

局營業廳,並製作業務看板、展示架及展示櫃,陳列各 項業務圖卡、宣傳摺頁及商品等。

三、資金運用

依民國51年,前郵政儲金匯業局在台復業方案規 定,郵匯局不得辦理放款業務,其所收存之各種儲金, 除酌留付現準備金外,悉數全部轉存中央銀行,多年後 始奉核准部分資金轉存公民營行庫及投資其他金融商 品。自92年1月1日改制為公司後,郵政儲金之運用已予 法制化,依郵政儲金匯兌法第18條之規定辦理,其運用 範圍如下:

- (一)轉存中央銀行。
- (二)轉存中央銀行以外之其他金融機構。
- (三) 投資公債、公司債、金融債券及短期票券。
- (四) 投資受益憑證及上市(櫃) 股票。
- (五) 參與金融同業拆款市場。

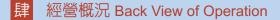
Remittances and Savings Act, postal savings capital may be used in the following ways:

- (1) Redeposited with the Central Bank of China.
- (2) Redeposited with financial institutions other than the Central Bank of China.
- (3) Invested in government bonds, corporate bonds, financial debentures, and short-term bills and notes.
- (4) Invested in beneficiary certificates as well as exchange-listed and over-the-counter stocks.
- (5) Participation in the inter-bank call loan market.
- (6) Used as mid- and long-term capital for major government projects and government-approved private projects via deposits in other financial institutions.
- (7) Any other method approved by the Ministry of Transportation and Communications, Ministry of Finance, and Central Bank of China.

The capital of the Postal Life Insurance may wholly be used according to the Article 27 of the simple Life Insurance Act.

At the end of December 2003, postal capitals (savings and insurance capitals) had accumulated to NT3,552 billion, which was used as follows:

- (1) The revolving fund (including passbook savings, reserves deposited with the central Bank of China, and the revolving fund of the post offices) : NT\$113.6 billion.
- (2) Time deposits: NT\$2,733.4 billion (Central Bank of China: NT\$1,369.4 billion; other banks: NT\$1,364 billion).
- (3) Purchasing bonds (including government bonds, corporate bonds, and other financial debentures) : NT\$406.9 billion.
- (4) Inter-bank call loans and short-term bills and notes: NT\$106.7 billion.
- (5) Stocks and mutual funds (including outsourcing operations) : NT\$161.3 billion.
- (6) Mortgage loans on certificates of deposits, insurance policies, and real estate: NT\$21.8 billion.
- (7) Overseas investment: 8.6 billion.



- (六)提供(中長期)資金轉存金融機構辦理政府核准 之重大建設及民間投資計畫。
- (七)其他經交通部、財政部及中央銀行核准者。
 另郵政人壽保險資金之運用悉依簡易人壽保險法第
 27條之規定辦理。
 郵政資金(含儲匯及壽險資金)運用金額,截至
 92年12月底止,共計新台幣3兆5,523億元,其運用內容如次:
- (一)週轉金(含活期存款、提存中央銀行存款準備金、各郵局週轉金)1,136億元。
- (二)定期存款(含定期儲蓄存款)2兆7,334億元,其 中中央銀行1兆3,694億元,其他銀行1兆3,640億 元。
- (三)購買債券(含公債、公司債、金融債券)4,069億 元。
- (四)同業拆款及購買短期票券1,067億元。
- (五)股票及基金(包括委外投資):1,613億元。
- (七)定期存單及壽險保單質押借款、不動產抵押借款: 218億元。
- (七)國外投資:86億元。



