

臺銀人壽保險股份有限公司

損 益 表

中華民國114年度1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	34,595,683,000	2,813,471,711	2,263,646,000	549,825,711	24.29	2,813,471,711	2,263,646,000	549,825,711	24.29
4103	金融保險收入	33,578,978,000	2,712,021,214	2,181,838,000	530,183,214	24.30	2,712,021,214	2,181,838,000	530,183,214	24.30
410301	利息收入	12,190,489,000	1,048,894,758	1,071,330,000	-22,435,242	2.09	1,048,894,758	1,071,330,000	-22,435,242	2.09
410302	保費收入	13,830,460,000	918,251,526	930,287,000	-12,035,474	1.29	918,251,526	930,287,000	-12,035,474	1.29
410303	再保佣金收入	33,346,000	1,300,244	0	1,300,244	-	1,300,244	0	1,300,244	-
410305	手續費收入	384,070,000	16,976,581	24,953,000	-7,976,419	31.97	16,976,581	24,953,000	-7,976,419	31.97
410321	攤回再保賠款與給付	59,629,000	9,738,598	0	9,738,598	-	9,738,598	0	9,738,598	-
410322	分融帳戶保險商品收益	3,421,800,000	71,319	118,000	-46,681	39.56	71,319	118,000	-46,681	39.56
410324	收回責任準備	0	115,992,147	12,813,000	103,179,147	805.27	115,992,147	12,813,000	103,179,147	805.27
410325	收回未滿期保費準備	2,976,000								
410326	收回特別準備	0	0	0	0	-	0	0	0	-
410327	收回賠款準備	0	0	0	0	0	0	0	0	0
410330	收回保費不足準備	122,963,000	4,958,603	3,795,000	1,163,603	30.66	4,958,603	3,795,000	1,163,603	30.66
410333	收回外匯價格變動準備	0	0	0	0	0	0	0	0	0
410342	透過損益按公允價值衡量之金融資產利益	2,876,240,000	595,837,438	113,247,000	482,590,438	426.14	595,837,438	113,247,000	482,590,438	426.14
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	657,005,000	0	25,295,000	-25,295,000	100.00	0	25,295,000	-25,295,000	100.00
4106	採用權益法認列之關聯企業及合資利益之份額	601,293,000	69,120,000	50,108,000	19,012,000	37.94	69,120,000	50,108,000	19,012,000	37.94
410601	採用權益法認列之關聯企業及合資利益之份額	601,293,000	69,120,000	50,108,000	19,012,000	37.94	69,120,000	50,108,000	19,012,000	37.94
4198	其他營業收入	415,412,000	32,330,497	31,700,000	630,497	1.99	32,330,497	31,700,000	630,497	1.99
419801	投資性不動產收入	415,412,000	32,140,548	31,700,000	440,548	1.39	32,140,548	31,700,000	440,548	1.39
419898	什項營業收入	0	189,949	0	189,949	-	189,949	0	189,949	-
51	營業成本	34,262,200,000	2,951,550,528	2,363,889,000	587,661,528	24.86	2,951,550,528	2,363,889,000	587,661,528	24.86
5103	金融保險成本	34,086,438,000	2,940,992,012	2,352,932,000	588,060,012	24.99	2,940,992,012	2,352,932,000	588,060,012	24.99
510301	利息費用	201,000	5,743,333	12,000	5,731,333	47,761.11	5,743,333	12,000	5,731,333	47,761.11
510302	保險費用	152,873,000	21,844,340	2,571,000	19,273,340	749.64	21,844,340	2,571,000	19,273,340	749.64
510303	承保費用	304,558,000	19,141,271	22,551,000	-3,409,729	15.12	19,141,271	22,551,000	-3,409,729	15.12
510304	佣金費用	971,468,000	97,718,405	79,949,000	17,769,405	22.23	97,718,405	79,949,000	17,769,405	22.23
510305	手續費用	90,019,000	8,112,015	7,561,000	551,015	7.29	8,112,015	7,561,000	551,015	7.29
510311	各項提存	3,940,000	0	3,940,000	-3,940,000	100.00	0	3,940,000	-3,940,000	100.00
510313	安定基金費用	26,277,000	1,744,678	1,768,000	-23,322	1.32	1,744,678	1,768,000	-23,322	1.32
510321	保險賠款與給付	19,457,982,000	2,008,953,733	1,923,141,000	85,812,733	4.46	2,008,953,733	1,923,141,000	85,812,733	4.46
510322	分融帳戶保險商品費用	3,421,800,000	71,319	118,000	-46,681	39.56	71,319	118,000	-46,681	39.56
510324	提存責任準備	5,928,043,000	0	0	0	0	0	0	0	0
510325	提存未滿期保費準備	0	19,532,501	1,519,000	18,013,501	1,185.88	19,532,501	1,519,000	18,013,501	1,185.88
510326	提存特別準備	0	103,234	0	103,234	-	103,234	0	103,234	-
510327	提存賠款準備	9,501,000	0	0	0	0	0	0	0	0
510333	提存外匯價格變動準備	107,446,000	55,128,197	8,775,000	46,353,197	528.24	55,128,197	8,775,000	46,353,197	528.24
510343	透過損益按公允價值衡量之金融負債損失	3,438,471,000	306,919,086	286,539,000	20,380,086	7.11	306,919,086	286,539,000	20,380,086	7.11
510353	外幣兌換損失	0	109,814,306	0	109,814,306	-	109,814,306	0	109,814,306	-
510359	預期信用減損損失	0	0	0	0	0	0	0	0	0
510361	採用覆蓋法重分類之損失	173,859,000	286,165,594	14,488,000	271,677,594	1,875.19	286,165,594	14,488,000	271,677,594	1,875.19
5198	其他營業成本	175,762,000	10,558,516	10,957,000	-398,484	3.64	10,558,516	10,957,000	-398,484	3.64
519801	投資性不動產費用	165,341,000	9,603,577	10,010,000	-406,423	4.06	9,603,577	10,010,000	-406,423	4.06
519898	什項營業成本	10,421,000	954,939	947,000	7,939	0.84	954,939	947,000	7,939	0.84
61	營業毛利（毛損）	333,483,000	-138,078,817	-100,243,000	-37,835,817	37.74	-138,078,817	-100,243,000	-37,835,817	37.74
52	營業費用	960,303,000	48,414,458	72,846,000	-24,431,542	33.54	48,414,458	72,846,000	-24,431,542	33.54
5202	業務費用	761,637,000	35,427,797	57,202,000	-21,774,203	38.07	35,427,797	57,202,000	-21,774,203	38.07
520201	業務費用	761,637,000	35,427,797	57,202,000	-21,774,203	38.07	35,427,797	57,202,000	-21,774,203	38.07
5203	管理費用	193,938,000	12,966,661	15,330,000	-2,363,339	15.42	12,966,661	15,330,000	-2,363,339	15.42
520301	管理費用	193,938,000	12,966,661	15,330,000	-2,363,339	15.42	12,966,661	15,330,000	-2,363,339	15.42
5298	其他營業費用	4,728,000	20,000	314,000	-294,000	93.63	20,000	314,000	-294,000	93.63
529801	研究發展費用	900,000	0	0	0	0	0	0	0	0
529802	員工訓練費用	3,828,000	20,000	314,000	-294,000	93.63	20,000	314,000	-294,000	93.63
62	營業利益（損失）	-626,820,000	-186,493,275	-173,089,000	-13,404,275	7.74	-186,493,275	-173,089,000	-13,404,275	7.74
49	營業外收入	0	668,342	0	668,342	-	668,342	0	668,342	-
4998	其他營業外收入	0	668,342	0	668,342	-	668,342	0	668,342	-
499802	賠償收入	0	0	0	0	0	0	0	0	0
499804	利息收入	0	1,196	0	1,196	-	1,196	0	1,196	-
499898	什項收入	0	667,146	0	667,146	-	667,146	0	667,146	-
59	營業外費用	36,073,000	1,674,974	1,571,000	103,974	6.62	1,674,974	1,571,000	103,974	6.62
5901	財務成本	424,000	42,873	40,000	2,873	7.18	42,873	40,000	2,873	7.18
590101	利息費用	424,000	42,873	40,000	2,873	7.18	42,873	40,000	2,873	7.18
5998	其他營業外費用	35,649,000	1,632,101	1,531,000	101,101	6.60	1,632,101	1,531,000	101,101	6.60
599807	優待超額利息	22,787,000	162,297	377,000	-214,703	56.95	162,297	377,000	-214,703	56.95
599835	資產報廢損失	290,000	0	24,000	-24,000	100.00	0	24,000	-24,000	100.00
599898	什項費用	12,572,000	1,469,804	1,130,000	339,804	30.07	1,469,804	1,130,000	339,804	30.07
63	營業外利益（損失）	-36,073,000	-1,006,632	-1,571,000	564,368	35.92	-1,006,632	-1,571,000	564,368	35.92
64	稅前淨利（淨損）	-662,893,000	-187,499,907	-174,660,000	-12,839,907	7.35	-187,499,907	-174,660,000	-12,839,907	7.35
65	所得稅費用（利益）	-132,579,000	-51,126,806	-34,932,000	-16,194,806	46.36	-51,126,806	-34,932,000	-16,194,806	46.36
68	本期淨利（淨損）	-530,314,000	-136,373,101	-139,728,000	3,354,899	2.40	-136,373,101	-139,728,000	3,354,899	2.40

	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)	306,965,742	306,965,742
7102	不重分類至損益之項目(稅後淨額)	16,604,452	16,604,452
710201	確定福利計畫之再衡量數	0	0
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	0	0
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	16,604,452	16,604,452
710298	與不重分類之項目相關之所得稅	0	0
7103	後續可能重分類至損益之項目(稅後淨額)	290,361,290	290,361,290
710301	國外營運機構財務報表換算之兌換差額	-21,565	-21,565
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	0	0
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	1,500	1,500
710309	採用覆蓋法重分類之其他綜合損益	286,165,594	286,165,594
710398	與可能重分類之項目相關之所得稅	4,215,761	4,215,761