

# 與流動準備 AND LIQUID RESERVES

## B. 金融機構準備金<sup>1</sup>

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 <sup>2</sup>				超額準備 <sup>5</sup> Excess reserves	由央行融通 <sup>6</sup> Borrowings at CBC
			合計 Total	存放央行 Deposits with CBC	存放其他行庫 及跨行專戶 <sup>3</sup> Deposits in Interbank Funds Transfer Accounts	庫存現金 <sup>4</sup> Cash in vaults		
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	--
113(2024)	50,086,674	3,251,794	3,299,970	2,771,455	270,470	258,046	48,177	--
112(2023)	8(Aug.) 47,342,617	3,002,203	3,069,502	2,574,320	263,460	231,722	67,299	--
	9(Sep.) 47,455,704	2,988,339	3,046,095	2,557,655	256,507	231,933	57,756	--
	10(Oct.) 47,395,773	2,972,312	3,022,398	2,527,148	263,424	231,826	50,086	--
	11(Nov.) 47,572,718	2,986,291	3,035,799	2,565,034	245,253	225,512	49,508	--
	12(Dec.) 47,979,841	3,021,051	3,072,674	2,605,023	254,556	213,095	51,623	--
113(2024)	1(Jan.) 48,452,315	3,046,060	3,106,875	2,481,353	238,544	386,978	60,815	--
	2(Feb.) 48,821,760	3,059,468	3,108,356	2,476,186	303,440	328,730	48,888	--
	3(Mar.) 49,373,390	3,103,681	3,148,916	2,637,515	254,688	256,713	45,235	--
	4(Apr.) 49,606,775	3,117,835	3,164,332	2,656,592	264,038	243,702	46,497	--
	5(May) 49,915,304	3,141,649	3,184,302	2,697,889	249,577	236,836	42,653	--
	6(June) 50,000,350	3,165,029	3,206,882	2,709,350	261,484	236,048	41,853	--
	7(July) 50,394,664	3,315,451	3,364,090	2,844,677	286,220	233,193	48,639	--
	8(Aug.) 50,618,357	3,352,248	3,399,734	2,907,456	261,913	230,365	47,486	--
	9(Sep.) 50,789,247	3,339,446	3,399,938	2,878,732	291,525	229,681	60,492	--
	10(Oct.) 50,855,293	3,452,515	3,494,036	2,968,691	295,763	229,582	41,521	--
	11(Nov.) 50,951,823	3,453,419	3,502,206	3,002,828	274,995	224,383	48,787	--
	12(Dec.) 51,260,806	3,474,724	3,519,978	2,996,187	263,448	260,343	45,254	--

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12月各類銀行持有超額準備占整體金融機構比重，本國銀行(含中華郵政公司)為16%，外國及大陸銀行在台分行為71%。

6 包括央行對金融機構緊急資金需求之再融通。

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 Dec.2024, excess reserves held by domestic banks (including Chunghwa Post Co.) and local branches of foreign and mainland Chinese banks accounted for 16% and 71% of total excess reserves held by other monetary financial institutions, respectively.

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