

表一

各 本 國 銀 行 資 產 負 債 表 (全 行)

95 年 03 月 31 日

單位：新台幣百萬元

項 目	合 計	中國輸出入銀行	交 通 銀 行	中國農民銀行	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	合作金庫銀行	第一商業銀行	華南商業銀行
資 產												
現金及存放同業	3,532,290	698	31,319	82,811	25,310	650,341	69,055	7,716	191,085	391,385	208,201	261,623
公平價值變動列入損益之金融												
資產	914,712	6,454	18,779	18,395	1,899	39,327	40,874	10,043	6,237	25,887	40,763	31,471
附賣回票債券投資	161,357	160	1,378	-	3,636	32,410	2,550	7,662	2,511	527	-	-
備供出售金融資產-淨額	1,499,556	-	42,000	5,213	5,993	199,887	175,542	-	178,910	74,634	88,194	103,831
放款及貼現	16,646,908	68,184	396,625	454,920	208,425	1,424,846	593,861	105,616	1,331,496	1,312,828	881,992	964,465
1.進口押匯	1,252	-	-	-	-	-	-	-	-	3	69	66
2.出口押匯	58,926	-	1,615	1,188	257	3,765	2,025	31	1,041	540	2,693	12,586
3.貼 現	17,773	-	-	29	-	-	-	18	848	938	5,040	40
4.透支	104,480	-	272	335	497	58,333	5,818	2,534	4,421	13,627	1,343	2,432
5.短期放款	4,029,003	7,218	38,596	95,768	45,477	349,112	156,563	39,119	146,716	229,928	244,476	416,370
6.中期(擔保)放款	5,574,504	16,455	164,666	196,890	74,032	547,978	158,356	15,525	475,114	504,827	273,415	217,111
7.長期(擔保)放款	6,530,889	44,339	183,342	143,972	84,774	448,746	258,256	46,928	666,490	535,616	339,495	296,695
8.放款轉列之催收款項	330,081	172	8,134	16,738	3,388	16,912	12,843	1,461	36,866	27,349	15,461	19,165
減：備抵呆帳	-192,011	-521	-3,388	-4,013	-2,470	-10,111	-7,862	-828	-14,926	-11,935	-7,702	-9,452
持有至到期日金融資產-淨額	1,227,830	-	23,501	277	16,095	5,115	4,305	10,028	1,390	3,271	227,194	122,803
採權益法之股權投資-淨額	185,619	-	760	13	-	40,308	7,407	92	15	1,146	2,331	1,922
固定資產	621,068	688	7,762	11,438	945	84,748	18,911	3,960	54,229	34,642	31,236	31,480
減：累計折舊	-125,279	-192	-1,863	-3,064	-825	-7,541	-4,649	-790	-5,157	-7,518	-7,530	-9,291
減：累計減損	-1,959	-	-	-16	-	-620	-	-153	-	-74	-	-
無形資產-淨額	25,222	50	112	100	24	507	594	29	369	275	281	411
應收承兌票款	72,299	-	2,394	1,350	55	1,526	2,092	98	1,893	3,510	5,717	9,121
應收利息及收益	100,952	557	2,390	2,655	818	10,669	5,503	481	6,886	7,465	6,154	5,447
其他金融資產-淨額	728,055	108	22,051	8,538	1,153	11,908	23,849	3,212	6,874	19,462	118,630	18,010
其他資產-淨額	1,447,808	135	12,482	16,037	6,465	122,635	65,494	879	20,478	43,052	42,295	42,297
資產合計	26,844,427	76,321	556,302	594,654	267,523	2,605,955	997,526	148,045	1,782,290	1,898,557	1,637,756	1,574,138
負 債												
中央銀行及同業存款	2,360,629	8,247	109,844	60,881	29,333	243,751	34,164	15,939	233,612	228,487	44,564	103,733
存款	19,638,874	-	237,913	459,464	169,256	2,061,976	710,157	113,861	1,360,270	1,460,285	1,133,804	1,239,201
1.支票存款	305,616	-	4,129	6,337	2,584	20,796	10,152	1,037	15,838	20,903	34,278	41,411
2.活期存款	1,546,046	-	13,521	33,613	40,067	87,475	50,518	8,820	92,589	103,640	141,915	165,625
3.定期存款	3,206,880	-	82,937	75,925	16,235	142,618	86,903	14,060	200,827	215,225	142,448	188,552
4.儲蓄存款	11,934,717	-	93,213	270,317	98,448	1,463,833	457,630	75,876	878,458	1,029,385	647,846	659,832
5.外匯存款	2,131,400	-	41,399	27,676	11,922	135,873	72,000	4,791	39,541	69,489	147,667	177,381
6.公庫存款	514,215	-	2,714	45,596	-	211,381	32,954	9,277	133,017	21,643	19,650	6,400
公平價值變動列入損益之金融												
負債	282,652	7,425	48,211	6	-	1,972	38,884	17	10	638	36,770	35,464
附買回票債券負債	542,323	-	23,450	7,957	915	17,561	41,612	758	10,016	42,574	15,591	19,899
借入款	968,707	39,252	43,201	20,681	12,682	-	51,348	3,330	26,478	41,014	168,245	28,000
承兌匯票	73,698	-	2,403	1,359	55	1,561	2,120	98	1,932	3,556	5,953	9,357
應付利息	97,919	383	2,595	1,717	1,254	14,645	4,971	508	6,372	5,459	4,703	5,159

其他金融負債	287,895	1,363	6,391	847	281	1,814	2,551	282	9,455	2,953	97,730	8,461
其他負債	831,747	1,801	20,519	15,818	47,401	58,969	34,198	2,738	38,795	47,207	42,859	49,895
負債合計	25,084,444	58,471	494,527	568,730	261,177	2,402,249	920,005	137,531	1,686,940	1,832,173	1,550,219	1,499,169
淨 值												
股本	1,043,915	12,000	26,849	21,849	5,860	48,000	28,131	5,034	25,000	27,938	46,216	37,091
公積	345,048	-	8,514	919	-	98,719	24,748	2,542	46,749	23,696	8,660	12,618
未分配盈餘	272,005	5,101	23,065	2,199	487	28,655	24,306	2,936	12,247	9,829	22,142	18,670
庫藏股票	-265	-	-	-	-	-	-	-	-	-	-	-
股東權益其他項目	99,280	749	3,347	957	-1	28,332	336	2	11,354	4,921	10,519	6,590
淨值合計	1,759,983	17,850	61,775	25,924	6,346	203,706	77,521	10,514	95,350	66,384	87,537	74,969
負債及淨值合計	26,844,427	76,321	556,302	594,654	267,523	2,605,955	997,526	148,045	1,782,290	1,898,557	1,637,756	1,574,138
本表不包括下列表外項目：												
放款承諾責任	4,086,905	11,318	54,070	621	39,227	213,198	16,089	8,989	312,760	509,771	45,200	56,136
保證責任	792,354	3,203	55,068	9,805	11,263	52,752	43,517	5,423	33,691	48,689	29,796	60,963
信用狀責任	366,104	-	16,316	9,164	10,690	27,889	10,693	1,280	13,608	15,750	26,110	45,886
信託負債	2,699,354	-	19,194	22,385	185,210	24,557	141,552	10,525	137,662	28,605	233,760	128,952

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，中信局僅限於銀行部門。

彰化商業銀行	中國國際商銀	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	建華商業銀行	玉山商業銀行	萬泰商業銀行	寶華商業銀行	台新國際商銀
161,466	122,201	65,201	25,171	84,390	35,407	23,723	21,133	36,372	55,620	42,938	16,808	12,637	73,294
12,273	74,423	55,091	4,111	20,567	9,364	1,366	6,730	9,099	30,752	60,756	24,804	2,146	136,683
6,758	515	2,388	-	15,435	2,490	-	297	150	5,744	1,734	6,345	100	5,735
53,126	70,814	51,518	16,095	24,937	11,242	2,184	5,298	18,665	90,193	23,112	1,877	13,454	3,630
854,749	680,299	638,689	184,424	222,513	186,381	142,042	218,698	227,453	304,491	384,963	156,096	113,098	543,427
31	267	-	412	-	-	129	-	-	2	-	-	-	-
4,580	9,869	839	2,636	4,316	58	114	585	154	1,862	1,734	32	146	1,204
4,858	104	-	18	-	-	34	-	235	-	-	1	5	-
1,545	1,224	579	194	413	790	21	516	51	1,139	132	3	86	707
266,873	207,343	139,871	71,528	60,345	31,611	61,936	48,531	37,344	70,811	67,797	81,077	19,266	188,085
253,659	244,043	200,849	47,479	57,569	43,378	40,252	60,914	93,397	53,176	85,121	46,746	48,776	155,259
309,392	214,951	287,884	58,385	97,210	104,680	32,944	105,578	90,892	174,535	227,788	23,133	39,458	192,163
13,811	2,498	8,667	3,772	2,660	5,864	6,612	2,574	5,380	2,966	2,391	5,104	5,361	6,009
-14,177	-6,704	-12,995	-1,735	-4,503	-1,686	-2,449	-1,774	-2,392	-1,901	-1,650	-2,241	-4,394	-10,508
174,834	158,096	6,540	6,641	28,145	24,764	2,786	25,452	-	2,596	15,198	2,640	8,055	15,344
66	6,915	4,449	324	30,771	3,576	1,620	4,478	191	7,999	199	15	64	1,758
31,326	15,717	31,806	10,733	10,636	9,998	3,511	4,150	3,756	7,489	12,743	9,811	5,465	21,020
-6,097	-5,757	-7,239	-2,098	-2,398	-1,338	-1,913	-1,624	-746	-2,639	-2,136	-1,523	-944	-2,976
-	-38	-78	-318	-107	-	-	-	-	-	-	-9	-67	-
66	-	-	156	-	2,735	-	67	1,458	182	3,874	458	653	2,189
6,440	9,253	491	1,364	3,575	231	270	2,168	559	1,868	1,230	32	151	3,431
4,032	5,102	3,790	1,134	1,139	1,913	1,353	835	1,250	1,389	2,240	1,911	840	3,633
7,480	9,858	207,779	4,296	2,000	3,617	1,497	8,650	14,459	2,959	62,596	7,762	204	3,970
46,250	70,640	59,729	18,673	16,794	47,732	65,882	27,193	11,561	32,280	49,939	30,380	41,059	91,602
1,338,592	1,211,334	1,107,159	268,971	453,894	336,426	241,872	321,751	321,835	539,022	657,736	255,166	192,521	892,232
190,421	174,478	82,565	21,148	7,261	26,988	34,950	38,894	30,604	32,937	28,897	21,538	14,456	88,981
984,964	798,377	816,983	220,015	324,864	254,006	153,452	212,682	233,808	404,266	452,208	199,599	160,793	642,203
31,054	10,066	11,795	3,996	5,752	2,560	1,465	2,107	1,588	6,004	4,761	1,348	962	3,104
116,280	68,966	71,622	19,284	28,723	15,155	6,101	10,521	16,782	20,059	38,586	7,384	6,335	27,688
150,934	81,931	186,921	34,830	42,816	42,012	27,049	63,403	56,059	126,796	111,848	31,043	17,415	162,286
568,535	275,234	496,255	115,872	148,799	177,759	112,914	110,709	142,848	155,972	243,013	155,537	131,349	328,145
115,519	352,035	50,304	46,033	98,774	16,520	5,923	25,942	16,531	95,435	53,283	4,287	4,732	120,980
2,642	10,145	86	-	-	-	-	-	-	-	717	-	-	-
308	837	51,299	123	268	128	549	1,298	143	2,260	7,152	-4	-	13,422
13,138	11,163	37,024	2,413	31,003	15,106	-	2,868	11,547	7,773	11,136	8,033	1,480	22,709
22,975	48,234	18,672	4,583	12,720	13,105	3,889	29,647	9,500	35,800	39,200	-	3,247	44,700
6,703	9,436	510	1,375	3,725	231	270	2,168	566	1,868	1,239	33	151	3,433
3,427	4,617	3,743	1,043	1,530	1,525	1,242	1,483	1,007	1,814	2,001	1,380	1,079	3,799

354	605	1, 009	199	-	2, 404	-	7, 196	11, 909	121	58, 227	145	108	190
35, 720	78, 590	14, 824	6, 455	21, 604	5, 766	33, 639	3, 434	4, 114	24, 592	21, 369	3, 447	2, 159	21, 816
1, 258, 010	1, 126, 337	1, 026, 629	257, 354	402, 975	319, 259	227, 991	299, 670	303, 198	511, 431	621, 429	234, 171	183, 473	841, 253
63, 595	37, 261	46, 421	11, 945	14, 627	18, 254	15, 119	17, 912	18, 000	19, 728	23, 314	17, 710	15, 170	31, 812
39, 256	2, 929	13, 464	-	15	64	836	1, 197	15	118	5, 234	179	10	10, 810
-31, 301	42, 502	20, 165	-919	30, 962	-1, 146	-1, 424	2, 947	645	7, 754	8, 003	3, 180	-6, 324	7, 946
-	-	-	-1	-83	-	-181	-	-	-	-	-	-	-
9, 032	2, 305	480	592	5, 398	-5	-469	25	-23	-9	-244	-74	192	411
80, 582	84, 997	80, 530	11, 617	50, 919	17, 167	13, 881	22, 081	18, 637	27, 591	36, 307	20, 995	9, 048	50, 979
1, 338, 592	1, 211, 334	1, 107, 159	268, 971	453, 894	336, 426	241, 872	321, 751	321, 835	539, 022	657, 736	255, 166	192, 521	892, 232
79, 024	425, 818	346, 843	4, 793	7, 497	1, 506	1, 467	178, 678	108, 493	7, 384	143, 601	83, 199	6, 920	305, 922
35, 518	93, 497	15, 130	5, 135	27, 947	8, 381	1, 610	18, 017	10, 186	8, 851	6, 826	4, 102	1, 509	26, 010
31, 373	51, 478	2, 820	6, 471	10, 784	1, 514	1, 007	3, 042	3, 506	4, 657	4, 374	333	931	7, 874
55, 202	173, 126	126, 515	15, 765	50, 889	19, 880	5, 165	25, 927	49, 680	63, 459	41, 763	23, 408	14, 245	149, 776

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	台灣新光銀行	陽信商業銀行	板信商業銀行	第七商業銀行	臺灣中小企銀	台北國際商銀	新竹國際商銀	臺中商業銀行	台南中小企銀
45,434	16,593	49,351	147,484	23,801	73,542	15,700	23,906	5,307	90,316	24,843	25,351	48,786	24,755
22,870	23,533	8,766	73,163	1,751	4,843	29,907	460	50	4,073	8,091	14,333	164	1,264
-	8,986	600	7,357	-	-	-	1,108	-	5,012	7,800	4,107	369	1,305
6,431	2,371	16,970	54,043	1,152	1,070	2,299	1,428	460	14,096	58,715	15,303	-	-
230,644	194,389	209,282	846,319	89,077	199,995	170,394	144,818	57,029	728,423	298,499	280,069	185,330	118,445
204	-	-	-	-	-	-	-	-	3	-	-	-	66
243	243	371	1,063	83	92	18	83	-	966	1,201	246	158	61
668	-	-	2,770	-	1	-	28	-	2,138	-	-	-	-
77	15	79	502	1	29	2,442	16	9	3,309	214	26	136	378
76,814	19,755	35,413	198,161	17,859	33,152	33,286	33,570	15,096	188,187	73,799	44,795	74,383	26,228
70,993	94,041	84,660	274,659	49,480	90,648	41,403	38,104	26,640	266,189	106,724	99,494	47,690	35,399
76,412	75,801	77,050	358,581	10,827	72,565	88,362	68,541	14,531	251,957	110,368	129,689	60,356	53,488
5,233	4,534	11,709	10,583	10,827	3,508	4,883	4,476	753	15,674	6,193	5,819	2,607	2,825
-4,157	-1,853	-2,726	-10,672	-1,822	-2,064	-2,340	-1,553	-561	-7,039	-2,567	-2,661	-1,542	-877
-	479	-	148,407	870	14,991	294	-	-	75,016	1,367	39,361	8,689	1,332
1,265	46	1,386	16,032	-	171	216	81	107	137	476	1,388	57	10
4,810	6,689	4,030	43,423	5,274	16,734	11,038	5,965	2,585	18,935	6,814	10,972	6,108	6,165
-1,595	-1,165	-715	-10,127	-1,774	-2,269	-1,381	-658	-566	-4,311	-1,838	-3,076	-1,926	-2,207
-	-	-	-	-	-	-	-	-46	-	-	-	-150	-
114	1,465	316	4,085	77	1,524	1,339	1,375	-	90	11	-	-	-
1,086	375	488	5,765	69	263	52	336	-	2,093	1,465	705	229	136
1,001	1,215	1,310	5,838	754	943	529	423	194	2,982	1,375	1,301	833	345
41,649	2,483	7,582	15,710	1,874	3,049	392	321	24,811	5,012	1,140	917	158	220
79,373	36,737	24,877	138,317	28,515	23,898	6,474	5,242	476	49,437	24,043	13,806	12,481	2,536
428,925	292,343	321,517	1,485,144	149,618	336,690	234,913	183,252	89,846	984,272	430,234	401,876	259,586	153,429
36,645	31,913	23,537	68,793	22,480	10,893	9,262	17,571	-	128,921	23,170	18,532	3,783	1,141
233,695	206,796	225,716	1,129,580	106,703	283,703	201,961	149,479	85,128	733,243	322,634	314,408	231,873	135,165
5,469	879	1,955	8,672	459	3,922	2,107	1,180	1,746	17,286	6,609	3,312	3,450	1,404
10,025	11,761	11,733	59,383	3,065	17,085	11,937	9,040	8,145	99,551	30,913	27,994	28,472	10,482
61,631	57,335	72,594	275,709	8,178	42,112	38,855	44,158	11,250	90,953	65,238	33,404	17,814	10,217
125,104	127,488	131,684	579,065	88,678	216,535	145,928	92,435	63,987	452,450	190,410	236,020	176,591	110,912
31,466	9,333	7,413	195,178	6,323	3,987	2,931	2,666	-	67,248	29,464	13,678	5,483	2,150
-	-	337	11,573	-	62	203	-	-	5,755	-	-	63	-
5,432	127	71	23,792	342	-	4	7	-	-24	199	19	-	-
21,637	11,760	7,060	63,339	451	2,130	4,879	1,361	-	10,243	16,846	18,749	4,280	-
15,456	11,000	36,900	67,857	7,403	14,514	2,000	2,000	-	29,645	8,120	21,896	-	3,057
1,089	376	508	5,780	69	263	53	336	-	2,156	1,478	691	243	136
1,300	1,288	1,440	5,059	979	973	618	485	96	3,890	1,148	1,121	351	351

39,838	87	1	17,664	324	1,065	-	41	-	9,342	372	412	-	-
56,330	15,426	4,698	21,971	1,821	4,216	2,932	2,940	894	36,801	18,477	3,700	6,070	2,556
411,422	278,773	299,931	1,403,835	140,572	317,757	221,709	174,220	86,118	954,217	392,444	379,528	246,600	142,406
20,794	19,248	20,000	53,532	11,128	14,178	10,915	8,198	3,146	42,857	22,233	15,745	15,380	10,843
46	2	224	533	-	6,268	12	606	464	-	1	390	160	365
-3,217	-5,687	1,334	28,879	-2,148	-1,533	2,256	208	197	-13,887	14,337	5,797	-2,554	-185
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-120	7	28	-1,635	66	20	21	20	-79	1,085	1,219	416	-	-
17,503	13,570	21,586	81,309	9,046	18,933	13,204	9,032	3,728	30,055	37,790	22,348	12,986	11,023
428,925	292,343	321,517	1,485,144	149,618	336,690	234,913	183,252	89,846	984,272	430,234	401,876	259,586	153,429
11,593	63,113	126,187	46,249	5,678	80,509	273,839	6,339	14,822	244,718	16,262	77,093	21,252	54,856
21,270	8,142	10,595	56,237	1,225	4,800	3,792	5,099	384	14,209	6,762	8,656	1,916	1,966
4,281	1,648	1,389	18,035	764	2,661	1,065	1,499	17	14,558	5,382	2,261	1,236	917
39,688	30,270	24,457	634,551	4,454	12,272	10,394	14,415	-	32,579	63,423	43,189	11,520	7,532

花蓮中小企銀	台東中小企銀	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
7,666	17,172	15,860	13,525	15,827	36,986	114,180
376	151	24,890	1,157	928	5,641	7
5,006	-	8,964	-	2,328	-	9,890
1,372	-	44,945	844	1,024	4,476	12,208
11,180	38,145	60,122	62,830	73,229	44,019	4,089
-	-	-	-	-	-	-
-	-	11	7	13	197	-
-	-	-	-	-	-	-
5	2	-	24	147	57	-
233	264	2,553	13,733	13,932	5,862	167
9,100	25,141	47,590	21,080	31,770	35,772	2,940
1,140	8,536	9,716	26,737	25,575	2,029	982
702	4,202	252	1,249	1,792	102	-
-838	-1,958	-2,744	-577	-715	-428	-
1,110	208	-	480	120	-	50,036
-	15	36,902	12	-	10,899	-
1,888	2,092	2,276	2,743	2,956	1,294	77
-551	-808	-929	-831	-485	-212	-7
-10	-	-15	-	-258	-	-
25	-	-	36	154	20	1
-	-	302	18	6	92	-
193	359	375	184	217	312	683
46	221	40,435	835	307	5,139	4,832
6,514	2,683	6,434	792	2,462	658	90
33,977	58,280	237,817	82,048	98,100	108,896	196,086
241	1,484	19,806	1,187	558	34,039	-
32,928	54,584	12,527	72,562	87,769	38,827	175,186
436	115	64	1,147	1,300	61	16
1,961	824	1,526	4,409	5,688	717	66
1,837	1,556	1,610	10,489	16,509	28,905	15,453
28,694	52,089	-	55,427	63,790	-	159,651
-	-	9,327	1,090	482	9,144	-
-	-	-	-	-	-	-
-	-	5,073	1	-	426	3
1,289	-	20,610	-	-	1,963	-
-	-	20,300	-	2,706	5,350	-
-	-	302	18	6	92	-
194	236	173	240	173	112	236

-	-	3,460	-	-	694	-
556	315	10,464	1,168	1,438	719	526
35,208	56,619	92,715	75,176	92,650	82,222	175,951
1,117	3,900	83,854	4,769	3,337	23,905	20,000
-	-	32,045	1,100	1,511	29	-
-2,331	-2,239	16,090	778	531	2,643	109
-	-	-	-	-	-	-
-17	-	13,113	225	71	97	26
-1,231	1,661	145,102	6,872	5,450	26,674	20,135
33,977	58,280	237,817	82,048	98,100	108,896	196,086
362	13,510	4,446	13,389	6,124	38,040	-
64	66	16,421	735	657	12,446	23
-	-	888	126	201	1,626	-
-	31	6,444	2,529	743	13,661	-