



# On the Center for Advanced Financial Technology

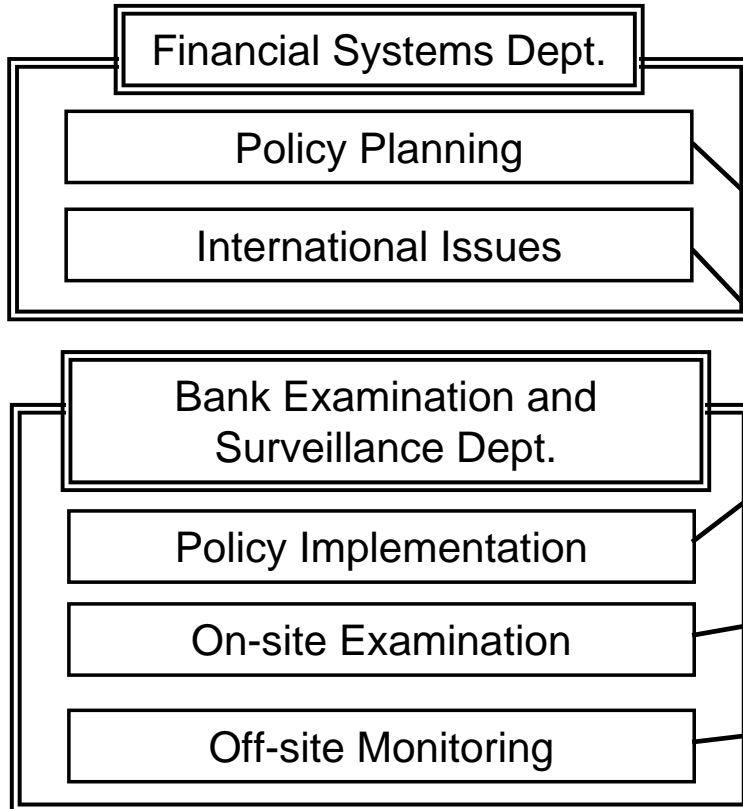
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September, 2005

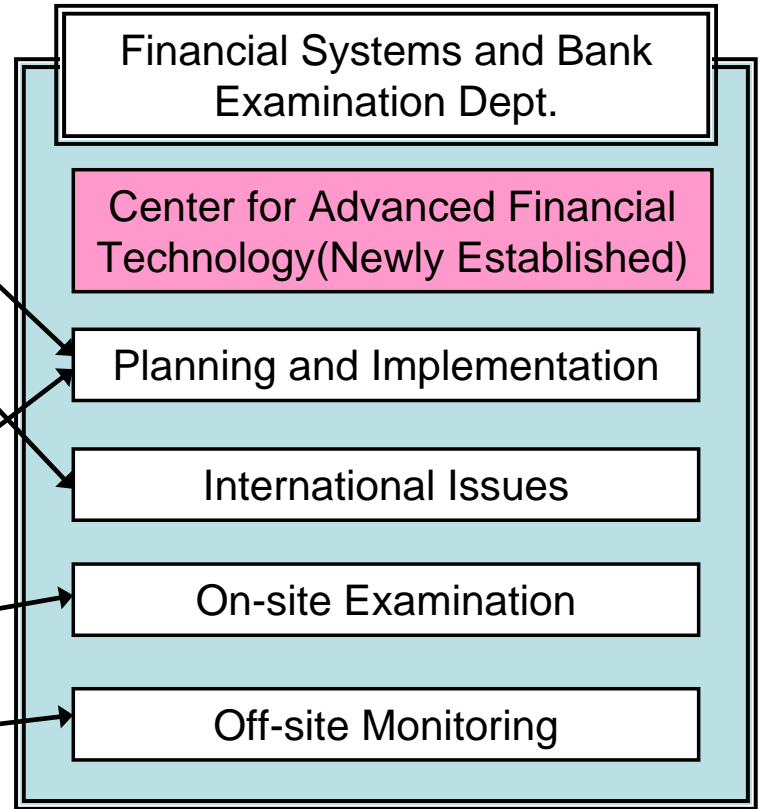
Center for Advanced Financial Technology,  
Financial Systems and Bank  
Examination Department  
Bank of Japan

# (1) Organizational Changes

< Before >

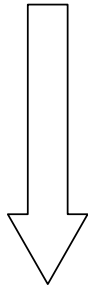


< After July 8<sup>th</sup> >



## (2) Change in Prudential Policies

Crisis Management

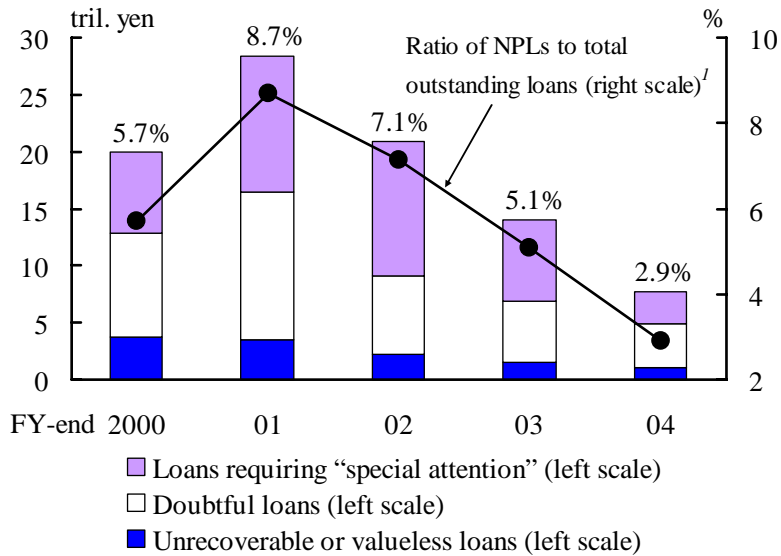


- Stability regained in the financial system in Japan
  - Progress in overcoming NPL problems
  - Full removal of the blanket guarantee of deposits

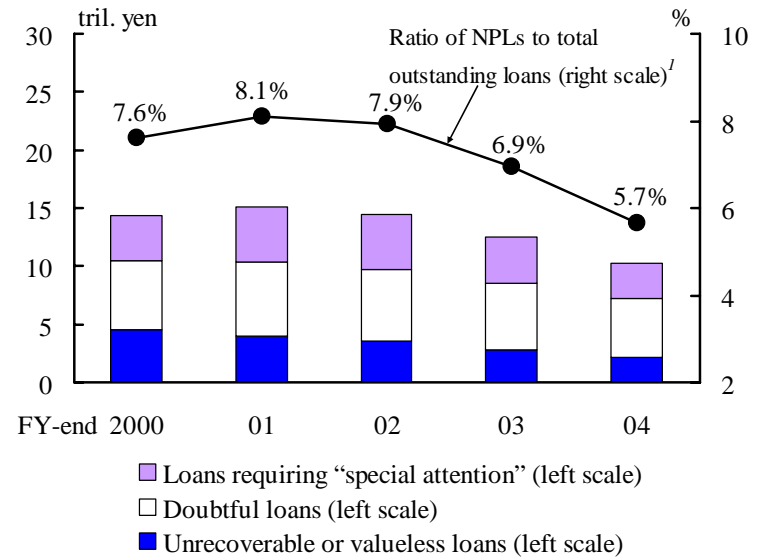
Support Private-sector  
Initiatives toward Advanced  
Financial Services

# (3) NPL Ratios

Major banks



Regional banks



Note: 1. NPLs disclosed under the Financial Reconstruction Law.

# (4) What is the Center?

## 1. Mission and Function

Support financial institutions' efforts toward improving financial services through,

- a. exploring advanced financial technologies and publishing outcomes,
- b. organizing seminars with a view to enhancing communication with financial institutions,
- c. brushing-up skills of on-site examination and off-site monitoring.

## 2. Staffs and Location

31 Staffs (of which 20 members hold other responsibilities)

5<sup>th</sup> Floor, BOJ Head Office

## 3. E-mail and Telephone Numbers

E-mail : [caft@boj.or.jp](mailto:caft@boj.or.jp)

Tel : 03 - 3277 - 3081

03 - 3277 - 3019