

臺銀人壽保險股份有限公司

損 益 表

中華民國107年度1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	60,696,923,000.00	9,617,546,036.00	4,119,313,000.00	5,498,233,036.00	133.47	9,617,546,036.00	4,119,313,000.00	5,498,233,036.00	133.47
4103	金融保險收入	60,003,736,000.00	9,593,566,321.00	4,063,951,000.00	5,529,615,321.00	136.07	9,593,566,321.00	4,063,951,000.00	5,529,615,321.00	136.07
410301	利息收入	8,086,349,000.00	826,278,623.00	673,862,000.00	152,416,623.00	22.62	826,278,623.00	673,862,000.00	152,416,623.00	22.62
410302	保費收入	48,935,088,000.00	6,527,295,203.00	3,175,467,000.00	3,351,828,203.00	105.55	6,527,295,203.00	3,175,467,000.00	3,351,828,203.00	105.55
410303	再保佣金收入	22,201,000.00								
410305	手續費收入	63,376,000.00	1,072,432.00	4,938,000.00	-3,865,568.00	-78.28	1,072,432.00	4,938,000.00	-3,865,568.00	-78.28
410321	攤回再保賠款與給付	25,791,000.00								
410322	分離帳戶保險商品收益	3,500,000.00	169,007.00	292,000.00	-122,993.00	-42.12	169,007.00	292,000.00	-122,993.00	-42.12
410325	收回未滿期保費準備	3,031,000.00								
410326	收回特別準備	32,720,000.00								
410330	收回保費不足準備	646,057,000.00	96,972,049.00	88,073,000.00	8,899,049.00	10.1	96,972,049.00	88,073,000.00	8,899,049.00	10.1
410333	收回外匯價格變動準備		152,578,175.00		152,578,175.00		152,578,175.00		152,578,175.00	
410342	透過損益按公允價值衡量之金融資產利益	1,614,159,000.00	1,987,754,320.00	121,319,000.00	1,866,435,320.00	1,538.45	1,987,754,320.00	121,319,000.00	1,866,435,320.00	1,538.45
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	571,464,000.00								
410359	預期信用減損利益		1,446,512.00		1,446,512.00		1,446,512.00		1,446,512.00	
4106	採用權益法認列之關聯企業及合資利益之份額	378,784,000.00		31,565,000.00	-31,565,000.00	-100		31,565,000.00	-31,565,000.00	-100
410601	採用權益法認列之關聯企業及合資利益之份額	378,784,000.00		31,565,000.00	-31,565,000.00	-100		31,565,000.00	-31,565,000.00	-100
4198	其他營業收入	314,403,000.00	23,979,715.00	23,797,000.00	182,715.00	0.77	23,979,715.00	23,797,000.00	182,715.00	0.77
419801	投資性不動產收入	314,403,000.00	23,979,715.00	23,797,000.00	182,715.00	0.77	23,979,715.00	23,797,000.00	182,715.00	0.77
51	營業成本	60,798,592,000.00	10,020,698,300.00	4,186,719,000.00	5,833,979,300.00	139.34	10,020,698,300.00	4,186,719,000.00	5,833,979,300.00	139.34
5103	金融保險成本	60,676,508,000.00	10,012,425,908.00	4,179,255,000.00	5,833,170,908.00	139.57	10,012,425,908.00	4,179,255,000.00	5,833,170,908.00	139.57
510301	利息費用	90,000.00	8,303,249.00	4,000.00	8,299,249.00	207,481.23	8,303,249.00	4,000.00	8,299,249.00	207,481.23
510302	保險費用	100,912,000.00	2,170,000.00	2,160,000.00	10,000.00	0.46	2,170,000.00	2,160,000.00	10,000.00	0.46
510303	承保費用	296,519,000.00	19,832,086.00	22,199,000.00	-2,366,914.00	-10.66	19,832,086.00	22,199,000.00	-2,366,914.00	-10.66
510304	佣金費用	1,349,332,000.00	137,032,054.00	60,397,000.00	76,635,054.00	126.89	137,032,054.00	60,397,000.00	76,635,054.00	126.89
510305	手續費用	117,792,000.00	13,182,883.00	9,688,000.00	3,494,883.00	36.07	13,182,883.00	9,688,000.00	3,494,883.00	36.07
510313	安定基金費用	161,487,000.00	17,623,697.00	8,574,000.00	9,049,697.00	105.55	17,623,697.00	8,574,000.00	9,049,697.00	105.55
510321	保險賠款與給付	48,437,967,000.00	2,734,110,620.00	2,869,086,000.00	-134,975,380.00	-4.7	2,734,110,620.00	2,869,086,000.00	-134,975,380.00	-4.7
510322	分離帳戶保險商品費用	3,500,000.00	169,007.00	292,000.00	-122,993.00	-42.12	169,007.00	292,000.00	-122,993.00	-42.12
510324	提存責任準備	9,848,653,000.00	4,606,595,878.00	1,175,445,000.00	3,431,150,878.00	291.9	4,606,595,878.00	1,175,445,000.00	3,431,150,878.00	291.9
510325	提存未滿期保費準備		6,142,094.00	2,625,000.00	3,517,094.00	133.98	6,142,094.00	2,625,000.00	3,517,094.00	133.98
510326	提存特別準備		21,835,733.00	126,000.00	21,709,733.00	17,229.95	21,835,733.00	126,000.00	21,709,733.00	17,229.95
510327	提存賠款準備	6,818,000.00								
510333	提存外匯價格變動準備	353,438,000.00		28,659,000.00	-28,659,000.00	-100		28,659,000.00	-28,659,000.00	-100
510343	透過損益按公允價值衡量之金融負債損失		254,993,249.00		254,993,249.00		254,993,249.00		254,993,249.00	
510353	外幣兌換損失		2,018,927,586.00		2,018,927,586.00		2,018,927,586.00		2,018,927,586.00	
510361	採用覆蓋法重分類之損失		171,507,772.00		171,507,772.00		171,507,772.00		171,507,772.00	
5198	其他營業成本	122,084,000.00	8,272,392.00	7,464,000.00	808,392.00	10.83	8,272,392.00	7,464,000.00	808,392.00	10.83
519801	投資性不動產費用	122,084,000.00	8,272,322.00	7,464,000.00	808,322.00	10.83	8,272,322.00	7,464,000.00	808,322.00	10.83
519898	什項營業成本		70		70		70		70	
61	營業毛利（毛損）	-101,669,000.00	-403,152,264.00	-67,406,000.00	-335,746,264.00	-	-403,152,264.00	-67,406,000.00	-335,746,264.00	-
52	營業費用	674,111,000.00	35,687,458.00	46,844,000.00	-11,156,542.00	-23.82	35,687,458.00	46,844,000.00	-11,156,542.00	-23.82
5202	業務費用	516,539,000.00	26,028,464.00	35,207,000.00	-9,178,536.00	-26.07	26,028,464.00	35,207,000.00	-9,178,536.00	-26.07
520201	業務費用	516,539,000.00	26,028,464.00	35,207,000.00	-9,178,536.00	-26.07	26,028,464.00	35,207,000.00	-9,178,536.00	-26.07
5203	管理費用	153,170,000.00	9,658,994.00	11,527,000.00	-1,868,006.00	-16.21	9,658,994.00	11,527,000.00	-1,868,006.00	-16.21
520301	管理費用	153,170,000.00	9,658,994.00	11,527,000.00	-1,868,006.00	-16.21	9,658,994.00	11,527,000.00	-1,868,006.00	-16.21
5298	其他營業費用	4,402,000.00		110,000.00	-110,000.00	-100		110,000.00	-110,000.00	-100
529801	研究發展費用	480,000.00		30,000.00	-30,000.00	-100		30,000.00	-30,000.00	-100
529802	員工訓練費用	3,922,000.00		80,000.00	-80,000.00	-100		80,000.00	-80,000.00	-100
62	營業利益（損失）	-775,780,000.00	-438,839,722.00	-114,250,000.00	-324,589,722.00	-	-438,839,722.00	-114,250,000.00	-324,589,722.00	-
49	營業外收入	51,645,000.00	6,253,459.00	4,304,000.00	1,949,459.00	45.29	6,253,459.00	4,304,000.00	1,949,459.00	45.29
4998	其他營業外收入	51,645,000.00	6,253,459.00	4,304,000.00	1,949,459.00	45.29	6,253,459.00	4,304,000.00	1,949,459.00	45.29
499802	賠償收入		105		105		105		105	
499898	什項收入	51,645,000.00	6,253,354.00	4,304,000.00	1,949,354.00	45.29	6,253,354.00	4,304,000.00	1,949,354.00	45.29
59	營業外費用	29,982,000.00	2,847,007.00	984,000.00	1,863,007.00	189.33	2,847,007.00	984,000.00	1,863,007.00	189.33
5998	其他營業外費用	29,982,000.00	2,847,007.00	984,000.00	1,863,007.00	189.33	2,847,007.00	984,000.00	1,863,007.00	189.33
599807	優待超額利息	17,616,000.00	334,037.00	349,000.00	-14,963.00	-4.29	334,037.00	349,000.00	-14,963.00	-4.29
599835	資產報廢損失	667,000.00								
599898	什項費用	11,699,000.00	2,512,970.00	635,000.00	1,877,970.00	295.74	2,512,970.00	635,000.00	1,877,970.00	295.74
63	營業外利益（損失）	21,663,000.00	3,406,452.00	3,320,000.00	86,452.00	2.6	3,406,452.00	3,320,000.00	86,452.00	2.6
64	稅前淨利（淨損）	-754,117,000.00	-435,433,270.00	-110,930,000.00	-324,503,270.00	-	-435,433,270.00	-110,930,000.00	-324,503,270.00	-
65	所得稅費用（利益）	-145,476,000.00	-44,214,731.00	-18,858,000.00	-25,356,731.00	-	-44,214,731.00	-18,858,000.00	-25,356,731.00	-
68	本期淨利（淨損）	-608,641,000.00	-391,218,539.00	-92,072,000.00	-299,146,539.00	-	-391,218,539.00	-92,072,000.00	-299,146,539.00	-

	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
7102	不重分類至損益之項目（稅後淨額）	222,491,040.00	222,491,040.00
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	219,103,813.00	219,103,813.00
710298	與不重分類之項目相關之所得稅	3,387,227.00	3,387,227.00
7103	後續可能重分類至損益之項目（稅後淨額）	140,755,007.00	140,755,007.00
710301	國外營運機構財務報表換算之兌換差額	-910,634.00	-910,634.00
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	-11,197,930.00	-11,197,930.00
710309	採用覆蓋法重分類之其他綜合損益	173,248,892.00	173,248,892.00
710398	與可能重分類之項目相關之所得稅	-20,385,321.00	-20,385,321.00