

Basic Concept of Financial Institutions' Continuation of Business with Customers in the Area Designated in the State of Emergency Declaration

○Basic Concept

While striving to prevent the spread of infections in accordance with the request from the government and prefectural governments, financial institutions continue to provide financial services (see "Approach by Industry" below) necessary to maintain the financial functions to support economic activities and to protect customers.

- As for deposit-taking institutions, opening the branches to continue customer support services (including deposits and savings, money orders, bills, remittances, loans (consulting), ATMs.).
- Regarding businesses that can be continued without having face-to-face contact with customers, avoiding face-to-face provision of financial services as much as possible and providing financial services through utilizing remote work functions (online services, call centers, ATMs, etc)
- Minimizing attendance of staff at offices.
- There is no need to suspend businesses that use remote work functions and do not require staff to commute, but it should be kept in mind to ensure that continuation of such businesses does not result in movement of customers to offices within the designated area.
- At each financial institution's head office and branches, making efforts to prevent the spread of infections, such as ensuring sufficient distance between customers and staff.

○Approach by Industry

【Deposit taking institutions】

- Opening the branches to continue customer services (deposits and savings, money orders, bills, remittances, loans (including consulting services),

ATMs) with the necessary personnel.

- The customer services above include necessarily coordination with local governments, the Japan Finance Corporation, and the other relevant institutions in various policy measures to support customers.

【Other financial institutions except Deposit taking institutions】

(Insurance and securities)

- Insurance companies, Type I financial instruments business operators and investment management companies will continue to conduct necessary business, such as insurance claim payments (including insurance policy loan) and transactions related to stocks, bonds, and foreign exchange.

In doing so, remote work functions such as online services, call centers, and telephones at branch office shall be utilized as much as possible. Also, the number of employees at the offices shall be limited to the minimum.

(Other financial institutions)

- Continuing operation by utilizing remote work functions such as online services, call centers, and ATMs.

○Points of Attention

- Continuing financing and other consultations with necessary personnel
- Even in the case of continuing over-the-counter business, the necessary number of personnel shall basically be allocated to handle cancellations and liquidations of existing contracts for the service of financial products, such as sales of investment trusts and underwriting of insurance. New contracts shall basically be handled through utilizing the remote work functions.
- Coordinating with outsourcing contractors that are necessary to continue critical businesses, including system vendors that are entrusted with the maintenance management of critical system functions and security

companies that are engaged in cash transportation.

- Refraining from in-person advertising activities, including street campaigns and seminars
- Continuing trading and other market operations with the necessary personnel