

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.
- Also in businesses that use remote work functions and do not require staff to commute, it should be kept in mind to ensure that continuation of such businesses does not result in movement of customers.
- 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.

[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]

- Continuing required financial services by fully utilizing remote work functions (online services, call centers, ATMs, etc.).
- When continuing counter services or other face-to-face services, providing services based on customer needs while making sufficient efforts to prevent the spread of infection such as through introducing a reservation system.

○ Points of attention

- Properly responding to consultations from companies and providing them with cash flow support, while giving due consideration to the Notice, "Request for Thorough Support for Companies Based on the Comprehensive Economic Measures to Secure People's Lives and Livelihoods toward Relief and Hope," published on December 8, 2020, and the Notice, "Cash Flow Support for Companies in Response to Measures to Prevent the Spread of Infection toward Year-end and New-year Holidays," published on December 17, 2020.
- 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.