

臺銀人壽保險股份有限公司

損 益 表

中華民國111年度3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	38,955,743,000	6,912,982,541	2,795,088,000	4,117,894,541	147.33	15,581,929,036	7,131,555,000	8,450,374,036	118.49
4103	金融保險收入	38,115,279,000	6,821,354,673	2,732,320,000	4,089,034,673	149.65	15,354,942,263	6,943,251,000	8,411,691,263	121.15
410301	利息收入	11,348,706,000	945,781,994	963,458,000	-17,676,006	1.83	2,726,993,028	2,884,355,000	-157,361,972	5.46
410302	保費收入	17,915,933,000	1,617,194,624	1,425,148,000	192,046,624	13.48	3,755,504,015	3,368,783,000	386,721,015	11.48
410303	再保佣金收入	31,859,000			1,402,341		955,000		447,341	46.84
410305	手續費收入	328,190,000	20,724,723	22,292,000	-1,567,277	7.03	52,943,778	84,646,000	-31,702,222	37.45
410321	攤回再保賠款與給付	62,839,000			9,048,522		11,437,000		-2,388,478	20.88
410322	分辦帳戶保險商品收益	4,300,000,000	285,130	200,000	85,130	42.57	1,050,666	1,400,000	-349,334	24.95
410325	收回未滿期保費準備	9,311,000	4,825,205		4,825,205		5,460,511		5,460,511	
410330	收回保費不足準備			35,626,000	-35,626,000	100.00		35,626,000	-35,626,000	100.00
410342	透過損益按公允價值衡量之金融資產利益	116,365,000	20,372,614	20,220,000	152,614	0.75	37,765,852	31,717,000	6,048,852	19.07
410353	外幣兌換利益	3,301,139,000		240,235,000	-240,235,000	100.00		472,793,000	-472,793,000	100.00
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		4,308,829,331		4,308,829,331		7,497,064,654		7,497,064,654	
410357	除列按攤銷後成本衡量之金融資產利益	700,937,000		25,141,000	-25,141,000	100.00		51,539,000	-51,539,000	100.00
410361	採用覆蓋法重分類之利益		-96,658,948		-96,658,948		1,267,708,896		1,267,708,896	
4106	採用權益法認列之關聯企業及合資利益之份額	390,144,000	61,934,585	32,512,000	29,422,585	90.50	137,143,463	97,536,000	39,607,463	40.61
410601	採用權益法認列之關聯企業及合資利益之份額	390,144,000	61,934,585	32,512,000	29,422,585	90.50	137,143,463	97,536,000	39,607,463	40.61
4198	其他營業收入	450,320,000	29,693,283	30,256,000	-562,717	1.86	89,843,310	90,768,000	-924,690	1.02
419801	投資性不動產收入	450,320,000	29,692,947	30,256,000	-563,053	1.86	89,762,485	90,768,000	-1,005,515	1.11
419898	什項營業收入		336		336		80,825		80,825	
51	營業成本	38,765,142,000	6,586,692,913	2,729,041,000	3,857,651,913	141.36	14,849,711,604	7,235,858,000	7,613,853,604	105.22
5103	金融保險成本	38,425,696,000	6,576,096,557	2,706,314,000	3,869,782,557	142.99	14,818,437,178	7,167,777,000	7,650,660,178	106.74
510301	利息費用	235,000	611	23,000	-22,389	97.34	3,601	52,000	-48,399	93.08
510302	保險費用	168,092,000			44,833,011		2,125,000		42,708,011	2,009.79
510303	承保費用	331,283,000	20,454,360	23,939,000	-3,484,640	14.56	59,410,170	70,574,000	-11,163,830	15.82
510304	佣金費用	911,848,000	64,686,196	71,015,000	-6,328,804	8.91	159,510,419	197,836,000	-38,325,581	19.37
510305	手續費用	106,767,000	7,637,626	8,326,000	-688,374	8.27	21,766,908	24,338,000	-2,571,092	10.56
510311	各項提存	19,250,000	-232,534		-232,534		3,834,094		3,834,094	
510313	安定基金費用	43,895,000	4,366,425	3,849,000	517,425	13.44	10,139,860	9,096,000	1,043,860	11.48
510321	保險賠款與給付	23,330,475,000	2,519,508,239	2,419,713,000	99,795,239	4.12	5,785,733,629	6,012,698,000	-226,964,371	3.77
510322	分辦帳戶保險商品費用	4,300,000,000	285,130	200,000	85,130	42.57	1,050,666	1,400,000	-349,334	24.95
510324	提存責任準備	7,314,914,000	123,829,461	24,742,000	99,087,461	400.48	984,209,298	378,096,000	606,113,298	160.31
510325	提存未滿期保費準備			-1,870,000	1,870,000	100.00		2,430,000	-2,430,000	100.00
510326	提存特別準備		686		686		8,106		8,106	
510327	提存賠款準備	17,135,000	4,689,545		4,689,545		4,689,545		4,689,545	
510333	提存外匯價格變動準備	155,546,000	374,741,502	12,924,000	361,817,502	2,799.58	911,742,426	38,772,000	872,970,426	2,251.55
510342	透過損益按公允價值衡量之金融資產損失		-36,699,743		-36,699,743		1,658,658,387		1,658,658,387	
510343	透過損益按公允價值衡量之金融負債損失	1,638,935,000	3,489,198,045	136,176,000	3,353,022,045	2,462.27	5,169,216,048	408,529,000	4,760,687,048	1,165.32
510357	除列按攤銷後成本衡量之金融資產損失		6		6		8		8	
510359	預期信用減損損失		3,631,002		3,631,002		3,631,002		3,631,002	
510361	採用覆蓋法重分類之損失	87,321,000		7,277,000	-7,277,000	100.00		21,831,000	-21,831,000	100.00
5198	其他營業成本	339,446,000	10,596,356	22,727,000	-12,130,644	53.38	31,274,426	68,081,000	-36,806,574	54.06
519801	投資性不動產費用	177,578,000	9,568,794	9,250,000	318,794	3.45	28,308,434	27,650,000	658,434	2.38
519898	什項營業成本	161,868,000	1,027,562	13,477,000	-12,449,438	92.38	2,965,992	40,431,000	-37,465,008	92.66
61	營業毛利（毛損）	190,601,000	326,289,628	66,047,000	260,242,628	394.03	732,217,432	-104,303,000	836,520,432	802.01
52	營業費用	857,728,000	58,609,549	68,563,000	-9,953,451	14.52	144,014,213	192,962,000	-48,947,787	25.37
5202	業務費用	664,775,000	47,365,241	53,587,000	-6,221,759	11.61	112,271,769	148,224,000	-35,952,231	24.26
520201	業務費用	664,775,000	47,365,241	53,587,000	-6,221,759	11.61	112,271,769	148,224,000	-35,952,231	24.26
5203	管理費用	188,780,000	11,144,133	14,655,000	-3,510,867	23.96	31,571,255	43,937,000	-12,365,745	28.14
520301	管理費用	188,780,000	11,144,133	14,655,000	-3,510,867	23.96	31,571,255	43,937,000	-12,365,745	28.14
5298	其他營業費用	4,173,000	100,175	321,000	-220,825	68.79	171,189	801,000	-629,811	78.63
529801	研究發展費用	160,000			10,279		15,000		-4,721	31.47
529802	員工訓練費用	4,013,000	100,175	321,000	-220,825	68.79	160,910	786,000	-625,090	79.53
62	營業毛利（損失）	-667,127,000	267,680,079	-2,516,000	270,196,079	10,739.11	588,203,219	-297,265,000	885,468,219	297.87
49	營業外收入	8,000,000	1,148,353	667,000	481,353	72.17	2,641,568	2,001,000	640,568	32.01
4998	其他營業外收入	8,000,000	1,148,353	667,000	481,353	72.17	2,641,568	2,001,000	640,568	32.01
499803	賠償收入		59,254		59,254		59,322		59,322	
499804	利息收入		438		438		1,314		1,314	
499898	什項收入	8,000,000	1,088,661	667,000	421,661	63.22	2,580,932	2,001,000	579,932	28.98
59	營業外費用	42,566,000	1,734,750	1,928,000	-193,250	10.02	3,437,048	3,941,000	-503,952	12.79
5901	財務成本	26,000	3,043	3,000	43	1.43	10,120	11,000	-880	8.00
590101	利息費用	26,000	3,043	3,000	43	1.43	10,120	11,000	-880	8.00
5998	其他營業外費用	42,540,000	1,731,707	1,925,000	-193,293	10.04	3,426,928	3,930,000	-503,072	12.80
599807	優待超額利息	24,711,000	1,215,774	1,199,000	16,774	1.40	1,724,298	1,753,000	-28,702	1.64
599835	資產報廢損失	8,673,000								
599898	什項費用	9,156,000	515,933	726,000	-210,067	28.93	1,702,630	2,177,000	-474,370	21.79
63	營業外利益（損失）	-34,566,000	-586,397	-1,261,000	674,603	53.50	-795,480	-1,940,000	1,144,520	59.00
64	稅前淨利（淨損）	-701,693,000	267,093,682	-3,777,000	270,870,682	7,171.58	587,407,739	-299,205,000	886,612,739	296.32
65	所得稅費用（利益）	-162,535,000	-46,514,461	-875,000	-45,639,461	5,215.94	88,173,437	-69,305,000	157,478,437	227.23
68	本期淨利（淨損）	-539,158,000	313,608,143	-2,902,000	316,510,143	10,906.62	499,234,302	-229,900,000	729,134,302	317.15

	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)	328,678,722.00	-796,517,554.00
7102	不重分類至損益之項目（稅後淨額）	306,886,984.00	529,233,860.00
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	8,638,849.00	24,315,083.00
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	308,076,241.00	530,565,500.00
710298	與不重分類之項目相關之所得稅	-9,828,106.00	-25,646,723.00
7103	後續可能重分類至損益之項目（稅後淨額）	21,791,738.00	-1,325,751,414.00
710301	國外營運機構財務報表換算之兌換差額	1,106,297.00	1,947,267.00
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	-55,566,154.00	-159,107,399.00
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	-1,117,562.00	-1,927,562.00
710309	採用覆蓋法重分類之其他綜合損益	96,658,948.00	-1,267,708,896.00
710398	與可能重分類之項目相關之所得稅	-19,289,791.00	101,045,176.00