

表一

各 本 國 銀 行 資 產 負 債 表 (全 行)

97 年 09 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	4,284,595	2,539	837,869	279,794	15,307	164,015	257,794	301,098	180,791	134,435	317,661	285,301
公平價值變動列入損益之金融												
資產	760,283	112	27,049	23,242	3,018	4,975	40,930	36,161	36,408	18,384	53,168	36,818
附賣回票債券投資	59,628	-	169	-	6,465	775	-	-	3,655	3,940	1,435	1,030
備供出售金融資產-淨額	1,439,148	-	169,626	55,620	1,478	235,150	59,153	54,917	99,307	58,909	95,614	65,111
待出售資產-淨額	1,912	-	-	-	-	-	-	-	-	-	-	-
放款及貼現	18,525,716	80,386	1,978,632	756,386	130,958	1,520,525	1,811,663	1,147,222	1,136,314	951,510	1,333,990	845,971
1.進口押匯	671	-	9	-	-	-	-	100	25	108	244	-
2.出口押匯	58,404	-	4,343	3,539	137	1,012	735	2,735	10,878	1,594	17,514	607
3.貼 現	21,474	-	-	68	8	1,449	1,702	6,643	3	4,946	126	-
4.透支	84,243	-	51,396	3,606	31	4,736	3,706	2,645	366	1,350	601	526
5.短期放款	4,530,925	7,686	501,309	176,015	42,100	153,261	365,114	355,888	451,272	287,223	388,717	190,261
6.中期(擔保)放款	5,856,366	41,962	749,744	244,778	36,288	576,548	586,623	330,292	267,538	269,300	489,657	239,239
7.長期(擔保)放款	7,723,830	30,408	655,594	323,019	50,062	771,519	823,701	432,669	387,878	372,241	425,559	410,140
8.放款轉列之催收款項	249,803	330	16,237	5,361	2,332	12,000	30,082	16,250	18,354	14,748	11,572	5,198
減：備抵呆帳	-188,628	-625	-13,427	-4,416	-1,154	-14,539	-16,179	-9,130	-10,643	-13,151	-10,356	-8,311
持有至到期日金融資產-淨額	1,551,999	2,700	1,672	8,710	11,110	135	191,944	216,474	177,532	146,716	84,637	2,917
採權益法之股權投資-淨額	185,757	-	28,871	1,092	41	23	5,865	2,381	202	111	8,737	2,833
固定資產	618,735	695	91,365	18,557	3,432	50,880	42,965	31,910	34,691	32,492	25,287	36,132
減：累計折舊	-140,169	-212	-10,001	-5,522	-1,072	-5,698	-9,218	-8,584	-10,761	-7,733	-8,772	-9,359
減：累計減損	-1,608	-	-167	-	-	-126	-1	-	-	-	-271	-
無形資產-淨額	71,959	25	1,217	600	35	355	3,568	359	534	58	244	6,928
應收承兌票款	69,307	-	2,968	3,943	129	2,307	3,341	6,366	8,701	6,605	9,746	787
應收利息及收益	104,746	539	17,231	5,237	618	6,915	9,286	7,025	5,903	4,045	6,263	4,234
其他金融資產-淨額	545,142	109	74,466	22,313	4,423	9,730	49,416	47,784	7,370	7,922	23,730	45,314
其他資產-淨額	1,127,450	265	71,883	93,382	1,181	37,633	33,560	44,634	29,130	46,101	85,818	44,798
資產合計	29,015,972	86,533	3,279,423	1,258,938	175,969	2,013,055	2,484,087	1,878,617	1,699,134	1,390,344	2,026,931	1,360,504
負 債												
中央銀行及同業存款	2,427,580	29,523	222,093	74,537	10,108	195,124	254,787	252,565	84,202	128,786	439,553	77,553
與待出售資產直接相關之負債	-	-	-	-	-	-	-	-	-	-	-	-
存款	21,723,891	-	2,690,672	920,904	144,658	1,602,227	1,884,209	1,330,444	1,333,603	1,062,644	1,209,906	1,083,388
1.支票存款	401,138	-	29,120	14,066	1,258	21,598	39,863	41,465	53,142	35,942	21,525	14,288
2.活期存款	1,736,789	-	124,130	68,558	10,214	94,804	160,020	153,574	184,097	117,090	112,338	88,094
3.定期存款	4,198,790	-	220,874	191,295	39,724	419,669	373,022	182,838	186,880	169,159	206,454	238,681
4.儲蓄存款	11,694,170	-	1,735,329	474,756	78,756	814,232	1,122,006	682,919	693,461	564,502	385,141	621,571
5.外匯存款	3,116,138	-	341,616	152,330	6,646	63,468	135,829	253,348	210,309	173,839	474,481	120,754
6.公庫存款	576,866	-	239,603	19,899	8,060	188,456	53,469	16,300	5,714	2,112	9,967	-
公平價值變動列入損益之金融												
負債	388,985	9,385	4,216	13,509	50	225	5,010	56,523	49,310	651	57,190	50,465
附買回票債券負債	451,468	-	14,927	31,557	373	10,555	57,021	11,728	30,476	19,161	15,993	20,481
借入款	868,037	25,398	-	65,018	5,191	34,587	92,823	14,544	33,600	28,084	54,112	17,258

承兌匯票	70,466	-	2,980	3,960	134	2,408	3,403	6,512	8,949	6,869	9,888	789
應付利息	118,187	341	20,086	5,016	648	8,382	8,989	6,031	6,457	4,272	6,880	5,147
其他金融負債	194,964	1,450	1,556	1,638	302	11,865	3,234	38,846	752	521	15,504	282
其他負債	940,947	2,031	94,920	63,751	4,376	47,210	67,988	71,208	73,679	58,911	79,180	23,980
負債合計	27,184,525	68,128	3,051,450	1,179,890	165,840	1,912,583	2,377,464	1,788,401	1,621,028	1,309,899	1,888,206	1,279,343
淨 值												
股本	1,126,361	12,000	45,000	43,590	5,258	25,000	54,855	48,290	37,809	62,095	64,110	48,689
資本公積	374,754	-	110,063	17,972	2,543	46,749	32,209	8,660	12,618	-	33,071	15,214
保留盈餘	276,252	5,643	44,053	17,236	2,353	19,656	15,975	25,347	24,165	12,164	40,661	18,411
庫藏股票	-1,311	-	-	-	-	-	-362	-	-	-	-	-
股東權益其他項目	55,391	762	28,857	250	-25	9,067	3,946	7,919	3,514	6,186	883	-1,153
淨值合計	1,831,447	18,405	227,973	79,048	10,129	100,472	106,623	90,216	78,106	80,445	138,725	81,161
負債及淨值合計	29,015,972	86,533	3,279,423	1,258,938	175,969	2,013,055	2,484,087	1,878,617	1,699,134	1,390,344	2,026,931	1,360,504
本表不包括下列表外項目：												
放款承諾責任	4,936,985	11,022	327,642	677,530	8,758	84,236	660,358	52,998	138,438	219,556	801,270	285,019
保證責任	830,170	4,972	65,578	59,029	5,514	41,728	50,683	25,385	42,677	29,033	169,883	17,903
信用狀責任	375,506	-	53,941	15,264	1,264	19,578	27,673	27,681	35,413	23,229	78,225	3,123
信託負債	6,233,409	-	369,436	380,117	18,885	231,750	200,181	579,684	389,910	243,053	456,965	391,590

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
72,147	58,602	48,692	83,040	25,917	93,962	71,686	28,753	130,620	52,505	48,614	26,450	161,235	17,212
1,856	44,745	8,192	6,836	72,202	37,505	85,317	149	24,545	9,453	4,811	1,151	105,382	-
-	2,449	15,250	-	5,132	4,132	562	-	-	-	2,000	-	3,147	-
42,314	34,200	3,567	5,524	11,066	46,894	38,240	480	29,087	3,838	230	1,872	68,127	293
-	-	-	-	-	-	-	156	-	-	-	-	-	-
84,264	331,250	184,237	217,749	227,000	638,964	553,283	103,762	567,922	226,569	154,653	198,284	855,399	46,065
168	-	-	-	-	17	-	-	-	-	-	-	-	-
897	5,125	92	295	55	1,794	1,530	25	1,494	92	248	386	758	48
-	-	-	-	590	-	-	1	-	744	-	-	2,617	-
35	318	546	134	205	917	91	5	244	5,454	2	21	480	-
20,501	94,547	32,007	40,025	49,407	171,967	113,135	43,887	149,226	52,598	25,129	42,383	222,939	7,610
15,805	99,328	28,221	59,317	75,302	117,376	120,228	35,633	147,866	66,398	35,837	74,157	283,206	18,363
44,251	128,603	118,965	114,053	98,652	338,321	314,450	20,278	262,783	97,383	88,830	76,563	338,532	6,889
2,607	3,329	4,406	3,925	2,789	8,572	3,849	3,933	6,309	3,900	4,607	4,774	6,867	13,155
-8,659	-4,685	-1,861	-2,231	-3,962	-5,953	-3,066	-5,522	-4,634	-3,880	-2,022	-1,668	-8,289	-4,543
-	76,490	37,761	-	586	99,143	13,249	-	9,499	-	-	-	193,561	757
354	37,284	2,834	2,894	144	9,654	-	46	1,567	1,646	32	1,158	18,392	507
9,374	11,590	10,126	4,468	3,675	14,181	16,783	9,418	20,828	4,605	6,491	3,852	46,611	4,876
-195	-2,703	-1,782	-2,090	-1,256	-5,078	-3,728	-2,350	-4,497	-1,752	-1,579	-926	-12,447	-1,585
-	-	-	-	-	-	-	-437	-	-	-	-	-	-
31,312	-	2,574	35	1,532	154	3,934	396	1,884	385	639	320	10,153	15
798	3,113	240	518	1,148	2,360	1,261	41	3,223	1,287	421	487	4,836	155
611	1,680	1,256	801	993	5,428	2,664	573	2,668	778	614	723	5,621	398
247	1,990	23,235	12,755	459	1,867	86,660	1,298	3,235	1,880	1,417	21,183	8,944	928
5,191	15,880	35,732	21,021	11,918	46,235	46,584	31,486	94,843	25,524	7,814	12,949	123,790	16,698
239,614	611,885	370,053	351,320	356,554	989,448	913,429	168,249	880,790	322,838	224,135	265,835	1,584,462	81,776
7,709	6,392	33,905	24,287	14,069	51,132	37,035	13,240	88,149	23,393	11,336	15,527	68,624	30,326
-	-	-	-	-	-	-	-	-	-	-	-	-	-
167,333	445,227	274,176	268,287	298,044	784,536	644,972	122,695	650,792	227,734	191,156	179,458	1,130,751	52,141
4,114	8,682	3,821	3,044	2,848	13,558	10,966	1,374	5,024	1,845	1,016	3,050	11,960	598
13,533	30,353	20,033	11,463	18,300	50,363	55,579	5,871	31,357	11,231	10,921	14,489	76,356	1,382
18,037	110,612	45,949	98,754	63,522	193,856	161,952	30,961	199,803	75,160	57,468	58,503	224,273	2,512
91,367	156,106	181,005	99,964	188,697	377,857	331,180	80,541	288,176	108,480	106,404	89,923	542,225	43,520
40,282	139,474	23,368	55,062	24,677	148,902	83,438	3,948	126,432	31,018	15,347	13,493	260,338	4,129
-	-	-	-	-	-	1,857	-	-	-	-	-	15,599	-
135	417	123	1,470	2,310	10,967	21,550	3	17,189	5,079	244	198	44,654	2
-	37,394	22,189	1,191	195	3,332	23,126	7	8,575	7,022	-	1,028	69,154	120
4,565	23,352	9,044	29,205	9,800	41,895	27,500	3,407	40,100	19,853	7,000	47,301	93,878	4,605

811	3,190	241	518	1,152	2,360	1,239	45	3,223	1,287	421	505	4,837	155
838	1,940	2,583	1,632	1,198	6,372	2,905	794	4,167	1,634	1,294	1,812	5,365	731
6	48	2,206	43	302	516	78,863	157	513	7	84	1	1,900	382
8,495	31,673	6,618	6,079	7,765	31,138	29,976	5,158	21,961	14,140	3,178	5,676	52,039	1,496
189,892	549,633	351,085	332,712	334,835	932,248	867,166	145,506	834,669	300,149	214,713	251,506	1,471,202	89,958
50,000	23,737	23,188	18,798	22,000	45,852	31,200	27,780	41,750	27,293	15,181	15,032	71,732	5,826
-	36	34	233	-	8,195	7,321	15,844	3,807	7,312	-	1,189	16,001	-
-292	36,329	-4,207	-268	-242	3,846	9,078	-20,886	1,330	-11,712	-5,607	-1,872	28,492	-14,027
-	-525	-	-	-	-	-	-	-	-	-	-	-	-
14	2,675	-47	-155	-39	-693	-1,336	5	-766	-204	-152	-20	-2,965	19
49,722	62,252	18,968	18,608	21,719	57,200	46,263	22,743	46,121	22,689	9,422	14,329	113,260	-8,182
239,614	611,885	370,053	351,320	356,554	989,448	913,429	168,249	880,790	322,838	224,135	265,835	1,584,462	81,776
3,461	16,974	1,180	223,794	6,359	22,343	335,030	68,964	54,840	10,676	55,836	73,313	140,026	1,920
2,090	39,995	7,444	24,401	7,619	18,099	13,118	572	25,562	25,075	2,285	4,898	56,363	334
2,239	9,376	832	1,978	4,378	5,692	5,864	293	5,888	2,452	888	1,447	14,376	401
34,624	80,299	53,099	40,240	64,909	348,651	113,648	30,833	238,937	83,459	42,295	40,678	1,201,924	2,886

聯邦商業銀行出售不良債權未認列損失金額4,537百萬元。

萬泰商業銀行出售不良債權未認列損失金額17,238百萬元。

慶豐商業銀行出售不良債權未認列損失金額1,000百萬元。

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	稻江商業銀行
48,076	29,567	21,063	116,593	82,384	51,037	30,758	26,954	14,355	17,179	6,573	135,807	8,210
2,977	18,567	1,100	3,615	21,546	671	384	9,453	1,381	933	15,717	658	872
-	-	-	4,991	-	1,110	-	1,317	-	1,870	199	-	-
23,854	4,004	1,561	22,818	90,052	-	5,522	46,986	270	1,225	8,275	52,891	1,073
-	-	-	-	1,756	-	-	-	-	-	-	-	-
285,199	170,837	126,161	851,352	302,671	199,223	109,657	77,497	86,976	79,250	65,561	62,702	25,672
-	-	-	-	-	-	-	-	-	-	-	-	-
197	136	114	648	826	416	90	7	14	23	-	-	-
-	-	-	2,577	-	-	-	-	-	-	-	-	-
18	3,739	16	1,393	639	81	282	-	12	139	-	-	509
44,307	32,797	22,840	243,678	46,423	75,345	26,195	4,240	24,883	17,024	5,270	1,135	2,581
102,896	29,884	35,022	262,811	84,802	55,598	28,400	63,974	32,924	34,283	51,471	51,077	14,218
132,886	99,963	63,705	323,568	165,920	65,004	52,570	8,100	27,969	25,802	8,388	10,479	8,133
4,895	4,318	4,464	16,677	4,061	2,779	2,120	1,176	1,174	1,979	432	11	231
-3,683	-2,094	-2,189	-7,470	-2,215	-2,569	-1,444	-1,416	-843	-923	-508	-51	-317
10,541	125	-	93,914	-	16,455	1,729	-	843	2,093	-	146,135	4,571
263	312	99	81	218	67	18	41,902	11	5	16,107	6	-
10,505	11,122	7,244	19,460	11,446	5,554	5,466	2,472	2,922	2,831	2,694	135	1,600
-2,405	-1,760	-807	-4,940	-4,215	-1,757	-2,032	-1,091	-1,038	-560	-260	-62	-342
-	-	-	-	-247	-81	-43	-15	-	-220	-	-	-
1,494	1,177	1,400	62	200	-	144	-	47	154	16	7	2
492	102	278	1,800	816	630	89	170	61	2	86	-	-
1,130	534	359	3,252	2,107	904	381	817	240	254	368	2,163	133
7,286	720	459	3,882	266	221	2,696	38,495	712	648	4,616	26,459	7
14,187	5,065	7,354	59,688	35,345	4,768	1,786	10,852	904	2,030	388	838	195
399,916	238,278	164,082	1,169,098	542,130	276,233	155,111	254,393	106,841	106,771	119,832	427,688	41,676
8,734	5,822	5,272	123,730	43,027	3,703	1,234	11,063	3,388	209	27,411	20	12
-	-	-	-	-	-	-	-	-	-	-	-	-
336,402	208,411	140,740	867,532	416,443	244,215	136,643	27,779	92,473	95,622	51,210	370,150	36,314
6,016	2,696	2,233	26,654	5,246	7,142	2,169	83	1,803	2,009	34	61	825
21,024	11,714	8,521	107,105	62,661	33,495	9,982	1,596	5,319	6,945	2,342	177	1,758
79,734	64,671	26,324	195,236	68,121	31,506	13,205	9,184	27,195	14,700	39,622	55,938	3,396
214,374	122,340	97,966	442,994	216,403	164,055	107,980	-	56,353	70,836	-	312,416	30,335
15,181	6,809	5,696	81,674	64,012	7,868	3,307	16,916	1,803	1,132	9,212	-	-
73	181	-	13,869	-	149	-	-	-	-	-	1,558	-
3,111	18	163	172	18,142	511	32	12,999	2	-	724	2,236	-
2,129	1,814	387	8,315	680	-	669	15,764	-	-	3,831	32,274	-
17,800	5,509	4,439	37,152	19,630	2,400	602	34,691	1,400	2,644	9,650	-	-

493	103	280	1,837	816	651	91	170	61	2	86	-	-
1,506	870	517	5,367	1,294	409	443	559	399	262	273	645	129
502	14	-	9,311	-	-	1,145	20,456	38	-	155	2,363	2
8,205	3,287	2,596	73,029	17,857	8,066	3,440	5,168	2,231	2,737	533	196	976
378,882	225,848	154,394	1,126,445	517,889	259,955	144,299	128,649	99,992	101,476	93,873	407,884	37,433
19,578	12,439	9,558	38,736	21,576	13,719	10,843	77,604	6,447	3,680	23,905	20,111	2,100
366	11	-	-	2,904	750	-	28,367	642	1,200	31	-	1,412
1,447	204	130	4,692	-121	1,515	481	19,378	-231	354	2,674	-25	128
-	-221	-	-	-	-	-203	-	-	-	-	-	-
-357	-3	-	-775	-118	294	-309	395	-9	61	-651	-282	603
21,034	12,430	9,688	42,653	24,241	16,278	10,812	125,744	6,849	5,295	25,959	19,804	4,243
399,916	238,278	164,082	1,169,098	542,130	276,233	155,111	254,393	106,841	106,771	119,832	427,688	41,676
61,083	53,211	7,169	306,229	42,569	28,165	29,716	12,943	21,834	12,920	44,848	22,257	12,498
14,719	8,926	4,868	16,919	14,145	1,884	2,649	11,652	1,342	1,119	10,621	1,052	34
2,990	898	1,137	13,198	10,174	2,211	533	1,796	351	276	447	-	-
127,529	43,761	30,843	155,925	161,705	37,004	15,932	3,457	8,849	3,230	5,590	1,531	-

不良債權未認列損失金額4,979百萬元。臺灣中小企銀出售不良債權未認列損失金額2,714百萬元。

陽信商業銀行出售不良債權未認列損失金額634百萬元。