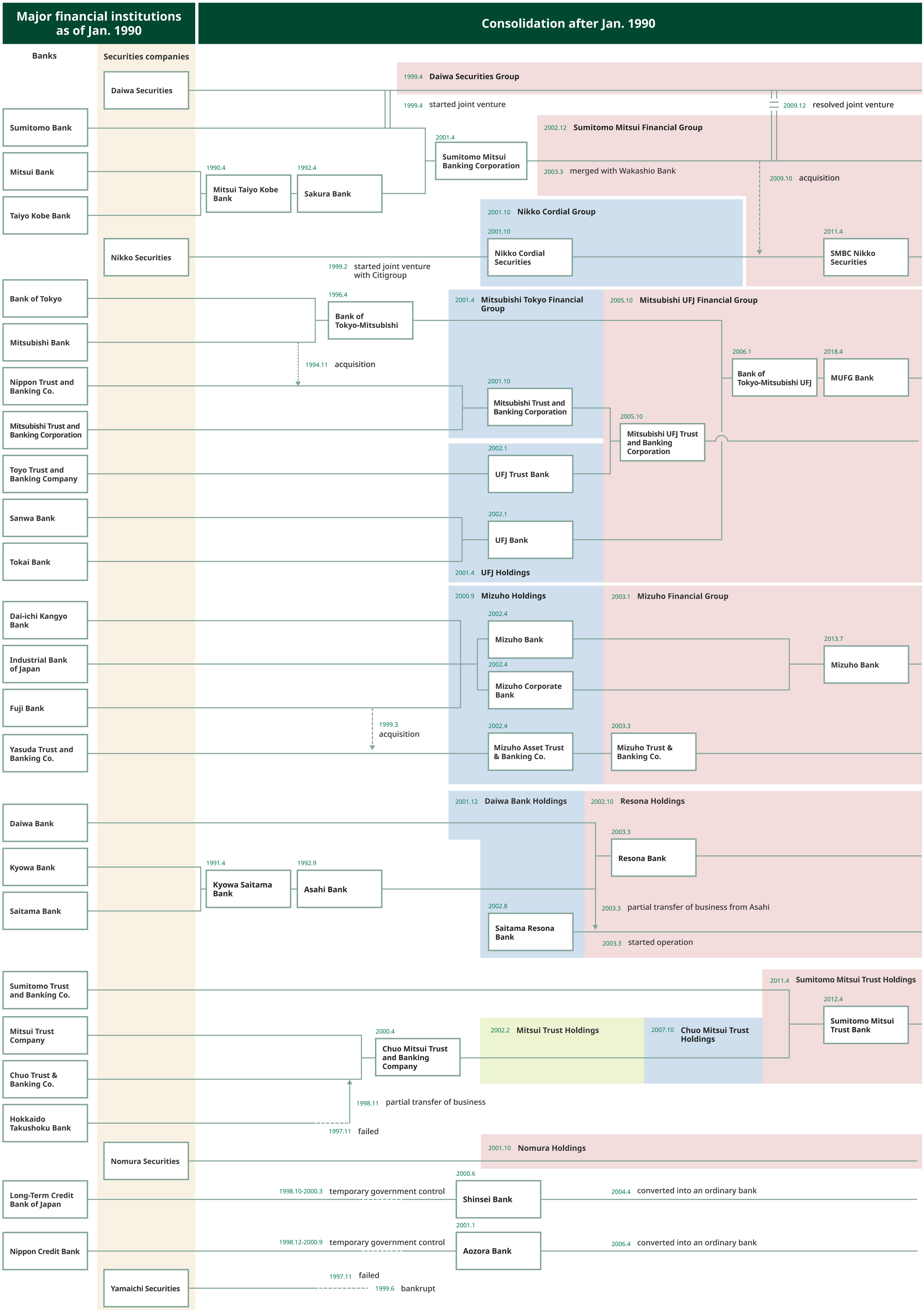Consolidation of Financial Institutions in Japan Since 1990