

The Bank of Japan is the central bank of Japan.



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> Prime Lending Rates (Principal Banks)

Prime Lending Rates (Principal Banks) from 2001

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Notes

- Short-term Prime Lending Rates of Banks are the highest and lowest interest rates, and the most frequent rate, which is the rate adopted by the largest number of the city banks. Since January 23, 1989, these banks have independently set the rate taking into consideration funding costs and other factors.
- Long-term Prime Lending Rate is the interest rate adopted and released by Mizuho Bank.*
- The data in this section are revised whenever an original rate is changed. However, please note that **the rate is not always changed every month, and hence neither is a revision necessarily made.**

* The current rate can be checked via the Bank's website (Japanese site only).

Releases

 [Latest Data](#)

(Percent per annum)

Effective Dates	Short-term Prime Lending Rates of Banks ¹			Long-term Prime Lending Rates ³
	Most Frequent	Highest	Lowest	
2001 Feb. 9	1.500 (2000 Aug. 24) 4	1.625 (2000 Aug. 25) 4	1.500 (2000 Aug. 24) 4	2.05
Mar. 9	↓	↓	↓	1.9
Mar. 26	↓	↓	1.375	↓
Mar. 28	1.375	↓	↓	↓
Apr. 10	↓	↓	↓	1.85
May 10	↓	↓	↓	1.75
June 8	↓	↓	↓	1.6
July 10	↓	↓	↓	1.55
Aug. 10	↓	↓	↓	1.65
Oct. 10	↓	↓	↓	1.7
Nov. 9	↓	↓	↓	1.65
Dec. 11	↓	↓	↓	1.85
2002 Jan. 10	↓	↓	↓	2.0
Feb. 8	↓	↓	↓	2.2
Mar. 8	↓	↓	↓	2.3
Apr. 10	↓	↓	↓	2.1
June 11	↓	↓	↓	1.95
Aug. 9	↓	↓	↓	1.9
Sep. 10	↓	↓	↓	1.7

Effective Dates	Short-term Prime Lending Rates of Banks ¹			Long-term Prime Lending Rates ³
	Most Frequent	Highest	Lowest	
Oct. 10	↓	↓	↓	1.6
Dec. 10	↓	↓	↓	1.65
2003 Feb. 12	↓	↓	↓	1.55
Mar. 11	↓	↓	↓	1.5
Apr. 10	↓	↓	↓	1.4
May 9	↓	↓	↓	1.35
June 10	↓	↓	↓	1.25
July 10	↓	↓	↓	1.6
Aug. 8	↓	↓	↓	1.5
Sep. 10	↓	↓	↓	1.85
Oct. 10	↓	↓	↓	1.65
Nov. 11	↓	↓	↓	1.8
Dec. 10	↓	↓	↓	1.7
2004 Feb. 10	↓	↓	↓	1.6
Mar. 10	↓	↓	↓	1.65
Apr. 9	↓	↓	↓	1.7
June 10	↓	↓	↓	1.9
July 9	↓	↓	↓	1.8
Aug. 10	↓	↓	↓	1.75
Sep. 10	↓	↓	↓	1.70

Effective Dates	Short-term Prime Lending Rates of Banks ¹			Long-term Prime Lending Rates ³
	Most Frequent	Highest	Lowest	
Dec. 10	↓	↓	↓	1.55
2005 Mar. 10	↓	↓	↓	1.65
Apr. 8	↓	↓	↓	1.55
May 10	↓	↓	↓	1.50
June 10	↓	↓	↓	1.45
Aug. 10	↓	↓	↓	1.60
Sep. 9	↓	↓	↓	1.55
Oct. 12	↓	↓	↓	1.80
Nov. 10	↓	↓	↓	1.90
Dec. 9	↓	↓	↓	1.85
2006 Jan. 11	↓	↓	↓	1.80
Feb. 10	↓	↓	↓	2.0
Mar. 10	↓	↓	↓	2.1
Apr. 11	↓	↓	↓	2.45
May 10	↓	↓	↓	2.50
June 9	↓	↓	↓	2.45
July 11	↓	↓	↓	2.65
Aug. 10	↓	1.875	↓	2.50
Aug. 21	Not applicable ²	↓	↓	↓
Aug. 24	1.625	↓	1.625	↓

Effective Dates	Short-term Prime Lending Rates of Banks ¹			Long-term Prime Lending Rates ³
	Most Frequent	Highest	Lowest	
Sep. 8	↓	↓	↓	2.30
Oct. 11	↓	↓	↓	2.35
Nov. 10	↓	↓	↓	2.30
Dec. 8	↓	↓	↓	2.35
2007 Jan. 10	↓	↓	↓	2.40
Feb. 9	↓	↓	↓	2.30
Mar. 9	↓	↓	↓	2.20
Mar. 20	1.875	↓	↓	↓
Mar. 26	↓	2.125	1.875	↓
Apr. 10	↓	↓	↓	2.25
June 8	↓	↓	↓	2.45
July 10	↓	↓	↓	2.55
Sep. 11	↓	↓	↓	2.25
Oct. 10	↓	↓	↓	2.45
Nov. 9	↓	↓	↓	2.20
Dec. 11	↓	↓	↓	2.30
2008 Jan. 10	↓	↓	↓	2.10
Feb. 8	↓	↓	↓	2.15
Mar. 11	↓	↓	↓	2.10
May 9	↓	↓	↓	2.40
June 10	↓	↓	↓	2.45

Effective Dates	Short-term Prime Lending Rates of Banks ¹			Long-term Prime Lending Rates ³
	Most Frequent	Highest	Lowest	
July 10	↓	↓	↓	2.40
Aug. 8	↓	↓	↓	2.25
Sep.10	↓	↓	↓	2.30
Oct.10	↓	↓	↓	2.35
Nov.11	↓	↓	↓	2.40
Nov.17	1.675	1.925	1.675	↓
2009 Jan. 9	Not applicable ²	↓	1.475	2.25
Jan.13	1.475	1.725	↓	↓
Apr.10	↓	↓	↓	2.30
May 8	↓	↓	↓	2.10
July 10	↓	↓	↓	1.90
Aug. 11	↓	↓	↓	1.95
Sep. 10	↓	↓	↓	1.80
Oct. 9	↓	↓	↓	1.70
Nov. 10	↓	↓	↓	1.85
Dec. 10	↓	↓	↓	1.65
2010 Mar. 10	↓	↓	↓	1.60
Apr. 9	↓	↓	↓	1.65
May 11	↓	↓	↓	1.60
June 10	↓	↓	↓	1.45

Effective Dates	Short-term Prime Lending Rates of Banks ¹			Long-term Prime Lending Rates ³
	Most Frequent	Highest	Lowest	
Aug. 10	↓	↓	↓	1.40
Sep. 10	↓	↓	↓	1.45
Oct. 8	↓	↓	↓	1.30
Nov. 10	↓	↓	↓	1.40
Dec. 10	↓	↓	↓	1.60
2011 Jan. 12	↓	↓	↓	1.50
Feb. 10	↓	↓	↓	1.65
Mar. 10	↓	↓	↓	1.60
Apr. 8	↓	↓	↓	1.70
May 10	↓	↓	↓	1.55
June 10	↓	↓	↓	1.50
Aug. 10	↓	↓	↓	1.35
Sep. 9	↓	↓	↓	1.40
2012 Mar. 9	↓	↓	↓	1.35
May 10	↓	↓	↓	1.30
July 10	↓	↓	↓	1.25
Nov. 9	↓	↓	↓	1.20
2013 Feb. 8	↓	↓	↓	1.15
Apr. 10	↓	↓	↓	1.20
May 10	↓	↓	↓	1.25
June 11	↓	↓	↓	1.30

Effective Dates	Short-term Prime Lending Rates of Banks ¹			Long-term Prime Lending Rates ³
	Most Frequent	Highest	Lowest	
July 10	↓	↓	↓	1.35
Aug. 9	↓	↓	↓	1.30
Oct. 10	↓	↓	↓	1.20
2014 Jan. 10	↓	↓	↓	1.25
Feb. 12	↓	↓	↓	1.20
July 10	↓	↓	↓	1.15
Dec. 10	↓	↓	↓	1.10
2015 Jan. 9	↓	↓	↓	1.05
Feb. 10	↓	↓	↓	1.15
Sep. 10	↓	↓	↓	1.10
2016 Feb. 10	↓	↓	↓	1.00
Mar. 10	↓	↓	↓	0.95
July 8	↓	↓	↓	0.90
Aug. 10	↓	↓	↓	0.95
2017 July 11	↓	↓	↓	1.00
2019 July 10	↓	↓	↓	0.95
2020 Apr. 10	↓	↓	↓	1.10
May 8	↓	↓	↓	1.05
Aug. 12	↓	↓	↓	1.00

¹ The highest and lowest interest rates, and the most frequent rate, which is the rate adopted by the largest number of the city banks.

Since January 23, 1989, these banks have independently set the rate taking into consideration funding costs and other factors.

- 2 "Not applicable" because there is more than one rate.
- 3 The interest rate adopted and released by Mizuho Bank.*
- 4 Effective dates.

- * The current rate can be checked via the Bank's website (Japanese site only).
- The data in this section are revised whenever an original rate is changed. However, please note that **the rate is not always changed every month, and hence neither is a revision necessarily made.**

Inquiries

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