

信用風險暴險及信用風險抵減之效果-標準法

115年6月30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	
暴險類型		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	896,133,910	47,098,501	896,133,910	12,631,670	25,143,954	2.77%
2	非中央政府公共部門	55,062,967	34,743,699	55,062,967	11,447,474	10,905,782	16.40%
3	銀行(含多邊開發銀行及集中結算交易對手)	626,223,408	7,425,896	607,790,398	1,181,542	178,867,570	29.37%
4	金融資產擔保債券	5,640,600	0	5,640,600	0	564,060	10.00%
5	企業(含證券及保險公司)	1,097,814,242	768,640,684	1,083,504,040	114,810,934	905,096,251	75.53%
6	零售暴險	443,565,668	525,989,962	335,718,276	47,013,353	258,305,046	67.49%
7	不動產暴險	1,360,477,336	364,238,302	1,355,806,983	86,371,095	1,003,339,049	69.57%
8	權益證券暴險	90,771,275	0	90,771,275	0	138,171,159	152.22%
9	基金權益證券投資	0	0	0	0	0	0.00%
10	其他資產	40,857,197	0	40,857,197	0	34,007,961	83.24%
11	總計	4,616,546,603	1,748,137,044	4,471,285,646	273,456,068	2,554,400,832	53.84%
重大變動原因及說明：							

(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%	803,782,966	0	6,202,310	21,735,188	19,161,003	0	0	0	12,631,670
	10%	0	0	0	0	0	0	0	0	0
	20%	98,037,365	0	0	0	0	0	0	0	0
	50%	2,817,537	0	0	0	0	0	0	0	0
	100%	4,127,712	0	0	0	0	0	0	0	0
	150%	0	0	0	0	0	0	0	0	0
	1250%	0								0
非中央政府公共部門	0%	11,981,530	0	0	0	0	0	0	0	0
	10%	0	0	0	0	0	0	0	0	0
	20%	54,528,911	0	5,336,541	4,245,217	25,161,941	0	0	0	11,447,474
	50%	0	0	0	0	0	0	0	0	0
	100%	0	0	0	0	0	0	0	0	0
	150%	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）	1250%	0								0
	0%	1,669,983	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%	297,357,530	0	274,365	0	31,900	158,877	0	0	119,635
	30%	238,059,918	0	2,846,762	0	297,920	324,215	0	0	565,952
	40%	179	0	0	0	0	357	0	0	179
	50%	57,792,598	0	2,500,000	0	0	0	0	0	250,000
	75%	0	0	0	0	0	0	0	0	0
	100%	4,111,764	0	0	0	158,470	8,605	0	0	67,691
	150%	9,979,968	0	5,617	0	818,808	0	0	0	328,085
	1250%	0								0
	金融資產擔保債券	10%	5,640,600							
15%		0								0
20%		0								0
25%		0								0
35%		0								0
50%		0								0
100%		0								0
0%		44,740,073	0	0	0	0	0	0	0	0
企業(含證券及保險公司)	10%	0	0	0	0	0	0	0	0	0
	20%	127,911,275	10,000,000	0	0	9,500,000	0	0	0	3,800,000
	30%	4,244,966	0	0	0	0	0	0	0	0
	40%	0	0	0	0	0	0	0	0	0
	50%	173,331,973	34,645,366	2,797,000	7,348,980	38,799,231	8,987,611	0	0	21,762,994
	75%	212,591,764	57,641,684	2,855,000	516,337	21,979,340	13,441,776	957,327	0	16,858,718
	80%	3,455,790	0	0	0	510,299	228,000	0	0	318,120
	85%	40,386,949	16,312,849	580,641	353,777	2,565,065	372,265	1,111,410	0	2,452,388
	100%	582,313,754	356,478,464	23,934,625	14,276,039	74,283,372	45,306,676	18,773,694	8,186	76,380,865
	130%	6,421,213	0	0	0	3,934,864	100,000	0	0	1,623,946
	150%	2,917,217	0	0	0	57,178	0	0	0	22,871
	1250%	0								0
零售暴險	0%	5,357,700	0	0	0	0	0	0	0	0
	10%	0	0	0	0	0	0	0	0	0
	20%	109,617,258	0	0	0	0	0	0	0	0
	30%	2,969,797	0	0	0	0	0	0	0	0
	40%	0	0	0	0	0	0	0	0	0
	45%	15,325,759	0	98,000,316	0	72,101	0	0	0	9,828,872
	50%	3,843,519	0	0	0	0	0	0	0	0
	75%	61,619,122	194,882,565	41,305,520	2,244,835	1,892,937	4,427,246	284,476	0	7,834,793
	80%	3,092,698	0	0	0	0	0	0	0	0
	85%	51,974,999	37,430,002	1,962,084	788,670	8,309,133	4,456,879	972,736	0	6,878,771
	100%	114,716,353	48,306,782	28,964,451	3,771,876	11,953,812	15,474,647	11,251,187	0	27,420,856
	130%	11,164,676	260,000	0	0	8,661,856	169,000	0	0	3,549,242
	150%	3,049,748	0	146,571	0	280	0	0	0	14,769
	1250%	0								0
不動產暴險	住宅用	590,513,222	15,083,704	20,044,355	1,298,342	4,421,346	1,471,191	2,178,767	0	6,947,005
	商用	561,486,167	104,909,573	12,412,073	7,013,810	29,477,535	10,742,958	12,627,162	0	32,433,623
	ADC	290,178,689	12,365,979	6,970,610	0	123,220,897	0	0	0	49,985,420
權益證券暴險	100%	0								
	130%	69,736,312								
	150%	4,035,501								
	160%	1,153,282								
	190%	0								
	220%	0								
	250%	15,846,180								
	280%	0								
	340%	0								
	400%	0								
基金權益證券投資	1250%	0								
	LTA	0								
	MBA	0								
	FBA	0								
	混合型	0								

其他資產	0%	15,770,880	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%	19,119,997	0	0	0	0	0	0	0	0
	150%	27,837	0	0	0	0	0	0	0	0
	250%	5,938,483								
總計		4,744,741,714	888,316,968	257,138,841	63,593,071	385,269,288	105,670,303	48,156,759	8,186	293,523,939
表外項目之加權平均信用轉換係數：		16.79%								
重大變動原因及說明：										