

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
98	566,178	1.795	408,675	2.028	5,864,784
99	564,687	1.690	786,899	1.726	5,555,030
100	595,885	1.834	585,185	2.069	6,391,794
101	539,322	1.894	520,076	2.116	6,585,141
102	539,532	1.948	586,565	2.213	5,911,436
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
106 10	37,794	1.627	39,489	1.948	452,695
11	48,095	1.630	47,956	1.928	520,045
12	48,572	1.632	61,187	1.873	661,426
107 1	47,582	1.635	43,777	1.946	606,869
2	28,812	1.633	38,389	1.868	503,466
3	44,536	1.628	49,918	1.916	654,575
4	34,098	1.629	51,050	1.939	456,521
5	44,863	1.627	66,686	1.833	510,083
6	41,339	1.624	57,605	1.820	708,374
7	41,150	1.620	43,941	1.924	504,163
8	36,850	1.626	50,176	1.913	521,304
9	38,680	1.620	49,120	1.887	624,971
10	46,074	1.627	58,851	1.856	588,600
11	44,236	1.626	53,795	1.923	683,015
12	45,916	1.617	82,866	1.484	735,670
108 1	49,483	1.629	62,601	1.875	828,560
2	34,565	1.638	41,299	1.942	473,035
3	46,482	1.627	61,628	1.951	670,642
4	47,635	1.622	68,822	1.622	500,318
5	52,379	1.622	67,402	1.838	494,415
6	48,384	1.621	69,939	1.829	739,047
7	63,709	1.619	59,018	1.877	524,761
8	38,386	1.624	53,037	1.792	478,667
9	45,702	1.615	63,044	1.889	597,486

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
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
	金額 Amount	利率 Interest rates	金額 Amount	加權平均利率 Weighted average interest rates	
1.421	75,542	2.334	6,915,179	1.497	2009
1.370	76,614	2.201	6,983,230	1.445	2010
1.449	72,912	2.470	7,645,776	1.536	2011
1.542	63,253	2.704	7,707,792	1.615	2012
1.614	73,180	2.746	7,110,713	1.700	2013
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
1.443	4,732	2.580	534,710	1.503	Oct. 2017
1.356	10,639	2.310	626,735	1.437	Nov.
1.353	8,589	2.369	779,774	1.422	Dec.
1.227	4,939	2.625	703,167	1.309	Jan. 2018
1.226	3,890	2.416	574,557	1.297	Feb.
1.244	5,456	2.498	754,485	1.320	Mar.
1.399	8,474	2.309	550,143	1.477	Apr.
1.388	7,982	2.312	629,614	1.464	May
1.232	5,213	2.392	812,531	1.301	June
1.393	5,407	2.405	594,661	1.457	July
1.382	5,145	2.438	613,475	1.449	Aug.
1.310	4,432	2.445	717,203	1.374	Sep.
1.279	5,441	2.466	698,966	1.360	Oct.
1.262	10,220	2.283	791,266	1.341	Nov.
1.313	7,304	2.739	871,756	1.358	Dec.
1.165	5,601	2.665	946,245	1.245	Jan. 2019
1.280	2,989	2.407	551,888	1.358	Feb.
1.260	4,910	2.414	783,662	1.344	Mar.
1.389	8,619	2.303	625,394	1.445	Apr.
1.393	8,132	2.345	622,328	1.473	May
1.246	5,069	2.468	862,439	1.322	June
1.383	5,252	2.486	652,740	1.459	July
1.375	5,076	2.552	575,166	1.440	Aug.
1.312	4,516	2.528	710,748	1.390	Sep.

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.