

臺銀人壽保險股份有限公司

損 益 表

中華民國112年度11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	38,456,434.000	-1,254,376.138	3,555,429.000	-4,809,805.138	--	37,676,097.790	34,279,865.000	3,396,232.790	9.91
4103	金融保險收入	37,510,091.000	-1,344,392.382	3,465,476.000	-4,809,868.382	--	36,577,423.107	33,423,466.000	3,153,957.107	9.44
410301	利息收入	10,706,853.000	988,941.347	901,543.000	87,398.347	9.69	11,171,824.385	9,783,983.000	1,387,841.385	14.18
410302	保費收入	15,702,262.000	788,314.228	1,366,280.000	-577,965.772	-42.30	10,900,380.456	13,707,242.000	-2,806,861.544	-20.48
410303	再保佣金收入	31,645.000	1,426.344	1,582.000	-155.656	-9.84	38,353.764	31,645.000	6,708.764	21.20
410305	手續費收入	463,569.000	21,614.466	40,380.000	-18,765.534	-46.47	247,699.690	423,185.000	-175,485.310	-41.47
410321	攤回再保賠款與給付	54,520.000	8,496.655	10,576.000	-2,079.345	-19.66	94,672.550	52,665.000	42,007.550	79.76
410322	分離帳戶保險商品收益	5,500,000.000	99.256	916,333.000	-916,233.744	-99.99	2,546.645	4,583,665.000	-4,581,118.355	-99.94
410324	收回責任準備		508,629.136		508,629.136		1,361,266.492		1,361,266.492	
410325	收回未滿期保費準備			-28,522.000	28,522.000	-100.00		6,058.000	-6,058.000	-100.00
410326	收回特別準備		-86.903		-86.903		2,469.246	50,753.000	-48,283.754	-95.13
410330	收回保費不足準備	174,922.000	4,478.379	4,144.000	334.379	8.07	161,192.032	166,222.000	-5,029.968	-3.03
410333	收回外匯價格變動準備		1,459,390.075		1,459,390.075		1,459,390.075		1,459,390.075	
410342	透過損益按公允價值衡量之金融資產利益	4,005,479.000	4,246,642.354	253,160.000	3,993,482.354	1,577.45	9,627,225.998	3,747,207.000	5,880,018.998	156.92
410353	外幣兌換利益		-9,427,589.635		-9,427,589.635		1,148,399.677		1,148,399.677	
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					304,316.101	870,841.000	-566,524.899	-65.05
410357	除列按攤銷後成本衡量之金融資產利益		55,251.916		55,251.916		55,251.916		55,251.916	
410359	預期信用減損利益						2,434.080		2,434.080	
4106	採用權益法認列之關聯企業及合資利益之份額	451,002.000	58,993.469	37,584.000	21,409.469	56.96	761,429.871	413,424.000	348,005.871	84.18
410601	採用權益法認列之關聯企業及合資利益之份額	451,002.000	58,993.469	37,584.000	21,409.469	56.96	761,429.871	413,424.000	348,005.871	84.18
4198	其他營業收入	495,341.000	31,022.775	52,369.000	-21,346.225	-40.76	337,244.812	442,975.000	-105,730.188	-23.87
419801	投資性不動產收入	495,341.000	31,021.492	52,369.000	-21,347.508	-40.76	336,977.340	442,975.000	-105,997.660	-23.93
419898	什項營業收入		1.283		1.283		267.472		267.472	
51	營業成本	38,256,998.000	732,461.442	3,784,866.000	-3,052,404.558	-80.65	37,073,673.082	33,954,712.000	3,118,961.082	9.19
5103	金融保險成本	38,057,453.000	707,669.056	3,748,181.000	-3,040,511.944	-81.12	36,927,301.211	33,772,356.000	3,154,945.211	9.34
510301	利息費用	201.000	1,167.347	52.000	1,115.347	2,144.90	1,932.889	191.000	1,741.889	911.98
510302	保險費用	147,862.000	32,971.738	43,044.000	-10,072.262	-23.40	148,546.078	147,862.000	684.078	0.46
510303	承保費用	330,993.000	20,885.540	26,724.000	-5,838.460	-21.85	237,601.897	281,947.000	-44,345.103	-15.73
510304	佣金費用	766,837.000	58,002.931	70,788.000	-58,025.071	-18.06	564,025.071	686,805.000	-122,779.929	-17.88
510305	手續費用	101,848.000	6,929.521	8,772.000	-1,842.479	-21.00	82,884.707	92,971.000	-10,086.293	-10.85
510311	各項提存		296.217		296.217		3,146.208		3,146.208	
510313	安定基金費用	34,325.000	1,497.797	3,358.000	-1,860.203	-55.40	20,710.724	29,458.000	-8,747.276	-29.69
510321	保險賠款與給付	21,169,029.000	2,291,225.047	1,465,109.000	826,116.047	56.39	23,596,076.196	19,419,430.000	4,176,646.196	21.51
510322	分離帳戶保險商品費用	5,500,000.000	99.256	916,333.000	-916,233.744	-99.99	2,546.645	4,583,665.000	-4,581,118.355	-99.94
510324	提存責任準備		7,396.651.000		993,761.000	-100.00		6,141,476.000	-6,141,476.000	-100.00
510325	提存未滿期保費準備	2,583.000	-5,269.037		-5,269.037		19,687.506		19,687.506	
510327	提存賠款準備	14,885.000					28,117.154	16,551.000	11,566.154	69.88
510333	提存外匯價格變動準備	153,715.000	-910,184.867	13,066.000	-923,250.867	--		140,648.000	-140,648.000	-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	-2,527,887.173	202,149.000	-2,730,036.173	--	8,444,957.723	2,176,077.000	6,268,880.723	288.08
510361	採用權益法重分類之損失	60,298.000	1,737,934.739	5,025.000	1,732,909.739	34,485.77	3,777,068.413	55,275.000	3,721,793.413	6,733.23
5198	其他營業成本	199,545.000	24,792.386	36,685.000	-11,892.614	-32.42	146,371.871	182,356.000	-35,984.129	-19.73
519801	投資性不動產費用	188,177.000	23,844.717	35,737.000	-11,892.283	-33.28	135,845.737	171,934.000	-36,088.263	-20.99
519898	什項營業成本	11,368.000	947.669	948.000	-331	-0.03	10,526.134	10,422.000	104.134	1.00
61	營業毛利（毛損）	199,436.000	-1,986,837.580	-229,437.000	-1,757,400.580	765.96	602,424.708	325,153.000	277,271.708	85.27
52	營業費用	875,211.000	56,095.938	71,367.000	-15,271.062	-21.40	644,490.542	767,353.000	-122,862.458	-16.01
5202	業務費用	684,382.000	42,899.089	54,626.000	-11,726.911	-21.47	504,845.842	598,391.000	-93,545.158	-15.63
520201	業務費用	684,382.000	42,899.089	54,626.000	-11,726.911	-21.47	504,845.842	598,391.000	-93,545.158	-15.63
5203	管理費用	187,037.000	12,938.265	16,465.000	-3,526.735	-21.42	138,130.524	165,442.000	-27,311.476	-16.51
520301	管理費用	187,037.000	12,938.265	16,465.000	-3,526.735	-21.42	138,130.524	165,442.000	-27,311.476	-16.51
5298	其他營業費用	3,792.000	258.584	276.000	-17.416	-6.31	1,514.176	3,520.000	-2,005.824	-56.98
529801	研究發展費用	160.000	23.249		23.249		171.280	160.000	11.280	7.05
529802	員工訓練費用	3,632.000	235.335	276.000	-40.665	-14.73	1,342.896	3,360.000	-2,017.104	-60.03
62	營業利益（損失）	-675,775.000	-2,042,933.518	-300,804.000	-1,742,129.518	579.16	-42,065.834	-442,200.000	400,134.166	-90.49
49	營業外收入	26,175.000	844.948	2,182.000	-1,337.052	-61.28	18,740.360	23,996.000	-5,255.640	-21.90
4998	其他營業外收入	26,175.000	844.948	2,182.000	-1,337.052	-61.28	18,740.360	23,996.000	-5,255.640	-21.90
499802	賠償收入						1,711.283		1,711.283	
499804	利息收入		910		910		9,491		9,491	
499898	什項收入	26,175.000	844.038	2,182.000	-1,337.962	-61.32	17,019.586	23,996.000	-6,976.414	-29.07
59	營業外費用	40,279.000	1,366.329	2,237.000	-870.671	-38.92	13,025.914	17,058.000	-4,032.086	-23.64
5901	財務成本	146.000	23,853	4,000	19,853	496.33	297.290	142.000	155.290	109.36
590101	利息費用	146.000	23,853	4,000	19,853	496.33	297.290	142.000	155.290	109.36
5998	其他營業外費用	40,133.000	1,342.476	2,233.000	-890.524	-39.88	12,728.624	16,916.000	-4,187.376	-24.75
599807	儲存超額利息	28,128.000	203.972	259.000	-55.028	-21.25	5,329.002	5,994.000	-664.998	-11.09
599835	資產規避損失	2,391.000	-5.400	1,196.000	-1,201.400	--	1,143.953	2,391.000	-1,247.047	-52.16
599898	什項費用	9,614.000	1,143.904	778.000	365.904	47.03	6,255.669	8,531.000	-2,275.331	-26.67
63	營業外利益（損失）	-14,104.000	-521.381	-55.000	-466.381	847.97	5,714.446	6,938.000	-1,223.554	-17.64
64	稅前淨利（淨損）	-689,879.000	-2,043,454.899	-300,859.000	-1,742,595.899	579.21	-36,351.388	-435,262.000	398,910.612	-91.65
65	所得稅費用（利益）	-137,976.000	-331,430.072	-15,599.000	-315,831.072	2,024.69	-217,953.809	-122,152.000	-95,801.809	78.43
68	本期淨利（淨損）	-551,903.000	-1,712,024.827	-285,260.000	-1,426,764.827	800.16	181,602.421	-313,110.000	494,712.421	-

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）		2,126,752,794.00		4,610,684,038.00
7102	不重分類至損益之項目（稅後淨額）		493,413,861.00		1,004,219,190.00
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		-30,951,100.00		28,055,366.00
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		524,364,961.00		976,163,824.00
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）		1,633,338,933.00		3,606,464,848.00
710301	國外營運機構財務報表換算之兌換差額		-2,474,484.00		1,226,948.00
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		-44,534,135.00		-32,778,262.00
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		-68,250.00		1,021,125.00
710309	採用實益法重分類之其他綜合損益		1,737,934,739.00		3,777,068,413.00
710398	與可能重分類之項目相關之所得稅		-57,518,937.00		-140,073,376.00