

表一

各 本 國 銀 行 資 產 負 債 表 (全 行)

98 年 12 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	5,863,859	378	1,275,188	364,762	24,195	194,288	257,034	223,793	177,451	117,274	396,347	442,301
公平價值變動列入損益之金融												
資產	538,035	311	21,440	30,987	2,127	3,021	25,018	29,756	26,266	13,562	25,070	41,432
附賣回票債券投資	25,177	-	368	-	3,895	-	-	-	3,936	50	-	1,736
備供出售金融資產-淨額	1,617,345	-	142,010	42,258	3,825	251,969	50,659	64,977	70,132	30,297	113,745	97,992
待出售資產-淨額	100	-	-	-	-	-	-	-	-	-	-	-
放款及貼現	18,724,117	82,866	2,058,748	835,739	139,665	1,593,615	1,814,493	1,108,130	1,117,043	1,023,560	1,277,557	810,235
1.進口押匯	1,723	-	6	-	-	23	-	36	10	48	30	-
2.出口押匯	52,732	-	4,248	2,401	116	895	772	2,328	10,035	2,263	13,960	830
3.貼 現	21,537	-	-	15	2	1,067	2,349	7,766	9	4,274	134	-
4.透支	106,023	-	63,641	2,466	1,035	1,338	1,990	1,275	245	1,629	1,059	457
5.短期放款	4,158,137	5,299	395,691	202,718	54,906	171,162	359,983	317,133	372,549	263,605	339,246	183,067
6.中期(擔保)放款	6,023,689	46,948	854,475	242,197	32,304	586,995	555,652	311,829	299,991	305,902	497,842	204,424
7.長期(擔保)放款	8,160,987	30,121	723,282	382,098	49,003	821,505	868,586	452,613	416,084	433,636	414,651	417,437
8.放款轉列之催收款項	199,289	498	17,405	3,844	2,299	10,630	25,161	15,150	18,120	12,203	10,635	4,020
減：備抵呆帳	-195,006	-475	-12,777	-4,975	-1,404	-17,430	-17,074	-12,386	-12,317	-12,492	-12,214	-6,063
加(減)：貼現及放款評價調整	-70	-	-	-	-	-	-	-	-	-	-	-
持有至到期日金融資產-淨額	2,388,627	2,900	885	7,593	5,396	172	330,167	419,430	322,969	230,295	261,917	4,089
採權益法之股權投資-淨額	192,501	-	29,479	962	44	14	7,141	2,313	198	144	9,150	3,880
固定資產	597,372	696	89,193	18,184	3,425	29,037	44,138	31,485	34,226	32,673	24,573	36,438
減：累計折舊	-151,522	-218	-10,488	-5,798	-1,140	-6,165	-10,263	-8,692	-11,120	-8,430	-9,322	-10,167
減：累計減損	-1,404	-	-253	-	-	-	-7	-	-	-	-447	-
無形資產-淨額	72,764	22	1,091	651	48	416	3,704	329	456	40	260	7,072
應收承兌票款	68,888	-	3,266	3,220	98	2,527	3,966	6,576	7,092	6,272	11,458	1,033
應收利息及收益	61,103	226	10,947	2,715	443	3,635	4,347	4,658	3,211	2,254	3,868	2,153
其他金融資產-淨額	387,117	103	68,472	13,403	3,622	10,231	45,480	5,475	7,219	20,501	19,126	30,616
其他資產-淨額	1,146,405	183	75,206	74,675	1,891	54,036	34,838	45,907	26,830	33,234	79,121	46,579
資產合計	31,335,408	86,992	3,752,775	1,384,376	186,130	2,119,366	2,593,641	1,921,751	1,773,592	1,489,234	2,200,209	1,509,326
負 債												
中央銀行及同業存款	2,097,640	27,438	204,951	74,509	10,548	200,879	194,092	169,103	48,622	120,438	421,069	45,351
與待出售資產直接相關之負債	-	-	-	-	-	-	-	-	-	-	-	-
存款	24,928,290	-	3,189,111	1,092,467	157,921	1,713,400	2,065,035	1,517,621	1,510,865	1,210,708	1,463,443	1,296,001
1.支票存款	362,622	-	28,120	12,733	1,847	23,450	36,697	33,498	46,612	34,646	19,287	14,044
2.活期存款	2,597,381	-	146,982	89,739	13,577	152,621	226,518	193,216	238,240	152,435	163,966	172,881
3.定期存款	4,474,488	-	341,999	265,907	41,073	483,324	347,803	196,442	191,119	204,063	265,996	213,638
4.儲蓄存款	13,256,189	-	2,114,580	551,018	84,003	838,958	1,230,181	813,306	788,932	644,566	457,789	749,987
5.外匯存款	3,725,096	-	345,646	150,751	8,700	67,084	173,016	266,643	240,232	172,964	550,259	145,451
6.公庫存款	512,514	-	211,784	22,319	8,721	147,963	50,820	14,516	5,730	2,034	6,146	-
公平價值變動列入損益之金融												
負債	316,238	9,567	4,406	16,505	2	133	4,823	54,600	41,923	840	32,871	24,998
附買回票債券負債	336,740	-	5,487	18,700	214	8,368	54,242	9,683	18,188	5,419	3,384	8,745

借入款	755,889	22,990	–	43,440	4,000	31,995	84,420	13,472	26,300	23,474	53,733	18,039
承兌匯票	70,612	–	3,273	3,223	99	2,640	4,013	6,799	7,378	6,834	11,775	1,039
應付利息	48,294	155	12,182	2,275	310	2,899	3,425	2,328	2,359	1,370	2,833	1,921
其他金融負債	57,430	5,875	1,511	1,217	285	333	2,521	486	737	442	4,036	240
其他負債	766,583	2,561	95,589	50,088	3,356	51,596	70,674	57,785	33,912	36,061	50,858	19,847
負債合計	29,377,716	68,586	3,516,510	1,302,424	176,735	2,012,243	2,483,245	1,831,877	1,690,284	1,405,586	2,044,002	1,416,181
淨 值												
股本	1,187,120	12,000	45,000	47,949	5,258	50,000	54,855	49,490	37,809	62,095	64,110	52,277
資本公積	355,495	–	110,063	13,614	2,542	21,749	32,244	10,460	12,618	–	33,070	15,214
保留盈餘	319,161	5,648	46,241	18,712	1,616	23,514	19,203	20,920	28,939	13,213	52,823	23,430
庫藏股票	-2,495	–	–	–	–	–	-1,898	–	–	–	–	–
股東權益其他項目	98,411	758	34,961	1,677	-21	11,860	5,992	9,004	3,942	8,340	6,204	2,224
淨值合計	1,957,692	18,406	236,265	81,952	9,395	107,123	110,396	89,874	83,308	83,648	156,207	93,145
負債及淨值合計	31,335,408	86,992	3,752,775	1,384,376	186,130	2,119,366	2,593,641	1,921,751	1,773,592	1,489,234	2,200,209	1,509,326
本表不包括下列表外項目：												
放款承諾責任	5,784,102	13,263	599,968	675,699	9,504	20,667	712,717	48,281	724,926	412,479	1,111,868	34,165
保證責任	801,693	5,973	50,051	69,247	8,045	53,844	45,437	36,868	38,897	32,310	168,769	15,798
信用狀責任	356,118	–	38,358	10,337	1,479	13,348	25,468	33,409	37,542	26,578	82,069	3,521
信託負債	6,274,724	–	427,512	356,254	19,568	283,936	207,488	644,002	348,702	271,702	453,632	436,227

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
351,657	83,962	65,944	95,053	82,931	90,323	226,976	32,739	148,315	82,694	43,835	82,394	117,590	13,830
22,871	20,529	401	9,306	10,818	16,399	39,052	149	24,908	14,634	3,663	541	73,169	1
5,076	1,225	290	1,310	-	-	3,385	-	2,420	-	-	-	-	-
104,351	37,376	7,135	21,102	15,684	31,436	36,870	1,002	36,515	18,200	2,409	11,145	99,589	298
-	-	-	-	-	-	-	100	-	-	-	-	-	-
133,048	352,462	171,559	215,955	238,689	657,548	553,936	74,110	502,488	235,326	127,081	187,810	850,413	19,215
-	-	-	-	-	9	-	-	-	-	-	-	-	-
2,428	5,255	45	231	65	1,030	1,152	15	1,128	86	95	232	569	7
-	-	-	-	192	-	7	-	-	987	-	-	2,114	-
9,723	270	862	114	178	788	181	-	4,783	4,542	-	1	463	-
17,568	97,677	29,289	48,075	44,689	135,294	90,167	33,190	109,723	56,059	22,953	39,636	186,623	3,758
29,467	100,441	25,251	56,168	91,241	151,227	127,221	22,911	126,244	60,697	27,237	66,305	315,128	7,440
72,150	145,590	112,297	109,630	100,375	363,846	331,777	16,074	257,542	110,456	74,514	80,117	340,662	5,225
1,712	3,229	3,815	1,737	1,949	5,354	3,431	1,920	3,068	2,499	2,282	1,519	4,854	2,785
-9,327	-5,689	-1,648	-2,348	-4,553	-5,060	-3,452	-2,934	-6,903	-3,939	-1,207	-1,574	-9,352	-1,671
-	-	-	-	-83	13	-	-	-	-	-	-	-	-
-	105,597	10,177	1,578	201	123,833	18,279	-	6,214	-	-	-	320,105	137
200	39,306	2,215	2,556	136	8,700	-	20	1,293	1,415	30	1,112	22,179	246
7,460	12,851	10,080	4,559	4,267	14,475	18,417	9,049	23,783	4,912	6,283	3,741	46,208	4,964
-2,678	-2,582	-2,024	-2,329	-1,599	-5,585	-4,531	-2,533	-5,984	-1,526	-1,880	-1,008	-12,951	-1,580
-	-	-	-	-	-	-	-437	-	-	-	-	-	-
27,242	-	2,440	115	608	996	4,031	126	1,673	2,909	226	266	10,153	6
824	3,006	129	249	828	1,567	1,336	59	2,466	627	250	369	6,859	42
2,049	965	714	581	566	1,161	1,473	373	1,426	613	249	489	3,066	130
352	2,112	52,117	8,840	327	1,274	6,225	809	2,878	785	1,216	7,216	7,410	1,350
73,711	13,097	28,061	22,944	16,283	92,123	32,594	23,723	98,118	23,610	7,111	12,378	111,940	10,141
716,836	664,217	347,590	379,471	365,103	1,029,203	934,591	136,355	839,610	380,260	189,266	304,879	1,646,378	47,109
18,887	12,830	31,345	26,056	13,554	42,370	39,052	12,089	54,181	23,026	10,854	16,437	52,424	16,314
-	-	-	-	-	-	-	-	-	-	-	-	-	-
592,989	487,163	271,051	306,498	302,466	820,781	779,603	103,239	654,156	287,966	157,799	227,634	1,228,931	45,851
11,404	7,608	3,584	2,564	2,453	11,677	8,180	902	3,604	1,615	900	2,135	10,775	181
122,382	43,344	25,830	18,284	27,357	74,292	107,774	7,375	48,882	28,247	11,141	17,790	109,332	1,831
48,001	103,566	34,964	133,913	42,363	190,593	179,342	13,173	159,994	80,136	28,005	70,975	231,715	2,095
74,687	181,949	181,780	104,582	202,582	393,222	381,123	78,443	307,714	129,635	106,066	115,359	598,921	38,411
336,515	150,696	24,893	47,155	27,711	150,997	101,156	3,346	133,962	48,333	11,687	21,375	267,731	3,333
-	-	-	-	-	-	2,028	-	-	-	-	-	10,457	-
6,385	217	79	3,122	3,695	8,600	7,795	4	16,990	2,076	309	942	33,942	-
-	25,141	13,159	973	210	1,598	14,519	-	7,239	11,248	158	5,453	78,057	144

-	31,167	9,900	17,554	9,800	27,130	33,500	2,196	25,000	18,485	6,500	31,115	78,427	3,011
824	3,081	133	249	835	1,567	1,340	59	2,466	627	249	369	6,855	42
274	778	773	569	390	1,326	1,342	286	1,289	594	346	710	2,090	330
2	89	129	120	234	2,691	183	69	662	5	76	-	4,860	115
27,066	29,583	3,279	3,567	10,271	60,581	5,634	2,553	24,306	12,613	1,991	2,928	40,010	892
646,427	590,049	329,848	358,708	341,455	966,644	882,968	120,495	786,289	356,640	178,282	285,588	1,525,596	66,699
66,033	24,723	23,188	19,338	21,500	48,218	33,624	16,235	49,158	27,293	12,046	16,797	75,103	5,826
-	5,298	34	9	1,377	8,874	8,084	12,962	3,194	3,560	-	1,462	16,405	-
4,444	41,051	-5,530	1,241	444	5,279	9,508	-13,367	801	-7,310	-970	1,013	32,869	-25,435
-	-593	-	-	-	-	-	-	-	-	-	-	-	-
-68	3,689	50	175	327	188	407	30	168	77	-92	19	-3,595	19
70,409	74,168	17,742	20,763	23,648	62,559	51,623	15,860	53,321	23,620	10,984	19,291	120,782	-19,590
716,836	664,217	347,590	379,471	365,103	1,029,203	934,591	136,355	839,610	380,260	189,266	304,879	1,646,378	47,109
1,999	18,982	1,042	12,234	3,044	31,160	273,296	41,035	69,945	6,820	37,905	110,389	76,497	278
16,743	31,246	5,496	11,734	15,908	13,523	10,271	584	15,142	19,237	2,554	4,466	47,972	117
6,667	9,380	772	1,508	3,254	4,761	7,610	216	6,290	2,219	493	2,002	13,558	50
200,732	110,432	51,320	43,932	78,956	315,721	107,688	29,993	226,267	78,705	30,439	52,894	938,274	2,200

註：聯邦商業銀行出售不良債權未認列損失金額2,553百萬元。

註：萬泰商業銀行出售不良債權未認列損失金額8,648百萬元。

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
90,207	41,089	27,340	88,999	119,564	67,102	30,168	39,866	19,156	26,354	30,544	284,879	7,337
3,829	2,121	658	2,285	28,515	494	1,705	11,095	865	736	5,010	25,291	-
-	-	-	1,234	-	-	-	-	-	-	53	-	199
8,289	3,552	862	16,916	108,236	679	2,738	46,030	874	1,934	8,231	126,481	1,547
-	-	-	-	-	-	-	-	-	-	-	-	-
286,623	163,474	117,229	920,988	315,359	220,300	95,689	65,631	82,920	76,409	59,673	112,375	26,156
-	-	-	-	1,561	-	-	-	-	-	-	-	-
50	23	96	675	1,076	490	81	-	36	19	-	-	-
-	-	-	2,621	-	-	-	-	-	-	-	-	-
13	3,685	7	3,742	769	66	226	-	22	90	-	-	363
47,859	28,665	20,317	275,638	38,873	77,010	19,158	971	27,811	11,742	4,323	23,038	2,672
99,319	24,775	33,807	299,990	65,704	69,623	30,107	56,187	27,733	35,981	48,176	73,892	12,858
135,667	102,980	58,735	322,003	204,273	70,279	45,486	7,672	26,069	27,176	6,735	14,482	10,159
3,715	3,346	4,267	16,319	3,103	2,832	631	801	1,249	1,401	439	963	104
-3,063	-1,523	-2,531	-8,185	-2,273	-2,620	-1,120	-1,111	-781	-882	-751	-551	-351
-	-	-	-	-	-	-	-	-	-	-	-	-
7,442	80	-	130,318	-	13,372	7,128	-	774	1,395	-	52,297	3,887
285	276	155	80	369	284	17	43,761	22	7	14,497	15	-
9,592	11,158	7,684	19,563	11,391	5,485	5,354	2,547	2,824	1,840	2,945	151	1,721
-2,091	-1,952	-617	-5,051	-3,778	-1,803	-2,067	-1,155	-1,100	-533	-330	-84	-368
-7	-	-	-	-24	-81	-43	-105	-	-	-	-	-
1,403	1,060	1,656	110	3,362	-	62	-	40	154	30	5	2
724	59	486	2,078	709	486	14	67	37	8	101	-	-
520	268	180	1,464	1,639	401	478	436	162	148	155	2,840	100
4,869	437	458	3,752	340	183	20,631	29,529	629	380	3,091	5,652	7
14,326	4,449	8,703	21,478	33,234	6,057	3,294	12,269	571	1,503	479	1,196	512
422,948	224,548	162,263	1,196,029	616,643	310,339	164,048	248,860	106,993	109,453	123,728	610,547	40,749
3,318	5,939	3,835	113,012	49,356	6,578	855	4,702	2,255	172	20,726	21	452
-	-	-	-	-	-	-	-	-	-	-	-	-
375,004	199,361	141,987	963,632	470,070	276,579	135,231	31,070	95,056	100,447	65,125	557,527	34,502
5,803	2,173	1,306	20,891	3,486	5,134	1,528	171	1,333	1,534	129	14	604
39,209	16,545	11,276	143,930	102,510	48,301	12,883	3,864	9,363	9,555	2,954	593	2,362
68,582	30,658	21,617	180,180	78,083	38,806	9,522	14,333	16,315	12,993	52,235	78,324	2,641
227,341	143,416	101,591	497,443	194,831	172,387	104,996	-	66,202	75,455	-	475,838	28,895
33,963	6,362	6,197	94,429	91,160	11,785	6,302	12,702	1,843	910	9,807	-	-
106	207	-	26,759	-	166	-	-	-	-	-	2,758	-
848	7	55	255	19,962	67	2	17,731	-	-	558	1,929	-
-	-	-	4,130	-	-	5,100	8,888	-	-	2,255	25,008	1,030

11,800	6,009	3,889	33,050	29,599	6,920	7,343	28,781	1,400	2,500	8,150	800	-
724	60	486	2,136	709	498	16	67	37	9	101	-	-
516	439	217	1,713	532	148	131	506	170	129	138	455	46
316	3	-	9,743	233	-	655	17,044	31	-	92	2,395	-
7,882	2,397	2,896	26,489	11,114	3,903	3,548	5,295	1,205	1,515	1,103	1,112	523
400,408	214,215	153,365	1,154,160	581,575	294,693	152,881	114,084	100,154	104,772	98,248	589,247	36,553
19,578	12,250	9,558	38,736	29,106	13,719	10,512	77,604	6,447	3,680	23,905	20,000	2,100
366	11	-	-	10,432	767	106	28,361	298	878	30	-	1,413
2,135	-2,223	-692	3,240	-4,587	902	513	19,547	121	31	1,181	510	186
-	-4	-	-	-	-	-	-	-	-	-	-	-
461	299	32	-107	117	258	36	9,264	-27	92	364	790	497
22,540	10,333	8,898	41,869	35,068	15,646	11,167	134,776	6,839	4,681	25,480	21,300	4,196
422,948	224,548	162,263	1,196,029	616,643	310,339	164,048	248,860	106,993	109,453	123,728	610,547	40,749
97,604	53,343	14,782	292,783	16,879	44,471	22,535	6,558	23,341	11,567	40,636	99,935	11,505
16,793	3,552	3,111	14,566	8,591	3,199	2,185	9,077	656	1,676	7,679	10,262	114
3,146	675	865	13,498	2,789	2,312	156	690	398	206	494	-	-
128,522	35,340	32,013	145,522	141,883	33,489	18,957	3,178	10,967	3,835	2,279	1,779	384

註：陽信商業銀行出售不良債權未認列損失金額392百萬元。