

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 Subtotal | | |
| | 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 |
| 100 12 | 19,819,265 | 8,546,401 | 983,320 | 388,273 | 9,901,271 | 9,120,660 | 1,783,931 | 899,387 |
| 101 12 | 20,372,531 | 8,865,275 | 912,933 | 426,953 | 10,167,370 | 9,336,290 | 2,017,085 | 825,737 |
| 102 12 | 20,978,750 | 9,231,201 | 848,635 | 416,149 | 10,482,764 | 9,607,628 | 2,190,025 | 740,653 |
| 103 12 | 21,935,623 | 9,654,592 | 793,000 | 430,862 | 11,057,168 | 10,024,538 | 2,412,319 | 667,329 |
| 104 12 | 22,604,057 | 9,971,549 | 704,860 | 510,336 | 11,417,312 | 10,213,664 | 2,565,320 | 565,382 |
| 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 |
| 106 12 | 24,483,424 | 10,704,830 | 663,019 | 532,138 | 12,583,437 | 11,225,505 | 2,934,873 | 504,996 |
| 107 1 | 24,485,854 | 10,728,602 | 663,021 | 530,212 | 12,564,019 | 11,104,706 | 2,936,425 | 503,652 |
| 2 | 24,572,948 | 10,739,137 | 664,492 | 526,383 | 12,642,935 | 11,117,324 | 2,946,738 | 505,236 |
| 3 | 24,719,554 | 10,767,219 | 663,500 | 532,463 | 12,756,372 | 11,181,430 | 2,959,181 | 504,062 |
| 4 | 24,739,934 | 10,802,307 | 664,448 | 531,931 | 12,741,247 | 11,177,440 | 2,977,568 | 504,671 |
| 5 | 24,989,912 | 10,842,985 | 663,033 | 603,531 | 12,880,362 | 11,437,912 | 2,984,692 | 502,844 |
| 6 | 25,132,090 | 10,908,132 | 664,960 | 583,317 | 12,975,681 | 11,621,307 | 3,014,581 | 504,010 |
| 7 | 25,050,853 | 10,946,126 | 660,949 | 573,489 | 12,870,289 | 11,515,443 | 3,021,324 | 499,066 |
| 8 | 25,270,053 | 10,981,803 | 655,694 | 537,106 | 13,095,450 | 11,705,881 | 3,036,401 | 493,937 |
| 9 | 25,457,671 | 11,039,518 | 654,725 | 540,655 | 13,222,772 | 11,817,998 | 3,060,771 | 492,834 |
| 10 | 25,444,442 | 11,093,781 | 659,421 | 533,232 | 13,158,008 | 11,705,886 | 3,083,545 | 498,141 |
| 11 | 25,692,798 | 11,151,966 | 659,604 | 529,080 | 13,352,148 | 11,895,157 | 3,107,278 | 498,211 |
| 12 | 25,755,375 | 11,225,942 | 659,997 | 536,599 | 13,332,837 | 11,851,739 | 3,140,819 | 496,647 |
| 108 1 | 25,971,898 | 11,268,156 | 672,074 | 553,628 | 13,478,040 | 11,875,015 | 3,162,377 | 508,590 |
| 2 | 25,925,626 | 11,277,631 | 682,044 | 553,281 | 13,412,669 | 11,819,031 | 3,164,053 | 520,506 |
| 3 | 25,862,806 | 11,333,813 | 686,687 | 538,243 | 13,304,062 | 11,711,989 | 3,199,811 | 526,196 |
| 4 | 25,924,323 | 11,393,857 | 696,610 | 530,323 | 13,303,533 | 11,669,969 | 3,231,288 | 536,988 |
| 5 | 26,139,082 | 11,461,998 | 700,012 | 516,745 | 13,460,326 | 11,896,983 | 3,252,603 | 540,356 |
| 6 | 26,209,154 | 11,555,942 | 712,406 | 526,189 | 13,414,616 | 12,008,794 | 3,305,213 | 551,896 |
| 7 | 26,361,866 | 11,635,027 | 718,188 | 524,748 | 13,483,903 | 12,059,339 | 3,324,522 | 556,387 |
| 8 | 26,510,180 | 11,671,431 | 720,857 | 528,294 | 13,589,598 | 12,191,947 | 3,340,071 | 559,574 |
| 9 | 26,769,322 | 11,745,076 | 727,251 | 522,861 | 13,774,134 | 12,339,882 | 3,373,123 | 565,611 |

- 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

Industry

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 Agricultural, forestry, fishing & animal husbandry | | | | | By | |
| 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 | 企業投資 ⁴ For business investment | 週轉金 ⁵ For current operations | purpose | End of month |
| 371,732 | 6,065,610 | 15,253 | 2,531 | 1,193 | 56 | 11,473 | Dec. | 2011 |
| 404,177 | 6,089,291 | 19,866 | 4,017 | 2,953 | 39 | 12,857 | Dec. | 2012 |
| 390,522 | 6,286,428 | 22,761 | 3,710 | 5,702 | -- | 13,349 | Dec. | 2013 |
| 400,690 | 6,544,200 | 24,652 | 2,773 | 7,817 | 70 | 13,992 | Dec. | 2014 |
| 477,992 | 6,604,970 | 27,217 | 3,095 | 9,270 | 56 | 14,796 | Dec. | 2015 |
| 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 |
| 493,136 | 7,292,500 | 28,390 | 4,680 | 8,115 | 209 | 15,386 | Dec. | 2017 |
| 491,638 | 7,172,991 | 28,852 | 4,719 | 8,418 | 209 | 15,506 | Jan. | 2018 |
| 487,791 | 7,177,559 | 28,714 | 4,733 | 8,312 | 208 | 15,461 | Feb. | |
| 493,985 | 7,224,202 | 29,761 | 5,079 | 8,261 | 208 | 16,213 | Mar. | |
| 493,089 | 7,202,112 | 29,742 | 5,013 | 8,322 | 208 | 16,199 | Apr. | |
| 563,601 | 7,386,775 | 29,936 | 4,980 | 8,368 | 207 | 16,381 | May | |
| 542,799 | 7,559,917 | 30,460 | 4,971 | 8,552 | 207 | 16,730 | June | |
| 533,051 | 7,462,002 | 31,128 | 5,015 | 8,538 | 207 | 17,368 | July | |
| 496,208 | 7,679,335 | 31,067 | 5,158 | 8,340 | 206 | 17,363 | Aug. | |
| 500,065 | 7,764,328 | 30,674 | 5,099 | 8,273 | 206 | 17,096 | Sep. | |
| 492,331 | 7,631,869 | 32,037 | 5,163 | 8,202 | 1,957 | 16,715 | Oct. | |
| 487,605 | 7,802,063 | 31,092 | 5,630 | 8,174 | 430 | 16,858 | Nov. | |
| 494,642 | 7,719,631 | 31,197 | 5,445 | 8,130 | 430 | 17,192 | Dec. | |
| 510,837 | 7,693,211 | 30,990 | 5,301 | 7,994 | 430 | 17,265 | Jan. | 2019 |
| 510,614 | 7,623,858 | 30,883 | 5,443 | 7,878 | 414 | 17,148 | Feb. | |
| 495,156 | 7,490,826 | 31,081 | 5,303 | 7,846 | 414 | 17,518 | Mar. | |
| 486,815 | 7,414,878 | 31,029 | 5,595 | 8,093 | 414 | 16,927 | Apr. | |
| 473,136 | 7,630,888 | 31,629 | 5,556 | 8,075 | 375 | 17,623 | May | |
| 481,370 | 7,670,315 | 31,783 | 5,579 | 8,213 | 375 | 17,616 | June | |
| 479,582 | 7,698,848 | 32,077 | 5,546 | 8,394 | 375 | 17,762 | July | |
| 482,636 | 7,809,666 | 32,040 | 5,114 | 8,250 | 374 | 18,302 | Aug. | |
| 477,231 | 7,923,917 | 32,294 | 5,125 | 8,151 | 374 | 18,644 | Sep. | |

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.