

財團法人住宅地震保險基金  
收支營運決算表  
中華民國105年度

單位：新臺幣元

| 上年度決算數        | 科目                 | 本年度預算數<br>(1)        | 本年度決算數<br>(2)        | 比較增(減-)             |                      |
|---------------|--------------------|----------------------|----------------------|---------------------|----------------------|
|               |                    |                      |                      | 金額<br>(3)=(2)-(1)   | %<br>(4)=(3)/(1)*100 |
| 3,880,179,447 | <b>收入總額</b>        | <b>3,966,881,431</b> | <b>4,223,081,197</b> | <b>256,199,766</b>  | <b>6.46</b>          |
| 3,535,469,353 | <b>業務收入</b>        | <b>3,565,988,600</b> | <b>3,836,407,493</b> | <b>270,418,893</b>  | <b>7.58</b>          |
| 3,535,469,353 | <b>其他業務收入</b>      | <b>3,565,988,600</b> | <b>3,836,407,493</b> | <b>270,418,893</b>  | <b>7.58</b>          |
| 3,531,023,710 | 再保費收入              | 3,561,820,600        | 3,667,243,127        | 105,422,527         | 2.96                 |
| -             | 攤回再保賠款與給付          | -                    | 165,258,471          | 165,258,471         |                      |
| 4,445,643     | 再保手續費收入            | 4,168,000            | 3,905,895            | (262,105)           | (6.29)               |
| 344,710,094   | <b>業務外收入</b>       | <b>400,892,831</b>   | <b>386,673,704</b>   | <b>(14,219,127)</b> | <b>(3.55)</b>        |
| 344,710,094   | <b>財務收入</b>        | <b>400,892,831</b>   | <b>386,673,704</b>   | <b>(14,219,127)</b> | <b>(3.55)</b>        |
| 348,435,992   | 利息收入               | 400,892,831          | 362,274,770          | (38,618,061)        | (9.63)               |
| (3,356,934)   | 兌換損益               | -                    | (22,022,522)         | (22,022,522)        |                      |
| (368,964)     | 備供出售金融資產<br>之已實現損益 | -                    | 46,421,456           | 46,421,456          |                      |
| 3,535,469,353 | <b>支出總額</b>        | <b>3,565,988,600</b> | <b>3,836,407,493</b> | <b>270,418,893</b>  | <b>7.58</b>          |
| 3,535,469,353 | <b>業務支出</b>        | <b>3,565,988,600</b> | <b>3,836,407,493</b> | <b>270,418,893</b>  | <b>7.58</b>          |
| 3,535,469,353 | <b>其他業務支出</b>      | <b>3,565,988,600</b> | <b>3,836,407,493</b> | <b>270,418,893</b>  | <b>7.58</b>          |
| 3,468,935,929 | <b>事業成本</b>        | <b>3,487,479,211</b> | <b>3,777,000,968</b> | <b>289,521,757</b>  | <b>8.30</b>          |
| 886,797,487   | 再保費支出              | 936,581,833          | 871,071,169          | (65,510,664)        | (6.99)               |
| -             | 再保賠款與給付            | -                    | 165,258,471          | 165,258,471         |                      |
| 50,512,490    | 未滿期保費準備淨變動         | 38,876,864           | 42,698,204           | 3,821,340           | 9.83                 |
| 2,085,928,615 | 特別準備淨變動            | 2,066,792,939        | 2,234,953,981        | 168,161,042         | 8.14                 |
| 53,483,679    | 預留調整準備淨變動          | 53,427,309           | 55,562,297           | 2,134,988           | 4.00                 |
| 35,655,787    | 信用風險準備淨變動          | 35,618,206           | 37,041,532           | 1,423,326           | 4.00                 |
| 356,557,871   | 簽單手續費支出            | 356,182,060          | 370,415,314          | 14,233,254          | 4.00                 |
| 66,533,424    | <b>事業費用</b>        | <b>78,509,389</b>    | <b>59,406,525</b>    | <b>(19,102,864)</b> | <b>(24.33)</b>       |
| 66,533,424    | 業務費用               | 78,509,389           | 59,406,525           | (19,102,864)        | (24.33)              |
| 344,710,094   | <b>本期賸餘(短絀-)</b>   | <b>400,892,831</b>   | <b>386,673,704</b>   | <b>(14,219,127)</b> | <b>(3.55)</b>        |

填表說明：表列百分比應列至百分比之小數點後兩位數。

財團法人住宅地震保險基金  
現金流量決算表  
中華民國105年度

單位：新臺幣元

| 項 目                    | 本年度預算數<br>(1)          | 本年度決算數<br>(2)          | 比較增(減-)                |                      |
|------------------------|------------------------|------------------------|------------------------|----------------------|
|                        |                        |                        | 金額<br>(3)=(2)-(1)      | %<br>(4)=(3)/(1)*100 |
| <b>業務活動之現金流量</b>       |                        |                        |                        |                      |
| 本期賸餘(短絀-)              | 400,892,831            | 386,673,704            | (14,219,127)           | (4)                  |
| 調整非現金項目                |                        |                        |                        |                      |
| 各項保險準備本期淨變動            | 2,194,715,318          | 2,404,737,311          | 210,021,993            | 10                   |
| 折舊費用                   | 1,553,175              | 1,025,455              | (527,720)              | (34)                 |
| 攤銷費用                   | 963,427                | 580,673                | (382,754)              | (40)                 |
| 折溢價攤銷                  | 22,952,000             | 44,892,848             | 21,940,848             | 96                   |
| 備供出售金融資產之已實現損益         | 0                      | (46,421,456)           | (46,421,456)           |                      |
| 提存退休及離職金準備             | 301,390                | 251,043                | (50,347)               | (17)                 |
| 應收再保往來款項-淨額減少(增加)      | (3,898,000)            | (38,949,880)           | (35,051,880)           | 899                  |
| 其他應收款減少(增加)            | (22,518,000)           | (19,585,006)           | 2,932,994              | (13)                 |
| 預付款項減少(增加)             | (5,000)                | 17,170                 | 22,170                 | (443)                |
| 應付再保往來款項-淨額增加(減少)      | 50,000                 | (36,649,713)           | (36,699,713)           | (73,399)             |
| 其他應付款增加(減少)            | 1,150,000              | (208,998)              | (1,358,998)            | (118)                |
| 預收款項增加(減少)             | 999,000                | (5,710,444)            | (6,709,444)            | (672)                |
| <b>業務活動之淨現金流入(流出-)</b> | <b>2,597,156,141</b>   | <b>2,690,652,707</b>   | <b>93,496,566</b>      | <b>4</b>             |
| <b>投資活動之現金流量</b>       |                        |                        |                        |                      |
| 取得備供出售金融資產價款           | (1,684,436,000)        | (4,705,747,969)        | (3,021,311,969)        | 179                  |
| 備供出售金融資產到期價款           | 300,000,000            | 300,000,000            | 0                      | 0                    |
| 處分備供出售金融資產             | 0                      | 1,492,009,766          | 1,492,009,766          |                      |
| 取得持有至到期金融資產價款          | (920,090,000)          | (2,220,484,629)        | (1,300,394,629)        | 141                  |
| 持有至到期金融資產到期價款          | 400,000,000            | 400,000,000            | 0                      | 0                    |
| 購置固定資產                 | (2,221,000)            | (388,993)              | 1,832,007              | (82)                 |
| 購置無形資產                 | (740,000)              | (30,000)               | 710,000                | (96)                 |
| <b>投資活動之淨現金流入(流出-)</b> | <b>(1,907,487,000)</b> | <b>(4,734,641,825)</b> | <b>(2,827,154,825)</b> | <b>148</b>           |
| <b>融資活動之現金流量</b>       |                        |                        |                        |                      |
| 存入保證金增加(減少)            | 50,000                 | (196,250)              | (246,250)              | (493)                |
| <b>融資活動之淨現金流入(流出-)</b> | <b>50,000</b>          | <b>(196,250)</b>       | <b>(246,250)</b>       | <b>(493)</b>         |
| <b>現金及約當現金之淨增(淨減-)</b> | <b>689,719,141</b>     | <b>(2,044,185,368)</b> | <b>(2,733,904,509)</b> | <b>(396)</b>         |
| <b>期初現金及約當現金</b>       | <b>6,219,987,000</b>   | <b>5,929,638,034</b>   | <b>(290,348,966)</b>   | <b>(5)</b>           |
| <b>期末現金及約當現金</b>       | <b>6,909,706,141</b>   | <b>3,885,452,666</b>   | <b>(3,024,253,475)</b> | <b>(44)</b>          |

填表說明：1. 本表係採現金及約當現金基礎，包括現金及自投資日起3個月內到期或清償之債權證券等。

2. 基於充分揭露原則之考量，應於附註說明不影響現金流量之投資及融資活動。

財團法人住宅地震保險基金  
淨值變動表  
中華民國105年度

單位：新臺幣元

| 科目             | 本年度期初<br>餘額          | 本年度                |                   | 本年度期末<br>餘額          | 說明  |
|----------------|----------------------|--------------------|-------------------|----------------------|---|
|                |                      | 增加                 | 減少                |                      |   |
| <b>基金</b>      | <b>20,000,000</b>    |                    |                   | <b>20,000,000</b>    |   |
| 創立基金           | 20,000,000           |                    |                   | 20,000,000           |   |
| <b>累積餘絀(-)</b> | <b>1,854,528,090</b> | <b>386,673,704</b> |                   | <b>2,241,201,794</b> |   |
| 累積賸餘           | 1,854,528,090        | 386,673,704        |                   | 2,241,201,794        | 年度財務收益淨額依<br>本基金管理辦法第六<br>條規定轉入累積餘<br>絀。    |
| <b>淨值其他項目</b>  | <b>238,327,625</b>   |                    | <b>97,666,975</b> | <b>140,660,650</b>   |   |
| 金融商品未實現餘絀      | 238,327,625          |                    | 97,666,975        | 140,660,650          | 係本基金持有之備供<br>出售金融商品依公平<br>價值評價之未實現評<br>價損益。 |
| <b>合  計</b>    | <b>2,112,855,715</b> | <b>386,673,704</b> | <b>97,666,975</b> | <b>2,401,862,444</b> |   |

填表說明：1. 本年度各淨值科目如有增減變動情形，應於說明欄分別說明增減原因。

2. 本表應以結帳後總分類帳科目列示(如：本期賸餘短絀(-)應結轉至累計餘絀(-))。

財團法人住宅地震保險基金  
資產負債表  
中華民國105年12月31日

單位：新臺幣元

| 科 目          | 本年度決算數<br>(1)  | 上年度決算數<br>(2)  | 比較增(減-)           |                      |
|--------------|----------------|----------------|-------------------|----------------------|
|              |                |                | 金額<br>(3)=(1)-(2) | %<br>(4)=(3)/(2)*100 |
| 資產           |                |                |                   |                      |
| 流動資產         | 4,225,307,044  | 6,210,974,696  | (1,985,667,652)   | (32)                 |
| 現金及約當現金      | 3,885,452,666  | 5,929,638,034  | (2,044,185,368)   | (34)                 |
| 活期存款         | 786,907,695    | 642,174,319    | 144,733,376       | 23                   |
| 定期存款         | 3,098,444,971  | 5,287,363,715  | (2,188,918,744)   | (41)                 |
| 零用及週轉金       | 100,000        | 100,000        | 0                 | 0                    |
| 應收再保往來款項-淨額  | 128,595,752    | 89,645,872     | 38,949,880        | 43                   |
| 應收再保往來款項     | 128,595,752    | 89,645,872     | 38,949,880        | 43                   |
| 其他應收款        | 211,198,503    | 191,613,497    | 19,585,006        | 10                   |
| 應收退稅款        | 4,867,198      | 2,212,680      | 2,654,518         | 120                  |
| 應收利息及收益      | 192,442,175    | 173,287,214    | 19,154,961        | 11                   |
| 其他應收款        | 13,889,130     | 16,113,603     | (2,224,473)       | (14)                 |
| 預付款項         | 60,123         | 77,293         | (17,170)          | (22)                 |
| 預付費用         | 60,123         | 77,293         | (17,170)          | (22)                 |
| 投資           | 22,372,413,019 | 17,734,328,554 | 4,638,084,465     | 26                   |
| 備供出售金融資產     | 15,935,792,028 | 13,017,422,163 | 2,918,369,865     | 22                   |
| 備供出售金融資產評價調整 | 140,660,650    | 238,327,625    | (97,666,975)      | (41)                 |
| 持有至到期日金融資產   | 6,295,960,341  | 4,478,578,766  | 1,817,381,575     | 41                   |
| 再保險準備資產      | 267,015,706    | 252,938,971    | 14,076,735        | 6                    |
| 分出未滿期保費準備-淨額 | 258,935,706    | 252,938,971    | 5,996,735         | 2                    |
| 分出未滿期保費準備    | 258,935,706    | 252,938,971    | 5,996,735         | 2                    |
| 分出賠款準備-淨額    | 8,080,000      | 0              | 8,080,000         |                      |
| 分出賠款準備       | 8,080,000      | 0              | 8,080,000         |                      |
| 固定資產         | 1,765,758      | 2,402,220      | (636,462)         | (26)                 |
| 電腦設備         | 1,557,685      | 1,874,967      | (317,282)         | (17)                 |
| 電腦設備         | 10,203,607     | 9,814,614      | 388,993           | 4                    |
| 累計折舊－電腦設備    | (8,645,922)    | (7,939,647)    | (706,275)         | 9                    |
| 交通及運輸設備      | 14,359         | 18,499         | (4,140)           | (22)                 |
| 交通及運輸設備      | 452,320        | 452,320        | 0                 | 0                    |
| 累計折舊－交通及運輸設備 | (437,961)      | (433,821)      | (4,140)           | 1                    |

財團法人住宅地震保險基金  
資產負債表  
中華民國105年12月31日

單位：新臺幣元

| 科 目         | 本年度決算數<br>(1)         | 上年度決算數<br>(2)         | 比較增(減-)              |                      |
|-------------|-----------------------|-----------------------|----------------------|----------------------|
|             |                       |                       | 金額<br>(3)=(1)-(2)    | %<br>(4)=(3)/(2)*100 |
| 其他設備        | 193,714               | 268,499               | (74,785)             | (28)                 |
| 什項設備        | 2,515,109             | 2,515,109             | 0                    | 0                    |
| 累計折舊—什項設備   | (2,321,395)           | (2,246,610)           | (74,785)             | 3                    |
| 租賃權益改良      | 0                     | 240,255               | (240,255)            | (100)                |
| 租賃權益改良      | 7,847,906             | 7,847,906             | 0                    | 0                    |
| 累計折舊—租賃權益改良 | (7,847,906)           | (7,607,651)           | (240,255)            | 3                    |
| 無形資產        | 264,027               | 814,700               | (550,673)            | (68)                 |
| 電腦軟體成本      | 264,027               | 814,700               | (550,673)            | (68)                 |
| 其他資產        | 1,280,210             | 1,280,210             | 0                    | 0                    |
| 存出保證金       | 1,280,210             | 1,280,210             | 0                    | 0                    |
| 存出保證金       | 1,280,210             | 1,280,210             | 0                    | 0                    |
| <b>資產合計</b> | <b>26,868,045,764</b> | <b>24,202,739,351</b> | <b>2,665,306,413</b> | <b>11</b>            |
| 負債          |                       |                       |                      |                      |
| 流動負債        | 37,913,519            | 80,482,674            | (42,569,155)         | (53)                 |
| 應付再保往來款項    | 1,682,026             | 38,331,739            | (36,649,713)         | (96)                 |
| 其他應付款       | 11,371,766            | 11,580,764            | (208,998)            | (2)                  |
| 應付費用        | 8,457,892             | 8,010,174             | 447,718              | 6                    |
| 應付代收款       | 2,913,874             | 3,280,590             | (366,716)            | (11)                 |
| 其他應付款       | 0                     | 290,000               | (290,000)            | (100)                |
| 預收款項        | 24,859,727            | 30,570,171            | (5,710,444)          | (19)                 |
| 預收保費        | 24,859,727            | 30,570,171            | (5,710,444)          | (19)                 |
| 長期負債        | 2,082,897             | 1,831,854             | 251,043              | 14                   |
| 退休及離職金準備    | 2,082,897             | 1,831,854             | 251,043              | 14                   |
| 營業及負債準備     | 24,425,592,404        | 22,006,778,358        | 2,418,814,046        | 11                   |
| 未滿期保費準備     | 1,578,876,254         | 1,530,181,315         | 48,694,939           | 3                    |
| 賠款準備        | 8,080,000             | 0                     | 8,080,000            |                      |
| 特別準備        | 21,984,954,370        | 19,715,519,092        | 2,269,435,278        | 12                   |
| 預留調整準備      | 560,932,034           | 505,369,737           | 55,562,297           | 11                   |
| 信用風險準備      | 292,749,746           | 255,708,214           | 37,041,532           | 14                   |
| 其他負債        | 594,500               | 790,750               | (196,250)            | (25)                 |
| 存入保證金       | 594,500               | 790,750               | (196,250)            | (25)                 |
| <b>負債合計</b> | <b>24,466,183,320</b> | <b>22,089,883,636</b> | <b>2,376,299,684</b> | <b>11</b>            |

財團法人住宅地震保險基金  
資產負債表  
中華民國105年12月31日

單位：新臺幣元

| 科 目            | 本年度決算數<br>(1)         | 上年度決算數<br>(2)         | 比較增(減-)              |                      |
|----------------|-----------------------|-----------------------|----------------------|----------------------|
|                |                       |                       | 金額<br>(3)=(1)-(2)    | %<br>(4)=(3)/(2)*100 |
| 淨值             |                       |                       |                      |                      |
| 基金             | 20,000,000            | 20,000,000            | 0                    | 0                    |
| 創立基金           | 20,000,000            | 20,000,000            | 0                    | 0                    |
| 餘絀             | 2,241,201,794         | 1,854,528,090         | 386,673,704          | 21                   |
| 累積賸餘           | 2,241,201,794         | 1,854,528,090         | 386,673,704          | 21                   |
| 淨值其他項目         | 140,660,650           | 238,327,625           | (97,666,975)         | (41)                 |
| 金融商品未實現餘絀      | 140,660,650           | 238,327,625           | (97,666,975)         | (41)                 |
| 淨值合計           | 2,401,862,444         | 2,112,855,715         | 289,006,729          | 14                   |
| <b>負債及淨值合計</b> | <b>26,868,045,764</b> | <b>24,202,739,351</b> | <b>2,665,306,413</b> | <b>11</b>            |

填表說明：1.表列百分比應列至百分比之小數點後兩位數。

2.本表應以結帳後總分類帳科目列示(如:本期賸餘短絀(-)應結轉至累計餘絀(-))。