

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<br>年<br>/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<br>借款之加權<br>平均利率 | 放款基準<br>利率* |
|---------------|--------|--------|--------|--------|---------|--------|--------|--------|---------|------------|-----------------------|-------------|
|               | 金額     | 利率     | 金額     | 利率     | 金額      | 利率     | 金額     | 利率     | 金額      | 加權平均<br>利率 |                       |             |
| 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       |
| 98/04         | 42,407 | 1.889  | 31,932 | 2.107  | 505,728 | 1.375  | 11,046 | 2.066  | 591,113 | 1.465      | 1.623                 | 2.659       |
| 98/05         | 41,095 | 1.853  | 21,187 | 2.105  | 389,906 | 1.458  | 8,614  | 2.098  | 460,802 | 1.536      | 1.548                 | 2.639       |
| 98/06         | 56,543 | 1.791  | 32,662 | 2.075  | 513,571 | 1.459  | 5,059  | 2.656  | 607,835 | 1.532      | 1.532                 | 2.639       |
| 98/07         | 56,218 | 1.760  | 23,935 | 2.123  | 521,366 | 1.192  | 4,348  | 2.690  | 605,867 | 1.292      | 1.513                 | 2.615       |
| 98/08         | 58,164 | 1.723  | 30,279 | 2.016  | 511,817 | 1.203  | 3,515  | 2.714  | 603,775 | 1.302      | 1.397                 | 2.615       |
| 98/09         | 42,730 | 1.786  | 45,125 | 2.092  | 447,365 | 1.493  | 4,431  | 2.670  | 539,651 | 1.577      | 1.577                 | 2.615       |
| 98/10         | 45,168 | 1.780  | 31,234 | 2.009  | 392,681 | 1.465  | 3,828  | 2.677  | 472,911 | 1.540      | 1.540                 | 2.615       |
| 98/11         | 47,009 | 1.694  | 42,854 | 1.529  | 465,161 | 1.278  | 9,690  | 1.957  | 564,714 | 1.344      | 1.436                 | 2.579       |
| 98/12         | 55,523 | 1.641  | 61,859 | 1.971  | 658,573 | 1.245  | 13,278 | 1.936  | 789,233 | 1.341      | 1.454                 | 2.563       |
| 99/01         | 47,960 | 1.671  | 37,792 | 1.876  | 496,620 | 1.279  | 3,509  | 2.610  | 585,881 | 1.358      | 1.553                 | 2.564       |
| 99/02         | 36,227 | 1.668  | 28,580 | 1.963  | 284,119 | 1.510  | 3,428  | 2.553  | 352,354 | 1.573      | 1.573                 | 2.564       |
| 99/03         | 51,717 | 1.640  | 49,606 | 1.861  | 449,999 | 1.437  | 5,266  | 2.455  | 556,588 | 1.502      | 1.520                 | 2.564       |
| 99/04         | 48,430 | 1.635  | 41,317 | 1.816  | 446,365 | 1.330  | 10,264 | 1.968  | 546,376 | 1.404      | 1.452                 | 2.568       |
| 較上月增減         | -3,287 | -0.005 | -8,289 | -0.045 | -3,634  | -0.107 | 4,998  | -0.487 | -10,212 | -0.098     | -0.068                | 0.004       |

\*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。