

Corporate Data

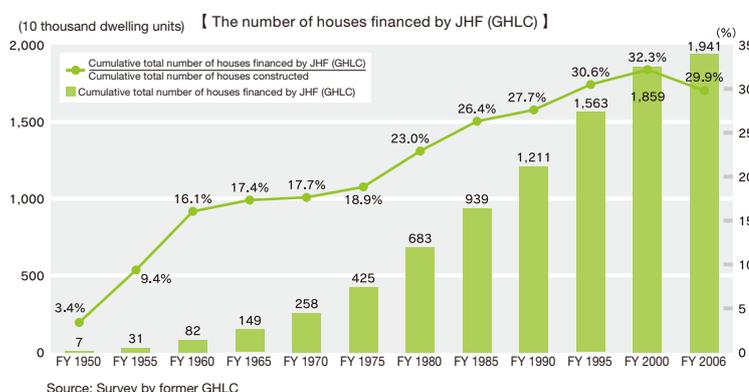
History of GHLC and JHF

June 1950	Establishment of the GHLC, and launch of loan scheme for owner-occupied and rental houses	March 2001	Launch of MBS (Mortgage Backed Securities) issuance
July 1955	Establishment of housing loan insurance business	October 2003	Launch of securitization business (Purchase Program)
April 1957	Establishment of loan scheme for restoration of disaster-hit houses	October 2004	Launch of securitization business (Guarantee Program)
April 1965	Establishment of loan scheme for house improvement	June 2005	Launch of support scheme to facilitate for acquiring high-quality housing through the securitization business (Purchase Program)
April 1977	Establishment of housing loans for property accumulation saving scheme	July 2005	Promulgation of JHF Law
April 2000	Establishment of loan scheme for urban rehabilitation	April 2007	Abolition of GHLC Establishment of JHF

(Reference) Roles Former GHLC has Played

- **Approximately 30% of all houses built after World War II were financed by JHF (GHLC).**

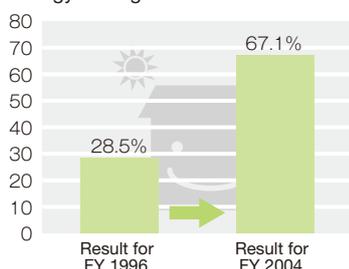
The achievements of the Government Housing Loan Corporation loans reached 19.41 million dwellings for 57 years from its establishment in 1950 to its closure by the end of FY 2006. This accounts for approximately 30% of dwellings built after World War II.



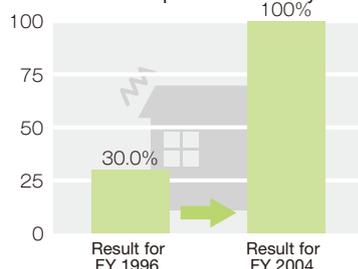
- **JHF promotes measures to secure and improve the quality of houses.**

The GHLC contributed to the securing and improvement of the quality of houses by establishing original technical criteria and standard specifications for constructions, etc. In particular, the GHLC promoted the improvement of quality in energy-saving houses, etc. JHF also promotes the securing and enhancing of this housing quality.

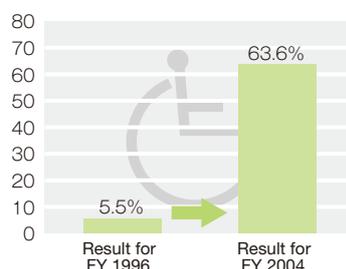
Energy-saving houses



Houses with improved durability



Barrier-free accessible houses



【 Increase of good quality houses financed by the GHLC 】 Source: Survey on size, specifications, etc., of houses financed by JHF (former GHLC)

Proven strength: The GHLC financed houses survived the Great Hanshin-Awaji Earthquake.

Although many houses were heavily damaged by the severely disastrous Great Hanshin-Awaji Earthquake, surveys show that houses built with loans from the GHLC were relatively safe.

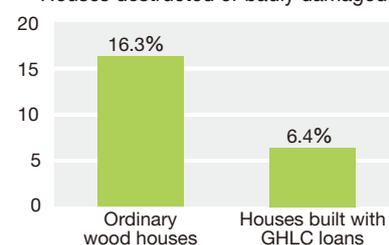
Ordinary wood houses

Based on an analysis of 3,953 houses in Chuo-ku, Kobe City

Houses built with GHLC loans

Based on an analysis of 1,068 houses in the area which vibrated to the extent of the 7th degree on the Japanese earthquake scale in Takarazuka City, Nishinomiya City, Kobe City, etc.

Houses destroyed or badly damaged



Source: Survey on the damage of the Southern Hyogo Prefecture Earthquake on houses built with loans from the Government Housing Loan Corporation in 1995 Report by the Committee for the survey of the damage of the Hanshin-Awaji Earthquake, which occurred in 1995

Executives and Organization Chart

Overview of JHF

Corporate Governance

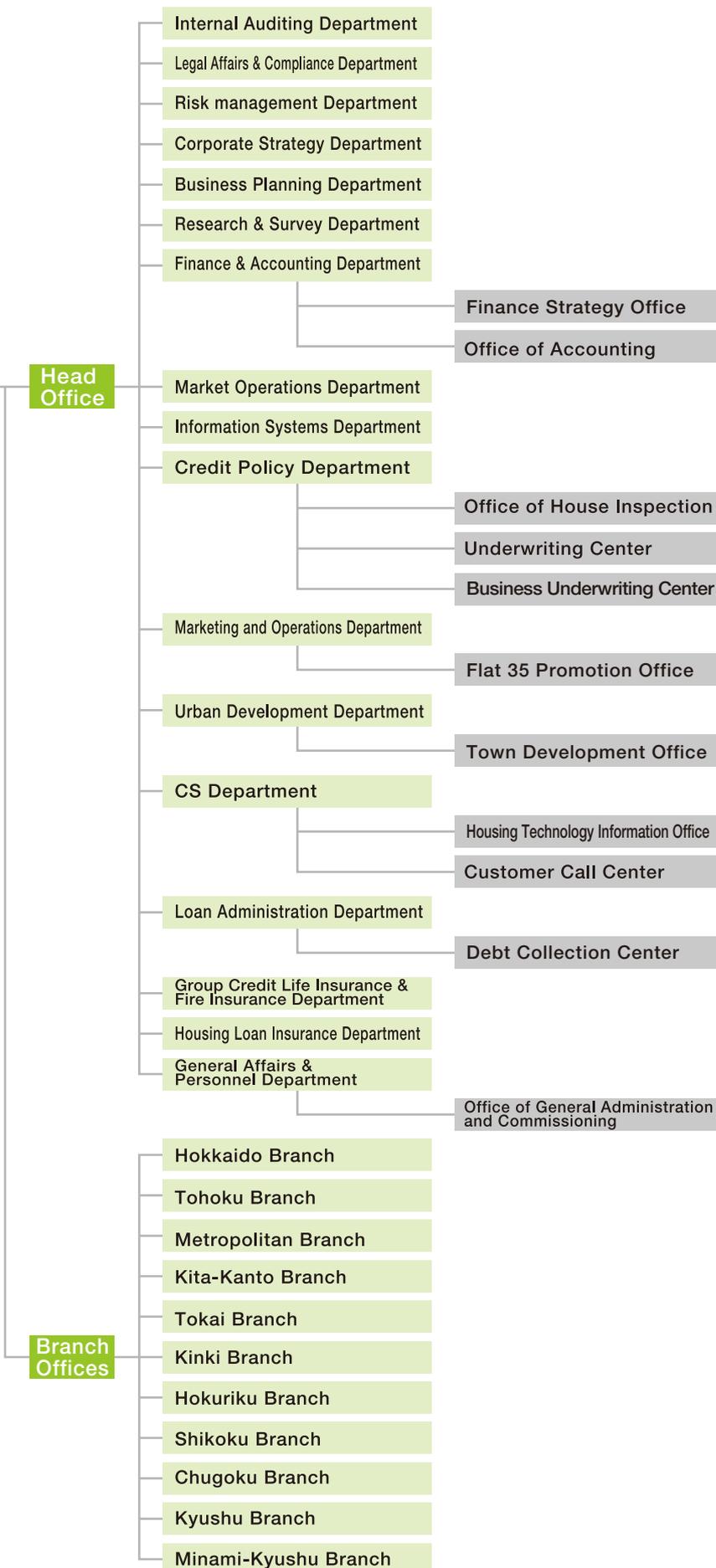
Details and Features of Line of Business

CSR activities by JHF

Financial data



Executives	
President	: Shinya Shishido
Senior Executive Vice President	: Hiroshi Fujioka
Executive Vice President	: Masato Koumura
Senior Executive Director	: Takashi Hosoda
Senior Executive Director	: Takeshi Isokawa
Senior Executive Director	: Junichi Gohda
Senior Executive Director	: Yukimasa Hachino
Senior Executive Director	: Kimio Watanabe
Auditor General	: Masanori Ishizuka
Auditor General	: Fujiki Hayashi
Auditor General	: Itsuo Houki

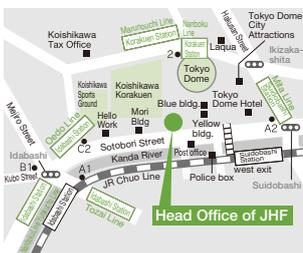


(As of July 1, 2012)

Location of Head Office and Regional Offices

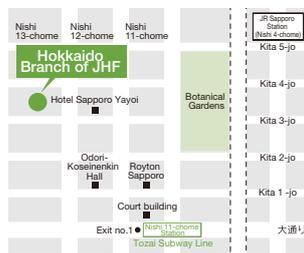
(As of July 1, 2012)

Head Office



1-4-10 Koraku, Bunkyo-ku,
Tokyo 112-8570
Tel: 03-3812-1111 (operator)

Hokkaido Branch (Hokkaido Pref.)



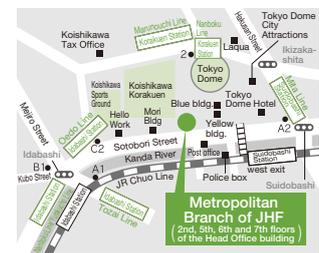
3-13, Kita 3-jo Nishi 13-chome,
Chuo-ku, Sapporo-shi 060-0003
Tel: 011-261-8301 (operator)

Tohoku Branch (Aomori, Iwate, Miyagi, Akita, Yamagata and Fukushima Pref.)



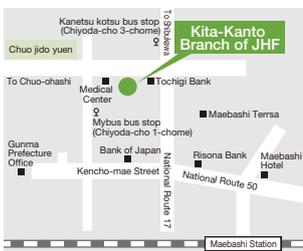
1-3-18 Katahira, Aoba-ku,
Sendai-shi 980-0812
Tel: 022-227-5012 (operator)

Metropolitan Branch (Ibaraki, Saitama, Chiba, Tokyo, Kanagawa, Yamanashi, Shizuoka and Okinawa Pref.)



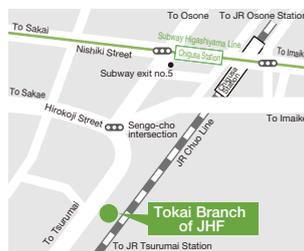
1-4-10 Koraku, Bunkyo-ku,
Tokyo 112-8671
Tel: 03-5800-9300 (operator)

Kita-Kanto Branch (Tochigi, Gunma, Niigata and Nagano Pref.)



1-8-8, Chiyoda-cho,
Maebashi-shi 371-8588
Tel: 027-232-6170
Tel: 027-232-6665

Tokai Branch (Gifu, Aichi and Mie Pref.)



3-20-16, Shinsakae, Chikusa-ku,
Nagoya-shi 464-8621
Tel: 052-263-2934 (operator)

Kinki Branch (Shiga, Kyoto, Osaka, Hyogo, Wakayama and Nara Pref.)



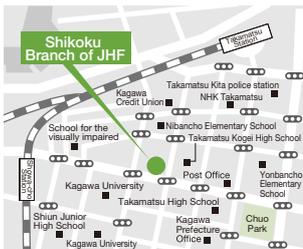
Sumitomo Seimei Bldg.,
4-5-20 Minami-Honmachi,
Chuo-ku, Osaka-shi 541-8546
Tel: 06-6281-9260 (operator)

Hokuriku Branch (Toyama, Ishikawa and Fukui Pref.)



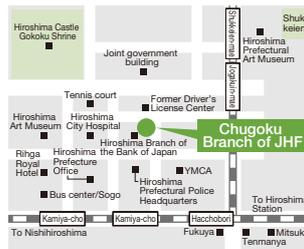
Kanazawa Chuo Bldg.,
4-12 Marunouchi,
Kanazawa-shi 920-8637
Tel: 076-233-4251 (operator)

Shikoku Branch (Tokushima, Kagawa, Ehime and Kochi Pref.)



2-10-8, Banc-cho,
Takamatsu-shi 760-0017
Tel: 087-825-0621 (operator)

Chugoku Branch (Shimane, Tottori, Okayama, Hiroshima and Yamaguchi Pref.)



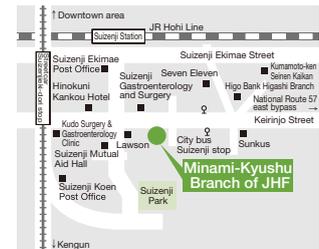
8-3, Moto-machi, Naka-ku,
Hiroshima-shi 730-0011
Tel: 082-221-8694 (operator)

Kyushu Branch (Fukuoka, Saga and Nagasaki Pref.)



4-1-37 Tenjin, Chuo-ku,
Fukuoka-shi 810-8657
Tel: 092-722-5018 (operator)

Minami-Kyushu Branch (Kumamoto, Oita, Miyazaki and Kagoshima Pref.)



2-16-11, Suizenji,
Kumamoto-shi 862-0950
Tel: 096-387-3701 (operator)

For consultation about Flat 35, JHF loans and repayments, contact the Customer Call Center.



hallo flat 35
0570-0860-35

- General inquiries can be made from anywhere in Japan for the cost of a local call.
- If you are using an IP phone, PHS, etc., please call the following number (regular fees apply).
- If there is any material difference between Japanese original version and this English translation, the Japanese original version shall prevail.

☎ 048-615-0420 Hours: 9:00 - 17:00 (closed on national holidays and around the New Year period)



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Japan Housing Finance Agency

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