

表 一 (1)

各 本 國 銀 行

項 目	合 計			中國輸出入銀行		台 灣 銀 行		台北富邦商業銀行	
	九十八年底	九十七年底	比較增減	九十八年底	九十七年底	九十八年底	九十七年底	九十八年底	九十七年底
資 產									
現金及存放同業	9,029,178	7,939,147	1,090,031	378	2,407	1,275,188	1,038,419	364,762	280,751
公平價值變動列入損益之金融資產	540,506	886,122	-345,616	311	537	21,440	33,178	30,987	35,515
附賣回票債券投資	28,569	58,062	-29,493	-	-	368	298	-	-
備供出售金融資產-淨額	1,908,275	1,632,280	275,995	-	-	142,010	155,491	42,258	59,393
待出售資產-淨額	100	1,978	-1,878	-	-	-	-	-	-
放款及貼現	18,725,297	18,603,852	121,445	82,866	78,622	2,058,748	1,999,742	835,739	758,269
1.進口押匯	1,723	225	1,498	-	-	6	7	-	-
2.出口押匯	52,732	48,207	4,525	-	-	4,248	3,138	2,401	2,516
3.貼 現	21,537	17,404	4,133	-	-	-	-	15	40
4.透支	106,023	92,958	13,065	-	-	63,641	56,380	2,466	3,040
5.短期放款	4,159,317	4,321,651	-162,334	5,299	6,164	395,691	455,937	202,718	163,400
6.中期(擔保)放款	6,023,689	6,080,635	-56,946	46,948	41,302	854,475	792,442	242,197	260,039
7.長期(擔保)放款	8,160,987	7,792,946	368,041	30,121	30,789	723,282	673,881	382,098	323,349
8.放款轉列之催收款項	199,289	249,826	-50,537	498	367	17,405	17,957	3,844	5,885
減：備抵呆帳	-195,006	-198,624	3,618	-475	-538	-12,777	-11,658	-4,975	-4,535
加(減)：貼現及放款評價調整	-70	-	-70	-	-	-	-	-	-
持有至到期日金融資產-淨額	3,342,546	2,356,835	985,711	2,900	2,600	885	1,436	7,593	8,472
採權益法之股權投資-淨額	192,501	181,909	10,592	-	-	29,479	26,752	962	1,239
固定資產	645,094	639,218	5,876	696	692	89,193	90,212	18,184	18,525
減：累計折舊	-163,599	-153,160	-10,439	-218	-211	-10,488	-10,114	-5,798	-5,550
減：累計減損	-1,404	-1,974	570	-	-	-253	-167	-	-
無形資產-淨額	72,876	70,412	2,464	22	24	1,091	1,210	651	747
應收承兌票款	68,888	53,527	15,361	-	-	3,266	2,623	3,220	2,623
應收利息及收益	89,650	144,357	-54,707	226	493	10,947	17,341	2,715	5,067
其他金融資產-淨額	622,346	834,751	-212,405	103	103	68,472	67,326	13,403	22,462
其他資產-淨額	1,151,440	1,087,420	64,020	183	264	75,206	80,171	74,675	75,344
資產合計	36,057,187	34,136,112	1,921,075	86,992	84,993	3,752,775	3,492,260	1,384,376	1,258,322
負 債									
中央銀行及同業存款	2,097,640	2,102,441	-4,801	27,438	27,456	204,951	181,490	74,509	72,725
與待出售資產直接相關之負債	-	-	-	-	-	-	-	-	-
存款	29,484,598	27,211,341	2,273,257	-	-	3,189,111	2,947,330	1,092,467	967,626
1.支票存款	392,939	351,332	41,607	-	-	28,120	26,852	12,733	12,235
2.活期存款	2,597,381	1,859,689	737,692	-	-	146,982	132,218	89,739	70,011
3.定期存款	4,474,488	4,574,135	-99,647	-	-	341,999	284,503	265,907	199,011
4.儲蓄存款	17,782,180	16,474,426	1,307,754	-	-	2,114,580	1,877,500	551,018	493,897
5.外匯存款	3,725,096	3,388,406	336,690	-	-	345,646	378,539	150,751	170,818
6.公庫存款	512,514	563,353	-50,839	-	-	211,784	247,718	22,319	21,654
公平價值變動列入損益之金融負債	316,301	508,311	-192,010	9,567	9,824	4,406	5,987	16,505	24,809
附買回票債券負債	336,740	463,122	-126,382	-	-	5,487	19,218	18,700	16,679
借入款	769,004	849,726	-80,722	22,990	25,349	-	-	43,440	46,596
承兌匯票	70,612	54,823	15,789	-	-	3,273	2,634	3,223	2,635
應付利息	62,964	131,966	-69,002	155	202	12,182	19,066	2,275	4,977
其他金融負債	81,116	182,779	-101,663	5,875	1,667	1,511	1,618	1,217	1,305
其他負債	806,431	807,436	-1,005	2,561	2,148	95,589	95,339	50,088	39,852
負債合計	34,025,406	32,311,945	1,713,461	68,586	66,646	3,516,510	3,272,682	1,302,424	1,177,204
淨 值									
股本	1,212,120	1,159,657	52,463	12,000	12,000	45,000	45,000	47,949	43,590
資本公積	372,844	400,902	-28,058	-	-	110,063	110,063	13,614	17,972
保留盈餘	345,266	267,472	77,794	5,648	5,467	46,241	42,177	18,712	18,799
庫藏股票	-2,495	-2,768	273	-	-	-	-	-	-
股東權益其他項目	104,046	-1,096	105,142	758	880	34,961	22,338	1,677	757
淨值合計	2,031,781	1,824,167	207,614	18,406	18,347	236,265	219,578	81,952	81,118
負債及淨值合計	36,057,187	34,136,112	1,921,075	86,992	84,993	3,752,775	3,492,260	1,384,376	1,258,322
本表不包括下列表外項目：									
放款承諾責任	5,784,102	4,372,414	1,411,688	13,263	10,413	599,968	350,906	675,699	687,201
保證責任	801,693	800,250	1,443	5,973	5,268	50,051	60,186	69,247	64,936
信用狀責任	356,118	275,331	80,787	-	-	38,358	40,916	10,337	10,681
承銷有價證券	1,021	1,355	-334	-	-	-	-	-	-
信託負債	6,274,724	5,708,745	565,979	-	-	427,512	326,853	356,254	371,786

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，中華郵政公司僅限於儲匯部門。

2. 花旗(台灣)銀行於98.8.1合併美商花旗銀行台北分行部分業務。

資 產 負 債（全 行）

單位：新臺幣百萬元

高 雄 銀 行		臺灣土地銀行		合作金庫銀行		第一商業銀行		華南商業銀行		彰化商業銀行	
九十八年底	九十七年底	九十八年底	九十七年底	九十八年底	九十七年底	九十八年底	九十七年底	九十八年底	九十七年底	九十八年底	九十七年底
24,195	20,131	194,288	190,775	257,034	238,479	223,793	319,742	177,451	150,795	117,274	114,439
2,127	1,938	3,021	3,285	25,018	31,239	29,756	53,305	26,266	39,208	13,562	14,882
3,895	9,703	-	-	-	-	-	-	3,936	6,141	50	1,114
3,825	2,655	251,969	230,108	50,659	67,110	64,977	51,998	70,132	100,144	30,297	31,994
-	-	-	-	-	-	-	-	-	-	-	-
139,665	138,424	1,593,615	1,563,891	1,814,493	1,848,838	1,108,130	1,169,533	1,117,043	1,133,780	1,023,560	991,595
-	23	-	-	-	-	36	40	10	8	48	14
116	48	895	569	772	691	2,328	1,813	10,035	8,709	2,263	2,511
2	27	1,067	1,118	2,349	1,669	7,766	5,716	9	7	4,274	4,311
1,035	25	1,338	7,346	1,990	2,847	1,275	2,443	245	313	1,629	1,346
54,906	52,016	171,162	184,982	359,983	352,992	317,133	351,188	372,549	433,644	263,605	294,394
32,304	34,516	586,995	578,311	555,652	628,469	311,829	353,057	299,991	280,337	305,902	298,870
49,003	49,612	821,505	779,570	868,586	837,230	452,613	437,802	416,084	391,348	433,636	373,497
2,299	2,180	10,630	11,995	25,161	24,940	15,150	17,474	18,120	19,414	12,203	16,652
-1,404	-1,447	-17,430	-15,459	-17,074	-16,194	-12,386	-9,361	-12,317	-11,198	-12,492	-13,585
-	-	-	-	-	-	-	-	-	-	-	-
5,396	4,227	172	148	330,167	194,276	419,430	229,986	322,969	186,746	230,295	174,256
44	44	14	35	7,141	5,717	2,313	2,322	198	222	144	120
3,425	3,437	29,037	28,832	44,138	43,462	31,485	31,864	34,226	34,821	32,673	32,628
-1,140	-1,091	-6,165	-5,762	-10,263	-9,429	-8,692	-8,652	-11,120	-10,909	-8,430	-7,828
-	-	-	-	-7	-1	-	-	-	-	-	-
48	34	416	437	3,704	3,625	329	480	456	532	40	52
98	96	2,527	1,684	3,966	3,298	6,576	4,648	7,092	6,287	6,272	4,961
443	523	3,635	6,456	4,347	8,040	4,658	6,516	3,211	5,230	2,254	3,580
3,622	4,247	10,231	10,379	45,480	53,753	5,475	55,909	7,219	7,058	20,501	21,493
1,891	1,028	54,036	46,296	34,838	45,104	45,907	44,730	26,830	31,063	33,234	41,723
186,130	183,949	2,119,366	2,061,105	2,593,641	2,517,317	1,921,751	1,953,020	1,773,592	1,679,920	1,489,234	1,411,424
10,548	10,862	200,879	198,109	194,092	202,657	169,103	256,189	48,622	53,330	120,438	107,684
-	-	-	-	-	-	-	-	-	-	-	-
157,921	158,665	1,713,400	1,649,377	2,065,035	1,983,176	1,517,621	1,383,896	1,510,865	1,384,739	1,210,708	1,114,805
1,847	1,728	23,450	22,016	36,697	34,280	33,498	31,745	46,612	42,576	34,646	32,561
13,577	11,214	152,621	107,118	226,518	190,448	193,216	156,340	238,240	196,757	152,435	124,468
41,073	47,634	483,324	447,815	347,803	374,628	196,442	194,070	191,119	199,840	204,063	191,197
84,003	81,119	838,958	835,216	1,230,181	1,165,087	813,306	717,790	788,932	717,621	644,566	580,763
8,700	7,903	67,084	69,723	173,016	159,881	266,643	268,971	240,232	222,820	172,964	183,701
8,721	9,067	147,963	167,489	50,820	58,852	14,516	14,980	5,730	5,125	2,034	2,115
2	20	133	318	4,823	4,524	54,600	74,911	41,923	47,813	840	1,063
214	293	8,368	16,971	54,242	55,962	9,683	12,760	18,188	33,345	5,419	16,798
4,000	1,000	31,995	32,070	84,420	77,781	13,472	16,772	26,300	30,216	23,474	36,568
99	98	2,640	1,719	4,013	3,328	6,799	4,849	7,378	6,500	6,834	5,050
310	477	2,899	6,786	3,425	7,476	2,328	5,205	2,359	5,164	1,370	3,888
285	300	333	394	2,521	3,183	486	46,888	737	891	442	504
3,356	2,637	51,596	53,485	70,674	72,292	57,785	62,060	33,912	40,049	36,061	42,230
176,735	174,352	2,012,243	1,959,229	2,483,245	2,410,379	1,831,877	1,863,530	1,690,284	1,602,047	1,405,586	1,328,590
5,258	5,258	50,000	25,000	54,855	54,855	49,490	48,290	37,809	37,809	62,095	62,095
2,542	2,543	21,749	46,749	32,244	32,209	10,460	8,660	12,618	12,618	-	-
1,616	1,811	23,514	20,801	19,203	16,717	20,920	25,160	28,939	26,875	13,213	13,457
-	-	-	-	-1,898	-1,898	-	-	-	-	-	-
-21	-15	11,860	9,326	5,992	5,055	9,004	7,380	3,942	571	8,340	7,282
9,395	9,597	107,123	101,876	110,396	106,938	89,874	89,490	83,308	77,873	83,648	82,834
186,130	183,949	2,119,366	2,061,105	2,593,641	2,517,317	1,921,751	1,953,020	1,773,592	1,679,920	1,489,234	1,411,424
9,504	8,613	20,667	83,130	712,717	625,373	48,281	48,080	724,926	132,695	412,479	210,483
8,045	5,980	53,844	52,763	45,437	50,584	36,868	26,083	38,897	42,901	32,310	29,974
1,479	755	13,348	14,498	25,468	22,525	33,409	18,747	37,542	25,314	26,578	19,375
-	-	-	-	35	-	-	-	986	1,264	-	-
19,568	17,383	283,936	240,213	207,488	163,008	644,002	559,444	348,702	337,892	271,702	224,995

表 一 (2)

各 本 國 銀 行

項 目	兆豐國際商業銀行		國泰世華商業銀行		花旗(台灣)銀行		上海商業儲蓄銀行		臺灣工業銀行	
	九十八年底	九十七年底	九十八年底	九十七年底	九十八年底	九十七年底	九十八年底	九十七年底	九十八年底	九十七年底
資 產										
現金及存放同業	396,347	379,384	442,301	248,943	351,657	74,379	83,962	81,772	30,544	6,195
公平價值變動列入損益之金融資產	25,070	40,099	41,432	53,191	22,871	1,248	20,529	25,059	5,010	18,320
附賣回票債券投資	-	1,703	1,736	2,169	5,076	-	1,225	2,002	53	1,470
備供出售金融資產-淨額	113,745	101,453	97,992	98,017	104,351	45,492	37,376	37,771	8,231	8,492
待出售資產-淨額	-	-	-	-	-	-	-	-	-	-
放款及貼現	1,277,557	1,316,097	810,235	815,566	133,048	70,010	352,462	330,166	59,673	67,624
1.進口押匯	30	89	-	-	-	30	-	-	-	-
2.出口押匯	13,960	15,092	830	379	2,428	492	5,255	4,759	-	-
3.貼 現	134	72	-	-	-	-	-	-	-	-
4.透支	1,059	747	457	292	9,723	8	270	338	-	-
5.短期放款	339,246	321,501	183,067	162,700	17,568	13,275	97,677	92,912	4,323	5,055
6.中期(擔保)放款	497,842	542,969	204,424	235,249	29,467	16,311	100,441	68,087	48,176	53,456
7.長期(擔保)放款	414,651	423,033	417,437	410,967	72,150	38,746	145,590	160,773	6,735	8,746
8.放款轉列之催收款項	10,635	12,594	4,020	5,979	1,712	1,148	3,229	3,297	439	367
減：備抵呆帳	-12,214	-11,805	-6,063	-8,334	-9,327	-3,745	-5,689	-4,471	-751	-598
加(減)：貼現及放款評價調整	-	-	-	-	-	-	-	-	-	-
持有至到期日金融資產-淨額	261,917	79,959	4,089	2,543	-	-	105,597	100,044	-	-
採權益法之股權投資-淨額	9,150	8,797	3,880	3,396	200	329	39,306	38,756	14,497	14,897
固定資產	24,573	25,326	36,438	36,174	7,460	5,699	12,851	11,715	2,945	2,706
減：累計折舊	-9,322	-8,865	-10,167	-9,448	-2,678	-218	-2,582	-2,718	-330	-273
減：累計減損	-447	-271	-	-	-	-	-	-	-	-
無形資產-淨額	260	267	7,072	6,909	27,242	27,569	-	-	30	37
應收承兌票款	11,458	8,246	1,033	546	824	401	3,006	2,596	101	42
應收利息及收益	3,868	6,173	2,153	4,260	2,049	464	965	1,690	155	366
其他金融資產-淨額	19,126	21,205	30,616	45,272	352	244	2,112	2,398	3,091	4,293
其他資產-淨額	79,121	88,502	46,579	50,070	73,711	6,007	13,097	14,774	479	405
資產合計	2,200,209	2,056,270	1,509,326	1,349,274	716,836	227,879	664,217	641,554	123,728	123,976
負 債										
中央銀行及同業存款	421,069	385,329	45,351	62,926	18,887	11,962	12,830	5,355	20,726	24,012
與待出售資產直接相關之負債	-	-	-	-	-	-	-	-	-	-
存款	1,463,443	1,302,909	1,296,001	1,087,971	592,989	154,809	487,163	468,697	65,125	61,453
1.支票存款	19,287	15,668	14,044	10,687	11,404	2,610	7,608	6,610	129	437
2.活期存款	163,966	110,292	172,881	81,667	122,382	12,651	43,344	32,805	2,954	1,808
3.定期存款	265,996	238,707	213,638	246,527	48,001	14,852	103,566	115,349	52,235	52,020
4.儲蓄存款	457,789	400,346	749,987	623,830	74,687	84,298	181,949	163,793	-	-
5.外匯存款	550,259	534,012	145,451	125,260	336,515	40,398	150,696	150,140	9,807	7,188
6.公庫存款	6,146	3,884	-	-	-	-	-	-	-	-
公平價值變動列入損益之金融負債	32,871	48,546	24,998	47,462	6,385	138	217	624	558	511
附買回票債券負債	3,384	11,240	8,745	20,732	-	-	25,141	32,448	2,255	2,651
借入款	53,733	83,084	18,039	20,509	-	4,549	31,167	39,717	8,150	9,650
承兌匯票	11,775	8,809	1,039	547	824	405	3,081	2,678	101	42
應付利息	2,833	5,731	1,921	4,391	274	602	778	1,834	138	274
其他金融負債	4,036	5,946	240	261	2	5	89	186	92	125
其他負債	50,858	62,975	19,847	21,658	27,066	5,769	29,583	26,683	1,103	494
負債合計	2,044,002	1,914,569	1,416,181	1,266,457	646,427	178,239	590,049	578,222	98,248	99,212
淨 值										
股本	64,110	64,110	52,277	48,689	66,033	50,000	24,723	23,737	23,905	23,905
資本公積	33,070	33,071	15,214	15,214	-	-	5,298	36	30	33
保留盈餘	52,823	44,084	23,430	18,328	4,444	-481	41,051	37,046	1,181	923
庫藏股票	-	-	-	-	-	-	-593	-561	-	-
股東權益其他項目	6,204	436	2,224	586	-68	121	3,689	3,074	364	-97
淨值合計	156,207	141,701	93,145	82,817	70,409	49,640	74,168	63,332	25,480	24,764
負債及淨值合計	2,200,209	2,056,270	1,509,326	1,349,274	716,836	227,879	664,217	641,554	123,728	123,976
本表不包括下列表外項目：										
放款承諾責任	1,111,868	842,718	34,165	71,831	1,999	1,345	18,982	14,052	40,636	43,738
保證責任	168,769	154,221	15,798	16,671	16,743	1,615	31,246	39,408	7,679	8,737
信用狀責任	82,069	65,660	3,521	2,391	6,667	1,029	9,380	7,346	494	163
承銷有價證券	-	-	-	-	-	-	-	-	-	-
信託負債	453,632	449,004	436,227	383,442	200,732	29,936	110,432	72,208	2,279	5,590

註：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，中華郵政公司僅限於儲匯部門。

資產負債（全行）

單位：新臺幣百萬元

聯邦商業銀行		遠東國際商業銀行		元大商業銀行		永豐商業銀行		玉山商業銀行		萬泰商業銀行	
九十八年底	九十七年底	九十八年底	九十七年底	九十八年底	九十七年底	九十八年底	九十七年底	九十八年底	九十七年底	九十八年底	九十七年底
65,944	49,693	95,053	95,964	82,931	42,407	90,323	105,493	226,976	100,609	32,739	30,736
401	7,481	9,306	8,871	10,818	44,486	16,399	32,152	39,052	71,559	149	156
290	6,555	1,310	-	-	1,644	-	2,599	3,385	353	-	-
7,135	6,332	21,102	8,235	15,684	15,640	31,436	23,597	36,870	42,593	1,002	908
-	-	-	-	-	-	-	-	-	-	100	156
171,559	182,784	215,955	213,730	238,689	238,721	657,548	635,901	553,936	536,513	74,110	98,038
-	-	-	-	-	-	9	28	-	-	-	-
45	79	231	127	65	105	1,030	1,218	1,152	1,002	15	24
-	-	-	-	192	345	-	-	7	8	-	1
862	531	114	117	178	168	788	876	181	78	-	6
29,289	32,038	48,075	39,134	44,689	49,713	135,294	165,082	90,167	93,435	33,190	42,905
25,251	28,234	56,168	58,727	91,241	87,685	151,227	123,111	127,221	129,964	22,911	33,301
112,297	117,372	109,630	112,418	100,375	97,395	363,846	337,889	331,777	308,346	16,074	19,118
3,815	4,530	1,737	3,207	1,949	3,310	5,354	7,697	3,431	3,680	1,920	2,683
-1,648	-2,204	-2,348	-3,050	-4,553	-5,847	-5,060	-6,467	-3,452	-3,647	-2,934	-4,348
-	-	-	-	-83	-	13	-	-	-	-	-
10,177	36,922	1,578	-	201	597	123,833	115,812	18,279	14,241	-	-
2,215	2,454	2,556	2,745	136	133	8,700	9,722	-	-	20	45
10,080	10,300	4,559	4,499	4,267	3,888	14,475	14,262	18,417	16,862	9,049	9,400
-2,024	-1,846	-2,329	-2,139	-1,599	-1,338	-5,585	-5,129	-4,531	-3,887	-2,533	-2,376
-	-	-	-	-	-	-	-	-	-	-437	-437
2,440	2,574	115	26	608	232	996	159	4,031	4,017	126	395
129	217	249	418	828	762	1,567	1,386	1,336	750	59	47
714	1,099	581	772	566	957	1,161	4,391	1,473	2,327	373	578
52,117	29,505	8,840	11,833	327	483	1,274	1,055	6,225	86,378	809	1,244
28,061	33,774	22,944	19,833	16,283	11,486	92,123	49,539	32,594	43,853	23,723	28,395
347,590	365,640	379,471	361,737	365,103	354,251	1,029,203	984,472	934,591	912,521	136,355	162,937
31,345	33,578	26,056	24,437	13,554	11,865	42,370	39,155	39,052	18,874	12,089	13,216
-	-	-	-	-	-	-	-	-	-	-	-
271,051	277,736	306,498	282,591	302,466	294,576	820,781	794,381	779,603	677,433	103,239	122,593
3,584	2,964	2,564	3,998	2,453	1,929	11,677	11,191	8,180	7,645	902	889
25,830	21,489	18,284	11,300	27,357	17,498	74,292	53,155	107,774	67,155	7,375	6,529
34,964	45,271	133,913	107,500	42,363	55,083	190,593	210,994	179,342	160,870	13,173	24,266
181,780	183,277	104,582	106,581	202,582	192,497	393,222	367,591	381,123	351,355	78,443	87,364
24,893	24,735	47,155	53,212	27,711	27,569	150,997	151,450	101,156	88,419	3,346	3,545
-	-	-	-	-	-	-	-	2,028	1,989	-	-
79	211	3,122	2,479	3,695	4,103	8,600	17,069	7,795	16,442	4	13
13,159	14,340	973	50	210	7,325	1,598	4,426	14,519	22,448	-	7
9,900	9,044	17,554	27,538	9,800	9,800	27,130	33,713	33,500	29,594	2,196	2,333
133	217	249	418	835	763	1,567	1,386	1,340	749	59	47
773	1,925	569	1,433	390	1,105	1,326	5,431	1,342	2,721	286	737
129	7,130	120	13	234	344	2,691	504	183	78,463	69	176
3,279	4,262	3,567	3,367	10,271	5,739	60,581	33,153	5,634	19,533	2,553	4,263
329,848	348,443	358,708	342,326	341,455	335,620	966,644	929,218	882,968	866,257	120,495	143,385
23,188	23,188	19,338	23,413	21,500	22,000	48,218	44,818	33,624	31,200	16,235	27,780
34	34	9	10	1,377	-	8,874	8,192	8,084	7,321	12,962	15,878
-5,530	-5,826	1,241	-4,072	444	-3,255	5,279	1,847	9,508	8,443	-13,367	-24,122
-	-	-	-	-	-	-	-	-	-	-	-
50	-199	175	60	327	-114	188	397	407	-700	30	16
17,742	17,197	20,763	19,411	23,648	18,631	62,559	55,254	51,623	46,264	15,860	19,552
347,590	365,640	379,471	361,737	365,103	354,251	1,029,203	984,472	934,591	912,521	136,355	162,937
1,042	998	12,234	8,845	3,044	5,059	31,160	21,974	273,296	231,926	41,035	66,611
5,496	6,263	11,734	16,161	15,908	6,885	13,523	15,575	10,271	11,003	584	692
772	505	1,508	1,708	3,254	2,315	4,761	3,484	7,610	3,791	216	145
-	-	-	-	-	-	-	-	-	61	-	-
51,320	46,338	43,932	35,376	78,956	58,617	315,721	318,839	107,688	99,746	29,993	27,627

表 一 (3)

各 本 國 銀 行

項 目	台新國際商業銀行		大眾商業銀行		日盛國際商業銀行		安泰商業銀行		中國信託商業銀行	
	九十八年底	九十七年底	九十八年底	九十七年底	九十八年底	九十七年底	九十八年底	九十七年底	九十八年底	九十七年底
資 產										
現金及存放同業	148,315	148,563	82,694	67,526	43,835	67,125	82,394	65,157	117,590	124,989
公平價值變動列入損益之金融資產	24,908	45,860	14,634	6,192	3,663	5,494	541	898	73,169	167,651
附賣回票債券投資	2,420	-	-	-	-	999	-	-	-	2,197
備供出售金融資產-淨額	36,515	25,125	18,200	5,699	2,409	158	11,145	1,777	99,589	84,580
待出售資產-淨額	-	-	-	-	-	-	-	-	-	-
放款及貼現	502,488	523,838	235,326	222,476	127,081	140,673	187,810	183,963	850,413	845,733
1. 進口押匯	-	-	-	-	-	-	-	-	-	-
2. 出口押匯	1,128	672	86	24	95	5	232	193	569	923
3. 貼 現	-	-	987	266	-	7	-	-	2,114	2,032
4. 透支	4,783	2,547	4,542	5,247	-	4	1	11	463	696
5. 短期放款	109,723	119,711	56,059	49,372	22,953	13,209	39,636	37,629	186,623	196,618
6. 中期(擔保)放款	126,244	136,265	60,697	67,106	27,237	35,741	66,305	70,314	315,128	299,500
7. 長期(擔保)放款	257,542	257,999	110,456	96,425	74,514	87,185	80,117	72,401	340,662	338,703
8. 放款轉列之催收款項	3,068	6,644	2,499	4,036	2,282	4,522	1,519	3,415	4,854	7,261
減：備抵呆帳	-6,903	-9,793	-3,939	-4,244	-1,207	-2,028	-1,574	-3,462	-9,352	-8,556
加(減)：貼現及放款評價調整	-	-	-	-	-	-	-	-	-	-
持有至到期日金融資產-淨額	6,214	8,102	-	-	-	-	-	-	320,105	168,102
採權益法之股權投資-淨額	1,293	1,430	1,415	1,226	30	17	1,112	1,135	22,179	17,932
固定資產	23,783	20,834	4,912	4,553	6,283	6,250	3,741	3,849	46,208	44,970
減：累計折舊	-5,984	-4,655	-1,526	-1,715	-1,880	-1,583	-1,008	-941	-12,951	-12,519
減：累計減損	-	-	-	-	-	-	-	-19	-	-
無形資產-淨額	1,673	1,798	2,909	357	226	556	266	264	10,153	10,153
應收承兌票款	2,466	2,086	627	365	250	74	369	136	6,859	5,235
應收利息及收益	1,426	2,375	613	737	249	557	489	644	3,066	5,123
其他金融資產-淨額	2,878	3,083	785	1,464	1,216	1,236	7,216	16,220	7,410	9,452
其他資產-淨額	98,118	88,304	23,610	23,833	7,111	7,148	12,378	10,846	111,940	122,969
資產合計	839,610	856,950	380,260	328,469	189,266	226,676	304,879	280,467	1,646,378	1,588,011
負 債										
中央銀行及同業存款	54,181	72,626	23,026	19,912	10,854	10,799	16,437	17,998	52,424	38,010
與待出售資產直接相關之負債	-	-	-	-	-	-	-	-	-	-
存款	654,156	633,320	287,966	244,376	157,799	196,636	227,634	202,336	1,228,931	1,123,652
1. 支票存款	3,604	3,430	1,615	1,210	900	1,110	2,135	2,497	10,775	10,294
2. 活期存款	48,882	30,396	28,247	11,848	11,141	9,023	17,790	12,687	109,332	77,185
3. 定期存款	159,994	219,481	80,136	88,872	28,005	67,315	70,975	73,447	231,715	228,396
4. 儲蓄存款	307,714	256,004	129,635	102,410	106,066	105,134	115,359	94,815	598,921	521,231
5. 外匯存款	133,962	124,009	48,333	40,036	11,687	14,054	21,375	18,890	267,731	271,496
6. 公庫存款	-	-	-	-	-	-	-	-	10,457	15,050
公平價值變動列入損益之金融負債	16,990	37,849	2,076	5,416	309	522	942	759	33,942	89,517
附買回票債券負債	7,239	11,781	11,248	3,126	158	100	5,453	499	78,057	74,357
借入款	25,000	36,100	18,485	19,410	6,500	7,000	31,115	35,915	78,427	96,491
承兌匯票	2,466	2,086	627	365	249	74	369	138	6,855	5,236
應付利息	1,289	3,708	594	1,274	346	1,016	710	1,371	2,090	4,745
其他金融負債	662	602	5	19	76	82	-	-	4,860	3,060
其他負債	24,306	17,187	12,613	12,404	1,991	2,139	2,928	2,369	40,010	38,197
負債合計	786,289	815,259	356,640	306,302	178,282	218,368	285,588	261,385	1,525,596	1,473,265
淨 值										
股本	49,158	41,750	27,293	27,293	12,046	15,181	16,797	16,797	75,103	71,732
資本公積	3,194	3,807	3,560	7,312	-	-	1,462	6,797	16,405	16,001
保留盈餘	801	-3,383	-7,310	-12,330	-970	-6,649	1,013	-4,528	32,869	34,554
庫藏股票	-	-	-	-	-	-	-	-	-	-
股東權益其他項目	168	-483	77	-108	-92	-224	19	16	-3,595	-7,541
淨值合計	53,321	41,691	23,620	22,167	10,984	8,308	19,291	19,082	120,782	114,746
負債及淨值合計	839,610	856,950	380,260	328,469	189,266	226,676	304,879	280,467	1,646,378	1,588,011
本表不包括下列表外項目：										
放款承諾責任	69,945	56,542	6,820	7,187	37,905	58,691	110,389	88,361	76,497	132,690
保證責任	15,142	24,821	19,237	20,247	2,554	1,798	4,466	4,848	47,972	56,605
信用狀責任	6,290	4,637	2,219	843	493	489	2,002	452	13,558	10,203
承銷有價證券	-	-	-	-	-	-	-	-	-	-
信託負債	226,267	206,818	78,705	68,390	30,439	34,467	52,894	36,736	938,274	1,079,118

註：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，中華郵政公司僅限於儲匯部門。

資 產 負 債（全 行）

單位：新臺幣百萬元

慶豐商業銀行		台灣新光銀行		陽信商業銀行		板信商業銀行		中華郵政公司		台灣中小企業銀行	
九十八年底	九十七年底	九十八年底	九十七年底	九十八年底	九十七年底	九十八年底	九十七年底	九十八年底	九十七年底	九十八年底	九十七年底
13,830	16,161	90,207	53,064	41,089	39,979	27,340	24,821	3,165,319	3,228,601	88,999	99,067
1	-3	3,829	5,294	2,121	9,444	658	1,503	2,471	33,313	2,285	1,900
-	-	-	-	-	-	-	-	3,392	11,096	1,234	4,546
298	322	8,289	22,813	3,552	3,979	862	1,600	290,930	166,053	16,916	22,495
-	-	-	-	-	-	-	-	-	-	-	-
19,215	42,702	286,623	283,359	163,474	168,777	117,229	124,438	1,180	3,456	920,988	895,725
-	-	-	-	-	-	-	-	-	-	-	9
7	52	50	91	23	40	96	145	-	-	675	1,031
-	-	-	-	-	-	-	-	-	-	2,621	1,785
-	-	13	22	3,685	3,704	7	12	-	-	3,742	2,045
3,758	6,966	47,859	40,557	28,665	32,622	20,317	23,190	1,180	3,456	275,638	280,403
7,440	15,782	99,319	103,850	24,775	27,251	33,807	33,976	-	-	299,990	270,826
5,225	6,641	135,667	134,332	102,980	101,199	58,735	62,310	-	-	322,003	322,672
2,785	13,261	3,715	4,507	3,346	3,961	4,267	4,805	-	-	16,319	16,954
-1,671	-4,748	-3,063	-3,324	-1,523	-2,479	-2,531	-2,158	-	-	-8,185	-7,978
-1,671	-4,748	-3,063	-3,324	-1,523	-2,479	-2,531	-2,158	-	-	-8,185	-7,978
137	568	7,442	9,848	80	118	-	-	953,919	769,407	130,318	111,118
246	508	285	144	276	312	155	135	-	-	80	82
4,964	4,808	9,592	10,261	11,158	11,168	7,684	7,694	47,722	47,814	19,563	19,513
-1,580	-1,517	-2,091	-2,241	-1,952	-1,799	-617	-821	-12,077	-11,683	-5,051	-4,978
-	-	-7	-	-	-	-	-	-	-	-	-
6	14	1,403	1,524	1,060	1,188	1,656	1,397	112	122	110	79
42	23	724	341	59	22	486	365	-	-	2,078	1,182
130	325	520	1,125	268	408	180	292	28,547	46,779	1,464	2,765
1,350	2,187	4,869	7,989	437	313	458	459	235,229	290,149	3,752	3,871
10,141	11,732	14,326	13,165	4,449	6,782	8,703	8,128	5,035	6,410	21,478	22,382
47,109	73,082	422,948	403,362	224,548	238,212	162,263	167,853	4,721,779	4,591,517	1,196,029	1,171,769
16,314	27,364	3,318	3,730	5,939	5,986	3,835	5,075	-	-	113,012	121,742
-	-	-	-	-	-	-	-	-	-	-	-
45,851	52,184	375,004	356,180	199,361	208,848	141,987	144,440	4,556,308	4,454,917	963,632	929,312
181	243	5,803	4,842	2,173	1,884	1,306	1,282	30,317	23,696	20,891	19,541
1,831	1,863	39,209	35,322	16,545	12,403	11,276	9,596	-	-	143,930	119,890
2,095	2,833	68,582	79,972	30,658	57,617	21,617	28,158	-	-	180,180	229,695
38,411	43,473	227,341	214,996	143,416	129,283	101,591	100,046	4,525,991	4,431,221	497,443	462,448
3,333	3,772	33,963	20,973	6,362	7,403	6,197	5,358	-	-	94,429	85,090
-	-	106	75	207	258	-	-	-	-	26,759	12,648
-	-12	848	2,763	7	4	55	221	63	6,755	255	425
144	-	-	2,595	-	1,690	-	326	-	15,613	4,130	9,000
3,011	4,603	11,800	10,100	6,009	5,509	3,889	4,719	13,115	6,260	33,050	29,400
42	23	724	341	60	21	486	367	-	-	2,136	1,200
330	671	516	1,164	439	800	217	500	14,670	28,941	1,713	4,003
115	288	316	430	3	10	-	-	23,686	-	9,743	9,322
892	1,725	7,882	4,966	2,397	4,589	2,896	2,513	39,848	62,754	26,489	25,129
66,699	86,846	400,408	382,269	214,215	227,457	153,365	158,161	4,647,690	4,575,240	1,154,160	1,129,533
5,826	5,826	19,578	19,578	12,250	12,439	9,558	9,558	25,000	25,000	38,736	38,736
-	-	366	366	11	11	-	-	17,349	17,350	-	-
-25,435	-19,670	2,135	1,596	-2,223	-1,771	-692	89	26,105	22,853	3,240	4,570
-	-	-	-	-4	-221	-	-	-	-	-	-
19	80	461	-447	299	297	32	45	5,635	-48,926	-107	-1,070
-19,590	-13,764	22,540	21,093	10,333	10,755	8,898	9,692	74,089	16,277	41,869	42,236
47,109	73,082	422,948	403,362	224,548	238,212	162,263	167,853	4,721,779	4,591,517	1,196,029	1,171,769
278	1,651	97,604	64,261	53,343	53,435	14,782	7,829	-	-	292,783	287,012
117	281	16,793	15,332	3,552	5,888	3,111	4,088	-	-	14,566	17,139
50	42	3,146	1,578	675	237	865	681	-	-	13,498	9,959
-	-	-	-	-	-	-	-	-	-	-	-
2,200	2,596	128,522	113,195	35,340	38,546	32,013	29,795	-	-	145,522	131,849

表 一 (4)

各 本 國 銀 行

項 目	渣打國際商業銀行		臺中商業銀行		京城商業銀行		中華開發工業銀行		華泰商業銀行	
	九十八年底	九十七年底	九十八年底	九十七年底	九十八年底	九十七年底	九十八年底	九十七年底	九十八年底	九十七年底
資 產										
現金及存放同業	119,564	119,018	67,102	58,327	30,168	28,459	39,866	22,201	19,156	20,912
公平價值變動列入損益之金融資產	28,515	39,462	494	537	1,705	1,674	11,095	18,604	865	2,653
附賣回票債券投資	-	1,179	-	-	-	-	-	150	-	-
備供出售金融資產-淨額	108,236	121,492	679	-	2,738	3,642	46,030	41,068	874	238
待出售資產-淨額	-	1,822	-	-	-	-	-	-	-	-
放款及貼現	315,359	314,958	220,300	204,675	95,689	106,302	65,631	80,017	82,920	81,956
1.進口押匯	1,561	-	-	-	-	-	-	-	-	-
2.出口押匯	1,076	1,233	490	440	81	57	-	-	36	6
3.貼 現	-	-	-	-	-	-	-	-	-	-
4.透支	769	647	66	84	226	330	-	-	22	23
5.短期放款	38,873	44,208	77,010	75,554	19,158	24,699	971	975	27,811	22,612
6.中期(擔保)放款	65,704	80,939	69,623	58,377	30,107	28,734	56,187	69,134	27,733	31,831
7.長期(擔保)放款	204,273	182,615	70,279	67,376	45,486	50,549	7,672	8,648	26,069	26,456
8.放款轉列之催收款項	3,103	5,316	2,832	2,844	631	1,933	801	1,260	1,249	1,028
減：備抵呆帳	-2,273	-3,480	-2,620	-2,605	-1,120	-1,480	-1,111	-1,162	-781	-757
加(減)：貼現及放款評價調整	-	-	-	-	-	-	-	-	-	-
持有至到期日金融資產-淨額	-	-	13,372	15,845	7,128	1,724	-	-	774	844
採權益法之股權投資-淨額	369	273	284	89	17	15	43,761	40,856	22	16
固定資產	11,391	12,163	5,485	5,524	5,354	5,449	2,547	2,478	2,824	2,930
減：累計折舊	-3,778	-4,024	-1,803	-1,757	-2,067	-2,058	-1,155	-1,108	-1,100	-1,057
減：累計減損	-24	-940	-81	-81	-43	-43	-105	-15	-	-
無形資產-淨額	3,362	3,291	-	-	62	131	-	-	40	49
應收承兌票款	709	1,250	486	509	14	62	67	53	37	157
應收利息及收益	1,639	2,428	401	595	478	366	436	604	162	197
其他金融資產-淨額	340	322	183	181	20,631	4,635	29,529	36,567	629	707
其他資產-淨額	33,234	33,193	6,057	4,603	3,294	2,027	12,269	9,547	571	849
資產合計	616,643	642,407	310,339	286,442	164,048	150,905	248,860	249,860	106,993	109,694
負 債										
中央銀行及同業存款	49,356	21,878	6,578	3,497	855	1,361	4,702	7,215	2,255	3,804
與待出售資產直接相關之負債	-	-	-	-	-	-	-	-	-	-
存款	470,070	514,280	276,579	258,874	135,231	134,201	31,070	30,716	95,056	95,679
1.支票存款	3,486	3,793	5,134	4,224	1,528	1,353	171	106	1,333	1,113
2.活期存款	102,510	66,991	48,301	37,107	12,883	11,314	3,864	2,150	9,363	6,446
3.定期存款	78,083	130,086	38,806	38,480	9,522	12,197	14,333	10,054	16,315	25,841
4.儲蓄存款	194,831	217,848	172,387	169,663	104,996	106,147	-	-	66,202	60,542
5.外匯存款	91,160	95,562	11,785	9,233	6,302	3,190	12,702	18,406	1,843	1,737
6.公庫存款	-	-	166	167	-	-	-	-	-	-
公平價值變動列入損益之金融負債	19,962	31,406	67	655	2	8	17,731	23,272	-	-
附買回票債券負債	-	413	-	-	5,100	-	8,888	14,675	-	-
借入款	29,599	19,726	6,920	2,400	7,343	601	28,781	31,709	1,400	1,400
承兌匯票	709	1,250	498	535	16	65	67	53	37	157
應付利息	532	1,782	148	315	131	325	506	617	170	379
其他金融負債	233	-	-	-	655	1,077	17,044	15,571	31	5
其他負債	11,114	20,636	3,903	4,281	3,548	2,347	5,295	3,927	1,205	1,570
負債合計	581,575	611,371	294,693	270,557	152,881	139,985	114,084	127,755	100,154	102,994
淨 值										
股本	29,106	24,856	13,719	13,719	10,512	10,512	77,604	77,604	6,447	6,447
資本公積	10,432	6,183	767	750	106	103	28,361	28,366	298	642
保留盈餘	-4,587	-547	902	1,122	513	488	19,547	18,086	121	-388
庫藏股票	-	-	-	-	-	-88	-	-	-	-
股東權益其他項目	117	544	258	294	36	-95	9,264	-1,951	-27	-1
淨值合計	35,068	31,036	15,646	15,885	11,167	10,920	134,776	122,105	6,839	6,700
負債及淨值合計	616,643	642,407	310,339	286,442	164,048	150,905	248,860	249,860	106,993	109,694
本表不包括下列表外項目：										
放款承諾責任	16,879	17,632	44,471	29,290	22,535	27,725	6,558	10,134	23,341	19,978
保證責任	8,591	13,492	3,199	3,518	2,185	2,244	9,077	11,188	656	1,371
信用狀責任	2,789	2,186	2,312	1,532	156	277	690	663	398	59
承銷有價證券	-	-	-	-	-	-	-	-	-	30
信託負債	141,883	136,409	33,489	32,128	18,957	14,739	3,178	3,319	10,967	8,025

註：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，中華郵政公司僅限於儲匯部門。

資 產 負 債（ 全 行 ）

單位：新臺幣百萬元

三信商業銀行		全國農業金庫		大台北商業銀行	
九十八年底	九十七年底	九十八年底	九十七年底	九十八年底	九十七年底
26,354	19,317	284,879	158,921	7,337	5,426
736	1,475	25,291	27,713	-	749
-	797	-	-	199	1,347
1,934	1,751	126,481	41,108	1,547	957
-	-	-	-	-	-
76,409	79,405	112,375	86,377	26,156	27,178
-	-	-	-	-	-
19	23	-	-	-	-
-	-	-	-	-	-
90	132	-	-	363	553
11,742	17,778	23,038	17,361	2,672	2,264
35,981	34,554	73,892	56,560	12,858	15,458
27,176	25,163	14,482	11,750	10,159	8,641
1,401	1,755	963	706	104	262
-882	-1,004	-551	-551	-351	-324
-	-	-	-	-	-
1,395	440	52,297	114,072	3,887	4,382
7	5	15	9	-	-
1,840	1,846	151	135	1,721	1,675
-533	-502	-84	-67	-368	-352
-	-	-	-	-	-
154	154	5	7	2	2
8	36	-	-	-	-
148	228	2,840	2,360	100	126
380	621	5,652	8,648	7	7
1,503	2,047	1,196	926	512	168
109,453	106,616	610,547	439,658	40,749	41,341
172	209	21	21	452	3
-	-	-	-	-	-
100,447	97,048	557,527	383,355	34,502	36,224
1,534	1,345	14	10	604	738
9,555	8,266	593	289	2,362	1,990
12,993	14,025	78,324	54,062	2,641	3,467
75,455	72,499	475,838	326,712	28,895	30,029
910	913	-	-	-	-
-	-	2,758	2,282	-	-
-	1	1,929	1,883	-	-
-	-	25,008	41,054	1,030	200
2,500	2,500	800	-	-	-
9	38	-	-	-	-
129	248	455	567	46	115
-	-	2,395	2,410	-	-
1,515	1,865	1,112	230	523	620
104,772	101,909	589,247	429,520	36,553	37,162
3,680	3,680	20,000	20,112	2,100	2,100
878	1,199	-	-	1,413	1,412
31	-234	510	-10,691	186	126
-	-	-	-	-	-
92	62	790	717	497	541
4,681	4,707	21,300	10,138	4,196	4,179
109,453	106,616	610,547	439,658	40,749	41,341
11,567	10,179	99,935	21,906	11,505	11,920
1,676	1,251	10,262	224	114	9
206	145	-	-	-	-
-	-	-	-	-	-
3,835	2,684	1,779	1,634	384	-