

**Utilization of Postal Capital**  
**2024/12/31**

Unit: NT\$1,000

Item	Postal Savings Fund	Ratio	Postal Life insurance fund	Ratio	Total amount	Ratio
Demand deposits (including deposit reserve and working capital)	356,482,119	4.84%	4,189,292	0.46%	360,671,411	4.35%
Certificate deposits (including time deposits)	2,913,514,482	39.56%	0	0.00%	2,913,514,482	35.17%
Call loans of other banks and short-term bills and notes	947,979,316	12.87%	46,000,000	5.01%	993,979,316	12.00%
Bonds	2,144,356,904	29.11%	225,181,738	24.53%	2,369,538,642	28.61%
Overseas investments (including discretionary investments)	799,520,455	10.85%	527,880,534	57.49%	1,327,400,989	16.02%
Stocks and mutual funds (including discretionary investments)	203,408,486	2.76%	65,197,685	7.10%	268,606,171	3.24%
Loans on certificate deposits	424,338	0.01%	0	0.00%	424,338	0.01%
Loans on insurance policies and real estate	0	0.00%	33,698,660	3.67%	33,698,660	0.41%
Real estate investments	0	0.00%	15,963,001	1.74%	15,963,001	0.19%
Total	7,365,686,100	100%	918,110,910	100%	8,283,797,010	100%