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on November 10, 2026.

Bank of Japan
Financial System and Bank Examination Department

２０２６年１１月１０日
日本銀行金融機構局

貸出・預金動向 速報 （2026年10月 ）

Principal Figures of Financial Institutions (Preliminary Figures for October 2026)

１．貸出動向　Loans and Discounts

（総貸出平残前年比、％・億円）

Percent changes in average amounts outstanding from previous year, 100 million yen

	2026/4～6	7～9	2026/8	9	10	10月平残 Average amounts outstanding(2026/10)
銀行・信金計 Total of major, regional, and *shinkin* banks	5.6	5.3	5.3	r 5.2	5.2	6,840,058
銀行計 Total of major and regional banks	6.1	5.8	5.8	5.7	5.6	6,034,773
都銀等 Major banks	8.4	7.8	7.8	7.7	7.5	2,817,463
地銀・地銀Ⅱ Total of regional banks	4.2	4.1	4.1	r 4.0	3.9	3,217,310
地銀 Regional banks I	4.6	4.5	4.5	4.5	4.4	2,654,780
地銀Ⅱ Regional banks II	2.6	2.1	2.0	1.9	1.9	562,530
信金（注1） *Shinkin* banks [1]	1.7	1.9	2.0	2.0	2.0	805,285

（参考） 銀行・信金・その他計 Total of major, regional, *shinkin,* and other surveyed domestically licensed banks	6.1	—	5.8	—	—	—
外銀（注2） Foreign banks [2]	27.2	22.3	25.6	14.5	8.5	70,248

（注）1. 信金は信金中央金庫調
2. 外銀は円貸出
3. ｒは訂正計数

Note: 1 Data for *shinkin* banks are compiled via Shinkin Central Bank.
2 Figures for foreign banks are yen-denominated loans in Japan.
3 “r” denotes revised figures.

２．預金動向（実質預金＋ＣＤ）　Deposits and CDs

（平残前年比、％・億円）

Percent changes in average amounts outstanding from previous year, 100 million yen

	2026/4～6	7～9	2026/8	9	10	10月平残 Average amounts outstanding(2026/10)
３業態・信金計 Total of city, regional, and *shinkin* banks	1.9	1.6	1.6	1.6	1.4	10,680,650
３業態計 Total of city and regional banks	2.2	1.8	1.9	1.8	1.7	9,058,387
都銀 City banks	2.6	2.5	2.7	2.7	2.4	4,875,749
地銀・地銀Ⅱ Total of regional banks	1.7	1.0	0.9	0.9	0.9	4,182,638
地銀 Regional banks I	2.0	1.4	1.2	1.2	1.2	3,459,537
地銀Ⅱ Regional banks II	0.1	▲ 0.6	▲ 0.7	▲ 0.6	▲ 0.7	723,101
信　金(注1) *Shinkin* banks [1]	0.3	0.2	0.2	0.1	0.0	1,622,263

（参考） ３業態・信金・その他計 Total of city, regional, *shinkin*, and other surveyed domestically licensed banks	2.0	―	1.6	―	―	―

（注）1.信金は信金中央金庫調

Note: 1 Data for *shinkin* banks are compiled via Shinkin Central Bank.

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＜各計数の定義＞
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・銀行・信金の総貸出平残は、国内店勘定の円貸出（除くオフショア勘定）、国内店及び海外店勘定の外貨インパクト・ローン、海外店勘定のユーロ円インパクト・ローンの月中平残合計（居住者向け貸出合計。なお、海外店勘定の非居住者向け貸出＜現地貸＞は含まない）。
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・以下の集計対象は、下記の実質預金＋ＣＤと範囲が異なる点にご留意ください。
　都銀等
　　…　みずほ銀行、三菱ＵＦＪ銀行、三井住友銀行、りそな銀行、三菱ＵＦＪ信託銀行、みずほ信託銀行、三井住友信託銀行、埼玉りそな銀行、SBI新生銀行、あおぞら銀行
　その他国内対象銀行
　　…　国内銀行のうち、都銀等、地銀および地銀Ⅱに含まれない銀行の合計

▽ 実質預金＋ＣＤ
・実質預金は表面預金から未決済の手形・小切手を除いた額。
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　都銀
　　…　みずほ銀行、三菱ＵＦＪ銀行、三井住友銀行、りそな銀行、埼玉りそな銀行
　その他国内対象銀行
　　…　国内銀行のうち、都銀、地銀および地銀Ⅱに含まれない銀行の合計

Definitions

A.　Loans and Discounts

(1) Figures for total of major, regional, and *shinkin* banks include yen-denominated loans in accounts held in Japan (excluding offshore accounts), foreign currency-denominated impact loans in accounts held in Japan and overseas, and Euro-yen impact loans in accounts held overseas. Loans to non-residents are excluded.
(2) Figures exclude loans to financial institutions and the central government (except in the figures for foreign banks).
(3) Major banks are Mizuho Bank, MUFG Bank, Sumitomo Mitsui Banking Corporation, Resona Bank, Mitsubishi UFJ Trust and Banking Corporation, Mizuho Trust and Banking Company, Sumitomo Mitsui Trust Bank, Saitama Resona Bank, SBI Shinsei Bank, and Aozora Bank.
(4) Other surveyed domestically licensed banks for "Loans and Discounts" which are different from those for "Deposits and CDs" are total of domestically licensed banks that are not included in major banks, regional banks I, and regional banks II.

B.　Deposits and CDs

(1) Figures exclude unsettled checks and bills.
(2) City banks are Mizuho Bank, MUFG Bank, Sumitomo Mitsui Banking Corporation, Resona Bank, and Saitama Resona Bank.
(3) Other surveyed domestically licensed banks for "Deposits and CDs" which are different from those for "Loans and Discounts" are total of domestically licensed banks that are not included in city banks, regional banks I, and regional banks II.

＜不連続情報＞
Statistical Discontinuities

*は、不連続時点として表記された時点以降とそれより前の数字が連続していない。
The data marked with an asterisk(*) are discontinued before and after the indicated date.

不連続時点 Date of discontinuity	都銀等 Major banks	地銀 Regional banks Ⅰ	地銀Ⅱ Regional banks Ⅱ	その他国内対象銀行 Other surveyed domestically licensed banks	外銀 Foreign banks	理由 Reasons for discontinuity
2026年1月 January 2026		*	*			銀行の合併 Merger among banks
2026年5月 May 2026		*	*			銀行の合併 Merger among banks