

表一

本 國 銀 行 資 產 負 債 表(全 行)

110 年 3 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	臺灣中小金銀	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	5,329,765	754,504	194,287	381,422	333,167	238,152	271,420	118,630	290,591	214,828	438	12,929	539,292	224,083	175,956	22,241	149,311	151,464	43,192	17,080
透過損益按公允價值衡量之金融資產	2,925,731	341,305	4,540	39,170	176,196	104,818	59,201	3,663	86,006	290,400	19	872	56,781	342	54,706	45,393	16,096	17,670	32,306	44,059
透過其他綜合損益按公允價值衡量之金融資產	6,447,317	1,009,779	107,053	412,103	255,774	291,721	140,405	233,295	101,280	258,687	383	27,344	415,503	174,242	208,812	72,338	132,179	183,411	42,442	48,336
按攤銷後成本衡量之債務工具投資	7,605,401	163,462	657,358	713,599	631,921	665,758	363,689	138,351	696,402	529,897	6,500	46,155	600,895	168,635	-	-	227,794	1,920	111,408	18,499
避險之金融資產-淨額	2,972	2	-	-	-	-	203	-	1,767	-	-	-	-	-	-	-	-	95	-	-
附賣回票債券投資	266,379	-	1,405	-	-	600	-	179	6,791	14,680	-	5,586	3,973	-	14,274	-	2,499	3,800	13,924	200
應收承兌票款	55,181	2,130	1,324	3,705	5,461	4,480	5,215	1,977	1,306	1,090	-	172	6,562	9	306	111	1,073	365	669	21
應收利息及收益	96,788	10,180	3,613	6,474	5,917	5,215	3,061	1,905	8,654	5,791	242	790	5,422	1,929	1,677	328	2,516	1,104	1,112	805
本期所得稅資產	14,573	1,712	109	2,365	1,338	873	559	76	876	-	1	15	1,547	708	-	72	115	260	25	64
放款及貼現	32,392,465	2,862,495	2,129,602	2,361,032	1,952,122	1,847,282	1,502,876	758,630	1,472,322	1,700,534	142,954	177,556	1,988,049	325,194	304,651	159,689	1,231,740	286,299	472,594	191,052
1. 進口押匯	525	-	-	-	43	-	8	-	-	-	-	-	-	-	232	-	-	-	-	-
2. 出口押匯	33,847	2,873	168	627	1,349	3,893	666	4,187	1,521	1,510	-	26	6,710	-	1,208	1	236	280	248	-
3. 貼 現	21,957	-	623	3,322	2,592	-	2,549	-	-	-	-	27	33	-	-	-	703	-	-	-
4. 透支	50,908	12,294	455	65	658	180	1,105	235	335	178	-	16	947	-	-	151	1,959	30	34	60
5. 短期(擔保)放款	7,426,368	732,467	133,604	480,886	554,990	480,810	386,355	217,446	324,832	390,003	30,490	56,687	537,296	54,323	87,757	54,244	333,709	48,167	142,304	71,223
6. 中期(擔保)放款	10,605,023	851,409	809,348	775,164	642,290	557,473	427,336	215,529	427,479	434,651	75,115	58,935	749,848	196,695	58,922	79,766	427,229	48,343	172,734	79,061
7. 長期(擔保)放款	14,192,996	1,260,317	1,182,688	1,094,637	745,965	802,244	679,889	319,882	715,672	871,466	37,298	61,458	689,289	73,547	129,938	24,832	462,434	189,359	156,503	40,683
8. 放款轉列之催收款項	60,841	3,135	2,716	6,331	4,235	2,682	4,968	1,351	2,483	2,726	51	407	3,926	629	120	695	5,470	120	771	25
(減)：備抵呆帳	-439,651	-42,981	-35,093	-28,827	-23,906	-22,828	-18,683	-9,733	-18,488	-27,583	-2,028	-2,277	-28,833	-5,224	-5,636	-2,184	-14,883	-4,528	-6,671	-2,993
加(減)：貼現及放款評價調整	-3,202	-4	6	-518	-46	142	-	591	-475	-401	-4	-	-	-	-384	-	-245	190	30	-
採用權益法之投資-淨額	374,926	41,853	-	2,239	8,153	1,518	13,625	78,539	28,838	25,308	-	-	10,472	864	-	16,778	3,030	-	5,601	1,128
其他金融資產-淨額	59,780	44,054	451	626	231	7	216	8	19	-	268	17	645	-	3,967	788	12	-	-	-
不動產及設備	739,218	153,844	31,593	47,794	39,079	46,628	31,689	15,785	18,975	37,608	805	4,118	25,887	485	6,068	3,841	21,575	5,421	14,654	4,560
(減)：累計折舊	-191,144	-14,736	-9,211	-14,729	-12,286	-15,972	-11,561	-3,681	-6,820	-13,522	-297	-1,039	-11,093	-337	-3,349	-1,382	-7,079	-2,271	-2,368	-969
(減)：累計減損	-874	-141	-1	-15	-	-	-	-	-	-	-	-	-	-	-	-	-29	-20	-77	-83
投資性不動產-淨額	93,442	15,238	23,713	7,566	6,875	6,810	13,858	-	3,213	646	-	-	583	-	-	-	-	-	18	-
無形資產-淨額	100,010	966	686	3,794	722	688	563	132	1,936	7,636	82	124	829	350	23,921	1,019	464	3,202	158	-
遞延所得稅資產	48,025	560	2,392	2,388	2,543	2,917	3,436	666	661	4,218	111	151	5,198	8	1,098	355	1,794	795	712	177
其他資產-淨額	1,469,686	65,707	11,874	10,729	81,063	33,330	17,826	7,321	186,808	115,927	141	966	37,840	1,308	60,800	1,857	18,280	33,531	6,754	1,577
資產總計	57,386,788	5,409,929	3,125,879	3,950,917	3,464,324	3,212,139	2,397,598	1,346,334	2,880,662	3,165,744	149,615	273,479	3,659,552	892,596	846,867	321,244	1,786,242	682,708	736,483	323,513
負 債																				
中央銀行及銀行同業存款	2,904,747	296,924	359,229	252,798	243,666	152,542	104,516	20,049	149,850	78,727	21,854	10,034	471,546	38,664	76,231	19,665	107,898	21,293	7,239	17,320
透過損益按公允價值衡量之金融負債	531,459	22,455	7,470	1,557	11,753	3,770	3,011	3,084	20,900	94,095	23,857	28	19,945	370	9,410	278	9,327	11,656	683	11
避險之金融負債-淨額	7,538	39	-	-	-	-	-	-	6,203	-	-	-	-	-	-	-	-	736	-	-
附買回票債券負債	660,845	9,256	15,554	6,876	20,296	54,456	1,555	32,846	93,419	10,434	-	6,813	14,580	13,584	-	1,990	4,102	-	6,095	21,828
承兌匯票	56,225	2,153	1,478	3,829	5,713	4,640	5,533	2,016	1,306	1,123	-	179	6,639	9	306	111	1,101	365	670	21
應付利息	51,891	9,467	3,178	2,951	2,206	1,921	1,616	1,406	3,188	2,388	122	179	1,988	483	117	463	2,515	429	465	96
本期所得稅負債	39,734	1,480	1,432	3,530	2,932	996	644	2,920	261	244	57	27	10,146	44	401	28	-140	349	291	938
存款	45,699,781	4,136,749	2,454,491	3,272,283	2,758,673	2,624,517	1,993,716	1,021,464	2,138,943	2,605,377	-	228,992	2,744,124	763,793	617,170	241,086	1,442,785	574,950	641,530	231,974
1. 支票存款	430,263	37,934	25,507	44,566	37,237	48,655	34,886	7,799	13,458	13,723	-	2,084	21,812	95	12,999	212	20,094	2,307	6,975	1,738
2. 活期存款	6,241,530	299,377	359,780	516,319	547,784	584,077	372,507	133,895	177,989	322,730	-	27,927	330,160	5,284	150,159	28,741	272,341	98,593	141,263	39,782
3. 定期存款	6,379,332	205,038	550,171	460,227	218,312	256,838	178,779	216,751	183,745	180,268	-	40,795	517,215	202,145	21,445	120,744	228,207	26,304	121,971	23,276
4. 儲蓄存款	21,283,211	2,613,225	1,143,500	1,632,405	1,234,353	1,192,183	980,794	331,230	1,016,419	1,502,099	-	117,440	774,413	525,728	119,891	17,610	679,378	181,664	304,905	139,683
5. 外匯存款	10,614,556	693,681	216,657	503,519	700,917	534,805	423,311	331,789	699,521	586,557	-	28,223	1,075,565	28,568	312,676	73,779	230,005	266,082	65,977	27,495
6. 公庫存款	750,889	287,494	158,876	115,247	20,070	7,959	3,439	-	47,811	-	-	12,523	24,959	1,973	-	-	12,760	-	439	-
加(減)：存款採避險會計之調整數	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
借入款	1,226,447	42,258	59,032	115,491	57,037	63,919	77,191	72,698	97,975	53,376	38,974	6,079	29,989	39,558	-	15,100	87,200	8,444	13,904	864
承作結構型商品所收本金	335,671	737	-	5,056	38,030	49,113	896	760	7,807	32,480	-	-	6,251	-	1,761	95	-	83	130	-
其他金融負債	43,848	10	80	9	-	7	587	1,672	72	-	26,567	-	445	105	3,488	2,818	5,367	-	-	-
遞延所得稅負債	82,776	18,344	6,914	3,428	6,511	6,011	8,701	9,518	1,412	2,917	47	-	2,755	117	2,452	451	902	819	111	304
其他負債	1,507,012	481,768	39,340	40,651	94,190	43,177	31,869	21,134	131,009	36,113	2,939	3,921	53,610	2,679	29,291	3,069	25,000	16,102	6,696	2,064
負債總計	53,147,974	5,021,640	2,948,198	3,706,097	3,241,605	3,007,005	2,230,187	1,187,291	2,655,004	2,917,291	114,417	256,252	3,362,018	859,406	740,627	285,154	1,686,057	635,226	677,814	275,420
權 益																				
股本	2,086,507	109,000	73,200	104,507	89,064	85,915	103,847	44,816	122,562	106,986	31,711	11,696	85,362	24,654	66,033	30,330	74,886	29,106	41,517	11,212
資本公積	551,543	108,453	21,749	58,767	34,470	37,763	17,363	16,551	17,363	38,687	-	1,746	62,220	-	-	7	816	5,795	804	78
保留盈餘	1,462,314	113,260	74,985	73,392	83,309	73,364	59,292	92,611	84,542	95,788	3,906	3,512	144,239	6,216	40,032	5,739	20,400	12,396	14,843	31,633
庫藏股票	-121	-	-	-	-	-	-	-83	-	-	-	-	-	-	-	-38	-	-	-	-
其他權益	138,571	57,576	7,747	8,154	15,876	8,092	4,272	5,148	1,191	6,992	-419	273	5,713	2,320	175	52	4,083	185	1,505	5,170
權益總計	4,238,814	388,289	177,681	244,820	222,719	205,134	167,411	159,043	225,658	248,453	35,198	17,227	297,534	33,190	1					

表一

本 國 銀 行 資 產 負 債 表(全 行)

110 年 3 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	連線商業銀行	樂天國際商銀
資 產																				
現金及存拆放銀行同業	94,395	5,668	8,825	71,331	41,657	13,738	11,781	35,939	38,011	69,269	173,481	136,720	37,856	59,891	111,002	30,605	14,310	235,762	6,302	235
透過損益按公允價值衡量之金融資產	88,221	1,045	5,813	130,083	19,182	3,284	4,505	57,389	30,719	173,177	43,148	653,117	53,660	10,976	111,273	197	16,970	149,373	-	56
透過其他綜合損益按公允價值衡量之金融資產	217,152	4,079	21,420	167,998	107,510	13,993	9,720	64,941	172,955	170,697	341,800	292,146	206,131	55,964	165,583	33,259	41,762	244,920	-	200
按攤銷後成本衡量之債務工具投資	2,000	19,734	12,092	20,166	30,169	42,247	17,818	91,672	1,079	231,899	152,427	21,860	12,731	7,493	283,219	35,199	34,043	846,710	600	-
避險之金融資產-淨額	59	-	-	-	-	-	-	-	-	-	-	-	221	327	-	-	-	298	-	-
附賣回票債券投資	5,001	4,486	9,969	-	4,866	3,939	11,722	42,149	4,577	2,327	69,660	3,482	16,703	-	5,523	10	1,729	3,721	-	8,604
應收承兌票款	250	-	10	322	29	237	4	62	819	135	1,561	1,740	30	634	563	29	43	12,737	-	-
應收利息及收益	738	153	208	1,821	972	439	224	1,040	846	2,483	3,544	3,494	2,937	717	3,375	362	440	6,258	-	2
本期所得稅資產	-	35	100	95	63	6	5	70	209	1,225	501	192	-	274	56	-	16	1,004	2	5
放款及貼現	249,282	52,351	93,720	665,260	393,863	189,376	122,552	446,661	404,970	779,219	1,170,845	1,597,262	380,343	263,164	1,298,753	168,786	205,211	2,044,163	1	10
1. 進口押匯	-	-	-	-	-	-	-	-	-	-	-	242	-	-	-	-	-	-	-	-
2. 出口押匯	419	-	3	437	22	54	-	22	38	30	1,127	1,675	164	27	3,830	7	-	489	-	-
3. 貼 現	-	-	-	-	-	-	-	-	54	-	-	-	-	-	-	-	-	12,054	-	-
4. 透支	850	1,859	2	-	2,255	2	9	20	70	2	62	175	-	-	158	61	-	207	-	-
5. 短期(擔保)放款	73,837	3,810	20,435	123,866	100,345	69,129	12,280	129,456	78,345	125,987	238,422	266,617	78,614	78,876	329,477	48,978	34,880	495,421	-	-
6. 中期(擔保)放款	23,843	31,371	63,197	200,129	211,307	77,333	77,161	122,091	147,059	303,388	411,497	374,733	215,315	81,285	406,626	40,076	69,481	661,793	1	10
7. 長期(擔保)放款	150,295	15,249	10,021	339,836	79,097	42,402	32,920	194,713	177,889	348,875	518,434	951,617	85,835	101,792	557,008	79,444	98,994	870,474	-	-
8. 放款轉列之催收款項	38	62	62	992	837	456	182	359	883	1,303	1,225	2,203	415	1,184	1,654	220	1,856	3,725	-	-
(減)：備抵呆帳	-3,237	-594	-1,221	-9,008	-4,905	-2,169	-1,717	-4,976	-5,591	-11,500	-14,973	-19,544	-4,988	-3,456	-16,933	-2,087	-2,893	-26,480	-	-
加(減)：貼現及放款評價調整	-7	-14	-31	147	69	-	-253	-	-2	-440	-27	-57	-	-	-607	-36	-108	-718	-	-
採用權益法之投資-淨額	-	-	-	156	2,623	991	-	5,770	4,078	4,299	9,581	13,160	2,640	-	2,411	48	-	91,223	-	-
其他金融資產-淨額	-	-	514	-	3	-	-	22	-	22	2,396	2,638	-	-	944	1,414	115	403	-	-
不動產及設備	1,705	2,435	2,304	7,794	17,826	8,182	1,948	11,394	6,407	14,985	16,292	44,095	6,232	3,609	22,861	5,112	1,828	51,843	1,536	421
(減)：累計折舊	-1,381	-544	-846	-2,231	-3,213	-1,126	-681	-3,559	-3,491	-1,393	-7,000	-11,022	-1,367	-1,657	-4,870	-1,779	-1,158	-11,105	-4	-15
(減)：累計減損	-	-64	-	-	-10	-	-8	-	-	-	-	-	-13	-348	-	-	-	-65	-	-
投資性不動產-淨額	-	225	102	886	-	2,680	1,133	-	824	1,044	481	1,495	137	393	-	393	-	5,522	-	-
無形資產-淨額	8,288	4	81	1,642	1,169	2,463	121	2,182	1,642	9,350	1,466	4,911	927	659	2,738	100	195	13,284	342	996
遞延所得稅資產	401	48	82	699	273	373	156	637	139	946	1,261	1,658	1,060	396	2,896	-	443	6,064	235	78
其他資產-淨額	23,291	348	862	27,827	1,212	2,193	1,748	27,499	21,662	30,841	109,953	97,610	36,523	20,160	228,436	2,491	5,492	137,724	132	43
資產總計	686,158	89,395	154,004	1,084,988	613,358	280,846	180,778	778,892	679,031	1,478,803	2,076,547	2,843,973	753,064	418,940	2,217,223	274,103	318,438	3,812,641	9,146	10,635
負 債																				
中央銀行及銀行同業存款	80,610	5,653	448	8,602	12,876	4,030	43	14,601	18,022	16,835	82,992	67,947	21,755	1,006	56,768	9,967	6,089	46,458	-	-
透過損益按公允價值衡量之金融負債	70,599	1	-	1,876	7	16	1	222	4,092	1,747	15,845	62,357	50,112	5,019	27,013	260	510	48,122	-	-
避險之金融負債-淨額	-	-	-	-	-	-	-	-	-	-	-	-	153	30	-	-	-	377	-	-
附買回票債券負債	-	4,345	-	1,510	7,649	580	-	63,466	3,402	3,800	19,486	10,353	62,706	-	82,773	-	2,416	84,675	-	-
承兌匯票	250	-	10	322	29	237	4	62	819	135	1,561	1,753	30	634	563	29	43	12,552	-	-
應付利息	125	71	134	749	565	235	143	592	656	1,011	1,681	1,705	1,909	261	2,161	133	197	4,385	-	-
本期所得稅負債	350	2	-	709	377	99	135	236	365	1,130	765	1,052	760	333	1,689	46	161	3,966	-	-
存款	462,973	70,972	139,446	943,945	535,346	249,970	162,283	613,740	551,894	1,278,469	1,669,663	2,395,395	489,848	362,129	1,635,453	234,782	269,321	3,140,613	23	899
1. 支票存款	13,984	612	1,690	5,747	3,248	1,852	1,894	11,206	3,030	4,273	11,082	12,829	3,018	353	7,686	949	1,159	13,570	-	-
2. 活期存款	151,300	7,103	26,145	88,448	70,372	37,380	23,429	85,919	45,488	112,814	187,058	338,019	48,348	47,991	210,707	24,258	21,812	306,231	-	-
3. 定期存款	146,524	21,126	21,707	282,694	176,895	40,078	30,772	64,302	224,608	233,073	269,124	252,423	155,691	138,825	126,271	25,352	70,476	346,477	-	683
4. 儲蓄存款	-	38,965	81,884	414,771	233,068	141,237	102,871	371,027	159,457	781,061	709,841	957,861	137,370	61,467	829,315	150,014	121,568	1,484,275	23	216
5. 外匯存款	151,165	3,166	8,020	152,023	51,763	29,423	3,317	81,286	119,311	147,248	492,558	823,259	145,421	113,493	452,715	34,209	54,306	952,746	-	-
6. 公庫存款	-	-	-	262	-	-	-	-	-	-	-	11,004	-	-	8,759	-	-	37,314	-	-
加(減)：存款按避險會計之調整數	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
借入款	4,561	1,899	2,001	27,753	16,840	4,888	3,285	14,770	22,626	31,666	45,197	42,711	24,646	3,038	36,970	2,615	31	61,861	-	-
承作結構型商品所收本金	763	-	-	6,493	-	-	-	30	20,348	3,022	6,546	47,749	20,584	2,387	71,170	1,442	1,652	10,286	-	-
其他金融負債	4	-	-	919	-	-	-	-	-	-	774	-	-	-	844	-	79	1	-	-
遞延所得稅負債	912	155	232	461	107	109	112	1,636	5	355	756	1,360	20	57	44	24	24	4,717	-	-
其他負債	14,884	645	1,326	22,943	2,726	2,825	2,061	8,799	7,353	16,000	90,064	29,261	13,650	7,946	137,156	1,597	2,971	79,969	166	48
負債總計	636,031	83,743	143,597	1,016,282	576,522	262,989	168,067	718,154	629,582	1,354,170	1,935,385	2,661,643	686,173	382,783	2,052,617	250,915	283,494	3,497,982	189	947
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	10,000
資本公積	1,579	1,058	10	1,729	66	-	915	8,040	456	25,960	12,148	26,548	7,251	-	30,250	-	405	29,859	-	-
保留盈餘	14,043	1,231	542	20,266	7,704	2,411	2,416	14,393	13,602	22,940	40,369	60,464	11,717	3,596	46,476	4,606	14,478	148,956	-1,043	-312
庫藏股票	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
其他權益	-295	224	117	380	897	359	129	5,371	910	1,793	2,584	77	1,861	311	923	461	482	-12,118	-	-
權益總計	50,127	5,652	10,407	68,706	36,836	17,857	12,711	60,738	49,449	124,633	141,162	182,330	66,891	36,157	164,606	23,188	34,944	314,659	8,957	9,688
負債及權益總計	686,158	89,395	154,004	1,084,988	613,358	280,846	180,778	778,892	679,031	1,478,803	2,076,547	2,843,973	753,064	418,940	2,217,223	274,103	318,438	3,812,641	9,146	10,635
本表不包括下列表外項目：																				
約定融資額度	152,091	16,212	35,817	208,911	101,778	95,204	15,614	113,774	175,467	252,570	399,325	567,903	311,055	124,573	615,561	70,840	70,632	914,253	-	-
應收保證款項	20,910	291	249	24,010	3,329	6,289	2,195	21,556	25,132	13,826	34,915	28,775	22,403	29,091	23,315	2,755	12,981	61,		