

臺銀人壽保險股份有限公司

損 益 表

中華民國108年度10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                      | 66,563,190,000.00 | 8,000,282,397.00  | 5,190,107,000.00 | 2,810,175,397.00  | 54.14     | 62,077,716,370.00 | 55,340,531,000.00 | 6,737,185,370.00  | 12.17    |
| 4103   | 金融保險收入                    | 65,845,558,000.00 | 7,984,089,387.00  | 5,124,205,000.00 | 2,859,884,387.00  | 55.81     | 61,331,687,236.00 | 54,754,698,000.00 | 6,576,989,236.00  | 12.01    |
| 410301 | 利息收入                      | 10,839,432,000.00 | 902,593,034.00    | 929,595,000.00   | -27,001,966.00    | -2.9      | 8,834,582,280.00  | 8,934,075,000.00  | -99,492,720.00    | -1.11    |
| 410302 | 保費收入                      | 44,714,798,000.00 | 5,422,248,151.00  | 3,489,392,000.00 | 1,932,856,151.00  | 55.39     | 43,219,215,434.00 | 36,912,941,000.00 | 6,306,274,434.00  | 17.08    |
| 410303 | 再保佣金收入                    | 32,324,000.00     |                   |                  |                   |           | 33,703,076.00     | 30,241,000.00     | 3,462,076.00      | 11.45    |
| 410305 | 手續費收入                     | 69,182,000.00     | 9,134,997.00      | 5,950,000.00     | 3,184,997.00      | 53.53     | 68,231,975.00     | 57,179,000.00     | 11,052,975.00     | 19.33    |
| 410321 | 攤回再保賠款與給付                 | 34,739,000.00     |                   |                  |                   |           | 34,683,178.00     | 25,934,000.00     | 8,749,178.00      | 33.74    |
| 410322 | 分離帳戶保險商品收益                | 3,100,000.00      | 98,083.00         | 259,000.00       | -160,917.00       | -62.13    | 3,746,935.00      | 2,584,000.00      | 1,162,935.00      | 45.01    |
| 410326 | 收回特別準備                    |                   | -43,131.00        |                  | -43,131.00        |           | 8,537,292.00      | 45,460,000.00     | -36,922,708.00    | -81.22   |
| 410327 | 收回賠款準備                    |                   |                   |                  |                   |           |                   | 2,307,000.00      | -2,307,000.00     | -100     |
| 410330 | 收回保費不足準備                  | 783,747,000.00    | 68,848,059.00     | 25,470,000.00    | 43,378,059.00     | 170.31    | 775,474,558.00    | 709,340,000.00    | 66,134,558.00     | 9.32     |
| 410333 | 收回外匯價格變動準備                |                   | 288,080,053.00    |                  | 288,080,053.00    |           | 288,080,053.00    | 288,080,053.00    |                   |          |
| 410342 | 透過損益按公允價值衡量之金融資產利益        | 8,726,314,000.00  | 2,595,214,274.00  | 673,539,000.00   | 1,921,675,274.00  | 285.31    | 7,559,163,883.00  | 7,392,715,000.00  | 166,448,883.00    | 2.25     |
| 410353 | 外幣兌換利益                    |                   | -1,317,554,147.00 |                  | -1,317,554,147.00 |           |                   |                   |                   |          |
| 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 | 641,922,000.00    | 14,879,879.00     |                  | 14,879,879.00     |           | 483,641,174.00    | 641,922,000.00    | -158,280,826.00   | -24.66   |
| 410357 | 除列按攤銷後成本衡量之金融資產利益         |                   | -26.00            |                  | -26.00            |           | 22,037,237.00     |                   | 22,037,237.00     |          |
| 410359 | 預期信用減損利益                  |                   | 590,161.00        |                  | 590,161.00        |           | 590,161.00        |                   | 590,161.00        |          |
| 4106   | 採用權益法認列之關聯企業及合資利益之份額      | 352,758,000.00    | -8,478,105.00     | 29,397,000.00    | -37,875,105.00    | -128.84   | 498,401,894.00    | 293,970,000.00    | 204,431,894.00    | 69.54    |
| 410601 | 採用權益法認列之關聯企業及合資利益之份額      | 352,758,000.00    | -8,478,105.00     | 29,397,000.00    | -37,875,105.00    | -128.84   | 498,401,894.00    | 293,970,000.00    | 204,431,894.00    | 69.54    |
| 4198   | 其他營業收入                    | 364,874,000.00    | 24,671,115.00     | 36,505,000.00    | -11,833,885.00    | -32.42    | 247,627,240.00    | 291,863,000.00    | -44,235,760.00    | -15.16   |
| 419801 | 投資性不動產收入                  | 364,874,000.00    | 24,671,113.00     | 36,505,000.00    | -11,833,887.00    | -32.42    | 247,627,053.00    | 291,863,000.00    | -44,235,947.00    | -15.16   |
| 419898 | 什項營業收入                    |                   | 2.00              |                  | 2.00              |           | 187.00            |                   | 187.00            |          |
| 51     | 營業成本                      | 66,612,102,000.00 | 8,680,358,422.00  | 5,347,586,000.00 | 3,332,772,422.00  | 62.32     | 63,322,975,871.00 | 55,064,369,000.00 | 8,258,606,871.00  | 15       |
| 5103   | 金融保險成本                    | 66,473,451,000.00 | 8,671,634,458.00  | 5,336,290,000.00 | 3,335,344,458.00  | 62.5      | 63,225,671,812.00 | 54,956,834,000.00 | 8,268,837,812.00  | 15.05    |
| 510301 | 利息費用                      | 76,000.00         | 13,475.00         | 8,000.00         | 5,475.00          | 68.44     | 90,453.00         | 61,000.00         | 29,453.00         | 48.28    |
| 510302 | 保險費用                      | 114,256,000.00    |                   |                  |                   |           | 94,583,039.00     | 83,222,000.00     | 11,361,039.00     | 13.65    |
| 510303 | 承保費用                      | 305,845,000.00    | 23,669,149.00     | 28,152,000.00    | -4,482,851.00     | -15.92    | 221,479,600.00    | 242,362,000.00    | -20,882,400.00    | -8.62    |
| 510304 | 佣金費用                      | 1,073,212,000.00  | 151,506,221.00    | 102,784,000.00   | 48,722,221.00     | 47.4      | 1,179,573,972.00  | 857,389,000.00    | 322,184,972.00    | 37.58    |
| 510305 | 手續費用                      | 86,074,000.00     | 10,082,846.00     | 8,759,000.00     | 1,323,846.00      | 15.11     | 81,243,651.00     | 69,496,000.00     | 11,747,651.00     | 16.90    |
| 510311 | 各項提存                      |                   | -17,894,761.00    |                  | -17,894,761.00    |           | -4,017,199.00     |                   | -4,017,199.00     |          |
| 510313 | 安定基金費用                    | 109,551,000.00    | 10,302,271.00     | 7,681,000.00     | 2,621,271.00      | 34.13     | 101,015,894.00    | 92,321,000.00     | 8,694,894.00      | 9.42     |
| 510321 | 保險賠款與給付                   | 22,029,948,000.00 | 1,471,836,099.00  | 1,466,514,000.00 | 5,322,099.00      | 0.36      | 17,872,338,249.00 | 18,848,126,000.00 | -975,787,751.00   | -5.18    |
| 510322 | 分離帳戶保險商品費用                | 3,100,000.00      | 98,083.00         | 259,000.00       | -160,917.00       | -62.13    | 3,746,935.00      | 2,584,000.00      | 1,162,935.00      | 45.01    |
| 510324 | 提存責任準備                    | 33,387,775,000.00 | 4,839,941,220.00  | 2,890,822,000.00 | 1,949,119,220.00  | 67.42     | 34,294,331,679.00 | 27,109,183,000.00 | 7,185,148,679.00  | 26.5     |
| 510325 | 提存未滿期保費準備                 | 1,102,000.00      | 616,522.00        | -23,687,000.00   | 24,303,522.00     | -102.6    | 2,082,300.00      | 1,744,000.00      | 338,300.00        | 19.4     |
| 510327 | 提存賠款準備                    | 2,169,000.00      |                   |                  |                   |           | 34,650,788.00     |                   | 34,650,788.00     |          |
| 510333 | 提存外匯價格變動準備                | 132,032,000.00    | -432,857,286.00   | 9,972,000.00     | -442,829,286.00   | -4,440.73 |                   | 112,086,000.00    | -112,086,000.00   | -100     |
| 510343 | 透過損益按公允價值衡量之金融負債損失        | 9,138,786,000.00  | -249,451,166.00   | 837,565,000.00   | -1,087,016,166.00 | -129.78   | 4,158,299,603.00  | 7,463,656,000.00  | -3,305,356,397.00 | -44.29   |
| 510353 | 外幣兌換損失                    |                   | 2,645,748,091.00  |                  | 2,645,748,091.00  |           | 2,645,748,091.00  |                   | 2,645,748,091.00  |          |
| 510359 | 預期信用減損損失                  |                   | -1,138,635.00     |                  | -1,138,635.00     |           |                   |                   |                   |          |
| 510361 | 採用覆蓋法重分類之損失               | 89,525,000.00     | 219,162,329.00    | 7,461,000.00     | 211,701,329.00    | 2,837.44  | 2,540,504,757.00  | 74,604,000.00     | 2,465,900,757.00  | 3,305.32 |
| 5198   | 其他營業成本                    | 138,651,000.00    | 8,723,964.00      | 11,296,000.00    | -2,572,036.00     | -22.77    | 97,304,059.00     | 107,535,000.00    | -10,230,941.00    | -9.51    |
| 519801 | 投資性不動產費用                  | 138,651,000.00    | 8,723,883.00      | 11,296,000.00    | -2,572,117.00     | -22.77    | 97,279,856.00     | 107,535,000.00    | -10,255,144.00    | -9.54    |
| 519898 | 什項營業成本                    |                   | 81.00             |                  | 81.00             |           | 24,203.00         |                   | 24,203.00         |          |
| 61     | 營業毛利（毛損）                  | -48,912,000.00    | -680,076,025.00   | -157,479,000.00  | -522,597,025.00   | 331.85    | -1,245,259,501.00 | 276,162,000.00    | -1,521,421,501.00 | -550.92  |
| 52     | 營業費用                      | 710,319,000.00    | 50,906,390.00     | 51,310,000.00    | -403,610.00       | -0.79     | 477,801,209.00    | 539,555,000.00    | -61,753,791.00    | -11.45   |
| 5202   | 業務費用                      | 542,545,000.00    | 39,550,015.00     | 37,542,000.00    | 2,008,015.00      | 5.35      | 364,534,325.00    | 404,954,000.00    | -40,419,675.00    | -9.98    |
| 520201 | 業務費用                      | 542,545,000.00    | 39,550,015.00     | 37,542,000.00    | 2,008,015.00      | 5.35      | 364,534,325.00    | 404,954,000.00    | -40,419,675.00    | -9.98    |
| 5203   | 管理費用                      | 159,429,000.00    | 11,198,675.00     | 12,966,000.00    | -1,767,325.00     | -13.63    | 111,092,752.00    | 127,921,000.00    | -16,828,248.00    | -13.16   |
| 520301 | 管理費用                      | 159,429,000.00    | 11,198,675.00     | 12,966,000.00    | -1,767,325.00     | -13.63    | 111,092,752.00    | 127,921,000.00    | -16,828,248.00    | -13.16   |
| 5298   | 其他營業費用                    | 8,345,000.00      | 157,700.00        | 802,000.00       | -644,300.00       | -80.34    | 2,174,132.00      | 6,680,000.00      | -4,505,868.00     | -67.45   |
| 529801 | 研究發展費用                    | 370,000.00        |                   | 30,000.00        | -30,000.00        | -100      | 123,011.00        | 215,000.00        | -91,989.00        | -42.79   |
| 529802 | 員工訓練費用                    | 7,975,000.00      | 157,700.00        | 772,000.00       | -614,300.00       | -79.57    | 2,051,121.00      | 6,465,000.00      | -4,413,879.00     | -68.27   |
| 62     | 營業利益（損失）                  | -759,231,000.00   | -730,982,415.00   | -208,789,000.00  | -522,193,415.00   | 250.11    | -1,723,060,710.00 | -263,393,000.00   | -1,459,667,710.00 | 554.18   |
| 49     | 營業外收入                     | 45,606,000.00     | 398,562.00        | 3,800,000.00     | -3,401,438.00     | -89.51    | 65,026,520.00     | 38,006,000.00     | 27,020,520.00     | 71.1     |
| 4998   | 其他營業外收入                   | 45,606,000.00     | 398,562.00        | 3,800,000.00     | -3,401,438.00     | -89.51    | 65,026,520.00     | 38,006,000.00     | 27,020,520.00     | 71.1     |
| 499802 | 賠償收入                      |                   | 150.00            |                  | 150.00            |           | 866,708.00        |                   | 866,708.00        |          |
| 499804 | 利息收入                      |                   | 565.00            |                  | 565.00            |           | 5,650.00          |                   | 5,650.00          |          |
| 499898 | 什項收入                      | 45,606,000.00     | 397,847.00        | 3,800,000.00     | -3,402,153.00     | -89.53    | 64,154,162.00     | 38,006,000.00     | 26,148,162.00     | 68.8     |
| 59     | 營業外費用                     | 32,775,000.00     | 2,461,625.00      | 1,099,000.00     | 1,362,625.00      | 123.99    | 12,830,553.00     | 13,450,000.00     | -619,447.00       | -4.61    |
| 5901   | 財務成本                      | 1,443,000.00      | 10,441.00         | 205,000.00       | -194,559.00       | -94.91    | 122,373.00        | 1,035,000.00      | -912,627.00       | -88.18   |
| 590101 | 利息費用                      | 1,443,000.00      | 10,441.00         | 205,000.00       | -194,559.00       | -94.91    | 122,373.00        | 1,035,000.00      | -912,627.00       | -88.18   |
| 5998   | 其他營業外費用                   | 31,332,000.00     | 2,451,184.00      | 894,000.00       | 1,557,184.00      | 174.18    | 12,708,180.00     | 12,415,000.00     | 293,180.00        | 2.36     |
| 599807 | 僱存超額利息                    | 23,627,000.00     | 285,695.00        | 332,000.00       | -46,305.00        | -13.95    | 5,455,294.00      | 6,209,000.00      | -753,706.00       | -12.14   |
| 599835 | 資產報廢損失                    | 755,000.00        |                   |                  |                   |           | 26,663.00         | 377,000.00        | -350,337.00       | -92.93   |
| 599898 | 什項費用                      | 6,950,000.00      | 2,165,489.00      | 562,000.00       | 1,603,489.00      | 285.32    | 7,226,223.00      | 5,829,000.00      | 1,397,223.00      | 23.97    |
| 63     | 營業外利益（損失）                 | 12,831,000.00     | -2,063,063.00     | 2,701,000.00     | -4,764,063.00     | -176.38   | 52,195,967.00     | 24,556,000.00     | 27,639,967.00     | 112.56   |
| 64     | 稅前淨利（淨損）                  | -746,400,000.00   | -733,045,478.00   | -206,088,000.00  | -526,957,478.00   | 255.7     | -1,670,864,743.00 | -238,837,000.00   | -1,432,027,743.00 | 599.58   |
| 65     | 所得稅費用（利益）                 | -170,857,000.00   | -122,210,213.00   | -40,017,000.00   | -82,193,213.00    | 205.4     | -200,866,016.00   | -85,861,000.00    | -115,005,016.00   | 133.94   |
| 68     | 本期淨利（淨損）                  | -575,543,000.00   | -610,835,265.00   | -166,071,000.00  | -444,764,265.00   | 267.82    | -1,469,998,727.00 | -152,976,000.00   | -1,317,022,727.00 | 860.93   |

|        | 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）                      | 86,789,096.00  | 285,530,935.00   |
| 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  | 4,869,312.00   | 105,405,273.00   |
| 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              | 73,250,971.00  | 172,474,638.00   |
| 710298 | 與不重分類之項目相關之所得稅                        | 8,668,813.00   | 7,651,024.00     |
| 7103   | 後續可能重分類至損益之項目（稅後淨額）                   | 167,101,399.00 | 2,428,143,658.00 |
| 710301 | 國外營運機構財務報表換算之兌換差額                     | -1,276,793.00  | -696,929.00      |
| 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 | -32,753,203.00 | 75,701,682.00    |
| 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              | -26,744,512.00 | 50,137,052.00    |
| 710309 | 採用覆蓋法重分類之其他綜合損益                       | 219,162,329.00 | 2,540,504,757.00 |
| 710398 | 與可能重分類之項目相關之所得稅                       | 8,713,578.00   | -237,502,904.00  |