9	Sector:	Financial Services	
	Sub-Sector:	Banking and Other Financial Services (excluding Insurance and Insurance-Related Services)	
	Industry Classification:	JSIC 622	Banks, except central bank
		JSIC 631	Financial institutions for small-businesses
	Obligations Concerned:	National treatment (Article 8.8)	
	Level of Government:	Central Government	
	Measures:	Deposit Insurance Law (Law No. 34 of 1971), Article 2	
	Description:	Investment liberalisation The deposit insurance system does not cover deposits taken by branches of foreign banks.	

10	Sector:	Financial Services	
	Sub-Sector:	Insurance and Insurance-Related Services	
	Industry Classification:	JSIC 672	Non-life insurance institutions
		JSIC 6742	Non-life insurance agents and brokers
	Obligations Concerned:	Market access (Article 8.15)	
	Level of Government:	Central Government	
	Measures:	Insurance Business Law (Law No.105 of 1995), Articles 185, 186, 275, 276, 277, 286 and 287 Cabinet Order for Enforcement of Insurance Business Law (Cabinet Order No. 425 of 1995), Articles 19 and 39-2 Ministerial Ordinance for Enforcement of Insurance Business Law (Ministerial Ordinance of the Ministry of Finance No. 5 of 1996), Articles 116 and 212-6	