

臺銀人壽保險股份有限公司

損 益 表

中華民國108年度9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	66,563,190,000.00	2,128,648,467.00	4,862,507,000.00	-2,733,858,533.00	-56.22	54,077,433,973.00	50,150,424,000.00	3,927,009,973.00	7.83
4103	金融保險收入	65,845,558,000.00	2,000,920,888.00	4,797,741,000.00	-2,796,820,112.00	-58.29	53,347,597,849.00	49,630,493,000.00	3,717,104,849.00	7.49
410301	利息收入	10,839,432,000.00	897,310,783.00	938,262,000.00	-40,951,217.00	-4.36	7,931,989,246.00	8,004,480,000.00	-72,490,754.00	-0.91
410302	保費收入	44,714,798,000.00	2,529,526,010.00	3,121,375,000.00	-591,848,990.00	-18.96	37,796,967,283.00	33,423,549,000.00	4,373,418,283.00	13.08
410303	再保佣金收入	32,324,000.00					33,703,076.00	30,241,000.00	3,462,076.00	11.45
410305	手續費收入	69,182,000.00	10,014,493.00	5,900,000.00	4,114,493.00	69.74	59,096,978.00	51,229,000.00	7,867,978.00	15.36
410321	攤回再保賠款與給付	34,739,000.00					34,683,178.00	25,934,000.00	8,749,178.00	33.74
410322	分離帳戶保險商品收益	3,100,000.00	71,535.00	259,000.00	-187,465.00	-72.38	3,648,852.00	2,325,000.00	1,323,852.00	56.94
410326	收回特別準備		-19,681.00		-19,681.00		8,580,423.00	45,460,000.00	-36,879,577.00	-81.13
410327	收回賠款準備			705,000.00	-705,000.00	-100		2,307,000.00	-2,307,000.00	-100
410330	收回保費不足準備	783,747,000.00	43,486,616.00	17,272,000.00	26,214,616.00	151.78	706,626,499.00	683,870,000.00	22,756,499.00	3.33
410342	透過損益按公允價值衡量之金融資產利益	8,726,314,000.00	571,691,431.00	713,968,000.00	-142,276,569.00	-19.93	4,963,949,609.00	6,719,176,000.00	-1,755,226,391.00	-26.12
410353	外幣兌換利益		-2,054,339,226.00		-2,054,339,226.00		1,317,554,147.00		1,317,554,147.00	
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	641,922,000.00	7,462,639.00		7,462,639.00		468,761,295.00	641,922,000.00	-173,160,705.00	-26.98
410357	除列按攤銷後成本衡量之金融資產利益		1.00		1.00		22,037,263.00		22,037,263.00	
410359	預期信用減損利益		-4,283,713.00		-4,283,713.00					
4106	採用權益法認列之關聯企業及合資利益之份額	352,758,000.00	103,510,809.00	29,397,000.00	74,113,809.00	252.11	506,879,999.00	264,573,000.00	242,306,999.00	91.58
410601	採用權益法認列之關聯企業及合資利益之份額	352,758,000.00	103,510,809.00	29,397,000.00	74,113,809.00	252.11	506,879,999.00	264,573,000.00	242,306,999.00	91.58
4198	其他營業收入	364,874,000.00	24,216,770.00	35,369,000.00	-11,152,230.00	-31.53	222,956,125.00	255,358,000.00	-32,401,875.00	-12.69
419801	投資性不動產收入	364,874,000.00	24,216,770.00	35,369,000.00	-11,152,230.00	-31.53	222,955,940.00	255,358,000.00	-32,402,060.00	-12.69
419898	什項營業收入						185.00		185.00	
51	營業成本	66,612,102,000.00	2,559,531,904.00	4,945,437,000.00	-2,385,905,096.00	-48.24	54,642,617,449.00	49,716,783,000.00	4,925,834,449.00	9.91
5103	金融保險成本	66,473,451,000.00	2,551,006,726.00	4,934,141,000.00	-2,383,134,274.00	-48.3	54,554,037,354.00	49,620,544,000.00	4,933,493,354.00	9.94
510301	利息費用	76,000.00	17,245.00	6,000.00	11,245.00	187.42	76,978.00	53,000.00	23,978.00	45.24
510302	保險費用	114,256,000.00					94,583,039.00	83,222,000.00	11,361,039.00	13.65
510303	承保費用	305,845,000.00	24,010,912.00	24,593,000.00	-582,088.00	-2.37	197,810,451.00	214,210,000.00	-16,399,549.00	-7.66
510304	佣金費用	1,073,212,000.00	99,533,611.00	96,162,000.00	3,371,611.00	3.51	1,028,067,751.00	754,605,000.00	273,462,751.00	36.24
510305	手續費用	86,074,000.00	8,671,648.00	6,505,000.00	2,166,648.00	33.31	71,160,805.00	60,737,000.00	10,423,805.00	17.16
510311	各項提存		-332,069.00		-332,069.00		13,877,562.00		13,877,562.00	
510313	安定基金費用	109,551,000.00	4,806,099.00	6,840,000.00	-2,033,901.00	-29.74	90,713,623.00	84,640,000.00	6,073,623.00	7.18
510321	保險賠款與給付	22,029,948,000.00	1,004,194,730.00	1,263,018,000.00	-258,823,270.00	-20.49	16,400,502,150.00	17,381,612,000.00	-981,109,850.00	-5.64
510322	分離帳戶保險商品費用	3,100,000.00	71,535.00	259,000.00	-187,465.00	-72.38	3,648,852.00	2,325,000.00	1,323,852.00	56.94
510324	提存責任準備	33,387,775,000.00	2,431,140,768.00	2,677,369,000.00	-246,228,232.00	-9.2	29,454,390,459.00	24,218,361,000.00	5,236,029,459.00	21.62
510325	提存未滿期保費準備	1,102,000.00	830,746.00	4,391,000.00	-3,560,254.00	-81.08	1,465,778.00	25,431,000.00	-23,965,222.00	-94.24
510327	提存賠款準備	2,169,000.00	7,803,292.00		7,803,292.00		34,650,788.00		34,650,788.00	
510333	提存外匯價格變動準備	132,032,000.00	-388,057,527.00	9,972,000.00	-398,029,527.00	-3,991.47	432,857,286.00	102,114,000.00	330,743,286.00	323.9
510343	透過損益按公允價值衡量之金融負債損失	9,138,786,000.00	-520,541,614.00	837,565,000.00	-1,358,106,614.00	-162.15	4,407,750,769.00	6,626,091,000.00	-2,218,340,231.00	-33.48
510359	預期信用減損損失		1,138,635.00		1,138,635.00		1,138,635.00		1,138,635.00	
510361	採用覆蓋法重分類之損失	89,525,000.00	-122,281,285.00	7,461,000.00	-129,742,285.00	-1,738.94	2,321,342,428.00	67,143,000.00	2,254,199,428.00	3,357.31
5198	其他營業成本	138,651,000.00	8,525,178.00	11,296,000.00	-2,770,822.00	-24.53	88,580,095.00	96,239,000.00	-7,658,905.00	-7.96
519801	投資性不動產費用	138,651,000.00	8,525,071.00	11,296,000.00	-2,770,929.00	-24.53	88,555,973.00	96,239,000.00	-7,683,027.00	-7.98
519898	什項營業成本		107.00		107.00		24,122.00		24,122.00	
61	營業毛利（毛損）	-48,912,000.00	-430,883,437.00	-82,930,000.00	-347,953,437.00	419.57	-565,183,476.00	433,641,000.00	-998,824,476.00	-230.33
52	營業費用	710,319,000.00	59,731,200.00	69,256,000.00	-9,524,800.00	-13.75	426,894,819.00	488,245,000.00	-61,350,181.00	-12.57
5202	業務費用	542,545,000.00	45,886,137.00	55,533,000.00	-9,646,863.00	-17.37	324,984,310.00	367,412,000.00	-42,427,690.00	-11.55
520201	業務費用	542,545,000.00	45,886,137.00	55,533,000.00	-9,646,863.00	-17.37	324,984,310.00	367,412,000.00	-42,427,690.00	-11.55
5203	管理費用	159,429,000.00	13,614,170.00	12,981,000.00	633,170.00	4.88	99,894,077.00	114,955,000.00	-15,060,923.00	-13.1
520301	管理費用	159,429,000.00	13,614,170.00	12,981,000.00	633,170.00	4.88	99,894,077.00	114,955,000.00	-15,060,923.00	-13.10
5298	其他營業費用	8,345,000.00	230,893.00	742,000.00	-511,107.00	-68.88	2,016,432.00	5,878,000.00	-3,861,568.00	-65.7
529801	研究發展費用	370,000.00					123,011.00	185,000.00	-61,989.00	-33.51
529802	員工訓練費用	7,975,000.00	230,893.00	742,000.00	-511,107.00	-68.88	1,893,421.00	5,693,000.00	-3,799,579.00	-66.74
62	營業利益（損失）	-759,231,000.00	-490,614,637.00	-152,186,000.00	-338,428,637.00	222.38	-992,078,295.00	-54,604,000.00	-937,474,295.00	1,716.86
49	營業外收入	45,606,000.00	1,067,764.00	3,800,000.00	-2,732,236.00	-71.9	64,627,958.00	34,206,000.00	30,421,958.00	88.94
4998	其他營業外收入	45,606,000.00	1,067,764.00	3,800,000.00	-2,732,236.00	-71.9	64,627,958.00	34,206,000.00	30,421,958.00	88.94
499802	賠償收入		521,842.00		521,842.00		866,558.00		866,558.00	
499804	利息收入		565.00		565.00		5,085.00		5,085.00	
499898	什項收入	45,606,000.00	545,357.00	3,800,000.00	-3,254,643.00	-85.65	63,756,315.00	34,206,000.00	29,550,315.00	86.39
59	營業外費用	32,775,000.00	1,596,209.00	2,113,000.00	-516,791.00	-24.46	10,368,928.00	12,351,000.00	-1,982,072.00	-16.05
5901	財務成本	1,443,000.00	10,840.00	252,000.00	-241,160.00	-95.7	111,932.00	830,000.00	-718,068.00	-86.51
590101	利息費用	1,443,000.00	10,840.00	252,000.00	-241,160.00	-95.7	111,932.00	830,000.00	-718,068.00	-86.51
5998	其他營業外費用	31,332,000.00	1,585,369.00	1,861,000.00	-275,631.00	-14.81	10,256,996.00	11,521,000.00	-1,264,004.00	-10.97
599807	優存超額利息	23,627,000.00	1,108,277.00	1,299,000.00	-190,723.00	-14.68	5,169,599.00	5,877,000.00	-707,401.00	-12.04
599835	資產報廢損失	755,000.00					26,663.00	377,000.00	-350,337.00	-92.93
599898	什項費用	6,950,000.00	477,092.00	562,000.00	-84,908.00	-15.11	5,060,734.00	5,267,000.00	-206,266.00	-3.92
63	營業外利益（損失）	12,831,000.00	-528,445.00	1,687,000.00	-2,215,445.00	-131.32	54,259,030.00	21,855,000.00	32,404,030.00	148.27
64	稅前淨利（淨損）	-746,400,000.00	-491,143,082.00	-150,499,000.00	-340,644,082.00	226.34	-937,819,265.00	-32,749,000.00	-905,070,265.00	2,763.66
65	所得稅費用（利益）	-170,857,000.00	-70,363,714.00	-24,561,000.00	-45,802,714.00	186.49	-78,655,803.00	-45,844,000.00	-32,811,803.00	71.57
68	本期淨利（淨損）	-575,543,000.00	-420,779,368.00	-125,938,000.00	-294,841,368.00	234.12	-859,163,462.00	13,095,000.00	-872,258,462.00	-6,661.00

	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）	-78,682,924.00	198,741,839.00
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	-33,770,842.00	100,535,961.00
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	-48,740,306.00	99,223,667.00
710298	與不重分類之項目相關之所得稅	3,828,224.00	-1,017,789.00
7103	後續可能重分類至損益之項目（稅後淨額）	-122,165,747.00	2,261,042,259.00
710301	國外營運機構財務報表換算之兌換差額	-664,915.00	579,864.00
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	12,271,795.00	108,454,885.00
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	-23,524,187.00	76,881,564.00
710309	採用覆蓋法重分類之其他綜合損益	-122,281,285.00	2,321,342,428.00
710398	與可能重分類之項目相關之所得稅	12,032,845.00	-246,216,482.00