8.	Sector	:	Financial Services
	Subsector	:	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
	Level of Government	:	Central Government
	Type of Obligation	:	National Treatment (Articles 8.4 and 10.3)
	Description	:	Trade in Services and Investment The deposit insurance system only covers financial institutions which have their head offices within the jurisdiction of Japan. The deposit insurance system does not cover deposits taken by branches of foreign banks.
	Measures	:	*Deposit Insurance Law* (Law No. 34 of 1971), Article 2

9.	Sector	:	Financial Services
	Subsector	:	Insurance and Insurance-related Services
	Industry Classification	:	JSIC 672 Non-life insurance institutions JSIC 6742 Non-life insurance agents and brokers
	Level of Government	:	Central Government
	Type of Obligation	:	Market Access (Article 8.5)
	Description	:	Trade in Services Commercial presence is in principle required for insurance contracts on the following items and any liability arising therefrom: (a) goods being transported within Japan; and (b) ships of Japanese registration which are not used for international maritime transport.
	Measures	:	*Insurance Business Law* (Law No. 105 of 1995), Articles 185, 186, 275 through 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