

臺銀人壽保險股份有限公司

損 益 表

中華民國113年度3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	5,331,675,570	2,592,090,000	2,739,585,570	105.69	17,412,413,316	6,564,595,000	10,847,818,316	165.25
4103	金融保險收入	33,147,456,000	5,228,789,840	2,524,890,000	2,703,899,840	107.09	17,119,075,971	6,364,495,000	10,754,580,971	168.98
410301	利息收入	11,624,649,000	1,050,342,263	990,973,000	59,369,263	5.99	3,114,469,992	2,960,203,000	154,266,992	5.21
410302	保費收入	13,567,365,000	619,651,228	1,194,211,000	-574,559,772	-48.11	1,970,400,749	2,700,541,000	-730,140,251	-27.04
410303	再保佣金收入	33,347,000	29,804,768	29,545,000	259,768	0.88	30,175,153	30,279,000	-103,847	-0.34
410305	手續費收入	414,538,000	23,862,016	28,319,000	-4,456,984	-15.74	58,665,000	84,958,000	-26,293,000	-30.95
410321	攤回再保賠款與給付	62,726,000	27,032		27,032		23,026,384	12,106,000	10,920,384	90.21
410322	分離帳戶保險商品收益	3,600,000,000	93,641	361,000	-267,359	-74.06	349,175	1,030,000	-680,825	-66.10
410324	收回責任準備		832,161,817		832,161,817		1,261,347,309		1,261,347,309	
410325	收回未滿期保費準備	1,224,000	7,381,391		7,381,391		9,610,024		9,610,024	
410330	收回保費不足準備	159,352,000	16,815,348	18,479,000	-1,663,652	-9.00	26,658,078	26,214,000	444,078	1.69
410342	透過損益按公允價值衡量之金融資產利益	3,102,144,000	25,848,366	206,305,000	-180,456,634	-87.47	25,848,366	435,770,000	-409,921,634	-94.07
410353	外幣兌換利益		2,621,375,170		2,621,375,170		10,597,098,941		10,597,098,941	
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	1,426,800	56,697,000	-55,270,200	-97.48	1,426,800	113,394,000	-111,967,200	-98.74
4106	採用權益法認列之關聯企業及合資利益之份額	482,668,000	72,746,874	36,200,000	36,546,874	100.96	201,867,469	108,600,000	93,267,469	85.88
410601	採用權益法認列之關聯企業及合資利益之份額	482,668,000	72,746,874	36,200,000	36,546,874	100.96	201,867,469	108,600,000	93,267,469	85.88
4198	其他營業收入	407,841,000	30,138,856	31,000,000	-861,144	-2.78	91,469,876	91,500,000	-30,124	-0.03
419801	投資性不動產收入	407,841,000	30,120,127	31,000,000	-879,873	-2.84	91,441,563	91,500,000	-58,437	-0.06
419898	什項營業收入		18,729		18,729		28,313		28,313	
51	營業成本	33,790,728,000	4,872,609,860	2,606,564,000	2,266,045,860	86.94	16,111,691,283	6,915,074,000	9,196,617,283	132.99
5103	金融保險成本	33,610,603,000	4,862,020,821	2,595,398,000	2,266,622,821	87.33	16,079,587,791	6,881,435,000	9,198,152,791	133.67
510301	利息費用	202,000	11,507	15,000	-3,493	-23.29	1,772,161	36,000	1,736,161	4,822.67
510302	保險費用	160,493,000	2,279,216	642,000	1,637,216	255.02	42,194,819	44,643,000	-2,448,181	-5.48
510303	承保費用	324,580,000	207,727,011	24,628,000	-3,900,989	-15.84	59,478,611	73,315,000	-13,836,389	-18.87
510304	佣金費用	687,637,000	50,235,139	51,767,000	-1,531,861	-2.96	154,275,234	142,112,000	12,163,234	8.56
510305	手續費用	91,537,000	7,685,209	8,133,000	-447,791	-5.51	20,611,059	24,546,000	-3,934,941	-16.03
510311	各項提存		-2,545,887		-2,545,887					
510313	安定基金費用	29,849,000	1,177,337	2,270,000	-1,092,663	-48.13	3,743,761	5,133,000	-1,389,239	-27.06
510321	保險賠款與給付	20,029,784,000	2,533,799,774	1,848,548,000	685,251,774	37.07	6,225,155,541	4,755,760,000	1,469,395,541	30.90
510322	分離帳戶保險商品費用	3,600,000,000	93,641	361,000	-267,359	-74.06	349,175	1,030,000	-680,825	-66.10
510324	提存責任準備	5,690,312,000		398,366,000	-398,366,000	-100.00		1,083,405,000	-1,083,405,000	-100.00
510325	提存未滿期保費準備			9,938,000	-9,938,000	-100.00		10,739,000	-10,739,000	-100.00
510326	提存特別準備		125,377		125,377		290,194		290,194	
510327	提存賠款準備	6,191,000	2,801,204	5,737,000	-2,935,796	-51.17	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	600,680,071	8,271,000	592,409,071	7,162.48	2,675,323,995	24,813,000	2,650,510,995	10,681.94
510342	透過損益按公允價值衡量之金融資產損失		-1,787,936,077		-1,787,936,077					
510343	透過損益按公允價值衡量之金融負債損失	2,404,165,000	2,037,430,508	196,340,000	1,841,090,508	937.71	4,448,081,373	589,020,000	3,859,061,373	655.17
510359	預期信用減損損失		1,215,642		1,215,642		1,215,642		1,215,642	
510361	採用覆蓋法重分類之損失	484,581,000	1,394,241,149	40,382,000	1,353,859,149	3,352.63	2,444,295,022	121,146,000	2,323,149,022	1,917.64
5198	其他營業成本	180,125,000	10,589,039	11,166,000	-576,961	-5.17	32,103,492	33,639,000	-1,535,508	-4.56
519801	投資性不動產費用	168,757,000	9,640,736	10,219,000	-578,264	-5.66	29,249,180	30,798,000	-1,548,820	-5.03
519898	什項營業成本	11,368,000	948,303	947,000	1,303	0.14	2,854,312	2,841,000	1,312	0.47
61	營業毛利（毛損）	247,237,000	459,065,710	-14,474,000	473,539,710	-	1,300,722,033	-350,479,000	1,651,201,033	-
52	營業費用	901,273,000	67,855,388	77,250,000	-9,394,612	-12.16	174,352,961	217,979,000	-43,626,039	-20.01
5202	業務費用	705,758,000	55,117,251	61,106,000	-5,988,749	-9.80	138,191,834	171,070,000	-32,878,166	-19.22
520201	業務費用	705,758,000	55,117,251	61,106,000	-5,988,749	-9.80	138,191,834	171,070,000	-32,878,166	-19.22
5203	管理費用	190,680,000	12,636,277	15,032,000	-2,395,723	-15.94	35,933,420	45,140,000	-9,206,580	-20.40
520301	管理費用	190,680,000	12,636,277	15,032,000	-2,395,723	-15.94	35,933,420	45,140,000	-9,206,580	-20.40
5298	其他營業費用	4,835,000	101,860	1,112,000	-1,010,140	-90.84	227,707	1,769,000	-1,541,293	-87.13
529801	研究發展費用	960,000		790,000	-790,000	-100.00	21,133	805,000	-783,867	-97.37
529802	員工訓練費用	3,875,000	101,860	322,000	-220,140	-68.37	206,574	964,000	-757,426	-78.57
62	營業利益（損失）	-654,036,000	391,210,322	-91,724,000	482,934,322	-	1,126,369,072	-568,458,000	1,694,827,072	-
49	營業外收入	4,741,000	3,555,110	395,000	3,160,110	800.03	7,184,816	1,185,000	5,999,816	506.31
4998	其他營業外收入	4,741,000	3,555,110	395,000	3,160,110	800.03	7,184,816	1,185,000	5,999,816	506.31
499802	賠償收入		1,202,370		1,202,370		2,437,125		2,437,125	
499804	利息收入		921		921		2,763		2,763	
499898	什項收入	4,741,000	2,351,819	395,000	1,956,819	495.40	4,744,928	1,185,000	3,559,928	300.42
59	營業外費用	36,943,000	1,887,601	2,142,000	-254,399	-11.88	3,298,532	4,702,000	-1,403,468	-29.85
5901	財務成本	274,000	20,770	21,000	-230	-1.10	64,627	65,000	-373	-0.57
590101	利息費用	274,000	20,770	21,000	-230	-1.10	64,627	65,000	-373	-0.57
5998	其他營業外費用	36,669,000	1,866,831	2,121,000	-254,169	-11.98	3,233,905	4,637,000	-1,403,095	-30.26
599807	係存超額利息	26,318,000	1,191,131	1,316,000	-124,869	-9.49	1,582,370	2,223,000	-640,630	-28.82
599835	資產報廢損失	357,000	183,970		183,970		183,970		183,970	
599898	什項費用	9,994,000	491,730	805,000	-313,270	-38.92	1,467,565	2,414,000	-946,435	-39.21
63	營業外利益（損失）	-32,202,000	1,667,509	-1,747,000	3,414,509	-	3,886,284	-3,517,000	7,403,284	-
64	稅前淨利（淨損）	-686,238,000	392,877,831	-93,471,000	486,348,831	-	1,130,255,356	-571,975,000	1,702,230,356	-
65	所得稅費用（利益）	-137,248,000	63,568,345	-18,694,000	82,262,345	-	131,879,335	-114,396,000	246,275,335	-
68	本期淨利（淨損）	-548,990,000	329,309,486	-74,777,000	404,086,486	-	998,376,021.00	-457,579,000.00	1,455,955,021.00	-

	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)	1,919,790,639.00	3,000,790,937.00
7102	不重分類至損益之項目（稅後淨額）	556,056,611.00	599,181,921.00
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	40,565,095.00	24,502,543.00
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	515,491,516.00	574,679,378.00
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）	1,363,734,028.00	2,401,609,016.00
710301	國外營運機構財務報表換算之兌換差額	699,698.00	2,843,047.00
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	-18,512,011.00	-20,687,144.00
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	-350,970.00	-118,170.00
710309	採用覆蓋法重分類之其他綜合損益	1,394,241,149.00	2,444,295,022.00
710398	與可能重分類之項目相關之所得稅	-12,343,838.00	-24,723,739.00