10.	Sector	:	Financial Services
	Subsector	:	Banking and Other Financial Services (excluding Insurance and Insurance-related Services)
	Industry Classification	:	-
	Type of Obligation	:	National Treatment (Article 8.4) Market Access (Article 8.5) Most-Favoured-Nation Treatment (Article 8.6)
	Description	:	Trade in Services 1. Japan reserves the right to adopt or maintain any measure with respect to trade in services as defined in subparagraph (r)(i) of Article 8.1 (Definitions) for banking and other financial services, other than provision and transfer of financial information and financial data processing as referred to in subparagraph (b)(xv) of Article 1 (Definitions) of Annex 8A (Financial Services) and advisory and other auxiliary services, excluding intermediation, relating to banking and other financial services as referred to in subparagraph (b)(xvi) of Article 1 (Definitions) of Annex 8A (Financial Services).[21] 2. Japan reserves the right to adopt or maintain any measure with respect to trade in services as defined in subparagraph (r)(ii) of Article 8.1 (Definitions) for banking and other financial services, other than the services as referred to in subparagraphs (b)(v) through (xvi) of Article 1 (Definitions) of Annex 8A (Financial Services).
	Existing Measures	:	*Financial Instruments and Exchange Law* (Law No. 25 of 1948), Articles 29, 29-2, and 61

[21] With respect to this entry, Japan may require the registration or authorisation of financial service suppliers of another Party and of financial instruments.

11.	Sector	:	Financial Services
	Subsector	:	Insurance and Insurance-related Services
	Industry Classification	:	-
	Type of Obligation	:	National Treatment (Article 8.4) Market Access (Article 8.5)
	Description	:	Trade in Services Japan reserves the right to adopt or maintain any measure with respect to trade in services as defined in subparagraphs (r)(i) and (ii) of Article 8.1 (Definitions) for insurance and insurance-related services, other than the following services supplied by a financial service supplier of another Party established in that other Party: (a) insurance of risks relating to: (i) maritime shipping and commercial aviation and space launching and freight (including satellites), with such insurance to cover any or all of the following: the goods being transported, the vehicle transporting the goods and any liability arising therefrom; and (ii) goods in international transit; (b) reinsurance, retrocession and the services auxiliary to insurance as referred to in subparagraphs (b)(ii) and (iv) of Article 1 (Definition) of Annex 8A (Financial Services); and (c) insurance intermediation, such as brokerage and agency as referred to in subparagraph (b)(iii) of Article 1 (Definitions) of Annex 8A (Financial Services), of insurance risks related to services listed in subparagraphs (a) and (b) of this entry.[22]
	Existing 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

[22] Insurance intermediation services may be supplied only for insurance contracts allowed to be supplied in Japan.