

臺銀人壽保險股份有限公司

損 益 表

中華民國113年度11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	5,250,068,141	2,664,553,000	2,585,515,141	97.03	46,531,554,108	30,966,707,000	15,564,847,108	50.26
4103	金融保險收入	33,147,456,000	5,151,291,839	2,587,103,000	2,564,188,839	99.11	45,373,853,469	30,178,027,000	15,195,826,469	50.35
410301	利息收入	11,624,649,000	1,057,131,926	958,197,000	98,934,926	10.33	11,468,691,163	10,648,297,000	820,394,163	7.7
410302	保費收入	13,567,365,000	1,509,789,755	1,060,729,000	449,060,755	42.34	11,732,848,565	11,947,296,000	-214,447,435	-1.79
410303	再保佣金收入	33,347,000	911,204	1,668,000	-756,796	-45.37	34,379,833	33,347,000	1,032,833	3.1
410305	手續費收入	414,538,000	27,551,236	29,745,000	-2,193,764	-7.38	279,155,956	384,793,000	-105,637,044	-27.45
410321	攤回再保賠款與給付	62,726,000	9,111,364	12,544,000	-3,432,636	-27.36	82,951,326	60,968,000	21,983,326	36.06
410322	分離帳戶保險商品收益	3,600,000,000	202,956	419,653,000	-419,450,044	-99.95	1,464,983	3,370,828,000	-3,369,363,017	-99.96
410324	收回責任準備		5,181,566		5,181,566		3,228,792,857		3,228,792,857	
410325	收回未滿期保費準備	1,224,000		-35,278,000	35,278,000	-100		2,794,000	-2,794,000	-100
410326	收回特別準備		-124,711		-124,711		57,654,197	35,575,000	22,079,197	62.06
410330	收回保費不足準備	159,352,000	2,637,209	2,608,000	29,209	1.12	142,908,986	151,492,000	-8,583,014	-5.67
410342	透過損益按公允價值衡量之金融資產利益	3,102,144,000	-1,312,330,139	137,237,000	-1,449,567,139	--	3,425,130,804	2,960,526,000	464,604,804	15.69
410353	外幣兌換利益		3,851,229,473		3,851,229,473		14,515,477,302		14,515,477,302	
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					404,397,497	582,111,000	-177,713,503	-30.53
4106	採用權益法認列之關聯企業及合資利益之份額	482,668,000	67,143,519	40,222,000	26,921,519	66.93	817,943,061	418,310,000	399,633,061	95.54
410601	採用權益法認列之關聯企業及合資利益之份額	482,668,000	67,143,519	40,222,000	26,921,519	66.93	817,943,061	418,310,000	399,633,061	95.54
4198	其他營業收入	407,841,000	31,632,783	37,228,000	-5,595,217	-15.03	339,757,578	370,370,000	-30,612,422	-8.27
419801	投資性不動產收入	407,841,000	31,615,298	37,228,000	-5,612,702	-15.08	339,682,899	370,370,000	-30,687,101	-8.29
419898	什項營業收入		17,485		17,485		74,679		74,679	
51	營業成本	33,790,728,000	5,085,497,018	2,845,423,000	2,240,074,018	78.73	44,433,682,364	30,661,123,000	13,772,559,364	44.92
5103	金融保險成本	33,610,603,000	5,061,919,431	2,817,279,000	2,244,640,431	79.67	44,284,645,016	30,495,710,000	13,788,935,016	45.22
510301	利息費用	202,000	3,509,466	53,000	3,456,466	6,521.63	17,701,203	190,000	17,511,203	9,216.42
510302	保險費用	160,493,000	16,084,916	46,734,000	-30,649,084	-65.58	184,130,932	160,492,000	23,638,932	14.73
510303	承保費用	324,580,000	24,450,574	24,419,000	31,574	0.13	237,807,663	275,817,000	-38,009,337	-13.78
510304	佣金費用	687,637,000	109,249,387	52,517,000	56,732,387	108.03	839,898,502	627,752,000	212,146,502	33.79
510305	手續費用	91,537,000	7,611,529	7,120,000	491,529	6.9	85,880,060	84,378,000	1,502,060	1.78
510313	安定基金費用	29,849,000	2,686,601		182,601	6.8	22,292,411	25,745,000	-3,452,589	-13.41
510321	保險賠款與給付	20,029,784,000	2,432,754,973	1,681,415,000	751,339,973	44.68	25,825,513,991	17,974,820,000	7,850,693,991	43.68
510322	分離帳戶保險商品費用	3,600,000,000	202,956	419,653,000	-419,450,044	-99.95	1,464,983	3,370,828,000	-3,369,363,017	-99.96
510324	提存責任準備	5,690,312,000		336,636,000	-336,636,000	-100		5,218,181,000	-5,218,181,000	-100
510325	提存未滿期保費準備		17,897,193		17,897,193		35,815,685		35,815,685	
510327	提存賠款準備	6,191,000					25,278,702	13,529,000	11,749,702	86.85
510333	提存外匯價格變動準備	101,272,000	601,542,262	8,608,000	592,934,262	6,888.18	3,721,473,446	92,666,000	3,628,807,446	3,916.01
510343	透過損益按公允價值衡量之金融負債損失	2,404,165,000	2,568,468,433	197,056,000	2,371,412,433	1,203.42	11,164,990,239	2,207,110,000	8,957,880,239	405.86
510357	除列按攤銷後成本衡量之金融資產損失		733		733		733		733	
510359	預期信用減損損失						1,028,711		1,028,711	
510361	採用覆蓋法重分類之損失	484,581,000	-722,721,592	40,382,000	-763,103,592	--	2,121,367,755	444,202,000	1,677,165,755	377.57
5198	其他營業成本	180,125,000	23,577,587	28,144,000	-4,566,413	-16.23	149,037,348	165,413,000	-16,375,652	-9.9
519801	投資性不動產費用	168,757,000	22,626,098	27,196,000	-4,569,902	-16.8	138,593,619	154,991,000	-16,397,381	-10.58
519898	什項營業成本	11,368,000	951,489	948,000	3,489	0.37	10,443,729	10,422,000	21,729	0.21
61	營業毛利(毛損)	247,237,000	164,571,123	-180,870,000	345,441,123	--	2,097,871,744	305,584,000	1,792,287,744	586.51
52	營業費用	901,273,000	65,682,014	73,897,000	-8,214,986	-11.12	725,581,824	793,174,000	-67,592,176	-8.52
5202	業務費用	705,758,000	52,364,324	57,649,000	-5,284,676	-9.17	576,903,983	620,844,000	-43,940,017	-7.08
520201	業務費用	705,758,000	52,364,324	57,649,000	-5,284,676	-9.17	576,903,983	620,844,000	-43,940,017	-7.08
5203	管理費用	190,680,000	13,198,546	15,925,000	-2,726,454	-17.12	146,077,817	167,820,000	-21,742,183	-12.96
520301	管理費用	190,680,000	13,198,546	15,925,000	-2,726,454	-17.12	146,077,817	167,820,000	-21,742,183	-12.96
5298	其他營業費用	4,835,000	119,144	323,000	-203,856	-63.11	2,600,024	4,510,000	-1,909,976	-42.35
529801	研究發展費用	960,000	14,593		14,593		168,621	960,000	-791,379	-82.44
529802	員工訓練費用	3,875,000	104,551	323,000	-218,449	-67.63	2,431,403	3,550,000	-1,118,597	-31.51
62	營業利益(損失)	-654,036,000	98,889,109	-254,767,000	353,656,109	--	1,372,289,920	-487,590,000	1,859,879,920	--
49	營業外收入	4,741,000	2,891,211	395,000	2,496,211	631.95	18,815,998	4,345,000	14,470,998	333.05
4998	其他營業外收入	4,741,000	2,891,211	395,000	2,496,211	631.95	18,815,998	4,345,000	14,470,998	333.05
499802	賠償收入		1,791,695		1,791,695		4,750,290		4,750,290	
499804	利息收入		1,185		1,185		10,395		10,395	
499898	什項收入	4,741,000	1,098,331	395,000	703,331	178.06	14,055,313	4,345,000	9,710,313	223.48
59	營業外費用	36,943,000	1,142,838	1,254,000	-111,162	-8.86	15,673,524	16,810,000	-1,136,476	-6.76
5901	財務成本	274,000	44,620	42,000	2,620	6.24	232,940	234,000	-1,060	-0.45
590101	利息費用	274,000	44,620	42,000	2,620	6.24	232,940	234,000	-1,060	-0.45
5998	其他營業外費用	36,669,000	1,098,218	1,212,000	-113,782	-9.39	15,440,584	16,576,000	-1,135,416	-6.85
599807	僱存超額利息	26,318,000	165,274	432,000	-266,726	-61.74	4,996,819	7,477,000	-2,480,181	-33.17
599835	資產報廢損失	357,000	-34,420		-34,420		859,349	178,000	681,349	382.78
599898	什項費用	9,994,000	967,364	780,000	187,364	24.02	9,584,416	8,921,000	663,416	7.44
63	營業外利益(損失)	-32,202,000	1,748,373	-859,000	2,607,373	--	3,142,474	-12,465,000	15,607,474	--
64	稅前淨利(淨損)	-686,238,000	100,637,482	-255,626,000	356,263,482	--	1,375,432,394	-500,055,000	1,875,487,394	--
65	所得稅費用(利益)	-137,248,000	38,858,160	-16,078,000	54,936,160	--	233,527,967	-121,875,000	355,402,967	--
68	本期淨利(淨損)	-548,990,000	61,779,322	-239,548,000	301,327,322	--	1,141,904,427.00	-378,180,000.00	1,520,084,427.00	--

	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
71	本期其他綜合損益(稅後淨額)	-768,072,158.00	3,202,687,662.00
7102	不重分類至損益之項目(稅後淨額)	39,242,418.00	988,713,195.00
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	-25,724,900.00	109,218,601.00
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	64,967,318.00	879,494,594.00
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)	-807,314,576.00	2,213,974,467.00
710301	國外營運機構財務報表換算之兌換差額	1,057,310.00	4,013,486.00
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	-82,206,190.00	130,566,283.00
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	69,000.00	4,080.00
710309	採用覆蓋法重分類之其他綜合損益	-722,721,592.00	2,121,367,755.00
710398	與可能重分類之項目相關之所得稅	-3,513,104.00	-41,977,137.00