

臺銀人壽保險股份有限公司

損 益 表

中華民國112年度4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	1,142,626,816	2,585,103,000	-1,442,476,184	55.80	12,462,875,371	9,360,529,000	3,102,346,371	33.14
4103	金融保險收入	37,410,091,000	1,052,320,091	2,517,329,000	-1,465,008,909	58.20	12,098,883,326	9,089,473,000	3,009,410,326	33.11
410301	利息收入	10,706,853,000	1,003,472,756	883,237,000	120,235,756	13.61	3,955,388,807	3,540,976,000	414,412,807	11.70
410302	保費收入	15,602,262,000	594,153,987	1,201,947,000	-607,793,013	50.57	3,293,734,846	4,148,348,000	-854,613,154	20.60
410303	再保佣金收入	31,645,000	35,556,995		35,556,995		36,083,352	28,734,000	7,349,352	25.58
410305	手續費收入	463,569,000	22,905,767	30,636,000	-7,730,233	25.23	78,096,228	140,544,000	-62,447,772	44.43
410321	攤回再保賠款與給付	54,520,000					53,628,692	10,522,000	43,106,692	409.68
410322	分離帳戶保險商品收益	5,500,000,000	29,923	200,000	-170,077	85.04	406,618	1,600,000	-1,193,382	74.59
410324	收回責任準備		422,669,517		422,669,517		575,614,633		575,614,633	
410326	收回特別準備		47,664,960	66,602,000	-18,937,040	28.43	47,664,960	66,602,000	-18,937,040	28.43
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	17,785,745	18,812,000	-1,026,255	5.46	49,145,152	49,316,000	-170,848	0.35
410333	收回外匯價格變動準備		-466,604,368		-466,604,368					
410342	透過損益按公允價值衡量之金融資產利益	4,005,479,000	-625,315,191	272,997,000	-898,312,191	329.06	4,004,043,811	956,474,000	3,047,569,811	318.63
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		146,357,000	-146,357,000	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	59,248,172	37,584,000	21,664,172	57.64	241,976,848	150,336,000	91,640,848	60.96
410601	採用權益法認列之關聯企業及合資利益之份額	451,002,000	59,248,172	37,584,000	21,664,172	57.64	241,976,848	150,336,000	91,640,848	60.96
4198	其他營業收入	495,341,000	31,058,553	30,190,000	868,553	2.88	122,015,197	120,720,000	1,295,197	1.07
419801	投資性不動產收入	495,341,000	31,057,942	30,190,000	867,942	2.87	121,816,341	120,720,000	1,096,341	0.91
419898	什項營業收入		611		611		198,856		198,856	
51	營業成本	38,156,998,000	900,909,587	2,544,788,000	-1,643,878,413	64.60	13,697,214,742	9,527,160,000	4,170,054,742	43.77
5103	金融保險成本	37,957,453,000	890,367,164	2,534,106,000	-1,643,738,836	64.86	13,654,701,622	9,482,867,000	4,171,834,622	43.99
510301	利息費用	201,000	6,597	63,000	-56,403	89.53	534,713	91,000	443,713	487.60
510302	保險費用	147,862,000	741,206		741,206		44,197,866	41,246,000	2,951,866	7.16
510303	承保費用	330,993,000	20,113,121	24,667,000	-4,553,879	18.46	80,512,653	99,539,000	-19,026,347	19.11
510304	佣金費用	766,837,000	39,445,544	51,013,000	-11,567,546	22.68	178,969,108	219,164,000	-40,194,892	18.34
510305	手續費用	101,848,000	7,274,191	8,169,000	-894,809	10.95	27,146,059	32,818,000	-5,671,941	17.28
510313	安定基金費用	34,325,000	1,128,893	2,284,000	-1,155,107	50.57	6,258,097	7,883,000	-1,624,903	20.61
510321	保險賠款與給付	21,169,029,000	1,994,653,352	1,875,264,000	119,389,352	6.37	7,964,587,074	7,167,482,000	797,105,074	11.12
510322	分離帳戶保險商品費用	5,500,000,000	29,923	200,000	-170,077	85.04	406,618	1,600,000	-1,193,382	74.59
510324	提存責任準備	7,296,651,000		348,057,000	-348,057,000	100.00		1,040,049,000	-1,040,049,000	100.00
510325	提存未滿期保費準備	2,583,000	470,253	12,589,000	-12,118,747	96.26	6,322,065	18,906,000	-12,583,935	66.56
510326	提存特別準備		-229,745		-229,745					
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	45,847,174	365.23	58,400,174	50,212,000	8,188,174	16.31
510343	透過損益按公允價值衡量之金融負債損失	2,378,226,000	1,349,088,592	194,222,000	1,154,866,592	594.61	2,436,875,270	776,888,000	1,659,987,270	213.67
510353	外幣兌換損失		-2,009,282,728		-2,009,282,728		523,824,189		523,824,189	
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	-571,472,119	5,025,000	-576,497,119	11,472.58	2,324,526,831	20,100,000	2,304,426,831	11,464.81
5198	其他營業成本	199,545,000	10,542,423	10,682,000	-139,577	1.31	42,513,120	44,293,000	-1,779,880	4.02
519801	投資性不動產費用	188,177,000	9,593,957	9,735,000	-141,043	1.45	38,621,159	40,505,000	-1,883,841	4.65
519898	什項營業成本	11,368,000	948,466	947,000	1,466	0.15	3,891,961	3,788,000	103,961	2.74
61	營業毛利(毛損)	199,436,000	241,717,229	40,315,000	201,402,229	499.57	-1,234,339,371	-166,631,000	-1,067,708,371	640.76
52	營業費用	878,561,000	53,558,438	65,020,000	-11,461,562	17.63	223,732,241	268,299,000	-44,566,759	16.61
5202	業務費用	687,382,000	41,179,048	49,938,000	-8,758,952	17.54	175,456,067	208,058,000	-32,601,933	15.67
520201	業務費用	687,382,000	41,179,048	49,938,000	-8,758,952	17.54	175,456,067	208,058,000	-32,601,933	15.67
5203	管理費用	187,187,000	12,291,690	14,766,000	-2,474,310	16.76	48,043,202	59,011,000	-10,967,798	18.59
520301	管理費用	187,187,000	12,291,690	14,766,000	-2,474,310	16.76	48,043,202	59,011,000	-10,967,798	18.59
5298	其他營業費用	3,992,000	87,700	316,000	-228,300	72.25	232,972	1,230,000	-997,028	81.06
529801	研究發展費用	160,000					15,417	15,000	417	2.78
529802	員工訓練費用	3,832,000	87,700	316,000	-228,300	72.25	217,555	1,215,000	-997,445	82.09
62	營業利益(損失)	-679,125,000	188,158,791	-24,705,000	212,863,791	861.62	-1,458,071,612	-434,930,000	-1,023,141,612	235.24
49	營業外收入	26,175,000	1,758,355	2,181,000	-422,645	19.38	6,635,397	8,724,000	-2,088,603	23.94
4998	其他營業外收入	26,175,000	1,758,355	2,181,000	-422,645	19.38	6,635,397	8,724,000	-2,088,603	23.94
499802	賠償收入		35,292		35,292		36,202		36,202	
499804	利息收入		780		780		3,120		3,120	
499898	什項收入	26,175,000	1,722,283	2,181,000	-458,717	21.03	6,596,075	8,724,000	-2,127,925	24.39
59	營業外費用	40,279,000	774,077	1,055,000	-280,923	26.63	4,336,309	5,266,000	-929,691	17.65
5901	財務成本	146,000	29,214	22,000	7,214	32.79	114,210	90,000	24,210	26.90
590101	利息費用	146,000	29,214	22,000	7,214	32.79	114,210	90,000	24,210	26.90
5998	其他營業外費用	40,133,000	744,863	1,033,000	-288,137	27.89	4,222,099	5,176,000	-953,901	18.43
599807	優待超額利息	28,128,000	215,226	259,000	-43,774	16.90	1,861,847	2,084,000	-222,153	10.66
599835	資產報廢損失	2,391,000					68,248		68,248	
599898	什項費用	9,614,000	529,637	774,000	-244,363	31.57	2,292,004	3,092,000	-799,996	25.87
63	營業外利益(損失)	-14,104,000	984,278	1,126,000	-141,722	12.59	2,299,088	3,458,000	-1,158,912	33.51
64	稅前淨利(淨損)	-693,229,000	189,143,069	-23,579,000	212,722,069	902.17	-1,455,772,524	-431,472,000	-1,024,300,524	237.40
65	所得稅費用(利益)	-138,646,000	77,180,840	-4,716,000	81,896,840	1,736.57	-260,029,842	-86,294,000	-173,735,842	201.33
68	本期淨利(淨損)	-554,583,000	111,962,229	-18,863,000	130,825,229	693.55	-1,195,742,682	-345,178,000	-850,564,682	246.41

	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)	-288,356,184.00	2,776,214,540.00
7102	不重分類至損益之項目(稅後淨額)	192,169,172.00	429,631,677.00
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	-4,290,647.00	-14,878,657.00
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	196,459,819.00	444,510,334.00
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)	-480,525,356.00	2,346,582,863.00
710301	國外營運機構財務報表換算之兌換差額	578,998.00	-31,669.00
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	90,320,170.00	131,670,691.00
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	380,400.00	848,775.00
710309	採用覆蓋法重分類之其他綜合損益	-571,472,119.00	2,324,526,831.00
710398	與可能重分類之項目相關之所得稅	-332,805.00	-110,431,765.00