

各本國銀行資產負債表(全行)

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	3,949,373	449	546,401	121,032	22,646	204,884	268,022	129,264	120,791	103,479	186,031	87,584
公平價值變動列入損益之金融												
資產	743,287	295	114,203	51,399	2,001	2,210	14,904	13,532	31,584	25,858	38,179	20,674
附賣回票債券投資	51,914	-	11,215	-	4,430	-	-	-	80	-	445	2,239
備供出售金融資產-淨額	2,928,169	-	781,625	52,088	4,172	238,448	44,473	76,115	68,885	57,004	76,835	52,205
待出售資產-淨額	188	-	-	-	-	-	-	-	-	-	-	-
放款及貼現	20,873,078	85,175	2,065,219	910,132	167,399	1,727,232	1,877,518	1,321,998	1,296,959	1,110,731	1,391,465	922,956
1.進口押匯	6,947	-	1	-	-	41	-	51	-	40	6	-
2.出口押匯	75,589	-	3,608	3,949	180	824	774	2,156	11,152	1,507	16,617	394
3.貼 現	20,871	-	-	27	37	1,186	2,009	5,893	17	3,739	94	-
4.透支	81,833	-	42,916	1,907	869	1,117	1,515	1,463	198	1,511	1,331	536
5.短期放款	5,108,368	9,168	366,237	234,455	74,026	195,240	410,358	439,478	430,382	342,728	423,831	221,604
6.中期(擔保)放款	6,670,043	48,718	856,107	254,465	39,829	688,568	544,422	351,532	315,191	291,641	544,693	239,520
7.長期(擔保)放款	8,819,032	26,982	786,324	413,230	51,038	835,001	905,045	513,372	533,224	464,962	402,347	457,632
8.放款轉列之催收款項	90,395	307	10,026	2,099	1,420	5,255	13,395	8,053	6,795	4,603	2,546	3,270
減：備抵呆帳	-199,456	-429	-14,409	-5,482	-1,688	-22,965	-17,312	-12,774	-10,608	-13,131	-11,798	-7,698
加(減):貼現及放款評價調整	-833	-	-	-48	-	-9	-129	138	112	-	-	488
持有至到期日金融資產-淨額	2,625,783	2,100	47,541	268,320	7,464	175	349,344	317,393	271,820	172,678	179,620	4,864
採權益法之股權投資-淨額	198,657	-	32,121	160	44	21	10,857	3,985	229	216	9,177	4,486
固定資產	592,588	718	89,160	18,312	3,429	29,204	44,844	32,244	36,622	32,912	22,784	36,088
減：累計折舊	-157,412	-220	-11,298	-6,358	-1,215	-6,879	-11,220	-9,180	-11,883	-9,363	-8,989	-11,158
減：累計減損	-2,781	-	-1,684	-	-	-	-7	-	-	-	-765	-
無形資產-淨額	85,791	16	928	1,845	37	645	3,870	169	460	49	251	7,329
應收承兌票款	84,096	-	3,202	5,322	386	3,030	3,646	7,512	7,376	7,051	11,796	1,669
應收利息及收益	66,255	235	10,379	3,827	438	3,686	4,646	4,729	3,402	2,618	3,402	2,137
其他金融資產-淨額	780,772	187	57,209	8,270	2,751	9,707	39,782	4,059	11,893	14,792	18,578	458,808
其他資產-淨額	1,275,498	276	86,000	90,413	1,364	42,718	46,977	68,018	44,474	43,048	92,682	46,572
資產合計	33,894,967	88,802	3,817,812	1,519,232	213,658	2,232,107	2,680,215	1,957,202	1,872,196	1,547,942	2,009,693	1,629,243
負 債												
中央銀行及同業存款	1,852,177	25,469	178,790	72,755	13,914	179,937	177,886	142,474	86,529	112,000	191,123	48,963
與待出售資產直接相關之負債	-	-	-	-	-	-	-	-	-	-	-	-
存款	26,865,871	-	3,115,336	1,149,192	183,246	1,845,349	2,164,599	1,550,477	1,557,011	1,238,564	1,499,045	1,393,634
1.支票存款	359,647	-	27,937	13,048	1,820	20,618	34,566	31,778	47,433	31,397	19,069	13,489
2.活期存款	2,996,131	-	159,855	97,352	14,077	161,797	252,392	227,661	267,769	167,661	188,516	137,078
3.定期存款	5,141,415	-	220,614	271,153	58,340	535,027	359,797	164,836	178,168	185,110	271,287	268,880
4.儲蓄存款	13,916,960	-	2,159,524	583,183	90,390	893,473	1,269,149	832,564	816,969	666,655	459,768	818,282
5.外匯存款	3,916,486	-	324,993	170,421	7,393	78,597	181,036	280,705	240,062	185,308	555,091	155,905
6.公庫存款	535,232	-	222,413	14,035	11,226	155,837	67,659	12,933	6,610	2,433	5,314	-
加(減):存款採避險會計之調整數	22	-	-	-	-	-	-	-	-	-	-	-
公平價值變動列入損益之金融												

負債	245,775	7,253	6,796	26,777	19	142	4,563	32,743	28,304	2,188	20,421	16,823
附買回票債券負債	462,299	-	11,799	31,543	140	7,695	34,532	7,008	23,239	10,904	11,485	12,293
借入款	856,624	24,670	-	55,469	4,000	43,133	85,470	27,780	31,050	38,490	47,768	28,920
承兌匯票	83,422	-	3,223	5,324	386	3,082	3,682	7,785	7,592	7,154	11,914	1,679
應付利息	50,210	37	12,035	2,360	304	3,320	3,274	2,582	2,321	1,626	2,057	1,900
承作結構型商品所收本金	304,847	-	15,390	35,356	-	-	16,293	24,031	7,359	1,647	11,158	9,825
其他金融負債	48,154	10,760	1,121	1,109	202	285	1,984	470	626	338	2,911	162
其他負債	1,000,865	2,524	230,214	49,345	2,357	46,713	68,908	64,125	36,487	44,488	53,781	21,300
負債合計	31,770,266	70,713	3,574,704	1,429,230	204,568	2,129,656	2,561,191	1,859,475	1,780,518	1,457,399	1,851,663	1,535,499
淨 值												
股本	1,295,925	12,000	70,000	51,092	5,869	50,000	63,855	52,700	47,671	67,684	68,000	52,277
資本公積	340,909	-	105,586	13,614	2,018	21,749	27,784	10,460	12,618	-	33,070	15,213
保留盈餘	408,009	5,975	29,243	22,821	1,193	20,745	22,108	26,184	26,610	15,088	52,352	25,504
庫藏股票	-107	-	-	-	-	-	-	-	-	-	-	-
股東權益其他項目	79,965	114	38,279	2,475	10	9,957	5,277	8,383	4,779	7,771	4,608	750
淨值合計	2,124,701	18,089	243,108	90,002	9,090	102,451	119,024	97,727	91,678	90,543	158,030	93,744
負債及淨值合計	33,894,967	88,802	3,817,812	1,519,232	213,658	2,232,107	2,680,215	1,957,202	1,872,196	1,547,942	2,009,693	1,629,243
本表不包括下列表外項目：												
放款承諾責任	7,244,136	12,737	493,805	765,543	6,951	832,818	943,503	40,266	704,346	503,284	1,304,327	56,006
保證責任	982,711	5,510	49,235	76,117	4,225	63,907	63,004	52,943	40,461	29,810	241,089	14,298
信用狀責任	403,046	-	36,229	15,188	1,343	12,318	27,926	40,628	35,790	27,583	92,620	4,745
信託負債	6,411,447	-	493,859	315,011	19,036	268,230	228,341	622,961	373,584	262,672	439,928	447,588

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。
2. 原列於存款項下之承作結構型商品所收本金，自99.02.01起不再列入存款。

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
401,828	58,761	83,562	81,053	104,296	73,609	66,004	17,583	44,369	15,169	30,842	81,560	112,040	77,626
11,467	18,288	4,196	16,153	16,577	41,521	46,825	733	36,274	24,163	25,478	5,956	51,294	10,251
3,958	5,202	-	-	4,571	1,664	50	-	1,458	2,104	1,325	3,658	1,738	-
116,998	49,742	7,780	18,712	11,386	31,407	45,533	5,644	184,057	121,389	3,755	53,617	256,742	127,538
-	-	-	-	-	-	-	64	-	-	-	-	-	-
191,928	413,955	190,476	263,078	322,387	720,452	637,631	70,314	589,594	272,083	126,329	201,644	992,454	175,689
3,214	-	-	-	-	7	4	-	-	-	-	-	-	38
3,115	7,073	169	271	19	1,837	2,638	9	2,367	109	36	97	497	12,921
-	-	-	-	100	-	-	-	-	969	-	-	5,430	-
10,617	282	76	91	185	641	941	-	4,630	44	-	9	421	4,174
50,809	120,224	46,315	74,809	68,419	170,307	151,483	33,593	147,646	64,228	25,383	42,946	262,295	31,137
49,325	111,564	35,337	68,146	129,074	184,814	160,827	16,732	160,065	71,686	29,671	76,073	371,019	31,729
74,673	173,985	107,745	119,231	123,590	360,410	320,893	19,437	273,183	134,160	69,220	82,177	349,629	95,127
175	827	834	530	1,000	2,436	845	543	1,703	887	2,019	342	3,163	563
-3,765	-6,541	-1,187	-4,237	-4,529	-5,173	-3,651	-2,733	-6,293	-3,840	-1,340	-1,054	-9,108	-1,055
-	-65	-	-	-69	-179	-50	-	-140	-	-21	-165	-350	-
-	120,688	2,474	3,008	144	201,374	259,236	22,300	2,970	-	300	-	165,826	-
184	37,543	1,090	2,460	38	5,970	-	29	1,946	1,496	27	36	27,385	-
7,400	12,860	10,267	5,284	3,694	14,449	20,199	8,689	24,130	4,331	6,058	2,953	46,259	1,482
-2,848	-2,721	-2,290	-2,450	-1,159	-5,771	-5,331	-2,579	-6,756	-1,174	-2,000	-870	-13,843	-218
-	-	-	-	-	-	-	-	-	-	-	-	-67	-34
25,892	46	2,274	1,924	2,381	959	3,935	122	2,052	2,490	33	254	11,900	8,263
1,464	4,012	137	836	593	2,020	1,989	42	2,040	828	258	965	8,831	2,556
1,256	934	618	640	547	1,448	1,704	367	1,582	652	484	837	3,929	631
230	1,998	50,402	8,989	435	8,548	2,197	772	2,903	82	1,018	2,154	6,477	430
61,338	14,357	28,106	24,040	30,665	98,549	37,031	15,349	102,950	27,845	7,285	21,595	122,451	24,595
817,330	729,059	377,905	419,490	491,957	1,190,847	1,113,302	136,696	983,136	467,618	199,831	373,140	1,783,958	427,754
102,851	3,656	7,042	29,093	8,826	61,741	42,143	4,447	52,701	32,207	9,031	10,197	71,663	7,244
-	-	-	-	-	-	-	-	-	-	-	-	-	-
553,406	552,701	299,732	338,416	401,069	932,110	943,831	113,768	739,420	342,205	168,213	261,793	1,332,343	346,424
8,699	7,060	3,234	2,452	4,728	11,918	8,813	864	3,669	1,578	819	2,076	11,484	6,447
144,505	50,689	33,012	19,219	30,609	84,102	138,281	8,177	54,767	20,402	12,498	19,226	126,755	161,033
49,374	142,407	35,108	137,029	97,541	272,262	241,433	37,566	212,096	151,487	40,311	101,212	241,189	76,186
71,345	186,807	200,943	136,732	223,317	424,005	432,431	62,495	337,651	124,621	101,112	116,635	657,036	13
279,483	165,738	27,435	42,984	44,874	139,823	118,638	4,666	131,237	44,117	13,473	22,644	277,749	102,745
-	-	-	-	-	-	4,235	-	-	-	-	-	18,130	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-

3,404	540	45	4,994	3,927	7,067	3,651	1	11,006	6,884	147	1,081	22,411	1,247
-	17,541	33,480	-	170	3,702	12,885	2,223	34,010	24,102	322	34,678	72,652	-
-	31,792	4,890	16,735	17,426	27,584	36,100	903	25,000	18,156	2,500	28,715	60,593	20,172
1,464	4,095	138	836	593	2,020	2,020	42	2,040	828	258	965	7,034	2,556
184	848	787	988	643	1,381	1,493	247	1,509	769	353	816	2,139	216
25,409	3,479	-	170	10,044	17,857	4,999	-	19,281	1,868	186	1,362	36,358	11,310
5,602	2,671	91	9	286	458	116	24	513	7	51	466	2,123	147
40,023	32,394	10,552	4,448	23,140	66,366	9,048	2,602	37,891	14,968	4,058	12,856	47,800	6,441
732,343	649,717	356,757	395,689	466,124	1,120,286	1,056,286	124,257	923,371	441,994	185,119	352,929	1,655,116	395,757
66,033	34,832	19,485	21,185	22,733	52,575	37,206	16,235	49,158	21,835	14,380	16,797	75,371	30,000
-	3,177	34	29	1,425	9,963	8,363	12,981	3,159	3,133	-	1,462	16,852	-
19,432	40,593	2,343	2,571	1,610	8,019	11,583	-16,780	7,202	668	313	2,288	39,187	2,366
-	-83	-	-	-	-	-	-	-	-	-	-	-	-
-478	823	-714	16	65	4	-136	3	246	-12	19	-336	-2,568	-369
84,987	79,342	21,148	23,801	25,833	70,561	57,016	12,439	59,765	25,624	14,712	20,211	128,842	31,997
817,330	729,059	377,905	419,490	491,957	1,190,847	1,113,302	136,696	983,136	467,618	199,831	373,140	1,783,958	427,754
4,610	17,790	92	8,563	2,953	14,238	280,595	30,182	60,481	14,349	50,962	98,523	107,016	4,049
13,128	38,211	10,406	8,601	25,508	11,749	12,657	400	18,805	20,945	1,363	6,643	32,336	65,348
4,764	11,493	970	2,235	3,785	6,034	9,599	244	6,037	2,942	865	2,696	20,186	3,699
174,721	114,243	49,685	64,900	118,707	233,748	183,669	32,388	262,711	65,122	31,596	60,752	887,771	72,468

註：聯邦商業銀行出售不良債權未認列損失金額172百萬元。

註：萬泰商業銀行出售不良債權未認列損失金額1,435百萬元。

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
76,394	44,136	33,990	66,891	84,420	71,404	38,399	52,967	28,543	27,521	12,529	362,970	10,324
4,347	2,362	845	7,562	28,257	1,785	1,012	23,609	1,037	1,323	27,147	19,750	236
-	483	-	3,955	2,069	-	-	127	-	400	-	-	743
22,931	2,419	1,361	14,260	229,443	1,242	2,019	60,603	507	1,598	3,829	99,372	2,435
-	-	-	-	-	124	-	-	-	-	-	-	-
351,983	178,773	108,424	951,907	359,025	259,445	100,515	79,968	88,847	84,949	66,791	164,807	32,846
-	-	-	38	3,507	-	-	-	-	-	-	-	-
669	34	104	375	1,482	463	37	6	52	27	21	-	-
-	-	-	1,370	-	-	-	-	-	-	-	-	-
18	3,579	5	1,590	208	43	184	-	1	189	-	1	541
81,896	32,346	25,705	274,082	39,270	75,570	23,192	10,196	36,182	11,099	4,561	53,456	3,712
124,126	41,936	31,435	316,928	61,053	100,739	37,746	56,735	24,520	44,747	55,205	91,269	12,856
144,130	99,327	49,596	350,455	252,463	81,549	39,137	12,675	27,305	28,527	6,742	18,811	15,698
1,144	1,551	1,579	7,069	1,042	1,081	219	356	787	360	262	1,270	39
-2,820	-1,559	-950	-7,998	-3,662	-2,378	-1,465	-1,229	-1,021	-1,017	-882	-1,394	-281
-90	-16	-	-123	-	-14	-	-5	-30	-68	-	-	-
3,755	-	222	158,506	-	11,071	6,506	-	936	1,839	1,583	38,441	3,285
334	301	107	68	151	376	84	43,261	53	8	14,368	46	-
9,136	11,145	8,264	18,887	9,276	5,130	3,846	2,468	2,778	1,651	3,014	217	2,404
-2,048	-2,126	-674	-5,016	-2,969	-1,832	-1,119	-1,241	-1,105	-546	-440	-120	-403
-	-	-	-	-	-77	-35	-24	-	-	-	-	-88
1,420	1,057	1,590	162	3,258	-	12	-	38	102	10	17	1
1,050	57	396	3,064	766	636	7	192	246	-	121	-	-
814	288	230	2,062	1,714	481	647	1,090	198	217	169	3,107	110
5,873	323	63	3,713	473	694	21,963	20,589	495	206	2,274	11,428	7
14,232	2,987	6,549	30,556	29,679	3,272	1,082	3,547	600	1,718	896	1,222	460
487,311	240,630	160,417	1,248,456	741,900	351,359	173,473	285,922	122,122	119,901	131,409	699,863	52,079
1,831	6,714	1,518	100,997	30,691	3,776	3,185	5,589	3,019	301	18,910	1,519	1,445
-	-	-	-	-	-	-	-	-	-	-	-	-
429,082	210,610	141,224	1,002,152	577,770	309,656	135,720	63,049	107,561	110,941	77,280	636,727	42,215
5,485	2,323	1,640	19,947	4,538	4,884	1,428	599	1,330	1,647	206	29	595
42,821	19,244	13,776	150,599	91,503	54,037	16,113	3,940	9,189	12,093	1,934	850	2,599
82,946	42,596	18,840	202,514	167,662	43,595	7,981	32,328	21,044	15,921	59,293	89,688	8,594
256,939	139,705	99,539	512,309	219,719	192,339	102,763	-	73,663	79,818	-	544,893	30,173
40,797	6,497	7,429	104,146	94,348	14,637	7,435	26,182	2,335	1,462	15,847	-	254
94	245	-	12,637	-	164	-	-	-	-	-	1,267	-
-	-	-	-	22	-	-	-	-	-	-	-	-

710	2	27	331	16,576	89	-	12,668	2	1	982	1,953	-
2,794	896	399	11,175	-	1,324	10,717	12,291	-	-	755	32,748	2,797
17,800	8,609	3,939	44,000	46,753	12,362	7,027	27,888	2,400	1,500	6,230	800	-
1,050	57	400	3,225	766	649	7	191	246	-	121	-	-
706	306	215	1,963	1,052	301	140	289	243	113	107	525	61
826	-	-	168	14,159	-	-	36,108	-	-	204	-	-
195	-	22	11,261	519	-	535	345	11	-	397	2,337	-
6,251	1,884	3,940	27,492	13,797	2,770	1,732	4,346	1,398	1,781	1,018	809	818
461,245	229,078	151,684	1,202,764	702,105	330,927	159,063	162,764	114,880	114,637	106,004	677,418	47,336
20,513	12,750	9,558	42,098	29,106	17,839	10,512	77,604	6,543	4,180	23,905	20,244	2,100
366	13	-	-	5,786	650	172	28,607	299	884	30	-	1,412
4,789	-1,425	-830	3,516	4,639	1,685	3,656	17,853	440	197	1,790	1,756	725
-	-4	-	-	-	-	-20	-	-	-	-	-	-
398	218	5	78	264	258	90	-906	-40	3	-320	445	506
26,066	11,552	8,733	45,692	39,795	20,432	14,410	123,158	7,242	5,264	25,405	22,445	4,743
487,311	240,630	160,417	1,248,456	741,900	351,359	173,473	285,922	122,122	119,901	131,409	699,863	52,079
143,491	49,941	11,757	374,296	18,075	58,686	25,183	6,319	31,479	12,601	46,617	94,872	12,830
8,843	2,306	2,046	15,348	6,493	2,970	2,923	11,701	486	2,265	4,583	15,812	236
6,608	797	1,300	14,577	2,653	4,280	183	1,012	1,144	242	298	9	24
172,890	35,251	27,609	133,617	132,994	37,531	19,422	1,512	12,059	4,813	6,915	2,222	921

註：陽信商業銀行出售不良債權未認列損失金額183百萬元。