

表一

本 國 銀 行 資 產 負 債 表(全 行)

111 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																				
現金及存拆放銀行同業	6,478,272	747,321	250,179	422,401	398,121	301,000	200,984	154,934	417,690	370,577	588	17,635	525,138	166,060	165,515	21,254	191,785	132,339	60,721	20,244
透過損益按公允價值衡量之金融資產	2,370,011	287,624	2,931	29,869	159,902	82,703	30,894	2,264	124,323	230,116	13	469	56,555	861	36,271	32,835	32,538	51,064	27,995	36,707
透過其他綜合損益按公允價值衡量之金融資產	6,372,742	1,138,543	112,660	418,054	298,147	337,249	208,956	199,017	122,822	445,572	346	33,664	404,517	2,838	230,570	63,578	160,024	145,410	44,552	42,292
按攤銷後成本衡量之債務工具投資	9,527,812	276,063	700,369	716,821	772,657	714,673	485,011	192,359	773,148	513,910	7,300	45,694	559,415	511,928	-	24,182	236,774	30,410	105,378	17,598
避險之金融資產-淨額	12,123	9	-	-	-	-	-	-	8,545	-	-	-	-	-	-	-	-	225	-	-
附賣回票債券投資	309,671	-	679	149	6,450	1,550	-	-	14,111	17,614	-	2,967	1,222	-	9,223	-	798	13,860	11,643	-
應收承兌票款	45,068	1,953	625	3,072	4,888	2,955	4,649	1,559	1,216	996	-	66	5,469	-	149	121	792	95	544	-
應收利息及收益	170,164	17,176	6,285	9,804	13,874	8,629	5,794	3,276	14,263	8,608	699	925	10,253	4,656	2,283	855	4,232	1,972	1,704	1,130
本期所得稅資產	17,592	274	1,621	2,990	1,235	762	665	-	1,602	-	-	-	1,151	275	-	75	708	101	498	49
放款及貼現	37,065,413	3,464,326	2,310,297	2,613,070	2,322,575	2,064,780	1,687,581	852,020	1,708,240	1,994,334	171,522	176,186	2,086,444	410,805	281,176	188,861	1,418,495	292,491	519,509	245,911
1. 進口押匯	784	-	-	-	49	-	-	-	-	-	-	-	-	-	421	-	-	-	-	-
2. 出口押匯	28,444	2,226	390	1,023	764	1,908	342	2,266	1,570	1,247	-	54	7,254	-	1,016	-	111	158	163	7
3. 貼 現	10,579	-	589	1,468	2,063	-	1,656	-	-	-	-	16	55	-	-	-	631	-	-	-
4. 透支	59,551	24,431	408	21	710	268	1,141	128	206	660	-	8	1,525	-	23,486	106	966	-	7	112
5. 短期(擔保)放款	7,806,319	678,106	130,955	547,609	608,213	459,038	364,416	235,708	301,043	451,887	40,756	45,304	519,837	76,576	67,914	67,853	401,267	37,621	145,555	86,307
6. 中期(擔保)放款	13,089,405	1,363,566	944,688	893,132	855,849	734,597	558,855	244,679	503,669	494,825	86,359	67,476	852,195	242,046	51,727	99,886	476,638	55,541	200,906	98,625
7. 長期(擔保)放款	16,022,615	1,393,640	1,231,059	1,164,997	850,700	866,205	757,654	367,906	899,194	1,044,765	44,327	63,061	702,301	91,976	136,515	20,348	536,727	199,094	172,276	60,824
8. 放款轉列之催收款項	47,716	2,357	2,208	4,820	4,227	2,764	3,473	1,333	2,558	950	80	267	3,277	207	97	668	2,155	77	602	36
(減)：備抵呆帳	-503,998	-46,098	-39,598	-30,697	-29,226	-27,673	-21,741	-12,427	-22,274	-32,459	-2,540	-2,451	-31,428	-6,013	-4,906	-2,883	-17,758	-4,828	-6,654	-3,576
加(減)：貼現及放款評價調整	-4,089	-	8	-644	-47	145	-	409	-416	-978	-2	-	-	-	-155	-	-302	223	24	-
採用權益法之投資-淨額	414,296	40,353	-	2,268	9,026	1,562	14,773	82,284	45,360	26,211	-	-	10,189	891	-	20,624	3,504	-	6,032	2,673
其他金融資產-淨額	47,205	27,441	36	1,147	271	10	4	-	4,698	-	268	10	606	-	1,585	614	9	-	316	-
不動產及設備	762,964	154,983	31,804	48,842	40,008	48,396	31,881	16,816	19,158	37,540	830	4,217	26,517	507	5,871	3,888	21,841	5,530	18,717	5,662
(減)：累計折舊	-205,037	-15,680	-9,516	-16,038	-13,205	-17,032	-11,601	-3,821	-7,822	-14,474	-324	-1,159	-11,678	-309	-3,523	-1,607	-7,693	-2,169	-2,501	-1,041
(減)：累計減損	-744	-141	-1	-15	-	-	-	-	-	-	-	-	-	-	-	-	-29	-9	-77	-
投資性不動產-淨額	95,106	15,238	23,380	7,463	6,973	7,269	13,846	-	3,213	2,220	-	-	583	-	-	-	-	-	-	-
無形資產-淨額	106,055	1,134	865	4,061	843	659	1,062	316	3,105	7,851	107	111	1,114	256	24,077	637	756	3,268	175	-
遞延所得稅資產	51,624	307	2,265	2,311	3,081	2,977	2,295	1,729	783	3,892	142	175	6,026	114	855	389	1,517	769	754	409
其他資產-淨額	1,254,895	67,489	17,075	9,504	16,289	29,029	14,442	13,039	103,020	149,566	76	632	35,919	514	54,840	2,552	23,990	38,014	7,921	2,396
資產總計	64,387,145	6,178,315	3,411,964	4,244,432	4,011,862	3,559,643	2,669,495	1,503,774	3,334,785	3,761,096	179,025	279,141	3,688,012	1,093,383	803,831	355,975	2,071,981	708,765	797,251	370,454
負 債																				
中央銀行及銀行同業存款	2,916,724	273,183	487,883	280,748	270,733	182,391	51,519	14,065	94,150	80,353	35,950	11,268	404,759	106,076	4,179	13,920	194,967	1,639	8,704	24,092
透過損益按公允價值衡量之金融負債	711,620	25,066	8,360	2,620	13,944	6,197	6,921	3,713	33,757	118,439	24,094	26	21,024	1,328	11,033	783	9,927	44,729	1,630	35
避險之金融負債-淨額	10,608	-	-	-	-	-	-	-	8,968	-	-	-	-	-	-	-	-	105	-	-
附買回票債券負債	709,766	23,858	5,723	9,779	16,605	38,136	941	782	62,823	27,425	-	11,735	34,831	65,920	-	8,286	2,463	-	-	15,827
承兌匯票	45,830	1,957	803	3,113	5,032	3,166	4,805	1,580	1,216	1,088	-	70	5,538	-	149	121	803	95	545	-
應付利息	102,918	13,841	5,679	4,585	7,093	4,725	3,092	2,552	6,923	4,769	158	327	4,790	1,846	442	843	4,429	808	582	296
本期所得稅負債	53,804	1,441	2,942	2,467	3,705	3,447	917	1,092	4,448	214	69	187	10,481	-	362	90	1,175	355	1,127	780
存款	52,315,720	4,670,607	2,594,106	3,598,512	3,289,897	2,952,375	2,335,341	1,218,112	2,709,274	3,150,738	-	229,658	2,824,071	833,176	649,056	274,483	1,673,507	587,387	685,292	284,192
1. 支票存款	569,675	43,205	30,558	65,823	56,242	68,373	49,332	14,277	12,299	17,085	-	3,500	32,287	144	15,364	171	32,857	1,927	11,529	3,474
2. 活期存款	6,861,877	318,625	409,474	576,469	546,532	672,700	375,609	159,301	190,275	381,705	-	33,690	368,385	9,801	167,347	18,817	341,418	72,488	164,447	45,694
3. 定期存款	6,515,723	251,494	446,695	464,075	270,075	214,288	232,885	314,597	311,441	216,418	-	24,705	318,461	231,081	20,196	135,559	187,444	21,553	88,123	51,439
4. 儲蓄存款	23,594,573	2,774,692	1,180,488	1,784,009	1,427,374	1,279,690	1,058,786	389,687	1,149,608	1,720,602	-	119,223	864,121	556,968	110,376	16,996	737,659	188,484	340,306	154,787
5. 外匯存款	13,771,891	887,564	302,067	562,622	969,117	705,858	614,420	340,250	982,547	814,928	-	30,687	1,231,010	34,455	335,773	102,940	360,110	302,935	80,130	28,798
6. 公庫存款	1,001,981	395,027	224,824	145,514	20,557	11,466	4,309	-	63,104	-	-	17,853	9,807	727	-	-	14,019	-	757	-
加(減)：存款採避險會計之調整數	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
借入款	1,281,084	279,840	61,514	60,290	52,865	57,900	51,219	56,070	97,189	37,147	44,375	5,377	18,220	51,520	-	13,600	52,250	6,149	16,500	-
承作結構型商品所收本金	549,283	547	-	-	65,188	60,488	593	287	24,410	53,935	-	-	15,622	-	1,204	962	-	232	3,990	-
其他金融負債	45,710	2	72	38	579	21	266	2,214	244	-	34,441	-	312	35	1,378	1,908	2,911	-	-	-
遞延所得稅負債	84,140	18,498	6,908	3,370	7,049	6,011	9,020	9,935	2,444	1,613	54	-	2,382	269	2,758	629	886	821	109	51
其他負債	1,255,394	474,389	42,233	44,845	48,253	42,407	35,837	25,457	53,125	47,639	3,330	4,405	56,017	1,565	28,897	2,627	24,459	19,158	9,589	2,765
負債總計	60,082,601	5,783,229	3,216,223	4,010,367	3,780,943	3,357,264	2,500,471	1,335,559	3,098,971	3,523,360	142,471	263,053	3,398,047	1,061,735	699,458	318,252	1,967,777	661,478	728,068	328,038
權 益																				
股本	2,208,016	109,000	86,200	110,075	94,725	97,938	105,935	48,616	129,774	108,599	32,000	12,383	85,362	25,353	66,033	30,330	80,297	29,106	50,154	11,112
資本公積	565,958	108,453	21,749	58,767	34,470	37,763	-	27,406	18,493	38,859	-	1,448	62,220	-	-	14	816	5,795	1,528	55
保留盈餘	1,650,385	135,046	79,901	84,282	94,662	84,551	67,454	100,547	93,805	104,853	4,215	4,015	156,367	6,711	38,515	10,434	26,814	13,078	17,700	32,716
庫藏股票	-100	-	-	-	-	-	-	-83	-	-	-	-	-	-	-	-17	-	-	-	-
其他權益	-119,715	42,587	7,891	-19,059	7,062	-17,873	-4,365	-8,271	-6,258	-14,575	339	-1,758	-13,984	-416	-175	-3,038	-3,723	-692	-199	-1,467
權益總計	4,304,544	395,086	195,741	234,065	230,919	202,379	169,024	168,215	235,814	237,736	36,554	16,088	289,965	31,648						

表一

本 國 銀 行 資 產 負 債 表(全 行)

111 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	臺灣新光銀行	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	遠線商業銀行	樂天國際商銀
資 產																					
現金及存拆放銀行同業	137,289	5,726	12,578	108,702	58,819	21,202	14,044	36,436	44,746	96,566	330,526	223,439	68,093	105,754	147,012	24,325	19,633	437,422	14,051	3,013	4,410
透過損益按公允價值衡量之金融資產	80,290	1,012	2,245	102,837	11,794	1,340	2,766	27,315	46,653	89,187	52,756	356,902	34,554	12,564	106,329	225	17,230	198,078	-	-	-
透過其他綜合損益按公允價值衡量之金融資產	73,916	2,746	20,795	182,418	92,712	16,377	9,618	58,646	76,740	212,621	301,673	326,926	140,677	74,719	117,369	31,449	40,846	155,410	6,072	15,634	6,567
按攤銷後成本衡量之債務工具投資	36,149	18,526	11,932	44,271	36,724	52,110	21,749	84,026	100,837	254,723	225,460	398,051	58,985	1,179	450,870	37,068	43,500	942,214	3,198	11,065	11,485
避險之金融資產-淨額	-	-	-	-	-	-	-	-	-	-	-	-	2,025	1,301	-	-	-	18	-	-	-
附賣回票債券投資	835	3,306	1,987	-	6,540	4,739	3,143	43,732	1,147	33,015	76,424	7,882	15,467	-	11,789	1,481	-	9,389	4,589	-	3,940
應收承兌票款	66	-	-	555	28	1,666	-	111	208	213	859	1,382	9	642	520	23	6	9,631	-	-	-
應收利息及收益	1,120	166	270	2,656	1,684	626	299	1,504	1,351	3,982	7,080	8,163	4,396	948	6,162	656	776	11,623	47	131	106
本期所得稅資產	-	52	32	236	382	20	28	327	185	1,008	1,505	13	-	97	990	-	47	637	6	10	11
放款及貼現	288,392	55,665	134,137	753,180	451,560	195,552	133,232	534,986	444,083	975,564	1,297,918	1,902,438	399,808	274,040	1,428,363	178,147	224,378	2,559,572	2,973	21,465	1,337
1. 進口押匯	-	-	-	-	-	-	-	-	-	-	-	270	-	-	-	-	-	-	-	-	-
2. 出口押匯	500	-	-	426	21	13	-	17	11	38	881	1,482	22	-	3,441	8	-	1,085	-	-	-
3. 貼 現	-	-	-	-	-	-	-	-	-	11	-	-	-	-	-	-	-	4,090	-	-	-
4. 透支	671	1,758	-	-	2,271	15	5	52	52	4	37	-	-	-	202	88	-	213	-	-	-
5. 短期(擔保)放款	84,985	3,394	58,559	128,042	112,388	50,374	26,408	139,995	84,666	219,618	222,420	278,267	67,246	70,225	285,318	52,922	35,584	619,342	-	582	19
6. 中期(擔保)放款	32,504	36,733	64,967	243,427	263,540	102,560	75,296	160,285	169,843	346,927	480,193	498,147	233,599	77,650	482,871	32,810	75,637	861,992	2,973	20,876	1,316
7. 長期(擔保)放款	169,684	13,686	10,604	380,736	72,685	42,220	31,347	234,042	188,241	408,812	593,130	1,121,696	98,420	125,254	654,654	92,225	111,858	1,069,745	-	6	1
8. 放款轉列之催收款項	48	94	7	549	655	370	176	595	1,270	154	1,257	2,576	521	911	1,877	94	1,299	3,105	-	1	1
(減)：備抵呆帳	-3,699	-664	-1,919	-10,021	-5,933	-2,383	-1,768	-6,224	-6,186	-13,303	-17,025	-23,527	-5,181	-3,851	-19,158	-2,165	-4,087	-31,402	-30	-228	-14
加(減)：貼現及放款評價調整	-23	-22	-58	183	23	-	-241	-	-	-	-327	16	-52	-	-642	-8	-128	-1,061	-	-14	-
採用權益法之投資-淨額	-	-	-	157	2,879	1,055	-	7,149	4,013	4,931	10,087	15,005	6,155	-	2,102	55	-	94,958	-	-	-
其他金融資產-淨額	-	-	614	-	3	9	487	7	2,205	3	3,021	1,372	-	6	619	182	239	1,423	-	-	-
不動產及設備	1,827	2,403	2,489	7,286	19,402	8,087	2,033	12,088	8,397	16,162	17,224	43,594	6,941	3,750	27,321	5,199	1,781	52,312	472	793	395
(減)：累計折舊	-1,371	-633	-915	-1,686	-3,453	-1,227	-748	-3,933	-3,657	-1,337	-7,697	-11,946	-1,558	-1,780	-5,768	-1,872	-1,052	-12,832	-161	-122	-96
(減)：累計減損	-	-	-	-	-10	-	-8	-	-	-	-	-	-13	-316	-	-60	-	-65	-	-	-
投資性不動產-淨額	-	179	99	876	-	3,095	1,131	-	947	1,025	573	573	1,597	135	-	445	-	4,819	-	-	-
無形資產-淨額	8,265	3	70	1,809	1,159	2,439	124	2,172	1,598	8,800	1,641	4,779	1,071	388	2,702	86	240	14,012	1,002	2,374	924
遞延所得稅資產	405	48	2	723	388	220	163	611	138	1,121	1,299	3,027	750	304	2,208	60	696	6,768	582	1,019	302
其他資產-淨額	33,895	207	539	17,876	1,058	1,197	1,945	30,329	18,851	28,845	53,087	123,324	30,291	22,523	122,411	1,737	4,707	174,298	741	352	375
資產總計	657,356	88,720	184,897	1,212,058	675,759	306,124	187,997	829,282	741,309	1,713,048	2,356,536	3,381,413	764,015	492,403	2,401,199	277,033	348,812	4,627,224	33,542	55,492	29,742
負 債																					
中央銀行及銀行同業存款	18,894	3,501	19	324	5,875	1,272	70	4,791	28,264	38,607	70,287	67,134	11,973	10,230	18,213	15,089	3,426	77,171	5	-	1,000
透過損益按公允價值衡量之金融負債	81,330	8	-	6,561	-	11	-	931	8,689	3,812	30,975	90,382	35,629	7,965	47,198	217	438	63,848	-	-	-
避險之金融負債-淨額	-	-	-	-	-	-	-	-	-	-	-	-	526	506	-	-	-	503	-	-	-
附買回票債券負債	-	3,973	400	6,234	3,204	2,432	-	34,299	4,599	36,546	44,471	12,281	28,361	-	70,556	1,600	2,657	133,019	-	-	-
承兌匯票	58	-	-	555	28	1,666	-	111	208	213	659	1,411	9	642	520	23	6	9,640	-	-	-
應付利息	374	103	217	1,596	952	349	139	818	995	1,829	4,002	5,168	3,862	866	4,431	227	432	8,934	32	98	14
本期所得稅負債	684	40	62	1,288	963	181	113	910	482	2,008	1,552	1,787	1,033	34	2,100	143	196	4,929	-	-	-
存款	478,106	72,558	166,877	1,072,665	604,837	272,146	169,517	710,507	582,187	1,473,459	1,955,744	2,850,030	543,281	415,639	1,938,847	231,952	305,429	3,825,765	24,861	41,749	19,780
1. 支票存款	14,605	768	1,898	8,150	4,130	2,113	3,437	7,229	3,860	5,779	11,523	19,663	3,818	477	8,745	1,278	1,134	12,621	-	-	-
2. 活期存款	163,433	7,758	28,249	95,606	77,695	46,220	28,487	112,833	54,706	112,845	210,471	359,005	46,781	44,270	222,571	23,437	20,110	354,623	-	-	-
3. 定期存款	91,630	21,176	36,396	302,719	189,443	37,035	21,858	92,346	218,392	321,717	195,947	275,273	133,288	127,824	162,544	24,712	89,789	364,067	4,642	1,141	3,255
4. 儲蓄存款	-	39,816	90,554	448,744	267,041	147,064	111,861	406,072	190,863	836,180	815,645	1,102,180	158,186	60,167	924,025	149,256	139,658	1,776,053	20,219	40,608	16,525
5. 外匯存款	208,438	3,040	9,780	217,092	66,528	39,714	3,874	92,027	114,366	196,938	722,158	1,077,991	201,208	182,901	615,096	33,269	54,738	1,246,522	-	-	-
6. 公庫存款	-	-	-	354	-	-	-	-	-	-	-	15,918	-	-	5,866	-	-	71,879	-	-	-
加(減)：存款採避險會計之調整數	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
借入款	4,500	1,900	4,000	26,800	15,060	5,971	3,000	5,000	20,902	28,700	56,250	37,850	24,753	3,073	28,000	-	-	53,300	-	-	-
承作結構型商品所收本金	586	-	-	20,317	-	-	-	-	31,812	2,578	29,312	83,660	39,096	4,005	94,648	1,291	518	14,002	-	-	-
其他金融負債	4	-	-	-	-	-	-	-	-	-	155	-	560	-	570	-	-	-	-	-	-
遞延所得稅負債	898	155	232	462	122	109	111	1,847	5	634	1,136	1,415	64	98	59	68	60	3,856	-	-	2
其他負債	17,224	774	1,412	11,617	3,896	2,707	1,592	8,765	8,193	12,781	24,215	38,988	13,403	12,985	28,843	1,921	2,926	94,565	986	299	305
負債總計	602,658	83,012	173,219	1,148,419	634,937	286,844	174,542	767,979	686,336	1,601,167	2,218,758	3,190,106	702,550	456,043	2,233,985	252,531	316,088	4,289,532	25,884	42,146	21,101
權 益																					
股本	34,800	3,139	11,012	49,815	33,007	16,639	9,786	37,940	40,695	73,940	90,326	103,637	46,062	32,250	90,990	18,448	19,576	147,962	10,000	15,000	10,000
資本公積	1,579	1,058	10	2,610	77	1	917	8,077	303	25,960	12,148	27,412	7,375	-	30,320	-	403	29,872	-	-	-
保留盈餘	18,008	1,320	1,091	24,698	10,142	3,144	2,813	15,696	15,680	24,991	48,990	65,383	13,791	4,130	50,448	5,714	14,507	179,290	-2,332	-1,579	-1,206
庫藏股票	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
其他權益	311	191	-435	-13,484	-2,404	-504	-61	-410	-1,705	-13,010	-13,686	-5,125	-5,763	-20	-4,544	340	-1,762	-19,432	-10	-75	-153
權益總計	54,698	5,708	11,678	63,639	40,822	19,280	13,455	61,303	54,973	111,881	137,778	191,307	61,465	36,360	167,214	24,502	32,724	337,692	7,658	13,346	8,641
負債及權益總計	657,356	88,720	184,897	1,212,058	675,759	306,124	187,997	829,282	741,309	1,713,048	2,356,536	3,381,413	764,015	492,403	2,401,199	277,033	348,812	4,627,224	33,542	55,492	29,742
本表不包括下列表外項目：																					