

Track record - Monthly MBS (As of March 20, 2019)

	JHF MBS #132	JHF MBS #133	JHF MBS #134	JHF MBS #135	JHF MBS #136	JHF MBS #137	JHF MBS #138	JHF MBS #139	JHF MBS #140	JHF MBS #141
Issue size	¥234.2 bn	¥157.4 bn	¥130.9 bn	¥143.6 bn	¥147.2 bn	¥145.7 bn	¥139.9 bn	¥142.2 bn	¥145.3 bn	¥162.5 bn
Pricing date	Apr 19, 2018	May 18, 2018	Jun 20, 2018	Jul 20, 2018	Aug 22, 2018	Sep 21, 2018	Oct 19, 2018	Nov 16, 2018	Dec 19, 2018	Jan 23, 2019
Issue date	Apr 26, 2018	May 25, 2018	Jun 27, 2018	Jul 27, 2018	Aug 29, 2018	Sep 28, 2018	Oct 26, 2018	Nov 26, 2018	Dec 27, 2018	Jan 30, 2019
Coupon rate	0.40%	0.42%	0.39%	0.39%	0.44%	0.47%	0.50%	0.46%	0.38%	0.36%
Launching spread *	36bps(0.36%)	36bps(0.36%)	35bps(0.35%)							
Issue price	¥100	¥100	¥100	¥100	¥100	¥100	¥100	¥100	¥100	¥100
Bond rating*	AAA (S&P,R&I)									
Over-collateralization ratio	20.3%	20.3%	20.7%	20.7%	20.2%	20.4%	20.0%	19.5%	19.4%	19.7%
Characteristics of trust pool										
Total initial loan amount	¥294,015,470,000	¥197,632,180,000	¥165,127,380,000	¥181,118,690,000	¥184,499,260,000	¥183,157,140,000	¥174,949,230,000	¥176,672,260,000	¥180,349,870,000	¥202,383,610,000
Number of loans (borrower basis)	9,933	6,668	5,770	6,293	6,320	6,210	5,908	6,030	6,171	6,785
Average initial loan period	31.9years	31.9years	32.2years	32.1years	32.2years	32.2years	32.2years	32.2years	32.4years	32.3years
Average loan age	0month									
Average LTV	90.61%	91.08%	91.97%	91.64%	91.63%	91.81%	91.44%	91.01%	91.48%	91.25%
Average DTI	23.34%	23.39%	23.60%	23.93%	23.66%	23.81%	23.70%	23.80%	23.81%	23.92%
Weighted average coupon (WAC)	1.02%	1.04%	1.07%	1.11%	1.10%	1.11%	1.17%	1.20%	1.24%	1.20%
Weighted average maturity (WAM)	32.6years	32.5years	32.8years	32.9years	32.9years	32.8years	32.8years	32.9years	33.0years	33.0years

	JHF MBS #142	JHF MBS #143
Issue size	¥112.9 bn	¥147.1 bn
Pricing date	Feb 20, 2019	Mar 20, 2019
Issue date	Feb 27, 2019	Mar 28, 2019
Coupon rate	0.32%	0.31%
Launching spread *	35bps(0.35%)	35bps(0.35%)
Issue price	¥100	¥100
Bond rating*	AAA (S&P,R&I)	AAA (S&P,R&I)
Over-collateralization ratio	20.1%	20.2%
Characteristics of trust pool		
Total initial loan amount	¥141,427,400,000	¥184,456,520,000
Number of loans (borrower basis)	4,824	6,186
Average initial loan period	32.2years	32.3years
Average loan age	0month	0month
Average LTV	91.65%	91.18%
Average DTI	23.76%	23.82%
Weighted average coupon (WAC)	1.13%	1.10%
Weighted average maturity (WAM)	32.9years	33.0years

*Launching spread

(Note)Launch Spread is the spread between the coupon rate of MBS and the yield of 10-year reference JGB which is most recently priced.

*S&P Global Ratings Japan Inc. applies the "(sf)" identifier to all relevant structured finance ratings.

*Bond rating is the information as of the update day.Characteristics of trust pool is the information of date of issuance.

Track record - Series T MBS (As of March 20, 2019)

	JHF MBS T#1	JHF MBS T#2	JHF MBS T#3
Issue size	¥50.0 bn	¥50.0 bn	¥100.0 bn
Pricing date	Jun 22, 2018	Aug 24, 2018	Nov 22, 2018
Issue date	Jun 29, 2018	Aug 31, 2018	Nov 30, 2018
Coupon rate	0.16%	0.18%	0.16%
Launching spread *	27bps(0.27%)	26bps(0.26%)	26bps(0.26%)
Issue price	¥100	¥100	¥100
Bond rating*	AAA (S&P,R&I)	AAA (S&P,R&I)	AAA (S&P,R&I)
Over-collateralization ratio	2.5%	2.5%	2.5%
Characteristics of trust pool			
Total initial loan amount	¥135,570,800,000	¥137,985,850,000	¥275,205,050,000
Number of loans (borrower basis)	7,498	7,608	15,530
Average initial loan period	30.2years	30.1years	29.6years
Average loan age	260months	262months	256months
Average LTV	78.18%	78.35%	75.70%
Average DTI	17.85%	18.38%	18.34%
Weighted average coupon (WAC)	3.27%	3.27%	3.42%
Weighted average maturity (WAM)	10.1years	9.9years	9.8years

*Launching spread

(Note)Launch Spread is the spread between the coupon rate of MBS and the yield of 5-year reference JGB which is most recently priced.

*S&P Global Ratings Japan Inc. applies the "(sf)" identifier to all relevant structured finance ratings.

*Bond rating is the information as of the update day.Characteristics of trust pool is the information of date of issuance.