16 Finance and Insurance

This chapter contains finance, public and corporate bonds, stocks and insurance.

The section on finance contains statistics on deposit and lending by financial institutions, and various kinds of interest rates.

The section on public and corporate bonds and stocks contains statistics on the flotation of national government bonds, public and corporate bonds as well as statistics on security exchanges.

The section on insurance contains statistics on life and non-life insurance business.

Further, for currency and flow of funds, see "4 Currency and Flow of Funds", and for social insurance, see "23 Social Security".

Bank of Japan Statistics See "4 Currency and Flow of Funds". This chapter covers the following statistics from the statistical field of Bank of Japan Statistics, Financial Institutions Accounts, Deposits and Loans Market and Financial Markets.

Bank of Japan Statistics

Bank of Japan Accounts Data on Bank of Japan assets, liabilities, and net assets are released monthly.

Basic Discount Rates and Basic Loan Rates (previously indicated as "Official Discount Rates") Official discount rates have been released since 1955 and basic discount rates and basic loan rates since 2001.

Financial Institutions Accounts Statistics on assets and liabilities of domestically licensed banks (banking accounts and trust accounts), assets and liabilities of city banks and regional banks (banking accounts), principal assets and liabilities of overseas branches of domestically licensed banks, and principal assets and liabilities of foreign banks in Japan are released monthly. This chapter covers assets and liabilities of domestically licensed banks (banking accounts and trust accounts) and principal assets and liabilities of foreign banks in Japan.

Deposits and Loans Market Deposit-related statistics such as average interest rates posted at financial institutions by type of deposit and average interest rates on time deposits by term, as well as loan-related statistics such as prime lending rates (principal banks) and average contract interest rates on loans and discounts, are released in this section. This chapter covers Loans and Discounts Outstanding by Interest Rate from outstanding balances of loans (others); deposits outstanding by depositor from Deposits, Vault Cash, and Loans and Bills Discounted; Loans and Bills Discounted by Sector; Loans to Households; Prime Lending Rates (Principal Banks); Average Contract Interest Rates on Loans and Discounts; Average Interest Rates Posted at Financial Institutions by Type of Deposit; and Average Interest Rates on Time Deposits by Term.

Loans and Discounts Outstanding by Interest Rate The data in this section are released monthly by aggregating outstanding loan balances by interest rate. Separate figures are aggregated for all loans, for loans on bills, and for loans on deeds. This chapter covers figures for all loans.

Deposits, Vault Cash, and Loans and Bills Discounted The data in this section are released monthly by type of deposit, type of institution, and depositor for deposits outstanding and by type of institution and borrower for loans outstanding. This chapter covers deposits outstanding of domestically licensed banks by depositor.

Loans and Bills Discounted by Sector The data in this section are released quarterly for loans outstanding by type of institution, industry, and scale of enterprises. This chapter covers loans and bills discounted by major industry (banking accounts of domestically licensed banks), new loans for fixed investment by major industry, and loans to households.

Loans to Households The data in this section are released quarterly for loans to households for the purchase of housing or of consumer goods and services. The totals of new loans with installment repayments during the period as well as the amounts outstanding at the end of the period are compiled. This chapter covers housing loans and consumer loans by domestically licensed banks and *shinkin* banks.

Prime Lending Rates (Principal Banks) The long-term prime lending rate in this section is the interest rate adopted and released by *Mizuho* Bank, and the short-term prime lending rates are the highest, lowest, and most frequent (the rate adopted by the largest number of banks) interest rates adopted by city banks.

Average Contract Interest Rates on Loans and Discounts The data in this section are released monthly for the purpose of compiling and tracking the contract loan interest rates of domestically licensed banks and *shinkin* banks. The Bank of Japan independently compiles the average contract interest rates on loans and discounts of domestically licensed banks upon receiving reports from individual banks, and the National Association of *Shinkin* Banks compiles the average contract interest rates on loans and discounts of *shinkin* banks.

Average Interest Rates Posted at Financial Institutions by Type of Deposit The data in this section are simple averages of financial institutions' annual interest rates on each deposit on the 15th of each month (or the next business day if the 15th is a holiday), released monthly. Among financial institutions that hold current accounts at the Bank of Japan, the data cover domestically licensed banks (excluding the Resolution and Collection Corporation, etc.), *Shinkin* banks, and *Shoko Chukin* Bank.

Average Interest Rates on Time Deposits by Term Average Interest Rates on Time Deposits by Term (new deposits) are released monthly for the banking accounts of domestically licensed banks that conduct transactions with the Bank of Japan. The Resolution and Collection Corporation, Japan Post Bank, and regulated-interest-rate time deposits are excluded. Figures are calculated as follows: new deposits during the month are aggregated at intervals of 0.1 percentage point, and then the average rate is calculated using the lower rates of the intervals, weighted by the aggregated amount at each interval.

Financial Markets Financial Markets are released for short-term money market, bond market and foreign exchange market. This chapter covers the following statistics from short-term money market.

Call Rates (Monthly) Call Rates (Monthly) are the monthly average and end-of-month interest rates in the collateralized and uncollateralized call money markets. Collateralized call rates are overnight rates, and uncollateralized call rates are divided by transaction period into overnight, one-week, one-month, two-month, and three-month rates.

Amounts Outstanding in the Call Money Market Amounts Outstanding in the Call Money Market are released monthly by the Bank of Japan. Figures are the aggregate amounts outstanding of transactions that have been settled and traded but have not yet matured in the collateralized/uncollateralized call money markets.

Short-Term Money Market Rates and Amounts Outstanding in Short-Term Money Market The short-term money market is a market in which short-term funds are traded, generally within one year. This chapter covers the average interest rates on certificates of deposit by maturity (new issues) and certificates of deposit outstanding.

Composite Balance Sheet of Regular Members and Number of Customer Accounts, etc. The Composite Balance Sheet of Regular Members and Number of Customer Accounts, etc. is released quarterly by the Japan Securities Dealers Association as an indicator to understand trends in the financial instruments business by compiling reference materials based on reports submitted by the association's regular members.

Japan Post Insurance Annual Report The Japan Post Insurance Annual Report is published every year by Japan Post Insurance Co., Ltd., as disclosure materials prepared based on Article 111 of the Insurance Business Act. The report presents information about the company’s management foundation, growth strategies, governance, and other matters in an integrated manner that includes both financial and non-financial information. This chapter covers principal assets of Japan Post Insurance.

Financial Statements of All Banks The Financial Statements of All Banks are released every six months by the Japanese Bankers Association for financial statements (B/S, P/L), on both a consolidated and non-consolidated basis, of individual banks as well as the totals of each category of bank. This chapter covers the number of banks nationwide.

Japan Post Bank Annual Report The Japan Post Bank Annual Report is published every year by Japan Post Bank Co., Ltd., as disclosure materials prepared based on Article 21 of the Banking Act. The report is an integrated report that offers extensive information on management strategy and environmental, social and governance (ESG) information as well as financial information. This chapter covers Japan Post Bank’s savings and loans, as well as the number of offices.

List of Interest Rates A List of Interest Rates including those for ordinary savings, savings certificates, and time savings is released by Japan Post Bank.

Balance of the Fiscal Loan Fund The Balance of the Fiscal Loan Fund at the end of the month is released monthly by the Ministry of Finance along with industrial investment for the purpose of clarifying the balance. This data is related to fiscal investment and loans. (For more information on fiscal investment and loans, see the glossary of terms in chapter 5.)

BB JGB Closing Prices The BB JGB Closing Prices are the Japanese government bond prices as of 3:00 p.m. on the day calculated by the Japan Bond Trading Co., Ltd., based on transaction information. The prices of all government bond issues are released every business day as reference prices for trading in inter-dealer transactions. In addition, the quoted price for each maturity as of the last business day of each month is released in the historical data. This chapter covers year-end yields for treasury discount bills with maturities of three and six months.

JBA TIBOR The JBA TIBOR (Tokyo InterBank Offered Rate) has been calculated and published by the Japanese Bankers Association (JBA) for "Japanese *Yen* TIBOR" rates since November 1995 and for "Euro *yen* TIBOR" rates since March 1998. The "Japanese *Yen* TIBOR" rates reflect prevailing rates on the unsecured call market; the "Euro *yen* TIBOR" rates, those on the Japan offshore market. With the establishment of the General Incorporated Association JBA TIBOR Administration ("JBATA") on 1 April, 2014, the JBATA has undertaken the calculation and publication of the JBA TIBOR starting on that same day. The publication of the Euro *yen* TIBOR was permanently suspended on 30 December, 2024, and currently only the Japanese *Yen* TIBOR remains. This chapter covers Japanese *Yen* TIBOR rates (1

month, 3 months and 6 months).

Reference Statistical Prices (Yields) for OTC Bond Transactions Reference Statistical Prices (Yields) for OTC Bond Transactions (OTC: over-the-countre) are reference statistical prices and yields that serve as reference information for OTC trading disseminated by the Japan Securities Dealers Association (JSDA). Based on quotations, which are the median value between an offer (the best price of the seller) and a bid (the best price of the purchaser), reported by designated reporting members, the JSDA calculates and disseminates reference statistical prices. This chapter covers the 10-year publicly-offered local government bonds issued by the joint local government bonds.

Statistics on the Clearance of Bills at Electronic Clearing Houses Statistics on the Clearance of Bills at Electronic Clearing Houses are published monthly by the Japanese Bankers Association, which compiles the clearance of bills, the registration of dishonored bills, and the number of dishonored bill reports, etc. Since 4 November, 2022, the bill clearance system has shifted from the clearance of bills and checks at clearing houses around the country to electronic clearing houses that complete clearance by sending and receiving image data of bills and checks to and from financial institutions.

Japanese Government Bond Annual Statistics Report See “5 Public Finance”. This chapter covers issue, redemption and outstanding amount of government bonds.

Issuing, Redemption, and Outstanding Amounts of Bonds These statistics released monthly by the Japan Securities Dealers Association provide the number of new issues and issue and redemption amounts as well as outstanding balances of public and corporate straight bonds in total and by category. Data on government bonds are gathered from official gazettes, etc. Others are gathered based on statistics provided by the Japan Securities Depository Centre, Inc.

Publicly Offered Investment Trusts These statistics published monthly by the Investment Management Association of Japan, are compiled by collecting basic data from the settlor companies of investment trusts that are members of the association. Until fiscal year 2025, it was published by the Investment Trusts Association, Japan, but in April 2026, the Investment Trusts Association, Japan, and the Japan Investment Advisers Association merged to start afresh as a new entity, the Investment Management Association of Japan. This chapter covers stock sales, terminations, redemptions, principals outstanding, and total net assets of stock investment trusts and bond investment trusts.

Monthly Statistics Report This report is published monthly by Tokyo Stock Exchange, Inc., on the website of the Japan Exchange Group. It mainly includes market statistics on securities traded on the Tokyo Stock Exchange (TSE). In April 2022, TSE reorganized its former market segments (First Section, Second Section, Mothers, and JASDAQ) into three new market segments: Prime, Standard, and Growth. This chapter covers the number of shares listed and the yield in each market, as well as the Tokyo Stock Price Index, etc.

***Nikkei* Indexes** *Nikkei* Indexes is the official website of the *Nikkei* 225, operated by *Nikkei* Inc. It provides information on various indexes calculated and published by *Nikkei* Inc. This chapter covers the *Nikkei* Stock Average.

Summary of Life Insurance Business The Summary of Life Insurance Business is published monthly, quarterly, and annually by the Life Insurance Association of Japan to summarize the main performance of its member companies. This chapter covers new policies and policies in force at the end of the fiscal year by type of insurance.

Statistics by Line Statistics by Line are published quarterly by the General Insurance Association of Japan (GIAJ). These statistics compile insurance premiums and insurance claims from the GIAJ's member insurers by type of insurance. This chapter covers direct premiums, net premiums, direct claims, and net claims by type of insurance.

See the Glossary for Terms in this chapter.

16-1 日本銀行勘定（令和3～7年）

Bank of Japan Accounts (2021 to 2025)

（単位 10億円） (In billions of *yen*)

区分	Item		令和3年末 End of 2021	4年末 End of 2022	5年末 End of 2023	6年末 End of 2024	7年末 End of 2025
総額（資産、負債及び純資産共通）	Total (assets, or liabilities and net assets)		723,766	703,941	749,963	747,992	677,776
資産	Assets						
# 金地金	Gold	1)	441	441	441	441	441
現金	Cash	2)	252	377	438	448	414
国債	Japanese government securities		521,120	564,156	592,270	582,363	544,395
短期国債	Financing bills treasury bills and treasury discount bills		13,290	7,723	3,859	1,955	0
長期国債	Japanese government bonds		507,830	556,432	588,410	580,408	544,395
コマーシャル・ペーパー等	Commercial papers	3)	2,993	2,568	2,287	1,470	30
社債	Corporate bonds	4)	8,265	8,187	6,042	5,096	2,718
金銭の信託（信託財産株式）	Pecuniary trusts (stocks held as trust property)	5)	472	327	195	65	-
金銭の信託（信託財産指数連動型上場投資信託）	Pecuniary trusts (index-linked exchange-traded funds held as trust property)		36,345	36,976	37,186	37,186	37,186
金銭の信託（信託財産不動産投資信託）	Pecuniary trusts (Japan real estate investment trusts held as trust property)		654	657	656	656	655
貸出金	Loans and discounts		144,848	80,669	99,878	108,524	79,521
外国為替	Foreign currency assets	6)	7,669	8,850	9,728	10,827	11,432
代理店勘定	Deposits with agents		0	0	1	2	0
雑勘定	Others	7)	707	733	840	914	983
負債及び純資産	Liabilities and net assets						
# 発行銀行券	Banknotes		121,964	125,068	124,608	124,078	120,606
当座預金	Current deposits		543,042	502,484	543,679	531,510	470,945
その他預金	Other deposits		28,002	37,985	44,640	57,938	55,247
政府預金	Deposits of the government		17,713	20,313	16,909	6,302	5,131
売現先勘定	Payables under repurchase agreements		68	3,562	4,178	11,202	9,218
雑勘定	Others	8)	2,665	3,384	3,863	3,185	2,267
引当金勘定	Provisions		6,935	7,701	8,538	10,114	10,586
資本金	Capital		0	0	0	0	0
準備金	Legal and special reserves		3,378	3,444	3,548	3,663	3,776

1) 古金貨は雑勘定に計上 2) 支払元貨幣を計上 3) コマーシャル・ペーパー、短期社債等を計上 4) 不動産投資法人債を含む。 5) 令和7年10月で更新停止 6) 外貨投資信託、米ドル資金供給オペレーションによる貸付金、貸出支援基金の運営として行う米ドル資金供給に関する特則による貸付金を含む。 7) 貸倒引当金（控除項目）を含む。
8) その他負債＋当期損益金

1) Old gold coins are booked in others. 2) Coins reserved for circulation. 3) Including commercial paper and short-term corporate bonds, etc. 4) Including bonds issued by real estate investment corporations. 5) Updates ceased in October 2025. 6) Including foreign currency mutual funds, loans provided by U.S. dollar funds-supplying operations against pooled collateral and loans provided pursuant to the special rules for the U.S. dollar lending arrangement (Those of loans conducted through the Bank's Loan Support Program). 7) Including reserve for possible losses is reduced. 8) Including miscellaneous liabilities and current income (net accumulated profits).

資料 日本銀行「日本銀行関連統計 日本銀行勘定」
Source: Bank of Japan.

16-2 国内銀行の資産・負債等

Assets and Liabilities of Domestically Licensed Banks

A 銀行勘定（令和3～7年）

Banking Accounts (2021 to 2025)

（単位 10億円） (In billions of *yen*)

区分	Item		令和3年末 End of 2021	4年末 End of 2022	5年末 End of 2023	6年末 End of 2024	7年末 End of 2025
総額	Total	1)	1,327,318	1,352,408	1,400,843	1,447,484	1,485,058
資産	Assets						
# 現金預け金	Cash and due from banks	2)	375,634	328,828	360,442	348,154	301,188
コールローン	Call loans		8,274	9,571	9,058	7,472	9,577
買入金銭債権	Monetary claims bought		4,524	5,838	6,839	6,992	7,811
特定取引資産	Trading assets		35,381	52,550	40,504	41,669	69,332
商品有価証券	Trading account securities		52	51	45	33	26
金銭の信託	Pecuniary trusts		1,456	1,590	1,489	1,444	1,360
有価証券	Investment securities		247,307	236,270	250,755	262,579	272,842
貸出金	Loans and bills discounted		561,137	588,464	610,861	639,799	666,565
割引手形	Bills discounted		940	984	884	734	558
貸付金	Loans		560,197	587,480	609,977	639,065	666,007
外国為替	Foreign exchange		3,377	4,569	4,441	4,368	4,153
その他資産	Other assets		52,127	86,906	79,495	91,331	111,317
有形固定資産	Tangible fixed assets		6,413	6,249	6,181	6,164	6,214
無形固定資産	Intangible fixed assets		1,898	1,805	1,921	2,164	2,433
繰延税金資産	Deferred tax assets		1,474	2,068	1,524	1,228	1,448
支払承諾見返	Customer's liabilities for acceptances and guarantees		15,963	20,733	19,111	19,415	18,705
負債及び資本	Liabilities and stockholders' equity						
# 預金	Deposits		908,059	936,942	969,155	991,541	1,010,354
譲渡性預金	Negotiable certificates of deposits		35,191	33,643	30,871	26,799	27,643
債券	Debentures	3)	0	0	0	0	0
コールマネー	Call money		18,064	16,945	18,109	15,634	17,876
特定取引負債	Trading liabilities		30,202	45,644	32,422	34,930	62,007
借用金	Borrowed money		150,154	105,012	125,865	133,881	111,396
外国為替	Foreign exchange		4,202	5,341	6,170	6,899	5,654
新株予約権付社債	Bonds with warrants		35	0	0	0	0
信託勘定借	Due to trust accounts		28,903	29,509	30,137	21,658	18,455
その他負債	Other liabilities		25,976	49,826	50,341	49,451	68,069
退職給付引当金	Reserve for retirement benefits		167	145	136	126	69
支払承諾	Acceptances and guarantees		15,963	20,733	19,111	19,415	18,705
純資産	Net assets		55,969	48,622	52,746	52,089	54,406
期中損益	Profits and losses for the term		1,962	1,952	1,949	2,668	4,087

整理回収機構及びゆうちょ銀行を除く。海外店勘定を除く。特別国際金融取引勘定（オフショア勘定）を含む。 1）その他を含む。 2）海外譲渡性預金を含む。 3）債券発行高＋債券募集金

Excluding the Resolution and Collection Corporation and the Japan Post Bank. Excluding accounts of overseas offices. Including offshore accounts. 1) Including other. 2) Including overseas negotiable certificates of deposits. 3) Sum of the outstanding amount of debentures issued and cost incurred by issuance.

資料 日本銀行「民間金融機関の資産・負債」

Source: Bank of Japan.

16-2 国内銀行の資産・負債等（続き）
Assets and Liabilities of Domestically Licensed Banks (*Cont'd*)

B 信託勘定（令和3～7年）
Trust Accounts (2021 to 2025)

（単位 10億円） (In billions of *yen*)

区分	Item	令和3年末 End of 2021	4年末 End of 2022	5年末 End of 2023	6年末 End of 2024	7年末 End of 2025
総額	Total 1)	1,443,942	1,478,767	1,580,087	1,747,188	1,865,795
資産	Assets					
現金預け金	Cash and due from banks 2)	26,468	26,822	29,043	26,038	26,574
現金	Cash	0	0	0	0	0
預け金	Due from banks 2)	26,468	26,822	29,043	26,038	26,574
コールローン	Call loans	15,229	21,011	20,331	25,945	25,861
買入手形	Bills Bought	0	0	0	0	0
銀行勘定貸	Due from bank accounts	28,903	29,508	30,135	21,656	18,454
有価証券	Investment securities	587,138	615,727	671,800	752,717	809,039
貸出金	Loans and bills discounted	5,688	6,810	8,064	9,103	10,211
投資信託有価証券	Securities held for investment trusts	19,289	19,859	20,984	25,185	25,778
投資信託外国投資	Foreign securities held for investment trusts	75,956	77,161	86,293	114,815	133,826
信託受益権	Trust beneficiary rights	432,109	444,128	447,702	449,722	452,887
受託有価証券	Safe-keeping securities	17,558	17,499	18,201	18,635	20,624
金銭債権	Monetary claims	117,419	96,400	100,074	106,804	112,828
有形固定資産	Tangible fixed assets	51,101	56,181	62,241	67,800	75,471
負債	Liabilities					
金銭信託	Money trusts	164,241	131,944	136,128	144,624	149,973
年金信託	Pension trusts	33,204	32,542	32,512	35,228	35,499
財産形成給付信託	Employees' property formation benefit trusts	31	30	29	28	25
貸付信託	Loans trusts	0	0	0	0	0
投資信託	Investment trusts	252,783	260,689	279,773	310,962	323,430
金銭信託以外の金銭の信託	Pecuniary trusts other than money trusts	60,714	63,943	66,802	68,433	72,692
有価証券の信託	Trust of securities	66,050	67,088	69,347	70,997	72,905

整理回収機構を除く。信託の運用のため取得した信託受益権、受益証券（自社の信託に係るもの）と、その信託受益権、受益証券により設定された信託を相殺して計上。「信託受益権」は資産管理等のための他社への再信託に係るものを含む。
1）その他を含む。 2）譲渡性預け金を含む。
Excluding the Resolution and Collection Corporation. The following steps are taken to avoid double counting: on the assets side, the amount of trust beneficiary rights (held by trust banks as assets) is reduced by the amount of those derived from trusts held by trust banks as liabilities; and on the liabilities side, trusts from which trust beneficiary rights held by trust banks as assets are derived are eliminated. Including trust beneficiary rights entrusted in other trustees for asset administration.
1) Including other. 2) Including negotiable certificates of deposits.

資料 日本銀行「民間金融機関の資産・負債」
Source: Bank of Japan.

16-3 外国銀行在日支店の主要資産・負債（令和3～7年）

Principal Assets and Liabilities of Foreign Banks in Japan (2021 to 2025)

（単位 億円）　　(In one hundred millions of *yen*)

年末 End of year		資産 Assets				
		現金・預け金 Cash and due from banks	コールローン Call loans	特定取引資産 Trading assets	有価証券 Investment securities	貸出金 Loans and bills discounted
令和3年	2021	271,382	11,162	5,054	18,524	87,421
4	2022	358,014	2,582	12,183	17,662	94,331
5	2023	429,431	2,485	10,709	26,645	104,862
6	2024	527,350	3,179	15,797	39,539	126,975
7	2025	627,893	3,310	13,699	37,841	168,481

年末 End of year		負債 Liabilities				
		預金 Deposits	譲渡性預金 Negotiable certificates of deposits	コールマネー Call money	特定取引負債 Trading liabilities	借用金 Borrowed money
令和3年	2021	121,937	9,580	22,828	4,934	17,315
4	2022	132,322	15,464	26,153	11,861	28,469
5	2023	155,117	17,351	25,503	10,687	35,222
6	2024	149,331	25,649	13,529	15,832	47,054
7	2025	147,216	23,761	18,636	13,203	36,512

特別国際金融取引勘定（オフショア勘定）を含む。日本銀行と取引のある銀行の銀行勘定の計数

Including offshore accounts. Figures are those of banking accounts of the banks that conduct transactions with the Bank of Japan.

資料 日本銀行「民間金融機関の資産・負債」

Source: Bank of Japan.

16-4 国内証券会社の主要資産・負債等（令和3～7年）

Principal Assets and Liabilities of Domestic Securities Companies (2021 to 2025)

（単位 100万円） (In millions of *yen*)

年末 End of year		資産 Assets				
		現金・預金 Cash and deposits	トレーディング商品 Trading assets	信用取引資産 Margin transaction assets	短期貸付金 Short-term loans receivable	投資有価証券 Investment securities
令和3年	2021	10,825,880	45,853,578	3,976,867	1,642,595	915,402
4	2022	10,857,149	48,372,941	3,931,121	2,410,574	925,743
5	2023	14,796,446	53,750,857	4,441,560	2,539,677	1,165,103
6	2024	16,914,618	66,278,788	4,993,110	1,991,386	1,214,736
7	2025	18,016,675	80,457,592	5,836,831	1,793,739	1,259,259

年末 End of year		負債及び純資産 Liabilities and net assets				
		トレーディング商品 Trading liabilities	信用取引負債 Margin transaction liabilities	預り金 Deposits payable	受入保証金 Guarantee deposits received	資本金 Capital stock
令和3年	2021	30,113,721	1,310,876	9,018,121	6,290,809	1,834,475
4	2022	42,978,776	1,256,376	8,618,883	9,307,360	1,826,426
5	2023	44,823,711	1,378,921	10,260,347	8,433,472	1,957,972
6	2024	52,241,858	1,328,945	11,952,446	10,656,883	1,919,777
7	2025	64,066,849	1,624,689	12,817,338	11,011,304	1,868,810

業務の休止中等の会社を除く。

Excluding regular members whose business operations are suspended, etc.

資料 日本証券業協会「全国証券会社主要勘定及び顧客口座数等」

Source: Japan Securities Dealers Association.

16-5 かんぽ生命保険の主要資産（令和2～6年度）

Principal Assets of Japan Post Insurance (F.Y. 2020 to 2024)

（単位 100万円） (In millions of *yen*)

年度末 End of fiscal year		合計 Total	現金及び預貯金 Cash and deposits			コールローン Call loans	買現先勘定 Receivables under resale agreements	買入金銭債権 Monetary claims bought	金銭の信託 Money trusts
			計 Total	現金 Cash	預貯金 Deposits				
令和2年	2020	66,164,496	1,329,749	662	1,329,087	130,000	-	276,772	4,189,294
3	2021	65,657,182	1,265,070	766	1,264,304	40,000	2,120,137	39,543	4,521,912
4	2022	61,121,223	1,428,483	201	1,428,281	40,000	1,384,764	47,345	4,772,321
5	2023	59,512,639	1,152,730	723	1,152,007	40,000	1,047,192	25,392	6,271,415
6	2024	58,147,214	1,970,343	582	1,969,761	30,000	604,914	23,215	6,460,029

年度末 End of fiscal year		有価証券 Securities							貸付金 Loans
		計 Total	国債 Government bonds	地方債 Local government bonds	社債 Corporate bonds	株式 Shares	外国証券 Foreign securities	その他 Others	
令和2年	2020	55,274,594	37,345,671	5,593,508	5,325,276	404,577	4,632,376	1,973,184	4,964,087
3	2021	53,418,564	37,408,974	4,472,466	4,866,504	425,553	4,332,519	1,912,544	4,251,956
4	2022	49,842,478	37,114,603	3,400,150	4,228,952	410,088	2,949,260	1,739,423	3,605,832
5	2023	47,694,597	36,037,546	2,634,528	4,119,871	558,536	2,168,841	2,175,272	3,281,313
6	2024	46,528,662	35,390,389	2,123,485	4,126,013	594,608	2,024,510	2,269,655	2,530,051

資料 株式会社かんぽ生命保険「かんぽ生命の現状 統合報告書（ディスクロージャー誌）」
Source: Japan Post Insurance Co., Ltd.

16-6 主要金融機関店舗数（令和2～6年度）

Number of Principal Financial Institutions' Offices (F.Y. 2020 to 2024)

年度末 End of fiscal year		全国銀行 All banks 1)	都市銀行 City banks	地方銀行 Regional banks	地方銀行 II Regional banks II	信託銀行 Trust banks	その他 Others	ゆうちょ銀行 Japan post bank 2)
令和2年	2020	13,717	2,836	7,756	2,805	273	47	23,815
3	2021	13,665	2,798	7,841	2,708	272	46	23,734
4	2022	13,651	2,784	7,848	2,704	270	45	23,642
5	2023	13,624	2,750	7,861	2,699	269	45	23,557
6	2024	13,672	2,799	7,869	2,702	256	46	23,494

1) 現金自動支払機の店舗外設置（出張所扱）分を除く。 2) 本支店、出張所、郵便局、簡易郵便局の計。郵便局は銀行代理業を営む営業所または事務所（分室を含む。）
1) Excluding outdoor automatic teller machine (treated as sub-branches). 2) Total of head offices, branches, sub-branches, post offices and simple post offices. Post offices are business offices or offices operating as bank agents (including sub offices.).

資料 一般社団法人全国銀行協会「全国銀行財務諸表分析」
株式会社ゆうちょ銀行「統合報告書（ディスクロージャー誌）」
Source: Japanese Bankers Association. Japan Post Bank Co., Ltd.

16-7 国内銀行銀行勘定利率別貸出残高（令和3～7年）

Loans and Discounts Outstanding of Banking Accounts of Domestically Licensed Banks by Interest Rate (2021 to 2025)

（単位 10億円） (In billions of *yen*)

区分 Item	令和3年末 End of 2021	4年末 End of 2022	5年末 End of 2023	6年末 End of 2024	7年末 End of 2025
総額 Total 1)	529,513	552,983	574,757	598,499	623,650
0.25%未満 less than 1)	88,140	93,519	88,321	33,777	19,447
0.25-0.50	104,119	114,225	122,111	78,589	30,832
0.50-1.00	178,158	188,105	203,461	260,244	176,779
1.00-1.50	85,781	86,227	89,310	135,123	238,563
1.50-2.00	39,606	38,224	36,362	47,328	90,346
2.00-2.50	16,550	15,404	15,119	18,748	33,652
2.50-3.00	7,001	6,963	7,862	9,602	13,360
3.00-3.50	2,434	2,482	3,589	5,037	7,318
3.50-4.00	1,452	1,378	1,814	2,523	4,398
4.00-4.50	424	409	418	1,016	2,071
4.50-5.00	595	550	549	569	477
5.00-5.50	174	202	190	205	310
5.50-6.00	191	178	174	167	187
6.00-6.50	238	173	261	240	237
6.50-7.00	162	157	184	188	205
7.00-7.50	188	169	178	170	194
7.50-8.00	188	185	196	192	197
8.00-8.50	245	263	254	279	270
8.50-9.00	200	338	201	204	220
9.00-9.50	127	256	379	239	232
9.50-10.00	229	236	231	231	242
10.00-10.50	335	347	415	477	519
10.50-11.00	134	137	153	153	260
11.00%以上 and over	2,837	2,850	3,019	3,192	3,327

日本銀行と取引のある国内銀行の銀行勘定の計数。整理回収機構及びゆうちょ銀行を除く。 1）無利息分を含む。

Figures are those of banking accounts of domestically licensed banks that conduct transactions with the Bank of Japan. Excluding the Resolution and Collection Corporation and the Japan Post Bank. 1) Including loans with no interest.

資料 日本銀行「預金・貸出関連統計 その他貸出残高」

Source: Bank of Japan.

16-8 国内銀行預金者別預金残高（末残）（令和3～7年）

Deposits Outstanding of Domestically Licensed Banks by Depositor (End of Period) (2021 to 2025)

（単位 億円） (In one hundred millions of *yen*)

区分	Item	令和3年末 End of 2021	4年末 End of 2022	5年末 End of 2023	6年末 End of 2024	7年末 End of 2025
預金	Deposits	9,038,439	9,322,447	9,653,508	9,869,468	10,055,131
一般法人・個人・公金	Corporations, households and public deposits	8,699,142	8,981,274	9,288,110	9,569,727	9,759,618
要求払預金	Demand deposits	6,350,241	6,617,170	6,919,641	7,035,202	6,974,976
一般法人	Corporations	2,455,184	2,486,528	2,617,380	2,625,464	2,554,194
個人	Households	3,725,025	3,946,999	4,129,937	4,248,597	4,273,526
公金	Public deposits	170,027	183,637	172,319	161,135	147,251
定期性預金	Time and savings deposits	2,137,781	2,152,970	2,149,666	2,301,720	2,534,666
一般法人	Corporations	463,535	488,615	530,373	653,509	802,429
個人	Households	1,611,136	1,566,606	1,507,322	1,503,781	1,585,684
公金	Public deposits	63,107	97,746	111,969	144,428	146,551
非居住者円預金	Non-resident *yen* deposits	26,054	23,687	29,923	22,067	20,489
外貨預金	Foreign currency deposits	185,060	187,441	188,874	210,732	229,480
金融機関預金	Financial institutions' deposits	338,675	340,360	364,815	299,130	294,863
政府関係預り金	Government deposits	620	811	582	609	649
譲渡性預金	Negotiable certificates of deposit	351,907	336,425	308,711	267,992	276,430
# 一般法人	Corporations	204,553	190,333	165,577	117,553	127,052
個人	Households	279	264	58	238	43
公金	Public deposits	98,196	93,320	87,399	86,127	74,969

国内銀行銀行勘定。整理回収機構及びゆうちょ銀行を除く。特別国際金融取引勘定（オフショア勘定）を除く。

Domestically licensed banks' banking accounts. Excluding the Resolution and Collection Corporation and the Japan Post Bank. Excluding offshore accounts.

資料 日本銀行「預金・貸出関連統計 預金・現金・貸出金」

Source: Bank of Japan.

16-9 貸出先別貸出金（主要業種別残高）（令和3～7年）

Loans and Bills Discounted by Sector (Outstanding by Major Industries, etc.) (2021 to 2025)

（単位 億円） (In one hundred millions of *yen*)

年末 End of year		計 Total	#製造業 Manufacturing	#建設業 Construction	#電気・ガス・熱供給・水道業 Electricity, gas, heat supply and water	#情報通信業 Information and communications	#運輸業、郵便業 Transport and postal activities	#卸売業 Wholesale trade
令和3年	2021	5,422,216	617,891	137,379	160,765	63,681	191,267	279,597
4	2022	5,654,467	650,718	144,890	179,254	58,259	192,201	292,635
5	2023	5,879,525	668,534	149,341	185,553	62,040	200,239	288,593
6	2024	6,124,684	673,262	158,474	191,817	69,736	207,349	301,304
7	2025	6,452,221	726,114	166,844	197,936	80,035	226,973	324,478

年末 End of year		#小売業 Retail trade	#金融業、保険業 Finance and insurance	#不動産業 Real estate	#物品賃貸業 Goods rental and leasing	#宿泊業 Hotels	#飲食業 Eating and drinking services	#医療・福祉 Medical, health care and welfare services
令和3年	2021	169,761	422,809	903,692	163,377	27,549	32,727	123,168
4	2022	172,101	481,272	945,030	172,595	26,267	30,705	122,188
5	2023	172,209	541,438	1,005,563	185,988	25,624	29,763	121,040
6	2024	170,823	571,425	1,073,842	201,779	24,630	29,140	122,053
7	2025	179,624	589,024	1,157,868	227,182	25,378	29,490	121,919

国内銀行銀行勘定。整理回収機構及びゆうちょ銀行を除く。特別国際金融取引勘定（オフショア勘定）、中央政府向けを除く。

Domestically licensed banks' banking accounts. Excluding the Resolution and Collection Corporation and the Japan Post Bank. Excluding those to offshore accounts and central government.

資料 日本銀行「預金・貸出関連統計 貸出先別貸出金」

Source: Bank of Japan.

16-10 貸出先別貸出金（主要業種別設備資金新規貸出）（令和3～7年）

Loans and Bills Discounted by Sector (New Loans for Fixed Investment by Major Industries, etc.) (2021 to 2025)

（単位 億円） (In one hundred millions of *yen*)

年末 End of year		計 Total	#製造業 Manufacturing	#建設業 Construction	#電気・ガス・熱供給・水道業 Electricity, gas, heat supply and water	#情報通信業 Information and communications	#運輸業、郵便業 Transport and postal activities	#卸売業 Wholesale trade
令和3年	2021	108,579	4,143	1,683	6,653	1,190	4,418	1,638
4	2022	117,634	7,844	2,015	9,200	338	6,306	2,279
5	2023	124,283	5,835	2,344	5,753	1,821	8,590	1,976
6	2024	127,930	5,406	2,154	5,968	1,110	6,198	2,189
7	2025	135,919	6,682	2,389	4,965	1,396	6,459	2,697

年末 End of year		#小売業 Retail trade	#金融業、保険業 Finance and insurance	#不動産業 Real estate	#物品賃貸業 Goods rental and leasing	#宿泊業 Hotels	#飲食業 Eating and drinking services	#医療・福祉 Medical, health care and welfare services
令和3年	2021	1,903	790	29,062	667	876	355	3,650
4	2022	2,243	566	31,522	613	660	412	3,322
5	2023	3,011	539	33,157	396	629	640	3,857
6	2024	1,933	1,881	36,969	717	903	578	4,286
7	2025	2,366	643	44,193	619	931	644	3,649

国内銀行銀行勘定。整理回収機構及びゆうちょ銀行を除く。特別国際金融取引勘定（オフショア勘定）、中央政府向けを除く。

Domestically licensed banks' banking accounts. Excluding the Resolution and Collection Corporation and the Japan Post Bank. Excluding those to offshore accounts and central government.

資料 日本銀行「預金・貸出関連統計 貸出先別貸出金」

Source: Bank of Japan.

16-11 個人向け貸出金（令和3～7年）

Loans to Households (2021 to 2025)

（単位 億円）　(In one hundred millions of *yen*)

年次 Year		住宅資金 Housing loans				消費財・サービス購入資金 Consumer loans			
		国内銀行 Domestically licensed banks 1)		信用金庫 *Shinkin* banks		国内銀行 Domestically licensed banks 1)		信用金庫 *Shinkin* banks	
		新規貸出 New loans	貸出残高（年末） Amounts outstanding (end of year)	新規貸出 New loans	貸出残高（年末） Amounts outstanding (end of year)	新規貸出 New loans	貸出残高（年末） Amounts outstanding (end of year)	新規貸出 New loans	貸出残高（年末） Amounts outstanding (end of year)
令和3年	2021	156,847	1,368,623	15,763	174,193	12,476	92,919	5,135	20,960
4	2022	154,407	1,409,624	15,708	176,102	13,222	94,235	5,164	21,150
5	2023	159,335	1,454,573	15,920	177,993	15,129	100,139	5,715	21,963
6	2024	172,897	1,514,665	14,822	178,239	17,726	104,795	5,977	22,878
7	2025	174,589	1,568,394	15,819	180,119	16,747	111,778	6,155	23,859

1) 国内銀行の銀行勘定、信託勘定、海外店勘定（国内向け）の合計。ただし、整理回収機構及びゆうちょ銀行を除く。
1) Totals for domestically licensed banks' banking accounts, trust accounts and overseas office accounts (loans to Japanese residents). Excluding the Resolution and Collection Corporation and the Japan Post Bank.

資料 日本銀行「預金・貸出関連統計 貸出先別貸出金」
Source: Bank of Japan.

16-12 ゆうちょ銀行の貯金及び貸出金（令和2～6年度）

Savings and Loans of Japan Post Bank (F.Y. 2020 to 2024)

（単位 100万円）　(In millions of *yen*)

年度末 End of fiscal year		貯金 Savings					
		計 Total	振替貯金 Transfer savings	通常貯金 Ordinary savings	貯蓄貯金 Savings deposits	定期貯金 Time savings	特別貯金 Special savings
令和2年	2020	189,593,469	9,150,117	90,808,248	612,591	4,709,291	738,060
3	2021	193,441,929	10,749,849	100,213,694	699,203	4,352,435	591,662
4	2022	194,951,503	12,710,600	105,654,084	768,622	3,307,143	478,036
5	2023	192,802,939	12,694,358	110,416,248	818,257	3,581,797	385,603
6	2024	190,465,032	12,166,082	112,670,829	840,749	8,601,820	321,067

年度末 End of fiscal year		貯金 Savings		貸出金 Loans		
		定額貯金 Savings certificates	その他の貯金 Other	計 Total	証書貸付 Loans on deeds	当座貸越 Overdrafts
令和2年	2020	83,436,358	138,801	4,691,723	4,592,100	99,623
3	2021	76,670,153	164,930	4,441,967	4,355,357	86,609
4	2022	71,910,183	122,833	5,604,366	5,520,156	84,210
5	2023	64,797,788	108,885	6,848,393	6,773,866	74,527
6	2024	55,722,082	142,399	3,130,595	3,062,399	68,195

資料 株式会社ゆうちょ銀行「統合報告書（ディスクロージャー誌）」
Source: Japan Post Bank Co., Ltd.

16-13 財政融資資金（令和3～7年）

Fiscal Loan Fund (2021 to 2025)

（単位 億円） (In one hundred millions of *yen*)

年末 End of year		合計（資産・負債共通） Total (assets or liabilities)	資産の部 Assets				負債の部 Liabilities		
			現金預金 Cash / deposits	有価証券 Securities	貸付金 Loans	#地方公共団体貸付金 2)	預託金 Deposits	公債 Goverment bonds	その他 Others
令和3年	2021	1,384,435	134,581	-	1,249,854	428,180	254,411	1,119,547	10,476
4	2022	1,322,897	48,689	-	1,274,208	419,596	300,519	1,012,130	10,247
5	2023	1,292,658	30,608	-	1,262,050	406,678	348,118	934,762	9,778
6	2024	1,255,977	33,987	-	1,221,989	395,199	321,081	926,903	7,993
7	2025 1)	1,212,788	10,435	-	1,202,353	384,321	269,320	916,796	7,672

1) 負債の合計には財政融資資金証券を含む。

1) The total liabilities include Fiscal Loan Fund securities. 2) Loans to local governments

資料 財務省「財政融資資金現在高」

Source: Ministry of Finance.

16-14 貸出金利（令和3～7年）

Lending Interest Rates (2021 to 2025)

（単位 年 パーセント） (In % per annum)

年末 End of year		日本銀行基準割引率及び基準貸付利率 The basic discount rates and basic loan rates	短期プライムレート Short-term prime lending rates of banks 1)			長期プライムレート Long-term prime lending rates 2)
			最頻値 Mode	最高値 Highest	最低値 Lowest	
令和3年	2021	0.30	1.475	1.725	1.475	1.00
4	2022	0.30	1.475	1.725	1.475	1.25
5	2023	0.30	1.475	1.725	1.475	1.50
6	2024	0.50	1.625	1.875	1.625	1.90
7	2025	1.00	1.875	2.125	1.875	2.60

1) 都市銀行が自主的に決定した金利のうち、最も多くの数の銀行が採用した金利及び最高、最低の金利 2) みずほ銀行が自主的に決定・公表した金利

1) The highest and lowest interest rates and the rates adopted by the largest number of banks from among the rates independently set by city banks. 2) Referring to the long-term prime rate announced by *Mizuho* Bank.

資料 日本銀行「日本銀行関連統計 基準割引率および基準貸付利率（従来「公定歩合」として掲載されていたもの）の推移」「預金・貸出関連統計 長・短期プライムレート（主要行）の推移」

Source: Bank of Japan.

16-15 市場金利等(令和3～7年)

Short-Term Money Market Interest Rates (2021 to 2025)

(単位 年 パーセント) (In % per annum)

年末 End of year		コールレート Call rates 1)											
		有担保翌日 Collateralized overnight		無担保 Uncollateralized									
				オーバーナイト Overnight		1週間 1 week		1か月 1 month		2か月 2 months		3か月 3 months	
		末値 End of period	平均 Average 6)	末値 End of period	平均 Average 6)	末値 End of period	平均 Average 6)	末値 End of period	平均 Average 6)	末値 End of period	平均 Average 6)	末値 End of period	平均 Average 6)
令和3年	2021	-	-	-0.018	-0.024	-0.008	-0.011	-0.010	0.002	0.015	0.006	0.015	0.044
4	2022	-	-	-0.022	-0.031	0.000	-0.025	0.020	0.005	0.020	0.012	0.005	0.056
5	2023	-	-	-0.039	-0.033	-0.024	-0.031	-0.015	0.035	0.010	0.007	0.036	0.035
6	2024	0.180	0.180	0.227	0.121	0.299	0.172	0.370	0.223	0.530	0.276	0.575	0.259
7	2025	0.680	0.421	0.727	0.469	0.729	0.518	0.800	0.593	0.793	0.610	0.850	0.642

年末 End of year		譲渡性預金平均金利(新規発行分) Average interest rate on certificates of deposit by maturity (new issues) 2)										
		総合 Total	30日未満 Less than 30 days	30日以上60日未満 30 days - 59 days	60日以上90日未満 60 days - 89 days	90日以上180日未満 90 days - 179 days	180日以上1年未満 180 days - less than 1 year	1年以上2年未満 1 year - less than 2 years	2年以上3年未満 2 years - less than 3 years	3年以上4年未満 3 years - less than 4 years	4年以上5年未満 4 years - less than 5 years	5年以上 5 years or more
令和3年	2021	0.002	0.002	0.000	0.000	0.001	0.001	0.014	0.034	0.100	-	0.050
4	2022	0.002	0.003	0.000	0.001	0.001	0.001	0.011	0.024	0.100	-	-
5	2023	0.003	0.003	0.000	0.001	0.001	0.003	0.020	0.013	-	-	0.200
6	2024	0.077	0.071	0.074	0.104	0.119	0.129	0.143	0.291	0.100	-	-
7	2025	0.380	0.366	0.329	0.496	0.509	0.538	0.418	0.703	-	-	0.400

年末 End of year		国庫短期証券利回 Treasury discount bills 3)		TIBOR Tokyo interbank offered rate 4) 日本円 Japanese *yen*			公募地方債 10年 Publicly-offered local government bonds 10 years 5)
		3か月 3 months	6か月 6 months	1か月物 1 month	3か月物 3 months	6か月物 6 months	
令和3年	2021	-0.128	-0.115	0.07545	0.06727	0.13636	0.141
4	2022	-0.180	-0.128	0.06818	0.06364	0.14364	0.729
5	2023	-0.210	-0.160	0.06545	0.08000	0.15636	0.748
6	2024	0.215	0.240	0.41909	0.62000	0.63364	1.202
7	2025	0.650	0.725	0.87273	1.07273	1.09091	2.192

1) 有担保コールはブローキング取引の約定レート。無担保コールは出し手・取り手の仲値レート。それぞれ日中全取引の加重平均レート 2) 月中発行高を0.1%刻みで集計の上、下限金利を加重平均したもの。日本銀行と取引のある銀行(国内店勘定のみ)の発行にかかるもの。整理回収機構及びゆうちょ銀行を除く。月次計数の単純平均 3) 新発の引値 4) 東京銀行間取引金利。東京時間の午前11時の実勢レート。日本円は365日ベース 5) 共同発行市場公募地方債。複利利回り。平均値。午後3時時点の気配値 6) 月次計数の単純平均

1) Collateralized call rate figures are contracted rates of brokered transactions. Uncollateralized call rate figures are mid-market rates between lenders and borrowers. Weighted average rates for each days trading. 2) Figures are calculated as follows: amounts outstanding of issues during the month are aggregated at intervals of 0.1 percentage point, then the average rate is calculated using the lower rates of the intervals, weighted by the aggregated amount at each interval. Figures represent the rates issued by banks that conduct transactions with the Bank of Japan (only the accounts of domestic offices). Figures exclude the Resolution and Collection Corporation and the Japan Post Bank. Annual data are arithmetic averages of the monthly figures. 3) Closing rate of newly issued. 4) Closing rates of financing bill. Real exchange rates as of 11:00 a.m. The data for Japanese *yen* is on a 365-day basis. 5) Joint Local Government Bonds. Figures are compound yields, average calculated, based on the quotations as of 3:00 p.m. 6) Annual data are arithmetic average of the monthly figures.

資料 日本銀行「各種マーケット関連統計 短期金融市場金利」 日本相互証券株式会社「BB国債価格(引値)」
一般社団法人全銀協TIBOR運営機関「全銀協TIBOR」 日本証券業協会「公社債店頭売買参考統計値」

Source: Bank of Japan. Japan Bond Trading Co.,Ltd. JBA TIBOR Administration. Japan Securities Dealers Association.

16-16 国内銀行、信用金庫の貸出約定平均金利（令和3～7年）

Average Contract Interest Rates on Loans and Discounts of Domestically Licensed Banks and *Shinkin* Banks (2021 to 2025)

（単位 年 パーセント） (In % per annum)

年末 End of year		総合 Total 1) 国内銀行 Domestically licensed banks 2)				信用金庫 *Shinkin* banks
			都市銀行 City banks	地方銀行 Regional banks	地方銀行 II Regional banks II	
令和3年	2021	0.795	0.684	0.828	0.977	1.428
4	2022	0.771	0.667	0.802	0.945	1.419
5	2023	0.779	0.695	0.798	0.936	1.416
6	2024	0.943	0.887	0.933	1.049	1.489
7	2025	1.212	1.214	1.160	1.250	1.657

年末 End of year		総合 Total 1) #短期 Short-term loans and discounts 国内銀行 Domestically licensed banks 2)				信用金庫 *Shinkin* banks 3)
			都市銀行 City banks	地方銀行 Regional banks	地方銀行 II Regional banks II	
令和3年	2021	0.475	0.459	0.607	0.847	1.777
4	2022	0.440	0.455	0.533	0.702	1.776
5	2023	0.452	0.496	0.530	0.711	1.774
6	2024	0.562	0.493	0.713	0.892	1.828
7	2025	1.020	1.044	1.060	1.195	2.015

年末 End of year		総合 Total 1) #長期 Long-term loans and discounts 国内銀行 Domestically licensed banks 2)				信用金庫 *Shinkin* banks 4)
			都市銀行 City banks	地方銀行 Regional banks	地方銀行 II Regional banks II	
令和3年	2021	0.761	0.662	0.809	0.955	1.365
4	2022	0.748	0.656	0.791	0.933	1.358
5	2023	0.754	0.681	0.787	0.924	1.357
6	2024	0.905	0.885	0.901	1.024	1.432
7	2025	1.142	1.166	1.109	1.211	1.601

1） 当座貸越を含む。 2） 日本銀行と取引のある銀行の銀行勘定の計数。整理回収機構及びゆうちょ銀行を除く。算出方法は利率別貸出残高を0.25%刻みで集計の上、下限金利を加重平均したもの 3） 手形貸付と割引手形の金利を加重平均したもの 4） 証書貸付の金利

1) Including overdrafts. 2) Domestically licensed banks are established under the Japanese legislation, and conduct transactions with the Bank of Japan. Excluding the Resolution and Collection Corporation and the Japan Post Bank. The calculation method of loan amount outstanding by interest rate is aggregated at intervals of 0.25 % and the rates in between are rounded off to the lower rate and are average weighted. 3) Weighted average of loans on bills and bills discounts. 4) Rates of loans on deeds.

資料 日本銀行「預金・貸出関連統計 貸出約定平均金利」
Source: Bank of Japan.

16-17 預金金利及び貯金金利(令和7、8年)

Interest Rates on Deposits and Savings (2025 and 2026)

(単位 年 パーセント) (In % per annum)

年月 Year and month		銀行預金 Deposits at banks (except Japan Post Bank)							
		定期預金(新規受入分) Time deposits (new deposits) 2)							
		預入金額1000万円以上 Deposits of 10 million *yen* or more				預入金額300万円以上1000万円未満 Deposits of 3 million - less than 10 million *yen*			
		3か月以上6か月未満 3 months-less than 6 months	6か月以上1年未満 6 months-less than 1 year	1年以上2年未満 1 year-less than 2 years	2年以上3年未満 2 years-less than 3 years	3か月以上6か月未満 3 months-less than 6 months	6か月以上1年未満 6 months-less than 1 year	1年以上2年未満 1 year-less than 2 years	2年以上3年未満 2 years-less than 3 years
令和7年4月	Apr.2025	0.487	0.533	0.316	0.589	0.442	0.302	0.283	0.391
5	May	0.581	0.525	0.347	0.459	0.467	0.314	0.298	0.403
6	June	0.536	0.569	0.368	0.429	0.446	0.503	0.329	0.426
7	July	0.534	0.580	0.444	0.656	0.528	0.564	0.351	0.510
8	Aug.	0.606	0.556	0.422	0.709	0.566	0.501	0.353	0.535
9	Sept.	0.567	0.493	0.381	0.460	0.553	0.274	0.286	0.420
10	Oct.	0.528	0.511	0.316	0.452	0.555	0.310	0.290	0.419
11	Nov.	0.563	0.503	0.343	0.490	0.482	0.340	0.317	0.408
12	Dec.	0.619	0.602	0.405	0.526	0.541	0.425	0.381	0.433
令和8年1月	Jan.2026	0.761	0.653	0.502	0.560	0.585	0.469	0.452	0.437
2	Feb.	0.825	0.767	0.570	0.802	0.648	0.575	0.526	0.692
3	Mar.	0.821	0.799	0.633	0.833	0.609	0.499	0.467	0.739
4	Apr.	0.908	0.995	0.558	1.041	0.728	0.469	0.469	0.926

年月 Year and month		銀行預金 Deposits at banks (except Japan Post Bank)					ゆうちょ銀行貯金 Savings at Japan Post Bank 1)		
		定期預金(新規受入分) Time deposits (new deposits) 2)				普通預金 Ordinary deposits	定額貯金 Savings certificates	定期貯金 Time savings	通常貯金 Ordinary savings
		預入金額300万円未満 Deposits of less than 3 million *yen*							
		3か月以上6か月未満 3 months-less than 6 months	6か月以上1年未満 6 months-less than 1 year	1年以上2年未満 1 year-less than 2 years	2年以上3年未満 2 years-less than 3 years	1)	1年以上1年6か月未満 1 year-less than 1 year and half	1年以上2年未満 1 year-less than 2 years	
令和7年4月	Apr.2025	0.363	0.253	0.255	0.325	0.182	0.230	0.275	0.200
5	May	0.358	0.295	0.261	0.321	0.182	↓	↓	↓
6	June	0.336	0.412	0.302	0.368	0.182	↓	↓	↓
7	July	0.349	0.429	0.313	0.386	0.183	↓	↓	↓
8	Aug.	0.378	0.417	0.320	0.381	0.183	↓	↓	↓
9	Sept.	0.356	0.256	0.282	0.320	0.183	↓	↓	↓
10	Oct.	0.386	0.293	0.270	0.314	0.183	↓	↓	↓
11	Nov.	0.370	0.313	0.295	0.316	0.183	↓	↓	↓
12	Dec.	0.417	0.395	0.365	0.330	0.183	↓	↓	↓
令和8年1月	Jan.2026	0.448	0.448	0.431	0.347	0.184	↓	↓	↓
2	Feb.	0.521	0.578	0.503	0.565	0.239	0.340	0.400	0.300
3	Mar.	0.513	0.517	0.444	0.605	0.250	↓	↓	↓
4	Apr.	0.554	0.448	0.438	0.598	0.254	↓	↓	↓

平均金利 1) 月末 2) 日本銀行と取引のある国内銀行の銀行勘定の計数。整理回収機構及びゆうちょ銀行を除く。規制金利定期預金を除く。月中新規受入高を0.1%刻みで集計の上、下限金利を加重平均したもの

Average interest rates. 1) End of month. 2) Figures are those of banking accounts of domestically licensed banks that conduct transactions with the Bank of Japan. Excluding the Resolution and Collection Corporation and the Japan Post Bank. Excluding regulated interest rate time deposits. Figures are calculated as follows: new deposits during the month are aggregated at intervals of 0.1 percentage point, then the average rate is calculated using the lower rates of the intervals, weighted by the aggregated amount at each interval.

資料 日本銀行「預金・貸出関連統計 定期預金の預入期間別平均金利」「預金・貸出関連統計 預金種類別店頭表示金利の平均年利率等」 株式会社ゆうちょ銀行「金利一覧」

Source: Bank of Japan. Japan Post Bank Co., Ltd.

16-18 電子交換所における手形交換高等（令和4～7年度）

Clearance of Bills at Electronic Clearing Houses (F.Y. 2022 to 2025)

（単位 金額 10億円）　(Value in billions of *yen*)

年度 Fiscal year	手形交換高 Bills cleared									
			小切手 Checks						手形 Bills	
					他行宛手形交換高 Amount of bills cleared with other banks		行内分手形交換高 Amount of bills cleared within-bank			
	枚数 Number (1,000)	金額 Value	枚数 Number (1,000)	金額 Value	枚数 Number (1,000)	金額 Value	枚数 Number (1,000)	金額 Value	枚数 Number (1,000)	金額 Value
令和4年 2022	14,208	41,233	5,623	20,676	4,777	19,757	847	919	5,586	11,788
5 2023	30,094	88,938	11,716	45,238	9,961	43,527	1,753	1,711	11,234	24,044
6 2024	25,169	78,320	9,402	41,986	8,014	40,192	1,387	1,794	9,466	20,449
7 2025	17,742	63,113	6,593	31,659	5,621	30,555	971	1,104	5,434	11,635

年度 Fiscal year	手形交換高 Bills cleared									
	手形 Bills				その他 Others					
	他行宛手形交換高 Amount of bills cleared with other banks		行内分手形交換高 Amount of bills cleared within-bank				他行宛手形交換高 Amount of bills cleared with other banks		行内分手形交換高 Amount of bills cleared within-bank	
	枚数 Number (1,000)	金額 Value	枚数 Number (1,000)	金額 Value	枚数 Number (1,000)	金額 Value	枚数 Number (1,000)	金額 Value	枚数 Number (1,000)	金額 Value
令和4年 2022	4,879	10,078	707	1,710	2,999	8,769	2,899	8,375	101	394
5 2023	9,837	20,608	1,397	3,436	7,142	19,656	6,899	18,368	244	1,288
6 2024	8,307	17,564	1,159	2,885	6,301	15,885	6,095	14,645	207	1,239
7 2025	4,783	10,030	651	1,605	5,716	19,819	5,541	18,446	174	1,373

年度 Fiscal year	不渡情報登録状況 Dishonored bill registration						不渡報告等掲載件数 Number of dishonored reports, etc.	
	件数 Number			金額（100万円） Value (million *yen*)			不渡報告 Dishonored reports	取引停止報告 Suspension of business transaction reports
		第1号不渡 No. 1 dishonored bills 1)	第2号不渡 No. 2 dishonored bills 2)		第1号不渡 No. 1 dishonored bills 1)	第2号不渡 No. 2 dishonored bills 2)		
令和4年 2022	1,502	1,480	22	6,439	5,474	965	426	152
5 2023	3,854	3,789	65	9,062	8,795	267	973	466
6 2024	3,515	3,455	60	7,468	7,205	263	957	465
7 2025	3,093	3,067	26	6,405	6,387	18	855	395

令和4年度の値は電子交換所開業後の令和4年11月４日から年度末の合計　1） 振出人等の信用、支払能力に関する不渡事由。「資金不足」と「取引なし」がある。 2） 振出人等の支払能力に関しない理由により支払に応じられない不渡事由。「債務不履行」、「詐取」、「紛失」、「盗難」等がある。

Figures for fiscal 2022 are totals for the period from 4 November, 2022, to the end of the fiscal year, following the opening of the electronic clearing houses. 1) Grounds for dishonor related to the drawer's credit and ability to pay; these include "fund shortage" and "no transaction". 2) Grounds for dishonor due to reasons not related to the drawer's ability to pay; these include "default", "fraud", "loss", and "theft".

資料　一般社団法人全国銀行協会「電子交換所における手形交換高などの統計」

Source: Japanese Bankers Association.

16-19 出し手、取り手別コール市場資金平均残高（令和3～7年）

Average Outstanding in the Call Money Market by Lender and Borrower (2021 to 2025)

（単位 億円） (In one hundred millions of *yen*)

出し手別平均残高

Average outstanding by lender

年次 Year		計 Total		#都市銀行等 City banks, etc. 1)		#地方銀行 Regional banks		#信託銀行 Trust banks		#外国銀行 Foreign banks	
		有担保コール Collateralized call	無担保コール Uncollateralized call	有担保コール Collateralized call	無担保コール Uncollateralized call	有担保コール Collateralized call	無担保コール Uncollateralized call	有担保コール Collateralized call	無担保コール Uncollateralized call	有担保コール Collateralized call	無担保コール Uncollateralized call
令和3年	2021	19,670	136,596	0	12,064	1,118	21,343	17,319	60,437	0	2,083
4	2022	28,773	153,286	0	26,873	1,289	23,561	26,698	60,180	0	1,407
5	2023	27,772	160,922	0	21,715	1,440	23,859	25,830	72,044	0	309
6	2024	35,884	97,927	0	7,066	983	13,567	34,343	44,237	0	186
7	2025	31,727	82,991	0	1,814	770	11,212	29,731	34,553	0	182

取り手別平均残高

Average outstanding by borrower

年次 Year		計 Total		#都市銀行等 City banks, etc. 1)		#地方銀行 Regional banks		#信託銀行 Trust banks		#外国銀行 Foreign banks	
		有担保コール Collateralized call	無担保コール Uncollateralized call	有担保コール Collateralized call	無担保コール Uncollateralized call	有担保コール Collateralized call	無担保コール Uncollateralized call	有担保コール Collateralized call	無担保コール Uncollateralized call	有担保コール Collateralized call	無担保コール Uncollateralized call
令和3年	2021	5,925	136,596	0	9,677	2,270	70,633	0	4,015	0	3,434
4	2022	6,713	153,286	0	7,400	1,702	73,703	0	5,633	0	4,305
5	2023	3,890	160,922	0	13,206	442	65,577	0	4,373	0	1,520
6	2024	6,801	97,927	0	2,909	416	32,760	0	2,320	0	333
7	2025	5,135	82,991	810	6,569	420	17,519	0	5,791	0	1,106

月次計数の単純平均 1）SBI新生銀行及びあおぞら銀行を含む。

Annual data are arithmetic averages of the monthly figures. 1) Including SBI *Shinsei* Bank and *Aozora* Bank.

資料 日本銀行「各種マーケット関連統計 コール市場残高」

Source: Bank of Japan.

16-20 譲渡性預金発行残高（令和3～7年）

Certificates of Deposit Outstanding (2021 to 2025)

（単位 億円） (In one hundred millions of *yen*)

年次	Year	平均残高 Average outstanding 1)	月末残高計 Outstanding at the end of period				
				国内銀行 Domestically licensed banks 2)	外国銀行 Foreign banks	信用金庫 *Shinkin* banks	その他 Others
令和3年	2021	375,640	360,625	351,907	3,311	2,905	2,501
4	2022	382,988	341,737	336,425	1,682	1,125	2,503
5	2023	342,922	314,300	308,711	2,327	722	2,539
6	2024	282,164	272,994	267,992	2,419	1,016	1,565
7	2025	278,508	280,830	276,430	2,225	795	1,378

日本銀行と取引のある金融機関（国内店勘定のみ）の発行に係るもの。商工組合中央金庫を除く。 1) 月次計数の単純平均 2) 整理回収機構及びゆうちょ銀行を除く。

The data represents the outstanding of CDs issued by the financial institutions that conduct transactions with the Bank of Japan (only the accounts of domestic offices). Excluding the *Shoko Chukin* Bank. 1) Annual data are arithmetic averages of the monthly figures. 2) Excluding the Resolution and Collection Corporation and the Japan Post Bank.

資料 日本銀行「各種マーケット関連統計 短期金融市場残高」

Source: Bank of Japan.

16-21 国債の発行、償還及び現在額(令和2～6年度)

Issue, Redemption and Outstanding Amount of Government Bonds (F.Y. 2020 to 2024)

(単位 10億円) (In billions of *yen*)

年度 Fiscal year	内国債 Government bonds						政府短期証券 Government financing bills				
				#普通国債 General bonds						財務省証券 Treasury financing bills	
	発行額 Issues	償還額 Redemptions	年度末現在額 Amounts outstanding at the end of fiscal year	発行額 Issues	償還額 Redemptions	年度末現在額 Amounts outstanding at the end of fiscal year	発行額 Issues	償還額 Redemptions	年度末現在額 Amounts outstanding at the end of fiscal year	発行額 Issues	償還額 Redemptions
令和2年 2020	221,777	135,117	1,074,160	182,550	122,509	946,647	406,427	390,546	90,299	15,399	15,399
3 2021	216,077	185,671	1,104,680	205,278	160,628	991,411	325,396	329,496	86,199	-	-
4 2022	213,826	182,634	1,136,383	198,897	163,722	1,027,097	330,197	331,897	84,499	-	-
5 2023	201,794	181,424	1,157,030	198,713	172,434	1,053,653	333,597	326,597	91,499	-	-
6 2024	188,901	163,536	1,182,785	175,779	150,088	1,079,734	487,398	484,998	93,900	20,200	20,200

年度 Fiscal year	政府短期証券 Government financing bills								
	外国為替資金証券 Foreign exchange fund financing bills			石油証券 Petroleum financing bills			食糧証券 Food financing bills		
	発行額 Issues	償還額 Redemptions	年度末現在額 Amounts outstanding at the end of fiscal year	発行額 Issues	償還額 Redemptions	年度末現在額 Amounts outstanding at the end of fiscal year	発行額 Issues	償還額 Redemptions	年度末現在額 Amounts outstanding at the end of fiscal year
令和2年 2020	386,024	370,149	89,022	4,687	4,699	1,163	316	299	114
3 2021	321,015	325,178	84,859	3,938	3,940	1,160	443	378	179
4 2022	325,702	327,457	83,105	3,799	3,799	1,160	696	641	234
5 2023	329,597	322,536	90,166	3,335	3,335	1,160	665	726	173
6 2024	462,200	459,753	92,613	4,446	4,446	1,160	551	598	126

資料 財務省「国債統計年報」

Source: Ministry of Finance.

16-22 公社債の発行、償還及び現存額(国内起債分)(令和3～7年度)

Issue, Redemption and Outstanding Amount of Public and Corporate Bonds (Domestically Issued) (F.Y. 2021 to 2025)

(単位 10億円) (In billions of *yen*)

年度 Fiscal year	地方債 Municipal bonds			政府保証債 Government-guaranteed bonds			財投機関債等 FILP-agency bonds		
	発行額 Issues	満期償還額 Maturity redemption	年度末現存額 Amounts outstanding at the end of fiscal year	発行額 Issues	満期償還額 Maturity redemption	年度末現存額 Amounts outstanding at the end of fiscal year	発行額 Issues	満期償還額 Maturity redemption	年度末現存額 Amounts outstanding at the end of fiscal year
令和3年 2021	7,240	5,335	63,965	1,129	3,931	22,827	4,114	2,200	43,883
4 2022	5,527	5,290	63,965	948	4,027	19,748	3,529	2,727	43,524
5 2023	5,518	5,516	63,709	1,962	3,897	17,813	2,868	2,777	42,575
6 2024	5,370	5,534	63,267	2,091	3,241	16,664	2,471	2,469	41,568
7 2025	5,719	5,841	62,854	1,591	2,029	16,227	2,298	3,025	39,897

年度 Fiscal year	普通社債 Corporate straight bonds			資産担保型社債 Asset backed bonds		
	発行額 Issues	満期償還額 Maturity redemption	年度末現存額 Amounts outstanding at the end of fiscal year	発行額 Issues	満期償還額 Maturity redemption	年度末現存額 Amounts outstanding at the end of fiscal year
令和3年 2021	14,860	9,217	81,926	0	110	104
4 2022	12,895	8,519	86,289	0	16	88
5 2023	14,779	9,875	91,159	0	11	78
6 2024	15,333	11,095	95,295	0	22	56
7 2025	15,876	12,044	99,021	0	15	41

年度 Fiscal year	転換社債型新株予約権付社債 Convertible bonds			金融債 Bank debentures		
				利付金融債 Interest-bearing bank debentures		
	発行額 Issues	満期償還額 Maturity redemption	年度末現存額 Amounts outstanding at the end of fiscal year	発行額 Issues	満期償還額 Maturity redemption	年度末現存額 Amounts outstanding at the end of fiscal year
令和3年 2021	13	0	85	989	1,580	5,330
4 2022	3	0	43	1,003	1,305	5,028
5 2023	23	0	43	857	1,286	4,599
6 2024	21	0	49	810	949	4,460
7 2025	50	0	92	869	971	4,359

株式会社証券保管振替機構の月次統計を基に作成
Data are based on monthly statistics from the Japan Securities Depository Center, Inc.

資料 日本証券業協会「公社債発行額・償還額等」
Source: Japan Securities Dealers Association.

16-23 証券投資信託状況
Securities Investment Trusts

A 設定、解約及び償還状況（令和3～7年）
Sales, Repurchases and Redemptions of Investment Trusts (2021 to 2025)

（単位 10億円） (In billions of *yen*)

年末 End of year		総額 Total value				株式投信 Stock investment trusts			
						単位型 Unit type			
		設定額 Sales	解約額 Repurchases	償還額 Redemptions	元本（残高） Principal outstanding	設定額 Sales	解約額 Repurchases	償還額 Redemptions	元本（残高） Principal outstanding
令和3年	2021	86,076	73,732	284	169,823	5	138	48	517
4	2022	69,287	60,182	285	207,848	254	72	58	639
5	2023	79,427	70,276	296	223,062	172	89	97	643
6	2024	105,096	87,882	428	158,731	60	49	9	644
7	2025	109,428	93,220	708	177,139	282	131	123	709

年末 End of year		株式投信 Stock investment trusts			公社債投信 Bond investment trusts					
		追加型 Open type			設定額 Sales	解約額 Repurchases	償還額 Redemptions	元本（残高） Principal outstanding		
		設定額 Sales	解約額 Repurchases	元本（残高） Principal outstanding					単位型 Unit type	追加型 Open type
令和3年	2021	45,270	32,995	154,834	40,802	40,599	0	14,472	2	14,471
4	2022	35,799	26,858	192,758	33,233	33,252	2	14,451	1	14,450
5	2023	39,557	31,600	206,858	39,697	38,587	0	15,562	1	15,561
6	2024	59,492	42,446	142,370	45,543	45,386	1	15,718	0	15,718
7	2025	62,054	47,178	159,531	47,092	45,910	-	16,899	0	16,899

資料 一般社団法人資産運用業協会「公募投資信託」
Source: Investment Management Association of Japan.

16-23 証券投資信託状況（続き）
Securities Investment Trusts (*Cont'd*)

B 運用状況（令和3～7年）
Management of Funds (2021 to 2025)

（単位 10億円） (In billions of *yen*)

年末 End of year		純資産総額 Total net assets	株式投信 Stock investment trusts 単位型 Unit type						
			#株式（時価） Stocks (market value)	#公社債（時価） Bonds (market value)	#余資・その他有価証券 Call loans, etc. 1)	純資産総額 Total net assets	#株式（時価） Stocks (market value)	#公社債（時価） Bonds (market value)	#余資・その他有価証券 Call loans, etc. 1)
令和3年	2021	164,500	95,177	14,894	22,168	524	28	451	9
4	2022	157,199	89,403	14,551	23,533	602	13	436	140
5	2023	196,907	119,000	16,437	25,729	625	0	606	7
6	2024	246,012	158,617	21,602	22,202	627	-	618	4
7	2025	301,585	202,778	24,294	20,814	696	-	667	14

年末 End of year		株式投信 Stock investment trusts 追加型 Open type				公社債投信 Bond investment trusts		
		純資産総額 Total net assets	#株式（時価） Stocks (market value)	#公社債（時価） Bonds (market value)	#余資・その他有価証券 Call loans, etc. 1)	純資産総額 Total net assets	#公社債（時価） Bonds (market value)	#余資・その他有価証券 Call loans, etc. 1)
令和3年	2021	149,504	95,148	14,076	8,019	14,472	366	14,140
4	2022	142,147	89,391	13,771	9,227	14,451	343	14,167
5	2023	180,721	119,000	15,487	10,282	15,561	344	15,440
6	2024	229,666	158,617	17,754	9,580	15,718	3,229	12,618
7	2025	283,989	202,778	18,096	9,357	16,900	5,532	11,443

1) 「その他」の内訳は、外国貸付債券信託受益証券・住宅ローン債券信託受益証券
1) Including foreign loan credit trust beneficiary certificates and housing loan claim trust beneficiary certificates.

資料 一般社団法人資産運用業協会「公募投資信託」
Source: Investment Management Association of Japan.

16-24 証券取引所(東京証券取引所)
Securities Exchange (Tokyo Stock Exchange)

A 上場株式取引高及び利回り(令和4～7年)
Transactions, Price and Yield of Listed Stocks (2022 to 2025)

年次、区分 Year and item		上場会社数 Number of listed companies 1)	上場銘柄数 Number of listed issues 1)	上場株式数(1,000株) Number of shares listed (1,000 shares) 1)	時価総額(100万円) Market capitalisation (million *yen*) 2)
プライム	Prime				
令和4年	2022	1,837	1,837	295,281,379	676,270,419
5	2023	1,656	1,656	368,933,968	833,007,509
6	2024	1,639	1,639	458,373,641	959,698,069
7	2025	1,598	1,598	487,357,432	1,150,906,655
スタンダード	Standard				
令和4年	2022	1,449	1,449	27,975,011	21,978,089
5	2023	1,619	1,619	30,404,875	27,395,639
6	2024	1,590	1,590	30,440,244	28,588,662
7	2025	1,567	1,567	32,686,844	32,609,926

年次、区分 Year and item		1日平均売買高(1,000株) Trading volume (daily average) (1,000 shares)	株価指数 Stock Price Index 1)3)	単純株価平均(円) Arithmetic stock price average (*yen*) 1)	単純平均利回り Arithmetic average yield (%)
プライム	Prime				
令和4年	2022	1,368,537	973.33	2,368.44	2.20
5	2023	1,563,481	1,217.60	2,827.17	2.21
6	2024	2,094,937	1,433.29	2,753.76	2.16
7	2025	2,397,209	1,755.99	3,036.85	2.37
スタンダード	Standard				
令和4年	2022	227,630	995.35	1,319.64	2.22
5	2023	280,517	1,169.31	1,411.43	2.22
6	2024	386,120	1,272.07	1,420.77	2.30
7	2025	477,178	1,538.40	1,622.59	2.45

年次、区分 Year and item		有配会社 Dividend paying corporations 4)		PER(株価収益率)(倍) Price Earnings Ratio (times) 5)	PBR(株価純資産倍率)(倍) Price Book-value Ratio (times) 5)
		平均配当金(円) Average dividends (*yen*)	単純平均利回り Arithmetic average yield (%)		
プライム	Prime				
令和4年	2022	57.30	2.31	14.4	1.1
5	2023	61.24	2.29	16.2	1.3
6	2024	64.92	2.21	17.0	1.2
7	2025	69.01	2.41	18.0	1.4
スタンダード	Standard				
令和4年	2022	35.81	2.45	12.9	0.7
5	2023	36.96	2.40	14.0	0.8
6	2024	39.33	2.45	12.9	0.8
7	2025	42.69	2.56	14.8	0.9

1) 年末現在 2) 年営業日末現在 3) 基準日は令和4年4月1日。基準値は1,000 4) 月末数値の単純平均 5) 年末現在。単純

1) As of the end of year. 2) As of the last business day of each year. 3) TSE Prime and TSE Standard: 1 April 2022 = 1,000. 4) Arithmetic average of figures as of the end of month. 5) As of the end of year. Average.

資料 株式会社東京証券取引所「統計月報」

Source: Tokyo Stock Exchange, Inc.

16-24 証券取引所(東京証券取引所)(続き)
Securities Exchange (Tokyo Stock Exchange) (*Cont'd*)

B 東証業種別株価指数及び日経平均株価(令和3～7年)
Tokyo Stock Price Index by Industry Sector and *Nikkei* Stock Average (2021 to 2025)

業種	Industry	令和3年末 End of 2021	4年末 End of 2022	5年末 End of 2023	6年末 End of 2024	7年末 End of 2025
東証株価指数	Tokyo Stock Price Index (TOPIX)	1992.33	1891.71	2366.39	2784.92	3408.97
東証業種別株価指数	Tokyo Stock Price Index by industry sector					
水産・農林業	Fishery, agriculture and forestry	450.28	491.26	538.47	581.37	716.28
鉱業	Mining	290.68	408.01	556.32	585.49	918.40
建設業	Construction	1,132.05	1,137.49	1,523.78	1,846.35	2,714.16
食料品	Foods	1,689.25	1,759.66	2,126.74	2,259.53	2,444.96
繊維製品	Textiles and apparels	580.50	599.05	649.07	795.58	855.62
パルプ・紙	Pulp and paper	495.15	438.81	514.63	503.95	623.55
化学	Chemicals	2,273.45	1,982.78	2,442.43	2,452.35	2,584.54
医薬品	Pharmaceutical	2,978.30	3,393.21	3,356.35	3,638.45	3,869.52
石油・石炭製品	Oil and coal products	994.06	1,058.92	1,382.27	1,931.31	2,454.55
ゴム製品	Rubber products	3,408.24	3,279.20	4,251.39	4,088.79	5,595.67
ガラス・土石製品	Glass and ceramics products	1,187.04	1,036.51	1,252.31	1,415.72	1,771.25
鉄鋼	Iron and steel	437.07	493.74	745.68	704.91	790.37
非鉄金属	Nonferrous metals	958.96	1,035.70	1,124.13	1,686.62	3,502.84
金属製品	Metal products	1,328.50	1,095.24	1,305.26	1,441.18	1,658.07
機械	Machinery	2,312.42	2,029.55	2,692.52	3,239.77	4,154.89
電気機器	Electric appliances	4,107.27	3,096.69	4,184.20	4,875.03	6,290.27
輸送用機器	Transportation equipment	3,460.70	2,992.21	4,127.73	4,748.76	5,127.69
精密機器	Precision instruments	11,234.20	9,003.49	10,858.31	12,587.09	12,891.85
その他製品	Other products	3,529.99	3,511.54	4,474.18	5,841.14	6,630.48
電気・ガス業	Electric power and gas	323.75	358.58	478.71	498.37	669.89
陸運業	Land transportation	1,751.35	1,876.06	2,102.27	1,923.15	2,343.43
海運業	Marine transportation	986.16	1,101.14	1,619.76	1,930.86	1,793.45
空運業	Air transportation	187.37	223.42	237.67	218.29	238.55
倉庫・運輸関連業	Warehousing and harbour	1,845.44	2,061.24	2,592.01	3,262.81	4,413.20
情報・通信業	Information and communication	4,668.44	4,670.27	5,316.33	6,072.20	7,568.88
卸売業	Wholesale trade	1,950.36	2,282.44	3,164.40	3,717.81	5,091.22
小売業	Retail trade	1,292.54	1,406.00	1,628.65	1,982.76	2,294.13
銀行業	Banks	145.43	193.63	250.39	367.48	516.69
証券・商品先物取引業	Securities and commodity futures	380.37	349.06	475.67	617.13	843.04
保険業	Insurance	1,128.26	1,431.34	1,686.65	2,703.98	3,054.75
その他金融業	Other financing business	736.49	681.63	887.81	1,056.48	1,273.31
不動産業	Real estate	1,378.50	1,402.56	1,706.29	1,900.55	2,628.15
サービス業	Services	3,056.84	2,440.35	2,824.56	3,412.05	3,255.02
日経平均株価	*Nikkei* Stock Average					
日経平均株価(円)	*Nikkei* Stock Average (*yen*) (*Nikkei* 225) 1)	28,791.71	26,094.50	33,464.17	39,894.54	50,339.48

東証株価指数の基準日・基準値は、化学、医薬品、卸売業、小売業、銀行業、証券・商品先物取引業、保険業及びその他金融業は平成4年1月6日＝1,000、その他の業種は昭和43年1月4日＝100である。 1) 令和3年は東証第一部に上場する銘柄から選定された225銘柄。令和4年以降は東京証券取引所プライム市場に上場する銘柄から選定された225銘柄
The base date and base point of Tokyo Stock Price Index for chemicals, pharmaceutical, wholesale trade, retail trade, banks, securities and commodity futures, insurance and other financing business is 6 January 1992 (=1,000) and that for others is 4 January 1968 (=100). 1) For 2021, The *Nikkei* 225 is comprised of the 225 stocks selected from domestic common stocks of the Tokyo Stock Exchange First Section. From 2022, The *Nikkei* 225 is comprised of 225 stocks selected from domestic common stocks in the Prime Market of the Tokyo Stock Exchange.

資料 株式会社東京証券取引所「統計月報」 株式会社日本経済新聞社「日経平均プロフィル」
Source: Tokyo Stock Exchange, Inc. *Nikkei* Inc. (*Nikkei* Indexes)

16-25 生命保険会社、損害保険会社事業成績（令和7年度）

Life and Non-life Insurance Business (F.Y. 2025)

（単位 金額 100万円） (In millions of *yen*)

保険種類	Kind of insurance	新契約 New business		年度末現在保有契約 Policies in force at end of F.Y.	
		件数 Number	金額 Value	件数 Number	金額 Value
生命保険	Life insurance				
個人保険	Individual life insurance	12,565,335	58,927,186	195,818,212	780,163,999
死亡保険	Insurance against death	9,811,125	47,778,369	163,095,998	658,120,985
生死混合保険	Mixed insurance	1,550,673	9,767,196	19,169,863	102,253,494
生存保険	Pure endowment	1,203,537	1,381,620	13,552,351	19,789,519
個人年金保険	Individual annuity insurance 5)	1,422,651	9,288,502	20,235,702	107,273,495
団体保険	Group life insurance 6)	1,015,266	4,048,134	191,221,341	425,731,177

保険種類	Kind of insurance	元受正味保険料 Direct premiums 1)	正味収入保険料 Net premiums 2)	元受正味保険金 Direct claims 3)	正味支払保険金 Net claims 4)
損害保険	Non-life insurance				
火災	Fire	2,181,091	1,886,624	732,779	799,604
海上	Marine	279,356	237,838	123,552	129,836
運送	Transit	86,759	75,299	33,246	31,833
自動車	Automobile	4,695,996	4,673,223	2,734,270	2,746,122
傷害	Personal accident	938,355	705,258	380,483	349,688
新種	Miscellaneous	1,895,794	1,725,302	846,788	880,348
自動車損害賠償責任	Compulsory automobile liability	662,675	668,991	528,562	522,231

1） 元受正味保険料＝元受収入保険料－諸返戻金（満期返戻金を除く） 2） 正味収入保険料＝元受正味保険料＋受再正味保険料－支払再保険料－収入積立保険料 3） 元受正味保険金＝元受保険金－保険金戻入 4） 正味支払保険金＝元受正味保険金＋受再正味保険金－回収再保険金 5） 年度末現在契約は、年金開始前（金額は年金支払い開始時における年金原資）及び年金開始後（金額は責任準備金）の計 6） 件数は被保険者数による。

1) Direct premiums =Gross direct premiums (including the savings portions of maturity-refund-type insurance premiums) – various returns other than maturity refunds (including return premiums for cancellation, no-claim returns, and return premiums resulting from the decrease of insurable risks) 2) Net premiums = Direct premiums + inward reinsurance net premiums – outward reinsurance net premiums – savings portions of maturity-refund-type insurance premiums 3) Direct claims = Direct claims – refunds 4) Net claims = Direct claims + inward reinsurance net claims + reinsurance recovered 5) The amount of policies in force at end of fiscal year refers to the sum of the fund for annuity at the start of payment (for contracts not yet payable) and the policy reserves (for contracts now payable). 6) The number of group insurance refers to persons insured.

資料 一般社団法人生命保険協会「生命保険事業概況」 一般社団法人日本損害保険協会「保険種目別データ」

Source: The Life Insurance Association of Japan. The General Insurance Association of Japan.