

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

民國 /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	放款基準 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		
94/01	28,446	2.282	25,716	2.174	331,898	2.268	10,654	3.527	396,713	2.297	2.312	3.571
94/02	17,356	2.278	14,776	2.732	253,414	2.290	6,099	3.588	291,644	2.338	2.415	3.584
94/03	27,925	2.317	32,921	2.383	342,592	2.392	10,103	3.559	413,541	2.414	2.453	3.614
94/04	26,276	2.285	19,583	2.280	284,980	2.385	11,250	3.469	342,086	2.407	2.407	3.657
94/05	27,887	2.273	25,943	2.424	337,186	2.304	13,545	3.397	404,560	2.347	2.436	3.657
94/06	31,552	2.288	30,169	2.246	431,417	2.232	7,644	3.570	500,781	2.258	2.261	3.671
94/07	27,394	2.303	21,452	2.498	353,935	2.250	5,365	3.957	408,146	2.288	2.288	3.714
94/08	29,128	2.306	17,490	2.651	366,232	2.318	6,337	3.810	419,188	2.353	2.353	3.734
94/09	25,768	2.292	24,760	2.461	422,420	2.230	6,394	3.812	479,340	2.267	2.267	3.762
94/10	27,059	2.314	19,333	2.577	377,951	2.276	5,946	3.771	430,289	2.311	2.311	3.810
94/11	31,167	2.297	22,895	2.684	421,485	2.196	7,212	3.669	482,760	2.248	2.298	3.810
94/12	35,479	2.268	39,165	3.370	567,773	2.180	16,772	3.369	659,188	2.285	2.353	3.845
95/01	35,073	2.282	35,994	2.654	429,091	2.244	6,717	3.575	506,875	2.294	2.428	3.866
95/02	22,196	2.287	19,100	2.997	375,586	2.169	3,867	3.467	420,750	2.225	2.286	3.886
95/03	41,571	2.289	27,826	2.354	450,495	2.286	6,187	3.506	526,079	2.304	2.343	3.896
95/04	35,275	2.270	23,411	2.908	401,225	2.314	8,892	3.245	468,804	2.359	2.424	3.947
95/05	41,981	2.253	24,745	3.263	447,436	2.354	11,449	3.318	525,611	2.409	2.452	3.947
95/06	46,487	2.241	49,700	2.482	507,381	2.332	6,962	3.144	610,530	2.346	2.353	3.964
95/07	47,489	2.258	55,076	2.296	392,122	2.435	5,481	3.115	500,169	2.411	2.411	4.012
95/08	44,136	2.271	39,906	2.563	458,908	2.400	6,270	3.267	549,220	2.412	2.416	4.026
95/09	47,187	2.259	25,622	2.898	467,710	2.350	5,674	3.268	546,193	2.378	2.402	4.042
95/10	45,685	2.264	28,534	2.875	448,395	2.418	5,733	3.289	528,346	2.438	2.438	4.103
95/11	50,444	2.264	22,646	2.831	506,704	2.430	10,402	3.352	590,196	2.448	2.501	4.103
95/12	56,964	2.281	28,973	2.882	617,932	2.333	16,384	3.360	720,253	2.374	2.422	4.115
96/1	54,706	2.297	16,939	2.777	560,851	2.328	8,007	3.317	640,503	2.349	2.428	3.957
96/2	37,843	2.287	25,343	2.597	381,328	2.424	4,188	3.448	448,701	2.433	2.489	3.969
96/3	52,506	2.301	19,888	2.917	489,998	2.455	6,131	3.448	568,523	2.468	2.472	3.977
96/4	48,072	2.334	16,731	2.904	396,016	2.578	10,052	3.489	470,871	2.585	2.585	3.996
96/5	52,668	2.347	20,604	2.882	524,108	2.526	13,559	3.494	610,939	2.544	2.556	4.002
96/6	41,451	2.406	23,047	3.319	531,156	2.972	8,978	3.199	604,632	2.950	2.958	4.056
96/7	40,298	2.469	40,557	2.972	577,670	2.774	7,449	3.362	665,975	2.774	2.777	4.227
96/8	35,074	2.564	26,449	3.228	549,067	2.788	6,906	3.377	617,495	2.800	2.800	4.307
96/9	27,492	2.612	22,851	3.231	536,435	2.775	4,784	3.643	591,562	2.793	2.811	4.331
96/10	29,624	2.640	24,701	3.281	579,805	2.816	6,087	3.635	640,217	2.833	2.833	4.303
96/11	35,392	2.619	22,167	3.258	611,761	2.770	11,705	3.584	681,025	2.799	2.856	4.319
96/12	39,425	2.621	49,311	3.104	752,868	2.831	13,508	3.502	855,112	2.847	2.905	4.313
97/1	36,919	2.702	52,216	2.804	666,475	2.830	6,985	3.541	762,594	2.829	2.863	4.326
97/2	21,187	2.735	17,996	3.226	511,349	2.836	4,476	3.495	555,008	2.850	2.870	4.342
97/3	34,163	2.758	23,082	3.318	634,310	2.825	5,815	3.661	697,372	2.845	2.848	4.350
97/4	42,700	2.766	25,844	3.219	592,210	2.892	10,731	3.549	671,485	2.908	2.908	4.392
97/5	45,044	2.760	27,523	3.249	606,207	2.853	12,573	3.563	691,348	2.877	2.883	4.392
97/6	49,941	2.799	30,176	3.277	650,119	2.873	7,150	3.490	737,386	2.890	2.897	4.396
97/7	43,606	2.833	27,294	3.161	679,040	2.873	7,582	3.552	757,524	2.888	2.888	4.404
97/8	31,974	2.833	29,374	3.176	629,755	2.835	5,777	3.549	696,878	2.855	2.855	4.416
97/9	34,311	2.859	27,906	3.332	676,428	2.855	7,019	3.531	745,664	2.879	2.883	4.438
97/10	34,114	2.849	29,743	3.174	701,619	2.811	6,474	3.485	771,950	2.832	2.832	4.443
97/11	39,116	2.759	37,085	3.133	540,074	2.678	10,486	3.341	626,760	2.722	2.748	4.295
97/12	60,183	2.523	44,735	2.849	724,224	2.293	12,984	2.839	842,126	2.348	2.400	4.205
98/01	38,450	2.041	31,859	2.201	412,155	1.901	3,962	2.973	486,426	1.940	2.070	3.910
98/02	34,804	1.858	26,673	2.170	457,570	1.670	3,247	3.033	522,294	1.716	1.892	3.162
98/03	48,067	1.850	29,076	2.226	588,891	1.489	4,524	2.734	670,558	1.555	1.651	3.162
較上月增減	13,263	-0.008	2,403	0.056	131,321	-0.181	1,277	-0.299	148,264	-0.161	-0.241	0.000

*91年12月前係指基本放款利率，自92年1月起改採放款基準利率。

*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。