

# 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			
101(2012)	27,881,720	1,547,913	1,565,026	1,319,853	46,925	198,247	17,113	--	
102(2013)	28,995,896	1,613,580	1,646,727	1,387,137	55,288	204,302	33,147	--	
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	
110(2021)	7(July)	42,488,111	2,503,542	2,568,153	2,113,227	231,981	222,945	64,611	12,680
	8(Aug.)	42,838,917	2,541,327	2,602,405	2,162,887	220,500	219,018	61,078	26,919
	9(Sep.)	43,070,740	2,568,655	2,642,461	2,189,350	232,597	220,514	73,806	26,653
	10(Oct.)	42,942,666	2,559,402	2,620,769	2,182,686	220,672	217,411	61,367	24,676
	11(Nov.)	43,223,118	2,554,894	2,618,501	2,193,188	214,219	211,094	63,607	17,186
	12(Dec.)	43,453,465	2,568,083	2,633,486	2,202,624	225,635	205,227	65,403	14,162
111(2022)	1(Jan.)	43,842,926	2,595,766	2,694,031	2,088,601	253,683	351,747	98,265	6,968
	2(Feb.)	44,094,658	2,596,551	2,659,668	2,122,798	245,938	290,932	63,117	--
	3(Mar.)	44,312,035	2,639,755	2,718,039	2,249,407	228,018	240,614	78,284	--
	4(Apr.)	44,401,942	2,631,812	2,701,749	2,230,318	236,318	235,113	69,937	--
	5(May)	44,385,379	2,637,747	2,720,316	2,266,507	224,422	229,387	82,569	--
	6(June)	44,634,703	2,655,794	2,725,912	2,272,085	226,792	227,035	70,118	--
	7(July)	44,444,579	2,748,969	2,817,610	2,368,801	226,019	222,790	68,641	33,871
	8(Aug.)	44,868,671	2,779,988	2,843,165	2,381,888	238,967	222,310	63,177	32,258
	9(Sep.)	44,865,935	2,766,805	2,843,967	2,373,691	242,392	227,884	77,162	33,333
	10(Oct.)	44,704,931	2,854,432	2,905,218	2,429,770	247,819	227,629	50,786	33,871
	11(Nov.)	45,039,186	2,879,098	2,947,567	2,490,441	234,538	222,588	68,469	--

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。

5 111年11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20%，外國及大陸銀行在台分行為74%。

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 Nov. 2022, excess reserves held by domestic banks and local branches of foreign and mainland Chinese banks accounted for 20% and 74% of total excess reserves held by other monetary financial institutions, respectively.

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