

表一

本國銀行資產負債表(全行)

106年12月31日

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												
現金及拆借銀行同業	5,405,200	729	833,848	317,736	17,433	279,985	356,166	236,641	256,013	266,658	702,725	180,233
透過損益按公允價值衡量之												
金融資產	2,252,797	2	236,602	86,727	1,277	3,244	12,750	100,250	72,503	13,551	41,614	309,973
避險之衍生金融資產-淨額	1,568	-	23	1,049	-	-	-	-	-	243	-	-
附賣回票債券投資	271,825	-	-	5,285	9,225	8,029	249	-	-	-	1,698	85,388
應收承兌票款	59,843	-	2,707	2,406	117	1,296	4,120	5,892	4,125	4,262	10,281	785
應收利息及收益	108,525	243	12,819	9,039	694	4,828	7,526	5,383	5,478	3,553	6,839	7,583
本期所得稅資產	18,447	-	1,050	1,172	48	1,368	2,411	429	1,648	972	2,125	-
放款及貼現	27,274,889	105,872	2,318,082	1,214,271	178,321	1,906,947	2,019,277	1,589,808	1,601,281	1,393,408	1,774,216	1,421,732
1.進口押匯	1,155	-	-	-	-	-	-	101	-	8	-	-
2.出口押匯	47,453	-	3,971	2,699	9	250	664	864	6,887	1,128	9,914	1,340
3.貼 現	13,744	-	-	-	27	619	1,446	2,985	-	3,875	8	10
4.透支	70,277	-	20,329	664	16	2,950	201	686	161	1,441	3,025	161
5.短期放款	6,986,958	20,841	539,384	295,559	63,572	203,166	441,270	483,707	471,421	363,665	497,730	373,346
6.中期(擔保)放款	8,368,924	59,826	714,128	314,385	53,937	616,809	595,416	447,980	426,961	454,955	686,006	337,462
7.長期(擔保)放款	11,720,293	25,138	1,035,346	598,988	60,057	1,080,250	974,204	645,633	689,754	564,201	575,625	706,916
8.放款轉列之催收款項	66,085	67	4,924	1,976	703	2,903	6,076	7,852	6,097	4,135	1,908	2,497
減：備抵呆帳	-372,075	-1,120	-33,042	-16,141	-2,351	-27,847	-25,040	-21,922	-19,313	-16,367	-28,015	-22,553
加(減)：貼現及放款評價調整	-2,529	-6	-	-563	-	3	-414	-35	151	-	-	389
備供出售金融資產-淨額	5,410,796	-	1,135,940	156,039	53,832	407,496	154,442	149,481	131,009	73,176	278,090	142,211
持有至到期日金融資產-淨額	4,250,771	7,600	144,061	429,220	-	238,119	514,590	386,445	379,759	237,412	280,014	31,854
採用權益法之投資-淨額	293,665	-	36,560	21,218	54	124	2,072	6,666	1,428	-	9,026	8,902
其他金融資產-淨額	829,872	261	75,604	54,989	1,102	1,634	86,857	8,114	17,494	4,440	9,334	388,289
不動產及設備	665,567	781	109,977	17,638	3,910	31,395	50,981	37,654	44,545	31,694	24,777	37,189
減：累計折舊	-167,547	-258	-13,588	-4,964	-970	-8,443	-13,015	-11,121	-13,830	-11,054	-9,863	-12,927
減：累計減損	-918	-	-48	-	-	-3	-15	-	-	-	-55	-
投資性不動產-淨額	86,196	-	15,238	2,891	-	24,110	2,960	6,942	6,864	13,747	584	1,547
無形資產-淨額	87,861	45	709	1,577	121	860	3,513	392	332	436	241	7,399
遞延所得稅資產	41,736	86	252	390	193	2,913	911	2,846	2,047	1,807	5,257	2,241
其他資產-淨額	1,130,152	122	51,801	92,562	397	8,301	9,888	50,421	33,830	17,456	44,621	92,035
資產總計	47,646,641	114,357	4,928,595	2,392,541	263,403	2,884,359	3,190,229	2,554,286	2,525,364	2,035,394	3,153,509	2,682,270
負 債												
中央銀行及銀行同業存款	2,444,255	25,025	219,021	117,633	5,924	199,880	212,300	153,891	84,127	108,152	369,281	84,375
透過損益按公允價值衡量之												
金融負債	472,791	-	35,035	24,575	1	3,547	14,450	34,399	7,675	12,309	8,775	87,305
避險之衍生金融負債-淨額	1,495	-	60	1,370	-	-	-	-	4	-	-	-
附買回票債券負債	653,396	-	33,906	65,685	5,367	15,158	10,377	11,588	29,175	3,119	848	109,942
承兌匯票	61,037	-	2,720	2,387	119	1,577	4,147	6,172	4,605	4,339	10,383	796
應付利息	64,812	63	12,680	3,885	273	3,520	4,389	2,809	2,417	2,094	2,965	3,196
本期所得稅負債	33,471	54	1,054	2,147	-	1,540	1,607	2,530	2,067	722	8,917	296
存款	37,846,473	-	3,940,753	1,841,925	229,816	2,400,046	2,623,754	2,004,809	2,112,653	1,669,729	2,368,785	2,054,329

1.支票存款	453,551	-	33,998	11,979	2,563	24,120	46,878	44,819	60,202	40,776	26,216	15,338
2.活期存款	4,185,132	-	208,686	101,689	21,033	264,767	378,282	293,537	345,781	237,688	246,229	212,115
3.定期存款	5,647,167	-	201,213	229,103	47,254	719,724	296,079	133,921	215,794	150,935	364,631	205,397
4.儲蓄存款	17,855,916	-	2,549,786	829,428	122,780	1,001,382	1,453,711	981,239	999,594	835,498	633,143	1,170,692
5.外匯存款	9,026,289	-	674,730	642,842	24,276	238,000	355,054	533,565	481,493	401,794	1,080,558	450,787
6.公庫存款	678,418	-	272,340	26,884	11,910	152,053	93,750	17,728	9,789	3,038	18,008	-
加(減)：存款採避險會計之調整數	-	-	-	-	-	-	-	-	-	-	-	-
借入款	1,001,231	35,471	24,998	75,097	4,000	68,733	64,610	29,382	43,550	41,740	58,949	63,350
承作結構型商品所收本金	266,658	-	801	17,771	-	-	2,133	29,880	6,817	3,040	7,662	66,058
其他金融負債	46,330	22,149	41	-	1	146	59	53	28	622	1,307	-
遞延所得稅負債	70,417	40	18,130	884	-	6,926	3,261	6,331	6,022	6,863	2,167	1,640
其他負債	1,180,455	2,533	350,894	59,349	3,727	38,609	49,040	80,184	51,423	37,438	48,652	32,823
負債總計	44,142,821	85,335	4,640,093	2,212,708	249,228	2,739,682	2,990,127	2,362,028	2,350,563	1,890,167	2,888,691	2,504,110
權益												
股本	1,882,250	27,000	95,000	106,518	10,032	62,594	88,081	89,064	77,716	94,130	85,362	78,604
資本公積	478,721	-	80,453	14,801	1,658	21,749	58,767	34,848	37,763	-	62,220	33,611
保留盈餘	1,112,010	2,287	83,960	58,845	2,439	57,465	53,073	62,586	58,937	51,551	119,673	67,110
庫藏股票	-213	-	-	-	-	-	-	-	-	-	-	-
其他權益	31,052	-265	29,089	-331	46	2,869	181	5,760	385	-454	-2,437	-1,165
權益總計	3,503,820	29,022	288,502	179,833	14,175	144,677	200,102	192,258	174,801	145,227	264,818	178,160
負債及權益總計	47,646,641	114,357	4,928,595	2,392,541	263,403	2,884,359	3,190,229	2,554,286	2,525,364	2,035,394	3,153,509	2,682,270
本表不包括下列表外項目：												
約定融資額度	13,115,210	26,497	1,815,125	606,877	56,414	649,553	647,344	797,492	694,831	669,190	1,053,114	632,181
應收保證款項	937,927	17,490	85,040	29,397	2,903	41,350	79,802	63,564	34,523	40,994	182,295	7,167
應收信用狀款項	305,749	-	25,419	10,409	1,342	12,010	18,729	32,843	27,154	24,509	59,790	3,766
信託資產	7,428,612	-	618,391	378,194	20,938	377,137	343,587	673,826	471,515	268,673	492,615	470,515

註1：本表資料包括總行及國內分行、國際金融業務分行及國外分行。

註2：中華開發工業銀行於106年3月15日裁撤、台灣工業銀行於106年1月1日改制為王道商業銀行。

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	凱基商業銀行	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
137,805	124,998	30,891	35,309	65,717	108,003	124,612	49,526	82,623	12,694	14,514	24,417	247,056	78,674
77,583	1,401	11,852	30,208	84,343	75,193	407,897	54,563	94,888	29,756	38,013	26,204	99,451	62,396
-	-	-	-	-	-	-	-	-	-	-	-	135	108
-	195	28,215	11,071	9,180	23,553	-	18,829	7,115	-	-	1,765	-	4,900
376	2,280	187	422	1,140	1,486	2,052	258	1,157	106	25	312	8,431	260
1,888	1,960	836	918	1,984	3,653	3,440	1,900	3,254	749	442	636	6,211	1,230
-	37	111	101	2,713	400	2	-6	860	105	-	63	422	-
309,290	639,451	322,025	355,941	483,240	865,273	1,203,976	297,676	972,869	245,485	152,748	185,973	1,590,444	256,201
604	-	-	-	-	-	442	-	-	-	-	-	-	-
1,438	7,455	38	28	49	592	2,550	17	3,019	15	17	104	495	1,433
-	-	-	-	106	-	-	-	-	97	2	-	2,737	-
26,227	253	212	73	166	125	4,808	-	1,052	26	-	1	640	1,334
113,475	220,978	122,041	69,042	98,279	244,185	272,220	72,265	237,174	44,227	41,257	37,596	418,910	90,792
56,614	170,132	68,247	124,490	201,716	195,855	289,718	171,176	299,930	73,246	37,222	66,635	520,859	19,007
110,805	238,768	131,240	161,807	181,948	422,494	632,137	53,762	429,507	127,252	73,685	80,641	643,725	143,467
127	1,865	247	501	976	2,022	2,101	456	2,187	622	565	996	3,078	168
-5,671	-9,320	-3,392	-4,881	-6,358	-12,264	-14,502	-3,924	-12,633	-3,647	-2,057	-2,654	-21,715	-3,355
-439	741	-	-	-96	-285	-156	-93	-548	-	-36	-153	-725	19
169,165	153,407	35,183	109,632	140,849	225,007	169,226	127,662	306,613	117,266	22,305	29,732	140,561	259,544
-	103,445	51,864	2,135	26,534	56,607	1,947	-	-	-	2,430	33,711	641,597	-
-	61,113	2,977	2,754	5,174	11,856	12,496	1,733	2,214	-	44	-	81,529	-
2,714	1	46,569	6,790	34,483	4,040	5,077	5,779	1,728	1,273	1,078	166	2,604	212
6,519	15,432	10,972	6,001	7,258	15,319	33,715	6,602	22,180	6,303	5,302	1,969	51,520	1,753
-3,603	-3,328	-2,911	-3,135	-576	-6,502	-8,609	-1,070	-3,703	-594	-1,857	-1,155	-7,345	-1,143
-	-	-	-	-	-	-	-13	-	-	-	-	-65	-
-	-	-	-	1,059	1,253	401	932	-	102	371	-	2,207	-
24,067	118	2,163	1,725	2,125	1,243	4,794	367	1,800	2,146	79	201	12,492	8,262
996	579	1,102	525	364	1,671	309	2,856	2,250	-	33	1,583	4,211	426
61,105	22,465	21,863	22,645	13,491	65,797	85,103	21,873	131,560	19,969	2,549	4,127	113,762	40,591
781,795	1,114,975	560,507	578,161	872,624	1,441,303	2,031,780	585,450	1,614,227	431,713	235,983	306,897	2,972,783	710,078
68,616	15,025	8,961	28,071	10,542	26,810	60,895	28,331	64,253	2,979	14,327	4,519	62,448	150,818
7,302	477	184	4,318	2,979	25,140	43,051	43,284	17,260	4,093	658	589	59,117	11,833
-	-	-	-	-	-	-	-	-	-	-	-	17	-
-	29,792	30,274	12,921	11,241	26,179	12,200	45,445	76,622	-	1,800	-	53,163	-
376	2,326	188	422	1,140	1,486	2,075	258	1,157	106	25	312	8,267	260
190	1,269	716	965	996	1,714	2,173	1,833	2,065	565	275	303	6,155	678
772	829	116	335	1,019	494	835	413	1,168	-	28	13	2,038	293
567,410	849,695	449,319	454,456	728,662	1,137,390	1,691,771	376,502	1,195,649	350,119	190,496	263,187	2,355,004	462,811

7,973	9,543	5,437	2,901	3,709	10,067	15,903	3,601	5,553	1,419	1,010	1,573	9,609	6,536
113,446	73,388	52,583	40,291	55,377	105,698	239,498	18,840	129,335	18,216	18,282	26,325	194,137	127,437
25,135	220,203	36,528	176,988	160,260	166,547	156,240	127,242	203,441	120,649	25,173	66,107	216,887	138,323
105,555	267,627	290,041	144,206	390,486	526,832	758,341	99,318	583,758	147,328	116,167	121,955	1,108,617	-
315,301	278,934	64,730	90,070	118,830	328,246	512,345	127,501	268,825	62,507	29,864	47,227	789,475	190,515
-	-	-	-	-	-	9,444	-	4,737	-	-	-	36,279	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	45,150	11,700	20,217	33,000	39,570	36,750	1,000	39,700	10,500	5,000	770	68,698	18,898
3,252	971	20	6,482	1,557	12,090	4,273	20,148	40,853	14,651	533	2,992	11,150	3,835
2,254	2,077	1	-	54	166	-	3	296	-	-	14	257	54
1,576	8,559	869	8	179	706	901	244	112	19	41	28	858	762
28,263	36,278	10,104	7,182	18,447	44,638	29,774	6,772	50,598	6,197	2,137	2,239	65,977	11,600
680,011	992,448	512,452	535,377	809,816	1,316,383	1,884,698	524,233	1,489,733	389,229	215,320	274,966	2,693,149	661,842
66,033	40,791	28,052	31,829	42,653	86,061	83,121	46,062	68,846	36,372	16,656	17,353	140,686	34,800
-	4,648	8,032	456	6,039	12,148	24,866	7,251	23,974	2,890	-	1,441	29,789	1,579
36,087	72,773	10,391	10,489	14,108	26,876	38,742	8,166	31,632	3,109	4,110	13,136	120,056	11,992
-	-83	-	-	-	-	-	-	-	-	-	-	-	-
-336	4,398	1,580	10	8	-165	353	-262	42	113	-103	1	-10,897	-135
101,784	122,527	48,055	42,784	62,808	124,920	147,082	61,217	124,494	42,484	20,663	31,931	279,634	48,236
781,795	1,114,975	560,507	578,161	872,624	1,441,303	2,031,780	585,450	1,614,227	431,713	235,983	306,897	2,972,783	710,078
236,659	287,507	85,654	149,477	208,740	372,202	479,226	327,036	566,156	128,893	70,400	61,966	986,762	106,938
8,063	43,780	13,804	16,509	17,019	18,048	11,490	9,430	19,163	8,235	878	6,734	57,447	11,458
1,801	8,100	1,241	945	4,413	4,489	9,357	2,185	3,370	451	398	1,469	20,370	1,725
174,512	141,529	68,286	59,980	126,215	242,898	487,593	33,994	288,775	65,743	30,026	29,429	840,802	53,435

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	華泰商業銀行	三信商業銀行	王道商業銀行	全國農業金庫	瑞興商業銀行	星展(台灣)銀	澳盛(台灣)銀
54,368	27,061	25,729	152,663	141,654	43,104	18,938	10,066	9,099	13,016	202,221	5,277	83,325	33,673
96,635	22,436	4,621	1,061	15,914	30,966	21,607	1,642	820	44,704	6,448	1,791	24,547	7,364
-	-	-	-	10	-	-	-	-	-	-	-	-	-
-	1,791	5,817	3,998	3,356	11,283	2,566	12,463	8,969	-	-	6,885	-	-
809	37	229	1,694	414	871	-	162	1	248	-	-	485	410
1,719	1,038	304	3,031	2,089	1,104	972	247	230	675	2,536	186	1,038	270
225	180	38	327	289	339	48	56	30	55	601	72	132	24
533,928	289,801	145,853	1,123,976	267,509	435,955	145,186	82,858	116,661	165,172	218,638	46,988	267,228	31,329
-	-	-	-	-	-	-	-	-	-	-	-	-	-
471	100	80	251	411	648	-	76	11	175	-	-	230	24
-	-	-	1,832	-	-	-	-	-	-	-	-	-	-
2	2,629	15	1,442	2	25	59	-	66	-	-	1,486	-	-
109,799	88,884	61,262	452,241	52,499	139,220	45,832	18,917	15,096	46,156	10,374	4,600	82,813	23,163
164,985	123,046	47,201	270,130	43,067	151,136	76,262	45,359	70,033	110,257	156,803	19,296	83,335	5,302
257,655	74,943	36,353	395,051	171,006	143,740	23,005	17,067	31,297	8,169	50,762	21,587	99,527	2,781
1,016	199	942	3,029	524	1,186	28	1,439	158	415	699	19	1,323	59
-6,356	-3,520	-1,812	-12,159	-4,708	-6,345	-2,238	-1,551	-1,859	-2,416	-3,823	-577	-3,728	-899
188	10	-	-259	11	48	-	-19	-264	-	-	12	-	-10
50,343	64,871	42,046	66,233	185,135	31,193	58,723	21,715	3,736	48,599	92,153	2,947	54,758	476
46,735	21,148	799	202,966	-	86,610	17,600	10,411	18,762	500	204,085	21,196	-	50,615
175	1,904	828	2,346	-	4,743	1,067	221	-	14,204	237	-	-	-
10,973	195	56	2,159	127	1,070	2,189	143	182	777	51,166	7	133	63
7,481	12,048	7,190	20,672	6,974	11,272	3,386	2,279	1,940	3,754	597	2,542	3,877	169
-2,134	-2,663	-882	-6,426	-2,530	-2,043	-876	-742	-588	-889	-244	-537	-1,276	-153
-	-10	-	-29	-21	-77	-111	-	-8	-	-	-64	-399	-
1,025	-	2,379	-	-	23	-	74	992	-	-	353	142	-
1,579	1,103	2,352	273	3,156	116	-	112	111	1,248	106	4	188	306
764	114	568	1,381	1,489	660	268	31	178	126	68	40	106	95
14,605	1,260	2,843	21,193	29,045	6,084	845	712	701	5,222	1,594	70	15,701	1,943
813,062	438,804	238,958	1,585,100	649,913	656,976	270,170	140,880	159,693	294,995	776,383	87,192	446,257	125,675
3,871	7,314	1,319	93,784	59,093	9,628	22,269	34	77	34,895	20,835	6,087	20,062	38,783
1,134	8	6	3,733	7,383	208	128	-	-	700	1,583	4	5,957	3,591
-	-	-	-	44	-	-	-	-	-	-	-	-	-
2,811	9,655	542	1,106	-	4,308	21,360	-	-	15,846	8,036	4,930	-	-
809	38	231	1,724	414	872	-	162	1	248	-	-	485	410
755	580	286	1,703	442	432	129	157	155	490	829	88	505	73
1,765	211	38	544	21	593	593	-	123	97	-	-	167	32
712,267	376,664	211,654	1,316,069	505,242	567,239	180,723	127,101	144,278	183,010	699,271	68,717	379,664	55,504

7,642	3,226	2,134	28,358	2,534	9,697	2,384	1,632	2,318	172	97	1,013	484	137
71,218	39,917	23,803	235,446	92,502	103,624	24,187	14,292	17,673	11,647	2,388	4,666	17,021	4,088
194,254	105,112	34,449	214,617	41,917	134,325	13,395	23,397	29,718	104,968	175,522	25,322	138,761	7,636
336,881	195,232	132,782	607,120	163,756	268,102	124,945	79,276	91,835	4,361	514,691	35,125	64,326	-
102,082	33,177	18,486	209,349	204,533	51,415	15,812	8,504	2,734	61,862	5,560	2,591	159,072	43,643
190	-	-	21,179	-	76	-	-	-	-	1,013	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
20,000	13,780	7,111	41,000	14,531	17,500	4,776	2,000	3,300	20,400	15,000	1,000	-	-
6,350	-	-	-	1,264	43	-	-	-	-	-	-	2,032	-
-	-	-	10,121	-	-	-	-	-	5,998	584	45	-	-
401	107	108	885	683	111	50	230	116	216	163	157	64	-
10,426	3,933	3,319	39,334	16,961	12,634	3,182	1,788	1,356	3,824	1,291	868	5,458	1,203
760,589	412,290	224,614	1,510,003	606,078	613,568	233,210	131,472	149,406	265,724	747,592	81,896	414,394	99,596
36,914	21,629	13,566	61,480	29,106	32,932	11,512	9,388	7,626	24,130	23,858	3,075	30,000	23,618
871	50	-	-	5,795	684	62	299	911	8	-	1,058	-	-
14,168	4,695	829	14,657	8,880	9,602	23,478	-260	1,721	5,118	4,301	1,043	1,882	2,303
-	-	-	-	-	-	-130	-	-	-	-	-	-	-
520	140	-51	-1,040	54	190	2,038	-19	29	15	632	120	-19	158
52,473	26,514	14,344	75,097	43,835	43,408	36,960	9,408	10,287	29,271	28,791	5,296	31,863	26,079
813,062	438,804	238,958	1,585,100	649,913	656,976	270,170	140,880	159,693	294,995	776,383	87,192	446,257	125,675
186,051	86,289	59,669	403,243	113,690	159,353	25,628	24,730	18,762	47,243	98,871	15,171	117,308	42,968
17,662	2,598	2,897	15,066	3,272	18,693	4,100	261	2,333	9,139	15,216	576	11,801	7,730
5,226	740	985	10,244	1,797	3,900	90	538	147	2,496	611	13	2,059	618
137,308	58,665	42,556	135,477	94,425	62,673	14,737	29,609	4,633	2,669	20,322	9,642	57,155	133