

臺銀人壽保險股份有限公司

損 益 表

中華民國104年度11月份

單位：新臺幣元

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	%
營業收入	77,500,218,000.00	4,247,462,082.00	4,003,770,000.00	243,692,082.00	-6.09	75,139,177,738.00	73,320,071,000.00	1,819,106,738.00	-2.48
金融保險收入	76,874,944,000.00	4,185,083,092.00	3,954,317,000.00	230,766,092.00	-5.84	74,250,082,476.00	72,744,252,000.00	1,505,830,476.00	-2.07
利息收入	8,416,684,000.00	769,425,757.00	689,280,000.00	80,145,757.00	-11.63	8,443,161,714.00	7,727,404,000.00	715,757,714.00	-9.26
保費收入	24,000,000,000.00	3,358,796,288.00	2,315,882,000.00	1,042,914,288.00	-45.03	26,679,108,318.00	20,408,469,000.00	6,270,639,318.00	-30.73
再保佣金收入	18,455,000.00	986,992.00	1,625,000.00	-638,008.00	-39.26	23,144,641.00	18,455,000.00	4,689,641.00	25.41
手續費收入	94,056,000.00	5,857,114.00	6,826,000.00	-968,886.00	-14.19	65,711,293.00	87,214,000.00	-21,502,707.00	-24.66
攤回再保賠款與給付	23,955,000.00	7,356,087.00	4,449,000.00	2,907,087.00	65.34	28,367,716.00	22,005,000.00	6,362,716.00	28.91
分離帳戶保險商品收益	3,058,210,000.00	1,155,808.00	254,850,000.00	-253,694,192.00	-99.55	457,740,002.00	2,803,350,000.00	-2,345,609,998.00	-83.67
收回責任準備	39,739,123,000.00	-186,146,067.00	646,911,000.00	-833,057,067.00	-128.77	34,223,611,047.00	40,185,364,000.00	-5,961,752,953.00	-14.84
收回未滿期保費準備	1,017,000.00	-27,744,191.00	-7,214,000.00	-20,530,191.00	284.59	7,374,000.00	-7,374,000.00	-10,000.00	-100.00
收回特別準備	20,263,000.00	-77,994.00		-77,994.00		20,263,000.00	53,717,303.00	-265.10	-265.10
收回賠款準備	2,369,000.00					2,369,000.00	-2,369,000.00	-100.00	-100.00
收回外匯價格變動準備		79,432,772.00		79,432,772.00		383,461,780.00	383,461,780.00		
透過損益按公允價值衡量之金融資產利益	5,132,000.00	-118,374,280.00	470,000.00	-118,844,280.00	-25.286.02	1,497,146,971.00	4,660,000.00	1,492,486,971.00	32,027.62
備供出售金融資產之已實現利益	1,478,845,000.00	17,626,258.00	39,695,000.00	-22,068,742.00	-55.60	1,108,106,683.00	1,442,034,000.00	-333,927,317.00	-23.16
持有至到期日金融資產之已實現利益	9,663,000.00	37,168,176.00	886,000.00	36,282,176.00	-4.095.05	37,168,176.00	8,778,000.00	28,390,176.00	-323.42
無活絡市場之債務工具投資利益	7,172,000.00		657,000.00	-657,000.00	-100.00	91,425,125.00	6,513,000.00	84,912,125.00	-1,303.73
外幣兌換利益		239,620,372.00		239,620,372.00		1,137,948,707.00		1,137,948,707.00	
採用權益法認列之關聯企業及合資利益之份額	346,716,000.00	39,542,338.00	26,003,000.00	13,539,338.00	52.07	636,270,052.00	320,715,000.00	315,555,052.00	-98.39
採用權益法認列之關聯企業及合資利益之份額	346,716,000.00	39,542,338.00	26,003,000.00	13,539,338.00	52.07	429,114,603.00	320,715,000.00	108,399,603.00	-33.80
採用權益法認列之關聯企業及合資之處分利益						207,155,449.00		207,155,449.00	
其他營業收入	278,558,000.00	22,836,652.00	23,450,000.00	-613,348.00	-2.62	252,825,210.00	255,104,000.00	-2,278,790.00	-0.89
投資性不動產收入	278,558,000.00	23,649,223.00	23,450,000.00	199,223.00	0.85	251,760,093.00	255,104,000.00	-3,343,907.00	-1.31
租賃收入		-815,000.00		-815,000.00					
什項營業收入		2,429.00		2,429.00		1,065,117.00		1,065,117.00	
營業成本	78,380,392,000.00	4,468,815,663.00	4,179,906,000.00	288,909,663.00	6.91	76,008,186,744.00	73,162,661,000.00	2,845,525,744.00	-3.89
金融保險成本	78,283,950,000.00	4,454,712,507.00	4,169,191,000.00	285,521,507.00	6.85	75,902,988,032.00	73,072,822,000.00	2,830,166,032.00	-3.87
利息費用	188,538,000.00	15,923,462.00	14,890,000.00	1,033,462.00	6.94	184,382,311.00	173,650,000.00	10,732,311.00	-6.18
保險費用	68,379,000.00	20,620,459.00	5,927,000.00	14,693,459.00	247.91	81,443,950.00	62,453,000.00	18,990,950.00	-30.41
承保費用	345,972,000.00	26,318,734.00	32,046,000.00	-5,727,266.00	-17.87	254,206,183.00	315,890,000.00	-61,683,817.00	-19.53
佣金費用	1,671,100,000.00	230,942,005.00	170,926,000.00	60,016,005.00	35.11	1,866,543,786.00	1,454,540,000.00	412,003,786.00	-28.33
手續費用	149,035,000.00	9,073,527.00	13,757,000.00	-4,683,473.00	-34.04	117,283,505.00	135,049,000.00	-17,765,495.00	-13.15
各項提存	14,412,000.00	-350,588.00	1,201,000.00	-1,551,588.00	-29.19	93,074,060.00	13,211,000.00	79,863,060.00	-604.52
安定基金費用	23,596,000.00	5,374,074.00	1,712,000.00	3,662,074.00	213.91	38,405,017.00	20,942,000.00	17,463,017.00	-83.39
保險賠款與給付	72,205,095,000.00	3,549,987,289.00	3,617,844,000.00	-67,856,711.00	-1.88	67,067,151,248.00	67,577,606,000.00	-510,454,752.00	-0.76
分離帳戶保險商品費用	3,058,210,000.00	1,155,808.00	254,850,000.00	-253,694,192.00	-99.55	457,740,002.00	2,803,350,000.00	-2,345,609,998.00	-83.67
提存未滿期保費準備		4,968,051.00		4,968,051.00		4,968,051.00		4,968,051.00	
提存賠款準備						10,058,089.00		10,058,089.00	
提存保費不足準備	459,293,000.00	217,804,607.00	48,507,000.00	169,297,607.00	349.02	1,522,876,118.00	423,341,000.00	1,099,535,118.00	-259.73
提存外匯價格變動準備	100,320,000.00		7,531,000.00	-7,531,000.00	-100.00		92,790,000.00	-92,790,000.00	-100.00
透過損益按公允價值衡量之金融負債損失		372,895,091.00		372,895,091.00		4,204,855,712.00		4,204,855,712.00	
持有至到期日金融資產之已實現損失		-12.00		-12.00					
其他營業成本	96,442,000.00	14,103,156.00	10,715,000.00	3,388,156.00	31.62	105,198,712.00	89,839,000.00	15,359,712.00	-17.10
投資性不動產費用	96,442,000.00	14,141,545.00	10,715,000.00	3,426,545.00	31.98	98,233,807.00	89,839,000.00	8,394,807.00	-9.34
租賃成本		-38,909.00		-38,909.00					
什項營業成本		520.00		520.00		6,964,905.00		6,964,905.00	
營業毛利（毛損）	-880,174,000.00	-221,353,581.00	-176,136,000.00	-45,217,581.00	-25.67	-869,009,006.00	157,410,000.00	-1,026,419,006.00	-652.07
營業費用	679,792,000.00	49,384,037.00	65,775,000.00	-16,390,963.00	-24.92	481,509,089.00	598,945,000.00	-117,435,911.00	-19.61
業務費用	543,588,000.00	36,107,947.00	51,796,000.00	-15,688,053.00	-30.29	357,600,738.00	477,603,000.00	-120,002,262.00	-25.13
業務費用	543,588,000.00	36,107,947.00	51,796,000.00	-15,688,053.00	-30.29	357,600,738.00	477,603,000.00	-120,002,262.00	-25.13
管理費用	131,652,000.00	12,792,639.00	13,683,000.00	-890,361.00	-6.51	121,267,630.00	118,808,000.00	2,459,630.00	2.07
管理費用	131,652,000.00	12,792,639.00	13,683,000.00	-890,361.00	-6.51	121,267,630.00	118,808,000.00	2,459,630.00	2.07
其他營業費用	4,552,000.00	483,451.00	296,000.00	187,451.00	63.33	2,640,721.00	2,534,000.00	106,721.00	-4.21
研究發展費用	600,000.00					146,008.00	485,000.00	-338,992.00	-69.90
員工訓練費用	3,952,000.00	483,451.00	296,000.00	187,451.00	63.33	2,494,713.00	2,049,000.00	445,713.00	-21.75
營業利益（損失）	-1,559,966,000.00	-270,737,618.00	-241,911,000.00	-28,826,618.00	-11.92	-1,350,518,095.00	-441,535,000.00	-908,983,095.00	-205.87
營業外收入	27,746,000.00	123,223.00	2,312,000.00	-2,188,777.00	-94.67	22,811,099.00	25,432,000.00	-2,620,901.00	-10.31
其他營業外收入	27,746,000.00	123,223.00	2,312,000.00	-2,188,777.00	-94.67	22,811,099.00	25,432,000.00	-2,620,901.00	-10.31
賠償收入						982,700.00		982,700.00	
什項收入	27,746,000.00	123,223.00	2,312,000.00	-2,188,777.00	-94.67	21,828,399.00	25,432,000.00	-3,603,601.00	-14.17
營業外費用	27,525,000.00	1,901,461.00	1,746,000.00	155,461.00	8.90	20,943,415.00	20,084,000.00	859,415.00	-4.28
其他營業外費用	27,525,000.00	1,901,461.00	1,746,000.00	155,461.00	8.90	20,943,415.00	20,084,000.00	859,415.00	-4.28
優待超額利息	15,320,000.00	375,443.00	187,000.00	188,443.00	100.77	6,370,954.00	8,896,000.00	-2,525,046.00	-28.38
資產報廢損失	1,335,000.00	667,323.00	668,000.00	-67.00	-0.10	667,323.00	1,335,000.00	-667,677.00	-50.01
什項費用	10,870,000.00	858,695.00	891,000.00	-32,305.00	-3.63	13,905,138.00	9,853,000.00	4,052,138.00	-41.13
營業外利益（損失）	221,000.00	-1,778,238.00	566,000.00	-2,344,238.00	-414.18	1,867,684.00	5,348,000.00	-3,480,316.00	-65.08
稅前淨利（淨損）	-1,559,745,000.00	-272,515,856.00	-241,345,000.00	-31,170,856.00	12.92	-1,348,650,411.00	-436,187,000.00	-912,463,411.00	-209.19
所得稅費用（利益）	-272,976,000.00	-36,828,270.00	-41,991,000.00	5,162,730.00	-12.29	-64,256,004.00	-77,492,000.00	13,235,996.00	-17.08
所得稅費用（利益）	-272,976,000.00	-36,828,270.00	-41,991,000.00	5,162,730.00	-12.29	-64,256,004.00	-77,492,000.00	13,235,996.00	-17.08
繼續營業單位本期淨利（淨損）	-1,286,769,000.00	-235,687,586.00	-199,354,000.00	-36,333,586.00	-18.23	-1,284,394,407.00	-358,695,000.00	-925,699,407.00	-258.07
本期淨利（淨損）	-1,286,769,000.00	-235,687,586.00	-199,354,000.00	-36,333,586.00	-18.23	-1,284,394,407.00	-358,695,000.00	-925,699,407.00	-258.07

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
不重分類至損益之項目（稅後淨額）	-184,410.00	-4,103,866.00
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	-184,410.00	-4,103,866.00
後續可能重分類至損益之項目（稅後淨額）	-967,131,253.00	-4,813,470,514.00
備供出售金融資產未實現評價損益	-995,408,769.00	-5,140,045,903.00
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	8,044,749.00	176,252,814.00
與可能重分類之項目相關之所得稅	20,232,767.00	150,322,575.00