

臺銀人壽保險股份有限公司

損 益 表

中華民國106年度02月份

單位：新臺幣元

編號	科目	本年度法定預算數	本 月 份				本年度截至本月份累計數			
			實際數	預算數	比較增減(-)		實際數	預算數	比較增減(-)	
					金額	%			金額	%
41	營業收入	45,386,273,000.00	5,596,383,730.00	2,926,425,000.00	2,669,958,730.00	91.24	12,383,915,226.00	7,372,443,000.00	5,011,472,226.00	67.98
4103	金融保險收入	44,673,568,000.00	5,542,358,193.00	2,868,992,000.00	2,673,366,193.00	93.18	12,308,462,326.00	7,255,922,000.00	5,052,540,326.00	69.63
410301	利息收入	7,371,802,000.00	754,901,668.00	609,628,000.00	145,273,668.00	23.83	1,518,177,071.00	1,243,180,000.00	274,997,071.00	22.12
410302	保費收入	32,590,048,000.00	3,024,086,336.00	2,553,592,000.00	470,494,336.00	18.42	5,724,869,201.00	5,531,864,000.00	193,005,201.00	3.49
410303	再保佣金收入	26,909,000.00	682,576.00	1,345,000.00	-662,424.00	-49.25	682,576.00	1,345,000.00	-662,424.00	-49.25
410305	手續費收入	69,357,000.00	4,425,994.00	5,120,000.00	-694,006.00	-13.55	6,050,609.00	10,571,000.00	-4,520,391.00	-42.76
410321	攤回再保賠款與給付	26,691,000.00	4,597,212.00	5,071,000.00	-473,788.00	-9.34	4,597,212.00	5,071,000.00	-473,788.00	-9.34
410322	分離帳戶保險商品收益	500,000,000.00	431,783.00	41,667,000.00	-41,235,217.00	-98.96	219,208.00	83,334,000.00	-83,114,792.00	-99.74
410324	收回責任準備	1,684,621,000.00	-318,819,721.00	-542,435,000.00	223,615,279.00		1,474,000.00	-1,474,000.00	-100.00	
410330	收回保費不足準備	137,216,000.00	55,827,719.00	53,084,000.00	2,743,719.00	5.17	134,502,532.00	142,357,000.00	-7,854,468.00	-5.52
410333	收回外匯價格變動準備		28,445,566.00		28,445,566.00		340,047,419.00		340,047,419.00	
410342	透過損益按公允價值衡量之金融資產利益	21,718,000.00	1,984,578,833.00	126,000.00	1,984,452,833.00	74,962.57	3,698,124,346.00	1,176,000.00	3,696,948,346.00	314,366.36
410343	透過損益按公允價值衡量之金融負債利益		-124,936,298.00		-124,936,298.00		721,835,387.00		721,835,387.00	
410344	備供出售金融資產之已實現利益	2,167,156,000.00	78,576,034.00	141,794,000.00	-63,217,966.00	-44.58	109,796,274.00	219,542,000.00	-109,745,726.00	-49.99
410345	持有至到期日金融資產之已實現利益		49,560,491.00		49,560,491.00		49,560,491.00		49,560,491.00	
410348	無活路市場之債務工具投資利益	78,050,000.00					16,008,000.00		-16,008,000.00	-100.00
4106	採用權益法認列之關聯企業及合資利益之份額	433,050,000.00	34,021,094.00	36,088,000.00	-2,066,906.00	-5.73	34,021,094.00	72,176,000.00	-38,154,906.00	-52.86
410601	採用權益法認列之關聯企業及合資利益之份額	433,050,000.00	34,021,094.00	36,088,000.00	-2,066,906.00	-5.73	34,021,094.00	72,176,000.00	-38,154,906.00	-52.86
4198	其他營業收入	279,655,000.00	20,004,443.00	21,345,000.00	-1,340,557.00	-6.28	41,431,806.00	44,345,000.00	-2,913,194.00	-6.57
419801	投資性不動產收入	279,655,000.00	20,004,443.00	21,345,000.00	-1,340,557.00	-6.28	41,431,806.00	44,345,000.00	-2,913,194.00	-6.57
51	營業成本	45,456,842,000.00	6,670,146,874.00	3,008,555,000.00	3,661,591,874.00	121.71	14,190,135,512.00	7,557,676,000.00	6,632,459,512.00	87.76
5103	金融保險成本	45,351,143,000.00	6,662,318,172.00	3,001,055,000.00	3,661,263,172.00	122.00	14,175,160,309.00	7,542,691,000.00	6,632,469,309.00	87.93
510301	利息費用	122,951,000.00	8,534,071.00	10,243,000.00	-1,708,929.00	-16.68	17,121,146.00	20,486,000.00	-3,364,854.00	-16.43
510302	保險費用	96,104,000.00	26,779,586.00	26,153,000.00	626,586.00	2.40	28,949,586.00	28,424,000.00	525,586.00	1.85
510303	承保費用	309,402,000.00	21,210,651.00	24,013,000.00	-2,802,349.00	-11.67	42,460,059.00	47,836,000.00	-5,375,941.00	-11.24
510304	佣金費用	1,167,397,000.00	99,377,172.00	93,450,000.00	5,927,172.00	6.34	237,756,270.00	180,561,000.00	57,195,270.00	31.68
510305	手續費用	101,466,000.00	5,902,694.00	7,307,000.00	-1,404,306.00	-19.22	16,855,430.00	15,681,000.00	1,174,430.00	7.49
510311	各項提存	2,040,000.00	2,027,892.00		2,027,892.00		3,633,392.00		3,633,392.00	
510313	安定基金費用	66,809,000.00	6,894,917.00	5,822,000.00	1,072,917.00	18.43	13,052,702.00	12,612,000.00	440,702.00	3.49
510321	保險賠款與給付	42,664,641,000.00	2,273,602,173.00	2,760,971,000.00	-487,368,827.00	-17.65	6,250,659,227.00	7,089,294,000.00	-838,634,773.00	-11.83
510322	分離帳戶保險商品費用	500,000,000.00	431,783.00	41,667,000.00	-41,235,217.00	-98.96	219,208.00	83,334,000.00	-83,114,792.00	-99.74
510324	提存責任準備		1,183,969,609.00		1,183,969,609.00		1,183,969,609.00		1,183,969,609.00	
510325	提存未滿期保費準備	3,962,000.00	4,653,531.00	5,364,000.00	-710,469.00	-13.25	6,709,594.00	12,222,000.00	-5,512,406.00	-45.10
510326	提存特別準備	1,457,000.00	20,231.00	65,000.00	-44,769.00	-68.88	55,575.00	241,000.00	-185,425.00	-76.94
510327	提存賠款準備	7,185,000.00								
510333	提存外匯價格變動準備	307,729,000.00		26,000,000.00	-26,000,000.00	-100.00	52,000,000.00		-52,000,000.00	-100.00
510345	持有至到期日金融資產之已實現損失		-9.00		-9.00					
510353	外幣兌換損失		3,028,913,871.00		3,028,913,871.00		6,373,718,511.00		6,373,718,511.00	
5198	其他營業成本	105,699,000.00	7,828,702.00	7,500,000.00	328,702.00	4.38	14,975,203.00	14,985,000.00	-9,797.00	-0.07
519801	投資性不動產費用	105,699,000.00	7,828,602.00	7,500,000.00	328,602.00	4.38	14,975,030.00	14,985,000.00	-9,970.00	-0.07
519898	什項營業成本		100.00		100.00		173.00		173.00	
61	營業毛利（毛損）	-70,569,000.00	-1,073,763,144.00	-82,130,000.00	-991,633,144.00		-1,806,220,286.00	-185,233,000.00	-1,620,987,286.00	
52	營業費用	678,254,000.00	45,369,706.00	45,851,000.00	-481,294.00	-1.05	80,576,233.00	90,328,000.00	-9,751,767.00	-10.80
5202	業務費用	510,316,000.00	34,281,453.00	33,196,000.00	1,085,453.00	3.27	59,138,431.00	65,074,000.00	-5,935,569.00	-9.12
520201	業務費用	510,316,000.00	34,281,453.00	33,196,000.00	1,085,453.00	3.27	59,138,431.00	65,074,000.00	-5,935,569.00	-9.12
5203	管理費用	163,478,000.00	11,064,653.00	12,535,000.00	-1,470,347.00	-11.73	21,361,818.00	25,044,000.00	-3,682,182.00	-14.70
520301	管理費用	163,478,000.00	11,064,653.00	12,535,000.00	-1,470,347.00	-11.73	21,361,818.00	25,044,000.00	-3,682,182.00	-14.70
5298	其他營業費用	4,460,000.00	23,600.00	120,000.00	-96,400.00	-80.33	75,984.00	210,000.00	-134,016.00	-63.82
529801	研究發展費用	600,000.00					10,044.00	30,000.00	-19,956.00	-66.52
529802	員工訓練費用	3,860,000.00	23,600.00	120,000.00	-96,400.00	-80.33	65,940.00	180,000.00	-114,060.00	-63.37
62	營業利益（損失）	-748,823,000.00	-1,119,132,850.00	-127,981,000.00	-991,151,850.00		-1,886,796,519.00	-275,561,000.00	-1,611,235,519.00	
49	營業外收入	64,442,000.00	2,938,614.00	5,370,000.00	-2,431,386.00	-45.28	6,825,242.00	10,740,000.00	-3,914,758.00	-36.45
4998	其他營業外收入	64,442,000.00	2,938,614.00	5,370,000.00	-2,431,386.00	-45.28	6,825,242.00	10,740,000.00	-3,914,758.00	-36.45
499802	賠償收入		2,055,486.00		2,055,486.00		3,661,016.00		3,661,016.00	
499898	什項收入	64,442,000.00	883,128.00	5,370,000.00	-4,486,872.00	-83.55	3,164,226.00	10,740,000.00	-7,575,774.00	-70.54
59	營業外費用	32,139,000.00	983,356.00	2,328,000.00	-1,344,644.00	-57.76	2,246,571.00	4,668,000.00	-2,421,429.00	-51.87
5998	其他營業外費用	32,139,000.00	983,356.00	2,328,000.00	-1,344,644.00	-57.76	2,246,571.00	4,668,000.00	-2,421,429.00	-51.87
599807	優待超額利息	20,061,000.00	354,740.00	1,670,000.00	-1,315,260.00	-78.76	708,612.00	3,340,000.00	-2,631,388.00	-78.78
599835	資產報廢損失	398,000.00								
599898	什項費用	11,680,000.00	628,616.00	658,000.00	-29,384.00	-4.47	1,537,959.00	1,328,000.00	209,959.00	15.81
63	營業外利益（損失）	32,303,000.00	1,955,258.00	3,042,000.00	-1,086,742.00	-35.72	4,578,671.00	6,072,000.00	-1,493,329.00	-24.59
64	稅前淨利（淨損）	-716,520,000.00	-1,117,177,592.00	-124,939,000.00	-992,238,592.00		-1,882,217,848.00	-269,489,000.00	-1,612,728,848.00	
65	所得稅費用（利益）	-137,441,000.00	-204,286,056.00	-21,240,000.00	-183,046,056.00		-329,264,640.00	-45,814,000.00	-283,450,640.00	
68	本期淨利（淨損）	-579,079,000.00	-912,891,536.00	-103,699,000.00	-809,192,536.00		-1,552,953,208.00	-223,675,000.00	-1,329,278,208.00	

	本期其他綜合損益	本月份實際數	本年度截至本月份實際數
7102	不重分類至損益之項目（稅後淨額）	-87,206.00	-87,206.00
710206	採用權益法認列之關聯企業及合資之其他綜合損益之份額－不重分類至損益之項目	-87,206.00	-87,206.00
7103	後續可能重分類至損益之項目（稅後淨額）	596,308,476.00	949,124,321.00
710301	國外營運機構財務報表換算之兌換差額	-1,247,406.00	-2,976,193.00
710302	備供出售金融資產未實現評價損益	611,510,195.00	973,084,465.00
710306	採用權益法認列之關聯企業及合資之其他綜合損益之份額－可能重分類至損益之項目	-5,192,371.00	-5,192,371.00
710398	與可能重分類之項目相關之所得稅	-8,761,942.00	-15,791,580.00