

表一

各 本 國 銀 行 資 產 負 債 表(全 行)

102 年 06 月 30 日

單位：新臺幣百萬元												
項 目	合 計	中國輸出入銀行	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	國泰世華商銀
資 產												
現金及存放同業	4,866,072	75	780,872	161,920	28,101	256,375	327,368	195,343	172,491	162,619	366,317	127,775
透過損益按公允價值衡量之												
金融資產	1,462,264	140	157,460	82,454	1,272	2,140	50,130	20,431	45,966	51,170	46,803	76,524
避險之衍生金融資產-淨額	3,508	-	6	354	-	-	-	-	-	83	-	1,018
附賣回票債券投資	133,723	-	8,317	17,403	2,794	2,075	-	-	-	-	8,753	5,493
應收承兌票款	72,447	-	2,521	2,874	195	1,853	2,679	6,530	5,428	5,353	11,916	1,762
應收利息及收益	82,334	231	12,231	5,148	539	3,636	5,039	4,023	3,651	2,560	4,807	3,516
當期所得稅資產	20,935	1	2,498	1,069	39	273	1,618	2,470	2,236	660	272	85
放款及貼現	23,140,063	88,765	2,193,878	1,076,525	169,070	1,797,396	1,825,928	1,449,234	1,375,851	1,167,622	1,563,398	994,396
1.進口押匯	2,644	-	7	35	-	-	-	70	7	36	17	-
2.出口押匯	97,748	-	5,074	5,461	12	464	452	1,377	8,103	1,652	18,542	1,448
3.貼 現	18,092	-	3	-	3	1,501	2,191	6,681	-	3,897	41	-
4.透支	66,620	-	42,435	1,420	612	1,290	1,574	1,492	144	1,362	1,529	683
5.短期放款	5,476,813	9,735	302,507	298,491	64,292	199,003	356,121	436,504	371,620	321,440	421,832	227,096
6.中期(擔保)放款	7,846,900	54,342	945,250	294,369	46,231	709,497	574,535	412,427	369,344	340,482	661,852	337,054
7.長期(擔保)放款	9,543,812	24,681	889,078	475,608	57,079	881,055	877,585	584,369	620,858	494,638	457,299	424,742
8.放款轉列之催收款項	87,434	7	9,524	1,141	841	4,586	13,470	6,314	5,775	4,115	2,286	3,373
減：備抵呆帳	-265,864	-693	-19,315	-9,495	-1,365	-25,040	-19,325	-16,604	-15,264	-13,845	-17,697	-14,134
加(減):貼現及放款評價調整	-2,262	-7	-	-387	-	-6	-356	-15	237	-	-	1,051
備供出售金融資產-淨額	3,614,206	-	748,053	74,552	17,224	273,687	51,731	86,735	76,882	40,368	177,541	58,142
持有至到期日金融資產-淨額	2,378,964	6,500	67,860	208,229	-	142	461,722	262,070	291,527	186,465	163,786	48,795
採權益法之股權投資-淨額	214,531	-	35,426	189	36	20	1,901	4,391	1,280	393	8,944	4,469
其他金融資產-淨額	785,746	244	48,021	921	1,623	4,264	78,375	5,311	23,919	8,586	14,250	442,792
不動產及設備	634,276	711	110,407	15,650	4,160	31,663	51,647	37,067	41,015	34,590	24,166	34,124
減：累計折舊	-154,050	-231	-12,609	-4,390	-1,209	-7,716	-12,058	-9,918	-12,515	-10,538	-9,144	-11,718
減：累計減損	-1,861	-	-92	-	-190	-3	-15	-	-	-	-463	-
投資性不動產-淨額	57,240	-	-	1,727	-	24,366	490	5,849	5,034	10,822	780	2,854
無形資產-淨額	84,899	28	1,119	1,617	49	465	3,753	219	272	78	205	7,110
遞延所得稅資產	53,051	49	300	362	141	4,236	925	1,374	1,424	3,732	2,847	1,552
其他資產-淨額	1,320,370	75	58,411	88,526	469	12,729	7,713	48,610	28,375	32,761	113,157	84,970
資產合計	38,500,592	95,888	4,195,364	1,725,248	222,948	2,382,555	2,839,265	2,103,120	2,047,809	1,683,479	2,480,638	1,870,576
負 債												
中央銀行及同業存款	2,176,558	30,310	39,952	76,926	12,375	185,772	232,792	120,475	98,228	122,014	326,968	40,473
透過損益按公允價值衡量之												
金融負債	238,309	5,842	5,354	26,138	2	128	2,775	15,261	21,121	3,011	15,058	7,179
避險之衍生金融負債-淨額	1,729	-	292	852	-	-	-	24	102	-	-	-
附買回票債券負債	497,950	-	16,924	30,761	68	10,322	33,282	5,241	21,824	5,955	33,175	56,427
承兌匯票	71,125	-	2,527	2,861	196	1,885	2,704	6,656	5,609	5,702	12,003	1,765
應付利息	57,112	63	12,609	2,839	310	4,129	3,575	2,212	2,384	1,855	2,550	2,454
當期所得稅負債	22,211	23	714	2,297	-	1,406	717	2,528	1,297	188	5,683	250
存款	30,058,162	-	3,410,383	1,304,389	191,658	1,938,612	2,263,756	1,638,198	1,681,513	1,334,474	1,778,203	1,549,017

1. 支票存款	407,262	-	36,062	12,453	1,570	23,252	39,475	37,889	51,658	34,828	20,952	14,126
2. 活期存款	3,266,278	-	176,336	101,032	16,310	182,257	273,326	234,227	279,282	184,532	228,832	154,511
3. 定期存款	5,362,202	-	188,306	281,227	53,318	514,588	335,688	165,019	169,748	172,624	326,278	275,069
4. 儲蓄存款	15,297,415	-	2,356,357	650,606	100,498	957,410	1,344,331	856,362	884,551	734,895	506,787	880,968
5. 外匯存款	5,171,302	-	447,505	240,092	8,449	91,590	201,635	331,135	290,115	205,030	687,989	224,343
6. 公庫存款	553,703	-	205,817	18,979	11,513	169,515	69,301	13,566	6,159	2,565	7,365	-
加(減):存款採避險會計之調整數	9	-	-	-	-	-	-	-	-	-	-	-
借入款	1,305,197	26,659	180,726	66,203	4,000	78,239	99,380	42,771	38,650	43,309	70,666	54,155
承作結構型商品所收本金	322,098	-	5,984	26,694	-	-	14,309	57,264	6,017	856	7,047	20,517
其他金融負債	44,278	11,575	321	1,222	146	235	1,146	3,206	270	244	1,723	61
遞延所得稅負債	63,789	41	18,323	604	-	6,963	3,168	5,713	6,022	6,217	1,690	448
其他負債	1,158,206	2,209	259,683	61,790	3,613	43,704	49,183	77,155	39,706	51,067	49,118	27,828
負債合計	36,016,733	76,722	3,953,792	1,603,576	212,368	2,271,395	2,706,787	1,976,704	1,922,743	1,574,892	2,303,884	1,760,574
淨 值												
股本	1,468,707	12,000	70,000	76,450	7,210	50,000	68,433	66,351	63,089	77,490	71,000	61,425
資本公積	364,902	-	105,578	10,656	2,017	21,749	31,929	19,670	24,694	-	37,261	15,213
保留盈餘	626,034	7,260	48,058	30,344	1,448	36,653	32,249	37,202	40,498	31,326	69,232	32,099
庫藏股票	-756	-	-	-	-	-	-	-	-	-	-	-
股東權益其他項目	24,972	-94	17,936	4,222	-95	2,758	-133	3,193	-3,215	-229	-739	1,265
淨值合計	2,483,859	19,166	241,572	121,672	10,580	111,160	132,478	126,416	125,066	108,587	176,754	110,002
負債及淨值合計	38,500,592	95,888	4,195,364	1,725,248	222,948	2,382,555	2,839,265	2,103,120	2,047,809	1,683,479	2,480,638	1,870,576
本表不包括下列表外項目：												
放款承諾責任	6,437,602	14,256	548,101	869,617	13,294	124,974	779,758	34,905	719,127	145,848	1,618,220	63,943
保證責任	1,060,599	8,906	76,668	55,365	4,249	84,267	80,441	69,612	36,044	27,990	242,365	10,711
信用狀責任	342,254	-	42,203	9,874	1,700	10,595	21,855	34,764	26,966	22,436	70,290	3,696
信託負債	6,616,755	-	532,489	299,938	19,593	303,956	222,013	731,048	390,563	259,999	492,397	473,311

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。

2. 自102年起依國際會計準則（IFRSs）編製。

花旗(台灣)銀	上海商業銀行	聯邦商業銀行	遠東國際商銀	元大商業銀行	永豐商業銀行	玉山商業銀行	萬泰商業銀行	台新國際商銀	大眾商業銀行	日盛國際商銀	安泰商業銀行	中國信託商銀	匯豐(台灣)銀
257,041	95,334	82,345	82,387	87,905	88,247	84,425	14,006	49,281	16,014	23,728	81,073	175,698	51,227
98,076	33,133	8,876	16,155	27,636	31,781	265,519	316	38,129	26,306	29,691	15,862	100,610	64,982
-	141	-	138	-	8	-	-	-	-	-	-	1,243	212
2,738	987	15,012	8,636	-	67	-	-	-	-	3	2,005	1,026	-
2,076	2,897	104	228	619	2,164	2,164	25	1,516	365	156	1,113	4,708	808
1,523	1,479	637	774	1,054	2,059	2,455	430	2,733	662	494	905	4,112	1,686
49	41	143	48	3,117	422	153	57	210	101	-	242	855	-
213,859	507,438	227,009	317,894	384,370	777,197	798,518	96,382	678,084	274,267	132,677	213,138	1,150,942	229,825
2,078	-	-	-	-	-	309	-	-	-	-	-	-	28
3,351	11,808	57	90	21	957	3,074	29	2,273	324	36	65	711	11,065
-	-	-	-	177	-	4	-	-	411	-	-	1,934	-
2,070	354	75	97	291	344	1,286	-	1,647	24	-	3	507	2,587
78,650	141,132	73,321	70,349	82,638	180,675	183,914	31,638	152,648	64,763	27,950	49,778	324,004	71,552
50,878	152,088	43,119	115,434	169,039	218,230	227,477	27,223	210,284	76,342	37,306	81,719	425,119	39,656
76,784	199,883	110,244	131,156	130,789	375,118	381,582	37,043	309,572	131,411	66,704	79,826	393,019	104,847
48	2,173	193	768	1,415	1,873	872	449	1,660	992	681	1,747	5,648	90
-3,284	-7,036	-2,350	-3,759	-5,001	-7,969	-8,451	-1,372	-8,465	-3,860	-1,509	-2,483	-10,737	-2,412
-564	220	-	-	-84	-276	-75	-	-525	-	-67	-321	-773	1
123,877	78,460	8,879	18,201	64,524	81,181	86,313	14,096	187,833	93,578	10,389	76,319	315,428	228,484
-	112,241	905	2,700	-	204,127	9,364	18,000	1,974	-	300	-	39,563	-
-	47,071	2,465	2,868	637	5,319	-	40	1,651	1,734	59	101	29,914	-
6,696	1,615	49,640	10,345	113	8,397	4,842	742	2,120	127	783	1,025	1,665	241
7,376	15,273	10,141	5,444	3,147	17,215	23,861	8,777	20,043	3,616	5,004	1,738	45,247	1,436
-3,392	-2,891	-2,473	-2,621	-864	-6,418	-6,093	-2,322	-2,632	-1,022	-1,720	-823	-7,334	-572
-	-	-	-	-	-2	-	-13	-	-	-	-	-150	-
-	-	-	-	228	-	1,218	20	-	-	392	-	-	-
24,944	127	1,985	1,851	2,113	1,537	4,136	135	1,625	2,429	94	278	11,779	8,254
1,740	-	3,140	738	202	2,454	27	6,327	4,487	2,452	36	3,749	2,151	293
58,468	18,439	18,462	23,183	11,852	126,491	50,137	7,459	127,739	27,384	5,226	33,855	158,682	42,239
791,223	904,969	424,920	485,210	581,568	1,334,001	1,318,513	163,105	1,105,803	444,153	205,736	427,776	2,024,629	626,704
70,147	15,099	5,262	35,241	18,724	86,501	78,179	2,122	33,594	16,630	8,593	21,927	28,699	133,605
4,023	1,836	67	4,483	4,188	13,817	9,049	-	13,906	8,581	31	1,139	31,084	9,157
-	40	-	8	-	12	-	-	-	7	-	-	151	214
-	4,218	26,064	100	-	595	5,489	2,620	27,918	16,080	4,105	8,707	70,829	-
606	2,945	105	228	619	2,164	2,169	25	1,518	365	156	1,113	4,682	808
197	1,275	607	968	622	1,743	1,728	218	1,715	876	296	849	3,103	392
733	533	11	87	479	20	740	-	1,323	17	-	201	1,544	373
564,327	709,234	350,055	382,543	472,515	1,045,710	1,070,295	138,680	842,356	336,960	168,206	317,242	1,601,053	364,560

6,498	8,499	4,214	2,238	3,335	13,259	11,677	1,119	4,398	1,824	1,254	1,941	14,664	5,735
104,576	55,627	39,118	20,429	38,742	83,422	182,424	8,384	69,297	20,345	13,490	18,285	124,064	152,933
35,716	210,700	37,485	172,190	105,075	265,894	156,057	23,343	196,099	128,455	28,055	131,895	277,842	91,012
80,417	238,483	233,762	137,718	259,453	464,217	548,303	92,253	411,901	125,235	102,631	133,029	769,265	-
337,120	195,925	35,476	49,968	65,910	218,918	164,438	13,581	160,661	61,101	22,776	32,092	388,921	114,880
-	-	-	-	-	-	7,396	-	-	-	-	-	26,297	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	33,140	5,200	25,114	15,000	42,993	49,300	-	25,000	16,965	3,000	19,915	61,664	40,989
8,064	1,858	20	479	13,706	5,805	1,474	-	21,817	1,942	67	497	19,984	17,168
5,516	2,636	47	21	49	53	40	29	586	-	19	475	821	181
937	6,053	476	8	162	1,647	340	70	249	140	43	-	657	746
45,973	33,086	10,226	8,097	9,604	48,270	21,517	2,844	67,366	17,272	4,032	31,557	59,925	22,457
700,523	811,953	398,140	457,377	535,668	1,249,330	1,240,320	146,608	1,037,348	415,835	188,548	403,622	1,884,196	590,650
66,033	37,158	22,167	23,622	36,497	59,616	49,850	15,256	49,158	22,478	15,370	16,797	75,371	30,000
-	4,618	32	35	6,117	10,413	12,459	135	3,339	1,988	-	1,462	17,182	44
24,699	47,888	4,118	4,386	2,786	14,555	15,805	1,140	15,607	4,554	1,542	6,773	51,710	6,110
-	-83	-	-	-	-	-	-	-	-667	-	-	-	-
-32	3,435	463	-210	500	87	79	-34	351	-35	276	-878	-3,830	-100
90,700	93,016	26,780	27,833	45,900	84,671	78,193	16,497	68,455	28,318	17,188	24,154	140,433	36,054
791,223	904,969	424,920	485,210	581,568	1,334,001	1,318,513	163,105	1,105,803	444,153	205,736	427,776	2,024,629	626,704
9,209	11,301	160	8,804	3,301	15,062	356,126	31,997	95,949	12,147	64,059	117,906	156,563	3,143
10,051	40,787	10,366	12,722	30,960	17,997	14,862	706	13,043	18,101	355	9,660	57,670	14,110
2,463	9,306	941	444	3,770	6,583	10,688	236	3,604	2,037	613	2,182	15,383	3,699
159,049	125,260	61,345	53,676	101,099	203,448	265,982	31,678	210,646	64,781	26,632	47,150	840,540	64,736

台灣新光銀行	陽信商業銀行	板信商業銀行	臺灣中小企銀	渣打國際商銀	台中商業銀行	京城商業銀行	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	大台北商銀	星展(台灣)銀
131,339	49,627	39,462	97,999	67,883	75,789	52,479	56,570	29,151	25,362	6,700	354,617	13,841	13,818
14,757	12,654	1,922	5,447	32,772	13,870	2,075	9,015	621	1,943	30,440	9,352	708	19,355
-	-	-	-	265	-	-	40	-	-	-	-	-	-
3,101	-	1,814	4,636	-	4,381	1,365	31,597	2,612	901	2,550	-	4,314	1,143
1,247	133	162	1,495	527	588	-	120	116	15	943	-	44	419
1,253	353	280	1,941	1,992	675	871	3,188	232	237	213	3,361	94	723
51	132	71	847	297	91	32	1,319	58	12	39	1,249	25	39
434,155	201,007	98,258	969,379	350,399	349,011	103,589	88,453	82,648	92,961	85,620	207,139	36,648	192,626
-	-	-	57	-	-	-	-	-	-	-	-	-	-
1,392	51	140	322	1,259	376	11	915	25	7	131	-	-	8,439
-	-	-	1,249	-	-	-	-	-	-	-	-	-	-
16	2,441	7	923	305	19	104	-	2	67	-	5	905	-
104,897	50,895	28,431	331,256	61,971	102,066	27,719	9,778	35,804	12,831	12,015	31,249	4,053	53,405
156,189	59,885	30,031	278,581	67,389	127,999	42,758	63,296	23,133	51,409	63,230	149,839	13,606	70,761
170,283	86,816	38,440	348,939	218,191	117,579	32,913	14,464	23,335	28,408	9,665	24,534	18,028	59,392
1,378	919	1,209	8,052	1,284	972	84	-	349	239	579	1,512	56	629
-4,779	-1,984	-1,242	-10,148	-5,455	-3,821	-1,560	-1,513	-946	-1,875	-1,944	-2,483	-433	-3,455
117	-17	-	-194	113	67	-	-93	-71	-199	-	-	-1	-
32,710	4,167	8,661	13,086	223,851	19,169	17,571	95,271	1,242	2,363	13,219	127,277	2,408	60,379
3,751	1,073	711	183,711	-	4,245	6,073	-	5,743	3,766	601	31,916	2,605	-
268	1,241	97	523	487	2,229	274	43,517	92	14	16,797	84	-	-
5,850	322	63	3,548	151	1,142	22,343	15,452	455	208	1,384	17,947	7	141
8,691	11,798	6,220	19,983	8,895	5,204	3,656	2,480	2,507	1,862	3,020	257	2,399	3,072
-1,955	-2,402	-783	-5,629	-3,105	-1,780	-875	-632	-748	-501	-621	-172	-448	-884
-	-10	-	-36	-33	-77	-83	-	-	-8	-	-	-88	-598
-	-	2,174	-	-	-	-	75	-	547	-	-	418	246
1,533	1,047	1,487	190	3,159	86	-	88	29	109	25	13	3	111
544	821	1,021	2,040	2,437	308	391	87	77	186	291	-	60	37
20,442	1,215	3,200	16,024	28,313	2,128	1,068	29,694	1,172	716	3,435	337	334	4,546
653,075	281,177	163,578	1,304,842	712,948	473,305	209,269	374,728	124,990	128,619	162,712	750,894	62,938	291,718
3,714	9,641	1,120	83,827	59,241	10,181	13,311	4,420	1,445	696	24,962	6,750	4,631	712
4,008	27	39	273	8,881	47	155	9,203	4	-	2,024	2,263	4	4,530
-	-	-	-	27	-	-	-	-	-	-	-	-	-
2,176	2,674	-	10,542	-	263	18,157	42,175	-	-	130	38,998	2,131	-
1,237	133	162	1,517	527	609	-	120	116	15	231	-	44	419
1,037	328	183	2,060	1,065	456	106	386	229	125	249	742	60	332
-	-	-	-	25	-	312	375	-	41	121	11	-	127
567,440	241,428	147,231	1,058,216	505,357	408,753	145,701	133,312	109,444	118,991	91,307	669,453	50,241	192,813

6,692	2,946	1,506	23,404	4,364	7,672	2,000	70	1,495	2,034	160	36	618	852
60,866	26,287	21,574	160,499	69,828	74,907	18,799	5,007	10,980	12,994	4,636	1,276	3,505	6,894
138,428	49,643	16,804	217,075	114,864	79,434	11,496	87,326	19,276	18,839	63,125	95,242	14,785	84,009
288,913	153,590	98,628	522,767	214,568	224,885	106,434	–	73,184	83,724	–	572,100	30,753	58,437
72,390	8,962	8,719	120,410	101,733	21,636	6,972	40,909	4,509	1,400	23,386	–	580	42,621
151	–	–	14,061	–	219	–	–	–	–	–	799	–	–
–	–	–	–	9	–	–	–	–	–	–	–	–	–
23,800	9,305	2,939	48,900	55,663	15,004	5,120	15,932	3,400	1,500	11,980	5,800	–	62,816
2,714	–	–	148	25,531	–	–	49,806	24	–	133	–	–	3,454
164	–	20	10,903	–	12	62	361	9	–	343	1,782	–	–
367	133	112	879	603	111	78	242	245	84	61	–	157	–
13,507	3,365	3,519	32,246	14,731	8,282	5,118	9,104	2,472	1,801	4,908	1,777	898	3,846
620,164	267,034	155,325	1,249,511	671,660	443,718	188,120	265,436	117,388	123,253	136,449	727,576	58,166	269,049
24,697	13,350	9,558	50,941	29,106	24,869	12,012	61,604	6,708	4,319	23,905	20,484	2,333	22,000
371	–	–	–	5,786	676	179	28,705	298	884	–	–	1,412	–
7,048	900	–1,325	4,569	5,867	3,936	8,504	21,920	653	192	2,099	2,040	673	667
–	–3	–	–	–	–	–	–	–	–	–3	–	–	–
795	–104	20	–179	529	106	454	–2,937	–57	–29	262	794	354	2
32,911	14,143	8,253	55,331	41,288	29,587	21,149	109,292	7,602	5,366	26,263	23,318	4,772	22,669
653,075	281,177	163,578	1,304,842	712,948	473,305	209,269	374,728	124,990	128,619	162,712	750,894	62,938	291,718
182,834	51,790	10,430	5,233	1,492	118,703	28,891	3,133	36,127	11,048	40,828	89,998	14,538	17,646
13,922	2,221	3,413	9,892	7,139	7,678	3,286	12,411	764	2,288	4,171	16,629	179	10,907
6,932	1,021	1,116	10,761	2,127	4,275	35	514	867	174	1,468	–	20	3,000
165,294	38,657	42,000	115,988	100,311	45,213	21,172	6,078	14,393	4,788	7,287	13,003	2,593	18,316

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