

臺銀人壽保險股份有限公司

損 益 表

中華民國111年度11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	38,955,743,000.00	-11,122,198,850.00	3,283,798,000.00	-14,405,996,850.00	-438.70	58,791,970,066.00	34,000,427,000.00	24,791,543,066.00	72.92
4103	金融保險收入	38,115,279,000.00	-11,200,952,243.00	3,206,571,000.00	-14,407,523,243.00	-449.31	57,841,898,752.00	33,237,190,000.00	24,604,708,752.00	74.03
410301	利息收入	11,348,706,000.00	964,763,252.00	932,184,000.00	32,579,252.00	3.49	10,626,640,655.00	10,396,118,000.00	230,522,655.00	2.22
410302	保費收入	17,915,933,000.00	838,202,419.00	1,524,700,000.00	-686,497,581.00	-45.03	13,263,731,821.00	15,656,728,000.00	-2,392,996,179.00	-15.28
410303	再保佣金收入	31,859,000.00					44,254,083.00	31,705,000.00	12,549,083.00	39.58
410305	手續費收入	328,190,000.00	21,190,011.00	19,585,000.00	1,605,011.00	8.20	254,728,650.00	308,993,000.00	-54,264,350.00	-17.56
410321	攤回再保賠款與給付	62,839,000.00					21,156,573.00	46,250,000.00	-25,093,427.00	-54.26
410322	分帳帳戶保險商品收益	4,300,000,000.00	20,849.00	716,333,000.00	-716,312,151.00	-100.00	2,932,882.00	3,583,665,000.00	-3,580,732,118.00	-99.92
410325	收回未滿期保費準備	9,311,000.00		3,051,000.00	-3,051,000.00	-100.00		3,051,000.00	-3,051,000.00	-100.00
410326	收回特別準備		-78,274.00		-78,274.00		29,456,736.00	61,850,000.00	-32,393,264.00	-52.37
410327	收回賠款準備						2,410,000.00		2,410,000.00	
410330	收回保費不足準備	116,365,000.00	7,818,602.00	-5,832,000.00	13,650,602.00	-234.06	183,567,790.00	114,950,000.00	68,617,790.00	59.69
410342	透過損益按公允價值衡量之金融資產利益	3,301,139,000.00		16,550,000.00	-16,550,000.00	-100.00		2,332,943,000.00	-2,332,943,000.00	-100.00
410353	外幣兌換利益		-10,452,668,683.00		-10,452,668,683.00		25,988,536,713.00		25,988,536,713.00	
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	700,937,000.00					358,732,531.00	700,937,000.00	-342,204,469.00	-48.82
410357	除列按攤銷後成本衡量之金融資產利益						6,678,559.00		6,678,559.00	
410359	預期信用減損利益						6,777,807.00		6,777,807.00	
410361	採用覆蓋法重分類之利益		-2,580,200,419.00		-2,580,200,419.00		7,052,293,952.00		7,052,293,952.00	
4106	採用權益法認列之關聯企業及合資利益之份額	390,144,000.00	48,837,539.00	32,512,000.00	16,325,539.00	50.21	620,337,428.00	357,632,000.00	262,705,428.00	73.46
410601	採用權益法認列之關聯企業及合資利益之份額	390,144,000.00	48,837,539.00	32,512,000.00	16,325,539.00	50.21	620,337,428.00	357,632,000.00	262,705,428.00	73.46
4198	其他營業收入	450,320,000.00	29,915,854.00	44,715,000.00	-14,799,146.00	-33.10	329,733,886.00	405,605,000.00	-75,871,114.00	-18.71
419801	投資性不動產收入	450,320,000.00	29,908,228.00	44,715,000.00	-14,806,772.00	-33.11	329,543,729.00	405,605,000.00	-76,061,271.00	-18.75
419898	什項營業收入		7,626.00		7,626.00		190,157.00		190,157.00	
51	營業成本	38,765,142,000.00	-8,831,295,813.00	3,581,911,000.00	-12,413,206,813.00	-346.55	56,247,810,001.00	34,285,111,000.00	21,962,699,001.00	64.06
5103	金融保險成本	38,425,696,000.00	-8,853,538,516.00	3,545,053,000.00	-12,398,591,516.00	-349.74	56,106,210,445.00	33,965,333,000.00	22,140,877,445.00	65.19
510301	利息費用	235,000.00	129,087.00	60,000.00	69,087.00	115.15	241,057.00	223,000.00	18,057.00	8.10
510302	保險費用	168,092,000.00					152,369,101.00	118,859,000.00	33,510,101.00	28.19
510303	承保費用	331,283,000.00	21,503,894.00	28,883,000.00	-7,379,106.00	-25.55	241,307,557.00	282,077,000.00	-40,769,443.00	-14.45
510304	佣金費用	911,848,000.00	44,424,327.00	83,712,000.00	-39,287,673.00	-46.93	627,960,817.00	813,284,000.00	-185,323,183.00	-22.79
510305	手續費	106,767,000.00	6,719,641.00	9,741,000.00	-3,021,359.00	-31.02	82,469,488.00	96,860,000.00	-14,390,512.00	-14.86
510311	各項提存	19,250,000.00	-2,176,555.00	2,413,000.00	-4,589,555.00	-190.20	5,852,342.00	16,837,000.00	-10,984,658.00	-65.24
510313	安定基金費用	43,895,000.00	1,592,585.00	3,377,000.00	-1,784,415.00	-52.84	31,748,927.00	38,999,000.00	-7,250,073.00	-18.59
510321	保險賠款與給付	23,330,475,000.00	2,296,365,533.00	1,641,751,000.00	654,614,533.00	39.87	23,378,247,464.00	20,934,455,000.00	2,443,792,464.00	11.67
510322	分帳帳戶保險商品費用	4,300,000,000.00	20,849.00	716,333,000.00	-716,312,151.00	-100.00	2,932,882.00	3,583,665,000.00	-3,580,732,118.00	-99.92
510324	提存責任準備	7,314,914,000.00	-427,750,218.00	990,380,000.00	-1,418,130,218.00	-143.19	1,234,295,291.00	6,389,065,000.00	-5,154,769,709.00	-80.68
510325	收回未滿期保費準備		-64,974,927.00	-81,576,000.00	16,601,073.00	-20.35	5,813,118.00		5,813,118.00	
510327	提存賠款準備	17,135,000.00					2,849,000.00		-2,849,000.00	-100.00
510333	提存外匯價格變動準備	155,546,000.00	-1,763,619,826.00	13,000,000.00	-1,776,619,826.00	-13,666.31	3,947,306,301.00	142,544,000.00	3,804,762,301.00	2,669.18
510342	透過損益按公允價值衡量之金融資產損失		-5,390,798,275.00		-5,390,798,275.00		3,900,680,142.00		3,900,680,142.00	
510343	透過損益按公允價值衡量之金融負債損失	1,638,935,000.00	-3,574,974,631.00	136,979,000.00	-3,711,953,631.00	-2,709.87	22,494,985,958.00	1,501,954,000.00	20,993,031,958.00	1,397.71
510361	採用覆蓋法重分類之損失	87,321,000.00					43,662,000.00		-43,662,000.00	-100.00
5198	其他營業成本	339,446,000.00	22,242,703.00	36,858,000.00	-14,615,297.00	-39.65	141,599,556.00	319,778,000.00	-178,178,444.00	-55.72
519801	投資性不動產費用	177,578,000.00	21,291,722.00	31,576,000.00	-10,284,278.00	-32.57	130,813,018.00	162,726,000.00	-31,912,982.00	-19.61
519898	什項營業成本	161,868,000.00	950,981.00	5,282,000.00	-4,331,019.00	-82.00	10,786,538.00	157,052,000.00	-146,265,462.00	-93.13
61	營業毛利（毛損）	190,601,000.00	-2,290,903,037.00	-298,113,000.00	-1,992,790,037.00	-668.47	2,544,160,065.00	-284,684,000.00	2,828,844,065.00	-993.68
52	營業費用	857,728,000.00	49,042,443.00	72,813,000.00	-23,770,557.00	-32.65	566,837,473.00	759,659,000.00	-192,821,527.00	-25.38
5202	業務費用	664,775,000.00	36,799,075.00	54,779,000.00	-17,979,925.00	-32.82	442,079,372.00	586,293,000.00	-144,213,628.00	-24.60
520201	業務費用	664,775,000.00	36,799,075.00	54,779,000.00	-17,979,925.00	-32.82	442,079,372.00	586,293,000.00	-144,213,628.00	-24.60
5203	管理費用	188,780,000.00	12,162,652.00	17,676,000.00	-5,513,348.00	-31.19	122,369,130.00	169,653,000.00	-47,283,870.00	-27.87
520301	管理費用	188,780,000.00	12,162,652.00	17,676,000.00	-5,513,348.00	-31.19	122,369,130.00	169,653,000.00	-47,283,870.00	-27.87
5298	其他營業費用	4,173,000.00	80,716.00	358,000.00	-277,284.00	-77.45	2,388,971.00	3,713,000.00	-1,324,029.00	-35.66
529801	研究發展費用	160,000.00					163,758.00	160,000.00	3,758.00	2.35
529802	員工訓練費用	4,013,000.00	80,716.00	358,000.00	-277,284.00	-77.45	2,225,213.00	3,553,000.00	-1,327,787.00	-37.37
62	營業利益（損失）	-667,127,000.00	-2,339,945,480.00	-370,926,000.00	-1,969,019,480.00	-530.84	1,977,322,592.00	-1,044,343,000.00	3,021,665,592.00	-289.34
49	營業外收入	8,000,000.00	222,365.00	666,000.00	-443,635.00	-66.61	9,264,292.00	7,332,000.00	1,932,292.00	26.35
4998	其他營業外收入	8,000,000.00	222,365.00	666,000.00	-443,635.00	-66.61	9,264,292.00	7,332,000.00	1,932,292.00	26.35
499802	賠償收入						522,360.00		522,360.00	
499804	利息收入		438.00		438.00		4,818.00		4,818.00	
499898	什項收入	8,000,000.00	221,927.00	666,000.00	-444,073.00	-66.68	8,737,114.00	7,332,000.00	1,405,114.00	19.16
59	營業外費用	42,566,000.00	1,364,270.00	5,378,000.00	-4,013,730.00	-74.63	13,200,645.00	22,601,000.00	-9,400,355.00	-41.59
5901	財務成本	26,000.00	404.00		404.00		22,589.00	22,000.00	589.00	2.68
590101	利息費用	26,000.00	404.00		404.00		22,589.00	22,000.00	589.00	2.68
5998	其他營業外費用	42,540,000.00	1,363,866.00	5,378,000.00	-4,014,134.00	-74.64	13,178,056.00	22,579,000.00	-9,400,944.00	-41.64
599807	優待超額利息	24,711,000.00	228,752.00	278,000.00	-49,248.00	-17.72	5,567,072.00	5,818,000.00	-250,928.00	-4.31
599835	資產報廢損失	8,673,000.00	614,349.00	4,337,000.00	-3,722,651.00	-85.83	614,349.00	8,673,000.00	-8,058,651.00	-92.92
599898	什項費用	9,156,000.00	520,765.00	763,000.00	-242,235.00	-31.75	6,996,635.00	8,088,000.00	-1,091,365.00	-13.49
63	營業外利益（損失）	-34,566,000.00	-1,141,905.00	-4,712,000.00	3,570,095.00	-75.77	-3,936,353.00	-15,269,000.00	11,332,647.00	-74.22
64	稅前淨利（淨損）	-701,693,000.00	-2,341,087,385.00	-375,638,000.00	-1,965,449,385.00	-523.23	1,973,386,239.00	-1,059,612,000.00	3,032,998,239.00	-286.24
65	所得稅費用（利益）	-162,535,000.00	-42,432,171.00	-14,716,000.00	-27,716,171.00	188.34	1,267,086,837.00	-142,074,000.00	1,409,160,837.00	-991.85
68	本期淨利（淨損）	-539,158,000.00	-2,298,655,214.00	-360,922,000.00	-1,937,733,214.00	-536.88	706,299,402.00	-917,538,000.00	1,623,837,402.00	-176.98

	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)	2,882,935,293.00	-8,469,444,541.00
7102	不重分類至損益之項目（稅後淨額）	457,895,096.00	-575,885,669.00
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	-32,609,473.00	-171,276,508.00
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	490,504,569.00	-396,418,186.00
710298	與不重分類之項目相關之所得稅		-8,190,975.00
7103	後續可能重分類至損益之項目（稅後淨額）	2,425,040,197.00	-7,893,558,872.00
710301	國外營運機構財務報表換算之兌換差額	-2,725,472.00	6,910,731.00
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	-100,141,215.00	-984,033,631.00
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	270,000.00	-6,582,062.00
710309	採用覆蓋法重分類之其他綜合損益	2,580,200,419.00	-7,052,293,952.00
710398	與可能重分類之項目相關之所得稅	-52,563,535.00	142,440,042.00