

表一

各 本 國 銀 行 資 產 負 債 表 (全 行)

96 年 06 月 30 日

單位：新台幣百萬元

項 目	合 計	中國輸出入銀行	中央信託局	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
資 產												
現金及存放同業	3,952,743	2,558	30,269	643,698	242,934	8,896	184,948	277,026	254,496	332,316	160,689	217,050
公平價值變動列入損益之金融												
資產	776,516	8,090	468	34,004	33,465	6,275	7,767	44,629	38,664	27,176	10,496	53,433
附賣回票債券投資	80,638	-	-	653	1,205	2,325	1,849	-	-	-	10,628	6,814
備供出售金融資產-淨額	1,728,573	-	7,773	181,299	78,926	-	205,350	69,668	72,249	130,387	68,872	105,154
放款及貼現	17,585,466	63,246	207,809	1,598,828	643,186	111,469	1,376,340	1,771,745	1,030,293	1,047,005	881,639	1,177,768
1.進口押匯	905	-	-	4	-	-	3	-	175	20	12	134
2.出口押匯	63,009	-	653	5,458	2,839	8	1,348	951	4,091	12,089	2,935	15,089
3.貼 現	19,593	-	-	-	-	11	1,202	1,586	6,124	20	4,627	164
4.透支	84,443	-	656	42,417	4,598	15	2,206	8,936	1,332	2,125	1,541	1,964
5.短期放款	4,221,170	7,365	48,108	424,328	145,848	31,801	165,100	293,222	318,763	399,481	258,147	320,176
6.中期(擔保)放款	5,563,533	24,687	80,877	593,987	203,306	29,118	489,761	632,926	291,158	243,372	256,949	423,299
7.長期(擔保)放款	7,279,342	31,050	74,619	511,351	279,142	49,029	703,234	797,785	392,414	365,056	341,471	403,294
8.放款轉列之催收款項	353,471	144	2,896	21,283	7,453	1,487	13,486	36,339	16,236	24,842	15,957	13,648
減：備抵呆帳	-224,872	-529	-2,144	-16,282	-5,034	-920	-12,472	-20,761	-8,428	-11,304	-12,294	-10,745
持有至到期日金融資產-淨額	1,081,184	-	1,224	4,648	5,544	13,104	1,147	117,671	209,470	4,384	151,573	83,687
採權益法之股權投資-淨額	194,241	-	-	36,044	872	82	13	4,986	2,511	1,737	105	9,070
固定資產	622,659	691	815	83,237	18,409	3,965	52,513	42,246	31,470	32,167	31,860	23,721
減：累計折舊	-135,043	-202	-676	-7,865	-5,022	-839	-5,553	-8,371	-8,209	-9,992	-6,879	-8,248
減：累計減損	-1,940	-	-	-619	-	-139	-	-86	-	-	-	-38
無形資產-淨額	28,481	25	37	976	661	27	362	3,439	352	532	89	330
應收承兌票款	80,406	-	92	2,267	3,690	366	1,715	4,465	8,118	10,009	6,556	12,476
應收利息及收益	114,014	663	905	14,677	5,513	613	6,467	9,266	7,949	6,420	5,309	6,751
其他金融資產-淨額	715,255	112	1,151	22,419	26,824	5,314	8,032	43,281	61,273	7,095	8,216	31,008
其他資產-淨額	1,299,020	159	7,646	122,956	74,437	471	44,811	32,502	57,708	48,226	40,584	44,330
資產合計	27,897,341	74,813	255,369	2,720,940	1,125,610	151,009	1,873,289	2,391,706	1,757,916	1,626,158	1,357,443	1,752,561
負 債												
中央銀行及同業存款	2,114,303	17,313	14,383	218,198	67,727	10,800	192,698	225,610	33,898	82,156	156,446	255,040
存款	20,837,766	-	169,508	2,190,634	796,609	119,853	1,452,037	1,848,013	1,244,668	1,314,457	1,015,635	1,114,644
1.支票存款	363,670	-	4,013	26,980	11,769	1,331	18,494	34,408	39,023	47,446	33,211	17,651
2.活期存款	1,720,555	-	35,428	73,480	56,622	9,870	97,456	152,517	160,211	185,039	115,889	95,470
3.定期存款	3,363,043	-	8,644	177,235	112,886	16,925	263,208	331,447	170,308	167,185	144,806	134,017
4.儲蓄存款	12,125,820	-	96,992	1,501,616	482,216	76,430	878,144	1,139,403	674,605	678,579	579,677	384,607
5.外匯存款	2,743,612	-	24,431	187,170	108,695	6,322	58,374	125,175	184,421	230,690	139,428	469,092
6.公庫存款	521,066	-	-	224,153	24,421	8,975	136,361	65,063	16,100	5,518	2,624	13,807
公平價值變動列入損益之金融												
負債	299,062	10,724	77	1,090	7,449	3	486	2,525	56,194	38,032	504	48,593
附買回票債券負債	496,371	-	-	10,900	60,051	518	11,540	53,558	8,417	19,170	17,870	34,817
借入款	1,046,057	25,569	-	-	64,763	5,008	34,325	88,324	186,277	26,700	18,418	61,602
承兌匯票	82,423	-	92	2,303	3,702	378	1,745	4,508	8,617	10,364	6,834	12,822
應付利息	102,941	94	1,232	16,066	4,328	441	7,205	7,132	5,300	5,009	3,793	6,336

其他金融負債	220,861	1,021	277	1,453	3,411	237	11,440	3,383	46,696	785	386	21,862
其他負債	972,410	1,934	66,409	53,718	43,354	3,211	63,339	57,115	82,607	54,803	56,771	50,246
負債合計	26,172,194	56,655	251,978	2,494,362	1,051,394	140,449	1,774,815	2,290,168	1,672,674	1,551,476	1,276,657	1,605,962
淨 值												
股本	1,082,676	12,000	2,200	48,000	39,627	5,034	25,000	45,000	46,909	37,809	62,095	64,110
公積	348,600	-	-	97,159	21,935	2,542	46,749	34,908	8,660	12,618	-	33,067
未分配盈餘	179,468	5,310	1,052	36,770	12,464	2,984	14,909	17,551	18,567	17,899	10,500	42,242
庫藏股票	-654	-	-	-	-	-	-	-	-	-	-	-
股東權益其他項目	115,057	848	139	44,649	190	-	11,816	4,079	11,106	6,356	8,191	7,180
淨值合計	1,725,147	18,158	3,391	226,578	74,216	10,560	98,474	101,538	85,242	74,682	80,786	146,599
負債及淨值合計	27,897,341	74,813	255,369	2,720,940	1,125,610	151,009	1,873,289	2,391,706	1,757,916	1,626,158	1,357,443	1,752,561
本表不包括下列表外項目：												
放款承諾責任	4,494,428	9,956	13,869	309,897	24,039	11,523	130,377	660,938	47,640	39,534	167,229	702,168
保證責任	781,494	4,931	13,456	46,739	36,543	4,689	31,845	52,326	27,291	56,374	34,152	157,947
信用狀責任	401,313	-	8,082	33,037	16,808	2,558	14,996	26,390	32,295	42,305	29,821	76,683
信託負債	4,178,256	-	246,926	42,523	224,476	14,951	203,049	101,972	340,523	208,504	87,438	298,720

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，中信局僅限於銀行部門。

2. 新竹國際商業銀行於96.7.2更名為渣打國際商業銀行。

國泰世華商銀	華僑商業銀行	上海商業銀行	聯邦商業銀行	中華商業銀行	遠東國際商銀	復華商業銀行	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
64,915	28,277	82,917	28,291	8,844	66,541	70,144	116,503	53,460	12,702	13,471	129,411	39,667	33,508
51,167	4,862	28,718	6,115	381	10,916	11,398	109,312	72,868	932	159	27,805	11,645	14,438
472	-	3,318	12,340	-	-	212	5,802	3,436	-	-	587	47	5,242
57,377	13,006	33,997	4,769	1,975	7,132	16,443	78,323	41,990	1,888	4,251	8,885	10,038	2,361
735,449	178,314	268,532	210,748	95,325	236,494	231,910	602,979	480,740	138,254	86,901	546,157	224,294	164,901
-	444	-	-	-	-	-	16	1	-	-	-	-	-
720	1,905	4,445	64	1	659	27	1,681	918	54	134	1,463	688	308
85	25	-	-	-	-	357	-	-	5	-	-	522	-
516	81	332	990	18	130	26	1,085	130	1	257	300	4,703	3
165,659	63,417	67,289	30,656	22,899	51,682	43,695	151,237	82,416	60,191	11,706	159,136	55,394	13,841
202,400	46,485	75,129	39,085	29,089	61,356	87,827	128,684	98,360	47,723	26,832	137,902	67,337	58,482
357,493	60,192	118,002	134,165	28,831	119,044	97,008	307,803	294,698	25,731	37,610	233,556	87,442	84,547
8,576	5,765	3,335	5,788	14,487	3,623	2,970	12,473	4,217	4,549	10,362	13,800	8,208	7,720
-11,905	-2,331	-4,365	-2,454	-6,804	-2,256	-3,756	-5,740	-2,680	-6,660	-5,287	-10,185	-1,863	-2,692
5,928	12,166	44,609	40,941	2,928	252	1,269	2,637	14,742	-	50	19,849	-	479
2,316	324	35,369	2,917	-	4,482	145	9,211	174	38	58	2,286	1,885	39
33,798	10,957	11,286	10,009	3,475	4,309	4,279	13,897	15,311	9,782	5,555	20,839	4,949	6,727
-8,377	-2,056	-2,542	-1,485	-2,094	-1,845	-1,147	-4,806	-2,912	-1,977	-1,052	-3,716	-1,764	-1,389
-106	-318	-	-	-	-	-	-	-	-177	-67	-	-	-
-	191	-	2,758	-	54	1,436	201	3,765	467	482	1,987	139	1,052
1,248	1,495	3,181	304	4	1,056	1,182	3,640	1,319	264	142	3,471	1,167	497
4,817	1,166	1,840	1,361	751	923	1,362	4,284	2,604	815	689	3,290	1,297	904
280,458	3,540	1,905	7,114	1,637	2,076	1,466	6,619	85,583	6,223	218	1,921	3,339	1,704
49,208	15,409	13,954	44,291	10,332	24,666	18,966	64,083	42,478	42,769	30,284	85,641	63,382	10,739
1,266,765	265,002	522,719	368,019	116,754	354,800	355,309	1,006,945	812,878	205,320	135,854	838,228	358,222	238,510
64,387	13,509	7,384	24,110	62,556	29,529	20,260	63,269	32,096	18,359	19,449	73,685	23,743	18,122
1,007,937	225,381	382,552	271,095	70,578	259,698	279,004	762,742	556,636	158,561	112,627	604,044	232,199	188,865
15,930	4,599	7,868	3,230	523	3,835	2,194	12,827	8,041	1,468	1,044	4,197	1,622	1,185
87,963	21,437	31,502	16,941	2,391	9,861	18,011	50,392	51,946	6,460	4,315	40,295	11,598	12,293
178,096	32,338	53,297	40,768	17,496	81,740	52,285	176,845	137,101	21,588	9,366	95,247	81,220	39,049
637,343	115,678	157,006	185,157	47,600	121,296	179,504	372,312	291,688	124,068	93,785	337,832	105,666	121,567
88,605	51,329	132,879	24,999	2,568	42,966	27,010	150,366	66,824	4,977	4,117	126,473	32,093	14,771
-	-	-	-	-	-	-	-	1,036	-	-	-	-	-
51,154	313	299	33	243	4,264	2,913	7,063	1,582	38	-	15,394	7,350	5
19,225	628	24,367	25,099	-	1,449	10,290	9,647	23,481	259	-	13,613	8,968	1,856
18,508	4,941	15,101	15,081	4,695	32,382	12,166	36,650	48,800	13,179	3,047	44,700	17,947	12,000
1,280	1,491	3,372	306	4	1,056	1,186	3,640	1,336	264	142	3,474	1,168	498
3,886	1,027	1,645	1,891	932	1,733	1,054	3,791	2,261	1,307	858	4,171	1,345	1,290

1,349	159	31	5,955	-	288	751	486	77,207	328	107	723	9	86
18,625	8,738	29,258	6,922	1,569	4,559	13,249	54,488	23,110	4,892	1,878	29,867	49,258	4,127
1,186,351	256,187	464,009	350,492	140,577	334,958	340,873	941,776	766,509	197,187	138,108	789,671	341,987	226,849
48,689	11,945	21,587	18,281	14,893	18,787	18,000	45,852	31,200	19,678	10,170	41,750	20,706	15,181
15,193	-	26	60	868	1,019	-	9,225	7,321	13	10	3,807	78	-
15,866	-3,510	32,637	-769	-39,024	142	-3,357	10,425	8,105	-11,520	-12,431	2,737	-4,515	-3,499
-	-1	-436	-	-	-	-	-	-	-	-	-	-	-
666	381	4,896	-45	-560	-106	-207	-333	-257	-38	-3	263	-34	-21
80,414	8,815	58,710	17,527	-23,823	19,842	14,436	65,169	46,369	8,133	-2,254	48,557	16,235	11,661
1,266,765	265,002	522,719	368,019	116,754	354,800	355,309	1,006,945	812,878	205,320	135,854	838,228	358,222	238,510
273,263	4,261	15,078	304	1,147	236,750	9,167	23,171	830,770	72,968	10,067	51,478	13,595	19,660
17,432	4,139	31,511	7,337	912	23,741	9,772	16,489	10,409	830	920	29,222	26,862	2,197
4,269	6,065	11,529	1,194	162	2,995	5,294	7,236	7,641	254	808	8,746	3,924	1,821
183,524	32,474	71,994	37,346	7,142	38,014	64,851	165,371	76,652	42,485	20,130	209,107	61,409	46,206

註：華僑商業銀行出售不良債權未認列損失金額4,914百萬元。

註：出售不良債權未認列損失金額寶華商業銀行22,442百萬元；安泰商業銀行13,07

註：出售不良債權未認列損失金額聯邦商業銀行6,522百萬元；萬泰商業銀行27,528百萬元。

安泰商業銀行	中國信託商銀	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	新竹國際商銀	台中商業銀行	京城商業銀行	花蓮中小企銀	台東中小企銀	中華開發工銀	華泰商業銀行
25,759	179,437	14,617	49,352	13,839	25,886	100,968	112,518	43,158	28,717	4,123	5,538	23,417	15,648
8,241	73,230	1,010	4,070	23,862	1,788	6,908	4,230	1,222	1,468	-	-	25,758	1,393
-	9,038	-	-	-	-	6,515	687	-	-	-	-	1,831	-
3,702	221,695	425	11,338	5,071	2,166	27,327	94,584	-	1,858	-	48	65,365	716
223,572	780,874	73,378	247,029	195,989	143,459	808,642	302,812	200,810	142,158	6,600	31,969	79,641	84,233
-	-	-	-	-	-	-	-	-	96	-	-	-	-
193	1,395	47	107	132	149	910	1,004	363	107	-	-	-	18
-	2,750	-	-	-	-	2,115	-	-	-	-	-	-	-
40	729	-	18	3,474	15	4,839	240	108	310	-	-	-	53
39,832	209,565	13,283	42,316	35,373	34,833	245,056	47,846	67,900	37,082	51	169	9,095	22,419
88,488	238,706	39,128	94,165	41,768	35,183	257,579	97,839	60,259	39,012	3,023	12,016	60,117	33,771
83,409	318,935	7,677	106,767	110,800	67,013	281,301	149,535	69,009	62,940	1,430	9,360	9,406	26,920
11,610	8,794	13,243	3,656	4,442	6,266	16,842	6,348	3,171	2,611	2,096	10,424	1,023	1,052
-5,975	-10,914	-2,831	-3,418	-2,270	-2,874	-6,625	-4,089	-2,069	-1,569	-977	-7,281	-1,827	-670
-	84,592	991	11,415	284	-	84,738	-	12,769	2,119	1,087	39	-	698
1,334	18,008	504	313	275	98	123	740	55	13	-	2	44,133	6
4,619	45,963	4,968	17,085	11,321	6,494	19,345	11,579	5,731	5,898	1,819	2,055	2,370	2,883
-823	-11,507	-1,645	-2,893	-1,586	-740	-4,646	-3,770	-1,811	-2,002	-537	-1,353	-1,006	-932
-	-	-	-	-	-	-	-	-122	-35	-10	-	-15	-
321	4,085	76	1,540	1,361	1,447	76	-	-	-	18	-	-	30
686	5,871	347	635	203	344	2,215	474	289	194	-	-	271	35
924	7,604	586	1,038	583	447	3,794	2,205	796	479	63	154	775	214
28,215	6,127	1,580	11,100	397	79	4,056	272	158	224	46	220	36,485	822
22,103	121,674	25,450	20,312	7,140	6,649	51,709	32,583	6,818	1,747	373	1,524	6,166	773
312,678	1,535,777	119,456	368,916	256,469	185,243	1,105,145	554,825	267,804	181,269	12,605	32,915	283,364	105,849
17,576	41,519	22,125	15,117	10,009	16,650	119,754	67,612	3,373	5,903	137	788	20,129	10,925
221,377	1,159,031	83,061	302,534	214,119	147,555	831,469	409,511	239,334	152,757	20,145	36,136	15,562	85,319
2,627	9,365	446	5,700	2,655	1,481	23,467	4,399	4,815	2,034	381	112	60	1,537
15,198	71,341	4,030	18,791	13,984	9,122	108,081	67,284	35,520	11,215	1,363	860	2,874	5,043
63,913	264,080	5,192	39,400	47,856	32,708	137,793	59,172	22,089	20,526	3,407	1,220	989	22,223
127,831	558,633	66,973	223,674	142,874	97,782	472,309	242,626	170,031	115,018	14,994	33,944	-	55,019
11,808	242,192	6,420	14,895	6,508	6,462	80,670	36,030	6,758	3,964	-	-	11,639	1,497
-	13,420	-	74	242	-	9,149	-	121	-	-	-	-	-
135	32,367	-	993	2	9	200	134	-	1,088	-	-	6,535	1
14,414	66,182	-	2,732	5,868	1,868	13,450	5,752	665	-	-	-	18,244	-
40,700	79,009	6,309	17,800	6,900	4,200	24,502	34,630	-	4,142	-	-	26,800	-
697	5,878	347	635	206	355	2,322	476	307	194	-	-	271	35
1,650	5,414	848	1,059	671	649	4,050	1,793	308	490	71	74	318	338

1	2,916	1,113	765	41	-	9,781	-	-	-	-	-	25,020	-
3,920	57,369	1,579	7,493	4,487	4,530	59,688	11,355	8,637	5,450	610	956	16,657	2,018
300,470	1,449,685	115,382	349,128	242,303	175,816	1,065,216	531,263	252,624	170,024	20,963	37,954	129,536	98,636
20,000	57,607	11,128	21,578	12,439	9,558	38,736	21,576	13,041	10,843	1,117	2,925	83,854	6,198
224	6,445	-	5,642	11	246	-	5,431	1,034	112	-	-	32,076	766
-8,050	24,373	-7,115	-7,176	1,945	-359	1,211	-2,266	1,105	289	-9,457	-7,962	18,027	151
-	-	-	-	-217	-	-	-	-	-	-	-	-	-
34	-2,333	61	-256	-12	-18	-18	-1,179	-	1	-18	-2	19,871	98
12,208	86,092	4,074	19,788	14,166	9,427	39,929	23,562	15,180	11,245	-8,358	-5,039	153,828	7,213
312,678	1,535,777	119,456	368,916	256,469	185,243	1,105,145	554,825	267,804	181,269	12,605	32,915	283,364	105,849
81,248	131,300	7,739	53,048	61,331	9,483	231,858	80,816	22,975	40,155	221	45	27,026	16,033
5,141	42,061	729	7,260	6,405	4,408	16,909	20,025	1,966	1,901	-	2	13,148	1,019
1,431	19,526	707	3,819	935	1,756	14,946	8,294	1,751	1,033	-	-	1,614	126
44,054	929,280	5,038	41,996	22,892	31,949	56,055	148,946	26,576	14,264	-	565	7,288	9,749

1百萬元：慶豐商業銀行8,747百萬元。

註：臺灣中小企銀出售不良債權未認列損失金額6,727百萬元。

註：台東中小企銀出售不良債權未認列損失金額1,064百萬元。

三信商業銀行	臺灣工業銀行	全國農業金庫
9,550	26,542	170,143
717	5,377	2,059
1,827	535	5,275
584	4,140	87,441
79,938	52,598	21,438
-	-	-
17	39	-
-	-	-
170	85	-
17,057	6,090	1,646
32,029	39,855	14,464
28,576	6,369	5,328
2,089	160	-
-747	-795	-50
7,337	-	136,813
-	13,970	3
1,924	2,214	124
-508	-232	-34
-208	-	-
154	6	5
8	110	-
243	415	3,058
578	3,890	2,478
3,176	341	450
104,573	109,111	429,203
306	17,633	20
93,831	50,919	397,129
1,468	132	102
7,242	1,039	181
15,343	39,716	44,319
68,816	-	352,525
962	10,032	-
-	-	2
1	1,256	13
-	1,896	9,577
3,032	7,850	-
8	110	-
223	217	641

-	574	2, 220
1, 889	1, 468	257
99, 290	81, 923	409, 857
3, 556	23, 905	20, 112
1, 324	31	-
319	2, 691	207
-	-	-
84	561	-973
5, 283	27, 188	19, 346
104, 573	109, 111	429, 203
10, 520	41, 781	-
791	11, 212	451
227	235	-
2, 739	10, 624	454