

表一

各 本 國 銀 行 資 產 負 債 表 (全 行)

95 年 12 月 31 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	4,260,682	1,972	28,022	716,648	263,323	8,684	172,675	377,333	244,542	317,399	160,646	299,597
公平價值變動列入損益之金融												
資產	791,206	8,064	9,480	31,810	28,192	8,228	4,628	47,700	42,236	25,413	11,146	70,645
附賣回票債券投資	106,636	-	3,207	25,768	30	4,631	3,824	-	502	548	8,560	1,503
備供出售金融資產-淨額	1,560,882	-	3,274	180,153	75,111	-	230,761	61,958	82,636	121,294	68,711	102,657
放款及貼現	17,195,956	61,785	219,105	1,488,234	617,985	99,567	1,369,330	1,734,526	979,893	1,030,505	875,145	1,126,008
1.進口押匯	1,230	-	-	-	1	-	3	35	63	16	19	239
2.出口押匯	66,068	-	308	6,097	2,941	9	865	1,393	3,697	13,169	2,855	14,888
3.貼 現	19,884	-	-	-	-	82	1,249	2,000	5,409	39	4,701	116
4.透支	90,951	-	535	49,974	5,330	10	4,672	11,584	998	2,380	1,323	1,191
5.短期放款	4,063,381	7,538	53,429	301,101	155,122	27,857	161,368	317,817	296,409	425,702	260,486	288,343
6.中期(擔保)放款	5,628,624	23,000	87,125	624,108	182,331	21,702	497,817	631,980	282,330	229,231	259,110	412,474
7.長期(擔保)放款	7,015,890	31,175	75,380	490,763	261,720	48,461	682,234	738,316	375,431	338,438	332,930	401,136
8.放款轉列之催收款項	309,928	72	2,328	16,191	10,540	1,446	21,122	31,401	15,556	21,530	13,721	7,621
減：備抵呆帳	-215,452	-500	-2,481	-11,164	-7,005	-914	-13,558	-20,844	-8,035	-10,336	-11,687	-10,363
持有至到期日金融資產-淨額	1,170,805	-	6,290	4,795	4,808	17,792	1,577	53,198	213,748	26,748	167,548	95,741
採權益法之股權投資-淨額	183,559	-	-	34,423	700	82	22	4,904	2,381	1,864	62	8,502
固定資產	621,314	690	874	82,686	18,162	3,936	52,983	42,008	31,211	32,311	31,641	23,575
減：累計折舊	-128,633	-196	-751	-7,614	-4,758	-813	-5,186	-7,940	-7,825	-9,830	-6,570	-8,007
減：累計減損	-1,950	-	-	-624	-	-139	-	-75	-	-	-	-38
無形資產-淨額	29,546	29	34	1,486	694	27	441	3,494	370	528	114	1
應收承兌票款	83,681	-	147	4,896	4,573	177	2,103	4,506	7,668	9,247	6,922	11,570
應收利息及收益	110,882	755	884	15,380	5,732	541	6,995	8,401	7,135	5,942	5,560	6,835
其他金融資產-淨額	797,813	109	1,134	16,660	25,384	4,733	6,533	42,189	51,831	8,841	8,097	32,218
其他資產-淨額	1,473,303	56	4,473	116,645	85,958	420	22,322	31,023	45,438	54,292	40,520	59,990
資產合計	28,040,230	72,764	273,692	2,700,182	1,118,889	146,952	1,855,450	2,382,381	1,693,731	1,614,766	1,366,415	1,820,434
負 債												
中央銀行及同業存款	2,298,555	18,661	34,106	247,531	29,196	10,498	201,419	254,412	36,149	85,352	162,238	354,922
存款	20,530,020	-	178,612	2,133,665	775,743	118,757	1,450,552	1,822,980	1,218,813	1,281,476	1,021,949	1,054,244
1.支票存款	383,589	-	3,081	26,476	13,007	1,371	19,181	37,453	40,892	50,370	35,735	18,399
2.活期存款	1,702,349	-	41,259	75,216	64,190	10,148	98,818	152,586	149,348	189,774	123,396	92,872
3.定期存款	3,281,348	-	13,598	150,450	109,983	15,465	252,260	278,904	158,999	171,749	151,245	134,960
4.儲蓄存款	12,167,120	-	101,712	1,472,473	472,115	77,159	892,977	1,178,980	671,511	673,098	581,729	376,959
5.外匯存款	2,446,020	-	18,962	170,072	86,085	5,537	47,811	106,275	180,122	190,841	127,079	416,034
6.公庫存款	549,594	-	-	238,978	30,363	9,077	139,505	68,782	17,941	5,644	2,765	15,020
公平價值變動列入損益之金融												
負債	282,964	6,955	146	1,538	3,617	3	146	3,401	51,586	35,070	49	49,420
附買回票債券負債	550,368	-	381	18,528	56,057	439	12,187	57,158	15,242	19,886	16,302	36,094
借入款	1,098,883	26,162	-	-	112,710	2,558	30,649	77,864	170,367	34,950	20,384	75,066
承兌匯票	85,375	-	147	4,919	4,592	178	2,188	4,580	7,973	9,526	7,270	11,798
應付利息	99,675	104	1,382	15,849	4,310	417	6,738	6,684	4,948	4,993	4,038	6,151

其他金融負債	323,004	1,085	278	1,721	3,514	222	11,275	4,087	34,141	805	350	21,162
其他負債	1,036,216	1,907	50,644	66,194	57,676	3,253	40,224	53,528	67,205	66,184	48,334	59,803
負債合計	26,305,060	54,874	265,696	2,489,945	1,047,415	136,325	1,755,378	2,284,694	1,606,424	1,538,242	1,280,914	1,668,660
淨 值												
股本	1,064,627	12,000	5,860	48,000	39,627	5,034	25,000	45,000	46,215	37,091	62,095	64,110
公積	345,666	-	-	98,524	21,935	2,542	46,749	34,908	8,660	12,618	-	33,067
未分配盈餘	215,798	5,086	2,021	33,695	9,795	3,051	15,583	12,609	20,398	19,339	14,693	47,291
庫藏股票	-369	-	-	-	-	-	-	-	-	-	-	-
股東權益其他項目	109,448	804	115	30,018	117	-	12,740	5,170	12,034	7,476	8,713	7,306
淨值合計	1,735,170	17,890	7,996	210,237	71,474	10,627	100,072	97,687	87,307	76,524	85,501	151,774
負債及淨值合計	28,040,230	72,764	273,692	2,700,182	1,118,889	146,952	1,855,450	2,382,381	1,693,731	1,614,766	1,366,415	1,820,434
本表不包括下列表外項目：												
放款承諾責任	4,268,887	7,613	15,712	197,795	27,500	10,050	367,125	534,883	43,570	47,245	136,009	701,889
保證責任	791,192	5,160	14,495	51,271	41,715	5,272	33,743	55,341	28,615	58,517	35,434	155,338
信用狀責任	370,966	-	11,170	28,844	13,453	1,643	15,305	22,589	33,226	44,088	28,094	65,907
信託負債	3,479,449	-	214,954	32,891	188,643	12,504	158,680	71,873	292,883	155,956	68,896	249,155

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。

2. 台北國際商業銀行與建華商業銀行於95年11月13日合併為永豐商業銀行。

3. 臺灣土地銀行出售不良債權帳列遞延資產尚未攤銷損失金額1,425百萬元。

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	永豐商業銀行	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
77,011	18,651	88,085	40,129	23,686	62,548	63,275	123,552	52,691	39,904	10,828	123,535	50,202	31,273
56,311	5,044	28,175	4,775	1,412	10,576	12,134	25,771	73,462	4,223	279	56,318	23,441	16,905
1,786	-	4,130	3,821	300	-	611	4,781	3,847	-	-	-	-	5,663
53,972	16,488	31,892	8,446	2,002	12,626	16,668	170,500	44,030	1,902	13,847	6,786	10,099	2,473
674,606	183,600	258,320	208,782	124,663	225,261	229,770	595,122	441,689	140,005	110,478	531,403	244,739	181,612
-	332	-	-	-	-	-	28	4	-	-	-	274	-
837	2,500	4,673	140	182	510	205	2,319	1,694	19	231	1,118	295	106
-	11	2	1	9	-	510	-	-	5	-	-	836	-
592	135	418	824	12	316	41	1,269	109	3	86	687	61	94
150,380	67,738	64,020	31,536	42,178	44,654	37,152	151,283	73,332	66,938	20,417	140,149	68,405	19,314
193,616	45,435	72,595	40,344	38,908	61,393	92,105	136,932	90,762	44,449	39,402	150,734	81,921	75,170
321,027	62,359	113,926	131,854	36,851	115,338	97,926	294,131	272,538	25,512	41,680	226,625	86,965	79,043
8,154	5,090	2,686	4,083	6,523	3,050	1,831	9,160	3,250	3,079	8,662	12,090	5,982	7,885
-15,783	-1,673	-4,009	-1,711	-2,783	-2,108	-3,589	-5,704	-2,367	-3,129	-4,437	-9,524	-3,019	-3,319
5,636	19,654	45,130	31,071	4,061	306	326	2,338	14,642	-	6,100	18,013	-	479
2,335	325	33,357	2,836	1,443	4,242	163	8,896	174	43	59	2,155	1,794	27
31,353	10,947	11,265	9,904	3,537	4,215	4,043	15,957	13,774	9,802	5,563	20,787	4,859	6,757
-7,489	-1,984	-2,473	-1,416	-2,065	-1,744	-955	-4,956	-2,629	-1,793	-1,013	-3,343	-1,687	-1,328
-41	-318	-	-	-	-	-	-31	-128	-43	-67	-	-	-
-	173	-	2,904	-	67	1,447	151	3,777	472	661	2,113	159	1,217
851	1,781	3,250	303	321	1,435	1,142	4,835	1,559	123	249	3,406	1,022	482
4,314	1,148	1,597	1,655	1,088	951	1,434	3,523	2,524	1,209	971	3,342	1,364	1,042
238,785	3,547	1,910	5,836	1,593	1,356	2,102	6,315	48,593	12,294	209	4,921	154,309	1,538
53,389	20,736	18,243	48,673	38,524	24,222	17,432	45,002	44,114	46,259	37,541	89,710	199,005	13,287
1,177,036	278,119	518,872	366,008	197,782	343,953	346,003	996,052	739,752	251,271	181,268	849,622	686,287	258,108
99,871	14,812	6,379	31,817	31,559	25,985	26,328	77,135	29,747	19,678	11,417	79,154	44,065	20,439
882,230	229,835	354,848	275,725	145,462	250,095	267,418	755,550	518,956	191,087	156,875	620,027	252,352	200,234
14,626	4,755	7,792	3,225	1,404	3,409	2,514	13,792	7,987	2,050	1,342	4,804	1,774	1,190
81,884	19,997	31,233	20,169	6,571	10,116	18,302	52,261	53,383	8,397	6,722	26,982	13,595	13,508
173,057	39,740	47,798	39,287	20,637	78,352	61,504	176,304	125,264	28,299	18,024	120,925	88,173	49,476
540,252	116,011	154,948	192,202	110,076	116,062	167,759	369,416	271,451	147,169	125,784	330,255	108,417	123,056
72,270	49,332	113,077	20,842	6,774	42,156	17,339	143,777	60,150	5,172	5,003	137,061	40,393	13,004
141	-	-	-	-	-	-	-	721	-	-	-	-	-
55,009	431	376	34	1,100	3,131	2,430	4,106	7,815	31	-	14,923	5,085	150
23,662	921	28,280	11,904	696	5,118	12,140	14,654	21,210	2,161	2,421	16,285	25,083	8,156
18,952	5,480	40,947	15,084	4,695	31,588	12,166	36,710	46,800	13,167	3,047	44,700	19,584	11,000
854	1,797	3,426	304	321	1,435	1,148	4,835	1,569	123	249	3,415	1,022	482
3,979	1,040	1,660	1,472	1,365	1,466	1,273	3,533	2,014	1,194	812	4,189	1,215	1,080

776	168	1	4,452	-	281	545	517	46,743	218	107	185	148,128	86
19,189	12,906	26,113	6,437	2,568	5,100	8,403	34,930	23,919	7,008	2,548	27,606	174,767	4,402
1,104,522	267,390	462,030	347,229	187,766	324,199	331,851	931,970	698,773	234,667	177,476	810,484	671,301	246,029
46,421	11,945	19,627	18,275	14,893	18,781	18,000	45,852	28,910	19,678	10,170	34,868	18,916	14,181
13,464	-	26	64	868	1,014	15	9,212	5,321	943	10	13,254	62	-
11,855	-1,718	32,960	416	-5,267	-31	-3,832	9,070	6,600	-3,986	-6,552	-9,981	-4,008	-2,217
-	-1	-150	-	-	-	-	-	-	-	-	-	-	-
774	503	4,379	24	-478	-10	-31	-52	148	-31	164	997	16	115
72,514	10,729	56,842	18,779	10,016	19,754	14,152	64,082	40,979	16,604	3,792	39,138	14,986	12,079
1,177,036	278,119	518,872	366,008	197,782	343,953	346,003	996,052	739,752	251,271	181,268	849,622	686,287	258,108
280,178	7,768	11,984	1,063	1,659	215,323	82,946	25,995	161,194	74,048	12,123	256,839	21,189	55,572
17,142	4,876	30,310	8,555	1,278	22,919	9,535	16,512	11,271	1,788	962	26,669	29,644	4,000
2,545	6,085	10,898	1,168	1,431	4,039	4,895	8,096	4,703	589	1,227	7,677	3,950	1,043
160,490	24,040	61,356	29,496	7,630	32,099	56,688	150,466	58,957	34,884	18,627	184,370	48,754	40,591

註：華僑商業銀行出售不良債權帳列遞延資產尚未攤銷損失金額6,110百萬元。

註：出售不良債權帳列遞延資產尚未攤銷損失金額寶華商業銀行26,325百萬元；安泰

註：出售不良債權帳列遞延資產尚未攤銷損失金額中華商業銀行25,331百萬元；萬泰商業銀行32,713百萬元。

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	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	中華開發工銀
28,293	156,712	29,200	52,194	16,985	31,100	8,873	108,826	34,426	54,479	43,803	9,714	10,169	37,525
9,121	72,582	1,402	4,213	28,949	1,508	-	7,103	26,500	711	733	6	-	20,723
-	18,396	-	241	-	-	-	3,406	-	-	-	-	-	1,383
3,407	81,241	464	5,397	4,209	1,546	528	20,282	15,566	-	2,376	1,338	49	54,813
232,505	785,284	80,706	235,686	186,575	146,084	54,297	756,746	295,522	188,124	142,982	8,214	35,608	73,903
-	-	-	-	-	-	-	2	-	2	212	-	-	-
332	1,894	63	323	90	261	-	1,486	186	205	96	-	-	3
-	2,779	-	-	-	-	-	2,135	-	-	-	-	-	-
8	448	-	16	3,132	12	11	4,011	19	103	337	1	-	-
46,969	192,309	16,847	36,264	36,139	34,751	18,298	218,721	43,976	66,572	34,636	102	335	5,272
87,337	248,526	44,095	96,136	41,254	39,379	21,116	250,301	103,616	53,692	39,476	4,843	15,528	58,188
86,621	330,134	8,571	100,119	101,971	66,255	14,301	262,859	142,886	64,667	65,667	1,713	10,192	9,489
11,238	9,194	11,130	2,828	3,989	5,426	571	17,231	4,839	2,883	2,558	1,555	9,553	951
-3,598	-17,257	-2,002	-3,379	-2,162	-2,536	-629	-6,853	-3,130	-1,775	-1,475	-556	-5,321	-2,983
-	163,303	1,087	11,604	287	-	-	105,385	37,181	7,990	1,444	1,105	39	-
1,334	17,454	504	244	265	99	-	108	1,096	49	11	-	5	40,830
4,652	45,767	4,962	17,222	11,192	6,143	2,522	19,267	11,129	5,972	5,889	1,826	2,067	2,341
-774	-10,865	-1,610	-2,657	-1,506	-696	-555	-4,500	-3,213	-1,881	-1,997	-521	-888	-966
-	-	-	-	-	-	-46	-	-	-150	-	-15	-	-15
327	4,085	82	1,584	1,367	1,431	-	85	-	-	-	23	-	-
588	5,899	168	358	126	534	-	2,062	434	327	122	-	-	292
960	6,786	760	908	536	483	219	3,566	1,451	822	430	126	178	589
16,531	8,262	1,566	9,652	495	104	23,496	7,590	1,678	158	227	46	224	35,835
20,994	140,378	28,650	18,347	6,959	5,404	299	56,689	11,975	3,792	2,075	5,103	1,932	9,365
314,340	1,478,027	145,939	351,614	254,277	191,204	89,004	1,079,762	430,615	258,618	196,620	26,409	44,062	273,635
18,127	50,061	20,478	11,077	10,039	16,201	-	128,318	14,798	3,505	8,099	179	1,053	29,579
222,110	1,127,463	106,456	286,922	212,951	156,530	83,104	794,951	351,109	239,795	165,925	27,212	44,480	13,935
3,006	10,868	621	5,384	3,057	1,597	2,148	24,887	4,113	5,008	2,101	469	147	112
14,913	67,829	4,265	20,089	14,725	9,352	7,602	108,097	31,124	31,982	11,769	1,821	846	2,120
57,842	255,411	7,148	33,286	41,202	44,269	10,307	115,108	52,135	20,087	34,238	1,544	1,203	1,521
135,154	567,821	87,056	216,187	149,526	96,328	63,047	468,827	245,520	176,361	115,036	23,378	42,284	-
10,074	212,400	7,366	11,920	4,201	4,984	-	72,007	18,217	6,276	2,781	-	-	10,182
1,121	13,134	-	56	240	-	-	6,025	-	81	-	-	-	-
1,109	28,070	-	991	-	2	-	135	44	-	-	-	-	5,156
8,551	61,950	251	4,540	8,128	601	-	10,472	17,778	848	-	952	-	16,776
42,700	80,074	6,806	17,800	4,000	3,680	-	24,502	24,267	-	4,339	-	-	23,400
591	5,906	168	358	127	537	-	2,141	433	343	122	-	-	292
1,572	5,008	1,015	903	604	677	70	3,844	1,450	290	472	132	157	305

1	2,399	1,255	960	-	-	-	12,416	1,296	-	-	-	-	20,661
3,222	46,935	2,012	8,150	4,619	3,317	1,829	63,337	4,376	6,536	6,598	816	364	8,649
297,983	1,407,866	138,441	331,701	240,468	181,545	85,003	1,040,116	415,551	251,317	185,555	29,291	46,054	118,753
20,000	53,532	11,128	21,578	12,439	9,558	3,146	38,736	16,545	15,380	10,843	1,117	2,925	83,854
224	533	-	5,642	12	246	463	-	645	-	59	-	-	32,040
-3,872	17,714	-3,682	-7,271	1,554	-178	409	744	-2,298	-8,079	158	-3,982	-4,916	20,001
-	-	-	-	-218	-	-	-	-	-	-	-	-	-
5	-1,618	52	-36	22	33	-17	166	172	-	5	-17	-1	18,987
16,357	70,161	7,498	19,913	13,809	9,659	4,001	39,646	15,064	7,301	11,065	-2,882	-1,992	154,882
314,340	1,478,027	145,939	351,614	254,277	191,204	89,004	1,079,762	430,615	258,618	196,620	26,409	44,062	273,635
73,641	52,994	7,293	41,390	308,267	3,293	14,516	222,214	80,948	23,422	55,349	287	10,853	4,269
5,980	44,439	940	6,043	3,479	5,727	258	13,415	8,478	1,657	1,918	8	26	14,311
1,854	18,237	586	3,486	1,077	1,621	29	13,939	1,983	1,720	918	-	-	1,297
35,210	849,548	5,608	20,977	16,078	23,267	-	42,760	76,590	16,137	11,182	-	273	7,416

商業銀行12,460百萬元；慶豐商業銀行10,358百萬元。

註：臺灣中小企銀出售不良債權帳列遞延資產尚未攤銷損失金額9,917百萬元。

註：出售不良債權帳列遞延資產尚未攤銷損失金額花蓮中小企銀

華泰商業銀行	三信商業銀行	臺灣工業銀行	全國農業金庫
14,775	18,328	30,866	178,203
1,242	476	8,960	609
-	1,398	-	8,300
705	889	3,999	45,787
77,157	81,174	49,780	13,476
-	-	-	-
8	19	51	-
-	-	-	-
46	155	8	-
18,564	15,074	5,472	412
29,426	34,416	37,652	8,669
28,254	29,531	6,506	4,395
859	1,979	91	-
-566	-648	-520	-20
400	1,220	-	99,759
7	-	10,761	3
2,830	2,923	1,677	93
-892	-504	-221	-22
-	-220	-	-
33	154	10	6
114	22	67	-
202	250	336	1,958
823	251	5,348	4,490
606	2,315	894	252
97,436	108,028	111,957	352,894
2,144	490	31,517	20
85,686	95,535	41,282	317,089
1,597	1,565	236	44
5,756	8,037	1,060	235
20,691	16,227	31,663	33,013
56,469	68,758	-	283,797
1,173	948	8,323	-
-	-	-	-
1	-	904	-
-	-	2,109	12,447
-	4,835	7,850	-
114	25	67	-
339	242	193	496

-	-	741	2,428
2,060	1,580	855	113
90,344	102,707	85,518	332,593
5,960	3,432	23,905	20,000
1,005	1,511	30	-
21	338	2,031	236
-	-	-	-
106	40	473	65
7,092	5,321	26,439	20,301
97,436	108,028	111,957	352,894
19,377	12,650	40,852	-
920	734	12,474	23
150	195	1,209	-
5,731	1,301	12,488	-

4,930百萬元；台東中小企銀1,341百萬元。