

臺銀人壽保險股份有限公司

損 益 表

中華民國112年度6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 | 5,730,968,453 | 3,806,575,000 | 1,924,393,453 | 50.55 | 21,699,378,973 | 15,871,858,000 | 5,827,520,973 | 36.72 |
| 4103 | 金融保險收入 | 37,410,091,000 | 5,627,126,756 | 3,738,771,000 | 1,888,355,756 | 50.51 | 21,137,765,903 | 15,465,224,000 | 5,672,541,903 | 36.68 |
| 410301 | 利息收入 | 10,706,853,000 | 1,023,720,319 | 881,448,000 | 142,272,319 | 16.14 | 5,982,378,581 | 5,310,697,000 | 671,681,581 | 12.65 |
| 410302 | 保費收入 | 15,602,262,000 | 1,596,632,955 | 2,203,810,000 | -607,177,045 | 27.55 | 6,359,151,654 | 7,692,807,000 | -1,333,655,346 | 17.34 |
| 410303 | 再保佣金收入 | 31,645,000 | | | | | 36,083,352 | 29,367,000 | 6,716,352 | 22.87 |
| 410305 | 手續費收入 | 463,569,000 | 28,556,889 | 50,105,000 | -21,548,111 | 43.01 | 128,583,314 | 221,285,000 | -92,701,686 | 41.89 |
| 410321 | 攤回再保賠款與給付 | 54,520,000 | | 10,032,000 | -10,032,000 | 100.00 | 53,628,692 | 31,567,000 | 22,061,692 | 69.89 |
| 410322 | 分攤帳戶保險商品收益 | 5,500,000,000 | 222,258 | 200,000 | 22,258 | 11.13 | 979,010 | 2,000,000 | -1,020,990 | 51.05 |
| 410324 | 收回責任準備 | | -107,512,930 | | -107,512,930 | | | | | |
| 410326 | 收回特別準備 | | -44,861,516 | -15,849,000 | -29,012,516 | 183.06 | 2,771,595 | 50,753,000 | -47,981,405 | 94.54 |
| 410327 | 收回賠款準備 | | -5,076,227 | | -5,076,227 | | | | | |
| 410330 | 收回保費不足準備 | 174,922,000 | 50,499,413 | 72,244,000 | -21,744,587 | 30.10 | 123,772,314 | 147,314,000 | -23,541,686 | 15.98 |
| 410333 | 收回外匯價格變動準備 | | -1,641,891 | | -1,641,891 | | | | | |
| 410342 | 透過損益按公允價值衡量之金融資產利益 | 4,005,479,000 | 700,587,618 | 473,696,000 | 226,891,618 | 47.90 | 6,064,417,523 | 1,727,094,000 | 4,337,323,523 | 251.13 |
| 410353 | 外幣兌換利益 | | 2,229,938,917 | | 2,229,938,917 | | 2,229,938,917 | | 2,229,938,917 | |
| 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 | 153,172,266 | 63,085,000 | 90,087,266 | 142.80 | 153,172,266 | 252,340,000 | -99,167,734 | 39.30 |
| 410359 | 預期信用減損損失 | | 2,888,685 | | 2,888,685 | | | | 2,888,685 | |
| 4106 | 採用權益法認列之關聯企業及合資利益之份額 | 451,002,000 | 72,600,748 | 37,584,000 | 35,016,748 | 93.17 | 377,432,203 | 225,504,000 | 151,928,203 | 67.37 |
| 410601 | 採用權益法認列之關聯企業及合資利益之份額 | 451,002,000 | 72,600,748 | 37,584,000 | 35,016,748 | 93.17 | 377,432,203 | 225,504,000 | 151,928,203 | 67.37 |
| 4198 | 其他營業收入 | 495,341,000 | 31,240,949 | 30,220,000 | 1,020,949 | 3.38 | 184,180,867 | 181,130,000 | 3,050,867 | 1.68 |
| 419801 | 投資性不動產收入 | 495,341,000 | 31,231,210 | 30,220,000 | 1,011,210 | 3.35 | 183,965,195 | 181,130,000 | 2,835,195 | 1.57 |
| 419898 | 什項營業收入 | | 9,739 | | 9,739 | | 215,672 | | 215,672 | |
| 51 | 營業成本 | 38,156,998,000 | 4,823,177,418 | 3,609,695,000 | 1,213,482,418 | 33.62 | 22,342,702,682 | 15,833,030,000 | 6,509,672,682 | 41.11 |
| 5103 | 金融保險成本 | 37,957,453,000 | 4,812,436,894 | 3,598,922,000 | 1,213,514,894 | 33.72 | 22,264,205,039 | 15,756,127,000 | 6,508,078,039 | 41.31 |
| 510301 | 利息費用 | 201,000 | 11,742 | 8,000 | 3,742 | 46.78 | 547,455 | 106,000 | 441,455 | 416.47 |
| 510302 | 保險費用 | 147,862,000 | | 4,732,000 | -4,732,000 | 100.00 | 44,197,866 | 68,026,000 | -23,828,134 | 35.03 |
| 510303 | 承保費用 | 330,993,000 | 23,246,545 | 25,551,000 | -2,304,455 | 9.02 | 123,433,118 | 151,081,000 | -27,647,882 | 18.30 |
| 510304 | 佣金費用 | 766,837,000 | 65,028,579 | 75,185,000 | -10,156,421 | 13.51 | 306,611,016 | 346,017,000 | -39,405,984 | 11.39 |
| 510305 | 手續費用 | 101,848,000 | 9,166,282 | 8,213,000 | 953,282 | 11.61 | 44,739,979 | 49,199,000 | -4,459,021 | 9.06 |
| 510313 | 安定基金費用 | 34,325,000 | 3,033,603 | 4,187,000 | -1,153,397 | 27.55 | 12,082,389 | 14,617,000 | -2,534,611 | 17.34 |
| 510321 | 保險賠款與給付 | 21,169,029,000 | 2,348,767,638 | 1,896,631,000 | 452,136,638 | 23.84 | 12,349,317,317 | 10,879,440,000 | 1,469,877,317 | 13.51 |
| 510322 | 分攤帳戶保險商品費用 | 5,500,000,000 | 222,258 | 200,000 | 22,258 | 11.13 | 979,010 | 2,000,000 | -1,020,990 | 51.05 |
| 510324 | 提存責任準備 | 7,296,651,000 | 207,224,138 | 1,366,877,000 | -1,159,652,862 | 84.84 | 207,224,138 | 2,946,019,000 | -2,738,794,862 | 92.97 |
| 510325 | 提存未滿期保費準備 | 2,583,000 | 2,830,889 | 4,050,000 | -1,219,111 | 30.10 | 12,188,033 | 20,445,000 | -8,256,967 | 40.39 |
| 510327 | 提存賠款準備 | 14,885,000 | 8,907,928 | 1,488,000 | 7,419,928 | 498.65 | 8,907,928 | 8,377,000 | 530,928 | 6.34 |
| 510333 | 提存外匯價格變動準備 | 153,715,000 | 821,496,287 | 12,553,000 | 808,943,287 | 6,444.22 | 821,496,287 | 75,318,000 | 746,178,287 | 990.70 |
| 510343 | 透過損益按公允價值衡量之金融負債損失 | 2,378,226,000 | 2,124,578,916 | 194,222,000 | 1,930,356,916 | 993.89 | 4,725,778,960 | 1,165,332,000 | 3,560,446,960 | 305.53 |
| 510353 | 外幣兌換損失 | | -890,680,321 | | -890,680,321 | | | | | |
| 510359 | 預期信用減損損失 | | -2,140,905 | | -2,140,905 | | | | | |
| 510361 | 採用權益法重分類之損失 | 60,298,000 | 90,743,315 | 5,025,000 | 85,718,315 | 1,705.84 | 3,606,701,543 | 30,150,000 | 3,576,551,543 | 11,862.53 |
| 5198 | 其他營業成本 | 199,545,000 | 10,740,524 | 10,773,000 | -32,476 | 0.30 | 78,497,643 | 76,903,000 | 1,594,643 | 2.07 |
| 519801 | 投資性不動產費用 | 188,177,000 | 9,793,079 | 9,826,000 | -32,921 | 0.34 | 72,710,590 | 71,221,000 | 1,489,590 | 2.09 |
| 519898 | 什項營業成本 | 11,368,000 | 947,445 | 947,000 | 445 | 0.05 | 5,787,053 | 5,682,000 | 105,053 | 1.85 |
| 61 | 營業毛利（毛損） | 199,436,000 | 907,791,035 | 196,880,000 | 710,911,035 | 361.09 | -643,323,709 | 38,828,000 | -682,151,709 | 1,756.86 |
| 52 | 營業費用 | 878,561,000 | 61,362,169 | 73,934,000 | -12,571,831 | 17.00 | 341,848,209 | 412,995,000 | -71,146,791 | 17.23 |
| 5202 | 業務費用 | 687,382,000 | 49,049,676 | 58,669,000 | -9,619,324 | 16.40 | 268,439,978 | 321,286,000 | -52,846,022 | 16.45 |
| 520201 | 業務費用 | 687,382,000 | 49,049,676 | 58,669,000 | -9,619,324 | 16.40 | 268,439,978 | 321,286,000 | -52,846,022 | 16.45 |
| 5203 | 管理費用 | 187,187,000 | 12,187,970 | 14,846,000 | -2,658,030 | 17.90 | 72,887,533 | 89,728,000 | -16,840,467 | 18.77 |
| 520301 | 管理費用 | 187,187,000 | 12,187,970 | 14,846,000 | -2,658,030 | 17.90 | 72,887,533 | 89,728,000 | -16,840,467 | 18.77 |
| 5298 | 其他營業費用 | 3,992,000 | 124,523 | 419,000 | -294,477 | 70.28 | 520,698 | 1,981,000 | -1,460,302 | 73.72 |
| 529801 | 研究發展費用 | 160,000 | 12,043 | 100,000 | -87,957 | 87.96 | 27,460 | 130,000 | -102,540 | 78.88 |
| 529802 | 員工訓練費用 | 3,832,000 | 112,480 | 319,000 | -206,520 | 64.74 | 493,238 | 1,851,000 | -1,357,762 | 73.35 |
| 49 | 營業利益（損失） | -679,125,000 | 846,428,866 | 122,946,000 | 723,482,866 | 588.46 | -985,171,918 | -374,167,000 | -611,004,918 | 163.30 |
| 4998 | 營業外收入 | 26,175,000 | 3,183,030 | 2,181,000 | 1,002,030 | 45.94 | 10,963,560 | 13,086,000 | -2,122,440 | 16.22 |
| 499802 | 其他營業外收入 | 26,175,000 | 3,183,030 | 2,181,000 | 1,002,030 | 45.94 | 10,963,560 | 13,086,000 | -2,122,440 | 16.22 |
| 499804 | 賠償收入 | | 29 | | 36,254 | | | | 36,254 | |
| 499898 | 利息收入 | | 780 | | 780 | | 4,680 | | 4,680 | |
| 59 | 什項收入 | 26,175,000 | 3,182,221 | 2,181,000 | 1,001,221 | 45.91 | 10,922,626 | 13,086,000 | -2,163,374 | 16.53 |
| 5901 | 營業外費用 | 40,279,000 | 1,795,389 | 3,284,000 | -1,488,611 | 45.33 | 6,817,249 | 9,609,000 | -2,791,751 | 29.05 |
| 590101 | 財務成本 | 146,000 | 27,687 | 6,000 | 21,687 | 361.45 | 170,348 | 120,000 | 50,348 | 41.96 |
| 590102 | 利息費用 | 146,000 | 27,687 | 6,000 | 21,687 | 361.45 | 170,348 | 120,000 | 50,348 | 41.96 |
| 5998 | 其他營業外費用 | 40,133,000 | 1,767,702 | 3,278,000 | -1,510,298 | 46.07 | 6,646,901 | 9,489,000 | -2,842,099 | 29.95 |
| 599807 | 優待超額利息 | 28,128,000 | 1,219,027 | 1,307,000 | -87,973 | 6.73 | 3,290,948 | 3,650,000 | -359,052 | 9.84 |
| 599835 | 資產報廢損失 | 2,391,000 | -4,602 | 1,195,000 | -1,199,602 | 100.39 | 63,646 | 1,195,000 | -1,131,354 | 94.67 |
| 599898 | 什項費用 | 9,614,000 | 553,277 | 776,000 | -222,723 | 28.70 | 3,292,307 | 4,644,000 | -1,351,693 | 29.11 |
| 63 | 營業外利益（損失） | -14,104,000 | 1,387,641 | -1,103,000 | 2,490,641 | 225.81 | 4,146,311 | 3,477,000 | 669,311 | 19.25 |
| 64 | 稅前淨利（淨損） | -693,229,000 | 847,816,507 | 121,843,000 | 725,973,507 | 595.83 | -981,025,607 | -370,690,000 | -610,335,607 | 164.65 |
| 65 | 所得稅費用（利益） | -138,646,000 | 46,912,017 | 24,369,000 | 22,543,017 | 92.51 | -279,341,292 | -74,137,000 | -205,204,292 | 276.79 |
| 68 | 本期淨利（淨損） | -554,583,000 | 800,904,490 | 97,474,000 | 703,430,490 | 721.66 | -701,684,315 | -296,553,000 | -405,131,315 | 136.61 |

| | 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) | -55,978,553.00 | 4,199,583,177.00 |
| 7102 | 不重分類至損益之項目（稅後淨額） | -56,691,424.00 | 598,584,842.00 |
| 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 | 42,506,105.00 | 70,161,600.00 |
| 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 | -99,197,529.00 | 528,423,242.00 |
| 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） | 712,871.00 | 3,600,998,335.00 |
| 710301 | 國外營運機構財務報表換算之兌換差額 | 937,636.00 | 895,360.00 |
| 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 | -58,719,894.00 | 127,704,719.00 |
| 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 | 125,850.00 | 927,375.00 |
| 710309 | 採用權益法重分類之其他綜合損益 | 90,743,315.00 | 3,606,701,543.00 |
| 710398 | 與可能重分類之項目相關之所得稅 | -32,374,036.00 | -135,230,662.00 |