

表一

各 本 國 銀 行 資 產 負 債 表 (全 行)

98 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	5,464,821	185	1,433,508	304,099	23,695	183,390	253,659	199,259	180,157	115,156	592,211	315,789
公平價值變動列入損益之金融												
資產	676,082	396	31,813	30,967	3,265	2,891	39,526	42,767	30,916	22,154	32,157	58,217
附賣回票債券投資	54,027	-	240	6,621	4,366	2,592	-	-	3,075	-	839	716
備供出售金融資產-淨額	1,605,953	-	140,233	50,861	2,349	290,106	55,355	55,535	85,479	25,548	128,384	139,051
待出售資產-淨額	1,824	-	-	-	-	-	-	-	-	-	-	-
放款及貼現	18,153,802	81,777	2,006,825	810,774	130,983	1,525,008	1,769,505	1,111,876	1,071,578	994,805	1,294,124	780,235
1.進口押匯	1,732	-	-	-	-	62	-	113	7	18	123	-
2.出口押匯	41,417	-	2,518	2,185	58	368	447	2,312	8,642	1,695	12,148	136
3.貼 現	18,792	-	-	-	12	1,013	1,918	7,209	11	3,791	135	-
4.透支	79,939	-	51,747	2,738	1,227	1,534	1,395	1,437	279	1,816	1,066	541
5.短期放款	3,945,943	8,374	431,789	190,761	46,779	143,799	310,751	311,683	350,835	273,578	330,695	160,926
6.中期(擔保)放款	5,954,800	42,826	798,247	255,259	32,359	560,688	579,134	331,356	295,880	307,931	524,758	214,170
7.長期(擔保)放款	7,864,636	30,115	702,224	354,679	48,188	805,528	846,822	440,160	394,088	390,784	410,848	398,854
8.放款轉列之催收款項	246,543	462	20,300	5,152	2,360	12,016	29,038	17,606	21,836	15,192	14,351	5,608
減：備抵呆帳	-194,080	-621	-13,822	-4,288	-1,380	-15,617	-17,571	-9,536	-11,131	-12,754	-13,626	-7,284
持有至到期日金融資產-淨額	2,104,398	2,900	1,401	6,434	4,828	147	293,923	374,402	245,922	211,274	192,428	2,531
採權益法之股權投資-淨額	188,941	-	28,789	509	54	8	7,284	2,349	183	86	9,294	3,593
固定資產	593,109	696	89,357	18,347	3,426	28,949	44,041	31,607	34,677	32,666	24,497	36,271
減：累計折舊	-146,894	-215	-10,261	-5,724	-1,113	-6,130	-9,873	-8,630	-10,955	-8,196	-9,091	-9,735
減：累計減損	-1,419	-	-253	-	-	-	-7	-	-	-	-583	-
無形資產-淨額	69,816	20	1,070	741	36	369	3,709	400	468	55	1	6,871
應收承兌票款	60,070	-	2,953	2,605	211	1,788	5,779	5,803	6,347	5,517	11,726	1,115
應收利息及收益	65,421	312	10,898	3,011	414	3,832	5,177	4,417	3,338	2,549	3,983	3,371
其他金融資產-淨額	493,451	114	66,511	15,857	3,671	10,450	50,190	7,540	6,848	21,815	20,281	35,300
其他資產-淨額	969,709	77	73,121	70,545	1,215	45,658	33,815	46,478	27,455	30,861	54,034	43,290
資產合計	30,159,031	85,641	3,862,383	1,311,359	176,020	2,073,441	2,534,512	1,864,267	1,674,357	1,441,536	2,340,659	1,409,331
負 債												
中央銀行及同業存款	2,273,788	25,063	227,907	106,835	9,110	197,168	206,384	146,001	51,199	107,938	625,255	46,079
與待出售資產直接相關之負債	-	-	-	-	-	-	-	-	-	-	-	-
存款	23,642,791	-	3,274,932	1,009,382	150,448	1,674,420	2,016,573	1,484,298	1,421,301	1,175,542	1,401,360	1,189,343
1.支票存款	314,064	-	27,528	11,751	1,343	17,558	31,748	31,261	37,827	31,781	17,402	11,504
2.活期存款	2,220,908	-	163,909	86,115	11,939	123,198	207,245	199,196	219,197	147,560	138,394	118,990
3.定期存款	4,299,487	-	283,239	209,329	36,991	464,394	372,541	178,982	187,223	200,620	254,887	244,072
4.儲蓄存款	12,832,957	-	2,181,427	525,625	83,831	842,613	1,186,604	776,267	739,425	605,581	423,946	684,946
5.外匯存款	3,445,798	-	397,537	146,715	8,082	72,266	164,149	283,550	231,557	187,912	562,992	129,831
6.公庫存款	529,577	-	221,292	29,847	8,262	154,391	54,286	15,042	6,072	2,088	3,739	-
公平價值變動列入損益之金融												
負債	394,396	9,657	3,955	20,510	1	205	5,338	59,285	45,309	662	41,540	40,382
附買回票債券負債	368,247	-	10,428	5,991	236	10,268	50,881	8,795	14,482	14,659	4,398	9,158
借入款	735,346	24,753	-	39,578	4,000	32,079	80,421	13,437	23,300	18,502	53,547	16,836

承兌匯票	61,271	-	2,963	2,606	213	1,895	5,812	6,014	6,774	5,644	11,835	1,130
應付利息	75,165	49	16,369	3,510	402	5,047	5,204	3,537	3,537	2,706	4,279	3,252
其他金融負債	128,954	5,240	1,595	1,237	286	337	2,941	537	797	490	4,845	251
其他負債	644,258	2,295	93,901	42,240	2,152	48,357	54,527	55,237	27,516	35,757	46,101	14,804
負債合計	28,324,216	67,057	3,632,050	1,231,889	166,848	1,969,776	2,428,081	1,777,141	1,594,215	1,361,900	2,193,160	1,321,235
淨 值												
股本	1,135,479	12,000	45,000	43,590	5,258	25,000	54,855	48,290	37,809	62,095	64,110	52,277
資本公積	371,819	-	110,146	17,972	2,542	46,749	32,242	8,660	12,618	-	33,070	15,214
保留盈餘	255,455	5,691	43,777	16,606	1,385	21,054	15,622	21,716	27,454	9,925	47,868	18,911
庫藏股票	-2,769	-	-	-	-	-	-1,898	-	-	-	-	-
股東權益其他項目	74,831	893	31,410	1,302	-13	10,862	5,610	8,460	2,261	7,616	2,451	1,694
淨值合計	1,834,815	18,584	230,333	79,470	9,172	103,665	106,431	87,126	80,142	79,636	147,499	88,096
負債及淨值合計	30,159,031	85,641	3,862,383	1,311,359	176,020	2,073,441	2,534,512	1,864,267	1,674,357	1,441,536	2,340,659	1,409,331
本表不包括下列表外項目：												
放款承諾責任	5,514,643	10,759	441,418	704,895	8,221	101,473	655,382	47,236	791,428	295,877	897,739	250,882
保證責任	749,871	5,229	53,083	54,604	7,705	53,820	47,613	28,415	41,666	28,801	145,162	20,809
信用狀責任	310,046	-	37,935	11,424	1,089	14,831	24,589	24,818	31,331	22,188	69,951	1,854
信託負債	5,826,828	-	389,101	373,850	18,613	268,654	177,462	649,644	355,965	246,407	456,570	402,021

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。

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
84,169	73,060	44,834	71,272	45,612	96,265	157,694	31,303	154,682	49,556	54,459	75,445	116,658	14,812
403	26,030	2,949	7,913	24,689	18,830	54,562	153	27,795	15,961	4,216	2,057	107,422	-3
-	-	17,042	540	1,051	-	1,727	-	-	3,500	3,973	-	149	-
36,031	41,378	7,044	15,509	16,528	41,808	45,593	910	24,225	13,490	137	11,229	102,751	329
-	-	-	-	-	-	-	156	-	53	-	-	-	-
50,646	328,930	168,737	207,259	230,289	603,151	549,953	84,940	513,158	219,169	124,462	186,968	834,386	24,956
-	-	-	-	-	1	-	-	-	-	-	-	-	-
229	4,088	45	179	100	1,121	611	-	1,075	107	-	174	764	3
-	-	-	-	270	-	-	-	-	595	-	-	1,823	-
1	289	705	123	183	794	133	8	2,226	4,772	2	19	421	-
6,272	90,836	27,434	39,224	40,443	133,189	87,655	36,256	120,820	52,366	14,074	42,172	179,570	4,685
7,879	97,375	26,159	53,023	87,320	120,087	127,586	28,313	128,838	59,998	28,893	68,880	310,811	11,238
35,192	133,026	110,319	111,153	99,589	341,343	329,677	17,555	254,761	98,254	79,531	73,108	334,174	5,901
1,073	3,316	4,075	3,557	2,384	6,616	4,291	2,808	5,438	3,077	1,962	2,615	6,823	3,129
-4,415	-5,077	-1,542	-2,707	-4,507	-5,324	-3,572	-3,811	-9,021	-2,975	-1,435	-2,688	-9,136	-1,560
-	87,478	19,585	328	225	137,737	18,493	-	7,302	-	-	-	257,211	557
337	38,183	2,182	2,328	133	10,885	-	59	1,316	1,318	26	1,091	21,460	248
4,592	13,193	10,284	4,532	4,683	14,499	16,966	9,349	22,452	4,557	6,207	3,866	45,387	4,869
-337	-2,767	-1,952	-2,231	-1,507	-5,507	-4,234	-2,477	-5,797	-1,760	-1,664	-988	-13,003	-1,546
-	-	-	-	-	-	-	-437	-	-	-	-	-	-
27,239	-	2,507	9	200	1,025	3,992	137	1,737	337	391	249	10,153	9
186	2,714	102	488	614	1,244	866	55	1,139	268	185	77	4,849	65
226	988	788	508	582	1,238	1,846	479	1,711	526	287	448	3,411	185
225	2,349	49,341	10,617	478	1,044	91,920	790	3,088	1,097	1,184	10,276	7,830	1,326
4,058	11,124	30,808	18,119	11,673	62,472	46,457	28,579	73,373	23,605	7,065	11,469	103,722	10,499
203,360	617,583	352,709	334,484	330,743	979,367	982,263	150,185	817,160	328,702	199,493	299,499	1,593,250	54,746
6,637	9,540	33,253	20,248	9,282	35,424	35,092	11,966	67,757	19,021	10,336	16,943	36,784	17,262
-	-	-	-	-	-	-	-	-	-	-	-	-	-
140,738	452,839	270,516	264,741	277,119	792,933	718,690	113,027	635,369	242,213	166,604	225,099	1,178,503	50,934
1,918	6,743	2,683	2,209	2,883	11,215	6,737	1,109	4,461	1,391	1,135	1,745	10,370	225
9,576	41,757	21,764	14,026	21,931	67,873	77,518	6,257	42,294	19,700	10,837	19,397	92,412	1,736
11,002	80,521	37,437	93,626	41,514	192,650	163,401	9,562	194,679	83,265	33,808	80,580	205,289	2,114
78,084	173,910	183,011	105,376	185,619	375,474	376,481	92,900	269,414	105,312	109,540	101,388	583,254	43,189
40,158	149,908	25,621	49,504	25,172	145,721	92,456	3,199	124,521	32,545	11,284	21,989	272,126	3,670
-	-	-	-	-	-	2,097	-	-	-	-	-	15,052	-
46	268	94	1,877	3,528	10,854	7,974	5	23,185	4,172	351	914	63,878	-14
-	35,613	11,579	197	313	1,252	35,754	-	8,691	7,336	200	1,797	73,394	-
4,516	23,978	9,044	23,659	9,800	37,362	31,100	2,452	25,000	19,516	7,000	33,615	79,270	3,349

186	2,790	103	488	600	1,244	869	55	1,139	268	185	77	4,881	65
278	1,313	1,567	1,157	687	1,961	2,028	782	2,704	1,065	964	1,013	3,582	472
3	121	6,384	32	241	522	84,368	112	266	14	79	-	997	164
1,815	27,191	2,980	2,196	6,091	41,224	18,935	3,937	9,643	12,544	1,982	2,824	31,959	1,427
154,219	553,653	335,520	314,595	307,661	922,776	934,810	132,336	773,754	306,149	187,701	282,282	1,473,248	73,659
50,000	24,687	23,188	19,338	21,500	44,818	31,824	27,780	41,750	27,293	12,046	16,797	75,103	5,826
-	36	34	29	1,377	8,194	7,321	15,856	597	3,303	-	1,462	16,001	-
-908	36,326	-6,124	399	-59	3,398	8,609	-25,814	1,207	-8,035	-17	-1,064	34,617	-24,808
-	-562	-	-	-	-	-	-	-	-	-	-	-	-
49	3,443	91	123	264	181	-301	27	-148	-8	-237	22	-5,719	69
49,141	63,930	17,189	19,889	23,082	56,591	47,453	17,849	43,406	22,553	11,792	17,217	120,002	-18,913
203,360	617,583	352,709	334,484	330,743	979,367	982,263	150,185	817,160	328,702	199,493	299,499	1,593,250	54,746
613	15,337	900	8,986	5,828	22,507	223,417	55,538	62,784	5,816	39,787	128,409	59,839	956
1,069	31,618	6,335	15,851	9,761	13,632	9,981	617	17,679	17,895	1,370	4,629	48,355	225
457	8,873	668	1,367	3,790	5,073	5,248	87	4,897	1,560	516	1,177	13,012	270
29,348	83,939	48,801	37,572	66,725	306,735	86,975	27,956	212,779	73,379	31,324	36,923	927,016	2,443

聯邦商業銀行出售不良債權未認列損失金額3,347百萬元。

萬泰商業銀行出售不良債權未認列損失金額11,719百萬元。

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
64,889	34,251	25,092	104,837	139,549	57,734	28,615	20,234	20,296	21,266	16,632	254,608	5,889
3,789	7,829	655	1,831	30,000	652	1,141	11,271	968	993	3,201	25,706	-
400	317	-	5,529	-	-	-	170	-	885	295	-	-
7,212	4,642	1,182	18,816	98,951	631	4,005	41,001	283	2,684	5,065	90,422	1,196
-	-	-	-	1,615	-	-	-	-	-	-	-	-
283,297	160,228	120,702	851,883	309,475	209,425	99,979	68,887	81,314	77,053	60,948	98,868	27,249
-	-	-	-	1,408	-	-	-	-	-	-	-	-
73	14	79	574	973	583	56	9	15	21	15	-	-
-	-	-	2,015	-	-	-	-	-	-	-	-	-
14	3,687	10	1,322	628	72	239	-	5	118	-	-	388
40,158	28,261	20,578	236,308	34,075	73,452	22,560	823	20,799	15,292	3,680	13,306	1,685
99,106	22,776	34,570	272,987	73,808	64,995	27,955	58,419	33,014	34,510	48,046	70,497	15,109
139,089	101,220	60,368	317,870	192,726	67,319	47,508	8,371	26,146	25,325	8,673	14,332	9,816
4,857	4,270	5,097	20,807	5,857	3,004	1,661	1,265	1,335	1,787	534	733	251
-3,576	-1,971	-2,319	-9,361	-3,110	-2,756	-1,222	-1,150	-715	-934	-643	-551	-372
9,559	92	-	148,550	-	14,480	7,299	-	646	908	-	53,477	4,281
358	277	148	90	224	69	16	42,212	23	5	13,793	11	-
9,998	11,151	7,953	19,596	11,866	5,516	5,330	2,441	2,819	1,842	2,773	150	1,704
-2,138	-1,870	-859	-5,014	-4,059	-1,775	-2,046	-1,117	-1,068	-517	-291	-75	-372
-	-	-	-	-	-81	-43	-15	-	-	-	-	-
1,469	1,065	1,684	104	3,409	-	123	-	44	154	31	6	2
347	27	186	1,892	227	445	21	38	45	19	127	-	-
548	275	187	1,717	2,472	433	431	373	143	168	125	3,909	115
5,299	313	459	3,910	296	175	16,515	33,621	695	489	3,477	8,053	7
14,660	4,604	9,813	19,641	25,785	6,855	2,584	11,058	657	1,423	824	2,068	165
396,111	221,230	164,883	1,164,021	616,700	291,803	162,748	229,024	106,150	106,438	106,357	536,652	39,864
3,760	5,719	3,900	119,847	39,276	3,582	1,562	3,538	2,475	178	11,046	420	1
-	-	-	-	-	-	-	-	-	-	-	-	-
355,583	196,897	142,684	930,695	487,180	262,457	136,867	34,620	94,229	97,605	60,781	481,602	34,667
5,636	1,966	1,188	18,861	3,230	3,888	1,349	257	1,130	1,286	127	51	568
25,381	13,308	11,310	136,289	97,493	38,959	12,233	3,564	6,668	8,035	2,598	352	1,897
87,852	36,688	22,102	207,191	68,893	38,862	10,649	16,240	22,579	13,849	48,767	60,987	3,102
218,577	137,426	102,156	466,230	219,989	169,090	106,074	-	62,119	73,509	-	415,470	29,100
18,046	7,273	5,928	89,946	97,575	11,496	6,562	14,559	1,733	926	9,289	-	-
91	236	-	12,178	-	162	-	-	-	-	-	4,742	-
809	28	201	352	26,129	281	4	19,896	1	1	756	1,962	-
-	200	19	8,261	984	50	5,556	9,856	-	-	606	36,810	483
8,800	6,009	3,930	30,600	19,723	4,200	4,375	29,245	1,400	2,500	7,650	800	-

346	27	187	1,939	227	456	23	38	45	19	128	-	-
969	569	415	2,829	1,069	260	257	284	294	160	122	399	73
396	6	-	9,231	-	-	775	4,194	12	-	80	2,401	-
3,672	1,679	5,039	19,539	10,800	4,939	2,449	3,147	1,076	1,304	712	1,720	547
374,335	211,134	156,375	1,123,293	585,388	276,225	151,868	104,818	99,532	101,767	81,881	526,114	35,771
19,578	12,439	9,558	38,736	24,856	13,719	10,512	77,604	6,447	3,680	23,905	20,111	2,100
366	11	-	-	6,183	750	103	28,363	299	878	31	-	1,412
1,833	-2,427	-1,079	2,531	-14	848	423	15,177	-99	26	450	-10,080	130
-	-221	-	-	-	-	-88	-	-	-	-	-	-
-1	294	29	-539	287	261	-70	3,062	-29	87	90	507	451
21,776	10,096	8,508	40,728	31,312	15,578	10,880	124,206	6,618	4,671	24,476	10,538	4,093
396,111	221,230	164,883	1,164,021	616,700	291,803	162,748	229,024	106,150	106,438	106,357	536,652	39,864
71,029	48,356	14,971	316,734	14,513	35,777	20,549	7,345	17,734	12,483	37,430	70,266	11,429
18,564	5,407	3,592	17,084	12,397	2,255	1,887	9,103	827	1,237	11,099	434	61
2,458	339	1,066	13,444	2,746	2,119	200	176	184	183	126	-	-
110,942	33,739	31,866	141,576	129,388	32,536	15,408	3,392	9,816	3,127	3,234	1,602	-

陽信商業銀行出售不良債權未認列損失金額489百萬元。