

表一

各 本 國 銀 行 資 產 負 債 表 (全 行)

99 年 03 月 31 日

單位：新台幣百萬元

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	4,357,393	479	698,145	140,678	21,955	187,276	248,349	180,902	157,739	100,322	396,834	113,278
公平價值變動列入損益之金融												
資產	611,576	301	20,325	28,700	3,016	3,297	25,326	29,925	29,317	21,358	25,561	31,906
附賣回票債券投資	35,197	-	1,028	548	4,827	3,397	-	-	4,727	-	-	1,530
備供出售金融資產-淨額	2,407,890	-	819,780	42,174	5,246	239,758	49,058	63,292	61,893	32,178	105,581	81,038
待出售資產-淨額	34	-	-	-	-	-	-	-	-	-	-	-
放款及貼現	18,729,606	85,114	2,038,944	885,367	146,907	1,601,460	1,756,425	1,125,643	1,102,711	999,152	1,226,145	787,952
1.進口押匯	1,831	-	-	-	-	8	-	63	7	41	4	-
2.出口押匯	50,406	-	3,876	2,004	15	511	504	2,203	9,982	2,143	13,415	157
3.貼 現	20,511	-	-	25	2	877	2,023	8,664	2	3,860	177	-
4.透支	110,292	-	73,009	2,389	1,044	2,097	2,628	908	229	1,295	956	488
5.短期放款	4,115,549	6,722	340,663	238,572	62,446	173,851	315,606	330,565	337,727	255,491	329,966	164,926
6.中期(擔保)放款	6,003,101	47,528	884,413	230,500	32,521	597,285	541,039	307,334	303,800	290,886	460,118	195,533
7.長期(擔保)放款	8,244,255	30,364	718,225	407,741	48,616	817,537	871,217	460,745	434,901	434,482	411,510	423,400
8.放款轉列之催收款項	183,661	500	18,758	4,136	2,263	9,294	23,408	15,161	16,063	10,954	9,999	3,448
減：備抵呆帳	-192,994	-507	-13,257	-5,205	-1,234	-18,191	-17,057	-11,650	-12,219	-11,997	-11,717	-5,891
加(減)：貼現及放款評價調整	-73	-	-	-	-	-	-	-	-	-	-	-
持有至到期日金融資產-淨額	2,670,907	2,600	883	218,710	5,751	170	336,419	427,108	324,928	219,773	267,940	4,450
採權益法之股權投資-淨額	191,653	-	29,639	1,187	49	16	8,173	2,329	216	84	9,308	3,790
固定資產	594,894	696	88,989	18,262	3,422	29,098	44,284	31,468	34,113	32,686	23,091	36,446
減：累計折舊	-152,611	-220	-10,663	-5,969	-1,151	-6,346	-10,466	-8,784	-11,159	-8,624	-9,099	-10,371
減：累計減損	-2,485	-	-1,823	-	-	-	-7	-	-	-	-328	-
無形資產-淨額	72,668	19	1,115	602	47	390	3,685	301	439	46	224	7,074
應收承兌票款	68,569	-	3,248	3,348	226	1,875	4,040	6,522	7,636	5,638	9,723	973
應收利息及收益	55,319	238	7,883	2,782	472	2,968	4,145	4,026	2,893	2,177	3,773	1,882
其他金融資產-淨額	742,194	120	78,124	13,903	3,564	10,655	44,131	5,009	7,210	19,077	18,410	377,812
其他資產-淨額	1,177,961	66	68,842	95,340	1,185	43,383	35,172	54,008	24,508	35,227	86,233	42,672
資產合計	31,367,698	88,906	3,831,202	1,440,427	194,282	2,099,206	2,531,677	1,910,099	1,734,952	1,447,097	2,151,679	1,474,541
負 債												
中央銀行及同業存款	2,017,133	26,385	183,172	81,471	10,645	192,071	178,988	159,418	45,223	99,221	388,006	56,465
與待出售資產直接相關之負債	-	-	-	-	-	-	-	-	-	-	-	-
存款	24,792,168	-	3,292,874	1,078,539	167,083	1,713,563	2,032,476	1,473,274	1,478,506	1,183,744	1,454,582	1,249,801
1.支票存款	330,856	-	25,314	10,504	1,284	20,786	31,814	32,972	47,041	30,029	19,011	12,079
2.活期存款	2,484,310	-	151,762	97,332	12,661	142,158	220,197	193,471	222,841	150,934	157,343	144,679
3.定期存款	4,595,982	-	371,105	251,856	48,998	496,540	339,103	161,937	191,281	194,191	284,911	214,661
4.儲蓄存款	13,283,523	-	2,163,847	551,898	84,974	843,469	1,231,047	816,786	782,228	637,976	451,261	743,544
5.外匯存款	3,600,406	-	384,132	139,499	9,892	69,766	154,571	252,523	229,615	168,103	534,882	134,838
6.公庫存款	497,091	-	196,714	27,450	9,274	140,844	55,744	15,585	5,500	2,511	7,174	-
公平價值變動列入損益之金融												
負債	285,614	9,559	4,555	16,146	-	153	5,334	49,011	39,597	1,028	28,387	17,707
附買回票債券負債	380,809	-	8,250	18,325	179	8,667	55,073	7,276	20,763	13,525	2,364	11,835

借入款	708,733	23,307	-	54,327	4,000	31,940	69,386	13,482	26,300	23,476	46,180	18,062
承兌匯票	70,220	-	3,255	3,366	226	1,903	4,064	6,672	8,305	5,804	10,162	977
應付利息	50,598	215	12,516	2,236	259	3,059	3,731	2,627	2,384	1,687	3,054	2,117
承作結構型商品所收本金	258,529	-	10,796	34,108	-	-	10,731	45,050	-	1,088	5,030	5,399
其他金融負債	43,423	8,612	1,438	1,190	281	790	2,878	427	785	404	3,858	220
其他負債	786,307	2,461	81,488	66,045	2,110	46,436	57,100	62,672	29,233	33,858	51,094	16,958
負債合計	29,393,534	70,539	3,598,344	1,355,753	184,783	1,998,582	2,419,761	1,819,909	1,651,096	1,363,835	1,992,717	1,379,541
淨 值												
股本	1,188,934	12,000	45,000	47,949	5,258	50,000	54,855	49,490	37,808	62,095	64,110	52,277
資本公積	355,815	-	110,063	13,614	2,542	21,749	32,242	10,460	12,618	-	33,070	15,213
保留盈餘	343,508	5,706	47,259	21,582	1,703	18,105	20,999	21,731	30,060	12,790	55,680	25,988
庫藏股票	-2,495	-	-	-	-	-	-1,898	-	-	-	-	-
股東權益其他項目	88,402	661	30,536	1,529	-4	10,770	5,718	8,509	3,370	8,377	6,102	1,522
淨值合計	1,974,164	18,367	232,858	84,674	9,499	100,624	111,916	90,190	83,856	83,262	158,962	95,000
負債及淨值合計	31,367,698	88,906	3,831,202	1,440,427	194,282	2,099,206	2,531,677	1,910,099	1,734,952	1,447,097	2,151,679	1,474,541
本表不包括下列表外項目：												
放款承諾責任	5,762,378	11,430	555,053	682,814	10,311	11,367	662,022	48,389	654,016	433,833	1,188,970	43,200
保證責任	792,652	3,862	45,965	68,675	7,636	54,276	43,214	38,501	38,766	31,951	170,769	16,501
信用狀責任	403,167	-	37,805	10,394	1,446	16,377	29,262	37,269	42,270	28,954	93,454	3,303
信託負債	6,243,773	-	435,831	346,857	19,779	288,115	211,228	667,291	345,428	268,207	419,460	426,810

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. 原列於存款項下之承作結構型商品所收本金，自99.02.01起不再列入存款。

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	慶豐商業銀行
400,025	54,775	65,641	78,839	55,935	87,319	170,128	36,949	41,633	21,603	42,072	88,583	102,728	8,589
6,358	20,477	586	11,496	8,875	16,494	104,581	347	28,717	15,828	14,926	428	62,944	-
4,418	1,783	782	400	3,560	-	1,787	-	-	-	106	447	2,735	-
114,175	39,086	8,535	22,031	14,823	26,354	38,311	998	133,459	79,972	2,223	2,442	97,266	-
-	-	-	-	-	-	-	34	-	-	-	-	-	-
133,031	350,202	174,822	215,249	255,027	678,932	577,870	70,962	509,449	241,872	123,634	201,625	881,751	13,640
-	-	-	-	-	15	-	-	-	-	-	-	-	-
2,635	5,132	47	373	79	1,320	1,280	6	1,035	151	9	165	693	-
-	-	-	-	105	-	-	-	-	619	-	-	2,209	-
9,575	229	191	104	183	774	245	-	2,193	4,239	-	2	559	-
16,269	93,647	31,641	52,632	50,836	138,851	104,169	33,297	119,154	61,714	22,134	45,159	216,545	1,517
31,930	97,720	26,864	54,547	100,302	162,353	132,619	20,568	123,937	61,679	25,144	70,933	318,961	5,220
71,253	150,526	112,412	106,289	101,983	370,350	336,644	15,473	260,533	111,487	74,124	84,118	338,927	4,564
1,369	2,948	3,667	1,304	1,539	5,269	2,913	1,618	2,597	1,983	2,223	1,248	3,857	2,339
-8,824	-6,331	-1,953	-2,166	-4,460	-5,027	-3,711	-3,246	-6,758	-3,933	-1,220	-1,375	-8,563	-1,564
-	-	-	-	-74	12	-	-	-	-	-	-	-	-
-	117,281	7,155	2,069	174	133,669	17,596	-	5,672	-	-	-	366,358	81
204	38,894	2,181	2,626	145	8,464	-	24	1,334	1,405	43	1,046	21,113	245
6,748	13,179	10,102	4,578	4,024	14,514	18,435	9,037	23,796	4,863	6,285	3,735	46,494	4,798
-2,564	-2,611	-2,075	-2,378	-1,458	-5,680	-4,633	-2,569	-6,139	-1,504	-1,923	-997	-13,280	-1,445
-	-	-	-	-	-	-	-	-	-	-	-	-67	-
27,031	-	2,370	1	592	991	3,979	118	2,272	2,951	143	261	10,153	2
2,898	2,995	171	470	924	1,708	1,505	32	1,507	654	294	460	6,411	-
1,599	985	677	514	548	1,122	1,495	366	1,648	625	332	441	2,730	58
345	2,119	53,507	8,594	324	2,478	6,651	795	2,546	693	1,202	6,749	7,648	1,380
76,038	14,363	26,359	21,738	22,957	106,114	32,350	22,194	100,257	26,037	8,759	14,345	103,497	13,377
761,482	647,197	348,860	364,061	361,916	1,067,464	966,344	136,041	839,393	391,066	196,876	318,190	1,689,918	39,161
30,241	2,823	29,117	25,260	6,551	50,328	46,653	11,505	52,701	21,285	11,356	16,554	59,839	18,663
-	-	-	-	-	-	-	-	-	-	-	-	-	-
575,270	478,829	269,479	293,040	290,292	814,902	795,064	104,801	658,747	286,144	160,105	244,206	1,220,502	36,909
9,373	7,612	3,134	2,066	2,065	11,817	7,220	868	2,997	1,459	644	1,931	10,402	171
115,848	40,886	25,363	13,393	23,415	69,210	115,572	6,663	42,381	25,682	10,958	18,433	100,473	1,356
49,831	108,288	33,394	126,913	46,186	202,356	186,211	17,704	180,851	81,382	37,270	86,326	238,914	2,237
71,925	178,432	182,676	106,074	193,306	392,249	384,756	75,580	306,131	134,440	100,474	113,080	608,777	31,942
328,293	143,611	24,912	44,594	25,320	139,270	98,780	3,986	126,387	43,181	10,759	24,436	250,092	1,203
-	-	-	-	-	-	2,525	-	-	-	-	-	11,844	-
3,378	270	87	3,553	3,944	8,833	7,812	2	14,379	4,356	269	1,337	28,808	-
548	28,456	18,197	440	2,764	3,868	18,193	-	10,167	16,475	1,183	2,187	84,866	-

-	23,981	9,900	15,552	9,800	27,098	32,200	2,075	15,000	18,870	6,500	27,565	77,559	705
2,898	3,074	177	470	927	1,708	1,510	32	1,511	654	294	460	6,406	-
269	850	835	625	317	1,251	1,446	312	1,364	633	400	817	2,239	229
24,417	3,171	201	37	6,873	19,758	4,250	-	672	4,491	203	179	44,063	-
1	84	115	138	225	2,647	164	45	619	-	69	-	4,139	103
50,626	30,250	2,818	3,588	16,255	73,477	6,802	2,306	28,833	14,331	4,003	5,527	37,587	1,646
687,648	571,788	330,926	342,703	337,948	1,003,870	914,094	121,078	783,993	367,239	184,382	298,832	1,566,008	58,255
66,033	25,388	23,188	19,338	21,500	48,218	33,624	16,235	49,158	27,293	13,196	16,797	75,103	5,826
-	5,430	34	9	1,377	8,874	8,084	12,973	3,194	3,551	-	1,462	16,485	-
7,908	41,930	-5,316	1,864	857	6,177	10,436	-14,271	2,841	-6,957	-669	1,074	35,604	-24,896
-	-593	-	-	-	-	-	-	-	-	-	-	-	-
-107	3,254	28	147	234	325	106	26	207	-60	-33	25	-3,282	-24
73,834	75,409	17,934	21,358	23,968	63,594	52,250	14,963	55,400	23,827	12,494	19,358	123,910	-19,094
761,482	647,197	348,860	364,061	361,916	1,067,464	966,344	136,041	839,393	391,066	196,876	318,190	1,689,918	39,161
1,654	18,284	1,192	12,251	2,205	20,129	275,655	34,137	76,980	7,907	47,606	111,977	73,273	256
16,782	31,561	6,227	11,032	15,525	15,661	11,437	634	14,633	19,279	3,268	4,499	41,013	94
4,711	11,452	736	1,852	4,076	7,839	9,857	137	9,108	3,360	651	1,977	16,615	10
193,518	117,335	48,588	44,061	82,655	312,385	129,383	30,511	220,997	79,458	31,083	54,206	871,144	1,933

註：聯邦商業銀行出售不良債權未認列損失金額2,156百萬元。

註：萬泰商業銀行出售不良債權未認列損失金額7,206百萬元。

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
62,084	39,370	27,687	93,465	131,079	63,063	32,914	46,549	17,479	25,433	5,610	304,716	7,168
3,832	3,594	703	4,255	26,402	1,531	2,752	8,956	1,014	749	21,246	25,440	13
-	340	-	1,203	-	-	-	550	-	300	379	-	350
8,154	3,116	679	16,419	105,202	687	2,736	45,944	601	1,933	9,077	132,013	1,656
-	-	-	-	-	-	-	-	-	-	-	-	-
291,115	164,966	114,474	892,955	327,744	228,312	93,927	66,050	83,791	77,822	59,367	119,554	25,643
-	-	-	-	1,693	-	-	-	-	-	-	-	-
139	67	81	543	1,332	363	77	-	40	21	8	-	-
24	-	-	1,924	-	-	-	-	-	-	-	-	-
19	3,667	7	1,709	806	66	185	-	24	74	-	5	393
51,723	26,781	22,855	252,389	44,204	77,615	19,595	1,574	30,251	12,554	4,537	24,619	2,752
99,783	28,097	32,848	295,412	63,369	76,542	29,209	53,311	25,439	36,505	47,770	78,714	12,368
135,905	103,462	56,764	325,604	213,157	71,094	44,315	10,366	26,805	27,495	6,584	15,240	10,043
3,522	2,892	1,919	15,374	3,183	2,632	546	799	1,232	1,173	468	976	87
-3,427	-1,404	-978	-8,236	-2,273	-2,792	-1,397	-1,095	-794	-894	-746	-551	-351
-	-	-	-	-	-	-	-11	-	-	-	-	-
7,437	8	-	126,570	-	12,828	7,054	-	774	1,293	156	51,869	4,131
307	294	86	86	425	328	34	43,935	22	6	13,600	15	-
9,482	11,179	7,904	19,499	10,773	5,475	5,249	2,565	2,827	1,841	2,995	213	1,749
-2,070	-1,992	-634	-5,101	-3,169	-1,818	-2,072	-1,175	-1,115	-541	-350	-88	-378
-7	-	-	-	-24	-81	-43	-105	-	-	-	-	-
1,437	1,056	1,641	129	3,350	-	27	-	35	154	25	6	2
629	38	408	2,518	519	592	17	208	154	11	217	-	-
590	279	172	1,552	1,329	397	423	331	162	168	130	3,314	93
5,635	437	458	3,762	323	177	17,772	29,255	624	363	3,082	7,253	7
14,914	4,085	10,396	18,424	29,038	5,687	4,551	10,639	584	1,685	1,334	1,259	344
400,112	225,366	162,996	1,167,500	630,718	314,386	163,944	252,596	106,158	110,323	116,122	645,013	40,427
3,170	6,667	3,420	113,032	63,148	4,474	860	3,106	1,665	233	12,896	20	501
-	-	-	-	-	-	-	-	-	-	-	-	-
353,421	199,448	142,350	935,260	465,334	282,612	133,674	37,777	94,800	101,100	64,731	594,879	34,050
4,636	2,007	1,264	18,268	2,962	3,963	1,314	138	1,353	1,522	65	127	644
32,690	15,822	10,558	131,712	104,354	46,199	12,545	4,183	8,172	9,658	2,710	365	2,331
63,329	33,691	23,079	189,586	85,943	49,266	10,274	21,734	15,798	13,018	53,472	81,586	2,760
229,228	141,160	101,450	487,829	186,579	170,355	102,658	-	67,399	75,902	-	505,776	28,315
23,456	6,141	5,999	93,799	85,496	12,703	6,883	11,722	2,078	1,000	8,484	-	-
82	627	-	14,066	-	126	-	-	-	-	-	7,025	-
661	7	41	287	15,882	11	-	17,757	-	-	529	1,934	-
188	550	-	6,755	-	-	4,847	9,540	-	-	2,310	21,818	1,200

11,800	6,009	3,439	34,100	19,542	7,718	7,713	28,298	1,400	2,499	8,150	800	-
629	38	408	2,560	519	601	18	208	154	13	217	-	-
629	440	263	1,860	472	230	136	199	179	115	107	448	48
27	-	-	404	19,614	-	-	17,666	-	-	301	-	-
379	2	5	10,269	370	-	578	26	17	-	140	2,405	-
6,740	1,742	4,222	20,779	9,811	2,709	4,552	3,335	1,028	1,660	955	801	469
377,644	214,903	154,148	1,125,306	594,692	298,355	152,378	117,912	99,243	105,620	90,336	623,105	36,268
19,578	12,250	9,558	38,736	29,106	13,719	10,512	77,604	6,447	3,680	23,905	20,000	2,100
366	11	-	-	10,430	767	106	28,471	299	878	30	-	1,413
2,472	-2,086	-725	3,455	-3,715	1,284	800	20,654	211	52	1,519	1,203	199
-	-4	-	-	-	-	-	-	-	-	-	-	-
52	292	15	3	205	261	148	7,955	-42	93	332	705	447
22,468	10,463	8,848	42,194	36,026	16,031	11,566	134,684	6,915	4,703	25,786	21,908	4,159
400,112	225,366	162,996	1,167,500	630,718	314,386	163,944	252,596	106,158	110,323	116,122	645,013	40,427
99,459	53,102	14,590	373,810	19,215	45,099	21,461	5,988	25,793	10,401	41,919	54,793	11,837
15,844	4,625	2,514	14,813	7,773	3,024	2,158	8,871	936	1,785	7,318	10,738	492
4,377	918	1,120	15,611	2,971	3,436	113	626	378	215	487	-	-
168,740	39,738	31,637	140,446	140,341	34,009	18,909	3,234	11,238	4,483	2,279	2,020	436

註：陽信商業銀行出售不良債權未認列損失金額344百萬元。