

Message from the President	2
---	---

Main contents

About JHF

Business Summary	4
Management Concept	5
Prioritized Actions	6

Topics

History of [Flat 35]	7
Support for Recovery from the Great East Japan Earthquake	10
Support for Urban Development	11
Current MBS Status	12
Activities to sophisticate Research and Survey	13
Key Features of Financial and Business Performance	14
Efforts to promote empowerment of female employees	16
Nationwide employees' KAIZEN convention	16

Corporate Governance

Governance Structure	17
Compliance	18
Responses to Anti-social Forces	19
Customer Protection	20
Promotion of Customer Satisfaction (CS Promotion)	21
JHF KAIZEN Activities	22
Risk Management	23
Business Continuity Plan (BCP)	26
Disclosure	27

Details of JHF Business

Funding	28
Securitization Support Business (Provision of Flat 35)	31
Housing Loan Insurance Business	36
Loan Origination Business (government-policy-related loans for recovery from disasters, town development, etc.)	37
Group Credit Life Insurance	42
Promotion of quality housings	43
Management of Outstanding Loans	45
Research and Survey on Housing Finance	47

Financial data

Business Operational Framework	50	Risk-monitored Loans	92
Key Performance Indicators	51	Policy Cost Analysis	94
Status of Business Execution		Basic Policy on Internal Governance	96
· Business Plan and Actual Performance	52	Response Measures Related to the Basic Policies for	
· Result of Funding Activities	54	Reviewing the Clerical and Business Operations of	
· Outstanding Balance of Purchased Loans, etc.	55	Incorporated Administrative Agencies	97
Financial Statements		Outline of the Review of Procurement	99
· Overall Agency	56	Executive Compensation and Salaries of Employees	100
· Securitization Support Account	61	Product Outline	105
· Housing Loan Insurance Account	65	Corporate Data	111
· Account for Loans for Property Accumulation Saving Scheme-tied Houses ..	69		
· Housing Loan Account	73		
· Outstanding Loan Management Account	77		
· Details	81		