

臺銀人壽保險股份有限公司

損 益 表

中華民國 109 年度

單位：新臺幣元

上年度決算數	科 名	目 稱	本年度決算數	本年度預算數	比 較 增 減	
					金 額	%
<b>75,373,910,989.00</b>	<b>營業收入</b>		<b>70,187,982,469.00</b>	<b>62,488,106,000.00</b>	<b>7,699,876,469.00</b>	<b>12.32</b>
<b>74,458,853,088.00</b>	<b>金融保險收入</b>		<b>69,562,490,747.00</b>	<b>61,671,832,000.00</b>	<b>7,890,658,747.00</b>	<b>12.79</b>
10,650,421,894.00	利息收入		10,395,963,450.00	12,065,502,000.00	-1,669,538,550.00	13.84
52,250,888,782.00	保費收入		44,841,484,340.00	43,449,011,000.00	1,392,473,340.00	3.20
35,113,227.00	再保佣金收入		37,838,111.00	20,680,000.00	17,158,111.00	82.97
100,927,503.00	手續費收入		142,275,678.00	93,694,000.00	48,581,678.00	51.85
47,869,650.00	攤回再保賠款與給付		54,465,547.00	43,038,000.00	11,427,547.00	26.55
4,108,039.00	分離帳戶保險商品收益		2,896,841.00	2,300,000,000.00	-2,297,103,159.00	99.87
20,284,415.00	收回特別準備		4,140,925.00		4,140,925.00	
1,085,892.00	收回賠款準備					
929,723,586.00	收回保費不足準備		557,933,725.00	838,348,000.00	-280,414,275.00	33.45
748,334,250.00	收回外匯價格變動準備		336,714,452.00		336,714,452.00	
8,988,316,824.00	透過損益按公允價值衡量之金融資產利益		10,522,211,508.00	2,260,189,000.00	8,262,022,508.00	365.55
483,641,174.00	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		299,714,743.00	601,370,000.00	-301,655,257.00	50.16
198,137,852.00	除列按攤銷後成本衡量之金融資產利益		2,366,851,427.00		2,366,851,427.00	
<b>612,846,243.00</b>	<b>採用權益法認列之關聯企業及合資利益之份額</b>		<b>332,466,440.00</b>	<b>381,400,000.00</b>	<b>-48,933,560.00</b>	<b>12.83</b>
612,846,243.00	採用權益法認列之關聯企業及合資利益之份額		332,466,440.00	381,400,000.00	-48,933,560.00	12.83
<b>302,211,658.00</b>	<b>其他營業收入</b>		<b>293,025,282.00</b>	<b>434,874,000.00</b>	<b>-141,848,718.00</b>	<b>32.62</b>
302,211,471.00	投資性不動產收入		292,973,318.00	434,874,000.00	-141,900,682.00	32.63
187.00	什項營業收入		51,964.00		51,964.00	
<b>77,296,750,330.00</b>	<b>營業成本</b>		<b>73,495,742,589.00</b>	<b>62,461,352,000.00</b>	<b>11,034,390,589.00</b>	<b>17.67</b>
<b>77,170,954,472.00</b>	<b>金融保險成本</b>		<b>73,350,429,605.00</b>	<b>62,283,578,000.00</b>	<b>11,066,851,605.00</b>	<b>17.77</b>
246,473.00	利息費用		130,550.00	79,000.00	51,550.00	65.25
135,983,756.00	保險費用		149,332,361.00	122,306,000.00	27,026,361.00	22.10
296,741,324.00	承保費用		286,435,578.00	305,592,000.00	-19,156,422.00	6.27
1,554,725,920.00	佣金費用		1,002,927,527.00	1,394,028,000.00	-391,100,473.00	28.06
107,613,496.00	手續費用		99,016,635.00	98,748,000.00	268,635.00	0.27
6,266,770.00	各項提存			1,890,000.00	-1,890,000.00	100.00
118,176,074.00	安定基金費用		91,825,343.00	88,865,000.00	2,960,343.00	3.33
20,858,312,182.00	保險賠款與給付		18,582,709,645.00	21,460,092,000.00	-2,877,382,355.00	13.41
4,108,039.00	分離帳戶保險商品費用		2,896,841.00	2,300,000,000.00	-2,297,103,159.00	99.87
42,091,229,285.00	提存責任準備		38,780,153,604.00	33,538,487,000.00	5,241,666,604.00	15.63
10,248,480.00	提存未滿期保費準備		5,612,509.00	2,651,000.00	2,961,509.00	111.71
	提存賠款準備		38,800,374.00	608,000.00	38,192,374.00	6,281.64
	提存外匯價格變動準備			137,524,000.00	-137,524,000.00	100.00
4,358,483,962.00	透過損益按公允價值衡量之金融負債損失		1,436,653,522.00	2,600,816,000.00	-1,164,162,478.00	44.76
4,972,744,339.00	外幣兌換損失		12,384,411,098.00		12,384,411,098.00	
1,760,665.00	預期信用減損損失		12,707,274.00		12,707,274.00	
2,654,313,707.00	採用覆蓋法重分類之損失		476,816,744.00	231,892,000.00	244,924,744.00	105.62

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				金 額	%
125,795,858.00	其他營業成本	145,312,984.00	177,774,000.00	-32,461,016.00	18.26
125,771,445.00	投資性不動產費用	133,480,437.00	177,774,000.00	-44,293,563.00	24.92
24,413.00	什項營業成本	11,832,547.00		11,832,547.00	
-1,922,839,341.00	營業毛利(毛損)	-3,307,760,120.00	26,754,000.00	-3,334,514,120.00	12,463.61
669,056,836.00	營業費用	670,906,848.00	778,147,000.00	-107,240,152.00	13.78
515,811,268.00	業務費用	511,382,163.00	605,071,000.00	-93,688,837.00	15.48
515,811,268.00	業務費用	511,382,163.00	605,071,000.00	-93,688,837.00	15.48
150,054,141.00	管理費用	156,930,476.00	168,883,000.00	-11,952,524.00	7.08
150,054,141.00	管理費用	156,930,476.00	168,883,000.00	-11,952,524.00	7.08
3,191,427.00	其他營業費用	2,594,209.00	4,193,000.00	-1,598,791.00	38.13
132,685.00	研究發展費用	131,648.00	160,000.00	-28,352.00	17.72
3,058,742.00	員工訓練費用	2,462,561.00	4,033,000.00	-1,570,439.00	38.94
-2,591,896,177.00	營業利益(損失)	-3,978,666,968.00	-751,393,000.00	-3,227,273,968.00	429.51
76,927,289.00	營業外收入	84,834,662.00	45,431,000.00	39,403,662.00	86.73
76,927,289.00	其他營業外收入	84,834,662.00	45,431,000.00	39,403,662.00	86.73
868,103.00	賠償收入	2,075,755.00		2,075,755.00	
6,780.00	利息收入	6,653.00		6,653.00	
76,052,406.00	什項收入	82,752,254.00	45,431,000.00	37,321,254.00	82.15
37,659,755.00	營業外費用	28,291,029.00	28,411,000.00	-119,971.00	0.42
142,057.00	財務成本	87,596.00	97,000.00	-9,404.00	9.69
142,057.00	利息費用	87,596.00	97,000.00	-9,404.00	9.69
37,517,698.00	其他營業外費用	28,203,433.00	28,314,000.00	-110,567.00	0.39
28,849,661.00	優存超額利息	19,369,264.00	19,179,000.00	190,264.00	0.99
26,663.00	資產報廢損失	667,026.00	2,649,000.00	-1,981,974.00	74.82
8,641,374.00	什項費用	8,167,143.00	6,486,000.00	1,681,143.00	25.92
39,267,534.00	營業外利益(損失)	56,543,633.00	17,020,000.00	39,523,633.00	232.22
-2,552,628,643.00	稅前淨利(淨損)	-3,922,123,335.00	-734,373,000.00	-3,187,750,335.00	434.08
-312,814,085.00	所得稅費用(利益)	-1,347,538,674.00	-168,411,000.00	-1,179,127,674.00	700.15
-2,239,814,558.00	繼續營業單位本期淨利(淨損)	-2,574,584,661.00	-565,962,000.00	-2,008,622,661.00	354.90
-2,239,814,558.00	本期淨利(淨損)	-2,574,584,661.00	-565,962,000.00	-2,008,622,661.00	354.90

註：本期其他綜合損益說明如下：

上年度決算數	科 目	本年度決算數	本年度預算數	比較增減
418,616,830.00	不重分類至損益之項目（稅後淨額）	-229,656,062.00	88,972,000.00	-318,628,062.00
-21,884,826.00	確定福利計畫之再衡量數	-13,453,282.00		-13,453,282.00
148,637,961.00	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	-23,188,903.00		-23,188,903.00
274,575,172.00	透過其他綜合損益按公允價值衡量之權益工具投資損益	-210,157,202.00	88,972,000.00	-299,129,202.00
	其他不重分類至損益之項目			
17,288,523.00	與不重分類之項目相關之所得稅	17,143,325.00		17,143,325.00
2,499,072,469.00	後續可能重分類至損益之項目（稅後淨額）	405,832,056.00	237,115,000.00	168,717,056.00
-1,518,153.00	國外營運機構財務報表換算之兌換差額	-3,747,639.00	830,000.00	-4,577,639.00
38,716,726.00	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	-20,176,722.00	-55,000.00	-20,121,722.00
51,649,045.00	透過其他綜合損益按公允價值衡量之債務工具投資損益	-41,201,817.00	4,448,000.00	-45,649,817.00
2,654,313,707.00	採用覆蓋法重分類之其他綜合損益	476,816,744.00	231,892,000.00	244,924,744.00
-244,088,856.00	與可能重分類至損益之項目相關之所得稅	-5,858,510.00		-5,858,510.00
2,917,689,299.00	本期其他綜合損益合計	176,175,994.00	326,087,000.00	-149,911,006.00