

表一

本國銀行資產負債表(全行)

106年09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												
現金及拆借銀行同業	5,257,455	251	857,717	251,500	14,155	260,622	324,167	226,819	225,247	261,246	779,744	146,371
透過損益按公允價值衡量之												
金融資產	2,254,485	2	242,448	87,803	1,625	3,414	14,009	94,168	73,319	15,982	42,466	316,027
避險之衍生金融資產-淨額	1,621	-	13	805	-	-	-	-	-	250	-	-
附賣回票債券投資	228,950	-	-	19,981	6,251	549	604	-	-	-	2,559	64,385
應收承兌票款	57,742	-	2,569	2,777	231	1,885	3,079	5,761	4,540	4,567	8,253	953
應收利息及收益	99,245	291	12,961	8,342	639	3,997	6,550	4,896	4,889	3,352	6,339	6,795
本期所得稅資產	18,905	3	1,650	1,605	86	1,237	2,224	610	1,600	811	2,055	-
放款及貼現	27,084,536	107,241	2,316,023	1,155,605	172,625	1,910,093	2,000,625	1,567,949	1,608,484	1,371,883	1,698,527	1,466,719
1.進口押匯	1,438	-	-	-	-	-	-	73	23	20	-	-
2.出口押匯	46,811	-	3,906	2,434	21	161	1,001	470	5,769	1,006	11,772	1,405
3.貼 現	15,105	-	-	-	40	785	1,110	3,217	-	4,374	11	-
4.透支	70,311	-	22,383	676	17	1,179	213	713	143	1,461	2,006	847
5.短期放款	6,988,921	22,483	537,217	268,189	60,717	245,244	438,572	472,726	483,049	354,824	429,270	440,130
6.中期(擔保)放款	8,332,089	60,281	717,804	298,795	51,702	596,060	588,471	447,465	432,357	442,987	689,316	328,841
7.長期(擔保)放款	11,564,131	24,408	1,029,669	583,713	59,452	1,064,007	964,179	639,385	682,010	562,980	563,021	693,119
8.放款轉列之催收款項	65,730	69	5,044	1,798	676	2,657	7,079	3,900	5,133	4,231	3,131	2,377
減：備抵呆帳	-372,404	-1,189	-36,006	-15,370	-1,950	-28,701	-24,025	-18,762	-18,512	-16,487	-28,492	-21,984
加(減)：貼現及放款評價調整	-2,634	-9	-	-603	-	5	-397	-30	129	-	-	436
備供出售金融資產-淨額	5,573,739	-	1,080,098	170,625	30,202	389,343	150,422	144,338	127,876	81,357	280,595	137,369
持有至到期日金融資產-淨額	3,832,969	7,600	138,426	395,356	25,438	191,963	513,292	388,133	389,770	243,006	299,895	33,777
採用權益法之投資-淨額	301,099	-	36,041	21,332	46	105	2,066	6,664	1,408	-	8,906	9,088
其他金融資產-淨額	786,934	217	64,553	46,116	1,191	1,783	85,292	7,358	18,238	4,427	9,262	360,918
不動產及設備	662,097	773	109,854	17,652	3,893	31,247	50,874	37,306	44,355	31,690	24,645	37,587
減：累計折舊	-166,398	-256	-13,463	-4,942	-953	-8,402	-12,863	-11,006	-13,663	-11,010	-9,811	-13,264
減：累計減損	-988	-	-48	-	-	-3	-15	-	-	-	-80	-
投資性不動產-淨額	88,204	-	15,238	2,865	-	24,070	2,967	6,949	6,870	13,749	584	1,515
無形資產-淨額	87,298	42	744	1,572	124	832	3,492	286	327	417	239	7,422
遞延所得稅資產	41,109	79	262	390	193	3,078	923	1,347	1,983	1,551	4,983	2,024
其他資產-淨額	1,218,383	256	52,042	103,937	391	6,510	8,966	46,138	46,171	17,770	41,237	102,228
資產總計	47,052,347	115,301	4,881,122	2,267,348	254,187	2,793,627	3,132,252	2,508,924	2,523,031	2,024,561	3,171,906	2,658,366
負 債												
中央銀行及銀行同業存款	2,508,239	28,813	231,958	86,841	10,400	172,060	203,436	143,543	104,455	115,213	420,370	85,907
透過損益按公允價值衡量之												
金融負債	464,219	-	29,965	31,233	24	3,413	13,119	33,685	9,854	14,489	9,658	80,260
避險之衍生金融負債-淨額	2,366	-	89	2,087	-	-	-	-	6	-	-	-
附買回票債券負債	620,762	-	14,630	64,413	3,271	12,252	10,428	11,633	27,212	3,047	1,184	98,837
承兌匯票	58,325	-	2,573	2,690	231	1,976	3,110	5,935	4,873	4,601	8,342	959
應付利息	66,336	132	12,627	3,738	292	4,499	4,576	2,980	2,914	2,194	3,299	3,192
本期所得稅負債	30,554	37	1,448	2,310	-	1,425	1,565	2,201	2,164	335	8,645	24
存款	37,243,523	-	3,924,678	1,732,916	217,689	2,330,306	2,582,900	1,986,894	2,061,424	1,659,691	2,320,643	2,043,205

1.支票存款	361,971	-	30,722	9,974	1,748	21,113	35,514	33,647	49,278	30,587	23,349	12,172
2.活期存款	4,068,199	-	202,380	96,437	20,127	259,763	358,915	293,971	323,624	246,338	228,070	207,567
3.定期存款	5,427,106	-	204,467	193,663	36,802	674,552	281,510	133,132	204,946	155,523	337,638	208,489
4.儲蓄存款	17,902,949	-	2,561,668	832,506	121,380	995,499	1,472,230	978,718	993,860	832,032	633,586	1,180,668
5.外匯存款	8,804,103	-	641,087	581,378	25,643	228,210	343,728	528,734	480,569	391,617	1,079,172	434,309
6.公庫存款	679,195	-	284,354	18,958	11,989	151,169	91,003	18,692	9,147	3,594	18,828	-
加(減)：存款採避險會計之調整數	-	-	-	-	-	-	-	-	-	-	-	-
借入款	1,030,354	32,396	24,998	72,737	4,000	82,140	68,610	29,385	43,550	41,745	71,320	63,350
承作結構型商品所收本金	267,024	-	1,261	18,408	-	-	2,718	31,862	5,420	2,964	7,439	61,917
其他金融負債	44,765	21,980	44	-	11	153	343	58	31	314	1,383	-
遞延所得稅負債	69,632	46	18,136	884	-	6,926	3,261	5,706	6,022	6,786	2,166	1,838
其他負債	1,193,001	2,505	333,252	71,793	4,026	36,129	39,988	62,765	82,041	30,129	53,747	42,562
負債總計	43,599,100	85,909	4,595,659	2,090,050	239,944	2,651,279	2,934,054	2,316,647	2,349,966	1,881,508	2,908,196	2,482,051
權益												
股本	1,877,699	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	470,907	-	80,453	14,801	1,658	21,749	58,767	34,849	37,763	-	62,220	33,611
保留盈餘	1,066,822	2,468	81,923	56,052	2,614	56,014	50,949	62,449	57,091	48,883	117,439	64,492
庫藏股票	-213	-	-	-	-	-	-	-	-	-	-	-
其他權益	38,032	-76	28,087	-73	-61	1,991	401	5,915	495	40	-1,311	-392
權益總計	3,453,247	29,392	285,463	177,298	14,243	142,348	198,198	192,277	173,065	143,053	263,710	176,315
負債及權益總計	47,052,347	115,301	4,881,122	2,267,348	254,187	2,793,627	3,132,252	2,508,924	2,523,031	2,024,561	3,171,906	2,658,366
本表不包括下列表外項目：												
約定融資額度	13,227,351	26,442	1,745,508	631,359	56,437	607,391	677,293	906,303	712,062	627,463	1,086,644	573,830
應收保證款項	947,260	17,802	83,191	30,942	2,833	40,700	84,123	68,190	35,227	41,784	178,596	7,248
應收信用狀款項	314,637	-	27,349	9,145	1,301	12,707	19,626	34,387	27,932	27,809	64,332	3,519
信託資產	7,419,293	-	610,491	381,196	21,186	378,623	333,379	698,294	466,856	264,233	502,156	475,669

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：中華開發工業銀行於106年3月15日裁撤、台灣工業銀行於106年1月1日改制為王道商業銀行。

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	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
168,042	111,961	26,849	31,398	50,905	106,671	122,836	41,502	81,267	21,799	11,999	28,811	254,921	97,480
68,800	1,291	8,150	28,581	86,983	73,325	407,413	57,682	90,529	23,651	42,309	26,163	93,747	64,226
-	-	-	-	-	-	-	-	-	-	-	-	414	119
-	170	30,882	7,991	9,287	14,910	-	14,150	5,044	-	-	4,272	-	4,280
294	2,745	168	351	1,437	1,287	1,741	388	1,064	495	156	365	6,571	219
1,659	1,949	884	795	1,636	3,376	2,894	1,740	2,854	807	381	600	5,273	1,189
-	39	97	89	2,671	366	1	36	910	105	-	45	512	-
306,062	638,551	302,478	364,703	489,096	879,912	1,193,740	297,519	969,134	272,131	149,990	186,603	1,585,581	243,534
855	-	-	-	-	-	467	-	-	-	-	-	-	-
1,645	6,909	138	30	151	596	2,908	76	2,241	9	29	91	418	1,545
-	-	-	-	106	-	-	-	-	206	3	-	3,732	-
25,925	274	219	83	113	151	4,708	-	908	23	-	-	796	1,370
110,085	228,305	106,403	78,050	102,985	244,462	273,292	76,187	242,417	65,599	42,933	35,992	414,716	80,646
57,843	164,770	67,107	123,673	203,227	203,821	291,581	171,394	299,479	77,291	35,160	69,911	529,815	19,828
109,600	236,364	128,224	162,183	181,383	428,543	619,264	49,320	421,468	128,263	71,349	79,309	632,828	140,054
109	1,929	387	684	1,131	2,339	1,520	542	2,621	740	516	1,300	3,276	91
-5,512	-9,456	-3,551	-5,034	-6,384	-12,214	-14,242	-4,016	-13,330	-3,812	-1,971	-3,009	-22,305	-3,200
-440	731	-	-	-108	-296	-166	-83	-596	-	-34	-163	-743	22
159,099	169,319	33,559	101,474	142,180	247,053	148,600	126,987	299,321	109,101	22,654	31,343	417,885	261,553
-	74,768	51,599	2,163	17,726	59,825	1,976	-	-	-	2,081	31,722	305,979	-
-	63,283	2,976	2,713	4,773	11,802	12,860	1,741	2,185	-	41	-	87,940	-
2,618	2	51,017	5,284	40,353	5,469	5,420	3,468	1,586	511	1,131	142	1,293	212
6,454	15,549	10,914	6,000	7,254	15,484	32,985	6,449	21,928	6,285	5,348	1,875	50,983	1,734
-3,583	-3,301	-2,874	-3,132	-566	-6,596	-8,343	-1,032	-3,592	-612	-1,893	-1,134	-7,113	-1,112
-	-	-	-	-	-	-	-13	-	-	-	-	-65	-
-	-	-	-	1,066	1,266	404	933	-	184	372	-	3,938	-
24,131	130	2,163	1,731	2,100	1,205	4,723	254	1,726	2,171	82	206	12,330	8,258
957	579	1,197	489	344	1,599	280	3,741	2,861	523	33	1,722	3,800	432
64,714	20,153	23,260	21,923	19,072	106,420	84,810	27,988	135,018	14,008	4,008	4,368	108,737	42,636
793,295	1,088,463	539,768	567,519	869,825	1,510,864	1,997,932	579,434	1,597,909	447,347	236,687	313,931	2,909,678	721,582
18,733	11,466	7,539	30,136	18,256	29,635	72,890	31,009	61,658	5,428	21,077	3,764	68,968	164,261
6,421	446	212	5,908	3,396	28,233	39,001	39,403	17,962	4,011	816	742	59,678	11,234
-	-	-	-	-	-	-	-	-	-	-	-	179	-
-	27,153	25,411	12,193	5,050	28,665	11,852	44,503	87,459	1,506	3,401	-	63,420	-
294	2,777	168	351	1,437	1,287	1,775	388	1,067	495	156	365	6,378	219
203	1,516	700	975	872	1,571	2,236	1,672	2,058	584	267	456	5,270	716
506	535	102	259	792	354	674	353	1,648	1	17	7	1,226	244
625,628	834,777	446,351	443,467	731,349	1,160,385	1,658,152	364,633	1,173,953	360,557	182,545	265,329	2,289,376	458,484

7,394	7,781	4,147	3,267	3,105	9,264	10,385	3,273	4,396	1,170	948	2,059	6,968	6,124
114,548	73,777	52,958	28,263	53,784	109,573	237,067	17,761	134,922	21,410	17,646	26,722	174,647	135,229
27,761	210,786	36,462	172,641	151,570	184,004	157,236	117,063	183,991	116,408	18,918	66,732	206,678	118,529
105,772	265,873	290,221	148,809	397,193	529,137	753,054	101,233	589,252	151,793	118,624	123,942	1,125,726	-
370,153	276,560	62,563	90,487	125,697	328,407	490,952	125,303	256,771	69,776	26,409	45,874	739,637	198,602
-	-	-	-	-	-	9,458	-	4,621	-	-	-	35,720	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	43,150	11,700	20,232	33,000	45,569	36,750	3,738	39,700	10,500	5,000	6,768	68,720	18,907
4,296	1,470	74	5,281	1,652	13,060	6,002	22,290	40,092	13,961	788	2,949	9,008	4,947
2,200	2,181	2	-	65	154	-	3	261	-	-	86	48	54
1,537	8,595	829	8	147	713	902	209	54	45	41	30	843	739
34,040	31,409	9,323	6,336	12,936	77,571	23,811	10,391	49,505	7,450	2,352	2,062	63,773	14,245
693,858	965,475	502,411	525,146	808,952	1,387,197	1,854,045	518,592	1,475,417	404,538	216,460	282,558	2,636,887	674,050
66,033	40,791	26,052	31,829	42,653	86,061	83,121	46,062	68,846	36,372	16,656	16,797	140,686	34,800
-	4,648	32	456	6,039	12,148	24,782	7,250	23,974	2,890	-	1,712	29,789	1,579
33,486	69,757	9,684	10,064	12,446	25,224	35,686	7,823	29,761	3,451	3,812	12,858	112,269	11,288
-	-83	-	-	-	-	-	-	-	-	-	-	-	-
-82	7,875	1,589	24	-265	234	298	-293	-89	96	-241	6	-9,953	-135
99,437	122,988	37,357	42,373	60,873	123,667	143,887	60,842	122,492	42,809	20,227	31,373	272,791	47,532
793,295	1,088,463	539,768	567,519	869,825	1,510,864	1,997,932	579,434	1,597,909	447,347	236,687	313,931	2,909,678	721,582
225,853	288,910	83,597	143,188	205,900	422,469	490,853	360,252	548,855	116,311	67,497	70,671	973,262	120,145
7,772	42,877	17,763	16,322	19,161	15,439	12,102	11,803	21,611	10,298	863	6,513	53,647	8,670
1,106	9,272	910	685	3,823	3,222	10,062	1,798	2,566	475	228	1,261	21,118	1,297
170,869	145,312	68,770	58,846	121,471	250,299	462,978	33,614	282,499	65,423	29,275	31,215	849,490	57,552

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	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
44,944	27,942	24,902	122,598	126,514	39,320	16,790	10,836	9,010	17,838	232,413	4,019	43,672	32,377
102,596	17,034	5,787	1,377	18,614	31,677	21,129	1,471	1,156	43,770	8,958	1,476	27,299	8,028
-	-	-	-	20	-	-	-	-	-	-	-	-	-
-	3,970	6,597	50	1,495	6,362	2,252	11,087	5,847	499	-	5,476	-	-
979	70	230	1,540	1,000	537	-	102	3	347	48	-	515	475
1,599	838	275	2,677	1,857	938	984	223	221	652	2,478	170	916	329
183	158	49	253	260	312	34	50	24	57	566	66	122	19
524,376	278,564	142,569	1,110,688	267,082	435,368	142,157	84,932	116,972	161,741	213,144	45,799	231,542	74,794
-	-	-	-	-	-	-	-	-	-	-	-	-	-
408	53	23	318	505	460	29	40	3	82	-	-	154	5
-	-	-	1,521	-	-	-	-	-	-	-	-	-	-
2	2,509	16	1,883	10	35	55	-	60	22	-	1,511	-	-
108,265	84,679	56,801	461,085	54,016	134,122	41,532	18,673	15,397	43,828	6,031	4,888	88,853	16,258
163,947	116,506	48,639	255,393	43,249	155,361	77,385	46,961	70,211	111,190	158,801	18,088	79,045	18,334
251,156	74,457	35,224	387,072	168,857	143,963	23,130	17,590	31,186	6,063	47,531	21,298	62,413	40,096
598	360	1,866	3,416	445	1,427	26	1,668	115	556	781	14	1,077	101
-6,612	-3,278	-1,997	-12,067	-4,699	-6,336	-2,332	-1,340	-1,873	-2,374	-4,738	-548	-3,260	-1,436
186	5	-	-244	5	49	-	-23	-266	-	-	10	-	-11
39,790	68,645	38,663	65,043	181,268	31,024	61,256	21,806	3,733	53,799	94,362	2,888	48,639	470
46,323	17,573	799	201,322	-	80,321	17,600	10,212	18,565	500	196,595	21,350	-	47,314
170	1,674	818	2,253	-	4,568	990	212	-	14,208	236	-	-	-
10,736	195	56	2,155	127	1,130	2,256	143	183	837	51,135	7	50	63
7,259	12,023	7,204	20,519	6,889	11,269	3,377	2,358	1,936	3,724	545	2,536	2,821	519
-2,067	-2,613	-885	-6,372	-2,498	-2,015	-863	-806	-580	-914	-259	-547	-1,249	-214
-	-10	-	-29	-14	-77	-96	-	-8	-	-	-64	-466	-
1,206	-	2,386	-	-	78	-	75	993	-	-	354	142	-
1,587	1,097	2,358	217	3,156	115	-	89	111	1,276	74	4	181	326
631	114	568	1,332	1,492	660	283	31	178	107	3	40	102	198
15,462	1,142	3,401	24,685	26,581	4,740	940	580	866	5,700	58	84	13,324	18,059
789,348	425,143	233,780	1,537,997	629,149	640,040	266,757	142,038	157,071	301,767	795,618	83,120	364,350	181,310
3,516	7,064	1,360	104,495	58,001	14,536	24,516	179	143	52,956	20,460	6,698	44,004	22,495
1,351	20	17	180	7,081	245	109	13	-	2,068	902	2	5,839	3,229
-	-	-	-	5	-	-	-	-	-	-	-	-	-
291	6,959	-	1,137	-	4,851	20,968	-	-	10,594	14,519	3,923	-	-
983	70	238	1,547	1,000	550	-	102	3	347	48	-	515	475
756	599	271	1,739	411	646	138	187	189	486	774	77	396	128
1,488	211	24	611	14	499	432	-	87	138	77	-	53	48
693,245	366,712	207,958	1,266,525	487,600	556,579	180,458	128,692	140,989	179,239	712,469	65,421	276,249	126,055

6,525	2,635	1,648	18,619	1,972	6,100	1,637	1,332	1,789	62	42	619	387	219
63,449	38,061	22,518	225,307	80,619	103,094	24,768	15,973	16,457	10,395	1,839	5,007	12,842	12,371
188,033	102,054	36,840	206,418	48,322	131,115	13,724	24,088	29,778	106,691	182,549	22,256	108,599	27,138
338,273	191,733	132,269	599,331	165,209	266,398	124,790	77,817	90,279	2,232	518,764	35,104	57,974	-
96,788	32,229	14,683	196,712	191,478	49,804	15,539	9,482	2,686	59,859	7,996	2,435	96,447	86,327
177	-	-	20,138	-	68	-	-	-	-	1,279	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
20,000	14,980	6,811	41,000	14,633	13,500	1,515	2,000	3,300	18,650	15,000	1,000	-	-
5,892	-	-	-	916	40	-	-	-	-	-	-	2,317	-
-	-	-	9,858	-	-	-	-	-	4,884	603	49	-	-
397	107	108	885	667	111	50	230	116	215	29	157	97	-
9,600	2,139	3,407	35,190	15,140	6,171	1,959	1,184	2,142	2,887	1,929	507	3,255	3,350
737,519	398,861	220,194	1,463,167	585,468	597,728	230,145	132,587	146,969	272,464	766,810	77,834	332,725	155,780
36,914	21,629	12,766	61,480	29,106	32,932	11,512	8,193	7,626	24,130	23,858	3,075	30,000	23,618
871	50	-	-	5,795	684	62	299	910	8	-	1,058	-	-
13,508	4,579	837	14,272	8,724	8,611	22,160	997	1,547	5,108	4,158	958	1,619	1,761
-	-	-	-	-	-	-130	-	-	-	-	-	-	-
536	24	-17	-922	56	85	3,008	-38	19	57	792	195	6	151
51,829	26,282	13,586	74,830	43,681	42,312	36,612	9,451	10,102	29,303	28,808	5,286	31,625	25,530
789,348	425,143	233,780	1,537,997	629,149	640,040	266,757	142,038	157,071	301,767	795,618	83,120	364,350	181,310
192,666	88,280	57,398	367,788	121,411	186,971	26,160	30,226	18,954	52,039	138,354	15,687	97,695	65,227
17,924	2,571	3,269	16,998	2,861	20,044	3,189	169	2,357	6,336	16,524	519	11,994	7,028
4,815	659	941	10,371	1,150	4,750	90	492	172	2,330	459	11	1,799	668
136,073	55,835	42,744	128,637	92,578	59,636	15,340	29,415	4,399	2,642	22,982	8,924	25,168	35,224