

## Governance Structure

Recognizing its basic mission and social responsibility as an Incorporated Administrative Agency, JHF places strengthening of corporate governance as a priority of its business management, as a way to ensure sound and proper proceedings of its business with high ethical standards and wisdom under transparent and efficient management based on the Act on the General Rules for

Incorporated Administrative Agencies.

Moreover, in order to develop its internal governance system for appropriate business operation, JHF establishes the Basic Policy on Internal Governance and promotes appropriate internal governance by introducing a PDCA cycle as well as further sophistication of internal governance by enhancing the governance environment.

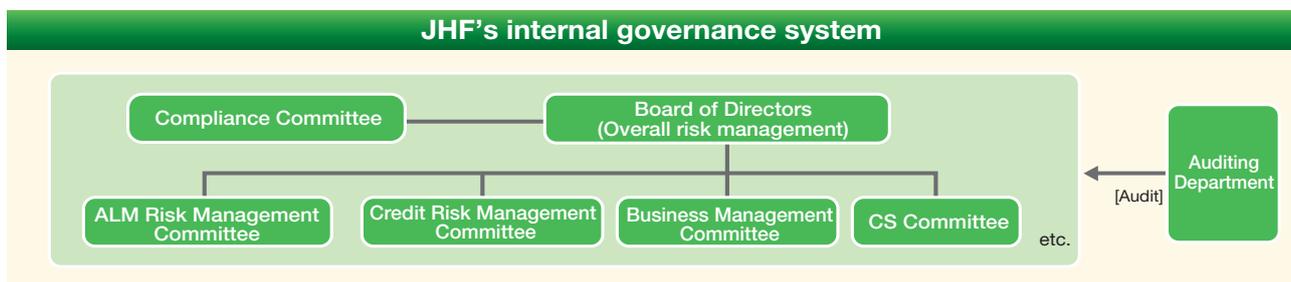
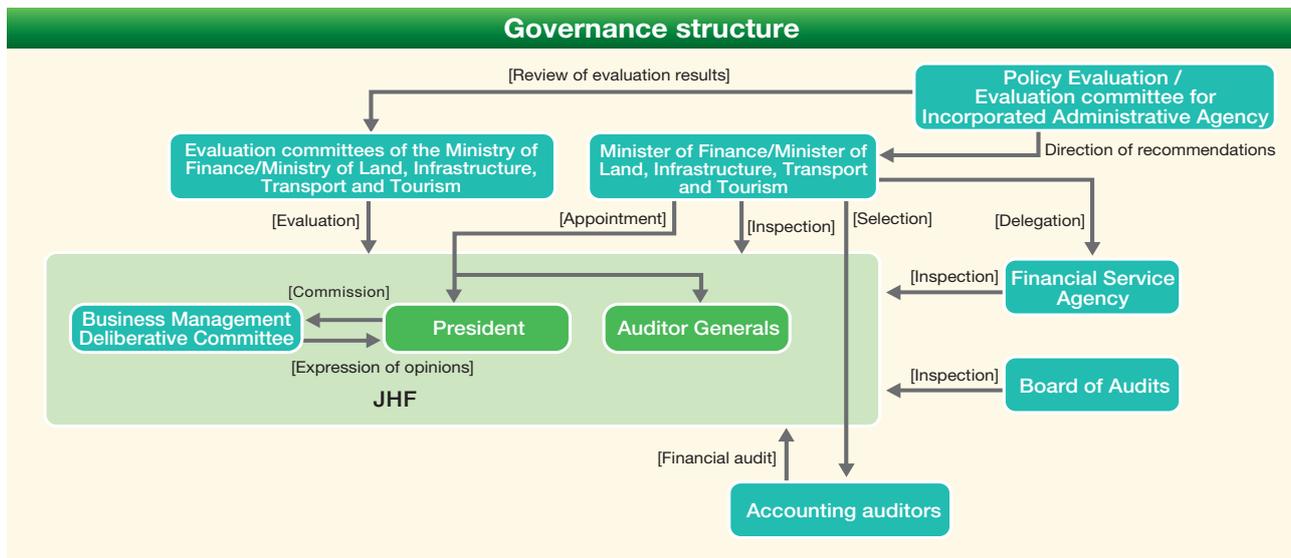
About JHF

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### Basic Policy on Internal Governance (summary)

#### 1. Compliance system

- Establishment of the Compliance Charter for our employees to perform their duties based on full awareness of our fundamental mission and social responsibilities
- Development of a compliance enforcement system through establishment of the Compliance Committee and formulation of compliance programs, etc.
- Creation of a system to handle compliance violations

#### 2. Customer protection and other customer management

- Establishment of rules and systems for customer explanations, management of customer support, etc. and customer information management
- Establishment of privacy policy and rules on information security
- Establishment of rules on document management

#### 3. Risk management system

- Establishment of risk management rules
- Creation of a risk management system that includes establishment of a risk management committee necessary to understand where risks are as well as types and features of risks and manage each risk

#### 4. Establishment of board of directors

- Development of rules on the organization and document approvals to clarify disciplines in official authority and decision making
- Establishment of board of directors to deliberate management-related issues and support decision-making of the president
- Quarterly inspection management of annual plan
- Establishment of the post of chief information officer (CIO)

#### 5. Internal audit system

- Establishment of internal audit division directly under the president, independent from other business departments, etc.

#### 6. Establishment of a system for auditor-generals auditing

- Establishment of a system for effective audit by auditor-generals independent from JHF

(For the full text, refer to page 98)

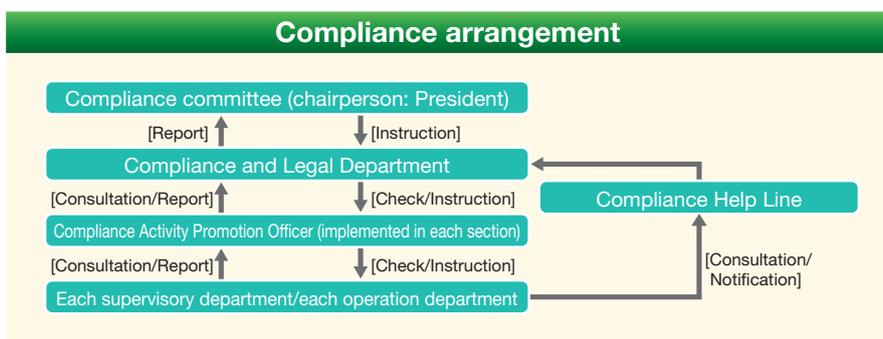
# Compliance

## Arrangements for compliance

In order to reliably implement compliance, JHF has set up the Compliance Committee (chairperson is President) comprising of all directors and managers of departments involved in discussing and deciding important matters related to compliance. In addition, the Compliance and Legal Department has been established as the department managing compliance, along with which, in managing the promotion of

activities for compliance in each department, a person responsible for compliance is assigned for every department.

Furthermore, in order to prevent violating compliance in JHF in advance, a compliance help line has been set up in and outside the Compliance and Legal Department.



JHF provides all executives and staff members with a pocket-size edition of its compliance manual. It will serve to guide them when they look back on actions on their jobs, or when they have difficulty making decisions.

## Fostering awareness of compliance

JHF has established the Compliance Charter as a basic principle of compliance. JHF is also making every effort to enhance awareness of compliance among all executives and employees; we have developed a compliance manual providing the laws, regulations, rules, social requirements, and matters to be noted pertaining to compliance to be shared by all executives and employees, and set and implemented annual compliance programs.

The programs also included agency-wide e-learning, compliance meetings in individual operational units (where interactive opinion exchange is conducted based on compliance topics) and the monthly provision of compliance-related information through the in-

house LAN, as well as periodic interactive training using the case method. These educational programs help employees understand compliance and think and act based on their understanding.

In addition, JHF monitors and examines the implementation of compliance programs at the Compliance Committee on a quarterly basis to steadily promote and establish compliance activities, and undertakes necessary revisions of such programs. These efforts are steadily made based on the PDCA cycle.

### The Compliance Charter (excerpt)

1. We will comply with laws, rules and regulations as well as social norms, and attempt to undertake all jobs properly in a bid to ensure public confidence.
  - (1) Compliance with applicable laws, rules and regulations as well as socially established good standards of behavior
  - (2) Disclosure of information with willingness and impartiality
  - (3) Protection of information in a manner that prevents any leakage
  - (4) Confrontation against any anti-social parties
2. We will do our utmost to pursue customer confidence and satisfaction.
  - (1) Extending comprehensive housing loan services
  - (2) Providing information required to improve the housing environment
  - (3) Explaining matters to customers until they are satisfied
  - (4) Responding to customers in good faith
3. We will respect the personality of each and every executive and staff member and endeavor to secure workplace where he or she can comfortably work.
  - (1) Respect for the personality and character of each individual
  - (2) Set up of a workplace that can facilitate day-to-day jobs

## Responses to Anti-social Forces

To reject any relationships with anti-social forces such as organized crime syndicates, JHF has incorporated an item concerning confrontation against any anti-social parties into its compliance charter and established a basic policy and provided it on the website. Moreover, we have also developed regulations and manuals to deal with such anti-social forces. Throughout these efforts, we have developed a system to report and consult immediately and properly to management and the Compliance and Legal Department, the department controlling the response to anti-social forces, when a

business with such anti-social forces or undue claims from such forces is identified.

We also conduct training and other sessions setting out how to deal with undue claims in cooperation with police and other relevant institutions.

Incorporating stipulation related to anti-social forces into business contracts, JHF also eliminates any relationships with symbiotic actors utilized by such anti-social forces as an organized crime to illegally receive loans as well as those with organized crime syndicates.

JHF continues its efforts to reject anti-social forces.

### Basic Policy on Anti-Social Forces

1. JHF shall have no relationship with anti-social forces, and its president and the management and employees shall work together to take an uncompromising stance toward such forces.
2. JHF shall establish a system to reject anti-social forces, and have its executives and employees fully be aware of the manual on such forces.
3. JHF shall ensure the safety of its executives and employees who handle undue claims from anti-social forces.
4. JHF shall cooperate closely with such external institutes as the police, centers for promotion of campaigns against organized crime syndicates and lawyers to be prepared for undue claims from such forces.
5. JHF shall take legal action, both civil and criminal, against undue claims from anti-social forces.
6. JHF shall not accept any 'backstage deals' to conceal facts even when the undue claims from antisocial forces are based on misbehaviors related to business activities or involving employees.
7. JHF shall not provide any funds for anti-social forces.

## Customer Protection

### Customer Support and Explanations

#### ● Customer Support

JHF has undertaken the followings in order to appropriately respond to consultations and complaints from customers and hear the customers' voices so as to reflect them to product and service improvement:

- Created a customer support manual
- Assignment of a chief customer support manager, customer support operators, customer support leaders and customer supporters.
- Monitors and periodically evaluates customer support activities
- Employees' training for customer support service
- Established a system for reporting complaints at the financial institutions, etc., handling JHF products

#### ● Explanations to Customers

JHF has undertaken the followings in order to provide adequate explanation of our products to customers:

- Created explanatory materials and a manual on how to provide explanations to customers
- Assigned a chief customer explanation manager and a customer explanation administrator
- Monitoring and periodic evaluations of customer explanation activities

### Privacy Policy

Recognizing the importance of protecting and adequately managing individuals' information in a highly-networked information society, JHF is aggressively and honestly making a commitment to comply with the Law on Protection of Personal Information Held by Incorporated Administrative Agencies (Law No. 59 of 2003) and other regulations as well as protect individuals' rights and welfare according to the privacy policy as follows:

#### ● Appropriate acquisition of personal information

JHF appropriately acquires information related to customers without using unfair means or by fraud.

#### ● Purpose of using personal information

JHF does not use any personal information in its possession beyond its stated purpose and limited to applications necessary for business operations.

#### ● Measures for security control

JHF takes necessary measures for appropriate management of personal information in its possession, including the prevention of their leakage, loss or damage.

#### ● Duties of directors and employees

Those who are mentioned in (1) and (2) below shall not tell others about any matters regarding personal information gained through the operation of JHF without permission, nor use such information for unreasonable purposes.

- (1) Directors and employees of JHF or those who have engaged in such work.
- (2) Those who are or have been engaged in handling personal information under contract with JHF

#### ● Selecting and supervising consignees

When JHF contracts out all or part of the operations handling personal information, it develops criteria for judging whether consignees take adequate measures and the system was organized to ensure the security of personal information, and contracts out the consignees who meet the criteria. JHF also supervises the consignees if they are abiding by the consignment contract.

#### ● Restriction of provision of personal information to the third parties

JHF does not provide private information to third parties except in specific cases.

#### ● Developing and disclosing the private information file registry

For the private information JHF has on file, a private information file registry is developed pursuant to the provisions of the Act on Access to Information Held by Incorporated Administrative Agencies and publicized on the JHF website as well as at the window of the information disclosure and private information protection set at the headquarters and branches across Japan.

#### ● Disclosure, revision and stopping the use of private information

When a request is made to disclose, revise or stop the use of private information JHF possesses, JHF responds promptly unless there are particular reasons to do otherwise, after confirming that the person who made the requests is identical to our customer.

# Promotion of Customer Satisfaction (CS Promotion)

## CS action guidelines

JHF establishes and implements Customer Satisfaction (CS) action guidelines for CS advancement as a code of conduct for each individual.

### CS action guidelines

- We aim to make JHF an organization that is appreciated by all its customers, and act in an attempt to win their confidence and satisfaction.
- We offer financial products and services that best suit each individual customer need.
- We provide comprehensive explanations to our customers so that they are completely satisfied.
- We respond to our customer promptly in good faith, taking all their voices gratefully.
- We always ask ourselves what we can do for our customers and act on it.

## CS promotion system

JHS establishes a CS committee, made up of executives and relevant managers, as well as a CS working group engaging in CS activities across sectional boundaries. Further, it appoints a person in charge of CS activities in each section.

### Development of user-friendly website

JHF intends to develop friendly and understandable website for customers and business partners as well as provide timely information responding to what customers want to know.

### Activities of a customer call center

A customer call center receives inquires and general consultations from customers with a toll free service every day. The center dedicates itself to make close relation with any customers who are considering housing loans or at the repayment stage. Further, customer's feedbacks are reflected to business improvement.

### Implementation of CS questionnaire surveys

JHF regularly conducts surveys of customers and of business partners (e.g. private financial institutions commissioned JHF business), and collects their comments and requests on JHF products and services and employee's manner.

<Flat 35 website> <http://www.flat35.com>



<Customer Call Center>

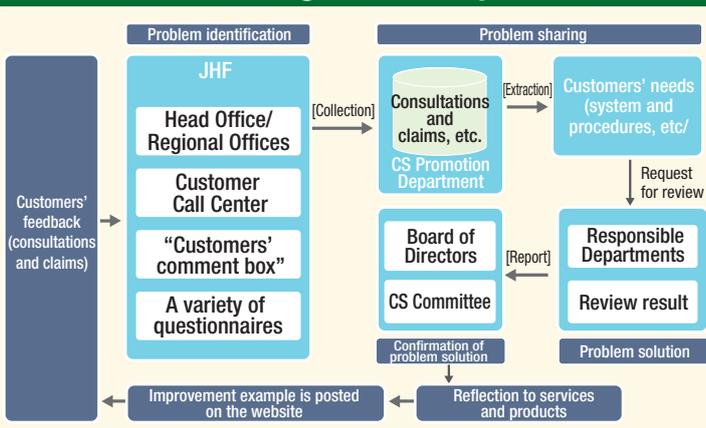


## Activities from customers' perspective

To be more attentive to customers and make them more satisfied with our products and services based on their feedback, we extract and determine customer needs by analyzing feedback received in the "customer comment boxes" placed at the headquarters and branches and the customer call center, as well as on the website and reflect them in our business operation. We also ensure improvement examples are available on the website.

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### <Reflecting-feedback cycle>



### <Introduction of an improvement example on the website>



\* Cases of improvement in response to customers' feedback are available on our website.

## JHF KAIZEN Activities

### Purpose

JHF has worked on KAIZEN activities.

The purpose is to improve work efficiency, prevent administrative errors, and improve administrative quality as well as CS from customers' perspectives.

We aim to improve practical capacity by encouraging

each employee in each section to think actively and carry out KAIZEN voluntarily.

### Concrete activities

#### ●Daily efforts

Each section devises solutions independently for improvement, which is referred to as voluntary KAIZEN. The results and outcomes are regularly compiled and shared as KAIZEN cases across JHF for horizontal expansion.

When it is impossible to solve problems or make KAIZEN within a section, they propose KAIZEN to the section responsible for the work to study possible approaches for implementing solutions.

#### ●Nationwide employees' KAIZEN Convention

JHF holds an annual nationwide employees' KAIZEN convention to raise employees' awareness of KAIZEN, nurture a sense of solidarity and promote the horizontal expansion of the KAIZEN cases of each section.

#### ●JHF KAIZEN history

Our KAIZEN activities were originally started to eliminate occurrences of administrative and other errors (Zero-Defect Movement) in FY2006 when JHF was GHLC.

We expanded the movement after the establishment of the JHF in FY2007, expanding the scope beyond administrative KAIZEN to cover CS improvement, and have striven on efforts as the KAIZEN movement since FY2009.

In FY2012, we changed the name to KAIZEN activities to translate what we note on a daily basis into actions sparking improvements in practical capacity rather than just "movement" in a certain period, so employees will be fully aware of KAIZEN. We also launched the annual nationwide employees' KAIZEN convention to raise employees' awareness of KAIZEN and promote mutual encouragement among them. We emphasize the importance of copying good examples of other sections and accumulating small KAIZEN to upgrade our KAIZEN activities.

#### <Trend of the number of activities for "voluntary KAIZEN" and "KAIZEN proposal">

(Unit: case)

	FY 2011	FY 2012	FY 2013
Voluntary KAIZEN	178	147	363
KAIZEN proposal	383	69	66

## Risk Management

In order to properly manage business and gain the understanding and trust of the general public, JHF is maintaining its system that manages various risks that arise in day-to-day business.

Toward this end, JHF has set up and implemented the Risk Management Basic Rules, Rules such as the Credit Risk Management Rules, and other administrative provisions. The Risk Management Basic Rules stipulates the purpose of risk management, identifies and defines

individual risks, specifies the risk management framework and methods, and mandates risk management auditing. The Risk Management Rules spell out specific methods applicable to the management of individual risks. Based on these rules, JHF manages those risks based on an in-depth understanding of their properties of business including housing loan. JHF also makes it a business to manage all risks comprehensively by keeping them under total evaluation in relation to its business and nature.

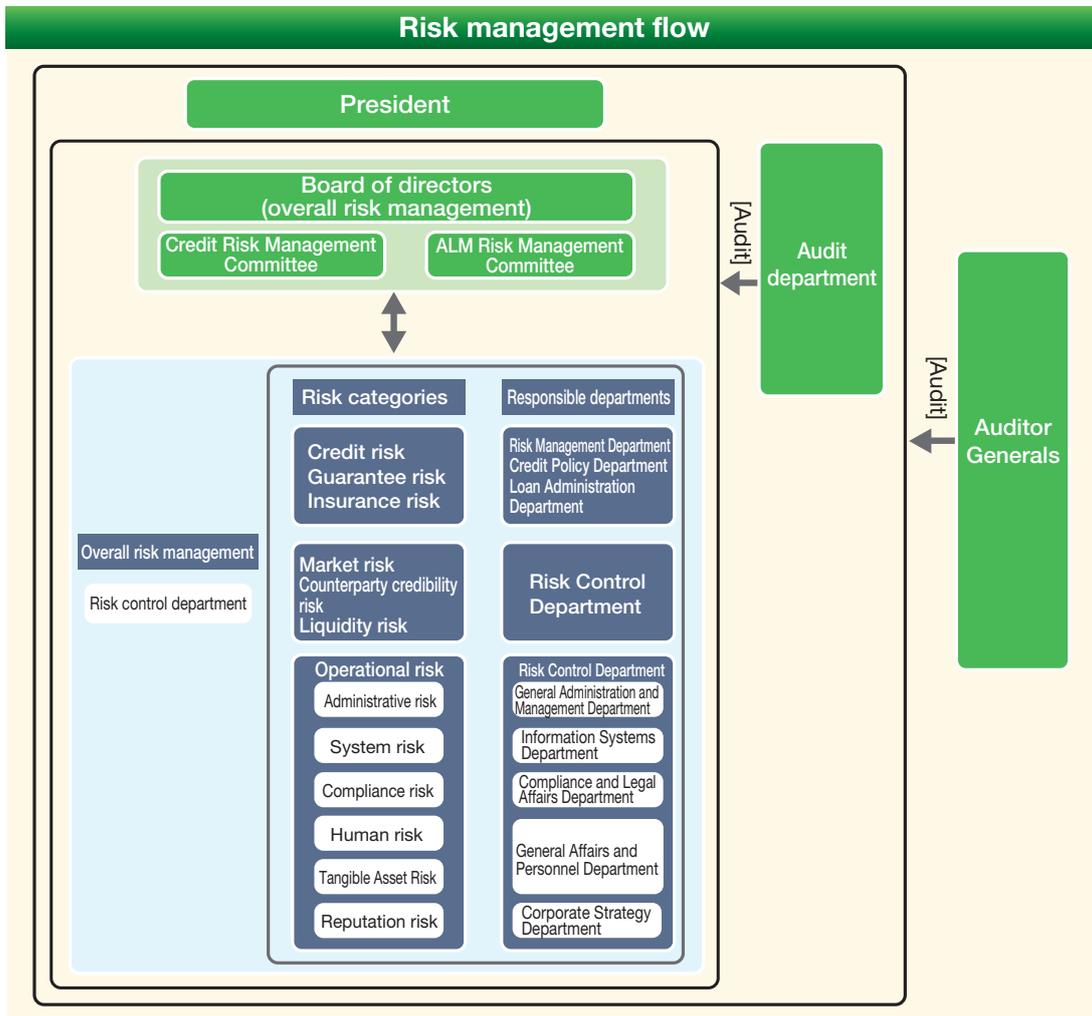
### Risk management system

JHF classifies risks into seven categories: credit risks, guarantee risks, insurance risks, market risks, counterparty credibility risks, liquidity risks, and operational risks. In the event of a notable change in the economy, JHF may define new categories of risks that should be managed in addition to those in the conventional categories.

To manage these risks both in quantity and in quality, JHF has appointed an executive and a department to deal with each category of risks, and runs a committee to support them. For example, the credit risk management committee examines credit risks, guarantee risks and insurance risks.

In parallel, the ALM risk management committee deals with market risks, counterparty credibility risks and liquidity risks.

Each committee monitors risks in its territory and discusses plans and proposals concerning the management of those risks. JHF holds a specific executive and department responsible for the total management of all categories of risks. The executive and department follow and evaluate the assessment and management of individual risks and report to the board of executives regularly.



## Risk Categories

### ● Credit risk

This is a risk that can cause losses to JHF with JHF held asset values depreciating or vanishing due to a decline in the credibility of debtors. Since housing loans account for a large part of JHF assets, JHF checks, analyzes and manages credit risks as well as examines actual and potential debtors, purchases loans, and implements internal asset auditing appropriately.

#### Examination of actual and potential debtors

JHF examines debtors when it considers buying their debts and scrutinizes potential debtors when it plans to extend credit, in accordance with the internal checking criteria and procedures.

#### Internal asset auditing

JHF manages credit risks resulting from credit it has extended and discloses balance sheets according to the government accounting criteria. Against this backdrop, JHF audits its assets based on its self-audit procedures that comply with the Finance Inspection Manual of the Financial Services Agency. JHF classifies its assets in accordance with the possibility of loans ending up unpaid and of property values falling. It subsequently calculates necessary reserves for non-performing loans by using an expected loss ratio based on past records.

#### Credit extension portfolio management

JHF evaluates the overall risk resulting from all debts owed to it and locates individual risks accurately. To this end, it monitors the debts by what it calls the credit extension portfolio management system. Starting with its findings, JHF analyzes housing loan statistics, estimates probable losses in the future, and rethinks required credit risk premiums. To strengthen its management of credit risk, JHF explores ways to quantify the overall risk in the credit extension portfolio management system.

### ● Guarantee risk

Guarantee risk is a risk that can cause unexpected losses to JHF since the occurrence of guarantee accidents goes beyond expectations that constitutes the basis of the calculation of guarantee fees. JHF extends guarantees for MBS as part of its assistance with the securitization of debts. When doing so, however, JHF examines applications meticulously in an attempt to grasp, analyze and manage the overall guarantee risk.

### ● Insurance risk

Insurance risk is a risk that can cause unexpected losses to JHF when the occurrence of insurance accidents goes beyond expectations that constitutes the basis of the calculation of insurance premium. JHF extends mortgage insurance against non-performing housing loans to financial institutions. When underwriting, JHF conducts proper screening. JHF also utilizes credit portfolio management system for monitoring the performance of underwritten mortgages and examines adequate reserves through future income/cost analysis.

### ● Market risk

Market risk is a risk that can cause losses to JHF due to financial ups and downs attributable to fluctuations in interest rates and other volatile factors. Since housing loans are its major assets, JHF is faced with prepayment risk and refunding/reinvestment risk.

#### Prepayment risk

Prepayment risk can reduce revenues from loan repayment interest rates by early repayment of loans, which can happen when interest rates are cut. JHF manages this risk by estimating an increase in repayments based on established prepayment models as well as financing by combining securitization of debts and issuance of bonds spanning varying periods.

#### Refinance/reinvestment risk

Refinance/reinvestment risk is a risk that can reduce profit from increased interest payment due to an increase in rates on borrowings or from decreased interest income due to a decrease in rates on investment. JHF manages ALM risks by using of interest rate models to estimate the cash flow of assets and liabilities in consideration of future interest rate changes, measuring the periodic profits and losses generated by the aforementioned cash flows and periodic monitoring of duration and other risk indexes.

#### Pipeline risk

Pipeline risk is a risk that can change profits and losses due to a shift in interest rates between the date of decision of the rate for housing loans and funding. JHF executes interest rate swaps as needed for the purpose of hedging pipeline risks, etc.

### ● Counterparty credibility risk

Counterparty credibility risk is a risk that can cause losses to JHF when asset values of a counterparty, in which JHF invests excess money, drop or are lost. This can happen when the party runs into financial difficulties. JHF establishes guidelines regarding the credit risk management including that of each issuer, and a counterparty for uses of interest rate swap transactions and monitors those transactions.

### ● Liquidity risk

Liquidity risk is a risk that can cause losses to JHF due to uncertain liquidity of funds. This happens when JHF cannot secure funds because of financial difficulties, or when it is compelled to pay interest at far higher rates than usual simply to secure funds. For managing liquidity risk, JHF has established a floor for liquid asset holdings, and the standards are applied on a daily basis to ensure stable cash management. In addition, in accordance with the degree of liquidity squeeze, we have set three classifications (Normal, Watch, and Crisis) and developed a response measure for the Watch and Crisis situations. Furthermore, to establish borrowing facilities and other emergency measures to ensure our ability to finance, JHF has stipulated a contingency funding plan to respond to situations that would expose us to liquidity risk.

### ● Operational risk

Operational risk is a risk that can cause losses to JHF due to improper business processes, misconduct of any executive or employee, a faulty information system and/or exogenous events, and includes administrative risk, system risk, legal risk, human risk, tangible asset risk and reputation risk. JHF is working to collect realized risk events to understand the circumstances causing such risk events, analyzes the causes to formulate countermeasures, self-evaluate potential risk and control method to deter its emergence, and implements Risk & Control Self-Assessment (self-assessment of risk inherent in operation and control against the risk for better operation), thereby strengthening the management system against operational risk. Definitions and management methods for core operational risks are shown as follows:

### Administrative risk

Administrative risk is a risk that can cause losses to JHF when any executive or staff member fails to do his job as expected, causes an accident, or commits wrongdoing. To reduce the risk, JHF is revising its office work manual, improving office work, enhancing crosschecking between staff members, and educating them about better office work. Other efforts include organizing training sessions for staff members, encouraging voluntary inspections of office work, collecting and analyzing information on mistaken office work, and setting up countermeasures.

### System risk

System risk is a risk that can cause losses to JHF due to a failure, malfunction, defect or misuse of the information system. JHF classifies system risk according to the degree of significance and evaluates each category to set up preventative measures. JHF also carries out system development with its performance, reliability, and information security taken into consideration, checks and analyzes system failures and gets countermeasures into action. In preparation for serious failures, JHF enforces the crisis control manual, and, as necessary, introduces a dual system, runs a backup center and organizes accident response drills.

### Compliance risk

Compliance risk is a risk that can cause losses to JHF due to unlawful acts, inappropriate contracts, and uncertainty of legal matters related to business deals. JHF strengthens internal regulations, scrutinizes draft contracts, and gets the legal affairs department to check the contents of all advertisements it plans to post. All these efforts aim to decrease compliance risk. The same department provides the executives with information on the enforcement and abolishment of the law and regulations, and court decisions that can affect JHF business. This course of action aims to prevent anyone in JHF from violating any law, rules and regulations.

### ● Others

As overall risk management, JHF carries out a lifetime income simulation for the next 35 years (until the housing loans currently held by JHF have been repaid in full).

Based on cash flow and with future changes in interest rate taken into consideration, the simulation calculates across the relevant risks to observe if losses resulting from both credit and market risks are covered by interest income.

A stress test on both risks is also conducted in the simulation, which allows the JHF to verify its financial resilience to an increase in both risks.

## Business Continuity Plan (BCP)

JHF formulated its Business Continuity Plan (BCP) in FY2008 to minimize the impact on customers and other concerned parties, as well as to pursue its basic mission and social responsibilities, under circumstances including a large-scale disaster or epidemic of a new

strain of Influenza. We conduct various drills and regularly review damage predictions to clarify any new challenges and items to be improved to further sophisticate the BCP.

### Formulation of JHF Business Continuity Plan

JHF places its first priority on ensuring the safety of visitors, executives, employees and other people and takes preventive measures first against such secondary disasters as fires caused by an earthquake, and then works on plans for the continuation of its business operations.

We have formulated action guidelines for executives and employees and an execution framework for business continuity and decided the businesses that need to be continued and the priority order of recovery in case of a natural disaster.

### Drills

We have continuously conducted disaster drills, safety confirmation drills, drills of establishment and operation of disaster headquarters, business continuity drills, as well as drills for gathering on foot in the Tokyo

metropolitan area for executives and employees.

After the drills, we clarify new challenges and items to be improved based on opinions and observation of participants to further improve the BCP and drills.

### Preparation of stockpiles

Based on the Tokyo ordinance for people with difficulties returning home, which was enforced in April 2013, JHF has prepared an additional 10 percent to the three days' worth of stockpiled food and beverages for those who may have difficulties returning home.

We are also improving the capacity of power

generation, etc. by introducing solar power generation and batteries in order to secure the minimum level of power necessary for business continuation even when the power supply is suspended due to natural disasters, etc.

### Information gathering

JHF gathers information on damage anticipated to be caused by a massive earthquake along the Nankai Trough or an earthquake directly beneath the Tokyo metropolitan area, released by the Central Disaster Prevention Council of the Cabinet Office and Tokyo

Metropolitan Government's Disaster Prevention Council.

This information is reflected in our own disaster response endeavors.

## Disclosure

JHF accepts requests for information disclosure under the Law on Protection of Personal Information Held by Incorporated Administrative Agencies (Law No. 140 of 2001) at the window of the information disclosure and private information protection set at the Headquarters and branches across Japan. In compliance with the purpose of that law,

JHF is making a further commitment to the promotion of disclosure.

In order to obtain the understanding of the people, JHF discloses the details of its business, financial status, etc., as follows. The disclosed materials are also available on JHF website.

### <The above materials>

Materials	Place and manner of disclosure	Time of disclosure (scheduled)
Financial statements (statements of assets and liabilities, statements of profits and losses, documents on the dealing of profits and losses, documents on the calculation of cash flow, documents on the calculation of administrative service costs and relevant appendixes)	Published in the Official Gazette Always prepared at each branch (*)	July August
Report of settlements of accounts	Always prepared at each branch (*)	August
Comments of the auditor and accounting auditor on the financial statements and final accounts reports	Always prepared at each branch (*)	August
Report on activities	Always prepared at each branch (*)	August
Business report	Always prepared at each branch	August
Disclosure booklet (this document)	Always prepared at each branch	August
Criteria for the payment of salaries and retirement benefits for directors and employees	Always prepared at each branch	At every revision (modification)
Rules concerning the style of contracts	Always prepared at each branch	At every revision (modification)
Method of calculating usage fees, commissions and other charges collected when applicable by law	Always prepared at each branch	At every revision (modification)
Report on the evaluation of business	Always prepared at each branch	November
Report on the evaluation of policies	Always prepared at each branch	At every policy evaluation by competent ministry
Report on the latest audit by the Board of Audit	Always prepared at each branch	December
Issues related to associated organizations (what is stipulated in item 3, paragraph 1, article 22 of the law (Law Concerning Disclosure of Information Owned by Independent Organizations, Law No. 140 of 2001), the names of organizations, activities and relation with JHF, and significant business transactions with JHF, and the names and titles of the person who serve both JHF and any such agency as executives)	Always prepared at each branch (*)	August
Personal data file	Always prepared at each branch	At every revision (modification)
Details of business, performance, outline of organization, state of finance, etc.	(Website) <a href="http://www.jhf.go.jp">http://www.jhf.go.jp</a>	At every revision (modification)

\*Documents marked with (\*) are compiled into single-volume booklets for each year and placed ready for use at each branch

<Website> <http://www.jhf.go.jp/teikyou/index.html>



<Window of the information disclosure and private information protection (Head Office)>

