

17. 全體銀行  
LOANS AND DISCOUNTS AT  
C. 借戶  
By

行業別 用途別 年 月 底	合 計 <sup>6</sup>					公、民、營		
	Total					小		
	計 Subtotal	購置不動產 <sup>2</sup> For real estate	購置動產 <sup>3</sup> For movable property	企業投資 <sup>4</sup> For business investment	週轉金 <sup>5</sup> For current operations	計 Subtotal	購置不動產 <sup>2</sup> For real estate	購置動產 <sup>3</sup> For movable property
105 12	23,457,668	10,292,443	693,692	560,262	11,911,271	10,715,654	2,750,069	541,992
106 12	24,483,424	10,704,830	663,019	532,138	12,583,437	11,225,505	2,934,873	504,996
107 12	25,755,375	11,225,942	659,997	536,599	13,332,837	11,851,739	3,140,819	496,647
108 12	27,055,975	12,016,443	754,352	519,300	13,765,880	12,417,684	3,470,461	587,927
109 12	29,006,442	13,211,178	846,160	531,102	14,418,002	13,055,259	3,890,727	660,678
110 12	31,395,610	14,503,757	911,950	524,015	15,455,888	14,162,138	4,346,290	715,114
111 12	34,003,936	15,497,234	1,099,801	581,041	16,825,859	15,794,674	4,724,763	887,894
112 12	35,677,204	16,365,016	1,247,833	574,558	17,489,797	16,379,964	4,919,588	1,008,675
111 6	32,915,211	15,073,650	979,205	534,855	16,327,501	14,916,603	4,544,351	777,712
7	32,965,066	15,159,800	993,921	542,537	16,268,807	15,183,471	4,581,555	791,437
8	33,250,726	15,215,311	1,021,701	545,768	16,467,946	15,413,197	4,614,887	817,315
9	33,623,056	15,278,229	1,046,696	553,576	16,744,554	15,682,899	4,639,487	841,401
10	33,721,698	15,331,249	1,062,398	563,530	16,764,520	15,752,006	4,665,861	856,442
11	33,859,220	15,425,918	1,081,035	575,856	16,776,411	15,787,696	4,712,582	872,106
12	34,003,936	15,497,234	1,099,801	581,041	16,825,859	15,794,674	4,724,763	887,894
112 1	33,999,752	15,515,652	1,106,392	581,661	16,796,046	15,815,152	4,757,218	894,483
2	33,941,801	15,561,684	1,114,555	583,012	16,682,550	15,643,219	4,777,531	900,077
3	34,229,655	15,602,124	1,130,497	578,864	16,918,170	15,647,615	4,796,922	914,406
4	34,213,166	15,660,085	1,133,911	578,037	16,841,132	15,586,650	4,824,139	915,438
5	34,452,682	15,729,341	1,138,004	584,100	17,001,236	15,811,461	4,841,131	915,877
6	34,336,650	15,815,010	1,151,962	579,107	16,790,571	15,853,157	4,867,453	926,473
7	34,596,626	15,872,216	1,169,839	579,181	16,975,390	16,015,281	4,864,237	942,363
8	34,834,068	15,952,059	1,184,247	579,722	17,118,040	16,143,141	4,873,226	954,868
9	35,106,035	16,043,083	1,203,568	580,251	17,279,133	16,256,123	4,888,819	971,692
10	35,066,227	16,138,354	1,214,548	581,224	17,132,100	16,086,465	4,897,152	981,424
11	35,366,435	16,258,429	1,220,982	584,257	17,302,767	16,260,826	4,917,999	985,155
12	35,677,204	16,365,016	1,247,833	574,558	17,489,797	16,379,964	4,919,588	1,008,675
113 1	35,775,107	16,456,554	1,267,455	581,191	17,469,906	16,052,937	4,936,212	1,025,726
2	36,051,561	16,489,993	1,268,002	582,042	17,711,524	16,199,677	4,945,138	1,026,012
3	36,458,286	16,589,481	1,296,629	598,113	17,974,062	16,386,158	4,958,413	1,051,770

- 1 自96年4月起依行政院主計總處95年5月修訂之行業標準分類重新分類，故部分行業之餘額增減變化較大。
- 2 購置不動產係指購買土地、建物、廠房、住宅等，此外建築及改建房屋費用（含建築貸款中用於建築之週轉金用途者）、房屋修繕貸款亦包括在內。
- 3 購置動產包括購買機器設備、生財器具、汽車及耐久品消費性貸款等。
- 4 企業投資包括併購企業、購買長期股權、原始創設投資等。
- 5 週轉金係指購買原料、支付工資及生產、推銷、管理費用等支出，其他消費性貸款，辦理證券融資，個人購買股票、基金受益憑證等金融商品之理財週轉金，中小企業主以個人名義借款供所營事業使用之營運週轉金均包括在內。
- 6 因本行金融檢查發現部分銀行填報本表之資金用途歸類錯誤，且主管機關對不動產業放款之資金用途歸類規範趨嚴，茲於100年10月根據銀行提供之資料修正，並追溯調整至94年1月。

放款餘額<sup>1</sup>

## ALL BANKS

## 行業別

單位：新台幣百萬元

Millions of N.T. dollars

企 業		Private & government enterprises					By industry	
計		農 林 漁 牧 業					By	
		Agricultural, forestry, fishing & animal husbandry					purpose	
企業投資 <sup>4</sup>	週轉金 <sup>5</sup>	計	購置不動產 <sup>2</sup>	購置動產 <sup>3</sup>	企業投資 <sup>4</sup>	週轉金 <sup>5</sup>	End of month	
For business investment	For current operations	Subtotal	For real estate	For movable property	For business investment	For current operations		
524,140	6,899,453	26,507	3,336	8,634	92	14,445	Dec. 2016	
493,136	7,292,500	28,390	4,680	8,115	209	15,386	Dec. 2017	
494,642	7,719,631	31,197	5,445	8,130	430	17,192	Dec. 2018	
472,230	7,887,066	32,124	5,083	8,312	348	18,381	Dec. 2019	
478,124	8,025,730	34,506	4,823	7,884	345	21,454	Dec. 2020	
466,274	8,634,460	36,375	4,679	6,629	268	24,799	Dec. 2021	
526,246	9,655,771	39,521	6,230	6,481	273	26,537	Dec. 2022	
517,764	9,933,937	43,161	5,942	6,022	301	30,896	Dec. 2023	
477,609	9,116,931	40,721	5,205	6,767	1,375	27,374	June 2022	
484,556	9,325,923	39,324	5,288	6,550	269	27,217	July	
488,770	9,492,225	39,526	5,301	6,549	269	27,407	Aug.	
497,425	9,704,586	39,394	5,742	6,586	278	26,788	Sep.	
508,501	9,721,202	39,243	5,964	6,502	274	26,503	Oct.	
521,150	9,681,858	39,574	5,978	6,637	273	26,686	Nov.	
526,246	9,655,771	39,521	6,230	6,481	273	26,537	Dec.	
527,116	9,636,335	39,407	5,940	6,421	273	26,773	Jan. 2023	
528,692	9,436,919	39,598	5,881	6,290	273	27,154	Feb.	
524,816	9,411,471	39,681	6,109	6,329	273	26,970	Mar.	
524,082	9,322,991	40,028	6,089	6,365	273	27,301	Apr.	
529,350	9,525,103	39,814	6,126	6,146	273	27,269	May	
524,432	9,534,799	39,902	6,083	5,989	273	27,557	June	
524,254	9,684,427	39,515	6,036	5,675	260	27,544	July	
524,865	9,790,182	40,270	6,091	5,586	260	28,333	Aug.	
525,375	9,870,237	41,287	6,130	5,902	260	28,995	Sep.	
526,112	9,681,777	41,463	6,003	5,896	260	29,304	Oct.	
528,237	9,829,435	42,414	5,987	5,976	332	30,119	Nov.	
517,764	9,933,937	43,161	5,942	6,022	301	30,896	Dec.	
524,995	9,566,004	42,910	5,985	5,844	214	30,867	Jan. 2024	
525,031	9,703,496	43,279	5,951	5,662	164	31,502	Feb.	
540,032	9,835,943	42,974	5,897	5,632	164	31,281	Mar.	

1 According to the standard industrial classification revised by the DGBAS of the Execution Yuan in May 2006, the data have been reclassified as from Apr. 2007, causing the outstanding amounts of some industries to increase or decrease markedly.

2 Includes the loans for purchasing premises and fixed assets. The loans for construction (including revolving loans for construction) and house repairs and improvement are also included.

3 Includes the loans for purchasing machinery, equipment, cars, and consumer durables.

4 Includes the loans for enterprise merger and acquisition, long-term equity purchases and venture investment.

5 Includes the loans for purchasing materials and paying overhead. In addition, other loans for consumer goods, financing margin transactions on listed stocks, loans to individuals for financial investment, such as purchasing stocks, mutual funds, beneficiary certificates, and other financial instruments, and loans to individuals for financing their own business are also included.

6 From Oct. 2011 onwards, the data for this table are revised in accordance with bank reporting corrections, in response to audit finding of loan purpose classification mistakes by some banks, and stricter regulations pertaining to bank lending. Modification includes all relevant data in this table collected since Jan. 2005.