corporate Japanese financial system Japanese firms Japanese Main Bank Journal of Financial keiretsu lending loan share long-term main bank contract main bank system managerial managers Masahiko Ministry of Finance monetary money market moral hazard Nihon Keizai Shinbun non-main bank open market organisation performance price changes profit regulations relationship retail risk role sector shareholder wealth shareholders Sheard structure takeover Tokyo Toyo Keizai trade transactions treasury bill variables vertical wholesalers