

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        |            | 不合國庫借<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 |                       |             |
| 91        | 237,458 | 4.401  | 153,602 | 3.807  | 3,962,265 | 3.996  | 50,805  | 6.600  | 4,404,130 | 4.041      | --                    | 7.100       |
| 92        | 237,393 | 2.979  | 160,050 | 3.076  | 3,868,615 | 2.754  | 121,542 | 3.531  | 4,387,596 | 2.799      | --                    | 3.429       |
| 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       |
| 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       |
| 101/06    | 51,387  | 1.879  | 53,128  | 2.191  | 489,117   | 1.604  | 3,284   | 2.955  | 596,916   | 1.686      | 1.691                 | 2.887       |
| 101/07    | 55,726  | 1.892  | 39,801  | 2.192  | 548,242   | 1.516  | 3,138   | 3.087  | 646,907   | 1.596      | 1.705                 | 2.927       |
| 101/08    | 45,778  | 1.903  | 38,879  | 2.183  | 466,597   | 1.725  | 3,297   | 3.078  | 554,551   | 1.779      | 1.779                 | 2.923       |
| 101/09    | 37,377  | 1.897  | 32,736  | 2.109  | 562,230   | 1.510  | 5,552   | 2.450  | 637,895   | 1.572      | 1.650                 | 2.915       |
| 較上月增減     | -8,401  | -0.006 | -6,143  | -0.074 | 95,633    | -0.215 | 2,255   | -0.628 | 83,344    | -0.207     | -0.129                | -0.008      |

\*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。