

Average Contract Interest Rates on Loans and Discounts (September 2015)

1. New Loans and Discounts ¹

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

	Apr. 2015	May	Jun.	Jul.	Aug.	Sep.
<u>Short-term</u>						
Domestically licensed banks	-0.228	0.026	0.131	-0.049	-0.163 (0.661)	0.230 (0.891)
City banks	-0.236	-0.021	0.151	-0.098	-0.090 (0.242)	0.231 (0.473)
Regional banks	0.103	0.139	-0.096	0.074	-0.147 (1.467)	0.088 (1.555)
Regional banks II	-0.193	0.360	-0.095	0.081	-0.008 (1.715)	-0.089 (1.626)
Shinkin banks	0.225	0.038	-0.073	0.034	0.007 (2.160)	-0.131 (2.029)
<u>Long-term</u>						
Domestically licensed banks	0.197	-0.173	0.124	0.017	-0.037 (0.954)	-0.097 (0.857)
City banks	0.162	-0.128	0.056	-0.011	-0.056 (0.779)	-0.030 (0.749)
Regional banks	0.174	-0.207	0.222	0.001	-0.005 (1.050)	-0.094 (0.956)
Regional banks II	0.327	-0.448	0.248	0.077	0.029 (1.360)	-0.218 (1.142)
Shinkin banks	0.281	-0.234	0.300	0.009	-0.015 (1.761)	-0.165 (1.596)
<u>Total ²</u>						
Domestically licensed banks	0.001	-0.062	0.128	-0.014	-0.111 (0.804)	0.065 (0.869)
City banks	-0.172	-0.061	0.161	-0.048	-0.136 (0.424)	0.212 (0.636)
Regional banks	0.192	-0.158	0.176	0.029	-0.052 (1.208)	-0.075 (1.133)
Regional banks II	0.147	-0.180	0.164	0.083	0.020 (1.503)	-0.197 (1.306)
Shinkin banks	0.299	-0.150	0.159	0.020	0.004 (1.953)	-0.176 (1.777)

2. Outstanding Loans and Bills Discounted ³

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

	Apr. 2015	May	Jun.	Jul.	Aug.	Sep.
<u>Short-term</u>						
Domestically licensed banks	-0.019	-0.014	-0.024	-0.012	-0.002 (0.769)	0.002 (0.771)
City banks	-0.006	-0.017	-0.017	-0.011	-0.003 (0.367)	0.001 (0.368)
Regional banks	0.010	0.026	0.004	-0.017	-0.016 (1.614)	0.002 (1.616)
Regional banks II	-0.037	0.082	-0.028	-0.013	-0.009 (1.770)	-0.026 (1.744)
Shinkin banks	0.030	0.020	-0.009	-0.007	-0.008 (2.134)	-0.026 (2.108)
<u>Long-term</u>						
Domestically licensed banks	-0.006	-0.008	-0.007	-0.006	-0.006 (1.125)	-0.009 (1.116)
City banks	-0.007	-0.005	-0.007	-0.008	-0.005 (1.045)	-0.010 (1.035)
Regional banks	-0.008	-0.010	-0.007	-0.006	-0.004 (1.174)	-0.008 (1.166)
Regional banks II	-0.007	-0.014	-0.011	-0.007	-0.006 (1.400)	-0.009 (1.391)
Shinkin banks	-0.007	-0.011	-0.007	-0.008	-0.006 (1.751)	-0.008 (1.743)
<u>Overdrafts</u>						
Domestically licensed banks	0.049	0.030	-0.043	0.024	0.011 (1.401)	-0.031 (1.370)
City banks	0.037	0.024	-0.051	0.026	0.008 (1.141)	-0.034 (1.107)
Regional banks	0.004	0.018	-0.014	-0.005	0.005 (1.276)	0.006 (1.282)
Regional banks II	0.081	0.012	-0.054	0.035	0.001 (1.828)	-0.067 (1.761)
Shinkin banks	0.136	0.013	-0.051	0.000	-0.016 (3.515)	-0.159 (3.356)
<u>Total</u>						
Domestically licensed banks	-0.001	-0.004	-0.012	-0.004	-0.002 (1.135)	-0.010 (1.125)
City banks	0.001	-0.004	-0.016	-0.005	-0.002 (0.980)	-0.011 (0.969)
Regional banks	-0.008	-0.006	-0.007	-0.006	-0.005 (1.203)	-0.005 (1.198)
Regional banks II	-0.005	-0.009	-0.013	-0.005	-0.005 (1.451)	-0.012 (1.439)
Shinkin banks	-0.004	-0.008	-0.009	-0.008	-0.006 (1.847)	-0.010 (1.837)

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, and Japan Post Bank Co.
"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.

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.