

九十三年年報
Annual Report 2004

台中商業銀行
Taichung Commercial Bank

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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, SEC. 2, TUN-HWA SOUTH ROAD, 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, SEC. 2, ROOSEVELT ROAD, 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：吳皓帆、廖國宏

地址：台北市長安西路 180 號 8 樓之 1

COMPANY: Centre & Co., CPAs

CPAs: HAO-FAN WU, KUO-HUNG LIAO

ADDRESS: 8F-1, 180, CHANG-AN WEST ROAD, TAIPEI, TAIWAN, 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: AN-FENG LIN

POSITION: EXECUTIVE VICE PRESIDENT

電話 / TEL : (04) 22236021

電子信箱 / EMAIL ADDRESS : aflin@ms1.tcbbank.com.tw

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公司網址及年報刊載網址

COMPANY WEBSITE

www.tcbbank.com.tw

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壹、致股東報告書

親愛的股東女士、先生：

去年對本行而言，是大有斬獲且具成長性的一年，在各項業務目標達成上，都有耀眼的成績。首先先針對九十三年度經營目標成果加以報告：

1. 【降減逾期放款目標部分】：在本行全體同仁，加強實地解決逾期放款、打銷呆帳、出售不良債權並增加放款規模的努力下，使本行狹義逾期放款比率已降至 4.69% 以下；另外，資本適足率也維持在 8.52%，順利達成政府『二五八政策』目標。
2. 【調整分行據點結構部份】：去年度已將中市的台中分行遷移至高雄縣並更名爲鳳山分行，健行分行遷移至台北縣更名爲板橋分行，東台中分行遷移至台北市更名爲內湖分行，積極朝向全國性銀行發展。
3. 【業務發展目標部分】：本行設立專職理財專員，增加銷售基金手續費收入、轉投資收益，因此，本行手續費收入佔營收比重從九十二年度的 4.11%，至九十三年底已提升至 5.74%。另外，面對中部科學園區的設立，本行成立法金小組拓展法人金融業務，持續以加強各類產品營收爲目標。
4. 【提升服務品質部分】：將持續加強本行的行員客戶禮貌訓練、儀態訓練、電話禮貌訓練，全面提升客戶服務品質，朝「優質服務、以客爲尊」的目標邁進。

本行九十三年全年各項業務概況報告分述如下：

一、存款業務：

截至九十三年底，本行存款總餘額達二千二百六十九億八千七百八十五萬元，較九十二年增加四十九億九千一百三十二萬元，成長

A. Message to Our Shareholders

Dear Shareholders:

2004 was a remarkable year to the bank in terms of dynamics and growth, and the bank continues to achieve its operational targets with impressive results. A report is hereby presented recapping the results of 2004's business objectives,

1. [Reducing overdue loan objective]: At the entire bank associates' efforts in stepping up resolving overdue loans, bad debt write-off, liquidating non-performing loans and improving the lending scale, the bank's narrowly defined overdue loan ratio has dropped to below 4.69%; in addition, its capital adequacy ratio has been maintained at 8.52%, successfully achieving the governments' "258" policy objective.
2. [Revamping branch structure]: In 2004, the Taichung branch in Taichung City has been moved to Kaohsiung County and renamed as Fongshan branch; the Chienhsing branch has been relocated to Taipei County and renamed as Panchiao branch; the East Taichung branch has been relocated to Taipei City and renamed as Neihu branch, bracing toward expanding into a national bank.
3. [Spearheading business development objective]: By introducing full-time investment-management consultants, expanding fund underwriting to increase fee income and reinvestment yield, the bank has successfully brought up its fee income to receipt ratio from 4.11% of 2003 to end 2004's 5.74%. Moreover, responding to the inception of the Central Science Park, the bank has installed a corporation banking task force to expand corporate banking services with which to continue stepping up various products' revenues as the core objective.
4. [Enhancing service quality]: The bank is fully committed to continuing step up bank employees' decorum training, grooming training, telephone etiquette training, in a move to instill a comprehensive enhancement to its customer service quality, and brace toward the ultimate goal of "Quality first, Customer first".

A recap on the bank's 2004 business operations is presented as follows:

I. Savings operations

As of the end of 2004, the bank's total balance of savings was \$226,987,850,000, increased \$4,991,320,000 than 2003 and the growth rate was 2.25%. Of which, current deposits account was \$90,575,620,000, which

率達 2.25%。其中活期性存款為九百零五億七千五百六十二萬元，占存款總餘額 39.90%【活期性存款包括支票存款三十四億三千一百零二萬元、活期存款（含外匯活期存款）二百九十九億二千二百八十萬元、活期儲蓄存款五百七十二億二千一百八十萬元】。定期性存款為一千三百四十八億三千六百三十六萬元，占存款總餘額 59.40%【定期性存款含包括定期存款二百三十五億八千三百八十一萬元、定期儲蓄存款一仟一百一十二億五千二百五十四萬元】。

二、放款業務：

截至九十三年底，本行放款總餘額為一千七百三十億三百九十五萬元，較九十二年度增加二百五十三億六千零八十九萬元，成長率為 17.18%。就放款結構分析，無擔保放款為三百八十一億三千七百八十一萬元，佔總放款比率為 22.04%；擔保放款為一千三百四十八億六千六百一十四萬元，佔總放款比率為 77.96%。

三、消費金融業務：

近年來國人消費理財的觀念逐漸改變，為滿足客戶不同需求，本行推出各種不同的消費金融商品（如：金好貸專案、金公教專案、杏林專案、代償專案、頭家貸款、現金卡、信用卡...等相關商品），以申請手續簡便迅速為訴求，並搭配不同的促銷專案吸引客戶，期能增加本行消費金融業務之競爭力，為本行創造更佳之盈收。

1. 信用卡業務：

截至九十三年底，本行信用卡總發卡量為五十四萬九千三百四十七卡，較九十二年底增加十二萬三千六百三十卡，成長率為 22.50%；累計流通卡數為三十七萬五千六百三十六卡，較九十二年底增加八萬一千九百零四卡，成長率為 21.08%。消費金額方面，九十三年度總計三十二億九千一百五十一萬元，循環利息收入為一億一百一十一萬元，手續費收入為六千四百一十二萬元，較九十二年底增加五百零七萬元，成長率為

accounted for 39.90% of total balance of savings (current savings include checking savings at \$3,431,020,000, current savings (including foreign currency-denominated current deposits) at \$29,922,800,000, current savings deposits at \$57,221,800,000. Time deposits totaled to \$134,836,360,000, which accounted for 59.40% of total balance of deposits (time deposits include timed savings of \$23,583,810,000, time saving deposits at \$111,252,540,000).

II. Loan business

As of the end of 2004, the bank reports balance of all loans at 173,103,950,000, increased by 1,360,890,000 than that in 2003, growing at 17.18%. By loan structure, unsecured loans came to \$38,137,810,000, which accounted for 22.04% of all loans combined, and secured loans at \$134,866,140,000, which accounted for 77.96% of all loans combined.

III. Consumer banking services

As the local population's consumption and investment concepts are changing gradually, to satisfy diverse customer needs, the bank has introduced a variety of consumer banking products, i.e. Easy Loan, Public Servants/Teachers Loan, Teachers Loan, Credit Card Repayment Plan, Small Business Loan, Cash Card, Credit Card and so on, offering easy application and coordinated with various promotional campaigns that aim to draw the customers and enhance the bank's competitiveness in consumer banking services that would poise to create optimized earnings for the bank.

1. Credit card services

As of the end of 2004, the bank reports a total credit card issuing volume at 549,347 cards, increased by 123,630 cards than that of 2003, growing at 22.50%, with accumulated cards in circulation was 375,636 cards, increased 81,904 cards than the end of 2003, growing at 21.08%. In amount charged, total card charges was 3,291,510,000 dollars, with income derived from revolving interest at \$101,110,000 and income derived from

7.91%。

2. 消費性貸款業務：

截至九十三年底，本行消費性貸款餘額五十五億六千四百六十五萬元，較九十二年底增加三十八億一仟七百萬九千九百九十九元，成長率為 218.55%。消費性貸款餘額佔全行總放款餘額之 3.10%，手續費收入及利息收入合計二億九千零五萬元佔全行手續費收入及利息收入之 3.80%。

3. 現金卡業務：

截至九十三年底，本行現金卡累計發行人數共一十八萬九千三百二十二卡，動用餘額一十三億八千零十七萬元，較九十二年底增加六億三千一百二十二萬元，成長率為 84.28%。現金卡業務手續費收入及利息收入合計二億一仟零六十五萬元佔全行手續費收入及利息收入之 2.76%。

四、信託業務：

1. 指定用途信託資金投資國外共同基金業務：

截至九十三年底計代理怡富、富達、德盛、富蘭克林、大聯、運通、瑞銀等 16 家國外基金公司旗下合計 408 種基金，累計收受信託餘額為新台幣九十億五千八百八十八萬七千三百三十二元，較九十二年底增加一十二億二千七百八十萬零四千七百二十九元，成長 15.68%，手續費收入共計七千一百零二萬四千四百四十二元。

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，截至九十三年底計代理：富達、國際、元大、寶來、ING、德盛、怡富等 24 家國內基金公司旗下合計 278 種基金，累計收受信託餘額為新台幣一十三億八千七百四十六萬七千元，較九十二年底增加一千五百五十萬零六千元，成長 1.13%，手續費收入共五百一十四萬零六千六百九十二元。

3. 證券簽證業務：

本行九十三年度受理證券簽證業務金額為

interest at 64,120,000, increased by 5,070,000 than the end of 2004, growing at 7.91%.

2. Consumer loan business

As of the end of 2004, the bank reports balance of all consumer loans at \$5,564,650,000, up by \$3,817,790,000 than at the end of 2003, growing at 218.55%. Balance of consumer loans accounts for 3.10% of bank-wide loans combined, in which income derived from processing fees totals to \$290,050,000, which account for 3.80% of bank-wide income derived from processing fees and interest.

3. Cash card business

As of the end of 2004, the bank has issued a total of 189,312 cash cards, and an accessed sum totaled to \$1,380,170,000, increased by \$631,220,000 than that of 2003, at a 84.28% growth rate. Income derived from cash card handling fees and interest totaled to \$210,650,000, which accounted for 2.76% of total fee and interest income.

IV. Trust operations

1. Designated purpose capital investment in foreign mutual fund business

As of the end of 2004, the bank underwrites a total of 408 mutual funds from sixteen foreign fund issuers, including Prudential, Fidelity, Dresdner, Franklin, United, American Express, Bank of Switzerland and so forth, with an accumulated total of underwritings at \$9,058,887,332, increased by \$1,227,804,729 than 2003, or by a 15.68% increase, yielding income derived from underwriting fees at \$71,020,442.

2. Designated purpose capital investment in domestic mutual fund business

With the service formally launched in January 2003, as of the end of 2004, the bank underwrites a total of 278 mutual funds from 24 local fund companies including Fidelity, International Yuan Da, Polaris, ING, Dresdner, Prudential and so forth, with a cumulative total of trust underwritings at \$1,387,467,000, increased by \$15,506,000 than 2003, at 1.13% growth rate, yielding income deriving from underwriting fees at \$5,146,692.

一十六億三百九十七萬三千元，較九十二年度一十四億八千二百零九萬五千元增加一億兩千一百八十七萬八千元，承辦件數七十七件，手續費收入計四十一萬六千一百四十二元。

4. 保險金信託業務：

本行「金寶貝安心呵護保險金信託計畫」九十三年度受理簽約件數共計 358 件，有效保險金額規模計三億七千六百萬元。

五、外匯業務：

九十三年度全年外匯實際承作額為二十九億八千零六十九萬美元，較九十二年度增加六億零三百三十二萬美元，成長率達 25.38%；其中進口業務實際承作額為三億三千一百七十萬美元，較九十二年度增加一億零八百七十八萬美元，成長率達 48.80%；出口業務實際承作額為一億八千零一十九萬美元，較九十二年度增加一千四百二十萬美元，成長率達 8.55%；匯兌業務實際承作額為二十四億六千八百八十萬美元，較九十二年度增加四億八千零三十四萬美元，成長率達 24.16%。另九十三年十二月底止，外匯總存款金額為一億四千七百七十三萬美元，較九十二年底增加四千八百一十四萬美元，成長率達 48.34%；外匯總放款金額為一億一千一百七十一萬美元，較九十二年底增加六百零三萬美元，成長率達 5.71%。

六、收支與盈餘：

本行九十三年度提列前盈餘二十九億二仟八百六十七萬元，全年度提列十五億一仟零三十四萬元之呆帳準備及攤提六億七仟四佰五十三萬元之不良債權損失，稅前盈餘為七億四仟三百八十萬元，稅後盈餘為四億九仟三百八十萬元。就收支內容而言，全年營業收入八十億八仟七佰五十九萬元，營業外收入五億三仟八佰零八萬元，營業支出七十八億三仟六佰三十三萬元，營業外支出四仟五百五十四萬元。

展望今年，本行營運方針將朝下列目標執行：

1. 增加營收盈餘。
2. 廣義逾放比率降至 5% 以下。

3. Securities authentication service

The bank's underwritings of securities authentications total to \$1,603,973,000, increased by 121,878,000 than 2003, with 77 cases processed, yield income deriving from processing fee at \$416,142.

4. Insurance trust business

The bank's golden baby care insurance trust plans report a total of 358 cases accepted, with valid coverage totaling to \$376,000,000.

V. Foreign exchange operations

The bank's foreign exchange underwritings came to US\$2,980,690,000, increased by US\$603,320,000 than end of 2003, growing at 25.38%. Of which, underwritings for the import industry accounted for US\$331,700,000, increased by US\$108,780,000, growing at 48.80%; underwritings for the export industry of US\$180,190,000, increased by US\$14,200,000 than that in 2003, growing at 8.55%. The bank's underwritings of foreign exchange is at US\$2,468,80,000, increased by US\$480,340,000 than that in 2003, growing at 24.16%. In addition, as of the end of December 2004, the bank reports balance of foreign exchange deposits at US\$147,730,000, increased by US\$48,140,000 than at the end of 2003, growing at 48.34%; the sum of foreign exchange loans at SU\$117,110,000, increased by US\$6,030,000, growing at 5.71%.

VI. Income, expenditure and earnings

The bank provisioned the earnings of \$2,928,670,000, bad debt reserve of \$1,510,340,000 and actual write-off itemization at \$743,800,000, and after-tax earnings reporting at \$493,800,000. With regard to detailed income and expenditure, the bank's yearly operating income totals to \$8,087,590,000, non-operating income at \$538,080,000, operating expenditure at \$7,836,330,000, non-operating expenditure at \$45,540,000.

Looking forward to 2005, the bank's operating focuses will brace toward the following objectives:

1. To expand revenue and earnings.
2. To reduce the broad-based overdue ratio to

3. 強化高收益之消費性放款及中小企業放款，如：金好貸、金吉利、金簡便等三金業務專案，增加獲利能力。
4. 增加外匯、消費性金融、共同基金等項目手續費收入及轉投資收益。
5. 加強以顧客導向金融商品之規劃及銷售，滿足不同消費者需求。
6. 加強落實『客戶服務品質』的提昇，以『同理心』來服務客戶。

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

總經理

below 5%.

3. To strengthen high-yielding consumer loan and small business loan services, such as the three financial campaigns of the Easy Loan, Fortune card, and Swift Loan that would poise to improve profitability.
4. To improve income derived from processing fees levied on foreign exchange, consumer financing, mutual fund underwriting and so forth, and reinvestment yield.
5. To step up the development and sale of customer-oriented financial products to satisfy discerning customer needs.
6. To enhance “Customer service quality” and serve the customer with a “Mirroring mentality”.

At 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 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,

Chairman of the Board

President

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。

五十餘年來，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。

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。

B. Company Profile

I. Company History

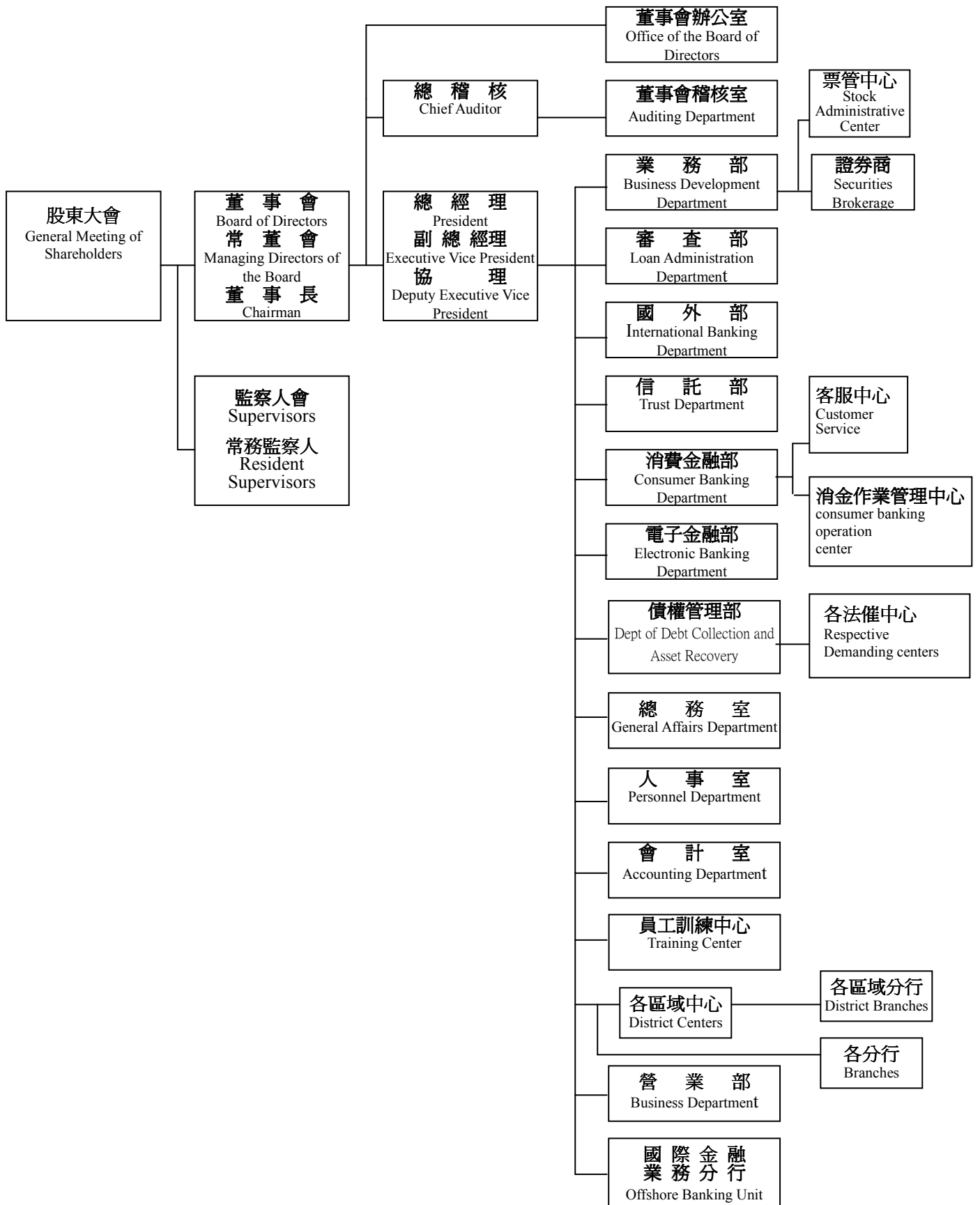
Taichung Commercial Bank was formerly the Taichung District Joint Saving Company that was approved and established in April, 1953, and it begun operating in August the same year to serve its members and clients. Its serving area covered Taichung County, Taichung City, Changhua County, and Nantou County. The Banking Law was amended and promulgated in 1975. Thus the Joint Saving Company was placed into banking system officially and transformed to a 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 raise were implemented to strengthen capital structure. Currently, the actual capital acquired is NT\$15.38 billion.

Over the past fifty-plus 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.

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

II. Company Organization



三、董監事、高階經理人及股務相關資訊
 (一) 董事及監察人資料

93年12月31日

職稱	姓名	選(就)任日期	任期	初次選任日期	選任時持有股份		現在持有股數		配偶、未成年子女現在持有股份		利用他人名義持有股份		主要經(學)歷	目前兼任本行及其他公司之職務	具配偶或二親等以內關係之其他主管、董事或監察人		
					股數	持股比率	股數	持股比率	股數	持股比率	股數	持股比率			職稱	姓名	關係
董事長	蔡裕芳	91.05.18	3年	91.05.18	14,602,106	0.95%	14,602,106	0.95%	3,403,453	0.22%	0	0.00%	台中銀行董事長	台中銀人身保險代理人(股)公司董事	常務董事	黃允良	妹婿
															董事	蔡裕宗	弟
														台中銀財產保險代理人(股)公司董事	董事	劉蔡月嬌	妹
常務董事	廖英彥	91.05.18	3年	91.05.18	5,799,022	0.38%	5,799,022	0.38%	1,076,039	0.07%	0	0.00%	台中企銀副總經理	台中銀人身保險代理人(股)公司董事	董事	廖燈賢	弟
														台中銀財產保險代理人(股)公司董事			
常務董事	楊澤民	91.05.18	3年	91.05.18	11,502,934	0.75%	5,802,934	0.38%	7,287,473	0.47%	0	0.00%	員林汽車客運公司董事長	台中銀人身保險代理人(股)公司董事			
														台中銀財產保險代理人(股)公司董事			
常務董事	黃允良	91.05.18	3年	91.05.18	5,261,992	0.34%	5,261,992	0.34%	1,586,139	0.10%	0	0.00%	台中企銀副總經理	台中銀人身保險代理人(股)公司董事	董事長	蔡裕芳	妻舅
															董事	蔡裕宗	妻舅
														台中銀財產保險代理人(股)公司董事	董事	劉蔡月嬌	大姨子
董事	蔡裕彰	91.05.18	3年	91.05.18	6,000,320	0.39%	6,087,971	0.40%	27,000	0.00%	0	0.00%	台中銀行總經理	總經理			
														台中銀人身保險代理人(股)公司董事			
														台中銀財產保險代理人(股)公司董事			

董事	裕泰投資(股)公司 代表人：蔡裕宗	91.05.18	3年	91.05.18	20,000,567	1.30%	20,000,567	1.30%	0	0.00%	0	0.00%	台中實業(股)公司董事	董事長	蔡裕芳	兄
														常務董事	黃允良	姐夫
														董事	劉蔡月嬌	姐
董事	陳千惠	91.05.18	3年	91.05.18	7,836,506	0.51%	7,836,506	0.51%	1,208,050	0.08%	0	0.00%	旺款實業(股)公司 董事長			
董事	威東投資(股)公司 代表人：劉蔡月嬌	91.05.18	3年	91.05.18	5,000,363	0.33%	4,973,363	0.32%	0	0.00%	0	0.00%	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	3年	91.05.18	8,061,000	0.52%	8,061,000	0.52%	0	0.00%	0	0.00%	台中銀行人事室主任			
董事	廖燈賢	91.05.18	3年	91.05.18	4,241,626	0.28%	4,241,626	0.28%	0	0.00%	0	0.00%	台中企銀董事	常務 董事	廖英彥	兄
董事	磐亞(股)公司 代表人：黃火塗	91.05.18	3年	91.05.18	7,385,000	0.48%	23,322,000	1.52%	0	0.00%	0	0.00%	台中銀行經理			
董事	陳明本	91.05.18	3年	91.05.18	339,894	0.02%	414,352	0.03%	55,551	0.00%	0	0.00%	台中銀行協理	副總經理 台灣育成中小企業 開發(股)公司董事		
董事	吳傳森	91.05.18	3年	91.05.18	10,018,174	0.65%	10,527,385	0.68%	0	0.00%	0	0.00%	台中銀行證券商經理	證券商經理		
常務監察人	一榮投資(股)公司 代表人：陳怡德	91.05.18	3年	91.05.18	25,691,708	1.67%	25,691,708	1.67%	0	0.00%	0	0.00%	一榮投資(股)公司 董事長	台中銀人身保險代 理人(股)公司監察 人 台中銀財產保險代 理人(股)公司監察 人		
監察人 r	林倍源	91.05.18	3年	91.05.18	5,860,976	0.38%	5,860,976	0.38%	316,538	0.02%	0	0.00%	達音實業公司董事			
監察人	洪國顯	91.05.18	3年	91.05.18	5,474,407	0.36%	5,474,407	0.36%	0	0.00%	0	0.00%	大台北瓦斯董事			
監察人	梁德二	91.05.18	3年	91.05.18	346,572	0.02%	346,572	0.02%	94,322	0.01%	0	0.00%	台中銀行總稽核			

III. Disclosure on shareholdings held by board of directors, auditors and company executives
(I) Information of Directors and Supervisors.

Position	Name	Date of Appointment	Duration	Shareholding	Shareholding when appointed		No. of Shares		Current Shares of Spouse and Minors		Shareholding held under the name of others		Education/Career	President additional position at the company and other firms	Other supervisors, directors or auditor with a spousal or second-tier blood relation		
					No. of Shares	Ratio of Shareholding	No. of Shares	Ratio of Shareholding	No. of Shares	Ratio of Shareholding	No. of Shares	Ratio of Shareholding			Position	Name	Relationship
Chairman	Yu-fang Tsai	91.05.18	3 yrs.	91.05.18	14,602,106	0.95%	14,602,106	0.95%	3,403,453	0.22%	0	0.00%	Chairman, Taichung Commercial Bank	Director, Taichung Banking Life Insurance Underwriter Co., Ltd.	Managing Director	Yun-liang Huang	Brother-in-law
														Director, Taichung Banking & Financial Property Underwriter Co., Ltd.	Director	Yu-tsung Tsai	Brother
														Director, Taichung Banking & Financial Property Underwriter Co., Ltd.	Director	Yueh-chiao Liu Tsai	Sister
Managing Director	Ying-yen Liao	91.05.18	3 yrs.	91.05.18	5,799,022	0.38%	5,799,022	0.38%	1,076,039	0.07%	0	0.00%	Executive Vice President, Taichung Business Bank	Director, Taichung Banking Life Insurance Underwriter Co., Ltd.	Director	Teng-hsien Liao	Brother
														Director, Taichung Banking & Financial Property Underwriter Co., Ltd.			
Managing Director	Tze-min Yang	91.05.18	3 yrs	91.05.18	11,502,934	0.75%	5,802,934	0.38%	7,287,473	0.47%	0	0.00%	Chairman, Yuan Lin Bus Co. Ltd	Director, Taichung Banking Life Insurance Underwriter Co., Ltd.			
														Director, Taichung Banking & Financial Property Underwriter Co., Ltd.			
Managing Director	Yun-liang Huang	91.05.18	3 yrs	91.05.18	5,261,992	0.34%	5,261,992	0.34%	1,586,139	0.10%	0	0.00%	Executive Vice President, Taichung Business Bank	Director, Taichung Banking Life Insurance Underwriter Co., Ltd.	Chairman	Yu-fang Tsai	Brother-in-law
														Director, Taichung Banking & Financial Property Underwriter Co., Ltd.	Director	Yu-tsung Tsai	Brother-in-law
														Director, Taichung Banking & Financial Property Underwriter Co., Ltd.	Director	Yueh-chiao Liu Tsai	Sister-in-law
Director	Yu-chang Tsai	91.05.18	3 yrs	91.05.18	6,000,320	0.39%	6,087,971	0.40%	27,000	0.00%	0	0.00%	President, Taichung Commercial Bank	President			
														Director, Taichung Banking Life Insurance Underwriter Co., Ltd.			
														Director, Taichung Banking & Financial Property Underwriter Co., Ltd.			
Director	Yu Tai Investment Co., delegate of Yu-tsung Tsai	91.05.18	3 yrs	91.05.18	20,000,567	1.30%	20,000,567	1.30%	0	0.00%	0	0.00%	Director, Taichung Industrial Co., Ltd.		Chairman	Yu-fang Tsai	Brother
															Managing Director	Yun-liang Huang	Brother-in-law
															Director	Yueh-chiao Liu Tsai	Sister
Director	Chien-huei Chen	91.05.18	3 yrs	91.05.18	7,836,506	0.51%	7,836,506	0.51%	1,208,050	0.08%	0	0.00%	President, Wan Kuan Enterprise Co., Ltd.				

Director	Wei Dong Investment Co., delegate of Yu-tsung Tsai	91.05.18	3 yrs	91.05.18	5,000,363	0.33%	4,973,363	0.32%	0	0.00%	0	0.00%	Director, Taichung Industrial Co., Ltd.			
Director	Top Image Int'l Co., Ltd., delegate of Ming-shan Chou	91.05.18	3 yrs	91.05.18	8,061,000	0.52%	8,061,000	0.52%	0	0.00%	0	0.00%	Chief of Personnel Dept., Taichung Commercial Bank			
Director	Teng-hsien Liao	91.05.18	3 yrs	91.05.18	4,241,626	0.28%	4,241,626	0.28%	0	0.00%	0	0.00%	President, Taichung Business Bank	Managing Director	Ying-yen Liao	Brother
Director	Pan Asia Corporation, delegate of Huo-tu Huang	91.05.18	3 yrs	91.05.18	7,385,000	0.48%	23,322,000	1.52%	0	0.00%	0	0.00%	Manager, Taichung Commercial Bank			
Director	Ming-pen Chen	91.05.18	3 yrs	91.05.18	339,894	0.02%	414,352	0.03%	55,551	0.00%	0	0.00%	Deputy Executive Vice President, Taichung Commercial Bank	Vice President Director, Yu Shen Venture Capital Corp.		
Director	Chuan-sen Wu	91.05.18	3 yrs	91.05.18	10,018,174	0.65%	10,527,385	0.68%	0	0.00%	0	0.00%	Manager of Securities Brokerage, Taichung Commercial Bank	Manager of Securities Brokerage		
Resident Supervisor	I Jung Investment Co., delegate of Yi-te Chen	91.05.18	3 yrs	91.05.18	25,691,708	1.67%	25,691,708	1.67%	0	0.00%	0	0.00%	Chairman, I Jung Investment Co.	Supervisor, Taichung Banking Life Insurance Underwriter Co., Ltd. Supervisor, Taichung Banking & Financial Property Underwriter Co., Ltd.		
Supervisor	Pei-yuan Lin	91.05.18	3 yrs	91.05.18	5,860,976	0.38%	5,860,976	0.38%	316,538	0.02%	0	0.00%	Director, Da Yin Enterprise Co., Ltd.			
Supervisor	Kuo-hsien Hung	91.05.18	3 yrs	91.05.18	5,474,407	0.36%	5,474,407	0.36%	0	0.00%	0	0.00%	Director, Great Taipei Gas Company			
Supervisor	Te-erh Liang	91.05.18	3 yrs	91.05.18	346,572	0.02%	346,572	0.02%	94,322	0.01%	0	0.00%	Chief Auditor, Taichung Commercial Bank			

(二) 總經理、副總經理、協理、各部門及分支機構主管資料

(II) President, VP's, executive managers, department and branch heads

職稱 Position	姓名 Name	選(就)任 日期 Date of Appointment	持有股數 No. of Shares		配偶、未成年子女 現在持有股份 Current Shares of Spouse and Minors		利用他人名義 持有股份 Shareholding held under the name of others		主要經(學)歷 Education/Career	目前兼任本行及其他公司之職務 President additional position at the company and other firms	具配偶或二親等以內 關係之經理人 Other supervisors, directors or auditor with a spousal or second-tier blood relation		
			股數 No. of Shares	持股比率 Ratio of Shareholding	股數 No. of Shares	持股比率 Ratio of Shareholding	股數 No. of Shares	持股比率 Ratio of Shareholding			職稱 Position	姓名 Name	關係 Relation
總經理 President	蔡裕彰 Yu-chang Tsai	88.02.22	6,087,971	0.40%	27,000	0.002%	0	0.00%	台中銀行總經理 Executive Vice President Taichung Commercial Bank	台中銀行董事 台中銀人身保險代理人(股)公司董事 台中銀財產保險代理人(股)公司董事 Director, Taichung Commercial Bank Director, Taichung Banking Life Insurance Underwriter Co., Ltd. Director, Taichung Banking & Financial Property Underwriter Co., Ltd.			
副總經理 Vice President	陳明本 Ming-pen Chen	91.10.29	414,352	0.03%	55,551	0.004%	0	0.00%	台中銀行協理 Deputy Executive Vice President, Taichung Commercial Bank	台中銀行董事. 台灣育成中小企業開發(股)公司董事 Director, Taichung Commercial Bank Director, Yu Shen Venture Capital Corp.			
副總經理 Vice President	游輝照 Huei-Chao Yu	89.11.01	73,047	0.005%	0	0.000%	0	0.00%	台中銀行副總經理 Executive Vice President Taichung Commercial Bank				
副總經理 Vice President	林安峰 An-Feng Lin	91.10.29	111,724	0.007%	501	0.00003%	0	0.00%	台中銀行副總經理 Executive Vice President Taichung Commercial Bank	日盛投資信託(股)公司董事 Director, Jisun Securities Investment Trust Co. Ltd.			

(三) 董事及監察人相關資料

姓名 (註1)	條件	具有五年以上商務、法律、財務或銀行業務所須之工作經驗。	非為銀行之受僱人或其關係企業之董事、監察人或受僱人。	非直接或間接持有銀行已發行股份總額百分之十之自然人股東。	非為前二類之人之配偶或其二親等以內直系親屬。	非直接或間接持有銀行已發行股份總額百分之五以上法人股東之董事、監察人、受僱人或持股前五名法人股東之董事、監察人、受僱人。	非與銀行有財務、業務往來之特定公司或機構之董事、監察人、經理人或持股百分之五以上股東。	非為最近一年內提供銀行或關係企業財務、商務、法律等服務、諮詢之專業人士、獨資、合夥、公司或機構團體之企業主、合夥人、董事(理事)、監察人(監事)、經理人及其配偶。	備註
蔡裕芳	✓				✓	✓	✓	✓	
廖英彥	✓		✓		✓	✓	✓	✓	
楊澤民	✓		✓		✓	✓	✓	✓	
黃允良	✓		✓		✓	✓	✓	✓	
蔡裕彰	✓		✓		✓	✓	✓	✓	
蔡裕宗	✓	✓	✓		✓		✓	✓	
陳千惠	✓	✓	✓		✓	✓	✓	✓	
劉蔡月嬌	✓	✓	✓		✓	✓	✓	✓	
周錫金	✓	✓	✓		✓	✓	✓	✓	
廖燈賢	✓	✓	✓		✓	✓	✓	✓	
黃火塗	✓	✓	✓		✓	✓	✓	✓	
陳明本	✓		✓		✓	✓	✓	✓	
吳傳森	✓				✓	✓	✓	✓	
陳怡德	✓	✓	✓		✓		✓	✓	
林倍源	✓	✓	✓		✓	✓	✓	✓	
洪國顯	✓	✓	✓		✓	✓	✓	✓	
梁德二	✓	✓	✓		✓	✓	✓	✓	

(III)Information of Directors and Supervisors.

Criteria Name (Note 1)	over five years of working experience in business, law, finance or banking operations	Not a bank employee, or an affiliated enterprise's director, auditor or hired help	Neural shareholders who hold, directly or indirectly, over 10% of outstanding bank shares, or ranks among top ten shareholders with the most number of shareholdings	Spouse or other directly related blood relatives within two tiers other than the two foresaid categories	director, auditor, hired help of institutional investors who hold, directly or indirectly, five percent or more of outstanding bank shares, or institutional investor's director, auditor or hired help ranked among top five with the most number of shareholdings	Director, auditor, manager of specific companies that have financial or business dealings with the company, or shareholders who hold five percent or more of outstanding company shares	Professionals, partners, company, institution or group business owner, partners, directors, managing directors, auditors, executive auditors, managers or whose spouse who have provided the bank or its affiliated enterprises with financial, business or legal consulting services	Note
Yu-fang Tsai	✓			✓	✓	✓	✓	
Ying-yen Liao	✓		✓	✓	✓	✓	✓	
Tze-min Yang	✓		✓	✓	✓	✓	✓	
Yun-liang Huang	✓		✓	✓	✓	✓	✓	
Yu-chang Tsai	✓		✓	✓	✓	✓	✓	
Yu-tsung Tsai	✓	✓	✓	✓		✓	✓	
Chien-huei Chen	✓	✓	✓	✓	✓	✓	✓	
Yueh-chiao Liu Tsai	✓	✓	✓	✓	✓	✓	✓	
His-chin Chou	✓	✓	✓	✓	✓	✓	✓	
Teng-hsien Liao	✓	✓	✓	✓	✓	✓	✓	
Huo-tu Huang	✓	✓	✓	✓	✓	✓	✓	
Ming-pen Chen	✓		✓	✓	✓	✓	✓	
Chuan-sen Wu	✓			✓	✓	✓	✓	
Yi-te Chen	✓	✓	✓	✓		✓	✓	
Pei-yuan Lin	✓	✓	✓	✓	✓	✓	✓	
Kuo-hsien Hung	✓	✓	✓	✓	✓	✓	✓	
Te-erh Liang	✓	✓	✓	✓	✓	✓	✓	

(四) 法人股東之主要股東

(IV) Major institutional shareholders

法人股東名稱 Institutional Shareholders	法人股東之主要股東 Major Shareholders of Institutional Shareholders
裕泰投資股份有限公司 Yu Tai Investment Co.	蔡裕芳、蔡裕宗、蔡篤昀 Yu-fang Tsai, Yu-tsung Tsai, Tu-yun Tsai
威東投資股份有限公司 Wei Dong Investment Co.	劉邦棟、劉邦樑 Pang-tung Liu, Pang-liang Liu
達富國際股份有限公司 Top Image Int'l Co., Ltd.	莊震光、周季平、周子騫、周佩玲、周伯鍊 Chen-kuang Chuang, Chi-ping Chou, Tzu-chien Chou, Paggy Chou, Po-lien Chou
一榮投資股份有限公司 I Jung Investment Co.	陳怡仁、陳丁清霜、陳怡德 Hsi-che Chen, Yi-jen Chen, Ching-shuang Chen Ting, Yi-te Chen
磐亞股份有限公司 Pan Asia Corporation	中國人造纖維、勝仁針織廠、嘉鴻投資(股)公司 China Man-Made Fiber, Sheng Jen Knitting Factory, Chia Hung Investment Co., Ltd.

(五) 董事之報酬

93年12月31日

單位：元

職稱	姓名	車馬費及報酬	盈餘分配之董事酬勞	盈餘分配之員工紅利金額			前三項總額	總額占稅後純益之比例(%)	取得員工認股權憑證數額	其他報酬
				現金紅利	股票紅利					
					股數	市價				
董事長	蔡裕芳	3,209,400	—	—	—	—	3,209,400	0.65%	—	提供汽車
常務董事	廖英彥	1,270,800	—	—	—	—	1,270,800	0.26%	—	
常務董事	黃允良	1,272,000	—	—	—	—	1,272,000	0.26%	—	
常務董事	楊澤民	1,261,800	—	—	—	—	1,261,800	0.26%	—	
董事	裕泰投資(股)公司 代表人：蔡裕宗	843,000	—	—	—	—	843,000	0.17%	—	
董事	蔡裕彰	856,800	—	—	—	—	856,800	0.17%	—	
董事	陳千惠	858,000	—	—	—	—	858,000	0.17%	—	
董事	廖燈賢	849,000	—	—	—	—	849,000	0.17%	—	
董事	陳明本	860,400	—	—	—	—	860,400	0.17%	—	
董事	威東投資(股)公司 代表人：劉蔡月嬌	860,400	—	—	—	—	860,400	0.17%	—	
董事	達富國際(股)公司 代表人：周錫金	846,600	—	—	—	—	846,600	0.17%	—	
董事	吳傳森	860,400	—	—	—	—	860,400	0.17%	—	
董事	磐亞(股)公司 代表人：黃火塗 (註1)	2,033,000	—	—	—	—	2,033,000	0.41%	—	

註1：磐亞(股)公司董事酬勞，於93年12月補發182萬元。

(V) Remuneration of Directors

As of December 31, 2004

Unit: NT\$

Position	Name	Transportation Fee and Returns	Distribution of Earnings of Directors' Salary	Distribution of Earnings of Employee's bonus				The sum of the preceding three categories	Proportion of total business gross against after-tax net gain (%)	The sum of employee share certificates pledges	Other Salaries
				Cash Bonus	Stock Bonus						
					No. of Shares	Market Value	Amount				
Chairman	Yu-fang Tsai	3,209,400	—	—	—	—	—	3,209,400	0.65%	—	Vehicle Provided
Managing Director	Ying-yen Liao	1,270,800	—	—	—	—	—	1,270,800	0.26%	—	
Managing Director	Yun-liang Huang	1,272,000	—	—	—	—	—	1,272,000	0.26%	—	
Managing Director	Tze-min Yang	1,261,800	—	—	—	—	—	1,261,800	0.26%	—	
Director	Yu Tai Investment Co, delegate of Yu-tsung Tsai	843,000	—	—	—	—	—	843,000	0.17%	—	
Director	Yu-chang Tsai	856,800	—	—	—	—	—	856,800	0.17%	—	
Director	Chien-huei Chen	858,000	—	—	—	—	—	858,000	0.17%	—	
Director	Teng-hsien Liao	849,000	—	—	—	—	—	849,000	0.17%	—	
Director	Ming-pen Chen	860,400	—	—	—	—	—	860,400	0.17%	—	
Director	Wei Dong Investment Co., delegate of Yu-tsung Tsai	860,400	—	—	—	—	—	860,400	0.17%	—	
Director	Top Image Int'l Co., Ltd., delegate of Ming-shan Chou	846,600	—	—	—	—	—	846,600	0.17%	—	
Director	Chuan-sen Wu	860,400	—	—	—	—	—	860,400	0.17%	—	
Director	Pan Asia Corporation, delegate of Huo-tu Huang (Notel)	2,033,000	—	—	—	—	—	2,033,000	0.41%	—	

Note: Remunerations for the board of directors and auditors of Pan Asia Corporation have been retroactively released at the sum of NT\$1.82 million.

(六) 監察人之報酬

(VI) Remunerations for company auditors

93年12月31日 單位：元
As of December 31, 2004 Unit: NT\$

職稱 Position	姓名 Name	車馬費及報酬 Transportation and Salary	盈餘分配之 監察人酬勞 Distribution of Return for Supervisors' Salary	前二項總額 The sum of the above two categories	總額占稅後純益 之比例(%) The proportion of total business gross against after-tax net gain	其他報酬 Other Salaries
常務 監察人 Resident Supervisor	一榮投資(股)公司 代表人：陳怡德 I Jung Investment Co., delegate of Yi-te Chen	1,258,800	—	1,258,800 (註1) (Note1)	0.25%	—
監察人 Supervisor	林倍源 Pei-yuan Lin	869,400	—	869,400	0.18%	—
監察人 Supervisor	洪國顯 Kuo-hsien Hung	864,000	—	864,000	0.17%	—
監察人 Supervisor	梁德二 Te-erh Liang	872,400	—	872,400	0.18%	—

註1：一榮投資(股)公司領取之報酬1,258,800元，包含前任常務監察人陳希哲500,000元，一榮投資460,000元，現任常務監察人陳怡德298,800元。

Note 1: I Jung Investment Co., Ltd. receive 1,258,800 dollars of remuneration including former permanent supervisor of 500,000 dollars, I Jung Investment Co., Ltd. of 460,000 dollars and current permanent supervisor Yi-te Chen of 298,800 dollars.

(七) 總經理及副總經理之報酬

(VII) Remunerations for company president and vice president:

93年12月31日 單位：元
As of December 31, 2004 Unit: NT\$

職稱 Position	姓名 Name	薪資 Salary	獎金 特支費 Bonuses and special expenditures	盈餘分配之員工紅利金額 Sum of employee bonuses derived from earnings distribution			前三項 總額 The sum of the preceding three categories	總額占稅後 純益之比例 (%) Proportion of total business gross against after-tax net gain (%)	取得員工 認股權憑 證數額 The sum of employee share certificates pledges	其他 報酬 Other Salaries
				現金 紅利 Sum of employee share certificates pledged	股票紅利 Stock Bonus					
					股數 No. of Shares	市價 Market Value				
總經理 President	蔡裕彰 Yu-chang Tsai (註1) (Note 1)	3,428,064	—	—	—	—	3,428,064	0.69%	—	提供 汽車 Vehicle Provided
副總 經理 Vice President	游輝照 Huei-Chao Yu	2,613,644	—	—	—	—	2,613,644	0.53%	—	提供 汽車 Vehicle Provide
副總 經理 Vice President	陳明本 (註1) Ming-pen Chen (Note 1)	2,449,260	—	—	—	—	2,449,260	0.50%	—	
副總 經理 Vice President	林安峰 An-feng Lin	2,462,100	—	—	—	—	2,462,100	0.50%	—	

註1：蔡裕彰及陳明本為本行董事兼任總經理、副總經理。

Note 1: Yu-chang Tsai and Ming-pen Chen are bank directors, who also serve as president and vice president, respectively.

(八) 配發員工紅利之經理人姓名及配發情形：

→ 無

(VIII) Name of managers awarded with employee bonuses and state of distribution

→ Nil.

(九) 董事、監察人、經理人及依本法第二十五條第三項規定應申報股權者之股權變動情形

(IX) State of changes to shareholdings held by directors, auditors, managers and other individuals mandated for shareholding declaration as per stipulations set forth under par 3, Article 25 of the law

職 稱 Position (註 1) (Note1)	姓 名 Name	九十三年度 Year of 2004	
		持有股數增(減)數 Increase/Decrease No.of Shares	質押股數增(減)數 Number of increase/decrease to mortgaged shares
常務董事 Managing Director	楊澤民 Tze-min Yang	(5,700,000)	0
董事 Director	蔡裕彰 Yu-chang Tsai	87,651	0
董事 Director	威東投資(股) 公司 Wei Dong Investment Co.	(27,000)	0
董事 Director	磐亞(股)公司 Pan Asia Corporation	15,937,000	0
董事 Director	陳明本 Ming-pen Chen	74,458	0
董事 Director	吳傳森 Chuan-sen Wu	509,211	0

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

IV. Capital, Stock Shares, Corporate Bonds, Special shares & Participation in the issuance of Global Depository receipts, Employee Stock Certificates and Treasury Stocks.

(一) 公司資本及股份：

(I) Capital & Shares:

本公司實收資本額為 15,380,144,000 元。

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

種類 Type	核 定 股 本 Authorized Capital				
	已 發 行 股 份 Shares Issued			未發行股份 Outstanding Shares	合計 Total
	已 上 市 Listed	未上市 Unlisted	合 計 Total		
記名式 普通股 Nominal Common Shares	1,538,014,400 股 1,538,014,400 shares	---	1,538,014,400 股 1,538,014,400 shares	0 股 0 share	1,538,014,400 股 1,538,014,400 shares

(二) 金融債券、公司債、特別股及參與海外存託憑證、員工認股憑證之發行情形：
→ 無

(II) Issuance of Financial Bonds, Corporate Bonds, Special Shares and Participation in the Issuance of Global Depository Receipts (GDR) and Employee Stock Certificates.
→ Nil

(三) 庫藏股執行情形：
→ 無

(III) Operation of Treasury stocks
→ Nil

(四) 每股股利：

(IV) Dividends Per Share

項 目 Item		年 度 Year	九十二度 Year 2003	九十三年度 Year 2004
現金股利 Cash Dividends			0	0
無償配股 Stock Dividends	盈餘配股 Earnings		0	0
	資本公積配股 Capital Reserve		0	0

(五) 股東結構：

(V) Shareholder structure

93 年 12 月 31 日 / As of Dec. 31, 2004

股東結構 Shareholder structure	政府機構 Government agencies	金融機構 Financial institutions	其他法人 Other institutions	個人 Individuals	外國機構及外人 Foreign institutions and foreign nationals	合計 Total
數量 Volume						
人 數 Number	11	7	139	89,970	24	90,151
持有股數 Shareholding	1,901,546	6,635,909	311,919,318	1,206,926,594	10,631,033	1,538,014,400
持 股 比 例 Ratio of shareholding	0.12%	0.43%	20.28%	78.48%	0.69%	100.00%

(六)股權分散情形：
(VI) Shares disperse

每股面額十元/NT\$10 for each share
93年12月31日 (2004/12/31)

持 股 分 級 Shareholding class	股 東 人 數 Volume Number	持 有 股 數 Shareholding	持 股 比 例 Ratio of shareholding
1 至 999 (1~ 999)	21,601	7,759,973	0.51%
1,000 至 5,000 (1,000 ~ 5,000)	35,749	90,845,807	5.91%
5,001 至 10,000 (5,001 ~ 10,000)	13,935	109,070,032	7.09%
10,001 至 15,000 (5,001 ~ 10,000)	5,636	68,894,474	4.48%
15,001 至 20,000 (15,001 ~ 20,000)	3,776	68,775,569	4.47%
20,001 至 30,000 (20,001 ~ 30,000)	3,181	80,323,012	5.22%
30,001 至 50,000 (30,001~ 50,000)	3,018	119,969,566	7.8%
50,001 至 100,000 (50,001~ 100,000)	1,894	137,083,167	8.91%
100,001 至 200,000 (100,001~ 200,000)	768	109,042,616	7.09%
200,001 至 400,000 (200,001 ~ 400,000)	317	86,969,458	5.66%
400,001 至 600,000 (400,001~ 600,000)	94	46,419,795	3.02%
600,001 至 800,000 (600,001~ 800,000)	39	26,951,190	1.75%
800,001 至 1,000,000 (800,001 ~ 1,000,000)	33	29,590,005	1.92%
1,000,001 以上自行視實際 情況分級 Shareholdings exceeding 1,000,0001 shares are classified according to the actual scenarios.	110	556,319,736	36.17%
合 計 Total	90,151	1,538,014,400	100.00%

(七)主要股東名單

(VII) Major shareholders

主要股東名稱 Major shareholders	股份 /Stock Shares	持 有 股 數 Shareholding	持 股 比 例 Ratio of shareholding
三井工程股份有限公司 San Ching Engineering Co.		79,200,000	5.15%
伯瀚投資股份有限公司 Po Han investment Co.		68,353,000	4.44%
中國人造纖維股份有限公司 China Man-Made Fiber Co.		41,292,000	2.68%
一榮投資股份有限公司 I Jung Investment Co.		25,691,708	1.67%
裕泰投資股份有限公司 Yu Tai Investment Co.		20,000,567	1.30%

(八)每股市價、淨值、盈餘及股利資料

(VIII)Market price、Net value、Surplus、Dividends and related information

單位：新台幣元
Unit: NTS

項目 Item	年度 Year		93 年 Year 2004	92 年 Year 2003
	每股市價 Market Value Per Share	最高 Highest	最低 Lowest	12.35
	平均 Average		9.45	5.96
每股淨值 Net Worth Per Share	分配前 Before Appropriation		9.04	8.61
	分配後 After Appropriation		9.04	8.61
每股盈餘 Earnings Per Share	加權平均股數 Weighted Average Issued Shares		1,530,324	1,507,254
	每股盈餘 Earnings Per Share		0.32	0.22
每股股利 Dividends Per Share	現金股利 Cash Dividends		0	0
	無償配股 Stock Dividends	盈餘配股 Earnings	0	0
		資本公積配股 Capital Reserve	0	0
	累積未付股利 Cumulative Dividends Undistributed		0	0
投資報酬分析 Return Analysis	本益比 P/E Ratio		29.53	27.09
	本利比 Ratio of Share Price to Dividends		—	—
	現金股利殖利率 Cash Dividend Yield (%)		0	0

五、利害關係人擔保授信總餘額佔授信總餘額之比率

V. Balance of guaranteed loan to related parties, and proportion of total balance against balance of loans

	93 年 12 月 31 日 2004/12/31	單位：元 Unit: NT\$
利害關係人擔保授信總餘額 Balance of all loans lent to related parties against all loans	授信總餘額 Balance of all loans	比率% Ratio (%)
2,276,952,000	175,669,318,102	1.30

※利害關係人擔保授信總餘額：

包括---本行持有實收資本總額 5%以上之企業、本行負責人、本行職員、本行主要股東、與本行負責人或辦理授信之職員有利關係者。

※授信總餘額：

係指含(台、外幣、OBU)不含(催收款項)之---透支、短期放款、擔保透支、短期擔保、中期放款、中期擔保、長期放款、長期擔保、進口押匯、出口押匯、買入匯款、應收承兌票款、應收保證款項。

※Balance of all guaranteed loans lent to interested parties

Including --- businesses that the bank has a vested interest or 5% or more, bank director, bank employees, major bank shareholder, and contingent parties tha

※Balance of all loans:

Which pertain to NTD, foreign current-denominated, OBU, excluding overdue loan in overdrafts, short-term loans, guaranteed overdrafts, short-term guarantees, mid-term loans, mid-term guarantees, long-term loans, long-term guarantees, import L/C negotiations, export L/C negotiations, foreign exchange buys, accounts receivable on notes purchased, accounts receivable on guarantees.

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. 辦理有價証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、保管及代理服务業務。
21. 出口外匯業務。
22. 進口外匯業務。
23. 外匯存款。
24. 外幣貸款。
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。

C. Operations Profile

I. 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. 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研究報告，九十三年經濟成長率為 5.91%，創下近年來新高，民間消費成長 2.95%，國內投資金額約 19,402 億元，經濟環境好轉。九十三年度第一季經濟成長率為 6.72%，第二季為 7.88%，第三季為 5.27%，第四季為 4.11%，全年經濟成長率為 5.91%，較原先預估值更為提昇，跟據中華經濟研究院預估九十四年度我國經濟成長將會趨緩，經濟成長率預估為 4.37% 左右之水準。

景氣動向

九十三年整體經濟指標都較九十二年大幅成長。但是，景氣綜合判斷分數則由九十二年的 34 分下降至九十三年度的 26 分。九十三年度的景氣燈號前三季雖維持黃紅燈，但至第四季起已轉為趨緩的綠燈，顯示國內景氣自 93 年底已轉趨和緩。

國民生產

九十三年我國國內生產毛額(GDP)為新台幣 10,750 億元，較九十二年度增加 6,020 億元。平均每人國民生產毛額為 13,144 美元。

物價動態

國內物價呈現小幅上揚走勢，消費者物價及躉售物價均較九十二年度提高。九十三年躉售物價指數較九十二年增加 7.04%；九十三年消費者物價指數較九十二年增加 1.61%。

對外貿易

九十三年出口及進口貿易總額分別為 1,740 億美元及 1,678 億美元，分別較上年成長 20.69%及 31.94%，雙雙較九十二年度大幅成長。全年貿易出超 61 億美元。

II. Market and Business Activities

(I) Market Status

Economic Growth

According to the research report of Chung-Hua Institution for Economic Research, the economic growth of 2004 was 5.91%, which is the highest of recent years, the consuming grew 2.95%. Amount of domestic investment is about 19,402,000,000 dollars, the economic environment turned good. The economic growth rate was 6.72% of 2004 1st Quarter, 7.88% of 2004 2nd Quarter, 5.27% of 2004 3rd Quarter and 4.11% of 2004 4th Quarter. The global economic growth was 5.91%, which was higher than the estimation. According to the domestic economic growth estimation of Chung-Hua Institution for Economic, the economic growth will turn slow, the estimated economic growth rate is around 4.37%.

Economic Trends

All the economic index of 2004 grew more sharply than 2003. However, the score of integrated economic trend lowered from 34 of 2003 to 26 of 2004. Although the light of economic trend maintained at yellow red. The light of 4th Quarter has turned into green which means the economic trend has been flattened.

Gross Domestic Production

GDP of 2004 was 1,075,000,000,000. Increased 602,000,000,000 dollars than 2003. Average GDP was USD 13,144.

Consumer Price Index

Consumer price grew slightly, consumer price index and other price index both increased; other price index of 2004 increased 7.04%; Consumer price index of 2004 increased 1.61%.

Foreign Trade

Total amount of import and export of 2004 was USD 174,000,000,000 and USD 167,800,000,000. Greatly increased 20.69% and 31.94%. The total excess of export was USD 6100,000,000.

工業生產

九十三年全球景氣復甦，我國製造業生產指數為 129.85 較九十二年度 117.46 大幅增加 10.54%。今年在全球景氣趨緩下，我國製造業生產指數可望維持持平走勢。

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 21.10%、18.98% 及 7.45%。
2. 利率：隨著美國聯準會調高利率水準，國內利率水準已開始自谷底向上攀升，各天期存款利率、基本放款利率、重貼現率、隔夜拆款利率都較九十二年為高。
3. 匯率：弱勢美元走勢不變使得九十三年度新台幣兌美元匯率由年初 1 美元兌新台幣 33.43 升至年底 32.23 元高點。

(二)業務概況

存款業務

九十三年度可說是大有斬獲的一年，國內產業景氣回升，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。

截至九十三年底，本行存款總餘額達二千二百六十九億八千七百八十五萬元，較九十二年度增加四十九億九千一百三十二萬元，成長率達 2.25%。其中活期性存款為九百零五億七千五百六十二萬元，占存款總餘額 39.90%【活期性存款包括支票存款三十四億三千一百零二萬元、活期存款（含外匯活期存款）二百九十九億二千二百八十萬元、活期儲蓄存款五百七十二億二千一百八十萬元】。定期性存款為一千三百四十八億三千六百三十六萬元，占存款總餘額 59.40%【定期性存款含包括定期存款二百三十五億八千三百八十一萬元、定期儲蓄存款一仟一百一十二億五千二百五十四萬元】。

Industrial Output

Since the global economic turned prosperous in 2004, the industrial output index was 129.85, 10.54% more than 2003's 117.46. Since the economic trend became flattened, the industrial output may maintain the trend.

Banking Development

1. Monetary supply: M1A, M1B and M2 of monetary increased 21.10%, 18.98% and 7.45%.
2. Interest rate: according to FOMC tighten the interest rate; domestic interest rate has been rising from the bottom. Interest rate of different term of deposit, the basic interest rate of loan, re-discounting rate、inter-bank call loan rate were higher than 2003.
3. Currency: USD currency kept low, which made NTD to USD raised to the top from 33.43 to 32.23.

(II) Business Status

Saving Operations

2004 is a great business year, domestic industries became prosperous, the Bank focused on not only adjustment of interest rate but also on increasing fee income and making transactions with capital surplus.

Until end of 2004, the balance of deposit reached 226,987,850,000 dollars, increased 4,991,320,000 as to year of 2003. The increasing rate was 2.25%. where current deposit was 90,575,620,000 dollars, shared 39.90% of the total balance [current deposit includes 3431020000 of checking deposit, 29,922,800,000 current deposit (including foreign current deposit); current saving deposit 57,221,800,000]. Term deposit 134,836,360,000 dollars, shared 59.40% of the total balance [term deposit includes term deposit 23,583,810,000 dollars and term saving deposit 1,125,2540,000 dollars].

放款業務

去年由於全球經濟復甦力道強勁，帶動我國商品貿易擴張，市場需求大幅提升，出口、生產相關指標表現均佳，加上民間消費與企業設備投資回升，股市與房市交易熱絡下景氣回暖。同時，就業情勢逐漸獲得改善，以及立法院所通過擴大公共建設投資特別條例，亦有利於國內需求之擴大，整體而言，九十三年國內經濟穩定復甦，全年經濟維持穩健的成長。本行放款業務除配合政府專案貸款外，規劃作業流程標準化，專業化並加強人員知識訓練，發揮區域性銀行優勢服務在地廠商，積極拓展放款業務，配合於去年國內經濟景氣復甦，本行放款業務量呈現明顯增加趨勢(如附圖)，九十三年底本行平均放款餘額達 1800 億餘元，較九十二年底大幅成長 11.63%。

截至九十三年底，本行放款總餘額為 182,057,019 仟元。就放款結構分析，買匯、透支及進出口為 300,191 仟元，占總放款比例為 0.16%；短期放款(含擔保)為 68,743,413 仟元，占總放款比例為 37.76%；中期放款(含擔保)為 40,847,134 仟元，占總放款比例為 22.44%；長期放款(含擔保)為 61,477,436 仟元，占總放款比例為 33.77%。就放款對象而言，製造業占總放款比例為 13.60%，營造業占總放款比例為 4.13%，批發、零售、住宿及餐飲占總放款比例為 4.62%，金融、保險及不動產業占總放款比例為 1.80%，個人占總放款比率為 66.44%，非營利團體占總放款比例為 0.03%，服務業占總放款比例為 3.58%，礦業及土石採取業占總放款比例為 0.14%，農林漁牧業占總放款比例為 0.18%，運輸、倉儲及通信業占總放款比例為 0.68%，水電燃料業占總放款比例為 0.09%，証券金融業放款比例為 0.26%，政府機關放款比例為 2.85%。

信託業務

1. 指定用途信託資金投資國外共同基金業

Loan Operations

Since the global economic became strong, which brought the expansion of domestic trade, the market need increased greatly, index of export and production was rather good, plus consuming and investing on equipments has risen, the stock and real estate market grew gradually. Meanwhile, the employment market gradually improved, Legislative Yuan passed the special regulation of investment on expanding public facilities, and it is good for domestic need. In general, domestic economic is stably raising, the global economic maintained stable growth. Loan business of the bank not only comply with the government loan, but also promulgated standard operation procedure, enhance employee profession and knowledge training to take advantage of area bank servicing local clients, expanding loan business. With the economic turned prosperous, the loan business apparently increased (see attached figure), the average loan balance reached 180,000,000,000 dollars, increased 11.63% as of 2003.

Until end of 2004, the total loan balance was 182,057,019,000 dollars. Analyzing loan structure, buying bills, and trade was 399,191,000 dollars. Shared 0.16% of the total loan ratio; short-term loan (including guarantee) was 68,743,413,000 dollars, shared 22.44% of the total loan balance; long-term loan (including guarantee) was 61,477,436,000 dollars, shared 33.77% of the total loan balance. As for subject accommodator, manufacturing business shared 13.60%, construction shared 4.13%, wholesale, retail, accommodation and food shared 4.62%, finance, insurance and real estate shared 1.80%, individual loan shared 66.44%, non-profitable groups shared 0.03 %, service sector shared 3.58%, mining and quarrying shared 0.14%, farming, wood, fishery and farming shared 0.18%, transportation, storage and communication shared 0.68%, water, electricity and fuel shared 0.09%, securities and finance shared 0.26% and government loan shared 2.85% of the total loan business.

Trust Operations

1. Designated Purpose Trust Capital Investments

務：

截至九十三年底計代理怡富、富達、德盛、富蘭克林、大聯、運通、瑞銀等 16 家國外基金公司旗下合計 408 種基金，累計收受信託餘額為新台幣九十億五千八百八十八萬七千三百三十二元，較九十二年底增加一十二億二千七百八十萬四千七百二十九元，成長 15.68%，手續費收入共計七千一百零二萬四千四十二元。

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，截至九十三年底計代理：富達、國際、元大、寶來、ING、德盛、怡富等 24 家國內基金公司旗下合計 278 種基金，累計收受信託餘額為新台幣一十三億八千七百四十六萬七千元，較九十二年底增加一千五百五十萬零六千元，成長 1.13%，手續費收入共五百一十四萬零六千六百九十二元。

3. 證券簽證業務：

本行九十三年度受理證券簽證業務金額為一十六億三百九十七萬三千元，較九十二年度一十四億八千二百零九萬五千元增加一億兩千一百八十七萬八千元，承辦件數七十七件，手續費收入計四十一萬六千一百四十二元。

4. 保險金信託業務：

本行「金寶貝安心呵護保險金信託計畫」九十三年度受理簽約件數共計 358 件，有效保險金額規模計三億七千六百萬元。

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、信用卡及現金卡業務。

on Foreign Mutual Fund Businesses

Until end of 2004, 16 corporations including Jardine Fleming, Fidelity, Allianz Dresdner, Franklin Templeton, ACM, AMEX, and Swiss Bank. total of 408 foreign mutual fund, total balance of loan was 9,058,887,332 dollars. Increased 1,227,804,729 dollars, 15,68%. Fee income was 71,020,442 dollars.

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

The business begun in Jan. 2003. Until end of 2004, 24 domestic corporation including Fidelity, International Investment, Yuanta, ING, Allianz Dresdner, and Jardine Fleming...etc, total 278 funds. The total balance of loan was 1,387,467,000 dollars, increased 15,506,000 dollars, 1.13%. Fee income was 5,146,692.

3. Certification of Securities Business

The certification of securities business of 2004 was 1,503,973,000 dollars. Increased 121,878,000 dollars than 1,482,095,000 dollars of 2003. The total number of underwriting cases was 77, fee income was 416,142 dollars.

4. Insurance Trust Business

There was 359 brokerage cases of the 2004 "baby care insurance trust project". Total effective amount was 376,000,000 dollars.

Consumer Banking Services:

Weigh of consumer banking service is becoming more and more important in the banking business. To gain profit, attract clients, establish image of the corporation in a short period of time, direct business and operation to expanding consumer banking. Therefore the consumer banking department was established in Nov. 2001. Focus on consumer loan, credit card and cash card business.

信用卡已是個人必備的理財及支付工具，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、美食、旅遊、民宿優惠手冊」，提供卡友專屬優惠，並推出溫泉白金晶片卡(二) 與旅行社合作推出卡友獨享之優惠旅遊專案(三) 繼續推展「媽祖平安卡」，同時推出媽祖晶片白金卡(四) 與南山人壽繼續合作，共同開拓卡戶並增加簽帳金額(五) 以信用卡繳交個人綜合所得稅、地價稅、房屋稅等(六) 推出信用卡代償業務及分期付款交易(七) 透過 7-11、全家、萊爾富等便利超商代收信用卡款，增加卡友繳款通路(八) 成立信用卡中心，提供客戶更多元化的服務，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。

2. 消費性貸款業務：

截至九十三年底，本行消費性貸款餘額五十五億六千四百六十五萬元，較九十二年底增加三十八億一仟七百七十九萬元，成長率為 218.55%。消費性貸款餘額佔全行總放款餘額之 3.10%，手續費收入及利息收入合計二億九千零五萬元佔全行手續費收入及利息收入之 3.80%。

3. 財吉宝卡業務：

截至九十三年底，本行財吉宝卡累計發行卡數共一十八萬九千三百十二卡，動用餘額一十三億八千零十七萬元，較九十二年底增加六億三千一百二十二萬元，成長率為 84.28%。財吉宝卡業務手續費收入及利息收入合計二億一仟零六十五萬元佔全行手續費收入及利息收入之 2.76%。

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，證券經紀業務九十三年全年成交營業額為三百四十八億九千四百二十四萬二千元，較九十二年增加三十九億一千五百零五萬一千元，成長率 12.64%，經紀費手續費收入為四千九百三十五萬六千元整，較九十二年增加四百六十八萬元，成長率 10.48%。

Credit card is an individual must have paying tool. To increase the attached values, the bank continuously proposing specific research project, such as (I) "special offer of hot spring, food, travel and accommodation booklet" offering card holder special offers, also issued hot spring platinum card. (II) Cooperate with travel agency proposing special offer exclusively for card holders. (III) Continuously expanding "Ma Zhu safety card" at the same time issuing Ma Zhu platinum card. (IV) Continuously cooperate with Nan Shan insurance Co., Ltd. Expanding the amount of credit card use. (V) Paying income taxation, land taxation, housing taxation...etc by credit card. (VI) Begin credit card substitute payment and payment installment transaction. (VII) Through 7-11, Family Mart, Hi-Life...etc collecting credit card payment, increasing collecting agents.

2. Consumer banking business:

Until end of 2004, balance of consumer loan was 5,564,650,000 dollars. Increased 3,817,790,000 dollars, 218.55% than 2003. Balance of consumer banking to total loan is 3.10%. Fee income plus interest income were 290,050,000 dollars. Shared 3.80% of the total fee and interest income.

3. Property, joy and treasure card

Until end of 2004, the accumulated issued card was 189,312 cards; the balance of use was 1,380,170,000 dollars. Increased 631,220,000 dollars, the growth rate was 84.28%. Property, joy and treasure card fee and interest income was 210,650,000 dollars, shared 2.76% of the total fee and interest income.

Securities Brokerage Operations

We currently have 3 securities brokers operating stock and other short-sell brokerage. The total amount was 34,894,242,000 dollars. Increased 3,915,051,000 dollars, 12.64%. Brokerage fee income was 493,566,000 dollars. Increased 4,680,000 dollars, 10.48%.

□ 外匯業務

本行外匯作業藉由專業集中管理，來降低成本、簡化作業，提高服務水準及效率。自九十三年一月起實施外匯作業區域中心，集中處理相關進出口、匯款等外匯作業，目前本行全國各營業單位均可辦理「買賣外幣現鈔及旅行支票業務」，提供了國內工商企業及一般社會大眾更便捷的之結匯服務。

九十三年八月起開辦「一本存摺多幣別外匯綜合存款」及擴大「預購/預售遠期外匯」承作範圍，便利客戶靈活運用資金、理財規劃，及提供客戶規避匯率風險之管道。又九十三年九月與法國興業銀行等銀行合作推廣「無追索權出口單據收買業務」擴增出口商融資管道。

九十三年度全年外匯實際承作額為二十九億八千零六十九萬美元，較九十二年度增加六億零三百三十二萬美元，成長率達 25.38%；其中進口業務實際承作額為三億三千一百七十萬美元，較九十二年度增加一億零八百七十八萬美元，成長率達 48.80%；出口業務實際承作額為一億八千零一十九萬美元，較九十二年度增加一千四百二十萬美元，成長率達 8.55%；匯兌業務實際承作額為二十四億六千八百八十萬美元，較九十二年度增加四億八千零三十四萬美元，成長率達 24.16%。另九十三年十二月底止，外匯總存款金額為一億四千七百七十三萬美元，較九十二年底增加四千八百一十四萬美元，成長率達 48.34%；外匯總放款金額為一億一千一百七十一萬美元，較九十二年底增加六百零三萬美元，成長率達 5.71%。

□ Foreign Exchange Operations

The foreign exchange business of the bank took central management to lower cost, simplify operation, and improve service quality and efficient. From Jan. 2004, foreign exchange center begun to process related trade and exchange business. Currently all the branches may process “foreign exchange of cash and traveler’s check” providing domestic corporations and general publics a more convenient service.

From August 2004, the bank begun “deposit of single account for various foreign exchange” and expanding “pre-acquire/pre-sale of long-term foreign exchange” business. Make client more convenient use of fund and plan for investment, providing client a way of hedging. From September 2004, cooperate with society general bank...etc expanding loan business by proposing “non-recourse trade bill purchasing business”.

Actual foreign exchange amount of 2004 was USD 298,069,000, 25.38%; actual import amount was USD 331,700,000, increased USD 108,780,000, 48.80% than 2003; actual export amount was USD 180,190,000, increased USD 142,000,000, 8.55%; actual foreign exchange business amount was USD 2,468,800,000, increased USD 480,340,000, the growth rate was 24.16%. Until end of Dec. 2004, the total deposit of foreign exchange was USD 147,730,000, increased USD 48,140,000, the growth rate was 48.34%; total loan for foreign exchange was USD 111,710,000. Increased USD 6,030,000 and the growth rate was 5.71%.

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	93 年底營運量 Projected Figures for the End of Year 2004	92 年底營運量 Projected Figures for the End of Year 2003	93 與 92 年度比較 Difference	成長比率 Growth Rate
存款 Deposits	226,987,850	221,996,530	4,991,320	2.25%
放款 Loans	173,003,950	147,643,060	25,360,890	17.18%
外匯(美元) Foreign Exchange (US\$)	2,980,690	2,377,370	603,320	25.38%
信用卡流通卡數(卡) Credit Card in Circulation	375,636	293,732	81,904	21.08%
海外共同基金 Overseas Mutual Funds	9,058,887	7,831,082	1,227,805	15.68%

三、從業員工

III. Employment

項 目 Item		年 度 Year	九十三年度 2004	九十二年度 2003
員工人數 Number of Employees	職 員 Full-Time		1,967	1,937
	工友、服務生、工讀生 Janitor/Courier/Temp		102	102
	櫃 員 工 讀 生 Part-Time at Counters		23	32
	合 計 Total		2,093	2,071
平 均 年 齡 Average Age			36	35.9
平 均 服 務 年 資 Average Years of Service			11.8	11.8
學歷分佈 情形 Academic Background	碩 士 Master		52	40
	大 學 Bachelor		627	538
	專 科 College		966	1,004
	高 中 High School		411	447
	高中以下 Under High School		36	42

四、勞資關係

列明最近二年度因勞資糾紛所遭受之損失，並揭露目前與未來可能發生之估計金額及因應措施：

→ 無。

IV. Management-Labor Relation

List of loss due to management-labor arguments, disclosed estimated loss and counter measure.

→ Nil

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：

V. Fixed Assets and Other Real Estates; Fixed Assets with Cost up to 1% of Actual Capital or Fixed Assets more than NT\$50,000,000.

(一) 自有資產

(1) Own-Assets

93.12.31
Dec. 31, 2004

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	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	筆 Piece	2	84.04.21	66,800,000.00		66,800,000.00	大雅分行 Da-Ya Branch 行舍 Bank Use	無 Nil
	房屋 Building	棟 Unit	1	84.04.21	107,457,928.00		87,074,485.00		
內新分行 Nei-Sin Branch	土地 Land	筆 Piece	3	79.05.02	58,766,234.00		58,766,234.00	內新分行 Nei-Sin Branch 行舍 Bank Use	無 Nil
	房屋 Building	棟 Unit	1	90.11.28	24,351,101.00		21,815,782.00		
太平分行 Tai-Pin Branch	土地 Land	筆 Piece	5	77.04.16	56,980,200.00		56,980,200.00	太平分行 Tai-Pin Branch 行舍 Bank Use	無 Nil
	房屋 Building	棟 Unit	1	79.09.23	75,534,231.00		54,956,761.00		
北員林分行 N. Yuan-Lin Branch	土地 Land	筆 Piece	1	82.08.09	30,387,000.00		30,387,000.00	北員林 N. Yuan-Lin Branch 分行行舍 Bank Use	無 Nil
	房屋 Building	棟 Unit	1	82.08.09	56,537,887.00		37,526,314.00		
台中港分行 Taichung Port Branch	土地 Land	筆 Piece	1	83.03.08	16,072,000.00		16,072,000.00	台中港 Taichung Port Branch 分行行舍 Bank Use	無 Nil
	房屋 Building	棟 Unit	1	83.03.08	69,565,822.00		53,496,265.00		
向上分行 Hsian-Shan Branch	土地 Land	筆 Piece	7	68.12.27	50,911,477.00		50,911,477.00	向上分行 Hsian-Shan Branch 行舍 Bank Use	無 Nil
	房屋 Building	棟 Unit	1	75.12.15	16,878,329.00		10,652,229.67		
西屯分行 Si-Tun Branch	土地 Land	筆 Piece	5	80.05.09	78,421,612.00		78,421,612.00	西屯分行 Si-Tun Branch 行舍 Bank Use	無 Nil
	房屋 Building	棟 Unit	1	82.09.18	35,148,145.00		27,875,435.00		
西台中分行 W. Taichung Branch	土地 Land	筆 Piece	1	84.12.01	83,877,536.00		83,877,536.00	西台中 West Taichung 分行行舍 Bank Use	無 Nil
	房屋 Building	棟 Unit	1	84.12.01	145,473,771.00		118,961,224.00		
沙鹿分行 Sha-Lu Branch	土地 Land	筆 Piece	2	77.03.11	36,628,007.00		36,628,007.00	沙鹿分行 Sha-Lu Branch 行舍 Bank Use	無 Nil
	房屋 Building	棟 Unit	1	77.03.17	15,474,251.00		3,894,459.00		
松山分行 Sun-Shan Branch	土地 Land	筆 Piece	1	85.05.31	204,750,000.00		204,750,000.00	松山分行 Sun-Shan Branch 行舍 Bank Use	無 Nil
	房屋 Building	棟 Unit	1	85.05.31	130,146,382.00		107,844,708.00		
松竹分行 Sun-Ju Branch	土地 Land	筆 Piece	1	89.04.25	67,200,000.00		67,200,000.00	松竹分行 Sun-Ju Branch 行舍 Bank Use	無 Nil
	房屋 Building	棟 Unit	1	89.04.25	96,015,062.00		86,323,007.00		
南屯分行 Nan-Tun Branch	土地 Land	筆 Piece	1	87.02.12	55,521,881.00		55,521,881.00	南屯分行 Nan-Tun Branch 行舍 Bank Use	無 Nil
	房屋 Building	棟 Unit	1	87.02.12	47,236,959.00		41,491,409.00		

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	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
南屯分行 舊行舍 Old Office of Nan-Tun Branch	土地 Land	筆 Piece	2	80.04.10	38,310,000.00		38,310,000.00	一至三樓出租 1-3 Fl On-Lease	無 Nil
	房屋 Building	棟 Unit	1	80.04.10	37,391,967.00		26,798,895.00	四至五樓閒置 4-5 Fl Unsued	
南陽分行 Nan-Yan Branch	土地 Land	筆 Piece	3	78.07.27	51,631,172.00		51,631,172.00	南陽分行 Nan-Yan Branch	無 Nil
	房屋 Building	棟 Unit	1	81.11.27	29,560,874.00		23,093,207.00	行舍 Bank Use	
彰化市華山路 134,136 號 #134,#136, Changhua City (原南彰化分 行行舍) S. Changhua Branch Original Office	土地 Land	筆 Piece	6	80.10.22	50,705,824.00		50,705,824.00	閒置 Unused	無 Nil
	房屋 Building	棟 Unit	1	80.10.22	22,995,086.00		14,672,367.00		
軍功分行 Jun-Gon Branch	土地 Land	筆 Piece	1	86.04.08	78,143,373.00		78,143,373.00	軍功分行 Jun-Gon Branch	無 Nil
	房屋 Building	棟 Unit	1	88.12.08	37,371,432.00		33,953,016.00	行舍 Bank Use	
員林分行 Yuan-Lin Branch	土地 Land	筆 Piece	3	73.08.29	36,735,135.00	20,019,915.00	56,755,050.00	員林分行 Yuan-Lin Branch	無 Nil
	房屋 Building	棟 Unit	1	75.09.15	23,729,039.00		15,158,150.00	行舍 Bank Use	
神岡分行 Shen-Gang Branch	土地 Land	筆 Piece	11	88.08.18	37,106,379.00		37,106,379.00	神岡分行 Shen-Gang	無 Nil
	房屋 Building	棟 Unit	1	88.08.18	25,877,517.00		23,374,486.00	行舍 Bank Use	
健行分行 Chien-Sin Branch	土地 Land	筆 Piece	7	78.06.26	69,607,433.00		69,607,433.00	健行分行 Chien-Sin Branch	無 Nil
	房屋 Building	棟 Unit	1	79.09.22	9,582,960.00		5,194,170.00	行舍 Bank Use	
崇德分行 Chon-Deh Branch	土地 Land	筆 Piece	3	80.06.20	43,615,000.00		43,615,000.00	崇德分行 Chon-Deh Branch	無 Nil
	房屋 Building	棟 Unit	1	80.06.20	70,463,169.00		52,439,663.33	行舍 Bank Use	
潭子分行 Tan-Tzi Branch	土地 Land	筆 Piece	2	80.06.29	49,817,256.00		49,817,256.00	潭子分行 Tan-Tzi Branch	無 Nil
	房屋 Building	棟 Unit	1	83.07.19	30,309,094.00		24,192,886.00	行舍 Bank Use	
大竹分行 Da-Ju Branch	土地 Land	筆 Piece	1	80.06.26	40,000,000.00		40,000,000.00	大竹分行 Da-Ju Branch	無 Nil
	房屋 Building	棟 Unit	1	87.05.16	41,744,660.00		37,955,340.00	行舍 Bank Use	
大肚分行 Da-Du Branch	土地 Land	筆 Piece	2	80.07.29	25,094,888.00		25,094,888.00	大肚分行 Da-Du Branch	無 Nil
	房屋 Building	棟 Unit	1	81.10.25	36,450,568.00		26,990,244.00	行舍 Bank Use	
總行民族大樓 Min-Tzu HQ	土地 Land	筆 Piece	4	42.08.01	4,503,955.10	91,567,700.00	96,071,655.10	總行民族 Min-Tzu HQ	無 Nil
	房屋 Building	棟 Unit	1		98,146,758.70	24,227,325.00	43,414,328.00	大樓行舍 Bank Use	
總行民權大樓 Min- Chuen HQ	土地 Land	筆 Piece	4	66.07.27	32,531,883.00	27,960,800.00	60,492,683.00	總行民權 Min-Chuen HQ	無 Nil
	房屋 Building	棟 Unit	1		201,408,349.50	78,427,972.00	128,967,195.00	大樓行舍 Bank Use	
內湖分行 Neh-Hu Branch	土地 Land	筆 Piece	1	93.08.03	58,500,000.00		58,500,000.00	內湖分行 Neh-Hu Branch	無 Nil
	房屋 Building	棟 Unit	1	93.08.03	36,496,984.00		36,231,831.00	行舍 Bank Use	
鳳山分行 Fong Shan Branch	土地 Land	筆 Piece	1	93.09.06	41,600,000.00		41,600,000.00	鳳山分行 Fong Shan Branch	無 Nil
	房屋 Building	棟 Unit	1	93.09.06	30,172,074.00		29,988,705.00	行舍 Bank Use	

(二) 承受擔保品

單位：元 Unit: NT\$

(II) Items on Pledge

93.12.31/Dec 31, 2004

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 Project	土地 Land	筆 Piece	3	88.02	144,320,000.00	144,320,000.00	部分出租 Partially On-lease	無 Nil
	房屋 Building	棟 Unit	2		8,095,038.00	6,560,943.00		
興全貨運案 Hsin-Chuen Transportation Project	土地 Land	筆 Piece	3	88.05	174,988,141.00	174,988,141.00	部分出租 Partially On-lease	無 Nil
	房屋 Building	棟 Unit			7,421,166.00	3,215,840.00		
國禾食品案 Guo-He Foods Project	土地 Land	筆 Piece	8	89.09	131,740,000.00	131,740,000.00	部分出租 Partially On-lease	無 Nil
	房屋 Building	棟 Unit	5		33,711,555.00	29,146,439.00		
神大電子 Shen-Da Electronics	土地 Land	筆 Piece		91.01	31,728,000.00	31,728,000.00	空置 Unused	無 Nil
	房屋 Building	棟 Unit			89,093,722.00	85,793,956.00		
縉筓開發 Jin-Sheng Development	土地 Land	筆 Piece		91.08	32,024,000.00	32,024,000.00	出租、已出售 尚未完成過戶 On-lease, Sold, title transfer process not yet completed	無 Nil
	房屋 Building	棟 Unit			112,642,815.00	109,687,676.00		
埔里大飯店 Pu-Li Hotel	土地 Land	筆 Piece	21	91.10	77,000,000.00	77,000,000.00	空置 Unused	無 Nil
	房屋 Building	棟 Unit						
黃秀英(藍寶 石大樓) Shou-Ying Huang (Blue Diamond Building)	土地 Land	筆 Piece		92.06	64,857,681.00	64,857,681.00	空置 Unused	無 Nil
	房屋 Building	棟 Unit			56,143,536.00	54,168,112.00		
光和紡織股份 有限公司 Kuang Huh Textile, Co., Ltd.	土地 Land	筆 Piece		92.06	168,164,191.00	168,164,191.00	部分出租 Partially On-lease	無 Nil
	房屋 Building	棟 Unit			42,794,791.00	40,151,259.00		
天來建設股份 有限公司 Tien Lie Architectural Co., Ltd	土地 Land	筆 Piece	1	93.04	37,190,000.00	37,190,000.00	部分出租 Partially On-lease	無 Nil
	房屋 Building	棟 Unit	3		68,034,858.00	66,759,173.00		

(三) 最近二年度交易價格達公告申報標準(三億元以上)之重大資產買賣相關資料：

(III) Information regarding transactions above the proclaimed to report standard (more than 3 hundred million dollars) in the recent 2 years:

1.取得資產：無

① Asset Acquired : None

2.處分資產：

② Asset Executed：

財產名稱 Asset Name	交易日或事實發生日 Date of Transaction or Execution Date	原始取得日期 Original Date Acquired	帳面價值 Book Value	交易金額 Transaction Amount	處分損益 Execution P/L	交易對象 Counter Party	關係 Relation	處分目的 Purpose of Execution	其他約定事項 Other Agreed upon events
承受擔保品 Succeeded Collateral	93.12.8	93.11.17	834,237	756,976	-77,261	德安開發事業股份有限公司 Deh An Development Enterprise Co., Ltd. 達欣開發事業股份有限公司 Da Cin Development Enterprise Co., Ltd.	無 Nil	依法承受之擔保 Succeeded collateral according to the law 品俟機出售處分 Execution of Machines	無 Nil

六、轉投資事業：

VI. Invested Enterprises

(一) 轉投資事業概況

(I) Invested Enterprises

93年12月31日

單位：新台幣仟元

轉投資事業 Name of company	主要營業 Major Business	投資 成本 Inv. Cost	帳面價 值 Book Value	投資股份 Shareholding		股權淨 值 Net Value	市價 Market Value	會計處 理方法 Accounting Method	93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(%) Shareho lding ratio				投資損益 Profit/ 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 Business	20,000	20,000	2,000,000	0.99	-	-	成本法 Cost Method	-	-	-
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 Central Depository Business	806	806	199,618	0.08	-	-	成本法 Cost Method	-	240	-
台灣育成中小企業開發(股)公司 Yu Shen Venture Capital Co., Ltd.	企業投資 Business Investments	29,000	29,000	3,417,440	4.84	-	-	成本法 Cost Method	-	68	-
台北外匯經紀(股)公司 Taipei FX Inc., Co., Ltd	外匯買賣、外幣 拆款、換匯交易 Foreign exchange, loan, IRS	800	800	80,000	0.4	-	-	成本法 Cost Method	-	214	-
富邦證券金融(股)公司 Fubon SITC, Ltd	有價證券買賣 之融資融券 Securities Transactions	38,064	38,064	3,943,335	0.99	-	-	成本法 Cost Method	794	157	-
日盛證券投資信託(股)公司 Jihsun SITC, Ltd.	證券投資信託 Securities Investments	30,000	30,000	3,900,000	10	-	-	成本法 Cost Method	-	5,850	-
台灣期貨交易所(股)公司 Taiwan Commodities Exchange Co., Ltd	期貨交易結算 Futures transactions	9,000	9,000	4,550,000	0.45	-	-	成本法 Cost Method	-	1,116	-
財金資訊(股)公司 Financial Information Co., Ltd.	資料處理服 務、電子資訊供 應服務 Information process, electronic information supply	45,500	45,500	4,550	1.14	-	-	成本法 Cost Method	-	8,509	-
順大裕(股)公司 Shun Da Yu Co., Ltd	罐頭食品、倉儲 業務 Canned food, storage	2,626	2,626	4,607,217	3.82	-	-	成本法 Cost Method	-	-	-
台灣總合股務資料處理(股)公司 Taiwan Securities Information Central Process Co., Ltd	資料處理服務 業、管理顧問業 Information processing, management consulting business	800	800	80,000	0.27	-	-	成本法 Cost Method	-	-	-
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 brokerage	1,980	6,621	198,000	99	-	-	權益法 Weighted Equity Method	61,810	119	-
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 brokerage	1,980	3,480	198,000	99	-	-	權益法 Weighted Equity Method	7,486	119	-

七、風險管理：

(一)銀行之風險管理組織架構及政策：

1. 風險管理組織架構

董事會為最高風險管理單位，建立及指引本行風險管理政策，並設置風險管理委員會，授與風險權限及賦予相關部門權責，以確保風險管理之順利運作。

風險管理委員會主任委員由董事會授權總經理指派副總經理擔任之。委員由各副總經理、各協理及業務部、審計部、國外部、債權管理部、電子金融部及會計室之主管、及主任委員指定人員擔任之。委員會每三個月舉行委員會議一次為原則，並得視需要臨時召開臨時會議，由主任委員擔任主席，總稽核列席參加，秘書工作由企劃科擔任。

2. 風險管理目標

本行風險管理目標係在一定風險程度內，以有效之管理方法運用資源，並依巴賽爾資本協定（Basel Capital Accord）訂定相關風險管理原則及標準，以創造最大之經濟效益。

(二) 衡量與控管各風險之方法及暴險量化資訊：

1. 信用風險

為強化本行授信風險管理機制，訂定「授信風險管理要點」規範單一客戶或同一企業集團之授信限額及對個別行業之放款訂定授信比率限額，於授信業務之管理上，隨時依據產業及經濟動態調整授信方針，注重產業景氣展望研判，並加強對授信戶之現金流量分析，以確實評估並掌握還款來源。

在信用風險控管之執行方面，於總行設置「放款審議委員會」與各「區域中心」分別設置「授信審議委員會」，依據授信政策與授信審核權限準則，審核授信案件，並設置覆審單位，事後覆審本行區域中心授信審議委員會核准之企業、個人金融授信案件，提供有關單位作為業務改進的參考。

2. 市場風險

所謂市場風險是指由於市場價格的不利變動，對銀行所持金融資產部位造成損失的風險。本行對於有價證券、外匯交易、債

VII. Risk Management

(I) Risk management structure and policy of the Bank

1. Risk management structure

Board of directors is the risk managing unit of the highest level which establishes and directs the risk management policy of the bank. We also institute a risk management committee, granting risk limits and related responsibilities to assure the process goes on smoothly.

The board of directors authorized the president to appoint vice president to be the director of the risk management committee. Vice presidents, assistant managers, head of business department, auditing department, foreign department, debt managing department, e-commerce department and accounting department and personnel appointed by the director will be members of the committee. The committee will be held every 3 months. Temporary meeting may be held when necessary. Chairman of the meeting will be director; chief auditor will attend the meeting as an observer. Marketing department will be responsible for secretary works.

2. Target of risk management

The target of risk management is to efficiently use the resources within a certain risk level, and set up risk management principles and standards according to the Basel Capital Accord to create the most economic advantage.

(II) Method of risk evaluation and control and risk exposure quantification information

1. Credit risk

To enhance the mechanism of risk management, "key points of credit risk managements" is formulated. A single client or corporation has a loan limit and each industry has a limit of total loan amount. The policy will be adjusted according to the development of the industry and the economics. The policy focuses on the research and judgement of the industry and enhance the cash flow analysis of each client to certain the evaluation of client's payment resources.

On execution of controlling credit risk, "loan evaluating committee" are established in headquarter and each "district center". The loan cases will be evaluated according to the loan policy and the rule of approval limit. A review unit is also established to review all the enterprise or individual loan cases approved by each district center. And the opinion will be provided to related departments for improvements.

2. Market Risk

Market risk means the risk occurred from the price fall of the market which causes loss of financial position that the bank holds. The bank has different operational rules loss prevention

券及票券的買賣，均制訂有各項作業規定及停損機制，並依據總體經濟景氣、投資環境及市場狀況，隨時檢討、調整，以期降低市場風險。另本行銀行部之利率風險管理，係透過內部資金利率制度將利率風險集中，由資金營運管理單位進行管理及操作，並透過密切監視本行資產與負債之重訂價期間缺口，以適當管理利率變動對本行淨利息收益之不利影響。風險管理單位定期編製利率敏感性資產負債分析表，並進行敏感度分析，以提供予「資產負債管理委員會」決策之參考，進行適當之策略調整或採取避險措施。

3. 作業風險

作業風險係指銀行由於內部程序、員工、制度之不足、失效，或因外在事件所引起直接或間接之損失。本行現行作業風險之控管乃由各經管部門及各單位遵法主管作有效控管，並由董事會稽核室經由一般專案檢查輔以各單位內部查核作業，並對於例外事件持續追蹤、改正，來確保銀行業務作業之安全，以避免行譽受損和減少財務損失。

另外，各業務部門應利用保險、委外作業、重新檢討作業流程及擬定緊急應變措施、加強人員在職訓練、培養風險意識的文化等方法，進而降低損失達到作業風險管理的效果。

本行為配合新巴塞爾資本協定（The New Basel Capital Accord），循序漸進建立有效模型，使能精確衡量作業風險，進而降低作業風險，以達到降低作業風險應提存之資本。

4. 流動性風險

流動性風險，係指因資產與負債之資金到期日或到期規模不相配，以致於取得之資金無法充分支應資產增加或償付到期負債，所產生之風險。本行所採取之流動性風險管理模式，主要區分為日常風險控管與策略性評估，依本行「流動性風險管理辦法」及「流動性風險管理施行細則」辦理之。日常風險控管係由資金調度部門每日彙集其操作情形及相關管理報表，以供風險管理人員覆核，相關衡量指標包括存放比率、流動準備比率及到期資金缺口比率等，並定期將監控結果報告「資產負債管理委員會」；策略性評估則由風險管理部門每月製作新台幣到期期限分析表，進行流動性情境分析，並呈報「資產負債管理委員會」以供決策。本行應維持適當之流動準備比率及高度流

systems for securities, foreign exchange, bonds and notes transactions. The rules will be reviewed and revised according to the economics, investment environments and the market conditions to lower market risk. The interest rate risk of the bank's account will be centralized by internal capital interest rate system. It will be managed and operated by the fund using department and through closely surveillance the balance indenture of reevaluation period using appropriate interest rate adjustment to manage negative effect of interest income. Risk management department makes scheduled interest rate sensitivity balance analysis report and provide the sensitivity analysis to "committee of Asset Liability management" for reference of determine policies, so that they may properly adjust the policy or make some hedging.

3. Operational risk

Operational risk means losses occurred from insufficient or invalid internal process, employee or system or direct or indirect losses occurred from external events. Current operational control is through each department head and regulation abidance manager to efficiently control, the audit department processing general audit, each department's internal audit, and continuous tracking and modifying exceptional events to assure the safety of operation and to avoid damage to the reputation and decrease financial losses.

Besides, each department should use insurance, external appointment, review operational process, set up emergency measure, enhance internal training and cultivate the knowledge of risk to decrease losses and achieve the risk managing target.

Coordination with The New Basel Accord, set up efficient model accordingly, thus may accurately evaluate operational risk and lower the risk, therefore lower the holding capital due to operational risk.

4. Liquidity risk

Liquidity risk means the asset and liability does not match on due date which cause the risk of capital insufficient to afford increase of asset of paying the liability. The liquidity risk managing model is separated into daily risk management and strategic evaluation and is processed according to "rule of liquidity risk management" and "liquidity risk management practice rules". Daily risk management is performed by fund using departments gather daily operation and related reports then send to risk management personnel for auditing. Related measure index include deposit and loan ratio, current capital preparation rate and due balance indenture rate. The surveillance report will be reported to the "committee of Asset Liability management" periodically; Strategic evaluation will be performed by risk managing department making NTD due date analysis monthly report to perform current situation analysis and report to "committee

動性資產為原則，以按時及有效地支應存款提取、償還銀行同業市場借款及承作放款與投資等資金需求。

5. 國家風險

國家風險係指本行從事跨國性相關業務所產生之國家風險債權，因債務主體所在地國家本身之政治、經濟、或金融等因素造成債務人無法履約、而致使本行遭受損失之風險。本行之國家風險係由國外部管理，而訂定本行國家風險管理作業準則，並成立國家風險監控小組，監控政治、經濟、社會等風險；目前本行是以各國風險程度之高低，明確訂定合格交易國家名單，並訂定個別交易國家授信之限額，以分散國家風險；同時密切注意交易對象所在國家的政治、經濟、社會等情況，對政經情況不穩或已發生債信危險之國家，適時停止或調整適用之各項權限。

of Asset Liability management” for reference of making policies. The bank holds maintaining proper current capital preparation ratio as our principle. Meanwhile timely and efficiently provide capitals for withdrawing depository money, paying back market loans, paying loans and investment needs.

5. Transnational risk

Transnational risk means the risks occurred while operating transnational business. Since the politics, economics or finance of the nation of the debt principal may cause unable to perform which cause loss to the Bank. Transnational risk is managed by foreign department, transnational risk managing rules is established, also transnational risk surveillance committee is formed to control political, economical, society risk; currently the Bank sort the country list by risk level and set the limit of loan for each country to scatter the risks; at the same time foreign department will closely notice the political, economical and society situation of the country, and adjust or cease the authorization to those unstable or credit concerned countries.

(三) 信用風險應揭露項目

1.表內項目—信用風險風險性資產額

93年12月31日
單位：新台幣仟元

項目	風險權數 %	風險性資產額
1.現金	0	0
2.對本國中央政府及中央銀行之債權或經其保證之債權	0	0
3.對經濟合作發展組織各國中央政府及中央銀行之債權或經其保證之債權	0	0
4.對經濟合作發展組織以外各國中央政府及中央銀行當地通貨之債權	0	0
5.以現金，在本銀行之存款，本國中央政府或中央銀行債券，經濟合作發展組織各國中央政府或中央銀行債券為擔保之債權	0	0
6.對本國中央政府以外各級政府之債權或經其保證之債權	10	806,261
7.以本國中央政府以外各級政府債券為擔保之	10	0
8.對國際復興開發銀行等之債權，該等銀行保證及其所發行之債券擔保之債權	20	0
9.對設立於經濟合作發展組織各國之銀行及該銀行保證之債權	20	0
10.對設立經濟合作發展組織以外之各國銀行之到期日一年以內之債權或經其保證之債權	20	0
11.對經濟合作發展組織各國中央政府以外之各級政府及該各級政府保證之債權	20	0
12.對本國銀行及其保證之債權	20	217,673
13.出口押匯餘額，買入匯款	20	82,647
14.經本國政府核准設立之信用保證機關及其保證之債權	20	537,693
15.經中央政府附條件保證之債權	20	0
16.住宅用不動產擔保放款	50	37,876,961
17.對經濟合作發展組織各國以外之銀行到期日一年(含)以上之債權	100	0
18.對經濟合作發展組織各國以外之中央政府及中央銀行之非當地通貨債權	100	0
19.持有其他銀行股權以外之資本工具	100	0
20.上列以外之債權及其他資產	100	117,027,922
減:不包括於[備抵呆帳](第二類資本)之[針對特定損失所提列者] (已自資本中減除者或已計提市場風險 中個別風險者，免計入風險性資產)	100	4,339,500
合計		152,209,657

(III) Items should be disclosed

1. On-Table Items - Credit risk asset amount

Dec. 31, 2004

Unit: NT\$1,000

Item	Weigh of the risk	Amount
1. Cash	0	0
2. Creditor's right to the government and central bank or debt guaranteed by the government or central bank	0	0
3. Creditor's right to government or central bank or debt guaranteed by such in a cooperative economic organization	0	0
4. Creditor's right of currency debt to government and central bank which did not join cooperative economic organization	0	0
5. Cash, deposit, government bond or central bank bond, or debt guaranteed by government or central bank in a cooperative economic organization	0	0
6. Creditor's right to the government other than central government or debt guaranteed by such government	10	806,261
7. Creditor's right to the government other than central government or debt guaranteed by government bond	10	0
8. Creditor's right to International bank of recovery and development or debt guaranteed by such bank issued bond	20	0
9. Creditor's right to bank of cooperative economic organization's establishing country and debt guaranteed by such bank	20	0
10. Creditor's right within one year to bank of countries which did not join the cooperative economic organization or debt guaranteed by such bank	20	0
11. Creditor's right to government other than central government or debt guaranteed by such in a cooperative economic organization	20	0
12. Creditor's right to the bank and debt guaranteed by such bank	20	217,673
13. Export mortgage balance, buying foreign exchange	20	82,647
14. Government authorized guaranteed institution and debt guaranteed by such institution	20	537,693
15. Central government conditional guaranteed debt	20	0
16. Residential real estate guaranteed loan	50	37,876,961
17. Bank of countries which did not join the cooperative economic	100	0
18. Creditor's right of foreign currency debt to government and central bank which did not join cooperative economic organization	100	0
19. Holding capital other than stock of other banks	100	0
20. debt and other asset other than above stated	100	117,027,922
Minus: Recordings for specific loss which is not included in allowance for doubtful debts (2 nd category capital)	100	4,339,500
Total		152,209,657

2.表外項目—信用風險風險性資產額

2. Off-table items – Credit risk risk asset amount

93年12月31日
Dec. 31, 2004

單位：新台幣仟元
Unit: NT\$1,000

項 目 Item	風險性資產額 Amount of risk asset
一般表外交易 General off-table items	2,684,830
衍生性金融商品 Derivative financial products	19,821
票債券附買回約定負債 (RP)	0
附賣回約定票債券投資 (RS)	0
合計 Total	2,704,651

3.市場風險資本計提及風險性資產額

3. Calculated market risk capital and amount of risk asset

93年12月31日
Dec. 31, 2004

單位：新台幣仟元
Unit: NT\$1,000

風險別 Type of risk	應計提資本 Capital calculated	風險性資產額 Risk asset amount
利率風險 Interest rate risk	193,242	2,415,522
權益證券風險 Rights and interest securities risk	388,549	4,856,858
外匯風險 Foreign exchange risk	21,286	266,071
商品風險 Product risk	0	0
選擇權採簡易法處理 Options dealt with simple approach	0	0
合計 Total	603,076	7,538,451

4.資產及負債之到期分析—台幣 (一)

4. Asset and liability analysis – NTD (I)

93年12月31日
Dec. 31, 2004

單位：新台幣百萬元
Unit: NTD million

	合計 Total	距到期日剩餘期間金額 Balance until due date				
		0至30天 0-30 days	31天至90天 31-90 days	91天至180天 91-180 days	181天至一年 181 days-1 year	一年以上 over 1 year
資產 Asset	299,634	37,400	21,251	20,759	46,599	173,625
負債 Liability	319,512	58,994	18,584	112,728	40,915	88,291
缺口 Indenture	-19,878	-21,594	2,667	-91,969	5,684	85,334
累積缺口 Accumulated indenture		-21,594	-18,927	-110,896	-105,212	-19,878

5.資產及負債之到期分析—外幣（二）

5. Asset and liability analysis –Foreign exchange (II)

93年12月31日 單位：美金千元
December 31, 2004 Unit: USD thousand dollar

	合計 Total	距到期日剩餘期間金額 Balance until due date				
		0至30天 0-30 days	31天至90天 31-90 days	91天至180天 91-180 days	181天至一年 181 days-1 year	一年以上 over 1 year
資產 Asset	176,458	72,065	36,198	37,579	7,387	23,229
負債 Liability	151,999	112,207	23,067	7,654	9,071	0
缺口 Indenture	24,459	-40,142	13,131	29,925	-1,684	23,229
累積缺口 Accumulated Indenture		-40,142	-27,011	2,914	1,230	24,459

(四)國內外重要政策及法律變動對銀行財務業務之影響及因應措施。

1. 為與國際規範接軌，財政部金融局以 93.1.6 台財融（一）字第 O 九二八 O 一一八二六 號令修訂「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」，將逾期放款之定義及授信資產評估之準則作重大修正，茲分述本行對前開規定變革之因應方案如下：

(1) 針對逾期放款定義變更部分：

- a. 依前開函示，雖明令自 94 年 7 月 1 日起始實施，然本行目前已將新制逾期放款比率之降減，列為九十四年上期之重要業務目標，希能於九十四年上半年降減十二億、全年降減二十四億之逾期放款，進而於九十四年底達成新制逾期放款比率 5% 以下之目標，截至 94 年 2 月底止，皆按既定目標降減中。
- b. 將主管逾放業務之逾期放款處理中心擴編為債權管理部，並於轄下成立台中一區、台中二區、彰化、南投、台北等法催中心，期透過集中處理之方式，有效控管全行逾期放款案件之催收進度，自 92 年 7 月將案件集中處理後已見降減成效，本行之新制逾放比率已由 92 年 12 月之 14.67% 降至 94 年 1 月之 6.311%。

(IV) Important policy and law alternations that effects financial business and its countermeasure

1. To connect with international regulations, Bureau of monetary affairs, Financial supervisory commission amend the “rule of bank evaluating capital loss prepared allowance for doubtful debt and demanding for receivables on demand” according to the Taiwan finance #092811826 amendments, there are major amendments for the definition of overdue loan and the rules for evaluating capitals, the countermeasures the Bank took is described as the following:

(1) As to the amendment of the definition of overdue loans:

- a. according to the above-mentioned amendment letter, although the amendments was effective since July 1, 2005, the Bank has already set lessen the overdue loan rate as our important business target for 2005. We hope to reduce to 12 hundred million for the first 6 months of the year, and 24 hundred million for 2005 to achieve the target of overdue loan rate to be under 5 %. Until February 2005, the rate is lessening according to our target.
- b. Extend the overdue loan process center into debt managing department. And establish Taichung 1st section, Taichung 2nd section, Changhwa, Nantou, Taipei demanding center. Through centralized management to efficiently manage the process of demanding receivables on demand. Since July 2003, the result has shown that after the new system, the overdue loan rate has lower from 14.67%

c.再者，對已收回無望之逾期放款及催收款，仍將積極持續轉銷為呆帳，九十四年本行計劃轉銷呆帳約九億元。

(2) 針對授信資產評估準則變更部分：

- a.由於新制將各類授信資產評估提列準則由四大類變為五大類，為此，本行將依規定提足備抵呆帳，以提高資產品質。
- b.成立呆帳專責催討小組，加強對已轉銷呆帳案件之催討工作，以逐步收回債權，充實備底呆帳。
- c.因中部科學園區之進駐以及高鐵之建造，預期應可帶動中部之不動產市場行情，進而提昇經濟之發展，對本行各項業務之推展當有一定之助益，而為加強授信案品質之控管，本行已設立各區授信區域中心，期透過集中審理制度，有效控制不良授信之發生，以減少授信之損失風險。

(3)本行於 2004.11.16 將約 38 億元之不良債權售予馬來西亞商富析資產管理（股）公司，對當期逾放比降減貢獻約 1.7%。

2.因應行政院金融監督管理委員會 94.1.13 日金管銀(三)字第 0933000793 號函「銀行業辦理消費者貸款價格揭露應注意事項」草案，銀行業者應將各項收費名目年率化，俾曉諭消費者，爰就本案，說明如下：

(1) 市場競爭力：現行金融同業所推消費者貸款產品，多收取有開辦費、信保費、手續費等，然現行本行消費者貸款(如：金好貸、金公教、杏林等專案貸款)僅收取開辦費乙項，收取標準介於同業水準之間，每筆貸款收取開辦費 5000 元或為貸放金額之 3%，另其利率介於 4.5%~7.69%(機動)不等，亦為同業收取之水準，合計二項收費以「內部報酬率法」或「成本率法」計算年利率，僅約高出現行利率水準 1~2%，另本案一經實施，同業揭露之利率水準，亦必相對提高，故應不影響本行之競爭力。

(2) 產品面：目前本行消費者貸款開辦費收取乃以貸款筆數逐筆計收，尚未列入考慮貸款金額、貸款期間之變數，然本案

in December, 2003 to 6.311% in January, 2005.

c. Moreover, to those uncollectible loans, we will still positively transfer it into bad loans. The bad loans planned for 2005 is about 9 hundred millions.

(2) As to the amendment of rules of evaluating capitals:

a. the amended rules changed the 4 categories of recording into 5 categories. The bank recorded the amount according to the rule to improve the quality of assets.

b. Formed a bad loan demanding team to specifically demand the receivables on demand which has already turned into bad loans so that we may retrieve our rights step by step and flesh out the allowance for doubtful debt.

c. Since Central Taiwan Science Park stationed in and the construction of high speed railroad, the real estate market in central Taiwan is expected to rise. Thus the economic will develop, and it will then enhance the Bank's business. To enhance the quality of our credit review, we have already established credit review center in all areas. Through centralized review, hopefully we may efficiently control the occurrence of bad loan, so that we may lower credit risk.

(3) The bank sold 38 hundred million bad debt to Malaysia Shang Fu Shi Capital management Co., Ltd, it result in 1.7% less of overdue loan rate.

2. Countermeasures took for January 13, 2005 financial supervisory (third) #0933000793 letter "Key points for disclosure of the price of bank operating consumer loan" draft, Bank should give yearly rate for consumers, description are as follows:

(1) Market competitiveness: Current consumer loan products all has processing fee, credit guarantee fee...etc, however, consumer loan of our bank (i.e. gold easy loan, gold government employee and teachers loan, teachers loan...etc) has only processing fee. The standard of the fee is about the same as other banks, which is NTD 5000 or 3% of the loan, and the interest rate is between 3.5% ~ 7.69% (floating), it is also about the same as other banks. Calculating the yearly interest rate by internal remuneration approach or cost approach, it is only 1~ 2 % above the current rate. Upon effective of this letter, the rate of other banks must raise. Therefore, does not affect our market competitiveness.

(2) Product side: Since the processing fee is calculated case by case, does not consider the loan amount, term of the loan. However, after the letter has been disclosed, the yearly interest rate is around

若經實施，屆時各產品年利率會依貸款金額、貸款期間而異，其差異約為 1~2% 年利率，若欲減少此差異，可將開辦費之計收加入考慮貸款金額、貸款期間等變數即可。

1~2%. If we want to lessen the differences, we may consider the loan amount and term of the loans while determine the processing fee.

3. 爲了因應財政部金融局未來 2006 年採用「新巴塞爾資本協定」之「信用風險內部評等法 IRB」或是「標準法」等制度，來計算違約機率、違約損失率、整體逾期損失等，未來有關消費者貸款案件徵審作業，本行將比照同業對外採購申請件評分系統，以統計科學方法積極改善現有風險控管機制，預計今年度可建置完成，以供使用，屆時對消金業務之拓展及風險之控管，應多所助益。

3. The countermeasure of Bureau of monetary affairs, Financial supervisory commission adapting The New Basel Capital Accord using IRB or standard approach to calculate the probability of violation of the contract, loss and total overdue loss...etc, the review for consumer loan application will be the same as reviewing external purchasing using a score system. By using scientific statistic method to positively improve the risk management system. It is expected to be done at the end of this year. When it is done, it should be a plus to expanding consumer banking business and managing risks.

4. 自 94 年起適用之財會 35 號公報「資產減損會計處理準則」，依公報精神適用本行之資產計主要爲承受擔保品、自有行舍及人身、產險兩家保代公司。本行承受擔保品 93.12.31 餘額爲 30.53 億元，已計提備抵損失 1,271 萬元；自有行舍部份因大部分係屬本行早期購置之行舍，88 年資產重估後，成本列帳仍較市價爲低；人身、產險兩家保代公司經營正常，無價值貶弱跡象。財會 35 號公報對本行財務衝擊影響有限。

4. Since the 35 bulletin of accounting principles "rule for processing capital loss" is effective from 2005, applying the spirit of the bulletin to our assets, it should be applied to items on pledge, bank use real estates, life and property underwriting co., ltd. The balance until December 31, 2004 is 30.53 thousand million. Recording allowance for loss is 12.71 million. The bank use real estates are mostly bank use real estate bought at early stage. After reevaluation of asset in 1999, the cost on balance sheet is still lower than the market price. Life and Property underwriting Co., Ltd. is running well, no devaluation signs. Therefore, 35 bulletin of accounting principles has limit effect to the Bank.

(五) 科技改變及產業變化對銀行財務業務之影響及因應措施。

→ 無。

(V) Countermeasure taken by the Bank due to technology and industry alternation

Nil

(六) 銀行形象改變對銀行之影響及因應措施。

→ 無。

(VI) Countermeasure taken by the Bank due to image change

Nil

(七) 進行併購之預期效益及可能風險。

→ 無。

(VII) Expected benefit and possible risk for merger

Nil

(八) 擴充營業據點之預期效益及可能風險。

→ 無。

(VIII) Expected benefit and possible risk for expanding Business

Nil

(九) 業務集中所面臨之風險。

→ 無。

(IX) Risk of centralizing business

Nil

(十)經營權之改變對銀行之影響及風險。

→ 無。

(十一)訴訟或非訟事件，應列明銀行及銀行董事、監察人、總經理、持股比例超過百分之一以上之大股東及從屬公司已判決確定或尚在繫屬中之重大訴訟、非訟或行政爭訟事件，其結果可能對存款人或股東權益或證券價格有重大影響者，應揭露其系爭事實、標的金額、訴訟開始日期、主要涉訟當事人及截至年報刊印日止之處理情形。

→ 無。

(十二)其他重要風險。

→ 無。

(X) Effect and risk of changing the management

Nil

(XI) If there is major litigation, non-contentious matters or executive litigation against the Bank, Board of the bank, supervisor, president, shareholder holding more than 1% or the total shares and its subsidiaries and the result may affect depositors, shareholders' equity or price of the stock must be disclosed. The fact, amount in action, date of the action, the parties involved and the result that must be disclosed.

Nil

(XII) Other major risk

Nil

八、重要契約

VIII. Significant Contracts :

93.12.31

Dec. 31, 2004

契約名稱 Contract name	立契約書人 Contracting parties	契約起訖日期 Contract term	主要內容 Main content of the contract
護送服務契約書 Escorting service contract	立保保全(股)公司 Li Bao security service Co. Ltd.	93.06.01--95.05.31 June 1, 2004 – May 31, 2006	本行分行間、客戶、金融業及與其他有關單位間之現金、有價證券及其他經雙方同意之合法財物之收送作業。 Escorting cash, securities and other agreed upon properties among branches, clients, other banks and other institutions.
委外契約 Entrusted Contract	英茂資訊(股)公司 Eagles info-communication Co., Ltd.	92.07.01.起至 93.07.01止，雙方無終止合約意思表示即自動展延。 July 1, 2003 – July 1, 2004, if there is no indication of termination of contract, the contract extends automatically.	指定用途信託資金投資國內外共同基金對帳單。 Invoice for designated funds investing mutual funds.

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，二審本行獲勝訴判決，惟對造上訴三審後，發回台中高分院審理判決本行敗訴(93年重上更(一)第7號)但本行已上訴第三審；另向富邦產物保險公司求償理賠之訴，及對中興保全公司申請理賠

(IX) Litigation and non-contentious matters

1. 1,900 million cash was stolen from Neihsin branch in April, 1996. The case is still in the court and the provisional seizure is performed to the related personnel and the guarantor. Provisional seizure is brought up to the court, the verdict favors the bank in the 2nd trail. However, after the 3rd trail, de novo was granted and the Bank lost the suit. However, the Bank appealed and brought up

之訴，本公司均三審敗訴確定。

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，駁回劉娟娟所提第一、二審全部之訴，劉娟娟上訴最高法院，最高法院廢棄原判決發回台中高分院，現由台中高分院審理中。
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，刑事部份已於九十三年六月八日經三審宣判，宣判結果仍有曾正仁等 17 人撤銷原判決發回台中高分院（最高法院 93 年度 2885 號）。民事損害賠償部份，現正由台中地院審理中。對劉松藩提出刑事告訴及民事求償(附民)，刑事告訴部份，劉松藩二審有罪確定，附民尚在台中地院審理中。
4. 本公司針對廣三案資金流向，並依台中地院刑庭 88 年訴字 367 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，一審本行敗訴，判賠金額新台幣 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。

indemnification suit against Fubon property insurance Co., Ltd also Chung Hsin security service Co., Ltd. and the Bank lost the suit.

2. Part of the property in the safe deposit was stolen in November 1996. Depositor Chuan-Chuan Liu did not had an indemnify agreement with the Bank and brought up suit of compensation for 5.5 million damage against the Bank. The verdict on October 21, 2000 indicated that the Bank only had to pay NTD500,000. Both parties appealed, and the 2nd trail favors the Bank overruled Chuan-Chuan Liu's appeal. Chuan-Chuan Liu then appealed to the highest court, now in process.
3. Taipei branch violated the law and loan to Guan Shan group, the core personnel and the securities underwriter illegally complete a business transaction and breach of faith claim and other criminal claims was brought up against it. The accomplice was also asked to indemnify the 112 hundred million damage. The 3rd trail criminal claim against 17 defendants including Cheng-Ren Chen was overruled. (Highest court 2004 #2885). As to the damage, it is now in Taichung district court. The criminal claim, Shung-Fan Liu is guilty. Other claims against him are still in court.
4. To the funds of Guan Shan group case, according to Taichung district court criminal verdict 1999 #367, Shang Hai Commercial Bank is suspected for money laundering. The judge brought up claims against it. Therefore, the Bank has brought claims against Shang Hai Commercial Bank and the branch manager and now in process. And also brought up a indemnify claim of 57 hundred million.
5. Chingsui branch employee divert clients' fund and after being brought up suits against him. The bank lost the suit and had to indemnify the damage of NTD 6,680,250. Now in 2nd trail. Provisional seizure is performed to the related personnel and the guarantor. Also, the Bank brought up claims against Chung Kuo Property Insurance Co., Ltd. and Fubon Property Insurance Co., Ltd. currently in 1st trail.

十、信用評等資訊：

X.Credit Rating Information:

九十三年度信用評等： Credit rating 2004		評等機構：中華信用評等股份有限公司 Rating Agency: Taiwan Ratings		分析師：謝雅嫻 CPA Analyst: Serene Hsieh	
評等日期 Rating Date	長期評等 Long term rating	評等展望 Rating Expectation	短期評等 Short term rating		
2004/12/22	twBBB-	穩定 Stable	twA-3		
<p>評等展望： 穩定</p> <p>Rating Expectation: Stable</p> <p>「穩定」的評等展望主要係基於：預期台中商銀強化後的授信控管政策，應有助該行將其信用狀況維持在與現有評等相稱的水準。</p> <p>The stable outlook mainly reflects the expectation that tighter credit control policies will enable TCB to maintain a credit profile commensurate with its current ratings.</p>					

肆、營業及資金運用計畫

一、九十四年度營業計畫

(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. 分行據點遷移，朝全國性銀行邁進。
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。

(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. 成立「消金作業管理中心」，將本行消費金融業務建立集中徵審、貸放等制度，設立統一標準作業流程，以降低營運成本，提昇競爭力，因集中徵審，使得核卡速度加快，風險控管也更為有效，更因集中作業標準化，將落實施行「成本」、「效益」、「利潤」制度。

D. Business and Capital Maneuver Plan

I. Business Plan of 2005

(I) Savings operations:

1. Increase commission incomes.
2. Keep increasing porportion of current deposit to lower the fund cost.
3. Expend branches, and looking forward to be a national bank.
4. Vigorously popularize the voice service, internet bank and e-commerce business
5. Enhance the efficiency of operation management, improve the process, and increase the operation efficiency.
6. Implementing business improvement project, improve client management.

(II) Lending Operations:

1. Professional service, continuously establish district center, improve the quality of loan.
2. Continuously develop “credit review, overdue loan management system” to improve operational proficiency.
3. Efficiently use the funds to expand loan business
4. Effectively use iusurance of small and medium enterprise credit funds to enhance loans to small and medium enterprises.
5. Improve the management of bad credit and demanding on receivables on demand to lower the overdue debt payment.

(III) Consumer Banking Services:

1. Establish “consumer banking operation management center” centralize credit review, loan and unify the operation process to lower operational cost, thus increase competetivity. Since centralized credit review, the approval of credit card process will be faster and the risk management will be more efficient. Therefore, “cost”, “profit”, “advantage” system will be practical.

2. 建立消費金融之有效分析樣本，隨時修正目標市場與風險管理參數，依「產品別」或「客戶別」建立一套標準化且一致性之信用評等制度，降低「人力作業成本」與「人為主觀意識造成之失敗率」，訂定一套客觀標準之訂價策略。
 3. 建置消費金融業務電腦化作業系統，並將聯徵中心信用查詢資料與人工智慧整合，成立信用評等模式之核貸系統。
 4. 建置消費金融業務債權憑證集中影像化檔案管理系統，以利各項重要檔案之儲存管理及發展消費金融業務等各項業務推廣執行。
 5. 持續與委外行銷公司合作開發消費金融商品代償之行銷通路，藉以增加本行於消費金融市場之市場佔有率。
 6. 本行在中部地區深層耕耘，並積極向全國推展業務，信用卡客戶亦由中部地區擴展至全國每一縣市，客服中心成立及白金信用卡、晶片信用卡、白金商務晶片信用卡之推出，可提昇客戶服務，將使本行信用卡市場佔有率提昇。
 7. 各式卡友回饋活動及促銷廣告以提高本行知名度，增加信用卡簽帳金額及獲利。
 8. 加強與異業結盟，提高知名度，增加收益。
 9. 推出晶片信用卡忠誠（loyalty）計劃，提高市場佔有率。
 10. 信用卡流通卡量（含 Credit Card 及 Debit Card）由目前約 38 萬卡增加到 50 萬卡；每客戶每月簽帳金額由現行 NT\$2,800 元提昇到 NT\$5,000 元，延滯繳款比率維持 1% 以下。
 11. 推出信用卡代償業務及分期付款交易。
2. Establish valid analytical sample of consumer finance, adjust target market and risk management factor from time to time. Establish a standard and uniform credit review system “by product” or “by customer” to lower “labor cost” and “subjective failure”, creates an objective standard valuation policy.
 3. Establish consumer banking computer system, and integrate JCIC inquiries and A.I to create a credit review rating system.
 4. Create debt certification centralized image file management system to store important files and develop consumer finance business.
 5. Cooperate with external marketing company to continuously develop consumer finance product market. And then increase the market share.
 6. Cultivate in center Taiwan, vigorously expand national business, credit card customer expands from center Taiwan to the whole country. Customer service center is established, after issuing platinum card, microchip card and platinum business microchip card, quality of customer service will be improved. Credit card market share will thus increase.
 7. All kinds of benefit programs and marketing commercials are launched to increase usage, amount of credit cards and profit.
 8. Enhance alliance with different business to increase eminent and profit.
 9. Propose microchip credit card loyalty project to increase market share.
 10. Circulation rate of credit card and debit card increased from 380,000 to 500,000; each client's usage increase from NTD2,800 to NTD 5,000. Overdue payment kept under 1%.
 11. Propose credit card compensation and installment payment business.

12. 推出網路收單業務。
13. 持續與溫泉、旅遊、餐飲、民宿優質業者合作，讓持卡人享受更優惠的服務。
14. 持續推展媽祖平安卡，並發行媽祖晶片白金卡，提高客戶層次。
15. 透過 7-11、全家、萊爾富等便利超商代收信用卡款，增加卡友繳款通路。
16. 成立信用卡中心，提供客戶更多元化的服務。

(四)外匯業務

1. 配合政府政策積極辦理兩岸金融往來業務，建立 OBU 成爲海外設廠客戶之資金調度據點。
2. 加強衍生性金融商品之研發與交易，積極提升本行金融操作技巧，滿足客戶金融多樣化之需求。
3. 持續簡化作業流程，提升服務品質，加強各級人員外匯專業知識及外匯拓展能力，提升競爭力。
4. 積極吸收外匯存款，妥善運用資金，提升資金交易效率。
5. 積極拓展各項外匯業務，以增加全行盈餘，並加強推展無追索權出口單據收買、出口押匯等收益性較高之外匯業務。
6. 審慎積極參與國際聯貸及國際債券業務，並加強風險管理及人員培訓。

(五)信託業務

1. 辦理各項促銷活動。

12. Begin online transaction business.
13. Continuously cooperate with hot spring, travel, food, bed and breakfast agents to give preferential treatment to card holders.
14. Keep expanding Ma-Zhu Safe Card, and issue Ma-Zhu microchip platinum card to improve customer level.
15. Through convenient store such as 7-11, Family mart, Hi-life to collect credit card receivables, increase collecting agents.
16. Establish credit card center, provide customer a more diversified service.

(IV) Foreign Exchange Services:

1. Comply with the government's regulation to expand cross strait financial business. In order to set OBU as a fund deployment center for offshore customers.
2. Enhance research and transaction of derivative financial instruments, improve techniques of operating funds to satisfy customer needs.
3. Continuously simplify operation process, improve quality of service, and enhance foreign exchange knowledge to become more competitive.
4. Vigorously increase foreign currency deposit, properly use the funds to increase fund trading efficiency.
5. Vigorously expand all kinds of foreign exchange business to increase profit of the Bank and improve operating high profit business such as forfaiting and export negotiating.
6. Carefully and positively join international bond and syndication loan business and enhance training of risk management personnel.

(V) Trust Services:

1. Conduct marketing events

2. 新種業務規劃，例如：「特定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、九十四年度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)九十四年度擬擴建或新建固定資產之計畫內容、資金來源、運用概算及可能產生之效益：
 - 1.新建固定資產：

二林分行新行舍土地及建築工程，預定完工日期 94 年 7 月，所需資金 29,255 仟元。

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。

2. New business plans, i.e. “specific sole purpose trust fund management”
3. Apply for new business, i.e. “real estate trust” “foreign exchange trust”
4. Establish wealth managing personnel system to expand individual wealth managing client resource which will then increase the basis of fee income.

II. Property Acquisition / Disposal or Long-term Investment Plan for the Year 2005:

Nil

III. Research and Development:

- (1) Designated fund to invest domestic negotiable securities.
- (2) Employee Stock Trust

IV. Capital Maneuver Plan:

- (I) Plans, fund resources, calculating the usage and possible advantages of expansion or new construction of Fixed asset plan, fund resources, calculating the usage and possible advantages
 1. Establishment of fixed asset Erlin branch, expected completion date is July 2005, capital needed is 29,255,000.

Expected results :

 - (1) Increasing the ownership rate of offices use the properties of operating offices.
 - (2) Avoid office move due to leasing contract to stabilize customer sources.
 - (3) Save leasing cost and take advantage of the property appreciation.
- (II) Analysis of 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

E. Financial Disclosure

一、最近五年度簡明資產負債表、損益表

I. 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

項目 item	年度 Year	最近五年度財務資料 Financial Information - Recent Five Years				
		93 年底 the end of 2004	92 年底 end of 2003	91 年底 end of 2002	90 年底 end of 2001	89 年底 end of 2000
現金及約當現金、存放央行及銀行同業 Cash & Cash Equivalent, Due from the Central Bank and other banks		36,968,671	44,436,754	43,955,464	36,452,411	16,582,825
買入票券及證券 Marketable Bills and Securities		8,639,750	9,652,323	7,128,613	15,819,333	23,923,231
買匯、貼現及放款 Purchase of Bills, Discount, and Loan		180,845,632	165,842,608	158,216,410	156,323,663	154,187,525
應收款項 Receivables		3,629,780	4,259,435	2,975,210	2,417,944	2,288,543
長期投資 Long-term Investment		255,756	208,044	182,591	189,868	135,908
固定資產 Fixed Assets		4,194,223	4,061,467	4,065,308	4,109,174	3,932,133
其他資產 Other Assets		11,026,901	11,032,051	7,429,649	7,462,280	7,013,041
央行及銀行同業存款 Due to the Central Bank and other banks		156,394	170,423	162,738	372,152	3,172,009
存款及匯款 Deposits and Remittances		227,625,450	222,347,239	207,440,480	201,091,084	181,772,908
央行及同業融資、應付金融債券 Financing from the central bank and other banks and Financial bond payable		—	—	—	—	—
其他負債 Other Liabilities		1,458,354	1,437,689	1,185,028	1,248,478	1,180,034
股本 Capital stock		15,380,144	15,380,144	15,380,144	15,380,144	15,380,144
資本公積 Capital Reserve		14,488	10	163,225	163,225	162,969
保留盈餘 Reserved surplus	分配前 Before Distribution	(1,524,350)	(2,018,161)	(2,521,350)	1,542,726	1,471,958
	分配後 After Distribution	—	(2,018,161)	(2,521,350)	1,542,726	1,471,958
股東權益其他項目 Shareholder's Equity and other items		—	(123,543)	(123,543)	(123,543)	—
資產總額 Total Assets		245,560,713	239,492,682	223,953,245	222,774,673	208,063,206
負債總額 Total Liabilities	分配前 Before Distribution	231,690,431	226,254,232	211,054,769	205,812,121	191,048,135
	分配後 After Distribution	—	226,254,232	211,054,769	205,812,121	191,048,135
股東權益總額 Total Shareholders' Equity	分配前 Before Distribution	13,870,282	13,238,450	12,898,476	16,962,552	17,015,071
	分配後 After Distribution	—	13,238,450	12,898,476	16,962,552	17,015,071

註：為配合九十三年底資產負債表之表達，九十二年底以前之部份會計科目業已重分類，俾利於分析比較。
note: Some accounting categories of 2003 financial reports have been reorganized for the convenience of comparison with 2004 financial reports.

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	九十三年度 2004	九十二年度 2003	九十一年度 2002	九十年度 2001	八十九年度 2000
營業收入	Net Operating Income	8,087,588	8,612,465	10,586,481	12,656,382	12,984,407
營業費用	Operating Expenses	7,836,328	8,120,228	15,152,800	12,374,286	12,815,387
營業利益（損失）	Operating profit and loss	251,260	492,237	(4,566,319)	282,096	169,020
營業外利益	Non-operating Income	492,541	53,154	32,243	37,917	31,296
稅前利益（損失）	Net Income-before tax	743,801	545,391	(4,534,076)	320,013	200,316
稅後利益（損失）	Net Income-after tax	493,801	339,964	(4,064,076)	71,013	60,316
每股盈餘（虧損）〈元〉	Surplus Per Share (NT\$)	0.32	0.22	(2.70)	0.05	0.04

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：為配合九十三年度損益表之表達，九十二年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 2004, some accounting items prior to 2003 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	九十三年度 2004	九十二年度 2003	九十一年度 2002	九十年度 2001	八十九年度 2000
簽證 Item					
中央聯合會計師事務所 Centre & Co., CPAs	吳皓帆 Kao-Fan Wu 廖國宏 Kuo-hung Liao	余天興 Tien-hsing Yu 熊光寧 Kuang-ning Shiung	余天興 Tien-hsing Yu 熊光寧 Kuang-ning Shiung	余天興 Tien-hsing Yu 熊光寧 Kuang-ning Shiung	余天興 Tien-hsing Yu 熊光寧 Kuang-ning Shiung
查核意見 Auditing Opinion	保留意見 (註1) Qualified. (Note 1)	保留意見 (註1) Qualified. (Note 1)	無保留意見 Unqualified	無保留意見 Unqualified	無保留意見 Unqualified

註1：係依金融機構併法規定，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。

Note1: 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 / II. Financial Analysis for the last Five Years

分析項目 Analyze items		最近五年度財務分析 Financial analysis for last five years				
		93年度 2004	92年度 2003	91年度 2002	90年度 2001	89年度 2000
財務結構 (%)Financial structure	負債占資產比率 Ratio of debt to asset	94.35	94.47	94.24	92.39	91.82
	存款佔淨值比率 Ratio of deposit to net value	1,640.89	1,679.36	1,607.99	1,185.23	1,067.88
	固定資產占淨值比率 Ratio of fixed asset to net value	30.24	30.68	31.52	24.22	23.11
償債能力(%) Payback ability	流動準備比率 Current preparation rate	21.63	26.25	26.06	28.79	25.07
經營能力 Managing ability	存放比率(%) Deposit to loan	76.01	66.41	64.75	65.45	73.34
	逾放比率(%) Overdue loan	4.70	9.79	11.47	15.76	14.36
	總資產週轉率 Circulation of total asset	0.03	0.04	0.05	0.06	0.06
	員工平均營業收益額(仟元) Average operational profit of employee (thousand dollar)	3,930	4,270	5,344	6,265	6,180
	員工平均獲利額(仟元) average profit of employee (thousand dollar)	240	169	(2,052)	35	29
獲利能力 Profitability	資產報酬率(%) Return on assets	0.20	0.15	(1.82)	0.03	0.03
	股東權益報酬率(%) Return on equity	3.64	2.60	(27.22)	0.42	0.35
	純益率(%) Net profit margin	6.11	3.95	(38.39)	0.56	0.46
	每股盈餘(元) Earning per Stock	0.32	0.22	(2.70)	0.05	0.04
現金流量(%) Cash flow	現金流量比率 Cash Flow Ratio	95.40	(122.01)	(209.54)	(86.13)	16.08
	現金流量允當比率 Adequate Ratio of Cash Flow	(738.34)	(943.73)	(684.46)	(152.94)	43.78
	現金再投資比率 Re-Investment on Cash	3.89	(4.13)	(6.55)	(3.91)	2.01

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

監察人審查報告
Supervisor's Report

本公司董事會依法造送之民國九十三年度財務報表及盈虧撥補表等，其中財務報表業經中央聯合會計師事務所會計師查核完竣，復經本監察人審查結果，尚無不合，爰依公司法第二一九條之規定備具報告書，敬請鑒核。

The Annual Financial Report and Statement of Changes in Retained Earnings or Deficit of Fiscal 2004 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 were found. Hence, according to Corporation Law article 219, presenting the report.

此 致

Regards,

本公司九十四年股東常會
2005 Shareholders' Meeting.

常務監察人
Permanent 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 四 年 二 月 三 日
February 3, 2005

四、最近年度財務報表，含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
會計師查核報告及附註或附表

IV. The Latest Annual Financial Report, including CPA Audit 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 Sheets

民國九十三年十二月三十一日及民國九十二年十二月三十一日

Dec. 31, 2003 and Dec. 31, 2004

資 產 / Asset			民國九十三年十二月三十一日 Dec. 31, 2004		民國九十二年十二月三十一日 Dec. 31, 2003	
代 碼 Code	會 計 科 目 Items	附 註 Note	金 額 Amount	%	金 額 Amount	%
1100	現金及約當現金 Cash & Cash Equivalent	一	\$ 4,473,661	1.82	\$ 4,441,493	1.85
1110-1120	存放央行及銀行同業 Due from the Central Bank and other banks	二	32,495,010	13.23	39,995,261	16.70
1130	買入票券及證券淨額 Marketable Bills and net amount of Securities	三	8,639,750	3.52	9,652,323	4.03
1140	應收款項淨額 Net amount of recievables	四	3,629,780	1.48	4,259,435	1.78
13xx	買匯、貼現及放款淨額 Purchase of Bills, discount and net amount of loan	五、二十	180,845,632	73.65	165,842,608	69.25
1441	長期股權投資 Long term stock investment	六	255,756	0.10	208,044	0.09
15xx	固定資產淨額 net amount of fixed asset	七	4,194,223	1.71	4,061,467	1.70
18xx	其他資產 other assets	八	11,026,901	4.49	11,032,051	4.60
	資產總計 / Total asset		<u>\$ 245,560,713</u>	<u>100.00</u>	<u>\$239,492,682</u>	<u>100.00</u>
	信託資產 / Trust asset	二十五	<u>\$ 10,446,354</u>	<u>-</u>	<u>\$ 9,203,044</u>	<u>-</u>

單位：新台幣仟元
Unit: NTD 1,000

負債及股東權益 Liability and Shareholder Equity			民國九十三年十二月三十一日 Dec. 31, 2004		民國九十二年十二月三十一日 Dec. 31, 2003	
代碼 Code	會計科目 Accounting Title	附註 Note	金額 Amount	%	金額 Amount	%
2110-2120	央行存款及同業存款 Due to Central Bank and other banks	九	\$ 156,394	0.06	\$ 170,423	0.07
2140	應付款項 Payables	十	2,450,233	1.00	2,298,881	0.96
23xx	存款及匯款 Deposits and Remittances	十一、二十	227,625,450	92.70	222,347,239	92.84
2517	應計退休金負債 pension fund liabilities	十二	436,121	0.18	521,811	0.22
28xx	其他負債 Other Liabilities	十三	1,022,233	0.41	915,878	0.38
2xxx	負債合計 Total Liabilities		231,690,431	94.35	226,254,232	94.47
	股本 Stock	十四				
3101	普通股股本 Common Stock		15,380,144	6.26	15,380,144	6.42
3200	資本公積 Capital Reserve	十五	14,488	0.01	10	-
33xx	保留盈餘 Retained Earnings	十六				
3320	累積虧損 Accumulated Loss		(1,524,350)	(0.62)	(2,018,161)	(0.84)
	股東權益其他項目 other Shareholders' Equity					
3510	庫藏股票 Treasury Stocks	十七	-	-	(123,543)	(0.05)
3xxx	股東權益合計 Total Shareholders' Equity		13,870,282	5.65	13,238,450	5.53
	負債及股東權益總計 Total Liabilities and Shareholders' Equity		\$ 245,560,713	100.00	\$ 239,492,682	100.00
	信託負債/Trust Liabilities	二十五	\$ 10,446,354	-	\$ 9,203,044	-

(請參閱後附財務報表附註暨中央聯合會計師事務所民國九十四年一月三十日之查核報告)
(Please refer to attached notes of financial report and Audition Report as of Jan.31, 2004 from Centres Co. & CPAs)

台中商業銀行股份有限公司
損 益 表
民國九十三年一月一日至十二月三十一日及民國九十二年一月一日至十二月三十一日
(金額除每股盈餘另予註明外，均以新台幣仟元為單位)

代 碼	項 目	附註	民國九十三年一月一日至十二月三十一日				民國九十二年一月一日至十二月三十一日			
			小 計	%	合 計	%	小 計	%	合 計	%
4100	營業收入				\$ 8,087,588	100.00			\$ 8,612,465	100.00
4501	利息收入	二十	\$ 7,170,283	88.66			\$ 7,878,706	91.48		
4516	手續費收入		463,878	5.74			353,586	4.11		
4531	買賣票券利益-淨額		245,970	3.04			266,462	3.09		
4532	採權益法認列之投資收益	六	69,136	0.85			5,492	0.06		
4534	兌換利益-淨額		9,863	0.12			13,346	0.16		
4609	其他營業利益	二十	128,458	1.59			94,873	1.10		
5800	營業費用				7,836,328	96.89			8,120,228	94.28
5501	利息費用		2,455,953	30.37			3,144,369	36.51		
5516	手續費費用		90,567	1.11			78,920	0.91		
5535	各項提存		1,694,379	20.95			2,052,089	23.83		
5811-5821	業務及管理費用		2,816,630	34.83			2,715,414	31.53		
5830	其他營業費損		778,799	9.63			129,436	1.50		
6100	營業利益(損失)				251,260	3.11			492,237	5.72
4999	營業外收入及利益				538,080	6.65			85,532	0.99
5999	營業外費用及損失				45,539	0.56			32,378	0.38
	營業外利益				492,541	6.09			53,154	0.61
6300	本期稅前淨利				743,801	9.20			545,391	6.33
6400	預計所得稅費用	十八			(250,000)	(3.09)			(205,427)	(2.38)
6900	本期稅後純益				\$ 493,801	6.11			\$ 339,964	3.95
7000	普通股每股盈餘(元)：	十九								
	本期稅前純益				\$ 0.49				\$ 0.36	
	預計所得稅費用				(0.17)				(0.14)	
	本期稅後純益				\$ 0.32				\$ 0.22	

(請參閱後附財務報表附註暨中央聯合會計師事務所民國九十四年一月三十日之查核報告)

Taichung Commercial Bank
Income Statement
Jan. 1 ~ Dec. 31, 2004 & Jan. 1 ~ Dec. 31, 2003
(Besides otherwise indicated, NTD 1,000 will be the unit)

Code	Item	note	Jan.1 – Dec.31, 2004				Jan. 1 – Dec. 31, 2003			
			Subtotal	%	Total	%	Subtotal	%	Total	%
4100	Net Operating Income				\$ 8,087,588	100.00			\$ 8,612,465	100.00
4501	Interest Income	20	\$ 7,170,283	88.66			\$ 7,878,706	91.48		
4516	Fees and Commission Income		463,878	5.74			353,586	4.11		
4531	Gains on Marketable Bills & Securities Trading – Net		245,970	3.04			266,462	3.09		
4532	Recording income calculated by weighted equity method	6	69,136	0.85			5,492	0.06		
4534	Gains on Foreign Exchange Trading – Net		9,863	0.12			13,346	0.16		
4609	Other operational profit	20	128,458	1.59			94,873	1.10		
5800	Operating Expenses				7,836,328	96.89			8,120,228	94.28
5501	Interest Expense		2,455,953	30.37			3,144,369	36.51		
5516	Fees & Commissions Expense		90,567	1.11			78,920	0.91		
5535	Provisions		1,694,379	20.95			2,052,089	23.83		
5811-5821	Other operating losses		2,816,630	34.83			2,715,414	31.53		
5830	Other commission losses		778,799	9.63			129,436	1.50		
6100	Operating Profit (Loss)				251,260	3.11			492,237	5.72
4999	Non-Operating revenue and Gain				538,080	6.65			85,532	0.99
5999	Non-Operating revenue and Loss				45,539	0.56			32,378	0.38
	Non- Operating Profit				492,541	6.09			53,154	0.61
6300	Net Income (Loss) Before Taxation				743,801	9.20			545,391	6.33
6400	Provision for Income Tax (Expense)	18			(250,000)	(3.09)			(205,427)	(2.38)
6900	Net Income (Loss) After Taxation				\$ 493,801	6.11			\$ 339,964	3.95
7000	Earnings (Loss) Per Share - Common Stocks (\$)	19								
	Net Income (Loss) Before Taxation				\$ 0.49				\$ 0.36	
	Provision for Income Tax (Expense)				(0.17)				(0.14)	
	Net Income (Loss) After Taxation				\$ 0.32				\$ 0.22	

(Please refer to attached notes of financial report and Audition Report as of Jan.31, 2005 from Centres Co. & CPAs)

台中商業銀行股份有限公司

股東權益變動表

民國九十三年一月一日至十二月三十一日
及民國九十二年一月一日至十二月三十一日

單位：新台幣仟元

項 目	附註	股 本	資本公積	保 留 盈 餘		庫藏股票	合 計
				法定公積	累積虧損		
九十二年一月一日餘額	十五、十六	\$ 15,380,144	\$ 163,225	\$ 1,438,192	\$(3,959,542)	\$(123,543)	\$ 12,898,476
九十一年度盈餘指撥及分配							
收入公積彌補虧損		-	(10,019)	-	10,019	-	-
重估增值準備彌補虧損		-	(153,189)	-	153,189	-	-
受贈公積彌補虧損		-	(17)	-	17	-	-
法定公積彌補虧損		-	-	(1,438,192)	1,438,192	-	-
股利請求權已罹時效而轉列資本公積		-	10	-	-	-	10
九十二年一月一日至十二月三十一日稅後純益		-	-	-	339,964	-	339,964
九十二年十二月三十一日餘額		<u>\$ 15,380,144</u>	<u>\$ 10</u>	<u>\$ -</u>	<u>\$(2,018,161)</u>	<u>\$(123,543)</u>	<u>\$ 13,238,450</u>
九十二年一月一日餘額	十五~十七	\$ 15,380,144	\$ 10	\$ -	\$(2,018,161)	\$(123,543)	\$ 13,238,450
九十二年度盈餘指撥及分配							
受贈公積彌補虧損		-	(10)	-	10	-	-
處分庫藏股票		-	14,452	-	-	123,543	137,995
股利請求權已罹時效而轉列資本公積		-	36	-	-	-	36
九十二年一月一日至十二月三十一日稅後純益		-	-	-	-	493,801	-
九十二年十二月三十一日餘額		<u>\$ 15,380,144</u>	<u>\$ 14,488</u>	<u>\$ -</u>	<u>\$(1,524,350)</u>	<u>\$ -</u>	<u>\$ 13,870,282</u>

(請參閱後附財務報表附註暨中央聯合會計師事務所民國九十四年一月三十日之查核報告)

Taichung Commercial Bank
Statement of Charges in Shareholders' Equity

Unit: NT\$1,000

Jan. 1 – Dec. 31, 2004 & Jan. 1 – Dec. 31, 2003

Item	Note	Common Stock	Capital Reserve	Retained Earnings		Treasury Stocks	Total Shareholders' Equity
				Legal Reserve	Accumulated Profit and Loss		
Balance on Jan. 1, 2003		\$ 15,380,144	\$ 163,225	\$ 1,438,192	\$ (3,959,542)	\$ (123,543)	\$12,898,476
Appropriation of Earnings for 2002							
Income Reserve	15,16	-	(10,109)	-	10,019	-	-
Re-Estimate of Value Increase		-	(153,189)	-	153,189	-	-
Reserve Received		-	(17)	-	17	-	-
Legal Reserve		-	-	(1,438,192)	1,438,192	-	-
Past-due Demand for dividends transferred to capital reserve		-	10	-	-	-	10
Net Profit after taxation from Jan.1 – Dec. 31, 2003		-	-	-	339,964	-	339,964
Balance on Dec. 31, 2003		\$ 15,380,144	10	\$ -	\$ (2,018,161)	\$ (123,543)	13,238,450
Balance on Jan.1, 2004		\$ 15,380,144	10		\$ (2,018,161)	\$ (123,543)	13,238,450
Appropriation of Earnings for 2003							
Reserve Received	15~17		(10)	-	10	-	-
Sell treasury stock			14,452	-	-	123,543	137,995
Past-due right of claim transferred to capital reserve			36	-	-	-	36
Net Profit after taxation from Jan.1 – Dec. 31, 2004			-	-	493,801	-	493,801
Balance on Dec. 31, 2004		\$ 15,380,144	\$14,488	\$ -	\$ (1,524,350)	\$ -	13,870,282

(Please refer to attached notes of financial report and Audition Report as of Jan.31, 2005 from Centres Co. & CPAs)

台中商業銀行股份有限公司

現金流量表

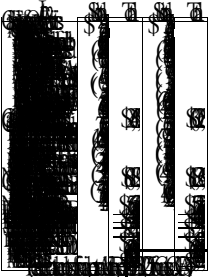
民國九十三年一月一日至十二月三十一日

及民國九十二年一月一日至十二月三十一日

單位：新台幣仟元

項 目	九十三年一月一日至十二月三十一日		九十二年一月一日至十二月三十一日	
	小 計	合 計	小 計	合 計
營業活動之現金流量：				
本期純益	\$ 493,801		\$ 339,964	
調整項目：				
折舊費用	201,443		190,935	
攤 銷	20,723		21,498	
攤銷出售不良債權損失數	674,528		78,590	
提列備抵呆帳	1,510,342		1,871,245	
沖銷備抵呆帳	(1,828,726)		(1,775,054)	
收回已沖銷之放款	-		221,105	
支付員工退休金	(165,887)		(165,759)	
提列意外損失準備	977		868	
提列保證責任準備	9,800		8,886	
處分固定資產及非營業用資產淨(利益)損失	30,048		(19,778)	
依權益法認列之投資利益	(69,136)		(5,492)	
投資(收益)損失	(794)		40	
備抵買入票券跌價損失(轉回數)提列數	8,404		(45,122)	
備抵承受擔保品跌價損失提列數	7,373		5,332	
以交易為目的而持有之買入票券(增加)減少	543,486		(2,695,849)	
遞延所得稅資產減少	268,295		205,434	
應收款項淨額(增加)減少	630,680		(1,281,882)	
應付款項增加	151,352		32,358	
營業活動之淨現金流入(流出)		\$ 2,486,709		\$ (3,012,681)
投資活動之現金流量：				
存放央行及銀行同業(增加)減少	7,500,251		(104,897)	
以非交易為目的而持有之買入票券減少	458,056		217,262	
買匯、貼現及放款增加	(14,685,665)		(7,945,838)	
被投資公司減資退股收現數	25,407		-	
長期投資增加	(562)		(20,000)	
購買固定資產	(322,770)		(141,616)	
出售固定資產及非營業用資產價款	2,115,565		1,135,611	
未完工程及預付設備款(增加)減少	12,692		(9,802)	
其他資產淨增加	(3,221,193)		(4,954,369)	
投資活動之淨現金流出		\$ (8,118,219)		\$ (11,823,649)
融資活動之現金流量：				
央行及銀行同業存款增加(減少)	(14,029)		7,685	
存款及匯款增加	5,278,211		14,906,759	
其他負債增加	261,501		298,279	
處分庫藏股票價款	137,995		-	
融資活動之淨現金流入		\$ 5,663,678		\$ 15,212,723
本期現金及約當現金增加數		32,168		376,393
期初現金及約當現金餘額		4,441,493		4,065,100
期末現金及約當現金餘額		\$ 4,473,661		\$ 4,441,493
現金流量資訊之補充揭露：				
本期支付所得稅		\$ 61,563		\$ 51,345
不影響現金流量之投資活動				
出售不良債權帳面值		\$ 3,142,288		\$ 4,802,474
減:遞延出售不良債權損失		(2,061,399)		(3,143,597)
出售價款		1,080,889		1,658,877
減:其他應收款		(1,080,889)		(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九十四年一月三十日之查核報告)



Taichung Commercial Bank
Statement of Cash Flow
Jan.1-Dec.31, 2004 and Jan.1-Dec.31, 2003

Unit: NT\$1,000

Jan. 1 – Dec. 31, 2004

Jan. 1 – Dec. 31, 2003

台中商業銀行
 Taichung Commercial Bank
 財 產 目 錄
 Property of Taichung Commercial Bank
 民國九十三年十二月三十一日
 Dec. 31, 2004

單位：新台幣仟元 Unit: NTD1000

科目 Item	金額 Amount
現金及約當現金 Cash & Cash Equivalent	4,473,661
存放央行及銀行同業 Due from the Central Bank and other banks	32,495,010
買入票券及證券淨額 Marketable Bills and Securities	8,639,750
應收款項淨額 Net of receivables	3,629,780
買匯、貼現及放款淨額 Purchase of Bills, discount and net amount of loan	180,845,632
長期股權投資 Long term stock investment	255,756
固定資產淨額 net amount of fixed asset	4,194,223
其他資產 other assets	11,026,901
合計 Total	245,560,713

台中商業銀行
Taichung Commercial Bank
盈 虧 撥 補 表
Statement of Changes in Retained Earnings
中華民國九十三年年度

單位：新台幣元 Unit: NTD1000

項 目 Items	金 額 Amount	
	小 計 Sub-Total	合 計 Total
盈虧項目/Earning allocation for gain/loss submitted		
待彌補虧損/Loss to be Compensated		(1,524,350,244.21)
前年度待彌補虧損 Loss to be Compensated last year	(2,018,150,593.97)	
本年度稅後盈餘/After-tax earnings	493,800,349.76	
撥補項目/Items Appropriated		14,487,748.20
資本公積 / Capital Reserve	14,487,748.20	
期末待彌補虧損/Period-end Loss to be Compensated		(1,509,862,496.01)
期末待彌補虧損 Period-end Loss to be Compensated	(1,509,862,496.01)	

註：待彌補虧損為 1,524,350,244.21 元，以資本公積彌補虧損後，期末待彌補虧損為 1,509,862,496.01 元。

Note: The loss to be compensated is NT\$ 1,524,350,244.21, The period-end loss compensated with Capital reserve is NT\$1,509,862,496.01.

會計師查核報告

Independent Auditors' Report

台中商業銀行股份有限公司公鑒：

The Board of Directors and Stockholders

Taichung Commercial Bank

台中商業銀行股份有限公司民國九十三年十二月三十一日及九十二年十二月三十一日之資產負債表，暨民國九十三年一月一日至十二月三十一日及民國九十二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。

We have audited the accompanying balance sheets of Taichung Commercial Bank as of December 31, 2004 and 2003 and the related statements of income, changes in stockholders' equity and cash flows for the above mentioned two years. The preparation of these financial statements is the responsibility of the Bank's management. Our responsibility is to comment on these financial statements based on our audits.

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。

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.

如財務報表附註八所述，台中商業銀行股份有限公司分別於民國九十三年度及九十二年與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）5,204,996千元，並依金融機構合併法規定，將該損失自訂約日起分六個月平均攤銷，未攤銷餘額帳列其他資產。倘該出售損失未予遞延，則民國九十三年及九十二年十二月三十一日其他資產帳面價值應分別減少4,451,878千元及3,065,007千元，保留盈餘應分別減少3,338,909千元及2,298,755千元，民國九十三年及九十二年度稅後純益應分別減少1,040,153千元及2,298,755千元。

As described in Note 8, respectively in 2004 and 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\$5,204,996 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\$4,451,878 and 3,065,007 thousand dollars as of December 31, 2004 and December 31, 2003 the book value of other assets would have been reduced by NT\$3,338,909 and 2,298,755 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\$1,040,153 and 2,298,755 thousand dollars respectively.

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「公開發行財務報告編製準則」及一般公認會計原則編製，足以允當表達台中商業銀行股份有限公司民國九十三年十二月三十一日及民國九十二年十二月三十一日之財務狀況，暨民國九十三年一月一日至十二月三十一日及民國九十二年一月一日至十二月三十一日之經營成果與現金流量。

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, 2004 and 2003 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

如財務報表附註(三)所述，台中商業銀行股份有限公司自民國九十三年度起，債券附買回，附賣回條件之交易，改採融資法處理。

As described in Note 3 in the financial reports, Taichung Commercial Bank's RP and RS shall be handled in line with the Margin Law from 2004 on.

中央聯合會計師事務所Centres Co. & CPAs

會計師

Accountant:

Accountant:

財政部證券暨期貨管理委員會核准文號
台財證六字第0930105123號

Securities And Futures Commission, Ministry of Finance, Approval
Reference No.: Tai-tsai-tseng-6-tzu-ti no.0930105123

行政院金管會證券期貨局核准文號
金管證六字第0930147331號

Financial Supervisory Commission, Executive Yuan, Approval
Reference No.: Jin-guan-tseng-6-tzu-ti no.0930147331

中華民國九十四年一月三十日

Jan.31, 2005

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

中華民國九十三年及九十二年十二月三十一日

(December 31, 2004, and 2003)

(除特別標示外，所有金額均以新台幣仟元為單位)

(All monetary units are NT\$1,000 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一百五十三億捌仟零一十四萬四千元，發行股數達十五億三千八百零一萬四千四百股。

(I) 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. 15 bidding posts were established later on. Since 1963, 14 bidding posts were approved to be upgraded to subsidiaries. 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,

本公司主要經營之業務為：(一)銀行法所規定商業銀行得經營之業務；(二)信託業務；(三)境外金融業務；(四)經主管機關核准辦理之其他業務。

(二)、重要會計政策之彙總說明及衡量基礎
本財務報表係依照公開發行銀行財務報告編製準則、銀行法等有關法令及一般公認會計原則編製，重要會計政策彙總說明如下：

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

係庫存現金、待交換票據、零星支出之週轉金及存放於其他金融機構之款項，不包括已指定用途或支用受有約束者。

3. 買入票券及證券

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。債券附買回、附賣回條件之交易，自九十三年度起採融資法處理。

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

and the number of total issued shared was 1,538,014,400.

Major business items of the Bank include (I) the business items allowed to be run by commercial banks as stipulated in the Bank Law, (II) trust business, (III) financial business, (IV) other business items approved by the authorith-in-charge.

(II) The Summarized Illustration and reference point of Important Accounting Policies

This financial report is prepared in accordance with related laws and rules like the preparatioin doctrine for the publicly released bank financial report and the bank law, and the generally recognized accounting principles, important accounting policies are illustrated as follows:

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 refer to cash in vault, notes and check for clearance, small amount revolving fund, and amounts deposited in other financing institution, excluding those amounts assigned for specific purposes or to be defrayed by stipulation.

3. Marketable Securities and Stock

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 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. RP and RS shall be handled in line with the Margin Law from 2004 on.

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

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。

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

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 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

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。

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

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 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 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

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

係依財政部規定，為備供抵償受託買賣有價證券違約所可能造成之損失，每月接受託買賣有價證券成交金額萬分之零點二八提列作為違約損失準備，至前項違約損失準備累積達新臺幣二億元止。

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。

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 regulations set by the Ministry of Finance, 0.0002% of the trading volume per month on entrusted trades of securities in security brokerage business is reserved for loss from defaulted contract, with a maximum accumulated reserves of NT\$ 200,000,000.

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) 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. 收入

本公司收入認列之會計處理，係依照財務會計準則公報第三十二號「收入認列之會計處理準則」之規定辦理。

15. 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。

16. 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

(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 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. Income

TCB adopts the “Standards for Revenue Recording in Accounting Practice” of the Statement of Financial Accounting Standards No. 32 to record revenue.

15. 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.

16. 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

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。

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

本公司債券及票券附買回、附賣回條件之交易原係依買賣斷法處理，惟自九十三年度起，改為融資法處理。本公司從事票債券附條件交易之期間甚久，且附買回期間難以計算，故不予計算累積影響數，惟對本公司民國九十三年度財務報表之稅後淨利減少約17,974千元。

such price is lower than book value, then the capital reserve derived from transactions of treasury 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

TCB's Securities and Stock RP and RS were originally handled in line with the Sales Corner Law. But from 2004 on, they shall be handled by the Margin Law. TCB has been engaged in this kind of trading for a quiet long period of time, and the RP period is difficult to caculate: therefore, it's no need to calculate the accumulated effect quantity, but TCB's net profit after taxation in the 2004 financial report decreased by about NT\$ 17,974,000.

(四)重要會計科目之說明

1.現金及約當現金

(IV) Significant Accounts

1. Cash and Cash Equivalent

		93年12月31日	92年12月31日
		2004/12/31	2003/12/31
庫存現金	Cash on hand	\$ 2,440,884	\$ 2,569,003
庫存外幣	Foreign currency on hand	245,231	244,196
待交換票據	Notes and check for clearance	1,052,497	893,056
存放銀行同業	Due from banks	735,049	735,238
合 計	Total	\$ 4,473,661	\$ 4,441,493

本公司庫存現金業經保險，其內容如下：

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

		93年12月31日	92年12月31日
		2004/12/31	2003/12/31
庫存現金險	Cash on hand insurance	\$ 4,710,450	\$ 4,676,575
櫃台現金險	Cash in the operating counter	1,704,135	1,683,078
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
票據及有價証券之變造及偽造險	Alterations and counterfeit insurance for marketable bills & securities	10,000	10,000
合 計	Total	\$ 6,427,585	\$ 6,372,653

2. 存放央行及銀行同業

項 目	Item
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存放央行	Due to central bank
存款準備金-甲戶	Deposit reserves-A account
存款準備金-乙戶	Deposit reserves-B account
外幣存款準備金	Foreign currency deposit reserves
轉存央行	Switch to central bank
小 計	Sub-total
拆放銀行同業	Call loans to banks
合 計	Total

2. Due from Central Bank and other banks

	93年12月31日 2004/12/31	92年12月31日 2003/12/31
	\$ 2,912,652	\$ 2,534,420
	6,187,092	5,868,192
	4,469	2,379
	22,350,000	27,668,000
	31,454,213	36,072,991
	1,040,797	3,922,270
	\$ 32,495,010	\$ 39,995,261

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。

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.

3. 買入票券

項 目	Item
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有價證券	Securities
受益憑証	Beneficiary certificates
上市(櫃)公司股票	Listed Stocks
政府債券	Government bonds
國外金融債券	International financial bonds
減：備抵買入票券跌價損失	Less: Allowance for decline in market value of purchased securities
合 計	Total

3. Securities Purchased

	93年12月31日 2004/12/31	92年12月31日 2003/12/31
	\$ 2,405,741	\$ 2,880,000
	21,052	4,238
	5,912,314	6,468,484
	383,204	373,758
	(82,561)	(74,157)
	\$ 8,639,750	\$ 9,652,323

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.

4. 應收款項

4. Accounts Receivables

項 目 Item	93年12月31日 2004/12/31	93年12月31日 2004/12/31
應收承兌票款 Bank acceptance receivables	\$ 204,357	\$ 99,065
應收利息 Interest receivables	741,584	915,171
其他應收款 Other receivables	3,517,443	4,817,291
減：備抵呆帳 Less: Allowance for doubtful accounts	(1,804,694)	(1,805,720)
應收收益 Gains receivables	187,823	200,262
應收票據 Bills and notes receivable	13,823	13,059
應收帳款 Accounts receivable	764,603	16,971
應收遠匯款 Receivables on forward contracts	4,841	3,336
合 計 Item	<u>\$ 3,629,780</u>	<u>\$ 4,259,435</u>

其他應收款中包含違約交割代墊款計民國九十三年及九十二年十二月三十一日分別為1,790,655 仟元及 1,791,845 仟元，亦分別提列備抵呆帳 1,790,655 仟元及 1,791,845 仟元。

Other Receivables include money advancement for delinquent deliveries. In fiscal 2004 and fiscal 2003, the amounts are NT\$1,790,655,000 and NT\$1,791,845,000, respectively, which are recorded as provisions of doubtful debts as NT\$1,790,655,000 and NT\$1,791,845,000, respectively.

5. 買匯、貼現及放款

5. Purchase of Bill, Discount, and Loans

項 目 Item	93年12月31日 2004/12/31	92年12月31日 2003/12/31
進出口押匯及買入匯款 Import/export negotiation and Purchase of Bill	\$ 413,237	\$ 219,624
透 支 Overdraft	157,873	152,839
短期放款 Short-term loan	69,029,966	55,348,818
中期放款 Medium-term loan	41,925,442	37,520,787
長期放款 Long-term loan	61,477,437	54,400,996
催收款 Collectable	10,531,551	21,206,777
小 計 Sub-total	183,535,506	168,849,841
減：備抵呆帳 Less: Allowance for doubtful accounts	(2,689,874)	(3,007,233)
合 計 Total	<u>\$ 180,845,632</u>	<u>\$ 165,842,608</u>

- (1) 停止計提應收利息之放款於93年12月31日及92年12月31日之金額分別為10,184,753千元及20,410,678千元。未計提之應收利息截至93年度及92年度止之金額分別為791,875千元及1,536,747千元。
- (2) 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93年12月31日及92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：
- (1) The loans with removed interest receivable are NT\$10,184,753,000 and NT\$20,410,678,000 respectively as of December 31, 2004 and 2003. The removed interest receivables as of 2004 and 2003 are NT\$791,875,000 and NT\$1,536,747,000 respectively.
- (2) A proper allowance for doubtful debts has been prepared by TCB specifically regarding to receivables, loans and collectables by assessing risks of uncollectible of specific debts and potential risks of overall debt portfolio. The detailed supporting and variance statement of allowance for doubtful debts specifically regarding to receivables, loans and collectables as of December 31, 2004 and 2003 is as follows:

	93 年度 Year of 2004		
	特定債權無法 收回之風險 risks of uncollectible of specific debts	全體債權組合 之潛在風險 potential risks of overall debt portfolio	合 計 total
期初餘額 initial balance	\$ 4,290,993	\$ 521,959	\$ 4,812,952
本期提列呆帳費用 bad debt expense recorded in this term	1,379,315	131,027	1,510,342
沖銷放款金額 offset loan amount	(1,828,726)	—	(1,828,726)
期末餘額 final balance	\$ 3,841,582	\$ 652,986	\$ 4,494,568
	92 年度 Year of 2003		
	特定債權無法 收回之風險 Risks of uncollectible of specific debts	全體債權組合 之潛在風險 Potential risks of overall debt portfolio	合 計 Ttotal
期初餘額 Initial balance	\$ 4,077,222	\$ 418,434	\$ 4,495,656
本期提列呆帳費用 Bad debt expense recorded in this term	1,767,720	103,525	1,871,245
沖銷放款金額 Offset loan amount	(1,775,054)	—	(1,775,054)
期末餘額 Final balance	221,105	—	221,105
期初餘額 Initial balance	\$ 4,290,993	\$ 521,959	\$ 4,812,952

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。

The assessment of allowance for doubtful accounts will be deeply affected by the economic and financial situation at home and abroad, and definitely connected closely to the financial and economic policies adopted by the government. TCB's estimate of allowance for doubtful accounts listed in the financial reports is based on the up-to-date learned, confirmable, and estimable data, excluding those uncertain items.

6.長期投資

6. Long-Term Investment

被投資公司名稱 Name of Invested Firms	93年12月31日 2004/12/31		92年12月31日 2003/12/31	
	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%	\$ 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%
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	38,065	0.99%	59,945	0.99%
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%
順大裕(股)公司 Shun-da-yu Co. Ltd.	2,626	3.82%	—	—
台灣總合股務資料處理(股)公司 Taiwan Combined Securities Depository Co. Ltd.	800	0.27%	—	—
台中銀財產保險代理人(股)公司 Taichung Banking & Financial Property Underwriter Co., Ltd.	10,847	99.00%	3,480	99.00%
台中銀人身保險代理人(股)公司 Taichung Banking Life Insurance Underwriter Co., Ltd.	68,312	99.00%	6,621	99.00%
合計 Total	\$ 255,756		\$ 215,969	
減：備抵投資跌價損失 Less : provisioning for depreciation of investment	(7,925)		(7,925)	
淨額 Net Amount	\$ 255,756		\$ 208,044	

- (1) 台中建築經理公司於九十三年九月辦理清算完結，本公司已沖減相關帳面值，並認列相關損失。
- (2) 本公司原帳列買入票券項下之順大裕股份有限公司已於九十三年一月十九日終止在證券商營業處所買賣。本公司已依下市前的收盤價認列跌價損失 1,612 仟元，並以該市價作為轉列長期投資之新成本。
- (3) 本公司之長期投資富邦證券金融股份有限公司於九十三年初辦理減資退股，本公司依減資換發比率減少成本，並認列相關收益。
- (4) 本公司民國九十三年及九十二年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，因其總資產或營業收入均未達編製合併報表標準，且各子公司合計總資產或營業收入，亦未達本公司各該項金額之 30%，故無須編製合併報表，其原始成本及投資損益明細如下：

- (1) Taichung Real Estate Management Co., Ltd ended its clearance in September, 2004. TCB already offset the related accounting values, and the amount of related losses is recorded.
- (2) The Shun-da-yu Co. Ltd. originally listed under the item of Securities purchased in TCB's account already terminated its trading at the stock broker's office. TCB already recorded a NT\$1,612,000 falling price loss based on the closing price before it became unlisted and used that market price as the new cost of the long-term investment switched from securities.
- (3) One of TCB's long-term investments-- Fuban Securities Co. Ltd withdrew parts of its investment in early 2004, TCB reduced the cost in proportion to the reduction in its investment and recorded its related gains.
- (4) TCB used Equity Method to evaluate Taichung Banking Life Insurance Underwriter Co., Ltd and Taichung Banking & Financial Property Underwriter Co., Ltd. Since their subsidiaries of which both total assets and income from business activities do not reach standards to be included in consolidated reports, and the sums of all total assets and income from business activities of these subsidiaries do not reach 30% in respective categories of TCB, they do not need to be enlisted in consolidated reports. Details of original costs and losses of investment are listed below:

	原始投資成本 original investment cost	投資收益 Gains from investments	
		93年度 2004	92年度 2003
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	\$ 7,486	\$ 1,273
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	61,810	4,219

- (5) 本公司長期投資均未提供擔保。

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

7. 固定資產

7. Fixed Assets

93年12月31日 2004/12/31	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	\$ 1,923,893	\$ 514,529	\$ 2,438,422	\$ —	\$ 2,438,422
房屋及建築 Building and Structures	2,005,760	140,428	2,146,188	(720,167)	1,426,021
交通及運輸設備 Transportation Equipment	60,567	—	60,567	(54,901)	5,666
其他設備 Other Equipment	1,338,679	—	1,338,679	(1,047,895)	290,784
租賃資產 Lease assets	212	—	212	(44)	168
未完工程及預付設備款 Construction in Progress and Prepayment for Facilities	33,162	—	33,162	—	33,162
合計 Total	\$ 5,362,273	\$ 654,957	\$ 6,017,230	\$ (1,823,007)	\$ 4,194,223
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 Construction 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

(1) 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。截至九十三年及九十二年十二月三十一日土地重估之增值稅準備均為276,281千元，帳列其他負債項下，請參閱附註十三。

(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, 2004 and December 31, 2003, reserves of value-added tax of land re-evaluation are all NT\$276,281,000, and are recorded as long-term liabilities, see Note 13 for details.

- (2) 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，請參閱附註八。
 (2) Fixed assets that are not for business purpose are all recorded in Non-Business Assets. Please see Note 8 for details.
- (3) 本公司固定資產均未提供作為擔保品。
 (3) All TCB fixed assets are not provided as guarantee.
- (4) 固定資產投保火險明細如下：
 (4) Fire insurances for fixed assets are listed in below:

	93年12月31日 2004/12/31	92年12月31日 2003/12/31
房屋建築及其他設備		
Buildings and Equipment	\$ 1,473,100	\$ 1,420,900
交通及運輸設備		
Transportation Equipment	1,305	1,736
合 計		
Total	\$ 1,474,405	\$ 1,422,636

8.其他資產

8. Other Assets

	93年12月31日 2004/12/31	92年12月31日 2003/12/31
出租資產 - 房屋基地		
Assets on Lease- Land	\$ 27,286	\$ 27,286
出租資產 - 房屋淨額		
Assets on Lease-House net amount	17,721	18,243
存出保證金		
Refundable deposits	1,184,202	1,386,339
存出信託資金賠償準備		
Deposit paid on trust fund indemnity reserve	50,000	50,000
遞延費用		
Deferred Expenses	48,028	40,632
遞延出售不良債權損失		
Sale of Bad Debts	4,451,878	3,065,007
遞延退休金成本		
Deferred Cost of Retirement Fund	436,121	521,811
遞延所得稅資產淨額		
Net Deferred Income Tax Assets - Non-Current	1,026,705	1,295,000
承受擔保品 - 不動產淨額		
Net Amount of Collateral-realty	2,983,597	2,982,211
減：備抵跌價損失Less: Allowances for the falling price loss	(12,705)	(5,332)
預付款項		
Prepaid amount	813,383	1,650,253
其 他		
Other	685	601
合 計		
Total	\$ 11,026,901	\$ 11,032,051

- (1) 本公司非營業資產中出租及閒置資產一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。
- (2) 本公司出租及閒置資產均未提供擔保。
- (3) 因出租資產而應收之未來租金收入如下：

期 間 Period	金 額 Amount
民國94年度 Year of 2005	\$ 16,278
民國95年度 Year of 2006	2,953
民國96年度 Year of 2007	55

- (4) 本公司於民國九十二年十一月與中華開發資產管理公司簽約出售 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；另於九十三年十一月與富析資產管理顧問公司簽約出售 3,142,288 仟元之不良債權，出售價款 1,080,889 仟元，產生出售不良債權損失 2,061,399 仟元。本公司依金融機構合併法第十五條第五項規定將上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出售不良債權損失，九十三年及九十二年度攤銷金額分別為 674,528 仟元及 78,590 仟元。截至九十三及九十二年底止，上述合約尚未收取之買賣價金分別計 1,080,889 仟元及 1,658,877 仟元。

- (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:

- (4) In November, 2003, TCB contracted with China Development Asset Management Corporation to sell listed bad debts of NT\$4,802,474,000 at the price of NT\$1,658,877,000, incurring a loss from bad debts NT\$3,143,597,000. Besides, in November, 2004, TCB contracted with Fusi Asset Management and consulting Corporation to sell listed bad debts of NT\$3,142,288,000 at the price of NT\$1,080,889,000, incurring a loss from bad debts NT\$2,061,399,000. 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. The amortized amounts for 2004 and 2003 were NT\$674,528,000 and NT\$78,590,000 respectively. As of the ends of 2004 and 2003, the amount yet to receive from the foregoing contract are NT\$1,080,889,000 and NT\$1,658,877,000 respectively.

9. 央行存款及銀行同業存款

9. Due to Central Bank and other Banks

	93年12月31日 2004/12/31	92年12月31日 2003/12/31
央行存款		
Due to Central Bank	\$ 5,509	\$ 5,699
銀行同業存款		
Due to Banks	43,924	51,442
透支銀行同業		
Overdrafts from Banks	106,961	95,774
銀行同業拆放		
Call Loans from banks	—	17,508
合 計		
Total	<u>\$ 156,394</u>	<u>\$ 170,423</u>

10. 應付款項

10. Accounts Payables

	93年12月31日 2004/12/31	92年12月31日 2003/12/31
應付利息		
Accrued interest	\$ 213,661	\$ 235,253
應付費用		
Accrued Expenses	296,793	322,004
應付代收款		
Collections	43,302	44,166
其他應付款		
Other Payables	1,677,359	1,592,702
承兌匯票		
Acceptance	218,945	104,756
應付租賃款		
Accrued Rental Fee	173	—
合 計		
Total	<u>\$ 2,450,233</u>	<u>\$ 2,298,881</u>

11. 存款及滙款

11. Saving and Remittance

	93年12月31日 2004/12/31	92年12月31日 2003/12/31
支票存款		
Checking accounts	\$ 4,039,450	\$ 3,622,074
活期存款		
Checking deposit	29,922,800	26,314,999
定期存款		
Time deposit	23,583,815	24,031,250
儲蓄存款		
Saving deposit	170,050,216	168,353,363
滙 款		
Remittance	29,169	25,553
合 計		
Total	<u>\$ 227,625,450</u>	<u>\$ 222,347,239</u>

12. 員工退休辦法

12. Employee Retirement Program

(1) 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。

(2) 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) 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 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) 退休基金提撥狀況表

(1) Deposits of Retirement Fund

	93年12月31日 2004/12/31	92年12月31日 2003/12/31
既得給付義務		
Vested	\$(479,112)	\$(518,124)
非既得給付義務		
Non-vested	(1,045,854)	(1,063,597)
累積給付義務		
Accumulated Benefit Obligation	(1,524,966)	(1,581,721)
未來薪資增加之影響數		
Variables to Future Payroll Increase	(325,764)	(339,370)
預計給付義務		
Projected Benefit Obligation	(1,850,730)	(1,921,091)
退休基金資產公平市價		
Fair Value of Pension Assets	1,088,845	1,059,910
提撥狀況		
Allotment	(761,885)	(861,181)
未認列過渡性淨給付義務		
Unrecognized Provisional Payout Obligations	206,127	231,892
未認列前期服務成本		
Unrecognized Prior Service Cost	423,741	449,911
未認列退休金損失		
Unrecognized Pension Loss	132,017	179,378
補列之應計退休金負債		
Inserted Translation of Pension Liabilities	(436,121)	(521,811)
應計退休金負債		
Supplemented Pension Liabilities	\$(436,121)	\$(521,811)

(2) 退休金成本包括：

(2) Costs of Retirement Fund Include:

	93年度 2004	92年度 2003
服務成本		
Service Cost	\$ 86,714	\$ 84,994
利息成本		
Interest Cost	66,733	68,490
退休基金資產之預期報酬		
]Estimated Return on Pension Assets	(39,495)	(39,660)
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
	<u>\$ 165,887</u>	<u>\$ 165,759</u>

13. 其他負債

13. Other liabilities

	93年12月31日 2004/12/31	92年12月31日 2003/12/31
土地增值稅準備/ Land increment tax reserve	\$ 276,281	\$ 276,281
存入保證金/Interim guarantees	319,699	97,079
預收款項/Prepayments	369,725	481,709
各項準備/Other reserves	56,528	45,751
其他/Miscellaneous	—	15,058
合計/Total	\$ 1,022,233	\$ 915,878

14. 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」，截至民國九十三年十二月三十一日及九十二年十二月三十一日，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。

15. 資本公積

- (1) 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。
- (2) 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。

16. 未分配盈餘及法定盈餘公積

- (1) 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

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 Business 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, 2003 and December 31, 2004, 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

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。本公司九十三年度無分派董監事酬勞及員工紅利

- (2) 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。

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 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 2004.

- (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. 庫藏股票

17. Treasury Stocks

(1)

收回原因 Reason for Recall	93年1月1日 2004/1/1	本期增加 Addition	93年12月31日 2004/12/31	期末股數 Shares at Ending
	期初股數 Shares at Beginning		本期減少 Less	
轉讓股份予員工 Transferred to Employee	30,760	—	30,760	—

- (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。

- (3) 本行於九十三年四月份依規定轉讓 30,760 仟股給本行員工。

- (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.

- (3) In accordance with regulations, TCB transferred to employees 30,760 thousand shares in April, 2004.

18. 所得稅

(1) 所得稅及應付所得稅計算如下：

	93年度 2004	92年度 2003
稅前會計淨利(淨損)		
Net Accounting Profit before Tax (Net Loss)	\$ 743,801	\$ 545,391
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)
停徵之證券交易(所得)損失		
Loss (Income) from Tax Discontinuation on Trades of Securities	(26,261)	(58,583)
權益法認列投資收益		
Gains from investments recognized by Equity Method	(81,404)	(5,492)
處分承受擔保品土地交易所得		
Income from Disposition of Land Guarantees	(110,659)	(178,334)
其他永久性差異		
Other Permanent Differences	(32,916)	(10,052)
暫時性差異		
Temporary Differences	(871,379)	(480,665)
課稅所得		
Taxation Income	\$ (378,818)	\$(194,087)
虧損遞轉以後年度		
Loss deferred to Next Year	\$ 378,818	\$ 194,087
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
遞延所得稅資產及負債影響數		
Affected Asset and Liability from Deferred Income Tax	250,000	255,434
所得稅調整數		
Income Tax Adjustment	—	(51,595)
所得稅費用(利益)		
Expense (Profit) for Income Tax	<u>\$ 250,000</u>	<u>\$ 205,427</u>

18. Income Tax

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

本公司截至九十一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。

As of fiscal year 2002, TCB's profit-making enterprise income tax declarations were already approved by the national tax bureau in central Taiwan area.

(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:

	九十三年 度 2004		九十二年 度 2003	
	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	\$ 69,234	\$ 17,308	\$ 51,083	\$ 12,771
備抵呆帳超限數 Provisions for Doubtful debts Exceeding Limit	740,944	185,236	1,680,026	420,006
虧損扣抵 Deduction of Loss	5,654,539	1,413,635	9,666,361	2,416,590
其 他 Others	149,512	37,608	22,603	5,651
遞延所得稅資產 Total amount of deferred income tax	<u>\$ 6,614,229</u>	<u>\$ 1,653,787</u>	<u>\$11,420,073</u>	<u>\$ 2,855,018</u>

	93 年 度 2004	92 年 度 2003
遞延所得稅資產 Deferred Income Tax Asset	\$ 1,653,787	\$ 2,855,018
備抵評價－遞延所得稅資產 Provision Review-Deferred Income Tax Asset	(627,082)	(1,560,018)
淨遞延所得稅資產 Net Deferred Income Tax Asset	<u>\$ 1,026,705</u>	<u>\$ 1,295,000</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，截至民國九十三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：

(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, 2004 amounts and limits of deductible losses in last few years are listed in below:

虧損年度 Fiscal Year Deficit Reported	核定(估計)虧損金 額Audited Amount of Deficit	已扣抵金額 Deducted Amount	未扣抵金額 un-deducted amount	最後可扣抵期限 Deadline the Deductible may be Taken
九十一 2002	\$ 5,081,186	\$ —	\$5,081,186	九十六年度 2007
九十二 2003	194,535	—	194,535	九十七年度 2008
九十三 2004	378,818	—	378,818	九十八年度 2009
合 計 Total	<u>\$ 5,654,539</u>	<u>\$ —</u>	<u>\$5,654,539</u>	

(4) 投資抵減：

截至民國九十三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	93年12月31日 2004/12/31	最後可抵減年度 Deadline the Deductible may be Taken
九十 2001	\$ 12,522	九十四年度 2005
九十二 2003	11,523	九十六年度 2007
九十三 2004	1,405	九十七年度 2008
合計 Total	\$ 25,450	

(4) Deductible Investments

As of December 31, 2004, 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

	93年12月31日 2004/12/31	92年12月31日 2003/12/31
可扣抵稅額帳戶餘額 Balance in Tax-Deductible Accounts	\$ 1,295,311	\$ 1,288,267
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	—	—

* 93 度尚未有實際稅額扣抵比率，故揭露預計數，92 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 2004 and therefore the estimated ratio is reported. Actual ratio of tax-deductible is available for fiscal 2003.

(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):

	93年12月31日 2004/12/31	92年12月31日 2003/12/31
86 年度以前 Prior to Fiscal 1997	\$ —	\$ —
87 年度以後 After Fiscal 1998	(1,524,350)	(2,018,161)
合計 Total	\$ (1,524,350)	\$ (2,018,161)

19. 普通股每股盈餘(虧損)

	19. Earnings Per Share on Common Stock	
	93.1.1~93.12.31	92.1.1~92.12.31
	2004.1.1~2004.12.31	2003.1.1~2003.12.31
本期稅後淨利 (A)		
Net Profit After Tax in Current Period (A)	\$ 493,801	\$ 339,964
期初流通在外股數		
Number of Outstanding Shares in Beginning of Period	1,507,254仟股 1,507,254 thousand shares	1,507,254仟股 1,507,254 thousand shares
全年度約當流通在外股數(B)		
Number of Outstanding Equivalent Shares in Fiscal Year (B)	1,530,324仟股 1,530,324 thousand shares	1,507,254仟股 1,507,254 thousand shares
普通股每股盈餘 (A÷B)		
Earning per Common Stock (A÷B)	\$ 0.32元	\$ 0.22元

20. 關係人交易事項

20. Transactions with Company-Related Parties

(1) 關係人之名稱及關係：

(1) Name and relations of related parties:

關係人名稱

與本公司之關係

Name of Related Parties

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 Director 本公司常務董事楊澤民係為該公司董事 Mr. Tze-Min Yang, who is also a TCB Permanent Director, is a director of Taiwan Won-gium Technology Co. Ltd
台竣實業股份有限公司 Tai-Gium Enterprise Co. Ltd	本公司常務監察人陳怡德係為該公司董事(於93.8.12解任該公司董事) Mr. Yu-de Chen, who is also a TCB Permanent Director, is a director of Taiwan Won-gium Technology Co. Ltd (dismissed the board of director on Aug. 12, 2004)
台灣網竣科技股份有限公司 Taiwan Won-gium Technology Co. Ltd	本公司常務監察人陳怡德係為該公司董事 Mr. Yu-de Chen, who is also a TCB Permanent Director, is a director of Taiwan Won-gium Technology Co. Ltd
台竣資訊股份有限公司 Tai-Gium Information Co. Ltd	本公司常務監察人陳怡德係為該公司董事 Mr. Yu-de Chen, who is also a TCB Permanent Director, is a director of Tai-Gium Information
大旭實業(股)公司 Da-si Industry Co. Ltd	本公司董事蔡裕彰為該公司監察人 Mr. Yu-chang Tsai, who is also a TCB Permanent Director, is a director of Da-si Industry Co. Ltd
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

(2) 與關係人之重大交易事項：

(2) Significant transactions by interested parties:

(1) 資金融通情形：

(1) Loans and Financing:

九十三年一月一日至十二月三十一日

From 2004/01/01 to 2004/12/31

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	\$ 120,000	2.75%	\$ 3,269
台竣實業股份有限公司 Tai-Gium Enterprise	48,000	24,000	2.60%	715
台灣網竣科技股份有限公司 Taiwan Won-gium Technology Co. Ltd	10,000	—	2.98%	149
台竣資訊股份有限公司 Tai-Gium Information	10,000	—	6.25%	183
大旭實業(股)公司 Da-si Industry Co. Ltd	5,000	1,000	2.60%	38
長期擔保放款 Long-Term Secured Loans				
吳傳森 Chuan-Sen Wu	\$ 4,850	\$ —	2.94%	\$ 52

本公司九十三年十二月三十一日對各部室經理之擔保放款約為138,456仟元，利息收入約為3,607仟元。

As of December 31, 2004 Secured loans with managers at branches and departments totaled NT\$138,456,000; interest income totaled NT\$3,607,000.

九十二年一月一日至十二月三十一日

From 2003/01/01 to 2003/12/31

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				
員林汽車客運股份有限公司 Yuan Lin Bus	\$ 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。

(2)關係人存放於本公司之存款，截至九十三年及九十二年十二月三十一日分別為 338,766 仟元及 208,492 仟元各佔總存款之 0.15%及 0.09%。

(3)租金收入：

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

(2) Deposits in TCB made by relational people as of the end of 2004 and 2003 are NT\$338,766,000 and NT\$208,492,000, respectively, or 0.15% and 0.09% to total deposits in TCB.

(3) Income from Rent

	九十三年度 2004		九十二年度 2003	
	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	\$ 72	\$ 12
台中銀人身保險代理人(股)公司 Taichung Banking Life Insurance Underwriter Co., Ltd.	180	30	180	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.

21. 質押之資產
無。

21. Pledged Assets
Nil

22. 承諾及或有負債

截至九十三年及九十二年十二月三十一日本公司之重大承諾及或有事項如下：

(1) 明細及金額如下：

22. Commitments and Contingent Liabilities

As of December 31 of 2004 and 2003 major promises and liabilities bear by TCB are listed in below:

(1) Details and Amounts are:

項 目	93年12月31日 2004/12/31	9212月31日 2003/12/31
Item		
應收代收款及受託代收款 Receivables of Entrusted Collections and Entrusted Collections	\$ 19,900,148	\$ 17,092,952
應收保證款項及保證款項 Receivables of Guarantees and Guarantees	2,461,006	1,981,450
應收信用狀款項及信用狀款項 Receivables of L/C and L/C	1,147,730	714,590
保管有價証券及應付保管有價証券 Custody of Securities and Payables of Custody of Securities	265,022	369,006
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	141,346	173,967
信託資產及負債 Trusted Assets and Liabilities	10,446,354	9,203,044

(2) 本公司於民國九十三年十二月三十一日
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：

(2) Future real estate business lease contracts
that TCB has signed on December 31,
2004 rent payables are summarized in
below:

期 間 Period	金 額 Amount
民國94度 2005	24,383
民國95度 2006	12,325
民國96度 2007	11,394
民國97度 2008	7,196
民國98度 2009	5,757

- (3)截至 93 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。
- (4)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，二審本行勝訴判決，惟對造上訴三審後，發回台中高分院審理判決本行敗訴（93 年重上更(一)第 7 號），但本行已上訴第三審；另向富邦產物保險公司求償理賠之訴，及對中興保全公司申請理賠之訴，本公司均三審敗訴確定。
- (5)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，駁回劉娟娟所提第一、二審全部之訴，因劉娟娟上訴最高法院，最高法院廢棄原判決發回台中高分院，現由台中分院審理中。
- (6) 本公司對廣三案中台北分行違法貸款案等集核心份子及證券商違約交割買賣盤人頭戶及券提出背信、違反證券交易法及洗錢防制法等之刑告訴，另請求該案之首謀份子及共犯應連帶賠償台幣一百一十二億餘元不等，刑事部份已於九十年六月八日經三審宣判，宣判結果仍有曾正仁等 1 人撤銷原判決發回台中高分院(最高法院 93 年 2885 號)。民事損害賠償部份，現正由台中地院理中。對劉松藩提出刑事告訴及民事求償（附民）刑事告訴部分，劉松藩二審有罪確定，附民尚在中地院審理中。
- (7) 本公司針對廣三案資金流向，並依台中地院刑庭 88 年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
- (3) As of December 31, 2004 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. This 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 appealed to the Highest Court and had the original rule nullified and the remand for retrial at Taichung High Court, this case is still a secta at Taichung High Court.
- (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 third trial in criminal court was pronounced on June 08, 2004 but of those defendants, 17's criminal judgements were repealed and remanded to be retrialed at Taichung High Court (Highest Court Judgement No.2885). Civil compensation was still in trial by Taichung local court. As to the criminal charges and civil compensation against Sun-fan Liu, Liu was judged as guilty in the second trial, and the civil compensation is still in trail by Taichung local court.
- (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

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。

- (8)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，一審本行敗訴，判賠金額新台幣 6,680 仟元，現二審審理中；另本行已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。

23. 非常損失

無。

24. 重大期後事項

無。

25. 其他

(1) 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。

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

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\$6,680,000. The case 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.

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

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。

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.

非以交易為目的之衍生性金融商品交易

Trades of Non-Business Purpose Derived Financial Products

(1) 合約金額及信用風險

(1) Amount and Credit Risk of Contracts

金融商品 Financial Products	93年12月31日 2004/12/31		92年12月31日 2003/12/31	
	合約金額 Contract Amount (名目本金) (Principle)	信用風險 Credit Risk	合約金額 Contract Amount (名目本金) (Principle)	信用風險 Credit Risk
外匯換匯合約 Foreign Exchange Swap	\$ 70,258	\$ 704	\$ 453,268	\$ 4,996
無本金交割遠期外匯交易 Non-delivery Deposit' Forward Contract	674,529	12,335	748,481	8,486
遠期外匯 Forward Contracts	13,357	546	237,275	2,372

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。

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

(2) 市場價格風險

(2) Risk of Market Price

係市場匯率變動之風險。本公司承作之遠期契約或交換交易係為規避現貨標的的資產價格風險，或為反向軋平承接自客戶之部位，或為固定融資成本。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。

Risk of Market Price is the risk of change in market exchange rate. Forward contracts and foreign exchange swaps operated by TCB are aimed at avoiding the asset price risk of actual goods object, or reversely covering and accepting clients' positions, or serving as fixed finance costs. 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

(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 83,438 仟元及現金流出 83,473 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

(a) 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；民國九十三年及九十二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 1,527 仟元及 85 仟元及利息收入 6,469 仟元及 691 仟元。

(b) 本公司民國九十三年及九十二年十二月三十一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：

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\$83,438,000, and the cash out-flow is expected to be NT\$83,473,000. 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

(a) 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 to December 31 in 2003 and 2004 are NT\$1,527,000 and NT\$85,000 for the listed expenses of interest, and NT\$6,469,000 and NT\$691,000 for the income of interest.

(b) The Amounts, book values, and estimated fair 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, 2004 are listed as follows:

類 Category	別	93年12月31日 2004/12/31		92年12月31日 2003/12/31	
		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 2,200 SGD 1,311 HKD 10,891		USD 13,279 JPY 256,882 SGD 426 HKD 6,988 EUR 2,200	
資產：應收遠匯款-外幣 Asset: Receivables of foreign Exchange Forward in foreign currency			70,258		214,962
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			70,290		451,320
無本金交割遠期外匯合約 Non Principal Delivery Forward		USD 21,000		USD 22,000	
資產：應收出售遠匯款 Assets: Receivables of Sales of NDR			514,944		544,613
資產：應收遠匯款-外幣 Assets: Receivables of NDR in foreign currency			159,585		203,868
負債：應付遠匯款-外幣 Liability: Payables of NDR in foreign currency			510,672		543,648
負債：應付購入遠匯款 Liability: Payables of Purchase of NDR			159,650		202,920
遠期外匯合約-本公司買入 NDR Contract- TCB Buy-In		USD 108		—	
– 本公司買出 – Sod by the company		USD 299		USD 7,000	
資產：應收遠匯款-外幣 Asset: Receivables of NDR in foreign currency			3,447		—
負債：應付購入遠匯款 Liability: Payables of Purchase of NDR			3,624		—
遠期外匯合約-本行賣出 NDR Contract – TCB Sell-Out					
資產：應收出售遠匯款 Asset: Receivables of Sales of Foreign Exchange Forward			9,733		237,275
負債：應付遠匯款-外幣 Liability: Payables of Foreign Exchange Forward in foreign currency			9,559		237,846

(2) 金融商品之公平價值

(2) Fair Prices of Financial Products

金 融 資 產 Financial Asset	93年12月31日 2004/12/31		92年12月31日 2003/12/31	
	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 Financial Assets that Fair Price equivalent to Book Value – Current	\$ 40,593,610	\$ 40,593,610	\$ 48,692,854	\$ 48,692,854
非交易目的之金融資產 -遠期外匯合約 Financial Assets with Non-Business Purpose – Foreign Exchange Forward Contracts	13,180	12,978	237,275	236,688
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 Financial Assets with Non-Business Purpose –NDR Contracts	744,787	739,893	1,201,749	1,203,203
買入票券 Bills Purchased In	8,639,750	8,639,750	9,652,323	9,652,323
買匯及放款 Remittance Buy-In and Loans	180,845,632	180,845,632	165,842,608	165,842,608
長期股權投資 Long-Term Stock Equity Investment	255,756	255,756	208,044	208,044
其他金融資產 Other Financial Assets	5,018,477	5,018,477	6,063,471	6,063,471
	<u>\$ 236,111,192</u>	<u>\$ 236,106,096</u>	<u>\$ 231,898,324</u>	<u>\$ 231,899,191</u>

金 融 負 債 Financial Liability	93年12月31日 2004/12/31		92年12月31日 2003/12/31	
	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 Financial Liabilities that Fair Price equivalent to Book Value	\$ 2,606,627	\$ 2,606,627	\$ 2,469,304	\$ 2,469,304
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	13,183	12,978	237,846	237,846
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	740,612	739,927	1,197,888	1,197,888
存款及匯款 Deposits and Remittance	227,625,450	227,625,450	222,347,239	222,347,239
應計退休金負債 Accountable Retirement Fund Liability	436,121	436,121	521,811	521,811
其他金融負債 Other Financial Liability	689,424	689,424	578,788	578,788
	<u>\$ 232,111,417</u>	<u>\$ 232,110,527</u>	<u>\$ 227,352,876</u>	<u>\$ 227,352,876</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。
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

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 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

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. 應計退休金負債：主要係應計退休金負債，係以資產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。

（3）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九十三年及九十二年十二月三十一日分別為 6.00 % ~ 3.21% 及 8.65% ~ 3.79%，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：

	93年12月31日 2004/12/31	92年12月31日 2003/12/31
貸款承諾 Loan Commitments	\$ 16,528,884	\$ 11,818,075
信用卡授信承諾 Credit Card Lines	15,057,433	13,641,662
融資保證和商業信用狀 Guaranty and L/C	3,608,736	2,696,040

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. Accountable Retirement Fund Liability: The majority is 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 6.00% - 3.21% as of December 31, 2004 and 8.65% - 3.79% as of December 31, 2003. 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:

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。

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。

(4) 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：

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 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, liquidable 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:

			93年12月31日 2004/12/31	92年12月31日 2003/12/31
放款-依地方區域分 Loans-by geographic Regions				
國	內	Domestic	\$ 184,518,606	\$ 169,013,106
美	洲	America	1,303,401	1,760,407
亞	洲	Asia	144,303	44,986
歐	洲	Europe	21,647	—
非	洲	Africa	8,555	12,792
合	計	Total	\$ 185,996,512	\$ 170,831,291

		93年12月31日 2004/12/31	92年12月31日 2003/12/31
放款-依產業型態分Loans-by Industry Type			
製	造業 Manufacturing	\$ 26,591,864	\$ 24,200,671
營	造業 Construction	7,894,624	5,469,993
工	商及個人服務業 Commercial and Personal Services	16,063,724	15,000,378
其	他機構 Others	14,463,052	11,844,685
個	人 Individuals	120,983,248	114,315,564
合	計 Total	\$ 185,996,512	\$ 170,831,291

(5) 銀行財務報表之揭露

1. 本公司關於可變現資產及可償還負債之到期分析如下：

(5) Disclosure of Bank Financial Report

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

	93年12月31日			合 計 Total
	December 31, 2004			
	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	金 額 Amount	
資 產 Assets				
存放銀行同業 Due from Banks	\$ 735,049	\$ —	\$ —	\$ 735,049
拆放銀行同業 Call Loans to Banks	1,040,797	—	—	1,040,797
存放央行 Due to Central Bank	31,454,213	—	—	31,454,213
買入票券－受益憑證 Securities Bought – Beneficiary Certificates	2,405,741	—	—	2,405,741
買入票券－政府債券 Securities Bought – Government Bonds	50,500	6,838,614	—	6,889,114
買入票券－上市(櫃) 公司股票 Securities Bought – Listed Company Stocks	21,052	—	—	21,052
買入票券－國外金融債券 Security Bought – Foreign Financial Bonds	351,287	31,917	—	383,204
買匯及放款(不含催收款) Bill Purchased and Loans (excluding Delinquent Account)	69,601,076	41,925,442	61,477,437	173,003,955
基金及長期投資－未上市(櫃) 公司股票 Funds and Long-Term Investment – Unlisted (OTC) Company Stocks	—	255,756	—	255,756
合 計 Total	<u>\$105,659,715</u>	<u>\$ 49,051,729</u>	<u>\$61,477,437</u>	<u>\$ 216,188,881</u>
負 債 Liability				
銀行同業存款 Due to Banks	\$ 43,924	\$ —	\$ —	\$ 43,924
透支銀行同業 Overdrafts from Banks	106,961	—	—	106,961
央行存款 Deposits at Central Bank	5,509	—	—	5,509
存款及匯款 Deposits and Remittances	217,888,810	9,736,640	—	227,625,450
合 計 Total	<u>\$218,045,204</u>	<u>\$ 9,736,640</u>	<u>\$ —</u>	<u>\$ 227,781,844</u>

	92年12月31日			
	2003/12/31			
	一年以內(含)	超過一年至七年	七年以上	合計
	Within 1 Year	1~7 Years	7 Years of more	Total
金額	金額	金額	金額	
Amount	Amount	Amount	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 Bank	3,922,270	—	—	3,922,270
存放央行				
Deposits at Central Bank	29,922,991	6,150,000	—	36,072,991
買入票券—受益憑證				
Security Bought—Certificate of Beneficiary	2,880,000	—	—	2,880,000
買入票券—政府債券(含約當現金)				
Security Bought—Government Bonds (including cash equivalent)	827,094	5,641,390	—	6,468,484
買入票券—上市(櫃)公司股票				
Security 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)				
Remittance Bought and Loans (excluding delinquent Accounts)	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 Investments—Unlisted Company Stocks	—	208,044	—	208,044
合計				
Total	\$ 94,386,870	\$ 49,520,221	\$ 54,400,996	\$ 198,308,087
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				
Interbank dissolve or recognition of loans	17,508	—	—	17,508
央行存款				
Deposits at Central Bank	5,699	—	—	5,699
存款及匯款				
Deposits and Remittance	203,086,445	19,260,794	—	222,347,239
合計				
Total	\$ 203,256,868	\$ 19,260,794	—	\$ 222,517,662

2. 各類孳息資產與付息負債平均值與當期平均利率之揭露

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

	93年 度 2004	
	平 均 值 Average	平均利率% Average Interest Rate %
資 產		
Assets		
存放銀行同業	\$ 958,825	0.87
Due from Banks		
存放央行	35,332,976	1.29
Deposits at Central Bank		
拆放銀行同業	4,952,426	1.32
Call Loans to Banks		
買入票券－有價證券	7,655,595	3.13
Security Bought－ Valuable Securities		
買匯及放款	170,688,308	4.03
Bill Purchased and Loans		
負 債		
Liability		
銀行同業存款	4,273,393	1.61
Due to Banks		
銀行同業拆放	16,118	2.22
Call Loans from Banks		
透支銀行同業	111,263	—
Overdrafts from Banks		
活期存款	81,272,648	0.48
Demand Deposit		
定期性存款	131,552,459	1.48
Time Deposits		
附買回債券負債	2,547,521	0.94
RP Bonded Debt		
	92年 度 2003	
	平 均 值 Average	平均利率% Average Interest Rate %
資 產		
Assets		
存放銀行同業	\$ 960,945	0.84
Due from Banks		
存放央行	35,551,403	1.64
Deposits at Central Bank		
拆放銀行同業	7,102,439	1.16
Call Loans to Banks		
買入票券－有價證券	7,646,724	3.25
Security Bought－ Valuable Securities		
買入票券－定期存單	284,598	0.64
Security Bought－ Time Deposit		
買入票券－商業本票	1,390,428	0.67
Security Bought－ Commercial papers		
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		

3. 本公司主要風險之曝險情形
 3. TCB's exposure to major risks

(1) 放款資產品質
 (1) Quality of loan assets

單位：新台幣仟元 Unit: NT\$1,000

	93年12月31日 2004/12/31	92年12月31日 2003/12/31
逾期放款（含催收款） Past-due loans (including Deliquent Accounts)	\$ 8,619,538	\$ 16,531,920
催收款 Deliquent Accounts	10,531,551	21,206,777
逾放比率 Past-due Loan Ratio	4.696%	9.791%
應予觀察放款 Loans to be observed	3,788,239	8,238,167
應予觀察放款占總放款比率 Ratio of Loans to be observed to total loans	2.064%	4.879%
帳列放款及催收款準備 Book loans and Deliquent Accounts reserves	4,494,568	4,812,952
呆帳轉銷金額 Amount of bad debt write-off	1,828,726	1,775,054

註：

- 逾期放款（含催收款及現訴訟中廣三案件之逾期放款金額）。
- 逾放比率 = 逾期放款（含催收款） / （放款餘額 + 催收款）。
- 應予觀察放款係中長期分期償還放款逾三個月但未滿六個月、其他放款本金未逾期三個月而利息未按期繳納逾三個月但未滿六個月、已達列報逾放而准免列報者（包括協議分期償還放款、已獲信保基金理賠及有足額存單或存款備償放款、九二一震災經合意展延者、擔保品已拍定待分配款及其他經專案准免列報者。）
- 帳列放款及催收款準備係含其他應收款、各項放款及催收款。

Notes:

- Past-due loans (including Deliquent Accounts and the Past-due loan amount of the KS-Sogo scandal currently in suit).
- Past-due Loan Ratio = Past-due loans (including Deliquent Accounts) / (outstanding of deposits + Deliquent Accounts)
- Loans to be observed refer to those loans which are amortized over medium/long term and past-due over 3 months but less than 6 months, whose principal is past-due shorter than 3 months and whose interest is not submitted on time past-due over 3 months but less than 6 months, and which are already listed as past-due but exempted from being listed (including negotiated amortized loans, those which already obtain settlement of claim from credit guarantee funds and which have full amount deposit receipt or deposits to serve as provisions for loans, those to be extended through negotiation for 921 earthquake victims, those with collateral approved to wait for allotment, and others approved to be exempted from being listed as past-due through ad hoc program.
- Accounting loans and deliquent accounts reserves refer to other receivable, various loans and deliquent accounts.

(2) 授信風險集中情形

(2) Concentrations of credit risks

單位：新台幣仟元 Unit: NT\$1000

	93年12月31日 2004/12/31		92年12月31日 2003/12/31	
對利害關係人授信金額 Credit amount granted to interested party	2,394,857		2,582,642	
利害關係人授信比率 Percentage of credit granted to interested party	1.36%		1.51%	
股票質押授信比率 Percentage of credit granted to stock hypothecation	0.16%		0.16%	
特定行業授信集中度(該等行業授信金額占總授信金額比率之前三者) Concentration degree of credit granted to specific business (the highest 3 ratios of credit granted to specific business to the total credit granted)	行業別 by Industry Type	比率% percentage	行業別 by Industry Type	比率% percentage
	1. 製造業 Manufacturing	13.85	1. 製造業 Manufacturing	13.93
	2. 商業 Commercial	4.78	2. 商業 Commercial	4.63
	3. 營造業 Construction	4.09	3. 工商、社會及個人服務業 Commercial and Personal Services	4.00

(3) 利率敏感性資訊

(3) Interest rate sensitive information

單位：% Unit: %

	93年12月31日 2004/12/31	92年12月31日 2003/12/31
利率敏感性資產與負債比率 The ratio of interest rate sensitive assets to debt	80.01%	57.20%
利率敏感性缺口與淨值比率 The ratio of interest rate sensitive indentation to net worth	-304.12%	-650.19%

註：

1. 利率敏感性資產及負債係指其收益或成本受利率變動影響之生利資產及付息負債。
2. 利率敏感性資產與負債比率 = 利率敏感性資產 ÷ 利率敏感性負債 (指一年內新台幣利率敏感性資產與利率敏感性負債)
3. 利率敏感性缺口 = 利率敏感性資產 - 利率敏感性負債

Notes:

1. Interest rate sensitive assets and debt refer to the quick asset and interest payment debt whose gains or costs will be affected by the fluctuation of interest rate.
2. The ratio of interest rate sensitive assets to debt = interest rate sensitive assets ÷ interest rate sensitive debt (referring to NT\$'s interest rate sensitive assets and debt in a year).
3. The interest rate sensitive indentation = interest rate sensitive assets - interest rate sensitive debt.

(4)獲利能力 (4) profitability

單位：% Unit: %

	93年度 2004	92年度 2003
資產報酬率 Return on assets	0.31	0.24
淨值報酬率 Return on net worth	5.49	4.17
純益率 Net profit margin	6.11	3.95

註：

1. 資產報酬率 = 稅前損益 ÷ 平均資產
2. 淨值報酬率 = 稅前損益 ÷ 平均淨值
3. 純益率 = 稅後損益 ÷ 營業收益
4. 稅前(後)損益係指當年一月累計至該季損益金額

Notes:

1. Return on assets = Pretax profit and loss ÷ average assets
2. Return on net worth = Pretax profit and loss ÷ average net worth
3. Net profit margin = After-tax profit and loss ÷ operating earnings
4. The pretax (after-tax) profit and loss refer to the amount of profit and loss accumulated from January of that year to a specific quarter.

(5)流動性 (5) liquidity

資產及負債之到期分析
The maturity analysis of assets and debts
民國九十三年十二月三十一日
December 31, 2004

單位：新台幣仟元 Unit: NT\$1000

	合 計	距離到期日剩餘期間金額 The amount in the period before the date of maturity				
		0至30天 0 to 30th day	31天至90天 31st to 90 th day	91天至180天 91st to 180th day	181天至一年 181st to one year	一年以上 more than one year
資 產 Assets	299,634,000	37,400,000	21,251,000	20,759,000	46,599,000	173,625,000
負 債 Debts	319,512,000	58,994,000	18,584,000	112,728,000	40,915,000	88,291,000
缺 口 Indentation	(19,878,000)	(21,594,000)	2,667,000	(91,969,000)	5,684,000	85,334,000
累積缺口 Accumulated indentation	(19,878,000)	(21,594,000)	(18,927,000)	(110,896,000)	(105,212,000)	(19,878,000)

註：本表僅含總行及國內分支機構新台幣部分（不含外幣）之金額。

Note: This table only contain the NT\$ (excluding foreign currency) amounts of TCB's head office and domestic branch offices.

(6)特殊記載事項

(6) Special Notes

民國九十三年十二月三十一日

2004/12/31

單位：新台幣仟元Unit: NT\$1,000

	案由及金額 Cause of action and amount
最近一年度負責人或職員因業務上違反法令經檢察官起訴者 Those, either persons in charge or staff, who was indicted by prosecutor for committing crimes on business practice in last year:	無 Nil
最近一年度違反法令經行政院處以罰鍰者 Those who was fined by the Executive Yuan due to violation of the law and regulations in last year:	無 Nil
最近一年度缺失經行政院嚴予糾正者Those who was severely corrected by the Executive Yuan due to defects in last year:	依行政院金融監督委員會93.9.15金管銀(四)字第0938011575號函，下列缺失事項應嚴予糾正：九十二年底放款總餘額較前日(92.12.30)增加，次營業日(93.1.2)則減少，經查跨年前後營業日間，放款餘額增減均超過一億元以上之分行，發現有虛增放款餘額情形，且授信程序有諸多缺失或異常情事。 Per the letter dated September 15, 2004, documented as FMB(IV) SN 0938011575, and issued by the Financial Management Commission of Executive Yuan, the following defects shall be severely corrected: The total balance of loans on the last day of 2003 was much greater than that of the previous day (2003/12/30); and that of the next business day (2004/01/02) became less. It was reported that over the business days before and after the year end, there were many cases of inflated loan balance and lots of defects or abnormal activities in credit-granting procedure at TCB's branch offices whose increases or reductions in loan balance exceeded NT\$100,000,000.
最近一年度因人員舞弊、重大偶發案件或未切實依「金融機構安全維護注意要點」之規定致發生安全事故，其年度個別或合計實際損失逾五千萬元者 Those who shall be responsible for the safety accidents and the incurred loss of more than NT\$50 million caused by personnel malpractice, major incidental events, or accidents due to ignorance in complying with Regulations Governing Maintenance of Safety in Financial Institutes.	無 Nil
其他 Others	無 Nil

(7) 資本適足性 (7) Capital Adequacy

單位：% Unit: %

	93.12.31 2004/12/31	92.12.31 2003/12/31
自有資本比率 Self-owned capital ratio	8.52	8.55
負債佔淨值比率 Ratio of liability to net value	1,670.41	1,709.07

註：係分別為本公司九十三年及九十二年十二月三十一日自有資本比率。

Note: They are TCB's Self-owned capital ratios respectively as of December 31, 2004 and 2003.

(8) 利害關係人為借款人、保證人、擔保品提供人之交易資訊

(8) The trading information regarding the interested party's roles as borrower, sponsor, and securities provider

單位：新台幣仟元 Unit: NT\$1,000

項 目 Item	戶 數 Number of accounts	期末總金額 Final total amount	評估有無可能遭受損失 Assessing if loss may be caused or not
消費者貸款(註一) Consumer's borrowing(note 1)	383	103,210	—
行員購屋貸款 Employees' housing loans	449	889,544	—
其他利害關係人為借款人之授信交易(註二) The credit trading regarding the other interested party's role as borrower (note2)	616	1,402,146	1,261
利害關係人為保證人之授信交易 The credit trading regarding the interested party's role as sponsor	907	1,756,908	9,960
利害關係人為擔保品提供人之授信交易 The credit trading regarding the interested party's role as securities provider	822	2,735,764	7,577

說明：本表所稱利害關係人，係指銀行法第三十三條之一規定之有利害關係者。

Illustration: The interested party mentioned in this table refers to the party in interest stipulated in Article No.33 of the Bank Law.

註：

1. 係指銀行法第三十二條規範之消費者貸款。

Notes: 1. This refers to consumer's borrowing stipulated in Article No.32 of the Bank Law.

2. 係指除消費者貸款及行員購屋貸款以外之其他利害關係人為借款人之授信交易。

2. This refers to the credit trading regarding the other interested party's role as borrower, excluding the consumer's

3. 如有可遭受損失，請列出評估可能遭受損失之金額。

3. If it may suffer loss, list the estimated amount of the possible loss.

- (6) 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：
- (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		
民國九十三年十二月三十一日及九十二年十二月三十一日		
2004 /12/31 and 2003/12/31		
信託資產	93年12月31日	92年12月31日
Trust Assets	2004/12/31	2003/12/31
基金投資	\$ 10,446,354	\$ 9,203,044
Fund Investment		
信託資產總額	\$ 10,446,354	\$ 9,203,044
Total Amount of Trust Assets		
信託負債	93年12月31日	92年12月31日
Trust Liability	December 31, 2004	December 31, 2003
信託資本—金錢信託	\$ 10,446,354	\$ 9,203,044
Trust Capital – Monetary Trust		
信託負債總額	\$ 10,446,354	\$ 9,203,044
Total Trust Liability		

信託帳財產目錄
Catalog of Trust Property
民國九十三年十二月三十一日
December 31, 2004

投資項目 Investments	帳列金額 Listed Amount
基金 Fund	\$ 10,446,354

26. 附註揭露事項

26. Attached Items for Disclosure

(1) 重大交易事項相關資訊：

(1) Information of Major Transactions

1	累積買進或賣出同一轉投資事業股票之金額達新台幣三億元或實收資本額10%以上。 Accumulative buy-in or sell-out on the same security for over NT\$300 million or 10% or more of Paid-Up Capital	無 Nil
2	取得不動產之金額達新台幣三億元或實收資本額10% 以上。 Acquisition of real estate for over NT\$300 million or 10% or more of Paid-Up Capital	附表一 Table 1
3	處分不動產之金額達新台幣三億元或實收資本額10% 以上。 Dispositions of real estate for over NT\$300 million or 10% or more of Paid-Up Capital	附表二 Table 2
4	與關係人交易之手續費折讓合計達新台幣五百萬元以上。 The factorage rebate brought in from the transaction with the interested party totals more than NT\$5,000,000.	無 Nil
5	應收關係人款項達新台幣三億元或實收資本額10% 以上。 Receivables with the interested party for over NT\$300 million or 10% or more of Paid-Up Capital	無 Nil
6	出售不良債權達新台幣五十億元以上者。 Selling-out of bad financial claims over NT\$50,000,000,000.	無 Nil
7	其他足以影響財務報表使用者決策之重大交易事項。 Other significant transactions that will have great impact on the decision-making of the financial report users.	無 Nil

(2) 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。 The related information of the invested company's names, locations and others.	附表三 Table 3
2	資金貸與他人。 Loans to Others	無 Nil
3	為他人背書保證。 Endorsement for others.	無 Nil
4	期末持有有價證券情形。 Holding Security at Period End	無 Nil
5	累積買進或賣出同一有價證券之金額達新台幣三億元或實收資本額10%。 Accumulative buy-in or sell-out on the same security for over NT\$300 million or 10% or more of Paid-Up Capital	無 Nil
6	從事衍生性商品交易。 Engagements in Transactions of Derivative goods.	無 Nil
7	取得不動產之金額達新台幣三億元或實收資本額10% 以上。 Acquisition of real estate for over NT\$300 million or 10% or more of Paid-Up Capital	無 Nil
8	處分不動產之金額達新台幣三億元或實收資本額10% 以上。 Dispositions of real estate for over NT\$300 million or 10% or more of Paid-Up Capital	無 Nil
9	與關係人交易之手續費折讓合計達新台幣五百萬元以上。 The factorage rebate brought in from the transaction with the interested party totals more than NT\$5,000,000.	無 Nil
10	應收關係人款項達新台幣一億元或實收資本額10% 以上。 Receivables with the interested party for over NT\$100 million or 10% or more of Paid-Up Capital	無 Nil
11	出售不良債權達新台幣五十億元以上者。 Selling-out of bad financial claims over NT\$50,000,000,000.	無 Nil
12	其他足以影響財務報表使用者決策之重大交易事項。 Other significant transactions that will have great impact on the decision-making of the financial report users.	無 Nil

- (3)大陸投資資訊：
 (3) Investments in Mainland China
 無此事項。
 Nil.

- (4)九十三年及九十二年度發生之用人、折舊及攤銷費用功能別彙總表。
 (4) Summarized Table for Personnel, Depreciation, and Amortization in 2004 and 2003

功能別 Function 性質別nature	九十三年度 2004	九十二年度 2003
	屬於營業費用者 Of operational cost	屬於營業費用者 Of operational cost
用人費用 Personnel cost	\$ 1,934,429	\$ 1,856,223
薪資費用(註1) Salary cost(Note 1)	1,612,522	1,534,615
勞健保費用 Labor health insurance cost	101,066	100,660
退休金費用 Pension cost	165,887	165,759
其他用人費用(註2)Other personnel cost (Note 2)	54,954	55,189
折舊費用 Depreciation cost	200,922	187,702
攤銷費用 Amortization cost	20,723	21,498

【註1】薪資費用：含董監事報酬及員工薪津。

【註2】其他用人費用：含值班誤餐費、午餐費、加班費、退休及卹償金、提撥福利金、體育活動費。

(Note 1) Salary cost: includes directors' fees and employees' salary.

(Note 2) Other personnel cost: includes on-duty meal pay, lunch allowance, overtime pay, pension & compensation, welfare appropriation, and physical activities expenses.

27.部門別財務資訊

27. Financial Information by Departments

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93年12月31日止，本公司尚無國外分行之設立。

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, 2004, there is no foreign branch set up.

28.財務報表之表達

28. Format of Financial Reports

本公司自九十三年一月一日起適用公開發行銀行財務報告編製準則，九十二年度財務報表之部份會計科目業經重分類，俾與九十三年度之財務報表配合比較。

The preparation doctrine of publicly released bank financial report was applicable to TCB since January 01, 2004. Accounting categories of 2003 financial reports have been reorganized for comparison with financial reports of 2004.

台中商業銀行股份有限公司
 取得不動產之金額達新台幣三億元或實收資本額百分之十以上：
 民國九十三年一月一日至十二月三十一日

附表一

單位：新台幣仟元

取得之公司	財產名稱	交易日或事實發生日	交易金額	截至九十三年十二月三十一日價款支付情形	交易對象	關係	交易對象為關係人者，其前次移轉資料				價格決定之參考依據	取得目的及使用情形	其他約定事項
							所有人	與發行人之關係	移轉日期	金額			
台中商業銀行	台中市土地22筆	93.10.26	\$828,990	全數付清	何天池、何正惠、何正程三戶	本行逾放戶	-	-	-	-	經法院拍賣程序投標取得	依法承受之擔保品，已出售處分。	無

Taichung Commercial Banking Corporation
Disclosure of real estate acquisition exceeding the sum of NT\$3 million or 10% of vested capitalization
For the period spanning from Jan. 1 to Dec. 31, 2004

Table 1

Unit: NT\$1,000

Acquiring company	Asset	Transaction date of date in which the fact occurred	Transaction amount	State of remittance as of Dec. 31, 2004	Transaction party	Relation	Previous deeds transfer if the transaction party is of a related party				Basis of pricing reference	Purpose and state of occupancy	Other provisional agreement
							Owner	Relation to issuer	Date -transferred	amount			
Taichung Comm. Bank	22 land parcels in Taichung City	Oct. 26 2004	\$828,900	Paid in full	Three accounts of Ho Tien-tze, Ho Tien-shien and Ho Cheng-cheng	Bank overdue accounts	-	-	--	-	Acquired through court auction proceedings	The collaterals have been liquidated as per legal procedure	Nil

台中商業銀行股份有限公司
處分不動產之金額達新台幣三億元或實收資本額百分之十以上：

民國九十三年一月一日至十二月三十一日

附表二

單位：新台幣仟元

處分之公司	財產名稱	交易日或事實發生日	原取得日期	帳面價值	交易金額	價款收取情形	處分損益	交易對象	關係	處分目的	價格決定之參考依據	其他約定事項
台中商業銀行	承受擔保品	93.12.8	93.11.17	\$834,237	\$756,976	已收安全數價款	\$ (77,261)	德安開發事業(股)公司及達欣開發事業(股)公司	無	處分本行承受擔保品	依本行「標購、承受擔保品管理處分作業要點」規定，由本行常務董事會決議。	無

Taichung Commercial Banking Corporation

Disclosure of real estate liquidation exceeding the sum of NT\$3 million or 10% of vested capitalization

For the period spanning from Jan. 1 to Dec. 31, 2004

Table 2

Unit: NT\$1,000

Liquidating co.	Asset	Trans. Date or date the fact occurred	Date acquired	Book value	Amount of trans.	State of remittance collection	Liquidation loss/gain	Transaction party	Relation	Purpose of disposal	Basis of pricing reference	Other provisional agreement
Taichung Comm. Bank	Collaterals assumed	12. 8, 2004	11. 7.2004	\$834,4237	\$756,976	Collected in full	\$(77,261)	Der An Development Enterprise Co., Hsin Dah Venture Capital Co.	Ni	Disposing bank assumed collaterals	Motioned by bank executive management board as per the bank's bidding, collateral assumption disposal guideline	Nil

台中商業銀行股份有限公司
被投資公司名稱、所在地區...等相關資訊
民國九十三年十二月三十一日

附表三

單位：新台幣仟元/仟股（單位數）

投資公司名稱	被投資公司名稱	所在地區	主要營業項目	原始投資金額		期末持有			被投資公司本期損益(稅後)	本期認列之投資損益	備註
				本期期末	上期期末	股數	持股比例	帳面金額			
台中商業銀行	台中銀財產保險代理人股份有限公司	台中市西區民權路 87 號 2 樓	財產保險經紀人業務。	1,980	1,980	297	99.00%	10,847	7,582	7,486	註
	台中銀人身保險代理人股份有限公司	台中市西區民權路 87 號 2 樓	人壽保險經紀人業務。	1,980	1,980	594	99.00%	68,312	62,509	61,810	

【註】：本公司採權益法評價之被投資公司台中銀財產保險代理人股份有限公司，其實收資本額未達 30,000 仟元，且營業收入亦未達 50,000 仟元，故依照該公司同期間未經會計師查核之財務報表計算而得。

Taichung Commercial Banking Corporation
Disclosure of relevant information on reinvested firms and regions
For the period spanning from Jan. 1 to Dec. 31, 2004

Table 3

Unit: NT\$1,000/1,000 shares (unit count)

Name of investing co.	Name of reinvested co.	Region	Key business categories	Initial sum of investment		Period-end shareholdings			Current loss/gain of the reinvested co.	Investment loss/gain realized in current period	Remark
				Current period end	Previous period end	Shares	Shareholding ratio	Book value			
Taichung Commercial Bank	Taichung Banking & Financial Property Underwriter Co., Ltd.	2F, 87, Min-Chuan Rd., W. Dist., Taichung	Property insurance agent business	1,980	1,980	297	99.00%	10,847	7,582	7,486	Note
	Taichung Banking Life Insurance Underwriter Co., Ltd.	2F, 87, Min-Chuan Rd., W. Dist., Taichung	Life insurance agent business	1,980	1,980	594	99.00%	68,312	62,509	61,810	

Note: The actual acquired capital of the invested company Taichung Banking & Financial Property Underwriter Co., Ltd. evaluated by weighted equity method did not reach 30,000,000 dollars and its operational income did not reach 50,000,000 dollars, therefore, calculated according to the regarding company's unaudited financial report of the same period of time.

2. 每股股利

2. Dividend per share

(本次無償配股對銀行營業績效、每股盈餘及股東投資報酬率之影響)

(The impact of this gratis share allotment on the TCB's business performance, surplus per share, and shareholders' investment returns.)

單位：新台幣仟元 Unit: NT\$1,000

年度／項目 Year/Item	93年度 2004 (預估) (Estimated)		
期初實收資本額 Initial paid-up capital	15,380,144		
本年度配股配息情形 Share and dividend allotment for this year	每股現金股利(元)Cash dividend (NT\$) per share	—	
	盈餘轉增資每股配股數 Share allotment/share brought in from surplus-turned capital increment	—	
	資本公積轉增資每股配股數 Share allotment/share brought in from capital reserve-turned capital increment	—	
營業績效變化情形 Variation in business performance	營業利益 Operating Income	251,260	
	營業利益較去年同期增(減)比率(%) The increase(reduction) percentage of Operating Income compared with that of the previous year	(48.96)	
	稅後純益 After-tax net profit	493,801	
	稅後純益較去年同期增(減)比率(%) The increase(reduction) percentage of after-tax net profit compared with that of the previous year	45.25	
	每股盈餘(元) Surplus(NT\$)/share	0.32	
	每股盈餘較去年同期增(減)比率(%) The increase(reduction) percentage of surplus(NT\$)/share compared with that of the previous year(%)	45.45	
	年平均投資報酬率(年平均本益比倒數)(%) Annual average investment returns (annual average price-to-earnings ratio count down)(%)	3.29	
擬制性每股盈餘及本 益比 Drafted surplus/share and price-to-earnings ratio	若盈餘轉增資全數 改配放現金股利 If all surplus-turned capital increment is converted into cash dividend	擬制每股盈餘(元) Drafted surplus/share(NT\$)	0.32
		擬制年平均投資報酬率(%) Drafted Annual average investment returns(%)	3.29
	若未辦理資本公積 轉增資 If capital reserve is not turned into capital increment	擬制每股盈餘(元) Drafted surplus/share(NT\$)	未辦理資本公積 轉增資 Capital reserve is not turned into capital increment
		擬制年平均投資報酬率(%) Drafted Annual average investment returns(%)	
	若未辦理資本公積 且盈餘轉增資改以 現金股利發放 If capital reserve is not turned into capital increment and all surplus-turned capital increment is converted into cash dividend	擬制每股盈餘(元) Drafted surplus/share(NT\$)	
		擬制年平均投資報酬率(%) Drafted Annual average investment returns(%)	

註：年平均本益比 = 年平均每股市價 / 年度財務報告每股盈餘。

Note: Annual average price-to-earnings ratio = annual average market price per share/surplus per share listed in the annual financial report.

參、重要財務資訊之揭露

C. The Disclosure of Important Financial Information

一、簡明資產負債表及損益表

I. Concise Balance Sheet and Income Statement

(一)資產負債表資料

(I) Balance Sheet

單位：新台幣仟元 / Unit: NT\$1,000

項 目item	年 度year	最近五年度財務資料 Financial Information - Recent Five Years				
		93 年 底 the end of 2004	92 年 底 the end of 2003	91 年 底 the end of 2002	90 年 底 the end of 2001	89 年 底 the end of 2000
現金及約當現金、存放中央行及銀行同業 Cash & Cash Equivalent, Due from the Central Bank and other banks Cash & Cash Equivalent Cash & Cash Equivalent		36,968,671	44,436,754	43,955,464	36,452,411	16,582,825
買入票券及證券 Marketable Bills and Securities		8,639,750	9,652,323	7,128,613	15,819,333	23,923,231
買匯、貼現及放款 Purchase of Bills, Discount, and Loans		180,845,632	165,842,608	158,216,410	156,323,663	154,187,525
應收款項 R e c e i v a b l e s		3,629,780	4,259,435	2,975,210	2,417,944	2,288,543
長期投資 L o n g - t e r m I n v e s t m e n t		255,756	208,044	182,591	189,868	135,908
固定資產 F i x e d A s s e t s		4,194,223	4,061,467	4,065,308	4,109,174	3,932,133
其他資產 O t h e r A s s e t s		11,026,901	11,032,051	7,429,649	7,462,280	7,013,041
央行及銀行同業存款 Due to the Central Bank and other banks		156,394	170,423	162,738	372,152	3,172,009
存款及匯款 D e p o s i t s a n d R e m i t t a n c e s		227,625,450	222,347,239	207,440,480	201,091,084	181,772,908
央行及同業融資、應付金融債券 Financing from the central bank and other banks and Financial bond payable		—	—	—	—	—
其他負債 O t h e r L i a b i l i t i e s		1,458,354	1,437,689	1,185,028	1,248,478	1,180,034
股本 C a p i t a l s t o c k		15,380,144	15,380,144	15,380,144	15,380,144	15,380,144
資本公積 C a p i t a l R e s e r v e		14,488	10	163,225	163,225	162,969
保留盈餘 R e s e r v e d s u r p l u s	分配前 B e f o r e D i s t r i b u t i o n	(1,524,350)	(2,018,161)	(2,521,350)	1,542,726	1,471,958
	分配後 A f t e r D i s t r i b u t i o n	—	(2,018,161)	(2,521,350)	1,542,726	1,471,958
股東權益其他項目 S h a r e h o l d e r ' s E q u i t y a n d o t h e r i t e m s		—	(123,543)	(123,543)	(123,543)	—
資產總額 T o t a l A s s e t s		245,560,713	239,492,682	223,953,245	222,774,673	208,063,206
負債總額 T o t a l L i a b i l i t i e s	分配前 B e f o r e D i s t r i b u t i o n	231,690,431	226,254,232	211,054,769	205,812,121	191,048,135
	分配後 A f t e r D i s t r i b u t i o n	—	226,254,232	211,054,769	205,812,121	191,048,135
股東權益總額 T o t a l S h a r e h o l d e r s ' E q u i t y	分配前 B e f o r e D i s t r i b u t i o n	13,870,282	13,238,450	12,898,476	16,962,552	17,015,071
	分配後 A f t e r D i s t r i b u t i o n	—	13,238,450	12,898,476	16,962,552	17,015,071

註：為配合九十三年底資產負債表之表達，九十二年底以前之部份會計科目業已重分類，俾利於分析比較。

Note: Some accounting categories of 2003 financial reports have been reorganized for the convenience of comparison with 2004 financial reports.

(二)損益表資料

(II) Income Statement Information

單位：新台幣仟元(每股盈餘除外) / Unit: NT\$1,000(Except for EPS)

年 度Year 項 目Item	最近五年度財務資料 Financial Information – Recent Five Years				
	93年度 2004	92年度 2003	91年度 2002	90年度 2001	89年度 2000
營業收入 Net Operating Income	8,087,588	8,612,465	10,586,481	12,656,382	12,984,407
營業費用 Operating Expenses	7,836,328	8,120,228	15,152,800	12,374,286	12,815,387
營業利益(損失) Operating profit and loss	251,260	492,237	(4,566,319)	282,096	169,020
營業外利益 Non-operating Income	492,541	53,154	32,243	37,917	31,296
稅前利益(損失) Net Income-before tax	743,801	545,391	(4,534,076)	320,013	200,316
稅後利益(損失) Net Income-after tax	493,801	339,964	(4,064,076)	71,013	60,316
每股盈餘(虧損)(元) Surplus Per Share (NT\$)	0.32	0.22	(2.70)	0.05	0.04

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

註2：為配合九十三年度損益表之表達，九十二年度以前之部份會計科目業已重分類，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.

肆、財務狀況及經營結果之檢討與分析

D. Review and Analysis of Financial Conditions and Operating Performance

一、流動性分析

I. Liquidity Analysis

(一)最近二年度流動性分析

(I) The Analysis of the Liquidity in Recent Two Years

年 度Year /Item 項 目	九十三年度 2004	九十二年度 2003	增(減)比例 Increase/Decrease Ratio	說 明 Notes
現金流量比率 Cash Flow Ratio	95.40%	(122.01%)	178.19%	(1)
現金流量允當比率 Adequate Ratio of Cash Flow	(738.34%)	(943.73%)	21.76%	(2)
現金再投資比率 Re-Investment on Cash	3.89%	(4.13%)	194.19%	(3)

增減比例變動分析說明：

(1) 本年度現金流量比率較九十二年度增加，主要係因本年度由營業活動所產生之淨現金流入2,486,709千元，較上年度由營業活動所產生之淨現金流出3,012,681千元增加5,499,390千元所致。

(1) The cash flow of current year is greater than that of 2003 because net cash inflow of NT\$2,486,709,000 from business activities in current year increases NT\$5,499,390,000 compared to NT\$3,012,681,000 in last year.

(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減少所致。

(2) Net cash outflow from business activities over last 5 years in current year is lower than that of last year.

(3) 主要係營業活動淨現金流量由上年度流出3,012,681千元，轉變成本年度流入2,486,709千元所致。

(3) Net cash outflow of last year from business activities was NT\$3,012,681,000 and it turned into NT\$2,486,709,000 cash inflow.

(二)未來一年現金流動性分析

(II) 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	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	預計現金剩餘 (不足)數額 ①+②-③ Estimated Remaining of Cash (Shortage)	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
\$ 4,473,661	\$ 3,284,698	\$(17,405,035)	\$(9,646,676)	1. 轉存央行定存單到期 解約。 The certificate of fixed deposit issued by the central bank will be annulled once it expires. 2. 處分承受擔保品。 Sell the pledged securities.	增加存款戶 存款金額 Increase the deposit amount of accounts
<p>1. 本年度現金流量變動情形分析： 1. Analysis of Change in Cash Flow in Current Year： (1) 營業活動：預計產生淨現金流入3,284,698仟元。 (1) Operational Activities: Estimated cash inflow NT\$3,284,698,000. (2) 投資活動：預計產生淨現金流出8,843,980仟元。 (2) Investment Activities: Estimated cash outflow NT\$8,843,980,000. (3) 融資活動：預計產生淨現金流入6,217,712仟元。 (3) Financing activities: Estimated cash inflow NT\$6,217,712,000.</p> <p>2. 預計現金不足額之補救措施及流動性分析：擬陸續取回轉存央行到期之定存單、處分承受擔保品及增加存款戶存款金額，以因應九十四年度現金流量之不足。 2. Remedy for Estimated Cash Shortage and the Liquidity Analysis: It's contemplated that the expired certificate of fixed deposit issued by the central bank will be retrieved, the pledged securities will be sold, and the deposit amount of accounts will be increased so as to cope with the insufficiency of cash flow in 2005.</p>					

二、經營結果分析

II. Analysis of Operating Performance

單位：新台幣仟元 Unit: NT\$1,000

項 目	93 年度 2004	92 年度 2003	增(減)金額 Increased (decreased) Amount	變動比例 fluctuation rates (%)	說 明 note
	金 額 Amount	金 額 Amount			
營業收入 Operating Income	\$ 8,087,588	\$ 8,612,465	\$(524,877)	(6.09)	
營業費用 Operating Expense	7,836,328	8,120,228	(283,900)	(3.50)	
營業利益 Operating Profit	251,260	492,237	(240,977)	(48.96)	(一)
營業外收入及利益 Non-operating Income and Gains	538,080	85,532	452,548	529.10	(二)
營業外費用及損失 Non-operating Expense and Loss	45,539	32,378	13,161	40.65	(三)
繼續營業部門稅前淨利 Net income Before Tax from Business Department	743,801	545,391	198,410	36.38	(四)
所得稅費用 Income Tax Expense	(250,000)	(205,427)	44,573	21.70	(五)
繼續營業部門稅後純益 Net income After Tax from Business Department	493,801	339,964	153,837	45.25	(六)

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：

Notes for the Increase/Decrease of fluctuation rates

- (一)營業利益較上年度減少240,977仟元，主要係本年度所攤銷之出售不良債權損失金額較上年度增加所致。
- (I) The Operating Profit of this year is NT\$240,977,000 less than that of last year; this was caused by the increased loss of amount, which was bigger than that of last year, resulting from the amortization of bad debts.
- (二)本年度營業外收入及利益增加，主要係成立專責單位處理不良債權收回，以致本年度收回大量之呆帳及過期帳。
- (II) The increase of Non-operating Income and Gains in this year is attributed to the establishment of dedicated unit for processing bad debts, recovering a big volume of bad debts and past-due payments.
- (三)本年度營業外費用及損失增加主要係本年度淘汰大量舊式自動櫃員機造成處份資產損失增加所致。
- (III) The increase of Non-operating Expense and Loss in this year is attributed to the increased loss resulting from selling assets—the massive phase-out of old model ATMs.
- (四)由上所述，故本年度稅前淨利較上年度增加198,410仟元。
- (IV) As described above, the net income before tax of this year is NT\$98,410,000 bigger than that of last year.
- (五)本年度所得稅費用增加，主要係遞延所得稅資產迴轉所致。
- (V) The increase of income tax expense in this year is attributed to the deferred turn-around of income tax assets.
- (六)綜上所述，故本年度稅後純益較上年度增加153,837仟元，變動比例達45.25%。
- (VI) In sum, the increase of net income after tax in this year is NT\$153,837,000 bigger than that of last year, bringing in a 45.25% fluctuation rate.

三、財務狀況比較分析表

III. The Comparative Analysis Table of Financial conditions

單位：新台幣仟元 Unit: NT\$,000

年度Year 項目Item	93年度 2004	92年度 2003	差異 Fluctuation	
			金額Amount	%
資產總額 Total Assets	\$ 245,560,713	\$ 239,492,682	\$ 6,068,031	2.53
負債總額 Total Liabilities	231,690,431	226,254,232	5,436,199	2.40
股東權益總額 Total Shareholders' Equities	13,870,282	13,238,450	631,832	4.77
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 fluctuation over 20% or above and fluctuation of amount over NT\$10 million.				

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。

F.Special Notes

I. Information of Related Company

Nil

II. Company Stock Dividends Policy and Execution

(I) 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.

The above stated dividend policy has been reported to the shareholder meeting and been approved on June 15, 2000. It is reported to the Securities and Futures Bureau.

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：94年4月20日

本公司民國 93 年 1 月 1 日至 93 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「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、本公司之檢查發現下列重大缺失：(列舉各項重大缺失及其對達成上述目標之影響)
依行政院金融監督管理委員會93.9.15金管銀(四)字第0938011575號函，下列缺失事項應嚴予糾正：
九十二年底放款總餘額較前日(92.12.30)增加，次營業日(93.1.2)則減少，經查跨年前後營業日間，放款餘額增減均超過一億元以上之分行，發現有虛增放款餘額情形，且授信程序有諸多缺失或異常情事。
改善情形：本行已對相關違失人員嚴懲在案，並加強督導營業單位確實依徵、授信業務處理相關規定及相關法令辦理業務，並落實法治觀念教育，以杜絕類似情形發生。
- 六、本公司基於前項檢查結果，認為本公司上開期間之內部控制制度(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，除前項所述者外，其餘係屬有效。
- 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94年4月19日董事會通過，出席董事11人中，無人持反對意見，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

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：94年4月20日

- 本公司民國93年1月1日至93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「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94年4月19日董事會通過，出席董事11人中，無人持反對意見，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. 20, 2005

In support of the voluntary internal control system examined by this bank for the period of Jan. 1 to Dec. 31, 2004, a statement is made as follows:

- I. 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.
- II. 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.
- III. 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.
- IV. The company has duly adopted all aforementioned assessment categories in evaluating the design and effective implementation of the company's internal control system.
- V. 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.
- VI. 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.
- VII. This statement was unanimously motioned in the board of directors meeting held on Apr. 19, 2005, attended by eleven company directors, who unilaterally agreed to the contents provided herein.

Taichung Commercial Bank

Chairman signature

President signature

四、最近二年度違法受處分及主要缺失與改善情形

(一)負責人或職員因業務上犯罪經檢察官起訴者：
無。

(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：
依行政院金融監督管理委員會 93.9.15 金管銀
(四)字第 0938011575 號函，下列缺失事項應
嚴予糾正：

九十二年底放款總餘額較前日(92.12.30)增加，次營業日(93.1.2)則減少，經查跨年前後營業日間，放款餘額增減均超過一億元以上之分行，發現有虛增放款餘額情形，且授信程序有諸多缺失或異常情事。

改善情形：
本行已對相關違失人員嚴懲在案，並加強督導營業單位確實依徵、授信業務處理相關規定及相關法令辦理業務，並落實法治觀念教育，以杜絕類似情形發生。

(四)經財政部依銀行法第六十一條之一規定處分事項：
無。

(五)最近一年度因人員舞弊、重大偶發事件(詐欺、偷竊、挪用及盜取資產、虛偽交易、偽造憑證及有價證券、收取回扣、天然災害損失、因外力造成之損失、駭客攻擊與竊取資料及洩露業務機密及客戶資料等重大事件)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。

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

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

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

(III) Serious Correction imposed by Ministry of Finance due to Defection in Last Year:
According to financial supervisory commission financial supervisory (forth) # 0938011575 letter, the following defection must be seriously corrected:

Loan on Dec. 31, 2003 is more than Dec. 30, 2003; however on the next business day Jan. 2, 2004, the amount is decreased. After investigation of the branch that has a differential amount more than 1 thousand million discovered that there was false increasing of loan amount, and there are many malpractices or irregular situation during the credit evaluating process.

Improvements:

The related malpractice personnel has been disciplined and we now enhance supervising operating departments to make sure that the related regulation has been followed and we also are improving legal education to prevent similar event occur again.

(IV) Disciplinary action against the bank according to bank law article 61-1:
Nil

(V) 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

五、重要決議

無。

V. Critical Decisions:

Nil

六、其他必要補充說明事項

無。

VI. Other Supplementary Notes:

Nil

柒、九十三年度大事紀要

- 2月 1日 舉辦【金猴運理財計畫】推廣定期定額業務促銷活動，精選優良基金並配合贈送精美贈品，實施成效良好。
- 2月 11日 推出「金好貸貸款－代償專案/頭家貸款」專案。
- 3月 1日 為提升保險金信託管理效率，建置「保險金信託管理電腦系統」正式上線運作。
- 3月 1日 與南山人壽合作，共同開拓卡戶，提高簽帳金額。
- 4月 7日 重新包裝推出媽祖平安卡，並舉辦相關促銷活動。
- 7月 1日 為提升服務品質試辦『專職理財專員』制度，首批試辦單位為后里、東豐原、烏日、埔里、彰化、員林、溪湖、西台中、清水等營業單位。
- 7月 1日 為強化財富管理服務，特建置本行『鑫財富管理系統』，內容包括客戶個人投資。
- 7月 1日 成立「客戶服務中心」，24小時服務客戶。
- 8月 6日 外匯業務開辦十週年慶祝酒會，同時推出各項外匯業務優

G. Significant Events for the Year 2004

- February 1 Held “Golden Monkey Financial Managing Project” popularizes fixed term, fixed amount business. Selective mutual funds accompanied with delicate gift. The achievement is quite well.
- February 11 “Easily Loan – compensatory project/ boss loan” project is brought.
- March 1 To improve the efficiency of benefits collection, “benefits collection system” is established and operated online.
- March 1 Cooperate with Nan Shan Life Insurance, develop credit card market, raise the amount of usage.
- April 7 Encase Ma-Zhu Safety Card, and held related marketing events.
- July 1 To improve the quality of service, attempting “special finance managing personnel” system. Begin with Houli, E. Fongyuan, Wutse, Puli, Changhwa, Yuanlin, Shihhu, W. Taichun, and Chingshui branch.
- July 1 To enhance wealth management service, established “shing wealth management system” which include client’s personal investments.
- July 1 Establish “customer service center” to service the customers 24 hours a day.
- August 6 10th anniversary of starting Foreign exchange business. At the same time proposing foreign exchange business benefits.

	惠措施。		
8月 6日	開辦「外匯綜合存款」業務。	August 6	Start “Foreign exchange multipurpose depository” business.
8月 8日	財吉宝卡推出「88 樂透一夏」行銷活動。	August 8	Wealth, propitious and treasure card proposed the “88 summer” marketing event.
8月 10日	與旅行社業者異業結盟，合作推出日本、泰國優惠行程，供卡友選擇。	August 10	Alliance with travel agency, proposing Japan, Thailand preferential trip for cardholders.
9月 1日	開辦「無追索權出口單據收買」業務。	September 1	Start “buying non-recourse export bills” business.
9月 6日	南投地區法催中心及台北地區法催中心正式成立，連同台中一區、台中二區、彰化地區法催中心，共計成立五家法催中心，降減逾期放款比率。	September 6	Demand on receivables center in Nantou and Taipei is established. Together with Taichung 1 st , Taichung 2 nd and Changhwa center, 5 demand on receivables center has been established which lower the overdue loan payment ratio.
10月 18日	本行與委外行銷公司合作開發消費金融商品代償之行銷通路，推出「財吉宝卡－輕鬆償」專案。	October 18	Cooperate with external marketing company to develop consumer finance compensation business, proposing “wealth, propitious and treasure card – easy pay” project.
11月 5日	健行分行及東台中分行分別遷移至台北縣市並更名爲板橋分行及內湖分行，正式開幕營業。	November 5	Gianshin branch and E. Taichun Branch moved to Taipei city and county and changed the name to Banchiao and Neihu Branch, inaugurating.
11月 8日	台中分行遷移至高雄縣並更名爲鳳山分行，正式開幕營業。	November 8	Taichun Branch move to Kaohsiung and changed the name to Fongshan Branch, inaugurating.
12月 31日	信用卡會計獨立，信用卡業務損益透明化。	December 31	Credit card accounting independent, P/L transparent.

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			西溪湖分行	溪湖鎮二溪路一段 288 號	(04) 8851480
民族大樓	台中市中區民族路 45 號	(04) 22236063	北斗分行	北斗鎮斗苑路一段 180 號	(04) 8884146
民權大樓	台中市西區民權路 87 號	(04) 22236021	埤頭分行	埤頭鄉斗苑西路 163 號	(04) 8924606
			鹿港分行	鹿港鎮中山路 266 號	(04) 7780545
台北市			二林分行	二林鎮新生路 20 號	(04) 8962125
台北分行	台北市忠孝東路一段 85 號	(02) 23211819	埔鹽分行	埔鹽鄉彰水路二段 8 號	(04) 8656811
松山分行	台北市基隆路一段 176 號 1 樓	(02) 27658666	芬園分行	芬園鄉公園一街 25 號	(049) 2520252
內湖分行	台北市瑞光路 306 號	(02) 26579899			
			台中縣		
台北縣			豐原分行	豐原市中正路 302 之 1 號	(04) 25244171
三重分行	三重市重新路二段 69 號	(02) 29877878	東豐原分行	豐原市三民路 203 號	(04) 25260175
林口分行	林口鄉竹林路 8 號	(02) 26021888	南豐原分行	豐原市中山路 232 號	(04) 25261195
板橋分行	板橋市民生路一段 28-2 號	(02) 29563456	南陽分行	豐原市圓環東路 338 號	(04) 25244426
			神岡分行	神岡鄉社南村民族路 40 號	(04) 25621501
苗栗縣			大雅分行	大雅鄉中清南路 39 號	(04) 25668161
苑裡分行	苑裡鎮信義路 79 號	(037) 866366	東大雅分行	大雅鄉學府路 405 號	(04) 25665755
竹南分行	竹南鎮和平街 66 號	(037) 481148	潭子分行	潭子鄉潭興路三段 76 號	(04) 25323121
			東勢分行	東勢鎮中山路 61 號	(04) 25872185
台中市			后里分行	后里鄉民生路 95 號	(04) 25571180
營業部	台中市西區民族路 45 號	(04) 22274567	外埔分行	外埔鄉大同村甲后路 358 號	(04) 26836435
中正分行	台中市西區中正路 189 號	(04) 22245181	大甲分行	大甲鎮蔣公路 42 號	(04) 26862151
信託部	台中市西區民權路 87 號 3 樓	(04) 22236021	清水分行	清水鎮中山路 104 號	(04) 26226106
國外部	台中市西區民權路 87 號 1 樓	(04) 22212933	沙鹿分行	沙鹿鎮中山路 298 號	(04) 22621101
國際金融業務分行	台中市西區民權路 87 號 1 樓	(04) 22212933	台中港分行	梧棲鎮八德路 36 號	(04) 26571191
西台中分行	台中市西區公益路 369	(04) 23212501	大肚分行	大肚鄉沙田路二段 778 號	(04) 26991166
南台中分行	台中市南區復興路三段 355 號	(04) 22244187	霧峰分行	霧峰鄉中正路 829 號	(04) 23391165
北台中分行	台中市北區大雅路 624 號	(04) 22920832	大里分行	大里市中興路一段 292 之 1 號	(04) 24927727
四民分行	台中市北屯區四平路 290 之 5 號	(04) 24226165	內新分行	大里市中興路二段 339 號	(04) 24830345
西屯分行	台中市西屯區河南路二段 436 號	(04) 27060696	國光分行	大里市新興路 29 號	(04) 24072727
南屯分行	台中市南屯區五權西路二段 663 號 1 樓	(04) 23824358	十九甲分行	大里市新仁七街 22 號	(04) 22754822
北屯分行	台中市北區北屯路 26 號	(04) 24371151	太平分行	太平市中興路 115 號	(04) 22700756
軍功分行	台中市北屯區東山路一段 222 號	(04) 22371161	龍井分行	龍井鄉遊園南路 325 號	(04) 26326788
崇德分行	台中市北區漢口路四段 367 號	(04) 23015108	烏日分行	烏日鄉三民街 107 號	(04) 23373176
向上分行	台中市西區美村路一段 291 號	(04) 22634838			
大慶分行	台中市南區復興路一段 295 號	(04) 22316266	南投縣		
松竹分行	台中市北屯區進化北路 80 號	(04) 22121298	南投分行	南投市民生街 52 號	(049) 2222146
北太平分行	台中市東區精武東路 66 號	(04) 24521555	名間分行	名間鄉彰南路 67 號	(049) 2735615
逢甲分行	台中市西屯區福星路 462 之 1 號		草屯分行	草屯鎮碧山路 141 號	(049) 2334146
			埔里分行	埔里鎮西康路 62 號	(049) 2984001
彰化縣			竹山分行	竹山鎮竹山路 148 號	(049) 2643181
彰化分行	彰化市光復路 126 號	(04) 7224641	鹿谷分行	鹿谷鄉鹿彰路 316 號	(049) 2755281
大竹分行	彰化市彰南路一段 364 號	(04) 7387648	水里分行	水里鄉民權路 250 號	(049) 2772177
和美分行	和美鎮鹿和路六段 393 號	(04) 7562171			
伸港分行	伸港鄉新港村中山東路 111 號	(04) 7983171	雲林縣		
花壇分行	花壇鄉花壇村中山路一段 446 號	(04) 7868775	虎尾分行	虎尾鎮光復路 364 號	(05) 6313788
秀水分行	秀水鄉彰水路二段 597 號	(04) 7693525	斗南分行	斗南鎮中山路 151-9 號	(05) 5954879
永靖分行	永靖鄉西門路 71 號	(04) 8232363			
員林分行	員林鎮中山南路 27 號	(04) 8326141	高雄市		
北員林分行	員林鎮大同路二段 116 號	(04) 8322141	高雄分行	高雄市民權一路 11 號 1 樓	(07) 3355275
埔心分行	埔心鄉東門村中正路一段 217 號	(04) 8281437			
社頭分行	社頭鄉員集路二段 311 號	(04) 8731466	高雄縣		
田中分行	田中鎮中州路一段 197 號	(04) 8742206	鳳山分行	鳳山市武慶二路 172 號	(07) 7216719
溪湖分行	溪湖鎮彰水路三段 290 號	(04) 8853311			

H.Head Office and Branches

Head Office & Branches	Address	Tel. No.	Head Office & Branches	Address	Tel. No.
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., Wenstern 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
Neihu Branch	306 Reh Kuang Rd., Taipei	(02)26579899	Lukang Branch	266, Chung-Shan Rd., Lukang	(04) 7780545
			Erlin Branch	20, Hsin-Shen Rd., Er Lin	(04) 8962125
			Puyen Branch	8, Sec. 2, Chang-Sui Rd., Pu Yen	(04) 8656811
			Taichung County		
Taipei county			Fongyuan Branch	302-1, Chung-Cheng Rd., Fongyuan City	(04) 25244171
Sanchung Branch	69, Sec. 2, Chung-Hsin Rd., Sanchung City	(02) 29877878	E. Fongyuan Branch	203, San-Min Rd., Fongyuan City	(04) 25260175
Linko Branch	8, Tsu-Lin Rd., Linko	(02) 26021888	S. Fongyuan Branch	232, Chung-Shan Rd., Fongyuan City	(04) 25261195
BanChiao Branch	28-2 Sec. 1 Ming-Sheng Rd., Ban Chiao City,	(02)29563456	Nanyang Branch	338, Yuan-Huan E. Rd., Fongyuan City	(04) 25244426
Miaoli county			Shenkang Branch	40, Min-Tzu Rd., Shenan Village, Shenkang	(04) 25621501
Wanli Branch	79, Hsin-Yi Rd., Wanli	(037) 866366	Daya Branch	39, Chung-Ching S. Rod, Daya	(04) 25668161
Chunan Branch	66, Ho-Ping St., Chunan	(037) 481148	E. Daya Branch	405, Hsuey-Fu Rd., Daya	(04) 25665755
Taichung City			Tantz Branch	76, Sec. 3, Tan-Hsing Rd., Tantze	(04) 25323121
Business Dept.	45, Min-Tsu Rd., Central Dist., Taichung	(04) 22274567	Dongshih Branch	61, Chung-Shan Rd., Dongshih	(04) 25872185
Chungcheng Branch	189, Chung-Cheng Rd., Central Dist., Taichung	(04) 22245181	Houli Branch	95, Min-Shen Rd., Houli	(04) 25571180
Trust Dept.	3F, 87, Min-Chuan Rd., Western Dist., Taichung	(04) 22236021	Waipu Branch	358, Jia-Ho Rd., Tatung Village, Waipu	(04) 26836435
International Banking Dept.	1F, 87, Min-Chuan Rd., Western Dist., Taichung	(04) 22212933	Dachia Branch	42, Chiang-Kong Rd., Dachia	(04) 26862151
Offshore Banking Branch	1F, 87, Min-Chuan Rd., Western Dist., Taichung	(04) 22212933	Chingsui Branch	104, Chung-Shan Rd., Chingsui	(04) 26226106
W. Taichung Branch	369, Kong-Yi Rd., Western Dist., Taichung	(04) 23212501	Shalu Branch	298, Chung-Shan Rd., Shalu	(04) 26621101
S. Taichung Branch	355, Sec. 3, Fu-Shing Rd., Southern Dist., Taichung	(04) 22244187	Taichungkang Branch	36, Pa-Der Rd., Wuchih	(04) 26571191
N. Taichung Branch	624, Da-Ya Rd., Northern Dist., Taichung	(04) 22920832	Dadu Branch	778, Sec. 2, Sha-Tien Rd., Dadu	(04) 26991166
Szumin Branch	290-5, Szu-Ping Rd., Peitun Dist., Taichung	(04) 24226165	Wufong Branch	829, Chung-Cheng Rd., Wufong	(04) 23391165
Hsitun Branch	436, Sec. 2, Ho-Nan Rd., Hsitun Dist., Taichung	(04)27060696	Dali Branch	292-1, Sec. 1, Chung-Hsing Rd., Dali City	(04) 24927727
Nantun Branch	1F, 663, Sec. 2, Wu-Chuan W. Rd., Nantun Dist., Taichung	(04)23824358	Neihsin Branch	339, Sec. 2, Chung-Hsinag Rd., Dali City	(04) 24830345
Peitun Branch	26, Pei-Tun Rd., Northern Dist., Taichung	(04) 22353400	Kuokuang Branch	29, Hsin-Shing Rd., Dali City	(04) 24072727
Chungkang Branch	222, Sec. 1, Dong-Shan Rd., Peitun Dist., Taichung	(04) 24371151	Shihjouchia Branch	22, Hsin-Jen VII St., Dali City	(04) 22754822
Chungte Branch	367, Sec. 4, Han-Kou Rd., Northern Dist., Taichung	(04) 22371161	Taiping Branch	115, Chung-Hsing Rd., Taiping City	(04) 22700756
Hankuo Branch	177, Da-Yeh Rd., Nantun Dist., Taichung	(04) 23206781	Lungjing Branch	325, Yo-Yuen S. Rd., Lungching	(04) 26326788
Daching Branch	295, Sec. 1, Fu-Shing Rd., Southern Dist., Taichung	(04) 22634838	Wutze Branch	107, San-Min St., Wujih	(04) 23373176
Sungchu Branch	1/F, 360, Pei-Tun Rd., Peitun Dist., Taichung	(04) 22412171	Nantou county		
N. Taiping Branch	66, Jin-Wu E. Rd., Eastern Dist., Taichung	(04) 22121298	Nantou Branch	52, Min-Shen Rd., Nantou City	(049) 2222146
Fengchia Branch	462-1, Fu-Shing Rd., Hsiton Dist., Taichung	(04) 24521555	Mingchien Branch	67, Chang-Nan Rd., Mingchien	(049) 2735615
Changhua County			Tsaotun Branch	141, Bi-Shan Rd., Tsaotun	(049) 2334146
Changhua Branch	126, Kwang-Fu Rd., Changhua City	(04) 7224641	Puli Branch	62, Shi-Kang Rd., Pu Li	(049) 2984001
Dachu Branch	364, Sec. 1, Chang-Nan Rd., Changhua City	(04) 7387648	Chushan Branch	148, Chu-Shan Rd., Chushan	(049) 2643181
Homei Branch	393, Sec. 6, Lu-Ho Rd., Ho Mei Town	(04) 7562171	Luku Branch	316, Lu-Chang Rd., Luku	(049) 2755281
Shangkong Branch	111, Chung-Shan E. Rd., Hsin Kang Village, Shangkong	(04) 7983171	Shuili Branch	250, Min-Chuan Rd., Shuili	(059) 2772177
Huatan Branch	446, Sec. 1, Chung-Shan Rd., Huatan Village, Huatan	(04) 7868775	Yunlin county		
Hsiushui Branch	597, Sec. 2, Chang-Shui Rd., Hsiushui	(04) 7693525	Huwei Branch	364, Kwang-Fu Rd., Huwei	(05) 6313788
Yungchiung Branch	71, His-Men Rd., Yungchiung	(04) 8232363	Huwei Branch	364, Kwang-Fu Rd., Huwei	(05) 6313788
Yuanlin Branch	27, Chung-Shan S. Rd., Yuanlin	(04) 8326141	Kaohsiung city		
N. Yuanlin Branch	116, Sec. 2, Ta-Tung Rd., Yuanlin	(04) 8322141	Kaohsiung Branch	1F, 11, Min-Chuan I Rd., Kaohsiung City	(07) 3355275
Puhsin Branch	217, Sec. 1, Chung -Cheng Rd., Dongmen Village, Puhsin	(04) 8281437	Kaohsiung county		
			Fongshan Branch	172, Wu-ching II Rd., Fongshan City	(07)7216719