

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>借款之加權<br>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 |                       |             |
| 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       |
| 111       | 707,212 | 1.626 | 945,106 | 1.841 | 9,536,257 | 1.385 | 76,854  | 2.466  | 11,265,429 | 1.446      | 1.483                 | 2.837       |
| 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       |
| 111/4     | 61,478  | 1.561 | 68,333  | 1.806 | 562,774   | 1.345 | 9,613   | 2.256  | 702,198    | 1.421      | 1.557                 | 2.498       |
| 111/5     | 68,581  | 1.601 | 85,520  | 1.558 | 597,864   | 1.387 | 7,616   | 2.356  | 759,581    | 1.435      | 1.486                 | 2.598       |
| 111/6     | 60,698  | 1.614 | 77,191  | 1.905 | 859,838   | 1.379 | 5,465   | 2.521  | 1,003,192  | 1.440      | 1.513                 | 2.598       |
| 111/7     | 55,893  | 1.703 | 77,808  | 1.883 | 760,396   | 1.409 | 5,146   | 2.592  | 899,243    | 1.475      | 1.475                 | 2.642       |
| 111/8     | 50,652  | 1.729 | 69,466  | 2.034 | 938,438   | 1.344 | 5,563   | 2.626  | 1,064,119  | 1.415      | 1.420                 | 2.718       |
| 111/9     | 54,721  | 1.731 | 67,151  | 2.023 | 995,263   | 1.390 | 4,987   | 2.709  | 1,122,122  | 1.451      | 1.456                 | 2.718       |
| 111/10    | 47,272  | 1.827 | 75,279  | 1.997 | 873,913   | 1.479 | 5,220   | 2.792  | 1,001,684  | 1.541      | 1.541                 | 2.788       |
| 111/11    | 60,130  | 1.851 | 88,299  | 1.900 | 979,374   | 1.543 | 9,514   | 2.616  | 1,137,317  | 1.596      | 1.596                 | 2.837       |
| 111/12    | 64,495  | 1.864 | 94,331  | 2.207 | 1,094,144 | 1.696 | 7,752   | 2.762  | 1,260,722  | 1.749      | 1.750                 | 2.837       |
| 112/1     | 36,954  | 1.953 | 65,035  | 2.270 | 1,018,502 | 1.626 | 3,704   | 3.063  | 1,124,195  | 1.679      | 1.684                 | 2.893       |
| 112/2     | 46,265  | 1.980 | 70,837  | 2.224 | 902,578   | 1.641 | 4,233   | 2.915  | 1,023,913  | 1.702      | 1.717                 | 2.969       |
| 112/3     | 58,375  | 1.985 | 75,858  | 2.304 | 1,207,660 | 1.701 | 6,814   | 2.914  | 1,348,707  | 1.753      | 1.789                 | 2.969       |
| 較上月增減     | 12,110  | 0.005 | 5,021   | 0.080 | 305,082   | 0.060 | 2,581   | -0.001 | 324,794    | 0.051      | 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。