

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	4,199,095	300	576,795	126,297	24,600	219,849	275,431	179,237	131,628	113,307	293,546	103,595
公平價值變動列入損益之金融												
資產	878,267	312	127,059	62,983	2,099	1,925	21,386	19,488	35,013	35,668	41,856	16,023
附賣回票債券投資	42,537	-	11,001	-	4,866	2,250	998	-	10	-	507	4,490
備供出售金融資產-淨額	2,856,943	-	782,819	49,766	11,802	209,163	44,944	72,285	68,083	57,995	72,118	49,542
待出售資產-淨額	99	-	-	-	-	-	-	-	-	-	-	-
放款及貼現	21,518,346	89,236	2,135,281	936,261	162,998	1,732,006	1,938,993	1,370,598	1,345,120	1,129,348	1,463,740	991,238
1.進口押匯	7,844	-	43	-	-	-	17	32	-	40	12	-
2.出口押匯	86,411	-	4,521	4,720	33	464	609	2,205	9,308	2,298	17,135	509
3.貼 現	24,770	-	-	28	10	1,580	3,119	6,784	1	4,781	51	-
4.透支	106,600	-	66,796	1,859	855	1,835	3,375	1,341	190	1,339	1,019	505
5.短期放款	5,301,236	8,860	383,973	230,679	68,130	183,804	432,348	463,847	443,970	348,723	438,796	264,784
6.中期(擔保)放款	6,990,205	52,109	882,074	272,924	42,331	699,513	571,418	366,918	331,835	300,326	586,679	263,964
7.長期(擔保)放款	8,917,668	28,053	788,127	423,660	50,314	840,173	917,720	521,962	553,222	467,841	417,471	458,176
8.放款轉列之催收款項	83,612	214	9,747	2,391	1,325	4,637	10,387	7,509	6,594	4,000	2,577	3,300
減：備抵呆帳	-212,714	-461	-17,240	-6,266	-1,696	-24,164	-17,833	-13,064	-11,097	-13,194	-13,178	-8,445
加(減):貼現及放款評價調整	-1,104	-	-	-137	-	-9	-168	106	175	-	-	701
持有至到期日金融資產-淨額	2,566,316	2,100	42,707	263,205	5,981	271	314,143	297,916	248,163	158,132	152,005	6,666
採權益法之股權投資-淨額	205,580	-	31,360	171	54	10	10,562	4,172	249	278	9,323	4,651
固定資產	592,441	720	89,129	18,413	3,428	28,736	45,172	34,677	36,755	32,933	22,909	36,122
減：累計折舊	-154,952	-223	-11,484	-6,459	-1,222	-6,566	-11,361	-9,204	-12,050	-9,514	-9,049	-11,289
減：累計減損	-2,779	-	-1,684	-	-	-	-6	-	-	-	-765	-
無形資產-淨額	85,535	20	855	1,799	35	602	3,851	152	437	56	239	7,310
應收承兌票款	80,073	-	2,977	3,949	285	1,988	3,621	8,741	6,495	6,482	10,814	1,120
應收利息及收益	66,994	267	10,620	3,711	540	3,656	4,984	4,562	3,625	2,631	3,662	2,288
其他金融資產-淨額	796,473	182	66,310	4,722	2,342	9,554	46,519	3,646	15,592	14,651	18,517	459,312
其他資產-淨額	1,329,708	572	97,568	99,763	1,399	43,436	57,314	85,119	52,688	49,204	77,227	47,329
資產合計	34,846,858	93,025	3,944,073	1,558,178	217,511	2,222,707	2,738,550	2,058,431	1,920,886	1,577,977	2,143,471	1,710,653
負 債												
中央銀行及同業存款	2,117,187	25,155	224,824	71,385	11,029	193,237	191,371	145,592	111,318	115,744	299,153	51,126
與待出售資產直接相關之負債	-	-	-	-	-	-	-	-	-	-	-	-
存款	27,371,758	-	3,202,422	1,169,160	188,520	1,820,337	2,186,129	1,586,091	1,562,909	1,251,199	1,523,056	1,463,978
1.支票存款	354,370	-	27,873	11,048	1,311	20,860	36,531	33,458	44,937	30,507	18,470	12,807
2.活期存款	3,021,392	-	162,934	102,413	14,613	164,380	256,927	231,730	268,714	173,239	195,893	149,118
3.定期存款	5,083,760	-	217,447	233,625	63,929	500,496	345,277	165,995	169,726	184,669	241,767	285,110
4.儲蓄存款	14,194,618	-	2,222,631	601,329	89,578	895,660	1,278,425	842,117	833,214	675,908	471,987	836,676
5.外匯存款	4,154,484	-	334,933	204,557	7,954	78,481	198,498	297,690	240,325	184,250	590,890	180,267
6.公庫存款	563,134	-	236,604	16,188	11,135	160,460	70,471	15,101	5,993	2,626	4,049	-
加(減):存款採避險會計之調整數	87	-	-	-	-	-	-	-	-	-	-	-
公平價值變動列入損益之金融												

負債	331,347	7,270	18,428	37,585	21	398	9,150	36,093	29,502	6,146	20,862	20,098
附買回票債券負債	481,753	-	14,955	32,276	114	7,679	39,875	15,026	20,587	11,301	13,360	12,494
借入款	872,918	28,154	-	58,151	4,000	43,273	90,080	27,778	31,050	38,502	45,286	29,823
承兌匯票	79,532	-	2,992	3,952	285	2,113	3,650	8,974	6,694	6,753	10,924	1,125
應付利息	60,834	123	13,169	2,937	380	4,157	4,291	3,302	3,058	2,108	2,574	2,558
承作結構型商品所收本金	239,200	-	9,221	23,064	-	-	11,114	27,443	8,022	977	12,868	8,209
其他金融負債	53,614	11,211	1,180	1,163	199	267	1,958	419	616	323	2,857	150
其他負債	1,060,670	2,502	219,404	65,797	3,780	46,845	80,107	90,773	54,908	50,200	51,625	24,785
負債合計	32,668,900	74,415	3,706,595	1,465,470	208,328	2,118,306	2,617,725	1,941,491	1,828,664	1,483,253	1,982,565	1,614,346
淨 值												
股本	1,302,691	12,000	70,000	51,092	5,869	50,000	63,855	58,700	47,671	67,683	68,000	52,277
資本公積	352,116	-	105,586	13,614	2,018	21,749	27,784	19,803	12,618	-	33,070	15,213
保留盈餘	456,996	6,145	30,992	25,883	1,304	23,712	24,225	29,181	28,877	17,187	56,566	28,611
庫藏股票	-120	-	-	-	-	-	-	-	-	-	-	-
股東權益其他項目	66,275	465	30,900	2,119	-8	8,940	4,961	9,256	3,056	9,854	3,270	206
淨值合計	2,177,958	18,610	237,478	92,708	9,183	104,401	120,825	116,940	92,222	94,724	160,906	96,307
負債及淨值合計	34,846,858	93,025	3,944,073	1,558,178	217,511	2,222,707	2,738,550	2,058,431	1,920,886	1,577,977	2,143,471	1,710,653
本表不包括下列表外項目：												
放款承諾責任	6,257,916	13,823	464,374	783,884	8,249	193,677	919,430	41,603	712,300	475,626	1,330,972	56,944
保證責任	1,014,676	7,240	52,767	81,069	4,104	61,750	75,747	56,094	42,697	30,198	245,046	13,605
信用狀責任	416,874	-	48,468	13,166	1,636	12,029	26,968	38,126	38,623	28,375	93,108	5,683
信託負債	6,365,695	-	503,451	312,621	18,871	276,906	223,397	676,789	363,199	260,370	440,146	473,514

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
373,090	50,026	96,095	85,526	105,350	78,980	69,444	12,486	41,534	21,277	25,869	77,796	124,958	73,539
19,599	28,810	8,465	17,867	17,608	35,303	47,012	215	47,469	20,147	20,125	8,196	70,255	23,969
1,060	5,196	206	530	2,695	2,662	-	-	-	-	-	-	-	-
112,827	48,537	7,777	16,835	11,979	30,541	53,354	6,711	188,006	108,282	11,582	48,810	234,201	133,861
-	-	-	-	-	-	-	-	-	-	-	-	-	-
210,205	430,626	191,101	265,754	332,975	719,676	666,682	77,267	600,386	279,866	133,243	208,353	1,013,003	200,470
3,718	-	-	-	-	5	5	-	-	-	-	-	-	12
3,078	8,758	155	139	34	1,718	3,819	11	3,634	116	24	141	1,071	17,879
-	-	-	-	139	-	-	-	-	619	-	-	5,689	-
10,728	284	74	88	187	645	978	-	3,693	44	-	7	455	3,963
66,225	123,800	48,273	67,393	69,281	155,963	157,954	33,121	139,960	66,652	28,621	46,578	268,541	60,289
51,282	119,479	35,114	77,515	139,421	193,669	177,126	17,508	175,913	75,312	35,116	79,745	383,904	22,751
74,764	177,448	106,788	120,297	123,233	364,771	325,960	24,359	275,529	135,840	68,662	81,379	351,397	95,043
410	857	697	322	680	2,905	840	2,268	1,657	1,283	820	503	1,946	533
-3,426	-6,729	-1,332	-4,339	-4,241	-5,469	-3,942	-2,914	-6,622	-3,643	-1,361	-1,297	-10,398	-1,069
-	-39	-	-	-69	-229	-102	-	-214	-	-57	-271	-391	-
-	147,386	1,588	3,556	153	221,804	261,665	23,700	2,951	-	300	-	187,838	-
184	40,861	1,140	2,499	37	6,031	-	38	1,965	1,421	37	39	28,923	-
7,423	12,871	10,260	5,344	3,524	14,532	20,833	8,623	20,275	4,324	6,030	2,913	46,442	1,719
-2,961	-2,746	-2,327	-2,498	-981	-5,852	-5,458	-2,527	-2,926	-1,183	-2,024	-889	-13,995	-281
-	-	-	-	-	-	-	-	-	-	-	-	-67	-33
25,884	42	2,244	1,915	2,354	949	3,991	115	2,057	2,479	33	282	11,912	8,260
1,176	3,854	209	568	818	2,064	2,216	40	2,876	1,148	346	520	9,650	2,371
1,391	1,127	629	557	685	1,661	1,869	390	1,834	686	433	797	3,338	651
231	2,012	51,011	10,245	433	8,722	2,975	770	2,897	79	979	1,188	6,022	639
72,080	17,110	28,944	22,083	28,636	87,627	37,803	15,237	98,720	22,961	7,081	16,937	128,338	24,852
818,763	778,944	396,010	426,442	501,956	1,199,002	1,158,342	140,151	1,001,208	457,844	202,616	363,374	1,840,029	468,948
113,996	5,978	7,057	26,789	10,181	53,527	53,334	4,505	55,604	33,389	15,172	14,628	79,388	32,655
-	-	-	-	-	-	-	-	-	-	-	-	-	-
544,805	600,404	311,548	343,990	414,155	949,428	971,115	113,455	753,381	338,614	164,066	277,016	1,367,396	357,530
9,777	6,774	3,028	3,170	3,404	11,836	8,463	947	3,629	1,660	647	1,691	13,518	3,992
118,422	52,358	33,101	17,421	35,056	83,404	133,135	8,073	52,077	21,627	14,665	18,220	112,483	168,899
40,662	182,372	42,413	144,480	103,998	263,806	242,382	35,647	214,734	138,313	32,919	111,819	222,778	76,895
73,115	190,556	206,365	138,616	226,311	434,931	458,827	63,433	346,302	131,689	100,493	121,170	686,081	13
302,829	168,344	26,641	40,303	45,386	155,451	123,817	5,355	136,639	45,325	15,342	24,116	311,215	107,731
-	-	-	-	-	-	4,491	-	-	-	-	-	21,321	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-

5,457	973	135	5,591	6,943	10,204	5,207	1	14,345	9,869	229	1,619	30,287	3,131
-	17,353	36,391	-	-	8,591	11,827	5,177	37,861	18,210	1,098	12,420	71,857	-
-	24,148	4,890	16,738	14,752	33,861	36,100	759	25,000	14,219	2,500	27,215	71,770	20,386
1,176	3,902	210	568	822	2,064	2,242	40	2,876	1,148	346	520	7,816	2,371
266	1,122	896	850	798	1,622	1,874	259	1,904	1,044	369	899	2,549	295
19,756	5,034	-	253	5,250	11,683	4,818	-	16,420	2,046	117	171	25,367	12,974
10,275	2,886	89	11	267	465	469	17	317	10	48	-	2,973	144
33,323	33,867	12,751	7,224	22,633	55,998	12,884	3,675	32,508	13,661	2,857	7,470	49,300	6,636
729,054	695,667	373,967	402,014	475,801	1,127,443	1,099,870	127,888	940,216	432,210	186,802	341,958	1,708,703	436,122
66,033	35,388	19,485	21,186	22,733	52,574	37,206	16,235	49,158	21,835	14,380	16,797	75,371	30,000
-	4,611	34	29	1,425	9,963	8,591	12,995	3,179	3,162	-	1,461	16,892	-
23,811	41,479	3,090	3,213	2,091	8,965	12,836	-16,983	8,645	940	1,383	3,256	41,958	3,178
-	-83	-	-	-	-	-	-	-	-10	-	-	-	-
-135	1,882	-566	-	-94	57	-161	16	10	-293	51	-98	-2,895	-352
89,709	83,277	22,043	24,428	26,155	71,559	58,472	12,263	60,992	25,634	15,814	21,416	131,326	32,826
818,763	778,944	396,010	426,442	501,956	1,199,002	1,158,342	140,151	1,001,208	457,844	202,616	363,374	1,840,029	468,948
6,360	17,877	94	7,606	2,602	16,218	293,887	30,426	91,599	16,262	52,479	97,308	119,655	3,262
12,906	39,945	11,233	8,546	35,442	14,727	11,021	500	15,914	22,904	1,292	5,777	29,303	55,794
4,291	10,985	1,078	2,108	4,071	6,431	10,809	230	5,498	4,507	1,140	2,840	18,454	4,483
153,610	107,220	52,972	69,176	111,089	223,786	205,339	32,592	217,508	63,560	32,852	49,271	853,262	55,850

註：萬泰商業銀行出售不良債權未認列損失金額559百萬元。

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
88,473	48,656	33,648	65,223	86,743	70,719	42,148	37,544	26,318	29,103	7,294	371,652	11,019
6,837	745	1,268	8,426	34,490	1,099	3,239	31,811	950	1,597	39,228	19,360	365
-	-	-	3,637	-	-	-	900	-	620	210	-	699
22,830	2,121	2,770	14,939	207,744	1,490	1,650	61,433	537	1,915	3,854	101,475	2,365
-	-	-	-	-	99	-	-	-	-	-	-	-
369,773	178,331	107,846	957,080	365,761	267,463	98,855	92,194	91,035	82,957	71,422	178,023	33,180
-	-	-	-	3,960	-	-	-	-	-	-	-	-
1,379	26	116	766	1,132	470	44	13	41	31	14	-	-
-	-	-	1,969	-	-	-	-	-	-	-	-	-
20	3,399	7	1,804	327	29	123	-	1	94	-	1	535
91,234	33,275	26,476	272,544	48,237	78,933	23,551	12,643	36,506	10,055	4,441	58,350	4,426
128,037	44,129	31,822	320,823	64,253	104,109	37,639	66,827	25,578	44,679	57,150	98,174	13,039
148,028	96,128	47,873	352,590	247,184	83,005	37,297	12,355	28,269	27,823	9,557	20,228	15,142
1,075	1,374	1,552	6,584	668	917	201	356	640	275	260	1,270	38
-3,007	-1,518	-1,663	-8,753	-4,107	-2,693	-1,473	-1,350	-961	-989	-909	-1,551	-320
-95	-17	-	-150	-	-4	-	-4	-36	-98	-	-	4
3,521	-	719	164,844	-	10,846	6,491	-	934	2,069	1,525	29,982	3,155
283	295	110	59	192	206	111	45,408	53	9	14,803	46	-
9,126	11,155	8,357	18,864	9,194	5,224	3,798	2,475	2,748	1,746	3,007	223	2,417
-2,078	-2,164	-680	-5,067	-3,063	-1,850	-1,087	-1,260	-1,082	-551	-458	-127	-416
-	-	-	-	-	-77	-35	-24	-	-	-	-	-88
1,415	1,059	1,577	178	3,236	-	11	-	34	110	25	16	1
1,184	26	199	2,144	796	744	20	238	179	-	215	-	-
776	333	192	1,950	1,897	459	655	746	214	227	226	2,624	101
5,524	325	63	3,677	974	770	23,180	20,297	485	208	2,340	9,073	7
13,949	2,665	6,441	34,889	33,904	3,735	1,050	7,389	779	2,173	1,081	1,277	348
518,511	242,012	160,847	1,261,940	737,761	358,230	178,613	297,797	122,187	121,096	143,863	712,073	52,837
3,005	7,324	1,439	91,191	20,208	4,869	3,175	4,870	2,497	231	30,604	19	1,618
-	-	-	-	-	-	-	-	-	-	-	-	-
451,665	211,187	142,411	1,020,986	582,807	314,991	136,519	73,272	108,002	111,250	75,410	639,255	43,299
5,325	2,419	1,602	19,927	4,602	4,978	1,580	50	1,201	1,578	155	29	586
44,186	18,293	15,697	159,366	90,505	56,868	16,757	4,468	8,549	11,555	2,951	517	2,778
96,775	42,515	18,238	217,382	165,430	44,064	8,843	37,762	20,974	15,946	57,708	88,210	8,654
261,734	141,188	99,205	513,974	220,191	194,240	102,764	-	74,843	80,826	-	549,183	31,043
43,550	6,641	7,669	97,349	102,079	14,676	6,575	30,992	2,435	1,345	14,596	-	238
95	131	-	12,988	-	165	-	-	-	-	-	1,316	-
-	-	-	-	87	-	-	-	-	-	-	-	-

3,433	44	60	399	20,639	277	5	21,508	12	1	2,789	2,636	-
3,608	701	-	6,755	-	100	13,219	22,224	-	-	654	43,446	2,594
19,800	8,809	3,963	44,000	47,558	12,487	8,080	27,906	2,400	1,500	7,180	800	-
1,181	27	205	2,346	796	762	20	238	179	-	215	-	-
1,000	412	268	2,326	1,143	427	184	471	224	155	162	571	87
855	-	-	204	8,291	-	-	24,911	-	-	132	-	-
160	-	22	11,290	238	-	505	365	9	-	374	2,337	-
6,847	1,922	4,357	36,046	12,027	3,484	2,001	2,651	1,570	2,608	556	383	705
491,554	230,426	152,725	1,215,543	693,794	337,397	163,708	178,416	114,893	115,745	118,076	689,447	48,303
20,513	12,750	9,558	42,098	29,106	17,840	10,512	77,604	6,543	4,180	23,905	20,244	2,310
366	13	-	-	5,786	751	172	28,606	299	884	30	-	1,412
5,697	-1,306	-1,448	4,337	8,284	2,002	4,227	19,420	586	187	2,085	1,949	431
-	-4	-	-	-	-	-23	-	-	-	-	-	-
381	133	12	-38	791	240	17	-6,249	-134	100	-233	433	381
26,957	11,586	8,122	46,397	43,967	20,833	14,905	119,381	7,294	5,351	25,787	22,626	4,534
518,511	242,012	160,847	1,261,940	737,761	358,230	178,613	297,797	122,187	121,096	143,863	712,073	52,837
148,759	48,533	11,915	1,285	18,394	60,896	25,535	5,512	32,258	12,668	45,587	76,543	13,514
9,157	2,104	2,693	15,132	6,453	4,109	2,933	12,541	269	2,522	4,873	15,977	292
7,268	971	1,689	15,357	2,183	3,454	277	1,120	821	274	277	17	59
165,711	35,305	29,629	130,163	137,835	37,588	19,908	3,327	13,058	4,648	7,330	2,843	999

註：陽信商業銀行出售不良債權未認列損失金額78百萬元。