

表一

本國銀行資產負債表(全行)

112年6月30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	6,322,696	692,603	240,416	405,191	353,409	252,533	170,119	118,880	389,587	513,708	221	14,337	572,380	165,522	219,621	22,224	143,935	150,989	46,911	20,655
透過損益按公允價值衡量之金融資產	2,905,003	357,596	3,235	73,172	143,971	108,797	69,347	2,976	167,291	324,882	6	1,955	55,716	871	31,395	37,424	63,798	53,495	32,141	44,324
透過其他綜合損益按公允價值衡量之金融資產	6,819,024	1,345,120	118,295	431,626	340,473	352,616	227,697	232,466	162,098	398,171	346	35,564	417,413	47,222	203,613	71,152	191,670	141,923	47,058	41,703
按攤銷後成本衡量之債務工具投資	9,975,386	312,891	798,087	722,068	837,569	741,845	484,744	239,884	796,848	518,009	7,600	51,074	646,186	468,059	-	25,186	242,622	28,787	115,431	18,298
避險之金融資產-淨額	13,581	3	-	-	-	-	-	-	9,754	-	-	-	-	-	-	-	-	82	-	-
附賣回票債券投資	336,834	-	2,042	-	7,350	1,550	-	350	25,773	15,999	-	2,545	11,274	-	-	-	2,237	11,140	11,693	-
應收承兌票款	39,207	2,134	1,006	2,609	4,209	2,825	2,950	1,717	558	1,138	-	125	4,408	9	149	47	1,095	99	567	-
應收利息及收益	201,767	21,945	6,721	11,675	16,965	10,028	6,613	3,919	19,089	11,522	911	1,092	11,578	4,447	2,308	1,229	5,313	2,606	1,942	1,054
本期所得稅資產	14,481	757	387	2,582	1,586	878	278	-	1,636	-	4	-	1,366	465	-	151	632	72	74	28
放款及貼現	37,531,001	3,243,710	2,266,425	2,709,202	2,344,367	2,120,254	1,684,194	875,089	1,956,870	2,105,112	178,121	181,939	2,064,564	380,467	273,034	203,460	1,422,575	284,798	523,978	243,981
1. 進口押匯	1,179	-	3	-	38	-	2	-	-	-	-	-	-	-	365	-	-	-	-	-
2. 出口押匯	24,194	2,008	408	326	1,182	2,437	824	1,517	1,578	1,203	-	67	4,014	-	883	-	239	259	82	7
3. 貼 現	8,470	-	812	1,053	1,480	-	676	-	-	-	-	30	52	-	-	-	670	-	-	-
4. 透支	55,031	19,530	314	33	743	180	980	176	149	632	-	17	844	-	23,422	123	2,667	51	9	11
5. 短期(擔保)放款	7,825,740	566,830	114,637	594,137	576,511	492,220	375,361	230,974	360,309	492,081	39,917	46,659	542,674	55,137	65,710	86,443	382,155	29,226	142,048	87,311
6. 中期(擔保)放款	13,201,861	1,257,709	912,557	928,367	888,070	750,276	545,405	249,272	561,994	527,734	90,450	71,894	833,149	228,440	46,730	96,364	480,359	51,571	206,990	95,853
7. 長期(擔保)放款	16,365,439	1,395,274	1,235,469	1,179,810	872,228	872,079	758,086	391,833	1,030,660	1,082,501	47,546	62,999	679,350	95,942	135,847	19,908	555,091	203,624	174,192	60,757
8. 放款轉列之催收款項	49,087	2,359	2,225	5,476	4,115	3,062	2,860	1,317	2,180	961	208	273	4,481	948	77	622	1,394	67	657	42
(減)：備抵呆帳	-511,399	-46,480	-39,578	-30,632	-30,681	-27,536	-21,169	-12,491	-24,855	-34,307	-2,796	-2,245	-32,359	-6,214	-4,646	-2,911	-17,492	-5,006	-7,108	-3,663
加(減)：貼現及放款評價調整	-4,362	-	6	-632	-46	52	-	318	-602	-927	-2	-	-	-	-140	-	-251	266	19	-
採用權益法之投資-淨額	424,373	43,910	-	2,261	9,308	1,565	14,610	88,512	44,242	26,002	-	-	10,665	891	-	20,955	3,686	-	6,286	2,980
其他金融資產-淨額	37,256	13,584	321	1,528	301	10	17	3	6,207	157	300	11	476	-	1,644	935	9	-	271	-
不動產及設備	768,311	155,084	31,731	48,915	39,958	46,159	32,076	17,731	24,195	38,116	820	4,223	26,765	516	5,483	3,947	21,919	5,431	19,862	5,980
(減)：累計折舊	-208,245	-15,783	-9,729	-16,532	-13,436	-17,315	-11,738	-3,911	-8,742	-14,974	-322	-1,191	-12,021	-325	-3,155	-1,665	-7,840	-2,212	-2,550	-1,061
(減)：累計減損	-683	-136	-1	-15	-	-	-	-	-	-	-	-	-	-	-	-	-29	-9	-77	-4
投資性不動產-淨額	98,677	15,238	23,365	7,609	7,031	9,958	13,843	-	4,149	2,246	-	-	583	-	-	-	-	-	-	-
無形資產-淨額	105,653	1,127	807	4,090	689	613	1,017	335	3,109	7,714	106	109	991	215	24,105	549	820	3,249	209	-
遞延所得稅資產	52,375	330	2,131	1,279	3,342	3,473	3,180	2,289	862	4,206	142	119	5,929	114	854	351	1,708	765	597	388
其他資產-淨額	1,407,888	60,016	17,932	15,316	17,593	39,426	17,925	14,999	122,223	163,829	75	1,333	40,438	1,257	47,532	4,240	12,593	44,109	7,466	1,955
資產總計	66,328,824	6,203,649	3,463,599	4,391,312	4,083,958	3,647,731	2,695,703	1,583,066	3,700,292	4,080,603	185,532	290,990	3,826,352	1,063,516	801,797	387,274	2,089,000	720,584	804,770	376,618
負 債																				
中央銀行及銀行同業存款	3,168,705	297,069	487,819	329,292	252,919	243,947	66,139	20,660	127,101	126,966	34,490	10,499	533,815	86,491	4,911	16,848	171,902	1,532	8,278	24,345
透過損益按公允價值衡量之金融負債	718,527	23,529	6,840	1,939	10,608	5,253	2,860	4,920	34,526	131,705	28,613	22	22,330	743	10,413	732	9,591	42,079	1,282	33
避險之金融負債-淨額	11,171	-	-	-	-	-	-	-	10,196	-	-	-	-	-	-	-	-	96	-	-
附買回票債券負債	812,529	19,342	5,576	10,397	19,380	76,293	1,481	717	60,221	33,992	-	13,071	18,987	53,445	-	12,875	2,397	-	-	11,770
承兌匯票	39,747	2,144	1,101	2,657	4,401	2,934	3,188	1,740	559	1,147	-	126	4,445	9	149	47	1,115	99	567	-
應付利息	143,348	18,003	9,437	7,035	8,731	7,417	4,875	3,419	9,517	7,112	244	402	7,436	1,675	712	1,280	6,452	1,080	1,087	338
本期所得稅負債	46,966	3,341	1,806	1,670	3,157	2,848	1,329	580	3,907	336	66	83	9,890	54	907	186	922	442	517	357
存款	53,494,330	4,652,388	2,636,581	3,685,977	3,368,422	2,917,698	2,342,366	1,272,180	2,987,719	3,386,604	-	239,849	2,822,258	834,039	626,669	296,130	1,704,668	602,221	693,276	292,508
1. 支票存款	14,312,402	34,819	22,929	52,918	36,797	54,041	20,341	20,613	14,117	20,341	-	2,658	28,471	142	12,677	328	21,467	2,238	7,017	2,309
2. 活期存款	6,847,408	332,440	361,630	583,897	554,510	611,025	376,131	161,059	203,224	385,857	-	35,689	351,654	9,187	164,736	21,183	355,698	68,340	168,954	46,841
3. 定期存款	6,912,089	221,504	535,674	445,627	347,455	205,191	229,597	360,073	376,760	242,585	-	24,108	306,749	222,973	20,330	140,713	195,200	24,498	83,537	53,666
4. 儲蓄存款	24,475,631	2,781,544	1,177,537	1,825,531	1,486,415	1,324,729	1,084,512	420,382	1,377,036	1,802,762	-	119,494	886,847	563,219	107,711	16,292	749,628	190,176	350,712	158,564
5. 外匯存款	13,792,966	881,780	287,571	638,602	921,640	713,202	611,985	320,325	944,264	941,283	-	37,285	1,238,252	37,423	321,215	117,614	368,838	316,969	82,247	31,128
6. 公庫存款	1,022,834	400,301	251,240	139,402	21,605	9,510	4,631	-	65,822	-	-	20,615	10,285	1,095	-	-	13,837	-	809	-
加(減)：存款採避險會計之調整數	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
借入款	1,241,401	230,736	61,461	62,790	53,764	57,900	52,190	56,693	105,923	27,100	46,900	5,377	18,588	51,520	-	12,250	60,250	6,234	16,500	-
承作結構型商品所收本金	639,231	1,024	-	176	72,386	68,755	661	3,117	33,984	64,770	-	-	17,611	-	1,307	1,635	-	297	3,548	-
其他金融負債	43,384	-	69	2	533	19	211	1,606	176	-	32,595	-	262	17	1,136	1,488	3,225	-	-	-
遞延所得稅負債	88,245	18,376	6,910	3,883	7,587	6,011	9,714	10,945	2,705	1,754	54	-	2,290	269	2,758	699	886	821	109	168
其他負債	1,290,834	520,883	42,346	36,427	40,875	45,007	34,964	31,758	52,194	43,345	3,256	4,304	56,521	2,446	46,114	4,430	14,831	17,751	7,891	1,919
負債總計	61,738,418	5,786,835	3,259,946	4,142,245	3,842,763	3,434,082	2,519,978	1,408,335	3,428,728	3,824,831	146,218	273,733	3,514,433	1,030,708	695,076	348,600	1,976,239	672,652	733,055	331,438
權 益																				
股本	2,296,602	109,000	86,200	110,075	102,165	97,938	108,583	48,616	143,271	108,599	33,990	12,743	85,362	25,353	66,033	30,330	82,224	29,106	52,260	11,112
資本公積	590,140	108,453	21,749	58,767	34,470	37,763	-	27,406	29,660	38,869	-	1,057	62,220	-	-	15	816	5,795	1,528	55
保留盈餘	1,748,016	144,319	85,498	92,101	92,050	93,522	66,187	101,693	99,846	119,903	4,837	4,588	170,444	7,414	40,680	10,901	30,711	13,465	17,358	33,839
庫藏股票	-100	-	-	-	-	-	-	-83	-	-	-	-	-	-	-	-17	-	-	-	-
其他權益	-44,252	55,042	10,206	-11,876	12,510	-15,574	955	-2,901	-1,213	-11,599	487	-1,131	-6,107	41	8	-2,555	-990	-434	569	174
權益總計	4,590,406	416,814	203,653	249,067	241,195	213,649	175,725	174,731	271,564	255,772	39,314	17,257	311,91							

表一

本 國 銀 行 資 產 負 債 表(全 行)

112 年 6 月 30 日

單位：新臺幣百萬元

項 目	匯豐(台灣)銀	瑞典商業銀行	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	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	97,840	5,314	12,162	99,912	58,990	18,516	12,624	37,474	40,307	98,794	247,788	241,174	71,095	139,821	140,287	16,258	476,100	8,049	3,486	3,464
透過損益按公允價值衡量之金融資產	100,561	743	2,934	110,063	12,198	3,728	2,678	52,165	46,065	136,896	70,994	291,988	44,152	17,833	136,888	13,110	289,474	-	-	141
透過其他綜合損益按公允價值衡量之金融資產	66,506	3,243	21,948	185,570	98,230	17,008	9,916	63,520	78,948	206,514	296,392	341,931	144,720	80,645	118,798	41,171	209,335	5,921	15,799	6,683
按攤銷後成本衡量之債務工具投資	42,639	18,129	11,557	55,788	37,085	46,782	23,146	84,360	117,478	258,286	273,843	440,830	60,477	1,146	535,110	42,523	846,795	3,554	10,385	10,285
避險之金融資產-淨額	-	-	-	-	-	-	-	-	-	-	-	11	1,269	2,275	-	-	187	-	-	-
附賣回票債券投資	3,424	2,395	5,012	-	3,970	4,200	4,871	39,596	2,267	38,830	61,739	10,955	37,215	3,280	8,782	543	2,075	9,468	-	6,259
應收承兌票款	148	-	-	470	32	146	-	210	152	319	1,028	1,120	11	439	631	124	8,732	-	-	-
應收利息及收益	976	174	288	2,805	1,680	708	341	1,823	1,560	6,034	7,288	9,683	4,820	902	7,342	792	13,233	34	161	166
本期所得稅資產	-	32	2	167	108	14	17	106	74	434	1,438	48	-	95	390	38	577	16	12	17
放款及貼現	288,511	56,316	142,447	762,456	464,517	200,928	134,267	557,742	474,218	1,002,075	1,378,430	1,930,533	396,055	290,630	1,495,378	223,836	2,633,034	5,847	27,677	3,964
1.進口押匯	-	-	-	-	-	-	-	-	-	-	-	771	-	-	-	-	-	-	-	-
2.出口押匯	531	-	-	65	13	11	-	3	45	240	2,214	1,431	16	-	1,916	2	673	-	-	-
3.貼 現	-	-	-	-	-	-	-	-	-	87	-	-	-	-	-	-	3,610	-	-	-
4.透支	633	1,848	-	-	2,227	15	4	40	10	4	46	-	-	-	157	3	163	-	-	-
5.短期(擔保)放款	83,923	3,898	54,888	129,095	119,177	50,998	24,606	144,625	96,809	232,292	233,519	277,724	61,274	91,248	330,484	34,286	575,632	-	902	20
6.中期(擔保)放款	29,996	37,403	77,185	251,507	273,915	107,502	77,789	169,500	183,777	351,552	521,035	497,072	235,046	68,286	477,330	75,782	908,184	5,117	26,758	3,941
7.長期(擔保)放款	173,341	13,138	10,373	381,569	68,537	42,060	31,603	242,566	192,884	417,679	620,733	1,150,825	99,238	130,221	684,005	111,850	1,140,876	730	12	3
8.放款轉列之催收款項	87	29	1	220	648	342	265	1,008	693	221	883	2,710	481	875	1,486	1,913	3,896	-	5	-
(減)：備抵呆帳	-3,724	-644	-2,184	-10,226	-5,782	-2,475	-1,660	-6,568	-6,123	-13,876	-17,480	-23,301	-5,153	-4,025	-20,030	-3,089	-32,507	-61	-281	-41
加(減)：貼現及放款評價調整	-19	-23	-54	216	-30	-	-250	-	-	-	-303	12	-54	-	-628	-120	-1,149	-	-21	-
採用權益法之投資-淨額	-	-	-	152	2,822	1,039	-	7,061	4,007	4,910	10,010	15,105	6,445	-	2,164	-	94,785	-	-	-
其他金融資產-淨額	-	-	903	-	2	9	487	9	3,426	3	2,931	2,619	-	-	597	172	324	-	-	-
不動產及設備	1,693	2,412	2,497	7,234	22,046	8,100	2,044	12,357	8,833	16,742	17,312	44,426	6,915	4,096	27,199	1,778	52,207	482	641	386
(減)：累計折舊	-1,251	-659	-933	-1,712	-3,523	-1,213	-773	-4,034	-3,753	-1,373	-7,880	-12,654	-1,606	-1,839	-5,932	-1,069	-13,047	-199	-173	-120
(減)：累計減損	-	-	-	-	-10	-	-8	-	-	-	-	-	-13	-316	-	-	-65	-	-	-
投資性不動產-淨額	-	179	98	876	-	3,242	1,131	-	-	945	1,029	650	1,590	134	-	-	4,781	-	-	-
無形資產-淨額	8,258	2	58	1,994	1,140	2,428	123	2,153	1,585	8,637	1,749	4,944	1,139	346	2,741	229	14,094	969	2,327	883
遞延所得稅資產	368	28	30	879	319	220	147	437	120	920	1,316	2,924	531	277	1,588	822	7,166	698	1,158	368
其他資產-淨額	28,915	201	981	19,139	1,444	1,108	1,810	32,481	19,351	30,106	55,418	152,016	26,384	24,927	140,258	5,022	236,477	702	587	304
資產總計	634,845	87,842	197,746	1,235,783	695,238	304,488	190,911	880,892	788,515	1,795,196	2,403,042	3,455,014	795,992	560,666	2,591,563	342,140	4,842,608	35,480	61,758	32,759
負 債																				
中央銀行及銀行同業存款	14,136	2,373	117	414	4,725	1,322	40	11,088	29,388	9,082	74,655	63,092	1,092	9,958	30,141	412	68,800	5	422	2,420
透過損益按公允價值衡量之金融負債	65,269	16	1	8,990	8	32	3	675	9,092	3,850	36,015	91,518	26,743	7,608	50,412	558	79,719	-	-	-
避險之金融負債-淨額	-	-	-	-	-	-	-	-	-	-	-	-	621	7	-	-	251	-	-	-
附買回票債券負債	1,772	3,811	900	5,274	3,996	2,681	-	57,947	-	29,200	32,536	14,751	43,051	-	72,612	1,916	201,187	-	-	951
承兌匯票	148	-	-	470	32	146	-	210	152	319	772	1,116	11	439	631	124	8,749	-	-	-
應付利息	525	123	359	2,148	1,341	488	223	1,351	1,684	2,437	5,428	7,141	1,677	1,263	6,448	639	13,586	54	162	19
本期所得稅負債	873	11	121	597	521	123	120	480	269	1,404	1,712	2,413	832	151	1,445	69	3,427	-	-	-
存款	482,233	73,536	178,295	1,080,949	622,182	271,454	170,712	729,438	628,301	1,583,465	1,970,103	2,896,896	580,005	426,775	2,084,512	302,283	3,955,478	27,449	47,936	20,775
1.支票存款	11,465	720	1,231	5,502	3,348	1,718	2,049	5,063	5,081	8,320	11,449	11,449	3,282	331	5,784	1,096	15,002	-	-	-
2.活期存款	160,771	8,150	27,798	99,265	75,886	45,151	28,086	111,423	41,852	131,038	235,555	355,438	61,863	39,126	246,490	21,932	365,524	-	-	5
3.定期存款	90,799	19,977	46,165	328,355	203,464	34,943	23,408	92,083	260,504	330,941	198,890	371,162	141,940	127,880	159,510	81,042	350,653	6,429	2,610	5,094
4.儲蓄存款	-	41,165	93,798	470,644	270,022	149,146	113,225	420,808	198,784	921,508	872,605	1,176,989	170,015	61,332	987,698	138,916	1,883,863	21,020	45,326	15,676
5.外匯存款	219,198	3,524	9,303	176,787	69,462	40,496	3,944	100,061	124,592	194,897	654,733	966,541	202,905	198,106	676,205	59,297	1,281,292	-	-	-
6.公庫存款	-	-	-	396	-	-	-	-	-	-	-	15,317	-	-	8,825	-	59,144	-	-	-
加(減)：存款採避險會計之調整數	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
借入款	-	1,400	4,000	28,200	15,460	5,971	4,050	5,000	20,902	28,700	56,251	38,250	24,629	3,112	28,000	-	51,300	-	-	-
承作結構型商品所收本金	952	-	-	26,500	-	-	-	-	33,656	2,439	41,606	90,942	40,000	9,086	106,155	492	18,132	-	-	-
其他金融負債	4	-	-	-	-	-	-	-	-	1	139	-	1,320	-	551	30	-	-	-	-
遞延所得稅負債	936	155	234	462	131	109	126	1,706	5	746	1,051	1,875	64	47	59	58	4,538	1	-	3
其他負債	12,753	736	1,652	12,202	3,530	2,021	1,845	8,295	8,960	13,613	22,541	30,597	10,623	13,721	33,797	3,386	101,916	771	431	182
負債總計	579,601	82,161	185,679	1,166,206	651,926	284,347	177,119	816,190	732,409	1,675,256	2,242,809	3,238,591	730,668	472,167	2,414,763	309,967	4,507,083	28,280	48,951	24,350
權 益																				
股本	34,800	3,139	11,012	49,815	33,007	17,204	10,031	39,821	40,695	73,940	96,993	117,072	46,062	84,250	93,263	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	34,551	7,364	-	33,047	403	29,979	-	-	-
保留盈餘	18,773	1,238	1,348	28,309	11,901	3,392	2,858	15,711	16,043	31,544	57,209	69,227	16,867	4,074	54,278	13,795	178,507	-2,792	-2,152	-1,470
庫藏股票	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
其他權益	92	246	-303	-11,157	-1,673	-456	-14	1,093	-935	-11,504	-9,550	-4,427	-4,969	175	-3,788	-1,601	-20,923	-8	-41	-121
權益總計	55,244	5,681	12,067	69,577	43,312	20,141	13,792	64,702	56,106	119,940	160,233	216,423	65,324	88,499	176,800	32,173	335,525	7,200	12,807	8,409
負債及權益總計	634,845	87,842	197,746	1,235,783	695,238	304,488	190,911	880,892	788,515	1,795,196	2,403,042	3,455,014	795,992	560,666	2,591,563	342,140	4,842,608	35,480	61,758	32,759
本表不包括下列表外項目：																				
約定融資額度	215,461	19,676	42,905	242,484	103,014	84,737	18,368	155,601	234,835	338,874	455,526	709,134	367,379	167,306	767,640	119,275	1,158,476	-	1,219	19
應收保證款項	33,679	478	154	21,276	4,008	8,567	1,641	24,275	12,158	11,112	34,090	23,104	17,910	38,312	22,403	10,331	65,941	-	-	