

表一

各 本 國 銀 行 資 產 負 債 表(全 行)

102 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												
現金及存放同業	4,677,062	151	658,043	138,920	26,477	256,385	335,510	200,917	168,484	146,792	419,938	97,339
透過損益按公允價值衡量之金融資產	1,367,243	165	139,032	77,690	1,024	1,509	53,357	19,658	36,535	37,697	45,121	103,325
避險之衍生金融資產-淨額	4,107	-	2	394	-	-	-	-	-	94	-	1,233
附賣回票債券投資	145,098	-	7,765	21,142	2,855	792	-	-	-	-	6,465	2,288
應收承兌票款	68,158	-	3,393	4,502	198	2,015	3,029	6,334	5,016	4,678	13,495	829
應收利息及收益	73,403	238	11,025	4,424	567	3,431	4,841	3,648	3,742	2,427	4,384	3,338
當期所得稅資產	25,041	1	2,316	866	38	2,704	1,341	2,776	3,207	600	1,554	203
放款及貼現	22,866,655	92,646	2,300,743	1,069,506	165,648	1,820,101	1,837,088	1,437,320	1,379,649	1,139,719	1,522,688	995,974
1.進口押匯	2,237	-	-	13	-	6	-	98	3	8	4	-
2.出口押匯	88,571	-	5,185	5,055	38	359	452	2,258	9,197	1,617	18,045	1,877
3.貼 現	17,499	-	1	13	5	1,541	2,015	5,728	-	4,051	66	-
4.透支	72,306	-	51,532	1,460	616	1,313	2,261	704	177	1,393	864	673
5.短期放款	5,361,854	10,019	318,289	277,022	66,099	197,273	353,674	419,172	370,638	259,835	404,621	211,233
6.中期(擔保)放款	7,931,065	56,964	1,051,368	296,235	43,584	740,983	574,852	422,490	385,307	369,466	654,351	347,783
7.長期(擔保)放款	9,310,002	25,573	864,087	488,441	54,191	874,901	891,724	580,192	608,129	500,027	441,852	431,092
8.放款轉列之催收款項	83,121	90	10,281	1,267	1,115	3,725	12,110	6,678	6,198	3,322	2,885	3,316
減：備抵呆帳	-258,069	-736	-18,786	-9,031	-1,407	-24,928	-19,201	-16,889	-14,344	-13,686	-16,671	-13,564
加(減):貼現及放款評價調整	-2,121	-8	-	-390	-	-7	-330	-4	198	-	-	1,087
備供出售金融資產-淨額	3,532,332	-	731,404	81,820	18,947	251,665	51,697	83,634	71,184	52,552	152,518	80,615
持有至到期日金融資產-淨額	2,369,259	3,400	67,875	218,100	-	144	459,177	255,964	300,177	186,764	159,231	48,012
採權益法之股權投資-淨額	218,274	-	34,890	188	90	-	1,897	4,542	1,379	554	9,681	5,201
其他金融資產-淨額	766,458	232	78,194	2,257	1,635	4,410	73,453	5,029	20,495	7,954	14,461	401,493
不動產及設備	630,270	709	110,455	15,601	4,137	31,603	51,549	37,334	40,852	34,515	24,196	33,767
減：累計折舊	-152,011	-228	-12,458	-4,358	-1,195	-7,540	-11,910	-9,878	-12,416	-10,408	-9,102	-11,521
減：累計減損	-1,874	-	-73	-	-190	-3	-15	-	-	-	-463	-
投資性不動產-淨額	58,107	-	-	1,774	-	24,560	494	5,492	5,037	10,824	781	2,861
無形資產-淨額	84,325	29	1,185	1,573	49	478	3,732	220	301	85	212	7,123
遞延所得稅資產	55,479	49	322	353	76	4,287	925	1,535	1,438	4,192	2,574	1,539
其他資產-淨額	1,187,897	110	72,510	94,195	589	9,282	38,184	43,266	25,549	25,219	78,698	70,904
資產合計	37,715,093	96,758	4,187,837	1,719,526	219,538	2,380,888	2,884,818	2,080,898	2,036,483	1,630,572	2,429,761	1,832,046
負 債												
中央銀行及同業存款	2,052,743	31,185	42,119	102,650	14,165	207,303	206,481	143,319	121,421	101,514	327,256	68,626
透過損益按公允價值衡量之金融負債	214,200	5,869	4,398	21,590	3	145	3,874	20,439	21,187	2,549	15,122	5,907
避險之衍生金融負債-淨額	1,550	-	343	775	-	-	-	24	104	-	-	-
附買回票債券負債	500,335	-	15,628	27,179	68	7,306	35,777	6,270	23,324	6,229	21,751	34,700
承兌匯票	65,273	-	3,308	2,982	198	2,046	3,051	6,338	5,261	4,761	13,844	832
應付利息	64,101	181	13,321	3,217	338	4,541	4,976	2,678	2,931	2,209	2,865	2,811
當期所得稅負債	31,078	37	364	2,460	1	4,017	1,158	2,658	1,998	203	6,804	276
存款	29,420,658	-	3,365,719	1,263,783	185,946	1,923,520	2,287,352	1,620,066	1,647,538	1,312,805	1,730,905	1,524,762

1. 支票存款	391,902	-	32,215	11,288	1,539	23,300	39,057	35,412	47,046	35,934	19,264	14,467
2. 活期存款	3,087,523	-	164,640	93,073	15,657	173,689	259,219	232,787	263,933	175,547	200,937	148,852
3. 定期存款	5,278,400	-	201,566	273,151	48,065	513,653	357,740	162,441	166,589	171,096	311,690	287,674
4. 儲蓄存款	15,260,971	-	2,406,565	645,074	100,006	952,351	1,343,899	854,795	877,848	731,053	517,050	872,290
5. 外匯存款	4,886,891	-	374,894	226,197	9,390	95,568	218,122	320,667	285,832	196,753	674,731	201,479
6. 公庫存款	514,971	-	185,839	15,000	11,289	164,959	69,315	13,964	6,290	2,422	7,233	-
加(減):存款採避險會計之調整數	18	-	-	-	-	-	-	-	-	-	-	-
借入款	1,351,422	27,130	225,464	66,834	4,000	78,263	117,580	42,776	38,650	38,441	66,708	44,177
承作結構型商品所收本金	303,853	-	7,991	29,175	-	-	9,574	36,961	5,753	1,523	8,728	18,166
其他金融負債	48,537	11,128	359	2,083	150	322	1,163	1,761	296	281	1,892	78
遞延所得稅負債	64,173	42	18,374	604	-	7,020	3,168	5,713	6,022	6,215	1,698	443
其他負債	1,116,945	2,142	249,116	79,124	4,109	38,292	78,319	64,483	36,484	46,597	48,974	25,175
負債合計	35,234,886	77,714	3,946,504	1,602,456	208,978	2,272,775	2,752,473	1,953,486	1,910,969	1,523,327	2,246,547	1,725,953
淨 值												
股本	1,385,832	12,000	70,000	61,231	7,069	50,000	66,439	62,720	57,379	72,421	71,000	52,277
資本公積	371,046	-	105,453	16,779	2,018	21,749	31,564	19,670	24,695	-	37,261	15,213
保留盈餘	685,239	7,146	46,173	34,881	1,438	33,295	34,069	41,283	45,816	34,809	74,146	37,138
庫藏股票	-758	-	-	-	-	-	-	-	-	-	-	-
股東權益其他項目	38,848	-102	19,707	4,179	35	3,069	273	3,739	-2,376	15	807	1,465
淨值合計	2,480,207	19,044	241,333	117,070	10,560	108,113	132,345	127,412	125,514	107,245	183,214	106,093
負債及淨值合計	37,715,093	96,758	4,187,837	1,719,526	219,538	2,380,888	2,884,818	2,080,898	2,036,483	1,630,572	2,429,761	1,832,046
本表不包括下列表外項目：												
放款承諾責任	6,277,261	12,682	469,502	763,537	13,314	98,691	794,883	37,108	709,965	161,647	1,594,873	63,762
保證責任	1,059,414	8,548	74,714	60,093	4,862	76,668	80,976	68,999	34,805	28,496	246,132	11,680
信用狀責任	354,358	-	36,277	10,408	1,771	11,742	21,794	34,949	31,608	26,685	74,844	4,821
信託負債	6,609,302	-	536,568	305,455	19,587	302,906	211,462	726,070	376,326	271,596	480,078	486,755

註：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。

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	匯豐(台灣)銀
300,609	82,633	86,239	81,403	88,336	97,150	82,153	17,896	42,638	15,286	25,247	76,975	156,145	55,997
63,034	30,836	10,664	16,246	22,556	28,783	277,878	-	52,862	24,143	22,992	13,092	84,223	57,760
-	164	-	155	-	11	-	-	-	-	-	-	1,420	255
5,498	1,113	11,421	21,401	250	-	11	-	11,211	-	1,899	3,006	1,328	-
500	2,931	137	228	1,022	1,876	1,829	38	1,146	371	151	436	4,942	1,314
1,560	1,447	619	642	953	2,069	1,932	411	3,191	692	424	709	3,473	1,364
1,271	41	124	135	2,913	664	152	47	191	94	-	216	674	-
207,191	487,565	216,834	297,924	384,152	757,757	769,112	90,664	683,804	277,171	132,177	212,267	1,131,594	228,385
1,660	-	-	-	-	-	435	-	-	-	-	-	-	10
3,239	11,356	58	102	135	1,040	2,175	10	3,089	216	39	299	533	10,973
-	-	-	-	183	-	4	-	-	367	-	-	2,056	-
2,041	380	76	96	185	408	1,213	-	1,463	22	-	1	367	-
72,698	137,133	66,999	62,005	85,764	175,596	184,825	30,800	154,393	61,315	27,907	46,037	330,855	217,402
51,036	141,597	41,787	107,072	169,300	208,036	215,718	24,603	214,883	82,901	37,426	84,910	412,402	-
76,485	196,143	107,555	127,864	127,809	370,706	363,987	34,757	308,488	131,677	66,293	79,922	381,118	-
32	956	359	785	776	1,971	755	494	1,488	673	512	1,098	4,263	-
-3,042	-8,117	-2,288	-3,580	-4,993	-7,878	-8,386	-1,304	-8,170	-4,013	-1,590	-2,367	-10,477	-2,221
-563	153	-	-	-84	-255	-75	-	-464	-	-74	-462	-706	3
120,543	75,385	9,013	11,083	59,618	52,444	73,790	17,110	205,963	95,293	10,283	59,388	312,093	204,183
-	113,877	1,110	2,122	-	232,456	9,652	16,800	1,962	-	300	-	46,700	-
-	47,786	2,435	2,866	677	5,879	-	68	1,825	1,693	92	91	30,292	-
11,865	1,627	50,332	10,239	8	8,392	5,578	742	2,204	126	770	550	1,692	241
7,412	15,250	10,162	5,530	3,200	17,240	22,483	8,786	19,951	3,811	5,086	1,740	43,175	1,424
-3,330	-2,854	-2,457	-2,710	-850	-6,383	-6,044	-2,313	-2,525	-1,018	-1,766	-814	-7,097	-520
-	-	-	-	-	-2	-	-13	-	-1	-	-	-150	-
-	-	-	-	233	-	2,191	20	-	-	376	-	-	-
25,044	128	1,985	1,861	2,145	1,545	4,099	139	1,646	2,451	108	254	11,841	8,256
1,772	-	3,305	823	228	2,602	27	6,438	5,005	2,607	36	3,916	2,198	353
49,755	14,559	20,101	20,461	13,519	143,953	40,061	6,013	100,852	23,259	7,151	19,435	137,819	36,521
789,119	864,524	419,736	466,829	573,883	1,338,303	1,276,443	161,542	1,123,292	441,965	203,662	388,432	1,951,179	593,315
74,425	10,353	5,042	36,204	13,329	60,752	56,920	3,142	45,135	16,451	7,829	6,492	35,111	113,969
2,314	863	432	4,303	4,129	10,689	6,321	1	10,672	8,135	7	831	27,016	6,683
-	48	-	6	-	17	-	-	-	8	-	-	59	150
-	5,780	24,942	147	-	985	4,306	5,697	65,947	19,118	731	1,126	78,243	-
500	2,953	137	228	1,025	1,876	1,852	38	1,146	371	151	435	4,934	1,314
263	1,529	710	1,052	798	1,829	2,155	231	2,094	852	369	867	3,087	273
2,087	991	-	183	391	562	1,208	-	1,127	63	-	184	2,158	426
553,937	675,086	344,155	364,482	464,752	1,043,451	1,056,293	133,674	831,982	335,035	169,461	312,511	1,512,796	353,462

7, 099	8, 559	4, 108	2, 397	3, 348	13, 189	11, 095	983	3, 727	1, 931	802	1, 749	15, 640	5, 511
100, 761	51, 528	38, 935	19, 572	35, 245	83, 043	176, 574	8, 208	60, 456	19, 163	12, 817	18, 124	131, 080	133, 761
37, 228	199, 734	38, 185	149, 268	98, 462	274, 219	161, 372	22, 482	200, 236	123, 990	29, 975	130, 572	229, 098	98, 567
79, 803	225, 896	228, 267	141, 373	260, 005	464, 094	537, 891	90, 400	406, 850	127, 908	104, 056	125, 795	753, 313	10
329, 046	189, 369	34, 660	51, 872	67, 692	208, 906	163, 133	11, 601	160, 713	62, 043	21, 811	36, 271	366, 355	115, 613
-	-	-	-	-	-	6, 228	-	-	-	-	-	17, 310	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	35, 164	5, 200	25, 078	15, 000	42, 997	47, 000	-	25, 000	16, 863	3, 000	22, 205	61, 634	41, 096
10, 081	3, 294	224	733	15, 810	6, 260	4, 575	-	20, 046	2, 200	135	517	23, 512	16, 028
10, 205	2, 590	58	16	60	65	51	34	532	-	25	57	1, 294	184
892	5, 952	334	-	206	1, 655	341	66	759	197	43	-	614	717
35, 342	23, 466	12, 231	7, 060	13, 670	85, 852	17, 940	2, 749	46, 914	15, 433	4, 479	19, 406	53, 469	21, 732
690, 046	768, 069	393, 465	439, 492	529, 170	1, 256, 990	1, 198, 962	145, 632	1, 051, 354	414, 726	186, 230	364, 631	1, 803, 927	556, 034
66, 033	37, 158	20, 264	22, 423	34, 963	53, 862	45, 725	15, 256	49, 157	22, 478	14, 870	16, 797	75, 371	30, 000
-	4, 618	32	22	6, 117	10, 413	12, 403	745	3, 325	1, 965	-	1, 462	17, 182	40
32, 805	51, 096	5, 367	5, 055	3, 456	16, 987	18, 994	-103	17, 539	3, 400	2, 306	5, 825	56, 966	7, 335
-	-83	-	-	-	-	-	-	-	-671	-	-	-	-
235	3, 666	608	-163	177	51	359	12	1, 917	67	256	-283	-2, 267	-94
99, 073	96, 455	26, 271	27, 337	44, 713	81, 313	77, 481	15, 910	71, 938	27, 239	17, 432	23, 801	147, 252	37, 281
789, 119	864, 524	419, 736	466, 829	573, 883	1, 338, 303	1, 276, 443	161, 542	1, 123, 292	441, 965	203, 662	388, 432	1, 951, 179	593, 315
2, 567	9, 820	118	10, 211	3, 204	16, 807	357, 785	32, 294	93, 135	12, 102	60, 162	111, 420	154, 973	3, 218
9, 919	41, 722	11, 134	12, 488	30, 541	18, 422	11, 153	406	18, 669	18, 112	549	11, 067	68, 103	12, 425
1, 858	10, 699	790	751	4, 164	7, 034	11, 556	241	4, 821	1, 663	486	1, 131	15, 717	3, 665
155, 056	126, 152	60, 685	52, 980	100, 531	205, 940	264, 056	31, 737	210, 731	65, 606	27, 533	47, 829	873, 535	68, 708

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	星展(台灣)銀
121,349	47,066	40,819	100,360	98,738	76,479	46,712	47,372	28,841	24,004	10,112	353,002	13,730	10,815
4,874	9,594	824	9,322	30,529	12,782	2,400	11,981	894	2,340	34,931	14,847	571	11,172
-	-	-	-	337	-	-	42	-	-	-	-	-	-
520	-	950	6,175	4,884	4,364	3,183	23,606	-	700	299	100	1,872	-
1,331	123	305	1,220	594	777	-	153	255	-	2,193	-	5	792
925	335	238	1,709	1,939	588	842	921	224	216	215	3,056	87	557
32	122	77	735	527	75	18	-	53	12	37	1,129	42	54
425,881	194,947	97,858	962,992	344,248	328,111	101,093	88,098	87,204	91,558	82,123	200,974	35,281	188,608
-	-	-	-	-	-	-	-	-	-	-	-	-	-
1,721	87	85	401	1,557	354	10	1,025	26	7	42	-	-	5,909
-	-	-	1,469	-	-	-	-	-	-	-	-	-	-
20	2,419	6	1,237	280	18	92	-	3	83	-	4	899	-
97,940	44,841	25,537	315,454	57,634	99,490	26,916	10,811	34,249	12,875	9,431	30,961	3,981	50,130
156,477	58,192	30,926	293,020	67,798	119,010	42,295	60,042	27,097	50,147	60,878	143,933	13,155	73,041
168,104	88,482	40,127	343,216	215,657	108,096	31,682	16,220	25,262	28,229	11,232	24,564	17,188	58,930
1,619	926	1,177	8,195	1,322	1,143	98	-	567	217	540	1,512	58	598
-4,842	-1,946	-1,382	-9,243	-5,563	-3,506	-1,854	-1,537	-1,064	-1,789	-1,922	-2,382	-433	-2,937
67	-20	-	-179	186	63	-	-	-68	-190	-	-	1	-
31,579	3,975	8,273	12,177	241,380	19,228	15,998	119,353	792	2,416	11,526	124,401	2,521	56,488
3,753	1,074	712	179,655	-	8,850	6,104	-	5,535	3,674	894	32,507	2,678	-
381	1,206	102	100	446	1,338	228	44,695	78	24	17,470	80	-	-
6,152	324	62	3,637	152	1,136	20,046	15,352	455	207	1,461	13,431	7	57
8,775	11,777	6,201	19,997	9,038	5,219	3,729	2,516	2,445	1,860	3,024	257	2,394	3,070
-1,985	-2,364	-764	-5,574	-3,097	-1,763	-865	-628	-740	-497	-608	-167	-435	-829
-	-10	-	-36	-64	-77	-83	-	-	-8	-	-	-88	-598
-	-	2,180	-	-	-	-	72	-	547	-	-	418	247
1,500	1,048	1,500	195	3,160	83	-	55	32	109	24	14	1	115
1,021	821	1,048	2,040	2,507	290	429	130	77	182	244	-	60	30
15,622	1,131	2,271	12,401	28,995	2,126	541	22,652	873	643	3,600	372	260	4,445
616,935	269,203	161,274	1,297,683	758,936	456,163	198,521	374,833	125,886	126,008	165,623	741,621	58,972	272,086
1,935	8,796	1,142	90,811	39,248	6,062	9,973	4,078	1,474	450	19,494	12,550	4,829	708
2,544	8	28	235	7,798	60	11	11,308	11	-	3,705	2,205	1	2,807
-	-	-	-	16	-	-	-	-	-	-	-	-	-
1,839	2,536	737	9,622	-	483	16,784	45,640	-	-	100	35,210	2,130	-
1,322	123	305	1,251	594	790	-	153	255	1	101	-	5	792
1,094	443	217	2,190	1,342	527	131	338	230	138	206	670	79	319
-	-	-	-	321	263	522	375	-	96	60	7	-	78
539,141	232,985	145,145	1,047,279	556,243	395,346	141,413	134,641	110,564	116,902	102,721	659,244	46,188	179,373

6,334	2,948	1,509	23,968	3,783	6,775	1,780	45	1,663	1,716	114	8	643	956
50,671	23,817	18,570	154,738	94,348	67,403	18,032	3,434	10,299	11,818	5,334	1,039	3,297	7,122
125,424	45,764	18,339	212,819	122,161	79,251	12,083	81,336	20,063	18,886	68,907	94,810	11,143	80,361
287,549	152,427	98,366	524,574	218,196	219,405	104,119	–	74,566	83,097	–	562,683	30,610	58,787
69,022	8,029	8,361	117,100	117,755	22,315	5,399	49,826	3,973	1,385	28,366	–	495	32,147
141	–	–	14,080	–	197	–	–	–	–	–	704	–	–
–	–	–	–	18	–	–	–	–	–	–	–	–	–
23,800	8,109	2,939	48,900	62,206	16,093	4,033	15,914	3,400	1,500	9,680	5,800	–	58,788
2,096	–	–	161	34,011	–	–	42,595	–	–	224	–	–	3,480
169	–	26	10,953	–	15	46	358	8	–	436	1,842	–	–
363	133	117	879	636	111	78	242	245	84	53	–	157	–
9,977	2,926	2,469	30,892	13,203	7,630	3,017	4,081	2,131	1,466	2,111	566	813	3,105
584,280	256,059	153,125	1,243,173	715,636	427,380	176,008	259,723	118,318	120,637	138,891	718,094	54,202	249,450
22,213	12,750	9,558	48,982	29,106	23,187	12,012	61,604	6,641	4,247	23,905	20,401	2,333	22,000
366	–	–	–	5,786	689	179	28,705	299	884	–	–	1,412	–
8,964	488	–1,434	5,645	7,725	4,975	9,481	25,362	670	228	2,344	2,318	646	605
–	–4	–	–	–	–	–	–	–	–	–	–	–	–
1,112	–90	25	–117	683	–68	841	–561	–42	12	483	808	379	31
32,655	13,144	8,149	54,510	43,300	28,783	22,513	115,110	7,568	5,371	26,732	23,527	4,770	22,636
616,935	269,203	161,274	1,297,683	758,936	456,163	198,521	374,833	125,886	126,008	165,623	741,621	58,972	272,086
186,288	54,656	10,271	3,359	1,809	103,145	25,670	5,907	37,866	10,921	40,976	104,591	14,317	89,705
13,655	2,254	3,106	10,005	7,367	7,912	2,969	12,648	772	2,353	4,295	16,576	173	14,646
8,121	838	1,104	11,504	1,883	4,542	57	509	474	208	2,361	–	85	3,197
164,802	38,488	37,736	121,541	111,576	40,495	21,051	5,628	13,939	4,737	7,179	12,946	2,165	19,137