

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<br>借款之加<br>權平均利<br>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       |
| 109       | 629,497 | 1.415  | 954,359 | 1.665 | 7,241,131 | 1.196 | 117,804 | 2.054 | 8,942,791 | 1.273      | 1.302                     | 2.442       |
| 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       |
| 109/6     | 52,472  | 1.359  | 94,368  | 1.607 | 844,848   | 1.052 | 17,641  | 1.918 | 1,009,329 | 1.135      | 1.232                     | 2.477       |
| 109/7     | 54,753  | 1.359  | 75,916  | 1.649 | 567,913   | 1.209 | 5,838   | 2.146 | 704,420   | 1.275      | 1.288                     | 2.441       |
| 109/8     | 57,490  | 1.359  | 58,508  | 1.665 | 511,708   | 1.208 | 4,909   | 2.205 | 632,615   | 1.272      | 1.283                     | 2.441       |
| 109/9     | 55,346  | 1.359  | 83,822  | 1.590 | 643,529   | 1.173 | 5,431   | 2.233 | 788,128   | 1.237      | 1.268                     | 2.441       |
| 109/10    | 51,244  | 1.367  | 86,992  | 1.435 | 543,340   | 1.165 | 5,027   | 2.210 | 686,603   | 1.222      | 1.225                     | 2.442       |
| 109/11    | 57,954  | 1.361  | 85,574  | 1.601 | 533,655   | 1.174 | 10,053  | 2.037 | 687,236   | 1.256      | 1.270                     | 2.442       |
| 109/12    | 68,337  | 1.356  | 123,691 | 1.739 | 650,592   | 1.188 | 9,716   | 2.056 | 852,336   | 1.291      | 1.316                     | 2.442       |
| 較上月增減     | 10,383  | -0.005 | 38,117  | 0.138 | 116,937   | 0.014 | -337    | 0.019 | 165,100   | 0.035      | 0.046                     | 0.000       |

\*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。