

壹、民國105年至

I. Flow of Funds

民國105年

Flow of Funds

項 目	家庭及非營利團體 Households & non-profit institutions		企 業 Business				政 府 Government		中 央 銀 行 Central Bank	
	資金用途 Use of Funds	資金來源 Source of Funds	民 營 Private enterprises		公 營 Public enterprises		資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds
			資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds				
1. 通貨	119,691	-	-8,842	-	70	-	0	-	-	133,512
2. 活期性存款	1,084,437	-	-149,344	-	1,479	-	-	-	-	-
3. 定期性存款及外匯存款	304,639	-	150,461	-	-9,663	-	-	-	-	-
4. 國外存款	-294,696	-	-761	-	91	-	-	-	-	-
5. 政府存款	-	-	-	-	-	-	71,418	-	-	9,472
6. 準備性存款	-	-	-	-	-	-	-	-	-	44,489
7. 非準備存款	-	-	-	-	-	-	-	-	-	-417
8. 中央銀行單券	-	-	-	-	-	-	-	-	-	42,590
9. 中央銀行融通	-	-	-	-	-	-	-	-	-115,041	-
10. 金融機構同業往來	-	-	-	-	-	-	-	-	-	-
11. 金融機構放款	-	406,027	-	593,655	-	-72,514	-	-48,819	-	-
12. 附條件交易	-37,502	-	16,201	-	2,020	-	11,550	-	-	-
13. 非金融部門放款	703	-29,829	130,186	243,251	-	-307	-20,810	-7,972	-	-
14. 短期票券	4,020	-	25,636	48,270	-731	48,406	-	-	-	-
15. 政府債券	-23,482	-	896	-	-76	-	32,130	35,125	-	-
16. 國內公司債	-1,647	-	-570	-49,896	1,910	-70,251	0	-	-	-
17. 金融債券	3,439	-	320	-	1,722	-	0	-	-	-
18. 共同基金	14,648	-	-36,562	-	1,699	-	1,713	-	-	-
19. 上市上櫃公司股權	21,426	-	8,737	34,102	64	-	1,927	-	-	-
20. 其他企業權益	304,921	-	143,538	-38,334	120	15,434	51,716	-	-	-
21. 人壽保險準備	1,766,107	-	-	-	-	-	-	-	-	-
22. 退休基金準備	403,705	-	-	-	-	-	-	-	-	-
23. 應收、應付款	-189,809	76,300	513,064	573,743	4,303	24,804	-	-	-	-
24. 對外直接投資	15,444	-	457,116	-	1,257	-	-	-	-	-
25. 國外證券	-48,309	-	24,294	-20,756	-820	-	-	-	-	-
26. 中央銀行準備資產	-	-	-	-	-	-	-	-	344,607	-
27. 其他債權債務淨額	101,247	-	-1,105,415	-	45,080	-	1,090	-	418,489	-
合 計	3,548,982	452,498	168,956	1,384,034	48,525	-54,428	150,733	-21,666	648,055	229,646
金融性投資淨額	3,096,483		-1,215,078		102,953		172,399		418,409	

109年資金流量表
Matrix for 2016-2020

資金流量表
Matrix for 2016

單位：新台幣百萬元
Millions of N.T.Dollars

金 融 機 構 Financial institutions						國 內 全體部門 All domestic sectors		國 外 部 門 Rest of the world		Items
其他貨幣機構 Other monetary financial institutions		保險公司及退休基金 Insurance companies & pension funds		其他金融機構 Other financial institutions						
資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds	
18,539	-	92	-	3,962	-	133,512	133,512	-	-	1. Currency
1,251	861,779	45,957	-	-116,745	-	867,035	861,779	-5,256	-	2. Demand deposits
33,553	878,210	143,125	-	5,604	-	627,719	878,210	250,491	-	3. Time deposits & foreign currency deposits
240,349	-	-70,749	-	16,757	-	-109,009	-	-	-109,009	4. Foreign deposits
-	61,946	-	-	-	-	71,418	71,418	-	-	5. Government deposits
44,489	-	-	-	-	-	44,489	44,489	-	-	6. Reserves against deposits
-412	-	-5	-	0	-	-417	-417	-	-	7. Deposits with Central Bank other than reserve requirements
74,385	-	-32,000	-	205	-	42,590	42,590	-	-	8. Central Bank securities
-	-115,041	-	-	-	-	-115,041	-115,041	-	-	9. Accommodations from Central Bank
20,380	1,082	-	-	1,082	20,380	21,462	21,462	-	-	10. Interbank claims
939,779	-531	-41,221	2,145	-10,284	-53,563	888,275	826,399	-	61,875	11. Loans by financial institutions
-82,259	-99,064	-41,085	-13,500	18,817	16,221	-112,259	-96,343	15,783	-133	12. Repurchase agreements
-	-340,444	-	-	-	6,221	110,080	-129,080	-178,585	60,575	13. Loans by nonfinancial institutions
66,510	-	49,853	-	-11,279	37,334	134,010	134,010	-	-	14. Short-term securities
311,401	-	-276,727	-	-6,432	-	37,710	35,125	-2,585	-	15. Government securities
-26,327	-	-3,516	104,000	8,448	-8,813	-21,703	-24,960	-3,257	-	16. Domestic corporate bonds
-7,716	-76,341	-47,850	-	-3,735	-	-53,820	-76,341	-22,521	-	17. Bank debentures
-14,168	-1	-57,700	-	29,303	-57,102	-61,067	-57,103	3,964	-	18. Mutual funds
1,028	-	3,803	-	7,776	37,413	44,761	71,515	26,754	-	19. Shares
5,614	138,327	3,173	16,228	159,112	528,172	668,194	659,827	-8,367	-	20. Other equities
-	-	-	1,766,107	-	-	1,766,107	1,766,107	-	-	21. Life insurance reserves
-	-	-	403,705	-	-	403,705	403,705	-	-	22. Pension fund reserves
-	-	-	-	-	-	327,558	674,847	176,004	-171,285	23. Accounts receivable/payable
8,342	-	10,791	-	53,645	-	546,595	-	-	546,595	24. Outward direct investment
496,372	-	1,952,810	-	208,372	-	2,632,720	-20,756	-20,756	2,632,720	25. Outward securities investment and issuance
-	-	-	-	-	-	344,607	-	-	344,607	26. Reserve assets of Central Bank
-133,496	-	-58,616	-	-7,536	-	-739,156	-	312,115	-427,042	27. Net other assets & liabilities
1,997,616	1,309,921	1,580,135	2,278,685	357,072	526,263	8,500,074	6,104,953	543,783	2,938,903	Total
687,695		-698,550		-169,191		2,395,120		-2,395,120		Net financial investment

民國106年
Flow of Funds

項 目	家庭及非營利團體 Households & non-profit institutions		企 業 Business				政 府 Government		中 央 銀 行 Central Bank	
	資金用途 Use of Funds	資金來源 Source of Funds	民 營 Private enterprises		公 營 Public enterprises		資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds
			Use of Funds	Source of Funds	Use of Funds	Source of Funds				
1. 通貨	95,643	-	6,435	-	26	-	-26	-	-	104,131
2. 活期性存款	267,060	-	249,743	-	2,676	-	-	-	-	-
3. 定期性存款及外匯存款	945,878	-	-191,577	-	8,262	-	-	-	-	-
4. 國外存款	85,607	-	1,246	-	-34	-	-	-	-	-
5. 政府存款	-	-	-	-	-	-	16,532	-	-	-24,054
6. 準備性存款	-	-	-	-	-	-	-	-	-	42,523
7. 非準備存款	-	-	-	-	-	-	-	-	-	-22,431
8. 中央銀行單券	-	-	-	-	-	-	-	-	-	292,840
9. 中央銀行融通	-	-	-	-	-	-	-	-	16,762	-
10. 金融機構同業往來	-	-	-	-	-	-	-	-	-	-
11. 金融機構放款	-	697,516	-	227,539	-	411	-	-72,098	-	-
12. 附條件交易	-88,653	-	-9,721	8	-3,152	-	-3,681	-	-	-
13. 非金融部門放款	12,834	5,552	-29,568	-59,312	1,990	1,779	-11,504	-639	-	-
14. 短期票券	6,870	-	-24,709	-7,336	-	-45,495	-	-	-	-
15. 政府債券	-2,536	-	-772	-	51	-	16,929	-34,201	-	-
16. 國內公司債	2,638	-	5,952	-58,371	-517	11,669	10,000	-	-	-
17. 金融債券	4,858	-	3,610	-	-699	-	0	-	-	-
18. 共同基金	87,761	-	-22,616	-	-704	-	-5,042	-	-	-
19. 上市上櫃公司股權	29,034	-	12,877	77,143	79	-	2,573	-	-	-
20. 其他企業權益	145,532	-	70,092	233,263	46	7,002	24,377	-	-	-
21. 人壽保險準備	1,815,653	-	-	-	-	-	-	-	-	-
22. 退休基金準備	417,374	-	-	-	-	-	-	-	-	-
23. 應收、應付款	73,608	-54,687	871,796	1,200,573	13,086	-7,380	-	-	-	-
24. 對外直接投資	13,043	-	319,681	-	2,525	-	-	-	-	-
25. 國外證券	82,079	-	11,924	13,853	-315	-1	-	-	-	-
26. 中央銀行準備資產	-	-	-	-	-	-	-	-	379,483	-
27. 其他債權債務淨額	468,892	-	-852,175	-	-9,287	-	-65,027	-	929,058	-
合 計	4,463,175	648,381	422,219	1,627,359	14,033	-32,015	-14,869	-106,938	1,325,303	393,009
金融性投資淨額	3,814,794		-1,205,141		46,048		92,069		932,294	

資金流量表

Matrix for 2017

單位：新台幣百萬元

Millions of N.T.Dollars

金 融 機 構 Financial institutions						國 內 全 體 部 門 All domestic sectors		國 外 部 門 Rest of the world		Items
其他貨幣機構 Other monetary financial institutions		保險公司及退休基金 Insurance companies & pension funds		其他金融機構 Other financial institutions						
資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds	
-6,784	-	-119	-	8,956	-	104,131	104,131	-	-	1. Currency
-9,316	629,519	-106,758	-	174,470	-	577,874	629,519	51,645	-	2. Demand deposits
-28,885	1,334,549	314,123	-	-114,965	-	932,836	1,334,549	401,713	-	3. Time deposits & foreign currency deposits
423,133	-	30,396	-	-4,985	-	535,362	-	-	535,362	4. Foreign deposits
-	40,586	-	-	-	-	16,532	16,532	-	-	5. Government deposits
42,523	-	-	-	-	-	42,523	42,523	-	-	6. Reserves against deposits
-22,425	-	-6	-	0	-	-22,431	-22,431	-	-	7. Deposits with Central Bank other than reserve requirements
306,045	-	-12,000	-	-1,205	-	292,840	292,840	-	-	8. Central Bank securities
-	16,762	-	-	-	-	16,762	16,762	-	-	9. Accommodations from Central Bank
64,801	-1,179	-	-	-1,179	64,801	63,622	63,622	-	-	10. Interbank claims
711,530	1,010	-11,977	4,274	215,385	393,535	914,938	1,252,188	-	-337,250	11. Loans by financial institutions
147,887	17,851	-55,141	-	-25,755	53,048	-38,214	70,907	110,493	1,372	12. Repurchase agreements
-	261,275	-	-	-	-1,972	-26,247	206,683	229,039	-3,892	13. Loans by nonfinancial institutions
221,054	-	15,962	-	9,825	281,834	229,003	229,003	-	-	14. Short-term securities
4,242	-	-34,754	-	9,455	-	-7,384	-34,201	-26,817	-	15. Government securities
31,742	-	2,841	63,500	-15,573	23,173	37,082	39,971	2,889	-	16. Domestic corporate bonds
12,284	17,804	-750	-	-1,615	-	17,687	17,804	117	-	17. Bank debentures
5,101	-265	88,199	-	38,349	192,508	191,047	192,243	1,196	-	18. Mutual funds
1,421	12,137	5,820	1,330	10,337	10,492	62,141	101,102	38,960	-	19. Shares
3,188	11,777	1,650	16,106	76,827	82,873	321,712	351,021	29,309	-	20. Other equities
-	-	-	1,815,653	-	-	1,815,653	1,815,653	-	-	21. Life insurance reserves
-	-	-	417,374	-	-	417,374	417,374	-	-	22. Pension fund reserves
-	-	-	-	-	-	958,490	1,138,506	102,853	-77,163	23. Accounts receivable/payable
-19,977	-	4,252	-	7,270	-	326,794	-	-	326,794	24. Outward direct investment
354,188	-	1,942,910	-	99,641	-	2,490,427	13,852	13,852	2,490,427	25. Outward securities investment and issuance
-	-	-	-	-	-	379,483	-	-	379,483	26. Reserve assets of Central Bank
66,890	-	-297,418	-	-3,479	-	237,455	-	-333,725	-96,270	27. Net other assets & liabilities
2,308,644	2,341,825	1,887,228	2,318,238	481,760	1,100,293	10,887,493	8,290,153	621,524	3,218,864	Total
-33,182		-431,010		-618,534		2,597,340		-2,597,340		Net financial investment

民國107年
Flow of Funds

項 目	家庭及非營利團體 Households & non-profit institutions		企 業 Business				政 府 Government		中 央 銀 行 Central Bank	
	資金用途 Use of Funds	資金來源 Source of Funds	民 營 Private enterprises		公 營 Public enterprises		資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds
			Use of Funds	Source of Funds	Use of Funds	Source of Funds				
1. 通貨	153,386	-	-1,054	-	65	-	-2	-	-	155,117
2. 活性存款	860,613	-	120,779	-	498	-	-	-	-	-
3. 定期性存款及外匯存款	-3,480	-	-100,462	-	-3,140	-	-	-	-	-
4. 國外存款	-124,546	-	837	-	-39	-	-	-	-	-
5. 政府存款	-	-	-	-	-	-	136,554	-	-	13,750
6. 準備性存款	-	-	-	-	-	-	-	-	-	123,385
7. 非準備存款	-	-	-	-	-	-	-	-	-	2,203
8. 中央銀行單券	-	-	-	-	-	-	-	-	-	-63,410
9. 中央銀行融通	-	-	-	-	-	-	-	-	85,280	-
10. 金融機構同業往來	-	-	-	-	-	-	-	-	-	-
11. 金融機構放款	-	673,674	-	437,565	-	42,457	-	-19,159	-	-
12. 附條件交易	-103,573	-	2,288	-8	1,052	-	-6,550	-	-	-
13. 非金融部門放款	5,121	-6,209	30,946	199,268	7	1,612	-29,063	-22,285	-	-
14. 短期票券	1,543	-	-12,474	79,710	-	4,229	-	-	-	-
15. 政府債券	-8,668	-	133	-	-49	-	7,663	-29,081	-	-
16. 國內公司債	5,609	-	3,293	63,889	-1,275	-29,388	0	-	-	-
17. 金融債券	5,409	-	1,533	-	-1,096	-	5,000	-	-	-
18. 共同基金	143,003	-	20,133	-	-8,819	-	10,218	-	-	-
19. 上市上櫃公司股權	39,555	-	16,295	46,355	128	-	3,641	-	-	-
20. 其他企業權益	154,795	-	81,668	220,521	48	23,233	26,252	-	-	-
21. 人壽保險準備	1,945,860	-	-	-	-	-	-	-	-	-
22. 退休基金準備	107,095	-	-	-	-	-	-	-	-	-
23. 應收、應付款	174,228	16,308	391,131	966,761	11,908	97	-	-	-	-
24. 對外直接投資	14,351	-	432,339	-	1,802	-	-	-	-	-
25. 國外證券	90,888	-	12,575	-17,649	282	2	-	-	-	-
26. 中央銀行準備資產	-	-	-	-	-	-	-	-	376,920	-
27. 其他債權債務淨額	213,176	-	267,391	-	17,375	-	72,811	-	-515,157	-
合 計	3,674,363	683,774	1,267,350	1,996,413	18,748	42,241	226,524	-70,525	-52,957	231,045
金融性投資淨額	2,990,589		-729,063		-23,494		297,049		-284,002	

資金流量表

Matrix for 2018

單位：新台幣百萬元

Millions of N.T.Dollars

金 融 機 構 Financial institutions						國 內 全 體 部 門 All domestic sectors		國 外 部 門 Rest of the world		Items
其他貨幣機構 Other monetary financial institutions		保險公司及退休基金 Insurance companies & pension funds		其他金融機構 Other financial institutions						
資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds	
3,818	-	22	-	-1,118	-	155,117	155,117	-	-	1. Currency
8,678	962,713	217,563	-	-245,351	-	962,780	962,713	-67	-	2. Demand deposits
-22,107	-27,141	-280,368	-	256,266	-	-153,291	-27,141	126,149	-	3. Time deposits & foreign currency deposits
-402,010	-	-9,441	-	14,495	-	-520,704	-	-	-520,704	4. Foreign deposits
-	122,804	-	-	-	-	136,554	136,554	-	-	5. Government deposits
123,385	-	-	-	-	-	123,385	123,385	-	-	6. Reserves against deposits
2,195	-	9	-	-1	-	2,203	2,203	-	-	7. Deposits with Central Bank other than reserve requirements
-52,050	-	-10,500	-	-860	-	-63,410	-63,410	-	-	8. Central Bank securities
-	85,280	-	-	-	-	85,280	85,280	-	-	9. Accommodations from Central Bank
-22,089	2,012	-	-	2,012	-22,089	-20,077	-20,077	-	-	10. Interbank claims
1,344,662	-2,538	-10,283	678	-21,407	199,092	1,312,971	1,331,769	-	-18,798	11. Loans by financial institutions
-28,533	-27,225	4,693	-	-16,293	13,453	-146,916	-13,779	135,524	2,387	12. Repurchase agreements
-	122,770	-	-	-	32,577	7,010	327,734	303,345	-17,378	13. Loans by nonfinancial institutions
-2,043	-	40,700	-	23,697	-32,514	51,424	51,424	-	-	14. Short-term securities
284,910	-	-315,557	-	6,950	-	-24,618	-29,081	-4,463	-	15. Government securities
71,719	-	-15,369	36,000	23,025	14,487	87,003	84,988	-2,015	-	16. Domestic corporate bonds
36,980	89,755	48,159	-	-5,687	-	90,299	89,755	-544	-	17. Bank debentures
-7,884	0	96,653	-	669	257,437	253,973	257,437	3,464	-	18. Mutual funds
1,749	2,934	8,575	1,695	13,373	82,212	83,314	133,196	49,882	-	19. Shares
3,218	-2,188	1,609	81,970	85,887	76,806	353,477	400,343	46,866	-	20. Other equities
-	-	-	1,945,860	-	-	1,945,860	1,945,860	-	-	21. Life insurance reserves
-	-	-	107,095	-	-	107,095	107,095	-	-	22. Pension fund reserves
-	-	-	-	-	-	577,267	983,167	219,837	-186,063	23. Accounts receivable/payable
47,805	-	18,459	-	10,895	-	525,650	-	-	525,650	24. Outward direct investment
128,947	-	1,441,829	-	399,639	-60	2,074,159	-17,707	-17,707	2,074,159	25. Outward securities investment and issuance
-	-	-	-	-	-	376,920	-	-	376,920	26. Reserve assets of Central Bank
63,510	-	53,166	-	-93,387	-	78,885	-	-418,218	-339,332	27. Net other assets & liabilities
1,584,860	1,329,175	1,289,919	2,173,298	452,805	621,402	8,461,612	7,006,823	442,053	1,896,841	Total
255,685		-883,379		-168,597		1,454,788		-1,454,788		Net financial investment

民國108年
Flow of Funds

項 目	家庭及非營利團體 Households & non-profit institutions		企 業 Business				政 府 Government		中 央 銀 行 Central Bank	
	資金用途 Use of Funds	資金來源 Source of Funds	民 營 Private enterprises		公 營 Public enterprises		資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds
			資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds				
1. 通貨	136,412	-	41,911	-	-83	-	-25	-	-	249,962
2. 活性存款	1,131,124	-	236,451	-	3,643	-	-	-	-	-
3. 定期性存款及外匯存款	607,827	-	-159,729	-	21,599	-	-	-	-	-
4. 國外存款	-227,563	-	-2,599	-	-7	-	-	-	-	-
5. 政府存款	-	-	-	-	-	-	54,655	-	-	48,980
6. 準備性存款	-	-	-	-	-	-	-	-	-	-5,371
7. 非準備存款	-	-	-	-	-	-	-	-	-	-25,965
8. 中央銀行單券	-	-	-	-	-	-	-	-	-	41,200
9. 中央銀行融通	-	-	-	-	-	-	-	-	-4,818	-
10. 金融機構同業往來	-	-	-	-	-	-	-	-	-	-
11. 金融機構放款	-	776,083	-	486,888	-	-17,254	-	5,724	-	-
12. 附條件交易	114,872	-	17,430	-	-1,400	-	851	-	-	-
13. 非金融部門放款	-1,729	-8,181	12,817	-116,743	-1,997	3,420	-17,354	-12,862	-	-
14. 短期票券	8,162	-	39,677	75,062	-	44,850	-	-	-	-
15. 政府債券	19,555	-	1,331	-	-53	-	17,959	-16,334	-	-
16. 國內公司債	5,979	-	-11,401	17,926	-4,023	-5,005	0	-	-	-
17. 金融債券	-16,174	-	-3,420	-	-2,209	-	1,500	-	-	-
18. 共同基金	536,757	-	182,771	-	8,801	-	12,429	-	-	-
19. 上市上櫃公司股權	48,290	-	18,209	101,025	168	-	3,930	-	-	-
20. 其他企業權益	219,042	-	122,834	300,265	101	26,080	37,003	-	-0	-
21. 人壽保險準備	1,748,549	-	-	-	-	-	-	-	-	-
22. 退休基金準備	614,354	-	-	-	-	-	-	-	-	-
23. 應收、應付款	-52,506	21,540	-141,006	49,240	-3,665	-15,083	-	-	-	-
24. 對外直接投資	8,167	-	148,345	-	8,076	-	-	-	-	-
25. 國外證券	134,356	-	8,915	-219	219	-	-	-	-	-
26. 中央銀行準備資產	-	-	-	-	-	-	-	-	515,149	-
27. 其他債權債務淨額	405,357	-	-597,108	-	-54,332	-	72,069	-	211,248	-
合 計	5,440,832	789,442	-84,573	913,443	-25,163	37,007	183,018	-23,472	721,579	308,806
金融性投資淨額	4,651,389		-998,016		-62,170		206,490		412,773	

資金流量表

Matrix for 2019

單位：新台幣百萬元

Millions of N.T.Dollars

金 融 機 構 Financial institutions						國 內 全 體 部 門 All domestic sectors		國 外 部 門 Rest of the world		Items
其他貨幣機構 Other monetary financial institutions		保險公司及退休基金 Insurance companies & pension funds		其他金融機構 Other financial institutions						
資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds	
78,174	-	46	-	-6,472	-	249,962	249,962	-	-	1. Currency
22,667	1,458,944	3,258	-	17,043	-	1,414,186	1,458,944	44,758	-	2. Demand deposits
2,938	1,012,639	496,404	-	-33,673	-	935,366	1,012,639	77,272	-	3. Time deposits & foreign currency deposits
443,001	-	193,120	-	3,556	-	409,509	-	-	409,509	4. Foreign deposits
-	5,675	-	-	-	-	54,655	54,655	-	-	5. Government deposits
-5,371	-	-	-	-	-	-5,371	-5,371	-	-	6. Reserves against deposits
-25,957	-	-8	-	-	-	-25,965	-25,965	-	-	7. Deposits with Central Bank other than reserve requirements
33,955	-	7,000	-	245	-	41,200	41,200	-	-	8. Central Bank securities
-	-4,818	-	-	-	-	-4,818	-4,818	-	-	9. Accommodations from Central Bank
-39,733	-2,011	-	-	-2,011	-39,733	-41,744	-41,744	-	-	10. Interbank claims
1,401,724	-239	-48,178	-556	71,039	151,595	1,424,585	1,402,241	-	22,344	11. Loans by financial institutions
-20,237	-31,339	64,902	-	-24,431	94,160	151,986	62,821	-78,958	10,207	12. Repurchase agreements
-	-140,768	-	-	-	62,925	-8,262	-212,210	-188,505	15,443	13. Loans by nonfinancial institutions
148,201	-	-3,203	-	79,242	152,167	272,079	272,079	-	-	14. Short-term securities
70,539	-	-102,144	-	-37,253	-	-30,065	-16,334	13,731	-	15. Government securities
39,170	-	7,146	9,050	55,819	68,619	92,690	90,590	-2,100	-	16. Domestic corporate bonds
17,777	-3,415	-10,586	-	9,775	-	-3,338	-3,415	-77	-	17. Bank debentures
-4,157	0	614,245	-	78,806	1,434,527	1,429,652	1,434,527	4,875	-	18. Mutual funds
2,055	18,680	10,396	9,270	16,391	37,509	99,439	166,484	67,045	-	19. Shares
4,153	27,452	2,132	2,489	124,501	8,336	509,766	364,622	-145,144	-	20. Other equities
-	-	-	1,748,549	-	-	1,748,549	1,748,549	-	-	21. Life insurance reserves
-	-	-	614,354	-	-	614,354	614,354	-	-	22. Pension fund reserves
-	-	-	-	-	-	-197,177	55,697	111,052	-141,822	23. Accounts receivable/payable
10,735	-	18,685	-	138,744	-	332,753	-	-	332,753	24. Outward direct investment
392,594	-	154,077	-	1,006,913	-	1,697,073	-219	-219	1,697,073	25. Outward securities investment and issuance
-	-	-	-	-	-	515,149	-	-	515,149	26. Reserve assets of Central Bank
-217,858	-	-786,659	-	238,017	-	-729,266	-	309,120	-420,146	27. Net other assets & liabilities
2,354,370	2,340,799	620,633	2,383,156	1,736,251	1,970,105	10,946,948	8,719,287	212,849	2,440,510	Total
13,571		-1,762,523		-233,853		2,227,661		-2,227,661		Net financial investment

民國109年
Flow of Funds

項 目	家庭及非營利團體 Households & non-profit institutions		企 業 Business				政 府 Government		中 央 銀 行 Central Bank	
	資金用途 Use of Funds	資金來源 Source of Funds	民 營 Private enterprises		公 營 Public enterprises		資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds
			Use of Funds	Source of Funds	Use of Funds	Source of Funds				
1. 通貨	225,247	-	5,875	-	-114	-	86	-	-	157,238
2. 活性存款	2,273,244	-	504,073	-	-6,479	-	-	-	-	-
3. 定期存款及外匯存款	251,719	-	526,594	-	-29,450	-	-	-	-	-
4. 國外存款	120,446	-	1,960	-	41	-	-	-	-	-
5. 政府存款	-	-	-	-	-	-	29,634	-	-	-2,647
6. 準備性存款	-	-	-	-	-	-	-	-	-	382,031
7. 非準備存款	-	-	-	-	-	-	-	-	-	14,768
8. 中央銀行單券	-	-	-	-	-	-	-	-	-	1,310,160
9. 中央銀行融通	-	-	-	-	-	-	-	-	431,712	-
10. 金融機構同業往來	-	-	-	-	-	-	-	-	-	-
11. 金融機構放款	-	1,251,386	-	891,336	-	-97,661	-	123,620	-	-
12. 附條件交易	68,942	-	-7,594	79	314	-	-5,229	-	-	-
13. 非金融部門放款	-13,851	-2,101	-34,470	91,818	0	32,337	33,349	22,807	-	-
14. 短期票券	9,314	-	-4,664	191,831	-	61,553	-	-	-	-
15. 政府債券	-21,141	-	-1,186	-	-52	-	25,899	133,874	-	-
16. 國內公司債	31,645	-	1,759	306,981	-560	9,725	-10,000	-	-	-
17. 金融債券	-36,721	-	-241	-	-3,021	-	1,053	-	-	-
18. 共同基金	87,577	-	120,036	-	3,573	-	4,387	-	-	-
19. 上市上櫃公司股票	24,973	-	9,423	65,933	81	-	2,033	-	-	-
20. 其他企業權益	358,661	-	201,131	399,981	101	18,928	62,147	-	-	-
21. 人壽保險準備	1,524,833	-	-	-	-	-	-	-	-	-
22. 退休基金準備	460,738	-	-	-	-	-	-	-	-	-
23. 應收、應付款	66,443	2,957	250,930	825,413	-8,365	4,522	-	-	-	-
24. 對外直接投資	4,113	-	374,991	-	-6,863	-	-	-	-	-
25. 國外證券	112,426	-	3,415	-8,716	161	-	-	-	-	-
26. 中央銀行準備資產	-	-	-	-	-	-	-	-	1,429,860	-
27. 其他債權債務淨額	356,929	-	-1,220,150	-	51,463	-	114,398	-	703,139	-
合 計	5,905,537	1,252,242	731,883	2,764,657	828	29,404	257,756	280,301	2,564,711	1,861,550
金融性投資淨額	4,653,295	-	-2,032,774	-	-28,576	-	-22,545	-	703,161	-

資金流量表

Matrix for 2020

單位：新台幣百萬元

Millions of N.T.Dollars

金 融 機 構 Financial institutions						國 內 全 體 部 門 All domestic sectors		國 外 部 門 Rest of the world		Items
其他貨幣機構 Other monetary financial institutions		保險公司及退休基金 Insurance companies & pension funds		其他金融機構 Other financial institutions						
資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds	資金用途 Use of Funds	資金來源 Source of Funds	
-68,566	-	40	-	-5,330	-	157,238	157,238	-	-	1. Currency
29,922	3,186,602	155,078	-	246,969	-	3,202,807	3,186,602	-16,206	-	2. Demand deposits
74	1,177,734	161,336	-	188,521	-	1,098,794	1,177,734	78,941	-	3. Time deposits & foreign currency deposits
223,669	-	-51,831	-	-5,870	-	288,415	-	-	288,415	4. Foreign deposits
-	32,281	-	-	-	-	29,634	29,634	-	-	5. Government deposits
382,031	-	-	-	-	-	382,031	382,031	-	-	6. Reserves against deposits
14,769	-	-1	-	-	-	14,768	14,768	-	-	7. Deposits with Central Bank other than reserve requirements
1,290,245	-	20,400	-	-485	-	1,310,160	1,310,160	-	-	8. Central Bank securities
-	431,712	-	-	-	-	431,712	431,712	-	-	9. Accommodations from Central Bank
246	38	-	-	38	246	284	284	-	-	10. Interbank claims
1,986,443	-1,688	-59,186	1,534	132,021	-96,349	2,059,279	2,072,178	-	-12,900	11. Loans by financial institutions
5,037	16,529	39,585	-	44,515	52,626	145,570	69,234	-72,964	3,372	12. Repurchase agreements
-	-98,284	-	-	-	-58,935	-14,972	-12,358	-12,905	-15,519	13. Loans by nonfinancial institutions
154,932	-	-57,078	-	207,959	57,078	310,462	310,462	-	-	14. Short-term securities
-59,424	-	210,167	-	-42,868	-	111,395	133,874	22,479	-	15. Government securities
252,477	-	153,953	10,000	54,313	152,760	483,586	479,466	-4,120	-	16. Domestic corporate bonds
3,199	-57,999	-47,752	-	26,197	-	-57,286	-57,999	-713	-	17. Bank debentures
-249	0	273,930	-	37,671	527,111	526,926	527,111	185	-	18. Mutual funds
1,063	4,582	5,376	982	8,477	17,105	51,426	88,602	37,176	-	19. Shares
6,372	55,196	3,491	41,402	203,860	341,731	835,763	857,238	21,475	-	20. Other equities
-	-	-	1,524,833	-	-	1,524,833	1,524,833	-	-	21. Life insurance reserves
-	-	-	460,738	-	-	460,738	460,738	-	-	22. Pension fund reserves
-	-	-	-	-	-	309,008	832,893	269,633	-254,252	23. Accounts receivable/payable
-379	-	-4,233	-	-44,015	-	323,613	-	-	323,613	24. Outward direct investment
498,951	-	579,713	-	-125,333	-	1,069,333	-8,716	-8,716	1,069,333	25. Outward securities investment and issuance
-	-	-	-	-	-	1,429,860	-	-	1,429,860	26. Reserve assets of Central Bank
77,852	-	34,722	-	-512,700	-	-394,348	-	-155,514	-549,862	27. Net other assets & liabilities
4,798,663	4,746,703	1,417,710	2,039,489	413,939	993,373	16,091,028	13,967,719	158,752	2,282,061	Total
51,961		-621,779		-579,434		2,123,309		-2,123,309		Net financial investment