

臺銀人壽保險股份有限公司

損 益 表

中華民國107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	60,696,923,000.00	3,927,169,182.00	4,920,282,000.00	-993,112,818.00	-20.18	63,963,826,448.00	53,744,472,000.00	10,219,354,448.00	19.01
4103	金融保險收入	60,003,736,000.00	3,862,164,861.00	4,860,118,000.00	-997,953,139.00	-20.53	63,208,992,846.00	53,111,455,000.00	10,097,537,846.00	19.01
410301	利息收入	8,086,349,000.00	844,194,014.00	666,009,000.00	178,185,014.00	26.75	9,327,161,949.00	7,420,340,000.00	1,906,821,949.00	25.70
410302	保費收入	48,935,088,000.00	3,293,626,694.00	4,132,581,000.00	-838,954,306.00	-20.30	43,400,262,053.00	42,792,869,000.00	607,393,053.00	1.42
410303	再保佣金收入	22,201,000.00	1,460,138.00	1,499,000.00	-38,862.00	-2.59	22,201,950.00	22,201,000.00	29,950.00	0.13
410305	手續費收入	63,376,000.00	6,625,733.00	5,097,000.00	1,528,733.00	29.99	62,493,592.00	55,885,000.00	6,608,592.00	11.83
410321	攤回再保賠款與給付	25,791,000.00	12,437,267.00	4,900,000.00	7,537,267.00	153.82	42,579,934.00	23,921,000.00	18,658,934.00	78.00
410322	分辦帳戶保險商品收益	3,500,000.00	163,165.00	291,000.00	-127,835.00	-43.93	3,753,267.00	3,207,000.00	546,267.00	17.03
410325	收回未滿期保費準備	3,031,000.00	632,173.00	914,000.00	1,546,173.00	-	4,169,785.00	1,447,000.00	2,722,785.00	188.17
410326	收回特別準備	32,720,000.00	-	-36,000.00	36,000.00	-	-	59,517,000.00	-59,517,000.00	-100.00
410327	收回賠款準備	-	-	-	-	-	20,123,959.00	-	20,123,959.00	-
410330	收回保費不足準備	646,057,000.00	45,134,279.00	-2,042,000.00	47,176,279.00	-	798,795,649.00	597,360,000.00	201,435,649.00	33.72
410342	透過損益按公允價值衡量之金融資產利益	1,614,159,000.00	296,371,806.00	52,733,000.00	243,638,806.00	462.02	1,331,332,012.00	1,563,244,000.00	-231,911,988.00	-14.84
410353	外幣兌換利益	-	-445,313,144.00	-	-445,313,144.00	-	5,737,049,245.00	-	5,737,049,245.00	-
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	571,464,000.00	643,190.00	-	643,190.00	-	361,368,731.00	571,464,000.00	-210,095,269.00	-36.76
410357	除列按攤銷後成本衡量之金融資產利益	-	-551,000.00	-	-551,000.00	-	356,200,707.00	-	356,200,707.00	-
410361	採用覆蓋法重分類之利益	-	-193,259,454.00	-	-193,259,454.00	-	1,741,471,013.00	-	1,741,471,013.00	-
4106	採用權益法認列之關聯企業及合資利益之份額	378,784,000.00	40,826,534.00	31,565,000.00	9,261,534.00	29.34	491,430,259.00	347,215,000.00	144,215,259.00	41.53
410601	採用權益法認列之關聯企業及合資利益之份額	378,784,000.00	40,826,534.00	31,565,000.00	9,261,534.00	29.34	491,430,259.00	347,215,000.00	144,215,259.00	41.53
4198	其他營業收入	314,403,000.00	24,177,787.00	28,599,000.00	-4,421,213.00	-15.46	263,403,343.00	285,802,000.00	-22,398,657.00	-7.84
419801	投資性不動產收入	314,403,000.00	24,177,787.00	28,599,000.00	-4,421,213.00	-15.46	263,403,343.00	285,802,000.00	-22,398,657.00	-7.84
51	營業成本	60,798,592,000.00	4,338,067,497.00	5,110,347,000.00	-772,279,503.00	-15.11	64,714,188,086.00	53,782,385,000.00	10,931,803,086.00	20.33
5103	金融保險成本	60,676,508,000.00	4,320,341,911.00	5,091,482,000.00	-771,140,089.00	-15.15	64,601,626,483.00	53,669,668,000.00	10,931,958,483.00	20.37
510301	利息費用	90,000.00	1,573.00	8,000.00	-6,427.00	-80.34	24,924,150.00	82,000.00	24,842,150.00	30,295.30
510302	保險費用	100,912,000.00	32,444,860.00	26,739,000.00	5,705,860.00	21.34	111,819,885.00	100,912,000.00	10,907,885.00	10.81
510303	承保費用	296,519,000.00	20,687,603.00	23,677,000.00	-2,989,397.00	-12.63	236,162,459.00	255,191,000.00	-19,028,541.00	-7.46
510304	佣金費用	1,349,332,000.00	111,265,142.00	147,894,000.00	-36,628,858.00	-24.77	1,232,056,366.00	1,166,735,000.00	65,321,366.00	5.60
510305	手續費用	117,792,000.00	6,787,186.00	10,052,000.00	-3,264,814.00	-32.48	81,579,870.00	107,899,000.00	-26,319,130.00	-24.39
510313	安定基金費用	161,487,000.00	8,892,792.00	15,438,000.00	-6,545,208.00	-42.40	117,180,706.00	138,620,000.00	-21,439,294.00	-15.47
510321	保險賠款與給付	48,437,967,000.00	4,199,615,109.00	4,218,349,000.00	-18,733,891.00	-0.44	38,786,032,574.00	40,979,353,000.00	-2,193,320,426.00	-5.35
510322	分辦帳戶保險商品費用	3,500,000.00	163,165.00	291,000.00	-127,835.00	-43.93	3,753,267.00	3,207,000.00	546,267.00	17.03
510324	提存責任準備	9,848,653,000.00	-80,460,166.00	617,916,000.00	-698,376,166.00	-113.02	13,892,396,640.00	10,588,900,000.00	3,303,496,640.00	31.20
510326	提存特別準備	-	-	-	-	-	100,850,847.00	-	100,850,847.00	-
510327	提存賠款準備	6,818,000.00	-	-	-	-	6,415,000.00	-	-6,415,000.00	-100.00
510333	提存外匯價格變動準備	353,458,000.00	-74,888,285.00	31,118,000.00	-106,006,285.00	-340.66	1,005,923,064.00	322,354,000.00	683,569,064.00	212.06
510343	透過損益按公允價值衡量之金融負債損失	-	95,832,932.00	-	95,832,932.00	-	9,007,642,865.00	-	9,007,642,865.00	-
510359	預期信用減損損失	-	-	-	-	-	1,303,790.00	-	1,303,790.00	-
5198	其他營業成本	122,084,000.00	17,725,586.00	18,865,000.00	-1,139,414.00	-6.04	112,561,603.00	112,717,000.00	-155,397.00	-0.14
519801	投資性不動產費用	122,084,000.00	17,725,556.00	18,865,000.00	-1,139,444.00	-6.04	112,560,940.00	112,717,000.00	-156,060.00	-0.14
519898	什項營業成本	-	30.00	-	30.00	-	663.00	-	663.00	-
61	營業毛利（毛損）	-101,669,000.00	-410,898,315.00	-190,065,000.00	-220,833,315.00	-	-750,361,638.00	-37,913,000.00	-712,448,638.00	-
52	營業費用	674,111,000.00	43,636,193.00	53,665,000.00	-10,028,807.00	-18.69	498,716,379.00	578,379,000.00	-79,662,621.00	-13.77
5202	業務費用	516,539,000.00	31,811,695.00	39,350,000.00	-7,538,305.00	-19.16	377,896,970.00	438,434,000.00	-60,537,030.00	-13.81
520201	業務費用	516,539,000.00	31,811,695.00	39,350,000.00	-7,538,305.00	-19.16	377,896,970.00	438,434,000.00	-60,537,030.00	-13.81
5203	管理費用	153,170,000.00	11,426,284.00	13,928,000.00	-2,501,716.00	-17.96	118,540,219.00	135,861,000.00	-17,320,781.00	-12.75
520301	管理費用	153,170,000.00	11,426,284.00	13,928,000.00	-2,501,716.00	-17.96	118,540,219.00	135,861,000.00	-17,320,781.00	-12.75
5298	其他營業費用	4,402,000.00	398,214.00	387,000.00	11,214.00	2.90	2,279,190.00	4,084,000.00	-1,804,810.00	-44.19
529801	研究發展費用	480,000.00	7,289.00	-	7,289.00	-	127,898.00	215,000.00	-87,102.00	-40.51
529802	員工訓練費用	3,922,000.00	390,925.00	387,000.00	3,925.00	1.01	2,151,292.00	3,869,000.00	-1,717,708.00	-44.40
62	營業利益（損失）	-775,780,000.00	-454,534,508.00	-243,730,000.00	-210,804,508.00	-	-1,249,078,017.00	-616,292,000.00	-632,786,017.00	-
49	營業外收入	51,645,000.00	859,622.00	4,304,000.00	-3,444,378.00	-80.03	41,931,544.00	47,344,000.00	-5,412,456.00	-11.43
4998	其他營業外收入	51,645,000.00	859,622.00	4,304,000.00	-3,444,378.00	-80.03	41,931,544.00	47,344,000.00	-5,412,456.00	-11.43
499802	賠償收入	-	4,566.00	-	4,566.00	-	106,173.00	-	106,173.00	-
499898	什項收入	51,645,000.00	855,056.00	4,304,000.00	-3,448,944.00	-80.13	41,825,371.00	47,344,000.00	-5,518,629.00	-11.66
59	營業外費用	29,982,000.00	2,967,758.00	1,988,000.00	979,758.00	49.28	28,550,612.00	17,817,000.00	10,733,612.00	60.24
5998	其他營業外費用	29,982,000.00	2,967,758.00	1,988,000.00	979,758.00	49.28	28,550,612.00	17,817,000.00	10,733,612.00	60.24
599807	優待超額利息	17,616,000.00	326,333.00	349,000.00	-22,667.00	-6.49	6,884,673.00	6,759,000.00	125,673.00	1.86
599835	資產報廢損失	667,000.00	-	334,000.00	-334,000.00	-100.00	534,095.00	667,000.00	-132,905.00	-19.93
599898	什項費用	11,699,000.00	2,641,425.00	1,305,000.00	1,336,425.00	102.41	21,131,844.00	10,391,000.00	10,740,844.00	103.37
63	營業外利益（損失）	21,663,000.00	-2,108,136.00	2,316,000.00	-4,424,136.00	-191.02	13,380,932.00	29,527,000.00	-16,146,068.00	-54.68
64	稅前淨利（淨損）	-754,117,000.00	-456,642,644.00	-241,414,000.00	-215,228,644.00	-	-1,235,697,085.00	-586,765,000.00	-648,932,085.00	-
65	所得稅費用（利益）	-145,476,000.00	-88,103,936.00	-27,192,000.00	-60,911,936.00	-	-730,940,648.00	-113,507,000.00	-617,433,648.00	-
68	本期淨利（淨損）	-608,641,000.00	-368,538,708.00	-214,222,000.00	-154,316,708.00	-	-504,756,437.00	-473,258,000.00	-31,498,437.00	-

	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）	-	-91,440,512.00
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	-	-26,539,315.00
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	-	-66,770,022.00
710298	與不重分類之項目相關之所得稅	-	1,868,825.00
7103	後續可能重分類至損益之項目（稅後淨額）	-	183,148,667.00
710301	國外營運機構財務報表換算之兌換差額	-	-209,804.00
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	-	-2,805,619.00
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	-	5,635,961.00
710309	採用覆蓋法重分類之其他綜合損益	-	193,259,454.00
710398	與可能重分類之項目相關之所得稅	-	-12,731,325.00