

表一

## 本國銀行資產負債表(全行)

108年12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
<b>資產</b>																						
現金及存放銀行同業	5,155,758	704,899	222,923	350,530	321,318	198,214	237,796	145,055	400,196	159,965	436	16,269	623,095	178,631	170,910	21,821	156,552	111,051	42,571	14,668	71,544	5,302
透過損益按公允價值衡量之金融資產	2,641,549	244,195	4,437	12,986	156,410	71,687	11,483	3,281	127,414	294,191	3	482	63,904	25,481	44,225	80,624	27,326	16,521	24,015	34,733	94,387	2,388
透過其他綜合損益按公允價值衡量之金融資產	5,635,003	1,013,077	114,603	329,130	277,242	200,623	111,610	207,913	80,299	293,509	359	18,811	387,478	120,965	172,825	35,245	102,597	150,619	30,922	50,810	206,970	3,991
按攤銷後成本衡量之債務工具																						
投資	6,071,579	177,207	597,724	554,148	482,999	447,030	276,058	99,749	570,275	443,835	7,600	49,567	269,204	185,204	-	-	263,056	1,929	108,969	17,698	4,500	22,806
避險之金融資產-淨額	2,297	1	-	-	-	-	247	-	1,472	-	-	-	-	-	-	-	-	173	-	-	76	-
附買回票債券投資	252,405	-	6,218	-	500	500	-	1,900	10,227	9,780	-	5,353	7,534	-	12,299	-	13,399	6,394	10,257	150	8,500	5,615
應收承兌票款	46,608	1,188	861	3,140	4,495	3,449	4,712	1,559	1,200	897	-	185	5,592	13	69	221	920	749	506	-	714	-
應收利息及收益	123,165	15,735	4,672	9,065	7,320	5,851	4,676	2,724	10,490	5,459	354	925	6,991	2,405	2,209	790	3,482	1,849	1,235	918	1,555	208
本期所得稅資產	21,474	1,186	1,256	1,923	1,304	1,875	922	38	1,870	-	-	19	2,262	-	539	78	294	353	468	54	-	54
放款及貼現	29,963,031	2,721,289	2,018,223	2,210,011	1,772,896	1,690,498	1,429,937	731,827	1,297,253	1,513,901	134,065	177,239	1,882,686	277,243	319,284	176,407	1,146,090	286,861	441,016	157,619	282,503	50,233
1. 進口押匯	1,159	4	-	-	43	12	1	-	-	-	-	-	-	-	434	-	-	-	-	-	-	-
2. 出口押匯	32,148	2,041	62	593	834	3,793	725	4,681	1,513	1,350	-	3	7,594	-	1,368	-	159	386	393	726	-	
3. 貼現	11,372	-	431	1,959	2,923	-	3,144	-	-	-	-	28	13	-	-	-	1,056	-	-	-	-	
4. 透支	61,383	16,747	976	110	1,167	164	1,290	232	445	669	17	17	1,228	-	28,214	-	2,781	3	40	202	927	
5. 短期放款	7,400,480	740,330	133,116	519,066	533,215	526,966	407,675	223,828	284,481	369,687	26,239	62,885	544,379	47,098	104,412	48,105	360,404	50,796	140,292	54,573	94,801	2,934
6. 中期(擔保)放款	9,390,438	808,254	714,162	635,931	512,557	447,752	422,157	198,157	356,685	398,011	71,589	55,157	723,479	163,039	62,553	104,205	331,645	47,959	152,279	69,447	29,620	27,327
7. 長期(擔保)放款	13,011,322	1,150,759	1,166,398	1,046,504	717,653	709,991	590,198	303,720	651,886	742,443	36,235	58,459	603,775	66,418	122,166	23,393	446,928	187,511	147,049	33,376	156,348	18,139
8. 放款轉列之催收款項	54,729	3,154	3,078	5,848	4,504	1,820	4,747	1,209	2,243	1,741	2	690	2,218	2,437	704	3,117	206	688	963	21	81	82
減：備抵呆帳	-419,204	-45,143	-31,726	-27,201	-22,415	-20,395	-17,296	-9,557	-17,193	-25,983	-1,721	-2,089	-29,283	-4,558	-5,770	-2,425	-13,341	-4,718	-6,574	-2,268	-3,701	-573
加(減)：貼現及放款評價調整	-3,366	-4	10	-511	-43	110	-657	626	-28	-6	-	-	-	-	-431	-	-286	78	26	-1	-7	
採用權益法之投資-淨額	366,711	41,457	-	2,115	8,057	1,475	13,088	75,057	24,583	25,694	-	-	8,550	849	-	14,920	2,576	-	5,480	700	-	
其他金融資產-淨額	56,320	40,158	39	183	150	17	-45	33	1	249	14	50	50	-	3,187	19	55	2	4	-	-	
不動產及設備	721,477	152,463	31,290	47,637	37,592	45,219	31,251	15,577	18,779	37,542	795	3,879	25,357	702	6,367	3,842	21,367	6,203	12,789	3,709	1,691	2,317
減：累計折舊	-181,804	-14,213	-8,774	-13,826	-11,819	-15,166	-11,256	-3,628	-6,155	-12,987	-283	-1,045	-10,390	-290	-3,667	-1,181	-6,847	-2,380	-2,233	-911	-1,353	-552
減：累計減損	-996	-126	-1	-15	-	-	-	-	-	-	-	-	-42	-	-	-29	-	-115	-77	-83	-	-64
投資性不動產-淨額	94,655	15,238	23,937	7,170	7,552	6,789	13,872	-	2,814	858	-	-	584	-	-	-	-	-	18	-	-	419
無形資產-淨額	97,652	873	860	3,636	614	629	645	100	1,770	7,628	61	129	499	102	24,057	1,163	351	3,275	118	-	8,293	6
遞延所得稅資產	43,785	1,348	1,900	1,383	2,648	3,116	2,376	588	633	3,860	100	259	5,644	10	1,096	298	1,691	967	762	56	484	45
其他資產-淨額	1,371,235	54,733	15,058	13,060	48,932	36,675	15,902	18,265	111,869	124,847	284	720	63,693	1,815	61,993	2,931	27,856	41,809	5,213	1,676	47,725	428
<b>資產總計</b>	<b>52,059,334</b>	<b>5,125,561</b>	<b>3,003,510</b>	<b>3,504,564</b>	<b>3,095,752</b>	<b>2,678,196</b>	<b>2,125,978</b>	<b>1,291,074</b>	<b>2,637,172</b>	<b>2,882,969</b>	<b>142,296</b>	<b>270,717</b>	<b>3,313,408</b>	<b>789,111</b>	<b>808,653</b>	<b>335,251</b>	<b>1,747,073</b>	<b>621,673</b>	<b>675,483</b>	<b>279,533</b>	<b>723,887</b>	<b>92,616</b>
<b>負債</b>																						
中央銀行及銀行同業存款	2,658,316	229,253	313,578	230,035	283,524	117,699	102,188	30,402	120,295	70,709	28,144	8,834	408,153	50,617	25,398	28,939	104,793	22,768	6,537	14,534	136,174	7,643
透過損益按公允價值衡量之金融負債	683,184	60,284	11,468	16,020	34,447	3,106	4,248	2,820	24,669	106,531	10,209	33	21,372	163	10,973	520	10,092	8,612	225	6	61,494	7
避險之金融負債-淨額	3,385	26	-	-	-	-	-	-	2,778	-	-	-	-	-	-	-	-	289	-	-	-	-
附買回票債券負債	659,272	21,565	7,399	7,977	17,894	22,518	1,547	11,061	111,426	43,710	-	8,891	32,012	6,003	-	2,864	869	-	10,369	28,218	-	4,942
承兌匯票	47,264	1,194	965	3,408	4,664	3,649	4,820	1,629	902	1,209	-	187	5,624	13	69	221	947	749	514	-	444	-
應付利息	88,509	15,386	4,406	6,281	3,901	2,539	2,897	1,835	4,768	3,775	92	317	4,339	788	729	2,622	375	451	142	644	85	-
本期所得稅負債	44,880	1,635	1,950	2,824	2,967	3,062	453	1,002	4,273	241	61	-	10,260	-	1,097	46	636	149	745	126	88	-
存款	41,129,220	3,971,690	2,396,085	2,897,962	2,386,591	2,225,143	1,755,681	987,886	1,951,582	2,275,208	-	225,753	2,438,322	683,678	629,737	243,582	1,435,490	514,062	584,703	191,814	448,650	71,464
1. 支票存款	480,345	36,652	33,332	45,019	42,231	53,982	39,881	9,518	13,098	15,018	-	2,759	22,531	49	34,316	68	24,322	3,383	8,067	2,217	9,419	781
2. 活期存款	4,861,100	229,449	314,839	409,128	418,791	442,773	268,342	97,108	130,739	257,075	-	24,729	256,005	4,615	126,506	26,872	262,718	65,944	116,632	31,444	116,408	6,518
3. 定期存款	5,718,351	195,312	561,501	189,937	178,920	142,563	279,511	192,135	34,858	273,890	150,815	21,202	121,564	150,815	21,202	121,564	264,054	51,791	110,576	10,653	140,539	24,437
4. 儲蓄存款	19,373,521	2,535,001	1,084,430	1,518,746	1,116,363	1,065,880	890,034	299,614	918,464	1,311,270	-	118,765	700,309	503,417	116,186	16,650	642,739	160,500	293,236	132,078	-	36,230
5. 外匯存款	9,942,115	664,296	252,628	429,582	601,353	473,884	411,512	302,135	665,775	482,984	-	32,974	1,159,302	24,436	331,527	78,428	216,032	232,444	55,790	15,422	182,284	3,498
6. 公庫存款	753,788	310,980	149,355	115,377	17,916	9,704	3,349	-	31,371	-	-	11,668	26,285	346	-	-	25,625	-	402	-	-	-
加(減)：存款採避險會計之調整數	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
借入款	981,996	24,999	55,018	65,000	28,214	43,400	55,521	56,850	105,465	53,900	40,606	7,500	33,161	12,840	-	18,700	53,250	8,023	14,000	1,656	8,071	1,600</

表一

## 本國銀行資產負債表(全行)

108年12月31日

單位：新臺幣百萬元

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	永豐商業銀行	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
<b>資 產</b>																
現金及存放銀行同業	7,778	65,639	36,860	14,205	11,043	30,391	40,370	67,644	159,959	121,160	37,296	54,061	93,656	24,102	18,153	219,695
透過損益按公允價值衡量之金融資產	5,615	95,187	16,291	906	4,839	30,600	53,015	148,568	52,272	515,299	78,287	17,521	118,491	681	10,243	153,561
透過其他綜合損益按公允價值衡量之金融資產	22,269	116,925	76,593	16,747	9,078	40,947	132,310	100,414	230,054	203,208	135,245	60,047	273,213	29,078	32,656	246,621
按攤銷後成本衡量之債務工具投資	11,432	33,379	29,995	36,958	19,610	105,579	2,544	201,116	137,941	11,528	11,136	7,495	131,877	33,956	35,166	682,309
避險之金融資產-淨額	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	328
附買回票債券投資	5,000	-	4,147	649	10,318	51,360	9,945	5,310	30,517	4,971	18,687	-	10,582	6	1,435	852
應收承兌票款	91	249	24	274	1	112	375	231	741	1,258	282	601	941	61	50	10,847
應收利息及收益	232	1,692	1,217	400	233	1,053	1,050	3,025	4,044	3,868	2,789	940	4,588	453	637	8,031
本期所得稅資產	94	258	299	80	29	149	123	2,845	439	294	-3	317	1,274	-	135	646
放款及貼現	87,933	604,876	344,306	167,957	113,045	390,684	390,201	750,050	991,884	1,428,300	347,076	254,994	1,155,330	167,648	203,626	1,848,040
1. 進口押匯	-	-	-	-	-	-	-	-	-	665	-	-	-	-	-	-
2. 出口押匯	7	482	67	219	-	272	164	5	621	1,697	31	49	1,950	95	9	259
3. 貼 現	-	-	-	-	-	-	-	84	-	-	-	-	-	-	-	1,734
4. 透支	1	-	2,387	12	32	28	65	65	62	1,281	-	-	233	19	1	234
5. 短期放款	29,964	120,203	92,762	63,333	10,735	123,856	73,298	126,520	223,451	277,226	76,377	77,039	294,847	46,828	36,333	452,426
6. 中期(擔保)放款	44,772	185,371	167,415	61,107	74,224	99,888	140,195	303,255	275,830	337,848	195,725	79,140	355,122	46,088	74,735	617,758
7. 長期(擔保)放款	12,826	298,025	80,761	42,843	27,598	166,284	175,723	318,328	490,289	807,639	74,567	97,674	501,369	74,452	90,817	772,778
8. 放款轉列之催收款項	363	795	914	443	456	356	756	1,793	1,944	376	1,809	1,092	1,809	166	1,731	2,851
減：備抵呆帳	-1,368	-7,568	-4,246	-2,033	-1,593	-4,239	-5,552	-12,414	-13,512	-17,050	-4,464	-3,562	-16,253	-2,120	-3,527	-25,773
加(減)：貼現及放款評價調整	-22	122	49	-	-256	-	-	-9	-127	-109	-	-	-601	-	-140	-688
採用權益法之投資-淨額	214	168	2,571	1,020	-	5,468	3,937	4,734	9,952	12,814	1,747	-	2,967	57	-	96,461
其他金融資產-淨額	-	-	2	15	-	3	-	77	2,965	4,824	903	383	373	469	-	1,673
不動產及設備	2,269	7,759	16,593	6,612	1,947	11,339	6,082	13,810	16,178	40,654	6,700	3,612	22,771	5,123	1,861	51,799
減：累計折舊	-828	-2,165	-3,021	-1,011	-657	-3,394	-3,286	-1,394	-7,087	-10,385	-1,353	-1,548	-4,644	-1,735	-1,165	-9,175
減：累計減損	-	-	-10	-	-8	-	-	-	-	-	-13	-	-348	-	-	-65
投資性不動產-淨額	104	745	-	4,334	1,135	-	-	844	1,084	484	1,102	139	-	400	-	5,033
無形資產-淨額	112	1,607	1,169	2,356	111	2,128	1,674	10,593	1,345	4,863	903	777	1,954	77	187	12,987
遞延所得稅資產	140	570	179	468	166	450	226	827	1,324	999	1,348	310	2,430	39	700	4,345
其他資產-淨額	1,348	21,244	1,527	2,155	1,033	28,806	23,690	34,095	76,591	103,770	24,800	25,090	155,070	2,585	6,163	167,784
<b>資產總計</b>	<b>142,413</b>	<b>940,687</b>	<b>524,545</b>	<b>252,092</b>	<b>170,074</b>	<b>691,436</b>	<b>656,704</b>	<b>1,330,366</b>	<b>1,696,271</b>	<b>2,430,732</b>	<b>662,359</b>	<b>420,829</b>	<b>1,954,019</b>	<b>260,839</b>	<b>306,180</b>	<b>3,475,311</b>
<b>負 債</b>																
中央銀行及銀行同業存款	1,051	8,504	7,304	3,405	40	11,301	30,798	13,107	48,749	54,796	22,965	459	53,393	10,114	5,145	46,968
透過損益按公允價值衡量之金融負債	11	1,317	-	4	-	638	3,910	3,568	16,925	59,386	76,747	4,482	24,579	213	533	103,572
避險之金融負債-淨額	-	-	-	-	-	-	-	-	-	-	-	-	255	-	-	37
附買回票債券負債	900	605	6,756	3,166	-	65,377	9,676	1,550	8,227	6,372	18,749	-	105,587	500	-	92,542
承兌匯票	91	249	24	274	1	112	375	231	741	1,261	290	601	941	61	50	10,754
應付利息	153	1,017	718	309	137	895	1,009	1,454	2,951	3,465	4,488	533	2,731	275	337	11,307
本期所得稅負債	1,770	331	95	75	428	507	2,221	868	1,413	601	202	2,098	75	150	2,431	-
存款	126,865	814,938	459,053	218,731	153,546	533,608	520,305	1,127,881	1,367,515	2,043,046	421,234	363,132	1,437,180	222,534	260,795	2,743,774
1. 支票存款	1,489	7,121	3,176	1,900	2,268	5,866	3,241	5,026	9,912	14,165	4,742	692	9,283	1,044	1,124	12,653
2. 活期存款	17,726	71,444	54,429	30,409	20,619	71,108	41,933	82,202	122,990	243,893	32,812	29,668	174,740	18,686	19,789	222,017
3. 定期存款	20,345	249,654	140,247	30,720	31,842	227,847	248,344	191,736	186,542	127,891	146,054	134,881	38,161	61,208	292,512	-
4. 儲蓄存款	79,856	366,391	215,625	136,743	96,207	327,271	152,620	628,523	592,498	856,957	117,916	62,121	737,395	127,578	126,088	1,289,820
5. 外匯存款	7,449	120,100	45,576	18,959	2,610	72,225	94,664	163,786	450,379	730,099	137,873	124,597	374,368	37,065	52,586	893,493
6. 公庫存款	-	228	-	-	-	-	-	-	-	11,390	-	-	6,513	-	-	33,279
加(減)：存款採避險會計之調整數	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
借入款	1,000	22,500	14,560	6,971	3,000	10,200	25,002	34,500	33,020	32,070	10,450	3,000	36,305	2,500	144	59,000
承作結構型商品所收本金	-	8,737	-	-	-	-	9,477	6,712	31,182	29,734	30,248	2,777	71,455	360	1,523	10,981
其他金融負債	-	-	-	-	-	-	-	2	43	67	67	-	346	-	151	-
遞延所得稅負債	231	442	107	109	118	1,467	5	314	814	1,255	25	61	82	46	29	2,807
其他負債	2,173	15,498	2,753	2,582	1,658	11,351	8,358	16,965	51,613	26,960	12,323	10,261	65,968	1,746	3,628	81,154
<b>負債總計</b>	<b>132,475</b>	<b>875,577</b>	<b>491,606</b>	<b>235,646</b>	<b>158,575</b>	<b>635,377</b>	<b>609,422</b>	<b>1,208,505</b>	<b>1,562,648</b>	<b>2,259,758</b>	<b>598,187</b>	<b>385,763</b>	<b>1,800,665</b>	<b>238,424</b>	<b>272,485</b>	<b>3,165,327</b>
<b>權 益</b>																
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	25,835	7,251	-	30,250	-	405	29,793
保留盈餘	371	17,867	6,002	1,632	2,091	12,557	12,831	20,379	34,425	54,141	10,005	2,593	39,043	4,301	13,231	140,094
庫藏股票	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
其他權益	57	1,314	752	367	90	4,622	437	1,582	989	517	854	223	1,504	405	480	-4,002
<b>權益總計</b>	<b>9,938</b>	<b>65,110</b>	<b>32,939</b>	<b>16,446</b>	<b>11,499</b>	<b>56,059</b>	<b>47,282</b>	<b>121,861</b>	<b>133,623</b>	<b>170,974</b>	<b>64,172</b>	<b>35,066</b>	<b>153,354</b>	<b>22,415</b>	<b>33,695</b>	<b>309,984</b>
<b>負債及權益總計</b>	<b>142,413</b>	<b>940,687</b>	<b>524,545</b>	<b>252,092</b>	<b>170,074</b>	<b>691,436</b>	<b>656,704</b>	<b>1,330,366</b>	<b>1,696,271</b>	<b>2,430,732</b>	<b>662,359</b>	<b>420,829</b>	<b>1,954,019</b>	<b>260,839</b>	<b>306,180</b>	<b>3,475,311</b>
本表不包括下列表外項目：																
約定融資額度	27,434	189,306	99,385	76,050	15,317	115,315	173,154	257,525	426,150	554,910	325,171	151,537	587,101	71,065	73,743	903,884
應收保證款項	247	12,233	3,314	3,420	2,136	15,348	23,871	13,217	19,572	24,004	20,294	21,048	18,728	1,495	16,557	67,251
應收信用狀款項	188	2,308	560	1,484	90	894	830	3,636	3,335	9,719	1,038	1,477	3,582	233	826	19,218
信託資產	31,352	147,669	67,580	42,233	5,494	75,781	74,444	208,315	511,537	770,314	49,841	66,663	387,479	37,596	31,498	1,209,684