

臺銀人壽保險股份有限公司

損 益 表

中華民國110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	51,976,420,000.00	3,239,221,449.00	3,129,118,000.00	110,103,449.00	3.52	47,004,471,372.00	47,946,094,000.00	-941,622,628.00	-1.96
4103	金融保險收入	51,115,151,000.00	3,168,261,574.00	3,050,950,000.00	117,311,574.00	3.85	46,067,722,649.00	47,162,995,000.00	-1,095,272,351.00	-2.32
410301	利息收入	12,629,622,000.00	882,499,869.00	1,103,307,000.00	-220,807,131.00	-20.01	9,567,355,651.00	11,496,455,000.00	-1,929,099,349.00	-16.78
410302	保費收入	30,902,189,000.00	1,888,359,372.00	1,490,010,000.00	398,349,372.00	26.73	28,636,954,139.00	28,490,612,000.00	146,342,139.00	0.51
410303	再保佣金收入	32,657,000.00		1,959,000.00	-1,959,000.00	-100.00	26,208,165.00	32,657,000.00	-6,448,835.00	-19.75
410305	手續費收入	141,021,000.00	39,910,586.00	10,985,000.00	28,925,586.00	263.32	306,125,407.00	130,036,000.00	176,089,407.00	135.42
410321	攤回再保賠款與給付	56,713,000.00		13,384,000.00	-13,384,000.00	-100.00	51,069,392.00	53,877,000.00	-2,807,608.00	-5.21
410322	分離帳戶保險商品收益	3,600,000,000.00	215,297.00	300,000,000.00	-299,784,703.00	-99.93	3,029,508.00	3,300,000,000.00	-3,296,970,492.00	-99.91
410325	收回未滿期保費準備		-65,995,644.00		-65,995,644.00		10,976,102.00		10,976,102.00	
410326	收回特別準備							47,383,000.00	-47,383,000.00	-100.00
410330	收回保費不足準備	587,097,000.00	11,858,566.00	218,000.00	11,640,566.00	5,339.71	731,926,698.00	581,428,000.00	150,498,698.00	25.88
410342	透過損益按公允價值衡量之金融資產利益	2,553,547,000.00	327,177,069.00	131,087,000.00	196,090,069.00	149.59	4,580,668,908.00	2,418,242,000.00	2,162,426,908.00	89.42
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	612,305,000.00					282,841,527.00	612,305,000.00	-329,463,473.00	-53.81
410357	除列按攤銷後成本衡量之金融資產利益		131,653,144.00		131,653,144.00		1,457,340,722.00		1,457,340,722.00	
410361	採用覆蓋法重分類之利益		-47,416,685.00		-47,416,685.00		413,226,430.00		413,226,430.00	
4106	採用權益法認列之關聯企業及合資利益之份額	428,449,000.00	42,308,724.00	35,704,000.00	6,604,724.00	18.50	625,373,995.00	392,744,000.00	232,629,995.00	59.23
410601	採用權益法認列之關聯企業及合資利益之份額	428,449,000.00	42,308,724.00	35,704,000.00	6,604,724.00	18.50	625,373,995.00	392,744,000.00	232,629,995.00	59.23
4198	其他營業收入	432,820,000.00	28,651,151.00	42,464,000.00	-13,812,849.00	-32.53	311,374,728.00	390,355,000.00	-78,980,272.00	-20.23
419801	投資性不動產收入	432,820,000.00	28,650,832.00	42,464,000.00	-13,813,168.00	-32.53	311,268,646.00	390,355,000.00	-79,086,354.00	-20.26
419898	什項營業收入		319.00		319.00		106,082.00		106,082.00	
51	營業成本	51,775,499,000.00	3,405,730,152.00	3,235,223,000.00	170,507,152.00	5.27	46,862,659,580.00	47,626,845,000.00	-764,185,420.00	-1.60
5103	金融保險成本	51,615,928,000.00	3,383,847,475.00	3,211,017,000.00	172,830,475.00	5.38	46,721,384,292.00	47,481,287,000.00	-759,902,708.00	-1.60
510301	利息費用	114,000.00	4,195.00		9,000.00	-4,805.00	125,529.00	105,000.00	20,529.00	19.55
510302	保險費用	154,990,000.00		43,592,000.00	-43,592,000.00	-100.00	109,924,110.00	154,990,000.00	-45,065,890.00	-29.08
510303	承保費用	313,255,000.00	23,572,171.00	25,584,000.00	-2,011,829.00	-7.86	243,932,007.00	270,493,000.00	-26,560,993.00	-9.82
510304	佣金費用	678,712,000.00	82,244,340.00	47,429,000.00	34,815,340.00	73.41	766,720,105.00	622,545,000.00	144,175,105.00	23.16
510305	手續費用	110,713,000.00	7,859,206.00	9,977,000.00	-2,117,794.00	-21.23	87,695,069.00	100,713,000.00	-13,017,931.00	-12.93
510313	安定基金費用	75,464,000.00	5,098,570.00	4,101,000.00	997,570.00	24.33	68,811,577.00	68,799,000.00	12,577.00	0.02
510321	保險賠款與給付	25,354,285,000.00	2,107,564,625.00	1,908,680,000.00	198,884,625.00	10.42	23,521,979,477.00	23,048,937,000.00	473,042,477.00	2.05
510322	分離帳戶保險商品費用	3,600,000,000.00	215,297.00	300,000,000.00	-299,784,703.00	-99.93	3,029,508.00	3,300,000,000.00	-3,296,970,492.00	-99.91
510324	提存責任準備	18,686,709,000.00	737,819,984.00	648,941,000.00	88,878,984.00	13.70	16,928,884,653.00	17,490,847,000.00	-561,962,347.00	-3.21
510325	提存未滿期保費準備	45,652,000.00		-2,285,000.00	2,285,000.00	-100.00		46,656,000.00	-46,656,000.00	-100.00
510327	提存賠款準備	5,392,000.00					732,132.00	11,541,000.00	-10,808,868.00	-93.66
510333	提存外匯價格變動準備	150,064,000.00	-99,617,887.00	13,048,000.00	-112,665,887.00	-863.47	120,782,785.00	137,018,000.00	-16,235,215.00	-11.85
510343	透過損益按公允價值衡量之金融負債損失	2,366,379,000.00	44,403,389.00	205,757,000.00	-161,353,611.00	-78.42	3,051,862,392.00	2,160,625,000.00	891,237,392.00	41.25
510353	外幣兌換損失		474,683,585.00		474,683,585.00		1,809,162,561.00		1,809,162,561.00	
510359	預期信用減損損失						7,742,387.00		7,742,387.00	
510361	採用覆蓋法重分類之損失	74,199,000.00		6,184,000.00	-6,184,000.00	-100.00		68,018,000.00	-68,018,000.00	-100.00
5198	其他營業成本	159,571,000.00	21,882,677.00	24,206,000.00	-2,323,323.00	-9.60	141,275,288.00	145,558,000.00	-4,282,712.00	-2.94
519801	投資性不動產費用	159,571,000.00	20,889,031.00	24,206,000.00	-3,316,969.00	-13.70	130,238,952.00	145,558,000.00	-15,319,048.00	-10.52
519898	什項營業成本		993,646.00		993,646.00		11,036,336.00		11,036,336.00	
61	營業毛利（毛損）	200,921,000.00	-166,508,703.00	-106,105,000.00	-60,403,703.00	56.93	141,811,792.00	319,249,000.00	-177,437,208.00	-55.58
62	營業費用	908,993,000.00	63,855,209.00	75,663,000.00	-11,807,791.00	-15.61	590,401,274.00	779,731,000.00	-189,329,726.00	-24.28
6202	業務費用	727,976,000.00	50,793,770.00	59,396,000.00	-8,602,230.00	-14.48	453,582,964.00	619,420,000.00	-165,837,036.00	-26.77
620201	業務費用	727,976,000.00	50,793,770.00	59,396,000.00	-8,602,230.00	-14.48	453,582,964.00	619,420,000.00	-165,837,036.00	-26.77
6203	管理費用	176,713,000.00	12,802,772.00	15,762,000.00	-2,959,228.00	-18.77	135,586,993.00	156,476,000.00	-20,889,007.00	-13.35
620301	管理費用	176,713,000.00	12,802,772.00	15,762,000.00	-2,959,228.00	-18.77	135,586,993.00	156,476,000.00	-20,889,007.00	-13.35
6298	其他營業費用	4,304,000.00	258,667.00	505,000.00	-246,333.00	-48.78	1,231,317.00	3,835,000.00	-2,603,683.00	-67.89
629801	研究發展費用	160,000.00	11,087.00		11,087.00		138,534.00	160,000.00	-21,466.00	-13.42
629802	員工訓練費用	4,144,000.00	247,580.00	505,000.00	-257,420.00	-50.97	1,092,783.00	3,675,000.00	-2,582,217.00	-70.26
62	營業利益（損失）	-708,072,000.00	-230,363,912.00	-181,768,000.00	-48,595,912.00	26.74	-448,589,482.00	-460,482,000.00	11,892,518.00	-2.58
49	營業外收入	28,982,000.00	516,203.00	2,415,000.00	-1,898,797.00	-78.63	108,398,482.00	26,565,000.00	81,833,482.00	308.05
4998	其他營業外收入	28,982,000.00	516,203.00	2,415,000.00	-1,898,797.00	-78.63	108,398,482.00	26,565,000.00	81,833,482.00	308.05
499802	賠償收入		609.00		609.00		128,406.00		128,406.00	
499804	利息收入		438.00		438.00		4,818.00		4,818.00	
499898	什項收入	28,982,000.00	515,156.00	2,415,000.00	-1,899,844.00	-78.67	108,265,258.00	26,565,000.00	81,700,258.00	307.55
59	營業外費用	29,441,000.00	778,347.00	1,643,000.00	-864,653.00	-52.63	13,035,467.00	14,939,000.00	-1,903,533.00	-12.74
5901	財務成本	170,000.00	4,361.00	12,000.00	-7,639.00	-63.66	66,024.00	159,000.00	-92,976.00	-58.48
590101	利息費用	170,000.00	4,361.00	12,000.00	-7,639.00	-63.66	66,024.00	159,000.00	-92,976.00	-58.48
5998	其他營業外費用	29,271,000.00	773,986.00	1,631,000.00	-857,014.00	-52.55	12,969,443.00	14,780,000.00	-1,810,557.00	-12.25
599807	優待超額利息	19,434,000.00	256,418.00	302,000.00	-45,582.00	-15.09	5,387,623.00	5,930,000.00	-542,377.00	-9.15
599835	資產報廢損失	1,296,000.00	-13,765.00	648,000.00	-661,765.00	-102.12	520,200.00	1,296,000.00	-775,800.00	-59.86
599898	什項費用	8,541,000.00	531,333.00	681,000.00	-149,667.00	-21.98	7,061,620.00	7,554,000.00	-492,380.00	-6.52
63	營業外利益（損失）	-459,000.00	-262,144.00	772,000.00	-1,034,144.00	-133.96	95,363,015.00	11,626,000.00	83,737,015.00	720.26
64	稅前淨利（淨損）	-708,531,000.00	-230,626,056.00	-180,996,000.00	-49,630,056.00	27.42	-353,226,467.00	-448,856,000.00	95,629,533.00	-21.31
65	所得稅費用（利益）	-163,211,000.00	-37,081,117.00	-42,969,000.00	5,887,883.00	-13.70	-741,472,245.00	-117,026,000.00	-624,446,245.00	533.60
68	本期淨利（淨損）	-545,320,000.00	-193,544,939.00	-138,027,000.00	-55,517,939.00	40.22	388,245,778.00	-331,830,000.00	720,075,778.00	-217.00

	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
71	本期其他綜合損益(稅後淨額)	147,833,378.00	
7102	不重分類至損益之項目（稅後淨額）	118,192,642.00	326,673,180.00
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	9,870,294.00	67,728,460.00
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	107,492,956.00	268,733,681.00
710298	與不重分類之項目相關之所得稅	829,392.00	-9,788,961.00
7103	後續可能重分類至損益之項目（稅後淨額）	29,640,736.00	-602,781,160.00
710301	國外營運機構財務報表換算之兌換差額	-105,808.00	-708,048.00
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	-37,460,086.00	-187,425,437.00
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	146,926.00	-23,894,313.00
710309	採用覆蓋法重分類之其他綜合損益	47,416,685.00	-413,226,430.00
710398	與可能重分類之項目相關之所得稅	19,643,019.00	22,473,068.00