

臺銀人壽保險股份有限公司

損 益 表

中華民國113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	34,037,965,000	4,585,624,520	2,920,445,000	1,665,179,520	57.02	41,281,485,967	28,302,154,000	12,979,331,967	45.86
4103	金融保險收入	33,147,456,000	4,485,662,334	2,843,237,000	1,642,425,334	57.77	40,222,561,630	27,590,924,000	12,631,637,630	45.78
410301	利息收入	11,624,649,000	1,054,160,101	944,060,000	110,100,101	11.66	10,411,559,237	9,690,100,000	721,459,237	7.45
410302	保費收入	13,567,365,000	1,342,305,148	1,072,432,000	269,873,148	25.16	10,223,058,810	10,886,567,000	-663,508,190	-6.09
410303	再保佣金收入	33,347,000	2,284,551		2,284,551		33,468,629	31,679,000	1,789,629	5.65
410305	手續費收入	414,538,000	29,548,340	67,544,000	-37,995,657	-56.25	251,604,720	355,048,000	-103,443,280	-29.14
410321	攤回再保險賠款與給付	62,726,000	2,918,708		2,918,708		73,839,962	48,424,000	25,415,962	52.49
410322	分離帳戶保險商品收益	3,600,000,000	234,621	577,395,000	-577,160,379	-99.96	1,262,027	2,951,175,000	-2,949,912,973	-99.96
410324	收回責任準備		167,696,219		167,696,219		3,223,611,291		3,223,611,291	
410325	收回未滿期保費準備	1,224,000		38,072,000	-38,072,000	-100.00		38,072,000	-38,072,000	-100.00
410326	收回特別準備		-78,480		-78,480		57,778,908	35,575,000	22,203,908	62.41
410330	收回保費不足準備	159,352,000	2,558,296	2,207,000	351,296	15.92	140,271,777	148,884,000	-8,612,223	-5.78
410342	透過損益按公允價值衡量之金融資產利益	3,102,144,000	-1,836,703,405	141,527,000	-1,978,230,405	-	4,737,460,943	2,823,289,000	1,914,171,943	67.80
410353	外幣兌換利益		3,720,738,232		3,720,738,232		10,664,247,829		10,664,247,829	
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					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	68,594,816	40,222,000	28,372,816	70.54	750,799,542	378,088,000	372,711,542	98.58
410601	採用權益法認列之關聯企業及合資利益之份額	482,668,000	68,594,816	40,222,000	28,372,816	70.54	750,799,542	378,088,000	372,711,542	98.58
4198	其他營業收入	407,841,000	31,367,370	36,986,000	-5,618,630	-15.19	308,124,795	333,142,000	-25,017,205	-7.51
419801	投資性不動產收入	407,841,000	31,366,061	36,986,000	-5,619,939	-15.19	308,067,601	333,142,000	-25,074,399	-7.53
419898	什項營業收入		1,309		1,309		57,194		57,194	
51	營業成本	33,790,728,000	4,171,263,450	3,012,506,000	1,158,757,450	38.46	39,348,185,346	27,815,700,000	11,532,485,346	41.46
5103	金融保險成本	33,610,603,000	4,159,878,358	2,998,607,000	1,161,271,358	38.73	39,222,725,585	27,678,431,000	11,544,294,585	41.71
510301	利息費用	202,000	4,099,097	12,000	4,087,097	34,059.14	14,191,737	137,000	14,054,737	10,258.93
510302	保險費用	160,493,000	27,085,476		27,085,476		168,046,016	113,758,000	54,288,016	47.72
510303	承保費用	324,580,000	23,990,775	24,379,000	-388,225	-1.59	213,357,089	251,398,000	-38,040,911	-15.13
510304	佣金費用	687,637,000	10,329,968	97,590,000	4,809,968	4.93	730,649,115	575,235,000	155,414,115	27.02
510305	手續費用	91,537,000	7,392,193	7,073,000	319,193	4.51	78,268,531	77,258,000	1,010,531	1.31
510313	安定基金費用	29,849,000	2,550,380		-163,620	-6.03	19,423,810	23,059,000	-3,635,190	-15.76
510321	保險賠款與給付	20,029,784,000	2,450,598,140	1,806,393,000	644,205,140	35.66	23,392,759,018	16,293,405,000	7,099,354,018	43.57
510322	分離帳戶保險商品費用	3,600,000,000	234,621	577,395,000	-577,160,379	-99.96	1,262,027	2,951,175,000	-2,949,912,973	-99.96
510324	提存責任準備	5,690,312,000		244,804,000	-244,804,000	-100.00		4,881,545,000	-4,881,545,000	-100.00
510325	提存未滿期保費準備		247	-7,799,000	7,799,247	--	17,918,492		17,918,492	
510327	提存賠款準備	6,191,000					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	870,478,432	8,608,000	861,870,432	10,012.44	3,119,931,184	84,058,000	3,035,873,184	3,611.64
510343	透過損益按公允價值衡量之金融負債損失	2,404,165,000	508,823,265	197,056,000	311,767,265	158.21	8,596,521,806	2,010,054,000	6,586,467,806	327.68
510359	預期信用減損損失						1,028,711		1,028,711	
510361	採用權益法重分類之損失	484,581,000	162,225,764	40,382,000	121,843,764	301.73	2,844,089,347	403,820,000	2,440,269,347	604.30
5198	其他營業成本	180,125,000	11,385,092	13,899,000	-2,513,908	-18.09	125,459,761	137,269,000	-11,809,239	-8.60
519801	投資性不動產費用	168,757,000	10,437,334	12,951,000	-2,513,666	-19.41	115,967,521	127,795,000	-11,827,479	-9.26
519898	什項營業成本	11,368,000	947,758	948,000	-242	-0.03	9,492,240	9,474,000	18,240	0.19
61	營業毛利（毛損）	247,237,000	414,361,070	-92,061,000	506,422,070	--	1,933,300,621	486,454,000	1,446,846,621	297.43
62	營業費用	901,273,000	67,483,427	68,038,000	-554,573	-0.82	659,899,810	719,277,000	-59,377,190	-8.26
5202	業務費用	705,758,000	52,169,130	52,588,000	-418,870	-0.80	524,539,659	563,195,000	-38,655,341	-6.86
520201	業務費用	705,758,000	52,169,130	52,588,000	-418,870	-0.80	524,539,659	563,195,000	-38,655,341	-6.86
5203	管理費用	190,680,000	14,706,229	15,111,000	-404,771	-2.68	132,879,271	151,895,000	-19,015,729	-12.52
520301	管理費用	190,680,000	14,706,229	15,111,000	-404,771	-2.68	132,879,271	151,895,000	-19,015,729	-12.52
5298	其他營業費用	4,835,000	608,068	339,000	269,068	79.37	2,480,880	4,187,000	-1,706,120	-40.75
529801	研究發展費用	960,000		15,000	-15,000	-100.00	154,028	960,000	-805,972	-83.96
529802	員工訓練費用	3,875,000	608,068	324,000	284,068	87.68	2,326,852	3,227,000	-900,148	-27.89
62	營業利益（損失）	-654,036,000	346,877,643	-160,099,000	506,976,643	--	1,273,400,811	-232,823,000	1,506,223,811	--
49	營業外收入	4,741,000	1,209,667	395,000	814,667	206.24	15,924,787	3,950,000	11,974,787	303.16
4998	其他營業外收入	4,741,000	1,209,667	395,000	814,667	206.24	15,924,787	3,950,000	11,974,787	303.16
499802	賠償收入		184		184		2,958,595		2,958,595	
499804	利息收入		921		921		9,210		9,210	
499898	什項收入	4,741,000	1,208,562	395,000	813,562	205.97	12,956,982	3,950,000	9,006,982	228.02
59	營業外費用	36,943,000	2,465,342	1,279,000	1,186,342	92.76	14,530,686	15,556,000	-1,025,314	-6.59
5901	財務成本	274,000	15,339	16,000	-661	-4.13	188,320	192,000	-3,680	-1.92
590101	利息費用	274,000	15,339	16,000	-661	-4.13	188,320	192,000	-3,680	-1.92
5998	其他營業外費用	36,669,000	2,450,003	1,263,000	1,187,003	93.98	14,342,366	15,364,000	-1,021,634	-6.65
599807	僱存超額利息	26,318,000	162,783	425,000	-262,217	-61.70	4,831,545	7,045,000	-2,213,455	-31.42
599835	資產報廢損失	357,000	729,247		729,247		893,769	178,000	715,769	402.12
599898	什項費用	9,994,000	1,557,973	838,000	719,973	85.92	8,617,052	8,141,000	476,052	5.85
63	營業外利益（損失）	-32,202,000	-1,255,675	-884,000	-371,675	42.04	1,394,101	-11,606,000	13,000,101	--
64	稅前淨利（淨損）	-686,238,000	345,621,968	-160,983,000	506,604,968	--	1,274,794,912	-244,429,000	1,519,223,912	--
65	所得稅費用（利益）	-137,248,000	70,756,524	-14,770,000	85,526,524	--	194,669,807	-105,797,000	300,466,807	--
66	繼續營業單位本期淨利（淨損）	-548,990,000	274,865,444	-146,213,000	421,078,444	--	1,080,125,105	-138,632,000	1,218,757,105	--
68	本期淨利（淨損）	-548,990,000	274,865,444	-146,213,000	421,078,444	--	1,080,125,105	-138,632,000	1,218,757,105	--

	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)	198,587,787.00	3,970,759,820.00
7102	不重分類至損益之項目（稅後淨額）	-5,640,061.00	949,470,777.00
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	-3,061,752.00	134,943,501.00
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	-2,578,309.00	814,527,276.00
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）	204,227,848.00	3,021,289,043.00
710301	國外營運機構財務報表換算之兌換差額	1,020,398.00	2,956,176.00
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	38,860,079.00	212,772,473.00
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	135,000.00	-64,920.00
710309	採用權益法重分類之其他綜合損益	162,225,764.00	2,844,089,347.00
710398	與可能重分類之項目相關之所得稅	1,986,607.00	-38,464,033.00