

臺銀人壽保險股份有限公司

損 益 表

中華民國112年度10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	38,456,434,000	3,323,141,787	3,583,050,000	-259,908,213	-7.25	38,930,473,928	30,724,436,000	8,206,037,928	26.71
4103	金融保險收入	37,510,091,000	3,231,015,920	3,493,097,000	-262,081,080	-7.50	37,921,815,489	29,957,990,000	7,963,825,489	26.58
410301	利息收入	10,706,853,000	1,055,804,170	893,204,000	162,600,170	18.20	10,182,883,038	8,882,440,000	1,300,443,038	14.64
410302	保費收入	15,702,262,000	1,231,903,847	1,348,221,000	-116,317,153	-8.63	10,112,066,228	12,340,962,000	-2,228,895,772	-18.06
410303	再保佣金收入	31,645,000	457,975		457,975		36,927,420	30,063,000	6,864,420	22.83
410305	手續費收入	463,569,000	24,273,088	40,380,000	-16,106,912	-39.89	226,085,224	382,805,000	-156,719,776	-40.94
410321	攤回再保賠款與給付	54,520,000	23,099,737		23,099,737		86,175,895	42,089,000	44,086,895	104.75
410322	分離帳戶保險商品收益	5,500,000,000	258,569	916,333,000	-916,074,431	-99.97	2,447,389	3,667,332,000	-3,664,884,611	-99.93
410324	收回責任準備		160,627,109		160,627,109		852,637,356		852,637,356	
410325	收回未滿期保費準備			34,580,000	-34,580,000	-100.00		34,580,000	-34,580,000	-100.00
410326	收回特別準備		-82,656		-82,656		2,556,149	50,753,000	-48,196,851	-94.96
410330	收回保費不足準備	174,922,000	4,673,991	3,953,000	720,991	18.24	156,713,653	162,078,000	-5,364,347	-3.31
410342	透過損益按公允價值衡量之金融資產利益	4,005,479,000	-469,874,108	256,426,000	-726,300,108	--	5,380,583,644	3,494,047,000	1,886,536,644	53.99
410353	外幣兌換利益		1,199,874,198		1,199,874,198		10,575,989,312		10,575,989,312	
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					304,316,101	870,841,000	-566,524,899	-65.05
410359	預期信用減損利益						2,434,080		2,434,080	
4106	採用權益法認列之關聯企業及合資利益之份額	451,002,000	61,114,981	37,584,000	23,530,981	62.61	702,436,402	375,840,000	326,596,402	86.90
410601	採用權益法認列之關聯企業及合資利益之份額	451,002,000	61,114,981	37,584,000	23,530,981	62.61	702,436,402	375,840,000	326,596,402	86.90
4198	其他營業收入	495,341,000	31,010,886	52,369,000	-21,358,114	-40.78	306,222,037	390,606,000	-84,383,963	-21.60
419801	投資性不動產收入	495,341,000	31,010,498	52,369,000	-21,358,502	-40.78	305,955,848	390,606,000	-84,650,152	-21.67
419898	什項營業收入		388		388		266,189		266,189	
51	營業成本	38,256,998,000	3,272,246,822	3,738,539,000	-466,292,178	-12.47	36,341,211,640	30,169,846,000	6,171,365,640	20.46
5103	金融保險成本	38,057,453,000	3,261,314,870	3,721,347,000	-460,032,130	-12.36	36,219,632,155	30,024,175,000	6,195,457,155	20.63
510301	利息費用	201,000	1,083	6,000	-4,917	-81.95	765,542	139,000	626,542	450.75
510302	保險費用	147,862,000	42,223,260		42,223,260		115,574,340	104,818,000	10,756,340	10.26
510303	承保費用	330,993,000	23,322,591	24,892,000	-1,569,409	-6.30	216,716,357	255,223,000	-38,506,643	-15.09
510304	佣金費用	766,837,000	55,344,821	71,307,000	-15,962,179	-22.39	506,022,140	616,017,000	-109,994,860	-17.86
510305	手續費	101,848,000	7,335,665	8,748,000	-1,412,335	-16.14	75,955,186	84,199,000	-8,243,814	-9.79
510311	各項提存		-1,668,202		-1,668,202		2,849,991		2,849,991	
510313	安定基金費用	34,325,000	2,340,617	3,313,000	-972,383	-29.35	19,212,927	26,100,000	-6,887,073	-26.39
510321	保險賠款與給付	21,169,029,000	2,418,060,994	1,913,162,000	504,898,994	26.39	21,304,851,149	17,954,321,000	3,350,530,149	18.66
510322	分離帳戶保險商品費用	5,500,000,000	258,569	916,333,000	-916,074,431	-99.97	2,447,389	3,667,332,000	-3,664,884,611	-99.93
510324	提存責任準備	7,396,651,000		590,838,000	-590,838,000	-100.00		5,147,715,000	-5,147,715,000	-100.00
510325	提存未滿期保費準備	2,583,000	3,822,342	-27,492,000	31,314,342	--	24,956,543		24,956,543	
510327	提存賠款準備	14,885,000					28,117,154	16,551,000	11,566,154	69.88
510333	提存外匯價格變動準備	153,715,000		13,066,000	-13,066,000	-100.00	910,184,867	127,582,000	782,602,867	613.41
510343	透過損益按公允價值衡量之金融負債損失	2,378,226,000	1,288,515,898	202,149,000	1,086,366,898	537.41	10,972,844,896	1,973,928,000	8,998,916,896	455.89
510361	採用覆蓋法重分類之損失	60,298,000	-578,242,768	5,025,000	-583,267,768	--	2,039,133,674	50,250,000	1,988,883,674	3,957.98
5198	其他營業成本	199,545,000	10,931,952	17,192,000	-6,260,048	-36.41	121,579,485	145,671,000	-24,091,515	-16.54
519801	投資性不動產費用	188,177,000	9,984,492	16,244,000	-6,259,508	-38.53	112,001,020	136,197,000	-24,195,980	-17.77
519898	什項營業成本	11,368,000	947,460	948,000	-540	-0.06	9,578,465	9,474,000	104,465	1.10
61	營業毛利（毛損）	199,436,000	50,894,965	-155,489,000	206,383,965	--	2,589,262,288	554,590,000	2,034,672,288	366.88
52	營業費用	875,211,000	63,772,471	73,495,000	-9,722,529	-13.23	588,394,604	695,886,000	-107,591,396	-15.46
5202	業務費用	684,382,000	49,957,914	58,280,000	-8,322,086	-14.28	461,946,753	543,765,000	-81,818,247	-15.05
520201	業務費用	684,382,000	49,957,914	58,280,000	-8,322,086	-14.28	461,946,753	543,765,000	-81,818,247	-15.05
5203	管理費用	187,037,000	13,671,617	14,860,000	-1,188,383	-8.00	125,192,259	148,977,000	-23,784,741	-15.97
520301	管理費用	187,037,000	13,671,617	14,860,000	-1,188,383	-8.00	125,192,259	148,977,000	-23,784,741	-15.97
5298	其他營業費用	3,792,000	142,940	355,000	-212,060	-59.74	1,255,592	3,244,000	-1,988,408	-61.29
529801	研究發展費用	160,000	18,640	15,000	3,640	24.27	148,031	160,000	-11,969	-7.48
529802	員工訓練費用	3,632,000	124,300	340,000	-215,700	-63.44	1,107,561	3,084,000	-1,976,439	-64.09
62	營業利益（損失）	-675,775,000	-12,877,506	-228,984,000	216,106,494	-94.38	2,000,867,684	-141,396,000	2,142,263,684	--
49	營業外收入	26,175,000	1,456,413	2,182,000	-725,587	-33.25	17,895,412	21,814,000	-3,918,588	-17.96
4998	其他營業外收入	26,175,000	1,456,413	2,182,000	-725,587	-33.25	17,895,412	21,814,000	-3,918,588	-17.96
499802	賠償收入		589,510		589,510		1,711,283		1,711,283	
499804	利息收入		910		910		8,581		8,581	
499898	什項收入	26,175,000	865,993	2,182,000	-1,316,007	-60.31	16,175,548	21,814,000	-5,638,452	-25.85
59	營業外費用	40,279,000	1,698,556	1,040,000	658,556	63.32	11,659,585	14,821,000	-3,161,415	-21.33
5901	財務成本	146,000	24,622	4,000	20,622	515.55	273,437	138,000	135,437	98.14
590101	利息費用	146,000	24,622	4,000	20,622	515.55	273,437	138,000	135,437	98.14
5998	其他營業外費用	40,133,000	1,673,934	1,036,000	637,934	61.58	11,386,148	14,683,000	-3,296,852	-22.45
599807	係存超額利息	28,128,000	206,241	259,000	-52,759	-20.37	5,125,030	5,735,000	-609,970	-10.64
599835	資產報廢損失	2,391,000	1,085,707		1,085,707		1,149,353	1,195,000	-45,647	-3.82
599898	什項費用	9,614,000	381,986	777,000	-395,014	-50.84	5,111,765	7,753,000	-2,641,235	-34.07
63	營業外利益（損失）	-14,104,000	-242,143	1,142,000	-1,384,143	--	6,235,827	6,993,000	-757,173	-10.83
64	稅前淨利（淨損）	-689,879,000	-13,119,649	-227,842,000	214,722,351	-94.24	2,007,103,511	-134,403,000	2,141,506,511	--
65	所得稅費用（利益）	-137,976,000	-20,835,262	-15,195,000	-5,640,262	37.12	113,476,263	-106,553,000	220,029,263	--
68	本期淨利（淨損）	-551,903,000	7,715,613	-212,647,000	220,362,613	--	1,893,627,248	-27,850,000	1,921,477,248	--

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)		-691,613,980.00		2,483,931,244.00
7102	不重分類至損益之項目（稅後淨額）		-34,476,287.00		510,805,329.00
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		15,366,571.00		59,006,466.00
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		-49,842,858.00		451,798,863.00
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）		-657,137,693.00		1,973,125,915.00
710301	國外營運機構財務報表換算之兌換差額		326,782.00		3,701,432.00
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		-97,607,721.00		11,755,873.00
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		316,050.00		1,089,375.00
710309	採用覆蓋法重分類之其他綜合損益		-578,242,768.00		2,039,133,674.00
710398	與可能重分類之項目相關之所得稅		18,069,964.00		-82,554,439.00