

信用風險暴險及信用風險抵減之效果-標準法

114年12月31日

(單位:新台幣千元；%)

項目		考慮信用轉換係數與信用風險抵減前暴險額		考慮信用轉換係數與信用風險抵減後暴險額		風險性資產與平均風險權數	
		表內金額A	表外金額B	表內金額C	表外金額D	風險性資產E	平均風險權數F
1	主權國家	975,317,694	38,226,295	975,317,694	8,775,863	23,552,543	2.39%
2	非中央政府公共部門	38,716,996	30,152,566	38,716,996	9,890,351	7,468,557	15.37%
3	銀行(含多邊開發銀行及集中結算交易對手)	643,643,504	6,735,248	629,280,428	796,017	170,432,638	27.05%
4	金融資產擔保債券	8,012,563	0	8,012,563	0	801,256	10.00%
5	企業(含證券及保險公司)	1,052,320,060	766,084,368	1,040,202,085	104,474,463	834,731,535	72.92%
6	零售暴險	405,056,505	518,399,675	307,406,876	47,342,843	235,210,770	66.30%
7	不動產暴險	1,307,159,430	350,777,778	1,303,130,710	78,832,461	990,102,862	71.64%
8	權益證券暴險	76,991,199	0	76,991,199	0	119,441,671	155.14%
9	基金權益證券投資	0	0	0	0	0	N/A
10	其他資產	40,489,063	0	40,489,063	0	33,959,984	83.87%
11	總計	4,547,707,014	1,710,375,930	4,419,547,614	250,111,998	2,415,701,816	51.73%
重大變動原因及說明：							

各暴險類型與風險權數下之暴險額一標準法

114年12月31日

(單位:新台幣千元)

暴險類型	風險權數	考慮信用轉換係數與信用風險抵減後暴險額A	表外項目								
			信用轉換係數						備抵呆帳或保證責任準備H	信用相當額I	
			可排除承諾者	10%	20%	40%	50%	100%			
帳面金額B	帳面金額C	帳面金額D	帳面金額E	帳面金額F	帳面金額G						
主權國家	0%	888,746,598	0	8,579,497	19,704,029	9,942,769	0	0	0	8,775,863	
	10%	0	0	0	0	0	0	0	0	0	
	20%	87,986,351	0	0	0	0	0	0	0	0	
	50%	2,810,670	0	0	0	0	0	0	0	0	
	100%	4,549,938	0	0	0	0	0	0	0	0	
	1250%	0	0	0	0	0	0	0	0	0	
非中央政府公共部門	0%	11,264,564	0	0	0	0	0	0	0	0	
	10%	0	0	0	0	0	0	0	0	0	
	20%	37,342,783	0	2,737,779	6,746,708	20,668,079	0	0	0	9,890,351	
	50%	0	0	0	0	0	0	0	0	0	
	100%	0	0	0	0	0	0	0	0	0	
	1250%	0	0	0	0	0	0	0	0	0	
銀行(含多邊開發銀行及集中結算交易對手)	0%	1,688,188	0	0	0	0	0	0	0	0	
	2%	0								0	
	4%	0								0	
	10%	0	0	0	0	0	0	0	0	0	
	20%	376,108,629	0	0	0	123,171	0	0	0	61,586	
	30%	195,399,447	0	2,500,000	0	384,979	0	0	0	442,490	
	40%	2,975	0	0	0	4,589	2,279	0	0	2,975	
	50%	46,191,889	0	3,500,000	0	0	0	0	0	350,000	
	75%	0	0	0	0	0	0	0	0	0	
	100%	5,068,067	0	0	0	0	8,731	0	0	4,366	
	1250%	5,617,250	0	0	0	211,499	0	0	0	84,600	
金融資產擔保債券	10%	8,012,563								0	
	15%	0								0	
	20%	0								0	
	25%	0								0	
	35%	0								0	
	100%	0								0	
企業(含證券及保險公司)	0%	63,169,336	0	0	0	0	0	0	0	0	
	10%	0	0	0	0	0	0	0	0	0	
	20%	125,044,147	12,000,000	0	0	3,778,972	0	0	0	1,511,589	
	30%	5,387,312	0	0	0	0	0	0	0	0	
	40%	0	0	0	0	0	0	0	0	0	
	50%	184,636,648	49,851,350	2,817,000	9,707,190	3,360,250	6,322,708	0	0	6,728,592	
	75%	203,494,192	69,488,998	8,606,556	398,020	23,041,138	13,687,048	3,738,732	0	20,738,971	
	80%	3,541,153	0	0	0	669,110	228,000	0	0	381,644	
	85%	24,715,340	20,986,623	740,849	197,298	3,630,747	191,432	1,075,448	0	2,737,007	
	100%	521,613,856	345,018,048	24,926,685	11,465,112	84,623,812	42,513,838	19,123,544	8,130	79,007,549	
	1250%	3,578,966	0	0	0	56,342	0	50,000	1,945	70,592	
零售暴險	0%	6,556,488	0	0	0	0	0	0	0	0	
	10%	0	0	0	0	0	0	0	0	0	
	20%	103,964,563	0	0	0	0	0	0	0	0	
	30%	2,804,925	0	0	0	0	0	0	0	0	
	40%	0	0	0	0	0	0	0	0	0	
	45%	15,598,187	0	98,482,054	0	68,500	0	0	0	9,875,605	
	50%	2,762,346	0	0	0	0	0	0	0	0	
	75%	63,487,515	180,890,465	43,140,624	2,324,142	2,109,135	4,347,014	205,271	0	8,001,323	
	80%	670,541	0	0	0	0	0	0	0	0	
	85%	36,243,599	26,620,243	2,248,418	1,706,008	6,108,586	3,418,889	754,820	0	5,473,742	
	100%	111,044,664	57,081,444	31,289,178	2,799,349	19,750,025	16,455,868	9,732,184	0	29,548,916	
不動產暴險	130%	11,265,536	260,000	0	0	8,222,603	235,927	0	0	3,407,005	
	150%	351,355	0	148,581	0	347	0	0	0	14,997	
	1250%	0								0	
	住宅用	568,692,267	15,479,299	18,797,984	895,584	4,004,573	1,518,465	2,009,100	0	6,429,078	
	商用	540,200,742	105,152,565	14,547,559	5,364,448	28,467,107	10,775,702	12,392,048	0	31,694,388	
	ADC	273,070,162	8,983,849	13,375,869	0	109,013,626	0	0	0	44,943,038	
	權益證券暴險	100%	0								
		130%	55,785,559								
		150%	5,200,511								
		160%	992,384								
		190%	0								
220%		0									
250%		15,012,745									
280%		0									
340%		0									
400%		0									
1250%		0									
基金權益證券投資	LTA	0									
	MBA	0									
	FBA	0									
	混合型	0									
其他資產	0%	15,549,655	0	0	0	0	0	0	0	0	
	20%	0	0	0	0	0	0	0	0	0	
	50%	0	0	0	0	0	0	0	0	0	
	100%	18,905,217	0	0	0	0	0	0	0	0	
	150%	30,711	0	0	0	0	0	0	0	0	
	250%	6,003,480									
總計		4,669,659,612	891,812,884	276,438,633	61,307,888	331,431,402	100,314,051	49,081,147	10,075	271,706,104	

表外項目之加權平均信用轉換係數： 15.89%

重大變動原因及說明：