

表一

各本國銀行資產負債表(全行)

102年12月31日

單位：新臺幣百萬元

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	5,142,722	74	704,707	195,455	26,559	255,692	275,365	233,973	176,450	162,790	543,600	207,256
透過損益按公允價值衡量之 金融資產	1,503,122	94	166,836	75,645	1,590	2,205	41,589	41,552	40,432	60,001	44,467	162,997
避險之衍生金融資產-淨額	2,688	-	5	286	-	-	-	-	6	62	-	837
附賣回票債券投資	151,537	-	6,173	20,180	3,461	1,172	-	-	-	-	5,452	7,646
應收承兌票款	76,550	-	2,924	2,836	35	2,220	3,687	8,665	5,081	5,530	11,186	1,378
應收利息及收益	81,557	236	14,220	5,107	529	3,497	4,673	4,282	3,985	2,672	5,063	3,071
當期所得稅資產	25,240	-	2,369	1,326	20	1,145	2,186	2,988	2,827	794	560	85
放款及貼現	23,884,473	90,504	2,260,470	1,116,407	179,543	1,830,837	1,920,442	1,439,923	1,423,719	1,156,378	1,658,873	1,027,127
1.進口押匯	2,328	-	106	-	-	-	-	36	31	54	1	-
2.出口押匯	134,443	-	6,708	9,790	31	622	927	1,171	9,324	2,379	20,634	6,669
3.貼 現	21,281	-	1	-	1	1,452	2,729	6,488	-	6,310	14	-
4.透支	71,874	-	46,803	1,300	464	1,587	1,807	1,216	195	1,536	1,537	482
5.短期放款	5,770,368	11,222	379,109	320,560	69,956	179,429	377,546	404,940	384,743	297,653	452,855	282,430
6.中期(擔保)放款	7,983,636	55,601	891,215	309,115	46,488	735,705	613,468	412,901	387,927	344,794	692,867	320,175
7.長期(擔保)放款	9,816,587	23,445	927,784	474,549	61,719	908,123	911,731	606,199	635,622	499,990	488,391	414,449
8.放款轉列之催收款項	83,956	236	8,744	1,093	884	3,919	12,234	6,972	5,877	3,662	2,574	2,922
減：備抵呆帳	-289,876	-839	-19,816	-13,218	-1,281	-26,641	-20,552	-17,730	-17,294	-13,510	-21,410	-14,386
加(減)：貼現及放款評價調整	-2,386	-7	-	-442	-	-6	-420	-41	188	-	-	982
備供出售金融資產-淨額	3,647,092	-	765,519	69,228	19,255	290,050	52,976	85,874	80,343	37,884	184,449	67,047
持有至到期日金融資產-淨額	2,585,224	6,800	73,045	209,762	-	1,270	495,313	304,054	310,881	226,989	181,832	50,712
採權益法之股權投資-淨額	233,326	-	34,822	195	60	19	2,048	4,548	1,415	591	8,702	5,861
其他金融資產-淨額	669,085	254	70,318	4,297	1,567	3,691	92,221	5,006	28,633	8,084	13,271	280,294
不動產及設備	629,575	709	110,448	15,946	4,158	31,662	51,040	37,777	41,265	34,685	24,164	34,396
減：累計折舊	-154,932	-233	-12,859	-4,577	-1,225	-7,694	-12,332	-10,068	-12,583	-10,752	-9,296	-12,403
減：累計減損	-1,768	-	-92	-	-190	-3	-15	-	-	-	-383	-
投資性不動產-淨額	58,496	-	-	1,647	-	24,352	2,091	5,848	5,219	10,938	674	2,710
無形資產-淨額	84,817	25	1,048	1,625	41	553	3,727	286	316	80	263	7,045
遞延所得稅資產	51,466	49	255	337	141	4,135	929	1,399	1,424	3,237	2,843	1,505
其他資產-淨額	1,450,229	211	70,674	144,320	263	14,238	7,703	42,479	29,195	33,288	150,081	122,566
資產總計	39,828,237	97,877	4,251,066	1,846,362	234,526	2,432,394	2,922,671	2,190,815	2,121,502	1,719,741	2,804,391	1,956,726
負 債												
中央銀行及同業存款	2,442,090	34,264	43,001	100,623	15,025	202,365	239,731	141,377	132,363	126,829	469,353	50,630
透過損益按公允價值衡量之 金融負債	230,358	5,802	4,118	30,413	6	106	2,178	14,906	20,651	1,716	13,863	11,272
避險之衍生金融負債-淨額	1,868	-	226	853	-	-	-	8	90	-	-	-
附買回票債券負債	522,662	-	19,037	27,946	68	6,226	32,366	10,966	18,253	4,504	46,532	58,682
承兌匯票	72,610	-	2,931	2,824	35	2,329	3,852	8,774	5,233	5,612	11,396	1,382
應付利息	53,602	147	11,611	3,207	356	3,377	3,727	2,092	2,143	1,752	2,491	2,375
當期所得稅負債	26,039	29	116	2,529	-	1,904	1,093	2,776	1,832	213	6,660	381
存款	31,065,059	-	3,409,187	1,351,237	198,762	1,977,552	2,339,870	1,721,582	1,740,032	1,372,805	1,917,550	1,594,915

1. 支票存款	422,297	-	31,325	12,605	2,158	25,795	40,134	37,106	54,373	35,961	22,489	17,006
2. 活期存款	3,524,715	-	186,653	110,877	17,614	199,271	301,749	251,226	292,096	190,662	225,866	176,151
3. 定期存款	5,191,581	-	190,190	254,388	52,926	497,830	314,476	164,665	162,957	158,714	350,614	217,513
4. 儲蓄存款	15,626,142	-	2,351,864	667,563	104,378	975,453	1,376,466	883,644	918,048	757,817	534,583	921,108
5. 外匯存款	5,749,844	-	447,345	284,112	9,363	107,699	237,072	370,882	304,088	227,053	777,774	263,137
6. 公庫存款	550,480	-	201,810	21,692	12,323	171,504	69,973	14,059	8,470	2,598	6,224	-
加(減):存款採避險會計之調整數	-	-	-	-	-	-	-	-	-	-	-	-
借入款	1,346,402	23,701	225,736	65,271	6,000	78,174	97,880	42,769	31,650	43,323	76,026	53,915
承作結構型商品所收本金	337,557	-	1,031	37,684	-	-	16,969	52,680	7,224	385	6,849	36,113
其他金融負債	50,408	12,395	212	1,024	139	220	1,034	2,201	228	287	1,599	32
遞延所得稅負債	64,569	42	18,266	604	-	6,966	3,168	5,713	6,021	6,217	1,666	492
其他負債	985,030	2,381	271,077	89,053	3,383	37,563	41,173	53,453	25,069	43,276	49,879	18,688
負債總計	37,198,254	78,761	4,006,549	1,713,268	223,774	2,316,782	2,783,041	2,059,297	1,990,789	1,606,919	2,603,864	1,828,877
權益												
股本	1,490,816	12,000	70,000	82,066	7,210	50,000	68,433	66,351	63,089	77,491	77,000	64,668
資本公積	390,421	-	105,460	13,857	2,017	21,749	35,361	19,670	24,695	-	46,499	23,971
保留盈餘	718,618	7,254	47,619	34,176	1,605	40,554	36,263	41,709	45,364	35,670	77,363	38,188
庫藏股票	-804	-	-	-	-	-	-	-	-	-	-	-
股東權益其他項目	30,932	-138	21,438	2,995	-80	3,309	-427	3,788	-2,435	-339	-335	1,022
權益總計	2,629,983	19,116	244,517	133,094	10,752	115,612	139,630	131,518	130,713	112,822	200,527	127,849
負債及權益總計	39,828,237	97,877	4,251,066	1,846,362	234,526	2,432,394	2,922,671	2,190,815	2,121,502	1,719,741	2,804,391	1,956,726
本表不包括下列表外項目：												
放款承諾責任	6,285,203	15,455	483,971	918,143	11,788	2,656	729,403	32,835	716,904	136,683	1,634,754	165,616
保證責任	1,078,972	10,955	83,280	46,562	4,129	85,656	79,200	71,909	36,587	28,761	238,484	11,270
信用狀責任	332,964	-	32,738	10,095	1,358	11,527	23,275	31,152	29,821	24,074	65,442	3,203
信託負債	6,579,024	-	535,651	294,694	19,034	325,772	214,117	735,784	381,981	247,962	482,057	470,844

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. 自102年起依國際會計準則(IFRSs)編製。

3. 大台北商業銀行自102年10月21日起更名為瑞興商業銀行。

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	匯豐(台灣)銀
179,117	97,197	87,268	97,234	92,952	93,968	86,369	16,009	57,296	31,481	28,071	71,592	195,693	64,918
65,159	31,339	9,861	18,796	24,777	25,403	283,652	73	40,718	24,490	15,342	16,683	73,658	63,624
-	104	-	111	-	2	-	-	-	-	-	-	910	173
5,970	1,588	20,231	23,006	-	-	-	-	1,943	-	-	1,773	-	-
1,855	2,647	122	384	1,084	1,709	2,089	33	1,640	429	214	399	4,751	1,233
1,604	1,684	557	699	1,001	1,987	2,091	442	2,121	609	404	612	3,884	1,258
420	1	189	120	3,320	701	163	75	208	103	-	325	911	-
240,187	546,089	232,667	296,780	402,385	790,705	831,309	100,125	712,764	267,693	142,596	188,215	1,217,733	245,251
1,771	-	-	-	-	-	309	-	-	-	-	-	-	20
3,763	15,230	107	75	64	575	3,980	10	2,810	24	75	24	977	18,005
-	-	-	-	152	-	-	-	-	328	-	-	2,306	-
1,559	306	74	84	291	319	2,019	-	1,979	21	-	7	600	2,697
101,383	158,982	72,801	48,539	92,805	208,270	182,476	30,227	158,695	64,468	33,787	36,699	347,351	76,469
52,086	160,782	46,014	114,721	173,048	207,062	241,022	30,609	228,284	69,872	39,386	73,459	446,379	35,026
79,601	209,010	113,075	132,602	134,882	371,805	400,257	38,878	319,405	132,712	68,588	76,719	416,175	112,939
24	1,779	596	759	1,143	2,674	1,246	401	1,591	268	760	1,307	3,945	95
-2,973	-7,812	-2,524	-4,263	-5,052	-8,547	-9,018	-1,356	-9,070	-4,146	-1,644	-2,090	-15,494	-2,743
-540	342	-	-	-64	-242	-105	-	-544	-	-60	-297	-814	-3
166,634	88,488	8,500	21,736	31,037	56,310	71,152	12,143	214,045	94,161	11,282	58,057	287,575	203,121
-	107,047	498	3,106	4,956	211,579	8,593	18,200	1,954	-	300	-	60,392	-
-	48,442	2,703	2,654	655	15,530	2,085	63	1,691	1,805	89	57	31,915	-
4,656	210	48,931	8,640	25,850	8,481	5,274	717	1,854	127	789	785	2,281	212
7,296	15,163	10,158	5,493	2,899	17,165	24,452	8,342	20,204	3,677	5,454	2,109	38,985	1,439
-3,573	-2,913	-2,528	-2,698	-750	-6,423	-6,312	-2,134	-2,818	-1,027	-1,772	-1,182	-5,217	-612
-	-	-	-	-	-	-	-13	-	-	-	-	-172	-
-	-	-	-	315	-	1,058	19	-	-	378	-	-	-
24,757	106	2,045	1,852	2,058	1,491	4,180	124	1,541	2,395	109	258	11,845	8,253
1,383	623	2,920	588	194	2,416	27	5,645	4,389	2,378	33	3,533	2,520	242
58,137	14,307	17,195	21,601	11,652	140,584	53,413	10,017	98,919	27,208	3,434	11,368	170,699	42,792
750,089	944,652	438,793	495,839	599,269	1,352,819	1,360,472	168,524	1,148,855	451,383	205,019	352,197	2,082,055	629,158
72,492	20,080	4,925	28,037	13,072	87,283	47,038	3,584	49,834	20,123	11,057	15,405	48,127	106,051
3,700	1,293	16	7,288	2,738	11,864	6,323	-	14,522	6,598	8	1,243	27,252	9,291
-	24	-	13	-	4	-	-	-	5	-	-	255	387
-	5,747	24,583	1,299	-	452	6,254	1,794	33,434	15,761	965	3,995	61,038	-
364	2,672	129	384	1,084	1,709	2,093	32	1,640	429	214	399	3,822	1,233
177	1,157	592	816	667	1,712	1,682	215	1,681	668	288	534	2,791	659
1,328	399	27	128	586	6	620	-	1,799	-	19	184	1,312	309
536,949	746,224	365,059	388,003	496,391	1,064,693	1,150,220	140,988	880,402	341,867	170,223	276,663	1,664,463	393,787

7,401	8,326	4,347	2,568	3,938	13,618	15,287	1,052	4,626	2,901	773	1,973	15,074	5,689
111,167	66,031	42,158	30,761	40,046	93,151	198,946	9,654	76,079	23,203	13,693	19,589	138,714	139,892
32,182	219,318	39,096	166,271	104,743	228,746	170,093	21,940	187,536	119,211	28,766	93,547	224,316	99,958
81,832	240,502	244,229	140,747	281,154	470,332	565,708	92,290	434,087	126,590	103,381	130,533	796,619	-
304,367	212,047	35,229	47,656	66,510	258,846	191,903	16,052	178,074	69,962	23,610	31,021	471,027	148,248
-	-	-	-	-	-	8,283	-	-	-	-	-	18,713	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	33,104	7,400	27,104	15,000	45,087	47,500	-	25,000	17,177	3,000	19,915	61,487	40,776
7,885	1,652	167	214	12,794	6,678	1,748	-	31,099	2,519	111	884	15,456	14,311
4,165	5,029	35	17	109	44	20	57	1,254	-	10	30	981	161
1,018	6,849	518	8	209	1,648	339	66	249	186	44	25	254	824
25,328	22,372	6,759	13,576	10,373	43,110	13,922	3,468	34,518	16,538	1,388	7,687	47,965	23,138
653,406	846,602	410,210	466,887	553,023	1,264,290	1,277,759	150,204	1,075,432	421,871	187,327	326,964	1,935,203	590,927
66,033	37,158	22,165	23,621	36,497	59,616	49,850	15,258	49,158	23,898	15,370	16,797	78,623	30,000
-	4,625	34	35	6,117	10,413	12,574	144	3,363	2,009	-	1,462	17,182	375
30,308	53,012	5,551	5,594	4,240	18,632	20,134	3,061	19,910	4,114	2,257	7,737	55,694	7,998
-	-83	-	-	-	-	-	-	-	-666	-	-	-	-
342	3,338	833	-298	-608	-132	155	-143	992	157	65	-763	-4,647	-142
96,683	98,050	28,583	28,952	46,246	88,529	82,713	18,320	73,423	29,512	17,692	25,233	146,852	38,231
750,089	944,652	438,793	495,839	599,269	1,352,819	1,360,472	168,524	1,148,855	451,383	205,019	352,197	2,082,055	629,158
6,488	12,386	408	10,907	2,743	17,788	376,908	32,419	102,393	11,297	68,133	9,287	131,416	1,416
9,280	39,540	10,680	12,357	31,976	17,631	13,423	1,651	15,506	16,893	541	9,330	63,510	14,201
2,850	10,776	797	1,030	4,084	5,293	10,720	186	3,020	1,850	645	2,527	16,207	3,585
161,926	122,429	59,051	55,654	102,346	209,328	270,195	33,357	209,643	67,367	27,694	44,946	805,858	61,503

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	瑞興商業銀行	星展(台灣)銀
144,261	52,795	36,878	100,644	97,808	80,373	54,042	48,368	27,846	23,874	10,490	359,578	14,509	23,176
19,513	14,936	558	2,974	20,459	12,058	1,545	26,095	786	1,840	28,928	9,110	895	16,640
-	-	-	-	173	-	-	19	-	-	-	-	-	-
-	1,947	200	20,870	1,950	4,551	248	10,798	4,778	700	-	-	6,900	-
1,104	149	262	1,550	474	696	-	81	173	-	2,590	-	37	364
1,242	334	218	1,960	1,815	602	991	3,370	224	202	257	2,764	82	736
107	127	94	878	251	310	60	1,315	58	3	40	998	34	77
449,549	205,012	104,443	968,747	365,947	366,817	109,259	108,764	76,104	98,484	104,610	221,126	38,341	195,084
-	-	-	-	-	-	-	-	-	-	-	-	-	-
3,386	79	69	341	785	459	-	3,898	87	20	1,436	-	-	11,791
-	-	-	1,500	-	-	-	-	-	-	-	-	-	-
15	2,376	4	1,329	10	17	121	-	2	74	-	4	1,039	-
103,866	56,827	31,022	341,530	85,630	104,653	26,820	11,110	33,672	14,584	22,173	32,947	4,010	56,113
159,247	61,324	31,580	267,040	63,294	131,698	47,830	80,186	21,885	54,205	71,817	159,249	13,796	63,598
181,773	83,421	40,529	350,177	215,107	127,799	34,454	13,380	20,099	29,367	8,690	26,720	19,429	62,693
1,262	985	1,239	6,830	1,121	2,191	34	190	359	234	494	2,206	67	889
-5,062	-2,580	-1,283	-10,462	-5,274	-4,458	-1,716	-1,780	-977	-2,044	-2,010	-3,005	-447	-2,906
154	-11	-	-207	88	91	-	-126	-60	-209	-	-	-2	-
38,968	4,917	8,901	13,045	230,157	19,009	33,337	103,612	1,600	2,006	13,952	127,526	2,126	70,579
10,623	1,071	708	194,434	-	3,919	6,017	-	5,515	3,534	449	32,700	2,930	-
337	1,287	295	521	393	2,675	258	44,578	104	21	16,814	93	-	-
5,787	319	63	3,325	151	1,160	6,642	14,261	430	182	1,407	18,620	7	225
8,648	11,801	6,255	20,070	8,542	5,184	3,665	2,477	2,534	1,869	3,110	278	2,329	3,114
-1,926	-2,444	-805	-5,737	-2,954	-1,786	-894	-634	-769	-495	-648	-183	-456	-989
-	-10	-	-36	-24	-77	-83	-	-	-8	-	-	-64	-598
-	-	1,822	-	-	-	-	72	-	692	-	-	418	243
1,621	1,047	1,464	179	3,157	90	-	86	46	109	28	11	2	99
890	720	877	2,069	2,398	308	221	100	77	235	184	123	60	45
17,536	1,455	2,186	10,967	32,221	2,356	1,795	49,383	1,376	1,069	2,172	136	224	12,265
693,352	292,872	163,136	1,325,791	757,732	493,878	215,387	410,839	119,845	132,064	182,373	769,875	67,925	318,154
4,155	7,097	1,119	79,184	45,985	8,500	15,445	6,712	1,058	114	30,770	21,251	5,070	696
3,465	10	12	281	7,533	75	93	9,950	101	-	1,196	2,001	6	3,185
-	-	-	-	3	-	-	-	-	-	-	-	-	-
-	500	-	4,199	-	359	22,652	70,644	-	-	86	41,563	2,757	-
1,104	151	262	1,590	474	709	-	81	173	-	155	-	37	363
702	371	155	1,857	833	342	124	574	151	131	233	696	65	263
521	-	-	-	139	-	276	375	-	18	71	-	-	144
614,838	258,475	146,672	1,095,157	577,465	430,688	145,830	130,724	104,921	121,637	107,775	672,804	54,405	220,417

6,319	2,913	1,392	25,739	5,136	6,515	1,661	60	1,675	2,318	159	42	707	873
61,773	30,011	22,808	177,534	91,832	90,050	20,266	11,154	10,772	14,404	4,284	2,218	4,428	9,300
167,565	57,261	17,482	212,105	133,115	80,579	10,207	82,930	15,566	19,519	68,787	98,957	17,498	88,917
288,404	156,624	96,997	537,896	199,317	229,452	106,609	-	71,227	84,004	-	570,461	30,964	55,259
90,626	11,666	7,993	128,557	148,065	23,864	7,087	36,580	5,681	1,392	34,545	-	808	66,068
151	-	-	13,326	-	228	-	-	-	-	-	1,126	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
18,500	9,305	2,939	51,450	55,560	18,129	3,834	15,969	3,000	1,500	11,480	5,800	-	61,941
3,337	-	-	91	13,120	-	-	54,651	13	-	15	-	-	3,528
120	-	25	14,063	-	8	9	359	9	-	2,838	1,631	-	63
374	143	32	879	593	111	78	242	245	115	73	123	157	12
9,622	2,467	2,106	19,519	13,620	3,465	2,739	6,005	2,317	2,220	957	794	688	4,457
656,738	278,519	153,322	1,268,270	715,325	462,386	191,080	296,286	111,988	125,735	155,649	746,663	63,185	295,069
26,198	13,350	9,558	50,941	29,106	25,345	12,012	61,604	6,708	4,920	23,905	20,484	2,333	22,000
871	5	-	-	5,786	675	179	28,705	299	893	-	-	1,396	-
8,764	1,071	261	6,631	6,921	5,498	10,689	24,811	893	485	2,702	2,384	703	1,046
-	-4	-	-	-	-	-	-	-	-	-51	-	-	-
781	-69	-5	-51	594	-26	1,427	-567	-43	31	168	344	308	39
36,614	14,353	9,814	57,521	42,407	31,492	24,307	114,553	7,857	6,329	26,724	23,212	4,740	23,085
693,352	292,872	163,136	1,325,791	757,732	493,878	215,387	410,839	119,845	132,064	182,373	769,875	67,925	318,154
209,265	57,127	10,334	2,602	3,927	114,396	17,886	6,447	32,903	11,321	51,742	96,568	15,149	20,480
16,690	2,560	2,421	9,001	7,194	9,142	3,602	11,206	649	2,136	3,804	19,622	177	18,906
7,320	672	990	10,054	2,167	3,895	135	428	395	246	1,727	306	26	3,473
163,805	39,609	43,688	118,081	101,736	44,661	20,542	7,779	14,087	4,736	5,531	13,969	3,006	18,684

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