

臺銀人壽保險股份有限公司

損 益 表

中華民國111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	38,955,743,000	11,939,301,636	2,752,381,000	9,186,920,636	333.78	27,521,230,672	9,883,936,000	17,637,294,672	178.44
4103	金融保險收入	38,115,279,000	11,854,943,278	2,689,369,000	9,165,574,278	340.81	27,209,885,541	9,632,620,000	17,577,265,541	182.48
410301	利息收入	11,348,706,000	966,337,204	965,251,000	1,086,204	0.11	3,693,330,232	3,849,606,000	-156,275,768	4.06
410302	保費收入	17,915,933,000	758,629,128	1,374,505,000	-615,875,872	44.81	4,514,133,143	4,743,288,000	-229,154,857	4.83
410303	再保佣金收入	31,859,000	702,000	702,000	1,402,341	100.00	1,402,341	1,657,000	-254,659	15.37
410305	手續費收入	328,190,000	21,792,250	40,062,000	-18,269,750	45.60	74,736,028	124,708,000	-49,971,972	40.07
410321	攤回再保賠款與給付	62,839,000		11,561,000	-11,561,000	100.00	9,048,522	22,998,000	-13,949,478	60.66
410322	分離帳戶保險商品收益	4,300,000,000	292,757	200,000	92,757	46.38	1,343,423	1,600,000	-256,577	16.04
410325	收回未滿期保費準備	9,311,000	-74,204		-74,204		5,386,307		5,386,307	
410326	收回特別準備		75,775,914	70,156,000	5,619,914	8.01	75,775,914	70,156,000	5,619,914	8.01
410327	收回賠款準備							35,626,000	-35,626,000	100.00
410330	收回保費不足準備	116,365,000	20,302,727	18,123,000	2,179,727	12.03	58,068,579	49,840,000	8,228,579	16.51
410342	透過損益按公允價值衡量之金融資產利益	3,301,139,000		187,439,000	-187,439,000	100.00		660,232,000	-660,232,000	100.00
410353	外幣兌換利益		7,503,424,388		7,503,424,388		15,000,489,042		15,000,489,042	
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	700,937,000		21,370,000	-21,370,000	100.00		72,909,000	-72,909,000	100.00
410361	採用覆蓋法重分類之利益		2,508,463,114		2,508,463,114		3,776,172,010		3,776,172,010	
4106	採用權益法認列之關聯企業及合資利益之份額	390,144,000	54,507,777	32,512,000	21,995,777	67.65	191,651,240	130,048,000	61,603,240	47.37
410601	採用權益法認列之關聯企業及合資利益之份額	390,144,000	54,507,777	32,512,000	21,995,777	67.65	191,651,240	130,048,000	61,603,240	47.37
4198	其他營業收入	450,320,000	29,850,581	30,500,000	-649,419	2.13	119,693,891	121,268,000	-1,574,109	1.30
419801	投資性不動產收入	450,320,000	29,782,274	30,500,000	-717,726	2.35	119,544,759	121,268,000	-1,723,241	1.42
419898	什項營業收入		68,307		68,307		149,132		149,132	
51	營業成本	38,765,142,000	10,673,017,661	2,705,784,000	7,967,233,661	294.45	25,522,729,265	9,941,642,000	15,581,087,265	156.73
5103	金融保險成本	38,425,696,000	10,662,598,833	2,682,707,000	7,979,891,833	297.46	25,481,036,011	9,850,484,000	15,630,552,011	158.68
510301	利息費用	235,000	47,044	42,000	5,044	12.01	50,645	94,000	-43,355	46.12
510302	保險費用	168,092,000		23,103,000	-23,103,000	100.00	44,833,011	25,228,000	19,605,011	77.71
510303	承保費用	331,283,000	20,240,188	23,320,000	-3,079,812	13.21	79,650,358	93,894,000	-14,243,642	15.17
510304	佣金費用	911,848,000	38,120,242	69,351,000	-31,230,758	45.03	197,630,661	267,187,000	-69,556,339	26.03
510305	手續費費用	106,767,000	7,442,960	8,326,000	-883,040	10.61	29,209,868	32,664,000	-3,454,132	10.57
510311	各項提存	19,250,000	-522,314		-522,314		3,311,780		3,311,780	
510313	安定基金費用	43,895,000	2,048,299	3,711,000	-1,662,701	44.80	12,188,159	12,807,000	-618,841	4.83
510321	保險賠款與給付	23,330,475,000	2,336,865,773	2,131,189,000	205,676,773	9.65	8,122,599,402	8,143,887,000	-21,287,598	0.26
510322	分離帳戶保險商品費用	4,300,000,000	292,757	200,000	92,757	46.38	1,343,423	1,600,000	-256,577	16.04
510324	提存責任準備	7,314,914,000	-460,753,559	251,696,000	-712,449,559	283.06	523,455,739	629,792,000	-106,336,261	16.88
510325	提存未滿期保費準備			15,391,000	-15,391,000	100.00		17,821,000	-17,821,000	100.00
510326	提存特別準備		-8,106		-8,106					
510327	提存賠款準備	17,135,000					4,689,545		4,689,545	
510333	提存外匯價格變動準備	155,546,000	1,327,740,265	12,924,000	1,314,816,265	10,173.45	2,239,482,691	51,696,000	2,187,786,691	4,232.02
510342	透過損益按公允價值衡量之金融資產損失		2,536,357,682		2,536,357,682		4,195,016,069		4,195,016,069	
510343	透過損益按公允價值衡量之金融負債損失	1,638,935,000	4,854,727,602	136,177,000	4,718,550,602	3,465.01	10,023,943,650	544,706,000	9,479,237,650	1,740.25
510357	除列按攤銷後成本衡量之金融資產損失						8		8	
510359	預期信用減損損失						3,631,002		3,631,002	
510361	採用覆蓋法重分類之損失	87,321,000		7,277,000	-7,277,000	100.00		29,108,000	-29,108,000	100.00
5198	其他營業成本	339,446,000	10,418,828	23,077,000	-12,658,172	54.85	41,693,254	91,158,000	-49,464,746	54.26
519801	投資性不動產費用	177,578,000	9,430,999	9,600,000	-169,001	1.76	37,739,433	37,250,000	489,433	1.31
519898	什項營業成本	161,868,000	987,829	13,477,000	-12,489,171	92.67	3,953,821	53,908,000	-49,954,179	92.67
61	營業毛利（毛損）	190,601,000	1,266,283,975	46,597,000	1,219,686,975	2,617.52	1,998,501,407	-57,706,000	2,056,207,407	3,563.25
52	營業費用	857,728,000	44,898,304	61,378,000	-16,479,696	26.85	188,912,517	254,340,000	-65,427,483	25.72
5202	業務費用	664,775,000	34,917,535	46,345,000	-11,427,465	24.66	147,189,304	194,569,000	-47,379,696	24.35
520201	業務費用	664,775,000	34,917,535	46,345,000	-11,427,465	24.66	147,189,304	194,569,000	-47,379,696	24.35
5203	管理費用	188,780,000	9,902,233	14,696,000	-4,793,767	32.62	41,473,488	58,633,000	-17,159,512	29.27
520301	管理費用	188,780,000	9,902,233	14,696,000	-4,793,767	32.62	41,473,488	58,633,000	-17,159,512	29.27
5298	其他營業費用	4,173,000	78,536	337,000	-258,464	76.70	249,725	1,138,000	-888,275	78.06
529801	研究發展費用	160,000		15,000	-15,000	100.00	10,279	30,000	-19,721	65.74
529802	員工訓練費用	4,013,000	78,536	322,000	-243,464	75.61	239,446	1,108,000	-868,554	78.39
62	營業利益（損失）	-667,127,000	1,221,385,671	-14,781,000	1,236,166,671	8,363.21	1,809,588,890	-312,046,000	2,121,634,890	679.91
49	營業外收入	8,000,000	681,990	667,000	14,990	2.25	3,323,558	2,668,000	655,558	24.57
4998	其他營業外收入	8,000,000	681,990	667,000	14,990	2.25	3,323,558	2,668,000	655,558	24.57
499802	賠償收入						59,322		59,322	
499804	利息收入		438		438		1,752		1,752	
499898	什項收入	8,000,000	681,552	667,000	14,552	2.18	3,262,484	2,668,000	594,484	22.28
59	營業外費用	42,566,000	833,032	1,006,000	-172,968	17.19	4,270,080	4,947,000	-676,920	13.68
5901	財務成本	26,000	2,714	3,000	-286	9.53	12,834	14,000	-1,166	8.33
590101	利息費用	26,000	2,714	3,000	-286	9.53	12,834	14,000	-1,166	8.33
5998	其他營業外費用	42,540,000	830,318	1,003,000	-172,682	17.22	4,257,246	4,933,000	-675,754	13.70
599807	優待超額利息	24,711,000	233,799	277,000	-43,201	15.60	1,958,097	2,030,000	-71,903	3.54
599835	資產報廢損失	8,673,000								
599898	什項費用	9,156,000	596,519	726,000	-129,481	17.83	2,299,149	2,903,000	-603,851	20.80
63	營業外利益（損失）	-34,566,000	-151,042	-339,000	187,958	55.44	-946,522	-2,279,000	1,332,478	58.47
64	稅前淨利（淨損）	-701,693,000	1,221,234,629	-15,120,000	1,236,354,629	8,176.95	1,808,642,368	-314,325,000	2,122,967,368	675.41
65	所得稅費用（利益）	-162,535,000	246,536,038	-3,502,000	250,038,038	7,139.86	334,709,475	-72,807,000	407,516,475	559.72
68	本期淨利（淨損）	-539,158,000	974,698,591	-11,618,000	986,316,591	8,489.56	1,473,932,893	-241,518,000	1,715,450,893	710.28

	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)	-2,403,352,795.00	-3,199,870,349.00
7102	不重分類至損益之項目（稅後淨額）	161,480,701.00	690,714,561.00
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	62,081,072.00	86,396,155.00
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	124,767,159.00	655,332,659.00
710298	與不重分類之項目相關之所得稅	-25,367,530.00	-51,014,253.00
7103	後續可能重分類至損益之項目（稅後淨額）	-2,564,833,496.00	-3,890,584,910.00
710301	國外營運機構財務報表換算之兌換差額	1,974,552.00	3,921,819.00
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	-171,856,105.00	-330,963,504.00
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	-2,220,150.00	-4,147,712.00
710309	採用覆蓋法重分類之其他綜合損益	-2,508,463,114.00	-3,776,172,010.00
710398	與可能重分類之項目相關之所得稅	115,731,321.00	216,776,497.00