

Attributes of the Underlying Assets of JHF MBS

1. Attributes of the underlying assets of GHLC Monthly Bonds

	GHLC No. 1	GHLC No. 2	GHLC No. 3	GHLC No. 4	GHLC No. 5
Issue Date	2001/3/22	2001/6/21	2001/9/20	2001/12/20	2002/3/20
Issue Amount (100 mil yen)	500	500	500	500	500
Coupon Rate	1.75%	1.78%	1.85%	1.82%	1.90%
Overcollateralization	10.25%	10.25%	10.86%	12.36%	11.85%
Loan Origination Period	Jun - Nov 2000	Sep 2000 - Mar 2001	Dec 2000 - Jun 2001	Feb - Sep 2001	May - Dec 2001
Total Loan Outstanding	55,125,921,555	55,143,639,461	55,432,402,202	56,188,586,518	55,932,218,253
Number of Obligors	2831	2807	2837	2876	3170
Average Loan Outstanding	19,472,244	19,645,044	19,539,091	19,537,061	17,644,233
Average Life	29.6	30.4	30.6	30.6	30.1
Average LTV	78.5%	79.3%	79.3%	80.2%	78.3%
Average DTI	18.9%	18.7%	19.1%	18.6%	19.6%
Average Annual Income	6,984,442	6,891,074	6,931,101	6,843,637	6,694,999
Average Interest Rate	2.88%	2.87%	2.91%	2.66%	2.58%
Average Age of Obligors	38.4	38.4	38.2	38.3	38.5

	GHLC No. 6	GHLC No. 7	GHLC No. 8	GHLC No. 9	GHLC No. 10
Issue Date	2002/6/21	2002/8/22	2002/10/23	2002/12/20	2003/2/21
Issue Amount (100 mil yen)	1,000	1,000	1,000	1,500	1,500
Coupon Rate	1.94%	1.82%	1.67%	1.52%	1.43%
Overcollateralization	11.73%	11.60%	12.23%	11.85%	12.36%
Loan Origination Period	Jan - Mar 2002	Mar - May 2002	May - Jul 2002	Jul - Sep 2002	Sep - Nov 2002
Total Loan Outstanding	111,739,501,472	111,613,973,253	112,234,349,525	167,794,391,964	168,541,202,283
Number of Obligors	5943	5663	5954	9238	8905
Average Loan Outstanding	18,801,868	19,709,337	18,850,243	18,163,498	18,926,581
Average Life	30.4	30.9	30.8	30.9	31.2
Average LTV	78.1%	78.7%	79.7%	78.6%	78.6%
Average DTI	19.0%	19.0%	19.7%	19.6%	19.8%
Average Annual Income	6,706,837	6,842,666	6,649,329	6,559,356	6,585,991
Average Interest Rate	2.65%	2.65%	2.69%	2.70%	2.68%
Average Age of Obligors	38.5	37.9	37.9	37.9	37.6

	GHLC No. 11	GHLC No. 12	GHLC No. 13	GHLC No. 14	GHLC No. 15
Issue Date	2003/6/11	2003/9/11	2003/12/8	2004/1/7	2004/2/5
Issue Amount (100 mil yen)	1,000	1,000	300	300	300
Coupon Rate	0.92%	1.69%	1.67%	1.70%	1.69%
Overcollateralization	12.48%	12.99%	12.99%	13.37%	13.37%
Loan Origination Period	Oct 2002 - Mar 2003	Jan - Jun 2003	Apr - Sep 2003	Nov 2002 - Nov 2003	Dec 2002 - Dec 2003
Total Loan Outstanding	112,489,550,490	112,997,035,187	33,898,634,801	34,013,660,240	34,014,606,039
Number of Obligors	6253	6082	1792	1854	1843
Average Loan Outstanding	17,989,693	18,578,927	18,916,649	18,346,095	18,456,107
Average Life	30.9	31.0	30.8	30.3	30.5
Average LTV	77.8%	77.5%	76.3%	77.4%	77.3%
Average DTI	19.8%	19.8%	19.5%	19.7%	19.6%
Average Annual Income	6,502,670	6,595,834	6,678,911	6,630,008	6,667,736
Average Interest Rate	2.66%	2.58%	2.64%	2.65%	2.65%
Average Age of Obligors	37.6	37.4	37.0	37.4	37.5

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	GHLC No. 16	GHLC No. 17	GHLC No. 18	GHLC No. 19	GHLC No. 20
Issue Date	2004/3/5	2004/3/29	2004/5/11	2004/6/7	2004/7/2
Issue Amount (100 mil yen)	300	300	300	300	300
Coupon Rate	1.56%	1.64%	1.89%	1.80%	2.12%
Overcollateralization	12.99%	12.86%	12.99%	12.61%	11.48%
Loan Origination Period	Jan 2003 - Jan 2004	Feb 2003- Feb 2004	Mar 2003- Mar 2004	Apr 2003- Apr 2004	May 2003- May 2004
Total Loan Outstanding	33,898,593,265	33,860,284,840	33,902,879,366	33,784,758,209	33,450,023,765
Number of Obligors	1807	1820	1784	1773	1854
Average Loan Outstanding	18,759,598	18,604,552	19,003,856	19,055,137	18,042,084
Average Life	30.4	30.4	30.3	30.5	30.5
Average LTV	76.9%	76.0%	76.9%	76.2%	76.6%
Average DTI	19.6%	19.2%	19.6%	19.7%	19.9%
Average Annual Income	6,639,963	6,673,906	6,832,035	6,750,223	6,788,279
Average Interest Rate	2.64%	2.64%	2.65%	2.65%	2.63%
Average Age of Obligors	37.2	37.4	37.6	37.3	37.9

	GHLC No. 21	GHLC No. 22	GHLC No. 23	GHLC No. 24	GHLC No. 25
Issue Date	2004/8/4	2004/9/2	2004/10/6	2004/11/5	2004/12/6
Issue Amount (100 mil yen)	300	300	300	300	300
Coupon Rate	2.06%	1.87%	1.79%	1.71%	1.72%
Overcollateralization	10.50%	9.64%	8.69%	8.57%	8.34%
Loan Origination Period	Jun 2003- Jun 2004	Jul 2003- Jul 2004	Aug 2003- Aug 2004	Sep 2003- Sep 2004	Oct 2003- Oct 2006
Total Loan Outstanding	33,152,854,042	32,907,815,114	32,610,097,839	32,575,438,063	32,503,304,994
Number of Obligors	1812	1837	1842	1857	1830
Average Loan Outstanding	18,296,277	17,913,890	17,703,636	17,541,970	17,761,369
Average Life	30.8	30.8	30.8	30.7	30.7
Average LTV	74.5%	74.2%	74.1%	73.7%	73.3%
Average DTI	20.2%	20.0%	20.3%	20.2%	20.2%
Average Annual Income	6,687,336	6,661,779	6,605,209	6,516,483	6,518,496
Average Interest Rate	2.64%	2.69%	2.71%	2.70%	2.68%
Average Age of Obligors	37.9	37.6	38.1	37.7	37.8

	GHLC No. 26	GHLC No. 27	GHLC No. 28	GHLC No. 29	GHLC No. 30
Issue Date	2005/1/6	2005/2/7	2005/3/7	2005/3/29	2005/5/12
Issue Amount (100 mil yen)	300	300	300	300	966
Coupon Rate	1.71%	1.72%	1.79%	1.81%	1.67%
Overcollateralization	8.93%	8.34%	7.99%	8.57%	8.10%
Loan Origination Period	Nov 2003- Nov 2004	Dec 2003- Dec 2004	Jan 2004 - Jan 2005	Feb 2004 - Feb 2005	Mar 2004- Mar 2005
Total Loan Outstanding	32,681,012,631	32,503,550,842	32,397,698,513	32,583,788,593	104,432,482,452
Number of Obligors	1781	1536	1828	1548	4551
Average Loan Outstanding	18,349,811	21,161,166	17,723,030	21,048,959	22,947,151
Average Life	30.7	31.6	31.1	31.8	32.1
Average LTV	74.2%	75.0%	73.0%	73.9%	74.5%
Average DTI	19.8%	20.3%	20.4%	20.1%	20.0%
Average Annual Income	6,495,120	7,108,902	6,268,998	6,716,685	7,035,521
Average Interest Rate	2.54%	2.60%	2.63%	2.59%	2.59%
Average Age of Obligors	37.4	37.1	37.4	37.2	36.3

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	GHLC No. 31	GHLC No. 32	GHLC No. 33	GHLC No. 34	GHLC No. 35
Issue Date	2005/6/7	2005/7/5	2005/8/3	2005/9/5	2005/10/5
Issue Amount (100 mil yen)	693	420	424	580	849
Coupon Rate	1.70%	1.69%	1.68%	1.82%	1.79%
Overcollateralization	8.22%	7.99%	8.22%	7.99%	8.22%
Loan Origination Period	Apr 2003- Apr 2005	May 2003- May 2005	Jun 2003- Jun 2005	Jul 2003- Jul 2005	Aug 2003- Aug 2005
Total Loan Outstanding	75,006,288,230	45,411,891,720	45,901,840,926	62,644,834,703	91,903,476,919
Number of Obligors	3297	2057	2064	2784	4132
Average Loan Outstanding	22,749,860	22,076,758	22,239,264	22,501,737	22,241,887
Average Life	31.9	31.4	31.6	31.5	31.6
Average LTV	76.0%	74.8%	74.5%	74.1%	75.5%
Average DTI	20.3%	20.4%	20.3%	19.9%	20.1%
Average Annual Income	6,905,547	6,546,976	6,670,631	6,872,632	6,892,301
Average Interest Rate	2.52%	2.45%	2.56%	2.44%	2.47%
Average Age of Obligors	36.4	36.7	36.9	37.1	36.9

	GHLC No. 36	GHLC No. 37	GHLC No. 38	GHLC No. 39	GHLC No. 40
Issue Date	2005/11/7	2005/12/6	2006/1/11	2006/2/8	2006/3/8
Issue Amount (100 mil yen)	772	938	765	1,480	571
Coupon Rate	1.88%	1.88%	1.91%	1.84%	1.93%
Overcollateralization	7.87%	8.45%	7.52%	7.75%	7.99%
Loan Origination Period	Sep 2001- Sep 2005	Oct 2001- Oct 2005	Nov 2001- Nov 2005	Dec 2001- Dec 2006	Jan 2002 - Jan 2006
Total Loan Outstanding	83,342,819,854	101,741,087,105	82,278,056,211	159,493,866,915	61,673,313,182
Number of Obligors	3770	4589	3794	7022	3035
Average Loan Outstanding	22,106,849	22,170,644	21,686,362	22,713,453	20,320,696
Average Life	31.5	31.5	31.5	31.5	30.7
Average LTV	74.5%	75.6%	75.0%	75.4%	73.2%
Average DTI	19.9%	20.2%	20.2%	20.3%	20.4%
Average Annual Income	6,840,081	6,786,083	6,725,257	7,148,722	6,887,666
Average Interest Rate	2.59%	2.55%	2.64%	2.60%	2.77%
Average Age of Obligors	36.8	36.8	36.8	37.0	38.5

	GHLC No. 41	GHLC No. 42	GHLC No. 43	GHLC No. 44	GHLC No. 45
Issue Date	2006/3/29	2006/5/11	2006/6/7	2006/7/6	2006/8/7
Issue Amount (100 mil yen)	920	1,907	889	512	614
Coupon Rate	2.09%	2.34%	2.28%	2.30%	2.33%
Overcollateralization	8.10%	9.40%	9.40%	8.34%	9.05%
Loan Origination Period	Feb 2002 - Feb 2006	Mar 2002 - Mar 2006	Apr 2002 - Apr 2006	May 2002 - May 2006	Jun 2002 - Jun 2006
Total Loan Outstanding	99,472,182,191	208,645,773,429	97,270,555,215	55,482,435,270	66,975,061,994
Number of Obligors	4555	9666	4639	2687	3232
Average Loan Outstanding	21,838,020	21,585,534	20,968,001	20,648,469	20,722,482
Average Life	31.4	31.4	31.4	31.1	31.5
Average LTV	74.5%	74.6%	74.9%	73.8%	74.7%
Average DTI	20.4%	20.2%	20.5%	20.8%	21.0%
Average Annual Income	6,884,439	7,018,989	6,784,696	6,712,693	6,623,560
Average Interest Rate	2.63%	2.74%	2.86%	3.02%	2.94%
Average Age of Obligors	37.0	37.1	37.4	37.8	37.5

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	GHLC No. 46	GHLC No. 47	GHLC No. 48	GHLC No. 49	GHLC No. 50
Issue Date	2006/9/5	2006/10/6	2006/11/8	2006/12/7	2007/1/10
Issue Amount (100 mil yen)	635	701	862	714	702
Coupon Rate	2.27%	2.18%	2.33%	2.27%	2.16%
Overcollateralization	8.34%	7.87%	9.05%	9.05%	8.22%
Loan Origination Period	Jul 2002 - Jul 2006	Aug 2002 - Aug 2006	Sep 2002 - Sep 2006	Oct 2002 - Oct 2006	Nov 2002 - Nov 2006
Total Loan Outstanding	68,807,208,506	75,630,929,811	94,003,465,899	77,870,431,438	75,987,570,454
Number of Obligors	3266	3662	4533	3651	3613
Average Loan Outstanding	21,067,731	20,652,903	20,737,583	21,328,521	21,031,711
Average Life	31.4	31.6	31.6	31.7	31.6
Average LTV	74.6%	75.1%	75.4%	75.6%	75.3%
Average DTI	20.7%	20.8%	21.1%	21.2%	21.0%
Average Annual Income	6,763,531	6,678,600	6,676,483	6,690,419	6,774,811
Average Interest Rate	2.95%	2.96%	2.79%	2.79%	2.95%
Average Age of Obligors	37.2	37.3	36.9	37.0	37.3

	GHLC No. 51	GHLC No. 52	GHLC No. 53
Issue Date	2007/2/7	2007/3/8	2007/3/29
Issue Amount (100 mil yen)	1,075	462	717
Coupon Rate	2.21%	2.18%	2.09%
Overcollateralization	8.45%	9.17%	8.22%
Loan Origination Period	Dec 2002 - Dec 2006	Jan 2003 - Jan 2007	Feb 2003 - Feb 2007
Total Loan Outstanding	116,595,760,315	50,438,590,118	77,611,309,108
Number of Obligors	5575	2413	3670
Average Loan Outstanding	20,914,038	20,902,855	21,147,496
Average Life	31.7	31.9	31.8
Average LTV	75.2%	75.5%	74.6%
Average DTI	21.1%	21.1%	21.3%
Average Annual Income	6,776,623	6,736,315	6,933,940
Average Interest Rate	2.85%	2.77%	2.82%
Average Age of Obligors	36.9	37.0	37.0

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2. Attributes of the underlying assets of JHF Monthly Bonds

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Issue Date	2007/5/11	2007/6/7	2007/7/6	2007/8/7	2007/9/6
Issue Amount (100 mil yen)	1,579	764	557	735	649
Coupon Rate	2.13%	2.19%	2.30%	2.29%	2.12%
Overcollateralization	8.81%	8.45%	9.64%	9.40%	8.22%
Loan Origination Period	Dec 2006- Mar 2007	Nov 2006- Apr 2007	Feb 2007- May 2007	Feb 2007- Jun 2007	Apr 2007- Jul 2007
Total Loan Outstanding	171,826,836,324	82,882,210,339	61,121,300,951	80,418,408,577	70,239,122,076
Number of Obligors	8077	3823	2797	3525	3157
Average Loan Outstanding	21,273,596	21,679,888	21,852,449	22,813,733	22,248,692
Average Life	32.5	32.3	31.7	31.9	32.1
Average LTV	76.4%	75.9%	74.6%	75.2%	77.1%
Average DTI	21.3%	21.5%	21.1%	21.4%	21.4%
Average Annual Income	6,988,251	6,857,395	6,985,999	7,173,971	6,972,775
Average Interest Rate	2.84%	2.83%	2.86%	2.90%	2.96%
Average Age of Obligors	36.7	37.2	38.2	37.6	37.4

	JHF No. 6	JHF No. 7	JHF No. 8	JHF No. 9	JHF No. 10
Issue Date	2007/9/27	2007/11/7	2007/12/6	2008/1/11	2008/2/7
Issue Amount (100 mil yen)	578	715	584	567	873
Coupon Rate	2.13%	2.14%	1.99%	2.10%	2.00%
Overcollateralization	8.22%	9.40%	8.10%	8.57%	8.57%
Loan Origination Period	Apr 2007- Aug 2007	May 2007- Sep 2007	Aug 2007- Oct 2007	Aug 2007- Nov 2007	Jul 2007- Dec 2007
Total Loan Outstanding	62,570,302,444	78,228,390,535	63,168,127,586	61,574,317,406	94,796,025,834
Number of Obligors	2868	3527	2840	2819	4126
Average Loan Outstanding	21,816,702	22,179,867	22,242,298	21,842,610	22,975,285
Average Life	32.2	32.3	32.1	31.9	31.9
Average LTV	77.4%	77.2%	77.9%	77.4%	78.2%
Average DTI	21.4%	21.6%	21.7%	21.8%	22.1%
Average Annual Income	6,779,690	7,009,374	6,688,515	7,052,642	7,135,096
Average Interest Rate	2.91%	2.74%	2.87%	2.76%	2.63%
Average Age of Obligors	37.4	37.1	37.7	37.8	37.8

	JHF No. 11	JHF No. 12	JHF No. 13	JHF No. 14	JHF No. 15
Issue Date	2008/3/7	2008/3/27	2008/5/13	2008/6/5	2008/7/8
Issue Amount (100 mil yen)	367	602	1,165	645	435
Coupon Rate	2.04%	1.97%	2.16%	2.31%	2.25%
Overcollateralization	8.45%	8.22%	8.57%	10.37%	10.37%
Loan Origination Period	Oct 2007- Jan 2008	Nov 2007- Feb 2008	Dec 2007- Mar 2008	Dec 2007- Apr 2008	Feb 2008- May 2008
Total Loan Outstanding	39,807,062,644	65,159,255,334	126,496,801,177	71,202,128,724	48,032,302,700
Number of Obligors	1821	2904	5806	2993	2133
Average Loan Outstanding	21,860,001	22,437,760	21,787,255	23,789,552	22,518,660
Average Life	31.5	31.6	31.3	31.2	30.8
Average LTV	77.7%	76.6%	76.2%	77.0%	77.0%
Average DTI	22.2%	22.1%	22.1%	22.5%	22.5%
Average Annual Income	6,648,610	7,269,529	7,381,230	7,235,983	7,015,198
Average Interest Rate	2.75%	2.72%	2.68%	2.61%	2.91%
Average Age of Obligors	38.1	38.3	38.2	39.0	39.5

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	JHF No. 16	JHF No. 17	JHF No. 18	JHF No. 19	JHF No. 20
Issue Date	2008/8/6	2008/9/5	2008/9/29	2008/11/6	2008/12/8
Issue Amount (100 mil yen)	507	471	452	471	478
Coupon Rate	2.21%	2.04%	2.09%	2.15%	2.13%
Overcollateralization	8.34%	8.22%	8.69%	10.37%	10.49%
Loan Origination Period	Apr 2008- Jun 2008	Apr 2008- Jul 2008	Nov 2007- Aug 2008	Jun 2008- Sep 2008	Aug 2008- Oct 2008
Total Loan Outstanding	54,934,351,262	50,994,669,514	49,134,636,217	51,992,157,998	52,835,179,395
Number of Obligors	2387	2358	2277	2420	2415
Average Loan Outstanding	23,013,972	21,626,238	21,578,672	21,484,363	21,877,921
Average Life	31.3	30.8	31.1	31.0	30.9
Average LTV	77.8%	78.5%	78.0%	78.6%	78.9%
Average DTI	22.9%	23.2%	23.3%	23.3%	23.7%
Average Annual Income	6,991,179	6,869,856	6,808,789	6,570,420	6,721,208
Average Interest Rate	3.03%	2.93%	2.88%	2.72%	2.74%
Average Age of Obligors	38.8	39.5	38.9	39.3	39.4

	JHF No. 21	JHF No. 22	JHF No. 23	JHF No. 24	JHF No. 25
Issue Date	2009/2/5	2009/3/10	2009/3/27	2009/5/11	2009/6/5
Issue Amount (100 mil yen)	1,170	415	433	804	489
Coupon Rate	2.30%	2.24%	2.25%	2.34%	2.28%
Overcollateralization	10.01%	11.11%	10.49%	10.98%	11.73%
Loan Origination Period	Jun 2005- Dec 2008	Dec 2008- Jan 2009	Dec 2008- Feb 2009	Feb 2009- Mar 2009	Mar 2009- Apr 2009
Total Loan Outstanding	128,804,499,602	46,164,352,718	47,917,088,959	89,241,026,472	54,672,449,947
Number of Obligors	5988	2109	2311	4414	2694
Average Loan Outstanding	21,510,437	21,889,214	20,734,353	20,217,722	20,294,154
Average Life	31.1	31.1	31.2	31.3	31.6
Average LTV	78.9%	79.8%	80.3%	78.9%	81.2%
Average DTI	23.5%	23.5%	24.0%	23.7%	24.4%
Average Annual Income	6,611,362	6,944,402	6,383,274	7,096,372	6,492,033
Average Interest Rate	2.82%	2.83%	2.96%	2.88%	2.90%
Average Age of Obligors	39.0	39.9	39.9	39.9	39.7

	JHF No. 26	JHF No. 27	JHF No. 28	JHF No. 29	JHF No. 30
Issue Date	2009/7/6	2009/8/4	2009/9/2	2009/9/29	2009/11/4
Issue Amount (100 mil yen)	476	512	592	585	727
Coupon Rate	2.14%	2.05%	1.98%	1.95%	1.97%
Overcollateralization	10.74%	10.74%	14.28%	14.54%	14.28%
Loan Origination Period	Apr 2009- May 2009	May 2009- Jun 2009	Jun 2009- July 2009	Aug 2009	Aug 2009- Sep 2009
Total Loan Outstanding	52,739,971,586	56,749,431,293	67,719,678,062	67,086,779,454	83,127,173,937
Number of Obligors	2507	2943	3544	3673	4695
Average Loan Outstanding	21,037,085	19,282,851	19,108,261	18,264,846	17,705,468
Average Life	31.8	31.6	32.1	32.1	31.5
Average LTV	81.6%	82.6%	86.2%	88.1%	85.9%
Average DTI	24.2%	24.6%	24.7%	24.7%	24.4%
Average Annual Income	6,424,987	6,189,572	6,189,467	6,067,761	6,421,485
Average Interest Rate	2.99%	2.92%	2.76%	2.71%	2.62%
Average Age of Obligors	39.6	39.8	39.5	39.6	39.8

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	JHF No. 31	JHF No. 32	JHF No. 33	JHF No. 34	JHF No. 35
Issue Date	2009/12/3	2009/12/25	2010/2/2	2010/3/3	2010/3/26
Issue Amount (100 mil yen)	710	740	947	494	884
Coupon Rate	1.89%	1.82%	1.88%	1.86%	1.87%
Overcollateralization	15.60%	16.00%	17.50%	18.90%	21.50%
Loan Origination Period	Sep 2009- Oct 2009	Oct 2009- Nov 2009	Nov 2009- Dec 2009	Dec 2009- Jan 2010	Dec 2009- Feb 2010
Total Loan Outstanding	82,128,386,899	85,866,773,349	111,288,955,928	58,769,182,470	107,442,767,167
Number of Obligor	4282	4486	5692	3186	5098
Average Loan Outstanding	19,179,913	19,141,055	19,551,819	18,446,071	21,075,474
Average Life	31.8	31.3	31.3	31.0	31.6
Average LTV	88.4%	89.0%	89.4%	90.6%	88.7%
Average DTI	24.7%	24.2%	24.5%	24.0%	24.3%
Average Annual Income	6,150,145	6,162,924	6,421,370	6,074,382	6,363,905
Average Interest Rate	2.57%	2.62%	2.53%	2.52%	2.13%
Average Age of Obligor	39.3	39.9	40.0	40.2	39.2

	JHF No. 36	JHF No. 37	JHF No. 38	JHF No. 39	JHF No. 40
Issue Date	2010/5/11	2010/6/4	2010/7/6	2010/8/4	2010/9/1
Issue Amount (100 mil yen)	1,443	1,101	879	1,146	1,338
Coupon Rate	1.81%	1.71%	1.61%	1.52%	TBD
Overcollateralization	22.69%	23.91%	27.38%	27.71%	28.36%
Loan Origination Period	Feb 2010- Mar 2010	Mar 2010- Apr 2010	Apr 2010- May 2010	May 2010- Jun 2010	Jun 2010- July 2010
Total Loan Outstanding	177,136,595,015	136,518,116,951	111,993,021,858	146,479,535,331	171,860,854,110
Number of Obligor	8374	6097	5095	6534	7414
Average Loan Outstanding	21,153,164	22,391,031	21,980,966	22,418,049	23,180,585
Average Life	31.3	31.5	31.7	31.5	31.4
Average LTV	87.2%	88.2%	88.5%	87.9%	87.1%
Average DTI	23.7%	23.9%	23.9%	23.9%	23.6%
Average Annual Income	6,619,737	6,260,511	6,396,394	6,180,414	6,243,790
Average Interest Rate	2.00%	2.00%	1.91%	1.76%	1.59%
Average Age of Obligor	39.2	38.8	38.9	38.7	38.6

	JHF No. 41	JHF No. 42	JHF No. 43	JHF No. 44	JHF No. 45
Issue Date	2010/9/28	2010/11/4	2010/11/30	2010/12/27	2011/2/2
Issue Amount (100 mil yen)	1,400	1,834	1,657	2,017	2,760
Coupon Rate	1.51%	1.43%	1.60%	1.77%	1.79%
Overcollateralization	29.87%	29.53%	30.06%	32.10%	28.70%
Loan Origination Period	July 2010- Aug 2010	Aug 2010- Sep 2010	Sep 2010- Oct 2010	Oct 2010- Nov 2010	Nov 2010- Dec 2010
Total Loan Outstanding	181,938,444,345	237,669,313,416	217,298,501,226	266,514,011,112	355,302,491,939
Number of Obligor	7712	9728	8909	10822	13954
Average Loan Outstanding	23,591,603	24,431,467	24,390,897	24,627,057	25,462,412
Average Life	31.5	31.4	31.6	31.3	31.4
Average LTV	87.1%	86.9%	87.3%	86.8%	85.9%
Average DTI	23.4%	23.3%	23.3%	22.9%	23.0%
Average Annual Income	6,224,579	6,306,217	6,153,923	6,166,380	6,380,789
Average Interest Rate	1.47%	1.28%	1.35%	1.32%	1.54%
Average Age of Obligor	38.4	38.4	38.0	37.9	38.0

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	JHF No. 46	JHF No. 47	JHF No. 48	JHF No. 49	JHF No. 50
Issue Date	2011/3/4	2011/3/30	2011/5/10	2011/6/3	2011/7/5
Issue Amount (100 mil yen)	1,660	506	5,143	2,028	1,319
Coupon Rate	1.85%	1.92%	1.89%	1.76%	1.67%
Overcollateralization	30.71%	29.03%	29.70%	29.03%	29.70%
Loan Origination Period	Dec 2010- Jan 2011	Jan 2011- Feb 2011	Feb 2011- Mar 2011	Feb 2011- Apr 2011	May-2011
Total Loan Outstanding	217,121,754,544	65,355,965,486	667,065,440,019	261,737,601,687	171,092,582,885
Number of Obligors	8532	2540	25820	10034	6837
Average Loan Outstanding	25,447,932	25,730,695	25,835,222	26,085,071	25,024,511
Average Life	31.1	31.5	31.4	31.6	31.6
Average LTV	86.2%	85.1%	84.4%	85.7%	86.7%
Average DTI	23.0%	22.9%	22.9%	23.2%	23.4%
Average Annual Income	6,347,394	6,502,814	6,564,843	6,508,390	6,235,085
Average Interest Rate	1.56%	1.66%	1.64%	1.71%	1.72%
Average Age of Obligors	38.3	37.9	38.0	37.8	38.0

	JHF No. 51	JHF No. 52	JHF No. 53	JHF No. 54	JHF No. 55
Issue Date	2011/8/3	2011/9/2	2011/9/28	2011/11/2	2011/11/30
Issue Amount (100 mil yen)	1,727	1,662	1,650	1,879	1,796
Coupon Rate	1.64%	1.51%	1.48%	1.47%	1.41%
Overcollateralization	30.03%	30.03%	29.53%	29.53%	30.03%
Loan Origination Period	May 2011- Jun 2011	Jun 2011- July 2011	July 2011- Aug 2011	July 2011- Sep 2012	Aug 2011- Oct 2013
Total Loan Outstanding	224,686,230,132	216,207,887,265	213,818,861,080	243,393,784,261	233,632,769,902
Number of Obligors	8918	8538	8505	9649	9295
Average Loan Outstanding	25,194,688	25,323,013	25,140,372	25,224,768	25,135,317
Average Life	31.5	31.5	31.4	31.3	31.4
Average LTV	86.4%	86.2%	86.3%	86.2%	86.4%
Average DTI	23.5%	23.6%	23.4%	23.3%	23.3%
Average Annual Income	6,230,773	6,268,570	6,303,474	6,342,533	6,284,417
Average Interest Rate	1.58%	1.47%	1.44%	1.36%	1.28%
Average Age of Obligors	38.1	38.3	38.2	38.3	38.2

	JHF No. 56
Issue Date	2011/12/27
Issue Amount (100 mil yen)	1,649
Coupon Rate	1.42%
Overcollateralization	30.20%
Loan Origination Period	Oct 2011- Nov 2011
Total Loan Outstanding	214,816,415,422
Number of Obligors	8633
Average Loan Outstanding	24,883,171
Average Life	31.4
Average LTV	86.5%
Average DTI	23.4%
Average Annual Income	6,192,426
Average Interest Rate	1.36%
Average Age of Obligors	38.5

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3. Attributes of the underlying assets of GHLC Series S Bonds

	GHLC No. S-1	GHLC No. S-2	GHLC No. S-3	GHLC No. S-4	GHLC No. S-5
Issue Date	2005/8/9	2005/9/29	2005/11/9	2005/12/28	2006/2/9
Issue Amount (100 mil yen)	2,000	2,500	2,500	2,000	2,000
Coupon Rate	1.51%	1.61%	1.82%	1.76%	1.76%
Overcollateralization	8.10%	6.83%	7.64%	7.18%	7.29%
Loan Origination Period	May 2000 - Mar 2001	June 2000 - Mar 2001	May 2000 - Mar 2001	Jun 2000 - Sep 2001	Jun 2000 - Sep 2001
Total Loan Outstanding	216,301,142,411	267,109,355,259	269,204,640,476	214,405,291,785	214,613,832,138
Number of Obligors	12524	15576	15835	12596	12564
Average Loan Outstanding	17,270,931	17,148,777	17,000,609	17,021,697	17,081,649
Average Life	24.9	24.7	24.5	24.8	24.9
Average LTV	79.7%	80.2%	79.8%	79.5%	79.8%
Average DTI	18.6%	18.7%	18.6%	18.5%	18.5%
Average Annual Income	6,914,343	6,884,661	6,862,463	6,836,739	6,846,578
Average Interest Rate	2.87%	2.87%	2.86%	2.81%	2.80%
Average Age of Obligors	37.9	38.0	38.0	38.0	38.1

	GHLC No. S-6	GHLC No. S-7	GHLC No. S-8	GHLC No. S-9	GHLC No. S-10
Issue Date	2006/7/7	2006/8/8	2006/9/28	2006/11/9	2006/12/28
Issue Amount (100 mil yen)	2,500	2,500	2,500	2,500	2,000
Coupon Rate	2.26%	2.25%	2.15%	2.19%	2.15%
Overcollateralization	8.34%	8.57%	7.75%	7.75%	7.75%
Loan Origination Period	Jun 2000 - Mar 2002	Jun 2000 - Mar 2002	Jun 2000 - Mar 2002	Jun 2000 - Mar 2003	Jun 2000 - Mar 2003
Total Loan Outstanding	270,867,289,096	271,449,458,802	269,402,600,111	269,397,407,436	215,530,421,868
Number of Obligors	16382	16431	16481	16549	13209
Average Loan Outstanding	16,534,446	16,520,568	16,346,253	16,278,773	16,316,937
Average Life	24.5	24.4	24.3	24.2	24.1
Average LTV	79.3%	79.5%	79.3%	79.4%	79.6%
Average DTI	18.7%	18.7%	18.6%	18.6%	18.8%
Average Annual Income	6,768,191	6,774,003	6,729,166	6,754,196	6,776,679
Average Interest Rate	2.74%	2.75%	2.74%	2.74%	2.74%
Average Age of Obligors	38.2	38.2	38.2	38.2	38.2

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4. Attributes of the underlying assets of JHF Series S Bonds

	JHF No. S-1	JHF No. S-2	JHF No. S-3	JHF No. S-4	JHF No. S-5
Issue Date	2007/5/10	2007/7/5	2007/9/5	2007/10/30	2007/12/27
Issue Amount (100 mil yen)	2,000	2,000	2,000	2,000	2,500
Coupon Rate	2.08%	2.27%	2.09%	2.03%	1.96%
Overcollateralization	7.75%	8.45%	7.87%	8.34%	7.64%
Loan Origination Period	Apr 2001 - Sep 2002	Apr 2001 - Sep 2002	Apr 2001 - Sep 2002	Oct 2001 - Mar 2003	Oct 2001 - Sep 2003
Total Loan Outstanding	215,528,115,203	216,935,876,867	215,753,354,679	216,711,141,947	269,112,413,221
Number of Obligors	13293	13408	13345	13710	16780
Average Loan Outstanding	16,213,655	16,179,585	16,167,355	15,806,794	16,037,689
Average Life	24.4	24.3	24.1	24.6	24.6
Average LTV	79.5%	79.5%	80.2%	79.4%	78.7%
Average DTI	19.1%	19.1%	19.1%	19.6%	19.6%
Average Annual Income	6,723,915	6,695,520	6,694,718	6,617,272	6,640,946
Average Interest Rate	2.70%	2.70%	2.72%	2.68%	2.59%
Average Age of Obligors	38.2	38.1	37.9	37.8	37.7

	JHF No. S-6	JHF No. S-7	JHF No. S-8	JHF No. S-9	JHF No. S-10
Issue Date	2008/2/6	2008/3/6	2008/5/12	2008/7/7	2008/9/4
Issue Amount (100 mil yen)	1,000	2,500	2,000	2,000	2,000
Coupon Rate	1.94%	2.00%	2.09%	2.24%	2.09%
Overcollateralization	7.06%	7.06%	7.64%	8.93%	8.22%
Loan Origination Period	Oct 2001 - Sep 2003	Oct 2001 - Sep 2003	Apr 2002 - Mar 2004	Apr 2002 - Mar 2004	Oct 2002 - Sep 2004
Total Loan Outstanding	107,071,504,200	267,667,741,158	215,297,639,944	217,874,592,689	216,452,406,290
Number of Obligors	6781	16911	13791	14775	12918
Average Loan Outstanding	15,789,928	15,828,026	15,611,460	14,746,165	16,755,876
Average Life	24.5	24.5	24.9	23.5	24.8
Average LTV	76.5%	76.4%	75.9%	74.6%	74.4%
Average DTI	19.9%	20.2%	19.6%	19.4%	19.4%
Average Annual Income	6,467,347	6,489,789	6,439,675	6,524,524	6,840,083
Average Interest Rate	2.61%	2.62%	2.37%	2.39%	2.28%
Average Age of Obligors	37.5	37.6	37.4	37.9	37.6

	JHF No. S-11	JHF No. S-12	JHF No. S-13	JHF No. S-14	JHF No. S-15
Issue Date	2008/12/9	2008/12/26	2009/5/12	2009/7/10	2009/8/10
Issue Amount (100 mil yen)	1,000	1,000	1,500	1,500	1,500
Coupon Rate	2.12%	2.15%	1.96%	1.70%	1.65%
Overcollateralization	7.87%	7.64%	5.93%	5.48%	5.04%
Loan Origination Period	Apr 2003 - Mar 2005	Oct 2003 - Sep 2005	Apr 1996 - Mar 1997	Apr 1996 - Mar 1997	Apr 1996 - Mar 1997
Total Loan Outstanding	107,902,490,044	107,644,530,106	158,898,642,119	158,238,869,601	157,567,068,696
Number of Obligors	6261	6133	16368	16444	16512
Average Loan Outstanding	17,234,066	17,551,693	9,707,884	9,622,894	9,542,579
Average Life	25.2	25.3	13.6	13.4	13.3
Average LTV	73.5%	72.4%	70.4%	70.2%	69.0%
Average DTI	20.1%	19.9%	16.6%	16.5%	16.7%
Average Annual Income	6,861,954	7,036,389	7,025,163	7,064,820	6,928,661
Average Interest Rate	2.57%	2.65%	3.25%	3.26%	3.27%
Average Age of Obligors	37.8	38.4	41.1	41.2	41.1

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	JHF No. S-16	JHF No. S-17	JHF No. S-18
Issue Date	2009/9/9	2009/11/11	2009/12/9
Issue Amount (100 mil yen)	1,500	1,500	1,500
Coupon Rate	1.64%	1.71%	1.57%
Overcollateralization	5.59%	5.26%	5.37%
Loan Origination Period	Oct 1996 - Sep 1997	Oct 1996 - Sep 1997	Oct 1996 - Sep 1997
Total Loan Outstanding	158,398,199,251	157,900,067,669	158,063,952,733
Number of Obligor	16055	16136	16207
Average Loan Outstanding	9,865,973	9,785,577	9,752,820
Average Life	14.0	13.9	13.8
Average LTV	69.7%	70.1%	70.5%
Average DTI	16.9%	17.5%	18.0%
Average Annual Income	7,055,694	7,014,686	7,063,053
Average Interest Rate	3.36%	3.36%	3.36%
Average Age of Obligor	41.2	40.9	40.9

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5. Bonds included from GHLC Bonds Series No. 40 and after

	GHLC No. 40	GHLC No. 41	GHLC No. 42	GHLC No. 43	GHLC No. 44
(1) Special Financing direct-finance loans	2.06%	0.13%	0.04%	0.06%	0.51%
(2) Second house loans	1.54%	0.29%	0.51%	0.78%	1.32%
	GHLC No. 45	GHLC No. 46	GHLC No. 47	GHLC No. 48	GHLC No. 49
(1) Special Financing direct-finance loans	0.17%	0.13%	0.11%	0.03%	0.07%
(2) Second house loans	0.90%	0.86%	0.82%	0.72%	0.63%
	GHLC No. 50	GHLC No. 51	GHLC No. 52	GHLC No. 53	
(1) Special Financing direct-finance loans	0.02%	0.24%	0.04%	0.02%	
(2) Second house loans	1.29%	0.84%	1.22%	2.06%	

	JHF No. 1	JHF No. 2	JHF No. 3	JHF No. 4	JHF No. 5
(1) Special Financing direct-finance loans	0.01%	0.11%	0.53%	0.17%	0.01%
(2) Second house loans	1.81%	1.66%	3.09%	3.10%	1.58%
	JHF No. 6	JHF No. 7	JHF No. 8	JHF No. 9	JHF No. 10
(1) Special Financing direct-finance loans	0.01%	0.00%	0.01%	0.00%	0.00%
(2) Second house loans	1.95%	2.36%	2.23%	3.15%	2.06%
	JHF No. 11	JHF No. 12	JHF No. 13	JHF No. 14	JHF No. 15
(1) Special Financing direct-finance loans	0.00%	0.00%	0.00%	0.07%	0.10%
(2) Second house loans	2.10%	3.06%	3.39%	2.70%	3.86%
	JHF No. 16	JHF No. 17	JHF No. 18	JHF No. 19	JHF No. 20
(1) Special Financing direct-finance loans	0.00%	0.08%	0.00%	0.00%	0.04%
(2) Second house loans	3.37%	4.75%	3.68%	3.22%	3.07%
	JHF No. 21	JHF No. 22	JHF No. 23	JHF No. 24	JHF No. 25
(1) Special Financing direct-finance loans	0.00%	0.00%	0.00%	0.00%	0.00%
(2) Second house loans	2.64%	3.71%	2.64%	4.49%	3.74%
	JHF No. 26	JHF No. 27	JHF No. 28	JHF No. 29	JHF No. 30
(1) Special Financing direct-finance loans	0.00%	0.00%	0.00%	0.00%	0.00%
(2) Second house loans	3.34%	2.73%	2.64%	2.99%	4.12%
	JHF No. 31	JHF No. 32	JHF No. 33	JHF No. 34	JHF No. 35
(1) Special Financing direct-finance loans	0.00%	0.00%	0.00%	0.00%	0.00%
(2) Second house loans	2.06%	2.08%	2.47%	1.85%	2.37%
	JHF No. 36	JHF No. 37	JHF No. 38	JHF No. 39	JHF No. 40
(1) Special Financing direct-finance loans	0.00%	0.00%	0.00%	0.00%	0.00%
(2) Second house loans	2.46%	1.76%	1.39%	2.10%	1.95%
	JHF No. 41	JHF No. 42	JHF No. 43	JHF No. 44	JHF No. 45
(1) Special Financing direct-finance loans	0.00%	0.00%	0.00%	0.00%	0.00%
(2) Second house loans	1.61%	1.39%	1.40%	1.04%	1.11%
	JHF No. 46	JHF No. 47	JHF No. 48	JHF No. 49	JHF No. 50
(1) Special Financing direct-finance loans	0.00%	0.00%	0.00%	0.00%	0.00%
(2) Second house loans	1.48%	0.94%	1.42%	0.97%	0.77%
	JHF No. 51	JHF No. 52	JHF No. 53	JHF No. 54	JHF No. 55
(1) Special Financing direct-finance loans	0.00%	0.00%	0.00%	0.00%	0.00%
(2) Second house loans	1.08%	1.03%	1.11%	1.20%	1.03%
	JHF No. 56				
(1) Special Financing direct-finance loans	0.00%				
(2) Second house loans	0.85%				

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