

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

行業別 用途別 年 月 底	合 計 ⁶					公、民、營		
	Total					小		
	計 Subtotal	購置不動產 ² For real estate	購置動產 ³ For movable property	企業投資 ⁴ For business investment	週轉金 ⁵ For current operations	計 Subtotal	購置不動產 ² For real estate	購置動產 ³ For movable property
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
113 12	38,955,147	17,746,514	1,424,661	634,811	19,149,160	17,481,174	5,180,051	1,165,407
112 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	36,461,955	16,589,481	1,296,629	598,113	17,977,732	16,386,158	4,958,413	1,051,770
4	36,618,311	16,702,997	1,318,944	610,843	17,985,526	16,397,440	4,980,850	1,073,047
5	37,034,083	16,835,559	1,334,012	632,437	18,232,075	16,655,929	4,991,370	1,085,173
6	37,093,227	16,989,184	1,346,505	630,841	18,126,697	16,804,549	5,032,414	1,094,590
7	37,665,006	17,135,392	1,361,567	637,520	18,530,526	17,127,666	5,061,378	1,107,729
8	37,993,263	17,316,800	1,375,987	628,337	18,672,139	17,260,878	5,115,719	1,121,213
9	38,489,606	17,476,125	1,377,992	628,826	19,006,662	17,465,804	5,152,307	1,122,788
10	38,562,412	17,569,257	1,381,742	617,835	18,993,578	17,393,596	5,168,751	1,126,704
11	38,668,736	17,651,605	1,397,535	618,533	19,001,062	17,350,872	5,172,620	1,140,602
12	38,955,147	17,746,514	1,424,661	634,811	19,149,160	17,481,174	5,180,051	1,165,407
114 1	39,276,335	17,808,114	1,420,879	637,852	19,409,490	17,628,216	5,205,665	1,160,593
2	39,331,447	17,828,891	1,427,575	649,414	19,425,566	17,518,457	5,216,206	1,168,250
3	39,680,038	17,898,638	1,447,782	657,013	19,676,604	17,655,276	5,238,753	1,188,283

- 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¹

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 ⁴	週轉金 ⁵	計	購置不動產 ²	購置動產 ³	企業投資 ⁴	週轉金 ⁵	End of month	
For business investment	For current operations	Subtotal	For real estate	For movable property	For business investment	For current operations		
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	
572,675	10,563,041	39,818	4,846	5,175	201	29,596	Dec. 2024	
524,432	9,534,799	39,902	6,083	5,989	273	27,557	June 2023	
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.	
552,997	9,790,546	42,900	5,782	5,582	164	31,372	Apr.	
574,232	10,005,154	43,079	5,776	5,506	155	31,642	May	
572,564	10,104,981	43,136	5,752	5,274	173	31,937	June	
578,739	10,379,820	42,719	5,492	5,293	173	31,761	July	
569,524	10,454,422	41,552	5,245	5,152	217	30,938	Aug.	
569,526	10,621,183	40,783	5,208	5,072	201	30,302	Sep.	
558,412	10,539,729	40,699	5,172	5,421	201	29,905	Oct.	
557,923	10,479,727	40,417	5,061	5,351	201	29,804	Nov.	
572,675	10,563,041	39,818	4,846	5,175	201	29,596	Dec.	
575,613	10,686,345	40,604	4,925	5,130	178	30,371	Jan. 2025	
586,911	10,547,090	38,870	4,908	5,072	178	28,712	Feb.	
594,016	10,634,224	38,506	4,594	4,984	177	28,751	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.