

臺銀人壽保險股份有限公司

損 益 表

中華民國112年度1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	38,356,434,000	8,759,777,831	2,127,608,000	6,632,169,831	311.72	8,759,777,831	2,127,608,000	6,632,169,831	311.72
4103	金融保險收入	37,410,091,000	8,679,712,463	2,059,874,000	6,619,838,463	321.37	8,679,712,463	2,059,874,000	6,619,838,463	321.37
410301	利息收入	10,706,853,000	961,492,337	883,868,000	77,624,337	8.78	961,492,337	883,868,000	77,624,337	8.78
410302	保費收入	15,602,262,000	1,034,250,524	903,826,000	130,424,524	14.43	1,034,250,524	903,826,000	130,424,524	14.43
410303	再保佣金收入	31,645,000								
410305	手續費收入	463,569,000	12,724,792	30,636,000	-17,911,208	-58.46	12,724,792	30,636,000	-17,911,208	-58.46
410321	攤回再保賠款與給付	54,520,000								
410322	分離帳戶保險商品收益	5,500,000,000	86,085	200,000	-113,915	-56.96	86,085	200,000	-113,915	-56.96
410330	收回保費不足準備	174,922,000	7,816,673	5,813,000	2,003,673	34.47	7,816,673	5,813,000	2,003,673	34.47
410333	收回外匯價格變動準備		930,253,732		930,253,732		930,253,732		930,253,732	
410342	透過損益按公允價值衡量之金融資產利益	4,005,479,000	4,493,004,462	202,727,000	4,290,277,462	2,116.28	4,493,004,462	202,727,000	4,290,277,462	2,116.28
410343	透過損益按公允價值衡量之金融負債損失		1,240,083,858		1,240,083,858		1,240,083,858		1,240,083,858	
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		32,804,000	-32,804,000	-100.00		32,804,000	-32,804,000	-100.00
4106	採用權益法認列之關聯企業及合資利益之份額	451,002,000	49,920,000	37,584,000	12,336,000	32.82	49,920,000	37,584,000	12,336,000	32.82
410601	採用權益法認列之關聯企業及合資利益之份額	451,002,000	49,920,000	37,584,000	12,336,000	32.82	49,920,000	37,584,000	12,336,000	32.82
4198	其他營業收入	495,341,000	30,145,368	30,150,000	-4,632	-0.02	30,145,368	30,150,000	-4,632	-0.02
419801	投資性不動產收入	495,341,000	30,119,288	30,150,000	-30,712	-0.10	30,119,288	30,150,000	-30,712	-0.10
419898	什項營業收入		26,080		26,080		26,080		26,080	
51	營業成本	38,156,998,000	9,919,401,856	2,234,699,000	7,684,702,856	343.88	9,919,401,856	2,234,699,000	7,684,702,856	343.88
5103	金融保險成本	37,957,415,000	9,908,719,668	2,223,832,000	7,684,887,668	345.57	9,908,719,668	2,223,832,000	7,684,887,668	345.57
510301	利息費用	201,000	1,163	7,000	-5,837	-83.39	1,163	7,000	-5,837	-83.39
510302	保險費用	147,862,000	2,125,000	2,025,000	100,000	4.94	2,125,000	2,025,000	100,000	4.94
510303	承保費用	330,993,000	19,447,903	24,658,000	-5,210,097	-21.13	19,447,903	24,658,000	-5,210,097	-21.13
510304	佣金費用	766,837,000	47,051,806	48,351,000	-1,299,194	-2.69	47,051,806	48,351,000	-1,299,194	-2.69
510305	手續費用	101,848,000	5,766,330	8,346,000	-2,579,670	-30.91	5,766,330	8,346,000	-2,579,670	-30.91
510313	安定基金費用	34,325,000	1,965,076	1,717,000	248,076	14.45	1,965,076	1,717,000	248,076	14.45
510321	保險賠款與給付	21,169,029,000	1,576,213,723	1,663,172,000	-86,958,277	-5.23	1,576,213,723	1,663,172,000	-86,958,277	-5.23
510322	分離帳戶保險商品費用	5,500,000,000	86,085	200,000	-113,915	-56.96	86,085	200,000	-113,915	-56.96
510324	提存責任準備	7,296,651,000	486,901,513	263,466,000	223,435,513	84.81	486,901,513	263,466,000	223,435,513	84.81
510325	提存未滿期保費準備	2,583,000	2,696,709	90,000	2,606,709	2,896.34	2,696,709	90,000	2,606,709	2,896.34
510326	提存特別準備		78,267		78,267		78,267		78,267	
510327	提存賠款準備	14,885,000								
510333	提存外匯價格變動準備	153,715,000		12,553,000	-12,553,000	-100.00		12,553,000	-12,553,000	-100.00
510343	透過損益按公允價值衡量之金融負債損失	2,378,226,000		194,222,000	-194,222,000	-100.00		194,222,000	-194,222,000	-100.00
510353	外幣兌換損失		5,706,947,229		5,706,947,229		5,706,947,229		5,706,947,229	
510361	採用覆蓋法重分類之損失	60,298,000	2,059,438,864	5,025,000	2,054,413,864	40,883.86	2,059,438,864	5,025,000	2,054,413,864	40,883.86
5198	其他營業成本	199,545,000	10,682,188	10,867,000	-184,812	-1.70	10,682,188	10,867,000	-184,812	-1.70
519801	投資性不動產費用	188,177,000	9,734,641	9,920,000	-185,359	-1.87	9,734,641	9,920,000	-185,359	-1.87
519898	什項營業成本	11,368,000	947,547	947,000	547	0.06	947,547	947,000	547	0.06
61	營業毛利（毛損）	199,436,000	-1,159,624,025	-107,091,000	-1,052,533,025	982.84	-1,159,624,025	-107,091,000	-1,052,533,025	982.84
52	營業費用	878,561,000	42,742,161	65,613,000	-22,870,839	-34.86	42,742,161	65,613,000	-22,870,839	-34.86
5202	業務費用	687,382,000	31,569,852	50,571,000	-19,001,148	-37.57	31,569,852	50,571,000	-19,001,148	-37.57
520201	業務費用	687,382,000	31,569,852	50,571,000	-19,001,148	-37.57	31,569,852	50,571,000	-19,001,148	-37.57
5203	管理費用	187,187,000	11,146,009	14,751,000	-3,604,991	-24.44	11,146,009	14,751,000	-3,604,991	-24.44
520301	管理費用	187,187,000	11,146,009	14,751,000	-3,604,991	-24.44	11,146,009	14,751,000	-3,604,991	-24.44
5298	其他營業費用	3,992,000	26,300	291,000	-264,700	-90.96	26,300	291,000	-264,700	-90.96
529801	研究發展費用	160,000								
529802	員工訓練費用	3,832,000	26,300	291,000	-264,700	-90.96	26,300	291,000	-264,700	-90.96
62	營業利益（損失）	-679,125,000	-1,202,366,186	-172,704,000	-1,029,662,186	596.20	-1,202,366,186	-172,704,000	-1,029,662,186	596.20
49	營業外收入	26,175,000	1,796,757	2,181,000	-384,243	-17.62	1,796,757	2,181,000	-384,243	-17.62
4998	其他營業外收入	26,175,000	1,796,757	2,181,000	-384,243	-17.62	1,796,757	2,181,000	-384,243	-17.62
499802	賠償收入	500,000	500,000				500,000			
499804	利息收入		780		780		780			
499898	什項收入	26,175,000	1,295,977	2,181,000	-885,023	-40.58	1,295,977	2,181,000	-885,023	-40.58
59	營業外費用	40,279,000	815,914	1,054,000	-238,086	-22.59	815,914	1,054,000	-238,086	-22.59
5901	財務成本	146,000	27,892	23,000	4,892	21.27	27,892	23,000	4,892	21.27
590101	利息費用	146,000	27,892	23,000	4,892	21.27	27,892	23,000	4,892	21.27
5998	其他營業外費用	40,133,000	788,022	1,031,000	-242,978	-23.57	788,022	1,031,000	-242,978	-23.57
599807	優待超額利息	28,128,000	225,045	259,000	-33,955	-13.11	225,045	259,000	-33,955	-13.11
599835	資產報廢損失	2,391,000								
599898	什項費用	9,614,000	562,977	772,000	-209,023	-27.08	562,977	772,000	-209,023	-27.08
63	營業外利益（損失）	-14,104,000	980,843	1,127,000	-146,157	-12.97	980,843	1,127,000	-146,157	-12.97
64	稅前淨利（淨損）	-693,229,000	-1,201,385,343	-171,577,000	-1,029,808,343	600.20	-1,201,385,343	-171,577,000	-1,029,808,343	600.20
65	所得稅費用（利益）	-138,646,000	-264,170,239	-34,315,000	-229,855,239	669.84	-264,170,239	-34,315,000	-229,855,239	669.84
68	本期淨利（淨損）	-554,583,000	-937,215,104	-137,262,000	-799,953,104	582.79	-937,215,104	-137,262,000	-799,953,104	582.79

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)		2,063,578,581.00		2,063,578,581.00
7102	不重分類至損益之項目（稅後淨額）		84,680,616.00		84,680,616.00
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				
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		84,680,616.00		84,680,616.00
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）		1,978,897,965.00		1,978,897,965.00
710301	國外營運機構財務報表換算之兌換差額		-1,485,288.00		-1,485,288.00
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		201,450.00		201,450.00
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		2,059,438,864.00		2,059,438,864.00
710309	採用覆蓋法重分類之其他綜合損益		-79,257,061.00		-79,257,061.00
710398	與可能重分類之項目相關之所得稅				