

表一

本國銀行資產負債表(全行)

109 年 03 月 31 日

單位：新臺幣百萬元

項 目	合 計	臺灣銀行	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	上海商業銀行	台北富邦銀行	國泰世華商銀	中國輸出入銀行	高雄銀行	兆豐國際商銀	全國農業金庫	花旗(台灣)銀	王道商業銀行	臺灣中小企銀	渣打國際商銀	台中商業銀行	京城商業銀行	匯豐(台灣)銀	瑞興商業銀行
資 產																						
現金及存放銀行同業	5,197,065	717,679	199,288	330,133	247,282	215,442	240,905	134,962	331,785	217,437	659	14,402	523,709	193,112	306,218	22,839	108,201	167,683	42,910	16,554	128,868	4,450
透過損益按公允價值衡量之金融資產	2,886,658	216,987	5,695	26,459	168,767	76,471	19,465	3,024	149,488	316,599	57	387	56,276	23,336	57,785	66,182	18,978	17,628	21,643	35,752	59,420	2,887
透過其他綜合損益按公允價值衡量之金融資產	5,616,481	949,235	110,281	368,784	256,399	186,057	100,361	217,912	87,330	298,401	359	17,819	399,964	132,095	160,747	45,085	103,162	155,959	32,468	44,734	189,364	4,585
按攤銷後成本衡量之債務工具投資	6,241,263	162,245	575,436	541,158	509,065	470,876	294,020	96,281	633,873	451,296	6,800	48,147	338,179	177,745	-	-	244,131	1,927	110,223	17,898	5,800	22,114
避險之金融資產-淨額	3,179	-	-	-	-	-	302	-	2,631	-	-	-	-	-	-	-	-	16	-	-	99	-
附賣回票債券投資	277,712	-	5,437	-	-	750	-	3,025	15,563	34,419	-	3,453	13,068	-	6,045	-	1,680	3,345	11,516	951	8,100	6,808
應收承兌票款	43,057	1,564	804	4,268	3,832	3,481	3,638	1,378	904	835	-	113	5,046	-	91	199	724	148	627	-	478	-
應收利息及收益	113,112	14,190	4,547	8,365	6,073	5,366	3,805	2,532	10,189	5,473	458	820	6,420	2,385	1,849	675	3,218	1,632	1,205	908	973	189
本期所得稅資產	18,278	1,560	152	1,414	1,293	2,040	459	38	955	-	1	34	2,545	577	-	92	76	417	36	74	-	49
放款及貼現	30,579,925	2,808,851	2,043,837	2,255,614	1,806,248	1,702,967	1,473,604	751,334	1,356,791	1,501,330	133,941	175,981	1,886,939	279,267	316,499	182,541	1,153,122	287,826	443,613	158,822	283,883	50,459
1.進口押匯	925	-	66	-	39	16	31	-	-	-	-	-	-	-	563	-	-	-	-	-	-	-
2.出口押匯	28,483	2,285	124	299	922	2,826	331	4,642	1,855	1,145	-	26	5,610	-	1,203	-	334	549	141	-	722	-
3.貼 現	13,501	-	365	1,794	2,953	-	2,616	-	-	-	-	1	8	-	-	-	864	-	-	-	-	-
4.透支	64,884	18,325	1,768	125	1,256	195	1,222	233	421	669	-	11	839	-	28,361	4	3,173	-	39	171	949	1,766
5.短期放款	7,723,798	829,827	148,318	536,506	540,535	518,480	440,230	225,555	307,392	355,001	26,499	64,049	539,353	46,530	50,871	363,698	53,119	143,975	56,255	96,949	3,248	
6.中期(擔保)放款	9,524,619	793,393	722,988	657,938	530,749	461,679	419,117	210,641	378,358	406,152	71,054	53,914	718,626	166,666	62,920	106,105	330,270	47,075	151,735	68,794	30,630	27,810
7.長期(擔保)放款	13,163,585	1,161,603	1,166,939	1,052,170	725,077	717,620	605,717	308,826	665,699	736,794	36,377	57,588	617,697	65,538	123,409	24,130	451,363	186,872	146,712	33,585	154,552	17,587
8.放款轉列之催收款項	60,130	3,418	3,269	6,782	4,717	2,151	4,340	1,437	3,066	1,569	11	392	4,806	533	151	1,431	3,420	211	1,011	17	81	48
減：備抵呆帳	-422,823	-44,260	-32,121	-27,003	-21,407	-20,190	-17,610	-9,537	-18,106	-26,355	-1,869	-2,007	-30,417	-4,563	-5,695	-2,476	-13,907	-4,717	-6,553	-2,275	-3,727	-576
加(減)：貼現及放款評價調整	-3,379	-4	8	-458	-39	114	-	613	-693	-140	-6	-	-	-	-426	-	-271	119	24	-	-2	-1
採用權益法之投資-淨額	370,181	41,338	-	2,121	8,115	1,471	13,181	77,075	26,633	25,917	-	-	10,524	853	-	15,042	2,509	-	5,400	646	-	-
其他金融資產-淨額	68,583	49,278	465	603	171	12	73	1	31	-	267	12	48	-	2,785	1,077	18	-	2	-	-	-
不動產及設備	725,091	152,497	31,318	47,421	37,658	45,333	31,291	15,615	19,173	37,677	791	3,967	25,438	708	6,475	3,860	21,349	5,913	12,886	3,719	1,706	2,313
減：累計折舊	-184,054	-14,341	-8,951	-13,987	-11,921	-15,373	-11,350	-3,665	-6,342	-13,231	-282	-1,044	-10,543	-299	-3,675	-1,224	-6,886	-2,304	-2,262	-922	-1,383	-562
減：累計減損	-998	-128	-1	-15	-	-	-	-	-	-	-	-	-42	-	-	-	-29	-115	-77	-83	-	-64
投資性不動產-淨額	93,301	15,238	23,927	7,433	7,549	6,791	13,871	-	2,608	858	-	-	584	-	-	-	-	-	18	-	-	418
無形資產-淨額	97,422	913	806	3,706	546	663	605	95	1,732	7,603	67	121	468	99	24,089	1,124	345	3,272	123	-	8,291	6
遞延所得稅資產	46,300	1,401	1,971	2,221	2,442	2,885	2,883	622	680	4,105	204	204	5,655	10	1,108	316	1,627	916	739	76	434	39
其他資產-淨額	1,495,491	59,020	10,616	11,924	81,033	40,015	15,779	27,047	147,412	116,821	208	1,331	42,068	7,616	48,427	2,913	29,324	35,757	6,003	3,176	37,057	370
資產總計	53,261,845	5,133,263	2,973,515	3,570,161	3,103,106	2,725,171	2,185,282	1,318,352	2,762,637	2,979,045	141,551	263,740	3,275,929	812,941	922,322	338,245	1,667,371	675,422	680,544	280,030	719,361	93,484
負 債																						
中央銀行及銀行同業存款	3,029,677	251,632	369,166	248,562	298,612	111,269	120,604	28,579	150,319	75,129	28,731	8,592	389,610	55,391	98,967	30,617	109,947	44,387	6,930	22,957	137,270	9,134
透過損益按公允價值衡量之金融負債	773,551	50,890	11,519	941	13,686	1,129	2,537	3,291	25,614	130,896	10,263	81	22,402	296	8,333	423	10,968	11,211	385	53	61,185	1
避險之金融負債-淨額	10,343	71	-	-	-	-	-	-	9,176	-	-	-	-	-	-	-	-	94	-	-	-	-
附買回票債券負債	732,834	38,598	7,755	11,216	18,438	19,298	1,831	11,722	127,020	41,077	-	7,614	55,762	7,568	-	2,702	1,257	-	11,369	24,772	-	5,805
承兌匯票	43,402	1,573	879	4,518	4,058	3,575	3,646	1,422	906	840	-	114	5,081	-	90	199	729	148	628	-	424	-
應付利息	88,546	15,771	5,021	4,360	4,314	3,333	2,843	2,069	4,753	4,103	233	331	4,105	698	310	702	2,975	494	664	152	438	102
本期所得稅負債	45,269	2,109	1,707	2,757	2,632	3,338	732	660	3,649	108	72	18	9,390	53	1,516	50	432	235	477	279	193	-
存款	41,600,384	3,988,390	2,310,617	2,969,460	2,359,405	2,267,151	1,797,089	996,452	2,019,532	2,342,967	-	220,547	2,402,282	695,053	671,869	247,066	1,342,654	545,297	587,728	191,571	441,799	70,504
1.支票存款	406,514	32,676	25,574	40,329	36,098	48,314	34,563	7,432	12,953	12,544	-	1,890	19,349	64	15,194	149	19,157	2,459	6,193	1,649	9,926	649
2.活期存款	4,979,636	237,634	287,417	410,476	383,629	445,709	318,932	96,939	176,954	259,263	-	24,727	252,374	5,341	163,073	18,701	224,538	71,758	119,364	31,155	128,469	6,357
3.定期存款	5,824,349	190,528	526,344	178,407	199,268	141,044	284,371	208,803	205,273	199,268	-	33,913	375,339	169,922	22,089	129,448	214,668	43,461	110,560	10,163	119,708	23,387
4.儲蓄存款	19,640,944	2,568,808	1,086,301	1,517,261	1,140,054	1,073,576	889,630	303,106	939,792	1,341,665	-	118,065	710,102	505,936	117,103	16,400	640,054	164,344	293,481	131,870	-	36,518
5.外匯存款	10,026,595	681,048	240,325	468,390	602,380	492,654	409,779	304,604	639,995	524,222	-	30,164	1,017,542	12,808	354,410	82,368	218,712	263,275	57,792	16,734	183,696	3,593
6.公庫存款	722,346	277,696	144,656	112,410	18,837	7,630	3,141	-	41,035	-	-	11,788	27,576	982	-	-	25,525	-	338	-	-	-
加(減)：存款按避險會計之調整數	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
借入款	988,889	24,999	55,014	57,500	29,014	49,400	55,577	66,850	96,208	53,900	41,223	7,500	20,335	12,840	-	18,700	58,250	8,052	14,000	2,269	4,597	1,600
承作結構型商品所收本金	373,405	1,432	-	1,498	48,256	17,729	2,796	728	17,821	54,373	-	-	8,339	-	1,759	97	-	51	125	-	2,367	-
其他金融負債	39,657	15	92	24	-	11	722	1,904	-	-	23,738	-	572	142	2,648	2,729	6,253	-	-	-	56	-
遞延所得稅負債	81,260	18,218	6,914	3,215	6,826	6,011	7,942	9,626	1,192	2,903	39	-	2,828	123	2,268	419	888	822	111	50	920	155
其他負債	1,435,301	373,251	36,896	38,109	101,792	49,097	26,829	39,952	103,899	41,667	2,775	3,723	61,725	8,812	25,344	1,899	37,541	17,699	5,968	1,616	18,534	631
負債總計	49,242,518	4,766,949	2,805,580	3,342,160	2,887,033	2,531,341	2,023,148	1,163,255	2,560,089	2,747,963	107,074	248,520	2,982,431	780,976	813,104	305,603	1,571,894	628,490	628,385	243,719	667,783	87,932
權 益																						
股本	2,000,479	109,000	73,200	96,765	89,064	82,865	99,853	44,816	112,348	101,658	30,600	10,809	85,362	24,376	66,033	27,130	71,320	29,106	37,088	11,312	34,800	3,139
資本公積	547,702	108,453	21,749	58,767	34,470	37,763</																

表一

項 目	華泰商業銀行	台灣新光銀行	陽信商業銀行	板信商業銀行	三信商業銀行	聯邦商業銀行	遠東國際商銀	元大商業銀行	水豐商業銀行	玉山商業銀行	凱基商業銀行	星展(台灣)銀	台新國際商銀	日盛商業銀行	安泰商業銀行	中國信託商銀
資 產																
現金及存放銀行同業	8,285	55,048	38,061	10,844	10,515	34,624	47,007	57,799	148,337	129,578	44,937	52,299	96,119	25,670	16,175	257,249
透過損益按公允價值衡量之金融資產	4,708	124,246	16,739	1,335	4,289	37,076	48,674	147,380	70,194	569,470	120,500	14,167	111,449	909	13,794	258,442
透過其他綜合損益按公允價值衡量之金融資產	24,150	116,735	81,950	15,741	9,063	41,427	135,355	119,955	246,071	205,290	150,948	55,301	271,061	29,036	38,461	214,836
按攤銷後成本衡量之債務工具投資	11,526	26,815	29,955	37,787	19,508	105,476	2,559	206,768	143,133	12,737	11,488	7,341	158,501	33,886	35,059	691,510
避險之金融資產-淨額	-	-	-	-	-	-	-	-	-	-	3	5	-	-	-	123
附賣回票債券投資	2,445	-	4,169	2,156	11,370	57,554	12,069	3,893	23,663	1,765	25,952	-	12,941	-	2,354	3,221
應收承兌票款	83	240	13	169	1	195	478	262	931	1,412	16	392	1,422	34	208	9,071
應收利息及收益	230	1,971	961	415	238	1,095	1,066	2,717	3,555	3,771	2,822	898	4,195	425	573	6,908
本期所得稅資產	92	252	63	48	7	186	163	2,241	358	307	-	348	1,335	-	77	989
放款及貼現	86,749	613,845	355,207	170,546	112,593	392,938	405,032	755,010	1,061,676	1,465,923	361,351	271,101	1,208,126	169,967	200,551	1,895,841
1.進口押匯	-	-	-	-	-	-	-	-	-	210	-	-	-	-	-	-
2.出口押匯	-	177	33	143	-	22	15	4	449	1,614	74	54	2,319	40	52	473
3.貼 現	-	-	-	-	-	19	-	20	-	-	-	-	-	-	-	4,861
4.透支	2	-	2,530	9	16	28	72	36	72	1,072	-	-	1,305	19	2	194
5.短期放款	29,043	123,534	96,438	62,909	10,304	117,596	82,490	133,599	263,506	288,007	79,619	88,406	324,927	48,547	36,355	492,236
6.中期(擔保)放款	45,041	185,666	172,262	64,087	74,207	102,234	146,532	300,201	295,533	339,912	206,764	83,686	364,263	46,103	71,881	609,633
7.長期(擔保)放款	12,336	303,785	82,864	42,746	27,720	172,598	175,398	320,220	500,475	833,185	74,447	97,862	513,084	75,112	91,149	784,749
8.放款轉列之催收款項	327	683	1,080	652	346	441	525	930	1,641	1,923	447	1,093	2,228	146	1,112	3,695
減：備抵呆帳	-1,187	-7,872	-4,287	-2,092	-1,694	-4,430	-5,339	-11,381	-13,781	-17,491	-4,595	-3,754	-17,117	-2,157	-2,898	-27,377
加(減)：貼現及放款評價調整	-21	127	55	-	-255	-	-	-8	-414	-127	-99	-	-607	-39	-130	-699
採用權益法之投資-淨額	215	157	2,566	1,022	-	5,347	3,899	4,570	10,010	13,016	1,548	-	3,022	61	-	93,923
其他金融資產-淨額	-	-	2	17	-	6	-	65	2,961	8,597	-	303	425	580	2	782
不動產及設備	2,269	7,707	17,064	8,009	1,950	11,359	6,178	14,815	15,961	40,661	6,649	3,615	22,734	5,132	1,853	52,027
減：累計折舊	-840	-2,182	-3,067	-1,040	-668	-3,449	-3,318	-1,434	-6,809	-10,587	-1,367	-1,596	-4,568	-1,753	-1,168	-9,661
減：累計減損	-	-	-10	-	-8	-	-	-	-	-	-13	-348	-	-	-	-65
投資性不動產-淨額	103	743	-	2,938	1,134	-	-	843	1,085	483	1,114	139	-	398	-	5,026
無形資產-淨額	100	1,647	1,181	2,359	111	2,122	1,668	10,517	1,375	4,788	884	711	1,972	76	191	13,046
遞延所得稅資產	116	636	222	421	138	541	291	890	1,362	1,216	1,392	330	2,613	-	582	5,116
其他資產-淨額	1,448	26,238	1,400	2,563	1,170	25,223	23,392	37,502	110,958	102,190	34,274	21,016	221,939	2,379	6,589	153,293
資產總計	140,471	966,353	542,244	253,238	169,462	707,290	679,174	1,352,404	1,820,626	2,532,999	757,804	422,268	2,095,562	264,604	312,273	3,623,601
負 債																
中央銀行及銀行同業存款	752	6,365	12,905	2,726	42	23,550	30,816	15,880	58,000	76,270	21,753	857	73,957	12,706	6,269	90,424
透過損益按公允價值衡量之金融負債	3	1,541	36	47	2	322	5,451	5,978	20,681	68,656	111,477	5,549	37,000	408	1,283	149,013
避險之金融負債-淨額	-	-	-	-	-	-	-	-	-	-	824	9	-	-	-	169
附買回票債券負債	-	823	7,457	2,066	-	64,748	10,534	304	6,707	8,408	47,000	-	89,324	-	1,805	99,854
承兌匯票	83	240	13	169	1	195	478	262	735	1,411	16	392	1,422	34	208	8,913
應付利息	173	1,103	711	376	183	984	1,121	1,501	2,765	3,461	3,291	469	3,009	257	365	11,006
本期所得稅負債	-	1,773	359	31	71	540	510	1,991	1,028	2,274	628	233	2,698	97	107	2,522
存款	126,652	835,787	468,491	221,262	152,603	543,297	525,719	1,144,535	1,440,825	2,086,890	457,232	365,185	1,494,982	224,222	260,897	2,784,372
1.支票存款	1,235	7,385	3,172	1,696	1,788	4,499	5,511	4,018	10,438	14,878	4,780	346	7,304	823	1,102	10,377
2.活期存款	17,034	71,495	54,736	29,184	20,719	72,481	42,928	79,062	136,139	262,677	30,593	33,087	186,567	19,589	19,397	241,138
3.定期存款	19,879	255,255	148,127	32,571	31,297	55,627	224,329	247,964	207,588	183,826	135,097	152,976	136,228	37,085	59,331	289,879
4.儲蓄存款	80,750	375,191	214,834	136,991	96,117	333,559	150,451	653,949	620,405	850,989	127,178	61,946	756,574	129,786	126,593	1,331,565
5.外匯存款	7,754	126,231	47,622	20,820	2,682	77,131	102,500	159,542	466,255	764,161	159,584	116,830	401,980	36,939	54,474	877,599
6.公庫存款	-	230	-	-	-	-	-	-	-	10,359	-	-	6,329	-	-	33,814
加(減)：存款按避險會計之調整數	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
借入款	1,000	22,500	15,860	6,971	3,000	10,200	25,002	34,500	36,140	39,070	16,443	3,023	35,708	2,500	144	59,000
承作結構型商品所收本金	-	7,696	-	-	-	34	16,970	5,495	29,615	42,671	23,694	2,514	73,626	335	3,691	9,693
其他金融負債	-	-	-	-	-	-	-	1	40	-	67	-	397	-	242	4
遞延所得稅負債	231	442	107	109	112	1,570	5	407	809	1,237	55	78	54	45	35	4,494
其他負債	1,591	21,347	2,555	2,771	1,780	8,251	15,093	19,909	89,337	28,044	14,962	8,501	128,911	1,393	2,795	90,302
負債總計	130,485	899,617	508,494	236,528	157,794	653,691	631,699	1,230,763	1,686,682	2,358,392	697,442	386,810	1,941,088	241,997	277,841	3,309,766
權 益																
股本	9,500	44,217	26,124	14,447	8,406	30,845	33,558	73,940	86,061	90,481	46,062	32,250	82,557	17,709	19,579	144,099
資本公積	10	1,712	61	-	912	8,035	456	25,960	12,148	26,015	7,251	-	30,250	-	405	29,859
保留盈餘	416	18,775	6,702	1,826	2,268	12,452	13,100	22,397	37,140	58,542	10,430	2,946	41,635	4,464	13,930	148,304
庫藏股票	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
其他權益	60	2,032	863	437	82	2,267	361	-656	-1,405	-431	-3,381	262	32	434	518	-8,427
權益總計	9,986	66,736	33,750	16,710	11,668	53,599	47,475	121,641	133,944	174,607	60,362	35,458	154,474	22,607	34,432	313,835
負債及權益總計	140,471	966,353	542,244	253,238	169,462	707,290	679,174	1,352,404	1,820,626	2,532,999	757,804	422,268	2,095,562	264,604	312,273	3,623,601
本表不包括下列表外項目：																
約定融資額度	27,018	192,620	97,003	76,796	14,634	110,527	173,693	251,645	398,213	570,666	281,762	137,207	583,484	72,925	75,212	881,728
應收保證款項	242	13,670	3,624	3,514	2,180	21,950	21,251	14,913	22,011	23,904	18,396	24,102	19,127	1,483	14,440	70,877
應收信用狀款項	139	2,624	631	2,329	86	713	517	2,315	3,339	10,496	720	1,405	3,302	203	1,404	17,950
信託資產	32,447	145,162	66,867	40,864	5,898	81,355	71,510	209,352	527,009	756,170	47,872	56,797	388,816	37,114	30,243	1,210,582