

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 | 基準放款<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 |                       |             |
| 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       |
| 105       | 435,688 | 1.724  | 644,568 | 1.937 | 6,150,727 | 1.387 | 74,501 | 2.577  | 7,305,484 | 1.468      | 1.560                 | 2.631       |
| 106       | 461,400 | 1.646  | 532,512 | 1.932 | 6,536,808 | 1.343 | 73,877 | 2.497  | 7,604,597 | 1.414      | 1.472                 | 2.632       |
| 107       | 494,136 | 1.626  | 646,174 | 1.838 | 7,097,611 | 1.299 | 73,903 | 2.431  | 8,311,824 | 1.370      | 1.414                 | 2.631       |
| 108       | 592,553 | 1.621  | 800,047 | 1.813 | 7,184,557 | 1.308 | 74,274 | 2.434  | 8,651,431 | 1.386      | 1.409                 | 2.631       |
| 106/5     | 34,366  | 1.655  | 48,621  | 1.956 | 497,088   | 1.401 | 7,784  | 2.395  | 587,859   | 1.475      | 1.515                 | 2.630       |
| 106/6     | 46,737  | 1.647  | 53,331  | 1.922 | 645,404   | 1.282 | 5,432  | 2.630  | 750,904   | 1.360      | 1.387                 | 2.630       |
| 106/7     | 38,880  | 1.642  | 38,560  | 1.929 | 522,654   | 1.287 | 4,697  | 2.640  | 604,791   | 1.361      | 1.475                 | 2.631       |
| 106/8     | 42,563  | 1.638  | 45,844  | 1.917 | 524,506   | 1.391 | 5,004  | 2.578  | 617,917   | 1.457      | 1.504                 | 2.631       |
| 106/9     | 39,956  | 1.633  | 55,552  | 1.915 | 604,715   | 1.355 | 5,060  | 2.584  | 705,283   | 1.424      | 1.467                 | 2.631       |
| 106/10    | 37,794  | 1.627  | 39,489  | 1.948 | 452,695   | 1.443 | 4,732  | 2.580  | 534,710   | 1.503      | 1.503                 | 2.632       |
| 106/11    | 48,095  | 1.630  | 47,956  | 1.928 | 520,045   | 1.356 | 10,639 | 2.310  | 626,735   | 1.437      | 1.472                 | 2.632       |
| 106/12    | 48,572  | 1.632  | 61,187  | 1.873 | 661,426   | 1.353 | 8,589  | 2.369  | 779,774   | 1.422      | 1.448                 | 2.632       |
| 107/1     | 47,582  | 1.635  | 43,777  | 1.946 | 606,869   | 1.227 | 4,939  | 2.625  | 703,167   | 1.309      | 1.390                 | 2.631       |
| 107/2     | 28,812  | 1.633  | 38,389  | 1.868 | 503,466   | 1.226 | 3,890  | 2.416  | 574,557   | 1.297      | 1.411                 | 2.631       |
| 107/3     | 44,536  | 1.628  | 49,918  | 1.916 | 654,575   | 1.244 | 5,456  | 2.498  | 754,485   | 1.320      | 1.424                 | 2.631       |
| 107/4     | 34,098  | 1.629  | 51,050  | 1.939 | 456,521   | 1.399 | 8,474  | 2.309  | 550,143   | 1.477      | 1.504                 | 2.631       |
| 107/5     | 44,863  | 1.627  | 66,686  | 1.833 | 510,083   | 1.388 | 7,982  | 2.312  | 629,614   | 1.464      | 1.520                 | 2.631       |
| 107/6     | 41,339  | 1.624  | 57,605  | 1.820 | 708,374   | 1.232 | 5,213  | 2.392  | 812,531   | 1.301      | 1.313                 | 2.631       |
| 107/7     | 41,150  | 1.620  | 43,941  | 1.924 | 504,163   | 1.393 | 5,407  | 2.405  | 594,661   | 1.457      | 1.489                 | 2.635       |
| 107/8     | 36,850  | 1.626  | 50,176  | 1.913 | 521,304   | 1.382 | 5,145  | 2.438  | 613,475   | 1.449      | 1.466                 | 2.635       |
| 107/9     | 38,680  | 1.620  | 49,120  | 1.887 | 624,971   | 1.310 | 4,432  | 2.445  | 717,203   | 1.374      | 1.397                 | 2.635       |
| 107/10    | 46,074  | 1.627  | 58,851  | 1.856 | 588,600   | 1.279 | 5,441  | 2.466  | 698,966   | 1.360      | 1.418                 | 2.631       |
| 107/11    | 44,236  | 1.626  | 53,795  | 1.923 | 683,015   | 1.262 | 10,220 | 2.283  | 791,266   | 1.341      | 1.363                 | 2.631       |
| 107/12    | 45,916  | 1.617  | 82,866  | 1.484 | 735,670   | 1.313 | 7,304  | 2.739  | 871,756   | 1.358      | 1.358                 | 2.631       |
| 108/1     | 49,483  | 1.629  | 62,601  | 1.875 | 828,560   | 1.165 | 5,601  | 2.665  | 946,245   | 1.245      | 1.341                 | 2.632       |
| 108/2     | 34,565  | 1.638  | 41,299  | 1.942 | 473,035   | 1.280 | 2,989  | 2.407  | 551,888   | 1.358      | 1.413                 | 2.632       |
| 108/3     | 46,482  | 1.627  | 61,628  | 1.951 | 670,642   | 1.260 | 4,910  | 2.414  | 783,662   | 1.344      | 1.371                 | 2.632       |
| 108/4     | 47,635  | 1.622  | 68,822  | 1.622 | 500,318   | 1.389 | 8,619  | 2.303  | 625,394   | 1.445      | 1.479                 | 2.631       |
| 108/5     | 52,379  | 1.622  | 67,402  | 1.838 | 494,415   | 1.393 | 8,132  | 2.345  | 622,328   | 1.473      | 1.473                 | 2.631       |
| 108/6     | 48,384  | 1.621  | 69,939  | 1.829 | 739,047   | 1.246 | 5,069  | 2.468  | 862,439   | 1.322      | 1.322                 | 2.631       |
| 108/7     | 63,709  | 1.619  | 59,018  | 1.877 | 524,761   | 1.383 | 5,252  | 2.486  | 652,740   | 1.459      | 1.475                 | 2.636       |
| 108/8     | 38,386  | 1.624  | 53,037  | 1.792 | 478,667   | 1.375 | 5,076  | 2.552  | 575,166   | 1.440      | 1.440                 | 2.636       |
| 108/9     | 45,702  | 1.615  | 63,044  | 1.889 | 597,486   | 1.312 | 4,516  | 2.528  | 710,748   | 1.390      | 1.415                 | 2.636       |
| 108/10    | 55,108  | 1.615  | 66,952  | 1.859 | 591,375   | 1.355 | 5,070  | 2.610  | 718,505   | 1.431      | 1.431                 | 2.631       |
| 108/11    | 50,313  | 1.617  | 86,536  | 1.817 | 562,841   | 1.320 | 9,802  | 2.311  | 709,492   | 1.415      | 1.415                 | 2.631       |
| 108/12    | 60,407  | 1.608  | 99,769  | 1.633 | 723,410   | 1.335 | 9,238  | 2.385  | 892,824   | 1.398      | 1.398                 | 2.631       |
| 109/1     | 38,263  | 1.617  | 63,721  | 1.775 | 642,115   | 1.222 | 4,088  | 2.688  | 748,187   | 1.297      | 1.307                 | 2.631       |
| 109/2     | 46,350  | 1.611  | 58,950  | 1.858 | 473,222   | 1.355 | 4,139  | 2.495  | 582,661   | 1.434      | 1.443                 | 2.631       |
| 109/3     | 53,686  | 1.593  | 87,145  | 1.803 | 774,940   | 1.203 | 6,697  | 2.332  | 922,468   | 1.291      | 1.319                 | 2.631       |
| 109/4     | 49,325  | 1.381  | 67,878  | 1.657 | 554,683   | 1.252 | 11,372 | 1.932  | 683,258   | 1.313      | 1.323                 | 2.577       |
| 109/5     | 44,277  | 1.349  | 67,794  | 1.661 | 500,586   | 1.255 | 32,893 | 1.889  | 645,550   | 1.336      | 1.391                 | 2.477       |
| 較上月增減     | -5,048  | -0.032 | -84     | 0.004 | -54,097   | 0.003 | 21,521 | -0.043 | -37,708   | 0.023      | 0.068                 | -0.100      |

\*91年12月前係指基本放款利率，自92年1月起改採基準放款利率。

\*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。