# 資產負債表

總表

單位：新臺幣千元

| 科目 Item | | 2025 總計 Total |
|---|---|---|
| **資產** | **Total Assets** | **588,056,649** |
| 現金及約當現金 | Cash and Cash Equivalents | 89,988,549 |
| 應收款項 | Receivables | 22,252,576 |
| 其他應收款-淨額 | Other Receivables - Net | 762,669 |
| 本期所得稅資產 | Current Tax Assets | 4,101,452 |
| 待出售資產 | Assets Held for Sale | 3,850,197 |
| 待分配予業主之資產(或處分群組)淨額 | Assets (or Disposal Groups) Held for Distribution to Owners | - |
| 有價證券 | Securities | 196,452,072 |
| 透過損益按公允價值衡量之金融資產 | Financial Assets Measured at Fair Value through Profit or Loss | 78,394,713 |
| 透過其他綜合損益按公允價值衡量之金融資產 | Financial Assets Measured at Fair Value through Other Comprehensive Income | 64,332,730 |
| 按攤銷後成本衡量之金融資產 | Financial Assets Measured at Amortized Cost are Assets | 53,724,629 |
| 避險之金融資產 | Financial Assets for Hedging | - |
| 採用權益法之投資 | Investments Accounted for Using the Equity Method | 5,111,631 |
| 其他金融資產-淨額 | Other Financial Assets - Net | 28,731,098 |
| 投資性不動產 | Investment Property | 17,625,639 |
| 放款 | Loans | 135,235 |
| 再保險合約資產 | Reinsurance Assets | 163,653,696 |
| 不動產及設備 | Property and Equipment | 24,832,455 |
| 無形資產 | Intangible Assets | 2,441,462 |
| 遞延所得稅資產 | Deferred Tax Assets | 15,168,087 |
| 其他資產 | Other Assets | 11,198,075 |
| 分離帳戶保險商品資產 | Assets on Insurance Products - Separate Account | - |
| 使用權資產 | Right-of -Use Asset | 1,751,757 |
| **負債及業主權益** | **Total Liabilities & Equities** | **588,056,649** |
| **負債** | **Total Liabilities** | **415,692,595** |
| 應付保險賠款與給付 | Claims Payable | 1,000,448 |
| 其他應付款 | Other Payables | 45,325,948 |
| 本期所得稅負債 | Current Tax Liabilities | 2,240,563 |
| 與待出售資產直接相關之負債 | Liabilities Directly Associated with Assets Held for Sale | 189,870 |
| 金融負債 | Financial Liabilities | 673,342 |
| 保險負債 | Insurance Liabilities | 351,379,195 |
| 未滿期保費準備 | Unearned Premium Reserve | 150,518,097 |
| 賠款準備 | Reserve for Claims | 175,749,747 |
| 責任準備 | Reserve for Insurance Liabilities | 779 |
| 特別準備 | Special Reserve | 24,537,774 |
| 保費不足準備 | Premium Deficiency Reserve | 572,798 |
| 負債適足準備 | Liabilities Adequancy Reserve | - |
| 其他準備 | Other Reserve | - |
| 具金融商品性質之保險契約準備 | Reserve for Insurance Contract with the Nature of Financial Products | - |
| 外匯價格變動準備 | Reserve for Foreign Exchange Valuation | - |
| 負債準備 | Liabilities Reserve | 1,700,558 |
| 遞延所得稅負債 | Deffered Tax Liabilities | 2,516,225 |
| 其他負債 | Other Liabilities | 8,863,536 |
| 分離帳戶保險商品負債 | Liabilities on Insurance Products - Separate Account | - |
| 租賃負債 | Lease Liabilities | 1,802,910 |
| **業主權益** | **Equity** | **172,364,055** |
| 股本 | Capital Stock | 47,084,258 |
| 資本公積 | Capital Surplus | 14,849,688 |
| 保留盈餘 | Retained Earning | 105,485,771 |
| 股東權益其他項目 | Equity Adjustment | 4,944,338 |

# Balance Sheet

Consolidated

Unit：NT$1,000

| 2024<br>總計 Total | 2025<br>本國(Domestic) | 2024<br>本國(Domestic) | 2025<br>外商(Foreign) | 2024<br>外商(Foreign) |
|---|---|---|---|---|
| **526,714,714** | **563,567,099** | **504,183,753** | **24,489,550** | **22,530,961** |
| 81,734,802 | 87,891,426 | 79,683,846 | 2,097,123 | 2,050,956 |
| 19,847,613 | 20,940,645 | 18,932,387 | 1,311,931 | 915,226 |
| 649,388 | 706,562 | 605,294 | 56,107 | 44,094 |
| 2,855,758 | 4,096,969 | 2,855,490 | 4,483 | 268 |
| 3,360,133 | 3,850,197 | 3,360,133 | - | - |
| - | - | - | - | - |
| 165,620,731 | 186,562,513 | 156,479,661 | 9,889,559 | 9,141,070 |
| 64,978,182 | 78,394,713 | 64,978,182 | - | - |
| 54,159,131 | 54,757,733 | 45,398,777 | 9,574,997 | 8,760,354 |
| 46,483,418 | 53,410,067 | 46,102,702 | 314,562 | 380,716 |
| - | - | - | - | - |
| 5,138,623 | 5,111,631 | 5,138,623 | - | - |
| 25,453,359 | 27,288,129 | 24,320,437 | 1,442,969 | 1,132,922 |
| 18,221,258 | 17,625,639 | 18,221,258 | - | - |
| 167,013 | 135,235 | 167,013 | - | - |
| 143,756,973 | 154,697,619 | 135,263,420 | 8,956,077 | 8,493,553 |
| 22,003,295 | 24,787,358 | 21,961,791 | 45,097 | 41,504 |
| 2,063,031 | 2,408,678 | 2,021,509 | 32,784 | 41,522 |
| 18,589,384 | 15,147,038 | 18,567,741 | 21,049 | 21,643 |
| 15,367,002 | 10,647,128 | 14,820,236 | 550,947 | 546,766 |
| - | - | - | - | - |
| 1,886,350 | 1,670,333 | 1,784,914 | 81,424 | 101,436 |
| **526,714,714** | **563,567,099** | **504,183,753** | **24,489,550** | **22,530,961** |
| **375,774,794** | **398,277,478** | **359,440,632** | **17,415,117** | **16,334,162** |
| 756,392 | 286,204 | 209,421 | 714,244 | 546,971 |
| 41,531,215 | 44,206,911 | 40,545,962 | 1,119,037 | 985,253 |
| 1,593,745 | 1,924,633 | 1,456,660 | 315,930 | 137,085 |
| 154,973 | 189,870 | 154,973 | - | - |
| 1,503,063 | 673,342 | 1,503,063 | - | - |
| 314,547,091 | 337,382,815 | 301,107,187 | 13,996,380 | 13,439,904 |
| 141,864,621 | 145,878,463 | 137,674,381 | 4,639,634 | 4,190,240 |
| 149,012,535 | 166,671,443 | 140,041,152 | 9,078,304 | 8,971,383 |
| 759 | 779 | 759 | - | - |
| 23,139,973 | 24,269,988 | 22,871,885 | 267,786 | 268,088 |
| 529,203 | 562,142 | 519,010 | 10,656 | 10,193 |
| - | - | - | - | - |
| - | - | - | - | - |
| - | - | - | - | - |
| - | - | - | - | - |
| 1,880,125 | 1,653,196 | 1,833,026 | 47,362 | 47,099 |
| 2,936,519 | 2,500,098 | 2,917,198 | 16,127 | 19,321 |
| 8,944,487 | 7,745,983 | 7,891,080 | 1,117,553 | 1,053,407 |
| - | - | - | - | - |
| 1,927,185 | 1,714,426 | 1,822,063 | 88,484 | 105,122 |
| **150,939,920** | **165,289,621** | **144,743,121** | **7,074,434** | **6,196,799** |
| 49,136,793 | 45,264,258 | 47,564,793 | 1,820,000 | 1,572,000 |
| 12,216,834 | 14,776,144 | 12,150,247 | 73,544 | 66,587 |
| 85,551,915 | 100,283,076 | 80,883,815 | 5,202,695 | 4,668,100 |
| 4,034,378 | 4,966,143 | 4,144,266 | -21,805 | -109,888 |

# 資產負債表

國內財產保險業

單位：新臺幣千元

| 科目 Item | | 2025 小計 Sub-total |
|---|---|---|
| **資產** | **Total Assets** | **563,567,099** |
| 現金及約當現金 | Cash and Cash Equivalents | 87,891,426 |
| 應收款項 | Receivables | 20,940,645 |
| 其他應收款-淨額 | Other Receivables - Net | 706,562 |
| 本期所得稅資產 | Current Tax Assets | 4,096,969 |
| 待出售資產 | Assets Held for Sale | 3,850,197 |
| 待分配予業主之資產(或處分群組)淨額 | Assets (or Disposal Groups) Held for Distribution to Owners | - |
| 有價證券 | Securities | 186,562,513 |
| 透過損益按公允價值衡量之金融資產 | Financial Assets Measured at Fair Value through Profit or Loss | 78,394,713 |
| 透過其他綜合損益按公允價值衡量之金融資產 | Financial Assets Measured at Fair Value through Other Comprehensive Income | 54,757,733 |
| 按攤銷後成本衡量之金融資產 | Financial Assets Measured at Amortized Cost are Assets | 53,410,067 |
| 避險之金融資產 | Financial Assets for Hedging | - |
| 採用權益法之投資 | Investments Accounted for Using the Equity Method | 5,111,631 |
| 其他金融資產-淨額 | Other Financial Assets - Net | 27,288,129 |
| 投資性不動產 | Investment Property | 17,625,639 |
| 放款 | Loans | 135,235 |
| 再保險合約資產 | Reinsurance Assets | 154,697,619 |
| 不動產及設備 | Property and Equipment | 24,787,358 |
| 無形資產 | Intangible Assets | 2,408,678 |
| 遞延所得稅資產 | Deferred Tax Assets | 15,147,038 |
| 其他資產 | Other Assets | 10,647,128 |
| 分離帳戶保險商品資產 | Assets on Insurance Products - Separate Account | - |
| 使用權資產 | Right-of -Use Asset | 1,670,333 |
| **負債及業主權益** | **Total Liabilities & Equities** | **563,567,099** |
| **負債** | **Total Liabilities** | **398,277,478** |
| 應付保險賠款與給付 | Claims Payable | 286,204 |
| 其他應付款 | Other Payables | 44,206,911 |
| 本期所得稅負債 | Current Tax Liabilities | 1,924,633 |
| 與待出售資產直接相關之負債 | Liabilities Directly Associated with Assets Held for Sale | 189,870 |
| 金融負債 | Financial Liabilities | 673,342 |
| 保險負債 | Insurance Liabilities | 337,382,815 |
| 未滿期保費準備 | Unearned Premium Reserve | 145,878,463 |
| 賠款準備 | Reserve for Claims | 166,671,443 |
| 責任準備 | Reserve for Insurance Liabilities | 779 |
| 特別準備 | Special Reserve | 24,269,988 |
| 保費不足準備 | Premium Deficiency Reserve | 562,142 |
| 負債適足準備 | Liabilities Adequancy Reserve | - |
| 其他準備 | Other Reserve | - |
| 具金融商品性質之保險契約準備 | Reserve for Insurance Contract with the Nature of Financial Products | - |
| 外匯價格變動準備 | Reserve for Foreign Exchange Valuation | - |
| 負債準備 | Liabilities Reserve | 1,653,196 |
| 遞延所得稅負債 | Deffered Tax Liabilities | 2,500,098 |
| 其他負債 | Other Liabilities | 7,745,983 |
| 分離帳戶保險商品負債 | Liabilities on Insurance Products - Separate Account | - |
| 租賃負債 | Lease Liabilities | 1,714,426 |
| **業主權益** | **Equity** | **165,289,621** |
| 股本 | Capital Stock | 45,264,258 |
| 資本公積 | Capital Surplus | 14,776,144 |
| 保留盈餘 | Retained Earning | 100,283,076 |
| 股東權益其他項目 | Equity Adjustment | 4,966,143 |

# Balance Sheet

Domestic Non-Life Insurance Companies　　Unit：NT$1,000

| 臺產<br>Taiwan | 兆豐<br>Chung Kuo | 富邦<br>Fubon | 和泰<br>Hotai |
|---|---|---|---|
| **25,619,685** | **26,267,707** | **127,393,572** | **30,953,313** |
| 3,270,250 | 3,912,216 | 13,095,262 | 7,390,897 |
| 537,831 | 1,337,943 | 5,651,699 | 661,981 |
| 165,878 | 10,759 | - | 162,843 |
| - | 10,438 | 4,051,866 | - |
| - | - | 3,850,197 | - |
| - | - | - | - |
| 9,509,332 | 3,525,256 | 40,075,375 | 5,915,432 |
| 1,996,276 | 65,107 | 21,974,053 | 4,806,409 |
| 4,214,256 | 463,224 | 16,379,632 | 1,109,023 |
| 3,298,800 | 2,996,925 | 1,721,690 | - |
| - | - | - | - |
| 302,583 | 7,808 | 1,517,398 | - |
| 2,757,400 | - | 10,898 | 1,836,465 |
| 2,158,263 | 263,202 | 5,884,545 | 378,288 |
| - | - | - | - |
| 3,708,800 | 15,235,806 | 37,754,240 | 7,928,838 |
| 2,389,880 | 777,844 | 7,627,555 | 4,515,715 |
| 5,755 | 133,191 | 225,365 | 384,365 |
| 15,187 | 137,141 | 6,646,699 | 1,206,196 |
| 751,641 | 875,826 | 732,831 | 481,406 |
| - | - | - | - |
| 46,885 | 40,277 | 269,643 | 90,887 |
| **25,619,685** | **26,267,707** | **127,393,572** | **30,953,313** |
| **13,778,767** | **15,928,727** | **98,553,929** | **22,314,577** |
| - | - | 76,858 | 33,159 |
| 1,391,980 | 1,944,922 | 15,064,042 | 1,719,423 |
| 191,403 | 103,007 | 263,094 | 122,567 |
| - | - | 189,870 | - |
| - | - | 127,018 | - |
| 11,670,021 | 12,971,215 | 79,275,222 | 19,906,076 |
| 4,312,455 | 5,655,698 | 35,864,711 | 7,716,719 |
| 5,189,001 | 6,672,553 | 41,752,197 | 10,288,548 |
| - | 403 | 376 | - |
| 2,159,726 | 642,011 | 1,576,312 | 1,880,947 |
| 8,839 | 550 | 81,626 | 19,862 |
| - | - | - | - |
| - | - | - | - |
| - | - | - | - |
| - | - | - | - |
| 40,798 | 49,026 | 549,318 | - |
| 271,860 | - | 1,227,858 | 43,274 |
| 163,645 | 819,974 | 1,498,108 | 395,883 |
| - | - | | - |
| 49,060 | 40,583 | 282,541 | 94,195 |
| **11,840,918** | **10,338,980** | **28,839,643** | **8,638,736** |
| 2,535,403 | 3,286,066 | 3,000,000 | 2,000,000 |
| 98,964 | 2,690,632 | 1,192,720 | 2,624,319 |
| 8,730,960 | 3,984,040 | 23,216,041 | 3,567,719 |
| 475,591 | 378,242 | 1,430,882 | 446,698 |

# 資產負債表

國內財產保險業(續)　　單位：新臺幣千元

| 科　目 Item | | 泰安 Taian |
|---|---|---|
| **資產** | **Total Assets** | **30,062,035** |
| 現金及約當現金 | Cash and Cash Equivalents | 4,645,052 |
| 應收款項 | Receivables | 885,821 |
| 其他應收款-淨額 | Other Receivables - Net | 87,612 |
| 本期所得稅資產 | Current Tax Assets | - |
| 待出售資產 | Assets Held for Sale | - |
| 待分配予業主之資產(或處分群組)淨額 | Assets (or Disposal Groups) Held for Distribution to Owners | - |
| 有價證券 | Securities | 6,087,764 |
| 透過損益按公允價值衡量之金融資產 | Financial Assets Measured at Fair Value through Profit or Loss | 3,146,132 |
| 透過其他綜合損益按公允價值衡量之金融資產 | Financial Assets Measured at Fair Value through Other Comprehensive Income | 24,033 |
| 按攤銷後成本衡量之金融資產 | Financial Assets Measured at Amortized Cost are Assets | 2,917,599 |
| 避險之金融資產 | Financial Assets for Hedging | - |
| 採用權益法之投資 | Investments Accounted for Using the Equity Method | - |
| 其他金融資產-淨額 | Other Financial Assets - Net | 1,355,800 |
| 投資性不動產 | Investment Property | 2,261,284 |
| 放款 | Loans | - |
| 再保險合約資產 | Reinsurance Assets | 10,789,974 |
| 不動產及設備 | Property and Equipment | 2,982,818 |
| 無形資產 | Intangible Assets | 15,120 |
| 遞延所得稅資產 | Deferred Tax Assets | 208,358 |
| 其他資產 | Other Assets | 714,862 |
| 分離帳戶保險商品資產 | Assets on Insurance Products - Separate Account | - |
| 使用權資產 | Right-of -Use Asset | 27,570 |
| **負債及業主權益** | **Total Liabilities & Equities** | **30,062,035** |
| **負債** | **Total Liabilities** | **20,678,772** |
| 應付保險賠款與給付 | Claims Payable | - |
| 其他應付款 | Other Payables | 1,394,315 |
| 本期所得稅負債 | Current Tax Liabilities | 111,262 |
| 與待出售資產直接相關之負債 | Liabilities Directly Associated with Assets Held for Sale | - |
| 金融負債 | Financial Liabilities | 7,572 |
| 保險負債 | Insurance Liabilities | 18,017,176 |
| 未滿期保費準備 | Unearned Premium Reserve | 6,710,790 |
| 賠款準備 | Reserve for Claims | 9,692,855 |
| 責任準備 | Reserve for Insurance Liabilities | - |
| 特別準備 | Special Reserve | 1,201,831 |
| 保費不足準備 | Premium Deficiency Reserve | 411,700 |
| 負債適足準備 | Liabilities Adequancy Reserve | - |
| 其他準備 | Other Reserve | - |
| 具金融商品性質之保險契約準備 | Reserve for Insurance Contract with the Nature of Financial Products | - |
| 外匯價格變動準備 | Reserve for Foreign Exchange Valuation | - |
| 負債準備 | Liabilities Reserve | 74,713 |
| 遞延所得稅負債 | Deffered Tax Liabilities | 87,241 |
| 其他負債 | Other Liabilities | 958,893 |
| 分離帳戶保險商品負債 | Liabilities on Insurance Products - Separate Account | - |
| 租賃負債 | Lease Liabilities | 27,600 |
| **業主權益** | **Equity** | **9,383,263** |
| 股本 | Capital Stock | 2,974,119 |
| 資本公積 | Capital Surplus | 35,143 |
| 保留盈餘 | Retained Earning | 6,234,987 |
| 股東權益其他項目 | Equity Adjustment | 139,014 |

# Balance Sheet

Domestic Non-Life Insurance Companies (Continued)　　Unit：NT$1,000

| 明台<br>Ming Tai | 南山<br>NSGI | 第一<br>The First | 旺旺友聯<br>Union |
|---|---|---|---|
| **45,244,548** | **20,516,830** | **20,216,971** | **25,456,823** |
| 11,508,807 | 3,442,905 | 2,086,377 | 3,316,260 |
| 1,940,488 | 766,789 | 252,746 | 742,188 |
| 143,574 | - | 120,032 | - |
| 9,639 | 11,515 | - | - |
| - | - | - | - |
| - | - | - | - |
| 11,853,360 | 11,692,118 | 9,119,622 | 8,192,618 |
| 4,461,480 | 2,375,880 | 2,055,381 | 1,451,789 |
| 7,391,880 | 7,217,177 | 2,586,712 | 2,820,019 |
| - | 2,099,061 | 4,477,529 | 3,920,810 |
| - | - | - | - |
| - | - | - | - |
| - | - | 4,247,209 | 3,471,900 |
| 217,138 | 411,600 | 900,552 | 857,539 |
| - | - | - | - |
| 17,153,636 | 2,383,417 | 2,248,737 | 6,737,972 |
| 443,702 | 288,611 | 617,658 | 1,492,418 |
| 108,983 | 964,600 | 17,340 | 174,478 |
| 324,668 | 12,171 | 12,267 | - |
| 1,012,807 | 482,170 | 590,456 | 451,179 |
| - | - | - | - |
| 527,746 | 60,934 | 3,975 | 20,271 |
| **45,244,548** | **20,516,830** | **20,216,971** | **25,456,823** |
| **34,865,750** | **14,498,201** | **11,065,699** | **17,407,484** |
| 79,877 | 12,373 | - | 11,087 |
| 4,646,748 | 1,356,556 | 670,732 | 1,476,865 |
| 71,264 | 42,668 | 111,896 | 135,859 |
| - | - | - | - |
| 53,182 | - | - | - |
| 29,068,839 | 12,714,150 | 10,016,462 | 15,640,017 |
| 11,823,078 | 5,650,969 | 4,463,621 | 7,137,669 |
| 13,770,257 | 4,520,985 | 3,801,975 | 7,546,198 |
| - | - | - | - |
| 3,475,009 | 2,542,196 | 1,750,866 | 951,110 |
| 495 | - | - | 5,040 |
| - | - | - | - |
| - | - | - | - |
| - | - | - | - |
| - | - | - | - |
| - | 33,716 | - | 42,069 |
| 73,040 | 84,046 | 92,934 | 62,700 |
| 313,103 | 192,025 | 169,654 | 18,432 |
| - | - | - | - |
| 559,697 | 62,667 | 4,021 | 20,455 |
| **10,378,798** | **6,018,629** | **9,151,272** | **8,049,339** |
| 2,535,930 | 2,524,000 | 3,011,638 | 2,236,080 |
| 172,495 | 26,216 | - | - |
| 7,355,750 | 3,003,803 | 5,776,906 | 5,854,864 |
| 314,623 | 464,610 | 362,728 | -41,605 |

# 資產負債表

國內財產保險業(續)　　單位：新臺幣千元

| 科　目 Item | | 新光 Shin Kong |
|---|---|---|
| **資產** | **Total Assets** | **62,427,350** |
| 現金及約當現金 | Cash and Cash Equivalents | 12,826,413 |
| 應收款項 | Receivables | 3,237,752 |
| 其他應收款-淨額 | Other Receivables - Net | - |
| 本期所得稅資產 | Current Tax Assets | - |
| 待出售資產 | Assets Held for Sale | - |
| 待分配予業主之資產(或處分群組)淨額 | Assets (or Disposal Groups) Held for Distribution to Owners | - |
| 有價證券 | Securities | 28,152,448 |
| 透過損益按公允價值衡量之金融資產 | Financial Assets Measured at Fair Value through Profit or Loss | 11,311,545 |
| 透過其他綜合損益按公允價值衡量之金融資產 | Financial Assets Measured at Fair Value through Other Comprehensive Income | 1,259,691 |
| 按攤銷後成本衡量之金融資產 | Financial Assets Measured at Amortized Cost are Assets | 15,581,212 |
| 避險之金融資產 | Financial Assets for Hedging | - |
| 採用權益法之投資 | Investments Accounted for Using the Equity Method | - |
| 其他金融資產-淨額 | Other Financial Assets - Net | 299,949 |
| 投資性不動產 | Investment Property | 2,477,984 |
| 放款 | Loans | - |
| 再保險合約資產 | Reinsurance Assets | 13,111,609 |
| 不動產及設備 | Property and Equipment | 1,064,203 |
| 無形資產 | Intangible Assets | 48,358 |
| 遞延所得稅資產 | Deferred Tax Assets | 171,735 |
| 其他資產 | Other Assets | 1,011,705 |
| 分離帳戶保險商品資產 | Assets on Insurance Products - Separate Account | - |
| 使用權資產 | Right-of -Use Asset | 25,194 |
| **負債及業主權益** | **Total Liabilities & Equities** | **62,427,350** |
| **負債** | **Total Liabilities** | **41,684,061** |
| 應付保險賠款與給付 | Claims Payable | 72,850 |
| 其他應付款 | Other Payables | 5,786,479 |
| 本期所得稅負債 | Current Tax Liabilities | 487,940 |
| 與待出售資產直接相關之負債 | Liabilities Directly Associated with Assets Held for Sale | - |
| 金融負債 | Financial Liabilities | 80,758 |
| 保險負債 | Insurance Liabilities | 34,961,283 |
| 未滿期保費準備 | Unearned Premium Reserve | 16,979,632 |
| 賠款準備 | Reserve for Claims | 15,659,745 |
| 責任準備 | Reserve for Insurance Liabilities | - |
| 特別準備 | Special Reserve | 2,321,906 |
| 保費不足準備 | Premium Deficiency Reserve | - |
| 負債適足準備 | Liabilities Adequancy Reserve | - |
| 其他準備 | Other Reserve | - |
| 具金融商品性質之保險契約準備 | Reserve for Insurance Contract with the Nature of Financial Products | - |
| 外匯價格變動準備 | Reserve for Foreign Exchange Valuation | - |
| 負債準備 | Liabilities Reserve | |
| 遞延所得稅負債 | Deffered Tax Liabilities | 67,925 |
| 其他負債 | Other Liabilities | 201,063 |
| 分離帳戶保險商品負債 | Liabilities on Insurance Products - Separate Account | - |
| 租賃負債 | Lease Liabilities | 25,763 |
| **業主權益** | **Equity** | **20,743,289** |
| 股本 | Capital Stock | 3,159,633 |
| 資本公積 | Capital Surplus | 64,839 |
| 保留盈餘 | Retained Earning | 16,879,617 |
| 股東權益其他項目 | Equity Adjustment | 639,200 |

# Balance Sheet

Domestic Non-Life Insurance Companies (Continued)　　Unit：NT$1,000

| 華南<br>South China | 國泰世紀<br>Cathay Century | 新安東京海上<br>Tokio Marine NEWA | 中國信託<br>CTBC |
|---|---|---|---|
| **30,644,095** | **79,070,346** | **34,252,369** | **5,441,455** |
| 3,125,154 | 15,024,493 | 2,862,612 | 1,384,728 |
| 579,096 | 3,249,028 | 849,292 | 247,991 |
| - | - | 15,864 | - |
| - | - | 2,022 | 11,489 |
| - | - | - | - |
| - | - | - | - |
| 14,661,067 | 26,090,343 | 9,606,077 | 2,081,701 |
| 8,178,040 | 14,680,235 | 991,646 | 900,740 |
| 4,917,230 | 653,324 | 4,990,142 | 731,390 |
| 1,565,797 | 10,756,784 | 3,624,289 | 449,571 |
| - | - | - | |
| - | 3,244,049 | - | 39,793 |
| 4,166,108 | - | 9,142,400 | - |
| 59,340 | - | 1,755,904 | - |
| 66,447 | 68,788 | - | - |
| 6,175,017 | 25,620,771 | 4,698,153 | 1,150,649 |
| 926,061 | 314,418 | 1,313,521 | 32,954 |
| 99,668 | 108,501 | 80,617 | 42,337 |
| 161,081 | 4,558,554 | 1,691,136 | 1,845 |
| 500,805 | 502,689 | 2,125,744 | 413,007 |
| - | - | - | - |
| 124,251 | 288,712 | 109,027 | 34,961 |
| **30,644,095** | **79,070,346** | **34,252,369** | **5,441,455** |
| **21,273,215** | **59,042,918** | **23,186,125** | **3,999,253** |
| - | - | - | - |
| 1,557,789 | 4,920,965 | 1,645,915 | 630,180 |
| 283,673 | - | - | - |
| - | - | - | - |
| 190,870 | 213,942 | - | - |
| 18,315,733 | 51,453,279 | 20,143,625 | 3,229,717 |
| 7,298,886 | 20,077,195 | 10,392,037 | 1,795,003 |
| 8,124,023 | 29,502,982 | 8,847,575 | 1,302,549 |
| - | - | - | - |
| 2,861,934 | 1,872,313 | 904,013 | 129,814 |
| 30,890 | 789 | - | 2,351 |
| - | - | - | - |
| - | - | - | - |
| - | - | - | - |
| - | - | - | - |
| 160,501 | 292,047 | 411,008 | - |
| 119,731 | 369,470 | - | 19 |
| 518,325 | 1,503,561 | 889,479 | 103,838 |
| - | - | - | - |
| 126,593 | 289,654 | 96,098 | 35,499 |
| **9,370,880** | **20,027,428** | **11,066,244** | **1,442,202** |
| 2,001,386 | 2,000,000 | 12,000,003 | 2,000,000 |
| 5,278 | 7,861,133 | 1,084 | 3,321 |
| 7,318,450 | 9,859,729 | -993,897 | -505,893 |
| 45,766 | 306,566 | 59,054 | -55,226 |

# 資產負債表

外商財產保險業

單位：新臺幣千元

| 科　目 Item | | 2025 小計 Sub-total |
|---|---|---|
| **資產** | **Total Assets** | **24,489,550** |
| 現金及約當現金 | Cash and Cash Equivalents | 2,097,123 |
| 應收款項 | Receivables | 1,311,931 |
| 其他應收款-淨額 | Other Receivables - Net | 56,107 |
| 本期所得稅資產 | Current Tax Assets | 4,483 |
| 待出售資產 | Assets Held for Sale | - |
| 待分配予業主之資產(或處分群組)淨額 | Assets (or Disposal Groups) Held for Distribution to Owners | - |
| 有價證券 | Securities | 9,889,559 |
| 透過損益按公允價值衡量之金融資產 | Financial Assets Measured at Fair Value through Profit or Loss | - |
| 透過其他綜合損益按公允價值衡量之金融資產 | Financial Assets Measured at Fair Value through Other Comprehensive Income | 9,574,997 |
| 按攤銷後成本衡量之金融資產 | Financial Assets Measured at Amortized Cost are Assets | 314,562 |
| 避險之金融資產 | Financial Assets for Hedging | - |
| 採用權益法之投資 | Investments Accounted for Using the Equity Method | - |
| 其他金融資產-淨額 | Other Financial Assets - Net | 1,442,969 |
| 投資性不動產 | Investment Property | - |
| 放款 | Loans | - |
| 再保險合約資產 | Reinsurance Assets | 8,956,077 |
| 不動產及設備 | Property and Equipment | 45,097 |
| 無形資產 | Intangible Assets | 32,784 |
| 遞延所得稅資產 | Deferred Tax Assets | 21,049 |
| 其他資產 | Other Assets | 550,947 |
| 分離帳戶保險商品資產 | Assets on Insurance Products - Separate Account | - |
| 使用權資產 | Right-of -Use Asset | 81,424 |
| **負債及業主權益** | **Total Liabilities & Equities** | **24,489,550** |
| **負債** | **Total Liabilities** | **17,415,117** |
| 應付保險賠款與給付 | Claims Payable | 714,244 |
| 其他應付款 | Other Payables | 1,119,037 |
| 本期所得稅負債 | Current Tax Liabilities | 315,930 |
| 與待出售資產直接相關之負債 | Liabilities Directly Associated with Assets Held for Sale | - |
| 金融負債 | Financial Liabilities | - |
| 保險負債 | Insurance Liabilities | 13,996,380 |
| 未滿期保費準備 | Unearned Premium Reserve | 4,639,634 |
| 賠款準備 | Reserve for Claims | 9,078,304 |
| 責任準備 | Reserve for Insurance Liabilities | - |
| 特別準備 | Special Reserve | 267,786 |
| 保費不足準備 | Premium Deficiency Reserve | 10,656 |
| 負債適足準備 | Liabilities Adequancy Reserve | - |
| 其他準備 | Other Reserve | - |
| 具金融商品性質之保險契約準備 | Reserve for Insurance Contract with the Nature of Financial Products | - |
| 外匯價格變動準備 | Reserve for Foreign Exchange Valuation | - |
| 負債準備 | Liabilities Reserve | 47,362 |
| 遞延所得稅負債 | Deffered Tax Liabilities | 16,127 |
| 其他負債 | Other Liabilities | 1,117,553 |
| 分離帳戶保險商品負債 | Liabilities on Insurance Products - Separate Account | - |
| 租賃負債 | Lease Liabilities | 88,484 |
| **業主權益** | **Equity** | **7,074,434** |
| 股本 | Capital Stock | 1,820,000 |
| 資本公積 | Capital Surplus | 73,544 |
| 保留盈餘 | Retained Earning | 5,202,695 |
| 股東權益其他項目 | Equity Adjustment | -21,805 |

# Balance Sheet

Foreign Non-Life Insurance Companies　　Unit：NT$1,000

| 美國國際<br>AIG API | 科法斯<br>Coface | 安達<br>Chubb | 法國巴黎<br>Cardif |
|---|---|---|---|
| **6,634,221** | **1,286,175** | **15,362,599** | 386,685 |
| 429,425 | 329,703 | 1,020,918 | 135,180 |
| 205,837 | 69,711 | 923,420 | 10,972 |
| 54,058 | 1,472 | - | 577 |
| - | 1,116 | - | 279 |
| - | - | - | - |
| - | - | - | - |
| 2,070,528 | - | 7,504,469 | 66,167 |
| - | - | - | - |
| 2,070,528 | - | 7,504,469 | - |
| - | - | - | 66,167 |
| - | - | - | - |
| - | - | - | - |
| 1,222,969 | 200,000 | - | - |
| - | - | - | - |
| - | - | - | - |
| 2,295,757 | 639,786 | 5,796,102 | 24,572 |
| 2,434 | 4,745 | 23,808 | 13,641 |
| 21,024 | 36 | 5,754 | - |
| 6,835 | - | 13,517 | 362 |
| 325,301 | 28,266 | 24,417 | 121,921 |
| - | - | - | - |
| 53 | 11,340 | 50,194 | 13,015 |
| **6,634,221** | **1,286,175** | **15,362,599** | 386,685 |
| **4,799,810** | **921,084** | **11,049,045** | 172,394 |
| - | - | 714,244 | - |
| 422,613 | 154,619 | 364,883 | 34,927 |
| 74,316 | - | 241,614 | - |
| - | - | - | - |
| - | - | - | - |
| 3,779,583 | 742,731 | 9,030,066 | 123,166 |
| 1,099,438 | 122,470 | 3,206,470 | 67,323 |
| 2,437,167 | 620,261 | 5,800,257 | 43,717 |
| - | - | - | - |
| 242,978 | - | 23,339 | 1,470 |
| - | - | - | 10,656 |
| - | - | - | - |
| - | - | - | - |
| - | - | - | - |
| - | - | - | - |
| 12,935 | - | 34,427 | - |
| 1,266 | 11,543 | 3,151 | - |
| 509,042 | 165 | 603,969 | 1,526 |
| - | - | - | - |
| 54 | 12,026 | 56,691 | 12,775 |
| **1,834,411** | **365,091** | **4,313,554** | 214,291 |
| 500,000 | 180,000 | 50,000 | 748,000 |
| - | - | - | 72,402 |
| 1,332,938 | 185,091 | 4,286,739 | -606,017 |
| 1,473 | - | -23,185 | -93 |

# 資產負債表

外商財產保險業(續)

單位：新臺幣千元

| 科目 Item | | 裕利安宜 Euler Hermes |
|---|---|---|
| **資產** | **Total Assets** | **819,870** |
| 現金及約當現金 | Cash and Cash Equivalents | 181,897 |
| 應收款項 | Receivables | 101,991 |
| 其他應收款-淨額 | Other Receivables - Net | - |
| 本期所得稅資產 | Current Tax Assets | 3,088 |
| 待出售資產 | Assets Held for Sale | - |
| 待分配予業主之資產(或處分群組)淨額 | Assets (or Disposal Groups) Held for Distribution to Owners | - |
| 有價證券 | Securities | 248,395 |
| 透過損益按公允價值衡量之金融資產 | Financial Assets Measured at Fair Value through Profit or Loss | - |
| 透過其他綜合損益按公允價值衡量之金融資產 | Financial Assets Measured at Fair Value through Other Comprehensive Income | - |
| 按攤銷後成本衡量之金融資產 | Financial Assets Measured at Amortized Cost are Assets | 248,395 |
| 避險之金融資產 | Financial Assets for Hedging | - |
| 採用權益法之投資 | Investments Accounted for Using the Equity Method | - |
| 其他金融資產-淨額 | Other Financial Assets - Net | 20,000 |
| 投資性不動產 | Investment Property | - |
| 放款 | Loans | - |
| 再保險合約資產 | Reinsurance Assets | 199,860 |
| 不動產及設備 | Property and Equipment | 469 |
| 無形資產 | Intangible Assets | 5,970 |
| 遞延所得稅資產 | Deferred Tax Assets | 335 |
| 其他資產 | Other Assets | 51,043 |
| 分離帳戶保險商品資產 | Assets on Insurance Products - Separate Account | - |
| 使用權資產 | Right-of -Use Asset | 6,822 |
| **負債及業主權益** | **Total Liabilities & Equities** | **819,870** |
| **負債** | **Total Liabilities** | **472,784** |
| 應付保險賠款與給付 | Claims Payable | - |
| 其他應付款 | Other Payables | 141,994 |
| 本期所得稅負債 | Current Tax Liabilities | - |
| 與待出售資產直接相關之負債 | Liabilities Directly Associated with Assets Held for Sale | - |
| 金融負債 | Financial Liabilities | - |
| 保險負債 | Insurance Liabilities | 320,835 |
| 未滿期保費準備 | Unearned Premium Reserve | 143,933 |
| 賠款準備 | Reserve for Claims | 176,902 |
| 責任準備 | Reserve for Insurance Liabilities | - |
| 特別準備 | Special Reserve | - |
| 保費不足準備 | Premium Deficiency Reserve | - |
| 負債適足準備 | Liabilities Adequancy Reserve | - |
| 其他準備 | Other Reserve | - |
| 具金融商品性質之保險契約準備 | Reserve for Insurance Contract with the Nature of Financial Products | - |
| 外匯價格變動準備 | Reserve for Foreign Exchange Valuation | - |
| 負債準備 | Liabilities Reserve | - |
| 遞延所得稅負債 | Deffered Tax Liabilities | 167 |
| 其他負債 | Other Liabilities | 2,850 |
| 分離帳戶保險商品負債 | Liabilities on Insurance Products - Separate Account | - |
| 租賃負債 | Lease Liabilities | 6,938 |
| **業主權益** | **Equity** | **347,086** |
| 股本 | Capital Stock | 342,000 |
| 資本公積 | Capital Surplus | 1,142 |
| 保留盈餘 | Retained Earning | 3,944 |
| 股東權益其他項目 | Equity Adjustment | - |

# Balance Sheet

Foreign Non-Life Insurance Companies (Continued)　　Unit：NT$1,000

| | | | |
|---|---|---|---|
| | | | |