

For those facing difficulties with cash flow as impact of the ongoing COVID-19 epidemic spreads

**Are you having difficulties with cash flow ?
Please actively consult with your main banks.**

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



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



Companies

**New loans,
concessions on
repayment of
existing loans**

Consultation

Quick and flexible

**Emergency
loans, changing
conditions such
as concessions
on repayment**

Please actively consult with your main banks.



Private financial institutions

Cooperation/
coordination

Consultation for new loans

Supporting with safety net loans



Government financial institutions

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

Measures taken by the Financial Services Agency regarding cash flow support for companies and individuals as impact of COVID-19 outbreak grows

March 6, 2020

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

◎ [Kinki Finance Bureau](#) 06-6949-6530

◎ [Tohoku Finance Bureau](#) 0120-917-993

◎ [Chugoku Finance Bureau](#) 0120-99-0028

◎ [Kanto Finance Bureau](#) 048-615-1779

◎ [Shikoku Finance Bureau](#) 087-811-7803

◎ [Hokuriku Finance Bureau](#) 076-208-6711

◎ [Kyushu Finance Bureau](#) 096-353-6352

◎ [Tokai Finance Bureau](#) 052-687-1887

◎ [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

◎ [Japan Finance Cooperation](#) 0120-154-505

◎ [The National Association of Shinkin Banks](#) 03-3517-5825

◎ [The Okinawa Development Finance Corporation](#) 098-941-1795

◎ [National Central Society of Credit Cooperatives](#) 03-3567-2456

◎ [The Shoko Chukin Bank, Ltd.](#) 0120-542-711

◎ [National Association of Labour Banks](#) 03-3295-6740

◎ [Development Bank of Japan Inc.](#) 0120-598-600

■ Support measures for companies

Dedicated pages on the METI website provide details of various support measures.

Ministry of Economy, Trade and Industry COVID-19 related

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