

表一

各 本 國 銀 行 資 產 負 債 表 (全 行)

98 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	5,837,047	250	1,335,780	326,571	27,234	190,327	251,524	189,709	171,396	111,076	524,215	395,096
公平價值變動列入損益之金融												
資產	603,384	371	26,904	28,980	2,330	2,834	23,725	40,982	26,229	17,791	28,099	46,391
附賣回票債券投資	60,012	-	255	6,469	3,507	1,249	-	-	3,854	-	813	1,356
備供出售金融資產-淨額	1,591,766	-	163,890	49,692	3,382	250,311	52,525	59,019	75,215	26,999	114,580	117,373
待出售資產-淨額	125	-	-	-	-	-	-	-	-	-	-	-
放款及貼現	18,366,011	77,085	2,004,575	831,888	133,474	1,560,903	1,798,173	1,143,311	1,084,541	972,709	1,277,923	790,936
1.進口押匯	1,875	-	-	-	-	136	-	28	11	28	104	-
2.出口押匯	47,017	-	3,067	2,860	126	344	670	1,950	9,320	1,470	13,253	277
3.貼 現	19,949	-	-	25	1	871	2,044	7,732	24	4,109	92	-
4.透支	104,400	-	67,439	2,653	1,043	1,101	2,671	1,151	310	1,351	699	521
5.短期放款	4,069,376	5,257	404,612	207,142	50,695	182,422	340,764	352,004	369,359	239,668	332,682	173,365
6.中期(擔保)放款	5,860,377	41,123	798,782	243,783	31,229	550,740	565,910	318,659	286,854	295,640	503,427	209,194
7.長期(擔保)放款	8,028,680	30,238	708,859	370,677	48,016	813,552	858,596	444,764	398,284	414,523	415,334	402,457
8.放款轉列之催收款項	234,337	467	21,816	4,748	2,364	11,737	27,518	17,023	20,379	15,920	12,332	5,122
減：備抵呆帳	-199,367	-622	-15,260	-4,078	-1,406	-16,418	-16,940	-9,759	-10,422	-12,713	-12,975	-6,292
持有至到期日金融資產-淨額	2,251,905	2,900	887	6,548	5,743	148	323,890	360,836	285,272	245,102	207,614	3,889
採權益法之股權投資-淨額	185,260	-	28,011	763	35	14	7,322	2,297	191	113	9,335	3,582
固定資產	597,034	697	89,113	18,268	3,421	28,693	44,018	31,555	34,745	32,731	24,538	37,083
減：累計折舊	-151,157	-217	-10,346	-5,774	-1,123	-5,996	-10,080	-8,659	-11,147	-8,403	-9,207	-9,956
減：累計減損	-1,533	-	-253	-	-	-	-7	-	-	-	-583	-
無形資產-淨額	72,675	17	1,047	683	51	342	3,693	361	447	48	249	6,906
應收承兌票款	63,658	-	3,041	2,918	146	2,196	5,409	5,610	6,848	6,075	10,833	1,080
應收利息及收益	64,183	272	10,933	3,001	459	3,519	4,908	4,694	3,310	2,249	4,090	3,319
其他金融資產-淨額	492,454	109	75,397	14,549	3,640	10,437	49,261	5,897	6,836	21,096	20,189	33,270
其他資產-淨額	1,164,567	288	80,430	76,668	1,262	57,099	39,953	71,424	29,651	45,426	55,608	45,089
資產合計	30,998,024	81,150	3,794,404	1,357,146	182,155	2,085,658	2,577,374	1,897,277	1,706,966	1,460,299	2,255,321	1,469,122
負 債												
中央銀行及同業存款	2,243,141	21,912	201,162	102,809	6,541	204,743	200,141	165,343	56,485	116,597	543,007	48,780
與待出售資產直接相關之負債	-	-	-	-	-	-	-	-	-	-	-	-
存款	24,279,541	-	3,217,126	1,045,345	158,216	1,662,783	2,048,965	1,465,384	1,434,536	1,166,043	1,397,079	1,240,799
1.支票存款	319,940	-	29,210	11,640	1,282	19,089	33,741	29,586	38,798	28,934	16,356	13,151
2.活期存款	2,374,016	-	136,386	86,522	12,369	127,189	219,735	186,873	212,268	141,204	141,815	130,515
3.定期存款	4,239,622	-	293,535	233,823	41,540	455,693	364,056	180,491	184,085	191,006	238,008	233,787
4.儲蓄存款	13,111,116	-	2,166,584	547,230	84,921	837,869	1,202,567	791,015	760,740	626,163	438,635	734,450
5.外匯存款	3,701,694	-	361,632	143,092	9,363	70,008	177,049	261,957	232,998	176,155	556,441	128,896
6.公庫存款	533,153	-	229,779	23,038	8,741	152,935	51,817	15,462	5,647	2,581	5,824	-
公平價值變動列入損益之金融												
負債	369,651	9,630	7,022	19,102	7	218	6,137	59,948	43,481	1,579	37,225	36,744
附買回票債券負債	341,786	-	5,681	1,449	296	13,395	51,974	8,564	15,421	11,074	2,961	8,519
借入款	735,197	23,632	-	39,578	4,000	32,001	84,421	13,463	23,300	23,498	49,496	18,254

承兌匯票	65,339	-	3,055	2,920	148	2,370	5,436	5,907	7,113	6,477	10,977	1,082
應付利息	68,825	177	14,866	3,335	407	4,516	4,571	3,415	3,401	2,217	4,025	3,073
其他金融負債	137,865	4,860	1,575	1,258	286	333	2,922	494	784	459	4,298	251
其他負債	859,465	2,359	106,926	60,290	2,990	58,616	63,374	82,682	40,525	50,643	53,847	20,398
負債合計	29,100,810	62,570	3,557,413	1,276,086	172,891	1,978,975	2,467,941	1,805,200	1,625,046	1,378,587	2,102,915	1,377,900
淨 值												
股本	1,154,064	12,000	45,000	47,949	5,258	25,000	54,855	49,490	37,809	62,095	64,110	52,277
資本公積	369,601	-	110,063	13,614	2,542	46,749	32,242	10,460	12,618	-	33,070	15,214
保留盈餘	277,184	5,802	45,414	17,826	1,447	22,679	17,920	23,132	27,710	11,346	50,495	21,312
庫藏股票	-2,554	-	-	-	-	-	-1,898	-	-	-	-	-
股東權益其他項目	98,919	778	36,514	1,671	17	12,255	6,314	8,995	3,783	8,271	4,731	2,419
淨值合計	1,897,214	18,580	236,991	81,060	9,264	106,683	109,433	92,077	81,920	81,712	152,406	91,222
負債及淨值合計	30,998,024	81,150	3,794,404	1,357,146	182,155	2,085,658	2,577,374	1,897,277	1,706,966	1,460,299	2,255,321	1,469,122
本表不包括下列表外項目：												
放款承諾責任	5,463,406	10,446	488,918	662,697	9,395	90,944	620,017	47,276	733,308	312,012	1,028,311	33,101
保證責任	756,783	5,841	52,473	64,937	5,539	53,261	45,456	31,838	38,305	27,900	146,238	18,535
信用狀責任	334,463	-	37,162	11,861	1,569	13,430	25,332	28,484	32,764	24,526	72,396	2,489
信託負債	6,115,104	-	401,200	366,467	19,279	272,120	193,240	635,965	360,817	264,146	447,554	419,710

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. 花旗(台灣)銀行於98. 8. 1合併美商花旗銀行台北分行部分業務。

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
444,585	75,153	50,578	81,904	45,967	90,185	184,230	32,662	166,150	74,813	52,051	65,269	123,376	14,611
7,663	21,529	373	8,378	32,061	16,269	41,674	150	29,584	13,385	4,906	333	85,400	-8
9,927	1,050	9,808	499	4,570	-	5,497	-	-	-	5,256	-	-	-
115,494	42,515	7,718	8,795	16,565	24,068	34,067	914	26,698	13,898	1,399	7,181	84,948	311
-	-	-	-	-	-	-	125	-	-	-	-	-	-
128,404	325,853	168,104	211,221	239,011	608,699	550,270	78,544	506,748	235,622	120,634	191,535	851,659	22,117
-	-	-	-	-	33	1	-	-	-	-	-	-	-
2,185	3,668	50	249	54	1,294	823	20	1,037	91	68	142	1,237	6
-	-	-	-	320	-	-	-	-	941	-	-	1,940	-
9,299	259	738	103	178	801	125	6	1,505	4,732	3	7	480	-
18,232	80,965	28,447	42,264	42,641	124,269	87,479	34,302	116,472	55,080	14,705	42,093	196,353	3,989
25,379	97,795	24,459	52,739	92,213	126,047	124,822	25,670	127,602	62,653	26,759	68,811	304,515	9,506
71,349	139,989	110,370	112,713	101,248	349,926	333,104	16,299	255,329	109,200	77,046	77,913	341,311	5,719
1,960	3,177	4,040	3,153	2,357	6,329	3,916	2,247	4,803	2,925	2,053	2,569	5,823	2,897
-9,842	-5,520	-1,636	-2,323	-4,640	-5,399	-3,380	-3,549	-8,270	-4,487	-1,585	-2,720	-9,155	-1,593
-	89,065	13,061	801	211	149,967	18,180	-	7,096	-	-	-	298,250	506
200	37,575	2,223	2,489	136	10,542	-	16	1,288	1,342	24	1,095	17,483	247
7,687	12,768	10,260	4,550	4,382	14,597	17,035	9,337	22,022	5,099	6,424	3,869	45,743	4,934
-2,655	-2,737	-2,007	-2,282	-1,601	-5,610	-4,361	-2,524	-5,811	-1,724	-1,928	-1,002	-13,163	-1,561
-	-	-	-	-	-	-	-437	-	-	-	-	-	-
27,248	-	2,440	4	634	1,009	3,985	128	1,727	2,952	308	248	10,153	7
798	3,146	172	428	886	1,311	1,082	45	1,664	329	385	185	5,597	34
1,913	990	752	436	687	1,027	1,551	450	1,609	555	268	497	2,879	175
221	2,152	65,389	10,428	477	1,293	79,278	818	2,817	886	1,132	8,290	7,690	1,344
74,920	14,188	29,128	21,464	25,590	65,823	47,667	26,092	82,693	21,006	6,389	13,418	106,400	10,192
806,563	617,727	356,363	346,792	364,936	973,781	976,775	142,771	836,015	363,676	195,663	288,198	1,617,260	51,316
31,968	6,414	34,145	22,573	10,034	43,887	37,449	11,961	61,080	23,398	10,424	17,230	44,859	16,315
-	-	-	-	-	-	-	-	-	-	-	-	-	-
672,109	456,994	269,941	273,483	290,411	777,067	731,434	108,450	649,376	275,890	162,556	207,322	1,196,225	49,412
9,232	5,968	3,012	2,876	2,836	11,700	6,970	715	3,316	1,365	830	1,971	9,367	208
181,117	36,588	23,323	13,614	25,194	63,293	82,642	8,669	36,502	28,285	10,515	15,929	107,050	1,848
57,194	90,310	34,649	109,840	36,496	169,464	163,301	11,981	180,285	84,530	29,484	61,946	196,904	2,188
77,036	176,241	183,864	103,720	199,717	387,499	380,439	83,580	299,298	121,133	110,195	106,605	597,548	41,585
347,530	147,887	25,093	43,433	26,168	145,111	96,103	3,505	129,975	40,577	11,532	20,871	270,323	3,583
-	-	-	-	-	-	1,979	-	-	-	-	-	15,033	-
5,410	326	99	3,312	4,325	10,389	10,199	6	21,329	2,817	344	806	42,884	-15
-	29,815	6,801	300	5,069	1,236	19,128	-	9,765	8,808	100	5,375	79,594	30
1,615	22,931	9,000	20,627	9,800	36,711	32,000	2,513	25,000	18,429	6,500	33,115	82,025	3,018

798	3,365	173	428	883	1,310	1,088	45	1,664	329	385	185	5,593	34
513	1,233	1,478	955	693	1,744	1,868	477	2,205	1,090	809	1,042	3,023	413
2	107	13,739	19	202	1,252	72,679	86	374	9	79	-	2,146	134
27,357	29,845	3,985	4,576	20,083	43,569	22,406	2,873	23,227	9,837	2,687	4,407	41,838	1,170
739,772	551,030	339,361	326,273	341,500	917,165	928,251	126,411	794,020	340,607	183,884	269,482	1,498,187	70,511
66,033	24,687	23,188	19,338	21,500	44,818	31,824	29,489	41,750	27,293	12,046	16,797	75,103	5,826
-	40	34	9	1,377	8,194	7,364	15,857	601	3,293	-	1,461	16,405	-
594	38,754	-6,308	912	198	3,336	9,131	-29,019	-508	-7,642	-122	388	30,004	-25,048
-	-564	-	-	-	-	-	-	-	-	-	-	-	-
164	3,780	88	260	361	268	205	33	152	125	-145	70	-2,439	27
66,791	66,697	17,002	20,519	23,436	56,616	48,524	16,360	41,995	23,069	11,779	18,716	119,073	-19,195
806,563	617,727	356,363	346,792	364,936	973,781	976,775	142,771	836,015	363,676	195,663	288,198	1,617,260	51,316
1,741	17,944	975	12,048	4,614	22,229	238,063	51,785	67,442	5,584	37,655	140,037	57,891	923
16,883	32,687	5,421	13,539	12,146	13,466	10,022	603	17,404	20,379	2,625	5,844	40,644	122
8,349	8,659	483	1,742	3,542	5,036	7,454	133	6,048	2,797	662	1,454	14,305	161
197,318	94,683	50,394	39,881	77,684	302,451	95,487	28,746	222,324	74,142	29,583	47,608	931,276	2,415

註：聯邦商業銀行出售不良債權未認列損失金額2,950百萬元。

註：萬泰商業銀行出售不良債權未認列損失金額10,100百萬元。

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
61,392	36,717	28,531	101,797	110,238	62,283	32,731	30,059	20,107	23,196	17,462	281,504	6,318
3,748	8,167	555	4,401	32,147	419	1,481	14,487	955	801	4,253	25,637	-
804	429	-	3,270	549	-	-	850	-	-	-	-	-
8,209	3,736	1,109	17,967	103,996	670	2,772	43,334	231	2,541	5,933	102,500	1,211
-	-	-	-	-	-	-	-	-	-	-	-	-
284,654	158,119	120,641	845,384	312,341	210,844	97,035	67,181	81,763	76,958	59,329	110,989	26,834
-	-	-	-	1,532	2	-	-	-	-	-	-	-
51	23	124	679	1,003	742	105	-	10	19	-	-	-
-	-	-	1,850	-	-	-	-	-	-	-	-	-
16	3,657	11	2,204	595	68	227	-	2	83	-	-	362
46,263	25,430	20,421	232,846	39,225	72,867	19,026	503	23,657	13,526	2,641	25,447	2,263
97,815	22,642	34,808	270,268	69,732	66,257	29,601	57,149	30,627	35,228	47,712	70,450	13,777
136,007	102,522	60,256	317,839	196,621	67,935	46,576	8,290	26,183	26,644	8,424	14,360	10,207
4,502	3,845	5,021	19,698	3,633	2,973	1,500	1,239	1,284	1,458	552	732	225
-3,598	-1,772	-2,337	-8,993	-2,778	-2,926	-1,495	-1,139	-754	-854	-710	-651	-376
7,447	83	-	142,632	-	13,898	7,179	-	647	1,282	-	54,672	4,099
299	277	160	78	302	218	14	43,608	23	5	13,942	11	-
9,836	11,156	8,342	19,543	11,731	5,529	5,327	2,532	2,822	1,842	2,946	151	1,708
-2,136	-1,912	-876	-5,031	-3,944	-1,796	-2,072	-1,134	-1,083	-526	-312	-80	-381
-	-	-	-	-24	-81	-43	-105	-	-	-	-	-
1,443	1,064	1,668	94	3,383	-	108	-	39	154	27	6	2
210	24	437	1,882	183	399	20	117	32	13	123	-	-
571	281	181	1,723	2,105	388	463	441	162	183	125	2,914	103
5,372	437	458	3,909	293	177	18,570	29,728	633	422	3,238	6,314	7
12,157	4,599	9,534	27,525	33,532	5,454	3,707	15,416	926	1,917	507	1,159	266
390,408	221,405	168,403	1,156,181	604,054	295,476	165,797	245,375	106,503	107,934	106,863	585,126	39,791
3,929	7,030	4,992	124,123	41,842	4,866	1,159	2,333	2,336	169	10,880	20	205
-	-	-	-	-	-	-	-	-	-	-	-	-
348,892	195,013	144,933	906,178	470,658	266,740	136,325	30,484	93,986	97,904	60,518	537,122	33,842
5,525	1,909	1,362	17,238	3,231	3,704	1,332	84	1,369	1,342	47	104	540
27,649	14,324	11,127	125,008	90,235	40,740	11,745	3,055	7,450	7,977	2,603	413	2,245
66,406	34,645	21,339	181,267	75,095	38,876	9,942	13,778	17,068	14,084	48,976	70,994	2,556
223,535	137,001	104,333	477,634	207,273	169,892	106,114	-	66,377	73,599	-	458,223	28,501
25,663	6,964	6,772	92,580	94,824	13,334	7,192	13,567	1,722	902	8,892	-	-
114	170	-	12,451	-	194	-	-	-	-	-	7,388	-
953	47	70	321	24,064	156	1	18,329	3	-	446	1,937	-
-	400	39	6,984	-	295	7,160	10,202	-	-	1,090	29,181	1,080
8,800	6,009	3,539	31,600	19,626	4,200	5,383	28,763	1,400	2,500	7,650	800	-

210	24	437	2,000	183	412	23	117	32	13	123	-	-
987	509	373	2,677	728	274	235	426	258	161	164	419	68
386	4	-	9,550	-	-	778	16,384	5	3	72	2,335	-
3,982	2,196	5,481	31,317	14,115	3,916	3,777	7,716	1,715	2,521	771	937	511
368,139	211,232	159,864	1,114,750	571,216	280,859	154,841	114,754	99,735	103,271	81,714	572,751	35,706
19,578	12,250	9,558	38,736	30,440	13,719	10,512	77,604	6,447	3,680	23,905	10,000	2,100
366	11	-	-	6,183	750	103	28,362	299	878	30	-	1,412
2,017	-2,382	-1,053	2,894	-4,229	-121	494	18,214	50	17	849	588	93
-	-4	-	-	-	-	-88	-	-	-	-	-	-
308	298	34	-199	444	269	-65	6,441	-28	88	365	1,787	480
22,269	10,173	8,539	41,431	32,838	14,617	10,956	130,621	6,768	4,663	25,149	12,375	4,085
390,408	221,405	168,403	1,156,181	604,054	295,476	165,797	245,375	106,503	107,934	106,863	585,126	39,791
79,535	50,473	15,059	369,366	14,545	40,237	21,632	7,051	20,900	12,310	51,933	74,106	10,903
16,245	5,294	3,559	15,204	10,628	1,954	2,068	7,384	929	1,336	9,604	413	57
3,183	661	1,319	12,164	2,728	2,389	120	501	118	189	253	-	-
129,881	34,513	32,714	144,817	126,836	32,330	18,098	3,164	10,823	3,462	2,279	1,653	44

註：陽信商業銀行出售不良債權未認列損失金額441百萬元。