

臺銀人壽保險股份有限公司

損 益 表

中華民國113年度12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	5,597,533,365	3,071,258,000	2,526,275,365	82.26	52,129,087,473	34,037,965,000	18,091,122,473	53.15
4103	金融保險收入	33,147,456,000	5,497,074,939	2,969,429,000	2,527,645,939	85.12	50,870,928,408	33,147,456,000	17,723,472,408	53.47
410301	利息收入	11,624,649,000	1,072,235,844	976,352,000	95,883,844	9.82	12,540,927,007	11,624,649,000	916,278,007	7.88
410302	保費收入	13,567,365,000	2,630,963,866	1,620,069,000	1,010,894,866	62.40	14,363,812,431	13,567,365,000	796,447,431	5.87
410303	再保佣金收入	33,347,000	149,806		149,806		34,529,639	33,347,000	1,182,639	3.55
410305	手續費收入	414,538,000	65,011,498	29,745,000	35,266,498	118.56	344,167,454	414,538,000	-70,370,546	-16.98
410321	攤回再保賠款與給付	62,726,000	5,645,424	1,758,000	3,887,424	221.13	88,596,750	62,726,000	25,870,750	41.24
410322	分離帳戶保險商品收益	3,600,000,000	188,436	229,172,000	-228,983,564	-99.92	1,653,419	3,600,000,000	-3,598,346,581	-99.95
410324	收回責任準備		-653,315,265		-653,315,265		2,575,477,592		2,575,477,592	
410325	收回未滿期保費準備	1,224,000		-1,570,000	1,570,000	-100.00		1,224,000	-1,224,000	-100.00
410326	收回特別準備		-57,654,197	-35,575,000	-22,079,197	62.06				
410330	收回保費不足準備	159,352,000	7,489,873	7,860,000	-370,127	-4.71	150,398,859	159,352,000	-8,953,141	-5.62
410342	透過損益按公允價值衡量之金融資產利益	3,102,144,000	432,761,437	141,618,000	291,143,437	205.58	3,857,892,241	3,102,144,000	755,748,241	24.36
410353	外幣兌換利益		1,977,618,617		1,977,618,617		16,493,095,919		16,493,095,919	
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	15,979,600		15,979,600		-420,377,097	582,111,000	-161,733,903	-27.78
4106	採用權益法認列之關聯企業及合資利益之份額	482,668,000	68,825,500	64,358,000	4,467,500	6.94	886,768,561	482,668,000	404,100,561	83.72
410601	採用權益法認列之關聯企業及合資利益之份額	482,668,000	68,825,500	64,358,000	4,467,500	6.94	886,768,561	482,668,000	404,100,561	83.72
4198	其他營業收入	407,841,000	31,632,926	37,471,000	-5,838,074	-15.58	371,390,504	407,841,000	-36,450,496	-8.94
419801	投資性不動產收入	407,841,000	31,598,498	37,471,000	-5,872,502	-15.67	371,281,397	407,841,000	-36,559,603	-8.96
419898	什項營業收入		34,428		34,428		109,107		109,107	
51	營業成本	33,790,728,000	6,059,499,663	3,129,605,000	2,929,894,663	93.62	50,493,182,027	33,790,728,000	16,702,454,027	49.43
5103	金融保險成本	33,610,603,000	6,048,699,746	3,114,895,000	2,933,806,746	94.19	50,333,344,762	33,610,603,000	16,722,741,762	49.75
510301	利息費用	202,000	3,308,916	12,000	3,296,916	27,474.30	21,010,119	202,000	20,808,119	10,301.05
510302	保險費用	160,493,000	14,215,798	1,000	14,214,798	21,479.80	198,346,730	160,493,000	37,853,730	23.59
510303	承保費用	324,580,000	85,848,938	48,763,000	37,085,938	76.05	323,656,601	324,580,000	-923,399	-0.28
510304	佣金費用	687,637,000	217,143,260	59,885,000	157,258,260	262.60	1,057,041,762	687,637,000	369,404,762	53.72
510305	手續費用	91,537,000	8,645,589	7,159,000	1,486,589	20.77	94,525,649	91,537,000	2,988,649	3.26
510313	安定基金費用	29,849,000	4,998,831	4,104,000	894,831	21.80	27,291,242	29,849,000	-2,557,758	-8.57
510321	保險賠款與給付	20,029,784,000	2,892,580,393	2,054,964,000	837,616,393	40.76	28,718,094,384	20,029,784,000	8,688,310,384	43.38
510322	分離帳戶保險商品費用	3,600,000,000	188,436	229,172,000	-228,983,564	-99.92	1,653,419	3,600,000,000	-3,598,346,581	-99.95
510324	提存責任準備	5,690,312,000		472,131,000	-472,131,000	-100.00		5,690,312,000	-5,690,312,000	-100.00
510325	提存未滿期保費準備		17,463,778		17,463,778		53,279,463		53,279,463	
510326	提存特別準備		15,275,162		15,275,162		15,275,162		15,275,162	
510327	提存賠款準備	6,191,000	-8,641,768	-7,338,000	-1,303,768	17.77	16,636,934	6,191,000	10,445,934	168.73
510333	提存外匯價格變動準備	101,272,000	-32,099,369	8,606,000	-40,705,369	--	3,689,374,077	101,272,000	3,588,102,077	3,543.03
510343	透過損益按公允價值衡量之金融負債損失	2,404,165,000	2,554,768,420	197,055,000	2,357,713,420	1,196.47	13,719,758,659	2,404,165,000	11,315,593,659	470.67
510357	除列按攤銷後成本衡量之金融資產損失						733		733	
510359	預期信用減損損失		557,867		557,867		1,586,578		1,586,578	
510361	採用覆蓋法重分類之損失	484,581,000	274,445,495	40,379,000	234,066,495	579.67	2,395,813,250	484,581,000	1,911,232,250	394.41
5198	其他營業成本	180,125,000	10,799,917	14,712,000	-3,912,083	-26.59	159,837,265	180,125,000	-20,287,735	-11.26
519801	投資性不動產費用	168,757,000	9,852,339	13,766,000	-3,913,661	-28.43	148,445,958	168,757,000	-20,311,042	-12.04
519898	什項營業成本	11,368,000	947,578	946,000	1,578	0.17	11,391,307	11,368,000	23,307	0.21
61	營業毛利(毛損)	247,237,000	-461,966,298	-58,347,000	-403,619,298	691.76	1,635,905,446	247,237,000	1,388,668,446	561.68
52	營業費用	899,223,000	207,726,702	106,049,000	101,677,702	95.88	933,308,526	899,223,000	34,085,526	3.79
5202	業務費用	704,758,000	166,071,552	83,914,000	82,157,552	97.91	742,975,535	704,758,000	38,217,535	5.42
520201	業務費用	704,758,000	166,071,552	83,914,000	82,157,552	97.91	742,975,535	704,758,000	38,217,535	5.42
5203	管理費用	189,680,000	40,469,373	21,860,000	18,609,373	85.13	186,547,190	189,680,000	-3,132,810	-1.65
520301	管理費用	189,680,000	40,469,373	21,860,000	18,609,373	85.13	186,547,190	189,680,000	-3,132,810	-1.65
5298	其他營業費用	4,785,000	1,185,777	275,000	910,777	331.19	3,785,801	4,785,000	-999,199	-20.88
529801	研究發展費用	960,000			168,621		960,000		-791,379	-82.44
529802	員工訓練費用	3,825,000	1,185,777	275,000	910,777	331.19	3,617,180	3,825,000	-207,820	-5.43
62	營業利益(損失)	-651,986,000	-669,693,000	-164,396,000	-505,297,000	307.37	702,596,920	-651,986,000	1,354,582,920	--
49	營業外收入	4,741,000	91,202,758	396,000	90,806,758	22,931.00	110,018,756	4,741,000	105,277,756	2,220.58
4998	其他營業外收入	4,741,000	91,202,758	396,000	90,806,758	22,931.00	110,018,756	4,741,000	105,277,756	2,220.58
499802	賠償收入		13,353		13,353		4,763,643		4,763,643	
499804	利息收入		1,185		1,185		11,580		11,580	
499898	什項收入	4,741,000	91,188,220	396,000	90,792,220	22,927.33	105,243,533	4,741,000	100,502,533	2,119.86
59	營業外費用	36,943,000	30,992,926	20,133,000	10,859,926	53.94	46,666,450	36,943,000	9,723,450	26.32
5901	財務成本	274,000	43,746	40,000	3,746	9.37	276,686	274,000	2,686	0.98
590101	利息費用	274,000	43,746	40,000	3,746	9.37	276,686	274,000	2,686	0.98
5998	其他營業外費用	36,669,000	30,949,180	20,093,000	10,856,180	54.03	46,389,764	36,669,000	9,720,764	26.51
599807	優待超額利息	26,318,000	29,912,907	18,841,000	11,071,907	58.76	34,909,726	26,318,000	8,591,726	32.63
599835	資產報廢損失	357,000		179,000	-179,000	-100.00	859,349	357,000	502,349	140.71
599898	什項費用	9,994,000	1,036,273	1,073,000	-36,727	-3.42	10,620,689	9,994,000	626,689	6.27
63	營業外利益(損失)	-32,202,000	60,209,832	-19,737,000	79,946,832	--	63,352,306	-32,202,000	95,554,306	--
64	稅前淨利(淨損)	-684,188,000	-609,483,168	-184,133,000	-425,350,168	231.00	765,949,226	-684,188,000	1,450,137,226	--
65	所得稅費用(利益)	-136,838,000	-1,097,373,714	-14,963,000	-1,082,410,714	7,233.92	-863,845,747	-136,838,000	-727,007,747	531.29
68	本期淨利(淨損)	-547,350,000	487,890,546	-169,170,000	657,060,546	--	1,629,794,973	-547,350,000	2,177,144,973	--

	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)	566,022,302.00	3,768,709,964.00
7102	不重分類至損益之項目(稅後淨額)	255,303,195.00	1,244,016,390.00
710201	確定福利計畫之再衡量數	-2,915,503.00	-2,915,503.00
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	-18,648,078.00	90,570,523.00
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	276,283,676.00	1,155,778,270.00
710298	與不重分類之項目相關之所得稅	583,100.00	583,100.00
7103	後續可能重分類至損益之項目(稅後淨額)	310,719,107.00	2,524,693,574.00
710301	國外營運機構財務報表換算之兌換差額	558,441.00	4,571,927.00
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	29,775,213.00	160,341,496.00
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	30,000.00	34,080.00
710309	採用覆蓋法重分類之其他綜合損益	274,445,495.00	2,395,813,250.00
710398	與可能重分類之項目相關之所得稅	5,909,958.00	-36,067,179.00