

臺銀人壽保險股份有限公司

損 益 表

中華民國112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	38,456,434,000	4,214,749,526	4,297,812,000	-83,062,474	1.93	25,914,128,499	20,169,670,000	5,744,458,499	28.48
4103	金融保險收入	37,510,091,000	4,090,810,735	4,207,859,000	-117,048,265	2.78	25,228,576,638	19,673,083,000	5,555,493,638	28.24
410301	利息收入	10,706,853,000	1,035,912,008	906,089,000	129,823,008	14.33	7,018,290,589	6,216,786,000	801,504,589	12.89
410302	保費收入	15,702,262,000	1,135,809,773	1,039,564,000	96,245,773	9.26	7,494,961,427	8,732,371,000	-1,237,409,573	14.17
410303	再保佣金收入	31,645,000	386,093		386,093		36,469,445	29,367,000	7,102,445	24.19
410305	手續費收入	463,569,000	28,279,358	40,380,000	-12,100,642	29.97	156,862,672	261,665,000	-104,802,328	40.05
410321	攤回再保賠款與給付	54,520,000	9,447,466		9,447,466		63,076,158	31,567,000	31,509,158	99.82
410322	分離帳戶保險商品收益	5,500,000,000	557,189	916,333,000	-915,775,811	99.94	1,536,199	918,333,000	-916,796,801	99.83
410326	收回特別準備		-38,407		-38,407		2,733,188	50,753,000	-48,019,812	94.61
410330	收回保費不足準備	174,922,000	19,773,513	3,644,000	16,129,513	442.63	143,545,827	150,958,000	-7,412,173	4.91
410342	透過損益按公允價值衡量之金融資產利益	4,005,479,000	286,751,956	807,048,000	-520,296,044	64.47	6,351,169,479	2,534,142,000	3,817,027,479	150.62
410353	外幣兌換利益		1,487,333,806		1,487,333,806		3,717,272,723		3,717,272,723	
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	86,597,980	494,801,000	-408,203,020	82.50	239,770,246	747,141,000	-507,370,754	67.91
410359	預期信用減損利益						2,888,685		2,888,685	
4106	採用權益法認列之關聯企業及合資利益之份額	451,002,000	95,355,869	37,584,000	57,771,869	153.71	472,788,072	263,088,000	209,700,072	79.71
410601	採用權益法認列之關聯企業及合資利益之份額	451,002,000	95,355,869	37,584,000	57,771,869	153.71	472,788,072	263,088,000	209,700,072	79.71
4198	其他營業收入	495,341,000	28,582,922	52,369,000	-23,786,078	45.42	212,763,789	233,499,000	-20,735,211	8.88
419801	投資性不動產收入	495,341,000	28,570,762	52,369,000	-23,798,238	45.44	212,535,957	233,499,000	-20,963,043	8.98
419898	什項營業收入		12,160		12,160		227,832		227,832	
51	營業成本	38,256,998,000	3,261,242,405	3,455,694,000	-194,451,595	5.63	25,603,945,087	19,288,724,000	6,315,221,087	32.74
5103	金融保險成本	38,057,453,000	3,250,651,853	3,438,502,000	-187,850,147	5.46	25,514,856,892	19,194,629,000	6,320,227,892	32.93
510301	利息費用	201,000	2,143	5,000	-2,857	57.14	549,598	111,000	438,598	395.13
510302	保險費用	147,862,000	29,153,214	845,000	28,308,214	3,350.08	73,351,080	68,871,000	4,480,080	6.51
510303	承保費用	330,993,000	19,730,858	24,900,000	-5,169,142	20.76	143,163,976	175,981,000	-32,817,024	18.65
510304	佣金費用	766,837,000	50,804,401	64,501,000	-13,696,599	21.23	357,415,417	410,518,000	-53,102,583	12.94
510305	手續費用	101,848,000	8,407,288	8,752,000	-344,712	3.94	53,147,267	57,951,000	-4,803,733	8.29
510313	安定基金費用	34,325,000	2,158,039	2,577,000	-418,961	16.26	14,240,428	17,194,000	-2,953,572	17.18
510321	保險賠款與給付	21,169,029,000	1,990,676,640	1,623,248,000	367,428,640	22.64	14,339,993,957	12,502,688,000	1,837,305,957	14.70
510322	分離帳戶保險商品費用	5,500,000,000	557,189	916,333,000	-915,775,811	99.94	1,536,199	918,333,000	-916,796,801	99.83
510324	提存責任準備	7,396,651,000	190,824,563	572,396,000	-381,571,437	66.66	398,048,701	3,518,415,000	-3,120,366,299	88.69
510325	提存未滿期保費準備	2,583,000	9,719,890	4,705,000	5,014,890	106.59	21,907,923	25,150,000	-3,242,077	12.89
510327	提存賠款準備	14,885,000					8,907,928	8,377,000	530,928	6.34
510333	提存外匯價格變動準備	153,715,000	88,688,580	13,066,000	75,622,580	578.77	910,184,867	88,384,000	821,800,867	929.81
510343	透過損益按公允價值衡量之金融負債損失	2,378,226,000	963,425,613	202,149,000	761,276,613	376.59	5,689,204,573	1,367,481,000	4,321,723,573	316.04
510361	採用覆蓋法重分類之損失	60,298,000	-103,496,565	5,025,000	-108,521,565	2,159.63	3,503,204,978	35,175,000	3,468,029,978	9,859.36
5198	其他營業成本	199,545,000	10,590,552	17,192,000	-6,601,448	38.40	89,088,195	94,095,000	-5,006,805	5.32
519801	投資性不動產費用	188,177,000	9,642,999	16,244,000	-6,601,001	40.64	82,353,589	87,465,000	-5,111,411	5.84
519898	什項營業成本	11,368,000	947,553	948,000	-447	0.05	6,734,606	6,630,000	104,606	1.58
61	營業毛利（毛損）	199,436,000	953,507,121	842,118,000	111,389,121	13.23	310,183,412	880,946,000	-570,762,588	64.79
52	營業費用	875,211,000	59,244,190	68,589,000	-9,344,810	13.62	401,092,399	481,584,000	-80,491,601	16.71
5202	業務費用	684,382,000	47,121,485	53,506,000	-6,384,515	11.93	315,561,463	374,792,000	-59,230,537	15.80
520201	業務費用	684,382,000	47,121,485	53,506,000	-6,384,515	11.93	315,561,463	374,792,000	-59,230,537	15.80
5203	管理費用	187,037,000	11,867,998	14,793,000	-2,925,002	19.77	84,755,531	104,521,000	-19,765,469	18.91
520301	管理費用	187,037,000	11,867,998	14,793,000	-2,925,002	19.77	84,755,531	104,521,000	-19,765,469	18.91
5298	其他營業費用	3,792,000	254,707	290,000	-35,293	12.17	775,405	2,271,000	-1,495,595	65.86
529801	研究發展費用	160,000	82,500	15,000	67,500	450.00	109,960	145,000	-35,040	24.17
529802	員工訓練費用	3,632,000	172,207	275,000	-102,793	37.38	665,445	2,126,000	-1,460,555	68.70
62	營業利益（損失）	-675,775,000	894,262,931	773,529,000	120,733,931	15.61	-90,908,987	399,362,000	-490,270,987	122.76
49	營業外收入	26,175,000	2,874,543	2,182,000	692,543	31.74	13,838,103	15,268,000	-1,429,897	9.37
4998	其他營業外收入	26,175,000	2,874,543	2,182,000	692,543	31.74	13,838,103	15,268,000	-1,429,897	9.37
499802	賠償收入		23,969		23,969		60,223		60,223	
499804	利息收入		780		780		5,460		5,460	
499898	什項收入	26,175,000	2,849,794	2,182,000	667,794	30.60	13,772,420	15,268,000	-1,495,580	9.80
59	營業外費用	40,279,000	783,033	1,041,000	-257,967	24.78	7,600,282	10,650,000	-3,049,718	28.64
5901	財務成本	146,000	26,922	5,000	21,922	438.44	197,270	125,000	72,270	57.82
590101	利息費用	146,000	26,922	5,000	21,922	438.44	197,270	125,000	72,270	57.82
5998	其他營業外費用	40,133,000	756,111	1,036,000	-279,889	27.02	7,403,012	10,525,000	-3,121,988	29.66
599807	優待超額利息	28,128,000	205,531	259,000	-53,469	20.64	3,496,479	3,909,000	-412,521	10.55
599835	資產報廢損失	2,391,000					63,646	1,195,000	-1,131,354	94.67
599898	什項費用	9,614,000	550,580	777,000	-226,420	29.14	3,842,887	5,421,000	-1,578,113	29.11
63	營業外利益（損失）	-14,104,000	2,091,510	1,141,000	950,510	83.30	6,237,821	4,618,000	1,619,821	35.08
64	稅前淨利（淨損）	-689,879,000	896,354,441	774,670,000	121,684,441	15.71	-84,671,166	403,980,000	-488,651,166	120.96
65	所得稅費用（利益）	-137,976,000	110,342,320	6,207,000	104,135,320	1,677.71	-168,998,972	-67,930,000	-101,068,972	148.78
68	本期淨利（淨損）	-551,903,000	786,012,121	768,463,000	17,549,121	2.28	84,327,806	471,910,000	-387,582,194	82.13

	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)	-80,100,340.00	
7102	不重分類至損益之項目（稅後淨額）	90,243,504.00	4,119,482,837.00
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	-8,554,249.00	61,607,351.00
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	98,797,753.00	627,220,995.00
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）	-170,343,844.00	3,430,654,491.00
710301	國外營運機構財務報表換算之兌換差額	605,233.00	1,500,593.00
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	-43,049,555.00	84,655,164.00
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	50,100.00	977,475.00
710309	採用覆蓋法重分類之其他綜合損益	-103,496,565.00	3,503,204,978.00
710398	與可能重分類之項目相關之所得稅	-24,453,057.00	-159,683,719.00