

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 |                       |             |
| 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       |
| 110       | 708,814 | 1.354 | 962,229 | 1.569  | 7,159,449 | 1.123 | 106,316 | 2.038 | 8,936,808 | 1.200      | 1.258                 | 2.442       |
| 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       |
| 110/1     | 58,071  | 1.362 | 84,310  | 1.615  | 558,445   | 1.126 | 4,810   | 2.329 | 705,636   | 1.212      | 1.232                 | 2.441       |
| 110/2     | 37,718  | 1.367 | 58,442  | 1.598  | 465,341   | 1.119 | 4,552   | 2.129 | 566,053   | 1.193      | 1.269                 | 2.441       |
| 110/3     | 56,883  | 1.357 | 77,030  | 1.626  | 621,080   | 1.142 | 6,370   | 2.171 | 761,363   | 1.215      | 1.277                 | 2.441       |
| 110/4     | 56,195  | 1.357 | 75,876  | 1.628  | 493,533   | 1.239 | 9,456   | 2.054 | 635,060   | 1.308      | 1.336                 | 2.441       |
| 110/5     | 65,959  | 1.350 | 83,430  | 1.590  | 540,769   | 1.197 | 8,334   | 2.097 | 698,492   | 1.269      | 1.369                 | 2.441       |
| 110/6     | 66,718  | 1.353 | 87,013  | 1.590  | 757,142   | 0.987 | 26,822  | 1.935 | 937,695   | 1.096      | 1.342                 | 2.441       |
| 110/7     | 50,334  | 1.349 | 70,582  | 1.587  | 572,708   | 1.148 | 10,903  | 2.020 | 704,527   | 1.220      | 1.227                 | 2.441       |
| 110/8     | 43,501  | 1.349 | 73,368  | 1.581  | 533,080   | 1.194 | 5,432   | 2.140 | 655,381   | 1.255      | 1.255                 | 2.441       |
| 110/9     | 55,552  | 1.346 | 74,841  | 1.543  | 597,378   | 1.166 | 5,060   | 2.075 | 732,831   | 1.224      | 1.253                 | 2.441       |
| 110/10    | 62,956  | 1.351 | 67,533  | 1.531  | 576,645   | 1.097 | 5,134   | 2.093 | 712,268   | 1.167      | 1.191                 | 2.442       |
| 110/11    | 71,906  | 1.351 | 82,003  | 1.562  | 680,473   | 1.039 | 9,999   | 1.961 | 844,381   | 1.127      | 1.184                 | 2.442       |
| 110/12    | 83,021  | 1.355 | 127,801 | 1.453  | 762,855   | 1.111 | 9,444   | 1.974 | 983,121   | 1.184      | 1.208                 | 2.442       |
| 111/1     | 68,861  | 1.359 | 86,592  | 1.532  | 745,509   | 1.000 | 5,841   | 2.074 | 906,803   | 1.085      | 1.161                 | 2.442       |
| 111/2     | 40,943  | 1.367 | 59,457  | 1.641  | 460,031   | 1.081 | 3,402   | 2.075 | 563,833   | 1.167      | 1.237                 | 2.442       |
| 111/3     | 73,488  | 1.378 | 95,679  | 1.632  | 668,713   | 1.227 | 6,735   | 2.171 | 844,615   | 1.293      | 1.351                 | 2.442       |
| 較上月增減     | 32,545  | 0.011 | 36,222  | -0.009 | 208,682   | 0.146 | 3,333   | 0.096 | 280,782   | 0.126      | 0.114                 | 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。