



**Asia-Pacific  
Economic Cooperation**

---

**2010/EC/SEM/016**  
Session 3

## **The Further Financial Reform and Secured Loan of Movables of Japan**

Submitted by: Bank of Tokyo-Mitsubishi UFJ



**JAPAN 2010**

**Seminar on the First Steps of Successful  
Reform in Doing Business  
Taipei, Chinese Taipei  
5-6 October 2010**

---

# **Session3: Getting Credit**

## **The further financial reform and Secured Loan of Movables of Japan**

Oct 6<sup>th</sup> 2010

**Junichi SHUKUWA (宿輪純一)**

Senior Economist

Economic Research Office

The Bank of Tokyo-Mitsubishi UFJ, Ltd .

Tokyo Japan

---

1

### **Remarks:**

**This session is just my personal opinion,  
not the opinion of any organizations.**

---

2

# 1. FSA Program

- ◆ The Program for Further Financial Reform (2004)
- ◆ The New Action Program (2005-06)
- ◆ The Relationship Banking Promotion Plan (2007-)

3

## 2. The Relationship Banking Promotion Plan

< Specific revitalization and facilitation of SME financing >

- (1) Strengthening functions to support creation and opening of new business
- (2) Strengthening functions of management consultations and support for client companies
- (3) Proactive effort for business revitalization
- (4) Promoting loans without excessive reliance on collateral and guarantee
- (5) Developing systems of explanation to customers: strengthening functions to deal with consultations and complaints
- (6) Developing human resources

4

### 3. Promoting loans without excessive reliance on collateral and guarantee

Secured Loan of  
**Movables** and **Assigned Claims**  
 < **ABL** : Asset Based Lending >

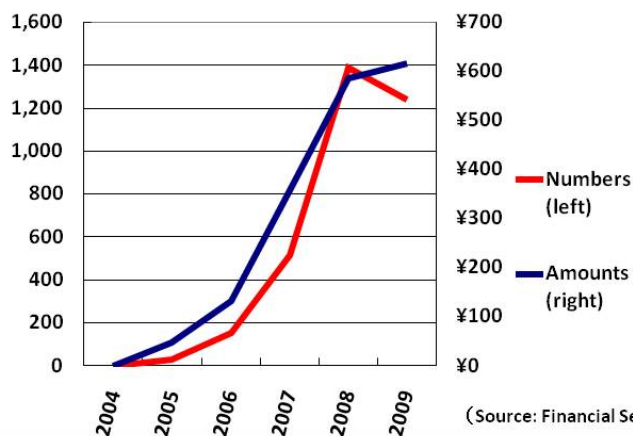


Real Estate Collateral and Guarantee

5

### 4. Secured Loan of Movables

< Secured Loan of Movables of Japan > (hundred million)



- Loan of Movables is increasing a lot.

-But amounts are so small.

6

## **5. Law**

**“The Law on the registration of  
Security Interest in  
Movables and Claims”  
October 2005**

7

## **6. Cases**

### **(1) Stock - Foods**

**Beef cattle, Pig, Rice, Wine, Rice  
Wine (Sake) Orchid, Soy Sauce,  
Seaweed, Noodles, Frozen Food,  
Processed Marine Products,,,,,,,,**

8

## **6. Cases**

### **(2) Stock - Goods**

**Ship, Car, Scrap Iron, Furniture,  
Sand,,,,,**

### **(3) Stock - Luxurious Goods**

**Piano, Jewel, Fur,,,,,**

9

## **6. Cases**

### **(4) Equipment**

**Electric Plant, Machine Facilities,  
Tool,,,,,**

### **(5) etc**

**Patent,,,,,**

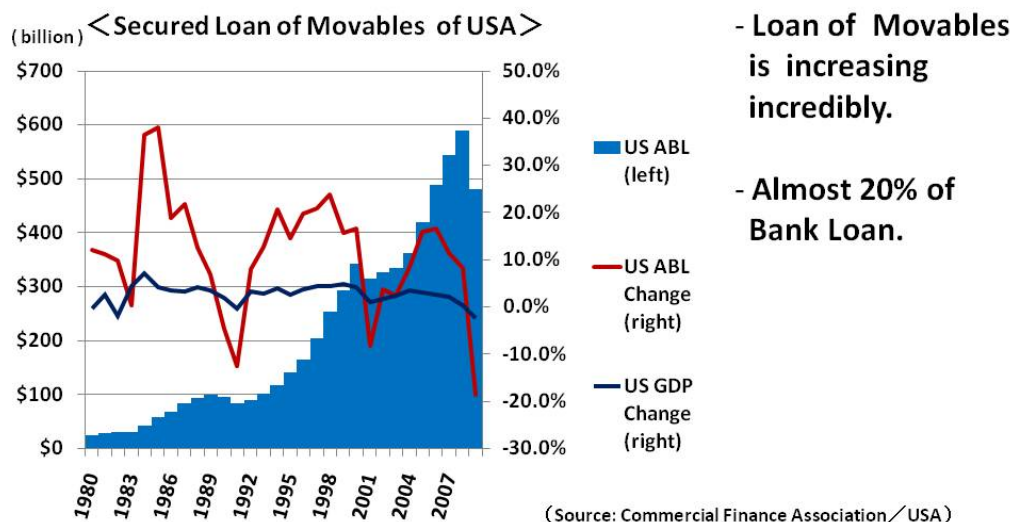
10

## 7. Issues

- (1) Estimation
- (2) Monitoring
- (3) Disposal
- (4) Sense of Resistance

11

## 8. Secured Loan of Movables of USA



- Loan of Movables is increasing incredibly.

- Almost 20% of Bank Loan.

12

---

**Please feel free to contact**

**E-Mail: [junichi\\_shukuwa@mufg.jp](mailto:junichi_shukuwa@mufg.jp)**

**Tel: +81-3-3240-7941**

**Web: <http://www.shukuwa.jp/>  
(Japanese)**

---