

Cabinet Office
Financial Services Agency
Ministry of Finance
Ministry of Health, Labour and Welfare
Ministry of Agriculture, Forestry and Fisheries
The Small and Medium Enterprise Agency
December 21, 2021

To association representatives

Request for Thorough Cash Flow Support for Companies toward the End of the Year

We appreciate public and private financial institutions' steady efforts for providing cash flow support for companies while preventing the spread of infection in response to our repeated requests.

At present, signs of recovery from the impact of the COVID-19 infection are being observed but many companies are still facing difficulties and some of them present strict opinions and requests regarding financial institutions. Against such a background, toward the end of the year, when demand for operating capital is expected to increase, financial institutions are requested to fulfil their financial intermediary function more thoroughly so that companies' cash management will not be seriously hindered. In particular, financial institutions are expected to endeavor to ensure support friendly to individual customers to the extent possible by proactively and appropriately ascertaining their circumstances, instead of automatically and rigidly making decisions only based on companies' current financial conditions.

Although we acknowledge that we are asking for your cooperation repeatedly while your members have already been making efforts for the matters described in the Attachment, ["Request for Thorough Support for Companies Based on the Economic Measures to Overcome New Coronavirus Infections and to Carve Out a New Era"](#) (November 24, 2021), please properly inform your members and their front-line sales staff of our request. Additionally, we ask your members to promptly ascertain and analyze consultations and complaints, etc. from customers received at their consultation offices and make improvements immediately if any problem is found in customer services.