

表一

本 國 銀 行 資 產 負 債 表(全 行)

107 年 03 月 31 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												
現金及拆借銀行同業	5,150,016	191	724,849	289,311	13,256	268,858	317,724	216,624	248,394	276,192	642,493	179,649
透過損益按公允價值衡量之金融資產	2,412,547	-	219,079	87,371	187	5,150	9,756	97,558	72,364	9,209	50,003	300,731
透過其他綜合損益按公允價值衡量之金融資產	5,184,340	377	1,155,191	88,558	18,941	94,561	243,945	183,050	153,275	85,084	277,986	197,045
按攤銷後成本衡量之債務工具投資	5,468,603	7,600	147,608	561,362	43,765	568,887	515,363	375,139	414,849	260,029	288,539	346,232
避險之金融資產-淨額	2,552	-	49	2,003	-	-	-	-	-	227	-	-
附賣回票債券投資	307,321	-	-	17,629	13,064	7,183	-	-	-	-	2,286	73,179
應收承兌票款	59,196	-	3,048	1,928	160	1,990	3,459	6,075	3,684	4,832	9,968	957
應收利息及收益	106,134	312	12,529	9,062	619	4,923	6,979	5,115	5,303	4,321	6,686	7,434
本期所得稅資產	15,343	1	758	715	65	1,090	1,583	343	1,768	172	2,402	-
放款及貼現	27,675,947	106,048	2,434,892	1,215,099	175,229	1,915,438	2,077,731	1,612,143	1,584,499	1,385,134	1,784,468	1,489,657
1.進口押匯	1,280	-	7	-	-	-	-	42	-	3	-	-
2.出口押匯	45,129	-	4,047	3,218	-	277	203	1,577	5,419	580	8,258	1,524
3.貼 現	14,468	-	-	-	82	743	1,061	3,915	-	3,345	11	-
4.透支	83,213	-	35,797	657	25	2,115	210	605	171	1,428	1,665	684
5.短期放款	7,304,199	21,471	670,068	292,812	59,438	210,200	500,944	493,733	462,808	368,922	504,804	427,278
6.中期(擔保)放款	8,369,388	59,445	694,389	311,420	54,509	610,392	592,285	453,683	420,479	448,400	688,475	340,319
7.長期(擔保)放款	11,795,390	25,067	1,025,562	604,692	60,030	1,088,652	977,624	652,016	691,467	558,496	579,705	717,308
8.放款轉列之催收款項	62,880	65	5,022	2,300	1,145	3,059	5,404	6,572	4,155	3,960	1,550	2,544
減：備抵呆帳	-375,033	-1,119	-32,791	-16,144	-2,153	-27,656	-25,641	-19,030	-19,138	-16,562	-28,682	-22,702
加(減)：貼現及放款評價調整	-2,553	-5	-	-575	-	3	-419	-34	169	-	-	347
採用權益法之投資-淨額	298,739	-	37,299	21,616	-	69	2,116	6,660	1,437	-	9,196	9,013
其他金融資產-淨額	82,751	188	63,390	20	16	441	314	494	4	162	24	3
不動產及設備	662,628	782	109,981	17,770	3,919	31,130	46,859	37,660	44,680	31,714	24,720	37,432
減：累計折舊	-168,695	-262	-13,720	-5,072	-985	-8,328	-12,998	-11,216	-13,992	-11,143	-9,837	-12,929
減：累計減損	-993	-	-125	-	-	-1	-15	-	-	-	-55	-
投資性不動產-淨額	89,789	-	15,238	2,937	-	24,136	6,991	6,926	6,856	13,747	584	1,547
無形資產-淨額	96,153	44	711	1,573	123	821	3,480	349	368	395	252	7,429
遞延所得稅資產	47,946	86	251	542	215	3,207	1,511	2,548	2,844	3,770	6,442	1,809
其他資產-淨額	1,289,331	135	59,194	90,579	456	5,828	9,963	48,032	33,476	18,835	47,837	101,679
資產總計	48,402,062	114,378	4,937,431	2,386,284	266,877	2,897,730	3,208,701	2,568,436	2,540,840	2,066,118	3,115,312	2,718,512
負 債												
中央銀行及銀行同業存款	2,657,275	21,858	233,057	124,135	6,595	211,838	249,853	172,372	105,372	136,292	328,546	102,415
透過損益按公允價值衡量之金融負債	580,104	1	52,420	26,747	31	3,459	15,174	32,902	6,213	11,827	18,132	91,535
避險之金融負債-淨額	2,057	-	39	1,894	-	-	-	-	2	-	-	-
附買回票債券負債	683,764	-	16,844	84,942	5,776	9,017	10,776	8,796	28,407	3,145	3,521	99,285
承兌匯票	60,450	-	3,056	1,911	161	2,009	3,552	6,192	4,208	5,088	10,099	1,003
應付利息	73,777	135	13,431	4,208	296	4,280	5,191	3,151	3,033	2,465	3,674	3,785

本期所得稅負債	40,319	65	1,237	2,223	10	2,141	1,636	2,172	2,699	1,417	9,902	391
存款	38,066,882	-	3,925,742	1,795,430	230,920	2,403,997	2,610,774	2,014,531	2,104,819	1,680,079	2,334,121	2,072,654
1. 支票存款	349,370	-	29,254	10,291	1,662	20,167	34,588	31,507	45,071	30,360	19,077	12,304
2. 活期存款	4,265,315	-	227,313	109,008	20,293	263,073	348,202	297,125	344,496	244,511	237,745	210,820
3. 定期存款	5,769,847	-	207,497	159,845	43,833	748,177	304,157	130,162	228,432	153,827	364,369	206,715
4. 儲蓄存款	17,922,573	-	2,546,399	834,521	122,797	1,007,364	1,466,493	983,910	991,626	832,720	632,869	1,178,188
5. 外匯存款	9,127,380	-	672,448	657,624	30,028	223,705	368,395	553,530	487,695	415,536	1,059,334	464,627
6. 公庫存款	632,397	-	242,831	24,141	12,307	141,511	88,939	18,297	7,499	3,125	20,727	-
加(減)：存款採避險會計之調整數	-	-	-	-	-	-	-	-	-	-	-	-
借入款	995,413	36,089	24,998	77,348	5,500	68,677	64,610	27,729	46,750	39,526	62,170	59,500
承作結構型商品所收本金	289,800	-	963	18,831	-	-	1,194	30,862	14,168	3,320	8,197	70,084
其他金融負債	46,698	24,370	39	-	1	140	60	48	26	685	1,196	-
遞延所得稅負債	71,485	40	18,125	1,053	-	6,926	3,067	6,435	6,022	7,245	2,405	1,605
其他負債	1,216,650	2,542	349,001	63,766	3,390	35,145	37,912	62,445	39,867	23,621	54,566	30,021
負債總計	44,784,674	85,100	4,638,952	2,202,488	252,680	2,747,629	3,003,799	2,367,635	2,361,586	1,914,710	2,836,529	2,532,278
權 益												
股本	1,877,165	27,000	95,000	106,518	10,032	62,594	88,081	89,064	77,716	94,130	85,362	78,604
資本公積	495,896	-	80,453	14,801	1,658	21,749	58,767	34,848	37,763	-	62,220	33,611
保留盈餘	1,175,712	2,445	85,015	63,918	2,279	60,251	56,073	67,077	60,552	54,353	126,478	72,667
庫藏股票	-189	-	-	-	-	-	-	-	-	-	-	-
其他權益	68,804	-167	38,011	-1,441	228	5,507	1,981	9,812	3,223	2,925	4,723	1,352
權益總計	3,617,388	29,278	298,479	183,796	14,197	150,101	204,902	200,801	179,254	151,408	278,783	186,234
負債及權益總計	48,402,062	114,378	4,937,431	2,386,284	266,877	2,897,730	3,208,701	2,568,436	2,540,840	2,066,118	3,115,312	2,718,512
本表不包括下列表外項目：												
約定融資額度	13,185,472	26,858	1,701,160	587,370	56,515	666,994	697,033	854,134	737,341	632,621	1,079,679	593,648
應收保證款項	949,502	18,399	85,271	29,016	3,120	39,806	80,267	61,206	34,513	44,369	180,006	7,323
應收信用狀款項	315,564	-	26,425	9,338	1,800	10,942	19,856	35,817	28,197	25,092	62,247	4,423
信託資產	7,593,247	-	612,320	392,449	21,199	376,638	348,439	679,564	489,204	271,267	493,204	467,576

註 1：本表資料包括總行及國內分行、國際金融業務分行及國外分行。

註 2：大眾商業銀行於107年1月1日併入元大商業銀行。

註 3：本國銀行自107年起依國際財務報導準則第9號「金融工具」編製財務報表。

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	凱基商業銀行	台新國際商銀	日盛國際商銀	安泰商業銀行	中國信託商銀	匯豐(台灣)銀	台灣新光銀行
166,748	122,036	28,541	30,646	61,183	126,370	125,847	48,985	86,414	12,773	26,164	215,496	91,566	56,923
67,569	5,875	30,128	51,724	135,616	72,716	449,023	77,181	125,038	3,012	14,149	126,713	74,546	105,870
182,134	171,201	36,595	107,222	140,649	229,002	148,175	148,656	309,185	24,860	36,020	139,544	292,248	79,429
-	108,414	97,291	2,085	185,816	75,468	2,266	10,777	-	36,980	37,399	650,466	-	31,082
-	-	-	-	-	-	-	-	-	-	-	177	91	-
12,519	200	22,486	13,596	9,998	26,969	-	15,140	3,116	-	2,393	2,561	5,700	-
165	2,040	237	426	1,171	1,203	1,802	317	1,069	164	58	9,204	267	979
1,656	1,973	918	888	2,897	3,103	3,410	2,051	3,157	436	658	6,152	1,132	1,644
-	37	18	127	2,570	321	5	-	918	-	61	451	-	102
305,116	648,287	325,428	365,401	711,791	855,387	1,226,919	317,357	998,439	154,611	189,368	1,626,483	273,477	533,458
880	-	-	-	-	-	340	-	-	-	-	-	-	-
1,246	8,290	71	31	46	511	2,310	35	2,751	96	82	512	1,476	361
-	-	-	-	40	-	-	-	-	2	-	3,820	-	-
26,145	221	217	89	47	102	4,620	-	316	-	-	460	1,289	-
107,854	219,562	118,256	75,680	142,391	235,766	281,912	83,576	259,161	44,412	36,884	436,857	99,977	107,918
57,505	174,746	72,557	127,447	265,104	197,445	286,140	177,176	300,994	36,705	69,285	528,058	22,000	162,921
111,346	243,727	134,071	161,591	302,628	419,429	649,659	56,099	432,900	73,122	81,426	653,911	148,579	261,224
140	1,741	256	563	1,535	2,134	1,938	471	2,317	274	1,691	2,865	156	1,034
-5,765	-9,117	-3,520	-4,786	-12,384	-12,019	-14,624	-4,136	-12,974	-2,004	-2,915	-21,932	-3,565	-7,160
-439	746	-	-	-83	-281	-156	-96	-559	-35	-163	-725	19	197
-	61,826	3,050	2,808	5,073	12,273	12,740	1,795	2,240	53	-	83,562	-	156
2,098	6	317	-	4	2,578	10,963	-	241	697	-	253	-	45
6,304	15,450	11,004	6,039	14,196	15,328	34,021	6,614	22,158	5,305	1,971	51,591	1,561	7,487
-3,433	-3,371	-2,969	-3,185	-1,268	-6,532	-8,848	-1,101	-3,793	-1,875	-1,172	-7,247	-1,152	-2,129
-	-	-	-	-	-	-	-13	-	-	-	-65	-	-
-	-	-	-	1,031	1,250	370	970	-	370	-	1,858	-	1,022
23,996	107	2,155	1,719	12,394	1,235	4,705	353	1,803	72	194	12,544	8,268	1,579
1,158	575	1,020	555	579	1,628	609	3,077	2,998	33	1,377	4,778	518	480
61,511	27,807	21,379	22,528	34,740	125,232	77,049	34,455	164,668	3,321	3,617	116,983	44,972	14,682
821,337	1,154,092	574,078	597,793	1,305,973	1,531,231	2,074,276	662,382	1,704,118	238,773	309,179	3,018,847	789,648	825,846
75,271	16,310	9,749	30,054	39,226	41,502	65,210	23,907	51,516	17,970	3,797	58,278	173,223	4,172
7,834	340	191	5,137	3,960	21,523	49,959	71,734	19,647	638	508	76,348	37,317	1,759
-	-	-	-	-	-	-	-	-	-	-	1	-	-
-	35,233	42,546	14,079	8,749	25,010	10,010	61,217	101,884	1,958	-	44,030	-	2,885
165	2,100	238	426	1,171	1,203	1,827	317	1,069	164	58	9,172	237	979
229	1,451	802	1,020	1,559	1,829	2,641	2,143	2,387	270	301	7,252	767	819

1, 137	1, 083	70	399	872	595	2, 263	508	2, 075	37	1	3, 263	580	1, 436
598, 138	875, 983	452, 680	470, 039	1, 052, 778	1, 160, 014	1, 722, 520	410, 593	1, 224, 927	188, 414	265, 471	2, 391, 087	492, 576	724, 666
8, 019	7, 643	3, 955	2, 738	4, 037	7, 583	11, 257	3, 128	5, 853	855	986	7, 467	7, 900	6, 191
127, 999	73, 888	55, 549	38, 479	66, 573	112, 529	244, 827	26, 309	145, 792	17, 639	25, 576	176, 871	153, 287	63, 434
26, 683	255, 700	38, 354	195, 400	271, 188	192, 480	155, 533	149, 975	189, 241	25, 474	65, 396	210, 920	148, 400	216, 573
105, 209	270, 020	289, 593	143, 875	539, 838	525, 107	774, 012	98, 129	608, 586	115, 707	121, 670	1, 128, 013	–	337, 173
330, 228	268, 732	65, 229	89, 547	171, 142	322, 315	528, 223	133, 052	269, 709	28, 739	51, 843	831, 674	182, 989	101, 095
–	–	–	–	–	–	8, 668	–	5, 746	–	–	36, 142	–	200
–	–	–	–	–	–	–	–	–	–	–	–	–	–
–	45, 150	11, 700	18, 602	43, 500	38, 571	40, 750	1, 000	40, 515	5, 000	772	68, 483	11, 883	19, 500
3, 592	2, 553	42	8, 774	13, 473	12, 831	6, 353	19, 531	44, 930	563	3, 305	9, 104	4, 784	7, 466
1, 855	1, 968	1	–	46	146	–	4	256	–	22	254	54	–
1, 902	8, 384	913	8	299	722	649	274	54	38	43	814	956	439
26, 648	39, 296	6, 413	5, 789	25, 767	99, 858	20, 052	10, 315	86, 970	2, 407	2, 346	61, 499	17, 406	8, 450
716, 771	1, 029, 851	525, 345	554, 327	1, 191, 400	1, 403, 804	1, 922, 234	601, 543	1, 576, 230	217, 459	276, 624	2, 729, 585	739, 783	772, 571
66, 033	40, 791	28, 052	31, 829	73, 940	86, 061	83, 121	46, 062	68, 846	16, 656	17, 353	140, 686	34, 800	36, 914
–	4, 656	8, 032	456	25, 960	12, 148	24, 989	7, 251	23, 974	–	1, 441	29, 789	1, 579	871
38, 879	75, 703	10, 902	11, 210	13, 596	28, 771	42, 998	8, 325	34, 481	4, 320	13, 481	129, 734	13, 625	14, 543
–	–83	–	–	–	–	–	–	–	–	–	–	–	–
–346	3, 174	1, 747	–29	1, 077	447	934	–799	587	338	280	–10, 947	–139	947
104, 566	124, 241	48, 733	43, 466	114, 573	127, 427	152, 042	60, 839	127, 888	21, 314	32, 555	289, 262	49, 865	53, 275
821, 337	1, 154, 092	574, 078	597, 793	1, 305, 973	1, 531, 231	2, 074, 276	662, 382	1, 704, 118	238, 773	309, 179	3, 018, 847	789, 648	825, 846
274, 250	284, 742	73, 480	147, 496	301, 642	430, 636	492, 643	333, 014	565, 945	69, 518	61, 660	988, 388	102, 530	187, 692
7, 397	46, 422	19, 202	21, 308	23, 600	20, 408	11, 701	10, 902	20, 715	963	5, 528	53, 165	11, 280	16, 013
785	10, 206	954	974	4, 726	4, 269	10, 505	2, 030	3, 572	369	1, 929	20, 216	1, 894	3, 903
172, 357	141, 421	68, 029	59, 823	191, 767	248, 358	535, 772	34, 335	299, 979	33, 010	29, 377	877, 451	58, 180	140, 126

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	華泰商業銀行	三信商業銀行	王道商業銀行	全國農業金庫	瑞興商業銀行	星展(台灣)銀	澳盛(台灣)銀
36,298	17,727	144,777	135,098	39,817	16,841	9,631	8,895	33,719	196,772	4,823	96,421	31,964
20,978	3,291	1,443	16,609	36,273	25,461	3,805	622	42,255	38,682	1,230	24,231	7,099
67,151	10,295	69,609	167,402	32,118	59,165	23,583	4,523	46,754	93,595	3,145	63,855	212
24,715	34,055	207,519	-	91,525	17,598	10,391	18,606	500	219,883	21,637	-	54,757
-	-	-	5	-	-	-	-	-	-	-	-	-
2,271	6,595	29,129	1,995	9,918	2,598	9,681	9,170	398	-	7,547	-	-
293	178	1,325	374	748	3	19	-	352	-	-	481	220
855	276	2,946	1,603	1,106	1,022	279	218	607	2,380	181	1,036	267
50	36	206	376	29	61	61	13	66	698	54	153	33
301,406	148,471	1,124,702	270,205	431,342	147,174	81,238	115,788	166,895	227,161	47,960	270,999	30,746
-	-	8	-	-	-	-	-	-	-	-	-	-
87	160	671	571	338	22	42	-	61	-	-	227	29
-	-	1,449	-	-	-	-	-	-	-	-	-	-
2,569	12	2,159	3	23	54	-	63	15	-	1,452	-	-
89,850	61,646	438,633	53,155	137,532	47,953	17,601	14,613	46,567	18,362	4,248	88,035	23,320
131,741	47,477	279,048	44,504	147,968	75,272	46,034	70,068	111,311	155,639	20,800	83,089	4,558
76,843	37,659	400,027	171,656	144,144	23,847	16,295	30,854	8,812	52,283	21,414	98,444	2,781
316	1,517	2,707	316	1,337	26	1,266	190	129	877	46	1,204	58
-3,508	-1,864	-13,669	-4,703	-6,216	-2,297	-1,347	-1,853	-2,344	-3,812	-575	-3,669	-657
21	-	-247	2	44	-	-23	-265	-	-	13	-	-9
1,876	837	2,453	-	4,839	1,133	227	-	14,149	243	-	-	-
1	-	85	-	22	1	-	-	291	-	-	93	-
12,034	7,198	20,686	7,023	11,266	3,394	2,283	1,942	3,740	616	2,550	4,044	176
-2,718	-907	-6,473	-2,569	-2,071	-886	-755	-599	-913	-249	-544	-1,305	-149
-10	-	-29	-21	-77	-111	-	-8	-	-	-64	-399	-
-	2,373	-	-	23	-	74	992	-	-	353	141	-
1,143	2,355	258	3,156	121	-	100	110	1,290	102	4	559	286
144	535	1,279	1,620	636	311	131	163	168	72	40	182	55
1,084	7,392	28,565	31,401	5,687	1,977	2,251	745	4,199	6,501	106	15,239	15,226
464,084	238,843	1,614,564	629,576	657,150	273,445	141,629	159,062	312,126	782,644	88,460	472,061	140,226
9,564	1,594	91,616	73,164	12,736	27,088	25	64	49,542	31,112	7,419	4,182	46,651
11	23	3,581	8,720	269	46	3	-	964	543	52	6,086	4,470
-	-	-	121	-	-	-	-	-	-	-	-	-
16,312	1,305	1,588	-	5,274	24,168	-	-	6,001	5,972	5,034	-	-
294	178	1,346	374	778	3	19	-	352	-	-	481	220
579	348	2,152	440	670	141	180	150	578	708	99	497	116

170	12	255	60	268	755	-	124	130	14	-	271	48
392,668	210,709	1,345,232	457,657	567,861	178,190	126,867	144,817	195,569	697,597	68,833	420,894	57,035
2,622	1,746	18,856	1,791	5,921	1,533	1,484	1,761	121	330	643	435	234
41,522	22,648	266,380	84,482	106,970	24,401	14,435	18,120	22,021	2,430	5,312	20,218	5,038
113,801	38,334	224,042	37,651	133,532	12,797	23,474	30,275	99,695	173,004	25,218	164,784	4,909
197,522	132,587	600,406	163,415	268,224	124,292	78,644	91,764	6,632	508,251	35,036	61,981	-
37,201	15,394	214,514	170,318	52,820	15,167	8,830	2,897	67,100	12,746	2,624	173,476	46,854
-	-	21,034	-	394	-	-	-	-	836	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-
13,960	7,011	42,000	14,381	17,500	2,038	2,000	1,800	20,400	15,000	1,000	-	-
-	-	-	1,867	44	-	-	-	-	-	-	2,969	-
-	-	9,560	-	-	-	-	-	5,434	493	40	-	-
107	108	881	801	111	50	231	111	269	174	157	67	-
2,779	3,135	36,568	27,199	7,055	3,186	2,810	1,535	3,919	2,438	462	4,412	5,660
436,444	224,423	1,534,779	584,784	612,566	235,665	132,135	148,601	283,158	754,051	83,096	439,859	114,200
21,629	13,566	61,480	29,106	32,932	11,512	9,388	7,626	24,130	23,858	3,075	30,000	23,618
50	-	-	5,795	684	75	299	911	8	-	1,058	-	-
5,395	777	16,294	9,965	10,390	24,508	-198	1,898	5,036	4,328	1,071	2,164	2,408
-	-	-	-	-	-106	-	-	-	-	-	-	-
566	77	2,011	-74	578	1,791	5	26	-206	407	160	38	-
27,640	14,420	79,785	44,792	44,584	37,780	9,494	10,461	28,968	28,593	5,364	32,202	26,026
464,084	238,843	1,614,564	629,576	657,150	273,445	141,629	159,062	312,126	782,644	88,460	472,061	140,226
90,192	61,160	421,041	107,061	164,811	16,356	24,420	17,799	51,257	111,529	14,689	116,083	42,085
3,403	3,412	15,267	2,870	19,569	3,711	260	2,386	12,541	15,170	808	11,597	6,608
894	1,257	10,650	1,947	4,547	79	553	125	2,352	364	11	1,401	915
67,803	41,928	144,339	90,913	64,937	16,681	30,811	4,692	2,945	21,184	9,733	55,316	120