

表一

本國銀行資產負債表(全行)

112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	6,238,026	706,303	203,532	434,120	361,503	281,100	257,507	131,351	390,197	444,489	570	17,034	545,813	162,108	171,867	20,487	163,684	138,838	57,525	18,977
透過損益按公允價值衡量之金融資產	2,647,363	307,485	1,774	48,367	162,641	92,695	66,005	1,619	128,608	284,373	20	760	58,866	699	32,428	39,600	57,172	37,590	32,986	39,865
透過其他綜合損益按公允價值衡量之金融資產	6,586,230	1,190,389	115,398	423,638	328,481	336,756	210,450	221,499	136,350	398,657	346	34,585	408,986	16,654	249,727	69,311	180,437	152,652	46,055	39,592
按攤銷後成本衡量之債務工具投資	9,836,298	273,500	695,688	699,311	817,232	723,458	446,293	225,764	805,471	493,736	7,600	44,469	581,737	497,592	-	30,342	252,445	31,202	106,844	17,998
避險之金融資產-淨額	9,913	5	-	-	-	-	-	-	7,268	-	-	-	-	-	-	-	-	40	-	-
附賣回票債券投資	350,545	-	538	-	5,150	1,900	-	-	21,703	20,263	-	3,215	11,216	-	-	-	929	9,460	10,912	-
應收承兌票款	44,545	1,435	695	2,074	5,383	2,380	3,856	1,918	594	1,087	-	132	5,246	-	154	55	978	217	856	-
應收利息及收益	178,461	16,688	6,538	10,008	14,912	9,423	6,191	3,390	15,642	10,057	968	915	11,229	4,437	2,064	1,114	4,597	2,119	1,773	995
本期所得稅資產	12,419	558	193	2,234	1,299	1,029	154	2	989	-	2	-	1,452	404	-	84	512	169	36	71
放款及貼現	37,452,915	3,486,543	2,302,285	2,747,774	2,373,896	2,104,027	1,690,635	855,262	1,725,741	2,066,860	170,758	177,897	2,047,223	382,868	276,243	194,379	1,405,003	292,755	514,210	247,007
1. 進口押匯	612	-	-	-	27	-	-	5	-	-	-	-	-	-	201	-	-	-	-	-
2. 出口押匯	27,254	1,940	147	687	1,163	2,104	304	1,922	2,096	1,418	-	14	6,188	-	1,001	1	225	227	150	7
3. 貼 現	10,114	-	927	1,497	2,159	-	1,189	-	-	-	-	12	61	-	-	-	574	-	-	-
4. 透支	79,174	42,969	350	24	717	205	1,072	175	181	592	-	10	586	-	22,819	106	974	-	8	111
5. 短期(擔保)放款	8,051,303	691,357	144,594	640,072	636,002	505,166	373,446	231,537	313,356	497,092	38,362	46,443	523,028	58,804	65,234	80,289	389,120	37,159	137,201	87,939
6. 中期(擔保)放款	13,103,740	1,361,827	919,372	934,235	866,674	727,965	553,823	241,802	491,094	510,566	87,508	68,088	823,216	228,999	51,125	93,573	467,940	56,188	202,882	98,208
7. 長期(擔保)放款	16,133,253	1,385,940	1,234,642	1,166,095	862,848	866,170	757,486	378,477	917,055	1,056,307	44,808	62,948	690,005	94,847	135,787	19,746	544,878	199,110	173,286	60,704
8. 放款轉列之催收款項	47,465	2,510	2,253	5,164	4,306	2,417	3,310	1,349	1,959	885	80	382	4,139	218	76	664	1,292	71	683	38
(減)：備抵呆帳	-506,404	-46,121	-39,808	-30,911	-30,537	-27,628	-21,518	-12,553	-22,002	-33,345	-2,630	-2,404	-31,601	-6,077	-4,895	-2,899	-17,143	-5,043	-6,735	-3,647
加(減)：貼現及放款評價調整	-4,202	-	7	-633	-48	86	-	356	-491	-934	-2	-	-	-	-144	-	-274	236	22	-
採用權益法之投資-淨額	420,886	41,539	-	2,329	9,150	1,550	15,071	83,624	45,597	26,557	-	-	10,569	892	-	21,197	3,700	-	6,283	2,815
其他金融資產-淨額	55,350	32,916	466	1,510	280	17	175	9	4,713	153	288	11	730	-	1,237	914	9	-	271	-
不動產及設備	768,051	155,010	31,804	48,860	39,965	48,612	31,968	17,170	19,128	37,773	830	4,218	26,594	507	5,442	3,887	21,867	5,532	19,443	5,910
(減)：累計折舊	-207,214	-15,766	-9,678	-16,316	-13,303	-17,168	-11,702	-3,866	-7,703	-14,719	-329	-1,174	-11,850	-318	-3,117	-1,628	-7,769	-2,219	-2,521	-1,050
(減)：累計減損	-743	-136	-1	-15	-	-	-	-	-	-	-	-	-	-	-	-	-29	-9	-77	-4
投資性不動產-淨額	95,233	15,238	23,371	7,623	7,034	7,258	13,844	-	3,213	2,209	-	-	583	-	-	-	-	-	-	-
無形資產-淨額	105,661	1,106	808	4,076	750	640	1,082	349	3,051	7,797	106	111	1,054	235	24,046	601	819	3,246	199	-
遞延所得稅資產	51,478	305	2,147	1,272	3,142	3,486	2,868	2,022	748	4,065	142	163	5,992	114	852	376	1,774	791	597	376
其他資產-淨額	1,223,017	85,382	21,527	9,696	18,511	26,470	14,901	14,463	101,654	134,181	69	835	31,292	1,638	49,065	1,972	13,719	34,512	8,296	2,607
資產總計	65,357,828	6,252,379	3,357,284	4,395,017	4,105,441	3,596,091	2,727,780	1,542,379	3,380,471	3,883,259	178,738	280,767	3,705,131	1,061,753	804,969	379,792	2,082,430	702,088	796,975	371,512
負 債																				
中央銀行及銀行同業存款	3,163,021	360,461	518,693	296,358	254,670	206,267	86,233	12,800	112,395	132,606	34,017	10,698	495,687	89,323	3,367	16,682	179,382	3,268	8,354	24,401
透過損益按公允價值衡量之金融負債	547,406	17,748	6,883	2,208	8,830	4,483	2,753	2,802	21,815	100,264	28,611	19	21,394	374	6,065	415	9,504	33,212	1,119	38
避險之金融負債-淨額	11,270	-	-	-	-	-	-	-	10,164	-	-	-	-	-	-	-	-	106	-	-
附買回票債券負債	764,995	2,344	5,634	10,394	16,994	62,797	1,494	661	37,042	38,731	-	9,740	18,289	66,214	-	13,518	2,442	-	-	11,101
承兌匯票	45,312	1,445	751	2,083	5,480	2,753	3,962	1,957	599	1,149	-	134	5,254	-	154	55	984	217	857	-
應付利息	152,983	18,842	8,751	8,598	10,456	8,704	6,060	3,662	9,304	8,853	630	508	7,887	1,556	611	1,077	6,397	1,264	1,232	474
本期所得稅負債	60,854	2,090	2,382	1,391	4,073	5,038	1,390	1,408	4,878	392	104	244	11,586	33	948	130	1,668	587	737	963
存款	52,829,613	4,650,151	2,503,548	3,717,184	3,391,801	2,932,806	2,353,613	1,246,420	2,738,652	3,198,841	-	232,784	2,741,738	817,764	647,031	287,419	1,698,665	590,755	685,686	288,213
1. 支票存款	443,815	36,502	23,075	59,564	41,191	51,936	38,695	9,727	11,754	13,521	-	2,164	26,186	99	13,967	221	20,821	2,392	7,205	2,388
2. 活期存款	6,707,842	354,445	366,664	586,536	552,029	605,217	370,595	159,500	177,205	380,148	-	34,102	337,543	8,426	179,588	19,058	357,843	77,096	166,037	46,106
3. 定期存款	6,999,621	267,001	440,013	534,116	330,439	226,543	240,789	354,262	336,501	235,220	-	23,985	291,690	226,443	20,341	139,190	191,756	24,766	84,019	52,541
4. 儲蓄存款	24,205,356	2,797,546	1,192,661	1,798,065	1,466,811	1,305,339	1,074,535	394,108	1,203,238	1,767,803	-	119,958	880,723	559,957	112,522	16,462	745,832	192,384	347,402	156,765
5. 外匯存款	13,590,022	898,018	270,205	601,686	979,428	733,792	624,296	328,823	946,335	802,149	-	36,045	1,197,071	21,509	320,613	112,488	368,247	294,117	80,312	30,413
6. 公庫存款	882,957	296,639	210,930	137,217	21,903	9,979	4,703	-	63,619	-	-	16,530	8,525	1,330	-	-	14,166	-	711	-
加(減)：存款採避險會計之調整數	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
借入款	1,294,384	279,804	61,502	62,790	53,416	57,900	52,205	56,679	104,706	37,146	44,434	5,377	22,490	51,520	-	13,600	52,250	6,095	16,500	-
承作結構型商品所收本金	605,152	751	-	-	67,291	64,984	780	2,778	30,863	58,974	-	-	18,658	-	1,645	1,707	-	1,077	4,149	-
其他金融負債	41,854	1	71	27	534	20	236	2,343	208	-	30,713	-	287	35	1,190	1,627	3,256	-	-	-
遞延所得稅負債	86,598	18,496	6,910	3,883	7,673	6,011	9,254	10,344	2,649	1,845	54	-	2,287	269	2,758	650	886	826	109	75
其他負債	1,285,729	496,236	42,967	46,164	43,933	34,903	34,988	26,365	61,224	53,549	3,403	4,169	55,831	2,330	33,946	3,927	17,690	16,022	6,882	2,141
負債總計	60,889,171	5,848,369	3,158,092	4,151,080	3,865,151	3,386,666	2,552,968	1,368,219	3,134,499	3,632,350	141,966	263,673	3,401,388	1,029,418	697,715	340,807	1,973,124	653,429	725,625	327,406
權 益																				
股本	2,214,683	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	569,640	108,453	21,749	58,767	34,470	37,763	-	27,406	18,493	38,869	-	1,448	62,220	-	-	14	816	5,795	1,528	55
保留盈餘	1,753,539	139,375	82,048	89,175	101,019	89,287	70,933	105,044	100,951	113,976	4,537	4,230	166,744	7,163	41,298	11,200	30,245	14,297	19,180	33,556
庫藏股票	-100	-	-	-	-	-	-	-83	-	-	-	-	-	-	-	-17	-	-	-	-
其他權益	-69,105	47,182	9,195	-14,080	10,076	-15,563	-2,056	-6,823	-3,246	-10,535	235	-967	-10,583	-181	-77	-2,542	-2,052	-539	488	-617
權益總計	4,468,657	404,010	199,192	243,937	240,290	209,425	174,812	174,160	245,972	250,909	36,772	17,094	303,743	32,335	107,					

表一

本 國 銀 行 資 產 負 債 表(全 行)

112 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	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	107,073	5,100	12,833	79,455	59,682	17,587	12,063	40,960	58,651	94,883	308,763	204,942	50,916	87,949	159,432	20,877	15,533	374,875	11,340	4,216	3,891
透過損益按公允價值衡量之金融資產	100,802	788	2,568	108,650	14,634	2,542	2,947	54,841	42,998	121,141	45,323	316,395	30,192	10,571	112,312	208	12,024	274,794	-	-	80
透過其他綜合損益按公允價值衡量之金融資產	87,957	2,824	21,498	186,177	102,542	16,646	9,184	60,596	74,066	211,679	294,822	337,398	150,878	69,568	116,702	27,476	40,178	187,800	5,313	16,793	6,170
按攤銷後成本衡量之債務工具投資	45,189	17,780	11,532	47,702	35,854	50,028	20,415	83,723	94,165	279,759	246,318	413,058	58,991	1,140	526,718	30,543	39,956	1,056,071	4,649	10,540	11,485
避險之金融資產-淨額	-	-	-	-	-	-	-	-	-	-	-	-	1,580	827	-	-	-	193	-	-	-
附賣回票債券投資	2,000	2,843	1,767	-	6,124	5,437	4,091	50,908	1,173	36,305	98,522	100	22,788	300	11,496	-	777	6,043	7,200	-	7,385
應收承兌票款	118	-	-	1,141	14	975	2	175	152	537	1,148	1,314	11	416	668	58	541	10,215	-	-	-
應收利息及收益	1,050	157	296	2,741	1,529	712	359	1,584	1,324	4,087	7,231	8,816	4,498	911	6,713	643	816	11,634	29	131	140
本期所得稅資產	-	35	32	115	75	7	7	53	220	264	1,252	21	7	114	308	-	18	658	12	18	15
放款及貼現	284,941	56,291	138,881	747,625	456,702	196,995	134,506	539,151	469,150	985,164	1,378,062	1,896,806	394,322	284,178	1,460,850	164,482	224,471	2,547,754	3,898	24,691	2,629
1. 進口押匯	-	-	-	-	-	-	-	-	-	-	-	379	-	-	-	-	-	-	-	-	-
2. 出口押匯	561	-	-	402	21	52	-	1	32	34	1,837	1,753	8	-	2,542	4	-	413	-	-	-
3. 貼 現	-	-	-	-	-	-	-	-	-	160	-	-	-	-	-	-	-	3,535	-	-	-
4. 透支	1,345	1,818	-	-	2,222	15	5	48	57	4	42	-	-	-	2,477	81	-	161	-	-	-
5. 短期(擔保)放款	80,265	4,299	56,125	125,003	113,875	51,082	25,415	137,153	98,968	233,249	266,279	271,098	64,333	82,379	309,703	40,739	40,796	553,642	-	681	18
6. 中期(擔保)放款	32,139	36,816	72,400	242,056	269,250	103,360	77,403	164,012	179,465	341,115	504,978	491,021	230,568	73,398	475,121	31,847	70,567	892,636	3,898	23,997	2,608
7. 長期(擔保)放款	170,587	13,291	10,355	379,644	70,680	42,137	31,480	236,945	189,328	410,422	603,707	1,130,686	98,989	127,536	669,532	91,714	111,288	1,093,782	-	9	2
8. 放款轉列之催收款項	44	67	1	520	654	349	203	992	1,300	180	1,219	1,869	424	865	1,475	97	1,820	3,585	-	4	1
(減)：備抵呆帳	-3,653	-652	-2,055	-10,129	-5,933	-2,420	-1,769	-6,355	-6,551	-13,555	-17,352	-22,948	-5,106	-3,960	-19,460	-2,026	-3,073	-31,595	-39	-249	-27
加(減)：貼現及放款評價調整	-21	-22	-56	201	-2	-	-249	-	-322	-	-	17	-54	-	-621	-7	-123	-1,107	-	-17	-
採用權益法之投資-淨額	-	-	-	146	2,915	1,065	-	7,042	4,024	4,843	10,185	15,133	6,388	-	2,151	65	-	96,056	-	-	-
其他金融資產-淨額	-	-	761	-	2	9	487	7	3,546	2	2,960	2,710	-	-	579	129	164	295	-	-	-
不動產及設備	1,801	2,405	2,490	7,157	21,730	8,246	2,039	12,172	8,795	16,385	17,290	43,850	6,902	3,870	27,242	4,990	1,780	52,659	482	852	394
(減)：累計折舊	-1,370	-646	-924	-1,679	-3,492	-1,251	-760	-3,987	-3,697	-1,389	-7,817	-12,275	-1,568	-1,815	-5,858	-1,679	-1,062	-13,315	-180	-146	-108
(減)：累計減損	-	-	-	-	-10	-	-8	-	-	-	-	-	-13	-316	-	-60	-	-65	-	-	-
投資性不動產-淨額	-	179	99	876	-	3,088	1,131	-	-	945	998	572	1,594	134	-	445	-	4,799	-	-	-
無形資產-淨額	8,262	2	63	1,920	1,143	2,434	125	2,155	1,591	8,714	1,671	4,852	1,059	369	2,650	65	233	14,066	973	2,340	898
遞延所得稅資產	377	28	26	849	319	220	147	505	123	946	1,197	2,875	635	302	1,897	114	901	6,714	640	1,097	334
其他資產-淨額	27,696	207	557	17,906	1,105	1,133	2,178	31,862	18,430	29,572	49,467	115,281	24,098	22,815	111,543	11,828	5,093	179,763	821	486	386
資產總計	662,222	87,319	190,368	1,190,853	694,933	303,453	186,895	875,392	768,160	1,780,282	2,439,718	3,328,917	748,118	477,373	2,515,322	258,151	338,227	4,778,307	35,138	60,752	33,672
負 債																					
中央銀行及銀行同業存款	75	3,720	1,253	10,969	8,475	4,737	41	6,474	31,701	18,509	79,653	53,230	9,469	11,432	24,845	7,556	2,006	40,454	10	-	2,750
透過損益按公允價值衡量之金融負債	61,454	7	-	5,897	-	26	2	344	6,390	3,160	19,769	75,306	14,069	5,671	34,479	197	697	51,401	-	-	-
避險之金融負債-淨額	-	-	-	-	-	-	-	-	-	-	-	8	723	264	-	-	-	5	-	-	-
附買回票債券負債	-	2,724	400	1,940	5,059	3,939	-	64,009	-	35,227	49,636	12,849	38,147	-	71,651	-	437	180,692	-	-	890
承兌匯票	92	-	-	1,141	14	975	2	175	152	537	1,148	1,328	11	416	668	58	541	10,220	-	-	-
應付利息	556	150	352	2,203	1,311	523	270	1,439	1,438	2,676	5,043	8,033	1,560	1,006	6,546	361	612	13,840	43	139	16
本期所得稅負債	1,104	6	126	1,552	759	213	123	855	590	1,351	2,097	2,600	1,033	129	1,728	192	174	6,180	-	-	-
存款	520,548	72,273	170,867	1,037,135	617,928	264,889	168,024	724,396	605,868	1,557,156	2,006,321	2,815,090	540,431	402,313	2,034,928	223,661	298,229	3,951,634	26,839	46,681	21,331
1. 支票存款	12,840	617	1,317	5,402	3,171	1,815	2,145	4,944	2,914	4,256	9,681	12,758	3,476	490	5,675	801	960	9,145	-	-	-
2. 活期存款	155,692	7,733	25,583	91,683	72,195	43,430	27,057	108,623	41,005	108,736	211,095	337,237	47,597	37,744	225,102	19,561	20,643	348,960	-	-	28
3. 定期存款	141,838	19,784	41,921	292,477	210,779	34,614	22,375	95,334	255,442	359,715	243,145	312,468	147,281	126,645	167,318	20,399	80,731	396,630	5,851	1,484	3,775
4. 儲蓄存款	-	40,763	92,343	463,344	263,824	148,794	112,487	417,064	196,793	891,126	856,495	1,152,156	168,190	60,304	967,059	153,296	142,116	1,863,378	20,988	45,197	17,528
5. 外匯存款	210,178	3,376	9,703	183,870	67,959	36,236	3,960	98,431	109,714	193,323	685,905	985,303	173,887	177,130	663,680	29,604	53,779	1,258,437	-	-	-
6. 公庫存款	-	-	-	359	-	-	-	-	-	-	-	15,168	-	-	6,094	-	-	75,084	-	-	-
加(減)：存款採避險會計之調整數	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
借入款	-	1,900	4,000	26,000	15,460	5,971	3,000	5,000	20,902	28,700	56,251	39,750	24,692	3,044	28,000	-	-	53,300	-	-	-
承作結構型商品所收本金	1,360	-	-	24,645	-	-	-	-	33,138	2,505	38,340	87,181	39,776	7,018	99,305	1,247	499	16,481	-	-	-
其他金融負債	4	-	-	-	-	-	-	-	-	-	153	-	593	-	536	-	20	-	-	-	-
遞延所得稅負債	947	155	233	462	131	109	126	1,736	5	678	842	1,791	167	88	59	67	52	3,969	-	-	2
其他負債	19,231	606	1,141	11,683	3,228	2,204	1,543	7,653	11,711	12,110	25,383	33,532	13,561	9,196	40,165	1,605	2,567	100,088	819	878	155
負債總計	605,371	81,541	178,372	1,123,627	652,365	283,586	173,131	812,081	711,895	1,662,609	2,284,636	3,130,698	684,232	440,577	2,342,910	234,944	305,834	4,428,264	27,711	47,698	25,144
權 益																					
股本	34,800	3,139	11,012	49,815	33,007	16,639	9,786	37,940	40,695	73,940	96,993	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	15,581	27,584	7,394	-	30,320	-	403	29,920	-	-	-
保留盈餘	20,333	1,368	1,294	26,179	11,295	3,570	3,111	16,860	16,522	27,145	52,915	71,027	15,324	4,481	54,650	4,390	13,920	190,689	-2,563	-1,892	-1,337
庫藏股票	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
其他權益	139	213	-320	-11,378	-1,811	-343	-50	434	-1,255	-9,372	-10,407	-4,029	-4,894	65	-3,548	369	-1,506	-18,528	-10	-54	-135
權益總計	56,851	5,778	11,996	67,226	42,568	19,867	13,764	63,311	56,265	117,673	155,082	198,219	63,886	36,796	172,412	23,207	32,393	350,043	7,427	13,054	8,528
負債及權益總計	662,222	87,319	190,368	1,190,853	694,933	303,453	186,895	875,392	768,160	1,780,282	2,439,718	3,328,917	748,118	477,373	2,515,322	258,151	338,227	4,778,307	35,138	60,752	33,672
本表不包括下列表外項目：																					