

題目	台灣銀行業財務績效對資產品質指標之研究
作者	陳若暉（中原大學財務金融學系教授） 彭盛謀（中原大學企業管理學系研究所碩士）
摘要	本研究使用縱橫資料(Panel Data)模型的固定與隨機效果模型，分析銀行財務績效對資產品質指標之關聯性，並將資產品質指標細分為總額、企金擔保、企金無擔、消金住宅、和信用卡應收款。分析財務指標對各資產品質指標之逾放比的影響。經實證結果發現，資本適足率、流動比率、營業利益率與逾放比-總額呈顯著負相關，而營業費用率與逾放比-總額呈顯著正相關。資本適足率、淨值報酬率、信用卡收入占利息收入比率和資產規模與逾放比-消金住宅呈顯著正相關，表示產業景氣影響甚大，不動產業的消金住宅業務影響最多。而資本適足率是影響資產品質最顯著的因素，營業利益率對資產品質亦有相當程度的影響。在資產品質指標中逾放比-消金住宅的差異最大，可能原因是受 2008 年金融海嘯不動產泡沫化與信貸崩盤的影響。
關鍵字	資產品質、財務績效、資本適足率、逾放比、備抵呆帳覆蓋率
Title	The Study of Relation between Financial Performance and Assets Quality for Taiwan Banking Sector
Author	Jo-Hui, Chen (Professor, Department of Finance, Chung Yuan Christian University.) Shenq-Mou, Peng (EMBA, Department of Business Administration, Chung Yuan Christian University.)
Abstract	This paper analyzes the effects of financial indexes on the non-performing loan ratio. This study uses the fixed and random effects of Panel Data to examine the relevance of the bank financial performance on the asset quality index. This paper subdivides several groups: total asset quality, enterprise finance guaranteed, enterprise finance non-guaranteed, consumer finance residences, and credit card receivables. The empirical results show that capital adequacy ratio, current ratio, and business profitability significantly affect the total non-performing loan ratio. Capital adequacy ratio, return on net worth and credit card interest revenue ratio, and asset scale have a significantly positive effect on non-performing loan ratio - consumer finance residences. And capital adequacy is the critical factor influencing asset quality, and operating profit margin is also one of the crucial factors. Consumer finance has the biggest difference among the non-performing loan ratio of the asset quality index. It is probably affected by the real estate bubble of the financial tsunami and credit crash in 2008.
Keyword	Asset Quality, Financial Performance, Capital Adequacy Ratio, Non-performing Loan Ratio, Allowance for Bad Debt Coverage Ratio