

臺銀人壽保險股份有限公司

損 益 表

中華民國112年度2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	38,356,434,000	3,649,083,333	2,739,653,000	909,430,333	33.20	11,320,248,555	6,775,426,000	4,544,822,555	67.08
4103	金融保險收入	37,410,091,000	3,537,996,773	2,671,879,000	866,117,773	32.42	11,046,563,235	6,572,144,000	4,474,419,235	68.08
410301	利息收入	10,706,853,000	1,001,337,300	891,116,000	110,221,300	12.37	2,951,916,051	2,657,739,000	294,177,051	11.07
410302	保費收入	15,602,262,000	1,195,467,261	1,284,702,000	-89,234,739	6.95	2,699,580,859	2,946,401,000	-246,820,141	8.38
410303	再保佣金收入	31,645,000	526,357	28,038,000	-27,511,643	98.12	526,357	28,734,000	-28,207,643	98.17
410305	手續費收入	463,569,000	22,509,038	48,636,000	-26,126,962	53.72	55,190,461	109,908,000	-54,717,539	49.78
410321	攤回再保賠款與給付	54,520,000	53,628,692		53,628,692		53,628,692	10,522,000	43,106,692	409.68
410322	分離帳戶保險商品收益	5,500,000,000	49,962	200,000	-150,038	75.02	376,695	1,400,000	-1,023,305	73.09
410324	收回責任準備		152,945,116		152,945,116		152,945,116		152,945,116	
410327	收回賠款準備		5,076,227		5,076,227		5,076,227		5,076,227	
410330	收回保費不足準備	174,922,000	18,840,478	20,204,000	-1,363,522	6.75	31,359,407	30,504,000	855,407	2.80
410333	收回外匯價格變動準備		159,772,249		159,772,249		466,604,368		466,604,368	
410342	透過損益按公允價值衡量之金融資產利益	4,005,479,000	927,844,093	348,515,000	579,329,093	166.23	4,629,359,002	683,477,000	3,945,882,002	577.32
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	870,841,000		50,468,000	-50,468,000	100.00		103,459,000	-103,459,000	100.00
4106	採用權益法認列之關聯企業及合資利益之份額	451,002,000	81,028,182	37,584,000	43,444,182	115.59	182,728,676	112,752,000	69,976,676	62.06
410601	採用權益法認列之關聯企業及合資利益之份額	451,002,000	81,028,182	37,584,000	43,444,182	115.59	182,728,676	112,752,000	69,976,676	62.06
4198	其他營業收入	495,341,000	30,058,378	30,190,000	-131,622	0.44	90,956,644	90,530,000	426,644	0.47
419801	投資性不動產收入	495,341,000	30,462,480	30,190,000	272,480	0.90	90,758,399	90,530,000	228,399	0.25
419898	什項營業收入		-404,102		-404,102		198,245		198,245	
51	營業成本	38,156,998,000	4,004,587,760	2,640,419,000	1,364,168,760	51.66	12,796,305,155	6,982,372,000	5,813,933,155	83.27
5103	金融保險成本	37,957,453,000	3,993,830,979	2,629,512,000	1,364,318,979	51.88	12,764,334,458	6,948,761,000	5,815,573,458	83.69
510301	利息費用	201,000	524,913	15,000	509,913	3,399.42	528,116	28,000	500,116	1,786.13
510302	保險費用	147,862,000	41,331,660	908,000	40,423,660	4,451.94	43,456,660	41,246,000	2,210,660	5.36
510303	承保費用	3,300,993,000	20,998,379	25,550,000	-4,551,621	17.81	60,399,532	74,872,000	-14,472,468	19.33
510304	佣金費用	766,837,000	52,630,133	74,566,000	-21,935,867	29.42	139,523,654	168,151,000	-28,627,346	17.02
510305	手續費費用	101,848,000	7,777,473	8,169,000	-391,527	4.79	19,871,868	24,649,000	-4,777,132	19.38
510313	安定基金費用	34,325,000	2,271,388	2,441,000	-169,612	6.95	5,129,204	5,599,000	-469,796	8.39
510321	保險賠款與給付	21,169,029,000	2,636,591,790	2,054,226,000	582,365,790	28.35	5,969,933,722	5,292,218,000	677,715,722	12.81
510322	分離帳戶保險商品費用	5,500,000,000	49,962	200,000	-150,038	75.02	376,695	1,400,000	-1,023,305	73.09
510324	提存責任準備	7,296,651,000	-173,934,806	243,157,000	-417,091,806	171.53		691,992,000	-691,992,000	100.00
510325	提存未滿期保費準備	2,583,000	364,211	1,591,000	-1,226,789	77.11	5,851,812	6,317,000	-465,188	7.36
510326	提存特別準備		77,434		77,434		229,745		229,745	
510327	提存賠款準備		14,885,000	6,889,000	-6,889,000	100.00		6,889,000	-6,889,000	100.00
510333	提存外匯價格變動準備	153,715,000		12,553,000	-12,553,000	100.00		37,659,000	-37,659,000	100.00
510343	透過損益按公允價值衡量之金融負債損失	2,378,226,000	703,199,836	194,222,000	508,977,836	262.06	1,087,786,678	582,666,000	505,120,678	86.69
510353	外幣兌換損失		106,822,834		106,822,834		2,533,106,917		2,533,106,917	
510359	預期信用減損損失		2,140,905		2,140,905		2,140,905		2,140,905	
510361	採用權益法重分類之損失	60,298,000	592,984,867	5,025,000	587,959,867	11,700.69	2,895,998,950	15,075,000	2,880,923,950	19,110.61
5198	其他營業成本	199,545,000	10,756,781	10,907,000	-150,219	1.38	31,970,697	33,611,000	-1,640,303	4.88
519801	投資性不動產費用	188,177,000	9,726,668	9,960,000	-233,332	2.34	29,027,202	30,770,000	-1,742,798	5.66
519898	什項營業成本	11,368,000	1,030,113	947,000	83,113	8.78	2,943,495	2,841,000	102,495	3.61
61	營業毛利（毛損）	199,436,000	-355,504,427	99,234,000	-454,738,427	458.25	-1,476,056,600	-206,946,000	-1,269,110,600	613.26
52	營業費用	878,561,000	76,779,666	72,694,000	4,085,666	5.62	170,173,803	203,279,000	-33,105,197	16.29
5202	業務費用	687,382,000	63,578,647	57,653,000	5,925,647	10.28	134,277,019	158,120,000	-23,842,981	15.08
520201	業務費用	687,382,000	63,578,647	57,653,000	5,925,647	10.28	134,277,019	158,120,000	-23,842,981	15.08
5203	管理費用	187,187,000	13,089,447	14,725,000	-1,635,553	11.11	35,751,512	44,245,000	-8,493,488	19.20
520301	管理費用	187,187,000	13,089,447	14,725,000	-1,635,553	11.11	35,751,512	44,245,000	-8,493,488	19.20
5298	其他營業費用	3,992,000	111,572	316,000	-204,428	64.69	145,272	914,000	-768,728	84.11
529801	研究發展費用	160,000	15,417		15,417		15,417	15,000	417	2.78
529802	員工訓練費用	3,832,000	96,155	316,000	-219,845	69.57	129,855	899,000	-769,145	85.56
62	營業利益（損失）	-679,125,000	-432,284,093	26,540,000	-458,824,093	1,728.80	-1,646,230,403	-410,225,000	-1,236,005,403	301.30
49	營業外收入	26,175,000	2,187,837	2,181,000	6,837	0.31	4,877,042	6,543,000	-1,665,958	25.46
4998	其他營業外收入	26,175,000	2,187,837	2,181,000	6,837	0.31	4,877,042	6,543,000	-1,665,958	25.46
499802	賠償收入		170		170		910		910	
499804	利息收入		780		780		2,340		2,340	
499898	什項收入	26,175,000	2,186,887	2,181,000	5,887	0.27	4,873,792	6,543,000	-1,669,208	25.51
59	營業外費用	40,279,000	1,745,829	2,102,000	-356,171	16.94	3,562,232	4,211,000	-648,768	15.41
5901	財務成本	146,000	29,962	22,000	7,962	36.19	84,996	68,000	16,996	24.99
590101	利息費用	146,000	29,962	22,000	7,962	36.19	84,996	68,000	16,996	24.99
5998	其他營業外費用	40,133,000	1,715,867	2,080,000	-364,133	17.51	3,477,236	4,143,000	-665,764	16.07
599807	優待超額利息	28,128,000	1,200,593	1,307,000	-106,407	8.14	1,646,621	1,825,000	-178,379	9.77
599835	資產報廢損失	2,391,000					68,248		68,248	
599898	什項費用	9,614,000	515,274	773,000	-257,726	33.34	1,762,367	2,318,000	-555,633	23.97
63	營業外利益（損失）	-14,104,000	442,008	79,000	363,008	459.50	1,314,810	2,332,000	-1,017,190	43.62
64	稅前淨利（淨損）	-693,229,000	-431,842,085	26,619,000	-458,461,085	1,722.31	-1,644,915,593	-407,893,000	-1,237,022,593	303.27
65	所得稅費用（利益）	-138,646,000	-51,298,282	5,324,000	-56,622,282	1,063.53	-337,210,682	-81,578,000	-255,632,682	313.36
68	本期淨利（淨損）	-554,583,000	-380,543,803	21,295,000	-401,838,803	1,887.01	-1,307,704,911	-326,315,000	-981,389,911	300.75

	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(親後淨額)	506,360,146.00	3,064,570,724.00
7102	不重分類至損益之項目（親後淨額）	29,252,819.00	237,462,505.00
710201	確定福利計畫之再衡量數		
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	-44,664,324.00	-10,588,010.00
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	73,917,143.00	248,050,515.00
710298	與不重分類之項目相關之所得稅		
7103	後續可能重分類至損益之項目（親後淨額）	477,107,327.00	2,827,108,219.00
710301	國外營運機構財務報表換算之兌換差額	10,315.00	-610,667.00
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	-72,092,797.00	41,350,521.00
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	-292,725.00	468,375.00
710309	採用覆蓋法重分類之其他綜合損益	592,984,867.00	2,895,998,950.00
710398	與可能重分類之項目相關之所得稅	-43,502,333.00	-110,098,960.00