

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					
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
113	12	12,921,958	11,083,144	35,433	238,819
112	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	11,958,740	10,220,252	38,652	225,198
	4	12,058,618	10,309,290	38,067	226,257
	5	12,196,293	10,433,589	37,570	229,190
	6	12,316,681	10,540,479	37,198	232,234
	7	12,444,104	10,656,996	36,976	233,950
	8	12,546,397	10,748,824	36,567	234,768
	9	12,666,005	10,859,998	36,280	235,162
	10	12,741,307	10,929,269	35,978	234,951
	11	12,825,591	11,000,564	35,705	236,711
	12	12,921,958	11,083,144	35,433	238,819

1 包括本國銀行及外國及大陸銀行在台分行資料。另因部分銀行填報本表之建築貸款資料更新，

本表於113年8月出刊時，根據銀行提供之資料修正，並追溯調整至109年12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¹

LOANS FOR CONSTRUCTION

單位：新台幣百萬元
Millions of N.T. dollars

			建築貸款 ²	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 ³ Revolving credit for credit cards	Loans for construction	month
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	2,523,876	Dec. 2020
53,189	1,227,705	100,394	2,876,421	Dec. 2021
46,109	1,292,839	104,516	3,165,817	Dec. 2022
38,312	1,325,831	105,214	3,295,366	Dec. 2023
35,029	1,414,293	115,240	3,438,238	Dec. 2024
43,126	1,283,617	101,873	3,219,427	Mar. 2023
42,385	1,287,182	102,817	3,242,629	Apr.
41,680	1,295,740	101,881	3,257,154	May
40,985	1,303,408	103,463	3,275,573	June
40,324	1,296,997	104,588	3,282,838	July
39,689	1,292,648	101,908	3,295,648	Aug.
39,202	1,292,445	103,249	3,304,148	Sep.
38,556	1,298,736	103,442	3,303,702	Oct.
38,147	1,313,217	103,472	3,303,636	Nov.
38,312	1,325,831	105,214	3,295,366	Dec.
37,883	1,328,899	105,554	3,310,183	Jan. 2024
37,186	1,324,472	102,799	3,325,970	Feb.
36,914	1,331,403	106,321	3,331,754	Mar.
36,384	1,340,102	108,518	3,346,588	Apr.
35,951	1,352,474	107,519	3,345,747	May
35,551	1,361,368	109,851	3,372,636	June
35,290	1,371,447	109,445	3,344,876	July
35,308	1,379,972	110,958	3,411,981	Aug.
35,093	1,387,826	111,646	3,443,852	Sep.
35,196	1,393,589	112,324	3,459,604	Oct.
35,066	1,404,277	113,268	3,440,090	Nov.
35,029	1,414,293	115,240	3,438,238	Dec.

1 Includes the data of domestic banks and the local branches of foreign and Mainland Chinese banks. This table for the data from Dec.2010 to June 2024 was revised in Aug. 2024, 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.