

表三

各 本 國 銀 行 損 益 (全 行)

93年1-6月

單位：新台幣百萬元

| 項 目        | 合 計     | 中國輸出入銀行 | 交 通 銀 行 | 中國農民銀行 | 中央信託局 | 臺 灣 銀 行 | 台 北 銀 行 | 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 |
|------------|---------|---------|---------|--------|-------|---------|---------|---------|--------|--------|--------|--------|
| 營業收入       |         |         |         |        |       |         |         |         |        |        |        |        |
| 利息收入       | 319,501 | 1,264   | 8,116   | 6,085  | 2,792 | 20,965  | 7,652   | 1,800   | 20,133 | 20,079 | 18,112 | 15,419 |
| 放款及貼現利息    | 246,478 | 1,056   | 6,170   | 4,909  | 2,310 | 17,982  | 5,202   | 1,683   | 17,343 | 15,577 | 13,694 | 12,013 |
| 存放及拆放同業利息  | 14,204  | 1       | 356     | 405    | 308   | 1,284   | 325     | 103     | 1,120  | 2,245  | 914    | 681    |
| 債券利息       | 16,417  | 3       | 375     | 519    | 137   | -       | 440     | 1       | 955    | 770    | 2,918  | 1,529  |
| 其他利息收入     | 42,402  | 204     | 1,215   | 252    | 37    | 1,699   | 1,685   | 13      | 715    | 1,487  | 586    | 1,196  |
| 買賣票券利益     | 18,724  | 47      | 236     | 48     | 135   | 2,633   | 1,545   | 196     | 701    | 2,036  | 904    | 2,544  |
| 買賣證券利益     | 8,256   | 2       | 1,468   | 192    | -     | -       | -       | 20      | 633    | 316    | 204    | 55     |
| 手續費及佣金收入   | 53,488  | 14      | 645     | 382    | 436   | 1,036   | 2,957   | 177     | 1,695  | 1,090  | 2,225  | 1,963  |
| 兌換利益       | 8,264   | -       | 47      | 91     | 108   | 196     | 164     | 11      | 22     | 138    | 458    | 372    |
| 雜項收入       | 17,433  | 40      | 80      | 16     | 23    | 316     | 153     | -       | 156    | 53     | 2,649  | 3,515  |
| 營業收入合計     | 425,666 | 1,367   | 10,592  | 6,814  | 3,494 | 25,146  | 12,471  | 2,204   | 23,340 | 23,712 | 24,552 | 23,868 |
| 營業支出       |         |         |         |        |       |         |         |         |        |        |        |        |
| 利息支出       | 136,020 | 811     | 4,215   | 2,909  | 1,530 | 18,342  | 4,481   | 821     | 10,237 | 11,813 | 7,256  | 7,198  |
| 存款利息       | 101,812 | -       | 1,685   | 1,930  | 1,091 | 17,770  | 2,286   | 570     | 9,690  | 9,617  | 4,833  | 4,635  |
| 借入款利息支出    | 16,135  | 811     | 1,017   | 941    | 435   | 280     | 452     | 88      | 244    | 590    | 1,167  | 2,035  |
| 其他利息支出     | 18,073  | -       | 1,513   | 38     | 4     | 292     | 1,743   | 163     | 303    | 1,606  | 1,256  | 528    |
| 買賣票券損失     | 2,017   | -       | -       | -      | -     | -       | -       | -       | -      | -      | -      | -      |
| 買賣證券損失     | 1,129   | -       | -       | -      | 52    | -       | -       | -       | -      | -      | -      | -      |
| 手續費及佣金支出   | 12,776  | 6       | 50      | 58     | 88    | 180     | 1,269   | 10      | 217    | 255    | 372    | 385    |
| 各項提存       | 66,431  | -22     | 1,641   | 952    | 537   | 2,019   | 934     | 318     | 4,167  | 2,529  | 3,505  | 4,121  |
| 業務、總務及管理費用 | 131,659 | 243     | 1,514   | 2,002  | 913   | 6,823   | 3,135   | 914     | 7,283  | 6,956  | 6,425  | 6,289  |
| 兌換損失       | 324     | 2       | -       | -      | -     | -       | -       | -       | -      | -      | -      | -      |
| 雜項支出       | 8,100   | 22      | 4       | 6      | 144   | 17      | 3       | -       | 13     | 1,325  | 33     | 47     |
| 營業支出合計     | 358,456 | 1,062   | 7,424   | 5,927  | 3,264 | 27,381  | 9,822   | 2,063   | 21,917 | 22,878 | 17,591 | 18,040 |
| 營業利益       | 67,210  | 305     | 3,168   | 887    | 230   | -2,235  | 2,649   | 141     | 1,423  | 834    | 6,961  | 5,828  |
| 營業外利益      |         |         |         |        |       |         |         |         |        |        |        |        |
| 處分長期股權投資利益 | 17,135  | -       | -       | 24     | 455   | 6,487   | 172     | -       | 339    | 26     | -      | 88     |
| 雜項利益       | 37,900  | 1       | 503     | 667    | 241   | 2,800   | 654     | 150     | 810    | 375    | 370    | 385    |
| 營業外利益      | 55,035  | 1       | 503     | 691    | 696   | 9,287   | 826     | 150     | 1,149  | 401    | 370    | 473    |
| 營業外損失      |         |         |         |        |       |         |         |         |        |        |        |        |
| 處分長期股權投資損失 | 50      | -       | -       | -      | -     | -       | -       | -       | -      | -      | 12     | -      |
| 雜項損失       | 37,720  | 4       | 91      | 602    | 10    | 97      | 476     | 11      | 49     | 484    | 107    | 96     |
| 營業外損失      | 37,770  | 4       | 91      | 602    | 10    | 97      | 476     | 11      | 49     | 484    | 119    | 96     |
| 稅前純益       | 84,475  | 302     | 3,580   | 976    | 916   | 6,955   | 2,999   | 280     | 2,523  | 751    | 7,212  | 6,205  |

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，中信局僅限於銀行部門。

註2：原併入「業務、總務及管理費用」之各項提存，自92年6月底資料起改為單獨列示。

註3：中華開發工業銀行於93年8月30日調降全年財務預測，認列投資損失-11,235百萬元。

| 彰化商業銀行 | 中國國際商銀 | 國泰世華商銀 | 華僑商業銀行 | 上海商業銀行 | 聯邦商業銀行 | 中華商業銀行 | 遠東國際商銀 | 復華商業銀行 | 建華商業銀行 | 玉山商業銀行 | 萬泰商業銀行 | 寶華商業銀行 | 中興商業銀行  |
|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|---------|
| 14,697 | 11,970 | 15,658 | 3,334  | 4,497  | 5,243  | 4,832  | 4,689  | 3,522  | 4,885  | 6,509  | 8,147  | 2,575  | 790     |
| 11,497 | 7,100  | 12,467 | 2,508  | 3,477  | 3,019  | 3,494  | 4,383  | 3,069  | 3,635  | 3,727  | 7,323  | 2,250  | 611     |
| 869    | 1,029  | 388    | 44     | 576    | 110    | 100    | 70     | 207    | 130    | 104    | 102    | 8      | 35      |
| 467    | 854    | 1,643  | 255    | 291    | 59     | 68     | 59     | -      | 225    | 722    | 116    | 164    | 46      |
| 1,864  | 2,987  | 1,160  | 527    | 153    | 2,055  | 1,170  | 177    | 246    | 895    | 1,956  | 606    | 153    | 98      |
| 169    | 800    | 309    | 294    | 139    | 227    | 55     | 213    | 524    | 967    | 214    | 180    | 150    | -       |
| 193    | 7      | -      | 45     | 837    | -      | -      | 120    | 264    | 49     | -      | -      | -      | -       |
| 1,432  | 2,310  | 3,140  | 651    | 1,213  | 1,101  | 776    | 1,144  | 785    | 1,197  | 1,060  | 913    | 254    | 50      |
| 320    | 1,001  | 222    | 99     | 208    | 76     | 19     | -      | 11     | 2,556  | 125    | 24     | 5      | 4       |
| 73     | 947    | 3,384  | 19     | 63     | 3      | 17     | 196    | 84     | 7      | 328    | 170    | 22     | 1       |
| 16,884 | 17,035 | 22,713 | 4,442  | 6,957  | 6,650  | 5,699  | 6,362  | 5,190  | 9,661  | 8,236  | 9,434  | 3,006  | 845     |
| 6,078  | 5,125  | 3,854  | 1,365  | 1,469  | 1,276  | 1,609  | 1,660  | 1,382  | 2,629  | 1,826  | 1,816  | 1,283  | 906     |
| 4,280  | 2,794  | 2,438  | 1,103  | 1,169  | 1,086  | 1,511  | 806    | 1,014  | 1,458  | 1,273  | 1,538  | 1,241  | 524     |
| 314    | 1,798  | 486    | 8      | 297    | 91     | 72     | 409    | 57     | 629    | 423    | 9      | 16     | 5       |
| 1,484  | 533    | 930    | 254    | 3      | 99     | 26     | 445    | 311    | 542    | 130    | 269    | 26     | 377     |
| -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | 4       |
| -      | -      | -      | -      | -      | 36     | -      | -      | -      | -      | -      | 592    | 50     | -       |
| 128    | 245    | 475    | 184    | 394    | 393    | 139    | 432    | 317    | 125    | 374    | 195    | 24     | 11      |
| 6,365  | 1,965  | 3,738  | 1,721  | 1,056  | 2      | 124    | -77    | 1,326  | 540    | 845    | 2,235  | 1,091  | 53      |
| 5,459  | 4,523  | 5,859  | 1,543  | 1,820  | 3,327  | 1,835  | 2,854  | 1,558  | 2,642  | 2,378  | 3,217  | 1,086  | 552     |
| -      | -      | -      | -      | -      | -      | -      | 47     | -      | -      | -      | -      | -      | -       |
| 29     | 908    | 275    | -      | 1      | 1,123  | 5      | 44     | -      | 1,931  | 20     | 24     | 1      | -       |
| 18,059 | 12,766 | 14,201 | 4,813  | 4,740  | 6,157  | 3,712  | 4,960  | 4,583  | 7,867  | 5,443  | 8,079  | 3,535  | 1,526   |
| -1,175 | 4,269  | 8,512  | -371   | 2,217  | 493    | 1,987  | 1,402  | 607    | 1,794  | 2,793  | 1,355  | -529   | -681    |
| 184    | 470    | 331    | -      | -      | -      | 32     | -      | -      | 242    | 1,335  | -      | -      | 30      |
| 2,054  | 171    | 1,224  | 421    | 18     | 277    | 349    | 1,130  | 73     | 199    | 741    | 133    | 80     | 18,948  |
| 2,238  | 641    | 1,555  | 421    | 18     | 277    | 381    | 1,130  | 73     | 441    | 2,076  | 133    | 80     | 18,978  |
| -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -       |
| 197    | 21     | 61     | 17     | 13     | 46     | 1,831  | 10     | 6      | 23     | 25     | 58     | 64     | 31,094  |
| 197    | 21     | 61     | 17     | 13     | 46     | 1,831  | 10     | 6      | 23     | 25     | 58     | 64     | 31,094  |
| 866    | 4,889  | 10,006 | 33     | 2,222  | 724    | 537    | 2,522  | 674    | 2,212  | 4,844  | 1,430  | -513   | -12,797 |

| 台新國際商銀 | 富邦商業銀行 | 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 | 誠泰商業銀行 | 陽信商業銀行 | 板信商業銀行 | 第七商業銀行 | 高新商業銀行 | 臺灣中小企銀 | 台北國際商銀 |
|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 16,321 | 6,394  | 4,806  | 4,849  | 3,293  | 19,989 | 3,420  | 4,549  | 2,455  | 2,022  | 1,003  | 635    | 12,172 | 4,431  |
| 9,802  | 3,148  | 3,835  | 4,434  | 2,954  | 12,668 | 3,129  | 2,869  | 2,133  | 1,859  | 898    | 548    | 10,189 | 3,918  |
| 244    | 145    | 70     | 51     | 52     | 468    | 142    | 149    | 41     | 89     | 86     | 40     | 329    | 94     |
| 429    | -      | 229    | 132    | 4      | 1,062  | 120    | 356    | 39     | 50     | 18     | 35     | 975    | -      |
| 5,846  | 3,101  | 672    | 232    | 283    | 5,791  | 29     | 1,175  | 242    | 24     | 1      | 12     | 679    | 419    |
| 794    | -      | 36     | 40     | 216    | 406    | -      | -      | 93     | 71     | 13     | 1      | 99     | 866    |
| 15     | 1,334  | 67     | 44     | 80     | -      | 126    | 353    | 10     | 171    | -      | -      | -      | 315    |
| 4,075  | 2,477  | 895    | 711    | 1,610  | 8,982  | 582    | 743    | 272    | 192    | 20     | 16     | 972    | 649    |
| 842    | 76     | -      | 6      | 48     | 651    | 11     | 22     | 4      | 9      | -      | -      | 146    | 71     |
| 463    | 74     | 250    | 39     | 5      | 2,720  | 842    | 110    | 1      | 10     | -      | 34     | 21     | 117    |
| 22,510 | 10,355 | 6,054  | 5,689  | 5,252  | 32,748 | 4,981  | 5,777  | 2,835  | 2,475  | 1,036  | 686    | 13,410 | 6,449  |
| 3,565  | 2,008  | 1,499  | 1,555  | 1,160  | 5,223  | 1,095  | 1,369  | 875    | 845    | 405    | 280    | 5,231  | 1,905  |
| 1,968  | 960    | 1,087  | 1,235  | 913    | 3,822  | 1,019  | 1,031  | 787    | 735    | 405    | 256    | 3,861  | 1,320  |
| 405    | 507    | 127    | 314    | 103    | 708    | 72     | 334    | 52     | 16     | -      | 2      | 339    | 126    |
| 1,192  | 541    | 285    | 6      | 144    | 693    | 4      | 4      | 36     | 94     | -      | 22     | 1,031  | 459    |
| -      | 1,779  | -      | -      | -      | -      | 1      | 54     | -      | -      | -      | -      | -      | -      |
| -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| 2,883  | 1,011  | 69     | 589    | 732    | 219    | 75     | 150    | 58     | 64     | 3      | 2      | 272    | 97     |
| 4,044  | 1,930  | 316    | 1,347  | 595    | 4,374  | 1,957  | 1,356  | 465    | 105    | 56     | 101    | 3,506  | 584    |
| 7,501  | 2,354  | 2,678  | 1,887  | 1,211  | 13,467 | 1,279  | 2,254  | 1,128  | 941    | 408    | 363    | 4,158  | 2,122  |
| -      | -      | 61     | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      | -      |
| -      | 2      | -      | -      | 973    | 72     | 419    | -      | 26     | 18     | -      | -      | 2      | -      |
| 17,993 | 9,084  | 4,623  | 5,378  | 4,671  | 23,355 | 4,826  | 5,183  | 2,552  | 1,973  | 872    | 746    | 13,169 | 4,708  |
| 4,517  | 1,271  | 1,431  | 311    | 581    | 9,393  | 155    | 594    | 283    | 502    | 164    | -60    | 241    | 1,741  |
| 723    | 868    | -      | -      | -      | 1,004  | -      | 37     | -      | -      | -      | -      | 63     | 94     |
| 1,403  | 643    | 17     | 140    | 30     | 474    | 14     | 194    | 421    | 59     | 163    | 26     | 116    | 180    |
| 2,126  | 1,511  | 17     | 140    | 30     | 1,478  | 14     | 231    | 421    | 59     | 163    | 26     | 179    | 274    |
| -      | -      | -      | -      | -      | -      | 37     | -      | -      | -      | -      | -      | -      | -      |
| 295    | 28     | 157    | -71    | 71     | 986    | 53     | 9      | 41     | 20     | 73     | 10     | 5      | 7      |
| 295    | 28     | 157    | -71    | 71     | 986    | 90     | 9      | 41     | 20     | 73     | 10     | 5      | 7      |
| 6,348  | 2,754  | 1,291  | 522    | 540    | 9,885  | 79     | 816    | 663    | 541    | 254    | -44    | 415    | 2,008  |

| 新竹國際商銀 | 臺中商業銀行 | 台南中小企銀 | 高雄中小企銀 | 花蓮中小企銀 | 台東中小企銀 | 中華開發工銀 | 華泰商業銀行 | 三信商業銀行 | 臺灣工業銀行 | 聯信商業銀行 |
|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 5,385  | 3,494  | 2,067  | 609    | 1,123  | 1,599  | 1,400  | 1,065  | 999    | 626    | 1,030  |
| 5,047  | 3,450  | 1,827  | 506    | 997    | 1,532  | 948    | 967    | 925    | 468    | 928    |
| 90     | 3      | 121    | 37     | 41     | 52     | 175    | 35     | 43     | 57     | 36     |
| -      | -      | 20     | 36     | 63     | 10     | 124    | 42     | 25     | 19     | 13     |
| 248    | 41     | 99     | 30     | 22     | 5      | 153    | 21     | 6      | 82     | 53     |
| 87     | 118    | -      | -      | -      | -      | 168    | 8      | -      | 399    | 43     |
| 64     | 31     | 83     | -      | -      | -      | 632    | -      | -      | 526    | -      |
| 1,124  | 243    | 219    | 28     | 10     | 407    | 209    | 61     | 114    | 171    | 60     |
| 74     | 13     | -      | -      | -      | -      | -      | 14     | -      | -      | -      |
| 48     | 1      | 8      | 11     | 63     | 4      | 7      | -      | -      | 290    | -      |
| 6,782  | 3,900  | 2,377  | 648    | 1,196  | 2,010  | 2,416  | 1,148  | 1,113  | 2,012  | 1,133  |
| 1,932  | 1,233  | 788    | 344    | 259    | 479    | 666    | 425    | 390    | 232    | 366    |
| 1,476  | 1,227  | 721    | 342    | 249    | 463    | 263    | 424    | 389    | 151    | 366    |
| 143    | 1      | 67     | 2      | 10     | -      | 95     | 1      | 1      | 36     | -      |
| 313    | 5      | -      | -      | -      | 16     | 308    | -      | -      | 45     | -      |
| -      | -      | 1      | -      | 174    | 3      | -      | -      | 1      | -      | -      |
| -      | -      | -      | -      | 307    | -      | -      | 15     | -      | -      | 77     |
| 102    | 48     | 24     | 7      | 3      | 5      | 16     | 6      | 10     | 2      | 3      |
| 1,388  | 764    | 563    | 59     | 4      | 26     | 896    | 59     | 171    | 27     | 53     |
| 2,169  | 1,426  | 813    | 400    | 753    | 764    | 540    | 603    | 417    | 426    | 447    |
| -      | -      | 1      | -      | -      | -      | 17     | -      | -      | 169    | 27     |
| -      | 319    | -      | -      | 6      | 141    | 9      | -      | -      | 138    | -      |
| 5,591  | 3,790  | 2,190  | 810    | 1,506  | 1,418  | 2,144  | 1,108  | 989    | 994    | 973    |
| 1,191  | 110    | 187    | -162   | -310   | 592    | 272    | 40     | 124    | 1,018  | 160    |
| -      | -      | -      | -      | -      | 2      | 4,129  | -      | -      | -      | -      |
| 546    | 214    | 179    | 10     | 34     | 28     | 127    | 24     | 10     | 20     | 54     |
| 546    | 214    | 179    | 10     | 34     | 30     | 4,256  | 24     | 10     | 20     | 54     |
| -      | -      | -      | -      | -      | -      | -      | 1      | -      | -      | -      |
| 178    | 9      | 3      | 2      | -      | 24     | 16     | 1      | -      | -      | 310    |
| 178    | 9      | 3      | 2      | -      | 24     | 16     | 2      | -      | -      | 310    |
| 1,559  | 315    | 363    | -154   | -276   | 598    | 4,512  | 62     | 134    | 1,038  | -96    |