

Average Contract Interest Rates on Loans and Discounts (December 2011)

1. New Loans and Discounts¹

Percentage points, changes from the previous month. Figures in parentheses are average rates(%).

	Jul. 2011	Aug.	Sep.	Oct.	Nov.	Dec.
<u>Short-term</u>						
Domestically licensed banks	-0.163	0.048	-0.032	0.323	-0.363 (0.928)	0.089 (1.017)
City banks	-0.321	0.038	0.191	0.220	-0.457 (0.470)	0.083 (0.553)
Regional banks	-0.088	0.077	-0.165	0.143	-0.121 (1.614)	0.084 (1.698)
Regional banks II	0.046	0.069	-0.180	0.007	0.112 (2.065)	-0.083 (1.982)
Shinkin banks	0.030	0.017	-0.164	0.157	-0.024 (2.497)	-0.132 (2.365)
<u>Long-term</u>						
Domestically licensed banks	-0.073	0.017	-0.053	0.034	-0.034 (1.095)	-0.034 (1.061)
City banks	-0.071	0.053	-0.111	0.135	-0.042 (1.197)	-0.042 (1.155)
Regional banks	-0.111	0.028	-0.066	0.086	-0.137 (1.204)	-0.004 (1.200)
Regional banks II	-0.025	-0.058	-0.100	0.138	-0.096 (1.609)	-0.098 (1.511)
Shinkin banks	-0.002	0.016	-0.130	0.138	-0.021 (2.032)	-0.062 (1.970)
<u>Total²</u>						
Domestically licensed banks	-0.119	0.031	-0.033	0.145	-0.175 (1.019)	0.025 (1.044)
City banks	-0.287	0.022	0.178	0.154	-0.355 (0.715)	0.083 (0.798)
Regional banks	-0.104	0.055	-0.128	0.137	-0.142 (1.391)	0.024 (1.415)
Regional banks II	0.013	-0.001	-0.150	0.108	-0.019 (1.821)	-0.102 (1.719)
Shinkin banks	0.022	0.025	-0.167	0.184	-0.028 (2.304)	-0.117 (2.187)

2. Outstanding Loans and Bills Discounted³

Percentage points, changes from the previous month. Figures in parentheses are average rates(%).

	Jul. 2011	Aug.	Sep.	Oct.	Nov.	Dec.
<u>Short-term</u>						
Domestically licensed banks	-0.009	-0.005	-0.050	0.021	0.014 (1.104)	-0.071 (1.033)
City banks	-0.024	-0.002	-0.030	0.005	0.014 (0.712)	-0.003 (0.709)
Regional banks	-0.041	0.013	-0.027	0.003	-0.019 (1.773)	0.006 (1.779)
Regional banks II	-0.011	0.005	-0.058	-0.017	0.007 (2.035)	-0.015 (2.020)
Shinkin banks	-0.011	-0.003	-0.018	0.000	-0.005 (2.411)	-0.024 (2.387)
<u>Long-term</u>						
Domestically licensed banks	-0.007	-0.007	-0.015	-0.007	-0.008 (1.548)	-0.010 (1.538)
City banks	-0.006	-0.005	-0.015	-0.006	-0.007 (1.453)	-0.009 (1.444)
Regional banks	-0.008	-0.009	-0.014	-0.007	-0.009 (1.609)	-0.012 (1.597)
Regional banks II	-0.009	-0.008	-0.015	-0.007	-0.009 (1.872)	-0.014 (1.858)
Shinkin banks	-0.008	-0.009	-0.009	-0.006	-0.007 (2.158)	-0.011 (2.147)
<u>Overdrafts</u>						
Domestically licensed banks	-0.004	-0.001	-0.030	0.019	-0.001 (1.247)	-0.045 (1.202)
City banks	0.000	0.004	-0.035	0.024	-0.006 (1.148)	-0.040 (1.108)
Regional banks	-0.013	-0.015	-0.007	-0.006	0.007 (1.394)	-0.037 (1.357)
Regional banks II	-0.005	-0.001	-0.095	0.075	-0.019 (1.937)	-0.072 (1.865)
Shinkin banks	0.001	-0.014	-0.126	0.097	-0.003 (3.767)	-0.135 (3.632)
<u>Total</u>						
Domestically licensed banks	-0.007	-0.005	-0.023	0.001	-0.005 (1.469)	-0.032 (1.437)
City banks	-0.011	-0.001	-0.022	0.002	-0.004 (1.313)	-0.048 (1.265)
Regional banks	-0.010	-0.009	-0.014	-0.006	-0.008 (1.594)	-0.013 (1.581)
Regional banks II	-0.008	-0.008	-0.023	-0.001	-0.009 (1.887)	-0.017 (1.870)
Shinkin banks	-0.008	-0.008	-0.011	-0.005	-0.007 (2.246)	-0.015 (2.231)

Notes : Domestically licensed banks are established under the Japanese legislation, and conduct transactions with the Bank of Japan.

However, figures exclude the Resolution and Collection Corporation, the Second Bridge Bank of Japar(Business is transferred on December 26,2011) and the Japan Post Bank.

"City banks" excludes Trust banks, Shinsei Bank and Aozora Bank, and includes Saitama Resona Bank.

The figures for Shinkin banks are compiled by the National Association of Shinkin Banks. Aggregates from March to June 2011 do not include figures of some Shinkin Banks.

1. Averages of rates on new or extended loans and discounts during the month.
2. Excludes overdraft accounts.
3. Averages of rates on loans and discounts outstanding at the end of each month.