

與流動準備 AND LIQUID RESERVES

B. 金融機構準備金¹

單位：新台幣百萬元

Reserve Requirements of Financial Institution

Millions of N.T. dollars

年 或 月 Year or month	應提準備之 存款合計 Total reservable deposits	應提準備 Required reserves	實 際 準 備 Actual reserves ²				超額準備 ⁵ Excess reserves	由央行融通 ⁶ Borrowings at CBC	
			合計 Total	存放央行 Deposits with CBC	存放其他行庫 及跨行專戶 ³ Deposits in Interbank Funds Transfer Accounts	庫存現金 ⁴ Cash in vaults			
103(2014)	30,190,339	1,694,011	1,723,891	1,456,449	60,419	207,023	29,880	--	
104(2015)	31,490,521	1,764,821	1,797,384	1,510,144	66,839	220,402	32,564	--	
105(2016)	32,780,967	1,840,722	1,884,733	1,593,756	70,697	220,280	44,010	--	
106(2017)	33,798,904	1,900,199	1,946,141	1,652,050	70,964	223,126	45,942	--	
107(2018)	34,844,156	1,974,525	2,022,848	1,714,585	75,985	232,278	48,323	--	
108(2019)	36,327,410	2,062,657	2,107,735	1,759,328	114,711	233,697	45,078	--	
109(2020)	38,545,968	2,216,989	2,279,495	1,918,136	127,948	233,410	62,506	15,068	
110(2021)	42,321,369	2,498,372	2,561,086	2,116,457	206,813	237,817	62,713	16,967	
111(2022)	44,582,207	2,723,523	2,795,316	2,311,502	237,102	246,712	71,793	11,692	
112(2023)	46,979,428	2,963,656	3,023,466	2,515,224	258,020	250,222	59,810	--	
111(2022)	11(Nov.) 12(Dec.)	45,039,186 45,391,533	2,879,098 2,895,558	2,947,567 2,966,554	2,490,441 2,463,718	234,538 240,323	222,588 262,513	68,469 70,996	-- --
112(2023)	1(Jan.) 2(Feb.) 3(Mar.) 4(Apr.) 5(May) 6(June) 7(July) 8(Aug.) 9(Sep.) 10(Oct.) 11(Nov.) 12(Dec.)	45,692,971 46,214,928 46,413,760 46,742,862 46,961,214 46,855,326 47,125,419 47,342,617 47,455,704 47,395,773 47,572,718 47,979,841	2,885,992 2,915,608 2,935,608 2,947,232 2,965,065 2,954,829 2,989,347 3,002,203 2,988,339 2,972,312 2,986,291 3,021,051	2,961,577 2,975,379 3,015,192 2,997,467 3,021,199 3,013,734 3,050,575 3,069,502 3,046,095 3,022,398 3,035,799 3,072,674	2,281,720 2,451,523 2,512,034 2,483,575 2,542,235 2,523,374 2,559,047 2,574,320 2,557,655 2,527,148 2,565,034 2,605,023	301,800 247,407 256,436 256,298 240,035 253,287 257,773 263,460 256,507 263,424 245,253 254,556	378,057 276,449 246,722 257,594 238,929 237,073 233,755 231,722 231,933 231,826 225,512 213,095	75,585 59,771 79,584 50,235 56,134 58,905 61,228 67,299 57,756 50,086 49,508 51,623	-- -- -- -- -- -- -- -- -- -- -- --
113(2024)	1(Jan.) 2(Feb.) 3(Mar.)	48,452,315 48,821,760 49,373,390	3,046,060 3,059,468 3,103,681	3,106,875 3,108,356 3,148,916	2,481,353 2,476,186 2,637,515	238,544 303,440 254,688	386,978 328,730 256,713	60,815 48,888 45,235	-- -- --

1 包括其他貨幣機構新台幣存款準備金。

2 實際準備提存期為當月第4日起至次月第3日止。

3 係指撥存於央行跨行業務結算擔保專戶或受託收管機構同性質專戶存款。自108年1月4日起，該專戶存款得抵充存款準備金之額度，由當月應提準備額4%提高至8%；自110年2月4日起，該比率復由8%提高至16%。

4 係指庫存現金扣除其本行支票後之淨額。

5 113年3月各類銀行持有超額準備占整體金融機構比重，本國銀行為28%，外國及大陸銀行在台分行為59%。

6 包括央行對金融機構緊急性資金需求之再融通。

1 Includes reserve requirements in New Taiwan dollar of other monetary financial institutions.

2 Maintenance period for actual reserves runs from the 4th day of the current month to the 3rd day of the following month.

3 Represents the deposits in "Interbank Funds Transfer Guarantee Special Accounts" with CBC or deposits in similar accounts with Trustee Institutions. Beginning Jan. 4, 2019, the amount in the above accounts to be counted as part of actual reserves was raised from 4% of the amount of the current month's required reserves to 8%. Beginning Feb. 4, 2021, the ratio has been raised from 8% to 16%.

4 Represents the net amount of cash in vaults and cashier's check issued.

5 For the month of March, 2024, excess reserves held by domestic banks and local branches of foreign and mainland Chinese banks accounted for 28% and 59% of total excess reserves held by other monetary financial institutions, respectively.

6 Represents accommodations from CBC to financial institutions experiencing liquidity strains.