

# 14. 準備金 RESERVE REQUIREMENTS

## C. 存款貨幣機構

### Liquidity Ratio

民國	應提流動 <sup>2</sup> 準備基礎	法定比率	法定流動準備	實 際					
				合 計	超額準備 <sup>3</sup>	銀行互拆借差	國庫券	央行定期存單	
年 月	Total reservable liabilities	Statutory liquidity ratio	Required liquid reserves	Total	Excess reserves	Net balance due from banks	Treasury bills	CDs issued by CBC	
90	12	16,181,581	7	1,132,712	3,685,288	7,097	172,657	29,983	946,451
91	12	16,959,586	7	1,187,168	4,635,032	19,401	166,090	109,226	1,953,948
92	12	17,859,058	7	1,250,135	5,593,862	15,422	186,765	22,190	2,851,560
93	12	19,003,967	7	1,330,284	5,759,495	9,180	168,397	43,772	3,202,711
94	12	19,979,956	7	1,398,601	5,831,391	5,352	230,181	6,428	3,134,737
95	12	20,675,544	7	1,447,288	5,754,988	10,356	186,163	2,330	3,174,119
96	12	21,040,590	7	1,472,841	5,539,411	17,185	174,969	3,242	3,071,683
97	12	21,901,584	7	1,533,112	5,963,982	52,167	151,090	58,045	3,554,831
98	12	23,577,404	7	1,650,420	7,606,389	40,976	256,688	141,525	4,951,310
99	12	25,004,051	7	1,750,282	8,198,950	21,398	275,246	177,919	5,617,372
99	2	23,846,469	7	1,669,252	7,498,876	35,719	247,564	173,732	4,902,318
	3	23,888,232	7	1,672,177	7,676,210	25,352	219,542	170,640	5,129,946
	4	24,054,253	7	1,683,796	7,880,420	33,288	230,669	151,210	5,344,395
	5	24,280,043	7	1,699,607	7,948,604	26,228	287,177	141,039	5,387,436
	6	24,282,827	7	1,699,798	7,792,499	30,713	248,774	114,944	5,305,275
	7	24,488,201	7	1,714,175	7,953,895	28,548	284,024	107,219	5,443,888
	8	24,656,526	7	1,725,954	8,035,090	32,535	326,881	115,795	5,432,611
	9	24,652,144	7	1,725,655	8,030,275	26,106	258,086	123,067	5,478,196
	10	24,663,834	7	1,726,471	8,034,981	25,909	240,234	126,775	5,554,934
	11	24,828,305	7	1,737,981	8,212,089	18,033	283,468	150,797	5,619,682
	12	25,004,051	7	1,750,282	8,198,950	21,398	275,246	177,919	5,617,372
100	1	25,250,997	7	1,767,573	8,140,475	22,965	267,871	172,134	5,599,782
	2	25,293,140	7	1,770,520	8,034,885	23,488	229,034	175,065	5,508,003
	3	25,328,962	7	1,773,027	8,177,101	13,252	239,355	162,372	5,626,099
	4	25,389,876	7	1,777,292	8,196,285	14,038	228,525	147,817	5,702,652
	5	25,492,199	7	1,784,455	8,293,383	11,058	188,317	141,845	5,831,422
	6	25,369,946	7	1,775,896	8,110,164	14,740	143,251	110,142	5,657,407
	7	25,538,641	7	1,787,709	8,224,512	15,085	166,033	104,705	5,734,528
	8	25,747,026	7	1,802,293	8,146,312	11,702	165,810	74,682	5,688,532
	9	25,784,715	7	1,804,924	7,964,549	15,129	146,841	88,211	5,504,617
	10	25,783,235	10	2,578,326	7,946,454	13,880	190,596	82,979	5,407,850
	11	25,847,994	10	2,584,807	8,134,771	12,526	199,637	96,215	5,537,467

1 本表所列資料為各月日平均數。

2 包括各種存款總額。自87年9月以後，增加銀行互拆貸差；91年10月以後，增加票債券附買回。自99年1月起，增加銀行承作結構型商品所收本金。

3 自100年10月起，本表「超額準備」日平均數之計算期間由每月第4日至次月第3日改為每月第1日至月底。

4 “其他” 主要包括經核准的資產證券化相關商品、外國發行人經核准來臺募集與發行的有價證券及貨幣市場共同基金。

與流動準備(續)  
AND LIQUID RESERVES (CONTINUED)

流動比率與流動準備<sup>1</sup>

單位：新台幣百萬元，百分比

and Liquid Reserves of Deposit Money Banks

Millions of N.T. dollars, %

Actual liquid reserves							Year and
可轉讓 定期存單淨額 Net holdings of NCDs issued by banks	銀行承兌匯票 Bankers' acceptances	商業本票 Commercial paper	公債 Government bonds	公司債 Corporate bonds	金融債券 及其他 <sup>4</sup> Bank debentures & others	轉存指定行庫 一年期以下存款 Redeposits with appointed banks	month
25,251	149	682,556	470,002	69,322	31,433	1,250,387	Dec. 2001
26,151	291	395,771	481,537	66,895	32,041	1,383,681	Dec. 2002
35,770	241	308,458	525,709	70,837	52,801	1,524,109	Dec. 2003
26,034	243	227,821	514,508	137,046	51,748	1,378,035	Dec. 2004
10,753	26	208,803	454,550	246,248	93,354	1,440,959	Dec. 2005
8,684	46	157,686	536,834	296,670	136,666	1,245,434	Dec. 2006
9,722	30	115,324	540,441	269,229	145,557	1,192,029	Dec. 2007
18,226	1	118,947	570,972	179,296	79,286	1,181,121	Dec. 2008
6,977	17	77,400	558,752	166,334	66,009	1,340,401	Dec. 2009
9,718	23	75,913	465,376	151,369	47,474	1,357,142	Dec. 2010
5,231	16	68,836	509,507	155,971	59,770	1,340,212	Feb. 2010
3,659	6	65,854	498,783	156,777	47,605	1,358,046	Mar.
9,041	3	61,201	491,269	154,180	45,419	1,359,745	Apr.
9,652	3	56,289	485,997	149,087	44,576	1,361,120	May
8,681	2	58,126	474,930	146,208	45,491	1,359,355	June
8,183	1	71,595	453,134	147,343	47,762	1,362,198	July
7,391	1	111,170	442,882	150,553	47,962	1,367,309	Aug.
8,606	1	135,488	438,194	150,714	48,185	1,363,632	Sep.
6,223	3	77,615	453,692	147,046	47,589	1,354,961	Oct.
7,202	7	89,036	491,671	150,999	47,344	1,353,850	Nov.
9,718	23	75,913	465,376	151,369	47,474	1,357,142	Dec.
14,015	12	77,723	437,827	153,958	46,689	1,347,499	Jan. 2011
273	2	95,470	447,420	157,973	45,899	1,352,258	Feb.
274	1	95,976	466,283	164,990	46,342	1,362,157	Mar.
266	2	81,058	456,142	161,100	45,950	1,358,735	Apr.
262	2	91,357	458,893	162,237	46,113	1,361,877	May
1,343	3	100,960	493,623	155,725	44,662	1,388,308	June
2,899	2	109,855	490,352	162,756	42,473	1,395,824	July
3,739	2	101,042	489,375	170,480	40,764	1,400,184	Aug.
3,237	6	111,402	482,895	172,543	40,706	1,398,962	Sep.
6,886	8	128,022	507,077	178,409	39,488	1,391,259	Oct.
6,519	--	134,526	538,558	180,119	37,906	1,391,298	Nov.

1 Data in this table are monthly averages of daily data.

2 Includes reservable deposits. Beginning Sep. 1998, net balance due to banks is added; beginning Oct. 2002, repurchase agreements are added. From Jan. 2010 onwards, the host contracts of structured products issued by banks are added.

3 Beginning in Oct. 2011, the period for calculating the average daily balance of "excess reserve" in this table is changed to the 1st day through the last day of each month from the 4th day of each month through the 3rd day of next month.

4 "Others" mainly include asset-backed securities, securities issued in Taiwan by foreign entities and money market mutual funds.