

表一

各 本 國 銀 行 資 產 負 債 表 (全 行)

97 年 06 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	3,796,253	2,924	714,515	284,406	7,658	164,727	231,166	232,089	163,318	99,836	126,325	253,031
公平價值變動列入損益之金融												
資產	733,872	59	25,575	28,603	4,498	5,578	34,339	35,966	33,557	16,315	50,616	35,760
附賣回票債券投資	59,497	-	198	1,569	5,570	1,229	-	-	5,813	4,954	5,903	2,949
備供出售金融資產-淨額	1,539,270	-	189,057	54,574	1,750	240,838	60,239	56,049	116,531	59,072	97,209	61,672
待出售資產-淨額	683	-	-	-	-	-	-	-	-	-	-	-
放款及貼現	18,167,339	75,357	1,958,514	723,338	125,763	1,498,224	1,745,437	1,092,220	1,092,910	931,167	1,278,970	809,836
1.進口押匯	796	-	-	-	-	25	-	84	34	113	124	-
2.出口押匯	65,572	-	5,359	3,545	58	585	991	3,251	14,252	2,544	17,328	488
3.貼 現	23,514	-	-	56	9	1,526	2,392	8,211	81	4,836	102	-
4.透支	74,829	-	41,692	3,726	45	2,357	3,633	2,541	356	1,463	848	434
5.短期放款	4,479,246	6,775	515,095	164,954	39,680	162,223	319,491	330,936	429,466	280,170	373,129	185,901
6.中期(擔保)放款	5,602,592	39,583	726,587	225,603	33,937	551,753	572,560	308,137	248,871	258,501	457,354	219,053
7.長期(擔保)放款	7,667,972	28,668	653,025	319,463	50,225	768,615	817,548	423,298	382,329	368,612	416,954	398,312
8.放款轉列之催收款項	252,818	331	16,756	5,991	1,809	11,140	28,822	15,762	17,521	14,928	13,131	5,648
減：備抵呆帳	-189,444	-593	-13,007	-4,830	-925	-13,471	-16,002	-8,361	-11,276	-13,031	-11,915	-9,282
持有至到期日金融資產-淨額	1,537,096	2,100	2,047	8,338	8,695	376	218,657	212,383	132,206	127,663	124,890	3,061
採權益法之股權投資-淨額	184,876	-	30,699	947	43	23	6,022	2,308	183	86	9,013	2,419
固定資產	620,817	691	91,579	18,509	4,241	51,416	43,201	31,880	34,702	32,431	25,123	35,880
減：累計折舊	-138,104	-209	-9,877	-5,455	-1,062	-5,893	-9,083	-8,465	-10,676	-7,537	-8,595	-9,128
減：累計減損	-1,996	-	-167	-	-190	-126	-1	-	-	-	-271	-39
無形資產-淨額	72,142	25	1,220	644	33	395	3,411	348	556	65	248	6,955
應收承兌票款	74,687	-	2,589	3,782	213	2,704	3,930	7,015	8,702	6,273	10,573	936
應收利息及收益	107,444	535	16,058	5,517	611	6,606	9,116	6,933	5,777	4,116	6,270	4,707
其他金融資產-淨額	532,952	115	72,776	23,024	4,491	9,825	48,436	43,133	7,039	7,850	23,668	45,032
其他資產-淨額	1,163,558	457	73,049	88,125	657	30,843	42,834	46,513	39,735	45,185	62,459	46,358
資產合計	28,260,942	81,461	3,154,825	1,231,091	162,046	1,993,294	2,421,702	1,750,011	1,619,077	1,314,445	1,800,486	1,290,147
負 債												
中央銀行及同業存款	2,255,537	25,871	210,993	60,778	10,254	204,886	236,469	203,559	81,396	130,480	245,504	78,109
與待出售資產直接相關之負債	-	-	-	-	-	-	-	-	-	-	-	-
存款	21,205,519	-	2,560,878	908,110	131,787	1,585,815	1,837,453	1,262,928	1,284,841	996,790	1,188,019	1,021,259
1.支票存款	315,058	-	25,368	11,094	1,095	18,101	32,469	30,430	39,347	29,850	16,064	12,305
2.活期存款	1,777,267	-	110,191	65,110	10,315	99,474	157,505	162,772	182,413	117,618	110,163	85,257
3.定期存款	4,180,956	-	193,091	211,835	27,622	430,476	376,557	172,827	183,321	162,975	210,325	214,486
4.儲蓄存款	11,516,929	-	1,670,759	463,779	78,404	813,359	1,087,848	656,801	672,428	552,024	375,210	608,784
5.外匯存款	2,870,070	-	327,313	135,747	6,815	60,861	129,053	223,982	201,982	132,373	462,386	100,427
6.公庫存款	545,239	-	234,156	20,545	7,536	163,544	54,021	16,116	5,350	1,950	13,871	-
公平價值變動列入損益之金融												
負債	371,293	9,773	5,963	13,509	6	168	4,874	56,980	50,021	1,728	57,562	45,908
附買回票債券負債	528,881	-	19,243	45,912	620	11,725	54,234	11,078	29,615	19,253	22,160	28,114
借入款	895,470	24,157	-	69,943	5,531	29,380	105,857	21,168	33,843	28,009	56,764	16,791

承兌匯票	75,776	-	2,603	3,785	219	2,740	3,960	7,242	8,974	6,354	10,852	942
應付利息	108,144	124	19,533	4,751	532	7,712	8,524	4,975	5,437	3,519	6,029	4,257
其他金融負債	195,254	1,435	1,535	1,973	282	11,694	2,825	33,499	704	339	17,293	283
其他負債	769,085	2,204	89,134	44,485	2,269	38,827	62,952	58,756	46,083	49,174	50,312	15,017
負債合計	26,404,959	63,564	2,909,882	1,153,246	151,500	1,892,947	2,317,148	1,660,185	1,540,914	1,235,646	1,654,495	1,210,680
淨 值												
股本	1,140,332	12,000	45,000	39,627	5,034	25,000	54,855	48,290	37,809	62,095	64,110	48,689
資本公積	380,362	-	110,063	21,935	2,543	46,749	32,209	8,660	12,618	-	33,071	15,214
保留盈餘	255,446	5,515	43,005	15,847	2,993	18,263	14,243	23,203	22,779	10,105	45,276	16,870
庫藏股票	-748	-	-	-	-	-	-	-	-	-	-	-
股東權益其他項目	80,591	382	46,875	436	-24	10,335	3,247	9,673	4,957	6,599	3,534	-1,306
淨值合計	1,855,983	17,897	244,943	77,845	10,546	100,347	104,554	89,826	78,163	78,799	145,991	79,467
負債及淨值合計	28,260,942	81,461	3,154,825	1,231,091	162,046	1,993,294	2,421,702	1,750,011	1,619,077	1,314,445	1,800,486	1,290,147
本表不包括下列表外項目：												
放款承諾責任	4,894,421	11,459	342,637	686,289	9,264	96,000	668,948	48,044	147,374	214,037	800,426	305,702
保證責任	822,629	4,192	62,683	56,633	5,483	31,368	52,980	28,631	44,334	30,192	166,320	17,496
信用狀責任	443,830	-	51,440	18,085	2,492	21,873	33,245	35,263	43,653	30,871	82,732	4,982
信託負債	6,743,345	-	369,371	395,287	19,012	229,050	217,356	696,205	420,476	281,037	475,467	402,054

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. 寶華商業銀行於97.5.24併入新加坡星展銀行。

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	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	慶豐商業銀行
121,136	51,320	50,019	85,217	39,002	107,109	36,568	28,328	170,313	41,704	48,968	40,517	136,800	14,630
2,159	42,374	6,245	10,390	48,663	28,371	112,026	154	25,811	7,939	6,719	4,690	101,015	118
-	1,066	7,874	-	2,370	4,670	104	-	444	-	3,097	-	247	-
47,238	36,285	3,561	5,509	11,001	86,601	33,164	557	33,005	4,153	353	7,296	70,472	238
-	-	-	-	-	-	-	156	-	-	-	-	-	-
100,378	307,560	193,238	221,841	236,178	632,870	562,252	107,681	569,788	226,884	154,871	179,197	840,050	50,557
201	-	-	-	-	95	2	-	-	-	-	-	-	-
1,171	5,479	74	444	28	1,913	1,248	15	1,839	132	463	294	1,046	26
4	-	-	-	462	-	-	-	-	483	14	-	2,803	-
54	370	1,161	142	205	957	117	2	251	5,542	2	37	474	-
24,852	84,940	32,421	43,178	57,647	173,297	127,710	45,438	157,097	57,367	24,491	36,724	226,648	8,318
21,736	84,870	32,749	60,776	75,976	108,725	111,834	37,000	136,445	64,538	36,515	70,114	262,500	22,037
49,688	128,689	122,444	113,667	99,486	338,351	317,368	21,257	265,501	95,402	88,642	68,057	338,338	7,038
2,672	3,212	4,389	3,634	2,374	9,532	3,973	3,969	8,655	3,420	4,744	3,971	8,241	13,138
-9,206	-5,025	-1,787	-2,361	-3,673	-6,149	-2,704	-5,336	-5,680	-3,548	-2,007	-1,348	-8,995	-4,949
-	75,167	37,685	-	713	71,142	13,066	-	12,046	-	-	-	213,837	900
72	35,194	2,872	3,015	157	9,298	129	46	1,531	1,724	30	1,163	17,634	506
9,301	11,424	10,184	4,467	3,575	14,274	16,547	9,409	20,807	4,640	6,501	4,793	46,304	4,979
-129	-2,664	-1,726	-2,052	-1,175	-5,069	-3,552	-2,278	-4,333	-1,740	-1,569	-910	-12,224	-1,678
-	-	-	-	-	-	-	-437	-	-	-	-	-	-
31,438	-	2,574	30	1,451	165	3,903	387	1,916	396	722	311	10,153	39
1,060	3,441	218	686	710	2,646	1,510	67	3,367	829	427	513	7,363	42
634	1,833	1,150	818	1,113	5,920	2,698	584	3,007	841	670	708	6,898	443
121	1,911	16,245	12,429	450	2,045	90,246	1,658	2,491	2,262	1,572	23,645	6,067	933
5,786	16,227	37,014	24,113	27,934	60,007	43,162	34,632	99,928	24,680	9,581	12,115	131,180	17,859
309,988	576,113	365,366	364,102	368,469	1,013,900	909,119	175,608	934,441	310,764	229,935	272,690	1,566,801	84,617
71,780	6,038	28,942	36,497	13,314	59,809	46,499	13,841	92,163	23,233	12,512	18,515	68,299	19,332
-	-	-	-	-	-	-	-	-	-	-	-	-	-
176,443	410,955	272,492	265,216	299,024	788,921	638,804	125,871	688,051	217,355	196,212	181,797	1,112,388	64,656
2,988	6,207	2,682	2,653	2,542	10,424	7,724	1,034	4,585	1,522	1,528	2,547	9,468	341
15,182	30,877	20,313	12,214	19,940	51,224	66,746	6,139	38,425	11,552	12,716	15,306	78,272	3,368
22,169	95,154	45,812	97,044	68,030	206,985	164,118	48,801	227,066	66,824	58,420	56,545	239,368	3,110
96,367	151,573	180,148	104,505	186,536	380,919	331,780	65,550	298,948	111,230	110,475	94,263	533,587	52,761
39,737	127,144	23,537	48,800	21,976	139,369	66,776	4,347	119,027	26,227	13,073	13,136	237,398	5,076
-	-	-	-	-	-	1,660	-	-	-	-	-	14,295	-
236	240	65	3,844	1,642	10,540	21,418	5	19,644	5,466	63	-220	39,892	1
-	42,000	26,067	2,304	1,673	6,164	26,891	7	16,976	6,508	-	4,461	76,410	27
4,582	22,318	10,526	31,741	9,800	40,036	27,900	3,338	40,100	19,807	7,000	49,834	93,280	4,975

1, 070	3, 519	219	686	710	2, 646	1, 519	67	3, 367	829	427	513	7, 363	42
859	1, 679	2, 155	1, 666	972	6, 403	2, 822	814	3, 855	1, 450	1, 263	1, 597	5, 138	716
12	133	2, 191	213	357	531	81, 947	178	750	1	84	1	3, 058	508
4, 826	29, 231	3, 551	3, 025	18, 916	41, 004	15, 444	4, 931	23, 045	13, 291	2, 169	3, 269	47, 779	1, 303
259, 808	516, 113	346, 208	345, 192	346, 408	956, 054	863, 244	149, 052	887, 951	287, 940	219, 730	259, 767	1, 453, 607	91, 560
50, 000	23, 737	23, 188	18, 798	22, 000	45, 852	31, 200	27, 780	41, 750	27, 290	15, 181	33, 599	72, 127	5, 826
-	31	34	233	-	8, 195	7, 321	15, 862	3, 807	7, 270	-	2, 658	16, 004	-
196	35, 069	-3, 953	137	165	4, 211	8, 978	-17, 084	1, 248	-11, 803	-4, 947	-23, 303	29, 262	-12, 683
-	-471	-	-	-	-	-	-	-	-	-	-	-	-
-16	1, 634	-111	-258	-104	-412	-1, 624	-2	-315	67	-29	-31	-4, 199	-86
50, 180	60, 000	19, 158	18, 910	22, 061	57, 846	45, 875	26, 556	46, 490	22, 824	10, 205	12, 923	113, 194	-6, 943
309, 988	576, 113	365, 366	364, 102	368, 469	1, 013, 900	909, 119	175, 608	934, 441	310, 764	229, 935	272, 690	1, 566, 801	84, 617
3, 546	12, 145	799	264, 454	7, 639	23, 507	216, 975	69, 637	63, 454	12, 098	49, 479	64, 414	140, 563	1, 962
2, 718	39, 472	8, 416	24, 587	7, 754	16, 811	11, 491	695	25, 683	27, 158	2, 112	5, 834	54, 435	516
3, 653	12, 014	955	2, 642	5, 455	7, 197	8, 140	293	9, 306	3, 601	1, 697	1, 743	21, 341	486
36, 860	95, 415	58, 146	43, 525	91, 109	378, 143	115, 243	32, 789	255, 614	95, 864	46, 008	41, 650	1, 307, 422	3, 446

聯邦商業銀行出售不良債權未認列損失金額4, 934百萬元。

萬泰商業銀行出售不良債權未認列損失金額19, 096百萬元。

慶豐商業銀行出售不良債權未認列損失金額1, 000百萬元。

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	稻江商業銀行
50,442	17,038	22,170	79,665	74,381	41,281	31,825	40,433	15,998	8,404	18,929	140,522	3,539
3,783	22,681	895	6,522	6,536	1,110	399	10,586	1,309	1,055	9,004	476	1,976
-	-	-	4,537	-	-	-	2,362	-	2,849	-	-	1,692
20,785	4,110	1,563	24,154	85,417	-	4,188	51,845	269	1,478	8,724	56,707	3,606
-	-	-	-	527	-	-	-	-	-	-	-	-
284,235	169,912	126,033	873,649	298,164	198,731	117,609	75,397	85,058	79,602	64,512	54,222	25,134
-	-	-	2	-	-	116	-	-	-	-	-	-
213	83	177	1,475	461	459	102	-	11	18	-	-	-
-	-	-	2,535	-	-	-	-	-	-	-	-	-
14	3,649	20	2,806	808	89	335	-	51	157	-	-	491
46,333	28,665	24,888	264,403	46,682	74,587	28,456	6,301	25,086	17,132	4,891	1,424	2,450
101,752	30,861	33,966	262,676	85,690	55,174	31,032	59,825	30,986	33,772	51,577	43,083	14,444
131,365	102,352	62,764	323,131	159,477	65,425	55,275	8,183	27,611	26,578	7,612	9,704	7,518
4,558	4,302	4,218	16,621	5,046	2,997	2,293	1,088	1,313	1,945	432	11	231
-3,303	-2,130	-2,177	-7,475	-1,392	-2,327	-1,493	-1,157	-920	-791	-459	-51	-308
10,529	159	-	82,378	-	15,911	1,306	-	893	6,759	-	150,007	4,182
416	274	99	92	286	145	14	42,508	12	5	15,905	6	-
10,633	11,010	7,027	19,539	12,097	5,625	5,452	2,452	2,905	2,830	2,660	133	1,596
-2,475	-1,713	-788	-4,953	-4,026	-1,798	-2,000	-1,070	-1,018	-550	-244	-58	-332
-	-	-	-	-414	-81	-35	-15	-	-220	-	-	-
1,497	1,179	1,413	71	218	-	152	-	48	154	16	8	1
729	156	370	2,327	476	437	126	244	106	26	94	-	-
1,123	490	378	3,297	1,979	765	417	1,199	202	246	438	3,210	137
7,700	701	458	3,863	268	178	2,691	38,134	746	645	4,637	25,467	-
16,773	5,626	8,296	56,434	32,995	4,050	1,705	12,789	707	2,508	375	694	173
402,867	229,493	165,737	1,144,100	507,512	264,027	162,356	275,707	106,315	105,000	124,591	431,343	41,396
8,872	6,286	6,695	128,035	49,663	3,545	5,050	14,026	5,100	217	28,155	820	-
-	-	-	-	-	-	-	-	-	-	-	-	-
342,204	198,679	141,214	857,801	392,062	237,281	141,128	35,541	91,162	93,870	53,133	369,306	36,073
5,806	2,082	1,293	19,212	4,611	4,521	1,545	73	1,371	1,361	148	44	623
21,642	12,961	8,945	122,876	60,129	35,524	11,326	3,008	5,667	7,595	2,038	280	2,184
79,083	53,530	25,556	185,670	61,336	25,727	15,676	15,481	23,624	14,257	41,005	54,055	2,995
220,444	123,455	99,554	440,521	209,202	163,601	109,112	-	58,867	69,537	-	314,327	30,271
15,149	6,407	5,866	78,403	56,784	7,756	3,469	16,979	1,633	1,120	9,942	-	-
80	244	-	11,119	-	152	-	-	-	-	-	600	-
1,630	7	130	142	3,856	177	2	13,550	-	-	618	1,853	-
887	3,206	417	8,938	1,803	702	676	18,956	-	-	4,341	37,513	-
17,800	5,509	4,439	37,152	19,356	2,400	603	37,673	1,400	2,808	9,650	-	-

730	158	370	2,352	476	446	126	244	106	26	94	-	-
1,400	676	629	4,582	1,215	314	459	425	474	211	210	656	111
517	18	-	8,480	-	-	1,192	20,475	15	-	240	2,491	-
6,953	2,312	2,224	54,512	14,299	3,024	1,805	6,323	1,191	2,570	2,124	189	562
380,993	216,851	156,118	1,101,994	482,730	247,889	151,041	147,213	99,448	99,702	98,565	412,828	36,746
19,578	12,439	9,558	38,736	21,576	13,041	10,843	77,604	6,447	3,556	23,905	20,112	2,100
443	11	-	-	2,904	750	-	28,368	642	1,324	31	-	1,412
2,026	430	96	4,072	598	2,053	610	18,872	-213	355	2,669	106	180
-	-221	-	-	-	-	-56	-	-	-	-	-	-
-173	-17	-35	-702	-296	294	-82	3,650	-9	63	-579	-1,703	958
21,874	12,642	9,619	42,106	24,782	16,138	11,315	128,494	6,867	5,298	26,026	18,515	4,650
402,867	229,493	165,737	1,144,100	507,512	264,027	162,356	275,707	106,315	105,000	124,591	431,343	41,396
60,873	54,927	6,340	264,635	62,905	25,807	30,249	14,985	20,994	14,134	43,519	22,081	12,120
14,659	10,843	4,076	18,839	14,849	1,826	2,943	12,099	870	1,110	11,964	557	-
4,004	934	1,300	17,218	9,715	3,204	962	2,407	312	248	367	-	-
120,851	54,496	33,435	179,648	167,735	39,419	18,251	3,963	8,102	3,844	5,638	1,414	-

不良債權未認列損失金額5,590百萬元。臺灣中小企銀出售不良債權未認列損失金額3,195百萬元。
陽信商業銀行出售不良債權未認列損失金額683百萬元。