Banks are providing timely and flexible cash flow support for companies and individuals. Please actively consult with your main banks.

Financial institutions will support companies to meet their needs. Financial institutions will also support individuals regarding home mortgage and project finance loans.

Concrete support measures (New loans, changing conditions)

- Wish to request new loans
- Wish to consult about existing loans and concessions on repayment
- Wish to consult about home mortgage.
- Wish to consider using government financial institutions

- New loans, concessions on repayment of existing loans
- Consultation
- Quick and flexible
- Emergency loans, changing conditions such as concessions on repayment
- Private financial institutions

- Cooperation/coordination
- Consultation for new loans
- Supporting with safety net loans

Government financial institutions
The Financial Services Agency requests financial institutions as follows. (Statement by ASO Taro, Minister of Finance and Minister of State for Financial Services)

We are aware that private financial institutions have already been ascertaining companies’ circumstances and providing needed assistance in the form of financing based on customer’s business prospect and close-following support, and the current situation will put the true value of these efforts to the test. We also understand that tourism companies that have seen their sales drop off as the numbers of overseas and domestic travelers have fallen and manufacturers that have cut production because of difficulties procuring parts and materials from China are among a huge number of firms from various sectors voicing concerns about cash flow since the February 7 request.

In light of this situation, we strongly urge financial institutions to determine the business conditions and short-term cash flow at companies in even greater detail by visiting their facilities, setting up emergency consultation desks, etc. Given fears that cash flow could become even more challenging at the fiscal year-end, we request that financial institutions, including their front-line sales personnel, make full-fledged efforts to ensure that companies have access to the funding needed to get past the fiscal year-end by doing the following:

- Follow up carefully on circumstances at companies that have existing loans and be quick and flexible in changing loan conditions, e.g., offering concessions on principal/interest repayment
- Actively implement emergency lending programs for new loans (and make collateral/guarantee requirements more flexible) to meet the needs of companies promptly and appropriately, including the use of safety net loans/guarantees from policy financial institutions and credit guarantee associations
- Establish systems capable of providing prompt and appropriate support for companies.

We also urge that financial institutions take care not to unnecessarily require enormous volumes of documents from companies.

Contact

- **FSA consultation desk** (Business hours: 10:00 am – 5:00 pm on weekdays) (Available only in Japanese)
  - Consultation Service for COVID-19
    - 0120-156811 (Toll free)
    - ※For IP phone: 03-5251-6813

- **Local Finance Bureaus’ consultation desks** (Available only in Japanese)
  - Hokkaido Finance Bureau: 011-729-0177
  - Tohoku Finance Bureau: 0120-917-993
  - Kanto Finance Bureau: 048-615-1779
  - Hokuriku Finance Bureau: 076-208-6711
  - Tokai Finance Bureau: 052-687-1887
  - **Kinki Finance Bureau**: 06-6949-6530
  - Chugoku Finance Bureau: 0120-99-0028
  - Shikoku Finance Bureau: 087-811-7803
  - Kyushu Finance Bureau: 096-353-6352
  - Fukuoka Finance Bureau: 092-433-8066
  - Okinawa General Bureau: 098-866-0095

- **Consultation desks of Bankers Associations/Government Financial Institutions** (Available only in Japanese)
  - Japanese Bankers Association: 0570-017-227
  - The National Association of Shinkin Banks: 03-3517-5825
  - National Central Society of Credit Cooperatives: 03-3567-2456
  - National Association of Labour Banks: 03-3295-6740
  - **Japan Finance Cooperation**: 0120-154-505
    - The Okinawa Development Finance Corporation: 098-941-1795
    - The Shoko Chukin Bank, Ltd.: 0120-542-711
    - Development Bank of Japan Inc.: 0120-598-600

- **Support measures for companies**
  - Dedicated pages on the METI website provide details of various support measures.