

臺銀人壽保險股份有限公司

損 益 表

中華民國112年度5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	3,505,535,149	2,704,754,000	800,781,149	29.61	15,968,410,520	12,065,283,000	3,903,127,520	32.35
4103	金融保險收入	37,410,091,000	3,411,755,821	2,636,980,000	774,775,821	29.38	15,510,639,147	11,726,453,000	3,784,186,147	32.27
410301	利息收入	10,706,853,000	1,003,269,455	888,273,000	114,996,455	12.95	4,958,658,262	4,429,249,000	529,409,262	11.95
410302	保費收入	15,602,262,000	1,468,783,853	1,340,649,000	128,134,853	9.56	4,762,518,699	5,488,997,000	-726,478,301	13.24
410303	再保佣金收入	31,645,000		633,000	-633,000	100.00	36,083,352	29,367,000	6,716,352	22.87
410305	手續費收入	463,569,000	21,930,197	30,636,000	-8,705,803	28.42	100,026,425	171,180,000	-71,153,575	41.57
410321	攤回再保賠款與給付	54,520,000		11,013,000	-11,013,000	100.00	53,628,692	21,535,000	32,093,692	149.03
410322	分離帳戶保險商品收益	5,500,000,000	350,134	200,000	150,134	75.07	756,752	1,800,000	-1,043,248	57.96
410324	收回責任準備		-468,101,703		-468,101,703		107,512,930		107,512,930	
410326	收回特別準備		-31,849		-31,849		47,633,111	66,602,000	-18,968,889	28.48
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	24,127,499	25,754,000	-1,626,251	6.31	73,272,901	75,070,000	-1,797,099	2.39
410333	收回外匯價格變動準備		1,641,891		1,641,891		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	1,359,786,094	296,924,000	1,062,862,094	357.96	5,363,829,905	1,253,398,000	4,110,431,905	327.94
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		42,898,000	-42,898,000	100.00		189,255,000	-189,255,000	100.00
4106	採用權益法認列之關聯企業及合資利益之份額	451,002,000	62,854,607	37,584,000	25,270,607	67.24	304,831,455	187,920,000	116,911,455	62.21
410601	採用權益法認列之關聯企業及合資利益之份額	451,002,000	62,854,607	37,584,000	25,270,607	67.24	304,831,455	187,920,000	116,911,455	62.21
4198	其他營業收入	495,341,000	30,924,721	30,190,000	734,721	2.43	152,939,918	150,910,000	2,029,918	1.35
419801	投資性不動產收入	495,341,000	30,917,644	30,190,000	727,644	2.41	152,733,985	150,910,000	1,823,985	1.21
419898	什項營業收入		7,077		7,077		205,933		205,933	
51	營業成本	38,156,998,000	3,822,310,522	2,696,175,000	1,126,135,522	41.77	17,519,525,264	12,223,335,000	5,296,190,264	43.33
5103	金融保險成本	37,957,453,000	3,797,066,523	2,674,338,000	1,122,728,523	41.98	17,451,768,145	12,157,205,000	5,294,563,145	43.55
510301	利息費用	201,000	1,000	7,000	-6,000	85.71	535,713	98,000	437,713	446.65
510302	保險費用	147,862,000		22,048,000	-22,048,000	100.00	44,197,866	63,294,000	-19,096,134	30.17
510303	承保費用	330,993,000	19,673,920	25,991,000	-6,317,080	24.30	100,186,573	125,530,000	-25,343,427	20.19
510304	佣金費用	766,837,000	62,613,329	51,668,000	10,945,329	21.18	241,582,437	270,832,000	-29,249,563	10.80
510305	手續費用	101,848,000	8,427,638	8,168,000	259,638	3.18	35,573,697	40,986,000	-5,412,303	13.21
510313	安定基金費用	34,325,000	2,790,689	2,547,000	243,689	9.57	9,048,786	10,430,000	-1,381,214	13.24
510321	保險賠款與給付	21,169,029,000	2,035,962,605	1,815,327,000	220,635,605	12.15	10,000,549,679	8,982,809,000	1,017,740,679	11.33
510322	分離帳戶保險商品費用	5,500,000,000	350,134	200,000	150,134	75.07	756,752	1,800,000	-1,043,248	57.96
510324	提存責任準備	7,296,651,000		539,093,000	-539,093,000	100.00	1,579,142,000		-1,579,142,000	100.00
510325	提存未滿期保費準備	2,583,000	3,035,079	-2,511,000	5,546,079	220.87	9,357,144	16,395,000	-7,037,856	42.93
510327	提存賠款準備	14,885,000					6,889,000		-6,889,000	100.00
510333	提存外匯價格變動準備	153,715,000	-58,400,174	12,553,000	-70,953,174	565.23		62,765,000	-62,765,000	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	164,324,774	194,222,000	-29,897,222	15.39	2,601,200,044	971,110,000	1,630,090,044	167.86
510353	外幣兌換損失		366,856,132		366,856,132		890,680,321		890,680,321	
510359	預期信用減損損失						2,140,905		2,140,905	
510361	採用覆蓋法重分類之損失	60,298,000	1,191,431,397	5,025,000	1,186,406,397	23,610.08	3,515,958,228	25,125,000	3,490,833,228	13,893.86
5198	其他營業成本	199,545,000	25,243,999	21,837,000	3,406,999	15.60	67,757,119	66,130,000	1,627,119	2.46
519801	投資性不動產費用	188,177,000	24,296,352	20,890,000	3,406,352	16.31	62,917,511	61,395,000	1,522,511	2.48
519898	什項營業成本	11,368,000	947,647	947,000	647	0.07	4,839,608	4,735,000	104,608	2.21
61	營業毛利（毛損）	199,436,000	-316,775,373	8,579,000	-325,354,373	3,792.45	-1,551,114,744	-158,052,000	-1,393,062,744	-881.40
52	營業費用	878,561,000	56,753,799	70,762,000	-14,008,201	19.80	280,486,040	339,061,000	-58,574,960	17.28
5202	業務費用	687,382,000	43,934,235	54,559,000	-10,624,765	19.47	219,390,302	262,617,000	-43,226,698	16.46
520201	業務費用	687,382,000	43,934,235	54,559,000	-10,624,765	19.47	219,390,302	262,617,000	-43,226,698	16.46
5203	管理費用	187,187,000	12,656,361	15,871,000	-3,214,639	20.25	60,699,563	74,882,000	-14,182,437	18.94
520301	管理費用	187,187,000	12,656,361	15,871,000	-3,214,639	20.25	60,699,563	74,882,000	-14,182,437	18.94
5298	其他營業費用	3,992,000	163,203	332,000	-168,797	50.84	396,175	1,562,000	-1,165,825	74.64
529801	研究發展費用	160,000		15,000	-15,000	100.00	15,417	30,000	-14,583	48.61
529802	員工訓練費用	3,832,000	163,203	317,000	-153,797	48.52	380,758	1,532,000	-1,151,242	75.15
62	營業利益（損失）	-679,125,000	-373,529,172	-62,183,000	-311,346,172	-500.69	-1,831,600,784	-497,113,000	-1,334,487,784	-268.45
49	營業外收入	26,175,000	1,145,133	2,181,000	-1,035,867	47.50	7,780,530	10,905,000	-3,124,470	28.65
4998	其他營業外收入	26,175,000	1,145,133	2,181,000	-1,035,867	47.50	7,780,530	10,905,000	-3,124,470	28.65
499802	賠償收入		23		23		36,225		36,225	
499804	利息收入		780		780		3,900		3,900	
499898	什項收入	26,175,000	1,144,330	2,181,000	-1,036,670	47.53	7,740,405	10,905,000	-3,164,595	29.02
59	營業外費用	40,279,000	685,551	1,059,000	-373,449	35.26	5,021,860	6,325,000	-1,303,140	20.60
5901	財務成本	146,000	28,451	24,000	4,451	18.55	142,661	114,000	28,661	25.14
590101	利息費用	146,000	28,451	24,000	4,451	18.55	142,661	114,000	28,661	25.14
5998	其他營業外費用	40,133,000	657,100	1,035,000	-377,900	36.51	4,879,199	6,211,000	-1,331,801	21.44
599807	優存超額利息	28,128,000	210,074	259,000	-48,926	18.89	2,071,921	2,343,000	-271,079	11.57
599835	資產報廢損失	2,391,000					68,248		68,248	
599898	什項費用	9,614,000	447,026	776,000	-328,974	42.39	2,739,030	3,868,000	-1,128,970	29.19
63	營業外利益（損失）	-14,104,000	459,582	1,122,000	-662,418	59.04	2,758,670	4,580,000	-1,821,330	39.77
64	稅前淨利（淨損）	-693,229,000	-373,069,590	-61,061,000	-312,008,590	-510.98	-1,828,842,114	-492,533,000	-1,336,309,114	-271.31
65	所得稅費用（利益）	-138,646,000	-66,223,467	-12,212,000	-54,011,467	-442.28	-326,253,309	-98,506,000	-227,747,309	-231.20
68	本期淨利（淨損）	-554,583,000	-306,846,123	-48,849,000	-257,997,123	-528.15	-1,502,588,805	-394,027,000	-1,108,561,805	-281.34

	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)	1,479,347,190.00	4,255,561,730.00
7102	不重分類至損益之項目（稅後淨額）	225,644,589.00	655,276,266.00
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	42,534,152.00	27,655,495.00
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	183,110,437.00	627,620,771.00
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）	1,253,702,601.00	3,600,285,464.00
710301	國外營運機構財務報表換算之兌換差額	-10,607.00	-42,276.00
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	54,753,922.00	186,424,613.00
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	-47,250.00	801,525.00
710309	採用覆蓋法重分類之其他綜合損益	1,191,431,397.00	3,515,958,228.00
710398	與可能重分類之項目相關之所得稅	7,575,139.00	-102,856,626.00