

主要表：（一）

財團法人聯合信用卡處理中心
收支營運決算表
中華民國111年度

單位：新臺幣元

| 上年度決算數 | 項 目 | 本年度預算數 (1) | 本年度決算數 (2) | 比 較 增 (減-) | |
|----------------------|---------------|----------------------|----------------------|----------------------|----------------------|
| | | | | 金 額 (3)=(2)-(1) | % (4)=(3)/(1)*100 |
| 2,050,823,782 | 收入 | 2,210,658,000 | 2,429,246,962 | 218,588,962 | 9.89 |
| 1,940,078,842 | 業務收入 | 2,108,743,000 | 2,310,531,577 | 201,788,577 | 9.57 |
| 1,106,836,521 | 勞務收入 | 1,229,446,000 | 1,378,394,767 | 148,948,767 | 12.12 |
| 704,363,512 | 清算處理費收入 | 734,820,000 | 792,115,935 | 57,295,935 | 7.80 |
| 127,623,312 | 手續費收入 | 143,010,000 | 137,931,925 | (5,078,075) | (3.55) |
| 1,255,497 | 約定使用費收入 | 1,467,000 | 2,088,950 | 621,950 | 42.40 |
| 110,744,940 | 業務外收入 | 101,915,000 | 118,715,385 | 16,800,385 | 16.48 |
| 30,726,526 | 利息收入 | 27,487,000 | 44,422,588 | 16,935,588 | 61.61 |
| 22,715,533 | 兌換利益 | 33,400,000 | 21,201,553 | (12,198,447) | (36.52) |
| 57,302,881 | 其他收入 | 41,028,000 | 53,091,244 | 12,063,244 | 29.40 |
| 1,462,193,264 | 支出 | 1,802,706,000 | 1,553,583,212 | (249,122,788) | (13.82) |
| 1,425,837,310 | 業務支出 | 1,786,576,000 | 1,542,119,836 | (244,456,164) | (13.68) |
| 1,301,475,140 | 勞務成本 | 1,660,471,000 | 1,408,055,107 | (252,415,893) | (15.20) |
| 124,362,170 | 管理成本 | 126,105,000 | 134,064,729 | 7,959,729 | 6.31 |
| 36,355,954 | 業務外支出 | 16,130,000 | 11,463,376 | (4,666,624) | (28.93) |
| 36,355,954 | 其他支出 | 16,130,000 | 11,463,376 | (4,666,624) | (28.93) |
| 588,630,518 | 本期稅前餘絀 | 407,952,000 | 875,663,750 | 467,711,750 | 114.65 |
| (114,818,207) | 所得稅 | (76,093,000) | (170,278,666) | (94,185,666) | 123.78 |
| 473,812,311 | 本期稅後餘絀 | 331,859,000 | 705,385,084 | 373,526,084 | 112.56 |

| 上年度決算數 | 項 目 | 本年度預算數(1) | 本年度決算數(2) | 比 較 增 (減-) |
|----------------------|-------------------------------|---------------------|---------------------|---------------------|
| | | | | 金 額(3)=(2)-(1) |
| 11,128,446 | 本期其他綜合餘絀 | | | |
| | 確定福利計劃之再衡量數 | (600,000) | 77,414,902 | 78,014,902 |
| (186,960,188) | 透過其他綜合損益按公允價值衡量之權益工具投資未實現評價損益 | 142,970,000 | 368,154,109 | 225,184,109 |
| 35,670,348 | 與不重分類之項目相關之所得稅 | (28,674,000) | (89,761,802) | (61,087,802) |
| (140,161,394) | 本期其他綜合餘絀合計 | 113,696,000 | 355,807,209 | 242,111,209 |

主要表：(二)

財團法人聯合信用卡處理中心
現金流量決算表
中華民國111年度

單位：新臺幣元

| 項 目 | 本 年 度 預 算 數 (1) | 本 年 度 決 算 數 (2) | 比較增(減-) | |
|---------------------|-----------------------|-----------------------|---------------------|----------------------|
| | | | 金 額 (3)=(2)-(1) | % (4)=(3)/(1)*100 |
| 營業活動之現金流量： | | | | |
| 本期稅前餘絀 | 407,952,000 | 875,663,750 | 467,711,750 | 114.65 |
| 調整項目： | | | | |
| 折舊費用 | 251,059,000 | 214,310,656 | (36,748,344) | (14.64) |
| 攤銷費用 | 135,157,000 | 119,156,329 | (16,000,671) | (11.84) |
| 預期信用減損損失數 | - | 757,821 | 757,821 | - |
| 透過損益按公允價值衡量金融資產之淨利益 | - | (118,500) | (118,500) | - |
| 利息費用 | 1,543,000 | 1,611,583 | 68,583 | 4.44 |
| 利息收入 | (27,487,000) | (44,422,588) | (16,935,588) | 61.61 |
| 處分不動產、廠房及設備損失 | 120,000 | 21,781 | (98,219) | (81.85) |
| 收單作業利益 | - | (2,616,392) | (2,616,392) | - |
| 透過損益按公允價值衡量金融資產-流動 | - | (1,534,500) | (1,534,500) | - |
| 應收票據淨額 | (4,000) | (61,000) | (57,000) | 1,425.00 |
| 應收帳款淨額 | (718,137,000) | (2,116,319,272) | (1,398,182,272) | 194.70 |
| 其他應收款 | (4,063,000) | (93,442,269) | (89,379,269) | 2,199.83 |
| 預付款項 | (660,000) | (120,682) | 539,318 | (81.71) |
| 其他什項流動資產 | (8,059,000) | 168,819,959 | 176,878,959 | (2,194.80) |
| 應付帳款 | 686,749,000 | 1,649,703,416 | 962,954,416 | 140.22 |
| 其他應付款 | 12,866,000 | 254,222 | (12,611,778) | (98.02) |
| 其他流動負債 | 5,005,000 | (15,465,061) | (20,470,061) | (408.99) |
| 淨確定福利負債-非流動 | - | (31,956,142) | (31,956,142) | - |
| 應付保管款 | (4,632,000) | (6,241,818) | (1,609,818) | 34.75 |
| 收取之利息 | 27,169,000 | 35,320,689 | 8,151,689 | 30.00 |
| 支付之利息 | (1,543,000) | (1,611,583) | (68,583) | 4.44 |
| 支付所得稅 | (90,570,000) | (122,466,447) | (31,896,447) | 35.22 |
| 營業活動之淨現金流入 | 672,465,000 | 629,243,952 | (43,221,048) | (6.43) |
| 投資活動之現金流量： | | | | |
| 土地及房舍 | (154,349,000) | - | 154,349,000 | (100.00) |
| 取得不動產、廠房及設備 | (297,349,000) | (217,968,364) | 79,380,636 | (26.70) |
| 處分不動產、廠房及設備 | - | 50,067 | 50,067 | - |
| 存出保證金 | (45,112,000) | (1,015,448) | 44,096,552 | (97.75) |
| 取得無形資產 | (300,458,000) | (171,583,890) | 128,874,110 | (42.89) |
| 其他非流動資產 | - | (4,747,954) | (4,747,954) | - |
| 取得按攤銷後成本衡量之金融資產 | - | (156,250,000) | (156,250,000) | - |
| 投資活動之淨現金流出 | (797,268,000) | (551,515,589) | 245,752,411 | (30.82) |
| 籌資活動之現金流量： | | | | |
| 租賃本金償還 | (53,492,000) | (53,434,525) | 57,475 | (0.11) |
| 存入保證金 | 21,804,000 | (247,267) | (22,051,267) | (101.13) |
| 簽帳款付款準備金 | 197,346,000 | 167,370,000 | (29,976,000) | (15.19) |
| 風險擔保金 | 16,361,000 | (18,900,000) | (35,261,000) | (215.52) |
| 籌資活動之淨現金流入 | 182,019,000 | 94,788,208 | (87,230,792) | (47.92) |
| 本期現金及約當現金增加數 | 57,216,000 | 172,516,571 | 115,300,571 | 201.52 |
| 期初現金及約當現金餘額 | 7,637,616,000 | 7,736,198,784 | 98,582,784 | 1.29 |
| 期末現金及約當現金餘額 | 7,694,832,000 | 7,908,715,355 | 213,883,355 | 2.78 |

主要表：（三）

財團法人聯合信用卡處理中心
淨值變動表
中華民國111年度

單位：新臺幣元

| 項 目 | 本年度期初餘額 | 本年度 | | 本年度期末餘額 | 說 明 |
|------------------------------|-----------------------|----------------------|-----|-----------------------|--|
| | | 增 加 | 減 少 | | |
| 基金 | 1,184,000,000 | - | - | 1,184,000,000 | |
| 創立基金 | 66,000,000 | - | - | 66,000,000 | |
| 捐贈基金 | 118,000,000 | - | - | 118,000,000 | |
| 其他基金 | 1,000,000,000 | - | - | 1,000,000,000 | |
| 累積餘絀 | 8,697,865,630 | 767,317,006 | - | 9,465,182,636 | |
| 累積賸餘 | 8,697,865,630 | 767,317,006 | - | 9,465,182,636 | 本期增加數為稅後餘絀705,385,084元及確定福利計劃之再衡量數(稅後)61,931,922元，合計767,317,006元 |
| 淨值其他項目 | 4,441,496,635 | 293,875,287 | - | 4,735,371,922 | |
| 透過其他綜合損益按公允價值 衡量之權益工具投資損益 | 4,441,496,635 | 293,875,287 | - | 4,735,371,922 | 本期增加數係111.12.31之公允價值衡量帳列金融資產與帳面價值差異數368,154,109-V、M所得稅74,278,822=293,875,287 |
| 合 計 | 14,323,362,265 | 1,061,192,293 | - | 15,384,554,558 | |

主要表：（四）

財團法人聯合信用卡處理中心

資產負債表

中華民國111年12月31日

單位：新臺幣元

| 項 目 | 本年度決算數 (1) | 上年度決算數 (2) | 比較增（減-） | |
|--------------------------|-----------------------|-----------------------|----------------------|----------------------|
| | | | 金額 (3)=(1)-(2) | % (4)=(3)/(2)*100 |
| 流動資產 | 32,794,956,458 | 30,369,319,289 | 2,425,637,169 | 7.99 |
| 現金及約當現金 | 7,908,715,355 | 7,736,198,784 | 172,516,571 | 2.23 |
| 透過損益按公允價值衡量之金融資產-流動 | 1,653,000 | - | 1,653,000 | - |
| 按攤銷後成本衡量之金融資產-流動 | 3,397,800,000 | 3,196,550,000 | 201,250,000 | 6.30 |
| 應收票據淨額 | 101,000 | 40,000 | 61,000 | 152.50 |
| 應收帳款淨額 | 21,287,914,470 | 19,171,595,198 | 2,116,319,272 | 11.04 |
| 其他應收款 | 172,692,303 | 70,155,700 | 102,536,603 | 146.16 |
| 預付款項 | 20,692,248 | 20,571,566 | 120,682 | 0.59 |
| 其他流動資產-其他 | 5,388,082 | 174,208,041 | (168,819,959) | (96.91) |
| 非流動資產 | 8,157,278,142 | 7,637,747,695 | 519,530,447 | 6.80 |
| 透過其他綜合損益按公允價值衡量之金融資產-非流動 | 5,986,869,576 | 5,618,715,467 | 368,154,109 | 6.55 |
| 按攤銷後成本衡量之金融資產-非流動 | 1,087,623,258 | 1,133,373,514 | (45,750,256) | (4.04) |
| 不動產、廠房及設備 | 570,705,966 | 455,877,115 | 114,828,851 | 25.19 |
| 使用權資產 | 68,330,307 | 21,578,776 | 46,751,531 | 216.66 |
| 無形資產 | 345,338,469 | 289,649,980 | 55,688,489 | 19.23 |
| 遞延所得稅資產 | 40,409,757 | 63,054,508 | (22,644,751) | (35.91) |
| 存出保證金 | 32,175,922 | 31,160,474 | 1,015,448 | 3.26 |
| 其他非流動資產-其他 | 25,824,887 | 24,337,861 | 1,487,026 | 6.11 |
| 資產總計 | 40,952,234,600 | 38,007,066,984 | 2,945,167,616 | 7.75 |
| 流動負債 | 20,703,192,410 | 18,932,903,144 | 1,770,289,266 | 9.35 |
| 應付帳款 | 20,158,553,041 | 18,508,849,625 | 1,649,703,416 | 8.91 |
| 其他應付款 | 304,210,512 | 247,125,463 | 57,085,049 | 23.10 |
| 本期所得稅負債 | 150,668,463 | 110,375,143 | 40,293,320 | 36.51 |
| 租賃負債-流動 | 55,212,300 | 16,539,758 | 38,672,542 | 233.82 |
| 其他流動負債-其他 | 34,548,094 | 50,013,155 | (15,465,061) | (30.92) |
| 非流動負債 | 4,864,487,632 | 4,750,801,575 | 113,686,057 | 2.39 |
| 負債準備-非流動 | 25,848,315 | 28,464,707 | (2,616,392) | (9.19) |
| 遞延所得稅負債 | 1,191,850,109 | 1,117,214,159 | 74,635,950 | 6.68 |
| 租賃負債-非流動 | 16,042,262 | 6,985,634 | 9,056,628 | 129.65 |
| 淨確定福利負債-非流動 | 153,613,091 | 262,984,135 | (109,371,044) | (41.59) |
| 存入保證金 | 303,644,349 | 303,891,616 | (247,267) | (0.08) |
| 應付保管款 | 16,009,506 | 22,251,324 | (6,241,818) | (28.05) |
| 簽帳款付款準備金 | 2,997,880,000 | 2,830,510,000 | 167,370,000 | 5.91 |
| 風險擔保金 | 159,600,000 | 178,500,000 | (18,900,000) | (10.59) |
| 基金及餘絀 | 15,384,554,558 | 14,323,362,265 | 1,061,192,293 | 7.41 |
| 基金 | 1,184,000,000 | 1,184,000,000 | - | - |
| 累積餘絀 | 9,465,182,636 | 8,697,865,630 | 767,317,006 | 8.82 |
| 其他項目 | 4,735,371,922 | 4,441,496,635 | 293,875,287 | 6.62 |
| 負債、基金及餘絀總計 | 40,952,234,600 | 38,007,066,984 | 2,945,167,616 | 7.75 |