

表一

各 本 國 銀 行 資 產 負 債 表 (全 行)

98 年 03 月 31 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	4,939,705	227	1,174,056	263,979	24,921	186,284	287,661	190,968	170,127	133,430	551,408	107,350
公平價值變動列入損益之金融												
資產	829,037	433	36,122	39,774	2,697	2,940	36,064	51,572	35,449	21,888	34,598	64,011
附賣回票債券投資	64,156	-	-	297	9,671	3,809	-	-	4,049	350	868	2,016
備供出售金融資產-淨額	1,588,462	-	138,161	58,081	2,139	255,445	65,806	55,519	92,023	29,245	121,060	121,659
待出售資產-淨額	1,868	-	-	-	-	-	-	-	-	-	-	-
放款及貼現	18,231,164	77,726	2,007,790	802,227	132,517	1,521,441	1,729,692	1,141,003	1,108,088	969,459	1,311,899	788,293
1.進口押匯	2,361	-	-	-	-	3	-	70	4	13	70	-
2.出口押匯	38,833	-	2,734	1,974	38	513	559	1,596	7,624	1,939	11,503	214
3.貼 現	14,254	-	-	13	6	538	1,348	5,914	7	2,965	103	-
4.透支	93,966	-	66,121	2,912	36	1,729	2,526	2,223	273	1,149	688	171
5.短期放款	3,964,946	5,152	438,852	191,854	48,589	134,257	267,026	331,053	386,574	250,021	323,417	152,568
6.中期(擔保)放款	6,088,126	40,605	800,668	254,396	33,015	585,741	592,103	345,286	300,930	322,446	541,537	225,682
7.長期(擔保)放款	7,767,345	31,594	679,039	345,406	48,738	786,524	838,074	437,009	391,980	375,288	419,844	403,421
8.放款轉列之催收款項	261,333	375	20,376	5,672	2,095	12,136	28,056	17,852	20,696	15,638	14,737	6,237
減：備抵呆帳	-202,877	-578	-13,286	-4,642	-1,335	-15,538	-17,119	-9,620	-10,852	-13,271	-14,534	-8,265
持有至到期日金融資產-淨額	1,705,010	2,700	1,404	5,757	3,747	145	243,939	272,915	191,924	196,126	130,647	2,545
採權益法之股權投資-淨額	185,507	-	27,060	1,052	50	31	7,156	2,394	222	136	9,206	3,622
固定資產	592,924	693	89,663	18,588	3,426	28,879	43,719	31,598	34,606	32,602	24,474	36,124
減：累計折舊	-144,200	-215	-10,137	-5,616	-1,097	-5,942	-9,655	-8,546	-10,766	-8,017	-8,969	-9,539
減：累計減損	-1,101	-	-253	-	-	-	-1	-	-	-	-271	-
無形資產-淨額	69,500	21	1,112	736	32	409	3,633	420	484	54	256	6,890
應收承兌票款	48,886	-	3,512	3,512	169	1,354	3,854	4,557	5,196	4,257	8,847	654
應收利息及收益	74,060	391	13,305	3,610	483	4,285	6,299	5,023	3,974	2,866	5,096	3,594
其他金融資產-淨額	648,975	120	74,703	13,940	4,019	10,611	52,995	8,660	6,908	21,902	20,575	184,358
其他資產-淨額	983,209	83	79,334	53,886	1,221	46,954	42,046	55,801	23,671	29,348	59,507	44,424
資產合計	29,614,285	81,601	3,622,546	1,255,181	182,660	2,041,107	2,496,089	1,802,264	1,655,103	1,420,375	2,254,667	1,347,736
負 債												
中央銀行及同業存款	2,061,928	19,605	186,153	62,042	9,606	196,989	176,462	110,852	38,071	115,157	549,911	41,040
與待出售資產直接相關之負債	-	-	-	-	-	-	-	-	-	-	-	-
存款	23,210,851	-	3,090,202	1,000,570	156,438	1,643,164	2,004,416	1,433,801	1,403,750	1,150,839	1,393,947	1,124,475
1.支票存款	291,010	-	26,384	10,778	995	15,920	32,698	29,001	38,779	27,314	13,931	11,572
2.活期存款	1,958,962	-	139,623	72,423	10,603	109,500	186,981	174,420	203,108	127,291	119,593	94,515
3.定期存款	4,386,323	-	282,656	216,131	45,134	446,293	375,374	185,308	190,336	203,686	247,779	246,298
4.儲蓄存款	12,579,504	-	2,071,361	519,786	83,502	848,534	1,183,160	748,458	734,307	597,206	418,710	647,258
5.外匯存款	3,482,011	-	361,457	158,704	7,814	73,374	169,914	280,059	231,901	193,284	591,026	124,832
6.公庫存款	513,041	-	208,721	22,748	8,390	149,543	56,289	16,555	5,319	2,058	2,908	-
公平價值變動列入損益之金融												
負債	452,752	9,698	4,010	22,712	23	214	5,682	65,675	45,525	752	42,533	44,762
附買回票債券負債	393,531	-	13,554	3,107	244	11,829	52,638	11,872	18,972	17,451	8,302	12,232
借入款	742,528	25,609	-	41,986	4,000	32,185	76,321	15,665	29,800	18,519	53,727	20,826

承兌匯票	49,519	-	3,522	3,518	171	1,366	3,873	4,661	5,361	4,373	8,934	656
應付利息	89,626	360	18,086	4,172	446	5,846	6,783	4,462	4,328	3,117	5,457	3,976
其他金融負債	139,335	5,320	1,612	1,296	300	377	3,159	583	913	500	5,377	261
其他負債	644,895	2,278	87,634	32,699	2,119	45,732	57,890	63,151	29,730	28,241	42,553	14,834
負債合計	27,784,965	62,870	3,404,773	1,172,102	173,347	1,937,702	2,387,224	1,710,722	1,576,450	1,338,949	2,110,741	1,263,062
淨 值												
股本	1,134,310	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	385,334	-	110,063	17,972	2,543	46,749	32,208	8,660	12,618	-	33,070	15,214
保留盈餘	262,051	5,618	42,384	20,771	1,553	22,412	18,485	26,781	28,586	12,184	46,640	19,552
庫藏股票	-2,768	-	-	-	-	-	-1,898	-	-	-	-	-
股東權益其他項目	50,393	1,113	20,326	746	-41	9,244	5,215	7,811	-360	7,147	106	1,219
淨值合計	1,829,320	18,731	217,773	83,079	9,313	103,405	108,865	91,542	78,653	81,426	143,926	84,674
負債及淨值合計	29,614,285	81,601	3,622,546	1,255,181	182,660	2,041,107	2,496,089	1,802,264	1,655,103	1,420,375	2,254,667	1,347,736
本表不包括下列表外項目：												
放款承諾責任	5,528,469	10,539	397,470	681,237	8,278	110,887	658,987	49,439	854,676	290,435	842,999	312,913
保證責任	784,379	5,441	58,458	61,234	6,269	52,458	47,623	28,318	42,781	29,454	151,020	17,616
信用狀責任	280,830	-	37,779	9,971	1,176	14,885	22,498	21,324	27,221	19,229	67,496	3,154
信託負債	5,764,176	-	354,901	399,803	17,907	255,985	169,820	673,134	360,308	236,926	459,810	413,126

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
76,732	76,749	41,034	82,639	34,397	101,858	115,903	33,432	166,396	58,086	57,036	72,858	103,702	21,554
666	33,613	7,444	14,120	36,337	24,982	74,360	161	37,806	12,296	4,656	661	144,698	-2
-	1,626	21,708	270	1,098	596	-	-	787	-	2,108	-	2,561	-
42,229	44,302	6,563	12,147	17,775	46,692	43,031	910	25,707	7,975	127	8,750	115,098	343
-	-	-	-	-	-	-	156	-	-	-	-	-	-
55,241	318,177	173,007	202,865	232,435	613,493	535,661	90,296	507,096	217,803	130,953	186,716	859,176	39,142
30	-	-	-	-	2	2	-	-	-	-	-	-	-
205	3,609	60	75	28	1,007	794	7	1,086	33	12	71	768	8
-	-	-	-	297	-	-	-	-	452	-	-	1,193	-
5	279	569	139	186	819	103	7	1,475	4,874	4	10	371	-
7,810	84,150	29,066	36,380	43,267	143,141	87,905	39,464	115,531	45,405	9,712	40,395	200,799	5,731
8,319	98,559	26,668	52,625	88,372	123,085	129,800	30,117	128,851	66,645	32,434	70,984	316,091	13,498
37,870	128,118	112,815	110,028	97,780	338,186	312,892	17,553	254,412	96,460	84,203	71,618	332,458	6,194
1,002	3,462	3,829	3,618	2,505	7,253	4,165	3,148	5,741	3,934	4,588	3,638	7,496	13,711
-4,908	-4,920	-1,517	-2,705	-4,822	-6,321	-3,463	-3,868	-8,899	-4,047	-2,074	-3,644	-9,092	-5,111
-	81,136	30,890	44	258	111,043	17,856	-	7,747	-	-	-	194,659	562
340	39,938	2,119	2,418	140	9,844	-	51	1,505	1,237	22	1,073	17,913	504
5,716	13,092	10,286	4,523	3,971	14,044	16,938	9,363	22,449	4,566	6,239	3,851	45,051	4,840
-277	-2,745	-1,898	-2,180	-1,416	-5,176	-4,058	-2,430	-5,610	-1,742	-1,630	-965	-12,812	-1,531
-	-	-	-	-	-	-	-437	-	-	-	-	-	-
27,502	-	2,507	17	218	152	4,025	127	1,825	346	474	256	10,153	12
185	2,357	152	466	524	809	678	41	1,078	202	63	377	3,466	64
262	1,285	883	502	826	1,722	1,836	558	1,842	473	470	515	3,463	300
249	2,299	33,720	11,180	483	1,451	105,531	1,183	2,972	1,299	1,154	13,287	8,968	2,095
4,031	11,577	32,151	17,800	12,467	65,113	52,340	31,183	77,063	17,646	6,568	10,846	101,242	10,655
207,968	618,486	359,049	344,106	334,691	980,302	960,638	160,726	839,764	316,140	206,166	294,581	1,588,246	73,427
7,722	5,250	34,188	19,951	10,798	29,792	25,328	13,216	69,413	20,305	10,450	18,740	35,304	27,386
-	-	-	-	-	-	-	-	-	-	-	-	-	-
143,439	457,280	277,154	272,296	272,392	790,428	687,805	118,805	639,959	236,255	178,158	216,260	1,165,049	53,223
1,959	5,552	2,469	2,152	1,690	10,257	6,622	759	3,116	1,370	1,074	2,182	9,182	195
10,626	35,833	22,858	12,187	20,465	58,666	69,271	6,031	33,074	12,926	9,746	15,552	92,098	1,831
11,651	94,572	41,117	97,094	39,165	190,499	146,315	16,300	208,881	82,481	46,589	81,617	213,291	2,534
81,869	170,144	184,471	106,896	186,244	374,140	372,074	92,284	264,135	103,832	108,674	99,768	561,895	44,898
37,334	151,179	26,239	53,967	24,828	156,866	91,633	3,431	130,753	35,646	12,075	17,141	269,967	3,765
-	-	-	-	-	-	1,890	-	-	-	-	-	18,616	-
60	379	133	1,933	4,249	14,056	17,837	10	32,361	4,274	420	800	79,228	-12
-	36,633	11,739	853	6,585	3,124	25,870	2	9,814	4,871	-	339	70,291	21
4,533	23,706	9,044	25,624	9,800	32,871	28,800	2,392	25,000	19,462	7,000	35,915	81,221	4,601

189	2,401	152	466	539	809	680	41	1,078	202	62	377	3,467	64
396	1,700	1,735	1,307	793	2,371	2,456	769	3,290	1,134	986	1,296	4,227	632
4	145	4,173	29	283	530	97,131	143	605	19	82	-	2,253	215
2,546	25,885	3,183	2,045	6,070	49,622	27,666	4,045	15,906	7,302	1,373	2,396	29,034	1,706
158,889	553,379	341,501	324,504	311,509	923,603	913,573	139,423	797,426	293,824	198,531	276,123	1,470,074	87,836
50,000	23,737	23,188	23,413	21,500	44,818	31,200	27,780	41,750	27,293	15,181	16,797	71,732	5,826
-	36	34	10	1,377	8,192	7,321	15,850	3,807	7,312	-	7,234	16,001	-
-1,007	37,848	-5,623	-3,859	147	3,339	8,997	-22,348	-2,660	-12,205	-7,291	-5,571	37,282	-20,374
-	-561	-	-	-	-	-	-	-	-	-	-	-	-
86	4,047	-51	38	158	350	-453	21	-559	-84	-255	-2	-6,843	139
49,079	65,107	17,548	19,602	23,182	56,699	47,065	21,303	42,338	22,316	7,635	18,458	118,172	-14,409
207,968	618,486	359,049	344,106	334,691	980,302	960,638	160,726	839,764	316,140	206,166	294,581	1,588,246	73,427
998	15,480	934	8,663	5,165	22,062	221,704	65,960	65,110	7,070	56,819	80,618	131,318	1,515
1,178	35,988	6,023	15,960	6,315	15,300	10,422	708	21,114	24,438	1,652	4,709	53,085	240
654	6,496	604	1,290	2,275	3,825	3,992	164	4,145	859	330	1,252	11,253	236
29,437	74,267	47,232	36,182	58,958	321,978	83,699	27,316	201,865	69,941	32,095	35,234	892,386	2,448

聯邦商業銀行出售不良債權未認列損失金額3,611百萬元。

萬泰商業銀行出售不良債權未認列損失金額12,967百萬元。

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
69,522	35,558	27,762	105,759	169,547	58,989	29,874	15,724	23,215	21,951	14,616	228,156	6,245
5,103	7,422	821	2,008	32,944	2,594	981	17,502	2,469	1,278	11,412	27,157	-
-	348	30	9,521	894	-	-	298	303	649	49	-	250
6,973	4,079	1,531	24,691	119,759	723	8,255	41,272	1,083	2,736	8,196	57,414	963
-	-	-	-	1,712	-	-	-	-	-	-	-	-
278,726	162,957	120,212	856,353	312,201	205,069	100,106	77,793	81,361	76,147	64,012	116,550	27,481
-	-	-	-	2,167	-	-	-	-	-	-	-	-
86	61	105	651	935	456	41	-	26	15	-	-	-
-	-	-	1,418	-	-	-	-	-	-	-	-	-
29	3,548	10	2,218	600	84	259	-	4	104	-	-	441
37,276	31,206	20,248	239,081	37,742	74,047	22,476	1,251	22,500	15,236	4,269	39,536	1,959
100,864	24,360	34,406	273,475	76,922	61,497	26,764	66,766	31,728	34,199	50,396	62,631	15,661
135,984	99,762	60,331	320,173	187,693	66,478	48,732	8,518	25,792	24,755	8,780	13,677	9,166
4,487	4,020	5,112	19,337	6,142	2,507	1,834	1,258	1,311	1,838	567	706	254
-3,385	-2,004	-2,196	-8,857	-3,490	-2,659	-1,345	-1,164	-766	-1,052	-631	-551	-346
9,858	106	-	116,395	-	15,306	5,170	-	845	644	-	56,148	4,494
75	279	135	83	359	116	15	42,376	16	6	14,005	9	-
10,094	11,168	7,946	19,706	11,933	5,509	5,451	2,478	2,935	1,846	2,738	135	1,684
-2,159	-1,845	-837	-5,033	-4,082	-1,758	-2,087	-1,133	-1,076	-512	-275	-71	-363
-	-	-	-	-	-81	-43	-15	-	-	-	-	-
1,500	1,069	1,392	88	3,433	-	117	-	44	154	34	6	2
325	19	188	1,328	222	339	8	1	39	5	38	-	-
627	315	206	2,386	2,284	539	335	375	179	215	261	2,366	109
5,344	314	459	3,924	298	276	4,829	35,028	700	548	3,955	8,631	7
12,017	6,085	10,753	20,605	24,346	4,546	2,297	11,168	736	1,707	665	1,147	180
394,620	225,870	168,402	1,148,957	672,360	289,508	153,963	241,703	112,083	106,322	119,075	497,097	40,706
3,528	5,578	4,268	121,278	57,830	3,881	865	6,196	5,742	225	18,785	21	-
-	-	-	-	-	-	-	-	-	-	-	-	-
354,611	200,177	143,714	909,587	518,437	263,900	136,214	36,553	96,927	97,305	65,246	441,986	36,089
4,217	1,893	1,301	16,216	3,025	3,706	1,265	82	1,168	1,183	203	216	584
23,057	11,665	9,086	119,837	85,489	38,612	10,713	2,281	6,703	7,518	2,645	263	1,872
91,205	42,247	24,807	203,920	95,941	38,349	11,998	16,319	25,463	14,316	51,776	55,269	3,612
216,822	136,169	101,796	468,715	228,686	171,922	107,127	-	61,935	73,358	-	379,347	30,021
19,221	7,957	6,724	88,260	105,296	11,172	5,111	17,871	1,658	930	10,622	-	-
89	246	-	12,639	-	139	-	-	-	-	-	6,891	-
2,497	111	249	389	28,069	859	8	20,588	-	1	747	1,920	-
50	300	185	13,556	1,279	-	700	15,823	-	-	1,571	39,724	-
8,800	5,509	4,719	29,200	19,889	2,400	2,127	29,727	1,400	2,500	7,650	-	-

325	19	188	1,353	222	358	9	1	39	5	38	-	-
1,119	779	502	3,503	1,497	341	287	247	333	202	167	425	99
403	7	-	9,222	-	-	800	1,101	1	-14	95	2,410	-
3,154	2,870	4,861	20,855	13,341	2,385	1,928	5,810	1,017	1,424	727	435	448
374,487	215,350	158,686	1,108,943	640,564	274,124	142,938	116,046	105,459	101,648	95,026	486,921	36,636
19,578	12,592	9,558	38,736	24,856	13,719	10,512	77,604	6,447	3,680	23,905	20,112	2,100
366	11	-	-	6,183	750	103	28,362	642	1,199	35	-	1,412
1,760	-2,163	123	2,022	125	636	451	18,680	-429	-291	-179	-10,446	121
-	-221	-	-	-	-	-88	-	-	-	-	-	-
-1,571	301	35	-744	632	279	47	1,011	-36	86	288	510	437
20,133	10,520	9,716	40,014	31,796	15,384	11,025	125,657	6,624	4,674	24,049	10,176	4,070
394,620	225,870	168,402	1,148,957	672,360	289,508	153,963	241,703	112,083	106,322	119,075	497,097	40,706
61,507	50,494	15,274	301,664	17,808	31,168	22,852	8,009	20,449	11,749	37,714	36,622	11,883
18,115	6,580	4,178	17,216	12,342	3,259	2,015	9,704	857	1,215	10,473	610	11
2,645	288	569	9,821	1,974	1,826	153	590	116	507	233	-	-
110,621	37,292	30,280	137,569	124,938	31,725	14,895	3,390	8,803	2,837	5,590	1,478	-

陽信商業銀行出售不良債權未認列損失金額521百萬元。