

表 二十三

## 全體農會信用部資產負債

單位：新臺幣百萬元

| 項 目     | 九十八年底     |       | 九十七年底     |       | 比 較 增 減 |       |
|---------|-----------|-------|-----------|-------|---------|-------|
|         | 金 額       | %     | 金 額       | %     | 金 額     | %     |
| 資 產     |           |       |           |       |         |       |
| 現金及存放行庫 | 744,098   | 48.8  | 654,717   | 45.0  | 89,381  | 13.7  |
| 有價證券    | 25,807    | 1.7   | 31,542    | 2.2   | -5,735  | -18.2 |
| 基金及出資   | 28,354    | 1.9   | 28,306    | 1.9   | 48      | 0.2   |
| 放款      | 700,958   | 46.0  | 716,600   | 49.3  | -15,642 | -2.2  |
| 一般放款    | 668,784   | 43.9  | 678,596   | 46.7  | -9,812  | -1.4  |
| 催收款項    | 32,174    | 2.1   | 38,004    | 2.6   | -5,830  | -15.3 |
| 減：備抵呆帳  | -19,027   | -1.3  | -20,215   | -1.4  | 1,188   | 5.9   |
| 固定資產總額  | 47,341    | 3.1   | 46,208    | 3.2   | 1,133   | 2.5   |
| 減：累計折舊  | -11,904   | -0.8  | -11,498   | -0.8  | -406    | -3.5  |
| 應收利息及收益 | 3,523     | 0.2   | 4,405     | 0.3   | -882    | -20.0 |
| 其他資產    | 6,000     | 0.4   | 4,899     | 0.3   | 1,101   | 22.5  |
| 資產合計    | 1,525,150 | 100.0 | 1,454,964 | 100.0 | 70,186  | 4.8   |
| 負 債     |           |       |           |       |         |       |
| 存款      | 1,400,133 | 91.8  | 1,329,031 | 91.3  | 71,102  | 5.3   |
| 活期性存款   | 592,809   | 38.9  | 511,429   | 35.1  | 81,380  | 15.9  |
| 定期性存款   | 742,647   | 48.7  | 751,747   | 51.7  | -9,100  | -1.2  |
| 公庫存款    | 64,677    | 4.2   | 65,855    | 4.5   | -1,178  | -1.8  |
| 借入款     | 353       | -     | 536       | -     | -183    | -34.1 |
| 應付利息    | 965       | 0.1   | 2,135     | 0.2   | -1,170  | -54.8 |
| 其他負債    | 33,106    | 2.2   | 33,038    | 2.3   | 68      | 0.2   |
| 負債合計    | 1,434,557 | 94.1  | 1,364,740 | 93.8  | 69,817  | 5.1   |
| 淨值      |           |       |           |       |         |       |
| 事業資金    | 1,448     | 0.1   | 777       | 0.1   | 671     | 86.4  |
| 事業公積    | 60,026    | 3.9   | 57,887    | 4.0   | 2,139   | 3.7   |
| 其他公積    | 26,744    | 1.7   | 28,255    | 1.9   | -1,511  | -5.3  |
| 未分配盈餘   | 2,375     | 0.2   | 3,305     | 0.2   | -930    | -28.1 |
| 淨值合計    | 90,593    | 5.9   | 90,224    | 6.2   | 369     | 0.4   |
| 負債及淨值合計 | 1,525,150 | 100.0 | 1,454,964 | 100.0 | 70,186  | 4.8   |