

臺銀人壽保險股份有限公司

損 益 表

中華民國113年度9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	34,037,965,000	910,951,422	3,127,800,000	-2,216,848,578	-70.88	36,695,861,447	25,381,709,000	11,314,152,447	44.58
4103	金融保險收入	33,147,456,000	808,294,813	3,050,592,000	-2,242,297,187	-73.50	35,736,899,296	24,747,687,000	10,989,212,296	44.41
410301	利息收入	11,624,649,000	1,009,836,899	956,684,000	53,152,899	5.56	9,357,399,136	8,746,040,000	611,359,136	6.99
410302	保費收入	13,567,365,000	944,212,552	913,637,000	30,575,552	3.35	8,880,753,662	9,814,135,000	-933,381,338	-9.51
410303	再保佣金收入	33,347,000	166,822		166,822		31,184,078	31,679,000	-494,922	-1.56
410305	手續費收入	414,538,000	21,066,038	29,744,000	-8,677,962	-29.18	222,056,377	287,504,000	-65,447,623	-22.76
410321	攤回再保賠款與給付	62,726,000	4,224,825		4,224,825		70,921,254	48,424,000	22,497,254	46.46
410322	分離帳戶保險商品收益	3,600,000,000	96,297	970,262,000	-970,165,703	-99.99	1,027,406	2,373,780,000	-2,372,752,594	-99.96
410324	收回責任準備		212,118,784		212,118,784		3,055,915,072		3,055,915,072	
410325	收回未滿期保費準備	1,224,000								
410326	收回特別準備		-104,547		-104,547		57,857,388	35,575,000	22,282,388	62.63
410327	收回賠款準備		-9,916,172	-1,217,000	-8,699,172	714.80				
410330	收回保費不足準備	159,352,000	-233,272	1,245,000	-1,478,272	--	137,713,481	146,677,000	-8,963,519	-6.11
410342	透過損益按公允價值衡量之金融資產利益	3,102,144,000	1,428,382,206	180,237,000	1,248,145,206	692.50	6,574,164,348	2,681,762,000	3,892,402,348	145.14
410353	外幣兌換利益		-2,802,696,619		-2,802,696,619		6,943,509,597		6,943,509,597	
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	582,111,000	1,141,000		1,141,000		404,397,497	582,111,000	-177,713,503	-30.53
4106	採用權益法認列之關聯企業及合資利益之份額	482,668,000	71,460,442	40,222,000	31,238,442	77.67	682,204,726	337,866,000	344,338,726	101.92
410601	採用權益法認列之關聯企業及合資利益之份額	482,668,000	71,460,442	40,222,000	31,238,442	77.67	682,204,726	337,866,000	344,338,726	101.92
4198	其他營業收入	407,841,000	31,196,167	36,986,000	-5,789,833	-15.65	276,757,425	296,156,000	-19,398,575	-6.55
419801	投資性不動產收入	407,841,000	31,195,079	36,986,000	-5,790,921	-15.66	276,701,540	296,156,000	-19,454,460	-6.57
419898	什項營業收入		1,088		1,088		55,885		55,885	
51	營業成本	33,790,728,000	1,595,077,775	3,231,700,000	-1,636,622,225	-50.64	35,176,921,896	24,803,194,000	10,373,727,896	41.82
5103	金融保險成本	33,610,603,000	1,583,975,204	3,217,885,000	-1,633,909,796	-50.78	35,062,847,227	24,679,824,000	10,383,023,227	42.07
510301	利息費用	202,000	3,920,202	19,000	3,901,202	20,532.64	10,092,640	125,000	9,967,640	7,974.11
510302	保險費用	160,493,000	14,140,965		14,140,965		140,960,540	113,758,000	27,202,540	23.91
510303	承保費用	324,580,000	21,638,148	30,372,000	-8,733,852	-28.76	189,366,314	227,019,000	-37,652,686	-16.59
510304	佣金費用	687,637,000	83,516,170	50,075,000	33,441,170	66.78	628,249,147	477,645,000	150,604,147	31.53
510305	手續費用	91,537,000	7,625,532	7,093,000	532,532	7.51	70,876,338	70,185,000	691,338	0.99
510313	安定基金費用	29,849,000	1,794,004	2,315,000	-520,996	-22.51	16,873,430	20,345,000	-3,471,570	-17.06
510321	保險賠款與給付	20,029,784,000	2,085,656,988	1,406,123,000	679,533,988	48.33	20,942,160,878	14,487,012,000	6,455,148,878	44.56
510322	分離帳戶保險商品費用	3,600,000,000	96,297	970,262,000	-970,165,703	-99.99	1,027,406	2,373,780,000	-2,372,752,594	-99.96
510324	提存責任準備	5,690,312,000		487,969,000	-487,969,000	-100.00		4,636,741,000	-4,636,741,000	-100.00
510325	提存未滿期保費準備		14,433,360	4,082,000	10,351,360	253.59	17,918,245	7,799,000	10,119,245	129.75
510327	提存賠款準備	6,191,000	25,278,702	13,529,000	11,749,702	86.85	25,278,702	13,529,000	11,749,702	86.85
510333	提存外匯價格變動準備	101,272,000	-671,400,833	8,608,000	-680,008,833	--	2,249,452,752	75,450,000	2,174,002,752	2,881.38
510343	透過損益按公允價值衡量之金融負債損失	2,404,165,000	-17,502,499	197,056,000	-214,558,499	--	8,087,698,541	1,812,998,000	6,274,700,541	346.10
510359	預期信用減損損失		-500,621		-500,621		1,028,711		1,028,711	
510361	採用覆法注重大額之損失	484,581,000	15,278,789	40,382,000	-25,103,211	-62.16	2,681,863,583	363,438,000	2,318,425,583	637.92
5198	其他營業成本	180,125,000	11,102,571	13,815,000	-2,712,429	-19.63	114,074,669	123,370,000	-9,295,331	-7.53
519801	投資性不動產費用	168,757,000	10,152,811	12,867,000	-2,714,189	-21.09	105,530,187	114,844,000	-9,313,813	-8.11
519898	什項營業成本	11,368,000	949,760	948,000	1,760	0.19	8,544,482	8,526,000	18,482	0.22
61	營業毛利（毛損）	247,237,000	-684,126,353	-103,900,000	-580,226,353	558.45	1,518,939,551	578,515,000	940,424,551	162.56
52	營業費用	901,273,000	75,868,841	78,771,000	-2,902,159	-3.68	592,416,383	651,239,000	-58,822,617	-9.03
5202	業務費用	705,758,000	62,218,029	63,346,000	-1,127,971	-1.78	472,370,529	510,607,000	-38,236,471	-7.49
520201	業務費用	705,758,000	62,218,029	63,346,000	-1,127,971	-1.78	472,370,529	510,607,000	-38,236,471	-7.49
5203	管理費用	190,680,000	13,217,439	15,091,000	-1,873,561	-12.42	118,173,042	136,784,000	-18,610,958	-13.61
520301	管理費用	190,680,000	13,217,439	15,091,000	-1,873,561	-12.42	118,173,042	136,784,000	-18,610,958	-13.61
5298	其他營業費用	4,835,000	433,373	334,000	99,373	29.75	1,872,812	3,848,000	-1,975,188	-51.33
529801	研究發展費用	960,000	17,073	10,000	7,073	70.73	154,028	945,000	-790,972	-83.70
529802	員工訓練費用	3,875,000	416,300	324,000	92,300	28.49	1,718,784	2,903,000	-1,184,216	-40.79
62	營業外收入	-654,036,000	-759,995,194	-182,671,000	-577,324,194	316.05	926,523,168	-72,724,000	999,247,168	--
49	營業外收入	4,741,000	-1,080,349	395,000	-1,475,349	--	14,715,120	3,555,000	11,160,120	313.93
4998	其他營業外收入	4,741,000	-1,080,349	395,000	-1,475,349	--	14,715,120	3,555,000	11,160,120	313.93
499802	賠償收入						2,958,411		2,958,411	
499804	利息收入		921		921		8,289		8,289	
499898	什項收入	4,741,000	-1,081,270	395,000	-1,476,270	--	11,748,420	3,555,000	8,193,420	230.48
59	營業外費用	36,943,000	2,214,659	2,198,000	16,659	0.76	12,065,344	14,277,000	-2,211,656	-15.49
5901	財務成本	274,000	16,118	16,000	118	0.74	172,981	176,000	-3,019	-1.72
590101	利息費用	274,000	16,118	16,000	118	0.74	172,981	176,000	-3,019	-1.72
5998	其他營業外費用	36,669,000	2,198,541	2,182,000	16,541	0.76	11,892,363	14,101,000	-2,208,637	-15.66
599807	優待超額利息	26,318,000	1,179,760	1,334,000	-154,240	-11.56	4,668,762	6,620,000	-1,951,238	-29.47
599835	資產報廢損失	357,000					164,522	178,000	-13,478	-7.57
599898	什項費用	9,994,000	1,018,781	848,000	170,781	20.14	7,059,079	7,303,000	-243,921	-3.34
63	營業外利益（損失）	-32,202,000	-3,295,008	-1,803,000	-1,492,008	82.75	2,649,776	-10,722,000	13,371,776	--
64	稅前淨利（淨損）	-686,238,000	-763,290,202	-184,474,000	-578,816,202	313.77	929,172,944	-83,446,000	1,012,618,944	--
65	所得稅費用（利益）	-137,248,000	-74,568,906	-13,778,000	-60,790,906	441.22	123,913,283	-91,027,000	214,940,283	--
68	本期淨利（淨損）	-548,990,000	-688,721,296	-170,696,000	-518,025,296	303.48	805,259,661	7,581,000	797,678,661	10,522.08

	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)	159,498,303.00	3,772,172,033.00
7102	不重分類至損益之項目（稅後淨額）	87,890,469.00	955,110,838.00
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	21,516,595.00	138,005,253.00
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	66,373,874.00	817,105,585.00
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）	71,607,834.00	2,817,061,195.00
710301	國外營運機構財務報表換算之兌換差額	-754,091.00	1,935,778.00
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	61,479,272.00	173,912,394.00
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	51,000.00	-199,920.00
710309	採用覆法注重大額之其他綜合損益	15,278,789.00	2,681,863,583.00
710398	與可能重分類之項目相關之所得稅	-4,447,136.00	-40,450,640.00