

表一

各 本 國 銀 行 資 產 負 債 表 (全 行)

99 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	4,071,585	339	534,954	130,583	24,419	183,160	261,459	154,112	140,024	98,816	206,618	144,722
公平價值變動列入損益之金融												
資產	756,178	362	20,887	31,726	532	3,177	22,199	26,349	25,819	22,553	27,422	28,968
附賣回票債券投資	48,608	-	906	-	1,845	4,017	-	-	5,598	-	140	6,198
備供出售金融資產-淨額	2,856,408	-	912,505	41,005	4,613	254,379	47,504	57,977	55,054	37,488	83,229	73,972
待出售資產-淨額	302	-	-	-	-	-	-	-	-	-	-	-
放款及貼現	19,296,256	84,382	2,077,207	862,464	153,601	1,617,911	1,790,689	1,173,012	1,174,678	1,029,346	1,259,736	833,883
1.進口押匯	2,278	-	-	-	-	-	-	96	9	32	22	-
2.出口押匯	63,387	-	4,654	2,941	179	574	716	3,073	10,812	1,921	14,040	171
3.貼 現	21,531	-	-	25	11	1,078	2,401	7,780	7	4,072	95	-
4.透支	100,693	-	59,545	2,258	1,038	1,405	2,355	963	243	1,247	2,095	481
5.短期放款	4,432,838	7,364	336,814	242,818	64,324	170,053	346,088	363,474	379,210	287,499	341,806	191,938
6.中期(擔保)放款	6,056,504	45,989	907,402	222,775	34,515	599,046	523,450	302,956	303,758	276,662	488,024	206,448
7.長期(擔保)放款	8,458,148	30,515	751,043	388,126	51,547	837,535	893,616	481,676	466,758	448,682	405,674	432,320
8.放款轉列之催收款項	160,877	514	17,749	3,521	1,987	8,220	22,063	12,994	13,881	9,231	7,980	2,525
減：備抵呆帳	-199,572	-456	-13,909	-5,231	-1,165	-19,196	-17,601	-11,548	-11,996	-12,697	-10,857	-5,848
加(減)：貼現及放款評價調整	-373	-	-	-	-	-	-	-	-	-	-	-
持有至到期日金融資產-淨額	2,378,006	2,600	1,079	254,277	6,336	172	357,756	408,982	294,049	203,092	258,177	4,449
採權益法之股權投資-淨額	196,320	-	29,536	324	57	12	8,107	3,675	188	129	9,436	3,876
固定資產	590,553	730	88,942	18,218	3,433	29,133	44,445	31,444	34,134	32,656	23,137	36,167
減：累計折舊	-152,861	-221	-10,779	-6,066	-1,168	-6,534	-10,642	-8,834	-11,334	-8,774	-9,149	-10,567
減：累計減損	-2,485	-	-1,823	-	-	-	-7	-	-	-	-328	-
無形資產-淨額	84,994	18	1,073	566	47	364	3,643	280	448	50	206	7,471
應收承兌票款	77,811	-	3,081	3,947	153	2,108	3,450	8,695	7,988	6,278	10,639	592
應收利息及收益	60,765	255	8,875	3,056	470	3,332	4,307	4,547	3,049	2,381	3,408	1,903
其他金融資產-淨額	699,076	115	71,924	12,697	3,551	10,454	42,117	4,719	7,067	17,508	18,286	346,306
其他資產-淨額	1,220,225	70	66,435	100,694	1,242	42,862	36,420	56,090	30,900	44,500	97,690	44,016
資產合計	31,981,796	88,194	3,790,893	1,448,260	197,966	2,125,351	2,593,846	1,909,500	1,755,666	1,473,326	1,977,790	1,516,108
負 債												
中央銀行及同業存款	1,867,483	24,175	186,754	75,443	12,481	192,256	190,469	153,209	54,614	103,376	217,852	55,741
與待出售資產直接相關之負債	-	-	-	-	-	-	-	-	-	-	-	-
存款	25,433,494	-	3,258,159	1,098,468	168,630	1,738,957	2,076,619	1,484,811	1,478,918	1,197,472	1,466,596	1,280,678
1.支票存款	358,610	-	28,761	11,935	1,378	20,444	39,565	35,474	46,554	31,915	19,804	12,837
2.活期存款	2,832,878	-	166,090	98,669	13,242	149,493	236,651	208,626	241,983	159,005	165,937	158,653
3.定期存款	4,862,131	-	371,569	277,043	52,823	509,137	369,424	160,405	178,288	196,906	261,546	217,641
4.儲蓄存款	13,248,793	-	2,152,172	541,506	84,244	852,895	1,224,254	815,071	780,159	637,272	450,137	739,158
5.外匯存款	3,572,180	-	316,423	151,194	8,540	63,813	145,541	250,142	226,098	170,115	520,458	152,389
6.公庫存款	558,902	-	223,144	18,121	8,403	143,175	61,184	15,093	5,836	2,259	48,714	-
公平價值變動列入損益之金融												
負債	295,129	9,123	3,672	18,596	12	186	5,238	48,162	40,391	1,787	27,470	19,540
附買回票債券負債	430,156	-	4,017	17,646	159	8,671	52,051	7,596	19,821	13,332	2,629	22,917

借入款	721,125	25,330	-	52,281	4,000	30,181	71,471	13,489	26,300	28,501	40,232	18,635
承兌匯票	78,984	-	3,090	3,956	155	2,162	3,482	8,879	8,246	6,582	10,734	593
應付利息	46,937	41	12,346	2,073	269	2,838	2,970	2,295	2,304	1,537	2,772	1,798
承作結構型商品所收本金	271,705	-	6,640	30,029	-	-	17,620	35,842	9,296	998	4,351	10,738
其他金融負債	39,705	8,589	1,400	1,203	263	482	2,315	441	857	405	3,599	208
其他負債	787,981	2,444	83,062	65,925	2,389	47,720	58,999	64,584	30,761	35,660	50,356	14,265
負債合計	29,972,699	69,702	3,559,140	1,365,620	188,358	2,023,453	2,481,234	1,819,308	1,671,508	1,389,650	1,826,591	1,425,113
淨 值												
股本	1,222,602	12,000	45,000	48,993	5,258	50,000	60,241	49,490	43,107	62,095	64,110	52,277
資本公積	349,137	-	110,081	13,613	2,542	21,749	30,088	10,460	12,618	-	33,070	15,213
保留盈餘	359,883	5,723	48,221	18,301	1,797	19,985	18,584	21,623	25,389	13,508	49,382	22,024
庫藏股票	-2,495	-	-	-	-	-	-1,898	-	-	-	-	-
股東權益其他項目	79,970	769	28,451	1,733	11	10,164	5,597	8,619	3,044	8,073	4,637	1,481
淨值合計	2,009,097	18,492	231,753	82,640	9,608	101,898	112,612	90,192	84,158	83,676	151,199	90,995
負債及淨值合計	31,981,796	88,194	3,790,893	1,448,260	197,966	2,125,351	2,593,846	1,909,500	1,755,666	1,473,326	1,977,790	1,516,108
本表不包括下列表外項目：												
放款承諾責任	6,013,172	10,862	575,539	654,753	9,784	20,431	733,410	50,794	649,363	409,838	1,346,144	47,751
保證責任	837,435	4,577	45,113	73,186	6,634	54,552	45,961	39,261	40,806	32,050	195,622	17,095
信用狀責任	421,020	-	35,826	12,157	1,501	16,928	32,219	40,212	42,771	32,250	90,683	5,099
信託負債	6,270,772	-	435,269	307,613	19,524	286,561	215,685	676,918	366,636	263,604	379,412	417,030

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. 原列於存款項下之承作結構型商品所收本金，自99.02.01起不再列入存款。

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
416,712	59,807	67,304	71,207	72,251	83,534	49,478	40,724	39,776	14,698	36,648	85,544	112,503	128,700
16,377	20,614	594	11,973	8,348	18,813	228,241	631	30,150	20,440	21,947	1,657	62,650	3,404
10,950	1,834	-	100	5,475	-	2,229	-	-	-	3,101	309	2,092	-
100,080	35,182	6,844	11,486	13,955	37,301	51,586	958	153,127	94,350	2,275	18,544	327,849	104,572
-	-	-	-	-	-	-	-	-	-	-	-	-	302
150,980	367,603	179,049	226,793	258,917	696,756	586,585	65,781	516,654	236,726	122,823	200,579	916,291	128,435
-	-	-	-	1	86	8	-	-	-	-	-	6	5
2,360	5,928	128	180	54	1,873	1,635	7	814	331	23	135	854	7,057
-	-	-	-	157	-	-	-	-	890	-	-	2,976	-
9,701	250	100	97	178	773	332	-	1,846	4,307	-	3	477	5,183
32,746	98,388	37,231	53,535	57,312	154,019	111,855	34,838	127,906	55,847	24,814	44,507	254,249	30,224
32,368	104,499	27,693	63,012	95,854	163,803	135,233	17,929	124,270	63,007	24,057	71,851	325,604	7,884
72,601	156,700	110,694	108,982	103,731	372,474	335,398	12,020	259,263	110,462	71,812	83,125	327,990	76,489
1,204	1,838	3,203	987	1,630	3,728	2,124	987	2,555	1,882	2,117	958	4,135	1,593
-7,674	-5,676	-1,927	-3,236	-5,901	-4,544	-3,615	-3,042	-6,062	-4,212	-1,280	-1,239	-8,546	-5,320
-306	-	-	-	-71	12	-	-	-	-	-	-	-	-
-	119,273	5,175	2,857	161	141,502	16,988	-	4,082	-	-	-	100,649	-
192	39,496	2,258	2,516	383	7,363	-	28	1,591	1,347	34	615	26,817	-
6,660	12,790	10,278	5,179	3,948	14,547	18,690	8,854	23,822	4,896	6,275	3,576	46,513	885
-2,542	-2,645	-2,128	-2,306	-1,200	-5,692	-4,800	-2,574	-6,308	-1,474	-1,956	-1,010	-13,518	-36
-	-	-	-	-	-	-	-	-	-	-	-	-67	-
26,891	-	2,320	1,925	2,796	986	4,019	110	2,230	2,924	61	267	10,177	8,275
1,068	4,343	160	394	955	2,333	2,161	61	2,642	607	211	700	7,225	2,114
1,468	970	656	512	534	1,224	1,815	355	1,424	589	415	603	3,789	112
343	2,204	55,102	9,336	521	2,357	3,514	795	2,838	66	1,159	5,483	7,229	459
68,431	17,583	24,743	22,872	15,692	101,889	34,390	20,426	111,222	28,845	7,880	14,547	112,549	15,491
789,630	673,378	350,428	361,608	376,764	1,098,381	991,281	133,107	877,188	399,802	199,593	330,175	1,714,202	387,393
65,925	2,942	21,089	35,011	11,445	51,332	48,411	9,397	60,456	25,921	11,972	16,878	52,626	505
-	-	-	-	-	-	-	-	-	-	-	-	-	-
564,978	506,406	276,084	282,013	306,460	850,109	808,720	105,446	661,853	286,108	163,768	255,602	1,235,706	341,562
8,574	7,534	3,732	1,726	2,452	12,739	7,869	862	3,036	1,667	1,025	3,285	10,666	3,481
131,492	49,892	28,328	18,643	26,790	74,481	117,222	7,130	49,064	22,235	10,116	19,433	112,312	155,856
49,120	124,023	33,978	97,177	47,937	233,298	185,035	20,902	181,711	81,333	45,360	98,120	254,974	124,623
70,379	178,284	185,465	123,308	199,999	392,598	400,155	72,369	305,051	132,241	97,029	111,431	589,101	72
305,413	146,673	24,581	41,159	29,282	136,993	95,432	4,183	122,991	48,632	10,238	23,333	256,429	57,530
-	-	-	-	-	-	3,007	-	-	-	-	-	12,224	-
4,473	630	72	3,632	4,105	10,507	8,937	1	16,407	5,082	287	1,036	31,473	1,133
-	26,474	25,910	-	290	7,118	27,196	30	18,682	19,588	1,477	3,767	94,718	200

-	22,317	4,969	14,820	15,127	25,680	31,500	1,951	25,000	17,919	2,500	27,115	85,518	1,865
1,068	4,450	160	394	950	2,333	2,163	61	2,655	607	211	700	7,144	2,114
275	696	784	680	461	1,113	1,268	324	1,207	676	331	648	2,100	134
31,738	2,471	153	72	4,005	18,149	4,350	-	934	2,681	225	181	42,999	3,763
1	106	109	11	312	2,690	156	36	548	5	65	-	2,063	121
43,043	34,434	2,639	2,976	9,692	65,995	5,800	2,047	32,911	17,288	5,963	4,990	38,900	5,280
711,501	600,926	331,969	339,609	352,847	1,035,026	938,501	119,293	820,653	375,875	186,799	310,917	1,593,247	356,677
66,033	25,388	17,537	19,338	21,811	48,218	35,100	16,235	49,158	27,293	13,196	16,797	75,103	30,000
-	5,430	34	9	1,378	8,874	8,198	12,971	3,194	3,548	-	1,461	16,485	-
12,198	38,703	1,083	2,461	549	5,898	9,445	-15,410	3,938	-6,720	-387	1,074	33,964	758
-	-593	-	-	-	-	-	-	-	-	-	-	-	-
-102	3,524	-195	191	179	365	37	18	245	-194	-15	-74	-4,597	-42
78,129	72,452	18,459	21,999	23,917	63,355	52,780	13,814	56,535	23,927	12,794	19,258	120,955	30,716
789,630	673,378	350,428	361,608	376,764	1,098,381	991,281	133,107	877,188	399,802	199,593	330,175	1,714,202	387,393
2,490	19,046	774	8,629	2,799	20,280	285,776	28,999	81,505	10,525	45,642	98,658	96,690	4,544
15,335	33,085	5,279	11,603	20,573	14,229	12,554	269	14,838	22,105	3,470	4,630	36,244	13,176
8,342	11,315	1,019	1,764	3,598	7,085	9,416	124	8,243	4,457	540	2,087	16,167	5,406
193,709	118,402	47,852	45,795	107,663	298,524	138,115	31,659	224,213	77,085	30,793	59,391	862,765	63,510

註：聯邦商業銀行出售不良債權未認列損失金額1,759百萬元。

註：萬泰商業銀行出售不良債權未認列損失金額5,818百萬元。

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
74,627	47,517	32,622	97,869	111,292	65,239	28,513	55,962	16,601	26,711	17,910	332,825	5,805
4,023	2,377	707	4,387	30,456	1,240	1,129	10,182	1,057	1,050	19,577	24,152	8
-	-	-	1,243	-	-	-	1,225	-	-	1,046	-	300
5,597	5,394	881	16,045	121,759	1,038	2,452	42,446	723	1,833	7,064	123,463	1,878
-	-	-	-	-	-	-	-	-	-	-	-	-
295,531	167,058	111,849	912,483	329,568	234,329	95,572	68,154	86,890	77,358	62,994	115,594	27,995
-	-	-	6	2,006	1	-	-	-	-	-	-	-
188	69	164	543	1,454	372	78	-	37	22	-	-	-
-	-	-	2,039	-	-	-	-	-	-	-	-	-
22	3,707	9	852	523	56	180	-	4	97	-	5	361
55,292	29,642	22,091	263,872	41,197	78,175	20,287	2,676	30,109	10,950	4,224	22,189	3,275
101,192	29,657	32,798	293,414	61,831	82,167	30,029	53,129	28,292	37,064	51,960	74,717	12,165
136,510	101,278	54,974	336,662	219,800	71,445	44,511	11,920	27,294	28,363	6,342	17,706	12,110
2,327	2,705	1,813	15,095	2,757	2,113	487	429	1,154	862	468	977	84
-2,942	-1,428	-1,008	-9,449	-3,109	-2,676	-1,488	-1,084	-802	-845	-751	-881	-331
-	-	-	-	-	-	-	-8	-	-	-	-	-
7,131	8	-	116,274	-	12,166	6,839	-	1,751	1,289	1,132	45,979	3,781
289	291	110	92	14	236	64	43,461	29	6	13,721	27	-
9,326	11,187	8,041	19,414	10,828	5,477	5,011	2,422	2,837	1,657	3,006	213	1,782
-2,059	-2,030	-637	-5,098	-3,296	-1,841	-1,950	-1,177	-1,130	-532	-370	-95	-389
-7	-	-	-	-24	-81	-43	-105	-	-	-	-	-
1,428	1,054	1,624	168	3,334	-	27	-	31	154	21	5	1
855	26	517	2,005	771	937	11	282	354	15	133	-	-
615	293	173	1,786	1,470	400	539	675	201	178	160	4,119	107
4,669	437	458	3,770	518	176	18,944	30,163	594	357	3,059	9,774	7
14,777	3,953	9,997	21,227	35,871	4,774	1,591	4,449	919	2,107	673	2,106	302
413,860	236,137	165,334	1,182,216	639,452	321,414	157,211	257,047	110,055	111,338	129,375	657,281	41,246
3,865	7,482	2,765	109,808	31,967	3,710	1,506	4,515	2,280	196	18,587	21	501
-	-	-	-	-	-	-	-	-	-	-	-	-
363,988	205,811	144,514	951,164	494,340	288,456	128,767	51,785	97,379	101,795	71,342	605,898	34,132
4,999	2,092	1,497	19,798	3,217	4,429	1,460	163	1,279	1,529	163	74	595
39,908	18,768	13,341	141,072	107,110	49,536	12,440	4,711	8,947	10,089	2,755	749	2,109
60,339	36,529	22,383	201,739	103,476	46,835	7,890	35,877	17,026	13,133	54,637	86,951	2,943
234,708	141,886	101,006	485,860	189,713	175,101	100,515	-	68,002	76,125	-	513,042	28,485
23,934	5,863	6,287	90,954	90,824	12,409	6,462	11,034	2,125	919	13,787	-	-
100	673	-	11,741	-	146	-	-	-	-	-	5,082	-
741	22	92	443	16,859	101	6	11,271	9	4	1,566	2,063	-
-	3,049	-	7,531	-	523	7,113	12,237	-	-	1,881	21,632	1,901

14,800	6,809	3,439	34,100	19,781	8,784	5,346	27,816	1,400	2,499	8,850	800	-
856	26	526	2,126	771	993	12	283	354	15	133	-	-
693	329	225	1,745	528	201	131	272	190	101	116	423	43
82	-	-	215	27,110	-	-	16,865	-	-	198	-	-
295	2	21	10,093	168	-	552	19	7	-	172	2,391	-
5,668	2,050	4,789	22,407	11,186	2,429	1,664	2,784	1,496	2,042	1,014	1,801	528
390,988	225,580	156,371	1,139,632	602,710	305,197	145,097	127,847	103,115	106,652	103,859	635,029	37,105
19,578	12,250	9,558	40,285	29,106	13,719	10,512	77,604	6,447	3,680	23,905	20,080	2,100
366	11	-	-	5,786	767	106	28,467	298	878	30	-	1,412
3,039	-1,953	-623	2,377	1,382	1,453	1,373	17,749	257	33	1,218	1,261	226
-	-4	-	-	-	-	-	-	-	-	-	-	-
-111	253	28	-78	468	278	123	5,380	-62	95	363	911	403
22,872	10,557	8,963	42,584	36,742	16,217	12,114	129,200	6,940	4,686	25,516	22,252	4,141
413,860	236,137	165,334	1,182,216	639,452	321,414	157,211	257,047	110,055	111,338	129,375	657,281	41,246
111,779	48,277	15,520	370,125	17,464	49,162	19,881	7,901	29,541	9,297	41,807	66,180	11,212
13,853	3,092	2,446	14,527	7,951	3,033	2,586	8,104	829	1,887	6,468	10,399	13
4,159	962	1,479	15,004	4,645	3,091	112	934	797	154	456	18	-
165,257	37,251	31,673	141,627	145,874	34,711	19,389	1,689	12,812	4,339	6,568	1,357	497

註：陽信商業銀行出售不良債權未認列損失金額296百萬元。