

# 營業報告書

## *Business Report*



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94年國內經濟受利率緩升及原油價格高漲雙重影響下，景氣呈現略微下滑趨勢，致使傳統郵政業務市場競爭更趨激烈，惟經各級員工努力，積極推展郵儲壽各項業務，除達成法定盈餘外，並有超額盈餘。謹將本公司94年度（94年1月1日至94年12月31日）之營業報告及95年度營業計畫概要說明如下：

As a result of the slow rise in interest rates and the surge in the price of crude oil, Taiwan's economy slid into a slight economic downturn in 2005. Consequently, it led to fiercer competition in the traditional mail market. Yet with the hard work of staff at all levels, the company excelled and exceeded its goals. The following is a business report for fiscal year 2005 (January 1 to December 31, 2005) and a business plan for fiscal year 2006:

## 一、94年度營業報告

### (一)業務營運

1. 函件：收寄國內及國際函件28億837萬6千件，較上年度實際數28億1,514萬5千件減少0.24%。
2. 包裹：收寄國內及國際包裹1,577萬件，較上年度實際數1,211萬件增加30.22%。
3. 快捷郵件：收寄國內及國際快捷郵件590萬8千件，較上年度實際數586萬2千件增加0.79%。
4. 集郵：全年集郵收入新台幣4億8,352萬8千元，較上年度7億1,559萬5千元減少32.43%。
5. 儲金：平均每日結存額新台幣3兆5,781億元，較上年度3兆2,815億元增加9.04%。
6. 匯兌：匯款承作款額新台幣1兆4,053億元，較上年度1兆2,795億元增加9.83%。
7. 簡易人壽保險：全年平均每月保額新台幣8,322億元，較上年度7,778億元增加6.99%。
8. 代理業務：代理業務營運款額新台幣1,022億元，較上年度892億元增加14.57%。

### (二)資金運用

本公司郵政資金之運用已法制化，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94年12月底止，共計新台幣4兆1,194億元，其運用內容如下：

1. 週轉金（含活期存款、提存中央銀行存款準備金、各郵局週轉金）新台幣1,199億元。
2. 定期存款（含定期儲蓄存款）新台幣2兆5,752億元，其中中央銀行新台幣1兆4,172億元，其他銀行新台幣1兆1,580億元。
3. 購買債券（含公債、公司債、金融債券）新台幣6,006億元。
4. 同業拆款及購買短期票券新台幣4,121億元。
5. 股票及基金（包括委外投資）新台幣1,418億元。
6. 定期存單、壽險保單質押借款及不動產抵押借款新台幣265億元。
7. 國外投資新台幣2,426億元。
8. 金融資產受益證券新台幣8億元。

## I. Business Report for 2005

### (I) Results of the Business Operated

1. Correspondence posted: 2,808,376 thousand pieces were handled, a decrease of 0.24% over the 2,815,145 thousand pieces of previous year.
2. Parcel posted: 15,770 thousand pieces were handled, an increase of 30.22% over the 12,110 thousand pieces of previous year.
3. Speedpost posted: 5,908 thousand pieces were handled, an increase of 0.79% over the 5,862 thousand pieces of previous year.
4. Philatelic revenue: Philatelic sales reached NT\$483,528 thousand, a decrease of 32.43% over the NT\$715,595 thousand of previous year.
5. Averaged balance of Postal Savings per day: It stood at NT\$3,578.1 billion, an increase of 9.04% over the NT\$3,281.5 billion of previous year.
6. Amount of Money Orders issued: The money remitted totaled NT\$1,405.3 billion, an increase of 9.83 over the NT\$1,279.5 billion of the previous year.
7. Averaged Sum Insured of Simple Life Insurance business per month: It reached NT\$832.2 billion, an increase of 6.99% over the NT\$777.8 billion of previous year.
8. Amount of Agential Business: It stood at NT\$102.2 billion, an increase of 14.57% over the NT\$89.2 billion of the previous year.

### (II) Use of Postal Capital

Postal capital is employed in accordance with Article 18 of Postal Remittances and Savings Act and Article 27 of Simple Life Insurance Act. At the end of December 2005, total postal capital (including savings, remittances and life insurance capital) stood at NT\$4,119.4 billion. This was divided among the following:

1. The 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\$119.9 billion.
2. Certificate deposits (including time deposits): NT\$2,575.2 billion (NT\$1,417.2 billion in the Central Bank of China, NT\$1,158 billion in other banks).
3. Bonds (including government bonds, corporate bonds and financial bonds): NT\$600.6 billion.
4. Call loans of other banks and short-term bills and notes: NT\$412.1 billion.
5. Stocks and mutual funds (including money invested by investment management companies on behalf of the post office): NT\$141.8 billion.
6. Mortgage loans on CDs, insurance policies and real estate: NT\$26.5 billion.
7. Overseas investments: NT\$242.6 billion.
8. Financial asset securities: NT\$800 million.

### (三) 財務收支及獲利能力分析

94 年度營業總收入(包括營業收入及營業外收入)合計新台幣3,367 億3,615 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3,238 億8,118 萬元，稅前盈餘為新台幣128 億5,497 萬元，達成年度預算之114.05 %。本年度稅後資產報酬率0.31 %，稅後淨值報酬率15.57 %，稅後純益率3.81 %。

### (四) 研究發展

94 年委託專家及學術機構辦理專案研究計畫7 項：

1. 郵政資金在公司變革管理中之配置與定位研究
2. 日本郵政民營化的政經衝擊
3. 風險管理機制規劃案
4. 桃園富國路基地使用規劃
5. 郵政轉投資經營保全業之研究
6. 郵政轉投資成立列印封裝公司之研究
7. 規劃郵政拓展物流業務之研究

## 二、95 年度營業計畫概要

### (一) 營業政策

1. 關於執行政府政策者
  - 配合政府組織再造政策，積極進行組織重整。
  - 配合政府財經政策，提供郵政資金支應政府重大建設及民間投資計畫。
  - 配合兩岸三通政策，適時辦理兩岸通郵與通匯業務。
2. 關於經營管理者
  - 推動組織學習，積極培訓專業人才，加強員工職能轉換，有效運用人力資源。
  - 調查市場需求，研發新種業務，提升市場競爭力。
  - 簡化作業流程，強化管理機制，降低營運成本，提高經營績效。
  - 運用客戶資訊管理系統，有效掌握客戶需求，提供即時優質服務。
  - 加強郵運管理與建置郵件收寄系統，強化物流功能。
  - 加強物流基礎建設，推廣電子商務，整合金流、物流、資訊流通路服務，開拓經營商機。

### (III) Financial Status and Profitability Analysis

In FY 2005, total revenue (including operating revenue and non-operating revenue) stood at NT\$336,736.15 million and total expenditures (including operating costs, operating expenses and non-operating expenses) amounted to NT\$323,881.18 million. Profit before tax was NT\$12,854.97 million, which represented 114.05% 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%, 15.57% and 3.81% respectively.

### (IV) Research and Development

In 2005, the company commissioned experts and academic institutes to conduct the following seven research projects:

1. The deployment and role of postal capital during company reforms
2. The political and economic impacts of the privatization of Japan Post
3. Risk management program
4. Land use plan for the Fuguo Road site in Taoyuan
5. Feasibility of reinvesting in the security business
6. Feasibility of reinvesting in printing and enveloping services
7. Research and plan for the expansion of logistics work

## II. 2006 Business Plan Outline

### (I) Business Policy

1. Regarding the execution of government policy:
  - In accordance with the government's reorganization policy, actively reorganize.
  - In accordance with the government's financial and economic policies, provide postal capital to finance major public infrastructure and private investment projects.
  - In accordance with the Three Links policy, provide timely direct mail and remittance services.
2. Regarding operations and management:
  - Promote organizational learning, actively cultivate professionals and retrain employees to adapt to different duties so as to manage human resources more efficiently.
  - Conduct market surveys and develop new services to raise competitiveness.
  - Simplify operational procedures, enhance management mechanisms and reduce operational costs to raise operational performance.
  - Make use of a customer information management system to effectively grasp customers' needs and provide timely, high-quality service.
  - Strengthen postal transportation management and establish a mail collection and delivery system to enhance company logistics.
  - Enhance logistic infrastructure and promote e-commerce and integrate cash flow, logistic flow and information flow so as to expand business.
  - Develop new philately products and expand both

- 適時開發集郵商品，拓展國內外行銷通路，推廣集郵風氣。
  - 開發儲匯、壽險業務統計分析管理系統，支援企業決策功能。
  - 規劃轉投資業務，推動策略聯盟，拓展多元化經營空間，提昇事業經營效益。
  - 擴增資金運用管道，建構避險機制，強化資產配置，提升資金收益力。
  - 強化公司治理，落實內控內稽與風險管理機制，確保顧客權益及財務安全。
  - 加強郵政與社區結合，積極參與社會公益活動，塑造企業形象。
3. 關於供需配合者
- 興建改建郵政局屋，增置汰換各項自動化設備，提升服務品質。
  - 擴增電腦資訊設備與功能，強化資安防護網，確保業務資訊安全。

## (二) 營運目標

1. 函件：收寄國內及國際函件33億1,260萬件。
2. 包裹：收寄國內及國際包裹1,200萬件。
3. 快捷郵件：收寄國內及國際快捷郵件865萬件。
4. 集郵：集郵收入新台幣6億683萬5千元。
5. 儲金：全年平均每日結存額新台幣3兆4,560億元。
6. 匯兌：匯款承作量新台幣1兆1,320億元。
7. 簡易人壽保險：全年平均每月保額新台幣7,500億3,300萬元。
8. 代理業務：代理業務承作量新台幣1,092億9,200萬元。

中華郵政股份有限公司 總經理

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- domestic and overseas sales networks so as to promote philately.
  - Develop a statistics analysis and management system for the company's savings, remittances and life insurance operations so as to support the company's decision-making process.
  - Make plans for reinvestment, promote strategic alliances and expand the diversity of the company's business operations to raise operational efficiency.
  - Expand postal capital deployment channels, establish a hedging mechanism, and strengthen the company's asset portfolio so as to raise return on investment.
  - Strengthen corporate governance and firmly implement internal controls, internal audits and risk management to ensure the rights and financial safety of customers.
  - Strengthen ties to the community and actively participate in activities for the public good so as to create a positive corporate image.
3. Regarding supply and demand:
- Construct and renovate postal facilities, and purchase new or replace existing automation equipment so as to raise service quality.
  - Expand and upgrade IT equipment and strengthen information security to safeguard company data.

## (II) Major Business Targets for 2006

1. Correspondence posted: 3,312 million pcs.
2. Parcels posted: 12 million pcs.
3. Speedposts posted: 8.65 million pcs.
4. Philatelic Revenue: NT\$668,350 thousand
5. Averaged balance of Postal Savings per day: NT\$3,456 billion
6. Amount of Money Orders issued: NT\$1,132 billion
7. Averaged Sum Insured of Simple Life Insurance business per month: NT\$750,033 million
8. Amount of Agential Business: NT\$109,292 million

Wu Mingyu

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