

**Utilization of Postal Capital**  
**2023/12/31**

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)	326,718,228	4.53%	3,893,965	0.46%	330,612,193	4.11%
Certificate deposits (including time deposits)	2,462,142,091	34.16%	0	0.00%	2,462,142,091	30.60%
Call loans of other banks and short-term bills and notes	1,430,709,253	19.85%	13,000,000	1.55%	1,443,709,253	17.94%
Bonds	2,090,931,373	29.01%	218,617,765	26.09%	2,309,549,138	28.71%
Overseas investments (including discretionary investments)	721,065,806	10.00%	490,164,180	58.49%	1,211,229,986	15.06%
Stocks and mutual funds (including discretionary investments)	176,077,008	2.44%	64,557,731	7.70%	240,634,739	2.99%
Loans on certificate deposits	299,761	0.01%	0	0.00%	299,761	0.00%
Loans on insurance policies and real estate	0	0.00%	34,022,697	4.06%	34,022,697	0.42%
Real estate investments	0	0.00%	13,828,670	1.65%	13,828,670	0.17%
Total	7,207,943,520	100%	838,085,008	100%	8,046,028,528	100%