

本件の対外公表は6月11日 8時50分  
時系列統計データ検索サイトへの掲載は翌営業日以降  
Not to be released until 8:50 a.m. JST on June 11, 2025.  
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on or after the next business day.

Bank of Japan  
Financial System and Bank Examination Department

2025年6月11日  
日本銀行金融機構局

貸出約定平均金利の推移(2025年4月)  
Average Contract Interest Rates on Loans and Discounts (April 2025)

| 1.新規<br>New Loans and Discounts     |                             | (%)     |       |        |       |       |       |
|-------------------------------------|-----------------------------|---------|-------|--------|-------|-------|-------|
|                                     |                             | 2024/11 | 12    | 2025/1 | 2     | 3     | 4     |
| <短期> Short-term loans and discounts |                             |         |       |        |       |       |       |
| 国内銀行                                | Domestically licensed banks | 0.524   | 0.798 | 0.749  | 0.764 | 1.054 | 0.872 |
| 都市銀行                                | City banks                  | 0.495   | 0.668 | 0.651  | 0.664 | 1.013 | 0.804 |
| 地方銀行                                | Regional banks              | 0.574   | 1.054 | 0.868  | 0.976 | 1.209 | 0.949 |
| 第二地方銀行                              | Regional banks II           | 0.670   | 1.044 | 0.968  | 1.160 | 1.375 | 1.117 |
| 信用金庫                                | Shinkin banks               | 1.899   | 1.864 | 1.957  | 1.897 | 1.837 | 2.060 |
| <長期> Long-term loans                |                             |         |       |        |       |       |       |
| 国内銀行                                | Domestically licensed banks | 1.264   | 1.289 | 1.258  | 1.224 | 1.348 | 1.428 |
| 都市銀行                                | City banks                  | 1.590   | 1.487 | 1.455  | 1.305 | 1.466 | 1.546 |
| 地方銀行                                | Regional banks              | 1.132   | 1.129 | 1.146  | 1.210 | 1.319 | 1.433 |
| 第二地方銀行                              | Regional banks II           | 1.148   | 1.163 | 1.163  | 1.280 | 1.329 | 1.448 |
| 信用金庫                                | Shinkin banks               | 1.710   | 1.682 | 1.753  | 1.697 | 1.646 | 1.857 |
| <総合> Total                          |                             |         |       |        |       |       |       |
| 国内銀行                                | Domestically licensed banks | 0.868   | 1.132 | 1.047  | 1.022 | 1.262 | 1.195 |
| 都市銀行                                | City banks                  | 0.941   | 1.192 | 1.104  | 0.960 | 1.299 | 1.220 |
| 地方銀行                                | Regional banks              | 0.863   | 1.110 | 1.043  | 1.136 | 1.298 | 1.244 |
| 第二地方銀行                              | Regional banks II           | 0.916   | 1.124 | 1.086  | 1.240 | 1.339 | 1.325 |
| 信用金庫                                | Shinkin banks               | 1.779   | 1.746 | 1.828  | 1.764 | 1.699 | 1.923 |

- 1 当月末貸出残高のうち、当該月中において実行した貸出(書替継続を含む)にかかるもの。新規の総合は当座貸越を除く。  
2 国内銀行は、銀行本体の設立根拠が国内法に準拠している銀行のうち、日本銀行と取引のある銀行。ただし、整理回収機構およびゆうちょ銀行を除く。  
3 都市銀行は、みずほ銀行、三菱UFJ銀行、三井住友銀行、リソな銀行、埼玉りそな銀行。  
4 短期は1年未満、長期は1年以上の貸出。  
5 信用金庫は、全国信用金庫協会調。新規およびストックは、短期は手形貸付と割引手形の金利の加重平均、長期は証書貸付の金利とする。

1. Averages of rates on new loans (including rolled-over loans) and discounts during the month. Figures for "total" exclude overdrafts.  
2. Of the banks established under the Japanese legislation, "domestically licensed banks" are those that conduct transactions with the Bank of Japan. Figures exclude the Resolution and Collection Corporation and Japan Post Bank.  
3. "City banks" comprises Mizuho Bank, MUFG Bank, Sumitomo Mitsui Banking Corporation, Resona Bank, and Saitama Resona Bank.  
4. "Short-term" and "long-term" represent "less than one year" and "one year or more," respectively.  
5. The figures for *shinkin* banks are compiled by the National Association of Shinkin Banks; "Short-term" figures are the weighted averages of rates on loans on bills and bills discounted, and "long-term" figures are rates on loans on deeds.

## 2. ストック

### Outstanding Loans and Bills Discounted

(%)

|                                     | 2024/11 | 12    | 2025/1 | 2     | 3     | 4     |
|-------------------------------------|---------|-------|--------|-------|-------|-------|
| <短期> Short-term loans and discounts |         |       |        |       |       |       |
| 国内銀行<br>Domestically licensed banks | 0.530   | 0.563 | 0.607  | 0.670 | 0.736 | 0.780 |
| 都市銀行<br>City banks                  | 0.463   | 0.493 | 0.551  | 0.613 | 0.705 | 0.746 |
| 地方銀行<br>Regional banks              | 0.666   | 0.713 | 0.728  | 0.813 | 0.857 | 0.893 |
| 第二地方銀行<br>Regional banks II         | 0.861   | 0.897 | 0.910  | 0.984 | 1.003 | 0.994 |
| 信用金庫<br>Shinkin banks               | 1.829   | 1.828 | 1.838  | 1.848 | 1.851 | 1.898 |
| <長期> Long-term loans                |         |       |        |       |       |       |
| 国内銀行<br>Domestically licensed banks | 0.847   | 0.905 | 0.925  | 0.941 | 0.983 | 1.000 |
| 都市銀行<br>City banks                  | 0.825   | 0.885 | 0.920  | 0.943 | 0.991 | 1.003 |
| 地方銀行<br>Regional banks              | 0.855   | 0.901 | 0.915  | 0.927 | 0.968 | 0.989 |
| 第二地方銀行<br>Regional banks II         | 0.982   | 1.023 | 1.036  | 1.045 | 1.084 | 1.108 |
| 信用金庫<br>Shinkin banks               | 1.403   | 1.432 | 1.441  | 1.445 | 1.467 | 1.499 |
| <当貸> Overdrafts                     |         |       |        |       |       |       |
| 国内銀行<br>Domestically licensed banks | 1.409   | 1.412 | 1.483  | 1.534 | 1.626 | 1.651 |
| 都市銀行<br>City banks                  | 1.131   | 1.136 | 1.218  | 1.280 | 1.370 | 1.385 |
| 地方銀行<br>Regional banks              | 1.291   | 1.319 | 1.384  | 1.419 | 1.513 | 1.533 |
| 第二地方銀行<br>Regional banks II         | 1.378   | 1.383 | 1.431  | 1.466 | 1.533 | 1.577 |
| 信用金庫<br>Shinkin banks               | 2.425   | 2.350 | 2.406  | 2.429 | 2.430 | 2.553 |
| <総合> Total                          |         |       |        |       |       |       |
| 国内銀行<br>Domestically licensed banks | 0.892   | 0.943 | 0.973  | 0.997 | 1.045 | 1.063 |
| 都市銀行<br>City banks                  | 0.839   | 0.887 | 0.935  | 0.968 | 1.026 | 1.041 |
| 地方銀行<br>Regional banks              | 0.888   | 0.933 | 0.951  | 0.971 | 1.015 | 1.036 |
| 第二地方銀行<br>Regional banks II         | 1.011   | 1.049 | 1.065  | 1.079 | 1.120 | 1.143 |
| 信用金庫<br>Shinkin banks               | 1.463   | 1.489 | 1.499  | 1.504 | 1.525 | 1.559 |

1 当該月末時点において残高のあるすべての貸出にかかるもの。

2 国内銀行は、銀行本体の設立根拠が国内法に準拠している銀行のうち、日本銀行と取引のある銀行。ただし、整理回収機構およびゆうちょ銀行を除く。

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4 短期は1年未満、長期は1年以上の貸出。

5 信用金庫は、全国信用金庫協会調。新規およびストックは、短期は手形貸付と割引手形の金利の加重平均、長期は証書貸付の金利とする。

1. Averages of rates are as of the end of each month.

2. Of the banks established under the Japanese legislation, "domestically licensed banks" are those that conduct transactions with the Bank of Japan. Figures exclude the Resolution and Collection Corporation and Japan Post Bank.

3. "City banks" comprises Mizuho Bank, MUFG Bank, Sumitomo Mitsui Banking Corporation, Resona Bank, and Saitama Resona Bank.

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