

臺銀人壽保險股份有限公司

損 益 表

中華民國113年度8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	34,037,965,000	-2,009,811,674	2,935,686,000	-4,945,497,674	--	35,784,910,025	22,253,909,000	13,531,001,025	60.80
4103	金融保險收入	33,147,456,000	-2,136,283,292	2,858,879,000	-4,995,162,292	--	34,928,604,483	21,697,095,000	13,231,509,483	60.98
410301	利息收入	11,624,649,000	1,003,950,389	910,844,000	93,106,389	10.22	8,347,562,237	7,789,356,000	558,206,237	7.17
410302	保費收入	13,567,365,000	815,245,511	917,099,000	-101,853,489	-11.11	7,936,541,110	8,900,498,000	-963,956,890	-10.83
410303	再保佣金收入	33,347,000	218,194	733,000	-514,806	-70.23	31,017,256	31,679,000	-661,744	-2.09
410305	手續費收入	414,538,000	28,569,524	29,744,000	-1,174,476	-3.95	200,990,339	257,760,000	-56,769,661	-22.02
410321	攤回再保險款與給付	62,726,000	6,881,416	12,105,000	-5,223,584	-43.15	66,696,429	48,424,000	18,272,429	37.73
410322	分離帳戶保險商品收益	3,600,000,000	-98,279	622,039,000	-622,137,279	--	931,109	1,403,518,000	-1,402,586,891	-99.93
410324	收回責任準備		933,058,104		933,058,104		2,843,796,288		2,843,796,288	
410325	收回未滿期保費準備	1,224,000								
410326	收回特別準備		-46,741		-46,741		57,961,935	35,575,000	22,386,935	62.93
410327	收回賠款準備						9,916,172	1,217,000	8,699,172	714.80
410330	收回保費不足準備	159,352,000	4,116,224	2,700,000	1,416,224	52.45	137,946,753	145,432,000	-7,485,247	-5.15
410342	透過損益按公允價值衡量之金融資產利益	3,102,144,000	2,906,432,997	298,605,000	2,607,827,997	873.34	5,145,782,142	2,501,525,000	2,644,257,142	105.71
410353	外幣兌換利益		-7,865,352,380		-7,865,352,380		9,746,206,216		9,746,206,216	
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	582,111,000	30,741,749	65,010,000	-34,268,251	-52.71	403,256,497	582,111,000	-178,854,503	-30.73
4106	採用權益法認列之關聯企業及合資利益之份額	482,668,000	95,608,478	40,222,000	55,386,478	137.70	610,744,284	297,644,000	313,100,284	105.19
410601	採用權益法認列之關聯企業及合資利益之份額	482,668,000	95,608,478	40,222,000	55,386,478	137.70	610,744,284	297,644,000	313,100,284	105.19
4198	其他營業收入	407,841,000	30,863,140	36,585,000	-5,721,860	-15.64	245,561,258	259,170,000	-13,608,742	-5.25
419801	投資性不動產收入	407,841,000	30,862,079	36,585,000	-5,722,921	-15.64	245,506,461	259,170,000	-13,663,539	-5.27
419898	什項營業收入		1,061		1,061		54,797		54,797	
51	營業成本	33,790,728,000	-714,849,095	2,957,145,000	-3,671,994,095	--	33,581,844,121	21,571,494,000	12,010,350,121	55.68
5103	金融保險成本	33,610,603,000	-725,640,176	2,943,211,000	-3,668,851,176	--	33,478,872,023	21,461,939,000	12,016,933,023	55.99
510301	利息費用	202,000	3,402,064	9,000	3,393,064	37,700.71	6,172,438	106,000	6,066,438	5,723.05
510302	保險費用	160,493,000	18,956,291	39,014,000	-20,057,709	-51.41	126,819,575	113,758,000	13,061,575	11.48
510303	承保費用	324,580,000	21,581,321	24,319,000	-2,737,679	-11.26	167,728,166	196,647,000	-28,918,834	-14.71
510304	佣金費用	687,637,000	78,802,134	53,097,000	25,705,134	48.41	544,732,977	427,570,000	117,162,977	27.40
510305	手續費用	91,537,000	8,230,075	7,075,000	1,155,075	16.33	63,250,806	63,092,000	158,806	0.25
510313	安定基金費用	29,849,000	1,548,966	2,316,000	-767,034	-33.12	15,079,426	18,030,000	-2,950,574	-16.36
510321	保險賠款與給付	20,029,784,000	2,787,201,800	1,596,546,000	1,190,655,800	74.58	18,856,503,890	13,080,889,000	5,775,614,890	44.15
510322	分離帳戶保險商品費用	3,600,000,000	-98,279	622,039,000	-622,137,279	--	931,109	1,403,518,000	-1,402,586,891	-99.93
510324	提存責任準備	5,690,312,000		331,736,000	-331,736,000	-100.00		4,148,772,000	-4,148,772,000	-100.00
510325	提存未滿期保費準備		3,172,175	-881,000	4,053,175	--	3,484,885	3,717,000	-232,115	-6.24
510327	提存賠款準備	6,191,000								
510333	提存外匯價格變動準備	101,272,000	-1,538,880,591	8,608,000	-1,547,488,591	--	2,920,853,585	66,842,000	2,854,011,585	4,269.79
510343	透過損益按公允價值衡量之金融負債損失	2,404,165,000	-2,442,983,810	218,951,000	-2,661,934,810	--	8,105,201,040	1,615,942,000	6,489,259,040	401.58
510359	預期信用減損損失						1,529,332		1,529,332	
510361	採用覆蓋法重分類之損失	484,581,000	333,427,678	40,382,000	293,045,678	725.68	2,666,584,794	323,056,000	2,343,528,794	725.42
5198	其他營業成本	180,125,000	10,791,081	13,934,000	-3,142,919	-22.56	102,972,098	109,555,000	-6,582,902	-6.01
519801	投資性不動產費用	168,757,000	9,843,169	12,986,000	-3,142,831	-24.20	95,377,736	101,977,000	-6,599,264	-6.47
519898	什項營業成本	11,368,000	947,912	948,000	-88	-0.01	7,594,722	7,578,000	16,722	0.22
61	營業毛利（毛損）	247,237,000	-1,294,962,579	-21,459,000	-1,273,503,579	5,934.59	2,203,065,904	682,415,000	1,520,650,904	222.83
52	營業費用	901,273,000	86,992,712	68,398,000	18,594,712	27.19	516,547,542	572,468,000	-55,920,458	-9.77
5202	業務費用	705,758,000	72,495,248	53,034,000	19,461,248	36.70	410,152,500	447,261,000	-37,108,500	-8.30
520201	業務費用	705,758,000	72,495,248	53,034,000	19,461,248	36.70	410,152,500	447,261,000	-37,108,500	-8.30
5203	管理費用	190,680,000	14,236,232	15,040,000	-803,768	-5.34	104,955,603	121,693,000	-16,737,397	-13.75
520301	管理費用	190,680,000	14,236,232	15,040,000	-803,768	-5.34	104,955,603	121,693,000	-16,737,397	-13.75
5298	其他營業費用	4,835,000	261,232	324,000	-62,768	-19.37	1,439,439	3,514,000	-2,074,561	-59.04
529801	研究發展費用	960,000	19,340		19,340		136,955	935,000	-798,045	-85.35
529802	員工訓練費用	3,875,000	241,892	324,000	-82,108	-25.34	1,302,484	2,579,000	-1,276,516	-49.50
62	營業利益（損失）	-654,036,000	-1,381,955,291	-89,857,000	-1,292,098,291	1,437.95	1,686,518,362	109,947,000	1,576,571,362	1,433.94
49	營業外收入	4,741,000	2,882,886	395,000	2,487,886	629.84	15,795,469	3,160,000	12,635,469	399.86
4998	其他營業外收入	4,741,000	2,882,886	395,000	2,487,886	629.84	15,795,469	3,160,000	12,635,469	399.86
499802	賠償收入		100		100		2,958,411		2,958,411	
499804	利息收入		921		921		7,368		7,368	
499898	什項收入	4,741,000	2,881,865	395,000	2,486,865	629.59	12,829,690	3,160,000	9,669,690	306.00
59	營業外費用	36,943,000	1,288,345	1,317,000	-28,655	-2.18	9,850,685	12,079,000	-2,228,315	-18.45
5901	財務成本	274,000	16,895	18,000	-1,105	-6.14	156,863	160,000	-3,137	-1.96
590101	利息費用	274,000	16,895	18,000	-1,105	-6.14	156,863	160,000	-3,137	-1.96
5998	其他營業外費用	36,669,000	1,271,450	1,299,000	-27,550	-2.12	9,693,822	11,919,000	-2,225,178	-18.67
599807	優待超額利息	26,318,000	169,232	437,000	-267,768	-61.27	3,489,002	5,286,000	-1,796,998	-34.00
599835	資產報廢損失	357,000					164,522	178,000	-13,478	-7.57
599898	什項費用	9,994,000	1,102,218	862,000	240,218	27.87	6,040,298	6,455,000	-414,702	-6.42
63	營業外利益（損失）	-32,202,000	1,594,541	-922,000	2,516,541	--	5,944,784	-8,919,000	14,863,784	--
64	稅前淨利（淨損）	-686,238,000	-1,380,360,750	-90,779,000	-1,289,581,750	1,420.57	1,692,463,146	101,028,000	1,591,435,146	1,575.24
65	所得稅費用（利益）	-137,248,000	-28,218,027	-12,013,000	-16,205,027	134.90	198,482,189	-77,249,000	275,731,189	--
68	本期淨利（淨損）	-548,990,000	-1,352,142,723	-78,766,000	-1,273,376,723	1,616.66	1,493,980,957	178,277,000	1,315,703,957	738.01

	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)	387,638,923.00	3,612,673,730.00
7102	不重分類至損益之項目（稅後淨額）	-56,553,620.00	867,220,369.00
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	-77,087,586.00	116,488,658.00
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	20,533,966.00	750,731,711.00
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（稅後淨額）	444,192,543.00	2,745,453,361.00
710301	國外營運機構財務報表換算之兌換差額	-2,120,589.00	2,689,869.00
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	101,976,668.00	112,433,122.00
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	15,000.00	-250,920.00
710309	採用覆蓋法重分類之其他綜合損益	333,427,678.00	2,666,584,794.00
710398	與可能重分類之項目相關之所得稅	10,893,786.00	-36,003,504.00