

九十二年年報
Annual Report 2003

台中商業銀行

Taichung Commercial Bank

1

辦理股票過戶機構

STOCK REGISTRATION AGENT

名稱：金鼎綜合證券股份有限公司股務代理部

地址：台北市敦化南路二段 97 號地下二樓

COMPANY: TAIWAN INTERNATIONAL SECURITIES CORPORATION
AGENCY DEPARTMENT

ADDRESS: B2F, 97, TUN-HWA SOUTH ROAD, SEC. 2, TAIPEI, TAIWAN, R.O.C.

電話 / TEL : (02) 23262899

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信用評等機構

CREDIT RATING INSTITUTE

名稱：中華信用評等股份有限公司

地址：台北市羅斯福路二段 100 號 23 樓

COMPANY: TAIWAN RATINGS CORPORATION

ADDRESS: 23F, NO.100, ROOSEVELT ROAD ,SEC. 2, TAIPEI, TAIWAN, R.O.C.

電話 / TEL : (02) 23688277

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簽證會計師姓名

CPA-AUDITOR OF THE FINANCIAL REPORT

事務所名稱：中央聯合會計師事務所

會計師姓名：余天興、熊光寧

地址：台北市長安西路 180 號 8 樓之 1

COMPANY: Centre & Co., CPAs

CPAs: TIEN-HSING YU, KUANG-NING SHIUNG

ADDRESS: 8F-1, 180, CHANG-AN WEST ROAD, TAIPEI, TAWAN, R.O.C.

電話 / TEL : (02) 25562299

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本公司發言人

SPOKESMAN

姓名：林安峰

職稱：副總經理

NAME: MR. AN-FENG LIN

POSITION: EXECUTIVE VICE PRESIDENT

電話 / TEL : (04) 22236021

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公司網址及年報刊載網址

COMPANY WEBSITE

www.tcbank.com.tw

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壹、致股東報告書

親愛的股東先生、女士：

首先感謝大家於百忙之中蒞臨本行參加股東大會，在此謹代表台中銀行全體董事監察人暨員工致上十二萬分的謝意。對本行而言，今年應當是非常有展望進入佳境的一年。隨著全球經濟復甦、原物料價格上升，世界各國股市應聲上揚，國內經濟情勢也在房市回春、內需增加及國際情勢影響下緩步好轉。本行股票的股價亦從九十一年底的四點四七元到九十二年底的六點五元，到了今年二月二十日更達到十一點六元近年來的新高價。同時，今年二月二十六日財政部正式來函對本行常務董事會、董事會會議議程之事後核閱解除監管，此舉實為對本行近年來落實徵授信制度之建立，提升徵授信人員授信品質及經營管理能力之最大肯定。

回顧去年，為積極解決逾期放款問題，嚴控授信風險，陸續成立八區區域中心，將徵審作業集中處理，另外，本行共計出售五十一億餘元不良資產(NPL)，逾期放款比率也因此由九十一年底的11.466% 下降至九十二年底的 9.792%。今年，逾期放款處理問題仍要繼續加強，首先將逾期放款處理中心改制為債權管理部，並於各法院管轄區設置法催中心，加強催理工作。此外，新成立的客服中心將可提升本行的客戶服務品質，並透過客服中心對本行既有客戶推動資料庫行銷。未來，我們將積極朝向大眾化型消費金融領域邁進，以增加手續費收益為目標，並以經營合理化、降低不良資產比率、以及加強金融商品的開發並擴大市佔率為營運重點，我們堅信，今後的台中銀行將更加茁壯與成長。

I. Message to Our Shareholders

Dear Shareholders,

First of all, I would like to thank you for spending your precious time and coming to our Bank to attend shareholders' meeting. I would like to express my appreciation to you on behalf of board of directors and supervisors as well as the employee on the bank. This year is very promising. As global economic recovers, material prices go up, stock markets in major countries are blooming, domestic economic rejuvenates on the leads of real estate market, domestic demands are increasing, and international trend of economic is turning back gradually. Our stock price rises from NT\$4.47 in the end of 2002 to NT\$6.5 in the end of 2003. As of February 20 this year, it reached its record high in recent years at NT\$11.6. In the meantime, on February 26, Ministry of Finance acknowledged us that supervisions on our board of standing directors and post review on agenda of meeting of the board of directors were removed. Such act has recognized the results of our efforts on solid implementation of credit authorization disciplines, improvements of credit personnel quality, and management capability.

Looking back on last year, in order to actively resolve problems of past-due loans and strictly control credit risks, we have, in succession, established 8 regional centers to centralize credit and review tasks. In addition, our Bank has sold out NT\$5.1 billion of Non-Performing Loan assets (NPL). Past-due loan ratio has dropped from 11.466% in 2002 to 9.792% in 2003. This year, efforts in resolving issues pertaining to past-due loan ratio shall be continued to reinforce by replacing Past-Due Loan Center with Department of Debt Collection and Asset Recovery, followed by establishing Legal and Payment Demand Centers in each of all jurisdictions of courts to improve payment demand effectiveness. Other than these measures, the newly established Customer Service Center may enhance our service quality, and the Center is engaging with database marketing on existing clients. In the future, we shall proactively expand into general public consumer financial market, to profit from charging service fees. We shall also focus our operations on normalizing operation, reducing ratio of NPL asset, further enhancing development of financial products, and increasing market share. We believe that TCB shall

由於本行全體行員勤奮努力、客戶的愛護，各項業務有持續穩定的成長，更期待各位 股東女士、先生繼續支持與鞭策，讓我們力求成長的欲念更增添動力，創造嶄新的五十年。

展望今年，本行將朝財富管理、零售金融與法人金融三大業務領域進展，以創造手續費收入、增加盈餘為首要目標，並調整分行分佈結構，除鞏固原有中部四縣市市場，增加市佔率外，更向財政部申請並已獲核准將部份分行遷移至北部及南部，朝全國性銀行發展。此外，仍將積極解決逾期放款，嚴控授信風險，達到政府要求之標準。同時，面對競爭激烈及瞬息萬變的金融市場，本行將隨時調整產品結構，並加速推出各項新種金融商品。

最後，本行仍將貫徹對客戶提供「優質服務、以客為尊」，對同仁要求「務實經營、以行為榮」的經營信念，促使各項業務均能於穩健中求發展，永續為社會大眾提供最佳的金融服務。懇請各位股東女士、先生們繼續給予本行鞭策與鼓勵，以求創造佳績與價值，呈獻給股東分享。

最後祝福各位

身體健康、財運昌隆、萬事如意

董事長

Chairman of the Board

總經理

President

continue to grow stronger.

Because of the hardworking of our colleagues and your support, all of our businesses are stably growing. We sincerely look forward to your support and encouragement, so that our determination of growth shall be greater to accomplish another better and newer 50 years.

This year, TCB shall expand into three major business sectors including asset management, retail financing, and institutional financing. Our primary goal is to increase profits by charging service fees. We shall also adjust branch location structure in order to consolidate existing market of the four counties in central Taiwan and increase market share. We have filed application to Ministry of Finance to move some of authorized branch offices to northern and southern Taiwan, so that we may become a national bank. In addition, we shall continue to proactively resolve past-due loans, and strictly control credit authorization to match standard set by government. Meanwhile, in responding to intensive competitions and ever-changing financial market, TCB shall adjust product mix dynamically and accelerate on launching all kinds of new financial products.

In the end, TCB shall continue to actualize our belief in “Superior Service and Customers First” on our customers, and demand our colleagues to follow the idea of “Practical Operation and Proud of Our Bank”. We shall seek for stable developments in all of our business sectors, and forever provide the best financial services to society. Please, honorable shareholders, continue to encourage us, so we together may achieve great results and values, and share with all of our shareholders.

Sincerely,

貳、公司概況

一、公司簡介

本行前身爲台中區合會儲蓄公司，於四十二年四月奉准設立，八月開始營業，主要辦理合會業務，營業區域遍佈於台中縣市、彰化縣及南投縣，六十四年銀行法修訂公布實施，將合會儲蓄公司正式納入銀行體制，改制爲中小企業銀行，爲配合法令及業務發展之需，經過三年的努力，於六十七年正式改制爲「台中區中小企業銀行」。而爲了擴大經營規模並使資本大眾化，本行股票於七十三年五月公開上市，逐步奠定了堅實的基礎。創立初期資本額僅五十萬元，嗣後爲健全經營體質，強化資本結構，經數度增資，目前實收資本額爲一百五十三億八千萬元。

五十年來，在全體同仁的努力下，漸次奠定穩定的經營基礎，業務成長迅速，營業單位由初創時之五處分公司，擴增至七十九處分支機構，服務網路已由點、線而逐步遍及全省各地，目前除設立信託部、國外部及國際金融業務分行，並設有八家外匯指定分行，以提供客戶完整之商業銀行服務。近年來本行業績蒸蒸日上，八十七年度正式改制爲「台中商業銀行」，正式邁入全國性商業銀行。

II. Company Profile

1. Company History

Taichung Commercial Bank was formerly the Taichung District Joint Saving Company that was approved and established in April, 1953, and operation began in August same year to serve its members and clients. Its serving area covered Taichung County, Taichung City, Changhua County, and Nantou County. The Law of Banks was amended promulgated in 1975. Thus the Joint Saving Company was placed into banking system officially and transformed to small and medium enterprise bank. In order to comply with legal regulations and business development, three years of efforts were invested and the Bank was officially transformed to “Taichung District Small and Medium Enterprise Bank” in 1978. In order to expand business scope and publicize its capital, the Bank went public with initial public offering stocks in May, 1984, and gradually consolidated a firm foundation. In the beginning of establishment, the capital was only NT\$500,000. Later on, several capital additions were implemented to strengthen capital structure. Currently, the actual capital amount is NT\$15.38 billion.

50 years of relentless efforts of all of our colleagues, our operation base has become stable gradually, and business grows rapidly. Business offices have increased from 5 branches in the beginning, to 79 branches today. Our service network has evolved from points to lines, and from lines to island wide. So far, in addition to Trust Department, International Banking Department and International Finance Business Branch, there are also 8 designated foreign currency branches to provide complete commercial banking services to our clients. In recent years, our Bank has experiencing growing business. The Bank was officially changed to “Taichung Commercial Bank” in 1998, declaring that the Bank has become a nation-wide commercial bank.

展望未來，本行希望成爲一家多元化的綜合性銀行，並在全體股東、董監事之支持及全體同仁之努力下，持續各項業務穩定之成長，並建立「客戶導向」之行銷策略，以「優質服務、以客爲尊」、「務實服務、以行爲榮」爲全體行員共同信念，持續爲社會大眾提供最佳的服務。

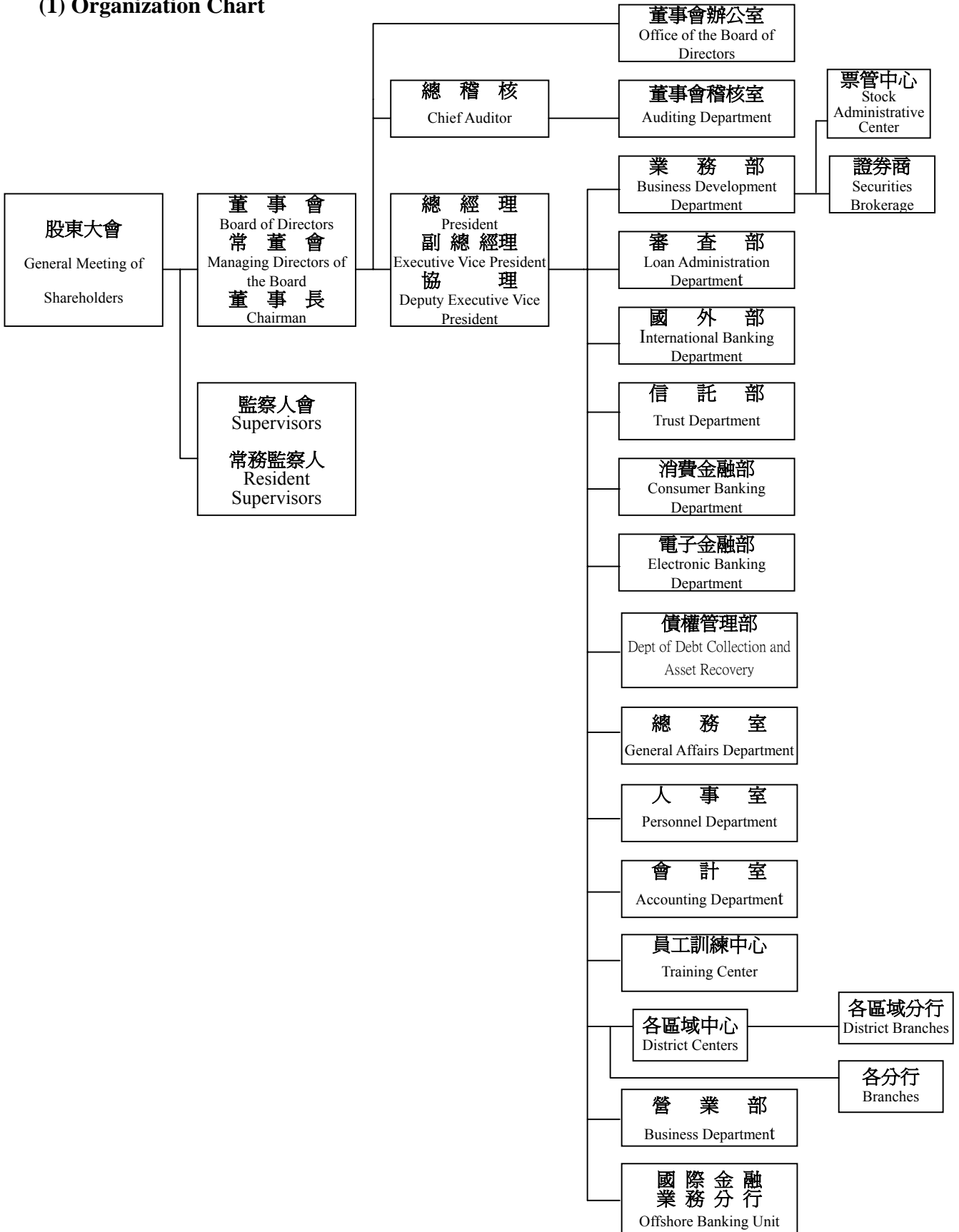
As for the future, the Bank intends to become a diversified general bank. With supports from shareholders, directors and supervisors, and the relentless efforts of our colleagues, our business is growing stably. We have also established “customer-oriented” marketing strategy. Our values are “Superior Service and Customers First” and “Practical Operation and Proud of Our Bank”. We shall continue to provide the best services to general public.

二、公司組織

2. Company Organization

《一》組織系統圖

(1) Organization Chart



《二》董事、監察人資料及主要經理人

92.12.31

職 稱	姓 名	選(就)任日期	任期	現在持有股份	配偶與未成年子女持有股份	主要經(學)歷
董事長	蔡裕芳	91.05.18	三年	14,602,106	3,403,453	台中企銀總經理
常務董事	廖英彥	91.05.18	三年	5,799,022	1,076,039	台中企銀副總經理
常務董事	黃允良	91.05.18	三年	5,261,992	1,586,139	台中企銀副總經理
常務董事	楊澤民	91.05.18	三年	11,502,934	1,587,473	加州大學柏克萊分校博士
董事	蔡裕彰	91.05.18	三年	6,000,320	27,000	台中銀行總經理
董事	廖燈賢	91.05.18	三年	4,241,626	0	台中企銀董事
董事	陳千惠	91.05.18	三年	7,836,506	1,208,050	日本國立千葉大學
董事	陳明本	91.05.18	三年	339,894	55,551	台中銀行協理
董事	吳傳森	91.05.18	三年	10,018,174	0	台中銀行證券商經理
董事	裕泰投資(股)公司 代表人：蔡裕宗	91.05.18	三年	20,000,567	0	台中實業(股)公司董事
董事	威東投資(股)公司 代表人：劉蔡月嬌	91.05.18	三年	4,973,363	0	台中實業(股)公司董事
董事	達富國際(股)公司 代表人：周錫金	91.05.18	三年	8,061,000	0	台中銀行人事室協理
董事	磐亞(股)公司 代表人：莊銘山	91.05.18	三年	7,385,000	0	磐亞(股)公司總經理
常務監察人	一榮投資(股)公司 代表人：陳希哲	91.05.18	三年	25,691,708		台中企銀總經理
監察人	林倍源	91.05.18	三年	5,860,976	316,538	達音實業公司董事
監察人	洪國顯	91.05.18	三年	5,474,407	0	大台北瓦斯董事
監察人	梁德二	91.05.18	三年	346,572	94,322	台中銀行總稽核
總經理	蔡裕彰			6,000,320	27,000	台中銀行董事
副總經理	游輝照			16,605	0	台中銀行副總經理
副總經理	陳明本			339,894	55,551	台中銀行董事
副總經理	林安峰			42,858	0	台中銀行電金部協理

(2) Board of Directors, Supervisors and Key Managers

Dec. 31, 2003

Position	Name	Date of Appointment	Duration	Shareholding	Current Shares of Spouse and Minors	Education/Career
Chairman	Yu-fang Tsai	5/18/02	3 yrs.	14,602,106	3,403,453	President, Taichung Business Bank
Managing Director	Ying-yen Liao	5/18/02	3 yrs.	5,799,022	1,076,039	Executive Vice President, Taichung Business Bank
Managing Director	Yun-liang Huang	5/18/02	3 yrs.	5,261,992	1,586,139	Executive Vice President, Taichung Business Bank
Managing Director	Tze-min Yang	5/18/02	3 yrs.	11,502,934	1,587,473	Ph.D., University of California in Berkeley, USA
Director	Yu-chang Tsai	5/18/02	3 yrs.	6,000,320	27,000	President, Taichung Commercial Bank
Director	Teng-hsien Liao	5/18/02	3 yrs.	4,241,626	0	Director, Taichung Business Bank
Director	Chien-Huei Chen	5/18/02	3 yrs.	7,836,506	1,208,050	Chiba University, Napan
Director	Ming-pen Chen	5/18/02	3 yrs.	339,894	55,551	Deputy Executive Vice President, Taichung Commercial Bank
Director	Chuan-sen Wu	5/18/02	3 yrs.	10,018,174	0	Manager of Securities Brokerage, Taichung Commercial Bank
Director	Yu Tai Investment Co., delegate of Yu-tsung Tsai	5/18/02	3 yrs.	20,000,567	0	Director, Taichung Industrial Co., Ltd.
Director	Wei Dong Investment Co., delegate of Yueh-chiao Liu Tsai	5/18/02	3 yrs.	4,973,363	0	Director, Taichung Industrial Co., Ltd.
Director	Top Image Int'l Co., Ltd., delegate of Hsi-chin Chou	5/18/02	3 yrs.	8,061,000	0	Deputy Executive Vice President of Personnel Dept., Taichung Industrial Co., Ltd.
Director	Pan Asia Corporation, delegate of Ming-shan Chuang	5/18/02	3 yrs.	7,385,000	0	President, Pan Asia Corporation
Resident Supervisor	I Jung Investment Co., delegate of Hsi-che Chen	5/18/02	3 yrs.	25,691,708		President, Taichung Business Bank
Supervisor	Pei-yuan Lin	5/18/02	3 yrs.	5,860,976	316,538	Director, Da Yin Enterprise Co., Ltd.
Supervisor	Kuo-hsien Hung	5/18/02	3 yrs.	5,474,407	0	Director, Great Taipei Gas Company
Supervisor	Te-erh Liang	5/18/02	3 yrs.	346,572	94,322	Chief Auditor, Taichung Commercial Bank
President	Yu-chang Tsai			6,000,320	27,000	Director, Taichung Commercial Bank
Executive Vice President	Huei-Chao Yu			16,605	0	Executive Vice President Taichung Commercial Bank
Executive Vice President	Ming-pen Chen			339,894	55,551	Director, Taichung Commercial Bank
Executive Vice President	An-feng Lin			42,858	0	Deputy Executive Vice President of Electronic Banking Dept., Taichung Commercial Bank

《三》法人股東之主要股東

92年12月31日

法人股東名稱	法人股東之主要股東
裕泰投資股份有限公司	蔡裕芳、蔡裕宗、蔡篤昀
威東投資股份有限公司	劉邦棟、劉邦樑
達富國際股份有限公司	莊震光、周季平、周子騫、周佩玲、周伯鍊
一榮投資股份有限公司	陳希哲、陳怡仁、陳丁清霜、陳怡德
磐亞股份有限公司	中國人造纖維、勝仁針織廠、嘉鴻投資(股)公司

(3) Major institutional shareholders

Dec. 31, 2003

Institutional Shareholders	Major Shareholders of Institutional Shareholders
Yu Tai Investment Co.	Yu-fang Tsai, Yu-tsung Tsai, Tu-yun Tsai
Wei Dong Investment Co.	Pang-tung Liu, Pang-liang Liu
Top Image Int'l Co., Ltd.	Chen-kuang Chuang, Chi-ping Chou, Tzu-chien Chou, Paggy Chou, Po-lien Chou
I Jung Investment Co.	Hsi-che Chen, Yi-jen Chen, Ching-shuang Chen Ting, Yi-te Chen
Pan Asia Corporation	China Man-Made Fiber, Sheng Jen Knitting Factory, Chia Hung Investment Co., Ltd.

三、公司資本及股份、公司債、特別股及參與海外存託憑證、認股憑證、庫藏股之執行情形

3. Capital, Stock Shares, Corporate Bonds, Special Shares & Participation in the Issuance of Global Depository Receipts, Stock Certificates and Treasury Stocks

(一)公司資本及股份：

本公司實收資本額為 15,380,144,000 元

種類	核定股本				
	已發行股份			未發行股份	合計
	已上市	未上市	合計		
記名式 普通股	1,538,014,400 股	---	1,538,014,400 股	0 股	1,538,014,400 股

(1) Capital & Shares:

Total Collected Capital: NT\$15,380,144,000.00

Type	Authorized Capital				
	Shares Issued			Outstanding Shares	Total
	Listed	Unlisted	Total		
Nominal Common Shares	1,538,014,400 shares	---	1,538,014,400 shares	0 share	1,538,014,400 shares

(二) 公司債、特別股及參與海外存託憑證、認股憑證之發行情形：

→ 無

(2) Issuance of Corporate Bonds, Special Shares and Participation in the Issuance of Global Depository Receipts (GDR) and Stock Certificates

→ Nil

(三) 庫藏股執行情形

92年12月31日

買回期次	第 1 次	第 2 次
買回目的	轉讓股份予員工	轉讓股份予員工
買回期間	89.11.29 ~ 90.01.28	90.05.23 ~ 90.07.22
買回區間價格	2.57 ~ 10.00	2.28 ~ 10.00
已買回股份種類及數量	0	普通股：30,760 張
已買回股份金額	0	123,543,247 元
已辦理銷除及轉讓之股份數量	0	0
累積持有本公司股份數量	0	30,760 張
累積持有本公司股份數量占 已發行股份總數比率(%)	0	0

(3) Operation of Treasury stocks

Dec. 31, 2003

Buying Period	First Time	Second Time
Buying Purpose	Shares Transferred to Employees	Shares Transferred to Employees
Buying Period	Nov. 29, 2000 to Jan. 28, 2001	Nov. 29, 2000 to Jan. 28, 2001
Buying Section Price	2.57 ~ 10.00	2.28 ~ 10.00
Already Purchased Shares Type and Amount	0	Common Share : 30,760
Already Purchased Shares Amount	0	123,543,247 dollars
Already Managed Shares Transferred	0	0
Continually owned the company Shares Amount	0	30,760
Continually owned the company Shares Amount against total issued shares rate (%)	0	0

參、營運概況

一、業務內容

本行目前辦理之營業項目如下：

1. 收受支票存款。
2. 收受其他各種存款。
3. 辦理放款。
4. 辦理票據貼現。
5. 投資公債、股票及短期票券等業務。
6. 辦理國內外匯兌。
7. 辦理商業匯票承兌。
8. 簽發國內信用狀。
9. 辦理國內保證業務。
10. 代理收付款項。
11. 辦理出租保管箱業務。
12. 辦理信用卡業務。
13. 代客買賣有價證券。
14. 辦理有價證券買賣融資融券業務。
15. 收受、經理及運用各種信託資金，但以非保本保息者為限。
16. 辦理自行買賣政府債券業務。
17. 擔任債券或股票發行簽證人。
18. 受託經管各種財產。
19. 辦理短期票券經紀、自營業務。
20. 辦理與業務有關之倉庫、保管及代理服務業務。
21. 出口外匯業務。
22. 進口外匯業務。
23. 外匯存款。
24. 外幣貸款。

III. Operations Profile

1. Contents of Business

The business items we serve are as follows:

1. Checking deposits
2. An assortment of other deposits
3. Corporate and consumer loans
4. Bills and notes discounting
5. Investment in government bonds, stocks and short-term bills
6. Domestic remittances
7. Bankers acceptances
8. Issuance of domestic letter of credit
9. Domestic bank guarantees
10. Agent of collection and bill clearance
11. Rental of safety deposit boxes
12. Issuance of credit cards
13. Agent in the purchasing and sales of marketable services
14. Margin loans and other short-sell stock financing
15. Underwriter to various trust funds without guaranteeing the collection of principle or revenue
16. House trading on government bonds
17. Certification of bonds and stocks
18. Properties trust under writing
19. Dealer and broker for short-term securities
20. Safekeeping to businesses listed above
21. Export financing
22. Import financing
23. Foreign currency deposits
24. Foreign currency loans

- 25.外幣擔保付款之保證業務。
- 26.辦理買賣外幣現鈔及旅行支票業務。
- 27.境外之企業及個人存款、放款、保證、進出口及匯兌等業務。

- 25.Foreign currency guarantee services
- 26.Purchase and sales of foreign currencies in cash and traveler's checks
- 27.Offshore institutional and individual deposits, loans, guarantees, export/import, and remittances

二、市場及業務概況

(一)市場概況

經濟成長

依據中華經濟研究院年初預測九十二年經濟成長率為 3.15%。國內經濟亦隨國際經濟回穩、原物料價格上升、外銷接單增加、國內房市回溫，第一季經濟成長率為 3.53%，第二季為 -0.08%，第三季為 4.18%，第四季為 5.17%，全年經濟成長率為 3.24%，較原先預估值更為提昇，跟據中華經濟研究院預估九十三年度我國經濟成長率將可維持在 4.74% 左右之水準。

景氣動向

九十二年整體經濟指標及多項景氣指標都較九十一年大幅成長。其中，景氣綜合判斷分數更由九十一年度的 24 分增加至九十二年的 33 分。同時，九十二年的景氣燈號自九十二年第一季的黃藍燈，雖於四、五月轉為藍燈，自七月開始到十一月則維持綠燈，到十二月更出現景氣過熱的黃紅燈。今年一月仍維持黃紅燈，預期國際景氣仍將持續轉好，我國經濟亦可望緩步復甦。

國民生產

九十二年我國國內生產毛額(GDP)為新台幣 10 兆元，較九十一年增加 3,140 億元。平均每國民生產毛額為 13,157 美元，亦較九十一年度增加 241 美元。

(2) Market and Business Activities

1. Market Status

Economic Growth

According to Chung-Hua Institution for Economic Research, economic growth of 2003 is estimated at 3.15%. Domestic economic was stabilized in accordance with international economic. Material prices rose, international orders increased, and domestic real estate market rejuvenated. Economic growth in Q1 was 3.53%, Q2 was -0.08%, and Q3 was 3.24%. Such figures were better than estimate. According to Chung-Hua Institution for Economic Research, our domestic economic growth in 2004 shall remain at 4.74%.

Economic Trends

Overall economic index and various prosperity index in 2003 were better than 2002. Among which, consolidated prosperity index increased from 24 in 2002 to 33 in 2003. In the same time, prosperity signal in 2003 turned from yellow blue in Q1 to blue in April and May, and remained green from July to November. It even turned to over-heat yellow red in December. January this year still remained yellow red. International economic is expected to continue to recover, and our economic can also be expected to recover gradually.

Gross Domestic Production

Taiwan's Gross Domestic Production (GDP) in 2003 was NT\$10 trillion, an increase of NT\$314 billion compared to 2002. Per capita income was US\$13,157, an increase of US\$241 compared to 2002.

□ 物價動態

由於景氣逐漸復甦趨緩，國內物價呈平穩走勢，消費者物價及躉售物價雙雙維持九十一年之水平。九十二年躉售物價指數較九十一年增加 2.36%；九十二年消費者物價指數較九十一年衰退 0.28%，連續三年呈現負成長。九十二年初躉售物價指數仍小幅上升，消費者物價指數也小幅上升。

□ 對外貿易

九十二年出口及進口貿易總額分別為 1,441.8 億美元及 1,272.4 億美元，分別較上年成長 10.40% 及 13.08%，雙雙較九十一年度大幅成長。全年貿易出超 169.3 億美元，較九十一年小幅率退 6.29%。

□ 工業生產

九十二年全球景氣復甦，我國製造業生產指數較九十一年小幅增加 5.42%。今年在全球景氣緩步回溫之下，我國製造業生產景氣，可望在國內外需求回穩下逐步回升。

□ 金融情勢

1. 貨幣供給額：去年貨幣供給額 M1A、M1B 及 M2 年增加率分別為 11.28%、11.82% 及 3.77%。其中 M1A、M1B 年增加率較高，係因利率走低，存戶降低定期性存款與外匯存款之意願所致。
2. 利率：持續寬鬆貨幣政策，使得國內利率水準維持在低檔，各天期存款利率、基本放款利率、重貼現率、隔夜拆款利率都降至歷年的低點。

□ Consumer Price Index

Because economic trend began to recover gradually, domestic prices were stable, and both consumer and wholesale prices remained at 2002 levels. Wholesale Price Index in 2003 increased 2.36% from 2002. Consumer Price Index in 2003 decreased 0.28% from 2002, a fall in consecutive three years. In the beginning of 2003, wholesale price index still grew slightly, and consumer price index, too, grew slightly.

□ Foreign Trade

Sum of export and import trades in 2003 were US\$144.18 billion and US\$127.24 billion, respectively, increased 10.40% and 13.08%, respectively. Both grew greatly compared to 2002. Annual trade surplus was US\$16.93 billion, a minor decrease of 6.29% compared to 2002.

□ Industrial Output

As global economic trend recovered in 2003, our domestic manufacturing industry production index slightly increased by 5.42%. This year, as global economic slowly recovered; our manufacturing industry is expected to grow in accordance with stabilizing domestic demands.

□ Banking Development

1. Money Supply: In last year, annual growth rates of M1A, M1B, and M2 of money supply were 11.28%, 11.82, and 3.77%, respectively. Among which, M1A and M1B had higher annual growth rates, and deposit clients to reduce time deposits and foreign savings.
2. Interest Rates: Currency policy remained loose, and caused domestic interest rate remains low. Interest rates of all lengths of time deposits, Prime Interest Rates for loans, discount rate, and Interbank Offered Rates were all down to lowest levels over recent years.

3. 匯率：美元表現疲弱使得九十二年度新台幣兌美元匯率由 1 美元兌新台幣 34.80 升至十月份 33.80 元高點。年底台幣兌美元匯率為 1 美元兌新台幣 34.42 元，較上年同期升值 0.46%。

反觀歐元，持續維持九十一年升值走勢，自九十二年初，1 歐元兌新台幣 35 元，一路攀升至年底 1 歐元兌新台幣 42 元。

(二)業務概況

存款業務

九十二年度雖國內產業景氣有小幅復甦的情形，但存款利率仍持續維持在低檔，本行除了密切關注市場動態調整存、放款利率外，並以增加手續費收入及處理剩餘資金為重點業務目標。

在業務方面，本行定期推出海內外基金推介、保險商品推介，期藉由多元化商品行銷以消化大額存款造成的剩餘資金。

截至九十二年底，本行存款總餘額達二千二百一十九億九千六百五十三萬元，較九十一年度增加一百四十七億二千三百五十六萬元，成長率達 7.10%。其中活期性存款為八百三十億四千四百八十萬元，占存款總餘額 37.41%【活期性存款包括支票存款三十二億九千六百九十二萬元、活期存款(含外匯活期存款)二百六十三億一千五百萬元、活期儲蓄存款五百一十九億四千七百四十萬元】。定期性存款為一千三百八十九億五千一百七十四萬元，占存款總餘額 62.59%【定期性存款含包括定期存款二百四十億三千一百二十五萬元、定期儲蓄存款一仟一百四十九億二千零四十九萬元】。

3. Exchange Rate: US dollar had weak performance, and caused exchange rate of NT dollar to US dollar to rise high from NT\$34.8 to US\$1.0 to NT\$33.80 to US\$1.0 in October. In the end of 2003, the exchange rate was NT\$34.42 to US\$1.0, an increase of 0.46% compared to same period in previous year.

On the other hand, Euro dollar maintained its rising trend in 2002. The exchange rate rose from EUR€ 1.0 to NT\$35 in the beginning of 2003, to EUR€ 1.0 to NT\$42 in the end of 2003.

2.Business Status

Saving Operations

In 2003, despite domestic industries had minor recovery, however, interest rates for savings remained low still. In addition that TCB watched closely on market movements and took interest rate adjustments on savings and loans dynamically, also increased income from charging service fees and managing capital surplus as focal points of business.

In business, TCB periodically launched campaigns on domestic/overseas mutual funds and insurance products, and expected to digest capital surplus from large amounts of deposits.

As of the end of 2003, TCB had total NT\$221,996,530,000 in savings, increased NT\$14,723,560,000 compared to 2002. The growth rate was 7.10%. Among which, checking accounts totaled NT\$83,044,800,000 or 37.4% of total deposits. (Checking accounts included checking deposit of NT\$3,296,920,000, current deposits including current foreign deposits of NT\$26,315,000,000, and passbook saving deposits of NT\$51,947,040,000.) Time deposits totaled NT\$138,951,740,000, or 62.59% of total deposits. (Time Deposits included time deposits of NT\$24,031,250,000, and time saving deposits of NT\$114,920,490,000.)

□ 放款業務

由於去年上半年爆發之美伊戰爭與 SARS 疫情等不確定因素，均能在最短時間內獲得控制，對全球經濟造成之衝擊降至最低。因此，從下半年開始，在美國經濟率先復甦之激勵下，並配合日本、中國等亞洲主要經濟體景氣強勁反彈，進而帶動歐洲國家逐漸掙脫經濟成長遲緩之泥淖，全球經濟復甦有明顯增強趨勢。在國內經濟方面，因國際景氣全面回升以及政府政策利多效果逐漸顯現激勵下，生產、出口與金融等產業表現愈來愈良好。因此，未來放款業務仍有相當成長空間。本行除仍配合行政院開發基金推動輔導中小企業升級貸款及傳統產業優惠貸款等策略性貸款協助傳統中小企業轉型升級外，也與行政院勞委會續約「輔助勞工建購住宅貸款」業務，配合中央銀行續辦「再增撥二千億元續辦優惠購屋貸款專案」業務，同時配合政府降低失業率政策，開辦「微型企業創業貸款」業務。另外為了順應金融產品演變潮流，本行特於九十一年九月中起開辦「利率指數型房貸」，九十二年二月推出「理財指數型房貸」業務，為慶祝本行五十週年，九十二年五月份推出「慶祝本行成立五十週年暨回饋股東優惠措施」專案。

為提升徵、授信品質及改善作業流程，本行依區域特性已相繼完成設立八個區域中心，以統合辦理轄下各區域分行放款業務，達成流程標準化、作業專業化之目標。

□ Loan Operations

Because war in Iraq and SARS disease broke out in the first half of last year were controlled quickly, damages that shocked global economic were minimized. Therefore, started from the second half of last year, US economic lead in economic recovery, followed by strong bouncing pf Japan, China, and other major Asian economic entities that drove European countries to got away from stagnant economic situation, s global economic became stronger significantly. In domestic economic, because all-around global economic trend started to recover and encouraged by appearing boom effects from government maneuverings, industries such as manufacturing, export, and financial were performing better and better. Therefore, there would be quite a space for loan business in the future. In addition to promote strategic loans such as loans for small and medium businesses to upgrade and favorable loans for traditional industries in accordance with Development Fund of the Executive Yuan to help traditional small and medium businesses to upgrade and transform, TCB also extended contract of “Supplementary Home Loans for Laborers” with the Executive Yuan, continued business operation of “Added NT\$200 Billion for Extended Favorable Home Loans Project” in joint efforts with the Central Bank of China. In the same time, TCB launched “Micro-Business Entrepreneur Loan” in comply with unemployment rate reduction policy of central government. Also, in order to conform to evolving trend of financial products, TCB especially launched “Interest Rate Index Home Loan” in September, 2002, and “Financial Management Index Home Loan” in February, 2003. To celebrate the 50th anniversary of TCB, the Bank launched “the 50th Anniversary and Repay Shareholder Favorable Measures” in May, 2003.

In order to improve operational processes of both credit check and authorization, TCB had established 8 regional centers according to regional characteristics. These centers are designed to centralize regional loans businesses to achieve standardized business process and professionalize operations.

截止至九十二年底，本行放款總餘額為 147,643,064 仟元。就放款結構分析，買匯、透支及進出口為 372,463 仟元，佔總放款比例為 0.25%；短期放款(含擔保)為 55,348,818 仟元，佔總放款比例為 37.49%；中期放款(含擔保)為 37,520,787 仟元，佔總放款比例為 25.41%；長期放款(含擔保)為 54,400,996 仟元，佔總放款比例為 36.85%。就放款對象而言，製造業佔總放款比例為 15.17%，營造業佔總放款比例為 2.47%，批發、零售、住宿及餐飲佔總放款比例為 4.42%，金融、保險及不動產業佔總放款比例為 1.74%，個人佔總放款比例為 68.69%，非營利團體佔總放款比例為 0.06%，服務業佔總放款比例為 3.46%，礦業及土石採取業佔總放款比例為 0.14%，農林漁牧業佔總放款比例為 0.22%，運輸、倉儲及通信業佔總放款比例為 0.69%，水電燃料業佔總放款比例為 0.17%，證券金融業放款比例為 0.74%，政府機關放款比例為 2.03%。

信託業務

1. 指定用途信託資金投資國外共同基金業務：

截至九十二年底計代理怡富、富達、德盛、富蘭克林、大聯、運通、瑞銀等 15 家國外基金公司旗下合計 357 種基金，累計收受信託餘額為新台幣七十八億三千一百零八萬二千六百零三元，較九十一年底增加一十四億零三百二十萬五千五百九十九元，成長 21.5%，手續費收入共計三千八百七十九萬七千六百八十五元。

2. 指定用途信託資金投資國內共同基金業務：

本項業務於九十二年度元月份正式開辦，截至九十二年底計代理：富達、國際、元大、寶來、ING、德盛、怡富等 22 家國內基金公司旗下合計 220 種基金，累計收受信託餘額為新台幣一十三億七千一百九十六萬一千元，手續費收入共五十三萬二千九百零九元。

As the end of 2003, the total amount of loan balance was NT\$147,643,064,000. As for the structure of loans, foreign currency purchase, overdraft, and import/export totaled NT\$372,463,000, or 0.25% of total loans. Short-term loans (including guarantees) totaled NT\$55,348,818,000, or 37.49% of total loans. Mid-Term loans (including guarantees) totaled NT\$37,520,787,000, or 25.41% of total loans. Long-Term loans (including guarantees) totaled NT\$54,400,996,000, or 36.85% of total loans. As for the subjects of loans, manufacture industry took up 15.17%, construction took up 2.47%, wholesale, retail, and hospitality took up 4.42%, finance, insurance, and real estate took up 1.74%, personal took up 68.69%, non-business institutions took up 0.06%, service industry took up 3.46%, mining and earth extravagations took up 0.14%, agricultural, forestation, fishery, and livestock took up 0.22%, transportation, warehousing, and telecommunication took up 0.69%, energy fuel took up 0.17%, financial security took up 0.74%, and government agencies took up 2.03%.

Trust Operations

1. Designated Purpose Trust Capital Investments on Foreign Mutual Fund Businesses

As of the end of 2003, TCB was the correspondent bank for 357 mutual funds from 15 foreign mutual fund companies including Jardine Fleming, Fidelity, Allianz Dresdner, Franklin Templeton, ACM, AMEX, , and Swiss Bank. Total balance of trust was NT\$7,831,082,603, an increase of NT\$1,403,205,599, or a growth of 21.5%. Income from service fee totaled NT\$38,797,685.

2. Designated Purpose Trust Capital Investments on Domestic Mutual Fund Businesses

Such business started officially in January 2003. As of the end of 2003, TCB represented 220 mutual funds from 22 domestic mutual fund companies such as Fidelity, International Investment, Yuanta, ING, Allianz Dresdner, and Jardine Fleming. Total balance of trust was NT\$1,371,961,000. Income from service fees was NT\$532,909.

3. 證券簽證業務：

本行九十二年度受理證券簽證業務金額為一十四億八千二百零九萬五千元，較九十一年度二十二億一千零三十五萬元減少七億二千八百二十五萬五千元，承辦件數七十三件，手續費收入計四十二萬一千三百八十九元。

4. 保險金信託業務：

本行「金寶貝安心呵護保險金信託計畫」自九十二年二月份開辦以來，截至九十二年十二月底受理簽約件數共計 425 件，有效保險金額規模計四億七千六百萬元。

消費金融業務

消費金融業務之比重，在各金融同業中逐漸受到重視，銀行業者為求能在短期中獲得利潤且能吸引客戶，並建立其企業形象，紛紛將主要業務及經營方向，朝向消費金融業務推展，本行遂於九十年十一月成立消費金融部，專職消費性貸款及信用卡業務。

截至九十二年底，本行信用卡總發卡量為四十二萬五千七百一十七卡，較九十一底增加十四萬五千二百一十九卡，成長率為 51.77%；累計流通卡數為二十九萬三千七百三十二卡，較九十一底增加十一萬七千七百三十三卡，成長率為 66.89%。消費金額方面，九十二年度總計為二十七億六千二百三十五萬元；循環利息收入為一億四百八十萬元；手續費收入為五千九百零五萬元，較九十一年度增加四十萬元，成長率為 0.69%。

信用卡業務已是消費金融個人必備的支付工具，為提升信用卡的附加價值，本行持續推出及研發專案企劃，如：(一)推出「溫泉、旅遊、美食優惠手冊」，提供卡友優質服務(二)推出促銷活動「卡友歡樂頌 3 部曲」：首部曲「核卡消費送 7-11 禮券」，二部曲「刷卡抽獎送休旅車、電漿電視」，三部曲「刷卡排行送涵碧樓、遠來飯店住宿」(三)行銷包裝大甲鎮瀾宮「媽祖平安卡」(四)與台中縣政府交通旅遊局策略聯盟，結合彼此資源，定位本行

3. Certification of Securities Business

Total income from certification of securities in 2003 was NT\$1,482,095,000, a decrease of NT\$728,255,000 from NT\$2,210,350,000 in 2002. Number of total cases processed was 73, from which service fee income was NT\$421,389.

4. Insurance Trust Business

From the starting of “TCB Golden Baby Protection Insurance Trust Program” in February, 2003, to the end of December 2003, there were total 425 cases received with total valid insurance amount of NT\$476,000,000.

Consumer Banking Services:

Consumer finance business was receiving more attention among financial institutions then ever. Banks raced to point their direction of business developments and operation to consumer finance in order to make short-term profit, attract clients, and establish enterprise image. TCB therefore established Consumer Finance Department in November 2001 that specialized on consumer loans and credit cards businesses.

As of the end of 2003, total number of credit card issued by TCB was 425,717, an increase of 145,219 compared to the end of 2002. The growth rate of card issuing was 51.77%. Total number of card in use was 293,732, an increase of 117,733, or a growth rate of 66.89% compared to the end of 2002. Consumption amount in 2003 totaled NT\$ 2,762,350,000. Income from Interest of balance totaled NT\$104,800,000. Income from service fees was NT\$59,050,000, in increase of NT\$400,000 or a growth of 0.69% compared to 2002.

Credit card had been an indispensable paying tool for consumers. In order to increase added values of credit cards, TCB continued to launch and develop programs such as (1) launched “Hot Spring, Travel, and Gourmet Handbook” to provide superior quality of services to card holders; (2) launched promotional campaign of “Joy to Card Holders Triple Benefits” that first benefit was “7-Eleven Gift certificates upon Approval”, the second benefit was “Recreational

信用卡為「休閒旅遊優惠卡」(五)與南山人壽合作，共同開拓卡戶並增加簽帳金額(六)以信用卡繳交個人綜合所得稅、地價稅等，期能創造更符合市場需求的信用卡商品，以滿足社會大眾需求及提高本行市場佔有率。

截至九十二年底，本行消費性貸款餘額十七億四仟六佰八十六萬元，較九十一年底增加六億九仟五百三十萬元，成長率為 66.12%。截至九十二年底，本行消費性貸款佔全行總放款餘額之 1.05%，預計未來逐年提高比重及餘額，期能增加本行消費金融業務之手續費收入及利息收入，創造更佳之盈收。

為因應消費金融市場之競爭，滿足客戶小額循環信用貸款之需要，本行於九十一年六月起推出「財吉寶 VISA 卡」業務，提供客戶『理財』、『即(吉)時』、『便利』及最有效率之理財工具，同時結合本行各項產品，予以組合、行銷，並配合 VISA DEBIT 金融卡之發行，全力衝刺發卡量，提高動用餘額。截至九十二年底，財吉寶 VISA 卡累計發行卡數共十一萬八千八百零八卡，手續費收入及利息收入合計八仟九佰七十三萬元，佔全行手續費收入及利息收入之 1.09%。

證券業務

本行目前有三家證券經紀商，經營上市上櫃股票經紀及融資融券業務，證券經紀業務九十二年全年成交營業額為三百零九億七千九百一十九萬一仟元，經紀費手續費收入為四千四百六十七萬六仟元整。

Vehicle and Plasma TV Lucky Draw for Using Card”, and the third benefit was “Free Night at the Lalu Hotel and Far Eastern Plaza Hotel for Using Card”; (3) issued limited edition of “Ma-Tzu Buddhism Card” blessed by Jhen-Lan Temple in Da-Ja; (4)formed strategic alliance with Traffic and Tour Bureau of Taichung County Government and positioned TCB credit card as the “Discount Card for Leisure and Travel”; (5) promoted with joint efforts from Nanshan Life to increase card market share and amount charged; (6)allowed using TCB card to pay personal income tax, land tax and other taxes to greet consumer needs and increase market share.

As the end of 2003, total balance of consumer loan at TCB was NT\$1,746,860,000, an increase of NT\$695,300,000 or a growth rate of 66.12%. As the end of 2003, consumer loans took up 1.05% of total loans at TCB. Such ratio and amount were expected to increase in future years so that income from service fees and interests might increase to achieve better profits.

Due to competitions in consumer finance market, and to satisfy clients' needs of small amount credit loans, TCB launched “Tsai-Ji-Bao Cash Debit Card” in June 2002. “Tsai-Ji-Bao Cash Debit Card” provided clients an efficient personal financial management tool by combining “Financial Management”, “Instant Cash”, and “Convenience” in one debit card. Products from TCB were bundled into this debit card to increase uses of available balance. As the end of 2003, total 118,808 “Tsai-Ji-Bao Cash Debit Cards” were issued with accumulated income from service fees and interests of NT\$89,730,000, or 1.09% of bank-wide total income service fees and interest.

Securities Brokerage Operations

TCB had three security brokerages that engaged in brokerage businesses in listed and OTC stocks. Total sales of security brokerage business in 2003 was NT\$30,979,191,000, and income from brokerage service fees was NT\$44,676,000.

□ 外匯業務

九十二年度全球景氣已逐漸由谷底翻揚，隨著國際景氣復甦增強與世界貿易量成長加速，國內景氣亦呈現向上攀升之趨勢，貿易穩定成長，本行外匯業務亦呈現穩定成長。在政府兩岸政策逐漸開放下，兩岸金融業務已逐漸成爲本行外匯業務之重要發展目標，爲能擴大服務客戶，本行已與大陸地區多家銀行建立通匯往來關係。

截至九十二年底，本行已有八個外匯指定單位，以及全省所有七十九家分行均可辦理「買賣外幣現鈔及旅行支票業務」，服務廣大客戶。爲提供客戶更便捷的服務，通匯銀行已遍及全球五大洲各主要金融中心。面對未來金融趨勢的發展，本行新外匯電腦系統已於 92 年 9 月 1 日上線，並於 93 年 1 月 1 日起實施外匯作業區域中心制以提高作業效率並降低作業成本，同時提供更好的外匯服務，爭取更大的市場佔有率。

九十二年外匯存款餘額 99,589 仟美元，較去年底增加 9,830 仟美元，外匯放款餘額爲 105,682 仟美元，較去年底增加 10,730 仟美元。而九十二年的外匯業務實際承作量爲 2,377,368 仟美元(其中進、出口業務承作量爲 389,773 仟美元，佔 16.4%，匯出匯入業務承作量爲 1,987,595 仟美元，佔 83.6%)。

□ Foreign Exchange Operations

Global economic trend in 2003 was turning up slowly from bottom of trench. As international trend recovered stronger and growing amount of world trades, domestic trend also responded with growth. International trades were growing stably. Foreign exchange business at TCB was also growing stably. Encouraged by the opening policy on cross-strait issues, Taiwan-Mainland China financial businesses had gradually become a major goal of foreign exchange businesses and future development. In order to expand scope of services, TCB had developed transfer/exchange relations with various banks in Mainland China.

As of the end of 2003, in additions to 8 designated foreign exchange units that TCB had established, a;; 79 branches in Taiwan were available for “Buy/Sell of Foreign Notes and Travelers’ Checks” businesses. In order to provide faster services, transfer/exchange banks were available in major financial cities in five continents. In respond to future trend of financial business, the new TCB foreign exchange computer system became online and operational on Sep. 1, 2003. Regional Centers of Foreign Exchange Business also started on Jan. 1, 2004 for higher operational efficiency, lower operational cost, better foreign exchange services, and greater market share.

Foreign exchange deposit balance in 2003 totaled US\$99,589,000, an increase of NT\$9,830,000. Balance of foreign currency loans totaled US\$105,682,000, an increase of US\$10,730,000 from 2002. Actual processed amount of foreign exchange businesses totaled US\$389,773,000, or 16.4%. Actual amount of outbound/inbound business processed was US\$1,987,595,000, or 83.6%.

最近二年度業務量比較表：

Business turnover compare list in the recent two years:

單位：新台幣仟元 / Unit: NT\$1,000

營業項目 Item	92 年底營運量 Projected Figures for the End of Year 2003	91 年底營運量 Projected Figures for the End of Year 2002	92 與 91 年度比較 Difference	成長比率 Growth Rate
存款 Deposits	221,996,530	207,272,970	14,723,560	7.10%
放款 Loans	147,643,060	134,303,080	13,339,980	9.93%
外匯(美元) Foreign Exchange (US\$)	2,377,370	1,869,173	508,197	27.19%
信用卡流通卡數(卡) Credit Card in Circulation	293,732	175,999	117,733	66.89%
買入票券 Marketable Bills & Securities	14,801,200	6,245,337	8,555,863	137.00%
海外共同基金 Overseas Mutual Funds	7,831,082	6,527,870	1,303,212	19.96%

三、從業員工

3. Employment

項 目 Item		年 度 Year	九十一年度 2002	九十二年度 2003
員工人數 Number of Employees	職 員 Full-Time		1,907	1,937
	工友、服務生、工讀生 Janitor/Courier/Temp		77	102
	櫃 員 工 讀 生 Part-Time at Counters		11	32
	合 計 Total		1,995	2,071
平 均 年 齡 Average Age			35.9	35.9
平 均 服 務 年 資 Average Years of Service			11.7	11.8
學歷分佈 情形 Academic Background	碩 士 Master		35	40
	大 學 Bachelor		448	538
	專 科 College		1,016	1,004
	高 中 High School		453	447
	高中以下 Under High School		43	42

四、勞資關係

本行產業工會於八十八年成立，為求事業發展與員工權益得以兼籌並顧，勞資雙方經常協商，檢討現行法令規章，員工依規定加入工會，促使工會健全發展。勞資關係和諧良好，定期召開勞資會議，最近幾年度並無任何勞資糾紛，亦未因而遭受損失，預期未來仍將和諧相處。

4. Management-Labor Relation

Employee Union at TCB was established in 1999. In order to balance business development and employee rights, bilateral meetings were held frequently between company and union to review in-force laws and regulations. Employees were required to join union according to regulations for union to develop better. Management-Labor relation was harmonic, and bilateral meetings were called frequently. No dispute occurred in recent years, or any loss/damage. Such relation condition was expected to continue.

五、固定資產及其他不動產，取得成本達實收資本額百分之一或新台幣伍仟萬元以上之固定資產：

5. Fixed Assets and Other Real Estates; Fixed Assets with Cost to Acquisition Reached 1% of Actual Capital or NT\$50 Mil. and Above

(一) 自有資產

92.12.31

(1) Own-Assets

Dec. 31, 2002

固定資產名稱 Name of Asset	單位 Unit	數量 Q'ty	取得日期 Date Acquired	原始成本 Original Cost	重估增值 Re-Evaluated Gained Value	未折減餘額 Balance Before Depreciation	使用情形 Used By	設定擔保及 權利受限制 之其他情事 Pledge/Limit/ Others
大雅分行 Da-Ya Branch	土地 Land 房屋 Building	筆 Piece 棟 Unit	2 84.04.21 1 84.04.21	66,800,000.00 107,457,928.00		66,800,000.00 89,176,949.00	大雅分行 Da-Ya Branch 行舍 Bank Use	無 Nil
內新分行 Nei-Sin	土地 Land 房屋 Building	筆 Piece 棟 Unit	3 79.05.02 1 90.11.28	58,766,234.00 24,293,101.00		58,766,234.00 22,619,994.00	內新分行 Nei-Sin Branch 行舍 Bank Use	無 Nil
太平分行 Tai-Pin	土地 Land 房屋 Building	筆 Piece 棟 Unit	5 77.04.16 1 79.09.23	56,980,200.00 75,060,531.00		56,980,200.00 55,945,320.00	太平分行 Tai-Pin Branch 行舍 Bank Use	無 Nil
北員林分行 N. Yuan-Lin	土地 Land 房屋 Building	筆 Piece 棟 Unit	1 82.08.09 1 82.08.09	30,387,000.00 56,477,512.00		30,387,000.00 39,117,438.00	北員林 N. Yuan-Lin Branch 分行行舍 Bank Use	無 Nil
台中港分行 Taichung Port	土地 Land 房屋 Building	筆 Piece 棟 Unit	1 83.03.08 1 83.03.08	16,072,000.00 68,670,822.00		16,072,000.00 54,015,847.00	台中港 Taichung Port Branch 分行行舍 Bank Use	無 Nil
向上分行 Hsian-Shan	土地 Land 房屋 Building	筆 Piece 棟 Unit	7 68.12.27 1 75.12.15	50,911,477.00 16,878,329.00		50,911,477.00 11,484,557.67	向上分行 Hsian-Shan Branch 行舍 Bank Use	無 Nil
西屯分行 Si-Tun	土地 Land 房屋 Building	筆 Piece 棟 Unit	5 80.05.09 1 82.09.18	78,421,612.00 35,148,145.00		78,421,612.00 28,523,423.00	西屯分行 Si-Tun Branch 行舍 Bank Use	無 Nil
西台中分行 W. Taichung	土地 Land 房屋 Building	筆 Piece 棟 Unit	1 84.12.01 1 84.12.01	83,877,536.00 145,473,771.00		83,877,536.00 121,945,502.00	西台中 West Taichung 分行行舍 Bank Use	無 Nil
沙鹿分行 Sha-Lu	土地 Land 房屋 Building	筆 Piece 棟 Unit	2 77.03.11 1 77.03.17	36,628,007.00 15,474,251.00		36,628,007.00 4,585,791.00	沙鹿分行 Sha-Lu Branch 行舍 Bank Use	無 Nil
松山分行 Sun-Shan	土地 Land 房屋 Building	筆 Piece 棟 Unit	1 85.05.31 1 85.05.31	204,750,000.00 130,146,382.00		204,750,000.00 110,452,202.00	松山分行 Sun-Shan Branch 行舍 Bank Use	無 Nil

固定資產名稱 Name of Asset	單位 Unit	數量 Q'ty	取得日期 Date Acquired	原始成本 Original Cost	重估增值 Re-Evaluated Gained Value	未折減餘額 Balance Before Depreciation	使用情形 Used By	設定擔保及 權利受限制 之其他情事 Pledge/Limit/ Others
松竹分行 Sun-Ju	土地 Land 房屋 Building	筆 Piece 棟 Unit	1 89.04.25 1 89.04.25	67,200,000.00 95,474,462.00		67,200,000.00 88,023,032.00	松竹分行 Sun-Ju Branch 行舍 Bank Use	無 Nil
南屯分行 Nan-Tun	土地 Land 房屋 Building	筆 Piece 棟 Unit	1 87.02.12 1 87.02.12	55,521,881.00 47,236,959.00		55,521,881.00 42,334,925.00	南屯分行 Nan-Tun Branch 行舍 Bank Use	無 Nil
南屯分行 舊行舍 Old Office of Nan-Tun Branch	土地 Land 房屋 Building	筆 Piece 棟 Unit	2 80.04.10 1 80.04.10	38,310,000.00 37,391,967.00		38,310,000.00 27,476,097.00	一至三樓出租 1-3 Fl On-Lease 四至五樓閒置 4-5 F Unsued	無 Nil
南陽分行 Nan-Yan	土地 Land 房屋 Building	筆 Piece 棟 Unit	3 78.07.27 1 81.11.27	51,631,172.00 29,560,874.00		51,631,172.00 23,641,533.00	南陽分行 Nan-Yan Branch 行舍 Bank Use	無 Nil
彰化市華山 路 134,136 號 #134, #136, Hua-Shan Rd, Changhua City (原南彰化分 行行舍) Original S. Changhua Branch Office	土地 Land 房屋 Building	筆 Piece 棟 Unit	6 80.10.22 1 80.10.22	50,705,824.00 22,995,086.00		50,705,824.00 15,060,549.00	閒置 Unused	無 Nil
軍功分行 Jun-Gon	土地 Land 房屋 Building	筆 Piece 棟 Unit	1 86.04.08 1 88.12.08	78,143,373.00 37,371,432.00		78,143,373.00 34,625,598.00	軍功分行 Jun-Gon 行舍 Bank Use	無 Nil
員林分行 Yuan-LIn	土地 Land 房屋 Building	筆 Piece 棟 Unit	3 73.08.29 1 75.09.15	36,735,135.00 22,731,606.00	20,019,915.00	56,755,050.00 14,802,483.00	員林分行 Yuan-Lin Branch 行舍 Bank Use	無 Nil
神岡分行 Shen-Gang	土地 Land 房屋 Building	筆 Piece 棟 Unit	11 88.08.18 1 88.08.18	37,106,379.00 25,877,517.00		37,106,379.00 23,836,584.00	神岡分行 Shen-Gang 行舍 Bank Use	無 Nil
健行分行 Chien-Sin	土地 Land 房屋 Building	筆 Piece 棟 Unit	7 78.06.26 1 79.09.22	69,607,433.00 9,582,960.00		69,607,433.00 5,489,330.00	健行分 行]Chien-Sin Branch 行舍 Bank Use	無 Nil
崇德分行 Chon-Deh	土地 Land 房屋 Building	筆 Piece 棟 Unit	3 80.06.20 1 80.06.20	43,615,000.00 70,463,169.00		43,615,000.00 53,793,959.33	崇德分行 Chon-Deh Branch 行舍 Bank Use	無 Nil

固定資產名稱 Name of Asset	單位 Unit	數量 Q'ty	取得日期 Date Acquired	原始成本 Original Cost	重估增值 Re-Evaluated Gained Value	未折減餘額 Balance Before Depreciation	使用情形 Used By	設定擔保及 權利受限制 之其他情事 Pledge/Limit/ Others
潭子分行 Tan-Tzi	土地 Land 房屋 Building	筆 Piece 棟 Unit	2 80.06.29 1 83.07.19	49,817,256.00 30,309,094.00		49,817,256.00 24,813,348.00	潭子分行 Tan-Tzi Branch 行舍 Bank Use	無 Nil
大竹分行 Da-Ju	土地 Land 房屋 Building	筆 Piece 棟 Unit	1 80.06.26 1 87.05.16	40,000,000.00 41,744,660.00		40,000,000.00 38,700,780.00	大竹分行 Da-Ju 行舍 Bank Use	無 Nil
大肚分行 Da-Du	土地 Land 房屋 Building	筆 Piece 棟 Unit	2 80.07.29 1 81.10.25	25,094,888.00 36,450,568.00		25,094,888.00 27,945,102.00	大肚分行 Da-Du 行舍 Bank Use	無 Nil
總行民族大樓 HQ-Min-Tzu	土地 Land 房屋 Building	筆 Piece 棟 Unit	4 42.08.01 1	4,503,955.10 98,146,758.70	91,567,700.00 24,227,325.00	96,071,655.10 46,269,972.00	總行民族 HQ-Min-Tzu 大樓行舍 Bank Use	無 Nil
總行民權大樓 HQ-Min-Chuen	土地 Land 房屋 Building	筆 Piece 棟 Unit	4 66.07.27 1	32,531,883.00 199,272,671.50	27,960,800.00 78,427,972.00	60,492,683.00 131,857,236.00	總行民權 HQ-Min-Chuen 大樓行舍 Bank Use	無 Nil

92.12.31

(二) 承受擔保品

Dec. 31, 單位：元

(2) Items on Pledge

2003

Unit: NT\$

固定資產名稱 Name of Fixed Asset	單位 Unit	數量 Q'ty	取得日期 Date Acquired	原始成本 Original Cost	未折減餘額 Balance Before Depreciation	使用情形 Used by	設定擔保及權利 受限制之其他情 事 Pledge/Limit/ Others	
蕭梁翡翠案 Hsiao Liang, Fei-Bi	土地 Land 房屋 Building	筆 Piece 棟 Unit	3 2	88.02	144,320,000.00 8,031,534.00	144,320,000.00 6,757,716.00	部分出租 Partially On-lease	無 Nil
興全貨運案 Hsin-Chuen Transport	土地 Land 房屋 Building	筆 Piece 棟 Unit	3	88.05	174,988,141.00 7,421,166.00	174,988,141.00 3,957,956.00	部分出租 Partially On-lease	無 Nil
國禾食品案 Guo-He Foods	土地 Land 房屋 Building	筆 Piece 棟 Unit	8 5	89.09	131,740,000.00 33,711,555.00	131,740,000.00 30,199,931.00	部分出租 Partially On-lease	無 Nil
金叔有限公司案 Jin-Shu Co. Ltd.	土地 Land 房屋 Building	筆 Piece 棟 Unit	3 2	90.05	38,600,000.00 14,373,315.00	38,600,000.00 13,650,126.00	空置 Unused	無 Nil
宗唐建設案 Tsong-Tan Construction	土地 Land 房屋 Building	筆 Piece 棟 Unit		91.05	6,280,000.00 59,021,725.00	6,280,000.00 57,200,066.00	部份出租 Partially On-lease	無 Nil
埔里大飯店 Lu-Li Hotel	土地 Land 房屋 Building	筆 Piece 棟 Unit		91.10	77,000,000.00	77,000,000.00	空置 Unused	無 Nil
鐳力建設 Lei-Li Construction	土地 Land 房屋 Building	筆 Piece 棟 Unit		92.01	82,097,640.00	82,097,640.00	空置 Unused	無 Nil
神大電子 Shen-Da Electronic	土地 Land 房屋 Building	筆 Piece 棟 Unit		91.01	31,728,000.00 89,093,722.00	31,728,000.00 85,793,956.00	空置 Unused	無 Nil
縉笙開發 Jin-Sheng Development	土地 Land 房屋 Building	筆 Piece 棟 Unit		91.08	32,024,000.00 112,642,815.00	32,024,000.00 109,687,676.00	出租 On-Lease	無 Nil
愛王工業 (股)公司 Ai-Wan Industry	土地 Land 房屋 Building	筆 Piece 棟 Unit	4 1	92.02	49,870,000.00 4,981,026.00	49,870,000.00 4,798,391.00	空置 Unused	無 Nil

六、轉投資事業：\ 6. Invested Enterprises

92年12月31日 \ Dec. 31, 2003

單位：新台幣仟元 \ Unit: NT\$1,000

轉投資事業 Co. Name	主要營業 Major Business	投資成本 Investment Cost	帳面價 值 Book Value	投資股份 Shareholding		股權 淨值 Net Worth	市價 Market Value	會計處 理方法 Accounting Method	92年度投資報酬 Current Returns		持有公 司股份 數額 Shares Held
				股數(股) No. of Shares	股權 比例 (%)				投資損益 Gain/ Loss	股利收入 Stock Div.	
台灣票券集中保 管結算(股)公司 Debt instruments Depository and Clearing Co. Taiwan	票券集中保 管業務 Debt instruments depository	20,000	20,000	2,000,000	0.99	19,530	-	成本法	-	-	
台中建築經理 (股)公司 Taichung Real Estate Management Corporation	不動產專業 機構 Real estate management	15,000	2,892	1,500,000	30.00	2,906	-	成本法	-	-	-
台灣證券集中保 管(股)公司 Taiwan Securities Central Depository Co.,Ltd	證券集中保 管業務 Securities depository	806	806	199,618	0.08	5,642	-	成本法	-	220	-
台灣育成中小企 業開發(股)公司 Yu Shen Venture Capital Corp.	企業投資 Investment	29,000	29,000	3,417,440	4.84	33,349	-	成本法	-	514	-
台北外匯經紀 (股)公司 Taipei FX Inc.	外匯買賣、 外幣拆款、 換匯交易 FX brokerage	800	800	80,000	0.4	1,215	-	成本法	-	183	-
富邦證券金融 (股)公司 Fubon SITC	有價證券買 賣之融資融 券 Securities financing	59,945	59,945	6,210,750	0.99	74,064	-	成本法	-	1,863	-

轉投資事業 Co. Name	主要營業 Major Business	投資成本 Investment Cost	帳面價 值 Book Value	投資股份 Shareholding		股權 淨值 Net Worth	市價 Market Value	會計處 理方法 Accounting Method	92年度投資報酬 Current Returns		持有公 司股份 數額 Shares Held
				股數(股) No. of Shares	股權 比例 (%)				投資損益 Gain/ Loss	股利收入 Stock Div.	
日盛投資信託 (股)公司 Jihson SITC	證券信託投 資 Securities	30,000	30,000	3,900,000	10	55,206	-	成本法	-	11,108	-
台灣期貨交易所 (股)公司Taiwan Commodities Exchange	期貨交易結 算 Futures trading	9,000	9,000	4,550,000	0.45	13,761	-	成本法	-	-	-
財金資訊(股)公 司 Financial Information Corp	資料處理服 務、電子資 訊供應服務 Information services	45,500	45,500	4,550	1.14	67,560	-	成本法	-	6,778	-
台中銀人身保險 代理人(股)公司 Taichung Banking Life Insurance Underwriter Co., Ltd.	人身保險代 理人 Life insurance	1,980	6,621	198,000	99	6,621	-	權益法	4,219	-	-
台中銀財產保險 代理人(股)公司 Taichung Banking & Financial Property Underwriter Co., Ltd.	財產保險代 理人 Property insurance	1,980	3,480	198,000	99	3,480	-	權益法	1,273	-	-

七、風險管理：

(一)首重授信風險之降低

- (1)全面實施區域中心。
- (2)強化稽核與覆審機制。
- (3)儘速完成建置風險管理即時系統。

(二)嚴密監控市場交易風險

- (1)核定各項投資部位、交易權限及風險指標，交易部門每日呈核控管。
- (2)運用資金小組定期檢討台幣利率/匯率變動情形、投資部位、股匯及資金市場走勢預測...等。

(三)組成各委員會定期檢討流動性風險、法令風險及資訊風險

(四)成立資本適足率及逾期放款監理小組因應新巴塞爾資本協定之規範

八、重要契約：

無

九、訴訟或非訟事件：

1. 本公司內新分行於民國八十五年四月間失竊現鈔新台幣(以下同)一千九百萬元，本案目前尚由法院審理，並已針對內部涉案人員及其身份保證人之財產執行假扣押，同時提出假扣押本案訴訟，本行獲二審勝訴判決後，對造上訴三審，現發回台中高分院審理中；另向富邦產物保險公司求償理賠之訴，目前本行上訴三審中。另對中興保全公司申請理賠之訴，本公司三審敗訴確定。
2. 本公司於八十五年十一月發生竊盜侵入保管箱竊取部份財物之事件，其中存戶劉娟娟因未與

7. Risk Management

(I) Prioritized on Reducing Credit Risk

- (1)Full-Scale Implementation of Regional Centers
- (2)Strengthened Credit Check and Re-Check mechanism
- (3)Completed Instant Risk Management System as soon as possible

(II) Stringent Monitoring Market Trading Risks

- (1)Reviewed on all investment positions, authorization of trade, and risk index were checked; trading units were to submit reports for audition and control.
- (2)Capital Maneuvering Team periodically assessed foreign currency interest rates/exchange rate fluctuations, investment positions, stock/foreign exchange markets, capital market trend predictions, and etc.

(III) Teamed up committees to periodically assess dynamic risks, legislation risks, and information risks.

(IV) Established capital adequacy rate and past-due loan supervision team in respond to the New Basel Accord.

8. Significant Contracts:

Nil

9. Litigious and Non-litigious Cases:

1. Theft occurred in Nei-Sin Branch of TCB in April 1996, and NT\$19 million was stolen. Such case was still being trialed in court. Provisional seizure was executed on the properties of the involved internal individuals and their guarantee endorsers. TCB won the second trial. After the defendant filed appeal for the third trial, the appeal was accepted and turned back to Taichung High Court now. In addition, damage suit against Fuban Insurance was on appealing in the third trial. As for the damage suit against Taiwan Secom was confirmed as a lost case.
2. In December 1996, safe-deposit box vault was intruded; partial properties were stolen. Settlement

本公司就賠償金額達成協議，故對本公司提起損害賠償五千五百萬元之訴訟，於民國八十九年十月二十一日判決本公司僅應賠償五十萬元，其餘之訴駁回。兩造均於法定期間內上訴，二審法院於 91.3.20 判決本公司勝訴，劉娟娟所提第一、二審之訴全部駁回，因劉娟娟已上訴最高法院，故全案尚未確定。

3. 本公司對廣三案中台北分行違法貸款案等集團核心份子及證券商違約交割買賣盤人頭戶及券商提出背信、違反證券交易法及洗錢防制法等之刑事告訴，另請求該案之首謀份子及共犯應連帶賠償新台幣一百一十二億餘元不等，刑事部份二審已於九十二年八月二十九日宣判，檢察官並已提起上訴。民事損害賠償部份，現正審理中。（*對信託部不當投資案所提之刑事告訴，遭檢察官不起訴處分確定。）

4. 本公司針對廣三案資金流向，並依台中地院刑庭訴字三六七號判決書附表，及判決書內容提及上海商銀中港分行涉嫌洗錢，承審法官將向地檢署告發等，基此，本公司遂於九十年七月二十三日對該行，及時任中港分行經理提刑事自訴，目前尚在審理中。另刑事附帶民事訴訟部分，本行已於九十一年十二月十八日遞狀，訴求上海商銀賠償五十七餘億元。

5. 本公司中正分行存款戶張月雀等四人，因日盛證券公司台中分公司營業員盜領該四人存款，

was not achieved with one of the victims, Ms Liu, Juan-Juan, who then placed charge against damage suit at NT\$55 million. On 21, October, 2000, court ruled that TCB was responsible for only NT\$500,000. Both plaintiff and defendant appealed within time limit. In the second trial, court ruled TCB was not responsible on March 3, 2002, and overturned ruling of the district court. Because Ms. Liu had appealed to the Highest Court, therefore, this case was not yet finished.

3. TCB placed criminal charges under Securities and Exchange Law and Money Laundering Control Act against major personnel at Taipei Branch involved in illegal loans, security brokerage company and shadow account owners that violated treaty by using shadow account to settle trades of securities. TCB also filed civil compensation against these major criminals and accomplices for NT\$11.2 billion. The second trial in criminal court was pronounced on Aug. 29, 2003, and prosecutor had filed motion to appeal. Civil compensation was still in trial. (Criminal law suit pertaining to improper investment made by the Trust Department was dismissed by prosecutor.)

4. Regarding to trace of capital in the KS-Sogo scandal, according to appendix of court verdict #367 of Criminal Court in Taichung District Court, and suspected money laundry committed by Taichung Port Branch of Shanghai Commercial Bank that stated in the court verdict, judge shall lodge an accusation to the District Public Prosecutors Office. Therefore, TCB filed private prosecution against the manager of the Taichung Port Branch of Shanghai Commercial Bank on July 23, 2001; the case was still in trial. As for the civil law suit attached to the criminal law suit, TCB had filed civil law suit against Shanghai Commercial Bank for a compensation of NT\$5.7 billion on Feb. 18, 2002.

5. Ms. Chang, Yueh-Chueh and other three people, who were Deposit account holders at Chong-Chen

該四人向本公司起訴請求返還存款。其中張月雀案經判決本公司敗訴確定，本公司已依該確定判決給付張月雀。張樹吉等三人與本公司因上述事件所發生之相關訴訟部份，向本公司求償 26,231 千元，第二審判決本行敗訴而僅須給付 19,754 千元，本行上訴最高法院後遭駁回而敗訴確定。另本公司已對日盛證券公司及營業員提出刑事附帶民事訴訟，現上訴最高法院審理中。

6. 本公司清水分行員工違法挪用客戶存款，經受害之存款戶對本行提起訴訟，請求賠償新台幣 6,680,250 元，現二審審理中；另本行對該員及其身分保證人資產假扣押查封，及提起假扣押本案訴訟，同時對中國產物保險股份有限公司、富邦產物保險股份有限公司依員工不忠實保險契約書提訴求償，均在一審審理中。

Branch, filed request against TCB for return of deposits because deposits of the four people were illegally withdrawn by a broker at the Taichung Branch of the Jih-Sun Securities Co., Ltd. Among the four, Ms. Chang won the case and TCB was ruled to comply with demand of returning of deposit. As for the other three, including Mr. Chang, Shu-Ji requested compensation of NT\$23,231,000 against TCB. In the second trial, TCB lost the case but was ruled to pay NT\$19,754,000 instead. Appeal filed by TCB was rejected by the Highest Court, and the case had been confirmed that TCB lost. TCB has submitted criminal charge with civil compensation against Jih-Sun Security. The case was being trialed in the highest court.

6. Employee at Chin-Shuei Branch misappropriated clients' deposit savings. Victim client brought law suit against TCB and demanded compensation of NT\$6,680,250. The cause is now in the second trial. TCB has filed requests of provisional seizures of properties against the employee and the guarantee recognizer. In the meantime, TCB also filed indemnity demands against Chung Kuo Insurance and Fuban Insurance according to contract of employee fidelity insurance. Both cases are now in the proceeding of the first trial.

肆、營業及資金運用計畫

一、九十三年度營業計畫

(一)存款業務

1. 增加業務項目手續費收入部份。
2. 持續提高活期性存款比重，降低資金成本。
3. 分行有效整合，增設自動化設備，以提高經營績效。
4. 積極推展語音服務、網路銀行等電子金融業務。
5. 強化作業管理，改善作業流程，提升作業效率。
6. 落實業務精進方案，做好客戶管理。
7. 擴大異業策略聯盟，提高市場佔有率。

(二)授信業務

1. 授信專業化，陸續成立區域中心，提昇授信品質。
2. 持續開發「徵授信、逾期放款管理系統」，提昇作業效率。
3. 有效運用本行剩餘資金，加強推展放款業務。
4. 善用中小企業信保基金保證，加強對中小企業融資。
5. 加強對不良授信控管與催收，以降低逾放比率。

(三)消費金融業務

1. 搶攻發行三合一多功能之『財吉寶 VISA 卡』，目標三十萬卡。

IV. Business and Capital Maneuver Plan

1. Business Plan of 2004

(1) Savings operations:

1. To increase income from service fees charged on business items.
2. To continue to increase ratio of current deposits to reduce capital cost.
3. To efficiently integrate branches and add automation equipment to improve operation efficiency.
4. To proactively deploy electronic finance businesses such as Computer-Telephony services and online banking.
5. To strengthen operational management, improved operational process, and increase operational efficiency.
6. To consolidate business fine-tuning measures and customer management.
7. To expand scope of strategic alliance for increasing market share.

(2) Lending Operations:

1. To promote expertise in credit granting by establishing regional centers to increase credit granting quality.
2. To continue developments of “Credit checking/granting and Past-Due Loans Management System” to increase operational efficiency.
3. To Maneuvre balance of capital effectively and promoted loan business.
4. To Maximize uses of SMB Credit Guarantee Fund to strengthen loan businesses on small and medium businesses.
5. To Reinforce on control and collect of bad credits to reduce past-due loan ratio.

(3) Consumer Banking Services:

1. To concentrate on 3-in-1 multi-function “Tsai-Ji-Bao Visa Card” with full strength. Goal was set at 300,000 issuances.

2. 針對既有存款戶全面換發『財吉宝 VISA 卡』，並於年底前全面轉換晶片卡。
 3. 與大甲鎮瀾宮合作發行『大甲媽祖卡』。
 4. 推行消費性貸款代償專案。
 5. 建立自動化貸款系統。
 6. 建立消費者樣本資料庫。
 7. 各式卡友回饋活動及促銷廣告，可提高本行知名度，增加本行信用卡簽帳金額及獲利。
 8. 信用卡經營策略：
 - (1) 持續與溫泉、旅遊、餐飲優質業者合作，讓持卡人享受更優惠的服務。
 - (2) 行銷包裝媽祖平安卡。
 - (3) 與台中縣政府交通旅遊局策略聯盟，結合彼此資源，定位本行信用卡為「休閒旅遊優惠卡」。
 - (4) 更與南山人壽合作，共同開拓卡戶並增加簽帳金額。
 - (5) 新信用卡發卡授權共用處理系統，輔助完備本行發卡系統功能。
 - (6) 成立客服中心，提供 24 小時客戶服務、人工自行授權系統，以達到服務客戶之最佳品質。
 - (7) 推出白金信用卡、晶片信用卡、白金商務晶片信用卡。
 - (8) 推出信用卡代償及分期付款。
 9. 加強信用卡逾期催收，控管品質，降低逾放。
2. To focus on existing deposit account clients and issued “Tsai-Ji-Bao Visa Card”, and all cards shall be replaced with smart cards (chip cards).
 3. To release special edition credit card, “Da-Jia Ma-Tzu Card” in cooperation with Da-Jia Matzu Temple.
 4. To promote consumer credit card debt loan programs.
 5. To Deploye automated loan system.
 6. To deploy consumer sample database.
 7. To launch various credit card holders’ reward programs and promotional ad campaigns to enhance brand awareness and uses of TCB credit cards.
 8. Credit Card Business Strategies:
 - (1) To continue liaison with reputed hot spring resorts, travel operators, and restaurants to provide more values to card holders.
 - (2) To launch “Ma-Tzu Buddhism Card”
 - (3) To form strategic alliance with Traffic and Tour Bureau of Taichung County Government and positioned TCB credit card as the “Discount Card for Leisure and Travel”.
 - (4) To promote with joint efforts from Nanshan Life to increase card market share and amount charged.
 - (5) To establish a new Shared Credit Card Approval Processing System to complete functions of TCB card issuing system.
 - (6) To establish customer service center that provided 24-hour customer service with self-service approval system to optimize service quality.
 - (7) To launch platinum credit cards, smart credit cards (chip card), and platinum corporate smart credit cards.
 - (8) To launch credit card debt loan and deferred payment programs.
 9. To strengthen past-due payments of credit cards to reduce past-due loan ratio.

10. 建立「客服中心」，結合信用卡、消費金融業務，提供 24 小時客戶服務、風險監控、自行授權系統並建立電話行銷能力，以達到服務客戶之最佳品質，並設置全程錄音系統，避免與客戶間不必要的糾紛。
11. 於「客服中心」轄下增設一組電催人員，負責全行消費金融業務之款項催繳，藉以有效管理滯欠戶。對於電催無效件，隨即轉送法催中心轉呆委外催討或將債權出售，以減少授信損失風險。
12. 成立「行銷公司」、「應收帳款處理公司」或委任「網路行銷公司」，增加本行消費金融業務行銷通路及加強呆帳之催討。
13. 推出晶片信用卡忠誠(loyalty)計劃，提高市場佔有率。
14. 推出網路收單業務。
15. 推出虛擬卡業務。

(四)外匯業務

1. 積極推展兩岸金融業務，協助台商的兩岸資金調度，進而提高本行之市場佔有率。
2. 配合國際貿易之趨勢，提供國際金融業務分行客戶完善的服務，有效拓展外匯業務。
3. 持續改進外匯作業流程與培養全行外匯專業人才，提昇本行外匯業務的服務品質。

10. To establish “Customer Service Center” to combine services for credit cards and consumer finances with 24-hour customer services, risk control, and self-service approval. Tele-Marketing capability will also be acquired to achieve optimal customer service quality. On-line recording mechanism will be built in to prevent unnecessary disputes.
11. A team of Tele-Collector will be established in the “Customer Service Center” in charge of collections of payments of all consumer finance businesses. Failed collections will be transferred immediately to Legal and Collection Center, from which bad debts are outsourced to third-party collection agencies or sold out creditor’s rights to minimize risk of loss of credit granting.
12. To establish “Marketing Company”, “Receivable Payment Agency Company”, or commissioned “Internet Marketing Company” to expand distribution channel of TCB consumer finance businesses and strengthen collection of bad debt.
13. To launch loyalty program on chip credit cards to increase market share.
14. To launch internet acquiring service.
15. To launch virtual credit card business.

(4) Foreign Exchange Services:

1. To proactively promote Taiwan-Mainland China financial service businesses to assist Taiwanese business people to maneuver monetary resources, to increase TCB market share.
2. To take concerted actions with trend of international trade by establishing branches that provide international financial services to clients, and to expand foreign exchange businesses effectively.
3. To continue improvements in foreign exchange operational process and train experts in foreign

4. 加強與通匯銀行之業務往來，並積極參與國際金融業務活動，以提高本行國際知名度。
5. 創新外匯金融產品，滿足客戶理財需求。
6. 積極參與國際聯貸及票券市場以增加本行收益。

(五)信託業務

1. 辦理各項促銷活動。
2. 新種業務規劃，例如：「單獨管理運用金錢信託」等。
3. 新種業務申請，例如：「不動產信託業務」、「外幣信託業務」等。
4. 推動建置財富管理專員，以拓展本行個人理財之客戶群，作為全力提升手續費收入之基礎。

二、九十三年處分或取得不動產或長期投資計畫：

無。

三、研究與發展

- (一)指定用途投資國內有價證券。
- (二)員工持股信託。

四、資金運用計畫

(一)九十二年度取得固定資產計畫之內容：

1. 二林分行新行舍土地及建築工程，預定完工日期 94 年 3 月，所需資金 18,000 千元。

exchange business, to increase service quality of TCB foreign exchange business.

4. To strengthen business connections with exchange/transfer banks, and actively participate in international financial business activities to increase international awareness of TCB.
5. To develop new and innovative foreign exchange products to satisfy customers' needs.
6. To actively participate international joint-credit and security markets to increase profit for TCB.

(5) Trust Services:

1. To launch various campaigns.
2. To develop new lines of businesses, such as "Independent Management of Cash Maneuvering Trust".
3. To File applications for new lines of businesses, such as "Real estate Trust Business" and "Foreign Currency Trust Business".
4. To promote Fortune Management Specialist to develop personal financial management clientele for TCB as niche for full-scale campaign of increasing income from service fees.

2. Property Acquisition / Disposal or Long-term Investment Plan for the Year 2004:

Nil

3. Research and Development:

- (1)To designate purpose domestic negotiable securities.
- (2)Employee Stock Option

4.Capital Maneuver Plan:

(I) Fixed Assets Acquisition Plan of 2003

1. Land and building construction of new building of Er-Lin Branch were expected to complete in March, 2005. Total required capital was

NT\$18,000,000.

預期效益：

- (1) 旨在提高營業據點之不動產自有率。
- (2) 避免因租約關係造成行舍遷移，以穩定客源。
- (3) 節省租金支出並具不動產未來之增資效益。

(二) 前次現金增資、發行公司債計畫尚未完成及最近二年度資金運用計畫預計效益尚未顯現者之分析：

無。

Expected Benefits:

- (1) Increase Own-Property ratio among point of business
- (2) Prevent loss of source of clients from relocating point of business caused by matured-lease of office building.
- (3) Save money on cost of rent and accumulate future benefits on investment in real estate.

(II) Increase capital in cash for the last few times and plan of issuing corporate bond were not yet completed, and capital maneuver plans in which expected gains were not realized in last two years:

Nil

伍、財務資料

V. Financial Disclosure

一、最近五年度簡明資產負債表、損益表

1. Concise Balance Sheet, Income Statement for the last Five Years

資產負債表

Balance Sheet

單位：新台幣仟元

Unit: NT\$1,000

最近五年度財務資料								
Financial Information - Recent Five Years								
項目	Item	八十八年度 1999	八十九年度 2000	九十年 2001	九十一年 2002	九十二年 2003		
放款及買匯	Loans and Bills Purchased	133,094,744	132,669,272	130,891,845	133,729,137	147,090,154		
企業投資	Business Investments	185,908	185,908	189,868	182,591	208,044		
固定資產	Fixed Assets	3,607,343	3,932,133	4,109,174	4,065,308	4,061,467		
其他資產(註)	Other Assets (Note)	25,089,379	25,725,434	29,661,376	29,398,672	27,959,253		
應收信用狀款項、 承兌匯票及保證款項	L/C, Acceptances and Guarantees Receivables	2,014,670	2,052,836	2,614,610	2,744,239	2,795,105		
存款及匯款	Deposits and Remittances	185,172,674	181,772,908	201,091,084	207,440,480	222,347,239		
其他負債	Other Liabilities	104,513	101,560	91,289	142,930	157,888		
信用狀款項、 承兌匯票及保證款項	L/C, Acceptances and Guarantees	2,011,333	2,047,700	2,608,625	2,737,599	2,800,796		
股本	Capital Stock	15,380,144	15,380,144	15,380,144	15,380,144	15,380,144		
保留盈餘	分配前	Retained Earnings	Before Distribution	1,826,908	1,471,958	1,542,726	(2,521,350)	(2,018,161)
	分配後		After Distribution	1,411,644	1,471,958	1,542,726	(2,521,350)	—
資產總額	Total Assets	213,089,189	208,063,206	222,774,673	223,953,245	239,492,682		
負債總額	分配前	Total Liabilities	Before Distribution	195,719,175	191,048,135	205,812,121	211,054,769	226,254,232
	分配後		After Distribution	196,134,439	191,048,135	205,812,121	211,054,769	—
股東權益總額	分配前	Total Shareholders' Equity	Before Distribution	17,370,014	17,015,071	16,962,552	12,898,476	13,238,450
	分配後		After Distribution	16,954,750	17,015,071	16,962,552	12,898,476	—

註：其他資產含非營業資產。

Note: Non-operation assets are included in other assets.

損 益 表

Statement of Income

單位：新台幣仟元（每股盈餘除外）

Unit: NT\$1,000(Except for EPS)

最近五年度財務資料 Financial Information – Recent Five Years						
項目	Item	八十八年度 1999	八十九年度 2000	九十年 2001	九十一年度 2002	九十二年 2003
營業收入	Net Operating Income	15,334,468	12,981,122	12,654,864	10,572,211	8,562,269
營業支出	Operating Expenses	14,447,740	12,815,387	12,374,002	15,139,211	8,085,486
營業損益	Net Operating Income	886,908	165,735	280,862	(4,567,000)	476,783
營業外收入	Non-operating Income	62,258	37,380	42,999	48,134	135,728
營業外支出	Non-operating Expenses	8,855	2,799	3,848	15,210	67,120
稅前損益	Net Income-before tax	940,311	200,316	320,013	(4,534,076)	545,391
稅後損益	Net Income-after tax	611,586	60,316	71,013	(4,064,076)	339,964
每股盈餘〈元〉	Earnings Per Share (\$)	0.40	0.04	0.05	(2.70)	0.22

註1：每股盈餘按發行在外流通股數加權平均計算，凡有盈餘轉增資或資本公積轉增資者予以追溯調整。

Note 1: EPS is calculated according to weighted number of current shares. Adjustments would be made if any retained earning was transferred to increase of capital or capital reserve transferred to increase of capital.

註2：為配合九十二年度損益表之表達，九十一年度以前之部分會計科目已重分類，俾利於分析比較。

Note 2: To present income statement of 2003, some accounting items prior to 2002 were re-grouped for purpose of comparison.

最近五年度簽證會計師及查核意見

CPA Auditing Opinion – Recent Five Years

年度 Year	八十八年度 1999	八十九年度 2000	九十年 2001	九十一年度 2002	九十二年 2003
簽證 Item	余天興 Tien-hsing Yu	余天興 Tien-hsing Yu	余天興 Tien-hsing Yu	余天興 Tien-hsing Yu	余天興 Tien-hsing Yu
中央聯合會計師事務所 Centre & Co., CPAs	李淑卿 Shu-ching Lee	熊光寧 Kuang-ning Shiung	熊光寧 Kuang-ning Shiung	熊光寧 Kuang-ning Shiung	熊光寧 Kuang-ning Shiung
查核意見 Auditing Opinion	無保留意見 Unqualified	無保留意見 Unqualified	無保留意見 Unqualified	無保留意見 Unqualified	保留意見 (註1) Qualified. (Note 1)

註1：係依金融機構合併法規定，將出售不良債權予資產管理公司所產生之損失分六十個月攤銷，與會計研究發展基金會應當期認列費用之規定不符所致。

Writing-off loss over 60-month period that incurred from nonperforming loans sold to asset management companies according to Law Governing Merger of Financial Institutions, was inconsistent to the regulations of Accounting Research and Development Foundation that loss from nonperforming loans should be included in current period.

二、最近五年度財務分析 / 2. Financial Analysis for the last Five Years

分析項目 Item		年度 Year	最近五年度財務資料 Financial Information – Recent Five Years				
			九十二年度 2003	九十一年度 2002	九十年度 2001	八十九年度 2000	八十八年度 1999
財務結構(%) Capital Structure	佔資產(%) Ratio of Liability to Asset (%)	淨值 Net Asset	5.53	5.76	7.61	8.18	8.15
		負債 Liability	94.47	94.24	92.39	91.82	91.85
	佔固定資產(%) Ratio of Fixed Assets (%)	淨值 Net Asset	325.95	317.28	412.80	432.72	481.52
	佔淨值(%) Ratio of Net Value (%)	存款 Deposit	1,679.36	1,607.99	1,185.23	1,067.88	1,065.99
償債能力(%) Liquidity Ratio (%)	流動比率 Current Ratio		2,037.39	2,030.70	1,425.52	534.00	515.88
	速動比率 Quick Ratio		1,981.47	1,944.72	1,394.79	527.56	509.22
經營能力 Operating Performance	存放比率 Ratio of Deposits to Loans		66.41	64.75	65.45	73.34	72.22
	逾放比率 Past-due Loan Ratio		9.79	11.47	15.76	14.36	14.72
	員工平均營業收入 Average Net Operating Income to Employees		4,245	5,337	6,265	6,179	6,880
	員工平均獲利(損)額 Average Profit (Loss) Gains to Employees		169	(2,052)	35	29	274
	固定資產週轉率(次) Turnover of Fixed Assets (times)		2.11	2.60	3.08	3.30	4.25
	淨值週轉率(次) Turnover of Net Worth (times)		0.65	0.82	0.75	0.76	0.88
	總資產週轉率(次) Turnover of Total Assets (times)		0.04	0.05	0.06	0.06	0.07
獲利能力 Profitability Ratio	資產報酬率(%) Ratio of Assets (%)		0.15	(1.82)	0.03	0.03	0.28
	股東權益報酬率(%) Return on Shareholders Equity (%)		2.60	(27.22)	0.42	0.35	3.60
	佔實收資本比率(%) Return on Capital Stock (%)	營業利益(損失) Net Operating Income (Loss)	3.10	(29.62)	1.94	1.16	5.77
		稅前純益(損失) Pre-tax Income (Loss)	3.55	(29.48)	2.08	1.30	6.11
	純益(損)率(%) Profit/Loss Margin Ratio (%)		3.97	(38.40)	0.56	0.46	3.99
	每股盈餘(虧損)(元) Earnings (Loss) Per Share (\$)		0.22	(2.70)	0.05	0.04	0.40
現金流量 Cash Flow	現金流量比率(%) Cash Flow Ratio (%)		(114.46)	(209.54)	(86.13)	16.08	(26.30)
	現金流量允當比率(%) Cash Flow Equivalent Ratio (%)		(964.84)	(684.46)	(152.94)	43.78	108.23
	現金再投資比率(%) Cash Reinvestment Ratio (%)		(3.70)	(6.55)	(3.91)	2.01	(3.65)
槓桿度 Leverage	營運槓桿度 Operating Leverage		7.31	0.38	6.79	18.01	3.81

註：每股盈餘按加權平均流通在外股數計算，凡有盈餘或資本公積轉增資者予以追溯調整。

Note: Figures expressed for earnings per share have been concluded by the weighted average on all stocks currently in circulation, and all stock capitalization of earnings and/or reinvestment are calculated retroactively.

三、最近二年度每股淨值、盈餘、股利及市價

3. Earnings per Shares, Earnings, Stock Dividends, and Market Value for the Last 2 Years

單位：新台幣元
Unit: NT\$

項目 Item	年度 Year		九十二年度 Year 2003	九十一年度 Year 2002
	每股市價 Market Value Per Share	最高 Highest		7.50
最低 Lowest			4.42	3.5
平均 Average			5.81	5.1
每股淨值 Net Worth Per Share	分配前 Before Appropriation		8.78	8.56
	分配後(註 1) After Appropriation (Note 1)			
每股盈餘 Earnings Per Share	加權平均股數 Weighted Average Issued Shares		1,507,254,400	1,507,254,400
	每股盈餘(註 2) Earnings Per Share (Note 2)	調整前 Before Adjustment	0.22	(2.70)
		調整後 After Adjustment		
每股股利 Dividends Per Share	現金股利 Cash Dividends			
	無償配股 Stock Dividends	盈餘配股 Earnings		
		資本公積配股 Capital Reserve		
	累積未付股利(註 3) Cumulative Dividends Undistributed (Note 3)			
投資報酬分析 Return Analysis	本益比(註 4) P/E Ratio (Note 4)		0.038	—
	本利比(註 5) Ratio of Share Price to Dividends (Note 5)		—	—
	現金股利殖利率(註 6) Cash Dividend Yield (%) (Note 6)			

註：1. 請依據次年度股東會決議分配之情形填列。

- 如有因無償配股等情形而需追溯調整者，應列示調整前及調整後之每股盈餘。
- 權益證券發行條件如有規定當年度未發放之股利得累積至有盈餘年度發放者，應分別揭露截止當年度止累積未付之股利。
- 本益比 = 當年度每股平均收盤價 / 每股盈餘。
- 本利比 = 當年度每股平均收盤價 / 每股現金股利。
- 現金股利殖利率 = 每股現金股利 / 當年度每股平均收盤價。

Note: 1. As per the results of motions heard in the following general assembly.

- Adjustments to the before and after figures on retroactive adjustments to non-denominated stock dividends are to be duly noted.
- Conditions that stipulated beneficiary certification requires the issuance of all cumulative appropriation of the current year over a year in future with earnings are required to disclose all cumulative dividends undistributed to date.
- P/E Ratio: Average of share price annually/earnings per share.
- Ratio of Share Price to Dividends: Average of share price annually/cash dividends per share.
- Cash Dividend Yield: Cash dividends per share/average of share price annually.

四、最近年度財務報告之監察人審查報告
4. Supervisor's Report

監察人審查報告

本行董事會依法造送之民國九十二年度財務報表及盈虧撥補表等，業經中央聯合會計師事務所會計師查核完竣，並經本監察人查核結果，尚無不合。

Supervisor's Report

The Annual Financial Report and Statement of Changes in Retained Earnings or Deficit of Fiscal 2003 prepared and submitted by the Board of Directors of Taichung Commercial Bank have been reviewed by CPA of Centre & Co and the Supervisors; no unmatched items found.

常務監察人 Resident Supervisor

(一榮投資股份有限公司 I Jung Investment Co., Ltd.)

監 察 人 Supervisor

監 察 人 Supervisor

監 察 人 Supervisor

中 華 民 國 九 十 三 年 二 月 十 九 日

February 19, 2004

五、最近年度財務報表，含會計師查核報告、兩年對照之資產負債表、損益表、股東權益變動表、現金流量表及附註或附表

5.The Latest Annual Financial Report, including CPA Audition Report, Two-Year Balance Sheets, Income Statements, Statements of Changes in Shareholder's Equity, Statements of Cash Flows, and Notes or Appendix

台中商業銀行股份有限公司
Taichung Commercial Bank
資產負債表
Balance Sheet

民國九十二年十二月三十一日及民國九十一年十二月三十一日
Dec. 31, 2003 & Dec. 31, 2002

資 產 Assets		民國九十二年 十二月三十一日 Dec. 31, 2003		民國九十一年 十二月三十一日 Dec. 31, 2002	
會 計 科 目 Item	附註 Note	金 額 Amount	%	金 額 Amount	%
流動資產	Current Assets	\$60,123,764	25.10	\$56,527,537	25.24
現金及約當現金	Cash & Cash Equivalent	8,363,763	3.49	9,918,956	4.43
存放央行	Due from the Central Bank	36,072,991	15.06	34,919,784	15.59
買入票券-減備抵跌價損失92年12月31日74,157仟元及91年12月31日119,279仟元後之淨額	Marketable Bills and Securities – Less: Net after Provision for drop loss of NT\$74,157,000 as of 2003/12/31 and NT\$119,279,000 as of 2002/12/31	9,652,323	4.03	6,245,337	2.79
應收利息	Interest Receivable	915,171	0.38	1,247,880	0.56
應收款項及其他流動資產-減備抵呆帳92年12月31日1,805,720仟元及91年12月31日1,808,063仟元後之淨額	Receivables and Other Current Assets – Less: Net after Provision for Doubtful Debts of NT\$1,805,720,000 as of 2003/12/31 and NT\$1,808,063,000 as of 2002/12/31	5,119,516	2.14	4,195,580	1.87
買匯及放款	Purchase of Bills and Loans	147,090,154	61.42	133,729,137	59.71
買入匯款及進出口押匯	Purchase of Bills and Negotiation of Import and Export	219,624	0.09	248,930	0.11
短期放款及透支	Short-term Loans and Overdrafts	13,502,468	5.64	6,894,567	3.08
短期擔保放款及擔保透支	Short-term Secured Loans and Overdrafts	41,999,189	17.53	44,041,189	19.67
中期放款	Mid-term Loans	8,857,542	3.70	6,856,514	3.06
中期擔保放款	Mid-term Secured Loans	28,663,245	11.97	33,747,686	15.07
長期放款	Long-term Loans	665,182	0.28	698,770	0.31
長期擔保放款	Long-term Secured Loans	53,735,814	22.44	41,815,424	18.67
減：備抵呆帳	Less: Provision for Doubtful Debts	(552,910)	(0.23)	(573,943)	(0.26)
基金及長期投資-減備抵跌價損失92年12月31日7,925仟元及91年12月31日7,925仟元後之淨額	Funds and Long-term Investments – Less: Net after Provision for drop loss of NT\$7,925,000 as of 2003/12/31 and NT\$7,925,000 as of 2002/12/31	258,044	0.11	232,591	0.10
固定資產淨額	Net Fixed Assets	4,061,467	1.70	4,065,308	1.82
成本	Costs				
房屋基地	Lands	1,806,641	0.75	1,761,656	0.79
房屋及建築	Buildings and Structures	1,879,063	0.79	1,838,171	0.82
交通及運輸設備	Transportation Equipment	66,920	0.03	65,404	0.03
其他設備	Other Equipment	1,386,367	0.58	1,350,569	0.60
重估增值	Revaluation Increment	654,957	0.27	654,957	0.29
成本及重估增值合計	Total Costs and Revaluation Increment	5,793,948	2.42	5,670,757	2.53
減：累計折舊	Less: Cumulative Depreciation	(1,778,336)	(0.74)	(1,641,502)	(0.73)
未完工程及預付資產款	Construction in Progress and Prepayments	45,855	0.02	36,053	0.02
非營業資產-減累計折舊92年12月31日8,926仟元及91年12月31日11,076仟元後之淨額	Non-operation Assets – Less: Net after Provision for Cumulative Depreciation of NT\$8,926,000 as of 2003/12/31 and NT\$11,076,000 as of 2002/12/31	45,529	0.02	79,433	0.04
其他資產-減催收款項備抵呆帳92年12月31日2,454,322仟元及91年12月31日2,113,650仟元、承受擔保品累計折舊92年12月31日48,911仟元及91年12月31日22,024仟元及備抵跌價損失92年12月31日5,332仟元及91年12月31日0仟元後之淨額	Other Assets – Less: Net after Provision of Receivables on Demand for Doubtful Debts of NT\$2,454,322,000 as of 2003/12/31 and NT\$2,113,650,000 as of 2002/12/31. Cumulative Depreciation for Collateral Acceptances of NT\$48,911,000 as of 2003/12/31 and NT\$0 as of 2002/12/31.	27,913,724	11.65	29,319,239	13.09
資 產 總 計	Total Assets	\$239,492,682	100.00	\$223,953,245	100.00
信 託 資 產	Trust Assets	\$9,203,044	-	\$6,527,877	-

(請參閱後附財務報表附註暨中央聯合會計師事務所民國九十三年二月十一日之查核報告)

(Please refer to attached notes of financial report and Audition Report as of February 11, 2004 from Centres Co. & CPAs)

單位：新台幣仟元

Unit: NT\$1,000

負債及股東權益 Liability and Shareholders' Equity			民國九十二年 十二月三十一日 Dec. 31, 2003		民國九十一年 十二月三十一日 Dec. 31, 2002	
會計科目 Item	附註 Note	金額 Amount	%	金額 Amount	%	
流動負債	Current Liabilities	\$2,951,013	1.23	\$2,783,654	1.24	
央行存款	Due to the Central Bank	5,699	-	5,509	-	
銀行同業存款	Due to Banks	164,724	0.07	157,229	0.07	
應付利息	Interest Payables	235,253	0.10	335,563	0.15	
應付款項及其他流動負債	Payables and Other Current Liabilities	2,545,337	1.06	2,285,353	1.02	
存款及匯款	Deposits and Remittances	222,347,239	92.84	207,440,480	92.63	
支票存款	Checking Deposits	3,622,074	1.51	2,851,687	1.27	
活期存款	Demand Deposits	26,314,999	10.99	21,197,059	9.47	
定期存款	Time Deposits	24,031,250	10.03	25,876,307	11.55	
儲蓄存款	Saving Deposits	168,353,363	70.30	157,480,902	70.32	
應解匯款	Remittances Payable	25,553	0.01	34,525	0.02	
長期負債	Long-term Liabilities	798,092	0.33	687,705	0.31	
其他負債	Other Liabilities	157,888	0.07	142,930	0.06	
負債合計	Total Liabilities	226,254,232	94.47	211,054,769	94.24	
股本	Common Stock	15,380,144	6.42	15,380,144	6.87	
資本公積	Capital Reserve	10	-	163,225	0.07	
收入公積	Earnings Reserve	-	-	10,019	-	
重估增值準備	Revaluation Increment Reserve	-	-	153,189	0.07	
受贈公積	Reserve Received	10	-	17	-	
保留盈餘	Retained Earnings	(2,018,161)	(0.84)	(2,521,350)	(1.12)	
法定公積	Legal Reserve	-	-	1,438,192	0.65	
累積盈(虧)	Accumulated Profit and Loss	(2,018,161)	(0.84)	(3,959,542)	(1.77)	
庫藏股票	Treasury Stocks	(123,543)	(0.05)	(123,543)	(0.06)	
股東權益合計	Total Shareholders' Equity	13,238,450	5.53	12,898,476	5.76	
負債及股東權益總計	Total Liabilities and Shareholders' Equity	\$239,492,682	100.00	\$223,953,245	100.00	
信託負債	Trust Liabilities	\$9,203,044	-	\$6,527,877	-	

台中商業銀行股份有限公司
Taichung Commercial Bank
損 益 表
Income Statement

民國九十二年一月一日至十二月三十一日及民國九十一年一月一日至十二月三十一日
 Jan. 1 ~ Dec. 31, 2003 & Jan. 1 ~ Dec. 31, 2002

單位：新台幣仟元（每股盈餘除外）

Unit: NT\$1,000 (except EPS)

項 目 Item	附註 Note	民國九十 二 年度 Year 2003		民國九十一年度 Year 2002	
		金額 Amount	%	金額 Amount	%
營業收入		\$8,562,269	100.00	\$10,572,211	100.00
利息收入	20	7,878,706	92.02	9,994,420	94.53
手續費收入		353,586	4.13	243,199	2.30
證券經紀收入		44,677	0.52	61,542	0.58
買賣票券利益-淨額		266,462	3.11	242,118	2.29
採權益法認列之投資收益	5	5,492	0.06	648	0.01
兌換利益-淨額		13,346	0.16	30,284	0.29
營業支出		8,085,486	94.43	15,139,211	143.20
利息支出		3,144,369	36.72	5,156,713	48.77
手續費支出		78,920	0.92	82,534	0.78
證券經紀支出		2,014	0.02	2,792	0.03
各項提存		2,130,679	24.89	7,321,041	69.25
研究發展費用		7,490	0.09	7,233	0.07
員工訓練費用		6,600	0.08	6,469	0.06
業務費用		2,083,188	24.33	2,007,443	18.99
管理費用		632,226	7.38	554,986	5.25
營業利益(損失)		476,783	5.57	(4,567,000)	(43.20)
營業外收入及利益		135,728	1.58	48,134	0.45
租金收入	7、20	30,506	0.35	14,243	0.13
投資收益		20,627	0.24	10,662	0.10
處分資產盈餘		54,840	0.64	12,547	0.12
收回呆帳及過期帳		18,937	0.22	-	-
什項收入		10,818	0.13	10,682	0.10
營業外費用及損失		67,120	0.78	15,210	0.14
折舊費用		1,084	0.01	1,200	0.01
處分資產損失		35,233	0.41	13,626	0.13
什項損失		30,803	0.36	384	-
營業外利益		68,608	0.80	32,924	0.31
本期稅前淨利(淨損)		545,391	6.37	(4,534,076)	(42.89)
預計所得稅利益(費用)	18	(205,427)	(2.40)	470,000	4.45
本期稅後純益(純損)		339,964	3.97	(4,064,076)	(38.44)
普通股每股盈餘(虧損)(元)	19				
本期稅前純益(純損)		0.36		(3.01)	
預計所得稅利益(費用)		(0.14)		0.31	
本期稅後純益(純損)		0.22		(2.70)	

(請參閱後附財務報表附註暨中央聯合會計師事務所民國九十三年二月十一日之查核報告)

(Please refer to attached notes of financial report and Audition Report as of February 11, 2004 from Centres Co. & CPAs)

台中商業銀行股份有限公司
Taichung Commercial Bank
股東權益變動表
Statement of Changes in Shareholders' Equity

民國九十二年一月一日至十二月三十一日

及民國九十一年一月一日至十二月三十一日

Jan. 1 - Dec. 31, 2003 & Jan. 1 - Dec. 31, 2002

單位：新台幣仟元 / Unit: NT\$1,000

項目 Item	附註 Note	股本 Common Stock	資本公積 Capital Reserve			保留盈餘 Retained Earnings		庫藏股票 Treasury Stocks	合計 Total Shareholders' Equity
			收入公積 Earnings Reserve	重估增值準備 Revaluation Increment Reserve	受贈公積 Reserve Received	法定公積 Legal Reserve	累積盈(虧) Accumulated Profit and Loss		
九十一年一月一日餘額 Balance on Jan. 1, 2002		\$15,380,144	\$10,019	\$153,189	\$17	\$1,416,962	\$125,764	(\$123,543)	\$16,962,552
九十年盈餘指撥及分配：Appropriation of Earnings for 2001									
法定盈餘公積 Legal Reserve	16	-	-	-	-	21,230	(21,230)	-	-
九十年一月一日至十二月三十一日稅後純損 After-Tax Net Loss; 2002/1/1 - 2002/12/31		-	-	-	-	-	(4,064,076)	-	(4,064,076)
九十年十二月三十一日餘額 Balance, 2002/12/31		\$15,380,144	\$10,019	\$153,189	\$17	\$1,438,192	(\$3,959,542)	(\$123,543)	\$12,898,476
九十年盈餘指撥及分配 Profit Distribution, 2002									
收入公積彌補虧損 Income Reserve		-	(10,019)	-	-	-	10,019	-	-
重估增值準備彌補虧損 Re-Estimate of Value Increase		-	-	(153,189)	-	-	153,189	-	-
受贈公積彌補虧損 Reserve Received		-	-	-	(17)	-	17	-	-
法定公積彌補虧損 Legal Reserve		-	-	-	-	(1,438,192)	1,438,192	-	-
股利請求權已罹時效而轉列資本公積 Past-due Demand for dividends transferred to capital reserve		-	-	-	10	-	-	-	10
九十二年一月一日至十二月三十一日稅後純益 After-tax net profit, 2003/1/1 - 2003/12/31		-	-	-	-	-	339,964	-	339,964
九十二年十二月三十一日餘額 Balance; 2003/12/31		\$15,380,144	\$-	\$-	\$10	\$-	(\$2,018,161)	(\$123,543)	\$13,238,450

(請參閱後附財務報表附註暨中央聯合會計師事務所民國九十三年二月十一日之查核報告)

(Please refer to attached notes of financial report and Audition Report as of February 11, 2004 from Centres Co. & CPAs)

台中商業銀行股份有限公司
現金流量表
民國九十二年一月一日至十二月三十一日
及民國九十一年一月一日至十二月三十一日

單位：新台幣仟元

項 目	九十二年度		九十一年度	
	小計	合計	小計	合計
營業活動之現金流量：				
本期純益(純損)	\$339,964		(\$4,064,076)	
調整項目：				
折舊費用	190,935		177,605	
攤 銷	21,498		23,838	
提列備抵呆帳	1,871,245		7,137,339	
沖銷備抵呆帳	(1,775,054)		(7,573,847)	
收回已沖銷之放款	221,105		242,857	
支付員工退休金	(165,759)		(178,525)	
提列意外損失準備	868		1,201	
提列保證責任準備	8,886		3,976	
處分固定資產及非營業用資產淨(利益)損失	(19,778)		1,066	
依權益法認列之投資利益	(5,492)		(649)	
投資損失	40		7,925	
備抵買入票券跌價損失提列(迴轉收入)數	(45,122)		19,806	
備抵承擔保品跌價損失提列數	5,332		-	
應收利息減少	332,709		379,385	
以交易為目的而持有之買入票券增加	(3,579,125)		(757,884)	
應收款項及其他流動資產增加	(921,593)		(219,510)	
應付利息減少	(100,311)		(229,736)	
應付款項及其他流動負債增加(減少)	259,985		(836,930)	
其他負債-其他增加(減少)	(18,193)		33,251	
營業活動之淨現金流出		(\$3,377,860)		(\$5,832,908)
投資活動之現金流量：				
存放央行增加	\$(1,153,207)		\$(10,562,265)	
以非交易為目的而持有之買入票券減少	217,262		478,764	
買匯及放款增加	(13,339,984)		(2,697,581)	
購買固定資產	(141,616)		(111,767)	
出售固定資產及非營業用資產價款	1,135,611		412,409	
長期投資增加	(20,000)		-	
未完工程及預付設備款增加	(9,802)		-	
其他資產淨減少	86,175		33,217	
投資活動之淨現金流出		(\$13,225,561)		(\$12,447,223)
融資活動之現金流量：				
銀行同業存款增加(減少)	\$ 7,495		\$ (208,973)	
央行存款增加(減少)	190		(441)	
存款及匯款增加	14,906,759		6,349,396	
存入保證金增加	23,397		13,391	
長期負債增加	110,387		117,691	
撥入備放款減少	-		(178)	
融資活動之淨現金流入		\$15,048,228		\$6,270,886
本期現金及約當現金減少數		(\$1,555,193)		(\$12,009,245)
期初現金及約當現金餘額		9,918,956		21,928,201
期末現金及約當現金餘額		\$8,363,763		\$9,918,956
現金流量資訊之補充揭露：				
本期支付所得稅		\$51,345		\$79,291
不影響現金流量之投資活動				
出售不良債權帳面值		\$4,802,474		-
減：遞延出售不良債權損失		(3,143,597)		-
出售價款		1,658,877		-
減：其他應收款		(1,658,877)		-
		\$-		-

(請參閱後附財務報表附註暨中央聯合會計師事務所民國九十三年二月十一日之查核報告)

Taichung Commercial Bank

Statement of Cash Flow

2003/1/1 – 2003/12/31 and 2002/1/1 - 2002/12/31

Unit: NT\$1,000

Item	2003		2002	
	Subtotal	Total	Subtotal	Total
Cash Flows from Operating Activities:				
Net Income (Net Loss)	\$339,964		(\$4,064,076)	
Adjustments:				
Depreciation Expenses	190,935		177,605	
Amortization	21,498		23,838	
Provision for Doubtful Debts	1,871,245		7,137,339	
Provision for Doubtful Debts Released	(1,775,054)		(7,573,847)	
Write-off Loans Collected	221,105		242,857	
Payment of Pension	(165,759)		(178,525)	
Provision for Contingent Losses	868		1,201	
Provision for Guarantee Liability	8,886		3,976	
Net Losses on Disposal of Fixed Assets & Non-operation Assets	(19,778)		1,066	
Investment Profit Realized by the Equities Law	(5,492)		(649)	
Investment Loss	40		7,925	
Provision for (reversal of) decline in market value of Bills held	(45,122)		19,806	
Provision for value decline of Collateral	5,332		-	
Decrease in Interest Receivable	332,709		379,385	
Increase in Bills held for trading purpose	(3,579,125)		(757,884)	
Increase in Receivables & Other Current Assets	(921,593)		(219,510)	
Decrease in Interest Payable	(100,311)		(229,736)	
Increase (Decrease) in Payables & Other Current Liabilities	259,985		(836,930)	
Increase (Decrease) in Other Liabilities – Others	(18,193)		33,251	
Cash Out Flow from Operational Activities:		(\$3,377,860)		(\$5,832,908)
Cash Flow from Investing Activities:				
Increase in Due from Central Bank	\$(1,153,207)		\$(10,562,265)	
Decrease in Bills held not for trading purpose	217,262		478,764	
Increase in the Purchase of Bills & Loans	(13,339,984)		(2,697,581)	
Acquisition of Fixed Assets	(141,616)		(111,767)	
Proceeds from Disposal of Fixed Assets & Non-operation Assets	1,135,611		412,409	
Increase in Long-Term Investment	(20,000)		-	
Increases of Incomplete Construction and Pre-Paid Equipment	(9,802)		-	
Net Decrease in Other Assets	86,175		33,217	
Net Cash Out Flow from Investing Activities		(\$13,225,561)		(\$12,447,223)
Cash Flow from Financing Activities:				
Increase in Due to Banks (Decrease)	\$ 7,495		\$ (208,973)	
Increase in Due to Central Bank (Decrease)	190		(441)	
Increase in Deposits and Remittances	14,906,759		6,349,396	
Increase in Guarantee Deposits Received	23,397		13,391	
Increase in Long-term Liabilities	110,387		117,691	
Decrease in Reserves for Loans	-		(178)	
Net Cash In-Flow from Financing Activities		\$15,048,228		\$6,270,886
Decrease in Cash and Cash Equivalents for the Period		(\$1,555,193)		(\$12,009,245)
Beginning Balance, Cash and Cash Equivalents		9,918,956		21,928,201
Ending Balance, Cash and Cash Equivalents		\$8,363,763		\$9,918,956
Supplemental Disclosure of Cash Flow Information				
Income Tax Paid for the Period		\$51,345		\$79,291
Investment Activities Affecting No Cash Flow				
Book Value of Sale of NPL		\$4,802,474		
Less: Loss from Deferred Sale of Doubtful Debts		(3,143,597)		
Price of sale		1,658,877		
Less: Other Receivables		(1,658,877)		
		\$-		

(Please refer to attached notes of financial report and Audition Report as of February 11, 2004 from Centres Co. & CPAs)

財產目錄

民國九十二年十二月三十一日

單位:新台幣仟元

科 目	摘 要	金 額
現金及約當現金		8,363,763
存放央行	繳存央行存款準備金	36,072,991
買入票券—淨額	買入隨時可變現之有價證券等	9,652,323
應收利息	應收未收之利息	915,171
應收款項及其他流動資產—淨額	應收未收之款項及跨行通匯清算基金等	5,119,516
買匯及放款		147,090,154
買入匯款及進出口押匯	買入各種外埠匯票及進出口押匯等	219,624
短期放款及透支	無擔保品期限在一年內之放款及透支	13,502,468
短期擔保放款及擔保透支	提供擔保品期限在一年內之放款及透支	41,999,189
中期放款	無擔保品期限超過一年而在七年內之放款	8,857,542
中期擔保放款	提供擔保品期限超過一年而在七年內之放款	28,663,245
長期放款	無擔保品期限超過七年之放款	665,182
長期擔保放款	提供擔保品期限超過七年之放款	53,735,814
(減)：備抵呆帳		(552,910)
基金及長期投資	存出信託資金賠償準備及企業長期投資	258,044
固定資產淨額		4,061,467
成本		
房屋基地	房屋建築之基地	1,806,641
房屋及建築	房屋及附屬設備與增添之建築	1,879,063
交通及運輸設備	車輛及電訊設備	66,920
其他設備	金庫、各式辦公設備等器具	1,386,367
重估增值		654,957
成本及重估增值合計		5,793,948
(減)：累計折舊		(1,778,336)
未完工程及預付資產款	新建工程及端末設備等	45,855
非營業資產	出租及閒置資產	45,529
其他資產	催收款、電話裝設費及保證金等	27,913,724
合計		239,492,682

Main Items of Property Holdings

December 31, 2003

Unit: NT\$1,000

Items	Summary	Amount
Cash & cash equivalent		8,363,763
Due from Central Bank	Deposits reserve in Central Bank	36,072,991
Marketable bills and securities– Net amount	Purchase of marketable securities	9,652,323
Interest receivable	Receivable of interests due	915,171
Receivables and other current assets – Net amount	Receivables of items due including interbank remittances, clearing fund, etc.	5,119,516
Purchase of bills and loans		147,090,154
Purchase of bills and negotiation of Import and Export	Purchase of various drafts and negotiation of import and export	219,624
Short-term loans and overdrafts	Loans and overdrafts without collateral within one year	13,502,468
Short-term secured loans and overdrafts	Loans and overdrafts with collaterals within one year	41,999,189
Mid-term loans	Loans without collateral for more than one year but not exceeding seven years	8,857,542
Mid-term secured loans	Loans with collaterals for more than one year but not exceeding seven years	28,663,245
Long-term loans	Loans without collateral exceeding seven years	665,182
Long-term secured loans	Loans with collaterals exceeding seven years	53,735,814
Less: Provision for doubtful debts		(552,910)
Funds and long-term investments	Refundable deposits paid of trust liabilities under custody and long-term business investments	258,044
Net Fixed assets		4,061,467
Costs		
Land	Land for construction	1,806,641
Buildings and structures	Building, related facilities and supplementary constructions	1,879,063
Transportation equipment	Vehicles and telecommunication facilities	66,920
Other equipment	Vault, office utilities	1,386,367
Revaluation increment		654,957
Total costs & revaluation increment		5,793,948
Less: Cumulative depreciation		(1,778,336)
Construction in progress and prepayments for property	New constructions and equipments	45,855
Non-operation assets	Leased and non-performing assets	45,529
Other assets	Delinquent accounts, telephone installations, guarantee funds, etc.	27,913,724
Total		239,492,682

會計師查核報告

Independent Auditors' Report

台中商業銀行股份有限公司公鑒：

台中商業銀行股份有限公司民國九十二年十二月三十一日及九十一年十二月三十一日之資產負債表，暨民國九十二年一月一日至十二月三十一日及民國九十一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管理階層之責任，本會計師之責任則為根據查核結果對上開財務報表表示意見。

本會計師係依照一般公認審計準則暨「會計師查核簽證金融業財務報表規則」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。

如財務報表附註八所述，台中商業銀行股份有限公司於民國九十二年十一月十四日與中華開發資產管理公司簽約出售若干不良債權，產生損失計新台幣（以下同）3,143,597千元，並依金融機構合併法規定，將該損失自訂約日起分六十個月平均攤銷，未攤銷餘額帳列其他資產。倘該出售損失未予遞延，則民國九十二年十二月三十一日其他資產帳面價值應減少3,065,007千元，保留盈餘應減少2,298,755千元，民國九十二年一月一日至十二月三十一日稅後純益應減少2,298,755千元。

依本會計師之意見，除第三段所述不良債權出售損失予以遞延對財務報表之影響外，第一段所述財務報表在所有重大方面係依照「證券發行人財務報告編製準則」及一般公認會計原則編製，足以允當表達台中商業銀行股份有限公司民國九十二年十二月三十一日及民國九十一年十二月三十一日之財務狀況，暨民國九十二年一月一日至十二月三十一日及民國九十一年一月一日至十二月三十一日之經營成果與現金流量。

中央聯合會計師事務所

地址：台北市長安西路一八〇號八樓之一

電話：(〇二)二五五六~二二九九

證期會核准字號：(72)台財證(一)第2583號

會計師：

中華民國九十三年二月十一日

The Board of Directors and Stockholders

Taichung Commercial Bank

We have audited the accompanying balance sheets of Taichung Commercial Bank as of December 31, 2003 and 2002 and the related statements of income, changes in stockholders' equity and cash flows for the years then ended. These financial statements are the responsibility of the 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 Regulations for Audit of Financial Statements of Financial Institutions by Certified Public Accountants and auditing standards generally accepted in the Republic of China. Those 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 included examining, on a test basis, evidence supporting the amounts and disclosure 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.

As described in Note 8, on November 14, 2003, the Bank signed a contract to sell some of its nonperforming loans to an asset management company. As a result of this transaction, the Bank recognized an additional loss of NT\$3,143,597 thousand dollars. According to the "Law Governing Merger of Financial Institutions", which governs this transaction, the loss may be amortized over 60 months. Therefore, this deferred loss is classified as other asset. Had the Bank not deferred the loss of NT\$3,143,597 thousand dollars as of December 31, 2003, the book value of other assets would have been reduced by NT\$3,065,007 thousand dollars, retained earnings would have decreased NT\$2,298,755 thousand dollars, and the Bank would have recognized an additional net loss of NT\$2,298,755 thousand dollars.

In our opinion, except for the effects of in the preceding paragraph, the financial statements referred to above present fairly, in all material respects, the financial position of Taichung Commercial Bank as of December 31, 2003 and 2002 and the results of its operations and its cash flows for the years then ended in conformity with relevant regulations and generally accepted accounting principles in the Republic of China

Centre & Co, CPA

Address: 8F-1, #180, Chang-An West Road, Taipei,

Taiwan, The Republic of China

Telephone: (02) 2556-2299

Securities and Futures Commission Approval Number: 2583

Centre & Co., CPA

Taipei, Taiwan

The Republic of China

台中商業銀行股份有限公司

Taichung Commercial Bank Co., Ltd

財務報表附註

Notes to Financial Reports

中華民國九十二年及九十一年十二月三十一日 (December 31, 2002, and year 2003)

(除特別標示外，所有金額均以新台幣千元為單位) (All monetary units are NT\$ except otherwise specified)

(一) 公司沿革及業務

本公司自民國四十一年九月廿七日奉台灣省政府令籌設台中區合會儲蓄股份有限公司，翌(四十二年)四月奉准設立，八月開始營業。

草創初期僅設五家分公司，而後再增設十五所標會處，然自五十二年陸續奉准將十四所標會處昇設為分公司，五十五年獲准設立儲蓄部，六十四年七月銀行法修訂公佈實施，政府當局決定將臺灣地區合會儲蓄公司正式納入銀行體制，並賦予供給國民大眾及中小企業信用及協助中小企業改善生產設備、財務結構暨健全其經營管理為主要任務，於是本行在六十七年元旦奉准改制為「臺中區中小企業銀行股份有限公司」，並將清水標會處與其他分公司同時成立為分行。本行為配合國家金融政策，供給社會大眾金融服務及扶助經濟建設、發展工商業，於八十七年十二月份改制為「台中商業銀行股份有限公司」。及今除營業部、信託部、消金部、國外部外，共轄有七十八家分行、證券商及國際金融業務分行。

創立當時資本總額為五十萬元，旋為業務發展需要，資本額逐漸增為二億元。於六十六年奉令改制，規定最低資本額為三億元，嗣於六十八年七月間奉財政部指示，陸續於六十九、七十、七十一年各增資五千萬，資本額增為肆億伍仟萬元。其後本行為加強資本結構，自七十四年起逐年增資，截止九十二年十二月三十一日資本總額為一百五十三億捌仟零一十四萬四仟元，發行股數達十五億三千八百零一萬四千四百股。

(1) Company History and Business

Taichung Commercial Bank Co., Ltd. (TCB) was preparing for establishment by command of Taiwan Provincial Government as the Taichung District Joint Saving Co., Ltd. on September 27, 1952, and was approved for establishment in April 1953; operation began in August 1953.

In the beginning, there were only five branches. Later on, 15 bidding posts were established. Since 1963, 14 bidding posts were approved to upgrade to branch companies. In 1966, establishment of saving department was approved. The Law of Bank was promulgated in July, 1975, and the Central Government decided to include the Taichung Joint Saving into banking system, and assigned it with major missions of providing loans to citizens and small and medium businesses, to assist small and medium businesses in improvements of production equipment and financial structure, and to improve its management. Therefore, Taichung Joint Saving was transformed to "Taichung District Small and Medium Business Bank Co., Ltd." in July, 1978. In the meantime, the Chi-Shuei Bidding Post and other branch companies were transformed to branch banks. In order to conform to national financial policies, provide financial services to general public, contribute efforts to economic development, and develop manufacturing and commercial industries; the Bank was transformed to "Taichung Commercial Bank Co., Ltd. in December 1998. As of today, in additions to Business Department, Trust Department, Consumer Finance Department, and International Business Department, there are also 78 branch banks and International Financial Business Branch.

Total amount of capital at the time of establishment was NT\$500,000. Due to needs of business development, capital increased to NT\$200 million. When the Bank was transformed by order in 1977, the minimum required capital was NT\$300 million. Soon, directed by the Ministry of Finance in July 1979, the bank increased capital in succession in 1980, 1981, and 1982; NT\$50 million in each year. In order to strengthen capital structure, the Bank increased capital since 1985 every year. As of December 31, 2003, the amount of capital was NT\$15,380,144,000. and the number of total issued

本公司主要營業項目包括：(一)收受支票存款；(二)收受其他各種存款；(三)發行金融債券；(四)辦理放款；(五)辦理票據貼現；(六)投資任何事業股票以外之有價證券；(七)辦理國內匯兌；(八)辦理匯票承兌；(九)簽發國內信用狀；(十)辦理國內保證業務；(十一)代理收付款項；(十二)代售黃金條塊、金幣、銀幣；(十三)辦理出口外匯、進口外匯、一般匯出及匯入匯款、外幣存款、外幣貸款及外幣擔保付款之保證業務；(十四)辦理與前列各款業務有關之倉庫、保管及代理服務業務；(十五)辦理依信託業法核定辦理之業務；(十六)辦理信用卡業務；(十七)辦理各款經中央主管機關核准之代理服務業務及鄉鎮(市)公庫；(十八)承銷及自營買賣或代客買賣有價證券；(十九)辦理政府債券自行買賣業務；(二十)辦理有價證券買賣融資、融券業務；(二十一)辦理短期票券經紀、自營業務。

(二)會計政策

1. 財務報表彙編原則

本財務報表包括本公司國內總、分行及國際金融業務分行等之帳目。總、分行或國際金融業務分行間之內部往來及內部收支交易損益均於彙編財務報表時予以銷除。

2. 約當現金

約當現金係指自投資日起三個月內到期且同時具備下列條件之短期且具高度流動性之投資：

- (1) 隨時可轉換成定額現金者。
- (2) 即將到期且利率變動對其價值之影響甚少者。

3. 買入票券

包括買入有價證券、定期存單、承兌匯票及商業本票等，均係以取得時之成本入帳，買入票券之利息收入係以分離課稅後之淨額為入帳基礎。期末並按成本與市價孰低法評價，當市價低於成本時則提列跌價損失，列入當期損益計算。比較成本與市價時，上市(櫃)公司股票及封閉型基金係以會計期間最末一個月公開市場平均收盤價為市價，開放型基金則按資產負債表日每單位受益憑証淨值為市

NT\$15,380,144,000, and the number of total issued shares was 1,538,014,400.

Major business scope of the Bank include (1) check deposits, (2) other deposits, (3) issue financial bonds, (4) loans, (5) discounting of bills, (6) invest in securities other than issued by enterprise, (7) domestic remittance, (8) draft remittance, (9) domestic L/C, (10), domestic guarantee, (11) receivable/payable agency, (12) agency of sales of gold bullion, gold bar, gold coins, and silver coins, (13) export/import foreign exchange, general inbound/outbound foreign exchange, foreign currency deposits, payments in foreign currency, guarantee payment in foreign currency, (14) warehousing, custody, and agency services pertaining to business items above, (15) businesses allowed by Trust Enterprise Law, (16) Domestic Credit Card businesses, (17) agency services approved by central regulator agencies, and township deposits, (18) buying/selling of securities on behalf of clients or for self, (19) Buying/selling of Government Bonds, (20) financings of trades of securities, and (21) brokerage of and self short-term security businesses.

(II) Accounting Policies

1. Principles of Financial Report Productions

This financial report is compiled from financial records of domestic head quarter, branch banks, and International Financial Business Branch. Internal transactions and derived gain/loss are all removed during production of the financial report.

2. Cash Equivalents

Cash equivalents means highly liquidated debt instruments with a maturity of 3 months or less , and match following criteria:

- (1) Convertible to fixed amount of cash at any time
- (2) Minimally affected by proximity to maturity and fluctuation of interest rate

3. Marketable Securities

Including marketable security, time certificate of deposit, draft remittance, and cashier check; all are recorded with cost at acquisition. Income from interest of buy-in security is taxed separately, and the net value is recorded. Evaluation at cycle end is made according to cost or market price, whichever is lower. When market price is lower than cost, then difference is recorded as loss of price fall and is included in current period gain/loss. Market prices of corporate stocks and closed mutual fund are recorded according to average closing prices on market in the last month

價，債券係以資產負債表日成交價格為市價。出售成本之計算，受益憑証及上市(櫃)公司股票係以移動平均法計算；其他則以個別辨認法計算。

4. 買匯、貼現及放款

買匯、貼現及放款按流通在外之本金入帳，不計入尚未賺得之收益，利息收入按權責發生基礎認列。

買匯、貼現及放款若符合清償期屆滿六個月，尚未受清償，或已向主從債權人訴追或處分擔保品者，即應轉列催收款並停止計提應收利息；該停止計提之應收利息於收現時認列收入。

對授信戶展期或變更授信條件、有同意應繳放款利息以「部份收息、部份記帳」方式處理者，其以「暫記帳」方式處理之應收未收利息，借貸雙方均以資產負債表內之會計科目列帳，僅借戶實際繳納利息部份，認列利息收入。

5. 備抵呆帳

備抵呆帳之提列係依實際評估各項債權，按放款、貼現及買匯暨應收款項及催收款項期末餘額之預期收回可能性予以估列。

本公司就放款及墊款等，分別對特定債權無法收回之風險及全體債權組合之潛在風險，評估適當之備抵呆帳。債權無法收回之風險乃是按該特定債權之收回可能性於本公司規定下，對債權預期違約之可能性加以評估。全體債權組合之潛在風險係依過去經驗及經濟環境作整體性之考量後予以評估。

of accounting cycle. Market prices of open mutual funds are recorded according to daily net value of every unit of certificate of benefit on the date of balance sheet is made. Market prices of bonds are recorded according to closing price on the date of balance sheet. Calculation of cost of sales of certificate of benefit and marketed (OTC) stocks adopts moving average method. Others are calculated individually.

4. Purchase of Bill, Discount, and Loan

Purchase of bill, discount, and loan are recorded with outstanding capital amount, and unrealized gains are not recorded. Income of interest is recorded based on attributed cause and category.

Purchased bill, discount, and loan that are past due over 6 months with no payment received, or legal demand has been filed to the principal / attached debtors or disposition action on collateral has been executed, are then recorded under Collectable category, and removed interest receivable category. When interest receivable is received, the amount will be recorded as income.

When maturity of loan is extended or terms and conditions of loan are changed, due interest payment of loans that may adopt “partially subject to interest and partially subject to credit” method, unpaid interest payment receivables are recorded under “Temporary Credit”. Both Debit/Credit are recorded according to accounting items in balance sheet, and only the actual paid-up interest payments paid by debtors are recorded in income from interest.

5. Allowance for Doubtful Accounts

The recordings of Provision for Doubtful Debts are recorded according to, with actual reviews of all creditors' rights, expected possibilities of collection of ending balance of loans, discounts, purchased bills, account receivables and demand for doubtful debts.

Proper provision of doubtful debts has been prepared by TCB specifically regarding to loans and advancements by assessing risks of uncollectible of specific debts and potential risks of overall debt portfolio. Risks of uncollectible debt are determined by assessing the possibility of past-due loans with respect of rules of TCB on the possibility of

本公司參照財政部規定之「銀行資產評估損失準備提列及逾期放款催收款呆帳處理辦法」規定辦理，將符合規定之各類放款及債權，經核准後予以沖銷。

6. 長期股權投資

持有普通股有表決權股份比例未達百分之二十者，如被投資公司為上市(櫃)公司，按成本與市價孰低法評價，如為未上市(櫃)公司，係按成本法評價；自被投資公司取得之股票股利，僅註記增加股數，不列為投資收益，當該項投資之價值確已減損，且回復之希望甚小時，則調整其帳面價值，認列投資損失。

長期投資於其他公司之普通股有表決權股份，持股比例達百分之二十以上未達百分之五十，或未達百分之二十但具有重大影響力者，除編製財務季報表外，係按權益法評價。投資成本與股權淨值間差異係按五年平均攤銷。

持股比例達百分之五十以上之被投資公司為本公司之子公司，除依權益法評價外，於會計年度終了時，編製合併報表。若個別子公司總資產及營業收入均未達本公司各該項金額百分之十，則不列入合併財務報表，但若個別子公司總資產或營業收入雖未達編入合併報表標準，惟其所有未達編入合併報表標準之子公司合計總資產或營業收入已達本公司各該項金額百分之三十以上者，仍應將總資產或營業收入達本公司各該項金額百分之三以上之子公司編入合併報表，嗣後除非所佔比率降至百分之二十，否則仍應繼續編入合併報表。惟本公司目前尚無達標準須編製合併財務報表之子公司。

recollecting such specific loans. Potential risks of overall debt portfolio are determined by assessing historical experiences and economic environment.

TCB amortizes qualified loans and creditor's rights with approval by following the "Regulations of the Procedures for Banking Institutions to Evaluate Assets and Deal with Past-Due/Non-Performing Loans and Bad Debts" of the Ministry of Finance.

6. Long-Term Equity Investment

Those investments that TCB holds less than 20% shares in form of holding common stock with voting power shall be evaluated by cost or market price, whichever is lower if the investment subjects are listed or OTC stocks, and evaluated by cost if not listed or OTC stocks. Stock dividends obtained from investment subjects shall be recorded only with number of increased shares instead of profit from investment. When value of such investment becomes diminishing with little hope of recovering, then its book value will be adjusted as loss from investment activity.

Those investments that TCB holds more than 20% and less than 50% shares in form of holding common stock with voting power, or those investment hat TCB holds less than 20% but are highly potential, shall be evaluated by Equity Method in addition to document quarterly financial report. Difference between cost of investment and net value of stock rights is amortized over a five-year period.

Those investments that TCB holds more than 50% of shares are subsidiaries of TCB. In addition to evaluation by Equity Method, consolidated reports will be produced at the end of accounting cycle. However, those individual subsidiaries of which both total assets and income from business activities reach less than 10% in respective categories of TCB will not be enlisted in consolidated reports. Those individual subsidiaries of which both total assets and income from business activities do not reach standards to be included in consolidated reports, but the sum of all total assets and income from business activities of these subsidiaries reach 30% or more in respective categories of TCB, then those subsidiaries

長期股權出售成本採移動平均法計算，處分損益列為投資損益項下。

7. 固定資產

固定資產係以取得成本入帳，並以成本或成本加重估增值減累計折舊為帳面價值，重估資產依資產重估價辦法之規定辦理。固定資產之重大改良或更新作為資本支出，維護及修理支出則列為當期費用；出售固定資產之損益則列為當年度損益。

折舊係按法定耐用年數並預留殘值以平均法提列，已屆滿耐用年限而仍繼續使用之資產，則繼續提列折舊。

以營業租賃方式出租予他人之固定資產及閒置未使用之固定資產則轉列非營業資產項下，相關之折舊費用列為營業外支出。

8. 承受擔保品

以取得成本為入帳基礎，折舊按估計經濟耐用年限，加計一年殘值採平均法提列，主要承受擔保品耐用年限為 55 年。

承受擔保品出售時，成本及累計折舊各自相關科目沖銷所產生之處分損益列為當期損益。

擔保品之價值受國家整體經濟狀況之影響，因此，擔保品之最終損益因未來真實價值之不確定

with total assets and income from business activities reach 3% or more in respective categories of TCB will be included in consolidated reports. Unless the sum falls below 20%, otherwise these subsidiaries shall remain included in the consolidated reports. Currently there is no subsidiary qualifies the standard to be included in consolidated reports.

Cost of sale of long-term stock-rights is calculated by moving average method; gain/loss in enlisted under Gain/Loss from Investment category.

7. Fixed Assets

Fixed assets are recorded according to costs to acquire, and their book values are recorded by cost or cost plus re-evaluated value increase minus accumulated appreciation. Re-evaluation of assets is executed according to Regulations of Asset Re-evaluation. Major improvement or Remodeling of fixed assets are recorded as capital expense; expenses of maintenance and repair are recorded as current expense. Gain/loss from sale of fixed assets is recorded in gain/loss of current fiscal year.

Calculation of depreciation adopts legal duration year and salvage value is recorded by average method. Depreciation shall be recorded as well if assets that have reached expiration of duration are still being facilitated.

Fixed assets that are on lease to third party in business lease method and idle fixed assets are then recorded under non-business assets category; related expenses of depreciation are recorded as non-business expenses.

8. Collaterals and Residuals Taken Over

Collaterals are recorded according to cost to acquire. Depreciation is adopts average method with economic duration limit plus one-year salvage value. Duration limit for major collaterals is 55 years.

When collaterals are sold, gain/loss of dispositions of write-offs in respective categories for costs and accumulated depreciation are recorded as current gain/loss.

Values of collaterals will be affected by overall national economic status. Therefore, there is

性，有可能與目前之估計數產生差異。

9. 遞延費用

水電工程費、電話裝修等支出，分五年平均攤銷。

出售不良債權帳面餘額與出售價款間之差額，依據金融機構合併法第十五條第五項規定列為遞延出售不良債權損失，自訂約日起分六十個月平均攤銷。

10. 員工退休金辦法

本公司員工退休辦法適用於所有編制內正式員工，民國 84 年度(含)以前係就薪資總額 4%之額度內提列退休金準備，自民國 85 年 12 月起，設立職工退休基金並由職工退休基金管理委員會管理，並按精算師精算之淨退休金成本金額提撥至基金專戶，且追溯自民國八十五年元月起提撥。

自民國 85 年度起，淨退休金成本依財務會計準則公報第十八號之規定按精算師之精算金額提列，包括當期服務成本、預計給付義務本期應計利息、退休基金資產之預期報酬、未認列前期服務成本之攤銷，及未認列過渡性淨資產或淨給付義務之攤銷數。未認列過渡性淨給付義務依員工平均剩餘服務年限 17 年攤銷，未認列前期服務成本依員工平均剩餘服務年限 22 年平均分攤。

11. 意外損失準備

係依照證券商管理規則之規定，就辦理證券經

possibility of difference between current estimated value and final gain/loss in collaterals due to uncertainty of actual value in future.

9. Deferred Expenses

Expenses such as construction expenses of water and electricity, installation and maintenance of telephones are amortized over a five-year period.

Differences between balance of sale of Nonperforming Loan and price of sale are recorded as loss of deferred sale of bad debts according to Paragraph 5, Article 15 of the Financial Institutions Merger Law, and are amortized over a 60-month period starting from the date that contract of sale is signed.

10. Employee Pension Plan

Employee Retirement Regulations are applicable to all full-time employee of TCB. Prior to 1995, retirement fund was prepared at 4% of total amount of wage & salary. Starting from December, 1996, occupational employee retirement fund is managed by the employee retirement fund commission. Amount of net cost of retirement pension fund calculated by actuary will be deposited into retirement fund account; effective date is traced back to January, 1996 as the beginning of deposit.

Starting from 1996, net cost of retirement pension fund is recorded according to the Statement of Financial Accounting Standards No. 18 at the amount calculated by actuary, including current cost of service, interest of current estimated obliged payment, estimated return on retirement pension fund assets, amortization of un-recorded cost of service of previous period, and un-recorded transitional asset or amount of amortization of net obliged payment. Un-recorded transitional net obliged payment is amortized by average remaining year of service of employee – 17 years. Un-recorded cost of service of previous period is amortized by average remaining year of service of employee – 22 years.

11. Reserves for Contingent Losses

According to the Rules Governing Securities

紀業務，於每月按受託買賣證券手續費收入之 2% 提列違約損失。

12. 保證責任準備

保證責任準備之提列，有質押品者，以不超過保證款項餘額 1% 為額度，無質押品者，以不超過保證款項餘額 3% 為額度，惟保證款項餘額內當年度新增部份，不得逾當年度保證手續費收入總額。

13. 衍生性金融商品交易

(1) 非交易目的之遠期外匯交易合約

遠期外匯買賣合約，屬規避外幣債權及債務之匯率變動風險者，於訂約日以該日之即期匯率衡量入帳，約定遠期匯率與訂約日即期匯率間之差額，於合約期間攤銷，分期認列損益。於資產負債表日，以該日之即期匯率調整，所產生之兌換差額列為當期損益，並於合約結清日，將產生之兌換差額列為當期損益。

(2) 利率交換合約

非以交易為目的之利率交換交易係以某一特定債券或放款為標的，於約定期間以債券或放款之固定利率與交易相對人就市場浮動利率作交換，本公司於約定結算日及資產負債表日就結算為收取或給付之利息差額，列為該債券或放款利息收入之調整。

(3) 換匯換利合約

為支應不同幣別資金之需求而從事之換匯換利合約，外幣資產及負債屬即期部位者，按訂約日之即期匯率入帳；屬遠期部位者，則以約定之遠期

Firms, 2% of monthly income from service fees charged on entrusted trades of securities in security brokerage business is reserved for loss from defaulted contract.

12. Business Provision

Provision for Guarantee Liability for guarantees with collaterals is limited to 1% of balance of amount guaranteed. Guarantees without collaterals are limited to 3% of balance of guaranteed amount. However, added amount of the balance of the guaranteed amount in current year may not exceed total amount of income from service fee in current year.

13. Financial Derivatives

(1) Foreign Exchange Forward Contracts for other than trading purpose

Foreign Exchange Forward Contracts that are acquired for the purposes of avoiding creditor's rights in foreign currency and risks of change in exchange rate on debts are amortized over duration of contract and recorded as gain/loss. On the date of balance sheet, adjustments will be made according to spot exchange rate announced on the date of balance sheet. Differences derived will be recorded as gain/loss of current period, and the differences derived from exchange rate on the date of contract expiration will be recorded as gain/loss of current period.

(2) Interest Rate Swap

Interest Rate Swap contracts that are acquired for the non-trade purpose are targeting on specific bonds or loans, and are swapped with the opposite trading party with fixed interest rates of bonds or loans according to market floating rate within agreed period. On the date of agreed clearance and the date of balance sheet, payable or receivable from interest rate differences in the results of clearance will be recorded as adjustments of income from interest of such bonds or loans.

(3) Cross Currency Swap-Interest Rate and Currency Swap Contract

Cross Currency Swap Contracts are acquired for the purpose of making payments in different foreign currencies. Assets and liabilities in foreign currencies

匯率入帳，即期與遠期匯率間之差額則於合約期間按直線法平均攤銷，列為利息收入或費用。利息部分則按約定計息期間及利率計算收付金額，列為利息收入或費用。

14. 所得稅

依財務會計準則公報第二十二號「所得稅之會計處理準則」之規定作跨期間與同期間之所得稅分攤。將應課稅暫時性差異所產生之所得稅影響數認列為遞延所得稅負債，與將可減除暫時性差異、虧損扣抵及所得稅抵減所產生之所得稅影響數認列為遞延所得稅資產，再評估其遞延所得稅資產之可實現性，認列其備抵評價金額。以前年度高低估應付所得稅之調整，列為調整年度之所得稅。

本公司未分配盈餘加徵百分之十營利事業所得稅部份，於股東會決議分配盈餘之日列為當期費用。

15. 庫藏股票

本公司採用財務會計準則公報第三十號「庫藏股票會計處理準則」之規定收回已發行之股票，並依買回時所支付之成本認列為庫藏股票。處分庫藏股票之處分價格若高於帳面價值，其差額則列為資本公積－庫藏股票交易；若處分價格低於帳面價值，其差額則沖抵同種類庫藏股票之交易所產生之資本公積，如有不足，則借記保留盈餘。庫藏股票之帳面價值採加權平均並依收回原因分別計算。

of current positions will be recorded according to current exchange rates on the date of contract acquisition; and those of forward positions will be recorded as agreed forward exchange rates. Differences between current and forward exchange rates will adopt linear method and amortized evenly during durations of contracts, and will be recorded as income from interest or fees. For the income from interests, amounts of payable or receivable are calculated with agreed duration of interests and interest rate, and are recorded as income from interest or fees.

14. Taxation

Income tax is apportioned with cross-period and same period according to the regulations of the “Standards for Income Tax in Accounting Practice” of the Statement of Financial Accounting Standards No. 22. Amount of income tax affected by temporary differences of taxable is recorded as deferred liability of income tax. Amounts that are affected by income tax derived from reduced temporary difference, deduction of loss, and deduction of income tax will be recorded as deferred assets from income tax, then possibility of realization in deferred assets from income tax will be reviewed, and record its provision for amount reviewed. Adjustments of max/min estimated payable income tax of previous year will be recorded as adjusted annual income tax.

The taxable amount in undistributed earnings that are subject to 10% of corporate income tax will be recorded as current expense on the date of earning distribution determined by the shareholder’s meeting.

15. Treasury Stock

TCB adopts the “Standards for Treasury Stock in Accounting Practice” of the Statement of Financial Accounting Standards No. 30 to recall issued stocks, and record as treasury stocks based on original costs of acquisition. If price of disposition of treasury stock is higher than its book value, then the difference will be recorded as Reserve-Transaction of Treasury Stock. If such price is lower than book value, then the capital reserve derived from transactions of treasury

庫藏股票註銷時，按股權比例借記資本公積－股票發行溢價與股本，其帳面價值如高於面值與股票發行溢價之合計數時，其差額則沖抵同種類庫藏股票所產生之資本公積，如有不足，則沖抵保留盈餘；其帳面價值低於面值與股票發行溢價之合計數者，則貸記同種類庫藏股票交易所產生之資本公積。

(三)會計原則變動之理由及其影響

無此情形。

stock of similar type will be written off with the difference. If insufficient, then it will be debited from retained earning. Book value of treasury stocks is weighted and averaged, and calculated according to reasons of recall.

Discharging of treasury stocks is debited from capital reserve-Premium and Stock Cost if stock issued according to stock rights percentage. If its book value is higher than the total of par value and premium of stock issued, then the capital reserve derived from treasury stock of similar type will be written-off with the difference. If insufficient, then retained earning will be written-off. If book value is lower than the total of par value and premium of stock issued, then it will be debited from the capital reserve derived from treasury stock of similar type.

(III) Any Reasons and Effects of changes in Accounting Principles
Nil

(四)重要會計科目之說明

一、現金及約當現金

(IV) Significant Accounts

1. Cash and Cash Equivalent

		92年12月31日	91年12月31日
		2003/12/31	2002/12/31
庫存現金	Cash on hand	\$ 2,569,003	\$ 2,599,176
庫存外幣	Foreign currency on hand	244,196	217,748
待交換票據	Notes and check for clearance	893,056	651,229
存放銀行同業	Due from banks	735,238	596,947
拆放銀行同業	Call loans to bank	3,922,270	4,970,580
約當現金—買入票券	Cash Equivalents –Bills Purchased		
定期存單	Certificates of time deposits	-	34,003
有價證券—公債	Securities – Government bonds	-	341,591
商業本票	Commercial papers	-	507,682
合 計	Total	\$ 8,363,763	\$ 9,918,956

(一)上列買入票券均未提供擔保。

(1) Collaterals are not provided for purchase of short-term bills.

(二)本公司庫存現金業經保險，其內容如下：

(2) Insurance subscribed to cover the company's cash on hand is listed as follows:

項 目	Item	92年12月31日	91年12月31日
		2003/12/31	2002/12/31
庫存現金險	Cash on hand insurance	\$ 4,676,575	\$ 4,491,604
櫃台現金險	Cash in the operating counter	1,683,078	1,642,645
現金運送險	Cash in transit insurance	1,000	1,000
偽造通貨險	Currency counterfeit insurance	1,000	1,000
疏忽短鈔險	Shortage of cash insurance	1,000	1,000
票據及有價證券之變造及偽造險	Alterations and counterfeit insurance for marketable bills & securities	10,000	10,000
合 計	Total	\$ 6,372,653	\$ 6,147,249

二、存放央行

係依銀行法第四十二條及「銀行存款準備金調整及查核辦法」規定並提存之存款準備金，經存放中央銀行專戶，充作存款準備金之用。

2. Due from Central Bank

Due from Central Bank are made according to Article 42 in Bank Law and “Regulations Governing the Audit and Adjustment of Deposit and Other Liability Reserves of Financial Institutions”, and are deposited in designated account for cash reserves.

三、買入票券

3. Securities Purchased

項	目	Item	92年12月31日 2003/12/31	91年12月31日 2002/12/31
有價證券		Securities		
受益憑証		Beneficiary certificates	\$ 2,880,000	\$ 2,871,330
上市(櫃)公司股票		Listed Stocks	4,238	4,238
政府債券		Government bonds	6,468,484	3,106,798
國外金融債券		International financial bonds	373,758	382,250
減：備抵買入票券跌價損失		Less: Allowance for decline in market value of purchased securities	(74,157)	(119,279)
合 計		Total	<u>\$ 9,652,323</u>	<u>\$ 6,245,337</u>

買入票券已提供作為準備金及存出保證金者業已分別轉列相關適當科目，上列買入票券均未提供擔保。

Securities purchased as deposit reserves and due from banks are stated in the designated account. None of the above listed securities have been pledged as collaterals.

四、應收款項及其他流動資產

4. Accounts Receivables and Other Current Assets

		92年12月31日	91年12月31日
		2003/12/31	2002/12/31
應收承兌票款	Bank acceptance receivables	\$ 99,065	\$ 146,353
其他應收款	Other receivables	4,817,291	3,190,922
減：備抵呆帳	Less: Allowance for doubtful accounts	(1,805,720)	(1,808,063)
預付款項	Prepayments	1,650,253	2,393,250
應收出售遠匯款	Receivables on forward contracts sold	1,054,253	564,117
應收遠匯款	Receivables on forward contracts	629,497	128,132
減：應付購入遠匯款	Less: Payables on forward contracts purchased	(406,827)	(33,826)
應付遠匯款	Payable on Forward	(1,273,588)	(658,423)
淨遞延所得稅資產—流動	Net Deferred income tax assets - current	125,000	75,000
應收收益	Gains receivables	200,262	149,079
應收票據	Bills and notes receivable	13,059	5,873
應收帳款	Accounts receivable	16,971	43,166
合 計	Total	\$ 5,119,516	\$ 4,195,580

其他應收款中包含違約交割代墊款民國 92 年度及 91 年度分別為 1,791,845 仟元及 1,794,188 仟元，亦分別於 92 年度及 91 年度提列備抵呆帳 1,791,845 仟元及 1,794,188 仟元。

Other Receivables include money advancement for delinquent deliveries. In fiscal 2003 and fiscal 2002, the amounts are NT\$1,791,845,000 and NT\$1,794,188,000, respectively, which are recorded as provisions of doubtful debts as NT\$1,791,845,000 and NT\$1,794,188,000, respectively.

五、基金及長期投資

(一)基金：

5. Funds and Long-Term Investment

(1) Funds

		92年12月31日 2003/12/31	91年12月31日 2002/12/31
存出信託資金賠償準備	Reserve for compensation of trust liabilities under custody	\$ 50,000	\$ 50,000

係依銀行法第 103 條之規定以中央政府建設公債繳存中央銀行，作為信託資金賠償準備。

Refundable deposits paid of trust liabilities under custody are prepared by depositing Central Government Development Bond in Central Bank according to Article 103 of the Banking Law.

(二)長期投資：

被投資公司名稱 Name of Invested Firms	(2) Long-Term Investment 92年12月31日 2003/12/31		91年12月31日 2002/12/31	
	帳面金額 Par Value	持股比例 % of Holding	帳面金額 Par Value	持股比例 % of Holding
未上市公司股票： Unlisted Corporations:				
台灣票券集中保管結算公司 Debt Instruments Depository and Clearing Co. Taiwan	\$ 20,000	1.00%	\$ -	-
台灣證券集中保管公司 Taiwan Securities Central Depository Co. Ltd	806	0.08%	806	0.08%
台中建築經理公司 Taichung Real Estate Management Co., Ltd	10,817	30.00%	10,817	30.00%
台灣育成中小企業開發公司 Taiwan SMB Incubation Development	29,000	4.84%	29,000	4.84%
台北外匯經紀公司 Taipei Foreign Exchange Brokerage Co.	800	0.40%	800	0.40%
富邦証券金融公司 Fuban Securities	59,945	0.99%	59,945	0.99%
中央票券金融公司 Central Bills Finance Corp	-	-	40	-
日盛投資信託公司 Jisun Securities Investment Trust Co. Ltd.	30,000	10.00%	30,000	10.00%
台灣期貨交易所公司 Taiwan Futures Exchange	9,000	0.45%	9,000	0.45%
財金資訊公司 Financial Information Service Co. Ltd.	45,500	1.14%	45,500	1.14%
台中銀財產保險代理人股份有限公司 Taichung Banking Life Insurance Underwriter Co., Ltd	3,480	99.00%	2,207	99.00%
台中銀人身保險代理人股份有限公司 Taichung Banking & Financial Property Underwriter Co., Ltd.	6,621	99.00%	2,401	99.00%
合計 Total	\$ 215,969		\$ 190,516	
減：備抵投資跌價損失 Less: Allowance for Market Value	(7,925)		(7,925)	
淨額 Net Amount	\$ 208,044		\$ 182,591	

(一) 台中建築經理公司目前仍處於清算狀態，本公司已停止採權益法評價，並依相關可能損失金額提列跌價損失。

(二) 本公司九十二年及九十一年度採權益法評價之台中銀財產保險代理人股份有限公司及台中銀人身保險代理人股份有限公司，其原始成本及投資損益明細如下：

1. Taichung Real Estate Management Co., Ltd is still under clearance. TCB has stopped adopting Equity Method, and amount of related possible losses are recorded as loss due to price fall
2. TCB used Equity Method to evaluate Taichung Banking Life Insurance Underwriter Co., Ltd and Taichung Banking & Financial Property Underwriter Co., Ltd. Details of original costs and losses of investment are listed below:

	原始投資成本 Original Costs of Investment	投資利益 Gain from Investment	
		九十二年度 2003	九十一年度 2002
台中銀財產保險代理人股份有限公司 Taichung Banking Life Insurance Underwriter Co., Ltd	\$ 1,980	\$ 1,273	\$ 227
台中銀人身保險代理人股份有限公司 Taichung Banking & Financial Property Underwriter Co., Ltd.	\$ 1,980	4,219	421

(三)本公司長期投資均未提供擔保。

(3) All Long-Term investments made by TCB provide no guarantee

六、固定資產

6. Fixed Assets

92年12月31日 2003/12/31	原始成本 Acquired Cost	重估增值 Revaluation Appreciation	合 計 Subtotal	累計折舊 Accumulated Depreciation	帳面價值 Book Value
房屋基地 Land	\$ 1,806,641	\$ 514,529	\$ 2,321,170	\$ -	\$ 2,321,170
房屋及建築 Building and Structures	1,879,063	140,428	2,019,491	672,710	1,346,781
交通及運輸設備 Transportation Equipment	66,920	-	66,920	59,948	6,972
其他設備 Other Equipment	1,386,367	-	1,386,367	1,045,678	340,689
未完工程及預付設備 款 Contruction in Progress and Prepayment for Facilities	45,855	-	45,855	-	45,855
合 計 Total	\$ 5,184,846	\$ 654,957	\$ 5,839,803	\$ 1,778,336	\$ 4,061,467
91年12月31日 2002/12/31	原始成本 Acquired Cost	重估增值 Revaluation Appreciation	合 計 Subtotal	累計折舊 Accumulated Depreciation	帳面價值 Book Value
房屋基地 Land	\$ 1,761,656	\$ 514,529	\$ 2,276,185	\$ -	\$ 2,276,185
房屋及建築 Building and Structures	1,838,171	140,428	1,978,599	624,586	1,354,013
交通及運輸設備 Transportation Equipment	65,404	-	65,404	57,391	8,013
其他設備 Other Equipment	1,350,569	-	1,350,569	959,525	391,044
未完工程及預付設備 款 Contruction in Progress and Prepayment for Facilities	36,053	-	36,053	-	36,053
合 計 Total	\$ 5,051,853	\$ 654,957	\$ 5,706,810	\$ 1,641,502	\$ 4,065,308

- (一) 本公司根據政府法令規定，辦理若干固定資產及土地(房屋基地)之資產重估價。土地係以政府公告現值辦理重估，其他固定資產則根據營利事業資產重估價辦法規定辦理。截至九十二年及九十一年十二月三十一日土地重估之增值稅準備均為 276,281 仟元，帳列長期負債項下，請參閱附註十一。
- (二) 本公司非供營業上使用之固定資產業已轉列非營業資產項下，請參閱附註七。
- (三) 本公司固定資產均未提供作為擔保品。
- (四) 固定資產投保火險明細如下：
- (1) According to government regulations, TCB has conducted several re-evaluations of certain fixed assets and land (base of construction). Re-evaluation of land is conducted according to current value announced by government. Re-evaluations of other fixed assets are conducted according to the Regulations Governing Enterprise Re-Evaluating Assets. As of December 31, 2003 and December 31, 2002, reserves of value-added tax of land re-evaluation are all NT\$276,281,000, and are recorded as long-term liabilities, see Note 11 for details.
- (2) Fixed assets that are not for business purpose are all recorded in Non-Business Assets. Please see Note 7 for details.
- (3) All TCB fixed assets are not provided as guarantee.
- (4) Fire insurances for fixed assets are listed in below:

	92年12月31日 2003/12/31	91年12月31日 2002/12/31
房屋建築及其他設備 Buildings and Equipment	\$ 1,420,900	\$ 1,400,500
交通及運輸設備 Transportation Equipment	1,736	2,224
合 計 Total	\$ 1,422,636	\$ 1,402,724

七、非營業資產

7. Non-operating Assets

	92年12月31日 2003/12/31	91年12月31日 2002/12/31
出租資產：		
Assets on Lease		
房屋基地	\$ 27,286	\$ 9,147
Land		
房屋及建築	27,169	5,660
House and Building		
減：累計折舊	(8,926)	(1,838)
Less; Accumulated Depreciation		
小 計	\$ 45,529	\$ 12,969
Total		
閒置資產：		
Un-used Asset:		
房屋基地	\$ -	\$ 38,310
Land		
房屋及建築	-	37,392
House and Building		
減：累計折舊	-	(9,238)
Less : Accumulated Depreciation		
小 計	\$ -	\$ 66,464
Total		
出租及閒置資產合計	\$ 45,529	\$ 79,433
Total of On-Lease and Un-Used		

(一) 本公司非營業資產中出租及閒置資產—房屋基地因土地重估已預提之土地增值稅準備13,332 仟元已列在長期負債—土地增值稅準備項下。

(二) 本公司出租及閒置資產均未提供擔保。

(三) 因出租資產而應收之未來租金收入如下：

(1) Among TCB Non-Business Assets, Provisions of Base of NT\$13,332,000 for Building in On-lease and Un-Used due to land re-evaluation has been recorded in Long-Term Liability-Provisions for Land Added-Value Tax.

(2) All On-lease and un-used assets are not provided as guarantee.

(3) Future income from receivables of Rent on assets on-lease are listed below:

期 間	金 額
Period	Amount
民國 93 年 度 2004	\$ 16,958
民國 94 年 度 2005	8,758
民國 95 年 度 2006	1,894

八、其他資產

8. Other Assets

	92年12月31日 2003/12/31	91年12月31日 2002/12/31
催收款項 Delinquent accounts	\$ 21,206,777	\$ 26,600,923
減：備抵呆帳 Less: Allowances for Doubtful Accounts	(2,454,322)	(2,113,650)
存出保證金 Refundable deposits	1,386,339	1,144,678
遞延費用 Deferred Expenses		
出售不良債權遞延損失 Sale of Bad Debts	3,065,007	-
其 他 Others	40,632	45,345
受託買賣證券借項淨額 Net Credits from Entrusted Trades of Securities	372	304
承受擔保品淨額 Net Amount of Collateral	2,976,879	1,804,781
遞延退休金成本 Deferred Cost of Retirement Fund	521,811	411,424
淨遞延所得稅資產—非流動 Net Deferred Income Tax Assets – Non-Current	1,170,000	1,425,434
其 他 Other	229	-
合 計 Total	\$ 27,913,724	\$ 29,319,239

本公司於民國九十二年十一月十四日與中華開發資產管理公司簽約出售本公司帳列 4,802,474 仟元之不良債權，出售價款 1,658,877 仟元，產生出售不良債權損失 3,143,597 仟元，本公司依金融合併法第十五條第五項規定將前述處分損失自訂約日起分六十個月平均攤銷，未攤銷餘額帳列遞延費用。截至九十二年底，上述合約尚未收取之買賣價金共計 1,658,877 仟元，帳列其他應收款（附註四）。其主要內容如下：

訂約日：民國九十二年十一月十四日

買賣價金：1,658,877 仟元

交割日：簽約日後 100 天內。

其他主要條款：若賣方就個別不良債權有重大違反合約情事發生時，買方得請求賣方減少或買回該不良債權。

On November 14, 2003, TCB has contracted with China Development Asset Management Corporation to sell listed bad debts of BT\$4,802,474,000, at the price of NT\$1,658,877,000. Incurred loss from bad debts is NT\$3,143,597,000. According to Paragraph 5, Article 15 of the Business Mergers and Acquisition Law, such dispositional loss is amortized over a 60-month period starting from the contract date. Un-Amortized balance is recorded in deferred expenses. As of the end of 2003, the amount yet to receive from the foregoing contract is NT\$1,658,877,000, and is recorded in other receivables account (see Note 4). Key contents of the contract are listed below:

Contract Date: November 14, 2003

Price: NT\$1,658,877,000

Delivery Date: Within 100 Days from Contract Date

Other key clauses: If Seller commits major contract violation on individual bad debts, then buyer may demand seller to reduce or buy back such bad debts.

九、銀行同業存款

9. Due to Banks

	92年12月31日 2003/12/31	91年12月31日 2002/12/31
銀行同業存款 Due to Banks	\$ 51,442	\$ 105,953
透支銀行同業 Overdrafts from Banks	95,774	51,276
同業拆放 Call Loans from banks	17,508	-
合 計 Total	<u>\$ 164,724</u>	<u>\$ 157,229</u>

十、應付款項及其他流動負債

10. Accounts Payables and Other Current Liabilities

	92年12月31日 2003/12/31	91年12月31日 2002/12/31
應付費用 Accrued Expenses	\$ 322,004	\$ 261,318
應付代收款 Collections	44,166	36,345
其他應付款 Other Payables	1,592,702	1,491,780
承兌匯票 Acceptance	104,756	139,713
其他預收款 Other Prepayments	481,709	354,393
應付購入遠匯款 Payables of Purchase of Forward Remittance	-	1,804
合 計 Total	\$ 2,545,337	\$ 2,285,353

十一、長期負債—土地增值稅準備

11. Long-term Liabilities – Reserve for Land Value
Increment Tax

	92年12月31日 2003/12/31	91年12月31日 2002/12/31
期 初 餘 額 Balance- Beginning	\$ 276,281	\$ 276,281
加：本期提列 Add: Recorded in Current Period	-	-
減：本期沖轉 Less: Write-Off in Current Period	-	-
期 末 餘 額 Balance - Ending	\$ 276,281	\$ 276,281

十二、長期負債—應計退休金負債

12. Long-Term Liabilities – Retirement Fund

	92年12月31日 2003/12/31	91年12月31日 2002/12/31
應計退休金負債 Liability on Accountable Retirement Fund	\$ 521,811	\$ 411,424

十三、其他負債

13. Other Liabilities

	92年12月31日 2003/12/31	91年12月31日 2002/12/31
存入保證金 Guarantee and margin deposits	\$ 97,079	\$ 73,682
意外損失準備 Provision for Accidental Loss	15,878	15,011
保証責任準備 Provisions for Guarantee Responsibility	29,873	20,987
其他 Others	15,058	33,250
合計 Total	\$ 157,888	\$ 142,930

(一) 退休金計劃

本公司員工退休辦法適用於所有編制內正式之員工，工作年資每滿一年發給二個基數之退休金，但超過十五年之工作年資，每滿一年給予一個基數，最高總數以四十五個基數為限，未滿半年者，以半年計，滿半年者以一年計。員工退休金之支付係根據其服務年資及退休時最後職位依董事會通過之退休辦法及調整率基準計算。

(二) 自 86 年 5 月 1 日起，銀行業開始適用勞動基準法之相關規定，本公司亦自該日起依勞動基準法之規定認列淨退休金成本。員工退休及退職金辦法係按財務會計準則公報第十八號「退休金會計處理準則」辦理。計算退休金給付義務所用之折現率及

(1) Pension Plan

TCB employee retirement program applies to all full-time employees. Each year of length of employment is awarded with 2 base points of retirement fund. However, for those whose length of employment exceeds 15 years, one base point is awarded for every year. Maximum number of base points is limited to 45. Length that is less than half year is recognized as half-year, and length over half-year is recognized as one year. Payment for employee retirement is made according to length of employment, last position held when retiring, and calculation based on retirement program approved by the board of directors and adjustment rate standard.

(2) Starting from May 1, 1997, banking industry becomes subject applicable to the Labor Standards Law. TCB also follows the law by starting to list cost of retirement fund according to Labor Standards Law. Retirement Fund for employee measures follows the

長期平均退休金基準點數調整率分別為 3.5%及 1.5%；退休基金資產之預計報酬率則估計為 3.5%。依精算法計算之未認列過渡性淨給付義務按十七年平均分攤，未認列前期服務成本按二十二年平均分攤。本公司自 85 年度起設立獨立專戶之職工退休基金及勞工退休準備金，專戶儲存於本公司營業部及中央信託局。

退休金主要內容如下：

1. 退休基金提撥狀況表

Standards for Retirement Fund in Accounting Practice of the “Statement of Financial Accounting Standards No. 18”. Discount rate and long-term average retirement base point adjustment rate used in calculation of obliged retirement fund payment are 3.5% and 1.5%, respectively. Estimated return on investment of retirement fund asset is 3.5%. According to actuary calculation, the unlisted transitional net obliged payment is amortized over a 17-year period. Unlisted cost of service in previous period is amortized over a 22-year period. Since 1996, TCB has set up an independent employee retirement fund and reserve for laborers’ retirement; such funds are deposited in proprietary accounts in the Business Department in TCB and Central Trust of China.

Key content of pension plan is listed as follows:

1. Deposits of Retirement Fund

	92年12月31日 2003/12/31	91年12月31日 2002/12/31
既得給付義務 Vested	\$ (518,124)	\$ (464,446)
非既得給付義務 Non-vested	(1,063,597)	(875,890)
累積給付義務 Accumulated Benefit Obligation	(1,581,721)	(1,340,336)
未來薪資增加之影響數 Variables to Future Payroll Increase	(339,370)	(392,218)
預計給付義務 Projected Benefit Obligation	(1,921,091)	(1,732,554)
退休基金資產公平市價 Fair Value of Pension Assets	1,059,910	928,912
提撥狀況 Allotment	(861,181)	(803,642)
未認列過渡性淨給付義務 Unrecognized Provisional Payout Obligations	231,892	257,657
未認列前期服務成本 Unrecognized Prior Service Cost	449,911	476,081
未認列退休金損(益) Unrecognized Pension Loss (Benefit)	179,378	69,904
補列之應計退休金負債 Inserted Translation of Pension Liabilities	(521,811)	(411,424)
應計退休金負債 Supplemented Pension Liabilities	\$ (521,811)	\$ (411,424)

2. 退休金成本包括：

2. Costs of Retirement Fund Include:

	92 年 度 2003	91 年 度 2002
服務成本 Service Cost	\$ 84,994	\$ 89,527
利息成本 Interest Cost	68,490	81,370
退休基金資產之預期報酬 Estimated Return on Pension Assets	(39,660)	(44,307)
未認列過渡性淨給付義務之攤銷 Amortization on Unrecognized Provisional Payout Obligation	25,765	25,765
未認列前期服務成本 Unrecognized Prior Service Cost	26,170	26,170
合 計 Total	\$ 165,759	\$ 178,525

十四、股本

本公司於民國四十一年九月二十七日奉台灣省政府令籌設台中區合會儲蓄股份有限公司，翌(四十二)年四月奉准設立，設立時資本總額為 500 仟元旋為業務發展之需要，資本額增為 200,000 仟元。六十七年改制為「台中區中小企業銀行股份有限公司」資本額為 300,000 仟元。後經歷年增資發行新股，並於八十七年改制為「台中商業銀行股份有限公司」，截至民國九十二年十二月三十一日及九十一年十二月三十一日，本公司核准發行普通股均為 1,538,014 仟股，每股面額 10 元，實收股本均為 15,380,144 仟元。

十五、資本公積

- (一) 依公司法規定，資本公積除用以彌補公司虧損及撥充資本外，不得使用。
- (二) 以現金增資溢價發行之資本公積轉增資撥充者，每年以一次為限，且不得於現金增資年度即將該增資溢價發行資本公積提出擴充資本，而每次轉增資均須依規定限額辦理。

十六、未分配盈餘及法定盈餘公積

- (一) 依照本公司章程規定每年決算所得純益，依法繳納營利事業所得稅外應先彌補以前年度虧損後，提列法定盈餘公積 30%，次提股息六厘，如尚有盈餘再提員工分配紅利 5%，其餘由董事會擬具分派議案提請股東會決議分派之。前項分派股息及紅利之種類，由董事會按當時金融環境市場趨勢，本行獲利情形及發展計劃，並兼顧資本適足率，擬派現金或股票之比例，並提請股東會決議。本公司九十二年度無分派董監事酬勞及員工紅利

14. Capital Stock

On September 27, 1952, on the order of the Taiwan Provincial Government, Taichung District Joint Saving Company was in preparation for establishment, and was established in April of the following year, 1953. At the time of establishment, total capital was NT\$500,000. Because of needs of business development, capital was increased to NT\$200,000,000. The Company was transformed to "Taichung District Small and Medium Enterprise Bank Co. Ltd." in 1978 with capital increased to NT\$300,000,000. Through out the later years as new shares were issued, the company transformed and changed to "Taichung Commercial Bank Co. Ltd" in 1998. As of December 31, 2002 and December 31, 2003, TCB has issued 1,538,014,000 common stocks with par value of NT\$ for each share, and paid-up capital was NT\$15,380,144,000.

15. Capital Surplus

- (1) According to the Company Law, except for compensating loss and supplementing capital, additional paid-in capital may not be used for other purpose.
- (2) Additional paid-in capital that is added through issuing premium of addition of capital in cash is limited to once per year, and may not use such additional paid-in capital to furnish capital in the same year of addition of capital in cash.

16. Unappropriated Earnings and Legal Earning Reserves

- (1) According to company rules, after final accounting of revenue and expenditure, 30% of net profit will be drawn as legal reserve in addition to corporate income tax and covering loss of previous year, and then 0.6% will be drawn for stock dividends. If there is any remaining, then 5% will be drawn as employee bonus, and the distribution of the rest will be proposed by the board of directors and determined by the shareholders meeting. Distributions of stock dividends and bonus described above in cash and percentage of stocks is planned by the board of directors according to current financial market trends and environment, profitability of

- (二) 銀行法規定法定公積未達資本總額前，其最高現金盈餘分配，不得超過資本總額15%；法定公積已達其資本總額時，得不受前述規定之限制。

十七、庫藏股票

(1)

收回原因 <u>Reason for Recall</u>	92年1月1日 2003/1/1	本期增加 <u>Addition</u>	本期減少 <u>Less</u>	92年12月31日 2003/12/31
	期初股數 <u>Shares at Beginning</u>			期末股數 <u>Shares at Ending</u>
轉讓股份予員工 <u>Transferred to Employee</u>	<u>30,760</u>	<u>—</u>	<u>—</u>	<u>30,760</u>

- (2) 本行持有之庫藏股票依證券交易法規定不得質押，亦不得享有股利之分派、表決權…等權利，另所買回之股份自購入完成日起三年內應將其轉讓予員工，逾期未予轉讓者，視為未發行股份，應辦理資本額變更登記。

十八、所得稅

- (1) 所得稅及應付所得稅計算如下：

the Bank, development plan, and adequacy of capital, and then is proposed to and determined by the shareholders meeting. There was no distribution of salary for directors and supervisors and employee bonus in 2003.

- (2) According to the Banking Law, before legal reserve reaches total amount of capital, the highest amount of earning distribution in cash may not exceed 15% of total amount of capital; if legal reserve reaches total amount of capital, then such rule does not apply.

17. Treasury Stocks

單位：仟股

Unit: 1,000 shares

- (2) Treasury stocks held by TCB, according to laws, may be set up any guarantee, and may not entitled to the rights of distribution of stock dividends, voting power, and etc. Purchase-Back shares must be transferred to employee within three years starting from the date of purchase; otherwise such shares will be regarded as un-issued shares and should change registration of capital amount.

18. Income Tax

- (1) Calculation of Income Tax and Income Tax Payable are listed below:

	92年度 2003	91年度 2002
稅前會計淨利(淨損) Net Accounting Profit before Tax (Net Loss)	\$ 545,391	\$(4,534,076)
稅務帳外調整項目： Adjustments for taxation:		
永久性差異 Permanent Difference		
短期票券分離課稅利息收入 Income from Interest on Separately Taxed Short-term Transactions Instruments	(6,352)	(9,716)
停徵之證券交易(所得)損失 Loss (Income) from Tax Discontinuation on Trades of Securities	(58,583)	61,398
處分承受擔保品土地交易所得 Income from Disposition of Land Guarantees	(178,334)	(62,422)
其他永久性差異 Other Permanent Differences	(15,544)	(18,327)
暫時性差異 Temporary Differences	(480,665)	(518,494)
課稅所得 Taxation Income	\$(194,087)	\$(5,081,637)
虧損遞轉以後年度 Loss deferred to Next Year	\$ 194,087	\$ 5,081,637
扣抵後課稅所得 Taxation Income after Deduction	\$ —	\$ —
應付所得稅 Income Tax Payable	—	—
分離課稅所得稅費用 Expense of Separately Taxed Income Tax	1,588	2,429
遞延所得稅資產及負債影響數 Affected Asset and Liability from Deferred Income Tax	255,434	(460,945)
所得稅調整數 Income Tax Adjustment	(51,595)	(48,075)
未分配盈餘加徵10%所得稅 10% Income Tax on Un-Distributed Earning	—	36,591
所得稅費用(利益) Expense (Profit) for Income Tax	<u>\$ 205,427</u>	<u>\$(470,000)</u>

①92 年及 91 年 12 月 31 日之扣繳稅款分別為 \$51,345 仟元及 \$79,291 仟元。

②本公司截至九十年度之營利事業所得稅申報案件，業經台灣省中區國稅局核定在案。

①Taxes Paid on December 31 of 2003 and 2002 are NT\$51,345,000 and NT\$79,291,000.

②Corporate Income Tax as far as fiscal year 2001 filings are reviewed and confirmed at the National Tax Administration of Central Taiwan.

(2) 產生遞延所得稅負債或資產之暫時性差異及個別所得稅影響數如下：

(2) Affected Amounts derived from Temporary and Individual Income Taxes of Deferred Income Tax Liability or Asset are listed in below:

	九十二年 2003		九十一年 2002	
	金額 Amount	所得稅影響數 Affected Amount of Income Tax	金額 Amount	所得稅影響數 Affected Amount of Income Tax
各項準備提存之未實現損失 Provisions for un-realized Losses	\$ 51,083	\$ 12,771	\$ 35,998	\$ 9,000
備抵呆帳超限數 Provisions for Doubtful debts Exceeding Limit	1,680,026	420,006	2,181,761	545,440
虧損扣抵 Deduction of Loss	9,666,361	2,416,590	9,476,021	2,369,005
其他 Others	22,603	5,651	46,511	11,628
遞延所得稅資產 與負債抵銷後金額 Amount of Deferred Income Tax After Counter Canceling Asset and Liability	<u>\$ 11,420,073</u>	<u>\$ 2,855,018</u>	<u>\$ 11,740,291</u>	<u>\$ 2,935,073</u>

	92年12月31日 2003/12/31	91年12月31日 2002/12/31
流動遞延所得稅資產 Current Deferred Income Tax Asset	\$ 425,657	\$ 547,294
備抵評價—遞延所得稅資產—流動 Provision Review-Deferred Income Tax Asset - Current	(300,657)	(472,294)
淨遞延所得稅資產—流動 Net Deferred Income Tax Asset - Current	<u>\$ 125,000</u>	<u>\$ 75,000</u>
非流動遞延所得稅資產 Non-Current Deferred Income Tax Asset	\$ 2,429,361	\$ 2,387,941
備抵評價—遞延所得稅資產—非流動 Provision Review-Deferred Income Tax Asset-Non-Current	(1,259,361)	(962,345)
淨遞延所得稅資產—非流動 Deferred Income Tax Asset-Non-Current	<u>1,170,000</u>	<u>1,425,596</u>
遞延所得稅負債—非流動 Deferred Income Tax Liability-Non-Current	—	(162)
非流動遞延所得稅資產與(負債)抵銷後淨額 Net Amount After Counter-Canceling Non-Current Deferred Income Tax Asset and (Liability)	<u>\$ 1,170,000</u>	<u>\$ 1,425,434</u>

(3) 前五年虧損

依所得稅法規定，營利事業所得稅申報(核定)之虧損得以抵減以後五年度之課稅所得，截至民國九十二年十二月三十一日止，本公司歷年申報虧損可資扣除金額及期限如下

虧損年度 Fiscal Year Deficit Reported	核定虧損金額 Audited Amount of Deficit	預計可供扣抵金額 Anticipated Deductible Amount	最後可扣抵期限 Deadline the Deductible may be Taken
八十八年度 1999	\$ 4,600,664	\$ 4,391,088	九十三年度 2004
九十一年度 2002	(5,081,186)	5,081,186	九十六年度 2007
合計 Total	\$ 9,681,850	\$ 9,472,274	

(3) Cumulative deficits from the previous five years

According to Income Tax Act, loss reported in the filing of corporate income tax may be deducted from taxable income over next five years. As of December 31, 2003, amounts and limits of deductible losses in last few years are listed in below:

(4) 投資抵減：

截至民國九十二年十二月三十一日止，本公司依促進產業升級條例之規定，因研究與發展及人才培訓投資抵減而享有且尚可供抵減以後年度應納營利事業所得稅之抵減數及最後可抵減年度列示如下：

取得年度 Fiscal Year Obtained	92.12.31	最後可抵減年度 Deadline the Deductible may be Taken
八十九 2000	\$ 1,185	九十三年 2004
九十 2001	12,522	九十四 2005
合計 Total	\$ 13,707	

(4) Deductible Investments

As of December 31, 2003, according to Act for Promoting Industries Upgrade, investments made on research and development and human resource training are deductible. The amounts of and applicable years for deduction for payable corporate income tax in future fiscal years are listed in below:

(5) 兩稅合一相關資訊：

(5) Related Information for Two-Tax in One

	92年12月31日 2003/12/31	91年12月31日 2002/12/31
可扣抵稅額帳戶餘額 Balance in Tax-Deductible Accounts	\$ 1,288,267	\$ 1,260,939
預計(實際)盈餘分配之稅額扣抵比率 Estimated (Actual) Rate of Tax-Deductible on Distribution of Earning	—	—

* 92 年度尚未有實際稅額扣抵比率，故揭露預計數，91 年度已有實際之稅額扣抵比率，則揭露實際數。

* There is no actual tax-deductible ratio for fiscal 2003, and therefore the estimated ratio is reported. Actual ratio of tax-deductible is available for fiscal 2002.

(6) 未分配盈餘(待彌補虧損)相關資訊：

(6) Pertinent disclosure on appropriated Earnings (loss to be offsetted):

	92年12月31日 2003/12/31	91年12月31日 2002/12/31
86 年度以前 Prior to Fiscal 1997	\$ —	\$ —
87 年度以後 After Fiscal 1998	(2,018,161)	(3,959,542)
合 計 Total	\$ (2,018,161)	\$ (3,959,542)

十九、普通股每股盈餘(虧損)

19. Earnings Per Share on Common Stock

	92.1.1~92.12.31	91.1.1~91.12.31
本期稅後淨利(淨損)(A) Net Profit (Loss) After Tax in Current Period (A)	\$ 339,964	\$ (4,064,076)
期初流通在外股數 Number of Outstanding Shares in Beginning of Period	1,507,254 仟股	1,507,254 仟股
全年度約當流通在外股數(B) Number of Outstanding Equivalent Shares in Fiscal Year (B)	1,507,254 仟股	1,507,254 仟股
普通股每股盈餘(虧損)(A÷B) Earning (Loss) per Common Stock \$ (A÷B)	0.22 元	\$ (2.70) 元

二十、關係人交易事項

20. Transactions with Company-Related Parties

(一) 關係人之名稱及關係：

(1) Name and relations of related parties:

關係人名稱 Name of Related Parties	與本公司之關係 Relation with TCB
吳傳森 Chuan-Sen Wu 員林汽車客運(股)公司 Yuan Lin Bus Co. Ltd	董事(於91.5.18就任) Director, Inaugurated on May 18. 2002. 本公司常務董事楊澤民係為該公司董事長 Mr. Tze-Min Yang, who is also a TCB Permanent Director, is the chairperson of Yuan Lin Bus
台竣實業股份有限公司 Tai-Gium Enterprise Co. Ltd	本公司常務監察人陳希哲係為該公司董事 Mr. Hsi-Jeh Chen, who is also a TCB Permanent Director, is a director of Tai-Gium Enterprise
台竣資訊股份有限公司 Tai-Gium Information Co. Ltd.	本公司常務監察人陳希哲係為該公司董事 Mr. Hsi-Jeh Chen, who is also a TCB Permanent Director, is a director of Tai-Gium Information
台中銀財產保險代理人股份有限公司 Taichung Banking & Financial Property Underwriter Co., Ltd.	本公司之子公司 Subsidiary of TCB
台中銀人身保險代理人股份有限公司 Taichung Banking Life Insurance Underwriter Co., Ltd.	本公司之子公司 Subsidiary of TCB
各分行部室經理 Managers at branches and departments	直屬總經理之部門主管 Department Heads who are direct subordinates to General Manger

(二) 與關係人之重大交易事項：

(2) Significant transactions by related parties:

(1) 資金融通情形：

(1) Loans and Financing:

九十二年度 2003

關係人名稱 Names of Relational People	最高餘額 Max. Balance	期末餘額 Ending Balance	利率 Interest Rate	利息收入 Interest Income
短期擔保放款 Short-Term Secured				
Loans				
員林汽車客運股份有限公司 Yuan Lin Bus Co. Ltd.	\$ 120,000	\$ 110,000	3.25%	\$ 4,169
台竣實業股份有限公司 Tai-Gium Enterprise	27,500	10,670	4.00%	603
台竣資訊股份有限公司 Tai-Gium Information	10,000	10,000	6.25%	486
長期擔保放款 Long-Term Secured				
Loans				
吳傳森 Chuan-Sen Wu	\$ 14,850	\$ 4,850	2.94%	425

截至九十二年十二月三十一日對各分行部室經理之擔保放款約為 254,698 仟元，利息收入約為 2,116 仟元。

As of December 31, 2003, Secured loans with managers at branches and departments totaled NT\$254,698,000; interest income totaled NT\$2,116,000.

九十一年度 2002

關係人名稱 Name of Related Parties	最高餘額 Max. Balance	期末餘額 Ending Balance	利率 Interest Rate	利息收入 Interest Income
短期擔保放款 Short-Term Secured				
Loans				
吳傳森 Chuan-Sen Wu	\$ 15,000	\$ —	6%	\$ 715
員林汽車客運股份有限公司 Yuan Lin Bus	100,000	100,000	5%	5,442
台竣實業股份有限公司 Tai-Gium Enterprise	12,969	8,040	7%	185
長期擔保放款 Long-Term Secured				
Loans				
吳傳森 Chuan-Sen Wu	\$ 14,850	\$ 14,850	3.5%	\$ 130

截至九十一年十二月三十一日對各分行部室經理

As of December 31, 2002, security loans with managers at

之擔保放款約為 174,479 仟元利息收入約為 9,310 仟元。

branches and departments totaled NT\$174,479,000; interest income totaled NT\$9,310,000

(2) 關係人存放於本公司之存款，截至九十二年底及九十一年底分別為 208,492 仟元及 107,480 仟元各佔總存款之 0.09%及 0.05%。

(2) Deposits in TCB made by relational people as of the end of 2003 and 2002 are NT\$208,492,000 and NT\$107,480,000, respectively, or 0.09% and 0.05% to total deposits in TCB.

(3)租金收入：

(3) Income from Rent

	92年12月31日 December 31, 2003		91年12月31日 December 31, 2002	
	租金收入 Income, Rent	存入保證金 Guarantee Deposit	租金收入 Income, Rent	存入保證金 Guarantee Deposit
台中銀財產保險代理人(股)公司 Taichung Banking & Financial Property Underwriter Co., Ltd.	\$ 72	\$ 12	\$ 57	\$ 12
台中銀人身保險代理人(股)公司 Taichung Banking Life Insurance Underwriter Co., Ltd.	180	30	90	30

上項租金收入係總行大樓分租予關係人台中銀財產保險代理人(股)公司及台中銀人身保險代理人(股)公司所收取之租金收入，其交易條件按一般市場行情辦理。

Income from rent in above derived from leasing partial of HQ building to Taichung Banking & Financial Property Underwriter Co., Ltd. and Taichung Banking Life Insurance Underwriter Co., Ltd. Terms and conditions followed regular market situations.

二十一、質押之資產
無。

21. Pledged Assets
Nil

二十二、承諾及或有負債

截至九十二年及九十一年十二月三十一日本公司之重大承諾及或有事項如下：

(一)其明細及金額如下：

項 目	92年12月31日 December 31, 2003	91年12月31日 December 31, 2002
Item		
應收代收款及受託代收款 Receivables of Entrusted Collections and Entrusted Collections	\$ 17,092,952	\$ 17,507,703
應收保證款項及保證款項 Receivables of Guarantees and Guarantees	1,981,450	1,975,363
應收信用狀款項及信用狀款項 Receivables of L/C and L/C	714,590	622,524
保管有價証券及應付保管有價証券 Custody of Securities and Payables of Custody of Securities	369,006	436,093
代售旅行支票及受託代售旅行支票 Agency Sale of Traveler's Checks and Contracted Sale of Traveler's Checks	173,967	227,400
信託資產及負債 Trusted Assets and Liabilities	9,203,044	6,527,877

(二) 本公司於民國九十二年十二月三十一日已簽訂之房屋營業租賃合約在未來每年應支付租金總額彙總如下：

22. Commitments and Contingent Liabilities

As of December 31 of 2003 and 2002, major promises and liabilities bear by TCB are listed in below:

(1) Details and Amounts are:

(2) Future real estate business lease contracts that TCB has signed on December 31, 2003; rent payables are summarized in below:

期 間	金 額
Period	Amount
民國93年度 2004	\$ 34,382
民國94年度 2005	21,925
民國95年度 2006	9,951
民國96年度 2007	8,834
民國97年度 2008	4,823

- (三) 截至 92 年 12 月 31 日止，本公司以 86 年甲類第四期公債 50,000 仟元繳存於中央銀行作為信託資金賠償準備。
- (四) 本公司內新分行於民國八十五年四月間失竊現鈔新台幣（以下同）一千九百萬元，本案目前尚由法院審理，並已針對內部失職人員及身份保證人之財產執行假扣押，同時提出假扣押本案訴訟，目前本公司獲二審勝訴判決，惟對造上訴三審後，現發回台中高分院審理中；另向富邦產物保險公司求償理賠之訴，目前本公司上訴三審中。另對中興保全公司申請理賠之訴，本公司三審敗訴確定。
- (五) 本公司於八十五年十一月發生竊盜侵入保管箱竊取部份財物之事件，其中存戶劉娟娟因未與本公司就賠償金額達成協議，故對本公司提起損害賠償五千五百萬元之訴訟，於民國八十九年十月二十一日判決本公司僅應賠償五十萬元，其餘之訴駁回。兩造均於法定期間內上訴，二審法院於 91.3.20 判決本公司勝訴，劉娟娟所提第一、二審之訴全部駁回，因劉娟娟已上訴最高法院，故全案尚未確定。
- (六) 本公司對廣三案中台北分行違法貸款案等集團核心份子及證券商違約交割買賣盤人頭戶及券商提出背信、違反證券交易法及洗錢防制法等之刑事告訴，另請求該案之首謀份子及共犯應連帶賠償新台幣一百一十二億餘元不等，刑事部份已於九十二年八月二十九日經二審宣判，檢察官並已提起上訴。民事損害賠償部份，現正審理中。（*對信託部不當投資案所提之刑事告訴，遭檢察官不起訴處分確定。）
- (3) As of December 31, 2003, TCB has deposited 4th period, Category A of 1997 treasury bonds of more than NT\$50,000,000 at the Central Bank as reserves for trust fund.
- (4) Theft occurred in Nei-Sin Branch of TCB in April 1996, and NT\$19 million was stolen. Such case was still being trialed in court. Provisional seizure was executed on the properties of the involved internal individuals and their guarantee endorsers. TCB won the second trial. After the defendant filed appeal for the third trial, the appeal was accepted and turned back to Taichung High Court. In addition, damage suit against Fuban Insurance was on appealing in the third trial. As for the damage suit against Taiwan Secom was confirmed as a lost case.
- (5) In December 1996, safe-deposit box vault was intruded; partial properties were stolen. Settlement was not achieved with one of the victims, Ms Liu, Juan-Juan, who then placed charge against damage suit at NT\$55 million. On 21, October, 2000, court ruled that TCB was responsible for only NT\$500,000. Both plaintiff and defendant appealed within time limit. In the second trial, court ruled TCB was not responsible on March 3, 2002, and overturned ruling of the district court. Because Ms. Liu had appealed to the Highest Court, therefore, this case was not yet finished.
- (6) TCB placed criminal charges under Securities and Exchange Law and Money Laundering Control Act against major personnel at Taipei Branch involved in illegal loans, security brokerage company and shadow account owners that violated treaty by using shadow account to settle trades of securities. TCB also filed civil compensation against these major criminals and accomplices for NT\$11.2 billion. The second trial in criminal court was pronounced on Aug. 29, 2003, and prosecutor had filed motion to appeal. Civil compensation was still in trial. (Criminal law suit pertaining to improper investment made

(七) 本公司針對廣三案資金流向，並依台中地院刑庭訴字三六七號判決書附表，及判決書內容提及上海商銀中港分行涉嫌洗錢，承審法官將向地檢署告發等，基此，本公司於九十年七月二十三日對該行，及時任中港分行經理提刑事自訴，目前尚在審理中。另刑事附帶民事訴訟部分，本行已於九十一年十二月十八日遞狀，訴求上海商銀賠償五十七餘億元。

(八) 本公司清水分行員工違法挪用客戶存款，經受害之存款戶對本公司提起訴訟，請求賠償六百六十八萬餘元，現二審審理中，另本行對該員及其身分保證人資產假扣押查封，及提起假扣押本案訴訟；同時對中國產物保險股份有限公司、富邦產物保險股份有限公司依員工不忠實保險契約書提訴求償中，均在一審審理中。

二十三、非常損失

無。

二十四、重大期後事項

無。

二十五、其他

(一) 衍生性金融商品

本公司持有或發行各式衍生性金融商品，如遠期外匯交易合約及換匯交易合約，主要目的係因應客戶需求及本行之風險管理。

by the Trust Department was dismissed by prosecutor.)

(7) Regarding to trace of capital in the KS-Sogo scandal, according to appendix of court verdict #367 of Criminal Court in Taichung District Court, and suspected money laundry committed by Taichung Port Branch of Shanghai Commercial Bank that stated in the court verdict, judge shall lodge an accusation to the District Public Prosecutors Office. Therefore, TCB filed private prosecution against the manager of the Taichung Port Branch of Shanghai Commercial Bank on July 23, 2001; the case was still in trial. As for the civil law suit attached to the criminal law suit, TCB had filed civil law suit against Shanghai Commercial Bank for a compensation of NT\$5.7 billion on Feb. 18, 2002.

(8) Employee at Chin-Shuei Branch misappropriated clients' deposit savings. Victim client brought law suit against TCB and demanded compensation of NT\$6,680,250. The cause is now in the second trial. TCB has filed requests of provisional seizures of properties against the employee and the guarantee recognizer. In the meantime, TCB also filed indemnity demands against Chung Kuo Insurance and Fuban Insurance according to contract of employee fidelity insurance. Both cases are now in the proceeding of the first trial.

23. Extraordinary Losses

Nil

24. Significant subsequent event

Nil

25. Others

(1) Financial Derivative products

The purposes of derived Financial Products held or issued by TCB, such as Foreign Exchange Forward Contract and Foreign Exchange Swap are responses for customer needs and risk management of TCB.

本公司承做遠期外匯業務，係依照中央銀行訂定之「指定銀行買賣遠期外匯辦法」之規定，辦理預售預購遠期外匯。本行承做之遠期外匯合約分固定到期日及任選到期日兩種，並依期別分為 30、60、90、120、150 及 180 天等六種，其餘天數者，另採與交易資金科詢價方式進行，交易對象包括本行往來客戶及銀行同業。

換匯交易合約係本公司向國外銀行同業拆借美元資金，因美元以外之外幣資金有時在國際貨幣市場上不易取得，故須透過與其他國外金融機構進行換匯交易交換本金，以達到鎖定借入外幣資金之避險目的。

非以交易為目的之衍生性金融商品交易

1. 合約金額及信用風險

金 融 商 品 Financial Products	92.12.31		91.12.31	
	合約金額 (名目本金)	信用風險	合約金額 (名目本金)	信用風險
外匯換匯合約 Foreign Exchange Swap	\$ 453,268	\$ 4,996	\$ 62,550	\$ 626
無本金交割遠期外匯交易 Non-delivery Deposit` Forward Contract	748,481	8,486	555,154	5,552
遠期外匯 Forward Contracts	237,275	2,372	9,694	203

信用風險係交易對象到期無法按約定條件履約之風險。上表列示之信用風險金額係以資產負債表日公平價值為正數之合約，代表若交易對象違約，經考慮未來潛在暴險權數及信用風險權數後，本公司將產生之損失。因本公司之交易對象皆係信用卓著之國際金融機構，且本公司亦與多家金融機構往來交易以分散風險，故本公司認為合約相對人違約之可能性甚低。

The engagement in Foreign Exchange Forward Contracts follows the “Regulations Governing Designated Banks Buying and Selling Foreign Exchange Forward Contracts” of the Central Bank, and pre-sell Foreign Exchange Forward Contracts. Such sales of Foreign Exchange Forward Contracts are categorized into two types of fixed date of maturity and choice of date of maturity, and are sub-categorized into 30, 60, 90, 120, 150, and 180 days. Other lengths of such Contracts are conducted in negotiation with the Trade Capital Department; trading partners include TCB clients and other banks.

Foreign Exchange Swap Contracts are capital in US dollars that TCB borrows from foreign banks. Because capital in foreign currencies is not easy to acquire on international currency market, therefore purpose of risk aversion through borrowed capital in foreign currency is achieved through Foreign Exchange Swap from other foreign financial institutes.

Trades of Non-Business Purpose Derived Financial Products

1. Amount and Credit Risk of Contracts

Credit risk is the risk of trading partner not fulfilling agreements according to terms and conditions of contract. Amounts of credit risk above are the potential loss to TCB with weighted index of credit risks if trading partners break on contracts that have fair, positive prices on the date of balance sheet. Because trading partners of TCB are all international financial institutes with good reputation, and TCB is trading with multiple financial institutes to disperse

2. 市場價格風險

係市場匯率變動之風險。本公司從事換匯買賣合約，係為有效運用本公司新台幣和外幣間資金，故同時透過與其他國外金融機構進行換匯交易交換本金，以達到鎖定借入外幣資金之避險目的。因匯率變動之市場風險將由被避險外幣資產、負債所產生之兌換損益所抵銷，故市場價格風險並不重大，其整體市場價格風險併同上開信用風險考量。

3. 流動性風險、現金流量風險及未來現金需求之金額、期間、不確定性。

本公司從事換匯交易及無本金交割遠期外匯交易，預計未來一年產生現金流入 452,237 仟元及現金流出 689,166 仟元，此現金需求係屬預測金額，其不確定性受匯率及利率影響，且時間越長，不確定性越高。

本公司所持有之衍生性金融商品，主要目的係因應客戶需求及本公司之資金調度。向貨幣市場借入資金均以軋平為原則，故無高槓桿倍數效果之交易合約。所持有交易標的均係一般金融市場流通性較高之金融商品，無法於市場以合理價格出售之可能性極小，故變現流動風險甚低。

4. 衍生性金融商品於財務報表上之表達

(1) 本公司從事遠期外匯合約及外匯換匯合約所產生之交易損益，主要係帳列當期損益表之「利息收支」項下；民國九十二年及九十一年一月一日至十二月三十一日從事上述合約之交易損益淨額，分別帳列利息費用 85 仟元及 1 仟元及利息收入 691 仟元及 1,661 仟元。

(2) 本公司民國九十二年及九十一年十二月三十一

risks, therefore TCB considers the possibility that trading partners' breaking contract is very low.

2. Risk of Market Price

Risk of Market Price is the risk of change in market exchange rate. TCB engages in Foreign Exchange Swap in order to effectively manipulate NT Dollars and foreign currency owned by TCB. Therefore, through the Foreign Exchange Swap with other foreign financial institutes for capital can serve as avoiding risks by locking onto borrowed-in capital in foreign currency. Because risk of change in market exchange rate is set off by loss/gain from risk-avoiding foreign currency and liability, therefore the risk of market price is not high. Risk of total market price includes consideration of risks in L/C.

3. Risk of Current, Risk of Cash Flow, and Amount, Length, Uncertainty of Cash Need

TCB engages in Foreign Exchange Swap and Non Principal Delivery Forward Contract. Cash in-flow in the future year is expected to be NT\$452,237,000, and the cash out-flow is expected to be NT\$689,166,000. Such needs of cash are amount expected; the uncertainty is associated with exchange rate and interest rate, the longer the length is, the higher the uncertainty.

The major purposes for holding derived financial products are responding to client's needs and capital maneuvering. Capital borrowed in from currency market follows Round-trip Trade principle, and therefore there is no transaction contract of high leveraged effect. All subjects of trades are all average financial products of higher market circulation. The possibility of not able to sell at fair prices in market is very low, and therefore the risk of liquidation is very low.

4. Expressions of Derived Financial Products on Financial Report

(1) The gain/loss of Foreign Exchange Forward Contracts and Non Principal Delivery Forward Contracts are listed under the "Income/Expense of Interest" on income statement of current period. Their Net Losses/Gains for the period from January 1, 2003 to December 31, 2003 are NT\$85,000 and NT\$1,000 for the listed expenses of interest, and NT\$691,000 and NT\$1,661,000 for the income of interest.

(2) The Amounts, book values, and estimated fair

日尚未到期之外匯換匯合約、無本金交割遠期外匯交易及遠期外匯合約其合約金額、帳面價值及估計之公平價值明細如下：

price of Foreign Exchange Swap, Non Principal Delivery Forward Contracts, and Foreign Exchange Forward Contracts not matured as of December 31, 2003 and December 31, 2002 are listed in below:

類 別 Category	92.12.31 2003/12/31		91.12.31 2002/12/31	
	合約金額 Contract Amount	帳面價值 NTD (暨公平價值) Book Value(and Fair Price)	合約金額 Contract Amounts	帳面價值 NTD (暨公平價值) Book Value(and Fair Price)
換匯交易合約 Foreign Exchange Swap	USD 13,279 JPY 256,882 SGD 426 HKD 6,988 EUR 2,200		USD 1,800 JPY 216,155	
資產：應收遠匯款-外幣 Asset: Receivables of foreign Exchange Forward in foreign currency		214,962		62,550
應收出售遠匯款-外幣 Receivables of Sales of foreign Exchange Forward in Foreign Currency		238,306		—
負債：應付遠匯款-外幣 Liability: Payable of foreign Exchange Forward in foreign currency		451,320		63,321
無本金交割遠期外匯合約 Non Principal Delivery Forward	USD 22,000		USD 16,000	
資產：應收出售遠匯款 Assets: Receivables of Sales of NDR		544,613		555,154
資產：應收遠匯款-外幣 Assets: Receivables of NDR in foreign currency		203,868		—
負債：應付遠匯款-外幣 Liability: Payables of NDR in foreign currency		543,648		556,000
負債：應付購入遠匯款 Liability: Payables of Purchase of NDR		202,920		—
遠期外匯合約-本行買入 NDR Contract- TCB Buy-In			USD 21	
資產：應收遠匯款-外幣 Asset: Receivables of NDR in foreign currency		—		731
負債：應付購入遠匯款 Liability: Payables of Purchase of NDR		—		731
遠期外匯合約-本行賣出 NDR Contract – TCB Sell-Out	USD 7,000		USD 200 EUR 20 CAD 60	
資產：應收出售遠匯款 Asset: Receivables of Sales of Foreign Exchange Forward		237,275		8,963
負債：應付遠匯款-外幣 Liability: Payables of Foreign Exchange Forward in foreign currency		237,846		9,010

(二) 金融商品之公平價值

(2) Fair Prices of Financial Products

金 融 資 產 Financial Asset	92.12.31 2003/12/31		91.12.31 2002/12/31	
	帳 面 價 值 Book Value	公 平 價 值 Fair Price	帳 面 價 值 Book Value	公 平 價 值 Fair Price
公平價值與帳面價值相等之金融 資產—流動	\$ 50,343,106	\$ 50,343,106	\$ 50,207,200	\$ 50,207,200
Financial Assets that Fair Price equivalent to Book Value – Current				
非交易目的之金融資產 -遠期外匯合約	237,275	236,688	9,694	9,646
Financial Assets with Non-Business Purpose – Foreign Exchange Forward Contracts				
非交易目的之金融資產-換匯合約及 無本金交割遠期外匯合約	1,201,749	1,203,203	617,704	617,704
Financial Assets with Non-Business Purpose –NDR Contracts				
買入票券	9,652,323	9,652,323	6,245,337	6,245,337
Bills Purchased In				
買匯及放款	147,090,154	147,090,154	133,729,137	133,729,137
Remittance Buy-In and Loans				
基金及長期投資	258,044	258,044	232,591	232,591
Funds and Long-Term Investment				
其他金融資產—非流動	23,115,673	23,115,673	27,436,732	27,436,732
Other Financial Assets – Non-Current				
	<u>\$231,898,324</u>	<u>\$231,899,191</u>	<u>\$218,478,395</u>	<u>\$218,478,347</u>

金融負債 Financial Liability	92.12.31 2003/12/31		91.12.31 2002.12.31	
	帳面價值 Book Value	公平價值 Fair Price	帳面價值 Book Value	公平價值 Fair Price
公平價值與帳面價值相等之 金融負債—流動 Financial Liabilities that Fair Price equivalent to Book Value – Current	\$ 2,951,013	\$ 2,951,013	\$ 2,783,654	\$ 2,783,654
非交易目的之金融負債 - 遠期外匯合約 Financial Liabilities with Non-Business Purpose – Foreign Exchange Forward Contracts	237,846	237,846	9,741	9,741
非交易目的之金融負債-換匯合約 及無本金交割遠期外匯合約 Financial Liabilities with Non-Business Purpose –Foreign Exchange Swap and NDR Contract	1,197,888	1,197,888	619,321	619,321
存款及匯款 Deposits and Remittance	222,347,239	222,347,239	207,440,480	207,440,480
長期負債-應計退休金負債 Long-Term Liability – Accountable Retirement Fund Liability	521,811	521,811	411,424	411,424
其他金融負債—非流動 Other Financial Liability – Non Current	97,079	97,079	73,682	73,682
	<u>\$227,352,876</u>	<u>\$227,352,876</u>	<u>\$211,338,302</u>	<u>\$211,338,302</u>

本公司估計金融商品公平價值所使用之方法及假設如下：

1. 公平價值與帳面價值相等之金融資產—流動：包括現金、存放銀行同業、存放央行、應收利息、應收款項（不含遠期外匯交易及換匯交易）及預付款項中屬於金融資產者，上述商品以其在資產負債表上之帳面價值估計其公平價值，係因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。
2. 遠期外匯合約及換匯合約：本公司係以路透社報價系統顯示之外匯換匯匯率，就個別遠期外匯合約剩餘期間之遠期匯率調整計算個別合約之公平價值。

Methods and Assumptions adopted in Estimating Fair Prices of Financial Products:

1. Financial Assets that Fair Price equivalent to Book Value – Current: Includes cash, inter bank deposits, deposit at Central Bank, interests receivables, payments receivables (excluding foreign exchange forward and foreign exchange swap), and pre-paid payments for financial products. Fair prices of products described above are estimated with book values on balance sheet. Products of this type have short maturity length, book values are reasonable base for estimating fair prices.
2. Foreign Exchange Forward Contracts and Foreign Exchange Swap Contracts: TCB uses foreign exchange swap rates reported by the Reuter's quotation system, fair prices of individual foreign

3. 買入票券：其公平市價係以會計期間最後一個月之平均收盤價，或以最近期底成交價格為約當市價，但開放型基金則為資產負債表日該基金之淨值。若無市場價格可供參考時，則依財務或其他資訊估計公平價值。
 4. 買匯及放款：其公平價值之決定，乃考量金融業之行業特性，係屬市場利率（即市場價格）之訂定者，其放款交易取決之利率，通常以基本利率加減碼（即機動利率）為準，業可反映市場利率，且其為付息之金融資產、故以其帳面價值估計公平價值應屬合理。
 5. 長期投資：其公平市價如有市場價格可循，則以市場價格為公平價值，若無市場價格可供參考時，則依其他財務資訊估計公平價值。
 6. 其他金融資產—非流動：包括存出保證金、承受擔保品及催收款項，上述商品之市價係參考類似金融商品之市場價格，或運用各種評價方式所作最佳之估計。
 7. 公平價值與帳面價值相等之金融負債—流動：包括央行存款、銀行同業存款、應付利息、應付款項（不含遠期外匯交易及換匯交易）預收款項，上述商品以其在資產負債表上之帳面價值估計其公平價值，係因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。
 8. 存款及匯款：其公平價值之決定，乃考量金融業之行業特性，係屬市場利率（即市場價格）之訂定者且為付息之金融負債，故以其帳面價值估計公平價值應屬合理。
 9. 長期負債：主要係應計退休金負債，係以資產
- exchange forward contracts are calculated with remaining lengths and foreign exchange forward rate adjustments.
 3. Bills Purchased In: Fair prices uses one-month average closing prices of the last month in accounting period, or most recent prices of transaction as market price equivalence. However, open-end funds use net value of such fund on the date of balance sheet. If there is no reference for market price, then fair prices are estimated with other financial and information.
 4. Remittance Buy-In and Loans: Determinations of fair prices include considerations of features of financial industry. Interest rates on which loan transactions are based usually follow basic interest with increase/decrease (or floating rate) to reflect market interest rates, and are interest-attached financial assets. Therefore, the book values are reasonable base for estimating fair prices.
 5. Long-Term Investment: If there are market price references for fair price, then market price will be the fair price. If not, then other financial information will be used for estimating fair price.
 6. Other Financial Assets-Non Current: Includes guarantees, collaterals and collections. Market prices of such products are estimated with market price of similar products, or other methods of estimate for best estimation.
 7. Financial Liabilities that Fair Price equivalent to Book Value – Current: includes deposits at Central Bank, inter bank deposits, receivables, payables (excluding foreign exchange forward and foreign exchange swap transactions), and pre-paid payments. Fair prices of such products are estimated with book values on balance sheet because their maturity dates are immediate, and therefore book values are reasonable base for estimating fair prices.
 8. Deposits and Remittance: The determinations of fair prices adopt considerations of features of financial industry that adopts market interest rate (or market price) and are interest-attached financial liabilities. Therefore book values are reasonable base for estimating fair prices.
 9. Long-Term Liabilities: The majority is

負債表日為衡量日之退休金精算報告中所列示之退休金提撥狀況金額為公平價值。

10.其他金融負債—非流動：包括存入保證金及撥入備放款，其存入及撥放期間並不固定且金額不重大，故不予計算現值，而以其帳面價值估計公平價值應屬合理。

(三) 具有資產負債表外信用風險之金融商品

本公司由於承作貸款和發行信用卡，故有大量的授信承諾，其大部分所承作貸款之授信期限為一年。授信貸款利率區間民國九十二年及九十一年十二月三十一日分別為 8.65%~3.79%及 9.40%~5.80%，信用卡利率最高均為 18.98%。本公司亦提供融資保證和商業信用狀擔保客戶對第三者履行義務，這些擔保協議通常為一年期，其到期日並未集中在一特定時間。

本公司具資產負債表外信用風險之金融商品其合約金額如下：

	92.12.31	91.12.31
貸款承諾	\$ 11,818,075	\$ 8,471,932
Loan Commitments		
信用卡授信承諾	13,641,662	12,538,899
Credit Card Lines		
融資保證和商業信用狀	2,696,040	2,597,887
Guaranty and L/C		

由於這些金融商品不會於到期前全部實際支付，因此該合約金額並不代表未來現金流出數，亦即未來現金需求金額低於合約金額。假設授信額度已用罄且擔保品或其他擔保完全失去其價值時，信用風險金額與合約金額相等，亦即此為其可能發生之最大損失。

accountable retirement fund liabilities. The fair prices are the amounts of apportioned retirement fund reported on actuary report of retirement fund on the date of balance sheet.

10. Other Financial Liabilities – Non Current: Includes Deposited-in guarantee and deposited reserves. Lengths of deposits are not fixed and the amount is not potentially large, therefore the current values are not calculated, and book values are reasonable base for estimating fair prices.

(3) Off -Balance -Sheet Credit Risk

Because TCB engages in loans and credit card businesses, therefore there are large amount of credit promises. Credit lengths for most of the loans are limited to one-year. Ranges of loan credits are 8.65% - 3.79% as of December 31, 2003 and 9.40% - 5.80% as of December 31, 2002. The highest interest rates for credit cards are all 18.98%. TCB also provides financing guarantee and guarantee on L/C clients to deliver obligations. Such agreements of guarantees are limited to one-year, and the maturity dates are not concentrated on a specific period of time.

Financial Products with Credit Risks out of Balance Sheet and their amounts are listed in below:

Because these financial products will not be actually paid out before maturity, therefore the amounts on contracts do not represent the amount of future cash outflow, that is, amount of future cash requirements is lower than amount of contract. In case that credit limit is reached and collaterals have lost their values completely, because amount of credit risk is about equal to contract amount, then such amount is the maximum possible

本公司在提供貸款承諾、融資保證和商業信用狀時，都需作嚴格的信用評估。本公司之策略為在撥付核准之貸款予某些特定客戶前，均要求提供適當的擔保品。為貸款、融資保證和商業信用狀所要求提供之擔保品通常為現金、存貨、具流通性的有價證券或其他財產等。當客戶違約時，本公司會強制執行其擔保品或其他擔保之權利。

信用卡授信承諾不需擔保品，但須定期評估持卡人信用狀況，若有必要則修正其信用額度。

(四) 信用風險顯著集中之資訊

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。本公司未顯著集中與單一客戶或單一交易相對人進行交易，但有類似之地方區域和產業型態。本公司信用風險顯著集中之合約金額如下：

	92.12.31	91.12.31
放款-依地方區域分		
Loans-by geographic Regions		
國內 Domestic	\$ 167,031,656	\$ 159,588,694
美洲 America	1,760,407	924,103
東南亞 SE Asia	44,986	391,206
非洲 Africa	12,792	—
合計 Total	<u>\$ 168,849,841</u>	<u>\$ 160,904,003</u>

loss.

When TCB provides financing promises, loan guarantee and L/C, stringent credit assessments will be made. TCB's strategy is adequate collaterals are required before loans to certain clients are approved. Required collaterals for financing guarantee and L/C are usually cash, liquidtable inventory, securities or other property. When clients break contracts, TCB will exercise rights on collaterals.

No collaterals are required for credit cards, but card holders' credits are periodically assessed. Credit line will be adjusted if necessary.

4. Concentration Aggregation of Credit Risks

When transactions of financial products concentrate on one specific person, or partners of such transactions engage in similar commercial activities with similar economic features that may affect capability to fulfill contract, then there will be obvious centralization of credit risks. TCB has no obvious centralization of Credit Risks on one single client or partner, but there are areas and industry types of similarity. Amounts of contracts of obvious centralization of Credit Risks are listed below:

	92.12.31	91.12.31
放款-依產業型態分		
Loans-by Industry Type		
製造業 Manufacturing	\$ 23,523,619	\$ 23,008,536
營造業 Construction	5,123,967	5,766,879
工商及個人服務業 Commercial and Personal Services	14,561,024	14,007,327
其他機構 Others	11,328,408	7,929,272
個人 Individuals	114,312,823	110,191,989
合計 Total	<u>\$ 168,849,841</u>	<u>\$ 160,904,003</u>

上開放款包括買匯、進出口押匯、貼現、應收證券融資款、各類放款及催收款項等，若交易相對人未能履約，且其提供之擔保品或其他擔保品完全失去價值時，所可能發生之損失金額與合約金額相等。

Loans in above include remittance buy-in, import/export documentary credit, discounts, receivables of financings on securities, loans, and collections. If trading partners do not fulfill contract and collaterals loss values completely, then the possible amount of loss is about equal to contract amount

(五) 銀行財務報表之揭露

1. 放款及催收款

5. Disclosure of Bank Financial Report

1. Loans and Collections

	92.12.31	91.12.31
國內放款 Domestic Loans		
民營企業 Private Enterprise	\$ 50,611,837	\$ 47,706,897
金融機構等 Financial Institutes	2,017,891	1,671,994
非營利團體 Non-Profit Organizations	89,105	17,814
私人 Personal	114,312,823	110,191,989
小計 Sub Total	<u>\$ 167,031,656</u>	<u>\$ 159,588,694</u>
國外放款 International Loans		
非金融機構 Non-Financial Institutes	\$ 1,818,185	\$ 1,315,309
合計 Total	<u>\$ 168,849,841</u>	<u>\$ 160,904,003</u>

① 停止計提應收利息之放款於 92 年 12 月 31 日及 91 年 12 月 31 日之金額分別為 20,410,678 仟元及 25,482,502 仟元。未計提之應收利息截至 92 年度及 91 年度止為 1,536,747 仟元及 1,331,987

① Amounts of loans that have stopped calculating interests receivables as of December 31, 2003 and December 31, 2002 are NT\$20,410,678,000 and NT\$25,482,502,000, respectively. Unlisted

千元。

- ② 本公司於民國 92 年度及 91 年度並無未經訴追即行轉銷之授信債權。
- ③ 本公司就其他應收款、放款及催收款等、分別對特定債權無法收回之風險，及全體債權組合之潛在風險，評估適當之備抵呆帳、本公司民國 92 年 12 月 31 日及 91 年 12 月 31 日就其他應收款、放款及催收款所提列之備抵呆帳明細及變動情形如下：

2. 備抵呆帳（其他應收款、放款及催收款）

interests receivables in 2003 and 2002 are NT\$1,536,747,000 and NT\$1,331,987,000, respectively.

- ② There is no re-sale of creditor's rights without demanding for payments in 2003 and 2002.
- ③ Provisions for other receivables, loans, and collections are assessed with irretrievable risks and total portfolio of potential debt risk. Details and changes of provisions for other receivables, loans, and collections as of December 31, 2003 and December 31, 2002 are listed in below:

2. Allowances for Doubtful Accounts (other receivables, loans, and Delinquent Accounts)

	92 年 度		
	2003		
	特定債權無法收回之風險 Risks of specific irretrievable debts	全體債權組合之潛在風險 Total Portfolio of Potential Debt Risk	合 計 Total
期初餘額 Balance at Beginning	\$ 4,077,222	\$ 418,434	\$ 4,495,656
本期提列呆帳費用 Expense of Allowances of Doubtful Accounts in current period	1,767,720	103,525	1,871,245
沖銷放款金額 Amount of Write-off Loans	(1,775,054)		(1,775,054)
收回已沖銷之放款金額 Amount of Retrieved Written-off Loans	221,105		221,105
期末餘額 Balance at Ending	\$ 4,290,993	\$ 521,959	\$ 4,812,952

91 年 度

2002

	特定債權無法收回之風險 Risks of specific irretrievable debts	全體債權組合之潛在風險 Total Portfolio of Potential Debt Risk	合 計 Total
期初餘額 Balance at Beginning	\$ 4,295,394	\$ 393,913	\$ 4,689,307
本期提列呆帳費用 Expense of Provisions of Doubtful Debts in current period	7,112,818	24,521	7,137,339
沖銷放款金額 Amount of Write-off Loans	(7,573,847)	—	(7,573,847)
收回已沖銷之放款金額 Amount of Retrieved Written-off Loans	242,857	—	242,857
期末餘額 Balance at Ending	\$ 4,077,222	\$ 418,434	\$ 4,495,656

備抵呆帳之評估，深受國內外經濟及金融環境之影響，亦與政府所採行之財、經政策相關。本公司財務報表對於備抵呆帳之估計係以截至目前所得知及可確認、可估算之資料，作估計損失基礎，該項估計並不包括因未來情況之發展，在未來方得確認或估算之事項。

Assessments on provisions for doubtful debts are affected by domestic and international economic and financial environments, and are related to financial and economic policies adopted by the Government. TCB's estimations of provisions for doubtful debts on financial reports are based on currently affirmative information available for estimations. Such estimations do not include developments caused by future situations, and items only available for confirmation or estimation in future.

3. 本公司關於可變現資產及可償還負債之到期分析如下

3. Analysis for Liquidatable Assets and Maturity of Repayable Liabilities:

	92年12月31日 December 31, 2003			合 計 Total
	一年以內 (含) Within 1 Year	超過一年至七年 1 ~ 7 Years	七年以上 7 Years of more	
	金 額 Amount	金 額 Amount	金 額 Amount	
資 產 Assets				
存放銀行同業 Due from Banks	\$ 735,238			\$ 735,238
拆放銀行同業 Call Loans to Banks	3,922,270			3,922,270
存放央行 Due to Central Bank	29,922,991	\$ 6,150,000		36,072,991
買入票券－受益憑證 Securities Bought – Beneficiary Certificates	2,880,000			2,880,000
買入票券－政府債券 Securities Bought – Government Bonds	827,094	5,641,390		6,468,484
買入票券－上市 (櫃) 公司股票 Securities Bought – Listed Company Stocks	4,238			4,238
買入票券－國外金融債券 Security Bought – Foreign Financial Bonds	373,758			373,758
買匯及放款 (不含催收款) Bill Purchased and Loans (excluding Delinquent Account)	55,721,281	37,520,787	\$ 54,400,996	147,643,064
基金及長期投資－未上市 (櫃) 公司股票 Funds and Long-Term Investment – Unlisted (OTC) Company Stocks	50,000	208,044		258,044
合 計 Total	\$ 94,436,870	\$ 49,520,221	\$ 54,400,996	\$198,358,087
負 債 Liability				
銀行同業存款 Due to Banks	\$ 51,442			\$ 51,442
透支銀行同業 Overdrafts from Banks	95,774			95,774

銀行同業拆放	17,508			17,508
Call Loans from Banks				
央行存款	5,699			5,699
Deposits at Central Bank				
存款及匯款	203,086,445	\$ 19,260,794	\$ —	222,347,239
Deposits and Remittances				
合計	\$203,256,868	\$ 19,260,794	\$ —	\$222,517,662
Total				

	91年12月31日			合計
	2002/12/31			
	一年以內(含)	超過一年至七年	七年以上	
	Within 1 Year	1 ~ 7 Years	7 Years of more	
金額	金額	金額	金額	
Amount	Amount	Amount	Amount	
資產				
Assets				
存放銀行同業	\$ 596,947			\$ 596,947
Due from Banks				
拆放銀行同業	4,970,580			4,970,580
Call Loans to Bank				
存放央行	29,219,784	\$ 5,700,000		34,919,784
Deposits at Central Bank				
買入票券—受益憑證	2,871,330			2,871,330
Security Bought—Certificate of Beneficiary				
買入票券—政府債券(含約當現金)	957,230	3,293,159		4,250,389
Security Bought—Government Bonds (including cash equivalent)				
買入票券—上市(櫃)公司股票	4,238			4,238
Security Bought—Listed Company Stocks				
買入票券—商業本票(含約當現金)	507,683			507,683
Security Bought—Commercial papers (including cash equivalent)				
買入票券—國外金融債券	382,250			382,250
Security Bought—Foreign financial Bonds				
買入票券—定期存單(含約當現金)	34,003			34,003
Security Bought—Time Deposits				

(including cash equivalent) 買匯及放款 (不含催收款)				
Remittance Bought and Loans	72,141,411	20,832,699	\$ 41,328,970	134,303,080
(excluding delinquent Accounts) 基金及長期投資—未上市 (櫃) 公司 股票				
Funds and Long-Term Investments – Unlisted Company Stocks	50,000	182,591		232,591
合 計 Total	\$ 111,735,456	\$ 30,008,449	\$ 41,328,970	\$ 183,072,875
負 債 Liability				
銀行同業存款 Due to Banks	\$ 105,953			\$ 105,953
透支銀行同業 Overdrafts from Banks	51,276			51,276
央行存款 Deposits at Central Bank	5,509			5,509
存款及匯款 Deposits and Remittance	161,352,524	\$ 46,087,956	\$ —	207,440,480
合 計 Total	\$161,515,262	\$ 46,087,956	—	\$ 207,603,218

4. 各類孳息資產與付息負債平均值與當期平均利率之揭露

4. The Average Value and Average Interest Rate of Assets/Liabilities:

	92 年 度 2003	
	平 均 值 Average	平均利率% Average Interest Rate %
資 產 Assets		
存放銀行同業 Due from Banks	\$ 960,945	0.84%
存放央行 Deposits at Central Bank	35,551,403	1.64%
拆放銀行同業 Call Loans to Banks	7,102,439	1.16%
買入票券—有價證券 (包含約當現金) Security Bought—Valuable Securities (including cash equivalent)	7,646,724	3.25%
買入票券—定期存單 (包含約當現金) Security Bought—Time Deposit (including cash equivalent)	284,598	0.64%

買入票券—商業本票 (包含約當現金)	1,390,428	0.67%
Security Bought—Commercial papers (including cash equivalent)		
買匯及放款	159,409,276	5.43%
Bill Purchased and Loans		
負債		
Liability		
銀行同業存款	4,355,246	1.65%
Due to Banks		
銀行同業拆放	10,703	1.02%
Call Loans from Banks		
透支銀行同業	87,120	—
Overdrafts from Banks		
活期存款	68,896,519	0.65%
Demand Deposit		
定期性存款	135,894,189	1.93%
Time Deposits		

91 年度
2002

	平均值 Average	平均利率% Average Interest Rate %
資產		
Assets		
存放銀行同業	\$ 774,563	1.77%
Due from Banks		
存放央行	31,270,925	2.22%
Deposits at Central Bank		
拆放銀行同業	5,915,790	2.11%
Call Loans to Banks		
買入票券—有價證券 (包含約當現金)	9,485,275	3.47%
Security Bought—Valuable Securities (including cash equivalent)		
買入票券—定期存單 (包含約當現金)	291,929	1.94%
Security Bought—Time Deposit (including cash equivalent)		
買入票券—商業本票 (包含約當現金)	431,622	1.50%
Security Bought—Commercial papers (including cash equivalent)		
買匯及放款	157,770,954	6.92%
Bill Purchased and Loans		
負債		
Liability		
銀行同業存款	4,600,788	2.45%
Due to Banks		
銀行同業拆放	3,857	3.33%
Call Loans from Banks		
透支銀行同業	73,635	—
Overdrafts from Banks		

活期存款	60,088,685	1.56%
Demand Deposit		
定期性存款	136,498,617	3.00%
Time Deposits		

5. 合格自有資本與風險性資產比率

合格資本－資本減除項目
 信用風險加權風險性資產＋市場風險之資本計提×
 12.5

依銀行法及有關辦法規定為健全銀行財務基礎，銀行合格自有資本與風險性資產之比率，不得低於 8%；凡實際比率低於規定標準者，中央主管機關得限制其盈餘分配。

本行民國九十二年十二月三十一日及九十一年十二月三十一日之合格自有資本與風險性資產比率分別為 8.55% 及 8.61%。

(六) 依信託業法施行細則第十七條第三項所規定揭露之信託帳資產負債表及信託財產目錄：

5. Risk-Based Capital Ratio

Qualified Capital – Capital Deductibles
 Credit Risk Weighted Assets with Risks + Capital
 with Market Risks X 12.5

According to the Banking Law, ratio of qualified self-own capital and assets with risks may not be lower than 8%. Central governing agency will restrict distribution of earnings on banks with ratio lower than 8%.

As of December 31, 2003 and December 31, 2002, TCB's ratios of qualified self-own capital and assets with risks are 8.55% and 8.61% respectively.

(6) According to Paragraph 3, Article 17 of the Trust Enterprise Law, trust balance sheet and catalog of trust property:

信託帳資產負債表

Trust balance Sheet

民國九十二年及九十一年十二月三十一日
 2003/12/31 and 2002/12/31

信託資產 Trust Assets	92年12月31日 December 31, 2003	91年12月31日 December 31, 2002
基金投資 Fund Investment	\$ 9,203,044	\$ 6,527,877
信託資產總額 Total Amount of Trust Assets	\$ 9,203,044	\$ 6,527,877
信託負債 Trust Liability	92年12月31日 December 31, 2003	91年12月31日 December 31, 2002
信託資本—金錢信託 Trust Capital – Monetary Trust	\$ 9,203,044	\$ 6,527,877
信託負債總額 Total Trust Liability	\$ 9,203,044	\$ 6,527,877

信託帳財產目錄
Catalog of Trust Property
民國九十二年十二月三十一日
December 31, 2003

投資項目 Investments		帳列金額 Listed Amount
基	金 Fund	\$ 9,203,044
二十六、附註揭露事項		26. Attached Items for Disclosure
(一)重大交易事項相關資訊：		(1) Information of Major Transactions
1 資金貸與他人。	不適用	1 Capital on loans to others Not Applicable
2 為他人背書保證。	不適用	2 Endorse for others Not Applicable
3 期末持有有價證券情形。	附表一	3 Holding Security at Period End Appendix 1
4 累積買進或賣出同一有價證券之金額達新台幣一億元或實收資本額20% 以上。	無	4 Accumulative buy-in or sell-out on the same security for over NT\$100 million or 20% or more of Paid-Up Capital Nil
5 取得不動產之金額達新台幣一億元或實收資本額20% 以上。	附表二	5 Acquisition of real estate for over NT\$100 million or 20% or more of Paid-Up Capital Appendix 2
6 處分不動產之金額達新台幣一億元或實收資本額20% 以上。	附表三	6 Dispositions of real estate for over NT\$100 million or 20% or more of Paid-Up Capital Appendix 3
7 與關係人進、銷貨之金額達新台幣一億元或實收資本額20% 以上。	不適用	7 Inventory Buy-In or Sell Out with Relational People for over NT\$100 million or 20% or more of Paid-Up Capital Not Applicable
8 應收關係人款項達新台幣一億元或實收資本額20% 以上。	無	8 Receivables with Relational People for over NT\$100 million or 20% or more of Paid-Up Capital Nil
9 從事衍生性商品交易。	參閱附註二十五說明	9 Engagements in Transactions of Derived Product Note 25
(二)轉投資事業相關資訊：		(2)Information Related to Invested Enterprises
1 被投資公司名稱、所在地區…等相關資訊。	附表四	1 Information of names, locations and others about subjects of investment, Appendix 4
2 資金貸與他人。	無	2 Loans to Others Nil
3 為他人背書保證。	無	3 Endorse for Others Nil
4 期末持有有價證券情形。	無	4 Holding Security at Period End Nil

5 累積買進或賣出同一有價證券之金額達新台幣一億元或實收資本額百分之二十以上。 無

(三)大陸投資資訊：

無此事項。

(四) 九十二年及九十一年度發生之用人、折舊及攤銷費用功能別彙總表。 附表五

5 Accumulative buy-in or sell-out on the same security for over NT\$100 million or 20% or more of Paid-Up Capital Nil

(3) Investments in Mainland China

Nil.

(4) Summarized Table for Staff, Depreciation, and Write-Off in 2003 and 2002. Appendix 5.

二十七、部門別財務資訊

本公司係屬金融業，目前業務內容為存、放款、保證、外匯及信託業務，故為一單一產業部門，由於金融業無特定經營對象，故本公司未有占收入金額 10%以上之重要客戶，另截至 92 年 12 月 31 日止，本公司尚無國外分行之設立。

27. Financial Information by Departments

TCB is a financial Institute. Current businesses include deposits, loans, guarantees, foreign exchange, and L/C. Therefore it is a single industry department. Because there is no specific business subject, TCB has no major clients accounted for more than 10% of income. As of December 31, 2003, there is no foreign branch set up.

二十八、財務報表之表達

本公司九十一年度財務報表之部份會計科目業經重分類，俾與九十二年度之財務報表配合比較。

28. Format of Financial Reports

Accounting categories of 2002 financial reports have been reorganized for comparison with financial reports of 2003.

台中商業銀行股份有限公司
Taichung Commercial Bank
期末持有有價證券情形
Final Marketable Securities Holding
 民國九十二年十二月三十一日
 Dec. 31, 2003

附表一：

單位：新台幣仟元/仟股（單位數）
 Unit: NT\$1,000/1,000 shares (Unit)

Attachment 1

持有之公司 Holding Company	有價證券種類及名稱 Type and Name of Marketable Security	與有價證券發行人之關係 Relationship with the Issuer	帳列科目 Item	期末 Final Holding				備註 Note
				股數 Shares	帳面金額 Amount	持股比例 Proportion	市價 (註 1) Market Price (Note 1)	
台中商業銀行 Taichung Commercial Bank	非上市公司普通股： Unlisted Securities: 台灣票券集中保管結算(股)公司 Debt instruments Depository and Clearing Co. Taiwan	按權益法評價之被投資公司 Be invested company which adapt the evaluation of weighted equity approach	長期投資 Long-term Investment	2,000	\$ 20,000	1.00%	\$ 20,000	註 2 Note 2
	台灣證券集中保管(股)公司 Taiwan Securities Central Depository Co., Ltd.		長期投資 Long-term Investment	200	806	0.08%	806	
	台中建築經理(股)公司 Taichung Real Estate Management Corporation		長期投資 Long-term Investment	1,500	2,892	30.00%	2,892	
	台灣育成中小企業開發(股)公司 Yu Shen Venture Capital Corp.		長期投資 Long-term Investment	3,417	29,000	4.84%	29,000	
	台北外匯經紀(股)公司 Taipei FX Inc.		長期投資 Long-term Investment	80	800	0.40%	800	
	富邦證券金融(股)公司 Fubon SITC		長期投資 Long-term Investment	6,211	59,945	0.99%	59,945	
	日盛投資信託(股)公司 Jihson SITC		長期投資 Long-term Investment	3,900	30,000	10.00%	30,000	
	台灣期貨交易所(股)公司 Taiwan Commodities Exchange		長期投資 Long-term Investment	900	9,000	0.45%	9,000	
	財金資訊(股)公司 Financial Information Corp.		長期投資 Long-term Investment	4,550	45,500	1.14%	45,500	
	台中銀財產保險代理人股份有限公司 Taichung Banking & Financial Property Underwriter Co., Ltd.		按權益法評價之被投資公司 Invested company which adapt the evaluation of weighted equity approach	長期投資 Long-term Investment	198	3,480	99.00%	
台中銀人身保險代理人股份有限公司 Taichung Banking Life Insurance Underwriter Co., Ltd.	按權益法評價之被投資公司 Invested company which adapt the evaluation of weighted equity approach	長期投資 Long-term Investment	198	6,621	99.00%	6,621		

[註 1]：長期股權投資如有市價可循時，係以該市價為公平價值。如投資於非公開發行公司，因其未於公開市場交易，故以資產負債表日之淨值或帳面價值為其公平價值。

[Note 1]：For the long-term shareholders equity investment, if there has market value price to follow, that price can be the fair market value price. But if the investment is not in listed & OTC companies that the price on the balance sheet will be referred as the market value price.

[註 2]：台中建築經理公司已進入清算期間，故停止採權益法評價，本公司已依可能損失金額估列 7,925 仟元之跌價損失。

[Note 2]：Having entered the liquidation stage of first 6 months of 2000, the valuation of Taichung Real Estate Management Corporation via the weighted equity approach has since been suspended and the company has predicted NT\$ 7,925,000 loss

台中商業銀行股份有限公司

Taichung Commercial Bank

取得不動產之金額達新台幣一億元或實收資本額百分之二十以上：
Gains of properties amount exceed NT\$100,000,000 or capital net receipt over 20%.

民國九十二年一月一日至十二月三十一日

Jan. 1 ~ Dec. 31, 2003

附表二

單位：新台幣仟元

Unit: NT\$1,000

Attachment 1

取得之公司	財產名稱 Property	交易日或事實 發生日 Transaction or Auction Date	交易金額 Amount	截至九十二年十二月三十一日 價款支付情形 Pay Situation as of Dec. 31, 2003	交易對象 Transactor	關係 Relationship	交易對象為關係人者，其前次移轉資料 As the Transactor and Related are the Same Person, the Information Before Transferred				價格決定 之參考依據 Reference for Price	取得目的及 使用情形 Purpose and Use	其他約定 事項 Other Appoint- ment
							所有人 Owner	與發行人之 關係 Relationship with Issuer	移轉日期 Date of Transferring	金額 Amount			
台中商業銀行	承受擔保品 Pledged Properties Takenover	92.4.7	\$210,000	以債權抵繳 Deducted by Legal Right	王登福、黃秀英、王瑩琳三戶	無 Nil					參考鑑價報告、本行徵信部門之鑑估價格後與交易相對人協議承受	依法承受之擔保品俟機出售處分。 To ensure the creditor's right, and waiting for a right time to sell	無 Nil
台中商業銀行	承受擔保品 Pledged Properties Takenover	92.12.30	\$153,690	以債權抵繳 Deducted by Legal Right	天來建設股份有限公司	無 Nil					依法院拍定價格承受擔保品。 Takeover by court auction announcement	依法承受之擔保品俟機出售處分。 To ensure the creditor's right, and waiting for a right time to sell	無 Nil

台中商業銀行股份有限公司

Taichung Commercial Bank

處分不動產之金額達新台幣一億元或實收資本額百分之二十以上：
Disposal of properties amount exceed NT\$100,000,000 or capital net receipt over 20%.

民國九十二年一月一日至十二月三十一日

Jan. 1 ~ Dec. 31, 2003

附表三 Attachment 3

單位：仟元 Unit: NT\$ 1,000

處分之公司 Disposition Company	財產名稱 Property	交易日或事實 實發生日 Date of Transaction or Action	原取得日期 Original Date of Acquisition	帳面價值 Book Value	交易金額 Amount of Transaction	價款收取情形 Status of Payment	處分損益 Gain or Loss	交易對象 Transaction Party	關係 Relation	處分目的 Purpose of Disposition	價格決定之 參考依據 Reference for Price Determination	其他約定 事項 Other Agreement
台中商業銀行 Taichung Commercial Bank	承受擔保品 Collateral Accepted	92/8/21 2003/8/21	91/6/6 2002/6/6	256,616	271,000	已收安全 數價款 All received	14,384	鄉林建設事 業股份有限 公司	無 Nil	處分本行 承受擔保 品 Disposition of collateral accepted	【說明一】	無 Nil

【說明一】依承辦單位評估分析及參詢仲介業者後，以公開競價方式決定

【Note1】Determined by public bidding after undertaking unit assessed, analyzed, and consulted with brokerage.

台中商業銀行股份有限公司
Taichung Commercial Bank
被投資公司名稱、所在地區....等相關資訊：

The related information to the name, location and etc. for the company be invested

民國九十二年十二月三十一日

Dec. 31, 2003

附表四：
Attachment 4
(Unit)

單位：新台幣仟元/仟股（單位數）
Unit: NT\$1,000/1,000 shares

投資公司 名稱 Investor Company	被投資公司 名稱 Name of Invested Company	所在地區 Location	主要營業項目 Business Items	原始投資金額 Initial Invested amount		期末持有 Final Holding			被投資公司 本期損益 Current Loss/Prof it of the Company Be Invested	本期認列之 投資損益 Listed Investment Loss/Profit of Current Term	備註 Note
				本期期末 This Final Term	上期期末 Last Final Term	股數 Stock	持股比例 Holding Proportion	帳面金額 Par Value			
台中商業 銀行 Taichung Commercial Company	台中建築經理 (股)公司 Taichung Real Estate Management Corporation	台中市英才 路501號4樓 4F, 501, Ying-Tsai Rd., Taichung	興建計劃之審查與 諮詢、契約鑑證、不 動產評估及徵信 等....。 Building project reviewing & consulting, contract appraising, real estate evaluating and credit investigating.	10,817	10,817	1,500	30.00%	2,892	-	註1 Note1	
	台中銀財產保 險代理人股份 有限公司 Taichung Banking & Financial Property Underwriter Co., Ltd.	台中市西區 民權路87號 2樓 2F, 87, Min-Chuan Rd., W. Dist., Taichung	財產保險經紀人業 務。 Property insurance broking.	1,980	1,980	198	99.00%	3,480	1,285	1,273	
	台中銀人身保 險代理人股份 有限公司 Taichung Banking Life Insurance Underwriter Co., Ltd.	台中市西區 民權路87號 2樓 2F, 87, Min-Chuan Rd., W. Dist., Taichung	人壽保險經紀人業 務。 Life insurance broking.	1,980	1,980	198	99.00%	6,621	4,262	4,219	

[註 1]：台中建築經理公司已進入清算期間，故停止採權益法評價，本公司已依可能損失金額估列 7,925 仟元之跌價損失。

[Note 1]: Having entered the liquidation stage of first 6 months of 2000, the valuation of Taichung Real Estate Management Corporation via the weighted equity approach has since been suspended

六、財務狀況及經營結果之檢討與分析

VI. Analysis of Financial Position and Operation Results

一、流動性分析

(1) Cash Flow Analysis

(一)最近二年度流動性分析

1.Cash Flow Analysis Over the Most Recent Two Years

年 度Year 項 目 Item	九十二年度 2003	九十一年度 2002	增(減)比例 Increase/Decrease Ratio	說 明 Note
現金流量比率 Cash Flow Ratio	(114.46%)	(209.54%)	(45.38%)	(1)
現金流量允當比率 Adequate Ratio of Cash Flow	(964.84%)	(684.39%)	40.98%	(2)
現金再投資比率 Re-Investment on Cash	(3.70%)	(6.55%)	(43.51%)	(3)

增減比例變動分析說明 Increase/decrease Ratio Notes :

(1)本年度現金流量比率較九十一年度減少，主要係因本年度由營業活動所產生之淨現金流出3,377,860千元，較上年度由營業活動所產生之淨現金流出5,832,908千元減少2,455,048千元，且流動負債亦較上年度增加，故使本年度現金流量比率較上年度減少。

Cash flow of current year is less than 2002 because net cash outflow of NT\$3,377,860,000 from business activities in current year decreases NT\$2,455,048,000 compared to NT\$5,832,908,000 in last year. Current liability also increases compared to last year. Therefore, cash flow of current year is less than 2002

(2)主要係本年度之最近五年度營業活動淨現金流出量較上年度之最近五年度營業活動淨現金流出量增加，另本年度之最近五年度資本支出額亦較上年度之最近五年度資本支出額減少所致。

Net cash outflow from business activities over last 5 years in current year is higher than that of last year. Capital expenditure over last 5 years in current year is less than that of last year.

(3)主要係本年度營業活動淨現金流出量較上年度減少，另本年營運資金亦較上年度增加所致。

Net cash outflow from business activities is less than that of last year, and operating capital increases compared to last year.

(二)未來一年現金流動性分析

2. Cash flow analysis for the coming year

單位：新台幣仟元 / Unit: NT\$1,000

期初現金餘額① Balance of Cash at Beginning	預計全年來自營業 活動淨現金流量② Estimated Annual Net Cash Flow from Business Activities	預計全年現金流出 量③ Estimated Annual Cash Outflow	預計現金剩餘(不 足)數額①+②-③ Estimated Remaining of Cash (Shortage) ①+②-③	預計現金不足額之補救措施 Remedy for Estimated Cash Shortage	
				投資計畫 Investment Plan	理財計畫 Financial Management Plan
\$ 8,363,763	\$ 2,333,860	\$(4,415,093)	\$ 6,282,530	—	—

1.本年度現金流量變動情形分析 Analysis of Change in Cash Flow in Current Year :

(1)營業活動：預計產生現金流入1,126,928仟元。

Operational Activities: Estimated cash inflow NT\$1,126,928,000

(2)投資活動：預計產生現金流出4,415,093仟元。

Investment Activities: Estimated cash outflow NT\$4,415,093,000

(3)融資活動：預計產生現金流入1,206,932仟元。

Financing activities: Estimated cash inflow NT\$1,206,932,000

綜上所致預計產生本期淨現金流出2,081,233仟元，含期初現金餘額8,363,763仟元後預計本年度現金剩餘6,282,530仟元。

In summary to the above, net cash outflow in current period is estimated to be NT\$2,081,233,000; with cash balance at beginning of NT\$8,363,763,000 taken into account, then cash balance of current year is estimated to be NT\$6,282,530,000.

二、經營結果分析

單位：新台幣仟元

(2) Analysis of Operating Performance Unit: NT\$1,000

項 目 Item	92 年度 2003	91 年度 2002	增(減)金額 Increase/Decrease	變動比例 Change Ratio	說 明 Note
	金 額 Amount	金 額 Amount			
營業收入 Operating Income	\$ 8,562,269	\$ 10,572,211	\$(2,009,942)	(19.01%)	
營業支出 Operating Expense	8,085,486	15,139,211	(7,053,725)	(46.59%)	(一)
營業利益(損失) Operating Profit(Loss)	476,783	(4,567,000)	5,043,783	110.44%	(二)
營業外收入及利益 Non-operating Income and Gains	135,728	48,134	87,594	181.98%	(三)
營業外費用及損失 Non-operating Expense and Loss	67,120	15,210	51,910	341.29%	(四)
繼續營業部門稅前淨利(淨損) Net income (Loss) Before Tax from Business Department	545,391	(4,534,076)	5,079,467	112.03%	(五)
所得稅利益(費用) Gains (Expense) of Income Tax	(205,427)	470,000	(675,427)	(143.71%)	
繼續營業部門稅後純益(純損) Net income (Loss) After Tax from Business Department	339,964	(4,064,076)	4,404,040	(108.37%)	(五)

註：增減變動比例未達 20%，可免分析。Note: No analysis is required for fluctuations of changes with rates below 20%.

增減比例變動分析說明：

- (一)主要係九十一年度為健全資產品質、改善財務結構及加速處理不良債權而大舉提列呆帳損失，致使九十一年度營業支出較九十二年度增加 7,053,725 仟元。
- (二)九十一年度因大舉提列呆帳，產生營業損失 4,567,000 仟元，本年度產生營業利益 476,783 仟元，致使變動比例達 110.44%。
- (三)本年度因將閒置行舍及已承受未及處分之擔保品出租，使得租金收入較上年度增加，處分資產盈益較上年度增加，主要係加速處分承受擔保品之故。收回呆帳及過期帳增加係本年度成立專責單位處理不良債權收回所致。
- (四)本年度營業外費用及損失增加主要係加速處分承受擔保品造成處分資產損失增加，什項損失增加主要係九十二年度經法院確定判決本公司應給付客戶存款遭盜領賠償損失。
- (五)綜上所述產生九十二年度稅前淨利 545,391 仟元較九十一年稅前淨損 4,534,076 仟元增加 5,079,467 仟元。

Notes for Increase/Decrease Ratio Change

- (1) In order to improve asset quality and financial structure, and accelerate disposition of bad debts, provisions for doubtful debts increased dramatically, causing business expenditure of 2002 increased NT\$7,053,725,000 than 2003.
- (2) Because provisions for doubtful debts in 2002 increased dramatically and resulted business loss of NT\$4,567,000,000, business profit of current year is NT\$476,783,000, causing change ratio reaches 110.44%.
- (3) Because of dispositions of unused buildings and leasing collaterals, income from rent in current year is higher than last year. Because dispositions of pledged collaterals are accelerated, yield from dispositions of assets is also higher than last year. Increases of collection of bad debts and past-due payments are attributed to establishment of dedicated unit for processing bad debts.
- (4) Increases of extra business expenses and losses are attributed to accelerated dispositions on pledged collaterals that caused increased loss of disposition of assets. Increase of miscellaneous losses is attributed to court's ruling that TCB is liable for client's loss of theft.
- (5) In summary to the above, net profit before tax in 2003, NT\$545,391,000, increased NT\$5,079,467,000 compared to net loss before tax of NT\$4,534,076,000 in 2002.

三、財務狀況比較分析表 Analysis Chart of Financial Status Comparison

單位：新台幣仟元 Unit: NT\$,000

年度Year 項目 Item	92年度 2003	91年度 2002	差異 Change	
			金額 NT\$	%
資產總額 Total Assets	\$ 239,492,682	\$ 223,953,245	\$ 15,539,437	6.94
負債總額 Total Liabilities	226,254,232	211,054,769	15,199,463	7.20
股東權益總額 Total Owner's Equities	13,238,450	12,898,476	339,974	2.64
<p>本年度無前後期變動達百分之二十以上，且變動金額達新台幣一千萬元者。 There is no change over 20% or above and change of amount over NT\$10 million.</p>				

陸、特別記載事項

一、關係企業相關資料：

無

二、公司股利政策及執行狀況：

(一) 股利政策：

本公司股利政策係由董事會按當時金融環境、市場趨勢、本行獲利情形及發展計劃，並兼顧資本適足率，擬派現金或股票之比率，並提請股東會決議。

上述股利政策已於民國 89 年 6 月 15 日經提報股東會同意後，報証期會備查。

6. Special Notes

1. Information of Related Company

Nil

2. Company Stock Dividends Policy and Execution

(1) Stock Dividends Policy

Ratio of cash or stock distribution is planned by the board of directors according to current financial environment, market trend, TCB's profitability and development plan, and capital adequacy, and determined by shareholders meeting.

(二) 過去二年度與本次無償配股對公司營業績效、每股盈餘及股東投資報酬率之影響：

單位:新台幣仟元

項 目		年 度			
		91 年度	92 年度		
期初實收資本額		15,380,144	15,380,144		
本年度配股 配息情形	每股現金股利(元)	—	—		
	盈餘轉增資每股配股數	—	—		
	資本公積轉增資每股配股數	—	—		
營業績效變 化情形	營業利益	(4,556,338)	476,783		
	營業利益較去年同期增(減)比率(%)	(1,626.48)	110.46		
	稅後純益	(4,064,076)	339,964		
	稅後純益較去年同期增(減)比率(%)	(5,823.00)	108.37		
	每股盈餘(元)	(2.70)	0.22		
	每股盈餘較去年同期增(減)比率(%)	(5,500.00)	108.15		
	年平均投資報酬率(年平均本益比倒數)(%)	—	3.80		
擬制性每股 盈餘及本益 比	若盈餘轉增資全數改配放 現金股利	擬制每股盈餘(元)	未辦理盈餘轉增資	0.22	
		擬制年平均投資報酬率(%)		3.80	
	若未辦理資本公積轉增資	擬制每股盈餘(元)	未辦理資本公積轉增資		
		擬制年平均投資報酬率(%)			
	若未辦理資本公積且盈餘 轉增資改以現金股利發放	擬制每股盈餘(元)			
		擬制年平均投資報酬率(%)			

1.若盈餘轉增資全數改配放現金股利之擬制每股盈餘

=〔稅後純益-設算現金股利應負擔利息費用×(1-稅率)〕/〔當年年底發行股份總數-盈餘配股股數〕。(稅率依現行稅法規定)

設算現金股利應負擔利息費用=盈餘轉增資數額×一般放款利率

盈餘配股股數：係就前一年度盈餘配股所增加股份之股數

2.年平均本益比=年平均每股市價/年度財務報告每股盈餘

負責人簽章：

經理人簽章：

主辦會計簽章：

簽證會計師：

(2) The effect on Business Performance, Profit (loss) per share, and Stockholders` Rate of return by dividend policy for the last two years

Unit: NT\$1,000

Item		Year			
		Year 2001	Year 2002		
Beginning Capital		15,380,144	15,380,144		
Current Dividend	Cash Dividend Per Share (\$)	—	—		
	Shares Allotted as Earnings Invested	—	—		
	Shares Allotted as Capitalization of Capital Reserve	—	—		
Changes to Business Performance	Operational Profits	298,486	(4,556,338)		
	% of Fluctuation of Operational Profit (Loss) Compared with Previous Fiscal	67.43	(1,626.48)		
	Net Income After Income Tax	71,013	(4,064,076)		
	% of Fluctuation of Net Income After Tax Compared with Previous Fiscal	17.73	(5,823.00)		
	Profit (Loss) Per Share (\$)	0.05	(2.70)		
	% of fluctuation of Profit (Loss) Per Share Compared with Previous Fiscal	25.00	(5,500.00)		
	Average Annual Rate of Return (%)	1.25	—		
Hypothetic Profit Per Share and Cost/Profit Ratio	Capitalization of Earnings appropriated to Cash Dividend	Profit Per Share (\$)	Capitalization of Earnings Un-converted to Capital Stock	(2.70)	
		Average Annual Rate of Return (%)		—	
	Capitalization of Capital Surplus Un-converted to Capital Stock	Profit Per Share (\$)	Capitalization of Capital Surplus Un-converted to Capital Stock		
		Average Annual Rate of Return (%)			
	Earnings appropriated to Cash Dividend but Capitalization of Capital Surplus Un-converted to Capital Stock	Profit Per Share (\$)			
		Average Annual Rate of Return (%)			

1. Proposition of earnings per share on the conversion of total earnings to be reinvested as capitalization

$$= (\text{after-tax profit} - \text{due interest payment on cash dividends tabulated} \times (1 - \text{applicable tax rate}) / (\text{outstanding issues currently in circulation} - \text{number of dividends distributed}), \text{ with the applicable tax rate made to commensurate that stipulated by law.}$$

Due interest rate on proposed dividends tabulated = amount of conversion by earnings reinvestment \times general financing factor for the basis of dividends distribution: the number of new stock issues distributed in the previous fiscal as dividends.
2. Average annual cost/yield ratio: Average annual valuation of stock per share / earnings per share reported in the annual financial reports.

At year 2002, Loss per share was 2.70, it did not included in average investment return rate of this year. (P/E Ratio)

三、內部控制制度執行狀況：

公開發行公司內部控制制度聲明書

(表示設計及執行均有效)

(本聲明書於遵循法令部分採全部法令均聲明時適用)

台中商業銀行股份有限公司

內部控制制度聲明書 日期：93年4月23日

本公司民國 92 年 01 月 01 日至 92 年 12 月 31 日之內部控制制度，依據自行檢查的結果，謹聲明如下：

- 一、本公司確知建立、實施和維護內部控制制度係本公司董事會及經理人之責任，本公司業已建立此一制度。其目的係在對營運之效果及效率(含獲利、績效及保障資產安全等)、財務報導之可靠性及相關法令之遵循等目標的達成，提供合理的確保。
- 二、內部控制制度有其先天限制，不論設計如何完善，有效之內部控制制度亦僅能對上述三項目標之達成提供合理的確保；而且，由於環境、情況之改變，內部控制制度之有效性可能隨之改變。惟本公司之內部控制制度設有自我監督之機制，缺失一經辨認，本公司即採取更正之行動。
- 三、本公司係依據財政部證券暨期貨管理委員會訂頒「公開發行公司建立內部控制制度處理準則」(以下簡稱「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。該「處理準則」所採用之內部控制制度判斷項目，係為依管理控制之過程，將內部控制制度劃分為五個組成要素：1. 控制環境，2. 風險評估，3. 控制作業，4. 資訊及溝通，及5. 監督。每個組成要素又包括若干項目。前述項目請參見「處理準則」之規定。
- 四、本公司業已採用上述內部控制制度判斷項目，檢查內部控制制度之設計及執行的有效性。
- 五、本公司基於前項檢查結果，認為本公司上開期間的內部控制制度(含對子公司之監理)，包括知悉營運之效果及效率目標達成之程度、財務報導之可靠性及相關法令之遵循有關的內部控制制度等之設計及執行係屬有效，其能合理確保上述目標之達成。
- 六、本聲明書將成為本公司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。
- 七、本聲明書業經本公司民國 93 年 4 月 21 日董事會通過，出席董事 11 人中，有 0 人持反對意見，餘均同意本聲明書之內容，併此聲明。

台中商業銀行股份有限公司

董 事 長：

簽章

總 經 理：

簽章

3. Public Company Internal Control System Statement

Design and execution are all effective
(Portions in this Statement while abided by statute is adapt to all applicable statutes)

Taichung Commercial Bank Internal Control System Statement

Date: Apr. 2, 2004

In support of the voluntary internal control system examined by this bank for the period of Jan. 1 to Dec. 31, 2003, a statement is made as follows:

1. As part of the responsibilities of the company's board of directors and top management for launching, implementing and maintaining an effective internal control system, a complete system has been established, with explicit efforts made to support the operating efficiency and results, including profitability, performance and safety assurance of assets entrusted under its management, reliability of all financial statements, as well as achieving operating objectives set by relative statutes so as to provide rational assurance.
2. Not without its limitation, the internal control system does, confined to effective coverage of rational reassurance to the three elements described above. Its effectiveness may be subject to change along with changes of operating environment and circumstantial elements. Nevertheless, the self-adjusting mechanism provided by the company's internal control system does allow timely corrective action as soon as any discrepancy is detected.
3. Evaluation of the company's internal control has been conducted to ensure the implementation and the effectiveness of the internal control system according to "Guidelines for Establishment of Internal Control Systems in Securities and Futures Service Enterprises" (hereinafter 'management standard') proclaimed by Stocks and Futures Commission, Ministry of Finance. Measures applied are divided into five significant elements according to the management procedure: 1. Environmental Control, 2. Risk Evaluation; 3. Operation Control, 4. Information and Communications; 5. Supervision, with each element subdivided to consist several subheadings. The above items please refer to 'management standard' for details.
4. The company has duly adopted all aforementioned assessment categories in evaluating the design and effective implementation of the company's internal control system.
5. Based on the results of the examination described above, it has been reasonably concluded that the internal control system (including supervision to its subsidiary) designed to examine the operating period has been effective in terms of the operation results and efficiency, reliability of all financial statements and the compliance of the design and implementing of said internal control to further ensure a rational reassurance in achieving the operating objectives.
6. This statement herein will be the main contents of the company's annual report and shall be included in company prospectus as public information. All elements included in the public statement are fully governed by Articles 20, 32, 171 and 174 of the Securities & Exchange Law, any illegal offense such as concealment or forgery are punishable by pertinent legal provisions stipulated herein.
7. This statement was unanimously motioned in the board of directors meeting held on Apr. 21, 2004, attended by eleven company directors, who universally agreed to the contents provided herein.

證券商內部控制制度聲明書

(表示設計及執行均有效)

(本聲明書於遵循法令部分採主要法令列舉聲明時適用)

台中商業銀行股份有限公司

內部控制制度聲明書 日期：93 年 4 月 23 日

本公司民國92年01月01日至92年12月31日之內部控制制度，依據自行檢查的結果，謹明如下：

- 一、本公司確知建立、實施和維護內部控制制度係本公司董事會及經理人之責任，本公司業已建立此一制度。其目的係在對營運之效果及效率(含獲利、績效及保障資產安全等)、財務報導之可靠性及相關法令之遵循等目標的達成，提供合理的確保。
- 二、內部控制制度有其先天限制，不論設計如何完善，有效之內部控制制度亦僅能對上述三項目標之達成提供合理的確保；而且，由於環境、情況之改變，內部控制制度之有效性可能隨之改變。惟本公司之內部控制制度設有自我監督之機制，缺失一經辨認，本公司即採取更正之行動。
- 三、本公司係依據財政部證券暨期貨管理委員會訂頒「證券暨期貨市場各服務事業建立內部控制制度處理準則」(以下簡稱「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。該「處理準則」所採用之內部控制制度判斷項目，係為依管理控制之過程，將內部控制制度劃分為五個組成要素：1.控制環境，2.風險評估，3.控制作業，4.資訊及溝通，及5.監督。每個組成要素又包括若干項目。前述項目請參見「處理準則」之規定。
- 四、本公司業已採用上述內部控制制度判斷項目，檢查內部控制制度之設計及執行的有效性。
- 五、本公司基於前項檢查結果，認為本公司上開期間的內部控制制度(含對子公司監理)，包括知悉營運之效果及效率目標達成之程度、財務報導之可靠性及及主要法令(如後附表)之遵循有關的內部控制制度等之設計及執行係屬有效，其能合理確保上述目標之達成。
- 六、本公司應遵行之法令不以後頁附表所聲明者為限。
- 七、本聲明書將成為本公司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。
- 八、本聲明書業經本公司民國 93 年 4 月 21 日董事會通過，出席董事 11 人中，有 0 人持反對意見，餘均同意本聲明書之內容，併此聲明

台中商業銀行股份有限公司

董 事 長： 簽章

總 經 理： 簽章

Internal control system statement of securities business

Design and execution are all effective
(Portions in this Statement while abided by statute is adapt to all applicable statutes)

Taichung Commercial Bank Internal Control System Statement

Date: Apr. 23, 2004

In support of the voluntary internal control system examined by this bank for the period of Jan. 1 to Dec. 31, 2003, a statement is made as follows:

1. As part of the responsibilities of the company's board of directors and top management for launching, implementing and maintaining an effective internal control system, a complete system has been established, with explicit efforts made to support the operating efficiency and results, including profitability, performance and safety assurance of assets entrusted under its management, reliability of all financial statements, as well as achieving operating objectives set by relative statutes so as to provide rational assurance.
2. Not without its limitation, the internal control system does, confined to effective coverage of rational reassurance to the three elements described above. Its effectiveness may be subject to change along with changes of operating environment and circumstantial elements. Nevertheless, the self-adjusting mechanism provided by the company's internal control system does allow timely corrective action as soon as any discrepancy is detected.
3. Evaluation of the company's internal control has been conducted to ensure the implementation and the effectiveness of the internal control system according to "Guidelines for Establishment of Internal Control Systems in Securities and Futures Service Enterprises" (hereinafter 'management standard') proclaimed by Stocks and Futures Commission, Ministry of Finance. Measures applied are divided into five significant elements according to the management procedure: 1. Environmental Control, 2. Risk Evaluation; 3. Operation Control, 4. Information and Communications; 5. Supervision, with each element subdivided to consist several subheadings. The above items please refer to 'management standard' for details.
4. The company has duly adopted all aforementioned assessment categories in evaluating the design and effective implementation of the company's internal control system.
5. Based on the results of the examination described above, it has been reasonably concluded that the internal control system (including supervision to its subsidiary) designed to examine the operating period has been effective in terms of the operation results and efficiency, reliability of all financial statements and the compliance of the design and implementing of said internal control to further ensure a rational reassurance in achieving the operating objectives.
6. This statement herein will be the main contents of the company's annual report and shall be included in company prospectus as public information. All elements included in the public statement are fully governed by Articles 20, 32, 171 and 174 of the Securities & Exchange Law, any illegal offense such as concealment or forgery are punishable by pertinent legal provisions stipulated herein.
7. This statement was unanimously motioned in the board of directors meeting held on Apr. 21, 2004, attended by eleven company directors, who universally agreed to the contents provided herein.

四、最近二年度違法受處分及主要缺失與改善情形

(一) 最近二年度負責人或職員因業務上犯罪經檢察官起訴者：

本行田中分行前代理業務經辦李世堅收取客戶燃料費，有未按時解繳之情事，經法務部調查局彰化縣調查站移請台灣彰化地方法院檢察署偵辦，並於九十一年度偵字第四四九五號函，以違反貪污治罪條例等案件，已經偵查終結，認應提起公訴。

(二) 最近一年度違反銀行法經處以罰鍰者：無。

(三) 最近一年度缺失經財政部嚴予糾正者：無。

(四) 最近一年度因人員舞弊、重大偶發事件或未切實依照金融機構安全維護注意要點之規定致發生安全事故等，其各年度個別或合計實際損失逾五千萬元者，應揭露其性質及損失金額。
無。

五、重要決議

無。

六、其他必要補充說明事項

無。

4. Legal Disposition, Major Defects, and Improvements for the last two years:

(1) Crimes on business practice committed by person in charge or staff and indicted by prosecutor in last two years:

Former Business Manager, Shi-Jien Lee, at Tien-Jon Branch received fuel expenses from client and did not deliver payment service on time. The case was transferred to Office of Public Prosecutors in Chang-Hua District Court by Chang-Hua County Investigation Station of the Bureau of Investigation of Ministry of Justice for investigation. According to Notice No 4495 of 2002 from the Court, defendant was prosecuted according to Anti-Corruption Statute, and interrogation was completed. Public prosecution was brought up against the defendant.

(2) Fine imposed due to violation of the Banking Law in Last Year:
Nil

(3) Severe Correction imposed by Ministry of Finance due to Defection in Last Year:
Nil

(4) Personnel Malpractice, Major Incidental Event, or Accidents due to ignorance in complying with Regulations Governing Maintenance of Safety in Financial Institutes, and total actual incurred lost exceeded NT\$50 million that should be disclosed its nature and amount of loss:
NIL

5. Critical Decisions:

Nil

6. Other Supplementary Notes:

Nil

柒、九十二年度大事紀要

一月一日	開辦指定用途信託資金投資國內共同基金業務。
一月二十八日	推出「再增撥二千億元續辦優惠購屋貸款專案」。
二月七日	推出「微型企業創業貸款」業務。
二月十七日	開辦保險金信託業務--「金寶貝安心呵護保險金信託計畫」。
二月二十四日	推出「理財指數型房貸」業務。
二月二十八日	實施「基準利率」制度。
四月一日	辦理「台中商業銀行慶祝五十週年行慶基金抽獎活動」，共計送出電漿電視等 222 個獎項。
四月九日	辦理第一屆「基金精英理財訓練營」。
四月十七日	辦理「台中商業銀行慶祝五十週年行慶投資理財講座」，聘請知名財經專家、今週刊社長謝金河先生來行演講，計有客戶、聽眾近四百人到場聆聽，盛況空前。
五月二十八日	推出「慶祝本行成立五十週年暨回饋股東優惠措施」。
九月一日	新外匯電腦系統正式上線。
十月十八日	於台中都會公園舉辦本行創行五十週年慶祝活動。
十一月十四日	正式與中華開發資產管理股份有限公司簽約出售不良債權五十一億餘元。

VIII. Significant Events for the Year 2003

Jan. 1	Commenced Designated Purpose Trust Fund Investing in Domestic Mutual Fund Business
Jan. 28	Released “Additional NT\$200Billions Preferred Home Loan Program”.
Feb. 7	Released “Micro Business Entrepreneur Loan” Business
Feb. 17	Commenced Insurance Fund Trust Business – “Golden Baby Caring Insurance Fund Trust Program”
Feb. 24	Released “Index Type Home Loan” Business
Feb. 28	Implemented “Baseline Interest Rate” System
Apr. 1	Conducted “TCB 50 th Anniversary Mutual Fund Lucky Draw”; total 222 prizes were awarded including plasma TV set.
Apr. 9	Conducted the first “Mutual Fund Elite Training Camp”
Apr. 17	Conducted “TCB 50 th Anniversary Workshop for Investment Management”, invited renown financial expert, also Chief of Staff of Win-Win Weekly Magazine, Mr. Jin-Her Hsieh to deliver a lecture; more than 400 audience attended.
May 28	Conducted “TCB 50 th Anniversary Preferred Measures of Appreciation for Shareholders”
Sep. 1	New Foreign Exchange Computer System became online.
Oct. 18	50th anniversary of the TCB was held at Taichung Metro Park.
Nov. 14	Entered into sale contract with China Development Asset Management Corp. for disposition of NT\$ 5.1 billion NPL.

十二月十二日 中國最大銀行之中國工商銀行至
本行訪問。

Dec. 12 Industrial and Commercial Bank of China, the
largest bank in China, visited TCB.

捌、總分支機構一覽表

營業單位	地址	電話號碼	營業單位	地址	電話號碼
總行			社頭分行	社頭鄉員集路二段 311 號	(04) 8731466
民族大樓	台中市中區民族路 45 號	(04) 22236063	田中分行	田中鎮中州路一段 197 號	(04) 8742206
民權大樓	台中市西區民權路 87 號	(04) 22236021	溪湖分行	溪湖鎮彰水路三段 290 號	(04) 8853311
台北市			西溪湖分行	溪湖鎮二溪路一段 288 號	(04) 8851480
台北分行	台北市忠孝東路一段 85 號	(02) 23211819	北斗分行	北斗鎮斗苑路一段 180 號	(04) 8884146
松山分行	台北市基隆路一段 176 號 1 樓	(02) 27658666	埤頭分行	埤頭鄉斗苑西路 163 號	(04) 8924606
台北縣			鹿港分行	鹿港鎮中山路 266 號	(04) 7780545
三重分行	三重市重新路二段 69 號	(02) 29877878	二林分行	二林鎮新生路 20 號	(04) 8962125
林口分行	林口鄉竹林路 8 號	(02) 26021888	埔鹽分行	埔鹽鄉彰水路二段 8 號	(04) 8656811
苗栗縣			芬園分行	芬園鄉公園一街 25 號	(049) 2520252
苑裡分行	苑裡鎮信義路 79 號	(037) 866366	台中縣		
竹南分行	竹南鎮和平街 66 號	(037) 481148	豐原分行	豐原市中正路 302 之 1 號	(04) 25244171
台中市			東豐原分行	豐原市三民路 203 號	(04) 25260175
營業部	台中市中區民族路 45 號	(04) 22274567	南豐原分行	豐原市中山路 232 號	(04) 25261195
中正分行	台中市中區中正路 189 號	(04) 22245181	南陽分行	豐原市圓環東路 338 號	(04) 25244426
信託部	台中市西區民權路 87 號 3 樓	(04) 22236021	神岡分行	神岡鄉社南村民族路 40 號	(04) 25621501
國外部	台中市西區民權路 87 號 1 樓	(04) 22212933	大雅分行	大雅鄉中清南路 39 號	(04) 25668161
國際金融業務分行	台中市西區民權路 87 號 1 樓	(04) 22212933	東大雅分行	大雅鄉學府路 405 號	(04) 25665755
台中分行	台中市北區中正路 446 號	(04) 22013016	潭子分行	潭子鄉潭興路三段 76 號	(04) 25323121
東台中分行	台中市東區復興路四段 76 號	(04) 22226068	東勢分行	東勢鎮中山路 61 號	(04) 25872185
西台中分行	台中市西區公益路 369	(04) 23212501	后里分行	后里鄉民生路 95 號	(04) 25571180
南台中分行	台中市南區復興路三段 355 號	(04) 22244187	外埔分行	外埔鄉大同村甲后路 358 號	(04) 26836435
北台中分行	台中市北區大雅路 624 號	(04) 22920832	大甲分行	大甲鎮蔣公路 42 號	(04) 26862151
四民分行	台中市北屯區四平路 290 之 5 號	(04) 24226165	清水分行	清水鎮中山路 104 號	(04) 26226106
西屯分行	台中市西屯區河南路二段 436 號	(04) 27060696	沙鹿分行	沙鹿鎮中山路 298 號	(04) 22621101
南屯分行	台中市南屯區五權西路二段 663 號 1 樓	(04) 23824358	台中港分行	梧棲鎮八德路 36 號	(04) 26571191
北屯分行	台中市北區北屯路 26 號	(04) 22353400	大肚分行	大肚鄉沙田路二段 778 號	(04) 26991166
軍功分行	台中市北屯區東山路一段 222 號	(04) 24371151	霧峰分行	霧峰鄉中正路 829 號	(04) 23391165
崇德分行	台中市北區漢口路四段 367 號	(04) 22371161	大里分行	大里市中興路一段 292 之 1 號	(04) 24927727
健行分行	台中市北區大雅路 173 號	(04) 22061151	內新分行	大里市中興路二段 339 號	(04) 24830345
向上分行	台中市西區美村路一段 291 號	(04)23015108	國光分行	大里市新興路 29 號	(04) 24072727
大慶分行	台中市南區復興路一段 295 號	(04) 22634838	十九甲分行	大里市新仁七街 22 號	(04) 22754822
松竹分行	台中市北屯區進化北路 80 號	(04) 22316266	太平分行	太平市中興路 115 號	(04) 22700756
北太平分行	台中市東區精武東路 66 號	(04) 22121298	龍井分行	龍井鄉遊園南路 325 號	(04) 26326788
逢甲分行	台中市西屯區福星路 462 之 1 號	(04) 24521555	烏日分行	烏日鄉三民街 107 號	(04) 23373176
彰化縣			南投縣		
彰化分行	彰化市光復路 126 號	(04) 7224641	南投分行	南投市民生街 52 號	(049) 2222146
大竹分行	彰化市彰南路一段 364 號	(04) 7387648	名間分行	名間鄉彰南路 67 號	(049) 2735615
和美分行	和美鎮鹿和路六段 393 號	(04) 7562171	草屯分行	草屯鎮碧山路 141 號	(049) 2334146
伸港分行	伸港鄉新港村中山東路 111 號	(04) 7983171	埔里分行	埔里鎮西康路 62 號	(049) 2984001
花壇分行	花壇鄉花壇村中山路一段 446 號	(04) 7868775	竹山分行	竹山鎮竹山路 148 號	(049) 2643181
秀水分行	秀水鄉彰水路二段 597 號	(04) 7693525	鹿谷分行	鹿谷鄉鹿彰路 316 號	(049) 2755281
永靖分行	永靖鄉西門路 71 號	(04) 8232363	水里分行	水里鄉民權路 250 號	(049) 2772177
員林分行	員林鎮中山南路 27 號	(04) 8326141	雲林縣		
北員林分行	員林鎮大同路二段 116 號	(04) 8322141	虎尾分行	虎尾鎮光復路 364 號	(05) 6313788
埔心分行	埔心鄉東門村中正路一段 217 號	(04) 8281437	斗南分行	斗南鎮中山路 151-9 號	(05) 5954879
高雄市			高雄市		
			高雄分行	高雄市民權一路 11 號 1	(07) 3355275

IX. Head Office and Branches

Head Office & Branches	Address	Tel. No.	Head Office & Branches	Address	
Head Office			Shetou Branch	311, Sec. 2, Yuang-Chi Rd., Shetou	(04) 8731466
Min Tsu Building	45, Min-Tsu Rd., Central Dist., Taichung	(04) 22236063	Teinchung Branch	197, Sec. 1, Chung-Tzou Rd., Tien Chung	(04) 8742206
Min Chuan Building	87, Min-Chuan Rd., Western Dist., Taichung	(04) 22236021	Shihu Branch	290, Sec. 3, Chang-Sui Rd., Shi Hu	(04) 8853311
Taipei City			W. Shihu Branch	288, Sec. 1, Er-Shi Rd., Shi Hu	(04) 8851480
Taipei Branch	85, Sec. 1, Chung-Hsiao East Rd., Taipei	(02) 23211819	Peitou Branch	180, Sec. 1, Dou-Yuan Rd., Peitou	(04) 8884146
Sungshan Branch	1F, 176, Sec. 1, Keelung Rd., Taipei	(02) 27658666	Pitou Branch	163, Dou-Yuan W. Rd., Pitou	(04) 8924606
Taipei Hsien			Lukang Branch	266, Chung-Shan Rd., Lukang	(04) 7780545
Sanchung Branch	69, Sec. 2, Chung-Hsin Rd., Sanchung City	(02) 29877878	Erlin Branch	20, Hsin-Shen Rd., Er Lin	(04) 8962125
Linko Branch	8, Tsu-Lin Rd., Linko	(02) 26021888	Puyen Branch	8, Sec. 2, Chang-Sui Rd., Pu Yen	(04) 8656811
Miaoli Hsien			Fenyuan Branch	25, Kung-Yuan 1st St., Fen Yuan	(049)2520252
Wanli Branch	79, Hsin-Yi Rd., Wanli	(037) 866366	Taichung Hsien		
Chunan Branch	66, Ho-Ping St., Chunan	(037) 481148	Fongyuan Branch	302-1, Chung-Cheng Rd., Fongyuan City	(04) 25244171
Taichung City			E. Fongyuan Branch	203, San-Min Rd., Fongyuan City	(04) 25260175
Business Dept.	45, Min-Tsu Rd., Central Dist., Taichung	(04) 22274567	S. Fongyuan Branch	232, Chung-Shan Rd., Fongyuan City	(04) 25261195
Chungcheng Branch	189, Chung-Cheng Rd., Central Dist., Taichung	(04) 22245181	Nanyang Branch	338, Yuan-Huan E. Rd., Fongyuan City	(04) 25244426
Trust Dept.	3F, 87, Min-Chuan Rd., Western Dist., Taichung	(04) 22236021	Shenkang Branch	40, Min-Tzu Rd., Shenan Village, Shenkang	(04) 25621501
International Banking Dept.	1F, 87, Min-Chuan Rd., Western Dist., Taichung	(04) 22212933	Daya Branch	39, Chung-Ching S. Rod, Daya	(04) 25668161
Offshore Banking Branch	1F, 87, Min-Chuan Rd., Western Dist., Taichung	(04) 22212933	E. Daya Branch	405, Hsuey-Fu Rd., Daya	(04) 25665755
Taichung Branch	446, Chung-Cheng Rd., Northern Dist., Taichung	(04) 22013016	Tantzu Branch	76, Sec. 3, Tan-Hsing Rd., Tantzze	(04) 25323121
E. Taichung Branch	76, Sec. 4, Fu-Shing Rd., Eastern Dist., Taichung	(04) 22226068	Dongshih Branch	61, Chung-Shan Rd., Dongshih	(04) 25872185
W. Taichung Branch	369, Kong-Yi Rd., Western Dist., Taichung	(04) 23212501	Houli Branch	95, Min-Shen Rd., Houli	(04) 25571180
S. Taichung Branch	355, Sec. 3, Fu-Shing Rd., Southern Dist., Taichung	(04) 22244187	Waipu Branch	358, Jia-Ho Rd., Tatung Village, Waipu	(04) 26836435
N. Taichung Branch	624, Da-Ya Rd., Northern Dist., Taichung	(04) 22920832	Dachia Branch	42, Chiang-Kong Rd., Dachia	(04) 26862151
Szumin Branch	290-5, Szu-Ping Rd., Peitun Dist., Taichung	(04) 24226165	Chingsui Branch	104, Chung-Shan Rd., Chingsui	(04) 26226106
Hsitun Branch	436, Sec. 2, Ho-Nan Rd., Hsitun Dist., Taichung	(04)27060696	Shalu Branch	298, Chung-Shan Rd., Shalu	(04) 26621101
Nantun Branch	1F, 663, Sec. 2, Wu-Chuan W. Rd., Nantun Dist., Taichung	(04)23824358	Taichungkang Branch	36, Pa-Der Rd., Wuchih	(04) 26571191
Peitun Branch	26, Pei-Tun Rd., Northern Dist., Taichung	(04) 22353400	Dadu Branch	778, Sec. 2, Sha-Tien Rd., Dadu	(04) 26991166
Chungkang Branch	222, Sec. 1, Dong-Shan Rd., Peitun Dist., Taichung	(04) 24371151	Wufong Branch	829, Chung-Cheng Rd., Wufong	(04) 23391165
Chungte Branch	367, Sec. 4, Han-Kou Rd., Northern Dist., Taichung	(04) 22371161	Dali Branch	292-1, Sec. 1, Chung-Hsing Rd., Dali City	(04) 24927727
Chiensing Branch	173, Da-Ya Rd., Northern Dist., Taichung	(04) 22061151	Neihsin Branch	339, Sec. 2, Chung-Hsinang Rd., Dali City	(04) 24830345
Hankuo Branch	177, Da-Yeh Rd., Nantun Dist., Taichung	(04) 23206781	Kuokuang Branch	29, Hsin-Shing Rd., Dali City	(04) 24072727
Daching Branch	295, Sec. 1, Fu-Shing Rd., Southern Dist., Taichung	(04) 22634838	Shihjouchia Branch	22, Hsin-Jen VII St., Dali City	(04) 22754822
Sungchu Branch	1/F, 360, Pei-Tun Rd., Peitun Dist., Taichung	(04) 22412171	Taiping Branch	115, Chung-Hsing Rd., Taiping City	(04) 22700756
N. Taiping Branch	66, Jin-Wu E. Rd., Eastern Dist., Taichung	(04) 22121298	Lungjing Branch	325, Yo-Yuen S. Rd., Lungching	(04) 26326788
Fengchia Branch	462-1, Fu-Shing Rd., Hsiton Dist., Taichung	(04) 24521555	Wutze Branch	107, San-Min St., Wujih	(04) 23373176
Changhua Hsien			Nantou Hsien		
Changhua Branch	126, Kwang-Fu Rd., Changhua City	(04) 7224641	Nantou Branch	52, Min-Shen Rd., Nantou City	(049) 2222146
Dachu Branch	364, Sec. 1, Chang-Nan Rd., Changhua City	(04) 7387648	Mingchien Branch	67, Chang-Nan Rd., Mingchien	(049) 2735615
Homei Branch	393, Sec. 6, Lu-Ho Rd., Ho Mei Town	(04) 7562171	Tsaotun Branch	141, Bi-Shan Rd., Tsaotun	(049) 2334146
Shangkong Branch	111, Chung-Shan E. Rd., Hsin Kang Village, Shangkong	(04) 7983171	Puli Branch	62, Shi-Kang Rd., Pu Li	(049) 2984001
Huatan Branch	446, Sec. 1, Chung-Shan Rd., Huatan Village, Huatan	(04) 7868775	Chushan Branch	148, Chu-Shan Rd., Chushan	(049) 2643181
Hsiushui Branch	597, Sec. 2, Chang-Shui Rd., Hsiushui	(04) 7693525	Luku Branch	316, Lu-Chang Rd., Luku	(049) 2755281
Yungchiung Branch	71, His-Men Rd., Yungchiung	(04) 8232363	Shuili Branch	250, Min-Chuan Rd., Shuili	(059) 2772177
Yuanlin Branch	27, Chung-Shan S. Rd., Yuanlin	(04) 8326141	Yunlin Hsien		
N. Yuanlin Branch	116, Sec. 2, Ta-Tung Rd., Yuanlin	(04) 8322141	Huwei Branch	364, Kwang-Fu Rd., Huwei	(05) 6313788
Puhsin Branch	217, Sec. 1, Chung-Cheng Rd., Dongmen Village, Puhsin	(04) 8281437	Dounan Branch	151-9, Chung-Shan Rd., Dounan	(05) 5954879
			Kaohsiung City		
			Kaohsiung Branch	1F, 11, Min-Chuan I Rd., Kaohsiung City	(07) 3355275