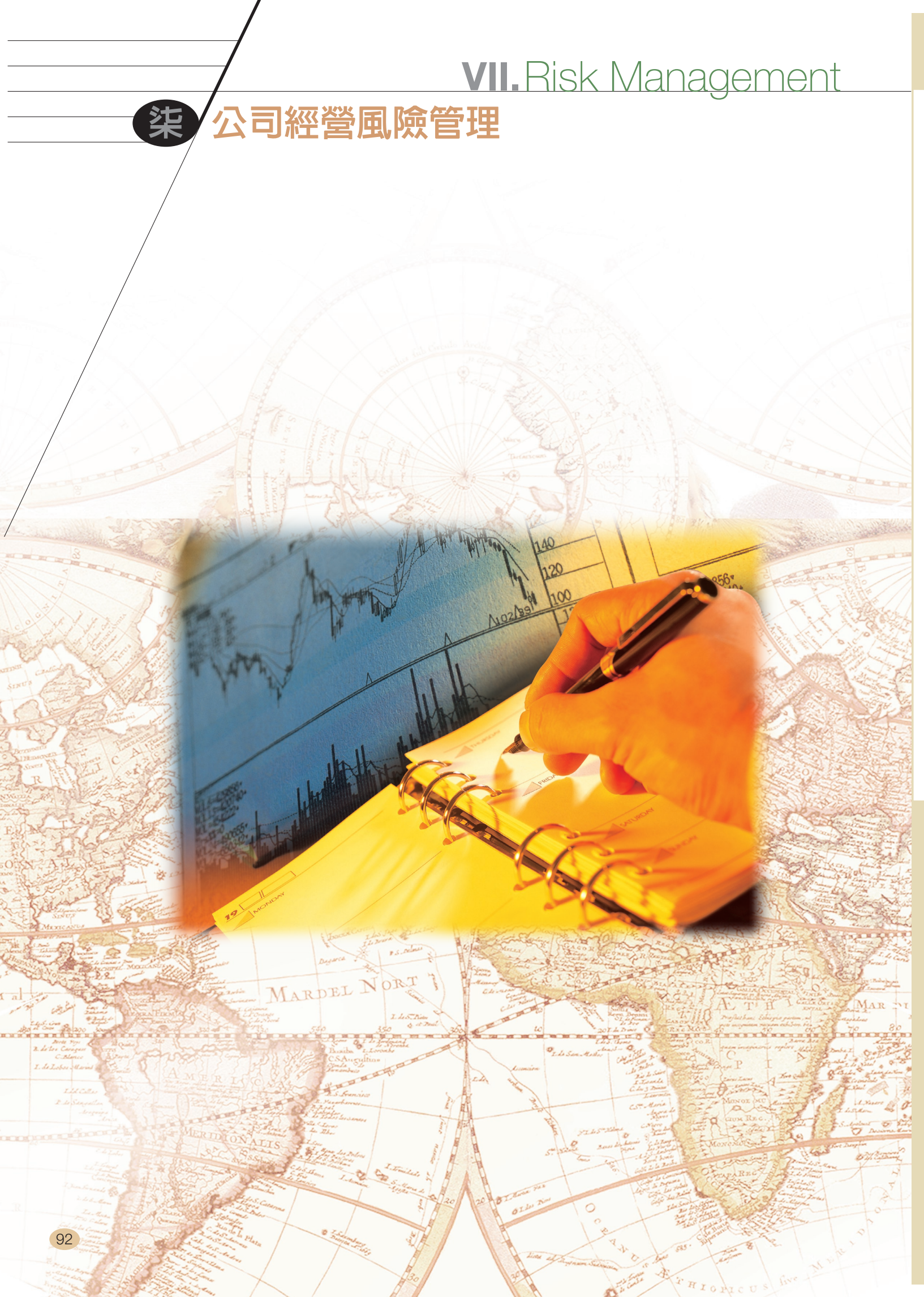


柒 公司經營風險管理



七、公司經營風險管理

一、風險管理目標

中華郵政公司資金規模龐大，如何保障資金安全並維持穩定之獲利，向為經營上之重大課題。自92年改制公司以來，各項業務之經營日趨多元，為避免遭受經營上之風險，應建立全面性之風險管理制度，訂定風險管理政策，作為中華郵政公司各階層管理風險之依循。

二、風險管理組織

中華郵政公司風險管理組織與職掌如下：

(一) 董事會

為中華郵政公司最高風險管理單位，賦予經理部門權責，以確保風險管理之確實運作。

(二) 風險管理委員會

負責研議中華郵政公司風險管理策略、管理利率風險指標、監督衍生性商品避險交易及風險管理等相關事項之協調及推動。

(三) 風險管理單位

中華郵政公司總經理室下設置風險管理科，負責蒐集分析市場風險、利率風險及流動性風險等管理資料，訂定各項風險衡量指標，定期評估中華郵政公司從事衍生性金融商品避險交易使用之風險管理措施是否確實遵守法令規範，並定期向總經理及董事會陳報風險管理有關資訊。

VII. Risk Management

1. Risk Management Goal

Chunghwa Post has been charged with stewardship over a large amount of capital, and how to go about keeping it safe while at the same time maintaining stable profits has always been an important issue for its management. Since its corporatization in 2003, its business operations have become more and more diverse. To avoid operational risk, it has been establishing an overall risk management system and drawing up risk management policies to serve as guidelines for its management team at each level.

2. Risk Management Organization

Chunghwa Post's risk management organization and duties include:

a. Board of Directors

The highest risk-management unit of Chunghwa Post, it gives management authority to firmly implement risk management measures.

b. Risk Management Committee

In charge of planning the company's risk management strategies, it manages interest rate risk indicators, supervises derivative hedging, and coordinates and implements matters related to risk management.

c. Risk Management Unit

The Risk Management Department, under the supervision of the President, is charged with collecting and analyzing market risk, interest rate risk and liquidity risk, as well as drawing up risk measurement indicators, evaluating risk management measures used in its derivative hedging activities at regular intervals to ensure legal compliance, and making periodic reports to the president and the board of directors.