

臺銀人壽保險股份有限公司

損 益 表

中華民國107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	60,696,923,000.00	2,425,235,312.00	3,381,162,000.00	-955,926,688.00	-28.27	12,042,781,348.00	7,500,475,000.00	4,542,306,348.00	60.56
4103	金融保險收入	60,003,736,000.00	2,364,046,815.00	3,325,797,000.00	-961,750,185.00	-28.92	11,957,613,136.00	7,389,748,000.00	4,567,865,136.00	61.81
410301	利息收入	8,086,349,000.00	821,739,173.00	654,895,000.00	166,844,173.00	25.48	1,648,017,796.00	1,328,757,000.00	319,260,796.00	24.03
410302	保費收入	48,935,088,000.00	1,628,052,832.00	2,469,345,000.00	-841,292,168.00	-34.07	8,155,348,035.00	5,644,812,000.00	2,510,536,035.00	44.48
410303	再保佣金收入	22,201,000.00	645,523.00	1,221,000.00	-575,477.00	-47.13	645,523.00	1,221,000.00	-575,477.00	-47.13
410305	手續費收入	63,376,000.00	4,083,120.00	5,040,000.00	-956,880.00	-18.99	5,155,552.00	9,978,000.00	-4,822,448.00	-48.33
410321	攤回再保賠款與給付	25,791,000.00	13,179,056.00	5,415,000.00	7,764,056.00	143.38	13,179,056.00	5,415,000.00	7,764,056.00	143.38
410322	分離帳戶保險商品收益	3,500,000.00	231,319.00	292,000.00	-60,681.00	-20.78	400,326.00	584,000.00	-183,674.00	-31.45
410325	收回未滿期保費準備	3,031,000.00	3,119,893.00		3,119,893.00					
410326	收回特別準備	32,720,000.00								
410330	收回保費不足準備	646,057,000.00	65,317,738.00	67,759,000.00	-2,441,262.00	-3.60	162,289,787.00	155,832,000.00	6,457,787.00	4.14
410333	收回外匯價格變動準備									
410342	透過損益按公允價值衡量之金融資產利益	1,614,159,000.00	-330,260,985.00	121,830,000.00	-452,090,985.00	-371.08	1,657,493,335.00	243,149,000.00	1,414,344,335.00	581.68
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								
410359	預期信用減損利益		452,651.00		452,651.00		1,899,163.00		1,899,163.00	
410361	採用覆蓋法重分類之利益									
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	37,622,016.00	31,565,000.00	6,057,016.00	19.19	37,622,016.00	63,130,000.00	-25,507,984.00	-40.41
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	37,622,016.00	31,565,000.00	6,057,016.00	19.19	37,622,016.00	63,130,000.00	-25,507,984.00	-40.41
4198	其他營業收入	314,403,000.00	23,566,481.00	23,800,000.00	-233,519.00	-0.98	47,546,196.00	47,597,000.00	-50,804.00	-0.11
419801	投資性不動產收入	314,403,000.00	23,566,481.00	23,800,000.00	-233,519.00	-0.98	47,546,196.00	47,597,000.00	-50,804.00	-0.11
51	營業成本	60,798,592,000.00	2,576,464,171.00	3,492,245,000.00	-915,780,829.00	-26.22	12,597,162,471.00	7,678,964,000.00	4,918,198,471.00	64.05
5103	金融保險成本	60,676,508,000.00	2,568,227,370.00	3,484,745,000.00	-916,517,630.00	-26.30	12,580,653,278.00	7,664,000,000.00	4,916,653,278.00	64.15
510301	利息費用	90,000.00	8,303,728.00	5,000.00	8,298,728.00	165,974.56	16,606,977.00	9,000.00	16,597,977.00	184,421.97
510302	保險費用	100,912,000.00	29,305,407.00	28,003,000.00	1,302,407.00	4.65	31,475,407.00	30,163,000.00	1,312,407.00	4.35
510303	承保費用	296,519,000.00	19,828,013.00	22,047,000.00	-2,218,987.00	-10.06	39,660,099.00	44,246,000.00	-4,585,901.00	-10.36
510304	佣金費用	1,349,332,000.00	48,907,750.00	45,633,000.00	3,274,750.00	7.18	185,939,804.00	106,030,000.00	79,909,804.00	75.37
510305	手續費用	117,792,000.00	5,982,364.00	9,245,000.00	-3,262,636.00	-35.29	19,165,247.00	18,933,000.00	232,247.00	1.23
510313	安定基金費用	161,487,000.00	4,395,743.00	6,667,000.00	-2,271,257.00	-34.07	22,019,440.00	15,241,000.00	6,778,440.00	44.48
510321	保險賠款與給付	48,437,967,000.00	3,108,692,253.00	3,467,139,000.00	-358,446,747.00	-10.34	5,842,802,873.00	6,336,225,000.00	-493,422,127.00	-7.79
510322	分離帳戶保險商品費用	3,500,000.00	231,319.00	292,000.00	-60,681.00	-20.78	400,326.00	584,000.00	-183,674.00	-31.45
510324	提存責任準備	9,848,653,000.00	-639,807,098.00	-122,917,000.00	-516,890,098.00	-	3,966,788,780.00	1,052,528,000.00	2,914,260,780.00	276.88
510325	提存未滿期保費準備		-6,142,094.00	874,000.00	-7,016,094.00	-802.76		3,499,000.00	-3,499,000.00	-100.00
510326	提存特別準備			45,000.00	-45,000.00	-100.00		171,000.00	21,664,733.00	12,669.43
510327	提存賠款準備	6,818,000.00								
510333	提存外匯價格變動準備	353,438,000.00								
510343	透過損益按公允價值衡量之金融負債損失		-23,472,656.00		-23,472,656.00	-100.00		56,371,000.00	-56,371,000.00	-100.00
510353	外幣兌換損失		-183,510,413.00		-183,510,413.00		2,202,437,999.00		2,202,437,999.00	
510361	採用覆蓋法重分類之損失		-171,507,772.00		-171,507,772.00					
5198	其他營業成本	122,084,000.00	8,236,801.00	7,500,000.00	736,801.00	9.82	16,509,193.00	14,964,000.00	1,545,193.00	10.33
519801	投資性不動產費用	122,084,000.00	8,236,712.00	7,500,000.00	736,712.00	9.82	16,509,034.00	14,964,000.00	1,545,034.00	10.33
519898	什項營業成本		89.00		89.00		159.00		159.00	
61	營業毛利（毛損）	-101,669,000.00	-151,228,859.00	-111,083,000.00	-40,145,859.00	-	-554,381,123.00	-178,489,000.00	-375,892,123.00	-
52	營業費用	674,111,000.00	34,876,650.00	47,314,000.00	-12,437,350.00	-26.29	70,564,108.00	94,158,000.00	-23,593,892.00	-25.06
5202	業務費用	516,539,000.00	24,789,547.00	35,599,000.00	-10,809,453.00	-30.36	50,818,011.00	70,806,000.00	-19,987,989.00	-28.23
520201	業務費用	516,539,000.00	24,789,547.00	35,599,000.00	-10,809,453.00	-30.36	50,818,011.00	70,806,000.00	-19,987,989.00	-28.23
5203	管理費用	153,170,000.00	10,045,236.00	11,635,000.00	-1,589,764.00	-13.66	19,704,230.00	23,162,000.00	-3,457,770.00	-14.93
520301	管理費用	153,170,000.00	10,045,236.00	11,635,000.00	-1,589,764.00	-13.66	19,704,230.00	23,162,000.00	-3,457,770.00	-14.93
5298	其他營業費用	4,402,000.00	41,867.00	80,000.00	-38,133.00	-47.67	41,867.00	190,000.00	-148,133.00	-77.96
529801	研究發展費用	480,000.00	7,856.00		7,856.00		7,856.00	30,000.00	-22,144.00	-73.81
529802	員工訓練費用	3,922,000.00	34,011.00	80,000.00	-45,989.00	-57.49	34,011.00	160,000.00	-125,989.00	-78.74
62	營業利益（損失）	-775,780,000.00	-186,105,509.00	-158,397,000.00	-27,708,509.00	-	-624,945,231.00	-272,647,000.00	-352,298,231.00	-
49	營業外收入	51,645,000.00	225,206.00	4,304,000.00	-4,078,794.00	-94.77	6,478,665.00	8,608,000.00	-2,129,335.00	-24.74
4998	其他營業外收入	51,645,000.00	225,206.00	4,304,000.00	-4,078,794.00	-94.77	6,478,665.00	8,608,000.00	-2,129,335.00	-24.74
499802	賠償收入		9,693.00		9,693.00		9,798.00		9,798.00	
499898	什項收入	51,645,000.00	215,513.00	4,304,000.00	-4,088,487.00	-94.99	6,468,867.00	8,608,000.00	-2,139,133.00	-24.85
59	營業外費用	29,982,000.00	1,403,073.00	980,000.00	423,073.00	43.17	4,250,080.00	1,964,000.00	2,286,080.00	116.40
5998	其他營業外費用	29,982,000.00	1,403,073.00	980,000.00	423,073.00	43.17	4,250,080.00	1,964,000.00	2,286,080.00	116.40
599807	優待超額利息	17,616,000.00	334,920.00	349,000.00	-14,080.00	-4.03	668,957.00	698,000.00	-29,043.00	-4.16
599835	資產報廢損失	667,000.00								
599898	什項費用	11,699,000.00	1,068,153.00	631,000.00	437,153.00	69.28	3,581,123.00	1,266,000.00	2,315,123.00	182.87
63	營業外利益（損失）	21,663,000.00	-1,177,867.00	3,324,000.00	-4,501,867.00	-135.44	2,228,585.00	6,644,000.00	-4,415,415.00	-66.46
64	稅前淨利（淨損）	-754,117,000.00	-187,283,376.00	-155,073,000.00	-32,210,376.00	-	-622,716,646.00	-266,003,000.00	-356,713,646.00	-
65	所得稅費用（利益）	-145,476,000.00	-484,603,607.00	-26,362,000.00	-458,241,607.00	-	-528,818,338.00	-45,220,000.00	-483,598,338.00	-
68	本期淨利（淨損）	-608,641,000.00	-297,320,231.00	-128,711,000.00	-426,031,231.00	-	-93,898,308.00	-220,783,000.00	126,884,692.00	

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）		-62,969,858.00		159,521,182.00
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		10,672,742.00		10,672,742.00
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		-80,487,626.00		138,616,187.00
710298	與不重分類之項目相關之所得稅		6,845,026.00		10,232,253.00
7103	後續可能重分類至損益之項目（稅後淨額）		-340,561,988.00		-199,806,981.00
710301	國外營運機構財務報表換算之兌換差額		-19,782.00		-930,416.00
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		-23,249,165.00		-23,249,165.00
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		-13,818,256.00		-25,016,186.00
710309	採用覆蓋法重分類之其他綜合損益		-349,072,175.00		-175,823,283.00
710398	與可能重分類之項目相關之所得稅		45,597,390.00		25,212,069.00