

20. 信用卡及金融機構自動櫃員機業務統計 CREDIT CARD AND ATM TRANSACTIONS

單位：新台幣百萬元
Millions of N.T. dollars

年 或 月 Year or month	信用卡 Credit card						金融機構 ^{3,4} 自動櫃員機 交易金額 Value of transactions for ATM		
	簽帳金額 ¹ Value of transactions			預借現金金額 Cash advances				循環信用 ² 餘 額 Revolving credit	
	合計 Total	國內 Local	國外 Overseas	合計 Total	國內 Local	國外 Overseas			
103(2014)	2,068,335	1,923,815	144,520	26,719	26,255	464	112,905	9,849,866	
104(2015)	2,231,796	2,045,368	186,428	27,146	26,661	484	107,955	10,147,424	
105(2016)	2,422,232	2,208,824	213,408	25,445	24,942	503	109,084	10,358,360	
106(2017)	2,623,157	2,380,467	242,690	25,547	25,057	490	111,114	10,935,281	
107(2018)	2,883,634	2,607,967	275,667	26,840	26,329	511	113,901	11,558,207	
108(2019)	3,222,999	2,906,329	316,670	25,466	24,960	506	113,947	12,260,021	
109(2020)	3,019,607	2,840,294	179,313	22,177	21,971	207	105,615	13,299,219	
110(2021)	3,107,707	2,927,208	180,500	20,421	20,223	198	101,157	13,050,336	
111(2022)	3,490,191	3,236,535	253,654	20,047	19,831	217	105,389	11,876,525	
112(2023)	4,185,993	3,725,942	460,051	18,923	18,590	334	106,157	12,375,638	
111(2022)	5(May)	258,009	238,388	19,621	1,705	1,690	15	98,216	942,502
	6(June)	264,436	244,273	20,163	1,754	1,737	18	99,413	9,924,941
	7(July)	407,864	387,898	19,966	1,722	1,704	18	100,381	972,022
	8(Aug.)	303,761	281,772	21,988	1,676	1,655	21	101,010	1,010,918
	9(Sep.)	282,134	260,645	21,489	1,725	1,706	19	102,132	974,695
	10(Oct.)	292,685	268,511	24,174	1,697	1,673	24	102,895	995,531
	11(Nov.)	325,751	296,489	29,262	1,712	1,687	25	103,394	976,201
	12(Dec.)	333,669	303,533	30,136	1,790	1,768	22	105,389	1,021,541
112(2023)	1(Jan.)	316,171	284,372	31,799	1,283	1,259	24	104,152	1,258,587
	2(Feb.)	269,599	240,928	28,671	1,139	1,122	17	102,269	887,701
	3(Mar.)	346,913	308,723	38,190	1,835	1,806	29	102,770	1,091,576
	4(Apr.)	288,999	255,151	33,849	1,296	1,272	24	103,687	944,301
	5(May)	350,716	313,591	37,125	1,742	1,711	31	102,772	1,049,142
	6(June)	528,136	488,020	40,116	1,565	1,538	27	104,338	996,332
	7(July)	327,611	287,652	39,959	1,608	1,581	27	105,473	1,046,150
	8(Aug.)	353,727	311,971	41,756	1,700	1,660	40	102,806	1,041,785
	9(Sep.)	320,345	282,061	38,284	1,534	1,507	28	104,140	980,178
	10(Oct.)	371,433	326,119	45,314	1,766	1,735	31	104,360	1,035,180
	11(Nov.)	366,675	322,394	44,280	1,741	1,713	28	104,395	1,016,369
	12(Dec.)	345,668	304,960	40,708	1,714	1,686	28	106,157	1,028,337
113(2024)	1(Jan.)	385,196	340,189	45,007	1,816	1,785	31	106,507	1,141,687
	2(Feb.)	321,835	278,247	43,588	1,154	1,130	24	103,745	1,196,998

資料來源：金融監督管理委員會銀行局。

1 不含以信用卡預借現金部分。

2 包括本國銀行、外國及大陸銀行在台分行、信合社、信託投資公司及信用卡公司資料。86年12月以前缺資料。

3 係指利用銀行、基層金融機構及中華郵政公司儲匯處裝設之金融機構自動化服務機器交易之金額。

4 信合社資料104年8月前僅包含臺灣與澎湖，104年9月金管會銀行局納入金門地區，並追溯至95年1月。

Source: Banking Bureau, Financial Supervisory Commission.

1 Excludes cash prepaid in advance.

2 Includes the data of domestic banks, the local branches of foreign and Mainland Chinese banks, credit co-operative associations, investment and trust companies, and credit card companies. Prior to Jan. 1998, the data of revolving credit are not available.

3 Refers to the transactions through the ATM installed at banks, community financial institutions and Chunghwa Post Co.

4 Prior to Aug. 2015, the table of credit co-operative associations' data only included Taiwan and Penghu. From Sep. 2015 onwards, this table incorporates data for Kinmen area and modifications include all relevant data collected since Jan. 2006.