

臺銀人壽保險股份有限公司

損 益 表

中華民國112年度8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	38,456,434,000	4,600,924,900	3,572,321,000	1,028,603,900	28.79	30,515,053,399	23,741,991,000	6,773,062,399	28.53
4103	金融保險收入	37,510,091,000	4,461,729,375	3,482,368,000	979,361,375	28.12	29,690,306,013	23,155,451,000	6,534,855,013	28.22
410301	利息收入	10,706,853,000	1,053,013,920	866,090,000	186,923,920	21.58	8,071,304,509	7,082,876,000	988,428,509	13.96
410302	保費收入	15,702,262,000	866,651,342	1,104,718,000	-238,066,658	-21.55	8,361,612,769	9,837,089,000	-1,475,476,231	-15.00
410303	再保佣金收入	31,645,000		696,000	-696,000	-100.00	36,469,445	30,063,000	6,406,445	21.31
410305	手續費收入	463,569,000	24,960,060	40,380,000	-15,419,940	-38.19	181,822,732	302,045,000	-120,222,268	-39.80
410321	攤回再保賠款與給付	54,520,000		10,522,000	-10,522,000	-100.00	63,076,158	42,089,000	20,987,158	49.86
410322	分離帳戶保險商品收益	5,500,000,000	281,281	916,333,000	-916,051,719	-99.97	1,817,480	1,834,666,000	-1,832,848,520	-99.90
410326	收回特別準備		-46,196		-46,196		2,686,992	50,753,000	-48,066,008	-94.71
410330	收回保費不足準備	174,922,000	4,962,553	4,109,000	853,553	20.77	148,508,380	155,067,000	-6,558,620	-4.23
410342	透過損益按公允價值衡量之金融資產利益	4,005,479,000	-319,886,461	415,820,000	-735,706,461	--	6,031,283,018	2,949,962,000	3,081,321,018	104.45
410353	外幣兌換利益		2,767,247,021		2,767,247,021		6,484,519,744		6,484,519,744	
410356	透過其他綜合損益按公允價值衡量之金融資產已實現利益	870,841,000	64,545,855	123,700,000	-59,154,145	-47.82	304,316,101	870,841,000	-566,524,899	-65.05
410359	預期信用減損利益						2,888,685		2,888,685	
4106	採用權益法認列之關聯企業及合資利益之份額	451,002,000	107,979,240	37,584,000	70,395,240	187.30	580,767,312	300,672,000	280,095,312	93.16
410601	採用權益法認列之關聯企業及合資利益之份額	451,002,000	107,979,240	37,584,000	70,395,240	187.30	580,767,312	300,672,000	280,095,312	93.16
4198	其他營業收入	495,341,000	31,216,285	52,369,000	-21,152,715	-40.39	243,980,074	285,868,000	-41,887,926	-14.65
419801	投資性不動產收入	495,341,000	31,193,207	52,369,000	-21,175,793	-40.44	243,729,164	285,868,000	-42,138,836	-14.74
419898	什項營業收入		23,078		23,078		250,910		250,910	
51	營業成本	38,256,998,000	3,345,513,052	3,579,399,000	-233,885,948	-6.53	28,949,458,139	22,868,123,000	6,081,335,139	26.59
5103	金融保險成本	38,057,453,000	3,334,581,090	3,562,207,000	-227,625,910	-6.39	28,849,437,982	22,756,836,000	6,092,601,982	26.77
510301	利息費用	201,000	8,537	10,000	-1,463	-14.63	558,135	121,000	437,135	361.27
510302	保險費用	147,862,000		35,947,000	-35,947,000	-100.00	73,351,080	104,818,000	-31,466,920	-30.02
510303	承保費用	330,993,000	24,530,885	24,909,000	-378,115	-1.52	167,694,861	200,890,000	-33,195,139	-16.52
510304	佣金費用	766,837,000	48,896,192	67,761,000	-18,864,808	-27.84	406,311,609	478,279,000	-71,967,391	-15.05
510305	手續費用	101,848,000	8,462,253	8,756,000	-293,747	-3.35	61,609,520	66,707,000	-5,097,480	-7.64
510311	各項提存		4,865,506		4,865,506		4,865,506		4,865,506	
510313	安定基金費用	34,325,000	1,646,638	2,740,000	-1,093,362	-39.90	15,887,066	19,934,000	-4,046,934	-20.30
510321	保險賠款與給付	21,169,029,000	2,264,678,603	1,851,454,000	413,224,603	22.32	16,604,672,560	14,354,142,000	2,250,530,560	15.68
510322	分離帳戶保險商品費用	5,500,000,000	281,281	916,333,000	-916,051,719	-99.97	1,817,480	1,834,666,000	-1,832,848,520	-99.90
510324	提存責任準備	7,396,651,000	-342,029,306	435,822,000	-777,851,306	--	56,019,395	3,954,237,000	-3,898,217,605	-98.58
510325	提存未滿期保費準備	2,583,000	-187,801	-1,765,000	1,577,199	-89.36	21,720,122	23,385,000	-1,664,878	-7.12
510327	提存賠款準備	14,885,000			8,907,928		8,907,928	8,377,000	530,928	6.34
510333	提存外匯價格變動準備	153,715,000		13,066,000	-13,066,000	-100.00	910,184,867	101,450,000	808,734,867	797.18
510343	透過損益按公允價值衡量之金融負債損失	2,378,226,000	1,818,634,684	202,149,000	1,616,485,684	799.65	7,507,839,257	1,569,630,000	5,938,209,257	378.32
510361	採用覆蓋法重分類之損失	60,298,000	-495,206,382	5,025,000	-500,231,382	--	3,007,998,596	40,200,000	2,967,798,596	7,382.58
5198	其他營業成本	199,545,000	10,931,962	17,192,000	-6,260,038	-36.41	100,020,157	111,287,000	-11,266,843	-10.12
519801	投資性不動產費用	188,177,000	9,984,282	16,244,000	-6,259,718	-38.54	92,337,871	103,709,000	-11,371,129	-10.96
519898	什項營業成本	11,368,000	947,680	948,000	-320	-0.03	7,682,286	7,578,000	104,286	1.38
61	營業毛利（毛損）	199,436,000	1,255,411,848	-7,078,000	1,262,489,848	--	1,565,595,260	873,868,000	691,727,260	79.16
52	營業費用	875,211,000	59,998,844	65,318,000	-5,319,156	-8.14	461,091,243	546,902,000	-85,810,757	-15.69
5202	業務費用	684,382,000	46,636,354	50,234,000	-3,597,646	-7.16	362,197,817	425,026,000	-62,828,183	-14.78
520201	業務費用	684,382,000	46,636,354	50,234,000	-3,597,646	-7.16	362,197,817	425,026,000	-62,828,183	-14.78
5203	管理費用	187,037,000	13,302,640	14,808,000	-1,505,360	-10.17	98,058,171	119,329,000	-21,270,829	-17.83
520301	管理費用	187,037,000	13,302,640	14,808,000	-1,505,360	-10.17	98,058,171	119,329,000	-21,270,829	-17.83
5298	其他營業費用	3,792,000	59,850	276,000	-216,150	-78.32	835,255	2,547,000	-1,711,745	-67.21
529801	研究發展費用	160,000			109,960		109,960	145,000	-35,040	-24.17
529802	員工訓練費用	3,632,000	59,850	276,000	-216,150	-78.32	725,295	2,402,000	-1,676,705	-69.80
62	營業利益（損失）	-675,775,000	1,195,413,004	-72,396,000	1,267,809,004	--	1,104,504,017	326,966,000	777,538,017	237.80
49	營業外收入	26,175,000	1,571,976	2,182,000	-610,024	-27.96	15,410,079	17,450,000	-2,039,921	-11.69
4998	其他營業外收入	26,175,000	1,571,976	2,182,000	-610,024	-27.96	15,410,079	17,450,000	-2,039,921	-11.69
499802	賄賂收入		1,061,340		1,061,340		1,121,563		1,121,563	
499804	利息收入		780		780		6,240		6,240	
499898	什項收入	26,175,000	509,856	2,182,000	-1,672,144	-76.63	14,282,276	17,450,000	-3,167,724	-18.15
59	營業外費用	40,279,000	696,084	1,041,000	-344,916	-33.13	8,296,366	11,691,000	-3,394,634	-29.04
5901	財務成本	146,000	26,156	5,000	21,156	423.12	223,426	130,000	93,426	71.87
590101	利息費用	146,000	26,156	5,000	21,156	423.12	223,426	130,000	93,426	71.87
5998	其他營業外費用	40,133,000	669,928	1,036,000	-366,072	-35.34	8,072,940	11,561,000	-3,488,060	-30.17
599807	優待超額利息	28,128,000	208,339	259,000	-50,661	-19.56	3,704,818	4,168,000	-463,182	-11.11
599835	資產報廢損失	2,391,000			63,646		63,646	1,195,000	-1,131,354	-94.67
599898	什項費用	9,614,000	461,589	777,000	-315,411	-40.59	4,304,476	6,198,000	-1,893,524	-30.55
63	營業外利益（損失）	-14,104,000	875,892	1,141,000	-265,108	-23.23	7,113,713	5,759,000	1,354,713	23.52
64	稅前淨利（淨損）	-689,879,000	1,196,288,896	-71,255,000	1,267,543,896	--	1,111,617,730	332,725,000	778,892,730	234.10
65	所得稅費用（利益）	-137,976,000	212,235,513	-10,311,000	222,546,513	--	43,236,541	-78,241,000	121,477,541	--
68	本期淨利（淨損）	-551,903,000	984,053,383	-60,944,000	1,044,997,383	--	1,068,381,189	410,966,000	657,415,189	159.97

	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
71	本期其他綜合損益(稅後淨額)	-557,075,757.00	3,562,407,080.00
7102	不重分類至損益之項目（稅後淨額）	-118,229,139.00	570,599,207.00
710201	確定福利計畫之再衡量數		
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	43,795,073.00	105,402,424.00
710208	透過其他綜合損益按公允價值衡量之權益工具投資損益	-162,024,212.00	465,196,783.00
710298	與不重分類之項目相關之所得稅		
7103	後續可能重分類至損益之項目（稅後淨額）	-438,846,618.00	2,991,807,873.00
710301	國外營運機構財務報表換算之兌換差額	1,038,256.00	2,538,849.00
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	33,182,656.00	117,837,820.00
710308	透過其他綜合損益按公允價值衡量之債務工具投資損益	67,650.00	1,045,125.00
710309	採用覆蓋法重分類之其他綜合損益	-495,206,382.00	3,007,998,596.00
710398	與可能重分類之項目相關之所得稅	22,071,202.00	-137,612,517.00