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International Journal of the Economics of Business > Volume 10, 2003 - Issue 1

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Why Japan Needs to Develop its Corporate **Bond Market**

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Analysis of flow of funds data provides evidence of gradual disintermediation in Japan's financial system, but the major channel for the allocation of domestic savings to productive assets remains bank intermediated lending. Overall, the Japanese financial system is still bank dominated, with the lending patterns of the past decade bearing

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