

Table 1 Net Household Saving Rates, 1985–2008 (Percent of Disposable Household Income)

	Japan	USA	UK	France	Germany	Italy
1985	16.5	8.5	6.9	10.2	12.1	21.5
1990	13.9	6.7	5.6	9.2	13.7	21.7
1995	11.9	5.7	6.7	12.7	11.0	17.0
2000	8.8	3.0	0.1	11.8	9.2	8.4
2005	3.9	1.5	−1.2	11.4	10.5	9.9
2008	2.3	4.2	−2.8	11.6	11.7	8.2

Source: OECD. See appendix for notes and other countries' saving rates.



Figure 1. Extolling the woman as saver, Britain, mid-nineteenth century. Moss and Russell, *Invaluable Treasure*, 66.



Figure 2. "Saving Brings Well-being," 1936. A young Fascist "civilizes" an Ethiopian boy by teaching him how to save in this Italian poster commemorating the 15th annual World Thrift Day. Italy invaded and occupied Ethiopia the previous year. Talamona, *I Manifesti della giornata mondiale del risparmio*, 33. Courtesy of Aciri—Association of Italian Foundations and Savings Banks.

Table 2 Major Postal Savings Banks, 1904–1906

	Year of Origin	Accounts	Total Deposits (US\$)	Average Account Balance (US\$)
Austria ^a	1883	1,900,194	42,536,862	22.59
Belgium	1870	2,316,633	155,646,121	67.19
Canada	1868	164,542	45,736,489	277.96
France	1882	4,577,390	246,703,726	53.90
Great Britain	1861	9,673,717	721,819,296	74.62
Italy	1876	4,689,669	233,735,421	49.84
Japan	1875	6,658,758	33,713,037	5.06
Netherlands	1881	1,259,681	56,153,000	44.58
Sweden	1883	567,032	14,648,559	25.83

^a Savings accounts, excluding checking accounts.

Source: *To Establish Postal Savings Depositories*, 60th Cong., 1st sess., 1908, S. Rep. 525, 138.



Figure 3. Main banking hall of the Austrian Postal Savings Bank, Vienna. Photo by Luzia Ellert. Courtesy of WAGNER: WERK Museum Postsparkasse.



Figure 4. “Let’s Be Prudent,” Belgium, 1906. An earnest schoolgirl urges the other children to stop wasting money at the candy store and instead deposit their centimes in the national savings bank branch (CGER) to the right. Illustration by André Mathy. Archives of the CGER, courtesy of BNP Paribas Fortis collection, Brussels.



Figure 5. “The Weekly Thrift Parade,” school savings in Melbourne, Australia, ca. 1930. Alexander Cooch, *The State Savings Bank of Victoria* (Melbourne: Macmillan, 1934), 132.

Table 3 Savings Banks (Including Postal Savings Banks) by Country, 1909–10

	Year	Accounts	Total Deposits (US\$)	Average Account Balance (US\$)	Accounts per Population (%)
Austria	1909–10	6,324,998	1,207,773,130	190.95	22.1
Australia	1909–10	1,483,573	258,496,304	174.24	33.1
Belgium	1910	2,808,549	186,180,990	66.29	37.4
Canada ^a	1910	184,907	57,411,249	310.49	2.5
France	1908–1909	13,491,251	1,026,712,474	76.10	34.3
Germany	1910	21,534,034	3,993,775,184	185.46	33.4
Italy	1910	7,421,235	786,921,337	106.04	21.5
Japan	1908–10	17,518,142	121,008,109	6.91	34.9
Netherlands	1909–10	1,943,242	107,758,077	55.45	32.7
Sweden	1909–10	2,115,804	228,923,251	108.20	38.6
Switzerland	1908	1,963,147	307,342,077	156.56	55.2
United Kingdom	1910	13,659,636	1,076,265,509	78.79	30.2
United States ^b	1910	9,192,908	4,070,486,246	442.79	10.2

^aIncludes only postal savings and Dominion government savings banks. Excludes special private savings banks (\$32,156,708 in deposits) and the highly accessible chartered banks, in which a large percentage of Canadians held savings deposits totaling \$534,432,054.

^bIncludes only mutual and stock savings banks.

Source: Adapted from United States, Office of the Comptroller of the Currency, *Annual Reports*, 1910–12.

Table 4 Savings Accounts in Savings Banks and Other Banks by Region and State, U.S., 1909

Region and State	Savings Banks			All Banks Carrying Savings Accounts ^a			Accounts per Population (%)
	Number	Savings Accounts	Total Deposits (US\$1,000s)	Number	Savings Accounts	Total Deposits (US\$1,000s)	
NEW ENGLAND	413	3,178,040	1,258,180	650	3,504,482	1,392,171	53.5
Maine	51	226,166	87,410	131	322,687	118,779	43.5
New Hampshire	51	174,341	77,693	72	197,757	84,060	45.9
Vermont	21	104,620	39,471	74	178,585	65,894	50.2
Massachusetts	187	2,002,010	728,497	244	2,049,137	747,150	60.9
Rhode Island	18	130,231	69,298	31	192,415	116,570	35.5
Connecticut	85	540,672	255,811	98	553,901	259,718	49.7
MID-ATLANTIC	233	3,843,048	1,778,322	1,971	5,620,477	2,480,274	26.6
New York	137	2,760,343	1,405,240	551	3,238,890	1,595,040	35.5
New Jersey	27	297,200	98,131	245	641,868	208,548	25.3
Pennsylvania	11	452,487	166,095	967	1,270,023	520,489	16.6
Delaware	2	25,380	9,135	29	35,668	11,628	17.6
Maryland	44	243,569	88,425	162	346,317	125,677	26.7
District of Columbia	12	54,069	11,296	17	87,711	18,893	26.5
MIDWEST	548	815,877	277,853	3,980	3,781,262	1,123,044	14.6
Ohio	41	295,222	97,854	523	861,516	274,282	18.1
Indiana	5	32,039	10,975	333	271,221	68,885	10.0

Illinois	—	—	—	663	821,203	258,315	14.6
Michigan	14	74,178	30,490	443	606,989	174,438	21.6
Wisconsin	3	6,249	1,145	396	324,965	79,027	13.9
Minnesota	11	92,544	21,770	461	257,267	64,937	12.4
Iowa	474	315,645	115,619	841	419,546	153,980	18.9
Missouri	—	—	—	320	218,555	49,181	6.6
SOUTH	154	280,388	66,843	1,907	883,325	223,254	3.4
Virginia	20	32,212	9,257	135	126,867	43,119	6.2
West Virginia	10	28,681	5,652	155	91,628	23,454	7.5
No. Carolina	21	37,967	6,231	235	103,744	18,201	4.7
So. Carolina	22	27,129	8,502	159	66,553	18,701	4.4
Georgia	16	31,953	7,117	250	99,236	19,816	3.8
Florida	4	6,295	955	97	38,380	8,573	5.1
Alabama	7	12,271	1,861	95	50,725	7,811	2.4
Louisiana	8	46,474	12,540	113	80,733	21,356	4.9
Texas	—	—	—	127	34,484	9,158	0.9
Arkansas	4	2,406	534	85	14,187	2,933	0.9
Kentucky	9	9,368	1,080	183	59,594	21,374	2.6
Tennessee	21	37,992	11,111	148	85,643	21,327	3.9
Mississippi	12	7,640	2,003	125	31,551	7,432	1.8

(continued)

Table 4 *Continued*

Region and State	Savings Banks			All Banks Carrying Savings Accounts ^a			Accounts per Population (%)
	Number	Savings Accounts	Total Deposits (US\$1,000s)	Number	Savings Accounts	Total Deposits (US\$1,000s)	
WEST	56	86,140	21,814	1,853	385,314	123,801	4.6
North Dakota	—	—	—	259	23,774	13,006	4.1
South Dakota	10	3,024	684	256	43,012	13,073	7.4
Nebraska	11	16,846	2,618	355	67,673	24,177	5.7
Kansas	13	16,031	2,836	379	61,220	14,936	3.6
Montana	3	4,067	3,368	58	21,076	9,772	5.6
Wyoming	—	—	—	43	6,819	2,387	4.7
Colorado	8	14,185	3,193	93	62,804	20,087	7.9
New Mexico	4	1,575	415	37	3,930	1,747	1.2
Oklahoma	—	—	—	194	10,507	2,475	0.6

Idaho	4	1,217	160	75	11,263	1,972	3.5
Utah	3	29,195	8,540	71	63,901	16,503	17.1
Nevada	—	—	—	19	4,657	2,400	5.7
Arizona	—	—	—	14	4,678	1,266	2.3
PACIFIC COAST	136	413,720	230,927	621	698,501	331,315	16.7
Washington	8	12,355	3,793	184	135,729	35,045	11.9
Oregon	6	3,339	1,011	78	37,284	15,042	5.5
California	122	398,026	226,123	359	525,488	281,228	22.1
U.S. TOTAL^b	1,540	8,617,213	3,633,939	10,982	14,873,361	5,673,861	16.2

^a The National Monetary Commission stated that what constitutes “savings deposits” was “not carefully considered by the bank officials in all instances, as certificates of deposit, both time and demand, appear to have been included in savings deposits.”

^b Excludes Alaska and island possessions.

Sources: Adapted from National Monetary Commission, *Special Report from the Banks of the United States*, April 28, 1909, pp. 44–46, 54–56; E. W. Kemmerer, “The United States Postal Savings Bank,” *Political Science Quarterly* 26, no. 3 (September 1911): 468–71. U.S. Bureau of the Census, *Thirteenth Census of the United States*, 1910 (Washington, DC: Government Printing Office, 1912).



Figure 6. School savings program sponsored by Farmers and Mechanics Savings Bank, Minneapolis, Minnesota, 1920s. Photo by Charles J. Hibbard. Courtesy of the Minnesota Historical Society.



Figure 7. Bronze statue of Ninomiya Kinjirō (Sontoku), the Japanese paragon of diligence and thrift, ca. 1920. Hundreds of these figurines were distributed to schools at the time. Photo by John Blazejewski. Courtesy of Cotsen Children's Library. Department of Rare Books and Special Collections, Princeton University Library.

新生活と貯蓄

第4回全国婦人のつどい

37年1月

新生活と貯蓄

第4回全国婦人のつどい

行書部 中央委員会

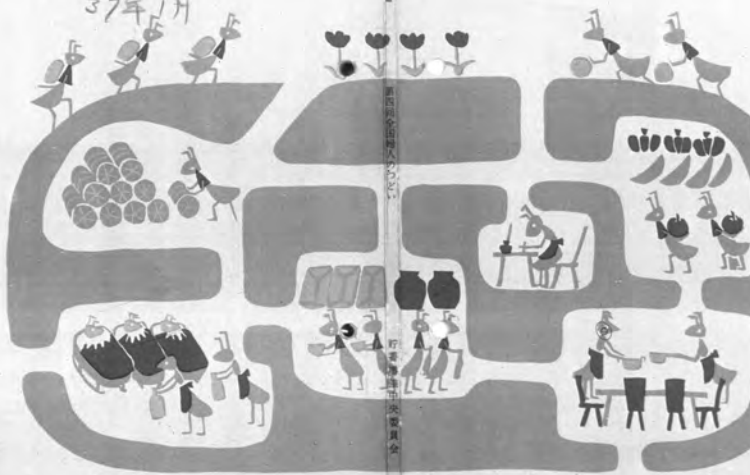


Figure 8. Japanese fascination with Aesop's thrifty ant persisted well beyond World War II, but postwar images sometimes took on gendered tones reflecting the rise of the housewife as saver. In this cover of the proceedings of the 1962 national women's meeting on "New Life and Saving," males work on the outside, while female ants manage the home and keep household accounts (center-right). *Shin seikatsu to chochiku: Dai 4-kai zenkoku fujin no tsudoiki kiroku*.



Figure 9. School savings, Japan, 1936. Savings campaign poster commemorating annual Diligence, Thrift, and Savings Day. Yūsei Kenkyūjo, *Modanizumu no jidai*, 13. Courtesy of the Communications Museum, Japan.



Figure 10. The austere Samurai as model for Britain, 1905. Frontispiece by Edmund J. Sullivan, in H. G. Wells, *A Modern Utopia*. Courtesy of the Rare Books Division, Department of Rare Books and Special Collections, Princeton University Library.



Figures 11 and 12. Transnational appeals to women as savers, 1918. Although the United States emulated many aspects of Britain's war savings campaign, in this instance British propagandists copied the American poster—and crudely so. Joan of Arc was the rage in America following the release of Cecil B. DeMille's pro-French film, *Joan the Woman* (1916). The poster played less well among the English, for whom Saint Joan was anything but a hero—having led French forces against them in the Hundred Years War.

Poster on left by Bert Thomas. Reproduced by permission of TNA, NSC 5/8.

Poster on right by Haskell Coffin. Reproduced by permission of the Robert D. Farber University Archives & Special Collections Department, Brandeis University.



Figure 13. Gendering women as saver-citizens, U.S., 1917. Poster by Howard Chandler Christy. Library of Congress.



Figure 14. Saving in the service of Americanization, 1919. Poster by Howard Chandler Christy. Library of Congress.



Figure 15. In reality, American workers found it difficult to keep buying the high-priced Liberty Bonds. Poster by Gerrit A. Beneker, 1918. Library of Congress.



Join the prosperity team

BE A VOLUNTARY WORKER OR SAVER IN

NATIONAL SAVINGS

Figure 16. In this 1946 British poster, the family welcomes the local savings collector. But to many, she was the neighborhood busybody who invaded homes and pressured families to buy National Savings Certificates. Reproduced by permission of TNA, NSC 5/211.

WANTED



FOR SABOTAGE

THE SQUANDERBUG *ALIAS* **HITLER'S PAL**
KNOWN TO BE AT LARGE IN CERTAIN PARTS OF
THE KINGDOM

USUALLY FOUND IN THE COMPANY OF USELESS
ARTICLES, HAS A TEMPTING LEER AND A
FLATTERING MANNER

WANTED

ALSO FOR THE CRIME OF 'SHOPPERS DISEASE'
INFORMATION CONCERNING THIS PEST SHOULD BE REPORTED TO

Figure 17. One of several wartime Squanderbug posters, Britain, 1943. Reproduced by permission of TNA, NSC 5/104.



WAR SAVINGS
will make your dreams come true

Figure 18. Propaganda in many countries appealed to people to save in wartime and buy later. Note the modest dreams of consumption in this British poster, 1943. Reproduced by permission of TNA, NSC 5/110.

LA FRANCE EST LIBRE



souscrivez
A L'EMPRUNT DE LA LIBÉRATION

Figure 19. "France is Free. Buy Liberation Bonds," 1945. Poster by [Bernard] Villemot. Caisse des Dépôts, *Livret A*, 219. Poster held by the Archives Départementales des Côtes d'Armor, 25 Fi 112 (collection of Dr. Lejeune).



**EXPORT
AND THRIVE**

**SAVE FOR
PROSPERITY**

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BY W. & A. POTTER & SONS, LTD. S1-2053

Figure 20. Promoting saving to finance exports while diminishing demand for manufactured imports, Britain, 1946. Reproduced by permission of TNA, NSC 5/199.

OUR PART FOR VICTORY

FOR FINAL VICTORY...

Japan has still to be dealt with — and we, with the United States and other Allies, are pledged to devote all our available strength to her defeat. Until complete victory is won, the Savings Movement must continue to play its part in providing the financial support which is essential...

UNTIL FINAL VICTORY... the Jap stands between us and the free world of tomorrow



THE JAPANESE WAR IS
NOTED BY A UNIT SCALE
THE MAP SHOWS TERRITORY
GAINED BY THE JAPANESE
IN THE PACIFIC THEATRE OF WAR.

BUILDING



AGRICULTURE



ROADS



AND AFTER..

EDUCATION



HOUSING



HEALTH



LEISURE



WE'VE GREAT THINGS TO DO
KEEP ON SAVING

During the war, the Savings Campaign has played a vital part for victory.

After the war, the campaign will still be needed as part of a new national effort, which includes:-

A THE REPAIR OF WAR DAMAGE AND NEW BUILDING

The repair of war damage within our own country, and making up the leeway of normal building.

B RECONSTRUCTION OF INDUSTRY

Production of capital goods to re-start and re-equip industry on a peace-time basis.

C PRODUCTION OF GOODS FOR EXPORT

To pay for the imports of food and raw materials which we need from other countries.

★ KEEP ON SAVING ★

Figure 21. Following the defeat of Germany in May 1945, Britain's "Keep on Saving" campaign proclaimed the twin goals of beating Japan and financing reconstruction and the new welfare state (depicted in the blueprint). Reproduced by permission of TNA, NSC 5/170.

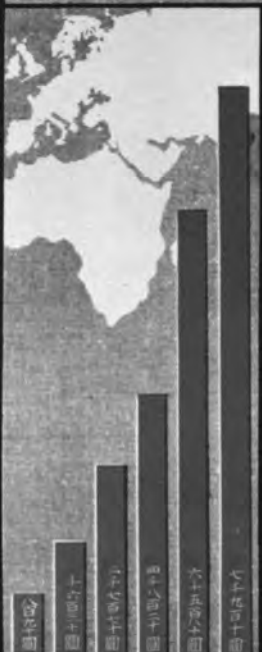


Figure 22. Savings as Japan's ultimate weapon, 1924. Quoted are Akiyama Saneyuki's famous words, "The fate of our Empire depends on this one action," uttered before the Japanese navy smashed the Russian fleet in 1905. In this poster, smoke from the menacing fleet bears the words "higher prices, luxuries, and an excess of imports." The defending Japanese ship (unseen) flies the ensigns of "diligence, frugality, and saving." [Naimushō] Shakaikyoku, *Kinken kyōchō gaikyō* [Report on savings promotion] (Tokyo: Shakaikyoku, 1925), 30.

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Figure 23. "Let's All Work Together: Diligence and Thrift Is Number One!" Only by working harder and saving more, suggests this 1925 poster, will Japanese rival the Western powers. Measuring aggregate national wealth, the bar graph on the right ranks the United States first, followed by Britain, France, and Germany. Japan scrapes the bottom, just below Italy. Naimushō Shakaikyoku, *Kinken shōrei undō gaikyō*.



Figure 24. “Reflections of Love in Savings Bright,” Japan, ca. 1935. This postal savings poster targeted the emerging middle-class mother and housewife. Note the woman’s modern hairstyle. Yūsei Kenkyūjo, *Modanizumu no jidai*, 11. Courtesy of the Communications Museum, Japan.



Figure 25. Fuku-chan and family join in the “all-out savings offensive,” 1943. Unsigned, but apparently drawn by the popular cartoonist Yokoyama Ryūichi. Nakamura Yukio, *Chochiku sōshingun* (Tokyo: Musubi Shobō, 1943).

金貯便郵額定

預入金額 二十円、五十円、百円、二百円、三百円
 据置期間 一ヶ年
 預入期間 据置期間を通じて十年以内
 利率 二分八五乃至三分四〇（半年複利）



永く預けて置く程
 有利となる

Figure 26. "Savings Patriotism," Japan, 1941. The manly, often bare-chested worker appeared in the savings posters of all the belligerents in World War II. Courtesy of the Communications Museum, Japan, XD-B62.

無駄を省いて國債報國

四月二十二日星期五

郵便局賣出

支那事變國債
大藏省

Figure 27. "Cut Waste, Buy Government Bonds ... China Incident Bonds Sold at the Post Office," 1939. Dressed in her white-apron uniform, the leader of a government-sponsored women's association exhorts neighbors to save. She holds a European-inspired savings box shaped like a raindrop. Refer to figure 2. Courtesy of the Communications Museum, Japan, XD-F2.

あなたの貯金が
新らしい日本をつくる!



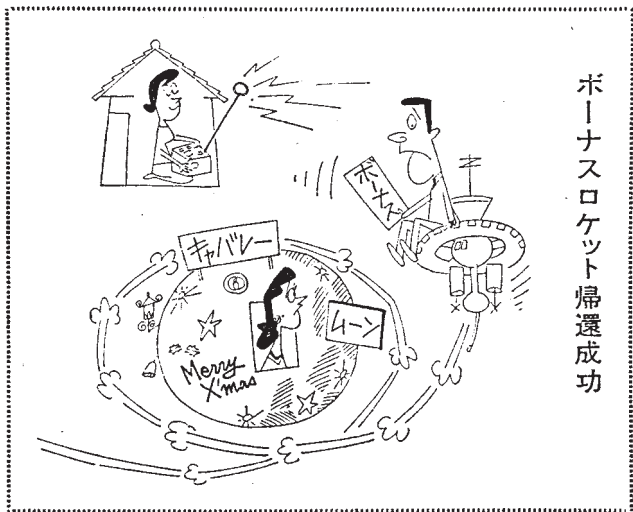
平和記念定額郵便貯金

定額貯金お申込みの方には美しい記念証書をさしあげます

Figure 28. "Your Savings Build the New Japan," 1951. Mt. Fuji, featured in prewar and wartime propaganda, returns in this postal savings poster as the symbol of national purpose, now focused on peace and prosperity. Courtesy of the Communications Museum, Japan, XD-B42.



Figure 29. "I'll Keep Planning Our Household Finances," 1955. The idealized Japanese housewife of the early postwar decades. Her modernity lay in rationalizing consumption and increasing savings. Courtesy of the Communications Museum, Japan, XD-C50.



ボーナスロケット帰還成功

Figure 30. "Success in the Bonus Rocket's Return," 1959 cartoon. Using a remote control to capture her husband's bonus, the clever housewife boosts household savings and stops him from squandering the family's money on hostesses and drink at the "Cabaret Moon." *Chochiku* (Central Council for Savings Promotion), no. 27 (1959): 1.



Figure 31 (left). “Keep a Balance in Life,” Japan, 1955. An early version of the Japanese government’s message to balance consumer desires against the needs of accumulating sufficient savings. Courtesy of the Communications Museum, Japan, XD-C52.



Figure 32 (right). The British poster, 1950, that inspired the Japanese poster. Reproduced by permission of TNA, NSC 5/652a.

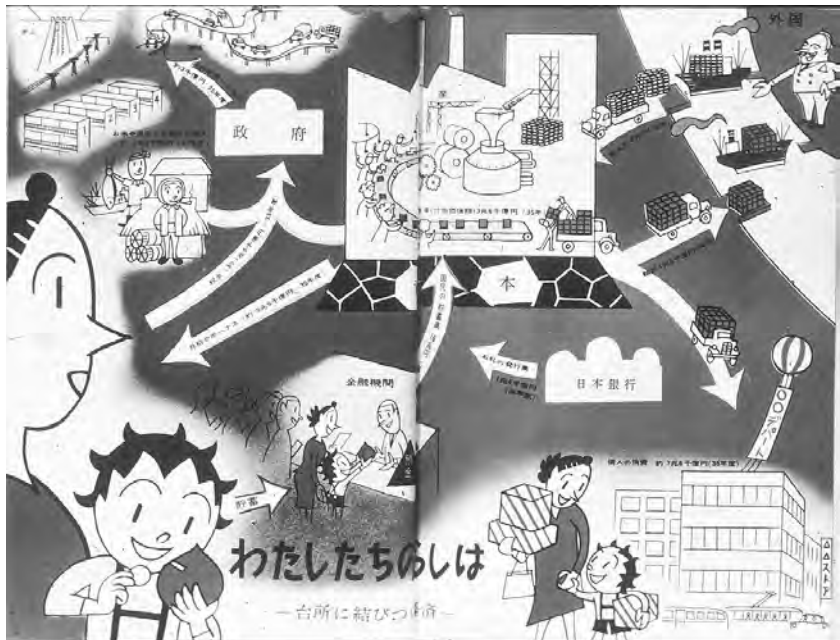


Figure 33. "The Economy as Linked to the Kitchen," 1962. Aimed at housewives, this cartoon communicates that savings benefit the nation by financing industrial production (center). Although some production results in individual consumption (lower right), a huge portion is shipped abroad to remedy Japan's trade deficit. The sinister Western tycoon (upper right) personifies "foreign countries," which send ¥2 trillion in goods to Japan whereas Japanese exports total only ¥1.5 trillion. *Yasashi keizai no hanashi* [Economics made easy] (Tokyo: Chochiku Zōkyō Chūō linkai, 1962), Ministry of Finance, Japan.

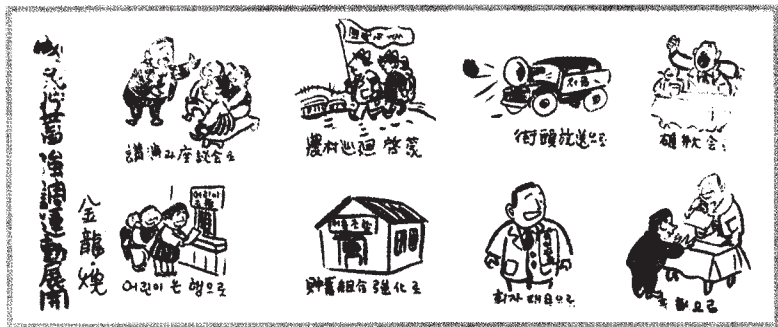


Figure 34. “How to Develop the National Savings Campaign,” South Korea, 1955. Handbill by Kim Yong-hwan. We see the striking legacy of Japanese colonial practices in the Korean campaign’s use of lectures and discussions with residents, touring squads that enlighten the villages, blaring sound trucks, oratorical contests, children’s banks, stronger savings associations, and commendations for good savers. *Hanguk Ŭnhaeng, Chigŭm ũn jŏchuk*, 8.



Figure 35. As part of Singapore's National School Savings Campaign in the mid-1970s, Post Office Savings Bank (POSB) staff regularly visited the schools to inculcate the "savings habit" at any early age. Post Office Savings Bank, *First Hundred Years of the Post Office Savings Bank of Singapore*, 35. Reproduced by permission from the POSB/DBS Bank. Today, POSB continues to promote savings in schools with its Schools Outreach Program, reaching out to more than 90,000 primary school students in 80 schools annually.

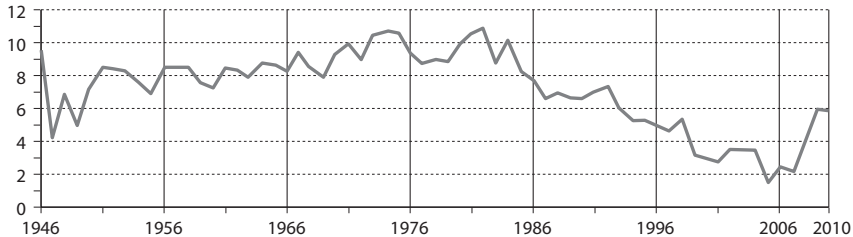


Figure 36. U.S. Personal (Household) Saving Rates, 1946–2010 (Percent of Disposable Personal Income). Source: U.S. Department of Commerce, Bureau of Economic Analysis.



Figure 37. In this trademark cartoon from Germany's popular *KNAX* comic magazine, children bring their piggybanks to the friendly local savings bank. Courtesy of the Deutsche Sparkassenverlag.

Net Household Saving Rates for Selected OECD Countries, 1985–2009 (Percent of Disposable Household Income)

	1985	1990	1995	2000	2005	2007	2008	2009
Australia	12.1 ^a	6.7 ^a	6.3	2.6	0.4	0.5	4.5	—
Austria	10.5	10.3	11.8	9.2	9.7	11.6	11.8	11.1
Belgium	11.1 ^b	9.5 ^b	16.4	12.3	10.2	11.4	11.9	13.5
Canada	16.0 ^a	13.3 ^a	9.4	4.8	2.2	2.9	3.7	4.7
France	10.2 ^a	9.2 ^a	12.7	11.8	11.4	11.9	11.6	12.5
Germany	12.1	13.7	11.0	9.2	10.5	10.8	11.7	11.1
Italy	21.5 ^b	21.7 ^a	17.0	8.4	9.9	8.5	8.2	7.1
Japan	16.5	13.9	11.9 ^c	8.8	3.9	2.5	2.3	5.0 ^e
Korea	15.4 ^a	23.6 ^a	18.5	9.3	7.2	2.9	2.9	3.6
Netherlands	5.6	18.2 ^a	14.3	6.9	6.4	7.0	5.7	6.8
Spain	7.8 ^b	8.6 ^b	11.5 ^{bc}	5.9	4.7	3.6	6.6	11.9
Sweden	3.2	3.4	8.3	4.3	5.5	8.8	11.2	12.9
Switzerland	—	9.6	12.7	11.7	10.1	12.7	11.8	—
United Kingdom	6.9 ^b	5.6 ^b	6.7	0.1	−1.2	−3.2	−2.8	1.2
United States ^d	8.5 ^a	6.7 ^a	5.7	3.0	1.5	2.1	4.2	6.2

Notes: Unless otherwise indicated, all rates from 1995 to 2009 have been recalibrated according to the 1993 SNA (System of National Accounts).

^a Pre-1995 rates recalibrated according to 1993 SNA.

^b Converted from gross saving rate to net saving rate by using a conversion factor of 0.7 (the approximate ratio of the average net household saving rate to the average gross household saving rate for those countries and years). See Horioka, “Are the Japanese Unique?” 117.

^c Estimates in *OECD Economic Outlook*, 2007/2.

^d U.S. rates provided to the OECD may vary slightly from recently recalibrated rates by the U.S. Department of Commerce, Bureau of Economic Analysis.

^e Economic and Social Research Institute, Cabinet Office, Japan.

Sources: For 1995–2009 rates, see OECD National Accounts Statistics, accessed March 3, 2011; for 1990, *OECD Economic Outlook*, 2007/2, no. 82 (December 2007), Annex Table 23; for 1985, see 2003/1, no. 73 (June 2003), Annex Table 24.

ABBREVIATIONS

CJ	<i>Chochiku jihō</i>
CU	Chochiku Zōkyō Chūō Inikai, <i>Chochiku undō</i>
KCSIG	Kokumin Chochiku Shōreikyoku, <i>Kokumin Chochiku Shōrei Inikai gijiroku</i>
NACP	National Archives at College Park, MD
SHZS	Japan, Ministry of Finance, Shōwa zaiseishi shiryō
SZS	Japan, Ministry of Finance, Sengo zaiseishi shiryō
TNA	The National Archives of the United Kingdom: Public Record Office