

表一

各 本 國 銀 行 資 產 負 債 表(全 行)

102 年 09 月 30 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	4,951,656	118	791,969	149,284	25,311	249,823	309,556	208,634	185,125	178,592	375,102	166,914
透過損益按公允價值衡量之金融資產	1,526,164	111	176,070	70,160	1,840	3,242	51,666	32,182	41,740	59,619	47,405	145,751
避險之衍生金融資產-淨額	3,142	-	4	294	-	-	-	-	5	71	-	1,027
附賣回票債券投資	152,427	-	17,351	23,102	6,710	3,720	-	-	-	-	6,065	4,426
應收承兌票款	76,572	-	2,664	4,573	93	1,393	2,862	8,369	4,972	4,808	15,117	1,434
應收利息及收益	76,661	227	12,900	4,892	534	3,470	4,859	3,840	3,717	2,396	4,967	3,227
當期所得稅資產	25,601	3	2,758	1,148	51	1,098	2,070	3,045	2,790	739	423	85
放款及貼現	23,511,037	91,824	2,209,181	1,122,004	172,810	1,848,330	1,864,064	1,447,661	1,413,539	1,143,434	1,612,803	968,774
1.進口押匯	3,086	-	40	40	-	-	-	46	4	104	9	-
2.出口押匯	122,889	-	5,560	9,615	45	697	501	1,870	8,388	1,683	19,307	1,709
3.貼 現	18,352	-	5	11	7	1,640	2,587	6,205	-	4,165	10	-
4.透支	63,555	-	37,441	1,345	619	778	3,663	761	204	1,412	1,237	471
5.短期放款	5,615,569	11,398	322,990	319,892	63,731	218,503	378,142	423,025	391,345	294,861	443,341	219,109
6.中期(擔保)放款	7,924,307	56,405	932,644	299,105	47,840	730,231	586,136	408,925	378,670	342,992	672,105	326,313
7.長期(擔保)放款	9,667,868	23,787	900,441	490,993	59,281	892,214	879,777	597,349	629,230	493,473	473,749	417,640
8.放款轉列之催收款項	95,411	234	10,060	1,003	1,287	4,267	13,258	9,480	5,698	4,744	3,045	3,532
減：備抵呆帳	-276,733	-793	-20,642	-13,385	-1,376	-25,764	-19,231	-17,778	-16,187	-14,129	-18,794	-14,493
加(減):貼現及放款評價調整	-2,308	-6	-	-425	-	-6	-373	-41	222	-	-	1,022
備供出售金融資產-淨額	3,600,603	-	754,538	65,527	18,159	274,006	53,525	86,246	77,178	40,286	138,729	63,816
持有至到期日金融資產-淨額	2,429,279	6,600	61,588	208,564	-	141	449,071	281,329	300,380	186,431	177,633	48,308
採權益法之股權投資-淨額	225,687	-	33,911	199	48	20	1,887	4,447	1,331	486	8,784	5,678
其他金融資產-淨額	760,647	226	56,392	843	1,585	4,228	88,470	5,289	26,752	8,062	13,828	393,112
不動產及設備	628,060	712	110,262	15,888	4,158	31,394	52,247	37,106	41,041	34,683	24,135	34,291
減：累計折舊	-154,111	-234	-12,783	-4,485	-1,216	-7,604	-12,222	-9,979	-12,516	-10,673	-9,204	-11,914
減：累計減損	-1,824	-	-92	-	-190	-3	-15	-	-	-	-463	-
投資性不動產-淨額	57,212	-	-	1,650	-	24,374	448	5,848	5,201	10,820	779	2,847
無形資產-淨額	84,580	26	1,079	1,567	45	459	3,765	206	305	74	193	7,071
遞延所得稅資產	51,303	49	279	338	141	4,252	923	1,393	1,424	3,340	2,839	1,434
其他資產-淨額	1,399,920	210	76,080	132,214	334	13,946	11,517	42,181	28,993	29,044	130,464	83,021
資產合計	39,125,575	99,073	4,273,509	1,783,952	229,037	2,430,519	2,865,089	2,139,978	2,106,012	1,678,083	2,530,805	1,905,831
負 債												
中央銀行及同業存款	2,364,072	35,720	65,444	88,555	11,852	241,394	240,661	144,492	139,389	108,016	332,170	44,157
透過損益按公允價值衡量之金融負債	216,057	5,813	5,417	21,090	2	130	2,063	14,946	20,958	2,630	15,429	6,903
避險之衍生金融負債-淨額	1,875	-	272	942	-	-	-	8	101	-	-	-
附買回票債券負債	522,371	-	18,072	30,604	68	6,722	32,554	7,593	16,750	5,233	40,601	55,899
承兌匯票	73,509	-	2,675	3,090	93	1,430	3,046	8,529	5,083	4,954	15,199	1,436
應付利息	61,725	114	12,704	3,231	384	4,541	4,101	2,526	2,895	2,091	3,050	2,819
當期所得稅負債	24,814	26	818	2,351	-	1,709	1,107	3,179	1,671	236	6,434	242
存款	30,384,768	-	3,414,062	1,318,310	195,718	1,935,276	2,283,685	1,669,692	1,707,399	1,349,528	1,773,362	1,567,734

1. 支票存款	374,868	-	31,314	11,992	1,570	21,589	35,873	33,757	46,161	31,093	18,178	12,882
2. 活期存款	3,280,910	-	172,211	106,759	16,213	179,101	281,328	237,450	274,174	185,869	194,709	162,407
3. 定期存款	5,221,624	-	187,868	264,593	54,659	503,137	320,326	165,181	171,746	169,336	310,429	240,985
4. 儲蓄存款	15,547,945	-	2,382,911	665,037	102,184	967,090	1,361,857	874,276	903,679	749,282	521,174	913,844
5. 外匯存款	5,400,650	-	430,466	252,468	9,797	94,075	211,547	344,432	305,399	211,244	721,560	237,616
6. 公庫存款	558,771	-	209,292	17,461	11,295	170,284	72,754	14,596	6,240	2,704	7,312	-
加(減):存款採避險會計之調整數	4	-	-	-	-	-	-	-	-	-	-	-
借入款	1,359,940	24,133	225,506	65,287	6,000	78,189	99,380	42,771	38,650	43,250	77,410	53,905
承作結構型商品所收本金	335,732	-	6,487	34,540	-	-	13,553	53,683	6,464	863	8,833	28,460
其他金融負債	49,102	11,884	296	1,383	143	301	1,170	2,765	254	245	1,577	49
遞延所得稅負債	63,962	41	18,272	604	-	6,969	3,168	5,713	6,022	6,217	1,695	500
其他負債	1,119,495	2,193	259,655	92,497	4,069	41,034	44,523	55,178	32,880	44,283	73,004	18,101
負債合計	36,577,426	79,924	4,029,680	1,662,484	218,329	2,317,695	2,729,011	2,011,075	1,978,516	1,567,546	2,348,764	1,780,205
淨 值												
股本	1,478,121	12,000	70,000	76,450	7,210	50,000	68,433	66,351	63,089	77,491	71,000	64,668
資本公積	376,275	-	105,458	10,656	2,017	21,749	34,066	19,670	24,695	-	37,261	23,972
保留盈餘	676,177	7,330	50,265	31,142	1,568	38,647	34,397	40,036	42,754	33,692	74,200	35,797
庫藏股票	-804	-	-	-	-	-	-	-	-	-	-	-
股東權益其他項目	18,380	-181	18,106	3,220	-87	2,428	-818	2,846	-3,042	-646	-420	1,189
淨值合計	2,548,149	19,149	243,829	121,468	10,708	112,824	136,078	128,903	127,496	110,537	182,041	125,626
負債及淨值合計	39,125,575	99,073	4,273,509	1,783,952	229,037	2,430,519	2,865,089	2,139,978	2,106,012	1,678,083	2,530,805	1,905,831
本表不包括下列表外項目：												
放款承諾責任	6,174,661	13,660	483,907	858,655	12,114	91,291	777,181	31,016	704,249	133,477	1,618,270	54,457
保證責任	1,071,096	11,215	77,030	50,364	4,223	85,070	79,460	68,682	34,821	27,420	242,706	10,943
信用狀責任	331,701	-	39,604	11,178	1,285	10,552	20,779	30,655	27,808	22,477	68,498	4,133
信託負債	6,521,562	-	533,761	286,931	18,907	313,745	217,670	726,574	386,071	250,579	462,630	466,948

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
207,893	89,701	81,924	84,249	95,393	93,549	77,978	15,572	40,791	17,872	27,996	81,350	152,074	65,934
74,203	28,173	9,884	18,938	32,513	28,895	266,876	403	47,718	24,544	20,764	15,093	88,356	65,394
-	119	-	121	-	2	-	-	-	-	-	-	1,099	174
7,231	851	18,098	11,003	1,496	-	-	-	13,132	-	150	1,550	-	-
1,847	2,341	135	232	317	1,678	2,697	64	1,360	318	145	653	5,352	936
1,316	1,572	587	680	879	1,989	2,156	429	2,139	622	378	766	3,193	1,235
386	42	169	69	3,296	630	163	66	374	129	-	280	911	-
229,722	520,765	234,826	320,954	392,633	769,065	815,895	98,178	713,648	271,920	132,391	193,682	1,148,831	243,012
1,911	-	-	-	-	-	337	-	-	-	-	-	-	595
3,448	12,577	122	54	141	846	4,441	-	2,373	489	52	42	868	22,898
-	-	-	-	202	-	15	-	-	355	-	-	1,718	-
1,989	360	81	88	241	307	1,622	-	2,690	21	-	5	574	3,063
92,607	145,260	76,426	68,729	88,858	180,438	180,566	30,759	170,690	65,794	28,989	38,390	306,818	68,801
52,208	156,250	45,645	117,991	168,000	207,786	234,630	28,999	224,201	72,928	34,998	77,580	429,715	37,997
77,536	203,835	111,938	133,284	133,911	376,589	393,014	38,023	311,870	131,507	67,595	76,528	404,700	109,561
23	2,483	614	808	1,280	3,099	1,270	397	1,824	826	757	1,137	4,438	97
-2,751	-7,158	-2,428	-4,004	-5,015	-8,077	-8,807	-1,365	-8,766	-3,879	-1,535	-2,018	-10,795	-2,560
-548	289	-	-	-75	-265	-75	-	-555	-	-55	-331	-735	1
138,664	84,775	7,789	16,640	31,373	52,461	71,629	13,987	227,004	91,916	11,064	60,665	363,264	208,500
-	109,042	504	2,648	4,950	216,143	8,799	17,700	1,940	-	300	-	43,402	-
-	46,841	2,507	2,602	647	15,099	2,060	51	1,668	1,760	74	45	28,911	-
4,761	209	49,262	8,800	24,545	8,378	5,228	717	2,118	126	780	740	1,734	212
7,347	15,291	10,142	5,462	2,994	17,294	24,107	8,358	20,145	3,634	5,037	1,727	38,496	1,386
-3,459	-2,936	-2,500	-2,663	-833	-6,485	-6,195	-2,128	-2,739	-1,020	-1,748	-832	-6,150	-581
-	-	-	-	-	-2	-	-13	-	-	-	-	-150	-
-	-	-	-	318	-	1,073	20	-	-	380	-	-	-
24,805	120	2,038	1,843	2,076	1,514	4,105	130	1,580	2,414	86	266	11,846	8,255
1,400	-	3,044	652	174	2,473	27	6,176	4,372	2,441	66	3,699	1,728	296
54,824	17,028	18,281	23,164	18,956	127,756	45,823	8,718	133,788	31,100	5,038	19,022	161,542	41,380
747,641	907,065	434,262	491,390	606,637	1,322,097	1,313,539	167,063	1,199,717	443,897	201,311	376,357	2,032,909	633,574
39,853	11,719	4,894	35,650	8,653	69,947	60,624	1,602	66,590	20,685	8,102	12,932	35,577	138,930
3,819	1,417	415	6,015	2,816	10,218	7,865	-	11,588	6,571	22	1,102	24,680	7,456
-	32	-	10	-	7	-	-	-	6	-	-	97	395
-	4,142	24,804	583	-	457	4,134	100	65,169	19,021	2,950	5,373	55,521	-
369	2,351	135	232	317	1,678	2,741	64	1,360	318	145	653	5,321	936
238	1,488	677	884	780	1,633	1,794	223	1,961	884	364	850	2,890	531
1,032	440	24	111	510	13	491	-	1,615	20	10	184	778	265
544,144	721,887	361,627	382,336	502,027	1,056,695	1,090,536	144,667	853,091	327,189	166,627	293,948	1,621,832	368,418

6, 777	6, 914	3, 684	2, 861	3, 864	13, 842	11, 156	898	4, 073	1, 323	1, 223	1, 727	16, 598	6, 325
99, 058	58, 723	42, 760	24, 835	40, 683	87, 429	182, 838	9, 835	72, 327	22, 945	14, 410	19, 268	126, 766	147, 771
36, 117	208, 466	39, 358	168, 253	106, 229	236, 964	163, 735	25, 834	184, 504	117, 275	23, 076	111, 100	249, 353	93, 833
81, 428	238, 123	240, 092	137, 787	277, 202	467, 879	551, 377	93, 950	425, 960	128, 103	107, 190	128, 740	799, 035	-
320, 764	209, 661	35, 733	48, 600	74, 049	250, 581	173, 654	14, 150	166, 227	57, 543	20, 728	33, 113	406, 601	120, 489
-	-	-	-	-	-	7, 776	-	-	-	-	-	23, 479	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	33, 119	5, 200	25, 056	15, 000	43, 089	46, 000	-	25, 000	17, 071	3, 000	19, 915	63, 892	40, 769
9, 635	1, 710	225	319	13, 294	6, 792	1, 499	-	26, 508	2, 366	108	625	16, 392	17, 228
4, 300	4, 203	44	20	53	57	31	80	590	-	15	49	1, 364	183
976	6, 056	523	8	223	1, 647	340	66	249	198	78	-	601	782
48, 978	24, 257	8, 266	11, 665	17, 415	43, 128	17, 088	3, 072	74, 241	20, 606	2, 541	16, 536	61, 029	20, 710
653, 344	812, 821	406, 834	462, 889	561, 088	1, 235, 361	1, 233, 143	149, 874	1, 127, 962	414, 935	183, 962	352, 167	1, 889, 974	596, 603
66, 033	37, 158	22, 165	23, 621	36, 497	59, 616	49, 850	15, 256	49, 158	23, 898	15, 370	16, 797	78, 623	30, 000
-	4, 625	34	35	6, 117	10, 413	12, 512	136	3, 355	2, 000	-	1, 461	17, 182	46
28, 394	50, 081	4, 790	5, 262	3, 658	16, 865	18, 103	1, 990	18, 473	3, 670	1, 747	6, 777	52, 367	7, 081
-	-83	-	-	-	-	-	-	-	-666	-	-	-	-
-130	2, 463	439	-417	-723	-158	-69	-193	769	60	232	-845	-5, 237	-156
94, 297	94, 244	27, 428	28, 501	45, 549	86, 736	80, 396	17, 189	71, 755	28, 962	17, 349	24, 190	142, 935	36, 971
747, 641	907, 065	434, 262	491, 390	606, 637	1, 322, 097	1, 313, 539	167, 063	1, 199, 717	443, 897	201, 311	376, 357	2, 032, 909	633, 574
1, 732	11, 115	176	11, 005	3, 079	17, 720	378, 592	32, 461	88, 550	11, 312	69, 112	24, 925	131, 866	1, 911
9, 547	38, 688	14, 565	11, 745	31, 661	18, 144	13, 972	1, 052	18, 629	18, 674	578	9, 138	55, 971	14, 178
2, 461	9, 568	965	686	3, 452	6, 894	10, 452	204	4, 061	1, 362	581	2, 180	13, 284	3, 466
158, 331	123, 006	58, 611	54, 696	103, 768	204, 508	267, 105	32, 249	208, 118	65, 866	27, 061	46, 471	810, 494	63, 309

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	星展(台灣)銀
129,207	47,069	39,096	86,086	132,049	73,836	52,212	76,042	28,038	24,435	9,853	354,466	13,603	20,586
20,562	12,953	1,350	4,088	23,817	12,199	1,685	14,290	666	1,547	30,150	9,387	824	25,043
-	-	-	-	193	-	-	33	-	-	-	-	-	-
661	-	1,935	201	-	5,027	494	21,220	3,541	-	-	-	4,463	-
811	204	186	1,370	400	545	-	13	182	-	1,268	-	-	427
1,122	316	197	2,043	1,915	605	1,015	1,971	221	227	228	2,673	80	563
87	146	86	911	230	288	47	1,448	52	8	39	1,401	30	69
444,358	202,503	99,165	997,236	352,274	359,385	107,276	102,050	80,322	96,231	93,257	208,022	37,180	194,714
-	-	-	-	-	-	-	-	-	-	-	-	-	-
3,114	130	34	289	1,389	501	10	2,243	42	12	805	-	-	8,327
-	-	-	1,432	-	-	-	-	-	-	-	-	-	-
15	2,431	7	1,040	72	19	113	-	3	57	-	5	821	-
108,575	52,066	30,900	353,537	67,310	103,588	27,046	11,026	34,220	14,486	13,978	31,860	4,146	56,566
156,745	60,905	28,714	283,130	64,783	130,583	46,280	74,786	24,039	52,363	68,934	148,859	13,555	69,765
174,113	85,962	38,109	350,070	217,503	122,837	33,757	13,807	21,702	29,087	8,934	25,082	18,600	59,133
1,796	1,009	1,401	7,738	1,217	1,857	70	188	316	226	606	2,216	58	923
-5,009	-2,021	-1,259	-10,709	-5,441	-3,605	-1,684	-1,497	-923	-1,928	-1,997	-2,641	-446	-3,296
134	-11	-	-199	94	79	-	-136	-73	-203	-	-	-1	-
38,322	4,362	8,747	13,618	208,617	19,026	34,298	100,269	1,399	2,358	13,423	133,426	2,190	68,439
3,740	1,072	709	189,937	-	3,822	6,046	-	5,647	3,740	593	34,714	2,752	-
289	1,244	162	499	229	2,250	197	44,816	92	16	16,749	88	-	-
5,755	321	63	3,235	151	1,156	6,814	15,417	430	182	1,424	19,095	7	137
8,616	11,778	6,176	20,071	8,867	5,205	3,658	2,480	2,538	1,882	3,060	259	2,326	3,096
-1,940	-2,407	-793	-5,688	-3,078	-1,804	-885	-637	-762	-509	-632	-177	-449	-940
-	-10	-	-36	-20	-77	-83	-	-	-8	-	-	-64	-598
-	-	2,168	-	-	-	-	75	-	547	-	-	419	245
1,561	1,046	1,475	190	3,158	84	-	83	43	108	24	12	2	100
938	720	944	2,040	2,428	308	292	87	77	246	190	-	60	-2
18,854	1,069	2,490	12,234	30,000	2,073	601	41,009	866	803	5,089	1,104	330	10,664
668,068	280,354	162,897	1,317,127	755,883	480,402	211,983	419,033	122,356	129,682	172,718	761,829	63,306	319,247
4,682	8,480	2,106	84,309	51,305	13,151	16,226	25,578	2,449	1,151	30,435	15,311	5,406	691
2,640	5	13	226	6,906	58	37	9,198	22	8	1,182	2,005	4	11,021
-	-	-	-	5	-	-	-	-	-	-	-	-	-
647	3,062	-	8,458	-	254	19,602	57,123	-	-	158	34,140	2,577	-
808	204	186	1,394	400	546	-	13	182	-	388	-	-	427
1,053	392	224	2,248	1,145	528	144	504	179	158	249	687	71	276
428	-	-	-	73	-	212	375	-	27	72	17	-	114
585,147	242,074	146,615	1,083,560	567,167	416,036	146,208	140,433	106,389	118,706	96,864	676,724	49,631	201,170

5,664	2,685	1,310	21,607	4,674	5,900	2,000	44	1,600	1,840	66	27	686	695
55,889	24,703	23,565	164,704	79,154	79,131	19,773	11,954	9,776	12,970	5,213	1,501	3,774	6,689
158,667	50,803	16,379	228,343	118,565	82,558	10,665	83,983	17,820	19,405	65,273	98,544	14,072	91,292
286,313	154,647	97,185	528,840	211,724	224,974	106,648	–	72,346	83,035	–	575,916	30,445	57,672
78,460	9,236	8,176	125,605	153,050	23,246	7,122	44,452	4,847	1,456	26,312	–	654	44,822
154	–	–	14,461	–	227	–	–	–	–	–	736	–	–
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23,800	9,305	2,939	45,450	55,490	15,582	4,747	15,950	3,000	1,500	11,480	5,800	–	73,305
3,201	–	–	253	16,924	–	2	53,332	58	–	44	–	–	3,556
112	–	40	13,234	–	10	35	355	20	–	2,493	1,690	–	57
370	143	33	879	578	111	78	242	245	113	65	–	157	–
9,403	2,213	2,058	20,917	14,298	3,738	1,822	4,599	2,070	2,520	2,848	2,293	712	5,713
632,291	265,878	154,214	1,260,928	714,295	450,014	189,113	307,702	114,614	124,183	146,278	738,667	58,558	296,330
26,198	13,350	9,558	50,941	29,106	24,868	12,012	61,604	6,708	4,320	23,905	20,484	2,333	22,000
871	4	–	–	5,786	675	179	28,705	299	884	–	–	1,412	–
8,079	1,242	–850	5,321	6,336	4,884	9,609	23,931	794	287	2,426	2,273	669	945
–	–4	–	–	–	–	–	–	–	–	–51	–	–	–
629	–116	–25	–63	360	–39	1,070	–2,909	–59	8	160	405	334	–28
35,777	14,476	8,683	56,199	41,588	30,388	22,870	111,331	7,742	5,499	26,440	23,162	4,748	22,917
668,068	280,354	162,897	1,317,127	755,883	480,402	211,983	419,033	122,356	129,682	172,718	761,829	63,306	319,247
195,723	54,748	10,880	3,037	3,429	117,148	11,437	3,512	34,145	11,103	47,007	84,005	15,061	18,266
14,997	2,639	3,147	9,281	7,221	8,837	3,166	12,452	712	2,169	4,025	16,831	179	19,070
6,969	683	995	9,611	2,720	3,245	76	740	814	154	1,393	–	6	3,395
160,855	38,998	45,163	112,281	100,487	45,916	21,383	6,934	14,410	4,917	8,263	13,871	2,742	18,415

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