

Japanese Financial Sector

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Overview of Japanese financial institutions

Banks

Private

Mega Banks

BTM

Mizuho

Mitsui Sumitomo

Trust Banks

Mitsubishi

5 + α

Regional Banks

Category 1

64

Category 2

41

Shinkin Central Bank

Shinkin Bank

264

Credit Cooperatives

152

Norinin Chukin(Central) Bank

Agricultural Cooperatives

691

Public

Government Financial Institutions

Postal Bank

Security Houses

Nomura

SMBC Nikko

Daiwa

Insurance Companies

Nippon Life

Tokio Marine

Mega Banks

BTM Deposits RUB 68 trillion Branch 684

Total Assets RUB 103 trillion Net Profits RUB 302 billion

Mizuho Deposits RUB 52 trillion Branch 471

Total Assets RUB 83 trillion Net Profits RUB 253 billion

Mitsui Sumitomo Deposits RUB 51 trillion Branch 505

Total Assets RUB 79 trillion Net Profits RUB 314 billion

Sberbank Deposits RUB 19 trillion Branch 16500

Total Assets RUB 25 trillion Net Profit RUB 542 billion

Note: 1 RUB = 1.94 JPY

Postbank and Norin Chukin Bank

Postal Bank

Deposits

RUB 92 trillion

Branch

24113

Total Assets

RUB 107 trillion

Net Profits

RUB 168 billion

Until 2007

Government guarantee

Tax exempt on interests

Limit of amount of deposit on per depositor= JPY 10 million

Flexible cancellation

Norin Chukin(Central) Bank

Central Bank of Agricultural Cooperatives

Deposits

RUB 30 trillion

Branch

691

Total Assets

RUB 52 trillion

Net Profits

RUB 140 billion

Regional Banks

Category 1 64 Central Regional Banks in each of 47 prefectures

Yokohama Bank Deposits RUB 6.5 trillion Branch 196

Toyama Bank Deposits RUB 225 billion Branch 37

Category 2 41

Former Mutual Financing Association Smaller than Category 1

Shinkin Central Bank Central Bank of Shinkin Bank

Deposits RUB 14 trillion Total Assets RUB 18 trillion

Shinkin Bank 264 Local Deposits for Local Industries Cooperatives

Kyoto Chuo Deposits RUB 2.3 trillion Nonprofit

Credit Cooperatives 152 Deposits from Non-Members < 20%