

表一

本 國 銀 行 資 產 負 債 表(全 行)

112 年 9 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	6,131,498	646,646	226,060	399,477	357,486	284,969	188,656	114,694	394,830	512,400	2,106	17,630	502,832	169,976	168,339	22,915	179,686	165,019	49,550	24,524
透過損益按公允價值衡量之金融資產	3,193,574	369,701	6,883	85,220	171,830	122,578	69,482	2,963	150,657	355,805	24	2,100	59,643	852	16,605	34,618	69,873	74,873	31,118	41,005
透過其他綜合損益按公允價值衡量之金融資產	6,719,315	1,289,727	121,884	435,970	342,920	350,462	255,628	226,504	169,228	328,549	346	35,884	410,541	78,899	221,930	71,292	187,688	123,123	59,514	38,867
按攤銷後成本衡量之債務工具投資	9,863,881	308,960	797,718	682,425	860,691	690,834	442,306	254,255	790,977	561,803	8,600	50,882	637,523	434,798	-	23,636	255,720	20,085	113,221	17,698
避險之金融資產-淨額	19,123	3	-	-	-	-	-	-	11,998	-	-	-	-	-	-	-	-	966	-	-
附賣回票債券投資	377,473	-	1,006	-	1,000	2,000	-	4,415	28,422	22,957	-	3,243	5,039	-	-	-	7,415	13,861	10,966	-
應收承兌票款	45,183	2,443	896	4,320	5,153	2,867	3,423	1,806	584	702	-	40	4,463	-	77	150	1,028	1	743	-
應收利息及收益	219,196	21,705	7,692	13,565	18,318	11,580	7,444	4,323	20,688	13,652	1,225	1,082	13,279	4,343	1,517	1,211	5,535	3,334	2,369	1,053
本期所得稅資產	21,897	945	2,074	2,590	1,638	1,077	940	1	2,175	-	27	-	1,785	572	-	240	771	173	605	48
放款及貼現	38,407,905	3,282,549	2,263,208	2,758,163	2,406,692	2,188,279	1,755,561	890,100	2,006,173	2,184,938	190,313	181,715	2,132,852	399,511	77,014	208,289	1,457,459	294,519	534,046	240,689
1. 進口押匯	656	2	-	-	175	-	40	-	-	-	-	-	-	-	287	-	-	-	-	-
2. 出口押匯	27,816	3,416	77	388	473	2,601	338	2,185	1,901	1,839	-	114	6,059	-	930	57	188	281	278	-
3. 貼 現	9,096	-	941	1,496	2,058	-	679	-	-	-	-	17	45	-	-	-	496	-	-	-
4. 透支	76,137	40,056	231	17	740	168	1,038	177	135	627	-	9	1,582	-	2,994	172	1,709	5	7	20
5. 短期(擔保)放款	8,175,258	704,752	110,899	634,432	595,605	496,069	397,377	231,337	397,982	521,285	39,521	45,685	576,308	70,682	71,725	87,943	390,617	31,000	139,394	82,809
6. 中期(擔保)放款	13,411,503	1,136,463	907,665	923,942	918,626	798,167	576,506	252,899	565,549	551,766	92,041	72,708	859,861	230,478	1,076	99,471	495,193	54,202	217,483	97,885
7. 長期(擔保)放款	16,656,266	1,395,281	1,241,057	1,192,669	885,063	887,565	776,744	402,039	1,038,455	1,108,163	58,599	62,924	684,835	97,373	1	19,941	567,452	208,963	176,134	59,936
8. 放款轉列之催收款項	51,173	2,579	2,338	5,219	3,952	3,709	2,839	1,463	2,151	1,258	152	258	4,162	978	1	705	1,804	68	750	39
(減)：備抵呆帳	-522,647	-46,603	-39,680	-30,996	-31,856	-28,615	-21,276	-12,549	-26,203	-35,465	-3,110	-2,207	-33,083	-6,368	-907	-3,102	-18,688	-4,970	-7,048	-3,632
加(減)：貼現及放款評價調整	-4,572	-	8	-672	-53	-38	-	265	-679	-901	-2	-	-	-	-	-	-274	272	12	-
採用權益法之投資-淨額	435,842	43,361	-	2,308	9,640	1,504	14,900	93,043	45,107	26,853	-	-	11,648	891	-	21,579	3,601	-	6,560	3,070
其他金融資產-淨額	43,066	18,718	175	1,550	295	3	168	11	6,117	-	293	10	778	-	-	969	8	-	241	1
不動產及設備	774,742	155,131	31,733	49,135	40,004	46,610	32,264	18,012	24,748	38,380	823	4,228	26,958	534	1,592	3,934	22,036	5,302	20,188	6,015
(減)：累計折舊	-209,580	-15,924	-9,888	-16,867	-13,574	-17,424	-11,920	-3,955	-8,922	-15,186	-325	-1,196	-12,232	-334	-1,171	-1,665	-7,936	-2,134	-2,568	-1,060
(減)：累計減損	-688	-136	-1	-15	-	-	-	-	-	-	-	-	-	-	-	-	-29	-9	-77	-
投資性不動產-淨額	98,379	15,238	23,407	7,595	7,026	9,949	13,841	-	3,887	2,235	-	-	583	-	-	-	-	-	-	-
無形資產-淨額	118,867	1,208	836	4,151	661	566	954	355	3,225	7,754	105	107	1,045	197	15,283	519	811	3,244	203	-
遞延所得稅資產	52,750	335	2,123	1,291	3,541	3,473	3,495	2,537	927	3,577	142	87	5,946	114	786	384	1,598	714	597	389
其他資產-淨額	1,488,034	86,373	19,754	11,458	21,238	46,390	12,687	15,230	146,943	143,896	35	869	47,531	7,747	17,278	2,711	22,931	59,738	7,864	2,750
資產總計	67,273,238	6,180,380	3,455,888	4,410,668	4,202,650	3,717,064	2,768,553	1,612,010	3,770,882	4,151,949	200,602	294,474	3,817,131	1,091,732	518,343	387,680	2,189,233	758,111	828,104	371,417
負 債																				
中央銀行及銀行同業存款	3,235,202	408,012	490,186	325,541	270,674	185,791	103,894	19,084	134,110	121,857	39,289	9,742	482,831	97,738	5,435	15,735	179,627	14,271	10,936	16,613
透過損益按公允價值衡量之金融負債	835,581	24,897	7,182	2,248	15,398	4,787	2,643	5,268	47,197	141,410	31,610	11	24,360	673	12,051	684	10,218	61,721	1,463	17
避險之金融負債-淨額	11,812	-	-	-	-	-	-	-	10,608	-	-	-	-	-	-	-	-	108	-	-
附買回票債券負債	948,725	18,869	4,578	8,921	22,178	92,081	17,545	719	54,093	33,523	-	12,957	34,619	75,769	-	15,999	2,572	-	3,929	10,149
承兌匯票	45,513	2,452	1,018	4,379	5,217	2,951	3,432	1,883	592	702	-	43	4,486	-	77	150	1,057	1	744	-
應付利息	197,417	23,992	13,218	11,087	12,272	10,169	7,721	4,949	12,386	12,277	791	700	11,179	1,715	320	1,356	8,639	1,346	1,749	488
本期所得稅負債	57,969	3,024	2,549	1,811	4,034	3,738	1,333	295	5,222	386	84	26	10,899	68	4,730	252	170	529	834	291
存款	53,852,428	4,657,730	2,613,481	3,684,127	3,426,319	2,999,147	2,341,670	1,297,756	3,025,446	3,420,991	-	243,120	2,825,603	825,441	340,014	293,501	1,784,768	596,969	704,090	293,904
1. 支票存款	473,490	40,112	23,873	57,057	41,907	55,300	39,048	14,076	18,491	9,899	-	2,405	33,191	128	11,994	311	25,158	2,610	8,656	2,554
2. 活期存款	6,760,849	316,707	363,046	589,717	533,216	579,662	381,949	149,604	214,468	401,964	-	36,870	344,273	9,979	123,107	21,287	353,836	82,085	173,532	47,559
3. 定期存款	6,931,727	214,334	505,934	415,445	396,556	261,622	197,957	359,618	358,763	257,823	-	24,921	328,481	233,852	5,808	127,888	264,042	24,041	78,635	50,192
4. 儲蓄存款	24,889,419	2,807,549	1,195,923	1,843,796	1,532,188	1,350,202	1,107,792	449,546	1,406,126	1,816,706	-	120,511	913,390	556,376	-	21,196	758,412	193,541	358,470	160,721
5. 外匯存款	13,773,840	878,318	262,061	647,765	900,521	742,328	610,219	329,089	974,909	926,007	-	38,729	1,197,637	24,714	199,105	122,819	367,594	294,692	84,016	32,878
6. 公庫存款	1,023,103	400,710	262,644	130,347	21,931	10,033	4,705	-	57,104	-	-	19,684	8,631	392	-	-	15,726	-	781	-
加(減)：存款採避險會計之調整數	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
借入款	1,085,343	80,873	61,506	61,840	54,093	57,900	49,175	56,070	105,019	27,100	52,143	5,377	18,643	51,520	-	12,950	56,550	6,460	16,500	-
承作結構型商品所收本金	672,955	996	-	180	74,571	72,132	872	4,594	33,973	70,525	-	-	17,799	-	145	2,003	-	-	3,778	-
其他金融負債	44,528	-	59	26	531	18	186	1,570	30	-	33,305	-	628	17	-	1,853	2,764	-	-	-
遞延所得稅負債	90,177	18,376	6,910	3,883	7,634	6,011	10,908	11,632	2,794	1,916	54	-	2,289	269	1,851	784	886	825	109	51
其他負債	1,497,146	519,282	47,198	54,959	61,901	64,951	48,266	27,231	58,527	61,777	3,212	5,215	65,513	4,308	36,480	3,049	26,723	26,601	10,639	3,496
負債總計	62,574,796	5,758,503	3,247,885	4,159,002	3,954,822	3,499,676	2,587,645	1,431,051	3,489,997	3,892,464	160,488	277,191	3,498,849	1,057,518	401,103	348,316	2,073,974	708,831	754,771	325,009
權 益																				
股本	2,300,341	109,000	86,200	110,075	102,165	97,938	108,583	48,616	143,271	108,599	34,000	12,743	85,362	26,965	66,033	30,330	82,224	29,106	52,261	11,112
資本公積	590,552	108,453	21,749	58,767	34,470	37,763	-	27,539	29,662	38,869	-	1,057	62,220	-	-	19	816	5,795	1,528	55
保留盈餘	1,863,735	150,599	89,828	96,654	97,735	100,281	69,829	106,774	108,563	127,178	5,208	4,802	177,856	7,458	51,153	11,403	33,591	14,839	19,200	35,975
庫藏股票	-199	-	-	-	-	-	-	-83	-	-	-	-	-	-	-	-116	-	-	-	-
其他權益	-55,987	53,825	10,226	-13,830	13,458	-18,594	2,496	-1,887	-611	-15,161	906	-1,319	-7,156	-209	54	-2,272	-1,372	-460	344	-734
權益總計	4,698,442	421,877	208,003	251,666	247,828	217,388	180,908	180,959	280,885	259,485	40,114	1								

表一

本 國 銀 行 資 產 負 債 表(全 行)

112 年 9 月 30 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	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	99,167	4,957	14,864	89,954	50,249	19,501	12,532	44,723	53,538	93,288	196,494	227,515	50,032	141,366	133,568	16,619	442,651	3,851	4,169	4,665
透過損益按公允價值衡量之金融資產	95,867	605	3,119	88,172	15,161	4,175	2,947	56,368	47,618	140,430	92,081	315,814	60,277	26,987	158,823	15,749	403,109	-	-	442
透過其他綜合損益按公允價值衡量之金融資產	70,359	3,306	22,968	180,903	103,588	17,102	9,023	59,345	72,349	189,698	302,718	336,532	135,021	89,037	116,721	40,825	194,058	4,943	15,486	6,377
按攤銷後成本衡量之債務工具投資	43,189	18,174	11,032	58,928	39,183	49,284	23,689	84,562	126,013	228,291	302,057	439,073	66,255	1,156	524,119	36,742	839,418	3,869	10,385	6,330
避險之金融資產-淨額	-	-	-	-	-	-	-	-	-	-	-	44	1,882	4,144	-	-	86	-	-	-
附賣回票債券投資	2,882	2,245	4,493	-	4,020	4,136	6,419	46,601	2,467	46,441	73,300	4,547	36,400	2,700	15,124	2,362	6,469	8,638	-	7,905
應收承兌票款	93	-	-	416	20	1,308	-	150	209	517	1,176	1,255	48	399	489	320	10,087	-	-	-
應收利息及收益	1,268	166	361	3,262	1,890	862	434	1,903	1,596	4,129	8,081	11,100	5,458	1,760	7,900	929	13,853	47	133	149
本期所得稅資產	-	50	2	229	501	27	26	637	297	635	1,575	20	-	359	872	251	675	21	32	27
放款及貼現	303,483	56,211	147,583	768,061	471,562	205,495	136,155	571,308	464,282	1,033,447	1,409,273	1,973,504	402,696	488,192	1,500,053	223,313	2,754,564	9,778	31,983	4,892
1.進口押匯	-	-	-	-	-	-	-	-	-	-	-	152	-	-	-	-	-	-	-	-
2.出口押匯	461	-	-	196	21	7	-	28	10	107	1,809	1,555	24	-	2,013	-	460	-	-	-
3.貼 現	-	-	-	-	-	-	-	-	-	84	-	-	-	-	-	-	3,280	-	-	-
4.透支	651	1,872	-	-	2,217	16	5	50	9	4	45	-	-	21,024	377	-	180	-	-	-
5.短期(擔保)放款	96,563	3,826	44,520	118,258	122,015	51,296	24,041	145,551	94,570	246,969	223,678	273,915	61,620	97,269	306,937	34,189	603,492	-	1,102	25
6.中期(擔保)放款	30,669	37,423	92,878	256,054	281,022	110,486	80,236	176,015	172,497	358,178	546,098	519,421	238,010	106,615	490,253	75,535	946,273	6,148	30,850	4,861
7.長期(擔保)放款	175,048	13,043	10,184	393,255	65,630	43,404	31,589	248,452	196,961	427,659	636,764	1,175,654	102,114	261,609	698,715	112,252	1,197,084	3,630	20	5
8.放款轉列之催收款項	91	47	1	298	657	286	284	1,212	235	446	879	2,807	928	1,675	1,758	1,337	3,795	-	11	1
(減)：備抵呆帳	-3,900	-642	-2,250	-10,240	-5,688	-2,539	-1,783	-6,731	-5,932	-14,188	-18,057	-23,866	-5,259	-7,478	-20,411	-3,075	-33,765	-110	-325	-50
加(減)：貼現及放款評價調整	-18	-22	-64	223	-36	-	-252	-	-	-	-286	4	-55	-	-649	-114	-1,214	-	-27	-
採用權益法之投資-淨額	-	-	-	167	2,858	1,052	-	7,230	4,748	4,944	10,318	15,582	6,787	-	2,196	-	95,895	-	-	-
其他金融資產-淨額	-	-	807	-	3	7	487	8	3,531	72	3,084	2,954	-	1,430	594	424	328	-	-	-
不動產及設備	1,707	2,415	2,595	7,267	22,427	8,261	2,053	12,911	8,906	16,991	17,453	44,701	6,964	9,098	27,077	1,731	52,759	493	917	389
(減)：累計折舊	-1,283	-671	-940	-1,742	-3,556	-1,231	-782	-4,086	-3,828	-1,420	-7,976	-13,018	-1,657	-1,915	-5,963	-1,071	-13,611	-218	-199	-132
(減)：累計減損	-	-	-	-	-10	-	-8	-	-	-	-	-	-13	-325	-	-	-65	-	-	-
投資性不動產-淨額	-	179	98	876	-	3,235	1,133	-	-	974	919	650	1,587	134	-	59	4,774	-	-	-
無形資產-淨額	8,254	2	60	2,057	1,128	2,418	125	2,157	1,579	8,597	1,728	4,919	1,118	22,397	2,686	227	14,147	941	2,249	854
遞延所得稅資產	400	28	33	829	266	220	147	435	46	988	1,338	2,920	541	1,068	1,230	741	7,081	760	1,222	401
其他資產-淨額	32,063	198	964	18,666	1,346	1,238	1,994	35,543	20,932	33,517	62,295	143,848	27,238	87,061	138,552	4,999	202,288	970	392	507
資產總計	653,531	87,201	205,725	1,208,028	704,912	314,551	194,339	913,064	798,351	1,787,351	2,457,571	3,488,098	795,320	867,570	2,602,981	341,031	4,993,587	33,983	66,417	32,756
負 債																				
中央銀行及銀行同業存款	5,642	2,757	117	14,059	6,725	2,030	38	7,610	25,511	14,402	81,464	33,140	7,771	13,147	16,768	980	68,279	7	639	2,750
透過損益按公允價值衡量之金融負債	67,033	6	1	9,602	7	16	5	556	11,424	5,570	49,603	108,216	41,125	9,934	61,414	409	76,822	-	-	-
避險之金融負債-淨額	-	-	-	-	-	-	-	-	-	-	-	-	838	1	-	-	257	-	-	-
附買回票債券負債	2,312	2,616	-	2,173	5,300	7,104	-	70,279	751	31,896	53,114	19,427	55,771	-	74,029	1,184	213,618	-	-	650
承兌匯票	93	-	-	416	20	1,308	-	150	209	517	966	1,250	48	399	489	320	10,144	-	-	-
應付利息	808	159	502	2,734	1,798	667	362	1,964	1,885	3,071	6,036	9,996	2,477	1,832	8,012	736	17,705	71	218	30
本期所得稅負債	852	21	137	959	710	130	90	660	373	2,073	1,448	1,629	862	448	1,815	119	5,368	-	-	-
存款	503,886	73,568	184,571	1,036,288	626,802	273,867	173,492	747,647	640,226	1,557,750	1,960,284	2,915,164	542,870	683,427	2,082,046	300,981	4,076,358	25,895	52,541	20,688
1.支票存款	10,639	608	1,303	6,025	4,695	2,020	2,509	6,451	3,344	9,483	13,295	3,283	3,283	999	6,575	1,350	9,801	-	-	-
2.活期存款	159,923	8,260	26,896	102,628	73,734	45,366	27,489	114,514	43,326	112,460	223,577	356,947	56,060	47,306	244,863	20,468	374,150	-	-	21
3.定期存款	101,937	19,815	52,655	272,099	202,675	38,229	24,862	101,357	252,058	321,662	165,811	374,856	111,693	138,127	156,303	85,134	385,573	7,296	4,803	8,870
4.儲蓄存款	-	41,387	94,625	479,600	278,404	151,837	114,853	428,853	205,710	908,936	881,363	1,203,861	170,056	188,829	997,555	137,327	1,935,644	18,599	47,738	11,797
5.外匯存款	231,387	3,498	9,092	175,519	67,294	36,415	3,779	96,472	135,788	210,352	680,050	950,736	201,778	308,166	667,837	56,702	1,305,574	-	-	-
6.公庫存款	-	-	-	417	-	-	-	-	-	-	-	15,469	-	-	8,913	-	65,616	-	-	-
加(減)：存款採避險會計之調整數	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
借入款	-	1,400	4,000	28,200	13,960	5,971	4,050	5,000	16,902	28,700	58,252	38,250	24,411	3,228	28,000	-	51,300	-	-	-
承作結構型商品所收本金	1,284	-	-	30,487	-	-	-	-	33,925	2,371	43,641	94,384	40,700	14,221	110,400	545	19,429	-	-	-
其他金融負債	4	-	-	-	-	-	-	-	71	123	-	-	1,647	1,132	564	-	-	-	-	-
遞延所得稅負債	906	155	239	462	124	109	126	1,857	5	782	1,191	2,043	134	103	59	72	4,621	4	-	3
其他負債	13,433	814	2,878	12,504	4,675	2,907	2,000	11,435	9,434	17,728	37,656	43,217	10,820	50,666	39,156	3,061	103,578	1,040	460	356
負債總計	596,253	81,496	192,445	1,137,884	660,121	294,109	180,163	847,158	740,645	1,664,931	2,293,778	3,266,716	729,474	778,538	2,422,752	308,407	4,647,479	27,017	53,858	24,477
權 益																				
股本	34,800	3,139	12,012	49,815	34,007	17,204	10,178	39,790	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	8,126	303	25,960	15,581	34,708	7,375	-	33,047	403	30,035	-	-	-
保留盈餘	20,988	1,285	1,595	29,925	12,892	3,865	3,121	17,290	17,382	32,521	62,895	73,619	18,189	4,605	58,160	14,490	189,021	-3,027	-2,408	-1,599
庫藏股票	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
其他權益	-89	223	-337	-12,206	-2,185	-628	-40	700	-674	-10,001	-11,676	-4,017	-5,780	177	-4,241	-1,845	-20,910	-7	-33	-122
權益總計	57,278	5,705	13,280	70,144	44,791	20,442	14,176	65,906	57,706	122,420	163,793	221,382	65,846	89,032	180,229	32,624	346,108	6,966	12,559	8,279
負債及權益總計	653,531	87,201	205,725	1,208,028	704,912	314,551	194,339	913,064	798,351	1,787,351	2,457,571	3,488,098	795,320	867,570	2,602,981	341,031	4,993,587	33,983	66,417	32,756
本表不包括下列表外項目：																				
約定融資額度	218,517	19,709	42,653	278,889	102,385	91,860	16,392	153,353	246,533	387,153	467,921	744,066	366,633	211,121	914,659	127,072	1,172,394	-	1,335	20
應收保證款項	37,181	753	139	23,944	4,647	8,247	1,519	25,679	12,235	12,088	32,521	21,488	15,645							