

### **Revision of Industrial Classification of Statistics on Loans and Deposits**

The industrial classification of statistics on loans and deposits, including “Loans and Discounts Outstanding by Sector” and “Amounts Outstanding of Deposits by Depositor” is based on the *Japan Standard Industrial Classification* (hereafter *JSIC*).

With the revision of the *JSIC* released in November 2007, and in effect after April 1, 2008, some industrial classifications of statistics on loans and deposits will be revised from the next survey, as explained below.

#### **1. List of statistics to be revised**

Statistics	Frequency of Release	Release Schedule	Contents of Revisions	Reference
Loans and Discounts Outstanding and New Loans for Equipment Funds by Sector (by Type of Industries)	Quarterly	August 11, 2009 (Data for June)	<b>Revision of industrial classification</b> Changes in components of industries	Appendix 1-1 Appendix 2
Loans and Discounts Outstanding by Sector (by Type of Major Industries)	"	August 10, 2009 (Data for June)	<b>Revision of industrial classification</b> Changes in components of industries	Appendix 1-1 Appendix 2
New Loans for Equipment Funds by Sector (by Type of Major Industries)			Increase in data provided	Appendix 1-2
Loans and Discounts Outstanding by Sector (by Scale of Enterprises)	"	"	Changes in components of industries	Appendix 2
Loans and Discounts Outstanding by Sector	Monthly	July 31, 2009 (Data for June)	"	"
Deposits, Vault Cash, and Loans and Discounts Outstanding	"	"	"	"
Amounts Outstanding of Deposits by Depositor (FH data)	Semiannually (March and September)	mid-November 2009 (Data for September)	"	"

## **2. Revision of Industrial Classification of “Loans and Discounts Outstanding by Sector <Quarterly>” (Appendix 1-1)**

Major changes are as follows.

### **(1) Establishment of “General-purpose, Production, and Business-oriented Machinery”**

The revised industrial classification reorganizes the manufacture of “general machinery” and “precision instruments and machinery,” among others, and newly creates the manufacture of “general-purpose, production, and business-oriented machinery.”

### **(2) Establishment of “Agriculture and Forestry”**

The revised industrial classification newly creates “agriculture” and “forestry” by unifying “agriculture” and “forestry.”

### **(3) Reorganization of Sub-classification of “Finance and Insurance”**

The revised industrial classification newly creates “banking and financial institutions for cooperative organizations” and abolishes “government-related financial institutions.” “Banking and financial institutions for cooperative organizations” includes banks (including trust accounts, foreign banks in Japan, and the Japan Post Bank), Shinkin banks, Shinkin Central Bank, Labour banks, The Rokinren Bank, Agricultural Cooperatives, Prefectural Credit Federations of Agricultural Cooperatives, Fishery Coops, Prefectural Credit Federations of Fishery Cooperatives, Norinchukin Bank, Shinkumi banks, Shinkumi Federation Bank, Shoko Chukin Bank, and holding companies of the above-mentioned financial institutions (including the Japan Post Holdings).

Most of the institutions currently included in “government-related financial institutions” (except for Japan Post Bank etc.) are included in “non-deposit money corporations, including lending and credit card businesses.”

### **(4) Establishment of Sub-classification of “Real Estate”**

The revised industrial classification newly creates two sub-classifications of “real estate,” namely “SPC for real estate” and “house and room lessors by individuals” (both of which are currently included in “real estate”).

## (5) Reorganization of Service-related Classifications

The revised industrial classification reorganizes service-related classifications. It newly creates “scientific research, professional and technical services” and “living-related and personal services and amusement services” (both of which are currently included in “other services”). “Goods rental and leasing” becomes an independent classification instead of being a sub-classification of “other services.” Moreover, “services” is abolished, and all sub-classifications of “services” also become independent classifications.

In addition to the above-mentioned changes, there are changes in components of industries following the revision of the *JSIC*.<sup>1</sup> For example, “transmission of correspondence” (formerly included in “information and communications”) and “transport” is unified under “transport and postal activities” (see Appendix 2 for details).

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<sup>1</sup> As regards changes in detailed components of industries, please refer to the *Japan Standard Industrial Classification (Rev. 12, November 2007)* (<http://www.stat.go.jp/english/index/seido/sangyo/index07.htm>).

## Revision of the Classification of the “Loans and Discounts Outstanding and New Loans for Equipment Funds by Sector (by Type of Industries)”<sup>2</sup>

Shaded areas indicate revised items. Items with asterisks (\*) have been renamed. “Notes” roughly shows the changes in items before and after revision.

Before revision	Notes	After revision	Notes
<b>Manufacturing</b>		<b>Manufacturing</b>	
Foodstuffs and Beverages		Foodstuffs and Beverages	
Textile Products		Textile Products	
Lumber and Wood products		Lumber and Wood products	
Pulps, Paper and paper products		Pulps, Paper and paper products	
Printing		Printing	
Chemical and allied Products		Chemical and allied Products	
Petroleum refining		Petroleum refining	
Ceramic, Stone and Clay products		Ceramic, Stone and Clay products	
Iron and Steel		Iron and Steel	
Non-ferrous metals and products		Non-ferrous metals and products	
Fabricated metal products		Fabricated metal products	
General machinery	1)General Machinery	General-purpose, Production&Business oriented machinery	1)+3)+4)
Electrical machinery equipment and supplies		Electrical machinery equipment and supplies	
Transportation equipment		Transportation equipment	
Precision instruments and machinery	2)Ophthalmic goods and Watches, 3)the rest of Precision Instruments and Machinery	Miscellaneous manufacturing industries	2)
Miscellaneous manufacturing industries	4)Ordnance and Accessories	<b>Agriculture and Forestry</b>	5)+6)
<b>Agriculture</b>	5)Agriculture	Fishery	
<b>Forestry</b>	6)Forestry	* Mining and Quarrying of stone and gravel	
Fishery		Construction	
Mining		Electricity, Gas, Heat supply and Water	
Construction		Information and Communications	
Electricity, Gas, Heat supply and Water		Communications	
Information and Communications		* Transport and Postal activities	7)
Communications	7)Transmission of correspondence	Wholesale trade	
Transport		Retail trade	
Wholesale trade		Finance and Insurance	
Retail trade		Banking and Financial institutions for cooperative organizations	8)+9)+10)
Finance and Insurance	8)Depository Corporations, and 9)its holding companies (e.g. Japan Post Holdings)	* Financial products transaction dealers and Futures commodity transaction dealers	
Securities brokers and dealers		Insurance institutions	
Insurance institutions		* Non-deposit money corporations, including lending and credit card business	11)
Government-related financial institutions	10)Japan Post Bank, 11)most of the Government-related financial institutions	Real estate	
Non-deposit money corporations engaged in the provision of finance, credit and investment		SPC for real estate	12)
Real estate	12)SPC for Real Estate, 13)Personal House and Room Lessors	House and room lessors by individuals	13)
Local public corporations		Local public corporations	
<b>Services</b>		Goods rental and leasing	
Eating and drinking services		Scientific research, Professional and technical services	14)+16)
Accommodations		Accommodations	
Medical, Health care and Welfare		Eating and drinking services	
Medical and Public health services		Living-related and personal services and Amusement services	15)
Education, Learning support		Education, Learning support	
Other services	14)Professional services, 15)Living-related and personal services	Medical, Health care and Welfare	
Goods rental and leasing		Medical and Public health services	
Other organizations	16)Scientific and development reserch	Other services	
Local Governments		Other organizations	
Excluding Local Government-owned corporations		Local Governments	
Individuals		Excluding Local Government-owned corporations	
Housing funds and Consumer credit (Installment repayments)		Individuals	
Card loans		Housing funds and Consumer credit (Installment repayments)	
Overseas yen loans, Domestic loans transferred overseas		Card loans	
Total		Overseas yen loans, Domestic loans transferred overseas	
		Total	

\* Renamed.

<sup>2</sup> Data for all industries are available only in Japanese. Data for major industries are available in English from "BOJ Time-Series Data Search" (see Appendix 1-2).

### Increase in Loan Data Provided in "BOJ Time-Series Data Search"

Loan data (Loans and Discounts Outstanding by Sector<by Type of Major Industries>, New Loans for Equipment Funds by Sector<by Type of Major Industries>) provided in "BOJ Time-Series Data Search" will be increased.<sup>3</sup> Shaded areas (see table below) indicate the changed items (including newly discontinued items <data through the 1<sup>st</sup> quarter of 2009> in line with the revision of industrial classification).

Before revision	Notes
Total including others	
Manufacturing	
Foodstuffs and Beverages	
Textile products	
Chemical and allied products	
Iron and Steel	
General machinery	
Electrical machinery equipment and supplies	
Transportation equipment	
Nonmanufacturing	
Construction	
Electricity, Gas, Heat supply and Water	
Transport and Communications	discontinued
Information and Communications	
Communications	
Transport	
Wholesale trade, Retail trade, Eating and drinking services	discontinued
Wholesale trade	
Retail trade	
Finance and Insurance	
Securities brokers and dealers	
Insurance institution	
Non-deposit money corporations engaged in the provision of finance, credit and	
Real estate	
Services (Old basis)	discontinued
Services	
Eating and drinking services	
Accommodations	
Medical, Health care and Welfare	
Goods rental and leasing	
Local Governments	
Individuals	
Overseas yen loans, Domestic loans transferred overseas	

After revision	Notes
Total including others	
Manufacturing	
Foodstuffs and Beverages	
Textile Products	
Chemical and allied products	
Iron and Steel	
General machinery	discontinued
General-purpose, Production & Business oriented machinery	added
Electrical machinery equipment and supplies	
Transportation equipment	
Nonmanufacturing	
Construction	
Electricity, Gas, Heat supply and Water	
Transport and Communications	discontinued
Information and Communications	
Communications	
Transport and Postal activities ( * )	
Wholesale trade, Retail trade, Eating and drinking services	discontinued
Wholesale trade	
Retail trade	
Finance and Insurance	
Banking and Financial institutions for cooperative organizations	added
Financial products transaction dealers and Futures commodity transaction dealers ( * )	
Insurance institution	
Non-deposit money corporations, including lending and credit card business ( * )	
Real estate	
SPC for real estate	added
House and room lessors by individuals	added
Services (Old basis)	discontinued
Services	discontinued
Eating and drinking services	
Accommodations	
Medical, Health care and Welfare	
Goods rental and leasing	
Local Governments	
Individuals	
Overseas yen loans, Domestic loans transferred overseas	

\* Renamed.

<sup>3</sup> These data are available at "[http://www.stat-serch.boj.or.jp/index\\_en.html](http://www.stat-serch.boj.or.jp/index_en.html)" (Search by statistics>Deposits and Loans Market(DL)>Outstanding of Deposits and Loans>Loans and Discounts Outstanding by Sector).

### Changes in Components of Industries

In addition to the revision of the industrial classification shown in Appendix 1, changes in the detailed components of industries following the revision of JSIC are outlined below.

#### (1) Changes in components of industries

##### (Loans statistics)

Industry	Changes in components
Lumber and Wood products	Includes Fiber board and Metal furniture.
Pulp, Paper and paper products	Excludes Fiber board.
Miscellaneous manufacturing industries	Includes Ophthalmic goods, Watches, Clocks, Clockwork-operated devices and parts etc. Excludes Ordnance and accessories, Metal furniture etc.
Information and Communications	Includes Commercial art and graphic design. Excludes Transmission of correspondence.
Communications	Excludes Transmission of correspondence.
Transport and Postal activities *	Includes Transmission of correspondence (currently "Postal activities including mail delivery").
Wholesale trade	Includes Fables related to wholesale trade.
Retail trade	Excludes Food take out and delivery services.
Finance and Insurance	Includes Trust business (of which asset management of intellectual property rights etc.)
Financial products transaction dealers and Futures commodity transaction dealers *	Includes Investment management services.
Non-deposit money corporations, including lending and credit card business *	Includes Government-related financial institutions (except Japan Post Bank etc.). Excludes Investment management services.
Eating and drinking services	Includes Food take out and delivery services.
Education, Learning support	Excludes Fitness centers etc.
Other services	Excludes Commercial art and graphic design, fables related to wholesale trade, Trust business (of which asset management of intellectual property rights etc.), Scientific and development research institutes, Professional services, Living-related and personal services
Other organizations	Excludes Scientific and development research institutes.

\* Renamed.

##### (Deposits statistics)

Industry	Changes in components
Non-deposit money corporations, including lending and credit card business *	Excludes Investment management services.
Medical and other health services, Social insurance and welfare, Educational services and other organizations	Excludes Scientific and development research institutes, Fitness centers.
Social insurance and welfare, Educational services and other organizations	Same as above

\* Excludes deposits from Government-related financial institutions.

Deposits from Government-related financial institutions are classified as "Financial institutions deposits".

(Note) Besides the changes shown in tables above, there are some changes in classification of Independent Administrative Institutions.

## (2) Size classification of enterprises

Criteria of the size classification of enterprises are virtually unchanged (see table below). That said, changes in components of industries marginally affect the size classification of enterprises. For example, a commercial art and graphic design company with capital of 100 million yen and 200 staff is classified as “small-enterprise” instead of “medium-sized enterprise” due to the industrial classification change (a commercial art and graphic design company is newly classified in “Information and communications” instead of “other services”).

Industry	Small enterprises	Medium-sized enterprises	Large enterprises
	(1) Capital (yen), (2) Number of Employees		
All industries (excluding the industries mentioned below)	(1) 300 million or less and / or (2) 300 or less	(1) 300M < X < 1B and (2) more than 300	(1) 1 billion or more and (2) more than 300
Wholesale trade	(1) 100 million or less and / or (2) 100 or less	(1) 100M < X < 1B and (2) more than 100	(1) 1 billion or more and (2) more than 100
Retail trade Eating and drinking services	(1) 50 million or less and / or (2) 50 or less	(1) 50M < X < 1B and (2) more than 50	(1) 1 billion or more and (2) more than 50
<Before revision> Services excluding “Eating and drinking services” ↓ <After revision> * Goods rental and leasing Scientific research, Professional and technical services Accommodations Living-related and personal services and Amusement services Education, Learning support Medical, Health care and Welfare Other services	(1) 50 million or less and / or (2) 100 or less	(1) 50M < X < 1B and (2) more than 100	(1) 1 billion or more and (2) more than 100

\* The industries covered are virtually equal to the industries covered by Services excluding “Eating and drinking services”.