

### 32.其他 Others

#### (一) 孳息資產與付息負債之平均值及當期平均利率

Average Balance & Interest Rate of Interest-Earning Assets & Liabilities

	2008.01.01-2008.12.31	
	平均值 Average Balance	平均利率 % Average Interest Rate
<b>資產</b> Assets		
存放銀行同業 Due from banks	\$435,734	0.94
存放央行及拆借銀行同業 Due from CBC and lend to banks	9,276,086	1.56
公平價值變動列入損益之金融資產 Financial assets at fair value through income statement	4,639,453	2.19
貼現及放款 Discounts & loans	120,354,047	3.41
備供出售金融資產 Available-for-sale financial assets	1,551,072	2.96
持有至到期日金融資產 Held-to-Maturity financial assets	9,566,536	2.99
無活絡市場之債券投資 Bond investment without market price	3,784,371	3.69
附賣回票券及債券投資 Bills and bonds purchased under resale agreements	6,611,256	1.97
<b>負債</b> Liabilities		
附買回票債券負債 Bills and bonds sold under repurchase agreements	423,988	1.78
央行及銀行同業存款 Due to CBC & banks	11,007,637	3.14
公庫存款 Treasury deposits	7,958,910	1.08
活期存款 Demand deposits	45,439,731	0.70
定期存款 Time deposits	80,790,950	2.44
可轉讓定期存單 Negotiable certificate of deposit	1,939,502	2.20
金融債券 Financial bonds	1,000,000	2.66
央行及同業融資 Funds borrowed from CBC & other banks	2,534,221	3.41

	2007.01.01-2007.12.31	
	平均值 Average Balance	平均利率 % Average Interest Rate
<b>資產</b> Assets		
存放銀行同業 Due from banks	\$515,877	1.54
存放央行及拆借銀行同業 Due from CBC and lend to banks	5,777,832	1.36
公平價值變動列入損益之金融資產 Financial assets at fair value through income statement	6,682,560	2.91
貼現及放款 Discounts & loans	106,925,387	3.31
持有至到期日金融資產 Held-to-Maturity financial assets	12,980,901	2.86
無活絡市場之債券投資 Bond investment without market price	3,762,357	5.98
附賣回票券及債券投資 Bills and bonds purchased under resale agreements	5,082,908	1.91
<b>負債</b> Liabilities		
附買回票債券負債 Bills and bonds sold under repurchase agreements	482,254	1.59
央行及銀行同業存款 Due to CBC & banks	11,149,742	3.71
公庫存款 Treasury deposits	9,032,650	0.77
活期存款 Demand deposits	47,428,887	0.72
定期存款 Time deposits	64,805,653	2.28
可轉讓定期存單 Negotiable certificate of deposit	554,294	1.70
金融債券 Financial bonds	810,411	2.97
央行及同業融資 Funds borrowed from CBC & other banks	2,896,091	5.13



(二) 放款資產品質、授信風險集中情形、利率敏感性資訊、獲利能力及到期日期限結構分析之相關資訊

Loans Quality, Concentration of Loans, Interest-Rate Sensitive Information, Profitability and Maturity Analyses of the Bank's Assets & Liabilities

(1) 逾期放款及逾期帳款 Non-Performing Loans and Accounts

單位：新台幣仟元，%；NT\$ Thousand,%

年 / 月 Year / Month		2008.12.31						
業務別 / 項目 Business / Item		逾期放款金額 (註1) Total NPL (Note 1)	放款總額 Total loans	逾放比率 (註2) NPL % (Note 2)	備抵呆帳金額 provision for credit loss	備抵呆帳覆蓋率 (註3) Coverage % (Note 3)		
企業金融 Corporate financial	擔保 Secured	496,333	24,607,462	2.02	150,343	30.29		
	無擔保 Non-Secured	1,057,978	66,740,112	1.59	951,452	89.93		
消費金融 Consumer financial	住宅抵押貸款 (註4) Home mortgage loan (Note 4)	746,117	30,269,372	2.46	259,926	34.84		
	現金卡 Cash card	1,273	1,958,076	0.07	1,273	100.00		
	小額純信用貸款 (註5) Micro credit loan (Note 5)	189,749	6,075,446	3.12	80,013	42.17		
	其他 (註6) Others (Note 6)	擔保 Secured	50,309	7,906,712	0.64	19,810	39.38	
		無擔保 Non-Secured	52,956	866,919	6.11	34,002	64.21	
放款業務合計 Total loan business		2,594,715	138,424,099	1.87	1,496,819	57.69		
業務別 / 項目 Business / Item		逾期帳款金額 Non-Performing accounts	應收帳款餘額 Accounts receivable	逾期帳款比率 Non-Performing accounts %	備抵呆帳金額 provision for credit loss	備抵呆帳覆蓋率 Coverage %		
信用卡業務 Credit card business		539	116,726	0.46	549	101.86		
無追索權之應收帳款承購業務 (註7) Factoring business (Note 7)		—	—	—	—	—		

年 / 月 Year / Month		2007.12.31						
業務別 / 項目 Business / Item		逾期放款金額 (註1) Total NPL (Note 1)	放款總額 Total loans	逾放比率 (註2) NPL % (Note 2)	備抵呆帳金額 provision for credit loss	備抵呆帳覆蓋率 Coverage %		
企業金融 Corporate financial	擔保 Secured	242,754	20,366,495	1.19	56,439	23.25		
	無擔保 Non-Secured	868,980	44,991,633	1.93	635,893	73.18		
消費金融 Consumer financial	住宅抵押貸款 (註4) Home mortgage loan (Note 4)	642,113	30,979,755	2.07	112,215	17.48		
	現金卡 Cash card	2,530	2,148,138	0.12	2,530	100.00		
	小額純信用貸款 (註5) Micro credit loan (Note 5)	286,901	5,530,306	5.19	94,515	32.94		
	其他 (註6) Others (Note 6)	擔保 Secured	30,800	7,443,941	0.41	13,356	43.36	
		無擔保 Non-Secured	29,180	1,036,041	2.82	24,087	82.55	
放款業務合計 Total loan business		2,103,258	112,496,309	1.87	939,034	44.65		
業務別 / 項目 Business / Item		逾期帳款金額 Non-Performing accounts	應收帳款餘額 Accounts receivable	逾期帳款比率 Non-Performing accounts %	備抵呆帳金額 provision for credit loss	備抵呆帳覆蓋率 Coverage %		
信用卡業務 Credit card business		1,148	116,393	0.99	1,217	106.01		
無追索權之應收帳款承購業務 (註7) Factoring business (Note 7)		—	—	—	—	—		

註1：逾期放款係依「銀行資產評估損失準備提列及逾期放款催收呆帳處理辦法」規定之列報逾期放款金額；信用卡逾期帳款係依94年7月6日金管銀（四）字第0944000378號函所規定之逾期款金額。

Note 1: The non-performing loans have been implemented in accordance with "Regulations Governing the Procedures for Banking Institutions to Evaluate Assets and Deal with Past-Due-Performing Loans". The non-performing credit card debt is based on the non-performing debt specified in the official letter under Ching-Kuan-Ying (4) Tze No. 0944000378 dated July 6, 2005.

註2：逾期放款比率 = 逾期放款 / 放款總額；  
信用卡逾期帳款比率 = 逾期帳款 / 應收款帳款餘額。

註3：放款備抵呆帳覆蓋率 = 放款所提之備抵呆帳金額 / 逾放金額；信用卡應收帳款備抵呆帳覆蓋率 = 信用卡應收帳款所提之備抵呆帳金額 / 逾期帳款金額。

註4：住宅抵押貸款係借款人以購建住宅或房屋裝修為目的，提供本人或配偶或未成年子女所購（所有）之住宅為十足擔保並設定抵押權予金融機構以取得資金者。

註5：小額純信用貸款係指須適用94年12月19日金管銀（四）字第09440010950號函規範且非屬信用卡、再出金卡之小額純信用貸款。

註6：消費金融「其他」係指非屬「住宅抵押貸款」、「現金卡」、「小額純信用貸款」之其他有擔保或無擔保之消費金融貸款，不含信用卡。

註7：無追索權之應收帳款業務依94年7月19日金管銀（五）字第094000494號函規定，俟應收帳款承購商或保險公司確定不理賠之日起三個月內，列報逾期放款。

註8：補充揭露下列事項：（一）「經債務協商且依約履行之免列報逾期放款」總餘額為3,851仟元。（二）「經債務協商且依約履行之免列報逾期應收帳款」總餘額為1,679仟元。

註9：補充揭露下列事項：（一）「債務清償方案及更生方案依約履行而免列報逾期放款」總餘額為43,392仟元。（二）「債務清償方案及更生方案依約履行而免列報逾期應收帳款」總餘額為121仟元。

Note 2: NPL ratio = Non-performing loans / Total loans  
Credit card's NPL ratio = Non-performing accounts / Total accounts receivable

Note 3: Coverage ratio of allowance for NPL = allowance for NPL / NPL; coverage ratio of allowance for credit card NPL = allowance for credit card NPL / non-performing debt

Note 4: Home mortgage loan means that the borrower provides the residence purchased (owned) by himself / herself or his / her spouse or minors as collateral in full and pledges it the financial organization to seek funds, for the purpose of building the residence or decorating the house.

Note 5: Micro credit loan shall apply the micro credit loan specified in the official letter under Ching-Kuan-Ying (4) Tze No. 09440010950 dated December 19, 2005 and shall be that other than the credit loan upon credit card and cash card.

Note 6: "Others" specified in consumer banking mean the secured or non-secured consumer banking loans other than "home mortgage loans", "cash card" and "micro credit loans", exclusive of credit card.

Note 7: Without recourse factoring shall be reported as NPL within three months upon the factor's or insurance company's rejection of claims, in accordance with the official letter under Ching-Kuan-Ying (5) Tze No. 094000494 dated Jul. 19, 2005.

Note 8: Supplementary disclosures: (1) The total balance of "loans which need not be classified as NPL upon debt restructuring and performed as agreed" is NTS 3,851 thousand. (2) The total balance of "accounts receivable which need not be classified as overdue accounts receivable upon debt restructuring and performed as agreed" is NTS 1,679 thousand.

Note 9: Supplementary disclosures: (1) The total balance of "loans that need not be classified as NPL upon performance of a debt discharge program and rehabilitation program" is NTS 43,392 thousand. (2) The total balance of "loans that need not be classified as overdue accounts receivable upon performance of a debt discharge program and rehabilitation program" is NTS 121 thousand.

(2) 授信風險集中情形： Concentration of Loans

2008.12.31

單位：仟元；Unit：Thousand

排名 (註1) Rank (Note 1)	集團企業名稱 (註2) Name of the Group (Note 2)	授信總餘額 (註3) Total loan balance (Note 3)	占本年度淨值比例 (%) Ratio to the stockholders' equity
1	台塑集團 Formosa Petrochemical Group	2,903,996	31.04%
2	奇美集團 Chi Mei Group	2,232,570	23.86%
3	嘉鴻集團 Horizon Group	1,197,674	12.80%
4	中鋼集團 CSC Group	1,040,281	11.12%
5	裕隆集團 Yu Lon Group	920,000	9.83%
6	明碁電通集團 Acer CM Group	895,780	9.58%
7	力麗集團 Lealea Group	889,348	9.51%
8	統一集團 President Group	887,816	9.49%
9	環泥集團 Universal Cement Group	868,418	9.28%
10	遠東集團 Far Eastern Group	685,000	7.32%



2007.12.31

排名 (註1) Rank (Note 1)	集團企業名稱 (註2) Name of the Group (Note 2)	授信總餘額 (註3) Total loan balance(Note 3)	占本年度淨值比例 (%) Ratio to the stockholders' equity
1	台塑集團 Formosa Petrochemical Group	1,710,702	16.43%
2	奇美集團 Chi Mei Group	1,463,612	14.05%
3	中鋼集團 CSC Group	1,224,440	11.76%
4	嘉鴻集團 Horizon Group	1,145,810	11.00%
5	統一集團 President Group	1,036,930	9.96%
6	明基電通集團 Acer CM Group	900,000	8.64%
7	中華開發金融集團 China Development Financial Holding Group	855,200	8.21%
8	力麗集團 Lealea Group	789,298	7.58%
9	環泥集團 Universal Cement Group	738,930	7.10%
10	和信集團 Koos Group	713,622	6.85%

註1：依對集團企業授信總餘額排序，列出非屬政府或國營事業之前十大集團企業。

註2：集團企業係指符合「臺灣證券交易所股份有限公司有價證券上市審查準則補充規定」第六條之定義者。

註3：授信總餘額係指各項放款（包括進口押匯、出口押匯、貼現、透支、短放、短擔、應收證券融資、中放、中擔、長放、長擔、催收款項）、買入匯款、無追索權之應收帳承購、應收承兌票款及保證款項餘額合計數。

Note 1: The top ten groups other than governmental or public enterprises are ranked in the order of the total balance of credit extension to the groups

Note 2: The groups shall comply with the definition referred to in Article 6 of "Supplementary Provisions to the Taiwan Stock Exchange Corporation Criteria for Review of Securities Listings".

Note 3: The total balance of credit extension means the total of balance of the various loans (including import negotiation, export negotiation, rebate, overdraft, short-term loan, short-term collateral, receivable amount for margin loans, mid-term loan, mid-term collateral, long-term loan, long-term collateral and collection), remittance purchased, without recourse factoring, receivable acceptance and guarantee payment.

(3)利率敏感性資訊： Interest-Rate Sensitive Information

利率敏感性資產負債分析表（新台幣）

Interest-Rate Sensitive Analyses of the Bank's Assets & Liabilities (NT\$)

2008.12.31

單位：新台幣仟元，%；Unit：NT\$ Thousand,%

項目 Item	1至90天(含) 1-90 days	91至180天(含) 91-180 days	181天至1年(含) 181 days-1 year	1年以上 Over 1 year	合計 Total
利率敏感性資產 Interest-rate sensitive assets	148,457,257	4,603,576	1,008,000	3,915,814	157,984,647
利率敏感性負債 Interest-rate sensitive liabilities	69,162,721	59,406,473	19,657,158	2,699,500	150,925,852
利率敏感性缺口 Interest-rate sensitive gap	79,294,536	(54,802,897)	(18,649,158)	1,216,314	7,058,795
淨值 Shareholders' equity					10,053,925
利率敏感性資產與負債比率 The ratio of interest-rate sensitive assets & liabilities (%)					104.68
利率敏感性缺口與淨值比率 The ratio of interest-rate sensitive gap & shareholders' equity (%)					70.21

2007.12.31

項目 Item	1至90天(含) 1-90 days	91至180天(含) 91-180 days	181天至1年(含) 181 days-1 year	1年以上 Over 1 year	合計 Total
利率敏感性資產 Interest-rate sensitive assets	121,475,280	6,674,345	2,474,594	1,843,117	132,467,336
利率敏感性負債 Interest-rate sensitive liabilities	57,032,241	53,360,811	12,763,778	2,492,556	125,649,386
利率敏感性缺口 Interest-rate sensitive gap	64,443,039	(46,686,466)	(10,289,184)	(649,439)	6,817,950
淨值 Shareholders' equity					10,618,873
利率敏感性資產與負債比率 The ratio of interest-rate sensitive assets & liabilities (%)					105.43
利率敏感性缺口與淨值比率 The ratio of interest-rate sensitive gap & shareholders' equity (%)					64.21

註：本表係填寫總行及國內外分支機構新臺幣部分（不含外幣）之金額。

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。

利率敏感性缺口 = 利率敏感性資產 - 利率敏感性負債。

利率敏感性資產與負債比率 = 利率敏感性資產 ÷ 利率敏感性負債 (指新臺幣利率敏感性資產與利率敏感性負債)

利率敏感性缺口與淨值比率 = 利率敏感性缺口 ÷ 淨值

Note: The statement shows the amount NTS of the Head Office, domestic and abroad business units, except foreign currencies.

Interest-rate sensitive assets & liabilities means for the profitable assets and interest liabilities are with the income and / or cost affected by interest rate.

Interest-rate sensitive gap = Interest-rate sensitive assets - Interest-rate sensitive liabilities

The ratio of interest-rate sensitive assets & liabilities = Interest-rate sensitive assets / Interest-rate sensitive liabilities (NTS)

The ratio of interest-rate sensitive gap & shareholders' equity = Interest-rate sensitive gap ÷ Shareholders' equity

利率敏感性資產負債分析表 (美金)  
Interest-Rate Sensitive Analyses of the Bank's Assets & Liabilities (US\$)

2008.12.31

單位：美金仟元, % ; Unit : USD Thousand, %

項目 Item	1至90天(含) 1-90 days	91至180天(含) 91-180 days	181天至1年(含) 181 days-1 year	1年以上 Over 1 year	合計 Total
利率敏感性資產 Interest-rate sensitive assets	307,298	52,835	53	-	360,186
利率敏感性負債 Interest-rate sensitive liabilities	270,597	71,924	11,329	-	353,850
利率敏感性缺口 Interest-rate sensitive gap	36,701	(19,089)	(11,276)	-	6,336
淨值 Shareholders' equity					(21,290)
利率敏感性資產與負債比率 The ratio of interest-rate sensitive assets & liabilities (%)					101.79
利率敏感性缺口與淨值比率 The ratio of interest-rate sensitive gap & shareholders' equity (%)					(29.76)

2007.12.31

項目 Item	1至90天(含) 1-90 days	91至180天(含) 91-180 days	181天至1年(含) 181 days-1 year	1年以上 Over 1 year	合計 Total
利率敏感性資產 Interest-rate sensitive assets	314,508	71,375	797	-	386,680
利率敏感性負債 Interest-rate sensitive liabilities	297,040	79,317	17,886	-	394,243
利率敏感性缺口 Interest-rate sensitive gap	17,468	(7,942)	(17,089)	-	(7,563)
淨值 Shareholders' equity					(6,301)
利率敏感性資產與負債比率 The ratio of interest-rate sensitive assets & liabilities (%)					98.08
利率敏感性缺口與淨值比率 The ratio of interest-rate sensitive gap & shareholders' equity (%)					(120.03)

註：本表係填報總行及國內分支機構、國際金融業務分行及海外分支機構合計美金之金額，不包括或有資產及或有負債項目。

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。

利率敏感性缺口 = 利率敏感性資產 - 利率敏感性負債

利率敏感性資產與負債比率 = 利率敏感性資產 ÷ 利率敏感性負債 (指美金利率敏感性資產與利率敏感性負債)

利率敏感性缺口與淨值比率 = 利率敏感性缺口 ÷ 淨值

Note: The statement show the amount US\$ of the Head office, domestic business units, OBU and abroad business units, except contingent assets & liabilities.

The interest-rate sensitive assets & liabilities means for the profitable assets and interest liabilities are with the income and / or cost affected by interest rate.

The interest-rate sensitive gap = Interest-rate sensitive assets - Interest-rate sensitive liabilities

The ratio of interest-rate sensitive assets & liabilities = Interest-rate sensitive assets / Interest-rate sensitive liabilities (US\$)

The ratio of interest-rate sensitive gap & shareholders' equity = Interest-rate sensitive gap ÷ Shareholders' equity

**(4) 獲利能力 Profitability**

單位 Unit : %

項目	Item		2008.12.31	2007.12.31	
資產報酬率	Return on total assets	稅前	before income tax	(0.58)	0.16
		稅後	after income tax	(0.57)	0.09
淨值報酬率	Return on equity	稅前	before income tax	(9.99)	2.34
		稅後	after income tax	(9.88)	1.35
純益率	Net profit margin		(68.04)	6.56	

註：資產報酬率 = 稅前(後)損益 ÷ 平均資產  
 淨值報酬率 = 稅前(後)損益 ÷ 平均淨值  
 純益率 = 稅後損益 ÷ 淨收益  
 稅前(後)損益係指當年一月累計至該季損益金額

Note: Return on total assets = Income before (after) income tax / Average total assets  
 Return on equity = Income before (after) income tax / Average net equity  
 Net profit margin = Net income / Total operating revenue  
 Income before (after) income tax means for the net income / loss amount accumulated from January of the year to the said quarter.

**(5) 資產及負債之到期分析 Maturity Analyses of the Bank's Assets & Liabilities**
**新臺幣到期日期限結構分析表**

Analyses of the Structure of the Maturity Date (NTS)

2008.12.31

單位：新台幣仟元；NTS Thousand

項目	合計	距到期日剩餘期間金額				
		1至30天	31天至90天	91天至180天	181天至1年	超過1年
Item	Total	1-30 days	31-90 days	91-180 days	181 days-1 year	Over 1 year
主要到期資金流入	169,731,005	36,603,638	16,320,895	12,777,794	19,173,392	84,855,286
Main matured cash inflow						
主要到期資金流出	204,515,364	24,145,492	29,967,881	25,141,697	42,114,670	83,145,624
Main matured cash outflow						
期距缺口	(34,784,359)	12,458,146	(13,646,986)	(12,363,903)	(22,941,278)	1,709,662
Duration gap						

2007.12.31

項目	合計	距到期日剩餘期間金額				
		1至30天	31天至90天	91天至180天	181天至1年	超過1年
Item	Total	1-30 days	31-90 days	91-180 days	181 days-1 year	Over 1 year
主要到期資金流入	142,134,013	39,762,759	7,279,031	7,109,621	9,157,926	78,824,676
Main matured cash inflow						
主要到期資金流出	150,866,244	17,581,890	13,371,057	15,640,246	36,828,681	67,444,370
Main matured cash outflow						
期距缺口	(8,732,231)	22,180,869	(6,092,026)	(8,530,625)	(27,670,755)	11,380,306
Duration gap						

註：本表僅含總行及國內分支機構新臺幣部分（不含外幣）之金額。

Note: The statement shows the amount NTS of the Head Office, and domestic business units, except foreign currencies.

**美金到期日期限結構分析表**

Analyses of the Structure of the Maturity Date (US\$)

2008.12.31

單位：美金仟元；US\$ Thousand

項目	合計	距到期日剩餘期間金額				
		1至30天	31天至90天	91天至180天	181天至1年	超過1年
Item	Total	1-30 days	31-90 days	91-180 days	181 days-1 year	Over 1 year
主要到期資金流入	382,404	58,478	41,829	30,522	21,220	230,355
Main matured cash inflow						
主要到期資金流出	339,642	126,632	180,347	28,028	14,278	(9,643)
Main matured cash outflow						
期距缺口	42,762	(68,154)	(138,518)	2,494	6,942	239,998
Duration gap						

2007.12.31

項目	合計	距到期日剩餘期間金額				
		1至30天	31天至90天	91天至180天	181天至1年	超過1年
Item	Total	1-30 days	31-90 days	91-180 days	181 days-1 year	Over 1 year
主要到期資金流入	403,853	85,451	21,940	40,209	23,061	233,192
Main matured cash inflow						
主要到期資金流出	396,582	195,073	133,385	44,992	19,922	3,210
Main matured cash outflow						
期距缺口	7,271	(109,622)	(111,445)	(4,783)	3,139	229,982
Duration gap						

註1：本表僅填報總行、國內分支機構及國際金融業務分行合計美金之金額。

Note 1: The statement shows only the amount in USD of the Head Office, domestic business units and OBU.

註2：本行海外資產占全行資產總額未達百分之十以上。

Note 2: The Bank's offshore assets account for less than 10% of the Bank's total assets.

### (三) 資本適足性 Capital Adequacy

單位：新台幣仟元，%；Unit：NT\$ Thousand,%

分析項目Item		年度(註2) Year (Note 2)	2008.12.31		2007.12.31		
			本行 BOK	合併 Consolidated	本行 BOK	合併 Consolidated	
自有資本 Capital	第一類資本	Tier 1 capital	8,608,009	8,630,455	9,822,898	9,836,022	
	第二類資本	Tier 2 capital	802,366	824,812	544,546	557,670	
	第三類資本	Tier 3 capital	—	—	—	—	
	自有資本	Capital	9,410,375	9,455,267	10,367,444	10,393,692	
加權風險性資產 Risk weighted assets	信用風險 Credit risks	標準法	Standardised approach	98,979,608	98,979,353	95,068,414	95,068,996
		內部評等法	Internal rating based approach (IRB)	—	—	—	—
		資產證券化	Asset securitization	1,963,916	1,963,916	2,691,251	2,691,251
	作業風險 Operational risks	基本指標法	Basic indicator approach (BIA)	4,492,123	4,510,721	4,540,590	4,544,335
		標準法 / 選擇性標準法	Standardised approach / Optional Standardised approach				
		進階衡量法	Advanced approach				
市場風險 Market risks	標準法	Standardised approach	2,827,333	2,827,333	3,331,874	3,331,874	
	內部模型法	Internal model approach					
加權風險性資產總額		Risk weighted assets	108,262,980	108,281,323	105,632,129	105,636,456	
資本適足率(%)		Capital adequacy ratio (%)	8.69%	8.73%	9.81%	9.84%	
第一類資本占風險加權風險性資產之比率(%)		Tier 1 capital as a percentage of risk weighted assets (%)	7.95%	7.97%	9.30%	9.31%	
第二類資本占風險加權風險性資產之比率(%)		Tier 2 capital as a percentage of risk weighted assets (%)	0.74%	0.76%	0.51%	0.53%	
第三類資本占風險加權風險性資產之比率(%)		Tier 3 capital as a percentage of risk weighted assets (%)					
普通股股本占總資產比率(%)		Common stock's equities as a percentage of total assets (%)	2.86%	2.86%	3.21%	3.21%	

註1：本表自有資本與加權風險性資產總額應依「銀行資本適足性管理辦法」及「銀行自有資本與風險性資產之計算說明及表格」之規定填列。

Note 1: The self-owned capital and weighted risky assets shall be specified in accordance with the "Regulations Governing the Capital Adequacy Ratio of Banks" and "Statement and Form of Calculation of Bank's Self-Owned Capital and Risky Assets".

註2：本期應列示如下之計算公式：

Note 2: The aforementioned ratios are calculated as follows

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

1. Capital base = Tier 1 capital + Tier 2 capital + Tier 3 capital
2. Risk weighted assets = Credit risk weighted assets + (Operational risks + Market risks) Capital appropriation × 12.5
3. Capital adequacy ratio = Capital base / Risk weighted assets
4. Tier 1 capital as a percentage of risk weighted assets = Tier 1 capital / Risk weighted assets
5. Tier 2 capital as a percentage of risk weighted assets = Tier 2 capital / Risk weighted assets
6. Tier 3 capital as a percentage of risk weighted assets = Tier 3 capital / Risk weighted assets
7. Common stock's equities as a percentage of total assets = Common stock's equities / Total assets

### (四) 出售不良債權交易資訊 Information of Sale of NPL

#### (1) 出售不良債權交易彙總表 Summary of Sale of NPL

97年12月31日：無  
Dec. 12, 2008: None.

2007.12.31

單位：新台幣仟元；Unit：NT\$ Thousand

交易日期 Date	交易對象 Debtor	債權組成內容 (註1) Content	帳面價值 (註2) Book value	售價 Prices	處分損益 Gain (Loss)	附帶約定條件 (註3) Attachment clause	交易對象與本行之關係 (註4) Relations
2007.12.24	遠銀資產管理股份有限公司 FEIB Assets Management Co., Ltd.	聯貸案之參貸債權 Credit in syndicated loan project	—	99,186	99,186	無 None	無 None





註1：債權組成內容，請述明具體債權類型，例如信用卡、現金卡、住宅抵押貸款、應收帳款等債權。

註2：帳面價值為原始債權金額300,771仟元減備抵呆帳300,771仟元後餘額。

註3：如有附帶約定條件，請揭露附帶約定條件內容，如利潤分享條件、附買回或附賣回條件。

註4：關係請依財務會計準則第6號公報之關係人類型填列，如為實質關係人應具體述明關係之判斷基礎。

Note 1: With respect to the contents of credit, please specify the type of credit, e.g. credit card, cash card, home mortgage loan and accounts receivable, etc.

Note 2: the book value is the balance of the original credit of \$300,711 thousand less the allowance for bad debt of \$300,711 thousand.

Note 3: Please disclose the collateral terms and conditions, if any, e.g. profit sharing terms and conditions, RP or RS.

Note 4: Please specify the relationship by the types of related party referred to in the Statement of Financial Accounting Standards No. 6. Please also specify the basis for determination of the relationship of substantial related party, if any.

(2) 出售不良債權單批債權金額達10億元以上（不含出售予關係人者），應就各該交易揭露資訊：未達揭露標準。

(2) Please disclose the information of the single transaction of sale of NPL in the amount more than \$1 billion (exclusive of the sale to related parties), if any: N/A.

(五) 依信託業法施行細則第十七條規定附註揭露信託帳之資產負債表及財產目錄如下：

Balance sheet of trust account and the property list of the trust account are disclosed as follows pursuant to Article 17 of the "Rules Governing the Implementatin of the Trust Business Law"

信託帳資產負債表			Balance Sheet of Trust Account		
信託資產 Trust Asset	2008.12.31	2007.12.31	信託負債 Trust Liabilities	2008.12.31	2007.12.31
銀行存款 Deposits	\$30,271	\$28,123	中長期借款 Borrow of Medium and long-term	\$35,000	—
短期投資 Short-term investments			信託資本 Trust capital		
基金投資 Trust investments	17,153,892	17,348,276	信託資本 Trust capital	17,347,091	17,600,640
長期投資 Long-term investments			累積盈虧 Accumulated income	830	(5,469)
長期權益投資 Long-term stock investments	2,142	—			
不動產 Real estate					
土地 Land	124,326	173,268			
房屋及建築 Building	13,422	—			
在建工程 Construction in progress	58,868	45,504			
信託資產總額 Total Trust Asset	\$17,382,921	\$17,595,171	信託負債總額 Total Trust Liabilities	\$17,382,921	\$17,595,171

信託帳財產目錄		Property List of Trust Account	
投資項目	Investments	2008.12.31	2007.12.31
短期投資	Short-term investments		
基金投資	Trust investments	\$17,153,892	\$17,348,276
長期投資	Long-term investments		
權益投資	Stock investments	\$2,142	\$ —
不動產	Real estate		
土地	Land	\$124,326	\$173,268
房屋及建築	buildings	13,422	
在建工程	Construction in progress	58,868	45,504
小計	Sub-total	\$196,616	\$218,772
合計	Total	\$17,352,650	\$17,567,048

信託帳損益表

Statements of Income on Trust Account

信託損益	Trust Income	2008.1.1~2008.12.31	2007.1.1~2007.12.31
信託收益	Trust Revenue		
利息收入	Interest Income	\$687	\$427
投資收益	investment Revenue	—	12,947
信託收益合計	Sub-total	\$687	\$13,374
信託費用	Trust expenses		
管理費	general expenses	\$332	\$1,853
其他費用	other expenses	3,000	5,055
信託費用合計	Sub-total	\$3,332	\$6,908
稅前淨利	Income before tax	(\$2,645)	\$6,466
所得稅費用	Income tax expenses	(69)	(43)
稅後淨損	Income after tax	(\$2,714)	\$6,423

33.附註揭露事項

1.重大交易事項相關資訊

- (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百分之十以上者：無。
- (2)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者：無。
- (3)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者：無。
- (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者：無。
- (5)應收關係人款項達新台幣三億元或實收資本額百分之十以上者：附表一。
- (6)出售不良債權交易資訊：無。
- (7)依金融資產證券化條例或不動產證券化條例申請核准處理之證券化商品類型及相關資訊：無。
- (8)其他足以影響財務報表使用者決策之重大交易事項：無。

2.轉投資事業相關資訊: 附表二。

3.大陸投資資訊: 無。

34.部門別財務資訊

(1) 產業別財務資訊

本銀行於國內經營銀行法第3條規定之業務，主要包括存款、放款、保證、外匯交易、儲蓄及信託等業務，係屬單一產業。

(2) 地區別財務資訊：無。

(3) 外銷銷貨資訊：無。

(4) 重要客戶資訊：

客戶	Customers	2008.01.01-2008.12.31 (註)	2007.01.01-2007.12.31 (註)
高雄市政府	Kaohsiung City Government	\$451,622	\$216,389

註：係利息及手續費收入。

SUPPLEMENTARY DISCLOSURE

Related Information on Significant Transactions

- (1)Cumulative balance of transfer investments stocks purchased or sold greater than NT\$ 300 million or 10% of paid-in capital : none.
- (2)Acquisition of fixed asset greater than NT\$ 300 million or 10% of paid-in capital : none.
- (3)Disposal of fixed assets greater than NT\$ 300 million or 10% of paid-in capital : none.
- (4)The handling commission for the trade with the related parties are equivalent to an amount over NT\$ 5 million : none.
- (5)Receivables from related parties greater than NT\$ 300 million or 10% of paid-in capital : Appendix 1.
- (6)The information for sale of non-performing loans : none.
- (7)Information on disposal of securitization products under “Financial Assets Securitization Provision” or “Real Estate Securitization Provision” : none.
- (8)Other significant trades that may affect the decision-maker who use the financial statements : none.

Information on Investee Companies : Appendix 2.

Investments in Mainland China : none.

SEGMENT INFORMATION

(1)Operations in Different Industries

The Bank engages in businesses prescribed by Article 3 of the Banking Act of the Republic of China, which primarily include accepting deposits, extending loans, providing guarantee, foreign exchange transactions, accepting savings deposits and trust business. The Bank operates principally in one industry.

(2)Operations in Different Geographic Areas : none.

(3)Export Sales : none.

(4)Information on Major Customers :

Note : Interest income and Service Fees.