

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 |                       |             |
| 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       |
| 99/05     | 48,668 | 1.616 | 258,173 | 1.402 | 410,895  | 1.403 | 10,482 | 1.929 | 728,218 | 1.423      | 1.424                 | 2.568       |
| 99/06     | 48,968 | 1.649 | 49,978  | 1.846 | 468,391  | 1.385 | 5,919  | 2.353 | 573,256 | 1.459      | 1.468                 | 2.568       |
| 99/07     | 48,140 | 1.679 | 46,832  | 1.825 | 411,020  | 1.429 | 4,521  | 2.444 | 510,513 | 1.499      | 1.499                 | 2.592       |
| 99/08     | 39,192 | 1.699 | 52,216  | 1.889 | 454,460  | 1.334 | 5,008  | 2.372 | 550,876 | 1.422      | 1.509                 | 2.628       |
| 99/09     | 42,699 | 1.745 | 53,760  | 1.833 | 468,690  | 1.384 | 4,664  | 2.488 | 569,813 | 1.464      | 1.464                 | 2.628       |
| 99/10     | 43,513 | 1.764 | 38,616  | 1.948 | 425,335  | 1.431 | 3,540  | 2.473 | 511,004 | 1.505      | 1.505                 | 2.648       |
| 99/11     | 50,599 | 1.775 | 58,977  | 1.875 | 526,499  | 1.336 | 11,028 | 1.999 | 647,103 | 1.430      | 1.465                 | 2.672       |
| 99/12     | 58,574 | 1.739 | 71,052  | 1.983 | 712,637  | 1.297 | 8,985  | 2.018 | 851,248 | 1.392      | 1.482                 | 2.676       |
| 100/1     | 61,447 | 1.760 | 54,988  | 1.918 | 592,667  | 1.335 | 3,616  | 2.519 | 712,718 | 1.422      | 1.520                 | 2.688       |
| 100/2     | 30,532 | 1.780 | 31,284  | 2.017 | 382,867  | 1.347 | 2,385  | 2.465 | 447,068 | 1.429      | 1.468                 | 2.718       |
| 100/3     | 62,585 | 1.767 | 48,778  | 1.937 | 528,627  | 1.406 | 5,449  | 2.501 | 645,439 | 1.490      | 1.507                 | 2.718       |
| 100/4     | 51,142 | 1.785 | 35,389  | 2.075 | 428,497  | 1.491 | 11,471 | 2.262 | 526,499 | 1.577      | 1.577                 | 2.730       |
| 100/5     | 51,666 | 1.826 | 42,648  | 1.970 | 550,041  | 1.385 | 8,637  | 2.216 | 652,992 | 1.470      | 1.494                 | 2.766       |
| 100/6     | 49,013 | 1.827 | 54,411  | 1.965 | 552,523  | 1.451 | 4,424  | 2.903 | 660,371 | 1.529      | 1.549                 | 2.784       |
| 100/7     | 55,283 | 1.867 | 49,297  | 2.043 | 474,909  | 1.525 | 3,776  | 2.988 | 583,265 | 1.611      | 1.621                 | 2.807       |
| 100/8     | 48,511 | 1.883 | 65,790  | 2.588 | 537,653  | 1.506 | 4,434  | 2.743 | 656,388 | 1.650      | 1.650                 | 2.855       |
| 100/9     | 48,775 | 1.878 | 59,937  | 2.046 | 543,996  | 1.518 | 4,309  | 2.829 | 657,017 | 1.602      | 1.608                 | 2.855       |
| 100/10    | 44,027 | 1.889 | 38,502  | 2.088 | 509,827  | 1.533 | 4,032  | 2.847 | 596,388 | 1.605      | 1.606                 | 2.882       |
| 100/11    | 44,714 | 1.888 | 40,913  | 2.067 | 598,702  | 1.433 | 11,303 | 2.217 | 695,632 | 1.511      | 1.526                 | 2.882       |
| 100/12    | 48,190 | 1.881 | 63,248  | 1.971 | 691,485  | 1.456 | 9,076  | 2.353 | 811,999 | 1.531      | 1.644                 | 2.882       |
| 101/01    | 32,884 | 1.888 | 37,928  | 2.184 | 661,259  | 1.435 | 3,266  | 2.897 | 735,337 | 1.501      | 1.631                 | 2.887       |
| 101/02    | 33,454 | 1.899 | 51,689  | 1.776 | 485,983  | 1.473 | 2,654  | 3.188 | 573,780 | 1.534      | 1.611                 | 2.887       |
| 101/03    | 48,419 | 1.894 | 49,744  | 2.100 | 597,484  | 1.513 | 3,420  | 2.995 | 699,067 | 1.588      | 1.637                 | 2.887       |
| 101/04    | 51,559 | 1.881 | 35,085  | 2.171 | 561,237  | 1.519 | 8,450  | 2.198 | 656,331 | 1.591      | 1.709                 | 2.887       |
| 101/05    | 55,391 | 1.888 | 39,570  | 2.179 | 457,000  | 1.628 | 7,087  | 2.331 | 559,048 | 1.701      | 1.716                 | 2.887       |
| 較上月增減     | 3,832  | 0.007 | 4,485   | 0.008 | -104,237 | 0.109 | -1,363 | 0.133 | -97,283 | 0.110      | 0.007                 | 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111月起調整為台銀、合庫銀、土銀、華銀及一銀。