

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/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<br>款之加權平<br>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 |                       |             |
| 93        | 297,457 | 2.401  | 266,075 | 2.427  | 4,394,269 | 2.186 | 102,288 | 3.595 | 5,060,097 | 2.240      | 2.342                 | 3.516       |
| 94        | 335,437 | 2.292  | 294,203 | 2.563  | 4,491,283 | 2.267 | 107,321 | 3.568 | 5,228,236 | 2.312      | 2.340                 | 3.845       |
| 95        | 514,488 | 2.267  | 381,533 | 2.682  | 5,502,985 | 2.341 | 94,018  | 3.326 | 6,493,026 | 2.370      | 2.409                 | 4.115       |
| 96        | 494,551 | 2.435  | 308,588 | 3.051  | 6,491,063 | 2.686 | 101,354 | 3.458 | 7,395,555 | 2.696      | 2.723                 | 4.313       |
| 97        | 473,258 | 2.754  | 372,974 | 3.119  | 7,611,810 | 2.783 | 98,052  | 3.429 | 8,556,095 | 2.804      | 2.818                 | 4.205       |
| 98        | 566,178 | 1.795  | 408,675 | 2.028  | 5,864,784 | 1.421 | 75,542  | 2.334 | 6,915,179 | 1.497      | 1.589                 | 2.563       |
| 99        | 564,687 | 1.690  | 786,899 | 1.726  | 5,555,030 | 1.370 | 76,614  | 2.201 | 6,983,230 | 1.445      | 1.487                 | 2.676       |
| 100       | 595,885 | 1.834  | 585,185 | 2.069  | 6,391,794 | 1.449 | 72,912  | 2.470 | 7,645,776 | 1.536      | 1.567                 | 2.882       |
| 101       | 539,322 | 1.894  | 520,076 | 2.116  | 6,585,141 | 1.542 | 63,253  | 2.704 | 7,707,792 | 1.615      | 1.676                 | 2.883       |
| 102       | 539,532 | 1.948  | 586,565 | 2.213  | 5,911,436 | 1.614 | 73,180  | 2.746 | 7,110,713 | 1.700      | 1.745                 | 2.882       |
| 103       | 502,352 | 1.963  | 598,569 | 2.132  | 5,952,671 | 1.595 | 70,280  | 2.768 | 7,123,872 | 1.678      | 1.742                 | 2.883       |
| 104       | 446,366 | 1.952  | 563,449 | 2.196  | 5,859,034 | 1.585 | 72,189  | 2.742 | 6,941,038 | 1.670      | 1.729                 | 2.829       |
| 102/6     | 40,117  | 1.950  | 52,213  | 2.217  | 513,333   | 1.631 | 4,854   | 2.691 | 610,517   | 1.710      | 1.710                 | 2.883       |
| 102/7     | 50,346  | 1.950  | 55,787  | 2.312  | 507,213   | 1.568 | 5,540   | 2.743 | 618,886   | 1.677      | 1.800                 | 2.882       |
| 102/8     | 43,033  | 1.947  | 49,010  | 2.232  | 417,122   | 1.686 | 4,575   | 2.741 | 513,740   | 1.769      | 1.798                 | 2.882       |
| 102/9     | 44,339  | 1.942  | 50,535  | 2.179  | 550,314   | 1.600 | 4,583   | 2.660 | 649,771   | 1.676      | 1.676                 | 2.882       |
| 102/10    | 43,179  | 1.945  | 46,352  | 2.210  | 460,710   | 1.654 | 5,530   | 2.716 | 555,771   | 1.733      | 1.762                 | 2.882       |
| 102/11    | 54,467  | 1.935  | 54,071  | 2.142  | 427,872   | 1.675 | 10,211  | 2.698 | 546,621   | 1.766      | 1.805                 | 2.882       |
| 102/12    | 66,389  | 1.934  | 74,508  | 2.191  | 630,544   | 1.588 | 9,778   | 2.698 | 781,219   | 1.689      | 1.689                 | 2.882       |
| 103/1     | 50,423  | 1.963  | 49,811  | 2.289  | 549,964   | 1.486 | 4,247   | 2.902 | 654,445   | 1.593      | 1.754                 | 2.883       |
| 103/2     | 31,296  | 1.970  | 34,814  | 2.272  | 371,083   | 1.597 | 2,777   | 2.882 | 439,970   | 1.685      | 1.771                 | 2.883       |
| 103/3     | 44,354  | 1.967  | 52,041  | 2.148  | 550,762   | 1.527 | 4,972   | 2.737 | 652,129   | 1.616      | 1.705                 | 2.883       |
| 103/4     | 45,943  | 1.956  | 49,057  | 2.123  | 502,825   | 1.578 | 10,215  | 2.662 | 608,040   | 1.669      | 1.825                 | 2.883       |
| 103/5     | 46,540  | 1.961  | 48,702  | 2.157  | 423,799   | 1.703 | 7,737   | 2.703 | 526,778   | 1.782      | 1.801                 | 2.883       |
| 103/6     | 47,732  | 1.956  | 54,346  | 2.105  | 504,840   | 1.633 | 4,793   | 2.707 | 611,711   | 1.708      | 1.726                 | 2.883       |
| 103/7     | 44,726  | 1.958  | 50,281  | 2.223  | 458,238   | 1.694 | 4,543   | 2.766 | 557,788   | 1.771      | 1.783                 | 2.883       |
| 103/8     | 40,439  | 1.963  | 47,223  | 2.153  | 463,580   | 1.643 | 5,689   | 2.597 | 556,931   | 1.719      | 1.739                 | 2.883       |
| 103/9     | 37,961  | 1.972  | 51,077  | 2.136  | 630,537   | 1.446 | 4,189   | 2.876 | 723,764   | 1.530      | 1.611                 | 2.883       |
| 103/10    | 34,574  | 1.977  | 54,537  | 2.135  | 459,548   | 1.685 | 4,444   | 2.910 | 553,103   | 1.757      | 1.758                 | 2.883       |
| 103/11    | 36,481  | 1.959  | 33,622  | 2.153  | 422,045   | 1.661 | 9,149   | 2.779 | 501,297   | 1.737      | 1.765                 | 2.883       |
| 103/12    | 41,883  | 1.962  | 73,058  | 1.865  | 615,450   | 1.595 | 7,525   | 2.889 | 737,916   | 1.655      | 1.720                 | 2.883       |
| 104/1     | 31,961  | 1.985  | 44,415  | 2.178  | 496,416   | 1.541 | 3,838   | 2.980 | 576,630   | 1.624      | 1.688                 | 2.883       |
| 104/2     | 24,049  | 1.984  | 38,842  | 2.213  | 409,091   | 1.549 | 3,008   | 3.062 | 474,990   | 1.635      | 1.773                 | 2.883       |
| 104/3     | 32,153  | 1.990  | 50,979  | 2.172  | 582,411   | 1.544 | 5,178   | 2.654 | 670,721   | 1.621      | 1.728                 | 2.883       |
| 104/4     | 30,948  | 1.986  | 43,455  | 2.233  | 400,515   | 1.734 | 8,505   | 2.803 | 483,423   | 1.814      | 1.837                 | 2.883       |
| 104/5     | 32,575  | 1.981  | 33,510  | 2.277  | 401,881   | 1.732 | 6,881   | 2.788 | 474,847   | 1.803      | 1.825                 | 2.883       |
| 104/6     | 33,916  | 1.983  | 49,745  | 2.228  | 496,119   | 1.699 | 4,810   | 2.806 | 584,590   | 1.769      | 1.780                 | 2.883       |
| 104/7     | 35,377  | 1.976  | 47,112  | 2.284  | 464,537   | 1.560 | 4,926   | 2.775 | 551,952   | 1.659      | 1.814                 | 2.883       |
| 104/8     | 32,344  | 1.974  | 35,234  | 2.258  | 424,208   | 1.648 | 5,267   | 2.663 | 497,053   | 1.723      | 1.804                 | 2.883       |
| 104/9     | 31,742  | 1.964  | 41,612  | 2.140  | 567,162   | 1.502 | 4,874   | 2.695 | 645,390   | 1.575      | 1.627                 | 2.883       |
| 104/10    | 36,895  | 1.911  | 43,581  | 2.146  | 461,412   | 1.586 | 5,609   | 2.748 | 547,497   | 1.664      | 1.731                 | 2.857       |
| 104/11    | 38,035  | 1.906  | 56,211  | 2.208  | 527,856   | 1.544 | 10,228  | 2.637 | 632,330   | 1.642      | 1.659                 | 2.829       |
| 104/12    | 86,371  | 1.895  | 78,753  | 2.103  | 627,426   | 1.484 | 9,065   | 2.626 | 801,615   | 1.602      | 1.615                 | 2.829       |
| 105/1     | 36,831  | 1.852  | 58,260  | 1.973  | 519,912   | 1.393 | 4,540   | 2.694 | 619,543   | 1.485      | 1.614                 | 2.802       |
| 105/2     | 21,696  | 1.835  | 32,906  | 2.053  | 393,469   | 1.473 | 3,087   | 2.647 | 451,158   | 1.541      | 1.593                 | 2.760       |
| 105/3     | 34,677  | 1.816  | 60,064  | 2.049  | 521,865   | 1.502 | 5,823   | 2.690 | 622,429   | 1.583      | 1.703                 | 2.760       |
| 105/4     | 35,809  | 1.740  | 34,393  | 2.045  | 424,893   | 1.478 | 9,252   | 2.611 | 504,347   | 1.556      | 1.685                 | 2.714       |
| 105/5     | 41,297  | 1.731  | 42,805  | 2.006  | 443,838   | 1.471 | 7,735   | 2.619 | 535,675   | 1.551      | 1.642                 | 2.686       |
| 105/6     | 39,209  | 1.724  | 51,126  | 1.930  | 492,523   | 1.523 | 5,374   | 2.733 | 588,232   | 1.583      | 1.583                 | 2.686       |
| 較上月增減     | -2,088  | -0.007 | 8,321   | -0.076 | 48,685    | 0.052 | -2,361  | 0.114 | 52,557    | 0.032      | -0.059                | 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。