

## 29. 利

## INTEREST

## D. 五大銀行新承做

## New Loans and Interest

年 或 月	購 屋 貸 款 <sup>1</sup>		資 本 支 出 貸 款		週 轉 金
	Housing loans		Capital expenditure loans		
	金 額	利 率	金 額	利 率	金 額
	Amount	Interest rates	Amount	Interest rates	Amount
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
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
109 12	68,337	1.356	123,691	1.739	650,592
110 1	58,071	1.362	84,310	1.615	558,445
2	37,718	1.367	58,442	1.598	465,341
3	56,883	1.357	77,030	1.626	621,080
4	56,195	1.357	75,876	1.628	493,533
5	65,959	1.350	83,430	1.590	540,769
6	66,718	1.353	87,013	1.590	757,142
7	50,334	1.349	70,582	1.587	572,708
8	43,501	1.349	73,368	1.581	533,080
9	55,552	1.346	74,841	1.543	597,378
10	62,956	1.351	67,533	1.531	576,645
11	71,906	1.351	82,003	1.562	680,473
12	83,021	1.355	127,801	1.453	762,855
111 1	68,861	1.359	86,592	1.532	745,509
2	40,943	1.367	59,457	1.641	460,031
3	73,488	1.378	95,679	1.632	668,713
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

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 Loans	消費性貸款 <sup>2</sup> 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	
1.542	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
1.308	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
1.188	9,716	2.056	852,336	1.291	Dec. 2020
1.126	4,810	2.329	705,636	1.212	Jan. 2021
1.119	4,552	2.129	566,053	1.193	Feb.
1.142	6,370	2.171	761,363	1.215	Mar.
1.239	9,456	2.054	635,060	1.308	Apr.
1.197	8,334	2.097	698,492	1.269	May
0.987	26,822	1.935	937,695	1.096	June
1.148	10,903	2.020	704,527	1.220	July
1.194	5,432	2.140	655,381	1.255	Aug.
1.166	5,060	2.075	732,831	1.224	Sep.
1.097	5,134	2.093	712,268	1.167	Oct.
1.039	9,999	1.961	844,381	1.127	Nov.
1.111	9,444	1.974	983,121	1.184	Dec.
1.000	5,841	2.074	906,803	1.085	Jan. 2022
1.081	3,402	2.075	563,833	1.167	Feb.
1.227	6,735	2.171	844,615	1.293	Mar.
1.345	9,613	2.256	702,198	1.421	Apr.
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.

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.