

# Statistical Bulletin



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**From Jan. to Jun. 2021, the number and amount of Preferential Housing Loans for the Youth allocated was increasing 20% , continuing the uptrend of the second half of 2020**

Since Dec. 2010, public equity banks provide preferential loans for Preferential Housing Loans for the Youth (PHLY), and extended it for the fifth time by 2 years to the end of 2022. In 2016, due to the increase in loan quota to NT\$8 million and the effect of lower rates, the amount of loans allocated reached the highest point of NT\$176.2 billion . From 2017 to the first half of 2020, with the shrinking housing market volume and fierce competition in the housing loan market, the public has many options for preferential housing loans. Announcement of loans has gradually declined, and began to see a turning point and rebound in the second half of 2020. From Jan. to Jun. of 2021, the number and amount of loans granted both continued the upward trend, increasing by 17.0% and 22.8% respectively over the same period of the previous year.

Table Preferential Housing Loans for the Youth

Units: Persons; NT\$100 million.

Items	Applications		Loans		Ratio of Loans to Applications (%)	
	Person	Amount	Person	Amount	Person	Amount
2016	40,044	1,946	35,492	1,762	88.6	90.5
2017	29,306	1,463	29,774	1,436	101.6	98.2
2018	21,387	979	20,901	959	97.7	98.0
2019	16,994	745	16,559	731	97.4	98.1
2020	15,177	693	14,519	665	95.7	96.0
Jan to Jun.	6,943	310	6,318	281	91.0	90.6
2021 Jan to Jun.	7,816	353	7,392	345	94.6	97.7
the end of June 2021 <sup>1</sup>	324,217	13,223	311,344	12,698	96.0	96.0

Source : National Treasury Administration, Ministry of Finance.

Notes : <sup>1</sup> Cumulative number of establishments from Dec. 2010.