

臺銀人壽保險股份有限公司

損 益 表

中華民國113年度7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	6,021,288,034	3,624,103,000	2,397,185,034	66.15	37,794,721,699	19,318,223,000	18,476,498,699	95.64
4103	金融保險收入	33,147,456,000	5,909,297,373	3,547,296,000	2,362,001,373	66.59	37,064,887,775	18,838,216,000	18,226,671,775	96.75
410301	利息收入	11,624,649,000	1,073,154,699	960,311,000	112,843,699	11.75	7,343,611,848	6,878,512,000	465,099,848	6.76
410302	保費收入	13,567,365,000	1,727,929,017	858,277,000	869,652,017	101.33	7,121,295,599	7,983,399,000	-862,103,401	-10.80
410303	再保佣金收入	33,347,000	200,598		200,598		30,799,062	30,946,000	-146,938	-0.47
410305	手續費收入	414,538,000	26,091,199	29,744,000	-3,652,801	-12.28	172,420,815	228,016,000	-55,595,185	-24.38
410321	攤回再保險款與給付	62,726,000	6,429,104		6,429,104		59,815,013	36,319,000	23,496,013	64.69
410322	分離帳戶保險商品收益	3,600,000,000	84,542	779,781,000	-779,696,458	-99.99	1,029,388	781,479,000	-780,449,612	-99.87
410324	收回責任準備		-9,535,334		-9,535,334		1,910,738,184		1,910,738,184	
410325	收回未滿期保費準備	1,224,000								
410326	收回特別準備						58,008,676	35,575,000	22,433,676	63.06
410327	收回賠款準備		-21,643		-21,643		9,916,172	1,217,000	8,699,172	714.80
410330	收回保費不足準備	159,352,000	17,613,595	2,499,000	15,114,595	604.83	133,830,529	142,732,000	-8,901,471	-6.24
410342	透過損益按公允價值衡量之金融資產利益	3,102,144,000	26,879,693	683,069,000	-656,189,307	-96.06	2,239,349,145	2,202,920,000	36,429,145	1.65
410353	外幣兌換利益		2,694,662,715		2,694,662,715		17,611,558,596		17,611,558,596	
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	345,809,188	233,615,000	112,194,188	48.03	372,514,748	517,101,000	-144,586,252	-27.96
4106	採用權益法認列之關聯企業及合資利益之份額	482,668,000	80,945,013	40,222,000	40,723,013	101.25	515,135,806	257,422,000	257,713,806	100.11
410601	採用權益法認列之關聯企業及合資利益之份額	482,668,000	80,945,013	40,222,000	40,723,013	101.25	515,135,806	257,422,000	257,713,806	100.11
4198	其他營業收入	407,841,000	31,045,648	36,585,000	-5,539,352	-15.14	214,698,118	222,585,000	-7,886,882	-3.54
419801	投資性不動產收入	407,841,000	31,044,890	36,585,000	-5,540,110	-15.14	214,644,382	222,585,000	-7,940,618	-3.57
419898	什項營業收入		758		758		53,736		53,736	
51	營業成本	33,790,728,000	4,978,130,977	2,999,017,000	1,979,113,977	65.99	34,296,693,216	18,614,349,000	15,682,344,216	84.25
5103	金融保險成本	33,610,603,000	4,970,575,833	2,985,191,000	1,985,384,833	66.51	34,204,512,199	18,518,728,000	15,685,784,199	84.70
510301	利息費用	202,000	392,473	4,000	388,473	9,711.83	2,770,374	97,000	2,673,374	2,756.06
510302	保險費用	160,493,000	16,277,224	1,123,000	15,154,224	1,349.44	107,863,284	74,744,000	33,119,284	44.31
510303	承保費用	324,580,000	22,302,527	24,308,000	-2,005,473	-8.25	146,146,845	172,328,000	-26,181,155	-15.19
510304	佣金費用	687,637,000	81,682,591	49,767,000	31,915,591	64.13	465,930,843	374,473,000	91,457,843	24.42
510305	手續費用	91,537,000	9,105,177	7,097,000	2,008,177	28.30	55,020,731	56,017,000	-996,269	-1.78
510313	安定基金費用	29,849,000	3,283,065	2,174,000	1,109,065	51.01	13,530,460	15,714,000	-2,183,540	-13.90
510321	保險賠款與給付	20,029,784,000	2,764,391,317	1,506,147,000	1,258,244,317	83.54	16,069,302,090	11,484,343,000	4,584,959,090	39.92
510322	分離帳戶保險商品費用	3,600,000,000	84,542	779,781,000	-779,696,458	-99.99	1,029,388	781,479,000	-780,449,612	-99.87
510324	提存責任準備	5,690,312,000		350,930,000	-350,930,000	-100.00		3,817,036,000	-3,817,036,000	-100.00
510325	提存未滿期保費準備		-1,665,715	-4,081,000	2,415,285	-59.18	312,710	4,598,000	-4,285,290	-93.20
510327	提存賠款準備	6,191,000								
510333	提存外匯價格變動準備	101,272,000	669,757,479	8,608,000	661,149,479	7,680.64	4,459,734,176	58,234,000	4,401,500,176	7,558.30
510343	透過損益按公允價值衡量之金融負債損失	2,404,165,000	2,081,016,434	218,951,000	1,862,065,434	850.45	10,548,184,850	1,396,991,000	9,151,193,850	655.06
510359	預期信用減損損失						1,529,332		1,529,332	
510361	採用覆蓋法重分類之損失	484,581,000	-676,051,281	40,382,000	-716,433,281	--	2,333,157,116	282,674,000	2,050,483,116	725.39
5198	其他營業成本	180,125,000	7,555,144	13,826,000	-6,270,856	-45.36	92,181,017	95,621,000	-3,439,983	-3.60
519801	投資性不動產費用	168,757,000	11,371,919	12,878,000	-1,506,081	-11.69	85,534,207	88,991,000	-3,456,793	-3.88
519898	什項營業成本	11,368,000	-3,816,775	948,000	-4,764,775	--	6,646,810	6,630,000	16,810	0.25
61	營業毛利（毛損）	247,237,000	1,043,157,057	625,086,000	418,071,057	66.88	3,498,028,483	703,874,000	2,794,154,483	396.97
52	營業費用	901,273,000	60,563,565	68,297,000	-7,733,435	-11.32	429,554,830	504,070,000	-74,515,170	-14.78
5202	業務費用	705,758,000	46,018,854	52,912,000	-6,893,146	-13.03	337,657,252	394,227,000	-56,569,748	-14.35
520201	業務費用	705,758,000	46,018,854	52,912,000	-6,893,146	-13.03	337,657,252	394,227,000	-56,569,748	-14.35
5203	管理費用	190,680,000	14,149,226	15,048,000	-898,774	-5.97	90,719,371	106,653,000	-15,933,629	-14.94
520301	管理費用	190,680,000	14,149,226	15,048,000	-898,774	-5.97	90,719,371	106,653,000	-15,933,629	-14.94
5298	其他營業費用	4,835,000	395,485	337,000	58,485	17.35	1,178,207	3,190,000	-2,011,793	-63.07
529801	研究發展費用	960,000		15,000	-15,000	-100.00	117,615	935,000	-817,385	-87.42
529802	員工訓練費用	3,875,000	395,485	322,000	73,485	22.82	1,060,592	2,255,000	-1,194,408	-52.97
62	營業利益（損失）	-654,036,000	982,593,492	556,789,000	425,804,492	76.48	3,068,473,653	199,804,000	2,868,669,653	1,435.74
49	營業外收入	4,741,000	583,881	395,000	188,881	47.82	12,912,583	2,765,000	10,147,583	367.00
4998	其他營業外收入	4,741,000	583,881	395,000	188,881	47.82	12,912,583	2,765,000	10,147,583	367.00
499802	賠償收入		22,371		22,371		2,958,311		2,958,311	
499804	利息收入		921		921		6,447		6,447	
499898	什項收入	4,741,000	560,589	395,000	165,589	41.92	9,947,825	2,765,000	7,182,825	259.78
59	營業外費用	36,943,000	1,119,261	1,208,000	-88,739	-7.35	8,562,340	10,762,000	-2,199,660	-20.44
5901	財務成本	17,672,000	17,672	18,000	-328	-1.82	139,968	142,000	-2,032	-1.43
590101	利息費用	17,672,000	17,672	18,000	-328	-1.82	139,968	142,000	-2,032	-1.43
5998	其他營業外費用	36,669,000	1,101,589	1,190,000	-88,411	-7.43	8,422,372	10,620,000	-2,197,628	-20.69
599807	優待超額利息	26,318,000	171,967	429,000	-257,033	-59.91	3,319,770	4,849,000	-1,529,230	-31.54
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	929,622	761,000	168,622	22.16	4,938,080	5,593,000	-654,920	-11.71
63	營業外利益（損失）	-32,202,000	-535,380	-813,000	277,620	-34.15	4,350,243	-7,997,000	12,347,243	--
64	稅前淨利（淨損）	-686,238,000	982,058,112	555,976,000	426,082,112	76.64	3,072,823,896	191,807,000	2,881,016,896	1,502.04
65	所得稅費用（利益）	-137,248,000	135,557,329	7,599,000	127,958,329	1,683.88	226,700,216	-65,236,000	291,936,216	--
68	本期淨利（淨損）	-548,990,000	846,500,783	548,377,000	298,123,783	54.36	2,846,123,680	257,043,000	2,589,080,680	1,007.26

	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)	-1,025,561,428.00	3,225,034,807.00
7102	不重分類至損益之項目（稅後淨額）	-405,085,300.00	923,773,989.00
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	23,291,807.00	193,576,244.00
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	-428,377,107.00	730,197,745.00
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）	-620,476,128.00	2,301,260,818.00
710301	國外營運機構財務報表換算之兌換差額	728,235.00	4,810,458.00
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	56,912,671.00	10,456,454.00
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	162,000.00	-265,920.00
710309	採用覆蓋法重分類之其他綜合損益	-676,051,281.00	2,333,157,116.00
710398	與可能重分類之項目相關之所得稅	-2,227,753.00	-46,897,290.00