

表一

各 本 國 銀 行 資 產 負 債 表 (全 行)

95 年 06 月 30 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
資 產												
現金及存放同業	3,510,671	2,542	37,391	20,109	643,203	144,809	6,561	179,362	446,467	227,167	242,872	136,707
公平價值變動列入損益之金融												
資產	866,136	5,790	17,923	6,973	36,974	24,701	8,264	4,206	39,438	41,216	27,000	11,367
附賣回票債券投資	131,524	-	50	4,346	25,404	1,080	2,923	2,439	-	-	149	10,290
備供出售金融資產-淨額	1,576,041	-	42,142	3,021	196,087	157,662	-	214,984	74,008	88,484	125,800	59,288
放款及貼現	16,836,872	62,673	401,169	201,846	1,465,554	574,890	108,135	1,341,994	1,720,240	931,747	965,942	871,834
1.進口押匯	1,277	-	-	-	-	5	-	-	59	94	5	34
2.出口押匯	65,210	-	1,514	292	4,796	2,248	7	1,183	1,444	3,392	12,895	4,666
3.貼 現	20,033	-	-	-	-	-	46	1,028	1,764	5,599	35	5,442
4.透支	91,353	-	144	248	46,276	5,908	2,550	3,793	12,787	2,233	2,895	1,419
5.短期放款	4,050,005	8,450	47,650	45,014	358,505	132,154	40,767	159,602	282,726	271,407	402,680	270,423
6.中期(擔保)放款	5,608,213	17,575	176,134	74,830	568,741	169,529	16,057	477,958	679,644	283,880	217,669	263,784
7.長期(擔保)放款	6,669,007	36,478	168,590	78,167	470,046	254,625	47,283	672,029	699,971	349,970	309,816	312,795
8.放款轉列之催收款項	331,774	170	7,137	3,295	17,190	10,421	1,425	26,401	41,845	15,172	19,947	13,271
減：備抵呆帳	-191,088	-535	-3,975	-2,566	-9,615	-6,444	-863	-16,211	-25,497	-7,702	-9,700	-13,017
持有至到期日金融資產-淨額	1,150,223	-	19,610	18,489	4,954	4,305	10,992	1,393	3,680	182,063	120,986	145,585
採權益法之股權投資-淨額	187,901	-	796	-	41,066	6,723	94	4	4,679	2,311	1,807	49
固定資產	623,529	687	7,715	866	84,399	17,964	3,919	53,923	45,864	31,073	31,740	31,454
減：累計折舊	-126,083	-193	-1,875	-754	-7,504	-4,623	-790	-5,352	-9,388	-7,500	-9,416	-6,380
減：累計減損	-1,973	-	-	-	-623	-	-139	-	-74	-	-	-
無形資產-淨額	28,329	41	104	41	534	557	31	338	3,395	292	394	57
應收承兌票款	79,636	-	2,022	71	3,000	3,215	599	1,703	4,669	6,412	9,441	7,144
應收利息及收益	113,089	621	2,608	931	13,631	6,227	534	7,726	10,495	7,128	5,772	4,684
其他金融資產-淨額	725,999	108	21,014	1,217	16,321	25,539	3,829	6,595	42,273	38,809	17,714	7,215
其他資產-淨額	1,576,172	425	9,668	2,663	111,340	120,257	1,827	43,755	34,440	48,410	49,521	47,578
資產合計	27,086,978	72,159	556,362	257,253	2,624,725	1,076,862	145,916	1,836,859	2,394,689	1,589,910	1,580,022	1,313,855
負 債												
中央銀行及同業存款	2,233,104	11,780	114,132	24,841	254,334	32,356	12,036	226,008	244,878	41,773	90,221	154,930
存款	19,830,408	-	261,537	169,725	2,062,636	728,457	114,195	1,407,297	1,870,193	1,153,455	1,255,219	984,745
1.支票存款	320,938	-	5,319	2,560	21,474	10,448	1,122	15,380	29,795	34,742	42,890	32,531
2.活期存款	1,616,949	-	18,402	32,838	71,414	54,308	9,445	94,084	134,120	147,897	185,128	117,525
3.定期存款	3,259,455	-	102,655	15,667	136,636	97,373	14,158	218,931	291,107	154,150	182,103	149,883
4.儲蓄存款	11,852,314	-	93,033	105,377	1,452,989	453,800	75,370	892,026	1,240,301	639,254	647,563	559,171
5.外匯存款	2,245,958	-	41,079	13,283	155,266	79,328	4,742	49,142	104,909	159,156	191,475	123,024
6.公庫存款	534,794	-	1,049	-	224,857	33,200	9,358	137,734	69,961	18,256	6,060	2,611
公平價值變動列入損益之金融												
負債	277,871	7,423	48,025	330	1,891	4,477	2	70	2,241	42,007	35,377	221
附買回票債券負債	579,552	-	21,142	401	17,721	49,038	1,214	10,470	60,706	14,021	20,658	17,196
借入款	1,029,258	31,387	22,277	5,287	-	94,276	2,993	26,802	69,742	171,479	30,400	23,771
承兌匯票	81,562	-	2,035	71	3,033	3,247	600	1,725	4,735	6,687	9,798	7,591
應付利息	95,461	91	2,382	1,269	14,899	4,612	439	6,989	6,813	4,637	4,433	3,264

其他金融負債	246,574	1,374	6,909	280	1,736	5,485	223	10,297	4,157	19,725	8,148	352
其他負債	996,716	2,127	14,839	48,255	62,704	83,993	3,821	50,035	46,714	54,243	53,880	38,947
負債合計	25,370,506	54,182	493,278	250,459	2,418,954	1,005,941	135,523	1,739,693	2,310,179	1,508,027	1,508,134	1,231,017
淨 值												
股本	1,038,500	12,000	26,849	5,860	48,000	28,131	5,034	25,000	36,907	46,216	37,091	63,595
公積	315,258	-	8,514	-	98,733	24,748	2,542	46,749	30,729	8,660	12,618	4,500
未分配盈餘	267,688	5,214	24,737	940	29,563	19,542	2,817	13,548	12,516	15,779	15,682	6,618
庫藏股票	-84	-	-	-	-	-	-	-	-	-	-	-
股東權益其他項目	95,110	763	2,984	-6	29,475	-1,500	-	11,869	4,358	11,228	6,497	8,125
淨值合計	1,716,472	17,977	63,084	6,794	205,771	70,921	10,393	97,166	84,510	81,883	71,888	82,838
負債及淨值合計	27,086,978	72,159	556,362	257,253	2,624,725	1,076,862	145,916	1,836,859	2,394,689	1,589,910	1,580,022	1,313,855
本表不包括下列表外項目：												
放款承諾責任	4,148,274	9,689	53,889	12,731	214,600	15,356	9,547	321,316	538,924	47,282	56,798	135,281
保證責任	785,698	3,006	53,312	11,708	50,627	46,146	5,452	34,912	57,915	29,573	59,597	36,320
信用狀責任	381,453	-	15,162	10,814	27,442	13,361	1,193	16,349	24,534	32,125	44,504	30,905
信託負債	2,936,831	-	22,152	199,361	25,661	155,615	11,643	141,382	54,831	260,409	143,159	61,051

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。

註2：台南區中小企業銀行於95年5月3日更名為京城商業銀行。

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	大眾商業銀行
92,919	67,940	20,026	75,066	29,823	22,244	44,187	40,089	72,668	40,942	15,139	14,286	47,442	42,288
60,649	54,074	4,044	23,317	6,089	3,362	8,150	10,113	20,904	69,391	27,667	1,061	136,563	21,577
5,330	811	-	18,512	2,612	-	-	1,553	5,942	1,765	1,838	-	2,128	-
76,518	52,422	16,494	26,509	10,394	2,145	4,541	14,390	79,952	27,111	4,092	13,415	3,241	9,143
700,681	646,096	183,839	235,786	188,430	132,218	222,745	229,795	309,097	404,643	152,674	113,721	540,235	231,770
280	-	405	-	-	40	-	-	-	-	-	-	-	187
12,590	624	2,479	4,476	90	137	965	120	1,914	1,655	56	210	885	393
128	-	31	-	-	8	-	218	-	-	5	5	-	546
1,138	625	114	423	790	15	266	46	1,122	152	3	91	505	63
213,969	143,320	70,338	65,035	28,818	48,491	46,419	40,322	70,992	65,709	75,277	19,739	166,413	73,090
246,333	198,205	46,177	62,025	40,530	41,233	60,672	92,530	50,187	90,998	53,361	46,762	149,430	73,336
223,476	295,281	60,503	101,262	112,965	36,540	111,661	92,222	181,442	243,392	21,366	39,491	202,500	78,326
2,767	8,041	3,792	2,565	5,237	5,754	2,762	4,337	3,440	2,737	2,606	7,423	20,502	5,829
-7,193	-10,241	-1,682	-4,304	-1,461	-2,322	-1,189	-1,835	-1,842	-1,466	-1,488	-4,227	-5,056	-2,614
143,332	6,384	13,470	32,686	22,712	3,029	9,303	-	888	14,749	-	5,350	16,726	-
7,213	2,022	330	31,643	3,053	1,619	4,307	123	8,045	196	15	62	1,900	1,357
15,668	31,814	10,724	10,703	9,799	3,500	4,183	3,943	7,571	12,577	9,780	5,477	21,019	4,869
-5,786	-7,292	-2,078	-2,415	-1,346	-1,958	-1,658	-800	-2,716	-2,258	-1,589	-969	-3,164	-1,634
-38	-119	-318	-107	-	-	-	-	-	-	-9	-67	-	-
-	-	158	-	2,903	-	62	1,450	167	3,895	476	661	2,149	112
11,307	552	1,611	3,761	269	194	1,609	747	1,876	1,234	64	115	3,909	707
5,452	4,386	1,144	1,358	1,952	1,289	894	1,257	1,345	2,690	1,513	909	3,334	1,180
9,863	213,972	4,297	1,912	3,814	1,497	10,347	20,381	3,773	62,992	13,393	214	7,695	76,719
85,429	61,786	18,411	16,750	50,922	69,953	25,538	14,850	36,841	53,184	31,188	39,166	90,152	142,401
1,201,344	1,124,607	270,470	471,177	329,965	236,770	333,019	336,056	544,511	691,645	254,753	189,174	868,273	527,875
124,262	105,483	19,057	6,910	23,946	34,207	31,534	33,136	27,513	30,284	20,684	13,529	90,584	46,155
810,711	822,534	224,284	329,780	253,663	145,936	228,245	232,784	406,776	474,825	194,274	159,253	613,182	227,020
11,869	11,362	4,315	6,914	2,550	1,294	3,686	2,091	5,656	5,774	1,228	1,154	3,613	2,489
73,333	71,621	20,171	31,474	15,966	5,978	11,702	17,410	20,888	42,626	6,999	6,589	33,527	12,386
84,097	174,573	38,524	43,134	38,318	22,213	75,359	55,469	129,235	122,598	29,789	19,289	142,565	62,011
269,907	503,744	114,052	147,863	179,037	110,213	106,481	141,436	156,096	248,665	151,540	127,308	319,395	118,899
359,410	60,899	47,222	100,395	17,792	6,238	31,017	16,378	94,901	54,438	4,718	4,913	114,082	31,235
12,095	335	-	-	-	-	-	-	-	724	-	-	-	-
1,000	52,099	536	211	70	3,034	2,061	2,233	4,125	8,139	24	-	15,937	5,518
14,147	28,836	2,209	33,671	12,665	-	4,364	16,133	7,740	17,517	8,621	2,408	18,562	22,872
57,220	18,095	4,536	18,539	13,105	4,379	29,409	7,366	38,065	39,200	6,085	3,247	44,700	15,456
11,485	556	1,638	4,018	269	194	1,609	755	1,876	1,246	64	115	3,914	708
4,194	3,392	988	1,256	1,507	1,172	1,535	967	1,921	1,957	1,206	974	3,656	1,398

983	2, 276	184	43	2, 571	–	9, 337	17, 044	120	58, 024	99	108	188	74, 146
94, 549	13, 342	5, 747	25, 506	3, 765	34, 838	3, 251	7, 760	27, 789	24, 055	3, 637	2, 245	26, 048	120, 184
1, 118, 551	1, 046, 613	259, 179	419, 934	311, 561	223, 760	311, 345	318, 178	515, 925	655, 247	234, 694	181, 879	816, 771	513, 457
37, 261	46, 421	11, 945	17, 645	18, 254	14, 893	18, 779	18, 000	19, 728	25, 645	20, 465	15, 170	31, 812	18, 390
2, 929	13, 464	–	15	64	868	1, 014	15	118	5, 234	347	10	10, 810	63
40, 239	18, 099	–1, 166	28, 566	142	–2, 257	1, 908	–59	8, 877	6, 082	–694	–7, 844	8, 547	–3, 925
–	–	–1	–83	–	–	–	–	–	–	–	–	–	–
2, 364	10	513	5, 100	–56	–494	–27	–78	–137	–563	–59	–41	333	–110
82, 793	77, 994	11, 291	51, 243	18, 404	13, 010	21, 674	17, 878	28, 586	36, 398	20, 059	7, 295	51, 502	14, 418
1, 201, 344	1, 124, 607	270, 470	471, 177	329, 965	236, 770	333, 019	336, 056	544, 511	691, 645	254, 753	189, 174	868, 273	527, 875
432, 799	333, 042	5, 418	8, 027	964	1, 786	168, 475	98, 039	6, 785	144, 586	78, 488	7, 623	312, 040	15, 523
92, 974	14, 982	5, 196	27, 994	8, 373	1, 398	19, 547	9, 455	7, 666	7, 250	1, 634	1, 480	26, 252	24, 472
54, 779	3, 611	6, 901	11, 988	1, 455	1, 229	2, 752	4, 190	4, 089	4, 802	708	1, 131	6, 988	4, 699
186, 160	138, 824	18, 335	55, 057	22, 182	6, 147	28, 085	59, 852	70, 868	47, 357	27, 252	15, 877	159, 253	42, 833

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	京城商業銀行	花蓮中小企銀
15,057	40,533	152,849	25,238	54,798	13,063	24,810	5,304	104,767	31,686	29,026	44,521	21,780	11,389
18,694	10,516	75,030	1,336	3,198	30,933	717	46	6,091	7,751	10,873	428	2,790	6
8,669	-	7,767	193	-	-	601	-	4,138	10,910	296	-	1,661	-
2,322	4,129	57,993	1,310	4,574	3,011	1,289	495	14,743	63,252	11,525	-	-	1,345
191,274	217,141	830,063	87,343	206,555	175,466	148,243	56,374	750,241	299,006	301,679	189,742	130,684	10,945
-	-	-	-	-	-	-	-	6	-	-	21	141	-
166	536	1,395	104	169	30	150	-	1,482	1,430	211	221	79	-
-	-	2,595	-	-	-	43	-	2,540	-	-	-	-	-
10	34	499	-	21	2,651	19	11	3,495	192	28	131	354	8
15,442	43,454	203,226	17,502	32,054	35,506	32,629	16,700	225,604	81,334	50,436	73,101	32,542	198
90,725	87,886	264,131	46,743	91,996	39,728	39,625	24,541	247,364	102,551	104,619	50,747	38,052	8,008
78,067	77,079	346,390	9,861	78,854	93,077	69,759	14,380	253,457	107,094	142,226	62,382	57,043	1,948
6,864	8,152	11,827	13,133	3,461	4,474	6,018	742	16,293	6,405	4,159	3,139	2,473	783
-1,441	-2,113	-12,628	-2,220	-2,080	-1,653	-1,935	-559	-6,984	-2,505	-3,338	-1,397	-900	-852
479	-	156,244	1,047	13,994	293	324	-	70,034	1,252	43,494	9,890	1,305	1,222
47	1,329	16,248	-	138	216	93	-	80	517	1,459	25	12	-
6,709	4,102	46,956	5,291	17,033	11,039	6,033	2,560	19,083	6,777	11,069	6,101	6,065	1,886
-1,226	-731	-10,453	-1,803	-2,380	-1,411	-657	-545	-4,386	-1,861	-3,181	-1,955	-2,155	-561
-	-	-	-	-	-	-	-46	-	-	-	-150	-	-10
1,383	321	4,085	75	1,539	1,354	1,424	-	85	10	-	-	-	25
327	345	6,068	98	385	67	420	-	2,457	1,784	742	178	110	-
1,306	1,127	7,546	801	939	592	442	229	2,918	1,565	1,530	952	360	205
2,028	16,940	6,351	1,621	3,366	494	270	27,775	4,002	1,240	869	158	213	46
25,494	25,296	134,982	27,048	22,741	6,044	5,384	512	54,033	21,479	12,846	9,267	2,566	6,035
271,122	318,935	1,479,101	147,378	324,800	239,508	187,458	92,145	1,021,302	442,863	418,889	257,760	164,491	31,681
27,670	21,130	66,431	22,964	12,911	8,646	19,713	-	131,107	27,450	18,470	4,354	1,171	174
202,773	220,602	1,115,221	105,559	273,192	203,118	149,844	84,725	760,132	325,969	331,291	231,270	146,778	31,119
894	2,232	8,801	415	4,032	2,192	1,169	1,688	19,732	7,095	3,623	3,721	1,615	424
11,423	15,117	63,946	3,541	18,628	13,182	9,832	8,369	112,935	33,226	32,213	28,458	11,121	1,873
57,128	64,011	266,514	7,607	33,628	37,850	41,828	11,005	106,150	64,602	48,243	17,863	20,197	1,630
122,922	130,370	567,045	86,805	212,017	146,159	93,688	63,663	446,101	190,017	233,560	175,192	111,491	27,192
10,406	8,493	197,335	7,191	4,815	3,530	3,327	-	68,980	31,029	13,652	5,952	2,354	-
-	379	11,580	-	72	205	-	-	6,234	-	-	84	-	-
122	1,382	31,738	319	989	16	9	-	147	131	13	20	-	-
9,280	8,123	65,317	1,099	201	7,050	1,081	-	10,167	22,017	23,583	4,984	-	1,304
11,000	42,700	75,919	6,901	13,514	4,000	3,680	2,600	29,645	9,611	20,388	-	3,233	-
328	353	6,092	97	385	78	422	-	2,587	1,784	745	187	110	-
1,366	1,445	5,455	897	874	578	518	65	3,918	1,066	1,275	269	307	171

141	1	3,513	497	1,189	-	-	-	9,185	393	386	-	-	-
5,445	3,100	31,607	1,509	4,092	2,872	3,141	882	45,089	18,676	5,842	3,518	1,718	587
258,125	298,836	1,401,293	139,842	307,347	226,358	178,408	88,272	991,977	407,097	401,993	244,602	153,317	33,355
19,248	20,000	53,532	11,128	14,178	11,354	8,198	3,146	42,857	22,233	16,239	15,380	10,843	1,117
-	224	533	-	5,642	12	606	463	-	1	390	-	59	-
-6,210	-112	26,186	-3,652	-2,195	1,785	227	306	-13,611	12,418	171	-2,222	272	-2,748
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-41	-13	-2,443	60	-172	-1	19	-42	79	1,114	96	-	-	-43
12,997	20,099	77,808	7,536	17,453	13,150	9,050	3,873	29,325	35,766	16,896	13,158	11,174	-1,674
271,122	318,935	1,479,101	147,378	324,800	239,508	187,458	92,145	1,021,302	442,863	418,889	257,760	164,491	31,681
55,982	200,301	43,646	5,333	36,244	283,855	5,437	15,095	210,015	17,368	71,529	23,242	63,968	354
6,891	7,140	54,684	1,110	5,710	3,683	5,194	308	13,995	7,831	9,017	1,840	2,053	8
1,444	1,529	16,654	1,145	2,301	758	1,583	34	17,013	5,333	2,276	1,617	786	-
36,259	29,455	666,030	4,734	14,622	11,849	19,123	-	37,273	67,480	50,452	12,835	8,984	-

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
15,487	19,667	9,525	15,042	32,932	130,948
134	19,534	1,227	207	5,796	16
-	4,101	-	1,432	-	4,584
-	53,006	670	1,023	4,254	49,257
37,826	64,706	70,365	77,318	47,231	6,916
-	-	-	-	-	-
-	-	14	16	176	-
-	-	-	-	-	-
2	-	50	166	76	-
356	3,881	16,749	15,223	5,775	983
21,614	51,014	24,897	32,643	39,082	4,667
9,544	9,583	27,373	27,414	2,013	1,266
6,310	228	1,282	1,856	109	-
-2,825	-2,793	-628	-764	-428	-
205	-	480	484	-	68,790
12	37,896	8	-	10,407	-
2,099	2,278	2,764	2,955	1,417	81
-837	-943	-852	-483	-213	-12
-	-15	-	-258	-	-
-	-	39	154	16	2
-	214	34	13	163	-
333	1,039	190	212	295	1,448
224	38,018	827	255	4,978	4,821
2,312	9,263	560	2,748	992	115
54,970	245,971	85,209	100,338	107,840	266,966
1,439	21,544	2,582	451	30,324	-
52,583	15,607	74,598	89,682	42,254	243,365
109	62	1,262	1,457	139	20
826	3,478	4,667	6,990	1,205	88
1,511	1,453	11,372	15,440	29,568	22,018
50,137	-	56,095	65,101	-	221,239
-	10,614	1,202	694	11,342	-
-	-	-	-	-	-
-	5,491	-	-	443	-
-	18,694	-	-	1,521	2,819
-	20,300	-	2,582	5,369	-
-	214	34	14	163	-
205	200	227	184	144	346

-	6,798	-	-	662	-
280	10,686	1,195	2,095	1,585	523
54,507	99,534	78,636	95,008	82,465	247,053
3,900	83,854	4,960	3,337	23,905	20,000
-	32,039	1,005	1,511	29	-
-3,435	14,378	530	388	1,598	143
-	-	-	-	-	-
-2	16,166	78	94	-157	-230
463	146,437	6,573	5,330	25,375	19,913
54,970	245,971	85,209	100,338	107,840	266,966
12,838	5,201	16,480	11,637	40,741	-
48	14,636	702	623	12,961	23
-	681	90	142	2,356	-
155	7,025	3,243	1,000	12,966	-