

臺銀人壽保險股份有限公司

損 益 表

中華民國113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	34,037,965,000	6,845,949,442	2,530,322,000	4,315,627,442	170.56	24,258,362,758	9,094,917,000	15,163,445,758	166.72
4103	金融保險收入	33,147,456,000	6,743,495,097	2,462,622,000	4,280,873,097	173.83	23,862,571,068	8,827,117,000	15,035,454,068	170.33
410301	利息收入	11,624,649,000	1,061,110,661	984,553,000	76,557,661	7.78	4,175,580,653	3,944,756,000	230,824,653	5.85
410302	保費收入	13,567,365,000	1,213,077,604	1,112,668,000	100,409,604	9.02	3,183,478,353	3,813,209,000	-629,730,647	-16.51
410303	再保佣金收入	33,347,000	135,913		135,913		30,311,066	30,279,000	32,066	0.11
410305	手續費收入	414,538,000	29,179,033	28,320,000	859,033	3.03	87,844,033	113,278,000	-25,433,967	-22.45
410321	攤回再保賠款與給付	62,726,000	13,062,301		13,062,301		36,088,685	12,106,000	23,982,685	198.11
410322	分離帳戶保險商品收益	3,600,000,000	201,946	159,000	42,946	27.01	551,121	1,189,000	-637,879	-53.65
410324	收回責任準備		21,809,304		21,809,304		1,283,156,613		1,283,156,613	
410325	收回未滿期保費準備	1,224,000	-8,691,605		-8,691,605		918,419		918,419	
410326	收回特別準備		56,528,242	66,461,000	-9,932,758	-14.95	56,528,242	66,461,000	-9,932,758	-14.95
410330	收回保費不足準備	159,352,000	16,416,626	17,440,000	-1,023,374	-5.87	43,074,704	43,654,000	-579,296	-1.33
410342	透過損益按公允價值衡量之金融資產利益	3,102,144,000	-25,848,366	210,498,000	-236,346,366	--	646,268,000		-646,268,000	-100.00
410353	外幣兌換利益		4,366,513,438		4,366,513,438		14,963,612,379		14,963,612,379	
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	582,111,000		42,523,000	-42,523,000	-100.00	1,426,800	155,917,000	-154,490,200	-99.08
4106	採用權益法認列之關聯企業及合資利益之份額	482,668,000	72,070,823	36,200,000	35,870,823	99.09	273,938,292	144,800,000	129,138,292	89.18
410601	採用權益法認列之關聯企業及合資利益之份額	482,668,000	72,070,823	36,200,000	35,870,823	99.09	273,938,292	144,800,000	129,138,292	89.18
4198	其他營業收入	407,841,000	30,383,522	31,500,000	-1,116,478	-3.54	121,853,398	123,000,000	-1,146,602	-0.93
419801	投資性不動產收入	407,841,000	30,382,693	31,500,000	-1,117,307	-3.55	121,824,256	123,000,000	-1,175,744	-0.96
419898	什項營業收入		829		829		29,142		29,142	
51	營業成本	33,790,728,000	6,298,271,792	2,502,928,000	3,795,343,792	151.64	22,409,963,075	9,418,002,000	12,991,961,075	137.95
5103	金融保險成本	33,610,603,000	6,286,918,576	2,491,756,000	3,795,162,576	152.31	22,366,506,367	9,373,191,000	12,993,315,367	138.62
510301	利息費用	202,000	1,667	34,000	-32,333	-95.10	1,773,828	70,000	1,703,828	2,434.04
510302	保險費用	160,493,000	19,985,573		19,985,573		62,180,392	44,643,000	17,537,392	39.28
510303	承保費用	324,580,000	19,201,222	24,337,000	-5,135,778	-21.10	78,679,833	97,652,000	-18,972,167	-19.43
510304	佣金費用	687,637,000	71,682,056	48,947,000	22,735,056	46.45	225,957,290	191,059,000	34,898,290	18.27
510305	手續費用	91,537,000	8,297,055	8,135,000	162,055	1.99	28,908,114	32,681,000	-3,772,886	-11.54
510313	安定基金費用	29,849,000	2,304,847	2,115,000	189,847	8.98	6,048,608	7,248,000	-1,199,392	-16.55
510321	保險賠款與給付	20,029,784,000	2,260,735,124	1,651,986,000	608,749,124	36.85	8,485,890,665	6,407,746,000	2,078,144,665	32.43
510322	分離帳戶保險商品費用	3,600,000,000	201,946	159,000	42,946	27.01	551,121	1,189,000	-637,879	-53.65
510324	提存責任準備	5,690,312,000		510,183,000	-510,183,000	-100.00	1,593,588,000	-1,593,588,000		-100.00
510325	提存未滿期保費準備			867,000	-867,000	-100.00		11,606,000	-11,606,000	-100.00
510326	提存特別準備		-290,194		-290,194					
510327	提存賠款準備	6,191,000					2,801,204	5,737,000	-2,935,796	-51.17
510333	提存外匯價格變動準備	101,272,000	1,047,790,424	8,271,000	1,039,519,424	12,568.24	3,723,114,419	33,084,000	3,690,030,419	11,153.52
510342	透過損益按公允價值衡量之金融資產損失		590,608,706		590,608,706		590,608,706		590,608,706	
510343	透過損益按公允價值衡量之金融負債損失	2,404,165,000	3,092,748,646	196,340,000	2,896,408,646	1,475.20	7,540,830,019	785,360,000	6,755,470,019	860.17
510359	預期信用減損損失						1,215,642		1,215,642	
510361	採用覆蓋法重分類之損失	484,581,000	-826,348,496	40,382,000	-866,730,496	--	1,617,946,526	161,528,000	1,456,418,526	901.65
5198	其他營業成本	180,125,000	11,353,216	11,172,000	181,216	1.62	43,456,708	44,811,000	-1,354,292	-3.02
519801	投資性不動產費用	168,757,000	10,405,795	10,225,000	180,795	1.77	39,654,975	41,023,000	-1,368,025	-3.33
519898	什項營業成本	11,368,000	947,421	947,000	421	0.04	3,801,733	3,788,000	13,733	0.36
61	營業毛利（毛損）	247,237,000	547,677,650	27,394,000	520,283,650	1,899.26	1,848,399,683	-323,085,000	2,171,484,683	-
52	營業費用	901,273,000	56,855,191	68,793,000	-11,937,809	-17.35	231,208,182	286,772,000	-55,563,818	-19.38
5202	業務費用	705,758,000	43,863,890	53,400,000	-9,536,110	-17.86	182,055,724	224,470,000	-42,414,276	-18.90
520201	業務費用	705,758,000	43,863,890	53,400,000	-9,536,110	-17.86	182,055,724	224,470,000	-42,414,276	-18.90
5203	管理費用	190,680,000	12,931,181	15,070,000	-2,138,819	-14.19	48,864,601	60,210,000	-11,345,399	-18.84
520301	管理費用	190,680,000	12,931,181	15,070,000	-2,138,819	-14.19	48,864,601	60,210,000	-11,345,399	-18.84
5298	其他營業費用	4,835,000	60,120	323,000	-262,880	-81.39	287,827	2,092,000	-1,804,173	-86.24
529801	研究發展費用	960,000			21,133		805,000		-783,867	-97.37
529802	員工訓練費用	3,875,000	60,120	323,000	-262,880	-81.39	266,694	1,287,000	-1,020,306	-79.28
62	營業利益（損失）	-654,036,000	490,822,459	-41,399,000	532,221,459	--	1,617,191,531	-609,857,000	2,227,048,531	-
49	營業外收入	4,741,000	3,349,641	395,000	2,954,641	748.01	10,534,457	1,580,000	8,954,457	566.74
4998	其他營業外收入	4,741,000	3,349,641	395,000	2,954,641	748.01	10,534,457	1,580,000	8,954,457	566.74
499802	賠償收入		497,645		497,645		2,934,770		2,934,770	
499804	利息收入		921		3,684				3,684	
499898	什項收入	4,741,000	2,851,075	395,000	2,456,075	621.79	7,596,003	1,580,000	6,016,003	380.76
59	營業外費用	36,943,000	827,804	1,261,000	-433,196	-34.35	4,126,336	5,963,000	-1,836,664	-30.80
5901	財務成本	274,000	19,997	21,000	-1,003	-4.78	84,624	86,000	-1,376	-1.60
590101	利息費用	274,000	19,997	21,000	-1,003	-4.78	84,624	86,000	-1,376	-1.60
5998	其他營業外費用	36,669,000	807,807	1,240,000	-432,193	-34.85	4,041,712	5,877,000	-1,835,288	-31.23
599807	係存超額利息	26,318,000	191,282	434,000	-242,718	-55.93	1,773,652	2,657,000	-883,348	-33.25
599835	資產報廢損失	357,000	-19,448		-19,448		164,522		164,522	
599898	什項費用	9,994,000	635,973	806,000	-170,027	-21.10	2,103,538	3,220,000	-1,116,462	-34.67
63	營業外利益（損失）	-32,202,000	2,521,837	-866,000	3,387,837	--	6,408,121	-4,383,000	10,791,121	--
64	稅前淨利（淨損）	-686,238,000	493,344,296	-42,265,000	535,609,296	--	1,623,599,652	-614,240,000	2,237,839,652	--
65	所得稅費用（利益）	-137,248,000	82,109,646	-8,453,000	90,562,646	--	213,988,981	-122,849,000	336,837,981	--
68	本期淨利（淨損）	-548,990,000	411,234,650	-33,812,000	445,046,650	--	1,409,610,671	-491,391,000	1,901,001,671	--

	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)	-696,193,855.00	2,304,597,082.00
7102	不重分類至損益之項目（稅後淨額）	85,656,635.00	684,838,556.00
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	116,832,454.00	141,334,997.00
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	-31,175,819.00	543,503,559.00
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）	-781,850,490.00	1,619,758,526.00
710301	國外處理機構財務報表換算之兌換差額	1,159,736.00	4,002,783.00
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	32,850,410.00	12,163,266.00
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	75,750.00	-42,420.00
710309	採用覆蓋法重分類之其他綜合損益	-826,348,496.00	1,617,946,526.00
710398	與可能重分類之項目相關之所得稅	10,412,110.00	-14,311,629.00