

表17-1、人身保險業資金運用表

年/月 Year/ Month	2021		2022	
	金額 Amount	占率 %	金額 Amount	占率 %
銀行存款 Bank Deposits	660,422	2.21	434,137	1.44
有價證券 Securities	6,569,788	21.96	5,634,809	18.74
公債及國庫券 Government & Treasury Bonds	1,402,419	4.69	1,124,436	3.74
金融債券、存單、匯票與本票 Financial bond, deposit receipt, bank draft and promissory note	796,756	2.66	821,588	2.73
股票 Stocks	2,166,217	7.24	1,601,936	5.33
公司債 Corporation Bonds	678,037	2.27	683,930	2.28
基金及受益憑證 Funds & Benefit Certificates	157,669	0.53	154,596	0.51
證券化商品及其他 Securitized products and other	1,368,690	4.57	1,248,323	4.15
不動產 Real Estates	1,522,862	5.09	1,575,018	5.24
投資用 Investment	1,375,052	4.60	1,427,675	4.75
自用 Private Use	147,810	0.49	147,344	0.49
壽險貸款 Loan to Policy-holders	561,407	1.88	546,398	1.82
放款 Loans	616,875	2.06	580,387	1.93
國外投資 Foreign Investments	19,878,660	66.43	21,184,914	70.47
專案運用及公共投資 Authorized Projects or Public Investment	91,181	0.30	93,067	0.31
投資保險相關事業 Investment on Insurance Enterprise	13,297	0.04	5,046	0.02
從事衍生性商品交易 Derivatives	8,985	0.03	7,982	0.03
其他經核准之資金運用 Other utilizations of capital (Approved)	0	0.00	0	0.00
資金運用總額 Total Amount of Capital Invested	29,923,477	100.00	30,061,759	100.00
資金總額 Total Capital	29,905,773		30,024,455	
資產總額 Total Assets	33,342,734		33,623,783	
資金運用率 ¹ Capital Investment Ratio %		100.06		100.12

資料來源：財團法人保險事業發展中心(2022年9月前)；
財團法人保險安定基金(2022年9月起)

註：1. 資金運用率為資金運用總額與資金總額之比率。
2. 2024年資料尚未經會計師查核簽證。
3. 本表自2011年起適用保險法第一四六條相關條文修正，部份項目配合調整。
4. 本表紙本印刷僅公布近5年統計，其餘年度詳中心網站
(<https://www.tii.org.tw/tii/information/information1/000001.html>)
5. 本表自2022年9月起資金運用項目包含「抵繳存出保證金」及「墊繳保費」，並將RS(附賣回條件債券投資)歸入「其他經核准之資金運用」項下。

Table17-1：Investment Portfolio of Life Insurance Industry
Unit：NT\$ Million

2023		2024		2025/02	
金額 Amount	占率 %	金額 Amount	占率 %	金額 Amount	占率 %
371,572	1.19	409,765	1.25	337,020	1.02
5,987,985	19.16	6,395,698	19.46	6,476,098	19.58
972,109	3.11	1,053,027	3.20	1,034,191	3.13
726,439	2.32	496,808	1.51	512,214	1.55
1,919,625	6.14	1,991,684	6.06	2,001,242	6.05
622,969	1.99	623,921	1.90	618,459	1.87
156,542	0.50	150,344	0.46	170,278	0.51
1,590,301	5.09	2,079,914	6.33	2,139,715	6.47
1,621,077	5.19	1,652,031	5.03	1,656,538	5.01
1,468,119	4.70	1,500,405	4.57	1,504,598	4.55
152,958	0.49	151,626	0.46	151,941	0.46
617,306	1.98	650,996	1.98	649,082	1.96
488,672	1.56	455,032	1.38	458,725	1.39
21,857,811	69.95	23,025,601	70.08	23,221,536	70.20
129,734	0.42	145,611	0.44	148,081	0.45
12,828	0.04	15,178	0.05	15,485	0.05
21,611	0.07	-20,450	(0.06)	-12,621	(0.04)
139,395	0.45	128,175	0.39	127,319	0.38
31,247,991	100.00	32,857,635	100.00	33,077,263	100.00
31,534,470		32,986,404		33,209,300	
34,910,157		36,900,485		37,011,386	
	99.09		99.61		99.60

Source: Taiwan Insurance Institute (before September 2022);
Taiwan Insurance Guaranty Fund (from September 2022)

Note: 1.Capital investment ratio is the ratio of total amount of capital invested to total capital.
2.2024 data has not been audited by a certified accountant.
3.A few items of Investment Portfolio have been adjusted according to the amendment of "Article 146 of Insurance Law" from 2011.
4.This table published for the past five years,please down load other years from the website.
(<https://www.tii.org.tw/tii/information/information1/000001.html>)
5.From September 2022, the items of investment portfolio include "Deposit for Recognizance" and "Premium Loan", and RS (bond investment with sell-back conditions) is classified under "Other utilizations of capital (Approved)".