

壹、民國109年至

I. Flow of Funds

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 营 Private enterprises		公 营 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	86,070	-	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	105,976	FALSE	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	25,115	-	9,191	65,926	81	-	2,043	-	-	-	1,018	4,582
20. 其他企業權益	509,893	-	283,806	492,656	139	18,928	85,181	-	-	-	9,312	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	-	3,383	-8,717	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	-	-1,039,217	-	51,463	-	113,671	-	703,139	-	77,852	-
合 計	6,054,756	1,244,322	1,046,336	2,867,867	844	29,404	308,521	326,335	2,564,711	1,861,550	4,804,647	4,746,703
金融性投資淨額	4,810,434		-1,821,531		-28,560		-17,814		703,161		57,945	

113年資金流量表

Matrix for 2020-2024

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						國內 全體部門		國外 部門		Items	
保險公司		退休基金		其他金融機構		All domestic sectors		Rest of the world			
資金用途 Use of Funds	資金來源 Source of Funds										
3	-	-	-	-	-5,926	-	157,238	157,238	-	-	
10,814	-	133,913	-	261,262	-	3,191,686	3,175,480	-16,206	-	1. Currency	
165,758	-	-15,135	-	174,438	-	1,087,565	1,166,506	78,941	-	2. Demand deposits	
-49,783	-	-2,049	-	-5,874	-	254,105	-	-	254,105	3. Time deposits & foreign currency deposits	
-	-	-	-	-	-	51,984	51,984	-	-	4. Foreign deposits	
-	-	-	-	-	-	382,031	382,031	-	-	5. Government deposits	
-1	-	-	-	-	-	14,768	14,768	-	-	6. Reserves against deposits	
20,400	-	-	-	-	-485	-	1,310,160	1,310,160	-	7. Deposits with Central Bank other than reserve requirements	
-	-	-	-	-	-	431,712	431,712	-	-	8. Central Bank securities	
-	-	-	-	-	38	-145	-107	-107	-	9. Accommodations from Central Bank	
-60,236	23	-1,314	-310	156,638	-51,317	2,081,532	2,092,057	-	-10,525	10. Interbank claims	
46,663	-	-7,875	-	50,855	49,563	142,503	66,167	-72,964	3,372	11. Loans by financial institutions	
-	-	-	-	-	-61,549	-13,425	-5,500	-5,550	-13,475	12. Repurchase agreements	
15,259	-	-69,940	-	207,327	81,641	310,462	310,462	-	-	13. Loans by nonfinancial institutions	
210,461	-	-6	-	-42,782	-	111,395	134,436	23,041	-	14. Short-term securities	
124,850	10,000	25,643	-	51,324	162,262	483,586	479,466	-4,120	-	15. Government securities	
-36,613	-	-8,986	-	31,510	-	-57,286	-57,999	-713	-	16. Domestic corporate bonds	
128,545	-	42,675	-	42,728	527,111	525,840	527,111	1,271	-	17. Bank debentures	
3,405	982	2,477	-	8,092	17,105	51,421	88,595	37,173	-	18. Mutual funds	
5,669	41,402	-	-	296,920	593,605	1,190,920	1,201,787	10,867	-	19. Shares	
-	1,524,833	-	-	-	-	1,524,833	1,524,833	-	-	20. Other equities	
-	-	-	569,372	-	-	621,842	621,842	-	-	21. Life insurance reserves	
-	-	-	-	-	-	359,071	876,449	266,379	-250,999	22. Pension fund reserves	
-4,318	-	-	-	-38,256	-	323,642	-	-	323,642	23. Accounts receivable/payable	
462,252	-	112,359	-	-121,747	-	1,069,333	-8,717	-8,717	1,069,333	24. Outward direct investment	
-	-	-	-	-	-	1,429,860	-	-	1,429,860	25. Outward securities investment and issuance	
136,073	-	15,976	-	-541,179	-	-325,033	-	-206,059	-531,091	26. Reserve assets of Central Bank	
1,179,201	1,577,240	227,738	569,062	524,884	1,318,277	16,711,639	14,540,761	103,344	2,274,222	Total	
-398,039	-	-341,324	-	-793,393	-	2,170,878	-	-2,170,878	-	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	242,810	-	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	295,528	-	-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	-
19. 上市上櫃公司股權	79,021	-	28,872	198,818	262	-	5,963	-	-	-	3,466	2,230
20. 其他企業權益	241,937	-	147,440	504,072	206	22,850	40,419	-	-	-	4,430	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	-	11,664	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	-	-1,396,661	-	11,214	-	257,737	-	597,486	-	289,932	-
合 計	6,282,783	1,449,989	2,585,804	4,727,391	41,011	154,670	547,637	259,587	1,396,515	843,856	4,276,515	4,254,834
金融性投資淨額	4,832,794	-	-2,141,586	-	-113,659	-	288,051	-	552,659	-	21,681	-

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						國內 全體部門		國外 部門		Items	
保險公司		退休基金		其他金融機構		All domestic sectors		Rest of the world			
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	-	272,374	-	-	272,374	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	230,716	151,442	-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	
9,287	1,079	6,755	-	23,714	60,950	157,339	263,077	105,738	-	19. Shares	
2,889	49,839	-	-	146,188	91,028	583,509	702,151	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	
1,214,736	-	547,435	-	80,554	-	2,360,154	28,327	28,327	2,360,154	25. Outward securities investment and issuance	
-	-	-	-	-	-	588,266	-	-	588,266	26. Reserve assets of Central Bank	
32,781	-	12,195	-	-152,059	-	209,606	-	-679,651	-470,045	27. Net other assets & liabilities	
1,063,235	1,258,285	736,168	775,978	737,056	1,143,169	17,666,728	14,867,758	342,859	3,141,828	Total	
-195,050	-	-39,809	-	-406,112	-	2,798,969	-	-2,798,969	-	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		中央銀行 Central Bank				其他貨幣機構 Other monetary financial institutions	
			民 营 Private enterprises		公 营 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	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	-500,329	-	-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	59,538	-	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	-		
19. 上市上櫃公司股權	74,007	-	25,637	121,240	222	-	5,776	-	-	-	3,481	21,808		
20. 其他企業權益	208,511	-	136,684	225,551	117	26,347	23,561	-	-	-	3,531	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	-	6,994	-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	-	505,232	-	129,257	-	49,119	-	-1,958,689	-	-78,081	-		
合 計	4,891,940	1,134,171	2,904,114	1,661,605	191,563	765,258	460,074	-17,262	-1,863,744	-361,207	2,765,001	2,702,477		
金融性投資淨額	3,757,769		1,242,508		-573,696		477,336		-1,502,537		62,524			

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						國內 全體部門		國外 部 門		Items	
保險公司		退休基金		其他金融機構		All domestic sectors		Rest of the world			
資金用途	資金來源	資金用途	資金來源	資金用途	資金來源	資金用途	資金來源	資金用途	資金來源		
Use of Funds	Source of Funds	Use of Funds	Source of Funds	Use of Funds	Source of Funds	Use of Funds	Source of Funds	Use of Funds	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	-	-629,307	-	-	-629,307	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	2,291	-119,137	-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	
1,802	56,347	-	-	179,884	181,313	554,090	552,238	-1,851	-	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	
498,889	-	188,810	-	233,828	-	1,765,389	-18,051	-18,051	1,765,389	25. Outward securities investment and issuance	
-	-	-	-	-	-	324,063	-	-	324,063	26. Reserve assets of Central Bank	
919,654	-	-19,888	-	-563,776	-	-649,948	-	-493,836	-1,143,784	27. Net other assets & liabilities	
490,209	1,355,297	216,020	-211,159	-332,899	913,550	9,722,276	7,942,731	-606,777	1,172,768	Total	
-865,089		427,179		-1,246,449		1,779,545		-1,779,545		<i>Net financial investment</i>	

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 营 Private enterprises		公 营 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	-575,339	-	-2,291	-	-7	-	-	-	-	-	197,117	-
5. 政府存款	-	-	-	-	-	-	77,158	-	-	-50,150	-	127,308
6. 備準備性存款	-	-	-	-	-	-	-	-	-	203,850	203,850	-
7. 非準備性存款	-	-	-	-	-	-	-	-	-	-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	-	512,981	-	33,684	-	-77,981	-	-	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	27,067	-	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	9	-	390	-	-94	-	42,496	109,630	-	-	174,545	-
16. 國內公司債	29,003	-	8,308	134,122	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	FALSE
19. 上市上櫃公司股權	75,664	-	26,928	195,404	190	-	5,380	-	-	-	3,556	-
20. 其他企業權益	335,856	-	216,742	442,891	189	187,227	40,159	-	-	-	5,681	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	-757,181	-27,000	18,348	-	-	-	-	-	-
24. 對外直接投資	11,156	-	676,858	-	-221	-	-	-	-	-	14,607	-
25. 國外證券	478,184	-	10,945	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	-	716,054	-	-6,304	-	-207,869	-	-261,684	-	-330,802	-
合 计	6,411,427	1,328,134	1,619,308	576,819	-24,328	370,126	39,385	107,331	-240,484	-244,328	2,951,110	2,835,970
金融性投資淨額	5,083,293	-	1,042,488	-	-394,454	-	-67,947	-	3,844	-	115,140	-

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						國內 全體部門		國外 部 門		Items
Financial institutions			All domestic sectors			Rest of the world				
保險公司		退休基金		其他金融機構						
Insurance companies		Pension funds		Other financial institutions		All domestic sectors		Rest of the world		
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	-	-436,692	-	-	-436,692	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	439,816	407,335	6,534	13. Loans by nonfinancial institutions
-27,379	-	8,323	-	-67,427	397,035	415,634	415,634	-	-	14. Short-term securities
-108,470	-	-1,632	-	8,243	-	115,486	109,630	-5,856	-	15. Government securities
2,314	107,487	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
7,502	5,025	6,573	-	24,359	39,628	150,154	240,057	89,903	-	19. Shares
3,512	8,885	-	-	306,470	331,814	908,609	1,044,473	135,864	-	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	-792,479	-271,317	241,070	23. Accounts receivable/payable
26,291	-	-	-	49,436	-	778,127	-	-	778,127	24. Outward direct investment
-146,184	-	479,889	-	738,288	-	2,240,309	10,873	10,873	2,240,309	25. Outward securities investment and issuance
-	-	-	-	-	-	446,753	-	-	446,753	26. Reserve assets of Central Bank
85,743	-	-35,612	-	81,711	-	401,006	-	-783,268	-382,262	27. Net other assets & liabilities
9,031	562,068	364,885	1,142,109	1,757,516	3,084,992	12,887,849	9,763,223	-524,037	2,600,589	Total
-553,037	-	-777,224	-	-1,327,476	-	3,124,626	-	-3,124,626	-	Net financial investment

民國113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 营 Private enterprises		公 营 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	224,595	-	-36,503	-	-100	-	8	-	-	281,577	96,389	-
2. 活期性存款	241,853	-	373,002	-	-9,076	-	-	-	-	-	15,773	859,268
3. 定期性存款及外匯存款	1,382,407	-	594,319	-	-4,674	-	-	-	-	-	-41,788	2,508,575
4. 國外存款	121,522	-	-656	-	17	-	-	-	-	-	-626,074	-
5. 政府存款	-	-	-	-	-	-	295,851	-	-	178,197	-	117,654
6. 準備性存款	-	-	-	-	-	-	-	-	-	348,131	348,131	-
7. 非準備性存款	-	-	-	-	-	-	-	-	-	-37,612	-37,613	-
8. 中央銀行單券	-	-	-	-	-	-	-	-	-	-803,940	-833,790	-
9. 中央銀行融通	-	-	-	-	-	-	-	-	-75,446	-	-	-75,446
10. 金融機構同業往來	-	-	-	-	-	-	-	-	-	-	-6,667	324
11. 金融機構放款	-	2,462,529	-	993,415	-	-38,331	-	33,240	-	-	3,576,021	4,987
12. 附條件交易	165,128	-	21,715	-	-700	-	3,419	-	-	-	70,293	-7,405
13. 非金融部門放款	-24,057	-3,558	-20,152	333,002	-	9,044	25,418	5,357	-	-	-	114,663
14. 短期票券	8,137	-	-11,052	120,161	-	-64,511	-1,868	-	-	-	109,163	-
15. 政府債券	1,409	-	-1,116	-	1,003	-	44,140	113,994	-	-	128,162	-
16. 國內公司債	18,004	-	20,452	169,701	1,887	119,940	7,286	-	-	-	77,081	-
17. 金融債券	-30,927	-	15,988	-	-1,807	-	5,114	-	-	-	-8,364	-60,630
18. 共同基金	1,653,306	-	476,442	-	6,415	-	43,107	-	-	-	10,837	-
19. 上市上櫃公司股權	87,693	-	31,157	274,494	195	-	6,271	-	-	-	4,111	8,350
20. 其他企業權益	580,829	-	374,835	632,769	327	-42,560	67,256	-	-	-	9,825	91,919
21. 人壽保險準備	785,807	-	-	-	-	-	-	-	-	-	-	-
22. 退休基金準備	1,740,359	-	-	-	-	-	-	101,802	-	-	-	-
23. 應收、應付款	412,813	165,097	1,671,489	1,750,062	27,884	-13,151	-	-	-	-	-	-
24. 對外直接投資	14,302	-	793,792	-	3,692	-	-	-	-	-	28,110	-
25. 國外證券	571,522	-	18,587	46,186	-240	-	54,410	-	-	-	292,761	-
26. 中央銀行準備資產	-	-	-	-	-	-	-	-	349,335	-	-	-
27. 其他債權債務淨額	-340,460	-	1,535,015	-	29,377	-	174,267	-	-1,248,714	-	398,418	-
合 計	7,614,243	2,624,067	5,857,316	4,319,790	54,198	-29,569	724,679	254,393	-974,825	-33,647	3,610,778	3,562,259
金融性投資淨額	4,990,175		1,537,525		83,768		470,286		-941,178		48,518	

資金流量表

Matrix for 2024

單位：新台幣百萬元

Millions of N.T.Dollars

金融機構						國內 全體部門		國外 部門		Items	
保險公司		退休基金		其他金融機構		All domestic sectors		Rest of the world			
資金用途	資金來源	資金用途	資金來源	資金用途	資金來源	資金用途	資金來源	資金用途	資金來源		
Use of Funds	Source of Funds	Use of Funds	Source of Funds	Use of Funds	Source of Funds	Use of Funds	Source of Funds	Use of Funds	Source of Funds		
-	-	-	-	-2,811	-	281,577	281,577	-	-		
23,125	-	24,328	-	204,321	-	873,325	859,268	-14,057	-	1. Currency	
33,160	-	126,906	-	165,465	-	2,255,795	2,508,575	252,780	-	2. Demand deposits	
336	-	-11,624	-	9,911	-	-506,568	-	-	-506,568	3. Time deposits & foreign currency deposits	
-	-	-	-	-	-	295,851	295,851	-	-	4. Foreign deposits	
-	-	-	-	-	-	348,131	348,131	-	-	5. Government deposits	
1	-	-	-	-	-	-37,612	-37,612	-	-	6. Reserves against deposits	
33,000	-	-	-	-3,150	-	-803,940	-803,940	-	-	7. Deposits with Central Bank other than reserve requirements	
-	-	-	-	-	-	-75,446	-75,446	-	-	8. Central Bank securities	
-	-	-	-	324	-6,667	-6,343	-6,343	-	-	9. Accommodations from Central Bank	
2,067	-18,125	378	-1,790	336,334	369,085	3,914,800	3,805,010	-	109,790	10. Interbank claims	
-20,794	5,689	-1,289	-	21,480	188,556	259,252	186,839	-37,603	34,810	11. Loans by financial institutions	
-	-	-	-	-	4,731	-18,791	463,239	483,766	1,736	12. Repurchase agreements	
2,189	-	56,998	-	107,681	215,598	271,249	271,249	-	-	13. Loans by nonfinancial institutions	
-39,135	-	-983	-	-20,224	-	113,256	113,994	738	-	14. Short-term securities	
27,519	137,888	45,142	-	76,037	-154,747	273,407	272,782	-625	-	15. Government securities	
-39,876	-	-13,016	-	12,361	-	-60,527	-60,630	-103	-	16. Domestic corporate bonds	
325,226	-	31,230	-	310,336	2,860,002	2,856,899	2,860,002	3,103	-	17. Bank debentures	
7,590	3,930	8,417	-	28,163	14,986	173,597	301,760	128,163	-	18. Mutual funds	
6,075	-886	-	640	530,012	940,638	1,569,159	1,622,520	53,361	-	19. Shares	
-	785,807	-	-	-	-	785,807	785,807	-	-	20. Other equities	
-	-	-	1,638,557	-	-	1,740,359	1,740,359	-	-	21. Life insurance reserves	
-	-	-	-	-	-	2,112,187	1,902,008	-120,598	89,581	22. Pension fund reserves	
22,414	-	-	-	153,106	-	1,015,416	-	-	1,015,416	23. Accounts receivable/payable	
-1,081,440	-	763,019	-	1,512,518	-	2,131,137	46,186	46,186	2,131,137	24. Outward direct investment	
-	-	-	-	-	-	349,335	-	-	349,335	25. Outward securities investment and issuance	
-13,661	-	-24,009	-	-240,343	-	269,889	-	-1,016,451	-746,562	26. Reserve assets of Central Bank	
-712,202	914,303	1,005,496	1,637,407	3,201,519	4,432,182	20,381,201	17,681,186	-221,340	2,478,675	Total	
-1,626,505	-	-631,911	-	-1,230,663	-	2,700,015	-	-2,700,015	-	Net financial investment	