

臺銀人壽保險股份有限公司
損 益 表

中華民國109年度8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	62,488,106,000.00	5,567,117,565.00	6,255,676,000.00	-688,558,435.00	-11.01	46,519,253,146.00	44,560,774,000.00	1,958,479,146.00	4.40
4103	金融保險收入	61,671,832,000.00	5,492,931,153.00	6,196,718,000.00	-703,786,847.00	-11.36	46,199,980,101.00	44,044,606,000.00	2,155,374,101.00	4.89
410301	利息收入	12,065,502,000.00	867,103,730.00	955,965,000.00	-88,861,270.00	-9.30	7,022,809,561.00	8,044,468,000.00	-1,021,658,439.00	-12.70
410302	保費收入	43,449,011,000.00	5,185,751,688.00	4,608,398,000.00	577,353,688.00	12.53	32,982,387,511.00	31,211,989,000.00	1,770,398,511.00	5.67
410303	再保佣金收入	20,680,000.00	590,759.00	703,000.00	-112,241.00	-15.97	36,390,147.00	19,439,000.00	16,951,147.00	87.20
410305	手續費收入	93,694,000.00	10,723,566.00	6,967,000.00	3,756,566.00	53.92	78,564,178.00	62,398,000.00	16,166,178.00	25.91
410321	攤回再保賠款與給付	43,038,000.00	7,799,201.00	5,509,000.00	2,290,201.00	41.57	45,686,192.00	30,643,000.00	15,043,192.00	49.09
410322	分辦帳戶保險商品收益	2,300,000,000.00	346,660.00	191,666,000.00	-191,319,340.00	-99.82	2,295,690.00	1,533,334,000.00	-1,531,038,310.00	-99.85
410325	收回未滿期保費準備		3,904,882.00		3,904,882.00		5,201,778.00		5,201,778.00	
410326	收回特別準備		-4,670.00		-4,670.00		16,492,031.00	43,092,000.00	-26,599,969.00	-61.73
410330	收回保費不足準備	838,348,000.00	75,338,626.00	109,967,000.00	-34,628,374.00	-31.49	294,315,929.00	711,651,000.00	-417,335,071.00	-58.64
410333	收回外匯價格變動準備		-95,778,616.00		-95,778,616.00		240,935,836.00		240,935,836.00	
410342	透過損益按公允價值衡量之金融資產利益	2,260,189,000.00	-562,844,274.00	217,752,000.00	-780,596,274.00	-358.48	4,089,956,842.00	1,786,222,000.00	2,303,734,842.00	128.97
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	601,370,000.00		99,791,000.00	-99,791,000.00	-100.00	299,714,743.00	601,370,000.00	-301,655,257.00	-50.16
410357	除列按攤銷後成本衡量之金融資產利益		-399.00		-399.00		1,085,229,663.00		1,085,229,663.00	
4106	採用權益法認列之關聯企業及合資利益之份額	381,400,000.00	56,939,981.00	31,783,000.00	25,156,981.00	79.15	113,489,818.00	254,264,000.00	-140,774,182.00	-55.37
410601	採用權益法認列之關聯企業及合資利益之份額	381,400,000.00	56,939,981.00	31,783,000.00	25,156,981.00	79.15	113,489,818.00	254,264,000.00	-140,774,182.00	-55.37
4198	其他營業收入	434,874,000.00	17,246,431.00	27,175,000.00	-9,928,569.00	-36.54	205,783,227.00	261,904,000.00	-56,120,773.00	-21.43
419801	投資性不動產收入	434,874,000.00	17,246,431.00	27,175,000.00	-9,928,569.00	-36.54	205,750,155.00	261,904,000.00	-56,153,845.00	-21.44
419898	什項營業收入						33,072.00		33,072.00	
51	營業成本	62,461,352,000.00	5,922,195,695.00	6,368,039,000.00	-445,843,305.00	-7.00	47,976,276,104.00	44,085,008,000.00	3,891,268,104.00	8.83
5103	金融保險成本	62,283,578,000.00	5,911,212,423.00	6,351,916,000.00	-440,703,577.00	-6.94	47,887,257,693.00	43,987,207,000.00	3,900,050,693.00	8.87
510301	利息費用	79,000.00	19,175.00	6,000.00	13,175.00	219.58	95,212.00	54,000.00	41,212.00	76.32
510302	保險費用	122,306,000.00	36,374,293.00	30,943,000.00	5,431,293.00	17.55	105,774,541.00	88,183,000.00	17,591,541.00	19.95
510303	承保費用	305,592,000.00	20,605,845.00	24,826,000.00	-4,220,155.00	-17.00	164,936,949.00	186,313,000.00	-21,376,051.00	-11.47
510304	佣金費用	1,394,028,000.00	77,102,093.00	119,132,000.00	-42,029,907.00	-35.28	705,507,218.00	909,094,000.00	-203,586,782.00	-22.39
510305	手續費用	98,748,000.00	8,635,781.00	8,700,000.00	-64,219.00	-0.74	67,672,621.00	63,551,000.00	4,121,621.00	6.49
510311	各項提存	1,890,000.00					950,000.00		-950,000.00	-100.00
510313	安定基金費用	88,865,000.00	11,408,654.00	10,455,000.00	953,654.00	9.12	65,735,330.00	62,147,000.00	3,588,330.00	5.77
510321	保險賠款與給付	21,460,092,000.00	1,275,979,286.00	1,851,050,000.00	-575,070,714.00	-31.07	10,805,795,515.00	11,753,852,000.00	-948,056,485.00	-8.07
510322	分辦帳戶保險商品費用	2,300,000,000.00	346,660.00	191,666,000.00	-191,319,340.00	-99.82	2,295,690.00	1,533,334,000.00	-1,531,038,310.00	-99.85
510324	提存責任準備	33,538,487,000.00	5,076,864,382.00	3,852,436,000.00	1,224,428,382.00	31.78	30,474,703,004.00	27,464,035,000.00	3,010,668,004.00	10.96
510325	提存未滿期保費準備	2,651,000.00		-5,946,000.00	5,946,000.00	-100.00	12,767,000.00		-12,767,000.00	-100.00
510327	提存賠款準備		608,000.00				21,537,262.00	17,285,000.00	4,252,262.00	24.60
510333	提存外匯價格變動準備	137,524,000.00		11,919,000.00	-11,919,000.00	-100.00	89,850,000.00		-89,850,000.00	-100.00
510343	透過損益按公允價值衡量之金融負債損失	2,600,816,000.00	178,395,864.00	237,404,000.00	-59,008,136.00	-24.86	1,014,711,227.00	1,651,198,000.00	-636,486,773.00	-38.55
510353	外幣兌換損失		-292,703,738.00		-292,703,738.00		4,317,646,991.00		4,317,646,991.00	
510359	預期信用減損損失						2,853,348.00		2,853,348.00	
510361	採用覆蓋法重分類之損失	231,892,000.00	-481,815,872.00	19,325,000.00	-501,140,872.00	-2,593.23	137,992,785.00	154,594,000.00	-16,601,215.00	-10.74
5198	其他營業成本	177,774,000.00	10,983,272.00	16,123,000.00	-5,139,728.00	-31.88	89,018,411.00	97,801,000.00	-8,782,589.00	-8.98
519801	投資性不動產費用	177,774,000.00	9,064,804.00	16,123,000.00	-7,058,196.00	-43.78	86,948,755.00	97,801,000.00	-10,852,245.00	-11.10
519898	什項營業成本		1,918,468.00		1,918,468.00		2,069,656.00		2,069,656.00	
61	營業毛利（毛損）	26,754,000.00	-355,078,130.00	-112,363,000.00	-242,715,130.00	216.01	-1,457,022,958.00	475,766,000.00	-1,932,788,958.00	-406.25
52	營業費用	778,147,000.00	42,636,659.00	67,814,000.00	-25,177,341.00	-37.13	376,420,583.00	458,615,000.00	-82,194,417.00	-17.92
5202	業務費用	605,071,000.00	31,099,139.00	53,458,000.00	-22,358,861.00	-41.83	283,062,411.00	349,754,000.00	-66,691,589.00	-19.07
520201	業務費用	605,071,000.00	31,099,139.00	53,458,000.00	-22,358,861.00	-41.83	283,062,411.00	349,754,000.00	-66,691,589.00	-19.07
5203	管理費用	168,883,000.00	11,453,918.00	14,015,000.00	-2,561,082.00	-18.27	92,232,925.00	106,306,000.00	-14,073,075.00	-13.24
520301	管理費用	168,883,000.00	11,453,918.00	14,015,000.00	-2,561,082.00	-18.27	92,232,925.00	106,306,000.00	-14,073,075.00	-13.24
5298	其他營業費用	4,193,000.00	83,602.00	341,000.00	-257,398.00	-75.48	1,125,247.00	2,555,000.00	-1,429,753.00	-55.96
529801	研究發展費用	160,000.00	7,156.00		7,156.00		122,608.00	145,000.00	-22,392.00	-15.44
529802	員工訓練費用	4,033,000.00	76,446.00	341,000.00	-264,554.00	-77.58	1,002,639.00	2,410,000.00	-1,407,361.00	-58.40
62	營業利益（損失）	-751,393,000.00	-397,714,789.00	-180,177,000.00	-217,537,789.00	120.74	-1,833,443,541.00	17,151,000.00	-1,850,594,541.00	-10,790.01
49	營業外收入	45,431,000.00	443,747.00	3,786,000.00	-3,342,253.00	-88.28	34,879,674.00	30,288,000.00	4,591,674.00	15.16
4998	其他營業外收入	45,431,000.00	443,747.00	3,786,000.00	-3,342,253.00	-88.28	34,879,674.00	30,288,000.00	4,591,674.00	15.16
499802	賠償收入		81.00				2,075,653.00		2,075,653.00	
499804	利息收入		565.00		565.00		4,520.00		4,520.00	
499898	什項收入	45,431,000.00	443,101.00	3,786,000.00	-3,342,899.00	-88.30	32,799,501.00	30,288,000.00	2,511,501.00	8.29
59	營業外費用	28,411,000.00	827,656.00	745,000.00	82,656.00	11.09	9,122,142.00	9,973,000.00	-850,858.00	-8.53
5901	財務成本	97,000.00	6,437.00	6,000.00	437.00	7.28	62,726.00	63,000.00	-274.00	-0.43
590101	利息費用	97,000.00	6,437.00	6,000.00	437.00	7.28	62,726.00	63,000.00	-274.00	-0.43
5998	其他營業外費用	28,314,000.00	821,219.00	739,000.00	82,219.00	11.13	9,059,416.00	9,910,000.00	-850,584.00	-8.58
599807	優待超額利息	19,179,000.00	277,424.00	310,000.00	-32,576.00	-10.51	4,049,361.00	4,110,000.00	-60,639.00	-1.48
599835	資產報廢損失	2,649,000.00	-1,700.00		-1,700.00		464,405.00	1,323,000.00	-858,595.00	-64.90
599898	什項費用	6,486,000.00	545,495.00	429,000.00	116,495.00	27.16	4,545,650.00	4,477,000.00	68,650.00	1.53
63	營業外利益（損失）	17,020,000.00	-383,909.00	3,041,000.00	-3,424,909.00	-112.62	25,757,532.00	20,315,000.00	5,442,532.00	26.79
64	稅前淨利（淨損）	-734,373,000.00	-398,098,698.00	-177,136,000.00	-220,962,698.00	124.74	-1,807,686,009.00	37,466,000.00	-1,845,152,009.00	-4,924.87
65	所得稅費用（利益）	-168,411,000.00	-141,487,896.00	-17,385,000.00	-124,102,896.00	713.85	-666,304,214.00	-64,321,000.00	-601,983,214.00	935.90
68	本期淨利（淨損）	-565,962,000.00	-256,610,802.00	-159,751,000.00	-96,859,802.00	60.63	-1,141,381,795.00	101,787,000.00	-1,243,168,795.00	-1,221.34

	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）	228,783.00	-410,267,838.00
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	65,835,187.00	6,602,150.00
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	-63,850,065.00	-425,344,495.00
710298	與不重分類之項目相關之所得稅	-1,756,339.00	8,474,507.00
7103	後續可能重分類至損益之項目（稅後淨額）	-477,265,729.00	156,437,606.00
710301	國外營運機構財務報表換算之兌換差額	76,441.00	-1,219,405.00
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	13,770,317.00	10,750,963.00
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	-5,701,001.00	-35,443,144.00
710309	採用覆蓋法重分類之其他綜合損益	-481,815,872.00	137,992,785.00
710398	與可能重分類之項目相關之所得稅	-3,595,614.00	44,356,407.00