

表 一 (1)

各 本 國 銀 行

項 目	合 計			中國輸出入銀行		台 灣 銀 行		台北富邦商業銀行	
	九十九年底	九十八年底	比較增減	九十九年底	九十八年底	九十九年底	九十八年底	九十九年底	九十八年底
資 產									
現金及存放同業	6,681,827	9,029,178	-2,347,351	276	378	545,411	1,275,188	157,801	364,762
公平價值變動列入損益之金融資產	643,800	540,506	103,294	325	311	35,249	21,440	39,816	30,987
附賣回票債券投資	57,366	28,569	28,797	-	-	600	368	525	-
備供出售金融資產-淨額	3,097,315	1,908,275	1,189,040	-	-	837,351	142,010	59,784	42,258
待出售資產-淨額	215	100	115	-	-	-	-	-	-
放款及貼現	20,127,581	18,725,297	1,402,284	81,996	82,866	2,091,100	2,058,748	866,282	835,739
1.進口押匯	2,843	1,723	1,120	-	-	3	6	1	-
2.出口押匯	64,280	52,732	11,548	-	-	3,991	4,248	2,505	2,401
3.貼 現	20,979	21,537	-558	-	-	-	-	26	15
4.透支	99,555	106,023	-6,468	-	-	63,031	63,641	2,037	2,466
5.短期放款	4,720,168	4,159,317	560,851	7,132	5,299	338,373	395,691	217,917	202,718
6.中期(擔保)放款	6,443,041	6,023,689	419,352	46,913	46,948	903,553	854,475	239,607	242,197
7.長期(擔保)放款	8,663,821	8,160,987	502,834	27,608	30,121	770,181	723,282	401,492	382,098
8.放款轉列之催收款項	112,894	199,289	-86,395	343	498	11,968	17,405	2,697	3,844
減：備抵呆帳	-193,468	-195,006	1,538	-403	-475	-11,481	-12,777	-5,446	-4,975
加(減)：貼現及放款評價調整	-180	-70	-110	-	-	-	-	-	-
持有至到期日金融資產-淨額	4,851,060	3,342,546	1,508,514	2,800	2,900	576	885	291,992	7,593
採權益法之股權投資-淨額	197,011	192,501	4,510	-	-	30,804	29,479	374	962
固定資產	631,514	645,094	-13,580	720	696	89,321	89,193	18,350	18,184
減：累計折舊	-165,554	-163,599	-1,955	-215	-218	-10,922	-10,488	-6,268	-5,798
減：累計減損	-2,493	-1,404	-1,089	-	-	-1,823	-253	-	-
無形資產-淨額	87,594	72,876	14,718	20	22	1,345	1,091	1,977	651
應收承兌票款	84,468	68,888	15,580	-	-	3,683	3,266	4,176	3,220
應收利息及收益	87,277	89,650	-2,373	240	226	8,563	10,947	2,981	2,715
其他金融資產-淨額	792,052	622,346	169,706	103	103	69,206	68,472	5,732	13,403
其他資產-淨額	1,270,298	1,151,440	118,858	119	183	83,131	75,206	100,450	74,675
資產合計	38,247,683	36,057,187	2,190,496	85,981	86,992	3,772,114	3,752,775	1,538,526	1,384,376
負 債									
中央銀行及同業存款	1,886,875	2,097,640	-210,765	22,232	27,438	207,613	204,951	86,163	74,509
與待出售資產直接相關之負債	-	-	-	-	-	-	-	-	-
存款	31,195,577	29,484,598	1,710,979	-	-	3,171,493	3,189,111	1,166,965	1,092,467
1.支票存款	406,061	392,939	13,122	-	-	32,318	28,120	12,624	12,733
2.活期存款	2,956,099	2,597,381	358,718	-	-	156,664	146,982	143,945	89,739
3.定期存款	4,883,074	4,474,488	408,586	-	-	261,734	341,999	223,091	265,907
4.儲蓄存款	18,410,205	17,782,180	628,025	-	-	2,154,820	2,114,580	589,932	551,018
5.外匯存款	3,957,526	3,725,096	232,430	-	-	332,948	345,646	174,624	150,751
6.公庫存款	582,612	512,514	70,098	-	-	233,009	211,784	22,749	22,319
公平價值變動列入損益之金融負債	330,486	316,301	14,185	8,583	9,567	18,930	4,406	29,306	16,505
附買回票債券負債	481,730	336,740	144,990	-	-	9,429	5,487	22,010	18,700
借入款	830,502	769,004	61,498	25,019	22,990	-	-	55,534	43,440
承兌匯票	84,592	70,612	13,980	-	-	3,754	3,273	4,181	3,223
應付利息	58,927	62,964	-4,037	149	155	11,489	12,182	2,343	2,275
承作結構型商品所收本金	233,759	-	233,759	-	-	13,939	-	22,426	-
其他金融負債	68,214	81,116	-12,902	9,501	5,875	1,054	1,511	1,188	1,217
其他負債	886,256	806,431	79,825	2,519	2,561	88,941	95,589	62,746	50,088
負債合計	36,056,918	34,025,406	2,031,512	68,003	68,586	3,526,642	3,516,510	1,452,862	1,302,424
淨 值									
股本	1,275,257	1,212,120	63,137	12,000	12,000	70,000	45,000	48,993	47,949
資本公積	352,374	372,844	-20,470	-	-	105,581	110,063	13,614	13,614
保留盈餘	453,673	345,266	108,407	5,739	5,648	27,201	46,241	21,161	18,712
庫藏股票	-212	-2,495	2,283	-	-	-	-	-	-
股東權益其他項目	109,673	104,046	5,627	239	758	42,690	34,961	1,896	1,677
淨值合計	2,190,765	2,031,781	158,984	17,978	18,406	245,472	236,265	85,664	81,952
負債及淨值合計	38,247,683	36,057,187	2,190,496	85,981	86,992	3,772,114	3,752,775	1,538,526	1,384,376
本表不包括下列表外項目：									
放款承諾責任	6,262,922	5,784,102	478,820	13,827	13,263	545,305	599,968	665,802	675,699
保證責任	896,320	801,693	94,627	6,303	5,973	43,952	50,051	76,084	69,247
信用狀責任	401,686	356,118	45,568	-	-	35,706	38,358	13,434	10,337
承銷有價證券	725	1,021	-296	-	-	-	-	-	-
信託負債	6,319,038	6,274,724	44,314	-	-	458,953	427,512	350,572	356,254

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，中華郵政公司僅限於儲匯部門。

2. 慶豐商業銀行係於99.4.3裁撤。
3. 匯豐(台灣)商業銀行係於99.5.1併購香港上海匯豐銀行在台分行業務而成立。

資 產 負 債（全 行）

單位：新臺幣百萬元

高 雄 銀 行		臺灣土地銀行		合作金庫銀行		第一商業銀行		華南商業銀行		彰化商業銀行	
九十九年底	九十八年底	九十九年底	九十八年底	九十九年底	九十八年底	九十九年底	九十八年底	九十九年底	九十八年底	九十九年底	九十八年底
28,740	24,195	181,931	194,288	273,499	257,034	136,398	223,793	123,781	177,451	122,420	117,274
1,105	2,127	2,919	3,021	18,994	25,018	21,363	29,756	25,383	26,266	19,308	13,562
2,791	3,895	499	-	-	-	-	-	1,774	3,936	-	50
5,094	3,825	223,474	251,969	45,466	50,659	76,590	64,977	61,401	70,132	44,134	30,297
-	-	-	-	-	-	-	-	-	-	-	-
163,054	139,665	1,706,964	1,593,615	1,799,753	1,814,493	1,260,072	1,108,130	1,256,618	1,117,043	1,060,005	1,023,560
-	-	-	23	-	-	108	36	-	10	32	48
41	116	506	895	894	772	2,259	2,328	10,165	10,035	1,733	2,263
6	2	846	1,067	2,194	2,349	7,892	7,766	11	9	4,319	4,274
858	1,035	1,260	1,338	2,503	1,990	790	1,275	246	245	1,194	1,629
71,747	54,906	196,678	171,162	341,936	359,983	408,425	317,133	425,443	372,549	323,493	263,605
37,840	32,304	671,160	586,995	540,792	555,652	332,401	311,829	309,526	299,991	265,425	305,902
51,217	49,003	830,450	821,505	895,055	868,586	498,387	452,613	501,784	416,084	458,181	433,636
1,345	2,299	6,064	10,630	16,379	25,161	9,810	15,150	9,443	18,120	5,628	12,203
-860	-1,404	-21,589	-17,430	-17,630	-17,074	-11,877	-12,386	-10,805	-12,317	-13,451	-12,492
-	-	-	-	-	-	187	-	-	-	-	-
7,695	5,396	171	172	427,934	330,167	406,187	419,430	304,207	322,969	193,436	230,295
55	44	23	14	10,175	7,141	3,490	2,313	255	198	227	144
3,424	3,425	29,141	29,037	44,583	44,138	31,867	31,485	36,536	34,226	32,801	32,673
-1,187	-1,140	-6,507	-6,165	-10,938	-10,263	-9,024	-8,692	-11,629	-11,120	-9,023	-8,430
-	-	-	-	-7	-7	-	-	-	-	-	-
40	48	737	416	3,795	3,704	234	329	530	456	57	40
117	98	2,748	2,527	4,206	3,966	8,597	6,576	6,879	7,092	6,961	6,272
426	443	3,421	3,635	4,330	4,347	4,579	4,658	3,170	3,211	2,235	2,254
3,048	3,622	9,608	10,231	38,737	45,480	3,965	5,475	10,044	7,219	16,026	20,501
1,421	1,891	51,366	54,036	58,102	34,838	59,390	45,907	26,299	26,830	56,052	33,234
214,963	186,130	2,184,906	2,119,366	2,700,999	2,593,641	1,992,018	1,921,751	1,834,443	1,773,592	1,531,188	1,489,234
12,606	10,548	169,934	200,879	205,177	194,092	140,889	169,103	43,639	48,622	95,109	120,438
-	-	-	-	-	-	-	-	-	-	-	-
185,169	157,921	1,802,815	1,713,400	2,144,601	2,065,035	1,581,231	1,517,621	1,563,739	1,510,865	1,239,238	1,210,708
1,954	1,847	26,926	23,450	40,282	36,697	36,929	33,498	47,964	46,612	35,753	34,646
15,169	13,577	150,227	152,621	255,239	226,518	223,404	193,216	269,727	238,240	169,133	152,435
62,230	41,073	528,950	483,324	357,583	347,803	169,318	196,442	175,149	191,119	176,880	204,063
89,381	84,003	869,605	838,958	1,266,737	1,230,181	859,487	813,306	824,541	788,932	664,320	644,566
8,024	8,700	70,097	67,084	161,596	173,016	277,775	266,643	239,445	240,232	190,520	172,964
8,411	8,721	157,010	147,963	63,164	50,820	14,318	14,516	6,913	5,730	2,632	2,034
15	2	273	133	8,514	4,823	47,948	54,600	37,635	41,923	4,495	840
141	214	9,060	8,368	48,237	54,242	7,250	9,683	20,126	18,188	13,637	5,419
4,000	4,000	43,213	31,995	75,470	84,420	21,502	13,472	31,300	26,300	28,493	23,474
119	99	2,907	2,640	4,241	4,013	8,962	6,799	7,276	7,378	7,874	6,834
331	310	2,848	2,899	3,235	3,425	2,308	2,328	2,263	2,359	1,374	1,370
-	-	-	-	9,111	-	24,396	-	6,405	-	810	-
207	285	315	333	2,058	2,521	353	486	711	737	361	442
2,759	3,356	47,707	51,596	82,025	70,674	61,243	57,785	31,382	33,912	49,761	36,061
205,347	176,735	2,079,072	2,012,243	2,582,669	2,483,245	1,896,082	1,831,877	1,744,476	1,690,284	1,441,152	1,405,586
5,258	5,258	50,000	50,000	60,240	54,855	49,490	49,490	43,108	37,809	62,095	62,095
2,542	2,542	21,749	21,749	30,191	32,244	10,460	10,460	12,618	12,618	-	-
1,842	1,616	23,278	23,514	22,338	19,203	25,847	20,920	28,535	28,939	19,956	13,213
-	-	-	-	-	-1,898	-	-	-	-	-	-
-26	-21	10,807	11,860	5,561	5,992	10,139	9,004	5,706	3,942	7,985	8,340
9,616	9,395	105,834	107,123	118,330	110,396	95,936	89,874	89,967	83,308	90,036	83,648
214,963	186,130	2,184,906	2,119,366	2,700,999	2,593,641	1,992,018	1,921,751	1,834,443	1,773,592	1,531,188	1,489,234
9,802	9,504	63,063	20,667	795,825	712,717	44,886	48,281	680,068	724,926	470,470	412,479
4,366	8,045	62,133	53,844	52,538	45,437	50,722	36,868	40,669	38,897	31,270	32,310
1,902	1,479	14,481	13,348	25,556	25,468	38,068	33,409	37,990	37,542	29,094	26,578
-	-	-	-	-	35	-	-	725	986	-	-
18,500	19,568	282,001	283,936	222,332	207,488	620,669	644,002	383,036	348,702	264,972	271,702

表 一 (2)

各 本 國 銀 行

項 目	兆豐國際商業銀行		國泰世華商業銀行		花旗(台灣)銀行		上海商業儲蓄銀行		臺灣工業銀行	
	九十九年底	九十八年底	九十九年底	九十八年底	九十九年底	九十八年底	九十九年底	九十八年底	九十九年底	九十八年底
資 產										
現金及存放同業	386,476	396,347	123,844	442,301	394,746	351,657	69,515	83,962	21,313	30,544
公平價值變動列入損益之金融資產	34,961	25,070	57,263	41,432	22,737	22,871	18,369	20,529	11,807	5,010
附賣回票債券投資	895	-	18,926	1,736	12,019	5,076	2,859	1,225	-	53
備供出售金融資產-淨額	83,200	113,745	76,720	97,992	98,681	104,351	44,199	37,376	4,862	8,231
待出售資產-淨額	-	-	-	-	-	-	-	-	-	-
放款及貼現	1,332,661	1,277,557	891,448	810,235	170,981	133,048	392,894	352,462	66,947	59,673
1.進口押匯	241	30	-	-	-	-	-	-	-	-
2.出口押匯	18,593	13,960	261	830	2,207	2,428	6,523	5,255	12	-
3.貼 現	48	134	-	-	-	-	-	-	-	-
4.透支	1,024	1,059	495	457	10,031	9,723	288	270	-	-
5.短期放款	395,398	339,246	216,588	183,067	46,798	17,568	114,639	97,677	6,782	4,323
6.中期(擔保)放款	511,610	497,842	221,412	204,424	37,305	29,467	108,181	100,441	52,474	48,176
7.長期(擔保)放款	401,820	414,651	450,393	417,437	74,330	72,150	162,205	145,590	7,408	6,735
8.放款轉列之催收款項	3,927	10,635	2,299	4,020	310	1,712	1,058	3,229	271	439
減：備抵呆帳	-10,323	-12,214	-6,939	-6,063	-6,053	-9,327	-5,972	-5,689	-598	-751
加(減)：貼現及放款評價調整	-	-	-	-	-306	-	-	-	-	-
持有至到期日金融資產-淨額	216,526	261,917	5,121	4,089	-	-	125,599	105,597	1,738	-
採權益法之股權投資-淨額	9,304	9,150	4,460	3,880	185	200	38,406	39,306	13,886	14,497
固定資產	22,737	24,573	36,113	36,438	7,143	7,460	12,844	12,851	3,009	2,945
減：累計折舊	-8,841	-9,322	-10,828	-10,167	-2,671	-2,678	-2,654	-2,582	-404	-330
減：累計減損	-328	-447	-	-	-	-	-	-	-	-
無形資產-淨額	184	260	7,457	7,072	26,352	27,242	59	-	16	30
應收承兌票款	11,256	11,458	1,545	1,033	1,109	824	3,392	3,006	190	101
應收利息及收益	3,516	3,868	1,932	2,153	1,377	2,049	1,032	965	153	155
其他金融資產-淨額	18,170	19,126	307,962	30,616	344	352	2,223	2,112	2,379	3,091
其他資產-淨額	102,676	79,121	51,180	46,579	69,990	73,711	11,622	13,097	574	479
資產合計	2,203,070	2,200,209	1,566,204	1,509,326	796,634	716,836	714,387	664,217	125,872	123,728
負 債										
中央銀行及同業存款	334,271	421,069	40,671	45,351	55,729	18,887	5,329	12,830	19,750	20,726
與待出售資產直接相關之負債	-	-	-	-	-	-	-	-	-	-
存款	1,534,154	1,463,443	1,331,974	1,296,001	588,296	592,989	535,658	487,163	66,503	65,125
1.支票存款	20,154	19,287	14,335	14,044	7,801	11,404	7,260	7,608	120	129
2.活期存款	183,695	163,966	144,628	172,881	117,091	122,382	47,742	43,344	2,339	2,954
3.定期存款	246,310	265,996	210,773	213,638	45,874	48,001	130,595	103,566	54,693	52,235
4.儲蓄存款	463,688	457,789	809,794	749,987	71,645	74,687	184,945	181,949	-	-
5.外匯存款	576,487	550,259	152,444	145,451	345,885	336,515	165,116	150,696	9,351	9,807
6.公庫存款	43,820	6,146	-	-	-	-	-	-	-	-
公平價值變動列入損益之金融負債	27,759	32,871	20,590	24,998	5,399	6,385	958	217	1,198	558
附買回票債券負債	4,286	3,384	22,245	8,745	-	-	21,405	25,141	761	2,255
借入款	55,320	53,733	17,734	18,039	-	-	41,469	31,167	9,880	8,150
承兌匯票	11,407	11,775	1,547	1,039	1,109	824	3,448	3,081	190	101
應付利息	1,904	2,833	1,681	1,921	167	274	731	778	167	138
承作結構型商品所收本金	4,064	-	7,725	-	20,392	-	1,654	-	152	-
其他金融負債	3,291	4,036	180	240	7,779	2	2,143	89	323	92
其他負債	68,479	50,858	26,356	19,847	32,812	27,066	27,856	29,583	815	1,103
負債合計	2,044,935	2,044,002	1,470,703	1,416,181	711,683	646,427	640,651	590,049	99,739	98,248
淨 值										
股本	64,110	64,110	52,277	52,277	66,033	66,033	25,388	24,723	23,905	23,905
資本公積	33,070	33,070	15,213	15,214	-	-	3,118	5,298	30	30
保留盈餘	55,110	52,823	26,858	23,430	19,318	4,444	43,834	41,051	2,269	1,181
庫藏股票	-	-	-	-	-	-	-188	-593	-	-
股東權益其他項目	5,845	6,204	1,153	2,224	-400	-68	1,584	3,689	-71	364
淨值合計	158,135	156,207	95,501	93,145	84,951	70,409	73,736	74,168	26,133	25,480
負債及淨值合計	2,203,070	2,200,209	1,566,204	1,509,326	796,634	716,836	714,387	664,217	125,872	123,728
本表不包括下列表外項目：										
放款承諾責任	1,243,438	1,111,868	55,536	34,165	7,033	1,999	19,616	18,982	21,559	40,636
保證責任	238,333	168,769	15,434	15,798	14,014	16,743	31,065	31,246	5,426	7,679
信用狀責任	92,018	82,069	6,193	3,521	9,204	6,667	10,306	9,380	273	494
承銷有價證券	-	-	-	-	-	-	-	-	-	-
信託負債	413,876	453,632	430,531	436,227	188,838	200,732	111,620	110,432	6,396	2,279

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，中華郵政公司僅限於儲匯部門。

資 產 負 債 (全 行)

單位：新臺幣百萬元

聯邦商業銀行		遠東國際商業銀行		元大商業銀行		永豐商業銀行		玉山商業銀行		萬泰商業銀行	
九十九年底	九十八年底	九十九年底	九十八年底	九十九年底	九十八年底	九十九年底	九十八年底	九十九年底	九十八年底	九十九年底	九十八年底
74,430	65,944	109,505	95,053	124,651	82,931	87,609	90,323	57,890	226,976	36,220	32,739
3,017	401	16,736	9,306	10,283	10,818	26,631	16,399	53,716	39,052	804	149
39	290	-	1,310	1,692	-	1,199	-	1,440	3,385	-	-
6,230	7,135	16,855	21,102	10,680	15,684	33,361	31,436	47,685	36,870	835	1,002
-	-	-	-	-	-	-	-	-	-	64	100
191,209	171,559	239,958	215,955	289,955	238,689	700,600	657,548	602,776	553,936	70,222	74,110
-	-	-	-	-	-	20	9	12	-	-	-
88	45	180	231	41	65	1,612	1,030	2,188	1,152	17	15
6	-	-	-	164	192	-	-	-	7	-	-
112	862	88	114	186	178	749	788	670	181	-	-
43,180	29,289	63,956	48,075	59,510	44,689	154,804	135,294	121,129	90,167	36,639	33,190
34,663	25,251	64,378	56,168	112,543	91,241	175,561	151,227	152,540	127,221	16,643	22,911
111,827	112,297	110,724	109,630	116,520	100,375	364,499	363,846	324,363	331,777	16,071	16,074
1,333	3,815	632	1,737	991	1,949	3,355	5,354	1,874	3,431	852	1,920
-1,452	-1,648	-3,602	-2,348	-5,081	-4,553	-5,273	-5,060	-3,615	-3,452	-3,256	-2,934
-	-	-	-	-61	-83	9	13	-	-	-	-
3,518	10,177	2,788	1,578	152	201	199,110	123,833	254,656	18,279	-	-
1,061	2,215	2,584	2,556	400	136	6,720	8,700	-	-	42	20
10,263	10,080	5,230	4,559	3,912	4,267	14,352	14,475	19,262	18,417	8,707	9,049
-2,212	-2,024	-2,375	-2,329	-1,296	-1,599	-5,631	-5,585	-5,067	-4,531	-2,545	-2,533
-	-	-	-	-	-	-	-	-	-	-	-437
2,380	2,440	1,926	115	2,394	608	971	996	3,992	4,031	125	126
133	129	653	249	808	828	2,518	1,567	1,816	1,336	40	59
622	714	532	581	545	566	1,237	1,161	1,746	1,473	329	373
53,503	52,117	7,949	8,840	514	327	7,089	1,274	2,811	6,225	770	809
29,932	28,061	21,024	22,944	16,228	16,283	89,115	92,123	34,561	32,594	16,658	23,723
372,673	347,590	419,763	379,471	455,776	365,103	1,159,617	1,029,203	1,073,669	934,591	129,015	136,355
10,288	31,345	40,590	26,056	16,806	13,554	66,088	42,370	38,870	39,052	4,369	12,089
-	-	-	-	-	-	-	-	-	-	-	-
290,494	271,051	327,709	306,498	381,411	302,466	906,297	820,781	902,612	779,603	108,552	103,239
3,580	3,584	2,520	2,564	3,085	2,453	12,568	11,677	9,127	8,180	1,046	902
29,997	25,830	17,435	18,284	38,628	27,357	75,657	74,292	127,311	107,774	9,208	7,375
35,432	34,964	131,350	133,913	71,823	42,363	251,409	190,593	225,111	179,342	31,463	13,173
194,757	181,780	135,238	104,582	228,860	202,582	418,290	393,222	423,597	381,123	62,118	78,443
26,728	24,893	41,166	47,155	39,015	27,711	148,373	150,997	113,763	101,156	4,717	3,346
-	-	-	-	-	-	-	-	3,703	2,028	-	-
51	79	6,454	3,122	3,960	3,695	9,517	8,600	7,863	7,795	2	4
34,705	13,159	-	973	100	210	3,067	1,598	17,394	14,519	30	-
4,892	9,900	16,790	17,554	15,095	9,800	30,121	27,130	34,000	33,500	1,176	2,196
137	133	653	249	808	835	2,518	1,567	1,859	1,340	41	59
733	773	805	569	543	390	1,303	1,326	1,398	1,342	207	286
140	-	45	-	2,941	-	15,363	-	5,636	-	-	-
94	129	16	120	293	234	469	2,691	176	183	28	69
10,577	3,279	3,912	3,567	9,010	10,271	58,045	60,581	8,799	5,634	2,061	2,553
352,111	329,848	396,974	358,708	430,967	341,455	1,092,788	966,644	1,018,607	882,968	116,466	120,495
19,485	23,188	20,071	19,338	21,811	21,500	49,550	48,218	35,100	33,624	16,235	16,235
34	34	9	9	1,378	1,377	9,207	8,874	8,290	8,084	12,980	12,962
1,259	-5,530	2,566	1,241	1,446	444	7,960	5,279	11,472	9,508	-16,678	-13,367
-	-	-	-	-	-	-	-	-	-	-	-
-216	50	143	175	174	327	112	188	200	407	12	30
20,562	17,742	22,789	20,763	24,809	23,648	66,829	62,559	55,062	51,623	12,549	15,860
372,673	347,590	419,763	379,471	455,776	365,103	1,159,617	1,029,203	1,073,669	934,591	129,015	136,355
536	1,042	15,243	12,234	2,664	3,044	18,073	31,160	283,095	273,296	28,707	41,035
9,049	5,496	9,208	11,734	22,105	15,908	13,715	13,523	12,511	10,271	412	584
824	772	1,494	1,508	3,791	3,254	5,494	4,761	10,067	7,610	238	216
-	-	-	-	-	-	-	-	-	-	-	-
44,984	51,320	53,386	43,932	111,060	78,956	240,402	315,721	160,904	107,688	31,316	29,993

表 一 (3)

各 本 國 銀 行

項 目	台新國際商業銀行		大眾商業銀行		日盛國際商業銀行		安泰商業銀行		中國信託商業銀行	
	九十九年底	九十八年底	九十九年底	九十八年底	九十九年底	九十八年底	九十九年底	九十八年底	九十九年底	九十八年底
資 產										
現金及存放同業	50,516	148,315	15,685	82,694	37,795	43,835	92,620	82,394	107,775	117,590
公平價值變動列入損益之金融資產	21,640	24,908	19,075	14,634	23,787	3,663	2,911	541	57,788	73,169
附賣回票債券投資	2,993	2,420	-	-	453	-	685	-	961	-
備供出售金融資產-淨額	173,195	36,515	89,329	18,200	2,102	2,409	27,893	11,145	246,356	99,589
待出售資產-淨額	-	-	-	-	-	-	-	-	-	-
放款及貼現	539,549	502,488	262,868	235,326	129,907	127,081	197,734	187,810	949,894	850,413
1. 進口押匯	-	-	-	-	-	-	-	-	-	-
2. 出口押匯	906	1,128	65	86	2	95	60	232	687	569
3. 貼 現	-	-	1,113	987	-	-	-	-	2,288	2,114
4. 透支	2,865	4,783	50	4,542	-	-	3	1	414	463
5. 短期放款	124,529	109,723	71,635	56,059	30,111	22,953	40,007	39,636	243,669	186,623
6. 中期(擔保)放款	140,755	126,244	65,794	60,697	26,174	27,237	69,922	66,305	355,023	315,128
7. 長期(擔保)放款	268,180	257,542	122,976	110,456	71,903	74,514	87,309	80,117	344,176	340,662
8. 放款轉列之催收款項	2,314	3,068	1,235	2,499	1,717	2,282	433	1,519	3,637	4,854
減：備抵呆帳	-5,826	-6,903	-3,888	-3,939	-1,185	-1,207	-757	-1,574	-10,089	-9,352
加(減)：貼現及放款評價調整	-	-	-	-	-	-	-	-	-	-
持有至到期日金融資產-淨額	3,432	6,214	-	-	300	-	-	-	174,880	320,105
採權益法之股權投資-淨額	1,858	1,293	1,428	1,415	48	30	11	1,112	26,726	22,179
固定資產	23,756	23,783	4,362	4,912	6,182	6,283	2,936	3,741	46,004	46,208
減：累計折舊	-6,478	-5,984	-1,154	-1,526	-1,944	-1,880	-822	-1,008	-13,501	-12,951
減：累計減損	-	-	-	-	-	-	-	-	-67	-
無形資產-淨額	2,152	1,673	2,506	2,909	33	226	258	266	11,976	10,153
應收承兌票款	2,158	2,466	821	627	242	250	453	369	12,107	6,859
應收利息及收益	1,364	1,426	668	613	430	249	610	489	3,474	3,066
其他金融資產-淨額	2,942	2,878	90	785	990	1,216	4,315	7,216	5,557	7,410
其他資產-淨額	113,056	98,118	21,865	23,610	6,631	7,111	22,658	12,378	115,740	111,940
資產合計	926,307	839,610	413,655	380,260	205,771	189,266	351,505	304,879	1,735,581	1,646,378
負 債										
中央銀行及同業存款	56,919	54,181	26,759	23,026	6,967	10,854	8,878	16,437	49,581	52,424
與待出售資產直接相關之負債	-	-	-	-	-	-	-	-	-	-
存款	704,417	654,156	304,799	287,966	179,728	157,799	267,895	227,634	1,270,494	1,228,931
1. 支票存款	3,422	3,604	1,891	1,615	736	900	2,048	2,135	12,074	10,775
2. 活期存款	46,189	48,882	21,613	28,247	12,610	11,141	21,434	17,790	107,256	109,332
3. 定期存款	182,165	159,994	104,227	80,136	48,748	28,005	104,008	70,975	222,263	231,715
4. 儲蓄存款	331,879	307,714	125,906	129,635	104,481	106,066	117,587	115,359	638,524	598,921
5. 外匯存款	140,762	133,962	51,162	48,333	13,153	11,687	22,818	21,375	278,262	267,731
6. 公庫存款	-	-	-	-	-	-	-	-	12,115	10,457
公平價值變動列入損益之金融負債	14,077	16,990	5,983	2,076	257	309	1,282	942	28,141	33,942
附買回票債券負債	17,439	7,239	20,628	11,248	385	158	8,625	5,453	92,908	78,057
借入款	25,000	25,000	18,037	18,485	2,500	6,500	30,435	31,115	64,586	78,427
承兌匯票	2,158	2,466	821	627	242	249	453	369	9,884	6,855
應付利息	1,494	1,289	632	594	278	346	696	710	1,958	2,090
承作結構型商品所收本金	13,384	-	1,682	-	-	-	171	-	39,639	-
其他金融負債	1,041	662	5	5	110	76	-	-	2,137	4,860
其他負債	29,628	24,306	10,114	12,613	2,038	1,991	12,754	2,928	46,720	40,010
負債合計	865,557	786,289	389,460	356,640	192,505	178,282	331,189	285,588	1,606,048	1,525,596
淨 值										
股本	49,158	49,158	21,835	27,293	13,196	12,046	16,797	16,797	75,103	75,103
資本公積	3,214	3,194	3,082	3,560	-	-	1,462	1,462	16,658	16,405
保留盈餘	8,217	801	-513	-7,310	58	-970	2,077	1,013	40,616	32,869
庫藏股票	-	-	-	-	-	-	-	-	-	-
股東權益其他項目	161	168	-209	77	12	-92	-20	19	-2,844	-3,595
淨值合計	60,750	53,321	24,195	23,620	13,266	10,984	20,316	19,291	129,533	120,782
負債及淨值合計	926,307	839,610	413,655	380,260	205,771	189,266	351,505	304,879	1,735,581	1,646,378
本表不包括下列表外項目：										
放款承諾責任	95,912	69,945	14,059	6,820	45,811	37,905	110,635	110,389	105,849	76,497
保證責任	13,045	15,142	21,578	19,237	1,564	2,554	4,522	4,466	32,982	47,972
信用狀責任	6,487	6,290	4,080	2,219	1,004	493	2,726	2,002	15,010	13,558
承銷有價證券	-	-	-	-	-	-	-	-	-	-
信託負債	222,628	226,267	84,000	78,705	31,318	30,439	61,355	52,894	880,797	938,274

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，中華郵政公司僅限於儲匯部門。

資 產 負 債（全 行）

單位：新臺幣百萬元

匯豐(台灣)銀行		台灣新光銀行		陽信商業銀行		板信商業銀行		中華郵政公司		台灣中小企業銀行	
九十九年底	九十八年底	九十九年底	九十八年底	九十九年底	九十八年底	九十九年底	九十八年底	九十九年底	九十八年底	九十九年底	九十八年底
124,525	-	95,899	90,207	42,406	41,089	33,324	27,340	2,250,824	3,165,319	87,521	88,999
5,436	-	5,207	3,829	2,598	2,121	690	658	3,959	2,471	4,282	2,285
-	-	-	-	-	-	-	-	3,580	3,392	2,519	1,234
105,842	-	9,627	8,289	2,670	3,552	1,331	862	307,946	290,930	14,928	16,916
-	-	-	-	-	-	-	-	-	-	-	-
140,849	-	328,574	286,623	173,909	163,474	107,411	117,229	1,016	1,180	935,304	920,988
1	-	-	-	-	-	-	-	-	-	1	-
6,066	-	311	50	28	23	100	96	-	-	374	675
-	-	-	-	-	-	-	-	-	-	2,066	2,621
4,561	-	14	13	3,777	3,685	7	7	-	-	1,293	3,742
30,659	-	70,708	47,859	30,409	28,665	22,369	20,317	1,016	1,180	235,176	275,638
11,396	-	114,842	99,319	36,090	24,775	30,927	33,807	-	-	342,934	299,990
87,286	-	141,086	135,667	101,526	102,980	52,305	58,735	-	-	343,362	322,003
880	-	1,613	3,715	2,079	3,346	1,703	4,267	-	-	10,098	16,319
-658	-	-2,944	-3,063	-1,374	-1,523	-1,068	-2,531	-	-	-8,333	-8,185
-	-	-	-	-	-	-	-	-	-	-	-
-	-	2,164	7,442	-	80	107	-	2,023,063	953,919	136,096	130,318
-	-	374	285	264	276	144	155	-	-	45	80
1,394	-	9,165	9,592	11,223	11,158	8,072	7,684	39,569	47,722	19,438	19,563
-104	-	-2,042	-2,091	-2,107	-1,952	-656	-617	-11,829	-12,077	-5,253	-5,051
-36	-	-	-7	-	-	-	-	-	-	-	-
8,271	-	1,401	1,403	1,048	1,060	1,617	1,656	110	112	169	110
2,512	-	704	724	111	59	472	486	-	-	2,489	2,078
315	-	569	520	265	268	168	180	28,797	28,547	1,594	1,464
254	-	5,358	4,869	434	437	74	458	150,509	235,229	3,772	3,752
16,011	-	15,637	14,326	3,152	4,449	5,107	8,703	5,018	5,035	21,403	21,478
404,611	-	469,693	422,948	234,599	224,548	156,793	162,263	4,802,562	4,721,779	1,215,974	1,196,029
447	-	2,586	3,318	5,806	5,939	1,450	3,835	-	-	86,518	113,012
-	-	-	-	-	-	-	-	-	-	-	-
357,084	-	414,195	375,004	205,028	199,361	139,329	141,987	4,585,518	4,556,308	991,800	963,632
5,117	-	5,593	5,803	2,305	2,173	1,440	1,306	19,554	30,317	21,473	20,891
155,262	-	45,044	39,209	19,233	16,545	12,775	11,276	-	-	151,517	143,930
116,131	-	86,980	68,582	35,981	30,658	19,133	21,617	-	-	190,180	180,180
38	-	245,393	227,341	139,799	143,416	99,098	101,591	4,565,964	4,525,991	515,891	497,443
80,536	-	31,110	33,963	7,542	6,362	6,883	6,197	-	-	100,438	94,429
-	-	75	106	168	207	-	-	-	-	12,301	26,759
2,761	-	1,650	848	16	7	42	55	652	63	326	255
-	-	670	-	2,254	-	-	-	27,921	-	9,951	4,130
-	-	14,800	11,800	8,009	6,009	3,939	3,889	39,755	13,115	44,000	33,050
2,512	-	704	724	112	60	481	486	-	-	2,580	2,136
118	-	513	516	362	439	193	217	12,677	14,670	1,624	1,713
4,685	-	158	-	-	-	-	-	-	-	178	-
119	-	176	316	-	3	25	-	19,885	23,686	10,374	9,743
5,509	-	9,690	7,882	2,159	2,397	2,491	2,896	36,933	39,848	24,727	26,489
373,235	-	445,142	400,408	223,746	214,215	147,950	153,365	4,723,341	4,647,690	1,172,078	1,154,160
30,000	-	19,578	19,578	12,250	12,250	9,558	9,558	25,000	25,000	40,285	38,736
-	-	366	366	11	11	-	-	9,667	17,349	-	-
1,780	-	4,164	2,135	-1,670	-2,223	-752	-692	32,160	26,105	3,553	3,240
-	-	-	-	-4	-4	-	-	-	-	-	-
-404	-	443	461	266	299	37	32	12,394	5,635	58	-107
31,376	-	24,551	22,540	10,853	10,333	8,843	8,898	79,221	74,089	43,896	41,869
404,611	-	469,693	422,948	234,599	224,548	156,793	162,263	4,802,562	4,721,779	1,215,974	1,196,029
9,865	-	128,714	97,604	50,519	53,343	11,701	14,782	-	-	438,992	292,783
12,567	-	8,048	16,793	3,089	3,552	2,464	3,111	-	-	14,535	14,566
5,656	-	6,370	3,146	957	675	1,289	865	-	-	11,666	13,498
-	-	-	-	-	-	-	-	-	-	-	-
65,612	-	160,271	128,522	32,872	35,340	28,043	32,013	-	-	136,918	145,522

表 一 (4)

各 本 國 銀 行

項 目	渣打國際商業銀行		臺中商業銀行		京城商業銀行		中華開發工業銀行		華泰商業銀行	
	九十九年底	九十八年底	九十九年底	九十八年底	九十九年底	九十八年底	九十九年底	九十八年底	九十九年底	九十八年底
資 產										
現金及存放同業	107,154	119,564	72,943	67,102	38,614	30,168	59,157	39,866	22,791	19,156
公平價值變動列入損益之金融資產	28,406	28,515	1,458	494	1,156	1,705	21,237	11,095	1,011	865
附賣回票債券投資	-	-	-	-	-	-	807	-	110	-
備供出售金融資產-淨額	178,339	108,236	1,141	679	2,383	2,738	49,325	46,030	828	874
待出售資產-淨額	-	-	151	-	-	-	-	-	-	-
放款及貼現	348,198	315,359	247,600	220,300	97,395	95,689	72,326	65,631	88,922	82,920
1.進口押匯	2,424	1,561	-	-	-	-	-	-	-	-
2.出口押匯	1,222	1,076	557	490	33	81	6	-	28	36
3.貼 現	-	-	-	-	-	-	-	-	-	-
4.透支	163	769	37	66	194	226	-	-	3	22
5.短期放款	34,747	38,873	74,325	77,010	21,640	19,158	5,567	971	35,342	27,811
6.中期(擔保)放款	61,818	65,704	93,922	69,623	32,239	30,107	53,364	56,187	24,823	27,733
7.長期(擔保)放款	246,274	204,273	77,231	70,279	42,996	45,486	12,963	7,672	27,762	26,069
8.放款轉列之催收款項	1,550	3,103	1,528	2,832	293	631	426	801	964	1,249
減：備抵呆帳	-3,028	-2,273	-2,677	-2,620	-1,434	-1,120	-1,211	-1,111	-1,107	-781
加(減)：貼現及放款評價調整	-	-	-	-	-	-	-9	-	-	-
持有至到期日金融資產-淨額	-	-	11,593	13,372	6,586	7,128	-	-	1,130	774
採權益法之股權投資-淨額	77	369	336	284	92	17	43,073	43,761	42	22
固定資產	10,405	11,391	5,140	5,485	4,082	5,354	2,449	2,547	2,756	2,824
減：累計折舊	-3,152	-3,778	-1,820	-1,803	-1,136	-2,067	-1,206	-1,155	-1,089	-1,100
減：累計減損	-	-24	-77	-81	-43	-43	-24	-105	-	-
無形資產-淨額	3,289	3,362	-	-	13	62	-	-	49	40
應收承兌票款	424	709	873	486	15	14	77	67	181	37
應收利息及收益	1,587	1,639	421	401	541	478	620	436	201	162
其他金融資產-淨額	483	340	181	183	20,334	20,631	27,088	29,529	504	629
其他資產-淨額	30,565	33,234	4,843	6,057	1,193	3,294	3,659	12,269	665	571
資產合計	702,747	616,643	342,106	310,339	169,791	164,048	277,368	248,860	116,994	106,993
負 債										
中央銀行及同業存款	10,647	49,356	2,371	6,578	2,460	855	6,339	4,702	2,337	2,255
與待出售資產直接相關之負債	-	-	-	-	-	-	-	-	-	-
存款	590,527	470,070	303,481	276,579	135,009	135,231	49,389	31,070	103,257	95,056
1.支票存款	3,475	3,486	4,909	5,134	1,582	1,528	117	171	1,457	1,333
2.活期存款	90,966	102,510	52,344	48,301	14,905	12,883	4,273	3,864	8,781	9,363
3.定期存款	174,267	78,083	43,402	38,806	8,216	9,522	27,137	14,333	20,377	16,315
4.儲蓄存款	219,731	194,831	187,405	172,387	102,247	104,996	-	-	70,621	66,202
5.外匯存款	102,088	91,160	15,270	11,785	8,059	6,302	17,862	12,702	2,021	1,843
6.公庫存款	-	-	151	166	-	-	-	-	-	-
公平價值變動列入損益之金融負債	19,801	19,962	87	67	28	2	13,949	17,731	11	-
附買回票債券負債	-	-	1,478	-	11,050	5,100	14,464	8,888	-	-
借入款	19,224	29,599	9,970	6,920	5,687	7,343	27,853	28,781	2,400	1,400
承兌匯票	424	709	914	498	16	16	76	67	181	37
應付利息	630	532	239	148	121	131	511	506	192	170
承作結構型商品所收本金	11,102	-	-	-	-	-	27,561	-	-	-
其他金融負債	358	233	-	-	575	655	379	17,044	86	31
其他負債	10,996	11,114	3,692	3,903	1,555	3,548	4,429	5,295	1,395	1,205
負債合計	663,709	581,575	322,232	294,693	156,501	152,881	144,950	114,084	109,859	100,154
淨 值										
股本	29,106	29,106	17,319	13,719	10,512	10,512	77,604	77,604	6,447	6,447
資本公積	5,786	10,432	792	767	172	106	28,486	28,361	298	298
保留盈餘	3,671	-4,587	1,489	902	2,529	513	22,226	19,547	384	121
庫藏股票	-	-	-	-	-20	-	-	-	-	-
股東權益其他項目	475	117	274	258	97	36	4,102	9,264	6	-27
淨值合計	39,038	35,068	19,874	15,646	13,290	11,167	132,418	134,776	7,135	6,839
負債及淨值合計	702,747	616,643	342,106	310,339	169,791	164,048	277,368	248,860	116,994	106,993
本表不包括下列表外項目：										
放款承諾責任	17,386	16,879	57,481	44,471	22,995	22,535	7,417	6,558	32,366	23,341
保證責任	6,986	8,591	3,267	3,199	2,839	2,185	10,786	9,077	660	656
信用狀責任	4,537	2,789	3,651	2,312	110	156	1,152	690	680	398
承銷有價證券	-	-	-	-	-	-	-	-	-	-
信託負債	143,491	141,883	35,556	33,489	19,066	18,957	1,289	3,178	14,530	10,967

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，中華郵政公司僅限於儲匯部門。

資 產 負 債 (全 行)

單位：新臺幣百萬元

三信商業銀行		全國農業金庫		大台北商業銀行		慶豐商業銀行	
九十九年底	九十八年底	九十九年底	九十八年底	九十九年底	九十八年底	九十九年底	九十八年底
24,426	26,354	353,862	284,879	7,534	7,337	-	13,830
758	736	21,590	25,291	25	-	-	1
-	-	-	-	-	199	-	-
1,603	1,934	103,210	126,481	2,665	1,547	-	298
-	-	-	-	-	-	-	-
85,595	76,409	153,470	112,375	31,565	26,156	-	19,215
-	-	-	-	-	-	-	-
19	19	-	-	-	-	-	7
-	-	-	-	-	-	-	-
198	90	5	-	409	363	-	-
11,212	11,742	43,547	23,038	2,933	2,672	-	3,758
44,663	35,981	90,812	73,892	13,016	12,858	-	7,440
28,960	27,176	17,835	14,482	15,176	10,159	-	5,225
543	1,401	1,271	963	31	104	-	2,785
-811	-882	-1,091	-551	-281	-351	-	-1,671
-	-	-	-	-	-	-	-
1,339	1,395	42,855	52,297	3,309	3,887	-	137
9	7	33	15	-	-	-	246
1,651	1,840	219	151	2,396	1,721	-	4,964
-538	-533	-109	-84	-377	-368	-	-1,580
-	-	-	-	-88	-	-	-
102	154	8	5	1	2	-	6
2	8	-	-	-	-	-	42
173	148	2,407	2,840	107	100	-	130
255	380	8,722	5,652	7	7	-	1,350
1,507	1,503	1,408	1,196	290	512	-	10,141
116,071	109,453	686,584	610,547	47,153	40,749	-	47,109
162	172	19	21	506	452	-	16,314
-	-	-	-	-	-	-	-
106,186	100,447	620,203	557,527	38,327	34,502	-	45,851
1,721	1,534	90	14	711	604	-	181
11,578	9,555	785	593	2,295	2,362	-	1,831
12,904	12,993	91,567	78,324	5,620	2,641	-	2,095
78,706	75,455	525,688	475,838	29,492	28,895	-	38,411
1,277	910	-	-	209	-	-	3,333
-	-	2,073	2,758	-	-	-	-
24	-	1,949	1,929	-	-	-	-
-	-	37,320	25,008	2,754	1,030	-	144
2,499	2,500	800	800	-	-	-	3,011
3	9	-	-	-	-	-	42
133	129	530	455	47	46	-	330
-	-	-	-	-	-	-	-
-	-	2,404	2,395	-	-	-	115
1,807	1,515	1,125	1,112	689	523	-	892
110,814	104,772	664,350	589,247	42,323	36,553	-	66,699
4,180	3,680	20,080	20,000	2,100	2,100	-	5,826
884	878	-	-	1,412	1,413	-	-
102	31	1,678	510	593	186	-	-25,435
-	-	-	-	-	-	-	-
91	92	476	790	725	497	-	19
5,257	4,681	22,234	21,300	4,830	4,196	-	-19,590
116,071	109,453	686,584	610,547	47,153	40,749	-	47,109
10,232	11,567	106,108	99,935	12,332	11,505	-	278
1,938	1,676	15,905	10,262	236	114	-	117
161	206	15	-	2	-	-	50
-	-	-	-	-	-	-	-
4,386	3,835	2,051	1,779	507	384	-	2,200