

## Business Overview

JHF focuses on the securitization support business to support provision of fixed-rate housing loans by private financial institutions, but also provides a housing loan insurance service to promote smooth provision of housing loans by private financial institutions, and a loan origination service in areas that are important from the policy perspective, yet difficult for the private sector to handle.

JHF makes efforts to enhance living standards and fulfills its corporate social responsibility (CSR) by smoothly and effectively supplying housing loans needed for construction of houses to support people's lives.

### 1 Securitization support business (Provision of Flat 35)

Support private financial institutions to supply fixed-rate housing loans through the following programs:

- Flat 35 (Purchase Program): JHF purchases fixed-rate housing loans from private financial institutions and securitizes them.
- Flat 35 (Guarantee Program): Private financial institutions securitize fixed rate housing loans insured by JHF, and JHF guarantees interest and principal payment of MBS to investors.

### 2 Housing loan insurance business

JHF supports smooth provision of housing loans by private financial institutions through the establishment of a system for insurance payments to those institutions based on insurance policies taken out in advance, in the event of default of housing loans due to unforeseen situations.

### 3 Loan origination business (Policy-related loans including loans for disaster recovery and town development loans)

JHF supports housing-reconstruction loans in areas affected by the Great East Japan Earthquake and other natural disasters, urban development projects and projects that facilitate the updating of urban functions and improve disaster-resilience including rebuilding of condominiums and enhancing anti-seismic strength, and promotion of rental housing for stable living for families with children and the elderly via direct loan origination by JHF.

### 4 Group credit life insurance business

This insurance system provides security for borrowers of Flat 35 (Purchase Program) or JHF originated loans. If the borrowers who have joined this system should die or incur a serious disability, the outstanding loan balance will be offset by insurance paid by a life insurance company or other means.

### 5 Promotion of quality housing

JHF helps improve living quality through its own technical standards for housing, which are set as part of the requirements for Flat 35 and JHF originated loans.

### 6 Management of outstanding loans

JHF appropriately manages outstanding loans through detailed and meticulous responses, such as modification of loan repayment terms for borrowers who have difficulty in making mortgage repayments, while reducing delinquent loans.

### 7 Research and surveys on housing finance

JHF conducts research and surveys on domestic and overseas housing finance markets.

	Results for FY2015	Initial plan for FY2016
Securitization support business (Provision of Flat 35)	Purchase Program: 2.3445 trillion yen (85,278 houses) Guarantee Program: —	Purchase Program: 1.9484 trillion yen (76,000 houses) Guarantee Program: 25.6 billion yen (1,000 houses)
Housing loan insurance business	Insurance contracts: 127 institutions, 491.7 billion yen Insurance contracted: 42,933 plans, 340.0 billion yen Insurance continuing: 154,472 plans, 2.2457 trillion yen	Insurance contracts: 353.8 billion yen
Loan origination business	199.8 billion yen (23,678 houses)	326.1 billion yen (25,410 houses)

## Mission Statement

---

Based on independent, transparent,  
and efficient management,  
and in pursuit of the creation of customer values,  
we provide various kinds of financial services  
to support liquidity in the housing financial market,  
and thus contribute to the improvement  
of housing in our country.

---

## Logo concept

---



**住宅金融支援機構**  
Japan Housing Finance Agency

The letters J, H, and F represent pillars supporting the roof, the horizontal line represents the ground and is intended to create an uplifting feeling, while the sphere symbolizes security and expansiveness. The green color represents growth and vitality. The logo symbolizes a fusion between JHF and the world of housing.

\*JHF is an abbreviation for the Japan Housing Finance Agency.