

表一

各 本 國 銀 行 資 產 負 債 表 (全 行)

97 年 03 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	4,173,135	3,117	676,100	267,410	7,112	201,303	255,950	245,941	199,604	108,443	276,351	292,112
公平價值變動列入損益之金融												
資產	779,548	1,273	28,993	28,007	5,454	4,493	40,662	37,358	27,115	12,915	58,904	40,322
附賣回票債券投資	52,497	-	-	100	7,868	2,099	-	-	2,000	9,891	1,616	3,224
備供出售金融資產-淨額	1,537,875	-	192,806	70,448	959	152,273	58,228	57,067	106,196	62,076	105,166	59,816
待出售資產-淨額	10,405	-	-	-	-	-	-	-	-	-	-	-
放款及貼現	17,958,001	72,960	1,993,379	710,772	118,654	1,493,010	1,726,283	1,059,735	1,063,904	921,446	1,273,676	769,349
1.進口押匯	882	-	-	1	-	-	3	80	27	78	192	-
2.出口押匯	62,119	-	4,694	3,165	128	647	861	2,520	15,236	1,934	15,969	448
3.貼 現	20,899	-	-	46	19	884	1,481	8,151	19	4,089	110	-
4.透支	92,512	-	59,628	3,908	26	2,356	3,703	982	2,138	1,440	1,066	529
5.短期放款	4,323,174	6,198	554,439	146,809	37,854	165,538	326,625	305,277	414,776	272,513	362,837	163,102
6.中期(擔保)放款	5,625,691	37,370	736,096	227,463	29,299	555,532	560,771	310,191	238,505	266,997	466,177	213,223
7.長期(擔保)放款	7,566,516	29,045	623,135	322,144	49,689	755,987	805,726	416,545	375,757	358,593	414,966	385,111
8.放款轉列之催收款項	266,208	347	15,387	7,236	1,639	12,066	27,113	15,989	17,446	15,802	12,359	6,936
減：備抵呆帳	-202,098	-576	-13,853	-5,341	-909	-13,660	-15,655	-8,539	-10,552	-12,977	-10,895	-9,209
持有至到期日金融資產-淨額	1,541,039	1,000	2,374	7,154	7,682	375	212,484	227,913	153,119	125,272	125,693	2,831
採權益法之股權投資-淨額	190,860	-	30,134	1,378	36	27	5,929	2,317	1,262	132	9,202	2,359
固定資產	620,970	690	90,852	18,584	4,188	51,562	43,015	31,989	33,376	32,345	23,284	35,616
減：累計折舊	-136,792	-206	-9,745	-5,394	-1,042	-5,764	-8,919	-8,507	-10,470	-7,369	-8,443	-8,974
減：累計減損	-2,473	-	-123	-	-190	-126	-86	-	-	-	-271	-39
無形資產-淨額	71,141	26	1,244	624	35	438	3,417	371	564	71	272	6,838
應收承兌票款	66,310	-	2,174	3,276	132	2,216	3,221	6,697	8,320	4,669	10,349	415
應收利息及收益	106,148	561	17,198	5,376	618	6,020	8,913	7,054	5,689	4,355	6,789	4,565
其他金融資產-淨額	579,605	121	78,438	23,367	4,814	9,956	45,166	75,955	6,873	7,868	23,686	50,867
其他資產-淨額	1,288,290	92	86,268	85,739	871	37,292	52,162	69,542	48,382	48,265	75,700	48,200
資產合計	28,634,461	79,058	3,176,239	1,211,500	156,282	1,941,514	2,430,770	1,804,893	1,635,382	1,317,402	1,971,079	1,298,292
負 債												
中央銀行及同業存款	2,177,612	26,840	215,741	78,069	10,140	202,376	224,806	29,814	80,199	131,010	358,592	66,800
與待出售資產直接相關之負債	51	-	-	-	-	-	-	-	-	-	-	-
存款	21,333,663	-	2,563,705	871,069	128,377	1,533,172	1,866,535	1,259,693	1,303,690	1,004,976	1,219,067	1,032,782
1.支票存款	301,043	-	23,025	10,915	1,128	16,457	29,823	29,841	39,561	27,752	15,971	11,887
2.活期存款	1,812,072	-	127,716	63,379	10,188	93,568	156,611	153,091	197,074	119,602	123,542	89,692
3.定期存款	4,057,528	-	190,787	171,860	22,622	373,405	394,766	165,411	173,574	161,829	214,678	212,365
4.儲蓄存款	11,752,882	-	1,660,228	472,435	79,510	833,445	1,108,128	673,684	684,070	565,504	385,413	619,453
5.外匯存款	2,897,125	-	344,761	129,967	6,651	67,387	129,366	221,523	204,071	128,419	460,537	99,385
6.公庫存款	513,013	-	217,188	22,513	8,278	148,910	47,841	16,143	5,340	1,870	18,926	-
公平價值變動列入損益之金融												
負債	381,751	6,774	10,428	11,983	17	182	5,730	53,645	45,446	2,099	57,044	48,038
附買回票債券負債	550,218	-	26,103	59,404	338	17,307	52,780	10,105	20,460	19,886	18,983	25,551
借入款	1,047,621	24,047	-	63,443	3,603	20,783	100,360	198,641	35,150	23,000	75,586	19,734

承兌匯票	67,470	-	2,195	3,283	132	2,274	3,253	6,871	8,578	4,835	10,614	419
應付利息	113,804	447	19,736	4,748	570	7,480	9,179	5,743	5,606	3,682	7,192	4,461
其他金融負債	241,327	1,260	1,865	1,644	312	11,572	3,125	65,635	833	347	17,568	308
其他負債	855,763	1,876	89,198	38,417	2,264	45,217	59,715	80,284	54,928	44,081	54,715	17,995
負債合計	26,769,280	61,244	2,928,971	1,132,060	145,753	1,840,363	2,325,483	1,710,431	1,554,890	1,233,916	1,819,361	1,216,088
淨 值												
股本	1,188,988	12,000	45,000	39,627	5,034	25,000	47,700	46,909	37,809	62,095	64,110	48,689
公積	380,028	-	110,063	21,935	2,542	46,749	32,208	8,660	12,618	-	33,071	15,214
未分配盈餘	197,541	5,399	41,444	16,670	2,958	16,651	21,479	28,561	25,649	14,182	50,772	18,768
庫藏股票	-737	-	-	-	-	-	-	-	-	-	-	-
股東權益其他項目	99,361	415	50,761	1,208	-5	12,751	3,900	10,332	4,416	7,209	3,765	-467
淨值合計	1,865,181	17,814	247,268	79,440	10,529	101,151	105,287	94,462	80,492	83,486	151,718	82,204
負債及淨值合計	28,634,461	79,058	3,176,239	1,211,500	156,282	1,941,514	2,430,770	1,804,893	1,635,382	1,317,402	1,971,079	1,298,292
本表不包括下列表外項目：												
放款承諾責任	4,569,185	10,887	331,782	665,991	9,920	72,007	641,583	46,127	145,000	185,639	793,013	93,548
保證責任	809,134	4,067	63,396	48,860	5,645	31,708	50,491	31,772	50,675	30,051	161,515	17,886
信用狀責任	423,598	-	37,091	17,773	2,692	19,561	30,832	35,198	43,179	33,223	81,751	4,510
信託負債	6,760,025	-	360,696	423,605	17,663	221,222	222,253	699,162	402,257	279,068	473,328	365,544

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. 中華商業銀行於97.3.29併入香港上海匯豐銀行。

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	萬泰商業銀行	寶華商業銀行	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
121,438	63,804	48,229	86,104	41,468	118,368	35,180	43,989	11,632	164,382	45,120	59,457	52,696	148,965
4,434	47,202	7,411	11,914	64,643	32,655	120,463	162	135	32,226	10,997	10,056	1,325	88,211
-	1,867	501	-	796	7,762	510	-	-	50	-	2,393	-	747
32,784	33,918	2,892	5,367	12,111	157,589	33,367	569	3,963	25,061	4,636	457	2,524	92,915
-	-	-	-	779	-	-	213	9,413	-	-	-	-	-
123,906	290,350	201,637	222,631	231,456	606,410	526,984	112,815	55,858	570,708	221,345	151,276	179,895	807,016
234	-	-	-	-	189	3	-	-	-	-	-	-	-
980	4,182	145	399	77	1,822	1,344	23	80	2,014	156	395	191	1,587
2	-	-	-	416	-	-	-	-	-	564	-	-	2,919
48	336	1,061	210	18	991	94	2	27	259	5,481	2	47	462
29,680	78,427	35,800	46,980	54,538	151,736	107,494	47,410	5,516	160,933	56,860	17,047	34,878	197,216
35,870	78,153	34,045	61,146	76,981	107,397	106,378	39,494	14,003	140,448	60,987	39,545	70,496	262,217
53,690	125,898	126,118	109,627	97,157	334,191	307,516	21,527	32,648	257,421	93,240	88,607	68,416	333,925
3,402	3,354	4,468	4,269	2,269	10,084	4,155	4,359	3,584	9,633	4,057	5,680	5,867	8,690
-9,605	-4,925	-3,093	-2,674	-3,922	-6,179	-2,848	-6,059	-6,624	-5,455	-4,271	-2,525	-2,130	-10,138
-	104,904	43,103	-	729	2,384	13,737	-	-	12,929	-	-	-	209,453
267	35,927	2,929	3,222	151	9,390	133	43	39	1,693	1,775	25	1,152	17,975
9,187	11,337	10,208	4,443	3,483	14,079	15,955	9,422	4,869	20,804	4,749	6,674	4,632	46,515
-70	-2,624	-1,667	-2,000	-1,129	-4,952	-3,370	-2,197	-1,084	-4,165	-1,791	-1,532	-892	-12,127
-	-	-	-	-	-	-	-437	-	-	-	-	-	-
30,156	-	2,574	37	1,458	167	3,888	390	53	1,989	391	804	308	10,153
1,104	2,744	157	595	872	2,986	1,134	85	43	3,022	956	525	134	5,642
698	1,814	1,245	817	1,316	5,162	2,509	597	298	2,769	834	755	671	5,869
195	1,873	10,116	12,253	791	2,813	99,681	1,681	185	2,433	1,964	1,542	21,753	6,769
4,890	17,450	39,756	25,112	21,180	80,565	42,221	35,157	522	97,102	27,052	11,304	12,472	127,409
319,384	605,641	365,998	367,821	376,182	1,029,199	889,544	196,430	79,302	925,548	313,757	241,211	274,540	1,545,374
68,938	6,210	24,750	41,060	17,640	34,335	36,291	31,606	36,750	78,182	21,396	14,312	20,768	60,610
-	-	-	-	-	-	-	-	51	-	-	-	-	-
188,966	431,614	271,037	265,966	306,895	803,779	609,772	126,292	73,039	678,989	218,969	202,291	181,241	1,128,144
3,349	6,265	2,812	2,745	2,679	10,924	6,741	1,044	558	3,535	2,229	875	2,387	9,303
17,013	31,555	21,580	12,258	19,244	55,805	56,321	6,085	3,384	35,341	11,987	13,842	13,857	81,077
24,674	118,061	44,052	89,774	83,183	215,168	152,518	46,615	5,826	226,863	56,237	59,679	52,230	229,794
103,342	154,607	176,607	111,019	178,425	384,967	330,161	68,295	60,045	291,074	116,810	114,480	98,774	554,000
40,588	121,126	25,986	50,170	23,364	136,915	62,361	4,253	3,226	122,176	31,706	13,415	13,993	240,994
-	-	-	-	-	-	1,670	-	-	-	-	-	-	12,976
454	444	71	4,765	2,462	13,635	21,724	15	-	23,674	7,104	87	-172	45,491
100	53,054	31,283	2,138	3,064	8,465	32,130	7	-	16,161	7,412	-	2,235	60,714
4,598	18,889	10,526	29,499	9,800	39,995	27,900	3,320	3,047	40,100	19,804	7,000	51,151	82,460

1, 120	2, 827	159	595	878	2, 986	1, 137	85	43	3, 023	956	525	134	5, 643
978	1, 996	2, 270	1, 839	996	5, 597	3, 110	1, 021	516	4, 795	1, 320	1, 218	1, 867	4, 892
129	51	2, 792	85	408	475	92, 251	247	106	963	7	86	1	4, 250
4, 231	31, 119	4, 443	2, 815	11, 956	60, 896	17, 991	4, 501	943	31, 289	13, 205	5, 354	2, 895	45, 567
269, 514	546, 204	347, 331	348, 762	354, 099	970, 163	842, 306	167, 094	114, 495	877, 176	290, 173	230, 873	260, 120	1, 437, 771
50, 000	21, 587	23, 188	18, 798	22, 000	45, 852	31, 200	84, 367	10, 170	41, 750	29, 643	15, 181	33, 599	62, 607
-	31	34	1, 034	-	8, 195	7, 322	15, 780	10	3, 807	5, 579	-	2, 658	14, 056
-131	37, 664	-4, 443	-636	160	5, 107	9, 852	-70, 815	-45, 422	3, 060	-11, 881	-4, 813	-21, 824	33, 455
-	-471	-	-	-	-	-	-	-	-	-	-	-	-
1	626	-112	-137	-77	-118	-1, 136	4	49	-245	243	-30	-13	-2, 515
49, 870	59, 437	18, 667	19, 059	22, 083	59, 036	47, 238	29, 336	-35, 193	48, 372	23, 584	10, 338	14, 420	107, 603
319, 384	605, 641	365, 998	367, 821	376, 182	1, 029, 199	889, 544	196, 430	79, 302	925, 548	313, 757	241, 211	274, 540	1, 545, 374
4, 269	15, 184	721	269, 896	9, 140	24, 361	214, 175	70, 392	9, 679	52, 844	12, 386	17, 031	72, 252	151, 004
2, 831	41, 204	7, 757	23, 492	7, 763	19, 879	11, 645	707	596	26, 786	26, 663	2, 409	4, 764	42, 721
4, 088	10, 882	1, 470	2, 835	5, 184	7, 819	8, 187	331	467	8, 051	4, 372	2, 372	1, 598	20, 227
39, 385	92, 440	58, 782	43, 485	92, 058	380, 324	117, 714	36, 828	22, 633	255, 688	94, 127	46, 459	41, 393	1, 362, 598

註：聯邦商業銀行出售不良債權未認列損失金額5,331百萬元。

註：萬泰商業銀行出售不良債權未認列損失金額21,000百萬元。

慶豐商業銀行	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	稻江商業銀行
12,278	53,053	26,949	28,240	94,731	66,311	46,202	27,884	37,891	15,735	7,084	26,105	151,705	4,692
274	2,989	19,184	1,325	6,884	7,175	940	1,442	14,434	1,184	554	5,163	565	105
-	-	-	110	3,809	747	-	921	2,913	-	1,776	-	-	797
107	17,895	4,338	1,740	24,015	78,897	-	3,373	60,002	299	1,265	8,464	59,695	4,597
-	-	-	-	-	-	-	-	-	-	-	-	-	-
56,303	279,296	173,193	125,151	834,067	288,026	196,027	126,469	79,863	86,606	80,713	62,009	39,140	25,683
-	-	-	-	-	-	-	75	-	-	-	-	-	-
40	223	114	145	1,408	678	310	85	83	9	10	17	-	-
-	-	-	-	2,199	-	-	-	-	-	-	-	-	-
-	26	3,649	14	2,269	593	99	335	-	27	131	1	-	554
8,684	45,365	31,129	26,181	231,752	37,984	70,627	32,503	7,446	25,007	17,111	5,213	1,400	2,289
26,075	99,121	32,777	30,920	264,432	90,734	56,617	33,862	61,847	33,013	34,388	49,029	29,072	15,020
7,244	129,811	101,465	63,926	315,734	152,074	65,252	57,156	9,408	27,190	27,065	7,271	8,666	7,575
14,260	4,750	4,059	3,965	16,273	5,963	3,122	2,453	1,079	1,360	2,008	478	2	245
-5,441	-3,378	-2,203	-1,890	-7,481	-935	-2,345	-1,765	-1,600	-795	-798	-484	-51	-318
1,068	10,849	166	395	95,546	-	14,781	1,522	-	892	7,209	-	151,384	4,091
518	385	274	91	88	573	121	14	45,235	8	-	16,052	4	-
4,968	10,815	11,553	6,797	19,510	11,761	5,712	5,443	2,435	2,899	2,848	2,689	131	1,551
-1,660	-2,509	-1,684	-770	-4,882	-3,846	-1,798	-1,971	-1,057	-997	-541	-270	-53	-321
-	-	-	-	-	-809	-122	-35	-15	-	-220	-	-	-
72	1,500	1,178	1,420	74	238	-	163	-	47	154	18	8	1
209	539	63	324	2,288	568	334	146	158	41	28	144	-	-
486	1,026	546	370	3,504	1,922	915	414	504	202	260	405	2,993	109
1,571	8,554	702	458	3,898	240	180	3,154	35,845	784	716	4,878	27,465	-
21,567	15,933	5,234	8,242	56,577	63,596	4,372	2,042	11,589	782	2,328	495	631	197
92,320	396,947	239,493	172,003	1,132,628	514,464	265,319	169,216	288,197	107,687	103,376	125,668	433,617	41,184
18,212	10,221	12,664	6,522	128,303	27,499	3,292	5,893	16,189	6,825	284	24,446	20	7
-	-	-	-	-	-	-	-	-	-	-	-	-	-
66,889	335,192	202,405	147,466	850,512	390,477	238,449	144,485	36,141	90,573	92,654	56,694	375,750	35,916
344	4,761	2,119	1,220	18,167	3,513	3,931	1,453	231	1,280	1,424	79	35	680
2,623	22,001	12,100	8,250	116,903	70,668	34,708	11,134	3,668	5,437	6,837	1,811	228	1,892
3,397	73,686	52,682	32,652	175,533	43,925	26,824	16,206	7,228	22,653	14,206	43,734	56,156	2,675
54,854	219,355	127,794	98,213	453,862	219,218	164,974	111,976	-	59,673	69,040	-	318,778	30,669
5,671	15,321	7,506	7,131	75,628	53,153	7,898	3,716	25,014	1,530	1,147	11,070	-	-
-	68	204	-	10,419	-	114	-	-	-	-	-	553	-
7	997	10	182	136	3,800	166	937	13,084	-	5	1,169	118	-
-	2,338	2,251	536	9,852	4,629	1,098	853	21,393	-	-	4,562	35,026	-
6,203	17,800	6,509	4,200	31,952	14,803	2,400	603	37,655	1,400	2,610	9,050	-	-

209	539	64	324	2,344	568	340	146	158	41	28	144	-	-
816	1,418	849	729	4,609	1,192	410	494	329	544	235	166	627	127
636	528	23	-	8,911	-	-	1,244	20,815	4	2	290	2,554	-
1,737	5,761	2,080	2,159	55,035	45,177	2,808	3,325	6,084	1,185	2,259	1,485	261	512
94,709	374,794	226,855	162,118	1,091,654	488,145	248,963	157,980	151,848	100,572	98,077	98,006	414,356	36,562
5,826	19,578	12,439	9,558	38,736	21,576	13,041	10,843	77,604	6,199	3,556	23,905	20,112	2,100
-	366	11	-	-	5,431	750	-	28,371	766	1,324	31	-	1,412
-8,166	2,038	412	338	2,810	2	2,281	545	20,950	147	358	3,780	104	76
-	-	-221	-	-	-	-	-45	-	-	-	-	-	-
-49	171	-3	-11	-572	-690	284	-107	9,424	3	61	-54	-955	1,034
-2,389	22,153	12,638	9,885	40,974	26,319	16,356	11,236	136,349	7,115	5,299	27,662	19,261	4,622
92,320	396,947	239,493	172,003	1,132,628	514,464	265,319	169,216	288,197	107,687	103,376	125,668	433,617	41,184
3,771	64,611	55,514	7,780	278,429	68,547	24,974	39,299	16,743	18,700	10,586	31,702	17,754	11,944
747	13,914	8,664	4,470	19,171	15,041	1,975	2,965	12,828	1,021	1,144	11,070	841	-
434	4,005	1,218	1,544	17,277	8,253	2,785	998	2,316	371	337	367	-	-
4,004	102,544	49,181	31,828	176,011	168,650	36,265	17,916	4,620	8,582	3,890	6,251	1,571	-

註：慶豐商業銀行出售不良債權未認列損失金額6,331百萬元。

註：臺灣中小企銀出售不良債權未認列損失金額3,676百萬元。