

銀行業

日本の銀行システムは、中央銀行（日本銀行）、民間の預金受入金融機関（普通銀行、長期信用銀行、中小企業金融機関〈信金・信組・労金〉、農林漁業金融機関〈農林中金〉）、政府系金融機関（郵便局、商工中金、国際協力銀行など）により構成されている。このうち、最も代表的な商業銀行は、日本では普通銀行と呼ばれている。

商業銀行は、通常会社と同様に会社法によって設立されるが、銀行業を開始するに当たっては、銀行法に基づき総理大臣の免許を取得する必要がある。金融庁と日本銀行の監督に服する。このほか、郵便貯金を含む政府系の銀行も存在し、民間部門では困難な分野で資金供給を行うことで民間部門を補完している。これら政府系銀行は各々別の根拠法に基づいて設立される。預金受入金融機関に適用される他の主要な法律としては、預金保険法、金融商品取引法、臨時金利調整法、利息制限法、準備預金制度に関する法律、金融機関の合併及び転換に関する法律、独占禁止法がある。

日本の銀行制度は欧米と幾つかの点で共通であるが、重要な相違点も存在する。例えば、米国と類似し欧州と異なる特徴であるが、日本では銀行本体が証券業務を営むことは原則禁止されている。近年の規制緩和により、銀行は銀行持ち株会社を設立できるが、子会社の株式保有については制限が残っている。

Banking Industry

The Japanese banking system consists of a) a central bank (Bank of Japan), b) private depository institutions (ordinary banks, long-term financial institutions, and financial institutions for small businesses; e.g. Shinkin banks, credit cooperatives, labor banks, c) financial institutions for agriculture, forestry, and fisheries; e.g. Norinchukin Bank), and d) government financial institutions (such as Postal Savings, Shoko Chukin Bank, and Japan Bank for International Cooperation). Among these, commercial banks – the best known throughout the world – are usually referred to as “ordinary banks” in Japan.

Commercial banks are corporations established under the Corporate Law, and as such are just the same as any other corporation, but they are also required to obtain a license from the Prime Minister before starting up any banking business in accordance with the Banking Law, and are subject to supervision by both the Financial Services Agency and the Bank of Japan, as the central bank. There are also government financial institutions, including the postal savings system, that supplement the activities of private-sector institutions by providing financing in areas that would be difficult for the private sector. These are established under their own respective laws. Other major laws affecting depository institutions include the Deposit Insurance Law, the Financial Instruments and Exchange Law, the Temporary Interest Rates Adjustment Law, the Law concerning the Restriction of Interest, the Law concerning the Reserve Requirement System, the Law concerning the Amalgamation and Conversion of Financial Institutions, and the Antimonopoly Law.

The Japanese banking system has several points in common with the U.S. and the E.U., but also has some significant differences. For example, as in the U.S. but unlike the E.U., Japanese banks are prohibited in principle from directly conducting securities business. With the recent move towards deregulation, banks are now allowed to form bank holding companies, but are still subject to strict limits on ownership of subsidiaries.