

Japanese Financial Sector

Daisuke Kotegawa

Research Director

CANON Institute for Global Studies

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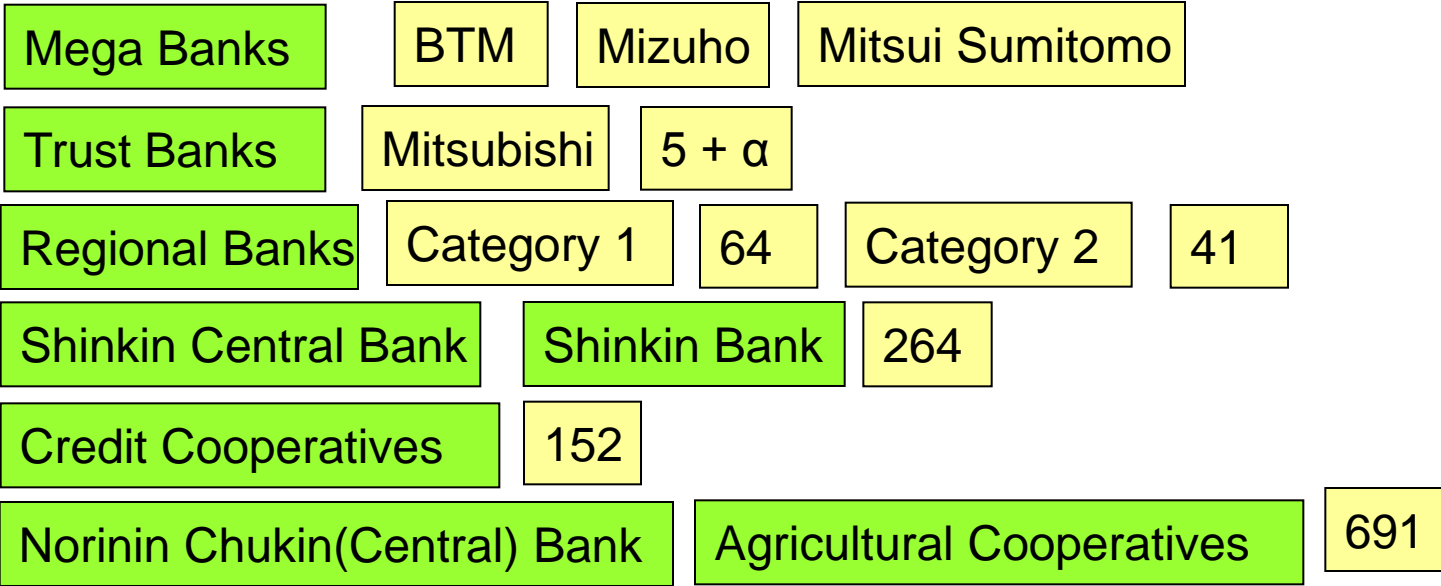
School of Economics

Moscow State University

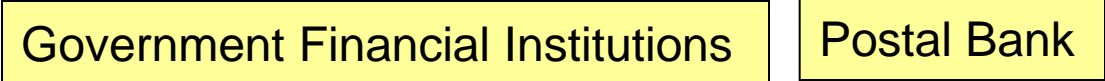
Overview of Japanese financial institutions

Banks

Private



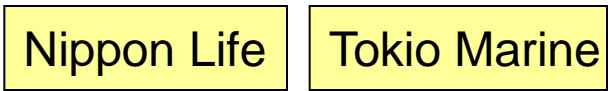
Public



Security Houses



Insurance Companies



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%