

臺銀人壽保險股份有限公司

損 益 表

中華民國113年度6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	4,786,848,339	4,030,705,000	756,143,339	18.76	31,773,433,665	15,694,120,000	16,079,313,665	102.45
4103	金融保險收入	33,147,456,000	4,678,010,617	3,963,005,000	715,005,617	18.04	31,155,590,402	15,200,920,000	15,864,670,402	103.75
410301	利息收入	11,624,649,000	1,051,920,761	985,979,000	65,941,761	6.69	6,270,457,149	5,918,201,000	352,256,149	5.95
410302	保費收入	13,567,365,000	992,962,811	2,075,688,000	-1,082,725,189	-52.16	5,393,366,582	7,125,122,000	-1,731,755,418	-24.30
410303	再保佣金收入	33,347,000	121,020		121,020		30,598,464	30,946,000	-347,536	-1.12
410305	手續費收入	414,538,000	24,634,634	56,675,000	-32,040,366	-56.53	146,329,616	198,272,000	-51,942,384	-26.20
410321	攤回再保賠款與給付	62,726,000	6,340,180	11,542,000	-5,201,820	-45.07	53,385,909	36,319,000	17,066,909	46.99
410322	分離帳戶保險商品收益	3,600,000,000	216,155	290,000	-73,845	-25.46	944,846	1,698,000	-753,154	-44.36
410324	收回責任準備		474,169,123		474,169,123		1,920,273,518		1,920,273,518	
410325	收回未滿期保費準備	1,224,000								
410326	收回特別準備		1,530,776	-30,886,000	32,416,776	--	58,030,319	35,575,000	22,455,319	63.12
410327	收回賠款準備		9,916,172	1,217,000	8,699,172	714.80	9,916,172	1,217,000	8,699,172	714.80
410330	收回保費不足準備	159,352,000	50,380,001	72,275,000	-21,894,999	-30.29	116,216,934	140,233,000	-24,016,066	-17.13
410342	透過損益按公允價值衡量之金融資產利益	3,102,144,000	1,387,786,144	705,179,000	682,607,144	96.80	2,212,469,452	1,519,851,000	692,618,452	45.57
410353	外幣兌換利益		652,754,080		652,754,080		14,916,895,881		14,916,895,881	
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	25,278,760	85,046,000	-59,767,240	-70.28	26,705,560	283,486,000	-256,780,440	-90.58
4106	採用權益法認列之關聯企業及合資利益之份額	482,668,000	77,485,740	36,200,000	41,285,740	114.05	434,190,793	217,200,000	216,990,793	99.90
410601	採用權益法認列之關聯企業及合資利益之份額	482,668,000	77,485,740	36,200,000	41,285,740	114.05	434,190,793	217,200,000	216,990,793	99.90
4198	其他營業收入	407,841,000	31,351,982	31,500,000	-148,018	-0.47	183,652,470	186,000,000	-2,347,530	-1.26
419801	投資性不動產收入	407,841,000	31,328,697	31,500,000	-171,303	-0.54	183,599,492	186,000,000	-2,400,508	-1.29
419898	什項營業收入		23,285		23,285		52,978		52,978	
51	營業成本	33,790,728,000	4,210,471,172	3,538,170,000	672,301,172	19.00	29,318,562,239	15,615,332,000	13,703,230,239	87.75
5103	金融保險成本	33,610,603,000	4,194,813,698	3,526,963,000	667,850,698	18.94	29,233,936,366	15,533,537,000	13,700,399,366	88.20
510301	利息費用	202,000	555,673	9,000	546,673	6,074.14	2,377,901	93,000	2,284,901	2,456.88
510302	保險費用	160,493,000	15,175,516	5,136,000	10,039,516	195.47	91,586,060	73,621,000	17,965,060	24.40
510303	承保費用	324,580,000	23,337,527	24,641,000	-1,303,473	-5.29	123,844,318	148,020,000	-24,175,682	-16.33
510304	佣金費用	687,637,000	71,941,303	83,696,000	-11,754,697	-14.04	384,248,252	324,706,000	59,542,252	18.34
510305	手續費用	91,537,000	8,888,647	8,122,000	766,647	9.44	45,915,554	48,920,000	-3,004,446	-6.14
510313	安定基金費用	29,849,000	1,886,629	3,944,000	-2,057,371	-52.16	10,247,395	13,540,000	-3,292,605	-24.32
510321	保險賠款與給付	20,029,784,000	2,387,859,059	1,908,739,000	479,120,059	25.10	13,304,910,773	9,978,196,000	3,326,714,773	33.34
510322	分離帳戶保險商品費用	3,600,000,000	216,155	290,000	-73,845	-25.46	944,846	1,698,000	-753,154	-44.36
510324	提存責任準備	5,690,312,000		1,253,297,000	-1,253,297,000	-100.00		3,466,106,000	-3,466,106,000	-100.00
510325	提存未滿期保費準備		1,976,417		2,143,417	--	1,978,425	8,679,000	-6,700,575	-77.20
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	247,916,191	8,271,000	239,645,191	2,897.41	3,789,976,697	49,626,000	3,740,350,697	7,537.08
510343	透過損益按公允價值衡量之金融負債損失	2,404,165,000	732,238,757	196,340,000	535,898,757	272.94	8,467,168,416	1,178,040,000	7,289,128,416	618.75
510359	預期信用減損損失		313,690		313,690		1,529,332		1,529,332	
510361	採用覆蓋法重分類之損失	484,581,000	705,309,338	40,382,000	664,927,338	1,646.59	3,009,208,397	242,292,000	2,766,916,397	1,141.98
5198	其他營業成本	180,125,000	15,657,474	11,207,000	4,450,474	39.71	84,625,873	81,795,000	2,830,873	3.46
519801	投資性不動產費用	168,757,000	9,943,984	10,260,000	-316,016	-3.08	74,162,288	76,113,000	-1,950,712	-2.56
519898	什項營業成本	11,368,000	5,713,490	947,000	4,766,490	503.33	10,463,585	5,682,000	4,781,585	84.15
61	營業毛利（毛損）	247,237,000	576,377,167	492,535,000	83,842,167	17.02	2,454,871,426	78,788,000	2,376,083,426	3,015.79
52	營業費用	901,273,000	68,640,022	76,429,000	-7,788,978	-10.19	368,991,265	435,773,000	-66,781,735	-15.32
5202	業務費用	705,758,000	55,037,602	60,767,000	-5,729,398	-9.43	291,638,398	341,315,000	-49,676,602	-14.55
520201	業務費用	705,758,000	55,037,602	60,767,000	-5,729,398	-9.43	291,638,398	341,315,000	-49,676,602	-14.55
5203	管理費用	190,680,000	13,240,907	15,239,000	-1,998,093	-13.11	76,570,145	91,605,000	-15,034,855	-16.41
520301	管理費用	190,680,000	13,240,907	15,239,000	-1,998,093	-13.11	76,570,145	91,605,000	-15,034,855	-16.41
5298	其他營業費用	4,835,000	361,513	423,000	-61,487	-14.54	782,722	2,853,000	-2,070,278	-72.56
529801	研究發展費用	960,000	84,000	100,000	-16,000	-16.00	117,615	920,000	-802,385	-87.22
529802	員工訓練費用	3,875,000	277,513	323,000	-45,487	-14.08	665,107	1,933,000	-1,267,893	-65.59
62	營業利益（損失）	-654,036,000	507,737,145	416,106,000	91,631,145	22.02	2,085,880,161	-356,985,000	2,442,865,161	--
49	營業外收入	4,741,000	273,709	395,000	-121,291	-30.71	12,328,702	2,370,000	9,958,702	420.20
4998	其他營業外收入	4,741,000	273,709	395,000	-121,291	-30.71	12,328,702	2,370,000	9,958,702	420.20
499802	賠償收入		1,150		1,150		2,935,940		2,935,940	
499804	利息收入		921		921		5,526		5,526	
499898	什項收入	4,741,000	271,638	395,000	-123,362	-31.23	9,387,236	2,370,000	7,017,236	296.09
59	營業外費用	36,943,000	2,200,758	2,336,000	-135,242	-5.79	7,443,079	9,554,000	-2,110,921	-22.09
5901	財務成本	274,000	18,448	19,000	-552	-2.91	122,296	124,000	-1,704	-1.37
590101	利息費用	274,000	18,448	19,000	-552	-2.91	122,296	124,000	-1,704	-1.37
5998	其他營業外費用	36,669,000	2,182,310	2,317,000	-134,690	-5.81	7,320,783	9,430,000	-2,109,217	-22.37
599807	優待超額利息	26,318,000	1,194,551	1,333,000	-138,449	-10.39	3,147,803	4,420,000	-1,272,197	-28.78
599835	資產報廢損失	357,000	178,000	178,000	-178,000	-100.00	164,522	178,000	-13,478	-7.57
599898	什項費用	9,994,000	987,759	806,000	181,759	22.55	4,008,458	4,832,000	-823,542	-17.04
63	營業外利益（損失）	-32,202,000	-1,927,049	-1,941,000	13,951	-0.72	4,885,623	-7,184,000	12,069,623	--
64	稅前淨利（淨損）	-686,238,000	505,810,096	414,165,000	91,645,096	22.13	2,090,765,784	-364,169,000	2,454,934,784	--
65	所得稅費用（利益）	-137,248,000	-15,775,848	82,833,000	-98,608,848	--	91,142,887	-72,835,000	163,977,887	--
68	本期淨利（淨損）	-548,990,000	521,585,944	331,332,000	190,253,944	57.42	1,999,622,897	-291,334,000	2,290,956,897	--

	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)	1,152,210,974.00	4,250,596,235.00
7102	不重分類至損益之項目（稅後淨額）	414,739,898.00	1,328,859,289.00
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	49,102,417.00	170,284,437.00
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	365,637,481.00	1,158,574,852.00
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）	737,471,076.00	2,921,736,946.00
710301	國外營運機構財務報表換算之兌換差額	231,825.00	4,082,223.00
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	36,892,003.00	-46,456,217.00
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	19,500.00	-427,920.00
710309	採用覆蓋法重分類之其他綜合損益	705,309,338.00	3,009,208,397.00
710398	與可能重分類之項目相關之所得稅	-4,981,590.00	-44,669,537.00