

表一

本國銀行資產負債表(全行)

111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
資 產																				
現金及存放銀行同業	5,978,564	789,308	226,370	413,945	404,683	281,324	249,463	138,512	361,189	296,909	372	13,748	673,369	214,349	171,417	13,701	173,346	127,178	51,234	14,389
透過損益按公允價值衡量之金融資產	2,788,306	357,065	8,425	35,308	194,062	95,135	86,082	1,842	118,325	294,943	1	401	56,780	107	52,422	40,541	39,355	40,568	32,953	40,882
透過其他綜合損益按公允價值衡量之金融資產	6,725,660	918,286	107,424	459,926	274,502	362,567	190,961	247,778	126,838	288,414	339	33,189	442,024	208,864	221,742	81,089	168,309	184,096	49,269	43,567
按攤銷後成本衡量之債務工具	8,679,407	166,321	754,602	685,655	702,304	610,209	419,118	126,908	801,055	580,971	7,700	50,822	682,187	235,333	-	-	282,491	4,780	110,211	18,499
投資	5,625	4	-	-	-	-	-	-	2,663	-	-	-	-	-	-	-	-	789	-	-
避險之金融資產-淨額	272,903	-	2,797	-	-	1,800	-	288	16,630	41,826	-	8,027	3,324	-	14,328	-	19,176	6,261	11,393	-
附賣回票債券投資	50,675	2,178	1,647	3,800	6,061	4,846	3,903	2,199	1,370	1,435	-	46	6,417	-	182	36	1,155	110	904	-
應收承兌票款	101,740	9,420	3,809	6,454	8,230	5,514	3,435	1,954	9,064	4,652	252	765	5,732	2,356	1,296	361	2,842	966	1,105	802
應收利息及收益	12,648	1,334	97	1,801	1,344	703	390	1	875	-	1	-	1,185	605	-	100	468	143	25	64
本期所得稅資產	34,970,619	3,094,927	2,265,771	2,525,824	2,128,323	2,061,257	1,625,863	785,963	1,658,766	1,819,156	150,470	165,338	2,071,191	317,829	293,989	167,341	1,324,591	293,698	493,448	215,277
放款及貼現	997	-	19	-	359	-	12	-	-	-	-	-	-	-	386	-	-	-	-	-
1.進口押匯	34,740	3,510	302	1,160	728	3,838	1,010	3,698	1,282	1,701	-	35	5,982	-	1,301	3	295	197	509	1
2.出口押匯	15,824	-	1,017	2,871	3,674	-	2,300	-	-	-	-	13	31	-	-	-	722	-	-	-
3.貼現	60,389	19,520	636	37	683	159	793	217	1,771	530	-	14	1,274	-	25,018	132	2,148	2	12	19
4.透支	7,904,640	767,724	156,759	563,749	583,731	527,326	377,759	230,818	346,505	430,589	37,450	41,474	530,185	43,990	82,806	65,378	376,195	44,207	139,929	76,678
5.短期(擔保)放款	11,597,012	953,303	903,753	807,330	736,549	661,291	497,269	216,760	474,083	458,203	71,908	60,287	803,207	186,506	50,696	78,369	448,980	52,720	186,005	85,799
6.中期(擔保)放款	15,309,670	1,348,296	1,200,920	1,146,203	798,194	865,943	742,413	333,477	832,757	927,209	41,065	63,158	726,683	86,791	133,705	22,920	494,582	196,470	166,414	52,740
7.長期(擔保)放款	47,347	2,374	2,365	4,405	4,405	2,700	4,474	993	3,829	924	47	357	3,289	542	77	539	1,669	102	579	40
8.放款轉列之催收款項	(減)：備抵呆帳	-467,174	-43,749	-37,628	-29,522	-25,745	-24,811	-19,891	-10,268	-20,800	-2,233	-2,492	-29,224	-5,845	-4,990	-2,379	-16,064	-4,758	-6,990	-3,232
加(減)：貼現及放款評價調整	-3,157	-	10	-548	-37	219	-	560	-378	-722	-3	-	-	-	-169	-	-255	215	23	-
採用權益法之投資-淨額	405,781	44,119	-	2,212	8,396	1,541	14,764	79,243	43,470	26,768	-	-	10,154	877	-	17,541	3,194	-	6,176	2,483
其他金融資產-淨額	63,690	36,603	447	247	91	6	151	26	10,147	-	165	445	648	-	1,774	225	30	-	438	1
不動產及設備	743,298	154,249	31,479	48,241	39,287	47,480	32,187	16,157	18,688	37,495	816	4,203	26,005	447	5,827	3,860	21,762	5,687	16,403	4,981
(減)：累計折舊	-198,710	-15,346	-9,337	-15,316	-12,765	-16,601	-11,881	-3,823	-7,367	-14,205	-312	-1,106	-11,252	-281	-3,399	-1,512	-7,439	-2,111	-2,453	-1,013
(減)：累計減損	-835	-141	-1	-15	-	-	-	-	-	-	-	-	-	-	-	-	-29	-8	-77	-
投資性不動產-淨額	94,157	15,238	23,648	7,502	6,981	7,218	13,851	-	3,061	623	-	-	583	-	-	-	-	-	-	-
無形資產-淨額	104,487	1,033	782	3,944	736	665	1,049	176	2,991	7,735	85	116	846	283	23,910	792	716	3,200	152	-
遞延所得稅資產	50,742	584	2,322	2,258	2,220	3,051	3,314	605	689	4,110	129	258	6,151	44	946	390	1,821	897	766	200
其他資產-淨額	1,245,458	68,868	19,389	11,412	25,853	25,050	16,582	12,054	92,910	113,420	45	758	42,838	5,337	52,092	2,475	10,537	35,259	7,099	1,638
資產總計	61,623,884	5,600,301	3,402,053	4,163,128	3,764,526	3,467,173	2,629,341	1,400,175	3,240,186	3,474,809	157,827	274,518	3,988,958	980,305	831,367	324,561	2,026,006	696,970	772,079	338,538
負 債																				
中央銀行及銀行同業存款	2,825,708	243,643	342,215	241,241	242,648	169,943	131,558	17,677	129,670	98,138	26,246	9,742	497,823	46,208	3,752	16,617	114,299	12,326	3,498	22,417
透過損益按公允價值衡量之金融負債	607,125	23,325	7,290	1,741	12,834	5,554	5,889	3,134	31,399	86,395	27,753	394	19,565	2,698	13,219	527	8,702	33,510	982	11
避險之金融負債-淨額	7,306	2	-	-	-	-	-	-	6,453	-	-	-	-	-	-	-	133	-	-	-
附買回票債券負債	757,523	3,805	12,111	7,794	14,081	37,701	1,563	24,989	94,761	29,527	-	106	18,622	20,231	-	5,812	2,095	-	1,206	11,744
承兌匯票	51,480	2,189	1,687	3,871	6,282	4,997	4,168	2,225	1,370	1,449	-	48	6,494	-	182	36	1,186	110	909	-
應付利息	53,968	9,638	3,532	2,788	2,459	1,910	1,608	1,431	3,558	2,290	122	161	2,019	576	91	351	2,778	296	466	100
本期所得稅負債	49,271	1,371	1,599	1,783	3,784	3,010	451	2,809	49	85	219	10,440	27	817	88	466	247	586	884	-
存款	49,819,618	4,316,860	2,711,632	3,500,597	3,054,220	2,859,144	2,184,282	1,071,661	2,582,443	2,894,864	-	234,329	3,031,680	822,419	668,137	245,251	1,673,479	570,841	673,286	254,351
1.支票存款	462,221	43,441	27,699	56,018	39,571	53,517	39,280	9,489	18,106	15,025	-	2,418	21,919	162	11,746	174	20,719	2,206	6,949	1,854
2.活期存款	6,942,740	313,601	408,801	576,913	560,794	656,562	378,481	162,329	188,610	364,614	-	31,517	362,646	9,001	194,264	27,298	329,785	90,083	163,928	43,270
3.定期存款	6,746,811	233,967	644,390	463,564	198,836	252,696	208,104	311,564	188,196	546,855	-	34,317	546,855	242,608	17,522	122,130	286,951	23,473	107,133	25,749
4.儲蓄存款	22,576,129	2,624,262	1,174,168	1,727,109	1,326,795	1,244,845	1,006,641	349,955	1,101,010	1,651,485	-	117,819	827,311	551,635	109,690	16,777	707,483	189,834	317,199	149,925
5.外匯存款	12,262,252	779,700	251,125	560,573	907,472	643,141	547,899	345,073	927,005	675,544	-	31,290	1,258,951	17,987	334,915	78,872	311,773	265,245	77,484	33,553
6.公庫存款	829,465	321,889	205,449	116,420	20,752	8,383	3,877	-	36,148	-	-	16,968	13,998	1,026	-	-	16,768	-	593	-
加(減)：存款採避險會計之調整數	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
借入款	1,384,686	61,859	84,657	108,270	105,635	82,229	81,541	86,040	101,382	48,437	35,814	8,574	24,844	49,842	-	15,000	101,964	6,826	20,202	539
承作結構型商品所收本金	387,760	237	-	-	43,929	52,145	533	273	10,853	30,608	-	-	6,395	-	793	31	48	1,274	-	-
其他金融負債	40,534	6	75	38	385	26	389	2,229	61	-	29,124	-	344	69	1,448	2,194	3,588	-	-	-
遞延所得稅負債	79,825	18,371	6,908	3,376	6,437	6,011	9,059	8,701	2,134	1,815	53	-	2,382	133	2,636	542	902	818	109	150
其他負債	1,237,745	507,378	41,281	42,981	41,358	36,027	35,241	21,330	40,271	34,873	3,076	3,677	68,207	11,568	35,694	2,115	14,079	25,239	5,139	1,504
負債總計	57,302,549	5,188,684	3,212,987	3,914,480	3,534,052	3,258,697	2,456,282	1,240,431	3,007,164	3,228,445	1									

表一

本國銀行資產負債表(全行)

111年03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	將來商業銀行	連線商業銀行	樂天國際商銀	
資 產																						
現金及存放銀行同業	111,216	5,067	10,297	78,007	53,913	14,490	13,352	33,044	44,448	80,143	198,592	199,300	31,870	61,836	113,481	19,202	15,141	272,239	549	4,288	3,283	
透過損益按公允價值衡量之 金融資產	99,191	1,827	3,481	119,186	19,267	2,078	4,496	57,043	43,379	148,957	50,771	384,805	37,616	13,191	111,756	243	14,893	180,929	-	-	-	
透過其他綜合損益按公允價值 衡量之金融資產	173,824	2,836	22,279	204,259	113,314	13,095	10,523	69,292	106,135	229,978	361,661	329,993	198,033	56,174	133,629	31,999	43,918	194,180	1,492	11,567	8,295	
按攤銷後成本衡量之債務工具																						
投資	4,700	21,866	12,431	26,133	30,890	51,533	23,049	82,195	68,136	268,587	180,610	324,982	18,457	1,237	323,706	39,392	37,553	908,495	1,940	13,249	1,100	
避險之金融資產-淨額	13	-	-	-	-	-	-	-	-	-	-	-	1,371	675	-	-	-	110	-	-	-	
附買回票債券投資	6,560	2,739	200	-	1,627	3,998	11,619	32,414	2,600	2,971	48,645	1,475	10,035	-	9,575	-	2,514	1,311	3,217	1,006	4,547	
應收承兌票款	261	-	80	580	5	255	-	104	95	185	1,057	1,194	80	748	-	-	40	8,760	-	-	-	
應收利息及收益	679	139	222	2,183	1,028	426	266	1,107	803	2,626	3,500	4,496	3,177	525	3,633	369	484	6,985	4	61	18	
本期所得稅資產	-	24	40	85	67	5	5	29	154	341	1,110	128	-	246	172	33	9	1,054	1	1	8	
放款及貼現	281,517	54,924	123,257	729,224	423,533	192,223	121,944	518,963	436,361	883,681	1,246,154	1,798,590	385,446	276,211	1,404,825	178,040	219,042	2,229,587	42	7,712	321	
1.進口押匯	-	-	-	-	-	-	-	-	-	-	-	-	-	221	-	-	-	-	-	-	-	
2.出口押匯	936	-	-	210	44	17	-	15	50	21	1,733	1,722	59	63	3,324	3	447	544	-	-	-	
3.貼 現	-	-	-	-	-	-	-	-	-	98	-	-	-	-	-	-	-	5,098	-	-	-	
4.透支	1,029	1,644	-	-	2,236	6	8	55	57	4	57	69	-	-	1,980	87	-	192	-	-	-	
5.短期(擔保)放款	88,336	3,897	44,577	127,455	103,788	61,533	21,552	151,769	93,951	159,648	245,152	285,967	72,095	88,765	338,116	55,308	34,657	504,684	-	129	9	
6.中期(擔保)放款	29,790	34,742	68,022	225,787	243,176	86,871	68,384	144,091	158,059	321,239	426,569	445,689	217,625	70,792	449,378	36,124	75,090	754,630	42	7,583	311	
7.長期(擔保)放款	161,379	14,519	10,604	375,203	73,670	43,361	31,873	222,661	183,528	401,852	571,314	1,062,687	95,380	115,609	610,654	86,369	107,414	961,652	-	-	1	
8.放款轉列之催收款項	47	122	54	569	619	435	127	372	716	819	1,329	2,235	287	982	1,373	149	1,434	2,787	-	-	-	
(減)：備抵呆帳	-3,616	-626	-1,622	-9,543	-6,184	-2,360	-1,812	-5,606	-5,761	-12,566	-15,766	-22,138	-4,923	-3,631	-18,213	-2,213	-3,480	-27,692	-	-77	-3	
加(減)：貼現及放款評價調整	-9	-19	-55	134	73	-	-240	-	-	-	-353	73	-53	-	-647	-14	-135	-821	-	-6	-	
採用權益法之投資-淨額	-	-	-	159	2,715	995	-	6,505	4,748	10,116	14,318	6,092	-	1,962	-	58	-	93,080	-	-	-	
其他金融資產-淨額	-	-	572	-	3	11	-	9	2,253	5	2,625	4,558	-	9	569	1,175	206	251	-	-	-	
不動產及設備	1,753	2,391	2,471	7,298	18,473	7,550	2,025	11,706	6,522	15,044	16,763	43,200	6,834	3,655	22,779	5,245	1,723	51,161	450	599	402	
(減)：累計折舊	-1,407	-588	-887	-1,673	-3,367	-1,165	-722	-3,784	-3,691	-1,419	-7,302	-12,117	-1,435	-1,803	-5,261	-1,875	-1,053	-11,417	-104	-60	-61	
(減)：累計減損	-	-64	-	-10	-	-	-8	-	-	-	-	-	-	-348	-	-56	-	-65	-	-	-	
投資性不動產-淨額	-	180	100	873	-	3,264	1,132	-	-	938	1,044	567	1,607	136	-	416	-	5,195	-	-	-	
無形資產-淨額	8,274	4	55	1,659	1,155	2,450	119	2,156	1,617	8,957	1,536	4,856	1,057	512	2,547	101	208	13,521	1,079	2,434	979	
遞延所得稅資產	488	48	19	746	461	283	163	707	164	829	1,191	2,493	600	463	2,617	47	576	6,842	368	685	197	
其他資產-淨額	49,130	284	1,146	16,335	1,090	1,159	1,902	26,351	21,722	28,972	56,949	111,170	32,957	28,991	151,722	3,411	4,400	162,930	539	508	174	
資產總計	732,574	91,032	174,086	1,175,645	658,053	290,290	187,813	832,235	729,032	1,662,977	2,158,903	3,191,943	728,808	438,827	2,259,794	275,573	336,039	4,096,635	9,577	41,967	19,260	
負 債																						
中央銀行及銀行同業存款	83,491	6,483	1,150	5,519	9,435	4,404	36	7,423	23,928	17,669	74,547	90,349	20,081	7,465	53,341	18,384	5,005	27,337	-	-	-	
透過損益按公允價值衡量之 金融負債	76,917	3	251	4,332	1	28	-	474	8,366	2,390	21,687	76,071	33,360	5,962	43,534	305	521	48,001	-	-	-	
避險之金融負債-淨額	-	-	-	-	-	-	-	-	-	-	-	-	568	5	-	-	-	145	-	-	-	
附買回票債券負債	2,948	5,140	2,451	3,810	8,446	5,263	-	62,620	1,907	50,658	12,407	65,847	-	-	97,725	1,850	1,644	148,659	-	-	-	
承兌匯票	261	-	80	614	5	255	-	104	95	185	871	1,238	80	748	942	-	40	8,759	-	-	-	
應付利息	112	73	154	782	574	248	133	530	643	996	1,527	1,865	2,491	275	2,156	120	202	4,857	-	46	10	
本期所得稅負債	394	9	-	893	634	141	120	517	356	1,303	1,147	2,161	1,072	360	1,224	26	361	9,097	-	-	-	
存款	481,513	70,403	153,900	1,045,011	578,828	252,696	169,268	674,605	587,897	1,479,982	1,771,684	2,665,915	481,837	372,615	1,750,550	227,731	290,510	3,370,647	568	33,975	10,007	
1.支票存款	16,069	686	1,206	5,616	3,229	1,685	1,978	5,381	2,808	4,880	8,997	12,802	4,422	508	7,267	803	1,459	12,132	-	-	-	
2.活期存款	168,910	7,353	25,487	103,663	75,761	46,128	26,846	109,351	57,750	115,227	215,049	370,618	50,959	52,348	248,413	25,676	25,657	355,047	-	-	-	
3.定期存款	119,072	20,230	33,456	318,640	192,410	34,602	27,868	78,412	230,670	334,090	282,512	136,336	135,323	95,931	16,920	75,459	305,161	312	235	3,918		
4.儲蓄存款	-	39,563	84,951	443,211	250,128	143,739	108,662	393,961	183,085	853,873	785,970	1,023,496	148,414	60,481	887,767	153,751	135,084	1,645,965	256	33,740	6,089	
5.外匯存款	177,462	2,571	8,800	173,574	57,300	26,542	3,914	87,500	113,578	171,912	569,290	963,740	141,706	123,955	507,319	30,581	52,851	1,002,055	-	-	-	
6.公庫存款	-	-	-	307	-	-	-	-	-	-	-	12,747	-	-	3,853	-	-	50,287	-	-	-	
加(減)：存款採避險會計之 調整數	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
借入款	4,514	2,306	4,000	27,227	19,175	6,629	3,607	14,291	23,992	23,013	55,774	49,874	24,823	3,073	39,080	75	33	59,545	-	-	-	
承作結構型商品所收本金	657	-	-	11,842	-	-	-	9	27,656	2,634	15,765	69,802	24,048	2,339	75,056	1,519	554	8,760	-	-	-	
其他金融負債	4	-	-	-	-	-	-	-	-	-	25	-	-	-	529	-	-	-	-	-	-	
遞延所得稅負債	903	155	231	461	109	109	111	1,604	5	576	1,000	1,295	20	58	55	25	2,571	-	-	-	-	
其他負債	31,044	646	1,411	9,415	2,488	1,936	1,440	6,724	6,336	13,594	21,347	32,158	9,487	9,685	28,166	1,866	2,435	85,162	492	748	127	
負債總計	682,758	85,218	163,628	1,109,906	619,695	271,709	174,715	768,901	679,274	1,544,249	2,016,032	3,003,135	663,714	402,527	2,092,361	251,931	301,330	3,773,540	1,060	34,769	10,144	
權 益																						
股本	34,800	3,139	9,864	47,586	30,295	15,812	9,501	34,952	35,140	73,940	86,889	98,937	46,062	32,250	88,857	18,448	19,579	147,962	10,000	10,000	10,000	
資本公積	1,579	1,058	10	1,778	67	-	916	8,052	456	25,960	12,148	27,104	7,281	-	30,320	-	405	29,808	-	-	-	
保留盈餘	14,520	1,307	723	22,663	8,960	2,813	2,701	17,197	14,748	24,956	46,070	67,010	14,383	4,009	50,647	4,790	15,489	161,344	-1,475	-2,747	-784	
庫藏股票	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-5	-	-	-	-	-
其他權益	-1,083	310	-139	-6,288	-964	-44	-20	3,133	-586	-6,128	-2,236	-4,243	-2,632	41	-2,391	404	-759	-16,019	-8	-55	-100	
權益總計	49,816	5,814	10,458	65,739	38,358	18,581	13,098	63,334	49,758	118,728	142,871	188,808	65,094	36,300	167,433	23,642	34,709	323,095				