

五大銀行（台銀、合庫銀、土銀、華銀及一銀）新承做放款金額與利率統計表

單位：新台幣百萬元、年息百分比率

年/月	購屋貸款		資本支出貸款		週轉金貸款		消費性貸款		合計		不含國庫借款之加權平均利率
	金額	利率	金額	利率	金額	利率	金額	利率	金額	加權平均利率	
83/07	29,044	9.197	42,451	7.863	195,787	8.372	6,139	9.068	273,421	8.396	
83/08	28,476	9.198	11,204	8.703	231,672	8.705	5,924	9.118	277,276	8.764	
83/09	28,058	9.335	27,871	7.933	206,135	8.679	6,055	9.257	268,119	8.667	
83/10	28,083	9.397	9,845	8.883	166,837	8.737	4,620	9.355	209,385	8.845	
83/11	31,304	9.500	14,296	8.789	195,718	8.632	5,204	9.548	246,522	8.769	
83/12	34,301	9.452	17,345	8.860	231,622	8.594	6,199	9.548	289,467	8.733	
84/01	31,252	9.328	24,319	8.460	271,965	8.464	5,109	9.639	332,645	8.561	
84/02	17,962	9.307	11,673	8.416	145,022	8.706	3,559	9.389	178,216	8.766	
84/03	35,921	9.267	34,860	8.121	195,278	8.680	4,979	9.268	271,038	8.688	
84/04	23,491	9.311	8,536	8.812	178,134	8.686	4,337	9.335	214,498	8.772	
84/05	26,032	9.290	11,106	8.786	195,746	8.636	5,904	9.368	238,788	8.733	
84/06	26,887	9.276	13,652	8.698	214,036	8.485	5,168	9.340	259,743	8.595	
84/07	27,344	9.198	51,513	7.860	185,847	8.450	4,630	9.186	269,334	8.440	
84/08	27,748	9.094	17,378	8.274	219,586	8.330	4,859	9.031	269,571	8.442	
84/09	22,678	9.087	40,800	7.947	254,218	8.419	4,953	8.919	322,649	8.431	
84/10	26,060	9.074	18,967	8.120	185,390	8.219	4,502	8.928	234,919	8.335	
84/11	23,650	9.008	11,922	8.498	194,089	8.338	4,933	9.105	234,594	8.448	
84/12	27,644	8.941	18,663	8.464	223,334	8.200	5,767	8.772	275,408	8.324	
85/01	20,868	8.988	15,030	8.416	231,690	8.057	5,003	8.802	272,591	8.175	
85/02	21,355	9.022	16,502	8.232	165,727	8.484	4,981	8.908	208,565	8.564	
85/03	18,676	8.941	11,624	8.470	180,814	8.460	4,641	9.063	215,755	8.546	
85/04	19,061	8.861	12,984	8.244	166,403	8.454	5,122	9.036	203,570	8.516	
85/05	21,779	8.833	11,021	8.492	169,759	8.356	4,985	8.897	207,544	8.453	
85/06	21,342	8.809	16,783	8.083	190,107	7.940	4,861	8.908	233,093	8.074	
85/07	18,652	8.826	9,875	8.369	174,517	8.069	5,251	8.682	208,295	8.188	
85/08	19,613	8.716	6,779	8.495	194,499	8.027	4,759	8.783	225,650	8.137	
85/09	18,863	8.651	11,204	8.289	162,172	7.837	4,689	8.785	196,928	7.990	
85/10	15,272	8.623	7,253	8.313	171,876	7.699	4,386	8.669	198,787	7.830	
85/11	16,789	8.689	8,811	8.139	193,099	7.779	6,990	8.726	225,689	7.909	
85/12	20,978	8.622	16,042	8.260	241,258	7.563	6,534	8.712	284,812	7.727	
86/01	18,265	8.554	22,218	7.667	216,146	7.766	6,133	8.643	262,762	7.864	
86/02	12,160	8.575	10,004	7.587	163,723	7.905	9,283	8.386	195,170	7.979	
86/03	14,404	8.589	12,802	8.000	200,509	7.885	10,378	8.371	238,093	7.990	
86/04	14,843	8.519	15,822	8.090	198,376	7.966	8,098	8.393	237,139	8.053	
86/05	18,793	8.405	15,795	7.742	198,142	7.724	5,678	8.633	238,408	7.824	
86/06	20,340	8.330	16,079	7.954	246,725	7.952	6,399	8.578	289,543	8.023	
86/07	21,100	8.254	11,171	8.064	238,976	7.923	5,471	8.553	276,718	8.005	
86/08	15,796	8.352	12,119	8.116	237,825	8.189	5,738	8.601	271,478	8.239	
86/09	14,957	8.341	12,294	8.220	228,550	8.278	5,515	8.558	261,316	8.284	
86/10	13,394	8.384	12,287	8.149	178,669	8.528	5,342	8.699	209,692	8.501	
86/11	11,927	8.425	9,487	8.099	214,931	8.381	5,031	8.688	241,376	8.378	
86/12	13,061	8.419	23,223	7.897	240,338	8.408	7,878	8.156	284,500	8.358	
87/01	14,176	8.144	13,456	8.111	233,999	8.620	5,194	8.544	266,825	8.567	
87/02	13,457	8.461	8,934	8.330	218,422	8.686	3,850	8.820	244,663	8.662	
87/03	15,868	8.515	8,787	8.622	219,828	8.630	5,134	8.789	249,617	8.624	
87/04	14,974	8.567	15,117	8.243	204,854	8.500	5,199	8.720	240,144	8.490	
87/05	15,913	8.540	7,902	8.692	209,753	8.402	5,074	8.736	238,642	8.429	
87/06	16,792	8.523	17,839	8.199	259,930	8.394	6,290	8.555	300,851	8.391	
87/07	15,791	8.509	9,008	8.570	233,679	8.389	5,926	8.652	264,404	8.408	
87/08	15,249	8.404	12,975	8.372	217,094	8.322	5,561	8.615	250,879	8.335	
87/09	15,987	8.394	15,560	8.288	268,719	8.123	5,562	8.557	305,828	8.154	
87/10	15,149	8.269	9,508	8.277	225,897	7.985	4,775	8.529	255,329	8.022	
87/11	13,811	8.284	14,097	8.189	246,751	7.687	6,115	8.446	280,774	7.756	
87/12	14,857	8.290	14,379	7.977	298,525	7.510	6,997	8.356	334,758	7.582	
88/01	15,790	7.850	9,117	8.248	212,281	7.495	5,531	8.366	242,719	7.566	
88/02	18,107	7.554	8,195	8.064	191,781	7.311	4,252	8.336	222,335	7.376	
88/03	25,169	7.225	12,467	7.992	257,807	7.242	5,992	8.200	301,435	7.291	
88/04	24,485	7.323	14,833	7.786	237,021	7.149	5,695	8.281	282,034	7.219	
88/05	31,257	7.576	32,639	7.621	290,940	7.060	5,337	8.280	360,173	7.174	
88/06	27,453	7.827	22,580	7.601	359,423	6.979	5,132	8.346	414,588	7.086	

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單位：新台幣百萬元、年息百分比率

年/月	購屋貸款		資本支出貸款		週轉金貸款		消費性貸款		合計		不含國庫借款之加權平均利率
	金額	利率	金額	利率	金額	利率	金額	利率	金額	加權平均利率	
88/07	25,706	7.709	10,191	7.931	293,397	7.042	4,512	8.300	333,806	7.136	
88/08	19,655	7.754	12,591	7.586	308,334	6.999	6,273	7.634	346,853	7.075	
88/09	17,579	7.897	12,148	7.732	338,544	6.862	4,235	8.174	372,506	6.954	
88/10	17,294	7.750	14,572	7.715	288,678	6.924	3,857	8.243	324,401	7.020	
88/11	18,094	7.501	15,272	7.404	340,087	6.706	5,307	8.759	378,760	6.802	
88/12	24,324	7.377	24,256	7.255	387,176	6.838	5,098	8.248	440,854	6.908	
89/01	25,824	7.140	21,215	7.308	347,020	6.933	5,894	8.051	399,953	6.981	
89/02	17,054	7.295	20,555	6.457	254,229	6.889	3,161	8.291	294,999	6.897	
89/03	24,594	7.210	15,758	7.272	364,948	6.856	4,520	8.113	409,820	6.906	
89/04	23,593	6.982	15,334	6.995	308,027	6.762	4,189	8.163	351,143	6.805	
89/05	28,551	6.848	14,020	7.116	341,130	6.788	6,108	7.949	389,809	6.822	
89/06	28,126	6.767	14,221	7.179	421,140	6.528	4,977	7.950	468,464	6.578	
89/07	25,973	6.897	12,042	7.340	361,014	6.578	4,143	7.982	403,172	6.636	
89/08	21,974	6.662	14,230	7.153	328,590	6.702	3,609	8.057	368,403	6.730	
89/09	28,850	6.513	14,459	6.681	370,018	6.650	3,621	8.001	416,948	6.654	
89/10	29,821	6.410	13,758	6.988	371,223	6.646	6,105	7.473	420,907	6.651	
89/11	27,392	6.462	16,574	6.789	382,974	6.628	3,955	7.922	430,895	6.636	
89/12	35,414	6.522	36,655	6.792	531,021	6.517	6,543	7.912	609,633	6.548	
90/01	25,029	6.640	17,465	6.971	317,019	6.806	4,409	8.034	363,922	6.817	
90/02	18,151	6.500	7,476	7.048	264,181	6.568	2,185	8.131	291,993	6.587	
90/03	24,777	6.368	11,772	6.852	338,041	6.475	2,833	8.102	377,423	6.493	
90/04	24,076	6.226	7,579	6.912	311,251	6.261	3,285	7.893	346,191	6.288	
90/05	26,428	6.184	18,575	6.651	329,532	6.263	5,767	7.816	380,302	6.301	
90/06	25,112	5.993	12,494	6.228	352,247	6.038	4,074	8.028	393,927	6.062	
90/07	23,294	6.009	14,326	6.043	403,939	5.580	2,826	8.337	444,385	5.636	
90/08	20,134	5.830	22,069	5.968	349,039	5.777	2,953	8.073	394,195	5.808	
90/09	13,343	5.994	7,871	6.489	389,534	5.074	3,196	7.627	413,944	5.150	
90/10	16,148	5.716	7,890	6.091	352,602	5.190	4,167	7.480	380,807	5.256	
90/11	21,609	5.346	9,186	5.950	335,634	4.922	5,372	7.243	371,801	5.006	
90/12	28,227	5.093	20,499	4.539	467,386	4.365	9,002	7.326	525,114	4.462	
91/01	23,136	4.963	9,584	5.355	360,090	4.460	7,181	7.112	399,991	4.557	
91/02	13,884	4.760	6,838	4.963	232,792	4.504	1,697	6.496	255,211	4.543	
91/03	25,420	4.590	8,356	4.929	327,626	4.401	2,528	6.507	363,930	4.441	
91/04	28,897	4.253	12,747	4.212	340,204	4.217	3,523	6.807	385,371	4.244	
91/05	25,059	4.349	8,156	4.573	291,385	4.531	7,628	7.381	332,228	4.584	
91/06	15,765	4.688	8,679	5.030	358,177	4.054	3,892	7.132	386,513	4.134	
91/07	16,413	4.522	9,635	4.117	321,424	3.926	2,659	6.977	350,131	3.982	
91/08	15,904	4.493	16,450	3.349	317,115	3.882	2,938	6.611	352,407	3.910	
91/09	14,482	4.424	22,135	3.103	342,582	3.644	2,607	6.626	381,806	3.661	
91/10	17,476	4.244	15,841	3.023	345,717	3.668	3,094	6.363	382,128	3.690	
91/11	16,778	4.078	14,064	3.442	326,784	3.508	2,750	6.293	360,376	3.553	
91/12	24,244	3.686	21,117	3.031	398,369	3.446	10,308	5.481	454,038	3.486	
92/01	23,553	3.498	11,454	3.125	352,349	3.103	7,125	5.884	394,481	3.178	
92/02	9,939	3.532	9,968	3.379	219,164	3.266	3,104	4.731	242,175	3.300	
92/03	15,881	3.461	10,911	3.407	286,448	3.247	12,237	3.372	325,477	3.267	
92/04	18,464	3.293	11,772	3.566	311,552	2.926	20,429	3.127	362,217	2.977	
92/05	18,385	3.201	9,245	3.618	288,397	2.953	18,841	3.229	334,867	3.000	
92/06	18,271	3.135	14,271	3.241	380,921	2.788	15,632	3.303	429,096	2.835	
92/07	18,408	2.992	9,534	3.239	297,756	2.783	8,522	3.476	334,220	2.826	
92/08	19,070	2.870	11,302	2.981	289,932	2.769	5,904	3.605	326,209	2.797	
92/09	18,452	2.803	11,815	2.857	337,831	2.547	5,267	3.643	373,364	2.584	
92/10	21,959	2.638	12,336	2.792	286,199	2.600	5,902	3.596	326,395	2.627	
92/11	21,725	2.555	11,521	2.872	344,972	2.229	5,086	3.688	383,303	2.287	
92/12	33,286	2.490	35,921	2.732	473,094	2.290	13,493	3.323	555,792	2.355	
93/01	17,781	2.480	15,764	2.846	372,192	2.086	7,396	3.432	413,135	2.156	2.540
93/02	18,415	2.481	15,344	2.859	302,871	2.389	3,580	3.972	340,210	2.435	2.500
93/03	25,572	2.537	15,677	2.711	386,616	2.223	4,878	4.260	432,744	2.282	2.386
93/04	25,719	2.470	16,840	2.473	324,402	2.276	8,076	3.779	375,037	2.331	2.436
93/05	26,423	2.437	18,849	2.246	399,422	2.078	12,293	3.462	456,987	2.142	2.269
93/06	28,764	2.408	26,868	2.624	421,206	2.199	6,270	3.937	483,108	2.258	2.262
93/07	29,505	2.380	18,529	2.303	325,668	2.124	4,849	4.116	378,551	2.178	2.210

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年/月	購屋貸款		資本支出貸款		週轉金貸款		消費性貸款		合計		不含國庫借款之加權平均利率
	金額	利率	金額	利率	金額	利率	金額	利率	金額	加權平均利率	
93/08	22,532	2.384	16,964	2.706	316,174	2.306	4,543	3.929	360,214	2.351	2.371
93/09	20,587	2.358	37,064	1.878	314,189	2.302	9,533	3.480	381,374	2.293	2.313
93/10	21,201	2.346	22,852	2.290	342,190	2.139	8,202	3.632	394,446	2.190	2.328
93/11	26,540	2.306	26,115	2.519	408,858	2.140	10,753	3.451	472,266	2.199	2.370
93/12	34,418	2.291	35,209	2.376	480,481	2.082	21,915	3.272	572,025	2.159	2.256
94/01	28,446	2.282	25,716	2.174	331,898	2.268	10,654	3.527	396,713	2.297	2.312
94/02	17,356	2.278	14,776	2.732	253,414	2.290	6,099	3.588	291,644	2.338	2.415
94/03	27,925	2.317	32,921	2.383	342,592	2.392	10,103	3.559	413,541	2.414	2.453
94/04	26,276	2.285	19,583	2.280	284,980	2.385	11,250	3.469	342,086	2.407	2.407
94/05	27,887	2.273	25,943	2.424	337,186	2.304	13,545	3.397	404,560	2.347	2.436
94/06	31,552	2.288	30,169	2.246	431,417	2.232	7,644	3.570	500,781	2.258	2.261
94/07	27,394	2.303	21,452	2.498	353,935	2.250	5,365	3.957	408,146	2.288	2.288
94/08	29,128	2.306	17,490	2.651	366,232	2.318	6,337	3.810	419,188	2.353	2.353
94/09	25,768	2.292	24,760	2.461	422,420	2.230	6,394	3.812	479,340	2.267	2.267
94/10	27,059	2.314	19,333	2.577	377,951	2.276	5,946	3.771	430,289	2.311	2.311
94/11	31,167	2.297	22,895	2.684	421,485	2.196	7,212	3.669	482,760	2.248	2.298
94/12	35,479	2.268	39,165	3.370	567,773	2.180	16,772	3.369	659,188	2.285	2.353
95/01	35,073	2.282	35,994	2.654	429,091	2.244	6,717	3.575	506,875	2.294	2.428
95/02	22,196	2.287	19,100	2.997	375,586	2.169	3,867	3.467	420,750	2.225	2.286
95/03	41,571	2.289	27,826	2.354	450,495	2.286	6,187	3.506	526,079	2.304	2.343
95/04	35,275	2.270	23,411	2.908	401,225	2.314	8,892	3.245	468,804	2.359	2.424
95/05	41,981	2.253	24,745	3.263	447,436	2.354	11,449	3.318	525,611	2.409	2.452
95/06	46,487	2.241	49,700	2.482	507,381	2.332	6,962	3.144	610,530	2.346	2.353
95/07	47,489	2.258	55,076	2.296	392,122	2.435	5,481	3.115	500,169	2.411	2.411
95/08	44,136	2.271	39,906	2.563	458,908	2.400	6,270	3.267	549,220	2.412	2.416
95/09	47,187	2.259	25,622	2.898	467,710	2.350	5,674	3.268	546,193	2.378	2.402
95/10	45,685	2.264	28,534	2.875	448,395	2.418	5,733	3.289	528,346	2.438	2.438
95/11	50,444	2.264	22,646	2.831	506,704	2.430	10,402	3.352	590,196	2.448	2.501
95/12	56,964	2.281	28,973	2.882	617,932	2.333	16,384	3.360	720,253	2.374	2.422
96/1	54,706	2.297	16,939	2.777	560,851	2.328	8,007	3.317	640,503	2.349	2.428
96/2	37,843	2.287	25,343	2.597	381,328	2.424	4,188	3.448	448,701	2.433	2.489
96/3	52,506	2.301	19,888	2.917	489,998	2.455	6,131	3.448	568,523	2.468	2.472
96/4	48,072	2.334	16,731	2.904	396,016	2.578	10,052	3.489	470,871	2.585	2.585
96/5	52,668	2.347	20,604	2.882	524,108	2.526	13,559	3.494	610,939	2.544	2.556
96/6	41,451	2.406	23,047	3.319	531,156	2.972	8,978	3.199	604,632	2.950	2.958
96/7	40,298	2.469	40,557	2.972	577,670	2.774	7,449	3.362	665,975	2.774	2.777
96/8	35,074	2.564	26,449	3.228	549,067	2.788	6,906	3.377	617,495	2.800	2.800
96/9	27,492	2.612	22,851	3.231	536,435	2.775	4,784	3.643	591,562	2.793	2.811
96/10	29,624	2.640	24,701	3.281	579,805	2.816	6,087	3.635	640,217	2.833	2.833
96/11	35,392	2.619	22,167	3.258	611,761	2.770	11,705	3.584	681,025	2.799	2.856
96/12	39,425	2.621	49,311	3.104	752,868	2.831	13,508	3.502	855,112	2.847	2.905
97/1	36,919	2.702	52,216	2.804	666,475	2.830	6,985	3.541	762,594	2.829	2.863
97/2	21,187	2.735	17,996	3.226	511,349	2.836	4,476	3.495	555,008	2.850	2.870
97/3	34,163	2.758	23,082	3.318	634,310	2.825	5,815	3.661	697,372	2.845	2.848
97/4	42,700	2.766	25,844	3.219	592,210	2.892	10,731	3.549	671,485	2.908	2.908
97/5	45,044	2.760	27,523	3.249	606,207	2.853	12,573	3.563	691,348	2.877	2.883
97/6	49,941	2.799	30,176	3.277	650,119	2.873	7,150	3.490	737,386	2.890	2.897
97/7	43,606	2.833	27,294	3.161	679,040	2.873	7,582	3.552	757,524	2.888	2.888
97/8	31,974	2.833	29,374	3.176	629,755	2.835	5,777	3.549	696,878	2.855	2.855
97/9	34,311	2.859	27,906	3.332	676,428	2.855	7,019	3.531	745,664	2.879	2.883
97/10	34,114	2.849	29,743	3.174	701,619	2.811	6,474	3.485	771,950	2.832	2.832
97/11	39,116	2.759	37,085	3.133	540,074	2.678	10,486	3.341	626,760	2.722	2.748
97/12	60,183	2.523	44,735	2.849	724,224	2.293	12,984	2.839	842,126	2.348	2.400
98/1	38,450	2.041	31,859	2.201	412,155	1.901	3,962	2.973	486,426	1.940	2.070
98/2	34,804	1.858	26,673	2.170	457,570	1.670	3,247	3.033	522,294	1.716	1.892
98/3	48,067	1.850	29,076	2.226	588,891	1.489	4,524	2.734	670,558	1.555	1.651
98/4	42,407	1.889	31,932	2.107	505,728	1.375	11,046	2.066	591,113	1.465	1.623
98/5	41,095	1.853	21,187	2.105	389,906	1.458	8,614	2.098	460,802	1.536	1.548
98/6	56,543	1.791	32,662	2.075	513,571	1.459	5,059	2.656	607,835	1.532	1.532
98/7	56,218	1.760	23,935	2.123	521,366	1.192	4,348	2.690	605,867	1.292	1.513

五大銀行（台銀、合庫銀、土銀、華銀及一銀）新承做放款金額與利率統計表

單位：新台幣百萬元、年息百分比率

年/月	購屋貸款		資本支出貸款		週轉金貸款		消費性貸款		合計		不含國庫借款之加權平均利率
	金額	利率	金額	利率	金額	利率	金額	利率	金額	加權平均利率	
98/8	58,164	1.723	30,279	2.016	511,817	1.203	3,515	2.714	603,775	1.302	1.397
98/9	42,730	1.786	45,125	2.092	447,365	1.493	4,431	2.670	539,651	1.577	1.577
98/10	45,168	1.780	31,234	2.009	392,681	1.465	3,828	2.677	472,911	1.540	1.540
98/11	47,009	1.694	42,854	1.529	465,161	1.278	9,690	1.957	564,714	1.344	1.436
98/12	55,523	1.641	61,859	1.971	658,573	1.245	13,278	1.936	789,233	1.341	1.454
99/01	47,960	1.671	37,792	1.876	496,620	1.279	3,509	2.610	585,881	1.358	1.553
99/02	36,227	1.668	28,580	1.963	284,119	1.510	3,428	2.553	352,354	1.573	1.573
99/03	51,717	1.640	49,606	1.861	449,999	1.437	5,266	2.455	556,588	1.502	1.520
99/04	48,430	1.635	41,317	1.816	446,365	1.330	10,264	1.968	546,376	1.404	1.452
99/05	48,668	1.616	258,173	1.402	410,895	1.403	10,482	1.929	728,218	1.423	1.424
99/06	48,968	1.649	49,978	1.846	468,391	1.385	5,919	2.353	573,256	1.459	1.468
99/07	48,140	1.679	46,832	1.825	411,020	1.429	4,521	2.444	510,513	1.499	1.499
99/08	39,192	1.699	52,216	1.889	454,460	1.334	5,008	2.372	550,876	1.422	1.509
99/09	42,699	1.745	53,760	1.833	468,690	1.384	4,664	2.488	569,813	1.464	1.464
99/10	43,513	1.764	38,616	1.948	425,335	1.431	3,540	2.473	511,004	1.505	1.505
99/11	50,599	1.775	58,977	1.875	526,499	1.336	11,028	1.999	647,103	1.430	1.465
99/12	58,574	1.739	71,052	1.983	712,637	1.297	8,985	2.018	851,248	1.392	1.482
100/1	61,447	1.760	54,988	1.918	592,667	1.335	3,616	2.519	712,718	1.422	1.520
100/2	30,532	1.780	31,284	2.017	382,867	1.347	2,385	2.465	447,068	1.429	1.468

註：97年10月前五大銀行為台銀、合庫銀、一銀、華銀及彰銀，自11月起調整為台銀、合庫銀、土銀、華銀及一銀。

