

臺銀人壽保險股份有限公司

損 益 表

中華民國111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	38,955,743,000	4,413,568,668	2,041,079,000	2,372,489,668	116.24	8,668,946,495	4,336,467,000	4,332,479,495	99.91
4103	金融保險收入	38,115,279,000	4,350,590,354	1,978,311,000	2,372,279,354	119.91	8,533,587,590	4,210,931,000	4,322,656,590	102.65
410301	利息收入	11,348,706,000	893,767,282	955,984,000	-62,216,718	6.51	1,781,211,034	1,920,897,000	-139,685,966	7.27
410302	保費收入	17,915,933,000	935,562,251	891,602,000	43,960,251	4.93	2,138,309,391	1,943,635,000	194,674,391	10.02
410303	再保佣金收入	31,859,000	1,402,341		1,402,341			955,000	447,341	46.84
410305	手續費收入	328,190,000	16,367,784	22,292,000	-5,924,216	26.58	32,219,055	62,354,000	-30,134,945	48.33
410321	攤回再保賠款與給付	62,839,000	9,048,522		9,048,522		9,048,522	11,437,000	-2,388,478	20.88
410322	分辦帳戶保險商品收益	4,300,000,000	739,575	1,000,000	-260,425	26.04	765,536	1,200,000	-434,464	36.21
410325	收回未滿期保費準備	9,311,000	635,306		635,306		635,306		635,306	
410330	收回保費不足準備	116,365,000	6,752,205	4,495,000	2,257,205	50.22	17,393,238	11,497,000	5,896,238	51.29
410342	透過損益按公允價值衡量之金融資產利益	3,301,139,000		92,882,000	-92,882,000	100.00		232,558,000	-232,558,000	100.00
410353	外幣兌換利益		1,945,632,779		1,945,632,779		3,188,235,323		3,188,235,323	
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		10,056,000	-10,056,000	100.00		26,398,000	-26,398,000	100.00
410357	除列按攤銷後成本衡量之金融資產利益		-4		-4					
410361	採用覆蓋法重分類之利益		540,682,313		540,682,313		1,364,367,844		1,364,367,844	
4106	採用權益法認列之關聯企業及合資利益之份額	390,144,000	32,968,878	32,512,000	456,878	1.41	75,208,878	65,024,000	10,184,878	15.66
410601	採用權益法認列之關聯企業及合資利益之份額	390,144,000	32,968,878	32,512,000	456,878	1.41	75,208,878	65,024,000	10,184,878	15.66
4198	其他營業收入	450,320,000	30,009,436	30,256,000	-246,564	0.81	60,150,027	60,512,000	-361,973	0.60
419801	投資性不動產收入	450,320,000	29,929,389	30,256,000	-326,611	1.08	60,069,538	60,512,000	-442,462	0.73
419898	什項營業收入		80,047		80,047				80,489	
51	營業成本	38,765,142,000	4,092,079,986	2,167,286,000	1,924,793,986	88.81	8,263,018,691	4,506,817,000	3,756,201,691	83.34
5103	金融保險成本	38,425,696,000	4,081,861,118	2,144,709,000	1,937,152,118	90.32	8,242,340,621	4,461,463,000	3,780,877,621	84.75
510301	利息費用	235,000		13,000	-13,000	100.00	2,990	29,000	-26,010	89.69
510302	保險費用	168,092,000	42,760,011		42,760,011		44,833,011	2,125,000	42,708,011	2,009.79
510303	承保費用	331,283,000	19,678,671	23,304,000	-3,625,329	15.56	38,955,810	46,635,000	-7,679,190	16.47
510304	佣金費用	911,848,000	42,224,793	61,972,000	-19,747,207	31.86	94,824,223	126,821,000	-31,996,777	25.23
510305	手續費用	106,767,000	6,658,782	8,294,000	-1,635,218	19.72	14,129,282	16,012,000	-1,882,718	11.76
510311	各項提存	19,250,000	4,066,628		4,066,628		4,066,628		4,066,628	
510313	安定基金費用	43,895,000	2,526,018	2,407,000	119,018	4.94	5,773,435	5,247,000	526,435	10.03
510321	保險賠款與給付	23,330,475,000	1,311,999,779	1,706,885,000	-394,885,221	23.13	3,266,225,390	3,592,985,000	-326,759,610	9.09
510322	分辦帳戶保險商品費用	4,300,000,000	739,575	1,000,000	-260,425	26.04	765,536	1,200,000	-434,464	36.21
510324	提存責任準備	7,314,914,000	529,434,961	185,163,000	344,271,961	185.93	860,379,837	353,354,000	507,025,837	143.49
510325	提存未滿期保費準備		-3,531,958	-707,000	-2,824,958	399.57		4,300,000	-4,300,000	100.00
510326	提存特別準備		4,451		4,451		7,420		7,420	
510327	提存賠款準備	17,135,000								
510333	提存外匯價格變動準備	155,546,000	403,013,024	12,924,000	390,089,024	3,018.33	537,000,924	25,848,000	511,152,924	1,977.53
510342	透過損益按公允價值衡量之金融資產損失		732,222,889		732,222,889		1,695,358,130		1,695,358,130	
510343	透過損益按公允價值衡量之金融負債損失	1,638,935,000	990,063,492	136,177,000	853,886,492	627.04	1,680,018,003	272,353,000	1,407,665,003	516.85
510357	除列按攤銷後成本衡量之金融資產損失		2		2		2		2	
510361	採用覆蓋法重分類之損失	87,321,000		7,277,000	-7,277,000	100.00		14,554,000	-14,554,000	100.00
5198	其他營業成本	339,446,000	10,218,868	22,577,000	-12,358,132	54.74	20,678,070	45,354,000	-24,675,930	54.41
519801	投資性不動產費用	177,578,000	9,249,759	9,100,000	149,759	1.65	18,739,640	18,400,000	339,640	1.85
519898	什項營業成本	161,868,000	969,109	13,477,000	-12,507,891	92.81	1,938,430	26,954,000	-25,015,570	92.81
61	營業毛利（毛損）	190,601,000	321,488,682	-126,207,000	447,695,682	354.73	405,927,804	-170,350,000	576,277,804	338.29
52	營業費用	857,728,000	42,322,941	64,232,000	-21,909,059	34.11	85,404,664	124,399,000	-38,994,336	31.35
5202	業務費用	664,775,000	31,736,211	49,262,000	-17,525,789	35.58	64,906,528	94,637,000	-29,730,472	31.42
520201	業務費用	664,775,000	31,736,211	49,262,000	-17,525,789	35.58	64,906,528	94,637,000	-29,730,472	31.42
5203	管理費用	188,780,000	10,534,101	14,655,000	-4,120,899	28.12	20,427,122	29,282,000	-8,854,878	30.24
520301	管理費用	188,780,000	10,534,101	14,655,000	-4,120,899	28.12	20,427,122	29,282,000	-8,854,878	30.24
5298	其他營業費用	4,173,000	52,629	315,000	-262,371	83.29	71,014	480,000	-408,986	85.21
529801	研究發展費用	160,000	10,279		10,279		10,279	15,000	-4,721	31.47
529802	員工訓練費用	4,013,000	42,350	315,000	-272,650	86.56	60,735	465,000	-404,265	86.94
62	營業利益（損失）	-667,127,000	279,165,741	-190,439,000	469,604,741	246.59	320,523,140	-294,749,000	615,272,140	208.74
49	營業外收入	8,000,000	-72,069	667,000	-739,069	110.80	1,493,215	1,334,000	159,215	11.94
4998	其他營業外收入	8,000,000	-72,069	667,000	-739,069	110.80	1,493,215	1,334,000	159,215	11.94
499803	賠償收入		68		68		68		68	
499804	利息收入		438		438		876		876	
499898	什項收入	8,000,000	-72,575	667,000	-739,575	110.88	1,492,271	1,334,000	158,271	11.86
59	營業外費用	42,566,000	852,195	1,006,000	-153,805	15.29	1,702,298	2,013,000	-310,702	15.43
5901	財務成本	26,000	3,374	4,000	-626	15.65	7,077	8,000	-923	11.54
590101	利息費用	26,000	3,374	4,000	-626	15.65	7,077	8,000	-923	11.54
5998	其他營業外費用	42,540,000	848,821	1,002,000	-153,179	15.29	1,695,221	2,005,000	-309,779	15.45
599807	優待超額利息	24,711,000	249,363	277,000	-27,637	9.98	508,524	554,000	-45,476	8.21
599835	資產報廢損失	8,673,000								
599898	什項費用	9,156,000	599,458	725,000	-125,542	17.32	1,186,697	1,451,000	-264,303	18.22
63	營業外利益（損失）	-34,566,000	-924,264	-339,000	-585,264	172.64	-209,083	-679,000	469,917	69.21
64	稅前淨利（淨損）	-701,693,000	278,241,477	-190,778,000	469,019,477	245.85	320,314,057	-295,428,000	615,742,057	208.42
65	所得稅費用（利益）	-162,535,000	144,438,966	-44,190,000	188,628,966	426.86	134,687,898	-68,430,000	203,117,898	296.83
68	本期淨利（淨損）	-539,158,000	133,802,511	-146,588,000	280,390,511	191.28	185,626,159	-226,998,000	412,624,159	181.77

	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)	-465,412,583.00	-1,125,196,276.00
7102	不重分類至損益之項目 (稅後淨額)	130,802,396.00	222,346,876.00
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	15,676,234.00	15,676,234.00
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	122,508,139.00	222,489,259.00
710298	與不重分類之項目相關之所得稅	-7,381,977.00	-15,818,617.00
7103	後續可能重分類至損益之項目 (稅後淨額)	-596,214,979.00	-1,347,543,152.00
710301	國外營運機構財務報表換算之兌換差額	505,266.00	840,970.00
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	-103,541,245.00	-103,541,245.00
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	37,650.00	-810,000.00
710309	採用覆蓋法重分類之其他綜合損益	-540,682,313.00	-1,364,367,844.00
710398	與可能重分類之項目相關之所得稅	47,465,663.00	120,334,967.00