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彰化銀行

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# 致股東報告書

## Letter to Shareholders



董事長

Chairman of the Board

李庸三

Yung-San Lee

2007年的全球經濟表現，受國際油價每桶調漲近100美元的歷史新高，以及美國發生次級房貸危機並迅速波及歐洲地區等重大事件影響，全球經濟成長較2006年略為減緩約0.3%至3.5%；其中除了美國成長較明顯減緩外(由3.3%下降至2%)，其他主要地區大致維持平穩。

預期2008年世界景氣將受到美國拖累而放緩，但不至於陷入衰退，新興國家經濟成長雖將走緩，惟仍維持高度成長。根據環球透視機構(Global Insight)今年2月預測資料，2007年全球經濟成長率達3.8%，2008年放緩至3.2%；其中主要四大經濟體美國、日本、歐元區與中國分別為1.4%、1.2%、1.9%、9.9%。

國內經濟方面，2007年上半年在我國外貿穩定成長，內需持續改善，以及半導體業者擴增資本支出帶動下，國內需求實質成長逐季改善。下半年外貿、內需及資本支出延續上半年表現更加良好，全年經濟成長5.7%較2006年增加0.81%。台灣是以出口為導向的國家，經濟成長無可避免將受全球景氣影響。目前國內外各主要預測機構對於2008年全球經濟走勢，都認為將較2007年趨緩，主要原因包括全球主要經濟體受美國次級房貸及信用緊縮影響，經濟景氣略為趨緩；國內則因通膨

Global economy in 2007 was affected by the historical peak of oil price reaching USD100 per barrel and the subprime crisis spreading from the United States to Europe. Compared with 2006, global GDP growth decreased by 0.3% to 3.5%. American growth slowed more significantly (from 3.3% to 2%). Other regions maintained the same level more or less.

The prediction of 2008 shows that due to the American slowdown, world economy will slow, but will not fall into recession. Emerging economies will slow down as well, but still maintain a comparatively high growth rate. Global Insight Inc. (GII) (2008/02) has placed the 2007 global economic growth rate at 3.8%, and predicted a mild slowdown at 3.2% in 2008. The growth rate for the four major economies would be 1.4% for the United States, 1.2% for Japan, 1.9% for the Euro Zone, and 9.9% for China.

As for the domestic economy, our foreign trade continued to grow steadily in the first half of 2007, while domestic demand also improved. The semiconductor industry increased their capital expenditure, leading the domestic demand real growth rate to increase each quarter. In the second half, foreign trade, domestic demand, and capital expenditure continued to flourish, increasing the economic growth rate by 0.81% from the figure in 2006 to 5.7% in 2007. Taiwan is an export-oriented country, so its economy is inevitably affected by the global economic cycle. Currently, all major forecasts point to the same direction that world economy in 2008 would perform slightly worse than in 2007. Contributing factors include the subprime crisis in the United States, the credit crunch that followed, and the slower growth that resulted from the aforementioned reasons. As for the economy in Taiwan, the rebound of domestic demand will be offset by inflation pressure and the cooling of the housing market, thus resulting in a slower growth. Growth rate will decrease as the year progresses. Major institutions predict an economic growth rate of 4.28% in 2008, while the Directorate-General of Budget, Accounting, and Statistics, Executive Yuan, R.O.C. (DGBAS) publishes a figure of 4.53%.

In year 2007, the Bank's staff continued their efforts to carry out all project plans. Some foci include: implementing relevant schemes and systems of the E-LOAN automation project, integrating relevant schemes and systems of risk management, establishing a new overseas branch system, receiving the ISO 27001



總經理

President

陳淮舟

Julius Chen

壓力、房市可能降溫，國內需求雖逐漸回溫，惟速度放緩，2008年各季之經濟成長走勢大致將呈現逐季走低趨勢，國內外各機構預估全年平均值約為4.28%，而主計處則預估成長4.53%。

2007年本行全體同仁仍持續推動各項專案計畫，主要重點摘列如下：持續推動E-LOAN授信自動化相關之各項制度與系統、廣續整合風險管理相關之各項制度與系統、建置新一代海外分行系統、資訊安全管理系統通過ISO 27001認證；積極清理不良債權，改善授信資產品質；實施總行績效指標評分制度(KPI)，提升經營與考核效能；建立內部知識庫，以利人員之學習與評估等。

展望2008年，本行策略目標之重點計有：積極投入財富管理市場、持續深耕既有核心業務；發展多元化整合性通路策略，活用營業據點與廣大客戶群優勢；持續積極佈局海外市場，並輔以建置金融網路平台，除有效拓展外匯及國際金融業務外，並提高手續費收入；強化授信品質，調整風險管理政策及程序，落實獨立、專業之風險管理機制；持續推動分行後台作業集中化，整合資訊系統，以提升作業效率並有效降低作業風險；實施以績效為導向的人事政策，並透過績效考核制度加以評

accreditation, which pertains to the information security management system, actively dealing with bad debt, improving the quality of credit assets, implementing a KPI evaluation system at the headquarters, improving operation and evaluation efficiency, building internal knowledge databases to facilitate employee learning and assessment.

For 2008, the Bank's strategic objectives include: actively participate in the wealth management market while continuing the development of core businesses, develop strategies for a diverse integrated channel to leverage the advantages of the number of branches and diversity of the client base, actively deploy in overseas market to establish a financial internet platform to expand foreign exchange and international financial businesses and increase fee income, improve credit quality, adjust risk management policies and procedures to realize an independent and professional risk management mechanism, continue centralizing back office processes and integrating information systems to increase operating efficiency and reduce operating risk, implement a performance-based personnel policy that assesses performance with an evaluation system to allocate the best position for all employees.

As a centenarian bank, we are adopting "Smile & Reach Out" as our corporate slogan to reflect our commitment to the provision of the most comprehensive services to all our customers through realizing our fundamental business values of service, efficiency and innovation. We will demonstrate our utmost determination and ambition by developing our bank as an international player with clear competitive advantages and by repaying our shareholders for their long-standing support with rewarding business performances. We sincerely express our heartfelt gratitude to all shareholders and the society at large, and request with humility your continued encouragement and backing.

Our 2007 business results and 2008 development directions are summarized as follows:

### A. Implementation Results of Business Plans and Strategies

- (1) Launching corporate loans such as "Loans for foreigners without residence in Taiwan", "Loans for promoting self-owned brands in overseas markets", "Loans for Taiwanese private enterprises to engage in international patent litigation", "Entrepreneurial

量，以達適才適所之目標。

走過百年，本行將持續以企業標語「Smile & Reach Out」為宗旨，秉承「微笑連心，服務貼心」新企業精神，發揮「服務，效率，創新」的經營服務理念，提供全方位的金融服務予本行廣大的客戶群，並以最大的決心與企圖心，使本行發展成為具有國際水準與競爭優勢的銀行，創造亮麗的業績回饋予多年來支持與愛護本行的股東們。謹此致謝，尚祈各位股東暨社會賢達，繼續給予策勵與支持。

茲將本行2007年經營成果及2008年努力方向，報告如次：

### 一、營業計畫及經營策略實施成果

- (一) 開辦「在台無住所外國人新台幣放款業務」、「自有品牌推廣海外市場貸款」、「國內民營企業國際專利權訴訟貸款」、「微型企業創業貸款」、「創業鳳凰婦女小額貸款」、「企業年關資金融資業務」、「電影事業及廣播電視節目供應事業優惠貸款」等企業貸款。
- (二) 開辦「貼心房貸」、「築巢優利貸－2007~2008全國公教員工房屋貸款」等消費性貸款。
- (三) 網銀開辦等值新台幣五十萬元(含)以上外匯業務、新增「存款證明申請」、「動態密碼機制」及「繳費」等服務。
- (四) 改善簡化各項外匯業務申請書及約據，並配合e化潮流，將多項外匯業務用紙電子化，提供客戶選用。
- (五) 增加卡片附加功能，增辦晶片金融卡消費扣款、預製卡及委託代領；信用卡增加代繳車牌費、台北縣停車費、陽明山瓦斯費等12項服務。
- (六) 增辦金融債、公司債及外國債券等八項固定收益證券款券同步結算交割作業。
- (七) 開辦新台幣組合式商品，提供客戶更多元化的投資管道。
- (八) 配合交易需求，完成信託系統主機容量升級，並建置同步備援機制。
- (九) 新增五股工業區分行及遷移大肚、南豐、竹山、潮州、斗南等據點。
- (十) 向越南當地主管機關提出設立河內分行之申請。
- (十一) 執行「客戶撥入分行電話導入客服中心服務」專案，第一階段二十家分行建置工程完成。

loans for micro businesses", "Phoenix Micro loans for Entrepreneurial Women", "Financing for end-of-year needs", and "Preferential loans for film-making, broadcasting, and TV program suppliers".

- (2) Launching consumer loans such as "Caring mortgage" and "Nest-building Preferential Loans—2007-2008 Mortgage Programs for Government and School Employees".
- (3) Providing foreign exchange services for NT\$500,000 and above on internet banking, and adding "Application for certificate of deposit", "dynamic password mechanism", and "payment of bills" services on internet banking.
- (4) Simplifying application forms and statements of foreign exchange services and providing alternative electronic versions.
- (5) Increasing additional functions on cards, providing debit card functions on IC banking cards, providing pre-made cards, allowing authorized collection of cards, and adding 12 new services such as paying for license fees, Taipei County parking fees, and natural gas bills of Yangmingshan Natural Gas Company.
- (6) Adding synchronized clearing and settlement operations for eight kinds of fixed income securities, such as financial bonds, corporate bonds, and foreign bonds.
- (7) Launching NTD structured products, providing more diversified investment channels for clients.
- (8) Completing the upgrade of the capacity of trust-business server, and installing a simultaneous backup mechanism.
- (9) Opening the Wugu Industrial Zone branch, and relocating Dadu, Nanfeng, Chushan, Chaozhou, and Donan branches.
- (10) Applying to the Vietnamese authorities for establishing a branch in Hanoi.
- (11) Implementing the project of "Transferring clients' calls from the branch to the customer service center". The first phase, installing the system at 20 branches, has been completed.
- (12) Completing the system development of the reserved remittance financing service on the "CHB e-banking" (corporate internet banking system).
- (13) Developing the e-Billing system for distributorship receivables management, such as "AMS enterprise billing management system" and "Enterprise

- (十二) 完成「彰銀e通」(企業網路銀行)預約匯款融資系統開發。
- (十三) 開發中心廠經銷鏈應收帳款管理系統(e-Billing)，包括「AMS 企業帳款管理系統」及「企業電子化帳單收款系統e-Collection System」。
- (十四) 完成企金授信審查自動化(E-Loan)系統之建置。
- (十五) 完成本行「個人授信特殊註記資料庫」之建置。
- (十六) 完成「E-LOAN 授信自動化系統之覆審管理系統」、「債權管理系統」及「無財簽企業信用評等系統」全行上線。
- (十七) 廣續推動分行作業集中化及自動化，建置全行印鑑及匯款集中作業系統、國外匯入匯款影像集中作業系統及託收、提回票據系統擴充。
- (十八) 建置新一代海外分行系統，提供核心帳務系統連結及SWIFT集中整合即時連線。
- (十九) 資訊安全管理系統通過ISO 27001認證，包括存摺存款系統、資料倉儲系統、授信自動化系統、網銀(個金、企金)系統、證券系統。
- (二十) 建置完成全行動產管理帳務系統暨不動產租金管理系統。

## 二、預算執行情形

2007年存款營運量為新台幣1,018,987,003千元(不含郵匯局轉存款)，達成預算目標之96.76%，放款營運量為新台幣865,607,343千元，達成預算目標之96.99%，買賣外匯業務為140,763,029千美元，達成預算目標之99.53%，證券經紀業務為新台幣106,201,203千元，達成預算目標之109.80%，信託業務(基金)為新台幣127,552,656千元，達成預算目標之155.55%，卡片業務(刷卡量)為新台幣6,582,504千元，達成預算目標之91.46%。

e-Collection System".

- (14) Completing the deployment of automated system for corporate banking credit review under the e-Loan system.
- (15) Completing the installation of the Bank's "Special remarks database of personal loans".
- (16) Completing the "Automatic re-evaluation management system under the E-LOAN system", the "Creditor management system" and "credit rating system for non-audit corporations".
- (17) Continue the implementation of the centralization and automation of branch operations, installation of centralized processing system for personal chops and remittance, foreign remittance images, and expanding the system of check retrievals and check collections.
- (18) Installation of a new-generation overseas branch system, providing core billing system connections and SWIFT centralized integrated real-time connection.
- (19) The information security system received ISO 27001 accreditation. This includes the deposit book depositing system, information warehouse system, underwriting automatic system, internet banking (retail banking and corporate banking) systems, and securities system.
- (20) Completion of the movable assets management billing system and the realty rental management system.

## B. Budget Execution

In 2007, our total savings volume (excluding the deposit transferred from postal savings) reached NTD 1,018,987,003,000 or 96.76% of the original budget target; the total loans volume was NTD 865,607,343,000 or 96.99% of the target; foreign exchange transactions totaled US\$ 140,763,029,000 amounting to 99.53% of the target; securities brokering transactions totaled NTD 106,201,203,000 or 109.80% of the target; the trust business (mutual funds) volume for the year was NTD 127,552,656,000 or 155.55% of the target, the total card transaction volume (retail spend) reached NTD 6,582,504,000, representing 91.46% of the original target.

### 三、財務收支及獲利能力分析

2007年財務收支及獲利情形分述如下：

- (一) 利息淨收益：新台幣18,635,067千元。
- (二) 利息以外淨收益：新台幣12,304,078千元。
- (三) 淨收益：新台幣30,939,145千元。
- (四) 呆帳費用：新台幣7,149,656千元。
- (五) 營業費用：新台幣11,561,517千元。
- (六) 繼續營業單位稅前淨利：新台幣12,227,972千元。
- (七) 所得稅費用：新台幣3,744,691千元。
- (八) 繼續營業單位稅後淨利：新台幣8,483,281千元。
- (九) 本期淨利：新台幣8,483,281千元。
- (十) 稅後每股盈餘：新台幣1.37元。

2007年稅後淨利為新台幣8,483,281千元，達成預算目標新台幣9,738,665千元之87.11%；稅後淨利佔淨收益比率為27.42%，稅後淨利佔平均資產總額比率(ROA)為0.64%，稅後淨利佔平均股東權益比率(ROE)為10.35%。

### 四、研究發展狀況

隨著金融市場的健全發展，金融商品日臻多元、成熟，為充分掌握市場脈動，取得市場先機，本行定期提出國內外金融經濟景氣分析，作為市場變化及走勢之研判，並從事國內產業研究與市場調查，創新研發金融商品，以滿足客戶需求；運用資訊科技，整合整體資訊資源，以支援業務發展；持續辦理銀行業務專題研究及派員至國外分行進行特定業務主題之研討，期能結合理論與實務，作為經營及拓展業務之參考。

### C. Revenues, Expenses, and Profitability Analysis

2007 revenues, expenses and profits are summarized as follows:

- (1) Net interest revenue: NT\$ 18,635,067,000
- (2) Net non-interest revenue: NT\$ 12,304,078,000
- (3) Net revenue: NT\$ 30,939,145,000
- (4) Recovered written-off bad debt – net value: NT\$ 7,149,656,000
- (5) Operating expenses: NT\$ 11,561,517,000
- (6) Earning Before Tax from Continued Operations: NT\$ 12,227,972,000
- (7) Tax expenses: NT\$ 3,744,691,000
- (8) Earning After Tax from Continued Operations: NT\$ 8,483,281,000
- (9) Net income: NT\$ 8,483,281,000
- (10) After tax EPS: NT\$ 1.37

Net income totaled NT\$ 8,483,281 thousand in 2007, reaching 87.11% of the budget target, which was NT\$ 9,738,665 thousand; Net income to net revenue ratio was 27.42%; Net income was equivalent to 0.64% (ROA) of the averaged total asset value and 10.35% (ROE) of the averaged equity.

### D. Research and Development

As the financial market continues to develop soundly, financial products are becoming more diversified and sophisticated. In order to fully grasp market evolution and get ahead of the competition, our bank produces regular reviews of local and overseas financial markets as a way to assess market changes and trends. We also engage in sector research, market survey and product innovation with a view to satisfying customer needs. Moreover, we leverage information technology to integrate informational resources to support business development. Furthermore, as a customary practice of our bank, special-topic research is always carried out, and bank representatives are sent to overseas branches for studying on specific business issues. The goal is to facilitate business operation and expansion through the optimal marriage of theories and practices.

## 五、2008年營業計畫概要

### (一) 預期營業目標

1. 存款營運量：新台幣1,070,927,000千元。
2. 放款營運量：新台幣903,190,000千元。
3. 買賣外匯業務：美金147,801,000千元。
4. 證券經紀業務：新台幣112,954,000千元。
5. 信託業務（基金）：新台幣133,542,000千元。
6. 卡片業務（刷卡量）：新台幣6,766,000千元。

### (二) 經營方針及營業政策

1. 積極投入財富管理市場、持續深耕既有核心業務，運用市場區隔尋找潛力優質客戶，以擴大本行營運規模及增挹盈餘。
2. 發展多元化整合性通路策略，活用營業據點與廣大客戶群優勢，同時輔以整合電子金融服務平台，以發揮銷售綜效。
3. 密切注意國內外金融市場之情勢發展，配合本行經營策略，拓展本行金融業務，落實流動性風險管理，創造利潤最大化。
4. 持續積極佈局海外市場，進而拓展外匯及國際金融業務，輔以建置金融網路服務平台，以提高手續費收益。
5. 為強化授信品質，活用資料庫系統進行辨識、衡量並監控經營時面臨之風險，同時調整風險管理政策及程序，以落實獨立、專業之風險管理機制，進而提升風險管理效能。

## E. Highlights of Business Operation Plans for 2008

### (1) Business Operation Targets

- i. Savings Volume: NT\$ 1,070,927,000,000
- ii. Loans Volume: NT\$ 903,190,000,000
- iii. Foreign Exchange Transactions: US\$ 147,801,000,000
- iv. Securities Brokerage Transactions: NT\$ 112,954,000,000
- v. Trust Business (Mutual Funds) Volume: NT\$ 133,542,000,000
- vi. Credit Card (Transaction Amount): NT\$ 6,766,000,000

### (2) Business Directions and Operation Policies

- i. Actively participate in the wealth management market, continue to cultivate the existing core businesses, using market segmentation to discover quality clients to expand the Bank's scale of operations and increase profits.
- ii. Develop a diverse integrated channel strategy, leverage all business points and our extensive customer base, and support the above businesses with an integrated electronic financial service platform to maximize sales synergy.
- iii. Closely examine the development of domestic and foreign financial market, continue to develop the Bank's financial business with regards to the operating strategies, carry out liquidity risk management, and maximize profits.
- iv. Continue to deploy in overseas markets, developing foreign exchange and international financial businesses, and support the above businesses with the installation of a financial internet service platform to increase profits from fee incomes.
- v. In order to improve credit quality, the Bank shall leverage information databases to identify, assess, and monitor operational risks. At the same time, risk management policies and procedures will be revised and adjusted to realize an independent and professional risk management system and improve risk management efficiency.
- vi. Actively settle non-performing loans to maintain asset quality. Meanwhile, strength recovery of bad debts in order to boost profits.
- vii. Develop a financial management system to execute performance analyses and track budget execution to increase operational performance.

6. 積極清理逾期放款，以維護良好授信品質；同時加強收回呆帳，以增挹盈餘。
7. 發展財務管理功能，執行績效分析及預算追蹤，以提升經營績效。
8. 為提升作業效率、降低作業風險與營運成本，本行推動分行後台作業集中化，運用科技整合資訊系統，以充分支援前、中、後台業務之發展。
9. 實施以績效為導向的人事政策，充分運用人力資源，以達「適才適所」之人力願景。
10. 持續提升稽核人員專業素質，加強人員訓練，落實營業單位自行查核以強化內控，並有效執行以風險為導向之稽核計劃。

## 六、最近一次信用評等結果

本行於2007年8月接受穆迪信用評等之評等結果為：長期評等為A3，短期評等為P-1，銀行財務實力 (Financial Strength) 為D，銀行財務實力之未來展望 (Outlook) 則為正向。

董事長



- viii. To enhance operational efficiency and reduce operational risk and cost, the Bank strives to centralize back office operations of branches. It also uses technology to integrate information systems to support the development of front, middle, and back office businesses.
- ix. Implementation of performance-based human resource policies in order to realize the vision of optimal alignment of abilities and positions.
- x. Continuous enhancement of the professional qualifications of the auditors; strengthening education and training programs; carrying out self-auditing of business units in order to improve internal control; effectively implementing risk-oriented auditing activities.

## F. Latest Credit Ratings

Our credit ratings as awarded by Moody's in August 2007 are as follows. Long-term Rating: A3; Short-term Rating: P-1; Bank Financial Strength Rating: D; Outlook (BFSR): Positive.



Yung-San Lee  
Chairman of the Board

總經理



Julius Chen  
President



# 銀行簡介 Bank Overview

- 12 一、設立日期  
A. Re-registered Date
- 12 二、銀行沿革  
B. The Bank's Development History

# 銀行簡介

## Bank Overview

### 一、設立日期

設立登記日期：中華民國39年7月  
執照號碼：公司統一編號51811609

### 二、銀行沿革

本行創設於民國前7年(公元1905年)6月5日，由彰化縣吳汝祥先生糾合中部地方士紳，集資貳拾貳萬日圓，充為股本。於當年發起組織設立「株式會社彰化銀行」，設總行於彰化，是為本行發軔之始，迄今已一百零二週年。

民國前2年(公元1910年)本行為適應當時環境需要，將總行遷設台中市，積極拓展業務，凡台灣各重要繁盛地區，均分設營業機構，營業網分布全台。

民國34年10月25日台灣光復，民國35年10月16日本行成立彰化商業銀行籌備處，由林獻堂先生擔任籌備主任，並由政府接收日籍股東之股份。民國36年2月舉行創立股東大會，由董事會推選林獻堂先生為董事長。同年3月1日正式改組成立為彰化商業銀行，資本總額定為舊台幣壹仟伍佰萬元。

民國38年6月台灣實施幣制改革，發行新台幣，民國39年12月本行將資本總額調整為新台幣貳佰肆拾萬元。民國86年12月，台灣省政府將其持有之本行普通股股票進行公開招募，以執行公營事業民營化之政策。民國87年1月1日正式改制民營。

民國94年本行辦理國內現金增資私募發行拾肆億股乙種記名式特別股，由台新金融控股股份有限公司得標，現金增資基準日為94年10月3日。增資後實收資本總額為新台幣陸佰參拾伍億玖仟肆佰柒拾伍萬陸仟元，台新金融控股股份有限公司持有本行22.01%之股權，成為本行最大股東。

至民國96年底，本行額定資本總額為新台幣陸佰伍拾億元，實收資本總額為新台幣陸佰貳拾億玖仟肆佰柒拾伍萬陸仟元，分為普通股肆拾捌億玖仟肆拾柒萬伍仟陸佰股，及乙種特別股拾肆億股，每股面額新台幣壹拾元，為國內資本雄厚，基礎穩固之銀行。

### A. Re-registered Date

Re-registered Date : July 1950  
License No.: ID51811609

### B. The Bank's Development History

The origin of Chang Hwa Bank (the Bank) dates back to the colonial period under Japan's governance when Wu Ju-Hsiang founded the Kabushiki Kaisha Shoka Ginko in Chang Hwa County on June 5, 1905, with an initial capital of 220,000 Japanese yen raised from local businessmen and landlords.

Kabushiki Kaisha Shoka Ginko relocated its head office from Chang Hwa County to Taichung City in 1910 to better coordinate its expansion efforts of setting up branches and offices in all major cities in Taiwan.

After Taiwan was restored to the ROC government on October 25, 1945, the Bank's predecessor established a preparatory office to reorganize as today's Chang Hwa Bank. After the Taiwan provincial government took control of Japanese shareholdings in Kabushiki Kaisha Shoka Ginko, the preparatory office conducted the Bank's first shareholders' meeting in February 1947, which elected Chang Hwa Bank's first directors and supervisors under a new government. The new board elected the preparatory office's head Ling Hsien-Tang as the Bank's first chairman. Chang Hwa Bank was formally re-incorporated under ROC Law on March 1, 1947, with an initial capital of 15 million Taiwanese yuan.

In June 1949, the Taiwan provincial government replaced the Taiwanese yuan with the New Taiwan dollar. Chang Hwa Bank adjusted its registered capital accordingly to NT\$2.4 million in December 1950. In December 1997, the Taiwan provincial government made public its shareholdings in the Bank in line with the government's policy of financial privatization. The Bank was officially privatized on January 1, 1998.

In 2005, Chang Hwa Bank carried out a 1.4 billion Type-B preferred shares cash capital increase via private placement. Taishin Financial Holdings Co., Ltd. won the bidding in the competition, with the cash capital increase date of record set for October 3, 2005. After the capital increase, the Bank had registered capital of NT\$63,594,756,000 and Taishin Financial Holdings became CHB's largest shareholder with a 22.01% stake.

At the end of 2007, the Bank's authorized capital stood at NT\$65,000,000,000, and the Bank's registered capital stood at NT\$62,094,756,000, presented in 4,809,475,600 common shares and 1,400,000,000 Type-B preferred shares at a par value of NT\$10 per share. The Bank is one of the leading banks in Taiwan in terms of paid-in capital and sound financial structure.



# 公司治理報告

## Report of Corporate Governance

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# 公司治理報告

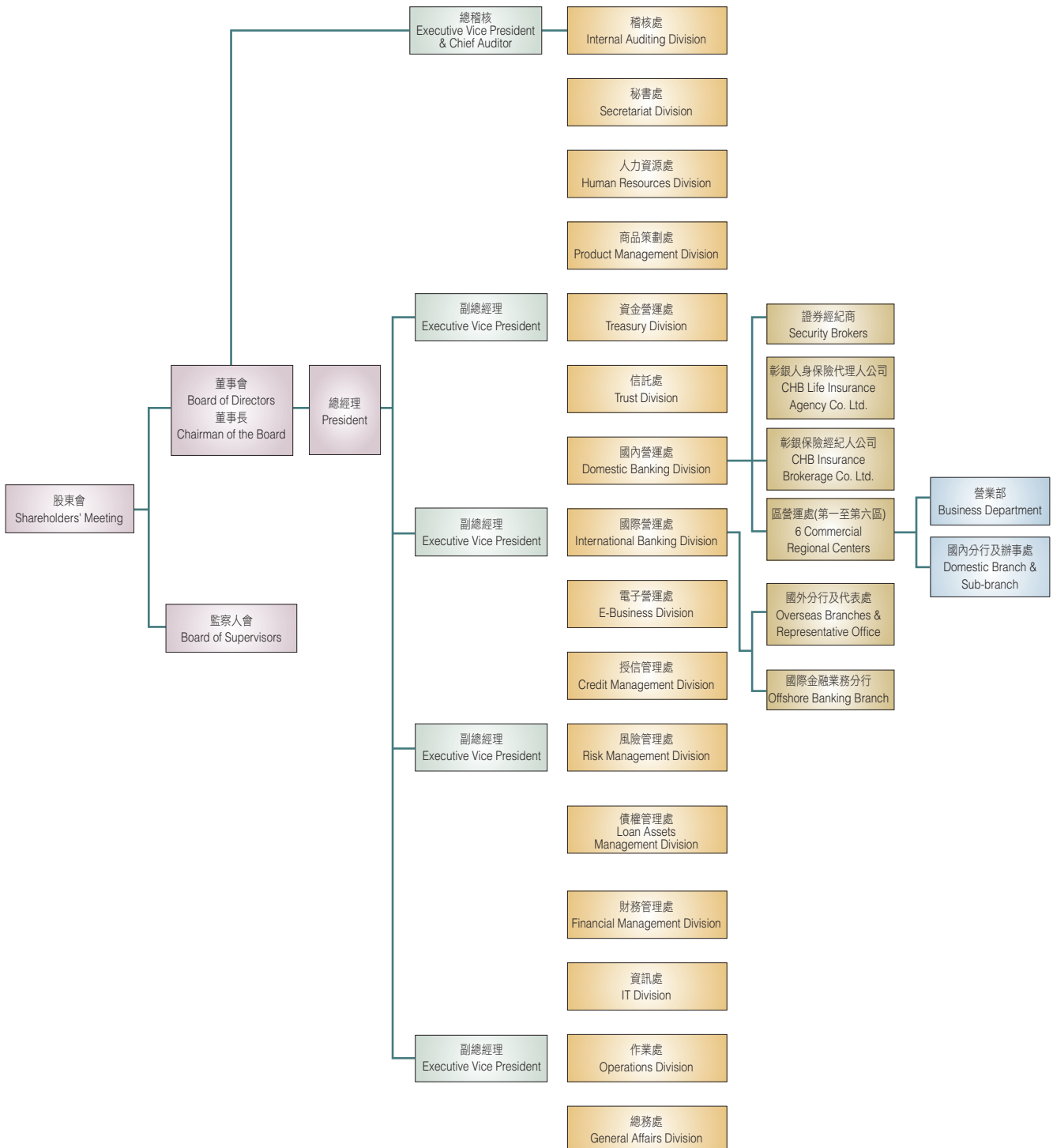
## Report of Corporate Governance

### 一、銀行組織

#### A. Organization

##### (一) 組織系統圖

##### a. Organization Chart



## (二) 主要部門所營業務

1. 董事會稽核處：掌理主管機關規定必要之一般查核、專案查核及為本行業務需要之業務抽查，覆查內、外部稽核檢查意見之改善情形，不良授信轉銷呆帳之查核，重大偶發及投訴案件之調查，以及其他依規應查核之事項；另評估和改善本行之風險管理、控制和公司治理過程之有效性，俾以協助達成本行之目標。
2. 秘書處：掌理全行經營策略與規劃、公司治理、文書處理、公共關係、股務處理(投資者關係)、法務及遵守法令主管制度之規劃與管理等事項。
3. 人力資源處：掌理全行人力政策、人力行政事務、員工教育訓練計畫、員工績效管理政策、員工薪酬及福利等之規劃與執行；並負責員工潛能開發與職涯管理發展等事項。
4. 商品策劃處：掌理市場金融商品資料之分析，新金融商品之開發與既有商品的維護與改善；區隔目標客戶市場，訂定行銷規劃，負責訂定商品價格；並擬訂及修訂各項業務規章、處理程序及相關契約；負責廣告文宣與行銷策略規劃。

## b. Major Business of Each Division

1. Internal Auditing Division : In charge of audits of general and special project concern required by the competent authority and random business examination required by the Bank's regulations, and inspecting the improvements required by internal and external auditing opinions, examining the write off from non-performing debts to bad debts, investigating material incidence and complaint processing, and other required examination pursuant to the regulation; and evaluating and improving the Bank's risk management and control and the efficiency of corporate governance for fulfilling the goals set by the Bank.
2. Secretariat Division : Responsible for the planning and management of the Bank's business operation strategies and planning, corporate governance, document processing, public relationship, stock affairs processing (investor relationship), legal affairs and legal compliance.
3. Human Resources Division : Responsible for the bank-wide human resource policies, human resource administration, employees' education and training plans, employee performance management policies, employee compensation and benefit planning and execution; and employees' potentiality development and job career management and development.

本行李董事長肅三、陳總經理淮舟（前排由左至右）  
陳副總經理允進、黃總稽核奇泰、林副總經理維樑、葉副總經理萬士、施副總經理建安（後排由左至右）  
Yung-San Lee, Chairman; Julius Chen, President (from left to right)  
James Y. G. Chen, Executive Vice President (EVP); Chi-Tay Huang, EVP & Chief Auditor; William Lin, EVP; Walter W. T. Yeh, EVP; James Shih, EVP (from left to right)



5. 資金營運處：針對本行目標客戶群，行銷金融商品，並遵循主管機關所訂定之法律指引，在金融市場從事短、中、長期之投資組合操作，及執行資產負債管理委員會對利率風險所作之決策，除確保本行資金之流動性外，並期在可控制之風險下，獲取最大之利潤等事項。
6. 信託處：掌理本行信託業務之規劃與作業，信託商品之研究與開發，對各營業單位信託業務之督導與管理，信託業務制度規章之擬訂等事項。
7. 國內營運處：協調區營運處及國內營業單位，編制年度與中期銷售目標及預算計畫之執行、追蹤與績效考核等；並訂定各種商品推展計畫、督導與執行。負責國內營業單位，包括自動櫃員機之設置、遷移、裁撤等作業；並負責國內營業據點銷售流程、過程改進之規劃與執行；協助營業單位維護、管理全行規劃之目標客戶群銷售計畫等事項。
8. 國際營運處：負責國內外金融同業包括存匯行、通匯行網路之建立與管理；負責國外分支機構之設置、遷撤及管理，核定其業務目標、追蹤與績效考核，並督導、協助其各項業務銷售與推展計畫之訂定與執行；負責存匯、進出口等外匯業務後台作業管理及運作。
9. 電子營運處：建立電話客服中心、電話銀行、行動銀行、網路銀行及直接郵件銷售之制度；擬訂各種通路的銷售策略、業務規則、銷售活動之執行與管理、以及各項業務推展之績效考核等事項。
4. Product Management Division : Responsible for market data analysis of financial products, development of new products and maintenance and improvement of existing ones; segmentation of target customers, formulation of marketing plans, and execution of product pricing; establishment and amendment of various business guidelines, operation procedures and relevant agreements and contracts; planning of marketing communications and strategies.
5. Treasury Division : Engaging in financial commodity marketing by targeting on the Bank's niche customer groups, and abiding by the acts enacted by the competent authority, operating short, mid, and long term investment portfolio in the financial markets, and executing the Asset and Liability Management Committee's decision concerning interest rate risk to ensure the capital liquidity and maximize profits within tolerable and controllable risks.
6. Trust Division : In charge of the planning and operation of trust business, the development and research of trust commodities, supervision and management of the trust business in each business operation unit, and the drawing up of policies and procedures for trust business.
7. Domestic Banking Division : Coordination among CRCs and domestic branches, compiling annual and mid-term sales goals, implementation, tracking, performance evaluation of budget plans, setting up and supervision and execution of development plans for each commodity. In charge of domestic banking units, including the installation, relocation and dismantle of ATMs. The planning and execution for the sales flow and procedure improvement of domestic banking units. Assisting banking units in maintaining, and managing the sales plans of each niche customer group set by the Bank.



10. 授信管理處：負責超逾區營運處權限之授信案件審核、營業單位授信案件覆審等事項。
  11. 風險管理處：針對業務上之國家風險、信用風險(包括企業金融、個人金融及金融同業等)、市場風險、作業風險等制定風險政策、策略、規範、程序與指導方針，就各項風險加以認定、衡量、評估與控制等事項。
  12. 債權管理處：制訂不良債權(指逾期放款、催收款及呆帳案件)管理及處理策略，並訂定各項催收處理程序、方法及技巧；清理大額不良債權，並監督、管理及控制不良債權之追償；辦理轉銷呆帳及呆帳案件事後管理；執行不良債權交易事宜等事項。
  13. 財務管理處：依據法令及一般公認會計原則規定，制訂本行會計制度及會計業務處理程序手冊，允當表達本行財務資訊，確保資產負債表各科目之正確性，規劃公司稅務、及有效掌握適切資料，維持本行資本適足率；彙編全行年度及中期預算計畫；執行資產負債管理委員會秘書作業、策略規劃全行中長期財務需求與管理資產負債表內外各項風險；負責正確且即時地提供內部財務資訊，評估各部門別、商品別、分行別之績效，及各項商品價格之檢測事宜，發揮管理會計之功能等事項。
8. International Banking Division : Responsible for building and managing inter-bank foreign exchange deposit and trading networks comprising both local and foreign financial institutions; establishment, relocation/termination and management of overseas branches, review and approval of business targets and performance monitoring and evaluation, supervision and assistance in the formulation and implementation of sales and business development plans; administration and execution of back-office foreign exchange transactions in relation to foreign exchange deposits and import & export trades.
  9. E-Business Division : Establishing such systems as call center, phone banking, mobile banking, internet banking and direct mailing sales; devising the execution and management of marketing strategies, business guidelines and marketing activities of each e-channel, and the performance evaluation.
  10. Credit Management Division : Responsible for case review of credit approvals that are beyond the mandates of commercial regional center, and auditing of credit approvals handled by branches.
  11. Risk Management Division: Formulation of management policies, strategies, rules, procedures and guidelines with regard to country risks, credit risks (including corporate banking, consumer banking and inter-bank dealings), market risks and operation risks, which need to be identified, measured, evaluated and controlled.
  12. Loan Assets Management Division : Enacting the management and handling strategies for non-performing loans (NPL) (referring to overdue loans, collections and bad debts), and proposing the handling procedures, skill and methods for collections. Write-off, supervision, management, control, post-management, and execution of NPL.

14. 資訊處：掌理全行資訊系統規劃建置與資訊安全控管等各項作業。
  15. 作業處：統籌支援各項前台業務之運作與推展，包括擬訂、修改區營運處、營業單位各項新台幣業務作業流程後台作業，期使後台作業達到集中化、資訊化、效率化的目的。
  16. 總務處：掌理本行資本支出預算之編制與執行，辦理總行各項費用之出納事項；本行各項財產管理及營繕工作；維護本行財產之安全與相關防護事宜，並配合辦理勞工安全衛生法令及建築法規等事項。
  17. 區營運處：分設第一區營運處至第六區營運處；掌理轄區內各分行之授信審核、風險管理，及督導、協助、支援其各項經營之業務。
  18. 營業單位及子公司：設置營業部、國內分行及辦事處、國外分行及代表處(辦事處)、國際金融業務分行、證券經紀商、人身保險代理人公司、保險經紀人公司等單位，辦理本行依法得經營之業務。
13. Financial Management Division : Implementing the Bank's accounting system and accounting operation handling procedure brochure pursuant to the Acts and GAAP, disclosing properly the Bank's financial information, ensuring the accurate correctness of each items listed in the balance sheet, planning the corporate taxation, controlling proper information efficiently, maintaining the capital adequacy ratio for the Bank, compiling bank-wide annual and mid-term budget plans, executing the secretariat jobs for the Asset and Liability Management Committee, planning the bank-wide mid and long term financial demands, and managing each risk in and off balance sheet, in charge of providing timely internal financial information, evaluating the performance of each division, commodity type, branch, and inspecting the price of each commodity, and developing the functions of management accounting.
  14. IT Division: Responsible for bank-wide IT systems planning and deployment, as well as information security control and management.
  15. Operations Division: Provision of integrated support for the operation and development of various front-desk transactions; establishment and amendment of back-office business processes for handling NT-denominated transactions by regional business centers and individual business units, in order to achieve a back-office operation that is centralized, IT-enabled and highly efficient.
  16. General Affairs Division : Proposing and executing the Bank's capital expenditure budgets, handling the each expense disbursement in the headquarter, managing and maintaining the Bank's properties, protecting the security of the Bank's fortunes, and related protection measures, sticking to labor security and sanitary acts and architectural acts.
  17. Commercial Regional Centers : Setting up six Regional Commercial Centers, in charge of credit assessing, risk management, supervision, assistance, support for their satellite branches.
  18. Business Operation Units and Subsidiaries: Establishing Business Department, domestic banking branches and sub-branches, and overseas banking branches and representative office, offshore banking branch, securities brokerage, life insurance agency, insurance brokerage to operate the Bank's business approved by the authority.



## 二、董事、監察人及主要經理人資料

## B. Directors, Supervisors and Major Managers

## (一) 董事及監察人資料(1)

## a. Board of Directors and Supervisors(1)

97年4月15日 April 15, 2008

職稱 Title	姓名 Name	選(就)任 日期 Date Started (YY/MM)	任期 Term (YY)	初次選任日期 Dated Started for the First Term (YY/MM) 法人代表人/法人 Representative of Institutional Shareholder/ Institutional Shareholder	選任時持有股份 Shareholding on Election		現在持有股數 Current Shareholding		配偶、未成年 子女現在持有 股份 Shareholding by Spouse & Minor Children		利用他人名義 持有股份 Shareholding Under Others' Title		主要經(學)歷 Prime Experience & Education	目前兼任本行及 其他公司之職務 Current Positions in the Bank and Other Companies	具配偶或二親等以內關 係之其他主管、董事或 監察人 Being the Spouse or Relative Within 2 Tiers of Other Managers, Directors or Supervisors		
					股數 Shares	持 股 比 率 %	股數 Shares	持 股 比 率 %	股數 Shares	持 股 比 率 %	股數 Shares	持 股 比 率 %			職稱 Title	姓名 Name	關係 Relationship
董事長 Chairman	李滿三 Yung-San Lee (台新金融控股 股份有限公司 (簡稱台新金控) 代表) (Delegate of Taishin Financial Holding Co., Ltd. (TSFHC))	2005.11	3	2007.06 2005.11	1,400,000,000	22.55	1,400,000,000	22.55	無 None	無 None	無 None	無 None	美國威斯康辛大學博士 Ph.D., University of Wisconsin (Madison), U.S.A. 證券櫃檯買賣中心董事長 Chairman, GreTai Securities Market. 財政部部長 Minister, Ministry of Finance 中國國際商業銀行董事長 Chairman, The International Commercial Bank of China 中國農民銀行董事長 Chairman, The Farmers Bank of China 交通銀行總經理 President, Chiao Tung Bank. 中央研究院經濟研究所研究員 兼所長 Research Fellow, and Director, The Institute of Economics, Academia Sinica. 中央銀行經濟研究處處長 Director, Economic Research Department, The Central Bank of China. 國立台灣大學經濟系教授 Professor, Department of Economics, National Taiwan University	瑞晶電子(股)公 司董事 Director of Rechip Electronics Corp. 南亞塑膠工業(股)公 司獨立董事 Independent director of Nan Ya Plastics Corp.	無 None	無 None	無 None
常務董事 Managing Director	高志尚 Henry C.S.Kao (台新金控代表) (Delegate of TSFHC)	2005.11	3	2006.05 2005.11	1,400,000,000	22.55	1,400,000,000	22.55	無 None	無 None	無 None	無 None	美國舊金山大學公共行政碩士 M.A., University of San Francisco 大安銀行董事長 Chairman of Dah An Commercial Bank	義美食品副董事長 Vice President of I-Mei Foods Co., Ltd. 台新金控及台新銀行 監察人 Supervisor of Taishin International Bank & Taishin Financial Holding Co., Ltd. 晶華國際飯店(股)公 司監察人 Supervisor of Formosa International Hotel Co., Ltd. 華新麗華(股)公司監 察人 Supervisor of Walsin Lihwa Corp.	無 None	無 None	無 None

職稱 Title	姓名 Name	選(就)任 日期 Date Started (YY/MM)	任期 Term (YY)	初次選任日期 Dated Started for the First Term (YY/MM) 法人代表人/法人 Representative of Institutional Shareholder/ Institutional Shareholder	選任時持有股份 Shareholding on Election		現在持有股數 Current Shareholding		配偶、未成年 子女現在持有 股份 Shareholding by Spouse & Minor Children		利用他人名義 持有股份 Shareholding Under Others' Title		主要經(學)歷 Prime Experience & Education	目前兼任本行及 其他公司之職務 Current Positions in the Bank and Other Companies	具配偶或二親等以內關 係之其他主管、董事或 監察人 Being the Spouse or Relative Within 2 Tiers of Other Managers, Directors or Supervisors		
					股數 Shares	持 股 比 率 %	股數 Shares	持 股 比 率 %	股數 Shares	持 股 比 率 %	股數 Shares	持 股 比 率 %			職稱 Title	姓名 Name	關係 Relationship
常務董事 Managing Director	蘇樂明 Ler-Ming Su (財政部代表) (Delegate of Ministry of Finance(MOF))	2005.11	3	2008.02 1947.02	757,120,460	12.19	757,120,460	12.19	無 None	無 None	無 None	無 None	國立成功大學工業管理研究所碩士 Master degree of Business Administration, National Chengkung University, Taiwan, R.O.C. 財政部賦稅稽徵核 Tax Auditor, Department of Taxation, MOF 財政部財稅資料中心兼任分析師 Chief Computer System Analyst, Data Processing Center, MOF 財政部證券暨期貨管理委員會主任 秘書 Secretary General, Securities Exchange Commission, MOF 中美洲經濟統合銀行董事 Director of Central American Bank for Economic Integration (CABEI) 財政部財稅資料中心主任 Director-General, Financial Data Center, MOF	財政部國庫署署長 Director-General, National Treasury Agency, MOF	無 None	無 None	無 None
常務董事 Managing Director	王文獻 Charles W. Y. Wang (台新金控代表) (Delegate of TSFHC)	2005.11	3	2005.08 2005.11	1,400,000,000	22.55	1,400,000,000	22.55	無 None	無 None	無 None	無 None	台新金控及台新銀行總經理 President of Taishin Financial Holding Co., Ltd. & Taishin International Bank 台灣大學經濟系畢業 Economics, National Taiwan University	台新銀行董事 Director of Taishin International Bank	無 None	無 None	無 None
常務董事 Managing Director	吳進清Cheng Ching Wu (台新金控代表) (Delegate of TSFHC)	2005.11	3	2005.11 2005.11	1,400,000,000	22.55	1,400,000,000	22.55	無 None	無 None	無 None	無 None	台灣石化合成公司總經理 President of Tasco Chemical Corporation 日本東京大學工學博士 PhD The University of Tokyo	台灣石化合成公司董 事長 President of Tasco Chemical Corporation 台新金控董事 Director of Taishin Financial Holding Co., Ltd. 北證興業(股)公司董 事長 Chairman of Safeway Gas Co., Ltd.	無 None	無 None	無 None
董事 Director	林隆士 James Long Su Lin (台新金控代表) (Delegate of TSFHC)	2005.11	3	2007.07 2005.11	1,400,000,000	22.55	1,400,000,000	22.55	無 None	無 None	無 None	無 None	美國維吉尼亞大學化學博士 PhD University of Virginia 國大代表 Parliament Representative 台灣大學副教授 Associate Professor, National Taiwan University	台新金控監察人 Supervisor of Taishin Financial Holding Co., Ltd. 金格食品(股)公司 監察人 Supervisor of KONIG Foods Co., Ltd. 九如實業股份有限公 司董事長 Chairman of Ennead Inc.	無 None	無 None	無 None

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					股數 Shares	持 股 比 率 %	股數 Shares	持 股 比 率 %	股數 Shares	持 股 比 率 %	股數 Shares	持 股 比 率 %			職稱 Title	姓名 Name	關係 Relationship
董事 Director	邱毅 Yi Chou (和川股份有限 公司代表) (Delegate of Ho Chuan Co., Ltd.)	2005.11	3	2008.01 2005.11	881,850	0.01	881,850	0.01	無 None	無 None	無 None	無 None	台灣大學經濟學博士 PhD in Economics, National Taiwan University 美國康乃爾大學博士後研究 Post-doctorial at Cornell University, USA 台灣大學農業經濟研究所 及商學研究所教授 Professor, National Taiwan University 淡江大學大陸研究所碩士教授 Professor, Tamkang University 文化大學財務金融系教授 Professor, Chinese Culture University 中華經濟研究院研究員 Researcher of Chung-Hua Institution for Economic Research	第七屆立法委員 The 7th Legislators	無 None	無 None	無 None
董事 Director	梁懷信 Hwai-Hsin Liang (財團法人台 中市私立張光 裕堂慈善會代 表)(Delegate of Chang Kuan Yu Tang Charity Foundation)	2005.11	3	2007.06 1997.10	817,162	0.01	817,162	0.01	無 None	無 None	無 None	無 None	輔仁大學法律研究所碩士 Master degree of law, Fu Jen Catholic University 臺灣實業(股)公司監 察人 Supervisor, Taiyen Biotech Co., Ltd. 鉅業國際法律事務所 律師 Attorney of Jiu-ye Law Firm 遠東航空董事 Director, Far Eastern Air Transport	無 None	無 None	無 None	
董事 Director	林國楷 Thomas K.K.Lin (台新金控代表) (Delegate of TSFHC)	2005.11	3	2005.11 2005.11	1,400,000,000	22.55	1,400,000,000	22.55	無 None	無 None	無 None	無 None	台灣大學經濟系畢業 Economics, National Taiwan University 台新銀行副總經理 Executive Vice President of Taishin Financial Holding Co., Ltd.	台新銀行董事 Director of Taishin International Bank 台新票券金融(股)公 司副董事長 Vice Chairman of Taishin Bills Finance	無 None	無 None	無 None
董事 Director	張敏玉 Min-Yu Chang (台新金控代表) (Delegate of TSFHC)	2005.11	3	2007.07 2005.11	1,400,000,000	22.55	1,400,000,000	22.55	無 None	無 None	無 None	無 None	淡江大學會計學士 Bachelor Accounting, Tamkang University 眾信聯合會計師事務所聯合執業人 Partner of Deloitte 台北市會計師公會會計審計委員會 執行長 Executive officer of accounting audit committee, Taipei CPA Association	奇頓顧問股份有限公 司董事 Director of Chi-tun Inc. 張敏玉會計師事務所 執業會計師 Executive Director of Min-Yu Chang CPA Firm 菱光科技股份有限公司 監察人 Supervisor of Creative Sensor Inc. 國眾電腦股份有限公 司監察人 Supervisor of Leo Systems Inc. 光友股份有限公司 監察人 Supervisor of Multilite International Co., Ltd.	無 None	無 None	無 None

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					股數 Shares	持股 比率 %	股數 Shares	持股 比率 %	股數 Shares	持股 比率 %	股數 Shares	持股 比率 %			股數 Shares	持股 比率 %	職稱 Title
董事 Director	林政憲 Cheng-Hsien Lin (台新金控代表) (Delegate of TSFHC)	2005.11	3	2006.11 2005.11	1,400,000,000	22.55	1,400,000,000	22.55	無 None	無 None	無 None	無 None	美國南美以美大學法學碩士、 博士班研究 PhD candidate, Master of Laws, Southern Methodist University 台灣台北地方法院法官 Judge of Taiwan Taipei District Court 台灣板橋地方法院法官 Judge of Taiwan Banciao District Court	律宇國際商務法律事 務所主持律師 Managing Attorney of Liu Yu Law Firm 華孚科技(股)公司 董事 Director of Wafer Technology Corp. 雙鴻科技(股)公司 獨立董事 Independent Director of Auras Technology Co., Ltd.	無 None	無 None	無 None
董事 Director	張清溪 Ching-Hsi Chang (財政部代表) (Delegate of MOF)	2005.11	3	2000.10 1947.02	757,120,460	12.19	757,120,460	12.19	無 None	無 None	無 None	無 None	美國俄亥俄州立大學博士 PhD Ohio State University 台灣大學經濟系系主任 Professor of Dept. of Economics, National Taiwan University	台灣大學教授 Professor of National Taiwan University	無 None	無 None	無 None
董事 Director	陳萬清 Wan- Ching Chen (財政部代表) (Delegate of MOF)	2005.11	3	2007.08 1947.02	757,120,460	12.19	757,120,460	12.19	無 None	無 None	無 None	無 None	淡江大學會計系商學士 Bachelor Accounting, Tamkang University 私立朝陽科技大學財務金融學系 碩士 Master degree of Accounting and Finance, Chaoyang University of Technology 台灣省政府主計處科長 Section Chief, DGBAS, the Department of Finance, Taiwan Provincial Government 台灣省政府財政廳專門委員、 科長、會計主任 Accounting Director, Section Chief, Senior Specialist, the Department of Finance, Taiwan Provincial Government 財政部國庫署組長、專門委員 Leader, Senior Specialist, National Treasury Agency, MOF	財政部國庫署 主任秘書 Chief Secretary, National Treasury Agency, MOF 榮民工程股份有限 公司董事 Director, RSEA Engineering Corporation	無 None	無 None	無 None
董事 Director	賴文獻 Wen-Hsien Lai (財政部代表) (Delegate of MOF)	2005.11	3	2006.12 1947.02	757,120,460	12.19	757,120,460	12.19	無 None	無 None	無 None	無 None	台灣大學經濟學研究所 Economics of National Taiwan University	中央存款保險(股) 公司 副總經理 Executive vice president at the Ministry of Finance's Central Deposit Insurance Corp. 台東區中小企業銀行 接管小組召集人 Convener of takeover the Taitung Business Bank	無 None	無 None	無 None
常駐監察人 Executive Supervisor	林福力 Diao Li Lin (台新金控代表) (Delegate of TSFHC)	2005.11	3	2006.05 2005.11	1,400,000,000	22.55	1,400,000,000	22.55	無 None	無 None	無 None	無 None	大安商業銀行總稽核 General Auditor of Dah An Commercial Bank 文化大學經濟系 Economics of Chinese Culture University	台新金銀控(股)公 司總稽核 General Auditor of Taishin Financial Holding Co., Ltd	無 None	無 None	無 None
監察人 Supervisor	柯綉綸 Hsiu Chuan Ko (財政部代表) (Delegate of MOF)	2005.11	3	2005.11 1947.02	757,120,460	12.19	757,120,460	12.19	無 None	無 None	無 None	無 None	財政部國庫署科長、專門委員 Division Chief, Senior Executive Officer, National Treasury Agency, MOF 中興大學財稅系畢業 Finance & Taxation, National Chung-Hsing University	財政部國庫署組長 Division-Director, National Treasury Agency, MOF	無 None	無 None	無 None

職稱 Title	姓名 Name	選(就)任 日期 Date Started (YY/MM)	任期 (YY)	初次選任日期 Dated Started for the First Term (YY/MM) 法人代表人/法人 Representative of Institutional Shareholder/ Institutional Shareholder	選任時持有股份 Shareholding on Election		現在持有股數 Current Shareholding		配偶、未成年 子女現在持有 股份 Shareholding by Spouse & Minor Children		利用他人名義 持有股份 Shareholding Under Others' Title		主要經(學)歷 Prime Experience & Education	目前兼任本行及 其他公司之職務 Current Positions in the Bank and Other Companies	具配偶或二親等以內關 係之其他主管、董事或 監察人 Being the Spouse or Relative Within 2 Tiers of Other Managers, Directors or Supervisors		
					股數 Shares	持股 比率 %	股數 Shares	持股 比率 %	股數 Shares	持股 比率 %	股數 Shares	持股 比率 %			職稱 Title	姓名 Name	關係 Relationship
監察人 Supervisor	謝文煌 Wen-Huang Hsieh (財團法人台中 市私立張光裕堂 慈善會代表) (Delegate of Chang Kuan Yu Tang Charity Foundation)	2005.11	3	2007.07 1997.10	817,162	0.01	817,162	0.01	無 None	無 None	無 None	無 None	私立淡江文理學院商學系 Business, Tamkang University 本行董事會主任秘書兼秘書處處長 SVP & Chief Secretary of Board of Director, SVP & Division Head of Secretariat Division of Chang Hwa Bank	無 None	無 None	無 None	無 None
監察人 Supervisor	蔡揚宗 Yang-Tzong Tsay (台新金控代表) (Delegate of TSFHC)	2005.11	3	2005.11 2005.11	1,400,000,000	22.55	1,400,000,000	22.55	無 None	無 None	無 None	無 None	美國馬里蘭大學會計博士 Ph. D., University of Maryland 台灣銀行董事 Director of Bank of Taiwan	台灣大學商學院教授 Professor, College of Management, National Taiwan University 訊達科技(股)公司 監察人 Supervisor of Cyber Link Corp. 中華電訊(股)公司 監察人 Supervisor of Chinese Television System Inc. 台灣菸酒(股)公司 監察人 Supervisor of Taiwan Tobacco and Liquor Corp.	無 None	無 None	無 None
監察人 Supervisor	陳士根 Tu-Kung Chen (台新金控代表) (Delegate of TSFHC)	2005.11	3	1997.10 2005.11	1,400,000,000	22.55	1,400,000,000	22.55	無 None	無 None	無 None	無 None	財團法人黃烈火社會福利基金會董 事長 Chairman of Huang Lieh Ho Social Welfare Foundation 日本近畿大學商經科畢業 Kinki University	無 None	無 None	無 None	無 None

2. 法人股東之主要股東

2. Major Institutional Shareholder

97年4月15日 April 15, 2008

法人股東名稱 Institutional Shareholder	法人股東之主要股東 Major Holder of Shares in Institutional Shareholder	
台新金融控股股份有限公司 Taishin Financial Holding Co., Ltd.	馬來西亞商 TPG NEWBRIDGE TAISHIN HOLDINGS II, LTD.	7.18%
	馬來西亞商 TPG NEWBRIDGE TAISHIN HOLDINGS I, LTD.	4.79%
	馬來西亞商 QE INTERNATIONAL (L) LIMITED.	3.82%
	新加坡商野村亞洲投資(台灣)股份有限公司 Nomura Asia Investment (Taiwan) PTE. Ltd.	3.18%
	台新租賃股份有限公司 Taishin Leasing & Financing	2.58%
	馬來西亞商 TAISHIN CO-INVESTOR HOLDINGS II, LTD.	2.36%
	台灣人壽保險股份有限公司 Taiwan Life Insurance Co. Ltd.	2.04%
	勞工保險局 Bureau of Labor Insurance	1.95%
	馬來西亞商 TAISHIN CO-INVESTOR HOLDINGS I, LTD.	1.57%
	臺灣郵政股份有限公司 Taiwan Post Co. Ltd.	1.17%
財政部 Ministry of Finance	非為公司組織，不適用 The Bank is not a corporation structure, so it's not subject to the requirements.	
和川股份有限公司 Ho Chuan Co., Ltd.	陳田植(38.35%)、陳良子(40.00%)、陳建道(7.38%)、陳建志(7.38%)、洪櫻芬(3.34%)、鍾斐雄(3.34%)、陳田柏(0.03%)、陳田原(0.03%)、James D. Chen; Liang-Tz Chen; Jian-Dau Chen; Eric K. Chen; Ying-Fan Hung; Fei-Shiung Tung; Tian-Bo Chen; Tian-Yuan Chen; 陳田圃(0.03%)、陳田城(0.03%)、陳田煜(0.03%)、陳田銘(0.03%)、陳美吟(0.03%) Tian-Pu Chen; Tian-Cheng Chen; Tian-Jian Chen; Tian-Min Chen; Mei-Yin Chen	
財團法人台中市私立張光裕堂慈善會 Chang Kuan Yu Tang Charity Foundation	非為公司組織不適用 The Bank is not a corporation structure, so it's not subject to the requirements.	



註1：各董事、監察人是否具有五年以上工作經驗及下列專業資格：

Note 1: Directors or Supervisors shall meet one of the following professional requirements, together with at least five years work experience.

- A. 商務、法務、財務、會計或公司業務所須相關科系之公私立大專院校講師以上  
A. An instructor or higher up in a department of commerce, law, finance, accounting, or other academic department related to company business in a public or private junior college, college, or university.
- B. 法官、檢察官、律師、會計師或其他與公司業務所需之國家考試及格領有證書之專門職業及技術人員  
B. A judge, public prosecutor, attorney, certified public accountant, or other professional or technical specialist who has passed a national examination and has been awarded a certificate in a professional capacity that is necessary for company business.
- C. 商務、法務、財務、會計或公司業務所須之工作經驗  
C. Having work experience in the area of commerce, law, finance or accounting, or otherwise necessary for company business.

註2：各董事、監察人於選任前二年及任職期間符合下述各條件者，請於各條件代號下方空格中打「√」。

Note 2: During the two years before being elected or juring the term office, directors or supervisors shall meet the following terms with '√' Mark.

- (1) 非為銀行或其關係企業之受僱人。  
(1) Neither employees of Bank nor its affiliates.
- (2) 非銀行或其關係企業之董事、監察人(但如為銀行或其母公司、銀行直接及間接持有表決權之股份超過百分之五十之子公司之獨立董事者，不在此限)。  
(2) Neither a director or a supervisor of Bank nor its affiliates, unless the person is an independent director of the company, its parent company, or any subsidiary in which the company holds, directly or indirectly, more than 50 percent of the voting shares.
- (3) 非本人及其配偶、未成年子女或以他人名義持有銀行已發行股份總額百分之一以上或持股前十名之自然人股東。  
(3) Not an individual shareholder who holds shares, together with those held by the person's spouse, minor children, or held under others' names, in an aggregate amount of 1% or more of the total outstanding shares of the company or ranks among the top ten shareholders who are natural persons in terms of the share volume held.
- (4) 非前三款所列人員之配偶、二親等以內親屬或五親等以內直系血親親屬。  
(4) Not a spouse or relative within the second degree of kinship, or lineal relative within the fifth degree of kinship, of any of the persons in the preceding three subparagraphs.
- (5) 非直接持有銀行已發行股份總額百分之五以上法人股東之董事、監察人或受僱人，或持股前五名法人股東之董事、監察人或受僱人。  
(5) Not directors, supervisors, or employees of a corporate shareholder that directly holds 5% or more of the total outstanding shares of the bank or ranks among the top 5 corporate shareholders in the terms of share volume held.
- (6) 非與銀行有財務或業務往來之特定公司或機構之董事(理事)、監察人(監事)、經理人或持股百分之五以上股東。  
(6) Not directors, supervisors, or executive officer, or shareholder holding 5% or more shares of a specific company or institution and who also has financial or business dealings with the company.
- (7) 非為銀行或關係企業提供商務、法務、財務、會計等服務或諮詢之專業人士、獨資、合夥、公司或機構之企業主、合夥人、董事(理事)、監察人(監事)、經理人及其配偶。  
(7) Not a professional, or owner, partner, director, supervisor, or executive officer and the spouse thereof of a sole proprietorship, partnership, company, or institution that provides commercial, legal, financial, accounting or consulting services to the bank or to any affiliates.
- (8) 未與其他董事間具有配偶或二親等以內之親屬關係。  
(8) Not a spouse or relative within the second degree of kinship within directors.
- (9) 未有公司法第30條各款情事之一。  
(9) Not any of the circumstances in the subparagraphs of Article 30 of the Company Act.
- (10) 未有公司法第27條規定以政府、法人或其代表人當選。  
(10) Not elected in the capacity of a government agency, a juristic person, or a representative thereof, as provided in the Article 27 of the Company Act.

## (二) 主要經理人資料

### b. Major Managers

基準日：97.2.22

Based on: February 22, 2008

單位名稱 Division	職稱 Title	任主管日 Date Started (yy/mm/dd)	姓名 Name	持有本行 股票股數 Shareholding	配偶、未成年子女 持有本行股票股數 Shareholding by Spouse & Minor Children	利用他人名 義持有本行 股票股數 Shareholding Under Others' Title	主要經(學)歷 Prime Experience & Expectation	目前兼任其他公司之職務 Current Position	在本行任職之 配偶或二等親內 關係之經理人 The Spouse or Relative within 2 Tiers of General Managers
總行 Head Office	總經理 President	960201	陳進舟 Julius Chen	100,000	0	0	美國紐約市立大學柏魯克學院 財務金融研究所 EMSF Baruch College The City University of New York 台新金融控股公司總經理 Taishin Financial Holding Co., President 台新國際商業銀行副董事長 Taishin International Bank Vice Chairman 台新票券金融公司董事長 Taishin Bills Finance Corporation Chairman 台灣高速鐵路公司財務長 Taiwan High Speed Rail Corporation CFO 美國商業銀行松山分行總經理 Bank of America VP&GM	財團法人台灣中小企業聯合輔導基金會董事 Director of Taiwan Small Business Integrated Assistance Center 台灣金聯資產管理股份有限公司董事 Director of Taiwan Asset Management Corporation 台灣金聯資產服務股份有限公司監察人 Supervisor of Taiwan Financial Assets Service Co.	無 None
總行 Head Office	副總經理 Executive Vice President	931228	林維棟 William Lin	80,089	0	0	私立淡江文理學院 會計統計學系 Accounting & Statistics, Tamkang University	彰銀保險經紀人(股)公司董事 Director of CHB Insurance Brokerage Company Ltd. 彰銀人身保險代理人(股)公司監察人 Supervisor of CHB Life Insurance Agency Company 開發國際投資(股)公司董事 Director of CDIB & Partners Investment Holding Co.	無 None

單位名稱 Division	職稱 Title	任主管日 Date Started (yy/mm/dd)	姓名 Name	持有本行 股票股數 Shareholding	配偶、未成年子女 持有本行股票股數 Shareholding by Spouse & Minor Children	利用他人名 義持有本行 股票股數 Shareholding Under Others' Title	主要經(學)歷 Prime Experience & Expectation	目前兼任其他公司之職務 Current Position	在本行任職之 配偶或二等親內 關係之經理人 The Spouse or Relative within 2 Tiers of General Managers
總行 Head Office	副總經理 Executive Vice President	950113	葉萬士 Walter W.T.Yeh	111,632	0	0	國立政治大學 國際貿易學系 International Trade, National Chengchi University 台灣中小企業銀行董事 Director of Medium Business Bank of Taiwan	彰銀人身保險代理人(股)公司董事長 Chairman of CHB Life Insurance Agency Company 彰銀保險經紀人(股)公司董事長 Chairman of CHB Insurance Brokerage Company, Ltd. 台北外匯經紀(股)公司董事 Director of Taipei Forex Inc.	無 None
總行 Head Office	副總經理 Executive Vice President	960402	施建安 James Shih	60,221	67,403	0	薩吉諾大學 企業管理研究所 MBA, Saginaw Valley State University of Michigan, USA	元富證券(股)公司監察人 Supervisor of MasterLink Securities Corp.	配偶：內湖分行經 理陳玉芬 Spouse: Yu-Fen (Elaine) Chen, (VP & GM of Nei-Hu Branch)
總行 Head Office	副總經理 Executive Vice President	960402	陳允進 James Y. G. Chen	100,009	0	0	私立淡江文學院 國際貿易學系 International Trade, Tamkang University	無 None	無 None
總行 Head Office	總稽核 EVP & Chief Auditor	961113	黃奇泰 Chi-Tay Huang	148,083	0	0	國立政治大學 財稅學系 Public Finance & Taxation, National Chengchi University	無 None	無 None
董事會 Board of Directors	主任秘書 SVP & Chief Secretary	960721	洪麗華 Li-Hua Hung	0	0	0	私立淡江文學院 工商管理學系 Business Administration, Tamkang University	無 None	無 None
稽核處 Internal Auditing Division	處長 SVP & Division Head	961207	林耀輝 Yao-Huei Lin	1,004	0	0	私立中國文化學院 法律學系 Law, Chinese Culture University	無 None	無 None
秘書處 Secretariat Division	處長 SVP & Division Head	960709	江建興 Chen-Shin Chang	169,405	0	0	國立政治大學 銀行學系 Money & Banking, National Chengchi University	無 None	無 None
人力資源處 Human Resources Division	處長 SVP & Division Head	950120	王擇麟 Tzer-Lin Wang	82,723	0	0	私立淡江文學院 銀行保險學系 Banking & Insurance, Tamkang University	彰銀保險經紀人(股)公司監察人 Supervisor of CHB Insurance Brokerage Company	無 None
商品策劃處 Product Management Division	處長 SVP & Division Head	950120	陳金英 Chin-Ying(Amita) Chen	64,432	0	0	美國紐約佩斯大學 企業管理研究所 MBA, Pace University of New York, USA	彰銀人身保險代理人(股)公司董事 Director of CHB Life Insurance Agency Company	無 None
資金營運處 Treasury Division	處長 SVP & Division Head	960601	鍾曉薇 Sylvia Chung	0	0	0	美國紐約市立大學 財務金融研究所 EMSF, The City University of New York	無 None	無 None
信託處 Trust Division	處長 SVP & Division Head	950120	林煥烈 Huan-Lieh Lin	53,729	6,000	0	國立中興大學 農業經濟學系 Agricultural Economics, National Chung Hsing University	無 None	無 None
國內營運處 Domestic Banking Division	處長 SVP & Division Head	950120	林國新 Gwo-Shin Lin	202,630	13,305	0	私立淡江文學院 國際貿易學系 International Trade, Tamkang University	聯安服務股份有限公司董事 Director of Lan An Limit Co.	無 None
國際營運處 International Banking Division	處長 SVP & Division Head	960402	楊繼承 Jih-Cheng Yang	31,021	0	0	國立臺灣大學 經濟學系 Economics, National Taiwan University	無 None	無 None
電子營運處 E-Business Division	處長 SVP & Division Head	950120	石英華 Yin-Hwa Shih	100,629	0	0	國立成功大學 會計統計學系 Accounting & Statistics, National Cheng Kong University	無 None	無 None
授信管理處 Credit Management Division	處長 SVP & Division Head	961105	劉克祐 Keh-Yu Liu	61,757	0	0	國立臺灣大學 農業經濟學系 Agricultural Economics, National Taiwan University	彰銀保險經紀人(股)公司董事 Director of CHB Insurance Brokerage Company	無 None
風險管理處 Risk Management Division	處長 SVP & Division Head	950120	林明憲 Ming-Hsien Lin	131,659	0	0	私立東吳大學 外國語文學系 Foreign Languages, Soochow University	無 None	無 None
債權管理處 Loan Assets Management Division	處長 SVP & Division Head	920624	林青槐 Alexander C.H.Lin	99,673	13,374	0	私立逢甲學院 合作學系 Cooperative, Feng Chia University	彰銀人身保險代理人(股)公司董事 Director of CHB Life Insurance Agency Company	無 None
財務管理處 Financial Management Division	處長 SVP & Division Head	960801	林彩鳳 Tsai Feng Lin	17,007	1,342	0	國立臺灣大學 商學系 Business, National Taiwan University	無 None	無 None
資訊處 IT Division	處長 SVP & Division Head	950120	曾芳明 Fangming Tzeng	300,056	6,700	0	私立淡江大學 美國研究所博士 Ph.D.in Political Economics, Tamkang University	財宏科技股份有限公司監察人 Supervisor of Financial eSolution Co., Ltd.	無 None
作業處 Operations Division	處長 SVP & Division Head	960402	呂慶昆 Ching-Kuen Lu	33,905	100	0	國立空中大學 商學系 Business, National Open University	無 None	無 None

單位名稱 Division	職稱 Title	任主管日 Date Started (yy/mm/dd)	姓名 Name	持有本行 股票股數 Shareholding	配偶、未成年子女 持有本行股票股數 Shareholding by Spouse & Minor Children	利用他人名 義持有本行 股票股數 Shareholding Under Others' Title	主要經(學)歷 Prime Experience & Expectation	目前兼任其他公司之職務 Current Position	在本行任職之 配偶或二等親內 關係之經理人 The Spouse or Relative within 2 Tiers of General Managers
總務處 General Affairs Division	處長 SVP & Division Head	921101	翁聰碧 Tsung-Pi Weng	137,217	113,921	0	國立中興大學 合作學系 Cooperative, National Chung Hsing University	無 None	無 None
國際金融業務分行 Offshore Banking Branch	經理 VP & GM	950120	陳秋月 Chiou-Yueh Chen	12,305	0	0	國立政治大學 經營管理研究所 EMBA, National Chengchi University	無 None	無 None
第一區營運處 Commercial Regional Center 1	處長 SVP & Center Head	960709	羅美棟 Mei-Tung Lou	95,845	0	0	國立中興大學 經濟學系 Economics, National Chung Hsing University	無 None	無 None
第二區營運處 Commercial Regional Center 2	處長 SVP & Center Head	950120	林惟德 Wei-Teh Lin	94,470	37,428	0	私立逢甲學院 銀行保險學系 Banking & Insurance, Feng Chia University	無 None	無 None
第三區營運處 Commercial Regional Center 3	處長 SVP & Center Head	950120	黃國珍 Gwo-Chen Huang	62,730	104,378	0	私立逢甲學院 合作學系 Cooperative, Feng Chia University	無 None	無 None
第四區營運處 Commercial Regional Center 4	處長 SVP & Center Head	960709	黃漢青 Paul Huang	59,073	10,000	0	國立政治大學 法律學系 Law, National Chengchi University	無 None	無 None
第五區營運處 Commercial Regional Center 5	處長 SVP & Center Head	950120	蕭錦鴻 Jin-Horn Shiao	228,342	867	0	私立逢甲學院 會計學系 Accounting, Feng Chia University	無 None	無 None
第六區營運處 Commercial Regional Center 6	處長 SVP & Center Head	961105	駱和怡 Ho-Yi Lo	109,487	0	0	私立東吳大學 經濟學系 Economics, Soochow University	無 None	無 None
營業部 Business Department	經理 VP & GM	921101	何米吉 Mi-Chi Ho	106,270	0	0	省立台中商職 Taiwan Provincial Taichung Senior Commercial Vocational School	無 None	無 None
總部分行 Central Branch	經理 VP & GM	960801	黃漢爭 Han-Jeng Hwang	81,295	0	0	國立中興大學 經濟學系 Economics, National Chung Hsing University	無 None	無 None
證券經紀商台北總 公司 Taipei Securities Broker	主任 VP & GM	900516	郭宇照 Yeu-Jaw Guo	15,436	0	0	私立大同商業專科學校 保險科 Insurance, Tatung Institute of Commerce and Technology	無 None	無 None
證券經紀商台中分 公司 Taichung Securities Broker	主任 VP & GM	900119	黃平吉 Ping-Yji Hwang	8,000	2,911	0	私立大同商業專科學校 企業管理科 Business Administration, Tatung Institute of Commerce and Technology	無 None	無 None
證券經紀商南臺中 分公司 Nan-Taichung Securities Broker	主任 VP & GM	950120	黃惠瑛 Hui-Ying Huang	6,842	0	0	國立臺中商業專科學校附設空中南專 會計科 Accounting, Open Junior College Affiliated with National Taichung Institute of Commerce	無 None	無 None
證券經紀商東台北 分公司 Tung-Taipai Securities Broker	主任 VP & GM	950120	鄭保元 Bao-Yuan Cheng	39,544	864	0	國立政治大學附設空中行專 (普通行政科) Administration, Open Junior College of Commerce Affiliated with National Chengchi University	無 None	無 None
證券經紀商七賢分 公司 Chi-Hsien Securities Broker	主任 VP & GM	940719	楊孟霖 Meng-Ling Yang	22,160	33,936	0	國立高雄第一科技大學 金融管理研究所 MS in Financial & Operation, National Kaohsiung First University of Science and Technology	無 None	無 None
台中分行 Taichung Branch	經理 VP & GM	930709	張重雄 Jong-Shoung Chang	93,093	0	0	國立政治大學附設空中行專 (普通行政科) Administration, Open Junior College of Commerce Affiliated with National Chengchi University	無 None	無 None
北台中分行 Pei-Taichung Branch	經理 VP & GM	910612	汪寬仁 Kuan-Jen Wang	120,593	0	0	私立淡江文理學院 工商管理學系 Business Administration, Tamkang University	無 None	無 None
南台中分行 Nan-Taichung Branch	經理 VP & GM	921101	吳松竹 Sung-Chu Wu	2,634	0	0	私立輔仁大學 經濟學系 Economics, Fu Jen Catholic University	無 None	無 None
北屯分行 Peitun Branch	經理 VP & GM	930219	謝金勇 Jin-Yong Shieh	103,751	1,550	0	私立輔仁大學 經濟學系 Economics, Fu Jen Catholic University	無 None	無 None
中港分行 Chung-Kang Branch	經理 VP & GM	911004	李勝雄 Sheng-Hsiung Lee	29,267	0	0	國立政治大學附設空中行專 (普通行政科) Administration, Open Junior College of Commerce Affiliated with National Chengchi University	無 None	無 None
水溝分行 Shunan Branch	經理 VP & GM	930709	蔡元森 Yuan-Sen Tsai	54,072	10,000	0	私立僑光商業專科學校 國際貿易科 International Trade, The Overseas Chinese Institute of Technology	無 None	無 None
南屯分行 Nantun Branch	經理 VP & GM	930901	游俊忠 Junn-Chung Yu	98,997	70	0	臺灣省立臺中商業專科學校 銀行保險科 Banking & Insurance, Taiwan Provincial Taichung Institute of Commerce	無 None	無 None

單位名稱 Division	職稱 Title	任主管日 Date Started (yy/mm/dd)	姓名 Name	持有本行 股票股數 Shareholding	配偶、未成年子女 持有本行股票股數 Shareholding by Spouse & Minor Children	利用他人名 義持有本行 股票股數 Shareholding Under Others' Title	主要經(學)歷 Prime Experience & Expectation	目前兼任其他公司之職務 Current Position	在本行任職之 配偶或二等親內 關係之經理人 The Spouse or Relative within 2 Tiers of General Managers
西屯分行 Hsilitun Branch	經理 VP & GM	950120	柯煥祥 Jen-Shyang Ke	17,007	15,380	18,300	國立中興大學 經濟學系 Economics, National Chung Hsing University	無 None	無 None
基隆分行 Keelung Branch	經理 VP & GM	940401	王東雄 Tung-Shiung Wang	30,720	0	0	私立淡江文理學院 國際貿易學系 International Trade, Tamkang University	無 None	無 None
仁愛分行 Jenai Branch	經理 VP & GM	950210	戴炳輝 Ping-Huei Tai	82,782	1,000	0	省立台中商業職業學校 高級部 Taiwan Provincial Taichung Vocational Senior High School	無 None	無 None
東基隆分行 Tung-Keelung Branch	經理 VP & GM	960402	蔡抱鵬 Bau-Shu Tsai	83,149	3,295	0	國立空中大學 商學系 Business, National Open University	無 None	無 None
宜蘭分行 Ilan Branch	經理 VP & GM	950120	陳生發 Sheng-Fa Chen	60,081	0	0	國立台北商業技術學院附設空中學院 應用商學系 Business & Applied Commerce, Open Junior College Affiliated with National Taipei College of Business	無 None	無 None
羅東分行 Lutung Branch	經理 VP & GM	930901	陳金魁 Jin-Kwey Chen	15,158	0	0	國立臺北商業專科學校附設空中商專 國際貿易科 International Trade, Open Junior College Affiliated with Taiwan Municipal Junior college of Business	無 None	無 None
蘇澳分行 Suao Branch	經理 VP & GM	960402	李添國 Jenn-Gwo Lee	35,346	0	0	私立淡江大學 國際貿易學系 International Trade, Tamkang University	無 None	無 None
臺北分行 Taipei Branch	經理 VP & GM	921101	李松樹 Song-Shu Lee	138,539	0	0	私立嶺東商業專科學校 工業會計科 Accounting, Ling Tung College	無 None	無 None
城內分行 Chengnei Branch	代理經理 ACTING VP & GM	961101	黃志成 Chih-Cheng Huang	2,228	0	0	私立逢甲學院 銀行保險學系 Banking & Insurance, Feng Chia University	無 None	無 None
敦化分行 Tunhwa Branch	經理 VP & GM	960402	謝德鉅 Der-Jiuh Hsieh	451	0	0	省立台北商職 Taiwan Provincial Taipei Commercial School	無 None	無 None
萬華分行 Wanhua Branch	經理 VP & GM	960402	范炳達 Ming-Dar Fann	127,199	0	0	私立淡江文理學院 工商管理學系 Business Administration, Tamkang University	無 None	無 None
雙園分行 Shuangyuan Branch	經理 VP & GM	940719	紀仁澤 Jen-Tse Chi	30,048	67,292	0	臺灣省立豐原高級商業職業學校 Feng Yuan Commercial Vocational High School	無 None	無 None
西門分行 Hsimen Branch	經理 VP & GM	950120	陳憲輝 Shen-Fei Chen	222	100,000	0	私立世界新聞專科學校 廣播電視科 Journalism, World of College	無 None	無 None
北門分行 Peimen Branch	經理 VP & GM	961105	陳石秋 Shyr-Chiou Chen	18,524	0	0	臺北市立士林高級商業職業學校 Shilin High School of Commerce	無 None	無 None
永樂分行 Yunglo Branch	經理 VP & GM	950120	張正逢 Cheng-Feng Chang	68,774	420	0	私立淡水工商管理專科學校 銀行管理科 Bank Management, Tamsui Institute of Business Administration	無 None	無 None
建成分行 Chiencheng Branch	經理 VP & GM	960402	楊建忠 Chien-Chung Yang	2,488	11,496	0	國立中興大學 經濟學系 Economics, National Chung Hsing University	無 None	無 None
大同分行 Tatung Branch	經理 VP & GM	950120	陳明 Ming Chen	65,000	0	0	國立中興大學 經濟學系 Economics, National Chung Hsin University	無 None	無 None
民生分行 Min-Sheng Branch	經理 VP & GM	961105	簡宗鑫 Jong-Shien Jean	86,286	0	0	私立淡水工商管理專科學校 企業管理科 Business Administration, Tamsui Institute of Business Administration	無 None	無 None
中山北路分行 Chungshan North Rd. Branch	經理 VP & GM	950120	張義明 Ji-Lang Chang	400	0	0	國立中興大學 企業管理學系 Business Administration, National Chung Hsing University	無 None	無 None
晴光分行 Ching-Kuang Branch	經理 VP & GM	950120	林武德 Wu-Te Lin	2,922	0	0	臺灣省立臺南高級商業職業學校 National Tainan Commercial Vocational Senior High School	無 None	無 None
建國分行 Chien-Kuo Branch	經理 VP & GM	950120	盧壽安 Shou-An Lu	47,878	1,963	0	國立空中大學 商學系 Business, National Open University	無 None	無 None
吉林分行 Chilin Branch	經理 VP & GM	950120	陳錦能 Shyi-Neng Chen	326	0	0	國立中興大學 財稅學系 Public Finance & Taxation, National Chung Hsing University	無 None	無 None
長安東路分行 Chang-An E.Rd. Branch	經理 VP & GM	950120	賴宗安 Tzong-An Lai	123,000	111,000	0	國立臺中商業專科學校 企業管理科 Business Administration, National Taichung Institute of Commerce	無 None	無 None
東門分行 Tungmen Branch	經理 VP & GM	950120	蔡樹旺 Chu-Wang Cheng	23,333	0	0	私立嶺東商業專科學校 統計科 Accounting, Ling Tung Commercial Junior College	無 None	無 None
中正分行 Chung-Cheng Branch	經理 VP & GM	930901	廖年宏 Nien-Hong Liao	5,145	0	0	私立僑光商業專科學校 國際貿易科 International Trade, The Overseas Chinese Institute of Technology	無 None	無 None
古亭分行 Kuting Branch	經理 VP & GM	960402	紀榮年 Jung-Nien Chi	7,331	23,234	0	國立臺中商業專科學校 銀行保險科 Banking & Insurance, National Taichung Institute of Commerce	無 None	無 None
忠孝東路分行 Chung-Hsiao Tung Lu Branch	經理 VP & GM	950120	戴基成 Chicheng Tai	73,651	0	0	私立淡水工商管理學院 財務金融學系 Banking & Finance, Tamsui Institute of Business Administration	無 None	無 None

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永春分行 Yung-Chun Branch	經理 VP & GM	950120	林瑞興 Ruei-Shing Lin	114,489	0	0	私立逢甲學院 銀行保險學系 Banking & Insurance, Feng Chia University	無 None	無 None
大安分行 Taan Branch	經理 VP & GM	960402	王洪綱 Hung-Gang Wang	60,699	50,000	0	私立淡江大學 合作經濟學系 Cooperative Economics, Tamkang University	無 None	無 None
信義分行 Hsin-Yi Branch	經理 VP & GM	950120	魏萬洽 W.S Way	120,000	0	0	私立東吳大學 經濟學系 Economics, Soochow University	無 None	無 None
仁和分行 Jen-Ho Branch	經理 VP & GM	960402	陳永儀 Yung-Yee Chen	40,123	97,262	0	私立僑光商業專科學校 企業管理科 Business Administration, The Overseas Chinese College Of Commerce	無 None	無 None
台北世貿中心分行 Taipei World Trade Center Branch	經理 VP & GM	950120	賴憲武 Hsien-Wu Yang	58,842	0	0	私立逢甲學院 會計學系 Accounting, Feng Chia University	無 None	無 None
城東分行 Chengtung Branch	經理 VP & GM	920404	陳介夫 Jieh-Fu Chen	961	0	0	國立臺灣大學 法律學系 Law, National Taiwan University	無 None	無 None
中崙分行 Chunglun Branch	經理 VP & GM	950120	陳志成 Leo Chen	4,351	10,000	0	私立國際商業專科學校 企業管理科 Business Administration, International College of Commerce	無 None	無 None
復興分行 Fu-Hsing Branch	經理 VP & GM	930901	張文貴 Wen-Kuei Chang	344	0	0	私立僑光商業專科學校 企業管理科 Business Administration, The Overseas Chinese Institute of Technology	無 None	無 None
松江分行 Sung-Chiang Branch	經理 VP & GM	960402	姚義雄 I-Hsiung Yao	30,669	2,284	0	私立大同商業專科學校 會計科 Accounting, Tatung Institute of Commerce and Technology	無 None	無 None
士林分行 Shilin Branch	經理 VP & GM	950120	邱再添 Tiaj-Tian Chiu	4,363	5,000	0	私立大同商業專科學校 會計科 Accounting, Tatung Institute of Commerce and Technology	無 None	無 None
北投分行 Bei Tou Branch	經理 VP & GM	961105	彭春堂 Judy Pong	38	139,334	0	私立淡江文理學院 國際貿易學系 International Trade, Tamkang University	無 None	無 None
天母分行 Tienmu Branch	經理 VP & GM	940719	謝秀鑾 Sherry S.L. Hsieh	42,188	0	0	私立淡江大學 財務金融研究所 MS in Banking & Finance, Tamkang University	無 None	無 None
松山分行 Sungshan Branch	經理 VP & GM	950120	陳宗淵 Chung-Yuan Chen	141,617	144,204	0	私立淡江文理學院 工商管理學系 Business Administration, Tamkang University	無 None	無 None
西松分行 Hsi-Sung Branch	經理 VP & GM	960901	翁一新 I-Hsin Weng	0	0	0	國立中興大學 公共行政學系 Public Administration, National Chung Hsing University	無 None	無 None
東台北分行 Tung-Taipei Branch	經理 VP & GM	950120	項連台 Yun-Tai Hsiang	36,584	688	0	私立逢甲學院 銀行保險學系 Banking & Insurance, Feng Chia University	無 None	無 None
西內湖分行 Hsi-Neihu Branch	經理 VP & GM	950120	陳哲雄 Che-Hsiung Chen	50,041	0	0	私立淡江大學 銀行學系 Banking, Tamkang University	無 None	無 None
大直分行 Tachin Branch	經理 VP & GM	960402	洪泳懿 Chu-Hung	49,382	0	0	國立政治大學 經營管理研究所 EMBA, National Chengchi University	無 None	無 None
內湖分行 Nei-Hu Branch	經理 VP & GM	930708	陳玉芬 Yu-Fen Chen	67,403	60,221	0	菲理狄克遜大學 管理資訊研究所 MS in Management Information System, Fairleigh Dickinson University of New Jersey, USA	無 None	配偶：副總經理施 建安 Spouse: James Shih (Executive Vice President)
東湖分行 Tung-Hu Branch	經理 VP & GM	940401	賴新昌 Hsin-Chang Yang	44,667	0	0	私立大同工學院 工商管理學系 Business Administration, Tatung Institute of Technology	無 None	無 None
新湖分行 Sinhu Branch	經理 VP & GM	960402	林朝乾 Chaur-Chyan Lin	51,060	0	0	國立台北商業技術學院附設空中商院 企業管理科 Business Administration + Open Business College Affiliated With National Taipei College of Business	無 None	無 None
南港分行 Nankang Branch	經理 VP & GM	930219	朱志頌 Chi-Chung Chu	10,000	0	0	私立淡江大學 美國研究所 MS in America Study, Tamkang University	無 None	無 None
木柵分行 Mucha Branch	經理 VP & GM	940719	嚴曉華 Hsiao-Hwa Yin	0	0	0	私立銘傳女子商業專科學校 國際貿易科 International Trade, Ming Chuan College	無 None	無 None
南港科學園區分行 Nankang Science Industrial Park Branch	經理 VP & GM	960402	古台安 Tai-An Ku	46,051	0	0	私立淡江工商管理專科學校 銀行管理科 Banking Management, Tamsui Institute of Business Administration	無 None	無 None
汐止分行 Hsi-Chih Branch	經理 VP & GM	950120	吳丙寅 Bing-Yn Wu	75,338	97	0	私立中國文化大學 銀行保險學系 Banking & Insurance, Chinese Culture University	無 None	無 None
淡水分行 Tanshui Branch	經理 VP & GM	960424	張秋漢 Chiu-Han Chang	70,415	0	0	臺灣省立彰化高級商業職業學校 National Changhua Senior School of Commerce	無 None	無 None
瑞芳分行 Juilang Branch	經理 VP & GM	960402	吳瑞雄 Jui-Hsiung Wu	588	0	0	私立淡江文理學院 工商管理學系 Business Administration, Tamkang University	無 None	無 None
三芝場分行 Sanchungpu Branch	經理 VP & GM	950120	廖正義 Cheng-I Liao	30,000	0	0	私立逢甲學院 銀行保險學系 Banking and Insurance, Feng Chia University	無 None	無 None

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北三重埔分行 Pei-Sanchungpu Branch	經理 VP & GM	950120	吳美芳 Mei-Fang Wu	22,653	0	0	私立輔仁大學 法律學系 Law, Fu Jen Catholic University	無 None	無 None
東三重分行 Tung-Sanchung Branch	經理 VP & GM	950120	游保森 Pao-Sen Yu	0	0	0	私立中國文化大學 會計學系 Accounting, Chinese Culture University	無 None	無 None
西三重分行 Hsi-Sanchung Branch	經理 VP & GM	950120	許漢文 Han-Wen Hsu	1,018	3,261	0	私立淡江工商管理專科學校 銀行管理科 Bank Management, Tamkang Institute of Business Administration	無 None	無 None
南三重分行 Nan-Sanchung Branch	經理 VP & GM	950120	謝子安 Tzu-An Hsieh	138,200	0	0	私立淡江文理學院 銀行保險學系 Banking & Insurance, Tamkang University	無 None	無 None
三和路分行 San Ho Rd. Branch	經理 VP & GM	950120	林孟敏 Meng-O Lin	2,000	0	0	國立臺灣大學 法律學系 Law, National Taiwan University	無 None	無 None
蘆洲分行 Luchou Branch	經理 VP & GM	950120	鄭長華 Chang-Hua Cheng	64,653	0	0	國立中興大學 合作經濟學系 Cooperative Economics, National Chung Hsing University	無 None	無 None
新店分行 Hsintien Branch	經理 VP & GM	950120	王毓梅 Yun-Mei Wang	208,148	0	0	私立銘傳女子商業專科學校 商業文書科 Secretarial Science, Ming Chuan College	無 None	無 None
北新分行 Pei Hsin Branch	經理 VP & GM	960402	黃麗仙 Sherry Huang	56,000	30,000	0	倫敦市政廳大學 國際財務金融研究所 MSc in International Banking & Finance, London Guildhall University	無 None	無 None
吉成分行 Chicheng Branch	經理 VP & GM	950120	許桂梅 Kuei-Mei Hsu	9,698	0	0	私立輔仁大學 會計學系 Accounting, Fu Jen Catholic University	無 None	無 None
永和分行 Yunggho Branch	經理 VP & GM	960402	簡幸壽 Hsing-Shou Chien	142,686	0	0	私立淡江文理學院 國際貿易學系 International Trade, Tamkang University	無 None	無 None
福和分行 Fuho Branch	經理 VP & GM	960402	劉慶英 Chiung-Yin Liu	21,524	0	0	國立政治大學附設空中行專 (普通)行政科 Administration, Open Junior College of Commerce Affiliated with National Chengchi University	無 None	無 None
中和分行 Chunggho Branch	經理 VP & GM	950120	詹勳全 Shun-Chuan Chan	23,717	6,000	0	國立台中技術學院附設空中進修學院 應用商學系 Business & Applied Commerce, Open Junior College of Continuing Education Affiliated with National Taichung Institute of Technology	無 None	無 None
雙和分行 Shuanggho Branch	經理 VP & GM	950120	莊順 Shuenn Juang	37,655	51,085	0	私立中國文化大學 法律學系 Law, Chinese Culture University	無 None	無 None
南勢角分行 Nanshih Chiao Branch	經理 VP & GM	930901	陳雪霞 Hsueh-Hsia Chen	33,814	0	0	國立政治大學 財稅學系 Public Finance & Taxation, National Chengchi University	無 None	無 None
新莊分行 Hsinchuang Branch	經理 VP & GM	960402	張書楨 Shu Chen Chang	43,657	0	0	臺灣省立新竹高級商業職業學校 商科 Business, National Hsin Chu Commercial Vocational High School	無 None	無 None
五股工業區分行 Wugu Industrial Park Branch	經理 VP & GM	960402	羅順風 Shun-Feng Lo	74,692	38,194	0	國防大學管理學院進修管理學系碩士 MS in Logistics Management, National Defense University	無 None	無 None
南新莊分行 Nan-Hsinchuang Branch	經理 VP & GM	950120	許錦龍 Chin-Huang Hsu	50,219	0	0	國立空中大學 商學系 Business, National Open University	無 None	無 None
思源分行 Sy Yuan Branch	經理 VP & GM	920624	蔡珠樹 Chu-Shu Tsai	123,645	870	0	國立空中大學 社會科學系 Social Sciences, National Open University	無 None	無 None
林口分行 Linkou Branch	經理 VP & GM	950120	林金池 Chin-Chih Lin	863	0	0	國立政治大學附設空中行專 行政管理科 Administration, Open Junior College of Commerce Affiliated with National Chengchi University	無 None	無 None
樹林分行 Shulin Branch	經理 VP & GM	930901	王昇熙 Sheng-Jan Wang	4,607	0	0	私立淡江工商管理專科學校 銀行管理科 Bank Management, Tamkang Institute of Business Administration	無 None	無 None
板橋分行 Panchiao Branch	經理 VP & GM	950120	洪仁誠 Jen-Cheng Hong	671	0	0	私立醒吾商業專科學校 觀光事業科 Tourism, Hsing Wu College	無 None	無 None
光復分行 Kuang-Fu Branch	經理 VP & GM	960402	劉家森 Johnson Liu	292	3,112	0	國立政治大學 經營管理研究所 EMBA, National Chengchi University	無 None	無 None
江翠分行 Chiang Tsui Branch	經理 VP & GM	950120	蔡金利 King-Lee Tsai	69,092	0	0	台灣省立海洋學院 航運管理學系 Shipping & Transportation Management, National Taiwan Ocean University	無 None	無 None
土城分行 Tucheng Branch	經理 VP & GM	960402	林清霽 Ching-Kao Lin	5,791	1,349	0	國立政治大學 財稅學系 Public Finance & Taxation, National Chengchi University	無 None	無 None
三峽分行 Sanhsia Branch	經理 VP & GM	950120	黃傑和 Taio-Ho Huang	50,578	0	0	國立政治大學附設空中行專 (普通)行政科 Administration, Open Junior College of Commerce Affiliated with National Chengchi University	無 None	無 None
桃園分行 Taoyuan Branch	經理 VP & GM	960402	林榮祥 Rong-Shyang Lin	22,565	0	0	私立逢甲學院 銀行保險學系 Banking & Insurance, Feng Chia University	無 None	無 None
北桃園分行 Pei-Taoyuan Branch	經理 VP & GM	950120	唐璽亭 Shing-Ting Tang	589	625	0	私立淡江工商管理專科學校 銀行管理科 Bank Management, Tamkang Institute of Business Administration	無 None	無 None

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八德分行 Ba De Branch	經理 VP & GM	940401	李癸村 Pin-Tsun Lee	141,095	0	0	臺灣省立中壢高級商業職業學校 Taiwan Provincial Chung-Li Senior Vocational School of Commerce	無 None	無 None
南崁分行 Nankan Branch	經理 VP & GM	960402	謝建政 Chien-Cheng Hsieh	13,880	32,617	0	私立淡江大學 會計學系 Accounting, Tamkang University	無 None	無 None
東林口分行 Tung-Linkou Branch	經理 VP & GM	950120	王宗炳 Tzong-Bing Wang	68,244	64,056	0	國立空中大學 社會科學系 Social Sciences, National Open University	無 None	無 None
中壢分行 Chungli Branch	經理 VP & GM	950120	陳志邦 Chih-Pang Chen	0	0	0	私立中國文化學院 經濟學系 Economics, Chinese Culture University	無 None	無 None
北中壢分行 Pei-Chungli Branch	經理 VP & GM	960402	楊漢璋 Han-Chang Yang	9	54,663	0	私立嶺東商業專科學校 銀行保險科 Banking & Insurance, Ling Tung College	無 None	無 None
新明分行 Hsin-Ming Branch	經理 VP & GM	950120	廖錫福 His-Fu Liao	65,440	33,510	0	國立政治大學附設空中行專 (普通行政科 Administration, Open Junior College of Commerce Affiliated with National Chengchi University	無 None	無 None
楊梅分行 Yangmei Branch	經理 VP & GM	940401	廖添財 Tien-Tsai Liao	103,260	0	0	國立政治大學附設空中行專 (普通行政科 Administration, Open Junior College of Commerce Affiliated with National Chengchi University	無 None	無 None
埔心分行 Puhsin Branch	經理 VP & GM	940401	潘妙 Miao Pan	136,941	0	0	國立空中大學附設空中專科 (普通行政科 Administration, Open Junior College of Commerce Affiliated with National Open University	無 None	無 None
新竹分行 Hsinchu Branch	經理 VP & GM	950120	陳永芳 Yung-Fang Cheng	88,962	0	0	國立政治大學附設空中行專 (普通行政科 Administration, Open Junior College of Commerce Affiliated with National Chengchi University	無 None	無 None
北新竹分行 Pei-Hsinchu Branch	經理 VP & GM	950120	林謙忠 Chen-Chung Lin	125,500	30,948	0	國立臺北商業專科學校附設空中商專 國際貿易科 International Trade, Open Junior College Affiliated with National Taipei Junior College of Business	無 None	無 None
新竹科學園區分行 Hsinchu Science- based Industrial Park Branch	經理 VP & GM	960402	陳毓珊 Yu-Shan Chen	22,909	1,477	0	私立淡江大學 金融管理研究所 MS in Banking & Finance, Tamkang University	無 None	無 None
竹北分行 Jhubei Branch	經理 VP & GM	960402	簡寶義 Bao-Yih Jean	35,000	0	0	國立空中大學 商學系 Business, National Open University	無 None	無 None
竹東分行 Chutung Branch	經理 VP & GM	950120	游光顯 Kuang-Jyue You	118,082	0	0	私立逢甲學院 合作經濟學系 Cooperative Economics, Feng Chia University	無 None	無 None
竹南分行 Zhunan Branch	經理 VP & GM	950421	葉順章 Shuen Chang Yeh	0	0	0	國立臺北商業專科學校附設空中商專 國際貿易科 International Trade, Open Junior College Affiliated with National Taipei Junior College of Business	無 None	無 None
苗栗分行 Miaoli Branch	經理 VP & GM	960424	徐忠臣 Chung-Chen Hsu	292	447	0	臺灣省立臺南高級商業職業學校 National Tainan Commercial Vocational Senior High School	無 None	第五區營運處企 業金融組組長林 綽騰 Spouse: Sion-Yan Lin(AVP & SC of CRC5)
苑裡分行 Yuanli Branch	經理 VP & GM	930901	葉蒼御 Tsang-Cheng Yeh	49,070	0	0	私立東海大學 企業管理學系 Business Administration, Tunghai University	無 None	無 None
大甲分行 Tachia Branch	經理 VP & GM	960402	賴俊位 Chun-Wei Lai	98,000	0	0	私立逢甲學院 銀行保險學系 Banking & Insurance, Feng Chia University	無 None	無 None
清水分行 Chingshui Branch	經理 VP & GM	940401	李光柏 Kuang-Po Lee	46,287	5,826	0	國立政治大學附設空中行專 (普通行政科 Administration, Open Junior College of Commerce Affiliated with National Chengchi University	無 None	無 None
沙鹿分行 Shalu Branch	經理 VP & GM	930709	陳永豐 Yung-Feng Chen	166,342	0	0	私立逢甲學院 財稅學系 Public Finance, Feng Chia University	無 None	無 None
大肚分行 Tatu Branch	經理 VP & GM	950120	柯坤儀 Kuen-Yi Ko	40,706	0	0	私立淡水工商管理學院 財務金融學系 Finance & Banking, Tamtsui Institute of Business Administration	無 None	無 None
太平分行 Taipin Branch	經理 VP & GM	960709	吳士銘 Shih-Ming Wu	68,681	0	0	中州技術學院 企業管理學系 Business Administration, Chung Chon Institute of Technology	無 None	無 None
豐原分行 Fengyuan Branch	經理 VP & GM	930219	盧文祥 Wen-Hsiang Lu	123,578	20,000	0	國立政治大學附設空中行專 (普通行政科 Administration, Open Junior College of Commerce Affiliated with National Chengchi University	無 None	無 None
南豐分行 Nan-Feng Branch	經理 VP & GM	950120	何乙新 Yee-Hsing Ho	79,000	0	0	私立嶺東商業專科學校 會計科 Accounting, Ling Tung College	無 None	無 None
潭子分行 Tantzu Branch	經理 VP & GM	910101	楊慶地 Ching-Di Yang	187,018	0	0	臺灣省立臺中商業專科學校 國際貿易科 International Trade, Taiwan Provincial Taichung Institute of Commerce	無 None	無 None

單位名稱 Division	職稱 Title	任主管日 Date Started (yy/mm/dd)	姓名 Name	持有本行 股票股數 Shareholding	配偶、未成年子女 持有本行股票股數 Shareholding by Spouse & Minor Children	利用他人名 義持有本行 股票股數 Shareholding Under Others' Title	主要經(學)歷 Prime Experience & Expectation	目前兼任其他公司之職務 Current Position	在本行任職之 配偶或二等親內 關係之經理人 The Spouse or Relative within 2 Tiers of General Managers
東勢分行 Tungshih Branch	經理 VP & GM	920404	林天命 Tien-Ming Lin	35,217	0	0	私立僑光商業專科學校 企業管理科 Business Administration, The Overseas Chinese Institute of Technology	無 None	無 None
霧峰分行 Wufeng Branch	經理 VP & GM	950120	林文彬 Wen-Bin Lin	145,462	0	0	臺灣省立臺中商業專科學校 銀行保險科 Banking & Insurance, Taiwan Provincial Taichung Institute of Commerce	無 None	無 None
草屯分行 Tsaotun Branch	經理 VP & GM	950120	林再福 Tsay-Fu Lin	77,672	0	0	國立政治大學附設空中行專 (普通)行政科 Administration, Open Junior College of Commerce Affiliated with National Chengchi University	無 None	無 None
南投分行 Nantou Branch	經理 VP & GM	930219	林清安 Ching-An Lin	2,872	57,147	0	臺灣省立豐原高級商業職業學校 Taiwan Provincial Feng Yuan Senior Commercial Vocational School	無 None	無 None
埔里分行 Puli Branch	經理 VP & GM	950120	陳昭吉 Chao-Chi Chen	1,046	0	0	私立新民商工 Shin Ming Vocational School of Industrial and Commercial	無 None	無 None
水裡坑分行 Shuilikeng Branch	經理 VP & GM	950120	林建誠 Ta-Chen Lin	45,326	127,294	0	國立臺中商業專科學校 銀行保險科 Banking & Insurance, National Taichung Institute of Commerce	無 None	無 None
竹山分行 Chushan Branch	經理 VP & GM	950120	蔡忠勇 Chung-Yung Tsai	103,826	52,662	0	義守大學 管理(技術)研究所 EMBA, I-Shou University	無 None	無 None
彰化分行 Changhua Branch	經理 VP & GM	930901	洪本能 Ben-Neng Hong	69,701	60,000	0	建國商專 會計科 Accounting, Chienkuo College of Commerce	無 None	無 None
芬園分行 Fenyuan Branch	經理 VP & GM	950120	楊瑞成 Jui-Chen Yang	151,496	0	0	私立淡水工商管理專科學校 會計統計科 Accounting & Statistics, Tamshui Institute of Business Administration	無 None	無 None
鹿港分行 Lukang Branch	經理 VP & GM	940401	沈登昌 Chen-Chang Shen	37,170	49,000	0	私立大同商業專科學校 銀行保險科 Banking & Insurance, Tatung Institute of Commerce and Technology	無 None	無 None
員林分行 Yuanlin Branch	經理 VP & GM	960402	涂鴻堯 Hong-Yau Tu	3,000	31,689	0	私立淡江大學 商學研究所 IMBA, Tamkang University	無 None	北投分行襄理王貴玉 Spouse: Pao-Yie Wang (VP & GM of Bei Tou Branch)
溪湖分行 Hsihu Branch	經理 VP & GM	950120	張宗儀 Tsung-I Chang	72,056	53,486	0	建國技術學院附設進修學院 國際企業管理學系 International Business Administration, Chienkuo Technology University Affiliated Institute of Continuing Education	無 None	配偶：鹿港分行襄理 施翠娥 Spouse: Tsui-E Shiu (Assistant VP & GM of Lukang Branch)
埔鹽分行 Puyen Branch	經理 VP & GM	950120	張永瑞 Yung-Jui Chang	1,000	50,000	20,000	私立嶺東商業專科學校 銀行會計科 Banking & Accounting, Ling Tung College of Commerce	無 None	無 None
北斗分行 Peitou Branch	經理 VP & GM	940401	陳瑞卿 Jui-Ching Chen	73,403	5,000	0	國立臺中商業專科學校 國際貿易科 International Trade, National Taichung Institute of Commerce	無 None	無 None
芳苑分行 Fangyuan Branch	經理 VP & GM	960402	陳忠誠 Jong-Cheng Chen	4,594	0	0	國立臺中商業專科學校附設空中商專 銀行保險科 Banking & Insurance, Open Junior College Of Commerce Affiliated with National Taichung Institute of Commerce	無 None	無 None
西螺分行 Hsiluo Branch	經理 VP & GM	910101	謝永福 Yeong-Fwu Shieh	151,805	0	0	臺灣省立嘉義高級商業職業學校 National Chia-Yi Senior Commercial Vocational School	無 None	無 None
斗六分行 Touliu Branch	經理 VP & GM	940401	黃善進 Tsang-Chin Huang	43,798	0	0	南華大學 非營利事業管理研究所 MS in NPO Management, Nanhua University	無 None	無 None
斗南分行 Tounan Branch	經理 VP & GM	960424	許建榮 Chieh-Jung Hsu	10,385	0	0	臺灣省立南投高級商業職業學校 Taiwan Provincial Nantou Commercial High School	無 None	無 None
虎尾分行 Huwei Branch	經理 VP & GM	940401	張宏堂 Hong-Tong Chang	138,031	0	0	私立逢甲學院 會計學系 Accounting, Feng Chia University	無 None	無 None
土庫分行 Tukoo Branch	經理 VP & GM	940401	潘賢權 Hsine-Kai Pan	173,156	166	0	私立大同商業專科學校 銀行科 Banking, Tatung Institute of Commerce and Technology	無 None	無 None
北港分行 Peikang Branch	經理 VP & GM	950120	蔡進清 Chin-Ching Tsai	101,324	0	0	私立南臺工業專科學校 工業管理科 Industrial Management, Nan-Tai Junior College of Technology	無 None	無 None
大林分行 Talin Branch	經理 VP & GM	960402	張家銘 Chia-Ming Chang	41,610	0	0	私立大同商業專科學校 會計統計科 Accounting & Statistics, Tatung Institute of Commerce and Technology	無 None	無 None
嘉義分行 Chiayi Branch	經理 VP & GM	930901	許旺順 Wang-Shun Hsu	189,365	10,000	0	私立東吳大學 法律學系 Law, Soochow University	無 None	無 None
東嘉義分行 Tong-Chiayi Branch	經理 VP & GM	950210	簡江東 Chiang-Tung Chien	0	0	0	臺灣省立嘉義高級商業職業學校 Chia Yi Commercial Vocational High School	無 None	無 None
北嘉義分行 Pei-Chiayi Branch	經理 VP & GM	960402	林銘山 Min-Shan Lin	79,772	158,000	0	私立東方工業專科學校 工業管理科 Industrial Management, Tung-Fang Institute of Technology	無 None	無 None
新營分行 Hsiinying Branch	經理 VP & GM	930901	郭仁和 Jen-Hn Kuo	50,388	0	0	私立嘉南藥學專科學校 工業安全衛生科 Industrial Safety & Health, Chia Nan Junior College of Pharmacy	無 None	無 None

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永康分行 Yungkang Branch	經理 VP & GM	950120	陳慶智 Ching-Chih Chen	226,259	0	0	私立逢甲學院 會計學系 Accounting, Feng Chia University	無 None	無 None
中華路分行 Chung-Hua Road Branch	經理 VP & GM	950120	呂明輝 Ming-Huei Leu	240,834	0	0	私立逢甲學院 銀行保險學系 Banking & Insurance, Feng Chia University	無 None	無 None
台南分行 Tainan Branch	經理 VP & GM	940401	鄧英哲 Yin-Che Teng	1,000	0	0	私立東吳大學 法律學系 Law, Soochow University	無 None	無 None
延平分行 Yenping Branch	經理 VP & GM	950120	張正川 Jeng-Chung Chang	132,000	41,000	0	私立逢甲學院 財稅學系 Public Finance & Taxation, Feng Chia University	無 None	無 None
西台南分行 Hsi-Tainan Branch	經理 VP & GM	930901	楊寶凱 Pao-Kai Yang	156,684	23,192	136,565	私立中國文化學院 經濟學系 Economics, Chinese Culture University	無 None	無 None
東台南分行 Tung-Tainan Branch	經理 VP & GM	940401	董俊宏 Chun-Hung Tung	41,820	6,833	0	國立成功大學 管理研究所 EMBA, National Cheng Kung University	無 None	無 None
南台南分行 Nan-Tainan Branch	經理 VP & GM	950120	王碧海 Pi-Hai Wang	122,889	0	0	臺灣省立臺中商業專科學校 國際貿易科 International Trade, National Taichung Institute of Commerce	無 None	無 None
北台南分行 Pei-Tainan Branch	經理 VP & GM	950120	顏振良 Jenn-Liang Yen	193,186	160,944	0	私立逢甲學院 會計學系 Accounting, Feng Chia University	無 None	無 None
安南分行 AnNan Branch	經理 VP & GM	930219	方水福 Shuei-Fu Fang	20,643	1,028	0	國立政治大學 經濟學系 Economics, National Chengchi University	無 None	無 None
旗山分行 Chishan Branch	經理 VP & GM	950804	林其雄 Chi-Shyong Lin	56,195	0	0	私立國際商業專科學校 國際貿易科 International Trade, Kuochi Junior College of Commerce	無 None	無 None
岡山分行 Kangshan Branch	經理 VP & GM	930901	吳瑞春 Jui-Chun Wu	39,847	0	0	私立輔仁大學 國際貿易學系 International Trade, Fu Jen Catholic University	無 None	無 None
鳳山分行 Fengshan Branch	經理 VP & GM	930901	陳婉芳 Wan-Fang Chen	67,292	0	0	國立空中大學 商學系 Business, National Open University	無 None	無 None
路竹分行 Luchu Branch	經理 VP & GM	940401	嚴榮學 Rong-Shyue Yan	977	0	0	私立大同商業專科學校 保險科 Insurance, Tatung Institute of Commerce and Technology	無 None	無 None
大發分行 Ta-Fa Branch	經理 VP & GM	940401	卓村田 Tsun-Tien Chuo	132,406	9,099	0	國立成功大學附設空中專專 企業管理科 Business Administration, Open Junior College of Commerce Affiliated with National Cheng Kung University	無 None	無 None
高雄分行 Kaohsiung Branch	經理 VP & GM	961105	王安石 An-Shi Wang	183,970	0	0	私立逢甲學院 國際貿易學系 International Trade, Feng Chia University	無 None	無 None
七賢分行 Chi-Hsien Branch	經理 VP & GM	950120	陳聯聰 Lien Ching Chen	80,103	7,506	0	國立政治大學附設空中行專 (普通行政科) Administration, Open Junior College of Commerce Affiliated with National Chengchi University	無 None	無 None
鹽埕分行 Yencheng Branch	經理 VP & GM	940401	黃春長 Chun-Chang Huang	70,492	0	0	國立高雄第一科技大學 金融管理研究所 MBA, National Kaohsiung First University Of Science and Technology	無 None	無 None
東高雄分行 Tung-Kaohsiung Branch	經理 VP & GM	921101	郭義霖 Wu-I Kuo	100,000	0	0	私立淡江文理學院 銀行保險學系 Banking & Insurance, Tamkang University	無 None	無 None
南高雄分行 Nan-Kaohsiung Branch	經理 VP & GM	950120	邱清霖 Ching-Lin Chiou	12,147	0	0	私立中國文化學院 經濟學系 Economics, Chinese Culture University	無 None	無 None
北高雄分行 Pei-Kaohsiung Branch	經理 VP & GM	950120	胡登雄 Teng-Huang Hu	55,481	0	0	私立國際商業專科學校 會計統計科 Accounting & Statistics, Kuochi Junior College of Commerce	無 None	無 None
三民分行 Sanmin Branch	經理 VP & GM	950804	林天對 Wen-Duy Lin	235,121	3,257	0	私立逢甲學院 合作學系 Cooperative, Feng Chia University	無 None	無 None
新興分行 Hsinhsing Branch	經理 VP & GM	930901	陳慶章 Ching-Chang Chen	449	10,350	0	私立淡江工商管理專科學校 企業管理科 Business Administration, Tamssui Institute of Business Administration	無 None	無 None
前鎮分行 Chanchen Branch	經理 VP & GM	930901	謝丁玉 Ding-Yu Hsieh	65,762	30,000	0	私立淡江工商管理專科學校 會計統計科 Accounting & Statistics, Tamssui Institute of Business Administration	無 None	無 None
九如路分行 Chi-Ju Lu Branch	經理 VP & GM	950120	劉玉雪 Yu-Hsueh Liu	16,624	0	0	國立中興大學 經濟學系 Economics, National Chung Hsing University	無 None	無 None
建興分行 Chienhsing Branch	經理 VP & GM	930501	張博義 Po-Yi Chang	40,023	0	0	私立國際商業專科學校 工商管理科 Business Administration, Kuochi Junior College of Commerce	無 None	無 None
博愛分行 Po-Ai Branch	經理 VP & GM	950120	夏豐源 Feng-Yuan Shia	81,989	0	0	私立逢甲學院 國際貿易學系 International Trade, Feng Chia University	無 None	無 None
苓雅分行 Lingya Branch	經理 VP & GM	960402	王克忠 Ko-Chung Wang	41,371	0	0	國立空中大學 商學系 Business, National Open University	無 None	無 None

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大順分行 Ta-Shun Branch	經理 VP & GM	940719	黃崑山 Kuen-Shan Hwang	35,202	0	0	私立輔仁大學 經濟學系 Economics, Fu Jen Catholic University	無 None	無 None
屏東分行 Pingtung Branch	經理 VP & GM	950120	吳輝雄 Huei-Hsiung Wu	145,560	4,503	0	和春技術學院附設進修學校 財務金融學系 Finance & Banking, Fortune Institute Of Technology	無 None	無 None
潮州分行 Chaozhou Branch	經理 VP & GM	950120	林愛真 Ai-Jan Lin	2,185	60	0	實踐設計管理學院 財務金融學系 Finance & Banking, Shih Chien College of Design and Management	無 None	新興分行副理黃志洲 Spouse: Chih-Hou Huang(VP & Deputy GM of Hsinhsing Branch)
林邊分行 Linpien Branch	經理 VP & GM	940719	邱富榮 Fu-Rong Chiu	1,000	1,000	0	私立淡江文理學院 合作經濟學系 Cooperative Economics, Tamkang University	無 None	無 None
東港分行 Tungkang Branch	經理 VP & GM	960402	謝進德 Ching-Te Hsieh	70,956	0	0	私立東吳大學 經濟學系 Economics, Soochow University	無 None	無 None
草城分行 Chencheng Branch	經理 VP & GM	960402	曾世道 Shin-Tao Tseng	17,000	0	0	私立東吳大學 經濟學系 Economics, Soochow University	無 None	無 None
花蓮分行 Hualien Branch	經理 VP & GM	960402	卓光華 Kuang-Hua Cho	19,512	1,100	0	國立臺北商業專科學校附設空中商專 銀行保險科 Banking & Insurance, Open Junior College Affiliated with National Taipei Institute of Commerce	無 None	無 None
台東分行 Taitung Branch	經理 VP & GM	960402	陳登進 Teng-Ching Chen	25,459	20,000	0	臺灣省立臺南師範專科學校 國校師資科 Taiwan Provincial Tainan Junior Teachers College	無 None	無 None
紐約分行 New York Branch	經理 VP & GM	940415	陳振宇 Chen-Yu Chen	96,000	1,000	0	美國德州大學 企業管理研究所 MBA, University of Texas, USA	無 None	無 None
洛杉磯分行 Los Angeles Branch	經理 VP & GM	940415	陳文哲 Wen-Che Chen	112,842	0	0	國立中興大學 農業經濟學系 Agricultural Economics, National Chung Hsing University	無 None	無 None
東京分行 Tokyo Branch	經理 VP & GM	940126	梁家榮 Chia-Rong Liang	12,816	777	0	英國萊斯特大學 企業管理研究所 MBA, University of Leicester, UK	無 None	無 None
倫敦分行 London Branch	經理 VP & GM	960402	侯滄浪 Lawrence Hou	56,712	0	0	英國伯明罕大學 企業管理研究所 MBA, University of Birmingham, UK	無 None	無 None
香港分行 Hong Kong Branch	經理 VP & GM	970102	葉春紅 Chun-Hung Yeh	33,201	618	0	國立臺北商業專科學校附設空中商專 國際貿易科 International Trade, Open College Affiliated with National Taipei College of Business	無 None	無 None
新加坡分行 Singapore Branch	經理 VP & GM	930708	陳敬忠 Jing-Chung Chen	67,428	68,091	0	私立淡江文理學院 企業管理學系 Business Administration, Tamkang University	無 None	無 None
昆山代表處 Kunshan Representative Office	主任 VP & Chief Representative	960402	張維材 Wei-Tsair Chang	53,092	92,230	0	私立東吳大學 法律學系 Law, Soochow University	無 None	無 None



職稱 Title	姓名 Name	董事酬金 Compensation						A、B及C等三項總額 占稅後純益之比例 Sum of A, B and C / after-tax profit (%)	兼任員工領取相關酬金 Compensations received by part-time employees						A、B、C、D及E等五項 總額占稅後純益之比例 Sum of A, B, C, D and E / after-tax profit (%)	有無領取來自子公司 以外轉投資事業酬金 Whether or not any compensation is received from other re- invested businesses than subsidiaries		
		報酬 (A) Rewards		盈餘分配之酬勞 (B) Earning Distribution		業務執行費用 (C) Professional Practice			薪資、獎金及 特支費等 (D) Salary, Bonus and Special Disbursement		盈餘分配員工紅利 (E) Employee Bonus distribution		員工認股權憑證得認購股數 (F) Employee share subscription warrants					
		本行 CHB	合併報 表內所 有公司 Consolidation	本行 CHB	合併報 表內所 有公司 Consolidation	本行 CHB	合併報 表內所 有公司 Consolidation		本行 CHB	合併報 表內所 有公司 Consolidation	本行 CHB	合併報 表內所 有公司 Consolidation	本行 CHB				合併報表內所有公司 Consolidation	
													現金紅 利金額 Cash dividend	股票紅 利金額 Stock dividends			現金紅 利金額 Cash dividend	股票紅 利金額 Stock dividends
董事 Director	吳華昌 Hsien Chang Wu (台新金控代表) (Delegate of TSFHC)																	
董事 Director	林兆敏 Siu Man Lin (台新金控代表) (Delegate of TSFHC)																	
董事 Director	張敏玉 Min-Yu Chang (台新金控代表) (Delegate of TSFHC)																	
董事 Director	林隆士 James Long Su Lin (台新金控代表) (Delegate of TSFHC)																	
	和川股份有限公司 Ho Chuan Co., Ltd.																	
	財團法人台中市私立張光裕堂慈善會 Chang Kuan Yu Tang Charity Foundation																	
	財政部 Ministry of Finance																	
	台新金融控股股份有限公司 (TSFHC)																	
合計 Total		23,314,801	23,314,801	40,614,318	40,614,318		0.75%	0.75%	3,520,000	3,520,000	236,107	236,107			0.8%	0.8%		

註：本行董事長及總經理各配有轎車乙輛、司機乙名，購置成本分別為3,975,000元及2,970,000元，司機年薪分別為783,676元及618,268元。

Note: The Bank provides the Chairman and President with one car and one driver. Purchase costs of each vehicle are NT\$3,975,000 and NT\$2,970,000. Annual salary of each driver are NT\$783,676 and NT\$618,268.

給付本行各個 董事酬金級距 Classification of Compensation for Directors	董事姓名 Name of Directors			
	前三項酬金總額(A+B+C) Sum of A, B, and C		前五項酬金總額(A+B+C+D+E) Sum of A, B, C, D, and E	
	本行 CHB	合併報表內所有公司 Consolidation	本行 CHB	合併報表內所有公司 Consolidation
~NT\$2,000,000	王文猷 Charles W.Y.Wang 桂先農 Hsien-Nung Kuei 陳辰昭 Chen-Jau Chen 梁懷信 Hwai-Hsin Liang 張清溪 Ching-Hsi Chang 莊勝榮 Sheng-Rong Chuang 賴文獻 Wen-Hsien Lai 陳萬清 Wan-Ching Chen 張定民 Timothy Chang 林政憲 Cheng-Hsien Lin 陳淮舟 Julius Chen 林國楷 Thomas K.K.Lin 吳憲昌 Hsien Chang Wu 林兆敏 Siu Man Lin 張敏玉 Min-Yu Chang 林隆士 James Long Su Lin	王文猷 Charles W.Y.Wang 桂先農 Hsien-Nung Kuei 陳辰昭 Chen-Jau Chen 梁懷信 Hwai-Hsin Liang 張清溪 Ching-Hsi Chang 莊勝榮 Sheng-Rong Chuang 賴文獻 Wen-Hsien Lai 陳萬清 Wan-Ching Chen 張定民 Timothy Chang 林政憲 Cheng-Hsien Lin 陳淮舟 Julius Chen 林國楷 Thomas K.K.Lin 吳憲昌 Hsien Chang Wu 林兆敏 Siu Man Lin 張敏玉 Min-Yu Chang 林隆士 James Long Su Lin	王文猷 Charles W.Y.Wang 桂先農 Hsien-Nung Kuei 陳辰昭 Chen-Jau Chen 梁懷信 Hwai-Hsin Liang 張清溪 Ching-Hsi Chang 莊勝榮 Sheng-Rong Chuang 賴文獻 Wen-Hsien Lai 陳萬清 Wan-Ching Chen 張定民 Timothy Chang 林政憲 Cheng-Hsien Lin 林國楷 Thomas K.K.Lin 吳憲昌 Hsien Chang Wu 林兆敏 Siu Man Lin 張敏玉 Min-Yu Chang 林隆士 James Long Su Lin	王文猷 Charles W.Y.Wang 桂先農 Hsien-Nung Kuei 陳辰昭 Chen-Jau Chen 梁懷信 Hwai-Hsin Liang 張清溪 Ching-Hsi Chang 莊勝榮 Sheng-Rong Chuang 賴文獻 Wen-Hsien Lai 陳萬清 Wan-Ching Chen 張定民 Timothy Chang 林政憲 Cheng-Hsien Lin 林國楷 Thomas K.K.Lin 吳憲昌 Hsien Chang Wu 林兆敏 Siu Man Lin 張敏玉 Min-Yu Chang 林隆士 James Long Su Lin
NT\$2,000,000~ NT\$5,000,000	李庸三 Yung-San Lee 高志尚 Henery C.S. Kao 吳澄清 Cheng Ching Wu 財團法人台中市私立張光裕堂慈善會 Chang Kuan Yu Tang Charity Foundation 和川股份有限公司 Ho Chuan Co., Ltd.	李庸三 Yung-San Lee 高志尚 Henery C.S. Kao 吳澄清 Cheng Ching Wu 財團法人台中市私立張光裕堂慈善會 Chang Kuan Yu Tang Charity Foundation 和川股份有限公司 Ho Chuan Co., Ltd.	李庸三 Yung-San Lee 高志尚 Henery C.S. Kao 吳澄清 Cheng Ching Wu 陳淮舟 Julius Chen 財團法人台中市私立張光裕堂慈善會 Chang Kuan Yu Tang Charity Foundation 和川股份有限公司 Ho Chuan Co., Ltd.	李庸三 Yung-San Lee 高志尚 Henery C.S. Kao 吳澄清 Cheng Ching Wu 陳淮舟 Julius Chen 財團法人台中市私立張光裕堂慈善會 Chang Kuan Yu Tang Charity Foundation 和川股份有限公司 Ho Chuan Co., Ltd.
NT\$5,000,000~ NT\$10,000,000	張伯欣 Po-Shin Chang	張伯欣 Po-Shin Chang	張伯欣 Po-Shin Chang	張伯欣 Po-Shin Chang
NT\$10,000,000~ NT\$15,000,000				
NT\$15,000,000~ NT\$30,000,000	財政部 Ministry of Finance 台新金融控股股份有限公司 (TSFHC)	財政部 Ministry of Finance 台新金融控股股份有限公司 (TSFHC)	財政部 Ministry of Finance 台新金融控股股份有限公司 (TSFHC)	財政部 Ministry of Finance 台新金融控股股份有限公司 (TSFHC)
NT\$30,000,000~ NT\$50,000,000				
NT\$50,000,000~ NT\$100,000,000				
NT\$100,000,000~				
總計 Total	24	24	24	24

## 2. 監察人之酬金

96年12月31日 單位：新台幣仟元

## 2. Compensation for Supervisors

December 31, 2007 Unit:NT\$1,000

職稱 Title	姓名 Name	監察人酬金 Compensation						A、B及C等三項總額占 稅後純益之比例 Sum of A, B and C (after-tax profit) (%)		有無領取來自子公司以外轉投資事業酬金 Whether or not any compensation is received from other re-invested businesses than subsidiaries
		報酬(A) Rewards		盈餘分配之酬勞(B) earning distribution		業務執行費用(C) Professional Practice		本行 CHB	合併報表 內所有公司 Consolidation	
		本行 CHB	合併報表 內所有公司 Consolidation	本行 CHB	合併報表 內所有公司 Consolidation	本行 CHB	合併報表 內所有公司 Consolidation			
常駐監察人 Executive Supervisor	林碭力 Diao Li Lin (台新金控代表)(Delegate of TSFHC)									
監察人 Supervisor	柯綉絹 Hsiu Chuan Ko (財政部代表)(Delegate of MOF)									
	謝文煌 Wen-Huang Hsieh (財團法人台中市私立張光裕堂慈善會代表) (Delegate of Chang Kuan Yu Tang Charity Foundation)									
	陳士根 Tu-Kung Chen (台新金控代表)(Delegate of TSFHC)									
	邱德彰 Teo Chang Chiu (台新金控代表)(Delegate of TSFHC)									
	蔡揚宗 Yang-Tzong Tsay (台新金控代表)(Delegate of TSFHC)									
	林隆士 James Long Su Lin (台新金控代表)(Delegate of TSFHC)									
財政部 Ministry of Finance										
台新金融控股股份有限公司 (TSFHC)										
財團法人台中市私立張光裕堂慈善會 Chang Kuan Yu Tang Charity Foundation										
合計 Total		5,760,000	5,760,000	12,186,407	12,186,407			0.21%	0.21%	

給付本行各個監察人酬金級距 Classification of Compensation for Supervisors	監察人姓名 Name of Supervisors			
	前三項酬金總額 (A+B+C) Sum of A, B, and C			
	本行 CHB		合併報表內所有公司 Consolidation	
~NT\$2,000,000	林碭力 Diao Li Lin 謝文煌 Wen-Huang Hsieh 邱德彰 Teo Chang Chiu 林隆士 James Long Su Lin	柯綉絹 Hsiu Chuan Ko 陳士根 Tu-Kung Chen 蔡揚宗 Yang-Tzong Tsay	林碭力 Diao Li Lin 謝文煌 Wen-Huang Hsieh 邱德彰 Teo Chang Chiu 林隆士 James Long Su Lin	柯綉絹 Hsiu Chuan Ko 陳士根 Tu-Kung Chen 蔡揚宗 Yang-Tzong Tsay
NT\$2,000,000~NT\$5,000,000	財政部 Ministry of Finance 財團法人台中市私立張光裕堂慈善會 Chang Kuan Yu Tang Charity Foundation	財政部 Ministry of Finance 財團法人台中市私立張光裕堂慈善會 Chang Kuan Yu Tang Charity Foundation	財政部 Ministry of Finance 財團法人台中市私立張光裕堂慈善會 Chang Kuan Yu Tang Charity Foundation	財政部 Ministry of Finance 財團法人台中市私立張光裕堂慈善會 Chang Kuan Yu Tang Charity Foundation
NT\$5,000,000~NT\$10,000,000	台新金融控股股份有限公司(TSFHC)	台新金融控股股份有限公司(TSFHC)	台新金融控股股份有限公司(TSFHC)	台新金融控股股份有限公司(TSFHC)
NT\$10,000,000~NT\$15,000,000				
NT\$15,000,000~NT\$30,000,000				
NT\$30,000,000~NT\$50,000,000				
NT\$50,000,000~NT\$100,000,000				
NT\$100,000,000~				
總計 Total		10		10

3. 總經理及副總經理之酬金

3. Compensation for President and Executive Vice Presidents

職稱 Title	姓名 Name	薪資 Salary		獎金及特支費 bonus and Special Disbursement		盈餘分配之員工紅利金額 Employee Bonus Of Earning distribution						前三項總額 Total		總額占稅後純益 之比例(%) Total /after-tax profit (%)		取得員工認股權憑證數額 Employee share subscription warrants		有無領取來自子公司 以外轉投資事業酬金 Whether or not any compensation is received from other re-invested businesses than subsidiaries	
		本行 CHB	合併報表 內所有公司 Consolidation	本行 CHB	合併報表 內所有公司 Consolidation	本行 CHB			合併報表內所有公司 Consolidation			本行 CHB	合併報表 內所有公司 Consolidation	本行 CHB	合併報表 內所有公司 Consolidation	本行 CHB	合併報表 內所有公司 Consolidation		
						現金紅 利金額 Cash dividend	股票紅利金額 Stock dividends		現金紅 利金額 Cash dividend	股票紅利金額 Stock dividends									
		股數 Share	市價 Price	金額 Amount	股數 Share	市價 Price	金額 Amount												
總經理 President	陳淮舟 Julius Chen																		
副總經理 Executive Vice President	謝昭男 (96.10.1 解聘) Chao-Nan Hsieh (Removal Oct. 1, 2007)																		
	林維禎 William Lin																		
	張明文 (96.4.1 退休) Ming-Wen Chang (Removal Apr. 1, 2007)																		
	葉萬土 Walter W.T.Yeh	20,125,237	20,125,237	13,817,869	13,865,869	1,470,625				1,470,625									
	施建安 James Shih																		
陳允進 James Y.G. Chen																			
總稽核 Chief Audit	黃奇泰 Chi-Tay Huang																		

給付本行各個總經理及副總經理酬金級距 Classification of Compensation for President and Executive Vice President	總經理及副總經理姓名 Name of President and Executive Vice President	
	本行 CHB	合併報表內所有公司 Consolidation
-NT\$2,000,000		
NT\$2,000,000~NT\$5,000,000	陳淮舟 Julius Chen 謝昭男 Chao-Nan Hsieh 林維禎 William Lin 葉萬土 Walter W.T.Yeh 施建安 James Shih 陳允進 James Y.G. Chen 黃奇泰 Chi-Tay Huang	陳淮舟 Julius Chen 謝昭男 Chao-Nan Hsieh 林維禎 William Lin 葉萬土 Walter W.T.Yeh 施建安 James Shih 陳允進 James Y.G. Chen 黃奇泰 Chi-Tay Huang
NT\$5,000,000~NT\$10,000,000	張明文 Ming-Wen Chang	張明文 Ming-Wen Chang
NT\$10,000,000~NT\$15,000,000		
NT\$15,000,000~NT\$30,000,000		
NT\$30,000,000~NT\$50,000,000		
NT\$50,000,000~NT\$100,000,000		
NT\$100,000,000~		
總計 Total	8	8

## 4. 配發員工紅利之經理人姓名及配發情形

## 4. Members of the Management Team Receiving Employee Bonus &amp; Bonus Distribution

 96年12月31日  
 December 31, 2007

職稱&姓名 Title & Name		股票紅利 Stock dividends			現金紅利金額 Cash dividends Amount	總計 Total	總額占稅後純益之比例(%) Total/after-tax profit (%)
		股數 Share	市價 Price	金額 Amount			
總經理 President	陳淮舟 Julius Chen						
副總經理 Executive Vice President	林維樑 William Lin						
	葉萬士 Walter W.T.Yeh						
	施建安 James Shih						
	陳允進 James Y.G. Chen						
總稽核 Chief Audit	黃奇泰 Chi-Tay Huang						
董事會主任秘書 Chief Secretary	洪麗華 Li-Hua Hung						
處長 SVP & Division Head	林耀輝 Yao-Huei Lin						
	江建興 Chen-Shin Chaing						
	翁聰碧 Tsung-Pi Weng						
	林國新 Gwo Shin Lin						
	劉克祐 Keh-Yu Liu	0	0	0	4,693,984	4,693,984	0.06%
	呂慶焜 Ching-Kuen Lu						
	楊繼承 Jih-Cheng Yang						
	王擇麟 Tzer-Lin Wang						
	林彩鳳 Tsai-feng Lin						
	曾芳明 Fangming Tzeng						
	陳金英 Chin-Ying Chen						
	林青槐 Alexander C.H.Lin						
	石英華 Yin-Hwa Shih						
	林明憲 Ming-Hsien Lin						
	林煥烈 Huan Lieh Lin						
鍾瑛薇 Sylvia Chung							

- (四) 「給付酬金之政策、標準與組合、訂定酬金之程序及經營績效之關聯性」等相關資料說明如下：
1. 董監事報酬係依據94年6月10日股東會常會修訂本行章程第20條第13款授權董事會議依規模相當金融機構董監事報酬水平議定董監事報酬，96年3月23日第21屆第12次臨時董事會會議決議通過修訂董事長報酬。
  2. 總經理報酬係根據本行章程第20條第14款授權董事會議決議，96年2月7日第21屆第6次董事會決議通過總經理報酬標準。副總經理報酬則依本行章程第20條第13款規定，由董事會決議通過「彰化商業銀行現職人員薪給表」範圍內給與。
  3. 與經營績效之關聯性：
    - (1) 董監事酬勞：
 

依本行章程第38條規定辦理。
    - (2) 總經理、副總經理員工紅利：
 

依本行章程第38條、「彰化銀行員工獎金及紅利發給辦法」及「彰化銀行員工紅利分配要點」視其個人績效決定紅利。
    - (3) 總經理、副總經理績效獎金：
 

依「彰化銀行員工獎金及紅利發給辦法」就本行稅前盈餘目標達成率、股東權益報酬率等各項與經營績效相關標準核算本行績效獎金提報(常務)董事會後，再視其個人績效決定獎金。
    - (4) 子公司之員工紅利：
 

依彰銀人身保險代理人(股)公司及彰銀保險經紀人(股)公司章程第三十九條規定辦理(1%~8%授權董事會於該上下限之範圍內按年決定)。94年「員工紅利」係以稅後盈餘1%提存，分派比例提董事會決議。95年員工紅利提撥比率比照母公司—彰化銀行，提撥比率為可分配盈餘7%。
- d. Information related to remuneration policies, standards and composition, procedures for determining remunerations, and their correlation with management performance:
1. Remunerations for directors and supervisors were provided for in Article 20.13 of our memorandum at the shareholders' Meeting of June 10, 2005, which authorizes the Board of Directors to determine remunerations for directors and supervisors by referencing those provided by financial institutions of a similar size. Remunerations for chairman are approved by the 21<sup>th</sup> extraordinary session of the 12<sup>th</sup> board meeting on March 23, 2007.
  2. According to Article 20.14 of our memorandum, remunerations for president authorize the Board of Directors to determine remunerations and approve by the 21<sup>th</sup> extraordinary session of the 6<sup>th</sup> board meeting on February 7, 2007. According to Article 20.14 of our memorandum, remunerations for vice presidents are determined by the CHB Remunerations Schedule for Current Employees, which was approved by the Board of Directors.
  3. Correlation with Management Performance:
    - (1) Remunerations for directors and supervisors: Determined by Article 38 of our memorandum.
    - (2) Employee bonus for presidents and vice presidents: Employee bonus based on individual performance in accordance with the Article 38 of our memorandum, the CHB Guideline on Employee Bonus Distribution and the CHB Guideline on Employee Cash Rewards and Bonus.
    - (3) Performance bonus for presidents and vice presidents: According to the CHB Guideline on Employee Cash Rewards and Bonus, the following metrics will be used in the calculation of performance bonus: percentage of pre-tax profit target achieved, return on equity, and other factors having impacts on earnings, etc. Performance bonus thus obtained will then be submitted for approval by (managing) directors, before being distributed based on individual performance.
    - (4) Bonus for subsidiary employees: According to Article 39 of the memorandum of the CHB Life Insurance Agent Co., Ltd., and CHB Life Insurance Brokerage Co., Ltd., (within a range of 1% - 8%, with the final decision to be made by the Board annually). For 2005 and 2006 employee bonus, the provision made was 1% of after-tax earnings and the distribution ratios were to be decided by the Board of Directors. For 2006, the employee bonus provision rate will be the same as the Bank, i.e., distributable earnings 7%.

## 三、公司治理運作情形

## C. The Practice of Corporate Governance

## (一) 董事會運作情形

## a. The Practice of Director of Board

最近年度董事會開會10次，董事監察人出席情形如下：

The Board of Directors convened 10 meetings in the past year, and the records of attendance by directors and supervisors are shown as follows :

(96.1.1-96.12.31) (January 1, 2007~December 31, 2007)

職稱 Title	姓名 Name	實際出席(列) 席次數 Attendance In Person	委託出席(列) 席次數 Attendance by Proxy	實際出席(列) 席率(%) (註) Actual Attendance Rate (%) (Note)	備註 Note
董事長 Chairman of the Board	李庸三 Yung San Lee 【台新金融控股股份有限公司(簡稱台新金控)代表】 (Delegate of Taishin Financial Holding Co., Ltd.(TSFHC))	7	0	100	台新金控於96.6.21改派其為董事，96.6.29由董事互推其為常務董事，並由常務董事補選其為董事長，並自96.7.3就任生效；應出席會議次數為7次。TSFHC assigned as a new director on June 21, 2007. On June 29, 2007, directors elected as the managing director; then the managing directors elected as the chairman of the Board. Also, serve as the chairman on July 3, 2007. Therefore, meetings shall attend 7 times.
常務董事 Managing Director	高志尚 Henry C.S.Kao 【台新金控代表】(Delegate of TSFHC)	10	0	100	
常務董事 Managing Director	桂先農 Hsien-Nung Kuei 【財政部代表】(Delegate of Ministry of Finance(MOF))	9	1	90	
常務董事 Managing Director	王文群 Charles W. Y. Wang 【台新金控代表】(Delegate of TSFHC)	9	1	90	
常務董事 Managing Director	吳澄清 Cheng Ching Wu 【台新金控代表】(Delegate of TSFHC)	9	1	90	
董事 Director	林隆士 James Long Su Lin 【台新金控代表】(Delegate of TSFHC)	1	4	20	台新金控於96.7.30改派其為董事；應出席會議次數為5次。TSFHC assigned as a new director on July 30, 2007. Meetings shall attend 5 times.
董事 Director	陳連志 Eric K. Chen 【和川股份有限公司代表】(Delegate of Ho Chuan Co., Ltd.)	10	0	100	
董事 Director	梁懷信 Hwai-Hsin Liang 【財團法人台中市私立張光裕堂慈善會代表】 (Delegate of Chang Kuan Yu Tang Charity Foundation)	5	2	71.43	財團法人台中市私立張光裕堂慈善會於96.6.26改派其為董事；應出席會議次數為7次。Chang Kuan Yu Tang Charity Foundation assigned as a new director on June 26, 2007. Meetings shall attend 7 times.
董事 Director	林國樞 Thomas K.K.Lin 【台新金控代表】(Delegate of TSFHC)	10	0	100	
董事 Director	張敏玉 Min-Yu Chang 【台新金控代表】(Delegate of TSFHC)	6	0	100	台新金控於96.7.19改派其為董事；應出席會議次數為6次。TSFHC assigned as a new director on July 19, 2007. Meetings shall attend 6 times.
董事 Director	林政憲 Cheng-Hsien Lin 【台新金控代表】(Delegate of TSFHC)	8	2	80	
董事 Director	張清溪 Ching-Hsi Chang 【財政部代表】(Delegate of MOF)	8	2	80	
董事 Director	陳蕙清 Wan-Ching Chen 【財政部代表】(Delegate of MOF)	5	0	100	財政部96.8.8改派其為董事(本行正式收文日為96.8.10)；應出席會議次數為5次。Ministry of Finance assigned as a new director on August 8, 2007 (Receive Date: August 10, 2007). Meetings shall attend 5 times.
董事 Director	賴文獻 Wen-Hsien Lai 【財政部代表】(Delegate of MOF)	9	1	90	
常駐監察人 Executive Supervisor	林調力 Diao Li Lin 【台新金控代表】(Delegate of TSFHC)	10	0	100	
監察人 Supervisor	柯綉綉 Hsiu Chuan Ko 【財政部代表】(Delegate of MOF)	9	0	90	
監察人 Supervisor	謝文煌 Wen-Huang Hsieh 【財團法人台中市私立張光裕堂慈善會代表】 (Delegate of Chang Kuan Yu Tang Charity Foundation)	4	0	80	財團法人台中市私立張光裕堂慈善會於96.7.24改派其為監察人(本行正式收文日96.7.26)；應出席會議次數為5次。Chang Kuan Yu Tang Charity Foundation assigned as a new supervisor on July 24, 2007 (Receive Date: July 26, 2007). Meetings shall attend 5 times.
監察人 Supervisor	蔡揚宗 Yang-Tzong Tsay 【台新金控代表】(Delegate of TSFHC)	7	0	70	
監察人 Supervisor	陳士根 Tu-Kung Chen 【台新金控代表】(Delegate of TSFHC)	10	0	100	財團法人台中市私立張光裕堂慈善會於96.7.24解任其監察人職務(本行正式收文日96.7.26)；台新金控於96.7.30改派其為監察人；應出席會議次數為10次。Chang Kuan Yu Tang Charity Foundation removed as a supervisor on July 24, 2007. (Receive Date: July 26, 2007) Taishin Holdings assigned as a new supervisor on July 30, 2007. Meetings shall attend 10 times.
董事 Director (已解任removal)	陳淮舟 Julius Chen 【台新金控代表】(Delegate of TSFHC)	5	0	100	台新金控於96.1.29改派其為董事，同年96.7.30解任其董事職務；應出席會議次數為5次。TSFHC assigned as a new director on Jan. 29, 2007 and removed as a director on July 30, 2007. Meetings shall attend 5 times.
董事 Director (已解任removal)	林兆敏 Chao Min Lin 【台新金控代表】(Delegate of TSFHC)	0	0	0	台新金控於96.1.29解任其董事職務；期間無召開(臨時)董事會。TSFHC removed as a director on Jan. 29, 2007. No meeting was held during the period.
董事長 Chairman of the Board (已辭卸 resignation)	張伯欣 Po-Shin Chang	3	0	100	96.6.11請辭本行董事長、常務董事及董事等職務，自96年6月12日生效；應出席會議次數3次。Chairman Po-Shin Chang resigned the positions of chairman, managing director and director on June 11, 2007. Effective date: June 12, 2007. Meetings shall attend 3 times.

職稱 Title	姓名 Name	實際出席(列) 席次數 Attendance In Person	委託出席 席次數 Attendance by Proxy	實際出席(列) 席率(%) (註) Actual Attendance Rate %(Note)	備註 Note
董事 Director (已解任 removal)	吳憲昌 Hsien Chang Wu 【台新金控代表】(Delegate of TSFHC)	3	0	100	台新金控於96.6.21解任其董事職務；應出席次數7次。 TSFHC removed as a director on June 21, 2007. Meetings shall attend 7 times.
董事 Director (已解任 removal)	陳辰昭 Chen-Jau Chen 【財團法人台中市私立張光裕堂慈善會代表】 (Delegate of Chang Kuan Yu Tang Charity Foundation)	3	0	100	財團法人台中市私立張光裕堂慈善會於96.6.26解任其董事職務；應出席次數3次。 Chang Kuan Yu Tang Charity Foundation removed as a director on June 26, 2007. Meetings shall attend 3 times.
董事 Director (已請辭 resignation)	張定民 Timothy Chang 【台新金控代表】(Delegate of TSFHC)	3	0	100	張董事定民向本行請辭擔任法人董事代表人乙職(本行正式收文日為96.6.28)；應出席次數3次。 Director Timothy Chang resigned the position of institutional director. (Receive Date: June 28, 2007) Meetings shall attend 3 times.
董事 Director (已解任 removal)	莊勝榮 Sheng-Rong Chuang 【財政部代表】(Delegate of MOF)	3	1	60	財政部於96.8.8解任其董事職務(本行正式收文日為96.8.10)；應出席次數5次。 Ministry of Finance removed as a director on August 8, 2007. (Receive Date: August 10, 2007) Meetings shall attend 5 times.
監察人 Supervisor (已解任 removal)	邱德彰 Teo Chang Chiu 【台新金控代表】(Delegate of TSFHC)	3	0	100	台新金控於96.6.21解任其監察人職務；應列席次數3次。 TSFHC removed as a supervisor on June 21, 2007. Meetings shall attend 3 times.
監察人 Supervisor (已解任 removal)	林隆士 James Long Su Lin 【台新金控代表】(Delegate of TSFHC)	2	0	100	台新金控於96.6.21改派其為監察人，96.7.30解任其為監察人職務，同日改派其董事。應列席次數2次。 TSFHC assigned as a new supervisor on June 21, 2007, removed as a supervisor and assigned as a new director on July 30, 2007. Meetings shall attend 2 times.

註：實際出席(列)席率(%)以其在職期間董事會開會次數及其實際出席(列)席次數計算之。

Note: Actual attendance rate was counted by the Board meeting attended by the director during the period of his or her incumbency and attendance in person.

其他應記載事項：

Other noteworthy matters:

1. 證交法第14條之3所列事項暨其他經獨立董事反對或保留意見且有紀錄或書面聲明之董事會議決事項。【無】

1. Matters specified in Article 14.3 of the Securities Exchange Act, or Board resolutions where independent directors have expressed opposition or qualified opinions that have been noted in the record or declared in writing. 【None】

2. 董事對利害關係議案迴避之執行情形 (96.1.1-96.12.31)

2. Avoidance of Conflict of Interest by Directors (January 1, 2007 ~ December 31, 2007)

議案內容 Issues	董事姓名 Name	應利益迴避原因 Reasons for Avoidance	表決情形 Vote Results
利害關係人授信案 Loans to interested parties	陳董事建志(2件) Eric K. Chen(2) 張董事定民(2件) Timothy Chang(2) 梁董事懷信(4件) Hwai-Hsin Liang(4) 高常務董事志尚(4件) Henry C.S.Kao(4) 林董事隆士(1件) James Long Su Lin(1) 蔡監察人揚宗(1件) Yang-Tzong Tsay(1) 台新金融控股股份有限公司法人代表董事(5件) (Delegate of TSFHC)(5)	議案為銀行法第33條或金融控股公司法第44條規定之授信案件，依公司法第206條準用同法第178條規定迴避。 The matter discussed was a loan case governed by Article 33 of the Banking Law or Article 44 of the Financial Holding Company Act; in accordance with Article 206 of the Company Law, avoidance is required as prescribed in Article 178 of the same Law.	除議案內容與自身有利害關係之董事依規迴避離席或請假外，其餘出席董事同意照提案或審查意見通過。 Apart from directors who did not attend or who requested a leave of absence due to conflict of interest pertaining to the matters discussed, all the remaining directors in attendance agreed to pass each matter as proposed or reviewed.
其他與業務經營相關議案 Other business-related cases	台新金融控股股份有限公司法人代表董事(2件) (Delegate of TSFHC)(2)	議案為金融控股公司法第45條規定之授信以外之利害關係人交易案件，依公司法第206條準用同法第178條規定迴避。 The matter discussed was non-loan transactions with interested parties by Article 45 of the Financial Holding Company Act; in accordance with Article 206 of the Company Law, avoidance is required as prescribed in Article 178 of the same Law.	
95年特別激勵金案 2006 Special Compensations	張董事長伯欣(1件) Po-Shin Chang(1) 陳董事辰昭 (1件) Chen-Jau Chen(1)	議案內容與應迴避董事有自身利害關係，依公司法第206條準用同法第178條規定迴避。 The matter discussed director who was requested a leave of absence due to conflict of interest pertaining; in accordance with Article 206 of the Company Law, avoidance is required as prescribed in Article 178 of the same Law.	
新任總經理之報酬及福利案 Remuneration for new president	張董事長伯欣(1件) Po-Shin Chang(1) 陳總經理淮舟 (1件) Julius Chen(1)	同上 The same as Above.	
訂定董事長報酬案 Compensation for the Chairman of the Board	張董事長伯欣(1件) Po-Shin Chang(1) 高常務董事志尚(1件) Henry C.S.Kao(1) 張董事定民 (1件) Timothy Chang(1)	同上 The same as Above.	
補發代理董事長期間之報酬案 Compensation for the acting Chairman of the Board	吳常務董事澄清 (1件) Cheng Ching Wu(1)	同上 The same as Above.	
修訂董事長報酬案 Re-adjustment of compensation for the Chairman of the Board	張董事長伯欣(1件) Po-Shin Chang(1) 高常務董事志尚(1件) Henry C.S.Kao(1) 張董事定民 (1件) Timothy Chang(1)	同上 The same as Above.	

3. 當年度及最近年度加強董事會職能之目標與執行情形評估。

為配合法令變動，本行於96年度股東常會增訂本行「董事及監察人選舉辦法」中有關獨立董事選舉之規定，並經全體出席股東無異議通過，本行將於97年股東(臨時)會選舉獨立董事，以健全本行公司治理制度。

3. Assessment of objectives and implementation status in the area of strengthening the powers of the board of directors for the current and immediately past years will be carried out.

In accordance with regulatory amendments, the Bank supplemented regulations pertaining to the election of independent directors in the "Rules regarding the Election of Directors and Supervisors". The addition was passed unanimously by all shareholders in attendance. The Bank will elect independent directors during its 2008 (interim) shareholders' meeting in order to strengthen the Bank's corporate governance.

(二) 審計委員會運作情形：無。

b. Operation status of the Auditing Committee: None.

(三) 本行公司治理運作情形及其與銀行業公司治理實務守則差異情形

c. The current status of corporate governance within our bank and its comparison against the Corporate Governance Best-Practice Principles for Banks.

1. 依銀行業公司治理實務守則規定揭露之項目。請參閱本行網站 <http://www.chb.com.tw>。

1. Disclosure information in accordance with Corporate Governance Best-Practice Principles for Banks.

Please refer to <http://www.chb.com.tw>.

2. 彰化銀行公司治理運作情形及其與銀行業公司治理實務守則差異情形及原因。

項目	運作情形	與銀行業公司治理實務守則差異情形及原因
一、銀行股權結構及股東權益 (一) 銀行處理股東建議或糾紛等問題之方式	(一) 本行於「彰化銀行全球資訊網站」設有留言區，及設有客服中心、申訴專線電話，以服務股東、利害關係人、投資人、客戶等，並有專責人員處理上述人員之建議或糾紛等事項。	(一) 與銀行業公司治理實務守則之規定相符。
(二) 銀行掌握實際控制銀行之主要股東及主要股東之最終控制者名單之情形	(二) 本行對於主要股東、主要股東之董監事與持有主要股東10%以上股份者，均設有專責人員定期填報，並於「公開資訊觀測站」揭露。	(二) 同上。
(三) 銀行建立與關係企業風險控管機制及防火牆之方式	(三) 1. 人事分離: 職員部份:彰化銀行及彰銀保代/保經之職員(包含自彰化銀行轉任人員),皆為專任,並無互相兼任之情形。 負責人部份:彰化銀行及彰銀保代/保經負責人之選任及派任均符合相關法令規定。 2. 財務管理:彰銀保代/保經依法設立專屬帳簿,充分揭露與彰化銀行之交易狀況,並經會計師查核。 3. 資產管理:彰化銀行與彰銀保代/保經資產各自管理,經會計師查核簽證。	(三) 同上。
二、董事會之組成及職責 (一) 銀行設置獨立董事之情形	(一) 本行尚無設置獨立董事。	(一) 與銀行業公司治理實務守則之規定相符。 (擬依證券交易法第14-2條及第181-2條規定,於本行本屆董事任期屆滿時,設置獨立董事。本行本屆董事任期為三年,自民國94年11月25日起至民國97年11月25日止。本行已於96年度股東會時,配合修改章程,載明獨立董事之人數、任期、提名、選任方式等相關事項。)
(二) 定期評估簽證會計師獨立性之情形	(二) 本行對於簽證會計師之委任、解任及報酬,皆經董事會核准,並依規定更換簽證會計師及評估其獨立性。	(二) 與銀行業公司治理實務守則之規定相符。
三、監察人之組成及職責 (一) 銀行設置獨立監察人之情形	(一) 本行並未設置「獨立監察人」。惟本行目前設有監察人5人,其中含常駐監察人1人。	(一) 公司法與證交法中,已無「獨立監察人」之規定。
(二) 監察人與銀行之員工及股東溝通之情形	(二) 1. 執行監察人職權時,隨時與各級員工洽談溝通。 2. 監察人與銀行員工間:本行企業內部網站,設有意見信箱,提供員工意見之交流與溝通管道,並可逕向人力資源處反映或表達意見。 3. 監察人與股東間:同上一之(一)。	(二) 與銀行業公司治理實務守則之規定相符。
四、建立與利害關係人溝通管道之情形	本行全球資訊網設有股東園地,提供員工、股東及利害關係人意見之交流及溝通管道,可隨時反映意見。	與銀行業公司治理實務守則之規定相符。
五、資訊公開 (一) 銀行架設網站,揭露財務業務及本行公司治理資訊之情形	(一) 本行業於「彰化銀行全球資訊網站」內建置獨立「法定公開揭露事項」網頁,揭露完整之年度財報、半年報及季報等資料,前述資料與本行各項重要事件及公司治理相關資訊,經由本行網頁「股東園地」專欄,與「公開資訊觀測站」連結。	(一) 與銀行業公司治理實務守則之規定相符。
(二) 銀行採行其他資訊揭露之方式(如架設英文網站、指定專人負責銀行資訊之蒐集及揭露、落實發言人制度、法人說明會過程放置銀行網站等)	(二) 另建置有英文版網頁以揭露公開資訊,社會大眾及投資人均能隨時上網查閱。本行設有發言人制度,適時召開記者會、說明會及發布公開資訊,並揭露於「公開資訊觀測站」;本行設有專人負責公司資訊之蒐集及揭露。	(二) 與銀行業公司治理實務守則之規定相符。

項目	運作情形	與銀行業公司治理實務守則差異情形及原因
六、銀行設置提名或薪酬委員會等功能委員會之運作情形	本行尚無設置提名或薪酬委員會等功能委員會。	與銀行業公司治理實務守則之規定相符。
七、請敘明本行公司治理運作情形及其與「銀行業公司治理運作守則」之差異情形及原因：(無差異)		
八、請敘明本行對社會責任(如人權、員工權益、環保、社區參與、供應商關係、監督及利害關係權利等)所採行之制度與措施及履行社會責任情形：請參閱「營運狀況三、企業責任及道德行為」		
九、其他有助於瞭解本行公司治理運作情形之重要資訊(如董事及監察人進修之情形、董事出席及監察人列席董事會狀況、風險管理政策及風險衡量標準之執行情形、保護消費者或客戶政策之執行情形、董事對利害關係議案迴避之執行情形、銀行為董事及監察人購買責任保險之情形等)： (一) 本行董事及監察人進修之情形，業已參考臺灣證券交易所股份有限公司發布之「上市上櫃公司董事、監察人進修推行要點參考範例」，訂定「董事、監察人進修計畫實施要點」，並已開始實施。 (二) 本行董事出席及監察人列席董事會，及其進修情形，均依規定輸入「公開資訊觀測站」申報系統，充分揭露。 (三) 本行董事對於利害關係議案均依「董事會議事規則」之規定，退席迴避，不得參與審核決議事項。 (四) 有關本行為獨立董事及獨立監察人購買責任險乙節，因尚未設置獨立董事及監察人，故尚未辦理；未來將遵循金融主管機關之規定辦理。 (五) 風險管理政策及執行情形：請參閱「財務狀況及經營結果之檢討分析與風險管理事項之六、風險管理分析評估」或本行「彰化銀行全球資訊網站」。 (六) 有關消費者之保護，本行設有「客服中心」提供消費者24小時諮詢服務，並設有申訴管道，詳如本表一之(一)，藉以處理消費者之需求，以維護其權益；另本行證券經紀商每月按其前月份受託買賣有價證券成交金額之百分之0.0285提撥之款項，交予財團法人證券投資人及期貨交易人保護中心設置之保護基金，以償付證券投資人及期貨交易人之用，另本行亦依照保護中心來函指示提供相關交易資料協助投資人辦理求償事宜。 (七) 本行公司章程、組織規程、各項業務規則、授權準則、權責劃分事項表等，均明確訂有各層級經理人之職責，並切實執行。		
十、如有公司治理自評報告或委託其他專業機構之公司治理評鑑報告者，應敘明其自評(或委外評鑑)結果、主要缺失(或建議)事項及改善情形：無。		

註：請進入本行全球資訊網站參閱 <http://www.chb.com.tw>

## 2. The Bank's practice of corporate governance and the common corporate governance requirements for the banking industry

Item	Execution	Difference from the common requirements
1. Structure of a Bank's shareholders and equities 1.1 The means a bank applies for dealing with the shareholders' suggestions and disputes	1.1 Clients and shareholders are welcome to leave message concerning any questions or inquiries about the Bank's operations and services through the Bank's service hotline or its Web site. Besides, the Bank has a Call Center to help clients or shareholders solve their problems or disputes.	1.1 In accordance with the corporate governance guidelines for the banking industry.
1.2 The bank keeps track of the major controlling shareholders as well as their ownership structures.	1.2 The Bank's major shareholders, directors and supervisors of our major shareholders, and those with a 10% or higher equity ownership of our major shareholders. Such information is also disclosed on the web site of the Market Observation Post System.	1.2 The same as above.
1.3 To set up a fire wall and risk control mechanism to reduce the risks involved with a Bank's related companies	1.3 a. Separate personnel rules: Employees: Employees of the Bank and those of the CHB Insurance Agent/ Broker (including those transferred from the CHB) are all full-time staff without cross employment. Managers in charge: Managers in charge of the Bank and those of the CHB Insurance Agent/ Broker are all selected and appointed in accordance with government regulations. b. Financial management: CHB Life Insurance Agency and CHB Insurance Brokerage Company operate with separate financial systems, which disclose the details about their financial interaction and transactions with the Bank. All the financial documents should be approved by the CPA. c. Assets management: The Bank and its two subsidiaries CHB Life Insurance Agency and CHB Insurance Brokerage Company manage their assets separately, and they all have their financial reports approved by the CPA.	1.3 The same as above.
2. Board of directors and its responsibilities 2.1 Independent directors	2.1 The Bank doesn't nominate independent directors	2.1 In accordance with the corporate governance guidelines for banking industry. (The bank has a plan to follow Articles 14-2 and 181-2 of the Securities Exchange Act by appointing independent directors when the term of the current directors expires. The current Board of Directors has a term of 3 years, from November 25, 2005 to November 25, 2008. In the 2007 general shareholders' meeting, we revised our memorandum and stated the following items of the independent directors: numbers, term, nomination and election.
2.2 Regular evaluation of the financial reports and the independent auditing of the CPA	2.2 The Bank follows the decisions of the board of directors in hiring or dismissing The Bank's accountants and the payments for their services. The Bank regularly replaces its accountants to assure impartial assessment and independent auditing on the Bank's financial reports.	2.2 In accordance with the corporate governance guidelines for banking industry.
3. Supervisors and their responsibilities 3.1 The independent supervisors	3.1 The Bank doesn't nominate independent supervisors. The Bank currently has 5 supervisors, including 1 resident supervisor.	3.1 The requirement of "independent supervisors" has been removed from the Company Law and the Securities Exchange Act.
3.2 Interaction among supervisors, employees and shareholders	3.2 a. In performing their duties, supervisors keep frequent contacts with the Bank's employees of different levels from all divisions of the Bank so as to have better understanding of the Bank's operations. b. Supervisors vs. Employees: Employees can make suggestions or leaving messages of their opinions or questions in the communication area of the Bank's Web site. c. Supervisors vs. Shareholders: The same as 1.1 stated above.	3.2 In accordance with the corporate governance guidelines for banking industry.

Item	Execution	Difference from the common requirements
4. Communications with stakeholders	The Shareholders Section of our worldwide web provides a forum of information exchange and communication for our employees, shareholders and all stakeholders to express their opinions in a timely fashion.	In accordance with the corporate governance guidelines for banking industry.
5. Information disclosure		
5.1 A company website is set up by the Bank for the disclosure of relevant information on financial status and corporate governance.	5.1 The Bank's biannual and annual financial reports are available on its global informational Web site, on the section of the "Information Disclosure". These reports as well as the significant information about the Bank's operations and its practice of the corporate governance are also available on the Bank's Web site which is hyper linked to the "Market Observation Post system" section of the Web site of the Taiwan Stock Exchange.	5.1 In accordance with the corporate governance guidelines for banking industry.
5.2 To fully disclose its information, a bank has a special group engaged on gathering and compiling the Bank's information. The information is announced through the Bank's spokesman, Web site, regularly held press conferences or the meetings with institutional investors.	5.2 Both English and Chinese information are available on the Bank's Web site. For any significant events about the Bank's operations, the Bank's spokesman holds press conferences or other activities to disclose the information to the mass media and the public. The information will be also published on the "Market Observation Post System" section of the Web site of the Taiwan Stock Exchange. The Bank has a special working group engaged on gathering and disclosing the Bank's information.	5.2 In accordance with the corporate governance guidelines for banking industry.
6. Operations of the auditing committee and other functional committees of a bank	Currently, the Bank does not set up an auditing committee and other relevant committees.	In accordance with the corporate governance guidelines for banking industry.

7. Please describe the Bank's corporate governance system, and explain how it is different from the Guidelines on Corporate Governance for Banks and why. (No difference)

8. Please describe the Bank's systems and measures for fulfilling its social responsibilities. Please refer the "Enterprise Benchmark and Ethical Behavior" of Operations Overview.

9. Other information helpful for better understanding the Bank's operations such as on-job education of directors and supervisors, participation of directors and supervisors in a bank's regular meetings, implementation of risk management policies and risk assessment standards, implementation of consumer protection or customer policies, the practices of directors and supervisors for not getting involved with any projects related to their interests, liabilities insurance policies purchased by the bank for directors and supervisors.

9.1 On-job education of directors and supervisors: the Bank refers to the on-job education guidelines published by the Taiwan Stock Exchange (TSE) and set its own guidelines for the on-job education of its directors and supervisors and has required them to follow.

9.2 Information about the on-job education of the directors and supervisors and their participation in the meetings of the board of directors is disclosed on the "Market Observation Post System" section of the Web site of the Taiwan Stock Exchange.

9.3 In accordance with the rules of the board of directors, the directors will not get involved with any projects related to their interests during the course of decision and execution of the projects.

9.4 Without independent directors and supervisors, the directors and supervisors at the Bank are not required to buy liability insurances in compliance with the government's policy.

9.5 Risk control policy and implementation: Please refer the "Analysis & Evaluation of Risk Management" in Financial Conditions and Operating Results or the Bank's Web site.

9.6 Consumer protection: The Bank has set the guidelines for dealing with emergency, and set various channels for clients to express their complaints or opinions (see 1.1 of the table) so as to satisfy their demands and protect their interests. In addition, our securities brokerage arm will contribute every month a sum in the amount of 0.000285% of the total value of securities transactions brokered by it in the previous month to the fund set up by Securities and Futures Investors Protection Center for paying the claims of securities investors and futures transactors; moreover, our bank also provides relevant transactions data to help investors to make their claims.

9.7 The responsibilities of managers are stated in the Bank's corporate charter, structural guidelines, and principles for defining employee's duties and so on. Managers should implement their duties and be responsible for their duties.

10. If there exist corporate governance evaluation reports done by the company itself or outsourced to professional service providers, clear descriptions of the evaluation results, major shortcomings (or recommendations) and improvement status shall be given: None.

Note: Please refer <http://www.chb.com.tw>.

3. 公司治理守則及其規章者，其查詢方式。

請參閱公開資訊觀測站<http://newmops.tse.com.tw>。

3. Searching the Corporate Governance Principles or Related Guidelines.

Please refer to <http://newmops.tse.com.tw>.

4. 其他足以增進對銀行公司治理運作情形瞭解之重要資訊。

請參閱公開資訊觀測站 <http://newmops.tse.com.tw> 重大訊息。

4. Other information helpful for better understanding the Bank's operations.

Please refer to <http://newmops.tse.com.tw>.

#### (四) 96年度董監事進修情形一覽表

##### d. On-Job Training of Directors and Supervisors in 2007

董監事姓名 Name	主辦單位 Unit in Charge				進修時數 Hours	進修是否符合規定 In Conformity with the Regulations
	財團法人證券基金會 Securities & Futures Information Center	台灣金融研訓院 Taiwan Academy of Banking and Finance	行政院金融監督管理委員會 Financial Supervisory Commission, Executive Yuan	社團法人中華公司治理協會 Corporate Governance Association in Taiwan		
李庸三 Yung-San Lee	○				3	是 Yes
陳淮舟 Julius Chen			○		6	是 Yes
林國楷 Thomas K.K. Lin		○			3	是 Yes
林政憲 Cheng-Shien Lin	○				3	是 Yes
林礪力 Diao Li Lin	○				9	是 Yes
柯綉緞 Hsiu Chuan Ko	○				3	是 Yes
蔡揚宗 Yang-Tzong Tsay				○	6	是 Yes

(五) 內部控制制度聲明書

彰化商業銀行內部控制制度聲明書

謹代表彰化商業銀行聲明本銀行於96年1月1日至96年12月31日確實遵循「銀行內部控制及稽核制度實施辦法」，建立內部控制制度，實施風險管理，並由超然獨立之稽核部門執行查核，定期陳報董事會及監察人，兼營證券業務部分，並依據「證券暨期貨市場各服務事業建立內部控制制度處理準則」規定之內部控制制度有效性之判斷項目，判斷內部控制制度之設計及執行是否有效。經審慎評估，本年度各單位內部控制及法規遵循情形，均能確實有效執行；本聲明書將成為本銀行年報及公開說明書之主要內容，並對外公開。上述公開之內容如有虛偽、隱匿等不法情事，將涉及證券交易法第二十條、第三十二條、第一百七十一條及第一百七十四條等之法律責任。

謹致

金融監督管理委員會

聲明人：彰化商業銀行股份有限公司



董事長：

李庸三



總經理：

陳淮舟



總稽核：

黃奇泰



總機構遵守法令主管：

葉萬土



## e. Internal Control System Statement

Chang Hwa Commercial Bank, Ltd.  
INTERNAL CONTROL SYSTEM STATEMENT

On behalf of Chang Hwa Commercial Bank ("Bank"), we hereby state that from January 1, 2007 to December 31, 2007, the Bank has duly complied with the "Enforcement Regulations for Bank Internal Audit Control Systems" in establishing its internal control system, implementing risk management, designating an independent and objective department to conduct audits, and regularly reporting to the Board of Directors and the Supervisors. With respect to the securities business, evaluation of the effectiveness of the design and implementation of its internal control system has been done in accordance with the criteria for evaluating effectiveness of internal control systems described in the "Handling Guidelines for the Establishment of Internal Control Systems by Service Enterprises in Securities and Futures Markets", promulgated by the Securities and Futures Bureau, Financial Supervisory Commission. After prudent evaluation, the internal control and legal compliance systems of each department have been in effect during the year, this Statement will be included as the main content of the Bank's annual report and prospectus, and be published to the public. If there is any illegal activity such as fraud or concealment, liabilities under Article 20, 32, 171, and 174 of the Securities and Exchange Law will be involved.

To:

Financial Supervisory Commission

Chang Hwa Commercial Bank, Ltd.

Chairman:



President :



Executive Vice President  
& Head Auditor:



Executive Vice President  
& Compliance Officer:



April 7, 2008

(六) 最近二年度違法受處分及主要缺失與改善情形

1. 負責人或職員因業務上犯罪經檢察官起訴者：

94.12.23○○分行發生行員田○○盜賣客戶信託基金案，調查局目前尚在偵辦中。

2. 違反法令經行政院金融監督管理委員會(下稱金管會)處以罰鍰者：

(1) 94.12.23○○分行發生行員田○○盜賣客戶信託基金，金管會以違反銀行法第45條之1，核處罰鍰新臺幣1,000萬元。

(2) 95.7○○分行發生行員林○○盜用自動櫃員機款項案，經金管會95.11.13.金管銀(二)字第09520007481號裁處書，對本行因未能建立適當有效內部控制制度並確實執行，違反銀行法第45條之1，核處罰鍰新臺幣200萬元。

3. 缺失經金管會嚴予糾正者：

本行已於95.8.25.函覆金管會，表示就上揭糾正事項均確已改善，並已督促各催收單位確實依93.1.6.財政部新修正「銀行資產評估損失準備提列及逾期放款催收呆帳處理辦法」之規定辦理列報逾期放款。

4. 經金管會依銀行法第六十一條之一規定處分事項：

94.12.23○○分行發生行員田○○盜賣客戶信託基金，金管會命令本行解除舞弊行員田○○職務及暫停本行受理新客戶辦理特定金錢信託投資有價證券業務，迄本行確實改善內部控制為止。【金管會於95.4.4.金管銀(二)字第09585007690號，已確認本行內部控制得以確實執行，准予備查】

5. 因人員舞弊、重大偶發案件或未切實依照金融機構安全維護注意要點之規定致發生安全事故等，其各年度個別或合計實際損失逾五千萬元者：

94.12.23.本行○○分行發生行員田○○盜賣客戶信託基金，本行已於95.11.29.對田員提起民事賠償訴訟，並於96.2.16.取得勝訴判決。

6. 其他經行政院金融監督管理委員會指定應予揭露之事項：無。

f. Major malfeasant cases and operational improprieties and remedial measures adopted in the past two years

1. Legal Action Involving Bank Executives or Employees :

An employee of the branch, Clerk Tian, illegally sold a client's trust fund on December 23, 2005. Probe is being carried out by the Bureau of Investigation.

2. Fines Paid for Banking Law Violations:

(1) A sales representative of the branch, Clerk Tian, illegally sold a client's trust fund on December 23, 2005. The Financial Supervisory Commission judged our bank violating of Article 45.1 of the Banking Law and decided to impose a fine of NT\$ 10 million.

(2) With regard to the case of Clerk Lin of the branch embezzling the money stored at the ATM on July 2006, the Financial Supervision Commission issued the Penalty Order No. 09520007481 dated November 13, 2006 that finds our bank in violation of Article 45.1 of the Banking Law for failing to establish and implement a suitable and effective internal control system, and imposes a fine of NT\$ 2 million.

3. Admonishments Issued by the Financial Supervisory Commission for Serious Operational Improprieties:

The Bank has replied to the FSC in writing on August 25, 2006, explaining that improvements have been made to the above-mentioned matters and all collection units have been urged to record and report overdue loans in accordance with the Rules for Making Provisions against Estimated Losses of Bank Assets and for Handling Overdue Loans and Bad Debts, which was revised by the Ministry of Finance on January 6, 2004.

4. Any Item Committing Penalty Pursuant to Article 61-1 by Financial Supervision Committee:

An employee of the branch, Clerk Tian, illegally sold a client's trust fund on December 23, 2005. The Financial Supervisory Commission ordered our bank to fire the wrongdoer, Clerk Tian, and suspended our business of handling securities trust investments for new clients pending proof of real improvements of our internal control system. (The suspicion has been released on April 4, 2006 by FSC.)

5. Disclosures of financial losses caused by corruptions by employees, major incidental cases or major breaches of security regulations with losses exceeding NT\$50 million in individual and/or combined cases:

An employee of the branch, Clerk Tian, illegally sold a client's trust fund on December 23, 2005. Our bank has pressed charge and taken tort action against the Clerk Tian on November 29, 2005. As a result, our bank won the case on February 16, 2007.

6. Other Mandatory Disclosures as Instructed by the Financial Supervisory Commission: None.

## (七) 96年股東常會及董事會之重要決議事項及執行情形

## g. Major resolutions passed at General Shareholders' Meeting (GSM) &amp; Board of Meeting in 2007

## 1. 96年股東常會決議事項：

## 1. Decisions made at the 2007 GSM:

日期 Date	決議事項 Agenda	決議結果 Results	執行情形 Implementation status
	本行95年度營業報告書及財務報表，請承認案。 Recognition of the Bank's 2006 annual financial statements.	全體出席股東無異議，承認通過。 Unanimously passed by all shareholders in attendance. Recognised and passed.	—
	本行95年度盈餘分配，請承認案。 Approved the 2006 earnings appropriation proposal.	全體出席股東無異議，承認通過。 Unanimously passed by all shareholders in attendance. Recognised and passed.	已依股東會決議事項辦理分配完畢。 Appropriation completed according to shareholders' resolution.
96.6.15	章程修訂案。 Amendment of the Bank's memorandum.	全體出席股東無異議照案通過。 Unanimously passed by all shareholders in attendance. Recognised and passed.	經濟部已於96年7月5日核准本行之章程修正登記。 The Ministry of Economic Affairs has approved the Bank's registry of amendment on July 5, 2007.
	本行「董事及監察人選舉辦法」修訂案。 Amendment the Rules for the Election of Directors and Supervisors.	全體出席股東無異議照案通過。 Unanimously passed by all shareholders in attendance. Recognised and passed.	已依修訂後選舉辦法運作。 Implementation is in accordance with the amendment.
	本行「取得或處分資產處理程序」修訂案。 Amendment the Rules for Handling Acquisition and Disposal of Assets.	全體出席股東無異議照案通過。 Unanimously passed by all shareholders in attendance. Recognised and passed.	遵照修訂後之「取得或處分資產處理程序」辦理。 Implementation is in accordance with the amended "Rules for Handling Acquisition and Disposal of Assets".

## 2. 董事會之重要決議事項

(1) 96年3月23日第21屆第12次臨時董事會決議通過總稽核遺缺由副總經理謝昭男擔任、副總經理張明文退休；委任資金營運處處長施建安、國際營運處處長陳允進為副總經理。

(2) 96年6月29日第21屆第7次董事會

- i. 董事互選李董事庸三為常務董事；常務董事互選李常務董事庸三為董事長。
- ii. 財團法人台中市私立張光裕堂慈善會改派梁懷信先生接替陳辰昭先生擔任本行法人董事代表人乙職。
- iii. 本行張董事定民請辭法人董事代表人乙職。

(3) 96年7月20日第21屆第14次臨時董事會

- i. 決議通過遴選財務顧問以進行「本行以換股方式納入台新金融控股公司」之評估。
- ii. 決議通過發行次順位金融債券新台幣一佰億元整。

(4) 96年8月13日第21屆第15次臨時董事會財政部改派陳萬清先生接替莊勝榮先生擔任本行法人董事代表人乙職。

(5) 96年8月24日第21屆第16次臨時董事會決議通過遴選美商高盛亞洲證券有限公司台北分公司擔任財務顧問。

(6) 96年10月26日第21屆第17次臨時董事會決議通過總稽核遺缺由授信管理處處長黃奇泰先生擔任。

執行情形：

上列決議事項均已執行完畢。

## 2. Decisions made at the 2007 Board of meeting

(1) The 12<sup>th</sup> Extraordinary Meeting of the 21<sup>st</sup> Board of Directors held on March 23, 2007 adopted the decisions that the vacated post of Chief Auditor was to be filled by Vice President Chao-Nan Hsieh, that Vice President Ming-Wen Chang was to retire, and that Director James Shih of the Treasury Division and Director James Y. G. Chen of the International Banking Division be hired as Vice Presidents.

(2) The 7<sup>th</sup> Meeting of the 21<sup>st</sup> Board of Directors held on June 29, 2007

- i. Appointed Mr. Yung San Lee as the managing director and the Chairman of the Bank.
- ii. Hwai-Hsin Liang replaced Chen-Jau Chen to be the representative director of Chang Kuan Yu Tang Charity Foundation shareholders.
- iii. Timothy Chang resigned the Institutional director position.

(3) The 14<sup>th</sup> Extraordinary Meeting of the 21<sup>st</sup> Board of Directors held on July 20, 2007 adopted the decision that

- i. Selection of financial consultant(s) in order to evaluate the plan of incorporating into Taishin Financial Holding Co., Ltd.(TSFHC) by means of exchanging of shares.
- ii. Issue of subordinated bonds with the issued amount of NT\$10 billion.

(4) The 15<sup>th</sup> Extraordinary Meeting of the 21<sup>st</sup> Board of Directors held on August 13, 2007

Minister of Finance assigned Wan-Ching Chen replaced Sheng-Rong Chuang to be the director.

(5) The 16<sup>th</sup> Extraordinary Meeting of the 21<sup>st</sup> Board of Directors held on August 24, 2007 adopted the decisions that Goldman Sachs (Asia) L.L.C., Taipei Branch was selected as a financial consulting company of the Bank.

(6) The 17<sup>th</sup> Extraordinary Meeting of the 21<sup>st</sup> Board of Directors held on October 26, 2007 adopted the decisions that the vacated post of Chief Auditor was to be filled by the SVP & Division Head Chi-Tay Huang of the Credit Management Division.

Implementation status:

All of the above tasks have been completed.

(八) 董事或監察人對董事會通過重要決議有不同意見且有紀錄或書面聲明者，其主要內容：  
 梁董事懷信及陳董事建志就本行與台新金融控股股份有限公司換股併購等相關議案之決議有反對意見，且有紀錄或書面聲明。

h. If there is disagreement which is already recorded or announced by statement among board directors or supervisors concerning the material decision approved by the board meeting and the major content of that disagreement: Directors Hwai-Hsin Liang and Eric K. Chen oppose the resolutions passed regarding the proposals of incorporation into TSFHC by means of exchanging of shares. Their opposition has been recorded or stated in writing.

(九) 與財務報告有關人士辭職解任情形

i. Disclosures the resignation or dismissal of managerial officer in charge of finance or accounting matters

97年2月25日 February 25, 2008

職稱 Title	姓名 Name	到任日期 Date of appointed	解任日期 Date of dismissed	辭職或解任原因 Reasons for resignation or dismissal
代總經理 Acting President	謝昭男 Chao-Nan Hsieh	2006/12/01	2007/02/01	人事異動 Personnel Changes
資金營運處處長 SVP & Division Head of Treasury Division	施建安 James Shih	2006/01/20	2007/04/02	人事異動 Personnel Changes
董事長 Chairman of Board	張伯欣 Po-Shin Chang	2000/05/23	2007/06/12	辭任職務 Resignation
財務管理處處長 SVP & Division Head of Financial Management Division	湯潮和 Chaur-Her Tang	2003/06/24	2007/08/01	申請退休 Retirement

#### 四、會計師公費資訊之揭露、會計師更換情形及其他

#### D. Disclosure of The Accountant's Fee, Changes of Accountants, and Other Matters

(一) 會計師公費資訊之揭露

a. Disclosure of the accountant's fee

單位：新台幣千元 Unit: NT\$1,000

事務所名稱 Accounting Firm	會計師姓名 Name of Accountant	審計公費 Auditing Fee	非審計公費 Non-Auditing Fee					會計師之查核期間是否涵蓋完整會計年度 Period of Inspection by Accountant Covering a complete fiscal year			備註 Remark
			制度設計 System Design	工商登記 Corporate Registration	人力資源 Human Resources	其他 Other	小計 Subtotal	是Yes	否No (註1) (Note 1)	查核期間 Inspection Period	
勤業眾信 Deloitte & Touche	蔡宏祥 Hung-Hsiang Tsai 翁榮隨 Long-Swei Won	4,750	無 None			無 None	無 None	v	無 None	無 None	
	蔡宏祥 Hung-Hsiang Tsai	1,700				無 None	無 None	v		海外分行 Overseas Branch	
	蔡宏祥 Hung-Hsiang Tsai	1,000				無 None	無 None	v		內控查核 Internal Control Inspection	
	蔡宏祥 Hung-Hsiang Tsai	520				無 None	無 None	v		一億元以上呆帳揭露 Disclosure the bad debts exceeding NTD 100 million	
	蔡宏祥 Hung-Hsiang Tsai	無 None				400	400	v		換股併購案事宜 Mergers & Acquisitions	
	蔡宏祥 Hung-Hsiang Tsai	30				無 None	無 None	v		發行次順位債券複核 Revision of Subordinary bonds	
	蔡宏祥 Hung-Hsiang Tsai	98				無 None	無 None	v		參加網路報稅外部稽核 External Audit of declare tax online	

## (二)更換會計師資訊

## b.Changes of Accountants

## 1.關於前任會計師者：

## 1. Exiting accountants:

更換日期 Date of change	民國95年3月17日 March 17, 2006		
更換原因及說明 Reasons for Changes Made & Relevant Explanations	公司業務及管理需要 Business and Management Requirements		
說明係委任人或會計師終止或不接受委任 Service Contract Terminated by Appointer or Accountant / Not Accepting Continued Appointment	情況 Event	當事人 Accountant	會計師 Accountant
	主動終止委任 Termination of Appointment		v
	不再接受(繼續)委任 Not Accepting (Continued) Appointment		v
最新兩年內簽發無保留意見以外之查核報告書意見及原因 Unqualified Opinions in Auditing Reports Certified within the Last 2 Years and Their Reasons	無 None		
與本行有無不同意見 Any Disagreement with the Bank's Opinions	有 Yes		會計原則或實務 Accounting Principles or Practices
			財務報告之揭露 Disclosure of Financial Statements
			查核範圍或步驟 Auditing Scope or Steps
			會計原則或實務 Accounting Principles or Practices
	無 No		v
說明 Reason			
其他揭露事項(本準則第二十一條之一第二款第一目第五點及第六點應加以揭露者) Other Things Disclosed (Disclosure Required by Articles 21.1.2.1.5 & .6 of This Guideline.)	無 None		

## 2.關於繼任會計師者：

## 2. Replacement accountants:

事務所名稱 Accounting Firm	勤業眾信會計師事務所 Deloitte & Touche
會計師姓名 Name of Accountant	蔡宏祥 Hung-Hsiang Tsai 翁榮隨 Long-Swei Won
委任之日期 Date of Appoint	民國95年3月17日 March 17, 2006
委任前就特定交易之會計處理方法或會計原則及對財務報告可能簽發之意見諮詢事項及結果 Consultations on Accounting Measures or Principles concerning Specific Transactions or on Likely Opinions in Financial Statements	無 None
繼任會計師對前任會計師不同意見事項之書面意見 Written Opinions by Succeeding Accountant on Disagreements with Outgoing Accountant	無 None

## 3. 前任會計師對本準則第二十一條之一第二款第一目及第二目第三點事項之復函：無。

## 3. Response by exiting accountants regarding Article 21.1, paragraph 2, item 1 and item 2, point 3 of this Guidelines: None.

## (三) 銀行之董事長、總經理、負責財務或會計事務之經理人，最近一年內曾任職於簽證會計師所屬事務所或其關係企業者：無。

## c. The Bank's chairman, president, or any managerial officer in charge of finance or accounting matters has in the most recent year held a position at the accounting firm of its certified public accountant or at an affiliated enterprise: None.

## 五、股權變動情形

### E. The Changes in Shareholding

#### 1. 董事、監察人、經理人股權變動情形

#### 1. Changes in Shareholdings of Directors, Supervisors, Executive Officers, and Principal Shareholders

職稱 Title	姓名 Name	96年度 2007		當年度截至4月15日止 As of April 15, 2008	
		持有股數增(減)數 Changes in shareholding	質押股數增(減)數 Changes in pledged shareholding	持有股數增(減)數 Changes in shareholding	質押股數增(減)數 Changes in pledged shareholding
法人董事監察人(主要股東) Supervisor Representative of Institutional Director	台新金融控股股份有限公司 Taishin Financial Holding Co., Ltd.	(160,225,000)			
法人董事代表配偶 Spouse of Representative of Institutional Director	蔡惠美 Huei-Mei Tsai	50,000			
法人董事代表配偶 Spouse of Representative of Institutional Director	歐瑞雲 Ruei-Yun Ou	(9,000)			
總經理 President	陳淮舟 Julius Chen	100,000	無 None	無 None	無 None
經理人 Manager	林青棟 Alexander C.H.Lin	5,000			
經理人 Manager	石英華 Yin-Hwa Shih	(10,000)			
經理人 Manager	管芳明 Fangming Tseng	37,000			
經理人配偶 Spouse of Manager	林何婉如 Wan-Ju Lin-Ho	(6,506)			
經理人配偶 Spouse of Manager	褚珠蘭 Ju-lan Chu	5,000			

2. 股權移轉資訊：無。

2. Information of shareholding transfer: None.

3. 股權質押資訊：無。

3. Information for shareholding pledge: None.

## 六、持股比例占前十大股東間互為關係人資料

### F. Related Party Transaction

97年4月15日 April 15, 2008

姓名 Name	本人持有股份 Shareholding		配偶、未成年子女持有股份 Shareholding by Spouse & Minor Children		利用他人名義合計持有股份 Shareholding under others' name		前十大股東相互間具有財務會計準則公報第六號關係人或為配偶、二親等以內之親屬關係者，其名稱及關係。 Top ten shareholders who meet the related party disclosures term of No.6 of Accounting Standards shall disclose name and relationship.		備註 Note
	股數 Shares	持股比率% %	股數 Shares	持股比率% %	股數 Shares	持股比率% %	名稱 Name	關係 Relationship	
台新金融控股股份有限公司 Taishin Financial Holding Co., Ltd.	1,400,000,000	22.55							
財政部 Ministry of Finance	757,120,460	12.19							
行政院國家發展基金管理委員會 National Development Fund, Executive Yuan	170,735,123	2.75							
花旗託管全球人壽國際公司投資專戶 Citigroup as Directed Trustee For the AEGON Trust Fund	160,225,000	2.58							
第一商業銀行股份有限公司 First Commercial Bank	146,352,953	2.36							
匯豐銀行託管匯豐機構信託服務(亞洲)戶 HSBC as Directed Trustee For the (Asia) Trust Fund	141,232,000	2.27	無 None		無 None		無 None		無 None
大通銀行託管大學退休金計劃有限公司投資專戶 JPMorgan Chase Bank as Directed Trustee For the University Retirement Plan Trust Fund	106,000,000	1.71							
國泰人壽保險股份有限公司 Cathay Life Insurance Co., Ltd.	93,721,000	1.51							
永三企業股份有限公司 Yun San Corp. 董事長張伯欣 Chairman Po-Shin Chang	63,447,163 3,195,362	1.02 0.05							
中國人壽保險股份有限公司 China Life Insurance Co., Ltd.	61,374,000	0.99							

## 七、綜合持股比例

## G. Omnibus Shareholding Ratio

96年12月31日 December 31, 2007

單位：股；% Unit: Shares; %

轉投資事業 Invested venture	本行投資 The Bank's investment		董事、監察人、總經理、副總經理、協理、 各部門及分支機構主管及銀行直接或間接控制事業之投資 The investment subsidiaries directly or indirectly controlled and managed by directors, supervisors, general managers, executive vice president, the chief of each division or branch and the Bank		綜合投資 Omnibus investment	
	股數 Shares	持股 比例%	股數 Shares	持股 比例%	股數 Shares	持股 比例%
台灣中小企業銀行股份有限公司 Taiwan Business Bank, Ltd.	62,036,620	1.60				
元富證券股份有限公司 MasterLink Securities Corporation	60,047,459	4.29				
彰銀人身保險代理人股份有限公司 CHB Life Insurance Agency Co., Ltd.	500,000	100.00				
彰銀保險經紀人股份有限公司 CHB Insurance Brokerage Company	500,000	100.00				
台灣證券交易所股份有限公司 Taiwan Stock Exchange Corp.	16,263,362	3.00				
台灣糖業股份有限公司 Taiwan Sugar Corporation	32,286,333	0.41				
台灣電力股份有限公司 Taiwan Power Company	235,726,532	0.71				
台灣省農工企業股份有限公司 Taiwan Agricultural & Industrial Development Corp.	23,230	0.01				
中化合成生技股份有限公司 China Chemical Synthesis Industrial Co., Ltd.	426,615	0.65				
七億建築經理股份有限公司 Chi Yi Construction Management Company	382,500	6.89				
台北市煤氣有限公司 Taipei Coal Gas Corp.	6,300	9.00				
台北外匯經紀股份有限公司 Taipei Forex Inc.	700,000	3.53				
聯安服務股份有限公司 Lien-An Service Corp.	125,000	5.00				
開發國際投資股份有限公司 CDIB & Partners Investment Holding Co.	54,000,000	4.95				
安泰證券投資信託股份有限公司 ING Aetna Financial Service	3,197,700	6.32				
財金資訊股份有限公司 Financial Information Service Co.	4,634,000	1.16				
台灣期貨交易所股份有限公司 Taiwan Futures Exchange	2,200,000	1.00				
亞太電信股份有限公司 Asia Pacific Telcom	30,000,000	0.46				
台灣金聯資產管理股份有限公司 Taiwan Asset Management Corporation	200,000,000	11.35				
台灣金融資產服務股份有限公司 Taiwan Financial Assets Service Co.	5,000,000	2.94				
財宏科技股份有限公司 Financial ESolution Co., Ltd.	1,771,047	5.13				
華南票券金融股份有限公司 Hua Nan Bills Finance Corporation	19,906	0.00				
順大裕股份有限公司 Taiyu Products Corp.	5,748,382	4.77				
台灣票券集中保管結算股份有限公司 Debt Instruments Depository and Clearing Co. Taiwan	241,391	0.08				
陽光資產管理股份有限公司 Sun Asset Management Corporation	41,768	0.70				

註：係依本法第七十四條所為之投資。

Note: Pursuant to Article 74 of the Banking Act.



## 募資情形 Capital Raising

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# 募資情形 Capital Raising

## 一、股份及股利

### (一) 股本來源

民國38年6月台灣實施幣制改革，發行新台幣，民國39年12月本行將資本額調整為新台幣二百四十萬元。其後經過多次增資，民國86年12月，台灣省政府將其持有之本行普通股股票進行公開招募，以執行公營事業民營化之政策。民國87年1月1日正式改制民營。至民國96年底本行額定股本為65,000,000千元，實收股本普通股為48,094,756千元及乙種特別股為14,000,000千元，為國內資本雄厚，基礎穩固之銀行。

## A. Shares and Dividends

### a. Capital Sources

In June 1949 the Taiwan provincial government replaced the Taiwanese Yuan with the New Taiwan dollar. Chang Hwa Bank adjusted its registered capital accordingly to NT\$2.4 million in December 1950. In December 1997, the Taiwan provincial government made public its shareholdings in the Bank in line with the government's policy of financial privatization. The Bank was officially privatized on January 1, 1998.

As the end of 2007, the Bank's authorized capital stood at NT\$65,000,000,000, presented in 4,809,475,600 common shares and 1,400,000,000 Type-B preferred shares at a par value of NT\$10 per share. The Bank is one of the leading commercial banks in Taiwan in terms of paid-in capital and sound financial structure.

年/月 Month/Year	發行價格 Offering Price	核定股本 Authorized Capital		實收股本 Paid-in Capital		備註 Note
		股數 Shares	金額 Volume	股數 Shares	金額 Volume	
96.12. Dec. 2007	10元 NT\$10	6,500,000,000	65,000,000,000	6,209,475,600	62,094,756,000	現金增資（普通股）17,197,857,875 Issuance of common for cash 現金增資（乙種特別股(私募)） Issuance of preferred stock for cash (Type-B preferred share) (Private Placement) 14,000,000,000 盈餘轉增資 23,574,824,836 Capital Increase by Earning 資本公積轉增資 7,322,073,289 Capital Increase by Capital Surplus

股份種類 Category of Shares	核定股本 Authorized Capital			備註 Note
	流通在外股份 Outstanding Shares	未發行股份 Un-issued Shares	合計 Total	
普通股 Common Shares	4,809,475,600	290,524,400	5,100,000,000	上市股票 Listed Stocks
乙種特別股 Type-B Preferred Shares	1,400,000,000		1,400,000,000	私募（94.9.29金管銀(二)字第0942000915號函核准）未上市股票， 三年內不得轉讓 Privately placed（FSC Approval Letter No. 0942000915 issued on Sep. 29, 2005）stocks are prohibited from being transferred in the first 3 years.

### (二) 股東結構

#### b. Structure of Shareholders

97年4月15日 April 15, 2008

數量 Quantity	股東結構 Structure of Shareholders	政府機構 Government Institutions	金融機構 Financial Institutions	其他法人 Other Institutional Shareholder	個人 Personal Shareholder	外國機構及外人 Foreign Institutions and Personal Shareholder	合計 Total
	人數 Number of Holders		14	30	415	180,274	271
持有股數 Shares		990,267,914	1,885,594,025	365,416,336	1,909,376,969	1,058,820,356	6,209,475,600
持股比例 %		15.95	30.37	5.89	30.74	17.05	100

## (三) 股權分散情形

## c. Distribution of Shareholding

## 1. 普通股

## 1. Common Shares

每股面額新台幣十元 Par Value NT\$ 10

97年4月15日 April 15, 2008

持股分級 Classification of Shareholding	股東人數 Number of Shareholders	持有股數 Shares	持股比例 %
1~ 999	58,033	16,415,400	0.34%
1,000~ 5,000	74,197	176,514,657	3.67%
5,001~ 10,000	21,341	161,752,285	3.36%
10,001~ 15,000	7,311	90,240,121	1.88%
15,001~ 20,000	5,095	91,492,791	1.90%
20,001~ 30,000	4,463	111,958,382	2.33%
30,001~ 50,000	4,249	170,037,996	3.54%
50,001~ 100,000	3,380	244,728,757	5.09%
100,001~200,000	1,595	223,029,858	4.64%
200,001~400,000	641	182,673,808	3.80%
400,001~600,000	224	112,080,936	2.33%
600,001~800,000	94	65,893,095	1.37%
800,001~1,000,000	80	72,814,806	1.51%
1,000,001~	301	3,089,842,708	64.24%
合計 Total	181,004	4,809,475,600	100.00%

## 2. 乙種特別股

## 2. Type-B Preferred Share

每股面額新台幣十元 Par Value NT\$ 10

97年4月15日 April 15, 2008

持股分級 Classification of Shareholding	股東人數 Number of Shareholders	持有股數 Shares	持股比例 %
1,000,001~	1	1,400,000,000	100.00%
合計 Total	1	1,400,000,000	100.00%

## (四) 主要股東名單

## d. Major Shareholders

97年4月15日 April 15, 2008

主要股東名稱 Major Shareholders	股份 Shares	持有股數 Shares	持股比例 %
台新金融控股股份有限公司 Taishin Financial Holding Co., Ltd.		1,400,000,000	22.55
財政部 Ministry of Finance		757,120,460	12.19
行政院國家發展基金管理會 National Development Fund, Executive Yuan		170,735,123	2.75
花旗託管全球人壽國際公司投資專戶 Citigroup as Directed Trustee For the AEGON Trust Fund		160,225,000	2.58
第一商業銀行股份有限公司 First Commercial Bank		146,352,953	2.36
匯豐銀行託管匯豐機構信託服務(亞洲)戶 HSBC as Directed Trustee For the (Asia) Trust Fund		141,232,000	2.27
大通銀行託管大學退休金計劃有限公司投資專戶 JPMorgan Chase Bank as Directed Trustee For the University Retirement Plan Trust Fund		106,000,000	1.71
國泰人壽保險股份有限公司 Cathay Life Insurance Co., Ltd.		93,721,000	1.51
永三企業股份有限公司 Yun San Corp.		63,447,163	1.02
中國人壽保險股份有限公司 China Life Insurance Co., Ltd.		61,374,000	0.99

註：係列明股權比例達百分之一以上股東。

Note: Referring to declared shareholding ratio up to over 1%.

持股前十名股東及其持股數、比率  
The top ten shareholders and their shareholding amount and ratio

97年4月15日 April 15, 2008

名次 Ranking	股東姓名 Name	持有股數 Shares	比率 %
1	台新金融控股股份有限公司 Taishin Financial Holding Co., Ltd.	1,400,000,000	22.55
2	財政部 Ministry of Finance	757,120,460	12.19
3	行政院國家發展基金管理會 National Development Fund, Executive Yuan	170,735,123	2.75
4	花旗託管全球人壽國際公司投資專戶 Citigroup as Directed Trustee For the AEGON Trust Fund	160,225,000	2.58
5	第一商業銀行股份有限公司 First Commercial Bank	146,352,953	2.36
6	匯豐銀行託管匯豐機構信託服務(亞洲)戶 HSBC as Directed Trustee For the (Asia) Trust Fund	141,232,000	2.27
7	大通銀行託管大學退休金計劃有限公司投資專戶 JPMorgan Chase Bank as Directed Trustee For the University Retirement Plan Trust Fund	106,000,000	1.71
8	國泰人壽保險股份有限公司 Cathay Life Insurance Co., Ltd.	93,721,000	1.51
9	永三企業股份有限公司 Yun San Corp.	63,447,163	1.02
10	中國人壽保險股份有限公司 China Life Insurance Co., Ltd.	61,374,000	0.99

## (五) 最近二年度每股市價、淨值、盈餘及股利資料

## e. Net Assets Per Share, EPS, Dividends and Market Price Per Share

單位：新台幣元 Unit: NTD

項目 Items	年度 FY	96年 2007	95年 2006	當年度截至 97年3月31日 As of March. 31, 2008	
每股市價 Market price per share	最高 Highest	24.00	24.20	24.15	
	最低 Lowest	16.25	15.75	18.90	
	平均 Average	20.51	20.27	21.71	
每股淨值 Net assets per share	分配前 Before distribution	13.18	13.24	13.37	
	分配後 After distribution	12.21	12.06	12.40	
每股盈餘 Earning per shares	加權平均股數 Average outstanding stock	6,209,475,600	6,209,475,600	6,209,475,600	
	每股盈餘 EPS	1.37	1.79	0.21	
每股股利 Dividends	現金股利 Cash dividend	0.90	1.00	-	
	無償配股 Stock grant	盈餘配股 Allotment by earning	-	-	-
		資本公積配股 Allotment by capital surplus	-	-	-
	累積未付股利 Accumulated undistributed dividends	-	-	-	
投資報酬分析 Analysis for return on investment	本益比(註1) Price to earning ratio (Notel 1)	14.97	11.32	-	
	本利比(註2) Price to profit ratio (Notel 2)	22.79	20.27	-	
	現金股利殖利率(%) (註3) Yield rate of cash dividend (Notel 3)	4.39%	4.93%	-	

註 1：本益比=當年度每股平均收盤價/每股盈餘。

註 2：本利比=當年度每股平均收盤價/每股現金股利。

註 3：現金股利殖利率=每股現金股利/當年度每股平均收盤價。

註 4：96年度分派尚未經97年股東常會承認。

Note 1：Price to earnings ratio=Average closing price of the said year/Earning per share.

Note 2：Price to dividends ratio=Average closing price of the said year/Cash dividends per share.

Note 3：Cash dividends yield= Cash dividends per share/Average closing price of the said year.

Note 4：The earning distribution for year 2007 hasn't been approved by the 2008 General Shareholders' Meeting.

## (六) 股利政策及執行狀況

## 1. 股利政策：

本行章程規定，股東股息紅利以發放現金股利為主，股票股利以不超過半數為原則。但本行自有資本與風險性資產比率低於主管機關規定比率加一個百分點時，前述原則應調整為現金股利不得超過百分之三十，其餘為股票股利。

## 2. 本次股東會議擬議股利分配之情形：

A. 撥付乙種特別股股東現金股息(每股0.9元)：12億6,000萬元。

## f. The Policy and Implementation of Dividends

## 1. Dividend Policy:

According to the Bank's memorandum, shareholders' dividends and bonuses are mainly issued in the form of cash dividends. Stock dividends issued do not exceed half of the total amount. But, if the Bank's capital to risk asset ratio is less than the competent authority's ruling rate plus one percent, the above cash dividends shall be not more than 30% of total dividends and the rest shall be stock dividends.

## 2. The dividend distribution proposed by shareholders' meeting:

A. Appropriation of cash dividends to shareholders of Type B preferred (NT\$ 0.9 per share): NT\$ 1,260 million.

- B. 分配普通股現金股利(每股0.9元)：43億2,852萬8,040元。
- (七) 本次股東會擬議之無償配股對銀行營業績效及每股盈餘之影響：
- 本行96、95年度只配發現金股息，故沒有無償配股對銀行營業績效及對每股盈餘之影響。
- (八) 員工分紅及董事、監察人酬勞
1. 銀行章程所載員工分紅及董事、監察人酬勞之成數或範圍：
- 本行公司章程規定，每年決算有盈餘時，應依法繳納所得稅及彌補以往年度虧損，再依銀行法提列百分之三十為法定盈餘公積及依其他法令提列特別盈餘公積後，應優先分派甲種特別股及乙種特別股之股息，次就其餘額按下列規定分派之：
- A. 股東股息、紅利，由董事會提請股東常會決議分派之。
- B. 董事、監察人酬勞百分之一至百分之一·五，並授權董事會於該上下限之範圍內按年決定。
- C. 員工紅利百分之一至百分之八，並授權董事會於該上下限之範圍內按年決定。
2. 董事會通過之擬議配發員工分紅等資訊：
- A. 配發員工現金紅利3億6,960萬5,075元，董監事酬勞5,280萬725元。
- B. 配發員工股票紅利股數及其占盈餘轉增資之比例：無。
- C. 配發員工紅利及董事、監察人酬勞後之設算每股盈餘（稅後）為1.30元。
3. 上年度盈餘用以配發員工紅利及董事、監察人酬勞情形：
- 本行上(95)年度，實際配發員工現金紅利4億298萬4,912元，董監事酬勞5,756萬9,273元與董事會通過之擬議配發情形相同。
- (九) 銀行買回本行股份情形：無。
- B. Distribution of cash dividends to shareholders of common share (NT\$ 0.9 per share): NT\$ 4,328,528,040.
- g. The Effects of Stock Dividends on the Operation Results, Earnings Per Share and Shareholders' Returns on Investment:  
The Bank paid cash dividends in 2007 and 2006. There were no stock grants to weigh on our business performance and EPS.
- h. Employees' Bonus and the Compensations for Board Directors and Supervisors
1. The ratio or range for employees' bonus and the compensations for board directors and supervisors listed in the Bank's memorandum.  
In accordance with the Banking Law and other related regulations, any annual earnings should first be used for paying tax and making up previous losses, if any, and then the Bank will appropriate 30% of the remaining surplus as a legal reserve and another portion as a special reserve. All other earnings will then be allocated to shareholders as dividends. Holders of Type-A preferred share and Type-B preferred share have the priority regarding dividend pay-out. The dividends will be allocated in accordance with the following requirements:
- A. The Board of Directors proposes the annual dividends and bonus for shareholders and submits the proposal to the shareholders' meeting for approval.
- B. The annual compensation for the Bank's directors and supervisors, ranging from 1% to 1.5% of the Bank's final earnings, is decided by the Board of Directors.
- C. The annual bonuses for the Bank's employees, ranging from 1% to 8% of the Bank's final earnings, is decided by the Board of Directors.
2. The information of proposed distribution of employees' bonus approved by the Board of Directors:
- A. Payment of NT\$ 369,605,075 in cash bonus to employees and NT\$ 52,800,725 in compensation to directors and supervisors.
- B. Stock bonus distributed to employees and its share of the capitalization of retained earnings: None.
- C. The pro forma EPS (after tax) after the distribution of employee bonus and director/supervisor compensation was NT\$ 1.30.
3. The distribution of earnings of the previous fiscal year in the employees' bonus and the compensations for the board directors and supervisors:  
In 2006, payment of NT\$ 402,984,912 in cash bonus to employees and NT\$ 57,569,273 in compensation to directors and supervisors.  
Same as the information of proposed distribution of employees' bonus approved by the Board of Directors.
- i. Repurchase of the Bank's Shares: None.

## 二、金融債券發行情形

單位：新台幣仟元

金融債券種類	91年度第一期 次順位金融債券（乙類券）	91年度第一期 次順位金融債券（丙類券）	96年度第一期 次順位金融債券
中央主管機關核准日期、文號	91年1月8日台財融(二)字第0910000228號		96年8月14日金管銀(二)字第09600337300號
發行日期	91年3月15日		96年9月26日
面額	壹仟萬		壹仟萬
發行地	台北市		台北市
幣別	新台幣		新台幣
發行價格	依面額發售		依面額發售
總額	4,000,000	14,000,000	5,000,000
利率	3.85%	依本行一年期定期儲蓄存款牌告機動利率（簡稱「加碼指標」）加1.00%。加碼指標自發行日起每屆滿一個月，依每月起息日前二個銀行營業日之本行一年期定期儲蓄存款牌告機動利率重設一次。	年利率為指標利率加0.35%浮動計息。指標利率係指發行日及其後利率調整日之前二個台北營業日上午11時整之英商路透社股份有限公司 (Reuters) 資訊螢幕6165頁顯示之新台幣90天商業本票次級市場之平均報價 (Fixing Rate)。
期限	7年期到期日：98年3月15日	7年期到期日：98年3月15日	7年期到期日：103年9月26日
受償順位	次順位		次順位
保證機構	—		—
受託人	—		—
承銷機構	大華證券股份有限公司		—
簽證律師	林春鏞律師		林春鏞律師
簽證會計師	眾信聯合會計師事務所黃敏全會計師		勤業眾信會計師事務所蔡宏祥會計師
簽證金融機構	第一商業銀行信託部		—
償還方法	到期還本		到期還本
未償還餘額	4,000,000	14,000,000	5,000,000
前一年度實收資本額	35,356,134	35,356,134	62,094,756
前一年度決算後淨值	77,856,028	77,856,028	82,184,549
履約情形	正常		正常
贖回或提前清償之條款	無		無
轉換及交換條件	無		無
限制條款	次順位債券		次順位債券
資金運用計畫	全用於融資貸放		全用於融資貸放
申報發行金額加計前已發行流通在外之餘額占發行前一年度決算後淨值之比率(%)	25.69%		27.99%
是否計入合格自有資本及其類別	是，屬第二類資本		是，屬第二類資本
信用評等機構名稱、評等日期及其評等等級	穆迪評等公司 90年5月31日 A3		穆迪評等公司 95年11月30日 A3

## B. Issuance of Financial Bonds

Unit: NT\$1,000

Types of Financial Bonds	Subordinary bonds (Type B) for 1 <sup>st</sup> quarter, 2002	Subordinary bonds (Type C) for 1 <sup>st</sup> quarter, 2002	Subordinary bonds for 1 <sup>st</sup> quarter, 2007
Date and serial no. approved by authority	January 8, 2002 Letter No. Tai-Tsai-Rung-2nd-Zhe 0910000228		August 14, 2007 Letter No. Tai-Tsai-Rung-2nd-Zhe 09600337300
Date	March 15, 2002		September 26, 2007
Par Value	10 million		
Issuance Venue	Taipei City		
Dollar	NTD		
Offering Price	Sold by Par Value		
Proceed Raised	4,000,000	14,000,000	5,000,000
Interest Rate	3.85%	1.00% over The Bank's Board's floating interest rate (brief as "Margin Indicator") of 1-year time saving deposit. The markup indicator is adjusted one month after issuance date. It is adjusted according to the one year quoted variable interest rate on the two business days before the accrual start date of the Bank.	The annual rate is a floating rate of the index rate plus 0.35%. The index rate is the average of the fixing rate of the 90 day commercial paper in the secondary market shown on page 6165 of Reuters information screen at 11:00am on the issuance day and two days before the rate adjusting day.
Term	7-year term, maturity date: March 15, 2009	7-year term, maturity date: March 15, 2009	7-year term, maturity date: September 26, 2014
Mortgage Priority	Second-Lien		Second-Lien
Guarantor	—		—
Trustee	—		—
Underwriting Organization	Grand Cathay Securities Corporation		—
Verification CPA	Lawyer Chun-Yung Lin		Lawyer Chun-Yung Lin
CPA-auditor of the Financial Report	Deloitte & Touche MinChuan Huang		Deloitte & Touche Hung-Hsiang Tsai
Verification Financial Institution	Trust Division, First Commercial Bank		—
Settlement Method	Payment off		Payment off
Unsettled Balance	4,000,000	14,000,000	5,000,000
Paid-in capital during fiscal year	35,356,134	35,356,134	62,094,756
Net book value on the date of balance sheet in the previous fiscal year	77,856,028	77,856,028	82,184,549
Exercise	Normal		Normal
The conditions and terms for redemption or early settlement	None		None
Conversion and Exchange Terms	None		None
Restriction Terms	Subordinary bonds		Subordinary bonds
Capital Investment Plans	Fully utilization in financing		Fully utilization in financing
Ratio of reported issuing debt and balance of outstanding debt to the net book value on the date of balance sheet (%)	25.69%		27.99%
Counting in net capital (risk-based capital ratio) and its tier	Yes, Tier II		Yes, Tier II
Credit Rating Agency, Rating Date and Rating	Moody's Taiwan Corporation May 31, 2001 A3		Moody's Taiwan Corporation November 30, 2006 A3

### 三、特別股發行情形

#### C. Issuance of Preferred Shares

發行(辦理)日期 Date of Issuance		94年10月3日 乙種特別股(私募發行)	Oct. 3, 2005 Type-B Preferred Share (Private Placement)
項目 Item			
面額 Par Value		新台幣壹拾元整	NT\$10
發行價格 Offering Price		新台幣貳拾陸元壹角貳分整	NT\$26.12
股數 Number of shares Offered		壹拾肆億股	1.4 billion
總額 Proceed Raised		新台幣參佰陸拾伍億陸仟捌佰萬元整	NT\$ 36.568 billion
權利義務事項 Right & Obligations	股息及紅利之分派 Disbursement of Dividends and Bonuses	1. 乙種特別股股息率依實際發行價格以年息1.8%計算。 2. 乙種特別股股息每年以現金一次發放，於每年股東常會承認決算表冊後，由董事會訂定特別股分配股息基準日，據以支付上一年度應發放之股息。發行年度及轉換年度之現金股息按當年度實際發行天數計算。 3. 年度決算後如有盈餘，於依法繳納各項稅捐、彌補虧損、提撥法定盈餘公積、特別盈餘公積後，就其餘額優先發放乙種特別股股息。如年度決算無盈餘或盈餘不足分派乙種特別股股息時，其未分派或分派不足之乙種特別股股息不得累積於以後年度補足。 4. 若當年度股東常會決議發放普通股股利，則以乙種特別股每股股息與普通股每股股利孰高者為分派基礎。 5. 乙種特別股得參加資本公積之分派。	1. The cash dividend yield for Type-B preferred stock is an annual rate of 1.8% applied to the price at issuance. 2. Dividends for Type-B preferred stock will be paid out in cash once a year. Following recognition of the book of closing statements by the Shareholders' meeting, the Board of Directors will set the record date in preparation for cash dividends payout in relation to preferred stock. For the year of issuance or conversion, cash dividends will be based on the actual number of days since issuance. 3. Should there be earnings at the end of the year, they should first be used to pay taxes, cover losses, contribute to the legal reserve and the special reserve, and then Type-B preferred stock shall be given the first claim on the remaining earnings for dividend payment. Should there be no earnings at the end of the year or if the earnings are insufficient for paying dividends for Type-B preferred stock, the undistributed or insufficiently distributed dividends for Type-B preferred stock shall not be carried over to following years. 4. If the GSM decides on paying dividends for common stock, the higher dividend per share between Type-B preferred stock and common stock shall be used as the calculation base of dividend distribution. 5. Type-B preferred stock may participate in the distribution of capital reserve.
	剩餘財產之分派 Remaining Property	乙種特別股分派剩餘財產之順序，優先於普通股，但以不超過發行金額為限。	In terms of interest claims on remaining property, Type-B preferred stock is ahead of common stock. The total amount shall not exceed the total par value at issuance.
	表決權之行使 Exercise of Voting Right	於普通股股東會具有表決權、選舉權及被選舉權，其表決權、選舉權及被選舉權之行使同普通股股東。	Entitled to vote, to elect, and to be elected at the common stock shareholders' meeting; rights are exercised in the same way as they are for common stock shareholders.
	其他 Others	於以現金增資發行新股時，乙種特別股股東與普通股股東享有相同之優先認購權。	When new stock is issued for cash, shareholders of Type-B preferred stock and those of common stock enjoy the same pre-emptive right.
	收回或轉換數額 Recalled or Converted Shares	無	None
流通在外 特別股 Outstanding Preferred Shares	未收回或轉換餘額 Unrecalled or Converted Shares Provision	未轉換股數：壹拾肆億股	1.4 billion
	收回或轉換條款 Recalling or Converting	轉換條款： 1. 自發行滿1年後至發行滿3年之期間內，乙種特別股股東將其持有之乙種特別股轉換為普通股時須全數一次轉換。 2. 乙種特別股及由乙種特別股轉換之普通股，自乙種特別股交付日起滿3年之內，不得轉讓。 3. 發行滿3年時，未轉換之乙種特別股須全數轉換為普通股。 4. 轉換比率為一股乙種特別股換一股普通股。 5. 乙種特別股轉換為普通股後之權利義務，除法令及章程另有規定外，與普通股相同。	Conversion terms and conditions 1. From the end of the first year till the end of the third year since issuance, shareholders of Type-B preferred stock who wish to convert their shares to common stock must do so by converting all of their shares at once. 2. Type-B preferred stock and common stock converted from Type-B preferred stock are prohibited from being transferred in the first 3 years since the delivery of said Type-B preferred stock. 3. At 3 years after issuance, all unconverted Type-B preferred stock must be converted to common stock. 4. One share of Type-B preferred stock is converted to one share of common stock. 5. Following conversion from Type-B preferred stock to common stock, unless laws, regulations or charters provide otherwise, the rights and obligations concerned will be the same as those for common stock.
每股市價 Market Price Per Share	當年度截至年月日 As of	最高 Highest	
		最低 Lowest	
		平均 Average	
附其他權利 Other rights annexe	截至年報刊印日止已轉換或認股金額 The amount of stock conversion or subscription as of the publication date of this annual report	不適用	N.A.
	發行及轉換或認股辦法 Issuance and conversion or subscription methods	不適用	N.A.
發行條件對特別股股東權益影響、股權可能稀釋情形及對現有股東權益影響 The influence of issuance terms and conditions exerting on the owners' interest of preferred stocks, the possibility of stock rights		發行條件對特別股股東權益影響、股權可能稀釋情形：無。 對現有股東權益影響： 1. 每股盈餘：96年度基本每股盈餘為1.63元，稀釋每股盈餘為1.37元。 2. 現有股東權益之股權稀釋：因於普通股股東會具有表決權、選舉權及被選舉權，其行使權利等同普通股股東，致普通股之股權稀釋比率為22.55%。	The influence of issuance terms and conditions exerting on the owners' interest of preferred stocks: None. The possibility of stock rights: 1. Earning Per Share: Basic EPS 1.63; Diluted EPS 1.37. 2. Entitled to vote, to elect, and to be elected at the common stock shareholders' meeting; rights are exercised in the same way as they are for common stock shareholders. As a result, diluted common share rate is 22.55%.
贖回特別股對自有資本與風險性資產比率之影響 The influence of redemption of preferred stocks exerting on The Bank's core capital and the ratio of risk assets		不適用	N.A.

#### 四、海外存託憑證發行情形：

本行尚無發行海外存託憑證。

#### 五、員工認股權憑證辦理情形

- (一) 銀行尚未屆期之員工認股權憑證應揭露截至年報刊印日止辦理情形及對股東權益之影響：本行目前並無有關員工認股權辦法。
- (二) 累積至年報刊印日止取得員工認股權憑證之經理人及取得憑證可認股數前十大且得認購金額達新臺幣三千萬元以上員工之姓名、取得及認購情形：無。

#### 六、併購或受讓其他金融機構：

本行最近五年無併購或受讓其他金融機構。

#### 七、資金運用計畫執行情形

##### (一) 計畫內容：

為因應BASEL II新規定，充實本行資本，提高資本適足率，已於96年7月27日申請次順位金融債券發行人額新臺幣100億元，業經行政院金融監督管理委員會96.8.14金管銀(二)字第09600337300號函核准，募得資金運用於中長期放款業務。

##### (二) 執行情形：

本行96年度次順位金融債券於96年9月26日已發行新臺幣50億元，使本行資本適足率由發行前96年6月之9.59%提高至96年12月之10.36%，而剩餘發債額度將視市場及業務狀況發行。

#### D. The Issuance of Global Depositary Receipt:

The Bank has not yet issued any GDR.

#### E. The Progress of Employees' Stock Warrant

- a. The status of utilization of outstanding employee stock options and its effect on shareholders' equity up to the printing date of the annual financial report shall be disclosed: The Bank has not yet promulgated the act of issuing employees' stock warrant.
- b. Names, options size and subscription status of bank executives who have received stock options prior to the printing date of the annual financial report and the total of whose accumulated option shares rank among the top 10 with a subscription value of over NTD 30 million: None.

#### F. Merging or Entrusted for Other Financial Institutions:

None.

#### G. Plan for Capital Investment and Utilization

##### a. Plan Prospectus:

In order to comply with Basel II regulations, the Bank has applied for issuance of subordinated financial bond in the amount of NTD10 billion on July 27, 2007. The application was approved by the FSC on August 14, 2007 with Letter No. 09600337300. Financed capital would be utilized mid and long term loan businesses.

##### b. Status of Execution:

The Bank has issued its 2007 subordinated financial bonds in the amount of NTD5 billion on September 26, 2007. This increased the Bank's capital adequacy ration from 9.59% in June 2007 to 10.36% in December 2007. The remaining bond issuance quota will be utilized depending on market and businesses condition.



# 營運概況

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G. Securitization Commodities and Their Relevant Information Launched in Accordance with Financial Asset Securitization Act or the Real Estate Securitization Act, and with Approval of the Competent Authority

# 營運概況

## Operations Overview

### 一、業務內容

#### (一)營業範圍

1. 收受支票存款。
2. 收受活期存款。
3. 收受定期存款。
4. 發行金融債券。
5. 辦理短期、中期及長期放款。
6. 辦理票據貼現。
7. 投資公債、短期票券、公司債券、金融債券及公司股票。
8. 辦理國內外匯兌。
9. 辦理商業匯票之承兌。
10. 簽發國內外信用狀。
11. 保證發行公司債券。
12. 辦理國內外保證業務。
13. 代理收付款項。
14. 代銷公債、國庫券、公司債券及公司股票。
15. 辦理信用卡業務。
16. 辦理依信託業法核定辦理之業務。
17. 辦理保管及倉庫業務。
18. 辦理出租保管箱業務。
19. 辦理經中央主管機關核准辦理之衍生性金融商品業務。
20. 辦理短期票券經紀、自營、簽證及承銷業務。
21. 承銷及自營買賣或代客買賣有價證券。
22. 辦理政府債券自行買賣業務。
23. 辦理有價證券買賣融資融券業務。
24. 買賣或代售金塊、銀塊、金幣、銀幣。
25. 辦理與營業執照上各款業務有關或經中央主管機關核准之代理服務業務。
26. 辦理出口外匯、進口外匯、一般匯出及匯入匯款、外匯存款、外幣貸款及外幣擔保付款之保證業務。
27. 辦理出口簽證業務。
28. 辦理進口簽證業務。
29. 經營證券相關期貨交易輔助業務。
30. 辦理經中央主管機關核准辦理之公益彩券代理業務。
31. 辦理財富管理業務。
32. 經中央主管機關核准辦理之其他有關業務。

### A. Business Categories

#### a. Business Scope

1. Receiving checking account deposits.
2. Receiving demand deposits.
3. Receiving time deposits.
4. Issuing financial debentures.
5. Extending short-term, mid-term and long-term loans.
6. Discounting negotiable instruments.
7. Investing in government bonds, short-term bills, corporate bonds, financial debentures and company stocks.
8. Engaging in domestic and international remittances.
9. Engaging in acceptance of commercial drafts.
10. Issuing domestic and international letters of credit.
11. Guaranteeing issuance of corporate bonds.
12. Engaging in domestic and international guaranty business.
13. Acting as a collecting and paying agent.
14. Underwriting government bonds, treasury bills, corporate bonds and company stocks.
15. Engaging in credit cards business activities.
16. Engaging in trust business regulated by the Trust Business Law.
17. Engaging in warehousing and custodian services.
18. Engaging in safe deposit box rental services.
19. Engaging in derivatives business approved by the central competent authority.
20. Undertaking underwriting, certifying and trading of short-term bills, acting as short-term bills broker.
21. Undertaking the underwriting and trading of securities for own accounts or for the accounts of customers.
22. Trading government bonds as a principal.
23. Providing margin financing or securities lending for securities margin trading.
24. Buying and selling gold bullion, silver bullion, gold coin, silver coin and handling agency services related to any business described above.
25. Engaging in agency services related to business cited in the License or approved by the central competent authority.
26. Handling export remittances, import remittances, regular inward and outward remittances, deposits in foreign currency, loan in foreign currency and payment guaranty in foreign currency.
27. Engaging in issuance of export permits.
28. Engaging in issuance of import permits.
29. Providing the intermediary brokerage services for futures trading.
30. Providing government-approved lottery agent services.
31. Engaging in wealth management business.
32. Engaging in other banking services approved by the central competent authority.

## (二)各業務別經營之主要業務及比例

### 1. 存款業務

為兼顧存款營運質與量，有效降低資金成本，積極拓展活期性存款；強化電子通路(如網路銀行、電話銀行、行動銀行等)各項功能，提升本行e化形象，降低作業成本；簡化存匯約定表單，便於客戶申辦相關業務；透過策略聯盟，延伸本行服務之觸角；藉由開發與維護商品，爭取不同族群客戶，擴大服務範圍，提高手續費收入。截至96年12月底止，全行存款餘額為新台幣11,498億元，與95年12月底止之11,840億元相較，減少2.89%。

### 2. 企業金融業務

(1) 企業金融放款：95年底企金放款餘額(含OBU及海外分行)為新台幣5,966億元，96年底企金放款餘額為新台幣6,211億元，成長4.11%，佔放款比重為68.59%。

(2) 在法令與客戶需求轉變的大環境下，本行一方面持續配合政府推動相關政策性貸款；另一方面也積極強化企金商品電子通路的便利性，並因應市場狀況更新訂價標準。

I. 針對中小企業商品服務有一般短中期營運週轉金、購料週轉金、外銷貸款、資本性融資等中長期貸款，亦有配合企業季節性資金需求之「企業年關資金融資」，提供客戶電子通路「預約匯款融資」、「台塑網」、「電子信用狀」等各項E化融資服務。

II. 針對大型企業商品服務有週轉融資、資本融資、貿易融資、保證業務、聯貸業務等，並為詳實反應市場資金行情提供客戶大額週轉金，訂定「短天期授信固定利率訂價標準」。

III. 配合政令之政策性貸款，96年度開辦者如「自有品牌推廣海外市場貸款」、「國內民營企業國際專利權訴訟貸款」、「微型創業貸款」、「創業鳳凰婦女小額貸款」、「電影事業及廣播電視節目供應事業優惠貸款」。另有因法令放寬新增放款對象，所開辦「在台無住所外國人新台幣放款業務」。

## b. Main Business Category with Its Percentage

### 1. Deposits

The business of demand deposits is actively promoted in order to achieve an optimal balance between quality and quantity of deposits and effectively lower the cost of funds. Various E-banking services (such as Internet banking, telephone banking and mobile banking) are further improved so that the bank's image as an e-services provider is enhanced and operations cost is reduced. Deposit and remittance forms are simplified to provide customers with easier access to related services. Through strategic alliance would enable us to expand our horizons. New products are developed to attract different customer groups and expand the scope of bank services. As of the end of 2007, the outstanding deposit totaled NT\$1,149.8 billion, decrease 2.89% from the NT\$1,184 billion at the end of 2006.

### 2. Corporate banking

(1) Corporate financing : The 2006 year-end balance of domestic corporate loans stood at NTD 596.6 billion, while the 2007 figure increased to NTD 621.1 billion, representing a growth of 4.11% and accounting for 68.59% of total NT-denominated loans.

(2) Due to regulatory amendments and demand shift from clients, the Bank on the one hand continues its efforts in following government policies to promote policy loans, on the other hand actively seeks to improve the convenience of its electronic distribution channels of corporate banking products. In addition, pricing standards are updated to reflect market conditions.

I. Our SME products and services include mid- and long-term loans such as short- and mid-term operating capital financing; working capital for purchasing raw materials; export loans; capitalize loans; and so on. In order to satisfy seasonal capital demand for SME, our bank has signed the "Year-end Corporate Financing Program". In addition, we provide E-banking loan services such as "Formosa Network", "Pre-ordered Remittance Financing" and "on-line L/C".

II. We provide the following products and services designed for large corporations: working capital loans, capital expenditure loans, trade finance, guarantee services and syndicated loans. In order to fully reflect market capital conditions, we provide large amount working capital loans, and established the "Pricing Standard of Fixed Interest Rate for Short Term Loans".

III. In 2007, in line with the government's policy loans, the Bank launched the following products: "Loans for promoting self-owned brands in overseas markets", "Loans for Taiwanese private enterprises to engage in

### 3. 個人金融業務

- (1) 96年個人貸款餘額為新台幣2,844億元，95年為新台幣2,648億元，增加196億元，成長7.4%，佔放款比重為31.41%。
- (2) 由於96年度國內整體房地產趨勢發展穩定，個人授信業務重心以房貸業務為主。本行與政府機構合作辦理公教房屋貸款，推出築巢優利貸房屋貸款業務；另外，因應市場競爭性，辦理貼心房貸業務及小套房貸款業務。配合政府優惠房貸政策，辦理95年度輔助勞工建購修繕住宅貸款、青年購屋低利貸款及央行優惠購屋貸款等，提供多樣房貸商品予民眾申貸。

### 4. 卡片業務

- (1) 信用卡業務  
95年刷卡量為68億，96年刷卡量為66億。
- (2) 金融卡業務  
磁條金融卡流通卡數2,859,078卡，晶片金融卡流通卡數1,310,648卡。
- (3) 信用卡業務
  - I. 截至96年12月底止，國際信用卡流通卡數12.3萬卡，累計刷卡量為新台幣66億元。
  - II. 辦理收單業務(預借現金、國際金融卡提現)，全年交易金額共計新台幣4.8億元。

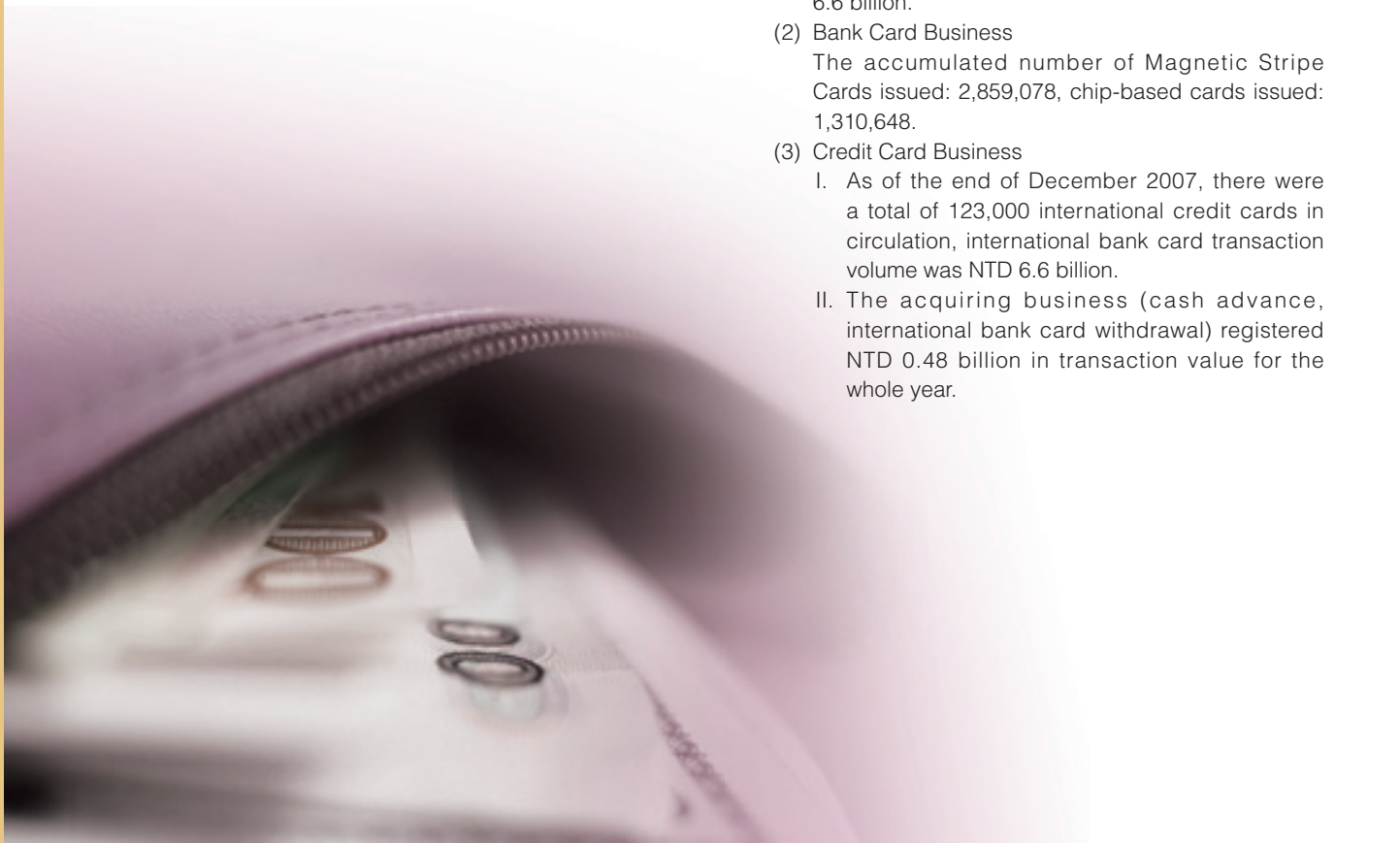
international patent litigation", "Entrepreneurial loans for micro businesses", "Phoenix Micro loans for Entrepreneurial Women", "Preferential loans for film-making, broadcasting, and TV program suppliers". New clients are allowed to apply for loans due to regulatory loosening. Therefore, "Loans for foreigners without residence in Taiwan" was also launched.

### 3. Consumer banking

- (1) The 2007 year-end balance of personal loans reached NTD 284.4 billion, which marked an increase of NTD 19.6 billion, or a 7.4% growth, over the 2006 level of NTD 264.8 billion and accounted for 31.41% of the total NT-denominated loans.
- (2) The domestic real estate market grew steadily. Therefore, in 2007, mortgage loans became the major focus for personal loans. The Bank worked with the government in launching mortgage loans for Government and School Employees. The Bank also launched Nest-building Preferential Loans. In addition, in order to increase competitiveness, the Bank also launched Loans for Caring mortgage and Loans for small suites. In addition, in support of the government policy in offering affordable mortgage loans, our bank also provided consumers with many diverse choices such as Home Acquisition and Home Improvement Loans for Laborers, Low-Interest Mortgage Loans for the Youth, and Central Bank Sponsored Preferential Mortgage Loans.

### 4. Credit card business

- (1) Credit Card Business  
The 2006 card transaction volume was NTD 6.8 billion, the 2005 card transaction volume was NTD 6.6 billion.
- (2) Bank Card Business  
The accumulated number of Magnetic Stripe Cards issued: 2,859,078, chip-based cards issued: 1,310,648.
- (3) Credit Card Business
  - I. As of the end of December 2007, there were a total of 123,000 international credit cards in circulation, international bank card transaction volume was NTD 6.6 billion.
  - II. The acquiring business (cash advance, international bank card withdrawal) registered NTD 0.48 billion in transaction value for the whole year.



## 5. 外匯業務

## 5. Foreign exchange business

單位：仟美元 Unit：US\$1,000

項目 Item	年度 FY	96年度金額 2007	95年度金額 2006
出 □ Export		5,631,208	4,961,429
進 □ Import		5,301,862	5,264,879
國外匯兌 Remittances		129,829,959	119,440,330
合計 Total		140,763,029	129,666,638

- (1) 96年底全行外匯業務總承辦額為140,763百萬美元，比95年底增加11,096百萬美元，業務成長約8.56%。
- (2) 強化網銀功能：開辦等值新台幣五十萬元(含)以上網銀外匯業務、配合e化潮流，將多項外匯業務用紙電子化，提供客戶選用。

- (1) The total foreign exchange business underwritten in 2007 was worth USD 140.763 billion, representing an increase of USD 11.096 billion, or a 8.56% growth, over the 2006 level.
- (2) Strengthen E-banking services : Providing foreign exchange services for NT\$500,000 and above on E-banking. Simplifying application forms and statements of foreign exchange services and providing alternative electronic versions.

## 6. 電子金融業務

## 6. E-Banking

	96年度2007		95年度 2006	
	客戶數 Number of Customers	交易次數 Number of Transactions	客戶數 Number of Customers	交易次數 Number of Transactions
網路銀行 Internet banking	362,263	13,942,914	177,045	6,386,008
電話銀行 Telephone banking	1,005,347	3,656,931	877,578	3,816,348
行動銀行 Mobile banking	30,335	67,774	17,952	61,673

為維持本行競爭力及配合客戶屬性的改變，續加強開發與推展電子通路各項功能與新業務；截至96年12月底止，電子金融業務之客戶數、交易次數皆較95年12月底止呈現大幅度的成長(如上表)。

本行為秉持提供客戶最佳服務的承諾，持續提升網路銀行、電話銀行及行動銀行的服務效能，企金網路銀行於96年12月改版建置完成新服務功能-預約匯款融資系統，並為配合企業資金管理電子化需求，提供企業客戶更便捷之金融服務管道，已於96年度6月開始建置「企業帳款管理平台e-Billing加值服務」，包括「企業電子化帳單收款系統e-Collection System」，及「企業帳款管理系統Account Management System」，可提供企業客戶各種收款服務，因應企業客戶處理各項財務作業需求；為減輕分行作業負擔，移轉客戶有關帳務查詢電話至客服中心服務，於96年11月執行「客戶撥入分行電話導入客服中心服務」專案，已於96年11月9日完成第一階段二十家分行建置工程。

In order to maintain our competitive ability and to coordinate the change of the customers' attribute, we continue to strengthen the development to promote electronic circuit of each function and the new service; Ends up to end of December, 2007, the number of customer and transaction in the electronic finance service all present the large scale growth comparatively on December, 2006 (on above table).

Our bank holds the promise to provide customers the best service and continue to promote the service potency of the Internet banking、the telephone banking and the mobile banking. On December, 2007, we upgraded to establish the new service function - appointment remittance financing system in the corporate e-banking. On June, 2007, to coordinate the demand of corporation fund management, we have started to establish "the e-Billing system: the value-added service in enterprise accounts receivable manage platform", including "the e-Collection system: the system to receives money through the enterprise e-bill", and "Account Management System : the enterprise accounts receivable management system", they may provide the enterprise each kind of service to receive money, and to meet each financial demand of the enterprise. In order to lighten the burden of branches, we

## 7. 信託業務

## (1) 主要業務

- I. 特定金錢信託投資國外有價證券。
- II. 特定金錢信託投資國內有價證券。
- III. 有價證券之信託。
- IV. 不動產之信託。
- V. 保管銀行業務。
- VI. 有價證券簽證業務。

## (2) 各主要業務營運量及手續費收入變化情形

transfer the customers' phone calls of the account inquiry from branches to the call center. On November, 2007, we started the project to transfer the phone calls from the branches to the call center, and on November 9, 2007, we have completed the first stage to establish the above project in 20 branches.

## 7. Trust business

## (1) Main business

- I. Specific Purpose Trust Funds Investing in Foreign Securities.
- II. Specific Purpose Trust Funds Investing in Domestic Securities.
- III. Securities in Trust.
- IV. Real estate in Trust.
- V. Custodian Business.
- VI. Securities Certificate Business.

## (2) Main business operations and change of fee income

## I. 營運量

## I. Business volume

單位：新台幣百萬元 Unit: NT\$ million

項目Item	年度FY	96年度 2007	95年度 2006	成長率 Growth Rate
特定金錢信託投資國外有價證券 Specific Purpose Trust Funds Investing in Foreign Securities		50,737	20,645	145.76%
特定金錢信託投資國內有價證券 Specific Purpose Trust Funds Investing in Domestic Securities		76,815	56,315	36.40%
保管業務(月底餘額) Balance of Custodian Assets at Month-end		191,117	151,192	26.41%
有價證券簽證業務簽證金額 Value of Securities Certificate Business		24,929	24,074	3.55%
有價證券信託 Securities in Trust		192	133	44.36%
不動產信託 Real Estate in Trust		1,267	554	128.70%

註：1. 證券簽證業務之簽證金額不包括受益憑證金額。

2. 保管業務月底餘額包括受託保管證投信基金、受託保管全權委託投資資產及受託保管期貨經理事業投資資產之餘額。

3. 有價證券信託及不動產信託係以信託資產餘額填報。

Note: 1. The amount of securities certification does not include those of beneficiary certificates.

2. The "Balance of Custodian Assets at Month-end" includes balances of securities investment trust funds held in trust, discretionary investment assets held in trust, and investment assets of futures management enterprises held in trust.

3. "Securities in Trust" and "Real Estate in Trust" based on the balance of trust assets.

## II. 手續費收入

## II. Fee income

單位：新台幣百萬元 Unit: NT\$ million

項目Item	年度FY	96年度 2007	95年度 2006	成長率 Growth Rate	佔總收入比重 % of total income
特定金錢信託投資國外有價證券 Specific Purpose Trust Funds Investing in Foreign Securities		716	322	122.36%	49.48%
特定金錢信託投資國內有價證券 Specific Purpose Trust Funds Investing in Domestic Securities		362	174	108.05%	25.02%
保管業務 Custodian Assets		360	243	48.15%	24.88%
有價證券簽證業務 Value of Securities Certificate Business		5	4	25%	0.34%
其他 Others		4	2	100%	0.28%
合計 Total		1,447	745	94.23%	100%

## 8. 投資業務

## (1) 投資方面

本行為保持適當流動準備及靈活資金運用，隨時參與金融市場買賣有價證券，本行之有價證券餘額為：

## 8. Investment

## (1) Investment

The Bank purchased and sold securities on the financial market to maintain an appropriate level of liquid reserves and to enhance the efficiency of funds allocation. Securities owned by the Bank during the period are as described separately as follows:

單位：新台幣百萬元 Unit: NT\$ million

項目Item	年度FY	96年度 2007	95年度 2006	成長率 Growth Rate
政府債券 Government Bonds		23,526	26,097	-9.85%
金融債券 Financial Bonds		1,800	1,265	42.29%
公司債 Corporate Bonds		4,480	7,328	-38.86%
受益憑證(短期投資) Beneficial Certificates(short-term investment)		726	1,065	-31.83%
股票(短期投資) Stocks(short-term investment)		932	2,917	-68.05%

## (2) 票券買賣及承銷商業本票方面

本行為協助工商企業在貨幣市場上靈活調度短期資金，辦理短期票券買賣、簽證、承銷業務，其辦理情形：

## (2) Short-term bills underwriting and trading

In assisting industrial and commercial enterprises to achieve flexible utilization of short-term capital, the results of the business of short-term bills certification, underwriting and dealings over the past two years are as follows:

單位：新台幣百萬元 Unit: NT\$ million

	96年度 2007	95年度 2006	成長率 Growth Rate
買斷承作額 Amount of Outright Purchase	8,266	5,072	62.97%
賣斷承作額 Amount of Outright Sales	259	0	100%
附買回承作額 Amount of Repurchase Agreements	487,596	289,121	68.65%
附賣回承作額 Amount of Reverse Repurchase Agreements	149,953	94,870	58.06%
票券簽證、承銷承作額 Amount of Bills Certification and Underwriting	2,688	500	437.60%

## (3) 證券業務

## (3) Securities operations

單位：新台幣百萬元 Unit: NT\$ million

	96年度 2007	95年度 2006	成長率 Growth Rate
自行買賣政府債券買賣斷承作額 Volume of Proprietary Trading in Government Bonds (Outright Transactions)	556,829	713,440	-21.95%
自行買賣政府債券附條件承作額 Volume of Proprietary Trading in Government Bonds (with Repo)	299,716	299,548	0.06%
自行買賣政府債券餘額 Balance of Proprietary Trading in Government Bonds	11,410	7,655	49.05%

## 9. 證券經紀業務方面

## 9. Security brokerage

單位：新台幣百萬元 Unit: NT\$ million

	96年度 2007	95年度 2006	成長率 Growth Rate
證券承銷業務金額 Volume of Security Underwriting	0	0	0%
有價證券經紀業務營業額 Volume of Security Brokerage Operations	106,201	89,821	18.24%
有價證券買賣融資融券業務平均餘額 Credit Outstanding in the Security Financing Business	601	491	22.40%

## (三) 本年度經營計畫

96年度主要金融業務之營運量目標：

1. 存款營運量：新台幣1,053,104,000千元。
2. 放款營運量：新台幣892,484,000千元。
3. 買賣外匯業務：美金141,434,000千元。
4. 證券經紀業務：新台幣96,724,000千元。
5. 信託業務(基金)：新台幣82,000,000千元。
6. 卡片業務(刷卡量)：新台幣7,197,000千元。

## (四) 市場分析

## 1. 產業概況

## (1) 金融業之概況

儘管雙卡風暴已有逐漸淡化的跡象，惟鑒於此次雙卡風暴所造成的衝擊實在太大，使得國內銀行紛紛加強風險控管，對高利差的個人無擔保信用貸款漸趨保守，因而營運重心有轉往財富管理、企業金融等其他低風險業務發展的趨勢。不過，這些業務也存有若干隱憂：在財富管理業務方面，受限國內市場狹小，尋找新客源漸趨困難，我國銀行業者若無法有效拓展海外新市場，獲利將無法大幅攀升；在企業金融業務方面，則鑒於資金過度充沛，加上高度競爭環境下，常易形成惡性價格競爭，導致利差不易提升。

至於今年攸關銀行業獲利最值得關切的焦點是4月11日起將正式實施的「消費者債務清理條例」，由於未來債務人道德風險發生的機率勢必升高，未來影響程度高低將視已參加債務協商機制者的違約率增加幅度而定，而美國次級房貸危機所造成全球經濟基本面變化是否影響我國銀行業景氣，也將備受矚目。另外，總統大選後，兩岸金融政策能否如期進一步開放，亦將直接影響銀行業獲利表現。

## c. Operation Plans for 2007

Operational Targets for 2007：

1. Savings: NT\$1,053,104,000,000
2. Loans: NT\$892,484,000,000
3. Foreign exchanges: US\$141,434,000,000
4. Securities brokerage: NT\$96,724,000,000
5. Trust business (mutual funds): NT\$82,000,000,000
6. Credit cards (transaction volume): NT\$7,197,000,000

## d. Market Analysis

## 1. Industry overview

## (1) Development of financial industry

Although the credit card and cash card crisis have abated, the impact still lingered. In response, domestic banks have increased and enhanced risk control measures. Banks have also become more reserved in unsecured, high-spread personal credit loans. Operating foci have shifted to businesses with lower risks, for example, wealth management and corporate banking. However, these businesses have intrinsic risks. In terms of wealth management, the domestic market is too small, and it is difficult to find more customers. If Taiwanese banks cannot effectively expand into new markets overseas, profits are unlikely to increase dramatically. In terms of corporate banking, overabundant capital and cut-throat competition often result in vicious price wars. This severely hinders the raise of spreads.

The "Consumer Debt Resolution Act" will come into effect on April 11 this year. This greatly affects the profitability of banks in Taiwan. The moral risks of debtors are most likely to rise in the future. The level of impact depends on the increase of default rates of those who have participated in the debt negotiation mechanism. In addition, the US subprime crisis has changed the fundamentals of the global economy. Whether or not this will impact the banking industry in Taiwan is also under strict monitoring. Moreover, whether or not cross-strait financial policies will be loosened after the presidential election will also directly determine the profitability of banks.

## (2) 金融業未來發展趨勢

- I. 加強與外資策略聯盟及技術合作。
- II. 強化海外市場佈局，積極發展OBU業務與拓展海外市場。
- III. 加速前進大陸，提供台商跨國資金調度與快速金流服務。
- IV. 持續開發財富管理業務，提高手續費收入占營收比重。
- V. 提供創新、多元化的商品組合服務，以切合各階層客戶的不同需求。
- VI. 發展電子化通路，結合實體分行與網路銀行將成主流。

## 2. 市場分析

根據環球透視機構(Global Insight)今(97)年 2月最新預測資料，去(96)年全球經濟成長率達3.8%，今年以來受美國次級房貸(sub-prime mortgage)衍生問題持續蔓延，以及原油與原物料價格仍處高檔影響，全球經濟潛藏之不確定性升高，預測全球經濟成長率將減緩為3.2%(較96年11月預測下修0.1%)。

國內外貿方面，新興市場比重持續提高(東協五國、越南、印度及中東等地區占我國出口比重已達17.7%，遠高於美國13%及歐盟10.8%)，96年貿易順差增加至287億美元，預估97年貿易順差會超越300億美元。在內需方面，去年民間消費與固定投資皆呈現成長趨勢；主計處初步統計96年全年經濟成長率5.7%，預測97年為4.32%。

### (1) 經濟情勢

#### I. 經濟成長率

96年第4季初步統計經濟成長率6.39%，較去年11月預測數5.43%增0.96%，主要係因出口與製造業生產較預測為佳，以及廠商經營效率與獲利能力大幅提升所致。96年第4季國內外股市雖因美國次級房貸風暴波及而顯疲弱，惟整體經濟實質面表現依然強勁。由於製造業企業競爭力強韌，第4季按美元計價出口增加15.3%，出進口相抵後，出超100億美元，不但創單季歷史新高，甚至超過以往某些年全年份出超金額。外需擴張，抵消民間消費及民間投資低幅成長或負成長之影響；96年全年經濟成長率5.7%，預測97年因受全球各主要經濟體呈現衰退影響所以減至4.32%。

## (2) Future trends

- I. Enhance strategic alliances and technical cooperations with foreign capital.
- II. To expand and develop the overseas market by promoting the OBU businesses.
- III. Accelerate the march to Mainland China. Provide Taiwanese businesses with cross-border capital management and cash-flow services.
- IV. Continue development in wealth management businesses, increase percentage of management fees income in revenue.
- V. Provide innovative and diverse product portfolios to meet the different demands of various customer segments.
- VI. Develop electronic channels. The combination of physical branches and internet banking will become the mainstream in the future.

## 2. Market analysis

According to the prediction made by Global Insight in February 2008, the 2007 global economic growth rate should be around 3.8%. Due to the aftermath of the US subprime crisis and high oil and commodity prices, uncertainties in the global economy have increased. We expect the global growth rate to decrease 0.1% from the November 2007 estimate to 3.2%.

In terms of trade, emerging markets have become more important. Five ASEAN countries, Vietnam, India, and the Middle East already account for 17.7% of Taiwan's export destination, exceeding the 13% to the US and the 10.8% to the EU. Trade surplus in 2007 increased to US\$28.7 billion. It is estimated that in 2008, trade surplus will exceed US\$30 billion. In terms of domestic demand, private consumption and fixed investment both increased. The Directorate-General of Budget, Accounting, and Statistics (DGBAS) estimates that the GDP growth rate in 2007 would be 5.7%. The prediction for 2008 is 4.32%.

### (1) Economic performance

#### I. Economic growth

The estimated growth rate of 2007 Q4 is 6.39%. This is an increase of 0.96% to 5.43% from the predicted figure last November. The increase is due to better export and manufacturing capacity than expected. In addition, operating efficiency and profitability increased greatly. Although the equity market in 2007 Q4 performed bearish due to impact from the US subprime crisis, however the economic fundamentals are still strong. In Q4, the manufacturing industry's competitiveness contributed to a 15.3% increase in export in USD terms. This is a surplus of US\$ 10 billion. This figure not only set

## II. 物價情勢

2007年由於國際原油與農工原料價格走高，推升進口及內銷產品價格，全年WPI上漲6.5%；展望今年，國際農工原料價格續處高檔，惟漲幅可望略緩，加以基數較高，預測WPI上漲2.4%。CPI方面，去年下半年受風災雨害及國際穀物價格遽揚影響，食物類價格大幅上升，加以部分商品反映國際物價而漲價，合併後，全年CPI上升1.8%；今年原物料成本壓力仍將漸次傳遞，預測CPI上升2.0%。

### (2) 金融情勢

#### I. 貨幣供給額

由於比較基期低，以及銀行放款與投資略為成長所致，96年M1a、M1b和M2之全年日平均分別為6.8%、6.44%和4.25%，除了M2低於95年外，M1a和M1b均較95年的5.72%和6.3%高。

#### II. 銀行存款

由於國人對國內景氣信心低落，投資海外金融商品增加，使得整體存款年增率呈下降趨勢。96年底整體存款年增率由95年底4.7%下降至1.5%，其中活期儲蓄存款由5.9%下降至-1.43%、政府存款已連續4年呈現負成長趨勢，但外匯活期存款由1.13%增加至14.62%。

#### III. 銀行放款

隨經濟趨緩，銀行授信成長略較95年為低，96年底主要金融機構放款年增率2.46%較95年2.57%減少，其中銀行對民營企業放款年增率僅為6.17%(95年為7.93%)。

#### IV. 利率情勢

由於物價上漲壓力仍未消除，央行為維持物價穩定，促進資金合理配置及長期金融穩定，於96年3月、6月、9月及12月分別調升利率，共計2.5碼，使得重貼現率、擔保放款融通及短期融通利率分別從95年年初的2.75%、3.125%及5%，調高至去年底的3.375%、3.75%、5.625%。就國內重貼現率與美國基準利率來看，兩者利差仍是美高於台半碼（0.125個百分點），顯見台美利差已逐漸縮小，若未來美國景氣放緩嚴重影響國內外銷出口，將使央行貨幣政策反轉，轉而停止升息，甚至可能步入降息週期。

a new quarterly record, it even surpassed the surplus amount of certain years. The expansion of foreign demand offset the negative growth in private consumption and investment. The economic growth rate in 2007 was 5.7%. Due to slowing in global growth, prediction for 2008 is 4.32%.

#### II. Price index

Due to rising oil and commodity prices, the prices of imports and domestic products continued to increase in 2007. WPI rose by 6.5%. For this year, commodity prices will continue to increase, yet the increase will be more moderate. WPI is predicting to increase by 2.4%. In terms of CPI, due to bad weather conditions and soaring international grain prices, food prices climbed up dramatically in the second half of last year. The price of certain products responded to global price increase, thus CPI rose by 1.8% in 2007. Cost pressures of commodities will ripple across many sectors this year, causing the CPI to rise by possibly 2.0%.

### (2) Financial situation

#### I. Money supply

Due to a lower base period and slight growth in bank loans and investment, the whole-year daily averages of M1a, M1b and M2 in 2007 were 6.8%, 6.44% and 4.25% respectively. Amongst them, M2 was lower than the 2006, while M1a and M1b were higher than the 2006 levels of 5.72% and 6.30%.

#### II. Bank deposits

Due to the people's lack of confidence in the domestic economy, they have increased their investment in offshore financial products. This has caused the deposit rate to decrease. The deposit growth rate decreased from 4.7% in 2006 to 1.5% in 2007. The growth of the current deposit rate decreased from 5.9% to -1.43%. The government deposit rate decreased for four consecutive years. However, foreign exchange current deposit rate grew from 1.13% to 14.62%.

#### III. Bank loans

Due to slower economic growth, the growth of bank loans decreased from 2.57% in 2006 to 2.46% in 2007. The growth of bank loans to

#### V. 新台幣匯率

2007年受到國內利率水準偏低，資產投資報酬率普遍不高的影響下，導致國內資金紛紛外流，加上國內政經情勢不穩定，台股並無法完全受到外資青睞，使得去年第四季外資對台股開始轉買為賣，壓縮新台幣升值空間，因此縱使央行去年升息2.5碼，台美利差也縮小至0.875個百分點，新台幣僅較95年年底升值0.46%，於96/12/31以32.443元作收。由於市場預期FED有可能再降息，使得台美的利差將進一步縮減，若該前提成立下，不少資金會回流台灣市場，故預期今年年底前新台幣兌美元有機會升到30元。

#### (3) 發展遠景之有利與不利因素

面對美國以降息來減緩次級房貸事件，在國內受次級房貸影響不大及考量物價與資金外流的情形下，央行短期仍有升息的空間，對於國銀業者而言，市場競爭使得利差不論升息與否未能有效擴大，幸而在2008年國內外經濟成長趨勢雖放緩，但還不至於呈現衰退，景氣趨勢仍有利本行營運，茲就未來本行面臨之有利與不利因素分述如下：

##### I. 有利因素

- i. 財富管理市場趨於健全：次級房貸風暴使得主管機關及國人正視銀行理專推銷的金融商品是否有充分揭露風險及其手法之恰當性，而業者亦開始緊縮銷售高風險商品，且隨著主管機關制定規範、消費者提高對所購買商品之了解度及業者自律三方配合下，有利本行發展財富管理。
- ii. 國內金融政策持續開放：政府擬提升國內銀行競爭力，積極研擬開放國內銀行透過香港等第三地投資或入股中國銀行、陸資來台投資商用不動產等各項政策放寬的機制，來促進經濟發展；這些政策一旦實施，有助於強化國內消費信心，刺激本行放款需求、提高利息收入、降低信用風險。並早日於中國市場建立灘頭堡，滿足台商客戶的需求。
- iii. 強化海外分行佈局：近幾年來本國銀行的獲利來源主要來自海外分行貢獻，也就是海外分行占本國銀行的獲利比重，逐漸超越國內總分行占本國銀行的獲利比重，海外分行占本國銀行的獲利比重從民國90年的26.4%躍升至民國96年的85.2%。本行96年海外分行獲利比重亦高

private enterprises decreased from 7.93% in 2006 to 6.17% in 2007.

#### IV. Interest rate trends

In view of the moderate expansion of the economy, the rising inflation and the low real interest rates, and as an attempt to reduce inflationary risks and promote rational capital allocation and long-term financial stability, the Central Bank raised interest rates in March, June, September and December 2007, a total of 2 ticks. As a result, the rediscount rate, the rate for accommodations against secured loans and the rate for temporary accommodations were increased from the levels of 2.75%, 3.125% and 5% in the beginning of 2006 to 3.375%, 3.75% and 5.625% respectively at the year end of 2007. The US base rate is still 0.125% higher than the rediscount rate of Taiwan. This spread has shrunk. If the American slowdown severely impacts Taiwan's export, then the monetary policy of the Central Bank would reverse its track, stopping the raise of interest rates, even entering a lowering cycle.

#### V. Exchange rate

Interest rate levels were low in 2007. The Return On Assets and Return On Investment were also low. This resulted in the outflow of domestic fund. Political and economic instability prevented foreign fund from investing confidently in the Taiwanese stock market. Therefore, foreign investors started to sell stocks in Q4, which compressed the room for the NTD to appreciate. The Central Bank had to raise interests by 0.625%. The spread between the US fund rate and that of Taiwan narrowed to 0.875%. The NT dollar only appreciated 0.46% since the end of 2006. The exchange rate was 32.443 NTD to 1 USD on December 31, 2007. The market expected the Fed to continue its loosening policy, resulting in further narrowing of the spread. Under such circumstances, a lot of capital will return to the Taiwan market. Therefore, it is predicted that the NTD will appreciate to 30 NTD to 1 USD by the end of this year.

- (3) Positive and negative factors influencing the Bank's future operations

達16%；加上預估政府將加速核准海外分行的設立、開放國際金融業務限制等，均有助本行拓展海外新業務領域。

## II. 不利因素

- i. 債務清償條例施行：預計於2008年4月正式上路的債清法恐將使原本債務協商還款之毀諾率提高，恐影響本行獲利。
- ii. 利差擴大不易、商品模仿度高均壓縮獲利空間：價格競爭激烈，放款利率無法如存款利率同步提升，且利差更在業者策略轉向，以後續的手續費收入，填補減少的利差收入下，預期在央行升息告一段落後，2008年利差擴大機率更加不易，加上商品同質性高且易為同業所模仿之問題依然未見改善，恐壓縮本行獲利空間。
- iii. 消費性放款成長不易：國內房地產景氣於去年開始有走緩的疑慮，加上國內經濟與民間消費力道成長出現減緩、民眾購買耐久財意願出現下滑，以及房貸利率揚升、銀行降低房貸業務成數等因素，均影響民眾購屋能力與意願；今年房地產景氣若持續衰退，本行消費放款餘額將不易成長。
- iv. 政府金融政策開放不如預期：銀行業國內總分行受外在環境影響，必須承受卡債、次級房貸等損失，獲利能力相對不佳；其主要的獲利來源反而來自兩岸三地的台商業務，若政府開放政策不如預期，將壓縮銀行的獲利能力。

## (五) 金融商品研究與業務發展概況

### 1. 企業金融商品

- (1) 本行為順應國內信用狀客戶多元化之需求，於電子信用狀作業系統新增電子開狀、紙本押匯功能，逐漸將信用狀買賣方客戶導引至信用狀電子化交易平台，創造差異化之e化服務品質。
- (2) 強化企金網銀e化通路的服務：針對預約匯款融資系統平台，新增單筆對單筆之線上融資服務，以利供應商線上收款明細查詢，同時節省供應商(賣方)與中心廠(買方)對帳/銷帳的時間及節省供應商支票管理成本，提供更便利的網銀e化服務。
- (3) 自法令【經濟部頒訂之零售業等商品(服務)禮券定型化契約應記載及不得記載事項】要求業者發行禮券須符合禮券定型化契約規定即載明發行人之履約保證責任，本行已著手研擬相關承作章則，以順應市場需求。

The US addressed the subprime issue by lowering interest rates. However, Taiwan is not greatly affected by the subprime crisis. In addition, in consideration of the commodity prices and fund outflow, it is still possible for the Central Bank to raise interest rates in the short term. For the domestic banking industry, market competition limited the expansion of spread, regardless of raising or decreasing the interest rate. Although economic growth has slowed in 2008, it will not enter into recession. The overall economic trend still offers favorable conditions for operation. Positive and Negative factors affecting the Bank's future operations are analyzed as follows:

### I. Positive factors

- i. Wealth management market is maturing: Due to the subprime issue, regulators and customers alike are scrutinizing the level of disclosure and appropriateness of the financial products that are recommended by financial managers. Financial institutions are also reducing the selling of high-risk products. As regulators establish more rules, customers increase their knowledge about such products, and the industry itself becomes more disciplined, the wealth management business of the Bank shall benefit.
- ii. Financial policies have continued to loosen: In order to increase the competitiveness of domestic banks, the government has actively drafted policies to allow banks to invest of buy shares in Chinese banks through third places like Hong Kong. It is also trying to open the commercial real estate market to Chinese capital. These loosening policies are adopted to promote economic development. Once these policies are carried out, domestic consumer confidence will increase, thereby increasing the Bank's loan volume and interest income, and also lowering credit risk. This will also help the banking industry establish beachheads in the Chinese market, meeting the demands of Taiwanese businesses.
- iii. Enhancing the deployment of overseas branches: Recently, profit contribution of

overseas branches have surpassed that of domestic branches. In 2001, the former contributed 26.4% to total profit. In 2007, the figure has risen to 85.2%. For the Bank, the percentage stands at 16% in 2007. It is predicted that the government will accelerate the approval process of establishing overseas branches and lift restrictions on international financial businesses. These measures will benefit the plans to establish overseas branches for the Bank.

## II. Negative factors

- i. The implementation of the "Consumer Debt Resolution Act": Effective April, 2008, the Act is likely to increase the broken rate, affecting the Bank's profits.
- ii. The difficulty to widen spreads and the similarity among products compress profit margin: Price wars are fierce, causing the raising of loan rates to lag behind that of deposit rates. Competitors have sought to compensate fallen revenue by increasing fees. After the Central Bank's tightening policy comes to an end, it would be even more difficult to widen spreads. Add to that the similarity among products and the phenomena of copying competitors' products, the Bank's profit margin would be compressed.
- iii. Consumer loan stagnates: The real estate market seems to have peaked last year. The economy and consumer power all seem to have weakened. People are unwilling to purchase durable goods. Mortgage rates have increased. Banks have lowered mortgage loan ratios. These all contribute to a weakening housing market. If the real estate sector continues to slack, consumer loans will stagnate.
- iv. Financial policies loosen too slowly: Domestic branches in the banking industry face stresses such as credit card debt and subprime losses. Their main profit sources are from the businesses of Taiwanese businesses in China. If the opening schedules are too slow, profit margins will also be compressed.

## e. Current Status of R&D on Financial product

### 1. New financial products for corporate clients

- (1) In order to meet diverse demands on letters of credit, the bank has added electronic opening, hard-copy negotiation function, so as to direct customers to the electronic platform, creating differentiated quality e-service.
- (2) Enhancing e-channel services for corporate customers: In order to facilitate suppliers to inquire online their account details, save time in checking accounts, and save costs in managing checks, the Bank has added single online transactions of financing services in terms of reserved remittance financing system platform.
- (3) The Bank has drafted related rules regarding the standard contract for gift vouchers of retail products and/or services that was stipulated by the Ministry of Economic Affairs which regulates terms that should and should not be included on the voucher contracts. Issuers need to incorporate guarantee of contract into the terms.
- (4) In order to support government polices of urban renewal and attract private investment to re-establish the market and develop the economy, the Bank will draft rules regarding "urban renewal business" for private institutions to assist them in raising capital.
- (5) Our bank continues to provide loans and SME financing services designed to support government policies.

### 2. New financial products for consumers

The real estate market has cooled off. Investors and speculators have withdrawn their capital. Self-use, change to new housing, and long term investment to protect value have become the major reasons for buying in the housing market. It is expected that the real estate market will return to the fundamentals. The focus of future businesses is to raise the quality of mortgage loan assets and improve operations efficiency; lower operations cost and increase the volume of unsecured personal loans with a higher spread yield.

### 3. Savings and remittances

- (1) Added "Application for Certificate of Deposit", "Dynamic Password Mechanism", and "Payment of bills" services on internet banking.
- (2) Added synchronized clearing and settlement operations for eight kinds of fixed income securities, such as financial bonds, corporate bonds, and foreign bonds.

- (4) 配合政府推動都市更新、導引民間投資挹注更新重建市場、提振經濟景氣之目的，茲協助民間機構籌措都市更新事業資金，本行將訂定辦理「都市更新業務」之相關作業規範。
- (5) 持續推動政策性貸款及加強中小企業融資服務。
2. 個人金融商品
- 台灣整體房地產市場近期表現已出現降溫現象，市場投資客及投機客退場，自用、換屋及長期投資保值需求成為市場主力，未來房地產市場可望逐漸回歸正常的供需基本面。提昇房貸資產品質將為未來業務重心，並改善作業效率，降低作業成本為主要策略，並提高利差高之個人信用貸款承作量。
3. 存匯商品
- (1) 新增網路銀行「存款證明申請」、「動態密碼機制」及「繳費」等服務。
- (2) 增辦金融債、公司債及外國債券等八項固定收益證券款券同步結算交割作業。
4. 外匯商品
- (1) 配合業務推廣修訂各項外匯業務處理程序及相關約據。
- (2) 增加網路銀行業務服務:開放網路銀行新台幣50萬以上匯款、OBU網路銀行「自動解款入帳」服務。DBU網路銀行「外幣綜定存中途解約」服務、進口還款、「線上掛牌匯率結匯」之功能服務;以期提高客戶便利性並且提高與本行業務往來意願。
- (3) 加強服務客戶，新增OBU受理進口開狀/修狀相關業務之據點。
- (4) 增加國際應收帳款進口承購商。
- (5) 配合e化潮流，將外匯業務用紙電子化。
- (6) 中鋼進口開狀網路服務，處理中鋼之進口開狀、修改、到單等業務。
- (7) 進行越南河內分行之申請，以增設國外據點，拓展全球營運。
- (8) 向主管機關申請開辦香港分行財富管理業務，以提供客戶債券、基金等投資理財商品。
- (9) 進行香港分行財務管理之申請與規劃，掌握大中華區經濟起飛商機，增強兩岸三地業務行銷。
5. 卡片商品
- (1) 積極推廣「世紀白金卡、商務白金卡」以增加信用卡發卡量及增加發卡業務收入。
- (2) 積極推廣辦理共同供應契約「政府網路採購卡」業務。
4. Foreign exchange products
- (1) Amending procedures and contracts relating to foreign exchange products in accordance with new business promotion plans.
- (2) Adding more services available on internet banking: allow transfers over NTD500,000, "automatic remittance into account" service on OBU internet banking, "Premature Termination of Foreign Currency Time Deposits" service on DBU internet banking, import repayment, "online settlement of exchange", so as to provide greater convenience to clients and increase their willingness to deal with the bank.
- (3) Increase the number of branches that provide OBU opening and modifying of import permits service.
- (4) Increase import underwriters of international account receivables.
- (5) Electronification of foreign exchange businesses.
- (6) Internet service for China Steel, including opening import L/C, modification, and notices.
- (7) Apply for establishing the Hanoi branch to increase the number of overseas branches so as to develop global operation business.
- (8) Apply permit from regulators to establish wealth management businesses in Hong Kong to provide bonds and fund products.
- (9) Plan wealth management business in Hong Kong so as to grasp the opportunities of the Greater China region. Also, enhance marketing efforts across two sides of the Taiwan Strait.
5. Card business
- (1) Active promotion of the Century Platinum Card、Business Platinum Card in order to increase card issuance volume and generate more revenues from the issuing business.
- (2) Active promotion of the Government e-Procurement Card business.
- (3) Develop installment payment businesses.
- (4) Continuous addition of new credit card Auto Pay services (such as paying parking and gas bills, etc.) in order to generate more fee incomes.
- (5) Launch "Message Notification and Electronic Bills for credit card" to lower operating costs and improve service quality.
6. Securities business
- (1) Launch of "futures transaction facilitation business."
- (2) Launch of "internet order business."

- (3) 開發分期付款業務。
  - (4) 持續開辦各項信用卡代繳業務（如停車費、瓦斯費…等），以增加手續費收入。
  - (5) 開辦「信用卡訊息通知暨電子對帳單服務」降低作業成本，提高服務品質。
6. 證券業務
- (1) 開辦「期貨交易輔助業務」。
  - (2) 開辦「網路下單業務」。
7. 研究發展支出與成果
- (1) 本行最近二年度研究發展支出及其成果
    - 96年新台幣20,581仟元
    - 95年新台幣12,576仟元
  - (2) 本行近兩年研究發展成果
 

95、96年度重要研究報告計有39篇，其研究範圍涵蓋：金融商品、顧客關係管理、風險管理及績效管理等議題。
  - (3) 未來研究發展計畫
    - I. 進行國內外經濟與金融市場發展趨勢及新金融商品之研究，以增長業務之開發。
    - II. 應用資訊科技工具進行消費行為模式分析，界定目標客戶群，開發適切商品。
    - III. 加強市場區隔，強化客戶關係管理，以因應日益競爭之金融環境。
    - IV. 以策略聯盟、建立第三通路夥伴之合作計劃，擴展金融服務版圖。
- (六) 長、短期業務發展計畫
1. 短期業務發展計畫
- (1) 提供差異化及多元化商品及服務。
  - (2) 區隔目標客戶群，訂定行銷方案。
  - (3) 研發新種信託商品，以滿足客戶多元化之產品需求。如：辦理不同型態之不動產信託、有價證券信託及金錢信託等。
  - (4) 強化各項投資組合，建立合宜投資部位，以求風險分散，創造整體收益最佳化。
  - (5) 加強各項財務交易，以賺取價差。
  - (6) 落實流動性風險管理，彈性調整最適資金落點以兼顧流動性及收益性。
  - (7) 推廣財務行銷平台，提供完善優質之金融服務，提昇本行專業形象。
 

積極蒐集、研發與設計商品，增加本行交易類別的廣度，滿足客戶各種資金屬性的需求，並依客戶的
7. Research & Development achievements
- (1) Expenditures of Research & Development projects in the past two years:
    - 2007 NT\$ 20,581 thousand
    - 2006 NT\$ 12,576 thousand
  - (2) R&D achievements
 

39 research papers were released in 2006 and 2007. Research topics include: financial products, customer relationships management, risk management, and performance management.
  - (3) R&D projects for the future
    - I. Research on domestic and foreign economic and financial market development trends and new financial commodities to develop new products to enhance business development.
    - II. Application of information technology and tools on the analysis of consumer behavior modeling to define target customer segments and develop appropriate products.
    - III. Enhancing market segmentation, and promoting customer relationship management for embracing the competitive financial environment.
    - IV. Expanding financial service territory by using strategic alliance to cooperate with third party.
- f. Long-Term and Short-Term Business Development Plans
1. Short-term business development plans
- (1) Provide differentiated and diversified products and services.
  - (2) Segment customers in order to create customized marketing solutions.
  - (3) Developing new trust products to satisfy customers' divergent product needs, e.g., different types of real estate trust, securities trust and money trust, discretionary service and financial asset securitization trusteeship.
  - (4) Enhance investment portfolios and establish appropriate investment positions to diversify risks and create optimize returns.
  - (5) Enhancing all kinds of treasury transaction in order to make gains on spreads.
  - (6) Carry out liquidity risk management, flexibly adjust optimal capital allocation in order to monitor liquidity and maximize return.
  - (7) Promote financial marketing platforms to provide quality financial services and enhance the bank's professional image.
 

Actively collect, analyze, and design new products to expand and extensiveness of the Bank's transactions and satisfy various demands of clients. Provide clients with asset allocation or risk diversification options according to their risk appetite and likes so as to create maximum profit. This shall increase the Bank's competitiveness and win clients' approval.
  - (8) Apply for permit from regulators to launch wealth

喜好與風險承受程度之不同，提供資產配置或風險分散的多元選項，為客戶創造最大利潤，進而提升本行競爭力與客戶之認同度。

- (8) 向主管機關申請開辦香港分行財富管理業務，以提供客戶債券、基金等投資理財商品。
- (9) 積極爭取越南河內分行之設立。
- (10) 積極準備昆山代表處升格為分行，以提供台商優質金融服務與外匯資金調度平台。
- (11) 評估籌設具營運價值之國外分行據點。
- (12) 配合印鑑影像系統之建置，發揮票據作業系統建置之綜效。
- (13) 完成國內匯款集中作業系統之建置，實施匯款集中化作業。

## 2. 長期業務發展計畫

近年來由於電腦資訊科技以及網路的發達，金融業的發展以及各種金融商品與服務均朝向「網路化」、「虛擬化」的方向開發，以期能即時且無時差的滿足各階層客戶的需求。本行擁有廣大客源基礎及堅強的品牌認同，以及遍及全省的服務據點與海外分行等競爭優勢，為掌握市場虛擬通路的趨勢，並延續近年來本行發展策略主軸，本行的長期前台營運策略發展計畫為：

- (1) 企業金融發展策略
  - I. 整合服務e化平台，提供各項線上業務
  - II. 深耕主要客戶並開拓潛力客戶，積極爭取（共同）主辦聯貸業務
  - III. 積極拓展中小企業客戶
  - IV. 強化現有海外據點功能，增設海外據點
  - V. 加強拓展外匯及國際金融業務
  - VI. 開發改善企業金融商品與服務
- (2) 個人金融發展策略
  - I. 推廣個人e化服務
  - II. 針對高資產客戶，積極開發財富管理
  - III. 發展退休、教育基金、醫療保健的理財商品
  - IV. 開發多元化房貸商品線
  - V. 加強市場區隔，深耕目標客戶群
  - VI. 開發改善個人金融商品與服務

management businesses in the Hong Kong branch to provide bond and fund products.

- (9) Actively seek to establish the branch in Hanoi, Vietnam.
- (10) Actively prepare to raise the status of the Kunshan office to a branch so as to provide Taiwanese businesses quality financial service and a platform for foreign exchange capital allocation.
- (11) Evaluate the feasibility of establishing more overseas branches.
- (12) The installation of the Seal Imaging System can create synergy for the notes operation system.
- (13) Complete the installation of the Centralized Processing System for Domestic Remittances, so as to implement the centralized processing system for remittance.

## 2. Long-term business development plans

Information technology has improved leaps and bounds, enabling the financial industry to develop all products and services with the internet and "virtualization" in mind. This will help the bank satisfy the various demands from a multitude of clients in a seamless and timely manner. The Bank has immense client base and strong brand identification. The number of branches at home and abroad is also a competitive edge. In order to grasp the trend of virtual channels in the market and continue the Banks' development strategies, our long term front office operation strategies and development plans are as follow:

- (1) Corporate banking
  - I. Integrate electronic service platform, provide online services.
  - II. Deepen relationships with major customers, develop potential customers, and actively seek (joint) syndicated loan business.
  - III. Actively develop SME customers.
  - IV. Increase services in existing overseas branches, establish more overseas branches.
  - V. Enhance development in foreign exchange and international financial businesses.
  - VI. Improve and develop corporate financial products and services.
- (2) Consumer banking
  - I. Promote personalized electronic services.
  - II. Develop wealth management for high net worth customers.
  - III. Develop financial products for retirement, education funds, and health care.
  - IV. Develop diverse mortgage loan product lines.
  - V. Segment markets to deepen relationships with targeted customers.
  - VI. Develop and improve personal financial products and services.

## 二、從業員工

## B. Employee

年 度 FY		截至97年2月29日 As of February, 29, 2008	96年度 2007	95年度 2006
員工人數 No. of Employees		6,397	6,357	6,094
平均年歲 Average Age		38.14	38.09	37.92
平均服務年資 Year of Experience		13.47	13.46	13.36
學歷分布比率 Education	博士 PhD	2	2	2
	碩士 Graduate School	356	350	277
	大專 University / College	5,047	5,008	4,785
	高中(職) Senior High School	925	928	959
	高中(職)以下 Others	67	69	71
員工持有專業 證照之名稱 The list of employees' certificates	會計師 CPA	4	4	4
	律師 Lawyer	0	0	2
	美國特許財務分析師(CFA)	1	1	1
	財務風險管理師(FRM)	13	14	7
	認證理財規劃顧問(CFP)	5	4	10
	內部稽核師(CIA)	3	3	6
	國際電腦稽核師(CISA)	1	1	1
	證券商高級業務員 Senior Securities Specialist	796	785	671
	證券商業業務員 Securities Specialist	673	660	575
	期貨商業業務員 Futures Specialist	806	789	652
	人身保險經紀人 Individual Insurance Broker	5	5	5
	人身保險代理人 Individual Insurance Agent	8	8	8
	人身保險業務員 Individual Life Insurance Representative	4464	4410	3943
	財產保險經紀人 Property Insurance Broker	5	5	4
	財產保險代理人 Property Insurance Agent	1	1	1
	產物保險業務員 Property Insurance Representative	3843	3779	2946
	投資型保險商品業務員 Investment-Orient Insurance Product Representative	2353	2282	1434
	信託業務專業測驗 Proficiency Test for Trust Operations	3945	3871	3388
	銀行內部控制基本測驗 Basic Proficiency Test on Bank Internal Controls	3787	3740	3074
	初階授信人員專業能力測驗 Basic Proficiency Test for Bank Lending Personnel	2045	2018	1681
	進階授信人員專業能力測驗 Advanced Proficiency Test for Bank Lending Personnel	73	72	71
	初階外匯人員專業能力測驗 Basic Proficiency Test for International Banking Personnel	1784	1761	1463
理財規劃人員專業能力測驗 Proficiency Test for Financial Planning Personnel	1833	1807	1570	

### 三、企業責任及道德行為

- (一) 注重環保措施：如資源回收、垃圾分類、員工餐廳使用標準餐具及改善環境措施，以及美化環境、認養行道樹等。
- (二) 積極參與社會公益活動：包括贊助教育事業、學校團體、社團、基金會、國際活動等。例如贊助「寒冬送暖 愛心台灣」公益勸募活動，發揮「取之社會，用之社會」的愛心；參加金管會銀行局97年度「走入校園與社區金融知識宣導活動」、贊助國立政治大學所舉辦之「第五屆政大校友嘉年華會」活動及贊助「2007財富人生博覽會」會議講座2場，期能提供民眾理財新知識，並宣導財富管理新服務趨勢。
- (三) 本行發行之「彰銀資料」月刊，係金融專業及相關領域之刊物，除供內部參閱外，並寄送政府機關、文化中心、各大圖書館、相關學校團體等，以作為學術文化之交流。

### 四、資訊設備

#### (一) 主要資訊設備：

資訊設備主要建置在中崙資訊大樓，包含：台外幣核心帳務系統、資料倉儲系統、報表管理系統、全球電子金融中心（C計畫）系統、新網路銀行系統、授信自動化系統、全行視訊系統、企業內部網站、郵件系統、信用卡系統、電子票據系統、短期票券清算系統、衍生性金融商品交易暨風險管理系統、信託業務系統、證券主機及網路下單系統、人力資源管理系統、票信及信用資訊查詢系統、新一代海外分行系統、台中異地備援中心建置、ALM/FTP應用系統、全行動產管理帳務系統暨不動產租金管理系統、Basel II風險管理系統、資訊安全管理系統、全行印鑑及匯款集中作業系統等。

#### (二) 未來資訊系統開發及購置計畫：

列舉2008年規劃建置之資訊系統，包含：集中式全行黑名單檢核系統、集中式分行端末管理系統、EAI系統擴充建置、入侵防禦系統、開放系統主要伺服器備份排程監控擴充建置、網路銀行系統異地備援機制建置、建構本行單一簽入暨集中授權系統、中心廠對經銷商之應收帳款管理系統、財富管理系統建置、保管箱系統升級、國外匯入匯款影像集中作業系統及託收、第二外匯作業中心、第三階段資訊安全管理系統建置等。

### C. Enterprise Benchmark and Ethical Behavior

- a. Environmental protection measures: Including recycling, trash classification, use of standards utensils in the employee cafeteria, environmental improvement measures, environmental beautification, and adoption of roadside trees.
- b. Participation in public welfare and charity activities: Sponsoring educational institutions, schools, social organizations, foundations, and international activities, etc. For example, sponsoring charity activities such as "Sending Warmth in Winter" so as to demonstrate the willingness to contribute back to society. The Bank also participated in the Banking Bureau's 2008 "Campus and Community Financial Knowledge Promotion Activities", sponsored "The 5<sup>th</sup> NCCU Alumni Carnival" organized by the National Chengchi University, and sponsored two forums in the "2007 Wealthy Life Expo", in the hope of providing financial planning knowledge to the general public, and promoting the new trend of wealth management.
- c. The Bank's monthly publication "Chang Hwa Information" provides data on financing business and relative fields. Apart from internal distribution, this publication is sent to government agencies, cultural centers, large libraries, and relevant school groups as a form of academic and cultural exchange.

### D. IT Equipment

#### a. Main Equipment of Information Technology

Information Technology (IT) equipments are all installed in the Bank's information building. Systems include an NT dollar/foreign currency account system, a Data Warehouse system, a statement management system, a global electronic financial center system (C Plan), a brand-new e-banking system, a credit automation system, an on-line video conference system, a mail system, a credit card system, an electronic note system, a short-term note liquidation system, Kondor VaR, Trust business system, a securities server upgrade and online ordering system, PeopleSoft / Human Resource Management System(HRMS), E-JCIC / a historical credit data query system, the Next-Generation Overseas Branch's System, the Remote Backup Center in Taichung, ALM/FTP Application System, the movable assets management billing system and the realty rental management system, the BASEL II Risk Management system, Information Security Management Systems, and the centralized seal and remittance system for the entire bank.

#### b. Future Development and Procurement Plans Regarding the Information Technology System:

IT systems to be deployed in 2008: the EAI system, the Defense against Invasion system, scheduling and monitoring of the backup of open-system servers, the internet banking Remote Backup system, the Receivables Management system, the Wealth Management system, the safe deposit box system, the

## 五、勞資關係：

(一) 本行各項員工福利措施、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. 福利措施

- (1) 勞保：對象為全體員工，保費由政府負擔10%、行方負擔70%、本人負擔20%。
- (2) 全民健康保險：對象為參加勞保人員本人及眷屬（包括父母、配偶及未婚、殘障子女）保費由政府負擔10%、行方負擔60%、個人負擔30%。
- (3) 休假：按服務年資滿一年以上每年即享有7~30天不等之休假。
- (4) 體育康樂活動：成立體育委員會，每年分區舉辦體育健行休閒活動及技藝、藝文觀摩活動以調劑員工身心，增益知識。
- (5) 職工福利委員會：置委員21人，除由總經理指派一位副總經理為當然委員外，其餘由行方及工會分別訂定選舉辦法推選委員20人，辦理有關福利金之籌劃、保管與運用事項及其他有關職工福利事項，另設有職工福利社以進貨原價供應日常生活必需品。
- (6) 圖書室：於台北大樓設置圖書室備有中外各種書籍供員工借閱。

### 2. 員工安全保障措施

投保「僱主意外責任保險」，為全體員工因執行職務發生意外事故時，提供員工生活之保障，保費全部由行方負擔。

### 3. 進修與訓練

- (1) 本行發展之教育訓練係以職能架構為基礎，激發員工潛能，除鼓勵員工持續地發展專業，建構高品質的金融服務人才外，更塑造企業不斷努力之文化理念與永續經營之精神。
- (2) 96年度本行所舉開之員工訓練，共計17,684人次參訓，平均每位行員接受27.79小時之訓練。
- (3) 鑒於國際商品日益推陳出新，為加速本行與國際接軌，每年持續派員前往美國、英國、新加坡及日本等地研習，以培養國際企業菁英人才。
- (4) 另，本行亦持續發展海外單位儲備人才培訓計畫，透過核心職務輪調與安排外語進修等，以培養國際金融專業人才。

centralized image processing of inward remittances to overseas destination, the second center of foreign exchange operation, and the third stage Information Security Management Systems.

## E. Labor Relations

a. Benefits, training and pensions offered by the Bank, and policies on employer-employee negotiations and the protection of workers:

### 1. Benefits

- (1) Labor insurance: The Bank, in compliance with the law, offers labor insurance for employees, with the Bank paying 70% of the premium, the employees paying 20%, and the government paying 10%.
- (2) Health insurance: The Bank, in compliance with the law, offers health insurance for employees and their dependents, with the Bank paying 60% of the premium, the employees paying 30%, and the government paying 10%.
- (3) Paid vacations: Employees are entitled to a paid vacation of 7 to 30 days, depending on their seniority in the Bank.
- (4) Recreation: The Bank has a recreation committee, which organizes annual sports activities throughout the island for the betterment of employees' health.
- (5) Welfare committee: The Bank has a 21-member employees welfare committee. An Executive Vice President occupies one of the seats as appointed by the general manager of the Bank, and the rest of the seats shall be filled by representatives selected from the Bank and the employee union through elections. The committee is in charge of managing a fund for the betterment of employees' welfare. There has established an employee commissary providing daily necessities at procurement cost.
- (6) Library: A library is located in Taipei headquarters where books and periodicals are kept for employees to read or to borrow.

### 2. Protection of employees' safety

Employees are insured against work-related accidents for a maximum coverage of NT\$3 million, with the premium paid by the Bank.

### 3. Career development and training

- (1) Education and training is based on capacity framework. The goal is to tap and develop the potential of employees. In addition to encouraging employees to continue working on their professionalism and building quality financial service talents, the Bank also strives to create an ever-endeavoring culture and establish the fundamentals of sustainable operation.
- (2) 17,684 person-times participated in employee training session in 2007. On average, each employee received 27.79 hours of training.

#### 4. 退休制度

本行訂有「員工退休、撫卹及資遣辦法」，有關員工之退休、撫卹（含職業災害補償）及資遣等事項，依本辦法辦理，本辦法未規定者，悉依勞動基準法等相關法令之規定辦理。

#### 5. 勞資協議情形

(1) 本行自88年7月28日起依據彰化銀行「勞資會議實施要點」規定，定期舉開勞資會議，會中由勞資雙方共同解決提案並協商，透過勞資會議溝通，本行勞資關係穩定。

(2) 為促進勞資雙方未來合作發展，本行與產業工會於94年3月15日簽訂「團體協約」，共九章五十八條條文，經台北市政府同意認可後於94年3月24日生效在案，明確規範本行勞資雙方勞動條件。

#### 6. 員工權益維護措施

為明確規定員工權利義務，本行訂有「工作規則」，舉凡僱用、服務守則、工作時間、考核獎懲、薪津福利、退休撫卹等事項，均依本規則辦理。

#### 7. 員工行為準則

為建立本行全體員工於執行業務及個人行為操守應有之價值觀，要求員工在其業務活動之範圍內均應遵循最高之個人及道德標準，並遵守所有相關之法律、法規及公司政策，乃訂定本行「員工行為準則」，其主要內容為：

- (1) 行為準則之實施。
- (2) 員工公平錄用制度與多元化。
- (3) 機密資訊之處理。
- (4) 內線交易。
- (5) 其他業務行為。
- (6) 利益衝突。
- (7) 員工個人有價證券及其他財務交易。
- (8) 不尋常交易及可疑（洗錢）交易舉報之行為規範。

本行「員工行為準則」之內容可從本行企業內部網站中查詢，且亦製作成小手冊供全體員工仔細閱讀後，簽署「遵守彰化銀行員工行為準則聲明書」，以建立本行全體員工於執行業務及個人行為操守應有之價值觀。

(3) New international products are introduced ever faster. In order to align with global standard and foster talent, the Bank continues to send employees overseas to the US, UK, Singapore, and Japan to receive training.

(4) In addition, the Bank continues to establish plans to foster talents for OBU. Through position rotation and language training, the Bank hopes to foster international financial professionals.

#### 4. Retirement

Retirement and pension plans (including compensation for job-related accidents) put in place by the Bank are intended to provide maximal benefits for retiring employees or those who choose to retire early. Employees who opt to waive their rights under the plans shall be bound by related labor laws and regulations.

#### 5. Employer-employee negotiations

(1) The Bank has organized regular employee-management meetings since July 28, 1999 in accordance with Chang Hwa Bank's Guidelines for Employee-Management Meetings. In the meetings, the management and the employees will jointly decide on proposals and negotiate. The Bank's employee-management relationship is stable, thanks to communication in employee-management meetings.

(2) To promote future cooperation between the management and the employees, the Bank entered into a "Collective Agreement" on March 15, 2005. Consisting of 9 chapters and 58 articles, the contract came into effect on March 24, 2005 after being approved by Taipei City Government and stipulates terms of work between the management and the employees.

#### 6. Employees' rights and responsibilities

The Bank has issued a "rights and responsibilities" handbook to employees; telling them about company policies on hiring, work hours, evaluations, benefits and retirement.

#### 7. Employee Code of Conduct

The Bank has established the "Employee Code of Conduct" for all employees. These rules shall be abided by all employees when engaging in business activities. Employees need to meet the highest moral standard, comply with regulations and company policies. The main components of the Employee Code of Conduct is as follow:

- (1) The implementation of the Employee Code of Conduct.
- (2) Fair recruitment systems and diversity.
- (3) Handling of confidential information.
- (4) Insider trading.

8. 員工安全的保障措施

- (1) 函頒安全維護相關作業規範及執行要點，籲請各單位加強安全防護作為，並舉辦員工自衛編組演練，以提高員工警覺，強化應變能力，防止搶竊、抗爭、破壞等危安事件發生。
  - (2) 依據各單位需求，要求保全公司、警報、監視錄影系統承作廠商積極配合辦理改善相關防護設備，以強化各單位事先防範危安之效能。
  - (3) 委請保全公司派遣保全人員進駐各單位擔任警戒工作，並持續予以在職訓練及督導考核，以有效維護作業環境之安全。
  - (4) 將本行所有行外運補鈔作業悉數委由保全公司辦理，以避免行員自行運鈔之作業風險。
  - (5) 依據消防法規有關規定，促請各單位加強辦理消防安全及避難逃生設施之維護管理，並配合實施安全檢查與訓練，以防止災害發生。
  - (6) 依據勞工安全衛生法規有關規定訂頒本行安全衛生工作守則，以防範職業災害意外事故發生，保障員工安全與健康。
- (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，及目前與未來可能發生之估計金額及因應措施：透過定期舉辦勞資會議，勞資雙方共同協商各項議題，加強溝通管道，迄今勞資關係和諧穩定。

- (5) Other business conducts.
  - (6) Conflict of interest.
  - (7) Employee's personal securities and financial transactions.
  - (8) Whistle-blowing rules for abnormal transactions and suspicious (money-laundering) transactions.
- The "Employee Code of Conduct" can be retrieved from the Bank's internal website. It has also been handed out to employees in the form of booklets. All employees need to carefully read through, and sign a "Statement of Compliance to the Employee's Code of Conduct of Chang Hwa Bank", so as to establish the value system with regards to conducting business activities and personal integrity.

8. Protection of employees' safety

- (1) The Bank has enacted and notified employees of safety maintenance operating standards and implementation guidelines. All units have been requested to strengthen safety measures and hold employee self-defense drills. The Bank is committed to maintain employee vigilance and prevent brigandage, obstruction, and sabotage.
  - (2) Emergency and safety guidelines are issued to each of the Bank's divisions. Employees take part in drills regularly to increase their ability to protect themselves during burglaries, robberies, protests and other emergencies.
  - (3) The Bank has each of its divisions well guarded by security professionals from outside firms, who receive job-related training periodically to improve their skills.
  - (4) The Bank hires outside security firms to transport cash from one point to another as a risk aversion measure.
  - (5) Following the country's fire safety law, each division of the Bank is responsible for planning fire escape routes and maintaining firefighting equipment to prevent injuries during a fire.
  - (6) Following the country's labor health and safety regulations, the Bank distributes health and safety guidelines to each division to protect the employees' wellbeing.
- b. Losses suffered due to employer-employee disputes during the latest year and up to the date of annual report publication, disclosure of estimated contingent losses from now on and future disputes, and response measures:
- Employer-employee relations are stable, as Chang Hwa Bank, held meetings with employees to discuss issues facing both sides.

## 六、重要契約

### F. Important Contract

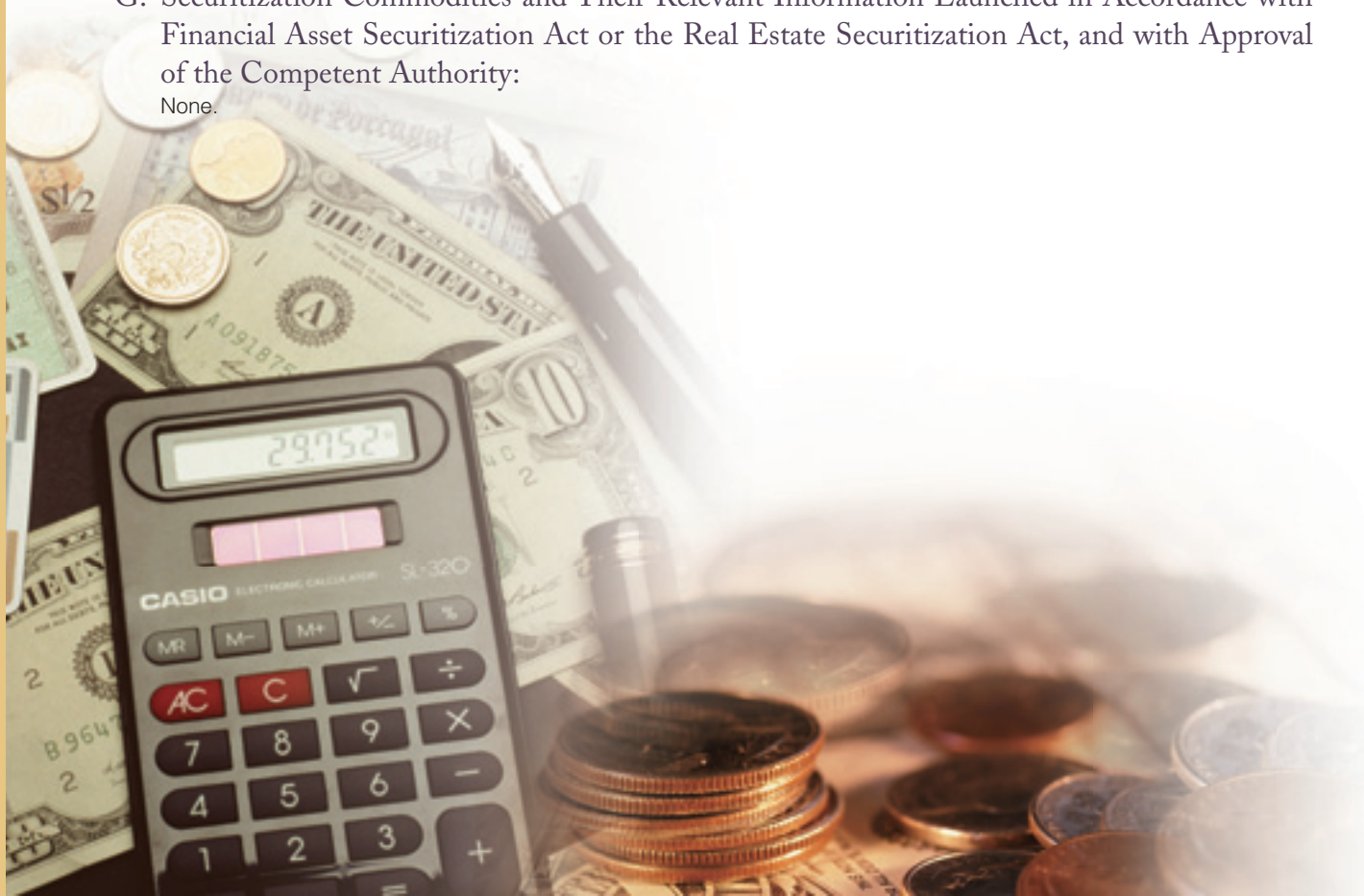
契約性質 Contract title	當事人 Contract firm	契約起訖日期 Period	主要內容 Contents	限制條款 Restriction terms
委外契約 (資料委外處理) Outsourced data processing	雅興實業股份有限公司 Yung Hsing Ent. Co., Ltd.	96.06.01~97.05.31 June 1, 2007 to May 31, 2008	信用卡帳單列印、裝封及郵寄處理作業 Printing, enveloping and mailing of credit card statements	保密原則 Principle of confidentiality
		96.08.28~97.08.28 August 28, 2007 to August 28, 2008	基金通知單及對帳單列印郵寄作業 Printing and mailing mutual fund notification and its statement	
委外契約 (遞送票據服務遞送契約) Commissioning of an express delivery company to ship notes	中華快遞股份有限公司 CHUNG HWA Express Corp.	96.7.20~97.7.19 July 20, 2007 to July 19, 2008	委託辦理票據及相關公文之快遞服務 Commissioning of an express delivery company to ship notes and documents	
工程契約 (電腦建置合約) Installment Contract of computer	兆銀資訊系統股份有限公司 Rich Bank Information System Company Limited	96.05.29~保固期滿 May 29, 2007 to end of warranty period	建置全行印鑑及匯款及中作業系統 Installed the centralized seal and remittance system	
技術合作契約 Technical cooperation Contract	台灣優利系統股份有限公司 Unisys Taiwan Limited	96.09.21~98.01.21 September 21, 2007 to January 21, 2009	海外分行系統第二期建置案 Installed the Overseas Branch's System II	
	康和資訊系統股份有限公司 Concord System Management Corp.	96.11.27~98.05.27 November 27, 2007 to May 27, 2009	授信自動化系統(eLoan)硬體提升建置專案 Upgraded the eLoan system	
	中菲電腦股份有限公司 Dimerco Data System Corp.	96.07.17~97.12.17 July 17, 2007 to December 17, 2008	信託主機升級及備援專案合約 Contract of upgraded and backup the Trust business serve	

### 七、最近年度依金融資產證券化條例或不動產證券化條例申請核准辦理之證券化商品類型及相關資訊：

96年度未有申請核准辦理之證券化商品。

### G. Securitization Commodities and Their Relevant Information Launched in Accordance with Financial Asset Securitization Act or the Real Estate Securitization Act, and with Approval of the Competent Authority:

None.





## 財務概況 Financial Statement

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# 財務概況

## Financial Statement

### 一、最近五年度簡明資產負債表及損益表

#### A. Brief Balance Sheets and Income Statements of Recent Five Years

##### (一)簡明資產負債表

##### a. Brief Balance Sheets of Recent Five Years

單位：新台幣仟元 Unit: NT\$ 1,000

項目 Items	年度 FY	最近五年度財務資料 Financial Information of Recent Five Years					當年度截至 97年3月31日 財務資料 As of March 31, 2008
		96年 2007	95年 2006	94年 2005	93年 2004	92年 2003	
現金及約當現金、存放央行及拆借銀行同業 Cash, Cash Equivalents, Due from Central Bank and Due from Banks		137,899,836	160,493,845	175,093,260	127,348,849	170,891,345	108,443,540
公平價值變動列入損益之金融資產淨額 Net Financial assets at fair value through income statement		9,594,198	11,146,041	28,447,641	18,006,205	18,517,956	12,874,845
附買回票券及債券投資 RS (Investment)		6,460,770	8,559,731	6,580,178	7,274,034	-	9,891,355
備供出售金融資產淨額 Net FA (Held for trade)		67,596,193	69,275,366	45,373,552	30,850,753	28,206,367	62,451,793
貼現及放款淨額 Net Loans, Bills Discounted		908,124,870	863,458,135	834,431,158	879,231,370	832,747,979	908,515,486
應收款項淨額 Net Receivables		15,494,884	17,668,191	22,137,487	33,957,903	31,742,635	19,068,115
持有至到期日之金融資產淨額 Net FA (HTM)		111,881,124	167,548,463	183,300,157	166,237,442	188,705,931	125,271,754
採權益法之股權投資淨額 Net investment in Equity		110,046	61,644	52,666	39,259	15,852	132,213
固定資產淨額 Net Property and Equipment		25,025,676	25,071,214	25,024,975	24,188,169	25,194,736	24,975,676
無形資產淨額 Net intangible assets		75,229	113,864	65,920	-	-	71,450
其他金融資產淨額 Net Other FA		7,581,452	7,492,708	7,173,425	8,613,356	8,159,645	7,470,724
其他資產淨額 Net Other Assets		21,788,110	24,716,130	28,714,615	17,408,628	15,972,883	21,523,231
資產總額 Total Assets		1,311,632,388	1,355,605,332	1,356,395,034	1,313,155,968	1,320,155,329	1,300,690,182
央行及銀行同業存款 Due to Central Banks and Banks		131,975,991	162,470,067	184,570,268	121,787,186	162,315,628	131,009,984
存款及匯款 Deposits Accepted and Remittances Payable		1,018,918,551	1,022,848,401	999,365,926	1,028,406,605	1,012,266,310	1,005,776,161
公平價值變動列入損益之金融負債 Net Financial debts at fair value through income statement		1,115,761	48,517	13,523,833	15,040,059	12,680,575	2,059,246
附買回票券及債券負債 RP (Debt)		15,367,505	16,301,987	12,794,440	10,712,573	-	19,886,433
應付金融債券 Subordinated Debentures Payable		23,000,000	20,000,000	20,000,000	20,000,000	20,000,000	23,000,000
特別股負債 Preferred Liability		-	-	-	-	-	-
應計退休金負債 Accrued Pension Pay		2,468,404	2,331,485	2,391,611	2,061,013	1,752,225	2,463,314
其他金融負債 Other Financial Liability		346,750	350,400	354,050	408,245	498,453	346,750
其他負債 Other Liabilities		36,627,261	49,069,926	46,990,588	39,915,954	36,384,359	33,130,950
負債總額 Total Liabilities	分配前 Before Distribution	1,229,820,223	1,273,420,783	1,279,990,716	1,238,331,635	1,245,897,550	1,217,672,838
	分配後 After Distribution	1,235,831,156	1,280,729,824	1,279,990,716	1,240,181,389	1,246,651,876	1,223,683,771
股本 Capital		62,094,756	62,094,756	63,594,756	49,594,756	49,594,756	62,094,756
資本公積 Capital Surplus		0	0	39,256,183	16,695,690	16,695,690	0
保留盈餘 Retained Earnings	分配前 Before Distribution	12,383,294	11,377,055	(34,924,183)	3,441,324	2,942,341	13,712,905
	分配後 After Distribution	6,372,361	3,900,014	0	1,591,571	2,188,015	7,701,972
未實現重估增值 Unrealized Revaluation		8,118,903	8,047,530(註)	8,215,530	4,644,422	4,644,422	8,118,903
金融商品之未實現損益 Unrealized gain or loss on financial instrument		(1,149,720)	326,149	-	-	-	(1,175,940)
累積換算調整數 Cumulative translation Adjustment		364,932	339,059	262,032	448,141	380,570	266,720
股東權益總額 Total Shareholders' Equity	分配前 Before Distribution	81,812,165	82,184,549	76,404,318	74,824,333	74,257,779	83,017,344
	分配後 After Distribution	75,801,232	74,875,508	76,404,318	72,974,579	73,503,453	77,006,411

註1：95年分配後未實現重估增值為8,215,530千元。

註2：96年度分派尚未經97年股東常會承認。

Note 1: The post-distribution unrealized revaluation increment is NT\$8,215,530,000.

Note 2: The earning distribution for year 2007 hasn't been approved by the 2008 General Shareholders' Meeting.

## (二) 簡明損益表

## b. Brief Income Statements of Recent Five Years

單位：新台幣仟元 Unit: NT\$ 1,000

項目 Items	年度 FY	最近五年度財務資料 Financial Information of Recent Five Years					當年度截至97年 3月31日財務資料 As of March 31, 2008
		96年度 2007	95年度 2006	94年度 2005	93年度 2004	92年度 2003	
利息淨收益 Net interest income		18,635,067	18,219,176	17,065,166	17,013,855	18,832,380	4,712,017
利息以外淨收益 Net Other Revenues		12,304,078	11,576,326	9,577,139	9,345,752	11,677,857	1,978,466
放款呆帳費用 Bad debt Expense		7,149,656	4,625,824	62,716,748	13,771,138	15,849,614	1,889,602
營業費用 Total Operating Expenses		11,561,517	10,845,182	11,868,121	10,942,803	11,158,380	3,002,506
繼續營業部門稅前損益 Earning Before Tax from Continued Operations		12,227,972	14,324,496	(47,942,564)	1,645,666	3,502,243	1,798,375
繼續營業部門稅後損益(稅後淨額) Gain(Loss) from Continued Operations		8,483,281	11,084,417	(36,515,754)	1,253,399	2,942,341	1,329,611
停業部門損益 Gain(Loss) from Discontinued Operations		-	-	-	-	-	-
非常損益(稅後淨額) Extraordinary Gain or Loss		-	-	-	-	-	-
會計原則變動之累積影響數 Cumulative Effect of Changes in Accounting Principles		-	292,638	-	-	-	-
本期損益 Net Income		8,483,281	11,377,055	(36,515,754)	1,253,399	2,942,341	1,329,611
每股盈餘(元) EPS(NT\$)		1.37	1.79	(7.67)	0.18	0.72	0.21

## (三) 會計師姓名及查核意見

## 1. 簽證會計師：

96、95年為蔡宏祥、翁榮隨會計師  
94、93年為阮呂艷、陳宥任會計師。  
92年為何志儒、阮呂艷會計師。

## 2. 查核意見：

96年為無保留意見。  
95年為修正式無保留意見。  
94、93、92年為無保留意見。

## c. CPA-Auditor of the Financial Report

## 1. CPA-Auditor：

2007 & 2006：Hung-Hsiang Tsai, Long-Swei Won  
2005 & 2004：Ivene Juanlu, Yujen Chen  
2003：Roger Ho, Ivene Juanlu

## 2. Independent Auditors' Opinion:

2007：Unqualified opinions.  
2006：Modified unqualified opinions.  
2005, 2004 and 2003：Unqualified opinions.

## (四) 各項關鍵性指標

## d. Key Performance

項目 Items	年度 FY	96年	95年	94年	93年	92年	當年度截至 97年3月31日財務資料 As of March 31, 2008
		2007	2006	2005	2004	2003	
資產報酬率(%) ROA (%)		0.64	0.84	(2.74)	0.10	0.23	0.1
股東權益報酬率(%) ROE (%)		10.35	14.35	(48.29)	1.68	4.65	1.61
資本適足率(%) Capital adequacy ratio		10.36	11.17	11.03	10.18	11.21	10.47
逾放比率(%) Overdue ratio (%)		1.79	1.63	1.67	3.87	4.93	1.79

## (五)合併簡明資產負債表

## e. Consolidated Brief Balance Sheets of Recent Years

單位：新台幣仟元 Unit: NT\$ 1,000

項目 Items	年度 FY	最近年度財務資料(註) Financial Information of Recent Years (Note)			當年度截至 97年3月31日財務資料 As of March 31, 2008
		96年 2007	95年 2006	94年 2005	
現金及約當現金、存放央行及拆借銀行同業 Cash, Cash Equivalents, Due from Central Bank and Due from Banks		137,899,846	160,493,855	175,093,267	108,443,550
公平價值變動列入損益之金融資產淨額 Net Financial assets at fair value through income statement		9,594,198	11,146,041	28,447,641	12,874,845
附買回票券及債券投資 RS (Investment)		6,460,770	8,559,731	6,580,178	9,891,355
備供出售金融資產淨額 Net FA (Held for trade)		67,596,193	69,275,366	45,373,552	62,451,793
貼現及放款淨額 Net Loans, Bills Discounted		908,124,870	863,458,135	834,431,158	908,515,486
應收款項淨額 Net Receivables		15,472,430	17,676,245	22,105,874	19,025,431
持有至到期日之金融資產淨額 Net FA (HTM)		111,881,124	167,548,463	183,300,157	125,271,754
採權益法之股權投資淨額 Net investment in Equity		-	-	-	-
固定資產淨額 Net Property and Equipment		25,027,837	25,073,758	25,026,048	24,977,838
無形資產淨額 Net intangible assets		75,229	113,864	65,920	71,450
其他金融資產淨額 Net Other FA		7,581,452	7,492,708	7,173,425	7,470,724
其他資產淨額 Net Other Assets		21,789,622	24,716,292	28,715,878	21,523,356
資產總額 Total Assets		1,311,503,571	1,355,554,458	1,356,313,098	1,300,517,582
央行及銀行同業存款 Due to Central Banks and Banks		131,975,991	162,470,067	184,570,268	131,009,984
存款及匯款 Deposits Accepted and Remittances Payable		1,018,883,187	1,022,818,087	999,289,223	1,005,683,756
公平價值變動列入損益之金融負債 Net Financial debts at fair value through income statement		1,115,761	48,517	13,523,833	2,059,246
附買回票券及債券負債 RP (Debt)		15,199,727	16,226,247	12,749,251	19,738,469
應付金融債券 Subordinated Debentures Payable		23,000,000	20,000,000	20,000,000	23,000,000
特別股負債 Preferred Liability		-	-	-	-
應計退休金負債 Accrued Pension Pay		2,468,404	2,331,485	2,391,611	2,463,314
其他金融負債 Other Financial Liability		346,750	350,400	354,050	346,750
其他負債 Other Liabilities		36,701,586	49,125,106	47,030,544	33,198,719
負債總額 Total Liabilities	分配前 Before Distribution	1,229,691,406	1,273,369,909	1,279,908,780	1,217,500,238
	分配後 After Distribution	1,235,702,339	1,280,678,950	1,279,908,780	1,223,511,171
股本 Capital		62,094,756	62,094,756	63,594,756	62,094,756
資本公積 Capital Surplus		-	-	39,256,183	-
保留盈餘 Retained Earnings	分配前 Before Distribution	12,383,294	11,377,055	(34,924,183)	13,712,905
	分配後 After Distribution	6,372,361	3,900,014	0	7,701,972
未實現重估增值 Unrealized Revaluation		8,118,903	8,047,530(註2)	8,215,530	8,118,903
金融商品之未實現損益 Unrealized gain or loss on financial instrument		(1,149,720)	326,149	-	(1,175,940)
累積換算調整數 Cumulative translation Adjustment		364,932	339,059	262,032	266,720
股東權益總額 Total Shareholders' Equity	分配前 Before Distribution	81,812,165	82,184,549	76,404,318	83,017,344
	分配後 After Distribution	75,801,232	74,875,508	76,404,318	77,006,411

註1：合併財務資料自94年開始編製。

註2：95年分配後未實現重估增值為8,215,530千元。

註3：96年度分派尚未經97年股東常會承認。

Note 1: Consolidated financial information was compiled since 2005.

Note 2: The post-distribution unrealized revaluation increment is NT\$8,215,530,000.

Note 3: The earning distribution for year 2007 hasn't been approved by the 2008 General Shareholders' Meeting.

## (六)合併簡明損益表

## f. Consolidated Brief Income Statements of Recent Year

單位：新台幣仟元 Unit: NT\$ 1,000

項目 Items	年度 FY	最近年度財務資料(註) Financial Information of Recent Years (Note)			當年度截至 97年3月31日財務資料 As of March 31, 2008
		96年度 2007	95年度 2006	94年度 2005	
利息淨收益 Net interest income		18,636,935	18,220,313	17,066,108	4,712,621
利息以外淨收益 Net Other Revenues		12,380,207	11,627,485	9,597,398	1,992,431
放款呆帳費用 Bad debt Expense		7,149,656	4,525,824	62,716,748	1,889,602
營業費用 Total Operating Expenses		11,610,382	10,982,720	11,876,387	3,009,810
繼續營業部門稅前損益 Earning Before Tax from Continued Operations		12,257,104	14,339,254	(47,929,629)	1,805,640
繼續營業部門稅後損益(稅後淨額) Gain(Loss) from Continued Operations		8,483,281	11,084,417	(36,515,754)	1,329,611
停業部門損益 Gain(Loss) from Discontinued Operations		-	-	-	-
非常損益(稅後淨額) Extraordinary Gain or Loss		-	-	-	-
會計原則變動之累積影響數 Cumulative Effect of Changes in Accounting Principles		-	292,638	-	-
本期損益 Net Income		8,483,281	11,377,055	(36,515,754)	1,329,611
每股盈餘(元) EPS(NT\$)		1.37	1.79	(7.67)	0.21

註：合併財務資料自94年開始編製。

Note: Consolidated financial report had compiled since 2005

## (七)合併財務報表簽證會計師姓名及查核意見

## 1. 簽證會計師：

96、95年為蔡宏祥、翁榮隨會計師。

94年為阮呂艷、陳宥任會計師。

## 2. 查核意見：

96年為無保留意見。

95年為修正式無保留意見。

94年為無保留意見。

## g. CPA-Auditor of the Consolidated Financial Report

## 1. CPA-Auditor：

2007 &amp; 2006：Hung-Hsiang Tsai, Long-Swei Won

2005：Ivene Juanlu, Yujen Chen

## 2. Independent Auditors' Opinion:

2007：Unqualified opinions.

2006：Modified unqualified opinions.

2005：Unqualified opinions.

## 二、最近五年度財務分析

## B. Financial Analysis of Recent Five Years

## (一) 財務分析

## a. Financial Analysis

單位：新台幣仟元 Unit: NT\$ 1,000

分析項目(註) Items (Note)	年度 FY	最近五年度財務分析 Financial Information of Recent Five Years					當年度截至 97年3月31日 財務資料 As of March 31, 2008
		96年 2007	95年 2006	94年 2005	93年 2004	92年 2003	
經營能力 Operating Ability	存放比率(%) Ratio of Loans to Deposits	84.95	83.88	83.95	84.26	77.97	90.20
	逾放比率(%) Ratio of Overdue	1.79	1.63	1.67	3.87	4.93	1.79
	利息支出占年平均存款餘額比率(%) Ratio of Interest Cost to Annual Average Deposits	1.58	1.44	1.11	0.92	1.17	1.61
	利息收入占年平均授信餘額比率(%) Ratio of Interest Income to Annual Average Loans Outstanding	3.54	3.41	3.10	2.89	3.66	3.53
	總資產週轉率(次) Total Assets Turnover (times)	0.02	0.02	0.02	0.02	0.02	0.01
	員工平均收益額 Average Operation Revenue per Employee (NT\$1,000)	4,867	4,889	4,374	4,398	5,263	1,047
	員工平均獲利額 Average Profit per Employee (NT\$1,000)	1,334	1,867	(5,995)	209	508	208
獲利能力 Profitability	第一類資本報酬率(%) Return on Tier I capital	17.69	22.57	(79.33)	2.58	6.65	2.62
	資產報酬率(%) Return on Assets	0.64	0.84	(2.74)	0.10	0.23	0.1
	股東權益報酬率(%) Return on Shareholders' Equity	10.35	14.35	(48.29)	1.68	4.65	1.61
	純益率(%) Ratio of Net income	27.42	38.18	(137.06)	4.75	9.64	19.87
	每股盈餘(元) Earning Per Share (NT\$)	1.37	1.79	(7.67)	0.18	0.72	0.21
財務結構 Financial Structure	負債占總資產比率 Ratio of Liabilities to Assets	93.72	93.90	94.34	94.25	94.33	93.58
	固定資產占股東權益比率 Ratio of Fix Assets to Shareholders' Equity	30.59	30.51	32.75	32.33	33.93	30.08
成長率 Growth Rate	資產成長率(%) Ratio of Asset growth	(3.24)	(0.06)	3.29	(0.53)	9.83	(0.83)
	獲利成長率(%) Ratio of Profit growth	(14.64)	-	-	(53.01)	-	-
現金流量 Cash Flow	現金流量比率 Ratio of Cash Flow	8.9	20.43	14.94	12.57	8.78	(5.31)
	現金流量允當比率 Ratio of Cash Flow Adequacy	795.83	1636.89	1124.19	779.57	698.86	795.83
	現金流量滿足率 Ratio of Cash Flow for operating to cash flow from investing	82.16	(69.07)	(35.24)	(340.64)	(13.49)	(48.66)
流動準備比率(%) Ratio of Liquidity reserve	16.09	21.78	22.53	19.67	24.62	15.79	
利害關係人擔保授信總額 Related party secured loan	15,466,665	15,117,334	19,176,719	8,169,040	9,124,241	15,346,246	
利害關係人擔保授信總額占授信總額之比率(%) Ratio of related party secured loan of total loan	1.71	1.67	2.18	0.95	1.12	1.63	
營運規模 Operating Scale	資產市占率(%) Market share of Assets	4.77	4.96	4.97	3.96	4.29	4.79 (註2) (Note 2)
	淨值市占率(%) Market share of Net worth	4.77	4.99	3.82	4.15	4.48	4.78 (註2) (Note 2)
	存款市占率(%) Market share of Deposits	4.85	5.00	4.92	4.57	4.79	4.56 (註2) (Note 2)
	放款市占率(%) Market share of Loans	5.15	5.10	5.07	5.18	5.38	4.98 (註2) (Note 2)

請說明最近二年各項財務比率變動原因。

- (1) 本行為健全財務結構，提升資產品質，於本(96)年度，提存備抵呆帳71.5億元，致本年度員工平均獲利額、資產報酬率、股東權益報酬率、純益率及每股盈餘等財務比率皆較上(95)年度變動達20%以上。
- (2) 因上(95)年度期末日為休假日，致本(96)年度應付款項之待交換票據減少109億元，使營業活動淨現金流入較上(95)年度減少，影響現金流量比率、現金流量允當比率及現金流量滿足率等皆較上(95)年度變動達20%以上。

Reasons for changes of financial ratios for the last two years:

- (1) In order to strengthen financial structure and improve asset quality, reserve for bad debt is NTD 7.15 billion for 2007. The average employee profit, ROA, ROE, net profit rate and earnings per share have changed more than 20%, compared with those of 2006.
- (2) The date of balance sheet in 2006 was a holiday. Therefore, exchange notes of account payables decreased NTD10.9 billion in 2007. This resulted in a 20% change of operation activity net cash flow, impacting cash flow rate, cash flow adequacy ratio, compared with those of 2006.

註一：

1. 經營能力

- (1) 存放比率 = 放款總額 / 存款總額
- (2) 逾放比率 = 逾期放款總額 / 放款總額
- (3) 利息支出占年平均存款餘額比率 = 利息支出總額 / 年平均存款餘額。
- (4) 利息收入占年平均授信餘額比率 = 利息收入總額 / 年平均授信餘額。
- (5) 總資產週轉率 = 淨收益 / 資產總額
- (6) 員工平均營業收入 = 淨收益 / 員工總人數
- (7) 員工平均獲利額 = 稅後純益 / 員工總人數

2. 獲利能力

- (1) 第一類資本報酬率 = 稅前損益 / 平均第一類資本總額。
- (2) 資產報酬率 = 稅後損益 / 平均資產總額。
- (3) 股東權益報酬率 = 稅後損益 / 平均股東權益淨額。
- (4) 純益率 = 稅後損益 / 營業收益淨額
- (5) 每股盈餘 = (稅後淨利 - 特別股股利) / 加權平均已發行股數。

3. 財務結構

- (1) 負債占資產比率 = 負債總額 / 資產總額。
- (2) 固定資產占淨值比率 = 固定資產淨額 / 股東權益淨額。

4. 成長率

- (1) 資產成長率 = (當年度資產總額 - 前一年度資產總額) / 前一年度資產總額。
- (2) 獲利成長率 = (當年度稅前損益 - 前一年度稅前損益) / 前一年度稅前損益。

5. 現金流量

- (1) 現金流量比率 = 營業活動淨現金流量 / (銀行暨同業拆借及透支 + 應付商業本票 + 公平價值變動列入損益之金融負債 + 附買回票券及債券負債 + 到期日在一年以內之應付款項)。
- (2) 淨現金流量允當比率 = 最近五年度營業活動淨現金流量 / 最近五年度 (資本支出 + 現金股利)。
- (3) 現金流量滿足率 = 營業活動淨現金流量 / 投資活動淨現金流量。

- (4) 流動準備比率 = 中央銀行規定流動資產 / 應提流動準備之各項負債。

7. 營運規模

- (1) 資產市占率 = 資產總額 / 可辦理存放款業務之全體金融機構資產總額
- (2) 淨值市占率 = 淨值 / 可辦理存放款業務之全體金融機構淨值總額
- (3) 存款市占率 = 存款總額 / 可辦理存放款業務之全體金融機構存款總額
- (4) 放款市占率 = 放款總額 / 可辦理存放款業務之全體金融機構放款總額

註二：

當年度截至97年2月29日財務資料。

Note 1:

1. Operating Ability

- (1) Ratio of Loans to Deposits = Total Loans / Total Deposits
- (2) Ratio of Overdue = (Loans Overdue + Other Overdue) / Total Loans
- (3) Ratio of Interest Cost to Annual Average Deposits = Interest Cost / Annual Average Deposits
- (4) Ratio of Interest Income to Annual Average Loans Outstanding = Interest Income / Annual Average Loans Outstanding
- (5) Total Assets Turnover = Net Operating Revenue / Total Assets
- (6) Average Operation Revenue per Employee = Net Operating Revenue / Number of Employees
- (7) Average Profit per Employee = After-tax Income / Total Number of Employees

2. Profitability

- (1) Return on Tier I Capital = Before-tax Earnings or Losses / Total Average Tier I Capital
- (2) Return on Assets = Net Income / Average of Total Assets
- (3) Return on Shareholders' Equity = Net income / Average of Total Shareholders' Equity
- (4) Ratio of Net Income = Net Income / Total Revenue
- (5) Earning Per Share = (Net Income - Preferred stock Dividend) / Average Weighted Outstanding Stock

3. Financial Structure

- (1) Ratio of Liabilities to Assets = Liabilities / Total Assets
- (2) Ratio of Fix Assets to Shareholders' Equity = Fix Assets / Shareholders' Equity

4. Growth Rate

- (1) Asset Growth Rate = (Total Asset of the Year - Total Asset of Previous Year) / Total Asset of Previous Year
- (2) Profit Growth Rate = (Before-tax Earnings or Losses of the Year - Before-tax Earnings or Losses of Previous Year) / Before-tax Earnings or Losses of Previous Year

5. Cash Flow

- (1) Ratio of Cash Flow = Net cash flow from business activities / (call loans and overdrafts from banks + commercial paper payable + financial liabilities measured at fair value through profit or loss + bonds and bills sold under repurchase agreements + current portion of payables)
- (2) Ratio of Cash Flow Adequacy = Net cash flow from business activities for the past five years / (capital expenditures + cash dividends) for the past five years
- (3) Ratio of Cash Flow for operating to cash flow from investing = Net cash flow from business activities / Net cash flow from investing activities

- (4) Liquidity Reserves Ratio = Liquid Assets Stipulated by CBC / Reserves Appropriated for various Types of Deposits

7. Operating Scale

- (1) Market Share of Asset = Total Asset / Total Asset of the major financial institutions
- (2) Market Share of Net Worth = Net Worth / Total Asset of the major financial institutions
- (3) Market Share of Deposit = Total Deposit / Total Asset of the major financial institutions
- (4) Market Share of Loan = Total Loan / Total Asset of the major financial institutions

Note 2:

Financial Information as of February 29, 2008.

三、銀行及其關係企業有無財務週轉困難之情事及其影響：無。

C. Any Financial Crunch Confronted by The Bank or its Subsidiaries and The Related Impacts: None.

## (二)合併財務分析

## b. Consolidated Financial Analysis

單位：新台幣仟元 Unit: NT\$ 1,000

項目(註2) Items(Note 2)	年度 FY	最近年度財務資料(註1) Financial Information of Recent Years (Note1)			當年度截至 97年3月31日財務資料 As of March 31, 2008
		96年 2007	95年 2006	94年 2005	
經營能力 Operating Ability	存放比率(%) Ratio of Loans to deposits	84.95	83.88	83.95	90.20
	逾放比率(%) Ratio of Overdue	1.79	1.63	1.67	1.79
	利息支出占年平均存款餘額比率(%) Ratio of Interest cost to annual average deposits	1.58	1.44	1.11	1.61
	利息收入占年平均授信餘額比率(%) Ratio of Interest income to annual average loans outstanding	3.54	3.42	3.10	3.53
	總資產週轉率(次) Total assets turnover (times)	0.02	0.02	0.02	0.01
	員工平均收益額 Average operation revenue per employee (NT\$1,000)	4,859	4,894	4,378	1,045
	員工平均獲利額 Average Profit per employee (NT\$1,000)	1,329	1,859	(5,995)	207
獲利能力 Profitability	第一類資本報酬率(%) Return on Tier I capital	17.74	22.59	(79.31)	2.63
	資產報酬率(%) Return on Assets (ROA)	0.64	0.85	(2.74)	0.1
	股東權益報酬率(%) Return on Shareholders' Equity (ROE)	10.35	13.87	(48.29)	1.61
	純益率(%) Ratio of Net income	27.35	37.99	(136.95)	19.83
	每股盈餘(元) Earning per Share (NT\$)	1.37	1.79	(7.67)	0.21
財務結構 Financial Structure	負債占總資產比率 Ratio of Liabilities to Assets	93.72	93.9	94.34	93.58
	固定資產占股東權益比率 Ratio of Fix Assets to Shareholders' equity	30.59	30.51	32.75	30.09
成長率 Growth Rate	資產成長率(%) Ratio of Asset growth	(3.25)	(0.06)	-	(0.84)
	獲利成長率(%) Ratio of Profit growth	(14.52)	-	-	-
流動準備比率(%) Liquidity reserve ratio		16.09	21.78	22.53	15.79
利害關係人擔保授信總餘額 Related party secured loan		15,466,665	15,117,334	19,176,719	15,346,246
利害關係人擔保授信總餘額占授信總餘額之比率(%) Ratio of related party secured loan of total loan		1.71	1.67	2.18	1.63
營運規模 Operating Scale	資產市占率(%) Market share of assets	無None	無None	無None	無None
	淨值市占率(%) Market share of net worth	無None	無None	無None	無None
	存款市占率(%) Market share of deposits	無None	無None	無None	無None
	放款市占率(%) Market share of Loans	無None	無None	無None	無None
請說明最近二年各項財務比率變動原因。 本行為健全財務結構，提升資產品質，於本（96）年度，提存備抵呆帳71.5億元，致本年度員工平均獲利額、資產報酬率、股東權益報酬率、純益率及每股盈餘等財務比率皆較上（95）年度變動達20%以上。 Reasons for changes of financial ratios for the last two years: In order to strengthen financial structure and improve asset quality, reserve for bad debt is NTD 7.15 billion for 2007. The average employee profit, ROA, ROE, net profit rate and earnings per share have changed more than 20%, compared with those of 2006.					
請參閱上表財務分析。 Please refer to the foregoing table (一) financial Analysis.					

註1：合併財務資料自94年開始編製。

註2：計算公式如上表(一)。

Note 1: Consolidated financial information was compiled since 2005.

Note 2: Formulas used in calculations are same as those of the foregoing table a.

(三)資本適足性(註1)

c. Adequacy of Capital (Note 1)

單位：新台幣仟元 Unit: NT\$ 1,000

分析項目(註2) Items(Note 2)	年度 FY	最近五年度資本適足率 Capital Adequacy Ratio of Recent Five Year					當年度截至 97年3月31日財務資料 As of March 31, 2008			
		96年 2007	95年 2006	94年 2005	93年 2004	92年 2003				
自有資本 Net Capital	第一類 資本 Tier I Capital	普通股 Common Stocks	48,094,756	48,094,756	48,094,756	48,094,756	48,094,756	48,094,756		
		永續非累積特別股 Non-cumulative Perpetual Preferred Stocks	10,460,612	10,538,485	8,503,904	0	0	0	10,623,420	
		無到期日非累積次順位債券 Non-cumulative Subordinated Debts Without Maturity Dates	0	0	0	0	0	0	0	
		預收股本 Advanced Receipts For Capital Stocks	0	0	0	0	0	0	0	
		資本公積(固定資產增值公積除外) Capital Surplus (apart from fixed asset appreciation surplus)	0	0	34,756,183	12,195,690	12,195,690	0	0	
		法定盈餘公積 Legal Reserves	3,413,116	0	1,258,722	882,702	0	0	3,413,116	
		特別盈餘公積 Special Reserve	0	0	0	0	0	0	0	
		累積盈虧 Retained Earnings	8,970,178	11,377,055	(36,182,905)	2,558,622	2,942,341	0	10,299,789	
		少數股權 Minority Interests	0	0	0	0	0	0	0	
		股東權益其他項目 Others of Equity	(998,077)	246,271	262,032	448,141	380,570	0	(1,405,503)	
		減：商譽 Goodwill	0	0	0	0	0	0	0	
		減：出售不良債權未攤銷損失 Non-amortization of NPL disposal loss	0	0	0	0	0	0	0	
		減：資本扣除項目 Others	(1,981,734)	(3,428,455)	(3,679,000)	(5,018,699)	(4,649,693)	0	(1,913,721)	
	第一類資本合計 Total Tier I	67,958,851	66,828,112	53,013,692	59,161,212	58,963,664	0	69,111,857		
	第二類 資本 Tier II Capital	永續累積特別股 Perpetual Cumulative Preferred Stocks	0	0	0	0	0	0	0	
		無到期日累積次順位債券 Cumulative Subordinated Debts Without Maturity Dates	0	0	0	0	0	0	0	
		固定資產增值公積 Fixed Asset Appreciation Surplus	8,118,903	8,047,530	8,215,530	4,644,422	4,644,422	0	8,118,903	
		備供出售金融資產未實現利益之45% 45% of Unrealized Gain of Financial Assets in Available-for-sale	95,980	188,521	109,725	780,598	463,587	0	223,327	
		可轉換債券 Convertible Bonds	0	0	0	0	0	0	0	
		營業準備及備抵呆帳 Operating Reserve and Loan Loss Provision	4,300,083	9,938,348	9,318,738	1,741,652	2,348,369	0	4,865,574	
		長期次順位債券 Long-term Subordinated Debts	9,200,000	8,200,000	12,000,000	15,800,000	19,600,000	0	8,300,000	
		非永續特別股 Non-perpetual Preferred Stocks	0	0	0	1,200,000	2,400,000	0	0	
		永續非累積特別股及無到期日非累積次順位債券合計超出第一類 資本總額百分之十五者 The Aggregate of Non-cumulative Perpetual Preferred Stocks and Non-cumulative Subordinated Debts Without a Maturity Date exceed 15% of total Tier 1 capital.	3,539,388	3,461,515	5,496,096	0	0	0	3,376,580	
		減：資本扣除項目 Others	(1,981,734)	(3,428,455)	(3,679,000)	(5,018,700)	(4,649,693)	0	(1,913,721)	
		第二類資本合計 Total Tier II	23,272,620	26,407,459	31,461,089	19,147,971	24,806,685	0	22,970,663	
		第三類 資本 Tier III Capital	短期次順位債券 Short-term Subordinated Debts	0	0	0	0	0	0	0
			非永續特別股 Non-perpetual Preferred Stocks	0	0	0	0	0	0	0
第三類資本合計 Total Tier III	0	0	0	0	0	0	0			
自有資本 Net Capital		91,231,471	93,235,571	84,474,781	78,309,183	83,770,349	0	92,082,520		
加權風險 性資產總額 Total Weighted Risk Assets	信用風險 Credit Risk	標準法 Standardized Approach	832,939,491	821,292,880	745,499,070	747,814,429	718,293,747	0	832,245,076	
		內部評等法 Internal Rating Based Approach								
	作業風險 Operational Risk	資產證券化 Securitization	389,569						360,422	
		基本指標法 Basic Indicator Approach	40,408,697							
		標準法/選擇性標準法 Standardized Approach / Alternative Standardized Approach							41,443,950	
	市場風險 Market Risk	進階衡量法 Advanced Measurement Approach								
標準法 Standardized Approach		6,726,464	13,080,675	20,618,253	21,396,275	29,005,500	0	5,374,596		
	內部模型法 Internal Model Approach									
加權風險性資產總額 Total Risk-weighted Assets		880,464,221	834,373,555	766,117,323	769,210,704	747,299,247	0	879,424,044		
資本適足率 Capital Adequacy Ratio		10.36%	11.17%	11.03%	10.18%	11.21%	0	10.47%		
第一類資本占風險性資產之比率 Tier I Capital to Risk Assets Ratio		7.72%	8.01%	6.92%	7.69%	7.89%	0	7.86%		
第二類資本占風險性資產之比率 Tier II Capital to Risk Assets Ratio		2.64%	3.16%	4.11%	2.49%	3.32%	0	2.61%		
第三類資本占風險性資產之比率 Tier III Capital to Risk Assets Ratio		0	0	0	0	0	0	0		
普通股股本占總資產比率 COE to Total Assets Ratio		3.67%	3.55%	3.55%	3.66%	3.64%	0	3.7%		

請說明最近二期資本適足比率變動原因。(若增減變動未達20%者可免分析)無  
Reasons for changes of capital adequacy ratios for the last two years: None.

註1：依金管會96.1.4金管銀(一)096000020號令頒布銀行資本適足性管理辦法，及配合本表編製，將資本減除項目金額平均分配至第一、二類資本。

- 註2：1. 自有資本=第一類資本+第二類資本+第三類資本。  
2. 加權風險性資產總額=信用風險加權風險性資產+(作業風險+市場風險)之資本計提×12.5。  
3. 資本適足率=自有資本/加權風險性資產總額。  
4. 第一類資本占風險性資產之比率=第一類資本/加權風險性資產總額。  
5. 第二類資本占風險性資產之比率=第二類資本/加權風險性資產總額。  
6. 第三類資本占風險性資產之比率=第三類資本/加權風險性資產總額。  
7. 普通股股本占總資產比率=普通股股本/總資產。

Note1: In compliance with the "Regulation Governing The Capital Adequacy Ratio of Banks" announced by the FSC according to Order 096000020 on January 4, 2007, and in accordance with the compilation of this sheet, the amount of capital deductions is distributed evenly between Tier I and Tier II capital.

- Note2: 1. Net Capital Base = Tier I Capital + Tier II Capital + Tier III Capital  
2. Total Weighted Risk Asset = Credit Risk Weighted Risk Asset + (Operational Risk + Market Risk) Capital Requirement × 12.5  
3. Capital Adequacy Ratio = Net Capital Base / Total Risk Asset  
4. Ratio of Tier I Capital to Risk Asset = Tier I Capital / Total Risk Asset  
5. Ratio of Tier II Capital to Risk Asset = Tier II Capital / Total Risk Asset  
6. Ratio of Tier III Capital to Risk Asset = Tier III Capital / Total Risk Asset  
7. Ratio of Common Share Equity to Total Asset = Common Share Equity / Total Asset

## (四)合併資本適足性(註1)

## d. Consolidated Adequacy of Capital (Note 1)

單位：新台幣仟元 Unit: NT\$ 1,000

分析項目(註3) Items (Note 3)	年度 FY	最近年度資本適足率(註2) Capital Adequacy Ratio of Recent Year (Note 2)			當年度截至 97年3月31日 資本適足率 As of March 31, 2008		
		96年 2007	95年 2006	94年 2005			
自有資本 Net Capital	第一類 資本 Tier I Capital	普通股 Common Stocks	48,094,756	48,094,756	48,094,756	48,094,756	
		永續非累積特別股 Non-cumulative Perpetual Preferred Stocks	10,460,612	10,538,485	8,503,904	10,623,420	
		無到期日非累積次順位債券 Non-cumulative Subordinated Debts Without Maturity Dates	0	0	0	0	
		預收股本 Advanced Receipts For Capital Stocks	0	0	0	0	
		資本公積(固定資產增值公積除外) Capital Surplus (apart from fixed asset appreciation surplus)	0	0	34,756,183	0	
		法定盈餘公積 Legal Reserves	3,413,116	0	1,258,722	3,413,116	
		特別盈餘公積 Special Reserve	0	0	0	0	
		累積盈餘 Retained Earnings	8,970,178	11,377,055	(36,182,905)	10,299,789	
		少數股權 Minority Interests	0	0	0	0	
		股東權益其他項目 Others of Equity	(998,077)	246,271	262,032	(1,405,503)	
		減：商譽 Goodwill	0	0	0	0	
		減：出售不良債權未攤銷損失 Non-amortization of NPL disposal loss	0	0	0	0	
		減：資本扣除項目 Others	(1,981,734)	(3,428,455)	(3,652,667)	(1,913,721)	
	第一類資本合計 Total Tier I	67,958,851	66,828,112	53,040,025	69,111,857		
	第二類 資本 Tier II Capital	永續累積特別股 Perpetual Cumulative Preferred Stocks	0	0	0	0	
		無到期日累積次順位債券 Cumulative Subordinated Debts Without Maturity Dates	0	0	0	0	
		固定資產增值公積 Fixed Asset Appreciation Surplus	8,118,903	8,047,531	8,215,530	8,118,903	
		備供出售金融資產未實現利益之45% 45% of Unrealized Gain of Financial Assets in Available-for-sale	95,980	188,521	109,725	223,327	
		可轉換債券 Convertible Bonds	0	0	0	0	
		營業準備及備抵呆帳 Operating Reserve and Loan Loss Provision	4,300,083	9,938,348	9,318,537	4,865,574	
		長期次順位債券 Long-term Subordinated Debts	9,200,000	8,200,000	12,000,000	8,300,000	
		非永續特別股 Non-perpetual Preferred Stocks	0	0	0	0	
		永續非累積特別股及無到期日非累積次順位債券合計超出第一類資本總額百分之十五者 The Aggregate of Non-cumulative Perpetual Preferred Stocks and Non-cumulative Subordinated Debts Without a Maturity Date exceed 15% of total Tier 1 capital.	3,539,388	3,461,515	5,496,096	3,376,580	
		減：資本扣除項目 Others	(1,981,734)	(3,428,455)	(3,652,667)	(1,913,721)	
	第二類資本合計 Total Tier II	23,272,620	26,407,459	31,487,221	22,970,663		
	第三類資本 Tier III Capital	短期次順位債券 Short-term Subordinated Debts	0	0	0	0	
		非永續特別股 Non-perpetual Preferred Stocks	0	0	0	0	
		第三類資本合計 Total Tier III	0	0	0	0	
	自有資本 Net Capital	91,231,471	93,235,571	84,527,246	92,082,520		
	加權風險 性資產額 Total Weighted Risk Assets	信用風險 Credit Risk	標準法 Standardized Approach	832,798,640	817,399,792	745,482,933	831,138,393
			內部評等法 Internal Rating Based Approach	0	0	0	0
			資產證券化 Securitization	389,569	0	0	360,422
		作業風險 Operational Risk	基本指標法 Basic Indicator Approach	40,408,697	0	0	0
標準法/選擇性標準法 Standardized Approach / Alternative Standardized Approach			0	0	0	41,443,950	
進階衡量法 Advanced Measurement Approach			0	0	0	0	
市場風險 Market Risk		標準法 Standardized Approach	6,726,464	13,080,675	20,618,253	5,374,596	
	內部模型法 Internal Model Approach	0	0	0	0		
加權風險性資產總額 Total Risk-weighted Assets	880,323,371	830,480,467	766,101,186	878,317,361			
資本適足率 Capital Adequacy Ratio	10.36%	11.23%	11.03%	10.48%			
第一類資本占風險性資產之比率 Tier I Capital to Risk Assets Ratio	7.72%	8.05%	6.92%	7.87%			
第二類資本占風險性資產之比率 Tier II Capital to Risk Assets Ratio	2.64%	3.18%	4.11%	2.61%			
第三類資本占風險性資產之比率 Tier III Capital to Risk Assets Ratio	0%	0%	0%	0%			
普通股股本占總資產比率 COE to Total Assets Ratio	3.67%	3.55%	3.55%	3.7%			
請說明最近二期資本適足比率變動原因。(若增減變動未達20%者可免分析) 無 Reasons for changes of capital adequacy ratios for the last two years: None.							

註1：依金管會96.1.4金管銀(一)0960000020號令頒布銀行資本適足性管理辦法，及配合本表編製，將資本減除項目金額平均分配至第一、二類資本。

註2：合併財務資料自94年開始編製。

註3：計算公式如上表(三)。

Note 1: In compliance with the "Regulation Governing The Capital Adequacy Ratio of Banks" announced by the FSC according to Order 0960000020 on January 4, 2007, and in accordance with the compilation of this sheet, the amount of capital deductions is distributed evenly between Tier I and Tier II capital.

Note 2: Consolidated financial report had compiled since 2005.

Note 3: Formulas used in calculations are same as those of the foregoing table c.

## 四、監察人查核報告書

### 監察人查核報告

本公司董事會造送之民國九十六年度營業報告書、盈餘分派議案及各主要財務報告（包括資產負債表、損益表、股東權益變動表、和現金流量表）等表冊，其中主要財務報告（含與子公司之合併財務報表）業經勤業眾信會計師事務所蔡宏祥會計師及翁榮隨會計師查核簽證，發布無保留意見書，並經董事會承認在案，認為足以允當表達本公司民國九十六年十二月三十一日之財務狀況與民國九十六年度之經營成果與現金流量。本監察人對上開表冊已依公司法第二百零一十九條規定，依法查核完竣，特此承認。敬請鑑核。

此致

彰化商業銀行股份有限公司九十七年股東常會

彰化商業銀行股份有限公司

常駐監察人：林 碯 力



監 察 人：柯 綉 絹



監 察 人：財團法人台中市  
私立張光裕堂慈善會  
代表人 謝文煌



監 察 人：陳 土 根



監 察 人：蔡 揚 宗



中 華 民 國 九 十 七 年 五 月 六 日

## D. Supervisors' Audit Report

Chang Hwa Commercial Bank, Ltd.

Supervisors' Audit Report

May 6, 2008

To: Shareholders of the Chang Hwa Commercial Bank

The Board of Directors has prepared the 2007 Report on Business Operations, Earnings Distribution Proposal, as well as various financial statements (including Balance Sheet, Income Statement, Statement of Changes in Stockholders' Equity, and Cash Flow Statement). All the major financial statements, including consolidated statements, have been certified by Hung-Hsiang Tsai, CPA and Long-Swei Won, CPA of Deloitte & Touche, and upon which an Unqualified Opinion has been issued. These statements have then been approved by the Board of Directors as presenting fairly the financial position as of December 31, 2007 and the operation results and cash flows in 2007 of the company. The Supervisors have reviewed the above-mentioned statements in accordance with Article 219 of the Company Law and hereby provide such audit report.

Resident Supervisor: Diao Li Lin

*Diao Li Lin*

Supervisor: Hsiu Chuan Ko

*Hsiu-Chuan Ko*

Supervisor: Wen-Huang Hsieh  
Delegate of Chang Kuan  
Yu Tang Charity Foundation

*Wen-Huang Hsieh*

Supervisor: Tu-Kung Chen

*Tu-Kung Chen*

Supervisor: Yang-Tzong Tsay

*Yang-Tzong Tsay*

## 五、最近年度財務報告

## E. Financial Statement of Recent Year

## 會計師查核報告

彰化商業銀行股份有限公司 公鑒：

彰化商業銀行股份有限公司民國九十六年及九十五年十二月三十一日之資產負債表，暨民國九十六年及九十五年一月一日至十二月三十一日之損益表、股東權益變動表及現金流量表，業經本會計師查核竣事。上開財務報表之編製係公司管理階層之責任，本會計師之責任則為根據查核結果出具報告。

本會計師係依照會計師查核簽證金融業財務報表規則及一般公認審計準則規劃並執行查核工作，以合理確信財務報表有無重大不實表達。此項查核工作包括以抽查方式獲取財務報表所列金額及所揭露事項之查核證據、評估管理階層編製財務報表所採用之會計原則及所作之重大會計估計，暨評估財務報表整體之表達。本會計師相信此項查核工作可對所表示之意見提供合理之依據。

依本會計師之意見，第一段所述彰化商業銀行股份有限公司財務報表在所有重大方面係依照公開發行銀行財務報告編製準則、商業會計法及商業會計處理準則中與財務會計準則相關之規定暨一般公認會計原則編製，足以允當表達彰化商業銀行股份有限公司民國九十六年及九十五年十二月三十一日之財務狀況，暨民國九十六年及九十五年一月一日至十二月三十一日之經營成果與現金流量。

如財務報表附註三所述，彰化商業銀行股份有限公司自民國九十五年一月一日起，採用新發布之財務會計準則公報第三十四號「金融商品之會計處理準則」及第三十六號「金融商品之表達與揭露」，以及其他相關公報配合新修訂之條文。

彰化商業銀行股份有限公司民國九十六年度財務報表重要會計科目明細表，主要係供補充分析之用，亦經本會計師採用第二段所述之查核程序予以查核。據本會計師之意見，該等科目明細表在所有重大方面與第一段所述財務報表相關資訊一致。

彰化商業銀行股份有限公司已編製民國九十六年度之合併報表，並經本會計師查核出具無保留意見之查核報告在案，備供參考。

勤業眾信會計師事務所

會計師 蔡宏祥

蔡宏祥



會計師 翁榮隨

翁榮隨



財政部證券暨期貨管理委員會核准文號  
台財證六字第0920123784號

財政部證券暨期貨管理委員會核准文號  
台財證六字第0920123784號

中 華 民 國 九 十 七 年 三 月 三 日

## INDEPENDENT AUDITORS' REPORT

The Board of Directors and Shareholders  
Chang Hwa Commercial Bank, Ltd.

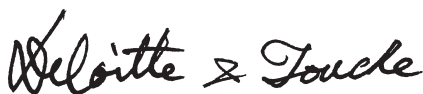
We have audited the accompanying balance sheets of Chang Hwa Commercial Bank, Ltd. ("Chang Hwa Bank") as of December 31, 2007 and 2006, and the related statements of income, changes in shareholders' equity, and cash flows for the years then ended (all expressed in New Taiwan dollars). These financial statements are the responsibility of Chang Hwa Bank's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with the Rules Governing the Audit of Financial Statements of Financial Institutions by Certified Public Accountants, and auditing standards generally accepted in the Republic of China. Those rules and standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Chang Hwa Bank as of December 31, 2007 and 2006, and the results of its operations and its cash flows for the years then ended, in conformity with the Regulations Governing the Preparation of Financial Reports by Public Banks, requirements of the Business Accounting Law and Guidelines Governing Business Accounting relevant to financial accounting standards, and accounting principles generally accepted in the Republic of China.

As mentioned in Note 3 to the financial statements, effective on January 1, 2006, Chang Hwa Bank adopted the amended Statement of Financial Accounting Standards (SFAS) No. 34 "Accounting for Financial Instruments," No. 36 "Financial Instruments: Disclosure and Presentation" and related amendments to other SFASs.

Chang Hwa Bank has separately prepared consolidated financial statements for the year ended December 31, 2007 on which we have issued an unqualified opinion based on our audit.



March 3, 2008

### Notice to Readers

The accompanying financial statements are intended only to present the financial position, results of operations and cash flows in accordance with accounting principles and practices generally accepted in the Republic of China and not those of any other jurisdictions. The standards, procedures and practices to audit such financial statements are those generally accepted and applied in the Republic of China.

For the convenience of readers, the auditors' report and the accompanying financial statements have been translated into English from the original Chinese version prepared and used in the Republic of China. If there is any conflict between the English version and the original Chinese version or any difference in the interpretation of the two versions, the Chinese-language auditors' report and financial statements shall prevail.

彰化商業銀行股份有限公司  
 CHANG HWA COMMERCIAL BANK LTD.  
 資產負債表  
 BALANCE SHEETS  
 民國九十六年及九十五年十二月三十一日  
 DECEMBER 31, 2007 AND 2006  
 (In Thousands of New Taiwan Dollars, Except Par Value of Capital Stock)

		96.12.31 Dec. 31, 2007	95.12.31 Dec. 31, 2006	變動百分比 Percentage of Variation (%)
		Amount 金額	Amount 金額	
單位：新台幣仟元				
資產				
現金及約當現金（附註四）		\$ 25,904,032	\$ 44,126,907	-41
存放央行及拆借銀行同業（附註四及二十六）	Due from Central Bank and call loans to banks (Notes 4 and 26)	111,995,804	116,366,938	-4
公平價值變動列入損益之金融資產－淨額（附註二、三及五）	Financial assets at fair value through profit or loss (Notes 2, 3 and 5)	9,594,198	11,146,041	-14
附賣回票券及債券投資（附註二）	Bonds and securities purchased under resell agreements (Note 2)	6,460,770	8,559,731	-25
應收款項－淨額（附註二、六及七）	Receivables, net (Notes 2, 6 and 7)	15,494,884	17,668,191	-12
貼現及放款－淨額（附註二、七及二十六）	Loans, net (Notes 2, 7 and 26)	908,124,870	863,458,135	5
備供出售金融資產－淨額（附註二、三及八）	Available-for-sale financial assets, net (Notes 2, 3 and 8)	67,596,193	69,275,366	-2
持有至到期日金融資產－淨額（附註二及九）	Held-to-maturity financial assets, net (Notes 2 and 9)	111,881,124	167,548,463	-33
採權益法之股權投資－淨額（附註二及十）	Investments accounted for by the equity method, net (Notes 2 and 10)	110,046	61,644	79
其他金融資產－淨額	OTHER FINANCIAL ASSETS, NET			
以成本衡量之金融資產（附註二及十一）	Financial assets carried at cost (Notes 2 and 11)	4,737,671	4,834,177	-2
無活絡市場之債券投資（附註二及十二）	Bond investments with no active market (Notes 2 and 12)	2,753,970	2,594,134	6
其他什項金融資產（附註二及十三）	Other miscellaneous financial assets (Notes 2 and 13)	89,811	64,397	39
其他金融資產－淨額合計	Other financial assets, net	7,581,452	7,492,708	1
固定資產（附註二及十四）	PROPERTY AND EQUIPMENT (Notes 2 and 14)			
成本	Cost			
土地（含重估增值）	Land (including revaluation increments)	17,040,782	17,092,967	-
房屋及建築（含重估增值）	Buildings (including revaluation increments)	7,724,924	7,721,258	-
機械設備	Machinery equipment	4,540,405	3,961,080	15
交通及運輸設備	Transportation equipment	652,253	641,959	2
什項設備	Miscellaneous equipment	1,448,634	1,438,483	1
租賃權益改良	Leasehold improvements	618,120	557,186	11
成本及重估增值合計		32,025,118	31,412,933	2
減：累計折舊	Accumulated depreciation	(7,194,303)	(6,570,409)	9
未完工程及預付設備款	Construction in progress and prepayment for buildings and equipment	194,861	228,690	-15
固定資產淨額	Property and equipment, net	25,025,676	25,071,214	-
無形資產－淨額（附註二及三）	INTANGIBLE ASSETS, NET (Notes 2 and 3)	75,229	113,864	-34
其他資產	OTHER ASSETS			
其他非營業資產（附註二及十五）	Other miscellaneous assets (Notes 2 and 15)	7,652,054	7,162,459	7
遞延所得稅資產（附註二及二十四）	Deferred tax assets (Notes 2 and 24)	14,136,056	17,553,671	-19
其他資產合計	Total other assets	21,788,110	24,716,130	-12
資產總計	TOTAL	\$ 1,311,632,388	\$ 1,355,605,332	-3

負債及股東權益	LIABILITIES AND SHAREHOLDERS' EQUITY	96.12.31	95.12.31	變動百分比 Percentage of Variation (%)
		Dec. 31, 2007	Dec. 31, 2006	
		Amount 金額	Amount 金額	
央行及銀行同業存款 (附註十六及二十六)	Due to banks and Central Bank (Notes 16 and 26)	\$ 131,975,991	\$ 162,470,067	-19
公平價值變動列入損益之金融負債 (附註二、三及五)	Financial liabilities at fair value through profit or loss (Notes 2, 3 and 5)	1,115,761	48,517	2,200
附買回票債券負債 (附註二)	Bonds and securities sold under repurchase agreements (Note 2)	15,367,505	16,301,987	-6
應付款項 (附註十七)	Payables (Note 17)	28,168,061	40,772,769	-31
存款及匯款 (附註十八及二十六)	Deposits (Notes 18 and 26)	1,018,918,551	1,022,848,401	-
應付金融債券 (附註十九)	Bank notes (Note 19)	23,000,000	20,000,000	15
應計退休金負債 (附註二及二十)	Accrued pension liabilities (Notes 2 and 20)	2,468,404	2,331,485	6
其他金融負債	Other financial liabilities	346,750	350,400	-1
其他負債 (附註二)	Other liabilities (Note 2)	8,459,200	8,297,157	2
負債合計	Total liabilities	1,229,820,223	1,273,420,783	-3
股東權益 (附註二十一)	SHAREHOLDERS' EQUITY (Note 21)			
股本 (額定 6,500,000,000 股)	Capital stock - 6,500,000,000 shares authorized			
普通股股本，每股面額 10 元；九十六年及九十五年十二月三十一日發行均為 4,809,475,600 股	Common stock issued and outstanding - 4,809,475,600 shares; par value - \$10.00	48,094,756	48,094,756	-
乙種特別股股本，每股面額 10 元；非累積參加，九十六年及九十五年十二月三十一日發行均為 1,400,000,000 股	Preferred stock - issued and outstanding - 1,400,000,000 shares; par value - \$10.00; participating and non-cumulative	14,000,000	14,000,000	-
保留盈餘	Retained earnings			
法定盈餘公積	Legal reserve	3,413,116	-	-
累積盈餘 (附註二十四)	Unappropriated earnings (Note 24)	8,970,178	11,377,055	-21
股東權益其他項目	Other items of shareholders' equity			
未實現重估增值	Unrealized revaluation increments	8,118,903	8,047,530	1
累積換算調整數	Cumulative translation adjustments	364,932	339,059	8
備供出售金融資產未實現損益 (附註二)	Unrealized gains or losses on financial instruments (Note 2)	(1,149,720)	326,149	-
股東權益合計	Total shareholders' equity	81,812,165	82,184,549	-
負債及股東權益總計	TOTAL	\$ 1,311,632,388	\$ 1,355,605,332	-3

後附之附註係本財務報表之一部分。The accompanying notes are an integral part of the financial statements.  
 (請參閱勤業眾信會計師事務所民國九十七年三月三日查核報告) (With Deloitte & Touche audit report dated March 3, 2008)

董事長：李庸三




經理人：陳淮舟



會計主管：林彩鳳




  
 彰化商業銀行股份有限公司  
 CHANG HWA COMMERCIAL BANK, LTD.  
 損益表  
 STATEMENTS OF INCOME  
 民國九十六年及九十五年一月一日至十二月三十一日  
 YEARS ENDED DECEMBER 31, 2007 AND 2006  
 (In Thousands of New Taiwan Dollars, Except Earnings Per Share)

單位：新台幣仟元，惟  
每股盈餘為元

		96 年度 2007		95 年度 2006		變動百分比 Percentage of Variation (%)
		Amount 金額		Amount 金額		
利息收入 (附註二)	INTEREST INCOME (Note 2)	\$ 42,024,619		\$ 38,784,294		8
減：利息費用 (附註二及二十六)	INTEREST EXPENSE (Notes 2 and 26)	( 23,389,552)		( 20,565,118)		14
利息淨收益		18,635,067		18,219,176		2
利息以外淨收益	NET INCOME OTHER THAN INTEREST INCOME					
手續費淨收益 (附註二及二十二)	Fee income, net (Notes 2 and 22)	3,415,929		2,680,387		27
公平價值變動列入損益之金融資產及負債損益 (附註二及五)	Gains (losses) on financial assets and liabilities at fair value through profit or loss (Notes 2 and 5)	331,394	(	44,509)		-
備供出售金融資產之已實現損益 (附註二)	Realized gains on available-for-sale financial assets (Note 2)	69,097		423,807		-84
持有至到期日金融資產之已實現損益	Realized gains on held-to-maturity financial assets	132		-		-
採用權益法認列之投資損益 (附註二及十)	Investment income recognized under the equity method (Notes 2 and 10)	84,481		42,765		98
兌換損益	Foreign exchange gains, net	917,461		731,346		25
資產減損損失 (附註二、八、十一及十四)	Losses on assets impairment (Notes 2, 8, 11 and 14)	-	(	257,837)		100
收回呆帳及逾期帳	Gains on collection of nonperforming loans	6,291,108		7,374,907		-15
其他非利息淨損益	Other non-interest net income and losses					
以成本衡量之金融資產淨損益	Gain on financial assets carried at cost	656,532		115,609		468
財產交易淨損益	Gains on disposal of property, equipment and other assets	427,934		234,639		82
其他什項淨損益 (附註二十六)	Other miscellaneous net income (Note 26)	\$ 110,010	\$	275,212		-60
淨收益	GROSS INCOME	30,939,145		29,795,502		4
呆帳費用 (附註二及七)	PROVISION FOR LOAN LOSSES (Notes 2 and 7)	( 7,149,656)	(	4,625,824)		55
營業費用	OPERATING EXPENSES					
用人費用 (附註二十三)	Personnel (Note 23)	( 7,362,318)	(	7,099,749)		4
折舊及攤銷費用 (附註二十三)	Depreciation and amortization (Note 23)	( 861,251)	(	750,651)		15
其他業務及管理費用	Others	( 3,337,948)	(	2,994,782)		11
繼續營業單位稅前淨利	INCOME BEFORE INCOME TAX OF CONTINUED OPERATIONS	12,227,972		14,324,496		-15
所得稅費用 (附註二及二十四)	INCOME TAX EXPENSE (Notes 2 and 24)	( 3,744,691)	(	3,240,079)		16
繼續營業單位稅後淨利	NET INCOME BEFORE CUMULATIVE EFFECTS OF CHANGES IN ACCOUNTING PRINCIPLES	8,483,281		11,084,417		-23
會計原則變動累積影響數 (減除所得稅費用之淨額) (附註三)	CUMULATIVE EFFECTS OF CHANGES IN ACCOUNTING PRINCIPLES (Net of Income Tax) (Note 3)	-		292,638		-100
本期淨利	NET INCOME	\$ 8,483,281	\$	11,377,055		-25
基本每股盈餘 (附註二十五)	BASIC EARNINGS PER SHARE (Note 25)					
列計會計原則變動累積影響數前淨利	Net income before cumulative effects of changes in accounting principles	\$ 2.41	\$ 1.63	\$ 2.79	\$ 2.12	
會計原則變動之累積影響數	Net cumulative effects of changes in accounting principles	-	-	0.06	0.06	
本期淨利	Net income	\$ 2.41	\$ 1.63	\$ 2.85	\$ 2.18	
稀釋每股盈餘 (附註二十五)	DILUTED EARNINGS PER SHARE (Note 25)					
列計會計原則變動累積影響數前淨利	Net income before cumulative effects of changes in accounting principles	\$ 1.97	\$ 1.37	\$ 2.26	\$ 1.74	
會計原則變動之累積影響數	Net cumulative effects of changes in accounting principles	-	-	0.05	0.05	
本期淨利	Net income	\$ 1.97	\$ 1.37	\$ 2.31	\$ 1.79	

後附之附註係本財務報表之一部分。The accompanying notes are an integral part of the financial statements.

(請參閱勤業眾信會計師事務所民國九十七年三月三日查核報告) (With Deloitte & Touche audit report dated March 3, 2008)

董事長：李庸三



經理人：陳淮舟



會計主管：林彩鳳



彰化商業銀行股份有限公司  
CHANG HWA COMMERCIAL BANK, LTD.  
股東權益變動表  
STATEMENTS OF CHANGES IN STOCKHOLDERS' EQUITY  
民國九十五年及九十六年一月一日至十二月三十一日  
YEARS ENDED DECEMBER 31, 2007 AND 2006  
(In Thousands of New Taiwan Dollars)

單位：新台幣仟元

	股本 Capital Stock				保留盈餘 Retained Earnings			權益調整 Equity Adjustment			合計 Total
	普通股 Common Stock	特別股 Preferred Stock	資本公積 Capital Reserve	法定盈餘公積 Legal Reserve	累積盈餘 Accumulated Earnings	未實現 重估增值 Unrealized Revaluation Increments	累積換算 調整數 Cumulative Translation Adjustments	金融商品 未實現損益 Unrealized Gain or Loss on Financial Instruments			
九十五年一月一日餘額 BALANCE, JANUARY 1, 2006	\$ 48,094,756	\$ 15,500,000	\$ 39,256,183	\$ 1,258,722	(\$ 36,182,905)	\$ 8,215,530	\$ 262,032	\$ -	\$ 76,404,318		
特別股到期收回 Redemption of matured preferred stock - A	-	( 1,500,000)	( 4,500,000)	-	-	-	-	( 6,000,000)			
備供出售金融資產未實現損益之變動 Unrealized gains or losses of available-for-sale financial assets	-	-	-	-	-	-	326,149	326,149			
累積換算調整數 Change in translation adjustments	-	-	-	-	-	77,027	-	77,027			
彌補虧損 Appropriation of 2005 losses	-	-	( 34,756,183)	( 1,258,722)	36,182,905	( 168,000)	-	-			
九十五年度稅後純益 Net income for the year ended December 31, 2006	-	-	-	-	11,377,055	-	-	-	11,377,055		
九十五年十二月三十一日餘額 BALANCE, DECEMBER 31, 2006	48,094,756	14,000,000	-	-	11,377,055	8,047,530	339,059	326,149	82,184,549		
九十五年度盈餘分配 Appropriation of 2006 earnings											
提列法定盈餘公積 Legal reserve	-	-	-	3,413,116	( 3,413,116)	-	-	-			
撥補未實現重估增值 Appropriation of revaluation surplus	-	-	-	-	( 168,000)	168,000	-	-			
發放特別股股利 Cash dividends on preferred stock	-	-	-	-	( 2,039,011)	-	-	( 2,039,011)			
發放現金股利 Cash dividends	-	-	-	-	( 4,809,476)	-	-	( 4,809,476)			
發放董監事酬勞 Bonus to directors and supervisors	-	-	-	-	( 57,570)	-	-	( 57,570)			
發放員工紅利 Bonus to employees	-	-	-	-	( 402,985)	-	-	( 402,985)			
備供出售金融資產未實現損益之變動 Unrealized gains or losses of available-for-sale financial assets	-	-	-	-	-	-	( 1,475,869)	( 1,475,869)			
累積換算調整數 Change in translation adjustments	-	-	-	-	-	25,873	-	25,873			
土地出售交易 Sale of land	-	-	-	-	-	( 96,627)	-	( 96,627)			
九十六年度稅後純益 Net income for the year ended December 31, 2007	-	-	-	-	8,483,281	-	-	-	8,483,281		
九十六年十二月三十一日餘額 BALANCE, DECEMBER 31, 2007	\$ 48,094,756	\$ 14,000,000	\$ -	\$ 3,413,116	\$ 8,970,178	\$ 8,118,903	\$ 364,932	(\$ 1,149,720)	\$ 81,812,165		

後附之附註係本財務報表之一部分。The accompanying notes are an integral part of the financial statements.

(請參閱勤業眾信會計師事務所民國九十七年三月三日查核報告) (With Deloitte & Touche audit report dated March 3, 2008)

董事長：李庸三



經理人：陳淮舟



會計主管：林彩鳳



民國九十六年及九十五年一月一日起至十二月三十一日



		單位：新台幣仟元	
		九十六年度 2007	九十五年度 2006
營業活動之現金流量			
本期淨利	Net income	\$ 8,483,281	\$ 11,377,055
調整項目			
不影響現金流量之損益項目及其他調整項目	Gains or losses with no effect on cash flows and other adjustments		
折舊費用及各項攤提	Depreciation and amortization	861,251	750,651
按權益法認列之投資收益淨額	Investment income recognized under the equity method	( 84,481)	( 42,765)
獲配按權益法認列之被投資公司現金股利	Cash dividends received from equity-method investees	36,079	33,786
固定資產及其他非營業資產處分利益	Gains on disposal of property, equipment and other miscellaneous assets	( 427,934)	( 234,639)
資產減損損失	Losses on assets impairment	-	257,837
呆帳費用	Provision for loan losses	7,149,656	4,625,824
其他各項提存	Provision for other losses	2,974	2,119
債券投資折價攤銷	Amortization of discount on investment in bonds	( 973,710)	( 1,808,688)
處分投資利益	Gains on disposal of financial assets	( 652,216)	( 530,293)
金融資產評價（利益）損失	(Gains) losses on financial instruments valuation	( 51,907)	139,298
遞延所得稅費用	Deferred income tax expenses	3,417,615	2,882,671
營業資產及負債之淨變動	Net changes in operating assets and liabilities		
營業資產之（增加）減少			
交易目的之金融資產	Financial assets at fair value through profit or loss	3,988,816	17,459,871
應收款項	Receivables	2,084,882	4,363,697
其他金融資產	Other financial assets	( 152,632)	293,464
其他資產－其他非營業資產	Other assets - other miscellaneous assets	( 576,963)	1,054,425
營業負債之增加（減少）			
交易目的之金融負債	Financial liabilities at fair value through profit or loss	( 1,101,272)	( 13,772,885)
應付款項	Payables	( 12,604,708)	2,006,608
應計退休金負債	Accrued pension liabilities	136,919	( 60,125)
其他金融負債	Other financial liabilities	( 3,650)	( 3,650)
其他負債	Other liabilities	128,408	51,540
營業活動之淨現金流入	Net cash provided by operating activities	9,660,408	28,845,801

單位：新台幣仟元

		九十六年度 2007	九十五年度 2006
投資活動之現金流量	CASH FLOWS FROM INVESTING ACTIVITIES		
存放央行及拆借銀行同業減少	Decrease in due from Central Bank and call loans to banks	\$ 4,371,134	\$ 647,231
附賣回票券及債券投資減少(增加)	Decrease (increase) in bonds and securities purchased under resell agreements	2,098,961	( 1,979,552)
貼現及放款(含催收款)增加	Increase in loans (including delinquent loans)	( 51,570,088)	( 33,547,203)
取得備供出售金融資產	Increase in available-for-sale financial assets	( 47,989,773)	( 41,759,087)
處分備供出售金融資產價款	Proceeds received on sale of available-for-sale financial assets	49,215,178	20,613,854
取得以成本衡量之金融資產	Increase in financial assets carried at cost	-	( 418)
處分以成本衡量之金融資產價款	Proceeds received on sale of financial assets carried at cost	481,415	170,807
取得持有至到期日金融資產	Increase in held-to-maturity financial assets	( 503,019,893)	( 499,177,205)
持有至到期日金融資產到期還本	Proceeds received on redemption of matured held-to-maturity financial assets	558,687,364	514,928,899
取得無活絡市場之債券投資	Increase in bond investments with no active market	( 1,308,737)	( 1,146,750)
處分無活絡市場之債券投資價款	Proceeds received on sale of bond investments with no active market	1,151,134	-
購置無形資產	Purchase of intangible assets	( 13,822)	( 95,157)
購置固定資產及其他非營業資產	Purchase of property, equipment and other miscellaneous assets	( 837,518)	( 808,495)
處分固定資產價款及其他非營業資產價款	Proceeds received on sale of property, equipment and other miscellaneous assets	492,939	388,244
投資活動之淨現金流入(出)	Net cash provided by (used in) investing activities	11,758,294	( 41,764,832)
融資活動之現金流量	CASH FLOWS FROM FINANCING ACTIVITIES		
附買回票券及債券(減少)增加	(Decrease) increase in bonds and securities sold under repurchase agreements	( 934,482)	3,507,547
央行及銀行同業存款減少	Decrease in due to banks and Central Bank	( 30,494,076)	( 22,100,202)
存款及匯款(減少)增加	(Decrease) increase in deposits	( 3,929,850)	23,482,475
甲種特別股到期收回	Redemption of matured preferred stock - A	-	( 6,000,000)
應付金融債券增加	Increase in bank notes	3,000,000	-
發放現金股利	Cash dividends distributed	( 6,848,487)	-
發放員工紅利及董監酬勞	Payment of bonus to directors, supervisors and employees	( 460,555)	-
融資活動之淨現金流出	Net cash used in financing activities	( 39,667,450)	( 1,110,180)
匯率影響數	EFFECT FROM EXCHANGE RATE FLUCTUATION	25,873	77,027
本期現金及約當現金減少數	NET DECREASE IN CASH AND CASH EQUIVALENTS	( 18,222,875)	( 13,952,184)
期初現金及約當現金餘額	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	44,126,907	58,079,091
期末現金及約當現金餘額	CASH AND CASH EQUIVALENTS, END OF YEAR	\$ 25,904,032	\$ 44,126,907
現金流量資訊之補充揭露	SUPPLEMENTAL DISCLOSURES OF CASH FLOW INFORMATION		
本期支付利息	Interest	\$ 23,348,938	\$ 19,922,210
本期支付所得稅	Income tax	\$ 802,663	\$ 720,803

後附之附註係本財務報表之一部分。The accompanying notes are an integral part of the financial statements.

(請參閱勤業眾信會計師事務所民國九十七年三月三日查核報告)(With Deloitte & Touche audit report dated March 3, 2008)

董事長：李庸三



經理人：陳淮舟



會計主管：林彩鳳



# 財務報表附註

## Notes To Financial Statements

### 一、公司沿革

彰化商業銀行股份有限公司（以下稱本行），係依照我國銀行法、證券交易法、公司法及其他有關法令規定設立之商業銀行。原創設於民前七年之「株式會社彰化銀行」；三十六年三月一日正式改組成立彰化商業銀行，並於三十九年七月獲經濟部核發公司執照。本行股票自五十一年二月起在台灣證券交易所上市買賣。

本行經營之業務為：(一)銀行法所規定商業銀行得以經營之業務；(二)報請中央主管機關核准辦理各種信託業務；(三)國際金融業務；(四)設立國外分行辦理當地政府核准辦理之銀行業務；及(五)經中央主管機關核准辦理之其他有關業務。

本行總行設於台中市，並在國內外各重要地區設立分行，藉以推廣各項業務。除附設於總行之營業部及信託處外，在國內設有分行一七二家，國際金融業務分行一家及證券經紀商五家，營業據點遍佈全國各大城鎮，在國外設有紐約、洛杉磯、東京、倫敦、香港及新加坡等分行及大陸昆山代表處。

本行九十六年及九十五年十二月三十一日員工人數分別為6,357人及6,094人。

本行之母公司為台新金融控股股份有限公司，九十六年十二月三十一日持有本行股權22.55%。

### 二、重要會計政策之彙總說明

本財務報表係依照公開發行銀行財務報告編製準則、商業會計法、商業會計處理準則及一般公認會計原則編製。依照前述準則、法令及原則編製財務報表時，本行對於部分金融商品評價、備抵呆帳、固定資產折舊、退休金、所得稅、資產減損損失及保證責任準備等之提列，必須使用合理之估計金額，因估計涉及判斷，實際結果可能有所差異。

因銀行業之經營特性，其營業週轉期較難確定，按相對流動性之順序排列，故而未將資產及負債科目區分為流動或非流動。

重要會計政策彙總說明如下：

#### 財務報表彙編原則

本財務報表包括本行國內外總、分行處及國際金融業務分行等之帳目。國內外總分行處或國際金融業務分行間之重大內部往來、聯行往來及內部收支交易均於彙編財務報表時予以銷除。

#### 公平價值變動列入損益之金融商品

公平價值變動列入損益之金融商品包括交易目的之金融資產或金融負債，以及於原始認列時，指定以公平價值衡量且公平價值變動認列為損益之金融資產或金融負債。本行成為金融商品合約之一方時，認列金融資產或金融負債；對於合約權利喪失控制時，除列金融資產；於合約規定之義務解除、取消或到期而使金融負債消滅時，除列金融負債。

原始認列時，係以公平價值加計交易成本衡量，續後評價時，以公平價值衡量且公平價值變動認列為當期損益。投資後所收到之現金股利列為當期收益。金融商品除列時，出售所

### 1. ORGANIZATION AND BUSINESS SCOPE

Chang Hwa Commercial Bank, Ltd. (the "Bank") was incorporated under Banking Law, Securities and Exchange Law and Taiwan Company Law on March 1, 1947 and got license from the Ministry of Economic Affairs in July 1950. Since February 1962 the Bank's shares have been listed and traded on the Taiwan Stock Exchange.

The Bank mainly engages in the following business:

- (i) all commercial banking operations allowed by the Banking Law;
- (ii) trust operations;
- (iii) international banking operations;
- (iv) overseas branch operations authorized by the respective foreign governments; and
- (v) other operations as authorized by the central authority.

The Bank's head office is located in Taichung City, Taiwan. The Bank has banking and trust departments in head office, 172 domestic branches, an international financing branch, five agents conducting securities brokerage activities, six overseas branches in New York, Los Angeles, Tokyo, London and Singapore, and a representative office in China.

As of December 31, 2007 and 2006, the Bank had 6,357 and 6,094 employees, respectively.

The Bank's parent is Taishin Financial Holding Co., Ltd. ("Taishin Financial Holding"), which had a 22.55% equity interest in the Bank as of December 31, 2007.

### 2. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The accompanying financial statements have been prepared in conformity with the Regulations Governing the Preparation of Financial Reports by Public Banks, Business Accounting Law, Guidelines Governing Business Accounting, and accounting principles generally accepted in the Republic of China ("ROC"). Under these regulations, law and principles, certain estimates and assumptions have been used for the valuation of financial instruments, allowance for loan losses, depreciation of property and equipment, pension cost, tax expense or benefit, asset impairment, guarantees and so on. Actual results may differ from these estimates.

Because of its business characteristics, assets and liabilities of the Bank are classified according to their nature and in the sequence of liquidity rather than classified as current or noncurrent assets or liabilities.

For readers' convenience, the accompanying financial statements have been translated into English from the original Chinese version prepared and used in the ROC. If inconsistencies arise between the English version and the Chinese version or if differences arise in the interpretation between the two versions, the Chinese version of the financial statements shall prevail.

Significant accounting policies are summarized as follows:

#### Basis of Financial Statements

The financial statements include the accounts of the head office, all domestic and overseas branches, offices and the international financial branch. All material intra-office account balances and transactions have been eliminated.

#### Financial Assets and Liabilities at Fair Value through Profit or Loss

Financial instruments classified as financial assets or financial liabilities at fair value through profit or loss ("FVTPL") include financial assets or financial liabilities held for trading and those designated as at FVTPL on initial recognition. The Bank recognizes a financial asset or a financial liability on its balance sheet when the Bank becomes a party to the contractual provisions of the financial instrument. A financial asset is derecognized when the Bank has lost control of its contractual rights over the financial asset. A financial liability is derecognized when the obligation specified in the relevant contract is discharged, cancelled or expired.

得價款或支付金額與帳面價值之差額，計入當期損益。依交易慣例購買或出售金融資產時，除股票、受益憑證採交易日會計處理外，其餘皆採用交割日會計處理。

衍生性商品未能符合避險會計者，分類為交易目的之金融資產或金融負債。公平價值為正值時，列為金融資產；公平價值為負值時，列為金融負債。

公平價值之基礎：上市（櫃）證券係資產負債表日之收盤價，開放型基金受益憑證係資產負債表日之淨資產價值，債券係財團法人中華民國證券櫃檯買賣中心資產負債表日之參考價；無活絡市場之金融商品，以評價方法估計公平價值。

指定公平價值變動列入損益之金融資產或金融負債係混合商品，以及為消除或重大減少會計不一致時，將各項會計不一致之金融資產或金融負債於原始認列時指定公平價值變動列入損益。另依據本行風險管理政策及投資策略共同管理之一組金融資產、金融負債或其組成，亦指定以公平價值衡量。

#### 附條件之票券及債券交易

附賣回票券及債券投資係從事票券及債券附賣回條件交易時，向交易對手實際支付之金額，視為融資交易；附買回票券及債券負債係從事票券及債券附買回條件交易時，向交易對手實際取得之金額。相關利息收入或支出按權責發生基礎認列。

#### 備供出售金融資產

備供出售金融資產於原始認列時，以公平價值衡量，並加計取得之交易成本；後續評價以公平價值衡量，且其價值變動列為股東權益調整項目，累積之利益或損失於金融資產除列時，列入當期損益。依交易慣例購買或出售金融資產時，除股票、受益憑證採交易日會計處理外，其餘皆採用交割日會計處理。

備供出售金融資產之認列或除列時點，以及公平價值之基礎，均與公平價值變動列入損益之金融商品相似。

現金股利於除息日或股東會決議日認列收益，股票股利不列為投資收益，僅註記股數增加。債務商品原始認列金額與到期金額間之差額，採用利息法攤銷之利息，認列為當期損益。

若有減損之客觀證據，則認列減損損失。若後續期間減損金額減少，備供出售權益商品之減損減少金額認列為股東權益調整項目；備供出售債務商品之減損減少金額若明顯與認列減損後發生之事件有關，則予以迴轉並認列為當期損益。

#### 催收款項

依照行政院金融監督管理委員會銀行局「銀行資產評估損失準備提列及逾期放款催收款項呆帳處理辦法」規定，放款或其他授信款項已屆清償期而未獲清償且報經董事會核准者，連同已估列之應收利息轉列催收款項。

由放款轉列之催收款項列於貼現及放款項下，非屬放款轉列之其他催收款項（如由保證、承兌、應承購帳款及信用卡轉列部分）則列於其他金融資產項下。

#### 備抵呆帳及保證責任準備

係就貼現及放款、應收款項及其他金融資產（買入匯款及其他催收款項），暨各項保證餘額，分別就特定債權無法收回之風險及全體債權組合之潛在風險評估可能損失，提列備抵呆帳及保證責任準備。

Financial instruments at FVTPL are initially measured at fair value. Transaction costs directly attributable to the acquisition of financial assets or financial liabilities at FVTPL are recognized immediately in profit or loss. At each balance sheet date subsequent to initial recognition, financial assets or financial liabilities at FVTPL are remeasured at fair value, with changes in fair value recognized directly in profit or loss in the year in which they arise. Cash dividends received subsequently are recognized as income for the year. On derecognition of a financial asset or a financial liability, the difference between its carrying amount and the sum of the consideration received and receivable or consideration paid and payable is recognized in profit or loss. The regular way purchases or sales of stocks and mutual funds financial assets are recognized and derecognized on a trade date basis. Settlement date basis is applied to all other financial assets.

A derivative that does not meet the criteria for hedge accounting is classified as a financial asset or a financial liability held for trading. If the fair value of the derivative is positive, the derivative is recognized as a financial asset; otherwise, the derivative is recognized as a financial liability.

Fair values of financial assets and financial liabilities at the balance sheet date are determined as follows: Publicly traded stocks - at closing prices; open-end mutual funds - at net asset values; bonds - at prices quoted by the Taiwan GreTai Securities Market; and financial assets and financial liabilities without quoted prices in an active market - at values determined using valuation techniques.

#### Bonds or Securities Purchased/Sold under Specific Agreements

Bonds or securities purchased under resell agreement are recorded at purchase price and are accounted as financing transactions. Bonds or securities sold under repurchase agreement are recorded at sale price. Interest revenues and expenses are recorded on accrual basis.

#### Available-for-Sale Financial Assets

Available-for-sale financial assets are initially measured at fair value plus transaction costs that are directly attributable to the acquisition. At each balance sheet date subsequent to initial recognition, available-for-sale financial assets are remeasured at fair value, with changes in fair value recognized in equity until the financial assets are disposed of, at which time, the cumulative gain or loss previously recognized in equity is included in profit or loss for the year. The regular way purchases or sales of stocks and mutual funds are recognized and derecognized on a trade date basis. Besides, settlement date basis are applied to all other financial assets.

The recognition, derecognition and the fair value bases of available-for-sale financial assets are similar to those of financial assets at FVTPL.

Stock dividends are not recognized as investment income but are recorded as an increase in the number of shares. The total number of shares subsequent to the increase is used for recalculation of cost per share. The difference between the initial cost of a debt instrument and its maturity amount is amortized using the effective interest method, with the amortized interest recognized in profit or loss.

An impairment loss is recognized when there is objective evidence that the financial asset is impaired. Any subsequent decrease in impairment loss of an equity instrument classified as available-for-sale is recognized directly in equity. If the fair value of a debt instrument classified as available-for-sale subsequently increases as a result of an event which occurred after the impairment loss was recognized, the decrease in impairment loss is reversed to profit.

#### Delinquent Loans

Overdue loans or other credit items including their accrued interest receivables are reclassified to delinquent loans when approved by the board of directors according to the Regulations of the Procedures for Banking Institutions to Evaluate Assets and Deal with Past-Due / Non-Performing Loans and Bad Debts.

The delinquent loans which are reclassified from loans are reported under loans, while others are reported as other miscellaneous financial assets.

特定債權無法收回之風險，係就授信戶之財務狀況及本息償付是否有延滯情形等，並評估擔保品價值，參照「銀行資產評估損失準備提列及逾期放款催收呆帳處理辦法」規定，依可收回性分類，並依規定比率提存。上述財政部規定，收回無望之授信資產，全額提列損失；收回有困難之部分，至少依餘額之百分之五十提列損失。自九十四年七月起修正為應予注意、可望收回、收回困難及收回無望之不良授信資產，分別以債權餘額之百分之二、百分之十、百分之五十及餘額全部之合計，為備抵呆帳及保證責任準備之最低提列標準。

本行對呆帳之沖銷，係就催收款項及逾期放款評估其收回可能性及擔保品價值，經董事會核准後予以沖銷。

#### 持有至到期日金融資產

持有至到期日金融資產係以利息法之攤銷後成本衡量。原始認列時，以公平價值衡量並加計取得之交易成本，於除列、價值減損或攤銷時認列損益。依交易慣例購買或出售金融資產時，除股票、受益憑證採交易日會計處理外，其餘皆採用交割日會計處理。

若有減損之客觀證據，則認列減損損失。若續後期間減損金額減少，且明顯與認列減損後發生之事件有關，則予以迴轉並認列為當期損益，該迴轉不使用帳面金額大於未認列減損情況下之攤銷後成本。

#### 採權益法之股權投資

本行對被投資公司持有表決權股份達百分之二十以上或具有重大影響力者，採用權益法評價，即以投資成本加（或減）按持股比例認列被投資公司之純益（或純損）計算。被投資公司發生純益（或純損）時認列投資利益（或損失）；發放現金股利時，則作為投資之減項。

取得被投資公司發放之股票股利，僅註記增加股數，不增加投資帳面金額，亦不列為投資利益。

#### 以成本衡量之金融資產

以成本衡量之金融資產係無法可靠衡量公平價值之權益商品投資，包括未上市（櫃）股票及興櫃股票等，以原始認列之成本衡量。股利之會計處理，與備供出售金融資產相似。若有減損之客觀證據，則認列減損損失，此減損金額不予迴轉。

#### 無活絡市場之債券投資

無活絡市場之債券投資係無活絡市場之公開報價，且具固定或可決定收取金額之債券投資，以攤銷後成本衡量，其會計處理與持有至到期日金融資產相似，惟處分時點不受限制。

#### 金融資產證券化之交易

本行係依金融資產證券化條例，採行特殊目的信託方式，將本行部分房屋貸款債權及相關權利義務信託移轉予受託機構，由受託機構據以發行受益證券，並將募集所得資金交付本行。在此交易架構下，本行已將所移轉放款之受益權售予買方並喪失該放款合約權利之控制權，除為信用增強而保留之次順位受益證券依其性質類備供出售金融資產外，餘均自放款中除列，並同時認列出售損益。

由於保留之受益證券並無市場報價做為公平價值，故本行根據其對於該些債權信用損失率、預計提前還款率及有關風險相當之折現率等主要假設之最佳估計，評估未來預計現金流

#### Allowance for Loan Losses and Reserve for Guarantees

Allowances for bad debts and losses on guarantees are estimated based on the uncollectibility of specific loans, receivables, delinquent loans, other financial assets and guarantees as well as the uncollectibility of overall credit portfolio referred to above.

The Bank assesses the collectibility of credit portfolio based on the borrowers' /clients' delinquent status and financial condition in accordance with regulations issued by the Ministry of Finance ("MOF"). These rules state that, if loans, receivables, delinquent loans, and other financial assets are deemed uncollectible, full provisions should be made and recognized as current expense. If the possibility of collection is deemed low, provisions of at least 50% of the credit should be made and the loss should be recognized as an expense currently. The regulations were revised in July 2005 to reclassify deteriorating loans into "special mention," "substandard," "doubtful," and "uncollectible" categories. Provisions should be made at 2%, 10%, 50%, and 100%, respectively, for each loan category, as the minimum standard of the allowance for bad loans and guarantee.

Unrecoverable portions of delinquent loans are written off upon approval of board of directors.

#### Held-to-Maturity Financial Assets

Held-to-maturity financial assets are carried at amortized cost using the effective interest method. Held-to-maturity financial assets are initially measured at fair value plus transaction costs that are directly attributable to the acquisition. Profit or loss is recognized when the financial assets are derecognized, impaired, or amortized. The regular way purchases or sales of stocks and mutual funds are accounted for using a trade date basis. Besides, settlement date basis are applied to all other financial assets.

An impairment loss is recognized when there is objective evidence that the investment is impaired. The impairment loss is reversed if an increase in the investment's recoverable amount is due to an event which occurred after the impairment loss was recognized; however, the adjusted carrying amount of the investment may not exceed the carrying amount that would have been determined had no impairment loss been recognized for the investment in prior years.

#### Investments Accounted for by the Equity Method

Investments in which the Bank holds 20 percent or more of the investees' voting shares or exercises significant influence over the investees' operating and financial policy decisions are accounted for by the equity method. Under the equity method, the investment is initially recognized at cost and the carrying amount is increased or decreased to recognize the investor's share of the profit or loss of the investee. Distributions received from an investee reduce the carrying amount. The total number of shares subsequent to the increase is used for recalculation of cost per share.

#### Financial Assets Carried at Cost

Investments in equity instruments with no quoted prices in an active market and with fair values that cannot be reliably measured, such as non-publicly traded stocks and stocks traded in the Emerging Stock Market, are measured at their original cost. The accounting treatment for dividends on financial assets carried at cost is similar to that for dividends on available-for-sale financial assets. An impairment loss is recognized when there is objective evidence that the asset is impaired. A reversal of this impairment loss is not allowed.

#### Bond Investments with No Active Market

Bond investments with fixed or determinable payments and with no quoted prices in an active market are carried at amortized cost using the effective interest method. The accounting treatment for such bond investments is similar to that for held-to-maturity financial assets, except for the absence of restriction on the timing of their disposal.

#### Financial Asset Securitization

According to the Statute for Financial Asset Securitization, mortgage loans and their related rights owned by original institution can be transferred to a specific purpose trust for issuing asset backed securities and funds raised from such issuance should be transferred to

量之折現值，做為估計公平價值之基礎。

除上開本行保留之受益證券外，其餘本行投資之次順位受益證券，因無公開市場，故帳列無活絡市場之債券投資，自受託機構收取利息時，認為利息收入，資產負債表日依據其預計之未來現金流量折現值予以評價，所產生之評價損失調整減少利息收入，利益則不予認列。

#### 固定資產、出租資產及閒置資產

固定資產、出租資產及閒置資產係以成本減累計折舊計價。重大之更新及改良作為資本支出，修理及維護支出則作為當期費用。

固定資產、出租資產及閒置資產之折舊係按其成本，參酌行政院頒布之「固定資產耐用年數表」規定之年限或租賃資產租賃期間，採平均法計算提列。

固定資產出售或報廢時，其相關成本（含重估增值）、累計折舊、累計減損及未實現重估增值均自帳上減除。處分固定資產之利益或損失，列為當期其他非利息淨損益。

固定資產、出租資產及閒置資產以其相關可回收金額衡量帳面價值有重大減損時，就其減損部分認列損失。嗣後若固定資產可回收金額增加時，將減損損失之迴轉認列為利益，惟固定資產於減損損失迴轉後之帳面價值，不得超過該項資產在未認列減損損失之情況下，減除應提列折舊後之帳面價值。

#### 承受擔保品

承受擔保品（帳列其他非營業資產項下）係依承受價格入帳，期末並評估其公平價值，其成本高於淨公平價值之差額，列為減損損失。

#### 無形資產

無形資產以取得成本為入帳基礎，採用直線法依其耐用年限分期攤銷。電腦軟體成本依直線法按五年攤銷。

#### 退休金

屬確定給付退休辦法之退休金係按精算結果認列；屬確定提撥退休辦法之退休金，係於員工提供服務之期間，將應提撥之退休基金數額認列為當期費用。

#### 意外損失準備

意外損失準備（帳列其他負債項下）係辦理證券經紀業務提列之錯帳損失準備，按月就受託買賣有價證券手續費收入提列百分之二，期末並按錯帳損失實際發生之金額酌予增減。

#### 違約損失準備

違約損失準備（帳列其他負債項下）係依證券商管理規則之規定，按月就受託買賣有價證券成交金額提列萬分之零點二八，若累積已達二億元者，免繼續提列；其用途除彌補受託買賣有價證券所發生之損失或經行政院金融監督管理委員會證券期貨局核准外，不得使用之。

#### 買賣損失準備

買賣損失準備（帳列其他負債項下）係依照證券商管理規則之規定，自行買賣有價證券利益額超過損失額時，按月就超過部分提列百分之十，做為買賣損失準備，並於實際發生自行買賣有價證券淨損失月份予以沖回；惟若累積提列已達新台幣二億元者，得免繼續提列。

the original institution. Under such structure, controls over contractual rights of such financial assets are transferred to the buyers of the asset backed securities, except for subordinated asset backed securities, recorded as available-for-sale financial assets, issued for the purpose of credit enhancement. Therefore, transferred financial assets are derecognized and any resulting gains or losses are recognized in the net income or losses.

Because there is no market price for the retained right, fair value is assessed by making the best estimate of loss rate on the creditor's right, advanced principal repayment rate and discount rate of related risks to project the present value of future cash flows.

Except the retained subordinated asset backed securities referred to above, other asset backed securities invested by the Bank are classed as bond investments with no active market. Interest income is recognized when interest received from trustee instructions. The value of the asset backed securities is evaluated at the present value of future cash flow on the balance sheet date. The evaluation loss will be recognized against interest income. Evaluation gain, if any, will not be recognized.

#### Property, Equipment, Leased Assets and Idle Assets

Property, equipment, leased assets and idle assets are stated at cost plus revaluation increment less accumulated depreciation. Major additions and improvements to property, equipment, leased assets and idle assets are capitalized, while costs of repairs and maintenance are expensed currently.

Depreciation is calculated using the straight-line method over useful lives based on guidelines prescribed by the government, and leasehold improvements are amortized over the lease terms.

The related cost (including revaluation increment), accumulated depreciation, accumulated impairment losses and any unrealized revaluation increment of an item of property, plant and equipment are derecognized from the balance sheet upon its disposal. Any gain or loss on disposal of the asset is included in nonoperating gains or losses in the year of disposal.

If the recoverable amount of an item of property, equipment, leased assets and idle assets is estimated to be less than its carrying amount, the carrying amount of the asset is reduced to its recoverable amount. An impairment loss is charged to earnings unless the asset is carried at a revalued amount, in which case the impairment loss is treated as a deduction of the unrealized revaluation increment.

If an impairment loss subsequently reverses, the carrying amount of the asset is increased accordingly, but the increased carrying amount may not exceed the carrying amount that would have been determined had no impairment loss been recognized for the asset in prior years. A reversal of an impairment loss is recognized in earnings, unless the asset is carried at a revalued amount, in which case the reversal of the impairment loss is treated as an increase in the unrealized revaluation increment.

#### Assumed Collateral and Residuals

Assumed collateral and residuals are recorded at cost. An impairment loss is recognized when the cost is higher than fair value at each subsequent balance sheet date.

#### Intangible Assets

Intangible assets acquired are initially recorded at cost and are amortized on a straight-line basis over their estimated useful lives. Computer software is amortized over 5 years.

#### Pensions

Pension cost under a defined benefit plan is determined by actuarial valuations. Contributions made under a defined contribution plan are recognized as pension cost during the years in which employees render services.

#### Reserve for Accidental Losses

Reserve for accidental losses (recorded as other liabilities) is provided based on 2% of monthly brokerage income to cover the possible losses arising from mistakes of securities processing. The provision for the accidental loss will be adjusted based on actual incurred losses.

### 外幣交易事項

非衍生性金融商品之外幣交易，按交易日匯率折算新台幣金額入帳，結清時所產生之兌換差額列為當期損益。期末外幣資產及負債按資產負債表日匯率予以調整，因調整而產生之兌換差額亦列為當期損益。

### 利息收入及手續費收入之認列

放款之利息收入，係按權責發生基礎估列；惟放款因逾期末獲清償而轉列催收款項者，自轉列之日起對內停止計息，俟收現時始予認列收入。

因糾紛及協議展期而同意記帳之利息，自開始記帳日起列為遞延收益，俟收現時始予認列收入。

手續費收入於收現且獲利過程大部分完成時認列。

### 所得稅

所得稅作同期間及跨期間分攤。可減除暫時性差異、虧損扣抵及未使用投資抵減之所得稅影響數認列為遞延所得稅資產，並評估其可實現性，認列備抵評價金額；應課稅暫時性差異之所得稅影響數則認列為遞延所得稅負債。

購置設備或技術、研究發展、人才培訓及股權投資等支出所產生之所得稅抵減，採用當期認列法處理。

以前年度所得稅之調整，列入當期所得稅。

依所得稅法規定計算之未分配盈餘加徵百分之十所得稅，列為股東會決議年度所得稅費用。

### 或有損失

在資產負債表日很有可能資產已經受損或負債已經發生，且其損失金額得以合理估計之或有損失，認列為當期損失，若損失金額無法合理估計或損失有可能已經發生者，於財務報表附註揭露之。

### 科目重分類

為配合九十六年度財務報表之表達，業將九十五年度財務報表部分會計科目重分類。

## 三、會計變動之理由及其影響

### 財務會計準則公報第三十七號「無形資產之會計處理準則」

本行自九十六年一月一日起，採用新發布之財務會計準則公報第三十七號「無形資產之會計處理準則」，此項會計變動，對本行九十六年度之財務報表並無重大影響。

### 財務會計準則公報第三十四號「金融商品之會計處理準則」及第三十六號「金融商品之表達與揭露」

本行自九十五年一月一日起，採用新發布之財務會計準則公報第三十四號「金融商品之會計處理準則」及第三十六號「金融商品之表達與揭露」。

首次適用前述新公報及相關公報修訂條文時，本行將金融資產及金融負債（含衍生性商品）予以適當分類，原始帳列金額之調整，屬以公平價值衡量且公平價值變動認列為損益之金融商品或公平價值避險關係中之衍生性商品者，列為會計原則變動累積影響數；屬備供出售金融商品以公平價值衡量，列為股東權益調整項目。

首次適用上述公報之影響數彙總如下：

	列為會計原則變動 累積影響數（稅後）	列為股東權益 調整項目（稅後）
公平價值變動列入損益之金融資產	\$ 280,115	\$ -
備供出售金融資產	-	661,519
公平價值變動列入損益之金融負債	12,523	-
	\$ 292,638	\$ 661,519

### Reserve for Default Losses

According to the Rules Governing the Administration of Securities Firms, 0.0028% of monthly brokerage income must be provided as a reserve for defaults until the balance of the provision equals \$200,000 thousand. Such reserve can only be used to offset default losses or other purposes as approved by the Securities and Futures Bureau ("SFB").

### Reserve for Losses on Trading Securities

According to the Rules Governing the Administration of Securities Firms, 10% of the excess of monthly gains on trading securities over monthly losses should be set aside as a reserve until the balance of the provision equals \$200,000 thousand. Such reserve can only be used to offset actual losses.

### Foreign Currency Transactions

Exchange differences arising from the translation of the financial statements of foreign operations are recognized as a separate component of shareholders' equity. Such exchange differences are recognized in profit or loss in the year in which the foreign operations are disposed of.

### Interest Income and Fee Income Recognition

The interest income on loans is recognized on an accrual basis. When the loans become past due and are considered uncollectible, the principal and interest receivable are transferred to delinquent loan accounts, and the accrual of interest income is ceased. Interest income will be recognized when the delinquent interest is collected. If the repayment of loan is extended under an agreement, the related interest should be recognized as deferred revenue and recognized as income when collected.

Fee income is recognized when income is received and main service is completed.

### Income Tax

The Bank applies intra-year and inter-year allocations for its income tax. Deferred income tax assets and liabilities are recognized for the tax effects of temporary differences, unused loss carryforward and unused tax credits. Valuation allowances are provided to the extent, if any, that it is more likely than not that deferred income tax assets will not be realized.

Tax credits for purchases of equipment and technology, research and development expenditures, and personnel training expenditures are recognized using the flow-through method.

Adjustments of prior years' tax liabilities are added to or deducted from the current year's tax provision.

According to the Income Tax Law, an additional tax at 10% of unappropriated earnings is provided for as income tax in the year the shareholders approve to retain the earnings.

### Commitments and Contingencies

If losses on commitments and contingencies are considered probable and can be reasonably estimated, the losses are recorded in the statement of income for the current period. If the amount could not be evaluated reasonably, the facts should be disclosed.

### Reclassifications

Certain accounts of the financial statements for the years ended December 31, 2006 have been reclassified to conform to the presentation of financial statements as of and for the year ended December 31, 2007.

## 3. REASONS AND EFFECTS OF CHANGES IN ACCOUNTING PRINCIPLES

### SFAS No. 37, "Accounting for Intangible Assets"

On January 1, 2007, the Bank adopted the newly released SFAS No. 37, "Accounting for Intangible Assets". The adoption resulted in insignificant effect in the financial statements for the year ended December 31, 2007.

本行因行業特性持有大量金融商品，且適用前述原則之改變致九十五年度之金融商品分類方式及評價基礎多不相同，因是，實務上難以計算列示九十五年度採用新會計原則對當期純益之影響數。

#### 四、現金及約當現金、存放央行及銀行同業

##### (一)現金及約當現金

	九十六年 十二月三十一日	九十五年 十二月三十一日
庫存現金	\$ 7,443,582	\$ 7,538,273
待交換票據	7,514,572	23,065,878
存放銀行同業	10,252,816	12,763,552
庫存外幣	693,062	759,204
	<u>\$ 25,904,032</u>	<u>\$ 44,126,907</u>

##### (二)存放央行及拆借銀行同業

	九十六年 十二月三十一日	九十五年 十二月三十一日
拆放銀行同業	\$ 52,489,941	\$ 83,160,043
存款準備金甲戶	26,057,062	6,127,975
存款準備金乙戶	27,399,708	26,830,197
外幣存款準備金	4,463,335	120,369
其他	1,585,758	128,354
	<u>\$ 111,995,804</u>	<u>\$ 116,366,938</u>

#### 五、公平價值變動列入損益之金融商品

##### (一)公平價值變動列入損益之金融資產

金融資產	九十六年 十二月三十一日	九十五年 十二月三十一日
<b>交易目的之金融資產</b>		
票券投資	\$ 1,494,704	\$ 731,005
國內上市(櫃)股票	939,657	2,944,793
基金受益憑證	727,399	1,118,575
政府公債	2,210,936	3,499,757
其他海外公司債及金融債	372,089	541,804
遠期外匯合約	1,018,121	103,001
利率交換	49,098	5,361
外匯換匯合約	148,504	-
買入匯率選擇權權利金	4,150	3,649
資產交換	-	986
期貨	64,605	67,564
	<u>7,029,263</u>	<u>9,016,495</u>
<b>指定以公平價值變動列入損益之金融資產</b>		
利率組合式商品	2,564,935	2,129,546
	<u>\$ 9,594,198</u>	<u>\$ 11,146,041</u>

##### (二)公平價值變動列入損益之金融負債

金融負債	九十六年 十二月三十一日	九十五年 十二月三十一日
<b>交易目的之金融負債</b>		
遠期外匯合約	\$ 911,102	\$ 286
外匯換匯合約	161,212	21,425
利率交換	30,910	19,236
賣出匯率選擇權權利金	4,151	3,649
資產交換	8,386	3,921
	<u>\$ 1,115,761</u>	<u>\$ 48,517</u>

本行九十六及九十五年度從事衍生性金融商品交易之目的，主要係為規避因匯率及利率波動所產生之風險。本行之財務避險策略係以達成規避大部分市場價格或現金流量風險為目的。

SFAS No. 34, "Financial Instruments: Recognition and Measurement" and SFAS No. 36, "Financial Instruments: Disclosure and Presentation"

On January 1, 2006, the Bank adopted the newly released SFAS No. 34, "Financial Instruments: Recognition and Measurement" and SFAS No. 36, "Financial Instruments: Disclosure and Presentation".

The Bank categorized its financial assets and financial liabilities upon initial adoption of these newly released SFASs. The adjustments made to the carrying amounts of the financial instruments categorized as financial assets or financial liabilities at FVTPL and derivatives designated for fair value hedges were included in the cumulative effect of changes in accounting principles, and the adjustments made to the carrying amounts of those categorized as available-for-sale financial assets and derivatives designated for cash flow hedges or hedges of net investments in foreign operations were recognized as adjustments to shareholders' equity.

The effects of adoption of the above SFASs were summarized as follows:

	Recognized as Cumulative Effect of Changes in Accounting Principles (Net of Income Tax)	Recognized as a Separate Component of Shareholders' Equity (Net of Income Tax)
Financial assets at FVTPL	\$ 280,115	\$ -
Available-for-sale financial assets	-	661,519
Financial liabilities at FVTPL	12,523	-
	<u>\$ 292,638</u>	<u>\$ 661,519</u>

The Bank holds numerous financial instruments due to the nature of its industry and the reclassifications and valuation method used for these financial instruments prior to adoption of the above mentioned SFASs are substantially different. Accordingly, the impact on the net income for the year ended December 31, 2006 upon adoption of these new SFASs has not been disclosed as the amount cannot be practicably quantified.

#### 4. CASH AND CASH EQUIVALENTS / DUE FROM CENTRAL BANK AND CALL LOANS TO BANKS

##### (a) Cash and cash equivalents

	December 31	
	2007	2006
Cash on hand	\$ 7,443,582	\$ 7,538,273
Checks for clearing	7,514,572	23,065,878
Due from other banks	10,252,816	12,763,552
Foreign currencies on hand	693,062	759,204
	<u>\$ 25,904,032</u>	<u>\$ 44,126,907</u>

##### (b) Due from central bank and call loans to banks

	December 31	
	2007	2006
Call loans to banks	\$ 52,489,941	\$ 83,160,043
Reserve for checking account	26,057,062	6,127,975
Reserve for demand account	27,399,708	26,830,197
Reserve for foreign deposit	4,463,335	120,369
Others	1,585,758	128,354
	<u>\$ 111,995,804</u>	<u>\$ 116,366,938</u>

九十六年及九十五年十二月三十一日，本行尚未到期之衍生性商品合約金額（名目本金）如下：

	合約金額	
	九十六年 十二月三十一日	九十五年 十二月三十一日
外匯換匯合約	\$ 18,283,240	\$ 29,120,950
匯率選擇權合約	1,660,074	2,454,132
遠期外匯合約	67,005,335	15,985,887
利率交換及資產交換合約	9,773,566	4,838,725

於九十六及九十五年度，公平價值變動列入損益之金融資產產生之淨利益分別為2,499,910千元及2,864,246千元；公平價值變動列入損益之金融負債產生之淨損失分別為2,168,516千元及2,908,755千元。

## 六、應收款項

	九十六年 十二月三十一日		九十五年 十二月三十一日	
	應收帳款	\$ 2,479,630	\$ 3,835,803	
應收退稅款	1,032,358	751,070		
應收收益	72,572	77,853		
應收利息	4,782,649	5,267,750		
應收承兌票款	6,392,810	6,921,788		
其他應收款	1,307,075	1,370,253		
減：備抵呆帳	( 572,210)	( 556,326)		
	\$ 15,494,884	\$ 17,668,191		

## 七、貼現及放款

(一)貼現及放款明細如下：

	九十六年 十二月三十一日		九十五年 十二月三十一日	
	進出口押匯及貼現	\$ 7,460,953	\$ 7,575,462	
透支	1,521,017	1,323,191		
短期放款	271,672,721	259,995,882		
應收證券融資款	641,065	489,659		
中期放款	269,269,193	257,879,387		
長期放款	354,902,484	332,930,754		
放款轉列之催收款	15,578,453	14,951,117		
	921,045,886	875,145,452		
減：備抵呆帳	( 12,921,016)	( 11,687,317)		
	\$ 908,124,870	\$ 863,458,135		

(二)備抵呆帳

	九十六年度			
	應收款項	特定債權無法收回之風險	全體債權組合之潛在風險	合計
期初餘額	\$ 556,326	\$ 3,720,442	\$ 7,966,875	\$ 12,243,643
本期提列呆帳費用	88,425	6,742,716	287,855	7,118,996
沖銷放款及墊款金額	( 72,559)	( 5,734,631)	( 3,030)	( 5,810,220)
重分類	-	( 11,382)	11,382	-
轉列非放款催收款項下	-	( 60,914)	-	( 60,914)
其他	18	2,181	( 478)	1,721
	\$ 572,210	\$ 4,658,412	\$ 8,262,604	\$ 13,493,226

	九十五年度			
	應收款項	特定債權無法收回之風險	全體債權組合之潛在風險	合計
期初餘額	\$ 588,814	\$ 1,627,629	\$ 12,120,623	\$ 14,337,066
本期提列呆帳費用	132,447	4,393,377	-	4,525,824
沖銷放款及墊款金額	( 138,032)	( 6,350,994)	-	( 6,489,026)
重分類	( 26,848)	4,172,065	( 4,145,217)	-
轉列非放款催收款項下	-	( 68,314)	-	( 68,314)
其他	( 55)	( 53,321)	( 8,531)	( 61,907)
	\$ 556,326	\$ 3,720,442	\$ 7,966,875	\$ 12,243,643

## 5. FINANCIAL ASSETS AND LIABILITIES AT FVTPL

	December 31	
	2007	2006
Financial assets at FVTPL		
Financial assets held for trading		
Investment in bills	\$ 1,494,704	\$ 731,005
Domestic quoted stocks	939,657	2,944,793
Mutual funds	727,399	1,118,575
Government bonds	2,210,936	3,499,757
Other ECB and bank notes	372,089	541,804
Forward exchange contracts	1,018,121	103,001
Interest rate swaps	49,098	5,361
Cross-currency swaps	148,504	-
Currency call option premium	4,150	3,649
Asset swap options	-	986
Futures	64,605	67,564
	7,029,263	9,016,495
Designated financial assets at FVTPL		
Interest rate-linked combination instruments	2,564,935	2,129,546
	\$ 9,594,198	\$ 11,146,041
December 31		
	2007	2006
Financial liabilities at FVTPL		
Financial liabilities held for trading		
Forward contracts	\$ 911,102	\$ 286
Cross-currency swaps	161,212	21,425
Interest rate swaps	30,910	19,236
Currency put option premium	4,151	3,649
Asset-swap options	8,386	3,921
	\$ 1,115,761	\$ 48,517

The Bank entered into derivative contracts during the years ended December 31, 2007 and 2006 to manage exposures due to exchange rate and interest rate fluctuations. The financial risk management objective of the Bank is to minimize risks due to changes in fair value or cash flows.

The nominal principal amounts of outstanding derivative contracts as of December 31, 2007 and 2006 are as follows:

	2007	2006
Cross-currency swaps	\$ 18,283,240	\$ 29,120,950
Currency options	1,660,074	2,454,132
Forward exchange contracts	67,005,335	15,985,887
Interest rate swaps and asset-swap options	9,773,566	4,838,725

Net gains on financial assets at FVTPL for the years ended December 31, 2007 and 2006 were \$2,499,910 thousand and \$2,864,246 thousand, respectively. Net losses on financial liabilities at FVTPL for the years ended December 31, 2007 and 2006 were \$2,168,516 thousand and \$2,908,755 thousand, respectively.

## 6. RECEIVABLES, NET

	December 31	
	2007	2006
Accounts receivable	\$ 2,479,630	\$ 3,835,803
Tax refund receivable	1,032,358	751,070
Revenue receivable	72,572	77,853
Interest receivable	4,782,649	5,267,750
Acceptance receivable	6,392,810	6,921,788
Other receivables	1,307,075	1,370,253
Less allowance for receivables	( 572,210)	( 556,326)
	\$ 15,494,884	\$ 17,668,191

九十六年及九十五年十二月三十一日已停止對內計息之放款及其他授信款項分別為15,578,453千元及15,019,431千元。九十六及九十五年度對內未計提列利息收入之金額分別為705,704千元及566,662千元。

本行於九十六及九十五年度並無未經訴訟程序即行轉銷之授信債權。

## 八、備供出售金融資產

	九十六年 十二月三十一日	九十五年 十二月三十一日
國內上市股票	\$ 1,363,714	\$ 1,792,634
政府債券	29,189,138	29,741,534
公司債	6,651,588	10,054,090
金融債及受益證券	30,391,753	27,687,108
	<u>\$ 67,596,193</u>	<u>\$ 69,275,366</u>

本行九十五年度認列備供出售金融資產減損損失2,163千元。

九十六年及九十五年十二月三十一日以政府公債提供法院做為假扣押擔保者，分別為814,500千元及900,600千元。

本行於九十三年十二月以證券化交易方式出售房屋貸款債權，將帳面金額合計5,375,056千元之貸款信託予德商德意志銀行股份有限公司台北分行發行受益證券，發行期間為九十三年十二月二十日至一〇四年八月二十日止。其中A1級受益證券及A2級受益證券發行金額各為新台幣2,365,000千元整，合計為新台幣4,730,000千元整，B級受益證券發行金額為新台幣135,000千元整，C級受益證券發行金額為新台幣135,000千元整，D級受益證券發行金額為新台幣375,056千元整。除D級受益證券僅發行一張票面金額為新台幣375,056千元外，其餘受益證券每張面額新台幣伍佰萬元整，依面額十足發行。

A1級受益證券利率為：(一)A1級加碼，為0.02%及(二)該利息期間利息訂定日之ARMs指數之總和。A2級受益證券利率為：(一)A2級加碼，為0.37%及(二)該利息期間利息訂定日之ARMs指數之總和。B級受益證券利率為：(一)B級加碼，為0.55%及(二)該利息期間利息訂定日之ARMs指數之總和。C級受益證券利率為：(一)C級加碼，為0.65%及(二)該利息期間利息訂定日之ARMs指數之總和。D級受益證券無票面利率。

本行保留面額375,056千元之D級受益證券帳列備供出售金融資產，對前三順位投資人支付約定利息後之剩餘利息保有權利，當債務人無法支付到期款項時，投資人及德商德意志銀行股份有限公司台北分行對於本行之其他資產並無追索權。保留權利之本金受償順位在投資人權利之後，且其價值受移轉債權之信用風險、提前還款及利率風險影響。

### (一) 衡量保留權利所使用之主要假設：

在證券化完成年度，其證券化當日衡量保留權利所使用之主要假設如下：

	房屋貸款債權	
	九十六年度	九十五年度
預計提前還款率（每年比率）	41%	47.5%
預計加權平均年限	1.67年	2.17年
預計信用損失率（每年比率）	2%	2%
剩餘現金流量之折現率	3.2%	3.2%

## 7. LOANS, NET

(a) The details of loans are as follows:

	December 31	
	2007	2006
Negotiated	\$ 7,460,953	\$ 7,575,462
Overdraft	1,521,017	1,323,191
Short-term loans	271,672,721	259,995,882
Receivable amount for margin loans	641,065	489,659
Medium-term loans	269,269,193	257,879,387
Long-term loans	354,902,484	332,930,754
Delinquent loans	15,578,453	14,951,117
	<u>921,045,886</u>	<u>875,145,452</u>
Less allowance for loan losses	(12,921,016)	(11,687,317)
	<u>\$ 908,124,870</u>	<u>\$ 863,458,135</u>

(b) Schedules of allowance for receivables and loans are as follows:

	Year Ended December 31, 2007			
	Receivables	For Losses on Specific Loans	For Losses on Overall Loan Portfolio	Total
Balance, January 1, 2007	\$ 556,326	\$ 3,720,442	\$ 7,966,875	\$ 12,243,643
Provision for loan losses	88,425	6,742,716	287,855	7,118,996
Loans written off	( 72,559)	( 5,734,631)	( 3,030)	( 5,810,220)
Reclassification	-	( 11,382)	11,382	-
Reclassified as other financial assets	-	( 60,914)	-	( 60,914)
Others	18	2,181	( 478)	1,721
Balance, December 31, 2007	<u>\$ 572,210</u>	<u>\$ 4,658,412</u>	<u>\$ 8,262,604</u>	<u>\$ 13,493,226</u>
	Year Ended December 31, 2006			
	Receivables	For Losses on Specific Loans	For Losses on Overall Loan Portfolio	Total
Balance, January 1, 2006	\$ 588,814	\$ 1,627,629	\$ 12,120,623	\$ 14,337,066
Provision for loan losses	132,447	4,393,377	-	4,525,824
Loans written off	(138,032)	(6,350,994)	-	(6,489,026)
Reclassification	(26,848)	4,172,065	(4,145,217)	-
Reclassified as other financial assets	-	(68,314)	-	(68,314)
Others	(55)	(53,321)	(8,531)	(61,907)
Balance, December 31, 2006	<u>\$ 556,326</u>	<u>\$ 3,720,442</u>	<u>\$ 7,966,875</u>	<u>\$ 12,243,643</u>

The delinquent loans of which the accrual of interest income is ceased internally as of December 31, 2007 and 2006 is \$15,578,453 thousand and \$15,019,431 thousand, respectively. The ceased accrued interest income in 2007 and 2006 is \$705,704 thousand and \$566,662 thousand, respectively.

The Bank did not write off any loans without legal claim process in 2007 and 2006.

## 8. AVAILABLE-FOR-SALE FINANCIAL ASSETS

	December 31	
	2007	2006
Domestic quoted stocks	\$ 1,363,714	\$ 1,792,634
Government bonds	29,189,138	29,741,534
Corporate bonds	6,651,588	10,054,090
Bank notes and mutual funds	30,391,753	27,687,108
	<u>\$ 67,596,193</u>	<u>\$ 69,275,366</u>

## (二) 敏感度分析：

主要之經濟假設以及該等假設如果發生不利變動10%至20%，剩餘現金流量公平價值之敏感度如下：

	房屋貸款債權	
	九十六年 十二月三十一日	九十五年 十二月三十一日
保留權利之公平價值	379,430	381,521
預計加權平均年限	1.67年	2.17年
預計提前還款率	41%	47.5%
不利變動10%對公平價值之影響	( 826)	21,374)
不利變動20%對公平價值之影響	( 17,713)	( 12,111)
預計信用損失率（每年比率）	2%	2%
不利變動10%對公平價值之影響	( 404)	( 19,679)
不利變動20%對公平價值之影響	( 808)	( 19,000)

(三) 因證券化之房屋貸款並未有實際信用損失，故預期靜態群組損失率等於預計信用損失率。

## (四) 現金流量

自證券化信託收到及支付予證券化信託之現金流量彙總如下：

	房屋貸款債權	
	九十六年度	九十五年度
收到保留權利之其他現金流量	\$ 14,604	\$ 19,137
收到服務利益	8,691	10,670

## 九、持有至到期日金融資產

	九十六年 十二月三十一日		九十五年 十二月三十一日	
	央行定期存單	\$ 103,135,000	\$ 158,315,000	
政府債券	5,536,151	6,167,540		
金融債券	2,590,825	2,129,604		
公司債券	619,148	936,319		
	\$ 111,881,124	\$ 167,548,463		

九十六年及九十五年十二月三十一日以政府公債提供法院做為假扣押擔保者，分別為434,600仟元及591,500仟元。

另海外分行提供債券作為營業擔保，九十六年及九十五年十二月三十一日分別為487,260仟元及489,667仟元。

買入定期存單中提供央行作即時清算系統擔保而設定質權之央行定期存單九十六年及九十五年十二月三十一日餘額8,000,000仟元及12,000,000仟元。

## 十、採權益法之股權投資

	九十六年 十二月三十一日		九十五年 十二月三十一日	
	帳面金額	持股%	帳面金額	持股%
彰銀人身保險代理人股份有限公司（彰銀保代）	\$ 86,929	100.00	\$ 45,400	100.00
彰銀保險經紀人股份有限公司（彰銀保經）	23,117	100.00	16,244	100.00
	\$ 110,046		\$ 61,644	

九十六及九十五年度依被投資公司同期經會計師查核之財務報表，採權益法認列投資利益如下：

	九十六年度	九十五年度
彰銀保代	\$ 69,202	\$ 32,784
彰銀保經	15,279	9,981
	\$ 84,481	\$ 42,765

The Bank recognized impairment loss \$2,163 thousand for the available-for-sale financial assets for the year ended December 31, 2006.

Government bonds placed as deposits in courts as of December 31, 2007 and 2006 were \$814,500 thousand and \$900,600 thousand, respectively.

In December 2004, the Bank entrusted residential mortgage loans with carrying value of \$5,375,056 thousand to Deutsche Bank - Taipei Branch, which will issue asset backed securities on these loans, with terms from December 20, 2004 to August 20, 2025.

Designation	Interest Rate	Class Initial Principal Amount
Class A1	0.02% + ARM Index	\$ 2,365,000
Class A2	0.37% + ARM Index	\$ 2,365,000
Class B	0.55% + ARM Index	\$ 135,000
Class C	0.65% + ARM Index	\$ 135,000
Class D	None	\$ 375,056

The Bank hold the subordinated asset backed certificates Class D of \$375,056 thousand as available-for-sale financial assets with the right to claim residual interests after paying fixed interest of Class A1, A2, B and C securities. If the borrowers are not able to repay the loans on maturity, investors and Deutsche Bank - Taipei Branch does not have recourse to the Bank's other assets. The right to claim loan principal follows the investors' right, and its value depends on the credit risks, advanced principal payments, and interest risk on the principal transferred.

## (a) Key assumptions used in measuring retained interests

Key economic assumptions used in measuring the retained interests on the entrusted date were as follows:

	Rights of Residential Mortgages December 31	
	2007	2006
Projected principal repayment rate (% per annum)	41%	47.5%
Estimated weighted average number of years	1.67 years	2.17 years
Estimated loss rate of credit (% per annum)	2%	2%
Discount rate for remaining cash flows	3.2%	3.2%

## (b) Sensitivity analysis

As of December 31, 2007 and 2006, key economic assumptions and the sensitivity of the current fair value of remaining cash flows under 10% to 20% adverse changes assumptions were as follows:

	Rights of Residential Mortgages December 31	
	2007	2006
Carrying amount of retained interest	\$ 379,430	\$ 381,521
Estimated weighted average life	1.67 years	2.17 years
Projected principle prepayment rate	41%	47.5%
Impact on fair value of 10% adverse change	\$ (826)	\$ (21,374)
Impact on fair value of 20% adverse change	\$ (17,713)	\$ (12,111)
Estimated loss rate of credit (% per annum)	2%	2%
Impact on fair value of 10% adverse change	\$ (404)	\$ (19,679)
Impact on fair value of 20% adverse change	\$ (808)	\$ (19,000)

### 十一、以成本衡量之金融資產

	九十六年 十二月三十一日	九十五年 十二月三十一日
國內非上市(櫃)普通股	\$ 4,737,671	\$ 4,834,177

九十六及九十五年度處分以成本衡量之金融資產相關資訊如下：

處分標的	九十六年度	
	處分時帳面價值	處分(損)益
台灣電視股份有限公司	\$ 96,506	\$ 387,529

處分標的	九十五年度	
	處分時帳面價值	處分(損)益
亮利投資股份有限公司	\$ -	\$ 293
京華山—國際(香港)有限公司	279,418 (	108,710)
台灣票債券集中保管結算股份有限公司	20,000	2,110
	\$ 299,418	(\$ 106,307)

本行所持有之上述股票投資，因無活絡市場公開報價且其公平價值無法可靠衡量，故以成本衡量，若有減損之客觀證據，則認列減損損失，九十五年度認列減損損失270,000仟元。

### 十二、無活絡市場之債券投資

	九十六年 十二月三十一日	九十五年 十二月三十一日
國內興權特別股—台灣高鐵	\$ 1,300,000	\$ 1,300,000
受益證券及資產基礎證券	1,453,970	1,294,134
	\$ 2,753,970	\$ 2,594,134

### 十三、其他什項金融資產

	九十六年 十二月三十一日	九十五年 十二月三十一日
買入匯款	\$ 41,794	\$ 64,397
非放款轉列之催收款	177,245	68,314
減：備抵呆帳	( 129,228)	( 68,314)
	\$ 89,811	\$ 64,397

### 十四、固定資產

	九十六年 十二月三十一日		九十五年 十二月三十一日	
	成本	累計折舊	帳面價值	帳面價值
土地	\$ 17,040,782	\$ -	\$ 17,040,782	\$ 17,092,967
房屋及建築	7,724,924 (	2,556,613)	5,168,311	5,286,251
機械設備	4,540,405 (	2,388,512)	2,151,893	2,027,940
交通及運輸設備	652,253 (	497,012)	155,241	142,732
什項設備	1,448,634 (	1,249,229)	199,405	218,807
租賃權益改良	618,120 (	502,937)	115,183	73,827
未完工程及預付設備款	194,861	-	194,861	228,690
	\$ 32,219,979	(\$ 7,194,303)	\$ 25,025,676	\$ 25,071,214

本行曾於四十五年、五十年、五十一年、五十七年、五十九年、六十年、六十四年、六十九年、七十六年、八十年、八十一年、八十六年及九十年依據平均地權條例辦理數次土地重估，並於六十六年辦理房屋及建築重估，經主管機關核定之土地暨房屋及建築重估增值總額分別為17,600,470仟元及108,475仟元。

該重估增值總額或因資產出售、報廢及政府徵收等因素而有減少，九十六年及九十五年十二月三十一日重估增值餘額分別帳列於固定資產及非營業資產，其明細如下：

(c) The loss rate of a static portfolio equals the estimated loss rate of credits because there was no actual credit loss resulting from the trustee mortgage loans.

(d) Cash flows

The cash flows received from and paid to securitization trustees are summarized as follows:

	Rights of Residential Mortgages Years Ended December 31	
	2007	2006
Other cash flows received on retained interests	\$ 14,604	\$ 19,137
Service revenue	8,691	10,670

### 9. HELD-TO-MATURITY FINANCIAL ASSETS

	December 31	
	2007	2006
Certificates of deposits issued by the Central Bank	\$ 103,135,000	\$ 158,315,000
Government bonds	5,536,151	6,167,540
Bank notes	2,590,825	2,129,604
Corporate bonds	619,148	936,319
	\$ 111,881,124	\$ 167,548,463

Government bonds placed as deposits in courts as of December 31, 2007 and 2006 were \$434,600 thousand and \$591,500 thousand, respectively.

The overseas branches placed bonds as collateral for operations as of December 31, 2007 and 2006 were \$487,260 thousand and \$489,667 thousand, respectively.

Certificate deposits placed as reserves for clearing at the Central Bank as of December 31, 2007 and 2006 were \$8,000,000 thousand and \$12,000,000 thousand, respectively.

### 10. INVESTMENT ACCOUNTED FOR BY THE EQUITY METHOD

	December 31			
	2007		2006	
	Carrying Value	Ownership Interest (%)	Carrying Value	Ownership Interest (%)
Chang-Yin Life Insurance Agent Co., Ltd. (CHB Insurance Agent)	\$ 86,929	100.00	\$ 45,400	100.00
Chang-Yin Insurance Broker Co., Ltd. ("CHB Insurance Broker")	23,117	100.00	16,244	100.00
	\$ 110,046		\$ 61,644	

The investment income for the years ended December 31, 2007 and 2006 was based on the investees' financial statements audited by independent auditors for the same year. The investment income recognized under the equity method was as follows:

	2007	2006
CHB Insurance Agent	\$ 69,202	\$ 32,784
CHB Insurance Broker	15,279	9,981
	\$ 84,481	\$ 42,765

### 11. FINANCIAL ASSETS CARRIED AT COST

	December 31	
	2007	2006
Domestic unquoted common stocks	\$ 4,737,671	\$ 4,834,177

The information of disposal of financial assets carried at cost for the years ended December 31, and 2007 and 2006 were listed below:

項目	九十六年十二月三十一日		九十五年十二月三十一日	
	土地	房屋及建築	土地	房屋及建築
固定資產	\$ 12,541,391	\$ 82,569	\$ 12,591,375	\$ 83,775
非營業資產	4,432,108	11,917	4,536,947	10,712
	\$ 16,973,499	\$ 94,486	\$ 17,128,322	\$ 94,487

九十六年及九十五年十二月三十一日，土地重估之增值稅準備分別為5,642,116仟元及5,701,075仟元。

### 十五、其他非營業資產

	九十六年十二月三十一日		九十五年十二月三十一日	
	存出保證金	\$ 201,315	\$ 200,398	
承受擔保品	62,632	71,369		
減：累計減損	( 62,632)	( 71,369)		
預付款項	1,740,068	1,697,989		
出借出租資產	5,149,742	5,236,632		
閒置資產	27,038	27,038		
其 他	533,891	402		
	\$ 7,652,054	\$ 7,162,459		

本行九十五年度因處分承受擔保品產生迴轉利益14,326仟元，帳列資產減損損失項下，並以淨額表達。

### 十六、央行及銀行同業存款

	九十六年十二月三十一日		九十五年十二月三十一日	
	央行存款	\$ 314,409	\$ 160,424	
銀行同業存款	35,444,718	39,719,730		
透支銀行同業	1,644,841	1,969,345		
銀行同業拆放	62,244,170	82,073,690		
台灣郵政轉存款	32,327,853	38,546,878		
	\$ 131,975,991	\$ 162,470,067		

### 十七、應付款項

	九十六年十二月三十一日		九十五年十二月三十一日	
	應付帳款	\$ 14,775,040	\$ 26,778,424	
應付代收款	496,738	710,955		
應付費用	1,413,124	1,466,180		
應付利息	3,861,799	3,823,799		
承兌票款	6,662,602	7,270,245		
應付股息紅利	136,626	122,756		
其 他	822,132	600,410		
	\$ 28,168,061	\$ 40,772,769		

### 十八、存款及匯款

	九十六年十二月三十一日		九十五年十二月三十一日	
	支票存款	\$ 30,615,811	\$ 35,734,532	
活期存款	185,510,776	176,591,530		
定期存款	231,378,915	221,459,245		
可轉讓定期存單	6,011,600	6,435,400		
儲蓄存款	564,345,131	581,728,770		
匯 款	1,056,318	898,924		
	\$ 1,018,918,551	\$ 1,022,848,401		

	2007		2006	
	Carrying Amount	Gain (Loss) on Disposal	Carrying Amount	Gain (Loss) on Disposal
Taiwan Television Co., Ltd.	\$ 96,506	\$ 387,529		
Everlight Investment Co., Ltd.	\$ -	\$ 293		
Core Pacific - Yamaichi International (H.K.) Ltd.	279,418	( 108,710)		
Taiwan Depository & Clearing Corp.	20,000	2,110		
	\$ 299,418	\$ (106,307)		

The Bank recognized impairment loss of \$270,000 thousand for the financial assets carried at cost due to the objective evidences of impairment for the year ended December 31, 2006.

### 12. BOND INVESTMENT WITH NO ACTIVE MARKET

	December 31	
	2007	2006
Preferred stock - Taiwan High Speed Rail Co., Ltd.	\$ 1,300,000	\$ 1,300,000
Asset backed securities	1,453,970	1,294,134
	\$ 2,753,970	\$ 2,594,134

### 13. OTHER MISCELLANEOUS FINANCIAL ASSETS

	December 31	
	2007	2006
Inward remittance	\$ 41,794	\$ 64,397
Delinquent loans reclassified from other subjects (excluding loans)	177,245	68,314
Less allowance for loan losses	(129,228)	(68,314)
	\$ 89,811	\$ 64,397

### 14. PROPERTY AND EQUIPMENT

	December 31			
	Cost	Accumulated Depreciation	Carrying Value	Carrying Value
Land	\$ 17,040,782	\$ -	\$ 17,040,782	\$ 17,092,967
Buildings	7,724,924	2,556,613	5,168,311	5,286,251
Machinery equipment	4,540,405	2,388,512	2,151,893	2,027,940
Transportation equipment	652,253	497,012	155,241	142,732
Miscellaneous equipment	1,448,634	1,249,229	199,405	218,807
Leasehold improvements	618,120	502,937	115,183	73,827
Construction in progress and prepayments for buildings and equipment	194,861	-	194,861	228,690
	\$ 32,219,979	\$ 7,194,303	\$ 25,025,676	\$ 25,071,214

The Bank revalued its land in years 1956, 1961, 1962, 1968, 1970, 1971, 1975, 1980, 1987, 1991, 1992, 1997, and 2001 and revalued its buildings in year 1977. The total amounts of revaluation increments recognized for land and buildings were \$17,600,470 thousand and \$108,475 thousand, respectively.

## 十九、應付金融債券

本行為提昇自有資本比率暨籌措中長期營運所需資金，分別於九十一年三月十五日按面額發行新台幣貳佰億元第一期次順位金融債券，發行期限五至十年，其中甲券已於九十六年三月十五日到期清償完畢，丁券業已於九十六年三月十五日提前贖回；九十六年八月十四日經行政院金融監督管理委員會核准發行金融債券額度為新台幣壹佰億元，於核准後一年有效，本行於九十六年九月二十六日按面額發行新台幣伍十億元第一期次順位金融債券，發行期限七年，相關發行條件及流通在外明細如下：

	九十六年 十二月三十一日	九十五年 十二月三十一日	
91-1甲券	五年期，每年付息一次，年利 率3.30%，業已於96.03.15到期 贖回	\$ -	\$ 1,000,000
91-1乙券	七年期，每年付息一次，年利 率3.85%，到期日：98.03.15	4,000,000	4,000,000
91-1丙券	七年期，依本行一年期定儲機 動利率加1.00%按月依實際天數 計息，到期日：98.03.15	14,000,000	14,000,000
91-1丁券	十年期，每年付息一次，前五 年年利率3.90%，後五年年利 率4.60%，到期日：101.03.15，業 已於96.03.15提前贖回	-	1,000,000
96-1	七年期，每年付息一次，依英 商路透股份有限公司新台幣90 天商業本票次級市場之平均報 價加0.35%，到期日：103.09.26	5,000,000	-
		\$ 23,000,000	\$ 20,000,000

## 二十、應計退休金負債

「勞工退休金條例」自九十四年七月一日起施行，九十四年六月三十日以前受聘雇之員工且於九十四年七月一日在職者，得選擇繼續適用「勞動基準法」有關之退休金規定，或適用該條例之退休金制度並保留適用該條例前之工作年資。九十四年七月一日以後新進之員工只適用「勞工退休金條例」之退休金制度。

適用「勞工退休金條例」之退休金制度，係屬確定提撥退休辦法，自九十四年七月一日起，依員工每月薪資百分之六提撥至勞工保險局之個人退休專戶，本公司九十六及九十五年度認列之確定提撥退休金成本分別為121,301千元及117,389千元。

適用「勞動基準法」之退休金制度，係屬確定給付退休辦法，本公司依每月薪資總額提撥勞工退休準備金，交由勞工退休準備金監督委員會以該委員會名義存入台灣銀行（原中央信託局於九十六年間併入台灣銀行）之專戶。本公司九十六及九十五年度認列之確定給付退休金成本分別為566,952千元及659,110千元。

屬確定給付退休辦法之退休金相關資訊如下：

### (一) 淨退休金成本組成項目：

	九十六年度	九十五年度
服務成本	\$ 462,395	\$ 557,449
利息成本	111,092	109,447
退休基金資產預期報酬	( 36,156)	( 32,289)
過渡性資產攤銷數	29,621	24,503
	\$ 566,952	\$ 659,110

Total revaluation increment decreases as properties were sold, disposed and called-in by local government. The balances of total revaluation increments as of December 31, 2007 and 2006 were as follows:

	December 31			
	2007		2006	
	Land	Buildings	Land	Buildings
Property and equipment	\$ 12,541,391	\$ 82,569	\$ 12,591,375	\$ 83,775
Other miscellaneous assets	4,432,108	11,917	4,536,947	10,712
	\$ 16,973,499	\$ 94,486	\$ 17,128,322	\$ 94,487

Reserve for land revaluation increment tax amounted to \$5,642,116 thousand and \$5,701,075 thousand as of December 31, 2007 and 2006, respectively.

## 15. OTHER MISCELLANEOUS ASSETS

	December 31	
	2007	2006
Refundable deposits	\$ 201,315	\$ 200,398
Assumed collateral and residuals	62,632	71,369
Less: accumulated impairment	(62,632)	(71,369)
Prepayments	1,740,068	1,697,989
Leased assets	5,149,742	5,236,632
Idle assets	27,038	27,038
Others	533,891	402
	\$ 7,652,054	\$ 7,162,459

The Bank recognized gains on reversal of impairment loss of \$14,326 thousand due to the disposal of assumed collateral and residuals for the year ended December 31, 2007.

## 16. DUE TO BANKS AND CENTRAL BANK

	December 31	
	2007	2006
Due to the Central Bank	\$ 314,409	\$ 160,424
Due to other banks	35,444,718	39,719,730
Bank overdraft	1,644,841	1,969,345
Call loans from other banks	62,244,170	82,073,690
Deposits transferred from the Postal Bureau	32,327,853	38,546,878
	\$ 131,975,991	\$ 162,470,067

## 17. PAYABLES

	December 31	
	2007	2006
Accounts payable	\$ 14,775,040	\$ 26,778,424
Collections for customers	496,738	710,955
Accrued expenses	1,413,124	1,466,180
Interest payable	3,861,799	3,823,799
Acceptances	6,662,602	7,270,245
Dividends payable	136,626	122,756
Others	822,132	600,410
	\$ 28,168,061	\$ 40,772,769

## 18. DEPOSITS

	December 31	
	2007	2006
Checking deposit	\$ 30,615,811	\$ 35,734,532
Demand deposit	185,510,776	176,591,530
Time deposit	231,378,915	221,459,245
Negotiable certificates of deposit	6,011,600	6,435,400
Savings deposit	564,345,131	581,728,770
Remittances	1,056,318	898,924
	\$ 1,018,918,551	\$ 1,022,848,401

## (二) 退休基金提撥狀況與帳載應計退休金負債之調節如下：

	九十六年 十二月三十一日	九十五年 十二月三十一日
給付義務		
既得給付義務	\$ 2,631,213	\$ 2,055,546
非既得給付義務	1,564,410	1,366,803
累積給付義務	4,195,623	3,422,349
未來薪資增加之影響數	1,151,983	1,046,324
預計給付義務	5,347,606	4,468,673
退休基金資產公平價值	( 1,737,164)	( 1,196,248)
提撥狀況	3,610,442	3,272,425
未認列過渡性淨資產	2,136	2,380
未認列退休金損益	( 1,196,015)	( 951,580)
其他	51,841	8,260
應計退休金負債	\$ 2,468,404	\$ 2,331,485
	九十六年 十二月三十一日	九十五年 十二月三十一日
既得給付	\$ 3,003,021	\$ 2,349,658

## (三) 精算假設：

	九十六年度	九十五年度
折現率	2.75%	2.50%
未來薪資水準增加率	2.50%	2.50%
退休基金資產預期投資報酬率	2.75%	2.50%

## 二十一、股東權益

## 普通股及特別股

本行九十六年十二月三十一日額定資本額為新台幣65,000,000千元，額定股數6,500,000仟股，實收資本額為新台幣62,094,756千元，分為普通股4,809,476仟股及特別股1,400,000仟股，每股面額均為10元。

本行於八十九年九月間以每股40元溢價發行甲種特別股150,000仟股，為累積非參加不可轉換特別股，發行期限為六年，已於九十五年九月八日發行期滿，按實際發行價格每股新台幣40元收回終止甲種特別股上市，並於九十五年十月二日辦理資本變更登記。甲種特別股股息率為年利率6.1%，依實際發行價格計算。

另本行於九十四年十月以國內現金增資私募方式發行乙種特別股1,400,000仟股，以每股26.12元溢價發行，股息率為年利率1.8%，按實際發行價格計算，若當年度股東常會決議有發放普通股股利，則以乙種特別股每股股息與普通股每股股利孰高者為分派基礎，股息不累積，具有表決權、選舉權及被選舉權。自發行滿一年後至發行滿三年之期間內，得轉換為普通股，發行滿三年時，未轉換之乙種特別股須全數轉換為普通股。

## 資本公積

依照法令規定，資本公積除彌補公司虧損外，不得使用但得以超過票面金額發行股票所得之溢額及受領贈與之所得所產生之資本公積撥充資本，每年撥充之合計金額，不得超過實收資本額百分之十。而以超過票面金額發行股票所得之溢額撥充資本時，應俟此資本公積經公司登記主管機關核准登記後之次一年度，始得將該次轉入之資本公積撥充資本。

## 盈餘分配及股利政策

本行公司章程規定，年度決算有盈餘時，應依法繳納所得稅及彌補以往年度虧損，再依銀行法提列百分之三十為法定盈餘公積及依其他法令提列特別盈餘公積後，應優先分派甲種特別股及乙種特別股之股息，次就其餘額按下列規定分派之：

- (一) 股東股息、紅利，由董事會提請股東常會決議分派之。
- (二) 董事、監察人酬勞百分之二至百分之五，並授權董事會於該上下限之範圍內按年決定。
- (三) 員工紅利百分之二至百分之八，並授權董事會於該上下限之範圍內按年決定。

## 19. BANK NOTES

The Bank has issued bank notes to enhance its capital adequacy ratio and raise medium to long-term operating funds. The Bank issued \$20,000 million subordinated bank notes with terms from five to ten years on March 15, 2002. On March 15, 2007 bank note-91-1A had been redeemed on maturity, and bank note-91-1D had also been redeemed in advance. Under the approval of the Financial Supervisory Commission, Executive Yuan on August 14, 2007, the Bank was authorized to issue \$10 billion bank notes and has partially issued \$5 billion subordinated bank notes with 7-year term on September 26, 2007. The outstanding balance and details of subordinated bank notes are as follows:

Bank Note	Interest Rate and Maturity Date	December 31	
		2007	2006
91-1A	5-year term, interest payable annually, annual interest 3.30%, maturity date: March 15, 2007	\$ -	\$ 1,000,000
91-1B	7-year term, interest payable yearly, annual interest 3.85%, maturity date: March 15, 2009	4,000,000	4,000,000
91-1C	7-year term, based on the Bank's variable one year regular savings' rate +1.00%, interest payable monthly according to actual number of days, maturity date: March 15, 2009	14,000,000	14,000,000
91-1D	10-year term, interest payable annually, annual interest rate for the first 5 years is 3.90%, and 4.60% for the last 5 years, maturity date: March 15, 2012	-	1,000,000
96-1	7-year term, interest payable annually, determined at the 90-day commercial paper fixing rate in the secondary market plus 0.35%, provided by Reuters Limited, maturity date: September 26, 2014	5,000,000	-
		\$ 23,000,000	\$ 20,000,000

## 20. PENSION EXPENSE

The Labor Pension Act (the "LPA") took effect on July 1, 2005. Employees subject to the Labor Standards Law (the "LSL") prior to July 1, 2005 were allowed to choose to continue being subject to the LSL or to be subject to the LPA, with their service years as of July 1, 2005 retained. Those hired as regular employees on or after July 1, 2005 automatically become subject to the LPA.

The pension plan under the LPA is a defined contribution plan. Based on the LPA, the Bank makes monthly contributions to employees' individual pension accounts at 6% of monthly salaries and wages. Such pension costs were \$121,301 thousand and \$117,389 thousand for the years ended December 31, 2007 and 2006, respectively.

Based on the defined benefit plan under the LSL, pension benefits are calculated on the basis of the length of service and average monthly salaries of the six months before retirement. The Bank contributes amounts based on total monthly salaries and wages to a pension fund administered by the pension fund monitoring committee. The pension fund is deposited in the Bank of Taiwan (the Central Trust of China merged with the Bank of Taiwan in July 2007, with the Bank of Taiwan as the survivor entity) in the committee's name. The Bank recognized pension costs of \$566,952 thousand and \$659,110 thousand for the years ended December 31, 2007 and 2006, respectively.

Information about the defined benefit plan was as follows:

## a. Components of net pension cost

	Years Ended December 31	
	2007	2006
Service cost	\$ 462,395	\$ 557,449
Interest cost	111,092	109,447
Projected return on pension funds	( 36,156)	( 32,289)
Amortization	29,621	24,503
Net pension cost	\$ 566,952	\$ 659,110

本行章程規定，股東股息紅利以發放現金股利為主，股票股利以不超過半數為原則。但本行自有資本與風險性資產比率低於主管機關規定比率加一個百分點時，前述原則應調整為現金股利不得超過百分之三十，其餘為股票股利。

本行分配盈餘時，必須依法令規定就股東權益減項（包括未實現重估增值、金融商品未實現損益、未認列為退休金成本之淨損失及換算調整數）餘額提列特別盈餘公積。嗣後股東權益減項金額如有減少，可就減少金額自特別盈餘公積轉回未分配盈餘。

法定盈餘公積未達資本總額或自有資本與風險性資產比率未達銀行法規定前，最高現金股利之分配，依銀行法及中央主管機關之規定辦理。

本行九十四年度虧損撥補議案，業經股東常會於九十五年六月九日通過，決議以累積盈餘332,849千元、法定公積1,258,722千元、資本公積34,756,183千元及土地重估增值準備168,000千元彌補虧損36,515,754千元。

上述盈餘分配案，於翌年股東常會承認通過後，列入盈餘分配年度之財務報表。分配未分配盈餘時，除屬非中華民國境內居住者之股東外，其餘股東可獲配按股利分配日之稅額扣抵比率計算之股東可扣抵稅額。

本行九十五年度盈餘分配案，業經股東常會於九十六年六月十五日決議通過，列示如下：

	九十五年度	
	盈餘分配案	每股股利（元）
法定盈餘公積	\$ 3,413,116	\$ -
甲種特別股息－現金	639,011	-
乙種特別股息－現金	1,400,000	1
普通股股東股利－現金	4,809,476	1
董監事酬勞－現金	57,570	-
員工紅利－現金	402,985	-

如前述員工紅利及董監酬勞全部以現金發放且列為九十五年度費用，則本行九十五年度稅後稀釋每股盈餘將由1.79元降為1.72元。

本行九十六年度盈餘分配議案，截至會計師查核報告書出具日止，尚未經董事會通過，有關董事會通過擬議及決議盈餘分派情形，請至臺灣證券交易所之「公開資訊觀測站」查詢。

## 二十二、手續費淨收益

	九十六年度	九十五年度
手續費收入	\$ 3,814,531	\$ 2,976,685
手續費費用	( 398,602)	(296,298)
	\$ 3,415,929	\$ 2,680,387

## 二十三、本期發生之用人、折舊及攤銷費用

	九十六年度	九十五年度
用人費用		
薪資費用	\$ 6,164,560	\$ 6,020,793
勞健保費用	342,053	232,680
退休金費用	776,253	776,499
其他用人費用	79,452	69,777
折舊費用	808,793	703,436
攤銷費用	52,458	47,215

## 二十四、所得稅及兩稅合一相關資訊

「所得基本稅額條例」自九十五年一月一日開始施行，其計算基礎係依所得稅法規定計算之課稅所得額，再加計所得稅法及其他法律所享有之租稅減免，按行政院訂定之稅率（百分之十）計算基本稅額，該基本稅額與按所得稅法規定計算之稅額相較，擇其高者，繳納當年度之所得稅，本行已將其影響考量於當期所得稅中。

## b. Reconciliation of funded status of the plan and accrued pension cost

	December 31	
	2007	2006
Benefit obligation		
Vested benefit obligation	\$ 2,631,213	\$ 2,055,546
Non-vested benefit obligation	1,564,410	1,366,803
Accumulated benefit obligation	4,195,623	3,422,349
Additional benefit based on future salaries	1,151,983	1,046,324
Projected benefit obligation	5,347,606	4,468,673
Fair value of plan assets	(1,737,164)	(1,196,248)
Funded status	3,610,442	3,272,425
Unrecognized net transitional obligation	2,136	2,380
Unrecognized gains or losses	(1,196,015)	(951,580)
Other	51,841	8,260
Accrued pension cost	\$ 2,468,404	\$ 2,331,485
Vested benefit	\$ 3,003,021	\$ 2,349,658

## c. Actuarial assumptions

	December 31	
	2007	2006
Discount rate used in determining present values	2.75%	2.50%
Future salary increase rate	2.50%	2.50%
Expected rate of return on plan assets	2.75%	2.50%

## 21. CAPITAL STOCK

### Common Stock and Preferred Stock

As of December 31, 2007, the Bank's authorized and registered capital is \$65,000,000 thousand, divided into 6,500,000 thousand shares at \$10.00 dollars par value. The Bank's total outstanding 6,209,476 thousand shares was constituted by 4,809,476 thousand common shares and 1,400,000 thousand shares of preferred stock.

The Bank issued 150,000 thousand shares of preferred stocks - A at the price of \$40.00 per share with the par value of \$10.00 in September 2000. It is cumulative, nonparticipating and convertible. The issuance period of preferred stocks - A was 6 years and was due on September 8, 2006. The Bank has redeemed all preferred stocks - A at the price \$40.00 per share and updated the registered capital on October 2, 2006. The dividend rate of preferred stocks - A was 6.1%, and the dividend was calculated based on the actual issuance price and paid in cash.

In order to improve the Bank's financial structure and strengthen its self-owned capital, the Board of Directors decided to increase the cash capital privately by issuing 1,400,000 thousand preferred stock - B, at the price of \$26.12 with the \$10.00 par value and 1.8% as annual dividend rate on June 24, 2005. It is non-accumulated and the amount of distribution is based on the higher of preferred stocks - B dividend or common stock dividend, should a common stock dividend distribution be decided by the general shareholders' meeting in that year. It also has the right of participating, voting, and being voted. Preferred stock - B can be converted into common stocks from one year to three years after issuing. Unconverted preferred stock - B are required to convert into common stock after three years of issuing.

### Capital Surplus

Under the Company Law, capital surplus can only be used to offset a deficit. However, the capital surplus from share issued in excess of par and donations may be capitalized, which however is limited to 10% of the Bank's registered capital.

### Distribution of Earnings and Dividend Policy

Under the Bank's Articles of Incorporation, the Bank should make appropriations from its net income in the following order:

- Payment of income taxes;
- Offset of prior years' losses, if any;
- 30% as legal reserve and if needed, special reserve;
- Dividends to preferred stocks - A and preferred stocks - B;

## (一) 營利事業所得稅估算如下：

	九十六年度	九十五年度
稅前財務所得	\$ 12,227,972	\$ 14,324,496
永久性差異：		
免稅之投資收益	( 84,481)	( 42,765)
分離課稅利息收入稅率差額	( 269,326)	( 157,691)
停徵之證券交易(利益)損失	( 483,050)	213,184
國際金融業務分行所得免稅	( 923,908)	( 787,208)
免稅之土地交易利益	( 420,283)	( 235,891)
現金股利收入	( 415,026)	( 440,636)
其他	24,208	30,203
暫時性差異：		
職工福利帳列調增	( 18,000)	( 18,000)
未實際提撥退休金(迴轉)數	136,845	( 60,012)
各項提存超限數	3,577,869	1,212,197
其他	416,839	156,951
	13,769,659	14,194,828
虧損扣抵	( 12,481,124)	( 14,194,828)
課稅所得額	1,288,535	-
稅率	25%	25%
估計應納所得稅	322,124	-
加：最低稅負所得稅費用	-	87,231
分離課稅稅額	50,861	27,239
海外分行不得扣抵數	-	262,574
遞延所得稅費用	3,417,615	2,882,671
未分配盈餘加徵10%	14,347	-
其他	( 60,256)	( 19,636)
	\$ 3,744,691	\$ 3,240,079

## (二) 遞延所得稅資產及負債之內容如下：

	九十六年 十二月三十一日	九十五年 十二月三十一日
遞延所得稅資產		
虧損扣抵	\$ 11,071,617	\$ 16,047,698
各項準備提存之未實現損益	10,761	10,018
備抵呆帳超限數	2,674,819	1,788,522
未提撥退休金負債	532,178	497,967
職工福利	4,500	9,000
投資抵減	-	24,568
衍生性金融商品未實現損失	42,333	-
未實現投資損失	67,500	303,363
備抵評價	( 267,652)	( 1,065,047)
	14,136,056	17,616,089
遞延所得稅負債		
未實現兌換利益	-	47,378
衍生性金融商品未實現利益	-	15,040
	-	62,418
淨額	\$ 14,136,056	\$ 17,553,671

## (三) 本行虧損扣抵相關資訊如下：

最後抵減年度	九十六年 十二月三十一日	九十五年 十二月三十一日
九十六年	\$ -	\$ 4,976,081
九十九年	11,071,617	11,071,617
	\$ 11,071,617	\$ 16,047,698

## (四) 本行營利事業所得稅結算申報已奉稅捐機關核定至九十四年度。

## (五) 兩稅合一相關資訊如下：

	九十六年 十二月三十一日	九十五年 十二月三十一日
八十七年度以後未分配盈餘	\$ 8,970,178	\$ 11,377,055

(e) Dividends to shareholders as proposed by the Board of Directors and resolved in the general shareholders' meeting.

(f) 1% to 1.5% as bonuses to directors and supervisors based on the approval of the Board of Directors.

(g) 1% to 8% as bonuses to employees based on the approval of the Board of Directors.

The Bank's dividends and bonus are mainly paid in cash and stock dividends shall not be more than half of total dividends. When the capital adequacy ratio is lower than the regulation ratio plus 1%, the cash dividends shall not be more than 30% of total dividends, others will be stock dividends.

An amount equal to the net debit balance of certain shareholders' equity accounts (including unrealized revaluation increment, unrealized gain or loss on financial instruments, net loss not recognized as pension cost, cumulative translation adjustments) shall be transferred from unappropriated earnings to a special reserve. Any special reserve appropriated may be reversed to the extent of the decrease in the net debit balance.

Before legal reserve reaches the amount of the Bank's total capital or the ratio of self-owned capital to risk-weighted asset does not reach the standard stipulated by the Banking Law, the amount of cash dividends should follow the regulations of the Banking Law and authority institutions.

The shareholders' meeting resolved to offset the accumulated deficit of \$36,515,754 thousand by transferring \$332,849 thousand of retained earnings, \$1,258,722 thousand of legal reserve, \$34,756,183 thousand of capital surplus, and \$168,000 thousand of unrealized revaluation increment.

Any appropriations of earnings are recorded in the year of shareholders' approval. Except for non-ROC resident shareholders, all shareholders receiving the dividends are allowed a tax credit equal to their proportionate share of the income tax paid by the Bank.

The appropriations of earnings for 2006 had been approved in the shareholders' meetings on June 15, 2007. The appropriations and dividends per share were as follows:

	For Year 2006	
	Appropriation of Earnings	Dividends Per Share (NT\$)
Legal reserve	\$ 3,413,116	\$ -
Dividends of preferred stock - A - cash	639,011	-
Dividends of preferred stock - B - cash	1,400,000	1
Dividends of common stock - cash	4,809,476	1
Bonus to directors and supervisors - cash	57,570	-
Bonus to employees - cash	402,985	-

If the above bonuses to employees, directors and supervisors had been paid entirely in cash and charged to earnings of 2006, the basic after income tax earnings per share for the year ended December 31, 2006 would have decreased from \$1.79 dollars to \$1.72 dollars.

The appropriations of earnings of 2007 have not been approved by the board of directors as of March 3, 2008, the date of the accompanying independent auditors' report. Information about appropriations of earnings is available on the Market Observation Post System website of the Taiwan Stock Exchange.

## 22. FEE INCOME, NET

	Years Ended December 31	
	2007	2006
Fee income	\$ 3,814,531	\$ 2,976,685
Fee expense	(398,602)	(296,298)
	\$ 3,415,929	\$ 2,680,387

九十六及九十五年底股東可扣抵稅額帳戶餘額分別為20,048仟元及377,785仟元。

九十六及九十五年度盈餘分配適用之稅額扣抵比率分別為0.22%（預計）及3.42%。

依所得稅法規定，本行分配屬於八十七年度（含）以後之盈餘時，本國股東可按股利分配日之稅額扣抵比率計算可獲配之股東可扣抵稅額。由於實際分配予股東之可扣抵稅額，應以股利分配日之股東可扣抵稅額帳戶餘額為準，因此本行預計九十六年度盈餘分配之稅額扣抵比率可能與將來實際分配予股東時所適用之稅額扣抵比率有所差異。

## 二十五、每股盈餘

本行損益表所列示之基本每股盈餘，係分別以九十六年度稅前利益12,227,972仟元、稅後純益8,483,281仟元及九十五年度稅前利益14,324,496、稅後純益11,377,055仟元，減除特別股股利後，除以流通在外加權平均股數而得。稀釋每股盈餘係以如果轉換法，假定乙種特別股分別在九十六及九十五年年初即已轉換計算。

## 二十六、關係人交易

### (一) 關係人之名稱及關係

關係人名稱	與本公司之關係
董事、監察人與經理人及其二等親屬	係本行董事、監察人與經理人及其二等親屬
彰銀保代	係本行採權益法評價之被投資公司
彰銀保經	係本行採權益法評價之被投資公司
財團法人台中市私立張光裕堂慈善會	係本行之法人董監事
和川股份有限公司	係本行之法人董事
台新金融控股股份有限公司	係本行之法人董監事
台新國際商業銀行股份有限公司	係本行法人董監事之子公司
台新票券金融股份有限公司	"
台証綜合證券股份有限公司	"
台新建業經理股份有限公司	"
新光合成纖維股份有限公司	其董事長為本行法人董監事董事長之二親等親屬
新光人壽保險股份有限公司	"
新光紡織股份有限公司	"
新光產物保險股份有限公司	"
台灣新光實業股份有限公司	"
財團法人新光吳火獅紀念醫院	"
其他	依財務會計準則第六號「關係人交易之揭露」以及本行董事、法人董事代表人配偶或二等親以內關係之親屬或其他公司

### (二) 與關係人間之重大交易事項

#### 1. 存款

關係人名稱	期末餘額	佔存款%	利率區間%
九十六年一月一日至十二月三十一日	\$ 1,110,196	0.11	0~13
九十五年一月一日至十二月三十一日	1,404,424	0.14	0~13

本行對上開關係人董事、監察人及經理人之行員儲蓄存款金額在480仟元以下，係以年利率13%計算，超過部分則按活期儲蓄存款利率計算外，餘者係與一般存款戶相同。

## 23. PERSONNEL, DEPRECIATION AND AMORTIZATION EXPENSES

	Years Ended December 31	
	2007	2006
Personnel expenses		
Salary	\$ 6,164,560	\$ 6,020,793
Labor and health insurance	342,053	232,680
Pension	776,253	776,499
Others	79,452	69,777
Depreciation	808,793	703,436
Amortization	52,458	47,215

## 24. INCOME TAX

The government enacted the Alternative Minimum Tax Act (the "AMT Act"), which became effective on January 1, 2006. The alternative minimum tax ("AMT") imposed under the AMT Act is a supplemental tax levied at a rate of 10% which is payable if the income tax payable determined pursuant to the Income Tax Law is below the minimum amount prescribed under the AMT Act. The taxable income for calculating the AMT includes most of the income that is exempted from income tax under various laws and statutes. The Bank has considered the impact of the AMT Act in the determination of its tax liabilities.

(a) Income tax expenses for the years ended December 31, 2007 and 2006 were as follows:

	2007	2006
Income before income tax	\$ 12,227,972	\$ 14,324,496
Permanent differences		
Tax-exempt income on investment	( 84,481)	( 42,765)
Interest income - separate tax	( 269,326)	( 157,691)
(Gain) loss on sale of marketable securities	( 483,050)	213,184
Gain on non-taxable offshore banking unit	( 923,908)	( 787,208)
Tax-exempt profit on sale of land	( 420,283)	( 235,891)
Cash dividends	( 415,026)	( 440,636)
Others	24,208	30,203
Temporary differences		
Expenditures on employee benefits	( 18,000)	( 18,000)
Provision (reversal) of unrealized pension expenses	136,845	( 60,012)
Provision for loan losses and guarantees in excess of tax limit	3,577,869	1,212,197
Others	416,839	156,951
Loss carryforwards	( 12,481,124)	( 14,194,828)
Estimated taxable income	1,288,535	-
Tax rate	25%	25%
Income tax payable	322,124	-
Additional income tax under AMT	-	87,231
Tax separately levied on interest income	50,861	27,239
Non-deductible tax of overseas branches	-	262,574
Deferred income tax expense	3,417,615	2,882,671
Additional 10% income tax on undistributed earnings	14,347	-
Others	( 60,256)	( 19,636)
Income tax expense	\$ 3,744,691	\$ 3,240,079

## 2. 放款

關係人名稱	期末餘額	佔存款%	利率區間%
九十六年一月一日至十二月三十一日	\$ 352,089	0.04	2.00~8.03
九十五年一月一日至十二月三十一日	12,497,674	1.48	0.55~7.63

本行對上開自然人董事、監察人及經理人之放款若屬購屋貸款及消費性貸款且金額分別在8,000仟元及800仟元以下者，九十六年及九十五年十二月三十一日均按年利率2.3%計算外，餘者係與一般放款戶條件相同。

本行與關係人間之放款交易依類別列示如下：

	九十六年度					與非關係人交易之條件有無不同
	期末餘額	年度最高金額	正常放款	逾期放款	擔保品	
消費性放款						
共29戶	\$ 32,553	\$ 33,158	\$ 32,553	\$ -	信用及不動產	無
自用住宅抵押放款						
共85戶	319,536	325,521	319,536	-	不動產	無

## 3. 銀行同業存款

年度	關係人	單位	最高餘額	期末餘額	佔各該科目%
九十六年度	台新國際商業銀行	紐約分行	80仟美元	68仟美元	-

## 4. 拆放同業及同業拆放

(1) 本行向關係人拆款，其交易明細如下：

年度	關係人	單位	最高餘額	期末餘額	拆款額度	利率%	利息費用
九十六年度	台新國際商業銀行	總行	2,000,000	\$-	係交易對象自訂	1.97~2.04	1,414
九十五年度	台新國際商業銀行	洛杉磯分行	3,000仟美元	-	係交易對象自訂	4.57	8仟美元

(2) 本行拆款予關係人，其交易明細如下：

年度	關係人	單位	最高餘額	期末餘額	拆款額度	利率%	利息收入
九十六年度	台新國際商業銀行	總行	\$ 1,000,000	\$ -	新台幣20億元	1.92~5.00	\$ 634
		國際金融業務分行	50,000仟美元	-	隔夜7仟萬美元及180天4仟萬美元	4.93	34仟美元
	台新票券金融股份有限公司	總行	1,000,000	-	新台幣15億元	2.9~3.8	813

本行對上開關係人之拆借額度係須經總經理核准為之，且其交易條件與一般同業並無不同。

## 5. 租賃

彰銀人身保代公司及彰銀保經公司向本行租用辦公室，租賃期間均為三年，按月收取租金，九十六年度對彰銀保代及彰銀保經之租金收入分別為1,002仟元及1,000仟元，九十五年度之租金收入均為1,000仟元。

(b) The details of deferred income tax assets and liabilities as of December 31, 2007 and 2006 were as follows:

	2007	2006
Assets		
Loss carryforwards	\$ 11,071,617	\$ 16,047,698
Unrealized loss on reserves	10,761	10,018
Allowance for bad debts in excess of tax limit	2,674,819	1,788,522
Pension reserves	532,178	497,967
Employee benefit	4,500	9,000
Investment tax deduct	-	24,568
Unrealized loss on valuation of derivative instruments	42,333	-
Unrealized loss on valuation of derivative instruments	67,500	303,363
Less allowance	( 267,652)	( 1,065,047)
	14,136,056	17,616,089
Liabilities		
Unrealized exchange gains	-	47,378
Unrealized gain on valuation of derivative instruments	-	15,040
	-	62,418
Deferred income tax assets, net	\$ 14,136,056	\$ 17,553,671

(c) Loss carryforwards as of December 31, 2007 and 2006:

Expiry Year	Unused Amount	
	2007	2006
2007	\$ -	\$ 4,976,081
2010	11,071,617	11,071,617
	\$ 11,071,617	\$ 16,047,698

(d) The income tax returns through 2004 have been examined and cleared by the tax authorities.

(e) Information about integrated income tax was as follows:

	December 31	
	2007	2006
Unappropriated earnings generated on and after January 1, 1998	\$ 8,970,178	\$ 11,377,055

As at December 31, 2007 and 2006, the balance of the imputation credits which can be allocated to the shareholders amounted to \$20,048 thousand and \$377,785 thousand.

The creditable ratio for distribution of earnings of 2007 and 2006 was 0.22% (estimate) and 3.42%, respectively.

For distribution of earnings generated after January 1, 1998, the ratio for the imputation credits allocated to shareholders of the Bank is based on the balance of the ICA as of the date of dividend distribution. The expected creditable ratio for the 2006 earnings may be adjusted, depending on the ICA balance on the date of dividend distribution.

## 25. EARNINGS PER SHARE

Basic earnings per share is derived from income before tax and net income of \$12,227,972 thousand and \$8,483,281 thousand, respectively, for 2007, and income before tax and net income of \$14,324,496 thousand and \$11,377,055 thousand, respectively, for 2006, minus preferred dividends divided by the current weighted average number of outstanding common shares. Diluted earnings per share is calculated based on the assumption that the preferred stocks - B are converted to common stocks on January 1, 2007 and 2006.

## 6. 公債附買回條件交易

本行與彰銀保代承作公債附買回條件交易九十六年及九十五年十二月三十一日餘額分別為147,314仟元及106,416仟元，九十六及九十五年度之利息支出分別為1,704仟元及962仟元。

本行與彰銀保經承作公債附買回條件交易九十六年及九十五年十二月三十一日餘額分別為20,463仟元及20,321仟元，九十六及九十五年度之利息支出分別為307仟元及174仟元。

## 7. 其他

本行提供彰銀保代及彰銀保經人事及通路等資源而認列之手續費收入，九十六年度分別為234,190仟元及41,940仟元，九十五年度分別為130,431仟元及34,885仟元。

## 二十七、質抵押資產

九十六年及九十五年十二月三十一日已提供擔保或質押之重要資產如下：

擔保資產	內容	九十六年		九十五年	
		十二月三十一日		十二月三十一日	
備供出售金融資產	公債	\$	814,500	\$	900,600
持有至到期日金融資產	公債、債券、定存單		8,921,860		13,081,167
存出保證金	現金		201,315		200,398

## 二十八、重大承諾事項及或有事項

(一) 除附註五衍生性金融商品項下所述者外，本行尚有下列重大承諾及或有負債：

	九十六年		九十五年	
	十二月三十一日		十二月三十一日	
受託保管之還款本票、受益憑證等有價證券餘額	\$	623,264,649	\$	607,985,512
受託代放款		1,073,238		1,309,051
保證業務所承作之各項保證金額		32,436,874		35,434,053
客戶委託本行開發但尚未使用之信用狀餘額		30,033,753		28,094,213
信託負債		103,551,523		68,895,954

## (二) 營業租賃—承租人

係本行承租之分行營業場所等，租賃合約之主要條款如下：

- 租賃期間一至十五年不等。租金支付主要為一年給付一次。
- 本行於九十六年十二月三十一日已簽訂之房屋營業租賃合約，在未來五年估計每年應付租金總額如下：

	金額	
九十七年度	\$	471,443
九十八年度		391,906
九十九年度		296,391
一百年度		184,058
一百零一年度		105,933

(三) 本行與伊朗國防部間有關美金一仟五百萬元之「請求給付電匯款」事件，於九十一年八月一日經最高法院判決勝訴確定後，伊方復又續行其於八十六年間對本行所提之「代位請求返還匯款」訴訟，該「代位請求返還匯款」訴訟業經台灣台北地方法院於九十三年九月十日判決本行勝訴，惟伊方不服判決，於九十三年十月六日上訴台灣高等法院，目前正由台灣高等法院審理中。

## 26. RELATED-PARTY TRANSACTIONS

## a. Related parties and their relationships with the Bank

Related Party	Relationship with the Bank
Various individuals	Directors, supervisors, managers and their relatives
CHB Insurance Agent	Equity-method investee
CHB Insurance Broker	Equity-method investee
Charity Foundation of Chang Kuan Yu Tang in Taichung City	The Bank's corporate director and supervisor
Ho Chuan Co., Ltd	The Bank's corporate director
Taishin Financial Holding	The Bank's corporate director and supervisor
Taishin International Bank Co., Ltd.	The company is the subsidiary of the Bank's corporate director and supervisor
Taishin Bills Finance Co., Ltd.	Same as above
Taiwan Securities Co., Ltd.	Same as above
Taishin Real-Estate Management Co., Ltd.	Same as above
Shin Kong Synthetic Fibers Corp.	The Company's chairman within the second immediate family of the Bank's corporate director and supervisor
Shin Kong Life Insurance Co., Ltd.	Same as above
Shin Kong Spinning Co., Ltd.	Same as above
Shin Kong Fire & Marine Insurance Co., Ltd.	Same as above
Shin Kong Co., Ltd.	Same as above
Shin Kong Wu Ho-Su Memorial Hospital	Same as above
Other	As per SFAS No. 6 "Disclosure for related party transactions," and the directors of the company are the spouse or within the second immediate family of other companies.

## b. Significant transactions with related parties

## (1) Deposits

	Balance	Percentage of Deposits	Interest Rate Range (%)
The balance as of December 31, 2007	\$ 1,110,196	0.11	0~13.00
The balance as of December 31, 2006	1,404,424	0.14	0~13.00

The interest rate for directors', supervisors' and managers' deposits amounted to \$480 thousand per person was 13% per annum. The part of deposit exceeding \$480 thousand will earn interest calculated at the demand savings rate. The interest rates and other terms provided to the other related parties are the same as those offered to general public.

## (2) Loans

	Balance	Percentage of Loans	Interest Rate Range (%)
The balance on December 31, 2007	\$ 352,089	0.04	2.00~8.03
The balance on December 31, 2006	12,497,674	1.48	0.55~7.63

Loans to directors, supervisors and managers for mortgage amounted to \$8,000 thousand and credit loan amounted to \$800 thousand per person both bear interest at 2.30% in 2007 and 2006. For loans to directors, supervisors and managers that exceeded the above amount, the interest rate is the same as the terms offered to the public. The interest rates and other terms provided to the other related parties are the same as those offered to the public.

Loans to related parties are classified as follows:

	Year Ended December 31, 2007					The Difference in Terms Between Related Parties and Non-related Parties
	Ending Balance	Highest Amount	Normal Loans	Non-performing Loans	Collateral	
<u>Consumer loans</u>						
29 accounts	\$ 32,553	\$ 33,158	\$ 32,553	\$ -	Credit and real estate	None
<u>Self-use residential mortgage loans</u>						
85 accounts	319,536	325,521	319,536	-	Real estate	None

## 二十九、金融商品資訊之揭露

### (一) 公平價值之資訊

	九十六年十二月三十一日		九十五年十二月三十一日	
	帳面價值	公平價值	帳面價值	公平價值
<b>金融資產</b>				
公平價值與帳面價值相等之金融資產	\$ 159,855,490	\$ 159,855,490	\$ 186,721,767	\$ 186,721,767
公平價值變動列入損益之金融資產	9,594,198	9,594,198	11,146,041	11,146,041
備供出售金融資產	67,596,193	67,596,193	69,275,366	69,275,366
貼現及放款	908,124,870	908,124,870	863,458,135	863,458,135
持有至到期日金融資產	111,881,124	111,842,192	167,548,463	167,542,751
採權益法之股權投資	110,046	-	61,644	-
以成本衡量之金融資產	4,737,671	-	4,834,177	-
無活絡市場之債券投資	2,753,970	2,753,970	2,594,134	2,594,134
其他什項金融資產	89,811	89,811	64,397	64,397
存出保證金	201,315	201,315	200,398	200,398
<b>金融負債</b>				
公平價值與帳面價值相等之金融負債	1,194,776,858	1,194,776,858	1,242,743,624	1,242,743,624
公平價值變動列入損益之金融負債	1,115,761	1,115,761	48,517	48,517
應付金融債券	23,000,000	23,223,923	20,000,000	20,530,820
存入保證金	1,218,524	1,218,524	1,177,113	1,177,113

### (二) 本行估計金融商品公平價值所使用之方法及假設如下：

1. 短期金融商品以其在資產負債表上之帳面價值估計其公平價值，因為此類商品到期日甚短，其帳面價值應屬估計公平價值之合理基礎。此方法應用於現金及約當現金、存放央行及拆借銀行同業、附賣回票券及債券投資、應收款項、其他什項金融資產、央行及銀行同業存款、附買回票券及債券負債、應付款項及匯款等。
2. 公平價值變動列入損益之金融商品、備供出售金融資產及持有至到期日金融資產，如有活絡市場公開報價時，則以此市場價格為公平價值。若無市場價格可供參考時，則採用評價方法估計。本行採用評價方法所使用之估計及假設，與市場參與者於金融商品訂價時用以作為估計及假設之資訊一致，該資訊為本行可取得者。

若無市場報價可供參考之價票券，則以模型估計公平價值。本行之評價模型之假設與估計方式與其他市場參與者適用之假設與估計方式一致，並假設金融市場不存在套利空間，而以各時間點之指標利率推導出各幣別之零息利率曲線，作為計算遠期利率與折現率之依據。若標的物為長期債券，則另視發行公司之信用評等訂定適當之信用碼差，以反映該發行公司之信用狀況。

衍生性金融商品如無活絡市場價格可供參考時，本行係採用金融同業間廣泛運用之衍生性金融商品評價模型，並將公開市場上可觀察之參數代入，以計算持有部位之公平價值。

本行係以路透社報價系統所顯示之外匯匯率，就個別遠期外匯合約到期日之遠期匯率分別計算個別合約之公平價值。利率交換及換匯換利合約之公平價值除部分係以交易對象提供之報價資料，餘係以彭博（Bloomberg）資訊系統顯示之報價資料，就個別合約分別計算評估公平價值。

無活絡市場之債券投資，若有成交價格或造市者之報價資料者，則以最近成交價格及報價資料作為評估公平價值之基礎，若無成交價格或造市者之報價資料者，則參照前述評價方法估計。

### (3) Due to other banks

Year	Related Party	Branch	Highest Amount	Ending Balance	Percentage of Loans (%)
			(In Thousands)	(In Thousands)	
2007	Taishin Bank	New York Branch	US\$80	US\$68	-

### (4) Loans, deposits and guaranteed loans

(i) The Bank's due to related parties were as follows:

Year	Name of Related Parties	Department	Highest Balance (In Thousand)	Ending Balance (In Thousand)	Maximum Limit	Interest Rate %	Interest Expense (In Thousand)
2007	Taishin International Bank Co., Ltd.	Head office	NT\$ 2,000,000	\$ -	According to counterparts	1.97-2.04	NT\$ 1,414
2006	Taishin International Bank Co., Ltd.	Los Angeles Branch	US\$ 3,000	\$ -	According to counterparts	4.57	US\$ 8

(ii) The Bank's due from related parties were as follows:

Year	Name of Related Parties	Department	Highest Balance (In Thousand)	Ending Balance (In Thousand)	Maximum Limit	Interest Rate %	Interest Expense (In Thousand)
2007	Taishin International Bank Co., Ltd.	Head office	NT\$ 1,000,000	-	NT\$2,000,000	1.92-5.00	NT\$ 634
		Los Angeles Branch	US\$ 50,000	\$ -	US\$70,000 over night and 180 days for US\$40,000	4.93	US\$ 34
	Taishin Bills Finance	Head office	NT\$ 1,000,000	\$ -	NT\$1,500,000	2.9-3.8	NT\$ 813

The above transactions were approved by the Bank's chief executive officer. Terms are the same as those of the non-related parties.

### (5) Operating leases

Both CHB Insurance Agent and CHB Insurance Broker rented offices from the Bank for three years and paid rental monthly. The rent revenues received from CHB Insurance Agent and CHB Insurance Broker were \$1,002 thousand and \$1,000 thousand, respectively for 2007. The rent revenues received from CHB Insurance Agent and CHB Insurance Broker were both \$1,000 thousand for 2006.

### (6) Repurchase of government bonds

The Bank and CHB Insurance Agent entered into contracts for government bonds transactions under specific agreements. The balances of the transactions as of December 31, 2007 and 2006 were \$147,314 thousand and \$106,416 thousand, respectively. The interest expenses for 2007 and 2006 were \$1,704 thousand and \$962 thousand, respectively.

The Bank and CHB Insurance Broker entered into contracts for government bonds transactions under specific agreements. The balances of the transactions as of December 31, 2007 and 2006 were \$20,463 thousand and \$20,321 thousand, respectively. The interest expenses for 2007 and 2006 were \$307 thousand and \$174 thousand, respectively.

### (7) Others

The Bank recognized fee income from CHB Insurance Agent and CHB Insurance Broker for providing personnel and channel services. The income from CHB Insurance Agent and CHB Insurance Broker for 2007 was \$234,190 thousand and \$41,940 thousand respectively, and for 2006 was \$130,431 thousand and \$34,885 thousand respectively.

## 27. PLEDGED ASSETS

The summary of the Bank's pledged assets as of December 31, 2007 and 2006 were as follows:

Pledged Assets	Description	2007	2006
Available-for-sale financial assets	Government bonds	\$ 814,500	\$ 900,600
Held-to-maturity financial assets	Government bonds, corporate bonds and certificate of deposits	8,921,860	13,081,167
Refundable deposits	Cash	201,315	200,398

- 貼現及放款、存款因皆為附息之金融資產，故其帳面價值與目前之公平價值相近。催收款之帳面價值係減除備抵呆帳後之預計收回金額，故均以帳面價值為公平價值。
- 採權益法之股權投資及以成本衡量之金融資產皆屬未上市櫃公司股票，其無活絡市場公開報價且實務上須以超過合理成本之金額方能取得可驗證公平價值，因此不列示其公平價值。
- 存出保證金及存入保證金並無特定到期日，故以其在資產負債表上之帳面價值估計其公平價值。

(三) 本行金融資產及金融負債之公平價值，以活絡市場之公開報價直接決定者，及以評價方法估計者分別為：

	九十六年十二月三十一日		九十五年十二月三十一日	
	公開報價 決定之金額	評價方法 估計之金額	公開報價 決定之金額	評價方法 估計之金額
<b>金融資產</b>				
公平價值變動列入損益之金融資產	\$ 5,809,390	\$ 3,784,808	\$ 8,903,498	\$ 2,242,543
備供出售金融資產	67,216,763	379,430	68,900,310	375,056
持有至到期日金融資產	-	111,842,192	-	167,542,751
無活絡市場之債券投資	-	2,753,970	-	2,594,134
<b>金融負債</b>				
公平價值變動列入損益之金融負債	-	1,115,761	-	48,517
應付金融債券	-	23,223,923	-	20,530,820

(四) 本行於九十六及九十五年度因以公開報價決定之公平價值變動而認列為當期（損）益之金額分別為(111,746)千元及(205,290)千元；因以評價方法估計之公平價值變動而認列為當期（損）益之金額為163,652千元及344,588千元。

(五) 本行九十六及九十五年度非以公平價值衡量且公平價值變動認列損益之金融資產或金融負債，其利息收入總額分別為41,937,247千元及38,629,275千元，利息費用總額分別為23,389,552千元及20,270,475千元。本行九十六及九十五年度自備供出售金融資產當期直接認列為股東權益調整項目之金額分別為(1,475,869)千元及326,149千元。

#### (六) 財務風險資訊

##### 1. 市場風險

本行以市場風險敏感度（market risk factor sensitivity）作為市場風險控管之工具。市場風險敏感度部位指部位因特定市場風險因子變動一單位所造成其價值之變動。市場風險因子區分為利率、匯率、權益證券價格及商品價格等。本行以市場風險敏感度部位揭露交易簿持有各類風險部位而產生之市場風險。

匯率風險敏感度部位（foreign exchange rate factor sensitivities, FX Delta）係指於資產負債表日，各幣別之風險部位淨額，亦即各幣別匯率變動100%而產生之現值變動影響數。上表之匯率風險敏感度除直接產生自外匯衍生性商品之風險敏感度外，亦整合為避險目的承作之即期外匯交易部位之風險敏感度，及各外幣之現貨部位。

利率風險敏感度部位（interest rate factor sensitivities）係指各評價殖利率曲線之利率期限結構平行上移0.01%（1基本點），對於利率現貨交易部位、債券型基金及利率衍生性商品交易部位未來現金流量之現值變動影響數（DVO1或PVBP）。

權益證券風險敏感度係指權益證券現貨及衍生性商品標的物價格變動100%，對該衍生性商品部位之價值變動影響數。本行所承作之權益證券產品包含股票現貨、股票型基金及股價指數選擇權等。

## 28. CONTINGENT LIABILITIES AND COMMITMENTS

(a) In addition to those mentioned in Note 5, the Bank had the following contingent liabilities and commitments as of December 31, 2007 and 2006:

	2007	2006
The repayment note and time deposit held for custody	\$ 623,264,649	\$ 607,985,512
The liabilities on joint loans	1,073,238	1,309,051
Guarantees arising from guarantee business	32,436,874	35,434,053
Unused issued letters of credit	30,033,753	28,094,213
Trust liabilities	103,551,523	68,895,954

(b) The Bank enters into operating leases for its domestic branch premises. Significant provisions of the contracts were as follows:

- The lease period ranges from one to fifteen years. Rental payments are made annually.
  - As of December 31, 2007, the estimated future lease payments under the lease contracts are as follows:
- |      |            |
|------|------------|
| 2008 | \$ 471,443 |
| 2009 | 391,906    |
| 2010 | 296,391    |
| 2011 | 184,058    |
| 2012 | 105,933    |

(c) The Department of National Defense of Iran as the recipient requested the Bank to release US\$15,000 thousand. On August 1, 2002, the Supreme Court decided in favor of the Bank. The Department of National Defense of Iran filed another legal suit against the Bank in the Taipei District Court. On September 10, 2004, the Taipei District Court decided in favor of the Bank. However, the Department of National Defense of Iran filed another legal suit against the Bank in the Taiwan High Court on October 6, 2004. The lawsuit is still in the legal process under the High Court.

## 29. DISCLOSURES OF FINANCIAL INSTRUMENTS INFORMATION

(a) Fair value of financial instruments

	December 31			
	2007		2006	
	Carrying Value	Fair Value	Carrying Value	Fair Value
<b>Financial assets</b>				
Financial assets in which fair value equals to carrying value	159,855,490	\$ 159,855,490	\$ 186,721,767	\$ 186,721,767
Financial assets at FVTPL	9,594,198	9,594,198	11,146,041	11,146,041
Available-for-sale financial assets	67,596,193	67,596,193	69,275,366	69,275,366
Loans	908,124,870	908,124,870	863,458,135	863,458,135
Held-to-maturity financial assets	111,881,124	111,842,192	167,548,463	167,542,751
Investments accounted for by the equity method	110,046	-	61,644	-
Financial assets carried at cost	4,737,671	-	4,834,177	-
Bonds investment with no active market	2,753,970	2,753,970	2,594,134	2,594,134
Other financial assets	89,811	89,811	64,397	64,397
Refundable deposits	201,315	201,315	200,398	200,398
<b>Financial liabilities</b>				
Financial liabilities in which fair value equals to carrying value	1,194,776,858	1,194,776,858	1,242,743,624	1,242,743,624
Financial liabilities at FVTPL	1,115,761	1,115,761	48,517	48,517
Bank notes	23,000,000	23,223,923	20,000,000	20,530,820
Guarantee deposits	1,218,524	1,218,524	1,177,113	1,177,113

市場風險類型	主要幣別	九十六年		九十五年		
		十二月三十一日	十二月三十一日	十二月三十一日	十二月三十一日	
匯率風險敏感度	EUR	\$	26,375	\$	18,037	
	JPY		62,232		16,858	
	USD		1,260,859		899,175	
	其他	(	37,145)		45,994	
利率風險敏感度DV01	債券利率曲線	TWD	(	5,592)	(	5,701)
	利率交換與換匯換利	TWD		1,131		1,643
	利率曲線	TWD		761,660		2,134,833

## 2. 信用風險

本行所持有或發行之金融商品，可能因交易對方或他方未能履行合約義務而導致本行發生損失。本行在提供貸款、貸款承諾及保證等業務時，均作謹慎之信用評估。具有擔保品的貸款占貸款總金額比率約為60%。融資保證和商業信用狀持有之擔保品比率介於0%至50%間，平均約為20%。本行因貸款、貸款承諾或保證所要求提供之擔保品通常為現金、存貨、具有流通性之有價證券或其他財產等。當交易對方或他方違約時，本行具有強制執行其擔保品或其他擔保之權利，能有效降低本行之信用風險，惟於揭露最大信用暴險金額時，不考量擔保品之公平價值。

本行帳列各類金融資產之最大信用風險暴險金額，係資產負債表日該項資產之帳面價值，請參閱資產負債表及財務報表附註之各項說明。

本行九十六年及九十五年十二月三十一日具資產負債表外信用風險之金融商品合約金額如下：

金融商品項目	九十六年		九十五年	
	十二月三十一日	十二月三十一日	十二月三十一日	十二月三十一日
保證業務所承作之各項保證金額	\$	32,436,874	\$	35,434,053
客戶委託本行開發但尚未使用之信用狀餘額		30,033,753		28,094,213
授信承諾		162,925,545		136,008,789

當金融商品交易相對人顯著集中於一人，或金融商品交易相對人雖有若干，但大多從事類似之商業活動，且具有類似之經濟特質，使其履行合約之能力受到經濟或其他狀況之影響亦相類似時，則發生信用風險顯著集中之情況。產生信用風險顯著集中之特徵，包含債務人所從事營業活動之性質。本行未顯著集中與單一客戶或單一交易相對人進行交易，但有類似之對象、產業型態和地方區域。

本行信用風險顯著集中之合約金額如下：

對象/產業型態	九十六年十二月三十一日		九十五年十二月三十一日		
	帳面價值	佔該科目%	帳面價值	佔該科目%	
金融業及保險業	\$	25,697,917	\$	53,735,680	6
製造業		298,788,493		283,032,099	33
批發及零售業		75,644,707		97,540,616	11
不動產及租賃業		40,996,502		26,786,639	3
服務業		24,652,715		19,704,912	2
私人		288,475,828		269,487,336	31
其他		166,789,724		124,858,170	14
	\$	921,045,886	\$	875,145,452	

地方區域	九十六年十二月三十一日		九十五年十二月三十一日		
	帳面價值	佔該科目%	帳面價值	佔該科目%	
亞洲	\$	862,998,833	\$	773,666,130	88
歐洲		12,591,148		13,007,253	2
美洲		44,171,448		60,345,055	7
其他		1,284,457		28,127,014	3
	\$	921,045,886	\$	875,145,452	

(b) Methods and assumptions used to estimate the fair values of financial instruments were as follows:

(1) The carrying amounts of the following short-term financial instruments approximate their fair values because of their short maturities: due from the Central Bank and call loans from banks, bonds purchased under resell agreements, receivables, other financial assets, due to banks and the Central Bank, bonds and securities sold under repurchase agreements, payables and remittances.

(2) Fair values of financial instruments at FVTPL and available-for-sale or held-to-maturity financial assets are based on their quoted prices in an active market. For those instruments with no quoted market prices, their fair values are determined using valuation techniques incorporating estimates and assumptions consistent with those generally used by other market participants to price financial instruments.

For debt investments, the valuation model adopted by the Bank uses benchmark interest rate of each time period to infer every currency's zero-coupon yield curve and calculated forward rate and discount rate based on the assumption that there are no arbitrage opportunities in market. In addition, the Bank would set appropriate credit parameter based on the credit rating of the issuers of long-term debt instruments.

For derivative instruments, the valuation model adopted by the Bank determines the fair value of holding position based on available parameter in public market.

The fair value of forward exchange contract is determined by forward rate which is offered by the Reuters Pricing System on maturity date of each contract. Except for those offered by counter party, the fair value of interest rate swap and cross currency swap is evaluated by Bloomberg information system of each contract.

Fair values of bond investments with no active market are based on their transaction prices on quoted prices made by market makers. For those investments with no transaction prices or quoted prices, their fair values are determined by the preceding valuation techniques.

(3) Loans and deposits are interest-bearing financial assets and liabilities and their carrying values approach to their fair values. The carrying amount of delinquent loans is the estimated collectable amount which is the book value less allowance for bad debt. Therefore, the fair value of loans and deposits is determined at their carrying value.

(4) Investments accounted for by the equity method and financial assets carried at cost are investments in unquoted shares, which have no quoted prices in an active market and entail an unreasonably high cost to obtain verifiable fair values. Therefore, no fair value is presented.

(5) Refundable deposits and guarantee deposits have no specific maturity dates. Fair value of these instruments was determined at their carrying value.

(c) Fair values of financial assets and liabilities using based on quoted market prices or valuation techniques were as follows:

	December 31							
	2007		2006					
	Quoted Market Price	Valuation Techniques	Quoted Market Price	Valuation Techniques				
<b>Financial assets</b>								
Financial assets at FVTPL	\$	5,809,390	\$	3,784,808	\$	8,903,498	\$	2,242,543
Available-for-sale financial assets		67,216,763		379,430		68,900,310		375,056
Held-to-maturity financial assets		-		111,842,192		-		167,542,751
Bonds investment with no active market		-		2,753,970		-		2,594,134
<b>Financial liabilities</b>								
Financial liabilities at FVTPL		-		1,115,761		-		48,517
Bank notes		-		23,223,923		-		20,530,820

## 3. 流動性風險

本行於九十六年及九十五年十二月三十一日流動性準備比率分別為15.31%及21.50%，資本及營運資金足以支應履行所有合約義務，故未有因無法籌措資金以履行合約義務之流動性風險。

本行所持有之衍生性金融商品除具有槓桿倍數效果之利率交換合約外，無法於市場上以合理價格出售之可能性極小，故變現流動風險甚低。

就資產及負債作到期日及利率之配合，並控管未配合之缺口，係為本行之經營管理基本政策，由於交易條件之不確定及種類之不同，故資產及負債之到期日及利率通常無法完全配合，此種缺口可能產生潛在之利益，或亦可能產生損失。本行依資產及負債之性質採用適當之分組方式作到期分析以評估本行之流動能力，茲列示到期分析：

九十六年十二月三十一日							
	未超過一個月 期限者	超過一個月至 三個月期限者	超過三個月至 六個月期限者	超過六個月至 一年期限者	超過一年至 七年期限者	超過七年 期限者	合計
<b>資 產</b>							
現金及約當現金	\$ 23,175,376	\$ 2,728,656	\$ -	\$ -	\$ -	\$ -	\$ 25,904,032
存放央行及拆放銀行同業	69,770,223	8,764,458	4,905,476	28,555,647	-	-	111,995,804
附賣回票券及債券投資	5,131,715	1,329,055	-	-	-	-	6,460,770
指定公平價值變動列入損益之 金融資產	-	-	-	162,050	2,402,885	-	2,564,935
交易目的金融資產	7,029,263	-	-	-	-	-	7,029,263
備供出售金融資產	299,916	162,403	802,380	4,122,182	49,771,831	12,437,481	67,596,193
無活絡市場之債務商品投資	-	-	-	-	1,471,281	1,282,689	2,753,970
貼現及放款	88,167,620	92,944,487	103,405,806	79,403,739	218,631,205	322,914,576	905,467,433
持有至到期日金融資產	40,364,832	12,000,000	36,097,446	16,332,076	7,086,770	-	111,881,124
採權益法之股權投資	-	-	-	-	110,046	-	110,046
以成本衡量之金融資產	-	-	-	-	4,737,671	-	4,737,671
應收利息及收益	3,096,173	191,593	398,154	179,452	979,877	9,972	4,855,221
資產合計	237,035,118	118,120,652	145,609,262	128,755,146	285,191,566	336,644,718	1,251,356,462
<b>負 債</b>							
央行及銀行同業存款	\$ 78,032,819	\$ 17,492,341	\$ 4,122,978	\$ -	\$ -	\$ -	\$ 99,648,138
台灣郵政轉存款	3,030,414	5,272,692	4,275,783	19,630,138	118,826	-	32,327,853
附買回票券及債券負債	11,751,703	2,314,672	1,301,130	-	-	-	15,367,505
存款	166,816,222	150,530,287	110,204,954	188,840,001	401,470,769	-	1,017,862,233
交易目的金融負債	1,115,761	-	-	-	-	-	1,115,761
應付金融債券	-	-	-	-	23,000,000	-	23,000,000
應付利息	1,081,624	1,102,811	537,906	1,058,018	81,440	-	3,861,799
負債合計	261,828,543	176,712,803	120,442,751	209,528,157	424,671,035	-	1,193,183,289
淨流動缺口	(\$ 24,793,425)	(\$ 58,592,151)	\$ 25,166,511	(\$ 80,773,011)	(\$ 139,479,469)	\$ 336,644,718	\$ 58,173,173
九十五年十二月三十一日							
	未超過一個月 期限者	超過一個月至 三個月期限者	超過三個月至 六個月期限者	超過六個月至 一年期限者	超過一年至 七年期限者	超過七年 期限者	合計
<b>資 產</b>							
現金及約當現金	\$ 39,066,157	\$ 5,060,750	\$ -	\$ -	\$ -	\$ -	\$ 44,126,907
存放央行及拆放銀行同業	46,160,899	31,204,192	11,852,035	27,149,812	-	-	116,366,938
附賣回票券及債券投資	5,995,281	2,564,450	-	-	-	-	8,559,731
指定公平價值變動列入損益之 金融資產	-	-	171,916	658,404	1,299,227	-	2,129,547
交易目的金融資產	9,016,494	-	-	-	-	-	9,016,494
備供出售金融資產	1,877,412	402,245	1,066,112	4,829,059	47,922,939	13,177,599	69,275,366
無活絡市場之債務商品投資	-	-	-	-	283,980	2,310,154	2,594,134
貼現及放款	86,606,854	102,900,001	65,964,027	71,268,237	230,717,183	302,738,033	860,194,335
持有至到期日金融資產	69,536,200	32,554,976	30,587,978	27,756,455	7,112,854	-	167,548,463
採權益法之股權投資	-	-	-	-	-	61,644	61,644
以成本衡量之金融資產	-	-	-	-	4,834,177	-	4,834,177
應收利息及收益	3,550,478	304,090	470,025	210,062	801,422	9,526	5,345,603
資產合計	261,809,775	174,990,704	110,112,093	131,872,029	292,971,782	318,296,956	1,290,053,339
<b>負 債</b>							
央行及銀行同業存款	108,140,654	38,149,229	15,429,234	750,950	-	-	162,470,067
附買回票券及債券負債	11,392,813	4,337,585	571,589	-	-	-	16,301,987
存款	173,753,575	144,492,712	107,529,473	187,756,838	408,416,879	-	1,021,949,477
交易目的金融負債	48,517	-	-	-	-	-	48,517
應付金融債券	-	2,000,000	-	-	18,000,000	-	20,000,000
應付利息	1,121,731	1,007,786	692,363	920,999	80,920	-	3,823,799
負債合計	294,457,290	189,987,312	124,222,659	189,428,787	426,497,799	-	1,224,593,847
淨流動缺口	(\$ 32,647,515)	(\$ 14,996,608)	(\$ 14,110,566)	(\$ 57,556,758)	(\$ 133,526,017)	\$ 318,296,956	\$ 65,459,492

#### 4.利率變動之現金流量風險及利率變動之公平價值風險

本行所持有之浮動利率資產及所承擔之浮動利率債務，可能因市場利率變動使該資產及負債之未來現金流量產生波動，並導致風險，本行評估該風險可能重大，故另簽訂利率交換合約，已進行避險。

##### (1)預期重訂價日或預期到期日

本行於九十六年十二月三十一日，預期重訂價日和預期到期日皆不受合約日期之影響。下表顯示本行之利率風險，以本行所持有金融資產及金融負債之帳面價值表示，並依到期日或重訂價日二者中較早之日期予以分類，本行所持有或發行之金融商品按不同重訂價日或到期日（二者中較早之日期）區分之帳面價值如下：

		九十六年十二月三十一日						
		未超過一個月 期限者	超過一個月至 三個月期限者	超過三個月至 六個月期限者	超過六個月至 一年期限者	超過一年至 七年期限者	超過七年 期限者	合計
<b>資 產</b>								
存放銀行同業	\$	49,965,003	\$ 38,248,971	\$ 2,432,187	\$ -	\$ -	\$ -	90,646,161
指定公平價值變動列入損益之金融資產		564,172	1,105,489	129,936	-	765,338	-	2,564,935
交易目的金融資產		4,150,520	81,200	292,690	-	-	-	4,524,410
附賣回票券及債券投資		5,300,943	1,159,827	-	-	-	-	6,460,770
備供出售金融資產		5,836,991	17,150,946	1,415,244	2,504,152	27,267,099	12,058,047	66,232,479
無活絡市場之債務商品投資		957,850	171,280	-	-	1,300,000	324,840	2,753,970
貼現及放款		130,038,453	548,609,692	154,427,322	20,211,328	48,262,307	3,918,331	905,467,433
持有至到期日金融資產		40,526,873	12,828,635	36,000,000	16,073,991	6,451,325	-	111,880,824
資產合計		237,340,805	619,356,040	194,697,379	38,789,471	84,046,069	16,301,218	1,190,530,982
<b>負 債</b>								
交易目的金融負債		1,115,761	-	-	-	-	-	1,115,761
借入款		118,856,224	29,794,177	7,247,720	1,635,285	-	-	157,533,406
台灣郵政轉存款		3,030,415	29,297,438	-	-	-	-	32,327,853
應付金融債券		-	19,000,000	-	-	4,000,000	-	23,000,000
存款		172,003,031	241,120,073	482,272,601	83,493,924	6,979,697	-	985,869,326
附買回票券及債券投資		11,903,652	2,621,079	842,774	-	-	-	15,367,505
負債合計		306,909,083	321,832,767	490,363,095	85,129,209	10,979,697	-	1,215,213,851
利率敏感性缺口	(\$	69,568,278)	\$ 297,523,273	(\$ 295,665,716)	(\$ 46,339,738)	\$ 73,066,372	\$ 16,301,218	(\$ 24,682,869)
		九十五年十二月三十一日						
		未超過一個月 期限者	超過一個月至 三個月期限者	超過三個月至 六個月期限者	超過六個月至 一年期限者	超過一年至 七年期限者	超過七年 期限者	合計
<b>資 產</b>								
存放銀行同業	\$	45,946,268	\$ 62,672,920	\$ 978,033	\$ 11,684,106	\$ -	\$ -	121,281,327
指定公平價值變動列入損益之金融資產		549,460	465,367	-	328,450	786,270	-	2,129,547
交易目的金融資產		4,772,566	-	-	-	-	-	4,772,566
附賣回票券及債券投資		6,736,566	1,823,165	-	-	-	-	8,559,731
備供出售金融資產		6,752,981	13,737,478	3,413,676	37,934,615	4,040,366	-	65,879,116
無活絡市場之債務商品投資		2,310,154	283,980	-	-	-	-	2,594,134
貼現及放款		121,173,839	494,714,624	147,673,466	45,550,664	48,327,506	3,984,713	861,424,812
持有至到期日金融資產		69,780,850	33,356,649	30,751,171	32,817,656	842,137	-	167,548,463
資產合計		258,022,684	607,054,183	182,816,346	128,315,491	53,996,279	3,984,713	1,234,189,696
<b>負 債</b>								
借入款	\$	113,722,439	\$ 38,049,230	\$ 12,551,009	\$ 5,874,649	\$ 97,950	\$ -	170,295,277
台灣郵政轉存款		3,922,218	34,624,660	-	-	-	-	38,546,878
交易目的金融負債		48,517	-	-	-	-	-	48,517
應付金融債券		-	16,000,000	-	-	4,000,000	-	20,000,000
存款		137,958,876	273,735,549	481,790,770	83,217,647	7,635,254	-	984,338,096
附買回票券及債券投資		11,547,125	4,183,273	571,589	-	-	-	16,301,987
負債合計		267,199,175	366,592,712	494,913,368	89,092,296	11,733,204	-	1,229,530,755
利率敏感性缺口	(\$	9,176,491)	\$ 240,461,471	(\$ 312,097,022)	\$ 39,223,195	\$ 42,263,075	\$ 3,984,713	\$ 4,658,941

(2)有效利率(除公平價值變動列入損益之金融資產外)：

本行於九十六年十二月三十一日所持有或發行之金融商品按各主要幣別區分之平均有效利率如下：

金融商品項目	九十六年 十二月三十一日		九十五年 十二月三十一日	
	台幣	美金	台幣	美金
<b>備供出售金融資產</b>				
政府公債	2.20%	5.06%	2.17%	5.14%
金融債券	2.01%	5.58%	2.01%	5.49%
公司債	2.08%	5.70%	1.99%	5.44%
<b>持有至到期日金融資產</b>				
央行存單	2.12%	-	1.77%	-
政府公債	1.84%	-	2.38%	-
金融債券	2.83%	5.24%	-	4.90%
公司債	2.79%	5.77%	1.82%	5.66%
<b>無活絡市場之債務商品投資</b>				
資產基礎證券	2.81%	5.68%	2.48%	5.68%
<b>貼現及放款</b>				
短期性放款	3.31%	6.38%	3.16%	6.55%
中長期性放款	3.08%	5.92%	2.99%	5.97%
<b>長期負債</b>				
應付金融債券	3.37%	-	3.36%	-

### 三十、金融機構其他揭露事項

#### (一) 資產品質

業務別	項目	九十六年十二月三十一日					
		逾期放款金額 (註 1)	放款總額	逾放比率 (註 2)	備抵呆帳金額	備抵呆帳覆蓋率 (註 3)	
企業金融	擔保	9,191,784	237,021,553	3.88%	7,231,320	78.67%	
	無擔保	2,680,760	395,190,777	0.68%	2,680,760	100.00%	
消費金融	住宅抵押貸款 (註 4)	3,277,663	225,401,287	1.45%	1,975,290	60.27%	
	現金卡 (註 8)	-	-	-	-	-	
	小額純信用貸款 (註 5)	38,460	4,230,702	0.91%	38,460	100.00%	
	其他 (註 6)	擔保	1,211,008	53,087,914	2.28%	927,617	76.60%
		無擔保	67,569	6,113,653	1.11%	67,569	100.00%
放款業務合計		16,467,244	921,045,886	1.79%	12,921,016	78.46%	

業務別	項目	九十五年十二月三十一日					
		逾期放款金額	放款總額	逾放比率	備抵呆帳金額	備抵呆帳覆蓋率	
企業金融	擔保	8,762,395	240,531,063	3.64%	7,041,621	80.36%	
	無擔保	1,400,829	365,347,014	0.38%	1,400,829	100.00%	
消費金融	住宅抵押貸款 (註 4)	2,753,798	211,348,687	1.30%	1,862,326	67.63%	
	現金卡 (註 8)	-	-	-	-	-	
	小額純信用貸款 (註 5)	48,777	5,402,043	0.90%	48,777	100.00%	
	其他 (註 6)	擔保	1,310,321	45,809,476	2.86%	1,310,321	100.00%
		無擔保	23,443	6,707,169	0.35%	23,443	100.00%
放款業務合計		14,299,563	875,145,452	1.63%	11,687,317	81.73%	

(d) Valuation losses arising from changes in fair value of financial instruments at FVTPL using quoted market prices were \$111,746 thousand and \$205,290 thousand for the years ended December 31, 2007 and 2006, respectively. Valuation gains arising from changes in fair value of financial instruments at FVTPL determined using valuation techniques were \$163,652 thousand and \$344,588 thousand for the years ended December 31, 2007 and 2006, respectively.

(e) The interest income (expense) associated with financial assets (liabilities) other than at FVTPL was as follows:

	Years Ended December 31	
	2007	2006
Total interest income	\$ 41,937,247	\$ 38,629,275
Total interest expense	23,389,552	20,270,475

Unrealized gain (loss) from available-for-sale financial assets amounted to \$(1,475,869) thousand and \$326,149 thousand for the years ended December 31, 2007 and 2006, respectively, is classified as adjustments to shareholders' equity.

(f) Information of financial risk is as follows:

#### (1) Market price risk

The Bank uses the market risk factor sensitivity as the instrument for market risk controls. The market risk factor sensitivity refers to the change in value resulting from a unit change in a specific market risk factor. Market risk factors include interest rate, exchange rate, price of equity instruments and commodity prices. The market risk factor sensitivity of the Bank discloses the market risks derived from different risk positions on the trading book.

Foreign exchange rate factor, FX Delta, refers to the net risk positions of different currencies on balance sheet date, that is, the effect of the change in present value due to 100% change in foreign exchange for each currency. The foreign exchange rate factor sensitivity not only includes those of foreign-currency derivatives, but also integrates the risk sensitivity of spot foreign rate positions for hedging purpose and spot position of different currencies.

Interest rate factor sensitivity refers to the effect (DV01 or PVBP) of change in present value of future cash flows generated from spot rate positions and interest-rate derivative positions incurred by moving upwards the yield curves under evaluation by 0.01% (one b.p.) on the interest rate structure

Risk sensitivity of equity instruments refers to the effect of price change in the value of derivative positions due to 100% price change in equity instruments and in underlying assets of derivative instruments. The Bank engages in the trading of equity instruments including stock, exchange traded funds, and stock-index options.

Market Risk Type	Currency	December 31	
		2007	2006
Exchange rate risk value	EUR	\$ 26,375	\$ 18,037
	JPY	62,232	16,858
	USD	1,260,859	899,175
	Others	( 37,145)	45,994
Interest rate sensitivity DV01	TWD	Interest curve of bonds	( 5,592) ( 5,701)
		Interest curve of IRS and CCS	1,131 1,643
		Equity securities risk value	761,660 2,134,833

業務別	項目	九十六年十二月三十一日				
		逾期帳款金額	應收帳款餘額	逾期帳款比率	備抵呆帳金額	備抵呆帳覆蓋率
信用卡業務		4,596	796,225	0.58%	9,874	214.84%
無追索權之應收帳款承購業務(註7)		-	690,802	-	-	-

業務別	項目	九十五年十二月三十一日				
		逾期帳款金額	應收帳款餘額	逾期帳款比率	備抵呆帳金額	備抵呆帳覆蓋率
信用卡業務		19,020	980,863	1.94%	32,200	169.30%
無追索權之應收帳款承購業務(註7)		7,490	1,418,645	0.53%	7,490	100.00%

- 註：1. 逾期放款係依「銀行資產評估損失準備提列及逾期放款催收呆帳處理辦法」規定之列報逾期放款金額；信用卡逾期帳款係依九十四年七月六日金管銀(四)字第0944000378號函所規定之逾期帳款金額。
2. 逾期放款比率=逾期放款/放款總額；信用卡逾期帳款比率=逾期帳款/應收帳款餘額。
3. 放款備抵呆帳覆蓋率=放款所提列之備抵呆帳金額/逾放金額；信用卡應收帳款備抵呆帳覆蓋率=信用卡應收帳款所提列之備抵呆帳金額/逾期帳款金額。
4. 住宅抵押貸款係借款人以購建住宅或房屋裝修為目的，提供本人或配偶或未成年子女所購(所有)之住宅為十足擔保並設定抵押權予金融機構以取得資金者。
5. 小額純信用貸款係指須適用九十四年十二月十九日金管銀(四)字第09440010950號函規範且非屬信用卡、現金卡之小額純信用貸款。
6. 消費金融「其他」係指非屬「住宅抵押貸款」、「現金卡」、「小額純信用貸款」之其他有擔保或無擔保之消費金融貸款，不含信用卡。
7. 無追索權之應收帳款業務依九十四年七月十九日金管銀(五)字第094000494號函規定，俟應收帳款承購商或保險公司確定不理賠之日起三個月內，列報逾期放款。
8. 本行未辦理現金卡發行業務。

## (二) 信用風險集中情形

九十六年十二月三十一日

排名(註1)	集團企業名稱(註2)	授信總餘額(註3)	占本期淨值比例(%)
1	台塑企業集團	28,669,737	35.04
2	奇美企業集團	14,354,061	17.55
3	長榮企業集團	10,635,889	13.00
4	統一企業集團	9,120,967	11.15
5	佳世達企業集團	8,678,821	10.61
6	義聯企業集團	7,635,992	9.33
7	大同企業集團	7,624,057	9.32
8	華航企業集團	6,752,500	8.25
9	遠東企業集團	5,100,424	6.23
10	六和企業集團	4,995,000	6.11

- 註：1. 依對集團企業授信總餘額排序，列出非屬政府或國營事業之前十大集團企業。
2. 企業集團係指符合「臺灣證券交易所股份有限公司有價證券上市審查準則補充規定」第六條之定義者。
3. 授信總餘額係指各項放款(包括進口押匯、出口押匯、貼現、透支、短放、短擔、應收證券融資、中放、中擔、長放、長擔、催收款項)、買入匯款、無追索權之應收帳款承購、應收承兌票款及保證款項餘額合計數。

## (2) Credit risk

Credit risks refer to the losses from financial instruments incurred by non-performance of the contracted obligations by the Bank's counterparties or others. The Bank provides loans, loan commitments and guarantees based on prudent credit evaluations. The collaterals that the Bank demands to be pledged on loans, loan commitments or guarantees are normally cash, inventory, marketable securities or other property. The average secured loans are weighted 60% approximately of overall loans. The average percentage of secured financial guarantees and letters of credit is 20%, between 0% and 50%. When the counterparties or others default, the Bank has rights to enforce the collaterals or other guarantees and effectively reduce credit risks. In disclosures on the maximum amounts for credit risk exposures, the market values of the collaterals are not considered.

The maximum credit risk exposures of various financial assets are the same as carrying values. Please refer to accompanying financial statements.

The contract amounts of financial assets with off-balance-sheet credit risks held by the Bank as of December 31, 2007 and 2006 were as follows:

	December 31	
	2007	2006
Guarantees arising from guarantee business	\$ 32,436,874	\$ 35,434,053
Unused issued letters of credit	30,033,753	28,094,213
Unused loan commitments (excluding credit card)	162,925,545	136,008,789

Prominent concentration of credit risks occurs when transaction parties for financial instruments prominently concentrate on one party, or on a few that are in similar business lines or exhibit similar economic characteristics. The characteristics for concentration of credit risks include the nature of business activities engaged by debtors. The Bank has not engaged in transactions that involved a prominent concentration of one client or one transaction party, but have transaction parties of similar industry type or from similar region.

The prominent concentration of credit risk was as follows:

Industry Type	December 31			
	Carrying Value	Percentage of Item (%)	Carrying Value	Percentage of Item (%)
Financial and insurance	\$ 25,697,917	3	\$ 53,735,680	6
Manufacturing	298,788,493	32	283,032,099	33
Wholesale and insurance	75,644,707	8	97,540,616	11
Real estate and leasing	40,996,502	5	26,786,639	3
Service	24,652,715	3	19,704,912	2
Individuals	288,475,828	31	269,487,336	31
Others	166,789,724	18	124,858,170	14
	<u>\$ 921,045,886</u>		<u>\$ 875,145,452</u>	

Geographic Location	December 31			
	Carrying Value	Percentage of Item (%)	Carrying Value	Percentage of Item (%)
Asia	\$ 862,998,833	94	\$ 773,666,130	88
Europe	12,591,148	1	13,007,253	2
North America	44,171,448	5	60,345,055	7
Others	1,284,457	-	28,127,014	3
	<u>\$ 921,045,886</u>		<u>\$ 875,145,452</u>	

## (3) Liquidity risk

The Bank's ratio of liquidity reserve is 15.31% and 21.50% as of December 31, 2007 and 2006, respectively. Since the capital and operating funds are deemed sufficient to meet the cash flow arising from the performance of all the contracted obligations. Therefore, liquidity risk is not considered to be significant.

The derivative instruments held by the Bank, except for interest rate swaps with leveraging effects, have very little probabilities of failing to be sold with reasonable prices in the market, and thus have very low liquidity risks.

Basic management policies adopted by the Bank for financial instruments are to match maturity and interest rate of financial assets and liabilities and to control unmatched gap. Because of uncertainty of transaction terms and different kinds, maturity and interest rate of financial assets and liabilities always can not match perfectly, and this kind of gap may cause potential gain or loss. The Bank does the maturity analysis of financial assets and liabilities according to their characteristic in order to analyze their liquidity. The maturity analysis was as follows:

Financial Instrument	December 31, 2007						
	Less Than One Month	One Month to Three Months	Three Months to Six Months	Six Months to A Year	One Year to Seven Years	Over Seven Years	Total
<b>Assets</b>							
Cash and cash equivalents	\$ 23,175,376	\$ 2,728,656	\$ -	\$ -	\$ -	\$ -	25,904,032
Due from Central Bank and call loans to banks	69,770,223	8,764,458	4,905,476	28,555,647	-	-	111,995,804
Bonds and securities purchased under resale agreements	5,131,715	1,329,055	-	-	-	-	6,460,770
Financial assets designated as at FVTPL	-	-	-	162,050	2,402,885	-	2,564,935
Financial assets held for trading	7,029,263	-	-	-	-	-	7,029,263
Available-for-sale financial assets	299,916	162,403	802,380	4,122,182	49,771,831	12,437,481	67,596,193
Bond investments with no active market	-	-	-	-	1,471,281	1,282,689	2,753,970
Loans	88,167,620	92,944,487	103,405,806	79,403,739	218,631,205	322,914,576	905,467,433
Held-to-maturity financial assets	40,364,832	12,000,000	36,097,446	16,332,076	7,086,770	-	111,881,124
Investments accounted for by the equity method	-	-	-	-	110,046	-	110,046
Financial assets carried at cost	-	-	-	-	4,737,671	-	4,737,671
Interest receivable and revenue receivable	3,096,173	191,593	398,154	179,452	979,877	9,972	4,855,221
<b>Total assets</b>	<b>237,035,118</b>	<b>118,120,652</b>	<b>145,609,262</b>	<b>128,755,146</b>	<b>285,191,566</b>	<b>336,644,718</b>	<b>1,251,356,462</b>
<b>Liabilities</b>							
Due to banks and Central Bank	78,032,819	17,492,341	4,122,978	-	-	-	99,648,138
Deposit transferred from the Postal Bureau	3,030,414	5,272,692	4,275,783	19,630,138	118,826	-	32,327,853
Bonds and securities sold under repurchase agreements	11,751,703	2,314,672	1,301,130	-	-	-	15,367,505
Deposits	166,816,222	150,530,287	110,204,954	188,840,001	401,470,769	-	1,017,862,233
Financial liabilities held for trading	1,115,761	-	-	-	-	-	1,115,761
Bank notes	-	-	-	-	23,000,000	-	23,000,000
Interest payable	1,081,624	1,102,811	537,906	1,058,018	81,440	-	3,861,799
<b>Total liabilities</b>	<b>261,828,543</b>	<b>176,712,803</b>	<b>120,442,751</b>	<b>209,528,157</b>	<b>424,671,035</b>	<b>-</b>	<b>1,193,183,289</b>
<b>Net current gap</b>	<b>\$ (24,793,425)</b>	<b>\$ (58,592,151)</b>	<b>\$ 25,166,511</b>	<b>\$ (80,773,011)</b>	<b>\$ (139,479,469)</b>	<b>\$ 336,644,718</b>	<b>\$ 58,173,173</b>

Financial Instrument	December 31, 2006						
	Less Than One Month	One Month to Three Months	Three Months to Six Months	Six Months to A Year	One Year to Seven Years	Over Seven Years	Total
<b>Assets</b>							
Cash and cash equivalents	\$ 39,066,157	\$ 5,060,750	\$ -	\$ -	\$ -	\$ -	44,126,907
Due from Central Bank and call loans to banks	46,160,899	31,204,192	11,852,035	27,149,812	-	-	116,366,938
Bonds and securities purchased under resale agreements	5,995,281	2,564,450	-	-	-	-	8,559,731
Financial assets designated as at FVTPL	-	-	171,916	658,404	1,299,227	-	2,129,547
Financial assets held for trading	9,016,494	-	-	-	-	-	9,016,494
Available-for-sale financial assets	1,877,412	402,245	1,066,112	4,829,059	47,922,939	13,177,599	69,275,366
Bond investments with no active market	-	-	-	-	283,980	2,310,154	2,594,134
Loans	86,606,854	102,900,001	65,964,027	71,268,237	230,717,183	302,738,033	860,194,335
Held-to-maturity financial assets	69,536,200	32,554,976	30,587,978	27,756,455	7,112,854	-	162,470,067
Investments accounted for by the equity method	-	-	-	-	-	61,644	61,644
Financial assets carried at cost	-	-	-	-	4,834,177	-	4,834,177
Interest receivable and revenue receivable	3,550,478	304,090	470,025	210,062	801,422	9,526	5,345,603
<b>Total assets</b>	<b>261,809,775</b>	<b>174,990,704</b>	<b>110,112,093</b>	<b>131,872,029</b>	<b>292,971,782</b>	<b>318,296,956</b>	<b>1,290,053,339</b>
<b>Liabilities</b>							
Due to banks and Central Bank	108,140,654	38,149,229	15,429,234	750,950	-	-	162,470,067
Bonds and securities sold under repurchase agreements	11,392,813	4,337,585	571,589	-	-	-	16,301,987
Deposits	173,753,575	144,492,712	107,529,473	187,756,838	408,416,879	-	1,021,949,477
Financial liabilities held for trading	48,517	-	-	-	-	-	48,517
Banks notes	-	2,000,000	-	-	18,000,000	-	20,000,000
Interest payable	1,121,731	1,007,786	692,363	920,999	80,920	-	3,823,799
<b>Total liabilities</b>	<b>294,457,290</b>	<b>189,987,312</b>	<b>124,222,659</b>	<b>189,428,787</b>	<b>426,497,799</b>	<b>-</b>	<b>1,224,593,847</b>
<b>Net current gap</b>	<b>\$ (32,647,515)</b>	<b>\$ (14,996,608)</b>	<b>\$ (14,110,566)</b>	<b>\$ (57,556,758)</b>	<b>\$ (133,526,017)</b>	<b>\$ 318,296,956</b>	<b>\$ 65,459,492</b>

(4) Cash flow risk and fair value from change in interest rates

The Bank's cash flow risks as a result of change in interest rates refer to cash flow fluctuations in the future from its assets with floating rates and liabilities with floating rates. The Bank evaluates interest rates risks in trends of interest rate and engages in trading of interest rates swaps in accordance with risk levels and operational needs to reduce cash flow risks as a result of change in interest rates.

(i) Expected revaluation date and expected settlement date

As of December 31, 2007 and 2006, expected revaluation date and expected settlement date are not affected by settlement date designated in the contract. Interest risks are presented with the carrying amounts of financial assets and liabilities according to revaluation date and settlement date in the following table.

Financial Instrument	December 31, 2007						
	Less Than One Month	One Month to Three Months	Three Months to Six Months	Six Months to A Year	One Year to Seven Years	Over Seven Years	Total
<u>Assets</u>							
Due from Central Bank and call loans to banks	\$ 49,965,003	\$ 38,248,971	\$ 2,432,187	\$ -	\$ -	\$ -	90,646,161
Designated financial assets at FVTPL	564,172	1,105,489	129,936	-	765,338	-	2,564,935
Financial assets held for trading	4,150,520	81,200	292,690	-	-	-	4,524,410
Bonds and securities purchased under resale agreements	5,300,943	1,159,827	-	-	-	-	6,460,770
Available-for-sale financial assets	5,836,991	17,150,946	1,415,244	2,504,152	27,267,099	12,058,047	66,232,479
Bond investments with no active market	957,850	171,280	-	-	1,300,000	324,840	2,753,970
Loans	130,038,453	548,609,692	154,427,322	20,211,328	48,262,307	3,918,331	905,467,433
Held-to-maturity financial assets	40,526,873	12,828,635	36,000,000	16,073,991	6,451,325	-	111,880,824
<b>Total assets</b>	<b>237,340,805</b>	<b>619,356,040</b>	<b>194,697,379</b>	<b>38,789,471</b>	<b>84,046,069</b>	<b>16,301,218</b>	<b>1,190,530,982</b>
<u>Liabilities</u>							
Financial liabilities held for trading	1,115,761	-	-	-	-	-	1,115,761
Borrowing	118,856,224	29,794,177	7,247,720	1,635,285	-	-	157,533,406
Deposit transferred from Post Office	3,030,415	29,297,438	-	-	-	-	32,327,853
Bank notes	-	19,000,000	-	-	4,000,000	-	23,000,000
Deposits	172,003,031	241,120,073	482,272,601	83,493,924	6,979,697	-	985,869,326
Bonds and securities sold under repurchase agreements	11,903,652	2,621,079	842,774	-	-	-	15,367,505
<b>Total liabilities</b>	<b>306,909,083</b>	<b>321,832,767</b>	<b>490,363,095</b>	<b>85,129,209</b>	<b>10,979,697</b>	<b>-</b>	<b>1,215,213,851</b>
Interest sensitivity gap	\$ ( 69,568,278 )	\$ 297,523,273	\$ ( 295,665,716 )	\$ ( 46,339,738 )	\$ 73,066,372	\$ 16,301,218	\$ ( 24,682,869 )

Financial Instrument	December 31, 2006						
	Less Than One Month	One Month to Three Months	Three Months to Six Months	Six Months to A Year	One Year to Seven Years	Over Seven Years	Total
<u>Assets</u>							
Due from Central Bank and call loans to banks	\$ 45,946,268	\$ 62,672,920	\$ 978,033	\$ 11,684,106	\$ -	\$ -	121,281,327
Designated financial assets at FVTPL	549,460	465,367	-	328,450	786,270	-	2,129,547
Financial assets held for trading	4,772,566	-	-	-	-	-	4,772,566
Bonds and securities purchased under resale agreements	6,736,566	1,823,165	-	-	-	-	8,559,731
Available-for-sale financial assets	6,752,981	13,737,478	3,413,676	37,934,615	4,040,366	-	65,879,116
Bond investments with no active market	2,310,154	283,980	-	-	-	-	2,594,134
Loans	121,173,839	494,714,624	147,673,466	45,550,664	48,327,506	3,984,713	861,424,812
Held-to-maturity financial assets	69,780,850	33,356,649	30,751,171	32,817,656	842,137	-	167,548,463
<b>Total assets</b>	<b>258,022,684</b>	<b>607,054,183</b>	<b>182,816,346</b>	<b>128,315,491</b>	<b>53,996,279</b>	<b>3,984,713</b>	<b>1,234,189,696</b>
<u>Liabilities</u>							
Financial liabilities held for trading	48,517	-	-	-	-	-	48,517
Borrowing	113,722,439	38,049,230	12,551,009	5,874,649	97,950	-	170,295,277
Deposit transferred from Post Office	3,922,218	34,624,660	-	-	-	-	38,546,878
Bank notes	-	16,000,000	-	-	4,000,000	-	20,000,000
Deposits	137,958,876	273,735,549	481,790,770	83,217,647	7,635,254	-	984,338,096
Bonds and securities sold under repurchase agreements	11,547,125	4,183,273	571,589	-	-	-	16,301,987
<b>Total liabilities</b>	<b>267,199,175</b>	<b>366,592,712</b>	<b>494,913,368</b>	<b>89,092,296</b>	<b>11,733,204</b>	<b>-</b>	<b>1,229,530,755</b>
Interest sensitivity gap	\$ ( 9,176,491 )	\$ 240,461,471	\$ ( 312,097,022 )	\$ 39,223,195	\$ 42,263,075	\$ 3,984,713	\$ 4,658,941

## (三) 孳息資產與付息負債之平均值及當期平均利率

資 產	九十六年十二月三十一日		九十五年十二月三十一日	
	平均值	平均利率%	平均值	平均利率%
存放拆放同業	\$ 137,810,469	4.80	\$ 114,291,947	4.48
存放央行	44,160,352	0.98	39,793,824	1.00
金融資產－債券及票券	220,960,876	2.55	233,463,939	2.20
貼現及放款	868,149,123	3.56	830,989,230	3.42
負 債				
同業存款及拆款	162,436,817	4.82	137,798,330	4.34
活期存款	519,284,883	0.67	498,993,243	0.68
定期存款	493,345,206	2.55	478,741,687	2.26
可轉讓定期存單	6,356,914	1.37	6,597,892	1.16
台灣郵政轉存款	35,489,931	2.41	44,869,187	2.16
金融債券	19,728,767	3.40	20,000,000	3.26

## (四) 利率敏感性資訊

利率敏感性資產負債分析表（新台幣）

項目	1至90天 (含)	91至180天 (含)	181天至1年 (含)	1年以上	合計
利率敏感性資產	710,960,247	157,976,210	34,919,887	65,024,919	968,881,263
利率敏感性負債	366,836,777	470,702,265	72,823,265	12,708,208	923,070,515
利率敏感性缺口	344,123,470	(312,726,055)	(37,903,378)	52,316,711	45,810,748
淨值					83,762,207
利率敏感性資產與負債比率					104.96%
利率敏感性缺口與淨值比率					54.69%

- 註：1. 本表係填寫總行及國內外分支機構新台幣部分（不含外幣）之金額。  
 2. 利率敏感性資產及負債係指其收益或成本受利率變動影響之生利資產及付息負債。  
 3. 利率敏感性缺口 = 利率敏感性資產 - 利率敏感性負債  
 4. 利率敏感性資產與負債比率 = 利率敏感性資產 ÷ 利率敏感性負債（指新台幣利率敏感性資產與利率敏感性負債）。

利率敏感性資產負債分析表（美金）

單位：美金千元，%

項目	1至90天 (含)	91至180天 (含)	181天至1年 (含)	1年以上	合計
利率敏感性資產	5,270,699	949,385	82,449	471,680	6,774,213
利率敏感性負債	6,455,311	464,439	276,454	10,035	7,206,239
利率敏感性缺口	(1,184,612)	484,946	(194,005)	461,645	(432,026)
淨值					7,954
利率敏感性資產與負債比率					94.00%
利率敏感性缺口與淨值比率					(5,431.56%)

- 註：1. 本表係填報總行及國內分支機構、國際金融業務分行及海外分支機構合計美金之金額，不包括或有資產及或有負債項目。  
 2. 利率敏感性資產及負債係指其收益或成本受利率變動影響之生利資產及付息負債。  
 3. 利率敏感性缺口 = 利率敏感性資產 - 利率敏感性負債  
 4. 利率敏感性資產與負債比率 = 利率敏感性資產 ÷ 利率敏感性負債（指美金利率敏感性資產與利率敏感性負債）。

## (五) 獲利能力

項目		九十六年 十二月三十一日	九十五年 十二月三十一日
資產報酬率	稅前	0.92%	1.08%
	稅後	0.64%	0.84%
淨值報酬率	稅前	14.91%	18.43%
	稅後	10.35%	14.35%
純益率		27.42%	38.18%

- 註：1. 資產報酬率 = 稅前（後）損益 ÷ 平均資產  
 2. 淨值報酬率 = 稅前（後）損益 ÷ 平均淨值  
 3. 純益率 = 稅後損益 ÷ 淨收益  
 4. 稅前（後）損益係指當年一月累計至該季損益金額

## (ii) Effective interest rate (excluding financial assets at FVTPL)

As of December 31, 2007 and 2006, the effective interest rate of financial instruments held or issued by the Bank grouping based on main currencies are as follows:

	December 31			
	2007		2006	
	NTD	USD	NTD	USD
Available-for-sale financial assets				
Government bonds	2.20%	5.06%	2.17%	5.14%
Financial bonds	2.01%	5.58%	2.01%	5.49%
Corporate bonds	2.08%	5.70%	1.99%	5.44%
Held-to-maturity financial assets				
Certificate deposits in Central Bank	2.12%	-	1.77%	-
Government bonds	1.84%	-	2.38%	-
Financial bonds	2.83%	5.24%	-	4.90%
Corporate bonds	2.79%	5.77%	1.82%	5.66%
Bond investments with no active market				
Asset-backed securities	2.81%	5.68%	2.48%	5.68%
Loans				
Short-term loan	3.31%	6.38%	3.16%	6.55%
Medium to long-term loans	3.08%	5.92%	2.99%	5.97%
Long-term liabilities				
Bank notes	3.37%	-	3.36%	-

## 30. OTHER DISCLOSURES OF FINANCIAL INSTITUTION

## (a) Asset quality

Business Type		Item	December 31, 2007				
			Non-Performing Loans (Note a)	Loans	Non-Performing Loans Ratio (Note b)	Allowance For Loan Losses	Coverage Ratio (Note c)
Corporate finance	Secured		9,191,784	237,021,553	3.88%	7,231,320	78.67%
	Unsecured		2,680,760	395,190,777	0.68%	2,680,760	100.00%
Consumer finance	Mortgage loans (Note d)		3,277,663	225,401,287	1.45%	1,975,290	60.27%
	Cash cards (Note h)		-	-	-	-	-
	Credit loans (Note e)		38,460	4,230,702	0.91%	38,460	100.00%
	Others (Note f)	Secured		1,211,008	53,087,914	2.28%	927,617
Unsecured			67,569	6,113,653	1.11%	67,569	100.00%
Total			16,467,244	921,045,886	1.79%	12,921,016	78.46%

Business Type		Item	December 31, 2006				
			Non-Performing Loans (Note a)	Loans	Non-Performing Loans Ratio (Note b)	Allowance For Loan Losses	Coverage Ratio (Note c)
Corporate finance	Secured		8,762,395	240,531,063	3.64%	7,041,621	80.36%
	Unsecured		1,400,829	365,347,014	0.38%	1,400,829	100.00%
Consumer finance	Mortgage loans (Note d)		2,753,798	211,348,687	1.30%	1,862,326	67.63%
	Cash cards (Note h)		-	-	-	-	-
	Credit loans (Note e)		48,777	5,402,043	0.90%	48,777	100.00%
	Others (Note f)	Secured		1,310,321	45,809,476	2.86%	1,310,321
Unsecured			23,443	6,707,169	0.35%	23,443	100.00%
Total			14,299,563	875,145,452	1.63%	11,687,317	81.73%

(六) 資產及負債之到期分析

新台幣到期日期限結構分析表

項目	合計	距到期日剩餘期間金額				
		1至30天	31天至90天	91天至180天	181天至1年	超過1年
主要到期資金流入	1,086,146,735	168,168,829	95,769,126	115,479,784	89,730,053	616,998,943
主要到期資金流出	1,210,565,939	146,325,495	163,068,616	115,279,777	221,227,174	564,664,877
期距缺口	(124,419,204)	21,843,334	(67,299,490)	200,007	(131,497,121)	52,334,066

註：本表僅含總行及國內分支機構新台幣部分（不含外幣）之金額。

美金到期日期限結構分析表

單位：美金仟元

項目	合計	距到期日剩餘期間金額				
		1至30天	31天至90天	91天至180天	181天至1年	超過1年
主要到期資金流入	5,193,538	2,307,317	680,344	607,406	196,488	1,401,983
主要到期資金流出	5,940,630	2,652,413	761,471	1,118,737	480,497	927,512
期距缺口	(747,092)	(345,096)	(81,127)	(511,331)	(284,009)	474,471

註：本表係填報總行、國內分支機構及國際金融業務分行合計美金之金額。

(七) 特殊記載事項

項目	案由及金額
最近一年度負責人或職員因業務上違反法令經檢察官起訴者	○○分行於94.12.23發生行員○○盜賣客戶○○○信託基金案，本行已於95.11.29對○員提起民事賠償訴訟並於96.2.16取得勝訴判決。
最近一年度違反法令經主管機關處以罰鍰者	無
最近一年度缺失經主管機關嚴予糾正者	無
最近一年度因人員舞弊、重大偶發案件或未切實依「金融機構安全維護注意要點」之規定致發生安全事故，其年度個別或合計實際損失逾五仟萬元者	無

註：最近一年度係指自揭露當年年底往前推算一年。

(八) 出售不良債權交易資訊

九十六年十二月三十一日

交易日期(簽約日)	交易對象	債權組成內容	帳面價值	售價	處分損益	附帶約定條件	交易對象與本行之關係
96.4.17	兆豐資產管理股份有限公司	企業有擔保借款	2,700 (註1)	193,151	190,451	無	無
96.8.30	費佳企業有限公司	企業有擔保借款	18,000 (註2)	37,266	19,266	無	無
96.9.19	昱隆資產管理股份有限公司	企業有擔保借款	- (註3)	76,302	76,302	無	無
96.11.12	遠銀資產管理股份有限公司	企業有擔保借款	- (註4)	104,255	104,255	無	無

註1：原始債權金額為359,180仟元，已沖銷356,480仟元，至出售日帳面價值為2,700仟元。

註2：原始債權金額為192,970仟元，已沖銷174,970仟元。

註3：原始債權金額為146,228仟元，已全數沖銷。

註4：原始債權金額為325,305仟元，已全數沖銷。

(九) 資本適足性

分析項目	年度(註2)	九十六年十二月三十一日			九十五年十二月三十一日		
		九十六年十二月三十一日	九十六年六月三十日	九十五年十二月三十一日	九十六年十二月三十一日	九十六年六月三十日	九十五年十二月三十一日
自有資本	第一類資本	67,958,851	64,135,071	70,256,567			
	第二類資本	23,272,620	20,818,253	29,835,914			
	第三類資本	-	-	-			
	自有資本	91,231,471	84,953,324	93,235,570			
加權風險性資產	信用風險	標準法	832,939,491	827,446,698			
		內部評等法	-	-	821,292,880		
		資產證券化	389,569	479,678			
	作業風險	基本指標法	40,408,697	51,337,225			
		標準法/選擇性標準法	-	-			
		進階衡量法	-	-			
	市場風險	標準法	6,726,464	6,699,913			13,080,675
		內部模型法	-	-			
	加權風險性資產總額		880,464,221	885,963,514	834,373,555		
	資本適足率		10.36%	9.59%	11.17%		
第一類資本占風險性資產之比率		7.72%	7.24%	8.42%			
第二類資本占風險性資產之比率		2.64%	2.35%	3.58%			
第三類資本占風險性資產之比率		-	-	-			
普通股股本占總資產比率		3.67%	3.58%	3.55%			

Business Type	Item	December 31, 2007				
		Non-Performing Loans (Note a)	Receivables	Non-Performing Loans Ratio (Note b)	Allowance For Loan Losses	Coverage Ratio (Note c)
Credit card		4,596	796,225	0.58%	9,874	214.84%
No recourse receivable factoring (Note g)		-	690,802	-	-	-

Business Type	Item	December 31, 2006				
		Non-Performing Loans (Note a)	Loans	Non-Performing Loans Ratio (Note b)	Allowance For Loan Losses	Coverage Ratio (Note c)
Credit card		19,020	980,863	1.94%	32,200	169.30%
No recourse receivable factoring (Note g)		7,490	1,418,645	0.53%	7,490	100.00%

Note a: Nonperforming loans are in accordance with the Regulations of the Procedures for Banking Institutions to Evaluate Assets and Deal with Past Due/Non-performing Loans and Bad Debts issued by MOF. Non-performing loans of credit cards are defined in the Letter issued by the Banking Bureau on July 6, 2005. (Ref. No. Jin-Guan-Yin (4)0944000378).

Note b: Nonperforming loans ratio = Nonperforming loans ÷ Loans  
Nonperforming loans of credit card ratio = Nonperforming loans of credit cards ÷ Accounts receivable

Note c: Coverage ratio of allowances for loan losses = Allowances for loan losses ÷ Nonperforming loans

Coverage ratio of allowance for loan losses of credit card = Allowance for loan losses of credit card ÷ Nonperforming loans of credit cards

Note d: Mortgage loans are for borrowers to build or repair buildings, providing the borrowers, spouse or minor children to fully collateralize their buildings and install the right on mortgage to financial institutions.

Note e: Credit loans are to fit in the Letter issued by the Banking Bureau on December 19, 2005 (Ref. No. Jin - Guan - Yi (4) 09440010950), excluding credit loans of credit cards and cash cards.

Note f: The other consumer financial businesses are defined as secured or unsecured consumer financial businesses, excluding mortgage loans, cash cards, credit loans and credit cards.

Note g: In accordance with the Letter issued by the Banking Bureau on July 19, 2005 (Ref. No. Jin - Guan - Yin (5) 094000494) non-recourse receivable factorings are not defined as non-performing loans until compensation from factors or insurance companies are ascertained to be non-recoverable.

Note h: The Bank doesn't engage in cash card business.

(b) Concentration of credit risk

December 31, 2007			
Rank (Note a)	Transaction Party (Note b)	Loans (Note c)	As Proportion of Net Equity (%)
1	Formosa Plastics Co., and related parties	28,669,737	35.04
2	Chi Mei Co., and related parties	14,354,061	17.55
3	Evergreen Group	10,635,889	13.00
4	Uni-President Co., and related parties	9,120,967	11.15
5	BenQ Co., and related parties	8,678,821	10.61
6	E-United Group	7,635,992	9.33
7	Tatung Co., and related parties	7,624,057	9.32
8	China Airlines Ltd. And related parties	6,752,500	8.25
9	Far Eastern Co., and related parties	5,100,424	6.23
10	Ford Lio Ho Motor Co., and related parties	4,995,000	6.11

Note a: Sort by the balance of loans on December 31, 2007, excluding government or state-run business.

Note b: Transaction party is in accordance with the article 6 of the Supplementary Provisions to the Taiwan Stock Exchange Corporation Criteria for Review of Securities Listings.

Note c: Loans include import and export bill negotiations, bills discounted, overdraft, short-term loan, short-term secured loan, receivable financing, medium-term loan, medium-term secured loan, long-term loan, long-term secured loan, delinquent loans, inward remittances, factoring without recourse, acceptance, and guarantee.

註：1. 本表九十六年十二月三十一日及九十六年六月三十日之資本適足率係依行政院金融監督管理委員會九十六年一月四日金管銀(一)字第0961000020號令修正「銀行資本適足性管理辦法」及金管銀(一)字第0961000025號令「銀行自有資本與風險性資產之計算方法說明及表格」規定計算之比率。九十五年十二月三十一日之自有資本比率係依銀行法第四十四條、財政部90.10.16台財融(一)第0090345106號函及財政部92.12.09台財融第0928011668號函規定「銀行資本適足性管理辦法」所計算之比率。

2. 計算公式如下：

- (1) 自有資本 = 第一類資本 + 第二類資本 + 第三類資本。
- (2) 加權風險性資產總額 = 信用風險加權風險性資產 + (作業風險 + 市場風險) 之資本計提 × 125。
- (3) 資本適足率 = 自有資本 / 加權風險性資產總額。
- (4) 第一類資本占風險性資產之比率 = 第一類資本 / 加權風險性資產總額。
- (5) 第二類資本占風險性資產之比率 = 第二類資本 / 加權風險性資產總額。
- (6) 第三類資本占風險性資產之比率 = 第三類資本 / 加權風險性資產總額。
- (7) 普通股股本占總資產比率 = 普通股股本 / 總資產。

(十) 主要外幣淨部位 (市場風險)

	九十六年十二月三十一日		九十五年十二月三十一日			
	原幣	折合新台幣	原幣	折合新台幣		
主要外幣淨部位 (市場風險)	1 USD	43,819	1,423,416	1 USD 27,413	895,034	
	2 AUD	2,685	76,648	2 EUR	2,712	116,377
	3 ZAR	13,612	64,811	3 JPY	347,107	95,177
	4 GBP	502	32,557	4 HKD	5,583	23,450
	5 THB	28,787	27,739	5 SGD	793	16,858

註：上述資料僅包含國內外幣淨部位，不包含國際業務分行及海外分行資訊。

(十一) 依信託業法規定辦理信託業務之內容及金額

依信託業法第三條本行得兼營信託業務，茲將九十六年及九十五年十二月三十一日之信託業務內容及金額列示如下：

	九十六年 十二月三十一日	九十五年 十二月三十一日
指定用途投資國內基金	\$ 45,769,804	\$ 33,030,829
指定用途投資國外基金	55,567,305	19,716,694
保險金信託	1,137	858
安養撫育信託	51,543	4,386
生前契約贍帶血信託	373,357	270,800
金錢債權擔保物權信託	328,348	294,200
有價證券信託	192,141	132,660
不動產信託	1,267,888	553,760
	\$ 103,551,523	\$ 54,004,187

(十二) 依信託業法施行細則第十七條規定附註揭露信託帳之資產負債及信託財產目錄如下：

信託資產	信託帳資產負債表	
	九十六年 十二月三十一日	九十五年 十二月三十一日
銀行存款	\$ 480,118	\$ 120,869
保險金請求權	238,400	294,200
短期投資		
普通股	147,221	122,237
基金	101,419,371	67,821,945
債券	5,694	-
公平調整數	47,261	15,816
應收出售證券款	5,863	-
一受益憑證		
應收利息	573	284
土地	557,473	412,459
房屋及建築	1,186	669
在建工程	648,329	107,475
預付稅款	34	-
信託資產總額	\$ 103,551,523	\$ 68,895,954

(c) Interest-earning assets and interest-bearing liabilities

The average balances and average interest rates of interest-earning assets and interest-bearing liabilities for the years ended December 31, 2007 and 2006 were as follows:

	2007		2006	
	Average Value	Average Interest Rate %	Average Value	Average Interest Rate %
<b>Assets</b>				
Due from banks	\$137,810,469	4.80	\$114,291,947	4.48
Due from Central Bank	44,160,352	0.98	39,793,824	1.00
Financial assets - bonds and bills	220,960,876	2.55	233,463,939	2.20
Loans	868,149,123	3.56	830,989,230	3.42
<b>Liabilities</b>				
Due to banks and call loans from banks	162,436,817	4.82	137,798,330	4.34
Demand deposits	519,284,883	0.67	498,993,243	0.68
Time deposits	493,345,206	2.55	478,741,687	2.26
Negotiable certificates of deposits	6,356,914	1.37	6,597,892	1.16
Deposits transferred from the Postal Bureau	35,489,931	2.41	44,869,187	2.16
Bank notes	19,728,767	3.40	20,000,000	3.26

(d) Interest rate sensitivity

(In Thousands of New Taiwan Dollars; %)

Item	December 31, 2007				
	1~90 Days	91~180 Days	181 Days~1 Year	More Than 1 Year	Total
Interest-sensitive assets	710,960,247	157,976,210	34,919,887	65,024,919	968,881,263
Interest-sensitive liabilities	366,836,777	470,702,265	72,823,265	12,708,208	923,070,515
Interest sensitivity gap	344,123,470	(312,726,055)	(37,903,378)	52,316,711	45,810,748
Net worth					83,762,207
Ratio of interest-sensitive assets to liabilities					104.96%
Ratio of interest sensitivity gap to net assets					54.69%

(In Thousands of U.S. Dollars; %)

Item	December 31, 2007				
	1~90 Days	91~180 Days	181 Days~1 Year	More Than 1 Year	Total
Interest-sensitive assets	5,270,699	949,385	82,449	471,680	6,774,213
Interest-sensitive liabilities	6,455,311	464,439	276,454	10,035	7,206,239
Interest sensitivity gap	(1,184,612)	484,946	(194,005)	461,645	(432,026)
Net worth					7,954
Ratio of interest-sensitive assets to liabilities					94.00%
Ratio of interest sensitivity gap to net assets					(5,431.56%)

Note a: The amounts listed above include accounts in NT dollars only (i.e., excluding foreign currency) for both head office and domestic branches.

Note b: Interest-sensitive assets and liabilities are interest-earning assets and interest-bearing liabilities with income or cost affected by interest rate fluctuations.

Note c: Interest sensitivity gap = Interest-sensitive assets - Interest-sensitive liabilities

Note d: Ratio of interest-sensitive assets to interest-sensitive liabilities =  $\frac{\text{Interest-sensitive assets}}{\text{Interest-sensitive liabilities}}$  (NT dollars only)

信託負債	九十六年 十二月三十一日	九十五年 十二月三十一日
信託資本		
金錢信託	\$ 101,847,970	\$ 67,886,789
保險金請求權	238,400	294,200
有價證券信託	147,221	122,237
不動產信託	1,270,671	572,218
應付管理費	18	2
應付所得稅	57	28
本期損益－		
已實現資本損益	3,259	2,130
收入/費用投資收 益	17,520	17,872
未實現資本利得－ 基金	9,318	5,633
未實現資本利得－ 上市普通股	44,920	10,422
未實現資本損失－ 基金	(6,122)	(239)
累積盈虧	(21,709)	(15,338)
信託負債總額	\$ 103,551,523	\$ 68,895,954

## 信託帳財產目錄

投資項目	九十六年 十二月三十一日	九十五年 十二月三十一日
銀行存款	\$ 480,118	\$ 120,869
保險金請求權	238,400	294,200
短期投資		
普通股	192,140	111,815
基金	101,421,713	67,848,183
債券	5,694	-
土地	557,473	412,459
房屋及建築	1,186	669
在建工程	648,329	107,475
其他	6,470	284
信託資產總額	\$ 103,551,523	\$ 68,895,954

## 信託帳損益表

	九十六年度	九十五年度
收 入		
利息收入	\$ 1,406	\$ 431
股利收入	23,990	18,213
受益憑證分配收益	337	34
	25,733	18,678
費 用		
管理費	(2,343)	(412)
所得稅費用	(140)	(47)
其他費用	(5,730)	(347)
	(8,213)	(806)
已實現資本利得－基金	5,287	2,145
未實現資本利得－基金	9,318	5,633
未實現資本利得－上市(櫃)股票	44,920	10,422
已實現資本損失－基金	(2,028)	(15)
未實現資本損失－基金	(6,122)	(239)
	\$ 68,895	\$ 35,818

## (e) Profitability

	December 31			
	2007		2006	
	Pretax	After Tax	Pretax	After Tax
Return on total assets	0.92%	0.64%	1.08%	0.84%
Return on net worth	14.91%	10.35%	18.43%	14.35%
Profit margin	27.42%		38.18%	
Note a : Return on total assets =	Income before (after) tax Average assets			
Note b : Return on net worth =	Income before (after) tax Average net worth			
Note c : Profit margin =	Income after tax Gross income			
Note d : Profitability presented above is cumulative from January 1 to December 31 of 2007 and 2006, respectively.				

## (f) Maturity analysis of assets and liabilities

	Total	December 31, 2007				
		Period Remaining until Due Date and Amount Due				
		1~30 Days	31~90 Days	91~180 Days	181 Days~ 1 Year	More Than 1 year
Major maturity cash inflows	1,086,146,735	168,168,829	95,769,126	115,479,784	89,730,053	616,998,943
Major maturity cash outflows	1,210,565,939	146,325,495	163,068,616	115,279,777	221,227,174	564,664,877
Gap	(124,419,204)	21,843,334	(67,299,490)	200,007	(131,497,121)	52,334,066

Note : The amounts listed above include accounts in NT dollars only (i.e., excluding foreign currency) for both head office and domestic branches.

(In Thousands of U.S. Dollars)

	Total	December 31, 2007				
		Period Remaining until Due Date and Amount Due				
		1~30 Days	31~90 Days	91~180 Days	181 Days~ 1 Year	More Than 1 year
Major maturity cash inflows	5,193,538	2,307,317	680,344	607,406	196,488	1,401,983
Major maturity cash outflows	5,940,630	2,652,413	761,471	1,118,737	480,497	927,512
Gap	(747,092)	(345,096)	(81,127)	(511,331)	(284,009)	474,471

Note: The amounts listed above include accounts in U.S. dollars for head office, domestic branches, and OBU.

## (g) Special memorandum items

Item	Cases and Amount
Management or any employee being involved in lawsuit for any fault in business in one year	On December 23, 2005, an employee of the Bank stole and sold customer's trustee funds. The Bank sued the employee for this case, and won the lawsuit on February 16, 2006.
The Bank being fined for disobeying the Banking Law in one year	None
The Bank being punished by MOF for any fault in one year	None
The Bank incurred losses over \$50,000 thousand for management or employee fraud or for any security incident in one year	None

Note : "In one year" above means the one year period proceeding from December 31, 2007.

被投資公司名稱(註1)	所在地區	主要營業項目	期末持股比率	投資帳面金額	本期認列之投資損益	本行及關係企業合併持股情形(註1)				備註
						現股股數	擬制持股股數(註2)	合計		
								股數	持股比例	
彰銀人身保險代理人股份有限公司(註3)	台北市	人身保險代理人	100.00%	86,929	69,309	500,000	-	500,000	100.00%	
彰銀保險經紀人股份有限公司(註3)	台北市	財產保險經紀人	100.00%	23,117	15,288	500,000	-	500,000	100.00%	
台灣證券交易所股份有限公司	台北市	有價證券之集中買賣與結算交割等業務	3.00%	72,012	-	16,263,362	-	16,263,362	3.00%	
台灣糖業股份有限公司	台南市	糖類及農作物相關產品製造、中西藥及化妝品批發零售	0.41%	61,540	-	32,286,333	-	32,286,333	0.41%	
台灣電力股份有限公司	台北市	發電、輸配電及電纜安裝工程	0.71%	1,872,923	-	235,726,532	-	235,726,532	0.71%	
台灣省農工企業股份有限公司	台北市	農漁產品之加工及倉儲營建業務	0.01%	40	-	23,230	-	23,230	0.01%	
中化合成生技股份有限公司	台北縣	西藥製造及批發	0.65%	8,753	-	426,615	-	426,615	0.65%	
台北市煤氣有限公司	台北市	液化石油氣販賣	9.00%	444	-	6,300	-	6,300	9.00%	
台北外匯經紀股份有限公司	台北市	外匯買賣、外幣拆款及換匯交易	3.53%	7,000	-	860,000	-	860,000	4.34%	
聯安服務股份有限公司	台北市	自動存款機買賣、租賃及維修	5.00%	1,250	-	250,000	-	250,000	10.00%	
開發國際投資股份有限公司	台北市	一般投資	4.95%	500,000	-	54,000,000	-	54,000,000	4.95%	
安泰證券投資信託股份有限公司	台北市	證券投資信託	6.32%	40,812	-	3,197,700	-	3,197,700	6.32%	
財金資訊股份有限公司	台北市	第二類電信事業	1.16%	46,446	-	13,734,000	-	13,734,000	3.43%	
台灣期貨交易所股份有限公司	台北市	期貨交易所	1.00%	20,000	-	5,571,500	-	5,571,500	2.53%	
亞太固網寬頻股份有限公司(原東森寬頻電信)(註4)	台北市	第一及第二類電信事業	0.46%	30,000	-	60,000,000	-	60,000,000	0.91%	
台灣金聯資產管理股份有限公司	台北市	金融機構金錢債權收買業務	11.35%	2,000,000	-	210,000,000	-	210,000,000	11.92%	
台灣金融資產服務股份有限公司	台北市	公正第三人資產拍賣業務	2.94%	50,000	-	10,000,000	-	10,000,000	5.88%	
財宏科技股份有限公司	台北市	金融資訊系統開發	5.13%	19,285	-	1,771,047	-	1,771,047	5.13%	
台灣集中保管結算所股份有限公司	台北市	證券集中保管業	0.08%	6,749	-	2,865,159	-	2,865,159	0.98%	
陽光資產管理股份有限公司	台北市	金融機構金錢債權收買業務	0.07%	417	-	1,134,085	-	1,134,085	18.90%	
七億建築經理股份有限公司	台北縣	住宅及大樓開發租售業	6.89%	(註5)	-	382,500	-	382,500	6.89%	

註：1. 凡本銀行、董事、監察人、總經理、副總經理及符合公司法定義之關係企業所持有之被投資公司現股或擬制持股，均已計入。

2.(1) 擬制持股係指所購入具股權性質有價證券或簽訂之衍生性商品契約(尚未轉換成股權持有者)，依約定交易條件及銀行承作意圖係連結轉投資事業之股權並作為本法第七十四條規定轉投資目的者，在假設轉換下，因轉換所取得之股份。

(2) 前揭「具股權性質有價證券」係指依證券交易法施行細則第十一條第一項規定之有價證券，如可轉換公司債、認購權證。

(3) 前揭「衍生性商品契約」係指符合財務會計準則公報第三十四號有關衍生性商品定義者，如股票選擇權。

3. 係指原始投資金額加計依權益法認列損益後之帳面金額。

4. 係原始投資金額 300,000 仟元減累計減損 270,000 仟元。

5. 本行投資七億建築經理股份有限公司 382,500 股，業已全數提列損失。

## 三十二、附註揭露事項

### (一) 重大交易事項相關資訊：

本行依照公開發行銀行財務報告編製準則第十六條規定揭露相關資訊如下：

編號	項目	說明
1	累積買進或賣出同一轉投資事業股票之金額達新台幣三億元或實收資本額10%以上。	附表一
2	取得不動產之金額達新台幣三億元或實收資本額10%以上。	無
3	處分不動產之金額達新台幣三億元或實收資本額10%以上。	無
4	與關係人交易之手續費折讓款項達新台幣五百萬元以上。	無
5	應收關係人款項達新台幣三億元或實收資本額10%以上。	無
6	出售不良債權達新台幣五十萬元以上者。	無
7	依金融資產證券化條例或不動產證券化條例申請核准辦理之證券化商品類型及相關資訊。	附註八
8	其他足以影響財務報表使用決策之重大交易事項。	無

### (二) 轉投資事業相關資訊：

編號	項目	說明
1	被投資公司名稱、所在地區...等相關資訊。	附表二
2	資金貸與他人。	無
3	為他人背書保證。	無
4	期末持有有價證券情形。	無
5	累積買進或賣出同一有價證券之金額達新台幣三億元或實收資本額10%以上。	無
6	取得不動產之金額達新台幣三億元或實收資本額10%以上。	無
7	處分不動產之金額達新台幣三億元或實收資本額10%以上。	無
8	應收關係人款項達新台幣三億元或實收資本額10%以上。	無
9	從事衍生性商品交易。	無
10	與關係人交易之手續費折讓款項達新台幣五百萬元以上。	無
11	子公司出售不良債權達新台幣五十萬元以上者。	無
12	其他足以影響財務報表使用決策之重大交易事項。	無

## 三十三、部門別財務資訊

### (一) 部門別財務資訊

本行係經營銀行法第三條業務，尚無經營其他產業，因是無需揭露產業別財務資訊。

### (二) 地區別財務資訊

本行國外營運部門之收入未達本行損益表上收入金額之百分之十以上；另其可辦認資產亦未達本行資產負債表上資產總額之百分之十以上，故無需揭露地區別財務資訊。

### (三) 外銷財務資訊

本行國內營運部門對企業以外客戶之外銷營業收入未達本行損益表上收入金額之百分之十。

### (四) 重要客戶資訊

本行未有佔收入金額之百分之十以上之客戶。

## (h) Transferring Ownerships of Loans

	Transferring Date	Composition of NPLs	Book Value	Year Ended December 31, 2007		Relationship	Agreement with Added Terms
				Transferring Price	Gain of Disposal		
Mega Asset Management Co., Ltd.	2007.04.17	Corporate loans - secured	\$2,700 (Note a)	\$193,151	\$190,451	None	None
Ji-Jia Corporation Ltd.	2007.08.30	Corporate loans - secured	18,000 (Note b)	37,266	19,266	None	None
Yu-Sheng Asset Management Co., Ltd.	2007.09.19	Corporate loans - secured	(Note c)	76,302	76,302	None	None
Far Eastern Asset Management Co., Ltd.	2007.11.12	Corporate loans - secured	(Note d)	104,255	104,255	None	None

Note a : The original amounts of loans are \$359,180 thousand, with write-off amounts of \$356,480 thousand. The book value at transferring date is \$2,700 thousand.

Note b : The original amounts of loans are \$192,970 thousand, with write-off amounts of \$174,970 thousand.

Note c : The original amounts of loans are \$146,228 thousand, which is totally written-off.

Note d : The original amounts of loans are \$325,305 thousand, which is totally written-off.

### (i) Capital adequacy

Item	Period		December 31, 2007	June 30, 2007	December 31, 2006
	Self-owned capital	Tier I capital		67,958,851	64,135,071
	Tier II capital		23,272,620	20,818,253	29,835,914
	Tier III capital		-	-	-
	Self-owned capital		91,231,471	84,953,324	93,235,570
Risk-weighted assets	Credit risk	Standardized approach	832,939,491	827,446,698	-
		IRB	-	-	821,292,880
	Operation risk	Real estate securitization	389,569	479,678	-
		Basic indicator approach	40,408,697	51,337,225	-
		Standardized approach / optional standard	-	-	-
	Market price risk	Advanced internal-rating based approach	-	-	-
Standardized approach		6,726,464	6,699,913	13,080,675	
	Internal model approach	-	-	-	
	Total		880,464,221	885,963,514	834,373,555
Capital adequacy ratio			10.36%	9.59%	11.17%
Tier I capital to risk weighted assets ratio			7.72%	7.24%	8.42%
Tier II capital to risk weighted assets ratio			2.64%	2.35%	3.58%
Tier III capital to risk weighted assets ratio			-	-	-
Common stock equity to total assets ratio			3.67%	3.58%	3.55%

Note : 1. The ratios as of December 31, 2007 and June 30, 2007 are calculated in accordance with the Letters issued by the MOF on January 4, 2007 (Ref. No. Jin-Guan-Yin 0961000020 and 0961000025). This ratio of December 31, 2006 is calculated in accordance with Article 44 of the Banking Law and the letters issued by the MOF on October 16, 2001 (Ref. No. Tai-Tsai-Ron 0090345106) and on December 9, 2003 (Ref. No. Tai-Tsai-Ron 0928011668)

2. Formula:

a. Self-owned capital = Tier I capital + Tier II capital + Tier III capital.

b. Risk-weighted assets = Credit risk-weighted assets + Operation risk Capital + Market price risk Capital) × 12.5。

c. Capital Adequacy = Self-owned capital / Risk-weighted assets

d. Tier I capital to risk weighted assets ratio = Tier I capital / Risk-weighted assets

e. Tier II capital to risk weighted assets ratio = Tier II capital / Risk-weighted assets

f. Tier III capital to risk weighted assets ratio = Tier III capital / Risk-weighted assets

g. Common stock equity to total assets ratio = Common stock equity / total assets

### (j) Primary foreign currencies

	December 31, 2007		December 31, 2006	
	Original Currency	Equivalent NTD Amount	Original Currency	Equivalent NTD Amount
Primary foreign currencies held (market risk)	1 USD	43,819	1 USD	27,413
	2 AUD	2,685	2 EUR	2,712
	3 ZAR	13,612	3 JPY	347,107
	4 GBP	502	4 HKD	5,583
	5 THB	28,787	5 SGD	793
				895,034
				116,377
				95,177
				23,450
				16,858

Note : The amounts listed above include accounts in foreign currency for head office and domestic branches only (i.e., excluding oversea branches and OBU).

附表一 累積買進或賣出同一有價證券之金額達新台幣三億元或實收資本額百分之十以上

單位：新台幣仟元

買、賣之公司	有價證券種類及名稱	帳列科目	交易對象	關係	期初		買入		賣出				期末	
					股數	金額	股數	金額	股數	售價	帳面成本	處分損益	股數	金額
本公司	台灣電視股份有限公司普通股	以成本衡量之金融資產	非凡國際科技股份有限公司	無	20,342,813	\$ 96,506	-	\$ -	20,342,813	\$ 484,035 (係指總售價490,262千元－手續費6,227千元)	\$ 96,506	\$ 387,529	-	\$ -

附表二 轉投資被投資公司名稱、所在地區……等相關資訊：

單位：新台幣仟元

投資公司名稱	被投資公司名稱	所在地區	主要營業項目	原始投資金額		期末持有			被投資公司本期損益	本期認列之投資損益	備註
				本期期末	上期期末	股數	比率%	帳面金額			
彰化商業銀行股份有限公司	彰銀人身保險代理人股份有限公司	台北市中山北路二段57號6樓	人身保險代理人	\$ 2,008	\$ 2,008	500,000	100	\$ 86,929	\$ 71,285	\$ 69,202	
	彰銀保險經紀人股份有限公司	台北市中山北路二段57號6樓	財產保險經紀人	2,000	2,000	500,000	100	23,117	15,912	15,279	

(k) Trust accounts

Under Article 3 of the Trust Law, the Bank can offer trust services. The items and amounts of trust accounts as of December 31, 2007 and 2006 were as follows:

	2007	2006
Special purpose trust accounts - domestic	\$ 45,769,804	\$ 33,030,829
Special purpose trust accounts - foreign	55,567,305	19,716,694
Insurance trust	1,137	858
Retirement and breeds trust	51,543	4,386
Umbilical-cord-blood trust	373,357	270,800
Money claim and guarantee trust	328,348	294,200
Marketable securities trust	192,141	132,660
Real estate trust	1,267,888	553,760
	<u>\$ 103,551,523</u>	<u>\$ 54,004,187</u>

(l) Disclosures on trust assets and liabilities and assets register as required by the ROC Trust Law were as follows:

Balance Sheet of Trust

Trust Assets	December 31		Trust Liabilities	December 31	
	2007	2006		2007	2006
Bank deposits	\$ 480,118	\$ 120,869	Trust capital		
Insurance claims	238,400	294,200	Money trust	\$ 101,847,970	\$ 67,886,789
Financial assets			Insurance claims	238,400	294,200
Common stocks	147,221	122,237	Marketable		
Mutual funds	101,419,371	67,821,945	securities trust	147,221	122,237
Bonds	5,694	-	Real Estate trust	1,270,671	572,218
Adjustments	47,261	15,816	Administration payable	18	2
Mutual funds	5,863	-	Income taxes payable	57	28
Land	557,473	412,459	Profit and loss		
Buildings	1,186	669	Realized capital through profit and loss	3,259	2,130
Prepaid taxes	34	-	Investment profit and loss	17,520	17,872
			Unrealized capital gain		
			- mutual funds	9,318	5,633
			Unrealized capital gain		
			- quoted stocks	44,920	10,422
			Unrealized capital loss		
			- mutual funds	( 6,122)	( 239)
			Unappropriated retained earnings	( 21,709)	( 15,338)
Total trust assets	<u>\$103,551,523</u>	<u>\$68,895,954</u>	Total trust liabilities	<u>\$103,551,523</u>	<u>\$68,895,954</u>

Trust Assets Register

Investments	December 31	
	2007	2006
Bank deposits	\$ 480,118	\$ 120,869
Insurance claims	238,400	294,200
Financial assets		
Common stocks	192,140	111,815
Mutual funds	101,421,713	67,848,183
Bonds	5,694	-
Land	557,473	412,459
Buildings	1,186	669
Construction in progress	648,329	107,475
Others	6,470	284
	<u>\$ 103,551,523</u>	<u>\$ 68,895,954</u>

Income Statement of Trust

Investments	December 31	
	2007	2006
Revenue		
Interest income	\$ 1,406	\$ 431
Dividends	23,990	18,213
Gain on mutual funds	337	34
	<u>25,733</u>	<u>18,678</u>
Expense		
Maintenance	( 2,343)	( 412)
Tax expense	( 140)	( 47)
Others	( 5,730)	( 347)
	<u>(8,213)</u>	<u>(806)</u>
Realized capital gain - mutual funds	5,287	2,145
Unrealized capital gain - mutual funds	9,318	5,633
Unrealized capital gain - quoted stocks	44,920	10,422
Realized capital loss - mutual funds	( 2,028)	( 15)
Unrealized capital loss - mutual funds	( 6,122)	( 239)
	<u>\$ 68,895</u>	<u>\$ 35,818</u>

## 31. LOANS TO PARTIES WITH COMMON INTERESTS

Investees' Names (Note a)	Investees' Location	Principal Business Activities	Ownership Interest (%) at Ending Balance	Investment Book Value	Recognized Investment Income (Loss) of Current Period	Sum of Ownership (Note a)			
						Current Shares	Imputed Shares (Note b)	Shares	Ownership Interest (%)
CHB Insurance Agent (Note c)	Taipei City	Personal insurance agent	100.00%	86,929	69,309	500,000	-	500,000	100.00%
CHB Insurance Broker (Note c)	Taipei City	Property insurance broker	100.00%	23,117	15,288	500,000	-	500,000	100.00%
Taiwan Stock Exchange Co.	Taipei City	Securities brokerage, margin lending, and underwriting financial products	3.00%	72,012	-	16,263,362	-	16,263,362	3.00%
Taiwan Sugar Co.	Tainan County	Manufacture correlative products of sugar and crop	0.41%	61,540	-	32,286,333	-	32,286,333	0.41%
Taiwan Power Co.	Taipei City	Generate electric power, power distribution, and cable assemble	0.71%	1,872,923	-	235,726,532	-	235,726,532	0.71%
Taiwan Agricultural & Industrial Development Co.	Taipei City	Manufacture agricultural and aquatic products, and construct storehouse	0.01%	40	-	23,230	-	23,230	0.01%
Chungwa Chemical Synthesis & Biotech Co., Ltd.	Taipei County	Western medicine manufacture and sell	0.65%	8,753	-	426,615	-	426,615	0.65%
Taipei Coal Gas Corp.	Taipei City	Liquefied petroleum gas	9.00%	444	-	6,300	-	6,300	9.00%
Taipei Foreign Exchange Inc.	Taipei City	Exchange trading, DEPOS, and Swap	3.53%	7,000	-	860,000	-	860,000	4.34%
Lieu-An Service Co., Ltd.	Taipei City	ATM purchase, rental, and repair or maintenance	5.00%	1,250	-	250,000	-	250,000	10.00%
CDIB & Partners Investment Holding Co.	Taipei City	Investment	4.95%	500,000	-	54,000,000	-	54,000,000	4.95%
ING Securities Investment & Trust Co.	Taipei City	Securities investment trust	6.32%	40,812	-	3,197,700	-	3,197,700	6.32%
Financial Information Service Co., Ltd.	Taipei City	Type II telecommunications business	1.16%	46,446	-	13,734,000	-	13,734,000	3.43%
Taiwan Futures Exchange	Taipei City	Futures exchange	1.00%	20,000	-	5,571,500	-	5,571,500	2.53%
Asia Pacific Broadband Telecom Co. (Note d)	Taipei City	Type I & type II telecommunications business	0.46%	30,000	-	60,000,000	-	60,000,000	0.91%
Taiwan Assets Management Co., Ltd.	Taipei City	Acquisition of delinquent loans, evaluation, auction, and management	11.35%	2,000,000	-	210,000,000	-	210,000,000	11.92%
Taiwan Financial Asset Service Co.	Taipei City	Auction assets of the recognition of an impartial third party	2.94%	50,000	-	10,000,000	-	10,000,000	5.88%
Financial Evolution Co., Ltd.	Taipei City	Financial information systems development	5.13%	19,285	-	1,771,047	-	1,771,047	5.13%
Taiwan Depository & Clearing Corporation	Taipei City	Provide book-entry of securities transactions	0.08%	6,749	-	2,865,159	-	2,865,159	0.98%
Sunlight Assets Management Co., Ltd.	Taipei City	Acquisition of delinquent loans, evaluation, auction, and management	0.07%	417	-	1,134,085	-	1,134,085	18.90%
Chi-Yi Construction Management Company	Taipei County	Residential development and lease	6.89%	(Note e)	-	382,500	-	382,500	6.89%

Note a : The investees' voting shares, and imputed shares were owned by the Bank and related parties.

Note b : Imputed shares are considered if equity securities such as convertible bonds, warrants, etc., or derivative contracts such as stock options, are converted to shares.

Note c : Include the original investment amount and profit and loss recognized under the equity-method.

Note d : Include the original investment amount of \$300,000 thousand minus accumulated impairment of \$270,000 thousand.

Note e : The Bank had recognized the loss on investment in Chi-Yi Construction Management Company of 382,500 shares.

### 32. DISCLOSURES UNDER STATUTORY REQUIREMENTS

#### Material Transactions

No.	Item	Explanation
1	Accumulated purchases and sales balance of specific investees' marketable security over NT\$300 million or 10% of outstanding capital as of December 31, 2007	Table 1
2	Acquisition of fixed assets over NT\$300 million or 10% of outstanding capital as of December 31, 2007	None
3	Disposal of fixed assets over NT\$300 million or 10% of outstanding capital as of December 31, 2007	None
4	Discount on fees income from related parties over NT\$5 million	None
5	Receivables from related parties over NT\$300 million or 10% of outstanding capital	None
6	Sale of NPL over NT\$5 billion	None
7	Securitized instruments and related assets which are in accordance with the Statute for Financial Assets Securitization and the Statute for Real Estate Securitization	Note 8
8	Other significant transactions which may affect decisions of the users of the financial statements	None

#### Information on the Bank's Investees

No.	Item	Explanation
1	Investees' names, locations, etc	Table 2
2	Capital lending to another party	None
3	Endorsement for another party	None
4	Marketable securities held as of December 31, 2007	None
5	Derivative instrument	None
6	Accumulated purchases and sales balance of specific marketable security over NT\$300 million or 10% of outstanding capital for the year ended December 31, 2007	None
7	Acquisition of property, plant and equipment over NT\$300 million or 10% of outstanding capital for the year ended December 31, 2007	None
8	Disposal of property, plant and equipment over NT\$300 million or 10% of outstanding capital for the year ended December 31, 2007	None
9	Discount on fees income from related parties over NT\$5 million	None
10	Receivables from related parties over NT\$300 million or 10% of outstanding capital	None
11	Sale of NPL over NT\$5 billion by subsidiary	None
12	Other significant transactions which may affect decisions of the users of the financial statements	None

### 33. SEGMENT INFORMATION

#### (a) Industry segments

The Bank only operates business in accordance with Article 3 of the Banking Act of the Republic of China. Therefore, the Bank does not have industry segments for disclosure.

#### (b) Geographical segments

The operating income of the Bank's overseas departments is not over 10% of consolidated operating income. In addition, their assets are not over 10% of total assets either. Thus, no financial information by geographical segments is disclosed.

#### (c) Information of foreign sales

The revenue from foreign sales done by the domestic departments of the Bank to individuals is not over 10% of total revenue on income statement.

#### (d) Information of important customers

The Bank doesn't have important customers contributing revenue more than 10% of total revenue.

Table 1 Marketable securities acquired or disposed of at costs or prices of at least NTS300 million or 10% of the paid-in capital

(In Thousands of New Taiwan Dollars)

Holding Company	Marketable Securities Type and Issuer/Name	Financial Statement Account	Counter-party	Nature of Relationship	Beginning Balance		Acquisition		Disposal				Ending Balance	
					Shares/Units (in Thousands)	Amount	Shares/Units (in Thousands)	Amount	Shares/Units (in Thousands)	Amount	Carrying Amount	Gain (Loss) on Disposal	Shares/Units (in Thousands)	Amount
Chang Hwa Bank	Common shares of Taiwan Television Enterprise Ltd.	Financial assets carried at cost	UBN weekly Ltd.	None	20,342,813	\$96,506	-	\$ -	20,342,813	\$484,035 (Total amount \$490,262 thousand minus fee \$6,227 thousand)	\$96,506	\$387,529	-	\$ -

Table 2 Information on investees' names, locations, etc. as of and for the year ended December 31, 2007

(In Thousands, Except for Percentage and Shares)

Investor	Investees' Names	Investees' Location	Line of Business	Investment Amount		Ending Balance			Net Income (Loss) of Current Period	Recognized Income (Loss) of Current Period	Note
				End of Year 2006	End of Year 2005	Shares	Ownership Interest (%)	Book Value			
Chang Hwa Bank	Chang-Yin Insurance Agent Ltd.	6F, No. 57, Sec. 2, Zhong Shan N. Rd., Taipei City, Taiwan, R.O.C.	Life insurance agent	\$2,008	\$2,008	500,000	100	\$86,929	\$71,285	\$69,202	
	Chang-Yin Insurance Broker Ltd.	6F, No. 57, Sec. 2, Zhong Shan N. Rd., Taipei City, Taiwan, R.O.C.	Property insurance broker	2,000	2,000	500,000	100	23,117	15,912	15,279	

## 六、最近年度合併財務報表

### F. Consolidated Financial Statement of Recent Year

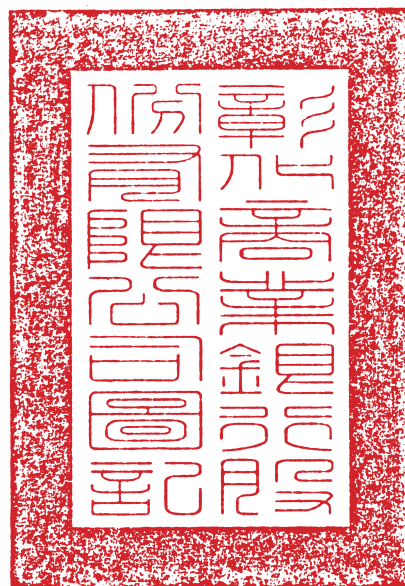
#### 聲 明 書

本行民國九十六年度（自九十六年一月一日至十二月三十一日止）依「關係企業合併營業報告書關係企業合併財務報表及關係報告書編製準則」應納入編製關係企業合併財務報表之公司與依財務會計準則公報第七號應納入編製母子公司合併財務報表之公司均相同，且關係企業合併財務報表所應揭露相關資訊於前揭母子公司合併財務報表中均已揭露，爰不再另行編製關係企業合併財務報表。

特此聲明

公司名稱：彰化商業銀行股份有限公司

負責人：李 庸 三



中 華 民 國 九 十 七 年 三 月 三 日

## Representation

The consolidated entities within the Consolidated Financial Statement of Affiliated Enterprises in accordance with the Criteria Governing Preparation of Affiliation Report, Consolidated Business Reports and Consolidated Financial Statements of Affiliated Enterprises are identical to the entities within the consolidated financial statement in accordance with Statement of Financial Accounting Standard (SFAS) No. 7 "Consolidated Financial Statements". All information should be disclosed in the Consolidated Financial Statement of Affiliated Enterprises is disclosed in the consolidated financial statement in accordance with SFAS No. 7 "Consolidated Financial Statements". Consequently, Chang Hwa Bank would not prepare the Consolidated Financial Statement of Affiliated Enterprises separately.



Chang Hwa Commercial Bank Ltd.  
March 3, 2008

## 會計師查核報告

彰化商業銀行股份有限公司 公鑒：

彰化商業銀行股份有限公司及子公司民國九十六年及九十五年十二月三十一日之合併資產負債表，暨民國九十六年及九十五年一月一日至十二月三十一日之合併損益表、合併股東權益變動表及合併現金流量表，業經本會計師查核竣事。上開財務報表之編製係公司管理階層之責任，本會計師之責任則為根據查核結果出具報告。

本會計師係依照會計師查核簽證金融業財務報表規則及一般公認審計準則規劃並執行查核工作，以合理確信合併財務報表有無重大不實表達。此項查核工作包括以抽查方式獲取合併財務報表所列金額及所揭露事項之查核證據、評估管理階層編製合併財務報表所採用之會計原則及所作之重大會計估計，暨評估財務報表整體之表達。本會計師相信此項查核工作可對所表示之意見提供合理之依據。

依本會計師之意見，第一段所述合併財務報表在所有重大方面係依照公開發行銀行財務報告編製準則、商業會計法及商業會計處理準則中與財務會計準則相關之規定暨一般公認會計原則編製，足以允當表達彰化商業銀行股份有限公司及子公司民國九十六年及九十五年十二月三十一日之財務狀況，暨民國九十六年及九十五年一月一日至十二月三十一日之經營成果與現金流量。

如財務報表附註三所述，彰化商業銀行股份有限公司及子公司自民國九十五年一月一日起，採用新發布之財務會計準則公報第三十四號「金融商品之會計處理準則」及第三十六號「金融商品之表達與揭露」，以及其他相關公報配合新修訂之條文。

勤業眾信會計師事務所  
會計師蔡宏祥

蔡宏祥



會計師翁榮隨

翁榮隨



財政部證券暨期貨管理委員會核准文號  
台財證六字第0920123784號

財政部證券暨期貨管理委員會核准文號  
台財證六字第0920123784號

中 華 民 國 九 十 七 年 三 月 三 日

## INDEPENDENT AUDITORS' REPORT

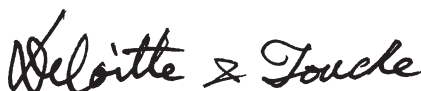
The Board of Directors and Shareholders  
Chang Hwa Commercial Bank, Ltd.

We have audited the accompanying consolidated balance sheet of Chang Hwa Commercial Bank, Ltd. and subsidiaries ("Chang Hwa Bank") as of December 31, 2007 and 2006, and the related consolidated statements of income, changes in shareholders' equity, and cash flows for the years then ended (all expressed in New Taiwan dollars). These financial statements are the responsibility of Chang Hwa Bank's management. Our responsibility is to express an opinion on these financial statements based on our audits.

We conducted our audits in accordance with the Rules Governing the Audit of Financial Statements of Financial Institutions by Certified Public Accountants, and auditing standards generally accepted in the Republic of China. Those rules and standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that our audits provide a reasonable basis for our opinion.

In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of Chang Hwa Bank as of December 31, 2007 and 2006, and the results of its operations and its cash flows for the years then ended, in conformity with the Regulations Governing the Preparation of Financial Reports of Public Banks, requirements of the Business Accounting Law and Guidelines Governing Business Accounting relevant to financial accounting standards, and accounting principles generally accepted in the Republic of China.

As mentioned in Note 3 to the consolidated financial statements, effective on January 1, 2006, Chang Hwa Bank adopted the amended Statement of Financial Accounting Standards (SFAS) No. 34 "Accounting for Financial Instruments" No. 36 "Financial Instruments: Disclosure and Presentation" and related amendments to other SFASs.



March 3, 2008

### Notice to Readers

The accompanying consolidated financial statements are intended only to present the financial position, results of operations and cash flows in accordance with accounting principles and practices generally accepted in the Republic of China and not those of any other jurisdictions. The standards, procedures and practices to audit such consolidated financial statements are those generally accepted and applied in the Republic of China.

For the convenience of readers, the auditors' report and the accompanying consolidated financial statements have been translated into English from the original Chinese version prepared and used in the Republic of China. If there is any conflict between the English version and the original Chinese version or any difference in the interpretation of the two versions, the Chinese-language auditors' report and financial statements shall prevail.

彰化商業銀行股份有限公司及其子公司  
 CHANG HWA COMMERCIAL BANK AND ITS SUBSIDIARIES

 合併資產負債表  
 CONSOLIDATED BALANCE SHEET  
 民國九十六年及九十五年十二月三十一日  
 DECEMBER 31, 2007 AND 2006  
 (in thousands of New Taiwan Dollars)

單位：新台幣仟元

資產		96.12.31 Dec. 31, 2007	95.12.31 Dec. 31, 2006	變動百分比 Percentage of Variation (%)
	Amount 金額	Amount 金額		
現金及約當現金	Cash and cash equivalents	\$ 25,904,042	\$ 44,126,917	-41
存放央行及拆借銀行同業		111,995,804	116,366,938	-4
公平價值變動列入損益之金融資產－淨額	Financial assets at fair value through profit or loss	9,594,198	11,146,041	-14
附賣回票券及債券投資	Bonds and securities purchased under resell agreements	6,460,770	8,559,731	-25
應收款項－淨額	Receivables, net	15,472,430	17,676,245	-12
貼現及放款－淨額	Loans, net	908,124,870	863,458,135	5
備供出售金融資產－淨額	Available-for-sale financial assets	67,596,193	69,275,366	-2
持有至到期日金融資產－淨額	Held-to-maturity financial assets	111,881,124	167,548,463	-33
其他金融資產－淨額	OTHER FINANCIAL ASSETS, NET			
以成本衡量之金融資產	Financial assets carried at cost	4,737,671	4,834,177	-2
無活絡市場之債券投資	Bond investments with no active market	2,753,970	2,594,134	6
其他什項金融資產	Other miscellaneous financial assets	89,811	64,397	39
其他金融資產－淨額合計	Other financial assets, net	7,581,452	7,492,708	1
固定資產	PROPERTY AND EQUIPMENT			
成本	Cost			
土地（含重估增值）	Land	17,040,782	17,092,967	-
房屋及建築（含重估增值）	Buildings	7,724,924	7,721,258	-
機械設備	Machinery equipment	4,540,405	3,961,080	15
交通及運輸設備	Transportation equipment	652,253	641,959	2
什項設備	Miscellaneous equipment	1,452,144	1,441,824	1
租賃權益改良	Leasehold improvements	618,120	557,186	11
成本及重估增值合計		32,028,628	31,416,274	2
減：累計折舊	Accumulated depreciation	( 7,195,652)	( 6,571,206)	10
未完工程及訂購機件	Construction in progress and ordered machines	194,861	228,690	-15
固定資產淨額	Property and equipment, net	25,027,837	25,073,758	-
無形資產－淨額	INTANGIBLE ASSETS	75,229	113,864	-34
其他資產	OTHER ASSETS			
其他非營業資產	Other miscellaneous assets	7,653,566	7,162,621	7
遞延所得稅資產	Deferred tax assets	14,136,056	17,553,671	-19
其他資產合計	Total Other Assets	21,789,622	24,716,292	-12
資產總計	TOTAL	\$ 1,311,503,571	\$ 1,355,554,458	-3

		96.12.31 Dec. 31, 2007	95.12.31 Dec. 31, 2006	變動百分比 Percentage of Variation (%)
		Amount 金額	Amount 金額	
負債及股東權益	LIABILITIES AND SHAREHOLDERS' EQUITY			
央行及銀行同業存款	Due to banks and Central Bank	\$ 131,975,991	\$ 162,470,067	-19
公平價值變動列入損益之金融負債	Financial liabilities at fair value through profit or loss	1,115,761	48,517	2,200
附買回票券及債券負債	Bonds and securities sold under repurchase agreements	15,199,727	16,226,247	-6
應付款項	Payables	28,241,084	40,826,704	-31
存款及匯款	Deposits	1,018,883,187	1,022,818,087	-
應付金融債券	Bonds payable	23,000,000	20,000,000	15
應計退休金負債	Accrued pension liabilities	2,468,404	2,331,485	6
其他金融負債	Other financial liabilities	346,750	350,400	-1
其他負債	Other liabilities	8,460,502	8,298,402	2
負債合計	Total Liabilities	1,229,691,406	1,273,369,909	-3
股東權益	SHAREHOLDERS' EQUITY			
股本 (額定6,500,000,000股)	Capital stock - 6,500,000,000 shares authorized			
普通股股本，每股面額10元；九十六年及九十五年十二月三十一日發行均為4,809,475,600股	Common stock issued and outstanding - 4,809,475,600 shares; par value - \$10	48,094,756	48,094,756	-
乙種特別股股本，每股面額10元；非累積參加，九十六年及九十五年十二月三十一日發行均為1,400,000,000股	Preferred stock - issued and outstanding -1,400,000,000 shares; par value - \$10.00; participation and non-cumulative	14,000,000	14,000,000	-
保留盈餘	Retained earnings			
法定盈餘公積	Legal reserve	3,413,116	-	-
累積盈餘	Unappropriated earnings (deficit)	8,970,178	11,377,055	-21
股東權益其他項目	Other Shareholders' equity			
未實現重估增值	Unrealized Revaluation increments	8,118,903	8,047,530	1
累積換算調整數	Cumulative translation adjustments	364,932	339,059	8
備供出售金融資產未實現損益	Unrealized gains or losses on financial instruments	( 1,149,720)	326,149	-
股東權益合計	Total Shareholders' equity	81,812,165	82,184,549	-
負債及股東權益總計	TOTAL	\$ 1,311,503,571	\$ 1,355,554,458	-3

董事長：李庸三



經理人：陳淮舟



會計主管：林彩鳳



彰化商業銀行股份有限公司及子公司  
CHANG HWA COMMERCIAL BANK AND ITS SUBSIDIARIES  
合併損益表  
CONSOLIDATED BALANCE SHEETS  
民國九十六年及九十五年一月一日起至十二月三十一日  
YEARS ENDED DECEMBER 31, 2007 AND 2006  
(in thousands of New Taiwan Dollars)

單位：新台幣千元，惟  
每股盈餘為元

		96年度 2007	95年度 2006	變動百分比 Percentage of Variation (%)	
		Amount 金額	Amount 金額		
利息收入	INTEREST INCOME	\$ 42,024,619	\$ 38,784,294	8	
減：利息費用	INTEREST EXPENSE	( 23,387,684)	( 20,563,981)	14	
利息淨收益	NET INTEREST INCOME	18,636,935	18,220,313	2	
利息以外淨收益	NET INCOME OTHER THAN INTEREST INCOME				
手續費淨收益	Fee income, net	3,578,542	2,515,071	42	
公平價值變列入損益之金融資產及負債損益	Gains on financial assets and liabilities at fair value through profit or loss	331,394	( 44,509)	-	
備供出售金融資產之已實現損益	Realized gains on available-for-sale financial assets	69,097	423,807	-84	
持有至到期日金融資產之已實現損益	Realized gains on held-to-maturity financial assets	132	-	-	
兌換損益	Foreign exchange gains, net	917,461	731,346	25	
資產減損損失	Losses on asset impairment	-	( 257,837)	100	
收回呆帳及過期帳	Gain on collection of nonperforming loans	6,291,108	7,374,907	-15	
其他非利息淨損益	Other non-interest net income and losses				
以成本衡量之金融資產淨損益	Gain on financial assets carried at cost	656,532	115,609	468	
財產交易淨損益	Gain on disposal of property, equipment and other assets	427,934	234,623	82	
其他什項淨損益	Other miscellaneous net income	108,007	634,468	-83	
淨收益	GROSS INCOME	31,017,142	29,947,798	4	
呆帳費用	PROVISION FOR LOAN LOSSES	( 7,149,656)	( 4,625,824)	55	
營業費用	OPERATING EXPENSES				
用人費用	Personnel	( 7,391,896)	( 7,116,440)	4	
折舊及攤銷費用	Depreciation	( 861,803)	( 750,991)	15	
其他業務及管理費用	Others	( 3,356,683)	( 3,115,289)	8	
繼續營業單位稅前淨利	INCOME BEFORE INCOME TAX OF CONTINUED OPERATIONS	12,257,104	14,339,254	-15	
所得稅費用	INCOME TAX EXPENSE	( 3,773,823)	( 3,254,837)	16	
繼續營業單位稅後淨利	NET INCOME BEFORE CUMULATIVE EFFECTS OF CHANGES IN ACCOUNTING PRINCIPLES	8,483,281	11,084,417	-23	
會計原則變動累積影響數（減除所得稅費用之淨額）	CUMULATIVE EFFECTS OF CHANGES IN ACCOUNTING PRINCIPLES (Net of Income Tax)	-	292,638	-100	
合併總損益	NET INCOME	\$ 8,483,281	\$ 11,377,055	-25	
歸屬於：	Net Income belonging to:				
母公司股東	Common shareholders of parent	\$ 8,483,281	\$ 11,377,055	-25	
少數股權	Minority shareholder	-	-	-	
		\$ 8,483,281	\$ 11,377,055	-25	
		96年度 2007	95年度 2006		
		Pretax 稅前	After-tax 稅後	Pretax 稅前	After-tax 稅後
列計會計原則變動累積影響數前淨利	Net income before cumulative effects of changes in accounting principles	\$ 2.41	\$ 1.63	\$ 2.79	\$ 2.12
會計原則變動之累積影響數	Net cumulative effects of changes in accounting principles	-	-	0.06	0.06
本期淨利	Net income	\$ 2.41	\$ 1.63	\$ 2.85	\$ 2.18
稀釋每股盈餘	DILUTED EARNINGS PER SHARE				
列計會計原則變動累積影響數前淨利	Net income before cumulative effects of changes in accounting principles	\$ 1.97	\$ 1.37	\$ 2.26	\$ 1.74
會計原則變動之累積影響數	Net cumulative effects of changes in accounting principles	-	-	0.05	0.05
本期淨利	Net income	\$ 1.97	\$ 1.37	\$ 2.31	\$ 1.79

董事長：李庸三



經理人：陳淮舟



會計主管：林彩鳳



彰化商業銀行股份有限公司及子公司  
CHANG HWA COMMERCIAL BANK AND ITS SUBSIDIARIES  
合併股東權益變動表  
CONSOLIDATED STATEMENTS OF CHANGES IN STOCKHOLDERS' EQUITY  
民國九十五年及九十六年一月一日至十二月三十一日  
YEARS ENDED DECEMBER 31, 2007 AND 2006  
(In thousands of New Taiwan Dollars)

單位：新台幣仟元

	股本 Capital Stock		保留盈餘 Retained Earnings			權益調整 Equity Adjustment			合計 Total
	普通股 Common Stock	特別股 Preferred Stock	資本公積金 Capital Reserve	法定盈餘公積金 Legal Reserve	累積盈餘 Unappropriated Earnings	未實現重估增值 Unrealized Revaluation Increments	累積換算調整數 Cumulative Translation Adjustments	金融商品未實現損益 Unrealized Gain or Loss on Financial Instruments	
九十五年一月一日餘額 BALANCE, JANUARY 1, 2006	\$ 48,094,756	\$ 15,500,000	\$ 39,256,183	\$ 1,258,722	(\$ 36,182,905)	\$ 8,215,530	\$ 262,032	\$ -	\$ 76,404,318
特別股到期收回 Redemption of matured preferred stock - A	-	( 1,500,000)	( 4,500,000)	-	-	-	-	-	( 6,000,000)
備供出售金融資產未實現損益之變動 Unrealized gains or losses of available-for-sale financial assets	-	-	-	-	-	-	-	326,149	326,149
累積換算調整數 Change in translation adjustments	-	-	-	-	-	-	77,027	-	77,027
彌補虧損 Appropriation of 2005 losses	-	-	( 34,756,183)	( 1,258,722)	36,182,905	( 168,000)	-	-	-
九十五年度稅後純益 Net income for the year ended December 31, 2006	-	-	-	-	11,377,055	-	-	-	11,377,055
九十五年十二月三十一日餘額 BALANCE, DECEMBER 31, 2006	48,094,756	14,000,000	-	-	11,377,055	8,047,530	339,059	326,149	82,184,549
九十五年度盈餘分配 Appropriation of 2006 earnings									
提列法定盈餘公積 Legal reserve	-	-	-	3,413,116	( 3,413,116)	-	-	-	-
撥補未實現重估增值 Appropriation of revaluation surplus	-	-	-	-	( 168,000)	168,000	-	-	-
發放特別股股利 Cash dividends on preferred stock	-	-	-	-	( 2,039,011)	-	-	-	( 2,039,011)
發放現金股利 Cash dividends	-	-	-	-	( 4,809,476)	-	-	-	( 4,809,476)
發放董監事酬勞 Bonus to directors and supervisors	-	-	-	-	( 57,570)	-	-	-	( 57,570)
發放員工紅利 Bonus to employees	-	-	-	-	( 402,985)	-	-	-	( 402,985)
備供出售金融資產未實現損益之變動 Unrealized gains or losses of available-for-sale financial assets	-	-	-	-	-	-	( 1,475,869)	( 1,475,869)	-
累積換算調整數 Change in translation adjustments	-	-	-	-	-	-	25,873	-	25,873
土地出售交易 Sale of land	-	-	-	-	-	( 96,627)	-	-	( 96,627)
九十六年度稅後純益 Net income for the year ended December 31, 2007	-	-	-	-	8,483,281	-	-	-	8,483,281
九十六年十二月三十一日餘額 BALANCE, DECEMBER 31, 2007	\$ 48,094,756	\$ 14,000,000	\$ -	\$ 3,413,116	\$ 8,970,178	\$ 8,118,903	\$ 364,932	(\$ 1,149,720)	\$ 81,812,165

董事長：李庸三



經理人：陳淮舟



會計主管：林彩鳳





		單位：新台幣千元	
		九十六年度 2007	九十五年度 2006
營業活動之現金流量			
本期淨利	Net income	\$ 8,483,281	\$ 11,377,055
調整項目	Adjust items		
不影響現金流量之損益項目及其他調整項目			
折舊費用及各項攤提	Depreciation and amortization	861,803	750,991
固定資產及其他非營業資產處分利益	Gains on disposal of property, equipment and other miscellaneous assets	( 427,934)	( 234,623)
資產減損損失	Losses on assets impairment	-	257,837
呆帳費用	Provision for loan losses	7,149,656	4,625,824
其他各項提存	Provision for other losses	2,974	2,119
債券投資折價攤銷	Amortization of discount on investment in bonds	( 973,710)	( 1,808,688)
處分投資利益	Gains on disposal of financial assets	( 652,216)	( 530,293)
金融資產評價(利益)損失	(Gains) losses on financial instruments valuation	( 51,907)	139,298
遞延所得稅費用	Deferred income tax expenses	3,417,615	2,882,671
營業資產及負債之淨變動			
營業資產之(增加)減少			
交易目的之金融資產	Financial assets at fair value through profit or loss	3,988,816	17,459,871
應收款項	Receivables	2,115,390	4,324,031
其他金融資產	Other financial assets	( 152,632)	293,464
其他資產-其他非營業資產	Other assets - other miscellaneous assets	( 577,837)	1,055,525
營業負債之增加(減少)			
交易目的之金融負債	Financial liabilities at fair value through profit or loss	( 1,101,272)	( 13,772,885)
應付款項	Payables	( 12,585,620)	2,021,017
應計退休金負債	Accrued pension liabilities	136,919	( 60,125)
其他金融負債	Other financial liabilities	( 3,650)	( 3,650)
其他負債	Other liabilities	127,989	52,356
營業活動之淨現金流入	Net cash provided by operating activities	9,757,665	28,831,795
投資活動之現金流量			
存放央行及拆借銀行同業減少	Decrease in due from Central Bank and call loans to banks	4,371,134	647,231
附賣回票券及債券投資減少(增加)	Decrease (increase) in bonds and securities purchased under resell agreements	2,098,961	( 1,979,552)

單位：新台幣仟元

		九十六年度 2007	九十五年度 2006
貼現及放款(含催收款)增加	Increase in loans (including delinquent loans)	\$( 51,570,088)	\$( 33,547,203)
取得備供出售金融資產	Increase in available-for-sale financial assets	( 47,989,773)	( 41,759,087)
處分備供出售金融資產價款	Proceeds received on sale of available-for-sale financial assets	49,215,178	20,613,854
取得以成本衡量之金融資產	Increase in financial assets carried at cost	-	( 418)
處分以成本衡量之金融資產價款	Proceeds received on sale of financial assets carried at cost	481,415	170,807
取得持有至到期日金融資產	Increase in held-to-maturity financial assets	( 503,019,893)	( 499,177,205)
持有至到期日金融資產到期還本	Proceeds received on redemption of matured held-to-maturity financial assets	558,687,364	514,928,899
取得無活絡市場之債券投資款	Increase in bond investments with no active market	( 1,308,737)	( 1,146,750)
處分無活絡市場之債券投資價款	Proceeds received on sale of bond investments with no active market	1,151,134	-
購置無形資產	Purchase of intangible assets	( 13,822)	( 95,167)
購置固定資產及其他非營業資產	Purchase of property, equipment and other miscellaneous assets	( 837,687)	( 810,312)
出售固定資產價款及其他非營業資產價款	Proceeds received on sale of property, equipment and other miscellaneous assets	492,939	388,244
投資活動之淨現金流入(出)	Net cash provided by (used in) investing activities	11,758,125	( 41,766,659)
融資活動之現金流量	CASH FLOWS FROM FINANCING ACTIVITIES		
附買回票券及債券(減少)增加	(Decrease) increase in bonds and securities sold under repurchase agreements	( 1,026,520)	3,476,996
央行及銀行同業存款減少	Decrease in due to banks and Central Bank	( 30,494,076)	( 22,100,202)
存款及匯款(減少)增加	(Decrease) increase in deposits	( 3,934,900)	23,528,862
甲種特別股到期收回	Redemption of matured preferred stock - A	-	( 6,000,000)
應付金融債券增加	Increase in bank notes	3,000,000	-
發放現金股利	Cash dividends distributed	( 6,848,487)	-
發放員工紅利及董監酬勞	Payment of bonus to directors, supervisors and employees	( 460,555)	-
融資活動之淨現金流出	Net cash used in financing activities	( 39,764,538)	( 1,094,344)
匯率影響數	EFFECT FROM EXCHANGE RATE FLUCTUATION	25,873	77,027
本期現金及約當現金減少數	NET DECREASE IN CASH AND CASH EQUIVALENTS	( 18,222,875)	( 13,952,181)
期初現金及約當現金餘額	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	44,126,917	58,079,098
期末現金及約當現金餘額	CASH AND CASH EQUIVALENTS, END OF YEAR	\$ 25,904,042	\$ 44,126,917
現金流量資訊之補充揭露	SUPPLEMENTAL DISCLOSURES OF CASH FLOW INFORMATION		
本期支付利息	Cash paid during the year Interest	\$ 23,347,052	\$ 19,921,100
本期支付所得稅	Income tax	\$ 818,122	\$ 727,231

董事長：李庸三



經理人：陳淮舟



會計主管：林彩鳳



# 財務狀況及經營結果之 檢討分析與風險管理事項

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# 財務狀況及經營結果之檢討分析與風險管理事項

## Financial Conditions and Operating Results

### 一、財務狀況

#### A. Financial Status

單位：新台幣仟元 Unit: NT\$1,000

項目 Items	年度 FY	96.12.31 2007.12.31	95.12.31 2006.12.31	差異 Fluctuation	
				金額 Amount	%
資產總額 Total Assets		1,311,632,388	1,355,605,332	(43,972,944)	-3.24
負債總額 Total Liabilities		1,229,820,223	1,273,420,783	(43,600,560)	-3.42
股東權益總額 Total Shareholders' Equity		81,812,165	82,184,549	(372,384)	-0.45

註：資產總額及負債總額並無重大之變動。

Note: There is no material change in the total amounts of assets and liabilities.

### 二、經營結果

#### B. Analysis of Operating Results

單位：新台幣仟元 Unit: NT\$1,000

	96.1.1~12.31 2007.1.1~12.31	95.1.1~12.31 2006.1.1~12.31	增減金額 Increase (Decrease)	變動比例(%) Change in %
利息淨收益 Net interest income	18,635,067	18,219,176	415,891	2.28
利息以外淨收益 Net non-interest income	12,304,078	11,576,326	727,752	6.29
淨收益 Net income	30,939,145	29,795,502	1,143,643	3.84
放款呆帳費用 Bad debt Expense	7,149,656	4,625,824	2,523,832	54.56
營業費用 Operating expense	11,561,517	10,845,182	716,335	6.61
繼續營業部門稅前損益 Earning Before Tax from Continued Operations	12,227,972	14,324,496	(2,096,524)	-14.64
繼續營業部門稅後損益 Gain(Loss) from Continued Operations	8,483,281	11,084,417	(2,601,136)	-23.47
會計原則變動之累積影響數（稅後淨額） Cumulative Effect of Changes in Accounting Principles	-	292,638	(292,638)	-100
本期損益 Net Income	8,483,281	11,377,055	(2,893,774)	-25.44

增減比例變動分析說明：

(一) 放款呆帳費用增加，主要係因健全財務結構，提升資產品質致備抵呆帳提存較民國95年度增加所致。

(二) 會計原則變動之累積影響數，係因95年度適用34號公報所致。

Change Analysis:

- In order to strengthen financial structure and improve asset quality, reserve for bad debt has increased compared with that of 2006. This resulted in an increase in the expense of bad debt.
- The Cumulative Effect of Changes in Accounting Principles was mainly derived from required compliance with Statement of Financial Accounting Standards 34.

### 三、現金流量

#### C. Cash Flow

##### (一) 最近二年度流動性分析

###### a. Liquidity Analysis For The Past Two Years

項目 Items	年度 FY	96.1.1~12.31 2007.1.1~12.31	95.1.1~12.31 2006.1.1~12.31	增(減)比例 Change in %
現金流量比率 Ratio of Cash Flow		8.9%	20.43%	-11.53%
現金流量允當比率 Ratio of Cash Flow Adequacy (%)		795.83%	1,636.89%	-841.06%
現金流量滿足率 Ratio of Cash Flow for Operating to Cash Flow from Investing		82.16%	-69.07%	151.23%

增減比例分析說明：

因上(95)年度期末日為休假日，致本(96)年度應付款項之待交換票據減少109億元，使營業活動淨現金流入較上(95)年度減少，影響現金流量比率、現金流量允當比率及現金流量滿足率。

Change Analysis:

The date of balance sheet in 2006 was a holiday. Therefore, exchange notes of account payables decreased NTD10.9 billion in 2007. This resulted in a 20% change of operation activity net cash flow, impacting cash flow ratio, cash flow adequacy ratio, cash flow for operating to cash flow from investing ratio, compared with those of 2006.

##### (二) 未來一年現金流量性分析

###### b. Next Year Cash Flow Analysis

單位：新台幣仟元 Unit: NT\$1,000

期初現金餘額(1) Cash balance at the start of the period (1)	預計全年來自營業活動淨現金流量(2) Expected net operating cash flow for the whole year (2)	預計全年現金流出量(3) Expected cash outflow for the whole year (3)	預計現金剩餘(不足數額)(1)+(2)-(3) Expected cash surplus (deficit) (1) + (2) - (3)	預計現金不足額之補救措施 Remediation measures against expected cash flow deficit	
				投資計畫 Investment	理財計畫 Wealth Management
25,904,032	23,132,539	20,736,262	28,300,309	-	-

### 四、最近年度重大資本支出對財務業務之影響

#### D. The Material Effect on Financial Structure from Substantial Capital Expenditure in The Last Few Years

##### (一) 重大資本支出之運用情形及資金來源

###### a. Major Capital Expenditures and Funding Sources

單位：新台幣仟元 Unit: NT\$1,000

計劃項目 Plans	實際或預期之資金來源 Actual and expected funding sources	實際或預期完工日期 Actual and expected completion dates	所需資金總額 Total capital required	實際或預定資金運用情形 Actual and expected capital utilization					
				92年 2003	93年 2004	94年 2005	95年 2006	96年 2007	97年 2008
資訊大樓新建工程 Construction plan for new IT Building	自有資金 Self-owned capital	94.08 2005.08 (95.03.13 落成使用 2006.03.13Open)	830,000	13,448	187,419	566,685	62,448	-	-
新營分行行舍新建工程 Construction plan for Hsinying Branch	自有資金 Self-owned capital	95.6.30提案解除工程合約，經21屆24次常務董事會議照案通過 2006.6.30 Bill of canceling the construction contract was approved by the 24 <sup>th</sup> session of the Bank's 21 <sup>st</sup> Board of Managing Directors	36,047	1,545	260	-	-	-	34,242
斗南分行行舍新建工程 Construction plan for Tounan Branch	自有資金 Self-owned capital	95.08 2006.08	60,032	1,807	10	7,912	34,271	5,408	10,624
潮州分行行舍新建工程 Construction plan for Chaochou Branch	自有資金 Self-owned capital	95.6 2006.06	106,320	157	-	1,252	29,163	67,207	8,541

(二) 預計可能產生效益：

1. 資訊大樓新建工程

本行規劃高規格的資訊中心，來確保資訊運作的順利與安全，新資訊大樓正式落成後，除了可落實資訊系統異地備援機制外，更重要的是採用高標準的防火、防水以及台灣首創採用日本第一品牌OILS隔震結構與電力備援等安全防護措施，使今後本行能提供客戶更方便、穩定及快速的服務。

2. 行舍新建工程

可提升本行企業形象、服務品質並穩固營業據點、擴大服務網，除可節省租金支出外，並可將多餘辦公室出租以增加租金收入。

## 五、最近年度轉投資政策、其獲利或虧損之主要原因、改善計畫及未來一年投資計畫

(一) 最近年度轉投資政策、其獲利或虧損之主要原因：

本行於96年度處分「台灣電視事業股份有限公司」持股，處分利益計新台幣387,529,342元。

主要原因：本行原投資之「台灣電視事業股份有限公司」股權已於96.04.11經公開標售全數售出，由非凡國際科技股份有限公司以每股新台幣24.10元標得，本案已於本行第二十一屆第十七次臨時董事會提案報告。台視股權共認列處分利益387,529,342元。

(二) 改善計畫：

積極調整轉投資組合，並在兼顧安全性、收益性、流動性、成長性及分散性等原則下，發掘新投資機會及標的。

(三) 未來一年投資計畫：

積極尋找具有穩定成長潛力並能每年固定配發股息之標的。

## 六、風險管理分析評估

(一) 各類風險之定性及定量資訊：

b. Expected Benefits:

1. Construction of the new IT Building

We have planned for a high-caliber IT center to be built in order to ensure the smooth and secure operation of our information systems. This new IT Building will not only provide remote backup for information systems, but it is also equipped with advanced fire- and water-resistant facilities and backup power supplies for achieving maximum security. The first building in Taiwan to adopt Japan's premier anti-seismic technology: OILS, this new IT center will allow us to provide customers with better services that are convenient, reliable and fast.

2. Construction of the branches

The branches' new office buildings will help enhance the Bank's corporate image and service quality, as well as support long-term business operation and expanded service coverage. The Bank can save on office rental expenditure, and when extra rooms are leased out, there will be additional rental income.

## E. The Reinvestment Policy for Last Fiscal Year, The Major Reasons for its Profits or Losses, and Improvement and Investment Plan for Next Year

a. The Reinvestment Policy For Last Fiscal Year and The Major Reasons For its Profits or Losses:

The Bank disposed its shareholdings of "Taiwan Television Company Co. Ltd." in 2007. Interest after disposal was NTD 387,529,432.

Main reason: The Bank's shareholdings of "Taiwan Television Company Co. Ltd." were sold through public bidding on April 11, 2007. Unique International Co. Ltd. bought all shares with a price of NTD 24.10 per share. The case was reported in the 17<sup>th</sup> Interim Board Meeting of the 21<sup>st</sup> Board of Directors. Recognized interest after disposal was NTD 387,529,342.

b. Improvement Plan

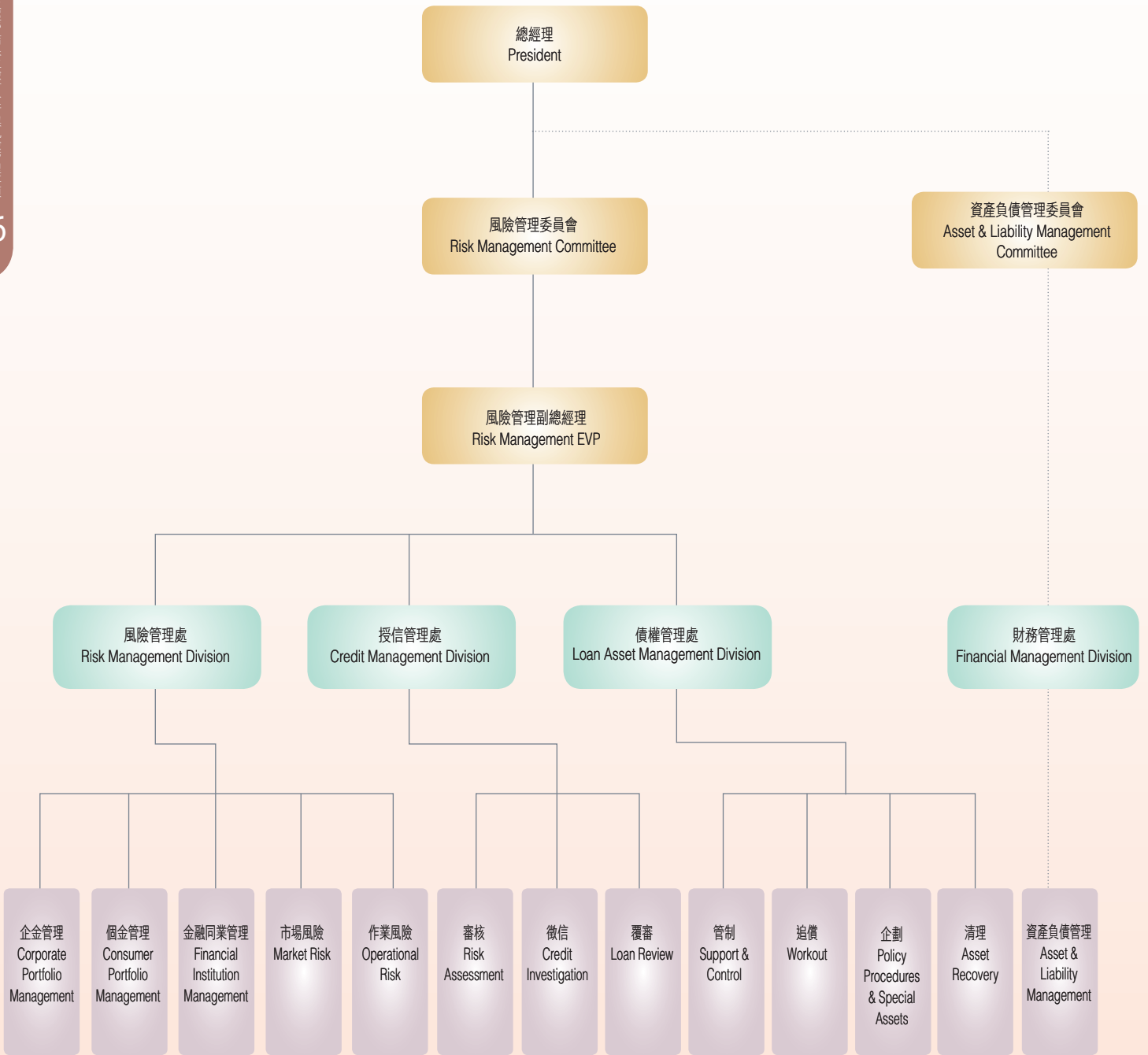
Aggressive adjustment of reinvestment portfolio, and searching new investment opportunities under the consideration of security, profitability, growth, and diversification.

c. The Investment Plan For Next Year

We will actively search for good investment targets with solid growth potentials and annual dividend payouts.

## F. Analysis & Evaluation of Risk Management

a. A Series of Qualitative and Quantitative Requirements For Risk Management :



## 1. 信用風險管理制度及應計提資本

## 1. Credit Risk Management System and Accrued Capital

96年度  
2007

項目 Items	內容 Contents
1. 信用風險策略、目標、政策與流程 Credit Risk Strategies, objectives, Policy and Process	1. 信用風險策略及目標 Credit Risk Strategies and Objectives : <ol style="list-style-type: none"> <li data-bbox="454 570 1398 687">(1) 企金信用風險 Corporate Credit Risk                發展執行新巴塞爾資本協定所需之管理系統及規則，藉由各項系統工具及報表之建立，強化信用風險之辨識、衡量及監控管理功能，提昇本行風險管理品質，確保銀行穩健經營，以符合最佳信用風險管理原則並達成下列目標：                To develop management systems and rules required for the implementation of the BASEL II. To build various system tools and reports in order to strengthen identification, measurement and monitoring of credit risk, enhance the quality of risk management, ensure the Bank's sustainable operation, comply with the best practicing principles in credit risk management, and reach the following objectives.             </li> <li data-bbox="486 832 1398 891">I. 為本行內部各單位對風險管理取得一致之共識。                Establish consensus on risk management within all unites within the Bank.</li> <li data-bbox="486 923 1398 1006">II. 透過風險管理機制之建置，協助新金融商品之開發。                Assist in the development of new financial products by means of creating a risk management mechanism.</li> <li data-bbox="486 1039 1398 1155">III. 提供管理階層適當之風險管理資訊作為擬定決策之參據，於風險與報酬間取得均衡，進而提升股東價值。                Provide management with appropriate risk management information as reference for decision-making, in order to strike a balance between risk and return and raise shareholder value.</li> <li data-bbox="486 1188 1398 1247">IV. 確實瞭解損失分配，妥適估計預期損失。                Clear understanding of loss distribution in order to appropriately estimate loss.</li> </ol> <ol style="list-style-type: none"> <li data-bbox="454 1279 1398 1447">(2) 個金信用風險 Consumer Credit Risk                建立符合新巴塞爾資本協定之風險管理機制，訂定本行各項信用風險管理政策，改善本行信用風險管理技術，以達到提升授信資產之獲利性與安全性的雙重目標。                Build a BASEL II-compliant risk management mechanism and establish the credit risk management policies of the Bank so as to improve the skills of credit risk management. The goal is to increase the profitability and security of underwriting assets.</li> <li data-bbox="454 1480 1398 2020">(3) 國家及金融交易對手信用風險 Country Risk and Financial Counterparty Risk :               <ol style="list-style-type: none"> <li data-bbox="486 1513 1398 1712">I. 國家風險 Country Risk                    本行係以各區域或國家之外部信用評等資訊，作為辨識國家風險之依據並整合本行風險偏好度，訂定國家風險限額架構作為國家風險衡量及核配限額之基準，以有效控管國家風險。                    Our bank uses information pertaining to the external credit ratings of each region and country as the basis for the identification of country risks. A structure has been set up for measuring country risks and determining country limits against our risk appetite in order to effectively control our exposure to country risks.</li> <li data-bbox="486 1745 1398 2020">II. 金融交易對手風險 Financial Counterparty Risk                    本行引進新巴塞爾資本協定之概念，依集團總限額及總暴險值之管理概念，自上而下建置限額架構及訂定風險管理規範，以辨識、衡量及監控本行金融交易對手信用風險組合，並將結果呈報管理層級，以符合國內外監理機關之要求，期能有效運用資本並使本行收益最大化。                    Our bank has adopted the concepts advocated by the BASEL II, and has set up a Top-Down structure for managing total limits and risk exposure. The Bank has established the Guidelines for the Management of Counterparty Risk. The Guidelines will help identify, assess and monitor the counterparty risk portfolio of the entire bank and present reports to the high-level management in order to meet the requirements of local and overseas regulators and to facilitate effective utilization of capital and maximization of profits.</li> </ol> </li> </ol>

項目 Items	內容 Contents
1. 信用風險策略、目標、政策與流程 Credit Risk Strategies, objectives, Policy and Process	2. 信用風險政策及流程 Credit Risk Policy and Process <ul style="list-style-type: none"> <li data-bbox="491 454 1447 729">(1) 企金信用風險 Corporate Credit Risk                             <ul style="list-style-type: none"> <li data-bbox="523 482 1447 729">I. 為強化信用風險管理之獨立性，於總行設立授信管理處，區營運處設立企(個)風險管理組，專責授信案件之審核。總行成立放款審議委員會，總經理權限以上之案件，均須經放款審議委員會審查；區營運處成立授信審議委員會，以合議方式審議屬區營運處權限之案件。                                      To highlight credit risk management as an independent function, we set up the Credit Management Division at the head quarter and the Corporate (Consumer) Risk Management Section at the CRC to be responsible for approving loan applications. The Loan Review Committee at the head quarter has to review all cases that fall within the purview of the Presidential mandate; and the Credit Review Committee at the CRC will approve by consensus those applications that are under the jurisdiction of the CRC.</li> </ul> </li> <li data-bbox="523 760 1447 869">II. 訂定授信政策做為辦理授信業務之最高指導準則，並對同一關係人、同一企業集團、行業別等，分別訂定授信風險限額。                                      We have established credit policies to serve as the guiding principles for our loan business and have imposed credit risk limits on same affiliated person, same enterprise group or same industry.</li> <li data-bbox="523 899 1447 1035">III. 建立內部信用評等系統，針對企業授信客戶之信用風險進行評等與分類，作為授信審核及信用風險管理之參考。                                      We have constructed an internal credit rating system to undertake rating and classification of corporate clients in terms of their credit risk, and the ratings will be referenced during loan reviews and credit risk management operations.</li> <li data-bbox="523 1065 1447 1144">IV. 成立風險管理委員會，整合本行風險管理事項之審議、監督與協調運作。                                      To establish the Risk Management Committee for consolidating review, monitoring and coordination work pertaining to risk management.</li> <li data-bbox="523 1174 1447 1397">V. 完成徵授信審查自動化各項系統之建置，包含徵信管理系統、擔保品管理系統、有財簽企業信用評等系統及企金授信管理系統，以完整週延之自動化資訊管理系統強化本行授信戶信用風險之管理流程。                                      To complete the deployment of various automated systems for credit investigation and approval, including credit investigation management system, collaterals management system, credit ratings system for enterprises with certified financial statements and corporate banking credit management system, in order to strengthen our bank's process for managing the borrower's credit risk through such a comprehensive information management system with a high degree of automation.</li> <li data-bbox="523 1428 1447 1563">VI. 建立不動產擔保品定期評價制度，藉由「擔保品價值評估」與「暴險額增減變化」，合理反映擔保價值，有效辨識風險承擔狀況。                                      To create a system for assessing the value of real estate collaterals on a regular basis, where the fair value of the collateral is determined by considering both Collateral Valuation and Risk Exposure Variation in order to identify the actual risk profile.</li> <li data-bbox="523 1594 1447 1729">VII. 建置企業之信用評等系統，提供做為授信審核、訂價及各項信用風險管理規則之工具，提昇信用風險辨識與管理效能。                                      To build a credit ratings system for enterprises as to provide a useful tool for supporting credit investigation, valuation and various risk management tasks, for the purpose of enhancing identification and management of credit risks.</li> <li data-bbox="523 1760 1447 1895">VIII. 基於穩健經營原則，建立授信資產評估作業規則，運用量化及質化之評估方法，辨識授信資產品質並衡量備抵呆帳提存之適足性。                                      To establish operation rules for evaluating loan assets following the principles of sustainable business operation, where both quantitative and qualitative methods are employed to assess the quality of loan assets and to measure the adequacy of bad debt provisions.</li> <li data-bbox="523 1926 1447 2004">IX. 持續辦理風險管理講習、訓練，塑造全行風險管理文化。                                      To create a corporate culture of risk management by consistently organizing lectures and trainings focusing on risk management.</li> </ul>

項目 Items	內容 Contents
<p>1. 信用風險策略、目標、政策與流程 Credit Risk Strategies, objectives, Policy and Process</p>	<p>(2) 個金信用風險 Consumer Credit Risk</p> <p>I. 編製本行個金信用風險管理規範、標準作業程序、及相關作業規則，並運用授信風險資料庫及授信自動化管理系統，產生各類風險資訊，強化信用風險之辨識、衡量及監控功能，提昇本行風險管理品質。 To compile the Consumer Banking Risk Management rules, the Standard Operation Procedure and other related operational rules; to utilize the credit risk database and the automated credit risk system for the generation of various risk information. In order to enhance the quality of risk management, we strengthen identification, measurement and monitor of credit risk.</p> <p>II. 於授信申請流程中使用信用評分卡評分與特殊案件升級核准機制，提供授信審核及信用風險管理之參考與運用，並定期進行評分卡之效能驗證。 In underwriting procedures, the Bank uses a credit scorecard for rating and an upgrade approval mechanism for special cases as a reference for underwriting review and credit risk management. The scoring card is regularly validated for effectiveness.</p> <p>III. 運用房貸不動產擔保品定期自動評價機制，針對系統篩選後有嚴重信用貶落徵兆者，依本行覆審機制追蹤，以期有效保障本行債權。 The Bank uses a regular automatic evaluation mechanism for real estate mortgage securities to track the credit of these cases. If there are signs of credit deterioration, the Bank launches a review mechanism to protect the Bank's creditor rights.</p> <p>IV. 持續舉辦風險管理講習與訓練，以提升本行授信資產品質。 To enhance the quality of loan assets through the organization of lectures and trainings on risk management and also through effective ongoing communications.</p> <p>(3) 國家及金融交易對手信用風險 Country Risk and Financial Counterparty Risk</p> <p>I. 國家風險 Country Risk</p> <p>i. 依Moody's最新公布之國家長期外幣債券評等，訂定國家風險評級。 To establish country risk ratings based on the latest long-term foreign currency government bond ratings given by Moody's rating.</p> <p>ii. 以本行最近年度財務報表公布之淨值倍數計算國家風險總限額，作為本行國家風險可能暴險值最上限。 To use the net worth figure disclosed in our latest annual financial report for the calculation of the total country risk limit that will serve as the ceiling of our bank's exposure to country risk.</p> <p>iii. 於國家風險總限額內，依個別國家風險評級之各項核配比率，並綜觀各國政、經情勢及使用單位之業務需求，擬定次年度之個別國家風險限額。 Within the total country risk limit, the individual limits for various countries for the next year are determined based on each country's political and economic situations, as well as the actual needs of relevant business units.</p> <p>iv. 衡量與監控暴險值，並對政經情況不穩定或已發生債信危險而遭調降評等之國家，暫停或取消該國家風險限額之使用。 Risk exposure is constantly measured and monitored. For countries that are experiencing political and economic instability, or whose ratings have been downgraded due to defaults, their country risk limits will be either frozen or eliminated.</p> <p>v. 按月彙總各國家風險暴險資料，予以分析後編製「國家風險管理報告書」。 On a monthly basis, country risk exposure data will be gathered, analyzed and compiled into a Country Risk Management Report.</p>

項目 Items	內容 Contents
<p>1. 信用風險策略、目標、政策與流程 Credit Risk Strategies, objectives, Policy and Process</p>	<p>II. 金融交易對手風險 Financial counterparty Risk</p> <p>i. 依評等選用原則，採行外部評等機構對金融交易對手之信用評等，作為本行內部信用風險分類及評等之依據。 To use the credit ratings of counterparties provided by external ratings agencies as the basis for our internal classification and rating of credit risk.</p> <p>ii. 按金融交易對手類別、等別區分，採金融交易對手之淨值計算金融交易對手總限額或以合併淨值計算集團金融交易對手總限額，以為金融交易對手總暴險值最上限，再就金融交易對手授信風險、交割前風險、及交割風險計算各項風險限額及額度。 Based on the category and rating of each counterparty, the net worth of the company is used for the calculation of its total risk limit, or the consolidated net worth is used for the calculation of its business group's total risk limit as the ceiling of the total risk exposure to this counterparty. In addition, the counterparty's credit risk, pre-settlement risk and settlement risk are included in the calculation of its various risk limits and quotas.</p> <p>iii. 於總限額內依各項限額為據並參酌前台業務需求，就各項業務分配擬定額度。 Within the total limit, quotas are assigned to various businesses in accordance with the type of risk involved as well as the business needs of the front-desk operations.</p> <p>iv. 藉由金融交易對手風險之監控與報告程序以有效管理本行金融交易對手之風險。 To effectively manage our bank's exposure to counterparty risk by monitoring and reporting each counterparty's risk.</p>
<p>2. 信用風險管理組織與架構 Credit Risk Management Organization and Structure</p>	<p>本行於總行設立三個專責之風險管理部門，由專責風險管理之副總經理所執掌，計有風險管理處、授信管理處及債權管理處。本行並設置風險管理委員會，每月定期由總經理擔任主任委員召開會議，其主要職掌為評估與監督本行風險承擔能力及已承受風險現況，決定風險因應策略及風險管理程序遵循情形，並每季向董事會提報風險管理報告書，以整合本行風險管理事項之審議、監督與協調運作，提昇本行風險管理品質。詳如附圖(156頁)。</p> <p>At the headquarters, our bank has 3 functional units dedicated to risk management, led by the Risk Management EVP, including the Risk Management Division, the Credit Management Division, and the Loan Asset Management Division. We have also set up a Risk Management Committee, chaired by our President who convenes the monthly meetings. The committee is responsible for evaluating and monitoring our bank's risk-taking capacity and the actual risk exposure, determining our risk response strategies and compliance with risk management procedures, and submitting risk management reports to the Board of Directors on a quarterly basis in order to enhance our risk management quality by consolidating relevant review, monitoring and coordination actions. Refer to the chart. (p156)</p>

項目 Items	內容 Contents
<p>3. 信用風險報告與衡量系統之範圍與特點 The scope and characteristics of the credit risk reporting and measurement system</p>	<p>1. 企金信用風險 Corporate Credit Risk 定期檢視企金信用風險之暴險情形，揭露授信資產品質分類、風險集中度、組合管理暴險金額(及其限額)、前十大企業集團授信對象、前十大授信對象、前十大潛在問題授信戶、損失情形、本行利害關係人之授信情形等，提供風險管理決策階層正確、一致、即時的資訊，掌握整體授信風險。 The Bank regularly reviews the exposure of corporate credit risk. The Bank also regularly discloses the category of underwriting asset quality, the risk concentration, the exposure amount of portfolio management (and its limit), the top ten corporate group underwriting targets, the top ten underwriting targets, the top ten problematic underwriting accounts, loss situation, and the underwriting situation of the Bank's stakeholders. The purpose is to provide risk managers with correct, consistent, and real time information in order to control overall underwriting risk.</p> <p>2. 個金信用風險 Consumer Credit Risk</p> <p>(1) 風險報告 Risk Report 經由各類風險資訊監控報表所揭露風險，使高階主管與相關業務單位適時掌握信用風險情況，以作為政策或業務調整之依據。 Senior management and relevant business units are provided various risk information in order to have a clear understanding of the credit risk situation so that they can adjust risk policies or business strategies accordingly.</p> <p>(2) 風險衡量 Risk measurement 使用評分卡(信用卡與小額信貸)系統、支出所得比、負債比與不動產定期評價等機制，衡量貸放前及貸放後之風險承擔，以利採取妥適之因應措施。 Scorecard (credit card and small loan) system, expenditure income ratio, debt ratio, and real estate regular evaluation system are used to assess the risk born by the Bank before and after the loan. These measures position the Bank to respond accordingly.</p> <p>3. 國家及金融交易對手信用風險 Country Risk and Financial Counterparty Risk 定期檢視國家及金融交易對手信用風險之暴險情形，揭露資產品質分類、集中度、組合管理暴險值及前二十大金融交易對手暴險分布等，以供風險管理決策階層掌握正確之資訊，適時調整風險配置。運用風險管理系統及衍生性金融商品風險權數，計算衍生性金融商品之交割前風險(Pre-settlement Risk, PSR)暴險值，以達衡量及控管風險之目的。 The Bank regularly reviews the exposure of country risk and financial counterparty risk. The Bank also discloses the category of asset quality, concentration, exposure of portfolio management, and the exposure distribution of the top twenty financial counterparties so that risk managers have correct information to adjust risk distribution accordingly. The Bank uses risk management systems and risk weight of derivatives to calculate the exposure of pre-settlement risk of derivatives. The goal is to evaluate and control risk.</p>

項目 Items	內容 Contents
<p>4. 信用風險避險或風險抵減之政策，以及監控規避與風險抵減工具持續有效性之策略與流程 Policies of hedging or mitigating credit risk. Also policies and processes to ensure the effectiveness of the tools used to hedge and mitigate risk.</p>	<p>1. 政策 Policy 積極運用合格且有效之風險抵減工具，降低或移轉本行授信用風險，以加強債權保障，並收減少法定資本計提之效。 Actively use qualified and effective risk mitigation tools to reduce or transfer the underwriting credit risk of the Bank so as to strengthen protection of the Bank's creditor's right and reduce amount of regulatory reserve.</p> <p>2. 監控策略與流程 Monitoring Strategies and Process 針對所使用之風險抵減工具分別訂定相關之作業規定、程序或系統建置，並藉由適當之評價機制及覆審(閱)制度，持續監控該當風險抵減工具之價值變化與相關法律文件之有效性，避免因使用風險抵減工具所導致之風險集中與整體信用風險相互影響之負面情形產生。 Establish relevant rules, procedures, or systems for the usage of risk mitigation tools. Through appropriate evaluation mechanisms and reviewing systems, the Bank constantly monitors the value change of such tools and the validity of their relevant legal documents. This prevents the negative impact of risk concentration and the mutual influence of the credit risks.</p> <p>(1) 對於授信案件損失發生機率偏高，且損失嚴重性大之授信商品、高風險之產業及信用不良之對象等，避免敘作；或以較高之訂價因應。 Application is rejected if the incidence of loss is too high in certain underwriting cases. In addition, if certain loan products incur severe loss, or if underwriting to risky sectors or customers with bad credit records, cases are also rejected. An alternative is to set higher prices.</p> <p>(2) 定期審核授信戶之營運成果、財務狀況、評估其持續償債能力，以便瞭解及審視授信戶信用限額與實際暴險狀況，並檢討本行核給之授信額度是否適當。 The Bank periodically review the operation result, financial condition, and repayment ability of the client so as to understand and review the credit limit and actual exposure of the client. This helps the Bank to evaluate the appropriateness of the line of credit.</p> <p>(3) 透過擔保品政策之建立，規範可接受之擔保品及估價方式，以確保當借款人違約時，擔保品能迅速處份、有效受償；或採用信用保證基金之承保及訂定存款抵銷協議，作為風險全部或一部轉嫁之方式。 The Bank establishes collateral policies to regulate the kinds of collaterals that are deem acceptable. The policies also regulate the method of value appraisal in order to ensure that when default occurs, the Bank is able to effectively and quickly dispose the collateral and/or receive compensation. Alternatives include incorporating terms regarding credit guarantee fund into the contract, or establish agreements that balances the outstanding by means of deducting from deposit accounts. These serve as means to entirely or partially transfer the risks.</p>
<p>5. 法定資本計提所採行之方法 Approach adopted for the regulatory reserve</p>	<p>標準法 The Standardized approach</p>

信用風險標準法之風險抵減後暴險額與應計提資本  
Exposure after Risk Mitigation and Accrued Capital of the Credit Risk Standardized Approach

97年3月31日 單位：新台幣仟元  
March 31, 2008 Unit: NT\$1,000

暴險類型 Type	風險抵減後暴險額 Exposure after risk mitigation	應計提資本 Accrued capital
主權國家 Sovereigns	583,338	46,667
非中央政府公共部門 Non-central government public sector entities	3,159,707	252,777
銀行（含多邊開發銀行） Banks(included multilateral development banks, MDBS)	31,855,782	2,548,463
企業（含證券及保險公司） Corporate(included securities and insurance firms)	532,926,085	42,634,087
零售債權 Claims on retail	115,530,118	9,242,409
住宅用不動產 Residential property	83,051,762	6,644,141
權益證券投資 Equity Security Investments	13,879,102	1,110,328
其他資產 Other assets	51,259,182	4,100,735
合計 Total	832,245,076	66,579,607

## 2. 資產證券化風險管理制度、暴險額及應計提資本

## 2. Asset Securitization Risk Management System, Exposure and Accrued Capital

 96年度  
 2007

項目 Items	內容 Contents
1. 資產證券化管理策略與流程 Asset Securitization Management strategies and process	<p>本行從事資產證券化商品業務投資須依據本行「從事資產證券化商品投資要點」之規定辦理。該內容包括管理策略與流程，其架構包括宗旨、依據、經營策略、業務原則與方針、業務流程、內部控制制度、定期評估、會計處理方式、內部稽核制度、權限及限額管理以及風險管理措施。</p> <p>Business operations regarding the investment of asset securitized products need to comply with the Bank's "Guidelines for Investing in Asset Securitized Products". This guideline includes management strategies and processes. The framework includes purpose, basis, operating strategies, principles and guidelines of business, business processes, internal control system, periodic evaluation, accounting measures, internal audit system, authorization and limit management, and risk management measures.</p>
2. 資產證券化管理組織與架構 Asset Securitization Management organization and structure	<ol style="list-style-type: none"> <li>1. 資金營運處、各國外單位暨國際金融業務分行為資產證券化商品之承作單位。                          Treasury Division, Overseas branches, and Offshore Banking Branches are underwriting units.</li> <li>2. 授信管理處審核本項業務之專案申請。                          Credit Management Division reviews these applications.</li> <li>3. 風險管理處監控本項業務之信用風險、市場風險及作業風險，包括授權額度、評等、期限及停損限額規範。                          Risk Management Division monitors the credit risk, market risk, and operating risks of this business. This includes line of credit, rating, duration, and stop loss limit rules.</li> <li>4. 財務清算科辦理資金營運處及國際金融業務分行之後台作業，包含交易確認、交割及記帳作業。                          Finance Settlements Section is responsible for the backend operations for the Treasury Division and Offshore Banking Branches, including confirmation of transaction, settlement, and booking.</li> <li>5. 資訊處建置及維護本項業務之資訊系統。                          IT Division installs and maintains the IT system for this business.</li> <li>6. 財務管理處辦理本項業務之定期評估、會計處理程序、公告申報及資訊公開等作業。                          Financial Management Division is responsible for regular evaluation, accounting processes, announcement applications, and information disclosure.</li> <li>7. 稽核處稽核本項業務之內部控制。                          Internal Auditing Division is responsible for the internal control of this business.</li> </ol>

項目 Items	內容 Contents
<p>3. 資產證券化風險報告與衡量系統之範圍與特點 The scope and characteristics of the Asset Securitization risk reporting and measurement system</p>	<p>1. 信用風險 Credit Risk</p> <p>(1) 交易前台應隨時留意購入之資產證券化商品本身及資產池內標的工具之債信狀況，於每年定期辦理年度審核，作成書面報告存檔，並副知風險管理處。 The front desk should always scrutinize the credit situation of the asset securitized products purchased and also the underlying tools within the asset pool. Annual reviews should be periodically conducted, with the results written into reports and saved as hard copies. Risk Management Division should also receive a copy.</p> <p>(2) 風險管理處如發現債信異常，致本行發生損失之風險大增時，應即通知交易前台適時採取必要因應之措施。 When credit abnormalities occur and risk of loss increases, Risk Management Division should be immediately notify the front desk and take any necessary actions.</p> <p>(3) 如未能按期收取利息、到期未收回本息等違約情事發生，交易前台應即將正本函報債權管理處，副本函報國際營運處及風險管理處，並副知稽核處。 If default events such as inability to collect interests regularly or collect principle and interest upon maturity occur, the front desk should immediately notify Loan Asset Management Division with the original report and send the duplicate copy to International Banking Division and Risk Management Division. Audit Division should also be informed.</p> <p>2. 市場風險 Market Risk 風險管理處應就資產證券化商品所含之市場風險因子訂定適當之衡量方法，檢核該商品之訂價與評價方式，並於每半年將所持有部位提報（常務）董事會檢討其風險負荷是否在容許範圍內。 Risk Management Division needs to design an appropriate appraisal method to assess the market risk factors of asset securitized products. The method of pricing and evaluation should be reviewed. The positions held should be reported to the managing board meeting every six months to assess whether the risk levels are within acceptable range.</p> <p>3. 作業風險 Operational Risk 應訂定明確標準作業程序(S.O.P)供業務執行人員遵行，並進行本項業務之作業風險控制與自我評估(RCSA)。 S.O.P should be designed to serve as rules for employees to follow. Operational risk control and Risk and Control Self Assessment (RCSA) should also be conducted.</p>
<p>4. 資產證券化避險或風險抵減之政策，以及監控規避與風險抵減工具持續有效性之策略與流程 Policies of hedging or mitigating asset securitization. Also policies and processes to ensure the effectiveness of the tools used to hedge and mitigate risk.</p>	<p>不適用風險抵減。 Not applicable.</p>
<p>5. 法定資本计提所採行之方法 Approach adopted for the regulatory reserve</p>	<p>本行信用風險及市場風險資本计提皆採標準法。 Credit risk and market risk reserves of the Bank is calculated using the Standardized Approach.</p>

從事資產證券化情形  
 Asset Securitization

 97年3月31日 單位：新台幣元  
 March 31, 2008 Unit: NTD

券別 Type	發行總額 Issued Volume	流通餘額 Outstanding Balance	自行購回餘額 Self-purchased Balance
A1	2,365,000,000	0	0
A2	2,365,000,000	233,822,753	0
B	135,000,000	135,000,000	0
C	135,000,000	135,000,000	0
D	375,055,917	0	375,055,917
合計 Total	5,375,055,917	503,822,753	375,055,917

 資產證券化暴險額與應計提資本  
 Asset Securitization Exposure and Accrued Capital

 97年3月31日 單位：新台幣千元  
 March 31, 2008 Unit: NTD\$1,000

暴險類別 Type	非創始銀行 Non-Originating Bank		創始銀行 Originating bank					
	買入或持有之 證券化暴險額 Buy or hold securitization exposures	應計提 資本 Accrued Capital	暴險額 Exposure				資產基礎 商業本票 Asset-backed commercial paper	未證券化前之 應計提資本 Accrued capital before securitization
			非資產基礎商業本票 Non Asset-backed commercial paper					
			傳統型 Traditional		組合型 Synthetic			
		留有部位 Hold positions	不留部位 Not hold position	留有部位 Hold positions	不留部位 Not hold position			
信用風險 Credit Risk	1,304,707	28,834	375,056	—	—	—	—	26,130
合計 Total	1,304,707	28,834	375,056	—	—	—	—	26,130

## 3. 作業風險管理制度及應計提資本

## 3. Operational Risk Management System and Accrued Capital

96年度  
2007

項目 Items	內容 Contents
1. 作業風險管理策略與流程 Operational Risk Strategies and Process	本行訂定「作業風險管理規範」，以建立健全之作業風險管理組織架構並發展適當之作業風險管理程序與策略；各單位執行日常作業時，應依相關規定全面落實作業風險管理，並運用各項風險管理工具，對本行主要商品、營運活動、作業流程與資訊系統進行作業風險辨識、評估、監測與控管及作業風險報告之程序。 The Bank establishes a "Regulation for Managing Operational Risks" to create a sound framework for managing operational risks and develop appropriate process and strategies for managing operational risks. In daily operations, all units should comply with the regulation, leverage risk management tools to identify, evaluate, monitor, and control the operational risks of the Bank's major products, operational activities, operational processes, and IT system. Reports regarding operational risks should also be produced.
2. 作業風險管理組織與架構 Operational risk management organization and structure	本行作業風險管理組織架構，係以三道防衛線組成，第一道防衛線由全行各單位執行日常作業風險管理，第二道防衛線由風險管理處規劃及支援作業風險管理，秘書處規劃遵守法令主管制度，第三道防衛線由稽核處透過內部稽核功能驗證作業風險管理之有效性。 Our bank has an organizational structure for managing operational risk that is composed of 3 lines of defense. On the first line, all business units are responsible for daily management of operational risk following the guidelines established by the Headquarters. Secondly, the Risk Management Division will formulate and support relevant management and the Secretariat Division will formulate compliance system. Finally, the Auditing Department will serve as the third line of defense through the internal auditing to verifying the effectiveness of our operational risk management efforts.
3. 作業風險報告與衡量系統之範圍與特點 The scope and characteristics of the operational risk reporting and measurement system	<ol style="list-style-type: none"> <li>1. 本行透過系統蒐集作業風險損失事件，並依損失型態分類原則及主管機關規定之業務別予以分類管理，以瞭解內部作業風險損失情況。 The Bank collects operational risk loss events through systems, and then categorizes the risks according to regulator regulations and type of loss. This helps the Bank to understand the loss situation internally.</li> <li>2. 本行於各單位推行風險控制與自我評估制度，由總行各業務管理單位編製風險自我評量表，再由業務執行單位進行自我評量，以瞭解本行潛在之作業風險暴險情況。 After implementation of Risk Control and Self Assessment (RCSA) at all units, headquarter divisions of management would create a sheet of risk self assessment. All executing business units would self-evaluate to better understand the potential exposures to operational risks.</li> <li>3. 針對本行主要暴險，訂定關鍵風險指標及其相對應之限額與門檻值，透過持續監控與管理，作為預警之資訊。 The Bank establishes Key Risk Indicators (KRIs) and their respective limit or threshold values for the Bank's major risk exposures. Continuous monitoring and management provides red flags.</li> <li>4. 本行整合作業風險相關事項，定期編製作業風險管理報告，俾本行董事會、高階管理者及業務管理單位充分瞭解執行情形，據為決策之參考。 The Bank integrates risk related items and compile them into operational risk management reports for the board of directors, senior management, and divisions of management so that they fully understand the situation and can make decisions accordingly.</li> </ol>
4. 作業風險避險或風險抵減之政策，以及監控規避與風險抵減工具持續有效性之策略與流程 Policies of hedging or mitigating asset securitization. Also policies and processes to ensure the effectiveness of the tools used to hedge and mitigate risk.	<ol style="list-style-type: none"> <li>1. 本行各業務管理單位依據作業風險評估與關鍵風險指標之監測結果及全行暴險狀況對其相關業務選定妥適之風險對策，考量使用委外、保險等方式抵減風險或採取適當措施如加強員工教育訓練、改善內部作業流程或強化系統等方式，將作業風險控制於可容忍的範圍內；另本行新商品、活動、流程及系統推出前，亦應進行作業風險辨識與評估，以衡量可能發生之風險並規劃其風險對策。 All management divisions select appropriate risk countermeasures according to the monitoring results of operational risk evaluations and Key Risk Indicators and the exposures of the Bank. They need to keep operational risk within acceptable levels by using risk mitigation measures such as outsourcing or insurance, or other appropriate measures such as enhancing employee education and training, improve internal business processes, or improve systems. Before launching new products, activities, process, and systems, the Bank also conducts operational risk identification and evaluation in order to gauge possible risk and take cautionary measures beforehand.</li> <li>2. 本行透過風險控制與自我評估制度定期對各風險項目之控制方案進行剩餘風險之評估，以持續確保其控制方案之有效性。 Through Risk Control and Self assessment, the Bank regularly evaluates the residual risks of the control plans of each risk item. This ensures the validity and effectiveness of the control plans.</li> </ol>
5. 法定資本計提所採行之方法 Approach adopted for the regulatory reserve	基本指標法 Basic Indicator approach

作業風險應計提資本  
 Operational Risk Accrued Capital

 97年3月31日(註) 單位：新台幣仟元  
 March 31, 2008(Note) Unit: NT\$1,000

年度 FY	營業毛利 Gross Profit	應計提資本 Accrued Capital
94年度 2005	21,704,253	
95年度 2006	22,041,824	
96年度 2007	23,951,280	
合計 Total	22,565,786	3,315,516

註：本行經主管機關核准自97年第一季起適用標準法計提作業風險應計提資本，爰本表格之營業毛利及應計提資本係採用標準法計算。

Note: As approved by the regulator, the Bank commences the usage of the Standardized Approach with regards to operational risk accrued capital starting from the first quarter of 2008. The gross profit and accrued capital are calculated using the Standardized Approach.

## 4. 市場風險管理制度及應計提資本

## 4. Market Risk Management System and Accrued Capital

 96年度  
 2007

項目 Items	內容 Contents
1. 市場風險管理策略與流程 Market risk management strategies and process	<p>依據本行市場風險管理規範之規定，強化市場風險管理功能並符合巴塞爾資本協定之規定，依風險值觀念建置本行市場風險管理架構，以辨識、衡量、管理、監控及報告全行市場風險，並將結果呈報董事會及高階管理階層，以符合國內外監理機關之要求。</p> <p>According to the Bank's regulation on market risk management, the Bank is obliged to enhance market risk management, comply with BASEL II regulations, and establish market risk management frameworks according to the concept of risk values. This enables the Bank to identify, measure, manage, monitoring and report the Bank's market risks to the board of directors and senior management, and fulfill the obligations required by domestic and international regulators.</p>
2. 市場風險管理組織與架構 Market risk management organization and structure	<p>風險管理處市場風險科主要任務 Duties of Market Risk Section in Risk Management Division</p> <ol style="list-style-type: none"> <li>1. 規劃、建議與執行市場風險管理，以確保風險能有效辨識、衡量、監控及報告，使本行市場風險控制在「風險容忍度」內，並使本行能精確衡量即有效配置經濟資本。 To plan, recommend and implement market risk management in order to ensure effective identification, measurement, monitoring and reporting of relevant risks, so that our bank's exposure to market risk can be controlled within our risk tolerance, and so that we are able to carry out precise measurement and effective allocation of our economic capitals.</li> <li>2. 規劃、建議與執行市場風險管理，以避免本行因市場風險而產生鉅額損失，並使本行市場風險管理符合本國監理機關要求及巴塞爾資本協定規範。 Plan, recommend, and implement market risk management. Protect the Bank from huge loss due to market risks. Ensure that the Bank's market risk management complies with the regulations of domestic and international regulators.</li> <li>3. 衡量及監控市場風險，以避免本行金融資產及負債受價格波動超越風險限額，致本行遭受損失。 Measure and monitor market risk to prevent the Bank from incurring losses due to price fluctuations (of financial assets and liabilities) that exceed the risk limits.</li> </ol>

項目 Items	內容 Contents
3. 市場風險報告與衡量系統之範圍與特點 The scope and characteristics of the Market risk reporting and measurement system	<p>1. 風險管理處每日呈報市場風險報告書以提供足夠資訊予授權之高階經理人核閱。 Risk Management Division provides market risk reports everyday to ensure sufficient information is provided to senior management for reading and acknowledgement.</p> <p>2. 逾越限額與例外情況(市場危機與異常變化)時，能即時呈報給適當之管理階層，並能採取適當風險抵減因應措施。 When exceeding limits and exceptions (market crises and abnormal changes) happen, the appropriate level of management should be informed. Appropriate risk mitigation responses need to be taken.</p> <p>3. 定期呈報董事會與風險管理委員會有關資產組合風險狀態、風險分布狀況與資本分配情形，以協助其評估本行之風險集中度與承受能力，並研擬必要之策略。 Regularly report to the Board of Directors and the Risk Management Committee on the risk status, risk distribution, and asset allocation of the asset portfolio, so that they can better evaluate the risk concentration and risk appetite of the Bank in order to plan necessary strategies.</p> <p>4. 充分揭露本行所面臨之市場風險，以使市場參與者能夠對本行的市場風險管理加以評估。 Fully disclose the market risks faced by the Bank, so that market participants may evaluate the Bank's market risk management.</p>
4. 市場風險避險或風險抵減之政策，以及監控規避與風險抵減工具持續有效性之策略與流程 Policies of hedging or mitigating asset securitization. Also policies and processes to ensure the effectiveness of the tools used to hedge and mitigate risk.	<p>依據本行「從事金融商品投資實施要點」之規定辦理。 Executed according to the "Implementation Guidelines on Financial Product Investment".</p>
5. 法定資本計提所採行之方法 Approach adopted for the regulatory reserve	<p>標準法 Standardized Approach</p>

市場風險應計提資本  
Market Risk Capital Accrual

97年3月31日  
March 31, 2008  
單位：新台幣仟元  
Unit: NT\$1,000

風險別 Risk Category	應計提資本 Accrued Capital
利率風險 Interest rate risk	145,016
權益證券風險 Equity security risk	259,693
外匯風險 FX risk	20,435
商品風險 Commodity risk	0
選擇權採簡易法處理 Adoption of simplified method options	4,824
合計 Total	429,968

## 5. 流動性風險

## 5. Liquidity Risk

## (1) 新臺幣到期日期限結構分析

## (1) Term Structure Analysis of NTD-denominated Assets &amp; Liabilities

 96年12月31日 單位：新台幣千元  
 December 31, 2007 Unit: NT\$1,000

	合計 Total	距到期日剩餘期間金額 Volumes during the period prior to the due date				
		1至30天 1~30 days to due date	31天至90天 31~90 days to due date	91天至180天 91~180 days to due date	181天至1年 181 days to 1 year to due date	超過1年 More than 1 year to due date
主要到期資金流入 Major matured capital inflows	1,086,146,735	168,168,829	95,769,126	115,479,784	89,730,053	616,998,943
主要到期資金流出 Major matured capital outflows	1,210,565,939	146,325,495	163,068,616	115,279,777	221,227,174	564,664,877
期距缺口 Capital gap	(124,419,204)	21,843,334	(67,299,490)	200,007	(131,497,121)	52,334,066

註：本表僅含總行及國內外分支機構新臺幣部分（不含外幣）之金額。

Note: The table includes only assets and liabilities denominated in NTD held in head office and domestic and overseas branches; assets and liabilities denominated in foreign currencies are excluded.

## (2) 美金到期日期限結構分析表

## (2) Term Structure Analysis of USD-denominated Assets &amp; Liabilities

 96年12月31日 單位：美金千元  
 December 31, 2007 Unit: US\$1,000

	合計 Total	距到期日剩餘期間金額 Volumes during the period prior to the due date				
		1至30天 1~30 days to due date	31天至90天 31~90 days to due date	91天至180天 91~180 days to due date	181天至1年 181 days to 1 year to due date	超過1年 More than 1 year to due date
資產 Assets	5,193,538	2,307,317	680,344	607,406	196,488	1,401,983
負債 Liabilities	5,940,630	2,652,413	761,471	1,118,737	480,497	927,512
缺口 Gap	(747,092)	(345,096)	(81,127)	(511,331)	(284,009)	474,471
累積缺口 Gap accumulated	(747,092)	(345,096)	(426,223)	(937,554)	(1,221,563)	(747,092)

註：本表係填報總行、國內分支機構及國際金融業務分行合計美金之金額

Note: The table includes only assets and liabilities denominated in USD held in head quarter, the domestic branches and OBU.

(二) 國內外重要政策及法律變動對銀行財務業務之影響及因應措施

95年12月12日新修正「證券投資信託事業募集證券投資信託基金處理準則」；銷售機構辦理基金銷售業務，應依規定與證券投資信託事業簽訂銷售契約，由證券投資信託事業出具基金銷售機構符合資格之聲明書及其銷售契約，送同業公會審查核准後始得進行銷售業務。本行為符合規範，已於96年底前與36家證券投資信託事業重新簽訂銷售契約。

(三) 科技改變及產業變化對銀行財務業務之影響及因應措施

1. 持續「有會計師財務簽證」企業信用評等模型之維護與修正，並已完成「無會計師財務簽證」企業信用評等系統上線作業，現行本行企業信用評等作業已具完整之架構，預期將可產生下列效益：

- (1) 迅速、客觀產出個別評等，明確定義授信戶信用風險等級。
- (2) 定期檢視資產組合之信用狀況。
- (3) 作為授信定價與授信額度之參考。
- (4) 即時監控問題放款。
- (5) 透過評等系統產生的違約機率計算信用風險資本提提，符合新巴賽爾資本協定之規範。

2. 持續維護及修正E-Loan徵信管理系統，以利提供授信審核單位一套更能揭露顧客信用風險之資訊。

(四) 銀行形象改變對銀行之影響及因應措施

本年度本行延續原有的企業識別形象標章Smile & Reach out（微笑連心 彰銀 服務貼心）之精神主軸，積極規劃「2007財富人生博覽會」系列講座、「2007全民理財博覽會」系列講座、「2007金融知識嘉年華會」等系列活動，展示本行人員積極、熱情、主動及貼心的服務態度，提昇了本行之企業形象，並藉由各種不同活動的方式，選擇適當的商品，達成促銷目的。

(五) 進行併購之預期效益及可能風險：無。

(六) 擴充營業據點之預期效益及可能風險

1. 預期效益：

- (1) 連鎖通路、補強行銷網。
- (2) 配合營運策略，促進經營績效。
- (3) 創造知名度，提昇企業形象。

b. The Influence of Domestic and Foreign Major Policies and Law Amendment Exerting on the Bank's Financial Structure and Responding Measures

The Regulations Governing the Offering of Securities Investment Trust Funds by Securities Investment Trust Enterprises were amended on December 12, 2006. Sales institutions engaging in the selling of funds are required to enter into a sales contract with securities investment trust enterprises. The latter needs to present to and submit the contract and a statement indicating that the former is eligible to sell funds to the Securities Investment and Consulting Association for approval. Sales are only permitted after approval. To comply with the regulations our bank has re-signed such sales contracts with 36 Securities Investment Trust Enterprises on December 31, 2007.

c. The Impact of Technological Advancement and Industrial Evolution on the Financial Businesses of Banks, and the Proposed Response Measures

1. In addition to continuously maintaining and modifying the credit ratings model designed for corporate borrowers with certified financial statements, we have completed the same type of model for those corporate borrowers without certified financial statements. Our bank have a more synergistic infrastructure in place for dealing with corporate credit rating and the expected benefits include:

- (1) Fast production of objective ratings useful for clear identification of the credit risk level of each borrower.
- (2) Regular review of the credit quality of our asset portfolio.
- (3) To be used as the basis for determining loan pricing and line of credit.
- (4) Real-time monitoring of problem loans.
- (5) Calculation of credit risk capital charges based on default probabilities generated by the ratings system, so as to ensure compliance with Basel II.

2. To keep on maintaining and improving the E-Loan management system for credit investigation, in order to provide loan approval units with a set of information better able to reflect the customer's credit risk.

d. The Influence of the Bank's Changing Corporate Image and its Reaction:

Our bank is continuously adopting the "Smile & Reach Out" to be our CIS mark. Based on this CIS mark,

(4) 服務大眾，維繫顧客向心力。

(5) 前瞻佈局，長期利多。

2. 可能風險：

(1) 地區沒落，人口遞減，產業外移。

(2) 同業密集，惡性競爭。

(3) 營運量不足，成本過高。

(4) 營業腹地重疊，客源開拓不易。

(5) 有限資源，未充分利用。

(七) 業務集中所面臨之風險

以往業務偏重於企業金融，在銀行家數過多之狀況下，面臨利率、手續費等之價格競爭，獲利日益減少，本行乃不斷開發授信、外匯、信託、保險及衍生性交易等各項新金融商品，提供多元化商品，滿足客戶全方位之服務需求，並逐步調整獲利結構，有效降低及分散各項風險，且積極培養及招攬各項商品人才，擴充業務之多樣化，以增加各項業務收入，降低單一商品之集中風險。

(八) 經營權之改變對銀行之影響及風險

配合政府二次金融改革的政策，本行在國內辦理現金增資，以私募的方式，成功引入單一最大股東，藉以強化財務結構，積極打銷呆帳，降低廣義逾放比率，提升資產品質，使本行經營體質更加健全。台新金控入股本行，對本行員工及股東產生的利益，從業務經營層面而言，本行長期以來具有企業金融的競爭優勢(企金佔65%：消金佔35%)，台新則擅長消費金融(消金佔70%：企金佔30%)，至於分行的分佈，本行雖遍及全國，但北部地區本行比華銀及一銀少很多，相反地，台新主要分佈在北部地區，雙方具有明顯的互補性。台新金控入股後，以其消金優勢結合本行廣大的海內外通路據點及企金專長，在業務經營拓展上將更能發揮服務廣大客戶之功能，迅速發揮綜效，也能提升本行股東及員工的附加價值；此外，就百年彰銀的經營體質及董監事持股結構而言，台新金認購特別股股款交割後，除使本行於短期內大幅轉銷呆帳、迅速降低廣義逾放比率、改善資產品質外，更改善本行董監事持股比率低於5%及股份過度分散之問題，使得百年彰銀於95年開始將產生百億元以上的獲利，本行員工及股東權益報酬率皆蒙其利。

we have undertaken to organize a series of events such as 2007 Financial Expo, 2007 Expo on Wealth Management, 2007 Financial Carnival. This is a clear demonstration of our aspirations of innovation, transformation and image enhancement. In addition, these events can also help promote the sales of various products.

e. Expected Efficiency and Possible Risk from Mergence None.

f. Expected Efficiency and Possible Risk from Expanding Business Operation Locations

1. Expected profit

(1) Chain channel, supplementing marketing network.

(2) In compliance with business operation strategies, and promotion of operation efficiency.

(3) Creation of corporate fame, and enhancement of corporate image.

(4) Service for the public and strengthening the customers' loyalty.

(5) Long-term planning with vision and long term benefits.

2. Possible risk

(1) Region deteriorating, population decrease, industry emigration.

(2) Concentration of competitors, vicious competition.

(3) Insufficient operation volume and high costs.

(4) Overlapping of business operation territory and difficulty of developing customer base.

(5) Limitation of resources, and insufficient utilization.

g. Risks Generated by Business Concentration

In the past, our business was concentrated in corporate banking. Due to an over-supply of banks, competition was fierce in the pricing of interest rates and various fees, resulting in gradual erosion of profits. In response, we have been continuously developing new financial products such as credit, foreign exchange, trust, insurance and derivatives, so that we can provide a wide variety of products to meet the diverse needs of our customers and gradually readjust our profit structure by means of risk minimization and diversification. In addition, we are very active in talent cultivation and recruitment and have been focusing on diversifying our businesses so as to increase revenues and reduce risks associated with over reliance on a single product.

#### (九) 訴訟或非訟事件

本行與伊朗國防部於八十年間有關美金一千五百萬元之「請求給付電匯款」訴訟事件，於九十一年八月一日經最高法院判決勝訴確定後，伊方復又續行其於八十六年間另對本行所提之「代位請求返還匯款」訴訟，該「代位請求返還匯款」訴訟業經台灣台北地方法院於九十三年九月十日判決本行勝訴，惟伊方不服判決，於九十三年十月六日上訴台灣高等法院，目前正審理中。

### 七、危機處理應變機制

- (一) 為使本行於發生災害、重大疫情、人員罷工、資訊系統中斷以及其他足以造成本行業務或營運中斷之事故時能維持業務正常運作，以維護客戶權益及使本行人員、財務之損害減至最小，訂有「彰化銀行業務永續運作計劃」，全行各單位應據此為重大事故預防準備、通報及應變之依循準則。
- (二) 當主機系統部份硬體故障時，會自動啟動容錯不停頓機制，繼續執行交易；如主機系統正式環境故障短期間無法修復，而測試環境仍可正常運作時，則採用「正式套測試套SWAP機制」繼續進行交易。
- (三) 每日將帳務交易資料異地備援，供復原機制使用。
- (四) 網路備援部分：本行資訊處與台中異地備援中心、高雄集線中心幹線各以一線T3線路連結，台中及高雄集線中心間以一線T3線路連結，構成一環形網路。當台中或高雄與台北間T3幹線斷線時，將透過台中高雄間環形網路連結至台北資訊處連線使用。分行網路以E1專線連接資訊處或集線中心，並以ISDN線路作為備援。
- (五) 依據「彰化銀行業務永續運作計畫」之『資訊作業災害復原計畫』規定，進行安全防護設施檢查及災害復原演練。
- (六) 已完成建置台中復興大樓為本行正式異地備援中心，並於2007年3月提供全行帳務交易系統即時備援機制，以保障廣大投資人權益。

### 八、其他重要事項：無。

#### h. The Influence of the Change of Ownership Exerting on the Bank and its Risk

In response to the government policy of launching a second round of financial reforms, we decided to seek recapitalization by means of private placement and have successfully found an investor that is now our biggest shareholder. Consequently, our financial structure has been strengthened, bad debts are being aggressively written off to bring down the NPL ratio and improve asset quality, and the overall health of the Bank is better than ever. For our employees and shareholders alike, real benefits will be reaped from having Taishin Holdings as our partner. In terms of business operation, Chang-Hwa Bank has long possessed competitive advantages in corporate banking (business breakdown: corporate banking 65%, consumer banking 35%), while Taishin is noted for its strength in consumer banking (consumer banking 70%, corporate banking 30%). As regards the geographic distribution of branches, although we have a nation-wide coverage, however, the number of our branches in North Taiwan is far less that of Hwa Nan Bank or First Bank. On the contrary, Taishin offices are concentrated in the northern region, making it a perfect complement for our bank. With Taishin Holdings getting on board, its strength in retail banking can now be combined with our global business network as well as our leading position in corporate banking so that business synergy can be quickly created to service the needs of our substantial customer base and to generate more added value for our shareholders and employees. Moreover, our business health as a century-old company and shareholdings by directors and supervisors will also be enhanced. As Taishin's purchase of our preferred stocks was fully settled, the payment enabled us to rapidly and significantly write off bad debts, reduce NPL ratio, and improve asset quality. Furthermore, shareholdings by directors and supervisors as a whole was increased to over 5%, thereby solved the problem of excessive shareholding fragmentation. As a result, the century-old Chang Hwa Bank is expected to post profits in excess of NT\$10 billion in 2006, delivering tangible benefits to both our employees and ROE.

i. Lawsuit and Non-Lawsuit

There is a lawsuit concerning an incidence of "request for the payment of US\$15 million by electronic remittance" between the Defense Department, Iran and the Bank. After the Supreme Court sentenced that the Bank won the lawsuit on August 1, 2002, Iranian Defense Department filed a lawsuit against the Bank for requesting "Demand of Returning the Remittance by Subrogation" in 1997. In that "Demand of Returning the Remittance by Subrogation" lawsuit, Taipei local district court sentenced that the Bank won the lawsuit on Sept. 10, 2004. Rejecting to accept the sentence, the Iranian party appealed to Taiwan Superior Court on Oct. 6, 2004 and this lawsuit is currently under review.

**G. Emergency Response Mechanisms**

- a. In order to maintain normal operation during disasters, major epidemics, employee strikes, interrupted IT system, and other accidents that may hinder normal operations and businesses of the Bank, the Bank has established the "CHB Business Continuity and Disaster Recovery plans" in order to protect customer rights and reduce personnel and financial damages to the minimum. All units should follow the plan to prevent, prepare for, report, and react to major incidences.
- b. If any part of the main system's hardware is out of order, the redundancy mechanism will be activated to execute transactions and prevent breaks in service. If the operating environment of the main system breaks down and cannot be quickly repaired whereas the testing environment can still function normally, then the operating module will be swapped with the testing module in order to continue system operation.
- c. Remote backup of payment and transaction data is carried out on a daily basis for disaster recovery purposes.

d. Network Backup: Our bank's IT Division is connected via T3 line with our hubs in Remote Backup Center in Taichung and Kaohsiung respectively, and there is a T3 connection between the Taichung and Kaohsiung hubs, thus forming a ring-type network with an ISDN PRA backup. When the T3 connection is cut between Taichung-Taipei or Kaohsiung-Taipei, the connection would be resumed via the ring back to IT Division in Taipei. Branch networks are connected with E1 line, and ISDN is used as backup.

- e. Inspection of security facilities and disaster recovery exercises are performed according to the IT Operation Disaster Recovery Plan of CHB Business Continuity and Disaster Recovery plans.
- f. Installation the Fuhsing Building in Taichung to be the Remote Backup Center. It will be responsible for the operation of the real-time backup mechanism for data generated by all of our payment and transaction systems in March 2007 with a view to protecting the rights and interests of all investors.

**H. Other Important Events:**

None.



## 特別記載事項 Special Items

- 176 一、關係企業相關資料  
A. Information Regarding the Bank's Subsidiaries
- 177 二、私募有價證券辦理情形  
B. Progress of Private Placement of Securities
- 179 三、子公司持有或處分本行股票情形  
C. The Bank's Subsidiaries' Shareholding or Disposal of The Bank's Shares
- 179 四、其他必要補充說明事項  
D. Additional Disclosure
- 180 五、證券交易法第36條第2項第2款所定對股東權益或證券價格有重大影響之事項  
E. Pursuant to Item 2, Paragraph 2, Article 36 of Security and Exchange Act, the Incidence Exerting Material Influence on Shareholder's Rights or Security Prices

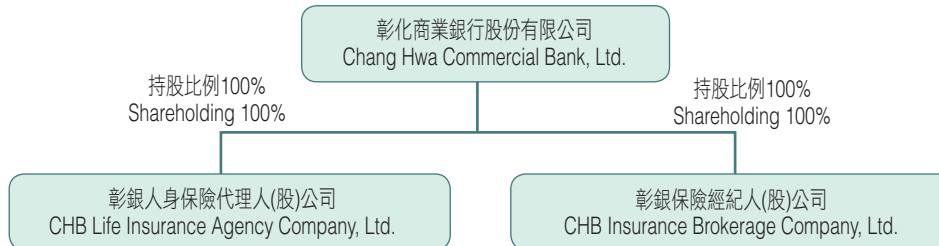
# 特別記載事項 Special Items

## 一、關係企業相關資料

### A. Information Regarding the Bank's Subsidiaries

#### (一) 關係企業

##### a. The Bank's Subsidiaries



#### (二) 關係企業基本資料

##### b. Basic Data of the Bank's Subsidiaries

單位：新台幣仟元 Unit: NT\$1,000

企業名稱 Enterprise Name	設立日期 Establishment Date	地址 Address	實收資本額 Paid-in Capital	主要營業項目 Major Operations
彰銀人身保險代理人(股)公司 CHB Life Insurance Agency Company, Ltd.	90.6.28 June 28, 2001	台北市中山北路二段57號6樓 6F, 57, Sec. 2, Chung Shan N. Rd., Taipei, Taiwan	5,000	人身保險代理人 Life Insurance Agency
彰銀保險經紀人(股)公司 CHB Insurance Brokerage Company, Ltd.	92.4.1 April 1, 2003	台北市中山北路二段57號6樓 6F, 57, Sec. 2, Chung Shan N. Rd., Taipei, Taiwan	5,000	財產保險經紀人 Property Insurance Brokerage

#### (三) 關係企業董事、監察人及總經理資料

##### c. Information of Chairman, Directors, Supervisors and President of the Bank's Subsidiaries

96年12月31日 December 31, 2007

企業名稱 Enterprise Name	職稱 Position	姓名或代表人 Company Name and Representative	持有股份 Shareholding	
			持有股數 Shares	持有比例 %
彰銀人身保險代理人(股)公司 CHB Life Insurance Agency Company, Ltd.	董事長 Chairman 董事 Director 監察人 Supervisor 總經理 President	彰化商業銀行股份有限公司 Chang Hwa Commercial Bank, Ltd. 葉萬士 Walter W.T. Yeh 林青槐 Alexander C.H. Lin, 陳金英 Chin-Ying Chen 林維樑 William Lin 陳福隆 Frank Chen	500,000	100%
彰銀保險經紀人(股)公司 CHB Insurance Brokerage Company, Ltd.	董事長 Chairman 董事 Director 監察人 Supervisor 總經理 President	彰化商業銀行股份有限公司 Chang Hwa Commercial Bank, Ltd. 葉萬士 Walter W.T. Yeh 林維樑 William Lin, 劉克祐 Keh-Yu Liu 王擇麟 Tzer Lin Wang 陳福隆 Frank Chen	500,000	100%

(四) 關係企業營運概況

d. Operation Overview of the Bank's Subsidiaries

96年12月31日 單位：新台幣仟元  
December 31, 2007 Unit: NT\$1,000

企業名稱 Enterprise Name	資本額 Capital	資產總額 Total Assets	負債總額 Total Liability	淨值 Equity	營業收入 Operating Revenue	營業利益 Operating Profits	本期損益 Income (After Tax)	每股盈餘(稅後)/元 EPS in NT\$ (After Tax)
彰銀人身保險代理人(股)公司 CHB Life Insurance Agency Company, Ltd.	5,000	169,523	82,594	86,929	484,840	93,506	71,285	142.57
彰銀保險經紀人(股)公司 CHB Insurance Brokerage Company, Ltd.	5,000	45,195	22,078	23,117	110,220	20,956	15,912	31.82

(五) 關係企業背書保證、資金借貸及關係人交易資訊

e. Endorsement Guarantee by Related Enterprises, Capital Lending and Related Parties' Transaction Information

96年12月31日 單位：新台幣元  
December 31, 2007 Unit: NT\$

企業名稱 Enterprise Name	關係人名稱 Name of Related Parties	項目及金額 Item & Volume							
		買入有價證券 本金餘額 Outstanding Balance of Security Procurement	買入有價證券 之利息收入 The Income from the Interest Payment from the Security Procurement	活期存款 利息收入 Interest Income from Demand Deposit	佣金支出 Commission Expenses	租金支出 Rental Expenses (Housing Rental)	背書保證 Endorsement guarantee	資金借貸 Capital Lending	衍生性 商品交易 Financial Derivative Commodity Transaction
彰銀人身保險代理人(股)公司 CHB Life Insurance Agency Company, Ltd.	彰化銀行股份有限公司 Chang Hwa Commercial Bank Ltd.	147,314,403	1,703,531	57,648	234,190,437	1,002,296	無 None	無 None	無 None
彰銀保險經紀人(股)公司 CHB Insurance Brokerage Company, Ltd.	彰化銀行股份有限公司 Chang Hwa Commercial Bank Ltd.	20,462,885	307,369	18,372	41,940,233	999,996	無 None	無 None	無 None

二、 私募有價證券辦理情形：

項目	日期	94年第1次私募 發行日期：94年10月3日				
私募有價證券種類	乙種特別股					
股東會或董事會通過日期與數額	94年6月24日臨時董事會，94年9月23日股東臨時會通過私募發行乙種特別股14億股。					
價格訂定之依據及合理性	依據本行普通股於定價日(含)之前台灣證券交易所60個交易日之平均收盤價溢價2%計之，定為每股新台幣17.98元，作為本次私募乙種特別股之最低發行價格。定價日為94年6月23日。另相較一般公開募集之普通股於發行後即可對不特定人自由轉讓，因本次私募有價證券有3年期間之轉讓限制規定，且對於私募之應募人資格亦有嚴格規範，故為獲應募人認同，本行乃參酌定價日中央銀行公告之五大銀行(註：五大銀行為台灣銀行、合作金庫銀行、第一銀行、華南銀行及本行)三年定期存款固定利率平均利率訂定乙種特別股之股息率，股息率訂為年利1.8%。					
特定人選擇之方式	本次私募乙種特別股之應募人為符合證券交易法第43條之6規定之策略投資人，本行對於特定人之篩選條件包含： 1.營運規模之考量：協助本行大幅提升市佔率，鞏固產業地位。 2.營運績效之考量：須能協助本行繼續提升經營效率及股東報酬率。 3.通路綜效之考量：可發揮綜效以創造通路之價值最大化。 4.資產品質之考量：藉由提升風險管理能力，協助改善本行資產品質。 並採公開競標方式，以投資人出價達有效投標之最低底價(每股新台幣17.98元)以上且最高者為本次得標者。					
辦理私募之必要理由	為改善財務結構，提高自有資本適足率，及引進單一策略性投資人以提升本行經營績效，增進經營能力，並衡量籌集資金之時效性及可行性等因素，爰依相關法令規定，辦理私募乙種特別股。					
價款繳納完成日期	民國94年10月3日					
應募人資料	私募對象	資格條件	認購數量	與銀行關係	參與銀行經營情形	
	台新金融控股股份有限公司	證券交易法第43條之6規定	14億股	依金融控股公司法規定，台新金融控股股份有限公司對本行有控制性持股，本行為其銀行子公司	1.台新金融控股股份有限公司取得本行15席董事席次中之8席(內含常務董事3席)及5席監察人中之3席(內含常駐監察人) 2.經95年11月24日董事會決議通過，聘任陳淮南先生(原任台新金融控股股份有限公司總經理)為本行總經理。	
實際認購(或轉換)價格	經94年7月22日公開競標結果，應募人台新金融控股股份有限公司為符合前述特定人條件，且為最低底價以上出價最高(即每股新台幣26.12元)者，故由台新金融控股股份有限公司得標。					
實際認購(或轉換)價格與參考價格差異	實際認購價格為每股新台幣26.12元，參考價格為17.98元，差異達8.14元。					
辦理私募對股東權益影響	96年度基本每股盈餘為1.63元，稀釋每股盈餘為1.37元。					
私募資金運用情形及計畫執行進度	改善財務結構及轉銷呆帳，並強化自有資本。					
私募效益顯現情形	經由財務結構之改善及轉銷呆帳後，本行資產品質及其他財務比率均已明顯改善，相關數據資料如下：					
	財務比率	年度	93年度	94年度	95年度	96年度
	逾期放款比率		3.87%	1.67%	1.63%	1.79%
	備抵呆帳覆蓋率		32.25%	97.32%	81.73%	78.46%
	資產報酬率		0.1%	-2.74%	0.84%	0.64%
	淨值報酬率		1.68%	-48.29%	14.35%	10.35%
	每股盈餘		0.18	-7.67	1.79	1.37

## B. Progress of Private Placement of Securities

Date	Private placement of securities first issue in 2005 Issue date : October 3, 2005.																																								
Type	Type-B Preferred Stock																																								
Date of approval by the GSM and the Board, and the issuance volume	The board meeting on June 24, 2005 and the shareholders' meeting on September 23, 2005 approved the issuance of 1.4 billion shares of Type-B preferred stock.																																								
The basis and rationality for setting the price	The average closing share price of the Bank's common stock in the 60 trading days prior to and ending at the price-setting date plus a 2% premium decides the minimum issuance price of NT \$17.98 per share. The price-setting date was June 23, 2005. Different from publicly offered common stock, which can be freely transferred to any person, the said securities privately placed this time are prohibited from being transferred in the first 3 years, and the required qualifications of the subscribers are also more stringent. In order to attract investors, the Bank has used the average fixed interest rate for 3-year time deposits offered by 5 major banks (Bank of Taiwan, Taiwan Cooperative Bank, First Bank, Hwa Nan Bank, and our bank) on the price-setting date as the benchmark for setting the dividend yield of the Type-B preferred stock to be an annual interest rate of 1.8%.																																								
Choosing the right investor	Subscribers targeted for the said Type-B preferred stock are strategic investors as defined by Article 43.6 of the Securities Exchange Act. Our bank has identified the following criteria to be met by the investor: <ol style="list-style-type: none"> <li>1. Scale of operation: conducive to an increased market share and a leading position for our bank.</li> <li>2. Operation performance: capable of helping our bank to enhance operating efficiency and ROE.</li> <li>3. Channel synergy: creating synergy for value maximization of sales channels.</li> <li>4. Asset quality: assisting our bank in improving asset quality through enhanced risk management capabilities.</li> </ol> Competitive bidding was used where the investor with the highest offered price above the effective minimum price (NT \$17.98 per share) would win.																																								
Rationale and necessity of the said private placement	In order to improve our financial structure and enhance our capital adequacy, as well as to boost operating efficiency and strengthen operating capabilities by teaming up with a single strategic investor, the decision was made to privately place Type-B preferred stock pursuant to relevant laws after considering the timeliness and feasibility factors involved in raising capitals.																																								
Date of payment	October 3, 2005																																								
Data of tender	Name	Qualification	Volume	Relations with Bank	Participate in the management of the operation of the Bank																																				
	Taishin Financial Holdings (TSFHC)	Article 43.6 Securities Exchange Act.	1.4 billion share	According to the Financial Holding Company Act, Taishin Financial Holding Co., Ltd.(TSFHC) has a controlling share of CHB and CHB is a subsidiary of TSFHC.	<ol style="list-style-type: none"> <li>1. TSFHC obtain 8 directors (including 3 managing directors) in the Board of Directors (15 total) ; 3 of 5 supervisors (including 1 executive supervisor).</li> <li>2. On November 24, 2006, the Board of Directors resolved: Julius Chen was hired as the new President (President of TSFHC).</li> </ol>																																				
Actual price	The tender was opened on July 22, 2005. TSFHC not only met our criteria, but also tendered the highest price (NT\$26.12 per share) above the minimum bid price; therefore, it was announced the winner.																																								
The difference between the actual price and the setting price	The actual price is NT\$26.12 per share and the setting price is NT\$17.98 per share. The difference between the actual price and the setting price is NT\$8.14.																																								
The influence of private placement of securities on the right of shareholders'	In 2007, the basic earning per share (EPS) is 1.63 and the diluted EPS is 1.37.																																								
Fund utilization plan	To improve financial structure and enhance capital.																																								
Capital efficiency	In order to improve financial structure and write off bad loans, the quality assets and financial ratios has improved. Relevant financial information are as follow: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Financial Ratio</th> <th style="text-align: center;">FY</th> <th style="text-align: center;">2004</th> <th style="text-align: center;">2005</th> <th style="text-align: center;">2006</th> <th style="text-align: center;">2007</th> </tr> </thead> <tbody> <tr> <td>Overdue Ratio</td> <td></td> <td style="text-align: center;">3.87%</td> <td style="text-align: center;">1.67%</td> <td style="text-align: center;">1.63%</td> <td style="text-align: center;">1.79%</td> </tr> <tr> <td>Coverage Ratio</td> <td></td> <td style="text-align: center;">32.25%</td> <td style="text-align: center;">97.32%</td> <td style="text-align: center;">81.73%</td> <td style="text-align: center;">78.46%</td> </tr> <tr> <td>ROA</td> <td></td> <td style="text-align: center;">0.1%</td> <td style="text-align: center;">-2.74%</td> <td style="text-align: center;">0.84%</td> <td style="text-align: center;">0.64%</td> </tr> <tr> <td>ROE</td> <td></td> <td style="text-align: center;">1.68%</td> <td style="text-align: center;">-48.29%</td> <td style="text-align: center;">14.35%</td> <td style="text-align: center;">10.35%</td> </tr> <tr> <td>EPS</td> <td></td> <td style="text-align: center;">0.18</td> <td style="text-align: center;">-7.67</td> <td style="text-align: center;">1.79</td> <td style="text-align: center;">1.37</td> </tr> </tbody> </table>					Financial Ratio	FY	2004	2005	2006	2007	Overdue Ratio		3.87%	1.67%	1.63%	1.79%	Coverage Ratio		32.25%	97.32%	81.73%	78.46%	ROA		0.1%	-2.74%	0.84%	0.64%	ROE		1.68%	-48.29%	14.35%	10.35%	EPS		0.18	-7.67	1.79	1.37
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### 三、子公司持有或處分本行股票情形： 無。

### 四、其他必要補充說明事項

#### (一) 固定資產折舊之年限

本行於88年1月1日頒定之「固定資產耐用年數表」（依行政院87年5月14日台（87）會授二字第03454號函核定之「財物標準分類」編製之），係依各別財產定其使用年限，由於財產類別繁多，主要之折舊年限簡述如下：

##### 房屋建築設備：

S.R.C.造	60年
R.C.造	55年
加強磚造	30年

##### 各項設備：

升降機	16年
堆高機	10年
電腦設備	5年
車輛設備	5年
機具設備	5年

#### (二) 資產減損會計處理

本行於每一資產負債表日評估所有適用財務會計準則公報第三十五號「資產減損之會計處理準則」之資產是否有減損跡象，如有減損跡象，則進行減損測試，依該公報規定以個別資產或資產所屬之現金產生單位進行測試。減損測試結果如資產（或資產所屬現金產生單位）之帳面價值大於可回收金額，則須認列減損損失，而可回收金額則為淨公平價值及使用價值之較高者；反之，若於資產負債表日有證據顯示資產於以前年度認列之減損損失可能已不存在或減少時，應重新評估可回收金額，若可回收金額因資產之估計服務潛能變動而增加時，減損應予迴轉，惟迴轉後帳面價值不可超過資產在未認列減損損失情況下，減除應提列折舊或攤銷後之帳面價值。

### C. The Bank's Subsidiaries' Shareholding or Disposal of The Bank's Shares: None.

### D. Additional Disclosure

#### a. The Estimated Duration of Fixed Assets

The Bank published the **Service Life Table of Fixed Assets** on January 1, 1999 (in accordance with the Standard Property Classification approved by Letter No. 03454 issued by the Executive Yuan on May 14, 1998), where each asset type is assigned a specific service life measured in years. Due to the large number of asset types, not every detail has been included in the annual report. The major depreciation categories are summarized as follows:

##### Houses, Buildings:

S.R.C.	60 years
R.C.	55 years
Strengthened Brick	30 years

##### Each Equipment:

Elevator	16 years
Forklift	10 years
Computer equipment	5 years
Vehicle equipment	5 years
Machinery equipment	5 years

#### b. Assets of Impairment

Pursuant to SFAS No. 35, the Bank assess indicators for impairment of all its assets with the scope of SFAS No. 35 at each balance sheet date. If impairment indicators exist, the Bank shall then compare the carrying amount with the recoverable amount of the assets or the cash-generation unit ("CGU") and write down the carrying amount to the recoverable amount where applicable. Recoverable amount is defined as the higher of fair values less costs to sell or the values in use.

## 五、證券交易法第36條第2項第2款所定對股東權益或證券價格有重大影響之事項：

1. 96年6月11日本行董事長張伯欣請辭董事長、常務董事及董事等職務。
2. 96年6月13日本行常務董事互推吳澄清暫時執行董事長職務。
3. 96年6月29日補選常務董事李庸三為董事長，代董事長吳澄清將於96年7月3日辭卸代董事長職務，新任董事長李庸三定於96年7月3日就任。

For previously recognized losses, the Bank shall assess, at each balance sheet date, whether there is any indication that the impairment loss may no longer exist or may have decreased. If there is any such indication, the Bank has to recalculate the recoverable amount of the asset. If the recoverable amount increase as a result of the increase in the estimated service potential of the assets, the Bank shall reverse the impairment loss to the extent that the carrying amount after the reversal would not exceed the carrying amount that would have been determined (net of amortization or depreciation) had no impairment loss been recognized for the assets in prior years.

### E. Pursuant to Item 2, Paragraph 2, Article 36 of Security and Exchange Act, the Incidence Exerting Material Influence on Shareholders' Rights or Security Prices:

1. Chairman Po-Shin Chang resigned the positions of chairman, managing director, and director on June 11, 2007.
2. On June 13, 2007, the managing director Cheng Ching Wu was elected by managing directors to serve as the acting chairman of the board.
3. On June 29, 2007, the managing director Yung-San Lee was elected as the chairman of the Bank. On July 3, 2007, the acting chairman Cheng Ching Wu resigned as chairman. Also, Yung-San Lee serves as the new chairman of the Bank.





總行及國內外  
分支機構一覽表  
Directory of Head Office  
& Branches

# 總行及國內外分支機構一覽表

## Directory of Head Office & Branches

國內營業單位 Domestic Offices	地址 Address	電話/傳真 Tel/Fax	Swift Tlx
總行 (臺中) Head Office (Taichung)	40045 臺中市市區自由路二段38號 38, Sec. 2, Tsu Yu Rd., Taichung 40045, Taiwan	(04) 22222001 (04) 22272848	
總行 (臺北) Head Office (Taipei)	10412 臺北市中山區中山北路二段57號 57, Sec. 2, Chung Shan N. Rd., Taipei 10412, Taiwan	(02) 25362951	
● 營業部 Business Department	40045 臺中市市區自由路二段38號 38, Sec. 2, Tsu Yu Rd., Taichung 40045, Taiwan	(04) 22230001 (04) 22231170	CCBCTWTP220
★ 台中分行 Taichung Branch	40245 臺中市南區復興路二段78號 78, Sec. 2, Fu Hsing Rd., Taichung 40245, Taiwan	(04) 22650011 (04) 22650101	
★ 北臺中分行 Pei-Taichung Branch	40354 臺中市西區臺中港路一段6號 6, Sec. 1, Taichung Kang Rd., Taichung 40354, Taiwan	(04) 22011122 (04) 22018400	
● 南臺中分行 Nan-Taichung Branch	40250 臺中市南區臺中南路102號 102, Taichung Rd., Taichung 40250, Taiwan	(04) 22243181 (04) 22209684	CCBCTWTP401
★ 北屯分行 Peitun Branch	40459 臺中市北區北屯路10號 10, Peitun Rd., Taichung 40459, Taiwan	(04) 22322922 (04) 22351018	
★ 中港分行 Chung-Kang Branch	40759 臺中市西屯區臺中港路二段1-16號 1-16, Sec. 2, Taichung Kang Rd., Taichung 40759, Taiwan	(04) 23271717 (04) 23271700	
★ 水湳分行 Shuinan Branch	40667 臺中市北屯區文心路三段447號 447, Sec. 3, Wen Hsin Rd., Taichung 40667, Taiwan	(04) 22969966 (04) 22961995	
★ 南屯分行 Nantun Branch	40866 臺中市南屯區文心路一段306號 306, Sec. 1, Wen Hsin Rd., Taichung 40866, Taiwan	(04) 23220011 (04) 23208260	
● 西屯分行 Hsitun Branch	40767 臺中市西屯區臺中港路三段121號 121, Sec. 3, Taichung Kang Rd., Taichung 40767, Taiwan	(04) 23593435 (04) 23591264	CCBCTWTP933
● 基隆分行 Keelung Branch	20048 基隆市仁愛區玉田里愛四路60號 60, Ai 4 <sup>th</sup> Rd., Keelung 20048, Taiwan	(02) 24233933 (02) 24261673	CCBCTWTP410
仁愛分行 Jenai Branch	20042 基隆市仁愛區孝二路100號 100, Hsiao 2 <sup>nd</sup> Rd., Keelung 20042, Taiwan	(02) 24233941 (02) 24278642	
東基隆分行 Tung-Keelung Branch	20145 基隆市信義區信一路57號1樓 57, Hsin 1 <sup>st</sup> Rd., Keelung 20145, Taiwan	(02) 24233861 (02) 24239760	
★ 宜蘭分行 Ilan Branch	26043 宜蘭市光復路18號 18, Kuang Fu Rd., Ilan City, Ilan Hsien 26043, Taiwan	(03) 9352511 (03) 9329224	
★ 羅東分行 Lotung Branch	26547 宜蘭縣羅東鎮中正路194號 194, Chung Cheng Rd., Lotung Town, Ilan Hsien 26547, Taiwan	(03) 9551171 (03) 9552786	
★ 蘇澳分行 Suao Branch	27041 宜蘭縣蘇澳鎮中山路一段121號 121, Sec. 1, Chung Shan Rd., Suao Town, Ilan Hsien 27041, Taiwan	(03) 9961116 (03) 9962371	

註：● 外匯指定單位  
Note: ● Foreign exchange units

★ 買賣外幣現鈔及旅行支票業務單位  
★ Foreign exchange dealership units

國內營業單位 Domestic Offices	地址 Address	電話/傳真 Tel/Fax	Swift Tlx
● 國際營運處 International Banking Division	10412 臺北市中山區中山北路二段57號2樓 2 <sup>nd</sup> Fl., 57, Sec. 2, Chung Shan N. Rd., Taipei 10412, Taiwan	(02) 25621919 (02) 25410452 (02) 25714717	CCBCTWTP U.S. TELEX No. (023)479900 CHBANKFD
★ 總部分行 Central Branch	10412 臺北市中山區中山北路二段57號1樓 1 <sup>st</sup> Fl., 57, Sec. 2, Chung Shan N. Rd., Taipei 10412, Taiwan	(02) 25514256 (02) 25628753	
信託處 Trust Division	10412 臺北市中山區中山北路二段57號12樓 12 <sup>th</sup> Fl., 57, Sec. 2, Chung Shan N. Rd., Taipei 10412, Taiwan	(02) 25362951 (02) 25215447 (02) 25217855	
國際金融業務分行 Offshore Banking Branch	10412 臺北市中山區中山北路二段57號10樓 10 <sup>th</sup> Fl., 57, Sec. 2, Chung Shan N. Rd., Taipei 10412, Taiwan	(02) 25362951 (02) 25374460 (02) 25214873	CCBCTWTP212
● 臺北分行 Taipei Branch	10046 臺北市中正區重慶南路一段27號 27, Sec. 1, Chung King S. Rd., Taipei 10046, Taiwan	(02) 23617211 (02) 23816585	CCBCTWTP501
★ 城內分行 Chengnei Branch	10045 臺北市中正區衡陽路68號 68, Heng Yang Rd., Taipei 10045, Taiwan	(02) 23113791 (02) 23112853	
● 敦化分行 Tunhwa Branch	10682 臺北市大安區敦化南路二段71號 71, Sec. 2, Tun Hwa S. Rd., Taipei 10682, Taiwan	(02) 27849821 (02) 27061940 (02) 27029400	CCBCTWTP527
萬華分行 Wanhua Branch	10852 臺北市萬華區康定路304號 304, Kang Ting Rd., Taipei 10852, Taiwan	(02) 23060201 (02) 23064761	
★ 雙園分行 Shuangyuan Branch	10860 臺北市萬華區莒光路312號 312, Chu Kuang Rd., Taipei 10860, Taiwan	(02) 23042141 (02) 23025300	
★ 西門分行 Hsimen Branch	10844 臺北市萬華區西寧南路169-2號 169-2, Hsi Ning S. Rd., Taipei 10844, Taiwan	(02) 23719271 (02) 23121417	
● 北門分行 Peimen Branch	10341 臺北市大同區延平北路一段18號 18, Sec. 1, Yen Ping N. Rd., Taipei 10341, Taiwan	(02) 25586271 (02) 25553451	CCBCTWTP500
★ 永樂分行 Yunglo Branch	10344 臺北市大同區迪化街一段120號 120, Sec. 1, Di Hwa St., Taipei 10344, Taiwan	(02) 25585151 (02) 25568821	
● 建成分行 Chiencheng Branch	10355 臺北市大同區南京西路123號 123, Nanking W. Rd., Taipei 10355, Taiwan	(02) 25555121 (02) 25567172	CCBCTWTP505
● 大同分行 Tatung Branch	10369 臺北市大同區重慶北路三段199號 199, Sec. 3, Chung King N. Rd., Taipei 10369, Taiwan	(02) 25919113 (02) 25926402	CCBCTWTP506

國內營業單位 Domestic Offices	地址 Address	電話/傳真 Tel/Fax	Swift Tlx
● 民生分行 Min-Sheng Branch	10510 臺北市松山區民生東路四段54-1號 54-1, Sec. 4, Min Sheng E. Rd., Taipei 10510, Taiwan	(02) 27121311 (02) 27182123 (02) 27120379	CCBCTWTP523
● 中山北路分行 Chungshan North Rd. Branch	10448 臺北市中山區中山北路二段111號 111, Sec. 2, Chung Shan N. Rd., Taipei 10448, Taiwan	(02) 25711241 (02) 25212861	CCBCTWTP508
★ 晴光分行 Ching-Kuang Branch	10460 臺北市中山區林森北路609號 609, Lin Sen N. Rd., Taipei 10460, Taiwan	(02) 25950551 (02) 25974734	
● 建國分行 Chien-Kuo Branch	10657 臺北市大安區仁愛路三段136號1F 1F., 136, Sec. 3, Jen Ai Rd., Taipei 10657, Taiwan	(02) 27033737 (02) 27081145	CCBCTWTP528
● 吉林分行 Chilin Branch	10457 臺北市中山區南京東路二段98號 98, Sec. 2, Nanking E. Rd., Taipei 10457, Taiwan	(02) 25626151 (02) 25315616	CCBCTWTP300
● 長安東路分行 Chang-An E. Rd. Branch	10441 臺北市中山區長安東路一段23-1號 23-1, Sec. 1, Chang An E. Rd., Taipei 10441, Taiwan	(02) 25230739 (02) 25230172	CCBCTWTP971
★ 東門分行 Tungmen Branch	10642 臺北市大安區金山南路二段33號 33, Sec. 2, King-Shan S. Rd., Taipei 10642, Taiwan	(02) 23921241 (02) 23927678	
★ 中正分行 Chung-Cheng Branch	10056 臺北市中正區金山南路一段47號 47, Sec. 1, King-Shan S. Rd., Taipei 10056, Taiwan	(02) 23560000 (02) 23570780	
★ 古亭分行 Kuting Branch	10643 臺北市大安區羅斯福路二段25號 25, Sec. 2, Roosevelt Rd., Taipei 10643, Taiwan	(02) 23517211 (02) 23928702	
● 忠孝東路分行 Chung-Hsiao Tung Lu Branch	10688 臺北市大安區忠孝東路四段164號 164, Sec. 4, Chung Hsiao E. Rd., Taipei 10688, Taiwan	(02) 27713151 (02) 27311249	CCBCTWTP520
★ 永春分行 Yung-Chun Branch	11071 臺北市信義區忠孝東路五段1-2號 1-2, Sec. 5, Chung Hsiao E. Rd., Taipei 11071, Taiwan	(02) 27682322 (02) 27654923	
● 大安分行 Taan Branch	10644 臺北市大安區和平東路一段177號 177, Sec. 1, Ho Ping E. Rd., Taipei 10644, Taiwan	(02) 23213214 (02) 23943842	CCBCTWTP513
● 信義分行 Hsin-Yi Branch	10681 臺北市大安區信義路四段155號 155, Sec. 4, Hsin Yi Rd., Taipei 10681, Taiwan	(02) 27039081 (02) 27021433 (02) 27039101	CCBCTWTP521
★ 仁和分行 Jen-Ho Branch	10685 臺北市大安區仁愛路四段31號 31, Sec. 4, Jen Ai Rd., Taipei 10685, Taiwan	(02) 27514066 (02) 27763186	
● 臺北世貿中心分行 Taipei World Trade Center Branch	11012 臺北市信義區基隆路一段333號3樓 3 <sup>rd</sup> Fl., 333, Sec. 1, Keelung Rd., Taipei 11012, Taiwan	(02) 27203101 (02) 27576385	CCBCTWTP526

國內營業單位 Domestic Offices	地址 Address	電話/傳真 Tel/Fax	Swift Tlx
● 城東分行 Chengtung Branch	10488 臺北市中山區南京東路三段225號 225, Sec. 3, Nanking E. Rd., Taipei 10488, Taiwan	(02) 27153535 (02) 27123175 (02) 27134607	CCBCTWTP514
● 中崙分行 Chunglun Branch	10492 臺北市中山區八德路二段201號 201, Sec. 2, Bade Rd., Taipei 10492, Taiwan	(02) 27312211 (02) 27529492	CCBCTWTP515
● 復興分行 Fu-Hsing Branch	10543 臺北市松山區復興北路367號 367, Fu Hsing N. Rd., Taipei 10543, Taiwan	(02) 27173222 (02) 27187905	CCBCTWTP525
● 松江分行 Sung-Chiang Branch	10483 臺北市中山區松江路261號 261, Sung Chiang Rd., Taipei 10483, Taiwan	(02) 25024923 (02) 25024931	CCBCTWTP975
● 士林分行 Shihlin Branch	11163 臺北市士林區福德路21號 21, Fu Teh Rd., Shihlin, Taipei 11163, Taiwan	(02) 28822354 (02) 28829151	CCBCTWTP517
★ 天母分行 Tienmu Branch	11155 臺北市士林區中山北路六段88號 88, Sec. 6, Chung Shan N. Rd., Taipei 11155, Taiwan	(02) 28333232 (02) 28333131	
● 松山分行 Sungshan Branch	11063 臺北市信義區永吉路165號 165, Yung Chi Rd., Taipei 11063, Taiwan	(02) 27625242 (02) 27692414	CCBCTWTP519
★ 西松分行 Hsi-Sung Branch	10569 臺北市松山區南京東路五段213號 213, Sec. 5, Nanking E. Rd., Taipei 10569, Taiwan	(02) 27639611 (02) 27697636	
● 東臺北分行 Tung-Taipei Branch	10595 臺北市松山區南京東路四段126號 126, Sec. 4, Nanking E. Rd., Taipei 10595, Taiwan	(02) 25704567 (02) 25702577	CCBCTWTP522
● 西內湖分行 Hsi-Neihu Branch	11492 臺北市內湖區瑞光路513巷26號1F 1 <sup>st</sup> Fl., 26, Lane 513, Juikuang Rd., Neihu, Taipei 11492, Taiwan	(02) 27978966 (02) 27971399	CCBCTWTP979
★ 大直分行 Tachih Branch	10463 臺北市中山區北安路589號 589, Pei An Rd., Tachih, Taipei 10463, Taiwan	(02) 25337861 (02) 25334835	
★ 內湖分行 Nei-Hu Branch	11475 臺北市內湖區文德路100號 100, Wen Teh Rd., Neihu, Taipei 11475, Taiwan	(02) 26590766 (02) 26590767	
★ 東湖分行 Tung-Hu Branch	11490 臺北市內湖區民權東路六段109號 109, Sec. 6, Min Chuan E. Rd., Neihu, Taipei 11490, Taiwan	(02) 27904567 (02) 87926060	
● 南湖分行 Sinhu Branch	11494 台北市內湖區新湖二路180號 180, Sinhu 2 <sup>nd</sup> Rd., Neihu District, Taipei 11494, Taiwan	(02) 27931616 (02) 27956889	
● 南港分行 Nankang Branch	11510 臺北市南港區南港路三段48號 48, Sec. 3, Nankang Rd., Taipei 11510, Taiwan	(02) 27833456 (02) 27885313	CCBCTWTP980

國內營業單位 Domestic Offices	地址 Address	電話/傳真 Tel/Fax	Swift Tlx
★ 南港科學園區分行 Nankang Science Industrial Park Branch	11503 臺北市南港區園區街三號二樓之三號 2F-3, No.3, Yuanqu St., Nangang District, Taipei 11503, Taiwan	(02) 26558169 (02) 26558683	
★ 木柵分行 Mucha Branch	11664 臺北市文山區木新路三段48號 48, Sec. 3, Mu Hsin Rd., Taipei 11664, Taiwan	(02) 86617377 (02) 86617399	
★ 北投分行 Bei Tou Branch	11268 臺北市北投區大業路452巷6號1樓 6, Lane 452, Daye Rd., Bei Tou District, Taipei 11268, Taiwan.	(02) 28968585 (02) 28968282	
★ 汐止分行 Hsi-Chih Branch	22158 臺北縣汐止市中興路93號 93, Chung Hsing Rd., Hsichih City, Taipei Hsien 22158, Taiwan	(02) 26947878 (02) 26941292	
★ 淡水分行 Tanshui Branch	25174 臺北縣淡水鎮中山北路一段67號 67, Sec. 1, Chung Shan N. Rd., Tanshui Town, Taipei Hsien 25174, Taiwan	(02) 26219998 (02) 26255235	
瑞芳分行 Juifang Branch	22441 臺北縣瑞芳鎮明燈路三段38號 38, Sec. 3, Ming Deng Rd., Juifang Town, Taipei Hsien 22441, Taiwan	(02) 24972860 (02) 24972848	
★ 三重埔分行 Sanchungpu Branch	24148 臺北縣三重市重新路一段89號 89, Sec. 1, Chunghsin Rd., Sanchung City, Taipei Hsien 24148, Taiwan	(02) 29733450 (02) 29752527	
★ 北三重埔分行 Pei-Sanchungpu Branch	24147 臺北縣三重市正義北路65號 65, Cheng Yi N. Rd., Sanchung City, Taipei Hsien 24147, Taiwan	(02) 29823111 (02) 29848411	
● 東三重分行 Tung-Sanchung Branch	24146 臺北縣三重市正義北路303號 303, Cheng Yi N. Rd., Sanchung City, Taipei Hsien 24146, Taiwan	(02) 29821100 (02) 29883597	CCBCTWTP561
★ 西三重分行 Hsi-Sanchung Branch	24161 臺北縣三重市重陽路二段22號 22, Sec. 2, Chung Yang Rd., Sanchung City, Taipei Hsien 24161, Taiwan	(02) 29820221 (02) 29820358	
★ 南三重分行 Nan-Sanchung Branch	24143 臺北縣三重市中正南路82號 82, Chung Cheng S. Rd., Sanchung City, Taipei Hsien 24143, Taiwan	(02) 29771234 (02) 29769550	
★ 三和路分行 San Ho Rd. Branch	24154 臺北縣三重市三和路四段368號 368, Sec. 4, San Ho Rd., Sanchung City, Taipei Hsien 24154, Taiwan	(02) 22871441 (02) 22865817	
★ 蘆洲分行 Luchou Branch	24760 台北縣蘆洲市三民路86號1、2樓 1 <sup>st</sup> & 2 <sup>nd</sup> Fl., 86, Sanmin Rd., Lujhou City, Taipei County 24760, Taiwan	(02) 22851000 (02) 22850518	

國內營業單位 Domestic Offices	地址 Address	電話/傳真 Tel/Fax	Swift Tlx
★ 新店分行 Hsintien Branch	23147 臺北縣新店市北新路一段135號 135, Sec. 1, Pei Hsin Rd., Hsintien City, Taipei Hsien 23147, Taiwan	(02) 29141650 (02) 29141656	
● 北新分行 Pei Hsin Branch	23143 臺北縣新店市北新路二段47號 47, Sec. 2, Pei Hsin Rd., Hsintien City, Taipei Hsien 23143, Taiwan	(02) 29131071 (02) 29110251	CCBCTWTP562
★ 吉成分行 Chicheng Branch	23141 臺北縣新店市民權路98號 98, Min Chuan Rd., Hsintien City, Taipei Hsien 23141, Taiwan	(02) 22189001 (02) 22180542	
★ 永和分行 Yunggho Branch	23444 臺北縣永和市永和路二段69號 69, Sec. 2, Yung Ho Rd., Yunggho City, Taipei Hsien 23444, Taiwan	(02) 29243334 (02) 29235245	
★ 福和分行 Fuho Branch	23449 臺北縣永和市福和路139號 139, Fu Ho Rd., Yunggho City, Taipei Hsien 23449, Taiwan	(02) 29221171 (02) 29254971	
● 中和分行 Chunggho Branch	23575 臺北縣中和市中和路182號 182, Chung Ho Rd., Chunggho City, Taipei Hsien 23575, Taiwan	(02) 22492711 (02) 22452337	CCBCTWTP564
★ 雙和分行 Shuanggho Branch	23552 臺北縣中和市中正路801號 801, Chung Cheng Rd., Chunggho City, Taipei Hsien 23552, Taiwan	(02) 22259988 (02) 22252821	
★ 南勢角分行 Nanshih Chiao Branch	23569 臺北縣中和市景新街338號 338, Jing Hsin St., Chunggho City, Taipei Hsien 23569, Taiwan	(02) 29492345 (02) 29491177	
● 新莊分行 Hsinchuang Branch	24242 臺北縣新莊市新泰路119號 119, Hsin Tai Rd., Hsinchuang City, Taipei Hsien 24242, Taiwan	(02) 29937100 (02) 29969440	CCBCTWTP555
★ 五股工業區分行 Wugu Industrial Park Branch	24890 台北縣新莊市五工五路3-1號 3-1, Wugong 5 <sup>th</sup> Rd., Sinjhuang City, Taipei County 24890, Taiwan	(02) 22993311 (02) 22997099	
● 南新莊分行 Nan-Hsinchuang Branch	24257 臺北縣新莊市中正路657之1號 657-1, Chung Cheng Rd., Hsinchuang City, Taipei Hsien 24257, Taiwan	(02) 29066599 (02) 29085252	CCBCTWTP549
★ 思源分行 Sy Yuan Branch	24250 臺北縣新莊市思源路245號 245, Sy Yuan Rd., Hsinchuang City, Taipei Hsien 24250, Taiwan	(02) 29967137 (02) 29978513	
● 林口分行 Linkou Branch	24444 臺北縣林口鄉林口路46號 46, Lin Kou Rd., Linkou Hsiang, Taipei Hsien 24444, Taiwan	(02) 26010711 (02) 26010716	CCBCTWTP968
★ 樹林分行 Shulin Branch	23844 臺北縣樹林市中山路一段135號 135, Sec. 1, Chung Shan Rd., Shulin City, Taipei Hsien 23844, Taiwan	(02) 26813621 (02) 26821787	
● 板橋分行 Panchiao Branch	22063 臺北縣板橋市中山路一段22號 22, Sec. 1, Chung Shan Rd., Panchiao City, Taipei Hsien 22063, Taiwan	(02) 29628161 (02) 29546254	CCBCTWTP557

國內營業單位 Domestic Offices	地址 Address	電話/傳真 Tel/Fax	Swift Tlx
● 光復分行 Kuang-Fu Branch	22067 臺北縣板橋市中山路二段62號 62, Sec. 2, Chung Shan Rd., Panchiao City, Taipei Hsien 22067, Taiwan	(02) 29619181 (02) 29530154	CCBCTWTP560
★ 江翠分行 Chiang Tsui Branch	22047 臺北縣板橋市文化路二段9號 9, Sec. 2, Wen Hua Rd., Panchiao City, Taipei Hsien 22047, Taiwan	(02) 22591001 (02) 22526591	
● 土城分行 Tucheng Branch	23671 臺北縣土城市中央路三段45號 45, Sec. 3, Chung Yang Rd., Tucheng City, Taipei Hsien 23671, Taiwan	(02) 22691155 (02) 22691153	CCBCTWTP928
★ 三峽分行 Sanhsia Branch	23741 臺北縣三峽鎮文化路89號 89, Wen Hwa Rd., Sanhsia Town, Taipei Hsien 23741, Taiwan	(02) 26711261 (02) 26732421	
● 桃園分行 Taoyuan Branch	33041 桃園縣桃園市中正路73號 73, Chung Cheng Rd., Taoyuan City, Taoyuan Hsien 33041, Taiwan	(03) 3346130 (03) 3346136	CCBCTWTP570
八德分行 Ba De Branch	33445 桃園縣八德市介壽路二段135號 135, Sec.2, Jieshou Rd., Bade City, Taoyuan County 33445, Taiwan	(03) 3711222 (03) 3711777	
★ 北桃園分行 Pei-Taoyuan Branch	33054 桃園縣桃園市永安路189號 189, Yung An Rd., Taoyuan City, Taoyuan Hsien 33054, Taiwan	(03) 3320743 (03) 3384238	
南崁分行 Nankan Branch	33855 桃園縣蘆竹鄉南崁路二段7號 7, Sec. 2, Nan Kan Rd., Luchu Hsiang, Taoyuan Hsien 33855, Taiwan	(03) 3213666 (03) 3213377	
★ 東林口分行 Tung-Linkou Branch	33375 桃園縣龜山鄉復興一路235號 235, Fu Hsing 1st Rd, Kueishan Hsiang, Taoyuan Hsien 33375, Taiwan	(03) 3975555 (03) 3181150	
● 中壢分行 Chungli Branch	32041 桃園縣中壢市中正路95號 95, Chung Cheng Rd., Chungli City, Taoyuan Hsien 32041, Taiwan	(03) 4252101 (03) 4253601	CCBCTWTP571
★ 北中壢分行 Pei-Chungli Branch	32065 桃園縣中壢市忠孝路155號 155, Chung Hsiao Rd., Chungli City, Taoyuan Hsien 32065, Taiwan	(03) 4636688 (03) 4352476	
★ 新明分行 Hsin-Ming Branch	32447 桃園縣平鎮市忠孝路2號 2, Chung Hsiao Rd., Pingchen City, Taoyuan Hsien 32447, Taiwan	(03) 4941571 (03) 4942100	
★ 楊梅分行 Yangmei Branch	32643 桃園縣楊梅鎮大成路158號 158, Ta Cheng Rd., Yangmei Town, Taoyuan Hsien 32643, Taiwan	(03) 4783391 (03) 4754930	
埔心分行 Puhsin Branch	32654 桃園縣楊梅鎮中興路82號 82, Chung Hsin Rd., Yangmei Town, Taoyuan Hsien 32654, Taiwan	(03) 4824935 (03) 4828924	

國內營業單位 Domestic Offices	地址 Address	電話/傳真 Tel/Fax	Swift Tlx
★ 新竹分行 Hsinchu Branch	30051 新竹市中正路63號 63, Chung Cheng Rd., Hsinchu 30051, Taiwan	(03) 5253151 (03) 5263840	
★ 北新竹分行 Pei-Hsinchu Branch	30054 新竹市東大路二段110號 110, Sec. 2, Tung Ta Rd., Hsinchu 30054, Taiwan	(03) 5339651 (03) 5339460	
● 新竹科學園區分行 Hsinchu Science-based Industrial Park Branch	30077 新竹市科學工業園區工業東六路5號2樓 2 <sup>nd</sup> Fl., 5, Industry E. Rd. VI., Science-based Industrial Park, Hsinchu 30077, Taiwan	(03) 5770780 (03) 5770996	CCBCTWTP575
竹北分行 Jhubei Branch	30288 新竹縣竹北市台元街26-3號1樓、26-7號1樓 1 <sup>st</sup> Fl., 26-3 & 26-7, Taiyuan St., Jhubei City, Hsinchu County 30288, Taiwan	(03) 5526898 (03) 5526896 (03) 5526806	
★ 竹東分行 Chutung Branch	31047 新竹縣竹東鎮長春路二段43號 43, Sec. 2, Chang Chun Rd., Chutung Town, Hsinchu Hsien 31047, Taiwan	(03) 5962280 (03) 5958365	
★ 苗栗分行 Miaoli Branch	36049 苗栗縣苗栗市中正路636號 636, Chung Cheng Rd., Miaoli City, Miaoli Hsien 36049, Taiwan	(037) 326455 (037) 334590	
★ 苑裡分行 Yuanli Branch	35843 苗栗縣苑裡鎮為公路35號 35, Wei Kong Rd., Yuanli Town, Miaoli Hsien 35843, Taiwan	(037) 861501 (037) 869242	
★ 竹南分行 Zhunan Branch	35047 苗栗縣竹南鎮環市路二段110號1、2樓 1 <sup>st</sup> & 2 <sup>nd</sup> Fl., No.110, Sec. 2, Huanshi Rd., Zhunan Town, Miaoli County 35047, Taiwan	(037) 551751 (037) 551910	
● 大甲分行 Tachia Branch	43741 臺中縣大甲鎮順天路405號 405, Shun Tien Rd., Tachia Town, Taichung Hsien 43741, Taiwan	(04) 26878711 (04) 26878754	CCBCTWTP581
★ 清水分行 Chingshui Branch	43654 臺中縣清水鎮中山路196號 196, Chung Shan Rd., Chingshui Town, Taichung Hsien 43654, Taiwan	(04) 26225151 (04) 26227461	
★ 沙鹿分行 Shalu Branch	43353 臺中縣沙鹿鎮沙田路52號 52, Sha Tien Rd., Shalu Town, Taichung Hsien 43353, Taiwan	(04) 26358599 (04) 26358577	
★ 大肚分行 Tatu Branch	43242 臺中縣大肚鄉沙田路二段780號1、2樓 1 <sup>st</sup> & 2 <sup>nd</sup> Fl. No.780, Sec. 2 Sha Tien Rd., Tatu Hsiang Taichung Hsien 43242, Taiwan	(04) 26983711 (04) 26983719	
● 豐原分行 Fengyuan Branch	42056 臺中縣豐原市中正路220號 220, Chung Cheng Rd., Fengyuan City, Taichung Hsien 42056, Taiwan	(04) 25269191 (04) 25246694	CCBCTWTP583

國內營業單位 Domestic Offices	地址 Address	電話/傳真 Tel/Fax	Swift Tlx
南豐分行 Nan-Feng Branch	42050台中縣豐原市中山路200號1、2樓 1 <sup>st</sup> & 2 <sup>nd</sup> Fl., 200, Jhongshan Rd., Fongyuan City, Taichung County 42050, Taiwan	(04) 25261172 (04) 25253775	
★ 潭子分行 Tantzu Branch	42755 臺中縣潭子鄉中山路二段199號 199, Sec. 2, Chung Shan Rd., Tantzu Hsiang, Taichung Hsien 42755, Taiwan	(04) 25322234 (04) 25322035	
★ 東勢分行 Tungshih Branch	42343 臺中縣東勢鎮豐勢路456號 456, Feng Shih Rd., Tungshih Town, Taichung Hsien 42343, Taiwan	(04) 25877160 (04) 25884371	
★ 霧峰分行 Wufeng Branch	41341 臺中縣霧峰鄉中正路900號 900, Chung Cheng Rd., Wufeng Hsiang, Taichung Hsien 41341, Taiwan	(04) 23393567 (04) 23325941	
★ 太平分行 Taipin Branch	41143 臺中縣太平市永豐路89號 89, Yung Feng Rd., Taipin City, Taichung Hsien 41143, Taiwan	(04) 22736789 (04) 22737890	
★ 草屯分行 Tsaotun Branch	54242 南投縣草屯鎮和平街23號 23, Ho Ping St., Tsaotun Town, Nantou Hsien 54242, Taiwan	(049) 2338101 (049) 2353116	
★ 南投分行 Nantou Branch	54063 南投縣南投市彰南路二段72號 72, Sec. 2, Chang Nan Rd., Nantou City, Nantou Hsien 54063, Taiwan	(049) 2226171 (049) 2235855	
★ 埔里分行 Puli Branch	54555 南投縣埔里鎮西康路73號 73, Hsi Kang Rd., Puli Town, Nantou Hsien 54555, Taiwan	(049) 2983983 (049) 2983989	
水裡坑分行 Shuilikeng Branch	55343 南投縣水里鄉民權路144號 144, Min Chyuan Rd., Shuili Hsiang, Nantou Hsien 55343, Taiwan	(049) 2772121 (049) 2770375	
★ 竹山分行 Chushan Branch	55779 南投縣竹山鎮集山路3段425之1號1、2樓 1 <sup>st</sup> & 2 <sup>nd</sup> Fl., 425-1, Sec. 3, Jishan Rd., Jhushan Township, Nantou County 55779, Taiwan	(049) 2643175 (049) 2643179	
● 彰化分行 Changhwa Branch	50046 彰化縣彰化市和平路57號 57, Ho Ping Rd., Changhwa City, Changhwa Hsien 50046, Taiwan	(04) 7242101 (04) 7256294	CCBCTWTP600
芬園分行 Fenyuan Branch	50241 彰化縣芬園鄉竹林村彰南路四段337號 337, Sec. 4, Chang Nan Rd, Chulin Tsun, Fenyuan Hsiang, Changhwa Hsien 50241, Taiwan	(049) 2520288 (049) 2520266	
芬園分行-社口辦事處 Shehkou Sub-Branch of Fenyuan Branch	50241 彰化縣芬園鄉社口村芬草路二段282號 282, Sec. 2, Fen Tsao Rd, Shehkou Tsun, Fenyuan Hsiang, Changhwa Hsien 50241, Taiwan	(049) 2522960 (049) 2524339	

國內營業單位 Domestic Offices	地址 Address	電話/傳真 Tel/Fax	Swift Tlx
★ 鹿港分行 Lukang Branch	50570彰化縣鹿港鎮中山路137號 137, Chung Shan Rd., Lukang Town, Changhwa Hsien 50570, Taiwan	(04) 7773311 (04) 7777447	
● 員林分行 Yuanlin Branch	51041 彰化縣員林鎮中正路495號 495, Chung Cheng Rd., Yuanlin Town, Changhwa Hsien 51041, Taiwan	(04) 8322101 (04) 8320045	CCBCTWTP602
★ 溪湖分行 Hsihu Branch	51441 彰化縣溪湖鎮彰水路三段158號 158, Sec. 3, Chang Shui Rd., Hsihu Town, Changhwa Hsien 51441, Taiwan	(04) 8853471 (04) 8853476	
埔鹽分行 Puyen Branch	51647 彰化縣埔鹽鄉好修村員鹿路二段72號 72, Sec. 2, Yuan Lu Rd, Haohsiu Tsun, Puyen Hsiang, Changhwa Hsien 51647, Taiwan	(04) 8659901 (04) 8659912	
埔鹽分行-新水辦事處 Hsinshui Sub-Branch of Puyen Branch	51646 彰化縣埔鹽鄉新水村大新路一巷2之8號 2-8, Lane 1, Ta Hsin Rd, Hsinshui Tsun, Puyen Hsiang, Changhwa Hsien 51646, Taiwan	(04) 8651049 (04) 8653023	
★ 北斗分行 Peitou Branch	52146 彰化縣北斗鎮斗苑路一段172號 172, Sec. 1, Tou Yuan Rd., Peitou Town, Changhwa Hsien 52146, Taiwan	(04) 8882811 (04) 8882816	
芳苑分行 Fangyuan Branch	52860 彰化縣芳苑鄉民生村芳漢路王功段312之1號、312之2號 312-1 & 312-2, Wanggong Sec., Fanghan Rd., Minsheng Village, Fangyuan Township, Changhua County 52860, Taiwan	(04) 8932231 (04) 8932611	
芳苑分行-路上辦事處 Lusang Sub-Branch of Fangyuan Branch	52851 彰化縣芳苑鄉路平村上林路路上段374號 374, Lu Sang Sec., Sang Lin Rd, Lupin Tsun , Fangyuan Hsiang, Changhwa Hsien 52851 ,Taiwan	(04) 8983320 (04) 8981150	
★ 西螺分行 Hsiluo Branch	64848 雲林縣西螺鎮中山路225號 225, Chung Shan Rd., Hsiluo Town, Yunlin Hsien 64848, Taiwan	(05) 5863611 (05) 5868035	
★ 斗六分行 Touliu Branch	64051 雲林縣斗六市中山路70號 70, Chung Shan Rd., Touliu City, Yunlin Hsien 64051, Taiwan	(05) 5324116 (05) 5321542	
★ 斗南分行 Tounan Branch	63042 雲林縣斗南鎮中山路100號 100, Jhongshan Rd., Dounan Township, Yunlin County 63042, Taiwan	(05) 5974191 (05) 5961601	
★ 虎尾分行 Huwei Branch	63242 雲林縣虎尾鎮中正路35號 35, Chung Cheng Rd., Huwei Town, Yunlin Hsien 63242, Taiwan	(05) 6322561 (05) 6321655	

國內營業單位 Domestic Offices	地址 Address	電話/傳真 Tel/Fax	Swift Tlx
土庫分行 Tukoo Branch	63341 雲林縣土庫鎮中正路96-2號 96-2, Chung Cheng Rd., Tukoo Town, Yunlin Hsien 63341, Taiwan	(05) 6621116 (05) 6622811	
★ 北港分行 Peikang Branch	65142 雲林縣北港鎮文化路51號 51, Wen Hwa Rd., Peikang Town, Yunlin Hsien 65142, Taiwan	(05) 7836121 (05) 7835460	
★ 大林分行 Talin Branch	62241 嘉義縣大林鎮祥和路246號 246, Hsiang Ho Rd., Talin Town, Chiayi Hsien 62241, Taiwan	(05) 2653221 (05) 2650121	
● 嘉義分行 Chiayi Branch	60041 嘉義市中山路386號 386, Chung Shan Rd., Chiayi 60041, Taiwan	(05) 2278141 (05) 2225870	CCBCTWTP621
東嘉義分行 Tung-Chiayi Branch	60074 嘉義市東區新生路832號 832, Sinsheng Rd., East District, Chiayi City 60074, Taiwan	(05) 2712811 (05) 2716031	
北嘉義分行 Pei-Chiayi Branch	60088 嘉義市友愛路290號 290, Yu Ai Rd., Chiayi 60088, Taiwan	(05) 2342166 (05) 2815459	
★ 新營分行 Hsiying Branch	73043 臺南縣新營市復興路146號 146, Fu Hsing Rd., Hsiying City, Tainan Hsien 73043, Taiwan	(06) 6323871 (06) 6323810	
★ 永康分行 Yungkang Branch	71045 臺南縣永康市中正南路839號 839, Chung Cheng S. Rd., Yungkang City, Tainan Hsien 71045, Taiwan	(06) 2545386 (06) 2544750	
中華路分行 Chung-Hua Road Branch	71069 臺南縣永康市小東路473號之3 473-3, Shiao Tung Rd., Yungkang City, Tainan Hsien 71069, Taiwan	(06) 3125318 (06) 3138790	
● 臺南分行 Tainan Branch	70048 臺南市市區中正路88號 88, Chung Cheng Rd., Tainan 70048, Taiwan	(06) 2221281 (06) 2223317	CCBCTWTP640
★ 延平分行 Yenping Branch	70042 臺南市市區民權路二段151號 151, Sec. 2, Min Chyuan Rd., Tainan 70042, Taiwan	(06) 2254161 (06) 2267813	
● 西臺南分行 Hsi-Tainan Branch	70353 臺南市西區民族路三段94號 94, Sec. 3, Min Chu Rd., Tainan 70353, Taiwan	(06) 2235141 (06) 2205441	CCBCTWTP642
★ 東臺南分行 Tung-Tainan Branch	70044 臺南市市區北門路一段95號之1 95-1, Sec.1, Pei Men Rd., Tainan 70044, Taiwan	(06) 2267141 (06) 2204874	
★ 南臺南分行 Nan-Tainan Branch	70245 臺南市南區西門路一段655號 655, Sec. 1, Hsi Men Rd., Tainan 70245, Taiwan	(06) 2263181 (06) 2204810	
★ 北臺南分行 Pei-Tainan Branch	70465 臺南市北區西門路四段367號 367, Sec. 4, Hsi Men Rd., Tainan 70465, Taiwan	(06) 2523450 (06) 2512839	
★ 安南分行 An-Nan Branch	70969 台南市安南區安和路四段330號 330, Sec. 4, Anhe Rd., Annan District, Tainan City 70969, Taiwan	(06) 3556111 (06) 3557222	

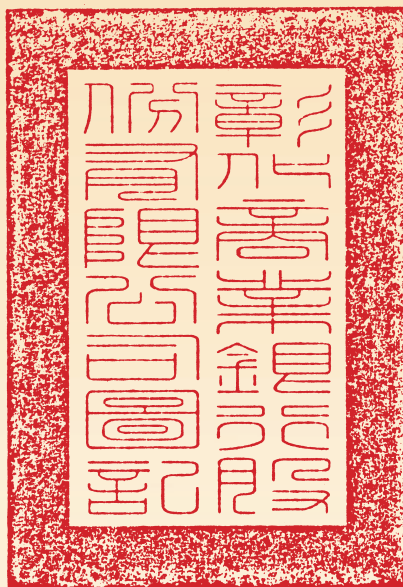
國內營業單位 Domestic Offices	地址 Address	電話/傳真 Tel/Fax	Swift Tlx	
★ 旗山分行 Chishan Branch	84257 高雄縣旗山鎮中山路102號 102, Chung Shan Rd., Chishan Town, Kaohsiung Hsien 84257, Taiwan	(07) 6615481 (07) 6615490		
● 岡山分行 Kangshan Branch	82041 高雄縣岡山鎮岡山路293號 293, Kang Shan Rd., Kangshan Town, Kaohsiung Hsien 82041, Taiwan	(07) 6216111 (07) 6214801	CCBCTWTP651	
★ 鳳山分行 Fengshan Branch	83058 高雄縣鳳山市三民路264號 264, San Min Rd., Fengshan City, Kaohsiung Hsien 83058, Taiwan	(07) 7470101 (07) 7426262		
★ 路竹分行 Luchu Branch	82152 高雄縣路竹鄉中山路835號 835, Chung Shan Rd., Luchu Hsiang, Kaohsiung Hsien 82152, Taiwan	(07) 6972151 (07) 6974491		
★ 大發分行 Ta-Fa Branch	83152 高雄縣大寮鄉鳳林三路539號 539, Feng Ling 3 <sup>rd</sup> Rd., Taliaw Hsiang, Kaohsiung Hsien 83152, Taiwan	(07) 7824356 (07) 7826225		
● 高雄分行 Kaohsiung Branch	80251 高雄市苓雅區民權一路59號 59, Min Chyuan 1 <sup>st</sup> Rd., Kaohsiung 80251, Taiwan	(07) 3361620 (07) 3358484 (07) 3333096	CCBCTWTP811	
★ 七賢分行 Chi-Hsien Branch	80055 高雄市新興區忠孝一路456號 456, Chung Hsiao 1 <sup>st</sup> Rd., Kaohsiung 80055, Taiwan	(07) 2361191 (07) 2369229		
★ 鹽埕分行 Yencheng Branch	80343 高雄市鹽埕區大勇路85號 85, Ta Yeong Rd., Kaohsiung 80343, Taiwan	(07) 5313181 (07) 5514151		
● 東高雄分行 Tung-Kaohsiung Branch	80147 高雄市前金區中正四路109號 109, Chung Cheng 4 <sup>th</sup> Rd., Kaohsiung 80147, Taiwan	(07) 2217741 (07) 2824862	CCBCTWTP814	
	南高雄分行 Nan-Kaohsiung Branch	80643 高雄市前鎮區永豐路13號 13, Yung Feng Rd., Kaohsiung 80643, Taiwan	(07) 7158000 (07) 7173514	
★ 北高雄分行 Pei-Kaohsiung Branch	81142 高雄市楠梓區後昌路720號 720, Hou Chang Rd., Kaohsiung 81142, Taiwan	(07) 3662566 (07) 3663710		
★ 三民分行 Sanmin Branch	80749 高雄市三民區河北二路157號 157, Her Pei 2 <sup>nd</sup> Rd., Kaohsiung 80749, Taiwan	(07) 2918131 (07) 2918137		
★ 新興分行 Hsinhsing Branch	80274 高雄市苓雅區中正二路139號 139, Chung Cheng 2 <sup>nd</sup> Rd., Kaohsiung 80274, Taiwan	(07) 2222200 (07) 2222208		
	前鎮分行 Chanchen Branch	80655 高雄市前鎮區三多三路155號 155, San Do 3 <sup>rd</sup> Rd., Kaohsiung 80655, Taiwan	(07) 3344121 (07) 3328241	

國內營業單位 Domestic Offices	地址 Address	電話/傳真 Tel/Fax	Swift Tlx
★ 九如路分行	80759 高雄市三民區九如二路7號	(07) 3123101	
Chiu-Ju Lu Branch	7, Chiu Ju 2 <sup>nd</sup> Rd., Kaohsiung 80759, Taiwan	(07) 3120191	
建興分行	80753 高雄市三民區建國二路123號	(07) 2358527	
Chienhsing Branch	123, Chien Kuo 2 <sup>nd</sup> Rd., Kaohsiung 80753, Taiwan	(07) 2368171	
★ 博愛分行	80466 高雄市鼓山區博愛一路517號	(07) 5545151	
Po-Ai Branch	517, Po Ai 1 <sup>st</sup> . Rd., Kaohsiung 80466, Taiwan	(07) 5553202	
★ 苓雅分行	80247 高雄市苓雅區四維四路2號	(07) 3353171	
Lingya Branch	2, Syh Wei 4 <sup>th</sup> Rd., Kaohsiung 80247, Taiwan	(07) 3353393	
★ 大順分行	80284 高雄市苓雅區建國一路109號	(07) 7715101	
Ta-Shun Branch	109, Chien Kuo 1 <sup>st</sup> Rd., Kaohsiung 80284, Taiwan	(07) 7133512	
★ 屏東分行	90074 屏東縣屏東市中正路117-2號	(08) 7342705	
Pingtung Branch	117-2, Chung Cheng Rd., Pingtung City, Pingtung Hsien 90074, Taiwan	(08) 7338190	
★ 潮州分行	92052 屏東縣潮州鎮中正路38號	(08) 7883911	
Chaochou Branch	38, Jhongheng Rd., Chaozhou Township, Pingtung County 92052, Taiwan	(08) 7880144	
林邊分行	92744 屏東縣林邊鄉仁和村中山路303號	(08) 8758006	
Linpien Branch	303, Chung Shan Rd, Jenho Tsun, Linpien Hsiang, Pingtung Hsien 92744, Taiwan	(08) 8750482	
★ 東港分行	92849 屏東縣東港鎮中正路74號	(08) 8351521	
Tungkang Branch	74, Chung Cheng Rd., Tungkang Town, Pingtung Hsien 92849, Taiwan	(08) 8351528	
車城分行	94441 屏東縣車城鄉福興村中山路15號	(08) 8822655	
Checheng Branch	15, Chung Shan Rd, Fuhsing Tsun, Checheng Hsiang, Pingtung Hsien 94441, Taiwan	(08) 8822607	
車城分行-牡丹辦事處	94541 屏東縣牡丹鄉石門村石門路6號	(08) 8831634	
Mudan Sub-Branch of Checheng Branch	6, Shih Men Rd, Shihmen Tsun, Mudan Hsiang, Pingtung Hsien 94541, Taiwan	(08) 8831676	
★ 花蓮分行	97047 花蓮縣花蓮市中山路191號	(03) 8323961	
Hualien Branch	191, Chung Shan Rd., Hualien City, Hualien Hsien 97047, Taiwan	(03) 8337215	
臺東分行	95044 臺東縣臺東市正氣路226號	(089) 324311	
Taitung Branch	226, Jeng Chih Rd., Taitung City, Taitung Hsien 95044, Taiwan	(089) 318806	

國內營業單位 Domestic Offices	地址 Address	電話/傳真 Tel/Fax	Swift Tlx
第一區營運處 Commercial Regional Center One	10056 臺北市中正區金山南路一段47號2樓 2 <sup>nd</sup> Fl., 47, Sec. 1, King-Shan S. Rd., Taipei 10056, Taiwan	(02) 23973801 (02) 23519683	
第二區營運處 Commercial Regional Center Two	10355 臺北市大同區南京西路123號2樓 2 <sup>nd</sup> Fl., 123, Nanking W. Rd., Taipei 10355, Taiwan	(02) 25521010 (02) 25503003	
第三區營運處 Commercial Regional Center Three	23575 臺北縣中和市中和路182號3樓 3 <sup>rd</sup> Fl., 182, Chung Ho Rd., Chungho City, Taipei Hsien 23575, Taiwan	(02) 22401223 (02) 22455116	
第四區營運處 Commercial Regional Center Four	40245 臺中市南區復興路二段78號12樓 12 <sup>th</sup> Fl., 78, Sec. 2, Fu Hsing Rd., Taichung 40245, Taiwan	(04) 22601588 (04) 22606101	
第五區營運處 Commercial Regional Center Five	70245 臺南市南區西門路一段655號5樓 5 <sup>th</sup> Fl., 655, Sec. 1, Hsi Men Rd., Tainan 70245, Taiwan	(06) 2218666 (06) 2213636	
第六區營運處 Commercial Regional Center Six	80343 高雄市鹽埕區大勇路85號3樓 3 <sup>rd</sup> Fl., 85, Ta Yeong Rd., Kaohsiung 80343, Taiwan	(07) 5219123 (07) 5219636	
證券經紀商台北總公司 Taipei Securities Broker	10045 臺北市中正區衡陽路68號3樓 3 <sup>rd</sup> Fl., 68, Heng Yang Rd., Taipei 10045, Taiwan	(02) 23619654 (02) 23113726	
證券經紀商東臺北分公司 Tung-Taipei Securities Broker	10595 臺北市松山區南京東路四段126號B1 B1, 126, Sec. 4, Nanking E. Rd., Taipei 10595, Taiwan	(02) 25709951 (02) 25709953	
證券經紀商臺中分公司 Taichung Securities Broker	40245 臺中市南區復興路二段78號3樓 3 <sup>rd</sup> Fl. 78, Sec. 2, Fu Hsing Rd., Taichung 40245, Taiwan	(04) 22660011 (04) 22660060	
證券經紀商南臺中分公司 Nan-Taichung Securities Broker	40045 臺中市區自由路二段38號 38, Sec. 2, Tsu Yu Rd., Taichung 40045, Taiwan	(04) 22255161 (04) 22250361	
證券經紀商七賢分公司 Chi-Hsien Securities Broker	80055 高雄市新興區忠孝一路456號3樓 3 <sup>rd</sup> Fl., 456, Chung Hsiao 1 <sup>st</sup> Rd., Kaohsiung 80055, Taiwan	(07) 2355658 (07) 2355785	

國外營業單位 Overseas Units	地址/電子信箱 Address/e-mail	電話/傳真 Tel/Fax	Swift Tlx
紐約分行 NEW YORK BRANCH	685 Third Avenue, 29 <sup>th</sup> Floor, New York, N.Y. 10017, U. S. A. e-mail : chbny@worldnet.att.net	Tel:1-212-6519770 Fax:1-212-6519785 1-212-6519786	CCBCUS33
洛杉磯分行 LOS ANGELES BRANCH	333 South Grand Avenue, Suite 600, Los Angeles, CA 90071, U. S. A. e-mail : changhwa@chbla.com	Tel:1-213-6207200 Fax:1-213-6207227 1-213-6262262	CCBCUS6L
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