

**臺銀人壽保險股份有限公司**

**損 益 表**

中華民國109年度2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                      | 62,388,106,000.00 | 3,689,837,921.00 | 4,379,421,000.00 | -689,583,079.00 | -15.75   | 10,069,660,908.00 | 9,514,797,000.00 | 554,863,908.00   | 5.83     |
| 4103   | 金融保險收入                    | 61,571,832,000.00 | 3,614,531,554.00 | 4,315,638,000.00 | -701,106,446.00 | -16.25   | 9,967,633,072.00  | 9,387,731,000.00 | 579,902,072.00   | 6.18     |
| 410301 | 利息收入                      | 12,065,502,000.00 | 875,943,072.00   | 1,006,354,000.00 | -130,410,928.00 | -12.96   | 1,789,647,143.00  | 2,021,613,000.00 | -231,965,857.00  | -11.47   |
| 410302 | 保費收入                      | 43,349,011,000.00 | 2,143,172,287.00 | 2,869,311,000.00 | -726,138,713.00 | -25.31   | 6,016,654,414.00  | 6,469,481,000.00 | -452,826,586.00  | -7       |
| 410303 | 再保佣金收入                    | 20,680,000.00     | 591,548.00       | 827,000.00       | -235,452.00     | -28.47   | 591,548.00        | 827,000.00       | -235,452.00      | -28.47   |
| 410305 | 手續費收入                     | 93,694,000.00     | 11,298,486.00    | 7,658,000.00     | 3,640,486.00    | 47.54    | 16,840,687.00     | 16,016,000.00    | 824,687.00       | 5.15     |
| 410321 | 攤回再保賠款與給付                 | 43,038,000.00     | 9,204,360.00     | 9,468,000.00     | -263,640.00     | -2.78    | 9,204,360.00      | 9,468,000.00     | -263,640.00      | -2.78    |
| 410322 | 分離帳戶保險商品收益                | 2,300,000,000.00  | 196,785.00       | 191,667,000.00   | -191,470,215.00 | -99.9    | 355,830.00        | 383,334,000.00   | -382,978,170.00  | -99.91   |
| 410325 | 收回未滿期保費準備                 |                   | -6,231,979.00    |                  | -6,231,979.00   |          | 1,419,617.00      |                  | 1,419,617.00     |          |
| 410330 | 收回保費不足準備                  | 838,348,000.00    | 51,896,882.00    | 68,016,000.00    | -16,119,118.00  | -23.7    | 149,020,466.00    | 166,877,000.00   | -17,856,534.00   | -10.7    |
| 410342 | 透過損益按公允價值衡量之金融資產利益        | 2,260,189,000.00  |                  | 153,120,000.00   | -153,120,000.00 | -100     |                   | 301,681,000.00   | -301,681,000.00  | -100     |
| 410353 | 外幣兌換利益                    |                   | 528,460,083.00   |                  | 528,460,083.00  |          | 1,950,193,363.00  |                  | 1,950,193,363.00 |          |
| 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    |                  | 9,217,000.00     | -9,217,000.00   | -100.00  | 33,705,596.00     | 18,434,000.00    | 15,271,596.00    | 82.84    |
| 410357 | 除列按攤銷後成本衡量之金融資產利益         |                   | 30.00            |                  | 30.00           |          | 48.00             |                  | 48.00            |          |
| 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    | 48,333,312.00    | 31,783,000.00    | 16,550,312.00   | 52.07    | 48,333,312.00     | 63,566,000.00    | -15,232,688.00   | -23.96   |
| 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    | 48,333,312.00    | 31,783,000.00    | 16,550,312.00   | 52.07    | 48,333,312.00     | 63,566,000.00    | -15,232,688.00   | -23.96   |
| 4198   | 其他營業收入                    | 434,874,000.00    | 26,973,055.00    | 32,000,000.00    | -5,026,945.00   | -15.71   | 53,694,524.00     | 63,500,000.00    | -9,805,476.00    | -15.44   |
| 419801 | 投資性不動產收入                  | 434,874,000.00    | 26,973,055.00    | 32,000,000.00    | -5,026,945.00   | -15.71   | 53,694,524.00     | 63,500,000.00    | -9,805,476.00    | -15.44   |
| 51     | 營業成本                      | 62,365,352,000.00 | 3,699,485,773.00 | 4,447,046,000.00 | -747,560,227.00 | -16.81   | 10,279,537,391.00 | 9,616,883,000.00 | 662,654,391.00   | 6.89     |
| 5103   | 金融保險成本                    | 62,187,578,000.00 | 3,690,316,992.00 | 4,438,146,000.00 | -747,829,008.00 | -16.85   | 10,261,280,182.00 | 9,599,283,000.00 | 661,997,182.00   | 6.9      |
| 510301 | 利息費用                      | 79,000.00         | 17,988.00        | 4,000.00         | 13,988.00       | 349.70   | 31,750.00         | 10,000.00        | 21,750.00        | 217.5    |
| 510302 | 保險費用                      | 122,306,000.00    | 39,503,571.00    | 32,778,000.00    | 6,725,571.00    | 20.52    | 41,613,571.00     | 34,980,000.00    | 6,633,571.00     | 18.96    |
| 510303 | 承保費用                      | 305,592,000.00    | 20,317,021.00    | 22,294,000.00    | -1,976,979.00   | -8.87    | 39,614,195.00     | 44,619,000.00    | -5,004,805.00    | -11.22   |
| 510304 | 佣金費用                      | 1,394,028,000.00  | 79,145,120.00    | 87,398,000.00    | -8,252,880.00   | -9.44    | 166,244,634.00    | 179,901,000.00   | -13,656,366.00   | -7.59    |
| 510305 | 手續費用                      | 98,748,000.00     | 8,755,427.00     | 7,631,000.00     | 1,124,427.00    | 14.73    | 18,427,734.00     | 15,180,000.00    | 3,247,734.00     | 21.39    |
| 510311 | 各項提存                      | 1,890,000.00      | 1,523,065.00     | 120,000.00       | 1,403,065.00    | 1,169.22 | 1,523,065.00      | 280,000.00       | 1,243,065.00     | 443.95   |
| 510313 | 安定基金費用                    | 88,865,000.00     | 4,072,027.00     | 5,451,000.00     | -1,378,973.00   | -25.30   | 11,431,643.00     | 12,290,000.00    | -858,357.00      | -6.98    |
| 510321 | 保險賠款與給付                   | 21,460,092,000.00 | 1,036,061,883.00 | 977,104,000.00   | 58,957,883.00   | 6.03     | 2,327,612,351.00  | 2,273,693,000.00 | 53,919,351.00    | 2.37     |
| 510322 | 分離帳戶保險商品費用                | 2,300,000,000.00  | 196,785.00       | 191,667,000.00   | -191,470,215.00 | -99.9    | 355,830.00        | 383,334,000.00   | -382,978,170.00  | -99.91   |
| 510324 | 提存責任準備                    | 33,442,487,000.00 | 2,019,514,654.00 | 2,885,679,000.00 | -866,164,346.00 | -30.02   | 5,664,859,325.00  | 6,197,329,000.00 | -532,469,675.00  | -8.59    |
| 510325 | 提存未滿期保費準備                 | 2,651,000.00      |                  | 1,629,000.00     | -1,629,000.00   | -100     |                   | 4,885,000.00     | -4,885,000.00    | -100     |
| 510326 | 提存特別準備                    |                   | 58,444.00        |                  | 58,444.00       |          | 99,018.00         |                  | 99,018.00        |          |
| 510327 | 提存賠款準備                    | 608,000.00        |                  |                  |                 |          |                   |                  |                  |          |
| 510333 | 提存外匯價格變動準備                | 137,524,000.00    | 135,811,699.00   | 11,002,000.00    | 124,809,699.00  | 1,134.43 | 315,912,860.00    | 22,004,000.00    | 293,908,860.00   | 1,335.71 |
| 510342 | 透過損益按公允價值衡量之金融資產損失        |                   | 101,061,682.00   |                  | 101,061,682.00  |          | 618,485,199.00    |                  | 618,485,199.00   |          |
| 510343 | 透過損益按公允價值衡量之金融負債損失        | 2,600,816,000.00  | 363,825,259.00   | 196,065,000.00   | 167,760,259.00  | 85.56    | 838,245,683.00    | 392,130,000.00   | 446,115,683.00   | 113.77   |
| 510361 | 採用覆蓋法重分類之損失               | 231,892,000.00    | -119,547,633.00  | 19,324,000.00    | -138,871,633.00 | -718.65  | 216,823,324.00    | 38,648,000.00    | 178,175,324.00   | 461.02   |
| 5198   | 其他營業成本                    | 177,774,000.00    | 9,168,781.00     | 8,900,000.00     | 268,781.00      | 3.02     | 18,257,209.00     | 17,600,000.00    | 657,209.00       | 3.73     |
| 519801 | 投資性不動產費用                  | 177,774,000.00    | 9,168,714.00     | 8,900,000.00     | 268,714.00      | 3.02     | 18,257,072.00     | 17,600,000.00    | 657,072.00       | 3.73     |
| 519898 | 什項營業成本                    |                   | 67.00            |                  | 67.00           |          | 137.00            |                  | 137.00           |          |
| 61     | 營業毛利（毛損）                  | 22,754,000.00     | -9,647,852.00    | -67,625,000.00   | 57,977,148.00   | -85.73   | -209,876,483.00   | -102,086,000.00  | -107,790,483.00  | 105.59   |
| 52     | 營業費用                      | 778,860,000.00    | 41,101,113.00    | 50,318,000.00    | -9,216,887.00   | -18.32   | 81,990,702.00     | 102,834,000.00   | -20,843,298.00   | -20.27   |
| 5202   | 業務費用                      | 605,183,000.00    | 30,105,677.00    | 37,579,000.00    | -7,473,323.00   | -19.89   | 60,754,713.00     | 77,377,000.00    | -16,622,287.00   | -21.48   |
| 520201 | 業務費用                      | 605,183,000.00    | 30,105,677.00    | 37,579,000.00    | -7,473,323.00   | -19.89   | 60,754,713.00     | 77,377,000.00    | -16,622,287.00   | -21.48   |
| 5203   | 管理費用                      | 169,402,000.00    | 10,913,351.00    | 12,739,000.00    | -1,825,649.00   | -14.33   | 21,140,069.00     | 25,442,000.00    | -4,301,931.00    | -16.91   |
| 520301 | 管理費用                      | 169,402,000.00    | 10,913,351.00    | 12,739,000.00    | -1,825,649.00   | -14.33   | 21,140,069.00     | 25,442,000.00    | -4,301,931.00    | -16.91   |
| 5298   | 其他營業費用                    | 4,275,000.00      | 82,085.00        |                  | 82,085.00       |          | 95,920.00         | 15,000.00        | 80,920.00        | 539.47   |
| 529801 | 研究發展費用                    | 160,000.00        | 15,570.00        |                  | 15,570.00       |          | 15,570.00         | 15,000.00        | 570.00           | 3.8      |
| 529802 | 員工訓練費用                    | 4,115,000.00      | 66,515.00        |                  | 66,515.00       |          | 80,350.00         |                  | 80,350.00        |          |
| 62     | 營業利益（損失）                  | -756,106,000.00   | -50,748,965.00   | -117,943,000.00  | 67,194,035.00   | -56.97   | -291,867,185.00   | -204,920,000.00  | -86,947,185.00   | 42.43    |
| 49     | 營業外收入                     | 45,431,000.00     | 298,844.00       | 3,786,000.00     | -3,487,156.00   | -92.11   | 1,624,103.00      | 7,572,000.00     | -5,947,897.00    | -78.55   |
| 4998   | 其他營業外收入                   | 45,431,000.00     | 298,844.00       | 3,786,000.00     | -3,487,156.00   | -92.11   | 1,624,103.00      | 7,572,000.00     | -5,947,897.00    | -78.55   |
| 499802 | 賠償收入                      |                   | 60.00            |                  | 60.00           |          | 431,797.00        |                  | 431,797.00       |          |
| 499804 | 利息收入                      |                   | 565.00           |                  | 565.00          |          | 1,130.00          |                  | 1,130.00         |          |
| 499808 | 什項收入                      | 45,431,000.00     | 298,219.00       | 3,786,000.00     | -3,487,781.00   | -92.12   | 1,191,176.00      | 7,572,000.00     | -6,380,824.00    | -84.27   |
| 59     | 營業外費用                     | 28,411,000.00     | 873,947.00       | 964,000.00       | -90,053.00      | -9.34    | 2,029,673.00      | 1,928,000.00     | 101,673.00       | 5.27     |
| 5901   | 財務成本                      | 97,000.00         | 8,842.00         | 9,000.00         | -158.00         | -1.76    | 18,084.00         | 18,000.00        | 84.00            | 0.47     |
| 590101 | 利息費用                      | 97,000.00         | 8,842.00         | 9,000.00         | -158.00         | -1.76    | 18,084.00         | 18,000.00        | 84.00            | 0.47     |
| 5998   | 其他營業外費用                   | 28,314,000.00     | 865,105.00       | 955,000.00       | -89,895.00      | -9.41    | 2,011,589.00      | 1,910,000.00     | 101,589.00       | 5.32     |
| 599807 | 優存超額利息                    | 19,179,000.00     | 293,797.00       | 310,000.00       | -16,203.00      | -5.23    | 587,225.00        | 620,000.00       | -32,775.00       | -5.29    |
| 599835 | 資產報廢損失                    | 2,649,000.00      |                  |                  |                 |          |                   |                  |                  |          |
| 599898 | 什項費用                      | 6,486,000.00      | 571,308.00       | 645,000.00       | -73,692.00      | -11.43   | 1,424,364.00      | 1,290,000.00     | 134,364.00       | 10.42    |
| 63     | 營業外利益（損失）                 | 17,020,000.00     | -575,103.00      | 2,822,000.00     | -3,397,103.00   | -120.38  | -405,570.00       | 5,644,000.00     | -6,049,570.00    | -107.19  |
| 64     | 稅前淨利（淨損）                  | -739,086,000.00   | -51,324,068.00   | -115,121,000.00  | 63,796,932.00   | -55.42   | -292,272,755.00   | -199,276,000.00  | -92,996,755.00   | 46.67    |
| 65     | 所得稅費用（利益）                 | -169,354,000.00   | -36,087,926.00   | -23,024,000.00   | -13,063,926.00  | 56.74    | -89,893,591.00    | -39,855,000.00   | -50,038,591.00   | 125.55   |
| 68     | 本期淨利（淨損）                  | -569,732,000.00   | -15,236,142.00   | -92,097,000.00   | 76,860,858.00   | -83.46   | -202,379,164.00   | -159,421,000.00  | -42,958,164.00   | 26.95    |

|        | 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）                      | -125,736,973.00 | -263,644,933.00 |
| 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  | -28,034,573.00  | -28,034,573.00  |
| 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              | -96,101,569.00  | -227,919,942.00 |
| 710298 | 與不重分類之項目相關之所得稅                        | -1,600,831.00   | -7,690,418.00   |
| 7103   | 後續可能重分類至損益之項目（稅後淨額）                   | 7,274,993.00    | 288,338,044.00  |
| 710301 | 國外營運機構財務報表換算之兌換差額                     | 186,772.00      | 650,356.00      |
| 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 | 29,542,041.00   | 29,542,041.00   |
| 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              | 4,250,774.00    | -39,448,631.00  |
| 710309 | 採用覆蓋法重分類之其他綜合損益                       | -119,547,633.00 | 216,823,324.00  |
| 710398 | 與可能重分類之項目相關之所得稅                       | 92,843,039.00   | 80,770,954.00   |