

臺銀人壽保險股份有限公司

損 益 表

中華民國111年度5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	-158,900,647	2,847,776,000	-3,006,676,647	105.58	27,362,330,025	12,731,712,000	14,630,618,025	114.91
4103	金融保險收入	38,115,279,000	-245,272,657	2,784,764,000	-3,030,036,657	108.81	26,964,612,884	12,417,384,000	14,547,228,884	117.15
410301	利息收入	11,348,706,000	930,084,739	966,147,000	-36,062,261	3.73	4,623,414,971	4,815,753,000	-192,338,029	3.99
410302	保費收入	17,915,933,000	1,813,819,151	1,516,700,000	297,119,151	19.59	6,327,952,294	6,259,988,000	67,964,294	1.09
410303	再保佣金收入	31,859,000		27,588,000	-27,588,000	100.00	1,402,341	29,245,000	-27,842,659	95.20
410305	手續費收入	328,190,000	21,102,732	22,292,000	-1,189,268	5.33	95,838,760	147,000,000	-51,161,240	34.80
410321	攤回再保賠款與給付	62,839,000					9,048,522	22,998,000	-13,949,478	60.66
410322	分齡帳戶保險商品收益	4,300,000,000	217,364	200,000	17,364	8.68	1,560,787	1,800,000	-239,213	13.29
410325	收回未滿期保費準備	9,311,000	-2,585,797		-2,585,797		2,800,510		2,800,510	
410326	收回特別準備		-77,256		-77,256		75,698,658	70,156,000	5,542,658	7.90
410327	收回賠款準備							35,626,000	-35,626,000	100.00
410330	收回保費不足準備	116,365,000	26,165,730	25,226,000	939,730	3.73	84,234,309	75,066,000	9,168,309	12.21
410342	透過損益按公允價值衡量之金融資產利益	3,301,139,000		205,241,000	-205,241,000	100.00		865,473,000	-865,473,000	100.00
410353	外幣兌換利益		-3,772,391,045		-3,772,391,045		11,228,097,997		11,228,097,997	
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		21,370,000	-21,370,000	100.00		94,279,000	-94,279,000	100.00
410357	除列按攤銷後成本衡量之金融資產利益		8,297,568		8,297,568		8,297,568		8,297,568	
410361	採用覆蓋法重分類之利益		730,094,157		730,094,157		4,506,266,167		4,506,266,167	
4106	採用權益法認列之關聯企業及合資利益之份額	390,144,000	56,569,564	32,512,000	24,057,564	74.00	248,220,804	162,560,000	85,660,804	52.69
410601	採用權益法認列之關聯企業及合資利益之份額	390,144,000	56,569,564	32,512,000	24,057,564	74.00	248,220,804	162,560,000	85,660,804	52.69
4198	其他營業收入	450,320,000	29,802,446	30,500,000	-697,554	2.29	149,496,337	151,768,000	-2,271,663	1.50
419801	投資性不動產收入	450,320,000	29,780,621	30,500,000	-719,379	2.36	149,325,380	151,768,000	-2,442,620	1.61
419898	什項營業收入		21,825		21,825		170,957		170,957	
51	營業成本	38,765,142,000	544,302,334	2,868,563,000	-2,324,260,666	81.03	26,067,031,599	12,810,205,000	13,256,826,599	103.49
5103	金融保險成本	38,425,696,000	519,689,149	2,831,712,000	-2,312,022,851	81.65	26,000,725,160	12,682,196,000	13,318,529,160	105.02
510301	利息費用	235,000	2,321	10,000	-7,679	76.79	52,966	104,000	-51,034	49.07
510302	保險費用	168,092,000		46,374,000	-46,374,000	100.00	44,833,011	71,602,000	-26,768,989	37.39
510303	承保費用	331,283,000	22,395,496	24,642,000	-2,246,504	9.12	102,045,854	118,536,000	-16,490,146	13.91
510304	佣金費用	911,848,000	81,014,632	70,583,000	10,431,632	14.78	278,645,293	337,770,000	-59,124,707	17.50
510305	手續費費用	106,767,000	7,663,992	8,317,000	-653,008	7.85	36,873,860	40,981,000	-4,107,140	10.02
510311	各項提存	19,250,000	144,405		144,405		3,456,185		3,456,185	
510313	安定基金費用	43,895,000	4,897,312	4,094,000	803,312	19.62	17,085,471	16,901,000	184,471	1.09
510321	保險賠款與給付	23,330,475,000	1,879,474,520	2,129,311,000	-249,836,480	11.73	10,002,073,922	10,273,198,000	-271,124,078	2.64
510322	分齡帳戶保險商品費用	4,300,000,000	217,364	200,000	17,364	8.68	1,560,787	1,800,000	-239,213	13.29
510324	提存責任準備	7,314,914,000	932,269,291	392,348,000	539,921,291	137.61	1,455,725,030	1,022,140,000	433,585,030	42.42
510325	提存未滿期保費準備			-544,000	544,000	100.00		17,277,000	-17,277,000	100.00
510327	提存賠款準備	17,135,000					4,689,545		4,689,545	
510333	提存外匯價格變動準備	155,546,000	-538,870,824	12,924,000	-551,794,824	4,269.54	1,700,611,867	64,620,000	1,635,991,867	2,531.71
510342	透過損益按公允價值衡量之金融資產損失		-1,053,193,746		-1,053,193,746		3,141,822,323		3,141,822,323	
510343	透過損益按公允價值衡量之金融負債損失	1,638,935,000	-816,325,606	136,176,000	-952,501,606	699.46	9,207,618,044	680,882,000	8,526,736,044	1,252.31
510357	除列按攤銷後成本衡量之金融資產損失		-8		-8					
510359	預期信用減損損失						3,631,002		3,631,002	
510361	採用覆蓋法重分類之損失	87,321,000		7,277,000	-7,277,000	100.00		36,385,000	-36,385,000	100.00
5198	其他營業成本	339,446,000	24,613,185	36,851,000	-12,237,815	33.21	66,306,439	128,009,000	-61,702,561	48.20
519801	投資性不動產費用	177,578,000	23,568,848	23,374,000	194,848	0.83	61,308,281	60,624,000	684,281	1.13
519898	什項營業成本	161,868,000	1,044,337	13,477,000	-12,432,663	92.25	4,998,158	67,385,000	-62,386,842	92.58
61	營業毛利（毛損）	190,601,000	-703,202,981	-20,787,000	-682,415,981	3,282.90	1,295,298,426	-78,493,000	1,373,791,426	1,750.21
52	營業費用	857,728,000	51,203,737	66,619,000	-15,415,263	23.14	240,116,254	320,959,000	-80,842,746	25.19
5202	業務費用	664,775,000	38,593,442	50,504,000	-11,910,558	23.58	185,782,746	245,073,000	-59,290,254	24.19
520201	業務費用	664,775,000	38,593,442	50,504,000	-11,910,558	23.58	185,782,746	245,073,000	-59,290,254	24.19
5203	管理費用	188,780,000	12,489,366	15,799,000	-3,309,634	20.95	53,962,854	74,432,000	-20,469,146	27.50
520301	管理費用	188,780,000	12,489,366	15,799,000	-3,309,634	20.95	53,962,854	74,432,000	-20,469,146	27.50
5298	其他營業費用	4,173,000	120,929	316,000	-195,071	61.73	370,654	1,454,000	-1,083,346	74.51
529801	研究發展費用	160,000	8,229		8,229		18,508	30,000	-11,492	38.31
529802	員工訓練費用	4,013,000	112,700	316,000	-203,300	64.34	352,146	1,424,000	-1,071,854	75.27
62	營業利益（損失）	-667,127,000	-754,406,718	-87,406,000	-667,000,718	763.11	1,055,182,172	-399,452,000	1,454,634,172	364.16
49	營業外收入	8,000,000	2,651,719	667,000	1,984,719	297.56	5,975,277	3,335,000	2,640,277	79.17
4998	其他營業外收入	8,000,000	2,651,719	667,000	1,984,719	297.56	5,975,277	3,335,000	2,640,277	79.17
499802	賠償收入		4,034		4,034		63,356		63,356	
499804	利息收入		438		438		2,190		2,190	
499898	什項收入	8,000,000	2,647,247	667,000	1,980,247	296.89	5,909,731	3,335,000	2,574,731	77.20
59	營業外費用	42,566,000	1,508,531	1,008,000	500,531	49.66	5,778,611	5,955,000	-176,389	2.96
5901	財務成本	26,000	2,384	2,000	384	19.20	15,218	16,000	-782	4.89
590101	利息費用	26,000	2,384	2,000	384	19.20	15,218	16,000	-782	4.89
5998	其他營業外費用	42,540,000	1,506,147	1,006,000	500,147	49.72	5,763,393	5,939,000	-175,607	2.96
599807	優待超額利息	24,711,000	228,582	277,000	-48,418	17.48	2,186,679	2,307,000	-120,321	5.22
599835	資產報廢損失	8,673,000								
599898	什項費用	9,156,000	1,277,565	729,000	548,565	75.25	3,576,714	3,632,000	-55,286	1.52
63	營業外利益（損失）	-34,566,000	1,143,188	-341,000	1,484,188	435.25	196,666	-2,620,000	2,816,666	107.51
64	稅前淨利（淨損）	-701,693,000	-753,263,530	-87,747,000	-665,516,530	758.45	1,055,378,838	-402,072,000	1,457,450,838	362.49
65	所得稅費用（利益）	-162,535,000	-145,286,459	-20,325,000	-124,961,459	614.82	189,423,016	-93,132,000	282,555,016	303.39
68	本期淨利（淨損）	-539,158,000	-607,977,071	-67,422,000	-540,555,071	801.75	865,955,822	-308,940,000	1,174,895,822	380.30

	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)	-1,352,878,867.00	-4,874,633,314.00
7102	不重分類至損益之項目（稅後淨額）	-365,334,268.00	3,496,195.00
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	-83,659,343.00	2,736,812.00
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	-297,683,662.00	35,764,899.00
710298	與不重分類之項目相關之所得稅	16,008,737.00	-35,005,516.00
7103	後續可能重分類至損益之項目（稅後淨額）	-987,544,599.00	-4,878,129,509.00
710301	國外營運機構財務報表換算之兌換差額	-984,424.00	2,937,395.00
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	-224,303,946.00	-555,267,450.00
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	-1,681,650.00	-5,829,362.00
710309	採用覆蓋法重分類之其他綜合損益	-730,094,157.00	-4,506,266,167.00
710398	與可能重分類之項目相關之所得稅	-30,480,422.00	186,296,075.00