

臺銀人壽保險股份有限公司

損 益 表

中華民國112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	38,356,434,000	-1,088,612,609	1,908,165,000	-2,996,777,609	157.05	7,671,165,222	4,035,773,000	3,635,392,222	90.08
4103	金融保險收入	37,410,091,000	-1,171,146,001	1,840,391,000	-3,011,537,001	163.64	7,508,566,462	3,900,265,000	3,608,301,462	92.51
410301	利息收入	10,706,853,000	989,084,414	882,755,000	106,331,414	12.05	1,950,578,751	1,766,623,000	183,955,751	10.41
410302	保費收入	15,602,262,000	469,863,074	757,873,000	-288,009,926	38.00	1,504,113,598	1,661,699,000	-157,585,402	9.48
410303	再保佣金收入	31,645,000		696,000	-696,000	100.00		696,000	-696,000	100.00
410305	手續費收入	463,569,000	19,956,631	30,636,000	-10,679,369	34.86	32,681,423	61,272,000	-28,590,577	46.66
410321	攤回再保賠款與給付	54,520,000		10,522,000	-10,522,000	100.00		10,522,000	-10,522,000	100.00
410322	分離帳戶保險商品收益	5,500,000,000	240,648	1,000,000	-759,352	75.94	326,733	1,200,000	-873,267	72.77
410330	收回保費不足準備	174,922,000	4,702,256	4,487,000	215,256	4.80	12,518,929	10,300,000	2,218,929	21.54
410333	收回外匯價格變動準備		-623,421,613		-623,421,613		306,832,119		306,832,119	
410342	透過損益按公允價值衡量之金融資產利益	4,005,479,000	-791,489,553	132,235,000	-923,724,553	698.55	3,701,514,909	334,962,000	3,366,552,909	1,005.06
410343	透過損益按公允價值衡量之金融負債利益		-1,240,083,858		-1,240,083,858					
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		20,187,000	-20,187,000	100.00		52,991,000	-52,991,000	100.00
4106	採用權益法認列之關聯企業及合資利益之份額	451,002,000	51,780,494	37,584,000	14,196,494	37.77	101,700,494	75,168,000	26,532,494	35.30
410601	採用權益法認列之關聯企業及合資利益之份額	451,002,000	51,780,494	37,584,000	14,196,494	37.77	101,700,494	75,168,000	26,532,494	35.30
4198	其他營業收入	495,341,000	30,752,898	30,190,000	562,898	1.86	60,898,266	60,340,000	558,266	0.93
419801	投資性不動產收入	495,341,000	30,176,631	30,190,000	-13,369	0.04	60,295,919	60,340,000	-44,081	0.07
419898	什項營業收入		576,267		576,267		602,347		602,347	
51	營業成本	38,156,998,000	-1,127,684,461	2,107,254,000	-3,234,938,461	153.51	8,791,717,395	4,341,953,000	4,449,764,395	102.48
5103	金融保險成本	37,957,453,000	-1,138,216,189	2,095,417,000	-3,233,633,189	154.32	8,770,503,479	4,319,249,000	4,451,254,479	103.06
510301	利息費用	201,000	2,040	6,000	-3,960	66.00	3,203	13,000	-9,797	75.36
510302	保險費用	147,862,000		38,313,000	-38,313,000	100.00	2,125,000	40,338,000	-38,213,000	94.73
510303	承保費用	330,993,000	19,953,250	24,664,000	-4,710,750	19.10	39,401,153	49,322,000	-9,920,847	20.11
510304	佣金費用	7,296,837,000	39,841,710	45,234,000	-5,392,285	11.92	86,893,521	93,585,000	-6,691,479	7.15
510305	手續費用	101,848,000	6,328,065	8,134,000	-1,805,935	22.20	12,094,395	16,480,000	-4,385,605	26.61
510313	安定基金費用	34,325,000	892,740	1,441,000	-548,260	38.05	2,857,816	3,158,000	-300,184	9.51
510321	保險賠款與給付	21,169,029,000	1,757,128,209	1,574,820,000	182,308,209	11.58	3,333,341,932	3,237,992,000	95,349,932	2.94
510322	分離帳戶保險商品費用	5,500,000,000	240,648	1,000,000	-759,352	75.94	326,733	1,200,000	-873,267	72.77
510324	提存責任準備	7,296,651,000	-312,966,707	185,369,000	-498,335,707	268.83	173,934,806	448,835,000	-274,900,194	61.25
510325	提存未滿期保費準備	2,583,000	2,790,892	4,636,000	-1,845,108	39.80	5,487,601	4,726,000	761,601	16.12
510326	提存特別準備		74,044		74,044		152,311		152,311	
510327	提存賠款準備	14,885,000								
510333	提存外匯價格變動準備	153,715,000		12,553,000	-12,553,000	100.00		25,106,000	-25,106,000	100.00
510343	透過損益按公允價值衡量之金融負債損失	2,378,226,000	384,586,842	194,222,000	190,364,842	98.01	384,586,842	388,444,000	-3,857,158	0.99
510353	外幣兌換損失		-3,280,663,146		-3,280,663,146		2,426,284,083		2,426,284,083	
510361	採用覆蓋法重分類之損失	60,298,000	243,575,219	5,025,000	238,550,219	4,747.27	2,303,014,083	10,050,000	2,292,964,083	22,815.56
5198	其他營業成本	199,545,000	10,531,728	11,837,000	-1,305,272	11.03	21,213,916	22,704,000	-1,490,084	6.56
519801	投資性不動產費用	188,177,000	9,565,893	10,890,000	-1,324,107	12.16	19,300,534	20,810,000	-1,509,466	7.25
519898	什項營業成本	11,368,000	965,835	947,000	18,835	1.99	1,913,382	1,894,000	19,382	1.02
61	營業毛利(毛損)	199,436,000	39,071,852	-199,089,000	238,160,852	119.63	-1,120,552,173	-306,180,000	-814,372,173	265.98
52	營業費用	878,561,000	50,651,976	64,972,000	-14,320,024	22.04	93,934,137	130,585,000	-37,190,863	28.48
5202	業務費用	687,382,000	39,128,520	49,896,000	-10,767,480	21.58	70,698,372	100,467,000	-29,768,628	29.63
520201	業務費用	687,382,000	39,128,520	49,896,000	-10,767,480	21.58	70,698,372	100,467,000	-29,768,628	29.63
5203	管理費用	187,187,000	11,516,056	14,769,000	-3,252,944	22.03	22,662,065	29,520,000	-6,857,935	23.23
520301	管理費用	187,187,000	11,516,056	14,769,000	-3,252,944	22.03	22,662,065	29,520,000	-6,857,935	23.23
5298	其他營業費用	3,992,000	7,400	307,000	-299,600	97.59	33,700	598,000	-564,300	94.36
529801	研究發展費用	160,000		15,000	-15,000	100.00		15,000	-15,000	100.00
529802	員工訓練費用	3,832,000	7,400	292,000	-284,600	97.47	33,700	583,000	-549,300	94.22
62	營業利益(損失)	-679,125,000	-11,580,124	-264,061,000	252,480,876	95.61	-1,213,946,310	-436,765,000	-777,181,310	177.94
49	營業外收入	26,175,000	892,448	2,181,000	-1,288,552	59.08	2,689,205	4,362,000	-1,672,795	38.35
4998	其他營業外收入	26,175,000	892,448	2,181,000	-1,288,552	59.08	2,689,205	4,362,000	-1,672,795	38.35
499802	賠償收入		-499,260		-499,260		740		740	
499804	利息收入		780		780		1,560		1,560	
499898	什項收入	26,175,000	1,390,928	2,181,000	-790,072	36.23	2,686,905	4,362,000	-1,675,095	38.40
59	營業外費用	40,279,000	1,000,489	1,055,000	-54,511	5.17	1,816,403	2,109,000	-292,597	13.87
5901	財務成本	146,000	27,142	23,000	4,142	18.01	55,034	46,000	9,034	19.64
590101	利息費用	146,000	27,142	23,000	4,142	18.01	55,034	46,000	9,034	19.64
5998	其他營業外費用	40,133,000	973,347	1,032,000	-58,653	5.68	1,761,369	2,063,000	-301,631	14.62
599807	優待超額利息	28,128,000	220,983	259,000	-38,017	14.68	446,028	518,000	-71,972	13.89
599835	資產報廢損失	2,391,000	68,248		68,248		68,248		68,248	
599898	什項費用	9,614,000	684,116	773,000	-88,884	11.50	1,247,093	1,545,000	-297,907	19.28
63	營業外利益(損失)	-14,104,000	-108,041	1,126,000	-1,234,041	109.60	872,802	2,253,000	-1,380,198	61.26
64	稅前淨利(淨損)	-693,229,000	-11,688,165	-262,935,000	251,246,835	95.55	-1,213,073,508	-434,512,000	-778,561,508	179.18
65	所得稅費用(利益)	-138,646,000	-21,742,161	-52,587,000	30,844,839	58.65	-285,912,400	-86,902,000	-199,010,400	229.01
68	本期淨利(淨損)	-554,583,000	10,053,996	-210,348,000	220,401,996	104.78	-927,161,108	-347,610,000	-579,551,108	166.72

	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)	494,631,997.00	2,558,210,578.00
7102	不重分類至損益之項目(稅後淨額)	123,529,070.00	208,209,686.00
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	34,076,314.00	34,076,314.00
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	89,452,756.00	174,133,372.00
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)	371,102,927.00	2,350,000,892.00
710301	國外營運機構財務報表換算之兌換差額	864,306.00	-620,982.00
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	113,443,318.00	113,443,318.00
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	559,650.00	761,100.00
710309	採用覆蓋法重分類之其他綜合損益	243,575,219.00	2,303,014,083.00
710398	與可能重分類之項目相關之所得稅	12,660,434.00	-66,596,627.00