

**JHF was invited to speak at the Energy Efficient Mortgage Initiative Meetings
held in Venice, Italian Republic**

Japan Housing Finance Agency (“JHF”) was invited to speak at the Energy Efficient Mortgage Initiative (“EEMI”) Meetings held in Venice, Italian Republic, between September 26 and 27, 2019.

A delegate from JHF joined both the EEMI Advisory Council Meeting and the Joint Meeting; JHF is a member of the Advisory Council of the Energy Efficient Mortgages Pilot Scheme* since May 2017. Joining the council, JHF aims to exchange information on mortgages applicable to energy efficient houses, so called green mortgages, with prominent institution from the housing finance sector.

At the meetings, JHF shared information on JHF’s experience in promoting energy efficient houses in Japan by purchasing green mortgages originated by private financial institutions. JHF also shared information on JHF Green Bond issuance; JHF Green Bond is issued by JHF and the bond proceed is fully allocated to purchasing of green mortgages. This uniqueness led JHF to receive the Minister of Environment Award in the Japan Green Bond Award in March 2019.