SCHEDULE OF JAPAN

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or Sub-sector	SS	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
		commercial presence is required for insurance intermediation services in Japan. 3) None[29] 4) Unbound	 3) None 4) Unbound	
B. Banking and Other Financial Services (excluding insurance and insurance-related services)		Specific commitments in the market access column with respect to the supply of a service under subparagraphs (v)(i) and (v)(ii) of Article 50.1 are unbound except for obligations under paragraphs B3 and B4 of the Understanding respectively which are incurred in this sector additionally to those covered by the provisions of Articles 50.17, 50.18 and 50.19 and Annex A to Chapter 6, subject to conditions and qualifications set out below. 1) None 2) None	 1) None 2) None	

29 Insurance intermediation services may be supplied only for insurance contracts allowed to be supplied in Japan.

SCHEDULE OF JAPAN

Modes of supply: 1) Cross-border supply 2) Consumption abroad 3) Commercial presence 4) Presence of natural persons

Sector or Sub-sector	SS	Limitations on Market Access	Limitations on National Treatment	Additional Commitments
		3) None 4) Unbound	3) None, except that the deposit insurance system does not cover deposits taken by branches of foreign banks 4) Unbound	
8. HEALTH RELATED AND SOCIAL SERVICES				
A. Hospital Services (CPC 9311)		1) Unbound* 2) None 3) Unbound, except that there is no limitation on the participation of foreign capital 4) Unbound	1) Unbound* 2) None 3) Unbound, except that there is no limitation on the participation of foreign capital 4) Unbound	
B. Other Human Health Services (CPC 9319, except 93191)		1) Unbound* 2) None 3) Unbound, except that there is no limitation on the participation of foreign capital 4) Unbound	1) Unbound* 2) None 3) Unbound, except that there is no limitation on the participation of foreign capital 4) None	
C. Social Services (including services		1) Unbound*	1) Unbound*	