

July 27, 2005
Financial Services Agency

Publication of the Financial Inspection Findings Casebook

The Program for Financial Revival announced by the Financial Services Agency in December of last year calls for the enhancement of the structure for providing feedback on inspection results to financial institutions in order to put in place a framework to further improve the transparency and predictability of financial oversight and achieve accountability. Moreover, the Action Program Concerning Enhancement of Relationship Banking Functions announced this March set forth the need to strive to provide and share information regarding cases of inspection findings that are deemed common to numerous financial institutions, from the perspective of encouraging the strengthening of internal controls based on the principle of self-responsibility for financial institutions.

We therefore have created and published the Financial Inspection Findings Casebook.

In addition, we have compiled the Opinion Request Casebook as set forth in the recently published “Operational Improvements for Inspections to be implemented in the 2005 Program Year”, and therefore we are simultaneously publishing this document as well.

1. Financial Inspection Findings Casebook

- The following cases are presented from among the findings of the financial inspections conducted in Program Year 2004:

Deposit-taking financial institutions	128 cases
Major banks and branches of foreign banks	38 cases
Regional banks	39 cases
Shinkin banks and credit cooperatives	51 cases
Insurance companies	31 cases
Securities firms	15 cases

- Going forward, we intend to compile this report on a regular basis.

2. Opinion Request Casebook

This document presents an overview of 12 opinion request cases since the implementation of the opinion request scheme in January 2000

- Going forward, we intend to update this report on a regular basis.