

# Corporate Data

## History of Former GHLC and JHF

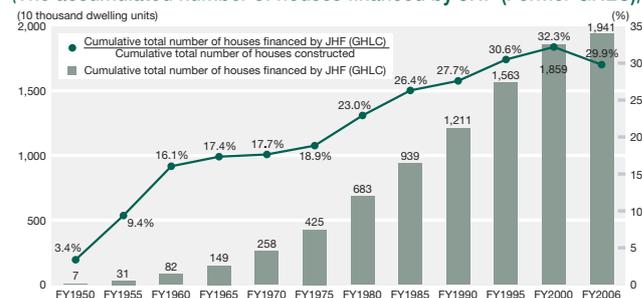
Year	Historical matter	Year	Historical matter
June 1950	• Establishment of the GHLC	November 2011	• Launch of a loan program for serviced rental housing for the elderly.
March 2001	• Launch of MBS (Mortgage-backed Securities) issuance.	December 2011	• Expansion of interest-rate reduction for the first 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 2003	• Launch of securitization business (Purchase Program) (the current "Flat 35 (Purchase Program)").	April 2012	• Commencement of the second period for the medium-term objectives (5 years until March 2017).
October 2004	• Launch of Securitization business (Guarantee Program)(the current "Flat 35 (Guarantee 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)
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)").	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)
July 2005	• Promulgation of JHF Law	April 2017	• The third period for the medium-term objectives (four years up to March 2021) starts.
September 2006	• Launch of SB (General Collateral Bonds) issuance	October 2017	• Flat 35 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	October 2017	• Launch of a new JHF Group Credit Life Insurance System for "Flat 35".
June 2009	• Commencement of the first period for the medium-term objectives (5 years until March 2012)	October 2017	• Launch of rental claim guarantee insurance in rental housings for people who require consideration in securing housing.
June 2009	• Launch of "Flat 35S" 20-year interest rate reduction (the service is currently terminated).	April 2018	• Addition of vacant house countermeasures to the lending criteria of "Flat 35" Regional Revitalization Type.
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).		
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.)		

### (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))

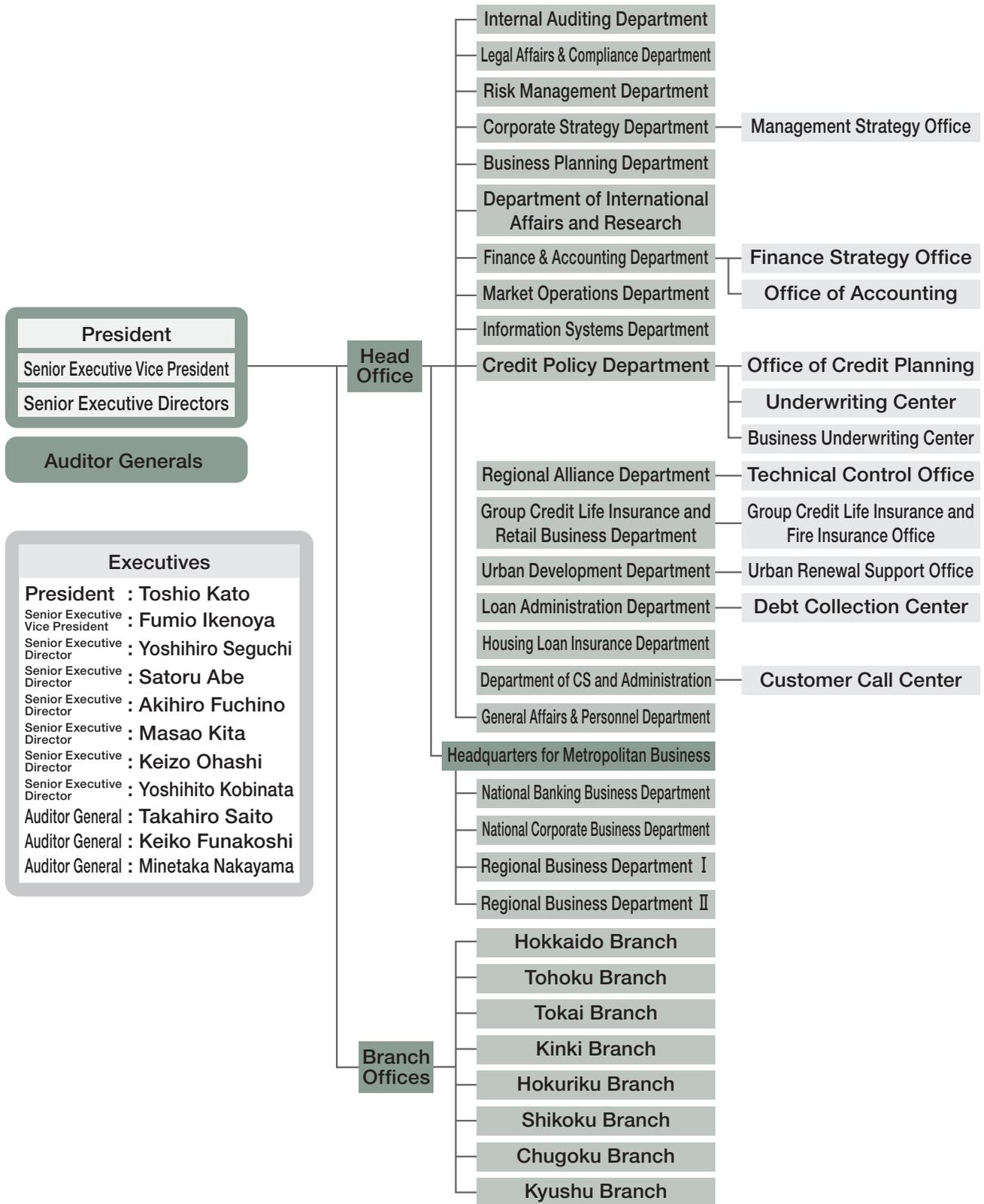


Source: Survey by former GHLC

## Related Data

			FY2015	FY2016	FY2017
"Flat 35"	Purchased program	Number of application	123,095 houses	139,541 houses	111,936 houses
		Number of loans under purchased program	85,278 houses	116,190 houses	87,551 houses
		Outstanding Balance of purchased loans	12,832.3 billion yen	13,661.6 billion yen	14,797.9 billion yen
	Guarantee program	Number of application	—	5,428 houses	9,048 houses
		Number of loans with insurance for Guarantee program	—	1,378 houses	4,856 houses
		Outstanding Balance of purchased loans with insurance	141.5 billion yen	158.8 billion yen	279.0 billion yen
"Reverse 60"	Number of applications for insurance	2 cases	39 cases	174 cases	
	Number of loans with insurance	2 cases	16 cases	68 cases	
	Number of handling financial institutions (cumulative total)	12 institutions	23 institutions	38 institutions	
Great East Japan Earthquake related loans for recovery from the disaster and other loans	Number of disbursement	2,088 houses	1,699 houses	1,313 houses	
	Outstanding Balance of loans	210.9 billion yen	228.7 billion yen	235.7 billion yen	

# Executives and Organization Chart



## For Inquiries

### ■ 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

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

## Head Office and Regional Offices

(As of July 1, 2018)

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 Flr. Kounan-Asset Bancho Bldg., 1-6-6 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)



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Japan Housing Finance Agency

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