

表一

各 本 國 銀 行 資 產 負 債 表 (全 行)

95 年 09 月 30 日

單位：新台幣百萬元

項 目	合 計	中國輸出入銀行	中央信託局	臺 灣 銀 行	台北富邦銀行	高 雄 銀 行	臺灣土地銀行	合庫商業銀行	第一商業銀行	華南商業銀行	彰化商業銀行	兆豐國際商銀
資 產												
現金及存放同業	4,044,174	2,610	23,130	678,937	218,679	9,319	188,329	446,846	235,413	299,530	181,499	314,543
公平價值變動列入損益之金融												
資產	892,321	6,351	12,722	33,864	26,751	7,100	3,438	42,831	42,641	29,705	10,671	78,767
附賣回票債券投資	111,379	-	720	29,407	1,748	4,568	3,783	-	170	642	7,318	-
備供出售金融資產-淨額	1,552,715	-	3,435	167,785	93,081	-	231,854	64,007	88,860	129,252	64,685	111,152
放款及貼現	16,872,951	62,267	199,318	1,474,343	598,992	102,403	1,338,503	1,674,148	940,022	1,004,247	840,420	1,100,641
1.進口押匯	1,277	-	-	-	-	-	7	42	206	12	10	169
2.出口押匯	62,333	-	602	5,277	3,002	3	1,930	1,451	3,732	10,312	2,905	13,034
3.貼 現	20,385	-	-	-	-	5	1,215	2,128	6,097	36	4,491	117
4.透支	101,115	-	545	57,020	5,506	2,553	5,535	11,802	1,417	3,141	1,217	913
5.短期放款	3,947,351	7,654	43,864	329,625	146,885	31,678	160,939	253,738	266,810	416,812	249,343	289,225
6.中期(擔保)放款	5,541,406	21,087	75,824	586,717	172,319	19,120	468,244	651,016	281,162	227,549	246,478	383,614
7.長期(擔保)放款	6,856,254	33,357	75,309	478,349	261,888	47,678	676,106	715,662	364,915	324,986	322,868	402,430
8.放款轉列之催收款項	342,830	169	3,174	17,355	9,392	1,366	24,527	38,309	15,683	21,399	13,108	11,139
減：備抵呆帳	-196,667	-533	-2,514	-10,159	-6,503	-790	-13,928	-21,801	-7,837	-9,627	-11,972	-12,791
持有至到期日金融資產-淨額	1,106,422	-	10,460	4,959	4,304	14,277	1,364	3,677	198,769	49,866	168,036	126,326
採權益法之股權投資-淨額	190,472	-	-	39,033	6,802	83	4	4,691	2,317	1,816	64	8,346
固定資產	620,682	691	864	84,417	17,987	3,924	53,079	43,138	31,159	32,090	31,654	23,395
減：累計折舊	-126,182	-195	-748	-7,618	-4,617	-798	-4,960	-7,972	-7,665	-9,613	-6,325	-7,875
減：累計減損	-1,888	-	-	-623	-	-139	-	-75	-	-	-	-38
無形資產-淨額	28,013	35	37	538	547	29	306	3,452	313	384	70	-
應收承兌票款	84,112	-	176	3,016	2,967	270	2,292	5,386	7,719	10,080	7,599	11,956
應收利息及收益	113,226	682	945	14,712	6,679	496	7,709	9,360	7,272	6,560	4,866	7,019
其他金融資產-淨額	818,010	108	1,150	16,976	27,560	4,675	5,726	44,529	62,381	33,098	7,410	32,683
其他資產-淨額	1,594,138	340	6,211	129,996	127,706	680	27,287	32,922	46,650	41,576	46,092	59,575
資產合計	27,703,878	72,356	255,906	2,659,583	1,122,683	146,097	1,844,786	2,345,139	1,648,184	1,619,606	1,352,087	1,853,699
負 債												
中央銀行及同業存款	2,370,716	16,491	28,437	242,773	30,657	12,129	212,820	239,350	39,474	105,824	156,588	376,197
存款	20,060,175	-	172,191	2,093,557	737,689	114,819	1,432,201	1,809,757	1,170,996	1,253,649	1,007,110	1,082,279
1.支票存款	371,270	-	2,809	23,800	12,014	1,194	17,568	33,469	38,974	53,344	38,418	17,562
2.活期存款	1,612,964	-	41,186	69,700	55,616	9,120	94,143	143,103	139,513	178,759	118,954	102,507
3.定期存款	3,263,925	-	14,980	143,223	103,278	14,878	239,788	267,996	149,905	178,635	152,592	165,502
4.儲蓄存款	12,032,829	-	99,166	1,469,343	465,274	75,693	890,861	1,205,210	666,308	660,521	570,219	374,587
5.外匯存款	2,244,153	-	14,050	155,691	74,819	4,881	57,474	88,582	157,284	176,366	124,253	407,807
6.公庫存款	535,034	-	-	231,800	26,688	9,053	132,367	71,397	19,012	6,024	2,674	14,314
公平價值變動列入損益之金融												
負債	283,337	7,445	671	1,830	5,828	2	119	3,572	45,030	38,009	111	49,262
附買回票債券負債	483,202	-	390	12,588	51,601	479	6,872	47,030	12,625	21,757	15,315	19,591
借入款	1,028,634	26,454	-	-	109,223	2,907	26,710	83,591	169,531	25,475	20,366	68,308
承兌匯票	85,840	-	176	3,060	2,990	271	2,339	5,456	7,922	10,595	7,941	12,051
應付利息	110,831	441	1,384	16,006	5,715	491	8,183	7,934	5,315	5,667	4,077	7,350

其他金融負債	352,722	1,413	280	1,750	3,684	223	10,724	4,640	43,795	23,788	352	19,803
其他負債	1,204,578	1,863	44,930	81,407	104,625	4,234	46,889	57,421	68,569	60,633	59,107	69,171
負債合計	25,980,035	54,107	248,459	2,452,971	1,052,012	135,555	1,746,857	2,258,751	1,563,257	1,545,397	1,270,967	1,704,012
淨 值												
股本	1,028,693	12,000	5,860	48,000	39,627	5,034	25,000	40,597	46,216	37,091	62,095	64,110
公積	329,683	-	-	98,603	21,935	2,542	46,749	30,725	8,660	12,618	-	33,067
未分配盈餘	265,415	5,368	1,584	31,341	9,478	2,966	13,731	9,931	18,952	17,542	10,273	46,708
庫藏股票	-302	-	-	-	-	-	-	-	-	-	-	-
股東權益其他項目	100,354	881	3	28,668	-369	-	12,449	5,135	11,099	6,958	8,752	5,802
淨值合計	1,723,843	18,249	7,447	206,612	70,671	10,542	97,929	86,388	84,927	74,209	81,120	149,687
負債及淨值合計	27,703,878	72,356	255,906	2,659,583	1,122,683	146,097	1,844,786	2,345,139	1,648,184	1,619,606	1,352,087	1,853,699
本表不包括下列表外項目：												
放款承諾責任	4,425,535	10,832	13,771	216,431	20,635	9,874	378,090	539,247	51,360	57,047	151,227	668,267
保證責任	795,122	4,987	12,588	52,496	43,965	5,538	36,270	57,426	29,835	60,357	35,601	149,727
信用狀責任	389,766	-	10,535	32,561	14,420	1,446	16,316	20,979	30,650	46,661	30,853	67,268
信託負債	3,231,584	-	208,966	29,814	172,505	12,022	156,808	63,952	274,782	143,345	64,318	228,580

註：1. 本表資料包括總行及國內分支機構、國際金融業務分行及海外分支機構，中信局僅限於銀行部門。

註：2. 交通銀行與中國國際商業銀行於95年8月21日合併為兆豐國際商業銀行。

國泰世華商銀	華僑商業銀行	上海商業銀行	聯邦商業銀行	中華商業銀行	遠東國際商銀	復華商業銀行	建華商業銀行	玉山商業銀行	萬泰商業銀行	寶華商業銀行	台新國際商銀	大眾商業銀行	日盛國際商銀
74,613	21,100	76,712	33,912	24,168	61,186	51,906	60,389	48,720	26,413	13,848	45,043	37,967	24,235
56,334	4,574	28,014	7,433	5,023	9,188	11,562	28,119	65,503	12,077	1,342	126,453	27,010	23,995
126	-	3,859	2,522	100	-	600	4,289	1,083	420	-	149	-	7,212
51,115	16,971	26,620	10,034	1,714	7,618	14,271	124,477	31,681	3,907	14,012	5,728	10,798	2,409
662,655	183,649	250,283	197,611	129,842	226,375	233,346	310,053	420,711	152,692	113,120	537,515	239,057	184,900
-	450	-	-	-	-	1	2	-	-	-	-	317	-
1,019	2,198	5,440	92	87	487	200	1,224	1,660	51	178	1,027	193	177
-	35	-	1	3	-	283	-	-	3	-	-	708	-
543	177	350	749	10	163	37	1,070	99	3	93	377	63	10
149,406	68,431	63,536	28,796	45,704	44,410	38,803	71,978	68,010	68,316	18,773	151,518	68,341	11,450
191,957	46,056	68,908	40,564	39,991	63,633	93,569	46,506	90,590	58,972	43,984	150,038	80,256	85,718
308,824	61,488	109,091	123,020	36,264	114,562	95,673	185,750	257,279	22,726	40,884	216,663	82,761	79,847
10,906	4,814	2,958	4,389	7,783	3,120	4,780	3,523	3,073	2,621	9,208	17,892	6,418	7,698
-11,377	-1,784	-4,277	-1,615	-2,531	-1,893	-2,470	-1,963	-2,759	-1,324	-4,385	-5,842	-1,717	-2,679
5,542	20,572	33,187	25,154	4,466	400	165	985	14,667	-	5,300	17,479	-	479
2,112	346	31,919	3,078	1,622	4,283	132	8,509	175	43	61	2,082	1,346	24
31,342	10,857	11,196	9,763	3,508	4,197	3,992	7,572	13,091	9,809	5,450	20,616	4,859	6,709
-7,465	-1,966	-2,426	-1,360	-2,015	-1,706	-872	-2,791	-2,461	-1,694	-989	-3,170	-1,663	-1,285
6	-318	-107	-	-	-	-	-	-	-43	-67	-	-	-
-	171	-	2,902	-	66	1,443	152	3,775	466	666	2,117	122	1,300
635	1,434	2,733	229	288	1,429	1,228	2,283	1,450	92	186	3,869	950	592
4,476	1,145	1,601	1,745	1,089	928	1,323	1,715	2,855	1,365	956	3,117	1,169	1,260
207,824	4,287	1,941	3,506	1,689	1,292	13,539	4,277	55,097	12,678	205	5,724	147,252	1,490
58,599	17,625	17,039	50,988	68,920	23,644	13,606	52,731	43,597	31,537	36,753	105,938	215,846	16,011
1,136,537	278,663	478,294	345,902	237,883	337,007	343,771	600,797	697,185	248,438	186,458	866,818	682,996	266,652
87,583	17,736	6,323	25,799	33,188	29,663	28,094	56,316	32,600	19,596	14,698	86,554	42,384	22,610
846,451	230,925	336,488	263,175	147,238	239,673	255,267	425,804	482,540	192,321	156,635	600,900	237,151	202,130
13,702	4,858	7,403	2,963	1,357	3,598	3,122	5,119	6,892	1,441	1,221	3,787	1,998	1,133
69,924	21,734	29,931	16,441	6,808	10,245	16,453	18,125	44,317	6,455	6,249	31,787	11,990	11,686
176,745	41,187	44,129	42,468	21,148	82,117	63,329	140,287	121,537	29,171	18,690	128,660	72,813	55,186
524,454	115,050	150,249	182,876	110,683	111,108	155,151	161,200	253,723	150,490	125,664	322,753	116,894	123,124
61,540	48,096	104,776	18,427	7,242	32,605	17,212	101,073	55,342	4,764	4,811	113,913	33,456	11,001
86	-	-	-	-	-	-	-	729	-	-	-	-	-
53,039	312	188	36	4,672	2,522	2,345	3,369	7,329	51	-	16,317	5,170	139
20,697	1,638	24,864	13,412	200	4,367	10,845	6,854	13,744	4,526	2,123	17,968	30,178	5,864
19,102	4,621	23,062	13,104	4,569	29,575	7,366	36,011	41,800	6,161	3,047	44,700	15,456	11,000
640	1,450	2,949	234	288	1,429	1,245	2,283	1,464	94	186	3,872	954	592
4,289	1,233	1,745	1,827	1,399	1,737	1,296	2,372	2,360	1,370	901	4,307	1,464	1,336

818	176	-	2, 263	-	322	10, 761	121	56, 550	159	108	336	143, 026	87
25, 500	9, 526	27, 917	7, 163	34, 533	6, 569	9, 456	37, 943	24, 395	4, 917	3, 080	40, 917	192, 430	8, 849
1, 058, 119	267, 617	423, 536	327, 013	226, 087	315, 857	326, 675	571, 073	662, 782	229, 195	180, 778	815, 871	668, 213	252, 607
46, 421	11, 945	19, 627	18, 254	14, 893	18, 779	18, 000	19, 728	25, 645	19, 678	10, 170	31, 812	18, 390	14, 181
13, 464	-	26	64	868	1, 014	14	118	5, 234	943	10	10, 810	63	-
18, 221	-1, 416	30, 677	536	-3, 441	1, 350	-883	9, 895	3, 719	-1, 334	-4, 574	7, 835	-3, 610	-185
-	-1	-83	-	-	-	-	-	-	-	-	-	-	-
312	518	4, 511	35	-524	7	-35	-17	-195	-44	74	490	-60	49
78, 418	11, 046	54, 758	18, 889	11, 796	21, 150	17, 096	29, 724	34, 403	19, 243	5, 680	50, 947	14, 783	14, 045
1, 136, 537	278, 663	478, 294	345, 902	237, 883	337, 007	343, 771	600, 797	697, 185	248, 438	186, 458	866, 818	682, 996	266, 652
299, 990	7, 918	9, 602	972	1, 669	205, 785	85, 338	7, 362	149, 586	75, 763	11, 013	356, 364	21, 794	53, 241
17, 149	4, 940	28, 468	8, 403	1, 251	23, 443	9, 916	7, 331	7, 201	3, 270	1, 050	27, 307	25, 126	4, 921
2, 532	6, 899	12, 521	1, 129	1, 484	3, 734	5, 171	4, 382	5, 646	547	1, 637	7, 882	5, 279	1, 727
147, 834	20, 394	57, 762	24, 901	6, 841	30, 775	55, 832	74, 206	53, 884	30, 463	17, 280	175, 252	44, 749	40, 634

安泰商業銀行	中國信託商銀	慶豐商業銀行	台灣新光銀行	陽信商業銀行	板信商業銀行	第七商業銀行	臺灣中小企銀	台北國際商銀	新竹國際商銀	臺中商業銀行	京城商業銀行	花蓮中小企銀	台東中小企銀
36,497	159,399	28,148	45,347	16,550	25,436	5,748	129,321	32,941	28,818	46,198	29,328	11,578	13,536
8,914	75,249	1,153	3,956	27,635	1,314	48	5,952	13,645	23,121	642	2,127	6	153
-	12,712	-	680	-	1,224	-	1,708	10,791	2,411	-	1,628	-	-
4,284	66,194	1,298	5,093	3,532	1,292	500	17,419	62,036	13,715	-	432	1,340	49
217,991	798,963	85,563	222,439	183,915	147,057	54,687	733,055	293,662	297,418	189,072	140,854	9,792	36,947
-	-	-	-	-	-	-	2	-	-	-	59	-	-
292	1,776	53	375	36	113	-	1,215	1,387	229	212	127	-	-
-	2,996	-	-	-	4	-	2,263	-	-	-	-	-	-
9	465	-	21	2,771	19	8	3,203	561	25	102	337	1	-
39,389	189,663	17,646	33,341	38,627	34,024	17,259	206,517	82,434	44,069	71,752	33,929	147	532
84,748	255,354	45,204	94,842	39,591	39,920	23,202	244,944	96,472	107,055	50,420	41,939	5,888	18,160
82,850	337,385	9,344	89,711	98,029	68,103	13,684	258,885	105,251	141,433	63,419	61,875	1,798	10,005
10,703	11,324	13,316	4,149	4,861	4,874	534	16,026	7,557	4,607	3,167	2,588	1,958	8,250
-3,800	-12,791	-2,696	-2,335	-1,758	-2,471	-608	-6,974	-2,906	-2,578	-1,961	-1,072	-1,110	-3,884
-	130,093	1,771	13,587	289	-	-	102,610	1,273	41,905	9,968	1,466	1,220	177
1,329	17,504	10	134	216	86	-	74	546	1,181	25	10	-	5
4,105	46,935	5,076	17,042	11,065	6,048	2,553	19,122	6,705	11,184	6,087	5,857	1,887	2,100
-753	-10,669	-1,717	-2,501	-1,460	-679	-551	-4,435	-1,917	-3,285	-1,976	-2,004	-572	-863
-	-	-	-	-	-	-46	-	-	-	-150	-	-15	-
323	4,085	79	1,555	1,351	1,427	-	73	-	-	-	-	23	-
610	7,133	122	390	131	381	-	2,867	1,905	705	278	139	-	-
993	6,519	837	984	591	466	213	3,595	1,656	1,504	970	390	152	261
16,298	7,487	1,568	5,401	496	108	27,496	8,713	1,548	961	161	253	46	224
23,657	128,087	27,862	21,282	5,931	6,516	392	45,130	21,552	12,755	4,025	2,338	5,575	3,143
310,448	1,436,900	149,074	333,054	248,484	188,205	90,432	1,058,230	443,437	429,815	253,339	181,746	29,922	51,848
21,395	58,125	22,436	15,909	11,146	15,445	-	140,212	37,139	15,568	3,817	6,711	169	1,184
215,031	1,092,491	107,890	271,219	206,771	154,602	84,305	780,655	316,661	351,834	235,268	155,289	29,804	50,375
2,466	14,378	571	4,606	2,475	1,318	1,813	23,127	8,182	4,098	4,787	1,941	483	147
16,196	67,647	4,024	18,894	13,747	9,281	8,117	102,663	30,318	28,753	29,521	10,607	1,821	809
55,601	228,210	8,126	30,375	38,696	45,430	10,617	126,232	50,815	59,916	19,524	26,159	1,580	1,577
131,301	572,510	88,047	209,215	148,124	94,569	63,758	454,405	196,777	242,830	175,257	114,181	25,920	47,842
9,042	196,953	7,122	8,072	3,587	4,004	-	66,842	30,569	16,237	6,092	2,401	-	-
425	12,793	-	57	142	-	-	7,386	-	-	87	-	-	-
1,329	28,108	-	990	1	2	-	171	196	39	52	-	-	-
4,879	55,518	150	5,039	8,487	838	-	8,720	13,711	16,594	16	-	1,271	-
42,700	68,997	6,810	13,514	4,000	3,680	-	29,645	13,807	19,883	-	3,418	-	-
612	7,150	123	390	134	384	-	2,929	1,905	706	293	139	-	-
1,593	5,192	1,087	1,040	707	626	96	5,010	1,287	1,379	373	480	169	207

1	1,784	863	1,132	-	-	-	13,290	393	525	-	-	-	-
4,994	41,658	2,123	6,792	4,201	3,828	2,136	47,759	21,937	4,943	6,611	4,478	846	369
292,534	1,359,023	141,482	316,025	235,447	179,405	86,537	1,028,391	407,036	411,471	246,430	170,515	32,259	52,135
20,000	53,532	11,128	14,178	11,364	8,558	3,146	28,736	22,233	16,239	15,380	10,843	1,117	2,925
224	533	-	5,642	12	246	464	-	1	390	-	59	-	-
-2,308	25,375	-3,611	-2,726	1,857	-32	321	891	13,190	1,536	-8,471	320	-3,419	-3,211
-	-	-	-	-218	-	-	-	-	-	-	-	-	-
-2	-1,563	75	-65	22	28	-36	212	977	179	-	9	-35	-1
17,914	77,877	7,592	17,029	13,037	8,800	3,895	29,839	36,401	18,344	6,909	11,231	-2,337	-287
310,448	1,436,900	149,074	333,054	248,484	188,205	90,432	1,058,230	443,437	429,815	253,339	181,746	29,922	51,848
105,037	33,931	5,292	40,305	295,299	4,853	14,547	264,985	17,707	84,567	23,641	47,115	330	12,271
7,109	48,818	917	5,360	3,539	5,266	276	14,041	8,117	9,196	1,794	2,269	8	48
1,716	19,717	662	2,875	740	2,130	23	15,744	5,628	2,159	1,673	1,249	-	-
32,376	781,773	5,115	17,056	13,648	21,453	-	40,370	72,790	61,311	14,143	10,142	-	177

中華開發工銀	華泰商業銀行	三信商業銀行	臺灣工業銀行	全國農業金庫
18,732	13,651	14,233	24,883	164,783
16,605	1,614	844	7,871	4
2,649	-	1,002	-	7,858
51,388	1,464	1,024	3,900	42,289
70,056	75,156	79,544	49,045	10,622
-	-	-	-	-
4	3	21	209	-
-	-	-	-	-
-	53	137	10	-
4,088	18,331	15,711	5,210	637
55,270	27,497	33,163	37,788	6,077
9,897	27,970	28,597	5,730	3,908
797	1,302	1,915	98	-
-2,848	-711	-650	-428	-15
-	480	1,695	-	89,454
39,885	8	-	10,568	3
2,290	2,792	2,957	1,434	84
-952	-872	-493	-217	-17
-15	-	-258	-	-
-	36	154	13	3
230	86	13	263	-
914	234	266	285	1,352
38,305	828	255	6,265	4,500
9,347	568	3,269	629	211
246,586	95,334	103,855	104,511	321,131
22,948	2,172	428	32,028	-
13,772	84,209	90,117	37,448	291,488
93	1,410	1,542	69	18
2,477	5,726	6,401	1,066	150
1,512	18,463	15,358	30,145	27,345
-	57,483	66,034	-	263,975
9,690	1,127	782	6,168	-
-	-	-	-	-
4,647	-	-	432	2
14,357	-	-	1,673	6,421
20,300	-	4,391	5,350	-
231	86	14	263	-
239	311	234	178	424

8,805	-	-	750	-
11,558	1,958	3,301	552	2,490
96,857	88,736	98,485	78,674	300,825
83,854	4,970	3,432	23,905	20,000
32,040	1,005	1,511	29	-
17,935	527	329	2,040	208
-	-	-	-	-
15,900	96	98	-137	98
149,729	6,598	5,370	25,837	20,306
246,586	95,334	103,855	104,511	321,131
4,453	17,186	11,203	39,635	-
15,800	910	618	12,447	23
1,134	86	432	1,539	-
6,911	4,318	1,136	12,966	-