

Corporate Data

History of Former GHLC and JHF

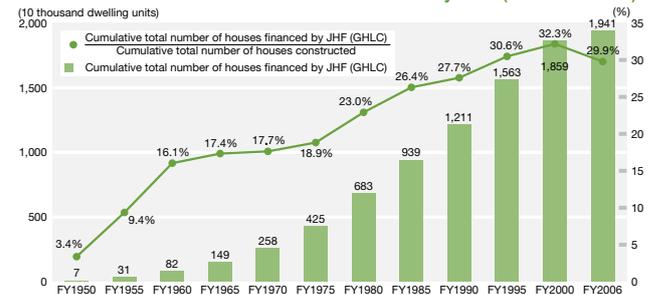
Year	Historical matter	Year	Historical matter
June 1950	• Establishment of the GHLC	May 2011	• Expansion of loans for recovery from disasters and loan modification for the people affected by the Great East Japan Earthquake (e.g. 0% of interest-rate for the first 5 years, a grace period for repayment, etc.)
March 2001	• Launch of MBS (Mortgage-backed Securities) issuance.	November 2011	• Launch of a loan program for serviced rental housing for the elderly.
October 2003	• Launch of securitization business (Purchase Program) (the current "Flat 35 (Purchase 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)
October 2004	• Launch of Securitization business (Guarantee Program) (the current "Flat 35S (Guarantee Program)")	April 2012	• Commencement of the second mid-term target period (5 years until March 2017).
June 2005	• Launch of support scheme to facilitate for acquiring high-quality housing through the securitization business (Purchase Program) (the current "Flat 35S (Purchased Program)").	February 2015	• Expansion of interest-rate reduction for the first 5 years for housing (the first 10 years for long-life quality housings) concerning "Flat 35S" ($\Delta 0.3\% \Delta 0.6\%$) (until the end of January 2016, as a provisional measure)
July 2005	• Promulgation of JHF Law	October 2016	• Launch of Flat 35 Renovation (housing capability improvement renovation promotion model project) (interest rate reduction is 0.6% off for the first 5 years or 10 years)
September 2006	• Launch of SB (General Collateral Bonds) issuance	April 2017	• 3rd Mid-Term Target Period of incorporated administrative agency (four years up to March 2021) starts. • Flat 36 Childrearing Support Type and Regional Vitalization Type starts. (interest rate reduction is 0.25% off for the first 5 years)
April 2007	• Abolition of GHLC. • Establishment of JHF • Commencement of the first mid-term target period (5 years until March 2012)		
June 2009	• Launch of "Flat 35S" 20-year interest rate reduction (the service is currently terminated).		
February 2010	• Expansion of interest rate reduction in "Flat 35S" for the 10 years ($\Delta 0.3\% \rightarrow \Delta 1.0\%$) until the end of September 2011, as a provisional measure).		

(Reference) Roles Former GHLC has Played

Approximately 30% of all houses built after World War II were financed by JHF (formerly Government Housing Loan Corporation; GHLC)

The achievement of former GHLC loans reached 19.41 million dwellings for 57 years from its establishment in 1950 to its closure by the end of FY2006. This accounts for approximately 30% of dwellings built after World War II.

(The accumulated number of houses financed by JHF (Former GHLC))



Source: Survey by former GHLC

Related Data

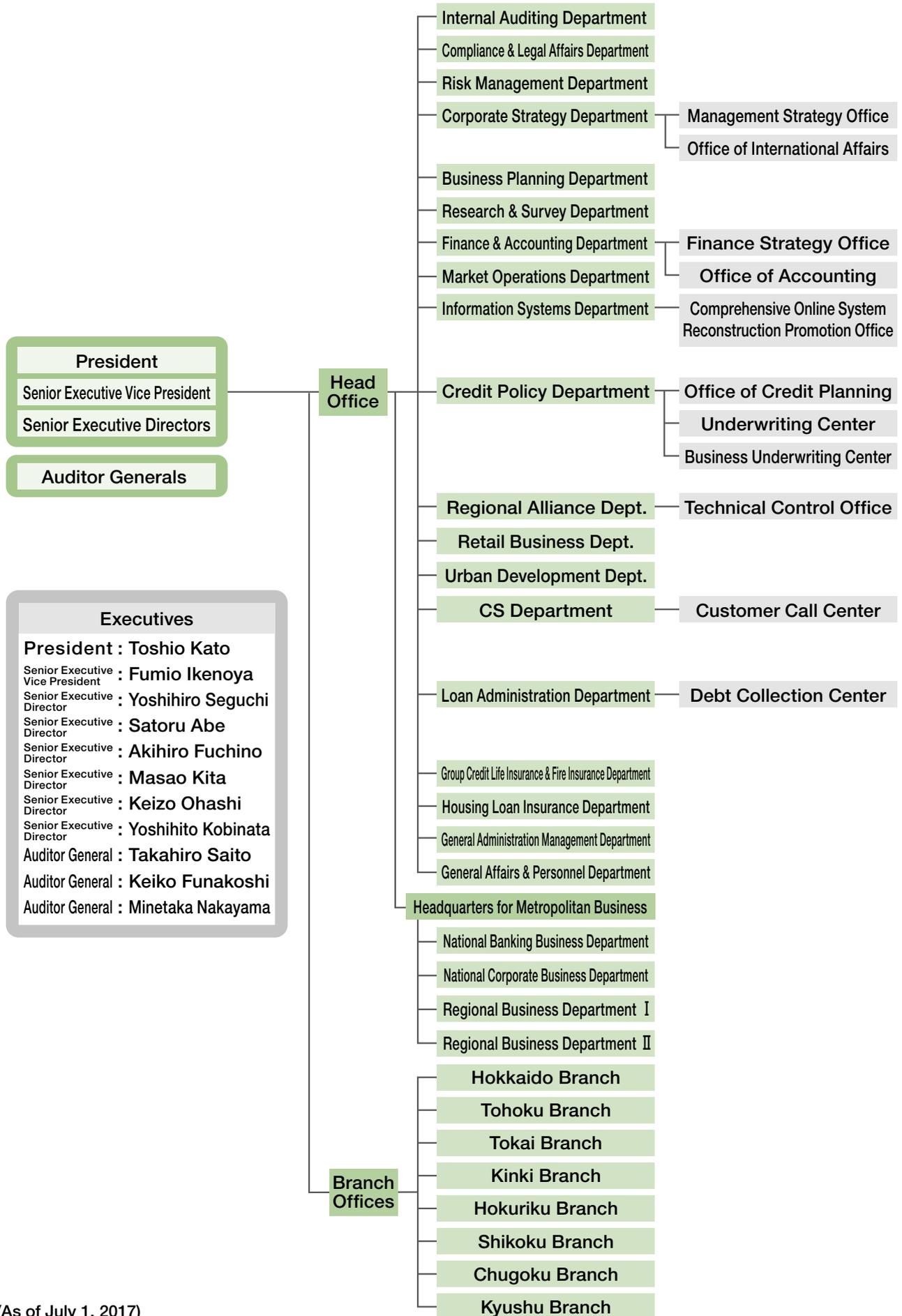
			FY2014	FY2015	FY2016
"Flat 35" (Purchased program, Guarantee Program)	Number of application	Purchased program	95,796 houses	123,095 houses	139,541 houses
		Guarantee program	—	—	5,428 houses
	Number of loans under purchased program		64,770 houses	85,278 houses	116,190 houses
	Number of loans with insurance for Guarantee program		—	—	1,378 houses
	Outstanding Balance of purchased loans		11,639.4 billion yen	12,832.3 billion yen	13,661.6 billion yen
Outstanding Balance of purchased loans with insurance		165.2 billion yen	141.5 billion yen	158.8 billion yen	
Loan for rental housing (note) * Accepting application for loans since 2005	Number of loan contracted		8,618 houses	8,362 houses	10,743 houses
	Amount of loans		80.8 billion yen	86.3 billion yen	114.4 billion yen
	Outstanding Balance of loans		631.2 billion yen	605.9 billion yen	572.5 billion yen
Great East Japan Earthquake related loans for recovery from the disaster and other loans	(Loans for recovery from the disaster) Number of loan contracted		2,120 houses	1,788 houses	1,527 houses
	Outstanding Balance of loans		183.1 billion yen	210.9 billion yen	228.7 billion yen
	Number of special repayment system approved cases		329 cases	136 cases	34 cases
Outstanding loans * Loans that were accepted by former GHLC before FY 2004.	Number of Cases		1,252,351 cases	1,116,869 cases	991,338 cases
	Outstanding Balance of loans		11,814.4 billion yen	10,001.8 billion yen	8,345.9 billion yen

(Note) Figures of number of loan contracted and amount of loan that are shown here are calculated by number of loan contracted in the fiscal year minus number of contracts that were declined in the fiscal year (including declination of loans approved in the previous fiscal year).

		FY2014	FY2015	FY2016
MBS	Amount of issuing	1,243.8 billion yen	1,875.3 billion yen	2,528.0 billion yen
	Outstanding issue	11,046.2 billion yen	11,701.8 billion yen	12,124.4 billion yen

※ Throughout this document, numbers that are smaller than money amount unit were rounded.

Executives and Organization Chart



(As of July 1, 2017)

■ **Customer Call Center**

Hours: 9:00 – 17:00

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

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

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

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

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

*If you cannot access the above line (international call, etc.),
please call 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, 2017)

JHF Offices	Address	Phone Number
Head Office	1-4-10 Koraku, Bunkyo-ku, Tokyo 112-8570	+81-(0)3-3812-1111 (operator)
Hokkaido Branch	13-3-13 Kita 3-jo Nishi, 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)
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	2 Flr. Kanazawa Park Bldg., 3-1-1 Hirooka, Kanazawa-shi 920-8637	+81-(0)76-233-4251 (operator)
Shikoku Branch	2-10-8 Ban-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	6 Flr. Hakataekimae Business Center, 3-25-21 Hakataekimae, Hakata-ku, Fukuoka-shi 812-8735	+81-(0)92-233-1203 (operator)



住宅金融支援機構
Japan Housing Finance Agency

Issued by:
Japan Housing Finance Agency
Public Relations Group, Corporate Strategy Department
1-4-10 Koraku, Bunkyo-ku, Tokyo, Japan 112-8570
TEL: +81-(0)3-5800-8019
<http://www.jhf.go.jp>



This booklet is printed on 70% post-consumer recycled paper with vegetable oil ink.

July 2017