

資金運用計畫執行情形

Funds Utilization Plans

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一、計畫內容

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爲調節貨幣政策工具，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之重大公共建設融資，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94年12月31日止，郵政資金運用金額已達4兆1,194億元。其運用情形如下：

- (一) 定期存款（含定期儲蓄存款）：2兆5,752億元（其中中央銀行1兆4,172億元、其他行庫1兆1,580億元），占總資金62.51%。
- (二) 購買債券（含公債、公司債、金融債券）：6,006億元，占總資金14.58%。
- (三) 同業拆款及購買短期票券：4,121億元，占總資金10.01%。
- (四) 股票及基金（包括委外投資）：1,418億元，占總資金3.44%。
- (五) 週轉金（含活期存款、提存央行存款準備金、各等郵局週轉金）：1,199億元，占總資金2.91%。
- (六) 國外投資：新臺幣2,425億元，占總資金5.89%。
- (七) 定期存單及壽險保單質押借款、不動產抵押借款：264億元，占總資金0.64%。
- (八) 金融資產受益證券：8億元，占總資金0.02%。
- (九) 94年提供郵政資金新臺幣1兆5,719億餘元，配合辦理政府重大建設及民間投資專案融資，詳情如下：

項目 Project Names	撥款金額//億元 Accumulated Amount of Loans/ NT\$100 million	備註 Remarks
政府重大建設及民間投資計畫專案 Major Project Infrastructure and Private Investment Projects	9,403	配合經建會「中長期資金運用策劃及推動小組」辦理 In coordination with the Planning & Implement Team for the Utilization of Medium-term to Long-term Funds of Council for Economic Planning & Development
協助中小企業紮根專案貸款 SME Root Establishment Project Loans	1,317	配合經濟部中小企業處辦理 In coordination with the Small & Medium Enterprise Administration of the Ministry of Economic Affairs
輔助人民首次購屋貸款 First Time Homebuyers Loan	1,056	配合內政部營建署辦理 In coordination with Construction & Planning Administration of the Ministry of the Interior

I. 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, 2005, total postal capital (including savings, remittances and life insurance capital) stood at NT\$4,111.9 billion. This was divided among the following:

- (1) Certificate deposits (including time deposits): NT\$2,575.2 billion (NT\$1,158 billion in the Central Bank of China, NT\$1,417.2 billion in other banks), or 62.51% of the total.
- (2) Bonds investment (including government bonds, corporate bonds and financial bonds): NT\$600.6 billion, or 14.58% of the total.
- (3) Call loans of other banks and short-term bills and notes: NT\$4,121 billion, or 10.01% of the total.
- (4) Stocks and mutual funds (including money invested by investment management companies on behalf of the post office): NT\$141.8 billion, or 3.44% of the total.
- (5) 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\$119.9 billion, or 2.91% of the total.
- (6) Overseas investments: NT\$242.5 billion, or 5.89% of the total.
- (7) Mortgage loans on certificates of deposit, insurance policies and real estate: NT\$26.4 billion or 0.64% of the total.
- (8) Financial asset securities: NT\$800 million, or 0.02% of the total.
- (9) In 2005, the post office provided NT\$1,571.9 billion to finance major public infrastructure and private investment projects:

生產事業及中小企業專案融資貸款 Manufacturing Industry & Small- and Mid-sized Business Project Loans	727	配合中央銀行辦理 In coordination with the Central Bank of China
無自用住宅民眾首次購屋貸款 First Time Homebuyer Loans for Those Who Do Not Own Any Properties	2,715	同上 In coordination with the Central Bank of China
九二一地震災區民眾重建家園融資貸款 Home Reconstruction Loans for 921 Quake Victims	475	同上 In coordination with the Central Bank of China
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 Reconstruction of Repair Loans for Schools, Medical Facilities, Temples and Churches Damaged in the 921 Quake	26	同上 In coordination with the Central Bank of China

二、執行情形

(一) 94年度固定資產改良擴充計畫、資金來源及預計效益

1. 本公司本年度固定資產建設改良擴充計畫共編列專案計畫資本支出預算新臺幣1,032,358千元，計畫詳情如下：

(1) 購建郵政局所及設備計畫

計畫目的：改善現有部分老舊狹小擁擠郵局局屋，提供顧客舒適之用郵環境，提升服務品質，增進工作效率。

計畫內容：購置房地5處、興建局屋37處、購置郵用機械設備1,102套。

投資總額：新臺幣2,685,555千元。

執行期間：自94年1月起至97年12月止。

各年度分配額及資金來源如下：

單位：新臺幣千元 Unit: NT\$1,000			
年度 Year	金額 Amount	來源 Source	金額 Amount
94/2005	613,492	營運資金 Working Capital	2,685,555
95/2006	343,152		
96/2007	532,760		
97/2008	1,196,151		
合計 Total	2,685,555	合計 Total	2,685,555

效益分析

資金成本率 6.13 %

現值報酬率 11.6 %

投資回收年限 13.2 年

淨現值新臺幣 3,327,713 千元

(2) 郵政資訊作業發展計畫

計畫目的：運用資訊科技設備，加強網路安全。發展網路金融、電子郵件及電子商務，提供電子化便民服務。加強整體資訊決策能力，強化公司競爭力。

計畫內容：購置主機及週邊設備 47 組、購置連線設備 1,026 組、購置管理資訊設備 1,110 組。

II. Implementation Status

(I) 2005 Plans For The Construction, Improvement And Expansion of Fixed Assets, Sources of Funding, and Predicted Benefits:

1. The company has allocated a budget of NT\$1,032,358,000 with regard to the renovation, addition or construction of fixed assets:

(1) New deployment of postal facilities and equipment

Goal: Renovate some old and cramped postal facilities in order to provide a more pleasant and comfortable environment, thus both raising service quality and work efficiency.

Description: Purchasing five building lots, building 37 postal facilities, purchasing 1,102 mailing machines.

Total investment amount: NT\$2,685,555,000

Construction period: January 2005 - December 2008

Amount for year and source of funding:

Cost-Benefit Analysis

Cost of Capital Ratio 6.13%

Present Rate of Return 11.6%

Investment Recovery Period 13.2 years

Net Present Value NT\$3,327,713,000

(2) Development plan for Postal IT system

Goal: Strengthen network security through IT technology and equipment; develop Internet finance, electronic mail and e-commerce to provide convenient electronic services; enhance information decision-making in order to boost competitiveness.

Description: Purchase 47 mainframes with peripheral equipment, 1,026 sets of Internet connection equipment,

投資總額、執行期間、各年度分配額及資金來源：
 投資總額：新臺幣1,534,146千元。
 執行期間：自94年1月起至97年12月止。
 各年度分配額及資金來源如下：

and 1,110 sets of a management information system.
 Total investment amount, period, and source of funding:
 Total investment amount: NT\$1,534,146,000
 Period: January 2005 - December 2008

單位：新臺幣千元 Unit: NT\$1,000			
預算數 Budget		資金來源 Source of Funding	
年度 Year	金額 Amount	來源 Source	金額 Amount
94/2005	418,866	營運資金 Working Capital	1,534,146
95/2006	633,400		
96/2007	196,150		
97/2008	285,730		
合計 Total	1,534,146	合計 Total	1,534,146

效益分析

資金成本率6.13 %
 現值報酬率16.1 %
 投資回收年限5.2年
 淨現值新臺幣558,971千元

Cost-Benefit Analysis

Cost of Capital Ratio 6.13%
 Present Rate of Return 16.1%
 Investment Recovery Period 5.2 years
 Net Present Value: NT\$558,971,000

- 為維持正常營運並美化營業廳環境及改善郵件工作場所，部分使用逾齡資產，急須汰舊換新，部分設備應予增添補充，本年度一般建築及設備資本支出預算編列新臺幣1,110,356千元，其資金來源為自有資金。
- 94年度專案計畫資本支出及一般建築及設備資本支出兩項預算，合計編列新臺幣2,142,714千元。

- In order to provide uninterrupted service, as well as a pleasant environment and working conditions, some postal facilities that had exceeded their years of usable service were in urgent need of being updated and better equipped. In FY2005, the company allocated NT\$1,110,356,000 for general construction projects and equipment. The funding came from its own capital.
- In FY2005, the company had allocated a budget of NT\$2,142,714,000 for its special projects and general construction projects and equipment.

單位：新臺幣千元 Unit: NT\$1,000			
建設改良擴充 Renovation & Addition	94年度預算 2005 Budget	資金來源 Sources of Funding	94年度預算 2005 Budget
土地 Building Lots	70,000	自有資金 Company's Capital	2,142,714
房屋及建築 Construction	626,507	營運資金 Working Capital	2,142,714
機械及設備 Machinery & Equipment	1,060,052		
交通及運輸設備 Transportation Equipment	167,116		
什項設備 Other Equipment	219,039		
合計 Total	2,142,714	合計 Total	2,142,714

(二) 擴充業務及營業據點之計畫：無

(II) Plan to Expand Offices and Branches: None

(三) 購併其他金融機構或轉投資其他公司：無

(III) Purchases of or Investment in Other financial Institutions: None