681	0.17
營業收入合計 Total operating revenue	391,097,027	100.00	336,398,897	100.00





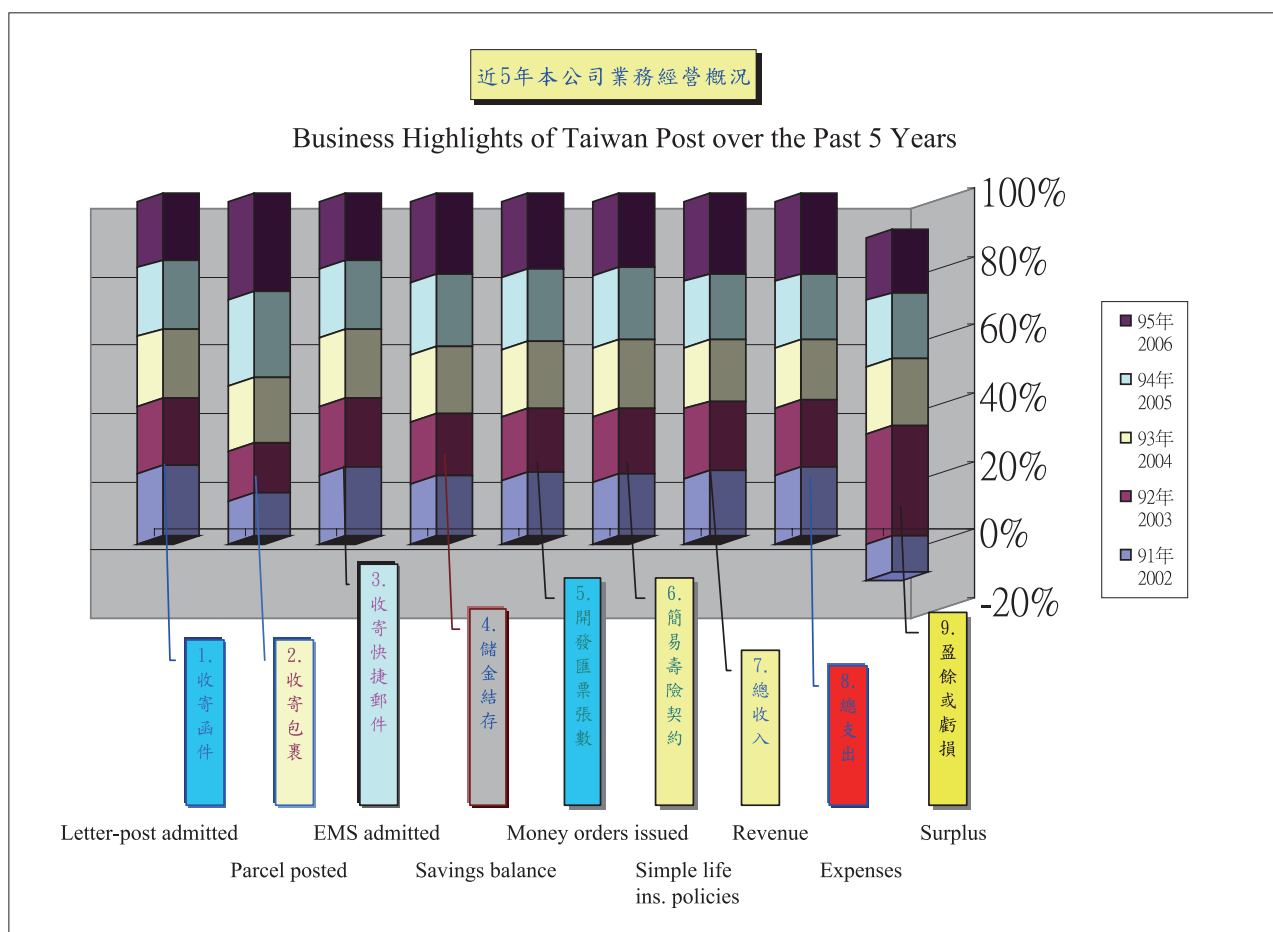
近5年本公司業務經營概況

Business Highlights of Taiwan Post over the Past 5 Years

項目 Items	單位 Unit	91年 2002	92年 2003	93年 2004	94年 2005	95年 2006
1.收寄函件 Letter-post admitted	百萬件 million	2,876	2,731	2,815	2,808	2,663
2.收寄包裹 Parcel posted	千件 thousand	7,973	8,953	12,108	15,767	17,897
3.收寄快捷郵件 EMS admitted	千件 thousand	5,846	5,854	5,862	5,908	5,674
4.儲金結存 Savings balance	百萬元 million	3,066,049	3,128,193	3,341,590	3,680,061	4,043,903
5.開發匯票張數 Money orders issued	千張 thousand	13,824	13,704	14,277	15,768	16,163
6.簡易壽險契約 Simple life ins. poli- cies	千件 thousand	2,031	2,204	2,263	2,380	2,454
7.總收入 Revenue	百萬元 million	329,705	349,812	305,360	336,093	399,516
8.總支出 Expenses	百萬元 million	336,565	328,687	292,674	323,275	387,562
9.盈餘或虧損 Surplus	百萬元 million	-6,860	21,125	12,685	12,818	11,954

註：91至94年度收支為審定決算數，95年度收支為自編決算數。

Notes: The figures for 2002-2005 come from the approved final accounts; the figures for 2006 come from the proposed account.



(二) 郵件業務

1. 函件

隨著電腦科技及網際網路之蓬勃發展和電子通訊之普及化，傳統之通信方式式微，影響所及，函件自民國90年起逐年微幅下滑，93年及94年函件營運量持平，95年國內函件收寄量26億4,008萬件，和94年度比較，減少1億3,929萬件，國民通信率平均每人119.1件。國際函件收寄量2,285萬餘件，較94年度減少21.21%。

2. 包裹

為提昇郵政包裹在開放市場之競爭力，臺灣郵政公司已朝向彈性多元型態發展，提供夜間、星期六、日加投服務、包裹不送窗口招領、由投遞單位到府投遞，擴大提供上門收件服務，按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、及年節快捷、特產包裹優惠促銷活動。並於94年10月25日及95年8月10日起，分別實施包裹新服務方案及提供代辦驗關服務，以提供優質及多元包裹加值服務，強化競爭力。95年度國內包裹收寄量1,732萬件，較94年度增加13.8%；國際包裹收寄量57.6萬件，較94年度增加4.52%。

(II) Mail Operations

1. Letter-Post Items

With the rapid development of computer technology and the Internet, as well as the widespread use of electronic forms of correspondence, traditional mail has grown increasingly less important. The number of letter-post items handled by the post office has been gradually declining since 2001. From 2004 to 2005, Taiwan Post handled roughly the same level of letter-post items. But in 2006, the post office handled 2,640.08 million domestic letter-post items, 139.29 million pieces less than 2005. The number of correspondences posted per capita stood at 119.1. The company also handled 22.85 million pieces of international letter-post items, a 21.21% decrease from 2005.

2. Parcels

To make its parcel service more competitive, Taiwan 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.) To provide quality and diverse value-added services, it launched a new parcel service campaign on October 25, 2005 and custom clearance services on August 10, 2006. In 2006, domestic parcel volume reached 17.32 million pieces, a 13.8% increase over 2005; and international parcel volume stood at 0.576 million pieces, a 4.52% increase over 2005.

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，特推動資訊安全事宜，並於95年取得ISO27001資訊安全認證，強化客戶信任度，提升競爭力。95年度作業量204,938千件，較94年度成長14%，預算達成率100.95%。

4. 快捷郵件

快捷郵件為郵政重點發展業務之一，惟近年來民間遞送業者紛紛成立物流宅配服務，專擇都會地區主要幹道及商業活動密集區，作小區域切割配送，業績成長快速，蠶食快捷郵件市場，臺灣郵政公司為提昇競爭力，除按節慶陸續推出各項促銷活動外，並採貼近市場價格，利用商機通報機制，對大宗快捷郵件客戶辦理彈性議價；另為提升快捷郵件品牌形象，規劃逐步導入ISO-9001：2000服務品質認證，台北、台中及高雄郵局快捷股等3個單位，已於95年7月13日同步通過驗證作業，並取得正式認證。國際快捷郵件除提供代辦驗關服務外，並按節慶推出郵資折扣優惠方案。95年度國內快捷收寄量408萬件，較94年度減少6%；國際快捷收寄量159萬件，較94年度增加1.72%。

5. 95年新種業務

(1) 提供4大節慶便利箱（袋），外觀特殊設計，吸引客戶使用。

(2) 結合本公司商務與通路、金融服務、倉儲物流與訊息追蹤查詢機制，於95年3月20日開辦《悠郵購go》網路購物業務（網址：postmall.post.gov.tw）。除具延伸經營本公司臨櫃代理業務功能外，並輔助郵局轉型「商流」，拓展無店鋪式行銷通路。

3. Electronic Mail

To promote its electronic mail service and safeguard the security of its customers' data, the company acquired ISO27001 information systems security certification in 2006, through which it has earned the trust of its customers and raised its competitiveness. In 2006, the volume of this business stood at 204,938,000 pieces, representing growth of 14% over 2005 and bringing it to 100.95% of its goal.

4. Express Mail Service and Speedpost

Express Mail Service and Speedpost represent an important area of the company's businesses. But in recent years, private delivery operations have started to offer home delivery services in busy urban areas and have rapidly cut into the company's market. To become more competitive, apart from continuing to put on promotional campaigns to mark major occasions and holidays, Taiwan post should set the pricing of this service close to market pricing and negotiate bulk discount rates. In addition, so as to raise the image of EMS and Speedpost, the company is planning to gradually introduce ISO-9001: 2000 service quality certification. The EMS and Speedpost sections of the Taipei, Taichung and Kaoshiung post offices acquired this certification on July 13, 2006. Apart from providing custom clearance service, international EMS also offers discount rates during major holidays. In 2006, the volume of domestic Speedpost mail reached 4.08 million pieces, a 6% decrease from 2005; the volume of international EMS reached 1.59 million pieces, a 1.72% increase over 2005.

5. New Offerings

(1) Shipping boxes and envelopes with attractive designs for the four major Holidays in Taiwan.

(2) On March 20, 2006, the company integrated its business and channels, banking services, logistics and tracking system to offer GO internet shopping services (website: postmall.post.gov.tw). Apart from extending its counter agential business, this service is helping the company enter the realm of virtual Internet retail outlets.

收寄及投遞各類郵件量統計表

Number of Mail Items Received and Delivered

單位：1000件

Unit：1000 pcs.

郵件種類 Postal Items		收寄 Received		投遞 Delivered	
		94年2005	95年2006	94年2005	95年2006
國內函件 Domestic	普通 Ordinary	2,352,926	2,241,399	2,655,107	2,617,846
	特種 Special	274,030	269,501	321,067	315,828
	限時 Prompt	152,419	129,181	210,246	192,195
	小計 Sub-total	2,779,375	2,640,081	3,186,420	3,125,869
國際函件 International	普通 Ordinary	27,105	20,950	68,619	60,572
	特種 Special	1,897	1,900	1,161	890
	小計 Sub-total	29,002	22,850	69,780	61,462
包裹 Parcel	國內 Domestic	15,216	17,321	16,333	18,506
	國際 International	551	576	387	395
	小計 Sub-total	15,767	17,897	16,720	18,901
快捷 EMS	國內 Domestic	4,342	4,082	4,608	4,514
	國際 International	1,566	1,592	1,066	1,050
	小計 Sub-total	5,908	5,674	5,674	5,564
總計 Total		2,830,052	2,686,502	3,278,594	3,211,796

(三) 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，國內郵運充分利用各類可資運用的公民營交通工具，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122,383.32公里（截至95年12月底止）的郵路，成為一遍佈臺、澎、金、馬的綿密郵運網路。

2. 國際郵運

臺灣與國外互通郵件，以利用航空郵路與輪船（水陸）郵路為主。近年來，臺灣經濟繁榮，對外貿易成長快速，郵路隨之不斷伸展，郵路里程因此逐年增加。截至95年12月底止，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58萬2,846公里。目前國際郵運主要郵路分為航空、水陸及快捷3種。

(III) Mail Routes

(1) Domestic mail routes

To attain the goal of speedy, safe, accessible, accurate and affordable mail service, the company, for its domestic mail operations, uses various public and private transportation services as well as its own vehicles and equipment. Combining delivery by road, railway, water and air, these form a combined delivery network of 122,383.32 kilometers (at the end of December, 2006), covering Taiwan proper, Penghu, Kinmen and Matzu.

(2) International mail routes

Correspondences between Taiwan and the rest of the world are mainly transported via airmail and maritime mail routes. The recent economic prosperity and rapidly growing export business of Taiwan has resulted in a high volume of international mail and more and longer mail routes. At the end of December 2006, the mileages for airmail routes (including express routes) and maritime mail routes were 1,197,800 kilometers and 582,846 kilometers respectively. Currently, major international mail routes include airmail routes, maritime mail routes and express mail routes.

郵路里程比較表

單位：公里

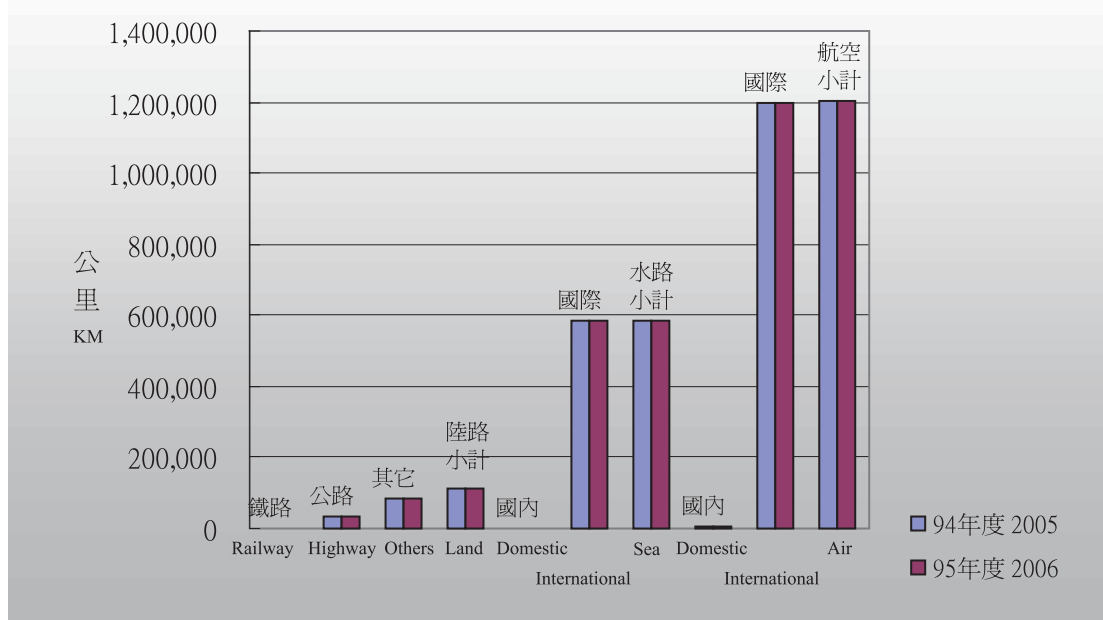
Comparative Chart of Mileage of Mail Route

Unit: KM

種類Type	94年度 2005	95年度 2006	比較增減% Growth
一、陸路Land	114,730.52	114,730.52	
1.鐵路Railway	172.00	172.00	
2.公路Highway	32,208.52	32,208.52	
3.其它Others	82,350.00	82,350.00	
二、水陸Sea	584,324.30	584,325.80	
1.國內Domestic	1,478.30	1,479.80	0.10
2.國際International	582,846.00	582,846.00	
三、航空Air	1,203,973.00	1,203,973.00	
1.國內Domestic	6,173.00	6,173.00	
2.國際International	1,197,800.00	1,197,800.00	

各類郵路里程比較圖

Comparative Chart of Mileage of Mail Route



(四) 儲金及匯兌業務

1. 郵政儲金、劃撥

郵政儲金係為配合政府鼓勵國民節約及儲蓄而開辦，主要服務對象為一般民眾，存款主要來源為游資或家用金，基於多年來國營機構穩健之經營，歷經金融風暴、經濟不景氣、產業及資金外流等因素衝擊，郵政儲金之存款戶數及結存金額仍居國內金融機構之冠，惟近年來受金融自由化、國際化及投資管道多樣化之潮流影響，市場佔有率有下滑的趨勢，未來除應積極爭取開辦新種業務以提昇

(IV) Savings and Remittances Business

1. Postal Savings and Giro

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,

競爭力外，更應拓展電子化服務管道，提供多元之支付及轉帳系統，便利客戶收付款項以提昇市場佔有率。

截至95年12月底止，各種儲金總結存金額計新臺幣4,043,903百萬元，較上年度成長9.89%；儲戶總計3,127萬餘戶，較上年度增加1.99%，平均每戶結存金額129,290元。

95年新種業務：

(1) 開辦網際網路自動櫃員機服務作業（簡稱網路ATM）

95年3月20日開辦，方便金融卡持卡人在網際網路上利用晶片讀卡機查詢帳戶餘額、轉帳、變更晶片密碼、繳費、電子商務小額付款以及壽險保單借款、還款作業。

(2) 95年4月開辦「台灣票據交換所媒體交換自動轉帳代付業務（ACH）」之提出作業，便利各機關、團體、公司行號辦理轉帳代付業務。

(3) 建置網際網路金融交易跨行支付平台

95年9月配合財政部推動「以XML為基礎之金流基礎建設（ICP, Interbank Common Platform）計畫」，建置銀行間網際網路金融交易跨行支付平台，經由憑證共通及互信基礎下，提供產業體系安全、可靠、便捷之金流服務。

apart from actively seeking to provide new services to raise competitiveness, the post office will need to continue to expand its electronic services and provide more payment and account transfer options. It will thus attempt to raise market share by increasing convenience for customers.

At the end of December, 2006, the total for various types of savings accounts stood at NT\$4,043,903million, representing 9.89% growth over the previous year. The total number of savings accounts stood at 31,270,000, a 1.99% increase over the previous year. The average account balance stood at NT\$129,290.

New Offerings in 2006:

(1) Launched Internet ATM service:

On March 20, 2006, the company launched Internet ATM service. Taiwan Post's ATM cardholders can now check their account balances, make transfers, change their passwords, make payments, and also take out loans and make repayments online with smart card readers.

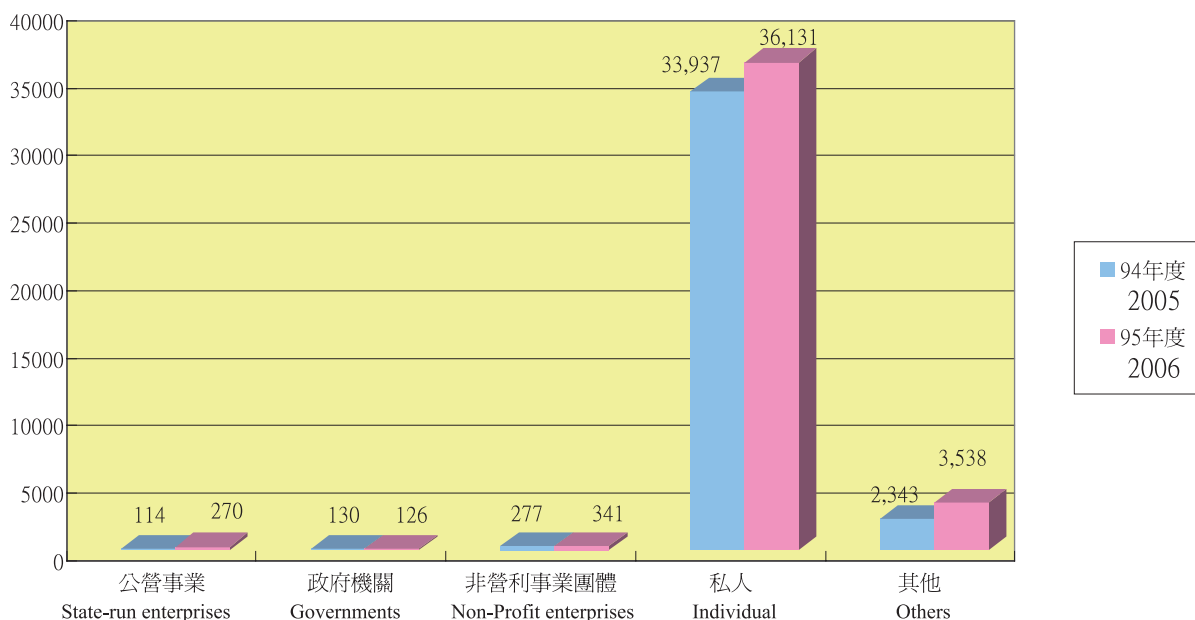
(2) In April 2006, the company launched the Taiwan Clearing House Automated Clearing House (ACH) service, offering convenient automatic transfer services to all kinds of organizations and companies.

(3) Built an online financial transaction inter-bank payment platform:

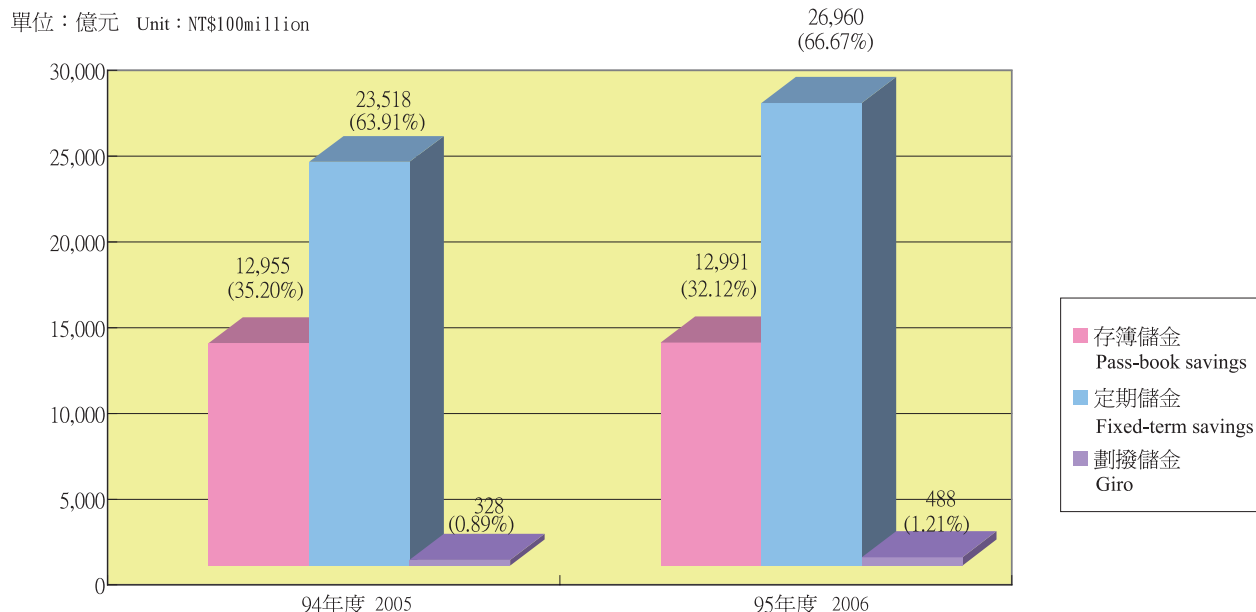
In September 2006, in accordance with the Inter-bank Common Platform project of the Ministry of Finance, the company built an online financial transaction inter-bank payment platform, providing the financial industry with secure, reliable, convenient and speedy financial service.

95年度與94年度存款客戶結構比較表
Savings Account Holders Chart for 2005 and 2006

單位：億元 Unit: NT\$100million



95年度與94年度存款業務比較表
Savings Business Chart for 2005 and 2006



郵政劃撥業務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；另劃撥儲金亦可申領支票，具有活期存款功能。未來劃撥儲金將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95年底，劃撥儲金結存金額為新臺幣48,787百萬元，較上年度成長49.62%；戶數為1,807,128戶，較上年度減少0.44%；95年劃撥手續費收入1,790百萬元，較上年度減少11.08%。

Within Taiwan's financial industry, postal Giro is very unusual. It allows account holders to make deposits and withdrawals, to designate payments, and to make remittances. Moreover, its special-deposit account service provides data stored in an electronic medium to customers so as to eliminate manual accounting. Postal Giro also offers various kinds of easy and secure fund transfer services: an account holder can make collections or payments through direct account transfers by computer tape or disk, as well as by online transfers or via a touch-tone phone. In addition, account holders will be able to apply for checks. Taiwan 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 2006, the cumulative balance for Giro accounts stood at NT\$48,787 million, which represents 49.62% growth over the previous year. The number of accounts stood at 1,807,128, a 0.44% decrease over the previous year. Revenue from handling fees stood at NT\$1,790 million, an 11.08% decrease over the previous year.

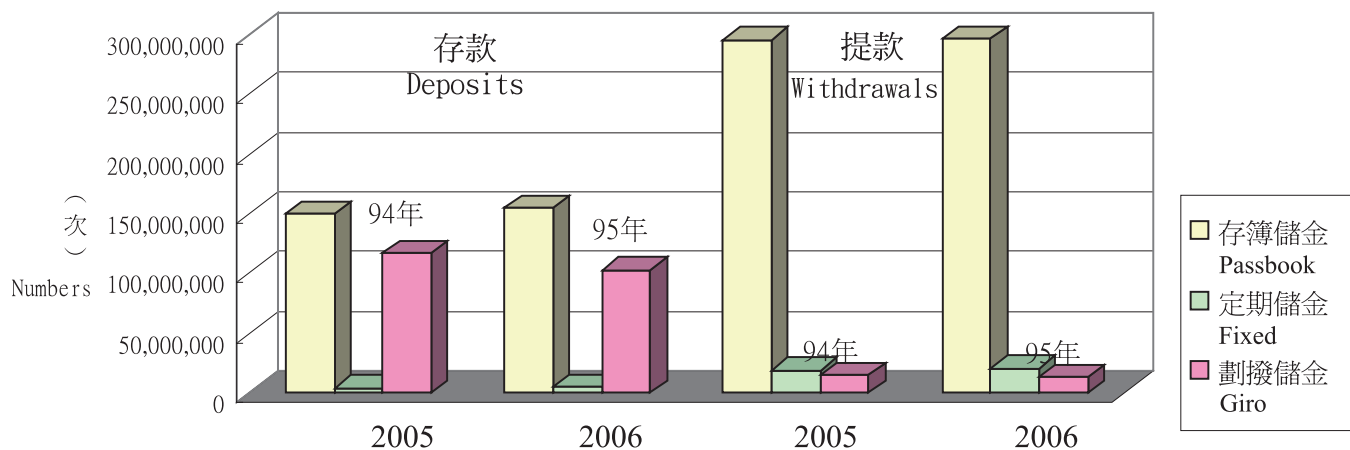
95年度各類郵政儲金業務量
Volume of Postal Savings Service

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	
	94年2005	95年2006	94年2005	95年2006	94年2005	95年2006	94年2005	95年2006
存簿儲金 Passbook	150,149,351	154,802,403	295,544,972	296,365,957	20,940,297	21,251,530	1,295,283	1,298,498
定期儲金 Fixed	4,644,952	4,998,253	18,987,581	20,612,663	3,872,250	4,182,269	2,351,452	2,695,900
劃撥儲金 Giro	116,758,382	102,959,153	15,302,630	13,600,147	1,815,090	1,807,128	32,608	48,787
懸帳儲金 Suspended					4,037,112	4,036,801	718	718
合計 Total	271,552,685	262,759,809	329,835,183	330,578,767	30,664,749	31,277,728	3,680,061	4,043,903

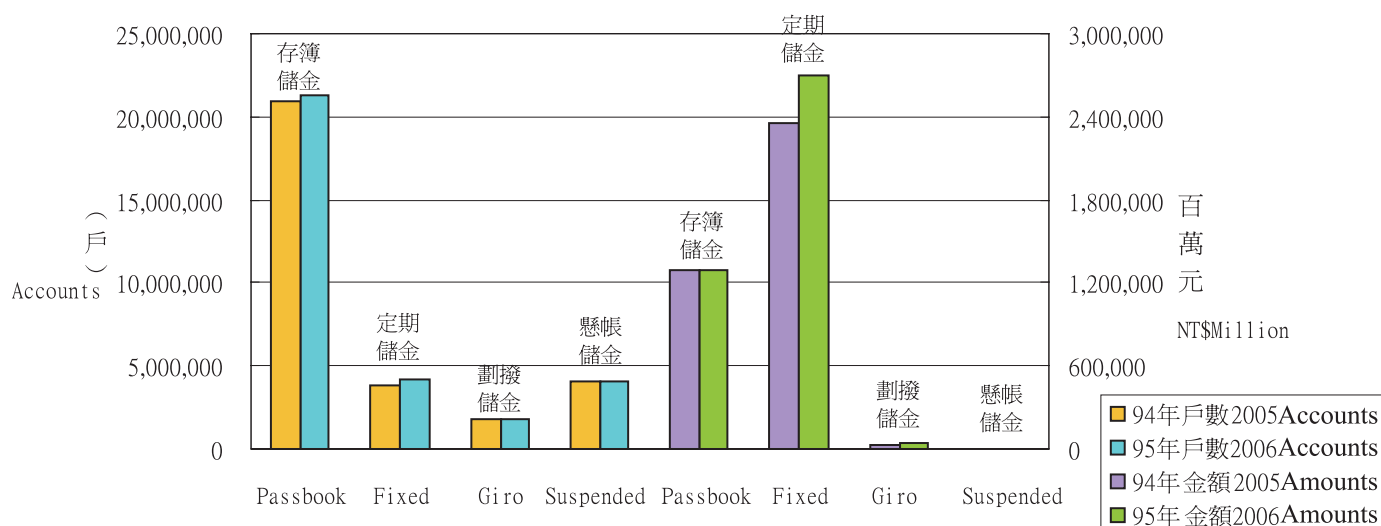
94、95年度各類郵政儲金業務量(1)

Volume of Various Types of Postal Savings in 2005 and 2006(I)



94、95年度各類郵政儲金業務量(2)

Volume of Various Types of Postal Savings in 2005 and 2006(II)



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，並開辦大陸間接匯款業務，通匯地區遍及大陸各地。目前共有91處郵局窗口提供含外幣買賣等各項國際匯兌業務服務，並擇台灣桃園國際機場等20處風景區或工業區之郵局專辦買賣外幣現鈔及美金旅行支票業務之服務。外幣現鈔包括美金、日圓、歐元及港幣4種。

95年度承匯款額為新臺幣1,491,144百萬元，較上年度成長6.11%；開發張數1,616萬張，較上年度成長2.47%。

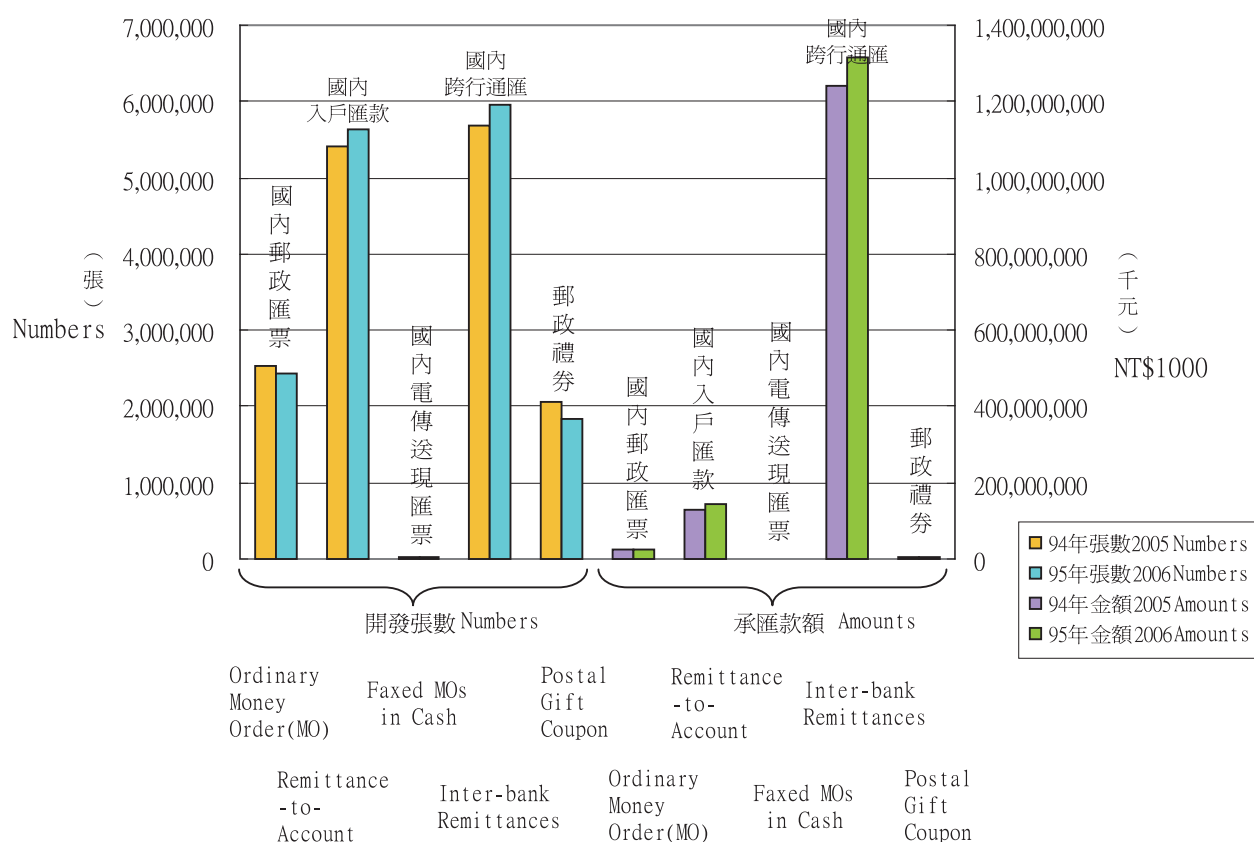
2. Postal Remittances

Postal remittances serve to encourage the flow of capital and to enliven the social economy. Moreover, there is a widespread computer network that provides fast and easy remittance services. Currently, domestic money order services include postal money orders, remittances to accounts, cash-delivering faxed money orders, postal gift coupons and inter-bank remittances. International money order services include international postal money orders, international outgoing remittances, foreign worker remittances, and the sale of US dollar, Japanese Yen, Euro, HK dollar and Citibank US dollar travelers' checks. In addition, the post office offers indirect remittances to anywhere on mainland China. Currently, there are 91 postal units that handle the sale of foreign currency and travelers' checks, as well as 20 units in such places as the Taiwan Taoyuan International Airport, scenic spots and industrial parks that offer the same services.

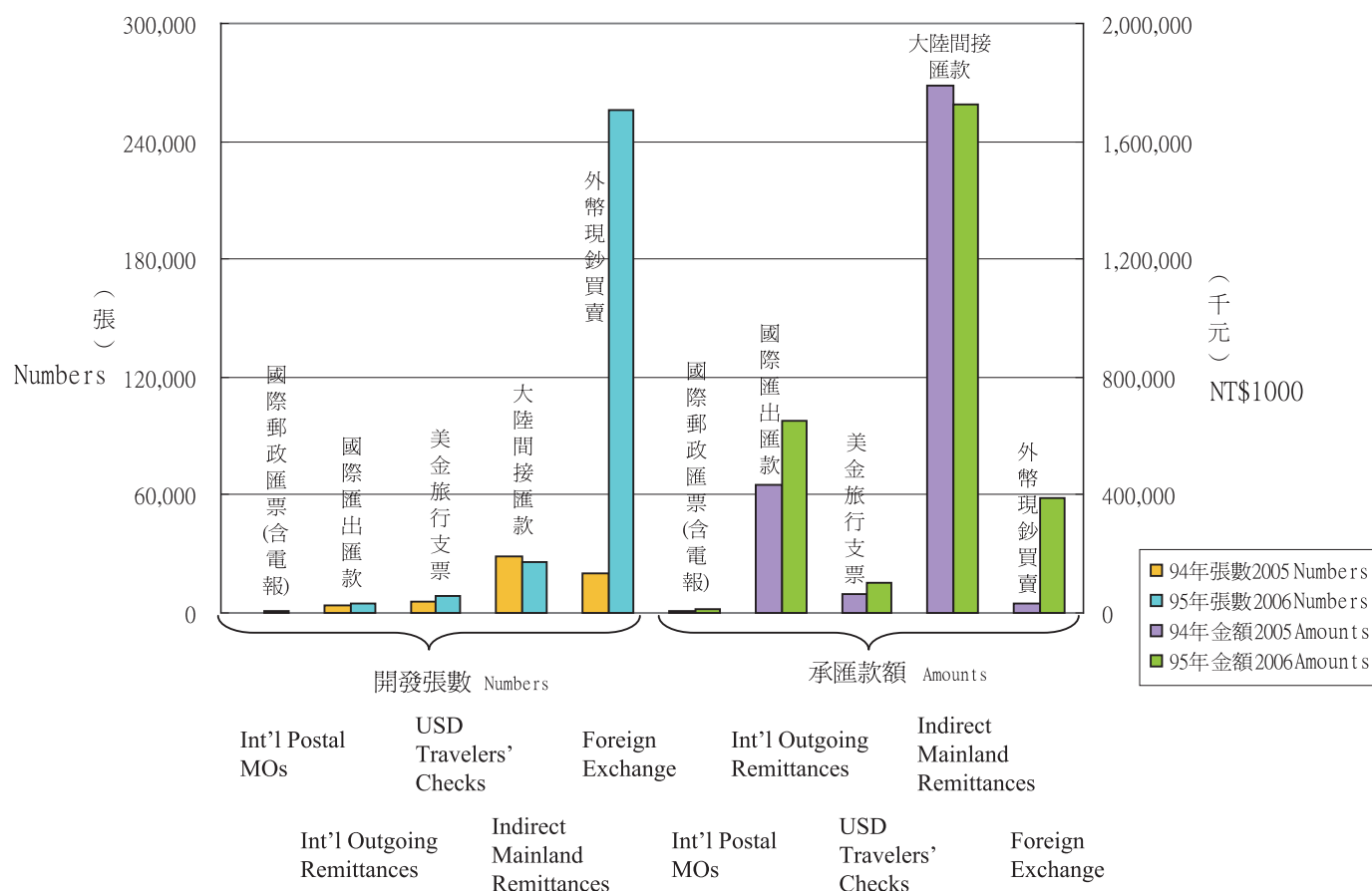
In 2006, money remitted by the company totaled NT\$1,491,144 million, a 6.11% increase over the previous year. All told, 16,160,000 money orders were issued, a 2.47% increase over the previous year.

95年度各類匯款承匯張數及款額
Volume of Remittance Service單位：新臺幣千元
Unit: NT\$1000

類別 Types	開發張數 Numbers		承匯款額 Amounts	
	94年2005	95年2006	94年2005	95年2006
國內郵政匯票 Ordinary Money Order(MO)	2,535,809	2,420,864	24,510,071	24,171,370
國內入戶匯款 Remittance-to-Account	5,404,484	5,640,152	131,130,281	142,230,438
國內電傳送現匯票 Faxed MOs in Cash	21,981	18,122	211,228	174,277
國內跨行通匯 Inter-bank Remittances	5,682,132	5,952,749	1,242,875,533	1,317,683,719
郵政禮券 Postal Gift Coupon	2,065,391	1,835,356	4,282,391	3,994,937
國際郵政匯票(含電報) Int'l Postal MOs	432	527	8,465	12,978
國際匯出匯款 Int'l Outgoing Remittances	3,814	5,245	436,992	654,931
美金旅行支票 USD Travelers' Checks	5,435	8,880	63,697	104,485
大陸間接匯款 Indirect Mainland Remittances	28,558	25,485	1,788,045	1,724,511
外幣現鈔買賣 Foreign Exchange	20,441	255,997	33,071	391,905
合 計 Total	15,768,477	16,163,377	1,405,339,774	1,491,143,551

94、95年度各類匯款承匯張數及款額 (1)
Volume of Remittance Service for 2005 and 2006 (1)

94、95年度各類匯款承匯張數及款額 (2)
Volume of Remittance Service for 2005 and 2006 (2)



(五) 郵政簡易人壽保險

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，並匯集遊資，協助國家重大建設及穩定金融市場。由於具免體檢、保費低、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年開辦以來至今，業績均呈穩定成長。

自92年郵政機關改制為公司以來，郵政簡易人壽保險一直秉持「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，95年度新契約保費收入402億餘元，成長31.76%，總保費收入1,297億餘元，成長9.25%。

為加強服務保戶，擴大辦理不動產抵押借款，並繼開辦自提機辦理保險單借還款業務，再開辦網路ATM辦理，提供保戶更便利之借還款管道，未來將以更高效率的壽險團隊與專業的知識，以「全方位的服務，無止盡的關懷」為宗旨，提供

(V) Postal Simple Life Insurance Operation

Postal Simple Life Insurance plans provide citizens with basic financial security. Easy to set up (thanks to the post office's extensive network of postal outlets), these plans provide a vehicle to save and to make financial and retirement plans. In addition, they attract idle capital, which is used to assist major national construction projects and help stabilize the nation's financial markets. They have low premiums and simple application procedures, and require no physical examinations. Hence, they have become very popular among the people. Business volume has been climbing steadily since their introduction in 1935.

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. In FY 2006, the total premium income of new contracts reached NT\$ 40.2 billion, up 31.76% over 2005; the total premium income of insurance contracts in force reached NT\$ 129.7 billion, up 9.25% over 2005.

Seeking always to improve upon its services, the department offers real estate loans to policyholders and allows its policyholders to take out policy loans or make repayments through ATMs and Internet ATMs. With ever-growing

保戶最優質的服務。

1. 95年新保險商品：

(1) 郵政簡易人壽鴻運高照還本保險(95年7月1日發售)

- 郵政壽險第1張自由分紅保單。
- 分為6年期、8年期、10年期3種，保險期間同繳費期間，繳費期間並每2年還本10%，滿期領回保險金額。
- 滿足市場利率上升之理財規劃需求，提供客戶更多樣化保險商品的選擇。

(2) 郵政簡易人壽福星高照終身壽險(95年12月15日發售)

- 改制公司後第1張終身壽險。
- 10年、20年限期繳費，終身保障。
- 低保費、高保障，滿足客戶基本保險保障需求。

efficiency and professional knowledge, the department will continue to provide quality services and fulfill its business goal of “providing multifaceted services with boundless care and concern.”

1. New Insurance Products for 2006:

(1) Hong-yun-gao-zhao Premium Payback (launched on July 1, 2006)

- The first optional participating policy issued by the ROC postal service
- Including 6-year-term, 8-year-term and 10-year-term. Its policy period is the same as its premium payment period; during the premium payment period, there is a 10% guaranteed bonus every two years; at maturity date, the insured amount will be paid back.
- This product satisfies the money management needs of the public when the market interest rate is going up, providing more diverse choices for its customers.

(2) Fu-xing-gao-zhao Whole Life (launched on December 15, 2006)

- The first whole life insurance policy issued by the ROC postal service after its corporatization.
- Including 10-year-term and 20-year-term policies, both with whole life protection.
- Characterized by low premium, high protection.

95年度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		
94年 2005	467,046	2,379,586	334,493	163,175	853,274	98,897	118,768	371,514
95年 2006	478,277	2,453,927	386,809	116,068	829,968	130,979	129,753	386,386

2. 新契約

民國95年度郵政簡易人壽保險新契約件數為47萬8,277件，較上年度增加2.40%，保額為1,160億6,825萬元，較上年度減少28.87%。

2. New Policies

A total of 478,277 new policies were issued in FY 2006, an increase of 2.40% from FY 2005. The total amount insured reached NT\$116,068.25 million, an increase of 28.87% over FY 2005.

新契約投保種類狀況

New Policies by Type

保額單位：新台幣千元

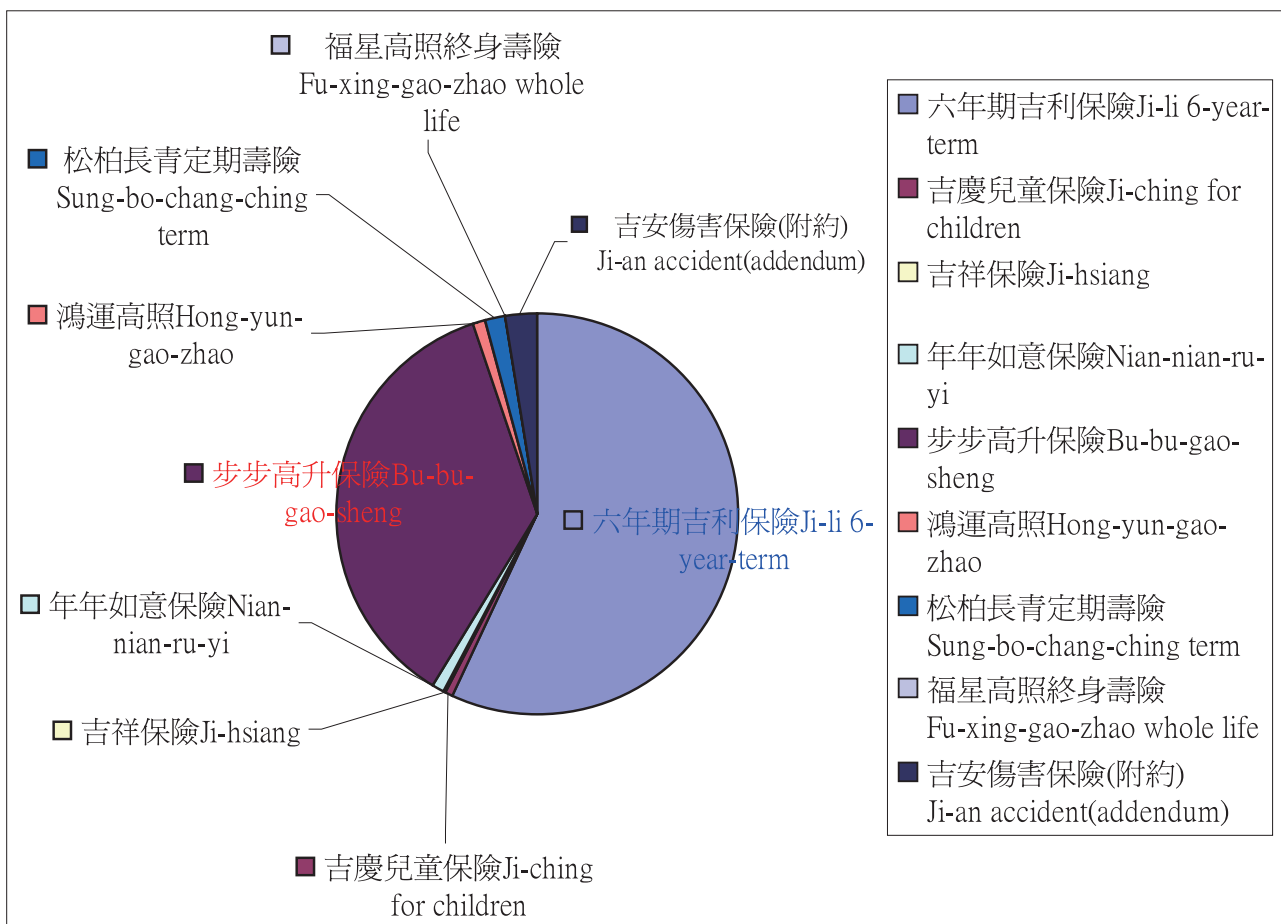
Unit : NT\$ 1,000

保險種類 Types	件數 Number of Policies	百分比 %	保額 Sum Insured	百分比 %
總計Total	478,277	100.00	116,068,250	100.00

生死合險 Endowment	六年期吉利保險Ji-li 6-year-term	278,970	58.33	82,172,042	70.80
	吉慶兒童保險Ji-ching for children	2,467	0.51	733,370	0.63
	吉祥保險Ji-hsiang	1,950	0.41	1,101,590	0.95
	年年如意保險Nian-nian-ru-yi	3,998	0.84	902,240	0.78
	步步高升保險Bu-bu-gao-sheng	177,643	37.14	20,375,278	17.55
	鴻運高照Hong-yun-gao-zhao	4,723	0.99	1,202,200	1.03
死亡險 Insurance Against Death	松柏長青定期壽險 Sung-bo-chang-ching term	8,382	1.75	5,678,200	4.89
	福星高照終身壽險 Fu-xing-gao-zhao whole life	144	0.03	100,900	0.09
傷害險 Accident Insurance	吉安傷害保險(附約) Ji-an accident(addendum)	11,974		3,802,430	3.28

註：吉安傷害險係以附約方式發售，故件數不計入總件數。

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



3. 有效契約

民國95年度郵政簡易人壽保險有效契約件數為2,453,927件，較上年度增加3.12%。保額為829,968百萬元，較上年度減少2.73%。

3. Policies in Force Overview

A total of 2,453,927 life insurance policies were in force in FY 2006, an increase of 3.12% over FY 2005. The amount insured stood at NT\$ 829,968 million, down 2.73 % over FY 2005.

有效契約投保種類狀況
Policies in Force by Type

保額單位：新台幣千元
Unit: NT\$ 1,000

保險種類 Types	件數 Number of Poli- cies	百分比 %	保額 Sum Insured	百分比 %	
總計 Total	2,453,927	100.00	829,968,151	100.00	
生死合險 Endowment	五年期滿平安險（90） 5-year-term	629,623	25.66	206,595,116	24.89
	五年期滿平安險 5-year-term	816	0.03	166,875	0.02
	二倍保障儲蓄保險 Double-indemnity Endowment	25,493	1.04	8,773,455	1.06
	六年期吉利保險 Ji-li 6-year-term	988,905	40.30	311,922,499	37.58
	小太陽兒童儲蓄保險 Little-sun 15-year-term	69,581	2.84	19,616,580	2.36
	小太陽兒童儲蓄保險（91） Little-sun 15-year-term	37,040	1.51	10,513,797	1.27
	吉慶兒童保險 Ji-ching for children	17,872	0.73	5,360,405	0.65
	吉祥保險 Ji-hsiang Endowment	16,422	0.67	9,361,106	1.13
	年年如意保險 Nian-nian-ru-yi Endowment	12,667	0.52	2,963,762	0.36
	步步高升保險 Bu-bu-gao-sheng Endowment	181,626	7.40	20,601,668	2.48
	鴻運高照還本保險 Hong-yun-gao-zhao Endow- ment	4,444	0.18	1,108,626	0.13
	安家定期還本保險 An-jia refundable	183,616	7.48	66,910,988	8.06
	安富增值還本保險 An-fu increasing with survival benefit	69,318	2.82	27,344,468	3.29
	快樂兒童保險 Kwai-ler for children	25,721	1.05	8,533,332	1.03
	其他儲蓄險 Other endowment	762	0.03	195,675	0.02
小計 Sub total	2,263,906	92.26	699,968,352	84.33	

死亡險 Insurance Against Death	松柏長青定期壽險 Sung-bo-chang-ching term life insurance	9,007	0.37	5,984,966	0.72
	福星高照終身壽險 Fu-xing-gao-zhao whole life	138	0.01	97,200	0.01
	安和終身保險 An-ho whole life	99,201	4.04	65,619,240	7.91
	安平二倍保障終身壽險 An-pin Double-indemnity whole life	20,173	0.82	10,429,218	1.26
	安平二倍保障終身壽險 (91) An-pin Double-indemnity whole life	2,225	0.09	684,279	0.08
	其他終身險 Other whole life	59,277	2.41	35,241,702	4.25
	小計 Sub total	190,021	7.74	118,056,605	14.23
傷害險 Accident Insurance	吉安傷害保險 Ji-an accident insurance	33,934		11,943,194	1.44

註：吉安傷害險係以附約方式發售，故件數不計入總件數。

Note: Ji-an 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。

民國95年度保單借款結存件數為425,798件，較上年同期增加53.30%，借款餘額125億9,581萬元，較上年同期增加5.04%。

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200個代收表件局，受理申辦。

民國95年度不動產抵押借款結存件數為9,017件，較上年同期成長21.33%，借款餘額為167億8,001萬元，較上年成長27.49%，本年度業績大幅成長，主因推出具市場競爭力之房貸專案，提供客戶更優惠之利率選擇。

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 2006, there were 425,798 policy loans, a 53.30% increase over the previous year. A total of NT\$ 12.59581 billion was loaned out, a 5.04% increase over the previous year.

5. Real Estate Mortgage Loans

The department started to offer real estate loans in 1997. This service is not limited to Taiwan Post policyholders; anyone who qualifies can apply. Each person can borrow a maximum of NT\$8 million. This service is available everywhere in Taiwan with the exception of the islands of Kinmen and Mazu. Currently, 23 branch offices oversee these loans and 200 postal outlets are authorized to accept applications for them.

In FY 2006, there were a total of 9,017 outstanding real estate mortgage loans, an increase of 21.33% over the previous year. NT\$16.78 billion was loaned out, an increase of 27.49% over the previous year. This strong growth reflects the competitiveness of the department's new low-rate real-estate loan options.

6. 保險給付

(1) 滿期

民國95年度滿期給付件數為31萬9,351件，較上年度增加11.66%，保額為10,951,875萬元，較上年度增加31.34%。

(2) 理賠

民國95年度理賠給付件數為3,851件，較上年度減少2.48%，保額為152,271萬元，較上年度增加2.62%。

其中倍額給付之契約件數為571件，共給付50,295萬元，給付原因意外事故中以汽機車車禍最多，占30.99%。

(3) 終止

民國95年度終止給付件數為63,607件，較上年度增加42.81%，保額為1,993,714萬元，較上年度增加42.15%。

7. 財務狀況

郵政簡易壽險係國家經營之事業，其會計帳務依簡易人壽保險法之規定，應獨立處理。民國95年度決算總收入計271,041百萬元，較上年度增加18.64%，總支出計269,265百萬元，較上年度增加18.34%，盈餘為1,845百萬元，較上年度增加102.01%。

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二百萬元。每張保單最低投保保險金額為新臺幣壹萬元。

(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二種，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

6. Benefit Payments

(1) Maturity

319,351 life insurance policies reached maturity in FY 2006, up 11.66% over FY 2005. The total amount paid was NT\$ 109,518 million, up 31.34% over the previous year.

(2) Payment to Claims

In FY 2006, 3,851 insurance claims were paid, down 2.48% from the previous year. NT\$1,522,710,000 in claim payments were issued, up 2.62% over the previous year.

Among these claims 571 were double-indemnity payments, totaling NT\$ 502,950,000. Auto accidents accounted for 30.99% of these payments.

(3) Surrender

In FY 2006, 63,067 life insurance policies were terminated, up 42.81% over the previous year; the amount totaled NT\$ 19,937.14 million, up 42.15% 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 and accounts are handled separately from other Taiwan Post business. In FY 2006, revenue totaled NT\$271,041 million, up 18.64% from the previous year. Expenditures totaled NT\$269,265 million, up 18.34% from the previous year. Profits for the year stood at NT\$1,845 million, an increase of 102.01% 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\$2 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；新台幣百萬元 Unit：Pieces；NT\$ Million

會計年度Fiscal Year	91/2002	92/2003	93/2004	94/2005	95/2006
新契約件數 New Business (Policies)	315,727	450,174	389,731	467,046	478,277
增減率 (%) Growth Rate	-25.36	42.58	-13.43	19.84	2.40
新契約保額 New Business (Amount)	96,963	153,204	130,039	163,175	116,068
增減率 (%) Growth Rate	-34.35	58.00	-15.12	25.48	-28.87
恢復契約件數 Reinstatement (Policies)	14,536	13,284	12,374	10,851	14,218
增減率 (%) Growth Rate	-9.50	-8.61	-6.85	-12.31	31.03
恢復契約保額 Reinstatement (Amount)	4,906	4,412	4,072	3,504	4,591
增減率 (%) Growth Rate	-8.38	-10.07	-7.71	-13.95	31.02
有效契約件數 Business in Force (Policies)	2,030,995	2,204,360	2,262,766	2,379,586	2,453,927
增減率 (%) Growth Rate	-1.91	8.54	2.65	5.16	3.12
有效契約保額 Business in Force (Amount)	692,196	765,840	797,570	853,274	829,968
增減率 (%) Growth Rate	-0.54	10.64	4.14	6.98	-2.73
保費收入 Premium Income	94,002	114,340	112,936	118,768	129,753
增減率 (%) Growth Rate	2.95	21.64	-1.23	5.16	9.25
累積責任準備金 Accumulated Reserves	258,510	308,114	339,682	371,514	386,386
增減率 (%) Growth Rate	4.87	19.19	10.25	9.37	4.00

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；新台幣千元 Unit：Pieces；NT\$1,000

會計年度 Fiscal Year	91/2002	92/2003	93/2004	94/2005	95/2006
保險給付件數 Benefit Payment to Beneficiaries (Number of Policies)	344,177	263,526	318,180	334,493	386,809
增減率 (%) Growth Rate	3.94	-23.43	20.74	5.13	15.64
滿期 Matured Endowment	284,232	215,203	274,376	286,003	319,351
增減率 (%) Growth Rate	12.32	-24.29	27.50	4.24	11.66
理賠 Death & Disability	4,091	3,978	4,097	3,949	3,851
增減率 (%) Growth Rate	2.87	-2.76	2.99	-3.61	-2.48
終止 Surrender	55,854	44,345	39,707	44,541	63,607
增減率 (%) Growth Rate	-24.62	-20.61	-10.46	12.17	42.81
保險給付保額 Benefit Payment to Beneficiaries (Amount)	95,742,572	73,715,205	91,825,185	98,897,155	130,978,603
增減率 (%) Growth Rate	4.71	-23.01	24.57	7.70	32.44
滿期 Matured Endowment	76,410,720	58,374,827	77,819,149	83,387,427	109,518,745
增減率 (%) Growth Rate	15.45	-23.60	33.31	7.16	31.34
理賠 Death & Disability	1,480,858	1,468,566	1,565,255	1,483,893	1,522,714
增減率 (%) Growth Rate	7.26	-0.83	6.58	-5.20	2.62
終止 Surrender	17,850,994	13,871,812	12,440,781	14,025,835	19,937,144
增減率 (%) Growth Rate	-25.22	-22.29	-10.32	12.74	42.15

註：增減率以上年度為基期

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

(六) 集郵業務

95年度集郵收入達534,493千元，陸續推動下列措施：

1.發行新郵票：

- (1) 95年度共發行郵票21套，其中特種郵票15套，紀念郵票2套，常用郵票4套。另發行中華民國郵票冊、郵票目錄、賀年明信片（95年版）、紀念信封及各種郵摺、郵票專冊等。
- (2) 廣續發行「卡通明星郵票-Winnie the Pooh」，期能引發青少年收藏之興趣。
- (3) 創新郵票主題：為迎合時代需求，擴大集郵人口，首次創新變化以水滴狀齒孔設計發行「鯨豚郵票」，並首度採用局部上光方式印製「新年郵票（95年版）」小型張。

2.開發集郵新產品：

- (1) 發行個人化郵票：個人化郵票已發行5套，本年度再推出第6套個人化郵票-旅行郵票2款，除視覺效果益顯精緻、更便於收藏外，亦提供消費者更多的選擇空間。
- (2) 開發禮品化集郵票品：配合新郵發行，製作「可愛動物郵票－國王企鵝」郵摺、「卡通明星郵票-Winnie the Pooh」郵摺、「台灣珊瑚礁魚類郵票（95年版）」郵摺、十二生肖郵摺、「鯨豚郵票」專冊等供售。
- (3) 發行「賀年明信片」並配合辦理「賀年郵禮刮就樂」活動：為迎接新年及國人新春賀年習俗，方便顧客問候親友、客戶之需，廣續發行「賀年明信片（95年版）」1套張；並辦理購買賀年明信片附刮獎貼紙促銷活動，回饋用郵顧客。
- (4) 開發集郵周邊商品：配合「卡通明星郵票-Winnie the Pooh」郵票圖案之存錢筒、水球、原圖明信片組、記憶卡夾、集郵冊、貼紙及手工木雕印等7種新商品。

(VI) Philately

In 2006, philatelic sales reached NT\$534.493 million. The post office has done the following:

1. New Stamps Releases:

- (1) In 2006, 21 sets of postage stamps were issued, including 15 sets of special issues, 2 sets of commemorative issues and 4 set of definitive issues. Other associated products included the booklets "Postage Stamps of the Republic of China," "Postage Stamp Catalog of the Republic of China," as well as New Year's greeting postcards (issue of 2006), commemorative envelopes, stamp folios and stamp pictorials.
- (2) To attract teenagers to stamp collecting, the company has issued another set of stamps based on cartoon figures, this time featuring Winnie the Pooh.
- (3) Stamp innovation: to meet the needs of the new era and to increase philatelic population, the company offered two firsts in 2006: teardrop-shaped perforation (Cetacean) and spot varnish (New Year's Greeting).

2. New Philatelic Products:

- (1) Personal stamps: In 2006, Taiwan Post released its sixth set of personal stamps: Travel. This set of stamps presents striking visual effects and provides customers more choices.
- (2) Philatelic gifts: In coordination with new stamp releases, the company published four stamp folios (Cute Animal Series—King Penguin, Cartoon Figures--Winnie the Pooh, Taiwan Coral Reef Fish, and Chinese Zodiac) and one pictorial (Cetacean).
- (3) Issuance of New Year's greeting postcards and New Year's lottery scratch ticket campaign: Catering to the custom of sending New Year's greetings through the mail, the company issued another set of New Year's greeting postcards (issue of 2006) which came with lottery scratch tickets.
- (4) Associated merchandise: the company offered seven new products printed with designs from the Cartoon Figures--Winnie the Pooh postage stamps, included piggy banks, water balls, maximum cards, memory card wallets, stamp albums, stickers and hand-made wooden chops.

3. 拓展集郵品銷售新據點：

- (1) 國內銷售點，新增國語日報社自營書店代售處及歷史博物館所屬文化處6個銷售點，共計7個銷售點。
- (2) 國外銷售點則新增挪威經銷處1處。

4. 舉辦「中華民國95年全國郵展」：

- (1) 95年8月4日至6日於金門縣體育館舉辦。
- (2) 展出競賽及非競賽類郵票419框。
- (3) 參觀人數：約2萬人次。
- (4) 郵展期間會場及展前預售營收金額合計新台幣1,350萬元。

5. 積極參加國際集郵活動，拓展我郵國際空間：

「2006華盛頓世界郵展」於95年5月27日至6月3日在美國華盛頓特區舉行，派員前往辦理設攤售票及拜訪我郵品海外經銷商等事宜。

6. 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，鼓勵國內集郵團體積極參與國際組織。
- (2) 贊助集郵家赴西班牙參加FIP第69屆年會及「2006西班牙世界郵展」。另參加「杜拜2006亞洲郵展」及「2006華盛頓世界郵展」。

7. 表揚及獎勵優秀集郵人士：

於95年郵政節大會，表揚及獎勵2005年榮獲國際性郵展獎項為國爭光之集郵家，及協助辦理「台北2005第18屆亞洲國際郵展」有功之集郵人士共計28名。

(七) 代理業務

1. 94年4月起開辦統一發票中獎獎金業務，除特獎至三獎獎金於指定郵局兌領外，全區各地郵局可受理四至六獎之獎金兌領。

2. 94年12月7日起開辦代銷基金業務：

(1) 新增開辦局：於95年3月、7月陸續增加開辦郵局，截至12月底止，累計開辦局數為141局。

3. New Sales Outlets:

(1) Domestic sales outlets: one new location in the bookstore of the Mandarin Daily News and six new locations in the cultural departments of the National Museum of History.

(2) Overseas sales outlets: one new location in Norway.

4. Hosting ROCUPEX 2006:

(1) The exhibition was held August 4-6, 2006 in the Jinmen County Gym.

(2) 419 frames in total in the competition and non-competition categories.

(3) Number of visitors: around 20,000.

(4) Total income (including during the exhibition and presale): NT\$13.5 million.

5. Actively participating in international stamp shows so as to expand our presence in the international philatelic community: from May 27 to June 3, 2006, Taiwan Post attended the Washington 2006 World Philatelic Exhibition in Washington, D.C. and visited its overseas distributors.

6. Actively sponsored ROC philatelic groups to participate in overseas philatelic activities:

(1) Sponsored the Chinese Taipei Philatelic Federation to join the International Federation of Philately and the Federation of Inter-Asian Philately to encourage domestic philatelic groups to join international organizations.

(2) Sponsored philatelists to go to the 69th Congress of the International Federation of Philately, Espana 2006, Dubai 19th Asian International Stamp Exhibition and Washington 2006 World Philatelic Exhibition.

7. Showed appreciation for outstanding philatelists on 2006 Postal Day: the company celebrated 28 philatelists who were honored at international stamp exhibitions in 2005 or assisted in putting on the Taipei 2005—18th Asian International Stamp Exhibition.

(VII) Agential Services

1. Starting from April 2005, prize money for the Government Uniform Invoice Lottery (apart from payments for the top four prizes, which can only be paid out in certain post office branches) can be awarded in all post office branches across the nation.

2. Starting on December 7, 2005, the company started to sell mutual funds:

(1) New sales locations: the company gradually added more branches in March and July that sell mutual funds. At the end of December 2006, 141 post office branches were selling mutual funds.

(2) New mutual funds on sale: at first the company sold only three domestic mutual funds. On December 25, 2006, three more were added. At the end of December, 2006, the company added another six domestic funds (Fuh Hwa Heirloom Balanced II, Fuh Hwa Small Capital, Capital Asset Allocation, Capital Asset

(2) 新增基金檔數：開辦時，代銷國內基金僅有3檔，95年12月25日新增3檔，截至12月底止，累計有復華傳家二號、復華中小精選、群益真善美、群益平衡王、摩根富林明安家理財及全球平衡等6檔國內基金及代收富蘭克林13檔境外基金。

Manager Income, JPMF (Taiwan) Global Balanced Fund, etc) and 13 overseas 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	94年 2005	95年 2006	增減% Growth Rate
各項軍人給付 Payments to Servicemen	78,074	77,814	-0.33
各機關發放款項 Payments to Government Employees	3,085	3,151	2.14
代售鐵路車票 Train Tickets	765	701	-8.37
代發統一發票中獎獎金 Payment of Uniform-Invoice Prize Money	2,918	4,106	40.71
ATM信用卡預借現金 ATM Cash Advanced	8,058	2,265	-71.89
代銷基金 Sale of Funds	7	261	3628.57
代售高速公路回数票 Freeway Toll Coupons	6,744	5,962	-11.60
代售印花稅票 Revenue Stamps	1,927	2,069	7.37
代售其他商品 Others	664	632	-4.82
代辦收件 Applications Acceptance	0	627	
合計 Total	102,242	97,588	-4.55
手續費 Revenue	429	501	16.78

(八) 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、保單、不動產質（抵）押貸款或不動產投資，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95年12月31日止郵政資金運用金額已達4兆5,040億元。其運用情形如下：

1. 定期存款（含定期儲蓄存款）：2兆4,444億元（其中央行1兆4,869億元、其他行庫9,575億元），占總資金54.27%。
2. 購買債券（含公債、公司債、金融債券）：

(VIII) Use of Postal Capital

Postal capital comes from 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 Act. Part of this capital is deposited with the Central Bank 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 Taiwan 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, 2006, total postal capital (including savings, remittances and life insurance capital) stood at NT\$4,504 billion. This was divided among the following:

- (I) Certificate deposits (including time deposits): NT\$2,444.4 million (NT\$1,486.9 billion in the Central Bank of the Republic of China, NT\$957.5 billion in other banks), or 54.27% of the total.
- (II) Bonds investment (including government bonds, corporate bonds and financial bonds): NT\$786.7 billion, or 17.47% of the total.

7,867億元，占總資金17.47%。

3.同業拆款及購買短期票券：5,764億元，占總資金12.80%。

4.股票及基金（包括委外投資）：1,544億元，占總資金3.43%。

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）：1,571億元，占總資金3.49%。

6.國外投資：新臺幣3,523億元，占總資金7.82%。

7.定期存單及壽險保單質押借款、不動產抵押借款：309億元，占總資金0.69%。

8.金融資產受益證券：7億元，占總資金0.02%。

9.不動產投資：11億元，占總資金0.02%。

10.截至95年底止，提供郵政資金新臺幣1兆5,808億餘元，配合辦理政府重大建設及民間投資專案融資，詳情如下：

(III) Call loans of other banks and short-term bills and notes: NT\$576.4 billion, or 12.8% of the total.

(IV) Stocks and mutual funds (including money invested by investment management companies on behalf of the post office): NT\$154.4 billion, or 3.43% of the total.

(V) 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\$157.1 billion, or 3.49% of the total.

(VI) Overseas investments: NT\$352.3 billion, or 7.82% of the total.

(VII) Mortgage loans on certificates of deposit, insurance policies and real estate: NT\$30.9 billion or 0.69% of the total.

(VIII) Financial asset securities: NT\$700 million, or 0.02% of the total.

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

(X) In 2006, the post office provided NT\$1,580.8 billion to finance major public infrastructure and private investment projects:

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	9,476	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	1,317	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	1,056	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	同上 In coordination with the Central Bank of the ROC
九二一地震災區民眾重建家園融資貸款 Home Reconstruction Loans for 921 Quake Victims	491	同上 In coordination with the Central Bank of the ROC
九二一地震災區學校、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	同上 In coordination with the Central Bank of the ROC

(九) 業務研發概況

1.95年度研究成果：請參閱第9頁，營業報告書一、95年度營業績效。

2.96年度研究計畫項目一覽表

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
郵政投資經營銀行之研究 Feasibility of investing in banks	950	行政政策 Administrative policy
郵政投資經營投信業之研究 Feasibility of investing in investment trust business	880	行政政策 Administrative policy
96年度郵政服務顧客滿意度調查 Customer satisfaction survey for 2007	1,800	
郵政整體郵資結構合理化之研究 Rationalization of postal capital structure	4,600	行政政策 Administrative policy

(IX) Research

1. Research results for 2006: please see page 9, Business Report I and 2006 Business Performance.

2. Research Projects in 2007

(十) 96年度業務發展計畫：請參閱第10頁，營業報告書二、營業計畫概要。

(X) Business Development Plan for 2007: please see page 10, Business Report II and Business Plan.

二、從業員工資料

II. Employee Information

年度Year		95年度2006	94年度2005	當年度截至96年1月16日 Ending on January 16, 2007
員工人數 Number of Employees	職員Staff	12,733	12,922	12,711
	工員Laborers	11,604	11,969	11,558
	約僱人員 Contract Workers	1,239	1,003	1,236
	合計Total	25,576	25,894	25,505
	平均年歲Average Age	46.3	45.2	46.4
平均服務年資Average Seniority		20.3	19.5	20.4
學歷分布比率 Educational Background	博士Doctorates	0	0	0
	碩士Masters	162	141	161
	大學(專) Bachelors Degree	11,175	11,102	11,162
	高中Senior High School	11,547	11,664	11,516
	高中以下Junior High School and Below	2,692	2,987	2,666
員工取得與郵政業務相關專業證照人次 Number of Employees with Professional Certificates		6,444	2,204	
員工進修訓練 Employee Training	舉辦主管、電腦、專業、服務及業務技能等訓練951班，調訓員工40,479人次。員工線上學習95,683人次，總計35,663小時。 A total of 40,479 employees participated in 951 classes of managerial, computer, professional, service or technical training. A total of 95,683 employees took online courses for a total of 35,663 hours.			
志工服務 Volunteer Work	各等郵局及郵件處理中心95年運用志工人數計2,549人，服務時數計1,009,415小時。 In 2006, 2,549 volunteers worked for a total of 1,009,415 hours in various branches and mail processing centers.			

(一) 人力結構：

郵政為勞力密集之公用服務事業，經營業務項目繁多，尤其是郵件收投工作，更需投入龐大的人力。近年來，郵政業務隨著經濟發展而快速成長，每年均有增加人力之需求，但為遵奉政府員額精簡政策，自83年起即未再增加員額；且自92年改制公司至94年賡續奉核定精簡員額3,373名，致各地郵局人力日趨緊絀。為因應新增業務需要，奉准在95年度用人費用限額不變前提下，調整增加預算員額750名；調整後總預算員額為26,050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) 截至95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21,675人，職階人員2,660人，約僱人員1,239人，共25,576人，其中基層業務人員計23,521人，占91.97%；技術人員計248人，占0.97%；管理人員計1,727人，占6.75%；研究發展人員49人，占0.19%；訓練人員31人，占0.12%。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) Labor Structure:

The post office operates an array of labor-intensive services. This is especially the case for mail collection and delivery. In recent years, the postal business has been growing rapidly in step with the nation's economic development, and there has been a need to hire more employees every year. Yet under the government's policy of downsizing, the post office has not increased its workforce since 1994. From 2003 to 2005, after it became a company, 3,373 employees were laid off, leading to insufficient manpower. In response to the needs of the company's new businesses, the addition of 750 employees was approved in 2006, providing that the company's personnel budget does not go over limit. After this adjustment, the company would be able to hire up to 26,050 employees.

(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) On December 31, 2006, the postal service employed 25,576 employees, including one chairperson, one president, 21,675 transferred employees (transferred from the Directorate General of Posts when it was corporatized), 2,660 staff members and 1,239 contract workers. Among these, 23,521 were basic level clerks (91.97% of the entire workforce); 248 were maintenance workers (0.97% of the workforce); 1,727 worked in management (6.75% of the workforce); 49 were R&D personnel (0.19% of the workforce); and 31 were training staff (0.12% of the workforce). It is plain to see that the majority of postal employees are basic level employees involved in sales, services and distribution. The company has a very lean management structure.

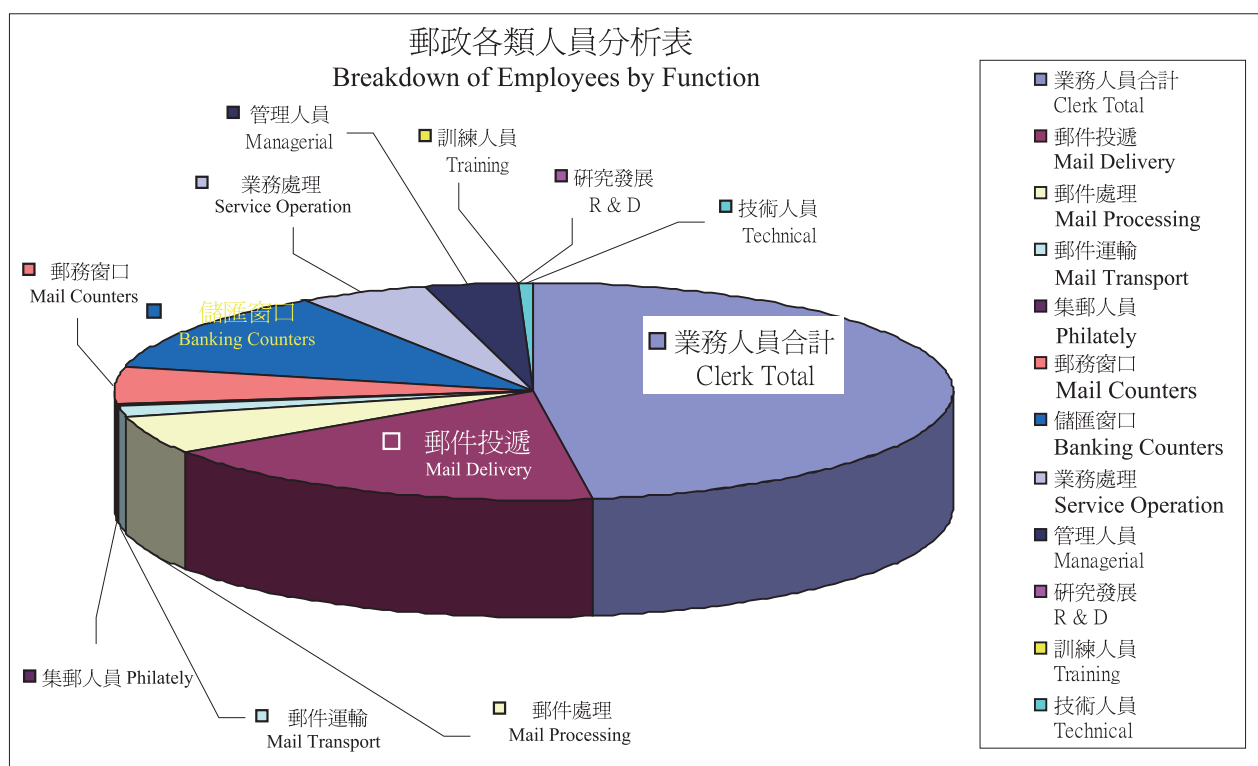
郵政各類工作人員分析表

Breakdown of Employees by Function

95年12月31日 單位：人

Dec. 31, 2006 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	25,576	100.00	1,584	22,370	1,622
業務人員合計 Total of Clerks	23,521	91.97	769	21,228	1,524
郵件投遞 Mail Delivery	8,723	34.11		8,648	75
郵件處理 Mail Processing	2,728	10.67		1,745	983
郵件運輸 Mail Transport	786	3.07	22	298	466
集郵人員 Philately	118	0.46	67	51	
郵務窗口 Mail Counters	2,772	10.84		2,772	
儲匯窗口 Banking Counters	5,945	23.24		5,945	
業務處理 Service Operation	2,449	9.58	680	1,769	
管理人員 Managerial	1,727	6.75	581	1,054	92
研究發展 R & D	49	0.19	49		
訓練人員 Training	31	0.12	31		
技術人員 Technical	248	0.97	154	88	6



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

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, 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

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.台北電腦主中心主機系統

本公司台北電腦主機機型為IBM2084-303，具有3個中央處理器，其處理速度為每秒12億1500萬個指令，記憶體容量為16G，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1320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為台北端保留之備援測試系統。

2.台中備援中心主機系統

台中備援中心主機機型亦為IBM2084-303，具有3個中央處理器，其處理速度為每秒12億1500萬個指令，記憶體容量為16G，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2個邏輯partitions，partition 1為帳務處理營運系統異地備援使用，並處理非常耗時之選印歷史資料、簡化整批作業流程報表等工作，partition 2為台中端保留之備援測試系統。

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 1,320 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 a 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 is divided into two logical partitions: partition 1 is used for remote backup as well as for time-consuming selected printing of historical data and the simplification of operating procedure reports; partition 2 holds the backup test system in Taichung.

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 to march toward the goal of providing 24/7 services.