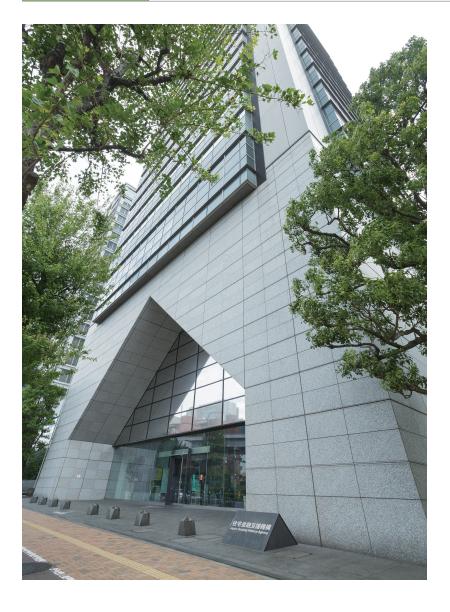


Disclosure Booklet 2018

2018 Disclosure

Profile of Japan Housing Finance Agency (JHF)

Establishment	April 1, 2007
Mission	Japan Housing Finance Agency (JHF) strives to provide smooth and efficient provision of funds necessary for constructing houses and thus contributes to stable living and enhanced social welfare of the Japanese citizens by purchasing mortgages to assist lending of funds necessary for constructing houses provided by private financial institutions and lending funds required for constructing buildings for disaster recovery to supplement lending by private financial institutions.
Capital	701.475 billion yen (as of the end of the fiscal year 2017; 100% of the capital is provided by the Japanese government.)
Number of directors and employees	896 (as of April 1, 2018)
Businesses	Securitization support, housing loan insurance service, loan origination businesses
Offices	Head office: 1-4-10 Koraku, Bunkyo-ku, Tokyo, Japan 112-8570 Branches: 8 branches in major cities nationwide
Size of mortgage portfolio	23.3188 trillion yen (as of March 31, 2018) (Including: purchased housing loans amounting 14.7979 trillion yen and originated loans amounting 8.472 trillion yen)



- This booklet is a disclosure material prepared based on the "Law Concerning Access to Information Held by Incorporated Administrative Agencies." (Law No. 140 of 2001).
 Figures in this booklet
 Rounding of figures
 Amounts are rounded to the nearest unit.
 Percentages (%) are rounded off at the second decimal point in principle. Thus, a figure in the total section may not equal the sum of the itemized amounts.

amounts.

- (2) Indication method Items with values less than the unit are indicated as "0" while items with no statistical figures are indicated as "-."

- as "-."

 3. Information on Japan Housing Finance Agency (JHF), including that on this booklet, is available on JHF's website (https://www.jhf.go.jp).

 4. Fiscal year (FY) begins in April and ends in March, therefore, fincial results of FY are figures as of March end.

 5. If there is any material difference between Japanese original version and this English translation, the Japanese original version shall prevail.