

臺銀人壽保險股份有限公司

損 益 表

中華民國112年度9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	5,092,278,742	3,399,395,000	1,692,883,742	49.80	35,607,332,141	27,141,386,000	8,465,946,141	31.19
4103	金融保險收入	37,510,091,000	5,000,493,556	3,309,442,000	1,691,051,556	51.10	34,690,799,569	26,464,893,000	8,225,906,569	31.08
410301	利息收入	10,706,853,000	1,055,774,359	906,360,000	149,414,359	16.49	9,127,078,868	7,989,236,000	1,137,842,868	14.24
410302	保費收入	15,702,262,000	518,549,612	1,155,652,000	-637,102,388	-55.13	8,880,162,381	10,992,741,000	-2,112,578,619	-19.22
410303	再保佣金收入	31,645,000			36,469,445		30,063,000		6,406,445	21.31
410305	手續費收入	463,569,000	19,989,404	40,380,000	-20,390,596	-50.50	201,812,136	342,425,000	-140,612,864	-41.06
410321	攤回再保賠款與給付	54,520,000			63,076,158		42,089,000		20,987,158	49.86
410322	分離帳戶保險商品收益	5,500,000,000	371,340	916,333,000	-915,961,660	-99.96	2,188,820	2,750,999,000	-2,748,810,180	-99.92
410324	收回責任準備		692,010,247		692,010,247		692,010,247		692,010,247	
410326	收回特別準備		-48,187		-48,187		2,638,805	50,753,000	-48,114,195	-94.80
410330	收回保費不足準備	174,922,000	3,531,282	3,058,000	473,282	15.48	152,039,662	158,125,000	-6,085,338	-3.85
410342	透過損益按公允價值衡量之金融資產利益	4,005,479,000	-180,825,266	287,659,000	-468,484,266	--	5,850,457,752	3,237,621,000	2,612,836,752	80.70
410353	外幣兌換利益		2,891,595,370		2,891,595,370		9,376,115,114		9,376,115,114	
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					304,316,011	870,841,000	-566,524,899	-65.05
410359	預期信用減損利益		-454,605		-454,605		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	60,554,109	37,584,000	22,970,109	61.12	641,321,421	338,256,000	303,065,421	89.60
410601	採用權益法認列之關聯企業及合資利益之份額	451,002,000	60,554,109	37,584,000	22,970,109	61.12	641,321,421	338,256,000	303,065,421	89.60
4198	其他營業收入	495,341,000	31,231,077	52,369,000	-21,137,923	-40.36	275,211,151	338,237,000	-63,025,849	-18.63
419801	投資性不動產收入	495,341,000	31,216,186	52,369,000	-21,152,814	-40.39	274,945,530	338,237,000	-63,291,650	-18.71
419898	什項營業收入		14,891		14,891		265,801		265,801	
51	營業成本	38,256,998,000	4,119,506,679	3,563,184,000	556,322,679	15.61	33,068,964,818	26,431,307,000	6,637,657,818	25.11
5103	金融保險成本	38,057,453,000	4,108,879,303	3,545,992,000	562,887,303	15.87	32,958,317,285	26,302,828,000	6,655,489,285	25.30
510301	利息費用	201,000	206,324	12,000	194,324	1,619.37	764,459	133,000	631,459	474.78
510302	保險費用	147,862,000			73,351,080		104,818,000		-31,466,920	-30.02
510303	承保費用	330,993,000	25,698,905	29,441,000	-3,742,095	-12.71	193,393,766	230,331,000	-36,937,234	-16.04
510304	佣金費用	766,837,000	44,365,710	66,431,000	-22,065,290	-33.22	450,677,319	544,710,000	-94,032,681	-17.26
510305	手續費用	101,848,000	7,010,001	8,744,000	-1,733,999	-19.83	68,619,521	75,451,000	-6,831,479	-9.05
510311	各項提存		-347,313		-347,313		4,518,193		4,518,193	
510313	安定基金費用	34,325,000	985,244	2,853,000	-1,867,756	-65.47	16,872,310	22,787,000	-5,914,690	-25.96
510321	保險賠款與給付	21,169,029,000	2,282,117,595	1,687,017,000	595,100,595	35.28	18,886,790,155	16,041,159,000	2,845,631,155	17.74
510322	分離帳戶保險商品費用	5,500,000,000	371,340	916,333,000	-915,961,660	-99.96	2,188,820	2,750,999,000	-2,748,810,180	-99.92
510324	提存責任準備	7,396,651,000	-56,019,395	602,640,000	-658,659,395	--		4,556,877,000	-4,556,877,000	-100.00
510325	提存未滿期保費準備	2,583,000	-585,921	4,107,000	-4,692,921	--	21,134,201	27,492,000	-6,357,799	-23.13
510327	提存賠款準備	14,885,000	19,209,226	8,174,000	11,035,226	135.00	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	114,516,000	795,668,867	694.81
510343	透過損益按公允價值衡量之金融負債損失	2,378,226,000	2,176,489,741	202,149,000	1,974,340,741	976.68	9,684,328,998	1,771,779,000	7,912,549,998	446.59
510361	採用覆蓋法重分類之損失	60,298,000	-390,622,154	5,025,000	-395,647,154	--	2,617,376,442	45,225,000	2,572,151,442	5,687.45
5198	其他營業成本	199,545,000	10,627,376	17,192,000	-6,564,624	-38.18	110,647,533	128,479,000	-17,831,467	-13.88
519801	投資性不動產費用	188,177,000	9,678,657	16,244,000	-6,565,343	-40.42	102,016,528	119,953,000	-17,936,472	-14.95
519898	什項營業成本	11,368,000	948,719	948,000	719	0.08	8,631,005	8,526,000	105,005	1.23
61	營業毛利（毛損）	199,436,000	972,772,063	-163,789,000	1,136,561,063	--	2,538,367,323	710,079,000	1,828,288,323	257.48
62	營業費用	875,211,000	63,530,890	75,589,000	-12,058,110	-15.95	524,622,133	622,491,000	-97,868,867	-15.72
5202	業務費用	684,382,000	49,791,022	60,459,000	-10,667,978	-17.64	411,988,839	485,485,000	-73,496,161	-15.14
520201	業務費用	684,382,000	49,791,022	60,459,000	-10,667,978	-17.64	411,988,839	485,485,000	-73,496,161	-15.14
5203	管理費用	187,037,000	13,462,471	14,788,000	-1,325,529	-8.96	111,520,642	134,117,000	-22,596,358	-16.85
520301	管理費用	187,037,000	13,462,471	14,788,000	-1,325,529	-8.96	111,520,642	134,117,000	-22,596,358	-16.85
5298	其他營業費用	3,792,000	277,397	342,000	-64,603	-18.89	1,112,652	2,889,000	-1,776,348	-61.49
529801	研究發展費用	160,000	19,431		129,391		145,000		-15,609	-10.76
529802	員工訓練費用	3,632,000	257,966	342,000	-84,034	-24.57	983,261	2,744,000	-1,760,739	-64.17
62	營業利益（損失）	-675,775,000	909,241,173	-239,378,000	1,148,619,173	--	2,013,745,190	87,588,000	1,926,157,190	2,199.11
49	營業外收入	26,175,000	1,028,920	2,182,000	-1,153,080	-52.85	16,438,999	19,632,000	-3,193,001	-16.26
4998	其他營業外收入	26,175,000	1,028,920	2,182,000	-1,153,080	-52.85	16,438,999	19,632,000	-3,193,001	-16.26
499802	賠償收入		210		210		1,121,773		1,121,773	
499804	利息收入		1,431		1,431		7,671		7,671	
499898	什項收入	26,175,000	1,027,279	2,182,000	-1,154,721	-52.92	15,309,555	19,632,000	-4,322,445	-22.02
59	營業外費用	40,279,000	1,664,663	2,090,000	-425,337	-20.35	9,961,029	13,781,000	-3,819,971	-27.72
5901	財務成本	146,000	25,389	4,000	21,389	534.73	248,815	134,000	114,815	85.68
590101	利息費用	146,000	25,389	4,000	21,389	534.73	248,815	134,000	114,815	85.68
5998	其他營業外費用	40,133,000	1,639,274	2,086,000	-446,726	-21.42	9,712,214	13,647,000	-3,934,786	-28.83
599807	優待超額利息	28,128,000	1,213,971	1,308,000	-94,029	-7.19	4,918,789	5,476,000	-557,211	-10.18
599835	資產報廢損失	2,391,000			63,646		1,195,000		-1,131,354	-94.67
599898	什項費用	9,614,000	425,303	778,000	-352,697	-45.33	4,729,779	6,976,000	-2,246,221	-32.20
63	營業外利益（損失）	-14,104,000	-635,743	92,000	-727,743	--	6,477,970	5,851,000	626,970	10.72
64	稅前淨利（淨損）	-689,879,000	908,605,430	-239,286,000	1,147,891,430	--	2,020,223,160	93,439,000	1,926,784,160	2,062.08
65	所得稅費用（利益）	-137,976,000	91,074,984	-13,117,000	104,191,984	--	134,311,525	-91,358,000	225,669,525	--
68	本期淨利（淨損）	-551,903,000	817,530,446	-226,169,000	1,043,699,446	--	1,885,911,635	184,797,000	1,701,114,635	920.53

	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)	-386,861,856.00	3,175,545,224.00
7102	不重分類至損益之項目（稅後淨額）	-25,317,591.00	545,281,616.00
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	-61,762,529.00	43,639,895.00
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	36,444,938.00	501,641,721.00
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）	-361,544,265.00	2,630,263,608.00
710301	國外營運機構財務報表換算之兌換差額	835,801.00	3,374,650.00
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	-8,474,226.00	109,363,594.00
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	-271,800.00	773,325.00
710309	採用覆蓋法重分類之其他綜合損益	-390,622,154.00	2,617,376,442.00
710398	與可能重分類之項目相關之所得稅	36,988,114.00	-100,624,403.00