

### 三、金融 最新更新日期為：2026 年 7 月 31 日

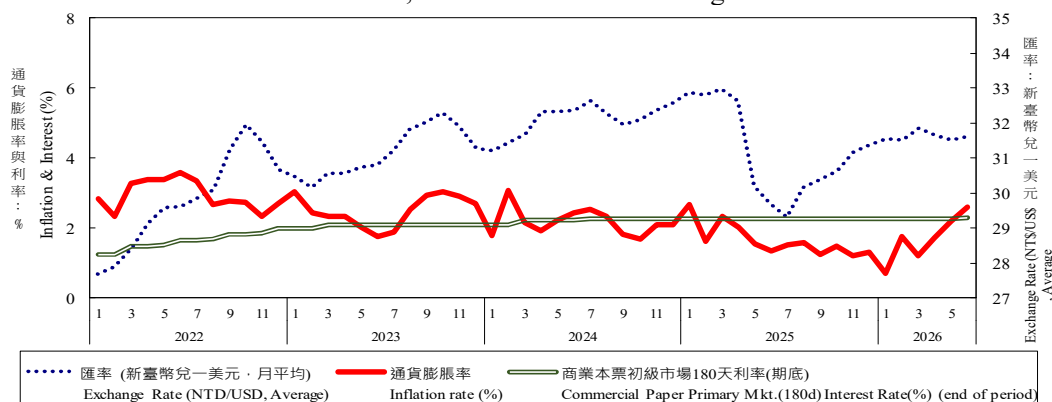
2026 年 7 月新臺幣兌美元匯率呈現微降趨勢，月底以 32.292 元作收，平均匯率 32.207 元，較 2026 年 6 月貶值 1.83%。2026 年 7 月臺股集中交易市場發行量加權股價指數平均為 44,366.3 點，較 2026 年 6 月之 45,392.5 點減少 1,026.2 點，減少 2.26%。

表五：物價與金融概況 (2/2)

Table 5.2 Price Index and Financial Indicators

利率、通貨膨脹率與匯率

Interest Rate, Inflation Rate and Exchange Rate



| 年與月<br>Year & Month | 一個月期存款<br>牌告利率(月底)<br>1-Month Deposits<br>Rates(%)<br>(end of period) | 五大銀行存放款<br>平均利率：基準<br>放款利率(月底)<br>Rates by five<br>major banks: Base<br>lending rates (%)<br>(end of period) | 商業本票<br>初級市場<br>180天利率(月底)<br>Commercial Paper<br>Primary Mkt.(180d)<br>Interest Rate<br>(%) (end of period) | 股價指數 (平均)<br>TAIEX: TSEC weighted index<br>(Average) |                                     | 匯 率 (平均)<br>Exchange Rate (Average) |                        |
|---------------------|-----------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------|------------------------------------------------------|-------------------------------------|-------------------------------------|------------------------|
|                     |                                                                       |                                                                                                              |                                                                                                              | 指數<br>Index                                          | 年增率<br>Annual<br>Growth Rate<br>(%) | 新臺幣<br>兌一美元<br>NTD/USD              | 新臺幣<br>兌一日圓<br>JPY/NTD |
| 2020                | 0.35                                                                  | 2.44                                                                                                         | 1.27                                                                                                         | 12,047                                               | 11.90                               | 29.58                               | 0.2770                 |
| 2021                | 0.35                                                                  | 2.44                                                                                                         | 1.26                                                                                                         | 16,901                                               | 40.30                               | 28.02                               | 0.2553                 |
| 2022                | 0.98                                                                  | 2.84                                                                                                         | 2.01                                                                                                         | 15,713                                               | -7.03                               | 29.78                               | 0.2264                 |
| 2023                | 1.10                                                                  | 3.13                                                                                                         | 2.10                                                                                                         | 16,321                                               | 3.86                                | 31.15                               | 0.2217                 |
| 2024                | 1.23                                                                  | 3.26                                                                                                         | 2.25                                                                                                         | 21,321                                               | 30.64                               | 32.11                               | 0.2121                 |
| 2025                | 1.23                                                                  | 3.27                                                                                                         | 2.25                                                                                                         | 23,886                                               | 12.03                               | 31.17                               | 0.2082                 |
| 2024 1              | 1.10                                                                  | 3.14                                                                                                         | 2.10                                                                                                         | 17,668                                               | 19.89                               | 31.22                               | 0.2129                 |
| 2                   | 1.10                                                                  | 3.14                                                                                                         | 2.10                                                                                                         | 18,612                                               | 19.85                               | 31.44                               | 0.2104                 |
| 3                   | 1.23                                                                  | 3.14                                                                                                         | 2.23                                                                                                         | 19,843                                               | 26.77                               | 31.69                               | 0.2118                 |
| 4                   | 1.23                                                                  | 3.17                                                                                                         | 2.23                                                                                                         | 20,245                                               | 28.72                               | 32.35                               | 0.2109                 |
| 5                   | 1.23                                                                  | 3.22                                                                                                         | 2.23                                                                                                         | 21,107                                               | 32.28                               | 32.33                               | 0.2071                 |
| 6                   | 1.23                                                                  | 3.22                                                                                                         | 2.25                                                                                                         | 22,449                                               | 32.18                               | 32.39                               | 0.2052                 |
| 7                   | 1.23                                                                  | 3.26                                                                                                         | 2.25                                                                                                         | 23,240                                               | 36.13                               | 32.65                               | 0.2070                 |
| 8                   | 1.23                                                                  | 3.26                                                                                                         | 2.25                                                                                                         | 21,852                                               | 31.26                               | 32.27                               | 0.2206                 |
| 9                   | 1.23                                                                  | 3.26                                                                                                         | 2.25                                                                                                         | 21,891                                               | 32.11                               | 31.98                               | 0.2233                 |
| 10                  | 1.23                                                                  | 3.26                                                                                                         | 2.25                                                                                                         | 23,015                                               | 40.14                               | 32.09                               | 0.2145                 |
| 11                  | 1.23                                                                  | 3.26                                                                                                         | 2.25                                                                                                         | 22,854                                               | 34.61                               | 32.36                               | 0.2101                 |
| 12                  | 1.23                                                                  | 3.26                                                                                                         | 2.25                                                                                                         | 23,078                                               | 31.35                               | 32.57                               | 0.2136                 |
| 2025 1              | 1.23                                                                  | 3.27                                                                                                         | 2.25                                                                                                         | 23,100                                               | 30.75                               | 32.88                               | 0.2102                 |
| 2                   | 1.23                                                                  | 3.27                                                                                                         | 2.25                                                                                                         | 23,328                                               | 25.34                               | 32.81                               | 0.2159                 |
| 3                   | 1.23                                                                  | 3.27                                                                                                         | 2.25                                                                                                         | 22,194                                               | 11.85                               | 32.98                               | 0.2211                 |
| 4                   | 1.23                                                                  | 3.26                                                                                                         | 2.25                                                                                                         | 19,558                                               | -3.39                               | 32.64                               | 0.2261                 |
| 5                   | 1.23                                                                  | 3.26                                                                                                         | 2.25                                                                                                         | 21,271                                               | 0.78                                | 30.21                               | 0.2085                 |
| 6                   | 1.23                                                                  | 3.26                                                                                                         | 2.25                                                                                                         | 22,014                                               | -1.94                               | 29.69                               | 0.2056                 |
| 7                   | 1.23                                                                  | 3.26                                                                                                         | 2.25                                                                                                         | 22,963                                               | -1.19                               | 29.32                               | 0.1997                 |
| 8                   | 1.23                                                                  | 3.26                                                                                                         | 2.25                                                                                                         | 24,045                                               | 10.04                               | 30.18                               | 0.2044                 |
| 9                   | 1.23                                                                  | 3.26                                                                                                         | 2.25                                                                                                         | 25,222                                               | 15.22                               | 30.39                               | 0.2054                 |
| 10                  | 1.23                                                                  | 3.27                                                                                                         | 2.25                                                                                                         | 27,401                                               | 19.06                               | 30.63                               | 0.2025                 |
| 11                  | 1.23                                                                  | 3.27                                                                                                         | 2.25                                                                                                         | 27,464                                               | 20.17                               | 31.17                               | 0.2011                 |
| 12                  | 1.23                                                                  | 3.27                                                                                                         | 2.25                                                                                                         | 28,070                                               | 21.63                               | 31.39                               | 0.2014                 |
| 2026 1              | 1.23                                                                  | 3.26                                                                                                         | 2.25                                                                                                         | 31,223                                               | 35.16                               | 31.54                               | 0.2013                 |
| 2                   | 1.23                                                                  | 3.26                                                                                                         | 2.25                                                                                                         | 33,173                                               | 42.21                               | 31.51                               | 0.2030                 |
| 3                   | 1.23                                                                  | 3.26                                                                                                         | 2.25                                                                                                         | 33,351                                               | 50.27                               | 31.85                               | 0.2008                 |
| 4                   | 1.23                                                                  | 3.26                                                                                                         | 2.26                                                                                                         | 36,644                                               | 87.36                               | 31.66                               | 0.1988                 |
| 5                   | 1.23                                                                  | 3.26                                                                                                         | 2.27                                                                                                         | 41,933                                               | 97.14                               | 31.51                               | 0.1990                 |
| 6                   | 1.23                                                                  | 3.26                                                                                                         | 2.30                                                                                                         | 45,392                                               | 106.20                              | 31.62                               | 0.1968                 |
| 7                   | --                                                                    | --                                                                                                           | 2.30                                                                                                         | 44,366                                               | 93.21                               | 32.21                               | 0.1982                 |
| 1-當月                | 1.23                                                                  | 3.26                                                                                                         | 2.27                                                                                                         | 38,012                                               | 72.30                               | 31.70                               | 0.1997                 |

資料來源：中央銀行，「金融統計月報」；臺灣集中保管結算所；臺灣證券交易所。

Source：Central Bank of Republic of China (Taiwan), "Financial Statistics Monthly, Republic of China (Taiwan)";

Taiwan Depository & Clearing Corporation (TDCC); Taiwan Stock Exchange Corporation.