

臺銀人壽保險股份有限公司

損 益 表

中華民國113年度2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	34,037,965,000	5,406,114,640	1,891,610,000	3,514,504,640	185.79	12,080,737,746	3,972,505,000	8,108,232,746	204.11
4103	金融保險收入	33,147,456,000	5,315,504,957	1,824,910,000	3,490,594,957	191.27	11,890,286,131	3,839,605,000	8,050,681,131	209.67
410301	利息收入	11,624,649,000	1,035,031,260	981,422,000	53,609,260	5.46	2,064,127,729	1,969,230,000	94,897,729	4.82
410302	保費收入	13,567,365,000	590,483,420	693,771,000	-103,287,580	-14.89	1,350,749,521	1,506,330,000	-155,580,479	-10.33
410303	再保佣金收入	33,347,000	203,201	734,000	-530,799	-72.32	370,385	734,000	-363,615	-49.54
410305	手續費收入	414,538,000	20,826,689	28,320,000	-7,493,311	-26.46	34,802,984	56,639,000	-21,836,016	-38.55
410321	攤回再保賠款與給付	62,726,000	17,835,747	12,106,000	5,729,747	47.33	22,999,352	12,106,000	10,893,352	89.98
410322	分離帳戶保險商品收益	3,600,000,000	152,014	545,000	-392,986	-72.11	255,534	669,000	-413,466	-61.80
410324	收回責任準備		-39,980,734		-39,980,734		429,185,492		429,185,492	
410325	收回未滿期保費準備	1,224,000	-240,578	-1,167,000	926,422	-79.38	2,228,633		2,228,633	
410330	收回保費不足準備	159,352,000	3,870,943	3,336,000	534,943	16.04	9,842,730	7,735,000	2,107,730	27.25
410342	透過損益按公允價值衡量之金融資產利益	3,102,144,000		85,999,000	-85,999,000	-100.00		229,465,000	-229,465,000	-100.00
410353	外幣兌換利益		3,687,322,995		3,687,322,995		7,975,723,771		7,975,723,771	
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	582,111,000		19,844,000	-19,844,000	-100.00		56,697,000	-56,697,000	-100.00
4106	採用權益法認列之關聯企業及合資利益之份額	482,668,000	60,000,595	36,200,000	23,800,595	65.75	129,120,595	72,400,000	56,720,595	78.34
410601	採用權益法認列之關聯企業及合資利益之份額	482,668,000	60,000,595	36,200,000	23,800,595	65.75	129,120,595	72,400,000	56,720,595	78.34
4198	其他營業收入	407,841,000	30,609,088	30,500,000	109,088	0.36	61,331,020	60,500,000	831,020	1.37
419801	投資性不動產收入	407,841,000	30,604,400	30,500,000	104,400	0.34	61,321,436	60,500,000	821,436	1.36
419898	什項營業收入		4,688		4,688		9,584		9,584	
51	營業成本	33,790,728,000	5,052,572,169	2,107,224,000	2,945,348,169	139.77	11,239,081,423	4,308,510,000	6,930,571,423	160.86
5103	金融保險成本	33,610,603,000	5,041,685,521	2,096,051,000	2,945,634,521	140.53	11,217,566,970	4,286,037,000	6,931,529,970	161.72
510301	利息費用	202,000	11,368	11,000	368	3.35	1,760,654	21,000	1,739,654	8,284.07
510302	保險費用	160,493,000	23,761,309	41,497,000	-17,735,691	-42.74	39,915,603	44,001,000	-4,085,397	-9.28
510303	承保費用	324,580,000	20,102,286	24,346,000	-4,243,714	-17.43	38,751,600	48,687,000	-9,935,400	-20.41
510304	佣金費用	687,637,000	45,791,986	43,921,000	1,870,986	4.26	104,040,095	90,345,000	13,695,095	15.16
510305	手續費用	91,537,000	6,479,092	8,095,000	-1,615,908	-19.96	12,925,850	16,413,000	-3,487,150	-21.25
510311	各項提存		-245,385		-245,385		2,545,887		2,545,887	
510313	安定基金費用	29,849,000	1,121,918	1,318,000	-196,082	-14.88	2,566,424	2,863,000	-296,576	-10.36
510321	保險賠款與給付	20,029,784,000	1,519,327,175	1,369,731,000	149,596,175	10.92	3,691,355,767	2,907,212,000	784,143,767	26.97
510322	分離帳戶保險商品費用	3,600,000,000	152,014	545,000	-392,986	-72.11	255,534	669,000	-413,466	-61.80
510324	提存責任準備	5,690,312,000		360,793,000	-360,793,000	-100.00		685,039,000	-685,039,000	-100.00
510325	提存未滿期保費準備			801,000	-801,000	-100.00		801,000	-801,000	-100.00
510326	提存特別準備		60,876		60,876		164,817		164,817	
510327	提存賠款準備	6,191,000								
510333	提存外匯價格變動準備	101,272,000	876,564,350	8,271,000	868,293,350	10,498.05	2,074,643,924	16,542,000	2,058,101,924	12,441.68
510342	透過損益按公允價值衡量之金融資產損失		-21,122,999		-21,122,999		1,787,936,077		1,787,936,077	
510343	透過損益按公允價值衡量之金融負債損失	2,404,165,000	1,774,413,883	196,340,000	1,578,073,883	803.75	2,410,650,865	392,680,000	2,017,970,865	513.90
510361	採用覆蓋法重分類之損失	484,581,000	795,267,648	40,382,000	754,885,648	1,869.36	1,050,053,873	80,764,000	969,289,873	1,200.15
5198	其他營業成本	180,125,000	10,886,648	11,173,000	-286,352	-2.56	21,514,453	22,473,000	-958,547	-4.27
519801	投資性不動產費用	168,757,000	9,929,472	10,226,000	-296,528	-2.90	19,608,444	20,579,000	-970,556	-4.72
519898	什項營業成本		11,368,000	957,176	10,176	1.07	1,906,009	1,894,000	12,009	0.63
61	營業毛利（毛損）	247,237,000	353,542,471	-215,614,000	\$69,156,471	--	841,656,323	-336,005,000	1,177,661,323	--
52	營業費用	901,273,000	61,911,432	66,954,000	-5,042,568	-7.53	106,497,573	140,729,000	-34,231,427	-24.32
5202	業務費用	705,758,000	50,551,553	51,537,000	-985,447	-1.91	83,074,583	109,964,000	-26,889,417	-24.45
520201	業務費用	705,758,000	50,551,553	51,537,000	-985,447	-1.91	83,074,583	109,964,000	-26,889,417	-24.45
5203	管理費用	190,680,000	11,264,490	15,081,000	-3,816,510	-25.31	23,297,143	30,108,000	-6,810,857	-22.62
520301	管理費用	190,680,000	11,264,490	15,081,000	-3,816,510	-25.31	23,297,143	30,108,000	-6,810,857	-22.62
5298	其他營業費用	4,835,000	95,389	336,000	-240,611	-71.61	125,847	657,000	-531,153	-80.85
529801	研究發展費用	960,000	21,133	15,000	6,133	40.89	21,133	15,000	6,133	40.89
529802	員工訓練費用	3,875,000	74,256	321,000	-246,744	-76.87	104,714	642,000	-537,286	-83.69
62	營業利益（損失）	-654,036,000	291,631,039	-282,568,000	\$74,199,039	--	735,158,750	-476,734,000	1,211,892,750	--
49	營業外收入	4,741,000	1,143,625	395,000	748,625	189.53	3,629,706	790,000	2,839,706	359.46
4998	其他營業外收入	4,741,000	1,143,625	395,000	748,625	189.53	3,629,706	790,000	2,839,706	359.46
499802	賠償收入						1,234,755		1,234,755	
499804	利息收入		1,062		1,062		1,842		1,842	
499898	什項收入	4,741,000	1,142,563	395,000	747,563	189.26	2,393,109	790,000	1,603,109	202.93
59	營業外費用	36,943,000	788,418	1,274,000	-485,582	-38.11	1,410,931	2,560,000	-1,149,069	-44.89
5901	財務成本	274,000	21,543	21,000	543	2.59	43,857	44,000	-143	-0.33
590101	利息費用	274,000	21,543	21,000	543	2.59	43,857	44,000	-143	-0.33
5998	其他營業外費用	36,669,000	766,875	1,253,000	-486,125	-38.80	1,367,074	2,516,000	-1,148,926	-45.66
599807	僱存超額利息	26,318,000	194,070	449,000	-254,930	-56.78	391,239	907,000	-515,761	-56.86
599835	資產報廢損失	357,000								
599898	什項費用	9,994,000	572,805	804,000	-231,195	-28.76	975,835	1,609,000	-633,165	-39.35
63	營業外利益（損失）	-32,202,000	355,207	-879,000	1,234,207	--	2,218,775	-1,770,000	3,988,775	--
64	稅前淨利（淨損）	-686,238,000	291,986,246	-283,447,000	\$75,433,246	--	737,377,525	-478,504,000	1,215,881,525	--
65	所得稅費用（利益）	-137,248,000	-11,135,586	-56,690,000	45,554,414	-80.36	68,310,990	-95,702,000	164,012,990	--
68	本期淨利（淨損）	-548,990,000	303,121,832	-226,757,000	\$29,878,832	--	669,066,535	-382,802,000	1,051,868,535	--

	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)	1,022,825,866.00	1,081,000,298.00
7102	不重分類至損益之項目（稅後淨額）	237,427,589.00	43,125,310.00
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	-16,062,552.00	-16,062,552.00
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	253,490,141.00	59,187,862.00
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）	785,398,277.00	1,037,874,988.00
710301	國外營運機構財務報表換算之兌換差額	983,152.00	2,143,349.00
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	-2,175,133.00	-2,175,133.00
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	171,000.00	232,800.00
710309	採用覆蓋法重分類之其他綜合損益	795,267,648.00	1,050,053,873.00
710398	與可能重分類之項目相關之所得稅	-8,848,390.00	-12,379,901.00