

本件の対外公表は1月12日 8時50分  
Not to be released until 8:50 a.m. JST  
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Bank of Japan  
Financial System and Bank Examination Department

2022年1月12日  
日本銀行金融機構局

## 貸出・預金動向 速報（2021年12月）

Principal Figures of Financial Institutions (Preliminary Figures for December 2021)

### 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

	2021/7~9	10~12	2021/10	11	12	12月平残 Average amounts outstanding(2021/12)
銀行・信金計 Total of major, regional, and <i>shinkin</i> banks	0.7	0.7	0.9	0.6	0.6	5,808,697
銀行計 Total of major and regional banks	0.4	0.6	0.8	0.5	0.5	5,045,096
都銀等 Major banks	▲ 1.4	▲ 1.0	▲ 0.7	▲ 1.1	▲ 1.1	2,314,243
地銀・地銀Ⅱ Total of regional banks	2.0	2.0	2.0	1.9	2.0	2,730,853
地銀 Regional banks I	2.5	2.5	2.5	2.5	2.6	2,231,691
地銀Ⅱ Regional banks II	0.0	▲ 0.3	▲ 0.1	▲ 0.4	▲ 0.3	499,162
信金 <sup>(注1)</sup> <i>Shinkin</i> banks <sup>1</sup>	2.6	1.0	1.3	1.0	0.8	763,601
(参考) 銀行・信金・その他計 <sup>(注2)</sup> Total of major, regional, <i>shinkin</i> , and other surveyed domestically licensed banks <sup>2</sup>	0.9	0.8	1.0	r 0.7	0.7	5,886,110
外銀 <sup>(注3)</sup> Foreign banks <sup>3</sup>	1.4	▲ 4.1	▲ 5.3	r ▲ 2.6	▲ 4.4	31,073

(注) 1. 信金は信金中央金庫調

2. 「その他国内対象銀行」の2021年12月平残計数は77,413億円、前年比13.3%（同計数は、上記「銀行・信金計」および「銀行計」に含まれず、「銀行・信金・その他計」に含まれる）

3. 外銀は円貸出

4. r は訂正計数

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

2 An average amount outstanding for Other Surveyed Domestically Licensed Banks in December 2021 is 7,741.3 billion yen, and the percent changes from previous year is 13.3%.

These are included only in the total of major, regional, *shinkin*, and other surveyed domestically licensed banks.

3 Figures for foreign banks are yen-denominated loans in Japan.

4 “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

	2021/7~9	10~12	2021/10	11	12	12月平残 Average amounts outstanding(2021/12)
<b>3業態計</b> Total of city and regional banks	5.1	4.3	4.7	4.3	3.9	8,337,864
<b>都銀</b> City banks	5.2	4.6	5.2	4.4	4.1	4,446,884
<b>地銀・地銀Ⅱ</b> Total of regional banks	5.0	3.9	4.1	4.1	3.6	3,890,980
<b>地銀</b> Regional banks I	5.9	4.9	5.1	5.0	4.5	3,206,841
<b>地銀Ⅱ</b> Regional banks II	0.8	▲ 0.3	▲ 0.1	▲ 0.2	▲ 0.6	684,139
<b>(参考)</b> <b>3業態・その他計</b> (注1) Total of city, regional, and other surveyed domestically licensed banks <sup>1</sup>	4.3	3.5	3.8	3.5	3.2	10,922,730

(注) 1. 「その他国内対象銀行」の2021年12月平残計数は2,584,866億円、前年比1.2%（同計数は、上記「3業態計」に含まれず、「3業態・その他計」に含まれる）

\*Unsettled bills and checks are excluded.

Note: 1 An average amount outstanding for Other Surveyed Domestically Licensed Banks in December 2021 is 258,486.6 billion yen, and the percent changes from previous year is 1.2%.

These are included only in the total of city, regional, and other surveyed domestically licensed banks.

照会先: Inquiries

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<各計数の定義>

▽ 貸出

- ・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）。
- ・金融機関向け貸出、中央政府向け貸出を含まない（外銀を除く）。
- ・集計対象先は以下のとおり（下記の実質預金＋CDと範囲が異なる点にはご注意ください）。

都銀等（10行）

- … 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、新生銀行、あおぞら銀行

その他国内対象銀行（5行）

- … ゆうちょ銀行、ソニー銀行、SMBC信託銀行、オリックス銀行、日証金信託銀行

▽ 実質預金＋CD

- ・実質預金平残は、表面預金平残から切手手形平残を除いた額。
- ・集計対象先は以下のとおり（上記の貸出と範囲が異なる点にはご注意ください）。

都銀（5行）

- … 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（10行）

- … 三菱UFJ信託銀行、みずほ信託銀行、三井住友信託銀行、新生銀行、あおぞら銀行、ゆうちょ銀行、PayPay銀行、ソニー銀行、SMBC信託銀行、オリックス銀行

**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, Shinsei Bank, and Aozora Bank.
- (4) “Other surveyed domestically licensed banks” are Japan Post Bank, Sony Bank, SMBC Trust Bank, ORIX Bank, and JSF Trust and Banking Co. Note that “other surveyed domestically licensed banks” have different coverage in banks between “Loans and Discounts” and “Deposits and CDs.”

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” are Mitsubishi UFJ Trust and Banking Corporation, Mizuho Trust and Banking Company, Sumitomo Mitsui Trust Bank, Shinsei Bank, Aozora Bank, Japan Post Bank, PayPay Bank, Sony Bank, SMBC Trust Bank, and ORIX Bank. Note that “other surveyed domestically licensed banks” have different coverage in banks between “Loans and Discounts” and “Deposits and CDs.”

<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	その他国内銀行 Other surveyed domestically licensed banks	外銀 Foreign banks	理由 Reasons for discontinuity
2021年5月 May 2021		*	*			銀行の合併 Merger among banks