

Corporate Data

History of GHLC and JHF

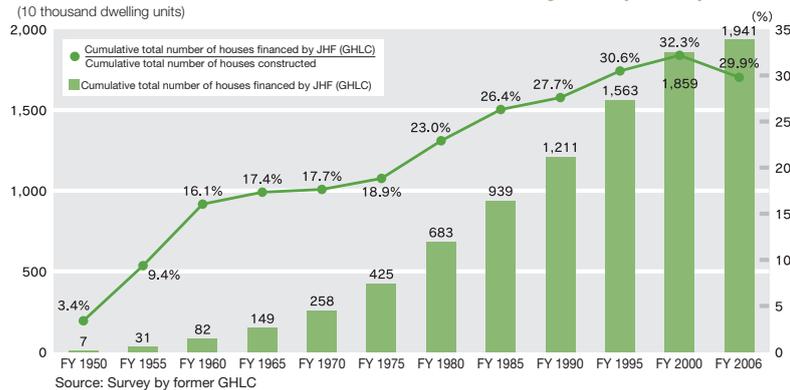
Year	Historical matter	Year	Historical matter
June 1950	Establishment of the GHLC, and launch of loan scheme for owner-occupied and rental houses	February 2010	Expansion of the range of interest rate reduction in Flat 35S for the first 10 years ($\Delta 0.3\% \rightarrow \Delta 1.0\%$) (until the end of September 2011, as a provisional measure)
March 2000	Launch of MBS (Mortgage Backed Securities) issuance	May 2011	Expansion of loans for recovery from disasters and loan modification for the people affected by the Great East Japan Earthquake (e.g. 0% of interest-rate for the first 5 years, a grace period for repayment, etc.)
October 2003	Launch of securitization business (Purchase Program) (the current "Flat 35 (Purchase Program)")	November 2011	Launch of a loan program for serviced rental housing for the elderly
October 2004	Launch of securitization business (Guarantee Program) (the current "Flat 35 (Guarantee Program)")	December 2011	Expansion of interest-rate reduction for the first 5 years for housing with high energy-saving performance concerning Flat 35S ($\Delta 0.3\% \rightarrow \Delta 0.7\%$ ($\Delta 1.0\%$ for the disaster-affected area)) (until the end of October 2012, as a provisional measure)
June 2005	Launch of support scheme to facilitate for acquiring high-quality housing through the securitization business (Purchase Program) (the current "Flat 35S")	April 2012	Commencement of the second mid-term target period (5 years until March 2017)
July 2005	Promulgation of JHF Law		
September 2006	Launch of general collateral bonds issuance		
April 2007	Abolition of GHLC Establishment of JHF Commencement of the first mid-term target period (5 years until March 2014)		
June 2009	Launch of Flat 35S 20-year interest rate reduction (the service is currently terminated)		

(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.

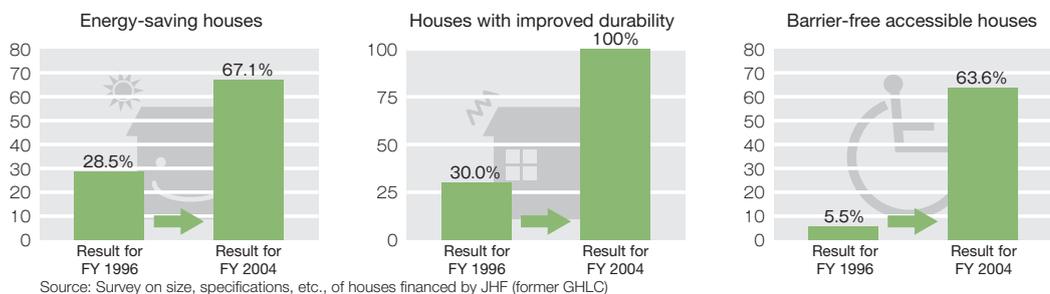
<The number of houses financed by JHF (GHLC)>



● 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.

<Increase of good quality houses financed by the GHLC>



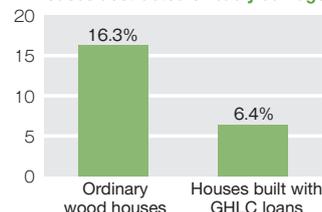
Proven strength: The GHLC financed houses survived the Great Hanshin-Awaji Earthquake.

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.

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

<Houses destructed or badly damaged>



Overview of JHF

Activities of JHF

Corporate Governance

Details of JHF Business

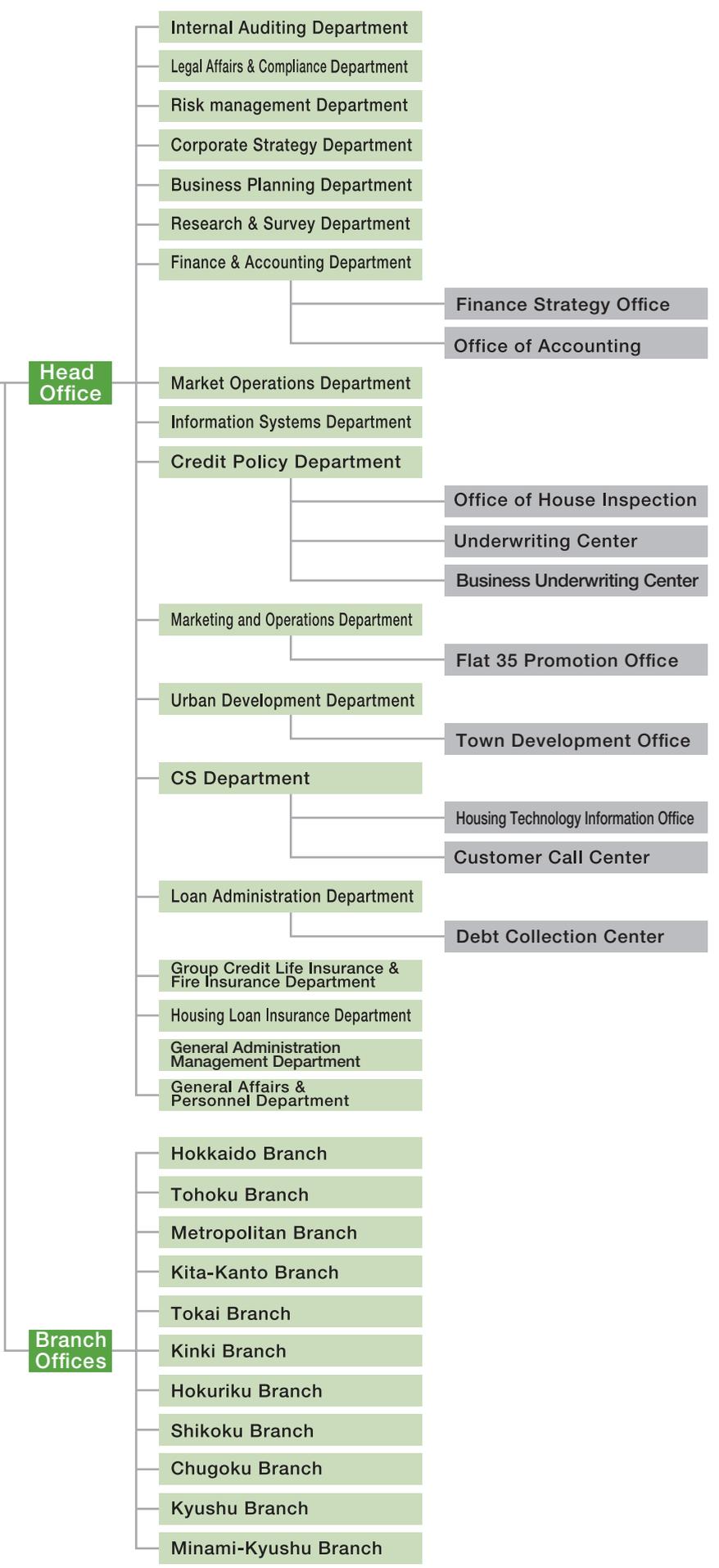
Financial Data

Executives and Organization Chart

Overview of JHF
 Activities of JHF
 Corporate Governance
 Details of JHF Business
 Financial Data



Executives	
President	: Shinya Shishido
Senior Executive Vice President	: Hiroshi Fujioka
Executive Vice President	: Masato Koumura
Senior Executive Director	: Hideyuki Juge
Senior Executive Director	: Takeshi Isokawa
Senior Executive Director	: Tsutomu Sakamoto
Senior Executive Director	: Toshihiko Anzai
Senior Executive Director	: Kimio Watanabe
Auditor General	: Itsuo Houki
Auditor General	: Hiroaki Kubota
Auditor General	: Hiroyuki Tanahashi



(As of July 1, 2013)

For inquires:

■ Customer Call Center

Hours: 9:00 – 17:00

(Opened every day except national holidays and around the New Year period)

- For consultation about Flat 35, JHF loans, and technical criteria:

 **0120-0860-35** (toll-free)

- For consultation about loans for disaster relief, etc.:
Dedicated Support Line for Disaster Victims

 **0120-086-353** (toll-free)

IF you cannot access the above line (from international call, etc.),
please use the following number (regular call rate)

TEL: +81-(0)48-615-0420

■ JHF website

<http://www.jhf.go.jp/>

Head Office and Regional Offices

(As of July 1, 2013)

JHF Offices	Address	TEL
Head Office	1-4-10 Koraku, Bunkyo-ku, Tokyo 112-8570	+81-(0)3-3812-1111 (operator)
Hokkaido Branch	3-13, Kita 3-jo Nishi 13-chome, Chuo-ku, Sapporo-shi 060-0003	+81-(0)11-261-8301 (operator)
Tohoku Branch	1-3-18 Katahira, Aoba-ku, Sendai-shi 980-0812	+81-(0)22-227-5012 (operator)
Metropolitan Branch	1-4-10 Koraku, Bunkyo-ku, Tokyo 112-8671	+81-(0)3-5800-9300 (operator)
Kita-Kanto Branch	1-8-8, Chiyoda-cho, Maebashi-shi 371-8588	+81-(0)27-232-6170 +81-(0)27-232-6665
Tokai Branch	3-20-16, Shinsakae, Chikusa-ku, Nagoya-shi 464-8621	+81-(0)52-263-2934 (operator)
Kinki Branch	4-5-20 Minami-Honmachi, Chuo-ku, Osaka-shi 541-8546	+81-(0)6-6281-9260 (operator)
Hokuriku Branch	Kanazawa Chuo Bldg., 4-12 Marunouchi, Kanazawa-shi 920-8637	+81-(0)76-233-4251 (operator)
Shikoku Branch	2-10-8, Banc-cho, Takamatsu-shi 760-0017	+81-(0)87-825-0621 (operator)
Chugoku Branch	8-3, Moto-machi, Naka-ku, Hiroshima-shi 730-0011	+81-(0)82-221-8694 (operator)
Kyushu Branch	4-1-37 Tenjin, Chuo-ku, Fukuoka-shi 810-8657	+81-(0)92-722-5018 (operator)
Minami-Kyushu Branch	2-16-11, Suizenji, Kumamoto-shi 862-0950	+81-(0)96-387-3701 (operator)