

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 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 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		
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
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
101/8	45,778	1.903	38,879	2.183	466,597	1.725	3,297	3.078	554,551	1.779	1.779	2.923
101/9	37,377	1.897	32,736	2.109	562,230	1.510	5,552	2.450	637,895	1.572	1.650	2.915
101/10	40,143	1.896	37,175	2.317	501,343	1.648	3,679	2.998	582,340	1.717	1.717	2.891
101/11	41,781	1.905	40,083	2.114	491,808	1.620	10,334	2.780	584,006	1.694	1.696	2.883
101/12	45,423	1.912	64,258	2.030	762,841	1.438	9,092	2.739	881,614	1.519	1.599	2.883
102/1	45,315	1.947	42,572	2.138	557,227	1.533	3,595	3.137	648,709	1.611	1.723	2.883
102/2	25,708	1.969	29,586	2.245	393,702	1.600	2,661	2.920	451,657	1.672	1.717	2.883
102/3	39,640	1.948	43,878	2.170	587,285	1.514	4,291	2.857	675,094	1.591	1.681	2.883
102/4	41,377	1.946	45,483	2.272	446,752	1.670	8,916	2.724	542,528	1.759	1.797	2.883
102/5	45,622	1.980	42,570	2.258	419,362	1.728	8,646	2.711	516,200	1.810	1.840	2.883
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	2.877
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
較上月增減	5,153	-0.053	1,969	0.006	-105,750	0.084	735	0.053	-97,893	0.089	0.104	-0.020

*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。