

表一

各 本 國 銀 行 資 產 負 債 表 (全 行)

99 年 12 月 31 日

單位：新台幣百萬元

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	4,431,003	276	545,411	157,801	28,740	181,931	273,499	136,398	123,781	122,420	386,476	123,844
公平價值變動列入損益之金融												
資產	639,841	325	35,249	39,816	1,105	2,919	18,994	21,363	25,383	19,308	34,961	57,263
附賣回票債券投資	53,786	-	600	525	2,791	499	-	-	1,774	-	895	18,926
備供出售金融資產-淨額	2,789,369	-	837,351	59,784	5,094	223,474	45,466	76,590	61,401	44,134	83,200	76,720
待出售資產-淨額	215	-	-	-	-	-	-	-	-	-	-	-
放款及貼現	20,126,565	81,996	2,091,100	866,282	163,054	1,706,964	1,799,753	1,260,072	1,256,618	1,060,005	1,332,661	891,448
1.進口押匯	2,843	-	3	1	-	-	-	108	-	32	241	-
2.出口押匯	64,280	-	3,991	2,505	41	506	894	2,259	10,165	1,733	18,593	261
3.貼 現	20,979	-	-	26	6	846	2,194	7,892	11	4,319	48	-
4.透支	99,555	-	63,031	2,037	858	1,260	2,503	790	246	1,194	1,024	495
5.短期放款	4,719,152	7,132	338,373	217,917	71,747	196,678	341,936	408,425	425,443	323,493	395,398	216,588
6.中期(擔保)放款	6,443,041	46,913	903,553	239,607	37,840	671,160	540,792	332,401	309,526	265,425	511,610	221,412
7.長期(擔保)放款	8,663,821	27,608	770,181	401,492	51,217	830,450	895,055	498,387	501,784	458,181	401,820	450,393
8.放款轉列之催收款項	112,894	343	11,968	2,697	1,345	6,064	16,379	9,810	9,443	5,628	3,927	2,299
減：備抵呆帳	-193,468	-403	-11,481	-5,446	-860	-21,589	-17,630	-11,877	-10,805	-13,451	-10,323	-6,939
加(減)：貼現及放款評價調整	-180	-	-	-	-	-	-	187	-	-	-	-
持有至到期日金融資產-淨額	2,827,997	2,800	576	291,992	7,695	171	427,934	406,187	304,207	193,436	216,526	5,121
採權益法之股權投資-淨額	197,011	-	30,804	374	55	23	10,175	3,490	255	227	9,304	4,460
固定資產	591,945	720	89,321	18,350	3,424	29,141	44,583	31,867	36,536	32,801	22,737	36,113
減：累計折舊	-153,725	-215	-10,922	-6,268	-1,187	-6,507	-10,938	-9,024	-11,629	-9,023	-8,841	-10,828
減：累計減損	-2,493	-	-1,823	-	-	-	-7	-	-	-	-328	-
無形資產-淨額	87,484	20	1,345	1,977	40	737	3,795	234	530	57	184	7,457
應收承兌票款	84,468	-	3,683	4,176	117	2,748	4,206	8,597	6,879	6,961	11,256	1,545
應收利息及收益	58,480	240	8,563	2,981	426	3,421	4,330	4,579	3,170	2,235	3,516	1,932
其他金融資產-淨額	641,543	103	69,206	5,732	3,048	9,608	38,737	3,965	10,044	16,026	18,170	307,962
其他資產-淨額	1,265,280	119	83,131	100,450	1,421	51,366	58,102	59,390	26,299	56,052	102,676	51,180
資產合計	33,445,121	85,981	3,772,114	1,538,526	214,963	2,184,906	2,700,999	1,992,018	1,834,443	1,531,188	2,203,070	1,566,204
負 債												
中央銀行及同業存款	1,886,875	22,232	207,613	86,163	12,606	169,934	205,177	140,889	43,639	95,109	334,271	40,671
與待出售資產直接相關之負債	-	-	-	-	-	-	-	-	-	-	-	-
存款	26,622,525	-	3,171,493	1,166,965	185,169	1,802,815	2,144,601	1,581,231	1,563,739	1,239,238	1,534,154	1,331,974
1.支票存款	386,507	-	32,318	12,624	1,954	26,926	40,282	36,929	47,964	35,753	20,154	14,335
2.活期存款	2,956,099	-	156,664	143,945	15,169	150,227	255,239	223,404	269,727	169,133	183,695	144,628
3.定期存款	4,883,074	-	261,734	223,091	62,230	528,950	357,583	169,318	175,149	176,880	246,310	210,773
4.儲蓄存款	13,844,241	-	2,154,820	589,932	89,381	869,605	1,266,737	859,487	824,541	664,320	463,688	809,794
5.外匯存款	3,969,992	-	332,948	174,624	8,024	70,097	161,596	277,775	239,445	190,520	576,487	152,444
6.公庫存款	582,612	-	233,009	22,749	8,411	157,010	63,164	14,318	6,913	2,632	43,820	-
公平價值變動列入損益之金融												
負債	329,834	8,583	18,930	29,306	15	273	8,514	47,948	37,635	4,495	27,759	20,590
附買回票債券負債	453,809	-	9,429	22,010	141	9,060	48,237	7,250	20,126	13,637	4,286	22,245

借入款	790,747	25,019	-	55,534	4,000	43,213	75,470	21,502	31,300	28,493	55,320	17,734
承兌匯票	84,592	-	3,754	4,181	119	2,907	4,241	8,962	7,276	7,874	11,407	1,547
應付利息	46,250	149	11,489	2,343	331	2,848	3,235	2,308	2,263	1,374	1,904	1,681
承作結構型商品所收本金	221,293	-	13,939	22,426	-	-	9,111	24,396	6,405	810	4,064	7,725
其他金融負債	48,329	9,501	1,054	1,188	207	315	2,058	353	711	361	3,291	180
其他負債	849,323	2,519	88,941	62,746	2,759	47,707	82,025	61,243	31,382	49,761	68,479	26,356
負債合計	31,333,577	68,003	3,526,642	1,452,862	205,347	2,079,072	2,582,669	1,896,082	1,744,476	1,441,152	2,044,935	1,470,703
淨 值												
股本	1,250,257	12,000	70,000	48,993	5,258	50,000	60,240	49,490	43,108	62,095	64,110	52,277
資本公積	342,707	-	105,581	13,614	2,542	21,749	30,191	10,460	12,618	-	33,070	15,213
保留盈餘	421,513	5,739	27,201	21,161	1,842	23,278	22,338	25,847	28,535	19,956	55,110	26,858
庫藏股票	-212	-	-	-	-	-	-	-	-	-	-	-
股東權益其他項目	97,279	239	42,690	1,896	-26	10,807	5,561	10,139	5,706	7,985	5,845	1,153
淨值合計	2,111,544	17,978	245,472	85,664	9,616	105,834	118,330	95,936	89,967	90,036	158,135	95,501
負債及淨值合計	33,445,121	85,981	3,772,114	1,538,526	214,963	2,184,906	2,700,999	1,992,018	1,834,443	1,531,188	2,203,070	1,566,204
本表不包括下列表外項目：												
放款承諾責任	6,262,922	13,827	545,305	665,802	9,802	63,063	795,825	44,886	680,068	470,470	1,243,438	55,536
保證責任	896,320	6,303	43,952	76,084	4,366	62,133	52,538	50,722	40,669	31,270	238,333	15,434
信用狀責任	401,686	-	35,706	13,434	1,902	14,481	25,556	38,068	37,990	29,094	92,018	6,193
信託負債	6,319,038	-	458,953	350,572	18,500	282,001	222,332	620,669	383,036	264,972	413,876	430,531

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
394,746	69,515	74,430	109,505	124,651	87,609	57,890	36,220	50,516	15,685	37,795	92,620	107,775	124,525
22,737	18,369	3,017	16,736	10,283	26,631	53,716	804	21,640	19,075	23,787	2,911	57,788	5,436
12,019	2,859	39	-	1,692	1,199	1,440	-	2,993	-	453	685	961	-
98,681	44,199	6,230	16,855	10,680	33,361	47,685	835	173,195	89,329	2,102	27,893	246,356	105,842
-	-	-	-	-	-	-	64	-	-	-	-	-	-
170,981	392,894	191,209	239,958	289,955	700,600	602,776	70,222	539,549	262,868	129,907	197,734	949,894	140,849
-	-	-	-	-	20	12	-	-	-	-	-	-	1
2,207	6,523	88	180	41	1,612	2,188	17	906	65	2	60	687	6,066
-	-	6	-	164	-	-	-	-	1,113	-	-	2,288	-
10,031	288	112	88	186	749	670	-	2,865	50	-	3	414	4,561
46,798	114,639	43,180	63,956	59,510	154,804	121,129	36,639	124,529	71,635	30,111	40,007	243,669	30,659
37,305	108,181	34,663	64,378	112,543	175,561	152,540	16,643	140,755	65,794	26,174	69,922	355,023	11,396
74,330	162,205	111,827	110,724	116,520	364,499	324,363	16,071	268,180	122,976	71,903	87,309	344,176	87,286
310	1,058	1,333	632	991	3,355	1,874	852	2,314	1,235	1,717	433	3,637	880
-6,053	-5,972	-1,452	-3,602	-5,081	-5,273	-3,615	-3,256	-5,826	-3,888	-1,185	-757	-10,089	-658
-306	-	-	-	-61	9	-	-	-	-	-	-	-	-
-	125,599	3,518	2,788	152	199,110	254,656	-	3,432	-	300	-	174,880	-
185	38,406	1,061	2,584	400	6,720	-	42	1,858	1,428	48	11	26,726	-
7,143	12,844	10,263	5,230	3,912	14,352	19,262	8,707	23,756	4,362	6,182	2,936	46,004	1,394
-2,671	-2,654	-2,212	-2,375	-1,296	-5,631	-5,067	-2,545	-6,478	-1,154	-1,944	-822	-13,501	-104
-	-	-	-	-	-	-	-	-	-	-	-	-67	-36
26,352	59	2,380	1,926	2,394	971	3,992	125	2,152	2,506	33	258	11,976	8,271
1,109	3,392	133	653	808	2,518	1,816	40	2,158	821	242	453	12,107	2,512
1,377	1,032	622	532	545	1,237	1,746	329	1,364	668	430	610	3,474	315
344	2,223	53,503	7,949	514	7,089	2,811	770	2,942	90	990	4,315	5,557	254
69,990	11,622	29,932	21,024	16,228	89,115	34,561	16,658	113,056	21,865	6,631	22,658	115,740	16,011
796,634	714,387	372,673	419,763	455,776	1,159,617	1,073,669	129,015	926,307	413,655	205,771	351,505	1,735,581	404,611
55,729	5,329	10,288	40,590	16,806	66,088	38,870	4,369	56,919	26,759	6,967	8,878	49,581	447
-	-	-	-	-	-	-	-	-	-	-	-	-	-
588,296	535,658	290,494	327,709	381,411	906,297	902,612	108,552	716,883	304,799	179,728	267,895	1,270,494	357,084
7,801	7,260	3,580	2,520	3,085	12,568	9,127	1,046	3,422	1,891	736	2,048	12,074	5,117
117,091	47,742	29,997	17,435	38,628	75,657	127,311	9,208	46,189	21,613	12,610	21,434	107,256	155,262
45,874	130,595	35,432	131,350	71,823	251,409	225,111	31,463	182,165	104,227	48,748	104,008	222,263	116,131
71,645	184,945	194,757	135,238	228,860	418,290	423,597	62,118	331,879	125,906	104,481	117,587	638,524	38
345,885	165,116	26,728	41,166	39,015	148,373	113,763	4,717	153,228	51,162	13,153	22,818	278,262	80,536
-	-	-	-	-	-	3,703	-	-	-	-	-	12,115	-
5,399	958	51	6,454	3,960	9,517	7,863	2	14,077	5,983	257	1,282	28,141	2,761
-	21,405	34,705	-	100	3,067	17,394	30	17,439	20,628	385	8,625	92,908	-

-	41,469	4,892	16,790	15,095	30,121	34,000	1,176	25,000	18,037	2,500	30,435	64,586	-
1,109	3,448	137	653	808	2,518	1,859	41	2,158	821	242	453	9,884	2,512
167	731	733	805	543	1,303	1,398	207	1,494	632	278	696	1,958	118
20,392	1,654	140	45	2,941	15,363	5,636	-	918	1,682	-	171	39,639	4,685
7,779	2,143	94	16	293	469	176	28	1,041	5	110	-	2,137	119
32,812	27,856	10,577	3,912	9,010	58,045	8,799	2,061	29,628	10,114	2,038	12,754	46,720	5,509
711,683	640,651	352,111	396,974	430,967	1,092,788	1,018,607	116,466	865,557	389,460	192,505	331,189	1,606,048	373,235
66,033	25,388	19,485	20,071	21,811	49,550	35,100	16,235	49,158	21,835	13,196	16,797	75,103	30,000
-	3,118	34	9	1,378	9,207	8,290	12,980	3,214	3,082	-	1,462	16,658	-
19,318	43,834	1,259	2,566	1,446	7,960	11,472	-16,678	8,217	-513	58	2,077	40,616	1,780
-	-188	-	-	-	-	-	-	-	-	-	-	-	-
-400	1,584	-216	143	174	112	200	12	161	-209	12	-20	-2,844	-404
84,951	73,736	20,562	22,789	24,809	66,829	55,062	12,549	60,750	24,195	13,266	20,316	129,533	31,376
796,634	714,387	372,673	419,763	455,776	1,159,617	1,073,669	129,015	926,307	413,655	205,771	351,505	1,735,581	404,611
7,033	19,616	536	15,243	2,664	18,073	283,095	28,707	95,912	14,059	45,811	110,635	105,849	9,865
14,014	31,065	9,049	9,208	22,105	13,715	12,511	412	13,045	21,578	1,564	4,522	32,982	12,567
9,204	10,306	824	1,494	3,791	5,494	10,067	238	6,487	4,080	1,004	2,726	15,010	5,656
188,838	111,620	44,984	53,386	111,060	240,402	160,904	31,316	222,628	84,000	31,318	61,355	880,797	65,612

註：聯邦商業銀行出售不良債權未認列損失金額965百萬元。

註：萬泰商業銀行出售不良債權未認列損失金額3,476百萬元。

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
95,899	42,406	33,324	87,521	107,154	72,943	38,614	59,157	22,791	24,426	21,313	353,862	7,534
5,207	2,598	690	4,282	28,406	1,458	1,156	21,237	1,011	758	11,807	21,590	25
-	-	-	2,519	-	-	-	807	110	-	-	-	-
9,627	2,670	1,331	14,928	178,339	1,141	2,383	49,325	828	1,603	4,862	103,210	2,665
-	-	-	-	-	151	-	-	-	-	-	-	-
328,574	173,909	107,411	935,304	348,198	247,600	97,395	72,326	88,922	85,595	66,947	153,470	31,565
-	-	-	1	2,424	-	-	-	-	-	-	-	-
311	28	100	374	1,222	557	33	6	28	19	12	-	-
-	-	-	2,066	-	-	-	-	-	-	-	-	-
14	3,777	7	1,293	163	37	194	-	3	198	-	5	409
70,708	30,409	22,369	235,176	34,747	74,325	21,640	5,567	35,342	11,212	6,782	43,547	2,933
114,842	36,090	30,927	342,934	61,818	93,922	32,239	53,364	24,823	44,663	52,474	90,812	13,016
141,086	101,526	52,305	343,362	246,274	77,231	42,996	12,963	27,762	28,960	7,408	17,835	15,176
1,613	2,079	1,703	10,098	1,550	1,528	293	426	964	543	271	1,271	31
-2,944	-1,374	-1,068	-8,333	-3,028	-2,677	-1,434	-1,211	-1,107	-811	-598	-1,091	-281
-	-	-	-	-	-	-	-9	-	-	-	-	-
2,164	-	107	136,096	-	11,593	6,586	-	1,130	1,339	1,738	42,855	3,309
374	264	144	45	77	336	92	43,073	42	9	13,886	33	-
9,165	11,223	8,072	19,438	10,405	5,140	4,082	2,449	2,756	1,651	3,009	219	2,396
-2,042	-2,107	-656	-5,253	-3,152	-1,820	-1,136	-1,206	-1,089	-538	-404	-109	-377
-	-	-	-	-	-77	-43	-24	-	-	-	-	-88
1,401	1,048	1,617	169	3,289	-	13	-	49	102	16	8	1
704	111	472	2,489	424	873	15	77	181	2	190	-	-
569	265	168	1,594	1,587	421	541	620	201	173	153	2,407	107
5,358	434	74	3,772	483	181	20,334	27,088	504	255	2,379	8,722	7
15,637	3,152	5,107	21,403	30,565	4,843	1,193	3,659	665	1,507	574	1,408	290
469,693	234,599	156,793	1,215,974	702,747	342,106	169,791	277,368	116,994	116,071	125,872	686,584	47,153
2,586	5,806	1,450	86,518	10,647	2,371	2,460	6,339	2,337	162	19,750	19	506
-	-	-	-	-	-	-	-	-	-	-	-	-
414,195	205,028	139,329	991,800	590,527	303,481	135,009	49,389	103,257	106,186	66,503	620,203	38,327
5,593	2,305	1,440	21,473	3,475	4,909	1,582	117	1,457	1,721	120	90	711
45,044	19,233	12,775	151,517	90,966	52,344	14,905	4,273	8,781	11,578	2,339	785	2,295
86,980	35,981	19,133	190,180	174,267	43,402	8,216	27,137	20,377	12,904	54,693	91,567	5,620
245,393	139,799	99,098	515,891	219,731	187,405	102,247	-	70,621	78,706	-	525,688	29,492
31,110	7,542	6,883	100,438	102,088	15,270	8,059	17,862	2,021	1,277	9,351	-	209
75	168	-	12,301	-	151	-	-	-	-	-	2,073	-
1,650	16	42	326	19,801	87	28	13,949	11	24	1,198	1,949	-
670	2,254	-	9,951	-	1,478	11,050	14,464	-	-	761	37,320	2,754

14,800	8,009	3,939	44,000	19,224	9,970	5,687	27,853	2,400	2,499	9,880	800	-
704	112	481	2,580	424	914	16	76	181	3	190	-	-
513	362	193	1,624	630	239	121	511	192	133	167	530	47
158	-	-	178	11,102	-	-	27,561	-	-	152	-	-
176	-	25	10,374	358	-	575	379	86	-	323	2,404	-
9,690	2,159	2,491	24,727	10,996	3,692	1,555	4,429	1,395	1,807	815	1,125	689
445,142	223,746	147,950	1,172,078	663,709	322,232	156,501	144,950	109,859	110,814	99,739	664,350	42,323
19,578	12,250	9,558	40,285	29,106	17,319	10,512	77,604	6,447	4,180	23,905	20,080	2,100
366	11	-	-	5,786	792	172	28,486	298	884	30	-	1,412
4,164	-1,670	-752	3,553	3,671	1,489	2,529	22,226	384	102	2,269	1,678	593
-	-4	-	-	-	-	-20	-	-	-	-	-	-
443	266	37	58	475	274	97	4,102	6	91	-71	476	725
24,551	10,853	8,843	43,896	39,038	19,874	13,290	132,418	7,135	5,257	26,133	22,234	4,830
469,693	234,599	156,793	1,215,974	702,747	342,106	169,791	277,368	116,994	116,071	125,872	686,584	47,153
128,714	50,519	11,701	438,992	17,386	57,481	22,995	7,417	32,366	10,232	21,559	106,108	12,332
8,048	3,089	2,464	14,535	6,986	3,267	2,839	10,786	660	1,938	5,426	15,905	236
6,370	957	1,289	11,666	4,537	3,651	110	1,152	680	161	273	15	2
160,271	32,872	28,043	136,918	143,491	35,556	19,066	1,289	14,530	4,386	6,396	2,051	507

註：陽信商業銀行出售不良債權未認列損失金額199百萬元。