

股票代碼：2801



ANNUAL REPORT 2009

年報



服務 · 效率 · 創新

Service · Efficiency · Innovation

刊印日期：中華民國99年5月12日
Published date：May 12, 2010
銀行網址：<http://www.chb.com.tw>
資訊申報網址：<http://newmops.tse.com.tw>

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IT Building

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致股東報告書

Letter to Shareholders



董事長

陳淮舟

Chairman

Julius Chen

受到2008年下半年金融危機和流動性緊縮持續漫延的影響，導致各國實質需求下滑，世界貿易量劇減，但隨著歐、美等先進國家提出大規模的金融紓困方案，以及各國財政與貨幣政策逐漸發揮效益下，多數國家的經濟情況已在去(2009)年年中逐漸走出衰退谷底。根據環球透視機構(GLOBAL INSIGHT)於今(2010)年2月公布最新經濟預測報告指出，今年全球經濟成長率將從去年的-1.9%上升至3.2%，全球四大經濟體美國、歐盟區、日本與中國去年經濟成長率分別為-2.4%、-4.1%、-5.0%、8.7%上修至今年的3.0%、1.0%、1.8%、10.1%，加以亞洲新興國家仍維持擴張態勢，皆為全球景氣復甦注入新的動能，預估今年景氣將轉為樂觀。

國內經濟方面，在全球經濟走勢漸趨穩定，以及政府致力改善兩岸關係，促進資金回流和加速執行公共建設特別預算，主計處預計今年經濟成長率將從去年的-1.87%大幅成長至4.72%；消費方面，隨著全球景氣趨於樂觀，勢必帶動個人消費支出與購買意願，惟失業率仍處高檔、所得分配持續惡化和實質薪資萎縮下，恐不利消費動能，預計民間消費將溫和成長約1.81%；貿易方面，隨著國際貿易量增加和亞洲新興國家維持擴

The impact from the financial crisis in the second half of 2008 and the follow-up tight liquidity problem resulted in decreasing global real demands and lowering global trade volume greatly. However, most countries' economy has emerged from last recession in 2009 as European countries and the United States set up bailout plans and every government adopted the fiscal and monetary policies to solve the economic problem. According to latest economic forecast report published by Global Insight Inc. (GII) in February 2010, the global economic growth is expected to rise by 3.2% in 2010, compared with -1.9% in 2009. The growth rate of four major economies is also expected to be better than last year: from -2.4% to 3.0% for the United States, from -4.1% to 1.0% for the European Union (EU), from -5.0% to 1.8% for Japan, and from 8.7% to 10.1% for China. In addition, Asian emerging countries remain expanding influence on the world economy. With aforementioned motivated factors on global economic recovery, the outlook for 2010 is anticipated to be optimistic.

As for the domestic economy, because the global economy gradually stabilize, and our government is devoted to improve cross-strait relationship, promote reflux of capital and speed up approving special budgets for



President

William Lin

總經理

林維樑

張，商品需求可望逐季升溫，預計商品服務貿易成長為13.84%；民間投資方面，在政府積極推動各項振興經濟措施、兩岸經貿往來加速、以及多項財經政策陸續開放鬆綁，預期將帶動企業重啟投資及生產計畫，民間投資成長可望從去年的衰退轉為正成長，約14.81%。同時寶華綜合經濟研究院、中經院等國內各研究機構亦預測今年經濟成長率將介於4.21%~4.73%區間，顯示市場樂觀看待今年國內經濟景氣。

2009年全體同仁持續推動各項專案計畫，主要重點摘列如下：擴增海外分行系統；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及託收、提回票據系統擴充；持續推動E-LOAN授信自動化相關各項制度與系統、廣續整合風險管理相關各項制度與系統；積極清理不良債權，改善授信資產品質；廣續推動總行績效指標評分制度(KPI)，提升經營與考核效能；持續推廣數位學習課程，透過數位平台進行知識傳遞與分享，提升人員素質與競爭力。

展望2010年，本行策略發展重點如下：落實風險管理文化，提升授信資產品質；積極開發並持續深耕各項核心業務；以穩健、安全的經營策略，拓展海外營運版

public infrastructure, the economic growth rate is expected to go up from -1.87% in 2009 to 4.72% in 2010, according to the forecast of the Directorate-General of Budget, Accounting, and Statistics, Executive Yuan, R.O.C. (DGBAS). Regarding consumption, as global economy trends to be in an optimistic situation, consumers are willing to spend more money. While high unemployment rate, continuous worsening income distribution, and declining real wages might lead to mild growth (around 1.81%) on private consumption. As for trade aspect, since international trade volume grows and Asian emerging countries continue to expand, demand for commodities is expected to rise by the season. Moreover, service trade is forecasted to grow by 13.84%. In terms of private investment, our government actively takes measures to boost economy, supports cross-strait trade and initiates financial deregulation which help enterprises start renewing plans of investment and production. In 2010, private investment growth is anticipated to switch from negative last year to positive at 14.81%. Several research institutes in Taiwan, including Polaris Research Institute and Chung-Hua Institution for Economic Research, also predict economic growth for Taiwan ranged from 4.21% to 4.73%. This shows that the market holds an optimistic

圖，整合兩岸三地金融業務；實施整合性通路策略，活用營業單位與廣大客戶群優勢；善用電子E化通路，提供多樣化及客製化的金流服務；持續推動海內外營業單位資訊系統建置及新種業務系統開發；實施績效導向的人事政策，充分運用人力資源，以達適才適所之人力願景。

近期兩岸金融政策漸次開放，「海峽兩岸銀行業監督管理合作瞭解備忘錄(MOU)」已於2009年11月16日簽訂，政府將開放台灣銀行業登陸營業。本行大陸市場營運策略，將以服務台資企業大陸地區營運所需企業金融業務為主，先升格昆山分行服務長江三角洲的台商企業，再擴大大陸其他台商雲集之地區佈點營運，穩健地擴大營運規模。

歷經百年淬鍊的彰銀，仍將秉持穩健的經營理念，致力追求營運規模與服務深度的同步成長，以創新價值提供全方位的優質金融服務予廣大客戶群，並持續強化獲利能力及提高國際競爭力，與時俱進、開創營運新巔峰。謹此感謝股東們長久以來的支持與愛護，尚祈各位股東暨社會賢達，繼續給予策勵與指教。

茲將本行2009年經營成果及2010年努力方向，報告如下：

一、營業計畫及經營策略實施成果

- (一) 開辦「法拍屋專案貸款」、「旅行業營運週轉金貸款」、「振興經濟非中小企業貸款」、「促進產業研究發展貸款」等企業貸款及「青年創業貸款」、「微型創業鳳凰專案貸款」等創業貸款。
- (二) 開辦「青年安心成家之前二年零利率購置住宅貸款」、「98年度住宅補貼購置及修繕貸款」、「公教人員房屋貸款」；續辦「築巢優利貸2007~2008全國公教員工房屋貸款」、「增撥新臺幣二千億元優惠購屋專案貸款」等消費性貸款。
- (三) 新增「直接對大陸台商授信」、「外幣整批轉帳作業」、「外銷貸款O/A放款業務」等多項服務。
- (四) 開辦「振興經濟消費券」兌付業務；新增晶片金融卡「一卡多帳戶」服務、整合本行臺外幣存款業務之「優帳戶」服務。
- (五) 新增信用卡「消費簡訊付費通知」服務；辦理「信用卡紅利積點兌換公益捐款」等各項行銷活動。
- (六) 啟用全行印鑑系統，取消存摺印鑑。
- (七) 建置完成境外基金短線交易控制系統、信託業法利害關係人資料庫。

outlook for Taiwan's economy in 2010.

Throughout 2009, many projects were successively launched by all employees. Some of the highlights included: expanded overseas branch system; drove the centralization and automation of branch operations; set up the centralized operation systems for remittance and seals, and expanded the system of check retrievals and check collections; continuously drove the E-LOAN creditable automation-related system; continuously integrated and deployed risk management-related system; actively dealt with the non-performing loans in order to improve credit quality; implemented the KPI scoring system at the headquarters with a view to enhancing operation and evaluation efficiency; continued to popularize E-learning that shares and delivers knowledge via digital platform to promote employees' quality and competitiveness.

For 2010, our strategic objectives include: to put risk management into effect to improve credit quality; to develop and advance each core business dynamically; to expand overseas operations and integrate banking services in Taiwan, China and Hong Kong with a robust business strategy; to realize the channel integration strategy by way of various customers and distributed business units; to better utilize electronic channels to provide diverse and customized cash flow services; to continuously develop IT system for domestic and overseas business units and build up new system for innovative business; to implement a performance-based personnel policy to optimize human resource in pursuit of allocating appropriate positions for all employees.

Recently the cross-strait financial policies have been gradually deregulated. After signing the Memorandum of Understanding on Cross-Strait Banking Supervision Cooperation (MOU) on November 16, 2009, our government allowed Taiwanese banks to run business in China officially. Our business strategy for China market will focus on corporate banking to meet the needs of Taiwan-funded enterprises in China. At first, the Kunshan Representative Office will be upgraded to a branch to offer service for Taiwan-funded enterprises in the Yangtze River Delta. After that we will steadily expand operation scope to other districts of highly concentrated Taiwanese businessmen in China.

Chang Hwa Bank of one century history, keeps firm objectives on business and strives for expanding operation scale and developing better services. Additionally, we'll provide a variety of customers with innovative and high-quality financial services and constantly improve the ability for earning profits and international competitiveness to reach the top all the time. We would like to express our

- (八) 規劃企業網路銀行平台及FEDI系統提升轉換建置，擴增網路銀行服務功能及關係企業授權作業，並強化FEDI安控。
- (九) 完成OBU E-LOAN徵信管理系統，統一信調表格式，使全行徵信資料資訊化，提升徵信效率、強化授信品質。
- (十) 建置完成理柏基金商品系統(LIPPER HINDSIGHT)，提供商品績效表現資訊；完成「線上理財服務品質調查表」，進行理財銷售服務品質監測。
- (十一) 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及託收、提回票據系統擴充。
- (十二) 完成外匯存款掃描作業系統。
- (十三) 成立「都市更新專案融資推動小組」，積極衝刺都更融資業務。
- (十四) 新增承德、新樹、南科樹谷3家分行；完成東門、北三重埔2家分行遷址。
- (十五) 籌建大陸昆山分行進行營運暨申設越南河內分行。
- (十六) 建置完成OBU、香港及新加坡分行E-LOAN企金授信管理系統。
- (十七) 完成「內部資本適足性評估」(ICAAP)之信用風險評估、規劃及管理。
- (十八) 規劃建置「房貸申請/行為評分卡暨違約模型」，以提升風險辨識、衡量與監控能力，強化房貸授信資產品質。
- (十九) 建立代收費用入口網多種客群作業機制；完成證券經紀管理系統轉換建置專案。
- (二十) 資訊系統通過2009年度 ISO 27001 複審認證；並於2009年4月22日榮獲資安人雜誌「資安貢獻獎」之肯定。

gratitude to all shareholders for your long-time support over the years and look forward to any suggestions or inspirations by our shareholders and the public.

Our 2009 results on business performance and 2010 development directions are summarized as follows:

A. Implementation Results of Business Plans and Strategies

- (1) Launched new corporate loan and start-up business loan these two products. The former included "Foreclosure Loans," "Working Capital Loans for the Travel Industry," "Economic Stimulus Loans for Non-SMEs," and "Loans for Industrial Research and Development"; the latter included "Youth Business Start-up Loans" and "Micro Business Start-up Phoenix Loans."
- (2) Launched new consumer loan business: "Home Loans for Youths: Zero Interest in the First Two Years," "Loans for Housing Allowance and Repair," and "Mortgage Loans for Public Sector Employees"; continued to offer original consumer loans such as "Nest-building Preferential Loans: 2007-2008 Mortgage Programs for Public Sector Employees," and "Preferential Home Loan Appropriated Allowance of NTD200 Billion."
- (3) Launched multiple new services, including "Direct Credit Transfer System for Taiwan-Funded Enterprises in China," "Procedures for A Batch of Transfers of Foreign Currencies," and "Export Loan for O/A Lending Business."
- (4) Started payment services for "Consumption Vouchers"; added "Multiple Accounts on One Card" service; "The Desirable Account" service integrated TWD and FX deposit functions into one account.
- (5) Launched "SMS Service for Informing Credit Card Transactions"; implemented various marketing campaigns including "Converting Credit Card Bonus Points to Charitable Donations."
- (6) Started the centralized operation systems for seals and cancelled sealing in passbooks.
- (7) Completed short-term trading control system for overseas funds and interest party database complying with the Trust Enterprise Act.
- (8) Planned for the upgrade of corporate online banking platform and FEDI system, enhanced internet banking capabilities and authorization process of affiliated enterprises, and strengthened FEDI security.
- (9) Completed OBU E-LOAN credit check management system and generated uniform credit survey forms that promoted the informalisation of credit data to increase credit check efficiency and advance credit quality.



二、預算執行情形

2009年存款營運量為新臺幣1,152,732,079仟元（不含郵匯局轉存款），達成預算目標之107.16%，放款營運量為新臺幣949,950,346仟元，達成預算目標之100.26%，買賣外匯業務為107,761,148仟美元，達成預算目標之73.76%，證券經紀業務量為新臺幣86,293,893仟元，達成預算目標之211.40%，信託業務（基金）為新臺幣75,427,073仟元，達成預算目標之184.87%，卡片業務（刷卡量）為新臺幣5,363,283仟元，達成預算目標之93.68%。

三、財務收支及獲利能力分析

2009年財務收支及獲利情形分述如下：

- (一) 利息淨收益：新臺幣 12,304,753仟元。
- (二) 利息以外淨收益：新臺幣 10,341,942仟元。
- (三) 淨收益：新臺幣 22,646,695仟元。
- (四) 呆帳費用：新臺幣 5,285,784仟元。
- (五) 營業費用：新臺幣 11,643,496仟元。
- (六) 稅前淨利：新臺幣 5,717,415仟元。
- (七) 所得稅費用：新臺幣 2,628,517仟元。
- (八) 稅後淨利：新臺幣 3,088,898仟元。
- (九) 每股稅後盈餘：新臺幣 0.5元。

2009年稅後淨利為新臺幣3,088,898仟元，稅後淨利佔淨收益比率為13.64%，稅後淨利佔平均資產總額比率（ROA）為0.22%，稅後淨利佔平均股東權益比率（ROE）為3.82%。

四、研究發展狀況

隨著全球景氣邁向復甦，台灣經濟也轉而樂觀，銀行業不論企金、消金、財富管理及海外業務都可望較去年增長，獲利也將有所改善，因此為充分掌握景氣脈動，取得市場先機，本行定期提出國內外經濟景氣分析，同時研究國內產業動態，以研判市場變化及走勢。

- (10) Built and deployed Lipper Hindsight System to provide fund performance data; completed "Survey on Online Wealth Management Service Quality" to assure the quality of sold financial goods.
- (11) Continued to implement the centralization and automation of branch operations: set up the centralized operation systems for remittance and seals, and expanded the system of check retrievals and check collections.
- (12) Completed the scanning system for foreign currency deposits.
- (13) Set up the "Group for Urban Renewal Project" to actively widen urban renewal financing business.
- (14) Added three new branches—Chengde Branch, Sinshu Branch, and STSP Tree Valley Branch; relocated two branches—Tungmen Branch and Pei-Sanchungpu Branch.
- (15) Planned for the establishment and operation of Kunshan Branch and applied for the establishment of Hanoi Branch in Vietnam.
- (16) Completed the E-LOAN corporate banking credit management system for OBU, Hong Kong Branch, and Singapore Branch.
- (17) Finished credit risk evaluation, planning, and management of the Internal Capital Adequacy Assessment Process (ICAAP).
- (18) Planned for the building of behavior scorecard and default model for home loan applications to achieve better risk identification, evaluation, and monitoring, and increase home loan credit asset quality.
- (19) Established e-bill portal as an interface between customers and corporations; completed the project for transforming securities brokerage management system.
- (20) Information system passed ISO 27001 reexamined certification and was recognized by Info Security magazine with "Information Security Contribution Award" on April 22, 2009.

B. Budget Execution

In 2009, our total deposit volume (excluding the deposit transferred from postal savings) reached NTD 1,152,732,079,000 and 107.16% of the original budget target; the total loans volume was NTD 949,950,346,000 and 100.26% of the target; foreign exchange transactions totaled US\$ 107,761,148,000 amounting to 73.76% of the target; securities brokerage transactions totaled NTD 86,293,893,000 and reached 211.40% of the target; the trust business (mutual funds) volume for the year was NTD 75,427,073,000 and reached 184.87% of the target; the total card transaction volume (retail spend) reached NTD 5,363,283,000, representing 93.68% of the original target.

五、2010年營業計畫概要

(一) 預期營業目標

1. 存款營運量：新臺幣 1,193,361,000千元。
2. 放款營運量：新臺幣 992,693,000千元。
3. 買賣外匯業務：美金 109,818,000千元。
4. 證券經紀業務：新臺幣 99,350,000千元。
5. 信託業務（基金）：新臺幣 75,000,000千元。
6. 卡片業務（刷卡量）：新臺幣 5,789,000千元。

(二) 經營方針及營業政策

1. 落實風險管理文化，加強風險控管意識與能力，嚴控授信審核標準，廣續提升授信資產品質。
2. 積極開發並持續深耕各項核心業務，運用市場區隔尋找潛力客戶，以擴大營運規模及增裕盈餘。
3. 以穩健、安全的經營策略，拓展海外營運版圖，整合兩岸三地金融業務，推展新型金融商品，創造利潤最大化。
4. 實施整合性通路策略，活用營業單位與廣大客戶群優勢，善用電子E化通路，提供多樣化及客製化的金流服務，增裕手續費收入。
5. 因應BASEL II風險管理作業之要求，持續改善風險管理機制，以有效辨識、衡量、監控與溝通各項風險，提升風險管理效能。
6. 積極清理逾期放款，俾維持優良授信品質，同時加強呆帳收回，以增挹盈餘並強化財務結構。
7. 持續推動海內外營業單位資訊系統建置及新種業務系統開發，簡化作業流程及規範，以利提升服務效能並降低作業成本。
8. 配合主管機關推動國際會計準則（IFRS），持續發展財務管理功能，執行營運績效分析及預算控管，以有效提升經營績效。
9. 實施以績效為導向的人事政策，充分運用人力資源，拔擢優秀人才並激勵員工士氣，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，以強化內部控制，有效執行以風險為導向之稽核計畫。

C. Revenues, Expenses, and Profitability Analysis

2009 revenues, expenses and profits are summarized as follows:

- (1) Net interest revenue: NT\$ 12,304,753,000
- (2) Net non-interest revenue: NT\$ 10,341,942,000
- (3) Net revenue: NT\$ 22,646,695,000
- (4) Provision for loan losses: NT\$ 5,285,784,000
- (5) Operating expenses: NT\$ 11,643,496,000
- (6) Earning Before Tax: NT\$ 5,717,415,000
- (7) Tax expenses: NT\$ 2,628,517,000
- (8) Net income: NT\$ 3,088,898,000
- (9) After tax EPS: NT\$ 0.5

Net income totaled NT\$ 3,088,898 thousand in 2009, Net income to net revenue ratio was 13.64%; Net income was equivalent to 0.22% (ROA) of the averaged total asset value and 3.82% (ROE) of the averaged equity.

D. Research and Development

As the global economy recovers and Taiwan's economic outlook turns to be optimistic, all the banking businesses—corporate banking, consumer banking, wealth management, and overseas operation—are projected to grow in both revenues and profits. To fully capture economic trends and market opportunities, Chang Hwa Bank periodically conducts analysis on international and domestic economies and research on domestic industries to diagnose market changes and trends.

E. Highlights of Business Operation Plans for 2010

(1) Business Operation Targets

1. Deposit Volume: NT\$ 1,193,361,000,000
2. Loans Volume: NT\$ 992,693,000,000
3. Foreign Exchange Transactions: US\$ 109,818,000,000
4. Securities Brokerage Transactions: NT\$ 99,350,000,000
5. Trust Business (Mutual Funds) Volume: NT\$ 75,000,000,000
6. Credit Card (Transaction Amount): NT\$ 5,789,000,000

(2) Business Directions and Operation Policies

1. To put risk management into effect, enhance risk control, and make strict credit criteria to improve credit quality.
2. To develop and advance each core business dynamically and use market segmentation to search new customers so as to widen operation scale and increase profits.
3. To maximize profits with robust business strategy—expanding overseas operation, integrating banking services in Taiwan, China, and Hong Kong, and developing innovative financial products.

4. To realize the channel integration strategy by way of various customers and distributed business units; raise fee income by fully utilizing electronic channels to provide various and customized cash flow services.
5. To comply with BASEL II requirements, we enhance risk management by continuously improving risk management mechanisms such as effectively identifying, assessing, monitoring, and communicating within each risk.
6. To actively clear out non-performing loans to maintain good credit quality; to strengthen recovery of bad debts in order to boost earnings and improve financial structure.
7. To continuously build IT systems and develop new business systems for domestic and overseas business units; to simplify operation processes and guidelines to increase service efficiency and lower operating cost.
8. To effectively increase business performance by constantly developing financial management, and conducting performance analysis and budget control complying with International Financial Reporting Standards (IFRS) advocated by the authorities.
9. To implement a performance-based personnel policy to optimize human resource includes selecting elites and encouraging employees to make progress that achieves the aim of "good allocation for all positions."
10. To continuously improve quality of auditors' specialty, enhance training, and carry out self-auditing of business units in order to improve internal control and effectively realize a risk-based auditing plan.

六、最近一次信用評等結果

F. Latest Credit Ratings

信評機構 Agency	發布日期 Release Date	國際評等 Global		國內評等 National		展望 Outlook
		長期 Long-term	短期 Short-term	長期 Long-term	短期 Short-term	
穆迪 Moody's	2009/10	A3	P-1	---	---	穩定 Stable
中華信評 Taiwan Ratings	2009/10	---	---	twAA-	twA-1+	穩定 Stable
標準普爾 S&P	2009/10	BBB+	A-2	---	---	穩定 Stable
惠譽 Fitch Ratings	2009/11	BBB+	F2	AA-(tw)	F1(twn)	穩定 Stable

董事長

陳淮舟

Chairman

Julius Chen

總經理

林維傑

President

Lin Wei-je



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，迄今已一百零四週年。

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，資本總額定為舊臺幣壹仟伍佰萬元。

民國38年6月台灣實施幣制改革，發行新臺幣，民國39年12月本行將資本總額調整為新臺幣貳佰肆拾萬元。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臺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98年底，本行額定資本總額為新臺幣陸佰伍拾億元，實收資本總額為新臺幣陸佰貳拾億玖仟肆佰柒拾伍萬陸仟元，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 2009, 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. The Bank is one of the leading banks in Taiwan in terms of paid-in capital and sound financial structure.



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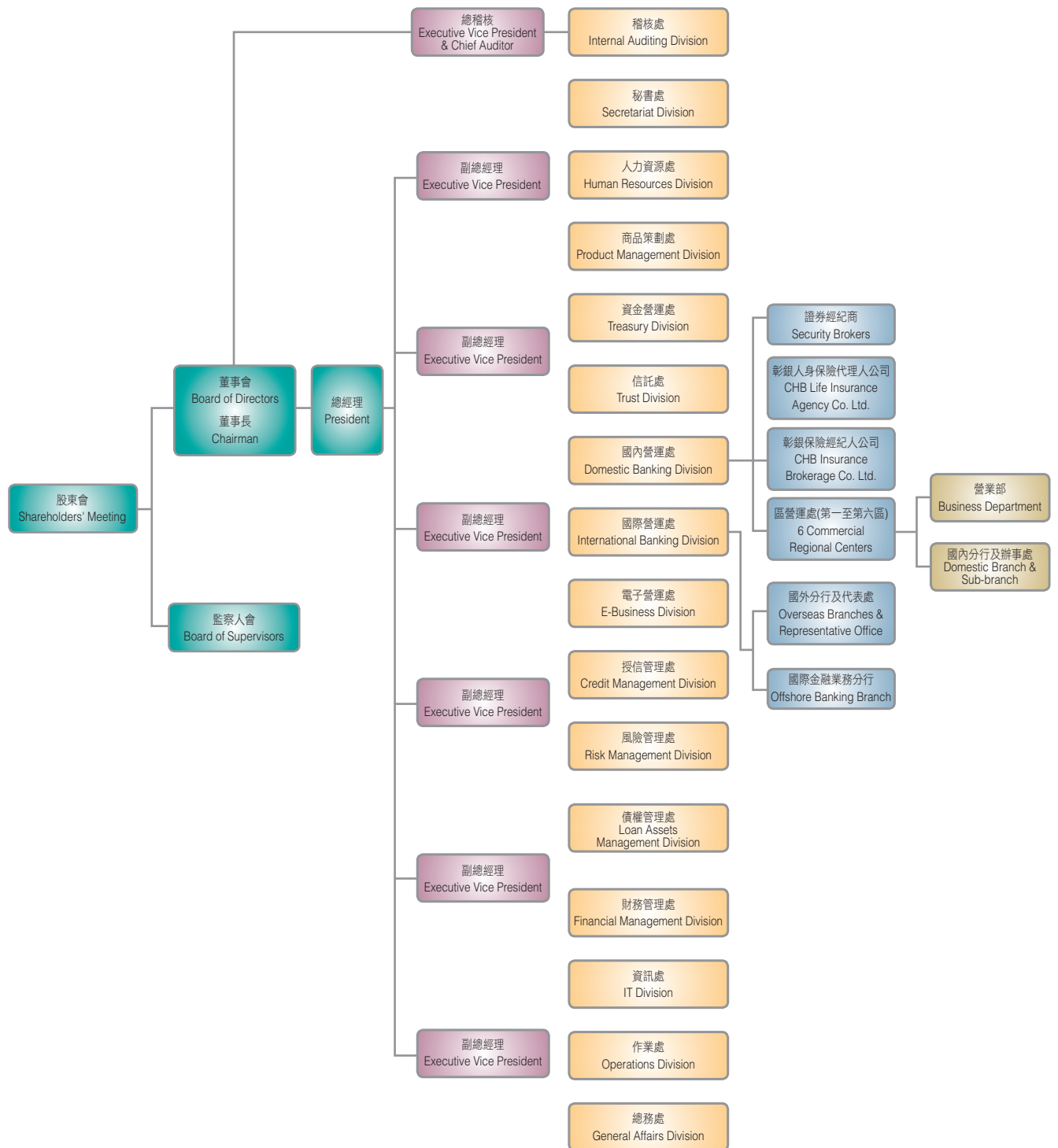
公司治理報告 Corporate Governance Report

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蒐集、評估與分析，以便進行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，以實現各市場區隔之商業目標與獲利；負責訂定商品價格，實現各個商品業務目標與獲利，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、企業形象、調查研究與行銷策略規劃等事項，以支援前台業務推展。

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.

4. Product Management Division：

In charge of collection, evaluation and analysis of information of financial products on the market to facilitate development of new financial products and maintenance and improvement in current products; performing segmentation of target customers and formulating marketing plans to achieve the objectives and profits of different markets; responsible for the pricing of products to achieve the objectives and profits of different products as well as drawing up and revising various rules, procedures and contracts; in charge of advertisement and publicity, corporate image, surveys and studies, as well as marketing strategies to support front-office operations.





副總經理 賴昭吟
EVP Carol Lai

副總經理 翁聰碧
EVP Tsung-Pi Weng

副總經理 陳允進
EVP James Y.G. Chen

董事長 陳淮舟
Chairman Julius Chen



總經理 林維樑
President William Lin

副總經理 葉萬士
EVP Walter W.T. Yeh

副總經理 施建安
EVP James Shih

副總經理 林青槐
EVP Alexander C.H. Lin

總稽核 林碭力
EVP & Chief Auditor
Diao Li Lin

5. 資金營運處：

針對本行目標客戶群，開發、行銷具有利基之金融商品，滿足客戶避險、財務規劃等需求；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：

負責臺、外幣各項預算分配，銷售規劃、督導與成果追蹤；營業據點及自動化服務設備之設立、遷移與裁撤規劃；營業單位銷售流程規劃與調整；證券經紀商營運管理；以及財富管理業務之銷售督導、成果追蹤。並兼為保經保代子公司與母公司間報告線，同時亦為區營運處之職級報告線。

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劃之訂定與執行；負責存匯、進出口等外匯業務後台作業管理及運作，使後台作業達到集中化、資訊化及效率化。

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。

5. Treasury Division：

Developing and marketing financial commodities in relation to niche markets to satisfy customers' need for risk hedge and financial plans, 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：

In charge of allocation of various budgets in NT dollar and foreign currencies, planning and supervision of sales and follow-up on results; establishment, relocation and removal of business units and automated service equipment; planning and adjustment to sales procedures of sales departments; management of securities brokers' operations; supervision of sales and follow-up on results of wealth management. Interfacing between subsidiary insurance brokers/agents and the parent company as well as between different regional operation offices.

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 in order to achieve the goal of centralization, informalisation, and high efficiency.

10. 授信管理處：

負責超逾區營運處權限之授信案件審核及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、評估與控制及負責消費者債務清理條例之前置協商作業等事項。

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。

9. E-Business Division：

Setting up the system for telephone customer service center, telephone banking, mobile banking, internet banking and direct mail sales; drafting strategies and rules for various sales channels, implementing and managing sales activities, and reviewing development performance of various business categories.

10. Credit Management Division：

Responsible for case review of credit approvals that are beyond the mandates of commercial regional centers, 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 as well as taking charge of pre-negotiation operation complied with Consumer Debt Clearance Act.

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.

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. 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、營業單位各項新臺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。
14. IT Division :
Responsible for the Bank 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

a. Board of Directors and Supervisors

1. 董事及監察人資料(1)

1. Board of Directors and Supervisors (1)

99年4月4日 April 4, 2010

職稱 Title	姓名 Name	選(就)任 日期 Date Elected (yy/mm)	任期 Term (YY)	初次選任日期 Date of first Appointment (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	陳淮舟 Julius Chen (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))	2008.11	3	2006.03 2005.11	1,400,000,000	22.55	1,400,000,000	22.55	無 None	無 None	無 None	無 None	美國紐約市立大學伯魯克學院財經碩士 EMSF, Baruch College The City University of New York 台新金控總經理 Taishin Financial Holding Co., President 台新銀行副董事長 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 台新國際商業銀行總經理 Taishin International Bank President 美國銀行松山分行總經理 Bank of America VP&GM	台灣金融資產服務股份有限公司 監察人 Supervisor of Taiwan Financial Assets Service Co. 台灣金聯資產管理股份有限公司 董事 Director of Taiwan Asset Management Co.	無 None	無 None	無 None
常務董事 Managing Director	吳澄清 Cheng Ching Wu (台新金控代表) (Delegate of TSFHC)	2008.11	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	日本東京大學工學博士 Ph. D. The University of Tokyo 台灣石化合成股份有限公司總經理 President of Tasco Chemical Corporation	台灣石化合成股份有限公司董事長 President of Tasco Chemical Corporation 北益興業股份有限公司董事長 Chairman of Safeway Gas Co., Ltd. 合興石化工業股份有限公司董事長 Chairman of Excel Chemical Co., Ltd. 台新金控董事 Director of TSFHC	無 None	無 None	無 None

職 稱 Title	姓 名 Name	選(就)任 日期 Date Elected (yy/mm)	任期 (YY)	初次選任日期 Date of first Appointment (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 (獨立董事) Managing Director (Independent Director)	梁國源 Kuo-Yuan Liang	2008.11	3	2008.11	無 None	無 None	無 None	無 None	無 None	無 None	無 None	無 None	美國杜克大學經濟學博士 Ph. D., Economics, Duke University, U.S.A 行政院公平交易委員會委員 Commissioner, Fair Trade Commission, Executive Yuan 國立清華大學經濟學系教授 Professor, Department of Economics, National Tsinghua University 國立清華大學科技管理學院榮譽教授 Honorary Professor, College of Technology Management, National Tsing Hua University	財團法人寶華綜合經濟研究院 院長 President, Polaris Research Institute	無 None	無 None	無 None
董事 Director	林維稜 William Lin (財政部代表) (Delegate of Ministry of Finance(MOF))	2008.12	3	2008.12 1947.02	757,120,460	12.19	757,120,460	12.19	無 None	無 None	無 None	無 None	淡江文理學院會計統計學系 Accounting & Statistics, Tamkang University 彰化銀行副總經理 Executive Vice President of CHB	彰化銀行總經理 President of CHB 開發國際投資股份有限公司董事 Director of CDIB & Partners Investment Holding Co. 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	無 None	無 None	無 None
董事 Director	黃定方 Ding-Fang Hwang (財政部代表) (Delegate of MOF)	2009.03	3	2009.03 1947.02	757,120,460	12.19	757,120,460	12.19	無 None	無 None	無 None	無 None	美國曼徹斯特立教州立大學行政學碩士 MA, Department of Management and Administration Metropolitan State University, Minnesota, USA 財政部財稅資料中心主任 Director-general, Financial Data Center, MOF 財政部賦稅署副署長 Deputy Director-General, Taxation Agency, MOF	財政部國庫署署長 Director-General, National Treasury Agency, MOF	無 None	無 None	無 None
董事 Director	單偉建 Weijian Shan (台新金控代表) (Delegate of TSFHC)	2008.11	3	2008.11 2005.11	1,400,000,000	22.55	1,400,000,000	22.55	無 None	無 None	無 None	無 None	美國加州柏克萊大學博士 Ph.D. University of California, Berkeley. J.P. Morgan 獨立董事 Independent Director of J.P. Morgan. 美國賓夕凡尼亞大學華頓學院教授 Professor of Wharton School of the University of Pennsylvania	美國德太投資有限公司合夥人 Partner of Texas Pacific Group (TPG) Capital Ltd. 台新金控董事 Director of TSFHC 台灣水泥股份有限公司董事 Director of Taiwan Cement Corporation 台泥國際集團有限公司董事 Director of TCC international holdings Ltd. 中國銀行(香港)有限公司獨立董事 Independent director of Bank of China Hong Kong Ltd. 中銀香港(控股)有限公司獨立董事 Independent director of BOC Hong Kong (Holdings) Ltd. 深圳發展銀行股份有限公司董事 Director of Shenzhen Development Bank Co., Ltd. Nissin China Holdings, LLC. 董事 Director of Nissin China Holdings, LLC.	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	張敏玉 Min-Yu Chang (台新金控代表) (Delegate of TSFHC)	2008.11	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	張敏玉會計師事務所執業會計師 Executive Director of Min-Yu Chang CPA Firm 大眾電信股份有限公司董事長 Chairman of First International Telecom 奇異顧問股份有限公司董事 Director of Chi-tun Inc. 菱光科技股份有限公司董事 Director of Creative Sensor Inc. 光友股份有限公司監察人 Supervisor of Multitite International Co., Ltd. 國眾電腦股份有限公司監察人 Supervisor of Leo Systems, Inc.	無 None	無 None	無 None
董事 Director	林政憲 Cheng-Hsien Lin (台新金控代表) (Delegate of TSFHC)	2008.11	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 Ph. D. 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 士林紙業股份有限公司董事 Director of SHIH-LIN PAPER Corp. 萬海航運股份有限公司董事 Director of WANHAI Lines Co., Ltd.	無 None	無 None	無 None
董事 (獨立董事) Director (Independent Director)	梁登達 Fa-Chin Liang	2008.11	3	2008.11	無 None	無 None	無 None	無 None	無 None	無 None	無 None	無 None	美國聖路易華盛頓大學經濟學博士 Ph. D. in Economics Washington University in St. Louis 中央銀行副總裁 Deputy Governor Central Bank of Republic of China 台北大學經濟學系教授及副校長 Vice president, Economics Professor in National Taipei University	國立台北大學經濟學系兼任教授 Adjunct Professor Department of Economics, National Taipei University	無 None	無 None	無 None
常駐監察人 Resident Supervisor	凡登投資股份有限公司 Van Den Invest Co., Ltd. 代表人高志尚 Representative Henry C.S. Kao	2008.11	3	2005.11 2008.11	61,000	0.001	61,000	0.001	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	義美食品股份有限公司副董事長 Vice President of I-Mei Foods Co., Ltd. 奇異顧問股份有限公司董事長 Chairman of Chi-tun Inc. 安信建築經理股份有限公司董事長 Chairman of AN-SIN Real Estate Management Ltd. 晶華國際酒店股份有限公司監察人 Supervisor of Formosa International Hotel 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 %			職稱 Title	姓名 Name	關係 Relationship
監察人 Supervisor	柯曉綱 Hsiu Chuan Ko (行政院國家發展 基金管理會代表) (Delegate of National Development Fund, Executive Yuan)	2008.11	3	2005.11 2008.11	170,735,123	2.75	170,735,123	2.75	無 None	無 None	無 None	無 None	中興大學財稅系 Finance & Taxation, National Chung- Hsing University 財政部國庫署科長、專門委員、組長 Division Chief, Senior Executive Officer, Division Director, National Treasury Agency, MOF	財政部國庫署主任秘書 Chief Secretary, National Treasury Agency, MOF	無 None	無 None	無 None
監察人 Supervisor	王文獻 Charles W. Y. Wang (合興石化工業股份 有限公司代表) (Delegate of Excel Chemical Co., Ltd.)	2008.11	3	2005.08 2008.11	10,818,000	0.17	10,818,000	0.17	無 None	無 None	無 None	無 None	台灣大學經濟系畢業 Economics, National Taiwan University 美國康奈爾大學進修企管研究所 企業主管結業 Completion executive education course, The Johnson Graduate School of Management, Cornell University 台新金控及台新銀行總經理 President of Taishin Financial Holding Co., Ltd. & Taishin International Bank 台新資產管理公司董事長 Chairman of Taishin Asset Management Ltd. 彰化銀行常務董事 Managing Director of CHB	無 None	無 None	無 None	無 None

2. 法人股東之主要股東

2. Major Institutional Shareholder

99年4月4日 April 4, 2010

法人股東名稱 Institutional Shareholder	法人股東之主要股東 Major Shareholders of 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 Co., Ltd. (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. (2.05%)、馬來西亞商 TAISHIN CO-INVESTOR HOLDINGS I, LTD. (1.57%)、東賢投資有限公司 Tung Hsien Invest Co., Ltd. (1.06%)、中華郵政股份有限公司 Chunghwa Post Co., Ltd. (1.00%)
財政部 Ministry of Finance	不適用 N/A
行政院國家發展基金管理會 National Development Fund, Executive Yuan	不適用 N/A
合興石化工業股份有限公司 Excel Chemical Co., Ltd.	台灣石化合成股份有限公司 Tasco Chemical Co., Ltd. (51.00%)、大展投資開發股份有限公司 Da-Jan Invest Development Co., Ltd. (13.00%)、兆豐國際商銀股份有限公司 Mega International Commercial Bank (6.02%)、合成投資有限公司 He-Cheng Invest Co., Ltd. (5.94%)、台合實業投資股份有限公司 Tai-He Enterprise Invest Co., Ltd. (3.55%)、豐合開發股份有限公司 Fong-He Development Co., Ltd. (2.24%)、元儷投資有限公司 Yuan-Li Invest Co., Ltd. (2.17%)、王元宏 Yuan-Hong Wang (2.13%)、怡康投資股份有限公司 Yi-Kang Invest Co., Ltd. (2.03%)、北海能源股份有限公司 NSENERGY Co., Ltd. (1.62%)
凡登投資股份有限公司 Van Den Invest Co., Ltd.	高志尚 Henry C.S. Kao (40%)、歐瑞雲 Ruei-Yun Ou (40%)、高易誼 Yi-I Kao (20%)

3. 主要股東為法人者其主要股東

3. Major Shareholders of Major Institutional Shareholders of the Bank

99年4月4日 April 4, 2010

法人股東名稱 Institutional Shareholder	法人股東之主要股東 Major Holder of Shares in Institutional Shareholder
馬來西亞商 TPG NEWBRIDGE TAISHIN HOLDINGS II, LTD.	TPG NEWBRIDGE TAISHIN HOLDINGS II, L.P. 100%
馬來西亞商 TPG NEWBRIDGE TAISHIN HOLDINGS I, LTD.	TPG NEWBRIDGE TAISHIN HOLDINGS I, L.P. 100%
馬來西亞商 QE INTERNATIONAL (L) LIMITED	Quantum Partners Ltd. 100%
新加坡商野村亞洲投資(台灣)股份有限公司 Nomura Asia Investment (Taiwan) PTE. Ltd.	Nomura Holdings, Inc 100%
台新租賃股份有限公司 Taishin Leasing & Financing Co., Ltd.	泛亞聚酯工業(股)公司 Pan Asian Plastics Corp. (30.00%)、允德(股)公司 Yun Ten Co., Ltd. (24.50%)、瑞新興業(股)公司 Ruey-Shin Enterprise Co., Ltd. (19.00%)、瑞祥投資(股)公司 Ruey-Shiang Invest Co., Ltd. (5.50%)、佳加投資(股)公司 Jia-Jia Invest Co., Ltd. (4.93%)、嘉佳投資(股)公司 Jia-Jia Invest Co., Ltd. (4.20%)、東榮投資(股)公司 Tung-Rung Invest Co., Ltd. (4.20%)、昶盛投資(股)公司 Chang-Sheng Invest Co., Ltd. (4.20%)、圓盛投資(股)公司 Yuan-Sheng Invest Co., Ltd. (3.47%)
馬來西亞商 TAISHIN CO-INVESTOR HOLDINGS II, LTD.	TAISHIN CO-INVESTOR A, L.P. 100%
台灣人壽保險股份有限公司 Taiwan Life Insurance Co., Ltd.	龍邦國際興業(股)公司 Long Bon International Co., Ltd. (29.07%)、臺灣銀行(股)公司 Bank Of Taiwan Co., Ltd. (21.05%)、保勝投資(股)公司 Baso Inv. Co., Ltd. (12.60%)、臺銀人壽保險(股)公司 Bank Of Taiwan Life Insurance Co., Ltd. (2.95%)、匯豐銀行託管摩根士丹利國際有限公司專戶 HSBC as Trustee of Morgan Stanley International Ltd (0.66%)、匯豐銀行託管台灣機會基金專戶 HSBC as Trustee of Taiwan Opportunity Fund (0.44%)、龍盛投資(股)公司 Lung-Sheng Invest Co., Ltd. (0.24%)、德商德意志銀行台北分行受託保管加州公務員退休系統—結構新興市場投資專戶 Deutsche Bank AG, Taipei Branch as Trustee of California Public Employees Retirement System —Structure & Emerging Market Investment Trust Fund (0.18%)、美商摩根大通銀行託管挪威中央銀行投資專戶 J.P. Morgan Chase Bank as Trustee of Norges Bank Investment (0.16%)、蔡炳森 Bing-Sen Tsai (0.16%)
馬來西亞商 TAISHIN CO-INVESTOR HOLDINGS I, LTD.	TAISHIN CO-INVESTOR A, L.P. 100%
東賢投資有限公司 Tung Hsien Invest Co., Ltd.	瑞新興業(股)公司 Ruey-Shin Enterprise Co., Ltd. (78.75%)、吳桂蘭 Guei-Lan Wu (3.125%)、吳東進 Eugene Wu (3.125%)、吳東賢 Anthony Wu (3.125%)、吳東亮 Thomas Wu (3.125%)、許嫻嫻 Hsien Hsien Hsu (2.50%)、孫若男 Ruo-Nan Sun(2.50%)、何幸輝 Hsing Hua Ho (1.875%)、吳東昇 Eric Wu (1.875%)
中華郵政股份有限公司 Chunghwa Post Co., Ltd.	交通部 Ministry of Transportation and Communications R.O.C (100%)
台灣石化合成股份有限公司 Tasco Chemical Co., Ltd.	台合實業投資(股)公司 Tai-He Enterprise Invest Co., Ltd. (62.65%)、合成投資有限公司 He-Cheng Invest Co., Ltd. (19.55%)、豐合開發(股)公司 Fong-He Development Co., Ltd. (9.11%)、大展投資開發(股)公司 Da-Jan Invest Development Co., Ltd. (1.61%)、吳上賓 Shang-Bin Wu (0.99%)、王孟佳 Meng-Jia Wang (0.93%)、吳佩娟 Pei -Jyuan Wu (0.18%)、歐沁昀 Chin-Yun Ou (0.13%)、林長河 Chang-He Lin (0.12%)、鍾熙崇 Si-Chong Jhong (0.11%)
大展投資開發股份有限公司 Da-Jan Invest Development Co., Ltd.	合成投資有限公司 He-Cheng Invest Co., Ltd. (32.85%)、豐合開發(股)公司 Fong-He Development Co., Ltd. (19.64%)、豐合投資有限公司 Fong-He Invest Co., Ltd. (19.41%)、禾豐投資有限公司 He-Fong Invest Co., Ltd. (19.41%)、楊素月 Su-Yue Yang (7.72%)、吳上賓 Shang-Bin Wu (0.46%)、吳佩蓉 Pei-Rong Wu (0.26%)、吳佩娟 Pei-Jyuan Wu (0.25%)
兆豐國際商銀股份有限公司 Mega International Commercial Bank	兆豐金融控股(股)公司 Mega Financial Holding Company (100%)
合成投資有限公司 He-Cheng Investment Co., Ltd.	豐合開發(股)公司 Fong-He Development Co., Ltd. (1.8%)、楊素月 Su-Yue Yang (30.2%)、吳上賓 Shang-Bin Wu (30.2%)、吳佩娟 Pei -Jyuan Wu (18.9%)、吳佩蓉 Pei-Rong Wu (18.9%)
台合實業投資股份有限公司 Tai-He Enterprise Invest Co., Ltd.	豐合開發(股)公司 Fong-He Development Co., Ltd. (19.96%)、合成投資有限公司 He-Cheng Invest Co., Ltd. (18.15%)、大展投資(股)公司 Da-Jan Invest Development Co., Ltd. (18.00%)、豐合投資有限公司 Fong-He Invest Co., Ltd. (2.5%)、禾豐投資有限公司 He-Fong Invest Co., Ltd. (2.5%)、吳上賓 Shang-Bin Wu (26.09%)、楊素月 Su-Yue Yang (7.02%)、吳佩娟 Pei-Jyuan Wu (5.06%)、吳佩蓉 Pei-Rong Wu (0.72%)
豐合開發股份有限公司 Fong-He Development Co., Ltd.	台合實業投資(股)公司 Tai-He Enterprise Invest Co., Ltd. (19.86%)、合成投資有限公司 He-Cheng Invest Co., Ltd. (19.72%)、楊素月 Su-Yue Yang (21.15%)、吳上賓 Shang-Bin Wu (17.31%)、吳佩娟 Pei-Jyuan Wu (17.31%)、吳佩蓉 Pei-Rong Wu (4.65%)
元儼投資有限公司 Yuan-Li Invest Co., Ltd.	王元宏 Yuan-Hong Wang (40%)、王元材 Yuan-Cai Wang (24%)、王伶文 Ling-Wun Wang (6%)、王秀文 Siou-Wun Wang (6%)、王貝文 Bei-Wun Wang (6%)、王利文 Li-Wun Wang (6%)、王良文 Liang-Wun Wang (6%)、韋王吟文 Yin-Wun Gu-Wang (6%)
怡康投資股份有限公司 Yi-Kang Invest Co., Ltd.	瑞康投資(股)公司 Ruei-Kang Invest Co., Ltd. (62.78%)、葉清彬 Cing-Bin Ye (5.52%)、林知海 Jhih-Hai Lin (4.49%)、黃明煌 Ming-Huang Huang (2.6%)、陳俊英 Jyun-Ying Chen (2.56%)、楊本亨 Ben-Heng Yang (1.95%)、陳秉宏 Bing-Hong Chen (1.85%)、張瑞欽 Ruei-Cin Chang (1.48%)、張瑞定 Ruei-Ding Chang (1.33%)、張瑞育 Ruei-Yu Chang (1.29%)
北海能源股份有限公司 NSENERGY Co., Ltd.	合成投資有限公司 He-Cheng Invest Co., Ltd. (60.86%)、台合實業投資(股)公司 Tai-He Enterprise Invest Co., Ltd. (19.45%)、大展投資開發(股)公司 Da-Jan Invest Development Co., Ltd. (19.45%)、楊素月 Su-Yue Yang (0.04%)、吳上賓 Shang-Bin Wu (0.04%)、吳佩娟 Pei-Jyuan Wu (0.08%)、吳佩蓉 Pei-Rong Wu (0.08%)

4. 持股超過5%之股東及其持有股數、比率

4. The Shareholders Holding a Stake of 5% or More

99年4月4日 April 4, 2010

股東戶名 Name	持有股數 Share	持股比率 %
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

5. 董事及監察人資料(2)

5. Board of Directors and Supervisors(2)

99年4月4日 April 4, 2010

姓名 Name	條件 Qualifications	資格條件 (註1) Qualifications (Note1)			符合獨立性情形 (註2) Independent Status (Note 2)										兼任其他公開發行 公司獨立董事家數 Number of Serve as an Independent Director of Public Companies
		A	B	C	1	2	3	4	5	6	7	8	9	10	
陳淮舟 Julius Chen				✓	✓		✓	✓	✓		✓	✓	✓		
林維樑 William Lin				✓			✓	✓	✓	✓	✓	✓	✓		
梁國源 Kuo-Yuan Liang	✓				✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
吳澄清 Cheng Ching Wu				✓	✓		✓	✓	✓	✓	✓	✓	✓		
梁發進 Fa-Chin Liang	✓				✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
黃定方 Ding-Fang Hwang				✓	✓		✓	✓		✓	✓	✓	✓		
單偉建 Weijian Shan				✓	✓		✓	✓			✓	✓	✓		
林政憲 Cheng-Hsien Lin			✓		✓		✓	✓	✓			✓	✓		
張敏玉 Min-Yu Chang			✓		✓		✓	✓	✓		✓	✓	✓		
柯綉絹 Hsiu Chuan Ko				✓	✓		✓	✓		✓	✓	✓	✓		
高志尚 Henry C.S.Kao				✓	✓		✓	✓			✓	✓	✓		
王文獻 Charles W. Y. Wang				✓	✓		✓		✓	✓	✓	✓	✓		

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、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、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列各條件者，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十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、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：99年2月5日
Based on: February 5, 2010

單位名稱 Division	職稱 Title	任主官日 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 & Education	目前兼任其他公司之職務 Services Concurrently with the Other Company	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	980110	林維祿 William Lin	80,089	0	0	私立淡江文理學院 會計統計學系 Accounting & Statistics, Tamkang University	開發國際投資(股)公司 董事 Director of CDIB & Partners Investment Holding Corp. 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	無 None
總行 Head Office	副總經理 Executive Vice President	950113	葉萬土 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 臺灣中小企業銀行董事 Director of Medium Business Bank of Taiwan 台北外匯經紀(股)公司董事 Director of Taipei Forex Inc. 彰銀保險經紀人(股)公司董事長 Chairman of CHB Insurance Brokerage Company, Ltd.	彰銀人身保險代理人(股)公司董事長 Chairman of CHB Life Insurance Agency Company, Ltd.	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：陳玉芬 Spouse: Yu-Fen Chen
總行 Head Office	副總經理 Executive Vice President	960402	陳允進 James Y.G. Chen	100,009	0	0	私立淡江文理學院 國際貿易學系 International Trade, Tamkang University	彰銀人身保險代理人(股)公司監察人 Supervisor of CHB Life Insurance Agency Company, Ltd.	無 None
總行 Head Office	副總經理 Executive Vice President	980115	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, Ltd.	無 None
總行 Head Office	副總經理 Executive Vice President	980115	翁聰碧 Tsong-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
總行 Head Office	副總經理 Executive Vice President	980202	賴昭吟 Carol Lai	0	0	0	國立臺灣大學 商學系會計組 Business, National Taiwan University 台新金融控股公司財務長(2002.11-2009.01)、 台新金融控股公司財務長(兼台新票券總經理) (2002.10-2003.03)、台新國際商業銀行財務長 (2001.10-2002.11)、台新國際商業銀行財務主管 (1996.03-2001.10)、法商里昂信貸銀行財務主管 (1993.09-1996.02) President of Taishin Bill Finance (2002.11-2009.01)、 CFO & Treasurer of Taishin Bank (1996.03-2002.11)、 Treasurer, Chief Auditor and Chief Accountant of Credit Lyonnais Taiwan (1993.09-1996.02)	台北外匯經紀(股)公司董事 Director of Taipei Forex Inc.	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 Chien-Shin Chang	169,405	0	0	國立政治大學 銀行學系 Banking, National Chengchi University	無 None	無 None
人力資源處 Human Resources Division	處長 SVP & Division Head	980115	黃漢青 Paul. H.C. Huang	59,073	0	0	國立政治大學 法律學系 Law, National Chengchi University	無 None	無 None
商品策劃處 Product Management Division	處長 SVP & Division Head	950120	陳金英 Chin-Ying(Anita) Chen	64,432	0	0	美國紐約PACE UNIVERSITY 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, Ltd.	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	981208	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
國內營運處 Domestic Banking Division	處長 SVP & Division Head	980115	蕭錦鴻 Jin-Horn Shiao	201,342	0	0	私立逢甲學院 會計學系 Accounting, Feng Chia 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	981208	陳振宇 Chen-Yu Chen	94,259	1,338	0	美國德州大學 企業管理研究所 MBA, University of Texas, USA	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

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 & Education	目前兼任其他公司之職務 Services Concurrently with the Other Company	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
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, Ltd.	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	980115	王擇麟 Tzer-Lin Wang	82,723	0	0	私立淡江文理學院 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, Ltd.	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	400,056	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	呂慶煜 Ching-Kuen Lu	33,905	100	0	國立空中大學 商學系 Business, National Open University	無 None	無 None
總務處 General Affairs Division	處長 SVP & Division Head	980115	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
國際金融業務分行 Offshore Banking Branch	經理 VP & GM	970515	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
第一區營運處 Commercial Regional Center 1	處長 SVP & Center Head	960709	羅美棟 Mei-Tung Lou	30,000	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	980115	陳錫能 Shyi-Neng Chen	117,326	9,000	0	國立中興大學 財稅學系 Public Finance & Taxation, National Chung Hsing 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	10,000	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	980115	涂鴻堯 Horng-Yau Tu	52,000	0	0	私立淡江大學 商學研究所 IMBA, Tamkang University	無 None	無 None
第五區營運處 Commercial Regional Center 5	處長 SVP & Center Head	970317	鄧英哲 Yin-Che Teng	41,000	0	0	私立東吳大學 法律學系 Law, Soochow 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	971001	盧文祥 Wen-Hsiang Lu	103,578	40,000	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
總部分行 Central Branch	經理 VP & GM	980115	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
證券經紀商 台北總公司 Taipei Securities Broker	主任 VP & GM	900516	郭宇照 Yeu-Jaw Guo	16,436	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	980701	黃惠瑛 Hui-Ying Huang	6,842	0	0	國立臺中商業專科學校附設空中商專 會計科 Accounting, Open Junior College Affiliated with National Taichung Institute of Commerce	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	16,000	0	0	國立高雄第一科技大學 金融營運研究所 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	970901	李光柏 Kuang-Po Lee	47,675	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
北台中分行 Pei-Taichung Branch	經理 VP & GM	981208	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

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南台中分行 Nan-Taichung Branch	經理 VP & GM	981208	林文彬 Wen-Bin Lin	195,462	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
北屯分行 Peitun Branch	經理 VP & GM	990204	洪本能 Ben-Neng Hong	69,701	110,000	0	建國商專 會計科 Accounting, Chienkuo College of Commerce	無 None	無 None
中港分行 Chung-Kang Branch	經理 VP & GM	990204	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
水溝分行 Shuinan Branch	經理 VP & GM	980401	游俊忠 Jiunn-Chung Yu	98,997	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
南屯分行 Nantun Branch	經理 VP & GM	980401	蔡元森 Yuan-Sen Tsai	54,072	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
西屯分行 Hsitun Branch	經理 VP & GM	970317	葉蒼卿 Tsang-Cheng Yeh	46,070	0	0	私立東海大學 企業管理學系 Business Administration, Tunghai University	無 None	無 None
基隆分行 Keelung Branch	經理 VP & GM	990204	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
仁愛分行 Jenai Branch	經理 VP & GM	970317	陳德和 Der-Ho Chen	887	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
東基隆分行 Tung-Keelung Branch	經理 VP & GM	980302	葉成輝 Chen-Hui Yeh	106,581	51,276	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 Taipei Municipal Junior College of Business	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
麗東分行 Lotung Branch	經理 VP & GM	980701	李振國 Jenn-Gwo Lee	55,346	0	0	私立淡江大學 國際貿易學系 International Trade, Tamkang University	無 None	無 None
蘇澳分行 Suao Branch	經理 VP & GM	980701	林士超 Shyh-Chau Lin	27,075	0	0	私立醒吾商業專科學校 國際貿易科 International Trade, Hsing Wu College	無 None	無 None
臺北分行 Taipei Branch	經理 VP & GM	970317	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：總行副總 經理施建安 Spouse: James Shin(Executive Vice President)
城內分行 Chengnei Branch	經理 VP & GM	961101	黃志成 Chih-Cheng Huang	4,228	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	980401	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
萬華分行 Wanhua Branch	經理 VP & GM	960402	范明達 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	980401	朱志炯 Chi-Chung Chu	105,000	0	0	私立淡江大學 美國研究所 MS in American Studies, Tamkang University	無 None	無 None
西門分行 Hsimen Branch	經理 VP & GM	980701	謝秀鑾 Sherry 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
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	990204	陳坤河 Kuen-Her Chen	78,555	3,754	0	私立勤益工業專科學校 工業管理科 Industrial Management, Chin-Yi Industrial College	無 None	無 None
建成分行 Chiencheng Branch	經理 VP & GM	980401	廖年宏 Nien-Hong Liao	1,145	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
大同分行 Tatung Branch	經理 VP & GM	970527	梁家榮 Chia-Rong Liang	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
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

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中山北路分行 Chungshan North Rd. Branch	經理 VP & GM	970317	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 of Commerce	無 None	無 None
晴光分行 Ching-Kuang Branch	經理 VP & GM	970317	楊憲武 Hsian-Wu Yang	28,842	0	0	私立逢甲學院 會計學系 Accounting, Feng Chia University	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	971222	侯滄浪 Lawrence Hou	51,712	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
長安東路分行 Chang-An E.Rd. Branch	經理 VP & GM	950120	賴宗安 Tzong-An Lai	123,000	110,000	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	981102	殷曉華 Hsiao-Hua 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
中正分行 Chung-Cheng Branch	經理 VP & GM	980401	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
古亭分行 Kuling Branch	經理 VP & GM	980115	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
忠孝東路分行 Chung-Hsiao Tung Lu Branch	經理 VP & GM	970317	王昇照 Sheng-Chao Wang	2,607	0	0	私立淡水工商管理專科學校 銀行管理科 Bank Management, Tamswi Institute of Business Administration	無 None	無 None
永春分行 Yung-Chun Branch	經理 VP & GM	981102	吳芳媛 Fang-Yuan Wu	70,000	0	0	私立淡江大學 合作經濟學系 Cooperative Economics, Tamkang University	無 None	無 None
大安分行 Taan Branch	經理 VP & GM	970901	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
信義分行 Hsin-Yi Branch	經理 VP & GM	990204	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 Oversea Chinese Institute of Technology	無 None	無 None
仁和分行 Jen-Ho Branch	經理 VP & GM	981208	翁博雅 Po-Ya Weng	70,183	30,873	0	私立淡水工商管理學院 國際貿易學系 International Trade, Tamswi Institute of Business Administration	無 None	無 None
台北世貿中心分行 Taipei World Trade Center Branch	經理 VP & GM	970423	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
城東分行 Chengtung Branch	經理 VP & GM	981102	邱再添 Tiaj-Tian Chiou	4,363	0	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
中崙分行 Chunglun Branch	經理 VP & GM	980401	蔡珠樹 Chu-Shu Tsai	123,645	933	0	國立空中大學 社會科學系 Social Sciences, National Open University	無 None	無 None
復興分行 Fu-Hsing Branch	經理 VP & GM	990204	魏萬治 W.S Way	120,851	1,028	0	私立東吳大學 經濟學系 Economics, Soochow University	無 None	無 None
松江分行 Sung-Chiang Branch	經理 VP & GM	960402	姚義雄 I-Hsiung Yao	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
承德分行 Chengde Branch	經理 VP & GM	971103	陳盛統 Sheng-Tung Chen	576	214	0	私立淡水工商管理專科學校 國際貿易科 International Trade, Tamswi Institute of Business Administration	無 None	無 None
士林分行 Shihlin Branch	經理 VP & GM	981102	楊金堂 King-Town Yang	17,464	0	0	國立中興大學 財稅學系 Public Finance & Taxation, National Chung Hsing University	無 None	無 None
北投分行 Bei Tou Branch	經理 VP & GM	961105	彭育堂 Judy Pong	0	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	980701	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 Taipei Municipal Junior College of Business	無 None	無 None
松山分行 Sungshan Branch	經理 VP & GM	980427	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

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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	980401	陳宗淵 Chung-Yuan Chen	136,617	142,204	0	私立淡江文理學院 工商管理學系 Business Administration, Tamkang University	無 None	無 None
西內湖分行 Hsi-Neihu Branch	經理 VP & GM	980115	葉順章 Shuen-Chang Yeh	0	50,000	0	國立臺北商業專科學校附設空中專專 國際貿易科 International Trade, Open Junior College Affiliated with Taipei Municipal Junior College of Business	無 None	無 None
大直分行 Tachih Branch	經理 VP & GM	960402	洪珠懿 Chu-I Hung	10,382	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	970317	陳雪霞 Hsueh-Hsia Chen	28,814	0	0	國立政治大學 財稅學系 Public Finance & Taxation, National Chengchi University	無 None	無 None
東湖分行 Tung-Hu Branch	經理 VP & GM	980427	陳茲芸 Tzy-Yun Chen	8,581	0	0	私立淡江大學 銀行學系 Banking, Tamkang University	無 None	無 None
新湖分行 Sinhu Branch	經理 VP & GM	960402	林朝乾 Chaur-Chyan Lin	61,060	0	0	國立台北商業技術學院附設空中專專 企業管理科 Business Administration, Open Junior College Affiliated With National Taipei College of Business	無 None	無 None
南港分行 Nankang Branch	經理 VP & GM	980401	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
木柵分行 Mucha Branch	經理 VP & GM	981102	林瑞興 Rucy-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
南港科學園區分行 Nankang Science Industrial Park Branch	經理 VP & GM	981208	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
汐止分行 Hsi-Chih Branch	經理 VP & GM	990204	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
淡水分行 Tanshui Branch	經理 VP & GM	980427	王宗炳 Tzong-Bling 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
瑞芳分行 Juilang Branch	經理 VP & GM	990204	張正逢 Cheng-Feng Chang	48,774	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
三重埔分行 Sanchungpu Branch	經理 VP & GM	990204	林孟娥 Meng-O Lin	5,000	8,000	0	國立臺灣大學 法律學系 Law, National Taiwan University	無 None	無 None
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	981208	莊順 Shuern Chang	42,655	61,085	0	私立中國文化大學 法律學系 Law, Chinese Culture University	無 None	無 None
西三重分行 Hsi-Sanchung Branch	經理 VP & GM	980403	王水圳 Shui-Chun Wang	105,584	0	0	臺灣省立彰化高級商業職業學校 National Chang Hua Senior School of Commerce Dept. of Comprehensive Business	無 None	無 None
南三重分行 Nan-Sanchung Branch	經理 VP & GM	980401	邵碧琴 Piching Shao	52,440	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
三和路分行 San Ho Rd. Branch	經理 VP & GM	990204	廖正義 Cheng-I Liao	12,000	0	0	私立逢甲學院 銀行保險學系 Banking & Insurance, Feng Chia University	無 None	無 None
蘆洲分行 Luchou Branch	經理 VP & GM	980401	許漢文 Han-Wen Hsu	81	2,510	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
新店分行 Hsintien Branch	經理 VP & GM	980427	楊新昌 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
北新分行 Pei Hsin Branch	經理 VP & GM	960402	黃麗仙 Sherry Huang	21,270	20,000	0	倫敦Guildhall大學 國際財務金融研究所 MSc in International Banking & Finance, London Guildhall University	無 None	無 None

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吉成分行 Chicheng Branch	經理 VP & GM	970901	郭文燭 Wen-Yung Kuo	37,758	0	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 Taipei Municipal Junior College of Business	無 None	無 None
永和分行 Yungho Branch	經理 VP & GM	981208	陳永儀 Yung-Yee Chen	33,123	104,262	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
福和分行 Fuho Branch	經理 VP & GM	960402	劉瓊英 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 Chungho Branch	經理 VP & GM	970317	游保森 Pao-Sen Yu	10,000	0	0	私立中國文化大學 會計學系 Accounting, Chinese Culture University	無 None	無 None
雙和分行 Shuangho Branch	經理 VP & GM	981208	楊漢璋 Han-Chang Yang	9	68,663	0	私立嶺東商業專科學校 銀行保險科 Banking & Insurance, Ling Tung College of Commerce	無 None	無 None
南勢角分行 Nanshih Chiao Branch	經理 VP & GM	970317	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
新莊分行 Hsinchung Branch	經理 VP & GM	960402	張書楨 Shu-Chen Chang	38,657	10,000	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
新樹分行 SinShu Branch	經理 VP & GM	980302	蔡抱錫 Bau-Slu Tsai	83,149	3,295	0	國立空中大學 商學系 Business, National Open University	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	84,692	18,194	0	國防大學管理學院運籌管理學系碩士 MS in Logistics Management, National Defense University	無 None	無 None
南新莊分行 Nan-Hsinchuang Branch	經理 VP & GM	990204	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
思源分行 Sy Yuan Brach	經理 VP & GM	980401	江武讓 Wu-Rang Chiang	109,060	31,621	0	私立逢甲學院 國際貿易學系 International Trade, Feng Chia University	無 None	無 None
泰山分行 Taishan Branch	經理 VP & GM	970317	潘鈔 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
林口分行 Linkou Branch	經理 VP & GM	990204	許錦雄 Chin-Huang Hsu	50,219	0	0	國立空中大學 商學系 Business, National Open University	無 None	無 None
樹林分行 Shulin Branch	經理 VP & GM	970317	陳春和 Chun-Ho Chen	49,123	42,540	0	國立臺北商業專科學校附設空中商專 企業管理科 Business Administration, Open Junior College Affiliated with Taipei Municipal Junior College of Business	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	990204	蔡淑華 Shu-Hua Tsai	30,003	0	0	私立逢甲大學 合作經濟學系 Cooperative Economics, Feng Chia University	無 None	無 None
江翠分行 Chiang Tsui Branch	經理 VP & GM	980427	王韻梅 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
土城分行 Tucheng Branch	經理 VP & GM	960402	林清靠 Charles C.K. Lin	3,791	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	備註2 Note2	邱美麗 Mei-Li Chiu	436	0	0	省立台北商職 Taipei Municipal Commercial School	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	970317	陳國全 Nelson K.C.Chen	77,805	1,500	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
八德分行 Ba De Branch	經理 VP & GM	981107	陳玉樹 Yu-Shu Chen	92,141	0	0	私立東吳大學 經濟學系 Economics, Soochow University	無 None	無 None
南崁分行 Nankan Branch	經理 VP & GM	990204	蔡竣仁 Chun-Jen Tsai	10,037	0	0	私立東吳大學 國際貿易學系 International Trade, Soochow University	無 None	無 None

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東林口分行 Tung-Linkou Branch	經理 VP & GM	980427	許溪祥 Shi-Shyang Shue	50,943	10,000	0	國立中興大學 會計學系 Accounting, National Chung Hsin University	無 None	無 None
中壢分行 Chungli Branch	經理 VP & GM	981102	鄭樹旺 Shu-Wang Cheng	13,333	0	0	私立嶺東南商業專科學校 統計科 Statistics, Ling Tung College of Commerce	無 None	無 None
北中壢分行 Pei-Chungli Branch	經理 VP & GM	981208	鄭萌櫻 Meng-ing Jeng	1,000	0	0	國立台灣大學 法律學系 Law, National Taiwan University	無 None	無 None
新明分行 Hsin-Ming Branch	經理 VP & GM	980401	張蓮芳 Lien-Fang Chang	10,000	15,000	0	國立空中大學 商學系 Business, National Open University	無 None	無 None
楊梅分行 Yangmei Branch	經理 VP & GM	970317	莊錦煌 Chin-Huang Chuang	64,836	2,000	0	國立臺北商業專科學校附設空中商專 會計統計科 Accounting & Statistics, Open Junior College Affiliated with Taipei Municipal Junior College of Business	無 None	無 None
埔心分行 Puhsin Branch	經理 VP & GM	970317	劉錦圳 Jin-Chour Liu	234	0	0	私立輔仁大學 企業管理學系 Business Administration, Fu Jen Catholic 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	林陳忠 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 Taipei Municipal 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	970317	柯煥祥 Jen-Shyang Ke	17,007	15,380	0	國立中興大學 經濟學系 Economics, National Chung Hsing University	無 None	無 None
竹北分行 Jhubei Branch	經理 VP & GM	960402	簡寶義 Bao-Yih Jean	27,000	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	980401	黃志洲 Chih-Chou Huang	6,060	185	0	國立成功大學附設空中商專 國際貿易科 International Trade, Open Junior College of Commerce Affiliated with National Cheng Kung University	無 None	配偶：林愛真 Spouse: Ai- Jan Lin
竹南分行 Zhunan Branch	經理 VP & GM	980115	王淑芳 Shwu-Fang Wang	111,092	0	0	私立東吳大學 企業管理學系 Business Administration, Soochow University	無 None	無 None
苗栗分行 Miaoli Branch	經理 VP & GM	971103	詹益榮 Yi-Jung Chan	4,000	0	0	私立淡江大學 保險學系 Insurance, Tamkang University	無 None	無 None
苑裡分行 Yuanli Branch	經理 VP & GM	970317	盧榮安 Tai-An Lu	6,000	4,000	0	國立台中技術學院附設空中商專 企業管理科 Business Administration, Open Junior College Affiliated with National Taichung Institute of Technology.	無 None	無 None
大甲分行 Tachia Branch	經理 VP & GM	960402	賴俊位 Chun-Wei Lai	11,000	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	970901	陳永豐 Yung-Feng Chen	166,342	0	0	私立逢甲學院 財稅學系 Public Finance & Taxation, Feng Chia University	無 None	無 None
沙鹿分行 Shalu Branch	經理 VP & GM	970901	張麗娟 Li-Juan Chang	9,975	2,000	0	私立東海大學 國際貿易學系 International Trade, Tunghai University	無 None	無 None
大肚分行 Tatu Branch	經理 VP & GM	981208	黃文宗 Wen-Tzung Chang	10,279	0	0	台中技術學院附設空中進修學校 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
太平分行 Taipin Branch	經理 VP & GM	990204	游月明 Yyei-Ming You	0	15,017	0	私立淡江文理學院 東方語文學系 Foreign Languages, Tamkang University	無 None	無 None
豐原分行 Fengyuan Branch	經理 VP & GM	971001	沈振昌 Chen-Chang Shen	57,170	85,000	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
南豐分行 Nan-Feng Branch	經理 VP & GM	990204	周榮昌 Jung-Chang Chou	73,000	0	0	國立臺北商業專科學校附設空中商專 會計統計科 Accounting & Statistics, Open Junior College Affiliated with Taipei Municipal Junior College of Business	無 None	無 None
潭子分行 Tantzu Branch	經理 VP & GM	970901	林天命 Tien-Ming Lin	38,628	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

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東勢分行 Tungshih Branch	經理 VP & GM	970901	段式憲 Shih-Hsien Tuan	31,166	0	0	私立逢甲學院 合作學系 Cooperative, Feng Chia University	無 None	無 None
霧峰分行 Wufeng Branch	經理 VP & GM	961208	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, Tamsui Institute of Business Administration	無 None	無 None
草屯分行 Tsaotun Branch	經理 VP & GM	960115	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
南投分行 Nantou Branch	經理 VP & GM	990204	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
埔里分行 Puli Branch	經理 VP & GM	960801	蔡金龍 Chung-Long Tsai	8,702	0	0	私立中國文化學院 企業管理學系 Business Administration, Chinese Culture University	無 None	無 None
水裡坑分行 Shuilikeng Branch	經理 VP & GM	990204	曾豐賢 Feng-Hsien Tseng	641	0	0	國立台中商業專科學校附設空中商專 國際貿易科 International Trade, Open Junior College of Commerce Affiliated with National Taichung Junior Institute of Commerce	無 None	無 None
竹山分行 Chushan Branch	經理 VP & GM	961208	黃秋東 Chiu-Tung Huang	815	0	0	國立海洋學院 航運管理學系 Shipping & Transportation Management, National Taiwan Ocean University	無 None	無 None
彰化分行 Changhwa Branch	經理 VP & GM	990204	林清安 Chang-An Lin	2,872	66,131	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
芬園分行 Fengyuan Branch	經理 VP & GM	990204	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
鹿港分行 Lukang Branch	經理 VP & GM	971001	陳振宜 Chen-Yi Chen	10,195	133	0	私立逢甲大學 銀行保險學系 Banking & Insurance, Feng Chia University	無 None	無 None
和美分行 Hemei Branch	經理 VP & GM	970714	賴大蟲 Der-Chang Lai	79,408	0	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
員林分行 Yuanlin Branch	經理 VP & GM	960115	林再福 Tsai-Fu Lin	100,672	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
溪湖分行 Hsihu Branch	經理 VP & GM	990204	陳瑞卿 Jui-Ching Chen	78,403	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
埔鹽分行 Puyen Branch	經理 VP & GM	990204	郭春生 Chun-Shen Kuo	759	0	0	私立輔仁大學 會計統計學系 Accounting & Statistics, Fu Jen Catholic University	無 None	無 None
北斗分行 Peitou Branch	經理 VP & GM	990204	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	無 None
芳苑分行 Fangyuan Branch	經理 VP & GM	960402	陳忠誠 Jong-Cherng Chen	4,584	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 Hsi Luo Branch	經理 VP & GM	970317	蕭漢和 Hanan-Her Shiu	41,539	0	0	國立台中技術學院附設空中商專 企業管理科 Business Administration, Open Junior College of Commerce Affiliated with National Taichung Institute of Technology	無 None	無 None
斗六分行 Touliu Branch	經理 VP & GM	990204	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
斗南分行 Tounan Branch	經理 VP & GM	990204	謝丁玉 Ding-Yu Hsieh	65,762	0	0	私立淡水工商管理專科學校 會計統計科 Accounting & Statistics, Tamsui Institute of Business Administration	無 None	無 None
虎尾分行 Huwei Branch	經理 VP & GM	990204	李淑汝 Shwu-Ruu Lee	35,000	0	0	國立臺中技術學院附設空中學院 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
土庫分行 Tukoo Branch	經理 VP & GM	960115	李俊德 Chun-Te Lee	81,706	0	0	國立成功大學附設空中商專 企業管理科 Business Administration, Open Junior College of Commerce Affiliated with National Cheng Kung University	無 None	無 None
北港分行 Peikang Branch	經理 VP & GM	990204	張宏堂 Houng-Tong Chang	138,031	40,178	0	私立逢甲學院 會計學系 Accounting, Feng Chia University	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

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嘉義分行 Chiayi Branch	經理 VP & GM	970317	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
東嘉義分行 Tong-Chiayi Branch	經理 VP & GM	990204	黃喬進 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
北嘉義分行 Pei-Chiayi Branch	經理 VP & GM	971103	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	無 None
新營分行 Hsinying Branch	經理 VP & GM	990204	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
南科樹谷分行 STSP Tree Valley Branch	經理 VP & GM	971103	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
永康分行 Yungkang Branch	經理 VP & GM	990204	郭仁和 Jen-Ho Kuo	50,000	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
中華路分行 Chung-Hua Road Branch	經理 VP & GM	970317	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, Tamsui Institute of Business Administration	無 None	無 None
台南分行 Tainan Branch	經理 VP & GM	970317	許旺順 Wang-Shun Hsu	189,365	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	970317	陳慶章 Ching-Chang Chen	449	39,350	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
西台南分行 Hsi-Tainan Branch	經理 VP & GM	980401	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
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	980401	黃昆山 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
北台南分行 Pei-Tainan Branch	經理 VP & GM	970401	卓村田 Tsun-Tien Chuo	132,406	9,099	0	國立成功大學附設空中商專 企業管理科 Business Administration, Open Junior College of Commerce Affiliated with National Cheng Kung University	無 None	無 None
安南分行 AnNan Branch	經理 VP & GM	980401	楊寶凱 Pao-Kai Yang	157,916	23,192	206,565	私立中國文化學院 經濟學系 Economics, Chinese Culture University	無 None	無 None
旗山分行 Chishan Branch	經理 VP & GM	990204	謝進德 Ching-Te Hsieh	10,000	0	0	私立東吳大學 經濟學系 Economics, Soochow University	無 None	無 None
岡山分行 Kangshan Branch	經理 VP & GM	980401	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
鳳山分行 Fengshan Branch	經理 VP & GM	990204	王克忠 Ko-Chung Wang	45,748	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	980401	王碧海 Pi-Hai Wang	132,889	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
大發分行 Ta-Fa Branch	經理 VP & GM	970401	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
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	陳聯鏡 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	980401	郭武義 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
東高雄分行 Tung-Kaohsiung Branch	經理 VP & GM	980401	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
南高雄分行 Nan-Kaohsiung Branch	經理 VP & GM	970901	李鋒玉 Feng-Yu Lee	25,836	0	0	國立空中大學 商學系 Business, National Open University Department	無 None	無 None
北高雄分行 Pei-Kaohsiung Branch	經理 VP & GM	970901	邱清霖 Ching-Lin Chiou	13,000	0	0	私立中國文化學院 經濟學系 Economics, Chinese Culture 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 & Education	目前兼任其他公司之職務 Services Concurrently with the Other Company	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
三民分行 Sanmin Branch	經理 VP & GM	990204	張永瑞 Yung-Jui Chang	1,000	40,000	20,000	私立嶺東商業專科學校 銀行會計 Banking & Accounting, Ling Tung College of Commerce	無 None	無 None
新興分行 Hsinhsing Branch	經理 VP & GM	970317	梁丕雄 Pe-Hsiung Liang	0	27,066	0	私立逢甲學院 會計學系 Accounting, Feng Chia University	無 None	無 None
前鎮分行 Chanchen Branch	經理 VP & GM	990204	陳江河 Jiang-Her Chen	43,620	0	0	正修科技大學 國際貿易學系 International Trade, Cheng Shiu University	無 None	無 None
九如路分行 Chiu-Ju Lu Branch	經理 VP & GM	980401	黃春長 Chun-Chang Huang	70,492	0	0	國立高雄第一科技大學 金融營運研究所 MS in Financial & Operation, National Kaohsiung First University of Science and Technology	無 None	無 None
建興分行 Chienhsing Branch	經理 VP & GM	970317	邱富榮 Fu-Rong Chiu	2,000	3,000	0	私立淡江文理學院 合作經濟學系 Cooperative Economics, Tamkang University	無 None	無 None
博愛分行 Po-Ai Branch	經理 VP & GM	970317	林愛真 Ai-Jan Lin	185	6,060	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	配偶：黃志洲 Spouse: Chih- Chou Huang
苓雅分行 Lingya Branch	經理 VP & GM	990204	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
大順分行 Ta-Shun Branch	經理 VP & GM	980401	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
屏東分行 Pingtung Branch	經理 VP & GM	950120	吳輝雄 Huei-Hsiung Wu	145,560	12,503	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 Chaochou Branch	經理 VP & GM	970317	詹勳全 Shun-Chuan Chan	17,717	8,000	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
林邊分行 Linpien Branch	經理 VP & GM	970317	林文彬 Wen-Bin Lin	109,000	0	0	實踐大學 財務金融學系 Finance & Banking, Shih Chien University	無 None	無 None
東港分行 Tungkang Branch	經理 VP & GM	990204	林文封 Wen-Duy Lin	240,121	44,267	0	私立逢甲學院 合作學系 Cooperative, Feng Chia University	無 None	無 None
車城分行 Chencheng Branch	經理 VP & GM	960402	曾世道 Shih-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	980401	林智祥 Chih-Hsiang Lin	16,570	125	0	私立輔仁大學 企業管理學系 Business Administration, Fu Jen Catholic University	無 None	無 None
台東分行 Taitung Branch	經理 VP & GM	980401	林顯才 Hsien-Tsai Lin	8,000	5,000	0	國立臺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
紐約分行 New York Branch	經理 VP & GM	980730	蔡于昇 Yu-Sheng Tsai	30,214	0	0	私立中國文化大學 國際企業管理研究所 MS in International Business Administration, Chinese Culture University	無 None	無 None
洛杉磯分行 Los Angeles Branch	經理 VP & GM	970506	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
東京分行 Tokyo Branch	經理 VP & GM	970520	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
倫敦分行 London Branch	經理 VP & GM	971216	郭志明 Chih-Ming Kuo	20,306	0	0	私立淡江大學 合作經濟學系 Cooperative Economics, Tamkang University	無 None	無 None
香港分行 Hong Kong Branch	經理 VP & GM	970102	葉春虹 Chun-Hung Yeh	73,201	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 Junior College Affiliated with Taipei Municipal Junior College of Business	無 None	無 None
新加坡分行 Singapore Branch	經理 VP & GM	970415	陳明 Ming Chen	10,000	0	0	國立中興大學 經濟學系 Economics, National Chung Hsin University	無 None	無 None
昆山代表處 Kunshan Representative Office	主任 VP & Chief Representative	960601	張維材 Wei-Tsair Chang	53,092	99,230	0	私立東吳大學 法律學系 Law, Soochow University	無 None	無 None

備註 Note:

1. 總行聘任總稽核林潤力案，業經本行98年11月27日第22屆第6次董事會決議通過，於98年12月11日報請行政院金融監督管理委員會檢核99年2月22日生效。

That the bank hired Mr. Diao Li Lin as EVP and Chief Auditor was approved by the 6th Meeting of the 22nd Board of Directors held on November 27, 2009 and became effective on February 22, 2010 which had been approved by Financial Examination Bureau, Financial Supervisory Commission of Executive Yuan.

2. 三峽分行經理派任案，業經本行99年1月29日第22屆第8次董事會決議通過第一區營運處企業金融組組長兼個人金融組組長邱美麗擔任，於99年2月2日報請金融監督管理委員會銀行局審核並於99年2月12日核准生效。

As for the assignment of VP and GM for Sanhsia Branch, at the 8th Meeting of the 22nd Board of Directors held on January 29, 2010, directors approved that VP and Section Chief of Corporate/Consumer Finance Section from Commercial Regional Center 1 - Ms. Mei-Li Chiu - would take the position, becoming effective on February 12, 2010 which had been approved by Banking Bureau, Financial Supervisory Commission of Executive Yuan on February 2, 2010.

c. Compensation

1. Compensation for Directors (including Independent directors)

37

職稱 Title	姓名 Name	董事酬金 Compensation								A、B、C及D等四項總額 占稅後純益之比例 Sum of A, B, C and D (after-tax profit)(%)		兼任員工領取報酬金 Compensations received by part-time employees										A、B、C、D、E、F及G 等七項總額占稅後純益之 比例 Sum of A, B, C, D, E, F, and G (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(A)		退職退休金(B) Pension and Superannuation(B)		盈餘分配之酬勞(C) Earning Distribution(C)		業務執行費用(D) Business Affair Expense(D)				薪資、獎金及 特支費等(E) Salary, Bonus and Special Disbursement(E)		退職退休金(F) Pension and Superannuation(F)		盈餘分配員工紅利(G) Employee Bonus distribution(G)				員工認股權憑證 得認購股數(H) Employee share subscription warrants(H)				
		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	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 dividends	股票紅 利金額 Stock dividends	現金紅 利金額 Cash dividends	股票紅 利金額 Stock dividends					
董事 Director	黃定方 Ding-Fang Hwang (財政部代表) (Delegate of MOF)																							
董事 Director	林政憲 Cheng-Hsien Lin (台新金控代表) (Delegate of TSFHC)																							
董事 Director	單偉健 Weijian Shan (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)																							
	財政部 Ministry of Finance																							
	台新金融控股股份 有限公司 (TSFHC)																							
	合計 Total	15,528,800	15,528,800			16,605,913	16,605,913			1.04%	1.04%	5,634,042	5,634,042									1.22%	1.22%	

給付本行各個董事酬金級距 Classification of Compensation for Directors	董事姓名 Name of Directors			
	前四項酬金總額 (A+B+C+D) Sum of A, B, C and D		前七項酬金總額 (A+B+C+D+E+F+G) Sum of A, B, C, D, E, F and G	
	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	李庸三 Yung-San Lee 吳澄清 Cheng Ching Wu 黃定方 Ding-Fang Hwang 林政憲 Cheng-Hsien Lin 單偉建 Weijian Shan 張敏玉 Min-Yu Chang	李庸三 Yung-San Lee 吳澄清 Cheng Ching Wu 黃定方 Ding-Fang Hwang 林政憲 Cheng-Hsien Lin 單偉建 Weijian Shan 張敏玉 Min-Yu Chang	李庸三 Yung-San Lee 吳澄清 Cheng Ching Wu 黃定方 Ding-Fang Hwang 林政憲 Cheng-Hsien Lin 單偉建 Weijian Shan 張敏玉 Min-Yu Chang	李庸三 Yung-San Lee 吳澄清 Cheng Ching Wu 黃定方 Ding-Fang Hwang 林政憲 Cheng-Hsien Lin 單偉建 Weijian Shan 張敏玉 Min-Yu Chang
NT\$2,000,000~NT\$5,000,000	梁發進 Fa-Chin Liang 梁國源 Kuo-Yuan Liang	梁發進 Fa-Chin Liang 梁國源 Kuo-Yuan Liang	梁發進 Fa-Chin Liang 梁國源 Kuo-Yuan Liang	梁發進 Fa-Chin Liang 梁國源 Kuo-Yuan Liang
NT\$5,000,000~NT\$10,000,000	財政部 Ministry of Finance 陳淮舟 Julius Chen	財政部 Ministry of Finance 陳淮舟 Julius Chen	財政部 Ministry of Finance 陳淮舟 Julius Chen 林維樑 William Lin	財政部 Ministry of Finance 陳淮舟 Julius Chen 林維樑 William Lin
NT\$10,000,000~NT\$15,000,000	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\$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	11	11	12	12

2. 監察人之酬金

2. Compensation for Supervisors

98年12月31日 單位:新臺幣元
December 31, 2009 Unit: NTD

職稱 Title	姓名 Name	監察人酬金 Compensation								A、B、C及D 等四項總額占 稅後純益之比例 Sum of A, B, C, and D / 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 (A)		退職退休金(B) Pension and Superannuation(B)		盈餘分配之酬勞(C) Earning Distribution(C)		業務執行費用(D) Business Affair Expense(D)				
		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	
常駐監察人 Resident Supervisor	高志尚 Henry C.S.Kao 凡登投資股份有限公司代表 (Delegate of Van Den Invest Co., Ltd.)											
監察人 Supervisor	柯綉絹 Hsiu Chuan Ko (財政部代表)(Delegate of MOF)											
	王文猷 Charles W. Y. Wang 合興石化工業股份有限公司代表 (Delegate of Execl Chemical Co., Ltd.)											
	行政院國家發展基金管理會 National Development Fund, Executive Yuan											
	合興石化工業股份有限公司 Execl Chemical Co., Ltd.											
	凡登投資股份有限公司 Van Den Invest Co., Ltd.											
	合計 Total	4,290,000	4,290,000			5,016,370	5,016,370			0.30%	0.30%	

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	
	前四項酬金總額 (A+B+C+D) Sum of A, B, C, and D	
	本行 CHB	合併報表內所有公司 Consolidation
~NT\$2,000,000	高志尚 Henry C.S.Kao 柯綉絹 Hsiu Chuan Ko 王文猷 Charles W.Y.Wang 行政院國家發展基金管理會 National Development Fund, Executive Yuan 合興石化工業股份有限公司 Execl Chemical Co., Ltd.	高志尚 Henry C.S.Kao 柯綉絹 Hsiu Chuan Ko 王文猷 Charles W.Y.Wang 行政院國家發展基金管理會 National Development Fund, Executive Yuan 合興石化工業股份有限公司 Execl Chemical Co., Ltd.
NT\$2,000,000~NT\$5,000,000	凡登投資股份有限公司 Van Den Invest Co., Ltd.	凡登投資股份有限公司 Van Den Invest Co., Ltd.
NT\$5,000,000~NT\$10,000,000		
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	6	6

3. 總經理及副總經理之酬金

3. Compensation for President and Executive Vice Presidents

98年12月31日 單位:新臺幣元
December 31, 2009 Unit:NTD

職稱 Title	姓名 Name	薪資(A) Salary(A)		退職退休金(B) Pension and Superannuation(B)		獎金及特支費(C) Bonus and Special Disbursement(C)		盈餘分配之員工紅利金額(D) Employee Bonus of Earning distribution(D)				A、B、C及D等四項總額占 稅後純益之比例(%) Sum of A, B, C, and D / 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 事業獎金 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 dividends	股票紅 利金額 Stock dividends	現金紅 利金額 Cash dividends	股票紅 利金額 Stock dividends					
總經理 President	林維樑 William Lin	20,070,151	20,070,151	2,634,293	2,634,293	10,424,925	10,478,925	697,448		697,448	1.10%	1.10%				
總稽核 Chief Audit	黃奇泰 Chi-Tay Huang															
副總經理 Executive Vice President	葉萬土 Walter W.T.Yeh															
	施建安 James Shih															
	陳允進 James Y.G. Chen															
	林青槐 Alexander C.H.Lin															
	翁聰碧 Tsung-Pi Weng															
	賴昭吟 Carol Lai															

註1：98年度實際給付退職退休金金額：無。
Note 1：Actual amount of pension payable in 2009：None.
註2：98年度費用化退職退休金之提撥金額：2,634,293元。
Note 2：Appropriated amount of pension expense in 2009：2,634,293.

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	黃奇泰 Chi-Tay Huang 葉萬土 Walter W.T.Yeh 施建安 James Shih 陳允進 James Y.G. Chen 林青槐 Alexander C.H.Lin 翁聰碧 Tsung-Pi Weng 賴昭吟 Carol Lai	黃奇泰 Chi-Tay Huang 葉萬土 Walter W.T.Yeh 施建安 James Shih 陳允進 James Y.G. Chen 林青槐 Alexander C.H.Lin 翁聰碧 Tsung-Pi Weng 賴昭吟 Carol Lai
NT\$5,000,000~NT\$10,000,000	林維樑 William Lin	林維樑 William Lin
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

(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及未來風險之關聯性」等相關資料說明如下：

1. 董監事(含獨立董事)報酬係依據本行章程第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。配合本行第22屆董監事選舉(含獨立董事)，於97年12月25日第22屆第1次臨時董事會議決議通過修訂本行常務董事(含獨立董事)、董事(含獨立董事)、常駐監察人及監察人之月支報酬，並溯自民國97年11月26日第22屆董監事任職日起施行。
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次董事會議及97年12月25日第22屆第1次臨時董事會議決議通過總經理報酬標準及報酬修正案。副總經理報酬依本行章程第20條第14款規定，由董事會議決議通過於「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、「彰化銀行員工獎金發給辦法」及「彰化銀行員工紅利分配要點」規定，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)公司之公司章程第三十九條規定：公司每年決算有盈餘時，應先提10%為法定盈餘公積後，再提撥股東股息、紅利及員工紅利(1%~8%授權董事會於該上下限之範圍內按年決定)。98年「員工紅利」係以稅後盈餘8%提存，分派比例提董事會決議。

d. Information related to remuneration policies, standards and composition, procedures for determining remunerations, and their correlation with management performance and future risks:

1. Remunerations for directors (including independent directors) and supervisors were in accordance with Article 20.13 of memorandum 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 21st extraordinary session of the 12th board meeting on March 23, 2007. On December 25, 2008, the 22nd extraordinary session of the 1st board meeting in accordance with the 22nd board director and supervisor election(including independent directors), authorized revised proposal of monthly remuneration for managing directors (including independent directors), directors(including independent directors), resident supervisors, and supervisors. The proposal was performed tracing back to the 22nd session of directors and supervisors' position effective date on November 26, 2008.
2. In accordance with Article 20.14 of memorandum, remunerations and amendment remunerations for president were authorize the Board of Directors to determine remunerations and approve by the 21st session of the 6th board meeting on February 7, 2007 and the 22nd extraordinary session of the 1st board meeting on December 25, 2008. 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.
 - (3) Performance bonus for presidents and vice presidents: According to the CHB Guideline on Employee Cash Rewards, 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 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., when the Bank has earnings from final accounts, it's supposed to appropriate 10% as legal reserve, and then appropriate dividends to shareholders, bonus, and bonus to employees (within a range of 1% - 8%, with the final decision to be made by the Board annually). For 2009, provision rate of earnings after tax will be 6% as "bonus to employees."

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 Board of Directors Operations

最近年度第22屆董事會開會11次，董事監察人出席情形如下：

The 22nd Board of Directors convened 11 meetings in recent years, and the records of attendance by directors and supervisors are shown as follows：

(98.1.1-98.12.31) (Jan.1, 2009~Dec.31, 2009)

職稱 Title	姓名 Name	實際出席 次數 Attendance In Person	委託出席 次數 Attendance by Proxy	實際出席(列) 席率(%) (註) Actual Attendance Rate (%) (Note)	備註 Note
董事長 Chairman	陳淮舟 Julius Chen 【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))	11	0	100	
常務董事 Managing Director	吳澄清 Cheng Ching Wu 【台新金控代表】 (Delegate of TSFHC)	11	0	100	
常務董事 Managing Director	梁國源 Kuo-Yuan Liang	11	0	100	梁常務董事發達因個人因素辭卸常務董事乙職，98.4.17全體董事一致推舉梁董事國源為常務董事。Managing director Mr. Fa-Chin Liang resigned his commission as a result of personal factors; directors elected Kuo-Yuan Liang as managing director on April 17, 2009.
董事 Director	黃定方 Ding-Fang Hwang 【財政部代表】 (Delegate of Ministry of Finance(MOF))	7	2	77.78	財政部於98.3.16改派其為董事(本行正式收文日98.3.16)；應出席會議次數為9次。Ministry of Finance assigned as a new director on March 16, 2009 (Received Date: March 16, 2009). Meetings shall attend 9 times.
董事 Director	林維傑 William Lin 【財政部代表】 (Delegate of MOF)	11	0	100	
董事 Director	單偉建 Weijian Shan 【台新金控代表】 (Delegate of TSFHC)	5	6	45.45	
董事 Director	張敏玉 Min-Yu Chang 【台新金控代表】 (Delegate of TSFHC)	4	5	36.36	
董事 Director	林政憲 Cheng-Hsien Lin 【台新金控代表】 (Delegate of TSFHC)	8	3	72.73	
董事 Director	梁發達 Fa-Chin Liang	7	2	63.64	梁常務董事發達因個人因素辭卸常務董事乙職，98.4.17全體董事一致推舉梁董事國源為常務董事。Managing director Mr. Fa-Chin Liang resigned his commission as a result of personal factors; directors elected Kuo-Yuan Liang as managing director on April 17, 2009.
常駐監察人 Resident Supervisor	凡登投資股份有限公司 Van Den Invest Co., Ltd. 代表人高志尚 Representative Henry C.S. Kao	10	0	90.90	
監察人 Supervisor	柯綉絹 Hsiu Chuan Ko 【行政院國家發展基金管理會代表】 (Delegate of National Development Fund, Executive Yuan)	10	0	90.90	
監察人 Supervisor	王文猷 Charles W. Y. Wang 【合興石化工業股份有限公司代表】 (Delegate of Excel Chemical Co., Ltd.)	11	0	100	
董事 Director (已解任removal)	蘇樂明 Ler-Ming Su 【財政部代表】 (Delegate of MOF)	0	0	0	財政部於98.1.1解任其董事職務；應出席會議次數為0次。Ministry of Finance removed as a new director on January 1, 2009. Meetings shall attend 0 time.

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. 第22屆董事對利害關係議案迴避之執行情形 (98.1.1-98.12.31)

2. Avoidance of Conflict of Interest by Directors of the 22nd session (Jan.1, 2009~Dec.31, 2009)

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	梁常務董事國源 (2件) Kuo-Yuan Liang (2) 單董事偉建 (1件) Weijian Shan (1) 林董事政憲 (1件) Cheng-Hsien Lin (1) 張董事敏玉 (1件) Min-Yu Chang (1) 台新金融控股股份有限公司法人代表董事 (6件) (Delegate of TSFHC) (6)	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外，其餘出席董事同意照提案或審查意見通過。 Apart from directors 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 (4件) (Delegate of TSFHC) (4)	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.	
97年特別激勵金案 2008 Special Compensations	陳董事長淮舟 (1件) Julius Chen (1) 林董事兼總經理維樑 (1件) William Lin (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 was non-loan transactions with interested parties by Article 206 of the Company Law, avoidance is required as prescribed in Article 178 of the same Law.	

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。

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.

為建立本行良好之公司治理及獨立董事制度，乃於98年3月20日第22屆第2次董事會通過訂定本行「獨立董事職責範疇規則」。

To establish the Bank's corporate governance and independent director system, "Scope Rules of Duty for Independent Director" has been approved by 2nd Meeting of the 22nd Board of Directors on March 20, 2009.

(二) 審計委員會運作情形：無。

b. Operation status of the Auditing Committee: None.

(三) 監察人參與董事會運作情形

c. Supervisors attendance the practice of Board of Directors

第22屆董事會開會11次，列席情形如下：

The 22nd Board of Directors convened 11 meetings in the recent years, and the records of attendance by directors and supervisors are shown as follows：

(98.1.1-98.12.31) (Jan.1, 2009~Dec.31, 2009)

職稱 Title	姓名 Name	實際列席次數 Attendance In Person	實際列席率 (%) Actual Attendance Rate (%)	備註 Note
常駐監察人 Resident Supervisor	凡登投資股份有限公司 Van Den Invest Co., Ltd. 代表人高志尚 Representative Henry C.S.Kao	10	90.90	
監察人 Supervisor	柯綉絹 Hsiu Chuan Ko 【行政院國家發展基金管理會代表】 (Delegate of National Development Fund, Executive Yuan)	10	90.90	
監察人 Supervisor	王文猷 Charles W. Y. Wang 【合興石化工業股份有限公司代表】 (Delegate of Excel Chemical Co., Ltd.)	11	100	

其他應記載事項：

Other noteworthy matters:

1. 監察人之組成及職責：

Supervisors and their responsibilities

(1) 監察人與公司員工及股東之溝通情形 (例如溝通管道、方式等)。

Interaction among supervisors, employees and shareholders (i.e. the way of communications).

I. 執行監察人職權時，隨時與各級員工洽談溝通。

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.

II. 監察人與銀行員工間：

Supervisors vs. Employees：

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。

Employees can make suggestions or leaving messages of their opinions or questions in the communication area of the Bank's Web site.

III. 監察人與股東間：

Supervisors vs. Shareholders：

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。

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.

- (2) 監察人與內部稽核主管及會計師之溝通情形（例如就公司財務、業務狀況進行溝通之事項、方式及結果等）。

Communication between supervisors and internal auditors and accountants (ex. Items, methods, and results that were communicated concerning the company's financial and business situations)

I. 監察人與內部稽核主管間：

Supervisors vs. Internal Auditors：

本行內部稽核檢查報告及外部稽核檢查意見改善情形均送監察人核閱，並由總稽核每季向董事會及監察人會提出稽核工作報告。對檢查報告提列應改善部分，監察人皆積極督導追蹤。監察人與內部稽核主管均保持密切聯繫，溝通情形良好。

The internal audit report and external audit opinion and improvement report are all submitted to supervisors for review. Each quarter, the Head Auditor will report in the Board Meeting and Supervisor Meeting the Bank's audit work report. Areas of improvement that are listed in the audit report are followed up and actively monitored by supervisors. Supervisors and internal auditors are in close contact with each other and there is good communication between them.

II. 監察人與會計師間：

Supervisors vs. CPAs：

本公司監察人與簽證會計師就公司財務、業務狀況、內控制度等議題，不定期進行溝通討論。

Supervisors and CPAs irregularly discuss the Bank's financial, business situations, and internal control system.

2. 監察人列席董事會如有陳述意見，應敘明董事會日期、期別、議案內容、董事會決議結果以及公司對監察人陳述意見之處理。

If supervisors participating in board meetings have expressed opinions, meeting minutes shall record date and session of the board meeting, content of the resolution, resolution of the meeting, and the response of the company regarding the supervisor's opinion.

- (1) 98年1月9日第22屆第2次臨時董事會議，討論第8案之單位主管異動案，常駐監察人意見：應思考如何加強中間幹部之人才培養，對於法律、風險控管等專業性人員，加強訓練或施以外部培訓，避免發生人才斷層現象。

Resident supervisor's opinion on proposal 8 regarding changes to department heads discussed at the 2nd extraordinary board meeting convened by the 22nd board of directors on January 9, 2009: attention should be paid to the training of intermediate-level executives. Additional or external training should be provided to employees specializing in law, risk control etc. to ensure a continuous supply of talent.

- (2) 98年9月11日第22屆第4次董事會議，討論第5案修訂本行「派駐海外人員薪給暨各項補助費管理要點」，常駐監察人意見：應依本行海外分行各所在國當地物價及匯率變動訂定加給標準並定期複核，以免偏頗。

Resident supervisor's opinion on proposal 5 regarding revisions to "Guidelines on the Remuneration and Allowances for Employees Stationed Overseas" discussed at the 4th board meeting convened by the 22nd board of directors on September 11, 2009: The remuneration and allowances should be determined based on the prices and exchange rates of the countries where employees are stationed and reviewed periodically.

【董事長指示】請經理部門參酌辦理。

【Chairman's instructions】Relevant departments are urged to take corresponding actions.

(四) 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

- d. 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 (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 (三) 銀行建立與關係企業風險控管機制及防火牆之方式	(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。 (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。 (三) 1. 人員管理:彰化銀行與關係企業彰銀保代/保經人員之管理，均各訂有人員管理辦法，權責明確。 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。	(一) 與銀行業公司治理實務守則之規定相符。 (二) 同上。 (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 (二) 定期評估簽證會計師獨立性之情形	(一) 本行已設置兩席獨立董事 (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。	(一) 與銀行業公司治理實務守則之規定相符。 (二) 與銀行業公司治理實務守則之規定相符。
三、 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。
四、 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 (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）	(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。 (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。	(一) 與銀行業公司治理實務守則之規定相符。 (二) 與銀行業公司治理實務守則之規定相符。
五、 銀行設置提名、薪酬或其他各類功能性委員會之運作情形	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。
六、 請敘明本行公司治理運作情形及其與「銀行業公司治理實務守則」之差異情形：（無差異）		
七、 其他有助於瞭解公司治理運作情形之重要資訊(如員工權益、僱員關懷、投資者關係、利益相關者權益、董事及監察人進修之情形、風險管理政策及風險衡量標準之執行情形、客戶政策之執行情形、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) 本行董事對於與其自身或其代表之法人有利害關係之議案均迴避，未參與審核決議事項。 (四) 有關本行為董事及監察人購買責任險乙節，因仍在研擬規劃中，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： 1. 本行與關係企業間訂有風險控管及建立防火牆之機制，詳本表一之(三)。 2. 本行為建構專業及完整之風險管理功能，設立授信管理處、風險管理處及債權管理處三個風險管理部門，分別掌理：超逾區營運處權限之授信案件審核、債務前置協商管理、營業單位授信案件覆審及管理維護e-Loan授信自動化系統之徵信管理系統、企業信用評等系統及授信覆審管理系統、前置協商管理系統等四個子系統以嚴謹徵信審核流程；專責國家風險、信用風險(包括企業金融、個人金融及金融同業等)、市場風險、作業風險之政策制訂及風險控管；對於逾期放款、催收款、呆帳之控管，及不良債權催收作業(含e-Loan債權管理子系統)之管理等，均能依規切實執行。 3. 為整合風險管理事項之審議、監督與協調運作，提升風險管理品質，本行設置風險管理委員會，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。本行之風險管理政策亦由風險管理委員會進行審查討論或逕行議決並經董事會核准後訂定之。 4. 因應主管機關之監理要求，持續規劃本行99年度營運計畫、資本適足性評估結果與各類風險指標自評說明之申報作業。 (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萬分之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。		
八、 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(或委託評鑑)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 1.2 The bank keeps track of the major controlling shareholders as well as their ownership structures. 1.3 To set up a fire wall and risk control mechanism to reduce the risks involved with a bank's related companies	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. 1.2 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. 1.3 a. Personnel Management: Both Chang Hwa Bank and affiliated enterprises- Chang Hwa Life Insurance Agency/Insurance Brokerage Company Ltd.- have personnel management regulations which clearly define responsibility and accountability. 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.	1.1 In accordance with the corporate governance guidelines for the banking industry. 1.2 The same as above. 1.3 The same as above.
2. Board of directors and its responsibilities 2.1 Independent directors 2.2 Regular evaluation of the financial reports and the independent auditing of the CPA	2.1 The Bank has set up two independent director positions. 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.	2.1 In accordance with the corporate governance guidelines for banking industry. 2.2 In accordance with the corporate governance guidelines for banking industry.
3. 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.
4. Information disclosure 4.1 A company website is set up by the Bank for the disclosure of relevant information on financial status and corporate governance. 4.2 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.	4.1 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. 4.2 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.	4.1 In accordance with the corporate governance guidelines for banking industry. 4.2 In accordance with the corporate governance guidelines for banking industry.
5. Operations of the nomination committee, compensation committee, or other functional committees of the Bank.	Currently, the Bank does not set up functional committees such as nomination committee or compensation committee etc.	In accordance with the corporate governance guidelines for banking industry.
6. 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)		
7. Other relevant information for better understanding the Bank's corporate governance operation (such as employee rights, caring of employees, investors relationship, stakeholder rights, on-job education of directors and supervisors, implementation of risk management policies and risk assessment standards, implementation of 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): 7.1 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. 7.2 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. 7.3 The directors should leave the meeting to avoid reviewing and resolving proposals regarding directors' interests for themselves or representative legal person. 7.4 The matter of liability insurance for the directors and supervisors is still in the process of planning stage and will be realized complying with financial regulations in the future.		

Item	Execution	Difference from the common requirements
7.5 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. a. There is a risk control and firewall establishment mechanism between the Bank and its affiliates. Refer to Table 1.3 for details. b. To better manage risk, the Bank has three risk management departments – Credit Management Division, Risk Management Division and Loan Assets Management Division – in charge of reviewing loans beyond commercial regional centers' limits of authority; management of preliminary debt negotiations; and review of loans granted by sales departments and management and maintenance of 4 sub-systems – credit management, corporate credit rating, credit-granting review management, and preliminary negotiation management – under the e-Loan automated system, respectively, in order to stringently review the credit-granting process; responsible for formulating and implementing policies for the handling of national risk, credit risk (including the risk associated with corporate finance, personal finance and other financial institutions), market risk and operational risk. The management of non-performing loan, non-accrual loan, bad debt controls, and non-performing loans collection (including the e-Loan debt management subsystem) etc., may all be carried out in accordance with the regulations. c. To improve review, supervision and coordination of risk management, the Bank has a risk management committee, whose primary responsibilities are evaluating and supervising the Bank's ability to assume risk and the risk it is currently assuming, deciding on its risk handling strategies and determining how well it complies with risk management procedures, and submitting a risk management report to the board each quarter. The Bank's risk management policies are reviewed, discussed or decided by the committee or approved by the board before taking effect. d. In response to the regulatory authority's demands, the Bank's 2010 operating plans, capital adequacy assessment results, and self-evaluation and explanation of various risk indicators shall be submitted. 7.6 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. 7.7 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. 8. 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. 履行社會責任情形：銀行對環保、社區參與、社會貢獻、社會服務、社會公益、消費者權益、人權及安全衛生與其他社會責任活動所採行之制度與措施及履行情形：請參閱「營運概況三、企業責任及道德行為」

3. Performing social responsibility: Please refer to "Operations Overview III: Corporate responsibility and ethical behaviors" for details on the Bank's systems, measures, and performance on environmental protection, community participation, social contribution, social service, public charity and interest, consumer rights, human rights, safety and health, and other social responsibility work.

4. 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>。

4. Searching the Corporate Governance Principles or Related Guidelines.

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

5. 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。

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

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

(五) 薪酬委員會運作情形：無。

e. Operation status of the Compensation Committee: None.

(六) 98年度第22屆董監事進修情形一覽表

f. On-Job Training of the 22nd of Directors and Supervisors in 2009

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	行政院國家 發展基金管理會 National Development Fund, Executive Yuan	中華民國信託業 商業同業公會 Trust Association of R.O.C		
王文猷 Charles W.Y. Wang	○	○		○	12	是 Yes
柯綉絹 Hsiu Chuan Ko	○		○		10.5	是 Yes

(七) 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98年1月1日至98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，並依據金融監督管理委員會證券期貨局訂頒「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，除附表所列事項外，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

董事長：

陳 淮 舟



總經理：

林 維 標



總稽核：

林 錫 力



總機構遵守法令主管：

葉 萬 士



g. Internal Control System Statement

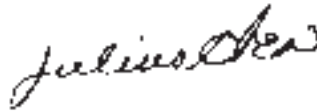
Chang Hwa Commercial Bank, Ltd.
INTERNAL CONTROL SYSTEM STATEMENT

On behalf of Chang Hwa Commercial Bank, Ltd. ("Bank"), we hereby state that from January 1, 2009 to December 31, 2009, 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, except for items listed in the schedule, 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.

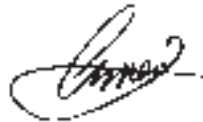
To :

Financial Supervisory Commission

Chairman :



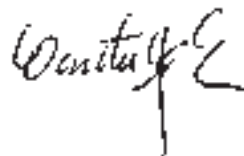
President :



Executive Vice President
& Chief Auditor :



Executive Vice President
& Compliance Officer :



March 19, 2010

彰化商業銀行內部控制制度應加強事項及改善計畫 (基準日：98年12月31日)

應加強事項	改善措施	完成改善時間
彰化分行於96年9月29日受理客戶邱君大額通貨交易，未確實依規定於大額通貨交易登記簿記錄交易代理人資料，經行政院金融監督管理委員會98.10.7金管銀國字第09800384901號裁處書，對本行大額通貨交易紀錄作業有缺失，違反洗錢防制法第7條及該條文授權訂定之規範，依同法第7條第3項規定核處罰鍰新臺幣20萬元。	1. 為有效落實「金融機構對達一定金額以上通貨交易及疑似洗錢交易申報辦法」第3條第2款，一定金額以上通貨交易如係由代理人為之，應確認代理人身分並將相關資料加以記錄之規定，本行除於定期舉辦之「防制洗錢宣導會」中加強宣導外，並於本行企業內部網站中建置「法規遵循專區」，提供由洗錢防制中心所出版之相關資料(如年報、洗錢防制彙編等)、彙總本行於防制洗錢執行面所發生之常見問題及收集本行首獲法務部調查局來函獎勵之案件，俾供全體行員瞭解及遵循。 2. 為杜絕本案作業疏失再次發生，本行已於96年11月將手工填報「一定金額以上之通貨交易暨疑似洗錢交易備查簿」方式，改由電腦系統自動控管。對於一定金額以上通貨交易，本行經辦人員須於核心帳務系統登錄交易人本人及實際臨櫃人之姓名、出生日期及電話等相關資料，未完成登錄或登錄不完整時，系統將無法進行下一步交易。 3. 總行於98年7月7日通函各營業單位(彰秘規字第0980409號函)，重申防制洗錢相關規定，並責成各分行防制洗錢專責督導人員務必恪盡職責，督促各分行防制洗錢作業之確實執行。此外，本案作業疏失亦將列為防制洗錢教育訓練課程之研討案例，期收警惕之效。	本行已將缺失情形確實檢討改善，並將改善情形陳報金管會，已獲金管會洽悉(98.10.7金管銀國字第09800384900號函)。

CHB Internal Control Weaknesses and Improvement Plans (Record Date : December 31, 2009)

Weakness	Improvement Plans	Completion Date
On September 29, 2007, when processing large amount cash transaction on behalf of a customer surnamed Chiu, Tunhwa Branch failed to record relevant data of the agent for the transaction in the Registry of Large Amount Cash Transaction as stipulated by regulations. The statement of FSC(Financial Supervisory Committee) NO. 09800384901 dated October 7, 2009 indicated that CHB violated Article 7 of the Money Laundering Control Act and its relevant regulations and should be fined NTD 200,000 in accordance with Paragraph 3, Article 7 of that act due to CHB's flaws in recording data regarding large amount cash transaction.	1. According to Subparagraph 2, Article 3 of Rules Governing Cash Transaction Reports (CTR) and Suspicious Transaction Reports (STR) by Financial Institutions, if large amount cash transaction is conducted by an agent, whose identity shall be duly checked and recorded. To effectively implement this rule and enhance awareness, CHB periodically conducts seminars on money laundering prevention. In addition, on CHB's internal website, a section on Compliance has been created, which stores relevant materials published by Money Laundering Prevention Center (e.g., annual reports and Money Laundering Control Act and Regulations Compilation), a collection of FAQs regarding the implementation of anti-money laundering measures at CHB, and CHB's handling of cases which has been rewarded by letters from Bureau of Investigation, Ministry of Justice. 2. To prevent similar negligent incidents in the future, CHB has changed the recording of data in the Registry of Large Amount Cash Transaction or Suspicious Transactions from manual operation to automated control in the computer system in November, 2007. For cash transactions exceeding a certain amount, the CHB staff performing the transaction has to input relevant data including names, dates of births, and contact numbers of both the transaction party and the agent to core billing system. The system will not allow "next steps" in the transaction unless the required data has been entered. 3. On July 7, 2009, the CHB headquarters issued a letter of Compliance Section No. 0980409 to all business units, reiterating relevant rules on money laundering control and assigning responsibility to designated anti-money laundering supervisors at each branches. These supervisors are responsible for effectively enforcing anti-money laundering measures at the branches. Furthermore, this flawed incident of 2007 will be used as a case study in money laundering prevention training courses so that the lesson can be learned by all staffs.	After having thoroughly reviewed and redressed on the said weaknesses, the Bank filed a report to the FSC to that effect which has been taken note.(As per FSC's Letter No. 09800384900 dated October 7, 2009)

(八) 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：無。
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：
敦化分行於96.9.29受理客戶邱君大額通貨交易，未確實依規定於大額通貨交易登記簿記錄交易代理人資料，違反洗錢防制法第7條及該條文授權訂定之規定事項，依同法第7條第3項規定核處罰鍰新臺幣20萬元。
3. 缺失經金管會嚴予糾正者：無。
4. 經金管會依銀行法第六十一條之一規定處分事項：無。
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五仟萬元者：無。
6. 其他經金管會指定應予揭露之事項：無。

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

1. Legal Action Involving Bank Executives or Employees : None.
2. Fines Paid for Banking Law Violations :
On September 29, 2007, when processing large amount cash transaction on behalf of a customer surnamed Chiu, Tunhwa Branch failed to record relevant data of the agent for the transaction in the Registry of Large Amount Cash Transaction as stipulated by regulations. CHB violated Article 7 of the Money Laundering Control Act and its relevant regulations and should be fined NTD 200,000 in accordance with Paragraph 3, Article 7 of that act due to CHB's flaws in recording data regarding large amount cash transaction.
3. Admonishments Issued by the Financial Supervisory Commission for Serious Operational Improprieties : None.
4. Any Item Committing Penalty Pursuant to Article 61-1 by Financial Supervision Committee : None.
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 : None.
6. Other Mandatory Disclosures as Instructed by the Financial Supervisory Commission: None.

(九) 98年股東常會及董事會之重要決議事項及執行情形

i. Major resolutions passed at General Shareholders' Meeting (GSM) & Board of Meeting in 2009

1. 98年股東常會決議事項:

1. Decisions made at the 2009 GSM:

日期 Date	決議事項 Agenda	決議結果 Results	執行情形 Implementation status
98.6.19 June 19, 2009	本行97年度營業報告書及財務報表，請承認案。 Recognition of the Bank's 2008 annual financial statements.	全體出席股東無異議照案承認。 Unanimously recognised by all shareholders in attendance.	相關表冊已依公司法及證券交易法等法令規定，向主管機關辦理備查及公告申報等相關事宜。 Compliant with the Company Act and Securities Exchange Act, related documents have been submitted to regulators for record-keeping and proclamation.
	本行97年度盈餘分配，請承認案。 Approved the 2008 earnings appropriation proposal.	全體出席股東無異議照案承認 Unanimously recognised by all shareholders in attendance.	已依股東會決議事項辦理分派完畢。 Appropriation completed according to shareholders' resolution.
	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 recognised and passed by all shareholders in attendance.	業依規於98.7.8向經濟部完成變更登記。 Completed modification of registration with the Ministry of Economic Affairs on July 8, 2009.

2. 董事會之重要決議事項

- (1) 98年1月9日第22屆第2次臨時董事會
 - I. 通過98年度預算案。
 - II. 委任林青槐先生、翁聰碧先生、賴昭吟女士為本行副總經理案。
 - (2) 98年3月20日第22屆第2次董事會
 - I. 通過本行97年度營業報告書及財務報告（含與子公司之合併財務報告）。
 - II. 通過召開本行98年股東常會。
 - III. 通過訂定「獨立董事職責範疇規則」。
 - (3) 98年4月17日第22屆第4次臨時董事會
 - I. 原梁常務董事發進辭卸常務董事乙職，僅任董事；全體董事互選梁董事國源為常務董事。
 - II. 通過提案股東會報告本行97年度辦理雷曼兄弟及冰島銀行發行的浮動利率債券資產減損情形。
 - III. 通過提案股東會討論本行97年度盈餘分派案。
 - IV. 通過提案股東會討論修訂本行公司章程案。
 - (4) 98年7月24日第22屆第5次臨時董事會
通過本行97年度董監事酬勞分配案。
 - (5) 98年8月21日第22屆第6次臨時董事會
 - I. 通過修訂「彰化銀行董事會議事規則」。
 - II. 通過本行98年上半年度財務報告（含與子公司之合併財務報告）。
 - (6) 98年11月27日第22屆第6次董事會
聘任林碭力先生為本行總稽核案。
 - (7) 98年12月29日第22屆第7次董事會
通過99年度預算案。
- (十) 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：無。

2. Decisions made at the 2009 Board of meeting

- (1) The 2nd Extraordinary Meeting of the 22nd Board of Directors held on January 9, 2009
 - i. Approval of 2009 budget plan.
 - ii. Approval of hiring Mr. Alexander C.H.Lin, Mr. Tsung-Pi Weng, and Ms. Carol Lai as Vice Presidents.
 - (2) The 2nd Meeting of the 22nd Board of Directors held on March 20, 2009
 - i. Approved the Bank's 2008 Business Operations Report and Financial Statement (including the consolidated financial statement).
 - ii. Approved the convening of the Bank's 2009 General Shareholders' Meeting (GSM).
 - iii. Amending the "Scope Rules of Duty for Independent Director."
 - (3) The 4th Extraordinary Meeting of the 22nd Board of Directors held on April 17, 2009 adopted the decision that
 - i. Managing director Mr. Fa-Chin Liang resigned his commission and only held a post of director; directors elected among themselves Kuo-Yuan Liang as managing director.
 - ii. Approved the resolution to report the Bank's asset impairment of floating rate bonds issued by Lehman Brothers and Iceland's banks.
 - iii. Approved the resolution to discuss the distribution of 2008 earnings during the GSM.
 - iv. Approved the resolution to discuss the amendment of the company's charter during the GSM.
 - (4) The 5th Meeting of the 22nd Board of Directors held on July 24, 2009 adopted the decisions that
Approved the Bank's 2008 remuneration resolution of directors and supervisors.
 - (5) The 6th Meeting of the 22nd Board of Directors held on August 21, 2009
 - i. Amended the "Rules of Order for the Board meeting of Chang Hwa Bank."
 - ii. Approved the Bank's 2009 semi-annual financial statement (including the consolidated financial statement)
 - (6) The 6th Meeting of the 22nd Board of Directors held on November 27, 2009 adopted the decision that
Mr. Diao Li Lin was hired as Executive Vice President and Chief Auditor.
 - (7) The 7th Meeting of the 22nd Board of Directors held on December 29, 2009
Approval of 2010 budget plan.
- j. 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: None.

(十一)與財務報告有關人士辭職解任情形

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

98年12月31日 December 31, 2009

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
總經理 President	林維樑 William Lin	2009/01/10	-	人事異動 Personnel Changes

四、會計師資訊

D. CPA Information

(一) 會計師公費資訊之揭露

a. Disclosure of the accountant's fee

單位: 新臺幣仟元 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	5,020	無 None					v	無 None		無 None
	蔡宏祥 Hung-Hsiang Tsai		1,700						v			OBU & 海外分行 OBU & Overseas Branch
	蔡宏祥 Hung-Hsiang Tsai		1,000						v			內控查核 Internal Control Inspection
	蔡宏祥 Hung-Hsiang Tsai		400						v			五千萬元以上呆帳揭露 Disclosure the bad debts exceeding NTD 50 million
	張銘政 Ming Ching Chang		94						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：不適用，本行最近兩年度並無更換會計師。

1. Exiting accountants: N/A, the Bank hasn't changed Accountants in recent two years.

2. 關於繼任會計師者：無。

2. Replacement accountants: 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	98年度 2009		99年度截至4月4日止 As of April 4, 2010	
		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 Corporate Director (主要股東) (Major Shareholder)	台新金融控股股份有限公司 Taishin Financial Holding Co., Ltd.	0	0	0	0
法人董事 Corporate Director (主要股東) (Major Shareholder)	財政部 Ministry of Finance	0	0	0	0
法人監察人 Corporate Supervisor (主要股東) (Major Shareholder)	行政院國家發展基金管理會 National Development Fund, Executive Yuan	0	170,735,123	0	0
法人監察人 Corporate Supervisor	凡登投資股份有限公司 Van Den Invest Co., Ltd.	0	0	0	0
法人監察人 Corporate Supervisor	合興石化工業股份有限公司 Excel Chemical Co., Ltd.	0	0	0	0
董事長 Chairman (法人董事代表人) Representative of Corporate Director	陳淮舟 Julius Chen	0	0	0	0
法人董事代表人 Representative of Corporate Director	吳澄清 Cheng Ching Wu	0	0	0	0
法人董事代表人 Representative of Corporate Director	黃定方 Ding-Fang Hwang	0	0	0	0
法人董事代表人 Representative of Corporate Director (兼總經理) (with Concurrent Position As President)	林維樑 William Lin	0	0	0	0
法人董事代表人 Representative of Corporate Director	畢偉建 Weijian Shan	0	0	0	0
法人董事代表人 Representative of Corporate Director	林政憲 Cheng-Hsien Lin	0	0	0	0
法人董事代表人 Representative of Corporate Director	張敏玉 Min-Yu Chang	0	0	0	0
獨立董事 Independent Director	梁國源 Kuo-Yuan Liang	0	0	0	0
獨立董事 Independent Director	梁發進 Fa-Chin Liang	0	0	0	0
法人監察人代表人 Representative of Corporate Supervisor	高志尚 Henry C.S. Kao	0	0	0	0
法人監察人代表人 Representative of Corporate Supervisor	柯綉綸 Hsiu Chuan Ko	0	0	0	0
法人監察人代表人 Representative of Corporate Supervisor	王文猷 Charles W. Y. Wang	0	0	0	0
副總經理 Executive Vice President	葉萬士 Walter W.T. Yeh	0	0	0	0
副總經理 Executive Vice President	施建安 James Shih	0	0	0	0
副總經理 Executive Vice President	陳允進 James Y.G. Chen	0	0	0	0
副總經理 Executive Vice President	林青槐 Alexander C.H. Lin	0	0	0	0
副總經理 Executive Vice President	翁聰碧 Tsung-Pi Weng	0	0	0	0
副總經理 Executive Vice President	賴昭吟 Carol Lai	0	0	0	0
總稽核 Chief Auditor (99.2.22 新任) (Assign As New Chief Auditor on February 22, 2010)	林碭力 Diao Li Lin	0	0	0	0
總稽核 Chief Auditor (99.2.1 卸任) (Retired from Chief Auditor on February 1, 2010)	黃奇泰 Chi-Tay Huang	0	0	0	0
處長 SVP & Division Head	江建興 Chien-Shin Chaing	0	0	0	0
處長 SVP & Division Head	林耀輝 Yao-Huei Lin	0	0	0	0
處長 SVP & Division Head	林明憲 Ming-Hsien Lin	0	0	0	0
處長 SVP & Division Head	劉克祐 Keh-Yu Liu	0	0	0	0
處長 SVP & Division Head	楊繼承 Jin-Cheng Yang	0	0	0	0
處長 SVP & Division Head	王擇麟 Tzer-Lin Wang	0	0	0	0
處長 SVP & Division Head	陳金英 Chin-Ying (Anita) Chen	0	0	0	0
處長 SVP & Division Head	呂慶昆 Ching-Kuen Lu	0	0	0	0
處長 SVP & Division Head	曾芳明 Fangming Tzeng	67,000	0	0	0
處長 SVP & Division Head	石英華 Yin-Hwa Shih	0	0	0	0
處長 SVP & Division Head	蕭錦鴻 Jin-Horn Shiao	0	0	0	0
處長 SVP & Division Head	黃漢爭 Han-Jeng Hwang	0	0	0	0
處長 SVP & Division Head	黃漢青 Paul. H.C. Huang	0	0	0	0
處長 SVP & Division Head	陳振宇 Chen-Yu Chen	0	0	0	0
處長 SVP & Division Head	鍾碩薇 Sylvia Chung	0	0	0	0
處長 SVP & Division Head	林彩鳳 Tsai Feng Lin	0	0	0	0
處長 SVP & Division Head	林煥烈 Huan-Lieh Lin	0	0	0	0

2. Information of shareholding transfer : None.

3. Information for shareholding pledge : None.

F. Related Party Transaction

99年4月4日 April 4, 2010

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	無 None		無 None		無 None		無 None
財政部 Ministry of Finance	757,120,460	12.19							
國泰人壽保險股份有限公司 Cathay Life Insurance Co., Ltd.	173,445,000	2.79							
行政院國家發展基金管理會 National Development Fund, Executive Yuan	170,735,123	2.75							
第一商業銀行股份有限公司 First Commercial Bank	157,052,953	2.53							
國家金融安定基金管理委員會 National Financial Stabilization Fund	137,013,000	2.21							
中國人壽保險股份有限公司 China Life Insurance Co., Ltd.	94,503,000	1.52							
遠雄人壽保險事業股份有限公司 Far Glory Life Insurance Co., Ltd.	93,065,000	1.50							
永三企業股份有限公司 Yun San Corp.	63,447,163	1.02							
富邦人壽保險股份有限公司 Fubon Life Insurance Co., Ltd.	62,374,000	1.00							

七、綜合持股比例

G. Omnibus Shareholding Ratio

98年12月31日 December 31, 2009 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 %
元富證券股份有限公司 MasterLink Securities Corporation	60,047,459	4.36	-	-	60,047,459	4.36
彰銀人身保險代理人股份有限公司 CHB Life Insurance Agency Company, Ltd.	500,000	100.00	-	-	500,000	100.00
彰銀保險經紀人股份有限公司 CHB Insurance Brokerage Company, Ltd.	500,000	100.00	-	-	500,000	100.00
台灣證券交易所股份有限公司 Taiwan Stock Exchange Corp.	17,086,694	3.00	-	-	17,086,694	3.00
台灣糖業股份有限公司 Taiwan Sugar Corporation	32,286,333	0.41	-	-	32,286,333	0.41
台灣電力股份有限公司 Taiwan Power Company	235,726,532	0.71	-	-	235,726,532	0.71
中化合成生技股份有限公司 China Chemical Synthesis Industrial Co., Ltd.	426,615	0.61	-	-	426,615	0.61
七億建築經理股份有限公司 Chi Yi Construction Management Company	556,965	3.09	-	-	556,965	3.09
台北外匯經紀股份有限公司 Taipei Forex Inc.	700,000	3.53	160,000	0.81	860,000	4.34
聯安服務股份有限公司 Lien-An Service Corp.	125,000	5.00	125,000	5.00	250,000	10.00
開發國際投資股份有限公司 CDIB & Partners Investment Holding Co.	54,000,000	4.95	-	-	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	-	-	3,197,700	6.32
財金資訊股份有限公司 Financial Information Service Co.	4,634,000	1.16	9,100,000	2.27	13,734,000	3.43
台灣期貨交易所股份有限公司 Taiwan Futures Exchange	2,504,675	1.00	2,410,749	0.96	4,915,424	1.96
亞太電信股份有限公司 Asia Pacific Telcom	15,000,000	0.46	15,000,000	0.45	30,000,000	0.91
台灣金聯資產管理股份有限公司 Taiwan Asset Management Corporation	200,000,000	11.35	10,000,000	0.57	210,000,000	11.92
台灣金融資產服務股份有限公司 Taiwan Financial Assets Service Co.	5,000,000	2.94	5,000,000	2.94	10,000,000	5.88
財宏科技股份有限公司 Financial ESolution Co., Ltd.	1,771,047	5.13	-	-	1,771,047	5.13
順大裕股份有限公司 Taiyu Products Corp.	5,748,382	4.77	-	-	5,748,382	4.77
台灣集中保管結算所股份有限公司 Debt Instruments Depository and Clearing Co. Taiwan	247,425	0.08	1,237,131	0.42	1,484,556	0.50
陽光資產管理股份有限公司 Sun Asset Management Corporation	41,768	0.70	1,092,317	18.2	1,134,085	18.90

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

Fund-Raising Activities

- 60 一、股份及股利
A. Shares and Dividends
- 64 二、金融債券發行情形
B. Issuance of Financial Bonds
- 66 三、特別股發行情形
C. Issuance of Preferred Shares
- 66 四、海外存託憑證發行情形
D. The Issuance of Global Depositary Receipt
- 66 五、員工認股權憑證辦理情形
E. The Progress of Employees' Stock Warrant
- 66 六、併購或受讓其他金融機構
F. Merging or Entrusted for Other Financial Institutions
- 66 七、資金運用計畫執行情形
G. Plan for Capital Investment and Utilization

募資情形 Fund-Raising Activities

一、股份及股利

A. Shares and Dividends

(一) 股本來源

a. Capital Sources

年/月 Year / Month	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	股本來源 Sources of Capital
98.12 2009 Dec.	10元 NT\$10	6,500,000,000	65,000,000,000	6,209,475,600	62,094,756,000	現金增資 31,197,857,875 Issuance of Common for Cash 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	6,500,000,000	上市股票 Listed Stocks
	1,400,000,000			未上市股票 Unlisted Stocks

(二) 股東結構

b. Structure of Shareholders

99年4月4日 April 4, 2010

數量 Quantity	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
股東結構 Structure of Shareholders						
人數 Number of Holders	15	19	414	183,174	380	184,002
持有股數 Shares	1,096,896,353	2,089,980,501	319,559,556	1,996,696,615	706,342,575	6,209,475,600
持股比例 %	17.66	33.66	5.15	32.15	11.38	100

(三) 股權分散情形

c. Distribution of Shareholding

1. 普通股

1. Common Shares

每股面額新臺幣十元 Par Value NT\$ 10
99年4月4日 April 4, 2010

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	53,551	14,468,534	0.23%
1,000~ 5,000	77,723	186,086,313	3.00%
5,001~ 10,000	22,957	177,607,910	2.86%
10,001~ 15,000	7,877	97,754,469	1.57%
15,001~ 20,000	5,626	102,104,121	1.64%
20,001~ 30,000	4,982	125,817,915	2.03%
30,001~ 50,000	4,597	183,517,450	2.96%
50,001~ 100,000	3,667	266,190,469	4.29%
100,001~ 200,000	1,719	237,811,464	3.83%
200,001~ 400,000	658	182,722,105	2.94%
400,001~ 600,000	197	97,356,102	1.57%
600,001~ 800,000	101	69,585,324	1.12%
800,001~ 1,000,000	75	68,691,464	1.11%
1,000,001~	272	4,399,761,960	70.85%
合計Total	184,002	6,209,475,600	100.00%

(四) 主要股東名單

d. Major Shareholders

99年4月4日 April 4, 2010

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
國泰人壽保險股份有限公司 Cathay Life Insurance Co., Ltd.		173,445,000	2.79
行政院國家發展基金管理會 National Development Fund, Executive Yuan		170,735,123	2.75
第一商業銀行股份有限公司 First Commercial Bank		157,052,953	2.53
國家金融安定基金管理委員會 National Financial Stabilization Fund		137,013,000	2.21
中國人壽保險股份有限公司 China Life Insurance Co., Ltd.		94,503,000	1.52
遠雄人壽保險事業股份有限公司 Far Glory Life Insurance Co., Ltd.		93,065,000	1.50
永三企業股份有限公司 Yun San Corp.		63,447,163	1.02
富邦人壽保險股份有限公司 Fubon Life Insurance Co., Ltd.		62,374,000	1.00

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

99年4月4日 April 4, 2010

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	國泰人壽保險股份有限公司 Cathay Life Insurance Co., Ltd.	173,445,000	2.79
4	行政院國家發展基金管理會 National Development Fund, Executive Yuan	170,735,123	2.75
5	第一商業銀行股份有限公司 First Commercial Bank	157,052,953	2.53
6	國家金融安定基金管理委員會 National Financial Stabilization Fund	137,013,000	2.21
7	中國人壽保險股份有限公司 China Life Insurance Co., Ltd.	94,503,000	1.52
8	遠雄人壽保險事業股份有限公司 Far Glory Life Insurance Co., Ltd.	93,065,000	1.50
9	永三企業股份有限公司 Yun San Corp.	63,447,163	1.02
10	富邦人壽保險股份有限公司 Fubon Life Insurance Co., Ltd.	62,374,000	1.00

(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：新臺幣元 Unit: NTD

項目 Items		年度 FY	98年 2009	97年 2008	當年度截至 99年3月31日 As of Mar. 31, 2010
每股市價 Market Price Per Share	最高 Highest		16.70	26.70	15.80
	最低 Lowest		9.46	10.35	13.20
	平均 Average		13.68	18.21	14.48
每股淨值 Net Assets Per Share	分配前 Before Distribution		13.05	12.98	13.34
	分配後 After Distribution		12.75	12.38	13.04
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		0.50	0.78	0.29
每股股利 Dividends	現金股利 (註4) Cash Dividend (Note 4)		0.30	0.60	-
	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 (Note 1)		27.36	23.35	-
	本利比 (註2) Price to Profit Ratio (Note 2)		45.60	30.35	-
	現金股利殖利率(%) (註3) Yield Rate of Cash Dividend (Note 3)		2.19%	3.29%	-

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 4：98年度分派尚未經99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 2009 hasn't been approved by the 2010 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：

分派普通股現金股利(每股0.3元)：18億6,284萬2,680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98、97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或迴轉特別盈餘公積後，就其餘額按下列規定分派之：

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:

Distribution of cash dividends to shareholders of common share (NT\$ 0.3 per share): NT\$ 1,862,842,680.

g. The Effects of Stock Dividends on the Operation Results, Earnings Per Share and Shareholders' Returns on Investment

The Bank paid cash dividends in 2009 and 2008. 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. The dividends will be allocated in accordance with the following requirements:

- (1) 股東股息、紅利，由董事會提請股東常會決議分派之。
 - (2) 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。
 - (3) 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. 本期估列員工紅利及董事、監察人酬勞金額之估列基礎、配發股票紅利之股數計算基礎及實際配發金額若有差異時之會計處理：
- 本行於員工提供勞務之會計期間必須依過去經驗就員工紅利及董監事酬勞可能發放金額作最適估計，且認列費用，並經董事會決議。至次年度股東會決議日時，若金額仍有變動，則依會計估計變動處理，列為次年度損益。
3. 董事會通過之擬議配發員工分紅等資訊：
- (1) 配發員工現金紅利、股票紅利及董事、監察人酬勞金額。若與認列費用年度估列金額有差異者，應揭露差異數、原因及處理情形：

配發員工現金紅利1億7,297萬8,261元，董監事酬勞2,162萬2,283元。

 - (2) 擬議配發員工股票紅利金額及其占本期稅後純益及員工紅利總額合計數之比例：無。
 - (3) 考慮擬議配發員工紅利及董事、監察人酬勞後之設算每股盈餘：每股盈餘0.5元。
4. 前一年度員工分紅及董事、監察人酬勞之實際配發情形(包括配發股數、金額及股價)、其與認列員工分紅及董事、監察人酬勞有差異者並應敘明差異數、原因及處理情形：
- 本行上(97)年度，實際配發員工現金紅利2億2,264萬9,805元，董監事酬勞3,710萬8,300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。

- (1) The Board of Directors proposes the annual dividends and bonus for shareholders and submits the proposal to the shareholders' meeting for approval.
 - (2) 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.
 - (3) 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 difference between estimated and actual employee bonuses and remuneration to directors and supervisors as well as stock dividends distributed shall be handled by accountants as follows:
- Employee bonuses and remuneration to directors and supervisors shall be adequately estimated and recognized as expenses based on past experiences and approved by the board of directors. If the amounts are changed by the time the GSM is held in the following year, the changes shall be handled as per the "changes in accounting estimates" procedure and recognized as profit/loss of the following year.
3. The information of proposed distribution of employees' bonus approved by the Board of Directors:
- (1) If actual and estimated employee cash bonuses, stock dividends and remuneration to directors and supervisors are different, the differences, their causes and handling of the differences shall be disclosed:

Payment of NT\$ 172,978,261 in cash bonus to employees and NT\$ 21,622,283 in compensation to directors and supervisors.
 - (2) Amount of the proposed distribution of employees' stock bonus, it's percentage of net income, and percentage of the sum of employees' bonus: None.
 - (3) The pro forma earnings per share of any proposed distribution of employees' bonus, and director / supervisor compensation: EPS NTD\$0.5.
4. If actual and estimated employee bonuses and remuneration to directors and supervisors for the preceding year are different, the differences (including the number of shares and amount actually distributed and the actual share prices), their causes and handling of the differences shall be disclosed:
- On 2008, payment of NT\$ 222,649,805 in cash bonus to employees and NT\$ 37,108,300 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：新臺幣仟元

金融債券種類	96年度第一期 次順位金融債券	97年度第一期 次順位金融債券	97年度第二期 次順位金融債券	98年度第一期 次順位金融債券
中央主管機關 核准日期、文號	96年8月14日金管銀 (二)字第09600337300號	96年8月14日金管銀 (二)字第09600337300號	97年11月19日金管銀 (二)字第09700448220號	97年11月19日金管銀 (二)字第09700448220號
發行日期	96年9月26日	97年5月19日	97年12月15日	98年9月15日
面額	壹仟萬	壹仟萬	壹仟萬	壹仟萬
發行及交易地點	台北市	台北市	台北市	台北市
幣別	新臺幣	新臺幣	新臺幣	新臺幣
發行價格	依面額發售	依面額發售	依面額發售	依面額發售
總額	5,000,000	5,000,000	8,350,000	5,000,000
利率	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頁顯示之新臺幣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： 103年9月26日	7年期 到期日： 104年5月19日	7年期 到期日： 104年12月15日	七年期 到期日： 105年9月15日
受償順位	次順位	次順位	次順位	次順位
保證機構	---	---	---	---
受託人	---	---	---	---
承銷機構	---	---	---	---
簽證律師	林春鏞律師	林春鏞律師	江雅萍律師	江雅萍律師
簽證會計師	勤業眾信會計師事務所 蔡宏祥會計師	勤業眾信會計師事務所 蔡宏祥會計師	勤業眾信會計師事務所 蔡宏祥會計師	勤業眾信會計師事務所 蔡宏祥會計師
簽證金融機構	---	---	---	---
償還方法	到期還本	到期還本	到期還本	到期還本
未償還餘額	5,000,000	5,000,000	8,350,000	5,000,000
前一年度實收資本額	62,094,756	62,094,756	62,094,756	62,094,756
前一年度決算後淨值	74,875,508	74,875,508	75,801,232	76,879,454
履約情形	正常	正常	正常	正常
贖回或提前清償之條款	無	無	無	無
轉換及交換條件	無	無	無	無
限制條款	次順位債券	次順位債券	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	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(%)	30.72%	37.40%	47.95%	30.37%
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	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 95年11月30日 A3	惠譽評等公司 97年5月9日 債券評等 A+(twn)	惠譽評等公司 97年12月10日 債券評等 A+(twn)	惠譽評等公司 98年9月3日 債券評等：A+(twn)

B. Issuance of Financial Bonds

Unit: NT\$1,000

Types of Financial Bonds	Subordinary bonds for 1 st issue, 2007	Subordinary bonds for 1 st issue, 2008	Subordinary bonds for 2 nd issue, 2008	Subordinary bonds for 1 st issue, 2009
Date and serial No. approved by authority	August 14, 2007 Letter No. (FSC)Banking Bureau II 09600337300	August 14, 2007 Letter No. (FSC)Banking Bureau II 09600337300	November 19, 2008 Letter No. (FSC)Banking Bureau II 09700448220	November 19, 2008 Letter No. (FSC)Banking Bureau II 09700448220
Date	September 26, 2007	May 19, 2008	December 15, 2008	September 15, 2009
Par Value	10 million	10 million	10 million	10 million
Issue & Trade Place	Taipei City	Taipei City	Taipei City	Taipei City
Dollar	NTD	NTD	NTD	NTD
Offering Price	Sold by par Value	Sold by par Value	Sold by par Value	Sold by par Value
Proceed Raised	5,000,000	5,000,000	8,350,000	5,000,000
Interest Rate	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 days commercial paper in the secondary market shown on page 6165 of Reuters information screen at 11:00am on the issuance day and 2 days before the rate adjusting day.	3.10%	3.05%	2.30%
Term	7-year term, maturity date : September 26, 2014	7-year term, maturity date : May 19, 2015	7-year term, maturity date : December 15, 2015	7-year term, maturity date : September 15, 2016
Mortgage Priority	Second-Lien	Second-Lien	Second-Lien	Second-Lien
Guarantor	---	---	---	---
Trustee	---	---	---	---
Underwriting Organization	---	---	---	---
Verification Lawyer	Lawyer Chun-Yung Lin	Lawyer Chun-Yung Lin	Lawyer Ya-Ping Ching	Lawyer Ya-Ping Ching
CPA-auditor of the Financial Report	Deloitte & Touche Hung-Hsiang Tsai	Deloitte & Touche Hung-Hsiang Tsai	Deloitte & Touche Hung-Hsiang Tsai	Deloitte & Touche Hung-Hsiang Tsai
Verification Financial Institution	---	---	---	---
Settlement Method	Payment off	Payment off	Payment off	Payment off
Unsettled Balance	5,000,000	5,000,000	8,350,000	5,000,000
Paid-in capital during fiscal year	62,094,756	62,094,756	62,094,756	62,094,756
Net book value on the date of balance sheet in the previous fiscal year	74,875,508	74,875,508	75,801,232	76,879,454
Exercise	Normal	Normal	Normal	Normal
The conditions and terms for redemption or early settlement	None	None	None	None
Conversion and Exchange Terms	None	None	None	None
Restriction Terms	Subordinary bonds	Subordinary bonds	Subordinary bonds	Subordinary bonds
Capital Investment Plans	Fully utilization in financing	Fully utilization in financing	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 (%)	30.72%	37.40%	47.95%	30.37%
Counting in net capital (risk-based capital ratio) and its tier	Yes, Tier II	Yes, Tier II	Yes, Tier II	Yes, Tier II
Credit Rating Agency, Rating Date and Rating	Moody's Taiwan Corporation November 30, 2006 A3	Fitch Ratings May 9, 2008 Bond Rating A+(tw)	Fitch Ratings December 10, 2008 Bond Rating A+(tw)	Fitch Ratings September 3, 2009 Bond Rating A+(tw)

三、特別股發行情形

本行乙種特別股業於97年10月3日轉換成普通股，基準日98年12月31日已無特別股。

四、海外存託憑證發行情形

本行尚無發行GDR。

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三仟萬元以上員工之姓名、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：

為充實本行資本，提高資本適足率，已於97年10月20日申請次順位金融債券發行額度新臺幣250億元，業經行政院金融監督管理委員會97年11月19日金管銀(二)字第09700448220號函核准，募得資金運用於償還本行前所發行之次順位金融債券、貸放中長期授信。

- (二) 執行情形：

本行分別於97年12月15日及98年9月15日發行次順位金融債券新臺幣83.5億元及50億元，使本行合併資本適足率由97年6月底之10.17%提升至98年底10.85%。

C. Issuance of Preferred Shares

The Bank's type B preferred stocks have been converted to common stock on October 3, 2008. On baseline date December 31, 2009, no preferred stocks exist.

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 increase capital and raise capital adequacy ratio, the Bank has applied for issuing NTD 25 billion of subordinate financial debentures on October 20, 2008. The FSC has approved the application with Letter No. Banking Bureau II 09700448220 on November 19, 2008. The capital raised will be used to repay the subordinate financial debentures issued earlier and for mid and long term loans.
- b. Status of Execution:
- The Bank issued NTD 8.35 billion of subordinate financial debentures on December 15, 2008, and NTD 5 billion on September 15, 2009. This has increased the Bank's capital adequacy ratio from 10.17% at the end of June 2008 to 10.85% by the end of 2009.



營運概況

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申請核准辦理之證券化商品類型及相關資訊
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. 公司債及金融債券自行買賣業務。
33. 辦理債券自行買賣業務。
34. 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. Operating futures introducing broker business.
30. Providing government-approved lottery agent services.
31. Engaging in wealth management business.
32. Trading corporate bonds and financial debentures as a principal.
33. Trading bonds as a principal.
34. 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；e化本行開戶作業流程，提升服務效率並降低作業成本；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98年12月底止，全行存款餘額為新臺幣13,311億元，與97年12月底止之新臺幣12,225億元相較，增加8.88%。

2. 企業金融業務

(1) 企業金融放款：

97年底企金放款餘額（含OBU及海外分行）為新臺幣6,740億元，98年底企金放款餘額（含OBU及海外分行）為新臺幣6,573億元，衰退2.48%，占放款比重為64.99%。其中98年底外匯業務總承辦額為107,761百萬美元，比97年底減少45,122百萬美元，業務衰退約29.51%。

外匯業務 Foreign Exchange Business

單位：仟美元 Unit：US\$1,000

項目 Item	年度 FY	98年度金額 2009	97年度金額 2008
出口 Export		4,104,013	4,985,176
進口 Import		4,512,814	5,309,852
國外匯兌 Remittances		99,144,321	142,588,655
合計 Total		107,761,148	152,883,683

(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；另一方面也積極開發順應市場需求之商品，並配合政府政策修訂「基準利率放款作業規範」，新增按月調整之基準利率(月調)牌告，以因應市場利率變動及維護本行收益。

I. 本行企金商品服務，有針對大型企業之週轉融資、資本融資、貿易融資、保證業務、聯貸業務，以及針對中小企業之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。同時為因應大陸台商融資需求，暨拓展本行業務基磐，開辦「直接對大陸台商授信」業務。

II. 配合政令之政策性貸款，98年度開辦者如：「旅行業營運週轉金貸款」、「振興經濟非中小企業專案貸款」、「促進產業研究發展貸款」等企業

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. Digitizing the process of opening an account is also pursued in order to improve service efficiency and reduce operation cost. 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 2009, the outstanding deposit totaled NT\$1,331.1 billion (bn), increase 8.88% from the NT\$1,222.5 billion at the end of 2008.

2. Corporate banking

(1) Corporate financing：

As of end of 2009, a total of NT\$657.3bn was loaned to businesses (including OBU and overseas branches), as compared to NT\$674bn as of end of

2008, a 2.48% decrease and accounting for 64.99% of all money loaned. As of end of 2009, foreign exchange business totaled US\$107.761bn, a US\$45.122bn or 29.51% decrease on a year earlier.

(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 develop products that meet market demands. In response to government policy change, "Rules Governing Base Rate Loan Operations" was modified. A new base rate that changes monthly was announced to cope with interest rate changes on the market and maintain the bank's revenue.

I. Services available to large businesses include working capital financing, capital financing, trade financing, guarantees, and syndicated loans, while those available to SMEs are short-, mid-term working capital financing, purchase order financing, export loans, and capital financing.

貸款及「微型創業鳳凰貸款」、「青年創業貸款」等創業貸款；另為協助莫拉克颱風受災企業，開辦「莫拉克颱風受災企業貸款」。

3. 個人金融業務

本行個人授信業務以有擔保品房貸業務為主。為延續對公教人員之服務，開辦「公教人員房屋貸款」，及配合政府政策，開辦「青年安心成家之前二年零利率購置住宅貸款」、內政部「98年度住宅補貼購置及修繕住宅貸款」；另將原有消費性貸款商品，整合於「綜合消費性貸款」(98年版)，以簡化消費性貸款之產品線。98年個人貸款餘額為新臺幣3,541億元，97年為新臺幣3,009億元，增加532億元，成長17.68%，占放款比率35.01%。

4. 卡片業務

(1) 金融卡業務

98年12月底止磁條金融卡流通卡數2,788,935卡，晶片金融卡流通卡數1,580,091卡。

(2) 信用卡業務

截至98年12月底止，國際信用卡流通卡數8萬卡，累計刷卡量為新臺幣54億元；截至98年12月底止，辦理收單業務(預借現金、國際金融卡提現)，交易金額共計新臺幣4.2億元。

To meet China-based Taiwanese businesses' financing needs, and expand our business base, services providing loans directly to China-based Taiwanese businesses are also available.

II. Loans made available in 2009 to aid in the implementation of government policies include those to businesses such as "Working Capital Loans for the Travel Industry," "Economic Stimulus Loans for Non-SMEs," and "Loans for Industrial Research and Development," as well as business-starting loans such as "Micro Business Start-up Phoenix Loans" and "Youth Business Start-up Loans." In order to help Typhoon Morakot-affected businesses, "Loans to Typhoon Morakot-affected Businesses" were also available.

3. Consumer banking

The bank's retail banking focuses on mortgages. To serve civil servants and teachers, "Mortgage Loans for Public Sector Employees" are available. To aid in implementation of government policies, we also provide "Home Loans for Youths: Zero Interest in the First Two Years" and Ministry of Interior-sponsored "Loans for Housing Allowance and Repair." In addition, all consumer loan products were consolidated under "Comprehensive Consumer Loans" (2009) to simplify the consumer loan product line. Personal loans in 2009 totaled NT\$354.1bn, as compared to NT\$300.9bn, an NT\$53.2bn or 17.68% increase and accounting for 35.01% of all money loaned.

4. Card business

(1) ATM cards

As of end of 2009, there were 2,788,935 valid magnetic-strip ATM cards and 1,580,091 valid chip ATM cards.

(2) Credit cards

As of end of 2009, there were 80,000 valid credit cards, accumulating NT\$5.4bn purchases. As of end of 2009, merchant business (cash advance, international ATM card cash withdrawals) totaled NT\$420mn.



5. 電子金融業務

5. E-Banking

項目 Item	年度 FY	98年度 2009		97年度 2008	
		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		629,051	22,502,585	534,352	19,283,569
電話銀行 Telephone Banking		1,226,283	2,562,585	1,153,836	3,017,646
行動銀行 Mobile Banking		47,483	30,599	43,450	38,131
網路 ATM Web ATM		-	1,098,721	-	890,840

為維持競爭力及提升服務品質，持續加強開發與推展電子通路各項功能與新業務；截至98年12月底止，電子金融業務之客戶數、交易次數如上表，隨著上網人口持續增加，以網路型態的交易成長大幅提升，而「宅經濟」熱潮，造就了電子金融服務之新契機。

為秉持提供客戶最佳服務的承諾，持續提升電子通路的服務品質，於網路銀行及網路ATM增加多種繳費稅項目，並持續增加網路銀行外匯服務功能；為強化FEDI安控，並擴增企業網路銀行服務功能，目前進行企業網路銀行及FEDI系統提升轉換建置。

為提升本行服務品質，落實以「客戶滿意」為導向的經營理念，客服中心提供本行客戶24小時全年無休的服務，並以One Call Solution為目標，提供客戶全方位的產品諮詢，以及提供客戶申訴抱怨管道，積極扮演客戶與銀行溝通的橋樑；此外，配合總行各項行銷活動，於客戶來電諮詢時，適時做出相關交叉行銷服務，以提升本行金融商品的銷售率。

6. 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。

To stay competitive and improve service quality, we have been developing new features and services available through our electronic channels. As of the end of 2009, e-banking customers and transactions are as shown above. As more and more people get online, transactions carried out over the internet are growing substantially. The rise of the "stay-at-home-economy" is creating new e-banking opportunities. To provide a first-class service and improve the service quality of our electronic channels, customers can now pay utility bills, taxes and other expenses via our internet banking and web ATM. More foreign-exchange services are being added to our internet banking. To boost our FEDI security control and enhance corporate service functionality of internet banking, our corporate internet banking and FEDI system are being upgraded.

To enhance our service quality and carry out the operating concept "Customer Satisfaction," the call center provides 24-hour service all year round. The objective is to answer customers' questions in "one call." Customers can call our call center to inquire about products and lodge complaints. To aid in our head office's marketing efforts, when customers call, we timely conduct cross-selling to raise the rate of turnover of our financial products.

6. 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) 各主要業務營運量及手續費收入變化情形

(2) Main business operations and change of fee income

I. 營運量

I. Business volume

單位：新臺幣百萬元 Unit: NT\$ million

項目 Item	年度 FY	98年度 2009	97年度 2008	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		40,258	22,167	81.61%
特定金錢信託投資國內有價證券 Specific Purpose Trust Funds Investing in Domestic Securities		35,169	39,492	-10.95%
保管業務(年底餘額) Balance of Custodian Assets at Year-end		166,738	141,840	17.55%
有價證券簽證業務簽證金額 Value of Securities Certificate Business		22,011	28,333	-22.31%
有價證券信託 Securities in Trust		424	182	132.97%
不動產信託 Real Estate in Trust		2,900	1,649	75.86%

註：1. 證券簽證業務之簽證金額不包括受益憑證金額。

2. 保管業務年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 Year-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：新臺幣百萬元 Unit: NT\$ million

項目 Item	年度 FY	98年度 2009	97年度 2008	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		548	477	14.88%
特定金錢信託投資國內有價證券 Specific Purpose Trust Funds Investing in Domestic Securities		162	187	-13.37%
保管業務 Custodian Assets		241	277	-13.00%
有價證券簽證業務 Value of Securities Certificate Business		3	4	-25.00%
其他 Others		13	13	0.00%
合計 Total		967	958	0.93%

7. 投資業務

7. Investment

(1) 投資方面

(1) Investment

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：

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：新臺幣百萬元 Unit: NT\$ million

項目 Item	年度 FY	98年度 2009	97年度 2008	成長率 Growth Rate
政府債券 Government Bonds		6,605	16,204	-59.24%
金融債券 Financial Bonds		2,050	966	112.22%
公司債 Corporate Bonds		5,176	2,936	76.29%
受益憑證(短期投資) Beneficial Certificates(Short-term Investment)		30	0	100.00%
股票(短期投資) Stocks(Short-term Investment)		1,196	535	123.55%

(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:新臺幣百萬元 Unit: NT\$ million

項目 Item	年度 FY	98年度 2009	97年度 2008	成長率 Growth Rate
買斷承作額 Amount of Outright Purchase		72,117	73,471	-1.84%
賣斷承作額 Amount of Outright Sales		1,497	0	100.00%
附買回承作額 Amount of Repurchase Agreements		203,604	479,249	-57.52%
附賣回承作額 Amount of Reverse Repurchase Agreements		1,339	64,617	-97.93%
票券簽證、承銷承作額 Amount of Bills Certification and Underwriting		0	2,385	-100.00%

(3) 證券業務

(3) Securities operations

單位:新臺幣百萬元 Unit: NT\$ million

項目 Item	年度 FY	98年度 2009	97年度 2008	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)		434,357	434,670	-0.07%
自行買賣政府債券附條件承作額 Volume of Proprietary Trading in Government Bonds (with Repo)		36,455	353,736	-89.69%
自行買賣政府債券餘額 Balance of Proprietary Trading in Government Bonds		8,086	10,838	-25.39%

8. 證券經紀業務方面

8. Security brokerage

單位:新臺幣百萬元 Unit: NT\$ million

項目 Item	年度 FY	98年度 2009	97年度 2008	成長率 Growth Rate
國際債券承銷業務金額 International Bonds Underwritten		932	0	100.00%
有價證券經紀業務營業額 Volume of Security Brokerage Operations		86,293	74,699	15.52%
有價證券買賣融資融券業務平均餘額 Credit Outstanding in the Security Financing Business		321	496	-35.28%

(三) 本年度經營計畫

98年度主要金融業務之營運量目標：

1. 存款營運量：新臺幣 1,075,669,000千元。
2. 放款營運量：新臺幣 947,485,000千元。
3. 買賣外匯業務量：美金 146,097,000千元。
4. 證券經紀業務量：新臺幣 40,821,000千元。
5. 信託業務(基金)業務量：新臺幣 40,800,000千元。
6. 卡片業務量(刷卡量)：新臺幣 5,725,000千元。

(四) 市場分析

1. 總體經濟

前(97)年下半年在金融危機和流動性緊縮持續漫延影響，導致各國實質需求下滑，世界貿易量劇減，但隨著歐、美等先進國家提出大規模的金融紓困案，以及各國財政與貨幣政策逐漸發揮效益下，多數國家的經濟情況已在去(98)年年中逐漸走出衰退谷底。根據環球透視機構(Global Insight)於去年12月公布最新經濟預測報告指出，今(99)年全球經濟成長率將從去年的-2.0%上升至2.8%，其中美國在製造業的帶動下，大部份地區的經濟情況已穩定或持續走強，顯示美國最嚴重的經濟衰退已結束，預估今年經濟成長率將從去年的-2.5%轉為正成長至2.2%；歐元區的綜合經濟觀察指標及製造業、服務業、零售業信心指數均呈現上揚態勢，為歐元區景氣帶來一線曙光，預估去年經濟成長率為-4.0%，今年為0.9%；日本最新公布的領先指標及消費者信心指數皆為上揚，加上政府推出大規模的刺激經濟方案有效帶動復甦，今年經濟成長率為1.4%，較去年的-5.3%成長許多；中國大陸經濟在去年第一季已觸底，市場認為大陸經濟正穩定成長，預計去年和今年經濟成長率分別為8.5%、9.8%，加上亞洲新興國家仍維持擴張態勢，皆為全球景氣復甦注入新的動能，預估今年景氣將轉為樂觀。

國內經濟方面，在全球經濟走勢漸趨穩定，以及政府致力改善兩岸關係，促進資金回流和加速執行公共建設特別預算，主計處預計今年經濟成長率將從去年的-2.53%大幅成長至4.39%；消費方面，隨著全球景氣趨於樂觀，勢必帶動個人消費支出與購買意願，惟失業率仍處高檔、所得分配持續惡化和實質薪資萎縮下，恐不利消費動能，預計民間消費將溫和成長約1.77%；貿易方面，隨著國際貿易量增加和亞洲新興國家維持擴張，商品需求可望逐季升溫，預計商品服務

c. Operation Plans for 2009

Operational Targets for 2009：

1. Savings Volume: NT\$ 1,075,669,000,000
2. Loans Volume: NT\$ 947,485,000,000
3. Foreign Exchange Transactions: US\$ 146,097,000,000
4. Securities Brokerage Transactions: NT\$ 40,821,000,000
5. Trust Business(Mutual Funds)Volume: NT\$ 40,800,000,000
6. Credit Card(Transaction Amount):NT\$5,725,000,000

d. Market Analysis

1. Macroeconomic analysis

The impact from the financial crisis in the second half of 2008 and the follow-up tight liquidity problem resulted in decreasing global real demands and lowering global trade volume greatly. However, most countries' economy has emerged from last recession in 2009 as European countries and the United States set up bailout plans and every government adopted the fiscal and monetary policies to solve the economic problem. According to latest economic forecast report published by Global Insight Inc. (GII) in December 2009, the global economic growth is expected to rise by 2.8% in 2010, compared with -2.0% in 2009. Due to manufacturing booming, most areas of the United States have been in a stable or better economic situation which showed that the most severe recession was terminated in the United States. It is estimated that economic growth rate will be 2.2% positively in 2010 compared with -2.5% in 2009. The Economic Sentiment Indicator (ESI) of Euro Zone and Confidence Index for manufacturing, service industry, and retailing are also moving upward to show optimistic outlook. Economic growth for Euro Zone is anticipated to grow by 0.9% in 2010 and by -4.0% in 2009. Newly announced Leading Indicator and Consumer Confidence Index for Japan are also rising as well as large scale stimulating economy policy set up by government takes effect formulates economic growth of 1.4% in 2010, substantially surpassing that (-5.3%) of 2009. China's economy has reached to the bottom in the first quarter of 2009. The market generally believes that China's economy is growing steadily and estimates that economic growth rate will be 8.5%, 9.8% in 2009 and 2010, respectively. In addition, Asian emerging countries remain expanding influence on the world economy. With aforementioned motivated factors on global economic recovery, the outlook for 2010 is anticipated to be optimistic.

貿易成長為9.49%；民間投資方面，在政府積極推動各項振興經濟措施、兩岸經貿往來加速、以及多項財經政策陸續開放鬆綁，預期將帶動企業重啟投資及生產計畫，民間投資成長可望從去年的衰退轉為正成長，約6.85%。同時寶華綜合經濟研究院、中經院等國內各研究機構亦預測今年經濟成長率將介於4.21%~4.73%區間，顯示市場樂觀看待今年國內經濟景氣。

2. 金融情勢

(1) 銀行存款

隨著政府98年1月27日起正式將遺贈稅的最高邊際稅率由50%降為10%，以及海外所得擬納入最低稅負制等效應發酵，有效吸引資金回流，加上股市自低點大幅反彈帶動民眾資產增加，在資金狂潮下推升國內存款餘額自去(98)年以來呈現明顯上升的走勢。截至98年11月底止，本國銀行存款總餘額為23兆9,481億元，較97年12月底的22兆3,599億元大幅增加1兆5,882億元，成長7.97%。由於今(99)年在兩岸更緊密合作下，國內不論股市或房市皆可望穩定成長，預期將吸引更多資金回流，存款餘額仍將持續上揚。

(2) 銀行放款

儘管全球金融風暴逐漸淡化，經濟日益復甦，但因民眾投資信心依然不足，企業也因景氣尚未全面回溫而延緩或縮減資本設備支出，使得本國銀行放款總餘額仍呈現小幅衰退，由97年12月底的18兆2,649億元衰退至98年11月底18兆1,115億元，下滑0.84%。惟今年受惠於全球經濟成長率將由負轉正，各主要產業景氣展望也普遍穩定向上，因此近來包括台積電及矽品等國內指標性半導體大廠已紛紛宣布將擴大資本支出，面板大廠友達、奇美也將重啟8.5代廠計畫，預期在企業融資需求升溫下將有利銀行放款增加，帶動今年國內銀行放款總餘額呈現正成長。

(3) 利率情勢

受到美國次貸風暴，引發全球金融海嘯，使得各國央行紛紛採取因應措施，而台灣伴隨國際景氣下滑，造成經濟成長下降風險升高，因此央行為提振景氣，促進經濟成長，在去年降息2次共3碼，重貼現率、擔保放款融通利率及短期融通利率在2月中旬分別降至1.25%、1.625%及3.5%。爾後，在振興經濟措施及寬鬆貨幣政策的激勵，以及先進國家

As for the domestic economy, because the global economy gradually stabilize, and our government is devoted to improve cross-strait relationship, promote reflux of capital and speed up approving special budgets for public infrastructure, the economic growth rate is expected to go up from -2.53% in 2009 to 4.39% in 2010, according to the forecast of the Directorate-General of Budget, Accounting, and Statistics, Executive Yuan, R.O.C. (DGBAS). Regarding consumption, as global economy trends to be in an optimistic situation, consumers are willing to spend more money. While high unemployment rate, continuous worsening income distribution, and declining real wages might lead to mild growth (around 1.77%) on private consumption. As for trade aspect, since international trade volume grows and Asian emerging countries continue to expand, demand for commodities is expected to rise by the season. Moreover, service trade is forecasted to grow by 9.49%. In terms of private investment, our government actively takes measures to boost economy, supports cross-strait trade and initiates financial deregulation which help enterprises start renewing plans of investment and production. In 2010, private investment growth is anticipated to switch from negative last year to positive at 6.85%. Several research institutes in Taiwan, including Polaris Research Institute and Chung-Hua Institution for Economic Research, also predict economic growth for Taiwan ranged from 4.21% to 4.73%. This shows that the market holds an optimistic outlook for Taiwan's economy in 2010.

2. Financial situation

(1) Bank deposits

With estate and gift tax's highest marginal rate reduced from 50% to 10% on January 27, 2009 and the planned application of the alternative minimum tax to overseas income, more funds are being remitted back to Taiwan. Rising share prices have boosted people's wealth, with bank deposits beginning to rise noticeably since last year (2009). As of end of November 2009, domestic bank deposits totaled NT\$23.9481tn, a substantial NT\$1.5882tn or 7.97% increase on the end of 2008. Thanks to closer cross-strait cooperation, this year (2010) the stock and property markets are expected to grow steadily, resulting in a higher inflow of funds and rising bank deposits.

(2) Bank loans

Though the impact of the global financial crisis is waning and the economy is recovering, confidence

和亞洲經濟的觸底回溫，國內外銷訂單、出口、工業生產、零售業營業額、產能利用率等經濟數據皆呈現好轉加上物價維持穩定，央行依舊維持利率不變，也就是繼續維持當前適度寬鬆貨幣政策，助於經濟活動的順利運作。今年因國內尚無通膨壓力，央行較有可能先透過新臺幣升值來壓抑目前進口物價的漲勢，加上薪資負成長以及失業率仍在高峰等因素影響，預計央行仍以支持經濟成長為前提的貨幣政策，故今年上半年央行調升重貼現率可能性低。

(4) 新臺幣匯率

去年3月初，一度因韓國外債危機引發外資出走，使得新臺幣重挫2.24角，收35.174元，創1987年1月以來的新低價。然而隨著美元走弱、亞洲經濟基本面轉佳，以及兩岸關係和緩、MOU和ECFA政策利多的加持，海外資金逐漸回台，新臺幣兌美元於9月30日再度升值至32.2元，創前年10月6日(32.187)以來的新高，之後在外資銀行及出口商拋匯，以及資金匯入，新臺幣仍呈震盪走堅之勢。今年在國際資金可能相對看好亞洲經濟成長，進而增加對亞幣的需求外，若兩岸能順利簽訂ECFA，外資和陸資資金勢必不斷湧入，屆時新臺幣有可能邁入升值，惟為避免新臺幣匯率過於劇烈波動，對出口產業造成衝擊，進而影響景氣復甦，預料央行匯率政策仍將維持動態穩定的基本立場，今年新臺幣平均匯率為1美元兌換新臺幣31.779元。

3. 產業概況

銀行業以從事存、放款業務為主，經營績效與經濟成長率、投資、消費成長有密切相關。98年台灣的景氣歷經金融風暴的洗禮，經濟成長率由第一季的-9.06%至第四季的6.89%，金融業的經營也由大幅衰退轉為逐漸復甦。觀察個別業務發展，在雙卡業務方面，因此次金融風暴造成民眾財富縮水嚴重，信用卡簽帳金額及現金卡放款餘額皆較去年衰退，然由於先前雙卡風暴的經驗，台灣銀行業對於發卡的資格審查轉趨嚴格，儘管信用卡及現金卡發卡量雖較去年減少，但雙卡逾期放款比率截至98年11月底止，信用卡及現金卡分別降至1.07%及2.405%，與97年12月底的1.59%及3.58%已明顯改善。在財富管理業務方面，連動債銷售糾紛與金融風暴重創投資大眾對銀行的信任，導致銀行財富管理手續費銳減，去年上半年本國銀行手續

of the public in investment is still rather weak and businesses are still delaying their capital investment, causing domestic banks' total deposits to shrink slightly from NT\$18.2649tn at the end of 2008 to NT\$18.1115tn at the end of November 2009, a 0.84% decrease. With the world economy expected to grow this year, the outlook for all major industries is growing steadily. Consequently, leading semiconductor manufacturers such as TSMC and SPIL have announced capital expenditure plans, while display panel firms such as AUO and CHIMEI are planning to restart their 8.5-generation plants. As businesses are expected to need more financing, banks are likely to increase their lending, boosting domestic banks' outstanding loans this year.

(3) Interest rate trends

The US subprime mortgage crisis sparked a global financial storm, prompting many countries' central banks to take unusual measures. With the global economy contracting, Taiwan faced economic decline. To boost the economy, the central bank last year lowered interest rates twice, a total of 3/4 of a percentage point, with the discount rate, rate on accommodations with collateral, and rate on accommodations without collateral reduced to 1.25%, 1.625% and 3.5%, respectively, in mid-February. In addition, economic stimulus measures and an easy monetary policy, as well as the bottoming out of industrialized and Asian economies, improving economic statistics such as export orders, exports, industrial production, retail sales and capacity utilization rate, stable commodity prices and unchanged central bank's interest rates which means maintaining easy monetary policy all contribute to the emergence of a more prosperous economy. Without inflationary pressures this year so far, the central bank may curb rising prices of imported goods through appreciation of the NT dollar. With lowering wage levels and unemployment rate remaining high, the central bank is likely to adopt a monetary policy that encourages economic growth. As a result, it is unlikely to raise the discount rate in the first half of this year.

(4) Exchange rate

In early March last year, an exodus of foreign investors was caused by South Korea's foreign debt crisis, with the NT dollar depreciating 0.224 against the US dollar to 1: 35.174. With the greenback weakening, Asian economies becoming stronger, cross-Strait tensions easing and the signing of the MOU and ECFA, foreign investors are returning to Taiwan. The NT dollar appreciated against the US

費僅453.22億元，較97年同期大幅下滑23.43%，惟在各國的救市政策逐漸發揮效果後，全球經濟景氣逐漸復甦，民眾投資信心也逐漸增強，自去年9月份開始，手續費收入已連續三個月回到百億元水準，截至11月底為止，本國銀行手續費為983.53億元，僅較97年同期減少2.39%，且在99年全球經濟可望回到成長的軌道後，將有助於對投資環境高度敏感之財富管理業務量的增加。而在企業金融業務方面，此次金融風暴造成的景氣衰退雖是全面性的，然而在景氣逐漸復甦之際，企業體質卻出現明顯差異。部份企業已開始增加資本支出及擴大徵才，期望能在市場搶占先機，然亦有不少企業營運雖有改善，但財務體質依然薄弱，特別是未來兩岸簽訂ECFA後，對長期依賴政府關稅保護的弱勢內銷產業將造成不利影響。為提升授信品質、降低逾放，未來銀行業企金授信將優先考量產業發展趨勢向上與財務體質較佳者。

另外，在房貸業務方面，受到金融風暴重創全球經濟影響，股市大幅下跌，消費信心疲弱，國內房市景氣急轉直下，不僅成交量大幅萎縮，房地產價格亦向下修正，但受惠於經濟逐漸復甦、海外資金回流、兩岸經貿合作，以及縣市合併升格、提高都更容積獎勵、放寬陸資來台等政策，使得國內房地產景氣穩定上揚，價格甚至已來到金融海嘯前水準。然而房市復甦並非全無隱憂，在經常性薪資持續下跌、失業率仍處高檔的環境下，過高的房價將使買方追價無力、裹足不前，進而壓抑房市買氣。惟在確定今年經濟恢復成長的前提下，擔保品價格大幅下滑的風險降低，慎選優質客戶與良好地段擔保品仍是房貸授信業務推展重點。

展望99年，隨著景氣邁向復甦、兩岸進一步開放，銀行業不論企金、消金、財富管理及海外業務都可望較今年增長，獲利也將有所改善，惟仍有許多隱憂與挑戰值得關切。以金融MOU來說，MOU的簽署猶如兩面刃，雖然提供我國銀行業深入大陸市場的機會，有助提升獲利能力與業務量，但相對地原本就過度競爭的國內市場在大陸銀行進入後，獲利空間將更受到壓縮，加上短期內人民幣業務仍無法承作，若將來在ECFA市場准入條件上，未能協商優於外銀待遇，大陸市場業務拓展相對不易，因此在積極搶進大陸市場龐大商機之餘，更應鞏固國內的利基，持續加強推展國內市場各項業務，以強化競爭態勢及市占率。

dollar on September 30 to 1:32.2, a new high since October 6, 2008 (1:32.187). With foreign banks and exporters selling US dollars and a net inflow of foreign funds, the NT dollar is likely to continue to appreciate. As foreign investors expect Asian economies to grow this year, their demand for Asian currencies is going to increase. If Taiwan and China signs ECFA, foreign and Chinese investors may increase their investment in Taiwan, causing the NT dollar to appreciate. However, to prevent the NT dollar from fluctuating massively, having an impact on export industries, and affecting an economic recovery, the central bank is expected to maintain an exchange policy of dynamic stability with the average USD-NTD exchange rate this year standing at 1:31.779.

3. Industry overview

Banks are engaged mainly in deposit and loan business. Their operating performance is closely related to economic growth rate, investment and consumption growth. Impacted by a financial crisis in 2009, Taiwan's economic growth rate rose from -9.06% in Q1 to 6.89% in Q4, with the financial industry experiencing a gradual recovery after going through a severe slowdown. An examination of the banks' different business operations shows that both credit card purchases and cash card loans shrank when compared with a year earlier. After previously experiencing a twin-card crisis, banks have been more carefully in reviewing card applications and issued fewer cards. As of the end of November 2009, the NPL ratios of both credit and cash cards had dropped to 1.07% and 2.405%, respectively, an obvious improvement when compared to 1.59% and 3.58%, respectively, as of the end of 2008. In terms of wealth management, disputes associated with the sale of structured notes and the financial crisis seriously undermined investors' confidence in banks, leading to a sharp fall in their handling fee income. Domestic banks' fee income for the first half of 2009 was a mere NT\$45.322bn, a substantial 23.43% decrease on the same period a year earlier. After various governments' intervention began to take effect, the global economy gradually recovered and investors' confidence slowly picked up. Starting from September last year, fee income has hit the NT\$10bn mark for three successive months. As of the end of November, domestic banks' fee income totaled NT\$98.353bn, only 2.39% less than the same period in 2008. With the global economy expected to grow in 2010, wealth management, a bank operation highly sensitive to the investment environment, is set to improve. As far as corporate banking is concerned, though the economic downturn caused by the financial

4. 發展遠景之有利與不利因素

雖然98年上半年全球經濟受金融海嘯襲擊，但由於各國執行的振興經濟方案陸續發酵，終於讓全球經濟於下半年露出曙光，尤其以中國大陸所採行的政策最具成效，不僅98年經濟保「八」成功外，更扮演全球經濟復甦的火車頭，帶動了周邊的國家如南韓、日本、香港、新加坡及台灣等國家在98年第三季起開始出現正的GDP季度成長，明顯優於歐美先進國家，尤以台灣受惠最大，中國大陸的家電下鄉、家電進城、汽車下鄉等刺激消費的措施及多次的採購團，拉升台灣大廠的產能利用率，尤其是讓幾乎瀕臨破產TFT及DRAM大廠又起死回生，而99年由於全球經濟持續復甦腳步，各產業大廠也紛紛開始擴大資本支出，且兩岸關係和緩、MOU簽訂及ECFA的協商對銀行業也是充滿機會的一年，然因失業率仍在高檔，且多國國債已達歷史高點皆為剛出現嫩芽的全球經濟投下變數，而與經濟成長率高度相關的銀行業，也不得不注意經濟情勢的變化，茲就未來本行面臨之有利與不利因素分述如下：

(1) 有利因素

I. 中國大陸為首新興市場崛起，化解台灣產業的危機，銀行業可望受惠：

98年初由於歐美等已開發國家的景氣不斷的下修，呈現大幅衰退，各行各業不是裁員、縮減生產線，就是降低資本支出，甚至過度取消訂單（砍單），準備度過景氣大寒冬，但去年第二季開始實際需求狀況並不若想像中的糟，加上中國為首的新興國家推出一連串的擴大內需方案，造成歐美大廠本身自有的工廠開工不及，甚至零組件及備料不足，產生了供應鏈斷鏈的問題，反而讓訂單流向了台灣，最明顯的例子就屬中國大陸所推出的家電下鄉、家電進城、家電汰舊換新、汽車下鄉等等，及多次大陸海貿採購團，因而讓台灣廠商受惠，產能利用率較預期為佳。而原本幾乎瀕臨破產的台灣DRAM及部分TFT廠，也渡過最嚴峻的寒冬，銀行業的債權得以確保。同時如績優的大廠台積電、矽品及正新等皆宣佈擴大資本支出，皆有利銀行業放款，增加手續費收入及利息收入。

II. 六大新興產業與低碳經濟給予銀行業一個新的方向：

crisis was comprehensive, different businesses are demonstrating varying levels of strength as the economy recovers. While some businesses are increasing their capital expenditure and hiring more employees to take the earliest opportunities in markets, some remain financially weak with little improvement. Industry of import goods that have relied on tariff protection will be hardest hit after the signing of ECFA. To raise loan quality and lower NPL levels, businesses in corporate loan with a good outlook and in sound financial condition will be given preference.

In terms of the mortgage business, impacted by the financial crisis, stock markets plunged, consumer confidence slumped, and the property market nosedived with sales shrinking and prices falling. Thanks to the gradual economic recovery, net inflow of overseas investment, and cross-strait economic and trade cooperation, as well as government policies such as merger of certain cities and counties and placement of the merged constituencies under the central government's direct administration, increase in the bulk reward for urban renewal, relaxation of mainland Chinese investment, the domestic property market is steadily recovering with prices nearing the pre-crisis levels. However, the property recovery is not worry-free. Falling wage levels and high unemployment rate make it hard for buyers to buy houses. Fortunately, with the economy set to recover this year, the risk of plummeting collateral prices is low. The best way to improve the mortgage business will be to choose quality customers and collateral of good location.

As the economy recovers and more restrictions on cross-strait banking interactions are lifted, corporate and consumer banking and wealth management business of the banks are expected to grow with profitability improving. However, there are still obstacles and challenges. Take the banking MOU for example: the signing of MOU is like a double-edged sword. Though it gives Taiwanese banks the opportunity to access the Chinese market, it also gives Chinese banks an equal opportunity to access our market, making it even more difficult for Taiwanese banks to operate in a market that is already highly competitive. To make things worse, Taiwanese banks will not be able to engage in the RMB business for some time. If in the future ECFA fails to give Taiwanese banks better treatment than other foreign banks in China, Taiwanese banks will find themselves in a relatively disadvantageous position. As a result, in addition to expanding business in China, Taiwanese banks should continue to strengthen their competitiveness and enlarge their market share in Taiwan.

台灣在半導體、面板以及資通訊產業後，就無具規模的新興產業，同時以外銷導向為主的科技產業，因資源過度集中，缺乏多元發展，易受國際景氣影響，全球金融風暴造成科技產業出口萎縮，電子、資訊、光電及通訊人力有閒置情形，故政府推動六大新興產業發展包括生物科技、醫療照護、觀光旅遊、綠色能源、文化創意及精緻農業，以求創造下一波產業契機；而極端氣候也讓低碳經濟成為全球的共識產業，台灣也有望從中尋得產業的新契機。

六大新興產業及低碳經濟產業是台灣未來產業發展的新方向，也是銀行業未來的商機所在，因為各項獎勵投資方案或是政府的專案貸款，必定要透過金融機構來達成。同時低碳產業，如電動車及相關電池產業、燃料電池、電子書相關產業、智能電網等等…，台灣不乏具有技術但現在仍然虧損的廠商，如果能取得足夠資金作技術的研發或改良，有朝一日也可成為國際級的大廠，而這些相關廠商將是銀行業潛在機會。

III. 資金行情將改變台灣的投資環境，銀行業可望受惠：

由於兩岸關係改善外資大舉匯入、金融海嘯導致外流資金回流、國內外利率處於歷史新低水準、M1b及M2年增率處於歷史高檔、活存加計定存總額也位於新高水準，以及MOU簽訂與ECFA即將協商等因素，使多方資金匯集國內，讓台灣股市今年的漲幅名列世界前茅，且全世界投資環境已擺脫雷曼陰霾，將有利銀行財富管理業務的推展，同時穩定微揚的房價，更有助於銀行債權的確保，及採行較積極的房貸策略。

IV. ECFA簽訂可提高台灣經濟成長率：

依中經院預估ECFA若今年順利簽訂，可能提高台灣經濟成長率，同時就業人數會增加，將有助於國內景氣的復甦與降低失業率並提高薪資水準。而和經濟成長高度相關的銀行業，亦可望由於經濟活動熱絡及消費信心回復，各項企、個金業務因而增長，尤其石化、機械、鋼鐵、汽車零組件、營建、資產、觀光、百貨…等初期受惠產業，預期未來獲利可望提升，勞工報酬亦會增加，導致企業投資及個人消費意

4. Positive and negative factors influencing the Bank's future operations

Although the world economy was seriously damaged by the financial crisis in the first half of 2009, economic stimulus packages introduced by various countries are beginning to take effect and the world economy began showing signs of recovery in the second half of last year. The Chinese policies were most effective among other countries. They not only ensured that China's economy would grow by at least 8%, but also played a role as the locomotive of the global economic recovery, leading the GDP of neighboring economies such as South Korea, Japan, HK, Singapore and Taiwan to begin to grow in Q3. Their performance was obviously better than that of industrialized European and American nations, with Taiwan benefitting the most. China's consumption stimulus measures to assist rural residents in purchasing home appliances and cars, and the fact that several of its business groups visited Taiwan for procurement saved Taiwanese TFT and DRAM firms from going bankrupt. As the world economy continues to recover this year, major manufacturers in the industry are increasing capital expenditure. With cross-strait tensions easing, MOU signed and the negotiation of an opportunity-promising ECFA, this year is a year full of opportunities for the banking industry. Nevertheless, with unemployment rate remaining high and several countries' national debt reaching historic highs, the outlook for the gradually improving world economy is becoming uncertain. Being easily affected by economic growth, the banking industry has to pay close attention to economic changes. Below are the positive and negative factors that we face:

(1) Positive factors

I. The rise of emerging markets led by China solves the crisis Taiwan industries are facing, with the banking industry standing to benefit:

In early 2009, industrialized economies revised their economic growth several times as a result of the economic downturn, with many industries laying off employees and reducing production lines. They lowered their capital expenditure, even canceled orders that have been placed to brace for a severe economic contraction. However, starting from Q2 last year, demand for products was better than had been expected. With emerging economies led by China unveiling a series of measures to boost domestic demand, leading US and European manufacturers were caught unprepared and were unable to meet the surprise increased demand, resulting in orders flowing into Taiwan. The most notable example is China's consumption stimulus measures to assist

願升高，均有利於銀行業的經營。

V. 銀行業有機會擴大市場改善獲利：

台灣銀行、產壽險、證券業者在兩岸簽署金融監理 MOU 後，已積極籌備拓展大陸業務，不僅紓解目前國內市場過於狹小的問題，更有效將台灣銀行業推向國際舞台。同時98年大陸GDP成長率達8%以上，放款餘額達45,000億美元，約為台灣的9倍，加上近十年來放款成長率皆有二位數成長，以及大陸銀行業存放利差近年來皆高於台灣約有2%以上水準，故進入大陸市場有助於以貸放為主要業務的台灣銀行業擴大市場改善獲利。

(2) 不利因素

I. 失業率為全球景氣是否持續復甦最大的挑戰：

雖然全球製造業景氣復甦，房市也有落底訊號，加上全球主要股市也大多回升到雷曼兄弟事件爆發前的位置，但是失業率仍未好轉。由於消費均為各國GDP最大的組成因子，失業率高升對消費信心、耐久財消費、零售銷售皆有負面的衝擊，也影響房市餘屋庫存去化，房市復甦的力道自然受限。而近來美國公布的財報，雖企業獲利回升，但乃在削減支出，當然包括裁員，導致美國失業率迄今高居不下，對消費及房市復甦產生衝擊，因而減緩經濟復甦力道，甚至有二次衰退的風險，對製造業及銀行業皆有負面的影響。

II. ECFA受害產業恐衝擊銀行債權：

雖然ECFA簽訂可增加台灣的GDP及就業機會，但由於 ECFA 屬自由貿易的協定，且依照WTO規定，會員間簽訂RTA/FTA 時必須將彼此「絕大部分貿易」(Substantially all the Trade)納入。因此兩岸簽訂ECFA 後，主要受害產業係為目前依賴政府關稅保護的弱勢內銷產業，未來將可能逐漸喪失關稅保護的利益，經濟部預估簽訂ECFA以後，包括高敏感性產業 (毛巾、寢具、織襪、內衣、毛衣、製鞋業) 及一般敏感性產業 (成衣、泳裝、家電、袋、箱包紙業) 受到衝擊最大。預計有3,500家企業、10萬多人的生計將受影響，受衝擊的產值將近1,000億元。這些高敏感性產業及一般敏感性產業大部分為中小企業，銀行體系需密切注意其經營體質及

rural residents in purchasing home appliances and cars and the fact that several of its business groups visited Taiwan for procurement. Benefitting from these Chinese measures, Taiwanese firms' capacity utilization rate was better than had previously expected. Taiwanese DRAM companies and certain TFT firms were also saved from bankruptcy and loans taken out by them were safeguarded. Meanwhile, blue-chip firms such as TSMC, SPIL and Cheng Shin have all announced increased capital expenditure, which is favorable to banks increasing loans, and handling fees and interest incomes.

II. Six emerging industries and low-carbon economy are showing the banking industry a new direction: After the semiconductor, display panel and information and communications industries, no new industries of economies of scale have emerged in Taiwan. The export-oriented technology industry is prone to be affected by economic ups and downs due to excess concentration of resources. The global financial crisis led the technology industry's exports to shrink and caused redundancies in the electronics, IT, optoelectronics and communications industries. Consequently, the government is promoting six emerging industries that include biotechnology, health care, tourism, green energy, culture and creativity, and refined agriculture in an effort to revive industry. Meanwhile, extreme weather patterns have encouraged the world to develop a low-carbon economy. Taiwan may be able to find new opportunities in this new trend.

The six emerging industries and a low-carbon economy are a new direction of Taiwan's industrial development and is where the banking industry's future lies. This is because all investment incentives and government-subsidized loans can only be implemented through financial institutions. In addition, there are quite a few low-carbon Taiwanese firms producing electric cars and batteries, fuel cells, e-books and smart grid products, etc. who are still making a loss. Once they obtain sufficient funds to conduct R&D or improvements, they could become major players on the world stage and the banks' potential opportunities.

III. Inflow of funds will change Taiwan's investment environment with banks standing to benefit:

A number of factors—an influx of foreign investment prompted by improving cross-strait relations, funds leaving Taiwan as a result of the financial crisis are returning, interest rates are at historic lows, M1b and M2 annual increases are at record highs, combined current and time

債權的確保。

III. MOU簽訂國內市場競爭加劇：

雖MOU簽訂後，國內銀行業可到大陸擴展市場，提高對台商服務的機會，改善目前在歷史低點的利差，但相反的，國內市場也將直接面對大陸大型金融機構的競爭，以目前過度競爭的銀行來說，主要專注於傳統業務(放款)，新進入者進入台灣，獲利恐進一步受壓縮，同時大陸金融業總資產達62兆人民幣，若以4.3比1的匯率來換算，為國內的資產規模約40兆新臺幣的7.79倍，資產規模及風險承擔能力，恐讓國內中小型銀行競爭力更趨薄弱；另外，台灣聯徵資料體系完備，是大陸金融體系無法望其項背的，若陸資銀行加入會員後，即可利用該資料取得客戶所有貸款資料，而以更優惠條件爭取該客戶，將嚴重影響國內銀行業者的競爭態勢，同時也可以利用聯徵資料窺知台商母公司的資金運用狀況，反而回頭爭取在其境內的台商，侵蝕當地台資銀行商機。

IV. 已開發國家國債大增仍須密切注意：

「杜拜事件」，引發全球股市大跌，雖因整體事件逐漸明朗且因杜拜名目GDP約有2,000億美元仍遠大於800億美元的負債，應不致有倒帳的風險，但仍須留意其償債計畫，屆時若再違約，恐將引動全球高國債國家破產的另一金融風暴。而根據OECD等機構之預估，到99年底國債占GDP比重較高的國家有日本(199.8%)、義大利(127%)、美國(97.5%)、英國(89.3%)，若屆時這些國家的國債到期，而無力償還時，恐再釀成新一波金融風暴，再次引發經濟衰退。

(五) 金融商品研究與業務發展概況

1. 企業金融商品

- (1) 尋求與外商銀行在台分行合作，就本行優良授信戶提供買方應付帳款額度，供其在台外商客戶將應收帳款賣斷予本行，由本行承受買方信用風險，並賺取手續費收入或利息收入。
- (2) 配合經濟部中小企業處專案，參與銀行業共同建置「中小企業融資服務平台」，藉由資訊交換以達到發票融資註記之徵審功能。
- (3) 配合政府政策，開辦「就業保險失業者貸款」等相

deposits are at fresh highs, and the signing of MOU and the negotiation of ECFA – encourage funds to converge in Taiwan and push its stock market growth to one of the world's highest. As the world frees itself from the chain reaction caused by the collapse of Lehman Brothers, banks will have a better time promoting their wealth management business. Meanwhile, steadily, mildly rising property prices help ensure banks' claims for the money lent and enable them to adopt a more aggressive loan strategy.

IV. Signing of ECFA can raise Taiwan's economic growth rate:

According to Chung-Hua Institution for Economic Research, if ECFA is signed this year, Taiwan's economic growth rate may be raised and more people employed, which will help towards an economic recovery, lower unemployment rate and higher wage levels. Very closely related to economic growth, the banking industry is expected to improve due to greater economic activity and stronger consumer confidence. Industries including petrochemical, machinery, steel, car parts, construction, assets, tourism and department stores are among the first ones to see increased profits with rising labor remuneration. The result is that businesses are more willing to invest and individuals are more willing to spend, which is good for the banking industry.

V. The banking industry has a chance to expand markets and improve profitability:

After MOU is signed between Taiwan and China, Taiwan's banks, insurances and securities firms have been making preparations to expand their Chinese operations. In 2009, China's GDP grew by more than 8% with banks having outstanding loans totaling US\$4.5tn, 9 times that of Taiwan. In the past decade, their loans saw double-digit growth each year. With an interest rate difference between deposits and savings 2% higher than that of Taiwan, Taiwanese banks' entry into Chinese markets will help them improve profitability as they focus on lending.

(2) Negative factors

- I. Unemployment rates pose the biggest challenge to economic recovery:
Though the manufacturing sector is recovering, the property market is showing signs of bottoming out, major stock markets have returned to the pre-Lehman Brothers incident levels, and unemployment rate has not improved. As consumption is the biggest constituent of GDP in various countries, rising unemployment has a negative impact on consumer confidence, consumption of durable goods, and retail sales. It also affects property inventory sales and limits

關政策性業務。

(4) 開發外匯新金融商品，管理並改善既有的商品

- I. 開辦直接對大陸台商授信。
- II. 新增「外銷貸款O/A放款業務」、「外幣貸款進口前訂單融資業務」。
- III. 新增「外幣整批轉帳作業」。
- IV. 配合經濟部推動「新鄭和計畫」，與中國輸出入銀行簽訂轉融資合約，取得轉融資信用額度，開辦轉融資業務。本項轉融資業務可由本行海外分行轉貸予國外當地進口商購買台灣出口之產品，並可享有低利分期付款的融資服務。

2. 個人金融商品

99年房市在國內經濟成長率預期將由負轉正、兩岸開放及各項不動產利多政策陸續實現、海外資金回流等利多因素下，投資及換屋族群需求將呈現微幅遞增趨勢；但因政府二次增撥新臺幣2,000億元優惠房貸已於98年第三季用罄且不續撥，轉以莫拉克受災戶、住宅補貼等專案房貸取代，讓原本有意運用低利率房貸的首購族群轉為觀望延遲購屋，加上房貸利率可能止跌回升，且陸資來台購置不動產政策對於住宅市場挹注不大，99年國內房市應為需求持平，市場結構則為價平量微縮格局。本行將秉持審慎態度，因應房市及本行房貸授信產品質變化，蒐集同業商品、利率資訊，適時調整房貸政策，調整房貸定價標準，以兼顧營收及風險管理之需求。

3. 存匯商品

- (1) 開辦「振興經濟消費券」兌付業務。
- (2) 開辦晶片金融卡「一卡多帳戶」服務，存戶僅需申請一張晶片金融卡，即可辦理各帳戶之提款、轉帳作業。

4. 卡片商品

- (1) 積極推廣白金卡，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。
- (3) 持續開辦各項信用卡附加功能（如超商代繳、分期付款平台…等），以方便持卡人用卡並增加手續費收入。

5. 證券業務

為提升證券應用軟體效能，降低經營風險，本年度更新證券應用軟體並已上線使用。

6. 香港分行開辦財富管理業務，提供客戶債券、基金等

recovery of the property market. Though financial statements released by US firms show rising business profits, many businesses are still cutting down expenditure and laying off employees, causing unemployment rate to remain high and having an impact on the recovery of consumption and the property market. The outcome is slower economic recovery, even the risk of a second recession, which has a negative impact on both the manufacturing and banking sectors.

II. The fact that ECFA will hurt certain industries may impact the banks' lending claims:

The signing of ECFA can improve Taiwan's GDP and employment. Nevertheless, as a result of ECFA belonging to ETA, according to WTO rules, when a RTA/FTA is signed by member states, it has to include "substantially all the trade." After ECFA is signed, the industries hurt will be those relying on tariff protection. According to MOEA, the highly sensitive industries (toweling, bedding, hosiery, underwear, sweater and footwear) and generally sensitive industries (garment, swimwear, home appliance, bag, box and paper) will be the hardest hit, with 3,500 businesses and more than 100,000 people's livelihoods estimated to be affected, a combined output of nearly NT\$100bn. These businesses are mostly SMEs. The banks must watch these businesses' operations closely to ensure their lending claims.

III. Signing of MOU intensifies competition in domestic markets:

After MOU is signed, Taiwanese banks are allowed to operate in China and serve Taiwanese businesses there. However, they have to face competition from large Chinese banking institutions in Taiwan, with their interest spread further reduced. In addition, Chinese banks' assets total RMB\$62tn, about 7.79 times that of Taiwanese banks' NT\$40tn if the RMB-NT exchange rate is 1:4.3. The size of the combined assets of Chinese banks and their ability to take risks further dwarf small and medium-sized Taiwanese banks' competitiveness. Moreover, Taiwan has a well-established joint credit information system much better than China's. Once a Chinese bank becomes a member of the system, it can access customer loan information and try to win customers by offering more favorable terms, which will seriously undermine Taiwanese banks' competitiveness. Meanwhile, the joint credit information may be used to learn the movements of funds of Taiwanese businesses' parent companies and to win over Taiwanese businesses operating in China, eroding local Taiwanese banks' business opportunity.

IV. Sharp increase in national debt of industrialized

投資理財商品。

7. 研究發展支出與成果

(1) 本行最近二年度研究發展支出

98年新臺幣11,803仟元

97年新臺幣15,505仟元

(2) 本行近二年研究發展成果

97、98年度完成關於兩岸金融關係、人力資源、風險管理、財富管理業務等57篇研究報告。

(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，以有效拓展業務，期提升本行市場占有率並擴大營運規模。
- 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畫，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) 推展基金定期定額業務與基金電子式交易(含語音及網銀)業務。
- (4) 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，並密切注意國際資金市場、交易對手信用評等的變化，積極開拓及暢通本行取得資金管道，提升本行資金調度能力。
- (5) 為協助企業規避匯率、利率變動所造成之風險，將積極配合營業單位適時推介避險性衍生性金融商品，提供完善的財務金融服務，進而增裕本行收入來源。
- (6) 密切注意各金融市場走勢及國內外政經情勢發展，審慎從事股票、債券之投資，並隨經濟、金融之變化迅速、隨時調節資產組合，以求降低風險，並創造本行整體收益最佳化。
- (7) 開辦香港分行人民幣業務。
- (8) 積極爭取越南河內分行之設立。
- (9) 籌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。
- (10) 規劃新開戶建檔集中作業、匯入匯款集中作業及

nations requires close attention:

The "Dubai World" incident triggered a sharp fall in the world's stock markets. It later became clear that Dubai's nominal GDP, about US\$200bn, was far greater than its US\$80bn debt and the incident ended with little damage. Nevertheless, we have to pay close attention to its debt-repayment plan. If it defaults again, another financial storm might lead to the bankruptcy of countries with a high national debt ratio. According to institutions such as OECD, by the end of 2010 countries with a relatively higher ratio of national debt to GDP will be Japan (199.8%), Italy (127%), US (97.5%) and UK (89.3%). When their national debt is due and they are unable to repay, a fresh financial crisis may lead to another recession.

e. Current Status of R&D on Financial product

1. New financial products for corporate clients

- (1) Seeking cooperation with Taiwan branches of foreign banks. Providing loan customers of a good standing accounts payable limit with a service to assume foreign suppliers' A/R factoring so that we can earn handling fees or interest by assuming the buyers' credit risks.
- (2) Participate in MOEA SME Administration's project of establishing a "Financing Service Platform for SMEs" with other banks to mark invoice financing through exchange of credit information.
- (3) Responding to government policies by providing "Loans to Those Enrolling in Employment Insurance that are Currently Unemployed."
- (4) Developing new foreign-exchange products, managing and improving current products.
 - I. Providing loans directly to Taiwanese businesses operating in China.
 - II. Providing "export O/A loan" and "foreign-currency loan pre-import order financing" services.
 - III. Providing "foreign currency batch transfer" services.
- IV. In response to MOEA's New Zheng He Plan, signing a relending agreement with the Export-Import Bank of ROC to obtain a relending credit line and provide relending facility. These services may be provided to our overseas branches' local importers purchasing Taiwan-exported products to enjoy low-interest, installment payment financing services.

2. New financial products for consumers

In 2010, with economic growth improving, closer cross-strait ties, property market stimulus policies implemented, and more funds flowing into Taiwan, property investment and purchase will grow slightly in an accumulative way. An additional NT\$200bn mortgage interest subsidy was exhausted in Q3, with government money spent primarily to help Typhoon Morakot-affected

交換票據集中登打作業等項目。

2. 長期業務發展計畫

由於次貸風暴所引發金融海嘯導致房地產價格崩跌、信用緊縮、全球股市下跌，各項商品需求急凍及失業率大幅上升的連鎖效應；98年的全球經營環境，可說是西元1929年「經濟大恐慌」以來最嚴峻的一年。相同的台灣也面臨GDP、出口及民間投資衰退嚴重，消費市場萎縮，失業率攀升的窘境，金融業的經營環境也愈加艱困且風險提高；其中金融購併及競爭者強力促銷商品，讓本行擁有廣大客源基礎、堅強的品牌認同及遍及海內外服務據點的競爭優勢逐漸流失。在此關鍵的時刻，本行唯有把握後金融海嘯的戰略轉折點，迅速強化原本的優勢、積極創新產品，以及運用新的銷售通路來提升市場地位外，更應留意交易對手風險的監控及資產品質的控管，以降低風險，並作細密的情境分析，察覺戰略折點發生的時機，迅速改變因應，方能永續經營發展。本行的前台營運策略發展計畫為：

(1) 企業金融發展策略

A. 整體發展策略

- I. 加強拓展外匯及國際金融業務
- II. 協助企業e化作業，提高客戶忠誠度
- III. 拓展海外營運版圖，同時整合兩岸三地金融業務
- IV. 配合政府政策，全力衝刺都更融資案件
- V. 積極推展避險性之衍生性金融商品

B. 聯貸業務

- I. 深耕主要客戶並開拓潛力客戶
- II. 加強同業合作，提高聯貸案標案成功率
- III. 兼顧市場競爭，調整授信報價策略
- IV. 客製化服務與進行交叉銷售

C. 中小企業

- I. 配合政府政策，積極推廣各項政策性放款業務
- II. 加強移送信保業務，確保本行債權

(2) 個人金融發展策略

- I. 產品價格合理化
- II. 市場區隔行銷及商品多元化
- III. 貸款資產品質優化
- IV. 擴大客戶基礎，持續積極開發財富管理業務
- V. 推廣個人e化服務，降低作業成本
- VI. 開發改善個人金融商品與服務

households and fund home purchase programs. People planning to take advantage of low mortgage rates to buy their first house were forced to delay their purchase. As mortgage rates may stop falling and begin to rise and the policy of encouraging Chinese investors to invest in Taiwan's property will inject limited funds in the market, demand in 2010 is expected to remain unchanged, with prices also remaining the same and sales shrinking slightly. We will deal with property market and mortgage loan asset quality changes carefully, collect competitors' product and interest rate information, timely adjust our mortgage policy and pricing standards in order to balance our sales and risk management needs.

3. Savings and remittances

- (1) Providing the service to cash "Economy Stimulus Consumption Vouchers."
- (2) Providing a service to link one ATM chip card to several accounts "Multiple Accounts on One Card." Customers can use one chip card to withdraw and transfer money between various accounts.

4. Card business

- (1) Actively promoting platinum cards to increase the number of cards issued and revenues.
- (2) Active promotion of the Government e-Procurement Card business.
- (3) Adding new features to credit cards (making card payments at convenience stores, installment payment platforms etc.) to provide cardholders with increased convenience and raise handling fee income.

5. Securities business

To improve the securities application program's performance and reduce operating risks, the securities application program has been updated and is operational.

6. Wealth management services are made available by the Hong Kong branch to offer customers investment products including bonds and mutual funds.

7. Research & Development achievements

- (1) Expenditures of Research & Development projects in the past two years:
2009 NT\$11,803 thousand
2008 NT\$15,505 thousand
- (2) R&D achievements
57 study reports on the cross-strait financial relationship, human resources, risk management, wealth management etc. were completed in 2008 and 2009.
- (3) R&D projects for the future
I. Studies on domestic and foreign economies and the banking market's development trends and new financial products will be conducted to effectively promote business, raise market share and expand operations.
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) Providing mutual fund services that allow investors to invest a fixed amount at regular intervals over the internet and by phone.
- (4) Implementing liquidity risk management, flexibly adjusting the optimal timing to balance liquidity and profitability, closely monitoring the changes in international money markets and counterparties' credit ratings, and actively developing and maintaining our sources of funds to lift our ability to utilize funds.
- (5) To aid businesses in avoiding risks arising from changes in exchange and interest rates, we will actively cooperate with the operating units to timely introduce hedging derivatives, provide comprehensive financial services, and increase our revenues.
- (6) Closely monitoring the trends of various financial markets and developments of Taiwan's and international political and economic conditions, carefully investing in stocks and bonds, and adjusting our asset portfolio according to economic and financial changes in order to lower risks and optimize revenues.
- (7) Providing RMB services at our Hong Kong branch.
- (8) Actively making preparations for the opening of our Hanoi branch in Vietnam.
- (9) Making preparations for the upgrading of our Kunshan Representative Office to a branch to provide Taiwanese businesses quality service and a foreign currency platform.
- (10) Making preparations for centralizing the file creation of new accounts, handling of inward remittances, and entry into computer of checks to be cleared.

2. Long-term business development plans

The subprime mortgage crisis caused property prices to collapse, credit to contract, stock markets to plummet, product demand to freeze and unemployment rate to skyrocket. The global economy in 2009 was the worst since the world was hit by "the great depression" that began in 1929. Taiwan experienced a severe decrease in its GDP, and exports and private investments as well. Its consumption shrank and unemployment rate rose, which made it even harder for the banks to operate.

In addition, acquisitions and competitors' promotional activities gradually eroded our competitive edge based on a large customer base, strong brand identification and numerous business locations both in Taiwan and abroad. At a critical time like this, we have to make good use of the strategic turning point after the crisis to swiftly strengthen our edge, develop new products, and employ new sales channels to lift our market position. In addition, we have to monitor competitors' movements and control our asset quality to reduce risks, as well as conduct a scenario analysis to spot strategic turning points and take corresponding actions in order to ensure long-term operation and development. Our front office operation strategy development plans are:

(1) Corporate banking

A. Development strategy

- I. Expanding foreign exchange and international banking business.
- II. Assisting businesses in their e-business efforts to raise their loyalty.
- III. Developing overseas markets and integrating our banking operations in China, Hong Kong and Taiwan.
- IV. Taking advantage of government policies and aggressively developing our urban renewal financing business.
- V. Actively developing hedging derivatives.

B. Syndicated loans

- I. Working more closely with current customers and seeking potential customers.
- II. Deepening cooperation with other banks to raise the success rate of being awarded syndicated loans that are bid for.
- III. Adjusting quotation strategies by taking into account competition.
- IV. Customizing services and conducting cross-selling.

C. SMEs

- I. Taking advantage of government policies and aggressively promoting government policy-subsidized loan business.
- II. Taking better advantage of the Credit Guarantee Fund to ensure our lending claims.

(2) Consumer banking

- I. Reasonable product pricing.
- II. Different marketing approaches for different markets and product diversification.
- III. Making loans to customers with collateral of better quality.
- IV. Broadening customer base, developing wealth management business.
- V. Providing e-services to retail banking customers to reduce operating costs.
- VI. Developing and improving retail banking products and services.

二、從業員工

B. Employee

年度 FY		截至99年2月28日 As of Feb. 28, 2010	98年度 2009	97年度 2008
員工人數 No. of Employees		6,482	6,491	6,529
平均年歲 Average Age		39.55	39.40	38.51
平均服務年資 Year of Experience		14.79	14.65	13.77
學歷分布比率 Education	博士 PhD	2	2	2
	碩士 Graduate School	459	459	431
	大專 University / College	5,161	5,167	5,188
	高中(職) Senior High School	811	814	855
	高中(職)以下 Others	49	49	53
員工持有專業 證照之名稱 The list of employees' certificates	會計師CPA	5	5	4
	美國特許財務分析師(CFA)	1	1	1
	財務風險管理師(FRM)	12	12	12
	認證理財規劃顧問(CFP)	12	12	8
	內部稽核師(CIA)	2	2	2
	國際電腦稽核師(CISA)	1	1	1
	證券商高級業務員 Senior Securities Specialist	911	909	872
	證券商業務員 Securities Specialist	784	785	740
	期貨商業業務員 Futures Specialist	1,088	1,088	968
	人身保險經紀人 Individual Insurance Broker	6	5	5
	人身保險代理人 Individual Insurance Agent	7	7	8
	人身保險業務員 Individual Life Insurance Representative	5,238	5,243	4,933
	財產保險經紀人 Property Insurance Broker	6	6	6
	財產保險代理人 Property Insurance Agent	1	1	1
	產物保險業務員 Property Insurance Representative	4,861	4,860	4,033
	投資型保險商品業務員 Investment-Orient Insurance Product Representative	3,639	3,621	3,039
	信託業務專業測驗 Proficiency Test for Trust Operations	4,611	4,616	4,328
	銀行內部控制基本測驗 Basic Proficiency Test on Bank Internal Controls	4,692	4,692	4,305
	初階授信人員專業能力測驗 Basic Proficiency Test for Bank Lending Personnel	2,975	2,969	2,510
	進階授信人員專業能力測驗 Advanced Proficiency Test for Bank Lending Personnel	78	78	74
	初階外匯人員專業能力測驗 Basic Proficiency Test for International Banking Personnel	2,388	2,383	2,139
	理財規劃人員專業能力測驗 Proficiency Test for Financial Planning Personnel	2,174	2,172	2,030

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；將紙本「基金對帳單」之郵寄頻率，由每月改為每季寄送，藉由節能減碳方式愛護地球；並響應節能減碳活動，參加「Gold FM燈不亮月亮，關燈節能活動」，另號召全台同仁舉辦健行淨山活動，為地球環保盡一份心。
- (二) 支持產學專業研究，推廣全民正確理財觀念：贊助財團法人台灣綜合研究院「金融證券投資諮詢委員會」，協助該院辦理有關財經、產經等新知講座，以及定期研析總體經濟動向等，以傳播經濟及金融知識；繼續參與金管會銀行局舉辦之「98年度走入校園與社區金融知識宣導」活動，使青少年與民眾都能獲得消費金融知識，樹立正確金錢觀與養成負責任的態度。
- (三) 鼓吹全民健康生活，推動全民健康運動之風氣：除贊助北區傳統籃壇盛會「基隆市第十八屆聯盟杯籃球錦標賽」外，更於去(98)年度參與贊助我國籃壇最高層級賽事「2009NBA台北賽」；此外，本行亦積極參與各項運動贊助，如扶植台灣運動舞蹈「2007世界國際標準舞台灣大獎賽」與「2008職業國際標準舞世界大賽亞洲巡迴賽」，同時更全力配合世運行銷，並加入「世運之友」協助世運宣傳，以支持世界級賽事在高雄舉辦。
- (四) 關懷社會弱勢角落，協助社會公益團體持續提供弱勢照顧服務：除協助華山基金會「愛心369建站計畫」捐助宣傳及參與該會「盛夏傳愛遊樂園」義賣園遊會外，同時開辦信用卡紅利積點轉公益捐款之業務，並發起行員「點點愛心溫暖捐」之紅利勸募活動，以行動支持公益；同時，為緩解失業問題並幫助清寒學子，舉辦「協助清寒家庭子女暑期工讀計畫」，提供100名暑期工讀機會，協助清寒家庭子女順利完成學業，培養其自立自強精神，並實地瞭解銀行工作，以培養未來之優秀人才，為國家社會服務。
- (五) 聲援人道救援行動：除響應大陸四川賑災活動，捐助壹仟萬元協助災區救援與重建工作外，也特別關懷「88水災」之災情需求，除與員工共同提撥壹仟伍佰萬元莫拉克風災救助款，亦減免民眾至本行捐款災區之各項手續費用等。

C. Enterprise Benchmark and Ethical Behavior

- a. Environmental protection measures: measures that include recycling, waste sorting, using standard tableware at employee canteens, improving the environment and adopting roadside trees. Reducing the frequency at which fund statements are mailed from once a month to once a quarter. Taking part in events calling for "Gold FM Turn Off Light" to save energy and reduce carbon emissions. Making efforts to encourage colleagues to participate in hiking and cleaning mountain activity.
- b. Supporting industry and academia research, promoting correct finance management concepts among the public: Sponsoring the Finance, Securities and Investment Consultative Committee of Taiwan Research Institute and assisting it in giving lectures on the latest developments in finance and economics, in periodically analyzing macroeconomic trends, and in spreading economic and financial knowledge. Taking part in events held by the Banking Bureau of Financial Supervisory Commission in 2009 to provide teenagers and the general public with knowledge in consumer finance and in acquiring an attitude towards using money responsibly.
- c. Promoting a healthy lifestyle and regular exercise habits: In addition to sponsoring a traditional northern Taiwan basketball event—18th Keelung Union Cup Basketball Tournament—we last year sponsored 2009 NBA Taipei, Taiwan's highest-level basketball match. We also actively sponsor various athletics events such as the 2007 Taiwan International Dance Sport Grand Prize Championship & ADC Cup and 2008 Open Professional Ballroom Dance Championships "Asian Tour Taipei Open." Moreover, we did our best to help publicize the World Games 2009 in Kaohsiung and became a friend of the world games to assist in publicizing the games and support holding world-class events in Kaohsiung.
- d. Caring about the disadvantaged, helping charitable organizations to provide care to the disadvantaged: Assisting Huashan Social Welfare Foundation in publicizing its Love 369 Stations program and participating in a bazaar "Summer Love Amusement Park" it organized. Providing a service to allow credit cardholders to convert their bonus points into donations to charities. Encouraging colleagues to donate their bonus points—"Points Donation Warms Hearts." To ease unemployment and help students from low-income households, "Summer Work-study Plan for Poor Family Kids" provided 100 positions to these students which also cultivates future elites to serve for the society.

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：臺外幣核心帳務系統、資料倉儲系統、報表管理系統、企業網路銀行系統、個人網路銀行系統、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、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、海外分行系統、台中異地備援中心建置、開放系統主要伺服器備份排程監控系統、資產負債管理暨資金移轉計價(ALM/FTP)應用系統、Basel II風險管理系統、資訊安全管理系統、外匯集中作業-影像流程管理系統、全行印鑑、匯款及代收票據影像集中作業系統、企業帳款管理平台加值服務建置案(eBilling)、財富管理系統、網銀/EAI、信託主機異地備援系統、香港分行基金、債券系統、外匯第二作業中心、醫療院所自動繳費機、分行新骨幹網路設備。

(二) 未來資訊系統開發及購置計畫

列舉99年規劃建置之資訊系統，包含：開戶人像、證照、顧客資料影像系統、全行開戶影像集中登打覆核系統、昆山代表處綜合報送系統建置、eLoan國外分行系統建置、房貸評分卡系統建置、資訊中心網路安全稽核系統、國內外關鍵系統異地備援機制建置。

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。

- e. Assisting in humanitarian efforts: Donating NT\$10million (m) to help victims of the Sichuan Earthquake and aid in reconstruction. The bank and employees together donated NT\$15m to Morakot-affected areas and people. Reducing or waiving the handling fees for remitting donations to them.

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 core banking system, a Data Warehouse system, a statement management system, an Enterprise internet banking, e-Banking system, a credit automation system, an on-line video conference system, an enterprise intra website, a mail system, a credit card system, an electronic note system, a short-term note liquidation system, a Trust business system, a securities server upgrade and online ordering system, PeopleSoft/Human Resource Management System(HRMS), the overseas branch's system, the Taichung remote backup center, the scheduling and monitoring of the backup of open-system servers, an ALM/FTP application system, the BASEL II risk management system, the Information Security Management Systems, a foreign exchange centralized operation-image flow management system, the centralized image process system of seal, remittance and check collection, eBilling system, the wealth management system, the internet banking, EAI and mutual fund server remote backup system, the Hong Kong wealth management system, the second center of foreign exchange operation, the hospital auto payment machines, the branches' new backbone network system.

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

IT systems to be deployed in 2010: image system of opening account, certificate and customer data, image centralized process and review system of account opening data, the Kunshan Representative Office Integrated reporting system, eLoan systems of Overseas branches, credit scoring system of home loan, network security and audit system, and the remote backup system of worldwide critical 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

- (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) 本行員工訓練係以職能為基礎，業務為導向，規劃實體暨數位訓練等多元化課程，增進員工素質與競爭力。
- (2) 持續以內部證照檢定，激勵員工自主成長，提升專業能力。
- (3) 派員前往歐美等地研習與參加國際性研討會；建立人才庫，培訓海外單位儲備人才，打造整體高品質與國際化金融人才，藉以支持不斷進步之文化與永續經營之理念。
- (4) 本(98)年訓練總時數計157,021小時，每人平均訓練時數達26.36小時，訓練費用共新臺幣14,768,601元。

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 the 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

Insure all employees with an "Employer's Liability Insurance" so that employees can be protected while carrying out duties. The premium is entirely covered by the bank.

3. Career development and training

- (1) We provide training to employees with a focus on the skills they need to perform their duties and promote sales. Diversified hands-on and digital courses enable them to improve their competitiveness.
- (2) We encourage employees to obtain internal certifications as a way to facilitate personal growth and improve professional skills.
- (3) Employees are sent to US and Europe to receive training and participate in international symposiums. In order to make progress and support continuous business operation concept, a human resources database is established to train employees to be sent to overseas branches.
- (4) This year (2009) we provided training totaling 157,021 hours with the per capita training hours reaching 26.36 hours and costing a total of NT\$14,768,601.



(5) 經理人參與公司治理有關之進修與訓練課程：

(5) Training courses on corporate governance attended by managers：

姓名 Name	職稱 Title	課程名稱 Course Name	進修(訓練)期間 Education/Traning Period	時數 Hours	主辦單位 Unit in Charge
林維樑 William Lin	總經理 President	信託業督導人員研習班 Course for trust auditors	2009/02/07	3	台灣金融研訓院 Taiwan Academy of Banking and Finance
		信託業督導人員研習班 Course for trust auditors	2009/03/18	3	
黃奇泰 Chi-Tay Huang	總稽核 Chief Audit	信託業督導人員研習班 Course for trust auditors	2009/03/18	3	
		信託業督導人員研習班 Course for trust auditors	2009/04/08	3	
		稽核人員金融相關業務研習班 Courses on finance-related business for auditors	2009/12/02~2009/12/09	33	
葉萬士 Walter W.T.Yeh	副總經理 Executive Vice President	信託業督導人員研習班 Course for trust auditors	2009/02/07	3	
		信託業督導人員研習班 Course for trust auditors	2009/03/18	3	
施建安 James Shih	副總經理 Executive Vice President	信託業督導人員研習班 Course for trust auditors	2009/03/18	3	
		信託業督導人員研習班 Course for trust auditors	2009/04/08	3	
陳允進 James Y.G. Chen	副總經理 Executive Vice President	信託業督導人員研習班 Course for trust auditors	2009/03/18	3	
		信託業督導人員研習班 Course for trust auditors	2009/04/08	3	
		信託業督導人員研習班 Course for trust auditors	2009/06/07	3	
		兩岸金融研討會-- 台資銀行前進大陸之經營策略系列研討會 Workshops on cross-strait banking – Taiwanese banks' strategies for operating in China	2009/12/09~2009/12/21	11.5	中華民國銀行商業同業公會全國聯合會 The Bankers of Association of The Republic of China

姓名 Name	職稱 Title	課程名稱 Course Name	進修(訓練)期間 Education/Traning Period	時數 Hours	主辦單位 Unit in Charge
林青槐 Alexander C.H.Lin	副總經理 Executive Vice President	信託業督導人員研習班 Course for trust auditors	2009/03/18	3	台灣金融研訓院 Taiwan Academy of Banking and Finance
翁聰碧 Tsung-Pi Weng	副總經理 Executive Vice President	信託業督導人員研習班 Course for trust auditors	2009/02/07	3	
賴昭吟 Carol Lai	副總經理 Executive Vice President	2009 FALL企業重建高階研習營 2009 FALL workshop on enterprise rebuilding for senior management	2009/09/15	6.5	台灣企業重建協會 Turnaround Management Association of Taiwan
林耀輝 Yao-Huei Lin	稽核處處長 SVP & Division Head of Internal Auditing Division	金融海嘯下之新金融監理措施 Course on new financial regulatory measures in the wake of a financial crisis	2009/07/01	3	中華民國內部稽核協會 The Institute of Internal Auditors, Taiwan
		稽核主管研習班 Course for auditing executives	2009/11/17	7	台灣金融研訓院 Taiwan Academy of Banking and Finance
		稽核人員金融相關業務研習班 Courses on finance-related business for auditors	2009/12/02~2009/12/09	33	
林彩鳳 Tsai Feng Lin	財務管理處處長 SVP & Division Head of Financial Management Division	2009 TMAT企業重建國際研討會 2009 TMAT international symposium on enterprise rebuilding	2009/04/08~2009/04/09	15	台灣企業重建協會 Turnaround Management Association of Taiwan
		發行人證券商證券交易所會計主管持續進修班 Courses for accounting executives of issuers, securities firms and securities exchanges	2009/06/08~2009/06/09	12	中華民國會計研究發展基金會 Accounting Research and Development Foundation in Taiwan
		我國採用國際會計準則(IFRSs)之簡介研討會 Introduction on the IFRSs adopted by Taiwan	2009/08/24	2	勤業眾信聯合會計師事務所 Deloitte & Touche
		銀行會計人員進階培訓--銀行管理會計之應用 Advanced courses for banks' accounting personnel – application of banks' management accounting	2009/11/04~2009/11/11	12	台灣金融研訓院 Taiwan Academy of Banking and Finance
鍾碩薇 Sylvia Chung	資金營運處處長 SVP & Division Head of Treasury Division	2009 TMAT企業重建國際研討會 2009 TMAT international symposium on enterprise rebuilding	2009/04/08~2009/04/09	15	台灣企業重建協會 Turnaround Management Association of Taiwan
		我國採用國際會計準則(IFRSs)之簡介研討會 Introduction on the IFRSs adopted by Taiwan	2009/08/24	2	勤業眾信聯合會計師事務所 Deloitte & Touche

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) 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，明確規範本行勞資雙方勞動條件，97年3月23日屆滿三年，原「團體協約」有關勞動條件部分仍繼續有效。

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。

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) 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. The labor terms and conditions have reached 3 years on March 23, 2008. The terms regarding labor conditions in the original "Collective Agreement" are still in effect.

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.
- (5) Other business conducts.
- (6) Conflict of interest.
- (7) Employee's personal securities and financial transactions.

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，並舉辦安全維護會報及員工自衛編組演練，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或協同辦理，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，實施勞工安全衛生政策，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：透過定期舉開勞資會議，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。

- (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 security meeting and 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) All cash transporting and replenishing operations outside of branches are outsourced to security companies to reduce operational risks.
 - (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	雍興實業股份有限公司 Yung Hsing Ent. Co., Ltd.	98.06.01~99.05.31 June 1, 2009 to May 31, 2010 98.08.28~99.08.28 August 28, 2009 to August 28, 2010	信用卡帳單列印、裝封及郵寄處理作業 Printing, enveloping and mailing of credit card statements 基金通知單及對帳單列印郵寄作業 Printing and mailing mutual fund notification and statement	保密原則 Principle of confidentiality
委外契約 (自動櫃員機換補鈔及故障服務契約) Contract for troubleshooting ATMs, including replenishing cash	台灣保全股份有限公司 Taiwan Security Co., Ltd. 聯安服務股份有限公司 Lien-An Service Co., Ltd.	98.09.16~99.09.15 September 16, 2009 to September 15, 2010	委託辦理行外自動櫃員機之換補鈔及故障作業。 Troubleshooting ATMs off the bank's premises and replenishing cash	
委外契約 (遞送票據服務運送契約) Commissioning of an express delivery company to ship notes	中華快遞股份有限公司 CHUNG HWA Express Corp.	98.07.20~99.07.19 July 20, 2009 to July 19, 2010	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	98.07.04~保固期滿 July 4, 2009 to end of warranty period	MICR票據高速灰階掃描模組升級彩色模組建置專案 MICR(Magnetic Ink Character Recognition)High Speed Checks scanning system color module upgrade	
	中菲電腦股份有限公司 Dimerco Data System Corp.	98.10.18~保固期滿 October 18, 2009 to end of warranty period	香港分行基金、債券系統 Hong Kong wealth management 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	98.04.07~保固期滿 April 7, 2009 to end of warranty period	分行新骨幹網路架構建置案 The branches' new back bone network implementation	
	台灣國際商業機器股份有限公司 International Business Machines Corp.(IBM)	98.06.18~保固期滿 June 18, 2009 to end of warranty period	企業網銀平台及FEDI系統提升轉換建置 e-Banking platform/FEDI systems upgrade and transfer project	
	北京中軟融鑫電腦系統工程有限公司 CHINA RESOFT COMPUTER SYSTEM ENGINEERING CO.,Ltd.	98.11.20~保固期滿 November 20, 2009 to end of warranty period	昆山代表處綜合報送系統建置案 Kunshan Representative Office Integrated reporting system	

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

98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.



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財務概況

Financial Status

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:新臺幣千元 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 99年3月31日 財務資料 As of March 31, 2010
		98年 2009	97年 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		117,273,902	114,438,620	137,899,836	160,493,845	175,093,260	100,322,311
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		13,543,837	14,839,363	9,594,198	11,146,041	28,447,641	21,345,334
附買回票券及債券投資 RS (Investment)		49,549	1,113,614	6,460,770	8,559,731	6,580,178	-
備供出售金融資產淨額 Net FA (Held for trade)		30,297,240	32,381,982	67,596,193	69,275,366	45,373,552	32,181,018
貼現及放款淨額 Net Loans, Bills Discounted		1,011,067,871	978,028,617	908,124,870	863,458,135	834,431,158	987,155,178
應收款項淨額 Net Receivables		11,187,747	15,049,058	15,494,884	17,668,191	22,137,487	16,326,724
持有至到期日之金融資產淨額 Net FA (HTM)		230,295,526	174,255,975	111,881,124	167,548,463	183,300,157	219,773,092
採權益法之股權投資淨額 Net Investment in Equity		146,291	119,106	110,046	61,644	52,666	83,893
固定資產淨額 Net Property and Equipment		24,242,714	24,800,231	25,025,676	25,071,214	25,024,975	24,061,651
無形資產淨額 Net Intangible Assets		39,547	52,453	75,229	113,864	65,920	46,144
其他金融資產淨額 Net Other FA		20,502,139	21,100,272	7,581,452	7,492,708	7,173,425	19,077,585
其他資產淨額 Net Other Assets		16,820,005	20,753,218	21,788,110	24,716,130	28,714,615	17,603,779
資產總額 Total Assets		1,475,466,368	1,396,932,509	1,311,632,388	1,355,605,332	1,356,395,034	1,437,976,709
央行及銀行同業存款 Due to Central Banks and Banks		120,437,915	107,683,370	131,975,991	162,470,067	184,570,268	99,221,191
存款及匯款 Deposits Accepted and Remittances Payable		1,211,599,406	1,115,608,800	1,018,918,551	1,022,848,401	999,365,926	1,185,443,098
公平價值變動列入損益之金融負債 Net Financial Debts at Fair Value through Income Statement		821,612	1,019,663	1,115,761	48,517	13,523,833	1,014,515
附買回票券及債券負債 RP (Debt)		5,419,388	16,798,494	15,367,505	16,301,987	12,794,440	13,525,011
央行及同業融資、應付金融債券 Financing from Central Bank and Other Banks, Subordinated Debentures Payable		23,473,942	36,568,059	23,000,000	20,000,000	20,000,000	23,476,286
特別股負債 Preferred Liability		-	-	-	-	-	-
應計退休金負債 Accrued Pension Pay		2,473,876	2,503,996	2,468,404	2,331,485	2,391,611	2,419,283
其他金融負債 Other Financial Liability		441,663	503,753	346,750	350,400	354,050	403,519
其他負債 Other Liabilities		29,781,281	35,641,234	36,627,261	49,069,926	46,990,588	29,615,439
負債總額 Total Liabilities	分配前 Before Distribution	1,394,449,083	1,316,327,369	1,229,820,223	1,273,420,783	1,279,990,716	1,355,118,342
	分配後 After Distribution	1,396,311,926	1,320,053,054	1,235,831,156	1,280,729,824	1,279,990,716	1,356,981,185
股本 Capital		62,094,756	62,094,756	62,094,756	62,094,756	63,594,756	62,094,756
資本公積 Capital Surplus		0	0	0	0	39,256,183	0
保留盈餘 Retained Earnings	分配前 Before Distribution	10,588,769	11,225,557	12,383,294	11,377,055	(34,924,183)	12,389,047
	分配後 After Distribution	8,725,926	7,499,871	6,372,361	3,900,014	0	10,526,204
未實現重估增值 Unrealized Revaluation		8,079,304	8,117,921	8,118,903	8,047,530 (註1)(Note 1)	8,215,530	8,079,304
金融商品之未實現損益 Unrealized Gain or Loss on Financial Instrument		28,011	(1,067,069)	(1,149,720)	326,419	-	54,599
累積換算調整數 Cumulative Translation Adjustment		226,445	233,975	364,932	339,059	262,032	240,661
股東權益總額 Total Shareholders' Equity	分配前 Before Distribution	81,017,285	80,605,140	81,812,165	82,184,549	76,404,318	82,858,367
	分配後 After Distribution	79,154,442	76,879,454	75,801,232	74,875,508	76,404,318	80,995,524

註1：95年分派後未實現重估增值為8,215,530千元。

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

註2：98年度分派尚未經99年股東常會承認。

Note 2：The earning distribution for year 2009 hasn't been approved by the 2010 General Shareholders' Meeting.

(二) 簡明損益表

b. Brief Income Statements of Recent Five Years

單位:新臺幣仟元 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99年 3月31日財務資料 As of March 31, 2010
		98年度 2009	97年度 2008	96年度 2007	95年度 2006	94年度 2005	
利息淨收益 Net Interest Income		12,304,753	18,331,808	18,635,067	18,219,176	17,065,166	3,266,006
利息以外淨收益 Net Other Revenues		10,341,942	7,535,993	12,304,078	11,576,326	9,577,139	2,188,158
呆帳費用 Bad Debt Expense		5,285,784	6,902,098	7,149,656	4,625,824	62,716,748	343,431
營業費用 Total Operating Expenses		11,643,496	11,897,455	11,561,517	10,845,182	11,868,121	2,909,164
繼續營業部門稅前損益 Earning Before Tax from Continued Operations		5,717,415	7,068,248	12,227,972	14,324,496	(47,942,564)	2,201,569
繼續營業部門稅後損益 Gain(Loss) from Continued Operations		3,088,898	4,853,196	8,483,281	11,084,417	(36,515,754)	1,800,279
停業部門損益(稅後淨額) 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(稅後淨額) Cumulative Effect of Changes in Accounting Principles		-	-	-	292,638	-	-
本期損益 Net Income		3,088,898	4,853,196	8,483,281	11,377,055	(36,515,754)	1,800,279
每股盈餘(元) EPS(NT\$)		0.50	0.78	1.37	1.79	(7.67)	0.29

(三) 會計師姓名及查核意見

1. 簽證會計師：

98、97、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：

98年為標準式無保留意見。

97年為修正式無保留意見。

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。

c. CPA-Auditor of the Financial Report:

1. CPA-Auditor

2009、2008、2007 & 2006：

Hung-Hsiang Tsai, Long-Swei Won

2005：Ivene Juanlu, Yujen Chen

2. Independent Auditors' Opinion:

2009：Standard unqualified opinions.

2008：Modified unqualified opinions.

2007：Unqualified opinions.

2006：Modified unqualified opinions.

2005：Unqualified opinions.

(四) 各項關鍵性指標

d. Key Performance

項目 Items	年度 FY	98年 2009	97年 2008	96年 2007	95年 2006	94年 2005	當年度截至99年3月 31日財務資料 As of March 31, 2010
資產報酬率(%) ROA (%)		0.22	0.36	0.64	0.84	(2.74)	0.12
股東權益報酬率(%) ROE (%)		3.82	5.98	10.35	14.35	(48.29)	2.20
資本適足率(%) Capital Adequacy Ratio		10.83	10.61	10.36	11.17	11.03	11.21
逾放比率(%) Overdue Ratio (%)		1.23	1.67	1.79	1.63	1.67	1.15

(五) 合併簡明資產負債表

e. Consolidated Brief Balance Sheets of Recent Five Years

單位:新臺幣仟元 Unit: NT\$ 1,000

項目 Items	年度 FY	最近五年度財務資料(註1) Financial Information of Recent Five Years (Note 1)					當年度截至99年 3月31日財務資料 As of March 31, 2010
		98年 2009	97年 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		117,273,912	114,438,630	137,899,846	160,493,855	175,093,267	100,322,321
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		13,543,837	14,839,363	9,594,198	11,146,041	28,447,641	21,345,334
附買回票券及債券投資 RS (Investment)		49,549	1,113,614	6,460,770	8,559,731	6,580,178	0
備供出售金融資產淨額 Net FA (Held for Trade)		30,297,240	32,381,982	67,596,193	69,275,366	45,373,552	32,181,018
貼現及放款淨額 Net Loans, Bills Discounted		1,011,067,871	978,028,617	908,124,870	863,458,135	834,431,158	987,155,178
應收款項淨額 Net Receivables		11,189,518	15,048,123	15,472,430	17,676,245	22,105,874	16,202,986
持有至到期日之金融資產淨額 Net FA (HTM)		230,295,526	174,255,975	111,881,124	167,548,463	183,300,157	219,773,092
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		24,244,012	24,801,998	25,027,837	25,073,758	25,026,048	24,062,874
無形資產淨額 Net Intangible Assets		39,547	52,453	75,229	113,864	65,920	46,144
其他金融資產淨額 Net Other FA		20,502,139	21,100,272	7,581,452	7,492,708	7,173,425	19,077,585
其他資產淨額 Net Other Assets		16,823,772	20,754,967	21,789,622	24,716,292	28,715,878	17,604,749
資產總額 Total Assets		1,475,326,923	1,396,815,994	1,311,503,571	1,355,554,458	1,356,313,098	1,437,771,281
央行及銀行同業存款 Due to Central Banks and Banks		120,437,915	107,683,370	131,975,991	162,470,067	184,570,268	99,221,191
存款及匯款 Deposits Accepted and Remittances Payable		1,211,386,820	1,115,545,305	1,018,883,187	1,022,818,087	999,289,223	1,185,175,122
公平價值變動列入損益之金融負債 Net Financial Debts at Fair Value through Income Statement		821,612	1,019,663	1,115,761	48,517	13,523,833	1,014,515
附買回票券及債券負債 RP (Debt)		5,419,388	16,685,563	15,199,727	16,226,247	12,749,251	13,525,011
應付金融債券 Subordinated Debentures Payable		23,473,942	36,568,059	23,000,000	20,000,000	20,000,000	23,476,286
特別股負債 Preferred Liability		-	-	-	-	-	-
應計退休金負債 Accrued Pension Pay		2,473,876	2,503,996	2,468,404	2,331,485	2,391,611	2,419,283
其他金融負債 Other Financial Liability		441,663	503,753	346,750	350,400	354,050	403,519
其他負債 Other Liabilities		29,854,422	35,701,145	36,701,586	49,125,106	47,030,544	29,677,987
負債總額 Total Liabilities	分配前 Before Distribution	1,394,309,638	1,316,210,854	1,229,691,406	1,273,369,909	1,279,908,780	1,354,912,914
	分配後 After Distribution	1,396,172,481	1,319,936,539	1,235,702,339	1,280,678,950	1,279,908,780	1,356,775,757
股本 Capital		62,094,756	62,094,756	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	10,588,769	11,225,557	12,383,294	11,377,055	(34,924,183)	12,389,047
	分配後 After Distribution	8,725,926	7,499,871	6,372,361	3,900,014	-	10,526,204
未實現重估增值 Unrealized Revaluation		8,079,304	8,117,921	8,118,903	8,047,530 (註2)(Note 2)	8,215,530	8,079,304
金融商品之未實現損益 Unrealized Gain or Loss on Financial Instrument		28,011	(1,067,069)	(1,149,720)	326,149	-	54,599
累積換算調整數 Cumulative Translation Adjustment		226,445	233,975	364,932	339,059	262,032	240,661
股東權益總額 Total Shareholders' Equity	分配前 Before Distribution	81,017,285	80,605,140	81,812,165	82,184,549	76,404,318	82,858,367
	分配後 After Distribution	79,154,442	76,879,454	75,801,232	74,875,508	76,404,318	80,995,524

註1：合併財務資料自94年開始編製。

Note 1: Consolidated financial information has been compiled since 2005.

註2：95年分配後未實現重估增值為8,215,530仟元。

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

註3：98年度分派尚未經99年股東常會承認。

Note 3: The earning distribution for year 2009 hasn't been approved by the 2010 General Shareholders' Meeting.

(六) 合併簡明損益表

f. Consolidated Brief Income Statements of Recent Five Years

單位:新臺幣仟元 Unit: NT\$ 1,000

項目 Items	年度 FY	最近五年度財務資料(註) Financial Information of Recent Five Years (Note)					當年度截至99年 3月31日財務資料 As of March 31, 2010
		98年度 2009	97年度 2008	96年度 2007	95年度 2006	94年度 2005	
利息淨收益 Net Interest Income		12,305,478	18,334,424	18,636,935	18,220,313	17,066,108	3,266,159
利息以外淨收益 Net Other Revenues		10,423,543	7,611,285	12,380,207	11,627,485	9,597,398	2,206,553
放款呆帳費用 Bad Debt Expense		5,285,784	6,902,098	7,149,656	4,525,824	62,716,748	343,431
營業費用 Total Operating Expenses		11,689,876	11,945,105	11,610,382	10,982,720	11,876,387	2,919,468
繼續營業部門稅前損益 Earning Before Tax from Continued Operations		5,753,361	7,098,506	12,257,104	14,339,254	(47,929,629)	2,209,813
繼續營業部門稅後損益 Gain(Loss) from Continued Operations		3,088,898	4,853,196	8,483,281	11,084,417	(36,515,754)	1,800,279
停業部門損益(稅後淨額) 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(稅後淨額) Cumulative Effect of Changes in Accounting Principles		-	-	-	292,638	-	-
本期損益 Net Income		3,088,898	4,853,196	8,483,281	11,377,055	(36,515,754)	1,800,279
每股盈餘(元) EPS(NT\$)		0.50	0.78	1.37	1.79	(7.67)	0.29

註：合併財務資料自94年開始編製。

Note: Consolidated financial report has been 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：

98、97、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：

98年為標準式無保留意見。

97年為修正式無保留意見。

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

2009、2008、2007 & 2006：

Hung-Hsiang Tsai, Long-Swei Won

2005：Ivene Juanlu, Yujen Chen

2. Independent Auditors' Opinion:

2009：Standard unqualified opinions.

2008：Modified unqualified opinions.

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:新臺幣仟元 Unit: NT\$ 1,000

分析項目(註1) Items (Note 1)		最近五年度財務分析 Financial Information of Recent Five Years					當年度截至99年3月31日財務資料 As of March 31, 2010
		98年 2009	97年 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	82.41	89.85	84.95	83.88	83.95	82.80
	逾放比率(%) Ratio of Overdue	1.23	1.67	1.79	1.63	1.67	1.15
	利息支出占年平均存款餘額比率(%) Ratio of Interest Cost to Annual Average Deposits	0.76	1.58	1.58	1.44	1.11	0.51
	利息收入占年平均授信餘額比率(%) Ratio of Interest Income to Annual Average Loans Outstanding	1.94	3.39	3.54	3.41	3.10	1.75
	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)	3,489	3,962	4,867	4,889	4,374	842
	員工平均獲利額 Average Profit Per Employee (NT\$1,000)	476	743	1,334	1,867	(5,995)	278
獲利能力 Profitability	第一類資本報酬率(%) Return on Tier I Capital	8.14	10.22	17.69	22.57	(79.33)	3.09
	資產報酬率(%) Return on Assets	0.22	0.36	0.64	0.84	(2.74)	0.12
	股東權益報酬率(%) Return on Shareholders' Equity	3.82	5.98	10.35	14.35	(48.29)	2.20
	純益率(%) Ratio of Net Income	13.64	18.76	27.42	38.18	(137.06)	33.01
	每股盈餘(元) Earning Per Share (NT\$)	0.50	0.78	1.37	1.79	(7.67)	0.29
財務結構 Financial Structure	負債占總資產比率 Ratio of Liabilities to Assets	94.47	94.19	93.72	93.90	94.34	94.20
	固定資產占股東權益比率 Ratio of Fix Assets to Shareholders' Equity	29.92	30.77	30.59	30.51	32.75	29.04
成長率 Growth Rate	資產成長率(%) Ratio of Asset Growth	5.62	6.50	(3.24)	(0.06)	3.29	(2.54)
	獲利成長率(%) Ratio of Profit Growth	(19.11)	(42.20)	(14.64)	-	-	-
現金流量 Cash Flow	現金流量比率 Ratio of Cash Flow	10.26	8.22	8.9	20.43	14.94	-
	現金流量允當比率 Ratio of Cash Flow Adequacy	392.21	507.26	795.83	1,636.89	1,124.19	-
	現金流量滿足率 Ratio of Cash Flow for Operating to Cash Flow from Investing	(11.29)	(8.39)	82.16	(69.07)	(35.24)	-
流動準備比率(%) Ratio of Liquidity Reserve		24.08	19.55	15.31	21.50	22.53	23.18
利害關係人擔保授信總餘額 Related Party Secured Loan		11,674,329	7,943,478	15,466,665	15,117,334	19,176,719	9,221,191
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		1.07	0.76	1.71	1.67	2.18	0.86
營運規模 Operating Scale	資產市占率(%) Market Share of Assets	4.85	4.87	4.77	4.96	4.97	4.83 (註2) (Note 2)
	淨值市占率(%) Market Share of Net Worth	4.32	4.61	4.77	4.99	3.82	4.39 (註2) (Note 2)
	存款市占率(%) Market Share of Deposits	4.73	4.71	4.85	5.00	4.92	4.75 (註2) (Note 2)
	放款市占率(%) Market Share of Loans	5.26	5.06	5.15	5.10	5.07	5.18 (註2) (Note 2)

請說明最近二年各項財務比率變動原因。

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

主要係存放利差持續縮小，使利息淨收益較上(97)年度減少，且因所得稅法修正，自99年度起營利事業所得稅稅率由25%調降至20%，致以前年度認列之遞延所得稅資產回沖，增列所得稅費用，稅後盈餘較上(97)年度減少17.64億元，使本年度相關之財務比率皆較上(97)年度變動達20%以上。

The main cause is the shrinking difference between deposit and loan interest rates, resulting in lower net interest income than the preceding year (2008). In addition, due to a revision to the income tax law, starting in 2010 business income tax rates have been reduced from 25% to 20%, offsetting deferred income tax assets recognized in previous years, thereby increasing income tax expense with earnings after tax reduced by \$1.764 billion compared with the preceding year (2008). The result is a more than 20% change in this year's relevant financial ratios compared with the preceding year (2008).

註1：

1. 經營能力
 - (1) 存放比率=放款總額/存款總額
 - (2) 逾期比率=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) 員工平均收益額=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/淨收益
 - (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。
6. 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2：當年度截至99年2月28日資料。

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。

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
6. 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：Information as of February 28, 2010.

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:新臺幣仟元 Unit: NT\$ 1,000

分析項目(註2) Items(Note 2)		年度 FY	最近五年度財務資料(註1) Financial Information of Recent Five Years (Note1)					當年度截至99年3 月31日財務資料 As of March 31, 2010
			98年 2009	97年 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		82.41	89.85	84.95	83.88	83.95	82.80
	逾放比率(%) Ratio of Overdue		1.23	1.67	1.79	1.63	1.67	1.15
	利息支出占年平均存款餘額比率(%) Ratio of Interest Cost to Annual Average Deposits		0.76	1.58	1.58	1.44	1.11	0.51
	利息收入占年平均授信餘額比率(%) Ratio of Interest Income to Annual Average Loans Outstanding		1.94	3.39	3.54	3.42	3.10	1.75
	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)		3,487	3,956	4,859	4,894	4,378	842
	員工平均獲利額 Average Profit Per Employee (NT\$1,000)		474	740	1,329	1,859	(5,995)	277
獲利能力 Profitability	第一類資本報酬率(%) Return on Tier I Capital		8.18	10.26	17.74	22.59	(79.31)	3.10
	資產報酬率(%) Return on Assets (ROA)		0.22	0.36	0.64	0.85	(2.74)	0.12
	股東權益報酬率(%) Return on Shareholders' Equity (ROE)		3.82	5.98	10.35	13.87	(48.29)	2.20
	純益率(%) Ratio of Net Income		13.59	18.71	27.35	37.99	(136.95)	32.90
	每股盈餘(元) Earning Per Share (NT\$)		0.50	0.78	1.37	1.79	(7.67)	0.29
財務結構 Financial Structure	負債占總資產比率 Ratio of Liabilities to Assets		94.47	94.19	93.72	93.9	94.34	94.20
	固定資產占股東權益比率 Ratio of Fix Assets to Shareholders' Equity		29.92	30.77	30.59	30.51	32.75	29.04
成長率 Growth Rate	資產成長率(%) Ratio of Asset Growth		5.62	6.50	(3.25)	(0.06)	-	(2.55)
	獲利成長率(%) Ratio of Profit Growth		(18.95)	(42.09)	(14.52)	-	-	-
流動準備比率(%) Liquidity Reserve Ratio			24.08	19.55	15.31	21.50	22.53	23.18
利害關係人擔保授信總餘額 Related Party Secured Loan			11,674,329	7,943,478	15,466,665	15,117,334	19,176,719	9,221,191
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			1.07	0.76	1.71	1.67	2.18	0.86
營運規模 Operating Scale	資產市占率(%) Market Share of Assets		4.85	4.87	4.77	4.96	4.97	4.83 (註3) (Note 3)
	淨值市占率(%) Market Share of Net Worth		4.32	4.61	4.77	4.99	3.82	4.39 (註3) (Note 3)
	存款市占率(%) Market Share of Deposits		4.73	4.71	4.85	5.00	4.92	4.75 (註3) (Note 3)
	放款市占率(%) Market Share of Loans		5.26	5.06	5.15	5.10	5.07	5.18 (註3) (Note 3)

請說明最近二年各項財務比率變動原因。
Reasons for changes of financial ratios for the last two years.
主要係存放利差持續縮小，使利息淨收益較上(97)年度減少，且因所得稅法修正，自99年度起營利事業所得稅稅率由25%調降至20%，致以前年度認列之遞延所得稅資產回沖，增列所得稅費用，稅後盈餘較上(97)年度減少17.64億元，使本年度相關之財務比率皆較上(97)年度變動達20%以上。
The main cause is the shrinking difference between deposit and loan interest rates, resulting in lower net interest income than the preceding year (2008). In addition, due to a revision to the income tax law, starting in 2010 business income tax rates have been reduced from 25% to 20%, offsetting deferred income tax assets recognized in previous years, thereby increasing income tax expense with earnings after tax reduced by \$1.764 billion compared with the preceding year (2008). The result is a more than 20% change in this year's relevant financial ratios compared with the preceding year (2008).

註1：合併財務資料自94年開始編製。

Note 1：Consolidated financial information has been compiled since 2005.

註2：計算公式如上表(一)。

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

註3：當年度截至99年2月28日資料。

Note 3：Information as of February 28, 2010.

(三) 資本適足性(註1)

c. Adequacy of Capital (Note 1)

單位：新臺幣仟元 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 Years					當年度截至99年3 月31日資本適足率 As of March 31, 2010
				98年 2009	97年 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	62,094,756	62,094,756	48,094,756	48,094,756	48,094,756	62,094,756	
		永續非累積特別股 Non-cumulative Perpetual Preferred Stocks	0	0	10,460,612	10,538,485	8,503,904	0	
		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	
		預收股本 Advanced Receipts for Capital Stocks	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	0	0	34,756,183		
		法定盈餘公積 Legal Reserves	7,414,059	5,958,101	3,413,116	0	1,258,722	7,414,059	
		特別盈餘公積 Special Reserve	0	0	0	0	0		
		累積盈餘 Retained Earnings	3,174,709	5,267,456	8,970,178	11,377,055	(36,182,905)	4,974,988	
		少數股權 Minority Interests	0	0	0				
		股東權益其他項目 Others of Equity	(535,153)	(1,490,717)	(998,077)	246,271	262,032	(380,185)	
		減：商譽 Goodwill		0	0				
		減：出售不良債權未攤銷損失 Non-amortization of NPL Disposal Loss		0	0				
		減：資本扣除項目 Others	(2,016,376)	(1,468,562)	(1,981,734)	(3,428,455)	(3,679,000)	(1,989,352)	
		第一類資本合計 Total Tier I	70,131,995	70,361,034	67,958,851	66,828,112	53,013,692	72,114,266	
	第二類 資本 Tier II Capital	永續累積特別股 Perpetual Cumulative Preferred Stocks	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		
		固定資產增值公積（重估增值） Fixed Asset Appreciation Surplus	8,079,304	8,117,921	8,118,903	8,047,530	8,215,530	8,079,304	
		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	355,324	295,931	95,980	188,521	109,725	303,950	
		可轉換債券 Convertible Bonds	0	0	0	0	0		
		營業準備及備抵呆帳 Operating Reserve and Loan Loss Provision	1,136,342	3,845,340	4,300,083	9,938,348	9,318,738	624,039	
		長期次順位債券 Long-term Subordinated Debts	23,016,667	18,950,000	9,200,000	8,200,000	12,000,000	22,766,667	
		非永續特別股 Non-perpetual Preferred Stocks	0	0	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 I Capital.	0	0	3,539,388	3,461,515	5,496,096		
		減：資本扣除項目 Others	(2,016,376)	(1,468,562)	(1,981,734)	(3,428,455)	(3,679,000)	(1,989,352)	
		第二類資本合計 Total Tier II	30,571,261	29,740,630	23,272,620	26,407,459	31,461,089	29,784,608	
		第三類 資本 Tier III Capital	短期次順位債券 Short-term Subordinated Debts						
			非永續特別股 Non-perpetual Preferred Stocks						
		第三類資本合計 Total Tier III							
	自有資本 Net Capital		100,703,256	100,101,664	91,231,471	93,235,571	84,474,781	101,898,874	
	加權風險性 資產額 Total Weighted Risk Assets	信用風險 Credit Risk	標準法 Standardized Approach	879,511,528	897,892,981	832,939,941	821,292,880	745,499,070	863,421,747
內部評等法 Internal Rating Based Approach				0	0				
資產證券化 Securitization			842,699	359,280	389,569			1,072,441	
作業風險 Operational Risk		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	40,931,575	41,443,950				37,994,375	
		進階衡量法 Advanced Measurement Approach							
市場風險 Market Risk		標準法 Standardized Approach	8,211,450	4,074,075	6,726,464	13,080,675	20,618,253	6,836,038	
		內部模型法 Internal Model Approach							
加權風險性資產總額 Total Risk-weighted Assets		929,497,252	943,770,286	880,464,221	834,373,555	766,117,323	909,324,601		
資本適足率 Capital Adequacy Ratio		10.83%	10.61%	10.36%	11.17%	11.03%	11.21%		
第一類資本占風險性資產之比率 Tier I Capital to Risk Assets Ratio		7.55%	7.46%	7.72%	8.01%	6.92%	7.93%		
第二類資本占風險性資產之比率 Tier II Capital to Risk Assets Ratio		3.28%	3.15%	2.64%	3.16%	4.11%	3.28%		
第三類資本占風險性資產之比率 Tier III Capital to Risk Assets Ratio									
普通股股本占總資產比率 COE to Total Assets Ratio		4.21%	4.45%	3.67%	3.55%	3.55%	4.32%		
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年1月4日金管銀(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：

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 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.

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：新臺幣仟元 Unit: NT\$ 1,000

分析項目(註3) Items (Note 3)			年度 FY	最近五年度資本適足率(註2) Capital Adequacy Ratio of Recent Five Years (Note 2)					當年度截至99年3月 31日資本適足率 As of March 31, 2010
				98年 2009	97年 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	62,094,756	62,094,756	48,094,756	48,094,756	48,094,756	62,094,756	
		永續非累積特別股 Non-cumulative Perpetual Preferred Stocks	0	0	10,460,612	10,538,485	8,503,904		
		無到期日非累積次順位債券 Non-cumulative Subordinated Debts Without Maturity Dates	0	0	0	0	0		
		預收股本 Advanced Receipts for Capital Stocks	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	0	0	34,756,183		
		法定盈餘公積 Legal Reserves	7,414,059	5,958,101	3,413,116	0	1,258,722	7,414,059	
		特別盈餘公積 Special Reserve	0	0	0	0	0		
		累積盈餘 Retained Earnings	3,174,709	5,267,456	8,970,178	11,377,055	(36,182,905)	4,974,988	
		少數股權 Minority Interests	0	0	0				
		股東權益其他項目 Others of Equity	(535,153)	(1,490,717)	(998,077)	246,271	262,032	(380,185)	
		減：商譽 Goodwill		0	0				
		減：出售不良債權未攤銷損失 Non-amortization of NPL Disposal Loss		0	0				
		減：資本扣除項目 Others	(1,943,231)	(1,409,009)	(1,981,734)	(3,428,455)	(3,652,667)	(1,947,406)	
		第一類資本合計 Total Tier I	70,205,140	70,420,587	67,958,851	66,828,112	53,040,025	72,156,212	
	第二類資本 Tier II Capital	永續累積特別股 Perpetual Cumulative Preferred Stocks	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		
		固定資產增值公積 Fixed Asset Appreciation Surplus	8,079,304	8,117,921	8,118,903	8,047,531	8,215,530	8,079,304	
		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	355,324	295,931	95,980	188,521	109,725	303,950	
		可轉換債券 Convertible Bonds	0	0	0	0	0		
		營業準備及備抵呆帳 Operating Reserve and Loan Loss Provision	1,136,342	3,845,340	4,300,083	9,938,348	9,318,537	624,039	
		長期次順位債券 Long-term Subordinated Debts	23,016,667	18,950,000	9,200,000	8,200,000	12,000,000	22,766,667	
		非永續特別股 Non-perpetual Preferred Stocks	0	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.	0	0	3,539,388	3,461,515	5,496,096		
		減：資本扣除項目 Others	(1,943,231)	(1,409,009)	(1,981,734)	(3,428,455)	(3,652,667)	(1,947,406)	
		第二類資本合計 Total Tier II	30,644,406	29,800,183	23,272,620	26,407,460	31,487,221	29,826,554	
		第三類資本 Tier III Capital	短期次順位債券 Short-term Subordinated Debts						
			非永續特別股 Non-perpetual Preferred Stocks						
		第三類資本合計 Total Tier III							
	自有資本 Net Capital		100,849,546	100,220,770	91,231,471	93,235,572	84,527,246	101,982,766	
加權風險性 資產額 Total Weighted Risk Assets	信用風險 Credit Risk	標準法 Standardized Approach	879,518,364	897,895,563	832,798,640	817,399,792	745,482,933	863,300,202	
		內部評等法 Internal Rating Based Approach		0	0				
		資產證券化 Securitization	842,699	359,280	389,569			1,072,441	
	作業風險 Operational Risk	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	40,931,575	41,443,950				37,994,375	
		進階衡量法 Advanced Measurement Approach							
	市場風險 Market Risk	標準法 Standardized Approach	8,211,450	4,074,075	6,726,464	13,080,675	20,618,253	6,836,038	
		內部模型法 Internal Model Approach							
加權風險性資產總額 Total Risk-weighted Assets		929,504,088	943,772,868	880,323,370	830,480,467	766,101,186	909,203,056		
資本適足率 Capital Adequacy Ratio		10.85%	10.62%	10.36%	11.23%	11.03%	11.22%		
第一類資本占風險性資產之比率 Tier I Capital to Risk Assets Ratio		7.55%	7.46%	7.72%	8.05%	6.92%	7.94%		
第二類資本占風險性資產之比率 Tier II Capital to Risk Assets Ratio		3.30%	3.16%	2.64%	3.18%	4.11%	3.28%		
第三類資本占風險性資產之比率 Tier III Capital to Risk Assets Ratio									
普通股股本占總資產比率 COE to Total Assets Ratio		4.21%	4.45%	3.67%	3.55%	3.55%	4.32%		
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年1月4日金管銀(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。

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.

註2：合併財務資料自94年開始編製。

Note 2: Consolidated financial report has been compiled since 2005.

註3：計算公式如上表(二)。

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

四、監察人查核報告書

監察人查核報告

本公司董事會造送民國九十八年度營業報告書、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）等表冊及盈餘分派議案。其中財務報告（含與子公司之合併財務報告）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，發布標準式無保留意見書，並經董事會承認在案，認為足以允當表達本公司民國九十八年十二月三十一日之財務狀況與民國九十八年度之經營成果與現金流量。本監察人對於上開表冊已依公司法第二百一十九條規定，依法查核完竣，特此承認。敬請鑑核。

此致

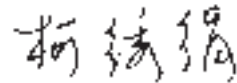
彰化商業銀行股份有限公司九十九年股東常會

彰化商業銀行股份有限公司

常駐監察人：高志尚



監察人：柯綉絹



監察人：王文猷



中 華 民 國 九 十 九 年 三 月 十 八 日

D. Supervisors' Audit Report

Chang Hwa Commercial Bank, Ltd.

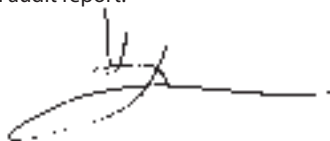
Supervisors' Audit Report

March 18, 2010

To: Shareholders of the Chang Hwa Commercial Bank, Ltd.

The Board of Directors has prepared the 2009 Report on Business Operations, various financial statements (including Balance Sheet, Income Statement, Statement of Changes in Stockholders' Equity, and Cash Flow Statement) as well as Earnings Distribution Proposal. All the financial statements, including Consolidated Statements, have been certified by Hung-Hsiang Tsai, CPA and Long-Swei Won, CPA of Deloitte & Touche, and upon which a Standard 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, 2009 and the operation results and cash flows in 2009 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 : Henry C.S. Kao



Supervisor : Hsiu Chuan Ko



Supervisor : Charles W.Y. Wang



五、最近年度財務報表

E. Financial Statements of Recent Years

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九十八年及九十七年十二月三十一日之資產負債表，暨民國九十八年及九十七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九十八年及九十七年十二月三十一日之財務狀況，暨民國九十八年及九十七年一月一日至十二月三十一日之經營成果與現金流量。

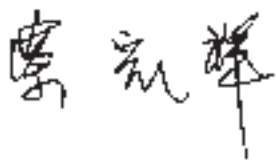
如財務報表附註三及二十九之(八)所述，彰化商業銀行股份有限公司於民國九十七年七月一日採用財務會計準則公報第三十四號「金融商品之會計處理準則」新修訂條文之規定，將符合特定條件之金融商品作重分類。

彰化商業銀行股份有限公司民國九十八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九十八及九十七年度之合併財務報表，並經本會計師查核分別出具標準式無保留意見及修正式無保留意見之查核報告在案，備供參考。

勤業眾信聯合會計師事務所

會計師 蔡宏祥



會計師 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

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, 2009 and 2008, 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 accompanying financial statements referred to above present fairly, in all material respects, the financial position of Chang Hwa Bank as of December 31, 2009 and 2008, 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 disclosed in Note 3 and 29(h) to the financial statements, effective on July 1, 2008, Chang Hwa Bank adopted the amended statement of Financial Accounting Standards No.34 "Financial Instruments: Recognition and Measurement" to reclassify financial instruments under certain condition.

Chang Hwa Bank has separately prepared consolidated financial statements for the year ended December 31, 2009 and 2008 on which we have issued an unqualified opinion and a modified unqualified opinion, respectively, based on our audit.

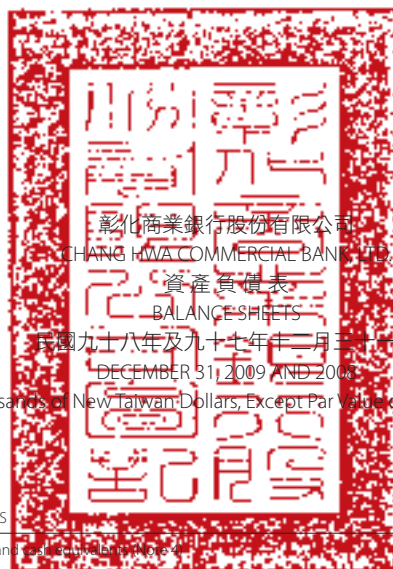


February 8, 2010

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
民國九十八年及九十七年十二月三十一日
DECEMBER 31, 2009 AND 2008
(In Thousands of New Taiwan Dollars, Except Par Value of Capital Stock)

單位：新臺幣仟元

資產	ASSETS	98.12.31 Dec. 31, 2009 金額 Amount	97.12.31 Dec. 31, 2008 金額 Amount	變動百分比 Percentage of Variation (%)
現金及約當現金（附註四）	Cash and cash equivalents (Note 4)	\$ 26,998,776	\$ 25,594,624	5
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)	90,275,126	88,843,996	2
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, net (Notes 2, 3 and 5)	13,543,837	14,839,363	-9
附賣回票券及債券投資（附註二）	Bonds and securities purchased under resell agreements (Note 2)	49,549	1,113,614	-96
應收款項－淨額（附註二、六及七）	Receivables, net (Notes 2, 6 and 7)	11,187,747	15,049,058	-26
貼現及放款－淨額（附註二、七及二十六）	Loans, net (Notes 2, 7 and 26)	1,011,067,871	978,028,617	3
備供出售金融資產－淨額（附註二、三、八及二十七）	Available-for-sale financial assets, net (Notes 2, 3, 8 and 27)	30,297,240	32,381,982	-6
持有至到期日金融資產－淨額（附註二、九及二十七）	Held-to-maturity financial assets, net (Notes 2, 9 and 27)	230,295,526	174,255,975	32
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)	146,291	119,106	23
其他金融資產	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)	4,737,188	4,737,188	-
無活絡市場之債務商品投資（附註二、三及十二）	Bond investments with no active market (Notes 2, 3 and 12)	15,507,338	16,071,325	-4
避險之衍生性金融資產（附註二及十九）	Hedging derivative financial instruments (Notes 2 and 19)	130,348	221,161	-41
其他什項金融資產（附註二、七及十三）	Other miscellaneous financial assets (Notes 2, 7 and 13)	127,265	70,598	80
其他金融資產合計	Other financial assets, net	20,502,139	21,100,272	-3
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)	16,981,020	17,041,885	-
房屋及建築（含重估增值）	Buildings (including revaluation increments)	7,972,175	7,958,780	-
機械設備	Machinery equipment	4,877,950	4,778,969	2
交通及運輸設備	Transportation equipment	627,921	638,537	-2
什項設備	Miscellaneous equipment	1,466,476	1,468,760	-
租賃權益改良	Leasehold improvements	745,430	698,212	7
成本及重估增值合計		32,670,972	32,585,143	-
減：累計折舊	Accumulated depreciation	(8,430,051)	(7,827,909)	8
		24,240,921	24,757,234	-2
未完工程及預付設備款	Construction in progress and prepayment for buildings and equipment	1,793	42,997	-96
固定資產淨額合計	Property and equipment, net	24,242,714	24,800,231	-2
無形資產－淨額（附註二）	INTANGIBLE ASSETS, NET (Notes 2)	39,547	52,453	-25
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)	6,995,717	8,578,533	-18
遞延所得稅資產（附註二及二十四）	Deferred tax assets (Notes 2 and 24)	9,824,288	12,174,685	-19
其他資產合計	Total other assets	16,820,005	20,753,218	-19
資 產 總 計	TOTAL	\$ 1,475,466,368	\$ 1,396,932,509	6

		98.12.31 Dec. 31, 2009	97.12.31 Dec. 31, 2008	變動百分比 Percentage of Variation (%)
負債及股東權益	LIABILITIES AND SHAREHOLDERS' EQUITY	金額 Amount	金額 Amount	
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)	\$ 120,437,915	\$ 107,683,370	12
公平價值變動列入損益之金融負債（附註二及五）	Financial liabilities at fair value through profit or loss (Notes 2 and 5)	821,612	1,019,663	-19
附買回票券及債券負債（附註二及二十六）	Bonds and securities sold under repurchase agreements (Notes 2 and 26)	5,419,388	16,798,494	-68
應付款項（附註十七）	Payables (Note 17)	22,082,484	27,925,299	-21
存款及匯款（附註十八及二十六）	Deposits (Notes 18 and 26)	1,211,599,406	1,115,608,800	9
應付金融債券（附註十九）	Bank notes (Note 19)	23,473,942	36,568,059	-36
應計退休金負債（附註二及二十）	Accrued pension liabilities (Notes 2 and 20)	2,473,876	2,503,996	-1
其他金融負債	Other financial liabilities	441,663	503,753	-12
其他負債（附註二及十四）	Other liabilities (Note 2 and 14)	7,698,797	7,715,935	-
負債合計	Total liabilities	1,394,449,083	1,316,327,369	6
股東權益（附註三及二十一）	SHAREHOLDERS' EQUITY (Notes 3 and 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； 九十八年及九十七年十二月 三十一日發行均為6,209,475,600股	Common stock issued and outstanding - 6,209,475,600 shares as of December 31, 2009 and 2008, respectively; par value - \$10.00	62,094,756	62,094,756	-
保留盈餘	Retained earnings			
法定盈餘公積	Legal reserve	7,414,059	5,958,101	24
累積盈餘（附註二十四）	Unappropriated earnings (Note 24)	3,174,710	5,267,456	-40
股東權益其他項目	Other items of shareholders' equity			
未實現重估增值	Unrealized revaluation increments	8,079,304	8,117,921	-
累積換算調整數（附註二）	Cumulative translation adjustments (Note 2)	226,445	233,975	-3
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)	28,011	(1,067,069)	-
股東權益合計	Total shareholders' equity	81,017,285	80,605,140	1
負債及股東權益總計	TOTAL	\$ 1,475,466,368	\$ 1,396,932,509	6

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.
（請參閱勤業眾信聯合會計師事務所民國九十九年二月八日查核報告）(With Deloitte & Touche audit report dated February 8, 2010)

董事長：陳淮舟



經理人：林維樑



會計主管：林彩鳳



彰化商業銀行股份有限公司
CHANGHWA COMMERCIAL BANK, LTD.
損益表
STATEMENTS OF INCOME
民國九十八年及九十七年一月一日至十二月三十一日
YEARS ENDED DECEMBER 31, 2009 AND 2008
(In Thousands of New Taiwan Dollars, Except Earnings Per Share)

單位：新臺幣仟元，惟每股盈餘為元

		98 年度 2009	97 年度 2008	變動百分比 Percentage of Variation (%)
		金額 Amount	金額 Amount	
利息收入（附註二及二十六）	INTEREST INCOME (Notes 2 and 26)	\$ 22,600,931	\$ 39,890,879	-43
利息費用（附註二十六）	INTEREST EXPENSE (Note 26)	(10,296,178)	(21,559,071)	-52
利息淨收益	NET INTEREST INCOME	12,304,753	18,331,808	-33
利息以外淨收益	NET INCOME OTHER THAN INTEREST INCOME			
手續費淨收益（附註二、二十二及二十六）	Fee income, net (Notes 2, 22 and 26)	3,055,218	3,045,767	-
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）	Gain (loss) on financial assets and liabilities at fair value through profit or loss (Notes 2 and 5)	572,936	(590,549)	-
備供出售金融資產之已實現損益（附註二）	Realized gain on available-for-sale financial assets (Note 2)	480,676	195,116	146
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)	105,968	82,044	29
兌換損益（附註二）	Foreign exchange gain, net (Note 2)	1,107,966	919,070	21
資產減損損失（附註二、八、九及十二）	Loss on assets impairment (Notes 2, 8, 9 and 12)	(132,672)	(1,730,781)	-92
其他非利息淨損益	Other non-interest net income and losses			
出售不良債權淨損益（附註三十）	Gain on sale of nonperforming loans (Note 30)	733,509	199,000	269
收回呆帳及過期帳（附註二）	Gain on collection of nonperforming loans (Note 2)	3,681,834	4,686,630	-21
以成本衡量之金融資產淨損益（附註二）	Gain on financial assets carried at cost (Note 2)	270,119	395,884	-32
財產交易淨損益（附註二）	Gain on disposal of property (Note 2)	114,807	691	16,515
其他什項損益	Other miscellaneous net income	351,581	333,121	6
淨收益	GROSS INCOME	22,646,695	25,867,801	-12
呆帳費用（附註二及七）	PROVISION FOR LOAN LOSS (Notes 2 and 7)	(5,285,784)	(6,902,098)	-23
營業費用	OPERATING EXPENSES			
用人費用（附註二十三）	Personnel (Note 23)	(7,604,220)	(7,537,810)	1
折舊及攤銷費用（附註二十三）	Depreciation and amortization (Note 23)	(940,318)	(906,315)	4
其他業務及管理費用	Others	(3,098,958)	(3,453,330)	-10
營業費用合計	Total operating expenses	(11,643,496)	(11,897,455)	-2
繼續營業單位稅前淨利	INCOME BEFORE INCOME TAX OF CONTINUED OPERATIONS	5,717,415	7,068,248	-19
所得稅費用（附註二及二十四）	INCOME TAX EXPENSE (Notes 2 and 24)	(2,628,517)	(2,215,052)	19
本期淨利	NET INCOME	\$ 3,088,898	\$ 4,853,196	-36
		98 年度 2009	97 年度 2008	
		稅前 Pretax	稅後 After-tax	稅前 Pretax 稅後 After-tax
每股盈餘（附註二十五）				
基本每股盈餘	BASIC EARNINGS PER SHARE (Note 25)	\$ 0.92	\$ 0.50	\$ 1.14 \$ 0.78
稀釋每股盈餘	DILUTED EARNINGS PER SHARE (Note 25)	\$ 0.92	\$ 0.50	\$ 1.14 \$ 0.78

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.
(請參閱勤業眾信聯合會計師事務所民國九十九年二月八日查核報告) (With Deloitte & Touche audit report dated February 8, 2010)

董事長：陳淮舟

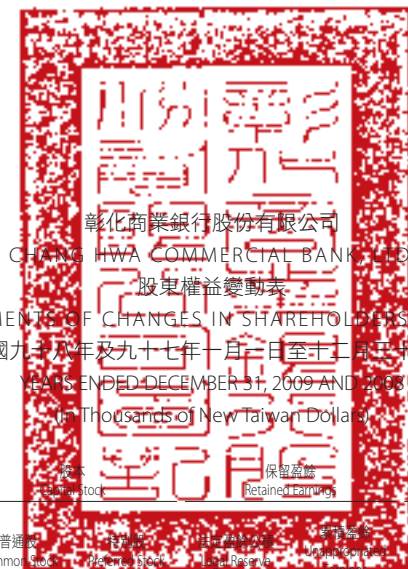


經理人：林維樑



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
STATEMENT OF CHANGES IN SHAREHOLDERS' EQUITY
民國九十八年及九十七年一月一日至十二月三十一日
YEARS ENDED DECEMBER 31, 2009 AND 2008
(In Thousands of New Taiwan Dollars)

單位：新臺幣仟元

	股本 Common Stock	資本公積金 Capital Reserve	法定盈餘公積金 Legal Reserve	保留盈餘 Retained Earnings	未實現重估增值 Unrealized Revaluation Increments	權益調整 Equity Adjustment	金融商品 未實現損益 Unrealized Gain or Loss on Financial Instruments	合計 Total
九十七年一月一日餘額 BALANCE, JANUARY 1, 2008	\$ 48,094,756	\$ 14,000,000	\$ 3,413,116	\$ 8,970,178	\$ 8,118,903	\$ 364,932	\$ 1,149,720	\$ 81,812,165
九十六年度盈餘分配 Appropriation of 2007 earnings								
提列法定盈餘公積 Legal reserve	-	-	2,544,985	(2,544,985)	-	-	-	-
發放特別股股利 Cash dividends on preferred stock	-	-	-	(1,260,000)	-	-	(1,260,000)	(1,260,000)
發放現金股利 Cash dividends on common stock	-	-	-	(4,328,528)	-	-	(4,328,528)	(4,328,528)
發放董監事酬勞 Bonus to directors and supervisors	-	-	-	(52,800)	-	-	(52,800)	(52,800)
發放員工紅利 Bonus to employees	-	-	-	(369,605)	-	-	(369,605)	(369,605)
特別股轉換普通股 Preferred stocks converted into common stocks	14,000,000	(14,000,000)	-	-	-	-	-	-
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	-	-	-	-	-	-	82,651	82,651
累積換算調整數 Change in translation adjustments	-	-	-	-	(130,957)	-	(130,957)	(130,957)
土地出售交易 Sale of land with revaluation increments	-	-	-	-	(982)	-	(982)	(982)
九十七年度稅後淨利 Net income for the year ended December 31, 2008	-	-	-	4,853,196	-	-	-	4,853,196
九十七年十二月三十一日餘額 BALANCE, DECEMBER 31, 2008	62,094,756	-	5,958,101	5,267,456	8,117,921	233,975	(1,067,069)	80,605,140
九十七年度盈餘分配 Appropriation of 2008 earnings								
提列法定盈餘公積 Legal reserve	-	-	1,455,958	(1,455,958)	-	-	-	-
發放現金股利 Cash dividends	-	-	-	(3,725,686)	-	-	(3,725,686)	(3,725,686)
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	-	-	-	-	-	-	1,095,080	1,095,080
累積換算調整數 Change in translation adjustments	-	-	-	-	(7,530)	-	(7,530)	(7,530)
土地及房屋出售交易 Sale of land and buildings with revaluation increments	-	-	-	-	(38,617)	-	(38,617)	(38,617)
九十八年度稅後淨利 Net income for the year ended December 31, 2009	-	-	-	3,088,898	-	-	-	3,088,898
九十八年十二月三十一日餘額 BALANCE, DECEMBER 31, 2009	\$ 62,094,756	\$ -	\$ 7,414,059	\$ 3,174,710	\$ 8,079,304	\$ 226,445	\$ 28,011	\$ 81,017,285

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.
(請參閱勤業眾信聯合會計師事務所民國九十九年二月八日查核報告)(With Deloitte & Touche audit report dated February 8, 2010)

董事長：陳淮舟



經理人：林維樑



會計主管：林彩鳳



彰化商業銀行股份有限公司
CHANG HWA COMMERCIAL BANK LTD.
現金流量表
STATEMENTS OF CASH FLOWS
民國九十八年及九十七年一月一日至十二月三十一日
YEARS ENDED DECEMBER 31, 2009 AND 2008
(In Thousands of New Taiwan Dollars)

		單位：新臺幣仟元	
		98 年度 2009	97 年度 2008
營業活動之現金流量	Cash flows from operating activities		
本期淨利	Net income	\$ 3,088,898	\$ 4,853,196
調整項目	Adjustment items		
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		
折舊費用及攤銷費用	Depreciation and amortization	940,318	906,315
按權益法認列之投資收益淨額	Investment income recognized under the equity method	(105,968)	(82,044)
獲配權益法認列之被投資公司現金股利	Cash dividends received from equity-method investees	78,783	72,984
固定資產及其他非營業資產處分（利益）損失	(Gain) loss on disposal of property, equipment and other miscellaneous assets	(114,807)	1,115
資產減損損失	Loss on assets impairment	132,672	1,730,781
呆帳費用	Provision for loan losses	5,285,784	6,902,098
其他各項提存	Provision for other losses	2,410	2,092
債券投資折價攤銷	Amortization of discount on investment in bonds	(105,057)	(1,603,549)
公平價值變動列入損益之金融資產及負債評價損失（利益）	Valuation loss (gain) on financial assets and liabilities at fair value through profit or loss	11,808	(27,197)
備供出售金融資產之處分利益	Gain on disposal of available-for-sale financial assets	(440,592)	(143,436)
避險性金融商品評價利益	Valuation gain on hedging financial instruments	(3,304)	(11,435)
遞延所得稅費用	Deferred income tax expense	2,350,397	1,961,371
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	Change in operating assets (increase) decrease		
交易目的之金融資產	Financial assets for trading purpose	2,374,375	(4,031,416)
應收款項	Receivables	3,594,556	367,807
其他金融資產	Other financial assets	(1,091,950)	(448,162)
其他資產－其他非營業資產	Other assets - other miscellaneous assets	1,559,019	(944,959)
營業負債之增加（減少）	Change in operating liabilities increase (decrease)		
交易目的之金融負債	Financial liabilities at fair value through profit or loss	(1,288,708)	(1,282,650)
應付款項	Payables	(5,842,815)	(242,762)
應計退休金負債	Accrued pension liabilities	(30,120)	35,592
其他金融負債	Other financial liabilities	(62,090)	157,003
其他負債	Other liabilities	(248,528)	(723,365)
營業活動之淨現金流入	Net cash provided by operating activities	10,085,081	7,449,379

		單位：新臺幣仟元	
		98 年度 2009	97 年度 2008
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（增加）減少	(Increase) decrease in due from Central Bank and call loans to banks	(\$ 1,431,130)	\$ 23,151,808
附賣回票券及債券投資減少	Decrease in bonds and securities purchased under resell agreements	1,064,065	5,347,156
貼現及放款（含催收款）增加	Increase in loans (including delinquent loans)	(37,312,516)	(76,688,085)
取得備供出售金融資產	Purchase of available-for-sale financial assets	(48,486,945)	(15,972,956)
處分備供出售金融資產價款	Proceeds received on sale of available-for-sale financial assets	51,837,383	30,603,763
取得持有至到期日金融資產	Purchase of held-to-maturity financial assets	(1,384,292,010)	(746,801,882)
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	1,328,252,459	691,381,987
處分以成本衡量之金融資產價款	Proceeds received on sale of financial assets carried at cost	-	888
取得無活絡市場之債務商品投資	Purchase of bond investments with no active market	(1,852,163)	-
無活絡市場債務商品投資到期還本	Proceeds received on redemption of matured bond investments with no active market	3,198,980	823,518
購置無形資產	Purchase of intangible assets	(20,379)	(19,643)
購置固定資產及其他非營業資產	Purchase of property, equipment and other miscellaneous assets	(386,966)	(624,265)
處分固定資產及其他非營業資產價款	Proceeds received on sale of property, equipment and other miscellaneous assets	115,167	3,026
投資活動之淨現金流出	Net cash used in investing activities	(89,314,055)	(88,794,685)
融資活動之現金流量	CASH FLOWS FROM FINANCING ACTIVITIES		
央行及銀行同業存款增加（減少）	Increase (decrease) in due to banks and Central Bank	12,754,545	(24,292,621)
附買回票券及債券（減少）增加	(Decrease) increase in bonds and securities sold under repurchase agreements	(11,379,106)	1,430,989
存款及匯款增加	Increase in deposits	95,990,606	96,690,249
應付金融債券（減少）增加	(Decrease) increase in bank notes	(13,000,000)	13,350,000
發放現金股利	Cash dividends distributed	(3,725,686)	(5,588,528)
發放員工紅利及董監酬勞	Payment of bonus to directors, supervisors and employees	-	(422,405)
融資活動之淨現金流入	Net cash provided by financing activities	80,640,359	81,167,684
匯率影響數	EFFECT FROM EXCHANGE RATE FLUCTUATION	(7,233)	(131,786)
本期現金及約當現金增加（減少）數	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	1,404,152	(309,408)
期初現金及約當現金餘額	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	25,594,624	25,904,032
期末現金及約當現金餘額	CASH AND CASH EQUIVALENTS, END OF YEAR	\$ 26,998,776	\$ 25,594,624
現金流量資訊之補充揭露	SUPPLEMENTAL DISCLOSURES OF CASH FLOW INFORMATION Cash paid during the year		
本期支付利息	Interest	\$ 12,814,109	\$ 21,532,326
本期支付所得稅	Income tax	\$ 296,217	\$ 622,338

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.
 （請參閱勤業眾信聯合會計師事務所民國九十九年二月八日查核報告）(With Deloitte & Touche audit report dated February 8, 2010)

董事長：陳淮舟



經理人：林維樑



會計主管：林彩鳳



財務報表附註

Notes To Financial Statements

(金額除另予註明者外，係以新臺幣仟元為單位)
(In Thousands of New Taiwan Dollars, Unless Stated Otherwise)

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，在國內設有分行一七九家，國際金融業務分行一家及證券經紀商三家，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。

本行九十八年及九十七年十二月三十一日員工人數分別為6,491人及6,529人。

本行之母公司為台新金融控股股份有限公司，九十八年及九十七年十二月三十一日持有本行股權皆為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、保證責任準備以及員工分紅與董監酬勞費用等之提列，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，故未將資產及負債科目區分為流動或非流動，而係按相對流動性之順序排列。

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。

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:

- a. all commercial banking operations allowed by the Banking Law;
- b. trust operations;
- c. international banking operations;
- d. overseas branch operations authorized by the respective foreign governments; and
- e. other operations 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, 179 domestic branches, an international financing branch, five agents conducting securities brokerage activities, six overseas branches in New York, Los Angeles, Tokyo, London and Singapore, Hong Kong, and a representative office in China.

As of December 31, 2009 and 2008, the Bank had 6,491 and 6,529 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, 2009 and 2008.

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, bonuses to employees, directors and supervisors, and so on. Actual results could differ from these estimates due to changes in operations and assumptions.

Because of its business characteristics, assets and liabilities of the Bank are classified according to their 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.

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；無活絡市場報價之金融商品，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，將各項具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，以公平價值基礎評估績效及報告管理階層者，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。

催收款項

依照「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，放款或其他授信款項已屆清償期而未獲清償，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、應收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。

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，將不良授信債權依可收回性分類為應予注意、可望收回、收回困難及收回無望之不良授信資產，並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。

本行對確定無法收回之債權，經提報董事會核准後予以沖銷。當期收回已沖銷之呆帳，列為其他非利息淨收益項下之呆帳收回利益。

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

Financial instruments at FVTPL are initially measured at fair value plus transaction costs. 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.

Financial assets and liabilities designated upon initial recognition as at FVTPL include (a) compound financial instruments; and (b) financial assets or liabilities which have been designated to record at fair value upon initial recognition and for the purpose of eliminating major differences caused by inconsistent accounting process. In addition, a portfolio of financial assets, financial liabilities or its component which are managed by the risk control and investment policy of the Bank is designated as financial instruments at FVTPL.

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.

Delinquent Loans

According to the Regulations of the Procedures for Banking Institutions to Evaluate Assets and Deal with Past-Due/Non-Performing Loans and Bad Debts, overdue loans or other credit items including their accrued interest receivables are reclassified to delinquent loans.

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

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").

The regulations classify deteriorating loans into "special mentioned", "substandard", "doubtful", and "uncollectible" categories. Provisions should be made at 2%, 10%, 50%, and 100% for each loan category, respectively, as the minimum standard of allowances for bad loans and guarantees.

Unrecoverable portions of delinquent loans are written off upon approval of the board of directors. Recovery of delinquent loans previously written off is recognized as recovery of allowance for loan losses and classified into other non-interest net income and losses.

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

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同。

現金股利於除息日或股東會決議日認列收益，但依據投資前淨利宣告之部分，備供出售權益商品係自投資成本減除。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，則予以迴轉並認為當期損益。

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。若後續期間減損金額減少，且明顯與認列減損後發生之事件有關，則予以迴轉並認為當期損益，該迴轉不使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

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。

無活絡市場之債務商品投資

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。

避險之衍生性金融資產

係以公平價值評價，且其價值變動依所規避之風險列為當期損益或股東權益調整項目。

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轉移予受託機構，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帳列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。

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. Settlement date basis is 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.

Cash dividends are recognized on the ex-dividend date or upon the shareholders' resolutions, except for dividends distributed from the pre-acquisition profit which are treated as a reduction of investment cost. 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.

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 is 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 exercises significant influence over the investees' operating and financial policy decisions are recognized at cost and the carrying amount is increased or decreased by recognized the investor's share of the profit or loss of the investee. The profit of the investee recognized as investment income, and vice versa. Distributions received from an investee reduce the carrying amount. 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.

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 disallowed.

Bond Investments with No Active Market

Bond investments with fixed or determinable payments and without 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.

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量之折現值，做為估計公平價值之基礎。

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加重估增值減累計折舊計價。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、出租資產及閒置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三至五年攤銷。

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金額認列為當期費用。

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。

Hedging Derivative Financial Instruments

Derivatives that qualify as effective hedging instruments are measured at fair value, with subsequent changes in fair value recognized either in profit or loss, or in shareholders' equity, depending on the nature of the hedging relationship.

Financial Asset Securitization

According to the Statue 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 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.

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 accounted as other miscellaneous assets and 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 3-5 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 is accounted as other liabilities and provided for based on 2% of monthly brokerage income to cover the

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；惟放款因逾期未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。

因紓困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（帳列其他負債項下），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。

短期票券及證券化商品之利息收入已分離課徵之所得稅，列為當期所得稅費用。

以前年度應付所得稅之調整，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。

避險會計

本行從事部分衍生性商品交易，係為管理利率曝險之資產負債管理活動。本行所從事之避險交易係公平價值避險，主要係規避固定利率負債因利率波動所產生之公平價值變動風險。在開始從事避險交易時，本行備有正式書面文件，載明避險工具及被避險項目之避險關係、風險管理目標、避險策略及評估避險有效性之方法。

符合適用避險會計之所有條件時，以互抵方式認列避險工具及被避險項目之公平價值變動所產生之損益影響數，會計處理方式如下：避險工具以公平價值再衡量並立即認列為當期損益；被避險項目因所規避之風險而產生之利益或損失，係調整被避險項目之帳面價值並認列為當期損益。

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。

外幣交易事項

本行所有國外營運機構（包含國際金融業務分行）外幣財務報表之換算原則如下：資產、負債及損益科目均按資產負債表日之即期匯率換算；股東權益按歷史匯率換算；外幣財務報表換算所產生之兌換差額列入換算調整數，列於股東權益之調整項目，俟國外營運機構出售或清算時併入損益計算。

非衍生性商品之外幣交易所產生之各項外幣資產、負債、收入或費用，按交易日之即期匯率折算新台幣金額入帳。

資產負債表日之外幣資產或負債，按該日即期匯率予以調整，兌換差額列為當期損益。

重分類

九十七年度之財務報表若干項目經重分類，俾配合九十八年度財務報表之表達。

possible losses arising from mistakes in securities processing. The provision for accidental loss will be adjusted based on actual incurred losses.

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 default losses (recorded as other liabilities) 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 (recorded as other liabilities) until the balance of the provision equals \$200,000 thousand. Such reserve can only be used to offset actual losses.

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, classified into other liability 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.

Tax is separately levied on interest from short-term bills and securitized instruments, and recognized as tax expenses in current period.

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.

Hedge Accounting

The Bank enters into derivatives in order to manage interest risk exposures arising from assets and liabilities. The transaction is accounted as fair value hedge to avoid the fair value risk of a fixed interest payable which resulted from market interest rate changes. At the inception of the hedge, the Bank prepared formal designation and documentation of the hedging relationship between hedging instruments and the hedged items or transactions, the risk management objective and strategy for and how the Bank will assess the hedging instrument effectiveness.

Under fair value hedge, gains or losses from hedging instrument are offset against the exposure of hedged item fair value attributable to the hedged risk. Changes in the fair value of derivatives that are designated and qualified as fair value hedges of interest rate risk are recorded as a gain or loss in current period. Changes in the fair value of the hedged items attributable to the hedged risk are recorded as a gain or loss and used to adjust the carrying value of the hedged items.

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.

三、會計變動之理由及其影響

員工分紅及董監酬勞會計處理

本行自九十七年一月一日起，採用財團法人中華民國會計研究發展基金會於九十六年三月發布（九六）基秘字第〇五二號函，員工分紅及董監酬勞應視為費用，而非盈餘之分配。此項會計變動，使九十七年度稅前淨利減少259,758千元，稅後淨利減少194,819千元，稅後基本每股盈餘減少0.03元。

金融商品之會計處理準則

本行於九十七年七月一日採用財務會計準則公報三十四號「金融商品之會計處理準則」新修訂條文，該公報主要修訂有關公平價值變動列入損益中以交易為目的之金融資產重分類及符合無活絡市場債券投資定義之備供出售金融資產重分類之規定。有關金融商品之重分類資訊請參見附註二十九之(八)。

四、現金及約當現金、存放央行及拆借銀行同業

(一)現金及約當現金

	九十八年 十二月三十一日	九十七年 十二月三十一日
庫存現金	\$ 8,104,903	\$ 8,231,326
待交換票據	5,189,749	10,602,394
存放銀行同業	12,919,256	5,872,723
庫存外幣	784,868	888,181
	<u>\$ 26,998,776</u>	<u>\$ 25,594,624</u>

(二)存放央行及拆借銀行同業

	九十八年 十二月三十一日	九十七年 十二月三十一日
拆放銀行同業	\$ 34,869,746	\$ 49,955,880
存款準備金甲戶	14,128,943	9,204,003
存款準備金乙戶	31,199,933	27,878,780
外幣存款準備金	148,390	180,368
轉存央行存款	9,928,114	1,624,965
	<u>\$ 90,275,126</u>	<u>\$ 88,843,996</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	九十八年 十二月三十一日	九十七年 十二月三十一日
<u>交易目的之金融資產</u>		
票券投資	\$ 8,606,705	\$ 11,018,848
國內上市（櫃）股票	27,041	-
基金受益憑證	30,872	-
政府公債	1,718,963	66,744
海外公司債及金融債	199,140	180,529
遠期外匯合約	101,573	163,845
利率交換	273,915	277,224
換匯換利	33,240	35,445
外匯換匯合約	332,110	865,481
買入匯率選擇權權利金	38,461	15,204
期貨	143,705	122,802
	<u>11,505,725</u>	<u>12,746,122</u>
<u>指定以公平價值變動列入損益之金融資產</u>		
利率組合式商品	2,038,112	2,093,241
	<u>\$ 13,543,837</u>	<u>\$ 14,839,363</u>

九十八年及九十七年十二月三十一日分別計有面額1,602,400千元及8,919,550千元之票券及債券，供作附買回條件交易。

Foreign Currency Transactions

The financial statements of foreign operations are translated into New Taiwan dollars at the following exchange rates:

- Assets and liabilities - at exchange rates prevailing on the balance sheet date;
- Shareholders' equity - at historical exchange rates;
- Dividends - at the exchange rate prevailing on the dividend declaration date.

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.

Non-derivative foreign-currency transactions are recorded in New Taiwan dollars at the rates of exchange in effect when the transactions occur.

At the balance sheet date, foreign-currency monetary assets and liabilities are revalued using prevailing exchange rates and the exchange differences are recognized in profit or loss.

Reclassifications

Certain accounts in the financial statements as of and for the year ended December 31, 2008 have been reclassified to conform to the presentation of the financial statements as of and for the year ended December 31, 2009.

3. EFFECTS OF CHANGES IN ACCOUNTING PRINCIPLES

Accounting for Remunerations to Directors and Supervisors and Employee Bonuses

In March 2007, the Accounting Research and Development Foundation ("ARDF") issued Interpretation 2007-052 that requires companies to recognize remunerations to directors and supervisors and employee bonuses as compensation expenses since January 1, 2008. These bonuses were previously recorded as appropriations from earnings. The adoption of this interpretation resulted in a decrease of \$259,758 thousand in net income from continuing operations, a decrease of \$194,819 thousand in net income and a decrease in after income tax basic earnings per share of \$0.03 for the year ended December 31, 2008.

Accounting for Financial Instruments

Effective on July 1, 2008, the Bank adopted the amended Statement of Financial Accounting Standard ("SFAS") No 34, "Financial Instruments: Recognition and Measurement", which mainly revised the rules of reclassification of financial assets held for trading purpose and available-for-sale financial assets that met the definition of bond investments without active market under certain condition. About the reclassification of certain financial assets, please refer to Note 29(h).

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

a. Cash and cash equivalents

	December 31	
	2009	2008
Cash on hand	\$ 8,104,903	\$ 8,231,326
Checks for clearing	5,189,749	10,602,394
Due from other banks	12,919,256	5,872,723
Foreign currencies on hand	784,868	888,181
	<u>\$ 26,998,776</u>	<u>\$ 25,594,624</u>

b. Due from Central Bank and call loans to banks

	December 31	
	2009	2008
Call loans to banks	\$ 34,869,746	\$ 49,955,880
Reserve for checking account	14,128,943	9,204,003
Reserve for demand account	31,199,933	27,878,780
Reserve for foreign deposit	148,390	180,368
Others	9,928,114	1,624,965
	<u>\$ 90,275,126</u>	<u>\$ 88,843,996</u>

(二) 公平價值變動列入損益之金融負債

金 融 負 債	九十八年 十二月三十一日	九十七年 十二月三十一日
交易目的之金融負債		
遠期外匯合約	\$ 77,155	\$ 255,547
外匯換匯合約	345,850	375,112
換匯換利合約	45,337	27,803
利率交換	312,922	332,063
賣出匯率選擇權權利金	28,838	15,204
資產交換	11,510	13,934
	<u>\$ 821,612</u>	<u>\$ 1,019,663</u>

本行九十八及九十七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。

九十八年及九十七年十二月三十一日，本行尚未到期之衍生性金融商品合約金額（名目本金）如下：

	合約金額	
	九十八年 十二月三十一日	九十七年 十二月三十一日
外匯換匯合約	\$ 72,941,357	\$ 38,281,488
匯率選擇權合約	5,623,855	1,472,461
遠期外匯合約	19,163,794	13,944,366
利率交換及資產交換合約	43,586,651	21,347,873
換匯換利合約	2,112,837	775,597

於九十八及九十七年度，公平價值變動列入損益之金融資產產生之淨利益分別為4,437,378千元（係處分利益3,357,524千元、評價利益1,078,848千元及股息紅利1,006千元）及4,021,554千元（係處分利益2,747,612千元、評價利益1,213,748千元及股息紅利60,194千元）；公平價值變動列入損益之金融負債產生之淨損失分別為3,864,442千元（係處分損失2,773,786千元及評價損失1,090,656千元）及4,612,103千元（係處分損失3,425,552千元及評價損失1,186,551千元）。

六、應收款項

	九十八年 十二月三十一日	九十七年 十二月三十一日
應收帳款	\$ 1,971,468	\$ 5,168,329
應收退稅款	768,398	1,221,943
應收收益	206,881	136,451
應收利息	2,047,179	3,443,264
應收承兌票款	6,272,346	4,960,768
其他應收款	623,097	655,788
減：備抵呆帳	(701,622)	(537,485)
	<u>\$ 11,187,747</u>	<u>\$ 15,049,058</u>

應收款項之備抵呆帳變動表，請參閱附註七。

七、貼現及放款

(一) 貼現及放款明細如下：

	九十八年 十二月三十一日	九十七年 十二月三十一日
進出口押匯及貼現	\$ 6,584,295	\$ 6,835,031
透 支	1,628,845	1,346,420
短期放款	263,175,456	294,142,875
應收證券融資款	429,404	251,412
中期放款	305,902,674	298,870,082
長期放款	433,635,698	373,496,944
放款轉列之催收款	12,203,402	16,652,130
	1,023,559,774	991,594,894
減：備抵呆帳	(12,491,903)	(13,566,277)
	<u>\$ 1,011,067,871</u>	<u>\$ 978,028,617</u>

5. FINANCIAL INSTRUMENTS AT FVTPL

	December 31	
	2009	2008
Financial assets at FVTPL		
Financial assets held for trading		
Investment in bills	\$ 8,606,705	\$ 11,018,848
Domestic quoted stocks	27,041	-
Mutual funds	30,872	-
Government bonds	1,718,963	66,744
Overseas corporate bonds and bank notes	199,140	180,529
Forward exchange contracts	101,573	163,845
Interest rate swaps	273,915	277,224
Cross-currency swaps	33,240	35,445
Currency swaps	332,110	865,481
Currency call option premium	38,461	15,204
Futures	143,705	122,802
	<u>11,505,725</u>	<u>12,746,122</u>
Designate financial assets at FVTPL		
Interest rate-linked combination instruments	2,038,112	2,093,241
	<u>\$ 13,543,837</u>	<u>\$ 14,839,363</u>

The par value of bonds and notes provided for transactions with repurchase agreements were \$1,602,400 thousand and \$8,919,550 thousand as of December 31, 2009 and 2008, respectively.

	December 31	
	2009	2008
Financial liabilities at FVTPL		
Financial liabilities held for trading		
Forward contracts	\$ 77,155	\$ 255,547
Currency swaps	345,850	375,112
Cross-currency swaps	45,337	27,803
Interest rate swaps	312,922	332,063
Currency put option premium	28,838	15,204
Asset-swap options	11,510	13,934
	<u>\$ 821,612</u>	<u>\$ 1,019,663</u>

The Bank engages in various derivative instruments to eliminate the risk arising from exchange rate and interest rate fluctuations in the market. The purpose of hedging strategy is to eliminate the market price risk and cash flow risk.

The nominal principal amounts of outstanding derivative contracts as of December 31, 2009 and 2008 are as follows:

	2009	2008
Currency swaps	\$ 72,941,357	\$ 38,281,488
Currency options	5,623,855	1,472,461
Forward exchange contracts	19,163,794	13,944,366
Interest rate swaps and asset-swap options	43,586,651	21,347,873
Cross-currency swaps	2,112,837	775,597

Net gains on financial assets at FVTPL for the years ended December 31, 2009 and 2008 were \$4,437,378 thousand (including gain on disposal of \$3,357,524 thousand, gain on valuation of \$1,078,848 thousand, and dividend revenue of \$1,006 thousand) and \$4,021,554 thousand (including gain on disposal of \$2,747,612 thousand, gain on valuation of \$1,213,748 thousand, and dividend revenue of \$60,194 thousand), respectively. Net losses on financial liabilities at FVTPL for the years ended December 31, 2009 and 2008 were \$3,864,442 thousand (including loss on disposal of \$2,773,786 thousand and loss on valuation of \$1,090,656 thousand) and \$4,612,103 thousand (including loss on disposal of \$3,425,552 thousand and loss on valuation of \$1,186,551 thousand), respectively.

(二) 備抵呆帳

	九十八年度				
	應收款項	非放款轉列之 催收款	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	\$ 537,485	\$ 29,419	\$ 3,935,193	\$ 9,631,084	\$ 14,133,181
本期提列呆帳費用	301,799	31,503	4,675,574	108,802	5,117,678
沖銷放款及墊款金額	(102,377)	(113,054)	(5,870,651)	(25,487)	(6,111,569)
保證責任準備轉列 備抵呆帳	(35,044)	106,875	47,804	3,053	122,688
重分類	-	(18,621)	18,621	-	-
其 他	(241)	-	(26,206)	(5,884)	(32,331)
	<u>\$ 701,622</u>	<u>\$ 36,122</u>	<u>\$ 2,780,335</u>	<u>\$ 9,711,568</u>	<u>\$ 13,229,647</u>

	九十七年度				
	應收款項	非放款轉列之 催收款	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	\$ 572,210	\$ 129,228	\$ 4,658,412	\$ 8,262,604	\$ 13,622,454
本期提列呆帳費用	78,019	43,112	5,227,239	1,507,441	6,855,811
沖銷放款及墊款金額	(117,654)	(176,397)	(5,974,149)	(148,981)	(6,417,181)
保證責任準備轉列 備抵呆帳	1,634	14,855	53,424	-	69,913
重分類	-	18,621	(18,621)	-	-
其 他	3,276	-	(11,112)	10,020	2,184
	<u>\$ 537,485</u>	<u>\$ 29,419</u>	<u>\$ 3,935,193</u>	<u>\$ 9,631,084</u>	<u>\$ 14,133,181</u>

九十八年及九十七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12,203,402千元及16,652,130千元。九十八及九十七年度對內未計提利息收入之金額分別為317,288千元及1,039,926千元。

本行於九十八及九十七年度並無未經訴訟程序即行轉銷之授信債權。

(三) 九十八及九十七年度呆帳費用明細如下：

	九十八年 十二月三十一日	九十七年 十二月三十一日
應收款項及放款（含催收款）備抵呆帳 提列數	\$ 5,117,678	\$ 6,855,811
保證責任準備提列數	168,106	46,287
	<u>\$ 5,285,784</u>	<u>\$ 6,902,098</u>

八、備供出售金融資產

	九十八年 十二月三十一日	九十七年 十二月三十一日
國內上市股票	\$ 2,128,698	\$ 874,059
政府公債	19,803,157	23,338,930
公司債	2,252,436	2,629,747
金融債	6,112,949	5,161,654
資產基礎證券	-	377,592
	<u>\$ 30,297,240</u>	<u>\$ 32,381,982</u>

上述備供出售金融資產經本行評估結果，於九十七年度認列債券投資之減損損失1,388,566千元。

九十八年及九十七年十二月三十一日分別計有面額3,270,100千元及6,776,500千元之債券，供作附買回條件交易。

九十八年及九十七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650,800千元及906,000千元。

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臺幣2,365,000千元整，合計為新臺幣4,730,000千元整，B級受益證券發行金額為新臺幣135,000千元整，C級受益證券發行金額為新臺幣135,000千元整，D級受益證券發行金額為新臺幣375,056千元整。除D級受益證券僅

6. RECEIVABLES, NET

	December 31	
	2009	2008
Accounts receivable	\$ 1,971,468	\$ 5,168,329
Tax refund receivable	768,398	1,221,943
Revenue receivable	206,881	136,451
Interest receivable	2,047,179	3,443,264
Acceptance receivable	6,272,346	4,960,768
Other receivables	623,097	655,788
Less allowance for receivables	(701,622)	(537,485)
	<u>\$ 11,187,747</u>	<u>\$ 15,049,058</u>

Please refer to Note 7 for the movement of allowance for receivables.

7. LOANS, NET

a. The details of loans are as follows:

	December 31	
	2009	2008
Negotiated	\$ 6,584,295	\$ 6,835,031
Overdraft	1,628,845	1,346,420
Short-term loans	263,175,456	294,142,875
Receivable amount for margin loans	429,404	251,412
Medium-term loans	305,902,674	298,870,082
Long-term loans	433,635,698	373,496,944
Delinquent loans	12,203,402	16,652,130
	<u>1,023,559,774</u>	<u>991,594,894</u>
Less allowance for loans losses	(12,491,903)	(13,566,277)
	<u>\$ 1,011,067,871</u>	<u>\$ 978,028,617</u>

b. Movements of allowance for receivables and loans are as follows:

Year Ended December 31, 2009					
	Receivables	Delinquent Loans Reclassified from Other Items (Excluding Loans)	For Losses on Specific Loans	For Losses on Overall Loan Portfolio	Total
Balance, January 1, 2009	\$ 537,485	\$ 29,419	\$ 3,935,193	\$ 9,631,084	\$ 14,133,181
Provision for loan losses	301,799	31,503	4,675,574	108,802	5,117,678
Loans written off	(102,377)	(113,054)	(5,870,651)	(25,487)	(6,111,569)
Reclassified reserve for guarantee as allowance for bad debts	(35,044)	106,875	47,804	3,053	122,688
Reclassification	-	(18,621)	18,621	-	-
Others	(241)	-	(26,206)	(5,884)	(32,331)
Balance, December 31, 2009	<u>\$ 701,622</u>	<u>\$ 36,122</u>	<u>\$ 2,780,335</u>	<u>\$ 9,711,568</u>	<u>\$ 13,229,647</u>

Year Ended December 31, 2008					
	Receivables	Delinquent Loans Reclassified from Other Items (Excluding Loans)	For Losses on Specific Loans	For Losses on Overall Loan Portfolio	Total
Balance, January 1, 2008	\$ 572,210	\$ 129,228	\$ 4,658,412	\$ 8,262,604	\$ 13,622,454
Provision for loan losses	78,019	43,112	5,227,239	1,507,441	6,855,811
Loans written off	(117,654)	(176,397)	(5,974,149)	(148,981)	(6,417,181)
Reclassified reserve for guarantee as allowance for bad debts	1,634	14,855	53,424	-	69,913
Reclassification	-	18,621	(18,621)	-	-
Others	3,276	-	(11,112)	10,020	2,184
Balance, December 31, 2008	<u>\$ 537,485</u>	<u>\$ 29,419</u>	<u>\$ 3,935,193</u>	<u>\$ 9,631,084</u>	<u>\$ 14,133,181</u>

The delinquent loans of which the accrual of interest income is ceased internally as of December 31, 2009 and 2008 is \$12,203,402 thousand and \$16,652,130 thousand, respectively. The ceased accrued interest income in 2009 and 2008 is \$317,288 thousand and \$1,039,926 thousand, respectively.

發行一張票面金額為新臺幣375,056仟元外，其餘受益證券每張面額新臺幣伍佰萬元整，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375,056仟元之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。

本行於九十八年七月提前贖回剩餘流通在外之房屋債權受益證券，截至九十八年十二月三十一日房屋貸款債權受益證券已全數獲得清償。

(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 九十七年度
預計提前還款率（每年比率）	39.3%
預計加權平均年限	1.5年
預計信用損失率（每年比率）	2%
剩餘現金流量之折現率	3.2%

(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 九十七年度
保留權利之公平價值	\$ 377,592
預計加權平均年限	1.5年
預計提前還款率	39.3%
不利變動10%對公平價值之影響	(4,660)
不利變動20%對公平價值之影響	(6,495)
預計信用損失率（每年比率）	2%
不利變動10%對公平價值之影響	(335)
不利變動20%對公平價值之影響	(669)

(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	
	九十八年度	九十七年度
收到保留權利之其他現金流量	\$ 4,843	\$ 16,939
收到服務利益	1,276	3,508
結清證券化信託交易之現金流量	57,516	-

九、持有至到期日金融資產

The Bank did not write off any loans without legal claim process in 2009 and 2008.

c. Details of provision for loan losses for the years ended December 31, 2009 and 2008 were as follows:

	2009	2008
Provision for receivable and loan losses	\$ 5,117,678	\$ 6,855,811
Reserve for guarantees	168,106	46,287
	\$ 5,285,784	\$ 6,902,098

8. AVAILABLE-FOR-SALE FINANCIAL ASSETS

	December 31	
	2009	2008
Domestic quoted stocks	\$ 2,128,698	\$ 874,059
Government bonds	19,803,157	23,338,930
Corporate bonds	2,252,436	2,629,747
Bank notes	6,112,949	5,161,654
Asset based securities	-	377,592
	\$ 30,297,240	\$ 32,381,982

The Bank recognized impairment loss on bond investment of \$1,388,566 thousand for the year ended December 31, 2008.

The par value of bonds provided for transactions with repurchase agreements were \$3,270,100 thousand and \$6,776,500 thousand as of December 31, 2009 and 2008, respectively.

Government bonds placed as deposits in courts as of December 31, 2009 and 2008 were \$650,800 thousand and \$906,000 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.

In July 2009, the Bank redeemed the remaining outstanding residential mortgage loans backed certificates ahead of schedule. As of December 31, 2009, all the subordinated asset backed certificates were paid off.

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 2008
Projected principal repayment rate (% per annum)	39.3%
Estimated weighted average number of years	1.5 years
Estimated loss rate of credit (% per annum)	2%
Discount rate for remaining cash flows	3.2%

b. Sensitivity analysis

As of December 31, 2008, 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:

	九十八年 十二月三十一日	九十七年 十二月三十一日
央行定期存單	\$ 216,800,000	\$ 158,100,000
政府公債	954,963	5,050,031
金融債	8,970,533	9,891,723
公司債	3,570,030	1,214,221
	<u>\$ 230,295,526</u>	<u>\$ 174,255,975</u>

上述持有至到期日金融資產經本行評估結果，於九十七年度認列債券投資之減損損失150,613仟元。

九十八年及九十七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105,400仟元及280,000仟元。

另海外分行提供債券作為營業擔保，九十八年及九十七年十二月三十一日分別為523,282仟元及578,194仟元。

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九十八年及九十七年十二月三十一日餘額分別為6,000,000仟元及8,000,000仟元。

十、採權益法之股權投資

	九十八年 十二月三十一日		九十七年 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）	\$ 116,664	100.00	\$ 91,764	100.00
彰銀保險經紀人股份有限公司（彰銀保經）	29,627	100.00	27,342	100.00
	<u>\$ 146,291</u>		<u>\$ 119,106</u>	

九十八及九十七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：

	九十八年度	九十七年度
彰銀保代	\$ 86,992	\$ 64,501
彰銀保經	18,976	17,543
	<u>\$ 105,968</u>	<u>\$ 82,044</u>

十一、以成本衡量之金融資產

	九十八年 十二月三十一日	九十七年 十二月三十一日
國內非上市（櫃）普通股	\$ 4,737,188	\$ 4,737,188

九十七年度處分以成本衡量之金融資產相關資訊如下：

	九十七年度	
處分標的	處分時帳面價值	處分（損）益
台灣省農工企業股份有限公司	\$ 40	\$ 192
華南票券金融股份有限公司	-	127
台北市煤氣有限公司	444	85
	<u>\$ 484</u>	<u>\$ 404</u>

十二、無活絡市場之債務商品投資

	九十八年 十二月三十一日	九十七年 十二月三十一日
國內興櫃特別股－台灣高鐵	\$ 1,300,000	\$ 1,300,000
受益證券及資產基礎證券	852,105	1,076,254
海外公司債及金融債	13,355,233	13,695,071
	<u>\$ 15,507,338</u>	<u>\$ 16,071,325</u>

上述無活絡市場之債務商品投資經本行評估結果，於九十八及九十七年度認列債券投資之減損損失分別為132,672仟元及191,602仟元。

	Rights of Residential Mortgages
Carrying amount of retained interest	\$ 377,592
Estimated weighted average life	1.5 years
Projected principle prepayment rate	39.3%
Impact on fair value of 10% adverse change	(\$ 4,660)
Impact on fair value of 20% adverse change	(\$ 6,495)
Estimated loss rate of credit (% per annum)	2%
Impact on fair value of 10% adverse change	(\$ 335)
Impact on fair value of 20% adverse change	(\$ 669)

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	
	2009	2008
Other cash flows received on retained interests	\$ 4,843	\$ 16,939
Service revenue	1,276	3,508
Cash flows from settle entrusted securities transaction	57,516	-

9. HELD-TO-MATURITY FINANCIAL ASSETS

	December 31	
	2009	2008
Certificates of deposits issued by the Central Bank	\$ 216,800,000	\$ 158,100,000
Government bonds	954,963	5,050,031
Bank notes	8,970,533	9,891,723
Corporate bonds	3,570,030	1,214,221
	<u>\$ 230,295,526</u>	<u>\$ 174,255,975</u>

The Bank recognized impairment loss on bond investment of \$150,613 thousand for the year ended December 31, 2008.

Government bonds placed as deposits in courts as of December 31, 2009 and 2008 were \$105,400 thousand and \$280,000 thousand, respectively.

The overseas branches placed bonds as collateral for operations as of December 31, 2009 and 2008 were \$523,282 thousand and \$578,194 thousand, respectively.

Certificate deposits placed as reserves for clearing at the Central Bank was \$6,000,000 thousand and \$8,000,000 thousand as of December 31, 2009 and 2008, respectively.

10. INVESTMENT ACCOUNTED FOR BY THE EQUITY METHOD

	December 31			
	2009		2008	
	Carrying Value	Ownership Interest (%)	Carrying Value	Ownership Interest (%)
CHB Life Insurance Agency Co., Ltd. (CHB Insurance Agency)	\$ 116,664	100.00	\$ 91,764	100.00
CHB Insurance Brokerage Co., Ltd. ("CHB Insurance Brokerage")	29,627	100.00	27,342	100.00
	<u>\$ 146,291</u>		<u>\$ 119,106</u>	

The investment income for the years ended December 31, 2009 and 2008 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:

	2009	2008
CHB Insurance Agency	\$ 86,992	\$ 64,501
CHB Insurance Brokerage	18,976	17,543
	<u>\$ 105,968</u>	<u>\$ 82,044</u>

十三、其他什項金融資產

	九十八年 十二月三十一日	九十七年 十二月三十一日
買入匯款	\$ 42,201	\$ 33,028
非放款轉列之催收款	121,186	66,989
減：備抵呆帳	(36,122)	(29,419)
	<u>\$ 127,265</u>	<u>\$ 70,598</u>

非放款轉列催收款之備抵呆帳變動表，請參閱附註七。

十四、固定資產

	九十八年十二月三十一日			九十七年 十二月三十一日	
	成本	累計折舊	帳面價值	帳面價值	
土 地	\$ 16,981,020	\$ -	\$ 16,981,020	\$ 17,041,885	
房屋及建築	7,972,175 (2,843,633)		5,128,542	5,257,538	
機械設備	4,877,950 (3,259,794)		1,618,156	1,919,001	
交通及運輸設備	627,921 (493,378)		134,543	150,388	
什項設備	1,466,476 (1,271,722)		194,754	216,237	
租賃權益改良	745,430 (561,524)		183,906	172,185	
未完工程及預付設備款	1,793	-	1,793	42,997	
	<u>\$ 32,672,765</u>	<u>(\$ 8,430,051)</u>	<u>\$ 24,242,714</u>	<u>\$ 24,800,231</u>	

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，九十八年及九十七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：

	九十八年十二月三十一日		九十七年十二月三十一日	
項目	土地	房屋及建築	土地	房屋及建築
固定資產	\$ 12,481,090	\$ 81,290	\$ 12,541,391	\$ 81,952
非營業資產	4,430,558	12,217	4,430,558	11,845
	<u>\$ 16,911,648</u>	<u>\$ 93,507</u>	<u>\$ 16,971,949</u>	<u>\$ 93,797</u>

九十八年及九十七年十二月三十一日，土地重估之增值稅準備分別為5,619,574仟元及5,641,548仟元，帳列其他負債項下。

十五、其他非營業資產

	九十八年 十二月三十一日	九十七年 十二月三十一日
存出保證金（附註二十七）	\$ 116,766	\$ 203,082
承擔擔保品	62,632	62,632
減：累計減損	(62,632)	(62,632)
預付款項	1,728,194	3,216,694
出借出租資產	5,105,208	5,131,262
閒置資產	27,038	27,038
其 他	18,511	457
	<u>\$ 6,995,717</u>	<u>\$ 8,578,533</u>

截至九十八年十二月底止，依租約未來可收取之租金如下：

期間	金額
九十九年度	\$ 192,790
一百年度	154,277
一百零一年度	106,232
一百零二年度	65,373
一百零三年度	59,457

11. FINANCIAL ASSETS CARRIED AT COST

	December 31	
	2009	2008
Domestic unquoted common stocks	\$ 4,737,188	\$ 4,737,188

The information of disposal of financial assets carried at cost for the years ended December 31, 2008 was listed below:

	2008	
	Carrying Amount	Gain (Loss) on Disposal
Taiwan Agricultural & Industrial Development Co., Ltd.	\$ 40	\$ 192
Hua Nan Bill Finance Corporation	-	127
Taipei Coal Gas Company	444	85
	<u>\$ 484</u>	<u>\$ 404</u>

12. BOND INVESTMENT WITH NO ACTIVE MARKET

	December 31	
	2009	2008
Preferred stock - Taiwan High Speed Rail Co., Ltd.	\$ 1,300,000	\$ 1,300,000
Beneficiary securities and asset backed securities	852,105	1,076,254
Overseas corporate bonds and bank notes	13,355,233	13,695,071
	<u>\$ 15,507,338</u>	<u>\$ 16,071,325</u>

The Bank recognized impairment loss of bond investment about \$132,672 thousand and \$191,602 thousand for the year ended December 31, 2009 and 2008, respectively.

13. OTHER MISCELLANEOUS FINANCIAL ASSETS

	December 31	
	2009	2008
Inward remittance	\$ 42,201	\$ 33,028
Delinquent loans reclassified from other accounts (excluding loans)	121,186	66,989
Less allowance for loans losses	(36,122)	(29,419)
	<u>\$ 127,265</u>	<u>\$ 70,598</u>

Please refer to Note 7 for the movement of allowance for delinquent loans reclassified from other accounts (excluding loans).

14. PROPERTY AND EQUIPMENT

	December 31			
	2009		2008	
	Cost	Accumulated Depreciation	Carrying Value	Carrying Value
Land	\$ 16,981,020	\$ -	\$ 16,981,020	\$ 17,041,885
Buildings	7,972,175 (2,843,633)		5,128,542	5,257,538
Machinery equipment	4,877,950 (3,259,794)		1,618,156	1,919,001
Transportation equipment	627,921 (493,378)		134,543	150,388
Miscellaneous equipment	1,466,476 (1,271,722)		194,754	216,237
Leasehold improvements	745,430 (561,524)		183,906	172,185
Construction in progress and prepayments for buildings and equipment	1,793	-	1,793	42,997
	<u>\$ 32,672,765</u>	<u>(\$ 8,430,051)</u>	<u>\$ 24,242,714</u>	<u>\$ 24,800,231</u>

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.

Total revaluation increment of land and buildings decreases because of sale, disposal and expropriation by government. The balances of total revaluation increments as of December 31, 2009 and 2008 were as follows:

十六、央行及銀行同業存款

	九十八年 十二月三十一日	九十七年 十二月三十一日
央行存款	\$ 125,889	\$ 64,058
銀行同業存款	22,266,530	33,164,207
透支銀行同業	2,259,887	1,617,737
銀行同業拆放	67,673,870	43,265,483
中華郵政轉存款	28,111,739	29,571,885
	<u>\$ 120,437,915</u>	<u>\$ 107,683,370</u>

十七、應付款項

	九十八年 十二月三十一日	九十七年 十二月三十一日
應付帳款	\$ 11,092,636	\$ 15,865,687
應付代收款	464,128	590,158
應付費用	1,254,227	1,398,072
應付利息	1,369,793	3,887,889
承兌票款	6,833,649	5,050,025
應付股息紅利	138,827	139,272
應付承購帳款	115,620	201,280
其 他	813,604	792,916
	<u>\$ 22,082,484</u>	<u>\$ 27,925,299</u>

十八、存款及匯款

	九十八年 十二月三十一日	九十七年 十二月三十一日
支票存款	\$ 34,646,402	\$ 32,561,253
活期存款	233,221,577	192,016,997
定期存款	293,688,256	302,073,367
可轉讓定期存單	4,586,200	7,389,800
儲蓄存款	644,566,533	580,762,671
匯 款	890,438	804,712
	<u>\$ 1,211,599,406</u>	<u>\$ 1,115,608,800</u>

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、九十六年九月二十六日、九十七年五月十九日及九十七年十二月十五日及九十八年九月十五日發行次順位金融債券，分述如下：

於九十一年三月十五日按面額發行新臺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，乙券及丙券已於九十八年三月十五日到期清償完畢。

於九十六年九月二十六日按面額發行新臺幣伍拾億元第一期次順位金融債券，發行期限七年。

於九十七年五月十九日按面額發行新臺幣伍拾億元第一期次順位金融債券，發行期限七年。

於九十七年十二月十五日按面額發行新臺幣捌拾參億伍仟萬元第二期次順位金融債券，發行期限七年。

於九十八年九月十五日按面額發行新臺幣伍拾億元第一期次順位金融債券，發行期限七年。

	December 31			
	2009		2008	
	Land	Buildings	Land	Buildings
Property and equipment	\$ 12,481,090	\$ 81,290	\$ 12,541,391	\$ 81,952
Other miscellaneous assets	4,430,558	12,217	4,430,558	11,845
	<u>\$ 16,911,648</u>	<u>\$ 93,507</u>	<u>\$ 16,971,949</u>	<u>\$ 93,797</u>

Reserve for land revaluation increment tax is accounted as other liabilities and amounted to \$5,619,574 thousand and \$5,641,548 thousand as of December 31, 2009 and 2008, respectively.

15. OTHER MISCELLANEOUS ASSETS

	December 31	
	2009	2008
Refundable deposits (Note 27)	\$ 116,766	\$ 203,082
Assumed collateral and residuals	62,632	62,632
Less: Accumulated impairment	(62,632)	(62,632)
Prepayments	1,728,194	3,216,694
Leased assets	5,105,208	5,131,262
Idle assets	27,038	27,038
Others	18,511	457
	<u>\$ 6,995,717</u>	<u>\$ 8,578,533</u>

As of December 31, 2009, the estimated future rental receivables under the contracts are as follows:

Period	Amount
2010	\$ 192,790
2011	154,277
2012	106,232
2013	65,373
2014	59,457

16. DUE TO BANKS AND CENTRAL BANK

	December 31	
	2009	2008
Due to Central Bank	\$ 125,889	\$ 64,058
Due to other banks	22,266,530	33,164,207
Bank overdraft	2,259,887	1,617,737
Call loans from other banks	67,673,870	43,265,483
Deposits transferred from the Postal Bureau	28,111,739	29,571,885
	<u>\$ 120,437,915</u>	<u>\$ 107,683,370</u>

17. PAYABLES

	December 31	
	2009	2008
Accounts payable	\$ 11,092,636	\$ 15,865,687
Collections for customers	464,128	590,158
Accrued expenses	1,254,227	1,398,072
Interest payable	1,369,793	3,887,889
Acceptances	6,833,649	5,050,025
Dividends payable	138,827	139,272
Factoring payable	115,620	201,280
Others	813,604	792,916
	<u>\$ 22,082,484</u>	<u>\$ 27,925,299</u>

18. DEPOSITS

	December 31	
	2009	2008
Checking deposit	\$ 34,646,402	\$ 32,561,253
Demand deposit	233,221,577	192,016,997
Time deposit	293,688,256	302,073,367
Negotiable certificates of deposit	4,586,200	7,389,800
Savings deposit	644,566,533	580,762,671
Remittances	890,438	804,712
	<u>\$ 1,211,599,406</u>	<u>\$ 1,115,608,800</u>

相關發行條件及流通在外明細如下：

	九十八年 十二月三十一日	九十七年 十二月三十一日
公平價值避險之金融負債（帳列應付金融 債券）		
97-1，七年期，每年付息一次，年利率 3.10%，到期日：104.05.19	\$ 2,000,000	\$ 2,000,000
金融債券評價調整	123,942	218,059
	2,123,942	2,218,059
未避險之應付金融債券（帳列應付金融 債券）		
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
91-1丙券，七年期，依本行一年期定期儲蓄 利率加1.00%按月依實際天數計息，到 期日：98.03.15	-	14,000,000
96-1，七年期，每年付息一次，依英商路透 股份有限公司新臺幣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	5,000,000
97-1，七年期，每年付息一次，年利率 3.10%，到期日：104.05.19	3,000,000	3,000,000
97-2，七年期，每年付息一次，年利率 3.05%，到期日：104.12.15	8,350,000	8,350,000
98-1，七年期，每年付息一次，年利率 2.30%，到期日：105.09.15	5,000,000	-
	21,350,000	34,350,000
	\$ 23,473,942	\$ 36,568,059

上述97-1七年期固定利率金融債券，本行為規避固定利率負債因利率波動所產生之公平價值變動風險，故從事利率交換合約衍生性金融商品做為避險工具，於九十八年及九十七年十二月三十一日該利率交換合約未到期名目本金皆為2,000,000千元，帳面餘額分別為130,348千元及221,161千元，帳列其他金融資產－避險之衍生性金融資產項下。

二十、應計退休金負債

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金專戶，本行九十八及九十七年度認列之確定提撥退休金成本分別為97,965千元及89,541千元。

適用「勞動基準法」之退休金制度，係屬確定給付退休辦法，本行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之專戶。本行九十八及九十七年度認列之確定給付退休金成本分別為580,791千元及635,425千元。

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：

	九十八年度	九十七年度
服務成本	\$ 488,000	\$ 503,800
利息成本	140,240	146,303
退休基金資產預期報酬	(63,794)	(54,853)
過渡性資產攤銷數	16,345	40,175
	\$ 580,791	\$ 635,425

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 subordinated bank notes on March 15, 2002, September 26, 2007, May 19, 2008, December 15, 2008, and September 15, 2009 as follows:

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-91-1 A had been redeemed on maturity, and bank note-91-1 D had also been redeemed ahead of schedule. In addition, bank note-91-1 B and C had also been redeemed on maturity on March 15, 2009.

The Bank issued \$5,000 million subordinated bank notes-96-1 with 7-year terms on September 26, 2007.

The Bank issued \$5,000 million subordinated bank notes-97-1 with 7-year terms on May 19, 2008.

The Bank issued \$8,350 million subordinated bank notes-97-2 with 7-year terms on December 15, 2008.

The Bank issued \$5,000 million subordinated bank notes-98-1 with 7-year terms on September 15, 2009.

The outstanding balance and details of subordinated bank notes are as follows:

Bank Note	Interest Rate and Maturity Date	December 31	
		2009	2008
Hedged financial liabilities at fair value			
97-1	7-year term, interest payable annually, annual interest 3.10%, maturity date: May 19, 2015	\$ 2,000,000	\$ 2,000,000
Valuation Adjustment		123,942	218,059
		2,123,942	2,218,059
Non-hedged bank notes payable			
91-1B	7-year term, interest payable yearly, annual interest 3.85%, maturity date: March 15, 2009	-	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
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	5,000,000
97-1	7-year term, interest payable annually, annual interest 3.10%, maturity date: May 19, 2015	3,000,000	3,000,000
97-2	7-year terms, interest payable annually, annual interest 3.05%, maturity date: December 15, 2015	8,350,000	8,350,000
98-1	7-year terms, interest payable annually, annual interest 2.30%, maturity date: September 15, 2016	5,000,000	-
		21,350,000	34,350,000
		\$ 23,473,942	\$ 36,568,059

The 97-1 fixed interest bank notes with 7-year terms mentioned above is to avoid fair value risks as a result of changes in interest rates. The Bank engaged in derivative transactions as hedging tools. The interest rate swaps nominal principal was \$2,000,000 thousand and the balance of \$130,348 thousand and \$221,161 thousand as of December 31, 2009 and 2008 was recognized as hedging derivative financial assets.

20. PENSION EXPENSE

The pension plan under the Labor Pension Act (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 \$97,965 and \$89,541 thousand for the years ended December 31, 2009 and 2008, respectively.

Based on the defined benefit plan under Labor Standard Law (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

(二)退休基金提撥狀況與帳載應計退休金負債之調節如下：

	九十八年 十二月三十一日	九十七年 十二月三十一日
給付義務		
既得給付義務	\$ 2,941,398	\$ 2,744,327
非既得給付義務	1,686,599	1,636,759
累積給付義務	4,627,997	4,381,086
未來薪資增加之影響數	1,268,691	1,283,503
預計給付義務	5,896,688	5,664,589
退休基金資產公平價值	(2,845,098)	(2,294,271)
提撥狀況	3,051,590	3,370,318
未認列過渡性淨資產	1,648	1,892
未認列退休金損益	(590,740)	(881,983)
其 他	11,378	13,769
應計退休金負債	\$ 2,473,876	\$ 2,503,996
既得給付	\$ 3,556,448	\$ 3,367,423

(三)精算假設：

	九十八年度	九十七年度
折現率	2.50%	2.50%
未來薪資水準增加率	2.00%	2.00%
退休基金資產預期投資報酬率	2.50%	2.50%

二十一、股東權益

普通股及特別股

本行九十八年十二月三十一日額定資本額為新臺幣 65,000,000千元，額定股數6,500,000仟股；實收資本額為新臺幣 62,094,756千元，分為6,209,476仟股，均為普通股，每股面額10元。

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。該乙種特別股已於九十七年十月三日以一股乙種特別股轉換一股普通股，共計1,400,000仟股。

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，但超過票面金額發行股票所得之溢額及受領贈與之所得產生之資本公積，得撥充資本，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或迴轉特別盈餘公積後，應優先分派乙種特別股之股息，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。

Taiwan in the committee's name. The Bank recognized pension costs of \$580,791 thousand and \$635,425 thousand for the years ended December 31, 2009 and 2008, respectively.

Information about the defined benefit plan was as follows:

a. Components of net pension cost

	Years Ended December 31	
	2009	2008
Service cost	\$ 488,000	\$ 503,800
Interest cost	140,240	146,303
Projected return on pension funds	(63,794)	(54,853)
Amortization	16,345	40,175
Net pension cost	\$ 580,791	\$ 635,425

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

	December 31	
	2009	2008
Benefit obligation		
Vested benefit obligation	\$ 2,941,398	\$ 2,744,327
Non-vested benefit obligation	1,686,599	1,636,759
Accumulated benefit obligation	4,627,997	4,381,086
Additional benefit based on future salaries	1,268,691	1,283,503
Projected benefit obligation	5,896,688	5,664,589
Fair value of plan assets	(2,845,098)	(2,294,271)
Funded status	3,051,590	3,370,318
Unrecognized net transitional obligation	1,648	1,892
Unrecognized gains or losses	(590,740)	(881,983)
Other	11,378	13,769
Accrued pension cost	\$ 2,473,876	\$ 2,503,996
Vested benefit	\$ 3,556,448	\$ 3,367,423

c. Actuarial assumptions

	December 31	
	2009	2008
Discount rate used in determining present values	2.50%	2.50%
Future salary increase rate	2.00%	2.00%
Expected rate of return on plan assets	2.50%	2.50%

21. CAPITAL STOCK

Common Stock and Preferred Stock

As of December 31, 2009, the Bank's authorized and registered capital was \$65,000,000 divided into 6,500,000 thousand shares at \$10 dollars par value. The Bank's total paid-in capital was \$62,094,756 divided into 6,209,476 thousand outstanding shares at \$10 dollars par value.

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 October 2005. It is non-cumulative 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. All the shares of preferred stock - B are required to convert into common stock after three years of issuing. The total of 1,400,000 thousand shares of preferred stock - B were converted into common stocks on October 3, 2008.

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:

(三) 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。

九十八及九十七年度對於應付員工紅利估列金額分別為172,978千元及222,650千元；應付董監酬勞估列金額分別為21,622千元及37,108千元，係依過去經驗以可能發放之金額為基礎，分別按稅後淨利（已扣除員工分紅及董監酬勞之金額）減除法定盈餘公積後餘額之8%及1%（九十七年度為6%及1%）計算。於股東會決議日時，若金額仍有變動，則依會計估計變動處理，於股東會決議年度調整入帳。

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及換算調整數）淨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。

法定盈餘公積應提撥至其餘額達公司實收股本總額時為止。法定盈餘公積得用以彌補虧損；當其餘額已達實收股本50%時，得以其超過部分派充股息及紅利；惟如以法定盈餘公積撥充資本時，以撥充其半數為限。

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期前，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。

本行九十七及九十六年度盈餘分配案，業經股東常會於九十八年六月十九日及九十七年六月十三日決議通過，列示如下：

	盈餘分配案		每股股利（元）	
	九十七年度	九十六年度	九十七年度	九十六年度
法定盈餘公積	\$ 1,455,958	\$ 2,544,985	\$ -	\$ -
乙種特別股息－現金	-	1,260,000	-	0.9
普通股股東股利－現金	3,725,686	4,328,528	0.6	0.9
董監事酬勞－現金	-	52,800	-	-
員工紅利－現金	-	369,605	-	-

九十八年六月十九日股東會決議配發九十七年度員工紅利及董監酬勞分別為222,650千元及37,108千元。員工紅利未發放股票股利。

有關本行董事會通過擬議及股東會決議之員工紅利及董監酬勞資訊，請至台灣證券交易所「公開資訊觀測站」查詢。

二十二、手續費淨收益

	九十八年度	九十七年度
手續費收入	\$ 3,393,056	\$ 3,383,322
手續費費用	(337,838)	(337,555)
	<u>\$ 3,055,218</u>	<u>\$ 3,045,767</u>

二十三、用人、折舊及攤銷費用

- Payment of income taxes;
- Offset of prior years' losses, if any;
- 30% as legal reserve and if needed, special reserve;
- Dividends to preferred stocks - B;
- Dividends to shareholders as proposed by the Board of Directors and resolved in the general shareholders' meeting.
- 1% to 1.5% as bonuses to directors and supervisors based on the approval of the Board of Directors.
- 1% to 8% as bonuses to employees based on the approval of the Board of Directors.

For the years ended December 31, 2009 and 2008, the bonus to employees was \$172,978 thousand and \$222,650 thousand, respectively, and the remuneration to directors and supervisors was \$21,622 thousand and \$37,108 thousand, respectively. The bonus to employees and remuneration to directors and supervisors were based on past experiences. They represent 8% and 1% (2008:6% and 1%) of net income (net of the bonus to employees and remuneration to directors and supervisors) minus legal reserve. If the actual amounts subsequently resolved by the shareholders differ from the proposed amounts, the differences are recorded in the year of shareholders' resolution as a change in accounting estimate.

An amount equal to the net debit balance of certain shareholders' equity accounts (including unrealized revaluation increment, unrealized gain or loss on financial instruments, 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.

Legal reserve shall be appropriated until it has reached the company's paid-in capital. This reserve may be used to offset a deficit. When the legal reserve has reached 50% of the company's paid-in capital, the surplus part may be used to pay the dividend and bonus, and up to 50% thereof may be transferred to paid-in capital.

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 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.

The appropriations of earnings for 2008 and 2007 had been approved in the shareholders' meetings on June 19, 2009 and June 13, 2008. The appropriations and dividends per share were as follows:

	Appropriation of Earnings		Dividends Per Share (NT\$)	
	2008	2007	2008	2007
Legal reserve	\$ 1,455,958	\$ 2,544,985	\$ -	\$ -
Dividends of preferred stock - B - cash	-	1,260,000	-	0.9
Dividends of common stock - cash	3,725,686	4,328,528	0.6	0.9
Remuneration to directors and supervisors - cash	-	52,800	-	-
Bonus to employees - cash	-	369,605	-	-

On June 19, 2009, the shareholders decided to distribute \$222,650 thousand of bonus to employees and \$37,108 thousand of remuneration to directors and supervisors from the 2008 earnings, and the shareholders did not distribute stock as bonus to employees.

Information about the bonus to employees, directors and supervisors is available on the Market Observation Post System website of the Taiwan Stock Exchange.

22.FEE INCOME, NET

	Years Ended December 31	
	2009	2008
Fee income	\$ 3,393,056	\$ 3,383,322
Fee expense	(337,838)	(337,555)
	<u>\$ 3,055,218</u>	<u>\$ 3,045,767</u>

	九十八年度	九十七年度
用人費用		
薪資費用	\$ 6,487,725	\$ 6,378,909
勞健保費用	378,961	352,413
退休金費用	678,756	724,966
其他用人費用	58,778	81,522
折舊費用	900,159	863,897
攤銷費用	40,159	42,418

二十四、所得稅及兩稅合一相關資訊

(一) 帳列稅前利益按法定稅率（25%）計算之所得稅費用與所得稅費用之調節如下：

	九十八年度	九十七年度
稅前利益按法定稅率計算之所得稅費用	\$ 1,429,344	\$ 1,767,052
調節項目之所得稅影響數		
永久性差異		
免稅所得	(554,636)	(120,314)
其 他	(8,724)	(136,138)
暫時性差異	183,840	424,855
當期抵用之虧損扣抵	(859,056)	(1,851,823)
當期所得稅	190,768	83,632
遞延所得稅		
暫時性差異	(183,840)	(387,800)
虧損扣抵	843,165	1,851,823
因稅法改變產生之變動影響數	2,456,072	-
備抵評價調整	(765,000)	497,348
短期票券利息分離課稅	15,525	58,729
海外分行不得扣抵數	40,582	131,507
其 他	31,245	(20,187)
	\$ 2,628,517	\$ 2,215,052

立法院於九十八年一月修正所得稅法第三十九條條文，將營利事業虧損扣抵年限由五年延長為十年。

立法院於九十八年五月修正所得稅法第五條條文，將營利事業所得稅稅率由百分之二十五調降為百分之二十，並自九十九年度施行。本行業已依此修正條文重新計算遞延所得稅資產或負債，並將所產生之差額列為遞延所得稅利益及費用。

(二) 遞延所得稅資產及負債之內容如下：

	九十八年 十二月三十一日	九十七年 十二月三十一日
遞延所得稅資產		
虧損扣抵	\$ 6,764,365	\$ 9,219,794
各項準備提存之未實現損益	9,510	11,284
備抵呆帳超限數	1,973,448	2,766,177
未提撥退休金負債	426,432	540,129
未實現損益	701,252	402,301
減：備抵評價	-	(765,000)
	9,875,007	12,174,685
遞延所得稅負債		
未實現兌換利益	50,719	-
淨 額	\$ 9,824,288	\$ 12,174,685

(三) 本行虧損扣抵之所得稅額相關資訊如下：

最後抵減年度	九十八年 十二月三十一日	九十七年 十二月三十一日
一〇四年	\$ 6,764,365	\$ 9,219,794

(四) 本行營利事業所得稅結算申報已奉稅捐機關核定至九十五年。

(五) 兩稅合一相關資訊如下：

23. PERSONNEL, DEPRECIATION AND AMORTIZATION EXPENSES

	Years Ended December 31	
	2009	2008
Personnel expenses		
Salary	\$ 6,487,725	\$ 6,378,909
Labor and health insurance	378,961	352,413
Pension	678,756	724,966
Others	58,778	81,522
Depreciation	900,159	863,897
Amortization	40,159	42,418

24. INCOME TAX

a. A reconciliation of income tax expense based on income before income tax at the 25% statutory rate and income tax expense was as follows:

	2009	2008
Income tax expense at the 25% statutory rate	\$ 1,429,344	\$ 1,767,052
Tax effect on adjusting items:		
Permanent differences		
Tax-exempt income	(554,636)	(120,314)
Others	(8,724)	(136,138)
Temporary differences	183,840	424,855
Loss carryforwards used	(859,056)	(1,851,823)
Current income tax expense	190,768	83,632
Deferred income tax expense		
Temporary differences	(183,840)	(387,800)
Loss carryforwards	843,165	1,851,823
Effect of tax law changes on deferred income tax	2,456,072	-
Adjustment in valuation allowance	(765,000)	497,348
Tax separately levied on interest from short-term bills	15,525	58,729
Non-deductible tax of overseas branches	40,582	131,507
Others	31,245	(20,187)
Income tax expense	\$ 2,628,517	\$ 2,215,052

In January 2009, the Legislative Yuan passed the amendment of Article 39 of the Income Tax Law, which extends the operating losses carryforward period from five years to ten years.

In May 2009, the Legislative Yuan passed the amendment of Article 5 of the Income Tax Law, which reduces a profit-seeking enterprise's income tax rate from 25% to 20%, effective 2010. The Bank recalculated its deferred tax assets and liabilities in accordance with the amended Article and recorded the resulting difference as a deferred income tax benefit or expense.

b. The details of deferred income tax assets and liabilities as of December 31, 2009 and 2008 were as follows:

	December 31	
	2009	2008
Deferred income tax assets		
Loss carryforwards	\$ 6,764,365	\$ 9,219,794
Unrealized loss on reserves	9,510	11,284
Allowance for bad debts in excess of tax limit	1,973,448	2,766,177
Pension reserves	426,432	540,129
Unrealized loss on investments	701,252	402,301
Less allowance	-	(765,000)
	9,875,007	12,174,685
Deferred income tax liabilities		
Unrealized exchange gains	50,719	-
	\$ 9,824,288	\$ 12,174,685

c. Loss carryforwards as of December 31, 2009 and 2008:

	Unused Amount	
Expiry Year	2009	2008
2015	\$ 6,764,365	\$ 9,219,794

	九十八年 十二月三十一日	九十七年 十二月三十一日
八十七年度以後未分配盈餘	\$ 3,174,710	\$ 5,267,456

九十八年及九十七年十二月三十一日股東可扣抵稅額帳戶餘額分別為2,325千元及230,545千元。

九十八及九十七年盈餘分配適用之稅額扣抵比率分別為0.07%（預計）及4.44%。

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，因此本行預計九十八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，係分別以九十八年度稅前利益5,717,415千元、稅後純益3,088,898千元及九十七年度稅前利益7,068,248千元、稅後純益4,853,196千元，減除特別股利後，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九十七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	係本行董事、監察人與經理人
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
台新金融控股股份有限公司	係本行之法人董事
台新國際商業銀行股份有限公司（台新銀行）	係本行法人董事之子公司
新光人壽保險股份有限公司	其董事長為本行法人董事董事長之二親等親屬
新光合成纖維股份有限公司	〃
財團法人新光吳火獅紀念醫院	〃
安隆興業股份有限公司	〃
安信建築經理股份有限公司	係本行法人董事之子公司採權益法評價之被投資公司
大中票券金融股份有限公司	本行法人董事之子公司為其法人董事
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他公司

（二）與關係人間之重大交易事項

1. 存款

	期末餘額	佔存款%	利率區間%	利息費用
九十八年十二月三十一日	\$ 1,668,683	0.14	0~13	\$ 23,534
九十七年十二月三十一日	1,145,391	0.10	0~13	25,412

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480千元以下，係以年利率13%計算，超過部分則按活期儲蓄存款利率計算，其餘關係人之交易條件與一般存款戶相同。

2. 放款

	期末餘額	佔放款%	利率區間%	利息收入
九十八年十二月三十一日	\$ 454,728	0.04	0.01~7.26	\$ 5,490
九十七年十二月三十一日	381,590	0.04	1.61~7.69	8,476

d. The income tax returns through 2006 have been examined and cleared by the tax authorities.

e. Information about integrated income tax was as follows:

	December 31	
	2009	2008
Unappropriated earnings generated on and after January 1, 1998	\$ 3,174,710	\$ 5,267,456

As at December 31, 2009 and 2008, the balance of the imputation credits which can be allocated to the shareholders amounted to \$2,325 thousand and \$230,545 thousand.

The creditable ratio for distribution of earnings of 2009 and 2008 was 0.07% (estimate) and 4.44%, 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 2009 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 \$5,717,415 thousand and \$3,088,898 thousand, respectively, for 2009, and income before tax and net \$7,068,248 thousand and \$4,853,196 thousand, respectively, for 2008, 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, 2008.

26. RELATED-PARTY TRANSACTIONS

a. Related parties and their relationships with the Bank

Related Party	Relationship with the Bank
Various individuals	Directors, supervisors, managers
CHB Insurance Agency	Equity-method investee
CHB Insurance Brokerage	Equity-method investee
Taishin Financial Holding	The Bank's corporate director and supervisor
Taishin International Bank Co., Ltd. ("Taishin Bank")	The company is the subsidiary of the Bank's corporate director and supervisor
Shin Kong Life Insurance Co., Ltd.	The company's chairman is the second immediate family of the Bank's corporate director and supervisor
Shin Kong Synthetic Fibers Corp.	Same as above
Shin Kong Wu Ho-Su Memorial Hospital	Same as above
Anlon Co., Ltd.	Same as above
An Hsin Real-Estate	The company is the equity method investee of the subsidiary of the Bank's corporate director and supervisor
Dah Chung Bills Finance Corp. ("Dah Chung Bills")	The subsidiary of the Bank's corporate director and supervisor is the corporate director of Dah Chung Bills
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 (%)	Interest Expense
The balance as of December 31, 2009	\$ 1,668,683	0.14	0~13	\$ 23,534
The balance as of December 31, 2008	1,145,391	0.10	0~13	25,412

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 others 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 (%)	Interest Revenue
The balance as of December 31, 2009	\$ 454,728	0.04	0.01~7.26	\$ 5,490
The balance as of December 31, 2008	381,590	0.04	1.61~7.69	8,476

九十八年度							
	期末餘額	本期最高金額	履約情形			擔保品	與非關係人之交易條件有無不同
			正常放款	逾期放款			
消費性放款							
共22戶	\$ 7,467	\$ 8,519	\$ 7,467	\$ -	信用	無	
自用住宅抵押放款							
共107戶	417,259	472,872	417,259	-	不動產	無	
其他放款							
安隆興業股份有限公司	30,000	30,000	30,000	-	不動產	無	
共12戶（註）	2	8,305	2	-	綜存	無	

註：個別戶期末餘額均未達期末餘額總額之1%，故擬彙總揭露。

九十七年度							
	期末餘額	本期最高金額	履約情形			擔保品	與非關係人之交易條件有無不同
			正常放款	逾期放款			
消費性放款							
共50戶	\$ 43,881	\$ 59,689	\$ 43,881	\$ -	信用及不動產	無	
自用住宅抵押放款							
共91戶	317,709	326,140	317,709	-	不動產	無	
其他放款							
安隆興業股份有限公司	20,000	20,000	20,000	-	不動產	無	

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，九十八年及九十七年十二月三十一日分別按年利率1.30%及2.3%計算，其餘關係人之交易與一般放款戶條件相同。

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%
九十八年度	台新銀行	紐約分行	54仟美元	36仟美元	-
九十七年度	台新銀行	紐約分行	154仟美元	21仟美元	-

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
九十八年度	台新銀行	紐約分行	\$ 30,000仟美元	\$ -	係交易對象自訂	0.38~0.60	\$ 30仟美元
	台新銀行	倫敦分行	16,000仟美元	-	係交易對象自訂	0.16~0.65	1仟美元
			6,600仟歐元	-	係交易對象自訂	0.38~1.18	17仟歐元
	台新銀行	國際金融業務分行	27,000仟美元	-	係交易對象自訂	0.22~0.26	1仟美元
九十七年度	台新銀行	總行	\$ 2,000,000	\$ -	係交易對象自訂	2.04~2.10	\$ 1,072
	台新銀行	倫敦分行	28,000仟美元	-	係交易對象自訂	0.12	-

(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
九十七年度	台新銀行	總行	\$ 1,000,000	\$ -	新臺幣10億元	2~2.08	\$ 83
	台新銀行	國際金融業務分行	20,000仟美元	-	隔夜6仟萬美元及180天2仟萬美元	2.54~2.63	42仟美元

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

5. 租賃

彰銀保代及彰銀保經向本行租用辦公室，租賃期間均為三年，按月收取租金，九十八年度對彰銀保代及彰銀保經之租金收入分別為1,565仟元及1,004仟元，九十七年度之租金收入分別為1,565仟元及1,000仟元。

Year Ended December 31, 2009							
	Ending Balance	Highest Amount	Normal Loans	Non-performing Loans	Collateral	The Difference in Terms Between Related Parties and Non-related Parties	
Consumer loans							
22 accounts	\$ 7,467	\$ 8,519	\$ 7,467	\$ -	Credit	None	
Self-use residential mortgage loans							
107 accounts	417,259	472,872	417,259	-	Real estate	None	
Others							
Anlon Co., Ltd.	30,000	30,000	30,000	-	Real estate	None	
12 accounts (Note)	2	8,305	2	-	Deposit	None	

Note: The balance of every single entity is not over 1% of the total ending balance

Year Ended December 31, 2008							
	Ending Balance	Highest Amount	Normal Loans	Non-performing Loans	Collateral	The Difference in Terms Between Related Parties and Non-related Parties	
Consumer loans							
50 accounts	\$ 43,881	\$ 59,689	\$ 43,881	\$ -	Credit and real estate	None	
Self-use residential mortgage loans							
91 accounts	317,709	326,140	317,709	-	Real estate	None	
Others							
Anlon Co., Ltd.	20,000	20,000	20,000	-	Real estate	None	

Loans to directors, supervisors and managers for mortgage amounted to \$8,000 thousand and credit loan amounted to \$800 thousand per person; they bear interest at 1.3% and 2.3% in 2009 and 2008, respectively. The interest rates and other terms provided to the other related parties are the same as those offered to the public.

(3) Due to other banks

Year	Related Party	Branch	Highest Amount	Ending Balance	Percentage of Due to banks (%)
(In Thousands)					
2009	Taishin Bank	New York Branch	US\$ 54	US\$ 36	-
2008	Taishin Bank	New York Branch	US\$ 154	US\$ 21	-

(4) Loans, deposits and guaranteed loans

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

Year	Name of Related Parties	Department	Highest Balance (In Thousands)	Ending Balance (In Thousands)	Maximum Limit	Interest Rate %	Interest Expense (In Thousands)
2009	Taishin Bank	New York branch	US\$ 30,000	\$ -	According to counterparts	0.38~0.60	US\$ 30
	Taishin Bank	London branch	US\$ 16,000	-	According to counterparts	0.16~0.65	US\$ 1
			EUR\$ 6,600	-	According to counterparts	0.38~1.18	EUR\$ 17
	Taishin Bank	OBU	US\$ 27,000	-	According to counterparts	0.22~0.26	US\$ 1
2008	Taishin Bank	Head office	NT\$ 2,000,000	-	According to counterparts	2.04~2.10	NT\$1,072
	Taishin Bank	London branch	US\$ 28,000	-	According to counterparts	0.12	-

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

Year	Name of Related Parties	Department	Highest Balance (In Thousands)	Ending Balance (In Thousands)	Maximum Limit	Interest Rate %	Interest Expense (In Thousands)
2008	Taishin Bank	Head office	NT\$ 1,000,000	\$ -	NT\$1,000,000	2~2.08	NT\$ 83
	Taishin Bank	OBU	US\$ 20,000	-	US\$60,000 over night and 180 days for US\$20,000	2.54~2.63	US\$ 42

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

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九十七年十二月三十一日餘額為92,172仟元，九十八及九十七年度之利息支出分別為195仟元及2,178仟元。

本行與彰銀保經承作公債附買回條件交易九十七年十二月三十一日餘額為20,759仟元，九十八及九十七年度之利息支出分別為44仟元及350仟元。

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，九十八年度分別為385,000仟元及50,000仟元，九十七年度分別為323,000仟元及50,500仟元。

(三)董事、監察人及管理階層薪酬資訊

	九十八年度	九十七年度
薪 資	\$ 39,889	\$ 42,214
獎 金	10,425	8,794
紅 利	22,320	37,868
	<u>\$ 72,634</u>	<u>\$ 88,876</u>

九十八及九十七年度之薪酬資訊各包含九十九及九十八年度股東會決議之盈餘分配案，其中所分配予董事、監察人及管理階層之分紅，相關詳細資訊可參閱股東會年報內容。

二十七、質抵押資產

九十八年及九十七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	九十八年 十二月 三十一日	九十七年 十二月 三十一日
備供出售金融資產	公 債	\$ 650,800	\$ 906,000
持有至到期日金融資產	公債、債券、定期存單	6,628,682	8,858,194
存出保證金	現 金	116,766	203,082

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：

	九十八年 十二月三十一日	九十七年 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	\$ 11,250,150	\$ 15,714,463
受託代放款	997,146	1,037,666
保證業務所承作之各項保證金額	32,309,685	29,974,472
客戶委託本行開發但尚未使用之信用狀餘額	26,577,705	19,375,480
信託負債	271,701,538	224,994,967
授信承諾	412,478,874	210,483,248

(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：

- 租賃期間一至十年不等。租金支付主要為一年給付一次。
- 本行於九十八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
九十九年度	\$ 493,230
一百年度	361,043
一百零一年度	248,044
一百零二年度	129,456
一百零三年度	80,733

(5)Operating leases

Both CHB Insurance Agency and CHB Insurance Brokerage rented offices from the Bank for three years and paid rental monthly. The rent revenue received from CHB Insurance Agency and CHB Insurance Brokerage was \$1,565 thousand and \$1,004 thousand, respectively for the year ended December 31, 2009. The rent revenue received from CHB Insurance Agency and CHB Insurance Brokerage was \$1,565 thousand and \$1,000 thousand, respectively for the year ended December 31.

(6)Repurchase of government bonds

The Bank and CHB Insurance Agency entered into contracts for government bonds transactions under specific agreements. The balance of the transactions as of December 31, 2009 and 2008 was zero and \$92,172 thousand. The interest expenses for 2009 and 2008 were \$195 thousand and \$2,178 thousand, respectively.

The Bank and CHB Insurance Brokerage entered into contracts for government bonds transactions under specific agreements. The balance of the transactions as of December 31, 2009 and 2008 was zero and \$20,759 thousand. The interest expenses for 2009 and 2008 were \$44 thousand and \$350 thousand, respectively.

(7)Others

The Bank recognized fee income from CHB Insurance Agency and CHB Insurance Brokerage for providing personnel and channel services. The income from CHB Insurance Agency and CHB Insurance Brokerage for 2009 was \$385,000 thousand and \$50,000 thousand respectively, and for 2008 was \$323,000 thousand and \$50,500 thousand, respectively.

(8)Compensation of directors, supervisors and management personnel:

	Years Ended December 31	
	2009	2008
Salaries	\$ 39,889	\$ 42,214
Incentives	10,425	8,794
Bonus	22,320	37,868
	<u>\$ 72,634</u>	<u>\$ 88,876</u>

The compensation of directors, supervisors and management personnel for the year ended December 31, 2009 and 2008 included the bonuses appropriated from earnings for 2010 and 2009 which had been approved by shareholders in their annual meeting held in 2009.

27.PLEDGED ASSETS

The summary of the Bank's pledged assets as of December 31, 2009 and 2008 were as follows:

Pledged Assets	Description	2009	2008
Available-for-sale financial assets	Government bonds	\$ 650,800	\$ 906,000
Held-to-maturity financial assets	Government bonds, corporate bonds and certificate of deposits	6,628,682	8,858,194
Refundable deposits	Cash	116,766	203,082

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, 2009 and 2008:

	2009	2008
The repayment note and time deposit held for custody	\$ 11,250,150	\$ 15,714,463
The liabilities on joint loans	997,146	1,037,666
Guarantees arising from guarantee business	32,309,685	29,974,472
Unused issued letters of credit	26,577,705	19,375,480
Trust liabilities	271,701,538	224,994,967
Unused loan commitments	412,478,874	210,483,248

b. The Bank enters into operating leases for its domestic branch premises. Significant provisions of the contracts were as follows:

- (1)The lease period ranges from one to ten years. Rental payments are made annually.

(三) 本行與伊朗國防部於八十年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。

二十九、金融商品資訊之揭露

(一) 公平價值之資訊

	九十八年十二月三十一日		九十七年十二月三十一日	
	帳面價值	公平價值	帳面價值	公平價值
金融資產				
現金及約當現金	\$ 26,998,776	\$ 26,998,776	\$ 25,594,624	\$ 25,594,624
存放央行及拆借銀行同業	90,275,126	90,275,126	88,843,996	88,843,996
公平價值變動列入損益之金融資產	13,543,837	13,543,837	14,839,363	14,839,363
附買回票券及債券投資	49,549	49,549	1,113,614	1,113,614
應收款項－淨額	11,187,747	11,187,747	15,049,058	15,049,058
貼現及放款	1,011,067,871	1,011,067,871	978,028,617	978,028,617
備供出售金融資產	30,297,240	30,297,240	32,381,982	32,381,982
持有至到期日金融資產	230,295,526	230,297,768	174,255,975	173,729,598
採權益法之股權投資	146,291	-	119,106	-
以成本衡量之金融資產	4,737,188	-	4,737,188	-
無活絡市場之債務商品投資	15,507,338	14,434,881	16,071,325	15,061,620
避險之衍生性金融資產	130,348	130,348	221,161	221,161
其他什項金融資產	127,265	127,265	70,598	70,598
存出保證金	116,766	116,766	203,082	203,082
金融負債				
央行及銀行同業存款	120,437,915	120,437,915	107,683,370	107,683,370
公平價值變動列入損益之金融負債	821,612	821,612	1,019,663	1,019,663
附買回票券及債券負債	5,419,388	5,419,388	16,798,494	16,798,494
應付款項	22,082,484	22,082,484	27,925,299	27,925,299
存款及匯款	1,211,599,406	1,211,599,406	1,115,608,800	1,115,608,800
應付金融債券	23,473,942	24,361,200	36,568,059	38,158,773
其他金融負債	441,663	441,663	503,753	503,753
存入保證金	1,154,744	1,154,744	1,077,063	1,077,063

(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近，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、附買回票券及債券投資、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、匯款及其他金融負債等。
2. 公平價值變動列入損益之金融商品、備供出售金融資產、持有至到期日金融資產、避險之衍生性金融資產及應付金融債券，如有活絡市場公開報價時，則以此市場價格為公平價值。

若無市場報價可供參考之債票券，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

(2) As of December 31, 2009, the estimated future lease payments under the lease contracts were as follows:

	Amount
2010	\$ 493,230
2011	361,043
2012	248,044
2013	129,456
2014	80,733

c. 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 ruled 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 ruled that the Bank won the lawsuit on September 10, 2004. Rejecting to accept the ruling, the Iranian party appealed to Taiwan Superior Court on October 6, 2004 and this lawsuit is currently under review.

29. DISCLOSURES OF FINANCIAL INSTRUMENTS INFORMATION

a. Fair value of financial instruments

	December 31			
	2009		2008	
	Carrying Value	Fair Value	Carrying Value	Fair Value
Financial assets				
Cash and cash equivalents	\$ 26,998,776	\$ 26,998,776	\$ 25,594,624	\$ 25,594,624
Due from Central Bank and call loans to banks	90,275,126	90,275,126	88,843,996	88,843,996
Financial assets at FVTPL	13,543,837	13,543,837	14,839,363	14,839,363
Bonds and securities purchased under resell agreements	49,549	49,549	1,113,614	1,113,614
Receivables, net	11,187,747	11,187,747	15,049,058	15,049,058
Loans, net	1,011,067,871	1,011,067,871	978,028,617	978,028,617
Available-for-sale financial assets, net	30,297,240	30,297,240	32,381,982	32,381,982
Held-to-maturity financial assets, net	230,295,526	230,297,768	174,255,975	173,729,598
Investments accounted for by the equity method, net	146,291	-	119,106	-
Financial assets carried at cost	4,737,188	-	4,737,188	-
Bonds investment with no active market	15,507,338	14,434,881	16,071,325	15,061,620
Hedging derivative financial assets	130,348	130,348	221,161	221,161
Other miscellaneous financial assets	127,265	127,265	70,598	70,598
Refundable deposits	116,766	116,766	203,082	203,082
Financial liabilities				
Due to banks and Central Bank	120,437,915	120,437,915	107,683,370	107,683,370
Financial liabilities at FVTPL	821,612	821,612	1,019,663	1,019,663
Bonds and securities sold under repurchase agreements	5,419,388	5,419,388	16,798,494	16,798,494
Payables	22,082,484	22,082,484	27,925,299	27,925,299
Deposits	1,211,599,406	1,211,599,406	1,115,608,800	1,115,608,800
Bank notes	23,473,942	24,361,200	36,568,059	38,158,773
Other financial liabilities	441,663	441,663	503,753	503,753
Guarantee deposits	1,154,744	1,154,744	1,077,063	1,077,063

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, remittances and other financial liabilities.

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。

無活絡市場之債務商品投資，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。

- 貼現及放款、存款因皆為附息之金融資產及負債，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：

	九十八年十二月三十一日		九十七年十二月三十一日	
	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
金融資產				
公平價值變動列入損益之金融資產	\$ 10,726,426	\$ 2,817,411	\$ 11,388,923	\$ 3,450,440
備供出售金融資產	30,297,240	-	32,004,390	377,592
持有至到期日金融資產	-	230,297,768	-	173,729,598
無活絡市場之債券投資	-	14,434,881	-	15,061,620
避險之衍生性金融資產	-	130,348	-	221,161
金融負債				
公平價值變動列入損益之金融負債	-	821,612	-	1,019,663
應付金融債券	-	24,361,200	-	38,158,773

(四) 本行於九十八及九十七年度因以公開報價決定之公平價值變動而認為當期（損）益之金額分別為(15,580)仟元及6,708仟元；因以評價方法估計之公平價值變動而認為當期利益之金額為3,772仟元及20,489仟元。

(五) 本行九十八及九十七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22,557,593仟元及39,843,705仟元，利息費用總額分別為10,296,178仟元及21,559,071仟元。

(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

(2) Fair values of financial instruments at FVTPL, available-for-sale, held-to-maturity financial assets, hedging derivative financial instruments and bank notes are based on their quoted prices in an active market.

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 or quoted prices made by market makers. For those investments with no transaction prices or quoted prices, their fair values are determined by use of valuation techniques.

(3) Loans and deposits are interest-bearing financial assets and liabilities and their carrying values approximate 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 based on quoted market prices or valuation techniques were as follows:

	December 31			
	2009		2008	
	Quoted Market Price	Valuation Techniques	Quoted Market Price	Valuation Techniques
Financial assets				
Financial assets at FVTPL	\$ 10,726,426	\$ 2,817,411	\$ 11,388,923	\$ 3,450,440
Available-for-sale financial assets	30,297,240	-	32,004,390	377,592
Held-to-maturity financial assets	-	230,297,768	-	173,729,598
Bonds investment with no active market	-	14,434,881	-	15,061,620
Hedging derivative financial instruments	-	130,348	-	221,161
Financial liabilities				
Financial liabilities at FVTPL	-	821,612	-	1,019,663
Bank notes	-	24,361,200	-	38,158,773

d. Valuation (losses) gains arising from changes in fair value of financial instruments at FVTPL using quoted market prices were \$(15,580) thousand and \$6,708 thousand for the years ended December 31, 2009 and 2008, respectively. Valuation gains arising from changes in fair value of financial instruments at FVTPL determined using valuation techniques were \$3,772 thousand and \$20,489 thousand for the years ended December 31, 2009 and 2008, respectively.

e. The interest income (expense) associated with financial assets (liabilities) other than at FVTPL was as follows:

	Years Ended December 31	
	2009	2008
Total interest income	\$ 22,557,593	\$ 39,843,705
Total interest expense	10,296,178	21,559,071

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。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（DV01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。

市場風險類型	主要幣別	九十八年 十二月三十一日	九十七年 十二月三十一日
匯率風險敏感度	EUR	(\$ 10,757)	\$ 70,225
	JPY	216,186	11,631
	USD	1,072,463	1,182,895
	其他	264,364	141,943
利率風險敏感度DV01			
債券利率曲線	TWD	(7,872)	(5,574)
	USD	(25)	-
利率交換利率曲線	TWD	(143)	(147)
	USD	2 (1)	
換匯換利利率曲線	其他	- (3)	
	TWD	(35)	(4)
	USD	39	5
	TWD	57,913	-

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69%。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。

本行九十八年及九十七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	九十八年 十二月三十一日	九十七年 十二月三十一日
保證業務所承作之各項保證金額	\$ 32,309,685	\$ 29,974,472
客戶委託本行開發但尚未使用之信用狀餘額	26,577,705	19,375,480
授信承諾	412,478,874	210,483,248

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	
		2009	2008
Exchange rate risk value	EUR	(\$ 10,757)	\$ 70,225
	JPY	216,186	11,631
	USD	1,072,463	1,182,895
	Others	264,364	141,943
Interest rate sensitivity DV01			
Interest curve of bonds	TWD	(7,872)	(5,574)
	USD	(25)	-
Interest curve of IRS	TWD	(143)	(147)
	USD	2 (1)	
Interest curve of CCS	Others	- (3)	
	TWD	(35)	(4)
	USD	39	5
	TWD	57,913	-

(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 average secured loans are weighted 69% approximately of overall loans. The collaterals that the Bank demands to be pledged on loans, loan commitments or guarantees are normally cash, inventory, marketable securities or other property. 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, 2009 and 2008 were as follows:

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	九十八年十二月三十一日		九十七年十二月三十一日	
	帳面價值	佔該科目%	帳面價值	佔該科目%
金融業及保險業	\$ 19,153,288	2	\$ 31,668,774	3
製造業	304,827,574	30	336,305,843	34
批發及零售業	77,410,563	8	79,264,402	8
不動產及租賃業	35,389,042	3	39,371,979	4
服務業	24,350,344	2	26,115,193	3
私人	357,787,953	35	305,537,401	31
其他	204,641,010	20	173,331,302	17
	<u>\$ 1,023,559,774</u>		<u>\$ 991,594,894</u>	

地方區域	九十八年十二月三十一日		九十七年十二月三十一日	
	帳面價值	佔該科目%	帳面價值	佔該科目%
亞洲	\$ 960,715,274	94	\$ 919,476,538	93
歐洲	10,828,989	1	13,299,450	1
美洲	50,617,301	5	57,919,955	6
其他	1,398,210	-	898,951	-
	<u>\$ 1,023,559,774</u>		<u>\$ 991,594,894</u>	

3. 流動性風險

本行於九十八年及九十七年十二月三十一日流動性準備比率分別為24.08%及19.55%，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：

	December 31	
	2009	2008
Guarantees arising from guarantee business	\$ 32,309,685	\$ 29,974,472
Unused issued letters of credit	26,577,705	19,375,480
Unused loan commitments (excluding credit card)	412,478,874	210,483,248

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			
	2009		2008	
	Carrying Value	Percentage of Item (%)	Carrying Value	Percentage of Item (%)
Financial and insurance	\$ 19,153,288	2	\$ 31,668,774	3
Manufacturing	304,827,574	30	336,305,843	34
Wholesale and retail	77,410,563	8	79,264,402	8
Real estate and leasing	35,389,042	3	39,371,979	4
Service	24,350,344	2	26,115,193	3
Individuals	357,787,953	35	305,537,401	31
Others	204,641,010	20	173,331,302	17
	<u>\$ 1,023,559,774</u>		<u>\$ 991,594,894</u>	

Geographic Location	December 31			
	2009		2008	
	Carrying Value	Percentage of Item (%)	Carrying Value	Percentage of Item (%)
Asia	\$ 960,715,274	94	\$ 919,476,538	93
Europe	10,828,989	1	13,299,450	1
North America	50,617,301	5	57,919,955	6
Others	1,398,210	-	898,951	-
	<u>\$ 1,023,559,774</u>		<u>\$ 991,594,894</u>	

(3) Liquidity risk

The Bank's ratio of liquidity reserve is 24.08% and 19.55% as of December 31, 2009 and 2008, 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:

九十八年十二月三十一日

	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
資 產							
現金及約當現金	\$ 23,781,176	\$ 3,217,600	\$ -	\$ -	\$ -	\$ -	\$ 26,998,776
存放央行及拆放銀行同業	41,223,904	21,566,262	8,516,843	18,968,117	-	-	90,275,126
公平價值變動列入損益之金融資產	10,975,261	166,760	342,846	676,848	1,382,122	-	13,543,837
附賣回票券及債券投資	49,549	-	-	-	-	-	49,549
應收利息及收益	1,321,851	190,683	172,429	221,163	347,145	789	2,254,060
貼現及放款（不含催收款）	90,304,724	84,956,476	96,068,753	110,915,994	349,561,455	279,548,970	1,011,356,372
備供出售金融資產	1,914,280	286,919	1,131,037	1,118,495	19,637,265	6,209,244	30,297,240
持有至到期日金融資產	106,103,289	64,588,411	46,591,576	2,805,349	10,206,901	-	230,295,526
採權益法之股權投資	-	-	-	-	146,291	-	146,291
以成本衡量之金融資產	-	-	-	-	4,737,188	-	4,737,188
無活絡市場之債務商品投資	32,159	852,076	1,324,856	1,113,748	10,695,869	1,488,630	15,507,338
避險之衍生性金融資產	-	-	-	-	130,348	-	130,348
資產合計	275,706,193	175,825,187	154,148,340	135,819,714	396,844,584	287,247,633	1,425,591,651
負 債							
央行及銀行同業存款	65,878,659	24,490,846	1,952,769	3,902	-	-	92,326,176
中華郵政轉存款	2,214,290	4,713,513	3,898,505	17,285,431	-	-	28,111,739
公平價值變動列入損益之金融負債	186,379	167,513	65,930	94,278	307,512	-	821,612
附買回票券及債券負債	3,151,369	2,268,019	-	-	-	-	5,419,388
應付利息	338,802	190,173	299,279	504,191	37,348	-	1,369,793
存 款	208,317,543	170,286,559	139,247,740	238,026,997	454,830,129	-	1,210,708,968
應付金融債券	-	-	-	-	23,473,942	-	23,473,942
負債合計	280,087,042	202,116,623	145,464,223	255,914,799	478,648,931	-	1,362,231,618
淨流動缺口	(\$ 4,380,849)	(\$ 26,291,436)	\$ 8,684,117	(\$ 120,095,085)	(\$ 81,804,347)	\$ 287,247,633	\$ 63,360,033

九十七年十二月三十一日

	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
資 產							
現金及約當現金	\$ 25,266,884	\$ 327,740	\$ -	\$ -	\$ -	\$ -	\$ 25,594,624
存放央行及拆借銀行同業	39,939,856	19,351,482	2,497,311	27,055,347	-	-	88,843,996
公平價值變動列入損益之金融資產	11,550,888	257,961	47,583	1,260,972	1,721,959	-	14,839,363
附賣回票券及債券投資	585,902	527,712	-	-	-	-	1,113,614
應收利息及收益	2,118,869	408,246	188,755	308,839	542,235	12,771	3,579,715
貼現及放款（不含催收款）	86,285,199	123,288,705	96,584,390	94,626,598	341,710,156	232,447,716	974,942,764
備供出售金融資產	892,275	182,947	595,721	2,789,447	15,642,245	12,279,347	32,381,982
持有至到期日金融資產	94,349,649	30,614,616	29,494,966	11,036,762	8,759,982	-	174,255,975
採權益法之股權投資	-	-	-	-	119,106	-	119,106
以成本衡量之金融資產	-	-	-	-	4,737,188	-	4,737,188
無活絡市場之債務商品投資	-	-	302,414	1,187,531	13,411,158	1,170,222	16,071,325
避險之衍生性金融資產	-	-	-	-	-	221,161	221,161
資產合計	260,989,522	174,959,409	129,711,140	138,265,496	386,644,029	246,131,217	1,336,700,813
負 債							
央行及銀行同業存款	45,847,179	30,632,843	1,627,900	3,563	-	-	78,111,485
中華郵政轉存款	2,464,877	4,779,667	4,375,327	17,952,014	-	-	29,571,885
公平價值變動列入損益之金融負債	187,493	371,068	61,752	34,557	364,793	-	1,019,663
附買回票券及債券負債	10,993,079	5,805,415	-	-	-	-	16,798,494
應付利息	1,111,371	1,020,757	643,310	1,048,773	63,678	-	3,887,889
存 款	203,862,173	156,153,084	135,522,766	245,263,086	374,002,979	-	1,114,804,088
應付金融債券	-	18,000,000	-	-	18,568,059	-	36,568,059
負債合計	264,466,172	216,762,834	142,231,055	264,301,993	392,999,509	-	1,280,761,563
淨流動缺口	(\$ 3,476,650)	(\$ 41,803,425)	(\$ 12,519,915)	(\$ 126,036,497)	(\$ 6,355,480)	\$ 246,131,217	\$ 55,939,250

Financial Instrument	December 31, 2009						
	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
Assets							
Cash and cash equivalents	\$ 23,781,176	\$ 3,217,600	\$ -	\$ -	\$ -	\$ -	\$ 26,998,776
Due from Central Bank and call loans to banks	41,223,904	21,566,262	8,516,843	18,968,117	-	-	90,275,126
Financial assets at FVTPL	10,975,261	166,760	342,846	676,848	1,382,122	-	13,543,837
Bonds and securities purchased under resell agreements	49,549	-	-	-	-	-	49,549
Interest receivable and revenue receivable	1,321,851	190,683	172,429	221,163	347,145	789	2,254,060
Loans	90,304,724	84,956,476	96,068,753	110,915,994	349,561,455	279,548,970	1,011,356,372
Available-for-sale financial assets	1,914,280	286,919	1,131,037	1,118,495	19,637,265	6,209,244	30,297,240
Held-to-maturity financial assets	106,103,289	64,588,411	46,591,576	2,805,349	10,206,901	-	230,295,526
Investments accounted for by the equity method	-	-	-	-	146,291	-	146,291
Financial assets carried at cost	-	-	-	-	4,737,188	-	4,737,188
Bond investments with no active market	32,159	852,076	1,324,856	1,113,748	10,695,869	1,488,630	15,507,338
Hedging derivative financial instruments	-	-	-	-	130,348	-	130,348
Total assets	275,706,193	175,825,187	154,148,340	135,819,714	396,844,584	287,247,633	1,425,591,651
Liabilities							
Due to banks and Central Bank	65,878,659	24,490,846	1,952,769	3,902	-	-	92,326,176
Deposit transferred from the Postal Bureau	2,214,290	4,713,513	3,898,505	17,285,431	-	-	28,111,739
Financial liabilities held for trading	186,379	167,513	65,930	94,278	307,512	-	821,612
Bonds and securities sold under repurchase agreements	3,151,369	2,268,019	-	-	-	-	5,419,388
Interest payable	338,802	190,173	299,279	504,191	37,348	-	1,369,793
Deposits	208,317,543	170,286,559	139,247,740	238,026,997	454,830,129	-	1,210,708,968
Bank notes	-	-	-	-	23,473,942	-	23,473,942
Total liabilities	280,087,042	202,116,623	145,464,223	255,914,799	478,648,931	-	1,362,231,618
Net current gap	(\$ 4,380,849)	(\$ 26,291,436)	\$ 8,684,117	(\$ 120,095,085)	(\$ 81,804,347)	\$ 287,247,633	\$ 63,360,033

Financial Instrument	December 31, 2008						
	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
Assets							
Cash and cash equivalents	\$ 25,266,884	\$ 327,740	\$ -	\$ -	\$ -	\$ -	\$ 25,594,624
Due from Central Bank and call loans to banks	39,939,856	19,351,482	2,497,311	27,055,347	-	-	88,843,996
Financial assets at FVTPL	11,550,888	257,961	47,583	1,260,972	1,721,959	-	14,839,363
Bonds and securities purchased under resell agreements	585,902	527,712	-	-	-	-	1,113,614
Interest receivable and revenue receivable	2,118,869	408,246	188,755	308,839	542,235	12,771	3,579,715
Loans	86,285,199	123,288,705	96,584,390	94,626,598	341,710,156	232,447,716	974,942,764
Available-for-sale financial assets	892,275	182,947	595,721	2,789,447	15,642,245	12,279,347	32,381,982
Held-to-maturity financial assets	94,349,649	30,614,616	29,494,966	11,036,762	8,759,982	-	174,255,975
Investments accounted for by the equity method	-	-	-	-	119,106	-	119,106
Financial assets carried at cost	-	-	-	-	4,737,188	-	4,737,188
Bond investments with no active market	-	-	302,414	1,187,531	13,411,158	1,170,222	16,071,325
Hedging derivative financial instruments	-	-	-	-	-	221,161	221,161
Total assets	260,989,522	174,959,409	129,711,140	138,265,496	386,644,029	246,131,217	1,336,700,813
Liabilities							
Due to banks and Central Bank	45,847,179	30,632,843	1,627,900	3,563	-	-	78,111,485
Deposit transferred from the Postal Bureau	2,464,877	4,779,667	4,375,327	17,952,014	-	-	29,571,885
Financial liabilities held for trading	187,493	371,068	61,752	34,557	364,793	-	1,019,663
Bonds and securities sold under repurchase agreements	10,993,079	5,805,415	-	-	-	-	16,798,494
Interest payable	1,111,371	1,020,757	643,310	1,048,773	63,678	-	3,887,889
Deposits	203,862,173	156,153,084	135,522,766	245,263,086	374,002,979	-	1,114,804,088
Bank notes	-	18,000,000	-	-	18,568,059	-	36,568,059
Total liabilities	264,466,172	216,762,834	142,231,055	264,301,993	392,999,509	-	1,280,761,563
Net current gap	(\$ 3,476,650)	(\$ 41,803,425)	(\$ 12,519,915)	(\$ 126,036,497)	(\$ 6,355,480)	\$ 246,131,217	\$ 55,939,250

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

本行於九十八年及九十七年十二月三十一日，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：

		九十八年十二月三十一日					
		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
資 產							合計
存拆放銀行同業		26,894,108	22,022,331	3,281,917	31,199,941	-	83,398,297
公平價值變動列入損益之 金融資產		10,335,213	-	496,140	640,759	1,094,273	12,566,385
附賣回票券及債券投資		49,549	-	-	-	-	49,549
貼現及放款		338,381,025	547,666,486	68,703,950	32,650,082	21,019,984	1,011,356,372
備供出售金融資產		2,455,658	1,919,523	1,189,563	1,007,854	15,807,180	28,168,542
持有至到期日金融資產		108,704,199	68,514,944	45,870,038	2,071,221	5,135,124	230,295,526
無活絡市場之債務商品投資		3,802,258	6,760,090	348,804	324,527	4,271,659	15,507,338
避險之衍生性金融資產		-	-	-	-	130,348	130,348
資產合計		490,622,010	646,883,374	119,890,412	67,894,384	47,458,568	1,381,472,357
負 債							
借入款	\$	65,546,056	\$ 24,413,858	\$ 1,913,801	\$ 59	\$ -	\$ 91,873,774
中華郵政轉存款		2,214,289	25,897,450	-	-	-	28,111,739
公平價值變動列入損益之 金融負債		1,421	-	-	-	-	1,421
附買回票券及債券負債		3,151,369	2,268,019	-	-	-	5,419,388
存 款		224,345,490	281,916,938	567,900,494	92,030,079	6,694,238	1,172,887,239
應付金融債券		-	5,000,000	-	-	18,473,942	23,473,942
負債合計		295,258,625	339,496,265	569,814,295	92,030,138	25,168,180	1,321,767,503
利率敏感性缺口	\$	195,363,385	\$ 307,387,109	(\$ 449,923,883)	(\$ 24,135,754)	\$ 22,290,388	\$ 59,704,854

		九十七年十二月三十一日					
		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
資 產							合計
存拆放銀行同業	\$	32,242,020	\$ 19,311,095	\$ 557,197	\$ 27,973,438	\$ -	\$ 80,083,750
公平價值變動列入損益之 金融資產		11,068,704	161,623	196,640	510,235	1,421,383	13,358,585
附賣回票券及債券投資		585,902	527,712	-	-	-	1,113,614
貼現及放款		164,063,306	611,966,647	135,668,648	19,825,869	37,399,014	974,942,764
備供出售金融資產		1,205,609	362,000	756,961	3,170,787	13,733,646	31,507,923
持有至到期日金融資產		97,735,921	34,974,793	29,492,376	9,604,541	2,448,344	174,255,975
無活絡市場之債務商品投資		3,807,215	5,919,060	236,803	867,763	5,240,484	16,071,325
避險之衍生性金融資產		-	-	-	-	221,161	221,161
資產合計		310,708,677	673,222,930	166,908,625	61,952,633	60,242,871	1,291,555,097
負 債							
借入款		45,653,633	30,561,585	1,592,283	50	-	77,807,551
中華郵政轉存款		2,464,877	27,107,008	-	-	-	29,571,885
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		10,993,079	5,805,415	-	-	-	16,798,494
存 款		219,774,656	245,919,378	477,283,571	129,235,794	8,654,619	1,080,868,018
應付金融債券		-	23,000,000	-	-	13,568,059	36,568,059
負債合計		278,886,245	332,393,386	478,875,854	129,235,844	22,222,678	1,241,614,007
利率敏感性缺口	\$	31,822,432	\$ 340,829,544	(\$ 311,967,229)	(\$ 67,283,211)	\$ 38,020,193	\$ 49,941,090

(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.

(a) Expected revaluation date and expected settlement date

As of December 31, 2009 and 2008, 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, 2009						
	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
Assets							
Due from Central Bank and call loans to banks	\$ 26,894,108	\$ 22,022,331	\$ 3,281,917	\$ 31,199,941	\$ -	\$ -	\$ 83,398,297
Financial assets at FVTPL	10,335,213	-	496,140	640,759	1,094,273	-	12,566,385
Bonds and securities purchased under resell agreements	49,549	-	-	-	-	-	49,549
Loans	338,381,025	547,666,486	68,703,950	32,650,082	21,019,984	2,934,845	1,011,356,372
Available-for-sale financial assets	2,455,658	1,919,523	1,189,563	1,007,854	15,807,180	5,788,764	28,168,542
Held-to-maturity financial assets	108,704,199	68,514,944	45,870,038	2,071,221	5,135,124	-	230,295,526
Bond investments with no active market	3,802,258	6,760,090	348,804	324,527	4,271,659	-	15,507,338
Hedging derivative financial instruments	-	-	-	-	130,348	-	130,348
Total assets	490,622,010	646,883,374	119,890,412	67,894,384	47,458,568	8,723,609	1,381,472,357
Liabilities							
Borrowing	65,546,056	24,413,858	1,913,801	59	-	-	91,873,774
Deposit transferred from Post Bureau	2,214,289	25,897,450	-	-	-	-	28,111,739
Financial liabilities held for trading	1,421	-	-	-	-	-	1,421
Bonds and securities sold under repurchase agreements	3,151,369	2,268,019	-	-	-	-	5,419,388
Deposits	224,345,490	281,916,938	567,900,494	92,030,079	6,694,238	-	1,172,887,239
Bank notes	-	5,000,000	-	-	18,473,942	-	23,473,942
Total liabilities	295,258,625	339,496,265	569,814,295	92,030,138	25,168,180	-	1,321,767,503
Interest sensitivity gap	\$ 195,363,385	\$ 307,387,109	(\$ 449,923,883)	(\$ 24,135,754)	\$ 22,290,388	\$ 8,723,609	\$ 59,704,854

Financial Instrument	December 31, 2008						
	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
Assets							
Due from Central Bank and call loans to banks	\$ 32,242,020	\$ 19,311,095	\$ 557,197	\$ 27,973,438	\$ -	\$ -	\$ 80,083,750
Financial assets at FVTPL	11,068,704	161,623	196,640	510,235	1,421,383	-	13,358,585
Bonds and securities purchased under resell agreements	585,902	527,712	-	-	-	-	1,113,614
Loans	164,063,306	611,966,647	135,668,648	19,825,869	37,399,014	6,019,280	974,942,764
Available-for-sale financial assets	1,205,609	362,000	756,961	3,170,787	13,733,646	12,278,920	31,507,923
Held-to-maturity financial assets	97,735,921	34,974,793	29,492,376	9,604,541	2,448,344	-	174,255,975
Bond investments with no active market	3,807,215	5,919,060	236,803	867,763	5,240,484	-	16,071,325
Hedging derivative financial instruments	-	-	-	-	-	221,161	221,161
Total assets	310,708,677	673,222,930	166,908,625	61,952,633	60,242,871	18,519,361	1,291,555,097
Liabilities							
Borrowing	45,653,633	30,561,585	1,592,283	50	-	-	77,807,551
Deposit transferred from Post Bureau	2,464,877	27,107,008	-	-	-	-	29,571,885
Financial liabilities held for trading	-	-	-	-	-	-	-
Bonds and securities sold under repurchase agreements	10,993,079	5,805,415	-	-	-	-	16,798,494
Deposits	219,774,656	245,919,378	477,283,571	129,235,794	8,654,619	-	1,080,868,018
Bank notes	-	23,000,000	-	-	13,568,059	-	36,568,059
Total liabilities	278,886,245	332,393,386	478,875,854	129,235,844	22,222,678	-	1,241,614,007
Interest sensitivity gap	\$ 31,822,432	\$ 340,829,544	(\$ 311,967,229)	(\$ 67,283,211)	\$ 38,020,193	\$ 18,519,361	\$ 49,941,090

(2)有效利率（除公平價值變動列入損益之金融資產外）：

本行於九十八年及九十七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	九十八年十二月三十一日		九十七年十二月三十一日	
	臺幣	美金	臺幣	美金
備供出售金融資產				
政府公債	1.53%	-	2.04%	-
金融債券	2.70%	0.49%	2.07%	3.58%
公司債	2.16%	2.09%	2.15%	2.40%
資產基礎證券	-	1.03%	-	-
持有至到期日金融資產				
央行存單	0.63%	-	1.61%	-
政府公債	1.98%	-	1.85%	2.80%
金融債券	2.71%	0.58%	2.83%	3.21%
公司債	1.69%	0.65%	2.59%	3.47%
無活絡市場之債券商品投資				
金融債券	-	0.62%	-	3.34%
公司債	-	0.66%	-	2.67%
資產基礎證券	-	0.60%	-	2.42%
貼現及放款				
短期性放款	1.92%	2.19%	2.66%	3.61%
中長期性放款	1.69%	1.50%	2.59%	3.15%
長期負債				
應付金融債券	2.43%	-	2.99%	-

(七) 公平價值避險

本行所發行之金融債券，可能因利率變動而受公平價值波動之風險，本行評估該風險可能重大，故簽訂利率交換合約以規避上述風險。

被避險項目	指定為避險工具之金融商品	指定之避險工具			
		九十八年十二月三十一日		九十七年十二月三十一日	
		名目本金	公平價值	名目本金	公平價值
應付金融債券	利率交換合約	\$ 2,000,000	\$ 130,348	\$ 2,000,000	\$ 221,161

(八) 重分類資訊

本行追溯於九十七年七月一日將部份金融資產依財務會計準則公報三十四號「金融商品之會計處理準則」新修訂條文重分類，重分類日之公平價值如下：

	重分類前		重分類後	
備供出售金融資產	\$	14,246,193	\$	-
無活絡市場之債券投資		-		14,246,193
	\$	14,246,193	\$	14,246,193

九十七年第三季國際經濟情勢動盪，全球金融市場因信心危機造成金融商品價值崩跌，本行因不擬於短期內出售上表所列之備供出售金融資產，故將該類金融資產予以適當重分類至無活絡市場之債券投資。

自備供出售金融資產重分類至無活絡市場之債券投資之有效利率為1.95%，本行預期可回收之現金流量為12,658,596仟元。

經重分類且尚未除列之金融資產於九十八及九十七年十二月三十一日之帳面金額及公平價值如下：

	九十八年十二月三十一日		九十七年十二月三十一日	
	帳面金額	公平價值	帳面金額	公平價值
無活絡市場之債券商品投資	\$ 12,410,894	\$ 12,136,439	\$ 13,572,761	\$ 12,563,429

(b)Effective interest rate (excluding financial assets at FVTPL)

As of December 31, 2009 and 2008, the effective interest rate of financial instruments held or issued by the Bank grouping based on main currencies are as follows:

	December 31			
	2009		2008	
	NTD	USD	NTD	USD
Available-for-sale financial assets				
Government bonds	1.53%	-	2.04%	-
Financial bonds	2.70%	0.49%	2.07%	3.58%
Corporate bonds	2.16%	2.09%	2.15%	2.40%
Asset-backed securities	-	1.03%	-	-
Held-to-maturity financial assets				
Certificate deposits in Central Bank	0.63%	-	1.61%	-
Government bonds	1.98%	-	1.85%	2.80%
Financial bonds	2.71%	0.58%	2.83%	3.21%
Corporate bonds	1.69%	0.65%	2.59%	3.47%
Bond investments with no active market				
Financial bonds	-	0.62%	-	3.34%
Corporate bonds	-	0.66%	-	2.67%
Asset-backed securities	-	0.60%	-	2.42%
Loans				
Short-term loan	1.92%	2.19%	2.66%	3.61%
Medium to long-term loans	1.69%	1.50%	2.59%	3.15%
Long-term liabilities				
Bank notes	2.43%	-	2.99%	-

g. Fair Value Hedge

The fair value of bank notes issued by the Bank might fluctuate because of the movement of the interest rates. The interest rate risks might be significant; therefore, the Bank signed the interest rate swap contract to avoid the fair value risk from the market interest rate changes.

Hedged Item	Financial Instrument Designated as Hedging Instrument	Designated as Hedging Instrument			
		December 31, 2009		December 31, 2008	
		Nominal Principal Amount	Fair Value	Nominal Principal Amount	Fair Value
Bank notes	Interest rate swap	\$ 2,000,000	\$ 130,348	\$ 2,000,000	\$ 221,161

h. Reclassification Information

On July 1, 2008, the Bank reclassified its financial assets in accordance with the newly amended SFAS No. 34, "Financial Instruments: Recognition and Measurement." The fair values at the reclassification date were as follows:

	Before Reclassification		After Reclassification	
Available-for-sale financial assets	\$	14,246,193	\$	-
Bonds investments with no active market		-		14,246,193
	\$	14,246,193	\$	14,246,193

In view of the Bank's intention of not selling the above mentioned available-for-sale financial assets within a short period of time as a result of the economic instability and deterioration of the world's financial markets that has occurred during the third quarter of 2008, the Bank reclassified these available-for-sale financial assets to bonds investments with no active market.

The effective interest rate of the available-for-sale financial assets which have been reclassified to bonds investments with no active market financial assets is 1.95%. The estimated recoverable cash flows amounted to \$12,658,596 thousand.

The reclassified financial assets (excluding those that had been derecognized) as of December 31, 2009 and 2008 were as follows:

截至九十八及九十七年底止經重分類且尚未除列之金融資產於九十八及九十七年度分別認為損益或股東權益調整項目之公平價值變動之資訊，以及假設金融資產未重分類之擬制性資訊如下：

	九十八年度		九十七年度	
	認列利益 (損失) 金額	依原類別衡量而認 列股東權益調整項 目之擬制金額	認列利益 (損失) 金額	依原類別衡量而認 列股東權益調整項 目之擬制金額
備供出售金融資產	\$ 268,950	(\$ 426,990)	\$ 333,131	(\$ 1,682,764)

三十、金融機構其他揭露事項

(一) 資產品質

項 目		九十八年十二月三十一日				
		逾期放款金額 (註1)	放款總額	逾期放款比率 (註2)	備抵呆帳金額	備抵呆帳覆蓋率 (註3)
企業金融	擔 保	7,220,352	263,121,151	2.74%	7,119,102	98.60%
	無擔保	1,641,982	402,210,638	0.41%	1,641,982	100.00%
消費金融	住宅抵押貸款 (註4)	2,744,157	287,640,097	0.95%	2,744,157	100.00%
	現金卡 (註8)	-	-	-	-	-
	小額純信用貸款 (註5)	14,287	2,287,036	0.62%	14,287	100.00%
	其他 (註6)					
	擔 保	914,772	64,200,328	1.42%	914,772	100.00%
	無擔保	57,603	4,100,524	1.40%	57,603	100.00%
放款業務合計		12,593,153	1,023,559,774	1.23%	12,491,903	99.20%

項 目		九十七年十二月三十一日				
		逾期放款金額 (註1)	放款總額	逾期放款比率 (註2)	備抵呆帳金額	備抵呆帳覆蓋率 (註3)
企業金融	擔 保	9,957,472	258,672,785	3.85%	6,983,022	70.13%
	無擔保	2,039,380	426,414,804	0.48%	2,039,380	100.00%
消費金融	住宅抵押貸款 (註4)	3,238,560	237,736,115	1.36%	3,202,316	98.88%
	現金卡 (註8)	-	-	-	-	-
	小額純信用貸款 (註5)	30,600	3,311,373	0.92%	30,600	100.00%
	其他 (註6)					
	擔 保	1,198,877	59,401,846	2.02%	1,198,877	100.00%
	無擔保	112,082	6,057,971	1.85%	112,082	100.00%
放款業務合計		16,576,971	991,594,894	1.67%	13,566,277	81.84%

項 目		九十八年十二月三十一日				
		逾期帳款金額 (註1)	應收帳款餘額	逾期帳款比率 (註2)	備抵呆帳金額	備抵呆帳覆蓋率 (註3)
信用卡業務		1,433	677,808	0.21%	11,756	820.38%
無追索權之應收帳款承購業務 (註7)		-	247,118	-	-	-

項 目		九十七年十二月三十一日				
		逾期帳款金額 (註1)	應收帳款餘額	逾期帳款比率 (註2)	備抵呆帳金額	備抵呆帳覆蓋率 (註3)
信用卡業務		2,569	682,449	0.38%	17,336	674.82%
無追索權之應收帳款承購業務 (註7)		-	3,794,127	-	-	-

項 目		九十八年十二月三十一日		九十七年十二月三十一日	
		免列報逾期 放款總餘額	免列報逾期 應收帳款總餘額	免列報逾期 放款總餘額	免列報逾期 應收帳款總餘額
經債務協商且依約履行之免列報金額 (註9)		1,486	13,176	1,857	15,483
債務清償方案及更生方案依約履行 (註10)		2,671	6,404	-	1,190
合 計		4,157	19,580	1,857	16,673

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／逾期放款金額；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係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。

9. 經債務協商且依約履行之免列報逾期放款總餘額及經債務協商且依約履行之免列報逾期應收帳款總餘額，係依行政院金融監督管理委員會九十五年四月二十五日金管銀(一)字第09510001270號函規定揭露。

10. 債務清償方案及更生方案依約履行而免列報逾期放款總餘額及債務清償方案及更生方案依約履行而免列報逾期應收帳款總餘額係依九十七年九月十五日金管銀(一)字第09700318940號函規定揭露。

	December 31			
	2009		2008	
	Carrying Value	Fair Value	Carrying Value	Fair Value
Bonds investments with no active market	\$ 12,410,894	\$ 12,136,439	\$ 13,572,761	\$ 12,563,429

The gains or losses and adjustments of shareholders' equity recorded for the reclassified financial assets (excluding those that had been derecognized before December 31, 2009 and 2008) for the years ended December 31, 2009 and 2008 and the pro forma gains or losses assuming no reclassifications had been made were as follows:

	Years Ended December 31			
	2009		2008	
	Gains (Losses) Recorded	Pro Forma Gains (Losses)	Gains (Losses) Recorded	Pro Forma Gains (Losses)
Available-for-sale financial assets	\$ 268,950	(\$ 426,990)	\$ 333,131	(\$ 1,682,764)

30. OTHER DISCLOSURES OF FINANCIAL INSTITUTION

a. Asset quality

Business Type		December 31, 2009				
		Non-Performing Loans (Note a)	Loans	Non-performing Loans Ratio (Note b)	Allowance For Loan Losses	Coverage Ratio (Note c)
Corporate finance	Secured	\$ 7,220,352	\$ 263,121,151	2.74%	\$ 7,119,102	98.60%
	Unsecured	1,641,982	402,210,638	0.41%	1,641,982	100.00%
Consumer finance	Mortgage loans (Note d)	2,744,157	287,640,097	0.95%	2,744,157	100.00%
	Cash cards (Note h)	-	-	-	-	-
	Credit loans (Note e)	14,287	2,287,036	0.62%	14,287	100.00%
	Others (Note f)					
	Secured	914,772	64,200,328	1.42%	914,772	100.00%
	Unsecured	57,603	4,100,524	1.40%	57,603	100.00%
Total		12,593,153	1,023,559,774	1.23%	12,491,903	99.20%

Business Type		December 31, 2008				
		Non-Performing Loans (Note a)	Loans	Non-performing Loans Ratio (Note b)	Allowance For Loan Losses	Coverage Ratio (Note c)
Corporate finance	Secured	\$ 9,957,472	\$ 258,672,785	3.85%	\$ 6,983,022	70.13%
	Unsecured	2,039,380	426,414,804	0.48%	2,039,380	100.00%
Consumer finance	Mortgage loans (Note d)	3,238,560	237,736,115	1.36%	3,202,316	98.88%
	Cash cards (Note h)	-	-	-	-	-
	Credit loans (Note e)	30,600	3,311,373	0.92%	30,600	100.00%
	Others (Note f)					
	Secured	1,198,877	59,401,846	2.02%	1,198,877	100.00%
	Unsecured	112,082	6,057,971	1.85%	112,082	100.00%
Total		16,576,971	991,594,894	1.67%	13,566,277	81.84%

Business Type		December 31, 2009				
		Non-Performing Loans (Note a)	Loans	Non-performing Loans Ratio (Note b)	Allowance For Loan Losses	Coverage Ratio (Note c)
Credit card		\$ 1,433	\$ 677,808	0.21%	\$ 11,756	820.38%
No recourse receivable factoring (Note g)		-	247,118	-	-	-

Business Type		December 31, 2008				
		Non-Performing Loans (Note a)	Loans	Non-performing Loans Ratio (Note b)	Allowance For Loan Losses	Coverage Ratio (Note c)
Credit card		\$ 2,569	\$ 682,449	0.38%	\$ 17,336	674.82%
No recourse receivable factoring (Note g)		-	3,794,127	-	-	-

Business Type		December 31, 2009		December 31, 2008	
		Non-performing Loans Exempted from Reporting	Non-performing Receivables Exempted from Reporting	Non-performing Loans Exempted from Reporting	Non-performing Receivables Exempted from Reporting
Negotiated loans transacted in accordance with the agreement and exempted from reporting as non-performing loans (Note i)		\$ 1,486	\$ 13,176	\$ 1,857	\$ 15,483
Negotiated accounts receivable transacted in accordance with the agreement and exempted from reporting as non-performing receivables (Note j)		2,671	6,404	-	1,190
Total		4,157	19,580	1,857	16,673

(二) 信用風險集中情形

九十八年十二月三十一日

排名 (註1)	公司或集團企業所屬行業別 (註2)	授信總餘額 (註3)	占本期淨值比例 (%)
1	台塑企業集團 【011820石油化工原料製造業】	34,029,685	42.00
2	台灣高速鐵路股份有限公司 【014910鐵路運輸業】	22,856,535	28.21
3	奇美企業集團 【012641液晶面板及其組件製造業】	14,027,560	17.31
4	長榮企業集團 【015101民用航空運輸業】	11,027,787	13.61
5	住世達企業集團 【012641液晶面板及其組件製造業】	7,856,590	9.70
6	義聯企業集團 【012412鋼鐵鑄造業】	7,507,199	9.27
7	大同企業集團 【012641液晶面板及其組件製造業】	6,828,073	8.43
8	中鋼企業集團 【012412鋼鐵鑄造業】	6,225,674	7.68
9	鴻海企業集團 【012719其他電腦週邊設備製造業】	6,157,320	7.60
10	統一企業集團 【012499未分類其他基本金屬製造業】	6,090,520	7.52

九十七年十二月三十一日

排名 (註1)	公司或集團企業所屬行業別 (註2)	授信總餘額 (註3)	占本期淨值比例 (%)
1	台塑企業集團 【011820石油化工原料製造業】	35,674,735	44.26
2	台灣高速鐵路股份有限公司 【014910鐵路運輸業】	23,207,313	28.79
3	奇美企業集團 【012641液晶面板及其組件製造業】	16,510,843	20.48
4	長榮企業集團 【015101民用航空運輸業】	13,326,183	16.53
5	鴻海企業集團 【012719其他電腦週邊設備製造業】	8,827,900	10.95
6	義聯企業集團 【012412鋼鐵鑄造業】	8,059,300	10.00
7	統一企業集團 【016499未分類其他金融中介業】	7,956,791	9.87
8	住世達企業集團 【012641液晶面板及其組件製造業】	7,516,112	9.32
9	中鋼企業集團 【012412鋼鐵鑄造業】	6,546,919	8.12
10	大同企業集團 【012641液晶面板及其組件製造業】	6,271,239	7.78

註：1. 依對授信戶之授信總餘額排序，列出非屬政府或國營事業之前十大企業授信戶名稱。
2. 集團企業係指符合「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。

(三) 孳息資產與付息負債之平均值及當期平均利率

	九十八年十二月三十一日		九十七年十二月三十一日	
	平均值	平均利率%	平均值	平均利率%
資 產				
存放拆放同業	\$ 132,408,401	1.53	\$ 117,426,203	3.72
存放央行	54,200,725	0.37	45,494,140	0.85
金融資產－債券及票券	278,029,707	0.97	202,561,935	2.45
貼現及放款	951,534,909	1.94	930,702,609	3.39
負 債				
同業存款及拆款	164,885,488	1.15	166,741,602	3.28
中華郵政轉存款	28,875,102	1.18	30,712,367	2.60
活期存款	562,071,047	0.31	499,033,677	0.58
定期存款	585,536,445	1.19	528,517,821	2.51
可轉讓定期存單	5,124,587	0.65	5,906,877	1.53
應付金融債券	23,478,904	2.52	26,533,052	3.37

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 loan ÷ 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-Yin (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.

Note i: Negotiated loans and accounts receivable transacted in accordance with the agreement and exempted from reporting as non-performing loans are disclosed in accordance with the Letter issued by Banking Bureau on April 25, 2006 (Ref. No. Jin-Guan-Yin (1) 09510001270).

Note j: Loans and receivables transacted in accordance with debt clearance and renewal regulation and exempted from reporting as Non-performing loans or receivables are disclosed in accordance with the Letter issued by Banking Bureau on September 15, 2008 (Ref. No. Jin-Guan-Yin (1) 09700318940).

b. Concentration of credit risk

December 31, 2009			
Rank (Note a)	Transaction Party (Note b)	Loans (Note c)	As Proportion of Net Equity (%)
1	Formosa Plastics Co., and related parties	\$ 34,029,685	42.00
2	Taiwan High Speed Rail Corporation	22,856,535	28.21
3	Chi Mei Co., and related parties	14,027,560	17.31
4	Evergreen Group	11,027,787	13.61
5	BenQ Co., and related parties	7,856,590	9.70
6	E-United Group	7,507,199	9.27
7	Tatung Co., and related parties	6,828,073	8.43
8	China Steel Corporation	6,225,674	7.68
9	Foxconn Electronics Inc.	6,157,320	7.60
10	Uni-President Co., and related parties	6,090,520	7.52

December 31, 2008			
Rank (Note a)	Transaction Party (Note b)	Loans (Note c)	As Proportion of Net Equity (%)
1	Formosa Plastics Co., and related parties	\$ 35,674,735	44.26
2	Taiwan High Speed Rail Corporation	23,207,313	28.79
3	Chi Mei Co., and related parties	16,510,843	20.48
4	Evergreen Group	13,326,183	16.53
5	Foxconn Electronics Inc.	8,827,900	10.95
6	E-United Group	8,059,300	10.00
7	Uni-President Co., and related parties	7,956,791	9.87
8	BenQ Co., and related parties	7,516,112	9.32
9	China Steel Corporation	6,546,919	8.12
10	Tatung Co., and related parties	6,271,239	7.78

Note a: Sort by the balance of loans on December 31, 2009 and 2008, 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.

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, 2009 and 2008 were as follows:

(四) 利率敏感性資訊

利率敏感性資產負債分析表（新臺幣）

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	984,447,502	96,854,551	30,249,794	66,274,879	1,177,826,726
利率敏感性負債	406,623,137	556,423,832	79,067,082	26,500,918	1,068,614,969
利率敏感性缺口	577,824,365	(459,569,281)	(48,817,288)	39,773,961	109,211,757
淨 值					83,919,109
利率敏感性資產與負債比率					110.22%
利率敏感性缺口與淨值比率					130.14%

註：1. 本表係填寫總行及國內外分支機構新臺幣部分（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（指新臺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：美金仟元，%

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	4,770,403	859,920	47,086	55,345	5,732,754
利率敏感性負債	6,524,447	463,321	364,719	-	7,352,487
利率敏感性缺口	(1,754,044)	396,599	(317,633)	55,345	(1,619,733)
淨 值					(9,521)
利率敏感性資產與負債比率					77.97%
利率敏感性缺口與淨值比率					17.01222%

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		九十八年 十二月三十一日	九十七年 十二月三十一日
資產報酬率	稅前	0.40%	0.52%
	稅後	0.22%	0.36%
淨值報酬率	稅前	7.08%	8.70%
	稅後	3.82%	5.98%
純益率		13.64%	18.76%

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

(六) 資產及負債之到期分析

新臺幣到期日期限結構分析表

	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	1,278,853,914	237,425,960	153,184,127	124,831,637	110,684,261	652,727,929
主要到期資金流出	1,626,171,083	202,431,674	199,664,231	182,229,850	319,257,436	722,587,892
期距缺口	(347,317,169)	34,994,286	(46,480,104)	(57,398,213)	(208,573,175)	(69,859,963)

註：本表僅含總行及國內分支機構新臺幣部分（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

	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	5,990,671	1,976,144	1,579,198	1,239,223	351,212	844,894
主要到期資金流出	6,622,853	2,528,181	1,245,732	611,585	686,650	1,550,705
期距缺口	(632,182)	(552,037)	333,466	627,638	(335,438)	(705,811)

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

	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	無
最近一年度違反法令經主管機關處以罰鍰者	○○分行於96.9.29受理客戶○○○大額通貨交易，未確實依規定於大額通貨交易登記簿記錄交易代理人資料，違反洗錢防制法第7條規定，金管會於98.10.7依同法核處罰鍰新臺幣20萬元。
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、重大偶發事件或未切實依「金融機構安全維護注意事項」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季往前推算一年。

Assets	2009		2008	
	Average Value	Average Interest Rate %	Average Value	Average Interest Rate %
	\$		\$	
Due from banks	132,408,401	1.53	117,426,203	3.72
Due from Central Bank	54,200,725	0.37	45,494,140	0.85
Financial assets - bonds and bills	278,029,707	0.97	202,561,935	2.45
Loans	951,534,909	1.94	930,702,609	3.39
Liabilities				
Due to banks and call loans from banks	164,885,488	1.15	166,741,602	3.28
Deposits transferred from the Postal Bureau	28,875,102	1.18	30,712,367	2.60
Demand deposits	562,071,047	0.31	499,033,677	0.58
Time deposits	585,536,445	1.19	528,517,821	2.51
Negotiable certificates of deposits	5,124,587	0.65	5,906,877	1.53
Bank notes	23,478,904	2.52	26,533,052	3.37

d. Interest rate sensitivity

(In Thousands of New Taiwan Dollars; %)

Item	December 31, 2009				
	1-90 Days	91-180 Days	181 Days-1 Year	More Than 1 Year	Total
Interest-sensitive assets	\$ 984,447,502	\$ 96,854,551	\$ 30,249,794	\$ 66,274,879	\$ 1,177,826,726
Interest-sensitive liabilities	406,623,137	556,423,832	79,067,082	26,500,918	1,068,614,969
Interest sensitivity gap	577,824,365	(459,569,281)	(48,817,288)	39,773,961	109,211,757
Net worth					83,919,109
Ratio of interest-sensitive assets to liabilities					110.22%
Ratio of interest sensitivity gap to net assets					130.14%

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)

(In Thousands of U.S. Dollars; %)

Item	December 31, 2009				
	1-90 Days	91-180 Days	181 Days-1 Year	More Than 1 Year	Total
Interest-sensitive assets	4,770,403	859,920	47,086	55,345	5,732,754
Interest-sensitive liabilities	6,524,447	463,321	364,719	-	7,352,487
Interest sensitivity gap	(1,754,044)	396,599	(317,633)	55,345	(1,619,733)
Net worth					(9,521)
Ratio of interest-sensitive assets to liabilities					77.97%
Ratio of interest sensitivity gap to net assets					17.01222%

Note a: The amounts listed above include accounts in U.S. dollars only for domestic branches, OBU, and overseas branches, excluding contingent assets and contingent liabilities.

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 = $\frac{\text{Interest-sensitive assets}}{\text{Interest-sensitive liabilities}}$ (U.S. dollars only)

e. Profitability

Item	December 31	
	2009	2008
Return on total assets	Pretax	0.40%
	After tax	0.22%
Return on net worth	Pretax	7.08%
	After tax	3.82%
Profit margin	13.64%	18.76%

Note a: Return on total assets = $\frac{\text{Income before (after) tax}}{\text{Average assets}}$ Note b: Return on net worth = $\frac{\text{Income before (after) tax}}{\text{Average net worth}}$ Note c: Profit margin = $\frac{\text{Income after tax}}{\text{Gross income}}$

Note d: Profitability presented above is cumulative from January 1 to December 31 of 2009 and 2008, respectively.

(八) 出售不良債權交易資訊

1. 出售不良債權交易彙總表

九十八年十二月三十一日

交易基準日	交易對象	債權組成內容	帳面價值(註1)	售價	處分利益(註2)	附帶約定條件	交易對象與本行之關係
98.07.09	景立資產管理有限公司	企業有擔及無擔	\$ 7,085	\$ 66,733	\$ 55,172	瑕疵資產附買回	無
98.09.11	台灣金聯資產管理股份有限公司	企業有擔及無擔	335,838	1,020,858	678,337	瑕疵資產及環保瑕疵附買回	無

九十七年十二月三十一日

交易基準日	交易對象	債權組成內容	帳面價值(註1)	售價	處分利益(註2)	附帶約定條件	交易對象與本行之關係
97.12.26	兆豐資產管理股份有限公司	企業有擔保借款及無擔保借款	\$ 81,000	\$ 280,000	\$ 199,000	無	無

註1：帳面價值為原始債權金額減備抵呆帳後餘額。

註2：處分利益為減除相關交易成本後之餘額。

2. 出售不良債權單批債權金額達10億元以上(不含出售予關係人者)，應就各該交易揭露下列資訊：

交易對象：台灣金聯資產管理股份有限公司 交易基準日：98年9月11日

債權組成內容			債權金額(註1)	帳面價值	售價分攤(註2)
企業戶	擔 保		\$ 3,562,556	\$ 247,707	\$ 853,642
	無擔保		-	-	-
個人戶	擔保	住宅抵押貸款	-	-	-
		車 貸	-	-	-
		其 他	1,108,807	88,131	167,216
	無擔保	信用卡	-	-	-
		現金卡	-	-	-
		小額純信用貸款	-	-	-
		其 他	-	-	-
合 計			4,671,363	335,838	1,020,858

註1：債權金額係指買方得自債權人求償之債權金額，包括出售不良債權之餘額（未扣除備抵呆帳前之帳列金額）與已轉銷呆帳金額之和。

註2：售價分攤係將總售價，依銀行於出售債權時對各類出售債權進行可收回價值之評估，並據以進行售價分攤。

(九) 資本適足性

年 度（註2） 分析項目		九十八年 十二月三十一日	九十八年 六月三十日	九十七年 十二月三十一日	
自有資本	第一類資本	70,131,995	67,590,672	70,361,034	
	第二類資本	30,571,261	28,177,075	29,740,630	
	第三類資本	-	-		
	自有資本	100,703,256	95,767,747	100,101,664	
加權風險性資產總額	信用風險	標準法	879,511,528	898,629,966	897,892,981
		內部評等法	-	-	-
		資產證券化	842,699	351,160	359,280
	作業風險	基本指標法	-	-	-
		標準法/ 選擇性標準法	40,931,575	40,931,575	41,443,950
		進階衡量法	-	-	-
	市場風險	標準法	8,211,450	6,336,963	4,074,075
		內部模型法	-	-	-
	加權風險性資產總額		929,497,252	946,249,664	943,770,286
	資本適足率		10.83%	10.12%	10.61%
第一類資本占風險性資產之比率		7.55%	7.14%	7.46%	
第二類資本占風險性資產之比率		3.29%	2.98%	3.15%	
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		4.21%	4.34%	4.45%	
槓桿比率		4.88%	4.78%	5.20%	

註：1. 本表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09610000020號令修正「銀行資本適足性管理辦法」及金管銀(一)字第09610000025號令

f. Maturity analysis of assets and liabilities

(In Thousands of New Taiwan Dollars)

	Total	December 31, 2009				
		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	\$ 1,278,853,914	\$ 237,425,960	\$ 153,184,127	\$ 124,831,637	\$ 110,684,261	\$ 652,727,929
Major maturity cash outflows	1,626,171,083	202,431,674	199,664,231	182,229,850	319,257,436	722,587,892
Gap	(347,317,169)	34,994,286	(46,480,104)	(57,398,213)	(208,573,175)	(69,859,963)

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, 2009				
		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	\$ 5,990,671	\$ 1,976,144	\$ 1,579,198	\$ 1,239,223	\$ 351,212	\$ 844,894
Major maturity cash outflows	6,622,853	2,528,181	1,245,732	611,585	686,650	1,550,705
Gap	(632,182)	(552,037)	333,466	627,638	(335,438)	(705,811)

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	None
The Bank being fined for disobeying the Banking Law in one year	On September 29, 2007, one branch of the Bank did not record the transaction agent information for the big amount transaction that was fined \$200 thousand by Jin-Gaun Yuan on October 7, 2009 for violating the Money Laundering Control Act 7.
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, 2009.

h. Transferring Ownerships of Non-performing Loans

(1) Summary of non-performing loans

December 31, 2009							
Transferring Date	Composition of NPLs	Book Value (Note a)	Transferring Price	Gain on Disposal (Note b)	Agreement with Added Terms	Relationship	
Jing-Li Asset Management Co., Ltd.	2009.07.09	Corporate secured and non-secured loans	\$ 7,085	\$ 66,733	\$ 55,172	Repurchased defective Assets	None
Taiwan Asset Management Co., Ltd.	2009.09.11	Corporate and individual secured loans	335,838	1,020,858	678,337	Repurchased defective Assets and environmental protection defect	None
December 31, 2008							
Transferring Date	Composition of NPLs	Book Value (Note a)	Transferring Price	Gain on Disposal (Note b)	Agreement with Added Terms	Relationship	
Mega Asset Management Co., Ltd.	2008.12.26	Corporate secured and non-secured loans	\$ 81,000	\$ 280,000	\$ 199,000	None	None

Note a: Book value = Original loan balance - allowance

Note b: Gain on disposal = Transferring price - book value - related cost

(2) The non-performing loans that amounted to \$1 billion (excluding related-party transactions) were categorized as follows:

「銀行自有資本與風險性資產計算方法說明及表格」規定計算之比率。

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×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。

(8) 槓桿比率＝第一類資本／調整後平均資產（平均資產扣除第一類資本減項「商譽」、出售不良債權未攤銷損失」及依「銀行自有資本與風險性資產之計算方法說明及表格」所規定應自第一類資本扣除之金額）。

(十) 主要外幣淨部位（市場風險）

	九十八年十二月三十一日		九十七年十二月三十一日	
主要外幣淨部位 （市場風險）	原幣	折合新臺幣	原幣	折合新臺幣
1	USD 51,075	1,643,389	1	USD 20,472 670,949
2	JPY 364,648	126,898	2	CNY 24,328 116,675
3	CNY 18,320	86,340	3	EUR 754 34,866
4	HKD 3,679	15,264	4	JPY 70,803 25,666
5	GBP 156	8,071	5	NZD 484 9,153

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，茲將九十八年及九十七年十二月三十一日之信託業務內容及金額列示如下：

	九十八年 十二月三十一日	九十七年 十二月三十一日
指定用途投資國內基金	\$ 39,135,567	\$ 32,995,454
指定用途投資國外基金	61,706,381	47,526,949
保險金信託	-	970
安養撫育信託	162,666	118,280
生前契約贍養信託	472,971	435,546
金錢債權擔保物權信託	408,220	350,003
有價證券信託	423,896	181,940
不動產信託	2,900,126	1,648,761
保管有價證券	166,491,711	141,737,064
	<u>\$ 271,701,538</u>	<u>\$ 224,994,967</u>

(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：

信託帳資產負債表

信託資產	九十八年 十二月三十一日	九十七年 十二月三十一日
銀行存款	\$ 905,431	\$ 604,388
保險金請求權	168,400	201,800
短期投資		
普 通 股	360,639	199,494
基 金	101,079,701	80,770,916
債 券	5,810	4,708
公平調整數	55,285	(40,214)
應收出售證券款	31,213	-
一受益憑證		
應收利息	1,664	2,452
土 地	2,031,175	1,441,437
房屋及建築	8,791	2,258
在建工程	561,718	70,562
預付稅款	-	102
保管有價證券	166,491,711	141,737,064
信託資產總額	<u>\$ 271,701,538</u>	<u>\$ 224,994,967</u>

Entity: Taiwan Asset Management Co., Ltd. Base Day: September 11, 2009

Composition of NPLs			Original Amounts (Note a)	Book Value	Authorized Price (Note b)
Corporate	Secured		\$ 3,562,556	\$ 247,707	\$ 853,642
	Unsecured		-	-	-
Individual	Secured	Mortgage loans	-	-	-
		Vehicles loans	-	-	-
		Others	1,108,807	88,131	167,216
	Unsecured	Credit cards	-	-	-
		Cash cards	-	-	-
		Small amount consumer credit	-	-	-
		Others	-	-	-
Total			4,671,363	335,838	1,020,858

Note a: The original amounts include the aggregate of the balance of non-performing loans (without deducting allowance) and the amounts which had been written-off by the Bank.

Note b: The authorized price refers to the transferring price which is allocated among non-performing loans by estimating the recovery of loans.

i. Capital adequacy

Period		December 31, 2009	June 30, 2009	December 31, 2008	
Item					
Self-owned capital	Tier I capital	\$ 70,131,995	\$ 67,590,672	\$ 70,361,034	
	Tier II capital	30,571,261	28,177,075	29,740,630	
	Tier III capital	-	-	-	
	Self-owned capital	100,703,256	95,767,747	100,101,664	
Risk-weighted assets	Credit risk	Standardized approach	879,511,528	898,629,966	897,892,981
		IRB	-	-	-
		Real estate securitization	842,699	351,160	359,280
	Operation risk	Basic indicator approach	-	-	-
		Standardized approach/ optional standard	40,931,575	40,931,575	41,443,950
		Advanced internal-rating based approach	-	-	-
	Market price risk	Standardized approach	8,211,450	6,336,963	4,074,075
		Internal model approach	-	-	-
	Total		929,497,252	946,249,664	943,770,286
	Capital adequacy ratio		10.83%	10.12%	10.61%
Tier I capital to risk weighted assets ratio		7.55%	7.14%	7.46%	
Tier II capital to risk weighted assets ratio		3.29%	2.98%	3.15%	
Tier III capital to risk weighted assets ratio		-	-	-	
Common stock equity to total assets ratio		4.21%	4.34%	4.45%	
Gearing ratio		4.88%	4.78%	5.20%	

Note: 1. The ratios are calculated in accordance with the Letters issued by the MOF on January 4, 2007 (Ref. No. Jin-Guan-Yin 09610000020 and 09610000025).

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

h. Gearing ratio = Tier I capital / Average-assets adjusted

j. Primary foreign currencies

		December 31, 2009		December 31, 2008	
		Original Currency	Equivalent NTD Amount	Original Currency	Equivalent NTD Amount
Primary foreign currencies held (market risk)	1	USD 51,075	\$ 1,643,389	1	USD 20,472 \$ 670,949
	2	JPY 364,648	126,898	2	CNY 24,328 116,675
	3	CNY 18,320	86,340	3	EUR 754 34,866
	4	HKD 3,679	15,264	4	JPY 70,803 25,666
	5	GBP 156	8,071	5	NZD 484 9,153

Note: The amounts listed above include accounts in foreign currency for head office and domestic branches only (i.e., excluding overseas branches and OBU).

信託負債	九十八年 十二月三十一日	九十七年 十二月三十一日
信託資本		
金錢信託	\$ 101,718,182	\$ 81,242,995
保險金請求權	168,400	201,800
有價證券信託	360,639	199,494
不動產信託	2,907,320	1,653,811
應付保證有價證券	166,491,711	141,737,064
應付管理費	86	53
應付所得稅	166	245
本期損益－		
已實現資本損益	(10,792)	(9,968)
收入/費用投資收益	16,345	23,256
未實現資本利得－基金	2,853	1,719
未實現資本利得－普通股	64,526	39,877
未實現資本損失－基金	(9,721)	(24,517)
未實現資本損失－普通股	(1,270)	(57,431)
累積盈虧	(6,907)	(13,431)
信託負債總額	\$ 271,701,538	\$ 224,994,967

信託帳財產目錄

投資項目	九十八年 十二月三十一日	九十七年 十二月三十一日
銀行存款	\$ 905,431	\$ 604,388
保險金請求權	168,400	201,800
短期投資		
普通股	423,895	181,939
基金	101,071,730	80,748,257
債券	5,810	4,708
土地	2,031,175	1,441,437
房屋及建築	8,791	2,258
在建工程	561,718	70,562
其他	32,877	2,554
保管有價證券	166,491,711	141,737,064
信託資產總額	\$ 271,701,538	\$ 224,994,967

信託帳損益表

	九十八年度	九十七年度
收 入		
利息收入	\$ 4,038	\$ 4,943
股利收入	27,883	28,081
受益憑證分配收益	1,197	679
	33,118	33,703
費 用		
管理費	(2,219)	(3,098)
所得稅費用	(488)	(466)
其他費用	(14,066)	(6,883)
	(16,773)	(10,447)
已實現資本利得－基金	-	-
未實現資本利得－基金	2,853	1,719
未實現資本利得－上市（櫃）股票	64,526	39,877
已實現資本損失－基金	(10,792)	(9,968)
未實現資本損失－基金	(9,721)	(24,517)
未實現資本損失－上市（櫃）股票	(1,270)	(57,431)
	\$ 61,941	\$ 27,064

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, 2009 and 2008 were as follows:

	December 31	
	2009	2008
Special purpose trust accounts - domestic	\$ 39,135,567	\$ 32,995,454
Special purpose trust accounts - foreign	61,706,381	47,526,949
Insurance trust	-	970
Retirement and breeds trust	162,666	118,280
Umbilical-cord-blood trust	472,971	435,546
Money claim and guarantee trust	408,220	350,003
Marketable securities trust	423,896	181,940
Real estate trust	2,900,126	1,648,761
Securities under custody	166,491,711	141,737,064
	\$ 271,701,538	\$ 224,994,967

l. Disclosures on trust assets and liabilities and assets register as required by the ROC Trust Law were as follows:

Balance Sheet of Trust

	December 31	
Trust Assets	2009	2008
Bank deposits	\$ 905,431	\$ 604,388
Insurance claims	168,400	201,800
Financial assets		
Common stocks	360,639	199,494
Mutual funds	101,079,701	80,770,916
Bonds	5,810	4,708
Adjustments	55,285	(40,214)
Mutual funds	31,213	-
Interest receivable	1,664	2,452
Land	2,031,175	1,441,437
Buildings	8,791	2,258
Construction in progress	561,718	70,562
Prepaid taxes	-	102
Securities under custody	166,491,711	141,737,064
Total trust assets	\$ 271,701,538	\$ 224,994,967

	December 31	
Trust Liabilities	2009	2008
Trust capital		
Money trust	\$ 101,718,182	\$ 81,242,995
Insurance claims	168,400	201,800
Marketable securities trust	360,639	199,494
Real estate trust	2,907,320	1,653,811
Securities under custody payable	166,491,711	141,737,064
Administration payable	86	53
Income taxes payable	166	245
Profit and loss		
Realized capital through profit and loss	(10,792)	(9,968)
Investment profit and loss	16,345	23,256
Unrealized capital gain -mutual funds	2,853	1,719
Unrealized capital gain -common stocks	64,526	39,877
Unrealized capital loss -mutual funds	(9,721)	(24,517)
Unrealized capital loss - common stock	(1,270)	(57,431)
Unappropriated retained earnings	(6,907)	(13,431)
Total trust liabilities	\$ 271,701,538	\$ 224,994,967

三十一、轉投資事業相關資訊

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	
彰銀保代 (註3)	台北市	人身保險代理人	100.00%	116,664	86,992	500,000	-	500,000	100.00%	
彰銀保經 (註3)	台北市	財產保險經紀人	100.00%	29,627	18,976	500,000	-	500,000	100.00%	
元富證券股份有限公司	台北市	證券自營、經紀及承銷業務	4.36%	846,669	-	60,047,459	-	60,047,459	4.36%	
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	-	17,086,694	-	17,086,694	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%	
中化合成生技股份有限公司	台北縣	西藥製造及批發	0.61%	8,753	-	426,615	-	426,615	0.61%	
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	自動存提款機買賣、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	-	4,915,424	-	4,915,424	1.96%	
亞太電信股份有限公司 (註4)	台北市	第一及第二類電信事業	0.46%	30,000	-	30,000,000	-	30,000,000	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	-	1,484,556	-	1,484,556	0.50%	
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	0.70%	417	-	1,134,085	-	1,134,085	18.90%	
順大裕股份有限公司	台中市	各種農產品之冷凍冷藏	4.77%	(註5)	-	5,748,382	-	5,748,382	4.77%	
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	3.09%	(註5)	-	556,965	-	556,965	3.09%	

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150,000仟元減累計減損120,000仟元。

5. 本行投資之順大裕及七億建築經理股份有限公司，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臺幣三億元或實收資本額10%以上。	無
2	取得不動產之金額達新臺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臺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臺幣五百萬元以上。	無
5	應收關係人款項達新臺幣三億元或實收資本額10%以上。	無
6	出售不良債權交易。	附註三十
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。	附表一
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臺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臺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臺幣三億元或實收資本額10%以上。	無
8	應收關係人款項達新臺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臺幣五百萬元以上。	無
11	子公司出售不良債權交易。	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) 大陸投資資訊：無。

三十三、部門別財務資訊

(一) 產業別財務資訊

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；另其可辨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。

Trust Assets Register

Investments	December 31	
	2009	2008
Bank deposits	\$ 905,431	\$ 604,388
Insurance claims	168,400	201,800
Financial assets		
Common stocks	423,895	181,939
Mutual funds	101,071,730	80,748,257
Bonds	5,810	4,708
Land	2,031,175	1,441,437
Buildings	8,791	2,258
Construction in progress	561,718	70,562
Others	32,877	2,554
Securities under custody	166,491,711	141,737,064
	<u>\$ 271,701,538</u>	<u>\$ 224,994,967</u>

Income Statement of Trust

Investments	Years Ended December 31	
	2009	2008
Revenue		
Interest income	\$ 4,038	\$ 4,943
Dividends	27,883	28,081
Gain on mutual funds	1,197	679
	<u>33,118</u>	<u>33,703</u>
Expense		
Maintenance	(2,219)	(3,098)
Tax expense	(488)	(466)
Others	(14,066)	(6,883)
	<u>(16,773)</u>	<u>(10,447)</u>
Realized capital gain - mutual funds	-	-
Unrealized capital gain - mutual funds	2,853	1,719
Unrealized capital gain - quoted stocks	64,526	39,877
Realized capital loss - mutual funds	(10,792)	(9,968)
Unrealized capital loss - mutual funds	(9,721)	(24,517)
Unrealized capital loss - quoted stocks	(1,270)	(57,431)
	<u>\$ 61,941</u>	<u>(\$ 27,064)</u>

附表一 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			
本 行	彰銀保代	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	100.00	\$ 116,664	\$ 86,992	\$ 86,992	
〃	彰銀保經	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	100.00	29,627	18,976	18,976	

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 Agency (Note c)	Taipei City	Personal insurance agent	100.00%	\$ 116,664	\$ 86,992	500,000	-	500,000	100.00%
CHB Insurance Brokerage (Note c)	Taipei City	Property insurance broker	100.00%	29,627	18,976	500,000	-	500,000	100.00%
MasterLink Securities Corp.	Taipei City	Security brokerage	4.36%	846,669	-	60,047,459	-	60,047,459	4.36%
Taiwan Stock Exchange Co.	Taipei City	Securities brokerage, margin lending, and underwriting financial products	3.00%	72,012	-	17,086,694	-	17,086,694	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%
Chungwa Chemical Synthesis & Biotech Co., Ltd.	Taipei County	Western medicine manufacture and sell	0.61%	8,753	-	426,615	-	426,615	0.61%
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	-	4,915,424	-	4,915,424	1.96%
Asia Pacific Broadband Telecom Co. (Note d)	Taipei City	Type I & type II telecommunications business	0.46%	30,000	-	30,000,000	-	30,000,000	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	-	1,484,556	-	1,484,556	0.50%
Sunlight Assets Management Co., Ltd.	Taipei City	Acquisition of delinquent loans, evaluation, auction, and management	0.70%	417	-	1,134,085	-	1,134,085	18.90%
Tai Yu Products Corporation	Taichung City	Frozen agricultural products	4.77%	(Note e)	-	5,748,382	-	5,748,382	4.77%
Chi-Yi Construction Management Company	Taipei County	Residential development and lease	3.09%	(Note e)	-	556,965	-	556,965	3.09%

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.

Note c: Include the original investment amount and profit and loss recognized under the equity-method.

Note d: Include the original investment amount of \$150,000 thousand minus accumulated impairment of \$120,000 thousand.

Note e: The Bank had recognized the loss on investment in Tai Yu Products Corporation and Chi-Yi Construction Management Company.

32. DISCLOSURES UNDER STATUTORY REQUIREMENTS

a. Material Transactions

Accounting to Guidelines Governing the Preparation of Financial Reports by Public Banks Rule 16, the disclosure of related information was as follow:

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, 2009	None
2	Acquisition of fixed assets over NT\$300 million or 10% of outstanding capital as of December 31, 2009	None
3	Disposal of fixed assets over NT\$300 million or 10% of outstanding capital as of December 31, 2009	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	Note 30
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

b. Information on the Bank's Investees

No.	Item	Explanation
1	Investees' names, locations, etc	Table 1
2	Capital lending to another party	None
3	Endorsement for another party	None
4	Marketable securities held as of December 31, 2009	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, 2009	None
7	Acquisition of property, plant and equipment over NT\$300 million or 10% of outstanding capital for the year ended December 31, 2009	None
8	Disposal of property, plant and equipment over NT\$300 million or 10% of outstanding capital for the year ended December 31, 2009	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 by subsidiary	None
12	Other significant transactions which may affect decisions of the users of the financial statements	None

c. Investment in Mainland China: 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

CHANG HWA COMMERCIAL BANK, LTD.
INFORMATION ON INVESTEE'S NAMES, LOCATIONS
YEAR ENDED DECEMBER 31, 2009

(In Thousands of New Taiwan Dollars, Except for Percentage and Shares)

Investor	Investees' Names	Investees' Location	Line of Business	Original Investment Amount		Ending Balance			Net Income (Loss) of Current Period	Recognized Income (Loss) of Current Period	Note
				End of Year 2009	End of Year 2008	Shares	Ownership Interest (%)	Book Value			
Chang Hwa Bank	CHB Insurance Agency	6F, No. 57, Sec. 2, Zhong Shan N. Rd., Taipei City, Taiwan, R.O.C.	Life insurance agency	\$ 2,008	\$ 2,008	500,000	100.00	\$ 116,664	\$ 86,992	\$ 86,992	
	CHB Insurance Brokerage	6F, No. 57, Sec. 2, Zhong Shan N. Rd., Taipei City, Taiwan, R.O.C.	Property insurance brokerage	2,000	2,000	500,000	100.00	29,627	18,976	18,976	

六、最近年度經會計師查核簽證之母子公司合併財務報表

F. Parent Company and Subsidiary's Consolidated Financial Statements of Recent Years

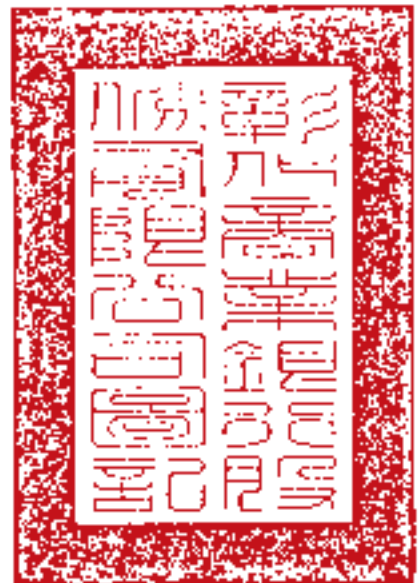
聲 明 書

本行民國九十八年度（自九十八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：陳 淮 舟



中 華 民 國 九 十 九 年 二 月 八 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.
February 8, 2010

會計師查核報告

彰化商業銀行股份有限公司及子公司 公鑒：

彰化商業銀行股份有限公司及子公司民國九十八年及九十七年十二月三十一日之合併資產負債表，暨民國九十八年及九十七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。上開合併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，暨評估合併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及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九十八年及九十七年十二月三十一日之合併財務狀況，暨民國九十八年及九十七年一月一日至十二月三十一日之合併經營成果與合併現金流量。

如合併財務報表附註三及二十八之(八)所述，彰化商業銀行股份有限公司於民國九十七年七月一日採用財務會計準則公報第三十四號「金融商品之會計處理準則」新修訂條文之規定，將符合特定條件之金融商品作重分類。

勤業眾信聯合會計師事務所

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 九 年 二 月 八 日

INDEPENDENT AUDITORS' REPORT

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

We have audited the accompanying consolidated balance sheets of Chang Hwa Bank and its subsidiaries ("the Bank") as of December 31, 2009 and 2008, 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 consolidated 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 consolidated 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 accompanying consolidated financial statements referred to above present fairly, in all material respects, the financial position of Chang Hwa Bank as of December 31, 2009 and 2008, 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 disclosed in Note 3 and Note 28 (8) to the financial statements, effective on July 1, 2008, Chang Hwa Bank adopted the amended Statement of Financial Accounting Standards No. 34 "Financial Instruments: Recognition and Measurement" to reclassify financial instruments under certain condition.



February 8, 2010

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子公司
 CHANGHWA COMMERCIAL BANK, LTD. AND ITS SUBSIDIARIES
 合併資產負債表
 CONSOLIDATED BALANCE SHEET
 民國九十八年及九十七年十二月三十一日
 DECEMBER 31, 2009 AND 2008
 (In Thousands of New Taiwan Dollars, Except Par Value of Capital Stock)

單位：新臺幣仟元

資產		98.12.31 Dec. 31, 2009	97.12.31 Dec. 31, 2008	變動百分比 Percentage of Variation (%)
		金額 Amount	金額 Amount	
現金及約當現金	Cash and cash equivalents	\$ 26,998,786	\$ 25,594,634	5
存放央行及拆借銀行同業	Due from Central Bank and call loans to banks	90,275,126	88,843,996	2
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, net	13,543,837	14,839,363	-9
附賣回票券及債券投資	Bonds and securities purchased under resell agreements	49,549	1,113,614	-96
應收款項－淨額	Receivables, net	11,189,518	15,048,123	-26
貼現及放款－淨額	Loans, net	1,011,067,871	978,028,617	3
備供出售金融資產－淨額	Available-for-sale financial assets, net	30,297,240	32,381,982	-6
持有至到期日金融資產－淨額	Held-to-maturity financial assets, net	230,295,526	174,255,975	32
其他金融資產	OTHER FINANCIAL ASSETS, NET			
以成本衡量之金融資產	Financial assets carried at cost	4,737,188	4,737,188	-
無活絡市場之債務商品投資	Bond investments with no active market	15,507,338	16,071,325	-4
避險之衍生性金融資產	Hedging derivative financial instruments	130,348	221,161	-41
其他什項金融資產	Other miscellaneous financial assets	127,265	70,598	80
其他金融資產合計	Other financial assets, net	20,502,139	21,100,272	-3
固定資產	PROPERTY AND EQUIPMENT			
成本	Cost			
土地(含重估增值)	Land (including revaluation increments)	16,981,020	17,041,885	-
房屋及建築(含重估增值)	Buildings (including revaluation increments)	7,972,175	7,958,780	-
機械設備	Machinery equipment	4,877,950	4,778,969	2
交通及運輸設備	Transportation equipment	627,921	638,537	-2
什項設備	Miscellaneous equipment	1,470,289	1,472,499	-
租賃權益改良	Leasehold improvements	745,430	698,212	7
成本及重估增值合計		32,674,785	32,588,882	-
減：累計折舊	Accumulated depreciation	(8,432,566)	(7,829,881)	8
		24,242,219	24,759,001	-2
未完工程及預付設備款	Construction in progress and prepayment for buildings and equipment	1,793	42,997	-96
固定資產淨額合計	Property and equipment, net	24,244,012	24,801,998	-2
無形資產－淨額	INTANGIBLE ASSETS, NET	39,547	52,453	-25
其他資產	OTHER ASSETS			
其他非營業資產	Other miscellaneous assets	6,996,162	8,580,282	-18
遞延所得稅資產	Deferred tax assets	9,827,610	12,174,685	-19
其他資產合計	Total other assets	16,823,772	20,754,967	-19
資 產 總 計	TOTAL	\$ 1,475,326,923	\$ 1,396,815,994	6

負債及股東權益	LIABILITIES AND SHAREHOLDERS' EQUITY	98.12.31 Dec. 31, 2009	97.12.31 Dec. 31, 2008	變動百分比 Percentage of Variation (%)
		金額 Amount	金額 Amount	
央行及銀行同業存款	Due to banks and Central Bank	\$ 120,437,915	\$ 107,683,370	12
公平價值變動列入損益之金融負債	Financial liabilities at fair value through profit or loss	821,612	1,019,663	-19
附買回票券及債券負債	Bonds and securities sold under repurchase agreements	5,419,388	16,685,563	-68
應付款項	Payables	22,149,117	27,978,715	-21
存款及匯款	Deposits	1,211,386,820	1,115,545,305	9
應付金融債券	Bank notes	23,473,942	36,568,059	-36
應計退休金負債	Accrued pension liabilities	2,473,876	2,503,996	-1
其他金融負債	Other financial liabilities	441,663	503,753	-12
其他負債	Other liabilities	7,705,305	7,722,430	-
負債合計	Total liabilities	1,394,309,638	1,316,210,854	6
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； 九十八年及九十七年十二月 三十一日發行均為6,209,475,600股	Common stock issued and outstanding - 6,209,475,600 shares as of December 31, 2009 and 2008, respectively; par value - \$10.00	62,094,756	62,094,756	-
保留盈餘	Retained earnings			
法定盈餘公積	Legal reserve	7,414,059	5,958,101	24
累積盈餘	Unappropriated earnings	3,174,710	5,267,456	-40
股東權益其他項目	Other items of shareholders' equity			
未實現重估增值	Unrealized revaluation increments	8,079,304	8,117,921	-
累積換算調整數	Cumulative translation adjustments	226,445	233,975	-3
備供出售金融資產未實現損益	Unrealized gains or losses on financial instruments	28,011	(1,067,069)	-
股東權益合計	Total shareholders' equity	81,017,285	80,605,140	1
負債及股東權益總計	TOTAL	\$ 1,475,326,923	\$ 1,396,815,994	6

董事長：陳淮舟



經理人：林維樑



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, LTD. AND ITS SUBSIDIARIES
合併損益表

CONSOLIDATED STATEMENTS OF INCOME
民國九十八年及九十七年一月一日至十二月三十一日
YEARS ENDED DECEMBER 31, 2009 AND 2008
(In Thousands of New Taiwan Dollars, Except Earnings Per Share)

單位：新臺幣仟元，惟每股盈餘為元

		98 年度 2009	97 年度 2008	變動百分比 Percentage of Variation (%)	
		金額 Amount	金額 Amount		
利息收入	INTEREST INCOME	\$ 22,600,931	\$ 39,890,879	-43	
利息費用	INTEREST EXPENSES	(10,295,453)	(21,556,455)	-52	
利息淨收益	NET INTEREST INCOME	12,305,478	18,334,424	-33	
利息以外淨收益	NET INCOME OTHER THAN INTEREST INCOME				
手續費淨收益	Fee income, net	3,243,240	3,205,669		
公平價值變動列入損益之金融資產及負債損益	Gain (loss) on financial assets and liabilities at fair value through profit or loss	572,936	(590,549)	-	
備供出售金融資產之已實現損益	Realized gains on available-for-sale financial assets	480,676	195,116	146	
兌換損益	Foreign exchange gains, net	1,107,966	919,070	21	
資產減損損失	Losses on assets impairment	(132,672)	(1,730,781)	-92	
其他非利息淨損益	Other non-interest net income and losses				
出售不良債權淨損益	Gains on sale nonperforming loans	733,509	199,000	269	
收回呆帳及過期帳	Gains on collection of nonperforming loans	3,681,834	4,686,630	-21	
以成本衡量之金融資產淨損益	Gains on financial assets carried at cost	270,119	395,884	-32	
財產交易淨損益	Gains on disposal of property	114,807	691	16,515	
其他什項損益	Other miscellaneous net income	351,128	330,555	6	
淨收益	GROSS INCOME	22,729,021	25,945,709	-12	
呆帳費用	PROVISION FOR LOAN LOSSES	(5,285,784)	(6,902,098)	-23	
營業費用	OPERATING EXPENSES				
用人費用	Personnel	(7,637,854)	(7,568,600)	1	
折舊及攤銷費用	Depreciation and amortization	(940,859)	(906,939)	4	
其他業務及管理費用	Others	(3,111,163)	(3,469,566)	-10	
營業費用合計	Total of operating expenses	(11,689,876)	(11,945,105)	-2	
繼續營業單位稅前淨利	INCOME BEFORE INCOME TAX OF CONTINUED OPERATIONS	5,753,361	7,098,506	-19	
所得稅費用	INCOME TAX EXPENSE	(2,664,463)	(2,245,310)	19	
合併總純益	CONSOLIDATED NET INCOME	\$ 3,088,898	\$ 4,853,196	-36	
歸屬予	Consolidated Net Income belonging to :				
母公司股東	Common shareholders of parent	\$ 3,088,898	\$ 4,853,196	-36	
少數股權	Minority shareholder	-	-	-	
		\$ 3,088,898	\$ 4,853,196	-36	
		98 年度 2009	97 年度 2008		
		稅前 Pretax	稅後 After-tax	稅前 Pretax	稅後 After-tax
每股盈餘	EARNINGS PER SHARE				
基本每股盈餘	BASIC EARNINGS PER SHARE	\$ 0.93	\$ 0.50	\$ 1.14	\$ 0.78
稀釋每股盈餘	DILUTED EARNINGS PER SHARE	\$ 0.93	\$ 0.50	\$ 1.14	\$ 0.78

董事長：陳淮舟



經理人：林維樑



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, LTD. AND ITS SUBSIDIARIES

合併股東權益變動表
CONSOLIDATED STATEMENTS OF CHANGES IN SHAREHOLDERS' EQUITY
民國九十七年及九十七年一月一日至十二月三十一日
YEARS ENDED DECEMBER 31, 2009 AND 2008
(In Thousands of New Taiwan Dollars)

單位：新臺幣仟元

	普通股 Common Stock	優先股 Preferred Stock	法定盈餘公積 Legal Reserve	保留盈餘 Retained Earnings	未實現 重估增值 Unrealized Revaluation Increments	權益調整 Equity Adjustment	金融商品 未實現損益 Unrealized Gain or Loss on Financial Instruments	合計 Total
九十七年一月一日餘額 BALANCE, JANUARY 1, 2008	\$ 48,094,756	\$ 14,000,000	\$ 3,413,116	\$ 8,970,178	\$ 8,118,903	\$ 364,932	(\$ 1,149,720)	\$ 81,812,165
九十六年度盈餘分配 Appropriation of 2007 earnings								
提列法定盈餘公積 Legal reserve	-	-	2,544,985	(2,544,985)	-	-	-	-
發放特別股利 Cash dividends on preferred stock	-	-	-	(1,260,000)	-	-	-	(1,260,000)
發放現金股利 Cash dividends on common stock	-	-	-	(4,328,528)	-	-	-	(4,328,528)
發放董監事酬勞 Bonus to directors and supervisors	-	-	-	(52,800)	-	-	-	(52,800)
發放員工紅利 Bonus to employees	-	-	-	(369,605)	-	-	-	(369,605)
特別股轉換普通股 Preferred stocks convert into common stocks	14,000,000	(14,000,000)	-	-	-	-	-	-
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	-	-	-	-	-	-	82,651	82,651
累積換算調整數 Change in translation adjustments	-	-	-	-	-	(130,957)	-	(130,957)
土地出售交易 Sale of land with revaluation increments	-	-	-	-	(982)	-	-	(982)
九十七年度合併總純益 Consolidated Net income for the year ended December 31, 2008	-	-	-	4,853,196	-	-	-	4,853,196
九十七年十二月三十一日餘額 BALANCE, DECEMBER 31, 2008	62,094,756	-	5,958,101	5,267,456	8,117,921	233,975	(1,067,069)	80,605,140
九十七年度盈餘分配 Appropriation of 2008 earnings								
提列法定盈餘公積 Legal reserve	-	-	1,455,958	(1,455,958)	-	-	-	-
發放現金股利 Cash dividends	-	-	-	(3,725,686)	-	-	-	(3,725,686)
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	-	-	-	-	-	-	1,095,080	1,095,080
累積換算調整數 Change in translation adjustments	-	-	-	-	-	(7,530)	-	(7,530)
土地及房屋出售交易 Sale of land and buildings with revaluation increments	-	-	-	-	(38,617)	-	-	(38,617)
九十八年度合併總純益 Consolidated Net income for the year ended December 31, 2009	-	-	-	3,088,898	-	-	-	3,088,898
九十八年十二月三十一日餘額 BALANCE, DECEMBER 31, 2009	\$ 62,094,756	\$ -	\$ 7,414,059	\$ 3,174,710	\$ 8,079,304	\$ 226,445	\$ 28,011	\$ 81,017,285

董事長：陳淮舟



經理人：林維樑



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, LTD. AND ITS SUBSIDIARIES

合併現金流量表
CONSOLIDATED STATEMENTS OF CASH FLOWS
民國九十八年及九十七年一月一日至十二月三十一日
YEARS ENDED DECEMBER 31, 2009 AND 2008
(In Thousands of New Taiwan Dollars)

		單位：新臺幣仟元	
		98 年度 2009	97 年度 2008
營業活動之現金流量	CASH FLOWS FROM OPERATING ACTIVITIES		
本期淨利	Consolidated Net income	\$ 3,088,898	\$ 4,853,196
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	Gains or losses with no effect on cash flows and other adjustments		
折舊費用及攤銷費用	Depreciation and amortization	940,859	906,939
固定資產及其他非營業資產處分（利益）損失	Losses (gains) on disposal of property, equipment and other miscellaneous assets	(114,807)	1,115
資產減損損失	Losses on assets impairment	132,672	1,730,781
呆帳費用	Provision for Loan losses	5,285,784	6,902,098
其他各項提存	Provision for other losses	2,410	2,092
債券投資折價攤銷	Amortization of discount on investment in bonds	(105,057)	(1,603,549)
公平價值變動列入損益之金融資產及負債評價損失（利益）	Valuation loss (gain) on financial assets and liabilities at fair value through profit or loss	11,808	(27,197)
備供出售金融資產之處分利益	Gains on disposal of available-for-sale financial assets	(440,592)	(143,436)
避險性金融商品評價利益	Valuation gain on hedging financial instruments	(3,304)	(11,435)
遞延所得稅費用	Deferred income tax expenses	2,347,075	1,961,371
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	Change in operating assets (increase) decrease		
交易目的之金融資產	Financial assets for trading purpose	2,374,375	(4,031,416)
應收款項	Receivables	3,591,850	346,288
其他金融資產	Other financial assets	(1,091,950)	(448,162)
其他資產－其他非營業資產	Other assets - other miscellaneous assets	1,560,323	(945,196)
營業負債之增加（減少）	Change in operating liabilities increase (decrease)		
交易目的之金融負債	Financial liabilities for trading purpose	(1,288,708)	(1,282,650)
應付款項	Payables	(5,829,598)	(262,369)
應計退休金負債	Accrued pension liabilities	(30,120)	35,592
其他金融負債	Other financial liabilities	(62,090)	157,003
其他負債	Other liabilities	(248,515)	(718,172)
營業活動之淨現金流入	Net cash provided by operating activities	10,121,313	7,422,893
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（增加）減少	Decrease (increase) in due from Central Bank and call loans to banks	(1,431,130)	23,151,808
附賣回票券及債券投資減少	Decrease in bonds and securities purchased under resell agreements	1,064,065	5,347,156

		98 年度 2009	97 年度 2008
貼現及放款（含催收款）增加	Increase in loans (including delinquent loans)	(\$ 37,312,516)	(\$ 76,688,085)
取得備供出售金融資產	Purchase of available-for-sale financial assets	(48,486,945)	(15,972,956)
處分備供出售金融資產價款	Proceeds received on sale of available-for-sale financial assets	51,837,383	30,603,763
取得持有至到期日金融資產	Purchase of held-to-maturity financial assets	(1,384,292,010)	(746,801,882)
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	1,328,252,459	691,381,987
處分以成本衡量之金融資產價款	Proceeds received on sale of financial assets carried at cost	-	888
取得無活絡市場之債務商品投資	Purchase of bond investments with no active market	(1,852,163)	-
無活絡市場債務商品投資到期還本	Proceeds received on redemption of matured bond investments with no active market	3,198,980	823,518
購置無形資產	Purchase of intangible assets	(20,379)	(19,643)
購置固定資產及其他非營業資產	Purchase of property, equipment and other miscellaneous assets	(387,038)	(624,495)
處分固定資產及其他非營業資產價款	Proceeds received on sale of property, equipment and other miscellaneous assets	115,167	3,026
投資活動之淨現金流出	Net cash used in investing activities	(89,314,127)	(88,794,915)
融資活動之現金流量	CASH FLOWS FROM FINANCING ACTIVITIES		
央行及銀行同業存款增加（減少）	Increase (decrease) in due to banks and Central Bank	12,754,545	(24,292,621)
附買回票券及債券（減少）增加	Increase (decrease) in bonds and securities sold under repurchase agreements	(11,266,175)	1,485,836
存款及匯款增加	Increase in deposits	95,841,515	96,662,118
應付金融債券（減少）增加	Increase (decrease) in bank notes	(13,000,000)	13,350,000
發放現金股利	Cash dividends distributed	(3,725,686)	(5,588,528)
發放員工紅利及董監酬勞	Payment of bonus to directors, supervisors and employees	-	(422,405)
融資活動之淨現金流入	Net cash provided by financing activities	80,604,199	81,194,400
匯率影響數	EFFECT FROM EXCHANGE RATE FLUCTUATION	(7,233)	(131,786)
本期現金及約當現金增加（減少）數	NET INCREASE (DECREASE) IN CASH AND CASH EQUIVALENTS	1,404,152	(309,408)
期初現金及約當現金餘額	CASH AND CASH EQUIVALENTS, BEGINNING OF YEAR	25,594,634	25,904,042
期末現金及約當現金餘額	CASH AND CASH EQUIVALENTS, END OF YEAR	\$ 26,998,786	\$ 25,594,634
現金流量資訊之補充揭露	SUPPLEMENTAL DISCLOSURES OF CASH FLOW INFORMATION		
	Cash paid during the year		
本期支付利息	Interest	\$ 12,813,270	\$ 21,529,823
本期支付所得稅	Income tax	\$ 327,089	\$ 660,350

董事長：陳淮府



經理人：林維樑



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 Review and Analysis of Financial Results, and Risk Management

一、財務狀況

A. Financial Status

單位：新臺幣仟元 Unit：NT\$1,000

項目 Items	年度 FY	98.12.31 2009.12.31	97.12.31 2008.12.31	差異 Fluctuation	
				金額 Amount	%
資產總額 Total Assets		1,475,466,368	1,396,932,509	78,533,859	5.62
負債總額 Total Liabilities		1,394,449,083	1,316,327,369	78,121,714	5.93
股東權益總額 Total Shareholders' Equity		81,017,285	80,605,140	412,145	0.51

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：新臺幣仟元 Unit：NT\$1,000

	98.1.1~12.31 2009.1.1~12.31	97.1.1~12.31 2008.1.1~12.31	增減金額 Increase (Decrease)	變動比例(%) Change in %
利息淨收益 Net Interest Income	12,304,753	18,331,808	(6,027,055)	(32.88)
利息以外淨收益 Net Non-interest Income	10,341,942	7,535,993	2,805,949	37.23
淨收益 Net Income	22,646,695	25,867,801	(3,221,106)	(12.45)
放款呆帳費用 Bad Debt Expense	5,285,784	6,902,098	(1,616,314)	(23.42)
營業費用 Operating Expense	11,643,496	11,897,455	(253,959)	(2.13)
繼續營業部門稅前損益 Earning Before Tax from Continued Operations	5,717,415	7,068,248	(1,350,833)	(19.11)
繼續營業部門稅後損益 Gain(Loss) from Continued Operations	3,088,898	4,853,196	(1,764,298)	(36.35)
本期損益 Net Income	3,088,898	4,853,196	(1,764,298)	(36.35)

增減比例變動分析說明：

Change Analysis:

(一) 利息淨收益主要係存放利差縮小，致較上(97)年度變動達20%以上。

Net interest income changes by more than 20% compared with 2008 mainly due to narrowing difference between deposit and loan interest rates.

(二) 利息以外淨收益，主要係因次級房貸引發金融危機，使上(97)年度投資發生虧損，並認列資產減損損失17.3億元，致較上(97)年度變動達20%以上。

Net income other than interest income changes by more than 20% compared with 2008 mainly due to the financial crisis caused by the subprime mortgage collapse, resulting in investment losses in 2008 with \$1.73 billion asset impairment recognized.

(三) 繼續營業部門稅後損益，主要係因稅法修改，自99年度起將營利事業所得稅稅率由25%降至20%，使本(98)年度認列相關所得稅費用，致較上(97)年度變動達20%以上。

After-tax profit/loss from continuing operations is primarily the result of a revision to the tax law that reduces business income tax rates from 25% to 20% starting in 2010, resulting in a more than 20% change in this year's (2009) relevant income tax expenses compared with the preceding year (2008).

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	98.1.1~12.31 2009.1.1~12.31	97.1.1~12.31 2008.1.1~12.31	增(減)比例 Change in %
現金流量比率 Ratio of Cash Flow		10.26%	8.22%	2.04%
現金流量允當比率 Ratio of Cash Flow Adequacy		392.21%	507.26%	-115.05%
現金流量滿足率 Ratio of Cash Flow for Operating to Cash Flow from Investing		-11.29%	-8.39%	-2.90%

(二) 未來一年現金流量性分析

b. Next Year Cash Flow Analysis

單位：新臺幣仟元 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
26,998,776	10,745,649	10,186,286	27,558,139	-	-

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：新臺幣仟元 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					
				93年 2004	94年 2005	95年 2006	96年 2007	97年 2008	98年 2009
斗南分行行舍新建工程 Construction Plan for Tounan Branch	自有資金 Self-owned Capital	96.12.24 December 24, 2007 遷入正式營業 Moving to new building and opening for Business	50,597	10	7,912	34,271	5,408	1,189	-
潮州分行行舍新建工程 Construction Plan for Chaozhou Branch	自有資金 Self-owned Capital	96.8.6 August 6, 2007 遷入正式營業 Moving to new building and opening for Business	97,779	-	1,252	29,163	67,207	-	-

(二) 預計可能產生效益

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98年度並無處分轉投資相關事業之持股。

(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

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 expand 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:

None.

b. Improvement Plan

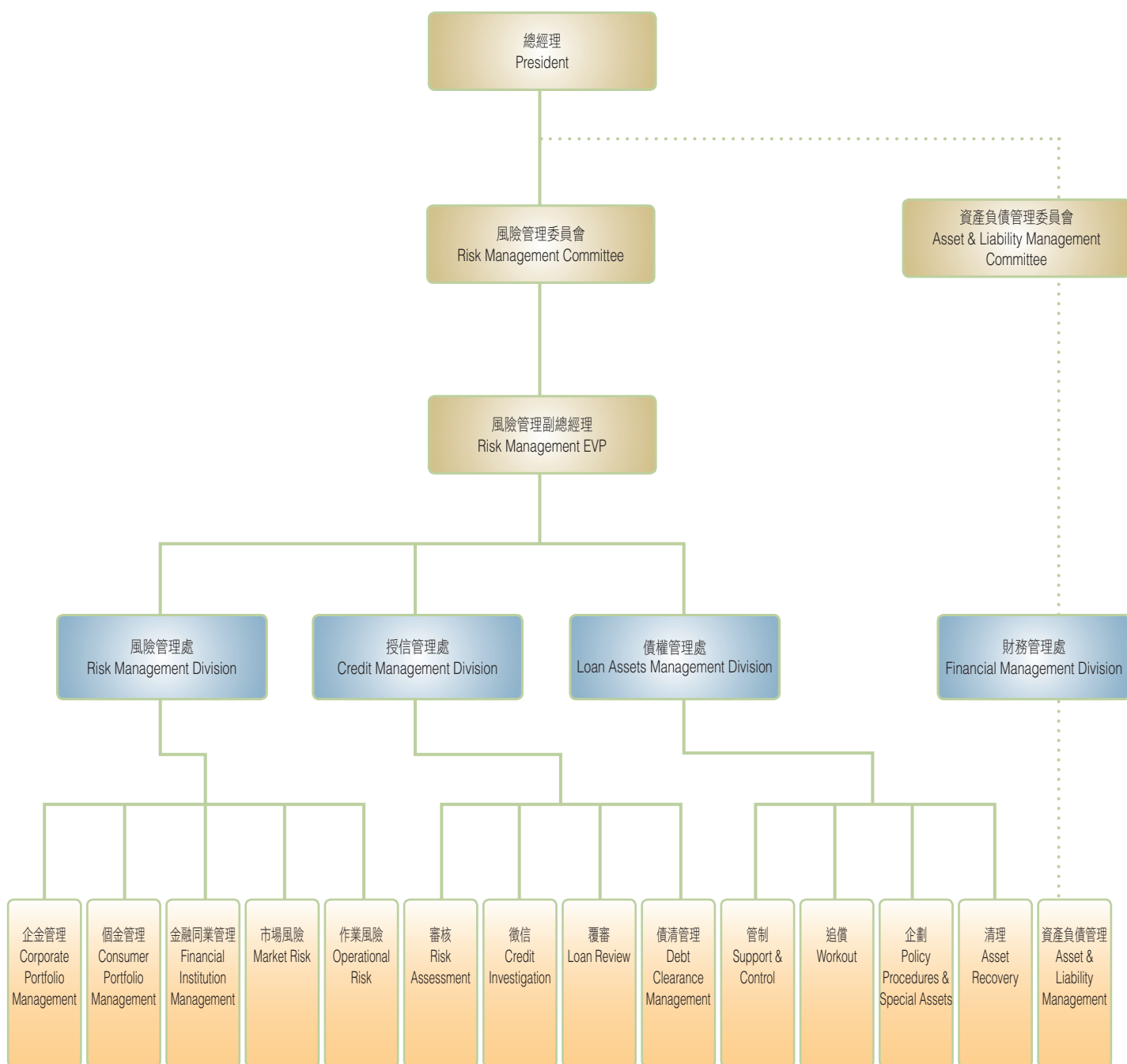
Aggressive adjustment of reinvestment portfolio, and searching new investment opportunities under the consideration of security, profitability, growth, and diversification.

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

98年度

2009

項 目 Items	內 容 Contents
1. 信用風險策略、目標、政策與流程 Strategies, Objectives, Policy and Process of Credit Risk	1. 信用風險策略及目標 Strategies and Objectives of Credit Risk (1) 企金信用風險 Corporate Credit Risk 因應本行業務發展特性暨Basel II風險管理作業之要求，持續改善本行風險管理機制，以有效辨識、衡量、監控與溝通各項風險，提升風險管理效能。 To suit the characteristics of the Bank and meet the risk management requirements of Basel II, the Bank's risk management mechanism continues to be improved in order to effectively identify, measure, monitor and communicate various risks, as well as to raise risk management performance. (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規則與流程，透過風險管理機制之建立與風險資訊之分析，瞭解風險管理之發展趨勢，落實於相關業務當中，以達成下列目標： Develop risk management rules and processes that meet the requirements of the Basel II Accord. Through establishing risk management mechanisms and analyzing risk information, the Bank hopes to gain thorough understanding of the new trends in risk management and implement such best practices into related businesses. Reaching the following objectives: I. 建立全行對風險管理之共識。 Build bank-wide consensus on risk management. II. 提供有效之風險管理機制，協助新金融商品之開發，確保銀行之健全發展。 Provide effective risk management mechanisms to facilitate the development of new financial products so as to ensure the healthy development of the Bank. III. 提供管理階層適當之風險管理資訊，以利決策之擬定可兼及風險與報酬之衡量，進而提升股東價值。 Provide appropriate risk management information to the management level so as to balance risk and return in the decision-making process. This would increase shareholder value. IV. 依據信用風險損失之經驗值與趨勢，提供預期損失資訊。 Provide expected loss information according to experiences and trends in credit risk losses. V. 在信用風險可接受範圍內，維持適足之計提資本，以創造最大的風險調整後報酬。 Maintain adequate reserve capital within acceptable credit risk to maximize risk-adjusted return. (3) 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。 The 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. (4) 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，以符合國內外監管機關之要求，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 have 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. 2. 信用風險政策及流程 Policy and Process of Credit Risk (1) 企金信用風險 Corporate Credit Risk I. 依「整體風險管理政策」持續檢視各項風險管理政策、規範及細則之訂定及編修。 Continuing to examine the formulating and revision of various risk management policies, standards and rules pursuant to the "Overall Risk Management Policies". II. 配合風險管理需求，持續提升企金授信申請管理系統及各項風險管理技術、效率。 Continuing to improve the corporate loan application management system and various risk management techniques and efficiency in order to meet the risk management requirements. III. 持續發展信用風險量化模型所需之方法，提升本行信用風險管理技術，使本行資本計提及預期損失更具風險敏感性。 Continuing to develop methods required by the credit risk quantitative model in order to improve the Bank's credit risk management techniques so that its capital requirements and expected losses are more risk-sensitive. IV. 持續發展與執行信用風險壓力測試，符合主管機關監理要求並提升本行風險管理之效能。 Continuing to develop and implement credit risk stress test in order to meet the regulatory authority's requirements and improve the Bank's risk management performance. V. 建立知識庫以方便學習與評估，配合業務需求，辦理風險管理講習、訓練，塑造全行風險管理文化。 Establishing a knowledge database to facilitate learning and evaluation. Providing lectures and training in risk management to raise employees' risk awareness.

項 目 Items	內 容 Contents
	(2) 個金信用風險 Consumer Credit Risk 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统，產生各類風險資訊，強化信用風險之辨識、衡量及監控功能，提升本行風險管理品質。 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. 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. III. 運用房貸不動產擔保品定期自動評價機制，針對系統依貸放比率篩選後有嚴重信用貶落徵兆者，依據本行覆審機制進行追蹤，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. IV. 發展房貸申請評分卡、行為評分卡與相關之違約機率PD模型，提供客觀性之審核與訂價參據，以有效降低壞帳機率，提升本行房貸授信資產品質。 Develop mortgage loan application scorecards, behavior scorecards, and related Probability of Default (PD) models so as to provide objective parameters and references for approval and pricing. This could effectively lower the probability of bad loans and improve the asset quality of the Bank's mortgage loan assets. V. 持續舉辦風險管理研習與訓練，以強化風險管理智能，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. (3) 國家風險 Country Risk I. 依Moody's、S&P、Fitch等三家外部信用評等機構之國家信用評等資料，訂定本行之國家風險評級。 Use country credit rating information from Moody's, S&P, and Fitch to develop the Bank's own country risk ratings. 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. 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. 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. 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. (4) 金融交易對手風險 Financial counterparty Risk 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. 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. III. 於總限額內依各項限額為據並參酌前業務需求，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. 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.

項 目 Items	內 容 Contents
2. 信用風險管理組織與架構 Organization and Structure of Credit Risk Management	本行於總行設立三個專責之風險管理部門，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，提升本行風險管理品質。詳如附圖。 At the headquarters, our bank has 3 functional units dedicated to risk management include 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.
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	1. 企金信用風險 Corporate Credit Risk (1) 風險報告 Report of Corporate Credit Risk 定期檢視、監控本行企金授信戶信用暴險集中情形，並揭露單一授信戶、關係企業/集團企業別、行業別、擔保品別、本行利害關係人、潛在問題放款等之暴險餘額，提供風險管理階層正確、即時的資訊，以掌握企金授信戶整體信用風險，提供為本行風險承擔及決策時之參考。 Periodically inspecting and monitoring the concentration of exposure at default (EAD) for the Bank's corporate customers and disclosing the EAD balance of any single customer, affiliate/group, industry, collateral, interested party, and potentially problematic loan in order to provide risk management with accurate, timely information for assuming risks and making decisions. (2) 信用風險衡量系統之範圍與特點 The Scope and Characteristics of the Credit Risk Measurement System I. 有效評估本行內部資本適足性，並執行嚴密且具有前瞻性的壓力測試，以因應可能不利於本行之事件或變化。 Effectively evaluating the Bank's capital adequacy and carrying out rigorous and proactive stress test to cope with possible adverse events or changes. II. 建立內部評等系統以有效區隔授信風險，並為授信准駁、訂價參考及貸後管理之衡量工具。 Establishing an internal rating system to effectively differentiate loan risks, and to be used as a tool to decide whether to grant a loan application, and for pricing and loan management purposes. III. 以保守穩健原則建立限額管理、額度審查核決制度，並制定相關風險衡量機制，作為信用風險監控作業之依循。 Setting up a credit limit management, credit line review approval system, and establishing a relevant risk measurement mechanism to be used as a tool for monitoring credit risks. IV. 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。 Establishing an operating procedure for evaluating loan assets to ensure steady operations. Using quantitative and qualitative methods to evaluate and identify the quality of loan assets and to determine whether the allowance for loan losses is adequate provisioned. V. 藉由不動產擔保品定期評價制度，適時反映擔保價值與暴險額增減變化情況，有效辨識本行風險承擔狀況。 With a system for periodically evaluating property collateral, the value of collateral and the increase/decrease in risk exposure may be timely reflected to effectively identify the extent of risk to which the Bank is exposed. 2. 個金信用風險 Consumer Credit Risk (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. (2) 風險辨識與衡量：使用評分卡(信用卡與小額信貸)系統、支出所得比、負債比、信用貸款半年覆審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。 Risk identification and evaluation: Using a scorecard (credit cards and small-amount loans) system, expenditure-to-income ratio, debt ratio, and credit loan semiannual review and property periodic evaluation mechanisms to evaluate the risks assumed before and after granting a loan to facilitate the taking of adequate measures. 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.

項 目 Items	內 容 Contents
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	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. 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審核制度，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而導致風險集中與整體風險間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. (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. (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. (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，擔保品能迅速處分、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.
5. 法定資本計提所採行之方法 Approach Adopted for the Regulatory Capital Requirement	標準法 The Standardized Approach

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

99年3月31日 單位：新臺幣仟元
March 31, 2010 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	266,030	21,282
非中央政府公共部門 Non-central Government Public Sector Entities	2,275,807	182,065
銀行（含多邊開發銀行） Banks (Included Multilateral Development Banks, MDBS)	29,598,876	2,367,910
企業（含證券及保險公司） Corporate (Included Securities and Insurance Firms)	538,616,746	43,089,340
零售債權 Claims on Retail	133,036,750	10,642,940
住宅用不動產 Residential Property	96,283,513	7,702,681
權益證券投資 Equity Security Investments	19,370,204	1,549,616
其他資產 Other Assets	43,973,822	3,517,906
合計 Total	863,421,748	69,073,740

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

九十八年度

2009

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	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。 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.
2. 資產證券化管理組織與 架構 Organization and Structure of Asset Securitization Management	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 Trading units. 2. 授信管理處審核本項業務之專案申請。 Credit Management Division reviews these applications. 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 operation risks of this business. This includes line of credit, rating, duration, and stop loss limit rules. 4. 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。 Settlements Section is responsible for the backend operations for the Treasury Division and Offshore Banking Branches, including confirmation of transaction, settlement, and booking. 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. 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. 7. 稽核處稽核本項業務之內部控制。 Internal Auditing Division oversees the internal control of this business.
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	1. 信用風險 Credit Risk (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. (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 immediately notify the front desk and take any necessary actions. (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 Assets Management Division with the original report and send the duplicate copy to International Banking Division and Risk Management Division. Internal Audit Division should also be informed. 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. 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.

項 目 Items	內 容 Contents
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	不適用風險抵減。 Non applicable.
5. 法定資本計提所採行之方法 Approach Adopted for the Regulatory Capital Requirement	本行信用風險及市場風險資本計提皆採標準法。 Credit risk and market risk apply the Standardized Approach to calculate capital charge.

從事資產證券化情形

Asset Securitization

99年3月31日 單位：新臺幣元
March 31, 2010 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
無 None	無 None	無 None	無 None

資產證券化暴險額與應計提資本 Asset Securitization Exposure and Accrued Capital

99年3月31日 單位：新臺幣仟元
March 31, 2010 Unit: NT\$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					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				資產基礎商業本票 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	1,060,331	85,795						
合計 Total	1,060,331	85,795						

證券化商品資訊
Information of Securitization Products

(1) 投資證券化商品資訊彙總表

Summary of Investment in Securitized Products

98年12月31日 單位：新臺幣仟元
December 31, 2009 Unit: NT\$1,000

項目 Items	帳列之會計科目 List of Accounting Accounts	原始成本 Historical Cost	累計評價損益 Gain/ Loss of Accumulated Valuation	累計減損 Accumulated Impairment	帳面金額 Book Value
商業不動產貸款債權證券化受益證券或 資產基礎證券 (CMBS)	無活絡市場之債務商品投資 (Loans and Receivables)	268,396	0	0	268,396
擔保房貸憑證 (CMO)	無活絡市場之債務商品投資 (Loans and Receivables)	583,708	0	0	583,708
企業貸款債權證券化受益證券或資產基 礎證券 (CLO)	備供出售金融資產 (Available for Sale)	321,760	-129,681	0	192,079

- (2) I. 投資證券化商品單筆原始成本達3億元以上(不含本行擔任創始機構因信用增強目的而持有者)者，應揭露下列資訊：無。

If original cost of investing in securitized products amounts to NTD 300 million or above (excluding holdings of such products due to credit enhancement purposes when the Bank is an originator), the following information shall be disclosed: None.

- II. 銀行擔任證券化創始機構，因信用增強目的而持有之部位，應揭露下列資訊：

If a bank serves as an originator for securitization and holds positions due to credit enhancement, the following information shall be disclosed:

本行「房屋貸款抵押債權證券化 2004-1專案」已於98年7月20日買回。

CHB had bought back the 2004-1 RMBS project on July 20, 2009.

- III. 銀行擔任證券化商品之信用受損資產買受機構或結清買受機構：無。

A bank serves as buying institution or clearing buying institution of credit impaired assets for securitized products: None.

- (3) 銀行擔任證券化商品保證機構或提供流動性融資額度：無。

A bank serves as guarantee institution of securitized products or provides liquidity facility: None.

3. 作業風險管理制度及應計提資本

3. Operational Risk Management System and Accrued Capital

九十八年度

2009

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, assess, 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 Organization and Structure of Operational Risk Management	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。 The 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 Internal 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	(1) 為利作業風險衡量結果之評估及管理，本行已建置損失資料蒐集系統、風險控制與自我評估制度系統及關鍵風險指標監測系統。 To facilitate the evaluation and management of the assessment results of operational risks, the Bank has set up a loss data collection system, a risk control and self-evaluation system and a system to monitor key risk indicators. (2) 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. (3) 本行之風險控制與自我評估制度，係由總行業務管理單位就其業務流程之風險與控制，進行自我評估，編修風險自我評量表，藉此檢討各業務之規定與辦法，再由各業務執行單位依風險自我評量表自評後，將結果登錄於系統，以供本行潛在作業風險暴露情況之分析。 The risk control and self-assessment(RCSA) system of the Bank begin at the business management units at the headquarter, where they conduct self-assessment according to the risks and controls of their respective businesses, compile and edit their self-assessment tables, and review the rules and regulations of their respective businesses. Execution units then conduct self-assessments and register the results in the system for the bank to analyze potential operation risk exposures. (4) 針對本行主要暴露，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. (5) 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.

項 目 Items	內 容 Contents
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	(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 assessment 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 assessment in order to gauge possible risk and take cautionary measures beforehand. (2)為使本行於發生災害、重大疫情、人員罷工、資訊系統中斷等造成營運中斷事故時或流動性不足等造成經營危機時能維持業務正常運作，本行訂有業務永續運作計畫，以為各單位預防準備、通報、應變及事後報告之依循準則。 In case catastrophes, endemics, strikes, or information system breakdowns result in operation discontinuity, or lack of liquidity result in operation crises, the Bank has devised a Business Continuity Plan for all units to serve as guidelines for prevention, preparation, reporting, responding, and post-event reporting. (3)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 assess the residual risks of the control plans of each risk item. This ensures the validity and effectiveness of the control plans.
5. 法定資本計提所採用之方法 Approach Adopted for the Regulatory Capital Requirement	標準法 Standardized Approach

作業風險應計提資本
Operational Risk Accrued Capital

99年3月31日 單位：新臺幣仟元
March 31, 2010 Unit: NT\$1,000

年度 FY	營業毛利 Gross Profit	應計提資本 Accrued Capital
96年度 2007	23,951,280	
97年度 2008	22,478,715	
98年度 2009	17,774,980	
合計 Total	64,204,975	3,039,550

4. 市場風險管理制度及應計提資本

4. Market Risk Management System and Accrued Capital

九十八年度

2009

項 目 Items	內 容 Contents
1. 市場風險管理策略與流程 Market Risk Management Strategies and Process	策略 Strategies： (1) 規劃市場風險管理程序，以確保風險能被有效辨識、衡量、監控及報告。 To plan market risk management in order to ensure effective identification, measurement, monitoring and reporting of relevant risks. (2) 衡量及監控市場風險，使承受之風險控制在風險胃納內，期能降低本行因市場風險而產生非預期損失。 Evaluating and monitoring market risks to ensure that they fall within our risk appetite in an effort to lower the Bank's unexpected loss arising from market risks. (3) 研擬及執行符合本國監理機關及巴塞爾資本協定對市場風險管理之相關規範。 Drafting and implementing measures that conform to the relevant regulations of managing market risks announced by Taiwan's regulatory authority and the Basel II. (4) 建置及發展市場風險管理系統及經濟資本配置程序。 Establishing and developing a market risk management system and an economic capital allocation procedure. 流程 Process： 市場風險管理流程劃分為辨識、衡量、監控、報告及管理執行程序等五大構面，並依本行「市場風險管理規範」之內容辦理。 The market risk management process consists of the identification, evaluation, monitoring, reporting and implementation facets and is carried out as per the Bank's "Rules Governing Market Risk Management."
2. 市場風險管理組織與架構 Organization and Structure of Market Risk Management	依本行「整體風險管理政策」所訂風險管理架構及職責，風險管理處市場風險科屬第二道防線，執行風險控管機制如下： According to the risk management framework and responsibilities stated in the Bank's "Integrated Risk Management Policies", the Market Risk Section under Risk Management Division as 2nd line of defense performs risk control as outlined below: (1) 依據「業務項目權責劃分表」內之業務項目執行市場風險管理，據以發展相關之程序或作業準則，並依據業務項目權責劃分向適當層級報告。 Managing market risks, developing relevant procedures or operating standards, and reporting to the appropriate superiors according to "The Rule of Each Unit's Authority and Duty". (2) 建立獨立之風險管理机制，使市場風險管理流程皆依循本規範辦理，以避免利益衝突，同時善用管理資訊系統及加強人員訓練，以提升風險管理效能，確保風險管理机制之有效性。 Setting up an independent risk management mechanism, providing the basis for a market risk management process to avoid conflict of interest, while making good use of the management information system and providing training to employees in order to improve risk management performance and ensure effectiveness of the risk management mechanism.
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	對內陳報 Internal reporting： (1) 定期陳報風險管理委員會有關市場風險監控情形，以提供足夠資訊予高階管理階層核閱。 Periodically briefing the risk management committee on the current status of market risk monitoring in order to provide senior management with sufficient information. (2) 若超過各項限額或發現異常狀況時，應依逾越限額之報告架構或內部陳報程序提供必要資訊。 In the event of exceeding limits or irregularities, relevant information shall be provided pursuant to the established framework and procedures. (3) 應定期陳報董事會及風險管理委員會有關本行之投資組合風險狀態及集中度，以協助其評估本行策略是否應進行調整。 Periodically briefing the board and the risk management committee on the status and concentration of the Bank's portfolio to help them determine whether the Bank's strategies should be adjusted. 對外揭露 External disclosure： (1) 本行宜充分揭露所面臨之市場風險，以及辨識、衡量、監控該風險之管理技術，使市場參與者足以評估本行的市場風險管理。 The Bank should fully disclose the market risks it faces, and identify, measure and monitor the techniques used to manage these risks so that market participants can evaluate the Bank's market risk management. (2) 資訊揭露程度應與本行業務活動規模、風險暴露情形及複雜程度相符。 The degree to which information is disclosed shall be commensurate with the size of the Bank's business activity, its risk exposure status, and its level of complexity.

項 目 Items	內 容 Contents
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	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."
5. 法定資本計提所採行之方法 Approach Adopted for the Regulatory Capital Requirement	標準法 Standardized Approach

市場風險應計提資本
Market Risk Capital Accrual

99年3月31日 單位：新臺幣仟元
March 31, 2010 Unit: NT\$1,000

風險別 Risk Category	應計提資本 Accrued Capital
利率風險 Interest Rate Risk	416,686
權益證券風險 Equity Security Risk	29,132
外匯風險 FX Risk	101,065
商品風險 Commodity Risk	0
選擇權採簡易法處理 Adoption of Simplified Method Options	0
合計 Total	546,883

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 & Liabilities

98年12月31日

December 31, 2009

單位：新臺幣仟元

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	1,278,853,914	237,425,960	153,184,127	124,831,637	110,684,261	652,727,929
主要到期資金流出 Major Matured Capital Outflows	1,626,171,083	202,431,674	199,664,231	182,229,850	319,257,436	722,587,892
期距缺口 Capital Gap	(347,317,169)	34,994,286	(46,480,104)	(57,398,213)	(208,573,175)	(69,859,963)

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 & Liabilities

98年12月31日

December 31, 2009

單位：美金仟元

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	5,990,671	1,976,144	1,579,198	1,239,223	351,212	844,894
負債 Liabilities	6,622,853	2,528,181	1,245,732	611,585	686,650	1,550,705
缺口 Gap	(632,182)	(552,037)	333,466	627,638	(335,438)	(705,811)
累積缺口 Gap Accumulated	(632,182)	(552,037)	(218,571)	409,067	73,629	(632,182)

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

1. 依據金管會96年6月20日金管證四字第09600315061號函，98年6月15日前應完成內部控制制度修訂及境外基金短線交易防制資訊系統建置。

影響：投資人涉及短線交易時系統將予以警示，投資人如堅持交易則需出具「短線交易聲明書」，並自行承擔涉及短線交易所發生之一切損失及費用。

因應措施：本行已依規完成系統建置。

2. 財政部98年9月22日台財稅字第09804558720號令訂定「非中華民國來源所得及香港澳門來源所得計入個人基本所得額申報及查核要點」規定，中華民國98年12月31日以前取得之境外基金受益憑證，其原始取得成本低於境外基金受益憑證於中華民國98年12月31日之淨值者，得以該收盤價或淨值計算其成本。

影響：需提供投資人境外基金之成本等相關資料，以利所得申報。

因應措施：本行配合研議修改交易系統。

(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」、「無會計師財務簽證」企業信用評等模型之維護與修正，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計提，符合新巴塞爾資本協定之規範。

2. 持續維護及調整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。

b. The Influence of Domestic and Foreign Major Policies and Law Amendment Exerting on the Bank's Financial Structure and Responding Measures

1. According to letter No. FSS IV. 09600315061 from the FSC on June 20, 2007, the Banks should amended the internal control system and built the prevention system of short-swing trading for Offshore Fund before June 15, 2009.

Impact: Investors involved in short-swing trading will be warned by the system. Investors insisting on entering into short-swing trading will have to present a "short-swing trading declaration" and assume all losses and expenses incurred as a result.

Countermeasure: The Bank has installed a system according to rules.

2. Ministry of Finance's directive dated September 22, 2009 with a reference number Taicaishuizi 09804558720 and titled "The Directions for Filing and Investigation on Including Non-ROC-sourced Incomes and HK/Macau-sourced Incomes in Personal Incomes" stipulates that if the original acquisition cost of an offshore fund beneficiary certificate obtained on or before December 31, 2009 is less than its net worth as of December 31, 2009, its cost may be calculated based on its closing price or net worth. Impact: Investors must be provided with relevant information including the costs of offshore funds to facilitate the filing of tax returns.

Countermeasure: The Bank is considering modifying its trading system.

c. The Impact of Technological Advancement and Industrial Evolution on the Financial Businesses of Banks, and the Proposed Response Measures

1. Continuously maintaining and modifying the credit ratings model designed for corporate borrowers with/without 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 adjusting the E-Loan management system for credit investigation, in order to

(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，結合專業的理財規劃，為客戶的財富及健康把脈，推出「健康財富一把抓」、「理財Fun輕鬆，健康好生活」、「聰明理財、有機可乘」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，提升了本行之企業形象，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、可能風險及因應措施

1. 預期效益：

- (1) 擴充營業據點，可提高市場占有率。
- (2) 擴增營業據點，可提供客戶更便利服務網，增加客群往來意願，提升本行營運量，進而增裕盈收。
- (3) 不同營業據點之經營風險會隨著地域性（都市或城鄉）、產業型態（高科技或傳統產業）及客群組成（高所得或低所得）而有所不同，藉由擴充營業據點，增進不同客層往來亦可達到分散營運風險的成效。

2. 可能風險：

- (1) 營業據點週遭銀行已呈現飽和狀態，業務拓展受限於地區同業削價競爭。
- (2) 營業據點過度擴充，可能發生鄰近聯行之客源重疊。
- (3) 受限於法令規定，新行舍裝修成本過高，創造盈餘緩慢。

3. 因應措施：

- (1) 審慎評估營業據點經營環境、區域商業活動情形及未來營運商機前景，並衡量鄰近同業及聯行之分佈情形及業績概況。
- (2) 尋求熟稔當地法規之建築師協助合法簡化變更程序，縮短變更時間並降低裝修成本。

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

In continuation of the Bank's original CIS "Smile & Reach out" theme, the Bank has launched a series of activities (such as "Health & Wealth," "Have Fun with Wealth Management That Creates Healthy Life," "No Smart Wealth Management, No Opportunity"), incorporating professional financial planning and health examination for clients, demonstrating the proactive, passionate, and caring attitudes of our staff. This has strengthened the corporate image of the Bank, and by combining different activities in these campaigns, the Bank was also able to optimize marketing efforts.

e. Expected Efficiency and Possible Risk from Mergence None.

f. Expected Benefits, Potential Risks, and Responding Measures of Expanding Operation Locations

1. Expected profit

- (1) Increase market share.
- (2) Provide more convenience for clients, increase their willingness to deal with the Bank, and increase operation volume which might result in more revenue.
- (3) Different operation locations have different operation risks. They differ in terms of location (urban or rural), industry (high-tech or traditional), client composition (high-income or low-income). Expanding operation locations could diversify operation risk.

2. Possible risk

- (1) The market surrounding the branches might already be saturated. Business will be limited and competition could resort to a price war.
- (2) Too many branches might result in an overlap of client sources
- (3) Due to regulations, the cost of interior renovation/decoration is too high, hindering revenue growth.

3. Responding measures

- (1) Carefully evaluate the surroundings, regional commercial activities, and potential of the region. In addition, evaluate the distribution of competitors, existing branches, and operating overview.
- (2) Seek assistance from local architects to legally streamline the modification process so as to reduce time of change and lower renovation cost.

4. After the Memorandum of Understanding on Cross-Strait Banking Supervision Cooperation (MOU) became effective on January 16, 2010, Taiwanese banks were permitted to set up branches in China. To provide Taiwanese businesses operating in China with deposit, loan and foreign exchange services, the Bank is to set up a branch in Kunshan. With large concentrations of

4. 海峽兩岸銀行業監督管理合作瞭解備忘錄(MOU)於99年1月16日生效後，政府開放銀行登陸設點，本行將設立昆山分行營運，提供台商客戶存放款及外匯業務。以長江三角洲密集的台商及高度的營運規模，預期將可為本行帶來相當的營收與獲利，放款業務伴隨的信用風險將以審慎核貸、掌握集團金流、分散產業暴險、加強擔保等方式控管，以降低風險。

(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。

well established Taiwanese businesses in the Yangtze River Delta, the Kunshan branch is expected to bring sizable sales and profits to the Bank. The accompanying credit risks will be dealt with via cautious review of loan applications, staying on top of the group's money flow, diversifying industry risk exposure, additional guarantee and etc. to lower risks.

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.

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 than 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

(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一仟五百萬元之「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本行勝訴確定後，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、資訊系統中斷等造成本行業務或營運中斷之事故時或流動性不足造成經營危機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畫」，以為全行各單位預防準備、通報、應變及事後報告之依循準則。
- (二) 配合本行「彰化銀行業務永續運作計畫」，編訂「分行緊急應變手工處理程序」及票據、匯款等集中作業之重大事故處理及應變計畫。

八、其他重要事項

無。

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 September 10, 2004. Rejecting to accept the sentence, the Iranian party appealed to Taiwan Superior Court on October 6, 2004 and this lawsuit is currently under review.

G. Emergency Response Mechanisms

- a. In case catastrophes, endemics, strikes, or information system breakdowns result in operation discontinuity, or lack of liquidity result in operation crises, the Bank has devised the "Chang Hwa Bank Business Sustainable Operation Plan" for all units to serve as guidelines for prevention, preparation, reporting, responding, and post-event reporting in order to protect the rights of customers and mitigate financial losses and personnel dangers to a minimum.
- b. In accordance with the "Business Continuity Plan," "Branch Emergency Response Manual Procedures" and response and procedure plans for major incidents for centralized businesses such as notes and remittance are also devised.

H. Other Important Events

None.



特別記載事項 Special Notes

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- 186 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

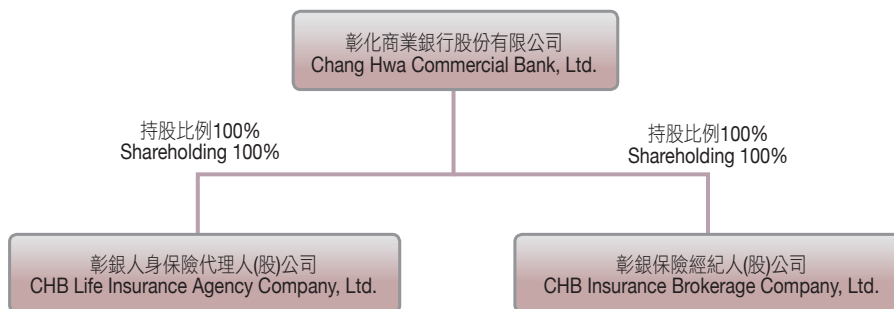
特別記載事項 Special Notes

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:新臺幣仟元 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

99年5月6日 May 6, 2010

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. 施建安 James Shih 林青槐 Alexander C.H.Lin, 陳金英 Chin-Ying Chen 陳允進 James Y.G. Chen 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. 施建安 James Shih 劉克祐 Keh-Yu Liu, 黃國珍 Gwo-Chen Huang 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

98年12月31日 單位：新臺幣仟元
December 31, 2009 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	213,677	97,014	116,663	561,914	114,069	86,992	173.98
彰銀保險經紀人(股)公司 CHB Insurance Brokerage Company, Ltd.	5,000	53,624	23,997	29,627	124,460	24,823	18,976	37.95

(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

98年12月31日 單位：新臺幣元
December 31, 2009 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 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	定期存款利息收入 Interest Income from Time 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.	彰化商業銀行股份有限公司 Chang Hwa Commercial Bank, Ltd.	0	194,688	52,058	310,854	385,000,000	1,564,700	無 None	無 None	無 None
彰銀保險經紀人(股)公司 CHB Insurance Brokerage Company, Ltd.	彰化商業銀行股份有限公司 Chang Hwa Commercial Bank, Ltd.	0	43,849	18,021	105,441	50,000,000	1,003,596	無 None	無 None	無 None

二、私募有價證券辦理情形

本行私募乙種特別股業於97年10月3日轉換成普通股，基準日98年12月31日已無特別股。

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「財務標準分類」編製之），係依個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：

B. Progress of Private Placement of Securities

The Bank's type B preferred stocks have been converted to common stock on October 3, 2008. On baseline date December 31, 2009, no preferred stocks exist.

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

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。

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

無。

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.

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

None.



總行及國內外 分支機構一覽表

Directory of Head Office & Branches

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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 臺中市區自由路二段38號 38, Sec. 2, Tsu Yu Rd., Taichung 40045, Taiwan	(04) 22230001 (04) 22231170	CCBCTWTP220
★ 臺中分行 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 臺中市南區臺中港路102號1樓、2樓、地下1樓 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 th 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 nd 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 st 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	
● 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 2F, 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 1F, 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 12F, 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 10F, 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66號、68號1樓 66, 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

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
★ 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1、2樓 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1樓、地下1樓 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
● 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) 25905051 (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	10064 臺北市中正區信義路二段139號1、2樓及135號2樓 1F, 139, Sec. 2, Xinyi Rd., Zhongzheng District, Taipei 10064, 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1樓、地下1樓 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	CCBCTWTP511
● 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	CCBCTWTP533
● 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 3F, 333, Sec. 1, Keelung Rd., Taipei 11012, Taiwan	(02) 27203101 (02) 27576385	CCBCTWTP526
● 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2段201號、201-1號1樓 201, Sec. 2, Bade Rd., Taipei 10492, Taiwan	(02) 27312211 (02) 27529492	CCBCTWTP515

國內營業單位 DOMESTIC OFFICES	地 址 ADDRESS	電話 / 傳真 TEL/FAX	SWIFT TLX
● 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
● 承德分行 Chengde Branch	11166 臺北市士林區承德路4段81號1、2樓、81-1號1樓、81-2號1樓 1F, 81, Sec. 4, Chengde Rd., Shihlin District, Taipei 11166, Taiwan	(02) 28868989 (02) 28866969	CCBCTWTP507
● 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	CCBCTWTP530
● 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 1F, 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	CCBCTWTP973
★ 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	
★ 新湖分行 Sinhu Branch	11494 臺北市內湖區新湖二路180號 180, Sinhu 2 nd 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
● 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 2F-3, 3, Yuanqu St., Nangang District, Taipei 11503, Taiwan	(02) 26558169 (02) 26558683	CCBCTWTP538
★ 木柵分行 Mucha Branch	11664 臺北市文山區木柵新路三段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 1F, 6, Lane 452, Daye Rd., Bei Tou District, Taipei 11268, Taiwan	(02) 28968585 (02) 28968282	CCBCTWTP539
★ 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68號1、2樓 1F, 68, Zhengyi N. Rd., Sanchong City, Taipei County 24147, Taiwan	(02) 29823111 (02) 29848411	
● 東三重埔分行 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
★ 西三重埔分行 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	
★ 南三重埔分行 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	

國內營業單位 DOMESTIC OFFICES	地 址 ADDRESS	電話 / 傳真 TEL/FAX	SWIFT TLX
★ 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 臺北縣蘆洲市三民路86號1、2樓 1F & 2F, 86, Sanmin Rd., Lujhou City, Taipei County 24760, Taiwan	(02) 22851000 (02) 22850518	
★ 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	23144 臺北縣新店市寶強路9、11、13號1、2樓 1F & 2F, 9, 11 & 13, Baociang Rd., Sindian City, Taipei County 23144, 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	CCBCTWTP965
★ 永和分行 Yunggho Branch	23444 臺北縣永和市永和路二段69號1樓、2樓、地下1樓 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 Chungho Branch	23575 臺北縣中和市中和路182號1樓、2樓 182, Chung Ho Rd., Chungho 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., Chungho City, Taipei Hsien 23552, Taiwan	(02) 22259988 (02) 22252821	
★ 立德分行 Lide Branch	23512 臺北縣中和市立德街140號、142號1樓 1F, 140 & 142, Lide St., Zhonghe City, Taipei County 23512, 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) 29937101 (02) 29969440	CCBCTWTP555
★ 五股工業區分行 Wugu Industrial Park Branch	24890 臺北縣新莊市五工五路3-1號 3-1, Wugong 5th 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	
● 新樹分行 Sinshu Branch	24262 臺北縣新莊市新樹路266-1號1、2樓 1F & 2F, 266-1, Sinshu Rd., Sinjhuang City, Taipei County 24262, Taiwan	(02) 22086767 (02) 22086787	CCBCTWTP545
★ 泰山分行 Taishan Branch	24341 臺北縣泰山鄉全興路111號1、2樓 1F & 2F, 111, Cyuansing Rd., Taishan Township, Taipei County 24341, Taiwan	(02) 22970809 (02) 22970307	
● 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	CCBCTWTP556
● 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
● 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, R.O.C	(03) 3711222 (03) 3711777	

國內營業單位 DOMESTIC OFFICES	地 址 ADDRESS	電話 / 傳真 TEL/FAX	SWIFT TLX
★ 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 1 st 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	
● 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	CCBCTWTP572
● 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	CCBCTWTP962
● 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 2F, 5, Industry E. 6 th Rd., 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 1F, 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 1F & 2F, 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 1F & 2F, 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
南豐分行 Nan-Feng Branch	42050 臺中縣豐原市中山路200號1、2樓 1F & 2F, 200, Jhongshan Rd., Fengyuan 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	CCBCTWTP585

國內營業單位 DOMESTIC OFFICES	地 址 ADDRESS	電話 / 傳真 TEL/FAX	SWIFT TLX
★ 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226號 226, Min Chyuan Rd., Shuili Hsiang, Nantou Hsien 55343, Taiwan	(049) 2772121 (049) 2770375	CCBCTWTP593
★ 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 1F & 2F, 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,	(049) 2520288 (049) 2520266	
● 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	CCBCTWTP601
★ 和美分行 Hemei Branch	50845 彰化縣和美鎮道周路428號1、2樓 1F & 2F, 428, Daozhou Rd., Hemei Township, Changhua County 50845, Taiwan	(04) 7579696 (04) 7579292	
● 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	
★ 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	
★ 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	
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	

國內營業單位 DOMESTIC OFFICES	地 址 ADDRESS	電話 / 傳真 TEL/FAX	SWIFT TLX
★ 新營分行 Hsinying Branch	73043 臺南縣新營市復興路146號 146, Fu Hsing Rd., Hsinying 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, Shiaw Tung Rd., Yungkang City, Tainan Hsien 71069, Taiwan	(06) 3125318 (06) 3138790	
★ 南科樹谷分行 STSP Tree Valley Branch	744 臺南縣新市鄉樹谷園區中心路6號1樓 1F, No. 6, Jhongsin Rd., Sinshih Township, Tainan County 744, Taiwan	(06) 5893236 (06) 5893286	
● 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 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	CCBCTWTP643
★ 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 臺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	
★ 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 rd 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 st 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1樓、2樓 1F & 2F, 456, Chung Hsiao 1 st 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 高雄市前金區中正路109號1樓、2樓、3樓 109, Chung Cheng 4 th 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 nd 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 nd 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 rd 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 Chiu-Ju Lu Branch	80759 高雄市三民區九如二路7號 7, Chiu Ju 2 nd Rd., Kaohsiung 80759, Taiwan	(07) 3123101 (07) 3120191	
建興分行 Chienhsing Branch	80753 高雄市三民區建國二路123號 123, Chien Kuo 2 nd Rd., Kaohsiung 80753, Taiwan	(07) 2358527 (07) 2368171	
★ 博愛分行 Po-Ai Branch	80466 高雄市鼓山區博愛一路517號 517, Po Ai 1 st Rd., Kaohsiung 80466, Taiwan	(07) 5545151 (07) 5553202	
★ 苓雅分行 Lingya Branch	80247 高雄市苓雅區四維四路2號 2, Syh Wei 4 th Rd., Kaohsiung 80247, Taiwan	(07) 3353171 (07) 3353393	
★ 大順分行 Ta-Shun Branch	80284 高雄市苓雅區建國一路109號 109, Chien Kuo 1 st Rd., Kaohsiung 80284, Taiwan	(07) 7715101 (07) 7133512	
★ 屏東分行 Pingtung Branch	90074 屏東縣屏東市中正路117-2號 117-2, Chung Cheng Rd., Pingtung City, Pingtung Hsien 90074, Taiwan	(08) 7342705 (08) 7338190	
★ 潮州分行 Chaochou Branch	92052 屏東縣潮州鎮中正路38號 38, Jhongheng Rd., Chaozhou Township, Pingtung County 92052, Taiwan	(08) 7883911 (08) 7880144	
林邊分行 Linpien Branch	92744 屏東縣林邊鄉仁和村中山路303號 303, Chung Shan Rd., Jenho Tsun, Linpien Hsiang, Pingtung Hsien 92744, Taiwan	(08) 8758006 (08) 8750482	
★ 東港分行 Tungkang Branch	92849 屏東縣東港鎮中正路74號 74, Chung Cheng Rd., Tungkang Town, Pingtung Hsien 92849, Taiwan	(08) 8351521 (08) 8351528	
車城分行 Checheng Branch	94441 屏東縣車城鄉福興村中山路15號 15, Chung Shan Rd., Fuhsing Tsun, Checheng Hsiang, Pingtung Hsien 94441, Taiwan	(08) 8822655 (08) 8822607	
車城分行-牡丹辦事處 Mudan Sub-Branch of Checheng Branch	94541 屏東縣牡丹鄉石門村石門路6號 6, Shih Men Rd., Shihmen Tsun, Mudan Hsiang, Pingtung Hsien 94541, Taiwan	(08) 8831634 (08) 8831676	
★ 花蓮分行 Hualien Branch	97047 花蓮縣花蓮市中山路191號 191, Chung Shan Rd., Hualien City, Hualien Hsien 97047, Taiwan	(03) 8323961 (03) 8337215	
臺東分行 Taitung Branch	95044 臺東縣臺東市正氣路226號1樓、2樓 226, Jeng Chih Rd., Taitung City, Taitung Hsien 95044, Taiwan	(089) 324311 (089) 318806	
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 2F, 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 2F, 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 3F, 182, Chung Ho Rd., Chung Ho 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 12F, 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 5F, 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 3F, 85, Ta Yeong Rd., Kaohsiung 80343, Taiwan	(07) 5219123 (07) 5219636	
證券經紀商臺北總公司 Taipei Securities Broker	10045 臺北市中正區衡陽路68號3樓 3F, 68, Heng Yang Rd., Taipei 10045, Taiwan	(02) 23619654 (02) 23113726	
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 3F, 78, Sec. 2, Fu Hsing Rd., Taichung 40245, Taiwan	(04) 22660011 (04) 22660060	
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 3F, 456, Chung Hsiao 1 st Rd., Kaohsiung 80055, Taiwan	(07) 2355658 (07) 2355785	

國外營業單位 OVERSEAS UNITS	地址 / 電子郵件信箱 ADDRESS/E-MAIL	電話 / 傳真 TEL/FAX	SWIFT TLX
紐約分行 NEW YORK BRANCH	685 Third Avenue, 29F, New York, N.Y. 10017, U. S. A. e-mail : chbny@chbnyc.com	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
東京分行 TOKYO BRANCH	日本國東京都港區赤坂2-17-22,赤坂雙塔大樓本館15階 Akasaka Twin Tower, Main Tower 15F, 17-22, Akasaka 2-Chome, Minato-ku, Tokyo 107-0052 Japan e-mail : chbtk@nyc.odn.ne.jp	Tel:81-3-35837011 Fax:81-3-35862959	CCBCJPJT
倫敦分行 LONDON BRANCH	Level 6, City Tower, 40 Basinghall Street, London EC2V 5DE, United Kingdom e-mail : changhwa@clara.co.uk	Tel: 44-20-76006600 Fax: 44-20-76003227 44-20-72566541	CCBCGB2L
香港分行 HONG KONG BRANCH	香港九龍尖沙咀廣東道25號港威大廈第二座1401室 1401, Tower II, The Gateway 25, Canton Rd., Tsimshatsui, Kowloon, Hong Kong e-mail : chbhk@chb.com.hk	Tel: 852-29561212 Fax: 852-29561898 852-29563652 852-29562588	CCBCHKHH
新加坡分行 SINGAPORE BRANCH	新加坡芬禮遜埔1號8樓 No.1 Finlayson Green #08-00 Singapore 049246 e-mail : chbsg@singnet.com.sg	Tel: 65-65320820 Fax: 65-65320370 65-65320374	CCBCSGSG
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彰化商業銀行股份有限公司
Chang Hwa Commercial Bank, Ltd.



董事長

陳淮舟



Chairman

Julius Chen

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