

臺銀人壽保險股份有限公司

損 益 表

中華民國105年度10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	53,030,869,000.00	3,510,145,501.00	4,151,868,000.00	-641,722,499.00	-15.46	50,587,971,937.00	45,112,192,000.00	5,475,779,937.00	-12.14
4103	金融保險收入	52,262,810,000.00	3,452,793,166.00	4,081,216,000.00	-628,422,834.00	-15.40	49,958,014,653.00	44,486,037,000.00	5,471,977,653.00	-12.30
410301	利息收入	7,546,369,000.00	731,295,328.00	633,600,000.00	97,695,328.00	15.42	7,450,192,470.00	6,309,162,000.00	1,141,030,470.00	-18.09
410302	保費收入	27,913,846,000.00	4,738,421,335.00	2,784,221,000.00	1,954,200,335.00	70.19	33,732,989,472.00	21,514,944,000.00	12,218,045,472.00	-56.79
410303	再保佣金收入	20,186,000.00					19,209,336.00	18,671,000.00	538,336.00	2.88
410305	手續費收入	71,685,000.00	7,371,347.00	6,402,000.00	969,347.00	15.14	54,850,649.00	58,836,000.00	-3,985,351.00	-6.77
410321	攤回再保賠款與給付	21,881,000.00					16,767,296.00	16,848,000.00	-80,704.00	-0.48
410322	分攤帳戶保險商品收益	150,000,000.00	135,928.00	12,500,000.00	-12,364,072.00	-98.91	2,429,183.00	125,000,000.00	-122,570,817.00	-98.06
410324	收回責任準備	14,179,563,000.00	-1,732,466,593.00	516,196,000.00	-2,248,662,593.00	-435.62	2,673,273,357.00	14,158,950,000.00	-11,485,676,643.00	-81.12
410326	收回特別準備	15,931,000.00	-24,039.00	-122,000.00	97,961.00	-	17,614,719.00	84,873,000.00	-67,258,281.00	-79.25
410333	收回外匯價格變動準備						695,593,358.00		695,593,358.00	
410342	透過損益按公允價值衡量之金融資產利益	36,816,000.00	-399,591,043.00	3,369,000.00	-402,960,043.00	-11,960.82	3,569,885,473.00	28,954,000.00	3,540,931,473.00	12,229.51
410344	備供出售金融資產之已實現利益	2,271,638,000.00	107,650,893.00	123,551,000.00	-15,900,107.00	-12.87	1,483,011,586.00	2,149,511,000.00	-666,499,414.00	-31.01
410345	持有至到期日金融資產之已實現利益	20,450,000.00	10.00	866,000.00	-865,990.00	-100.00	242,197,754.00	10,524,000.00	231,673,754.00	2,201.38
410348	無活絡市場之債務工具投資利益	14,445,000.00		633,000.00	-633,000.00	-100.00		9,764,000.00	-9,764,000.00	-100.00
4106	採用權益法認列之關聯企業及合資利益之份額	424,534,000.00	34,007,232.00	34,831,000.00	-823,768.00	-2.37	403,663,141.00	354,874,000.00	48,789,141.00	-13.75
410601	採用權益法認列之關聯企業及合資利益之份額	424,534,000.00	34,007,232.00	34,831,000.00	-823,768.00	-2.37	403,663,141.00	354,874,000.00	48,789,141.00	-13.75
4198	其他營業收入	343,525,000.00	23,345,103.00	35,821,000.00	-12,475,897.00	-34.83	226,294,143.00	271,281,000.00	-44,986,857.00	-16.58
419801	投資性不動產收入	343,525,000.00	23,345,103.00	35,821,000.00	-12,475,897.00	-34.83	226,293,950.00	271,281,000.00	-44,987,050.00	-16.58
419898	什項營業收入						193.00		193.00	
51	營業成本	52,788,794,000.00	3,626,286,124.00	4,249,490,000.00	-623,203,876.00	-14.67	52,782,879,463.00	44,206,541,000.00	8,576,338,463.00	-19.40
5103	金融保險成本	52,663,372,000.00	3,618,796,949.00	4,239,304,000.00	-620,507,051.00	-14.64	52,696,563,641.00	44,109,918,000.00	8,586,645,641.00	-19.47
510301	利息費用	164,046,000.00	11,724,811.00	13,674,000.00	-1,949,189.00	-14.25	123,650,644.00	136,701,000.00	-13,050,356.00	-9.55
510302	保險費用	73,191,000.00					63,753,827.00	54,893,000.00	8,860,827.00	-16.14
510303	承保費用	340,294,000.00	24,538,902.00	37,144,000.00	-12,605,098.00	-33.94	228,484,893.00	265,820,000.00	-37,335,107.00	-14.05
510304	佣金費用	1,801,641,000.00	216,557,162.00	176,042,000.00	40,515,162.00	23.01	2,519,046,954.00	1,358,294,000.00	1,160,752,954.00	-85.46
510305	手續費用	103,201,000.00	6,581,025.00	8,847,000.00	-2,265,975.00	-25.61	77,117,042.00	82,591,000.00	-5,473,958.00	-6.63
510311	各項提存	35,400,000.00	6,384,259.00	5,900,000.00	484,259.00	8.21	6,876,613.00	23,600,000.00	-16,723,387.00	-70.86
510313	安定基金費用	48,849,000.00	10,803,602.00	5,275,000.00	5,528,602.00	104.81	64,519,916.00	36,403,000.00	28,116,916.00	-77.24
510321	保險賠款與給付	49,356,677,000.00	3,583,624,765.00	3,978,238,000.00	-394,613,235.00	-9.92	40,501,303,924.00	41,386,323,000.00	-885,019,076.00	-2.14
510322	分攤帳戶保險商品費用	150,000,000.00	135,928.00	12,500,000.00	-12,364,072.00	-98.91	2,429,183.00	125,000,000.00	-122,570,817.00	-98.06
510325	提存未滿期保費準備	47,993,000.00	3,444,866.00	6,007,000.00	-2,562,134.00	-42.65	4,445,224.00	44,185,000.00	-39,739,776.00	-89.94
510327	提存賠款準備	13,224,000.00					17,438,772.00	11,247,000.00	6,191,772.00	-55.05
510330	提存保費不足準備	382,024,000.00	40,922,333.00	-5,525,000.00	46,447,333.00	-	2,379,604,686.00	440,420,000.00	1,939,184,686.00	-440.30
510333	提存外匯價格變動準備	146,832,000.00		1,202,000.00	-1,202,000.00	-100.00		144,441,000.00	-144,441,000.00	-100.00
510343	透過損益按公允價值衡量之金融負債損失		254,746,566.00		254,746,566.00		1,108,782,673.00		1,108,782,673.00	
510348	無活絡市場之債務工具投資損失						24.00		24.00	
510353	外幣兌換損失		-540,667,270.00		-540,667,270.00		5,599,109,266.00		5,599,109,266.00	
5198	其他營業成本	125,422,000.00	7,489,175.00	10,186,000.00	-2,696,825.00	-26.48	86,315,822.00	96,623,000.00	-10,307,178.00	-10.67
519801	投資性不動產費用	125,422,000.00	7,489,127.00	10,186,000.00	-2,696,873.00	-26.48	86,288,539.00	96,623,000.00	-10,334,461.00	-10.70
519898	什項營業成本		48.00		48.00		27,283.00		27,283.00	
61	營業毛利（毛損）	242,075,000.00	-116,140,623.00	-97,622,000.00	-18,518,623.00	-	-2,194,907,526.00	905,651,000.00	-3,100,558,526.00	-342.36
52	營業費用	669,641,000.00	44,342,510.00	49,357,000.00	-5,014,490.00	-10.16	453,665,901.00	522,069,000.00	-68,403,099.00	-13.10
5202	業務費用	522,455,000.00	32,895,063.00	36,709,000.00	-3,813,937.00	-10.39	337,605,520.00	403,393,000.00	-65,787,480.00	-16.31
520201	業務費用	522,455,000.00	32,895,063.00	36,709,000.00	-3,813,937.00	-10.39	337,605,520.00	403,393,000.00	-65,787,480.00	-16.31
5203	管理費用	142,535,000.00	11,137,911.00	12,285,000.00	-1,147,089.00	-9.34	114,242,530.00	116,397,000.00	-2,154,470.00	-1.85
520301	管理費用	142,535,000.00	11,137,911.00	12,285,000.00	-1,147,089.00	-9.34	114,242,530.00	116,397,000.00	-2,154,470.00	-1.85
5298	其他營業費用	4,651,000.00	309,536.00	363,000.00	-53,464.00	-14.73	1,817,851.00	2,279,000.00	-461,149.00	-20.23
529801	研究發展費用	700,000.00	5,256.00	140,000.00	-134,744.00	-96.25	237,499.00	700,000.00	-462,501.00	-66.07
529802	員工訓練費用	3,951,000.00	304,280.00	223,000.00	81,280.00	36.45	1,580,352.00	1,579,000.00	1,352.00	0.09
62	營業利益（損失）	-427,566,000.00	-160,483,133.00	-146,979,000.00	-13,504,133.00	-	-2,648,573,427.00	383,582,000.00	-3,032,155,427.00	-790.48
49	營業外收入	16,000,000.00	11,270,416.00	1,352,000.00	9,918,416.00	733.61	76,584,222.00	13,296,000.00	63,288,222.00	-475.99
4998	其他營業外收入	16,000,000.00	11,270,416.00	1,352,000.00	9,918,416.00	733.61	76,584,222.00	13,296,000.00	63,288,222.00	-475.99
499802	賠償收入		9,766,792.00		9,766,792.00		10,353,569.00		10,353,569.00	
499898	什項收入	16,000,000.00	1,503,624.00	1,352,000.00	151,624.00	11.21	66,230,653.00	13,296,000.00	52,934,653.00	-398.12
59	營業外費用	37,550,000.00	1,252,630.00	1,557,000.00	-304,370.00	-19.55	38,956,102.00	19,232,000.00	19,724,102.00	-102.56
5998	其他營業外費用	37,550,000.00	1,252,630.00	1,557,000.00	-304,370.00	-19.55	38,956,102.00	19,232,000.00	19,724,102.00	-102.56
599807	優待超額利息	24,193,000.00	345,854.00	430,000.00	-84,146.00	-19.57	6,076,122.00	9,623,000.00	-3,546,878.00	-36.86
599835	資產報廢損失	2,536,000.00						1,268,000.00	-1,268,000.00	-100.00
599898	什項費用	10,821,000.00	906,776.00	1,127,000.00	-220,224.00	-19.54	32,879,980.00	8,341,000.00	24,538,980.00	-294.20
63	營業外利益（損失）	-21,550,000.00	10,017,786.00	-205,000.00	10,222,786.00	-	37,628,120.00	-5,936,000.00	43,564,120.00	-
64	稅前淨利（淨損）	-449,116,000.00	-150,465,347.00	-147,184,000.00	-3,281,347.00	-	-2,610,945,307.00	377,646,000.00	-2,988,591,307.00	-791.37
65	所得稅費用（利益）	-216,208,000.00	-34,439,931.00	-57,406,000.00	22,966,069.00	-	-517,223,261.00	68,310,000.00	-585,533,261.00	-857.17
6501	所得稅費用（利益）	-216,208,000.00	-34,439,931.00	-57,406,000.00	22,966,069.00	-	-517,223,261.00	68,310,000.00	-585,533,261.00	-857.17
650101	所得稅費用（利益）	-216,208,000.00	-34,439,931.00	-57,406,000.00	22,966,069.00	-	-517,223,261.00	68,310,000.00	-585,533,261.00	-857.17
66	繼續營業單位本期淨利（淨損）	-232,908,000.00	-116,025,416.00	-89,778,000.00	-26,247,416.00	-	-2,093,722,046.00	309,336,000.00	-2,403,058,046.00	-776.84
68	本期淨利（淨損）	-232,908,000.00	-116,025,416.00	-89,778,000.00	-26,247,416.00	-	-2,093,722,046.00	309,336,000.00	-2,403,058,046.00	-776.84

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）		-187,661.00		-655,562.00
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		-187,661.00		-655,562.00
7103	後續可能重分類至損益之項目（稅後淨額）		-117,755,898.00		1,751,618,673.00
710301	國外營運機構財務報表換算之兌換差額		450,014.00		-3,370,683.00
710302	備供出售金融資產未實現評價損益		-89,172,745.00		1,785,418,379.00
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		-42,915,571.00		-5,618,019.00
710398	與可能重分類之項目相關之所得稅		13,882,404.00		-24,811,004.00