

Loans and Bills Discounted and New Loans for Fixed Investment by Sector (by Type of Industries)  
(1) Domestically Licensed Banks

- (1) Manufacturing
- (2)     Foodstuffs and beverages
- (3)     Textile products
- (4)     Lumber and wood products
- (5)     Pulp, paper, and paper products
- (6)     Printing
- (7)     Chemical and allied products
- (8)     Petroleum refining
- (9)     Ceramic, stone, and clay products
- (10)    Iron and steel
- (11)    Nonferrous metals and products
- (12)    Fabricated metal products
- (13)    General-purpose, production, and business-oriented machinery
- (14)    Electrical machinery equipment and supplies
- (15)    Transportation equipment
- (16)    Miscellaneous manufacturing industries
- (17) Agriculture and forestry
- (18) Fishery
- (19) Mining and quarrying of stone and gravel
- (20) Construction
- (21) Electricity, gas, heat supply, and water
- (22) Information and communications
- (23)     Communications
- (24) Transport and postal activities
- (25) Wholesale trade
- (26) Retail trade
- (27) Finance and insurance
- (28)     Banking, and financial institutions for cooperative organizations
- (29)     Financial products transaction dealers and futures commodity transaction dealers
- (30)     Insurance institutions
- (31)     Nondeposit-taking institutions including money lenders and credit card companies
- (32) Real estate
- (33)     Special purpose companies for real estate
- (34)     House and room lending by households
- (35)     Real estate-related local public corporations
- (36) Goods rental and leasing
- (37) Scientific research, and professional and technical services
- (38) Hotels
- (39) Eating and drinking services
- (40) Living-related and personal services, and amusement services
- (41) Education and learning support
- (42) Medical, health care, and welfare services
- (43)     Institutions providing medical and health care services
- (44) Other services
- (45)     Other organizations
- (46) Local governments
- (47)     Excluding local government-owned corporations
- (48) Households
- (49)     Loans for housing funds and consumer credit (with installment repayments)
- (50)     Card loans
- (51) Overseas yen loans and domestic loans transferred overseas
- (52) Total

## Flow of Funds Accounts

## Sectors

Name of sectors	Code
Financial institutions	1
Central bank	1-1
Depository corporations	1-2
Banks	1-2-1
Domestically licensed banks	1-2-1-1
Foreign banks in Japan	1-2-1-2
Financial institutions for agriculture, forestry, and fisheries	1-2-1-3
Financial institutions for small businesses	1-2-1-4
Postal savings (through 2007/3Q)	1-2-2
Collectively managed trusts	1-2-3
Securities investment trusts	1-3
Bond investment trusts	1-3-1
Of which: MMF and MRF	1-3-1-1
Stock investment trusts	1-3-2
Insurance and pension funds	1-4
Insurance	1-4-1
Life insurance	1-4-1-1
Of which: private life insurance companies (through 2007/3Q)	1-4-1-1-1
Nonlife insurance	1-4-1-2
Of which: private nonlife insurance companies	1-4-1-2-1
Of which: standardized guarantee institutions	1-4-1-2-2
Mutual aid insurance	1-4-1-3
Pension funds	1-4-2
Corporate pensions	1-4-2-1
Defined benefit schemes	1-4-2-1-1
Defined contribution schemes	1-4-2-1-2
Other pensions	1-4-2-2
Other financial intermediaries	1-5
Nonbanks	1-5-1
Finance companies	1-5-1-1
Structured-financing special purpose companies and trusts	1-5-1-2
Public financial institutions	1-5-2
Fiscal Loan Fund	1-5-2-1
Government financial institutions	1-5-2-2
Financial dealers and brokers	1-5-3
Of which: securities companies	1-5-3-1
Financial auxiliaries	1-6
Of which: financial holding companies	1-6-1
Public captive financial institutions	1-7
Nonfinancial corporations	2
Private nonfinancial corporations	2-1
Public nonfinancial corporations	2-2
General government	3
Central government	3-1
Local governments	3-2
Social security funds	3-3
Of which: public pensions	3-3-1
Households	4
Private nonprofit institutions serving households	5
Overseas	6
Total	-
Domestic nonfinancial sector (total of 2, 3, 4, and 5)	7
Pension total (total of 1-4-2 and 3-3-1)	8

Before the second quarter of 2001, '1-5-2-1' shows 'Trust Fund Bureau.'

"Financial institutions for small businesses" includes the Japan Post Bank from the fourth quarter of 2007.

## Flow of Funds Accounts

## Transaction items

Name of transaction items	Code
Currency and deposits *	A
Currency	A-a
Deposits with the Bank of Japan	A-b
Government deposits	A-c
Transferable deposits	A-d
Time and savings deposits	A-e
Certificates of deposit	A-f
Foreign currency deposits	A-g
Deposits with the Fiscal Loan Fund	B
Loans	C
Bank of Japan loans	C-a
Call loans and bills	C-b
Loans by private financial institutions	C-c
Housing loans	C-c-a
Consumer credit	C-c-b
Loans to companies and governments	C-c-c
Loans by public financial institutions	C-d
Of which: housing loans	C-d-a
Loans by the nonfinancial sector	C-e
Installment credit (not included in consumer credit)	C-f
Repurchase agreements and securities lending transactions	C-g
Debt securities	D
Treasury discount bills	D-a
Central government securities and FILP** bonds	D-b
Local government securities	D-c
Public corporation securities	D-d
Bank debentures	D-e
Industrial securities	D-f
External securities issued by residents	D-g
Commercial paper	D-h
Trust beneficiary rights	D-i
Structured-financing instruments	D-j
Equity and investment fund shares	E
Equity	E-a
Listed shares	E-a-a
Unlisted shares	E-a-b
Other equity	E-a-c
Investment trust beneficiary certificates	E-b
Insurance, pension and standardized guarantees	F
Non-life insurance technical reserves	F-a
Life insurance reserves	F-b
Annuity entitlements	F-c
Pension entitlements	F-d
Claims of pension funds on pension managers	F-e
Provisions for calls under standardized guarantees	F-f
Financial derivatives and employee stock options	G
Forward-type instruments	G-a
Option-type instruments	G-b
Employee stock options	G-c
Deposits money	H
Trade credits and foreign trade credits	I
Accounts receivable/payable	J
Outward direct investment	K
Outward investment in securities	L
Other external claims and debts	M
Of which: gold and SDRs etc.	M-a
Others	N
Financial surplus or deficit (Financial transactions table)	Y
Difference between financial assets and liabilities (Financial assets and liabilities table)	
Difference in reconciliation amounts (Reconciliation table)	
Total	Z
(Reference) Foreign exchange reserves	W
* Of which: Deposits (excluding certificates of deposit)	A-z

\*\* the Fiscal Investment and Loan Program

Before the second quarter of 2000, 'M-a' shows 'Of which: Foreign exchange reserves.'

Before the second quarter of 2001, 'B' shows 'Deposits with the Trust Fund Bureau.'

Before the second quarter of 2001, 'D-b' shows 'Central government securities.'

Before the fourth quarter of 2008, 'D-a' shows 'Financing bills.'