

表一

本 國 銀 行 資 產 負 債 表(全 行)

113 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)銀行	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	6,641,641	697,291	223,712	466,590	389,253	313,944	274,901	118,931	455,251	366,422	654	18,994	691,872	162,210	199,903	24,988	159,617	198,129	58,735	28,883
透過損益按公允價值衡量之金融資產	3,219,267	418,286	3,273	99,777	166,644	141,769	81,962	2,686	163,758	264,150	3	2,583	57,420	378	22,861	35,911	74,193	50,877	30,712	45,468
透過其他綜合損益按公允價值衡量之金融資產	7,054,616	1,243,389	141,838	472,403	381,876	375,542	281,519	250,083	184,194	304,923	373	36,866	417,476	76,044	186,358	71,287	205,479	128,796	77,245	40,743
按攤銷後成本衡量之債務工具投資	9,860,390	275,969	726,984	711,865	879,467	840,957	453,563	202,694	758,615	599,455	7,600	61,848	580,663	398,766	-	24,607	248,181	21,573	109,749	20,578
避險之金融資產-淨額	14,390	-	-	-	-	-	-	-	8,850	-	-	-	-	-	-	-	-	1,669	-	-
附賣回票債券投資	418,993	-	2,471	-	-	2,850	-	5,301	40,359	29,661	-	5,568	4,849	-	-	-	1,416	20,101	11,955	-
應收承兌票款	39,095	1,285	729	2,358	4,862	2,951	3,883	1,144	811	965	-	138	4,458	3	166	93	876	2	757	-
應收利息及收益	230,332	20,804	7,606	13,747	20,996	12,630	9,494	4,405	21,730	12,921	1,305	1,143	13,948	4,510	1,783	1,293	6,074	2,552	2,658	1,058
本期所得稅資產	16,683	490	203	2,407	935	1,688	267	1	1,532	-	2	-	2,768	557	-	277	559	305	44	75
放款及貼現	39,994,211	3,362,744	2,273,967	2,866,616	2,497,188	2,306,143	1,863,790	877,690	2,129,980	2,346,518	191,066	194,721	2,197,498	403,291	70,214	215,825	1,511,699	291,680	554,832	229,928
1. 進口押匯	824	-	-	-	156	-	-	-	-	-	-	-	-	-	144	-	-	-	-	-
2. 出口押匯	22,945	4,272	83	431	388	2,187	327	2,039	634	1,013	-	41	3,378	-	790	172	98	618	191	-
3. 貼 現	8,824	-	820	1,484	1,601	-	1,896	-	-	-	-	21	38	-	-	-	335	-	-	-
4. 透支	54,040	18,597	283	21	772	208	1,177	195	105	638	-	19	1,698	-	2,823	-	1,204	-	12	17
5. 短期(擔保)放款	8,430,812	775,554	78,101	642,271	623,496	487,521	422,621	217,132	425,438	543,690	37,253	47,045	576,218	82,560	64,674	92,218	386,537	25,808	138,024	72,847
6. 中期(擔保)放款	14,012,984	1,100,842	909,932	980,979	927,565	865,351	609,743	255,339	606,490	608,012	95,420	81,026	891,850	219,164	1,782	101,651	527,258	52,855	232,242	97,092
7. 長期(擔保)放款	17,408,362	1,461,270	1,282,490	1,236,693	938,224	947,719	825,043	398,756	1,095,024	1,191,728	58,242	66,146	719,612	100,342	-	21,593	594,761	212,297	183,751	59,943
8. 放款轉列之催收款項	55,420	2,209	2,258	4,737	4,986	3,157	2,983	4,229	2,289	1,437	151	423	4,704	1,225	1	191	1,506	102	612	29
(減)：備抵呆帳	-543,107	-46,504	-40,602	-32,656	-32,849	-29,615	-22,909	-11,651	-27,740	-38,314	-3,365	-2,328	-36,005	-5,966	-810	-3,041	-19,798	-5,250	-6,978	-3,329
加(減)：貼現及放款評價調整	-4,660	-	9	-562	-68	-159	-	193	-668	-921	-1	-	-	-	-	-	-280	394	11	-
採用權益法之投資-淨額	450,140	45,788	-	2,386	9,788	1,532	15,024	95,268	45,445	27,206	-	-	12,339	886	-	22,200	3,622	-	6,005	3,489
其他金融資產-淨額	62,030	29,415	455	655	280	12	24	-	11,697	167	204	12	904	-	-	960	5	-	121	-
不動產及設備	786,833	155,376	31,886	49,304	40,173	49,891	31,997	18,780	24,983	38,715	825	4,228	27,518	778	1,633	3,988	22,123	5,121	20,813	6,082
(減)：累計折舊	-215,257	-16,298	-9,951	-17,507	-13,715	-17,672	-11,794	-4,003	-8,955	-15,588	-329	-1,211	-12,337	-308	-1,221	-1,722	-8,142	-2,123	-2,626	-1,080
(減)：累計減損	-688	-136	-1	-15	-	-	-	-	-	-	-	-	-	-	-	-	-29	-9	-77	-
投資性不動產-淨額	96,407	15,238	23,450	7,678	7,197	7,264	13,930	-	3,961	2,264	-	-	582	-	-	-	-	-	-	-
無形資產-淨額	120,546	1,288	868	4,428	703	525	940	408	3,446	7,719	132	99	1,190	175	15,258	435	1,045	3,207	203	-
遞延所得稅資產	56,266	330	2,465	1,936	4,495	3,375	2,505	2,201	664	3,837	242	94	6,438	43	683	366	1,867	753	697	353
其他資產-淨額	1,342,241	69,175	19,181	11,525	18,828	36,123	12,492	16,206	135,184	132,337	35	892	37,195	5,290	12,303	2,860	14,344	55,185	7,874	3,336
資產總計	69,640,369	6,273,930	3,408,543	4,662,935	4,376,053	4,049,750	3,011,588	1,580,337	3,953,097	4,082,437	198,746	323,647	4,008,776	1,046,657	509,131	400,327	2,222,851	772,962	872,730	375,584
負 債																				
中央銀行及銀行同業存款	3,215,374	305,507	449,277	310,634	290,943	191,028	148,455	14,265	115,475	109,700	34,673	9,592	557,103	107,195	9,728	15,547	128,148	32,957	7,567	15,888
透過損益按公允價值衡量之金融負債	698,438	20,752	7,291	3,567	13,091	4,727	2,036	5,458	37,379	112,947	35,312	4	24,975	660	10,896	881	9,652	42,174	1,753	23
避險之金融負債-淨額	14,741	-	-	-	-	-	-	-	13,301	-	-	-	-	-	-	-	-	257	-	-
附買回票債券負債	852,458	2,108	3,038	8,918	22,689	73,116	23,257	2,271	49,853	18,987	-	12,411	49,573	58,886	-	13,236	1,924	-	9,150	5,703
承兌匯票	39,977	1,286	1,069	2,388	4,967	3,051	4,062	1,169	811	971	-	141	4,469	3	166	93	905	2	758	-
應付利息	206,840	24,352	13,215	11,878	14,116	11,066	8,253	5,023	13,504	11,495	874	740	11,309	1,971	234	1,533	8,198	2,211	1,755	477
本期所得稅負債	78,279	4,066	2,501	3,908	5,432	5,509	2,591	1,144	5,191	92	229	179	11,765	-	5,281	183	710	1,097	1,040	779
存款	56,273,145	4,831,686	2,603,980	3,946,865	3,578,314	3,343,687	2,531,441	1,260,201	3,216,826	3,403,304	-	266,371	2,888,480	790,630	350,326	300,961	1,868,358	615,672	742,266	296,927
1. 支票存款	470,550	39,119	23,731	57,313	43,125	52,710	39,290	11,480	14,391	15,603	-	2,012	31,482	104	13,425	136	24,876	2,355	8,304	2,498
2. 活期存款	7,258,668	346,484	380,294	620,685	566,507	700,482	390,529	150,888	215,814	417,689	-	37,051	375,670	10,146	150,248	26,178	372,413	77,188	173,174	50,896
3. 定期存款	7,545,001	268,113	503,456	512,235	379,069	399,063	299,969	315,491	400,837	265,400	-	37,574	377,895	221,215	9,011	125,962	302,810	24,904	93,732	38,114
4. 儲蓄存款	25,777,622	2,845,661	1,214,553	1,883,497	1,594,721	1,401,470	1,166,727	455,652	1,480,208	1,893,172	-	124,600	937,728	542,379	-	24,423	779,066	195,188	372,241	170,119
5. 外匯存款	14,265,520	990,785	234,702	736,417	971,408	767,464	630,361	326,690	1,059,082	811,440	-	43,107	1,154,597	15,246	177,642	124,262	370,884	316,037	94,023	35,300
6. 公庫存款	955,784	341,524	247,244	136,718	23,484	22,498	4,565	-	46,494	-	-	22,027	11,108	1,540	-	-	18,309	-	792	-
加(減)：存款採避險會計之調整數	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
借入款	1,011,688	14,680	61,424	57,240	54,996	54,600	48,622	55,470	106,089	27,100	50,427	5,377	27,414	50,820	-	14,450	53,850	6,406	16,500	-
承作結構型商品所收本金	693,114	1,540	-	-	73,732	74,207	1,222	4,929	36,659	62,297	-	-	19,357	-	268	5,033	-	16	4,072	-
其他金融負債	45,903	133	57	12	406	85	140	1,027	765	7	33,100	-	1,692	-	-	1,892	2,199	-	-	-
遞延所得稅負債	90,708	18,729	6,912	3,478	7,833	6,020	9,287	11,286	2,861	2,221	56	-	2,705	54	1,750	759	886	833	109	51
其他負債	1,413,715	595,722	44,914	45,742	46,406	45,772	37,926	25,446	55,494	50,206	3,444	4,490	65,124	4,580	25,617	4,026	24,594	19,641	8,953	3,259
負債總計	64,634,380	5,820,561	3,193,678	4,394,630	4,112,925	3,812,868	2,817,292	1,387,689	3,654,208	3,799,327	158,115	299,305	3,663,966	1,014,799	404,266	358,594	2,099,424	721,266	793,923	323,107
權 益																				
股本	2,291,965	109,000	86,200	110,075	102,165	97,938	108,583	48,616	143,271	108,599	34,000	17,743	85,362	26,965	50,033	30,330	82,224	29,106	52,261	11,112
資本公積	594,710	108,453	21,749	58,767	34,470	37,763	-	27,548	29,661	38,869	-	1,436	62,437	-	-	25	816	5,795	1,528	55
保留盈餘	2,054,422	160,504	94,875	106,549	107,537	109,959	76,719	111,293	121,173	141,244	5,800	5,483	194,842	5,826	54,837	13,112	38,943	17,289	23,428	39,696
庫藏股票	-156	-	-	-	-	-	-	-83	-	-	-	-	-	-	-	-73	-	-	-	-
其他權益	65,048	75,412	12,041	-7,086	18,956	-8,778	8,994	5,274	4,784	-5,602	831	-320	2,169	-933	-5	-1,661	1,444	-494	1,590	1,614
權益總計	5,005,989	453,369	214,865	268,305	263,128	236,882	194,296	192,648	298,889	283,110	40,631	24,342	344,810							

表一

本 國 銀 行 資 產 負 債 表(全 行)

113 年 3 月 31 日

單位：新臺幣百萬元

項 目	匯豐(台灣)銀行	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)銀行	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	86,129	5,337	16,607	102,379	44,927	23,063	12,498	44,000	56,399	103,785	167,955	274,421	53,391	166,975	145,463	17,659	457,127	2,976	7,273	2,997
透過損益按公允價值衡量之金融資產	102,197	1,028	3,859	95,237	25,317	4,103	8,816	61,052	41,872	152,408	85,347	309,411	45,307	40,162	137,515	18,182	423,793	-	-	950
透過其他綜合損益按公允價值衡量之金融資產	121,271	5,724	25,381	185,696	103,587	16,778	10,093	63,239	65,110	189,491	355,844	351,656	138,106	103,243	149,267	43,508	212,392	9,314	17,307	11,175
按攤銷後成本衡量之債務工具投資	29,490	18,308	11,269	63,732	40,055	52,962	23,268	83,027	127,157	244,047	301,101	406,425	70,496	-	535,027	39,629	874,439	2,239	9,355	5,230
避險之金融資產-淨額	-	-	-	-	-	-	-	-	-	-	-	23	748	2,972	-	-	128	-	-	-
附買回票債券投資	2,061	3,192	2,909	601	4,726	4,857	3,729	61,379	3,359	35,672	69,018	10,169	48,433	-	10,667	449	19,361	7,331	-	6,549
應收承兌票款	314	-	-	572	34	84	-	147	148	620	469	1,106	7	474	845	132	8,662	-	-	-
應收利息及收益	1,512	208	415	3,356	1,852	839	460	1,889	1,550	4,230	8,157	12,250	5,543	2,113	9,358	932	14,606	65	149	191
本期所得稅資產	-	40	-	138	75	12	10	70	384	280	1,386	149	-	303	139	151	1,320	32	47	37
放款及貼現	303,911	55,411	156,459	813,300	479,552	210,153	136,651	576,279	481,531	1,126,051	1,495,901	2,078,312	428,893	497,257	1,653,860	224,484	2,825,875	14,492	41,942	8,507
1.進口押匯	338	-	-	-	-	-	-	-	-	-	-	186	-	-	-	-	-	-	-	-
2.出口押匯	281	-	-	409	6	24	-	10	102	33	1,383	1,068	24	-	2,585	-	358	-	-	-
3.貼 現	-	-	-	-	-	-	-	-	-	116	-	-	-	-	-	-	2,513	-	-	-
4.透支	622	2,065	-	-	2,197	16	5	49	11	4	36	-	-	19,601	1,471	1	193	-	-	-
5.短期(擔保)放款	93,605	3,522	33,935	125,083	120,847	48,727	23,751	144,142	104,624	294,634	234,667	263,922	76,248	97,349	384,339	34,251	605,671	-	1,563	924
6.中期(擔保)放款	30,736	37,537	112,921	277,158	295,211	117,296	79,816	178,404	180,430	378,813	593,102	566,253	242,841	117,972	532,729	74,585	977,603	7,092	40,320	7,572
7.長期(擔保)放款	178,224	12,258	9,602	409,976	61,287	43,869	32,180	252,332	196,171	452,148	665,623	1,244,226	108,728	261,321	731,206	113,723	1,234,404	7,400	40	10
8.放款轉列之催收款項	105	29	1	674	4	221	899	1,342	193	303	1,090	2,657	1,052	1,014	1,530	1,924	5,133	-	19	1
(減)：備抵呆帳	-3,917	-640	-2,301	-10,769	-5,883	-2,576	-1,750	-7,101	-6,191	-14,227	-19,288	-25,253	-5,508	-7,597	-21,541	-3,505	-34,662	-168	-430	-90
加(減)：貼現及放款評價調整	-23	-22	-81	236	-39	-	-260	-	-	-	-277	-13	-50	-	-740	-117	-1,180	-	-42	-
採用權益法之投資-淨額	-	-	-	219	2,887	1,041	-	6,216	4,864	4,979	10,497	16,067	10,097	-	4,639	-	97,656	-	-	-
其他金融資產-淨額	-	-	800	-	3	-	487	-3	3,526	76	1,817	8,246	-	1,130	487	150	400	-	-	-
不動產及設備	1,666	2,416	2,618	7,244	23,072	8,593	2,069	13,078	9,088	17,354	17,830	44,495	6,796	11,446	27,178	1,732	54,045	515	996	388
(減)：累計折舊	-1,193	-689	-955	-1,775	-3,638	-1,232	-798	-4,146	-3,947	-1,372	-8,066	-13,047	-1,668	-3,643	-6,142	-1,069	-14,630	-256	-253	-156
(減)：累計減損	-	-	-	-	-10	-	-8	-	-	-	-	-	-13	-325	-	-	-65	-	-	-
投資性不動產-淨額	-	177	97	887	-	3,225	1,149	-	-	1,017	673	647	1,742	133	-	59	5,037	-	-	-
無形資產-淨額	8,249	2	57	2,076	1,124	2,398	125	2,155	1,566	8,489	1,786	4,817	1,096	23,035	2,629	261	14,697	927	2,181	807
遞延所得稅資產	432	21	38	833	317	220	148	692	87	1,048	1,423	2,899	530	1,047	2,210	658	7,603	874	1,371	471
其他資產-淨額	25,873	185	985	17,223	1,228	1,140	1,947	34,315	20,571	35,050	63,307	131,479	26,231	64,352	137,575	5,271	182,975	1,157	308	704
資產總計	677,972	90,698	218,157	1,281,185	719,186	325,660	198,634	936,288	807,074	1,908,998	2,554,880	3,614,259	830,177	903,077	2,788,436	348,566	5,149,579	39,498	80,204	37,760
負 債																				
中央銀行及銀行同業存款	25,486	4,304	117	9,354	4,515	2,107	37	9,132	26,065	5,286	119,117	38,970	7,790	2,140	24,330	3,523	75,736	15	628	3,040
透過損益按公允價值衡量之金融負債	59,265	9	-	7,318	7	25	5	407	8,851	5,203	43,477	90,645	26,888	6,667	57,951	414	57,728	-	-	-
避險之金融負債-淨額	-	-	-	-	-	-	-	-	-	-	-	93	850	1	-	-	239	-	-	-
附買回票債券負債	675	2,553	-	502	4,382	10,486	-	63,844	1,124	23,739	47,127	17,260	61,462	-	91,079	946	170,123	-	-	2,036
承兌匯票	314	-	-	572	34	84	-	147	148	620	469	1,155	7	474	845	132	8,665	-	-	-
應付利息	918	153	490	2,883	1,770	702	380	2,029	2,241	3,387	5,585	10,288	2,716	1,851	8,579	697	19,630	76	203	58
本期所得稅負債	1,826	9	269	1,449	449	180	148	401	625	2,450	2,868	2,868	1,187	161	3,442	18	8,772	-	-	-
存款	513,699	75,749	196,244	1,106,957	643,372	281,638	179,192	770,272	646,242	1,691,001	2,019,570	3,042,538	582,234	751,345	2,240,228	305,160	4,271,403	29,038	66,699	24,269
1.支票存款	14,517	578	1,160	6,348	3,743	1,881	2,207	5,762	4,299	4,512	10,039	13,481	2,881	943	5,889	1,277	9,079	-	-	-
2.活期存款	176,079	8,494	32,887	104,678	78,633	47,867	29,861	120,586	47,817	125,733	247,323	374,546	62,826	47,153	267,645	20,317	403,805	65	2	15
3.定期存款	81,366	20,531	60,254	307,192	192,399	42,745	27,095	96,714	222,365	339,941	161,581	400,530	108,628	191,631	213,093	87,260	378,350	9,595	15,357	13,524
4.儲蓄存款	-	42,421	94,183	505,651	302,150	153,857	116,215	445,353	219,637	987,530	928,708	1,256,160	184,467	190,445	1,037,598	144,495	2,005,899	19,378	51,340	10,730
5.外匯存款	241,737	3,725	7,760	182,641	66,447	35,288	3,814	101,857	152,124	233,285	671,919	982,291	223,432	321,173	706,626	51,811	1,420,143	-	-	-
6.公車存款	-	-	-	447	-	-	-	-	-	-	-	15,530	-	-	9,377	-	54,127	-	-	-
加(減)：存款採避險會計之調整數	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
借入款	-	1,400	5,000	28,200	13,760	6,454	2,250	5,000	14,802	28,700	56,683	37,050	24,424	3,200	28,000	-	51,300	-	-	-
承作結構型商品所收本金	1,209	-	-	39,915	-	-	-	-	39,589	2,231	45,984	98,441	40,332	16,474	104,832	1,034	19,741	-	-	-
其他金融負債	4	-	-	-	-	-	-	-	-	73	71	-	2,654	1,111	431	44	-	-	-	-
遞延所得稅負債	905	155	232	463	109	109	112	2,196	5	932	1,130	2,518	211	552	59	60	5,122	5	-	3
其他負債	11,746	563	1,786	12,096	4,333	2,447	1,417	10,741	6,859	15,471	33,987	35,184	8,074	29,051	34,583	2,819	88,920	1,205	710	367
負債總計	616,047	84,895	204,138	1,209,709	672,731	304,232	183,541	864,169	746,551	1,779,093	2,375,528	3,377,010	758,829	813,027	2,594,359	314,847	4,777,379	30,339	68,240	29,773
權 益																				
股本	34,800	3,139	12,012	49,815	34,007	17,204	10,530	39,790	40,695	73,940	96,993	117,072	46,062	84,250	95,535	19,576	147,962	10,000	15,000	10,000
資本公積	1,579	1,058	10	2,610	105	1	924	8,126	303	25,960	15,581	35,064	7,445	-	35,930	403	30,239	-	-	-
保留盈餘	25,632	1,328	2,028	28,499	13,875	4,742	3,615	19,229	19,277	36,215	73,694	85,107	21,362	5,560	65,344	15,117	210,412	-843	-3,005	-1,875
庫藏股票	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
其他權益	-86	278	-31	-9,448	-1,532	-519	24	4,974	248	-6,210	-6,916	6	-3,521	240	-2,732	-1,377	-16,413	2	-31	-138
權益總計	61,925	5,803	14,019	71,476	46,455	21,428	15,093	72,119	60,523	129,905	179,352	237,249	71,348	90,050	194,077	33,719	372,200	9,159	11,964	7,987
負債及權益總計	677,972	90,698	218,157	1,281,185	719,186	325,660	198,634	936,288	807,074	1,908,998	2,554,880	3,614,259	830,177	903,077	2,788,436	348,566	5,149,579	39,498	80,204	37,760
本表不包括下列表外項目：																				
約定融資額度	217,525	19,847	38,293	305,147	105,043	90,447	16,339	150,969	256,865	401,735	457,532	811,527	366,612	242,772	884,920	118,611	1,446,976	-	1,578	25
應收保證款項	52,586	665	99	23,591	4,333	7,424	1,744	27,201	8,169	12,865	28,934	20,								