1. DISTRIBUTION OF FINANCIAL INSTITUTIONS

2. BALANCE OF DEPOSITS AND LOANS

LIFE INSURANCE - NON-LIFE INSURANCE

1. DISTRIBUTION OF FINANCIAL INSTITUTIONS

The types of financial institutions existing in Japan include all banks, financial institutions for small- and medium-sized enterprises, agricultural, forestry and fisheries financial institutions, insurance institutions, issuers of government financial institutions, post offices and Japanese branches of foreign banks.

The types of all banks can be categorized as follows: ordinary banks engaged in the short-term operation of capital with short-term deposits (77 banks as of March 1986), trust banks which function as a trust in trust business (1 bank), and long-term credit banks which offer long-term loans to housing banks (20 banks).

The ordinary banks are further categorized into city banks whose head offices are located in major or other cities and have a nationwide network of branch offices (51 banks), and regional banks, the business basis of which is limited to a regional sphere (30 banks). The category of financial institutions for small- and medium-sized enterprises includes, among others, mutual loan and savings banks (12 bank), credit associations (22 associations), credit cooperatives (12 cooperatives), labor credit associations (9 associations), and the Central Bank for Commercial and Industrial Cooperatives (0 bank). The mutual loan and savings banks have been permitted to function as ordinary banks since 1988.

The agricultural, forestry and fisheries financial institutions include, among others, the Central Bank for Agriculture and Forestry, agricultural cooperatives, and fishing cooperatives. The category of governmental financial institutions includes each government financial bank as the Bank of Japan, which issues currency as well as acting as the executive of financial policies. The Japan Development Bank, which is designed to supplement the financial activities conducted by general financial institutions in order to stimulate reconstruction of the economy and the development of industry, and the Export-Import Bank of Japan, which assists and supplements the trading financial activities conducted by general financial institutions.

The same category also includes the People's Finance Corporation, Small- and Medium-size Enterprises Finance Corporation, and Housing Loan Corporation.

With advances in the internationalization of finance, the number of foreign banks which have branches or representative offices in Japan now numbers 14 banks from 11 nations, operating in Japan through 58 branches and 73 representative offices. Foreign banks are making inroads into the Japanese market, having established 72 branches and 71 representative offices in Tokyo, 21 branches and 1 office in Osaka, and others in such cities as Kobe, Nagoya, Yokohama and others.

Furthermore, mechanization of financial institutions has been implemented in order to cope with rapid growth and development of financial demands, as well as the Specialization and internationalization of the market economy.

2. BALANCE OF DEPOSITS AND LOANS

In regard to the balance of deposits and loans as of March 31, 1986, all banks had an outstanding balance of ¥19,026,000 million in their deposit accounts

(FUNDS, ETC., OF FINANCIAL INSTITUTIONS

SAVINGS, ETC., OF FINANCIAL INSTITUTIONS

Savings, etc., of financial institutions

NOMINAL NUMBER OF OUTLINES OF MAJOR FINANCIAL AGENCIES (1987)

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