

<Appendix> Data Book

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Balance Sheet / Average Balance/ Average Yield (Joyo)

● Assets

(Average balance: Billions of yen, yield: %, interest income: Millions of yen)

	FY2016			YoY change		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	5,958.9	1.06	63,726	+ 150.6	- 0.08	- 2,707
JPY	5,848.8	1.06	62,127	+ 140.5	- 0.08	- 3,374
Foreign currency	110.0	1.45	1,599	+ 10.0	+ 0.52	666
Securities	2,516.3	1.13	28,625	- 50.8	+ 0.00	- 562
Domestic Bonds	1,667.3	0.56	9,553	- 84.8	- 0.08	- 2,033
Stocks	132.8	3.53	4,697	- 3.2	+ 0.14	70
Foreign securities	459.0	1.90	8,758	+ 0.5	+ 0.22	1,038
Others	257.0	2.18	5,614	+ 36.7	- 0.20	361
Call loans	6.8	0.49	33	- 9.3	+ 0.26	- 4
JPY	3.7	0.04	1	- 10.6	- 0.12	- 22
Foreign currency	3.1	1.02	31	+ 1.3	+ 0.23	17
Bills purchased	-	-	-	-	-	-
Monetary claims bought	8.7	0.32	28	- 2.1	- 0.05	- 12
Due from banks	203.3	0.15	315	+ 7.7	- 0.01	- 8
NCDs	-	-	-	-	-	-
Foreign exchange	2.9	0.67	19	- 0.9	+ 0.21	1
Others	6.1	5.72	353	+ 1.5	- 1.19	36
Interest rate swaps	-	-	-	-	-	-
Interest-earning assets	8,703.2	1.06	93,101	+ 96.8	- 0.05	- 3,258

● Liabilities

(Average balance: Billions of yen, yield: %, interest expenses: Millions of yen)

	FY2016			YoY change		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	8,063.8	0.02	2,125	+ 229.6	- 0.01	- 505
JPY	7,919.4	0.00	729	+ 166.1	- 0.02	- 1,360
Foreign currency	144.3	0.96	1,396	+ 63.4	+ 0.30	855
NCDs	94.6	0.01	13	+ 27.5	- 0.02	- 11
Call money	206.2	0.22	471	+ 140.0	- 0.16	215
JPY	148.7	- 0.06	- 87	+ 137.2	- 0.05	- 87
Foreign currency	57.4	0.97	558	+ 2.7	+ 0.51	302
Payables under securities lending transactions	126.1	0.75	957	- 13.2	+ 0.32	351
Bills sold	-	-	-	-	-	-
Borrowed money	285.6	0.21	616	+ 71.6	+ 0.05	258
Foreign exchange	0.3	0.10	-	+ 0.0	+ 0.10	-
Corporate bonds	29.0	0.80	233	- 21.9	+ 0.31	- 21
Others	4.9	71.00	3,484	+ 2.8	- 44.79	1,102
Interest rate swaps	-	-	-	-	-	-
Interest-bearing liabilities	8,810.7	0.08	7,903	+ 436.6	+ 0.01	1,390

(Reference) Loans	Average Balance by Borrower Type					YoY
	14/3	15/3	16/3	17/3	(JPY Bn)	
Individual customers	1,777.8	1,961.8	2,142.7	2,299.9		+ 7.3%
Corporate	2,703.7	2,801.9	2,852.0	2,842.0		- 0.4%
Local	1,400.6	1,458.6	1,477.9	1,486.7		+ 0.6%
Tokyo	1,303.0	1,343.3	1,374.1	1,355.2		- 1.4%
Public sector	793.4	813.8	813.4	817.1		+ 0.5%
Total	5,274.9	5,577.5	5,808.2	5,958.9		+ 2.6%

Balance Sheet / Average Balance/ Average Yield (Ashikaga)

● Assets

(Average balance: Billions of yen, yield: %, interest Income:Millions of yen)

	FY2016			YoY change		
	Average balance	Yield	Interest income	Average balance	Yield	Interest income
Loans and bills discounted	4,245.6	1.20	51,017	+ 72.5	- 0.08	- 2,706
JPY	4,236.2	1.20	50,912	+ 99.4	- 0.09	- 2,745
Foreign currency	9.4	1.11	105	+ 0.0	+ 0.40	39
Trading account securities	3.0	0.54	16	- 0.5	- 0.08	- 6
Securities	1,313.5	1.52	20,056	+ 165.4	+ 0.05	3,120
Domestic Bonds	724.7	0.76	5,551	- 46.7	+ 0.00	- 330
Stocks	47.9	2.46	1,180	- 0.5	+ 0.06	16
Foreign securities	200.5	2.01	4,046	+ 29.5	+ 0.54	1,523
Others	340.2	2.72	9,278	+ 183.1	- 1.96	1,910
Call loans	4.3	1.37	60	- 101.7	+ 0.99	- 333
JPY	-	-	-	- 57.6	- 0.11	- 66
Foreign currency	4.3	1.37	60	- 44.1	+ 0.69	- 266
Bills purchased	-	-	-	-	-	-
Monetary claims bought	6.7	-	-	- 0.7	-	-
Due from banks	371.6	0.10	373	- 30.0	-	- 30
NCDs	-	-	-	-	-	-
Foreign exchange	6.9	0.07	5	+ 0.9	- 0.01	-
Others	-	-	76	-	-	- 20
Interest rate swaps	-	-	-	-	-	-
Interest-earning assets	5,951.9	1.20	71,606	+ 105.8	- 0.02	24

*Segregated trading book: No

● Liabilities

(Average balance: Billions of yen, yield: %, interest expenses:Millions of yen)

	FY2016			YoY change		
	Average balance	Yield	Interest expense	Average balance	Yield	Interest expense
Deposits	5,179.1	0.02	1,110	+ 136.1	- 0.01	- 972
JPY	5,159.4	0.01	1,015	+ 132.1	- 0.02	- 1,025
Foreign currency	19.6	0.47	94	+ 4.0	+ 0.21	52
NCDs	331.2	0.02	85	- 29.3	- 0.03	- 140
Call money	146.4	0.10	152	+ 132.7	+ 0.04	144
JPY	133.0	- 0.02	-36	+ 120.4	- 0.05	- 40
Foreign currency	13.3	1.41	189	+ 12.2	+ 1.03	184
Payables under securities lending transactions	168.5	0.24	411	+ 40.1	+ 0.07	200
Bills sold	-	-	-	-	-	-
Borrowed money	211.8	0.01	40	+ 58.0	- 0.07	- 109
Foreign exchange	0.2	-	-	-	-	-
Corporate bonds	-	-	-	-	-	-
Others	4.8	30.80	1,508	- 0.2	+ 15.65	729
Interest rate swaps	-	-	-	-	-	-
Interest-bearing liabilities	6,042.4	0.05	3,308	+ 337.4	-	- 149

(Reference) Loans	Average Balance by Borrower Type				(JPY Bn) YoY
	14/3	15/3	16/3	17/3	
Individual customers	1,467.5	1,596.3	1,723.0	1,826.5	+ 6.0%
Corporate	1,901.4	1,969.3	1,968.7	1,962.6	- 0.3%
Local	1,340.2	1,385.7	1,435.6	1,463.1	+ 1.9%
Tokyo	556.5	579.7	530.0	496.9	- 6.8%
Public sector	463.2	479.8	481.2	456.4	- 5.1%
Total	3,832.2	4,045.5	4,173.0	4,245.6	+ 1.7%

*Foreign currency denominated loans include non-resident yen-denominated loans.

Interest Yields and Spreads (Joyo)

● Total Account

		(%)					
		FY12	FY13	FY14	FY15	FY16	YoY change
Average yield on interest-earning assets	①	1.27	1.18	1.14	1.11	1.06	- 0.05
Average yield on loans and bills discounted	②	1.44	1.32	1.21	1.14	1.06	- 0.08
Average yield on securities		1.00	0.96	1.05	1.13	1.13	+ 0.00
Average yield on interest-bearing liabilities		0.06	0.06	0.06	0.07	0.08	+ 0.01
Average yield on deposits and NCDs	③	0.04	0.03	0.03	0.03	0.02	- 0.01
Expense ratio		0.94	0.94	0.91	0.86	0.83	- 0.03
Deposit and securities cost	④	0.98	0.97	0.94	0.89	0.86	- 0.03
Funding cost	⑤	0.98	0.96	0.91	0.89	0.86	- 0.03
Loan-deposit interest margins	②-③	1.40	1.29	1.18	1.11	1.04	- 0.07
Difference between average yield on loans and deposits	②-④	0.46	0.35	0.27	0.25	0.20	- 0.05
Total interest margins	①-⑤	0.29	0.22	0.23	0.22	0.20	- 0.02

【Reference】 Figures show 3 decimal place.

Average yield on interest-earning assets	①	-	-	1.146	1.119	1.069	-0.050
Average yield on loans and bills discounted	②	-	-	1.217	1.143	1.069	-0.074
Average yield on securities		-	-	1.050	1.136	1.137	0.001
Average yield on deposits and NCDs	③	-	-	0.031	0.033	0.026	-0.007
Funding cost	④	-	-	0.915	0.890	0.865	-0.025
Loan-deposit interest margins	②-③	-	-	1.186	1.110	1.043	-0.067
Total interest margins	①-④	-	-	0.231	0.229	0.204	-0.025

● Domestic Account

		(%)					
		FY12	FY13	FY14	FY15	FY16	YoY change
Average yield on interest-earning assets	①	1.24	1.14	1.10	1.06	0.99	- 0.07
Average yield on loans and bills discounted	②	1.44	1.32	1.22	1.14	1.06	- 0.08
Average yield on securities		0.93	0.85	0.92	1.01	0.96	- 0.05
Average yield on interest-bearing liabilities		0.06	0.05	0.05	0.04	0.02	- 0.02
Average yield on deposits and NCDs	③	0.04	0.03	0.02	0.02	0.00	- 0.02
Expense ratio		0.93	0.93	0.90	0.85	0.83	- 0.02
Deposit and securities cost	④	0.97	0.96	0.93	0.88	0.84	- 0.04
Funding cost	⑤	0.98	0.96	0.91	0.87	0.82	- 0.05
Loan-deposit interest margins	②-③	1.40	1.29	1.20	1.12	1.06	- 0.06
Difference between average yield on loans and deposits	②-④	0.47	0.36	0.29	0.26	0.22	- 0.04
Total interest margins	①-⑤	0.26	0.18	0.19	0.19	0.17	- 0.02

Interest Yields and Spreads (Ashikaga)

● Total Account

(%)

		FY12	FY13	FY14	FY15	FY16	YoY change
Average yield on interest-earning assets	①	1.30	1.24	1.20	1.22	1.20	- 0.02
Average yield on loans and bills discounted	②	1.56	1.45	1.35	1.28	1.20	- 0.08
Average yield on securities		0.75	0.85	1.02	1.47	1.52	+ 0.05
Average yield on interest-bearing liabilities		0.64	0.05	0.05	0.06	0.05	- 0.00
Average yield on deposits and NCDs	③	0.06	0.05	0.04	0.04	0.02	- 0.02
Expense ratio		1.03	0.97	0.90	0.87	0.84	- 0.02
Deposit and securities cost	④	1.09	1.02	0.95	0.91	0.86	- 0.04
Funding cost	⑤	1.07	0.99	0.93	0.88	0.82	- 0.06
Loan-deposit interest margins	②-③	1.50	1.39	1.31	1.24	1.18	- 0.06
Difference between average yield on loans and deposits	②-④	0.46	0.42	0.40	0.37	0.33	- 0.03
Total interest margins	①-⑤	0.22	0.25	0.27	0.33	0.37	+ 0.04

【Reference】 Figures show 3 decimal place.

Average yield on interest-earning assets	①	-	-	1.208	1.224	1.203	-0.021
Average yield on loans and bills discounted	②	-	-	1.359	1.287	1.201	-0.086
Average yield on securities		-	-	1.024	1.474	1.526	0.052
Average yield on deposits and NCDs	③	-	-	0.047	0.042	0.021	-0.021
Funding cost	④	-	-	0.931	0.885	0.824	-0.061
Loan-deposit interest margins	②-③	-	-	1.312	1.245	1.180	-0.065
Total interest margins	①-④	-	-	0.277	0.339	0.379	+0.040

● Domestic Account

(%)

		FY12	FY13	FY14	FY15	FY16	YoY change
Average yield on interest-earning assets	①	1.30	1.23	1.18	1.18	1.14	- 0.04
Average yield on loans and bills discounted	②	1.56	1.45	1.36	1.28	1.20	- 0.08
Average yield on securities		0.74	0.84	0.99	1.47	1.43	- 0.03
Average yield on interest-bearing liabilities		0.06	0.05	0.04	0.04	0.02	- 0.02
Average yield on deposits and NCDs	③	0.06	0.05	0.04	0.04	0.02	- 0.02
Expense ratio		1.01	0.96	0.90	0.86	0.83	- 0.02
Deposit and securities cost	④	1.07	1.01	0.94	0.90	0.85	- 0.05
Funding cost	⑤	1.05	0.98	0.92	0.86	0.78	- 0.07
Loan-deposit interest margins	②-③	1.50	1.39	1.31	1.24	1.18	- 0.06
Difference between average yield on loans and deposits	②-④	0.49	0.43	0.41	0.38	0.34	- 0.03
Total interest margins	①-⑤	0.24	0.24	0.26	0.31	0.35	+0.03

Loans (Joyo)(1)

● Breakdown by Self-Assessment Classification of Borrowers (Yen-denominated)

(Bn)

	15/3		15/9		16/3		16/9		17/3		Change from 16/9		Change from 16/3	
	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	change ratio	Term-end balance	change ratio
Yen-denominated loans (Total)	5,570.0	100.0%	5,685.7	100.0%	5,813.8	100.0%	5,837.3	100.0%	5,850.9	100.0%	+ 13.6	+ 0.2%	+ 37.1	+ 0.6%
Normal (including borrowers without a credit score)	5,108.7	91.7%	5,240.0	92.2%	5,363.8	92.3%	5,397.9	92.5%	5,399.5	92.3%	+ 1.6	+ 0.0%	+ 35.7	+ 0.7%
Ibaraki and its adjoining areas	3,859.0	69.3%	3,961.0	69.7%	4,098.3	70.5%	4,118.8	70.6%	4,157.0	71.0%	+ 38.2	+ 0.9%	+ 58.7	+ 1.4%
Ibaraki	3,061.4	55.0%	3,111.7	54.7%	3,203.0	55.1%	3,190.6	54.7%	3,170.4	54.2%	- 20.2	- 0.6%	- 32.6	- 1.0%
Miyagi, Fukushima and Tochigi	518.8	9.3%	542.4	9.5%	564.0	9.7%	580.3	9.9%	608.6	10.4%	+ 28.3	+ 4.9%	+ 44.6	+ 7.9%
Chiba and Saitama	278.8	5.0%	306.7	5.4%	331.1	5.7%	347.9	6.0%	377.9	6.5%	+ 30.0	+ 8.6%	+ 46.8	+ 14.1%
Tokyo and Osaka	1,249.6	22.4%	1,278.9	22.5%	1,265.5	21.8%	1,279.1	21.9%	1,242.4	21.2%	- 36.7	- 2.9%	- 23.1	- 1.8%
Other borrowers requiring caution	334.8	6.0%	322.8	5.7%	333.4	5.7%	326.6	5.6%	346.6	5.9%	+ 20.0	+ 6.1%	+ 13.2	+ 4.0%
Borrowers Requiring Monitoring	38.5	0.7%	40.2	0.7%	36.3	0.6%	34.8	0.6%	28.6	0.5%	- 6.2	- 17.8%	- 7.7	- 21.2%
Potentially bankrupt or worse	88.0	1.6%	82.6	1.5%	80.3	1.4%	77.8	1.3%	76.2	1.3%	- 1.6	- 2.1%	- 4.1	- 5.1%

● Breakdown by Geographic Area (Yen and foreign currency-denominated)

(Bn)

	15/3		15/9		16/3		16/9		17/3		Change from 16/9		Change from 16/3	
	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	change ratio	Term-end balance	change ratio
Yen-denominated loans (Total)	5,656.4	101.6%	5,776.2	101.6%	5,912.7	101.7%	5,927.9	101.6%	5,967.0	102.0%	+ 39.1	+ 0.7%	+ 54.3	+ 0.9%
Ibaraki and its adjoining areas	4,273.9	76.7%	4,369.8	76.9%	4,503.9	77.5%	4,512.9	77.3%	4,564.4	78.0%	+ 51.5	+ 1.1%	+ 60.5	+ 1.3%
Ibaraki	3,392.2	60.9%	3,435.7	60.4%	3,520.9	60.6%	3,495.3	59.9%	3,483.2	59.5%	- 12.1	- 0.3%	- 37.7	- 1.1%
Miyagi, Fukushima and Tochigi	579.8	10.4%	602.7	10.6%	625.5	10.8%	641.9	11.0%	674.3	11.5%	+ 32.4	+ 5.0%	+ 48.8	+ 7.8%
Chiba and Saitama	301.9	5.4%	331.3	5.8%	357.4	6.1%	375.7	6.4%	406.8	7.0%	+ 31.1	+ 8.3%	+ 49.4	+ 13.8%
Tokyo and Osaka	1,382.5	24.8%	1,406.4	24.7%	1,408.8	24.2%	1,415.0	24.2%	1,402.6	24.0%	- 12.4	- 0.9%	Δ 6.2	- 0.4%

● Number of SMEs

	15/3		15/9		16/3		16/9		17/3	
	Number	Change from last term-end	Number	Change from last term-end	Number	Change from last term-end	Term-end balance	Change from last term-end	Term-end balance	Change from last term-end
Number of SMEs	33,318	+ 175	33,470	+ 152	33,550	+ 80	33,426	- 124	33,460	+ 34

The number of SMEs includes that of sole proprietors.

Loans (Joyo)(2)

Breakdown by Borrower Type (Yen and foreign currency-denominated)

(Bn)

	15/3		15/9		16/3		16/9		17/3		Change from 16/9		Change from 16/3	
	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	change ratio	Term-end balance	change ratio
Yen denominated loans (Total)	5,656.4	100.0%	5,776.2	100.0%	5,912.7	100.0%	5,927.9	100.0%	5,967.0	100.0%	+ 39.1	+ 0.7%	+ 54.3	+ 0.9%
Individual loans	2,072.4	36.6%	2,157.1	37.3%	2,240.5	37.9%	2,310.2	39.0%	2,387.4	40.0%	+ 77.2	+ 3.3%	+ 146.9	+ 6.6%
Corporate loans	2,776.6	49.1%	2,802.1	48.5%	2,828.6	47.8%	2,797.4	47.2%	2,821.3	47.3%	+ 23.9	+ 0.9%	- 7.3	- 0.3%
Major companies	1,199.2	21.2%	1,169.7	20.3%	1,166.0	19.7%	1,140.0	19.2%	1,133.9	19.0%	- 6.1	- 0.5%	- 32.1	- 2.8%
Medium sized companies	114.3	2.0%	112.2	1.9%	103.3	1.7%	97.9	1.7%	99.1	1.7%	+ 1.2	+ 1.2%	- 4.2	- 4.1%
Small and medium sized companies	1,462.9	25.9%	1,520.0	26.3%	1,559.2	26.4%	1,559.4	26.3%	1,588.2	26.6%	+ 28.8	+ 1.8%	+ 29.0	+ 1.9%
Public sector	807.3	14.3%	816.9	14.1%	843.4	14.3%	820.2	13.8%	758.3	12.7%	- 61.9	- 7.5%	- 85.1	- 10.1%

Individual Loans (Yen-dominated)

(Bn)

	15/3		15/9		16/3		16/9		17/3		Change from 16/9		Change from 16/3	
	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	change ratio	Term-end balance	change ratio
Individual loans (Total)	2,072.4	100.0%	2,157.1	100.0%	2,240.5	100.0%	2,310.2	100.0%	2,387.4	100.0%	+ 77.2	+ 3.3%	+ 146.9	+ 6.6%
Housing-related loans	1,874.5	90.5%	1,958.0	91.9%	2,033.7	90.8%	2,103.3	91.0%	2,177.6	91.2%	+ 74.3	+ 3.5%	+ 143.9	+ 7.1%
Consumer loans	81.1	3.9%	82.6	3.8%	84.3	3.8%	86.6	3.7%	89.2	3.7%	+ 2.6	+ 3.0%	+ 4.9	+ 5.8%
Loans to small businesses	116.7	5.6%	92.8	4.3%	122.5	5.5%	120.2	5.2%	120.6	5.1%	+ 0.4	+ 0.3%	- 1.9	- 1.6%

Corporate Loans (Breakdown by Geographic Area) (Yen and foreign currency-denominated)

(Bn)

	15/3		15/9		16/3		16/9		17/3		Change from 16/9		Change from 16/3	
	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	change ratio	Term-end balance	change ratio
Corporate loans (Total)	2,776.6	100.0%	2,802.1	100.0%	2,828.6	100.0%	2,797.4	100.0%	2,821.3	100.0%	+ 23.9	+ 0.9%	- 7.3	- 0.3%
Ibaraki and its adjoining areas	1,444.7	52.0%	1,452.1	51.8%	1,481.6	52.4%	1,449.6	51.8%	1,493.5	52.9%	+ 43.9	+ 3.0%	+ 11.9	+ 0.8%
Ibaraki	1,020.0	36.7%	1,017.5	36.3%	1,037.6	36.7%	1,006.1	36.0%	1,025.3	36.3%	+ 19.2	+ 1.9%	- 12.3	- 1.2%
Miyagi, Fukushima and Tochigi	312.2	5.5%	317.9	5.5%	323.4	5.5%	321.9	5.4%	336.8	11.9%	+ 14.9	+ 4.6%	+ 13.4	+ 4.1%
Chiba and Saitama	112.4	2.0%	116.6	2.0%	120.5	2.0%	121.6	2.1%	131.2	4.7%	+ 9.6	+ 7.9%	+ 10.7	+ 8.9%
Tokyo and Osaka	1,331.9	48.0%	1,350.0	48.2%	1,347.0	47.6%	1,347.8	48.2%	1,327.8	47.1%	- 20.0	- 1.5%	- 19.2	- 1.4%

Loans (Ashikaga)(1)

● Breakdown by Self-Assessment Classification of Borrowers (Yen and foreign currency-denominated)

(Bn)

	15/3		15/9		16/3		16/9		17/3		Change from 16/9		Change from 16/3	
	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	change ratio	Term-end balance	change ratio
Overall Lending	4,209.1	100.0%	4,220.9	100.0%	4,290.3	100.0%	4,276.8	100.0%	4,363.2	100.0%	+ 86.3	+ 2.0%	+ 72.8	+ 1.7%
Normal (including borrowers without a credit score)	3,692.4	87.7%	3,726.1	88.3%	3,811.1	88.8%	3,822.2	89.4%	3,911.9	89.7%	+ 89.7	+ 2.3%	+ 100.7	+ 2.6%
Other borrowers requiring caution	405.7	9.6%	390.5	9.3%	375.5	8.8%	354.5	8.3%	343.7	7.9%	- 10.7	- 3.0%	- 31.7	- 8.4%
Borrowers Requiring Monitoring	31.4	0.7%	26.9	0.6%	32.5	0.8%	28.5	0.7%	30.7	0.7%	+ 2.2	+ 7.7%	- 1.8	- 5.6%
Potentially bankrupt or worse	79.3	1.9%	77.3	1.8%	71.0	1.7%	71.5	1.7%	76.7	1.8%	+ 5.2	+ 7.3%	+ 5.6	+ 8.0%

● Breakdown by Geographic Area (Yen and foreign currency-denominated)

(Bn)

	15/3		15/9		16/3		16/9		17/3		Change from 16/9		Change from 16/3	
	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	change ratio	Term-end balance	change ratio
Loans	4,189.4	100.0%	4,204.5	100.0%	4,274.4	100.0%	4,260.6	100.0%	4,348.4	100.0%	+ 87.7	+ 2.1%	+ 74.0	+ 1.7%
Tochigi and its adjoining areas	3,605.4	86.1%	3,650.0	86.8%	3,749.5	87.7%	3,756.2	88.2%	3,883.6	89.3%	+ 127.3	+ 3.4%	+ 134.1	+ 3.6%
Tochigi	2,350.9	56.1%	2,341.7	55.7%	2,378.9	55.7%	2,339.5	54.9%	2,399.3	55.2%	+ 59.8	+ 2.6%	+ 20.4	+ 0.9%
Gunma	460.1	11.0%	473.2	11.3%	489.6	11.5%	505.0	11.9%	521.4	12.0%	+ 16.4	+ 3.3%	+ 31.7	+ 6.5%
Ibaraki	218.1	5.2%	230.1	5.5%	241.7	5.7%	251.3	5.9%	265.2	6.1%	+ 13.9	+ 5.5%	+ 23.5	+ 9.7%
Saitama	536.0	12.8%	566.4	13.5%	603.8	14.1%	625.1	14.7%	661.8	15.2%	+ 36.7	+ 5.9%	+ 57.9	+ 9.6%
Fukushima	40.1	1.0%	38.4	0.9%	35.3	0.8%	35.1	0.8%	35.6	0.8%	+ 0.5	+ 1.5%	+ 0.3	+ 1.0%
Tokyo	584.0	13.9%	554.4	13.2%	524.8	12.3%	504.3	11.8%	464.7	10.7%	- 39.6	- 7.9%	- 60.1	- 11.5%

● Number of SMEs

Number of SMEs	15/3		15/9		16/3		16/9		17/3		Change from 16/3	
	Number	Change from last term-end	Number	Change from last term-end	Number	Change from last term-end	Term-end balance	Change from last term-end	Term-end balance	Change from last term-end	Number	Change from last term-end
	27,894	+ 99	27,734	- 160	27,622	- 112	27,148	- 474	+ 26,920	- 228	- 702	- 2.5%

The number of SMEs includes that of sole proprietors.

Loans (Ashikaga)(2)

Breakdown by Borrower Type (Yen and foreign currency-denominated)

(Bn)

	15/3		15/9		16/3		16/9		17/3		Change from 16/3		Change from 16/3	
	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	change ratio	Term-end balance	change ratio
Loans	4,189.4	100.0%	4,204.5	100.0%	4,274.4	100.0%	4,260.6	100.0%	4,348.4	100.0%	+ 87.7	+ 2.1%	+ 74.0	+ 1.7%
Individual loans	1,673.7	40.0%	1,730.3	41.2%	1,785.0	41.8%	1,833.0	43.0%	1,885.4	43.0%	+ 52.4	+ 2.9%	+ 100.4	+ 5.6%
Corporate loans	1,983.1	47.3%	1,979.8	47.1%	1,970.1	46.1%	1,959.9	46.0%	1,972.9	46.0%	+ 13.0	+ 0.7%	+ 2.8	+ 0.1%
Major companies	497.0	11.9%	479.8	11.4%	444.4	10.4%	432.7	10.2%	425.6	10.2%	- 7.0	- 1.6%	- 18.7	- 4.2%
Medium sized companies	123.1	2.9%	108.7	2.6%	104.7	2.4%	104.3	2.5%	107.8	2.5%	+ 3.4	+ 3.3%	+ 3.1	+ 3.0%
Small and medium sized companies	1,362.9	32.5%	1,391.1	33.1%	1,420.9	33.2%	1,422.8	33.4%	1,439.3	33.4%	+ 16.5	+ 1.2%	+ 18.4	+ 1.3%
Financial Institution	12.4	0.3%	14.4	0.3%	14.4	0.3%	16.5	0.4%	15.3	0.4%	- 1.1	- 7.1%	+ 0.9	+ 6.4%
Public sector	519.9	12.4%	479.8	11.4%	504.8	11.8%	451.1	10.6%	474.6	10.6%	+ 23.4	+ 5.2%	- 30.1	- 6.0%

Individual Loans (Yen-denominated)

(Bn)

	15/3		15/9		16/3		16/9		17/3		Change from 16/9		Change from 16/3	
	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	change ratio	Term-end balance	change ratio
Individual loans (Total)	1,673.7	100.0%	1,730.3	100.0%	1,785.0	100.0%	1,833.0	100.0%	1,885.4	100.0%	+ 52.4	+ 2.9%	+ 100.4	+ 5.6%
Housing-related loans	1,546.9	92.4%	1,597.9	92.4%	1,647.5	92.3%	1,690.6	92.2%	1,737.6	92.2%	+ 46.9	+ 2.8%	+ 90.1	+ 5.5%
Consumer loans	38.9	2.3%	42.9	2.5%	46.9	2.6%	51.5	2.8%	56.3	2.8%	+ 4.7	+ 9.3%	+ 9.3	+ 19.9%
Loans to small businesses	87.9	5.3%	89.4	5.2%	90.6	5.1%	90.8	5.0%	91.5	5.0%	+ 0.6	+ 0.7%	+ 0.9	+ 1.0%

Corporate Loans (Breakdown by Geographic Area) (Yen and foreign currency-denominated)

(Bn)

	15/3		15/9		16/3		16/9		17/3		Change from 16/9		Change from 16/3	
	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	change ratio	Term-end balance	change ratio
Loans	1,983.1	100.0%	1,979.8	100.0%	1,970.1	100.0%	1,959.9	100.0%	1,972.9	100.0%	+ 13.0	+ 0.7%	+ 2.8	+ 0.1%
Tochigi and its adjoining areas	1,446.9	73.0%	1,466.2	74.1%	1,477.3	75.0%	1,480.4	75.5%	1,527.0	75.5%	+ 46.5	+ 3.1%	+ 49.6	+ 3.4%
Tochigi	772.1	38.9%	772.7	39.0%	763.6	38.8%	749.2	38.2%	765.1	38.2%	+ 15.8	+ 2.1%	+ 1.4	+ 0.2%
Gunma	245.1	12.4%	246.1	12.4%	250.1	12.7%	254.5	13.0%	257.5	13.0%	+ 2.9	+ 1.2%	+ 7.3	+ 2.9%
Ibaraki	101.5	5.1%	107.6	5.4%	111.2	5.6%	114.3	5.8%	120.8	5.8%	+ 6.4	+ 5.7%	+ 9.5	+ 8.6%
Saitama	296.6	15.0%	309.9	15.7%	325.2	16.5%	335.2	17.1%	355.6	17.1%	+ 20.3	+ 6.1%	+ 30.3	+ 9.3%
Fukushima	31.4	1.6%	29.7	1.5%	27.0	1.4%	27.1	1.4%	28.0	1.4%	+ 0.8	+ 3.3%	+ 0.9	+ 3.6%
Tokyo	536.2	27.0%	513.6	25.9%	492.7	25.0%	479.4	24.5%	445.7	24.5%	- 33.7	- 7.0%	- 47.0	- 9.6%

Deposits (Joyo)

● Deposits

(JPY Bn)

	15/3		15/9		16/3		16/9		17/3		Change from 16/9		Change from 16/3	
	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	change ratio	Term-end balance	change ratio
Deposits (Total)	7,728.7	100.0%	7,783.6	100.0%	8,103.3	100.0%	7,973.1	100.0%	8,240.3	100.0%	+ 267.2	+ 3.4%	+ 137.0	+ 1.7%
Yen deposits	7,673.1	99.3%	7,695.6	98.9%	7,991.9	98.6%	7,820.5	98.0%	8,099.6	98.3%	+ 279.1	+ 3.6%	+ 107.7	+ 1.3%
Foreign deposits	54.6	0.7%	58.2	0.7%	78.5	1.0%	119.1	1.4%	131.2	1.6%	+ 12.1	+ 10.2%	+ 52.7	+ 67.1%
JOM deposits	0.9	0.0%	29.7	0.4%	32.8	0.4%	33.4	0.4%	9.5	0.1%	- 23.9	- 71.6%	- 23.3	- 71.0%
NCDs		15.9		99.2		39.5		114.1		56.2		-57.9		16.7

● Yen-denominated Deposits by Customer Type

(JPY Bn)

	15/3		15/9		16/3		16/9		17/3		Change from 16/9		Change from 16/3	
	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	change ratio	Term-end balance	change ratio
Yen deposits	7,673.1	100.0%	7,695.6	100.0%	7,991.9	100.0%	7,820.5	100.0%	8,099.6	100.0%	+ 279.1	+ 3.6%	+ 107.7	+ 1.3%
Individual	5,757.2	75.0%	5,812.0	75.5%	5,867.5	73.4%	5,914.4	75.6%	6,026.4	74.4%	+ 112.0	+ 1.9%	+ 158.9	+ 2.7%
Corporate	1,525.0	19.9%	1,510.1	19.6%	1,666.1	20.8%	1,586.8	20.2%	1,662.0	20.5%	+ 75.2	+ 4.7%	- 4.1	- 0.2%
Public sector	390.8	5.1%	373.4	4.9%	458.1	5.7%	319.2	4.0%	411.1	5.1%	+ 91.9	+ 28.8%	- 47.0	- 10.3%

● Individual Deposits by Liquidity Type

(JPY Bn)

	15/3		15/9		16/3		16/9		17/3		Change from 16/9		Change from 16/3	
	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	change ratio	Term-end balance	change ratio
Individual	5,757.2	100.0%	5,812.0	100.0%	5,867.5	100.0%	5,914.4	100.0%	6,026.4	100.0%	+ 112.0	+ 1.9%	+ 158.9	+ 2.7%
Current	3,468.9	60.3%	3,522.4	60.6%	3,610.8	61.5%	3,686.0	62.3%	3,825.3	63.5%	+ 139.3	+ 3.8%	+ 214.5	+ 5.9%
Time deposits	2,288.3	39.7%	2,289.6	39.4%	2,256.7	38.5%	2,228.4	37.7%	2,201.0	36.5%	- 27.4	- 1.2%	- 55.7	- 2.5%

Deposits (Ashikaga)

● Deposits

(JPY Bn)

	15/3		15/9		16/3		16/9		17/3		Change from 16/9		Change from 16/3	
	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	change ratio	Term-end balance	change ratio
Deposits (Total)	5,085.3	100.0%	5,058.1	100.0%	5,224.5	100.0%	5,170.6	100.0%	5,332.5	100.0%	+ 161.9	+ 3.1%	+ 108.0	+ 2.1%
Yen deposits	5,068.8	99.7%	5,043.4	99.7%	5,208.1	99.7%	5,149.1	99.6%	5,307.6	99.5%	+ 158.5	+ 3.1%	+ 99.4	+ 1.9%
Foreign deposits	16.5	0.3%	14.7	0.3%	16.3	0.3%	21.5	0.4%	24.9	0.5%	+ 3.3	+ 15.7%	+ 8.5	+ 52.1%
NCDs		252.3		275.7		224.8		284.7		289.3	+ 4.5	+ 1.6%	+ 64.4	+ 28.6%

● Yen-denominated Deposits by Customer Type

(JPY Bn)

	15/3		15/9		16/3		16/9		17/3		Change from 16/9		Change from 16/3	
	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	change ratio	Term-end balance	change ratio
Yen deposits	5,068.8	100.0%	5,043.4	100.0%	5,208.1	100.0%	5,149.1	100.0%	5,307.6	100.0%	+ 158.5	+ 3.1%	+ 99.4	+ 1.9%
Individual	3,538.1	69.8%	3,545.9	70.3%	3,584.8	68.8%	3,600.4	69.9%	3,675.4	69.2%	+ 75.0	+ 2.1%	+ 90.6	+ 2.5%
Corporate	1,193.6	23.5%	1,258.1	24.9%	1,277.0	24.5%	1,322.2	25.7%	1,308.2	24.6%	- 14.0	-1.1%	+ 31.1	+ 2.4%
Public sector	337.0	6.6%	239.2	4.7%	346.2	6.6%	226.4	4.4%	323.9	6.1%	+ 97.5	+ 43.1%	- 22.2	-6.4%

● Individual Deposits by Liquidity Type

(JPY Bn)

	15/3		15/9		16/3		16/9		17/3		Change from 16/9		Change from 16/3	
	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	%	Term-end balance	change ratio	Term-end balance	change ratio
Individual	3,538.1	100.0%	3,545.9	100.0%	3,584.8	100.0%	3,600.4	100.0%	3,675.4	100.0%	+ 75.0	+ 2.1%	+ 90.6	+ 2.5%
Current	2,116.4	59.8%	2,129.0	60.0%	2,188.1	61.0%	2,219.3	61.6%	2,316.1	63.0%	+ 96.8	+ 4.4%	+ 128.0	+ 5.9%
Time deposits	1,421.4	40.2%	1,416.7	40.0%	1,396.3	39.0%	1,380.8	38.4%	1,358.9	37.0%	- 21.8	-1.6%	- 37.4	-2.7%

Accumulation Service (Joyo)

● Number of Contracts (by service)

(Number)

	14/3	14/9	15/3	15/9	16/3	16/9	17/3	Change from 16/3	change ratio
Investment Trusts	41,016	53,016	62,944	77,640	85,210	93,721	101,415	+16,205	+19.0%
Annuities Insurance	9,110	12,202	16,776	22,145	27,902	32,059	37,329	+9,427	+33.8%
Foreign Currency Deposits	12,914	12,007	10,730	10,339	10,152	11,893	12,271	+2,119	+20.9%

● Number of Customers (by service)

(Number)

	14/3	14/9	15/3	15/9	16/3	16/9	17/3	Change from 16/3	change ratio
Investment Trusts	22,386	26,382	28,909	33,001	34,845	37,977	39,303	+4,458	+12.8%
Annuities Insurance	5,022	6,639	10,956	15,761	20,355	23,190	26,671	+6,316	+31.0%
Foreign Currency Deposits	11,868	10,892	9,631	6,145	8,995	10,435	10,687	+1,692	+18.8%

● Transaction amount (by service)

(Million of Yen)

	2H13	1H14	2H14	1H15	2H15	1H16	2H16	Change from 2H15	change ratio
Investment Trusts	3,938	4,536	4,747	5,863	6,198	6,625	7,180	+982	+15.8%
Annuities Insurance	1,142	1,111	2,081	2,038	3,089	2,999	3,674	+585	+18.9%
Foreign Currency Deposits	521	464	396	354	350	419	462	+112	+32.0%
Total	5,601	6,111	7,224	8,255	9,637	10,043	11,316	+1,679	+17.4%

Accumulation Service (Ashikaga)

● Number of Contracts (by service)

(Number)

	14/3	14/9	15/3	15/9	16/3	16/9	17/3	Change from 16/3	change ratio
Investment Trusts	23,670	26,008	26,631	28,846	31,006	32,286	33,072	+2,066	+6.7%
Annuities Insurance	23,420	25,501	28,019	30,221	32,716	35,640	38,623	+5,907	+18.1%
Foreign Currency Deposits	-	-	-	-	10	849	1,396	+1,386	+13,860.0%

● Number of Customers (by service)

(Number)

	14/3	14/9	15/3	15/9	16/3	16/9	17/3	Change from 16/3	change ratio
Investment Trusts	-	-	-	23,095	24,573	25,623	26,157	+1,584	+6.4%
Annuities Insurance	18,894	20,454	22,243	23,861	25,661	27,800	29,896	+4,235	+16.5%
Foreign Currency Deposits	-	-	-	-	9	834	1,377	+1,368	+15,200.0%

● Transaction amount (by service)

(Million)

	2H13	1H14	2H14	1H15	2H15	1H16	2H16	Change from 2H15	change ratio
Investment Trusts	1,632	1,671	1,763	1,849	1,912	1,913	1,867	-45	-2.4%
Annuities Insurance	-	-	-	-	-	-	-	-	-
Foreign Currency Deposits	-	-	-	-	-	24	55	-	-
Total	1,632	1,671	1,763	1,849	1,912	1,938	1,923	+11	+0.6%

Securities Term-end Balance/ Unrealized Gain(Losses)

● Joyo

(JPY Bn)

	Term-end Balances					Unrealized Valuation Gains (Losses)				Gain/Losses (realized)
	15/3	16/3	17/3	Change		15/3	16/3	17/3	Change	
	①	②	②-①	Change ratio	③	④	④-③			
Domestic bonds	1,821.2	1,747.1	1,731.1	- 16.0	- 0.9%	36.6	44.3	26	- 18.2	+ 6.1
JGB's	1,180.5	1,044.9	869.8	- 175.1	- 16.7%	24.1	28.4	14.5	- 13.8	
Local government bond	205.2	215.7	397.9	+ 182.2	+ 84.4%	2.8	3.3	2.4	- 0.8	
Foreign bonds	382.7	441.7	456.5	+ 14.8	+ 3.3%	7.0	8.5	-1.8	- 10.3	- 0.3
Foreign government bond	162.2	191.2	159.2	- 31.9	- 16.7%	3.6	5.1	0.1	- 4.9	
Ginne Mae	71.7	34.4	28.6	- 5.8	- 16.8%	0.9	0.6	0	- 0.7	
Stocks	280.6	248.9	266.7	+ 17.8	+ 7.1%	144.7	114.4	138.8	+ 24.3	+ 3.0
Investment trusts & Others	250.7	301.5	339.0	+ 37.4	+ 12.4%	44.2	25.1	22.9	- 2.2	+ 6.2
ETF	140.6	174.5	169.3	- 5.2	- 3.0%	26.8	13.0	13.5	+ 0.5	
REIT	42.9	44.6	51.8	+ 7.1	+ 15.9%	11.3	11.9	9.5	- 2.3	
Total	2,735.4	2,739.5	2,793.5	+ 54.0	+ 1.9%	232.6	192.5	186	- 6.5	+ 15.1

● Ashikaga

(JPY Bn)

	Term-end Balances					Unrealized Valuation Gains (Losses)				Gain/Losses (realized)
	15/3	16/3	17/3	Change		15/3	16/3	17/3	Change	
	①	②	②-①	Change ratio	③	④	④-③			
Domestic bonds	832.5	809.3	699.5	- 109.8	- 13.5%	15.1	30.9	19.5	- 11.4	+5
JGB's	351.9	351.5	260.3	- 91.1	- 25.9%	7.5	18.3	9.3	- 8.9	-
Local government bond	241.9	251.9	229.7	- 22.1	- 8.8%	5.3	8.3	6.8	- 1.4	-
Foreign bonds	168.7	173.0	223.0	+ 49.9	+ 28.8%	2.1	2.4	-0.7	- 3.2	-
Foreign government bond	23.6	22.5	32.3	+ 9.8	+ 43.7%	1.4	1.5	0.6	- 0.9	-
Ginne Mae	-	-	-	-	-	-	-	-	-	-
Stocks	85.0	77.6	79.7	+ 2.0	+ 2.6%	36.2	29.4	31.9	+ 2.5	+31
Investment trusts & Others	150.5	265.6	414.8	+ 149.2	+ 56.1%	13.9	8.7	0.5	- 8.2	+19
ETF	-	-	-	-	-	-	-	-	-	-
REIT	13.1	13.8	17.3	+ 3.4	+ 25.1%	1.4	1.4	1.5	+ 0.1	-
Total	1,236.8	1,325.7	1,417.1	+ 91.4	+ 6.8%	67.5	71.6	51.2	- 20.3	+55

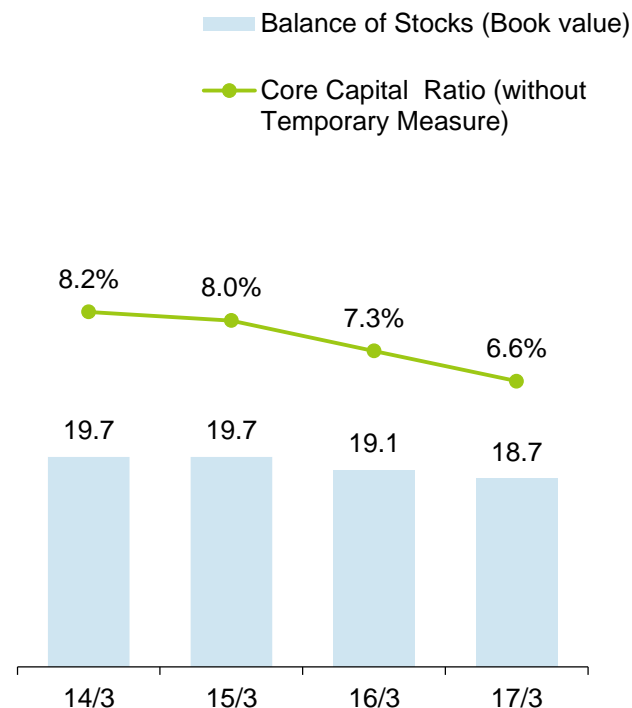
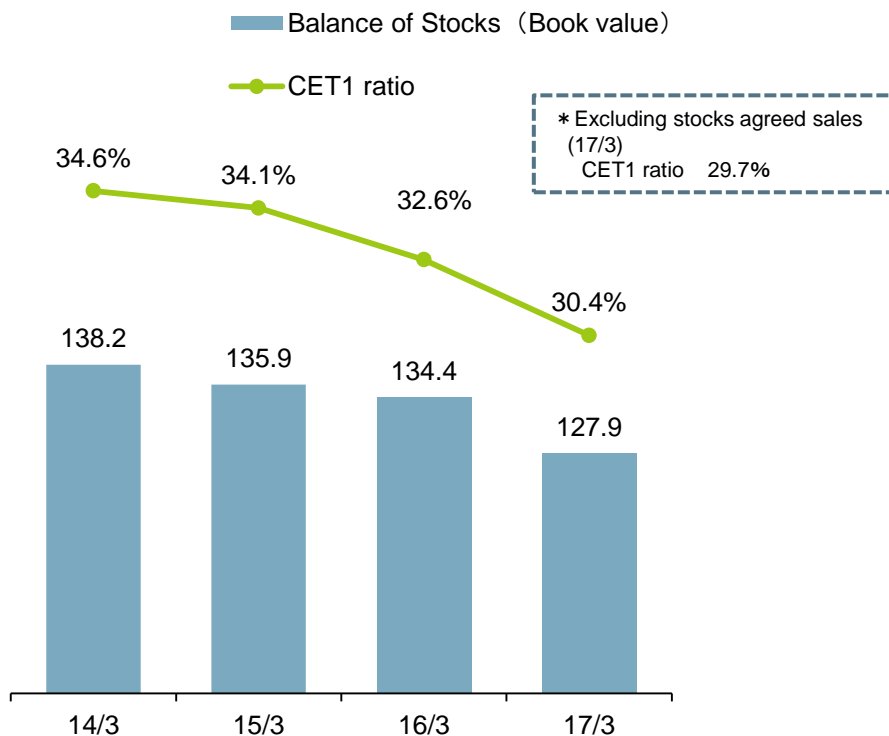
Strategic Shareholdings

● Joyo

(JPY Bn)

● Ashikaga

(JPY Bn)



<Reexamining Strategic Shareholdings Policy>

- Decide our policy based on quantitative (profitability, dividends) and qualitative (relationship, alliances) aspects.
- RORA is important in quantitative view.

Securities Portfolio (Joyo)

	14/3		14/9		15/3		15/9		16/3		16/9		17/3		Change from 16/9		Change from 16/3	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	2,077.7	79.0%	1,974.5	75.7%	1,795.4	71.6%	1,796.5	70.5%	1,750.7	68.6%	1,611.9	67.9%	1,705.0	65.3%	93.1	+ 5.8%	- 45.7	- 2.6%
Duration [years]	3.8	—	3.5	—	3.5	—	3.3	—	3.4	—	3.3	—	3.8	—	0.5	-	0.4	-
Fixed rate notes	1,883.1	71.6%	1,781.1	68.3%	1,652.4	65.9%	1,675.1	65.7%	1,644.5	64.4%	1,539.3	64.9%	1,640.6	62.8%	101.3	+ 6.6%	- 3.9	- 0.2%
[Average yield]	(0.71%)	—	(0.68%)	—	(0.72%)	—	(0.68%)	—	(0.68%)	—	(0.61%)	—	(0.56%)	—	(- 0.05%)	-	(- 0.12%)	-
Floating rate notes	194.5	7.4%	193.4	7.4%	143.0	5.7%	121.4	4.8%	106.2	4.2%	72.6	3.1%	64.4	2.5%	- 8.2	- 11.3%	- 41.8	- 39.4%
[Average yield]	(0.05%)	—	(0.06%)	—	(0.09%)	—	(0.24%)	—	(0.33%)	—	(0.08%)	—	(0.04%)	—	(- 0.05%)	-	(- 0.29%)	-
Foreign-denominated bonds	284.8	10.8%	334.6	12.8%	365.0	14.5%	378.1	14.8%	385.3	15.1%	379.1	16.0%	458.4	17.6%	79.3	+ 20.9%	73.1	+ 19.0%
Duration [years]	3.8	—	3.7	—	3.4	—	3.5	—	3.5	—	3.5	—	4.2	—	0.7	-	0.7	-
[Average yield spread]	(1.69%)	—	(1.66%)	—	(1.50%)	—	(1.40%)	—	(1.23%)	—	(1.06%)	—	(0.90%)	—	(- 0.16%)	-	(- 0.33%)	-
Fixed rate notes	274.3	10.4%	318.7	12.2%	346.1	13.8%	340.8	13.4%	357.8	14.0%	349.4	14.7%	401.0	15.4%	51.6	+ 14.8%	43.2	+ 12.1%
[Average yield]	(2.01%)	—	(1.95%)	—	(1.87%)	—	(1.77%)	—	(1.89%)	—	(1.88%)	—	(2.06%)	—	(0.18%)	-	(0.17%)	-
[Average yield spread]	(1.73%)	—	(1.70%)	—	(1.57%)	—	(1.47%)	—	(1.26%)	—	(1.08%)	—	(0.91%)	—	(- 0.17%)	-	(- 0.35%)	-
Floating rate notes	10.5	0.4%	15.9	0.6%	18.9	0.8%	37.3	1.5%	27.6	1.1%	29.7	1.3%	57.4	2.2%	27.7	+ 93.3%	29.8	+ 108.0%
[Average yield]	(0.72%)	—	(0.75%)	—	(0.97%)	—	(1.13%)	—	(1.52%)	—	(1.77%)	—	(2.14%)	—	(0.37%)	-	(0.62%)	-
[Average yield spread]	(0.47%)	—	(0.53%)	—	(0.67%)	—	(0.84%)	—	(0.82%)	—	(0.86%)	—	(0.83%)	—	(- 0.04%)	-	(0.00%)	-
Stock	138.1	5.3%	138.6	5.3%	135.9	5.4%	134.2	5.3%	134.4	5.3%	131.4	5.5%	127.9	4.9%	- 3.5	- 2.7%	- 6.5	- 4.8%
CET 1 ratio	-	34.6%	-	34.6%	-	34.1%	-	32.7%	-	32.6%	-	31.1%	-	30.4%	-	-	-	-
Investment trusts and others *	128.5	4.9%	160.6	6.2%	212.6	8.5%	239.8	9.4%	281.5	11.0%	250.9	10.6%	319.5	12.2%	68.6	+ 27.3%	38.0	+ 13.5%
Total	2,629.3	100.0%	2,608.3	100.0%	2,508.9	100.0%	2,548.5	100.0%	2,552.0	100.0%	2,373.4	100.0%	2,611.0	100.0%	237.6	+ 10.0%	59.0	+ 2.3%
[Average yield]	(0.96%)	—	(1.07%)	—	(1.05%)	—	(1.19%)	—	(1.13%)	—	(1.10%)	—	(1.16%)	—	(0.06%)	-	(0.03%)	-
Unrealized gains/(losses)	131.3	—	165.3	—	232.6	—	195.5	—	192.5	—	159.5	—	186.0	—	26.5	+ 16.6%	- 6.5	- 3.4%

Securities Portfolio (Ashikaga)

(JPY Bn)

	14/3		14/9		15/3		15/9		16/3		16/9		17/3		Change from 16/9		Change from 16/3	
	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%	Balance	%
Yen-denominated bonds	1,042.6	88.9%	982.9	82.8%	901.5	77.1%	843.6	74.6%	837.4	66.8%	769.6	60.4%	722.0	52.9%	- 47.6	- 6.2%	- 115.4	- 13.8%
Duration [years]	4.5	-	4.7	-	4.8	-	4.8	-	5.0	-	5.1	-	5.2	-	0.1	-	0.2	-
Available-for-sale	944.9	80.6%	885.2	74.6%	805.8	68.9%	747.9	66.1%	748.6	59.7%	679.8	53.4%	646.1	47.3%	- 33.7	- 5.0%	- 102.5	- 13.7%
Held-to-maturity	97.7	8.3%	97.7	8.2%	95.7	8.2%	95.8	8.5%	88.8	7.1%	89.8	7.1%	75.8	5.6%	- 14.0	- 15.6%	- 13.0	- 14.6%
Foreign-denominated bonds	30.5	2.6%	64.1	5.4%	82.4	7.0%	95.7	8.5%	111.6	8.9%	130.1	10.2%	181.8	13.3%	+ 51.7	+ 39.7%	+ 70.2	+ 62.9%
Duration [years]	3.5	-	4.5	-	4.1	-	4.2	-	4.7	-	5.2	-	5.7	-	0.5	-	1.0	-
Available-for-sale	30.5	2.6%	64.1	5.4%	82.4	7.0%	95.7	8.5%	111.6	8.9%	130.1	10.2%	181.8	13.3%	+ 51.7	+ 39.7%	+ 70.2	+ 62.9%
Held-to-maturity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Stock	48.7	4.2%	48.7	4.1%	48.8	4.2%	48.2	4.3%	48.2	3.8%	47.8	3.8%	47.7	3.5%	- 0.0	- 0.1%	- 0.4	- 0.9%
Core capital ratio	20.1%	-	19.0%	-	19.4%	-	18.2%	-	18.1%	-	17.1%	-	16.7%	-	(- 0.4%)	-	(- 1.4%)	-
Investment trusts and others	51.1	4.4%	91.1	7.7%	136.6	11.7%	143.9	12.7%	256.9	20.5%	326.3	25.6%	414.3	30.3%	+ 88.0	+ 27.0%	+ 157.4	+ 61.3%
Total	1,173.0	100.0%	1,186.8	100.0%	1,169.4	100.0%	1,131.4	100.0%	1,254.1	100.0%	1,273.8	100.0%	1,365.8	100.0%	+ 92.0	+ 7.2%	+ 111.7	+ 8.9%
[Average yield]	(0.85%)	-	(1.07%)	-	(1.02%)	-	(1.91%)	-	(1.47%)	-	(1.62%)	-	(1.52%)	-	(- 0.10%)	-	(0.05%)	-
Unrealized gains/(losses)	40.4	-	53.9	-	77.6	-	62.4	-	85.5	-	70.7	-	63.4	-	- 7.3	-	- 22.1	-

Comparison between Self-assessment, Disclosed Claims and Write-offs/ Reserves (Joyo)

(JPY Bn)

Classification of borrowers		Classification of borrowers (Self-Assessment)			
		claim classification			
		No-classification	II	III	IV
Legally Bankrupt 1.3 (0.0)		2.5	4.5	—	—
Substantially Bankrupt 5.7 (0.0)		Protected by allowance, corateral, guarantee		Booking allowance on no-classification	Write-off
Potentially Bankrupt 69.7 (- 1.5)		47.0	14.9	7.7	
		Protected by allowance, corateral, guarantee		Booking allowance on no-classification	
Borrowers Requiring Caution	Borrowers Requiring Monitoring 28.7 (- 6.2)	2.2	26.5		
	Borrowers Requiring Caution 347.2 (17.9)	108.8	238.4	Balance × allowance ratio	
	Normal Borrowers 5,565.6 (62.6)	5,565.6		Balance × allowance ratio	

Allowance	Allowance Ratio
0.4 (0.0)	100% 《100%》
20.3 (- 0.3)	72.34% 《73.09%》
3.8 (- 0.6)	12.47% 《13.13%》
7.6 (1.0)	2.22% 《2.00%》
2.0 (0.1)	0.04% 《0.04%》

Financial Revitalization Law	
Disclosed Claims	Coverage Ratio
Bankrupt and substantially bankrupt claims 7.1 (0.0)	100.00% 《100.00%》
Doubtful claims 69.8 (- 1.6)	88.85% 《89.34%》
Claims requiring supervision 21.3 (- 4.7)	42.34% 《40.24%》
Normal Claims 5,964.0 (89.0)	

Total	No-classification	II	III	IV
6,018.5	5,726.2	284.4	7.7	0.0

Total Allowance
34.3 (0.3)

Total	Coverage Ratio (Total)
6,062.2	79.55% 《77.81%》

() Change from 16/9 , 《》 Coverage Ratio of 16/9
 Amount of Write-off 12.3 bn Change from 16/3 **- 1.6 bn**
 Classification of borrowers (Self-Assessment) include no private bond guaranteed and underwrote by Joyo.

Comparison between Self-assessment, Disclosed Claims and Write-offs/ Reserves (Ashikaga)

(JPY Bn)

Classification of borrowers (Self-Assessment)				
Classification of borrowers	claim classification			
	No-classification	II	III	IV
Legally Bankrupt 1.3 (-0.3)	4.6 Protected by allowance, corateral, guarantee	2.9	-	-
Substantially Bankrupt 6.1 (2.8)				
Potentially Bankrupt 69.1 (3.1)	32.4 Protected by allowance, corateral, guarantee	21.8	14.8	-
Borrowers Requiring Monitoring 30.7 (-1.8)				
Borrowers Requiring Caution 343.7 (-31.8)	94.6	249.1	-	-
Normal Borrowers 3,911.9 (100.8)				

Allowance	Allowance Ratio
3.5 (2.1)	100.00% 《100.00%》
12.9 (-1.0)	46.69% 《51.51%》
7.4 (1.8)	24.31% 《17.48%》
8.2 (-1.2)	2.40% 《2.52%》
2.3 (-0.4)	0.06% 《0.08%》

Financial Revitalization Law	
Disclosed Claims	Coverage Ratio
Bankrupt and substantially bankrupt claims 7.5 (2.9)	100.00% 《100.00%》
Doubtful claims 69.1 (3.0)	78.59% 《80.13%》
Claims requiring supervision 15.7 (-4.6)	51.14% 《55.30%》
Normal Claims 4,343.3 (81.2)	

Total	No-classification	II	III	IV
4,363.2	4,049.8	298.4	14.8	-

Total Allowance
34.6 (15.8)

Total	Coverage Ratio (Total)
4,435.8	75.66% 《75.69%》

()Change from 16/3 , 《》Coverage Ratio of 16/3

Amount of Write-off 12.3 bn Change from 16/3 +2.8 bn

Classification of borrowers (Self-Assessment) include no private bond guaranteed and underwrote by Ashikaga.

Changes in Borrower Classification (Joyo)

● Based on Number of Borrowers for Business

(Number)

		16/9						
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total
1 7 / 3	Normal borrowers	9,517	420	7	0	0	0	9,944
	Borrowers requiring caution	443	3,854	50	75	1	0	4,423
	Borrower requiring monitoring	25	45	150	12	0	0	232
	Potentially bankrupt	11	160	40	1,261	0	0	1,472
	Substantially bankrupt	4	51	9	132	159	0	355
	Legally bankrupt	2	8	5	24	13	23	75
	Others	857	406	16	71	0	0	1,350
	Total	10,859	4,944	277	1,575	173	23	17,851

(Number)

	16/3→16/9	16/9→17/3
Upgraded	291	565
Unchanged	16,277	14,964
Downgraded	555	972
Others	1,028	1,350
Total	18,151	17,851

● Based on Borrowed Amount for Business

(JPY Bn)

		16/9						
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total
1 7 / 3	Normal borrowers	2,802.6	40.9	0.7	0.0	0.0	0.0	2,844.3
	Borrowers requiring caution	68.2	246.8	9.6	4.2	0.0	0.0	328.9
	Borrower requiring monitoring	5.1	5.7	17.9	0.5	0.0	0.0	29.4
	Potentially bankrupt	1.6	7.7	5.6	53.0	0.0	0.0	68.1
	Substantially bankrupt	0.4	1.5	0.8	6.8	2.1	0.0	11.8
	Legally bankrupt	0.3	0.4	0.3	2.0	0.3	0.8	4.2
	Others	26.5	4.9	0.2	0.4	0.0	0.0	32.2
	Total	2,905.0	308.3	35.4	67.1	2.4	0.8	3,319.1

(JPY Bn)

	16/3→16/9	16/9→17/3
Upgraded	28.9	56.1
Unchanged	3,225.5	3,123.4
Downgraded	53.0	107.3
Others	25.6	32.2
Total	3,333.1	3,319.1

Changes in Borrower Classification (Ashikaga)

● Based on Number of Borrowers for All

		(Number)						
		16/9						
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total
1 7 / 3	Normal borrowers	193,858	1,041	1	3	1	0	194,904
	Borrowers requiring caution	1,152	7,513	38	55	4	1	8,763
	Borrower requiring monitoring	2	28	331	5	0	0	366
	Potentially bankrupt	158	135	47	1,671	12	24	2,047
	Substantially bankrupt	171	52	2	27	122	0	374
	Legally bankrupt	1	3	1	8	15	27	55
	Total	195,342	8,772	420	1,769	154	52	206,509

	(Number)	
	16/3→16/9	16/9→17/3
Upgraded	1,055	1,185
Unchanged	198,469	203,522
Downgraded	1,675	1,802
Total	201,199	206,509

● Based on Borrowed Amount for All

		(JPY Bn)						
		16/9						
		Normal borrowers	Borrowers requiring caution	Borrowers requiring monitoring	Potentially bankrupt	Substantially bankrupt	Legally bankrupt	Total
1 7 / 3	Normal borrowers	3,736.0	37.3	0.0	0.0	0.0	0.0	3,773.4
	Borrowers requiring caution	38.5	296.2	2.9	1.2	0.1	0.0	339.0
	Borrower requiring monitoring	0.5	7.3	22.5	0.3	0.0	0.0	30.7
	Potentially bankrupt	2.3	4.7	3.3	58.1	0.1	0.4	69.1
	Substantially bankrupt	0.7	1.4	0.1	2.4	1.4	0.0	6.1
	Legally bankrupt	0.0	0.0	0.0	0.2	0.2	0.8	1.3
	Total	3,778.2	347.1	28.9	62.4	1.9	1.2	4,219.9

	(JPY Bn)	
	16/3→16/9	16/9→17/3
Upgraded	55.1	42.5
Unchanged	4,039.5	4,115.2
Downgraded	49.9	62.1
Total	4,144.6	4,219.9

Balance of Loans/ Risk-Monitored Loans by Industry (Joyo)

● Balance of Loans by Industry (non-consolidated basis)

● Risk-Monitored Loans by Industry (non-consolidated basis)

	16/3		17/3		Change from 16/3		
	Balance		Balance		Balance		
	Millions of yen	(%)	Millions of yen	(%)	Millions of yen	(%)	
Corporate loans	Manufacturing	726,400	12.2%	704,131	11.8%	-22,268	-0.5%
	Agriculture / Forestry	16,112	0.2%	17,617	0.2%	1,505	0.0%
	Fishery	3,842	0.0%	3,781	0.0%	-61	-0.0%
	Mining / Quarrying of stones / Gravel	9,939	0.1%	10,222	0.1%	282	0.0%
	Construction	172,294	2.9%	177,306	2.9%	5,012	0.0%
	Electric, gas and water	60,491	1.0%	66,018	1.1%	5,526	0.0%
	Telecommunication	36,915	0.6%	33,894	0.5%	-3,020	-0.1%
	Transport / Postal activities	146,381	2.4%	149,991	2.5%	3,609	0.0%
	Wholesale / Retailing services	597,940	10.1%	606,693	10.1%	8,753	0.1%
	Financial & Insurance services	262,309	4.4%	225,150	3.7%	-37,159	-0.7%
	Real estate / Goods rental & leasing	1,083,575	18.3%	1,166,465	19.5%	82,890	1.2%
	Medical, welfare and other services	389,994	6.5%	385,698	6.4%	-4,296	-0.1%
Public sector	834,782	14.1%	751,335	12.5%	-83,446	-1.5%	
Others (including individual loans)	1,571,726	26.5%	1,668,721	27.9%	96,994	1.4%	
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	5,912,707	100.0%	5,967,030	100.0%	54,322	-	

	16/3		17/3		Change from 16/3		
	Balance		Balance		Balance		
	Millions of yen	(%)	Millions of yen	(%)	Millions of yen	(%)	
Corporate loans	Manufacturing	25,494	23.9%	21,327	21.8%	-4,166	-2.0%
	Agriculture / Forestry	429	0.4%	226	0.2%	-203	-0.1%
	Fishery	6	0.0%	4	0.0%	-2	0.0%
	Mining / Quarrying of stones / Gravel	0	0.0%	0	0.0%	0	0.0%
	Construction	8,935	8.3%	7,886	8.0%	-1,048	-0.3%
	Electric, gas and water	1	0.0%	0	0.0%	-1	0.0%
	Telecommunication	853	0.8%	1,310	1.3%	457	0.5%
	Transport / Postal activities	2,631	2.4%	2,317	2.3%	-313	0.0%
	Wholesale / Retailing services	26,682	25.0%	28,036	28.7%	1,353	3.6%
	Financial & Insurance services	363	0.3%	306	0.3%	-57	0.0%
	Real estate / Goods rental & leasing	14,111	13.2%	13,906	14.2%	-205	0.9%
	Medical, welfare and other services(*)	18,720	17.5%	14,273	14.6%	-4,446	-2.9%
Public sector	-	-	-	-	-	-	
Others (including individual loans)	8,195	7.7%	7,950	8.1%	-244	0.4%	
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)	106,426	100.0%	97,547	100.0%	-8,879	-	

Balance of Loans/ Risk-Monitored Loans by Industry (Ashikaga)

● Balance of Loans by Industry (non-consolidated basis)

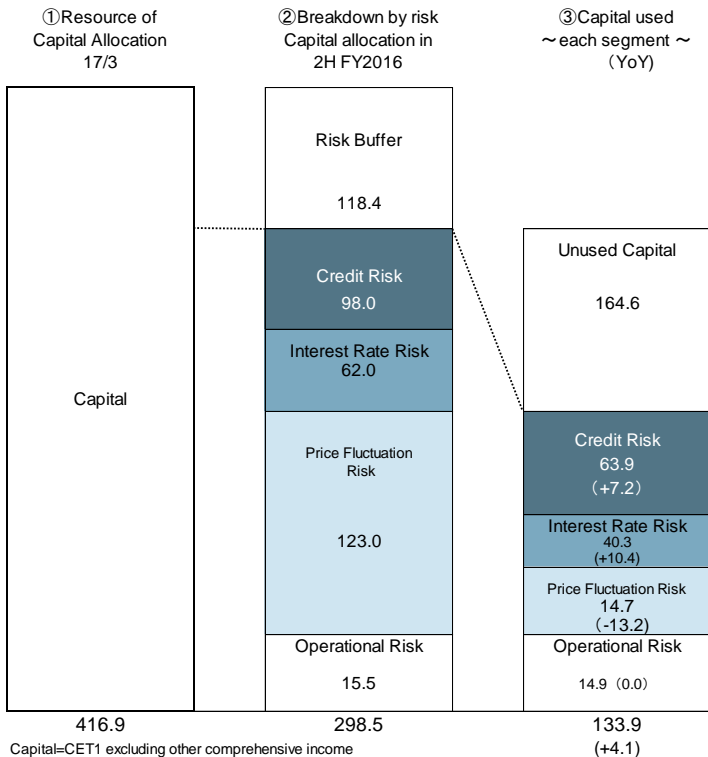
● Risk-Monitored Loans by Industry (non-consolidated basis)

		16/3		17/3		Change from 16/3	
		Balance		Balance		Balance	
		Millions of yen	(%)	Millions of yen	(%)	Millions of yen	(%)
Corporate loans	Manufactureing	500,153	11.7%	497,124	11.4%	-3,028	-0.3%
	Agriculture / Foretry	11,489	0.2%	11,613	0.2%	124	0.0%
	Fishery	514	0.0%	518	0.0%	3	0.0%
	Mining / Quarrying of stones / Gravel	5,474	0.1%	4,273	0.0%	-1,201	-0.1%
	Construction	149,759	3.5%	147,194	3.3%	-2,565	-0.2%
	Electric, gas and water	43,145	1.0%	46,649	1.0%	3,503	0.0%
	Telecommunication	20,287	0.4%	18,934	0.4%	-1,353	0.0%
	Transport / Postal activities	102,787	2.4%	109,324	2.5%	6,537	0.1%
	Wholesale / Retailing services	395,757	9.2%	399,266	9.1%	3,508	-0.1%
	Financial & Insurance services	184,346	4.3%	151,369	3.4%	-32,977	-0.9%
	Real estate / Goods rental & leasing	483,484	11.3%	520,561	11.9%	37,076	0.6%
	Medical, welfare and other services	307,272	7.1%	316,441	7.2%	9,166	0.1%
Public sector	504,821	11.8%	474,678	10.9%	-30,142	-0.9%	
Others (including individual loans)	1,565,139	36.6%	1,650,497	37.9%	85,358	1.3%	
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)		4,274,437	100.0%	4,348,447	100.0%	74,010	-

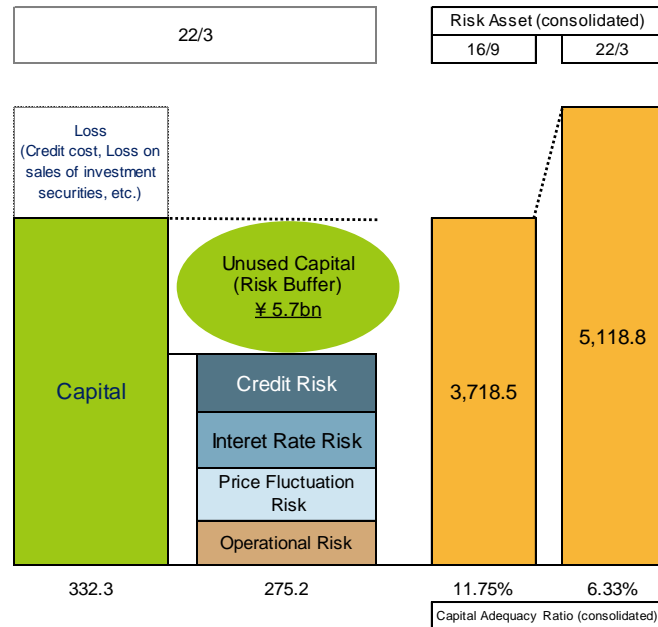
		16/3		17/3		Change from 16/3	
		Balance		Balance		Balance	
		Millions of yen	(%)	Millions of yen	(%)	Millions of yen	(%)
Corporate loans	Manufactureing	27,963	30.6%	27,521	29.8%	-441	-0.8%
	Agriculture / Foretry	331	0.3%	298	0.3%	-33	0.0%
	Fishery	-	-	-	-	-	-
	Mining / Quarrying of stones / Gravel	-	-	-	-	-	-
	Construction	5,774	6.3%	5,794	6.2%	19	-0.1%
	Electric, gas and water	-	-	2	0.0%	2	0.0%
	Telecommunication	481	0.5%	442	0.4%	-38	-0.1%
	Transport / Postal activities	2,981	3.2%	2,805	3.0%	-175	-0.2%
	Wholesale / Retailing services	17,465	19.1%	18,552	20.1%	1,086	1.0%
	Financial & Insurance services	92	0.1%	59	0.0%	-33	-0.1%
	Real estate / Goods rental & leasing	11,719	12.8%	10,686	11.6%	-1,032	-1.2%
	Medical, welfare and other services (*)	10,909	11.9%	11,421	12.3%	512	0.4%
Public sector	-	-	-	-	-	-	
Others (including individual loans)	13,448	14.7%	14,524	15.7%	1,075	1.0%	
Total (Transactions conducted by branches in Japan excluding government bond financial trading account)		91,168	100.0%	92,108	100.0%	940	-

Risk Management (Joyo)

Risk Capital allocation as of Mar 31, 2017 (JPY Bn)



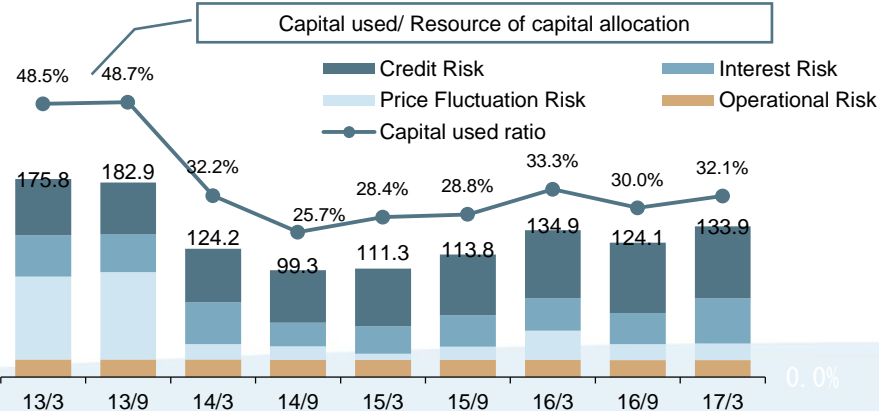
Stress Test (JPY Bn)



Assumption

- Reference date: Sep. 2016
- Risk scenario
 - Due to diminishing expectations for the structural reform and economic growth of Japan's economy and increasing concerns over economic downturn and sustainability of public finance, the yield on 10 year JGBs rose to 4.4% and the Nikkei Average declined to ¥8500. Yen depreciated to 130 yen against USD.
- Conclusion
 - The capital adequacy ratio declined to the lower part of 6% level. However, it remained above the 4% level required by Japanese standard.
 - ※secured ¥57.1bn in unused capital from the stand point of comprehensive risk management.

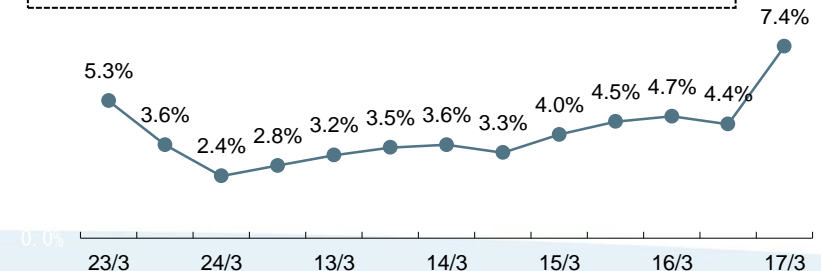
Capital Used (JPY Bn)



Interest rate risk (Outlier ratio)

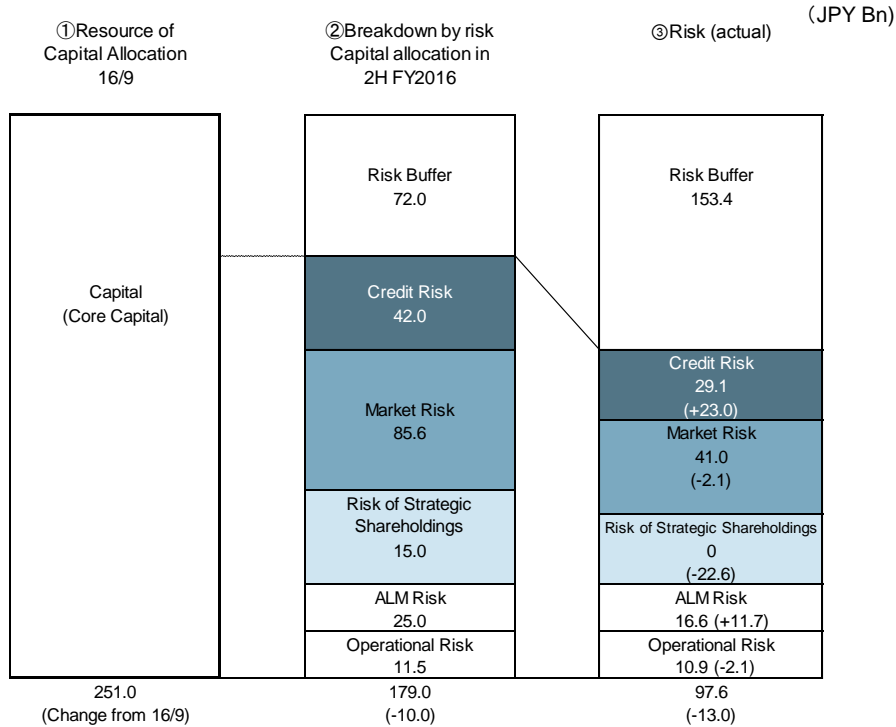
Interest rate risk is calculated according to Core Deposit Model.

➤ The ratio of 29/3 rose mainly due to increase in loan balance, lengthened duration, and increase in volatility.



Risk Management (Ashikaga)

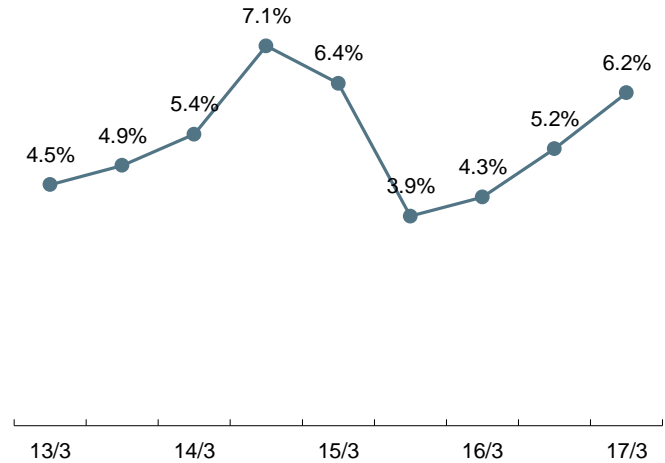
● Risk Capital allocation as of Sep 30, 2016



* Capital=Core Capital (fully responding to Basel III, excluding general allowance for loan losses)

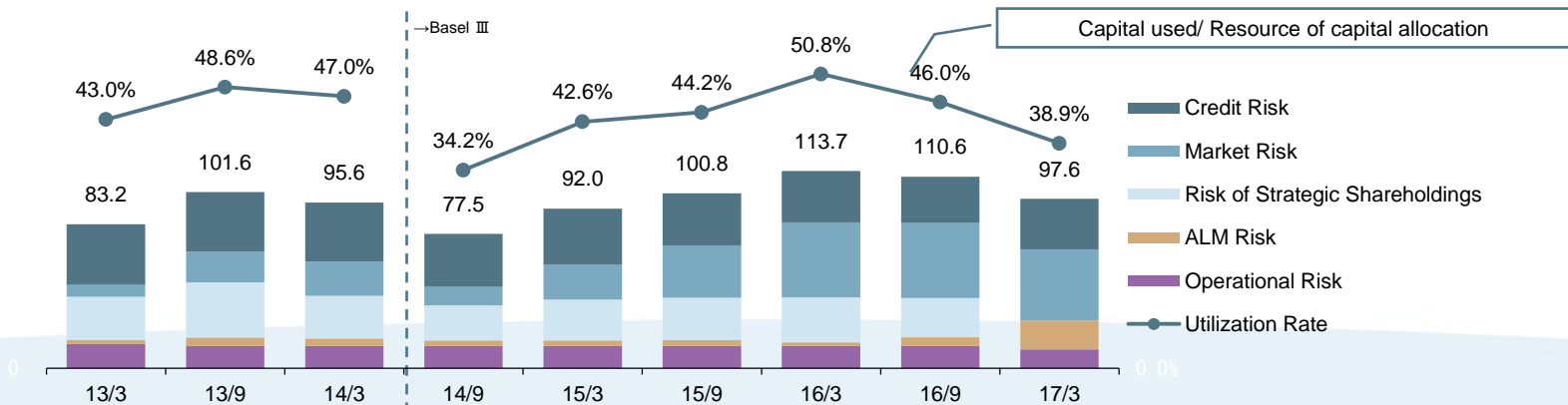
● Interest rate risk (Outlier ratio)

Interest rate risk is calculated according to Core Deposit Model.



● Capital Used

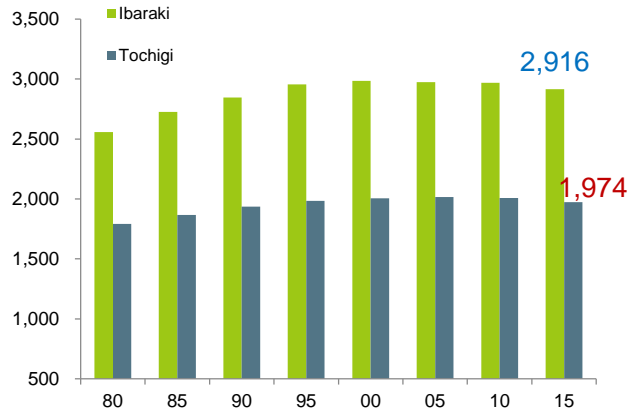
(JPY Bn)



Apartment Loan (1)

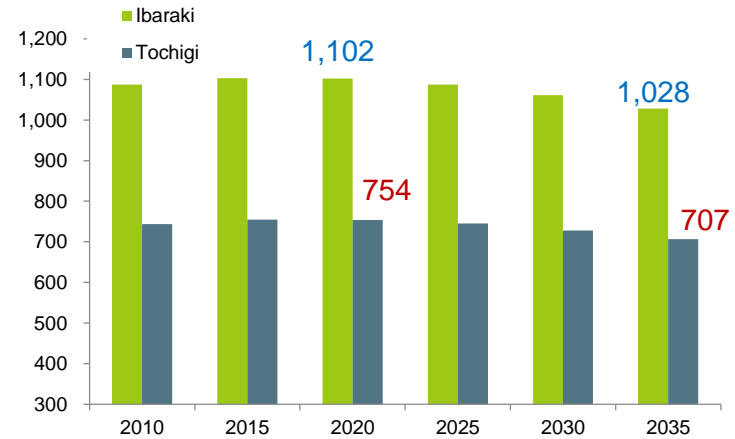
● Population

(thousand)



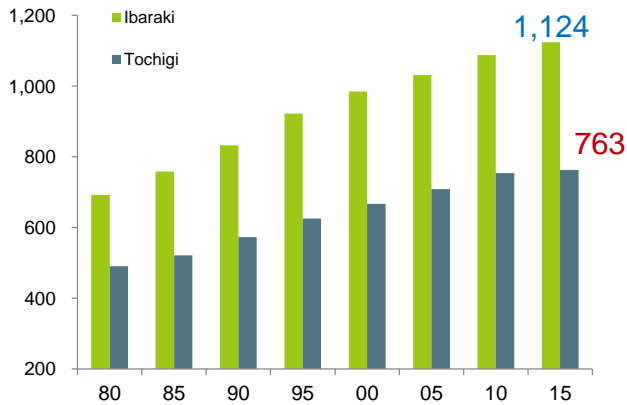
● Projection for Number of Households

(thousand)



● Number of Households

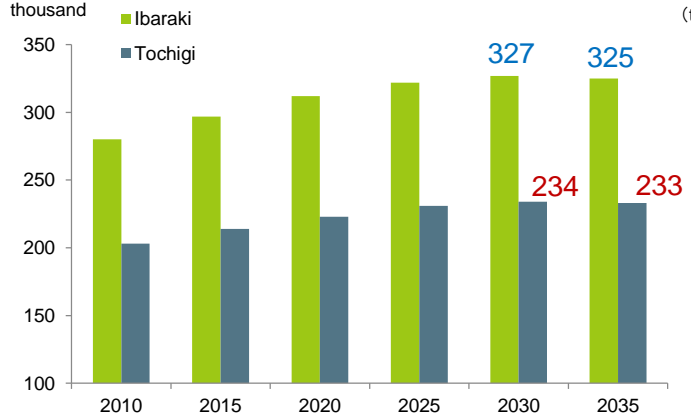
(thousand)



● Projection for Number of Single-person Households

thousand

(thousand)



【National census】

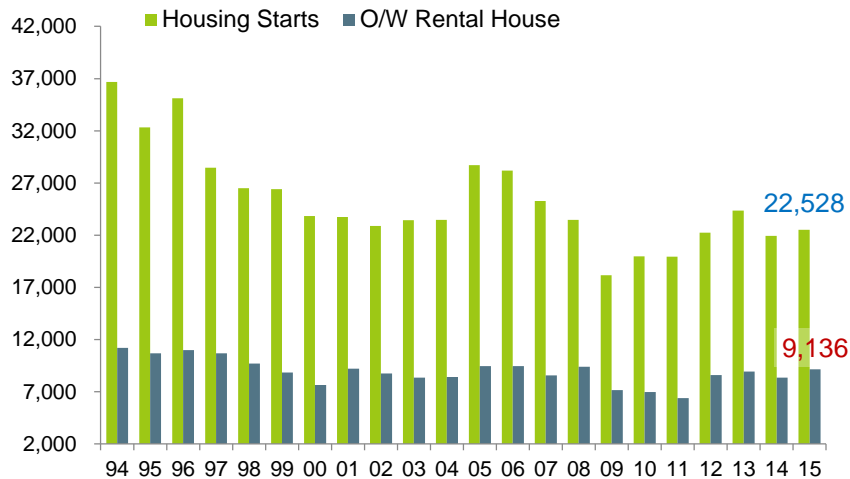
- The population of both prefectures hit the ceiling and started to shrink.
- At the same time, the number of households is on the increase.

【Household Projection for Japan (2014) by National Institute of Population and Social Security Research】

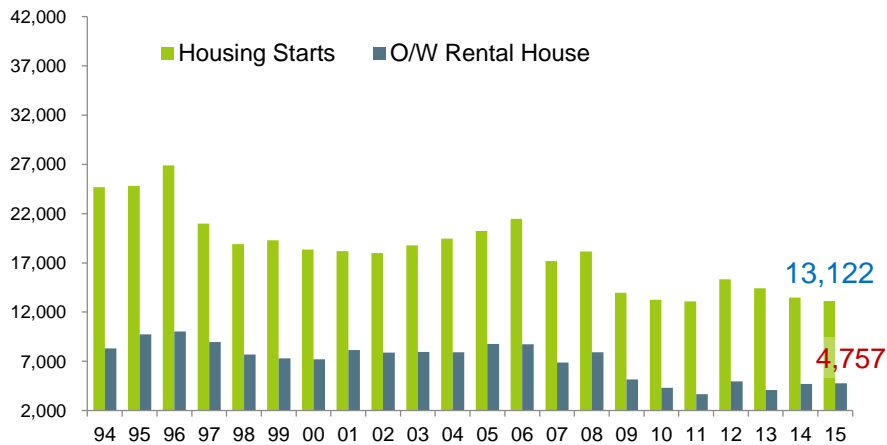
- The number of all households is projected to peak out in 2020.
- While the number of single-person households, which are main renters of apartments, continue to increase until 2030.

Apartment Loan (2)

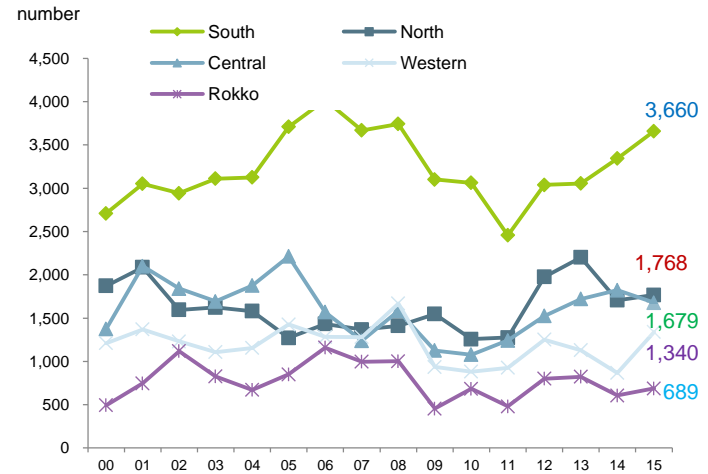
● Housing Starts in Ibaraki



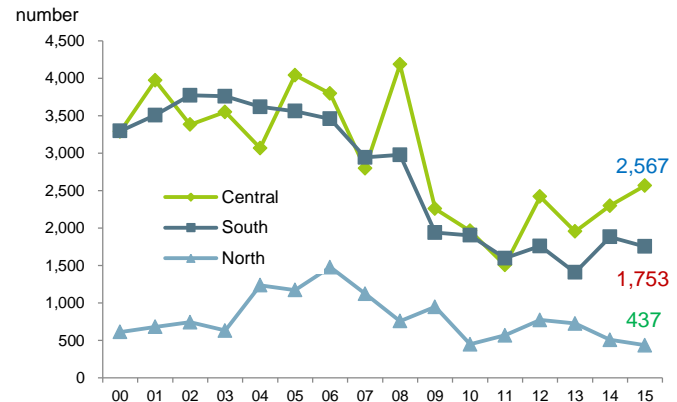
● Housing Starts in Tochigi



● Rental Housing Starts in Ibaraki (by Area)



● Rental Housing Starts in Tochigi (by Area)



【Statistics of Housing starts (Ibaraki /Tochigi)】

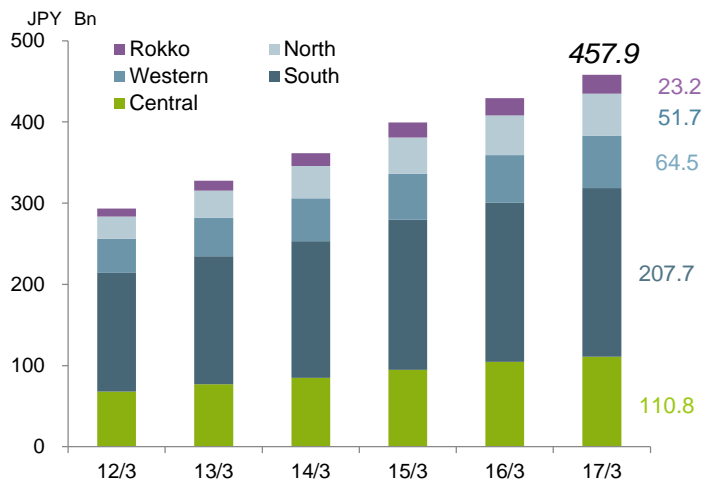
- The number of new housing starts for rental housing in Ibaraki prefecture has been moving in the range of 9,000 to 10,000 per year and is slowly increasing in recent years.
- Those in Tochigi Prefecture are slightly increasing but are about half of the peak level.

- Ibaraki: Northern area, centering on Tsukuba, Moriya, account for around 40% of the number above.
- Tochigi: Most of the housing starts have been conducted in central area such as Utsunomiya, and southern area such as Oyama, Tochigi, Ashikaga, and Sano.

Apartment Loan (3)

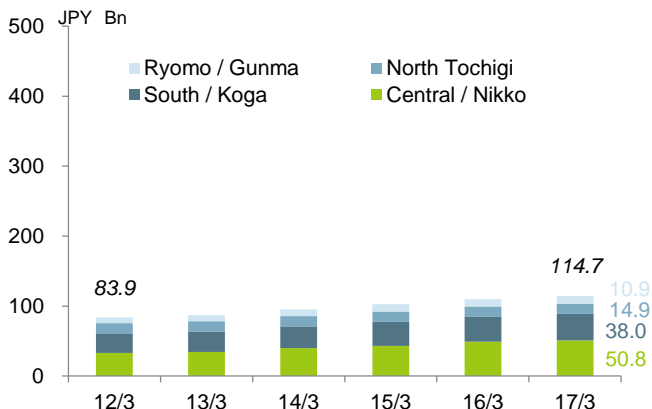
Apartment Loan

(Joyo : Classification by Area in Ibaraki)



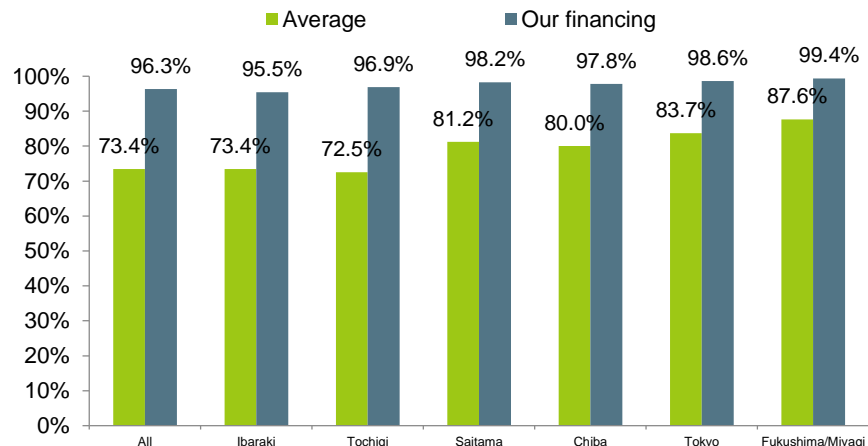
Apartment Loan

(Ashikaga : Classification by Area in Tochigi)

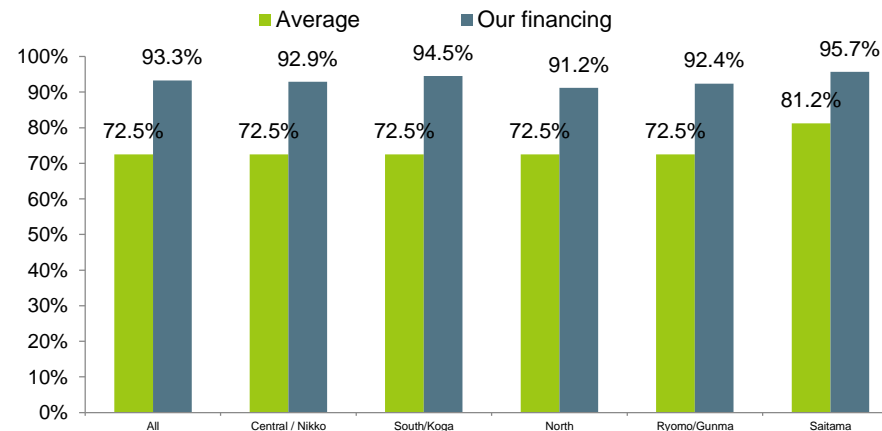


➤ Apartment Loan of Joyo increases mainly due to the growth of Apartment starts in central area.

Occupancy Rate by Area (Joyo)



Occupancy Rate by Area (Ashikaga)



※ The calculation range of "Target for monitoring" is as follows.

(Figures above accounted for around 60%)

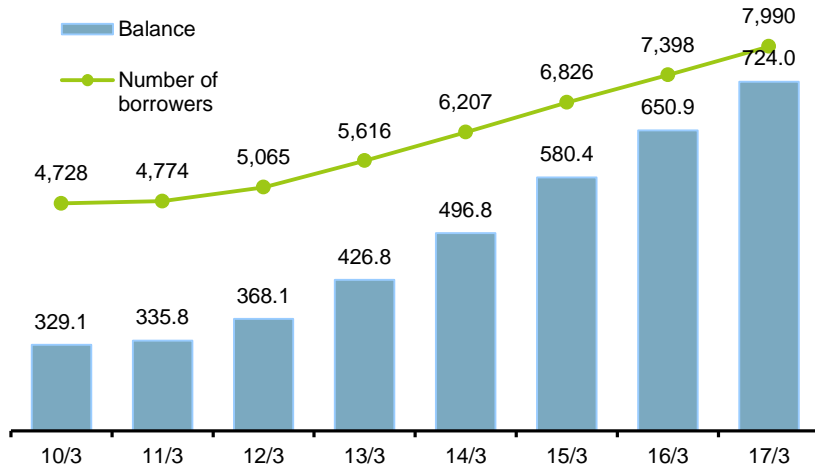
Joyo: Borrowers whose borrowing amount is ¥100 million or more and borrowers whose borrowing amount is ¥50 million, and who borrowed more than 15 years ago.

Ashikaga: Borrowers whose borrowing amount is ¥100 million or more as of Sep.30,2016

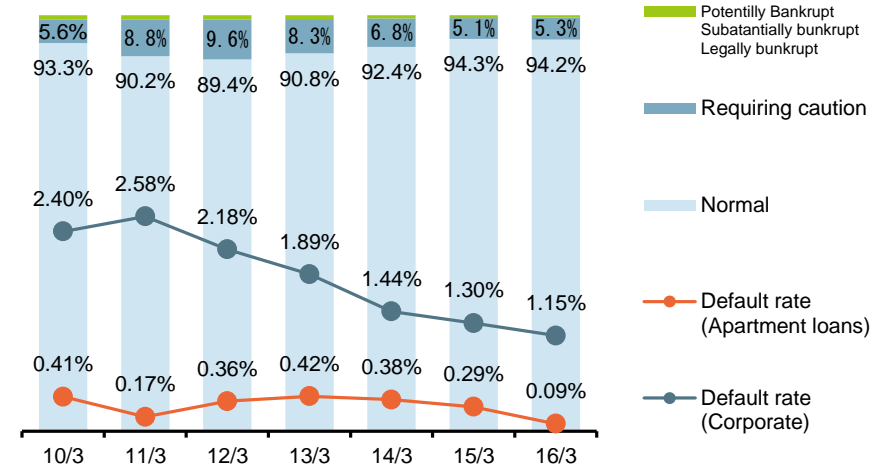
Apartment Loan(3) Portfolio (Joyo)

Number of Borrowers and Balance of Loans

(JPY Bn)



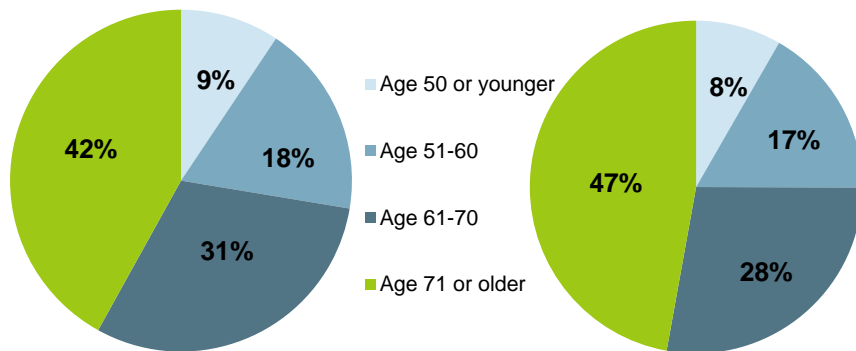
Borrower Rating and Default Ratio



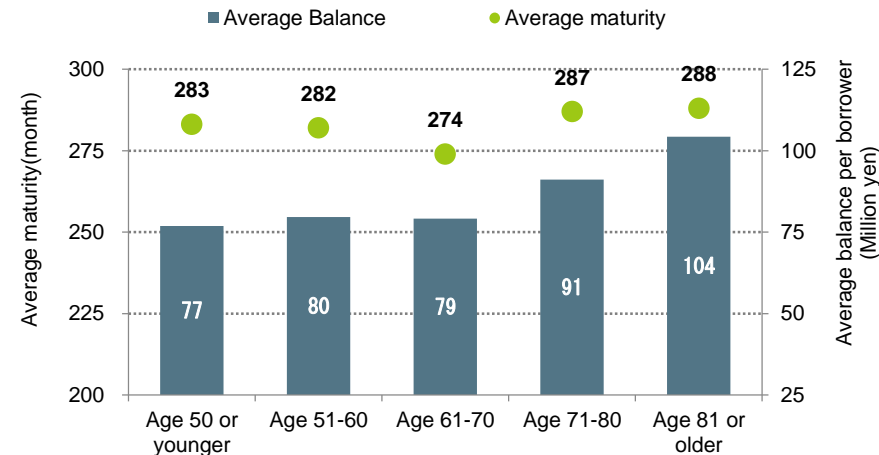
Composition by Age Group

(By number of borrowers)

(By amount of loans)



Average Balance and Average Maturity by Age Group (As of Mar.31,2016)



Monitoring of Apartment Loans

Targets for monitoring: Borrowers whose borrowing amount is ¥100 million or more and borrowers whose borrowing amount is ¥50 million, and who borrowed more than 15 years ago.

Monitor the changes of the utilization rate and rent revenue of their apartments.

Cost Efficiency



(JPY bn)

	1H FY2012	FY2012	1H FY2013	FY2013	1H FY2014	FY2014	1H FY2015	FY2015	1H FY2016	FY2016	YoY change
Total expenses	35.2	68.7	36.1	70.6	36.0	69.8	35.0	68.2	35.0	68.5	+ 0.2
Personnel expenses	17.7	35.1	17.6	35.1	17.2	34.5	17.5	34.9	17.7	34.7	- 0.2
Non-Personnel expenses	15.4	30.6	16.4	32.3	16.4	31.8	15.0	29.5	14.5	29.5	+ 0.0
Depreciation ①	2.4	5.1	2.7	5.8	2.8	5.8	3.0	6.0	3.0	6.1	+ 0.1
Deposit insurance cost ②	2.9	4.8	3.0	4.9	3.0	5.1	1.5	3.1	1.6	3.2	+ 0.0
Others (Excluding ① & ②)	10.0	20.5	10.6	21.5	9.5	20.8	10.3	20.4	9.9	20.1	- 0.3
Tax	2.0	2.9	2.1	3.0	2.4	3.4	2.5	3.7	2.7	4.2	+ 0.5
OHR (Core net business income basis)	64.8%	63.9%	67.8%	67.1%	67.1%	65.6%	63.1%	65.7%	60.9%	68.9%	+ 3.2%



	1H FY2012	FY2012	1H FY2013	FY2013	1H FY2014	FY2014	1H FY2015	FY2015	1H FY2016	FY2016	YoY change
Total expenses	25.7	49.7	24.7	48.9	24.4	48.0	23.6	47.0	23.3	46.4	- 0.5
Personnel expenses	13.6	27.2	12.8	26.6	13.0	26.0	12.7	25.3	12.7	25.7	+ 0.3
Non-Personnel expenses	10.4	20.2	10.3	20.1	9.8	19.6	9.3	18.8	8.7	17.5	- 1.3
Depreciation ①	1.8	3.8	1.8	3.7	1.6	3.4	1.7	3.5	1.1	2.1	- 1.4
Deposit insurance cost ②	1.8	3.1	1.9	3.2	1.9	3.3	1.0	2.0	1.0	2.1	+ 0.0
Others (Excluding ① & ②)	6.8	13.3	6.6	13.2	6.3	12.9	6.6	13.3	6.6	13.3	+ 0.0
Tax	1.6	2.2	1.5	2.1	1.4	2.3	1.5	2.8	1.8	3.2	+ 0.4
OHR (Core net business income basis)	59.7%	61.3%	60.3%	61.2%	59.5%	59.6%	53.2%	55.7%	54.8%	56.4%	+0.7%

Number of Employees / Offices

● Joyo

	12/9	13/3	13/9	14/3	14/9	15/3	15/9	16/3	16/9	17/3	YoY change
Number of employees	3,417	3,332	3,398	3,291	3,365	3,282	3,390	3,289	3,384	3,281	- 8
Number of offices	409	410	413	415	417	418	419	419	420	406	- 13
Domestic	177	177	178	179	178	178	179	179	179	180	+ 1
Overseas	2	2	2	2	2	3	3	3	3	3	0
ATM spot	230	231	233	234	237	237	237	237	238	223	- 14
ATM	30,277	31,713	32,872	33,397	34,305	35,137	35,991	36,875	37,489	37,816	+ 941
Own ATM	878	878	880	883	878	877	879	867	868	856	- 11
E - net (alliance)	12,069	12,714	13,148	13,000	13,118	13,204	13,333	13,536	13,592	13,592	+ 56
Seven bank (alliance)	17,330	18,123	18,844	19,514	20,309	21,056	21,779	22,472	23,029	23,368	+ 896

● Ashikaga

	12/9	13/3	13/9	14/3	14/9	15/3	15/9	16/3	16/9	17/3	YoY change
Number of employees	3,144	3,046	3,016	2,939	2,955	2,869	2,878	2,817	2,880	2,801	- 16
Number of offices	332	333	345	353	353	354	358	358	364	367	+ 9
Domestic	152	152	153	153	153	153	153	152	154	154	+ 2
Overseas	0	0	0	0	0	0	1	1	1	1	+ 0
ATM spot	180	181	192	200	200	201	204	205	209	212	+ 7
ATM	30,079	31,521	32,688	33,217	34,129	34,964	35,819	36,717	37,330	37,674	+ 957
Own ATM	680	684	696	703	702	704	707	709	709	714	+ 5
E - net (alliance)	12,069	12,714	13,148	13,000	13,118	13,204	13,333	13,536	13,592	13,592	+ 56
Seven bank (alliance)	17,330	18,123	18,844	19,514	20,309	21,056	21,779	22,472	23,029	23,368	+ 896

Shareholder Composition

Changes of Shareholder Composition (Mebuki FG)

	16/9			17/3			Change		
	Number of Shareholders	Stock (Thousands)	%	Number of Shareholders	Stock (Thousands)	%	Number of Shareholders	Stock (Thousands)	%
Public sector	3	348	0.0%	3	348	0.0%	+0	+0	+0.0%
Financial & insurance	72	357,792	30.3%	69	389,912	33.0%	-3	+32,120	+2.7%
Securities	41	22,878	1.9%	36	13,839	1.1%	-5	-9,039	-0.8%
Corporate	1,124	338,826	28.7%	1,108	290,940	24.6%	-16	-47,886	-4.1%
Foreign	475	242,387	20.5%	473	273,286	23.1%	-2	+30,899	+2.6%
Individual & others	33,917	216,817	18.3%	34,714	209,425	17.7%	+797	-7,392	-0.6%
Treasury stocks	1	4	0.0%	1	1,303	0.1%	+0	+1,299	+0.1%
Total	35,633	1,179,055	100.0%	36,404	1,179,055	100.0%	+771	+0	+0.0%

Major Shareholders (Mebuki FG)

(as of March 31, 2017)

Names of shareholders	Number of shares held (thousand)	Shareholding ratio (%)
Nomura Financial Partners Co., Ltd.	122,900	10.43%
Sompo Japan Nipponkoa Insurance Inc.	46,118	3.91%
Japan Trustee Services Bank, Ltd. (Trust Account)	38,662	3.28%
Nippon Life Insurance Company	34,487	2.92%
The Bank of Tokyo-Mitsubishi UFJ, Ltd.	33,920	2.88%
The Master Trust Bank of Japan, Ltd. (Trust Account)	28,320	2.40%
Japan Trustee Services Bank, Ltd. (Trust Account 9)	26,331	2.23%
STATE STREET BANK AND TRUST COMPANY 505223	24,815	2.10%
Sumitomo Life Insurance Company	21,659	1.83%
The Dai-ichi Life Insurance Company, Limited	19,948	1.69%

(Ref.) Changes of Shareholder Composition (Joyo)

	16/3			16/9		
	Number of Shareholders	Stock (Thousands)	%	Number of Shareholders	Stock (Thousands)	%
Public sector	3	297	0.0%	3	297	0.0%
Financial & insurance	61	257,144	33.6%	57	253,346	33.1%
Securities	40	9,509	1.2%	30	15,093	2.0%
Corporate	911	122,743	16.0%	896	122,827	16.0%
Foreign	400	162,706	21.2%	418	161,128	21.0%
Individual & others	26,834	170,468	22.2%	26,240	170,216	22.2%
Treasury stocks	1	43,361	5.7%	1	43,321	2.7%
Total	28,250	766,231	100.0%	27,645	766,231	100.0%

(Ref.) Changes of Shareholder Composition (Ashikaga Holdings)

	16/3			16/9		
	Number of Shareholders	Stock (Thousands)	%	Number of Shareholders	Stock (Thousands)	%
Public sector	-	-	-	-	-	-
Financial & insurance	50	78,857	23.7%	52	81,635	24.5%
Securities	33	3,075	0.9%	26	5,218	1.6%
Corporate	248	179,818	54.0%	241	174,860	52.5%
Foreign	172	57,594	17.3%	205	53,866	16.2%
Individual & others	8,172	13,904	4.2%	7,973	17,668	5.3%
Treasury stocks	-	-	-	-	-	-
Total	8,675	333,250	100.0%	8,497	333,250	100.0%

Initiatives for ESG Issues

Increase medium to long term corporate value by actively dealing with ESG issues.

Social

Social Contributions

- Arrangement of private placement bonds whose commissions are partly donated to educational institutions
- Donation to helicopter ambulance, Supporting a barrier-free society
- Sponsorship for local sports teams (Kashima Antlers, Tochigi SC, etc.)

Regional Revitalization

- Joint host of business award, food fair, and manufacturing forum
- Promotion of permanent residency in the region with local governments, Founders meetings, Study meeting of business managers

Support for Women's Careers

- Promotion of women, Support for work-life balance and child rearing
- “Kurumin” and “Eruboshi” certification for a supportive workplace

Support for Overseas Expansion

- Networking events, Business meetings in Asian countries



Helicopter Ambulance



Tree planting activities (Ashikaga Bank)



Tree planting activities (Joyo Bank)

Environment

- Initiatives based on environmental philosophy, etc.
- Forest conservation activities (tree planting) “Ashio Mountains”, “Joyo Furusato Forest”
- Support for eco-energy (Environmental rating loans, solar power generation business loans, etc.)
- Usage of local materials to build new branches

Governance

- Company with audit and supervisory committee which mainly consists of outside directors
- Establishment of Corporate Governance Committee (Advisory body of board of directors mainly composed of outside directors)
- Basic Corporate Governance Policy

Basic Data of Ibaraki Prefecture and Tochigi Prefecture (Product-related Indicators)

● Ibaraki Prefecture

	Index of Industrial Production Index 2010=100			Index of Producers' Shipment 2010=100			Index of Producers' Inventory of Finished Goods 2010=100		
	Index	MoM	YoY	Index	MoM	YoY	Index	MoM	YoY
2012	106.2	—	2.6	104.7	—	2.4	106.1	—	0.2
2013	105.2	—	△ 0.9	105.1	—	0.4	102.7	—	△ 3.2
2014	113.6	—	8.0	108.4	—	3.1	115.8	—	12.8
2015	106.6	—	△ 6.2	105.7	—	3.1	118.8	—	2.6
2015/ 1~ 3	115.3	△ 0.3	5.4	108.9	△ 1.4	5.4	124.1	3.9	12.8
4~ 6	113.7	△ 1.4	5.1	109.0	0.1	△ 0.1	125.4	1.0	10.0
7~ 9	104.7	△ 7.9	△ 9.0	104.9	△ 3.8	3.9	124.4	△ 0.8	6.6
10~12	104.3	△ 0.4	△ 10.6	103.2	△ 1.6	△ 3.9	125.8	1.1	4.8
2016/ 1~ 3	102.5	△ 1.7	△ 9.1	105.2	1.9	△ 6.9	127.3	1.2	2.6
4~ 6	100.6	△ 1.9	△ 11.4	104.0	△ 1.1	△ 4.5	127.1	△ 0.2	1.3
7~ 9	104.0	3.4	△ 0.5	107.0	2.9	2.1	123.2	△ 3.1	△ 1.0
10~12	107.2	3.1	2.1	108.7	1.6	4.8	119.7	△ 2.8	△ 4.9
2017 1	106.8	△ 0.9	4.6	106.5	△ 1.1	3.8	123.0	2.8	△ 1.8
2	105.0	△ 1.7	△ 0.9	104.1	△ 2.3	△ 4.4	125.4	2.0	△ 0.2
Source	Ibaraki Prefecture Government Statistics Division								

* Seasonal adjustment: X-12-ARIMA

* Calendar year basis

● Tochigi Prefecture

	Index of Industrial Production Index 2010=100			Index of Producers' Shipment 2010=100			Index of Producers' Inventory of Finished Goods 2010=100		
	Index	MoM	YoY	Index	MoM	YoY	Index	MoM	YoY
2012	94.0	—	△ 2.7	91.0	—	△ 6.5	117.8	—	8.8
2013	102.6	—	9.2	101.7	—	11.8	114.8	—	△ 2.5
2014	94.8	—	△ 7.6	94.4	—	△ 7.2	112.8	—	△ 1.7
2015	94.6	—	△ 0.2	93.6	—	△ 0.9	119.5	—	5.9
2015/ 1~ 3	97.1	2.5	△ 7.1	97.1	3.0	△ 6.9	97.1	△ 14.1	△ 12.7
4~ 6	97.1	0.0	0.7	96.2	△ 1.0	1.3	113.8	17.1	7.1
7~ 9	93.1	△ 4.2	2.6	91.4	△ 5.0	0.8	118.4	4.1	△ 2.5
10~12	91.5	△ 1.8	△ 3.5	92.2	0.8	△ 2.2	120.0	1.3	6.1
2016/ 1~ 3	96.8	5.9	△ 0.3	94.6	2.6	△ 2.6	126.0	5.0	29.7
4~ 6	95.8	△ 1.1	△ 1.4	96.2	1.7	0.0	117.1	△ 7.1	2.9
7~ 9	89.7	△ 6.4	△ 3.7	90.4	△ 6.1	△ 1.2	107.3	△ 8.3	△ 9.4
10~12	93.2	3.9	1.9	94.5	4.6	2.6	106.1	△ 1.2	△ 11.6
2017 1	96.5	4.6	1.7	97.9	4.8	5.6	101.0	△ 4.8	△ 10.4
2	96.3	△ 0.2	△ 0.1	95.3	△ 2.7	0.0	107.2	6.1	△ 17.0
Source	Tochigi Prefecture Government Statistics Division								

* Seasonal adjustment: X-12-ARIMA

* Calendar year basis

Basic Data of Ibaraki Prefecture and Tochigi Prefecture (Export Value)

● Ibaraki Prefecture (Total amount of 3 customs in Ibaraki)

(JPY Bn・%)

	Export					Import				
	Total		Kashima	Hitachi	Tsukuba	Total		Kashima	Hitachi	Tsukuba
	Amount	Change (YoY)				Amount	Change (YoY)			
FY2012	848.0	23.4	423.2	373.9	50.9	1,833.4	26.4	1,548.4	275.7	9.3
FY2013	962.0	13.4	517.3	390.1	54.6	2,158.6	17.7	1,770.9	376.7	11.0
FY2014	915.5	-4.8	449.6	398.3	67.7	1,631.8	-24.4	1,284.3	329.0	18.5
FY2015	887.4	-3.1	444.3	375.2	67.9	1,322.1	-19.0	996.5	305.4	20.2
FY2016	950.1	7.1	397.2	471.3	81.6	1,211.0	-8.4	885.2	309.7	16.1
FY2015 4~6	229.1	40.9	119.1	91.0	18.9	321.5	-5.0	250.6	65.9	5.0
7~9	230.5	8.9	115.2	98.5	16.8	366.0	-19.3	282.2	78.5	5.4
10~12	211.8	-20.4	108.5	86.4	16.9	348.4	-26.1	258.7	84.6	5.1
1~3	216.0	-21.5	101.4	99.3	15.3	313.5	-14.9	205.0	76.4	4.7
FY2016 4~6	192.0	-16.2	85.7	87.6	18.7	250.5	-22.1	177.0	69.8	3.7
7~9	196.6	-14.7	95.7	84.2	16.8	291.2	-20.4	203.1	84.4	3.8
10~12	241.6	14.1	99.0	122.1	20.5	317.6	-8.9	233.2	80.4	4.0
1~3	319.8	48.0	116.8	177.4	25.6	351.7	12.2	271.9	75.1	4.7

● Tochigi prefecture

(JPY Bn・%)

	Export		Import	
	Utsunomiya			
	Amount	Change (YoY)	Amount	Change (YoY)
FY2012	118.1	-2.4	31.6	48.0
FY2013	123.3	4.4	29.9	-5.4
FY2014	114.6	-7.0	36.7	22.5
FY2015	124.1	8.3	58.5	59.7
FY2016	117.6	-5.2	53.8	-8.0
FY2015 4~6	27.4	2.6	13.6	117.4
7~9	32.5	23.1	16.8	24.2
10~12	30.9	-15.1	16.1	164.0
1~3	33.3	32.7	12.1	11.9
FY2016 4~6	30.4	10.8	16.5	21.4
7~9	27.3	-16.1	17.4	3.2
10~12	28.0	-9.2	9.4	-41.3
1~3	31.9	-4.1	10.6	-12.5

Basic Data of Ibaraki Prefecture and Tochigi Prefecture (Investment-related Indicators)

Ibaraki prefecture

	Constructed Public Works Orders						Housing Starts				Building Construction Started (Business Construction)	
	Prefecture		Municipalities		Total		Floor-Space		Km ²	YoY	Km ²	YoY
	Million Yen	YoY	Million Yen	YoY	Million Yen	YoY	Number	YoY				
FY2012	307,382	Δ 7.3	90,398	Δ 12.8	121,152	2.8	22,230	11.5	2,119	6.8	1,755	39.5
FY2013	432,690	40.8	102,367	13.2	141,157	16.5	24,367	9.6	2,325	9.7	1,484	Δ 15.5
FY2014	374,370	Δ 13.5	101,242	Δ 1.1	156,301	10.7	21,946	Δ 9.9	2,029	Δ 12.7	1,312	Δ 11.6
FY2015	371,125	Δ 0.9	108,825	7.5	165,666	6.0	22,528	2.7	1,993	Δ 1.8	1,307	Δ 0.4
FY2016	400,070	7.8	117,658	8.1	181,346	9.5	22,805	1.2	2,014	1.0	1,349	3.2
FY2015 4~6	87,239	Δ 21.6	16,696	Δ 18.5	45,925	Δ 10.0	5,688	12.8	527	10.0	354	22.3
7~9	102,386	Δ 8.0	28,199	Δ 22.1	47,504	8.3	5,754	3.6	496	Δ 2.5	274	Δ 11.2
10~12	105,165	13.4	35,145	31.6	42,351	Δ 1.9	5,588	Δ 7.9	489	Δ 13.1	267	Δ 19.9
1~3	76,335	29.3	28,785	61.5	29,886	63.7	5,498	4.1	481	0.6	411	8.3
FY2016 4~6	97,259	11.5	26,247	57.2	36,579	Δ 20.4	5,574	Δ 2.0	517	Δ 1.9	346	Δ 2.3
7~9	143,881	40.5	56,147	99.1	69,179	45.6	6,059	5.3	516	4.1	492	79.3
10~12	81,762	Δ 22.3	15,187	Δ 56.8	48,347	14.2	9,329	66.9	810	65.6	390	46.0
1~3	77,169	1.1	20,076	Δ 30.3	27,241	Δ 8.9	7,430	35.1	661	37.3	376	Δ 8.5
FY2017 4	27,732	Δ 5.0	7,347	Δ 27.2	11,833	72.1	-	-	-	-	-	-
Source	East Japan Construction Surety						Ministry of Land, Infrastructure and Transport					

Tochigi prefecture

	Constructed Public Works Orders						Housing Starts				Building Construction Started (Business Construction)	
	Prefecture		Municipalities		Total		Floor-Space		Km ²	YoY	Km ²	YoY
	Million Yen	YoY	Million Yen	YoY	Million Yen	YoY	Number	YoY				
FY2012	161,671	Δ 3.0	44,319	Δ 11.1	59,511	Δ 5.7	15,328	17.0	1,518	12.2	684	Δ 4.5
FY2013	133,720	Δ 17.3	41,537	Δ 6.3	64,661	8.7	14,418	Δ 5.9	1,482	Δ 2.3	971	42.1
FY2014	146,174	9.3	44,592	7.4	69,065	6.8	13,479	Δ 6.5	1,297	Δ 12.5	940	Δ 3.2
FY2015	155,637	6.5	43,820	Δ 1.7	77,757	12.6	13,122	Δ 2.6	1,256	Δ 3.2	1,044	11.1
FY2016	157,133	1.0	53,535	22.2	73,552	Δ 5.4	14,602	11.3	1,367	8.9	929	Δ 11.0
FY2015 4~6	49,095	5.0	13,416	40.8	25,522	Δ 4.5	3,302	2.8	320	Δ 0.0	154	Δ 30.4
7~9	42,811	Δ 21.2	11,531	Δ 28.8	23,715	Δ 7.7	3,179	Δ 12.9	311	Δ 9.2	488	67.1
10~12	30,868	Δ 19.2	12,155	3.8	16,646	Δ 18.9	3,374	0.6	321	Δ 1.0	226	Δ 9.0
1~3	30,272	102.9	16,128	155.7	7,480	63.9	3,267	0.1	303	Δ 2.0	176	Δ 1.1
FY2016 4~6	40,835	Δ 16.8	16,535	23.2	17,529	Δ 31.3	3,533	7.0	341	6.5	195	26.8
7~9	37,693	Δ 12.0	13,671	18.6	18,311	Δ 22.8	3,874	21.9	351	12.8	298	Δ 38.9
10~12	33,654	9.0	13,386	10.1	15,324	Δ 7.9	3,592	6.5	347	8.0	192	Δ 15.0
1~3	44,103	45.7	10,844	Δ 32.8	13,477	80.2	3,603	10.3	329	8.4	243	38.4
FY2017 4	25,909	64.8	14,129	73.3	6,738	7.6	-	-	-	-	-	-
Source	East Japan Construction Surety						Ministry of Land, Infrastructure and Transport					

Basic Data of Ibaraki Prefecture and Tochigi Prefecture (Consumption-related Indicators)

Ibaraki prefecture

	Household consumption Expenditure (Worker's Households with Two People or More) (Mito City)			Sales of Large-scale Retail Stores		Mass merchandise specialty retailers sales value			Consumer Price Index (Mito City) 2015=100		Auto Sales			
	Thousand Yen	YoY	YoY	All store	Same store	Electric Appliances	Drugstores	Home Improvement Stores	Index	YoY	Newly Registered Passenger Vehicles+		Newly Registered Passenger Vehicles	
											Number	YoY	Number	YoY
FY2012	332	Δ 1.7				-	-	-	95.3	0.1	118,843	12.8	77,030	7.9
FY2013	334	0.7		1.4	Δ 0.5	-	-	-	96.2	1.0	124,524	4.8	77,656	0.8
FY2014	323	Δ 3.5		Δ 0.2	Δ 1.8	-	-	-	99.2	3.1	116,723	Δ 6.3	70,819	Δ 8.8
FY2015	330	2.4		3.4	0.8	Δ 0.4	7.0	0.5	100.0	0.8	108,089	Δ 7.4	71,236	0.6
FY2016	325	Δ 1.6									111,245	2.9	77,359	8.6
FY2015 4~6	323	Δ 4.7		4.0	0.8	6.4	6.8	4.7	100.5	0.9	22,928	Δ 9.0	15,061	0.4
7~9	333	4.7		3.2	0.3	1.2	4.4	Δ 0.1	100.0	Δ 0.2	25,611	Δ 9.9	16,981	Δ 5.5
10~12	348	18.6		3.1	0.9	Δ 3.9	6.0	Δ 1.4	99.9	Δ 0.2	26,249	Δ 2.3	17,581	10.5
1~3	316	Δ 6.8		3.7	1.7	Δ 2.1	11.5	Δ 1.5	99.0	Δ 0.7	33,301	Δ 8.1	21,613	Δ 1.5
FY2016 4~6	314	Δ 2.8		0.8	0.1	Δ 1.5	5.6	Δ 2.2	99.7	Δ 0.7	23,249	1.4	16,653	10.6
7~9	312	Δ 6.3		0.5	Δ 1.7	Δ 5.0	2.6	Δ 1.7	99.5	Δ 0.5	26,244	2.5	18,097	6.6
10~12	312	Δ 10.4		3.5	Δ 1.1	Δ 1.3	1.9	Δ 0.1	100.2	0.4	25,813	Δ 1.7	17,956	2.1
1~3	361	14.3		4.7	1.0	Δ 2.0	2.4	0.4			35,939	7.9	24,653	14.1
Source	Ministry of Internal Affairs and Communications			Kanto Bureau of Economy, Trade and Industry					Ibaraki Prefecture ※Calendar year basis		Japan Automobile Dealers Association (Ibaraki Branch)			

Tochigi prefecture

	Household consumption Expenditure (Worker's Households with Two People or More) (Utsunomiya City)			Sales of Large-scale Retail Stores		Mass merchandise specialty retailers sales value			Consumer Price Index (Utsunomiya City) 2015=100		Auto Sales			
	Thousand Yen	YoY	YoY	All store	Same store	Electric Appliances	Drugstores	Home Improvement Stores	Index	YoY	Newly Registered Passenger Vehicles+		Newly Registered Passenger Vehicles	
											Number	YoY	Number	YoY
FY2012	357	9.3		Δ 0.2	0.3	-	-	-	95.3	Δ 0.1	88,827	14.3	59,080	8.4
FY2013	341	Δ 4.6		Δ 0.2	Δ 1.4	-	-	-	95.7	1.2	96,146	8.2	60,793	2.9
FY2014	360	5.5		1.3	0.1	-	-	-	98.9	3.5	90,622	Δ 5.7	55,867	Δ 8.1
FY2015	310	Δ 13.8		0.8	Δ 0.4	6.9	8.6	Δ 1.3	100.0	0.3	83,754	Δ 7.6	55,574	Δ 0.5
FY2016	302	Δ 2.6				0.0	4.3	Δ 0.3	99.7	Δ 0.3	82,721	Δ 1.2	56,970	2.5
FY2015 4~6	349	Δ 5.3		3.5	3.0	6.9	5.1	1.4	100.4	0.9	5,986	Δ 8.0	3,987	Δ 0.7
7~9	290	Δ 18.5		2.1	0.5	3.1	4.5	Δ 2.0	100.1	0.5	6,989	Δ 5.5	4,710	Δ 1.5
10~12	319	Δ 8.7		2.0	0.5	8.4	7.4	Δ 4.0	99.8	0.1	6,486	Δ 9.0	4,317	2.4
1~3	282	Δ 22.7		3.4	0.9	9.1	13.5	Δ 0.6	99.5	Δ 0.3	8,458	Δ 7.8	5,510	Δ 1.7
FY2016 4~6	236	Δ 32.3		1.5	0.2	3.8	5.5	Δ 1.4	99.9	Δ 0.5	5,547	Δ 7.3	3,930	Δ 1.4
7~9	318	9.7		Δ 0.9	Δ 1.7	0.6	2.7	Δ 1.9	99.4	Δ 0.7	6,351	Δ 9.1	4,440	Δ 5.7
10~12	326	2.1		1.3	Δ 0.5	Δ 2.0	4.5	1.4	100.1	0.3	6,645	2.5	4,559	5.6
1~3	328	16.2		Δ 0.5	Δ 2.2	Δ 1.6	4.6	1.0	99.8	0.3	9,032	6.8	6,061	10.0
Source	Ministry of Internal Affairs and Communications			Kanto Bureau of Economy, Trade and Industry					Tochigi Prefecture ※Calendar year basis		Japan Automobile Dealers Association (Tochigi Branch)			

Basic Data of Ibaraki Prefecture and Tochigi Prefecture (Employment-related Indicators)

● Ibaraki prefecture

	Employment Indexes of Regular Workers 2010=100 (Establishments with 5 or More Regular Workers)				Total Cash Earnings 2010=100				Overtime Work Index 2010=100		Job Opening Ratio (Original Figures)		Unemployment Figures (Number Receiving Unemployment Benefits)		
	All Industries		Manufactureing		Nominal		Real		All Industries	Manufactureing	New	Active	Number	YOY	
	Index	YOY	Index	YOY	Index	YOY	Index	YOY	Index	Index	ratio				
FY2012	96.0	Δ3.0	94.6	Δ4.7	98.2	Δ 2.5	104.0	Δ 2.6	119.9	92.2	1.22	0.80	10,913	Δ8.1	
FY2013	95.6	Δ0.4	92.5	Δ2.2	98.1	0.7	102.1	Δ 1.1	122.8	104.0	1.35	0.88	10,591	Δ2.9	
FY2014	95.1	Δ0.5	90.5	Δ2.2	99.6	1.3	99.8	Δ 2.4	122.3	107.3	1.57	1.08	8,943	Δ15.6	
FY2015	100.1	3.9	99.8	Δ 1.4	100.2	Δ 1.3	100.3	Δ 0.1	96.7	97.2	1.66	1.16	8,478	Δ5.2	
FY2016	-	-	-	-	-	-	-	-	-	-	1.86	1.29	8,478	Δ5.2	
FY2015	4~ 6	100.0	0.8	99.9	Δ 0.8	101.8	Δ 2.6	101.3	Δ 3.7	99.9	97.8	1.37	1.02	8,473	Δ4.8
	7~9	100.4	1.3	100.8	0.2	96.7	0.8	96.7	0.8	92.5	98.3	1.69	1.13	9,208	Δ6.3
	10~12	100.3	1.0	98.9	Δ 0.9	113.6	Δ 0.7	113.7	Δ 0.4	101.0	100.6	1.86	1.23	8,353	Δ4.6
	1~3	99.8	0.3	99.5	Δ 0.9	88.7	1.0	89.6	1.7	93.4	92.1	1.69	1.28	7,880	Δ4.9
FY2016	4~ 6	100.3	0.3	100.1	0.1	102.5	0.7	102.8	1.5	94.8	89.4	1.55	1.12	8,258	Δ2.5
	7~9	101.2	0.7	100.4	Δ0.4	96.4	Δ0.3	97.0	0.4	94.7	90.8	1.89	1.23	8,843	Δ4.0
	10~12	101.4	1.2	100.2	1.4	115.1	1.2	114.8	0.8	103.8	100.1	2.11	1.35	7,679	Δ8.1
	1~3	-	-	-	-	-	-	-	-	-	-	1.90	1.45	6,956	Δ11.7

● Tochigi prefecture

	Employment Indexes of Regular Workers 2010=100 (Establishments with 5 or More Regular Workers)				Total Cash Earnings 2010=100				Overtime Work Index 2010=100		Job Opening Ratio (Original Figures)		Unemployment Figures (Number Receiving Unemployment Benefits)		
	All Industries		Manufactureing		Nominal		Real		All Industries	Manufactureing	New	Active	Number	YOY	
	Index	YOY	Index	YOY	Index	YOY	Index	YOY	Index	Index	ratio				
FY2012	95.7	Δ1.5	100.2	Δ5.8	98.2	Δ 0.4	104.0	Δ 0.9	100.4	102.2	1.37	0.82	8,492	Δ15.2	
FY2013	98.3	2.7	99.4	Δ0.8	99.9	1.7	105.3	1.3	101.2	107.1	1.41	0.89	7,898	Δ7.0	
FY2014	99.7	1.4	100.8	1.4	98.6	Δ 1.3	100.0	Δ 5.0	103.8	104.5	1.45	0.97	7,214	Δ8.7	
FY2015	100.0	0.3	100.0	Δ0.8	100.0	1.4	100.0	0.0	100.0	100.0	1.62	1.09	6,223	Δ13.7	
FY2016	100.9	0.9	96.2	Δ3.8	102.4	2.4	102.6	2.6	103.6	103.0	1.79	1.22	5,869	Δ5.7	
FY2015	4~ 6	100.2	0.7	100.6	Δ 0.4	102.8	0.1	102.4	Δ 1.0	98.6	98.1	1.37	0.97	6,294	Δ14.7
	7~9	99.7	Δ 0.4	100.0	Δ 1.3	93.7	0.9	93.6	0.3	97.2	99.8	1.68	1.07	6,620	Δ17.2
	10~12	99.8	Δ 0.7	99.2	Δ 1.9	119.4	4.5	119.8	4.3	104.2	100.3	1.86	1.17	6,133	Δ13.9
	1~3	99.2	Δ 1.1	95.8	Δ 4.5	86.4	2.7	86.8	3.0	100.5	100.2	1.64	1.19	5,845	Δ8.1
FY2016	4~ 6	101.1	0.9	96.6	Δ4.0	104.5	1.6	104.5	2.1	101.7	104.6	1.49	1.08	5,908	Δ 6.1
	7~9	101.5	1.8	96.3	Δ3.7	98.3	4.9	98.8	5.6	102.2	101.1	1.82	1.17	6,606	Δ 0.2
	10~12	101.7	1.9	96.1	Δ3.1	120.6	0.9	120.3	0.5	110.1	105.9	2.05	1.30	5,774	Δ 5.8
	1~3	-	-	-	-	-	-	-	-	-	-	1.86	1.35	5,190	Δ 11.2

For inquiries regarding this matter:

Corporate Planning Division, Mebuki Financial Group, Inc.

TEL. +81-29-300-2869 or +81-29-300-2603

E-mail ir@mebuki-fg.co.jp

URL <http://www.mebuki-fg.co.jp/>

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