

本國銀行資產負債表(全行)

92年12月31日

單位：新臺幣佰萬元

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
資 產								
現金及存放同業	3,499,895	1,851	64,533	80,520	66,525	374,928	94,335	20,774
政府債券	558,258	100	22,135	6,335	5,950	114,754	10,797	3,581
其他投資	3,250,143	12,180	56,954	36,550	16,089	608,933	197,095	11,901
減：備抵投資損失	-11,865	-	-43	-10	-118	-104	-204	-1
放款及貼現	14,563,212	92,617	424,362	396,848	173,304	1,079,281	379,979	114,225
1. 貼 現	26,052	-	-	-	-	5	-	3
2. 進口押匯	1,595	-	-	-	-	4	2	-
3. 透支	100,566	-	249	645	706	1,510	28,151	10,876
4. 短期放款	3,868,363	2,267	57,264	133,403	29,850	305,588	60,200	34,685
5. 中長期放款	9,810,672	90,176	354,889	234,721	136,737	741,941	280,513	66,779
小計	13,807,248	92,443	412,402	368,769	167,293	1,049,048	368,866	112,343
6. 其他放款								
出口押匯	59,482	-	1,832	1,085	534	3,314	1,873	14
催收款項	696,482	174	10,128	26,994	5,477	26,919	9,240	1,868
小計	755,964	174	11,960	28,079	6,011	30,233	11,113	1,882
減：備抵呆帳	-200,937	-819	-4,104	-3,986	-3,487	-10,392	-2,976	-875
固定資產	632,881	697	8,396	10,501	969	105,628	10,648	4,150
減：累計折舊	-112,206	-171	-1,530	-3,648	-839	-6,450	-2,086	-734
應收承兌票款	72,887	-	2,603	1,163	150	1,389	1,522	180
應收利息及收益	111,172	583	2,537	3,417	1,171	14,140	2,836	505
聯行(內部)往來	845	359	-	-	-	-	-	-
其他資產	1,049,776	450	8,201	17,363	3,413	94,534	11,270	1,118
減：備抵損失	-28,747	-5	-1,507	-380	-43	-1,748	-258	-
資產合計	23,385,314	107,842	582,537	544,673	263,084	2,374,893	702,958	154,824
負 債								
中央銀行及同業存款	1,826,938	-	62,999	56,922	22,918	118,071	34,737	14,344
存款	17,139,412	-	230,980	371,723	141,305	1,918,736	488,553	111,524
1. 支票存款	332,368	-	5,034	7,686	3,408	22,651	10,110	991
2. 活期存款	1,407,629	-	15,293	36,878	18,919	57,887	33,170	7,087
3. 定期存款	2,727,753	-	74,351	55,954	19,879	120,355	55,814	14,975
4. 儲蓄存款	10,567,670	-	88,976	212,294	88,228	1,329,229	285,202	76,606
5. 外匯存款	1,502,873	-	44,268	20,560	10,871	89,242	43,222	3,697
6. 公庫存款	601,119	-	3,058	38,351	-	299,372	61,035	8,168
借入款	2,202,483	87,581	212,810	89,786	72,937	102,447	105,593	16,081
承兌匯票	74,501	-	2,652	1,172	156	1,409	1,544	181
應付利息	70,012	254	2,283	1,262	1,072	12,215	2,347	446
聯行(內部)往來	19,734	-	-	-	12,712	240	1	-
其他負債	608,227	2,150	12,318	9,698	5,704	62,312	19,871	2,031
負債合計	21,941,307	89,985	524,042	530,563	256,804	2,215,430	652,646	144,607
淨 值								
股本	956,442	12,000	26,849	12,474	5,660	48,000	23,378	4,577
公積	504,422	4,217	25,211	1,371	-	97,315	21,329	5,060
未分配盈餘	-10,822	867	6,520	96	620	13,993	5,534	580
權益調整	5,034	773	457	169	-	155	71	-
庫藏股票	-11,069	-	-542	-	-	-	-	-
淨值合計	1,444,007	17,857	58,495	14,110	6,280	159,463	50,312	10,217
負債及淨值合計	23,385,314	107,842	582,537	544,673	263,084	2,374,893	702,958	154,824
本表不包括下列表外項目：								
放款承諾責任	1,067,790	5,410	42,995	-	-	225,977	9,685	2,833
保證責任	859,801	1,444	67,991	15,883	13,242	52,820	51,283	8,029
信用狀責任	352,703	-	15,197	8,022	12,551	24,032	8,952	1,307
應收遠匯款	1,784,475	1,589	70,974	9,974	19,228	51,274	52,188	65
應付遠匯款	1,537,730	7,557	68,115	242	18,697	48,145	17,698	65
買入期證券	411,943	-	7,045	7,540	-	410	17,662	590
賣出期證券	128,192	554	-	-	-	34,552	17,678	200
承銷有價證券	3,825	-	-	-	-	6	1,778	120
信託負債	1,383,321	-	7,406	7,288	165,032	16,443	39,497	8,055

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，中信局僅限於銀行部

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	中國國際商銀	世華聯合商銀	華僑商業銀行
205,898	451,248	179,919	368,313	346,803	198,025	73,076	24,247
27,498	34,716	61,218	18,500	13,276	11,151	24,481	7,420
156,071	215,683	256,710	96,685	92,844	267,740	165,946	30,109
-25	-	-2	-1,251	-417	-197	-655	-31
1,216,469	1,237,994	868,020	869,201	843,518	530,093	555,263	181,070
948	904	7,731	9	4,892	5,549	100	4
-	15	64	21	3	273	6	264
3,356	32,277	2,379	4,631	2,514	1,492	671	502
183,704	249,711	274,043	357,585	313,859	173,146	153,647	64,912
964,017	884,617	566,105	464,134	448,647	333,521	394,155	92,217
1,152,025	1,167,524	850,322	826,380	769,915	513,981	548,579	157,899
594	829	3,938	11,947	3,327	7,535	940	3,814
63,850	69,641	13,760	30,874	70,276	8,577	5,744	19,357
64,444	70,470	17,698	42,821	73,603	16,112	6,684	23,171
-13,750	-16,008	-4,941	-10,216	-10,961	-6,611	-7,289	-4,353
59,104	27,035	39,711	38,701	34,728	15,539	25,186	10,624
-4,697	-6,693	-6,808	-8,180	-6,311	-5,054	-6,661	-2,151
2,324	2,742	10,724	8,882	6,781	6,458	589	2,087
11,605	8,561	5,760	5,415	5,523	4,715	3,823	1,143
4	-	-	100	-	-	379	-
40,281	38,137	18,520	19,997	20,869	48,007	27,193	19,354
-249	-1,088	-1,151	-866	-205	-933	-2,534	-1,185
1,700,533	1,992,327	1,427,680	1,405,281	1,346,448	1,068,933	858,797	268,334
229,059	201,393	50,990	52,943	92,587	218,910	41,171	21,222
1,275,890	1,547,961	1,086,572	1,079,848	953,906	630,611	659,711	215,238
20,252	22,557	36,544	44,841	33,112	18,554	12,465	4,762
88,078	97,549	136,376	151,887	106,879	64,235	69,561	19,373
187,093	244,007	133,770	146,475	128,978	81,784	144,749	28,973
828,356	1,114,752	629,890	613,276	587,479	214,901	392,855	120,605
28,381	53,009	132,911	117,988	94,160	236,969	39,847	41,525
123,730	16,087	17,081	5,381	3,298	14,168	234	-
58,987	134,646	184,898	164,881	185,830	86,993	66,626	13,030
2,356	2,644	10,950	9,342	7,057	6,621	611	2,107
5,419	4,407	3,113	3,682	2,845	1,588	2,355	862
-	5,037	35	-	1	1,707	-	-
51,692	34,506	38,826	35,911	29,355	53,407	19,864	6,504
1,623,403	1,930,594	1,375,384	1,346,607	1,271,581	999,837	790,338	258,963
25,000	22,085	46,216	37,091	49,595	37,261	43,182	11,376
46,749	35,563	24,684	12,619	21,340	22,281	22,585	199
5,328	3,886	-18,904	9,002	3,508	9,002	2,706	-2,209
53	199	300	-38	424	552	-14	5
-	-	-	-	-	-	-	-
77,130	61,733	52,296	58,674	74,867	69,096	68,459	9,371
1,700,533	1,992,327	1,427,680	1,405,281	1,346,448	1,068,933	858,797	268,334
183,214	73,069	23,616	26,540	26,996	324,921	19,648	-
27,907	60,445	36,810	69,973	33,434	102,056	16,294	10,729
11,657	15,961	34,449	44,975	27,348	54,287	2,599	6,682
3,796	65,126	56,175	21,177	27,945	154,442	62,221	9,774
4,558	42,834	51,367	25,954	23,174	54,874	54,365	8,037
7,928	694	25,587	21,286	9,386	8,301	29,749	1,448
3,933	2,559	-	1,319	3,840	3,500	486	-
350	-	-	464	489	-	-	-
11,435	5,733	181,863	68,835	43,066	124,054	56,784	3,851

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
96,816	12,696	22,255	29,526	29,950	33,372	25,478	25,477
10,415	1,907	2,424	4,076	3,570	468	9,283	3,477
51,240	23,536	8,871	15,459	10,912	126,422	44,130	19,631
-	-136	-383	-134	-	-281	13	-382
207,811	121,696	141,158	163,132	171,412	212,126	201,235	153,688
2	20	158	-	161	-	-	-
-	-	179	-	6	391	179	-
493	810	14	88	58	1,890	129	9
82,336	26,711	67,588	22,399	43,093	51,897	44,788	84,797
114,806	88,678	63,804	136,414	121,562	152,516	152,638	61,787
197,637	116,219	131,743	158,901	164,880	206,694	197,734	146,593
5,632	238	236	490	86	2,343	1,824	29
4,542	5,239	9,179	3,741	6,446	3,089	1,677	7,066
10,174	5,477	9,415	4,231	6,532	5,432	3,501	7,095
-2,351	-880	-2,519	-2,115	-2,816	-1,540	-2,249	-1,562
10,985	3,685	2,892	3,620	3,464	6,863	10,710	8,187
-2,630	-1,049	-1,404	-1,286	-735	-1,931	-1,428	-1,109
2,919	319	565	1,231	1,060	2,037	945	43
963	1,381	2,123	1,221	1,175	1,713	1,133	2,629
-	-	-	-	-	-	-	-
13,118	42,336	36,240	10,879	9,262	30,784	30,081	32,679
-312	-859	-504	-252	-50	-50	-385	-994
388,974	204,632	211,718	225,357	227,204	409,983	318,946	241,764
21,801	21,178	30,302	15,459	17,922	4,650	11,479	22,073
287,207	154,113	156,516	152,382	172,870	299,380	236,230	189,509
7,224	1,832	1,273	1,673	2,003	4,431	3,052	1,436
27,886	11,597	7,164	6,645	11,124	18,075	19,580	5,431
38,839	39,333	40,095	66,206	52,811	90,792	50,138	25,806
135,964	90,875	102,510	62,395	97,906	121,007	136,290	153,715
77,294	10,476	5,474	15,463	9,026	65,075	26,942	3,121
-	-	-	-	-	-	228	-
17,110	7,633	3,391	33,506	18,085	60,528	38,798	4,254
3,085	320	565	1,231	1,066	2,037	963	43
968	684	1,097	780	633	1,007	1,002	1,306
-	-	-	-	-	-	-	-
14,537	3,807	3,893	5,939	5,022	16,073	8,388	4,121
344,708	187,735	195,764	209,297	215,598	383,675	296,860	221,306
14,340	14,889	15,171	15,248	10,500	19,444	18,175	17,710
20,531	619	1,944	-	16	4,079	234	1,398
3,465	1,501	135	1,188	1,090	3,010	4,153	1,881
6,013	32	-341	12	-	-225	22	-
-83	-144	-955	-388	-	-	-498	-531
44,266	16,897	15,954	16,060	11,606	26,308	22,086	20,458
388,974	204,632	211,718	225,357	227,204	409,983	318,946	241,764
4,945	-	-	-	-	7,704	-	-
21,681	6,427	5,878	12,921	8,489	8,160	6,594	5,197
9,325	1,613	2,762	2,285	2,470	4,556	3,735	324
22,007	18,674	3,982	19,979	8,762	190,426	26,557	297
15,931	15,201	4,957	19,548	7,550	171,575	28,022	7,600
16,845	3,902	466	-	9,742	8,464	14,046	12,784
3,744	6,678	-	2,377	-	6,654	468	4,970
-	-	-	-	-	-	-	-
34,404	9,352	3,443	19,440	18,180	49,088	19,745	10,669

泛亞商業銀行	中興商業銀行	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
8,476	8,780	33,000	50,101	32,636	26,654	14,147	91,051
2,753	1,560	2,165	21,683	811	4,869	2,928	34,251
11,027	5,524	61,446	61,016	8,907	4,443	13,036	158,942
-471	-	-14	-144	-165	-	-	-1,678
133,273	73,596	401,748	138,740	174,372	169,165	152,791	638,753
-	2	-	73	513	-	-	1,481
-	-	-	-	144	-	-	-
146	64	868	44	104	76	61	554
22,421	7,238	120,903	16,945	70,590	41,839	33,505	155,935
78,222	23,650	274,972	119,118	96,372	120,094	110,140	467,424
100,789	30,954	396,743	136,180	167,723	162,009	143,706	625,394
140	-	408	45	258	375	284	998
32,344	42,642	4,597	2,515	6,391	6,781	8,801	12,361
32,484	42,642	5,005	2,560	6,649	7,156	9,085	13,359
-4,360	-20,361	-2,933	-1,588	-1,377	-1,760	-2,278	-7,928
5,342	7,428	17,817	6,376	4,642	5,185	3,315	41,757
-938	-931	-2,188	-1,305	-1,337	-831	-705	-8,331
293	23	1,952	215	1,558	599	313	2,600
1,587	478	1,858	1,621	1,679	2,726	595	4,349
-	-	-	2	-	-	-	-
7,914	11,575	53,441	11,993	25,317	19,862	19,213	142,704
-607	-1,501	-275	-35	-617	-716	-159	-3,171
164,289	86,171	568,017	288,675	246,426	230,196	203,196	1,093,299
17,034	51,912	49,260	14,573	16,782	20,417	19,039	50,398
134,254	75,692	384,492	207,007	180,316	174,863	159,498	833,309
1,107	562	3,512	2,338	1,732	1,473	2,010	8,491
6,018	1,609	22,778	17,112	10,982	12,435	14,338	69,619
19,719	26,262	100,823	22,969	40,998	40,314	41,296	183,134
103,988	46,698	198,942	142,585	101,985	111,490	95,111	456,926
3,422	561	58,437	22,003	24,619	9,151	6,199	110,404
-	-	-	-	-	-	544	4,735
1,176	1,065	66,929	26,258	20,552	16,277	6,123	88,493
293	23	1,954	228	1,555	599	314	2,713
805	512	1,758	895	726	1,065	636	3,529
-	-	-	-	-	-	-	-
2,641	2,749	19,834	6,531	9,469	4,581	2,519	30,572
156,203	131,953	524,227	255,492	229,400	217,802	188,129	1,009,014
14,700	3,715	28,468	21,857	16,193	13,248	14,093	53,160
-	-	7,298	5,516	1	979	223	28,994
-6,402	-49,523	8,024	5,810	1,008	-1,510	751	7,798
-212	26	-	-	-164	-	-	-1,779
-	-	-	-	-12	-323	-	-3,888
8,086	-45,782	43,790	33,183	17,026	12,394	15,067	84,285
164,289	86,171	568,017	288,675	246,426	230,196	203,196	1,093,299
-	-	-	-	4,560	-	-	1,376
1,866	1,916	23,272	8,822	15,690	3,515	5,859	69,892
1,145	81	4,779	1,188	4,066	2,502	1,748	11,300
686	61	175,181	55,403	22,094	5,904	3,707	555,740
613	62	139,873	50,991	29,191	7,441	2,888	539,042
4,310	-	27,900	25,973	20,333	-	3,682	50,046
-	2,535	4,020	6,073	2,992	-	-	990
-	-	-	-	-	-	618	-
7,982	3,190	83,641	46,842	30,954	11,335	6,832	196,681

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
19,099	25,399	9,561	17,776	16,346	6,625	110,340	21,587
4,270	16,802	1,880	1,552	1,729	1,888	16,791	11,033
3,260	12,679	14,359	2,446	6,332	4,124	87,854	75,600
-58	-	-	-8	-196	-156	-3	-396
101,992	125,534	117,117	98,147	59,665	35,112	703,344	248,032
-	7	-	-	-	-	3,464	26
-	-	-	-	-	-	5	-
1	6	1,363	42	41	118	2,109	574
34,591	30,650	32,764	18,141	16,719	7,387	199,165	77,670
47,712	88,183	79,544	75,487	40,560	23,922	430,345	160,815
82,304	118,846	113,671	93,670	57,320	31,427	635,088	239,085
227	53	24	55	-	-	1,533	2,120
19,461	6,635	3,422	4,422	2,345	3,685	66,723	6,827
19,688	6,688	3,446	4,477	2,345	3,685	68,256	8,947
-2,253	-1,647	-1,135	-2,048	-572	-678	-11,706	-1,634
5,002	9,955	8,177	2,783	2,694	2,337	19,067	6,414
-1,450	-999	-1,074	-536	-581	-544	-3,822	-1,556
527	417	611	220	-	30	3,018	1,385
796	770	380	368	233	114	3,185	1,472
1	-	-	-	-	-	-	-
18,993	27,343	5,412	5,725	1,437	2,858	61,068	6,211
-253	-336	-409	-252	-211	-119	-558	-197
149,926	215,917	154,879	126,173	86,876	51,591	988,578	367,951
19,139	5,401	4,212	7,273	174	389	111,663	24,999
110,545	164,623	133,328	108,696	81,359	47,035	698,433	285,517
549	2,432	1,737	1,009	1,614	356	17,848	6,967
4,733	8,470	8,165	6,512	7,106	2,745	94,450	31,050
17,150	24,497	30,478	28,401	8,656	5,611	110,143	59,658
85,451	126,459	91,268	72,229	63,983	38,323	422,849	165,518
2,662	2,765	1,361	545	-	-	47,914	22,324
-	-	319	-	-	-	5,229	-
6,914	31,215	5,678	2,406	-	1,000	86,903	15,271
527	417	612	220	-	30	3,108	1,406
812	603	248	242	63	81	2,868	774
-	-	-	-	-	-	1	-
2,041	2,918	1,798	1,230	1,245	571	45,660	5,995
139,978	205,177	145,876	120,067	82,841	49,106	948,636	333,962
11,128	7,090	7,062	6,000	3,146	2,415	31,357	21,159
-	3,444	753	2,672	476	1	8,210	9,736
-1,259	206	1,188	-2,566	413	69	937	3,093
79	-	-	-	-	-	-1	1
-	-	-	-	-	-	-561	-
9,948	10,740	9,003	6,106	4,035	2,485	39,942	33,989
149,926	215,917	154,879	126,173	86,876	51,591	988,578	367,951
-	-	-	2,810	-	-	-	8,594
1,995	1,672	3,990	3,674	520	264	13,139	7,832
1,152	839	1,142	1,227	21	22	13,452	5,299
641	5,067	717	1,397	-	-	26,482	24,013
3,205	5,022	779	1,735	-	-	26,585	19,742
1,547	-	280	2,194	-	-	408	13,898
-	-	532	-	-	-	-	4,244
-	-	-	-	-	-	-	-
3,133	7,651	1,661	4,872	-	-	23,016	19,230

新竹國際商銀	台中商業銀行	臺南中小企銀	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
23,810	44,437	22,304	8,929	10,241	9,479	32,303	8,498
7,459	7,576	911	8,026	908	317	1,130	3,008
46,444	3,474	1,602	296	562	249	116,880	3,899
-48	-82	-	-	-109	-7	-3,716	-53
234,630	168,848	103,681	21,255	25,235	41,370	64,192	57,410
-	-	-	-	-	-	-	-
-	-	39	-	-	-	-	-
23	153	611	9	44	2	-	35
31,978	55,348	22,440	2,653	1,530	1,039	2,055	16,352
191,961	91,922	70,766	16,447	18,828	34,709	61,352	37,963
223,962	147,423	93,856	19,109	20,402	35,750	63,407	54,350
173	218	102	-	-	-	-	5
10,495	21,207	9,723	2,146	4,833	5,620	785	3,055
10,668	21,425	9,825	2,146	4,833	5,620	785	3,060
-3,573	-3,005	-1,213	-631	-863	-2,744	-5,646	-545
11,612	5,894	5,720	4,582	1,913	1,868	2,384	3,290
-2,891	-1,787	-1,802	-1,060	-535	-647	-873	-627
1,758	99	75	-	-	-	336	64
1,702	1,115	319	103	338	291	331	191
-	-	-	-	-	-	-	-
14,682	14,788	2,364	1,253	3,918	3,159	5,566	2,239
-544	-1,860	-92	-101	-134	-323	-344	-58
335,041	239,497	133,869	42,652	41,474	53,012	212,543	77,316
13,087	4,352	1,217	3,115	624	1,823	18,729	2,041
283,455	218,027	120,199	52,244	38,251	49,337	22,936	67,814
3,308	3,579	1,260	431	541	114	166	1,193
23,933	24,356	7,946	2,230	1,915	938	2,830	4,648
29,488	18,311	7,758	3,702	1,975	1,916	15,267	9,586
217,165	168,353	102,508	45,881	33,820	46,369	-	52,278
9,561	3,384	727	-	-	-	4,673	109
-	44	-	-	-	-	-	-
11,996	114	3,147	3,205	-	-	32,879	69
1,729	105	75	-	-	-	336	64
876	235	240	165	225	144	489	193
-	-	-	-	-	-	-	-
7,934	3,427	2,115	881	660	451	2,520	954
319,077	226,260	126,993	59,610	39,760	51,755	77,889	71,135
12,901	15,380	7,243	500	3,558	3,900	93,034	4,166
880	-	40	1,070	-	70	59,203	2,049
2,460	-2,019	-405	-18,528	-1,735	-2,706	-13,576	19
-48	-	-	-	-109	-7	-1,223	-53
-229	-124	-2	-	-	-	-2,784	-
15,964	13,237	6,876	-16,958	1,714	1,257	134,654	6,181
335,041	239,497	133,869	42,652	41,474	53,012	212,543	77,316
72,193	704	-	-	-	-	-	-
9,811	1,982	2,177	252	75	95	22,494	1,630
2,890	715	528	-	-	-	1,209	110
2,407	629	279	-	-	-	1,806	281
6,704	1,274	488	-	-	-	387	304
42,284	-	-	-	5,471	-	5,324	-
9,164	-	-	-	-	-	2,433	1,697
-	-	-	-	-	-	-	-
18,136	9,203	1,522	935	-	-	2,596	-

三信商業銀行	臺灣工業銀行	聯信商業銀行
9,472	5,866	6,413
797	673	2,956
3,125	17,410	3,516
-	-105	-95
56,891	31,615	52,202
-	-	-
-	-	-
42	-	26
16,851	5,610	8,571
37,865	25,702	41,223
54,758	31,312	49,820
-	10	-
2,133	293	2,382
2,133	303	2,382
-650	-486	-523
1,241	949	3,114
-301	-159	-811
11	70	-
186	125	188
-	-	-
1,301	980	4,374
-240	-	-77
71,833	56,938	71,257
639	5,516	-
64,706	18,068	64,643
1,280	64	804
4,569	1,078	4,390
8,937	14,395	15,132
49,920	-	44,260
-	2,531	-
-	-	57
400	7,982	-
11	70	-
88	60	53
-	-	-
1,034	859	1,109
66,878	32,555	65,805
3,184	23,905	3,659
1,560	14	1,889
211	464	4
-	-	-95
-	-	-5
4,955	24,383	5,452
71,833	56,938	71,257
-	-	-
1,162	10,072	2,446
117	2,068	14
-	5,348	-
-	5,338	-
-	4,418	-
-	-	-
-	-	-
246	-	-