

表一

本國銀行資產負債表(全行)

109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	
資 產																					
現金及存放銀行同業	5,471,380	747,558	184,160	440,801	298,994	287,671	287,140	152,748	341,291	189,504	369	13,972	491,128	210,901	150,723	20,693	144,398	161,158	49,510	16,362	
透過損益按公允價值衡量之金融資產	2,877,270	326,438	3,899	22,293	170,912	43,863	14,465	2,842	89,064	320,798	26	1,500	57,168	505	58,236	56,042	15,987	15,606	30,151	44,722	
透過其他綜合損益按公允價值衡量之金融資產	6,304,655	991,069	114,069	375,773	268,450	226,988	116,480	234,306	103,899	304,618	383	25,124	396,954	166,582	235,399	65,180	117,315	195,851	40,116	48,716	
按攤銷後成本衡量之債務工具投資	7,303,905	156,093	660,808	723,209	657,216	612,330	345,284	104,750	664,207	501,265	7,600	51,617	528,351	171,073	-	-	228,003	1,922	113,545	18,897	
- 避險之金融資產-淨額	2,529	-	-	-	-	-	232	-	2,104	-	-	-	-	-	-	-	-	8	-	-	
- 附賣回票債券投資	288,660	-	1,145	-	-	350	-	147	6,645	18,338	-	1,993	10,358	-	14,259	-	6,047	4,774	12,773	200	
- 應收承兌票款	52,422	2,259	1,012	3,104	4,689	3,105	4,423	1,960	1,157	1,075	-	237	6,370	1	105	44	1,284	437	443	-	
- 應收利息及收益	103,117	12,221	3,752	7,299	6,417	5,032	3,068	1,927	8,775	6,097	179	840	5,337	2,245	1,901	341	840	1,359	1,078	856	
- 本期所得稅資產	20,060	2,097	1,619	2,097	1,348	770	546	72	1,089	-	-	-	1,307	953	-	74	322	212	489	45	
放款及貼現	31,779,538	2,913,877	2,114,412	2,293,946	1,914,354	1,805,617	1,481,728	769,199	1,427,906	1,620,592	143,028	178,205	1,899,056	313,829	305,878	166,101	1,224,295	290,523	461,754	187,842	
1. 進口押匯	671	1	110	-	111	-	11	-	-	-	-	-	-	-	199	-	-	-	-	-	
2. 出口押匯	29,963	2,460	170	937	1,304	3,313	457	3,350	1,629	1,492	-	28	5,504	-	1,154	1	150	270	294	1	
3. 貼 現	18,395	-	556	2,873	2,260	-	2,958	-	-	-	-	97	47	-	-	-	835	-	-	-	
4. 透支	56,245	16,124	569	54	1,029	237	1,297	219	359	673	-	14	142	-	27,777	143	1,479	16	32	94	
5. 短期放款	7,153,052	768,859	131,297	450,105	523,571	467,089	379,132	218,540	298,090	367,131	30,176	58,612	490,553	50,824	91,658	52,019	342,188	51,709	140,543	67,628	
6. 中期(擔保)放款	10,479,086	876,194	791,825	750,326	634,710	549,452	426,788	222,933	421,981	424,575	58,408	77,382	191,796	56,505	87,704	415,171	50,107	165,289	80,552		
7. 長期(擔保)放款	13,984,392	1,247,044	1,186,985	1,083,086	747,198	783,268	666,143	322,564	703,912	824,937	35,419	60,642	668,855	70,579	128,465	25,529	458,773	188,293	154,782	39,549	
8. 放款轉列之催收款項	57,734	3,195	2,900	6,565	4,171	2,258	4,942	1,593	1,935	1,784	51	404	3,770	630	120	705	5,699	128	814	18	
減：備抵呆帳	-436,023	-44,666	-34,549	-29,002	-23,728	-21,317	-18,703	-9,757	-17,992	-26,846	-1,973	-2,043	-28,857	-4,901	-5,662	-2,183	-14,326	-4,632	-6,336	-2,941	
加(減)：貼現及放款評價調整	-3,282	-4	7	-499	-50	93	-	595	-516	-321	-4	-	-	-	-397	-	-253	179	24	-	
採用權益法之投資-淨額	374,099	41,465	-	2,279	8,072	1,492	13,512	75,118	28,800	25,778	-	-	10,514	866	-	16,540	2,553	-	5,442	1,168	
其他金融資產-淨額	53,441	37,763	37	261	148	12	191	1	19	-	249	16	443	-	4,601	219	14	-	2	-	
不動產及設備	734,092	153,850	31,580	47,681	38,708	46,631	31,661	15,731	18,917	37,720	804	4,160	25,719	512	6,074	3,836	21,527	5,806	14,552	4,428	
減：累計折舊	-188,909	-14,560	-9,036	-14,486	-12,234	-15,923	-11,500	-3,645	-6,650	-13,545	-293	-1,076	-10,908	-329	-3,324	-1,346	-6,987	-2,337	-2,339	-959	
減：累計減損	-956	-128	-1	-15	-	-	-	-	-	-	-	-	-	-	-	-	-29	-115	-77	-83	
投資性不動產-淨額	93,391	15,238	23,738	7,571	7,308	6,809	13,859	-	3,213	646	-	-	583	-	-	-	-	-	18	-	
無形資產-淨額	99,732	981	915	3,799	815	645	609	108	1,834	7,636	80	128	823	333	23,912	1,084	374	3,242	162	-	
遞延所得稅資產	46,545	564	1,752	2,244	2,644	2,973	3,135	677	629	4,372	111	204	5,656	7	1,081	369	1,751	851	746	181	
其他資產-淨額	1,438,761	56,919	16,490	9,997	77,974	61,646	17,333	8,710	135,063	126,663	195	1,350	35,436	6,008	56,697	1,861	47,062	40,929	6,183	1,583	
資產總計	56,414,427	5,399,034	3,115,809	3,898,352	3,422,037	3,068,787	2,303,463	1,355,489	2,809,454	3,124,390	150,754	276,227	3,435,438	868,585	849,483	328,855	1,791,907	715,773	728,236	321,017	
負 債																					
中央銀行及銀行同業存款	2,620,760	268,448	347,508	223,659	256,699	120,918	102,193	21,196	138,167	63,383	26,465	10,412	388,001	33,796	58,517	22,340	118,201	7,156	7,037	21,117	
透過損益按公允價值衡量之金融負債	677,225	32,337	8,942	4,346	20,975	7,302	7,292	2,990	29,653	114,386	23,861	31	20,352	236	13,531	638	9,625	13,711	738	13	
避險之金融負債-淨額	11,023	50	-	-	-	-	-	-	8,995	-	-	-	-	-	-	-	-	753	-	-	
附買回票債券負債	559,015	6,418	18,634	6,332	26,919	32,766	1,227	25,781	79,285	10,092	-	8,172	12,272	6,417	-	1,439	2,056	-	2,300	21,991	
承兌匯票	53,242	2,266	1,242	4,979	3,291	4,713	1,157	1,994	4,979	1,077	-	248	6,481	1	105	44	1,304	437	456	-	
應付利息	53,191	10,122	2,716	2,549	2,266	1,719	1,649	1,423	3,193	2,360	92	204	2,042	604	139	461	2,371	287	314	92	
本期所得稅負債	37,765	1,096	1,818	1,137	3,255	2,653	862	951	3,201	189	42	-	10,129	-	180	24	-153	251	646	612	
存款	45,139,984	4,172,386	2,453,869	3,271,552	2,694,801	2,528,003	1,908,822	1,038,175	2,131,634	2,557,833	-	230,187	2,593,079	745,699	631,772	246,375	1,418,277	620,765	638,184	227,154	
1. 支票存款	497,430	39,468	40,294	49,417	45,414	56,367	40,484	8,898	15,421	16,124	-	2,744	22,860	79	11,335	249	25,146	2,205	8,826	2,268	
2. 活期存款	5,967,033	277,717	387,925	502,022	507,861	546,307	340,534	126,914	149,804	312,082	-	28,042	300,021	5,127	142,731	25,434	258,209	100,799	140,258	39,270	
3. 定期存款	6,246,101	183,227	183,227	499,278	223,718	260,838	153,015	241,561	250,136	183,878	-	39,491	400,105	194,023	183,662	132,461	290,120	118,840	21,909		
4. 儲蓄存款	20,944,575	2,640,949	1,129,785	1,643,114	1,216,225	1,149,399	944,531	330,977	994,518	1,460,398	-	118,197	760,311	521,025	116,985	16,729	679,271	177,793	305,831	137,913	
5. 外匯存款	10,681,467	700,265	230,101	490,756	682,482	503,690	426,717	329,825	681,273	585,351	-	29,755	1,079,866	23,992	342,159	71,502	232,745	310,848	63,933	25,794	
6. 公庫存款	803,378	330,760	166,488	116,756	19,101	11,402	3,541	-	40,482	-	-	11,958	29,916	1,453	-	-	12,279	-	496	-	
加(減)：存款避險會計之調整數	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
借入款	1,201,812	40,848	56,887	98,719	55,482	60,291	76,180	72,902	103,464	54,876	36,850	6,668	33,364	39,280	-	16,400	81,700	8,260	13,667	908	
承作結構型商品所收本金	317,208	914	-	2,365	39,173	35,929	1,325	417	8,042	35,331	-	-	7,657	-	1,352	26	-	159	107	-	
其他金融負債	42,997	11	87	33	-	8	624	1,746	72	-	25,635	-	476	105	4,087	2,822	5,492	-	-	-	
遞延所得稅負債	82,306	18,345	6,914	3,217	6,586	6,011	8,313	9,165	1,299	3,330	47	-	2,829	117	2,406	434	888	833	111	299	
其他負債	1,449,275	462,744	41,841	39,799	91,589	67,912	25,199	24,281	82,172	39,235	2,973	4,012	64,115	7,236	32,670	2,295	53,289	16,662	7,308	2,249	
負債總計	52,245,803	5,015,985	2,940,458	3,656,964	3,202,724	2,866,803	2,138,399														

表一

本國銀行資產負債表(全行)

109年12月31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	樂天商業銀行
資 產																			
現金及存放銀行同業	106,211	5,997	11,055	67,889	42,110	15,044	12,625	35,463	43,734	70,989	162,547	162,505	42,536	59,608	110,733	32,489	15,907	276,468	8,389
透過損益按公允價值衡量之 金融資產	66,494	863	6,203	120,938	18,902	1,706	3,933	33,967	31,667	166,390	55,014	710,913	72,040	16,178	104,575	514	12,871	179,585	-
透過其他綜合損益按公允價值 衡量之金融資產	189,647	3,931	22,834	154,622	104,736	17,817	9,113	52,789	177,659	152,215	330,630	249,639	201,828	57,762	190,211	31,967	39,717	290,266	-
按攤銷後成本衡量之債務工具 投資	1,000	20,174	12,159	20,404	29,176	38,431	18,919	92,150	1,078	218,123	162,349	15,377	11,527	7,497	270,628	34,630	34,164	769,949	-
避險之金融資產-淨額	67	-	-	-	-	-	-	-	-	-	-	-	102	-	-	-	-	16	-
附買回票債券投資	8,564	5,225	11,006	-	5,213	1,336	11,831	63,873	10,961	2,099	51,379	2,300	30,168	-	3,769	5	1,294	2,608	-
應收承兌票款	303	-	85	316	40	812	3	107	902	579	1,821	1,702	41	432	542	8	53	12,971	-
應收利息及收益	723	164	218	1,690	1,238	369	208	920	841	2,746	4,023	3,137	3,091	769	3,732	373	443	7,137	1
本期所得稅資產	-	68	111	337	279	26	26	368	227	2,470	617	217	-6	264	990	-	68	953	5
放款及貼現	257,019	51,181	88,694	652,822	388,495	181,271	121,415	429,083	388,858	772,154	1,125,819	1,602,853	379,956	256,041	1,260,734	167,712	203,474	1,939,815	-
1. 進口押匯	-	-	-	-	-	-	-	-	-	-	-	-	239	-	-	-	-	-	-
2. 出口押匯	418	-	34	509	23	643	-	275	195	64	632	1,134	15	14	3,209	34	-	250	-
3. 貼 現	-	-	-	-	-	-	-	-	-	156	-	-	-	-	-	-	-	8,613	-
4. 透支	838	1,808	2	-	2,377	2	15	30	65	26	45	247	-	-	251	38	2	241	-
5. 短期放款	79,940	3,245	21,932	130,849	98,390	65,175	10,827	124,670	66,841	127,166	219,280	275,128	76,925	73,934	299,542	47,597	35,546	416,341	-
6. 中期(擔保)放款	24,894	30,697	56,175	193,304	206,327	72,722	78,098	115,362	144,010	301,960	391,679	376,379	218,311	81,722	407,242	41,797	68,901	657,623	-
7. 長期(擔保)放款	150,892	15,367	10,488	327,264	80,537	42,257	32,298	188,367	176,391	341,947	513,235	947,422	84,239	99,731	548,720	77,920	97,070	854,224	-
8. 放款轉列之催收款項	37	64	63	896	841	472	177	379	1,356	835	948	2,304	466	640	1,770	326	1,955	2,523	-
減：備抵呆帳	-3,330	-588	-1,193	-8,481	-4,834	-2,117	-1,712	-4,778	-5,664	-11,620	-14,608	-19,985	-4,995	-3,395	-16,425	-2,147	-3,173	-26,564	-
加(減)：貼現及放款評價調整	-9	-14	-26	129	72	-	-252	-	-	-3	-454	-27	-72	-	-609	-30	-111	-730	-
採用權益法之投資-淨額	-	-	164	2,705	1,035	-	-	5,932	4,191	4,458	9,687	13,118	1,729	-	2,337	46	-	95,098	-
其他金融資產-淨額	-	-	285	-	2	9	23	-	-	35	2,565	3,539	-	36	762	1,428	13	768	-
不動產及設備	1,730	2,434	2,231	7,780	17,832	7,826	1,947	11,436	6,386	14,961	16,344	40,954	6,506	3,560	22,812	5,108	1,844	52,157	347
減：累計折舊	-1,414	-532	-836	-2,247	-3,210	-1,079	-670	-3,544	-3,443	-1,377	-6,958	-10,711	-1,389	-1,617	-4,753	-1,757	-1,168	-10,721	-6
減：累計減損	-	-64	-	-	-10	-	-8	-	-	-	-	-	-13	-348	-	-	-	-65	-
投資性不動產-淨額	-	225	102	730	-	2,916	1,133	-	-	817	1,047	481	1,279	138	-	394	-	5,146	-
無形資產-淨額	8,289	4	92	1,662	1,186	2,469	121	2,156	1,649	9,423	1,391	4,902	962	638	2,701	103	191	13,290	1,023
遞延所得稅資產	426	39	116	622	223	413	138	604	202	919	1,335	1,042	364	2,873	-	468	5,424	55	55
其他資產-淨額	47,607	355	766	21,126	1,544	2,423	1,160	27,627	22,275	28,907	78,749	103,729	33,926	17,714	184,775	2,520	5,501	149,922	36
資產總計	683,327	89,462	153,902	1,040,503	605,699	270,707	179,930	748,176	681,523	1,434,285	1,983,297	2,885,978	780,258	415,641	2,140,387	273,363	311,556	3,763,493	9,850
負 債																			
中央銀行及銀行同業存款	60,206	5,289	1,620	4,649	12,905	3,113	38	11,943	20,041	15,413	71,437	49,651	11,427	4,649	49,825	8,407	3,887	51,047	-
透過損益按公允價值衡量之 金融負債	83,840	10	-	1,380	1	5	1	194	5,193	3,013	21,169	70,303	71,035	8,851	30,829	270	488	69,684	-
避險之金融負債-淨額	-	-	-	-	-	-	-	-	-	-	-	-	641	375	-	-	-	209	-
附買回票債券負債	-	4,482	-	2,065	7,659	304	-	44,428	3,530	-	4,433	11,305	59,287	-	78,215	-	1,218	79,988	-
承兌匯票	303	-	85	316	31	812	3	107	902	579	1,635	1,700	47	432	542	8	53	12,636	-
應付利息	223	63	119	707	628	207	111	574	662	1,036	1,861	1,942	1,781	333	1,913	184	202	6,042	-
本期所得稅負債	174	37	-	710	384	92	103	482	353	1,663	613	120	644	212	2,131	41	165	2,948	-
存款	465,097	71,134	138,005	910,807	524,015	240,705	162,019	608,202	565,223	1,236,607	1,627,121	2,439,804	513,384	350,735	1,611,211	236,129	263,341	3,068,598	-
1. 支票存款	13,279	722	1,651	7,209	3,495	1,960	2,507	13,941	2,847	5,169	12,024	16,720	3,447	391	8,744	994	1,811	12,920	-
2. 活期存款	137,836	7,614	23,957	85,120	68,165	36,364	24,143	85,578	49,323	186,565	339,785	43,115	40,471	207,808	25,094	20,926	300,200	-	
3. 定期存款	148,994	20,242	21,876	274,297	169,171	36,730	29,993	62,353	241,001	230,729	231,873	280,262	176,542	145,493	135,791	29,690	67,380	313,410	-
4. 儲蓄存款	-	38,988	82,202	400,473	230,492	139,731	102,022	364,921	155,647	752,280	684,612	948,796	131,861	62,151	805,851	144,197	123,264	1,433,136	-
5. 外匯存款	164,988	3,568	8,319	142,728	52,692	25,920	3,354	81,409	116,405	154,517	512,047	842,113	158,419	102,229	447,064	36,154	49,960	968,527	-
6. 公庫存款	-	-	-	260	-	-	-	-	-	-	-	12,128	-	-	5,953	-	-	40,405	-
加(減)：存款採避險會計之 調整數	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
借入款	4,569	1,880	2,001	27,768	20,210	4,778	3,248	10,987	22,624	35,175	45,158	42,014	20,427	2,970	36,726	2,631	31	61,869	-
承作結構型商品所收本金	900	-	-	6,085	-	-	-	116	8,190	3,349	9,261	52,894	21,641	2,006	65,884	434	4,174	9,477	-
其他金融負債	256	-	-	-	-	-	-	-	-	781	-	-	-	713	-	-	49	-	-
遞延所得稅負債	911	155	231	443	114	109	112	1,546	5	417	753	1,337	20	11	137	44	18	4,799	-
其他負債	17,756	819	1,453	16,595	3,308	2,914	1,768	9,329	6,055	13,091	59,380	37,215	12,939	9,384	100,072	2,238	3,461	83,848	69
負債總計	634,235	83,869	143,514	970,805	569,255	253,039	167,403	687,908	632,778	1,310,343	1,843,602	2,708,285	713,273	379,958	1,978,198	250,386	277,038	3,451,194	69
權 益																			
股本	34,800	3,139	9,738	46,331	28,169	15,087	9,251	32,934	34,481	73,940	86,061	95,241	46,062	32,250	86,957	18,121	19,579	147,962	10,000
資本公積	1,579	1,058	10	1,729	66	-	915	8,040	456	25,960	12,148	26,395	7,251	-	30,250	-	405	29,859	-
保留盈餘	12,886	1,181	476	18,587	6,684	2,028	13,420	12,832	13,420	12,832	36,904	55,523	10,110	3,097	42,784	4,366	13,912	140,869	-219
庫藏股票	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
其他權益	-173	215	164	3,051	1,525	553	131	5,874	976	3,182	4,582	534	3,562	336	2,198	490	622	-6,391	-
權益總計	49,092	5,593	10,388	69,698	36,444	17,668	12,527	60,268	48,745	123,942	139,695	177,693	66,985	35,683	162,189	22,977	34,518	312,299	9,781
負債及權益總計	683,327	89,462	153,902	1,040,503	605,699	270,707	179,930	748,176	681,523	1,434,285	1,983,297	2,885,978	780,258	415,641	2,140,387	273,363	311,556	3,763,493	9,850
本表不包括下列表外項目：																			
約定融資額度	119,872	16,422	34,016	202,789	102,088	92,215	15,780	124,910	191,595	228,938	414,955	553,417	313,433	130,819	624,615	66,853	78,919	924,393	-
應收保證款項	21,487	544	263	19,767	3,472	4,924	2,214	15,593	26,592	13,043	30,760	28,428	19,393	26,575	25,102	1,871	14,175	75,930	-
應收信用狀款項	1,145	11	80	2,846	621	1,692	83	1,013	1,130	3,333	5,434	7,874	788	2,504					