

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	購置貸款		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		
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
較上月增減	3,140	-0.013	-14,659	0.071	-36,247	0.006	5,030	-0.797	-42,736	0.003	0.072	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。