

29. 利
INTEREST
D. 五大銀行新承做
New Loans and Interest

年 或 月	購 屋 貸 款 ¹ Housing loans		資 本 支 出 貸 款 Capital expenditure loans		週 轉 金 Current opera-
	金 額 Amount	利 率 Interest rates	金 額 Amount	利 率 Interest rates	金 額 Amount
103	502,352	1.963	598,569	2.132	5,952,671
104	446,366	1.952	563,449	2.196	5,859,034
105	435,688	1.724	644,568	1.937	6,150,727
106	461,400	1.646	532,512	1.932	6,536,808
107	494,136	1.626	646,174	1.838	7,097,611
108	592,553	1.621	800,047	1.813	7,184,557
109	629,497	1.415	954,359	1.665	7,241,131
110	708,814	1.354	962,229	1.569	7,159,449
111	707,212	1.626	945,106	1.841	9,536,257
112	766,587	2.064	858,284	2.342	10,634,849
111 4	61,478	1.561	68,333	1.806	562,774
5	68,581	1.601	85,520	1.558	597,864
6	60,698	1.614	77,191	1.905	859,838
7	55,893	1.703	77,808	1.883	760,396
8	50,652	1.729	69,466	2.034	938,438
9	54,721	1.731	67,151	2.023	995,263
10	47,272	1.827	75,279	1.997	873,913
11	60,130	1.851	88,299	1.900	979,374
12	64,495	1.864	94,331	2.207	1,094,144
112 1	36,954	1.953	65,035	2.270	1,018,502
2	46,265	1.980	70,837	2.224	902,578
3	58,375	1.985	75,858	2.304	1,207,660
4	46,814	2.080	64,875	2.345	770,908
5	62,481	2.101	59,267	2.382	911,234
6	57,767	2.098	70,541	2.459	947,833
7	56,424	2.098	54,008	2.390	896,972
8	63,201	2.091	73,531	2.344	802,193
9	71,015	2.076	72,403	2.421	808,827
10	78,774	2.077	70,346	2.380	710,571
11	89,562	2.071	79,689	2.383	816,066
12	98,955	2.079	101,894	2.253	841,505
113 1	93,195	2.073	77,445	2.363	982,061
2	55,751	2.077	46,953	2.441	641,498
3	89,283	2.086	86,002	2.428	888,232

資料來源：97年10月以前為台灣銀行、合作金庫銀行、第一商業銀行、華南商業銀行及彰化商業銀行；
97年11月以後彰化商業銀行改為臺灣土地銀行。

1 本項包含房屋修繕貸款。

2 本項包含就學貸款。101年6月以前，計算就學貸款利率所採用的估息資料，僅含借款人自行負擔部分；
7月起，另加計政府給予銀行之補貼息。

率 (續)

RATES (CONTINUED)

放款金額與利率

單位：新台幣百萬元；年息百分比率

Rates by Five Leading Banks

Millions of N.T. dollars; percent per annum

貸款 tions loans	消費性貸款 ² Consumer loans		合計 Total		Year or month
	利率 Interest rates	金額 Amount	利率 Interest rates	金額 Amount	
1.595	70,280	2.768	7,123,872	1.678	2014
1.585	72,189	2.742	6,941,038	1.670	2015
1.387	74,501	2.577	7,305,484	1.468	2016
1.343	73,877	2.497	7,604,597	1.414	2017
1.299	73,903	2.431	8,311,824	1.370	2018
1.308	74,274	2.434	8,651,431	1.386	2019
1.196	117,804	2.054	8,942,791	1.273	2020
1.123	106,316	2.038	8,936,808	1.200	2021
1.385	76,854	2.466	11,265,429	1.446	2022
1.828	77,731	2.866	12,337,451	1.885	2023
1.345	9,613	2.256	702,198	1.421	Apr. 2022
1.387	7,616	2.356	759,581	1.435	May
1.379	5,465	2.521	1,003,192	1.440	June
1.409	5,146	2.592	899,243	1.475	July
1.344	5,563	2.626	1,064,119	1.415	Aug.
1.390	4,987	2.709	1,122,122	1.451	Sep.
1.479	5,220	2.792	1,001,684	1.541	Oct.
1.543	9,514	2.616	1,137,317	1.596	Nov.
1.696	7,752	2.762	1,260,722	1.749	Dec.
1.626	3,704	3.063	1,124,195	1.679	Jan. 2023
1.641	4,233	2.915	1,023,913	1.702	Feb.
1.701	6,814	2.914	1,348,707	1.753	Mar.
1.777	7,874	2.804	890,471	1.843	Apr.
1.802	7,874	2.850	1,040,856	1.861	May
1.845	5,707	2.866	1,081,848	1.903	June
1.850	5,484	2.816	1,012,888	1.898	July
1.896	5,660	2.977	944,585	1.950	Aug.
1.938	5,117	2.971	957,362	1.990	Sep.
2.008	5,871	2.900	865,562	2.051	Oct.
1.979	10,545	2.753	995,862	2.028	Nov.
2.015	8,848	2.805	1,051,202	2.051	Dec.
1.899	5,988	2.963	1,158,689	1.949	Jan. 2024
1.940	4,125	2.910	748,327	1.987	Feb.
1.965	6,218	2.761	1,069,735	2.017	Mar.

Source: Prior to Nov. 2008, the five major domestic banks are Bank of Taiwan, Taiwan Cooperative Bank, First Commercial Bank, Hua Nan Commercial Bank and Chang Hwa Commercial Bank, while beginning Nov. 2008, the Chang Hwa Commercial Bank is replaced by Land Bank of Taiwan.

1 Includes house-repairing loans.

2 Includes student loans. Beginning July 2012, the estimation of the interest rates on student loans, in addition to the borrowing rates, incorporates government subsidized rates.