

表一

各 本 國 銀 行 資 產 負 債 表 (全 行)

99 年 09 月 30 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	4,086,765	730	545,798	114,786	26,014	166,671	234,825	155,973	142,668	105,465	216,936	96,628
公平價值變動列入損益之金融												
資產	738,701	382	29,789	38,168	308	3,405	20,559	25,357	28,356	20,235	31,384	22,330
附賣回票債券投資	59,691	-	4,147	-	2,182	4,525	-	-	2,707	-	245	10,207
備供出售金融資產-淨額	2,802,098	-	885,842	43,123	5,303	242,398	46,190	58,577	58,670	39,142	82,717	85,551
待出售資產-淨額	-	-	-	-	-	-	-	-	-	-	-	-
放款及貼現	19,626,003	81,060	2,056,296	863,075	154,747	1,666,070	1,826,284	1,205,524	1,197,144	1,041,810	1,316,520	853,777
1.進口押匯	2,407	-	8	1	-	8	-	83	7	29	32	-
2.出口押匯	61,917	-	4,278	3,406	92	784	537	2,541	10,295	1,668	13,513	297
3.貼 現	19,227	-	-	-	30	856	1,677	7,413	9	3,859	73	-
4.透支	105,912	-	67,427	2,173	852	1,145	2,665	858	263	1,408	929	464
5.短期放款	4,581,448	6,665	347,185	230,947	63,695	184,352	367,437	379,354	393,918	319,978	384,574	209,206
6.中期(擔保)放款	6,206,235	44,386	872,854	220,552	36,464	637,104	542,128	319,566	300,903	255,997	508,275	209,124
7.長期(擔保)放款	8,511,058	29,535	749,705	402,770	51,839	834,458	892,085	484,693	480,103	450,878	402,103	432,064
8.放款轉列之催收款項	137,799	474	14,839	3,226	1,775	7,363	19,755	11,016	11,646	7,993	7,021	2,622
減：備抵呆帳	-196,659	-421	-12,467	-5,285	-1,065	-20,133	-17,702	-11,710	-11,945	-11,961	-11,982	-5,759
加(減)：貼現及放款評價調整	-168	-	-	-	-	-	-	202	-	-	-	-
持有至到期日金融資產-淨額	2,490,073	2,600	578	274,534	7,295	178	364,149	416,854	311,174	188,748	227,490	5,286
採權益法之股權投資-淨額	194,968	-	29,966	350	45	18	9,065	3,619	204	179	9,547	3,795
固定資產	592,531	731	89,058	18,301	3,425	28,789	44,614	31,453	36,421	32,675	22,887	36,062
減：累計折舊	-153,972	-224	-10,931	-6,196	-1,175	-6,368	-10,790	-8,920	-11,473	-8,903	-8,884	-10,637
減：累計減損	-2,578	-	-1,823	-	-	-	-7	-	-	-	-328	-
無形資產-淨額	87,322	18	1,014	2,024	44	337	3,611	246	440	50	195	7,495
應收承兌票款	78,602	-	2,456	4,440	191	2,559	3,722	8,206	7,381	6,954	9,361	1,023
應收利息及收益	58,980	265	8,849	2,817	502	3,504	4,481	4,494	3,304	2,197	3,518	2,044
其他金融資產-淨額	735,584	109	76,006	4,012	3,471	10,409	40,880	4,418	7,452	17,281	18,203	390,584
其他資產-淨額	1,305,344	234	84,163	130,296	1,285	43,670	33,200	62,524	28,233	48,228	111,663	46,593
資產合計	32,503,285	85,484	3,788,741	1,484,445	202,572	2,146,032	2,603,081	1,956,817	1,800,736	1,482,100	2,029,472	1,544,979
負 債												
中央銀行及同業存款	1,831,045	23,193	202,199	68,069	12,914	183,664	182,819	148,487	54,583	95,893	236,271	46,926
與待出售資產直接相關之負債	-	-	-	-	-	-	-	-	-	-	-	-
存款	25,848,300	-	3,208,934	1,126,260	172,196	1,765,622	2,103,165	1,531,651	1,524,688	1,211,030	1,487,941	1,299,865
1.支票存款	348,607	-	29,727	11,829	1,249	21,148	36,370	34,503	42,374	30,303	17,409	13,036
2.活期存款	2,790,877	-	148,756	98,684	13,743	147,961	235,518	217,577	235,716	159,667	162,878	146,227
3.定期存款	4,715,005	-	316,224	253,219	53,777	510,763	372,440	160,426	192,241	181,217	238,832	211,799
4.儲蓄存款	13,668,629	-	2,156,960	570,145	86,896	875,895	1,244,842	841,454	808,385	653,432	464,597	787,421
5.外匯存款	3,750,829	-	332,953	171,981	8,196	65,234	151,486	262,064	239,972	183,912	551,926	141,382
6.公庫存款	574,353	-	224,314	20,402	8,335	144,621	62,509	15,627	6,000	2,499	52,299	-
公平價值變動列入損益之金融												
負債	308,450	8,643	8,085	20,128	17	250	5,388	47,482	40,064	3,018	26,133	19,258
附買回票債券負債	389,179	-	13,520	16,427	136	10,491	40,995	7,573	13,205	11,501	2,148	33,201

借入款	743,873	24,047	-	52,194	4,000	30,073	71,470	21,500	26,300	28,514	42,530	18,511
承兌匯票	78,114	-	2,464	4,444	192	2,587	3,743	8,401	7,626	7,125	9,450	1,029
應付利息	53,234	125	12,716	2,381	331	3,273	3,516	2,806	2,832	1,786	2,978	2,160
承作結構型商品所收本金	236,707	-	14,630	20,819	-	-	13,728	29,616	7,011	1,002	4,805	8,485
其他金融負債	41,555	8,540	1,416	1,261	262	373	2,311	385	848	395	3,295	203
其他負債	898,000	2,509	84,638	87,416	2,792	44,687	58,852	65,384	36,508	35,696	58,466	20,934
負債合計	30,428,457	67,057	3,548,602	1,399,399	192,840	2,041,020	2,485,987	1,863,285	1,713,665	1,395,960	1,874,017	1,450,572
淨 值												
股本	1,221,270	12,000	45,000	48,993	5,258	50,000	60,241	49,490	43,107	62,095	64,110	52,277
資本公積	349,359	-	110,081	13,614	2,542	21,749	30,191	10,460	12,618	-	33,070	15,213
保留盈餘	407,890	5,831	50,830	20,589	1,883	22,032	20,477	23,879	27,206	15,776	52,264	25,129
庫藏股票	-192	-	-	-	-	-	-	-	-	-	-	-
股東權益其他項目	96,501	596	34,228	1,850	49	11,231	6,185	9,703	4,140	8,269	6,011	1,788
淨值合計	2,074,828	18,427	240,139	85,046	9,732	105,012	117,094	93,532	87,071	86,140	155,455	94,407
負債及淨值合計	32,503,285	85,484	3,788,741	1,484,445	202,572	2,146,032	2,603,081	1,956,817	1,800,736	1,482,100	2,029,472	1,544,979
本表不包括下列表外項目：												
放款承諾責任	5,889,722	13,133	569,137	652,812	10,838	11,638	761,274	49,395	647,450	421,855	1,240,922	51,369
保證責任	869,801	5,608	42,645	77,121	4,514	59,334	48,072	44,896	41,666	32,220	220,772	16,280
信用狀責任	415,174	-	42,348	12,403	1,221	15,383	29,482	39,712	40,587	28,929	92,303	4,909
信託負債	6,224,896	-	463,004	292,583	19,326	292,228	221,379	627,187	358,278	265,830	389,339	426,483

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
392,950	55,286	69,879	92,987	94,435	82,113	47,063	40,393	35,131	18,187	43,168	91,420	125,311	139,213
28,943	20,653	3,693	14,104	11,458	29,274	144,480	1,556	32,148	23,229	26,087	3,012	61,462	3,642
5,991	2,661	5,447	753	8,703	1,113	821	684	150	-	480	2,574	2,402	-
108,217	36,227	7,598	9,034	11,904	30,076	39,632	949	159,428	84,797	2,134	15,183	324,899	99,217
-	-	-	-	-	-	-	-	-	-	-	-	-	-
159,334	372,197	184,938	235,608	274,212	678,974	596,230	66,893	524,838	239,851	126,289	208,218	919,444	132,107
-	-	-	-	-	23	7	-	-	-	-	-	-	5
2,267	6,460	145	238	38	1,968	2,480	6	794	144	21	263	1,183	5,492
-	-	6	-	139	-	-	-	-	956	-	-	2,166	-
9,666	207	122	84	185	717	427	-	241	4,317	-	1	530	4,816
41,010	99,379	40,545	62,877	59,884	138,628	117,105	35,648	130,210	51,922	26,132	48,494	236,417	28,052
32,874	108,599	31,700	63,037	103,376	164,416	144,961	16,777	130,710	65,030	25,822	72,524	343,735	10,269
73,057	155,988	110,604	108,606	109,233	369,535	329,223	13,578	260,831	116,028	72,347	86,069	332,201	82,261
460	1,564	1,816	766	1,357	3,687	2,027	884	2,052	1,454	1,967	867	3,212	1,212
-6,376	-6,119	-1,326	-3,507	-5,862	-4,710	-3,467	-3,009	-5,550	-4,040	-1,304	-1,540	-8,867	-4,201
-306	-	-	-	-65	11	-	-	-	-	-	-	-	-
-	118,812	4,504	3,141	157	176,461	123,213	-	3,556	-	-	-	60,089	-
189	38,605	1,113	2,571	391	6,945	-	43	1,609	1,411	41	2	26,634	-
6,720	12,859	10,275	5,205	3,912	14,509	18,780	8,843	23,718	4,881	6,189	3,586	46,579	1,239
-2,623	-2,677	-2,170	-2,328	-1,250	-5,731	-4,925	-2,591	-6,320	-1,444	-1,931	-1,027	-13,748	-65
-	-	-	-	-	-	-	-	-	-	-	-	-67	-
26,620	63	2,400	1,938	2,760	975	3,973	104	2,209	2,536	33	263	11,884	8,273
1,192	3,764	225	598	785	1,908	1,929	41	2,941	763	320	479	10,017	1,989
1,439	1,005	650	435	572	1,216	1,646	379	1,520	659	378	488	3,227	131
407	2,259	54,134	9,652	520	4,545	3,410	795	2,883	56	1,131	5,038	7,461	368
67,618	19,188	25,593	20,743	29,971	134,446	33,350	18,599	107,604	26,908	5,692	13,126	107,264	14,986
790,315	674,783	366,953	390,934	432,603	1,152,125	1,006,135	133,679	885,865	397,794	208,707	340,822	1,683,991	396,899
58,183	3,561	14,538	35,443	15,736	58,306	46,731	8,504	54,752	27,028	12,062	15,096	40,968	1,060
-	-	-	-	-	-	-	-	-	-	-	-	-	-
563,626	501,909	285,075	304,343	345,120	863,874	829,095	106,623	679,707	282,747	176,699	266,620	1,262,745	348,458
8,703	6,858	4,066	2,637	2,939	12,886	7,721	869	3,395	1,540	843	1,944	10,910	4,240
130,341	44,092	29,718	16,828	32,019	73,989	119,524	7,877	44,564	21,664	11,934	21,582	108,745	155,824
48,853	120,529	34,241	112,348	62,367	226,064	179,569	27,488	188,521	81,046	47,753	91,569	217,551	119,453
71,379	180,607	192,290	132,419	218,478	409,685	416,009	65,559	311,209	135,274	103,701	117,899	645,888	46
304,350	149,823	24,760	40,111	29,317	141,250	102,927	4,830	132,018	43,223	12,468	33,626	265,483	68,895
-	-	-	-	-	-	3,345	-	-	-	-	-	14,168	-
5,749	525	57	5,383	4,577	11,632	9,425	200	14,518	5,637	251	1,025	32,614	1,964
-	19,756	37,010	-	750	4,459	15,787	782	14,440	19,288	517	3,994	57,827	-

-	31,622	4,894	16,824	15,096	24,127	34,000	1,307	25,000	17,978	2,500	29,115	73,552	1,865
1,192	3,855	229	598	785	1,908	1,999	41	2,941	763	320	483	8,436	1,989
290	843	909	670	640	1,233	1,478	275	1,433	859	328	857	2,255	147
25,601	2,673	213	79	2,032	18,585	5,732	-	1,073	2,410	124	182	31,613	3,316
-	2,017	103	14	311	2,646	151	49	317	7	64	-	2,303	119
54,037	33,595	3,382	5,004	23,150	98,825	7,813	2,449	32,754	16,979	2,605	4,309	45,242	6,786
708,678	600,356	346,410	368,358	408,197	1,085,595	952,211	120,230	826,935	373,696	195,470	321,681	1,557,555	365,704
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
-	5,471	34	9	1,378	9,207	8,190	12,976	3,194	3,078	-	1,462	16,658	-
15,804	40,627	1,026	2,214	985	7,331	10,470	-15,781	6,254	-896	14	890	36,974	1,479
-	-188	-	-	-	-	-	-	-	-	-	-	-	-
-200	3,129	-2	282	232	442	164	19	324	81	27	-8	-2,299	-284
81,637	74,427	20,543	22,576	24,406	66,530	53,924	13,449	58,930	24,098	13,237	19,141	126,436	31,195
790,315	674,783	366,953	390,934	432,603	1,152,125	1,006,135	133,679	885,865	397,794	208,707	340,822	1,683,991	396,899
5,214	18,637	721	15,346	2,581	20,065	259,647	28,896	88,483	8,626	43,761	100,232	96,704	5,213
13,972	30,884	9,143	10,536	18,142	12,885	13,660	423	15,262	26,404	2,162	5,113	36,591	13,019
5,855	11,058	554	1,778	3,703	6,801	9,750	158	7,283	3,411	788	3,764	17,394	5,491
181,681	113,246	47,336	53,260	104,962	281,559	149,358	30,838	224,260	73,266	31,339	57,437	870,634	65,919

註：聯邦商業銀行出售不良債權未認列損失金額1,362百萬元。

註：萬泰商業銀行出售不良債權未認列損失金額4,601百萬元。

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
89,691	42,550	30,099	85,001	118,318	68,513	37,032	57,769	20,673	25,098	16,136	355,160	6,695
3,972	6,869	1,104	5,220	29,289	1,681	672	19,236	972	765	21,434	23,456	17
-	-	-	1,569	-	-	-	2,130	-	-	-	-	200
5,801	2,624	717	15,891	123,856	1,154	2,392	44,323	568	1,640	5,394	118,799	2,131
-	-	-	-	-	-	-	-	-	-	-	-	-
309,141	169,652	111,698	928,534	338,191	239,646	95,760	67,811	89,881	81,116	60,098	124,142	28,893
-	-	-	7	2,197	-	-	-	-	-	-	-	-
230	12	138	654	1,308	547	71	-	19	23	5	-	-
-	-	-	2,043	-	-	-	-	-	-	-	-	-
23	3,710	7	1,547	416	48	166	-	3	123	-	5	367
62,408	30,110	23,131	249,119	38,537	76,281	20,454	5,306	34,417	11,082	3,227	21,228	2,534
106,236	31,827	32,849	325,004	61,913	86,593	32,013	54,592	26,920	40,592	50,288	83,602	12,623
138,459	101,507	53,842	337,181	231,966	74,118	42,749	7,485	27,413	28,636	6,264	18,336	13,308
1,785	2,486	1,731	12,979	1,854	2,059	307	428	1,109	660	314	971	61
-2,993	-1,503	-1,038	-8,745	-3,019	-2,983	-1,344	-1,101	-942	-775	-597	-1,001	-310
-	-	-	-	-	-	-	-10	-	-	-	-	-
1,718	8	-	132,359	-	12,185	6,766	-	1,740	1,292	1,098	40,270	3,818
320	291	116	86	52	280	76	43,330	29	7	14,012	27	-
9,226	11,201	8,068	19,406	10,647	5,475	4,900	2,418	2,820	1,654	3,007	214	1,784
-2,047	-2,068	-653	-5,173	-3,227	-1,861	-1,861	-1,189	-1,145	-535	-384	-102	-396
-7	-	-	-	-24	-174	-43	-105	-	-	-	-	-
1,416	1,050	1,617	175	3,314	-	15	-	50	154	20	5	1
652	232	314	1,987	678	760	6	219	266	12	232	-	-
586	286	171	1,681	1,464	386	536	595	223	193	166	2,873	100
3,765	436	458	3,800	682	182	19,709	28,397	578	340	2,431	9,315	7
12,652	3,670	7,442	18,381	31,969	5,351	1,712	3,985	778	2,219	418	1,247	343
433,893	235,298	160,113	1,200,172	652,190	330,595	166,328	267,808	116,491	113,180	123,465	674,405	43,283
2,871	7,631	1,821	105,910	37,484	3,024	2,912	3,375	3,031	197	15,283	20	500
-	-	-	-	-	-	-	-	-	-	-	-	-
383,777	204,988	141,537	960,183	502,387	296,000	132,071	51,315	101,871	102,968	68,346	619,317	35,547
5,618	2,264	1,316	19,288	3,016	4,343	1,475	224	1,204	1,638	45	106	571
33,950	18,020	12,596	140,652	107,612	49,304	14,509	4,039	9,180	10,637	1,870	931	2,149
67,093	34,947	21,131	185,678	96,722	45,252	7,318	26,645	19,469	13,023	55,658	89,523	4,256
248,177	142,999	100,380	503,843	202,605	182,329	101,312	-	69,821	76,688	-	521,491	28,514
28,853	6,105	6,114	98,641	92,432	14,624	7,457	20,407	2,197	982	10,773	-	57
86	653	-	12,081	-	148	-	-	-	-	-	7,266	-
681	21	54	414	17,949	128	12	14,247	1	13	963	1,944	-
-	2,356	-	8,633	-	1,071	10,507	13,765	-	-	1,006	25,683	2,351

14,800	6,809	3,439	44,100	19,570	9,553	5,170	27,834	2,400	2,499	9,880	800	-
652	232	322	2,102	678	791	7	219	266	13	232	-	-
803	402	245	2,083	671	294	160	433	200	133	186	450	53
136	-	-	316	22,331	-	-	19,922	-	-	273	-	-
284	1	20	10,275	215	-	559	17	95	-	270	2,429	-
6,159	2,092	3,551	22,667	12,798	3,595	2,166	4,055	1,525	2,501	946	553	580
410,163	224,532	150,989	1,156,683	614,083	314,456	153,564	135,182	109,389	108,324	97,385	651,196	39,031
19,578	12,250	9,558	40,285	29,106	13,719	10,512	77,604	6,447	3,793	23,905	20,080	2,100
366	11	-	-	5,786	767	172	28,442	299	878	31	-	1,412
3,543	-1,781	-464	3,135	2,515	1,367	1,954	20,472	356	90	1,873	1,410	133
-	-4	-	-	-	-	-	-	-	-	-	-	-
243	290	30	69	700	286	126	6,108	-	95	271	1,719	607
23,730	10,766	9,124	43,489	38,107	16,139	12,764	132,626	7,102	4,856	26,080	23,209	4,252
433,893	235,298	160,113	1,200,172	652,190	330,595	166,328	267,808	116,491	113,180	123,465	674,405	43,283
-	49,716	12,322	392,689	17,105	53,759	22,125	7,607	31,238	10,741	44,823	112,154	11,494
7,135	4,671	1,795	14,259	7,456	3,207	2,639	7,801	509	1,815	6,449	10,728	13
4,739	672	1,551	13,269	3,645	3,435	134	1,241	969	203	242	9	-
158,845	35,452	31,405	139,721	137,777	34,836	18,580	1,289	13,729	4,155	6,486	1,378	511

註：陽信商業銀行出售不良債權未認列損失金額247百萬元。