

臺銀人壽保險股份有限公司

損 益 表

中華民國113年度5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	2,728,222,568	2,568,498,000	159,724,568	6.22	26,986,585,326	11,663,415,000	15,323,170,326	131.38
4103	金融保險收入	33,147,456,000	2,615,008,717	2,500,798,000	114,210,717	4.57	26,477,579,785	11,327,915,000	15,149,664,785	133.74
410301	利息收入	11,624,649,000	1,042,955,735	987,466,000	55,489,735	5.62	5,218,536,388	4,932,222,000	286,314,388	5.80
410302	保費收入	13,567,365,000	1,216,925,418	1,236,225,000	-19,299,582	-1.56	4,400,403,771	5,049,434,000	-649,030,229	-12.85
410303	再保佣金收入	33,347,000	166,378	667,000	-500,622	-75.06	30,477,444	30,946,000	-468,556	-1.51
410305	手續費收入	414,538,000	33,850,949	28,319,000	5,531,949	19.53	121,694,982	141,597,000	-19,902,018	-14.06
410321	攤回再保險款與給付	62,726,000	10,957,044	12,671,000	-1,713,956	-13.53	47,045,729	24,777,000	22,268,729	89.88
410322	分離帳戶保險商品收益	3,600,000,000	177,570	219,000	-41,430	-18.92	728,691	1,408,000	-679,309	-48.25
410324	收回責任準備		162,947,782		162,947,782		1,446,104,395		1,446,104,395	
410325	收回未滿期保費準備	1,224,000	-918,419		-918,419					
410326	收回特別準備		-28,699		-28,699		56,499,543	66,461,000	-9,961,457	-14.99
410330	收回保費不足準備	159,352,000	22,762,229	24,304,000	-1,541,771	-6.34	65,836,933	67,958,000	-2,121,067	-3.12
410342	透過損益按公允價值衡量之金融資產利益	3,102,144,000	824,683,308	168,404,000	656,279,308	389.71	824,683,308	814,672,000	10,011,308	1.23
410353	外幣兌換利益		-699,470,578		-699,470,578		14,264,141,801		14,264,141,801	
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		42,523,000	-42,523,000	-100.00	4,426,800	198,440,000	-197,013,200	-99.28
4106	採用權益法認列之關聯企業及合資利益之份額	482,668,000	82,766,761	36,200,000	46,566,761	128.64	356,705,053	181,000,000	175,705,053	97.07
410601	採用權益法認列之關聯企業及合資利益之份額	482,668,000	82,766,761	36,200,000	46,566,761	128.64	356,705,053	181,000,000	175,705,053	97.07
4198	其他營業收入	407,841,000	30,447,090	31,500,000	-1,052,910	-3.34	152,300,488	154,500,000	-2,199,512	-1.42
419801	投資性不動產收入	407,841,000	30,446,539	31,500,000	-1,053,461	-3.34	152,270,795	154,500,000	-2,229,205	-1.44
419898	什項營業收入		551		551		29,693		29,693	
51	營業成本	33,790,728,000	2,698,127,992	2,659,160,000	38,967,992	1.47	25,108,091,067	12,077,162,000	13,030,929,067	107.90
5103	金融保險成本	33,610,603,000	2,672,616,301	2,633,383,000	39,233,301	1.49	25,039,122,668	12,006,574,000	13,032,548,668	108.55
510301	利息費用	202,000	48,400	14,000	34,400	245.71	1,822,228	84,000	1,738,228	2,069.32
510302	保險費用	160,493,000	14,230,152	23,842,000	-9,611,848	-40.31	76,410,544	68,485,000	7,925,544	11.57
510303	承保費用	324,580,000	21,826,958	25,727,000	-3,900,042	-15.16	100,506,791	123,379,000	-22,872,209	-18.54
510304	佣金費用	687,637,000	86,349,659	49,951,000	36,398,659	72.87	312,306,949	241,010,000	71,296,949	29.58
510305	手續費用	91,537,000	8,118,793	8,117,000	1,793	0.02	37,026,907	40,798,000	-3,771,093	-9.24
510313	安定基金費用	29,849,000	2,312,158	2,348,000	-35,842	-1.53	8,360,766	9,596,000	-1,235,234	-12.87
510321	保險賠款與給付	20,029,784,000	2,431,161,049	1,661,711,000	769,450,049	46.30	10,917,051,714	8,069,457,000	2,847,594,714	35.29
510322	分離帳戶保險商品費用	3,600,000,000	177,570	219,000	-41,430	-18.92	728,691	1,408,000	-679,309	-48.25
510324	提存責任準備	5,690,312,000		619,221,000	-619,221,000	-100.00		2,212,809,000	-2,212,809,000	-100.00
510325	提存未滿期保費準備		2,008	-2,760,000	2,762,008	--	2,008	8,846,000	-8,843,992	-99.98
510327	提存賠款準備	6,191,000					2,801,204	5,737,000	-2,935,796	-51.17
510333	提存外匯價格變動準備	101,272,000	-181,053,913	8,271,000	-189,324,913	--	3,542,060,506	41,355,000	3,500,705,506	8,465.01
510342	透過損益按公允價值衡量之金融資產損失		-590,608,706		-590,608,706					
510343	透過損益按公允價值衡量之金融負債損失	2,404,165,000	194,099,640	196,340,000	-2,240,360	-1.14	7,734,929,659	981,700,000	6,753,229,659	687.91
510359	預期信用減損損失						1,215,642		1,215,642	
510361	採用覆蓋法重分類之損失	484,581,000	685,952,533	40,382,000	645,570,533	1,598.66	2,303,899,059	201,910,000	2,101,989,059	1,041.05
5198	其他營業成本	180,125,000	25,511,691	25,777,000	-265,309	-1.03	68,968,399	70,588,000	-1,619,601	-2.29
519801	投資性不動產費用	168,757,000	24,563,329	24,830,000	-266,671	-1.07	64,218,304	65,853,000	-1,634,696	-2.48
519898	什項營業成本	11,368,000	948,362	947,000	1,362	0.14	4,750,095	4,735,000	15,095	0.32
61	營業毛利（毛損）	247,237,000	30,094,576	-90,662,000	120,756,576	--	1,878,494,259	-413,747,000	2,292,241,259	--
52	營業費用	901,273,000	69,143,091	72,572,000	-3,428,909	-4.72	300,351,243	359,344,000	-58,992,757	-16.42
5202	業務費用	705,758,000	54,545,072	56,078,000	-1,532,928	-2.73	236,600,796	280,548,000	-43,947,204	-15.66
520201	業務費用	705,758,000	54,545,072	56,078,000	-1,532,928	-2.73	236,600,796	280,548,000	-43,947,204	-15.66
5203	管理費用	190,680,000	14,464,637	16,156,000	-1,691,363	-10.47	63,329,238	76,366,000	-13,036,762	-17.07
520301	管理費用	190,680,000	14,464,637	16,156,000	-1,691,363	-10.47	63,329,238	76,366,000	-13,036,762	-17.07
5298	其他營業費用	4,835,000	133,382	338,000	-204,618	-60.54	421,209	2,430,000	-2,008,791	-82.67
529801	研究發展費用	960,000	12,482	15,000	-2,518	-16.79	33,615	820,000	-786,385	-95.90
529802	員工訓練費用	3,875,000	120,900	323,000	-202,100	-62.57	387,594	1,610,000	-1,222,406	-75.93
62	營業利益（損失）	-654,036,000	-39,048,515	-163,234,000	124,185,485	-76.08	1,578,143,016	-773,091,000	2,351,234,016	--
49	營業外收入	4,741,000	1,520,536	395,000	1,125,536	284.95	12,054,993	1,975,000	10,079,993	510.38
4998	其他營業外收入	4,741,000	1,520,536	395,000	1,125,536	284.95	12,054,993	1,975,000	10,079,993	510.38
499802	賠償收入		20		20		2,934,790		2,934,790	
499804	利息收入		921		921		4,605		4,605	
499898	什項收入	4,741,000	1,519,595	395,000	1,124,595	284.71	9,115,598	1,975,000	7,140,598	361.55
59	營業外費用	36,943,000	1,115,985	1,255,000	-139,015	-11.08	5,242,321	7,218,000	-1,975,679	-27.37
5901	財務成本	274,000	19,224	19,000	224	1.18	103,848	105,000	-1,152	-1.10
590101	利息費用	274,000	19,224	19,000	224	1.18	103,848	105,000	-1,152	-1.10
5998	其他營業外費用	36,669,000	1,096,761	1,236,000	-139,239	-11.27	5,138,473	7,113,000	-1,974,527	-27.76
599807	僱存超額利息	26,318,000	179,600	430,000	-250,400	-58.23	1,953,252	3,087,000	-1,133,748	-36.73
599835	資產報廢損失	357,000					164,522		164,522	
599898	什項費用	9,994,000	917,161	806,000	111,161	13.79	3,020,699	4,026,000	-1,005,301	-24.97
63	營業外利益（損失）	-32,202,000	404,551	-860,000	1,264,551	--	6,812,672	-5,243,000	12,055,672	--
64	稅前淨利（淨損）	-686,238,000	-38,643,964	-164,094,000	125,450,036	-76.45	1,584,955,688	-778,334,000	2,363,289,688	--
65	所得稅費用（利益）	-137,248,000	-107,070,246	-32,819,000	-74,251,246	226.24	106,918,735	-155,668,000	262,586,735	--
68	本期淨利（淨損）	-548,990,000	68,426,282	-131,275,000	199,701,282	--	1,478,036,953	-622,666,000	2,100,702,953	--

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)	793,788,179.00	3,098,385,261.00
7102	不重分類至損益之項目（稅後淨額）	229,280,835.00	914,119,391.00
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	-20,152,977.00	121,182,020.00
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	249,433,812.00	792,937,371.00
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）	564,507,344.00	2,184,265,870.00
710301	國外營運機構財務報表換算之兌換差額	-152,385.00	3,850,398.00
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	-95,511,486.00	-83,348,220.00
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	-405,000.00	-447,420.00
710309	採用覆蓋法重分類之其他綜合損益	685,952,533.00	2,303,899,059.00
710398	與可能重分類之項目相關之所得稅	-25,376,318.00	-39,687,947.00