

## 18. 消費者貸款 CONSUMER LOANS AND

民國	消費者貸款 Consumer loans			
	小計 Subtotal	購置住宅貸款 House-purchasing loans	房屋修繕貸款 House-repairing loans	汽車貸款 Car loans
年 月 底				
103 12	7,202,656	5,866,996	238,749	116,803
104 12	7,448,962	6,132,276	184,040	118,970
105 12	7,662,302	6,365,163	139,710	126,623
106 12	7,953,112	6,647,782	113,607	133,107
107 12	8,304,378	6,977,419	91,739	140,499
108 12	8,773,371	7,412,548	74,119	150,513
109 12	9,559,212	8,042,296	62,182	170,287
110 12	10,419,858	8,803,024	54,544	181,002
111 12	11,062,053	9,377,342	47,301	193,946
112 12	11,767,099	10,037,686	40,576	219,480
111 6	10,783,055	9,140,607	50,873	184,691
7	10,830,336	9,182,490	50,207	185,466
8	10,857,472	9,207,541	49,464	187,143
9	10,896,310	9,242,675	48,878	187,961
10	10,927,646	9,269,381	48,419	188,486
11	10,991,298	9,320,427	47,814	191,225
12	11,062,053	9,377,342	47,301	193,946
112 1	11,039,989	9,366,454	46,785	193,921
2	11,059,372	9,388,074	46,318	196,379
3	11,087,211	9,414,921	45,773	197,901
4	11,125,382	9,447,995	45,253	199,750
5	11,190,353	9,503,181	44,698	203,173
6	11,262,173	9,563,803	44,100	206,414
7	11,310,009	9,616,422	43,448	208,230
8	11,368,535	9,681,434	42,773	210,083
9	11,450,441	9,760,782	42,277	212,486
10	11,535,950	9,839,783	41,693	213,740
11	11,644,428	9,932,141	41,132	216,319
12	11,767,099	10,037,686	40,576	219,480
113 1	11,848,198	10,113,979	39,896	221,987
2	11,863,661	10,137,597	39,307	222,300
3	11,955,070	10,220,252	38,652	225,198

- 1 包括本國銀行及外國及大陸銀行在台分行資料。另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，本表於100年7月根據銀行提供之資料修正，並追溯調整至94年1月。
- 2 包括對建築業貸款、對其他企業建築貸款及對個人戶建築貸款。
- 3 信用卡循環信用餘額85年12月以前缺資料。

# 及 建 築 貸 款 餘 額<sup>1</sup>

## LOANS FOR CONSTRUCTION

單位：新台幣百萬元  
Millions of N.T. dollars

			建築貸款 <sup>2</sup>	End of
機關團體 職工福利貸款 Employees' welfare loans	其他個人 消費性貸款 Other consumer loans	信用卡 循環信用餘額 <sup>3</sup> Revolving credit for credit cards	Loans for construction	month
49,502	818,407	112,199	1,624,087	Dec. 2014
48,413	857,951	107,312	1,608,126	Dec. 2015
48,690	873,801	108,315	1,648,346	Dec. 2016
52,320	896,115	110,181	1,738,404	Dec. 2017
55,317	926,517	112,887	1,858,113	Dec. 2018
52,675	970,446	113,070	2,094,370	Dec. 2019
54,563	1,124,998	104,886	2,461,246	Dec. 2020
53,189	1,227,705	100,394	2,808,431	Dec. 2021
46,109	1,292,839	104,516	3,097,898	Dec. 2022
38,312	1,325,831	105,214	3,225,760	Dec. 2023
50,806	1,257,425	98,653	2,958,045	June 2022
50,181	1,262,402	99,590	2,988,731	July
49,377	1,263,730	100,217	3,004,608	Aug.
48,503	1,267,033	101,260	3,027,250	Sep.
47,661	1,271,626	102,073	3,057,827	Oct.
46,925	1,282,345	102,562	3,083,842	Nov.
46,109	1,292,839	104,516	3,097,898	Dec.
44,942	1,284,584	103,303	3,121,254	Jan. 2023
44,061	1,283,110	101,430	3,139,628	Feb.
43,126	1,283,617	101,873	3,150,306	Mar.
42,385	1,287,182	102,817	3,172,230	Apr.
41,680	1,295,740	101,881	3,187,768	May
40,985	1,303,408	103,463	3,206,059	June
40,324	1,296,997	104,588	3,213,544	July
39,689	1,292,648	101,908	3,226,426	Aug.
39,202	1,292,445	103,249	3,234,917	Sep.
38,556	1,298,736	103,442	3,235,893	Oct.
38,147	1,313,217	103,472	3,235,052	Nov.
38,312	1,325,831	105,214	3,225,760	Dec.
37,883	1,328,899	105,554	3,239,746	Jan. 2024
37,186	1,324,472	102,799	3,254,629	Feb.
36,914	1,331,403	102,651	3,261,161	Mar.

1 Includes the data of domestic banks and the local branches of foreign and Mainland Chinese banks. This table for the data from Jan. 2005 to June 2011 was revised in July 2011, due to mistakes in loan classification by banks.

2 Includes loans to construction companies, other industries and individuals for the purposes of construction and land development.

3 Prior to Jan. 1997, the data of revolving credit for credit cards are not available.