

臺銀人壽保險股份有限公司

損 益 表

中華民國104年度10月份

單位：新臺幣元

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	%
營業收入	77,500,218,000.00	3,247,808,796.00	4,320,337,000.00	-1,072,528,204.00	-24.83	70,891,715,656.00	69,316,301,000.00	1,575,414,656.00	-2.27
金融保險收入	76,874,944,000.00	3,037,495,939.00	4,270,884,000.00	-1,233,388,061.00	-28.88	70,064,999,384.00	68,789,935,000.00	1,275,064,384.00	-1.85
利息收入	8,416,684,000.00	770,995,930.00	689,281,000.00	81,714,930.00	11.86	7,673,735,957.00	7,038,124,000.00	635,611,957.00	-9.03
保費收入	24,000,000,000.00	2,877,029,043.00	2,232,634,000.00	644,395,043.00	28.86	23,320,312,030.00	18,092,587,000.00	5,227,725,030.00	-28.89
再保佣金收入	18,455,000.00					22,157,649.00	16,830,000.00	5,327,649.00	31.66
手續費收入	94,056,000.00	7,010,501.00	6,784,000.00	226,501.00	3.34	59,854,179.00	80,388,000.00	-20,533,821.00	-25.54
攤回再保賠款與給付	23,955,000.00					21,011,629.00	17,556,000.00	3,455,629.00	19.68
分辦帳戶保險商品收益	3,058,210,000.00	52,361.00	254,850,000.00	-254,797,639.00	-99.98	456,584,194.00	2,548,500,000.00	-2,091,915,806.00	-82.08
收回責任準備	39,739,123,000.00	370,432,753.00	1,046,631,000.00	-676,198,247.00	-64.61	34,409,757,114.00	39,538,453,000.00	-5,128,695,886.00	-12.97
收回未滿期保費準備	1,017,000.00	27,744,191.00	1,879,000.00	25,865,191.00	1,376.54	27,744,191.00	14,588,000.00	13,156,191.00	90.19
收回特別準備	20,263,000.00	-44,738.00		-44,738.00		74,058,297.00	20,263,000.00	53,795,297.00	265.49
收回賠款準備	2,369,000.00					2,369,000.00	2,369,000.00	-2,369,000.00	-100.00
收回外匯價格變動準備		174,379,445.00		174,379,445.00		304,029,008.00		304,029,008.00	
透過損益按公允價值衡量之金融資產利益	5,132,000.00	101,184,727.00	470,000.00	100,714,727.00	21,428.67	1,615,521,251.00	4,190,000.00	1,611,331,251.00	38,456.59
備供出售金融資產之已實現利益	1,478,845,000.00	64,907,398.00	36,812,000.00	28,095,398.00	76.32	1,090,480,425.00	1,402,339,000.00	-311,858,575.00	-22.24
持有至到期日金融資產之已實現利益	9,663,000.00		886,000.00	-886,000.00	-100.00		7,892,000.00	-7,892,000.00	-100.00
無活絡市場之債務工具投資利益	7,172,000.00		657,000.00	-657,000.00	-100.00	91,425,125.00	5,856,000.00	85,569,125.00	1,461.22
外幣兌換利益		-1,356,195,672.00		-1,356,195,672.00		898,328,335.00		898,328,335.00	
採用權益法認列之關聯企業及合資利益之份額	346,716,000.00	187,792,836.00	26,003,000.00	161,789,836.00	622.20	596,727,714.00	294,712,000.00	302,015,714.00	102.48
採用權益法認列之關聯企業及合資利益之份額	346,716,000.00	-19,362,613.00	26,003,000.00	-45,365,613.00	-17.46	389,572,265.00	294,712,000.00	94,860,265.00	32.19
採用權益法認列之關聯企業及合資之處分利益		207,155,449.00		207,155,449.00				207,155,449.00	
其他營業收入	278,558,000.00	22,520,021.00	23,450,000.00	-929,979.00	-3.97	229,988,558.00	231,654,000.00	-1,665,442.00	-0.72
投資性不動產收入	278,558,000.00	22,357,018.00	23,450,000.00	-1,092,982.00	-4.66	228,110,870.00	231,654,000.00	-3,543,130.00	-1.53
租賃收入		163,000.00		163,000.00		815,000.00		815,000.00	
什項營業收入		3.00		3.00		1,062,688.00		1,062,688.00	
營業成本	78,380,392,000.00	3,404,493,872.00	4,382,211,000.00	-977,717,128.00	-22.31	71,539,371,081.00	68,982,755,000.00	2,556,616,081.00	3.71
金融保險成本	78,283,950,000.00	3,396,919,649.00	4,375,607,000.00	-978,687,351.00	-22.37	71,448,275,525.00	68,903,631,000.00	2,544,644,525.00	3.69
利息費用	188,538,000.00	15,960,103.00	14,899,000.00	1,061,103.00	7.12	168,458,849.00	158,760,000.00	9,698,849.00	6.11
保險費用	68,379,000.00	5,927,000.00	5,927,000.00		-100.00	60,823,491.00	56,526,000.00	4,297,491.00	7.60
承保費用	345,972,000.00	21,759,729.00	37,278,000.00	-15,518,271.00	-41.63	227,887,449.00	283,844,000.00	-55,956,551.00	-19.71
佣金費用	1,671,100,000.00	234,827,589.00	147,580,000.00	87,247,589.00	59.12	1,635,601,781.00	1,283,614,000.00	351,987,781.00	27.42
手續費用	149,035,000.00	9,371,900.00	13,416,000.00	-4,044,100.00	-30.14	108,209,978.00	121,292,000.00	-13,082,022.00	-10.79
各項提存	14,412,000.00	-1,061,896.00	1,201,000.00	-2,262,896.00	-188.42	93,424,648.00	12,010,000.00	81,414,648.00	677.89
安基金費用	23,596,000.00	4,602,791.00	1,650,000.00	2,952,791.00	178.96	33,030,943.00	19,230,000.00	13,800,943.00	71.77
保險賠款與給付	72,205,095,000.00	3,758,148,371.00	3,844,526,000.00	-86,377,629.00	-2.25	63,517,163,959.00	63,959,762,000.00	-442,598,041.00	-0.69
分辦帳戶保險商品費用	3,058,210,000.00	52,361.00	254,850,000.00	-254,797,639.00	-99.98	456,584,194.00	2,548,500,000.00	-2,091,915,806.00	-82.08
提存未滿期保費準備		-6,204,657.00		-6,204,657.00					
提存賠款準備						10,058,089.00		10,058,089.00	
提存保費不足準備	459,293,000.00	179,293,897.00	46,749,000.00	132,544,897.00	283.52	1,305,071,511.00	374,834,000.00	930,237,511.00	248.17
提存外匯價格變動準備	100,320,000.00		7,531,000.00	-7,531,000.00	-100.00		85,259,000.00	-85,259,000.00	-100.00
透過損益按公允價值衡量之金融負債損失		-819,830,539.00		-819,830,539.00		3,831,960,621.00		3,831,960,621.00	
持有至到期日金融資產之已實現損失						12.00		12.00	
其他營業成本	96,442,000.00	7,574,223.00	6,604,000.00	970,223.00	14.69	91,095,556.00	79,124,000.00	11,971,556.00	15.13
投資性不動產費用	96,442,000.00	7,566,353.00	6,604,000.00	962,353.00	14.57	84,092,262.00	79,124,000.00	4,968,262.00	6.28
租賃成本		7,795.00		7,795.00		38,909.00		38,909.00	
什項營業成本		75.00		75.00		6,964,385.00		6,964,385.00	
營業毛利(毛損)	-880,174,000.00	-156,685,076.00	-61,874,000.00	-94,811,076.00	153.23	-647,655,425.00	-333,546,000.00	-314,109,425.00	-294.17
營業費用	679,792,000.00	42,497,315.00	57,888,000.00	-15,390,685.00	-26.59	432,125,052.00	533,170,000.00	-101,044,948.00	-18.95
業務費用	543,588,000.00	30,802,539.00	46,563,000.00	-15,760,461.00	-33.85	321,492,791.00	425,807,000.00	-104,314,209.00	-24.50
業務費用	543,588,000.00	30,802,539.00	46,563,000.00	-15,760,461.00	-33.85	321,492,791.00	425,807,000.00	-104,314,209.00	-24.50
管理費用	131,652,000.00	11,284,355.00	10,925,000.00	359,355.00	3.29	108,474,991.00	105,125,000.00	3,349,991.00	3.19
管理費用	131,652,000.00	11,284,355.00	10,925,000.00	359,355.00	3.29	108,474,991.00	105,125,000.00	3,349,991.00	3.19
其他營業費用	4,552,000.00	410,421.00	400,000.00	10,421.00	2.61	2,157,270.00	2,238,000.00	-80,730.00	-3.61
研究發展費用	600,000.00	103,177.00	126,000.00	-22,823.00	-18.11	146,008.00	485,000.00	-338,992.00	-69.90
員工訓練費用	3,952,000.00	307,244.00	274,000.00	33,244.00	12.13	2,011,262.00	1,753,000.00	258,262.00	14.73
營業利益(損失)	-1,559,966,000.00	-199,182,391.00	-119,762,000.00	-79,420,391.00	66.32	-1,079,780,477.00	-199,624,000.00	-880,156,477.00	-440.91
營業外收入	27,746,000.00	108,771.00	2,312,000.00	-2,203,229.00	-95.30	22,687,876.00	23,120,000.00	-432,124.00	-1.87
其他營業外收入	27,746,000.00	108,771.00	2,312,000.00	-2,203,229.00	-95.30	22,687,876.00	23,120,000.00	-432,124.00	-1.87
賠償收入						982,700.00		982,700.00	
什項收入	27,746,000.00	108,771.00	2,312,000.00	-2,203,229.00	-95.30	21,705,176.00	23,120,000.00	-1,414,824.00	-6.12
營業外費用	27,525,000.00	3,714,895.00	1,078,000.00	2,636,895.00	244.61	19,041,954.00	18,338,000.00	703,954.00	3.84
其他營業外費用	27,525,000.00	3,714,895.00	1,078,000.00	2,636,895.00	244.61	19,041,954.00	18,338,000.00	703,954.00	3.84
優待超額利息	15,320,000.00	1,088,751.00	187,000.00	901,751.00	482.22	5,995,511.00	8,709,000.00	-2,713,489.00	-31.16
資產報廢損失	1,335,000.00					667,000.00		667,000.00	
什項費用	10,870,000.00	2,626,144.00	891,000.00	1,735,144.00	194.74	13,046,443.00	8,962,000.00	4,084,443.00	45.58
營業外利益(損失)	221,000.00	-3,606,124.00	1,234,000.00	-4,840,124.00	-392.23	3,645,922.00	4,782,000.00	-1,136,078.00	-23.76
稅前淨利(淨損)	-1,559,745,000.00	-202,788,515.00	-118,528,000.00	-84,260,515.00	71.09	-1,076,134,555.00	-194,842,000.00	-881,292,555.00	-452.31
所得稅費用(利益)	-272,976,000.00	-15,798,091.00	-20,622,000.00	4,823,909.00	-23.39	-27,427,734.00	-35,501,000.00	8,073,266.00	-22.74
所得稅費用(利益)	-272,976,000.00	-15,798,091.00	-20,622,000.00	4,823,909.00	-23.39	-27,427,734.00	-35,501,000.00	8,073,266.00	-22.74
所得稅費用(利益)	-272,976,000.00	-15,798,091.00	-20,622,000.00	4,823,909.00	-23.39	-27,427,734.00	-35,501,000.00	8,073,266.00	-22.74
繼續營業單位本期淨利(淨損)	-1,286,769,000.00	-186,990,424.00	-97,906,000.00	-89,084,424.00	90.99	-1,048,706,821.00	-159,341,000.00	-889,365,821.00	-558.15
本期淨利(淨損)	-1,286,769,000.00	-186,990,424.00	-97,906,000.00	-89,084,424.00	90.99	-1,048,706,821.00	-159,341,000.00	-889,365,821.00	-558.15

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
不重分類至損益之項目(稅後淨額)	-193,850.00	-3,919,456.00
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	-193,850.00	-3,919,456.00
後續可能重分類至損益之項目(稅後淨額)	2,002,937,142.00	-3,846,339,261.00
備供出售金融資產未實現評價損益	1,804,132,425.00	-4,144,637,134.00
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	255,807,969.00	168,208,065.00
與可能重分類之項目相關之所得稅	-57,066,252.00	130,089,808.00