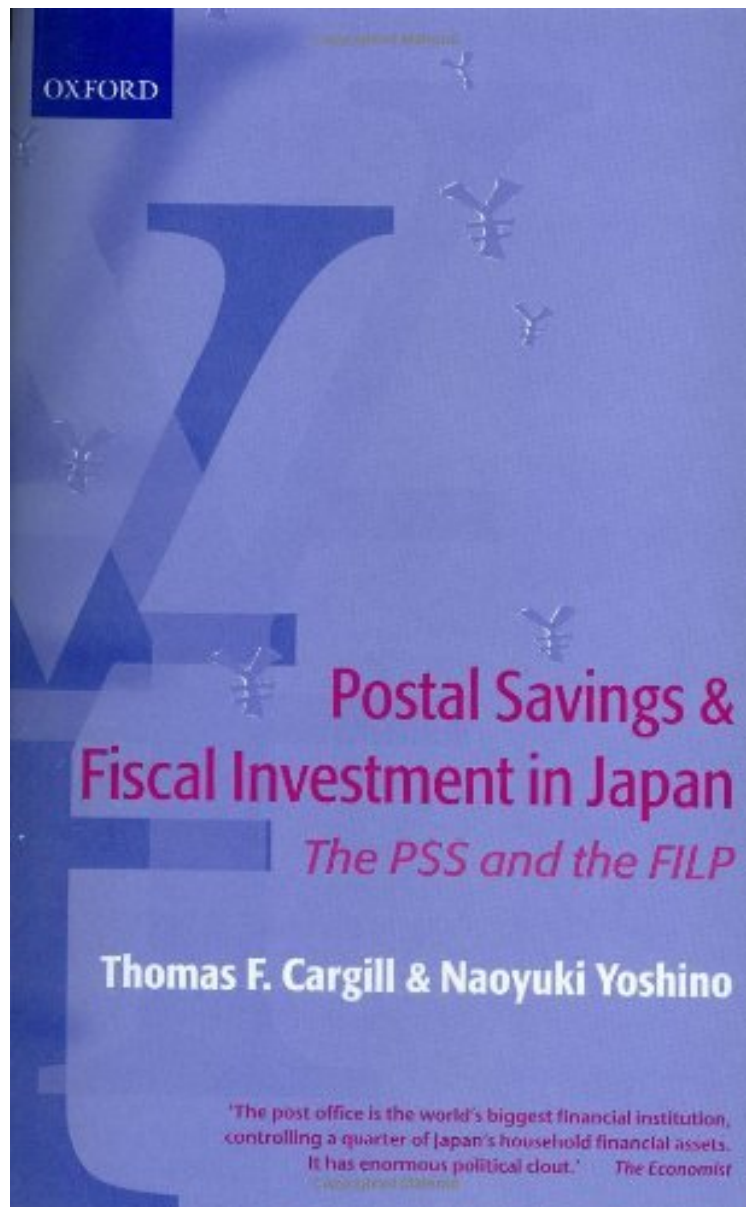


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# Postal Savings and Fiscal Investment in Japan: The PSS and the FILP

Thomas F. Cargill, Naoyuki Yoshino  
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## Fiscal Investment in Japan: The PSS and the FILP:

The book provides an overview of the Postal Savings System and the Fiscal Investment and Loan Program. These institutions are a major feature of Japanese finance, not extensively discussed outside of Japan. Together, they represent a wide-ranging system of government financial intermediation that is increasingly incompatible with Japan's early efforts to develop a modern financial system and help reverse the economic and financial decline that started in the early 1990s. The book is a mixture of policy, institutional, and quantitative analysis.

About the Author Professor Cargill completed a Ph.D. in Economics at the University of California, Davis in 1968 and has been at the University of Nevada, Reno since 1973. During that time he has been a visiting scholar at the Comptroller of the Currency, Bank of Japan; Federal Reserve Bank of San Francisco; Federal Deposit Insurance Corporation; and other government agencies. He has written extensively in the areas of financial and monetary economics. Professor Yoshino completed a Ph.D. in Economics at Johns Hopkins University in 1979. He currently teaches at Keio University and specializes in monetary and fiscal policy. He has published extensively, both in English and Japanese, and is active in various research councils in Japan. He is a member of the Asset Management Council; Ministry of General Affairs; and the Postal Savings Bureau. He also chairs the Foreign Exchange Council-Asian Economy and the Japanese Government Bond Market study group at the Ministry of Finance.