

臺銀人壽保險股份有限公司

損 益 表

中華民國111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	39,005,743,000.00	1,013,528,353.00	5,005,316,000.00	-3,991,787,647.00	-79.75	59,805,498,419.00	39,005,743,000.00	20,799,755,419.00	53.32
4103	金融保險收入	38,165,279,000.00	944,661,798.00	4,928,089,000.00	-3,983,427,202.00	-80.83	58,786,560,550.00	38,165,279,000.00	20,621,281,550.00	54.03
410301	利息收入	11,348,706,000.00	994,816,679.00	952,588,000.00	42,228,679.00	4.43	11,621,457,334.00	11,348,706,000.00	272,751,334.00	2.40
410302	保費收入	17,965,933,000.00	1,353,024,945.00	2,309,205,000.00	-956,180,055.00	-41.41	14,616,756,766.00	17,965,933,000.00	-3,349,176,234.00	-18.64
410303	再保佣金收入	31,859,000.00	1,491,706.00	154,000.00	1,337,706.00	868.64	45,745,789.00	31,859,000.00	13,886,789.00	43.59
410305	手續費收入	328,190,000.00	52,335,683.00	19,197,000.00	33,138,683.00	172.62	307,064,333.00	328,190,000.00	-21,125,667.00	-6.44
410321	攤回再保賠款與給付	62,839,000.00	1,339,370.00	16,589,000.00	-15,249,630.00	-91.93	22,495,943.00	62,839,000.00	-40,343,057.00	-64.20
410322	分帳帳戶保險商品收益	4,300,000,000.00	25,705.00	716,335,000.00	-716,309,295.00	-100.00	2,958,587.00	4,300,000,000.00	-4,297,041,413.00	-99.93
410325	收回未滿期保費準備	9,311,000.00		6,260,000.00	-6,260,000.00	-100.00		9,311,000.00	-9,311,000.00	-100.00
410326	收回特別準備		-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	13,243,131.00	1,415,000.00	11,828,131.00	835.91	196,810,921.00	116,365,000.00	80,445,921.00	69.13
410342	透過損益按公允價值衡量之金融資產利益	3,301,139,000.00		968,196,000.00	-968,196,000.00	-100.00		3,301,139,000.00	-3,301,139,000.00	-100.00
410353	外幣兌換利益		-1,708,228,808.00		-1,708,228,808.00		24,280,307,905.00		24,280,307,905.00	
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	19,846,500.00		19,846,500.00		378,579,031.00	700,937,000.00	-322,357,969.00	-45.99
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	預期信用減損損失		-935,194.00		-935,194.00		5,842,613.00		5,842,613.00	
410361	採用覆蓋法重分類之利益		249,568,817.00		249,568,817.00		7,301,862,769.00		7,301,862,769.00	
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	39,024,273.00	32,512,000.00	6,512,273.00	20.03	659,361,701.00	390,144,000.00	269,217,701.00	69.00
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	39,024,273.00	32,512,000.00	6,512,273.00	20.03	659,361,701.00	390,144,000.00	269,217,701.00	69.00
4198	其他營業收入	450,320,000.00	29,842,282.00	44,715,000.00	-14,872,718.00	-33.26	359,576,168.00	450,320,000.00	-90,743,832.00	-20.15
419801	投資性不動產收入	450,320,000.00	29,838,797.00	44,715,000.00	-14,876,203.00	-33.27	359,382,526.00	450,320,000.00	-90,937,474.00	-20.19
419898	什項營業收入		3,485.00		3,485.00		193,642.00		193,642.00	
51	營業成本	38,792,642,000.00	2,049,784,245.00	4,507,531,000.00	-2,457,746,755.00	-54.53	58,297,594,246.00	38,792,642,000.00	19,504,952,246.00	50.28
5103	金融保險成本	38,475,696,000.00	2,039,159,273.00	4,510,363,000.00	-2,471,203,727.00	-54.79	58,145,369,718.00	38,475,696,000.00	19,669,673,718.00	51.12
510301	利息費用	235,000.00	3,114.00	12,000.00	-8,886.00	-74.05	244,171.00	235,000.00	9,171.00	3.90
510302	保險費用	168,092,000.00	41,538,255.00	49,233,000.00	-7,694,745.00	-15.63	193,907,356.00	168,092,000.00	25,815,356.00	15.36
510303	承保費用	331,283,000.00	94,707,576.00	49,206,000.00	45,501,576.00	92.47	336,015,133.00	331,283,000.00	4,732,133.00	1.43
510304	佣金費用	911,848,000.00	73,124,515.00	98,564,000.00	-25,439,485.00	-25.81	701,085,332.00	911,848,000.00	-210,762,668.00	-23.11
510305	手續費用	106,767,000.00	8,653,267.00	9,907,000.00	-1,253,733.00	-12.66	91,122,755.00	106,767,000.00	-15,644,245.00	-14.65
510311	各項提存	19,250,000.00	1,924,468.00	2,413,000.00	-488,532.00	-20.25	7,776,810.00	19,250,000.00	-11,473,190.00	-59.60
510313	安定基金費用	43,895,000.00	2,570,747.00	4,896,000.00	-2,325,253.00	-47.49	34,319,674.00	43,895,000.00	-9,575,326.00	-21.81
510321	保險賠款與給付	23,330,475,000.00	3,473,054,435.00	2,396,020,000.00	1,077,034,435.00	44.95	26,851,301,899.00	23,330,475,000.00	3,520,826,899.00	15.09
510322	分帳帳戶保險商品費用	4,300,000,000.00	25,705.00	716,335,000.00	-716,309,295.00	-100.00	2,958,587.00	4,300,000,000.00	-4,297,041,413.00	-99.93
510324	提存責任準備	7,364,914,000.00	-1,126,886,314.00	975,849,000.00	-2,102,735,314.00	-215.48	107,408,977.00	7,364,914,000.00	-7,257,505,023.00	-98.54
510325	提存未滿期保費準備		-2,594,258.00		-2,594,258.00		3,218,860.00		3,218,860.00	
510326	提存特別準備		21,076,382.00		21,076,382.00		21,076,382.00		21,076,382.00	
510327	提存賠款準備	17,135,000.00	7,197,748.00	14,286,000.00	-7,088,252.00	-49.62	7,197,748.00	17,135,000.00	-9,937,252.00	-57.99
510333	提存外匯價格變動準備	155,546,000.00	-337,399,348.00	13,002,000.00	-350,401,348.00	-2,694.98	3,609,906,953.00	155,546,000.00	3,454,360,953.00	2,220.80
510342	透過損益按公允價值衡量之金融資產損失		-129,039,176.00		-129,039,176.00		3,771,640,966.00		3,771,640,966.00	
510343	透過損益按公允價值衡量之金融負債損失	1,638,935,000.00	-88,797,843.00	136,981,000.00	-225,778,843.00	-164.82	22,406,188,115.00	1,638,935,000.00	20,767,253,115.00	1,267.12
510361	採用覆蓋法重分類之損失	87,321,000.00		43,659,000.00	-43,659,000.00	-100.00	87,321,000.00		-87,321,000.00	-100.00
5198	其他營業成本	316,946,000.00	10,624,972.00	-2,832,000.00	13,456,972.00	-475.18	152,224,528.00	316,946,000.00	-164,721,472.00	-51.97
519801	投資性不動產費用	177,578,000.00	9,673,728.00	14,852,000.00	-5,178,272.00	-34.87	140,486,746.00	177,578,000.00	-37,091,254.00	-20.89
519898	什項營業成本	139,368,000.00	951,244.00	-17,684,000.00	18,635,244.00	-105.38	11,737,782.00	139,368,000.00	-127,630,218.00	-91.58
61	營業毛利（毛損）	213,101,000.00	-1,036,255,892.00	497,785,000.00	-1,534,040,892.00	-308.17	1,507,904,173.00	213,101,000.00	1,294,803,173.00	607.60
52	營業費用	856,228,000.00	216,399,055.00	96,569,000.00	119,830,055.00	124.09	783,236,528.00	856,228,000.00	-72,991,472.00	-8.52
5202	業務費用	663,275,000.00	168,792,171.00	76,982,000.00	91,810,171.00	119.26	610,871,543.00	663,275,000.00	-52,403,457.00	-7.90
520201	業務費用	663,275,000.00	168,792,171.00	76,982,000.00	91,810,171.00	119.26	610,871,543.00	663,275,000.00	-52,403,457.00	-7.90
5203	管理費用	188,780,000.00	46,549,718.00	19,127,000.00	27,422,718.00	143.37	168,918,848.00	188,780,000.00	-19,861,152.00	-10.52
520301	管理費用	188,780,000.00	46,549,718.00	19,127,000.00	27,422,718.00	143.37	168,918,848.00	188,780,000.00	-19,861,152.00	-10.52
5298	其他營業費用	4,173,000.00	1,057,166.00	460,000.00	597,166.00	129.82	3,446,137.00	4,173,000.00	-726,863.00	-17.42
529801	研究發展費用	160,000.00	12,018.00		12,018.00		175,776.00	160,000.00	15,776.00	9.86
529802	員工訓練費用	4,013,000.00	1,045,148.00	460,000.00	585,148.00	127.21	3,270,361.00	4,013,000.00	-742,639.00	-18.51
62	營業利益（損失）	-643,127,000.00	-1,252,654,947.00	401,216,000.00	-1,653,870,947.00	-412.21	724,667,645.00	-643,127,000.00	1,367,794,645.00	-212.68
49	營業外收入	9,000,000.00	37,477,924.00	1,668,000.00	35,809,924.00	2,146.88	46,742,216.00	9,000,000.00	37,742,216.00	419.36
4998	其他營業外收入	9,000,000.00	37,477,924.00	1,668,000.00	35,809,924.00	2,146.88	46,742,216.00	9,000,000.00	37,742,216.00	419.36
499802	賠償收入		517,458.00		517,458.00		1,039,818.00		1,039,818.00	
499804	利息收入		780.00		780.00		5,598.00		5,598.00	
499898	什項收入	9,000,000.00	36,959,686.00	1,668,000.00	35,291,686.00	2,115.81	45,696,800.00	9,000,000.00	36,696,800.00	407.74
59	營業外費用	42,566,000.00	21,348,510.00	19,965,000.00	1,383,510.00	6.93	34,549,155.00	42,566,000.00	-8,016,845.00	-18.83
5901	財務成本	26,000.00	8,644.00	4,000.00	4,644.00	116.10	31,233.00	26,000.00	5,233.00	20.13
590101	利息費用	26,000.00	8,644.00	4,000.00	4,644.00	116.10	31,233.00	26,000.00	5,233.00	20.13
5998	其他營業外費用	42,540,000.00	21,339,866.00	19,961,000.00	1,378,866.00	6.91	34,517,922.00	42,540,000.00	-8,022,078.00	-18.86
599807	優待超額利息	24,711,000.00	20,752,743.00	18,893,000.00	1,859,743.00	9.84	26,319,815.00	24,711,000.00	1,608,815.00	6.51
599835	資產報廢損失	8,673,000.00	-580.00		-580.00		613,769.00	8,673,000.00	-8,059,231.00	-92.92
599898	什項費用	9,156,000.00	587,703.00	1,068,000.00	-480,297.00	-44.97	7,584,338.00	9,156,000.00	-1,571,662.00	-17.17
63	營業外利益（損失）	-33,566,000.00	16,129,414.00	-18,297,000.00	34,426,414.00	-188.15	12,193,061.00	-33,566,000.00	45,759,061.00	-136.33
64	稅前淨利（淨損）	-676,693,000.00	-1,236,525,533.00	382,919,000.00	-1,619,444,533.00	-422.92	736,860,706.00	-676,693,000.00	1,413,553,706.00	-208.89
65	所得稅費用（利益）	-157,535,000.00	179,698,745.00	-15,461,000.00	195,159,745.00	-1,262.27	1,446,785,582.00	-157,535,000.00	1,604,320,582.00	-1,018.39
68	本期淨利（淨損）	-519,158,000.00	-1,416,224,788.00	398,380,000.00	-1,814,604,278.00	-455.50	-709,924,876.00	-519,158,000.00	-190,766,876.00	36.75

	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)	-19,547,491.00	-8,488,992,032.00
7102	不重分類至損益之項目（稅後淨額）	18,817,434.00	-557,068,235.00
710201	確定福利計畫之再衡量數	147,831,415.00	147,831,415.00
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	60,362,916.00	-110,913,592.00
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	-159,810,614.00	-556,228,800.00
710298	與不重分類之項目相關之所得稅	-29,566,283.00	-37,757,258.00
7103	後續可能重分類至損益之項目（稅後淨額）	-38,364,925.00	-7,931,923,797.00
710301	國外營運機構財務報表換算之兌換差額	-427,672.00	6,483,059.00
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	141,367,799.00	-842,665,832.00
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	147,300.00	-6,434,762.00
710309	採用覆蓋法重分類之其他綜合損益	-249,568,817.00	-7,301,862,769.00
710398	與可能重分類之項目相關之所得稅	70,116,465.00	212,556,507.00