

民國二十一年度
中國重要銀行營業概況研究
AN ANALYSIS
OF THE ACCOUNTS OF THE
PRINCIPAL CHINESE BANKS, 1932

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例 言

- 一. 本編爲中國重要銀行最近十年營業概況研究之民國二十一年度續編。
- 二. 本編所載各商業銀行,以上海銀行公會會員銀行爲限。
- 三. 本編數字,概以各銀行公佈之營業報告及其法定表冊爲根據。
- 四. 本編所採用之編製方法,悉本原書,舉凡科目之說明及非篇幅內所許可之註釋,概不贅,祈讀者參閱原書爲要。
- 五. 本編專爲民國二十一年度而作,但爲讀者便利比較起見,特于編首冠以各行歷年資產負債總表,並于各行資產總額比較表以次,附以民國十年與民國二十年數字,雖云續編,亦殊具有獨立之價值云爾。
- 六. 本編于短期內續成,錯誤之處,在所不免,尙祈閱者隨時指正。

PREFACE

1. The present pamphlet has been compiled at the request of users of "An Analysis of the Accounts of the Principal Chinese Banks, 1921-31" as a supplement to the original volume.
2. With the exception of the Central Bank and the Joint Savings Society, the banks whose accounts are dealt with in the following pages are those which constitute the membership of the Shanghai Bankers' Association.
3. The origin of all figures used has been either the bank's published accounts or information officially given by the bank concerned.
4. Readers are referred to the original volume for detailed notes and explanations necessary for a complete understanding of the method of presenting the data given in this pamphlet.
5. The combined assets and liabilities for the years 1921-1932 of the twenty-eight banks which provide the membership of the Shanghai Bankers' Association have been included in this pamphlet. In the tables of "Comparisons by Items of Accounts" figures for the years 1921, 1931 and 1932 are shown.
6. The Department would like to be informed in the event of any error being found in the figures here presented.

目 錄

	頁數
例 言	I
各行歷年資產總表... ..	1
各行歷年負債總表... ..	2
民國二十一年度各行資產比較表... ..	3
民國二十一年度各行負債比較表... ..	4
民國二十一年度各行主要資產對資產總額百分比較表... ..	5
民國二十一年度各行主要負債對負債總額百分比較表... ..	6
民國二十一年度各行行內負債對負債總額百分比較表... ..	7
民國二十一年度各行庫存與儲蓄對存款總額百分比較表... ..	8
民國二十一年度各行損益百分比較表	9
民國二十一年度各行純益對實收股本百分比較表	10
民國二十一年度各行純益對存款總額百分比較表	11
各行資產總額比較表	12
各行實收股本比較表	13
各行公積金及盈餘滾存比較表	14
各行庫存現金比較表	15
各行各項放款比較表	16
各行各項存款比較表	17
各行儲蓄存款比較表	18
各行有價證券比較表	19
各行匯款比較表	20
各行發行兌換券比較表	21
各行領用兌換券比較表	22
各行領用兌換券準備金比較表	23
各行營業用房產器具比較表	24
各行其他資產比較表	25
各行其他負債比較表	26
各行總支出比較表... ..	27
各行純益比較表	28
各行總益比較表	29

CONTENTS

	Page
Preface	II
Combined Assets of the Principal Banks, 1921-1932	1
Combined Liabilities of the Principal Banks, 1921-1932	2
Comparison of Assets of the Principal Banks, 1932	3
Comparison of Liabilities of the Principal Banks, 1932	4
Comparison by Banks of Principal Assets as a Percentage of Total Assets, 1932	5
Comparison by Banks of Liabilities to Customers as a Percentage of Total Liabilities, 1932	6
Comparison by Banks of Capital Liabilities as a Percentage of Total Liabilities, 1932	7
Comparison by Banks of Cash on Hand & Savings Deposits as a Percentage of Total Deposits, 1932	8
Comparison by Banks of Net Profit & Total Expenditure as a Percentage of Total Income, 1932	9
Comparison by Banks of Net Profit as a Percentage of Paid-up Capital, 1932	10
Comparison by Banks of Net Profit as a Percentage of Total Deposits, 1932	11
Comparison by Banks of Total Assets, 1921, 1931 and 1932	12
Comparison by Banks of Paid-up Capital, 1921, 1931 and 1932	13
Comparison by Banks of Reserve Fund & Surplus, 1921, 1931 and 1932	14
Comparison by Banks of Cash on Hand, 1921, 1931 and 1932... ..	15
Comparison by Banks of Loans, Discounts & Overdrafts, 1921, 1931 and 1932	16
Comparison by Banks of Current Accounts & Fixed Deposits, 1921, 1931 and 1932	17
Comparison by Banks of Savings Deposits, 1921, 1931 and 1932	18
Comparison by Banks of Investment in Securities, 1921, 1931 and 1932	19
Comparison by Banks of Drafts Issued, 1921, 1931 and 1932... ..	20
Comparison by Banks of Notes in Circulation, 1921, 1931 and 1932... ..	21
Comparison by Banks of Bank Notes Issued for Account of other Banks, 1921, 1931 and 1932	22
Comparison by Banks of Reserve against Notes Issued for Account of other Banks, 1921, 1931 and 1932... ..	23
Comparison by Banks of Bank Premises, Furniture & Fixtures, etc., 1921, 1931 and 1932	24
Comparison by Banks of Other Assets, 1921, 1931 and 1932	25
Comparison by Banks of Other Liabilities, 1921, 1931 and 1932	26
Comparison by Banks of Total Expenditure, 1921, 1931 and 1932	27
Comparison by Banks of Net Profit, 1921, 1931 and 1932	28
Comparison by Banks of Total Income, 1921, 1931 and 1932... ..	29

行 歷 年 資 產 總 表

ASSETS OF THE PRINCIPAL BANK

資 證 券 Investment in securities	百分比 %	發行兌換券準備金 Reserve against Notes in Circulation	百分比 %	額用兌換券準備金 Reserve against Notes Issued for Account of other Banks	百分比 %	營業用房產器具 Bank Premises, Furniture & Fixtures, etc.	百分比 %	其 他 資 產 Other Assets	百分比 %	Dis tir
,310,131	7.15	95,948,965	12.64	6,170,625	0.81	14,518,156	1.91	9,014,371	1.19	
,879,609	6.89	114,975,436	14.17	6,100,000	0.75	15,726,787	1.94	15,935,670	1.85	
,347,447	5.73	140,489,048	16.00	7,365,000	0.84	20,476,438	2.32	19,702,708	2.24	
,047,282	6.17	151,470,874	15.55	12,075,000	1.24	21,262,711	2.18	14,708,517	1.51	
,730,223	5.59	205,096,026	17.05	13,875,000	1.16	25,755,865	2.14	12,180,314	1.01	
,058,145	6.47	228,962,163	16.46	14,896,974	1.07	30,645,513	2.20	13,584,950	0.98	
,324,217	7.14	262,164,410	17.93	14,169,974	0.97	33,008,444	2.26	14,521,066	0.99	
,221,773	7.46	308,818,375	18.26	19,055,000	1.13	36,725,826	2.17	19,489,572	1.15	
,893,322	7.31	350,236,497	18.03	23,107,200	1.19	42,780,808	2.20	21,009,538	1.08	
,311,189	9.57	412,968,588	17.77	30,102,290	1.29	51,856,512	2.23	25,561,644	1.10	
,236,974	9.31	393,367,870	15.31	35,294,590	1.37	57,413,084	2.23	14,235,591	1.72	
,239,735	8.71	430,482,554	15.67	39,024,476	1.42	60,564,590	2.20	62,128,710	2.26	

『損』『益』數字并存，藉以保持真相。
銀行』數字外，其餘各行均為庫存之

Note: (1) Throughout this Supplement the t
eight banks whose accounts are an
(2) In the case of the Ho Hong Ban
stated to include "Cash at Banker

行 歷 年 負 債 總 表

LIABILITIES OF THE PRINCIPAL BANK:

比	各項存款 Current Accounts & Fixed Deposits	百分比 %	匯 款 Drafts Issued	百分比 %	發行兌換券 Notes in Circulation	百分比 %	領用兌換券 Bank Notes Issued for Account of other Banks	百分比 %	其他負債 Other Liabilities	百分
34	496,987,041	65.46	16,461,237	2.17	95,948,965	12.64	6,802,397	0.89	8,966,788	1.1
06	525,143,773	64.70	11,006,086	1.35	114,975,436	14.17	7,051,115	0.87	13,615,466	1.6
01	551,427,259	62.78	10,525,464	1.20	140,489,048	16.00	8,029,970	0.91	18,386,626	2.0
07	625,663,967	64.25	11,084,011	1.14	151,470,874	15.55	14,353,025	1.48	13,617,587	1.4
90	783,297,175	65.16	18,695,621	1.55	205,006,026	17.05	16,800,000	1.40	11,851,152	0.9
87	934,821,102	67.20	25,680,062	1.85	228,962,163	16.46	17,563,000	1.26	12,198,277	0.8
91	976,122,496	66.76	22,761,777	1.56	262,164,410	17.93	16,566,000	1.13	13,437,836	0.9
46	1,123,470,646	66.42	20,108,860	1.19	308,818,375	18.26	22,040,000	1.30	17,675,861	1.0
11	1,320,151,727	67.97	19,508,701	1.01	350,236,497	18.03	25,797,200	1.33	17,471,018	0.9
03	1,620,261,033	69.72	22,399,289	0.97	412,968,588	17.77	35,651,600	1.55	12,971,993	0.5
81	1,860,656,525	72.41	26,217,792	1.02	393,367,870	15.31	43,771,900	1.71	21,391,202	0.8
89	1,974,097,476	71.83	21,290,781	0.77	430,482,554	15.67	46,597,800	1.70	40,763,906	1.4

二十一年度各行資產比較表

Comparison of Assets of the Principal Banks, 1932

比	各項放款 Loans, Discounts, & Overdrafts	百分比 %	有價證券 Investment in Securities	百分比 %	發行兌換券 準備金 Reserve against Notes in Circulation	百分比 %	領用兌換券 準備金 Reserve against Notes Issued for Account of other Banks	百分比 %	營業用 產房器具 Bank Premises, Furniture & Fixtures etc.	百分比 %
38	163,079,578	9.81	330,460	0.14	39,991,360	9.29	—	—	5,001,099	8.26
34	455,023,226	27.38	64,544,446	26.98	184,421,937	42.84	—	—	8,151,459	13.46
67	172,880,890	19.40	26,033,357	10.88	94,500,925	21.93	—	—	5,931,981	9.80
39	33,277,266	2.09	2,778,503	1.16	11,271,873	2.62	—	—	96,079	1.59
38	59,675,170	3.60	10,398,450	4.35	7,081,917	1.65	3,450,000	8.84	2,561,600	4.23
22	46,834,795	2.82	5,816,153	2.43	15,091,600	3.51	—	—	1,081,850	1.79
50	29,875,115	1.80	10,911,694	4.56	—	—	3,482,560	8.92	451,095	0.74
13	34,217,305	2.06	3,922,318	1.64	—	—	—	—	2,721,797	4.50
33	10,517,479	0.63	1,635,575	0.68	—	—	2,450,000	6.28	651,379	1.03
95	2,932,270	0.18	517,402	0.22	—	—	500,000	1.28	25	0.00
37	15,337,267	0.92	1,450,566	0.61	—	—	1,200,000	3.08	1,121,777	1.86
93	9,654,613	0.58	2,974,763	1.24	—	—	1,370,000	3.51	91,847	0.15
63	115,742,303	6.96	6,467,817	2.70	—	—	13,930,000	35.70	7,919,054	13.08
97	68,151,824	4.10	14,300,901	6.02	—	—	—	—	3,601,250	5.95
35	11,375,324	0.68	3,582,293	1.50	—	—	2,275,000	5.83	601,247	0.99
37	83,131,111	5.01	14,778,234	6.18	—	—	—	—	3,561,482	5.88
39	—	—	—	—	—	—	—	—	—	—
50	15,598,938	0.94	3,825,493	1.60	4,701,600	1.09	4,400,000	11.27	511,338	0.84
38	53,318,232	3.21	13,202,440	5.52	—	—	—	—	3,231,501	5.33
0.14	14,469,545	0.87	1,468,274	0.61	—	—	250,000	0.64	61,837	0.10
0.03	3,745,915	0.23	73,965	0.03	—	—	792,000	2.03	451,764	0.76
0.74	45,565,244	2.74	5,534,586	2.31	35,861,485	8.33	—	—	3,141,887	5.20
3.34	22,243,428	1.34	1,069,460	0.45	—	—	—	—	1,531,681	2.51
2.03	40,501,185	2.44	677,948	0.28	—	—	—	—	1,661,652	2.73
2.23	85,671,001	5.15	12,423,061	5.19	—	—	—	—	2,441,091	4.03
0.55	16,134,993	0.97	1,710,696	0.72	—	—	1,574,676	4.04	1,941,806	3.22
0.24	15,276,303	0.91	3,917,859	1.26	5,221,000	1.21	3,330,000	8.58	94,313	1.53
4.01	37,569,623	2.27	25,703,081	10.74	—	—	—	—	171,359	0.29
—	—	—	—	—	32,307,857	7.51	—	—	—	—
10.00	1,631,910,732	100.00	259,239,735	100.00	430,482,554	100.00	39,024,476	100.00	60,561,590	100.00

華僑銀行，故該行二十一年度
行之記載而已，本表一仍其舊，

Note: The assets of the Ho Hong Bank in 1932 as they had already been transferred to incorporated in the Straits Settlements or the Chinese Commercial Bank and the C

民國二十一年度各行負債比較表

Comparison of Liabilities of the Principal Banks, 1932

實收股本 Paid-up Capital	百分比 %	公積金 及盈餘 Reserve Fund & Surplus	百分比 %	各項存款 Current Accounts & Fixed Deposits	百分比 %	匯款 Drafts Issued	百分比 %	發行兌換券 Notes in Circulation	百分比 %	領用兌換券 Bank Notes Issued for Account of other Banks	百分比 %
20,000,000	12.76	7,405,559	14.28	168,539,036	8.54	—	—	39,995,360	9.29	—	—
24,711,700	15.76	2,937,877	5.66	557,196,978	28.23	7,746,645	36.33	184,426,937	42.84	—	—
8,715,600	5.56	6,899,261	13.30	214,339,405	10.86	1,484,675	6.97	94,500,925	21.95	—	—
3,500,000	2.23	982,529	1.89	33,617,483	1.70	14,103	0.07	11,276,873	2.62	—	—
4,000,000	2.55	2,480,997	4.78	77,265,866	3.91	308,313	1.45	7,088,917	1.65	3,450,000	7.40
2,250,000	1.43	1,892,052	2.68	59,818,017	3.03	134,326	0.63	15,094,600	3.51	—	—
2,000,000	1.27	2,664,314	5.14	39,272,036	1.99	88,217	0.41	—	—	3,482,800	7.47
9,358,848	5.97	1,298,866	2.50	28,464,431	1.44	3,635,443	17.08	—	—	—	—
800,000	0.51	842,981	1.63	11,957,076	0.60	28,763	0.14	—	—	2,450,000	5.26
357,950	0.23	405,298	0.78	2,791,674	0.14	—	—	—	—	500,000	1.07
1,000,000	0.64	935,129	1.80	17,097,962	0.87	801,278	3.76	—	—	1,200,000	2.58
2,000,000	1.23	70,291	0.14	11,328,760	0.57	9,844	0.05	—	—	1,370,000	2.94
5,000,000	3.19	2,632,971	5.08	129,428,737	6.56	5,769,108	27.10	—	—	20,030,000	42.99
7,500,000	4.78	5,216,172	10.05	80,301,122	4.07	—	—	—	—	—	—
3,000,000	1.28	462,974	0.89	13,741,859	0.70	370	0.00	—	—	2,275,000	4.88
3,000,000	4.46	2,600,584	5.01	105,910,512	5.36	—	—	—	—	—	—
3,000,000	6.38	—	—	—	—	—	—	—	—	—	—
3,205,000	2.04	506,978	0.94	16,721,713	0.85	446,382	2.10	4,709,600	1.09	4,400,000	9.44
7,758,600	2.40	1,937,606	3.77	75,804,946	3.84	—	—	—	—	—	—
3,000,000	1.91	330,480	0.64	12,776,484	0.65	220,052	1.03	—	—	250,000	0.54
700,000	0.45	238,315	0.46	2,815,919	0.14	—	—	—	—	1,320,000	2.83
3,305,300	2.11	1,003,609	1.93	51,345,893	2.60	183,759	0.86	35,860,485	8.33	—	—
3,046,488	3.86	2,405,166	4.64	24,571,839	1.24	189,673	0.89	—	—	—	—
3,140,590	8.39	3,224,972	6.22	30,862,514	1.56	—	—	—	—	—	—
3,500,000	4.78	1,758,269	3.39	96,130,719	4.87	—	—	—	—	—	—
3,427,600	1.55	240,626	0.46	17,056,719	0.87	210,741	0.99	—	—	2,520,000	5.41
3,500,000	1.59	158,591	0.31	16,980,459	0.86	19,109	0.09	5,221,000	1.21	3,350,000	7.19
3,000,000	0.64	823,643	1.59	77,959,317	3.95	—	—	—	—	—	—
—	—	—	—	—	—	—	—	32,307,857	7.51	—	—
77,676	100.00	51,876,210	100.00	1,974,097,476	100.00	21,290,781	100.00	430,482,554	100.00	46,597,800	100.00

合併，改稱華僑銀行，故該行二十一年度已，本表一仍其舊，以存真相。

Note: The liabilities of the Ho Hong Bank in as they had already been transferred to incorporated in the Straits Settlements Bank, the Chinese Commercial Bank &

民國二十一年度各行主要資產對資產總額百分比比較表
Comparison by Banks of Principal Assets as a Percentage of
Total Assets, 1932

行 別	Banks	資產總額 Total Assets	百分比 %	庫存現金 Cash on Hand	百分比 %	各項放款 Loans, Discounts & Overdrafts	百分比 %	有價證券 Investment in Securities	百分比 %
中 央 銀 行	Central Bank of China	249,286,943	100.00	38,971,563	15.63	163,079,578	65.42	330,460	0.13
中 國 銀 行	Bank of China	804,993,037	100.00	66,723,019	8.29	455,023,226	56.53	64,544,446	8.02
交 通 銀 行	Bank of Communications	326,391,070	100.00	27,039,917	8.28	172,880,890	52.97	26,033,357	7.98
中 國 通 商 銀 行	Commercial Bank of China	49,686,149	100.00	1,251,327	2.52	33,277,266	66.97	2,778,503	5.59
浙 江 興 業 銀 行	National Commercial Bank	95,402,360	100.00	6,034,293	6.33	59,675,170	62.55	10,398,450	10.90
四 明 商 業 儲 蓄 銀 行	Ningpo Commercial & Savings Bank	79,096,914	100.00	5,626,621	7.11	46,834,795	59.21	5,816,153	7.35
浙 江 實 業 銀 行	Chekiang Industrial Bank	48,912,774	100.00	3,291,402	6.73	29,875,115	61.08	10,911,694	22.31
廣 東 銀 行	Bank of Canton	44,431,877	100.00	2,946,824	6.63	34,217,505	77.01	3,922,318	8.83
江 蘇 銀 行	Kiangsu Bank	16,200,708	100.00	883,275	5.45	10,577,479	65.29	1,635,575	10.10
中 華 商 業 儲 蓄 銀 行	Chung Hwa Commercial & Savings Bank	4,125,647	100.00	125,961	3.05	2,982,259	72.29	517,402	12.54
聚 興 誠 銀 行	Young Brothers Banking Corporation	21,308,911	100.00	2,193,301	10.29	15,337,267	71.98	1,450,566	6.81
新 華 信 託 儲 蓄 銀 行	Sin-Hua Trust & Savings Bank	14,925,617	100.00	196,937	1.32	9,654,613	64.68	2,974,763	19.93
上 海 商 業 儲 蓄 銀 行	Shanghai Commercial & Savings Bank	166,836,590	100.00	19,316,625	11.58	115,742,303	69.37	6,467,817	3.88
鹽 業 銀 行	Yien Yieh Commercial Bank	93,673,219	100.00	7,526,274	8.03	68,151,824	72.75	14,390,901	15.36
中 孚 銀 行	Chung Foo Union Bank	18,749,778	100.00	916,914	4.89	11,375,324	60.67	3,583,293	19.11
金 城 銀 行	Kincheng Banking Corporation	116,342,063	100.00	14,870,236	12.78	83,131,111	71.45	14,778,234	12.70
和 豐 銀 行	Ho Hong Bank	10,000,000	100.00	10,000,000	100.00	—	—	—	—
中 國 農 工 銀 行	Agricultural & Industrial Bank of China	30,320,417	100.00	1,274,948	4.20	15,598,938	51.45	3,825,493	12.62
大 陸 銀 行	Continental Bank	86,411,958	100.00	9,747,940	11.28	53,318,232	61.70	13,202,440	15.28
東 萊 銀 行	Tung Lai Bank	16,608,197	100.00	357,511	2.15	14,469,545	87.12	1,468,274	8.84
永 亨 銀 行	Yung Hung Banking Corporation	5,144,042	100.00	75,398	1.47	3,745,915	72.82	73,965	1.44
中 國 實 業 銀 行	National Industrial Bank of China	91,979,892	100.00	1,872,690	2.04	45,565,244	49.54	5,534,586	6.02
東 亞 銀 行	Bank of East Asia	35,607,689	100.00	8,967,628	25.18	22,243,428	62.47	1,069,460	3.00
中 興 銀 行	China Banking Corporation	50,427,029	100.00	5,188,092	10.29	40,501,485	80.32	677,948	1.34
中 南 銀 行	China & South Sea Bank	106,325,916	100.00	5,788,763	5.44	85,671,001	80.57	12,423,061	11.68
國 華 銀 行	China State Bank	22,772,791	100.00	1,493,710	6.16	16,134,993	70.85	1,710,606	7.51
中 國 墾 業 銀 行	Land Bank of China	28,424,485	100.00	613,680	2.16	15,276,603	53.74	3,017,889	10.62
四 行 儲 蓄 會	Four Banks Joint Savings Society	81,479,057	100.00	10,146,822	12.45	37,569,623	46.11	25,703,081	31.55
四 行 準 備 庫	Four Banks Joint Treasury	32,307,857	100.00	—	—	—	—	—	—
總 計	Total	2,748,173,017	100.00	253,351,671	9.22	1,661,910,732	60.47	239,239,735	8.71

民國二十一年度各行主要負債對負債總額百分比比較表
Comparison by Banks of Liabilities to Customers as a Percentage
of Total Liabilities. 1932

行 別	Banks	負債總額 Total Liabilities	百分比 %	各項存款 Current Accounts & Fixed Deposits	百分比 %	發行兌換券 Notes in Circulation	百分比 %	匯 款 Drafts Issued	百分比 %
中 央 銀 行	Central Bank of China	249,286,943	100.00	168,539,036	67.61	39,995,360	16.04	—	—
中 國 銀 行	Bank of China	804,991,037	100.00	557,196,978	69.22	184,426,937	22.91	7,746,645	0.96
交 通 銀 行	Bank of Communications	326,391,070	100.00	214,339,405	65.67	94,500,925	28.95	1,484,675	0.45
中 國 通 商 銀 行	Commercial Bank of China	49,686,149	100.00	33,617,483	67.66	11,276,873	22.70	14,103	0.03
浙 江 興 業 銀 行	National Commercial Bank	95,402,360	100.00	77,265,866	80.99	7,088,917	7.43	308,313	0.32
四 明 商 業 儲 蓄 銀 行	Ningpo Commercial & Savings Bank	79,096,914	100.00	59,818,017	75.63	15,094,600	19.08	134,326	0.17
浙 江 實 業 銀 行	Chekiang Industrial Bank	48,912,774	100.00	39,272,036	80.29	—	—	88,217	0.18
廣 東 銀 行	Bank of Canton	44,431,877	100.00	28,464,431	64.06	—	—	3,635,443	8.18
江 蘇 銀 行	Kiangsu Bank	16,200,708	100.00	11,957,076	73.81	—	—	28,763	0.18
中 華 商 業 儲 蓄 銀 行	Chung Hwa Commercial & Savings Bank	4,125,647	100.00	2,791,674	67.67	—	—	—	—
聚 興 誠 銀 行	Young Brothers Banking Corporation	21,308,911	100.00	17,097,962	80.24	—	—	801,278	3.76
新 華 信 託 儲 蓄 銀 行	Sin-Hua Trust & Savings Bank	14,925,617	100.00	11,328,760	75.90	—	—	9,844	0.07
上 海 商 業 儲 蓄 銀 行	Shanghai Commercial & Savings Bank	166,830,590	100.00	129,428,737	77.58	—	—	5,769,108	3.46
鹽 業 銀 行	Yien Yieh Commercial Bank	93,673,249	100.00	80,301,122	85.72	—	—	—	—
中 華 銀 行	Chung Foo Union Bank	18,749,778	100.00	13,741,859	73.29	—	—	370	0.00
金 城 銀 行	Kincheng Banking Corporation	116,342,063	100.00	105,910,512	91.03	—	—	—	—
和 豐 銀 行	Ho Hong Bank	10,000,000	100.00	—	—	—	—	—	—
中 國 農 工 銀 行	Agricultural & Industrial Bank of China	30,320,417	100.00	16,721,713	55.15	4,709,000	15.53	146,382	1.47
大 陸 銀 行	Continental Bank	86,411,958	100.00	75,804,946	87.73	—	—	—	—
東 萊 銀 行	Tung Lai Bank	16,608,197	100.00	12,776,484	76.93	—	—	220,052	1.32
永 亨 銀 行	Yung Hung Banking Corporation	5,144,642	100.00	2,815,919	54.74	—	—	—	—
中 國 實 業 銀 行	National Industrial Bank of China	91,979,892	100.00	51,345,893	55.82	35,860,485	38.99	183,739	0.20
東 亞 銀 行	Bank of East Asia	35,607,639	100.00	24,571,839	69.01	—	—	189,673	0.53
中 興 銀 行	China Banking Corporation	50,427,020	100.00	30,862,514	61.20	—	—	—	—
中 南 銀 行	China & South Sea Bank	106,325,916	100.00	96,130,719	90.41	—	—	—	—
國 華 銀 行	China State Bank	22,772,791	100.00	17,056,719	74.90	—	—	210,741	0.93
中 國 墾 業 銀 行	Land Bank of China	28,424,485	100.00	16,980,459	59.74	5,221,000	18.37	19,109	0.07
四 行 儲 蓄 會	Four Banks Joint Savings Society	81,479,057	100.00	77,959,317	95.68	—	—	—	—
四 行 準 備 庫	Four Banks Joint Treasury	32,307,857	100.00	—	—	32,307,857	100.00	—	—
總 計	Total	2,748,173,017	100.00	1,974,097,476	71.83	430,482,551	15.66	21,290,781	0.77

民國二十一年度各行行內負債對負債總額百分比比較表
Comparison by Banks of Capital Liabilities as a Percentage
of Total Liabilities, 1932

行 別	Banks	負債總額 Total Liabilities	百分比 %	實收股本 Paid-up Capital	百分比 %	公積金 及盈餘 Reserve Fund & Surplus	百分比 %	本年純益 Net Profit for the Year	百分比 %
中 央 銀 行	Central Bank of China.....	249,286,943	100.00	20,000,000	8.02	7,405,559	2.97	11,961,933	4.80
中 國 銀 行	Bank of China	804,993,037	100.00	24,711,700	3.07	2,937,877	0.36	1,847,950	0.23
交 通 銀 行	Bank of Communications	326,391,070	100.00	8,715,600	2.67	6,899,261	2.11	451,204	0.14
中 國 通 商 銀 行	Commercial Bank of China	49,686,149	100.00	3,500,000	7.04	982,529	1.98	295,161	0.59
浙 江 興 業 銀 行	National Commercial Bank	95,402,360	100.00	4,000,000	4.19	2,480,997	2.60	552,521	0.58
四 明 商 業 儲 蓄 銀 行	Ningpo Commercial & Savings Bank	79,096,914	100.00	2,250,000	2.84	1,392,052	1.76	407,919	0.52
浙 江 實 業 銀 行	Chekiang Industrial Bank	48,912,774	100.00	2,000,000	4.09	2,664,314	5.45	503,649	1.03
廣 東 銀 行	Bank of Canton	44,431,877	100.00	9,358,848	21.06	1,298,866	2.92	1,052,856	2.37
江 蘇 銀 行	Kiangsu Bank	16,200,708	100.00	800,000	4.94	842,981	5.20	121,888	0.75
中 華 商 業 儲 蓄 銀 行	Chung Hwa Commercial & Savings Bank	4,125,617	100.00	357,950	8.68	405,398	9.83	70,625	1.71
聚 興 誠 銀 行	Young Brothers Banking Corporation	21,308,911	100.00	1,000,000	4.69	935,129	4.39	274,542	1.29
新 華 信 託 儲 蓄 銀 行	Sin-Hua Trust & Savings Bank	14,925,617	100.00	2,000,000	13.40	70,291	0.47	146,722	0.98
上 海 商 業 儲 蓄 銀 行	Shanghai Commercial & Savings Bank	166,836,590	100.00	5,000,000	3.00	2,632,971	1.58	864,983	0.52
鹽 業 銀 行	Yien Yieh Commercial Bank	93,673,249	100.00	7,500,000	8.01	5,216,172	5.57	655,955	0.70
中 孚 銀 行	Chung Fow Union Bank	18,749,778	100.00	2,000,000	10.67	462,974	2.47	269,575	1.44
金 城 銀 行	Kincheng Banking Corporation	116,342,063	100.00	7,000,000	6.02	2,600,584	2.24	830,967	0.71
和 豐 銀 行	Ho Hong Bank	10,000,000	100.00	10,000,000	100.00	—	—	—	—
中 國 農 工 銀 行	Agricultural & Industrial Bank of China	30,320,417	100.00	3,205,000	10.57	506,978	1.67	330,744	1.09
大 陸 銀 行	Continental Bank	86,411,958	100.00	3,758,600	4.35	1,957,606	2.27	512,828	0.59
東 萊 銀 行	Tung Lai Bank	16,608,197	100.00	3,000,000	18.06	330,480	1.99	31,181	0.19
永 亨 銀 行	Yung Hung Banking Corporation	5,144,942	100.00	700,000	13.61	238,315	4.63	69,808	1.36
中 國 實 業 銀 行	National Industrial Bank of China	91,979,892	100.00	3,305,300	3.59	1,003,609	1.09	280,866	0.31
東 亞 銀 行	Bank of East Asia	35,607,689	100.00	6,046,488	16.98	2,405,166	6.75	602,031	1.69
中 興 銀 行	China Banking Corporation	50,427,029	100.00	13,140,590	26.06	3,224,972	6.40	1,005,250	1.99
中 南 銀 行	China & South Sea Bank	106,325,916	100.00	7,500,000	7.05	1,758,269	1.65	936,928	0.88
國 華 銀 行	China State Bank	22,772,791	100.00	2,427,600	10.66	240,626	1.06	317,105	1.39
中 國 墾 業 銀 行	Land Bank of China	28,424,485	100.00	2,500,000	8.80	158,591	0.56	195,326	0.69
四 行 儲 蓄 會	Four Banks Joint Savings Society	81,479,057	100.00	1,000,000	1.23	823,643	1.01	1,696,097	2.08
四 行 準 備 庫	Four Banks Joint Treasury	32,307,857	100.00	—	—	—	—	—	—
總 計	Total	2,748,173,017	100.00	156,777,676	5.70	51,876,210	1.89	26,286,614	0.96

民國二十一年度各行庫存與儲蓄對存款總額百分比比較表
Comparison by Banks of Cash on Hand and Savings Deposits as a Percentage of Total Deposits, 1932

行 別	Banks	存款總額 Total Deposits	百分比 %	儲蓄存款 Savings Deposits	百分比 %	庫存現金 Cash on Hand	百分比 %
中 央 銀 行	Central Bank of China	168,539,036	100.00	—	—	38,971,563	23.12
中 國 銀 行	Bank of China	557,196,978	100.00	—	—	66,723,019	11.97
交 通 銀 行	Bank of Communications	214,339,405	100.00	10,456,660	4.88	27,039,917	12.62
中 國 通 商 銀 行	Commercial Bank of China	33,617,483	100.00	5,126,228	15.25	1,251,327	3.72
浙 江 興 業 銀 行	National Commercial Bank	77,265,866	100.00	9,389,650	12.15	6,034,293	7.81
四 明 商 業 儲 蓄 銀 行	Ningpo Commercial & Savings Bank	59,818,017	100.00	19,846,706	33.18	5,626,621	9.41
浙 江 實 業 銀 行	Chekiang Industrial Bank	39,272,036	100.00	9,840,634	25.06	3,291,402	8.38
廣 東 銀 行	Bank of Canton	28,464,431	100.00	—	—	2,946,824	10.35
江 蘇 銀 行	Kiangsu Bank	11,957,076	100.00	3,332,638	27.87	883,275	7.39
中 華 商 業 儲 蓄 銀 行	Chung Hwa Commercial & Savings Bank	2,791,674	100.00	632,095	22.64	125,961	4.51
聚 興 誠 銀 行	Young Brothers Banking Corporation	17,097,962	100.00	3,690,637	21.59	2,193,301	12.83
新 華 信 託 儲 蓄 銀 行	Sin-Hua Trust & Savings Bank	11,328,760	100.00	5,853,191	51.67	196,937	1.74
上 海 商 業 儲 蓄 銀 行	Shanghai Commercial & Savings Bank	129,428,737	100.00	26,791,887	20.70	19,316,625	14.92
鹽 業 銀 行	Yien Yieh Commercial Bank	80,301,122	100.00	4,993,969	6.22	7,526,274	9.37
中 孚 銀 行	Chung Foo Union Bank	13,741,859	100.00	1,808,428	13.16	916,914	6.67
金 城 銀 行	Kincheng Banking Corporation	105,910,512	100.00	22,596,018	21.34	14,870,236	14.04
和 豐 銀 行	Ho Hong Bank	—	—	—	—	10,000,000	—
中 國 農 工 銀 行	Agricultural & Industrial Bank of China	16,721,713	100.00	1,412,237	8.45	1,274,948	7.62
大 陸 銀 行	Continental Bank	75,804,946	100.00	10,375,979	13.69	9,747,940	12.86
東 萊 銀 行	Tung Lai Bank	12,776,484	100.00	598,826	4.69	357,511	2.80
永 亨 銀 行	Yung Hung Banking Corporation	2,815,919	100.00	—	—	75,398	2.68
中 國 實 業 銀 行	National Industrial Bank of China	51,345,893	100.00	4,713,283	9.18	1,872,690	3.65
東 亞 銀 行	Bank of East Asia	24,571,839	100.00	5,239,681	21.32	8,967,628	36.50
中 興 銀 行	China Banking Corporation	30,862,514	100.00	9,883,006	32.02	5,188,092	16.81
中 南 銀 行	China & South Sea Bank	96,130,719	100.00	5,734,905	5.97	5,788,763	6.02
國 華 銀 行	China State Bank	17,056,719	100.00	2,934,998	17.21	1,403,710	8.23
中 國 墾 業 銀 行	Land Bank of China	16,980,459	100.00	2,906,691	17.12	613,680	3.61
四 行 儲 蓄 會	Four Banks Joint Savings Society	77,959,317	100.00	77,959,317	100.00	10,146,822	13.02
總 計	Total	1,974,097,476	100.00	246,117,664	12.47	253,351,671	12.83

民國二十一年度各行損益百分比比較表
Comparison by Banks of Net Profit & Total Expenditure as a Percentage of Total Income, 1932

行 別	Banks	本年總支出 Total Expenditure	百分比 %	本年純益 Net Profit	百分比 %	本年總益 Total Income	百分比 %
中 央 銀 行	Central Bank of China	2,716,739	18.51	11,961,933	81.49	14,678,672	100.00
中 國 銀 行	Bank of China	9,440,703	83.63	1,847,950	16.37	11,288,653	100.00
交 通 銀 行	Bank of Communications	4,126,363	90.14	451,204	9.86	4,577,567	100.00
中 國 通 商 銀 行	Commercial Bank of China	169,816	65.88	295,161	34.12	864,977	100.00
浙 江 興 業 銀 行	National Commercial Bank	1,454,748	72.47	552,521	27.53	2,007,269	100.00
四 明 商 業 儲 蓄 銀 行	Ningpo Commercial & Savings Bank	994,217	70.91	407,919	29.09	1,402,136	100.00
浙 江 實 業 銀 行	Chekiang Industrial Bank	1,016,811	66.88	503,649	33.12	1,520,460	100.00
廣 東 銀 行	Bank of Canton	1,892,248	63.88	1,052,856	36.12	2,915,104	100.00
江 蘇 銀 行	Kiangsu Bank	314,291	72.06	121,888	27.94	436,179	100.00
中 華 商 業 儲 蓄 銀 行	Chung Hwa Commercial & Savings Bank	90,868	56.27	70,625	43.73	161,493	100.00
聚 興 誠 銀 行	Young Brothers Banking Corporation	1,102,076	80.06	274,542	19.94	1,376,618	100.00
新 華 信 託 儲 蓄 銀 行	Sin-Hua Trust & Savings Bank	277,601	65.42	146,722	34.58	424,323	100.00
上 海 商 業 儲 蓄 銀 行	Shanghai Commercial & Savings Bank	2,403,600	73.54	864,983	26.46	3,268,583	100.00
鹽 業 銀 行	Yien Yieh Commercial Bank	804,157	55.08	655,955	44.92	1,460,112	100.00
中 孚 銀 行	Chung Foo Union Bank	1,907,173	87.62	269,575	12.38	2,176,748	100.00
金 城 銀 行	Kincheng Banking Corporation	1,230,318	59.80	830,967	40.20	2,067,285	100.00
和 豐 銀 行	Ho Hong Bank	—	—	—	—	—	—
中 國 農 工 銀 行	Agricultural & Industrial Bank of China	590,462	64.10	330,744	35.90	921,206	100.00
大 陸 銀 行	Continental Bank	1,051,008	67.21	512,828	32.79	1,563,836	100.00
東 萊 銀 行	Tung Lai Bank	356,439	91.83	31,181	8.17	381,620	100.00
永 亨 銀 行	Yung Hung Banking Corporation	88,381	55.87	69,808	44.13	158,189	100.00
中 國 實 業 銀 行	National Industrial Bank of China	1,682,762	85.70	280,866	14.30	1,963,628	100.00
東 亞 銀 行	Bank of East Asia	577,903	48.98	602,031	51.02	1,179,934	100.00
中 興 銀 行	China Banking Corporation	2,597,663	72.10	1,005,250	27.90	3,602,913	100.00
中 南 銀 行	China & South Sea Bank	740,028	44.13	936,928	55.87	1,676,956	100.00
國 華 銀 行	China State Bank	357,782	53.01	317,105	46.99	674,887	100.00
中 國 墾 業 銀 行	Land Bank of China	434,514	68.99	195,326	31.01	629,840	100.00
四 行 儲 蓄 會	Four Banks Joint Savings Society	310,261	15.46	1,696,097	84.54	2,006,358	100.00
總 計	Total	39,098,932	59.80	26,286,614	40.20	65,385,546	100.00

民國二十一年度各行純益對實收股本百分比比較表
Comparison by Banks of Net Profit as a Percentage of
Paid-up Capital, 1932

行 別 Banks	實收股本 Paid-up Capital	百分比 %	本年純益 Net Profit for the Year	百分比 %
中 央 銀 行 Central Bank of China	20,000,000	100.00	11,961,933	59.81
中 國 銀 行 Bank of China	24,711,700	100.00	1,847,950	7.48
交 通 銀 行 Bank of Communications	8,715,600	100.00	451,204	5.18
中 國 通 商 銀 行 Commercial Bank of China	3,500,000	100.00	295,161	8.43
浙 江 興 業 銀 行 National Commercial Bank	4,000,000	100.00	552,521	13.81
四 明 商 業 儲 蓄 銀 行 Ningpo Commercial & Savings Bank ...	2,250,000	100.00	407,919	18.13
浙 江 實 業 銀 行 Chekiang Industrial Bank	2,000,000	100.00	503,649	25.18
廣 東 銀 行 Bank of Canton	9,358,848	100.00	1,052,856	11.25
江 蘇 銀 行 Kiangsu Bank	800,000	100.00	121,888	15.24
中 華 商 業 儲 蓄 銀 行 Chung Hwa Commercial & Savings Bank	357,950	100.00	70,625	19.73
聚 興 誠 銀 行 Young Brothers Banking Corporation ...	1,000,000	100.00	274,542	27.45
新 華 信 託 儲 蓄 銀 行 Sin-Hua Trust & Savings Bank	2,000,000	100.00	146,722	7.34
上 海 商 業 儲 蓄 銀 行 Shanghai Commercial & Savings Bank...	5,000,000	100.00	864,983	17.30
鹽 業 銀 行 Yien Yieh Commercial Bank	7,500,000	100.00	655,955	8.75
中 孚 銀 行 Chung Foo Union Bank	2,000,000	100.00	269,575	13.48
金 城 銀 行 Kincheng Banking Corporation	7,000,000	100.00	830,967	11.87
和 豐 銀 行 Ho Hong Bank	10,000,000	100.00	—	—
中 國 農 工 銀 行 Agricultural & Industrial Bank of China	3,205,000	100.00	330,744	10.32
大 陸 銀 行 Continental Bank	3,758,600	100.00	582,828	13.64
東 萊 銀 行 Tung Lai Bank	3,000,000	100.00	31,181	1.04
永 亨 銀 行 Yung Hung Banking Corporation	700,000	100.00	69,808	9.97
中 國 實 業 銀 行 National Industrial Bank of China...	3,305,300	100.00	280,866	8.50
東 亞 銀 行 Bank of East Asia	6,046,488	100.00	602,031	9.96
中 興 銀 行 China Banking Corporation	13,140,590	100.00	1,005,250	7.65
中 南 銀 行 China & South Sea Bank	7,500,000	100.00	936,928	12.49
國 華 銀 行 China State Bank	2,427,600	100.00	317,105	13.06
中 國 墾 業 銀 行 Land Bank of China	2,500,000	100.00	195,326	7.81
四 行 儲 蓄 會 Four Banks Joint Savings Society	1,000,000	100.00	1,606,097	169.61
總 計 Total	156,777,676	100.00	26,286,614	16.77