表一

本國銀行資產負債表(全行)

109 年 9 月 30 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
資　產																				
現金及存拆放銀行同業	5,299,564	748,343	181,029	392,803	309,749	253,657	251,937	154,575	343,424	202,624	438	13,611	543,372	207,809	127,084	21,251	115,191	146,799	42,636	17,999
透過損益按公允價值衡量之金融資產	2,748,059	280,147	4,113	32,439	164,233	44,245	22,016	2,946	95,462	312,713	39	867	59,887	835	51,585	60,265	29,679	13,151	24,854	42,888
透過其他綜合損益按公允價值衡量之金融資產	5,999,302	1,000,954	112,141	379,499	261,780	205,179	108,570	228,587	100,221	297,000	359	21,945	380,381	168,584	216,409	63,877	114,715	172,425	38,012	50,928
按攤銷後成本衡量之債務工具投資	6,652,401	155,072	616,370	574,892	573,074	535,422	307,369	121,827	623,126	426,596	7,600	47,321	434,225	165,024	-	-	230,813	1,924	113,273	18,997
避險之金融資產-淨額	3,034	-	-	-	-	-	262	-	2,398	-	-	-	-	-	-	-	-	43	-	-
附賣回票債券投資	292,079	-	2,687	-	-	200	-	221	4,013	35,113	-	4,396	14,834	-	14,491	-	10,644	5,197	12,217	851
應收承兌票款	51,174	1,442	800	4,645	5,096	4,711	4,117	2,838	1,022	955	-	43	5,503	3	61	198	1,008	441	532	-
應收利息及收益	99,361	12,180	3,653	7,086	5,811	4,340	3,147	2,042	9,358	5,268	302	766	5,004	1,936	1,853	370	2,653	1,570	1,010	860
本期所得稅資產	20,160	2,716	1,536	1,934	1,517	680	522	112	1,404	-	24	34	918	977	6	66	263	175	463	41
放款及貼現	31,382,196	2,863,590	2,093,168	2,336,788	1,884,616	1,783,406	1,466,404	775,342	1,413,309	1,561,927	144,326	177,874	1,896,297	275,758	317,979	173,929	1,200,625	293,050	456,135	173,337
1. 進口押匯	1,012	1	-	-	158	-	1	-	-	-	-	-	-	-	489	-	-	-	-	-
2. 出口押匯	29,215	1,965	180	598	639	2,814	356	3,595	1,667	1,304	-	26	5,636	-	883	-	162	200	346	-
3. 貼　　現	19,649	-	426	3,227	2,511	-	1,870	-	-	-	-	2	40	-	-	-	563	-	-	-
4. 透支	58,883	16,072	1,145	86	1,177	139	1,199	228	368	682	-	15	827	-	28,442	119	1,873	33	27	122
5. 短期放款	7,359,901	758,775	137,786	526,344	529,346	500,270	389,933	226,709	310,090	384,569	31,187	62,406	517,288	35,437	103,353	52,307	348,119	55,980	140,764	61,948
6. 中期(擔保)放款	10,207,444	881,381	773,020	725,892	604,661	520,655	428,885	224,154	408,002	411,917	76,435	56,583	719,998	171,845	58,190	94,563	391,296	49,145	161,631	72,744
7. 長期(擔保)放款	13,641,728	1,201,922	1,177,585	1,072,386	741,807	757,423	638,798	319,190	690,905	761,485	36,693	58,439	647,879	67,877	126,503	25,957	454,061	187,565	151,936	38,505
8. 放款轉列之催收款項	64,364	3,474	3,026	8,255	4,317	2,105	5,362	1,466	2,277	1,970	11	403	4,629	599	119	983	4,551	127	1,431	18
減：備抵呆帳	-433,546	-44,531	-33,599	-28,285	-21,927	-20,982	-18,280	-9,712	-18,299	-26,391	-1,984	-2,058	-29,899	-4,551	-5,613	-2,432	-15,617	-4,738	-6,797	-2,642
加(減)：貼現及放款評價調整	-3,368	-5	7	-419	-34	55	-	597	-552	-227	-5	-	-	-	-386	-	-251	144	21	-
採用權益法之投資-淨額	368,807	40,896	-	2,221	8,073	1,456	13,199	76,138	26,179	25,124	-	-	10,308	866	-	16,272	2,530	-	5,234	765
其他金融資產-淨額	49,917	28,879	179	561	745	7	203	-	31	1	343	14	586	-	5,485	797	14	-	2	-
不動產及設備	729,803	153,245	31,380	47,814	38,084	45,642	31,401	15,748	18,816	37,871	803	4,157	25,621	714	6,066	3,830	21,431	5,815	14,422	4,024
減：累計折舊	-187,635	-14,492	-9,287	-14,388	-12,152	-15,737	-11,443	-3,726	-6,567	-13,560	-290	-1,061	-10,767	-320	-3,343	-1,304	-6,915	-2,310	-2,311	-947
減：累計減損	-998	-128	-1	-15	-	-	-	-	-	-	-	-	-42	-	-	-	-29	-115	-77	-83
投資性不動產-淨額	93,447	15,238	23,749	7,423	7,389	6,817	13,867	-	3,205	735	-	-	583	-	-	-	-	-	18	-
無形資產-淨額	98,531	950	790	3,785	505	653	607	87	1,842	7,672	75	132	647	92	23,961	1,105	371	3,297	147	-
遞延所得稅資產	45,126	492	1,661	2,247	2,205	2,897	3,096	626	630	4,228	100	204	5,552	10	1,054	362	1,694	818	739	168
其他資產-淨額	1,361,707	54,231	17,309	11,865	54,590	36,279	18,009	19,595	120,501	118,666	209	986	36,480	4,401	48,542	2,222	46,955	35,750	5,602	1,768
資產總計	54,669,121	5,299,219	3,047,685	3,762,895	3,283,354	2,888,927	2,215,003	1,387,843	2,739,523	2,996,315	152,339	269,231	3,379,490	822,138	805,234	340,808	1,755,774	673,436	706,132	308,954
負　債																				
中央銀行及銀行同業存款	2,791,138	277,659	352,082	241,091	283,720	130,135	101,592	27,473	132,637	59,863	25,421	12,222	463,638	27,809	12,639	31,488	114,740	29,221	7,026	25,428
透過損益按公允價值衡量之金融負債	635,235	28,963	8,123	3,178	12,451	4,541	5,536	2,911	22,977	112,409	18,018	23	21,960	9	12,810	474	10,090	12,303	459	26
避險之金融負債-淨額	12,307	58	-	-	-	-	-	-	10,488	-	-	-	-	-	-	-	-	447	-	-
附買回票債券負債	651,487	3,898	18,449	7,179	25,319	19,058	1,753	36,465	103,540	10,417	-	6,633	27,762	6,507	-	2,196	3,028	-	3,225	25,765
承兌匯票	51,351	1,448	834	4,870	5,153	4,914	4,146	2,859	1,022	959	-	44	5,391	3	61	198	1,018	441	534	-
應付利息	63,065	10,882	3,740	3,193	2,602	2,162	1,849	1,855	3,430	2,490	111	253	2,446	561	192	541	2,413	355	696	102
本期所得稅負債	34,965	1,629	1,394	819	3,056	2,183	782	807	3,186	267	54	-	9,520	116	13	88	-81	233	473	434
存款	43,355,351	4,113,250	2,377,555	3,126,230	2,576,725	2,388,356	1,826,702	1,048,838	2,067,930	2,436,809	-	223,314	2,441,584	725,196	625,602	251,471	1,389,065	555,855	618,964	210,321
1. 支票存款	405,240	31,930	25,691	42,559	35,460	48,628	35,209	8,030	12,522	13,880	-	2,037	20,049	125	10,087	185	20,368	2,662	6,638	1,635
2. 活期存款	5,604,171	255,886	315,263	467,786	507,825	528,374	312,227	115,987	148,119	314,400	-	26,416	277,796	4,866	138,086	24,600	240,238	70,005	129,083	35,718
3. 定期存款	5,953,849	183,107	526,798	419,727	204,946	209,354	131,954	278,125	192,154	190,547	-	34,727	328,548	182,660	20,700	137,634	218,846	29,311	122,568	17,321
4. 儲蓄存款	20,251,509	2,625,003	1,104,177	1,575,854	1,181,442	1,104,139	918,291	316,406	960,198	1,387,734	-	117,039	731,017	518,436	116,663	16,916	655,704	172,460	295,142	133,652
5. 外匯存款	10,355,385	695,719	247,691	505,679	627,549	490,228	425,382	330,290	700,481	530,248	-	31,001	1,055,563	17,580	340,066	72,136	241,349	281,417	65,105	21,995
6. 公庫存款	785,197	321,605	157,935	114,625	19,503	7,633	3,639	-	54,456	-	-	12,094	28,611	1,529	-	-	12,560	-	428	-
加(減)：存款採避險會計之調整數	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
借入款	1,109,395	33,363	56,190	81,030	38,516	58,723	65,578	69,758	102,668	54,800	38,941	6,160	32,231	21,379	-	16,400	75,700	8,049	13,249	1,364
承作結構型商品所收本金	319,783	995	-	1,999	35,670	21,630	1,650	1,728	8,970	40,184	-	-	7,986	-	2,684	83	-	125	127	-
其他金融負債	49,465	12	80	37	-	9	663	1,818	72	-	31,827	-	509	124	3,738	2,807	5,909	-	-	-
遞延所得稅負債	82,332	18,196	6,914	3,217	6,563	6,011	8,297	9,354	1,244	3,268	39	-	2,828	117	2,360	436	888	837	111	227
其他負債	1,439,931	430,296	48,128	52,835	78,427	53,359	32,879	31,145	73,532	38,602	2,934	4,410	73,738	6,142	41,587	1,626	55,837	19,225	7,694	2,496
負債總計	50,595,805	4,920,649	2,873,489	3,525,678	3,068,202	2,691,081	2,051,427	1,235,011	2,531,696	2,760,068	117,345	253,059	3,089,593	787,963	701,686	307,808	1,658,607	627,091	652,558	266,163
權　益																				
股本	2,056,050	109,000	73,200	104,507	89,064	85,915	103,847	44,816	119,124	106,986	31,711	10,809	85,362	24,654	66,033	27,130	74,886	29,106	39,017	11,212
資本公積	547,985	108,453	21,749	58,767	34,470	37,763	-	16,433	14,801	38,687	-	1,243	62,220	-	-	11	816	5,795	727	56
保留盈餘	1,332,663	108,571	71,797	64,382	76,017	66,568	56,246	85,878	76,102	85,676	3,537	3,709	135,525	5,248	37,257	6,050	17,995	11,064	12,636	27,355
庫藏股票	-219	-	-	-	-	-	-	-83	-	-	-	-	-	-	-	-38	-	-	-	-98
其他權益	136,837	52,546	7,450	9,561	15,601	7,600	3,483	5,788	-2,200	4,898	-254	411	6,790	4,273	258	-153	3,470	380	1,194	4,266
權益總計	4,073,316	378,570	174,196	237,217	215,152	197,846	163,576	152,832	207,827	236,247	34,994	16,172	289,897	34,175	103,548	33,000	97,167	46,345	53,574	42,791
負債及權益總計	54,669,121	5,299,219	3,047,685	3,762,895	3,283,354	2,888,927	2,215,003	1,387,843	2,739,523	2,996,315	152,339	269,231	3,379,490	822,138	805,234	340,808	1,755,774	673,436	706,132	308,954
本表不包括下列表外項目：																				
約定融資額度	14,079,099	2,062,787	628,977	762,153	952,125	902,534	656,451	340,803	693,754	658,015	43,026	44,943	1,082,428	106,976	264,046	43,068	413,730	115,806	142,503	27,937
應收保證款項	1,173,298	95,464	52,416	106,886	83,982	58,975	59,939	93,594	16,742	15,394	23,113	3,839	137,299	17,858	8,473	32,530	18,857	3,632	19,536	7,167
應收信用狀款項	276,710	41,088	10,208	16,486	29,347	23,836	20,739	8,921	6,171	5,343	-	1,292	50,364	400	332	686	6,696	855	3,301	36
信託資產	10,143,998	658,191	406,260	452,841	827,120	876,317	380,229	203,633	526,865	517,701	-	23,173	587,678	21,102	195,089	12,991	168,766	102,053	64,714	35,588

註：1. 本表資料包括總行及國內分行、國際金融業務分行及國外分行。

2. 本國銀行自107年起適用國際財務報導準則第9號「金融工具」。

表一

本國銀行資產負債表(全行)

109 年 9 月 30 日

單位：新臺幣百萬元

項　　目	匯豐(台灣)銀	瑞興商業銀行	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
資　產																		
現金及存拆放銀行同業	82,683	4,884	10,685	65,571	44,172	14,194	11,818	32,059	45,839	65,923	170,900	156,128	38,021	75,913	113,938	30,800	15,898	245,807
透過損益按公允價值衡量之金融資產	63,380	1,365	5,650	113,915	16,319	5,359	3,984	49,463	32,920	168,208	66,916	585,730	83,927	15,714	98,276	893	12,741	180,935
透過其他綜合損益按公允價值衡量之金融資產	176,329	4,847	23,064	142,414	95,564	19,055	9,053	51,770	148,098	135,264	260,693	242,326	182,780	57,970	194,444	29,314	45,187	259,564
按攤銷後成本衡量之債務工具投資	2,100	21,205	12,149	20,946	29,217	34,465	18,719	91,736	1,885	208,833	155,049	14,105	11,449	7,446	250,275	33,772	32,724	753,401
避險之金融資產-淨額	78	-	-	-	-	-	-	-	-	-	-	-	79	-	-	-	-	174
附賣回票債券投資	6,590	6,283	9,592	-	4,067	2,460	12,002	68,747	6,243	3,566	32,296	4,271	19,946	-	2,905	-	889	7,358
應收承兌票款	350	-	99	324	13	726	1	174	437	290	1,561	1,028	260	358	1,213	72	25	10,828
應收利息及收益	1,025	160	187	1,697	1,009	368	203	1,034	830	2,402	3,602	3,454	2,909	793	3,331	350	472	6,326
本期所得稅資產	-	74	107	289	264	30	21	350	205	2,429	401	199	-	253	1,222	-	57	871
放款及貼現	259,757	52,064	85,272	632,716	373,846	168,548	117,942	419,378	406,131	764,353	1,114,692	1,557,544	373,310	263,121	1,236,422	164,178	199,956	1,905,106
1.進口押匯	-	-	-	-	-	-	-	-	-	-	-	363	-	-	-	-	-	-
2.出口押匯	808	-	12	412	95	611	-	290	134	30	465	1,731	45	63	3,425	30	182	511
3.貼　　現	-	-	-	-	-	-	-	-	-	57	-	-	-	-	-	-	-	10,953
4.透支	876	1,846	-	-	2,415	10	14	39	70	112	56	424	-	-	212	14	-	241
5.短期放款	78,097	3,690	21,115	124,984	95,852	57,260	11,747	123,980	80,448	121,938	238,545	280,600	81,489	79,643	296,693	48,072	35,861	407,276
6.中期(擔保)放款	29,131	30,741	52,679	190,322	191,474	67,927	76,972	112,420	147,961	307,549	363,343	358,243	210,710	83,993	390,338	39,152	68,398	655,094
7.長期(擔保)放款	150,816	15,694	11,340	316,202	82,694	42,155	28,997	182,274	176,222	333,706	511,203	914,186	80,632	98,747	544,017	76,577	93,293	826,057
8.放款轉列之催收款項	29	93	126	796	1,316	585	212	375	1,296	961	1,080	1,997	434	675	1,737	333	2,222	4,974
減：備抵呆帳	-3,365	-592	-1,179	-8,110	-4,517	-2,041	-1,744	-4,631	-5,869	-11,701	-14,380	-19,069	-4,816	-3,516	-16,190	-2,078	-3,000	-28,411
加(減)：貼現及放款評價調整	-8	-12	-20	117	73	-	-255	-	-	-4	-472	-189	-81	-	-609	-33	-117	-703
採用權益法之投資-淨額	-	-	205	162	2,542	1,015	-	5,881	4,076	4,619	9,375	12,859	1,614	-	2,277	46	-	94,875
其他金融資產-淨額	-	-	583	-	2	16	-	4	-	47	2,552	6,448	-	-	715	1,439	-	264
不動產及設備	1,755	2,302	2,269	7,769	17,587	7,828	1,933	11,430	6,307	14,959	16,330	40,570	6,670	3,548	22,626	5,163	1,853	52,020
減：累計折舊	-1,427	-524	-862	-2,234	-3,172	-1,062	-667	-3,556	-3,403	-1,473	-6,986	-10,450	-1,431	-1,600	-4,656	-1,795	-1,177	-10,240
減：累計減損	-	-64	-	-	-10	-	-8	-	-	-	-	-	-13	-348	-	-	-	-65
投資性不動產-淨額	-	418	102	723	-	2,924	1,134	-	-	888	1,046	482	1,161	138	-	395	-	5,012
無形資產-淨額	8,293	5	89	1,618	1,177	2,481	118	2,142	1,655	10,423	1,376	4,832	928	587	2,647	92	185	13,165
遞延所得稅資產	402	39	116	602	205	413	138	579	253	922	1,411	1,341	1,233	367	2,553	-	469	5,300
其他資產-淨額	44,240	343	2,129	20,530	1,796	3,082	1,249	29,059	22,102	31,678	70,449	101,322	31,974	20,941	182,211	2,332	6,001	156,309
資產總計	642,182	92,797	150,237	999,049	580,154	259,861	175,641	755,619	667,709	1,401,626	1,886,811	2,702,931	749,920	441,685	2,093,600	264,940	312,163	3,657,896
負　債																		
中央銀行及銀行同業存款	61,842	7,961	1,274	1,501	10,288	2,208	41	26,794	20,372	11,870	65,303	65,099	15,190	27,569	50,496	9,604	8,829	49,013
透過損益按公允價值衡量之金融負債	64,366	8	112	1,539	17	34	6	534	4,268	2,762	18,614	68,202	82,510	6,908	23,478	314	640	83,662
避險之金融負債-淨額	-	-	-	-	-	-	-	-	-	-	-	-	889	354	-	-	-	71
附買回票債券負債	-	5,731	-	2,274	7,361	1,711	-	56,629	5,089	-	12,531	13,073	54,325	-	83,172	-	-	108,397
承兌匯票	343	-	99	324	15	726	1	174	437	290	1,372	1,025	260	358	1,213	72	25	10,722
應付利息	176	58	140	793	661	209	158	644	772	1,059	1,755	2,154	2,199	370	2,115	207	248	9,474
本期所得稅負債	109	-	-	757	481	59	67	451	303	1,308	506	580	714	92	1,788	18	81	2,678
存款	437,867	70,699	134,379	877,874	501,956	229,237	157,986	584,832	540,457	1,202,537	1,541,693	2,251,431	474,859	355,930	1,567,316	226,953	260,269	2,935,309
1.支票存款	10,511	740	1,366	5,493	3,100	1,822	1,998	4,873	5,721	4,837	10,177	12,235	3,399	376	7,917	758	1,033	11,189
2.活期存款	127,233	6,793	21,855	82,782	66,431	32,210	22,798	87,147	42,220	110,397	166,355	312,957	32,449	40,063	195,123	26,899	21,576	296,208
3.定期存款	136,934	21,273	21,877	261,442	160,143	34,021	30,994	58,849	220,149	233,003	214,678	225,280	167,484	153,878	154,227	30,538	61,054	338,998
4.儲蓄存款	-	38,088	80,974	382,309	223,006	138,238	99,177	352,364	154,034	698,153	653,832	891,958	125,632	61,807	774,900	134,284	124,389	1,388,091
5.外匯存款	163,189	3,805	8,307	145,606	49,276	22,946	3,019	81,599	118,333	156,147	496,651	798,028	145,895	99,806	429,071	34,474	52,217	867,537
6.公庫存款	-	-	-	242	-	-	-	-	-	-	-	10,973	-	-	6,078	-	-	33,286
加(減)：存款採避險會計之調整數	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
借入款	4,580	1,822	2,001	22,752	19,304	4,539	3,185	12,905	25,019	35,175	41,704	39,531	20,381	2,980	36,349	2,629	31	60,409
承作結構型商品所收本金	1,350	-	-	6,072	-	-	-	24	14,424	3,607	13,139	51,983	20,723	2,804	69,998	327	4,268	7,233
其他金融負債	58	-	-	-	-	-	-	-	-	50	788	-	-	-	651	-	293	20
遞延所得稅負債	925	155	231	443	114	109	112	1,527	5	627	748	1,365	261	82	103	45	24	4,549
其他負債	20,182	844	1,773	16,206	3,567	3,769	2,157	13,450	8,132	18,672	52,444	34,948	13,766	8,795	97,684	2,030	3,589	83,031
負債總計	591,798	87,278	140,009	930,535	543,764	242,601	163,713	697,964	619,278	1,277,957	1,750,597	2,529,391	686,077	406,242	1,934,363	242,199	278,297	3,354,568
權　益																		
股本	34,800	3,139	9,738	46,331	28,169	15,087	8,819	32,934	34,481	73,940	86,061	95,241	46,062	32,250	86,957	18,121	19,579	147,962
資本公積	1,579	1,058	10	1,729	61	-	912	8,040	456	25,960	12,148	26,276	7,251	-	30,250	-	405	29,859
保留盈餘	13,934	1,118	355	17,395	6,900	1,764	2,064	11,953	12,528	20,951	34,931	52,389	8,794	2,839	40,521	4,162	13,291	135,161
庫藏股票	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
其他權益	71	204	125	3,059	1,260	409	133	4,728	966	2,818	3,074	-366	1,736	354	1,509	458	591	-9,654
權益總計	50,384	5,519	10,228	68,514	36,390	17,260	11,928	57,655	48,431	123,669	136,214	173,540	63,843	35,443	159,237	22,741	33,866	303,328
負債及權益總計	642,182	92,797	150,237	999,049	580,154	259,861	175,641	755,619	667,709	1,401,626	1,886,811	2,702,931	749,920	441,685	2,093,600	264,940	312,163	3,657,896
本表不包括下列表外項目：																		
約定融資額度	123,317	15,445	32,064	201,967	106,739	83,084	15,748	118,656	180,831	249,381	410,576	560,335	283,977	135,538	622,171	66,026	81,783	849,399
應收保證款項	18,338	588	355	18,364	3,192	3,293	2,168	22,056	27,612	13,845	26,337	28,847	19,261	25,319	19,955	1,958	15,161	70,953
應收信用狀款項	1,681	5	82	2,342	457	1,719	57	923	688	2,955	3,619	7,653	1,398	2,237	3,437	316	1,588	19,452
信託資產	62,073	11,353	34,645	152,348	73,181	43,640	5,918	85,920	78,095	208,178	548,866	815,846	52,162	72,367	467,982	41,770	36,504	1,292,839