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## 一、資金運用情形

### 一、資金運用

郵政資金匯集民間游資，聚沙成塔，規模日趨龐大。所吸收資金之運用悉依「郵政儲金匯兌法」第18條及「簡易人壽保險法」第27條之規定辦理。除部分轉存中央銀行成為調節貨幣政策工具，另運用於公民營銀行存款、國外投資、購買債券、票券、股票、保單或不動產質（抵）押貸款亦配合政府政策，專案運用於支援國家中長期資金的重重大公共建設融資，促進國家經濟建設發展。

郵政資金（含儲匯及壽險資金）運用金額，截至93年12月31日止郵政資金運用金額已達3兆8,067億元。其運用情形如下：

**1. 定期存款（含定期儲蓄存款）：**

2兆6,565億元（中央銀行1兆3,511億元、其他行庫1兆3,054億元），占總資金69.78%。

**2. 購買債券（含公債、公司債、金融債券）：**

4,203億元，占總資金11.04%。

**3. 同業拆款及購買短期票券：**

2,756億元，占總資金7.24%。

**4. 股票及基金（包括委外投資）：**

2,251億元，占總資金5.91%。

**5. 週轉金（含活期存款、提存央行存款準備金、各等郵局週轉金）：**

1,145億元，占總資金3.01%。

**6. 國外投資：**

新臺幣931億元，占總資金2.45%。

**7. 定期存單及壽險保單質押借款、不動產抵押借款：**

214億元，占總資金0.56%。

**8. 金融資產受益證券：**

2億元，占總資金0.01%。

## V. Use of Postal Capital

### 1. Use of Postal Capital

Postal capital comes from idle capital and has been steadily growing. Postal capital is employed in accordance with Article 18 of Postal Remittances and Savings Act and Article 27 of Simple Life Insurance Act. Part of this capital is deposited with the Central Bank of China to be used as a tool to regulate currency fluctuations, whereas the rest is either deposited in other banks; invested in bonds, bills, domestic stocks or foreign stocks; or used to fund Chunghwa Post's policy loan and real estate mortgage business. The post office also supports government policies by financing mid- and long-term major public infrastructure projects in order to promote the nation's economic development.

As of December 31, 2004, total postal capital (including savings, remittances and life insurance capital) stood at NT\$3,806.7 billion. This was divided among the following:

**(I) Certificate deposits (including time deposits):**

NT\$2,656.5 billion (NT\$1,351.1 billion in the Central Bank of China, NT\$1,305.4 billion in other banks), or 69.78% of the total.

**(II) Bonds investment (including government bonds, corporate bonds and financial bonds):**

NT\$420.3 billion, or 11.04% of the total.

**(III) Call loans of other banks and short-term bills and notes:**

NT\$275.6 billion, or 7.24% of the total.

**(IV) Stocks and mutual funds (including money invested by investment management companies on behalf of the post office):**

NT\$225.1 billion, or 5.91% of the total.

**(V) Revolving Fund (including savings in current accounts, reserves against deposits in the Central Bank of China and the revolving fund of its branch offices):**

NT\$114.5 billion, or 3.01% of the total.

**(VI) Overseas investments:**

NT\$93.1 billion, or 2.45% of the total.

**(VII) Mortgage loans on certificates of deposit, insurance policies and real estate:**

NT\$21.4 billion or 0.56% of the total.

**(VIII) Financial asset securities:**

NT\$200 million, or 0.01% of the total.



## 二、拓展資金運用管道，支應國家經濟建設

93年提供郵政資金新臺幣1兆5,189億餘元，配合辦理政府重大建設及民間投資專案融資，詳情如下：

## 2. Expanded the number of channels for using capital and supported national infrastructure

In 2004, the post office provided NT\$1,518.9 billion to finance major public infrastructure and private investment projects:

資金運用詳情表

項 目	撥款金額/億元	備 註
政府重大建設及民間投資計畫專案	8,903	配合經建會「中長期資金運用策劃及推動小組」辦理
協助中小企業紮根專案貸款	1,313	配合經濟部中小企業處辦理
輔助人民首次購屋貸款	1,056	配合內政部營建署辦理
生產事業及中小企業專案融資貸款	727	配合中央銀行辦理
無自用住宅民衆首次購屋貸款	2,715	同上
九二一地震災區民衆重建家園融資貸款	449	同上
九二一地震災區學校、醫事機構、 寺廟教堂重建修復專案融資貸款	26	同上

channels for using capital

Project Names	Accumulated Amount of Loans/NT\$100 million.	Note
Major Public Infrastructure and Private Investment Projects	8,903	In coordination with the Planning and Implementation Team for the Utilization of Medium-term to Long-term Funds of Council for Economic Planning and Development
SME Root Establishment Project Loans	1,313	In coordination with the Small and Medium Enterprise Administration of the Ministry of Economic Affairs
First Time Homebuyers Loan	1,056	In coordination with Construction and Planning Administration of the Ministry of the Interior
Manufacturing Industry and Small- and Mid-sized Business Project Loans	727	In coordination with the Central Bank of China
First Time Homebuyer Loans for Those Who Do Not Own Any Properties	2,715	In coordination with the Central Bank of China
Home Reconstruction Loans for 921 Quake Victims	449	In coordination with the Central Bank of China
Reconstruction or Repair Loans for Schools, Medical Facilities, Temples and Churches Damaged in the 921 Quake	26	In coordination with the Central Bank of China



## 中華郵政股份有限公司

### 內部控制制度聲明書

日期：94年4月22日

本公司兼營債券自營部門民國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，本公司兼營債券自營部門業已建立此一制度。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。惟本公司兼營債券自營部門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、本公司兼營債券自營部門係依據「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、本公司兼營債券自營部門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，認為本公司兼營債券自營部門上開期間的內部控制制度，包括知悉營運之效果及效率目標達成之程度、財務報導之可靠性及相關法令之遵循有關的內部控制制度等之設計及執行係屬有效，其能合理確保上述目標之達成。
- 六、本聲明書將成為本公司年報之主要內容，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22日董事會通過，出席董事14人，有0人持反對意見，餘均同意本聲明書之內容，併此聲明。

中華郵政股份有限公司

董事長：

總經理：



## **Internal Control Statement**

April 22, 2005

The following statement gives the results of a self-auditing of the internal control system on the bond-operating department, Chunghwa Posts Co., Ltd., covering the period of Jan. 1, 2004-Dec.31, 2004:

1. The Chunghwa Posts is fully aware that the establishment, implementation, and maintenance of an internal control system is the responsibility of its Board of Directors and managers, and such a system has in fact been established in the bond-operating department of this Company. Its purpose is to provide reasonable assurance that the objectives of operating results and efficiency (including profitability, performance, and guaranteed asset security), reliability of financial statements, and observance of relevant laws and regulations will be achieved.
2. An internal control system has its inherent limitations; however complete its design may be, an internal control system can only provide reasonable assurance that the three objectives given above will be achieved. In addition, the effectiveness of an internal control system may change as the result of changes in the environment or other conditions. The internal control system of the bond-operating department of this Company, however, has a self-monitoring mechanism and corrective action is taken as soon as a deficiency is identified.
3. The bond-operating department of this Company judges whether or not the design and implementation of its internal control system are effective in accordance with the internal control system effectiveness judgment items contained in the stipulations of the Processing Guidelines for the Establishment of Internal Control Systems by Securities and Futures Market Business Sector (hereinafter referred to as the Guidelines). The judgment items adopted the Guidelines are divided into five constituent elements in accordance with management control procedures: 1) control environment, 2) risk assessment, 3) control operations, 4) information and communications, and 5) oversight. Each of these constituent elements contains a number of items; for details of the items, please refer to the stipulations of the Guidelines.
4. The bond-operating department of this Company adopts judgment items from the above internal control system in evaluating the efficiency of the design and implementation of its internal control system.
5. Based on the a-fore-mentioned examination results, the bond-operating department of this Company feels and is fully aware that during the period stated above the design and implementation of its internal control system including operational effect and efficiency, reliability of financial statements, and observance of relevant laws and regulations, were effective and that they provided reasonable assurance of the achievement of the objectives described above.
6. This Statement will become a major content item in the Annual Report of Chunghwa Posts Co., Ltd. and its public announcements, and will be made public content described, above contain fraudulent materials undisclosed items, or other illegalities, it will incur legal responsibility under Articles 20, 32, 171, and 174 of the Securities Transaction Law.
7. This statement was resolved and passed by our Board of Directors during April 22, 2005 meeting; out of 14 directors participated, 0 disagreed; all of them unanimously approved the contents of this statement.

**Chunghwa Post Co., Ltd.**

Chairperson: Samuel J. S. Hsu

President: Huang shui-cheng



## 中華郵政股份有限公司 儲金、匯兌業務內部控制制度聲明書

本公司儲金、匯兌業務，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。內部控制制度之目的係在對營運、財務報導及法令遵循等目標之達成，提供合理之確保。營運之目標係在追求營運之效果及效率；財務報導之目標係在追求對外之財務報導為可靠；法令遵循之目標則在追求相關法令之遵循。法令遵循制度係達成法令遵循目標內部控制制度之一部分；會計紀錄及報表係依商業會計法、「郵政儲金匯兌法」暨有關規定編製、編製基礎前後一致，且係財務報導內部控制制度之部分成果。
- 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「郵政儲金匯兌業務內部控制制度及稽核制度實施辦法」及「證券暨期貨市場各服務事業建立內部控制制度處理準則」之規定判斷本公司內部控制制度之設計及執行是否有效。前述實施辦法及處理準則所採用之內部控制制度有效性之判斷項目，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。
- 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之有效性。
- 五、本公司基於前項檢查結果，認為上開期間之內部控制制度（包括營運、財務報導及法令遵循）之設計及執行係屬有效，能合理確保董事會及經理人業已知悉營運目標達成之程度、財務報導及法令遵循目標業已達成；亦認為會計紀錄及報表係依商業會計法、郵政儲金匯兌法暨有關規定編製，編製基礎前後一致，其正確性係允當。
- 六、本聲明書業經本公司民國94年4月22日董事會通過，出席董事14人中，有0人持反對意見，餘均同意本聲明書之內容，檢附董事會會議紀錄。

中華郵政股份有限公司

董事長：許仁壽

總經理：黃水成

總稽核：胡雪雲

法令遵循主管：黃書健

日期：94年4月22日



## **Internal Control Statement Savings and Remittances Business**

The result of internal examination on our company's internal control system regarding the businesses of Postal Savings and Remittances for the period from January 1, 2004 to December 31, 2004 is hereby declared as follows:

1. Our Board of Directors and managers realized that establishing, implementing, and maintaining an internal control system is their responsibilities. Our company has already established such system that aims to provide a suitable goal achievement assurance in the following aspects: business operation, financial reports, and the compliance of laws. The business operation aims to efficiency and effectiveness; financial reports aims to reliability; compliance of law aims to comply with the related laws. This also provided assurance that the financial data and statements are compiled on the same basis and correspondence between the front and the rear according to the Business Accounting Act, Postal Remittances and Savings Act and related stipulations, and are the result of internal control of the financial statements.
2. Regardless how sound an internal control system is designed, it has its inherent limitation; at its best an effective internal control system can only achieve the above-mentioned three goals; as the environment and the circumstance change, the effectiveness of an internal control system may change as well. However, our company's internal control system is designed with a self-checking mechanism that defects errors or mistakes and allow our company to take corrective actions promptly.
3. Based on the "Regulations governing the internal controls and audit system for Postal Remittances and Savings" and the "Processing guidelines for the establishment of internal control system by securities and futures market business sectors", our Company has applied their effective evaluation criteria to ascertain the effectiveness of the design and the implementation of our internal control system. To suit to the managerial control procedures, the evaluation criteria of the above-mentioned regulations and guidelines divided the internal control system into five parts: (1) environmental control, (2) risk evaluation, (3) operating control, (4) information and communication, and (5) supervision.
4. Our company has adopted the above-mentioned internal control evaluation criteria to examine the effectiveness of the design and the implementation of our internal control system.
5. Based on the result of the aforementioned examination, we believe that during the above-mentioned period our internal control system (including the business operation, financial reports, and the compliance of laws) was effectively designed and implemented. This provided reasonable assurance to Board of Directors and managers of the achievement of the objectives of operating result and efficiency, the reliability of financial statements and observance of relevant laws and regulations. This also provided assurance that the financial data and statements are compiled on the same basis and correspondence between the front and the rear according to the Business Accounting Act, Postal Remittances and Savings Act and related stipulations.
6. This statement was resolved and passed by our Board of Directors during April 22, 2005 meeting; out of 14 directors participated, 0 disagreed; all of them unanimously approved the contents of this statement.

**Chunghwa Post Co., Ltd.**

Chairperson: Samuel J. S. Hsu  
President: Huang Shui-cheng  
Auditor General: Hu Hsueh-yin  
Law-abiding Director: Huang Shu-chien

Date: April 22, 2005



## 中華郵政股份有限公司 簡易人壽保險業務內部控制制度聲明書

本公司簡易人壽保險業務，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、實施和維護簡易人壽保險業務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。內部控制制度之目的係在對營運、財務報導及法令遵循等目標之達成，提供合理之確保。營運之目標係在追求營運之效果及效率；財務報導之目標係在追求對外之財務報導為可靠；法令遵循之目標則在追求相關法令之遵循。法令遵循制度係達成法令遵循目標內部控制制度之一部分；會計紀錄及報表係依保險法、簡易人壽保險法及有關規定編製，編製基礎前後一致，且係財務報導內部控制制度之部分成果。
- 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。惟本公司之簡易人壽保險業務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「保險業內部控制及稽核制度實施辦法」之規定判斷本公司內部控制制度之設計及執行是否有效。上項判斷之作成亦依據「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。內部控制制度劃分為五個組成要素：1.控制環境，2.風險辨識與評估，3.控制活動，4.資訊及溝通，及5.監督活動。每個組成要素又包括若干判斷項目，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，檢查簡易人壽保險業務內部控制制度之設計及執行之有效性。
- 五、本公司基於前項檢查結果，認為上開期間之簡易人壽保險業務內部控制制度（包括營運、財務報導及法令遵循）之設計及執行係屬有效，能合理確保董事會及經理人業已知悉營運目標達成之程度、財務報導及法令遵循目標業已達成；亦認為會計紀錄及報表係依保險法、簡易人壽保險法及有關規定編製，編製基礎前後一致，其正確性係允當。
- 六、本聲明書將成為本公司年報之主要內容，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、第一百七十四條或「保險法」暨「簡易人壽保險法」等相關法令之法律責任。
- 七、本聲明書業經本公司民國94年4月22日董事會通過，出席董事14人中，有0人持反對意見，餘均同意本聲明書之內容，檢附董事會會議紀錄。

中華郵政股份有限公司

董事長：許仁壽



總經理：黃水成



總稽核：胡雪雲



法令遵循主管：黃書健



日期：94年4月22日

### **Internal Control Statement Simple Life Insurance Business**

The result of internal examination on our company's internal control system regarding the simple life insurance business for the period from January 1, 2004 to December 31, 2004 is hereby declared as follows:

1. Our Board of Directors and managers realized that establishing, implementing, and maintaining an internal control systems are their responsibilities. Our company has already established such systems that aim to provide a suitable goal achievement assurance in the following aspects: business operation, financial reports, and the compliance of laws. The business operation aims to efficiency and effectiveness; financial reports aims to reliability; compliance of law aims to comply with the related laws. This also provided assurance that the financial data and statements are compiled on the same basis and correspondence between the front and the rear according to the Business Accounting Act, Simple Life Insurance Act and related stipulations, and are the result of internal control of the financial statements.
2. Regardless how sound an internal control system is designed, it has its inherent limitation; at its best an effective internal control system can only achieve the above-mentioned three goals; as the environment and the circumstance change, the effectiveness of an internal control system may change as well. However, our company's internal control system is designed with a self-checking mechanism that defects errors or mistakes and allow our company to take corrective actions promptly.
3. Based on the "Regulations governing the internal controls and audit system for insurance business", our Company has applied their effective evaluation criteria to judge the effectiveness of the design and the implementation of our internal control system. The judgment described above is made in accordance with the internal control system effectiveness judgment items contained in the stipulations of the Processing Guidelines for the Establishment of the Internal Control Systems by Publicly Listed Companies (herein referred to as the Guidelines). The guidelines divide the internal control system into five parts: (1) environmental control, (2) risk evaluation, (3) operating control, (4) information and communication, and (5) supervision. Each part contains several judgment items, which could be detailed in the stipulations of the Guidelines.
4. Our company has adopted the above-mentioned internal control evaluation criteria to examine the effectiveness of the design and the implementation of our simple life insurance business.
5. Based on the result of the aforementioned examination, we believe that during the above-mentioned period our internal control system (including the business operation, financial reports, and the compliance of laws) was effectively designed and implemented. This provided reasonable assurance to Board of Directors and managers of the achievement of the objectives of operating result and efficiency, the reliability of financial statements and observance of relevant laws and regulations. This also provided assurance that the financial data and statements are compiled on the same basis and correspondence between the front and the rear according to the Business Accounting Act, Insurance Law, Simple Life Insurance Act and related stipulations.
6. The statement will become a major content item in the Chunghwa Post Annual Report and will be made public. Content described above contains fraudulent materials, undisclosed items, or other illegalities, it will incur legal responsibility under Articles 20, 32, 171, 174 of the Securities Transaction Law, or related Insurance Law and Simple Life Insurance Act.

This statement was resolved and passed by our Board of Directors during April 22, 2005 meeting; out of 14 directors participated, 0 disagreed; all of them unanimously approved the contents of this statement.

**Chunghwa Post Co., Ltd.**

Chairperson: Samuel J. S. Hsu  
President: Huang Shui-cheng  
Auditor General: Hu Hsueh-yin  
Law-complying Director: Huang Shu-chien

Date: April 22, 2005