

壹、民國108年至

I. Flow of Funds

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					
			民 營 Private enterprises		公 營 Public enterprises				中 央 銀 行 Central Bank		其他貨幣機構 Other monetary 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	資金用途 Use of Funds	資金來源 Source of Funds
1. 通貨	134,046	-	44,206	-	-83	-	-25	-	-	249,962	78,174	
2. 活性性存款	1,112,875	-	254,676	-	3,643	-	-	-	-	-	22,667	1,459,255
3. 定期性存款及外匯存款	596,217	-	-154,742	-	21,599	-	-	-	-	-	2,938	1,013,333
4. 國外存款	-149,169	-	-2,618	-	-7	-	-	-	-	-	443,001	-
5. 政府存款	-	-	-	-	-	-	53,649	-	-	48,980	-	4,669
6. 準備性存款	-	-	-	-	-	-	-	-	-	-5,371	-5,371	-
7. 非準備存款	-	-	-	-	-	-	-	-	-	-25,965	-25,957	-
8. 中央銀行單券	-	-	-	-	-	-	-	-	-	41,200	33,955	-
9. 中央銀行融通	-	-	-	-	-	-	-	-	-4,818	-	-	-4,818
10. 金融機構同業往來	-	-	-	-	-	-	-	-	-	-	-39,957	-2,011
11. 金融機構放款	-	773,675	-	441,199	-	-17,254	-	397	-	-	1,401,724	-239
12. 附條件交易	112,889	-	18,640	-	-1,400	-	851	-	-	-	-20,237	-31,339
13. 非金融部門放款	-1,682	-7,610	18,093	-117,113	-1,997	3,420	-12,027	-7,533	-	-	-	-140,768
14. 短期票券	8,162	-	42,099	59,893	-	44,850	108	-	-	-	146,106	-
15. 政府債券	19,555	-	1,328	-	-53	-	17,959	-16,334	-	-	70,278	-
16. 國內公司債	5,979	-	-12,263	15,129	-4,008	-5,005	1,600	-	-	-	40,351	-
17. 金融債券	-16,167	-	-3,316	-	-2,209	-	349	-	-	-	17,777	-3,415
18. 共同基金	136,677	-	57,319	-	5,001	-	3,732	-	-	-	-6,189	0
19. 上市上櫃公司股權	47,321	-	18,202	100,966	168	-	4,291	-	-	-	2,055	18,680
20. 其他企業權益	225,388	-	126,393	332,975	104	26,080	38,075	-	-0	-	4,274	27,452
21. 人壽保險準備	1,748,549	-	-	-	-	-	-	-	-	-	-	-
22. 退休基金準備	805,466	-	-	-	-	-	-	66,511	-	-	-	-
23. 應收、應付款	-23,518	20,436	-104,048	116,290	-3,665	-15,083	-	-	-	-	-	-
24. 對外直接投資	8,167	-	151,840	-	8,076	-	-	-	-	-	10,735	-
25. 國外證券	134,356	-	9,010	-219	219	-	42,793	-	-	-	392,594	-
26. 中央銀行準備資產	-	-	-	-	-	-	-	-	515,149	-	-	-
27. 其他債權債務淨額	263,535	-	-603,834	-	-54,332	-	78,053	-	211,248	-	-217,858	-
合 計	5,168,647	786,501	-139,015	949,118	-28,944	37,007	229,409	43,041	721,579	308,806	2,351,059	2,340,799
金融性投資淨額	4,382,146		-1,088,133		-65,951		186,368		412,773		10,260	

112年資金流量表
Matrix for 2019-2023

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
保險公司 Insurance companies		退休基金 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	
-21	-	-	-	-6,334	-	249,962	249,962	-	-	1. Currency
105,366	-	-105,588	-	20,858	-	1,414,497	1,459,255	44,758	-	2. Demand deposits
380,711	-	118,123	-	-28,784	-	936,061	1,013,333	77,272	-	3. Time deposits & foreign currency deposits
190,865	-	2,255	-	3,545	-	487,873	0	-	487,873	4. Foreign deposits
-	-	-	-	-	-	53,649	53,649	-	-	5. Government deposits
-	-	-	-	-	-	-5,371	-5,371	-	-	6. Reserves against deposits
-8	-	-	-	-	-	-25,965	-25,965	-	-	7. Deposits with Central Bank other than reserve requirements
7,000	-	-	-	245	-	41,200	41,200	-	-	8. Central Bank securities
-	-	-	-	-	-	-4,818	-4,818	-	-	9. Accommodations from Central Bank
-	-	-	-	-2,011	-39,957	-41,968	-41,968	-	-	10. Interbank claims
-54,244	0	740	760	81,064	207,649	1,429,284	1,406,187	-	23,097	11. Loans by financial institutions
73,381	-	-9,480	-	-28,366	88,452	146,278	57,113	-78,958	10,207	12. Repurchase agreements
-	-	-	-	-	68,095	2,387	-201,511	-188,505	15,393	13. Loans by nonfinancial institutions
24,759	-	-28,420	-	79,264	167,336	272,079	272,079	-	-	14. Short-term securities
-101,688	-	129	-	-37,574	-	-30,065	-16,334	13,731	-	15. Government securities
5,002	9,050	2,466	-	53,563	71,416	92,690	90,590	-2,100	-	16. Domestic corporate bonds
10,681	-	-19,032	-	8,578	-	-3,338	-3,415	-77	-	17. Bank debentures
1,193,081	-	18,566	-	25,410	1,434,527	1,433,598	1,434,527	929	-	18. Mutual funds
6,626	9,270	4,355	-	16,385	37,509	99,404	166,425	67,021	-	19. Shares
2,194	2,489	-	0	128,108	11,984	524,536	400,980	-123,556	-	20. Other equities
-	1,748,549	-	-	-	-	1,748,549	1,748,549	-	-	21. Life insurance reserves
-	-	-	738,955	-	-	805,466	805,466	-	-	22. Pension fund reserves
-	-	-	-	-	-	-131,232	121,642	111,052	-141,822	23. Accounts receivable/payable
19,605	-	-	-	133,588	-	332,011	0	-	332,011	24. Outward direct investment
-192,068	-	305,006	-	1,005,164	-	1,697,073	-219	-219	1,697,073	25. Outward securities investment and issuance
-	-	-	-	-	-	515,149	0	-	515,149	26. Reserve assets of Central Bank
-458,701	-	-169,551	-	238,368	-	-713,071	0	292,346	-420,725	27. Net other assets & liabilities
1,212,541	1,769,358	119,570	739,715	1,691,072	2,047,011	11,325,918	9,021,357	213,694	2,518,256	Total
-556,817		-620,145		-355,939		2,304,562		-2,304,562		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					
			民 營 Private enterprises		公 營 Public enterprises				中 央 銀 行 Central Bank		其他貨幣機構 Other monetary 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	資金用途 Use of Funds	資金來源 Source of Funds
1. 通貨	222,838	-	8,917	-	-114	-	86	-	-	157,238	-68,566	-
2. 活期性存款	2,262,408	-	499,846	-	-6,479	-	-	-	-	-	29,922	3,175,480
3. 定期性存款及外匯存款	242,291	-	549,590	-	-29,450	-	-	-	-	-	74	1,166,506
4. 國外存款	71,399	-	2,030	-	41	-	-	-	-	-	223,669	-
5. 政府存款	-	-	-	-	-	-	51,984	-	-	-2,647	-	54,631
6. 準備性存款	-	-	-	-	-	-	-	-	-	382,031	382,031	-
7. 非準備存款	-	-	-	-	-	-	-	-	-	14,768	14,769	-
8. 中央銀行單券	-	-	-	-	-	-	-	-	-	1,310,160	1,290,245	-
9. 中央銀行融通	-	-	-	-	-	-	-	-	431,712	-	-	431,712
10. 金融機構同業往來	-	-	-	-	-	-	-	-	-	-	-145	38
11. 金融機構放款	-	1,247,949	-	873,804	-	-97,661	-	121,256	-	-	1,986,443	-1,688
12. 附條件交易	58,201	-	-5,463	75	314	-	-5,229	-	-	-	5,037	16,529
13. 非金融部門放款	-15,012	-2,153	-34,126	106,205	-	32,337	35,712	18,174	-	-	-	-98,284
14. 短期票券	9,314	-	-5,694	167,268	-	61,553	-2,296	-	-	-	156,492	-
15. 政府債券	-21,141	-	-1,185	-	-52	-	25,899	134,436	-	-	-59,798	-
16. 國內公司債	31,645	-	1,999	297,479	-552	9,725	-5,110	-	-	-	253,786	-
17. 金融債券	-42,286	-	-441	-	-3,021	-	-647	-	-	-	3,199	-57,999
18. 共同基金	177,959	-	123,975	-	3,543	-	5,678	-	-	-	735	-
19. 上市上櫃公司股權	25,109	-	9,436	65,926	81	-	2,043	-	-	-	773	4,582
20. 其他企業權益	401,447	-	223,485	492,656	109	18,928	67,064	-	-	-	7,291	55,196
21. 人壽保險準備	1,524,833	-	-	-	-	-	-	-	-	-	-	-
22. 退休基金準備	621,842	-	-	-	-	-	-	52,470	-	-	-	-
23. 應收、應付款	87,058	-1,474	280,379	873,401	-8,365	4,522	-	-	-	-	-	-
24. 對外直接投資	4,113	-	369,346	-	-6,863	-	-	-	-	-	-379	-
25. 國外證券	112,426	-	3,392	-8,718	161	-	1,548	-	-	-	498,951	-
26. 中央銀行準備資產	-	-	-	-	-	-	-	-	1,429,860	-	-	-
27. 其他債權債務淨額	157,190	-	-1,046,274	-	51,463	-	113,671	-	703,139	-	77,852	-
合 計	5,931,633	1,244,322	979,213	2,868,095	814	29,404	290,404	326,335	2,564,711	1,861,550	4,802,381	4,746,703
金融性投資淨額	4,687,310		-1,888,883		-28,590		-35,931		703,161		55,678	

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
保險公司 Insurance companies		退休基金 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	-	-	-	-5,926	-	157,238	157,238	-	-	1. Currency
10,814	-	133,913	-	261,262	-	3,191,686	3,175,480	-16,206	-	2. Demand deposits
165,758	-	-15,135	-	174,438	-	1,087,565	1,166,506	78,941	-	3. Time deposits & foreign currency deposits
-49,783	-	-2,049	-	-5,874	-	239,434	-	-	239,434	4. Foreign deposits
-	-	-	-	-	-	51,984	51,984	-	-	5. Government deposits
-	-	-	-	-	-	382,031	382,031	-	-	6. Reserves against deposits
-1	-	-	-	-	-	14,768	14,768	-	-	7. Deposits with Central Bank other than reserve requirements
20,400	-	-	-	-485	-	1,310,160	1,310,160	-	-	8. Central Bank securities
-	-	-	-	-	-	431,712	431,712	-	-	9. Accommodations from Central Bank
-	-	-	-	38	-145	-107	-107	-	-	10. Interbank claims
-60,236	23	-1,314	-310	156,638	-51,317	2,081,532	2,092,057	-	-10,525	11. Loans by financial institutions
46,663	-	-7,875	-	50,855	49,563	142,503	66,167	-72,964	3,372	12. Repurchase agreements
-	-	-	-	-	-61,549	-13,425	-5,271	-5,321	-13,475	13. Loans by nonfinancial institutions
15,259	-	-69,940	-	207,327	81,641	310,462	310,462	-	-	14. Short-term securities
210,461	-	-6	-	-42,782	-	111,395	134,436	23,041	-	15. Government securities
124,850	10,000	25,643	-	51,324	162,262	483,586	479,466	-4,120	-	16. Domestic corporate bonds
-36,613	-	-8,986	-	31,510	-	-57,286	-57,999	-713	-	17. Bank debentures
128,545	-	42,675	-	42,728	527,111	525,840	527,111	1,271	-	18. Mutual funds
3,411	982	2,477	-	8,092	17,105	51,421	88,595	37,173	-	19. Shares
4,464	41,402	-	-	233,769	329,627	937,629	937,809	180	-	20. Other equities
-	1,524,833	-	-	-	-	1,524,833	1,524,833	-	-	21. Life insurance reserves
-	-	-	569,372	-	-	621,842	621,842	-	-	22. Pension fund reserves
-	-	-	-	-	-	359,071	876,449	266,379	-250,999	23. Accounts receivable/payable
-4,318	-	-	-	-38,256	-	323,642	-	-	323,642	24. Outward direct investment
462,243	-	112,359	-	-121,747	-	1,069,333	-8,718	-8,718	1,069,333	25. Outward securities investment and issuance
-	-	-	-	-	-	1,429,860	-	-	1,429,860	26. Reserve assets of Central Bank
136,073	-	15,976	-	-541,179	-	-332,090	-	-199,002	-531,091	27. Net other assets & liabilities
1,177,993	1,577,240	227,738	569,062	461,733	1,054,299	16,436,620	14,277,010	99,942	2,259,551	Total
-399,247		-341,324		-592,566		2,159,609		-2,159,609		Net financial investment

民國110年
Flow of Funds

項 目	家庭及非營利團體 Households & non-profit institutions		企 業 Business				政 府 Government					
			民 營 Private enterprises		公 營 Public enterprises				中 央 銀 行 Central Bank		其他貨幣機構 Other monetary 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	資金用途 Use of Funds	資金來源 Source of Funds
1. 通貨	236,883	-	55,901	-	84	-	-16	-	-	343,910	28,562	-
2. 活期性存款	1,925,441	-	758,693	-	5,608	-	-	-	-	-	2,639	2,633,181
3. 定期性存款及外匯存款	-60,632	-	527,782	-	1,793	-	-	-	-	-	48,055	1,210,290
4. 國外存款	253,767	-	5,040	-	-137	-	-	-	-	-	16,309	-
5. 政府存款	-	-	-	-	-	-	211,492	-	-	15,255	-	196,237
6. 準備性存款	-	-	-	-	-	-	-	-	-	169,432	169,432	-
7. 非準備存款	-	-	-	-	-	-	-	-	-	699	698	-
8. 中央銀行單券	-	-	-	-	-	-	-	-	-	314,560	325,730	-
9. 中央銀行融通	-	-	-	-	-	-	-	-	210,763	-	-	210,763
10. 金融機構同業往來	-	-	-	-	-	-	-	-	-	-	9,995	237
11. 金融機構放款	-	1,433,219	-	962,940	-	115,389	-	27,885	-	-	2,496,609	1,195
12. 附條件交易	-6,001	-	7,222	-75	386	-	3,398	-	-	-	-17,638	-39,551
13. 非金融部門放款	52,446	2,722	63,555	295,713	FALSE	-40,110	-41,449	-29,544	-	-	-	27,614
14. 短期票券	6,524	-	12,155	34,435	-	11,428	5,035	-	-	-	174,328	-
15. 政府債券	-11,336	-	200	-	-1,243	-	31,395	204,880	-	-	191,753	-
16. 國內公司債	25,785	-	30,904	312,066	731	-17,650	-9,976	-	-	-	189,925	-
17. 金融債券	9,961	-	18,890	-	-600	-	1,698	-	-	-	16,503	-21,724
18. 共同基金	357,291	-	27,939	-	-932	-	9,008	-	-	-	-836	FALSE
19. 上市上櫃公司股權	78,997	-	29,681	198,818	262	-	5,963	-	-	-	2,657	2,230
20. 其他企業權益	244,993	-	149,332	504,072	209	22,850	40,929	-	-	-	4,457	34,363
21. 人壽保險準備	1,206,391	-	-	-	-	-	-	-	-	-	-	-
22. 退休基金準備	833,508	-	-	-	-	-	-	56,365	-	-	-	-
23. 應收、應付款	419,695	14,048	2,097,628	2,391,281	27,521	62,763	-	-	-	-	-	-
24. 對外直接投資	9,463	-	188,579	-	-3,783	-	-	-	-	-	10,311	-
25. 國外證券	156,617	-	11,229	28,327	-98	-	32,934	-	-	-	316,313	-
26. 中央銀行準備資產	-	-	-	-	-	-	-	-	588,266	-	-	-
27. 其他債權債務淨額	556,981	-	-1,408,554	-	11,214	-	257,737	-	597,486	-	289,932	-
合 計	6,296,774	1,449,989	2,576,177	4,727,576	41,014	154,670	548,147	259,587	1,396,515	843,856	4,275,734	4,254,834
金融性投資淨額	4,846,784		-2,151,399		-113,656		288,561		552,659		20,900	

資金流量表
Matrix for 2021

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
保險公司 Insurance companies		退休基金 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	
-234	-	-	-	22,729	-	343,910	343,910	-	-	1. Currency
20,098	-	-229,699	-	150,633	-	2,633,413	2,633,181	-232	-	2. Demand deposits
-168,462	-	287,754	-	-43,136	-	593,154	1,210,290	617,136	-	3. Time deposits & foreign currency deposits
-2,130	-	433	-	10,049	-	283,331	-	-	283,331	4. Foreign deposits
-	-	-	-	-	-	211,492	211,492	-	-	5. Government deposits
-	-	-	-	-	-	169,432	169,432	-	-	6. Reserves against deposits
1	-	-	-	-	-	699	699	-	-	7. Deposits with Central Bank other than reserve requirements
-12,400	-	-	-	1,230	-	314,560	314,560	-	-	8. Central Bank securities
-	-	-	-	-	-	210,763	210,763	-	-	9. Accommodations from Central Bank
-	-	-	-	237	9,995	10,232	10,232	-	-	10. Interbank claims
-14,334	-24	428	-1,165	519,423	419,064	3,002,127	2,958,504	-	43,623	11. Loans by financial institutions
-79,659	-	1,462	-	-75,337	-117,335	-166,168	-156,962	12,005	2,799	12. Repurchase agreements
-	-	-	-	-	-25,493	74,552	230,901	151,627	-4,722	13. Loans by nonfinancial institutions
-21,867	-	73,813	-	-32,525	171,600	217,463	217,463	-	-	14. Short-term securities
30,528	-	1,152	-	-39,783	-	202,666	204,880	2,214	-	15. Government securities
90,927	1,000	40,817	-	20,890	95,263	390,003	390,679	676	-	16. Domestic corporate bonds
-16,974	-	-22,940	-	-33,541	-	-27,002	-21,724	5,278	-	17. Bank debentures
-42,900	-	16,562	-	70,001	438,096	436,132	438,096	1,964	-	18. Mutual funds
9,310	1,079	6,755	-	23,714	60,950	157,339	263,077	105,738	-	19. Shares
2,925	49,839	-	-	148,035	98,399	590,880	709,523	118,643	-	20. Other equities
-	1,206,391	-	-	-	-	1,206,391	1,206,391	-	-	21. Life insurance reserves
-	-	-	777,143	-	-	833,508	833,508	-	-	22. Pension fund reserves
-	-	-	-	-	-	2,544,844	2,468,092	-20,680	56,072	23. Accounts receivable/payable
20,948	-	-	-	67,789	-	293,307	-	-	293,307	24. Outward direct investment
1,138,894	-	547,435	-	80,554	-	2,283,878	28,327	28,327	2,283,878	25. Outward securities investment and issuance
-	-	-	-	-	-	588,266	-	-	588,266	26. Reserve assets of Central Bank
32,781	-	12,195	-	-152,059	-	197,713	-	-667,758	-470,045	27. Net other assets & liabilities
987,453	1,258,285	736,168	775,978	738,903	1,150,540	17,596,887	14,875,315	354,937	3,076,509	Total
-270,832		-39,809		-411,636		2,721,572		-2,721,572		Net financial investment

民國111年
Flow of Funds

項 目	家庭及非營利團體 Households & non-profit institutions		企 業 Business				政 府 Government					
			民 營 Private enterprises		公 營 Public enterprises				中 央 銀 行 Central Bank		其他貨幣機構 Other monetary 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	資金用途 Use of Funds	資金來源 Source of Funds
1. 通貨	306,937	-	1,969	-	-66	-	-43	-	-	408,465	116,664	-
2. 活期性存款	627,566	-	85,158	-	2,891	-	-	-	-	-	-11,058	633,004
3. 定期性存款及外匯存款	1,979,651	-	1,123,397	-	-5,544	-	-	-	-	-	14,053	2,172,800
4. 國外存款	-514,116	-	-4,245	-	123	-	-	-	-	-	-93,738	-
5. 政府存款	-	-	-	-	-	-	175,917	-	-	91,032	-	84,885
6. 準備性存款	-	-	-	-	-	-	-	-	-	172,377	172,377	-
7. 非準備存款	-	-	-	-	-	-	-	-	-	-151,786	-151,789	-
8. 中央銀行單券	-	-	-	-	-	-	-	-	-	-881,295	-846,410	-
9. 中央銀行融通	-	-	-	-	-	-	-	-	-229,118	-	-	-229,118
10. 金融機構同業往來	-	-	-	-	-	-	-	-	-	-	-24,198	-300
11. 金融機構放款	-	916,872	-	405,111	-	429,952	-	-25,407	-	-	3,048,535	-421
12. 附條件交易	-46,089	-	30,919	-	1,000	-	6,911	-	-	-	22,981	35,188
13. 非金融部門放款	13,471	9,593	71,306	30,727	FALSE	25,164	22,221	1,025	-	-	-	-99,482
14. 短期票券	689	-	49,886	-45,343	-	179,550	1,016	-	-	-	-276,490	-
15. 政府債券	-3,495	-	3,053	-	1,077	-	124,768	25,798	-	-	187,312	-
16. 國內公司債	9,335	-	-7,330	-86,357	4,081	45,320	16,410	-	-	-	39,294	-
17. 金融債券	41,776	-	-14,364	-	-168	-	13,258	-	-	-	19,041	21,434
18. 共同基金	59,919	-	-3,891	-	1,683	-	2,983	-	-	-	6,653	FALSE
19. 上市上櫃公司股權	74,007	-	26,454	121,240	222	-	5,776	-	-	-	2,664	21,808
20. 其他企業權益	297,156	-	194,813	225,551	167	26,347	33,578	-	-	-	5,012	62,680
21. 人壽保險準備	1,252,963	-	-	-	-	-	-	-	-	-	-	-
22. 退休基金準備	-230,282	-	-	-	-	-	-	-18,678	-	-	-	-
23. 應收、應付款	499,466	207,707	500,212	999,916	50,390	58,924	-	-	-	-	-	-
24. 對外直接投資	2,021	-	393,496	-	6,052	-	-	-	-	-	23,198	-
25. 國外證券	228,598	-	7,063	-18,051	449	-	18,177	-	-	-	589,644	-
26. 中央銀行準備資產	-	-	-	-	-	-	-	-	324,063	-	-	-
27. 其他債權債務淨額	367,225	-	626,664	-	129,257	-	49,119	-	-1,958,689	-	-78,081	-
合 計	4,966,799	1,134,171	3,084,561	1,632,794	191,613	765,258	470,091	-17,262	-1,863,744	-361,207	2,765,664	2,702,477
金融性投資淨額	3,832,628		1,451,767		-573,646		487,353		-1,502,537		63,187	

資金流量表

Matrix for 2022

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
保險公司 Insurance companies		退休基金 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	-	-	-	-16,979	-	408,465	408,465	-	-	1. Currency
-26,694	-	120,004	-	-171,995	-	625,872	633,004	7,131	-	2. Demand deposits
-322,612	-	-166,476	-	-195,449	-	2,427,021	2,172,800	-254,221	-	3. Time deposits & foreign currency deposits
-40,261	-	12,303	-	-3,161	-	-643,094	-	-	-643,094	4. Foreign deposits
-	-	-	-	-	-	175,917	175,917	-	-	5. Government deposits
-	-	-	-	-	-	172,377	172,377	-	-	6. Reserves against deposits
3	-	-	-	-	-	-151,786	-151,786	-	-	7. Deposits with Central Bank other than reserve requirements
-7,000	-	-	-	-27,885	-	-881,295	-881,295	-	-	8. Central Bank securities
-	-	-	-	-	-	-229,118	-229,118	-	-	9. Accommodations from Central Bank
-	-	-	-	-300	-24,198	-24,498	-24,498	-	-	10. Interbank claims
-43,871	20,951	-1,029	445	-8,080	685,708	2,995,555	2,433,211	-	562,345	11. Loans by financial institutions
-50,274	12,992	1,670	-	27,056	40,362	-5,827	88,542	94,847	478	12. Repurchase agreements
-	-	-	-	-	6,453	106,999	-26,520	-147,948	-14,429	13. Loans by nonfinancial institutions
10,944	-	56,125	-	180,789	-111,248	22,959	22,959	-	-	14. Short-term securities
-257,080	-	-2,685	-	-15,686	-	37,262	25,798	-11,464	-	15. Government securities
45,609	-	54,539	-	-20,415	182,477	141,523	141,440	-83	-	16. Domestic corporate bonds
8,149	-	-24,929	-	-17,885	-	24,878	21,434	-3,444	-	17. Bank debentures
-235,210	-	-8,294	-	58,222	-120,269	-117,936	-120,269	-2,333	-	18. Mutual funds
7,705	12,044	5,870	-	22,417	72,952	145,115	228,044	82,930	-	19. Shares
2,569	56,347	-	-	256,360	604,433	789,655	975,358	185,703	-	20. Other equities
-	1,252,963	-	-	-	-	1,252,963	1,252,963	-	-	21. Life insurance reserves
-	-	-	-211,604	-	-	-230,282	-230,282	-	-	22. Pension fund reserves
-	-	-	-	-	-	1,050,069	1,266,548	112,736	-103,743	23. Accounts receivable/payable
-19,527	-	-	-	6,517	-	411,757	-	-	411,757	24. Outward direct investment
510,344	-	188,810	-	233,828	-	1,776,913	-18,051	-18,051	1,776,913	25. Outward securities investment and issuance
-	-	-	-	-	-	324,063	-	-	324,063	26. Reserve assets of Central Bank
919,654	-	-19,888	-	-563,776	-	-528,516	-	-615,268	-1,143,784	27. Net other assets & liabilities
502,431	1,355,297	216,020	-211,159	-256,423	1,336,670	10,077,011	8,337,040	-569,466	1,170,505	Total
-852,866	-	427,179	-	-1,593,093	-	1,739,971	-	-1,739,971	-	Net financial investment

民國112年
Flow of Funds

項 目	家庭及非營利團體 Households & non-profit institutions		企 業 Business				政 府 Government					
			民 營 Private enterprises		公 營 Public enterprises				中 央 銀 行 Central Bank		其他貨幣機構 Other monetary 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	資金用途 Use of Funds	資金來源 Source of Funds
1. 通貨	164,751	-	4,557	-	175	-	-6	-	-	71,512	-95,819	-
2. 活期性存款	974,912	-	76,993	-	4,078	-	-	-	-	-	5,638	801,791
3. 定期性存款及外匯存款	1,870,443	-	105,794	-	-6,193	-	-	-	-	-	15,483	1,866,558
4. 國外存款	-603,499	-	-2,291	-	-7	-	-	-	-	-	197,117	-
5. 政府存款	-	-	-	-	-	-	77,158	-	-	-50,150	-	127,308
6. 準備性存款	-	-	-	-	-	-	-	-	-	203,850	203,850	-
7. 非準備存款	-	-	-	-	-	-	-	-	-	-4,120	-4,122	-
8. 中央銀行單券	-	-	-	-	-	-	-	-	-	-465,420	-465,245	-
9. 中央銀行融通	-	-	-	-	-	-	-	-	-425,553	-	-	-425,553
10. 金融機構同業往來	-	-	-	-	-	-	-	-	-	-	32,911	27
11. 金融機構放款	-	1,382,767	-	434,835	-	33,684	-	165	-	-	1,668,504	346
12. 附條件交易	-97,755	-	-11,830	-	-1,000	-	-1,796	-	-	-	165,674	64,495
13. 非金融部門放款	1,440	-987	31,984	5,993	FALSE	6,642	5,591	-1,563	-	-	-	361,187
14. 短期票券	12,469	-	-37,975	10,664	-	7,936	1,451	-	-	-	526,171	-
15. 政府債券	145,640	-	263	-	-138	-	42,496	109,630	-	-	63,207	-
16. 國內公司債	29,003	-	8,308	241,609	2,370	116,290	18,922	-	-	-	190,103	-
17. 金融債券	-14,488	-	2,380	-	-961	-	1,597	-	-	-	6,943	-33,846
18. 共同基金	882,667	-	308,976	-	10,589	-	18,169	-	-	-	-4,876	-
19. 上市上櫃公司股權	76,487	-	27,412	195,404	190	-	5,966	-	-	-	2,756	-
20. 其他企業權益	257,488	-	168,807	442,891	160	187,227	33,806	-	-	-	4,328	73,657
21. 人壽保險準備	425,154	-	-	-	-	-	-	-	-	-	-	-
22. 退休基金準備	1,215,115	-	-	-	-	-	-	77,245	-	-	-	-
23. 應收、應付款	262,415	-53,646	-515,507	-763,535	-27,000	18,348	-	-	-	-	-	-
24. 對外直接投資	11,156	-	676,952	-	-221	-	-	-	-	-	14,607	-
25. 國外證券	478,184	-	10,946	10,873	-139	-	38,133	-	-	-	641,192	-
26. 中央銀行準備資產	-	-	-	-	-	-	-	-	446,753	-	-	-
27. 其他債權債務淨額	359,770	-	596,418	-	-6,304	-	-207,869	-	-261,684	-	-330,802	-
合 計	6,451,353	1,328,134	1,452,188	578,732	-24,400	370,126	33,618	185,477	-240,484	-244,328	2,837,620	2,835,970
金融性投資淨額	5,123,218		873,456		-394,527		-151,859		3,844		1,650	

資金流量表

Matrix for 2023

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
保險公司 Insurance companies		退休基金 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	
-28	-	-	-	-2,118	-	71,512	71,512	-	-	1. Currency
-92,066	-	-111,112	-	-57,652	-	800,791	801,791	1,000	-	2. Demand deposits
-42,593	-	-60,681	-	244,128	-	2,126,382	1,866,558	-259,825	-	3. Time deposits & foreign currency deposits
-36,079	-	-4,350	-	-15,744	-	-464,852	-	-	-464,852	4. Foreign deposits
-	-	-	-	-	-	77,158	77,158	-	-	5. Government deposits
-	-	-	-	-	-	203,850	203,850	-	-	6. Reserves against deposits
2	-	-	-	-	-	-4,120	-4,120	-	-	7. Deposits with Central Bank other than reserve requirements
-3,000	-	-	-	2,825	-	-465,420	-465,420	-	-	8. Central Bank securities
-	-	-	-	-	-	-425,553	-425,553	-	-	9. Accommodations from Central Bank
-	-	-	-	27	32,911	32,938	32,938	-	-	10. Interbank claims
-63,449	-1,916	5,248	4,240	108,873	142,621	1,719,176	1,996,742	-	-277,566	11. Loans by financial institutions
-3,503	17,433	-5,289	-	4,371	132,438	48,872	214,365	149,808	-15,685	12. Repurchase agreements
-	-	-	-	-	47,470	39,016	418,742	386,261	6,534	13. Loans by nonfinancial institutions
-27,379	-	8,323	-	-67,427	397,035	415,634	415,634	-	-	14. Short-term securities
-138,826	-	-1,757	-	4,600	-	115,486	109,630	-5,856	-	15. Government securities
2,314	-	57,382	-	130,632	81,537	439,033	439,436	403	-	16. Domestic corporate bonds
-24,756	-	-5,683	-	1,638	-	-33,331	-33,846	-515	-	17. Bank debentures
431,173	-	31,829	-	199,456	1,879,539	1,877,981	1,879,539	1,558	-	18. Mutual funds
7,574	5,025	6,573	-	23,195	39,628	150,154	240,057	89,903	-	19. Shares
2,226	8,885	-	-	222,138	-75,231	688,953	637,429	-51,524	-	20. Other equities
-	425,154	-	-	-	-	425,154	425,154	-	-	21. Life insurance reserves
-	-	-	1,137,869	-	-	1,215,115	1,215,115	-	-	22. Pension fund reserves
-	-	-	-	-	-	-280,092	-798,833	-274,494	244,247	23. Accounts receivable/payable
26,291	-	-	-	49,436	-	778,221	-	-	778,221	24. Outward direct investment
-118,181	-	479,889	-	738,288	-	2,268,312	10,873	10,873	2,268,312	25. Outward securities investment and issuance
-	-	-	-	-	-	446,753	-	-	446,753	26. Reserve assets of Central Bank
-21,744	-	-35,612	-	81,711	-	173,883	-	-556,488	-382,605	27. Net other assets & liabilities
-102,025	454,581	364,760	1,142,109	1,668,377	2,677,948	12,441,007	9,328,750	-508,896	2,603,360	Total
-556,606		-777,349		-1,009,570		3,112,256		-3,112,256		Net financial investment