

表一

## 各本國銀行資產負債表(全行)

96年03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
<b>資 產</b>												
現金及存放同業	3,788,052	2,471	20,255	633,169	219,885	10,623	202,650	318,806	243,882	316,181	169,885	128,530
公平價值變動列入損益之金融												
<b>資 產</b>	832,101	7,055	9,056	33,652	29,144	7,482	6,624	46,870	44,043	26,061	13,130	68,563
附賣回票債券投資	113,347	-	2,418	15,653	-	5,282	2,623	2,000	-	1,000	17,228	1,530
備供出售金融資產-淨額	1,600,549	-	7,132	166,566	71,639	-	198,268	65,536	75,000	119,998	64,808	102,212
放款及貼現	17,399,544	61,107	221,973	1,556,441	665,348	105,982	1,381,003	1,785,449	992,141	1,032,363	874,909	1,143,772
1. 進口押匯	1,250	-	-	1	-	-	13	9	180	11	5	218
2. 出口押匯	61,019	-	641	5,684	2,874	23	824	786	3,376	13,005	2,207	14,319
3. 貼 現	18,581	-	-	-	-	26	964	1,615	5,132	13	4,548	92
4. 透支	85,726	-	741	50,511	4,968	20	1,666	9,255	857	2,146	1,188	2,028
5. 短期放款	4,141,864	6,921	63,450	356,518	170,959	32,099	175,338	321,984	308,234	408,944	255,340	293,758
6. 中期(擔保)放款	5,624,585	22,623	79,935	631,240	191,453	25,437	502,956	644,118	280,929	236,355	258,371	420,564
7. 長期(擔保)放款	7,127,104	31,477	73,899	493,244	286,293	46,825	685,406	772,688	376,660	348,996	337,592	401,297
8. 放款轉列之催收款項	339,415	86	3,307	19,243	8,801	1,552	13,836	34,994	16,773	22,893	15,658	11,496
減：備抵呆帳	-224,507	-504	-1,860	-12,936	-5,649	-1,003	-12,856	-20,610	-8,174	-10,412	-11,573	-11,437
持有至到期日金融資產-淨額	1,041,134	-	4,292	4,796	4,808	12,836	1,500	42,803	201,475	23,840	147,758	87,691
採權益法之股權投資-淨額	188,898	-	-	34,801	876	80	22	4,963	2,464	1,898	87	8,783
<b>固定資產</b>	619,972	691	876	81,684	18,321	3,946	53,145	42,235	31,242	32,220	31,671	23,715
減：累計折舊	-131,381	-200	-761	-7,763	-4,908	-824	-5,366	-8,138	-8,026	-9,972	-6,548	-8,138
減：累計減損	-1,943	-	-	-624	-	-139	-	-86	-	-	-	-38
無形資產-淨額	28,985	28	29	969	675	25	394	3,466	376	531	117	375
應收承兌票款	71,742	-	78	2,904	3,085	185	1,631	4,022	7,642	8,561	5,875	10,563
應收利息及收益	106,779	664	806	13,811	5,242	525	6,082	8,784	7,203	5,929	5,055	6,735
其他金融資產-淨額	687,900	124	1,193	19,625	29,502	4,979	8,200	42,573	48,663	6,836	7,344	31,618
其他資產-淨額	1,271,796	97	5,957	128,020	65,758	495	33,528	31,006	48,719	41,250	38,379	63,740
<b>資產合計</b>	<b>27,392,968</b>	<b>71,533</b>	<b>271,444</b>	<b>2,670,768</b>	<b>1,103,726</b>	<b>150,474</b>	<b>1,877,448</b>	<b>2,369,679</b>	<b>1,686,650</b>	<b>1,596,284</b>	<b>1,358,125</b>	<b>1,658,214</b>
<b>負 債</b>												
中央銀行及同業存款	1,991,609	18,146	38,792	197,703	65,080	10,653	186,921	228,243	34,179	74,038	141,057	169,605
存款	20,582,272	-	169,282	2,165,205	792,458	121,015	1,482,981	1,824,562	1,224,907	1,286,350	1,032,476	1,075,102
1. 支票存款	359,184	-	2,873	33,220	11,308	1,361	16,601	32,270	38,447	46,593	32,950	16,821
2. 活期存款	1,638,056	-	32,223	72,491	53,165	9,382	92,215	146,836	154,781	178,864	126,783	92,307
3. 定期存款	3,380,183	-	11,531	172,422	118,372	16,794	262,240	312,814	165,970	171,294	153,202	134,196
4. 儲蓄存款	12,208,263	-	106,455	1,512,751	486,522	78,535	914,183	1,163,266	680,091	678,260	586,090	385,133
5. 外匯存款	2,503,925	-	16,200	171,249	98,325	5,986	53,944	121,883	168,970	204,701	130,980	431,201
6. 公庫存款	492,661	-	-	203,072	24,766	8,957	143,798	47,493	16,648	6,638	2,471	15,444
公平價值變動列入損益之金融												
<b>負債</b>	277,546	6,464	376	614	4,504	4	103	3,213	52,993	37,346	302	48,325
附買回票債券負債	546,228	-	402	12,076	54,009	476	10,636	53,184	10,404	18,735	24,755	40,206
借入款	1,049,036	25,346	-	-	71,744	3,623	31,515	89,729	161,934	34,950	18,400	82,063
承兌匯票	73,454	-	78	2,926	3,104	185	1,707	4,061	8,003	8,892	6,193	10,881
應付利息	110,072	430	1,480	16,894	4,914	510	6,992	7,888	5,637	5,787	4,005	7,513

其他金融負債	182,562	1,154	278	1,701	3,097	251	11,268	4,804	32,328	807	360	21,378
其他負債	856,276	1,890	54,476	64,582	32,044	2,990	44,433	53,711	66,643	50,430	45,213	50,071
負債合計	25,669,055	53,430	265,164	2,461,701	1,030,954	139,707	1,776,556	2,269,395	1,597,028	1,517,335	1,272,761	1,505,144
淨 值												
股本	1,069,676	12,000	5,530	48,000	39,628	5,034	25,000	45,000	46,216	37,091	62,095	64,110
公積	352,473	-	-	98,524	21,935	2,542	46,749	34,908	8,660	12,618	-	33,067
未分配盈餘	196,611	5,207	640	35,231	10,795	3,191	16,688	15,392	23,052	21,525	14,523	48,408
庫藏股票	-655	-	-	-	-	-	-	-	-	-	-	-
股東權益其他項目	105,808	896	110	27,312	414	-	12,455	4,984	11,694	7,715	8,746	7,485
淨值合計	1,723,913	18,103	6,280	209,067	72,772	10,767	100,892	100,284	89,622	78,949	85,364	153,070
負債及淨值合計	27,392,968	71,533	271,444	2,670,768	1,103,726	150,474	1,877,448	2,369,679	1,686,650	1,596,284	1,358,125	1,658,214
本表不包括下列表外項目：												
放款承諾責任	4,038,999	8,611	15,669	354,070	24,207	11,571	333,472	551,590	42,529	40,253	142,197	719,387
保證責任	787,813	4,961	15,078	49,542	39,192	5,340	32,288	54,476	28,543	56,872	34,379	154,433
信用狀責任	391,425	-	9,517	28,770	15,462	1,944	17,983	26,086	31,860	42,371	30,943	70,649
信託負債	3,785,788	-	231,733	37,190	203,048	13,075	189,277	84,840	316,813	174,711	75,430	274,530

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. 第七商業銀行於96年1月1日併入國泰世華銀行。

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1,069百萬元。

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
73,993	18,126	66,319	32,808	9,428	55,799	65,850	85,481	45,454	38,587	13,760	127,614	42,649	27,832
55,770	10,165	32,984	6,663	305	11,048	10,861	113,163	79,393	4,016	167	30,651	14,489	17,088
126	1,144	6,063	3,977	-	-	697	6,260	1,959	-	-	7,000	-	2,948
55,323	16,746	32,813	4,575	1,985	11,300	15,336	118,705	42,464	1,889	4,452	8,711	10,191	2,353
739,228	181,826	261,999	212,822	108,118	240,589	229,909	581,809	474,555	141,345	98,875	526,919	230,978	164,936
-	321	-	-	-	-	-	48	-	-	-	-	334	-
871	1,958	4,861	62	13	574	100	2,005	968	12	170	1,157	108	183
-	9	1	-	2	-	373	-	-	8	-	-	599	-
558	102	328	891	15	609	24	1,164	89	2	235	932	60	196
176,433	67,006	64,475	30,670	30,936	57,322	37,602	146,607	85,997	65,350	14,062	133,817	52,154	11,196
210,454	44,148	73,772	40,146	33,855	61,597	91,773	125,092	96,400	45,062	32,774	147,137	83,883	64,904
342,241	62,615	115,588	136,244	31,048	116,644	97,436	295,821	287,252	25,727	40,225	230,124	88,566	80,816
8,671	5,667	2,974	4,809	12,249	3,843	2,601	11,072	3,849	5,184	11,409	13,752	5,274	7,641
-14,320	-2,180	-4,079	-1,978	-5,902	-2,172	-3,717	-5,459	-2,343	-9,805	-5,316	-11,847	-1,420	-2,684
5,215	15,776	52,340	34,320	3,525	254	496	2,593	14,906	-	-	21,013	-	479
2,350	327	34,567	2,930	-	4,264	164	9,294	172	38	59	2,257	1,836	31
33,987	10,941	11,265	10,042	3,491	4,298	4,086	14,368	14,637	9,795	5,567	20,884	4,924	6,699
-8,279	-2,018	-2,497	-1,463	-2,062	-1,795	-1,050	-4,840	-2,775	-1,891	-1,039	-3,549	-1,722	-1,330
-100	-318	-	-	-	-	-	-	-	-177	-67	-	-	-
-	164	-	2,758	-	60	1,444	169	3,764	471	663	2,066	150	1,135
683	1,615	2,730	293	33	794	962	4,100	1,203	133	114	3,747	852	268
4,575	1,206	1,668	1,387	950	832	1,362	3,739	2,379	1,090	755	3,463	1,128	906
283,875	3,635	1,960	1,373	1,629	2,055	1,645	5,910	64,196	8,341	213	3,530	10,806	1,792
49,492	15,796	17,980	46,916	11,551	22,502	17,219	67,800	40,289	43,919	32,296	95,896	46,525	11,602
1,281,918	272,951	516,112	357,423	133,051	349,828	345,264	1,003,092	780,253	237,751	150,499	838,355	361,386	234,055
102,288	15,544	7,238	27,692	63,877	21,699	22,653	61,379	34,965	18,495	20,240	66,518	23,998	20,081
980,730	228,653	365,520	270,834	83,292	260,480	270,262	761,356	535,703	187,850	123,293	600,021	246,550	180,758
16,776	4,517	7,097	2,994	644	2,275	2,126	13,207	6,975	1,679	1,052	5,704	1,447	1,061
86,696	20,372	30,662	17,614	2,603	11,449	17,538	50,296	48,824	7,382	4,986	30,259	13,378	11,133
185,297	37,005	55,549	37,878	22,209	85,725	59,097	185,132	143,294	29,081	10,606	105,016	91,316	38,472
615,888	116,257	158,662	191,310	55,702	120,760	172,757	371,314	272,802	144,437	102,744	329,627	107,150	119,722
76,073	50,502	113,550	21,038	2,134	40,271	18,744	141,407	63,118	5,271	3,905	129,415	33,259	10,370
-	-	-	-	-	-	-	-	690	-	-	-	-	-
55,108	1,460	191	29	75	3,231	2,480	3,826	1,122	54	-	15,315	4,456	38
20,454	2,559	33,900	16,600	-	2,694	8,555	11,913	38,605	1,547	-	14,660	15,330	3,977
19,163	5,022	18,332	15,081	4,695	34,631	12,166	36,853	46,800	13,173	3,047	44,700	18,946	11,000
690	1,622	2,823	294	33	794	964	4,100	1,216	133	114	3,749	853	268
4,595	1,203	2,104	1,772	946	1,707	1,185	3,989	2,508	1,372	850	4,442	1,286	1,165

798	168	1	135	-	223	587	517	56,471	263	107	184	5,956	86
19,555	7,104	27,064	6,475	1,843	4,474	12,109	53,758	21,018	4,408	1,875	41,470	28,914	4,260
1,203,381	263,335	457,173	338,912	154,761	329,933	330,961	937,691	738,408	227,295	149,526	791,059	346,289	221,633
48,689	11,945	19,627	18,280	14,893	18,790	18,000	45,852	28,910	19,678	10,170	41,750	19,614	15,181
15,214	-	26	60	868	1,015	-	9,225	5,321	943	10	18,072	71	-
13,689	-2,848	34,550	152	-36,918	84	-3,686	10,539	7,508	-10,129	-9,261	-13,342	-4,508	-2,756
-	-1	-436	-	-	-	-	-	-	-	-	-	-	-
945	520	5,172	19	-553	6	-11	-215	106	-36	54	816	-80	-3
78,537	9,616	58,939	18,511	-21,710	19,895	14,303	65,401	41,845	10,456	973	47,296	15,097	12,422
1,281,918	272,951	516,112	357,423	133,051	349,828	345,264	1,003,092	780,253	237,751	150,499	838,355	361,386	234,055
271,569	4,294	14,156	663	1,554	226,023	11,364	25,207	173,406	74,023	11,632	57,758	19,740	21,895
17,493	4,226	31,049	8,111	983	22,344	11,343	16,870	9,046	1,855	885	28,290	30,362	3,111
1,898	6,701	11,436	1,318	162	3,779	6,135	7,870	6,132	472	766	8,622	4,713	1,638
178,134	27,577	65,604	33,182	6,717	34,025	60,408	158,038	67,074	39,106	18,873	198,109	53,593	41,271

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5,512百萬元。

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24,3

註：出售不良債權帳列遞延資產尚未攤銷損失金額聯邦商業銀行6,919百萬元；萬泰商業銀行30,069百萬元。

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	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	華泰商業銀行
38,308	167,330	15,991	53,721	14,420	24,696	84,451	32,659	55,468	33,823	4,897	6,331	24,437	13,061
8,778	65,185	992	4,403	25,291	1,642	6,824	4,907	464	1,161	-	-	26,307	1,370
-	19,240	-	-	-	-	3,635	-	-	-	-	-	2,881	-
4,363	168,454	443	7,609	4,580	2,052	22,952	76,202	-	1,871	-	49	64,821	700
222,513	770,466	79,011	237,743	192,204	145,076	769,287	289,244	191,376	141,742	7,358	33,629	79,321	77,971
-	-	-	-	-	-	16	-	-	94	-	-	-	-
345	1,642	58	234	53	99	1,347	100	202	104	-	-	-	-
-	3,190	-	-	-	-	2,009	-	-	-	-	-	-	-
32	415	-	18	3,061	12	2,929	24	100	338	3	-	-	40
37,343	190,210	16,368	37,828	37,104	36,504	225,551	41,260	66,761	32,881	62	180	11,079	18,201
86,338	245,274	42,640	92,487	41,851	36,773	251,478	98,854	54,907	40,538	3,864	13,610	58,164	31,176
85,449	320,522	7,933	103,811	105,755	65,726	268,642	143,939	66,554	65,270	1,604	9,792	8,951	27,576
13,006	9,213	12,012	3,365	4,380	5,962	17,315	5,067	2,852	2,517	1,825	10,047	1,127	978
-5,954	-14,045	-1,855	-3,466	-2,110	-2,836	-6,920	-3,304	-1,780	-1,573	-577	-6,106	-1,720	-639
-	125,599	1,198	11,582	284	-	88,473	-	7,050	1,820	1,103	39	-	599
1,335	18,084	504	294	265	90	110	704	64	11	-	3	41,730	-
4,656	45,667	4,967	17,237	11,226	6,232	19,285	11,072	5,952	5,893	1,826	2,058	2,344	2,860
-800	-11,124	-1,630	-2,787	-1,551	-719	-4,592	-3,234	-1,902	-2,012	-533	-897	-982	-912
-	-	-	-	-	-	-	-	-150	-	-15	-	-15	-
331	4,085	78	1,568	1,364	1,435	80	-	-	-	21	-	-	28
336	5,404	89	316	120	299	1,863	404	277	105	-	-	403	46
923	6,214	648	960	598	445	3,703	1,383	825	482	70	156	704	227
23,210	7,757	1,587	10,660	496	74	4,260	259	157	228	46	220	36,187	827
21,414	127,599	26,803	17,408	6,802	6,812	47,076	11,195	5,169	1,716	4,876	1,743	11,014	1,420
319,413	1,505,915	128,826	357,248	253,989	185,298	1,040,487	421,491	262,970	185,267	19,072	37,225	287,432	97,558
17,384	48,140	22,499	11,797	8,932	15,214	119,938	14,031	4,016	8,088	161	880	22,232	2,360
226,984	1,152,415	89,260	291,718	214,801	151,373	779,494	349,227	236,673	155,742	21,602	38,815	17,743	84,711
2,616	11,186	422	5,172	2,728	1,455	21,705	3,768	4,550	1,955	381	114	54	1,450
14,358	70,592	3,517	17,796	13,208	9,336	105,513	28,123	31,751	11,519	1,406	708	4,282	5,295
65,199	266,561	5,922	37,727	44,288	38,755	104,496	50,036	21,259	26,781	4,245	1,100	1,620	21,160
131,931	569,193	72,608	218,627	149,717	97,036	465,545	246,846	173,422	112,924	15,570	36,893	-	55,786
11,903	222,952	6,791	12,342	4,667	4,791	72,852	20,454	5,607	2,563	-	-	11,787	1,020
977	11,931	-	54	193	-	9,383	-	84	-	-	-	-	-
827	27,098	-	992	1	10	176	39	7	805	-	-	5,607	-
11,627	61,570	-	6,340	7,586	519	9,591	14,150	714	-	-	-	23,410	350
42,700	80,333	6,803	17,800	4,000	3,680	24,502	22,800	-	4,118	-	-	27,300	-
347	5,408	89	317	121	307	1,926	404	291	105	-	-	403	46
1,746	5,170	1,004	1,090	733	688	4,180	1,444	399	626	91	117	320	352

1	3,190	1,213	915	43	-	9,560	-	-	-	-	-	21,753	-
4,861	50,104	1,441	6,230	3,811	4,160	51,211	4,258	6,294	4,614	615	265	11,285	2,571
306,477	1,433,428	122,309	337,199	240,028	175,951	1,000,578	406,353	248,394	174,098	22,469	40,077	130,053	90,390
20,000	53,532	11,128	21,578	12,439	9,558	38,736	16,545	13,041	10,843	1,117	2,925	83,854	5,960
224	520	-	5,642	11	246	-	606	750	59	-	-	32,040	1,005
-7,298	19,921	-4,682	-7,159	1,706	-481	977	-1,450	785	265	-4,503	-5,777	23,030	101
-	-	-	-	-218	-	-	-	-	-	-	-	-	-
10	-1,486	71	-12	23	24	196	-563	-	2	-11	-	18,455	102
12,936	72,487	6,517	20,049	13,961	9,347	39,909	15,138	14,576	11,169	-3,397	-2,852	157,379	7,168
319,413	1,505,915	128,826	357,248	253,989	185,298	1,040,487	421,491	262,970	185,267	19,072	37,225	287,432	97,558
82,205	156,106	5,798	48,035	61,397	3,038	251,425	78,187	22,607	55,205	238	60	49,161	19,022
10,046	43,243	802	6,582	4,189	5,381	15,442	9,149	1,905	1,912	-	2	13,770	921
2,249	18,882	946	2,931	1,124	1,855	16,950	2,846	2,213	846	-	-	1,512	255
43,678	881,284	5,115	25,809	19,573	25,531	49,711	90,024	19,918	12,466	-	413	7,466	7,775

36百萬元；安泰商業銀行11,357百萬元；慶豐商業銀行9,552百萬元。

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8,332百萬元。

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4,49

三信商業銀行	臺灣工業銀行	全國農業金庫
15,769	30,271	202,382
467	5,573	294
1,502	-	8,181
794	4,208	43,449
80,120	50,412	17,675
-	-	-
23	31	-
-	-	-
140	29	-
16,776	5,115	1,469
31,645	38,695	11,313
29,573	6,390	4,893
1,963	152	-
-652	-706	-28
2,646	-	118,025
-	13,438	3
1,922	1,924	121
-498	-226	-28
-214	-	-
154	7	5
7	-	-
259	403	2,503
582	5,252	4,481
3,162	537	318
106,020	111,093	397,381
396	24,437	20
94,128	46,071	361,875
1,516	78	36
6,882	1,376	155
16,363	31,827	38,332
68,457	-	323,290
910	12,790	-
-	-	62
1	349	5
-	2,565	12,129
4,171	7,916	-
7	-	-
244	153	541

-	628	2,337
1,758	1,843	145
100,705	83,962	377,052
3,432	23,905	20,000
1,511	31	-
354	2,822	274
-	-	-
18	373	55
5,315	27,131	20,329
106,020	111,093	397,381
9,949	39,726	-
736	12,631	30
257	1,332	-
1,835	12,469	363

5百萬元；台東中小企銀1,203百萬元。