

**臺銀人壽保險股份有限公司**

**損 益 表**

中華民國104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                 | 77,500,218,000.00 | 2,503,326,664.00  | 3,757,887,000.00 | -1,254,560,336.00 | -33.38    | 62,294,119,431.00 | 61,371,070,000.00 | 923,049,431.00    | 1.50      |
| 4103   | 金融保險收入               | 76,874,944,000.00 | 2,402,661,716.00  | 3,708,434,000.00 | -1,305,772,284.00 | -35.21    | 61,736,534,011.00 | 60,943,610,000.00 | 792,924,011.00    | 1.30      |
| 410301 | 利息收入                 | 8,416,684,000.00  | 791,115,419.00    | 689,281,000.00   | 101,834,419.00    | 14.77     | 6,119,658,402.00  | 5,659,562,000.00  | 460,096,402.00    | 8.13      |
| 410302 | 保費收入                 | 24,000,000,000.00 | 1,876,747,742.00  | 1,725,967,000.00 | 150,780,742.00    | 8.74      | 18,071,553,963.00 | 13,817,366,000.00 | 4,254,187,963.00  | 30.79     |
| 410303 | 再保佣金收入               | 18,455,000.00     | 871,248.00        | 1,143,000.00     | -271,752.00       | -23.78    | 22,157,649.00     | 16,830,000.00     | 5,327,649.00      | 31.66     |
| 410305 | 手續費收入                | 94,056,000.00     | 6,516,807.00      | 17,559,000.00    | -11,042,193.00    | -62.89    | 48,036,481.00     | 66,771,000.00     | -18,734,519.00    | -28.06    |
| 410321 | 攤回再保賠款與給付            | 23,955,000.00     | 4,000,313.00      | 3,183,000.00     | 817,313.00        | 25.68     | 21,011,629.00     | 17,556,000.00     | 3,455,629.00      | 19.68     |
| 410322 | 分離帳戶保險商品收益           | 3,058,210,000.00  | 776,693.00        | 254,850,000.00   | -254,073,307.00   | -99.70    | 455,870,950.00    | 2,038,800,000.00  | -1,582,929,050.00 | -77.64    |
| 410324 | 收回責任準備               | 39,739,123,000.00 | 417,539,693.00    | 776,966,000.00   | -359,426,307.00   | -46.26    | 33,746,049,344.00 | 37,961,466,000.00 | -4,215,416,656.00 | -11.10    |
| 410325 | 收回未滿期保費準備            | 1,017,000.00      | -5,969,479.00     |                  | -5,969,479.00     |           | 1,917,563.00      |                   | 1,917,563.00      |           |
| 410326 | 收回特別準備               | 20,263,000.00     | -15,912.00        |                  | -15,912.00        |           | 74,189,822.00     | 20,263,000.00     | 53,926,822.00     | 266.13    |
| 410327 | 收回賠款準備               | 2,369,000.00      |                   |                  |                   |           |                   | 2,369,000.00      | -2,369,000.00     | -100.00   |
| 410333 | 收回外匯價格變動準備           |                   | -73,778,100.00    |                  | -73,778,100.00    |           | 568,949,478.00    |                   | 568,949,478.00    |           |
| 410342 | 透過損益按公允價值衡量之金融資產利益   | 5,132,000.00      | 131,900,337.00    | 470,000.00       | 131,430,337.00    | 27,963.90 | 1,446,367,704.00  | 3,250,000.00      | 1,443,117,704.00  | 44,403.62 |
| 410344 | 備供出售金融資產之已實現利益       | 1,478,845,000.00  | -787,524,075.00   | 237,472,000.00   | -1,024,996,075.00 | -431.63   | 1,021,032,798.00  | 1,328,715,000.00  | -307,682,202.00   | -23.16    |
| 410345 | 持有至到期日金融資產之已實現利益     | 9,663,000.00      | -7,832,071.00     | 886,000.00       | -8,718,071.00     | -983.98   |                   | 6,120,000.00      | -6,120,000.00     | -100.00   |
| 410348 | 無活絡市場之債務工具投資利益       | 7,172,000.00      | 33.00             | 657,000.00       | -656,967.00       | -99.99    | 91,425,160.00     | 4,542,000.00      | 86,883,160.00     | 1,912.88  |
| 410353 | 外幣兌換利益               |                   | 48,313,068.00     |                  | 48,313,068.00     |           | 48,313,068.00     |                   | 48,313,068.00     |           |
| 4106   | 採用權益法認列之關聯企業及合資利益之份額 | 346,716,000.00    | 77,835,261.00     | 26,003,000.00    | 51,832,261.00     | 199.33    | 373,158,788.00    | 242,706,000.00    | 130,452,788.00    | 53.75     |
| 410601 | 採用權益法認列之關聯企業及合資利益之份額 | 346,716,000.00    | 77,835,261.00     | 26,003,000.00    | 51,832,261.00     | 199.33    | 373,158,788.00    | 242,706,000.00    | 130,452,788.00    | 53.75     |
| 4198   | 其他營業收入               | 278,558,000.00    | 22,829,687.00     | 23,450,000.00    | -620,313.00       | -2.65     | 184,426,632.00    | 184,754,000.00    | -327,368.00       | -0.18     |
| 419801 | 投資性不動產收入             | 278,558,000.00    | 22,666,687.00     | 23,450,000.00    | -783,313.00       | -3.34     | 182,874,948.00    | 184,754,000.00    | -1,879,052.00     | -1.02     |
| 419802 | 租賃收入                 |                   | 163,000.00        |                  | 163,000.00        |           | 489,000.00        |                   | 489,000.00        |           |
| 419898 | 什項營業收入               |                   |                   |                  |                   |           | 1,062,684.00      |                   | 1,062,684.00      |           |
| 51     | 營業成本                 | 78,380,392,000.00 | 3,305,644,842.00  | 3,599,642,000.00 | -293,997,158.00   | -8.17     | 63,089,475,521.00 | 60,821,162,000.00 | 2,268,313,521.00  | 3.73      |
| 5103   | 金融保險成本               | 78,283,950,000.00 | 3,298,338,245.00  | 3,593,038,000.00 | -294,699,755.00   | -8.20     | 63,013,871,682.00 | 60,755,246,000.00 | 2,258,625,682.00  | 3.72      |
| 510301 | 利息費用                 | 188,538,000.00    | 16,186,341.00     | 14,871,000.00    | 1,315,341.00      | 8.85      | 136,867,933.00    | 128,983,000.00    | 7,884,933.00      | 6.11      |
| 510302 | 保險費用                 | 68,379,000.00     | 24,985,917.00     | 5,926,000.00     | 19,059,917.00     | 321.63    | 60,823,491.00     | 44,673,000.00     | 16,150,491.00     | 36.15     |
| 510303 | 承保費用                 | 345,972,000.00    | 21,943,517.00     | 20,928,000.00    | 1,015,517.00      | 4.85      | 182,025,880.00    | 221,714,000.00    | -39,688,120.00    | -17.90    |
| 510304 | 佣金費用                 | 1,671,100,000.00  | 117,481,454.00    | 122,843,000.00   | -5,361,546.00     | -4.36     | 1,232,347,854.00  | 980,945,000.00    | 251,402,854.00    | 25.63     |
| 510305 | 手續費用                 | 149,035,000.00    | 5,486,713.00      | 13,374,000.00    | -7,887,287.00     | -58.97    | 90,551,334.00     | 94,314,000.00     | -3,762,666.00     | -3.99     |
| 510311 | 各項提存                 | 14,412,000.00     | -852,926.00       | 1,201,000.00     | -2,053,926.00     | -171.02   | 95,551,093.00     | 9,608,000.00      | 85,943,093.00     | 894.50    |
| 510313 | 安定基金費用               | 23,596,000.00     | 3,002,796.00      | 1,276,000.00     | 1,726,796.00      | 135.33    | 24,633,386.00     | 16,070,000.00     | 8,563,386.00      | 53.29     |
| 510321 | 保險賠款與給付              | 72,205,095,000.00 | 2,922,723,050.00  | 3,102,945,000.00 | -180,221,950.00   | -5.81     | 56,572,219,991.00 | 56,838,878,000.00 | -266,658,009.00   | -0.47     |
| 510322 | 分離帳戶保險商品費用           | 3,058,210,000.00  | 776,693.00        | 254,850,000.00   | -254,073,307.00   | -99.70    | 455,870,950.00    | 2,038,800,000.00  | -1,582,929,050.00 | -77.64    |
| 510325 | 提存未滿期保費準備            |                   |                   | 1,511,000.00     | -1,511,000.00     | -100.00   |                   | 28,810,000.00     | -28,810,000.00    | -100.00   |
| 510327 | 提存賠款準備               |                   |                   |                  |                   |           | 1,745,389.00      |                   | 1,745,389.00      |           |
| 510330 | 提存保費不足準備             | 459,293,000.00    | 99,637,610.00     | 45,782,000.00    | 53,855,610.00     | 117.63    | 964,850,251.00    | 282,254,000.00    | 682,596,251.00    | 241.84    |
| 510333 | 提存外匯價格變動準備           | 100,320,000.00    |                   | 7,531,000.00     | -7,531,000.00     | -100.00   |                   | 70,197,000.00     | -70,197,000.00    | -100.00   |
| 510343 | 透過損益按公允價值衡量之金融負債損失   |                   | 2,531,786,013.00  |                  | 2,531,786,013.00  |           | 3,196,384,109.00  |                   | 3,196,384,109.00  |           |
| 510345 | 持有至到期日金融資產之已實現損失     |                   | 21.00             |                  | 21.00             |           | 21.00             |                   | 21.00             |           |
| 510353 | 外幣兌換損失               |                   | -2,444,818,954.00 |                  | -2,444,818,954.00 |           |                   |                   |                   |           |

臺銀人壽保險股份有限公司

損 益 表

中華民國104年度8月份

單位：新臺幣元

|        |                |                   |                 |                |                 |           |                   |                |                   |         |
|--------|----------------|-------------------|-----------------|----------------|-----------------|-----------|-------------------|----------------|-------------------|---------|
| 5198   | 其他營業成本         | 96,442,000.00     | 7,306,597.00    | 6,604,000.00   | 702,597.00      | 10.64     | 75,603,839.00     | 65,916,000.00  | 9,687,839.00      | 14.70   |
| 519801 | 投資性不動產費用       | 96,442,000.00     | 7,298,690.00    | 6,604,000.00   | 694,690.00      | 10.52     | 68,616,257.00     | 65,916,000.00  | 2,700,257.00      | 4.10    |
| 519802 | 租賃成本           |                   | 7,795.00        |                | 7,795.00        |           | 23,352.00         |                | 23,352.00         |         |
| 519898 | 什項營業成本         |                   | 112.00          |                | 112.00          |           | 6,964,230.00      |                | 6,964,230.00      |         |
| 61     | 營業毛利（毛損）       | -880,174,000.00   | -802,318,178.00 | 158,245,000.00 | -960,563,178.00 | -607.01   | -795,356,090.00   | 549,908,000.00 | -1,345,264,090.00 | -244.63 |
| 52     | 營業費用           | 679,792,000.00    | 35,706,172.00   | 58,676,000.00  | -22,969,828.00  | -39.15    | 335,037,315.00    | 406,657,000.00 | -71,619,685.00    | -17.61  |
| 5202   | 業務費用           | 543,588,000.00    | 24,499,402.00   | 47,268,000.00  | -22,768,598.00  | -48.17    | 249,022,951.00    | 321,803,000.00 | -72,780,049.00    | -22.62  |
| 520201 | 業務費用           | 543,588,000.00    | 24,499,402.00   | 47,268,000.00  | -22,768,598.00  | -48.17    | 249,022,951.00    | 321,803,000.00 | -72,780,049.00    | -22.62  |
| 5203   | 管理費用           | 131,652,000.00    | 10,813,168.00   | 11,107,000.00  | -293,832.00     | -2.65     | 84,415,290.00     | 83,333,000.00  | 1,082,290.00      | 1.30    |
| 520301 | 管理費用           | 131,652,000.00    | 10,813,168.00   | 11,107,000.00  | -293,832.00     | -2.65     | 84,415,290.00     | 83,333,000.00  | 1,082,290.00      | 1.30    |
| 5298   | 其他營業費用         | 4,552,000.00      | 393,602.00      | 301,000.00     | 92,602.00       | 30.76     | 1,599,074.00      | 1,521,000.00   | 78,074.00         | 5.13    |
| 529801 | 研究發展費用         | 600,000.00        | 13,072.00       |                | 13,072.00       |           | 42,831.00         | 359,000.00     | -316,169.00       | -88.07  |
| 529802 | 員工訓練費用         | 3,952,000.00      | 380,530.00      | 301,000.00     | 79,530.00       | 26.42     | 1,556,243.00      | 1,162,000.00   | 394,243.00        | 33.93   |
| 62     | 營業利益（損失）       | -1,559,966,000.00 | -838,024,350.00 | 99,569,000.00  | -937,593,350.00 | -941.65   | -1,130,393,405.00 | 143,251,000.00 | -1,273,644,405.00 | -889.10 |
| 49     | 營業外收入          | 27,746,000.00     | 115,350.00      | 2,312,000.00   | -2,196,650.00   | -95.01    | 21,789,864.00     | 18,496,000.00  | 3,293,864.00      | 17.81   |
| 4998   | 其他營業外收入        | 27,746,000.00     | 115,350.00      | 2,312,000.00   | -2,196,650.00   | -95.01    | 21,789,864.00     | 18,496,000.00  | 3,293,864.00      | 17.81   |
| 499802 | 賠償收入           |                   | 12,600.00       |                | 12,600.00       |           | 382,700.00        |                | 382,700.00        |         |
| 499898 | 什項收入           | 27,746,000.00     | 102,750.00      | 2,312,000.00   | -2,209,250.00   | -95.56    | 21,407,164.00     | 18,496,000.00  | 2,911,164.00      | 15.74   |
| 59     | 營業外費用          | 27,525,000.00     | 2,324,263.00    | 1,220,000.00   | 1,104,263.00    | 90.51     | 13,049,906.00     | 15,857,000.00  | -2,807,094.00     | -17.70  |
| 5998   | 其他營業外費用        | 27,525,000.00     | 2,324,263.00    | 1,220,000.00   | 1,104,263.00    | 90.51     | 13,049,906.00     | 15,857,000.00  | -2,807,094.00     | -17.70  |
| 599807 | 優存超額利息         | 15,320,000.00     | 380,926.00      | 187,000.00     | 193,926.00      | 103.70    | 4,527,538.00      | 8,034,000.00   | -3,506,462.00     | -43.65  |
| 599835 | 資產報廢損失         | 1,335,000.00      |                 |                |                 |           |                   | 667,000.00     | -667,000.00       | -100.00 |
| 599898 | 什項費用           | 10,870,000.00     | 1,943,337.00    | 1,033,000.00   | 910,337.00      | 88.13     | 8,522,368.00      | 7,156,000.00   | 1,366,368.00      | 19.09   |
| 63     | 營業外利益（損失）      | 221,000.00        | -2,208,913.00   | 1,092,000.00   | -3,300,913.00   | -302.28   | 8,739,958.00      | 2,639,000.00   | 6,100,958.00      | 231.18  |
| 64     | 稅前淨利（淨損）       | -1,559,745,000.00 | -840,233,263.00 | 100,661,000.00 | -940,894,263.00 | -934.72   | -1,121,653,447.00 | 145,890,000.00 | -1,267,543,447.00 | -868.84 |
| 65     | 所得稅費用（利益）      | -272,976,000.00   | 38,418,849.00   | 17,514,000.00  | 20,904,849.00   | 119.36    | -93,889,028.00    | 23,782,000.00  | -117,671,028.00   | -494.79 |
| 6501   | 所得稅費用（利益）      | -272,976,000.00   | 38,418,849.00   | 17,514,000.00  | 20,904,849.00   | 119.36    | -93,889,028.00    | 23,782,000.00  | -117,671,028.00   | -494.79 |
| 650101 | 所得稅費用（利益）      | -272,976,000.00   | 38,418,849.00   | 17,514,000.00  | 20,904,849.00   | 119.36    | -93,889,028.00    | 23,782,000.00  | -117,671,028.00   | -494.79 |
| 66     | 繼續營業單位本期淨利（淨損） | -1,286,769,000.00 | -878,652,112.00 | 83,147,000.00  | -961,799,112.00 | -1,156.75 | -1,027,764,419.00 | 122,108,000.00 | -1,149,872,419.00 | -941.68 |
| 68     | 本期淨利（淨損）       | -1,286,769,000.00 | -878,652,112.00 | 83,147,000.00  | -961,799,112.00 | -1,156.75 | -1,027,764,419.00 | 122,108,000.00 | -1,149,872,419.00 | -941.68 |

|        | 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） | 1,815,245.00      | -3,565,056.00     |
| 710206 | 採用權益法認列之關聯企業及合資  | 1,815,245.00      | -3,565,056.00     |
| 7103   | 後續可能重分類至損益之項目（稅  | -1,548,351,305.00 | -5,898,622,157.00 |
| 710302 | 備供出售金融資產未實現評價損益  | -1,524,455,012.00 | -6,001,027,651.00 |
| 710306 | 採用權益法認列之關聯企業及合資  | -90,278,119.00    | -67,489,089.00    |
| 710398 | 與可能重分類之項目相關之所得稅  | 66,381,826.00     | 169,894,583.00    |